

A person is walking away from the camera on a dirt path in a forest. The path is covered with fallen leaves and a large log lies across it. The background is a dense forest with trees and foliage. The entire image is overlaid with a semi-transparent white rectangle containing text.

PLANSOURCE®

OPEN ENROLLMENT WEEK

Powered by PlanSource

Welcome!





All sessions will be recorded and sent out next week;

OE Week giveaway for attendees that watch all 5 webinars



A person is walking on a large, weathered log in a forest. The person is wearing dark pants and white socks. The forest floor is covered in fallen leaves and ferns. The background is slightly blurred, showing more trees and foliage. The overall scene is peaceful and natural.

What is OE Week?

OE WEEK AGENDA



1

**Announce and
Promote Open
Enrollment**



2

**Financial Wellness
for Better Benefits
Decisions**

(Prudential)



3

**Communicate
Benefits and
Empower Action**



4

**Employee Benefits
Trends and
Innovation**

(Aflac)



5

**Elevating the Open
Enrollment
Experience**



**Wellness Guide & OE
Playbook will be sent
via email!**

**All the slides and
recordings will be sent
next week!**





Open Enrollment Week

Announce and Promote Your Open Enrollment

October 05, 2017

OE Week Day 1

Nancy Sansom

Chief Commercial Officer

PlanSource



Open Enrollment Week

*Announce and Promote Your
Open Enrollment*



Today's Agenda

7 Tips

OE Kit Walk-Through

Q&A





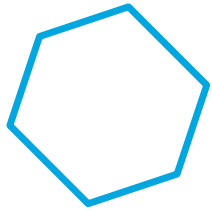
your this month

- o les een lock uit
- o midweek & doe aan yoga
- o miss project & miss les

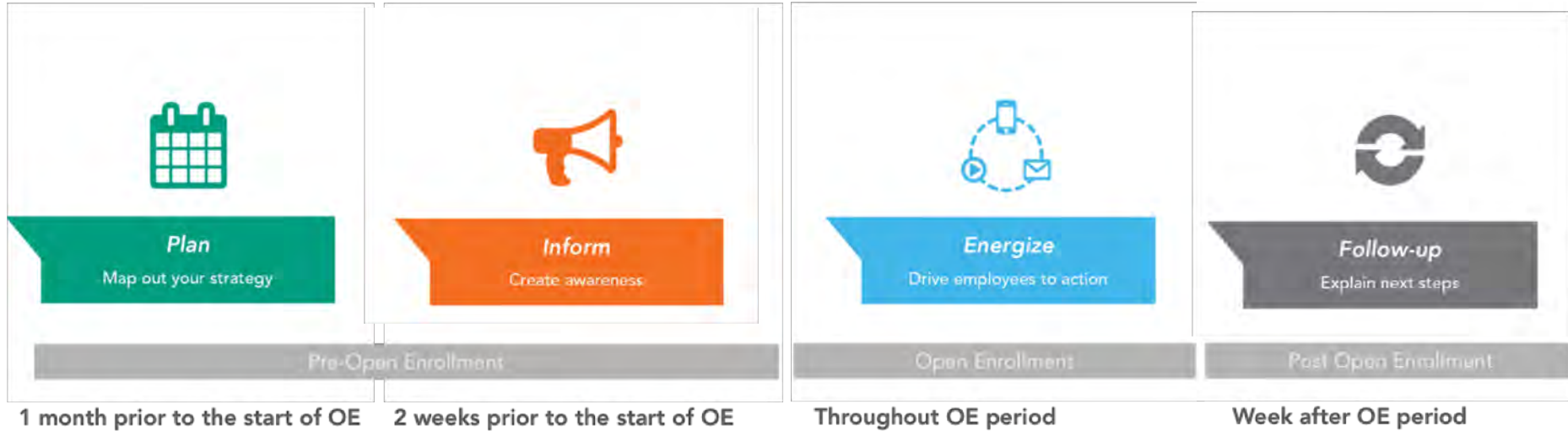
#1 Create a communications plan

NOVEMBER

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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



#1 Create a communications plan



A photograph of three people standing outdoors in front of a wooden lattice wall. On the left, a man in a blue and white checkered shirt is partially visible. In the center, a woman with dark hair, wearing a striped short-sleeved shirt, is looking at a gold smartphone. To her right, a woman with curly hair, wearing a white long-sleeved shirt, is smiling and looking at a red smartphone. On the far right, a man in a tan button-down shirt is looking at a black smartphone. A semi-transparent purple hexagon is overlaid on the image, centered around the text. The text "#2 Know your audience." is written in white, sans-serif font across the middle of the image.

#2 Know your audience.



#2 Know your audience.



Survey Your Employees

Ask about their communications preferences.



Demographics are Important

Millennials will read your texts but don't count on email catching them.



Tailor the Message

New employees need more info than experienced employees.



#3 Use multiple communication methods.



#3 Use multiple communication methods.



Call Center



Print Materials



Text Messages



#3 Use multiple communication methods.



Call Center



Print Materials



Text Messages



Live Meetings



CEO Voicemail



Educational Videos

Educational Video Library Updates

Available with the September Polaris release

New Videos

What is an Employee Assistance Program?

Know Where to Go (Telehealth)

What are Beneficiaries?

What is Vision Insurance?

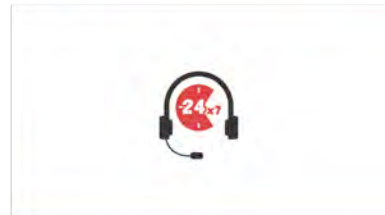
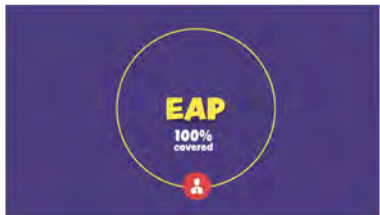
Commuter Benefits



Importance of Mental Health

New video about Employee Assistance Programs

Understanding Benefits:
What is an Employee Assistance Program?



Importance of Managing Cost of Care

New video about knowing where to go – telehealth vs. urgent care vs. ER

Three options

1 **2** **3**



Cost Effective

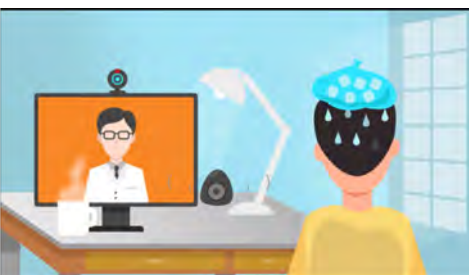
Minor Health Issues



Partially covered

Advantages

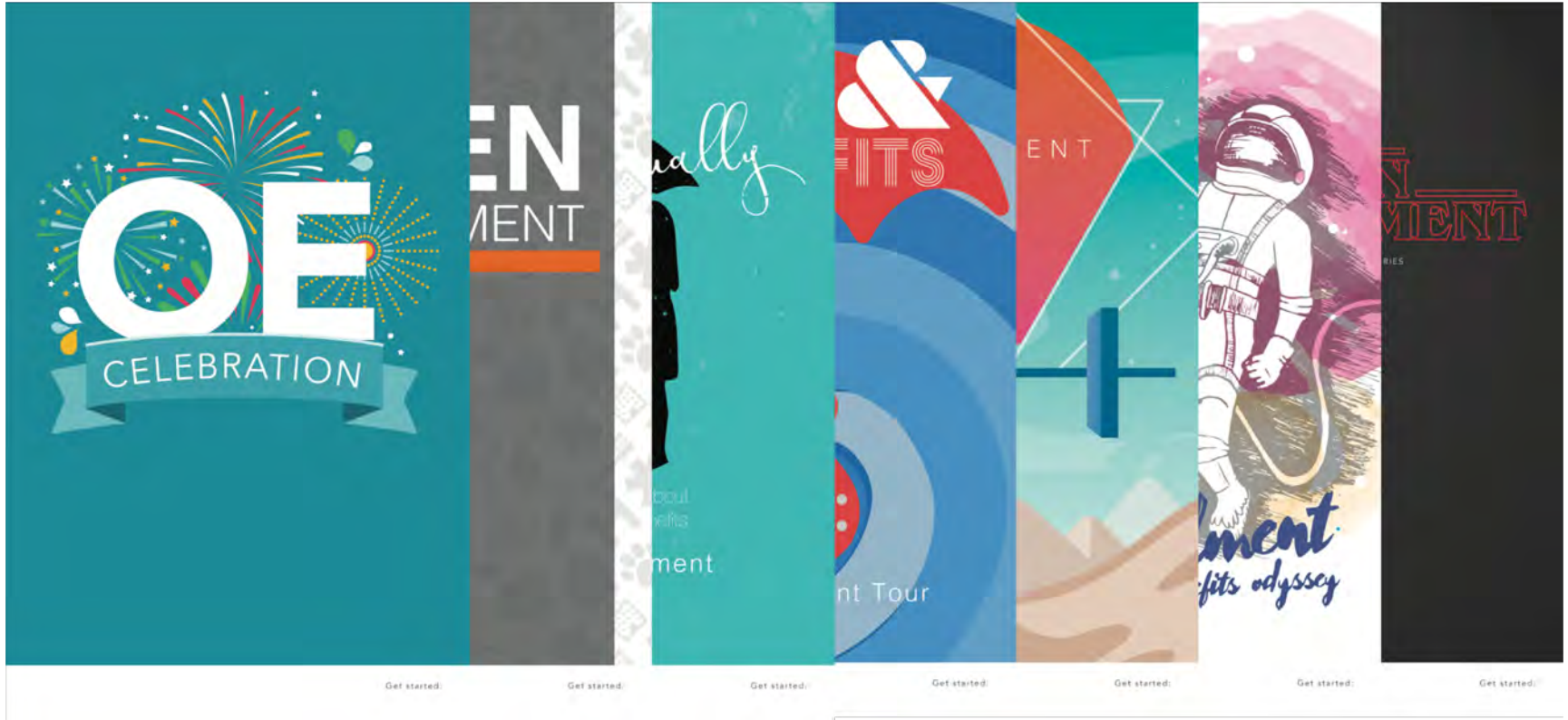
Mild to moderate



Understand your health care options



Know before you go

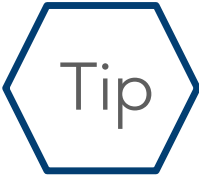


#4 Select a theme for OE this year.

New Themes for 2020 Open Enrollment

Each year we add new themes to our OE kit





Tip #5 Explain the Basics; Even If You Think They Know It!

Open Enrollment Cheat Sheet

A Handy Guide to Common Health Insurance Terms

Coinsurance:

ko-in-sure-ance | noun

Coinsurance is the percentage of medical expenses shared by you and your insurance company after you have reached your deductible.

Co-pay:

co-pay | noun

A copay is a fixed amount of money you must pay each time you visit the doctor or purchase medication when using certain types of health insurance plans. This amount will vary depending on where you go for care, the type of doctor you see and kind of medicine you need. Not all plans have copays.

Deductible:

de-duct-ible | noun

A deductible is a fixed amount of money that you must pay for medical expenses before your insurance coverage kicks in. This does not include the amount that is taken out of your paycheck each month (your premium), so the higher your deductible amount is, the lower your monthly payments usually are.

In-and-out-of-network providers:

in- and -out- of- network-prov-iders | noun

Most health insurance carriers have agreements with specific health care providers or groups of health care providers to offer services to their members at a set rate. Those health care providers are referred to as "in-network." Some insurance plans will require you to use in-network providers to get special rates for services. If you use providers that are not part of the carrier's network, they are called "out-of-network," and you will usually have to pay more for their services.

Out-of-pocket maximum:

out- of- pock- et- max- i- mum | noun

This is just what it sounds like: the maximum amount of money you will pay throughout the plan year. After you reach the maximum, your insurance will pay 100% of the cost of care up to your plan maximum.

Premium:

pre- mi- um | noun

This is the amount of money you pay for insurance each month. You will pay this regardless of how much or how little you use your insurance.

Expense	Who pays?
Out-of-Pocket Maximum	100% insurance pays after hitting maximum
Coinsurance	% insurance pays/ % you pay
Deductible	You pay when you go to the doctor, get meds, etc.
Premium	The amount that comes out of your paycheck



We've created these resources that you can use to educate your employees before, during or after open enrollment

Find these resources at plansource.com/oekit

Tip #6 – Announce your open enrollment with video.

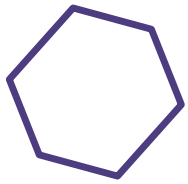


Attention-getting | Simple and Affordable | Customized to your Brand

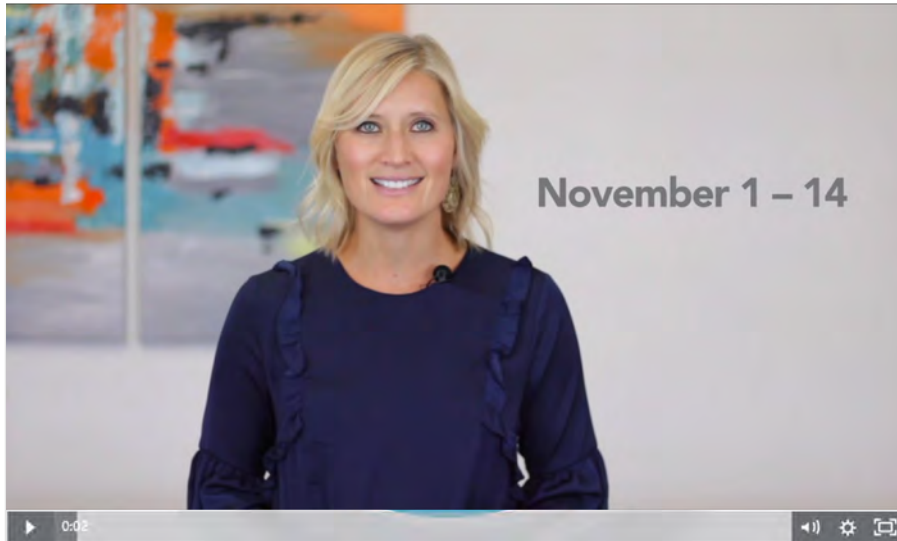
Viewers retain 95% of a message when they watch it on video compared to only 10% when reading it in text.

7 Create an open enrollment video

Source: Wordstream



7 Create an open enrollment video



Covers the important details of your benefits program with video

Provides instructions for logging in

Gives employees a quick look at the shopping and enrollment process

Optional length is ~3 minutes



OE Communications Kit

plansource.com/oekit

Let's check it out!

Q&A

www.plansource.com/oekit

www.plansource.com/getintouch



LET'S TALK
877-735-0468

TUESDAY'S WEBINAR



Ketty Trivedi

*Vice President,
Strategic Marketing*

Prudential

**Financial Wellness
Education for
Better Benefits
Decisions**