

Components of an effective employee benefits communications strategy

No employer wants to deal with double-digit increases year after year – especially when that employer must face a group of unhappy employees because of it. Often, an employer finds it difficult to explain the increase in a way that all employees can understand, leaving them confused as to why there must be an increase in their contributions or why the benefits are changing. This kind of situation will leave many employees feeling unhappy, and perhaps unappreciated, after being left out of the decision-making process.

To avoid this situation, employers can utilize a **communication package to educate employees** so that they understand what it is HR is going through each year.

An employer should stress how important employees are to the actual renewal process. By doing focus groups, where employees from different departments discuss which benefits work for them and which don't, employees will begin to feel like they, too, are involved. Employee surveys can also be used in the decision-making process.

Once decisions have been made, employees should have access to tools that allow them to better comprehend those benefits. For example, interactive tools that allow them to understand how their PPO or HMO impacts them specifically are very helpful.

Of course, not every employee will walk away with encyclopedic knowledge of the latest renewal, as there tend to be creative benefits, like gap policies and high deductible plans, which can be very complex. However, if the goings-on in the renewal process are communicated effectively over the course of the year, many employees will both appreciate and understand that process in a new light – in effect, making workers both more productive and better informed.

Many employers are already familiar with benefit summaries or benefit booklets, which is why a health insurance broker should provide much more information than can be found in those glossy pamphlets. If a broker is creatively broadcasting benefits information, an organization and its employees will gratefully absorb the data.

At Johnson & Dugan, we provide clients with several tools to help broadcast this information. One of those tools is a multimedia presentation that can be accessed by employees and their family members through the Internet. The presentation explains how to use the benefits and how to read an explanation of the benefits. By using this tool, employees reduce the number of questions for the HR department, creating a more productive work environment.

In addition, we offer clients an e-share multimedia tool that can be used to explain how to use an online enrollment tool or to announce health fairs. By providing clients with various creative tools, we ensure that they are receiving much, much more than just static summary comparisons.