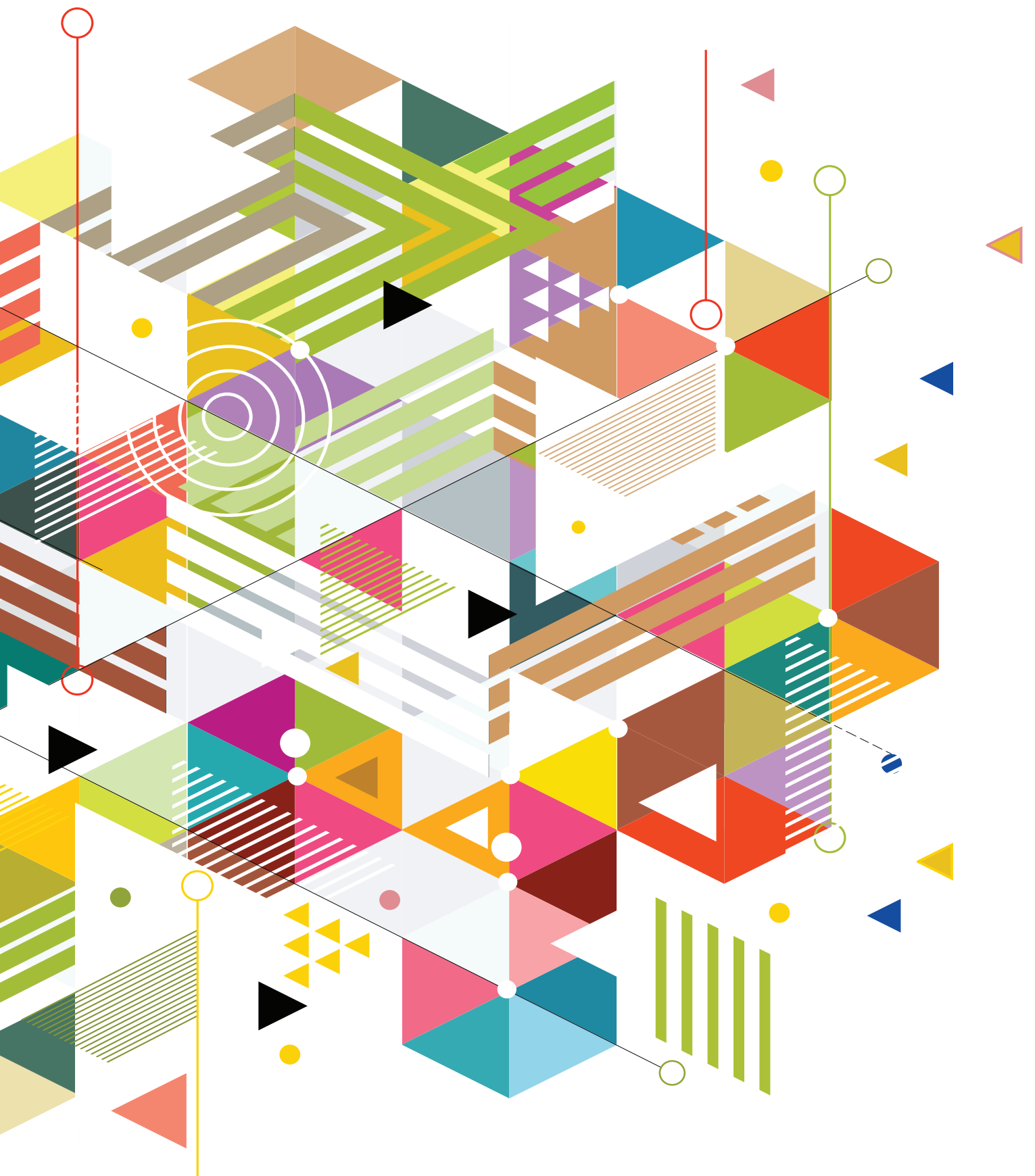




GUIDE TO BENEFITS COMMUNICATIONS



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INTRODUCTION

Communications: The missing link in benefits

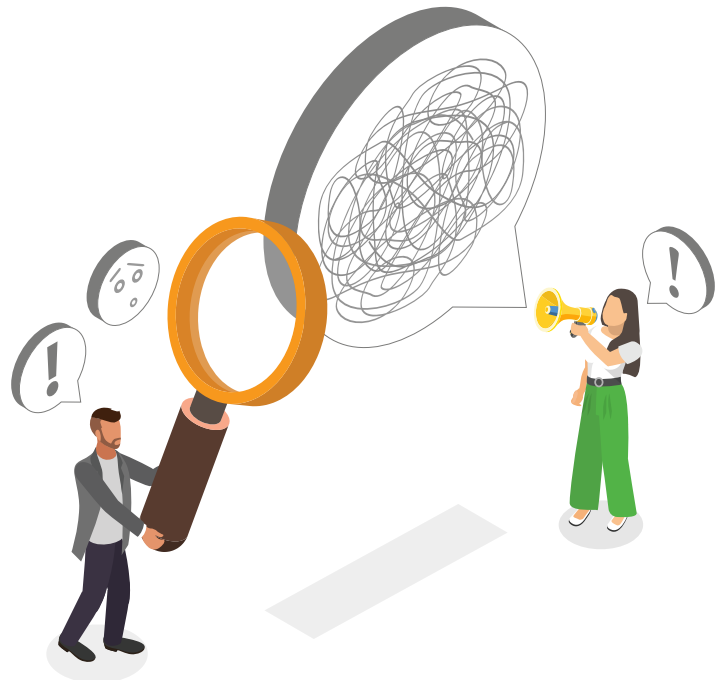
Most companies work hard to craft a benefit package that their employees truly value, but all too often, their employees don't take full advantage of even the best programs because they aren't aware of them or don't understand which options will benefit them or family members.

The message isn't getting through. What's the disconnect?

Overworked benefits departments are so busy designing, negotiating, and administering programs that they are left with little energy for communicating their offerings to members.

This helps to explain why the benefits guides, mailings, and other information sent to employees are often filled with industry jargon and administrative details. Making matters worse, HR teams often go quiet after open enrollment, communicating only to deliver program changes.

Result: Members are left confused about how to select the right plans and what to do when health-related situations arise.



The Alliant Way: A strategic approach to benefits communication

Our view is that benefit communication must be as deliberate as benefit design. We've learned that an effective communication strategy has three overarching attributes:

- **Goal-focused:** Targeted to further the company's benefits strategy
- **Member-centric:** Framed around the needs and interests of employees and their families
- **Ubiquitous:** in all member channels and always available

What it does not need to be is expensive. The purpose of the strategy is to deploy available resources in the most effective way possible.

A roadmap for action

The insights in this guide have been distilled from the work of Alliant's benefits communications specialists, who have been working for decades with organizations of every size to shape strategy, create content, and measure campaign results.

We offer a roadmap to smarter, more effective communications:

1. First, we walk through the process of developing a benefit communication strategy, setting priorities, and planning deployment.
2. Second, we detail best practices for executing open enrollment and the other major content campaigns.
3. And finally, we share our experience on how to produce content that will be most engaging to your employees and their covered dependents.

Mixed in are some personal Alliant insights from the front lines of benefits communication.



DEVELOPING A BENEFIT COMMUNICATIONS STRATEGY

The Strategic Benefits Communications Plan

Optimizing your messages for maximum impact

A strategic approach to benefit communication doesn't need to be elaborate or time-consuming. Rather, the secret is to proactively invest communication-related resources where they will have the most impact. Key messages and campaigns should naturally flow from a company's overall benefits strategy and reflect the composition of its employee base.

Large companies may have more elements to their campaigns and more customized creative, but small- and medium-sized firms can be just as strategic, using low-cost publishing tools to telegraph the most important information their members need.

Whatever the size of the organization, every communications plan must cover four areas:

- 1 *Assess*
- 2 *Prioritize*
- 3 *Implement*
- 4 *Evaluate*

LET'S REVIEW THEM.

1

Assess: Identify the needs

Start by evaluating the effectiveness of your previous communications, and look for areas where employees would benefit from additional guidance.

Employee perception. Use surveys, focus groups, or informal conversations to understand workplace attitudes, while asking front-line benefits staff about common concerns and misunderstandings.

- What do employees think about the benefits-related communications?
- Do they understand the open enrollment process and how to select the best options?
- Are they aware of all the available benefits?
- How would they like to receive information (paper, email, etc.)?

Employee behavior. Claims data, program usage, and website metrics can help you spot gaps in your communication and needs to fill.

- Have there been increases in claims for certain conditions that suggest areas where employees may need support or resources?
- How many members are not getting the preventive and primary care they need?
- Are members not receiving treatment for conditions for which they were diagnosed?
- Are members using the programs that might help them?
- How engaging have past campaigns been (based on analytics like email open rates, website traffic, and viewing time)?



2

Prioritize: Select the core messages

Identify the two or three instances where providing information to members is most likely to further your overall benefit strategy.

Typical Benefits Communication Goals

Driving adoption, by promoting the benefits of plan options (e.g., a high-deductible health plan) or programs (e.g., care navigation).

Fostering positive behavior, by encouraging actions like primary care visits and medication compliance.

Increasing satisfaction, by helping employees find value in their benefits—which, in turn, can improve retention.

Building knowledge, by expanding the understanding of company benefit programs and related health (and financial) topics.



3

Implement: Plan the schedule and workflow

Turn your priorities into a full-year action plan by addressing the following:

Content schedule: What's the timeline for the open enrollment communication program? What topics do you want to cover in mid-year campaigns? Do you want campaigns to target specific subgroups?

Communication channels and technologies: What channels (e.g., email, mail, website, etc.) will you use for each campaign? Are specific channels needed to reach specific groups? Will you use new technology platforms for any of your communications?

Workflow: How will the content production responsibilities be divided among team members, other groups in the company, and outside vendors?



Fitting the plan to available resources

An important piece of any plan is what you decide not to do. Running fewer campaigns is better if it frees more time to ensure that the messaging that is being produced is delivered clearly and effectively.

Here are ways to stretch resources to have the greatest impact:

Create evergreen content. Put most of your effort into guides that answer questions members have year in and year out, e.g., those relating to preventive care and family leave. Mid-year campaigns can be short pieces that point to easily accessible information in your reference library.

Make a multi-year plan. If you only have the capacity for one or two evergreen pieces in any given year, begin to identify topics you will tackle in future years. Soon enough, your library will cover all the topics your members need.

Tap vendors. Your insurance carriers, HR platform, brokers, and other vendors likely have content and tools that you can adapt for your company.

Get help when it's needed. Producing all content in-house can save money, but it uses staff time that could be geared to other tasks. Outsourcing can provide customized content, often at a hefty price. An efficient alternative is to use templated communications programs available from some brokers and vendors that can generate semi-custom benefits guides, posters, flyers, postcards, and websites with your company's branding.



4

Evaluate: Measure results and adapt

After open enrollment, and regularly throughout the year, you'll want to take the time to assess the effectiveness of your campaigns. If you're not meeting your established communications goals, now is the time to consider how to adjust future campaigns to address the gaps.

Engagement

- How many people opened each email, used each QR code, and viewed each document?
- How much time did they spend on them, and which sections did they focus on?
- What is the mix of desktop and mobile users?
- Which content do people return to often?

Behavior

- Did the participation rate in a program increase after a campaign promoting it?
- Does claims data show any change in behavior (such as increased primary care visits or medication compliance) after an educational campaign on the topic?

Feedback

- Is there a pattern of questions coming from members that suggests certain communication is unclear or misunderstood?
- What comments do members make about your communications in any follow-up survey or focus group? (Also, consider requesting feedback in each document you publish, for example, by asking "was this helpful?" with thumbs up and thumbs down buttons.)



EXECUTING MAJOR CONTENT CAMPAIGNS

Open Enrollment

Guiding members to make smart choices fast

Open enrollment is the make-or-break moment for benefits communications. Members must now make choices that can have a significant effect on their family finances, and health for the coming year.

Yet the sober reality is that these choices are made quickly, often with only a cursory glance at the material you've spent so much effort to create. A recent [survey](#) found that half of employees don't look at the benefits guide. Our own analytics found that members who do look at the digital version of their guide spend an average of three minutes on it.

For benefits managers, this tight window presents a dual challenge:



Can you make the content so compelling that members will absorb more of it?

And can you highlight the most important information so they can make a smart choice after scanning the material for only a couple of minutes?

The answer is **yes**, to both questions, if you keep these guidelines in mind:

Prioritize the messages. Pick the 3-5 ideas that are most important for employees to know to select benefits. These may be program changes, decision points, or plan options you want to promote. Then, highlight and repeat these messages throughout your campaign.

Layer the information. Start with the basics, then allow people to go deeper if they are interested. The first communication should be an e-mail or flyer with only the key dates, essential facts—major changes from the previous year or the most significant choices that need to be made—and where to get more comprehensive information. Even longer pieces, such as a benefits guide, should have this layered structure, with the most relevant information discernible by just skimming the table of contents and section headings.

Talk more about members than plans. Frame information from the perspective of the employee and their family. What are the costs and benefits to them of each option? How could they use them to achieve their goals? Give lots of examples to show how members might select benefits most appropriate to their situation.

Present multiple touchpoints. Use several types of communication before and during the open enrollment period. Include an audio or video option for people who prefer to consume information that way.

Emphasize digital. Most companies have stopped mailing printed guides to employees because they are expensive, inflexible, and often strike younger workers as old-fashioned. A digital guide can be easily kept up-to-date and accessed year-round from any location. Mail a postcard to employees' home addresses with a QR code that links to the online guide.

Promote your on-demand resources. Use the open enrollment campaign to drive people to the reference library, show them what is available in case they need to check back during the year.



How to create a benefits brand

Your benefits communication should have its own branding. This doesn't have to be complicated. All you need is a tagline, a color scheme and some splash of design that repeats on your fliers, emails and websites. The branding can incorporate elements from your company's consumer brand, but it should also be distinct, embodying your internal culture and personality. When people see something with that branding, their brains will effortlessly register that it is related to benefits.

*By Shawn Mangerino
Shawn Mangerino is a first vice president and
lead of the Alliant's communication practice
for Northern California and Arizona.*

Typical Open Enrollment Content

Ready to kick off your open enrollment campaign? By making your open enrollment campaign engaging and accessible, you'll empower your employees to make informed choices.

Generate the Buzz:

Send out announcements about one to two weeks before open enrollment kicks off. A short teaser video can generate enthusiasm. If there are big cost shifts or benefits takeaways, a message from the C-Suite will help put changes into the context of business goals or challenges. If your company limits the frequency of messages, compile all pre-enrollment information into a single, comprehensive announcement.

Key information:

- Open enrollment dates and deadlines
- **Required actions**— Will current choices roll over, or is enrollment required?
- **What's changing?** What programs are new or expiring? What will premium and out-of-pocket costs be in the new plan year?
- **Key decisions to make**— Which dependents will you cover? Does your medical plan still meet your family's needs? Do you need to open or update your FSA or HSA? Do you need more life insurance coverage? Do you want to enroll in any voluntary benefits?
- **Resources**— Benefits guide and educational resources such as videos, decision support tools, topical guides, and other materials.
- **Reminders**— Remind employees that FSA enrollment is required annually. Open enrollment is also a great time to remind employees to review their beneficiary designations. A few days before open enrollment ends, provide a reminder that missing open enrollment means waiting until next year to make changes.

Tailor Communications:

Craft your communications to align with your enrollment strategy. If you're trying to boost enrollment in a particular plan, include more information about it. Communicate "WIIFM." Consider callouts or targeted communications for groups with special concerns (e.g., parents, caregivers, pet owners, employees approaching Medicare age).

Make it Multi-Channel:

The more avenues you use, the more likely your message will reach everyone—through emails, printed materials, team messaging platforms like Slack, and your company's intranet or benefits portal. Use QR codes to link to online resources.

Open Enrollment Experience

Check out an example of how applying the principles of this guide can create a personalized and effective communications experience for your employees.



What about AI and decision support tools?

Wouldn't it be nice if there were an expert to help members find the best combination of benefits tailored to their specific situation? That's the promise of decision-support systems offered by several vendors. More-established versions ask a series of questions and then present a recommendation. A new generation uses large-language models to chat with employees.

The benefits guide: A roadmap to action

Your benefits guide is the centerpiece of your enrollment campaign, yet it's often the most off-putting. Despite colorful graphics and smiley stock photos, the content is often as dense as a washing machine owner's manual.

At their best, however, these assets can be truly helpful, enabling members to make informed choices with confidence. A well-constructed guide organizes the content around specific member needs (health, financial security, etc.) and clearly communicates action steps. Here are some tips:

Use the table of contents as a summary of benefits.

Instead of an "Additional benefits" section, list all the available options.

Make the section headings as descriptive as possible

to guide people to the information they need. Use subheads to insert a little personality or humor.

Make it easy to move between sections.

Online flipbooks have built-in navigation. You can also embed hyperlinks into PDFs.

Give examples.

Hypothetical use cases drive members with specific situations to the most helpful options.



Evoke company culture and benefit philosophy

through the welcome messaging, language choices and image selection.

Use callout boxes and other visual cues. These will draw the attention of anyone just scanning the guide.

Format for ease of use. A digital version must be easy to read on a desktop, tablet, or mobile phone,

Update the online version throughout the year. If programs change, so must the guide.

Mid-Year Communication

Reinforcing your key messages

Many companies, especially those with limited HR resources, communicate little about benefits after open enrollment unless program details change.

Adding a deliberate mid-year communication program is one of the most effective ways to further your benefits strategy. It's an opportunity to shine a spotlight on specific issues or programs that may have gotten lost in the complexity of enrollment information.

Designed properly, additional campaigns do not have to be a disproportionate burden. In fact, they can create content you can use for several years.

Some best practices for mid-year communications include:

Limit frequency. A quarterly program is sufficient; monthly is the maximum. Coordinate timing with other departments that reach out to employees to avoid overwhelming them.

Start with a plan. Develop a schedule of topics:

- **Available resources:** mental health options, disease management programs, etc.
- **Staying healthy:** the need for primary care, preventive health screenings, etc.
- **Saving money:** urgent care vs. the ER, drug costs, etc.

Listen to the data. Several times a year, look at claims, program use, and expense data to see if new issues have emerged. If diabetes claims are rising, for example, create a mid-year campaign trumpeting your diabetes-management resources and the importance of regular treatment.

Build your library. Use the campaign to develop evergreen content for your benefits—from a one-page fact sheet to an in-depth guide. Create media appropriate to your member base: postcards, emails, in-office posters. Always refer members to evergreen resources.



Evergreen and Targeted Materials have a Better ROI than Newsletters

Clients often ask whether newsletters are a good way to distribute mid-year content. They can be, I reply—right before I say that they have a very low ROI. People can underestimate how much work goes into a regular newsletter, and unless newsletters are people-focused (think office picnic, co-worker milestones, pictures of an employee’s new baby alongside any valuable reminders), they rarely get the desired readership. Plus, they expire: Employees in need of an answer aren’t going back to the January 2025 newsletter.

Devote your resources instead to creating evergreen content that people can access when they need it, and alert employees to new items in your resource library. Even better, leverage existing but often underused delivery methods: send pertinent benefit materials to employee resource groups (ERGs), draft talking points for managers to use during safety meetings, or recruit culture ambassadors in local offices to circulate the latest tips. These informal “newsletters” will be better received with less burden on your benefits staff.

By Amy Dixon

Amy Dixon is a senior vice president and lead of the communications practice in Alliant’s Southeast offices.

Targeted Messages

Getting information to the members who need it

Some benefits information is critically important to a small subset of your members, while being irrelevant to the rest. Consider targeted programs that reach out to members with specific needs. Some examples:

- **Turning 26.** How to handle health insurance after you're no longer eligible to be on your parents' plan.
- **Turning 65.** Signing up for Medicare, even while you are still employed.
- **Expecting a child.** What to know about pregnancy and parenting benefits.
- **Taking leave.** Policies and procedures for disability, medical and family leave.
- **Coping with a chronic condition.** Tips and resources for dealing with diabetes, back pain, etc.

Timely reminders and celebrations of milestones



Targeting with respect

Your company and vendors have access to detailed data that can identify members who might benefit from certain information, but you must use it with discretion. HIPAA law requires that personal health information be kept private and separate from employment information. That's the way employees like it, too. Nobody wants their boss alerted to the results of their latest blood test.

Accordingly, here are two points to keep in mind:

Messages related to an employee's condition or treatment should come from the insurance carrier or specialized vendor. Employees expect their insurance company to know more about their health than their employer does. And it is perfectly appropriate for a provider of respiratory therapy to reach out to members diagnosed with asthma. Your pharmacy benefits manager can even encourage noncompliant diabetes patients to refill their prescriptions.

Your company can send messages based on demographics and other broad categories. It's not out of line to send information about Medicare to employees approaching their 65th birthday. Likewise, if workers at your warehouses are more likely to have back conditions, it is reasonable to send the employees at those facilities periodic information on your musculoskeletal therapy program.



Online Resources

Intranet or not

Where you host the resource library depends on the capabilities of your company's existing systems and how your employees use them. The options:

Your intranet system. If your company has a frequently-used internal communication system—e.g., Microsoft SharePoint or Google Sites—it is a reasonable home for benefits resources. Often, though, such systems are largely ignored. Plus, they offer limited flexibility for creating and formatting content.

Your HR or Benefit Administration platform. Putting the resource library on a site like Workday could make sense, especially if employees use it regularly (not just during open enrollment). Be sure, though, that the platform makes the content easy to find and allows attractive formatting.

A dedicated microsite. A website just for your benefits offers the most flexibility, but it may require the most time, money, and effort to set up. Semi-custom sites based on templates available from vendors and some brokers will save time and money.

Keep passwords off the benefits website

Despite the increasing focus on corporate security, we strongly recommend that you put most of your benefits information on an open website that requires no login. You're trying to get information to as many members as possible; too many of them will abandon the site as soon as they're asked for a password. An open site is also the best way to get important information to family members. It's okay to use a private URL that won't show up on search engines, although some companies like to make their benefits fully discoverable, so job applicants can see them. Sensitive information, like plan documents, can safely reside on your internal network.



PRODUCING COMPELLING CONTENT

Content Style

Communicating in the age of distraction

The scarcest commodity in today's world is attention. Content about benefits has just a few seconds to engage members, even though it could make a big difference in members' health, finances, and family well-being. The challenge is to distill complex information to the essential information that members need.

Language and tone are different at a law firm than at a trucking company, but dense text filled with insurance jargon is off-putting for lawyers and truckers alike. With that in mind:

Keep it tight. Deliver your message with short words in short sentences in short paragraphs.

Mix it up. Add variety with bullet points, tables, charts and pull quotes.

Make it scannable. Use the table of contents, page headers and subheads to tell the story at a glance.

Emphasize action. Focus on the practical steps that members can take.

Explain the situation. Give concrete examples of situations that call for particular options.

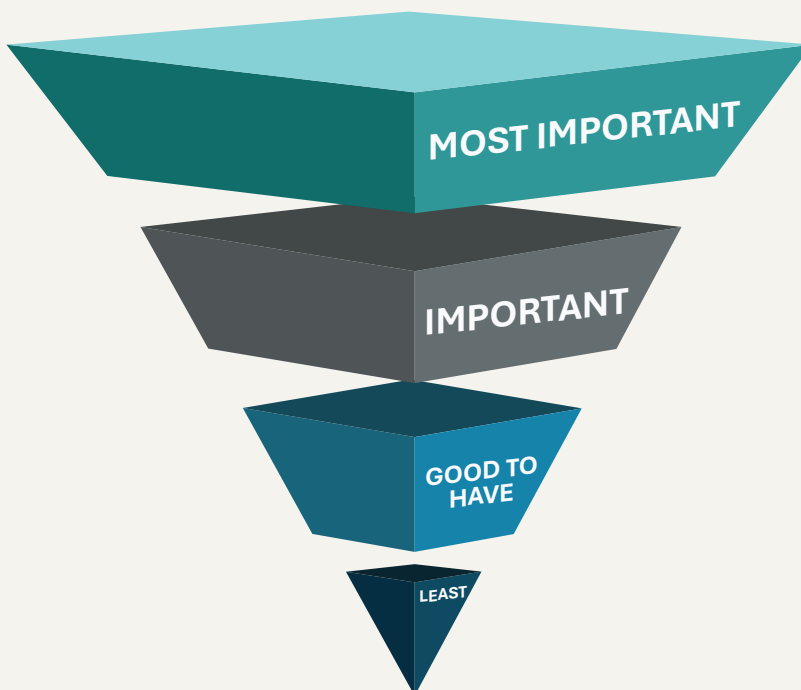
- **Example:** Instead of listing life insurance benefits levels, show how someone calculates the amount of coverage they need by thinking about the ages of their dependents, their income and their home ownership situation.

Incorporate accessibility. Put closed captions on videos, ensure text works with screen readers, and otherwise attend to the needs of members with disabilities.



Get to the point

Want to grab employees' attention?
Put the most important information up front.



Newspaper journalists developed a writing style known as “inverted pyramid.” It put the most critical information in the first sentence, with the remaining details in order of decreasing importance. Readers could still get the most important information even if an editor couldn’t print the entire story.

With digital media, we no longer have to worry about whether there’s enough room on a page, but we do need to keep readers’ interest.

So, how do you do it?

- **Capture Their Eye:** Craft headlines that pop, subheads that sizzle, and kick-start your message with crisp and concise opening sentences.
- **Spotlight the Essentials:** Use a sidebar with “Why This Matters” to emphasize the significance of your main message.
- **Invert the Pyramid:** Follow a journalistic style so your audience can absorb the key points before their attention is drawn away.

*By Cady McCowin
Cady McCowin is Alliant’s National Employee Benefits
Communication Specialist and a former print journalist.*

Content Distribution

Talk to employees where they are.

Desk workers. People who work on computers all day expect digital information. Though comfortable with websites and email, many increasingly live on messaging apps like Slack. For workers in an office, posters and other signage can reinforce campaign messages.

Workers on their feet and on the road. The best way to reach those who don't typically sit at a desk—factory workers, traveling salespeople, etc.—is through their phones. Make sure, though, that your content is easy to read on a smartphone screen.

Transient workers. Companies in industries with high turnover—e.g., fast food or construction—may not have reliable phone numbers or emails for all their workers. For them, prominent posters and brochures with QR codes linking to mobile-friendly websites are the best option. Remind managers to bring up key messages at team meetings.

Don't forget the family

It's essential to make benefits information available to members' partners, even if dependents aren't on the company health plan, because decisions about coverage, retirement and other benefits can have a significant impact on the family's finances. At a minimum, send a postcard to every employee's home with information on open enrollment and key program changes. Consider collecting email addresses of spouses for electronic updates. And ensure that key benefits information is available to family members on a website that doesn't require a login.

Employees just want their families to be healthy. You have to put yourself in their shoes to understand what keeps them up at night. Then you will be able to show them ways to navigate the system, how to advocate for themselves, and all the programs available to support them.

*By Amy Woods
Amy Woods leads the team that develops benefit communications programs for clients in Alliant's Houston office.*



The right medium for the message

FOR IN-DEPTH CONTENT, LIKE BENEFIT GUIDES

Format	Tips
PDF	PDF files are ubiquitous and easy to make, but they offer limited interactivity and are often hard to read on mobile devices
Flipbooks	Flipbook platforms are a low-cost way to add interactivity to PDFs. Look for a platform that can format content for both desktop and mobile devices.
Websites and intranets	Responsive web pages are the best way to display content on mobile phones. Some corporate intranet platforms are inflexible and hard to use, and custom websites can be expensive.

FOR PRESENTATIONS

Format	Tips
Audio slideshows	Create an interactive version of your benefits overview presentation, adding narration to your slide deck. Unlike video, users can skip right to the sections that interest them.

FOR AWARENESS CAMPAIGNS

Format	Tips
Postal mail	Use postcards with QR codes to alert families of open enrollment and significant benefits programs.
Email, text messages, Slack	Use whatever medium your members use most often. For Slack, turn reminders into meme-style images or whatever fits in best with the tone of the conversation.
In-office signage	Use posters, floor stickers, elevator videos, cafeteria tent cards, etc., to reinforce deadlines and distribute the URL and QR code for benefits info. This can be the best way to reach transient workers.
Video	Video can add sizzle to the enrollment package and highlight the key messages, but keep it short. Engagement can be very low for long educational videos.

SUMMING UP

Getting the right fit for your organization

In this guide, we've shared the insights we have accumulated over many years on how best to engage your employees on the benefits you provide. The three overarching ideas:

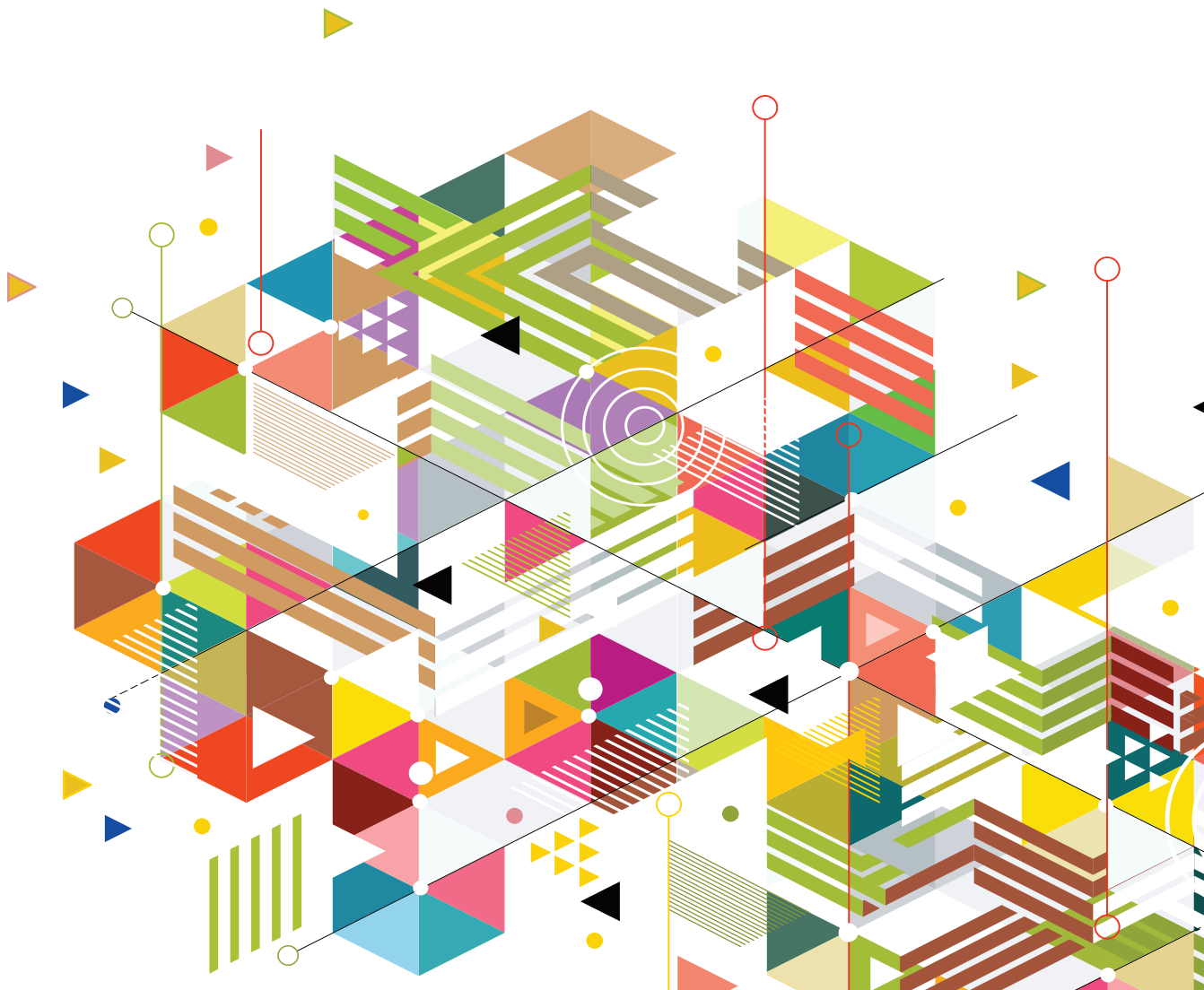
1. Be as intentional with communications as you are with plan design.
2. Frame every message from the perspective of the employees and needs of their families.
3. Communicate through channels your employees use most.


One other thing we have learned: Every company is different. Take these ideas as inspiration—not commandments—as you create messaging campaigns that reflect the objectives of your organization, the available resources and the characteristics and needs of your employees.

How Alliant can help

At Alliant, member communications are a core component of our benefits work for clients. Our consultants will help design a communication strategy that is integrated with your overall benefits priorities. Also offer resources to help companies of every size produce and distribute benefits content.

To find out all the ways we support your employees and members, visit alliant.com.





Is Creative Agility important to you?
It should be.

At Alliant, we celebrate the collective intelligence of our people. We are constantly learning and growing with the industry, enabling us to challenge the status quo on how we deliver our products, services, and experiences to our partners. We call this mindset creative agility. It means that we are not only striving to find solutions today, but we're already looking ahead to solve tomorrow's challenges.

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