

HAPPIER, HEALTHIER EMPLOYEES



TIPS FOR HELPING YOUR EMPLOYEES BETTER UNDERSTAND & USE THEIR BENEFITS

1. SCHEDULE ENROLLMENT MEETINGS AND MAKE TIME FOR EMPLOYEES TO ADDRESS BENEFITS QUESTIONS

The first step to creating informed consumers is to in fact inform them. Before your company's open enrollment period, be sure to set up information sessions where plan options are outlined and covered clearly. Keep it simple, but be sure to walk through the key defining details of each plan and the specific benefits included. Ensure there is enough time for your employees to ask any questions they may have.

2. COVER THE BASICS

The majority of employees say they feel prepared for open enrollment, yet only 9% of consumers can define the four basic health care terms—premium, coinsurance, deductible, and out-of-pocket maximum.¹ When your employees don't understand their benefits and how they operate, including terms, what's covered, treatments and cost, they will feel confused and surprised.

3. PROVIDE CONSISTENT, UP-TO-DATE PLAN INFORMATION AND MATERIALS

Most carriers will provide resources that will outline plan specifics. Be sure to gather all of these documents well before open enrollment or when they first become available. Make sure to provide the most current documents to employees in both email and hardcopy to assist them in their decision-making.



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4. ENSURE YOUR EMPLOYEES ARE AWARE OF THEIR NO COST PREVENTIVE CARE BENEFITS AND ARE UTILIZING THEM

Your employees should be taking full advantage of covered preventive care—this usually includes annual wellness visits, certain screenings, shots and other routine health care. Encourage employees to utilize these benefits and to schedule their visits with in-network providers to ensure these services are fully covered. These benefits help your employees stay healthy and proactively detect any health issues.

5. UTILIZE TELEMEDICINE AND WELLNESS PROGRAMS

It's no secret that technology plays a huge role in our everyday lives, and when it comes to benefits, it is no different. More than a third of Americans said that they are likely to use telemedicine to access health care services.¹ Most carriers offer virtual visits, so be sure to review what your plan offers and promote these services among your employees.

Additionally, wellness programs are becoming extremely popular among groups—73% of all employees say they are interested in wellness programs.¹ Understand what type of program would work best for your specific group and the available options, and communicate these opportunities clearly prior to open enrollment.

¹ UnitedHealthcare's "Consumer Sentiment Survey," April 10-13, 2017

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