

# Back To Basics: Employee Engagement and Benefits Education

*by Abba Belgrave, Sales Support Manager*

As autumn starts and kids return to school, organizations also have an opportunity to re-engage employees by educating them on their employee benefits ahead of open enrollment season. Going back to basics can help reduce employee confusion and minimize anxiety about their decisions during the open enrollment period.

[54% of workers](#) have high anxiety about healthcare costs beyond what their insurance covers. That number jumps to 63% in certain sectors and research suggests that employees also grossly underestimate the cost of unexpected medical crises. This leaves staff and their dependents at a terrible disadvantage when emergencies happen and care is needed urgently. And when you couple this lack of knowledge with a lack of [emergency savings](#) the situation only gets worse.

[Off-Cycle education](#) is crucial to ensuring employees understand their benefits fully. However, employers can still mitigate the onslaught of benefits questions their HR teams receive by providing important information ahead of time to team members. Educating employees ensures they make fully informed decisions about their health coverage and other benefits that impact overall well-being. Clear communication reduces employee confusion which can increase employee participation and help them avoid costly mistakes. It also demonstrates the employer's commitment to employee well-being at a time when [employee disengagement](#) in the workplace continues to persist.

HR teams have low bandwidth at baseline during open enrollment so getting as much information as possible to employees ahead of time can reduce headaches for everyone. Here are three ways that employers can promote employee understanding of their health and welfare benefits ahead of open enrollment:

- 1. Start an Email Campaign**

Distribute weekly emails that highlight different key topics such as expected plan changes, new carriers and changes in contributions. Remind staff of important deadlines and if feasible, refer them to fact sheets that answer the most frequently asked questions (FAQs) during open enrollment. This leads to the next suggestion.

- 2. Create Clear and Accessible Educational Materials**

Communication styles and needs differ across generations so make sure you are meeting employees where they are. Short videos can explain complex topics such as deductibles and HSAs. Infographics can demonstrate how your benefit offerings complement each other. Make these materials available to staff on your intranet or other internal platforms for ease of use.

- 3. Host Interactive Webinars/Workshops**

As open enrollment draws near, offer employees access to insurance experts who can answer questions and help them apply their benefits knowledge to real life scenarios. These sessions allow staff to articulate their specific concerns and can improve their confidence and understanding of their benefits.

[More than half](#) of all employees across industries say that trying to understand what insurance or benefits they need is stressful and nearly three quarters say they wish they had more information about their benefits. So start early and keep it constant. Lean on your employee benefits consultant for guidance on best practices. Giving employees the information they need to increase their insurance acumen is basic education for a volatile healthcare landscape.

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