



# Small Investment, Big Rewards:

9 Tips for Using Communications to  
Maximize Your Benefits Spend



A man with white hair and glasses is looking at a tablet in a modern office setting. The background shows a blurred office environment with large windows and a desk with a computer monitor. The image is overlaid with a white diagonal shape on the left and a green diagonal shape on the bottom right.

## Today's employers are looking for creative ways to reward employees.

We're seeing more perks and bonuses, and those are techniques you may want to consider adding to your repertoire.

**But, what about more effectively highlighting the benefits you already have with better communications?**



The Bureau of Labor Statistics estimates that American businesses spend between **31 and 38 percent** of their compensation budgets on benefits.

Research shows that employees value benefits so much, most are willing to forgo a raise for an enhanced program.

Reinforcing that level of appreciation and adding some support to help employees use benefits wisely could offer the best bang for your buck.



**Want to highlight your benefits program?**

Keep reading for 9 impactful and proven communication techniques.



# 1 Focus on the other 50 weeks.

Employees won't keep benefits top-of-mind if you only communicate during the two weeks of annual enrollment. Ideally, find a way to promote the value of your benefits monthly throughout the year.

- ▶ Send reminder emails, texts and app messages with useful tips on how to use benefits.
- ▶ Put up some eye-catching posters.
- ▶ Send a postcard or two to reinforce messaging and make sure those at home are informed.
- ▶ Cascade messaging to managers.
- ▶ Post on your intranet.

Even if you can't manage to communicate monthly, aim for at least a few times a year.



# 2 Make it manageable.

While employees do love their benefits, they don't love learning about them. It's best to provide usable information in small, meaningful, readable chunks that employees can easily digest. And, target communications whenever possible.



**Tip:** Here are three items to leave out of annual enrollment materials. Instead, send nudges just to affected employees.

- ▶ Reminder to update your beneficiaries.
- ▶ Age-banded supplemental life decreases.
- ▶ Switching medical plan options and getting a new insurance card.



# 3 Don't mistake brevity for impact.

If you need more words, go ahead and use them to let people know what's in it for them.

## Here's an example.



**Don't say this:** The company offers you the opportunity to buy additional long-term disability insurance, up to 80 percent of salary.



**Say this:** If you get sick and can't work, you won't be earning a paycheck. But, you'll still have expenses, including medical costs. You can protect yourself and your family by choosing additional insurance that covers a long-term disability, with payments of up to 80 percent of your salary. We offer this coverage at an affordable group rate for you.



# 4 Make it accessible.

Delivery is important. Don't waste resources creating communications that will end up hidden somewhere deep on your benefits website. Push the information out to your employees, and then put it somewhere they can easily find it later.



**Tip:** Consider an audit of your benefits website, using a combination of outside experts as well as real-life users to ensure that employees aren't wasting their time and yours looking for information.

# 5 Write for your audience, not your peers.

Jargon, long words and complex sentences can make benefits communications almost impossible for employees to navigate. As HR pros, we often forget that employees aren't benefits experts.

## Here's an example.



**Don't say this.** Eligible dependents do not include individuals covered as an employee, a former employee or a retiree covered under any other employer-sponsored plan, a legally separated spouse, a divorced spouse, or dependent children age 26 or older unless disabled.



**Say this.** Here's who you can't cover under the health plan:

- ▶ Someone who already has coverage under our company health plan.
- ▶ Your ex-spouse, if you're legally separated or divorce.
- ▶ A child over 26 (If a child is disabled you may be able to continue coverage. Contact us to find out more.)



# 6 Aim at a target.

Relevance matters, and the beauty of benefits communication is that you can laser target messaging because you have data! By being strategic with your messages—even if it's only a few emails to a certain subset of your employees—you'll know that the precious time you set aside for benefits communication will be impactful.

No need to get super complex. Here's an example of using data for a simple targeted message.

**Have a high-deductible plan paired with an HSA? Nudge those enrolled in a HDHP but who aren't contributing to an HSA with a quick reminder.**



# 7 Pick a topic.

With benefits, there are lots of options and many points where people can fail to optimize their choices or their usage. You can't solve for that all at once, so it's important to focus on one or two types of benefits or behaviors you want to address each year. Think of it as trickling information rather than spraying it.

**Here are some of the areas we've seen employers focus on.**

- ▶ Educating on inappropriate ER usage
- ▶ Increasing use of wellness programs
- ▶ Encouraging well pregnancy
- ▶ Promoting age-appropriate screenings



# 8 Focus the message.

Communications that go in many different directions can be confusing. So, if you stick to one topic at a time people have a better chance of following. It's okay to put related topics together. Just make sure you keep it readable, relevant and actionable.

## Here are three examples.

- ▶ A newsletter showcasing tips to save on health care
- ▶ An email on the importance maximizing 401k contributions and diversification
- ▶ A workplace poster that highlights EAP offerings



# 9 Look at the big picture.

While it's important to highlight specific benefits, there's certainly an important place for letting employees know the overall value of their compensation. This can help them better appreciate the whole package.

**An online total rewards portal is a powerful tool that shows your workforce how much they really earn.** This supports retention by aggregating the value of compensation, benefits and perks in one place that can be accessed any time of the year.



# Employees already love the benefits you've invested in.

Cultivating engagement, understanding, and appreciation with some well-aimed communication is a cost-effective way of maximizing that investment.



Need help getting the word out about your benefits?

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