



## Open Enrollment in a Remote World: Lessons From the Pandemic



Employers have been making small shifts to digitalize employee benefits enrollment for years, but the COVID-19 pandemic has ushered in a widespread move toward virtual open enrollment. As the traditional open enrollment season (August to November) arrived without a return to normalcy, businesses everywhere were forced to assess their current benefits practices and pivot to a virtual world.

USI Insurance Services, the second largest privately held employee benefits broker ranked by global benefits revenue, reports that thanks to its ongoing commitment to innovation and technology, nearly all of its benefits clients took advantage of the virtual resources provided to address the changing landscape. As the busy benefits season comes to an end, here are our major takeaways for open enrollment in this new world.

### People Are Ready for Virtual Engagement

Despite a hesitation from some employers to move to a fully digital experience, USI found that most employees were accepting of a virtual enrollment. This is good news, as it means companies can capitalize on this year's improvements to make lasting changes. The key is to ensure the solutions put in place provide meaningful and accessible resources for employees and their dependents.

As employers consider their strategy for ongoing virtual communications, they should look at the employee population and strive to utilize channels appropriate for its demographics. For example, a younger, more tech-savvy population may prefer to receive short bursts of information via text. Employees doing double-duty as stay-at-home parents or teachers may need the information available on demand, as opposed to scheduled meetings.

To determine employees' appetite for information, employers should consider surveying employees now for feedback on the different components of virtual enrollment, while benefits enrollment remains fresh in their minds. Survey results can help drive not only future enrollment communications, but also ongoing benefits education throughout the year.

USI views internal communications strategy as an ongoing conversation that includes open enrollment materials. Surveys and data determine the proper tools needed to help employees make the best decisions for themselves and their families.

### Put It All in One Place

All-inclusive, on-demand benefits presentations are highly valued by employees — especially individuals working remotely or non-traditional hours as they juggle work and home life.

Whether it be a pre-recorded presentation with links to a benefits guide or benefits administration system, or a comprehensive benefits portal, employees are looking for a one-stop shop. Once employees begin their enrollment journey, they do not want to waste time trying to locate different documents or websites. As much as possible, streamlining is key. Providing a seamless enrollment experience for employees can lead to greater benefits confidence and decreased frustration.

## Top-Down Messaging Is Key

The message can be a short email or a virtual town hall meeting, but no matter the mode of communication, associates want to hear from senior leaders that employees' physical and mental health are a business priority. Employers should take advantage of available channels to provide messaging from the C-suite to all employees.

## Email Has Limitations

Employers should also consider employees on leave but still benefits-eligible, employees with no company email addresses, spouses or decision makers, and the large percentage of the population facing email fatigue. Dedicated call centers, chat features, text and traditional mail are still important in reaching employees. Emails with links to internal sites (behind a firewall) have proved particularly frustrating for remote workers not connected to a network due to their remote situation.

Employers may want to consider cloud-based benefits administration platforms that can provide robust hubs for housing educational pieces and enrollment materials, as these hubs are accessible to employees even when not on the company network. Benefits mobile apps, such as the one USI provides its clients, can also function as a go-to resource, especially if the app offers direct access to carriers or real-person help lines.

## Timelines Are Important

Timelines for open enrollment communication shifted during the pandemic. The most successful campaigns started engaging employees at least six weeks prior to the enrollment window opening. Consider the attention difference of employees attending an on-site meeting during the workday, and employees spread across various remote locations. Repetitive messaging and reminders increase the odds of an employee not just seeing but actually comprehending the upcoming benefit changes and how they may be affected.

## Allow Time to Properly Implement New Technology

Employers looking to implement a new platform should start as far in advance of open enrollment as possible. This allows time for a proper implementation and testing before busy season. With the increased focus on keeping remote employees engaged and morale high, it's more important than ever to provide a positive technology experience. Benefits administration systems that offer built-in decision support can be especially valuable, as they encourage active and data-driven decision making in real time.

As 2021 begins, much remains unknown about the future of the workplace and whether businesses will be in-person or remote. We can be certain, however, that we won't see a full return to the printed benefit packets of years past. Virtual enrollment significantly reduces print and travel costs, creates new levels of productivity and engagement, and forces employers and brokers alike to think outside of the box. There are tools and solutions to reach all employees, regardless of location, demographic or budget. The question now is simply: How will you use them?

*To learn more about USI's HR Technology team and the tools and resources available to help your organization optimize its employee benefits plan, contact your local USI benefits advisor or email [ebsolutions@usi.com](mailto:ebsolutions@usi.com).*

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