



HR Leader's
Definitive Guide:

OPEN ENROLLMENT IN 2022



burnalong

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INTRODUCTION

• 001

It's almost that time of year again – time for open enrollment – but for many companies, especially those with a hybrid work model, this year is going to look a lot different. Now is the time to start preparing for open enrollment so you're ready to help employees discover and enroll in benefits.

Pernille Spiers-Lopez, the former Global CHRO and President of IKEA North America, had this to say about the need for effective communication and employee engagement with a diverse workforce during the time of COVID when speaking to a global audience of HR Leaders.

The HR Leader's Definitive Guide to Open Enrollment is filled with tips, strategies, and examples for business leaders and managers to help their company navigate the open enrollment process and set their employees and their families up for success this year. Before we dive right in, let's start with the basics.



Mobilizing employees and mobilizing your organization is one of the most important things that HR leaders can do.

I think it starts with a clear engagement plan.

How are we engaging in this new environment and how are we communicating – not just informing – but what does communication look like throughout the organization, because we have different groups of people that need different interaction and different things.

WHAT IS OPEN ENROLLMENT?

• 002

The term “open enrollment” is typically associated with insurance benefits, but it can be more broadly defined as any type of employee benefits — health, dental, vision, and life insurance, as well as things like wellness programs and retirement savings. The process of open enrollment varies by season, company size, & more.

Open enrollment timing is often determined by your health insurance benefits and/or your fiscal year, but most companies have open enrollment around November to give you, your broker, and your benefits provider(s) time to process all the paperwork before the changes take effect by January 1.

There’s no required length of time for an open enrollment period, but historically companies average around two to four weeks.

This year it’s important for companies to understand some of the challenges hybrid workforces, with many employees still remote, will present. It may require a longer open enrollment period and new tools to get the word out about benefits, no matter where your employees are working from. Before we talk about that, though, we’ll discuss some best practices for discussing benefits with your broker and finding new offerings to meet employees’ needs in today’s workplace.

DISCUSSING BENEFITS WITH YOUR BROKER: HOW, WHAT, WHEN, AND WHY • 003

Sitting down with your broker well in advance of open enrollment provides a chance to discuss current benefit offerings and available options. It's particularly important in 2022 because the pandemic has forced workplaces to radically adapt their work models and policies.

A Gallup survey conducted in April revealed that approximately 6 in 10 employed adults are working from home right now, and of those people:

26% say they feel comfortable returning to work when businesses and schools reopen.

25% plan on working from home as long as it's an option primarily because of COVID-19 related concerns.

49% prefer to keep working from home even when coronavirus is no longer an issue.

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Changing benefits for increasingly remote employees?

That likely warrants a discussion for benefits that cater to partially or fully remote employees. Here are a few questions you can consider to get you started:

1. What benefits still work for both in-office and remote employees that we should keep?
2. What other benefits are available that we haven't considered yet, especially related to employee wellness?
3. What is trending in the industry or with your other clients whose business is like ours?

After starting this conversation with your broker, you may identify some new benefits that your company can offer to accommodate the diverse needs of your workforce. Which brings us to the next step – how to actually select new benefits.

5 QUESTIONS TO EFFECTIVELY SELECT NEW BENEFITS

• 004

Before adding any new benefits, it's important to critically examine your options to find ones that are cost effective and meet the needs of your employees. A good starting point is by asking the following series of questions:

6 What successes should we replicate from last year?

Open enrollment doesn't mean you have to revamp your entire benefits structure. You should, however, measure current benefits as objectively as possible to determine what's working and what's not. If you don't already have metrics in place to measure, you can use employee surveys to gauge interest, participation, and satisfaction.

6 Where are we missing important benefits?

Identify areas where you could be missing important benefits. For example, if your wellness program focuses exclusively on physical health, consider adding some mental health and financial support.

6 Who can help figure out what else we should be offering?

Be careful not to surround yourself only with senior leadership when making decisions about benefit changes. Gather feedback from a broad and diverse array of employees at all levels of the organization to get a sense of what people need right now.

6 Do these benefits support employees' overall well-being?

Too many companies adopt wellness programs without first identifying the comprehensive needs of employees. The Substance Abuse and Mental Health Services Administration (SAMHSA) has identified eight dimensions of wellness:



Physical



Occupational



Social



Emotional



Intellectual



Financial



Spiritual



Environmental

These things are not separate and distinct; they are intertwined as part of our overall ability to thrive. For example, getting furloughed from a job (occupational) can lead to concerns about money (financial) and anxiety (emotional), and could impact your relationships (social). As you evaluate potential employee benefits, consider ones that encompass multiple aspects of wellness for maximum impact.

6 Does this benefit provide support for family members as well?

Research shows that wellness programs are more likely to yield positive results when they include spouses and/or children. Families can be significant drivers for healthy (and unhealthy) behaviors, so the more your programs support everyone, the more likely your employees will benefit.

HOW COMPANIES CAN SET EMPLOYEES UP FOR OPEN ENROLLMENT SUCCESS • 005

Preparation and communication are always critical parts of open enrollment, and especially this year, with hybrid workforces, this is more important than ever. Scrambling to send out information

in the fourth quarter when open enrollment is fast approaching (or already here), or flooding employees' inboxes with emails about what is available and what steps are required, is the wrong approach.

6 Preparation

Start meeting with your broker as soon as possible to examine the possibilities for the coming year. There may be some information that isn't available until later in the year (such as insurance premiums), but you can start working on what benefits you plan to offer and preparing informational materials for the ones you know you want.

6 Communication

Create a comprehensive communications strategy. Even if you have already done this before, review your plan for 2022 and revise it as needed to address specific communications gaps and challenges. For many companies who are working with hybrid workforces, there will be dramatically less face-to-face interaction, and you need to find ways to compensate for that.

Your open enrollment communications plan should:

Be creative to keep people engaged with things like pop quizzes or opportunities to win prizes by answering questions about new plans or benefit changes

Begin at least 2 to 3 months before open enrollment itself

Incorporate multiple methods for reaching out – email, intranet, employee newsletter, text messages, mail, and others

Provide access to tools that help employees sort through complex information; like a healthcare cost calculator to determine how much to save with a flex spending account (FSA) or health savings account (HSA)

UNDERSTANDING YOUR EMPLOYEE NEEDS THROUGH EFFECTIVE SURVEYS

• 006

Rodney Whitmore, the CHRO of George Washington University Medical Faculty, had this to say about the importance of using surveys to understand your employee's needs when speaking to a global audience of HR Leaders.



[Conducting] Zoom based focus groups and Survey Monkey may be perceived as more authentic than waiting until you can bring in an external group.

People are looking for a more immediate response and a sense of urgency around getting at what really matters. There's no time like the present if you've not already installed that kind of apparatus.

6 Including employee surveys in the open enrollment process

Understanding your employee's needs before lining up the benefits you offer is an important step in the Open Enrollment process. With 1000s of different benefits to offer, it can be daunting to try and guess which ones your employees and their families might need. To help take out the guesswork, you can ask your employees directly what they need and source additional recommendations right from them.

Scope out the survey process early in your Open Enrollment planning process to give your team the most time to respond to that survey. Once they've responded, you can use the data and insights to better understand and plan your process for Open Enrollment to be sure to provide the highest value to your employees.

6 5 tips for creating an effective employee survey

Company surveys can be a great way to capture high level information from your team and 'temperature check' aspects of your company culture. For Open Enrollment, develop a clear survey with the goal of understanding your employee's unique needs. These are five quick tips to establish an effective employee survey.

1. Establish a clear survey and set internal goals up front before designing the employee survey
2. Identify the tools or methods of conducting the survey, making sure you design for anonymity
3. It may help to use a third-party administrator to help anonymize the data
4. When communicating the survey to your remote team, set the expectation that individual information won't be shared
5. Let your team know that your goal is to help the company improve their understanding of your employees and their families' needs

Once your employees feel comfortable knowing their responses will be anonymous, and understand the intention behind the survey, you can ask them a series of questions they may not be willing to tell you or their colleagues in an open discussion format. You can choose from the following questions to learn more about your employees' needs as we approach open enrollment season.

6 7 sample questions for drafting your open enrollment

Feel free to take parts of the survey you like and leave others on the table – any information you gather from your employees before Open Enrollment is valuable.

6 Which of the following life events happened in the last year?

- Marriage
- Childbirth
- Dependent went to college

6 Do you have any expected health care needs this year?

- Planning to have a child
- Child needs braces

6 Are you planning to save for retirement this year?

- This will help you understand your employees' needs for financial benefits

6 What benefits are most valuable to you?

- You can have your employees rank potential benefits from a scale of 1-10

6 How would you rate our current benefits?

- They can either just rate the benefits they currently use, or the overall selection or offering of the company's benefits as a whole

6 How well do you understand our plan offerings?

- You can list out each plan separately for them to rate whether they understand it but also be sure to leave a section here for a short answer!

6 What else can we do to help you navigate this process?

- Understanding what your employees still need is crucial! Often employees won't tell you this directly, but now that they've answered a series of questions they may have their own thoughts they'd like to share with you.
- Once you have a better understanding of your employees' needs when it comes to benefits options, it helps to have a discussion about possible benefits with your broker, insurer, or directly with the vendors you may have worked with in the past or are interested in speaking with ahead of Open Enrollment.
- Given recent trends of the shift to remote/virtual, Open Enrollment looks a little different in 2020.

KEY OPEN ENROLLMENT TRENDS FOR HYBRID OR VIRTUAL WORKFORCES

• 007

For years open enrollment has included some form of in-person workshop or meeting where you explain benefit options and provide information about deadlines and other details.

This year that might not be possible, even if some or most of your employees are working in the office again by that time. Instead, you'll need to consider transitioning to a digital or 'virtual' open enrollment process.

6 Trend 1: Offer a 'virtual benefits fair'

The growing trend of a 'virtual benefits fair' allows employees to find information about everything from health insurance to financial advisors, pet insurance, and wellness perks.

HR consultant Mercer has a sample Virtual Benefits Fair designed to mimic an in-person event that can be customized based on the benefits your company is offering. People can access it when it's convenient over the course of a few days and invite family members to view it as well.

6 Trend 2: Create a secure online portal

Have all your information about benefits and vendors housed in a single place that is accessible from anywhere. As an added benefit, provide secure and private ways for people to contact vendors or HR advisors with questions.

6 Trend 3: Provide internal guides, resources, and references

These resources can help people sort through information and get basic questions answered. You may not need to create these on your own; many vendors probably have FAQs, guides, or one-sheets already available.

6 Trend 4: Create a secure online portal

In addition to email, use physical mailers to remind employees about upcoming virtual benefits fairs, webinars, and enrollment deadlines. As an added benefit, these mailers can also reach spouses and family members who might be interested in attending events or getting more information about available benefits.

6 Trend 5: Maintain open lines of communication

Effective communication between employees and HR leaders is vital during virtual open enrollment. Check in frequently with employees throughout open enrollment, especially those that haven't yet engaged with emails, portals, or virtual events.

WHY IT MATTERS: GETTING OPEN ENROLLMENT RIGHT

• 008

Open enrollment may be short, but the impact of the decisions on employees' well-being can be dramatic over the course of the ensuing 12 months.

A clear communications strategy and transparency throughout the process ensure that your employees get the information they need to make good decisions about their benefits mix. These strategies also ensure that all the time and effort you invest in open enrollment result in employees' ability to evaluate and sign up for the right benefits, which are powerful retention and engagement tools.

A 2019 survey by Prudential Group Insurance revealed that when employers provided better communication and information about available benefits:

65% of employees selected different benefits from what they had the prior year

Those who did were more likely to say their benefits reduced financial stress (79%) than those who didn't change their benefits (62%).

THE BOTTOM LINE: ARE YOU READY FOR OPEN ENROLLMENT 2022?

• 009

If this all seems a little overwhelming, that's okay. There is still plenty of time to prepare for a successful open enrollment in 2022, but the longer you delay the more likely you will encounter challenges and obstacles as you implement a brand new 'virtual enrollment' process.

To succeed:

- 6 Meet employees where they are – remotely, in person, or a combination
- 6 Use a variety of communication tools so everyone gets the information
- 6 Start working with brokers and vendors now to find benefits that address new or changing needs of your workforce

Despite all of the changes workplaces are facing, these simple strategies can set you up for successful enrollment this year and long into the future.

Why Burnalong?

People who feel good, do better work. You know that. But what does it mean to feel good? And how can you facilitate that as a company? Chances are you've tried a lot of things to answer those questions. You may even have robust layers of programs in place today. But they're probably not working quite as well as you'd hoped, right? Don't feel bad.

Almost all wellness programs fail. It's not from a lack of effort, or caring, or passion. The reason most wellness initiatives fizzle is simply that it's HARD. It's hard to build a robust wellness program with choice and diversity. It's hard to get the word out to everyone consistently. And even if you build and broadcast what you have, it's even harder to get those most in need to participate. Oh, and reporting your results? Forget about it. Data is hard to come by if it exists at all.

So what can you do about it? Over the last five years Burnalong has replaced or supplemented hundreds of existing wellness programs at companies across the world. In nearly every deployment we've increased engagement over 5x anything that existed before. Five times more people, doing five times more activity is a powerful energy catalyst.

How do we do it?

There's a lot of reasons why we get people engaged. It's partly due to the thousands of classes across dozens of categories (including programming for chronic conditions), not to mention the hundreds of world-class instructors. It's also because of the sneaky smart but easy-to-use technology. The dedicated human who works with your team to launch, market, and customize your programming also helps.

Ultimately, Burnalong is about substance over style, longevity over splash, support over six-packs. We think about wellness as a community effort (which is why family access is always free). If you explore deeper you'll see how we've layered our people, tools, content, and entire approach into creating a place where people can thrive together. **If you want to learn more and explore whether we're a good fit for your people, reach out today.**

[TELL ME MORE](#)

