



# Insight on Voluntary Enrollments

Enrolling workplace benefits can be challenging. HR professionals work to complete what sometimes feels like a thankless task. Additionally, employees struggle to understand the offering and often have no idea how the benefit works or how it affects their own personal situation. Employees are often left wondering if they made the right decision for themselves and their loved ones.

Our experience provides insights on these common stresses and help us better understand and support our clients before, during and after a Supplemental Income Protection Program enrollment.



Research findings		Our approach
<b>Clear, digestible communication is critical</b>	<ul style="list-style-type: none"><li>Information must be digestible and not overwhelming; Employees want a balance of summarized benefit descriptions and enough details to understand whether the benefits make sense for them</li></ul>	<ul style="list-style-type: none"><li>It's our best practice to utilize easy-to-understand language to illustrate every employees' personal income situation and benefit options helping employees make a confident and informed purchase decision</li></ul>
<b>Integrated communication methods are needed</b>	<ul style="list-style-type: none"><li>Media beyond email is needed to reach employees who do not use computers as part of their job</li><li>Clear communication is needed via email <i>and</i> non-electronic methods</li></ul>	<ul style="list-style-type: none"><li>Our priority is to align with the existing benefit culture — we integrate communication mediums to ensure employees have what they need when they need it</li><li>For example: announcement letters mailed to employees' homes, an informational email, site access or paper proposals, live or web meetings and follow-up courtesy calls</li></ul>
<b>One-on-ones can be helpful to finalize decisions</b>	<ul style="list-style-type: none"><li>Whether due to privacy reasons or to ask in-depth questions, employees seek out opportunities to have a one-on-one type of interaction with a professional</li></ul>	<ul style="list-style-type: none"><li>Meetings, webinars and follow-up courtesy calls are part of our communication strategy because they allow employees multiple ways to gather information, apply it to their own personal circumstances and ask questions to best determine their needs</li></ul>
<b>A quality online enrollment site is vital to participation</b>	<ul style="list-style-type: none"><li>Employees want a single website that combines all information they need; not multiple locations</li><li>Side-by-side comparisons and charts showing benefits and associated costs are needed as well as the ability to view personalized benefit scenarios</li></ul>	<ul style="list-style-type: none"><li>Our state-of-the-art online enrollment system presents a single location for employees to access their personal income and disability information as well as tools to evaluate their risk</li><li>The easy-to-follow format ensures a positive user experience for employees to review side-by-side benefit options and cost</li></ul>

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