BENEFITS BY DESIGN (BBD) INC.

Your **Benefits Communication Package** for an Effective Benefits Plan

Effective benefits communication isn't easy, which is why we've created this package for employers and Plan Administrators. Our goal is to equip you with everything you need to keep your benefits plan top-of-mind, increase usage, and better deliver on your goals and benefits philosophy.

What's in the Benefits Communication Package?

In this package, you'll find:

- **Your Benefits Communication Plan** – a scheduled communications plan, mapping out a strategy from implementation and on-boarding all the way to your benefits renewal.
- **Easy to use email templates** – just fill in the blanks and press send!
- **Workplace posters** – printable and ready for display in your workplace common areas.

Your Benefits Communication Plan

What follows is a practical, step-by-step benefits communication plan, beginning before your group insurance plan has started to your renewal, and beyond.

Before Your Employee Benefits Plan Effective Date

Before your employee benefits plan is implemented, you're going to want to do some preliminary communications to your employees. They need to know:

- that you're implementing a new employee benefits plan
- when and where they will be able to ask questions
- when and where you'll be hosting an onboarding session
- where they can go right now for more information
- how this affects existing coverage (if replacing an existing plan with a new one)

The most important aspect of these early communications is to inform employees about the new plan and the employee onboarding session, which we'll talk about in the next section.

Email Template: Employee Onboarding Session

Employee Onboarding Session

Your employee onboarding session is arguably the most important part of your benefits communication plan. It's where you'll first introduce employees to the plan and their coverage, so it's important to get it right.

Here are few tips for a successful onboarding session:

1. **Get your Advisor involved.** Your group insurance Advisor is a valuable asset with a wealth of knowledge at their disposal. Request their assistance in onboarding your employees and they'll be happy to help.
2. **Prepare a presentation.** Working with your Advisor and your insurer's representative, you should aim to prepare a brief presentation to highlight the main aspects of your new plan. Employees will almost certainly have different priorities when it comes to coverage, so it's important to devote the same attention and effort to each aspect of your plan.

3. **Record your presentation.** Make sure you record your presentation if possible. It'll be an excellent resource later on when employees have questions about their coverage.
4. **Remember your benefits philosophy.** Your benefits philosophy is at the core of why you're offering an employee benefits plan. Make sure this is a key part of your presentation to increase employee buy-in and satisfaction. It'll be an excellent resource later on when employees have questions about their coverage, or to share when onboarding new employees in the future.
5. **Cover the main three.** There are three most commonly asked questions:
   - What coverage is being offered?
   - How and where do I submit claims? and;
   - Who do I contact with any questions?

   If you can nail those, you're well on your way to an effective onboarding session!
6. **Be ready for questions.** Your Advisor will be able to showcase a lot of their value here! Many questions will focus on claims submission, available coverage, spousal and dependent coverage, and what kind of deductions employees can expect to see from their payroll.
7. **Remind employees where to go for more information.** Provide a "next step" for employees to get more information. Whether that be an intranet, a downloadable resource, or merely a main point of contact, it's important employees know where to go for more information.

Your onboarding session is for your current employees, but for those newly hired, you'll need to onboard them a little differently.

When a new employee starts at your company, you'll provide them with the tools and resources they need to do their job, and that should include information about your benefits plan! The recording of your onboarding presentation is a good place to start, but if you want to learn more about onboarding new employees, check out the blog post below.

Blog: 6 Steps to Enroll New Employees in Your Benefits Plan

Your First Week To-Do List

Your first week after your onboarding session will be a busy one! Here's a short to-do list that will help you make the most of this week.

#1. Welcome Email

Shortly after your onboarding session, you'll want to follow up with a welcome email. This email should have everything your employees need to get started, including:

- A copy of their benefits booklet
- Links to any important websites or apps
- Where to go for more information or to ask questions
- A copy of the presentation slides for their reference

Of course, there is more you could say, but you'll want to avoid overwhelming employees with information at this stage. Keep it simple, to the point, and focused on the most important takeaways.

Email Template: Welcome Email

Note: included in the 'Welcome Email' template is a list of key resources. These resources are suggestions only and may not apply to your individual benefits plan. Be sure to remove or add list items as needed.

#2. Excess Coverage

This week is also an excellent opportunity to inform eligible employees about their Excess Coverage options if your plan includes Life Insurance and/or Long Term Disability (LTD) Insurance.

Some employees may be eligible for extra coverage under these benefits, and Plan Administrators **are required** to inform employees of their eligibility. Employees may apply for additional amounts by completing a Health Evidence Form and submitting it to your Insurer.

Email Template: Excess Coverage

Tip: talk to your Insurer's representative to get a copy of the appropriate Health Evidence Form.

#3. Answer Employees' Questions

This week's focus will be on answering employees' questions and confirming their understanding of the new benefits plan. As employees begin to access and use the plan, more questions about the claims process will almost certainly come up. Consider sending out a reminder email to all employees about their coverage and where to go for questions.

Your First Month To-Do List

During your first month, you'll want to continue the momentum you've built for your new benefits plan. The stronger your benefits communication game is, the more effective your plan will be.

#1. Issue a Reminder and Provide More Information
Issue a simple reminder to your employees about the various aspects of their coverage. It doesn't need to be comprehensive, but it's important to provide additional resources and details for employees to learn more independently.

Email Template: Coverage Reminder

Note: if you intend to use the Coverage Reminder email template, be sure to tailor the list of included benefits to your specific benefits plan by **removing those not included** in your plan.

#2. Encourage Online Resources
Many Insurers will have a variety of online resources available for your employees to use. Common examples include sites for online claims submissions, additional information on coverage, FAQs, or downloadable apps. All of which serve to make your employees' experience with their benefits plan better.

#3. Encourage use of Direct Deposit
Most Insurers will allow the depositing of reimbursements straight to employee's bank accounts. This is a faster and more convenient method of reimbursement for employees. Consider reminding them about direct deposit and directing them on how to set it up.

Email Template: Sign Up for Direct Deposit

#4. Benefit(s) Profile
Most benefits plans have a few different coverages that should all be given an equal weight! Take this opportunity to profile a specific benefit in greater detail and continue the trend once a month. In no time, you'll have provided detailed information to employees about their coverage!

Not sure where to start? There are plenty of options for communicating to employees:

- Send an email reminder
- Post on your internal employee intranet
- Host a quick in-person session (perhaps a game?)
- Share stories from employees about how they've utilized their benefits (keeping employee privacy in mind, of course)
- Share a relevant blog post about the specific coverage with your team

Your 3 Month To-Do List

It's a good idea to remind employees about keeping the information on file up to date around the three-month mark. As employees experience life events (think: marriage, divorce, birth of a child, becoming common-law, etc.), they will need to update their information.

#1. Remind Employees About Updating Information

It's important to update information in a timely manner to avoid becoming a late applicant, which can negatively impact coverage for dependents. Information that commonly changes includes:

- Marital Status
- Last Name
- Adding or Removing Dependents
- Beneficiaries

If your employees experience a life event, you'll need to know so that information can be updated. Remind employees about the importance of accurate information and keeping you in the loop!

Email Template: Updating Employee Information

Poster: Life Events

Note: another piece of information that frequently changes is employee salaries. It will be the responsibility of the Plan Administrator to keep employee salaries updated. This is of particular importance, as many benefits payouts are based on salary, so outdated information can lead to employees receiving less than they're entitled to.

#2. Updating Beneficiaries

Many benefits payouts are paid to a named beneficiary, most often a partner, spouse, or parent (though it can be anyone you name).

Employees may not think to update their named beneficiary after a life event (such as marriage, divorce, or separation), leading to complications. Regardless of intent, benefits are paid to the beneficiary on file, so if they aren't kept up to date, payouts could theoretically be given to the "wrong" person.

Consider reminding employees about the importance of keeping beneficiaries up to date.

Email Template: Updating Beneficiaries

Blog: 6 Must-Dos When Naming a Beneficiary

Note: beneficiaries are generally only used for Life Insurance and/or Accidental Death & Dismemberment (AD&D). However, plan members without these coverages may still be asked to designate a beneficiary as part of their enrollment process.

#3. Benefit(s) Profile

Don't forget to continue profiling specific benefits! Rotate the reminders to ensure you highlight each aspect of your benefits plan. How often you do this will depend on you, but it's important to keep your benefits plan top-of-mind to maximize employee participation and keep everyone happy and healthy!

#4. Try the Health and Wellness Calendar

Bringing health and wellness to a workplace is an important part of any benefits plan! This stage is a great time to bring some fresh new ideas to the workplace through the Health and Wellness Calendar, which is full of initiatives, activities, and ideas to keep your workplace healthy. Many of the suggestions will directly correlate with key benefits offerings in your plan.

Download the Health and Wellness Calendar

Your 6 Month To-Do List

Halfway through the first year of your benefits plan — can you believe it? By now, employees should be well informed about their benefits plan and how it's used, but the specifics may be lost on them. Use this time to communicate some key reminders!

#1. Reminder: Excess Coverage

Remember back in the first week of your new plan when you emailed eligible employees about their excess coverage? Well, why not send a reminder email to those that didn't take advantage?

Remember, Plan Administrators are **required** to inform employees about their eligibility for excess coverage, so if it slipped your mind six months ago, now is definitely the time.

Email Template: Excess Coverage

#2. Plan Maximums

Many benefits have maximums tied to them, such as paramedicals like massage, that reset at the beginning of each calendar year. Consider reminding employees about their specific plan maximums! If you're not sure what those are, consult your benefits booklet or group insurance Advisor.

Blog: What is Paramedical Coverage and What is Covered?

#3. Benefit(s) Profile

Don't forget to continue profiling specific benefits! Rotate the reminders to ensure you highlight each aspect of your benefits plan. Focus on coverages you haven't yet had the chance to highlight. Or, if you've covered them all at this point, do a brief recap!

Your Pre-Renewal To-Do List

As your benefit year comes to an end and you approach your group insurance renewal, there's a few things you'll want to make sure you do.

#1. Connect with your Group Insurance Advisor
The first thing you should do pre-renewal is reach out to your group insurance Advisor regarding the status of your upcoming renewal. Your Advisor will be able to help you through the process, but it's a good idea to begin asking questions now and checking in so that there are no surprises come renewal time. Schedule a meeting with them to go over your renewal in detail.

Blog: Understanding the Group Renewal Benefits Process

#2. Make a Renewal Communication Plan
In collaboration with your Advisor, you'll need to decide how you're going to be communicating your renewal to your employees. Work with your Advisor to ensure that you touch on the most important points. Here's some of the most common changes to keep in mind:

- **Changes in coverage.** If you are adding or removing coverage, any changes should be discussed in depth and employees should be given the opportunity to ask questions (more on that below).
- **Premium or rate changes.** Any premium or rate changes which would affect employees' payroll deductions (i.e. premiums went up or down, so deductions are adjusted to match) should be discussed.
- **Any changes in co-payments.** If you are changing your co-payment option, which is the breakdown of how much of an eligible expense the plan covers and how much the employee pays out-of-pocket, you need to make employees aware.

As part of your communication plan, determine what medium you'll use to communicate changes (email, in-person, intranet, etc.), and when you'll communicate to your employees.

Your Group Insurance Renewal To-Do List

Renewal time is another example of a crucial moment of benefits communication, particularly if your renewal is bringing significant changes, like adding or removing coverage.

#1. Inform Employees About the Renewal
Once your renewal comes into effect, it's time to let employees know. Using the renewal communication plan you created in the last section as a guide, inform employees about the changes and how (if at all) their coverage is affected.

#2. Host a Renewal Session
If your renewal is bringing significant changes of any kind, you may want to consider hosting a brief renewal session. Much like the onboarding session you ran when you plan was first implemented, this is an opportunity to remind employees about their coverage options, discuss changes, and address their questions and concerns.

If your renewal is fairly straightforward, this may not be necessary, but if your renewal is bringing changes, we strongly recommend providing the opportunity for employees to ask questions. This will allow employees the opportunity to familiarize themselves with the changes and how they affect them and their families.

Ultimately, it will be up to you and your Advisor whether you want to host one, but if you do, check out the Renewal Session email template below to get started!

Email Template: Renewal Session

Repeating Your Benefits Communication Plan

Once your renewal is properly communicated and has come into effect, you're basically back to square one. You can continue to utilize the benefits communication plan outlined above, mix and match strategies and emails, or create your own entirely!

No matter what you decide to do, consistent benefits communication remains one of the most important pieces of the puzzle to building an effective benefits plan that achieves your goals.

Benefits Communication Emails

Feel free to utilize the communication materials included in this guide to build a benefits communications plan tailored to your specific needs.

Email Templates

Here is a list of every email template included in this guide, its use-case, and a link to download the editable template for your individual use.

Employee Onboarding Session

What it's used for: Sharing the date and time of your employee onboarding session
When to use it: Prior to implementing a new benefits plan

Download the Email Template

Welcome to Your New Benefits Plan!

What it's used for: Welcoming employees to the plan and providing resources to get started
When to use it: Directly after your employee onboarding session

Download the Email Template

Excess Coverage

What it's used for: Informing eligible employees about their excess coverage
When to use it: When an employee is or becomes eligible for excess coverage

Download the Email Template

Coverage Reminder

What it's used for: Reminding employees about their coverage and providing more information
When to use it: Within the first month of a new benefits plan and then on an ongoing basis

Download the Email Template

Note: if you intend to use the Coverage Reminder email template, be sure to tailor the list of included benefits to your specific benefits plan by removing those not included in your plan.

Email Templates

Sign Up for Direct Deposit

What it's used for: Encouraging employees to sign up for direct deposit of claims

When to use it: Within the first month of a new benefits plan and then on an ongoing basis

Download the Email Template

Updating Employee Information

What it's used for: Reminding employees about the importance of updating their information

When to use it: Within the first three months of a new benefits plan and then as needed

Download the Email Template

Updating Beneficiaries

What it's used for: Reminding employees about the importance of updating beneficiaries

When to use it: Within the first three months of a new benefits plan and then as needed

Download the Email Template

Renewal Session

What it's used for: Inviting employees to a renewal presentation

When to use it: Shortly before or after your renewal becomes effective

Download the Email Template

Marketing Materials

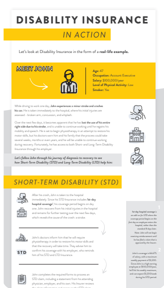
The remainder of these materials include posters, infographics and one-pagers that will assist with the onboarding process.

Workplace Poster

Life Happens — Update Your Employee Information Poster

A reminder about the importance of updating employee information after a life event. A great addition to your break room or other common area!

Download Life Happens Poster

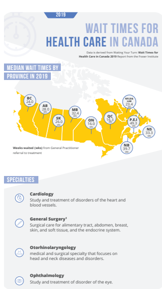


Infographics

Disability Insurance in Action Infographic

Showcases how Short Term and Long Term Disability Insurance work using a real-life example.

Download: Disability Insurance in Action



Health Care Wait Times in Canada

Shows the median and average wait times in Canada by province. Spoiler: it varies widely.

Download: Health Care Wait Times in Canada

Marketing Materials

The remainder of these materials include posters, infographics and one-pagers that will assist with the onboarding process.

Other/Miscellaneous

Health and Wellness Calendar

Updated annually, the Health and Wellness Calendar is an excellent resource to bring activities, inspiration, and ideas to your workplace.

Download: Health and Wellness Calendar

HCSA vs. PSA Comparison Sheet

A comparison between the two most common Spending Accounts, focusing on what's covered, how they work, and how and why they're different.

Download: HCSA vs. PSA Comparison Sheet

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