

CASE STUDY

Helping Employees and Their Families Make Smart Benefits Choices

Learn 4 key ways to drive open enrollment engagement

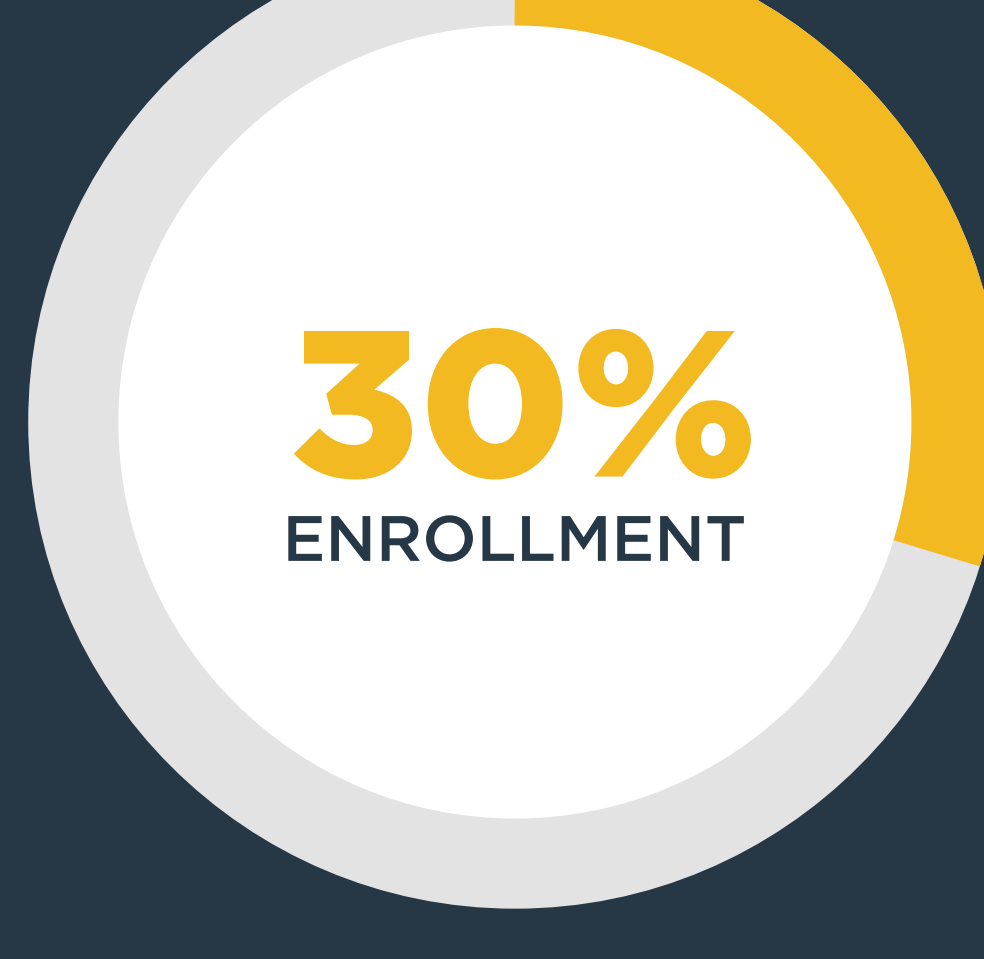
The Challenge

A direct-sales consumer product company had launched a high-deductible health plan (HDHP) paired with a health savings account (HSA). But participation was low — *in fact, only 30% of employees chose to enroll.*

The company's HR leaders turned to HUB for help.

4 Steps That More Than Doubled Enrollment

HUB's Communication and Design team identified four key factors discouraging migration to the plan, and developed a communications strategy to address them — ultimately more than doubling enrollment.



STEP 1

Give Them a Reason



ISSUE

Communication about the benefits plan took place only during open enrollment and focused solely on how the plan worked — not on the reasons to participate.



SOLUTION

The HUB team developed an ongoing communications strategy that applied to the three key phases of enrollment:

- BEFORE: *Focus on selling* the advantages of the plan
- DURING: *Provide clear guidance* as to where and how to enroll; connect employees with resources (guides, summaries, etc.) that facilitate enrollment
- AFTER: *Target enrolled employees*, teaching them how to navigate and make the most of the plan



TACTICS

The HUB team recommended marketing-style, promotional communications that focused on the advantages of the plan, as opposed to simply explaining how it works. These included:

- ✓ **MICROSITE** (“Why you should enroll”)
- ✓ **PODCAST** (“How the plan can work for you”)
- ✓ **PRE-ENROLLMENT EMAIL SERIES** (“Did you Know”)

STEP 2

Make it Simple



ISSUE

Employees found the benefits communications content-heavy and complicated. Rather than drawing people in, the materials created a barrier to engagement.



SOLUTION

The HUB team simplified, shortened and clarified communications. This meant:

- Writing at an **eighth-grade level**
- Delivering smaller, **more targeted communications**, more often
- Employing **visuals and infographics** to help explain difficult/complex concepts
- Providing **clear explanations** of common benefits terms



TACTICS

Content was reformatted to aid comprehension and engagement, making use of:

- ✓ **INFOGRAPHICS** that explained complex benefits concepts using easy-to-follow visuals
- ✓ **STEP-BY-STEP GUIDES** that outlined how to use benefits in real-life situations
- ✓ **EASILY DIGESTIBLE EXPLANATIONS**, glossaries and “did you know?” factoids

STEP 3

Reach Out to Decision-Makers



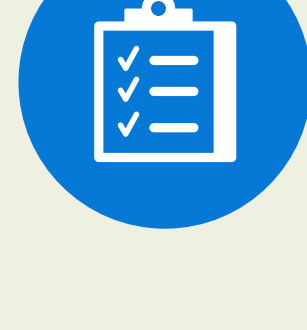
ISSUE

Much of the information provided about the benefits plan never reached employees' spouses and partners, who are key decision-makers and users of the benefits plan.



SOLUTION

The HUB team developed an outreach plan to engage employees and their families at home — before and after open enrollment.



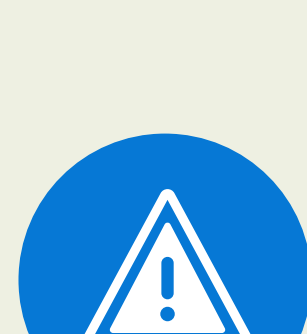
TACTICS

Communications vehicles directly targeted external decision-makers and influencers. These included:

- ✓ **PRE-OPEN-ENROLLMENT NEWSLETTER** and enrollment-reminder postcard
- ✓ **MICROSITE** that existed outside the company firewall and offered access to information, tools and resources, including:
 - Downloadable podcasts, guides and brochures
 - Registration for educational opportunities

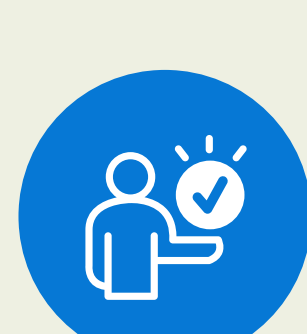
STEP 4

Follow Up with Them



ISSUE

Employees were receiving benefits communications only during the open enrollment period, which limited ongoing engagement and chances of re-enrollment.



SOLUTION

HUB developed a post-open-enrollment communications strategy to reinforce and nurture engagement among enrolled employees and their families.



TACTICS

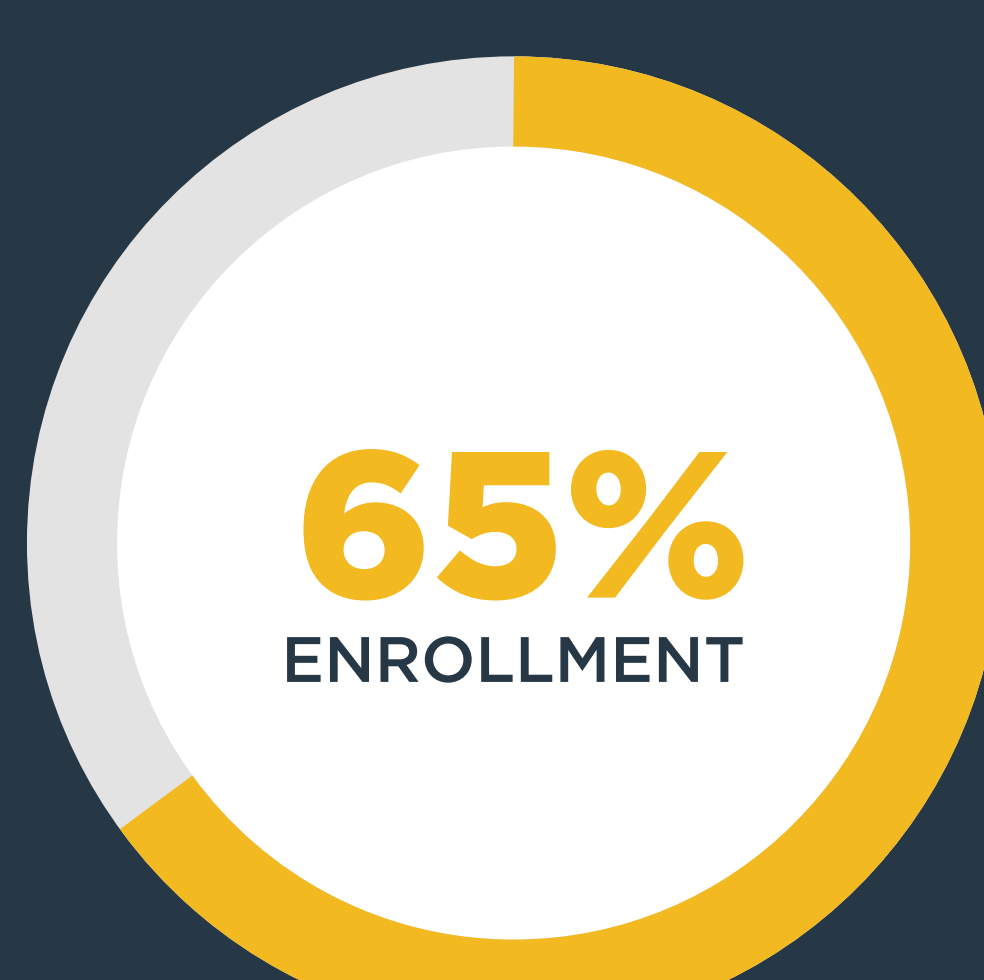
Following open enrollment, targeted communications included:

- ✓ **INSTRUCTIONAL PLAN BROCHURE** (“What to do when you need medical attention”)
- ✓ **PODCAST** focused on understanding and using the plan (“Benefits 101”)
- ✓ **EMPLOYEE SURVEY** (“How can we improve?”)

The Result

Following implementation of the HUB communications strategy, participation in the HDHP/HSA more than doubled, with 65% of employees migrating to the new program.

The increased awareness and ongoing engagement tactics have also positioned the company to continue to increase enrollment. This is important, as it will enable the organization to retire its previous benefits program — a Preferred Provider Organization (PPO) plan — in the near future, with minimal disruption to employees.



Do your benefits communications need an overhaul? Take the next step and talk to a HUB advisor.

Together, we can build a strategy that meets your needs today and prepares you for tomorrow's challenges.

[CONTACT A HUB ADVISOR](#)