

# Broker Insights



## Open Enrollment Roadmap Using Broker Briefcase® Benefits to Support Open Enrollment



Enrollment season is an overwhelming time for clients; support their needs with resources from Broker Briefcase Benefits. From strategic tips to employee education, this roadmap highlights some of the content available in Broker Briefcase Benefits.

**[C\_Officialname] Benefits Summary**

**BENEFITS insights**

**Maximizing Open Enrollment**

Open enrollment can be an overwhelming time for both employers and employees. Employees are given the opportunity to re-evaluate their current benefits and make changes for the coming year, while employers must choose a plan package that suits their cost and value and facilitates enrollment success. Due to a variety of factors, benefits changes are challenging, placing new demands on employers and employees during open enrollment. To make the enrollment process as smooth as possible, it is important that employers educate and communicate to their employees effectively.

**The Open Enrollment Process**

As an employer, you have a better chance to make voluntary enrollment and employee education efforts, employees must assume more control in making their decisions. Accessible employers should provide an "e" first action in an employee's understanding that it is possible to make decisions. Here is a typical open enrollment process:

- Notification - Employees need call on or visit on website
- Enrollment - Employees need to be able to enroll
- Receipt of Information - Employees need to be able to understand about benefits and selection

**Other content visible in the documents:**

- Your Open Enrollment Partner** (for [B\_Officialname])
- Are your employees getting the most out of open enrollment?**
- Are your employees educated about all of their enrollment options?**
- Could your enrollment services be more effective?**

Additional text and graphics include: "To make this it is important these strategies", "Our Know Your Employee Benefits series, along with benefit announcements, emails and posters, provide your employees the information they need to make informed benefit selection decisions.", and contact information for [B\_Phone] and [B\_Webaddress].



## Market Your Expertise

The following services snapshots and services portfolios promote your open enrollment offerings to prospective clients and current customers:

- *Enrollment Services Snapshot & Services Portfolio*
- *HSA Services Snapshot & Services Portfolio*
- *FSA Services Snapshot & Services Portfolio*
- *HRA Services Snapshot & Services Portfolio*
- *HRconnection Services Snapshot & Services Portfolio*
- *Benefits Resource Library*

## Educate Your Clients

Open enrollment is vital to the success of your clients' benefit programs, but it is a complex and demanding process with many components, legal obligations and responsibilities. Help clients make their next enrollment more efficient and effective with the following resources:

Health Care Reform Calculator – Help clients determine which employees should be offered coverage:

- *Health Care Reform Full-time Employee Tracker*

### Checklists:

- *Annual Open Enrollment – Checklist*
- *2015 Open Enrollment Checklist*

### Educational Articles:

- *Benefit Counseling: The Key to Successful Enrollment*
- *Benefit Trends*
- *Communicating Benefits Cuts to Employees*
- *Cut Your Benefit Costs: New Ways to Save*
- *Dependent Eligibility Audits*
- *Developing a Benefits Communication Program*
- *Effective Benefit Plan Communication*
- *Effective Health Plan Renewals*
- *Maximizing Open Enrollment for Employees*
- *Open Enrollment Education Opportunities*
- *Technology-Based Enrollment*
- *Domestic Partner Benefits*

### Forms:

- *Health & Dental Benefits Election Form*
- *Special Enrollment Notice Required by HIPAA*

## Effective Communication Is Key

One key for successful enrollment is effective employee communication. It is vital that employees have resources to learn about their benefit options, including plan changes and coverage details. Encourage clients to begin this communication well in advance of enrollment to allow employees ample time to learn about benefit offerings, ask questions and consult with their families, so they feel prepared to make the





best benefit decisions possible. The following can help clients promote their upcoming enrollment and educate employees:

### Promotional Materials:

- *Benefit Plans Email and Poster*
- *Dental Benefits Email and Poster*
- *Disability Benefits Email and Poster*
- *Health Benefits Email and Poster*
- *Open Enrollment Announcement Payroll Stuffer*
- *Understanding Health Benefits Email and Poster*
- *Open Enrollment Poster series*

### PowerPoint Presentations:

- *Employee Benefits Enrollment Guide Presentation*
- *Employee Benefits Meeting Presentation, Open Enrollment – for Large Groups*
- *Employee Benefits Meeting Presentation, Open Enrollment – for Small Groups*

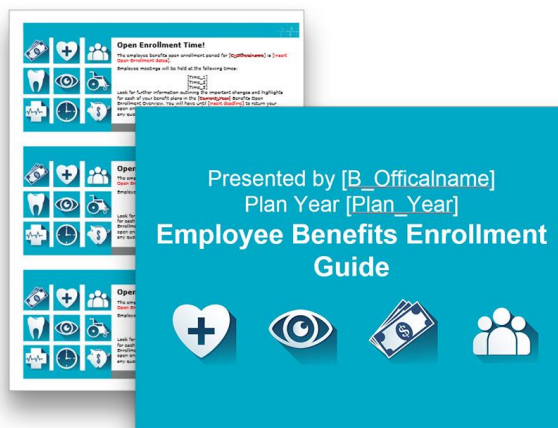


### Comprehensive Employee Guides & Summaries:

- *Benefit Selection Guide for Employees*
- *Benefits Summary*
- *Employee Benefits Enrollment Guide*
- *Open Enrollment Overview and Summary*

### Employee Benefit Changes:

- *Disability Benefits Carrier Change Notice*
- *Group Term Life Insurance Carrier & Benefits Change Notice*
- *Health and Dental Insurance Administrator Change Notice*
- *Health Insurance Benefit & Contribution Changes Notice*
- *Health Insurance Benefits Changes Notice*
- *New Dental Insurance Carrier Payroll Stuffer*
- *Premium-only Plan Payroll Stuffer*
- *Prescription Drug Benefit Changes Announcement, 2-Tier*
- *Prescription Drug Copay Change Announcement*
- *Prescription Drug Mail Order Benefit Announcement*
- *Prescription Drug Plan Administrator Change Notice Payroll Stuffer*
- *STD/LTD New Benefits Announcement*



## Ensure Employee Understanding of Benefits

Health and other insurance coverage are valuable benefits for employees, but individuals can only take full advantage of them if they understand what the benefits are and how they work. In addition,



employees who understand their coverage make more informed, cost-effective health care decisions. Help clients strengthen their educational efforts with the many available employee benefits communication pieces, including:

### Basic Employee Health Coverage Education:

- *Benefits 101 Guide*
- *Benefits 101: Benefits Basics Presentation*
- *Benefits 101: Health Plans Presentation*
- *Benefits 101: Health Care Reform Presentation*

### Employee Education and Implementation Support:

- *Answers to the Most Frequently Asked Benefit Questions*
- *Dependent Coverage Notice Reminder*
- *Emergency Care Reminder Notice Payroll Stuffer*
- *Employee's Guide to Health Plans*
- *Health Care Reform: Common Acronyms*
- *Health Insurance Customer Service Contact Person Notice*
- *How an In-network Bill Becomes a Claim*
- *How an Out-of-network Bill Becomes a Claim*
- *How to Receive the Highest Level of Benefits Payroll Stuffer*
- *In-Network Savings Reminder*
- *Mail Order Prescriptions Save You Money Payroll Stuffer*
- *Nurseline Reminder Flyer*
- *Open Enrollment Tips*
- *Prescription Drug Savings: Brand vs. Generic Payroll Stuffer*
- *Resources to Compare Health Care Costs*
- *Take an Active Part in Your Prescription Drug Benefit*
- *Tiered Rx Benefit Payroll Stuffer*
- *Why Are Health Care Costs Rising?*



### Supplemental Coverage Education:

- *Voluntary Benefits – Employer Guide*
- *Voluntary Benefits – Employee Guide*
- *Life Insurance*
- *Long-term Care Insurance*
- *Long-term Disability Insurance*
- *Short-term Disability Insurance*
- *Understanding Voluntary Benefits*

## Simplify CDHP Implementation

As consumer-driven health plans (CDHPs) continue to grow in popularity, many of your clients may be implementing them for the first time. Introducing an FSA, HRA or HSA plan type makes enrollment time more stressful for clients and confusing for employees but these plan types are more significant than ever.

Strategic communication and implementation of a CDHP is essential for securing employee buy-in, maximizing enrollment numbers and ensuring proper utilization. In addition, compliance is a greater issue than ever with the recent implementation of health care reform provisions that affect these plans. Become



an invaluable partner by supporting clients through every step of this process, including the following sampling of available resources:

### Client Education and Implementation Support:

- *10 Steps to a Successful HSA Checklist*
- *All About FSAs Presentation*
- *All About HRAs Presentation*
- *All About HSAs Presentation*
- *Comparing HSAs to HRAs and FSAs*
- *Comparison of Tax-Advantaged Accounts Chart*
- *Consumer-Directed Health Care: Employee Communication Timeline – HSAs*
- *Consumer-Directed Health Care: Employee Communication Timeline – HRAs*
- *Health Care Reform and the Future of CDHPs*
- *Health Care Reform: Changes to Health Accounts*
- *HSA Education and Rollout Action Timetable*
- *HSA Implementation Checklist*
- *Key HSA Decision Points*
- *Key HRA Decision Points*
- *Medical Cost Analysis with HSA/HRA Option*

### Introduction to Employees:

- *10 Reasons to Love a Health Savings Account (HSA)*
- *A Health Savings Account Is... Payroll Stuffer*
- *Are You Considering an HDHP/HSA?*
- *Consumer-driven Health Care Terminology*
- *Flexible Spending Accounts*
- *Get More For Less – Use a Flexible Spending Account Payroll Stuffer*
- *Health Care Consumerism – What You Need to Know*
- *HRA Advantages Payroll Stuffers (2)*
- *HRA Announcement Letter*
- *HRA Benefits Payroll Stuffer*
- *HRA Case Studies, Emails, Posters*
- *HSA Announcement Letter*
- *HSA Case Studies, Emails, Posters*
- *HSA Contribution Rules Payroll Stuffers (4)*
- *HSA Distribution Penalties Payroll Stuffer*
- *HSA Introduction Presentation*
- *HSA Pros and Cons (article and poster)*
- *HSAs and Retirement*
- *Is a CDHP Right for You?*
- *Puzzled About Flexible Spending Accounts?*
- *Understanding a Health Reimbursement Arrangement (HRA)*
- *Understanding a Health Savings Account (HSA)*
- *Why an HSA May Be an Excellent Choice for You*



### Ongoing Employee Education:

- *5 Tips to Maximize Your HSA*
- *Be a Wise Health Care Consumer (article and payroll stuffer series)*
- *Build Your HSA Balance*
- *Flexible Spending Accounts: A New Approach to Use it or Lose it*



- *Frequently Asked Questions About HSA Plan Usage*
- *Get Organized with Your HSA Poster*
- *Health Care Reform: Changes to Qualified Medical Expenses for Health Spending Accounts*
- *HRA, HSA, FSA Eligible and Ineligible Expenses*
- *HSA Expense Log*
- *Life Events and Your HSA*
- *Recordkeeping and Your HSA*

## Conduct Online Enrollment Easily with HRconnection®

HRconnection is an online employee communication portal, allowing you to quickly and easily communicate important company information and facilitate various HR tasks. Among its many advantages, HRconnection provides easy online benefits enrollment to streamline the process for benefits administrators and employees. The following documents will help clients promote their HRconnection open enrollment process to employees:

- *HRconnection – Login Reminder Wallet Card*
- *HRconnection Online Elections Quick Reference Guide*
- *HRconnection Open Enrollment Poster*

## For Fast and Easy Client Contact, Set It and Forget It

Short on time? In 10 minutes or less you can support your clients' open enrollment needs by subscribing them to one or more of the following document groupings\*:

- Health Care Consumerism Employee Education Bi-monthly Campaign
- Health Care Costs Employee Education Grouping
- HRA Employee Education Grouping (also available for HSA)
- HRA Employer Education Grouping (also available for HSA)
- Open Enrollment Grouping

\*To subscribe, hover over the grouping, choose Post or Email, select your client(s), customize as needed and designate periodic distribution dates.

## Market Yourself with Social Media

Social media provides an innovative way to market yourself and communicate with employees. From Twitter and LinkedIn to internal social networks such as Yammer, there are many ways to get involved with social media. Check out these documents to learn more about how social media could benefit your business.

- Social Media – Introduction for Brokers
- Social Media – Measuring ROI
- Social Media – Facebook
- Social Media Security

