

How to **KEEP** participants informed

MOVING FROM OE BLITZ TO AN ONGOING COMMUNICATION STRATEGY



Hosted By:



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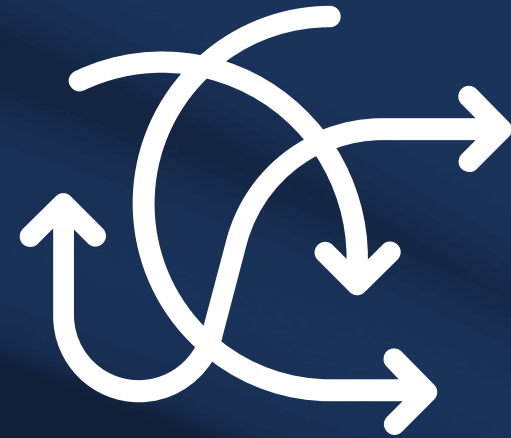


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Welcome

Key actions to consider

1. Understand how your benefits are being used.
2. Identify bite-sized messages to improve employee's experience with their benefits.
3. Leverage the "off-season" to introduce new benefits or reeducate on underutilized benefits
4. Build a communications calendar to stay on track all year long



1

Understanding how your
benefits are being used.

Data Review

Opportunities to Quantify / Review



What benefits are being used?

- # or % of Signed-up Employees
- Shifts in benefits from one year to the next and over time
- # and \$ of Elections

How have benefits been used?

- Claims usage (health / accounts)
- Utilization of ancillary services or benefits (telehealth, concierge service, dental/vision, etc.)
- Trends in usage – time of year, dollars spent, methods to access

How are communications and resources accessed?

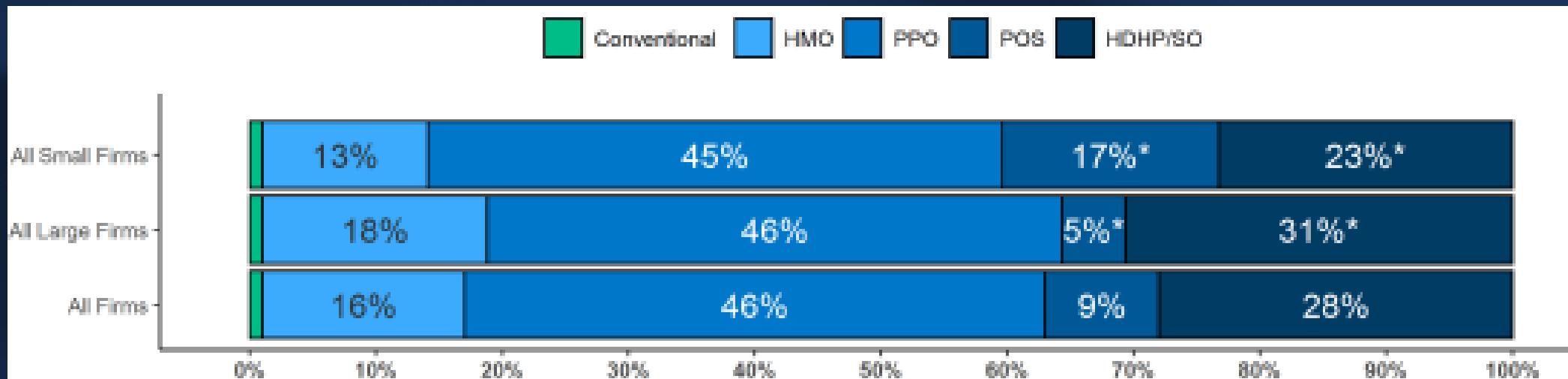
- Communication open rates, engagement, views, click throughs
- Metrics regarding resources accessed

Are there gaps in awareness and understanding?

- Do employees stated needs align with the trends in usage?
- Do employees behaviors align with the benefits they have?
- Are employees taking advantage of “free” benefits? (i.e. HSA/401K contribution matches, preventive care services, rewards programs)
- What types of questions are employees asking you?

Health Plan Distribution

In 2021, **85%** of covered workers enrolled in a plan with an **annual deductible averaging \$1,669** for single coverage.



* Enrollment in plan type is statistically different between All Small Firms and All Large Firms within year ($p < .05$).

NOTE: Small Firms have 3-99 workers and Large Firms have 200 or more workers. HMO is health maintenance organization. PPO is preferred provider organization. POS is point-of-service plan. HDHP/SO is high-deductible health plan with a savings option, such as a health reimbursement arrangement (HRA) or health savings account (HSA).

SOURCE: KFF Employer Health Benefits Survey, 2021; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2016

Health Care Spending



Recent Spending Trends

- In 2020 – **Employers report slow down in spending** despite increases in Federal and State public health spending.
- In 2021 – Health care **spending increased 9%** (according to Mastercard health care spend data) **but remained below expectations** for many employers.
- Forecast for 2022 – **A 21% increase in Q1 2022 suggest direct consumer-spending on health care may have rebounded**, but what will overall spending look like? Will delays in care, result in higher and more costly claims?

What is happening with account-based plans?



HSAs

\$3,265 average balance (up 27% in last 5 years)

- 5-7% investing HSA; \$9,906 average investment balance
- 70% of participants have balance of <\$2,000

Nearly 1 in 3 use HSA monthly

\$58 of \$100 of deposited funds are used in year.



FSAs

69% of Medical FSAs include rollover

91% of card transactions are auto-substantiated; dental and vision are the most likely to require documentation

97% of claims submitted electronically (web or mobile)



HRAs

1 in 3 HRAs roll from year-to-year

2 of 3 HRAs include a debit card for use of funds

Average funding

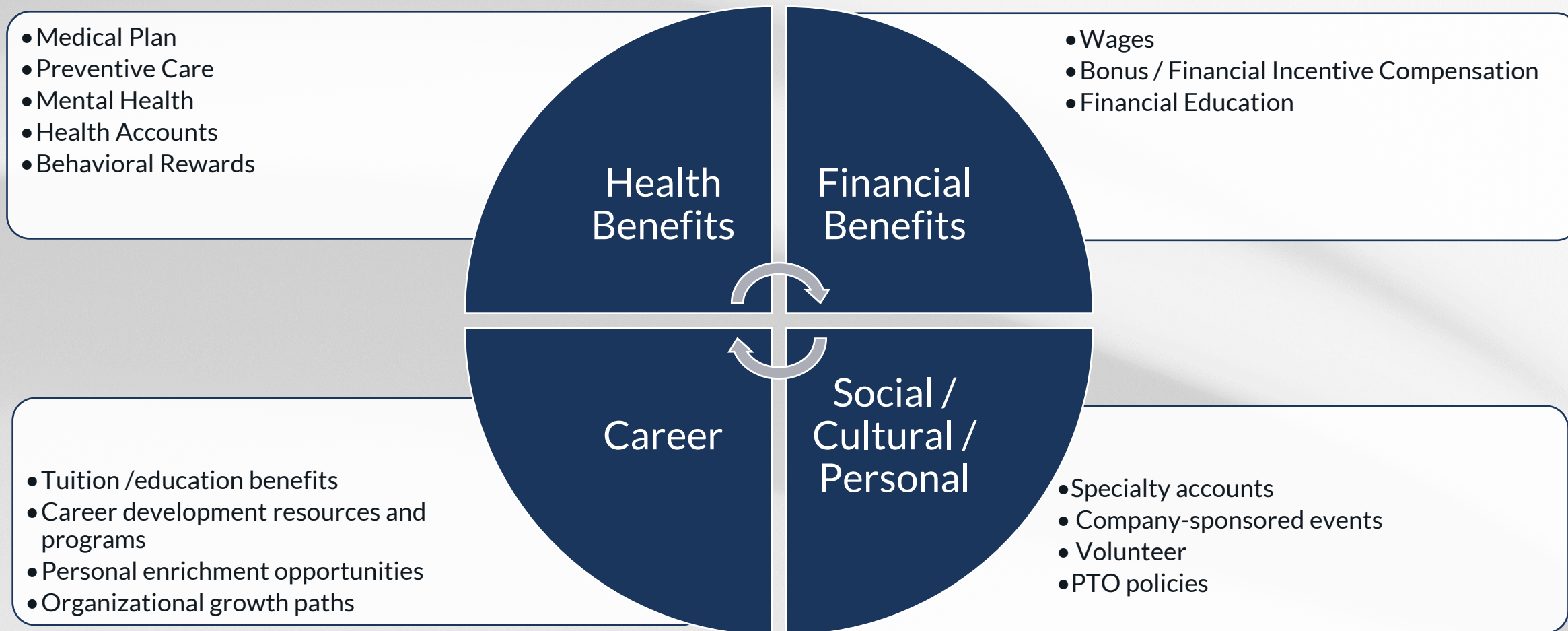
- Single: \$1,968
- Family: \$3,533

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Identify bite-sized messages to improve employee's experience with their benefits.

Gaps in understanding

Opportunities across your benefits



Gaps in understanding

Common challenges with Consumer-Driven Benefits



Eligibility

- What happens when eligibility changes?
- How can my eligibility be impacted by termination, leave of absence, spouse benefits



Enrollment

- FSAs require active enrollment during open enrollment
- HSAs affected by enrollment in HDHP
- HRAs may be automatically enrolled based on health plan participation
- Commuter benefits are a monthly benefit and are evergreen



Usage

- What account do I really have and how does it work?
- Claims deadline to incur vs. submit expenses
- What is eligible for use
- How is plan year end handled? (EGP, rollover, etc.)



Cards

- Cards will work from year-to-year (through expiration)
- When adding a new account benefit, it will be added to the to existing card



General

- When to contact HR, your health plan and BRI

Most common questions / issues



First-year in benefits

- Registering web accounts
- Activating cards
- Signing up for alerts, notifications and direct deposit
- Submitting claims
- What is substantiation?



Ongoing reminders




- Deadlines and balance reminders
- Tax information (what is required (or not))
- What changes can be made (and when do qualifying events need to occur)?



Anytime

- What is eligible?
- Online and mobile resources
- Digital wallets
- What to expect when using card

Potential for Targeted Communication

QUESTION / SITUATION 	GENERAL TIP	BRI PRO TIP
 How can employees understand the specifics rules of their benefits ?	Send communications at key points (e.g., deadlines to enroll, incur or submit claims)	Educate employees on where they can find BRI's "Plan Highlight" , which outlines the rules of the plan
 Employees want a spouse or another individual to be able to access or manage their plan.	Employees must authorize; separate authorization typically required for each service provider	Provide PHI authorization request form to employees with family coverage so an authorization is on file right away

BRI Support Opportunities



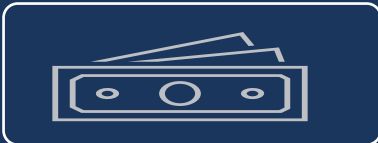
Required Participant Communications

- Requests for additional documentation
- Claims denials



Automatic Participant Communications (client-level opt-out available)

- BRI Pulse
- Welcome Series
- Annual FSA Balance Reminder



Optional Communications (client-level opt-in)

- Election confirmation notices
- Quarterly account reminders



Participant Opt-in Communications

- Email and text alerts regarding account use, monthly balance reminders, and claims payment reminders




Communication Resources (for clients)

- Resource center with videos, infographics, content snippets, flyers, QAs

Best Practice Tip for Bite-sized Messages

- For maximum action, focus your communication on one or two topics.
 - Topic 1 will average 25-35% of click activity.
 - Topic 4 will average less than 3% of click activity.



Your BRIWEB Account Information:
Company Code: *{ccode}*
Member ID: *{idbasis}*


BRIWEB LOGIN

Logging in for the first time?
You may also need personal info (such as first name, last name, zip code) and access to the email or phone number on file with BRI


Make the **most** of your remaining FSA funds!

Our records indicate you may have a remaining balance. As your plan year comes to a close, make sure you check the available balance in your account(s).


CHECK YOUR BALANCE




Tools to Help You Manage Your Account

PLAN HIGHLIGHTS

LEARN MORE

AVOID LOSING FUNDS

SAVE YOUR FUNDS

START SPENDING

START SHOPPING

Maximize your account funds! Be ... You've worked hard for your money - FSAStore.com is stocked with FSA-

3

Leverage the "off-season" to introduce new benefits or reeducate on underutilized benefits

Benefits you can add or change at any time



Commuter Benefits



Specialty Accounts

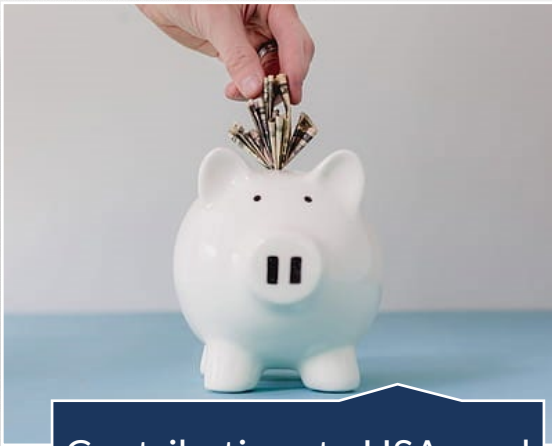


Resource Programs



Workplace benefits & policy (PTO, volunteer, hours, etc.)

Updates that can be made to existing benefits



Contributions to HSAs and commuter benefits



Dependent Care Elections (within guidelines)



401k Elections



For Qualifying Events (Medical, FSA, etc.)

Preparations for new benefits you will be introducing



Early education

- What is coming?
- Introduce concepts
 - Video clips and quick facts are beneficial



Eligibility

- Who will be eligible?
- What will affect their eligibility?
- What will they need to do to take advantage of the benefit?



Teaser communications / contests

- Encourage engagement / interaction
- Help understand if it is right for them

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Build a communications calendar to stay on track all year long

Set a communication goal

Potential Ideas

- Send one benefits reminder communication per month.
- Hold a benefits education workshop for employees once per quarter.
- Invite benefits partners to speak with and educate employees (outside of open enrollment).
- Commit to starting early open enrollment education 30 days earlier than in the past.
- Try one (or more) new methods of communicating with employees.

Be sure to make it SMART

(Specific, Measurable, Actionable, Realistic, Time Bound)

Meet employees where they are at

- Leverage the tools and channels employees are actively communicating in
- Use multiple channels to communicate messages



Understand your goals and what channel(s) are going to be most effective.

Channel	Most popular uses
Internal sites/tools (intranet, sharepoint, payroll, BenAdmin platform, etc.)	<ul style="list-style-type: none">• Aggregate information & resources• Formal announcements• Ability to manage benefits
Collaboration tools (Teams, Slack, Messenger apps)	<ul style="list-style-type: none">• Reminders• Short-form communications / tips• Share stories / Q&A
Email, text, mailed communication	<ul style="list-style-type: none">• Notifications, reminders• Links to more detailed info
In-person / virtual meetings	<ul style="list-style-type: none">• Formal announcements• Share stories / Q&A
Newsletters / Benefits Communications	<ul style="list-style-type: none">• Reminders / Tips
Social Medial Groups	<ul style="list-style-type: none">• Extended learning• Reminders• Share stories / Q&A

Gather up your list of potential message ideas



New information

- Changes to benefits
- Contact changes
- How to access benefits



Recurring topics

- Open Enrollment
- End of the plan year / deadlines
- Tax-time



Ongoing reminders

- Account access
- What is eligible?
- Contact information

Build your Communication Calendar

Sample FSA Message Schedule



Build your Communication Calendar

- Sample message ideas
- Quick links for easy access and implementation
- Recommended sequence by plan type

BenefitResource.com/communication-calendar

The screenshot shows the BRi website's 'BUILD YOUR COMMUNICATION CALENDAR' page. The header includes the BRi logo, navigation links (Employees, Employers, Resources, Blog, About, Careers), a 'Get A Proposal' button, a search bar, and a 'LOGIN' button. The main content area is titled 'BUILD YOUR COMMUNICATION CALENDAR' and includes a sub-header 'Are you a new participant or looking for an all-in-one resource?' with a link to 'Welcome to BRi! participant landing page.' Below this, a paragraph explains the purpose of the communication calendar and lists three main steps: 'SET A COMMUNICATION GOAL', 'MEET EMPLOYEES WHERE THEY ARE AT', and 'CREATE YOUR COMMUNICATION CALENDAR'. The page also features sections for 'SAMPLE COMMUNICATION MESSAGES AND RESOURCES' and 'FLEXIBLE SPENDING ACCOUNTS', each with a list of numbered links. The 'HEALTH SAVINGS ACCOUNT' section is also visible at the bottom.

BRi

Employees Employers Resources Blog About Careers [Get A Proposal](#) [Search](#) [LOGIN](#)

BUILD YOUR COMMUNICATION CALENDAR

Are you a new participant or looking for an all-in-one resource?
Check out our [Welcome to BRi! participant landing page](#).

Let's face it. Open enrollment is overwhelming for both employers and employees. It is no wonder 1 in 3 benefits professionals report that communications are often lost, overlooked or misunderstood. While we may never get rid of the overload at open enrollment, we can lighten the load with a year-long communication strategy which looks to provide more bite-sized, focused messages over time.

The following is intended to be a guide and resource. A few best practices to consider:

- + SET A COMMUNICATION GOAL
- + MEET EMPLOYEES WHERE THEY ARE AT
- + CREATE YOUR COMMUNICATION CALENDAR

SAMPLE COMMUNICATION MESSAGES AND RESOURCES

The following sections are intended to outline possible message flows by plan type and related resources. Don't be afraid to adapt to your employees' needs and check out our complete [Resource Center](#) and [Blog](#) for even more options.

FLEXIBLE SPENDING ACCOUNTS

- + #1: ACTIVATE CARD, GET ONLINE AND COMPLETE YOUR PROFILE
- + #2: USING YOUR BENIVERSAL CARD AND DIGITAL WALLET
- + #3: CLAIMS AND RECEIPTS
- + #4: WHAT IS ELIGIBLE?
- + #5: WHAT CHANGE CAN BE MADE TO MY BENEFITS?
- + #6: END OF PLAN YEAR - WHAT HAPPENS TO MY FSA?

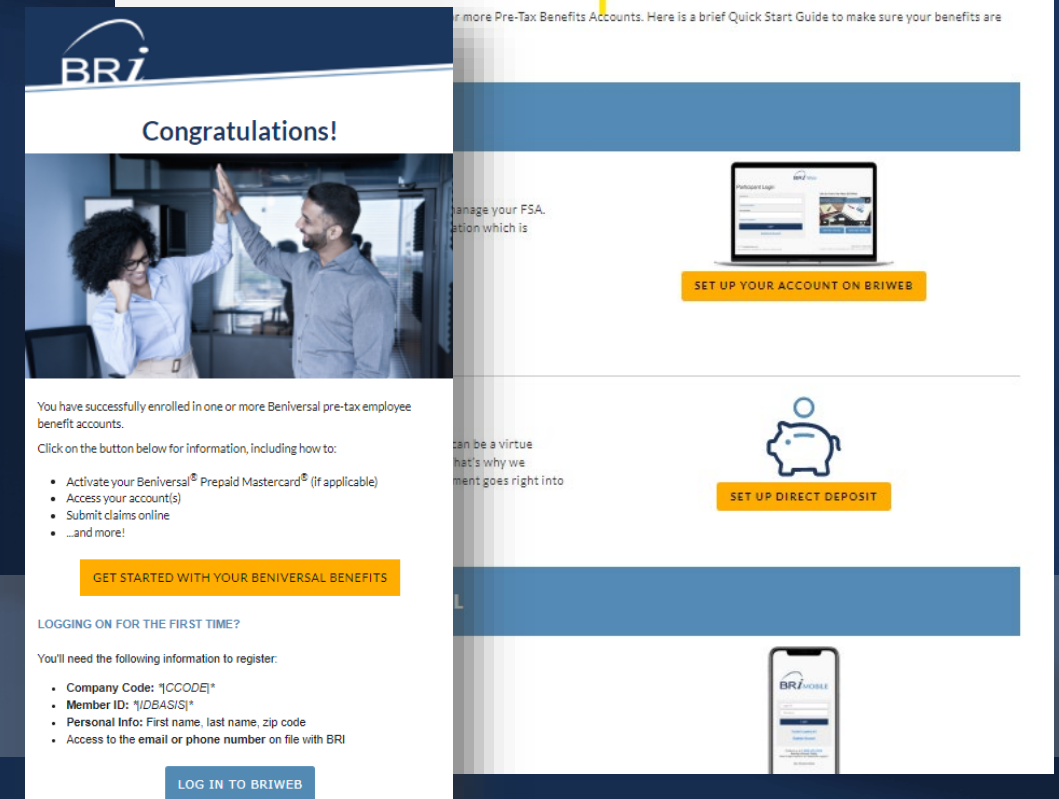
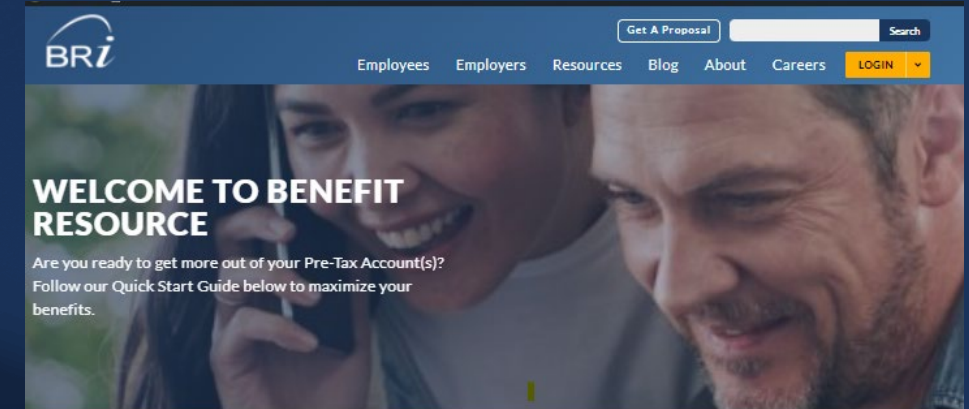
HEALTH SAVINGS ACCOUNT

- + #1: GET ONLINE AND UPDATE YOUR STATEMENT PREFERENCES.
- + #2: ACTIVATE AND USE YOUR BENIVERSAL CARD
- + #3: WHAT IS ELIGIBLE?
- + #4: ARE YOU CONTRIBUTING ENOUGH TO YOUR HSA?
- + #5: WHICH TYPE OF HSA USER ARE YOU? SPENDER OR SAVER?
- + #6: HAVE YOU CONSIDERED INVESTING YOUR HSA FUNDS?

Quick Start

- Set up your account
 - Online Access to BRIWEB and set up Direct Deposit
- Don't miss a single detail
 - On-the-go access through BRIMOBILE
 - Stay on top of account with BRIALERTS
- Submitting a Claim
- Resources

BenefitResource.com/welcome2bri



BRI Resource Center

- eBooks
- Guides & Webinars
- Employer Materials
- Enrollment Materials
- Initial Communication Plan
- Ongoing Communications
- Email Communication Templates
- Videos

VISIT

BenefitResource.com/resource-center

Podcast

- Latest news and happenings in employee benefits – all in easy to digest bite-sized snippets.
- Available through your favorite podcast resource, including:
 - Spotify, Apple Podcasts, Castbox, Podcast Addicts, Pocket Casts



Recap: How to Keep Participant Informed

4 Actions to More Informed Participants



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Thank You!

ANY QUESTIONS?

Appendix

Sample ideas for recurring topics that affect employees

General

- **All things open enrollment**
 - When is open enrollment?
 - What benefits are available?
 - When is the deadline to enroll?
- **Start of plan year**
 - Who to contact for what?
 - How to access various benefits?
- **What do I do if...**
 - I have a baby
 - Get married or divorced
 - My dependents change
 - I terminate employment
 - Turn 65 / enroll in Medicare
 - Decide to retire

For consumer-driven benefit accounts

- **Open Enrollment:**
 - Determining anticipated expenses and enrolling
- **Start of plan year:**
 - Confirmation of election and what is available for use? (Difference in Medical FSA vs. Dependent Care FSA)
 - How do I access benefits?
 - When can I expect my Beniversal Card?
 - What is my company code and member ID?
- **Annually in Q1**
 - What do I need to know at tax-time?
- **Annually in Q2**
 - Adjusting benefits for summer
- **Year-end:**
 - What is my balance?
 - What is my deadline?

Sample ongoing reminders for any time

General

- Who do contact for different benefits?
- How do I login / access my benefits and benefits information
- When and how do I make changes to my benefits?

For consumer-driven benefit accounts

- How do I access funds?
- How do I login to BRIWEB?
- What is eligible?
- Why do I need to keep and/or provide receipts?
- How do I set-up my Beniversal Card on my digital wallet?