

10 Tips for making your Open Enrollment Season run smooth!

- 1) Start early – get materials out to employees as soon as possible. Putting posters up or sending announcements a few weeks in advance will prepare them for receiving important information they will need to make decisions.
- 2) Anytime you send out information about open enrollment, use the same colors, fonts, and logo. This is like a marketing campaign – keep it simple, yet unforgettable. For example use the color blue for health insurance along with a picture of a Dr or stethoscope – and always use those for information on health insurance. You could use the color green and a dollar sign picture for your retirement plan announcements, etc.
- 3) If there are major changes happening with your benefits you will want to hold some informational meetings. Be prepared with handouts and prepare an FAQ in advance.
- 4) Don't overwhelm employees with all the information at once. Communicate new information first and concentrate on one benefit at a time. Normally your health insurance plan will be the benefit that has the most changes in it. Concentrate only on health insurance in your initial communications.
- 5) Make sure your deadline for employees is set a few days BEFORE your actual deadline to get information to the benefit carriers. For example if you have to have all information to your health insurance provider by December 1st – set your deadline to get information from employees the week prior to that. We know employees will be late – this will give you time to track things down if necessary.
- 6) If using an E-Service where employees can log in and make changes themselves make sure all employees know how to do that. A few weeks prior to open enrollment time hold some classes on “How do I use the system”.
- 7) If there are cost changes (premium increases) be prepared to do some comparisons on the differences for employees. For example if an employee has family coverage in a PPO style plan and the cost for that same plan is increasing you will want to do some examples on what the cost would be for ALL the plans you offer. The employee may decide to change from the PPO to an HMO if it is more cost effective. Remember employees care about each paycheck cost not necessarily their annual cost.

- 8) If your plan design is changing dramatically you will want to have some scenarios to do comparisons on as well. For example – an employee has a Dr appt – what does it look like under all the plans you offer? Co-pays, co-insurance and out of pocket costs should be looked at under each plan.
- 9) You should share the information with your employees on what the actual costs are that the employer pays for health insurance and the other benefits provided. Most times employees do not know what the actual cost of their health insurance is until they go on COBRA then they are shocked. Share the information.
- 10) As an HR or Benefits Professional you should be aware of any law changes or benefit changes that affect your employees. Check the notification rights of your employees. There are laws on notifying employees of benefit changes outside the normal open enrollment period.