

where security and freedom meet.

EMPLOYEE BENEFITS
COMMERCIAL INSURANCE
PERSONAL INSURANCE

Communicate to Connect

EXECUTIVE SUMMARY

Why is Communicating to Connect so important in today's workforce?

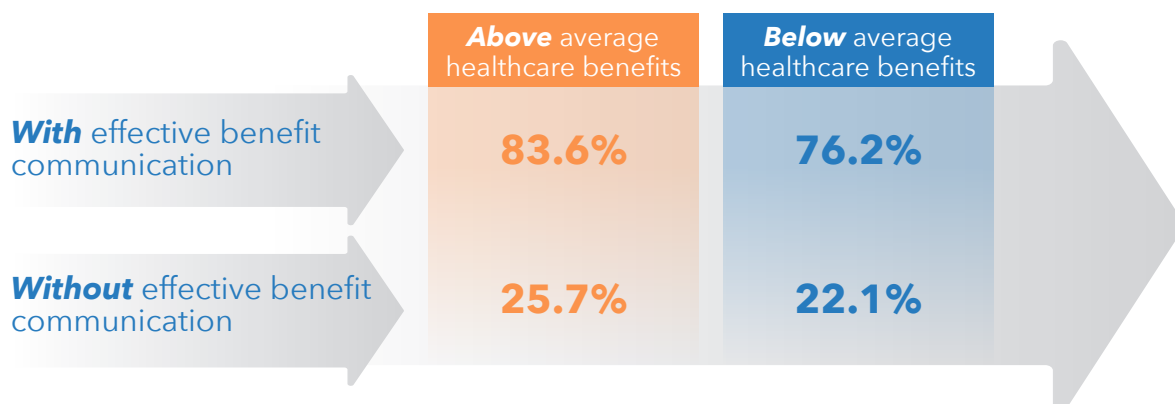
A connection mindset answers three fundamental questions employees are asking from their employer:



Positively answering these questions drives employee engagement, loyalty and performance.

A business case can also be made for driving effective communication regarding employee benefits. Tower Watson completed a study recently that showed the value an employee perceives in a benefits plan can either be enhanced or diminished by the communication strategy.

Percentage of employees responding favorably concerning their benefits



“In 2013, Colonial Life found that “45% of employees surveyed said their HR department communicates too little about their benefits. The employees who said this were twice as likely to leave their jobs in the next year.”

Organizations that do a great job of connecting with their employees, do three things really well...

1 Use More than Words

2 Find Common Ground

3 Keep it Simple

1. Use More than Words

- Connect Visually with effective use of images & graphics.

Tip: Your images should represent diversity and resonate with your workforce

- Brand your communications with your organization, not with the carrier or broker.
- Utilize resources to test readability and communicate at an appropriate level.

Tip: Keep all communications at a 7th grade or lower level.

- Stories Sell...Facts Tell – take advantage of employee testimonies and success stories.

2. Find Common Ground

- Read. Click. Call – different generations consume information differently. Some prefer to hold something in their hands and read it. Some prefer to use technology and click through a site. And some prefer to call and speak to someone personally. Do you utilize all three communication mediums?
- Company intranets are limited due to network restrictions, so most employees and spouses have no access at home.

Tip: Use a benefits website that is available 24/7/365 so your employees and their dependents have access to the information that they need, when they need it.

- Listening is a critical part of 'Communicating to Connect' – best practices include:
 - Employee Surveys
 - Focus Groups
 - Utilization / Claims Reports
 - Direct Feedback from candidates, new hires and exiting employees

3. Keep It Simple

- Your communication should fundamentally answer the following key questions:
 - What's happening?
 - Why is it happening?
 - What do I need to do?
 - What's in it for me?
 - When is the deadline?

- 5 Key Open Enrollment Messages:
 - Cost
 - Key Information & Changes
 - Dates
 - Process
 - Resources

Tip: communicate throughout the year with simple, concise messages rather than waiting until open enrollment and overwhelming your team with all the information at once.

Developing a Communication Strategy involves the following steps:



What do you have to communicate to stay in compliance?

- Summary of Benefits and Coverage
- Women's Health and Cancer Rights Act
- Medicare Part D Notice
- Summary Annual Report - Form 5500 (100 participants)
- Summary Plan Description
- COBRA General Notice
- Marketplace Notice
- CHIP Notice (Indiana residents)

Tip: Employers can distribute notices and other documents electronically; however, there are several considerations to ensure you are ERISA compliant. Consult with an attorney or Compliance Specialist to review your specific procedures.

Keyser has developed a unique process to help you deliver the greatest value from your employee benefit investments. Together, we will identify your priorities and determine key performance indicators in six key areas that gauge our success, and that of your employee benefit programs.

If you are an existing client, please reach out to your Account Manager to discuss further. If you are not a client and are interested in learning more, please contact:

Brian J. Bellware, Client Account Executive
bbellware@keyseragency.com | 269.381.3570

KEYSER

where security and freedom meet.

EMPLOYEE BENEFITS
COMMERCIAL INSURANCE
PERSONAL INSURANCE

444 West Michigan Ave. | Kalamazoo, MI 49007
keyseragency.com