



Open Enrollment

Planning Playbook

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PART 1

PLAN

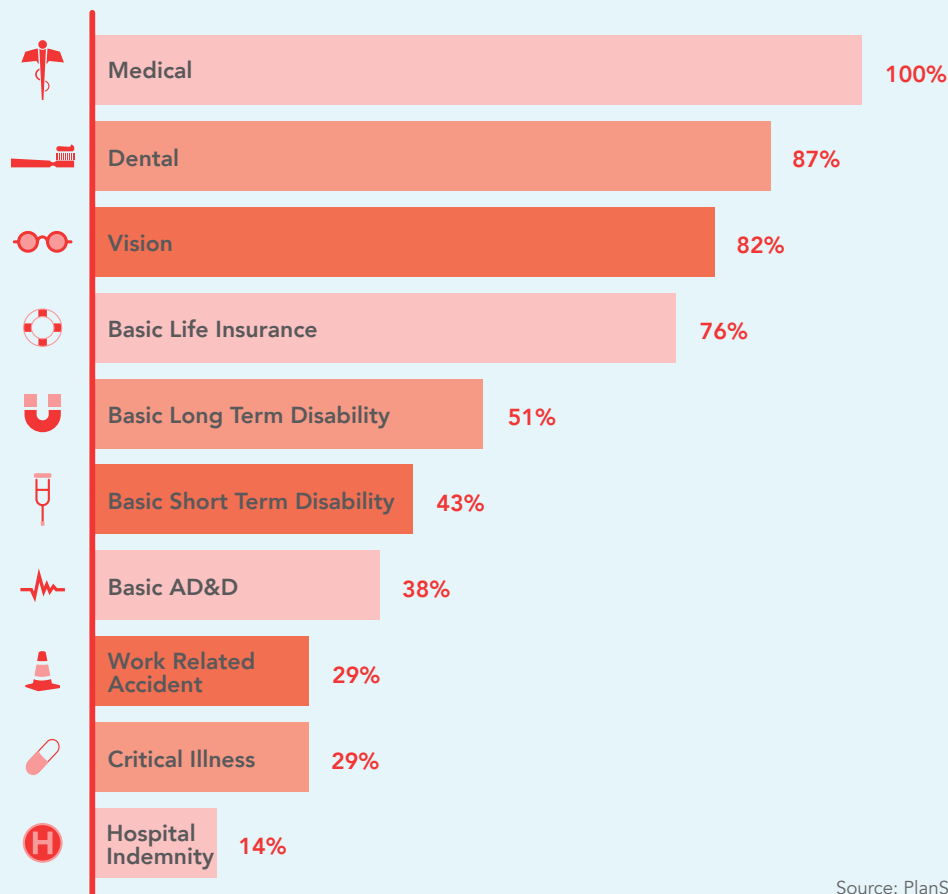
WELCOME TO THE PLANSOURCE PLANNING PLAYBOOK

Your one-stop-shop for OE planning. Open enrollment is the Super Bowl of benefits, the culmination of a year's worth of planning, strategizing and hard work. And, much like a championship game, open enrollment requires a solid playbook to guide you to benefits success!

ESTABLISH A BASELINE

Before you start setting goals and outlining tactics for this year's open enrollment, you'll want to first establish a baseline for measurement. What benefits do employers typically offer, and what are your company's historical participation rates? Knowing where you're starting is essential for setting realistic goals for where you want to go.

Most Popular Employee Benefits Offered



Source: PlanSource Benefits Benchmark

While health insurance is still the most popular benefit offered to employees, don't overlook the importance of voluntary products. Though each item on this list might not apply to your organization, it is a good benchmark to judge how competitive your perks are compared to other companies.

Data points to note include:

- Participation rates
- Benefit utilization percentage
- Employee engagement scores
- Benefits survey results

What you track and monitor will also depend greatly on your goals, which we'll tackle next.

BENEFITS TRENDS TO NOTE

1. COSTS ARE RISING – FOCUS ON COST CONTROL

The fact that the cost of health care is on the rise is not news. However, the rate of increase most definitely is.

PlanSource customers saw an 8%-9% increase in premiums in just one year. This is more than any other industry report predicted.

Combat continued inflation by implementing cost-control initiatives such as dependent audits, high deductible plan options and decision support tools.

2. EMPLOYEES EXPECT CHOICES – DIVERSIFY YOUR BENEFITS

Another key trend is the slow and steady growth in the number of health plans and the total number of benefits offered. And, several niche benefit offerings are gaining traction as more employers diversify their offerings.

Compare your organization size with the general offering trends we illustrated and take note of the most popular benefit offerings.

How do your benefits stack up against the crowd?

3. ENROLLMENT IS CONFUSING – MAKE IT SIMPLE

Most HR professionals assume that employees are waiting until the last minute to enroll. Our data supports this claim with over 40% of employees enrolling at the end of the OE window.

Our data also supports the stat that employees spend less than 20 minutes enrolling in benefits, with the average employee spending only 18 total minutes on benefits shopping and enrollment.

Arm employees with the information they need to confidently complete enrollment by simplifying your messages, taking a holistic approach to benefits education and investing in technology and tools to help employees make better benefits decisions.

[Download the full Benefits Benchmark Report](#) for a full breakdown of this year's top data-driven benefits trends.



SET GOALS, OBJECTIVES & TACTICS

Before you strategize your game plan for this year's open enrollment, it's important to first set goals and objectives. What would you like to achieve?

A FEW COMMON GOALS MIGHT INCLUDE:



Decrease or maintain health care spend for the upcoming year



Increase employee participation in 401(k) retirement savings plan



Engage employees in a new wellness program for next year



Increase engagement with millennials with more relevant benefits

SET YOUR OPEN ENROLLMENT GOALS:

OBJECTIVES

Next, match your broad goals with specific objectives. When setting objectives, be as specific as possible. Include actual numbers for dollar amounts or percentages to better measure effectiveness.



Increase HDHP plan participation by x%



Increase voluntary benefits participation by x%



Enroll x new employees in the company 401 (k) plan



Successfully roll out and engage employees in a new program (x# or x% participating)



Increase employee contribution to HSA by x%

SET YOUR OPEN ENROLLMENT OBJECTIVES:

TACTICS

Tactics are much smaller steps along your strategy path that can be adjusted as needed based on performance. Individual tactics will vary based on your goal and your audience(s), which we will define next. Often, tactics map out specific communication points or educational plans to help your organization meet your objectives and goals.

When outlining your objectives and tactics, think of the objectives as the 'what' of the equation and tactics as the 'how and who' of your game plan. Together, objectives and tactics define the macro and micro approaches to reaching your goals.

ESTABLISH YOUR AUDIENCE(S)

Another important pre-OE consideration is to clearly define your primary audience or audiences (aka, your employee populations). This will vary greatly based on the size of your organization and your industry. Your audience will dictate your tactics and how you communicate and educate you workforce.

Why take the time to define your workforce population?

Blanket communications are an antiquated approach when it comes to conveying announcements related to benefits and enrollment. Instead, take a more personalized approach by carefully crafting unique and meaningful messages to reach each employee group via the channels they prefer. Not only will this improve your response rate to communications but also enhance employee engagement across the board.

THREE GENERAL EMPLOYEE CATEGORIES

In general, start with the three most common generational workplace segments:



Early-career – tech-savvy, more likely to be unmarried and without children/dependents, limited understanding of benefits



Mid-career – somewhat tech-savvy, more likely to be married and have children/dependents, fairly good understanding of benefits



Late-career – not always as tech-savvy, more likely to have an “empty nest,” very good understanding of benefits

Of course, these three categories are flexible and should be adjusted to match the specifications of your organization. The descriptions above are very generic and assumptive. However, it’s a good general starting point.

OTHER DEMOGRAPHICS TO CONSIDER



Age

Does your workforce primarily consist of a single generation, or do you employ a diverse mix of age-groups?



Education Level

What is the average education level of your workforce?
Do you employ workers with various levels of education?



Location

Are your workers based in single or multiple locations?
Do you employ in-office and remote or in-field workers?

Each of these factors will help shape how you communicate with your workforce populations.

Audience Segment	Priorities	Best Communication Method
<i>Early-Career / New To Workforce</i>	Education, setting themselves up for long-term success	Text message alerts, social media, videos
<i>Mid-Career / Employees With Dependents</i>	Providing the best health care coverage possible for a growing family	E-mail, text message alerts, videos, print materials
<i>Late-Career / Approaching Retirement</i>	Nurturing retirement plans, maintaining appropriate health care coverage	E-mail, print materials, direct mail/postcards, face-to-face

DEFINE YOUR AUDIENCE(S):

PUTTING IT ALL TOGETHER

We're almost finished with your OE planning. The last step is to take everything you've defined this far - your goals, objectives and audiences - and combine it all into a single cohesive strategy. From there, we'll break down the individual tactics you'll need to take to put your strategy in motion.

Here are a few examples of how you can use this approach to map out each of your open enrollment goals, objectives and tactics:

Open Enrollment Strategy Example

Goal	What do you want to accomplish this year?	Decrease organizational health care spend	
Objective	The goal transformed into measurable outcomes	Increase HDHP plan adoption by 20% YOY through better education	Introduce new telemedicine program, successfully enroll 50% of organization
Tactic(s)	What concrete steps will you take to put your strategy into action?	<ul style="list-style-type: none"> • Host lunch & learn to explain all plan options for this year • Launch new educational video library • Implement decision support into benefits shopping experience 	<ul style="list-style-type: none"> • Demo the new program to educate employees on how to enroll and use • Email campaign to increase awareness and participation • Use passive, opt-out enrollment versus an active, opt-in enrollment

Your Enrollment Strategy Template

Goal	What do you want to accomplish this year?		
Objective	The goal transformed into measurable outcomes		
Tactic(s)	What concrete steps will you take to put your strategy into action?		

COMMUNICATIONS TIMELINE


Clear and concise communication is key before, during and after your open enrollment period. Not only will you want to utilize multiple communication channels to best reach different employee segments, you will also want to personalize your communications to better speak to your unique employee populations.

Not sure where to get started?


We've got you covered.

Open Enrollment Communication Timeline


Open Enrollment Communications Timeline




PLAN
Map out your strategy



INFORM
Create awareness



ENERGIZE
Drive employees to action



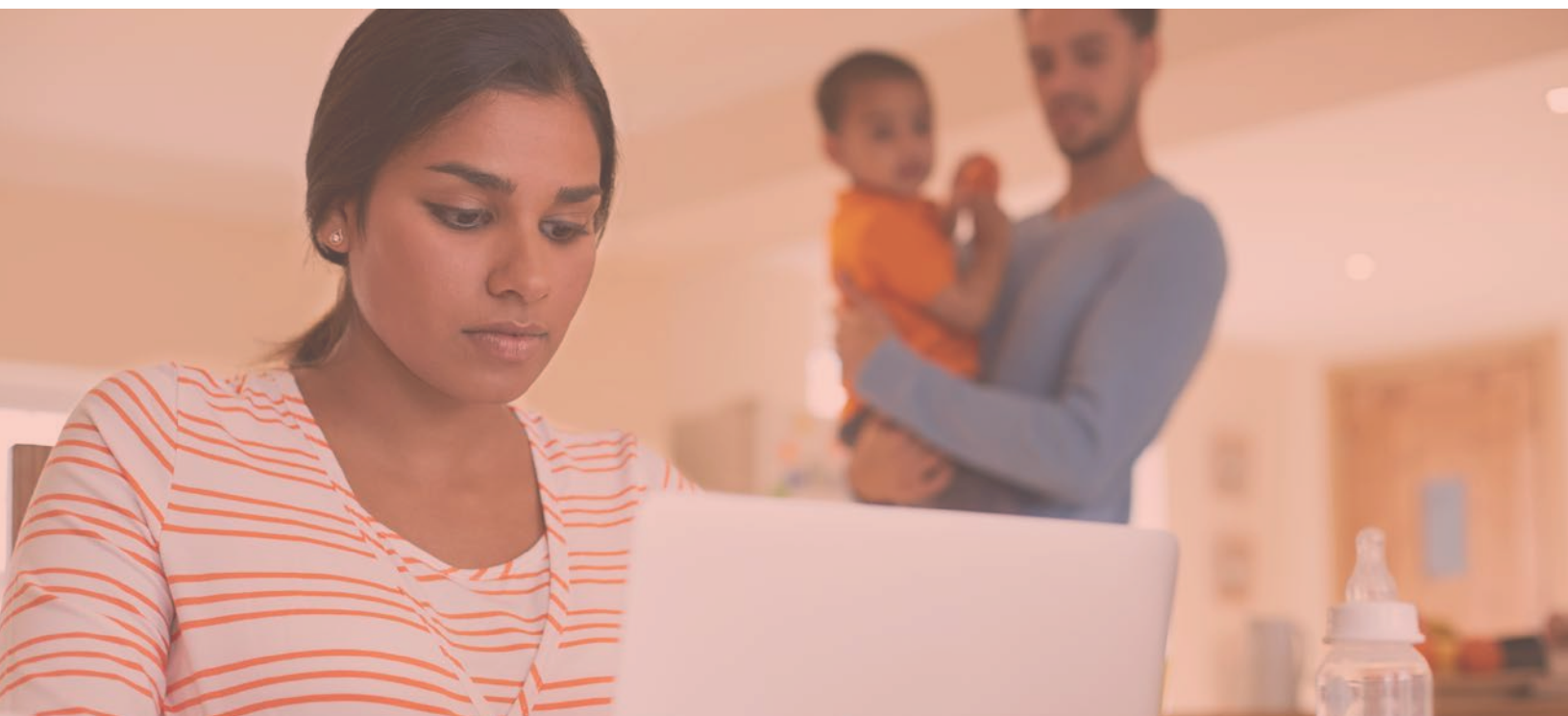
FOLLOW-UP
Explain next steps

Pre-Open Enrollment	Open Enrollment	Open Enrollment	Post Open Enrollment
<p>1 month prior to the start of OE</p> <ul style="list-style-type: none"> <input type="checkbox"/> Choose a theme <input type="checkbox"/> Select communication methods (email, text, benefit webinars, posters, etc.) <input type="checkbox"/> Schedule benefits webinars <input type="checkbox"/> Order printed materials (posters, flyers and postcards) <input type="checkbox"/> Order OE Video Postcard to announce your open enrollment <input type="checkbox"/> Order text messaging service <input type="checkbox"/> Select benefits to highlight during daily "Did you know" emails <input type="checkbox"/> Develop benefits guide and/or ebook <input type="checkbox"/> Order a custom video to explain important changes in your benefits <input type="checkbox"/> Draft email and text communications 	<p>2 weeks prior to the start of OE</p> <ul style="list-style-type: none"> <input type="checkbox"/> Send email or video postcard announcing OE dates and benefit webinars <input type="checkbox"/> Display posters in prominent areas <input type="checkbox"/> Mail postcards to employees <input type="checkbox"/> Send follow-up email that includes educational videos and other resources <p>Week prior to the start of OE</p> <ul style="list-style-type: none"> <input type="checkbox"/> Send email with "what's new" information, login instructions and link to OE video postcard <input type="checkbox"/> Hold benefits webinars <input type="checkbox"/> Send follow-up email announcing "Open Enrollment Begins Tomorrow" 	<p>Throughout OE period</p> <ul style="list-style-type: none"> <input type="checkbox"/> Use multiple forms of communication (email, text, video, skywriting) <input type="checkbox"/> Send daily "did you know" communications that highlight new benefits and changes <input type="checkbox"/> Use attention-getting email subject lines and text <input type="checkbox"/> Include calls-to-action that create a sense of urgency <input type="checkbox"/> Incorporate your theme to sprinkle in the fun <input type="checkbox"/> Use videos to explain voluntary benefits 	<p>Week after OE period</p> <ul style="list-style-type: none"> <input type="checkbox"/> Change the message to focus on how to use the benefits <input type="checkbox"/> Encourage employees to download the free PlanSource Mobile App <input type="checkbox"/> Educate employees about making changes after open enrollment with a qualified life event <input type="checkbox"/> Consider conducting a dependent eligibility audit shortly after open enrollment <input type="checkbox"/> Take a well-deserved beach vacation

PLANSOURCE.COM/OEKIT PLANSOURCE™

Our free open enrollment communications timeline outlines each step in the communications process, from pre-OE prep to post-OE follow-ups.

[Download Communication Timeline](#)



WORKING WITH YOUR BROKER

You probably communicate with your insurance broker year-round, but open enrollment will likely ramp up your conversations. Prior to your annual OE, you'll want to schedule time with your broker or consultant to discuss the following:



INSURANCE PLAN DESIGN



What plans will you be offering your employees for the following year? Will there be any changes to plan offerings, coverage or pricing? Are you switching carriers or piloting a new program? This will all need to be established in advance so that you can prepare the necessary documentation, make changes to your enrollment system, etc.



COMMUNICATION STRATEGY



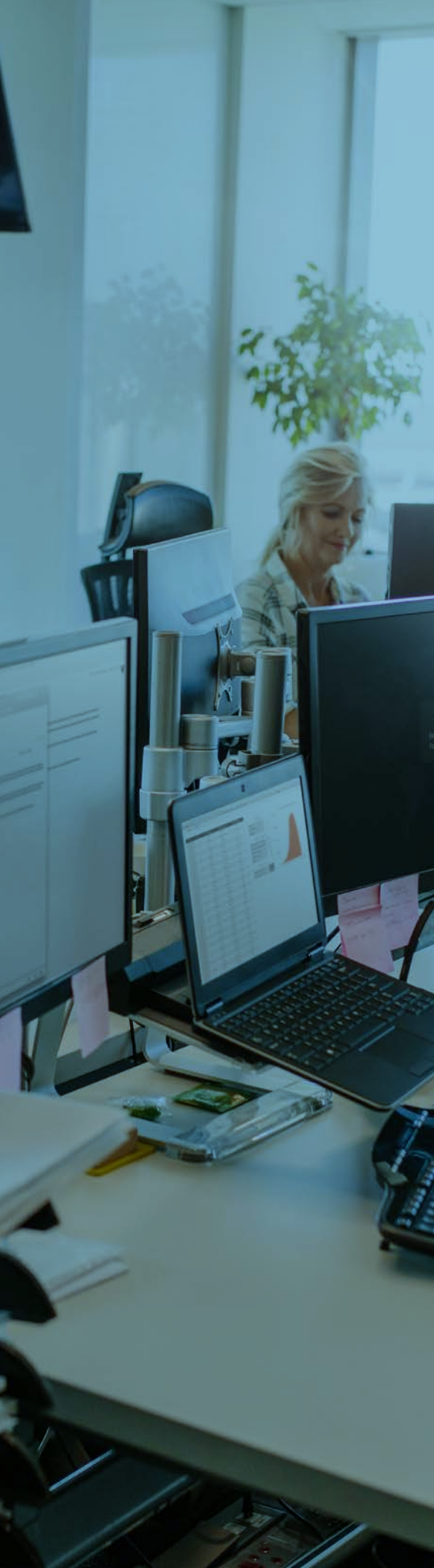
We'll arm you with plenty of communication tools in our kit, but be sure to check with your broker for any additional communication plans or recommendations he or she might have. Your broker should know what's worked well in the past with your organization or with other companies like yours and be able to guide you with an effective communication strategy.



TECHNOLOGY SOLUTION



If you've been considering upgrading or altering your benefits administration technology, now is the time to pull the trigger. When shopping for a new platform, look for a robust solution that offers core features like smart automation, decision support tools and on-demand education, personalization and an intuitive, mobile-friendly interface. Additionally, you should look for a technology partner that is carrier agnostic and that integrates with other HR tools, like your payroll or HCM system. Your benefits broker or consultant should be able to provide specific recommendations on a best-fit partner to meet the unique needs of your organization.



PART 2

EXECUTE

EXECUTE

Alright, open enrollment is here and it's time to execute. If you followed the first part of our guide, you will be in a great place to effortlessly execute your open enrollment. To help facilitate this process, we've got a few free tools for you to use to make it even easier.

Open Enrollment Stats

As much as one would love to believe that employees are frantically enrolling in benefits as soon as the election period begins, this is simply not the case.

According to PlanSource user data,

41%

of elections actually happen during the last stretch of OE.

First Third	Second Third	Last Third
27%	32%	41%

Having a constant stream of communication is essential during the entire open enrollment period to be sure you are reaching employees when it matter most.

Print Templates

Better engage employees and generate buzz around this year's open enrollment by picking a theme and crafting your communications accordingly. You can 'kick off' open enrollment with a sports theme or invite employees on an 'open enrollment odyssey' with a space theme. The options are only limited to your imagination!

If you're short on time or internal resources, check out our free library of themed templates for your printed materials.



[Download Free Print Template](#)

Email Templates

Your OE communication plan will include several emails: the initial open enrollment announcement, follow-ups to employees who have not yet enrolled and post-OE sends to gauge satisfaction and solicit feedback.

Save time and download our free email templates below to get started.

[Download Free OE Email Template](#)

Educational Materials

Benefits are complicated and insurance terms can be cumbersome. Arm your employees with the resources they need to make the best benefits decisions by providing access to free, on-demand educational materials.

Open Enrollment Cheat Sheet
A Handy Guide to Common Health Insurance Terms

<p>Coinsurance: <small>co-in-sure-ance noun</small></p> <p>Coinsurance is the percentage of medical expenses shared by you and your insurance company after you have reached your deductible.</p> <p>Co-pay: <small>co-pay noun</small></p> <p>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.</p> <p>Deductible: <small>deduct-ible noun</small></p> <p>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.</p>	<p>In-and-out-of-network providers: <small>in-and-out-of-network-prov-iders noun</small></p> <p>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. These 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.</p> <p>Out-of-pocket maximum: <small>out-of-pocket-max-i-mum noun</small></p> <p>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.</p> <p>Premium: <small>pre-m-i-um noun</small></p> <p>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.</p>
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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



[Download Free OE Cheat Sheet](#)

[Free Educational Videos](#)

Video Postcard

We've transformed the traditional postcard into a fresh and exciting way to communicate with employees. The video postcard attracts employees first with eye-catching video animation and then draws them in with the information they need most for open enrollment.

[See a Sample Postcard](#)

Best Practices Checklist

Don't forget your communications schedule! Our communications timeline provides a complete checklist for your open enrollment milestones. If you haven't already, get your free checklist below.

[Free OE Best Practices Checklist](#)

PART 3

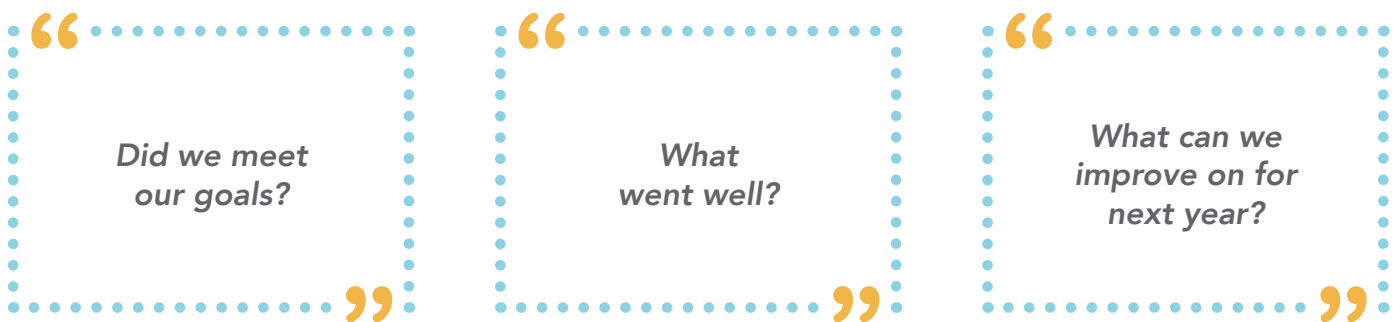
MEASURE

MEASURE

Whew. You've made it to the finish line! Your employees are enrolled and all of your hard work has paid off. But, now is not the time to put your employee benefits program on auto-pilot until next fall. Rather, it's time to recoup, re-evaluate and reassess for next year.

OPEN ENROLLMENT KPIS

Remember those goals you set earlier and the benchmarking that you did? It's time to pull out those reports and then crunch some numbers from this year's open enrollment to determine the results.



These are all points that you should include in your post-OE recap report.

Of course, the specific KPIs that are most relevant for your organization will vary according to your unique goals, but here are a few specific metrics to consider and compare:

- Number of total eligible participants
- Percentage of total eligible participants enrolled, broken down by benefit category and plan type
- Company costs associated with benefits
- YOY changes
- Metrics related to specific goals as outlined above

EMPLOYEE BENEFITS SURVEYS

Data can be great for clear-cut answers, but gathering actual feedback from your employee base can really fill in the gaps to tell a better story. This is why we recommend a dual approach to collecting feedback that includes both quantitative and qualitative data points.

To collect clean and quick, quantitative data on the fly, implement a short survey right before and after the benefits enrollment process. Be sure you are working with an enrollment vendor that can build this survey directly into the shopping experience to make it as frictionless as possible for employees to complete.

Questions to ask in your real-time enrollment survey include:

“
How satisfied are you with your current company benefits?
 (Scale of 1-10)
 ”

“
How well do you understand the benefits that are being offered?
 (Scale of 1-10)
 ”

For a more robust, qualitative approach, send out a mass survey via email post-open enrollment to ask more detailed questions about the benefits and enrollment experience.

Questions to ask in your post-OE survey include:

- How satisfied are you with each of the following benefits? [Scale of 1-10]
- How satisfied were you with the enrollment process? [Scale of 1-10]
- How satisfied were you with benefits-related communications? [Scale of 1-10]
- How would you improve the shopping and enrollment process? [blank answer]
- What other employee benefits would you like to see? [blank answer]

For your final OE analysis, combine your goals with the quantitative and qualitative data you've compiled to assess your wins and losses.

For example, if your goal was to increase HDHP enrollment by a certain percentage, did you meet this goal? How much money will this save your company annually? Do employees understand the high-deductible plan, and are they comfortable with their elections?

Conducting a thorough post-enrollment analysis will help you benchmark progress and set realistic and meaningful goals for next year's benefits packages and enrollment process.

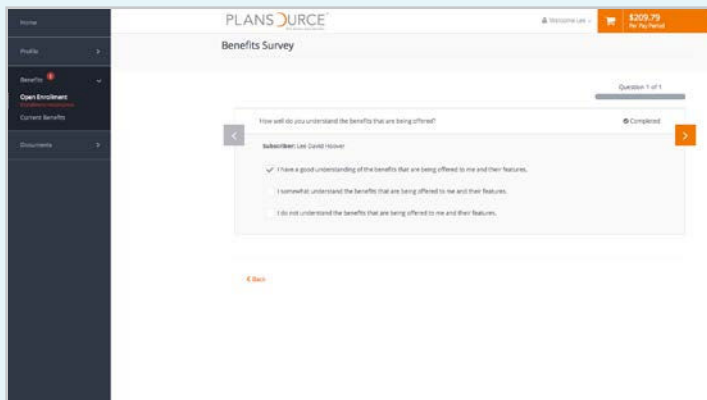
ABOUT PLANSOURCE

PlanSource is a technology company devoted to creating the best benefits experience available. But we believe what we do goes well beyond technology. Helping people get the coverage they need is immensely important. Benefits give people peace of mind, access to invaluable health care and can even save them from financial ruin. It's a responsibility we take seriously. That's why we are honored to partner with thousands of organizations on comprehensive benefits programs and services that help millions of employees and their families when they need it most.

PlanSource provides a cloud-based solution for benefits technology that is affordable, intuitive and highly configurable to support any benefits strategy. Combined with a range of complementary benefit services, PlanSource is an employer's single and complete source for benefits engagement and administration.

To see how PlanSource can help you provide a better benefits experience for your benefits administrators and your employees, schedule a complimentary, no-strings-attached demo at plansource.com/demo. We'll show you the ins and outs of our top-rated benefits administration platform and chat about your open enrollment pain points.

ADDITIONAL RESOURCES



See the Employee OE Experience



Explore our Free OE Kit