



The smart guide to benefits enrollment

Insights and best practices for
employers in 2022





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Introduction

Businesses in many industries are facing logistical challenges with enrollment. They could have employees working in multiple locations or on different shifts, while others are working remote or on a hybrid schedule.

What's more, employers need to keep an eye out for changes in public health conditions and be prepared to respond quickly. And given that COVID-19 is into its third year, the health crisis continues to have a profound impact on both the workplace and workers' everyday lives. Our recent survey shows:¹

- 66% of workers reported they're planning to spend more time reviewing their benefit options.
- 65% said they're more interested in their benefits.
- About half of full-time U.S. workers said they planned to add a new benefit.

The stakes have never been higher for businesses during enrollment. Workers are paying more attention to their benefits. Many are juggling full-time jobs, families and extended caregiving duties, increasing the need for convenient and easy enrollment options that match their hectic lives.

For businesses, enrollment offers a tremendous opportunity to showcase their benefits package and elevate their employees' experience. And this can lead to higher job satisfaction and employee retention.

In today's complex world, it's critical to have convenient enrollment options that can provide the support your workers need.

The Smart Guide to Benefits Enrollment walks you through the primary enrollment methods, including 1-to-1 counseling, group meetings, and online self-service. It also includes special sections on best practices for safe enrollment on the jobsite and choosing your benefits partner.



About **two-thirds** of employees who were satisfied with their benefits reported being more productive, **more likely to stay at their job**, and more likely to recommend their employer.¹



60%

Nearly **60% of employers** said their **benefits package** had a **positive impact on employee productivity and retention**.²

Workers more aware of benefits

Employees are more aware of how vulnerable their health is, as well as the health of their families. And they're more conscious of how important financial and health benefits are if they get sick and can't work. So it makes sense that 66% of employees said they'll be spending more time reviewing their benefit options in our recent survey.¹

Workers want easy, convenient ways to enroll in benefits that will meet the challenges they're facing today. And businesses need enrollment methods that are focused on helping employees understand their benefits. And businesses need enrollment methods that are focused on helping employees understand their benefits, which leads to higher satisfaction with them.³

Among employees who took advantage of benefits education and advice, 84% reported significantly higher understanding and 76% significantly higher satisfaction with their benefits.

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Surveys, 2021.



Enrollment options at glance



IN PERSON

A benefits counselor meets with an employee at the worksite in a 1-to-1 counseling session with appropriate safety protocols in place.



VIRTUAL

Just like virtual conferencing, a benefits counselor meets with an employee in a 1-to-1 counseling session using secure virtual enrollment tools.



TELEPHONIC

A benefits counselor connects with an employee in a 1-to-1 counseling session by telephone.



GROUP MEETINGS

An employee attends a group meeting with co-workers (in-person or virtually) as a lead up to 1-to-1 counseling or make selections on the spot.



ONLINE SELF-SERVICE

An employee uses an online system such as a benefits portal or benefits website for enrollment.

Five enrollment methods explained

There are five primary methods of enrollment: in-person, telephonic, virtual conferencing, online and group meetings. Together, they offer businesses a range of enrollment methods that can be adapted to their jobsite conditions as well as their workers' needs.

Research shows that using a variety of educational methods during enrollment can speak to workers' different preferences¹. So it's critical to consider providers that have the expertise and capability to cater to different learning styles and provide a range of enrollment options – whether it's in-person, telephonic or virtual conferencing.

1-to-1 benefits counseling: the human touch

There is no other enrollment method that is as effective with employees as talking 1-to-1 with a benefits expert. Because a benefits counselor brings a personalized touch to a 1-to-1 that can't be matched by any other means. That's true whether the 1-to-1 is conducted in person, using virtual conferencing or telephonic methods.

HOW 1-TO-1 BENEFITS COUNSELING WORKS

When a benefits counselor sits down with a worker during a 1-to-1 session, they're already knowledgeable about the employers' benefits package. The benefits counselor will assess the worker's needs and goals by asking a few questions and then provide guidance in how the employee's benefits (major medical and voluntary) work together.

The privacy of the 1-to-1 session enables employees to share personal details and ask questions they wouldn't feel comfortable doing in a group setting. The counselor can also break down some of the more complex benefits in everyday language, so the employee understands how they work and feels confident in making choices for their family. For example, if the employee is enrolled in a high-deductible health plan, explaining how voluntary benefits can help cushion the financial impact of out-of-pocket medical expenses.

"We get the highest level of employee satisfaction when they've spoken with a benefits counselor, whether it's in person, virtual or telephonic," said Luis Gonzalez, Director, Enrollment Strategy.

Nearly 50% of employees who found selecting benefits difficult said talking with a benefits expert to get personalized recommendations would make it easier.¹



In-person enrollment

Traditionally, in-person or face-to-face enrollment has been a popular enrollment method for 1-to-1 counseling. It's conducted in a private room on the jobsite, so that workers can have the opportunity to ask questions and seek guidance from a benefits expert. In some regions, some organizations are once again offering in-person enrollment at the jobsite. For best practices for in-person enrollment during COVID, see page 8.

Pro tip: Boost employee participation

"One of the best things companies can do to increase employee participation in benefits counseling sessions is to encourage them to do them during their normal working hours," said Julie Meade, Regional Enrollment Consultant at Colonial Life. "If employees are required to schedule counseling during their lunch break or right before or after their shift – they are much less likely to attend. Even if it's right at 5:00 p.m., employees just want to go home."



Virtual enrollment

Employees and benefits counselors conduct their 1-to-1 counseling session using virtual conferencing with a computer, laptop or tablet. If your employees use video conferencing in their work or to connect with their family and friends then virtual enrollment won't feel out of their comfort zone.

For employers with multiple jobsites, multiple shifts or remote workers, virtual enrollment offers a convenient, practical and safe option. Another advantage is that it enables your workers to include their spouses or family members to participate in the virtual counseling session at a date and time that works for them.

Virtual enrollment can also be conducted at the jobsite as an option for employees. See [Best practices on the jobsite: virtual, page 9](#) for more details.



Nearly 30% of 1-to-1 counseling sessions at Colonial Life were conducted by virtual or telephonic methods from quarters 1-3, 2021.

Source: Colonial Life internal data, 2021.



What is virtual conferencing?

Virtual conferencing enables the benefits counselor and the employee to share the same computer screen, while talking about worker's benefit needs, checking boxes and assisting the employee in filling out forms. For less tech-savvy employees, it offers additional support, as the counselor can control their screen and assist workers in making their elections. Virtual technology tools should have strong security to ensure the employee's privacy from start to finish.



Telephonic enrollment

Telephonic enrollment offers another easy 1-to-1 counseling option for employees that may be working in different locations or shifts. It also offers two advantages. First, telephonic counseling offers employees who are tech-averse or have limited access to technology a stress-free option for enrollment. And second, it can serve as a backup for the virtual enrollment method.

For telephonic, employees should have a copy of the digital or printed benefits booklet handy, so they can easily refer to it during the call as the benefits counselor walks them through the enrollment process.

NEW HIRES AND LIFE EVENTS

Since open enrollment lasts only two to three weeks a year, you may need to offer 1-to-1 benefits counseling periodically throughout the year. For instance, when new employees start a job, they're generally the most open to learning about their benefits. And when current employees experience a life event that qualifies them to make a change in their benefits, they may need personalized guidance on their options. Both telephonic and virtual enrollment offer employers and their workers two practical and convenient 1-to-1 counseling options outside of the open enrollment when they need it.



Workers ranked the benefits portal or website as their top resource to learn about their benefit options in our recent survey.¹ Yet only half of employers reported offering a benefits portal or website to their employees during enrollment.²



Group meetings

Group meetings provide a valuable forum to discuss a wide range of benefits and enable employees to ask and consider questions by their co-workers. These are frequently conducted by brokers or benefit counselors on the jobsite and may include time slots from different carriers. Group meetings have traditionally been conducted in-person, but are more commonly conducted virtually as a convenient and safe solution for many workers.

After a group meeting, the broker or benefits counselor are generally available to answer more questions and enroll employees on the spot.

The group setting means that employees may not get the same level of personalized counseling or privacy as they would in a 1-to-1 counseling session. But they also offer employees another touchpoint to hear and absorb information as a lead-up meeting to 1-to-1 counseling sessions. So group meetings play a versatile and powerful role during enrollment.



Online enrollment

Some employees prefer to review their benefits options on their own and enroll themselves during open enrollment. Workers should be able to tap into educational resources such as the benefits portal and benefit booklets when they're using the online service option.

Online self-service is also a convenient option throughout the year for new employees and current employees with qualifying life events.



Safety enrollment on the jobsite during COVID

The ongoing impact of the pandemic means that many businesses will be carefully considering the logistics of enrollment on the jobsite as well as their workers' needs. Businesses may want to check the weekly infection and vaccination rates in their local communities as part of their decision-making process for enrollment.

Here are two approaches to conducting enrollment on the jobsite during COVID: in person and virtual.

Check your local community's rates:

Transmission (by week) rate:

[Click here for county view](#)

Vaccination (by week) rate:

[Click here for vaccination rates](#)

Links to third-party websites are offered for informational purposes only.

Best practices on the job: in person

Many organizations that used a remote enrollment option (virtual, telephonic) in response to the pandemic are gravitating back to in-person enrollment. Face-to-face enrollment is really effective in adapting to a broad range of learning styles. And in a fluctuating pandemic, HR professionals recognize that workers are eager for face-to-face connections.

For employers going forward with in-person enrollment, here are the best practices for safe enrollment to consider:

BEST PRACTICES: IN PERSON

Private offices, conference rooms: Designate private offices, conference rooms, or other private room for 1-to-1 benefits counseling at the workplace.

Onsite enrollment coordinator: Designate a staff member as an onsite enrollment coordinator to keep safety protocols on track with employees and rooms for group and 1-to-1 meetings.

Benefit counselors: Make sure brokers, agents and benefit counselors on-site understand your safety protocols.

Masks: Have extra masks on hand, display helpful posters covering the nose and mouth.

Social distancing: Position chairs six feet apart in 1-to-1 counseling sessions and group meetings. Conduct group meetings in rooms at 50% capacity.

Handwashing: Encourage handwashing for at least 20 seconds.

Ventilation: Use or adapt rooms with good ventilation.

Benefit booklets: Printed copies of the benefits booklet should be on hand, so employees have the option to use a printed copy or pull up the digital booklet on a laptop or tablet during the 1-to-1.

Sanitizer/sanitizing wipes: Private counseling rooms should be stocked with sanitizer and sanitizing wipes so the employee or enrollment coordinator can wipe down the area between appointments.

Best practices on the jobsite: virtual

Virtual enrollment provides businesses another safe option for conducting open enrollment on the jobsite. The key elements to a smooth and successful virtual enrollment at the workplace include: easy-to-use technology and computers or laptops, quiet private rooms, knowledgeable benefits counselors and an onsite enrollment coordinator.

For virtual enrollment, use best practices for in-person enrollment in the previous section, along with the practices below.

BEST PRACTICES: VIRTUAL

Onsite enrollment coordinator duties:

1. The enrollment coordinator sets up one computer, laptop or tablet with a headset or speaker in each private room with a link to the co-browsing session.
2. At the scheduled appointment, the employee sits in that private room with the computer and has their virtual 1-to-1.

Virtual for the less tech savvy

Many workers are uncomfortable with using computers. But tech-challenged employees can still be successful using virtual enrollment on the jobsite with a little extra help.

The enrollment coordinator will coach the worker to click on a co-browsing link on the computer screen or tablet to enter the counseling session. The benefits counselor can then coach the worker using video chat and screen sharing.

If the employee is still uncomfortable with the computer setup, the benefits counselor can ask the employee to forget about the computer and switch to using telephonic to complete their enrollment. In telephonic enrollment, the audio recording of the 1-to-1 will function as the employee's signature.



Colonial Life has 6,300 benefit counselors nationwide, including Spanish-speaking counselors.⁴





Communications: key to engaging employees

An essential part of a successful open enrollment is communicating with your employees before and during enrollment. Employees need to know what benefits are available, the dates, as well as their enrollment options.

About two to three weeks before enrollment, businesses should send their employees information in a variety of formats, including emails, digital postcards, texts, as well as printed posters and brochures. This gets the information to your employees at the most relevant and impactful time ahead of enrollment.

Emails

Emails are one of the most effective ways to communicate with your employees, particularly if they contain a digital postcard (a snapshot of information with links to additional content).

You'll want to put some thought into writing these emails. If they have too much information, many employees aren't going to read them. So keep the messages short and simple for the employee to scan quickly. If you're short on time or unsure on how to write an effective email, ask your broker or benefits carrier for assistance.

Many businesses find their sweet spot with a series of three emails, kicking off two weeks before enrollment starts. This gives employees time to consider their options and talk to their spouses.

Example: three email series

- 1 Two weeks before enrollment:** Enrollment is coming, sign up for benefits counseling.
- 2 First day of enrollment:** Enrollment has started, have you signed up for benefits counseling?
- 3 Last week of enrollment:** Enrollment is almost over, don't miss your chance.

Digital postcards

A digital postcard is a visually compelling format for many employees. The design and information can be adapted to fit a specific business. Helpful content includes enrollment dates, new benefit offerings, changes in benefits coverage, locations for 1-to-1 counseling sessions and a link to the online appointment scheduler.

Digital postcards have the most engagement when they are embedded in a short, reader-friendly email so they know what it's about.

More communication and education resources

Employers should tap into these effective educational resources and tools in their enrollment communications with their workers.



Benefits portal or website: A dedicated website with learning resources, tools and information on all available benefits

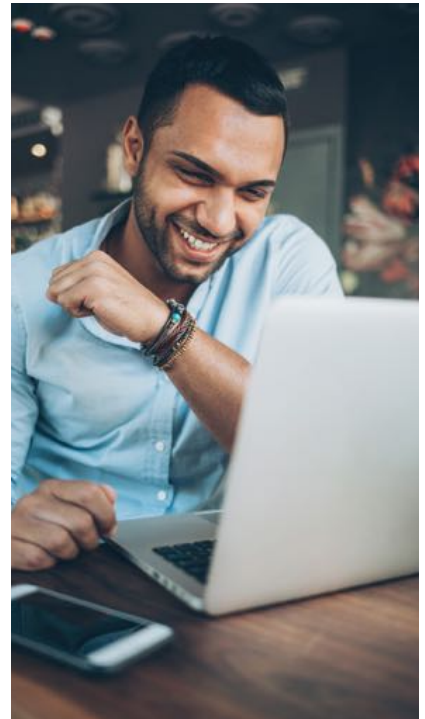


Benefits booklet (digital and print): A comprehensive benefits guide with short descriptions of all your available benefits in digital or print format



Online scheduling tool: Enables employees to book their 1-to-1 counseling sessions at a date and time that is convenient to their schedules

For a deeper look into communication strategies for enrollment, check out [The Essential Benefits Education Guide](#).



*View a sample
digital postcard*





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Many enrollment companies only allow their clients to choose one method: paper or electronic. But we have the flexibility to offer multiple enrollment options simultaneously: virtual, self-enrollment, telephonic, and even in-person assistance – all potentially within the same enrollment. It's what sets us apart.

– Denise Stanley, Public Sector Manager at Colonial Life, Southeast

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Choosing your benefits and enrollment partner

When you're choosing a benefits and enrollment partner, you want a carrier who understands that your employees are the lifeblood of your organization. So that carrier will be invested in your employees' benefits needs and make each worker feel valued during enrollment and throughout the year.

With this in mind, here are four key factors to look for when choosing your benefits provider:

- 1 Flexible enrollment options:** Some carriers limit the enrollment options that employees can use at each business. But with all the different ways employees are working today, a one-size-fits-all approach isn't good enough. Consider a carrier that offers each employee the ability to choose the enrollment method that best suits their needs.
- 2 1-to-1 benefits counseling for everyone:** Consider a benefits partner that has the expertise and capability to provide 1-to-1 benefit counseling in multiple environments – whether it's in person, telephonic or virtual conferencing. Remember, employees are sharing very personal information, so it's important they can relate to and trust their benefits counselors. Consider a carrier that has multilingual counselors available.

- 3 Focus on education:** Employees know when a provider is more interested in making a commission than in helping them make informed decisions. You want a provider that is focused on education, not on making a commission. And you want a carrier that has the educational resources that will add real value to your HR team, such as customizable benefits websites, digital booklets, digital postcards and other resources.
- 4 Technology with a human touch:** Great technology doesn't work without knowledgeable and compassionate people behind it. You want a partner that provides your workers with a high level of service throughout the enrollment process, regardless of the method they are using.

Given the responsibilities and concerns workers are facing today, businesses are looking for smart and budget-friendly ways to support their employees' benefits needs. Partnering with a benefit provider with a strong enrollment and education program can elevate your workers' experience and step up how they engage with their benefits.

1. Colonial Life, Employee Enrollment Survey, company sponsored, 2021. 1,462 U.S. full-time employees responded to the survey in August 2021.
2. Colonial Life, Employer Enrollment Survey, company sponsored, 2021. 404 U.S. employers responded to the survey in August 2021.
3. Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Surveys, 2021.
4. Colonial life internal data, 2020.

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