

My Claims

Medical	Dr. Anthony Casumpang	03/19/18	In-Network	\$40.00
Total Cost				\$1,720.00
Plan Discount				\$1,670.00
Health Plan Paid				\$10.00
My Responsibility				
Co-Pay				
Co-Insurance				
Deductible				\$0.00
Not Covered				
Ask My Health Assistant				
Medical	Swedish Medical Center	09/24/17	In-Network	\$0.00
Medical	Dr. Derek Shepherd	08/14/17	In-Network	\$30.00
Claims over 18 months old are not available in this tool. Connect with Accolade for help.				
Ask My Health Assistant				

5 TIPS TO IMPROVING BENEFITS COMMUNICATION AND EMPLOYEE ENGAGEMENT

BENEFITS BREAKTHROUGH

Breaking Through the Noise

It's that time again. Your team has carefully crafted a benefits plan to help your people live their healthiest lives. You're eager to see them engage—to understand the value of their benefits programs.

But breaking through the noise is easier said than done. In fact, HR benefits leaders say communicating about benefits is their top benefits challenge¹—that plan participants don't open or read their communications.

It's time to break the cycle. Read on for tips on how to connect with employees in a way that will inspire them to engage.

A man with short dark hair and a light beard, wearing a blue button-down shirt, is shown in profile. He is resting his chin on his right hand, looking off to the side with a thoughtful expression. The background is a blurred indoor setting with warm lighting. A semi-transparent blue box is overlaid on the right side of the image, containing white text.

1 in 4 Americans say
choosing benefits is a
“Guessing Game.”²

Only 47% say their
employer is doing a good
job educating them about
how to use their benefits.³



1

Personalize Benefits Communication and Guidance

You can't customize plans for each individual, but you can use data, technology and human support to personalize the benefits experience, beginning with open enrollment. As a first step, consider using a decision support tool that can present the best benefits plan options based on an individual's healthcare needs, preferences and risk tolerance.

More than half of workers (51%) want more relevant advice available to them during the enrollment process to help guide their selections.⁴



Digital engagement hubs put benefits in one place, but how do you get people to the hub? To increase engagement, you need human support and technology working together. With both you can:

- Target those who need help and fine-tune how you reach them.
- Make it simple for employees to access experts who understand their needs.
- Guide each person to the right benefits for them.



Employees who had a positive experience during annual enrollment are more likely to have high confidence in their benefits decisions (80%) than workers who had a less positive experience (42%).⁵

Accolade Total Benefits combines data, people and technology to simplify and personalize the benefits experience. Learn how it:

- Inspires employees to take action and engage in their health and benefits.
- Guides them to the best plan and benefits for them.
- Gives employees and their families a single place to go for every benefit from telemedicine to pet insurance.
- Offers personalized health and benefits support—right from their smart phone—from advisors and nurses who understand their needs.
- While you gain insight into the effectiveness of your programs.



2

Keep the Lines of Communication Open

People need to receive information multiple times before they take action, and each person has a type of communication that works best for them. So repeat your messages over and over through a wide range of media (Q&A meetings, webinars, videos, Slack, intranet, etc.).

Invite and apply employee feedback at every step. Tell them how their feedback is making an impact on both benefits strategies and communication.

The Importance of Transparency

Management transparency is the number one factor contributing to employee happiness.⁶ Benefits communication offers a prime opportunity to share vital information with employees and build trust. Share the process and rationale behind benefits decisions to help strengthen relationships and retain top talent.



3

Share Stories



Bring your benefits to life by sharing stories. If volunteer days are part of your plan, highlight employee activities through video. Profile employees who want to talk about a good experience—how pet insurance helped them get life-saving treatment for their family dog, or how virtual care saved the day for a single working parent. In larger organizations, you might facilitate the creation of support groups where people can bond over similar healthcare journeys.

Storytelling activates the brain in a way simply sharing facts can't. In fact, neuroscience says your brain can't tell the difference between hearing a story and experiencing it.⁷

4

Measure and Report



Of course, your ultimate goal isn't just better communication but improving employee adoption and utilization of benefits, resulting in a positive return on investment (ROI).

What are the most meaningful metrics in your organization?

- Utilization of benefits programs
- Employee engagement scores
- Voluntary turnover rate
- Absenteeism rates

43% of employees say they haven't used their employer-sponsored health programs in the past year. ⁸



25% of total benefits cost is related to health benefits.⁹

Accolade can deliver 2:1 three-year ROI.

Data is Key

With Accolade Total Benefits, rich data personalizes the member benefits experience while giving your team a continuous look at program effectiveness through reporting and insights.

Gain visibility into member satisfaction, secure messaging statistics, engagement trends, engagements by topic, clinical case reports and referrals to benefits programs.



5

Communicate Clearly

Benefits are complex. Keep your communications simple. A few ideas:

- Map it! If benefits information, enrollment and programs are in distinct locations, provide a map so they know where they need to go and how to get there.
- Feature frequently asked questions—with concise answers—at the top of each communication.
- Start with essential information—what do your people need to know and do? Give them links to more information if they want to dig deeper.
- Use active voice and short sentences. Omit jargon and include a glossary as backup.
- Ask a copy writer outside of HR to review your communications for clarity.

Top 5 questions to address at the top of your open enrollment communications.

1. What are the changes to my plan?
2. Do I need to re-enroll if I'm not changing my benefits elections?
3. What's the deadline for submitting my benefits elections?
4. Is my premium changing? Are deductibles increasing?
5. Can you help me choose the best plan for my family and me?

What Accolade members are saying...

"You are always available to help clients in the most effective way, helping them understand the benefits and services covered by their insurance."

"Very helpful with what to expect in a very confusing insurance benefit world."

"Nancy is always there for me to answer all my questions and maximize my benefits!
Thank you!"

"All of the agents I have spoken to seem to know a lot about the services available to me through my BCBS enrollment. To date, they have answered all of my questions."

Bring it all together

For more information about Accolade Total Benefits,
contact us at inquiries@accolade.com.

Sources

1 Accolade survey data, 2019.

2-5 The Guardian Workplace Benefits Study: Fourth Annual, 2016; The Guardian Life Insurance Company of America®, (Guardian) 7 Hanover Square, New York, NY; File #2016-28942 (Exp. 9/18).

6 TINYpulse Employee Engagement Survey, 2013.

7 S. Wittbrodt, The power of storytelling as a marketing tool, (March 2018)

8 Harris Poll survey on behalf of Accolade, (Feb 2016.), Accolade Consumer Healthcare Experience Index.

9 2019 Bureau of Labor Statistics Employee Compensation Survey



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