

benefits of

OPEN ENROLLMENT

PREP EARLY

Open enrollment can be a dreaded time for employers and employees. With the right preparation, partnership and planning it can be an opportunity to motivate employees without the administrative burden. The skilled labor market remains highly competitive as employers work to attract and retain talent. Although the economy remains strong in Florida, finding the workforce to complete the jobs remains one of the biggest challenges with contractors. With the 2024 open enrollment season around the corner, employers have an opportunity to develop attractive benefits offerings and proactively communicate with employees. Early preparation can send a strong message to employees about the value of the offering. The right partnership can transition the heavy lifting to the broker partner. Here are some quick tips:



TAILORING BENEFITS OFFERINGS

Employee benefits offerings can serve as powerful attraction and retention tools. However, that's only true if workers see value in these offerings. Benefits that appeal to management may not provide the same appeal to laborers.

High deductible health plans coupled with an employer sponsored health savings account offers tax savings and can be a way to reduce monthly premiums.

With higher frequencies of diabetes and cholesterol prevalent, programs designed to provide employee prevention and assistance can lower claims over time.

Providing disability coverage gives employees peace of mind that their income is protected. Research also shows that it can help reduce worker's compensation claims.



PREPARE KEY MESSAGING

After selecting benefits options, employers need to plan their employee messaging and communication strategies. Focus on simple but effective enhancements to the benefit program to begin the new and improved employee communication strategy. Highlight new programs and employer paid benefits to illustrate your dedication to providing protection to employees.

“Coming Soon” communication will prepare employees for open enrollment and build excitement. Outlining the dates and process for electing coverage before open enrollment will set expectations and reduce confusion.

CHOOSING THE RIGHT BROKER PARTNER

Aligning with a strong, savvy partner that understands your industry and workforce is imperative to building and delivering a successful benefit program.

Contractors can often lack the Human Resource bandwidth to support a comprehensive open enrollment and communication strategy. Your broker can provide the resources and technology to take on the heavy lifting. When aligned correctly, HR should provide oversight while your partner outlines and executes the strategy.





COMMUNICATING

EMPLOYEE BENEFITS

Countless surveys show that employees want more help understanding their options. According to Voya Financial, one in three employees don't understand their health plans. An effective communication strategy will use multiple channels to reach employees before, during and after the open enrollment window. An effective communication plan should include the following components:

- Group meetings with supervisors to help support employee questions
- Multichannel communication methods (mobile apps, push messaging, videos)
- Branded and engaging employee enrollment material
- Mobile technology to reach employees via text message
- Bi-lingual communication when applicable
- One-on-one meetings support questions
- Periodic enrollment reminders, including enrollment dates and workplace-specific instructions
- Messaging that directs employees to designated points of contact for questions (i.e. broker partner)

Leveraging technology allows employers to communicate more frequently and effectively with employees. With more employees working remotely, virtual enrollment may be the most feasible option for many employers, saving them time and resources.



SUMMARY

Ready to eliminate the dread of open enrollment and provide employees with benefits they value and understand? Contact us for an evaluation of your program.

VISIT 
OUR WEBSITE

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