

# Open Enrollment Best Practices & Digital Solutions

*October 16, 2020*

# Open Enrollment Best Practices:

High-level ways to make open enrollment smoother and more effective

# Digital Solutions:

Down-to-earth technological assists for the above!

People love benefits but hate  
signing up for them

**93%** of employees typically choose the same benefits (e.g., medical, dental, vision, etc.) year after year.

**55%** spend less than 30 minutes researching their benefits options.

**26%** would rather skip their morning coffee or give up their favorite food rather than complete their benefits enrollment.

*Source: Aflac Workforces Report*

# Top ranked benefits enrollment tools

1. Enrollment website
2. Benefits spending/estimated cost tools
3. One-on-one access to a benefits consultant
4. Printed materials

# 7 Pro-Tips

## Do your homework

Before you begin, consider an employee survey or focus group to check in on how the process went last year. Was there anywhere you may have missed the mark? Ask the executive team to produce a list of short and long-term goals for benefits.

## Take it online

Employees are growing more and more accustomed to managing their important tasks online. According to the Aflac WorkForces Report, 62 percent of employees enrolled in their benefits online, up from 46 percent the year prior. Communicate consistently and in advance and offer benefits education and election online.



## Have help on-call

Research shows that although they may have been involved in electing their plan, two in five insured Americans do not have a solid understanding of the services covered under healthcare plans. Consider providing face-to-face or virtual consultants who can walk employees through the open enrollment process.

# Explain changes in terms everyone understands

Make it easy for employees to know the basic ins and outs of their healthcare plans by providing easy to understand definitions for common terms. Check with your insurance carrier for a list of terms.

## Offer resources that employees (and you) will love

One-on-one advisor services that assist with price comparisons, billing assistance and general customer service inquiries lessen the burden on employees and HR departments, while employer-sponsored health clinics (offering medical and wellness offerings) also are a high-engagement benefit with direct cost savings.

# Jump-start a culture of smart consumerism

When employees are involved in their care, everyone wins. Use Open Enrollment as an opportunity to engage employees from the beginning. This way, when it's time to introduce new benefits, tools or changes to your plan, your audience will be ready.

Start by ensuring everyone is familiar with plan basics, including how to use health savings accounts or flex benefits. It's also a great time to remind employees of the resources available to them, including price transparency tools or customer service support. That way, they know where to turn when they need help.

# Keep the conversation flowing

Based on what you know about your population, find out what types and methods of communication work best and keep up the conversation year-round. Keep employees informed and engaged via emails, posters, webinars, etc.

# Digital Solutions

# Take it online

- Benefits Portal
- Employee Messages
- Document Signatures
- Clearly Display Costs & Value

Benefit Enrollment
iSolved | Univer

**Show My Cost**

Per Pay  
 Per Month \*\*  
 Per Year

Page	Current Cost	Elected Cost *
Welcome		
Beneficiaries and Dependents		
Cost Analysis		
401(k)	0.00	
Medical Pre-Tax 125	0.00	
Dental Pre-Tax 125	20.73	
Long-term Disability		
Life	***	0.00
<b>Benefit Confirmation</b>		
<b>Totals</b>	<b>\$20.73</b>	<b>\$0.00</b>

\*\*\* Indicates a plan was not offered or details are not available for current cost.

\* Elected cost is an estimate only. Actual deduction amounts can vary in specific instances. For example, a 5% deferred compensation (i.e. 401k plan) election is projected using your base pay but the deduction is calculated using actual compensation and plan rules. Plans that require Evidence of Insurability (EOI) such as life insurance, reflect the cost of the requested amount but the deduction may be based on actual coverage until EOI is approved.

← Previous

Enrollment Progress: **Incomplete**  
 Days Left to Enroll: **28931**

## Benefit Confirmation

2016 Open Enrollment benefit enrollment confirmation statement for Bilbo Baggins

!

**ACTION REQUIRED**

Benefit Elections can not be submitted until the following benefits are updated and saved:

- 401(k)
- Medical Pre-Tax 125
- Dental Pre-Tax 125
- Long-term Disability
- Life

Plan/Group Type	Plan Name	Benefit Effective Date	Deduction Start Date	Coverage Level	Covered Dependents	Plan Beneficiaries	Deduction Schedule / Amount	Employer Annual Contribution	Employee Annual Contribution
401(k)	401(k) - Coverage Waived	1/1/2016							
Medical Pre-Tax 125	Medical Pre-Tax 125 - Coverage Waived	1/1/2016							
Dental Pre-Tax 125	Dental Pre-Tax 125 - Coverage Waived	1/1/2016							
Long-term Disability	Long-term Disability - Coverage Waived	1/1/2016							
Life	Life	10/15/2020	10/15/2020	EE Only \$10,149.97 actual \$10,149.97 requested			Every Pay \$0.00	\$0.00	\$0.00

\* denotes a pre-tax contribution  
\*\* denotes pre-tax and post-tax contributions

Print Pending Submission



# Have help on-call

- DP Boost offers a dedicated HR Advisor
- Assign a Benefits Specialist for any questions and/or concerns
- DP will work with your broker during implementation
- Legal Review services can ensure that your documentation is current and compliant



When it comes to Human Resources, you shouldn't go it alone.  
With DP Boost you'll never have to.





# Offer benefits employees will love

- Supplemental Benefits can be built into our online portal
- STD/LTD, 401k/403b
- Easily explain benefits via our welcome page, during onboarding and include in links/documents via the online enrollment portal

## It is Open Enrollment time!

Please go to your "Open Enrollment" tab under Employee Self Services and fill out all applicable information and options.



### Documents

- ✓ [Mental Wellness Handbook \(RTF\)](#)
- ✓ [Enrollment Information \(PDF\)](#)
- ✓ [Dental Coverage \(PDF\)](#)



### Links


- [BCBS-NC: Health Plans](#)
- [Delta Dental](#)
- [McCready & Keene Retire Login](#)
- [CoreSource TPA](#)
- [Benefit Wallet \(HSA\)](#)
- [TV.Login](#)
- [PayCheck Calculator](#)
- [Salary.com](#)



# Jump-start a culture of smart choices

- Provide the tools your employees need to compare plans and costs
- Virtual documents and links to allow your employees self-service access to information
- Clearly communicate new plans, changes to existing plans and compare benefits



Welcome back Bilbo iSolved | University





**MY PROFILE**  
Bilbo Baggins  
Factory  
Length of Service: 6 Years  
Anniversary: 10/1/2014

**NOTIFICATIONS**  
Important Company Messages




**MY HUMAN RESOURCE CONTACTS**


-  **Kay Andre**  
General Manager  
kandre@dominionpayroll.com
-  **Lora Meade**  
Payroll Administrator  
Lmeade@dominionpayroll.com

**MY PAY**

 	< 9/11/2020	3/6/2020 >
Check Number	V10483989	V9209060
Gross Pay		
Net Pay		
Direct Deposit		

**MY BENEFITS**

-  **401(k) Plan**  
401(k)
-  **Dental Pre-Tax 125**  
Dental Coverage, Employee plus 1
-  **Medical Pre-Tax 125**  
Coventry Health



# Reporting & Demographics

- Benefit Plan Detail Version 2
- Broker Census with dependents
- Open Enrollment Changes
- Learn more about your



We are answering your questions live on the air right now.

Please submit questions through the **Q&A function**,  
*not the chat option* at the bottom of your screen.



# Questions?

Please email:

[questions@dominionpayroll.com](mailto:questions@dominionpayroll.com)

For resources, updates, webinar schedule, and FAQ's, please visit our

[COVID-19 Updates & Resources page](#)

