## PERSPECTIVE

## **Helping Employees With Open Enrollment**

Providing clear information will go a long way to ensure a successful open enrollment.



Open enrollment for your employee's benefits is coming fast. You want to ensure that every option you have available is presented and that each employee carefully selects the one that works for them.

According to a 2023 Voya Financial survey, seven



out of 10 eligible employees spend 30 minutes or less reviewing their options, and 42% spend 20 minutes or less reviewing their options. Why so little time on something so important that will impact their health in the coming year?

As a company, it is important that you take the time with the employees and discuss their options, give examples and hammer in the good, the bad and the ugly. Having an open-door policy during open enrollment wouldn't hurt either. Each employee's health and family needs are unique, so it's essential to ensure they are well informed to make the best decisions for themselves. This not only benefits their health but also your company's productivity.

Here are some ways in which to help you make this open enrollment a successful one:

• **Overall Benefits Meeting** – It is going to be important to have documents printed and visible for employees

to follow. Explain what deductibles and copayments mean. Do not assume that every employee knows what these are. Helping them understand these terms and what they mean will equip them to make the best decisions not only for them but for their families.

- Open Door Policy There will inevitably be someone who has more questions or needs a bit more assistance. Make sure there is at least one person available to assist. Hearing or reading the benefits is important, but comprehension of the benefits is crucial to make the upcoming year a successful one.
- **Be Boastful** If the company has added a new wellness component, scream it from the mountaintop! Let them know if they are

covered at the gym, can receive therapy services or they get a childcare discount. These are things that can save them money and make their lives a little easier.

Benefits from medical, dental, vision and wellness can be intimidating, but they don't have to be. Dedicating the time to explain the basic and even more complex benefits can go a long way to ensuring your employees are making informed decisions. Remember: Healthy employees are happy and productive employees.

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