

# Time to connect

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Balancing the personal  
and technical in benefits  
communication

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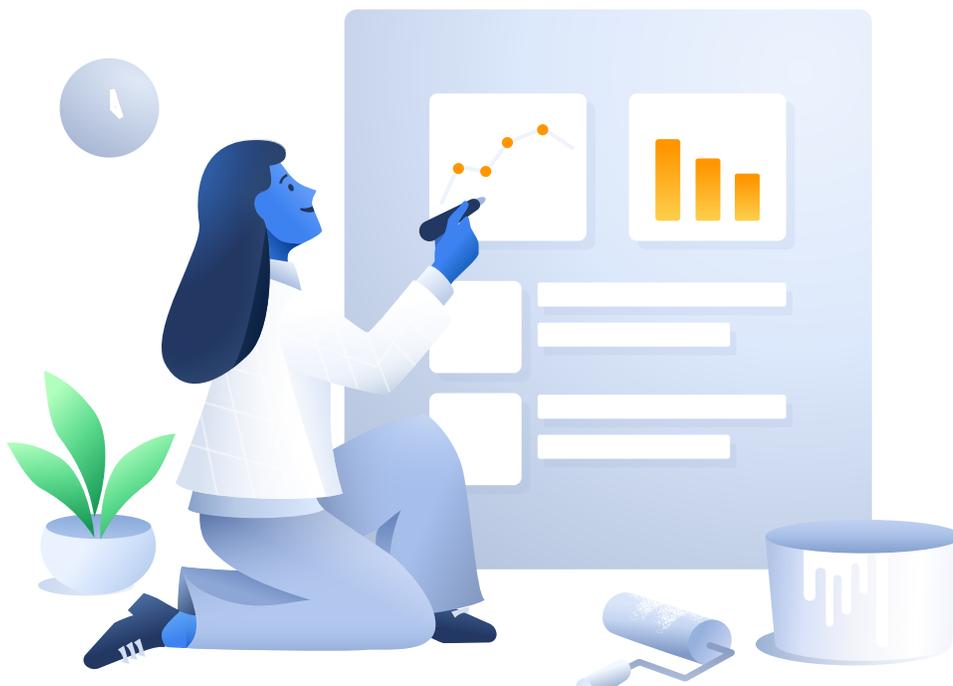


As the workforce changes, technology is changing the face of benefits enrollment. Web-based decision-making tools, enrollments, claim forms and a host of other tools are transforming the way health insurance products are researched, purchased and administered. A recent article in *HR Technologist* noted that “when applied practically, emerging technology makes benefits communications and actions – like enrolling in or changing a plan choice – more efficient, and that improves employee productivity and their ease of use.”<sup>1</sup>

The convenience and 24/7 availability of online tools and information are prompting more employers to rely on technology to communicate with employees about their health insurance options.

The move to technology means a move away from the traditional insurance advisor, right? Well, yes and no. Many U.S. workers, overwhelmed and possibly even immobilized by an ever-expanding array of benefits options and enrollment tools, still want and need personalized help when it comes to reviewing and making their benefit decisions.

**42%**  
of companies participating  
in a recent survey said they  
were willing to invest more  
in communications this year,  
with technology playing a  
prominent role.<sup>2</sup>





## The value of a balanced communications strategy

The results of the *2018 Aflac WorkForces Report*, which gauges attitudes and opinions about health, insurance and related issues, indicate that employees don't fully understand the benefits available to them. The lack of a sound communications strategy may help explain why just **39 percent of employees fully understand their health insurance plans.**<sup>3</sup>

This uncertainty can result in a kind of benefits paralysis, which may explain why so many employees re-enroll in the same benefits. This is not always the best decision, because needs change along with life events, such as getting married, becoming a parent, buying a home or approaching retirement.

**93%**  
**of employees simply  
enroll in the same  
benefits year after year.**<sup>3</sup>

That's where experienced insurance professionals come in. Nothing can take the place of individual, one-on-one consultations. But in today's world of multiple office locations, flexible work hours and remote workers, in-person meetings aren't always possible. In fact, some people decline

opportunities for face-to-face learning because they prefer the privacy or want their spouses to be involved in the process. Thanks to technology, insurance advisors can provide the personalization and insight employees need without in-person contact: Call centers, kiosks, videos, chat and artificial intelligence capabilities help them reach and engage individual employees in more ways than ever before.

## Taking the guesswork out of workplace benefits

People are busier than ever and want access to information 24/7. And while face-to-face meetings and telephone consultations generally produce the best enrollment results, they should be augmented by digital touchpoints such as text messages; videos; blogs; and social media platforms such as Facebook, Twitter and LinkedIn. What about old-fashioned email attachments? Well, they remain a viable way to share bits of information, but relying on them too heavily means messages might not be received: **The open rate for email attachments is typically less than 50 percent.**<sup>4</sup>

**Cadence is also key: Employers get the best results when they communicate with their workforces about benefits throughout the year, not just at the time of hire and open enrollment.**

Instead of communicating only what they're required to communicate – and doing so all at once – companies should consider how to make their touchpoints more digestible, fun and easy to understand. Employers can rely on assistance from their benefits advisors, who can help develop personalized communications or provide ready-to-use materials. Many have extensive libraries of free, consumer-friendly content such as videos, emails, decision-making tools and artificial intelligence (AI) capabilities, which they've learned by experience are vital to employee engagement and education.





## Different ages, different styles

When planning their communications, companies should also consider that employees of various ages and income levels have different needs and learn in different ways. For example, younger employees – who’ve had access to computers and social media for their entire lives – often prefer short, snappy bites of information delivered digitally. More seasoned employees may prefer printed materials, including flyers or articles in company newsletters or magazines. The trick is to vary the types of communication and the delivery mechanisms to reach employees where and how they want to be reached.

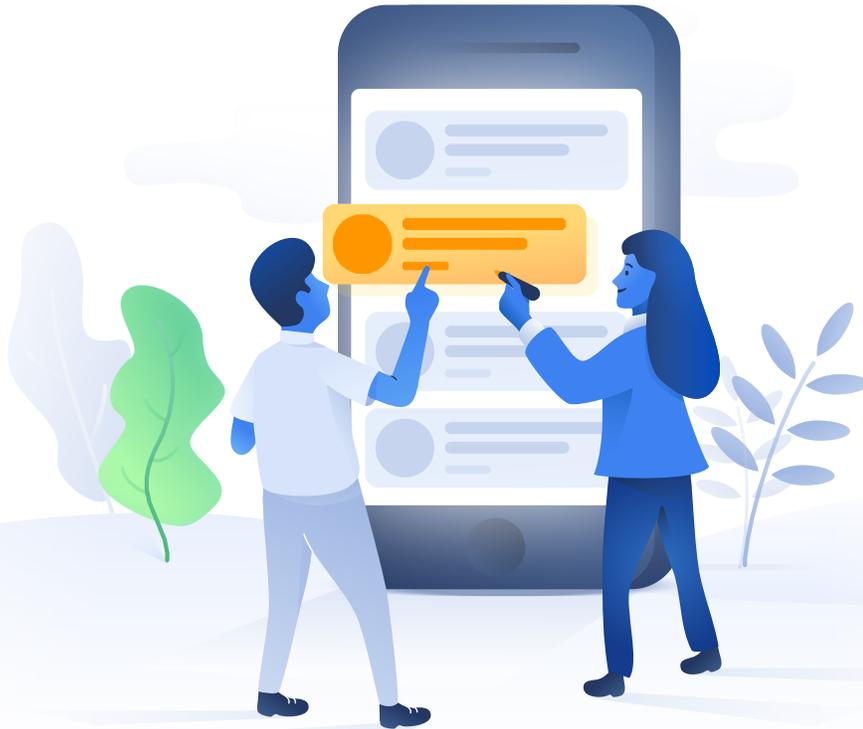
Employers should also consider their unique communications cultures. In an article for the *Society for Human Resource Management*, Laura Yehuda, director of communication and change management for Willis Towers Watson in Philadelphia, said: “Sometimes humorous visuals and words resonate and sometimes they offend. Some companies love brief explainer videos and others think they are tedious. Some want to feature a world-renowned celebrity spokesperson and others think it’s a waste of money. Do what works best for your people, and be sure to ask for their input along the way.”<sup>4</sup>

## The best of both worlds

What do employees want from benefits enrollment? Better yet, what do they need? The answer is a right-sized blend of human touch and technology.

When companies look for a benefits expert to partner with, they should select one who offers everything needed to attain a balance of the personal and the technical. The right advisor will have access to benefits counselors with the skills, experience and knowledge to provide interaction and counseling where and when it works. The advisor also needs to provide the convenience of technology-based research, enrollment and service after the sale. Knowledgeable advisors can help plan and implement a successful benefits communications strategy, with a blend of communications types and delivery mechanisms that are tailored to the company and its employees.

Most of all, the right advisor can help strike the right balance of the technical and the personal, with one enhancing the other. Together, they're the perfect one-two combination – and the perfect benefits solution for businesses and their evolving workforces.



**This article is for informational purposes and is not intended as a solicitation.**

<sup>1</sup>HR Technologist. "Emerging benefits technologies: In conversation with Tom Dugan, Benefitfocus." Accessed Aug. 15, 2018. <https://www.hrtechnologist.com/interviews/health-medical/emerging-benefits-technologies-in-conversation-with-tom-dugan-benefitfocus/>

<sup>2</sup>Employee Benefits. "How is technology evolving benefits communication strategies?" Accessed Aug. 15, 2018. <https://www.employeebenefits.co.uk/issues/march-2018/new-technologies-communication/>

<sup>3</sup>Aflac. "2018 Aflac WorkForces Report." <https://www.aflac.com/business/resources/aflac-workforces-report/default.aspx>

<sup>4</sup>Society for Human Resource Management. "How to humanize benefits communication with technology." Accessed Aug. 15, 2018. <https://www.shrm.org/resourcesandtools/hr-topics/technology/pages/benefits-communications--balance-high-tech-human-touch-.aspx>

Aflac herein refers to American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.