

# **Helping Zillennials Navigate Open Enrollment: An Employer's Guide**

# Zillennials Open Enrol

**Zillennials, those born between the early 1990s and the early 2000s, are calling for more guidance when it comes to selecting health insurance.**

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[A recent survey by The Harris Poll, commissioned by Justworks](#), reveals that this demographic needs additional support and clarity during open enrollment, with 81% of Zillennials saying they'd like HR departments to offer more help. With so many looking for resources to make informed decisions, now is the time for employers to step up and provide the support this generation needs.

\* This checklist is not exhaustive. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, legal or tax advice. If you have any legal or tax questions regarding this content or related issues, then you should consult with your professional legal or tax advisor.

# 1. Educate Employees About Open Enrollment Periods

- Clarify timing expectations:** Share the company's specific open enrollment window and emphasize the importance of enrolling within this timeframe to avoid gaps in coverage.
- Explain potential consequences:** Help employees understand the impact of missing the enrollment period, such as limited access to health coverage. Also be sure to discuss how a Qualifying Life Event can impact coverage.

# 2. Provide an Overview of Health Insurance Basics

- Explain health insurance terms:** [Break down terms](#) like premium, deductible, copay, out-of-pocket maximum, and in-network vs. out-of-network providers.
- Clarify coverage types:** Explain the differences between [HMOs, PPOs, and HDHPs](#) so they can make informed decisions based on their needs.

# 3. Provide Clear Enrollment Instructions

- Step-by-step guide:** Ensure that employees have a straightforward guide on how to enroll, including which forms to fill out and where to access the enrollment portal.
- Help with documentation:** If necessary, explain the documents they'll need to provide (e.g., proof of dependents, marriage certificate).

## 4. Host Informational Sessions or Q&A Webinars

- Inclusive walkthroughs:** Host a virtual or in-person session to guide employees through the open enrollment process and available health plans, ensuring the information is accessible to all, including those with disabilities and non-native speakers. Consider providing materials in multiple languages, offering closed captioning, or allowing additional time for questions to support diverse needs.
- Open the floor to questions:** Provide a forum for employees to discuss anything they're confused about regarding health insurance or enrollment.

## 5. Provide Resources for Comparing Health Plans

- Highlight key plan features:** Offer a comparison chart or summary that breaks down important aspects of each health insurance plan, including cost, coverage limits, network providers, and other essential details.
- Break down costs:** Provide easy-to-understand visuals comparing plan options, premiums, and estimated out-of-pocket costs.

## 6. Emphasize Wellness Benefits and Additional Perks

- Explain wellness incentives:** If your company offers wellness programs, explain how they can reduce insurance costs or provide additional health benefits.
- Highlight mental health resources:** Showcase any mental health or telehealth services included in your plans, which are often attractive to younger employees.

## 7. Offer One-on-One Support

- Provide personalized assistance:** If your team has the capacity, consider offering [one-on-one support for employees](#) who need extra help understanding their options or completing the enrollment process.
- Provide contact details:** Make sure employees know who to contact if they encounter issues or need more information. Always remember, be aware of protecting any sensitive information that may be shared while discussing individual health and healthcare decisions with your employees.

## 8. Clarify Tax Implications of Health Insurance

- Explain pre-tax deductions:** Educate employees about how their health insurance premiums are deducted pre-tax, reducing their taxable income.
- Address HSAs and FSAs:** If applicable, explain how to take advantage of [Health Savings Accounts \(HSAs\) or Flexible Spending Accounts \(FSAs\)](#) for medical expenses.

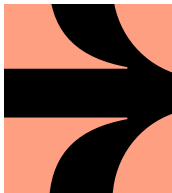
## 9. Follow Up Before the Deadline

- Send reminders:** Use multiple [communication](#) channels (email, text, Slack/Teams) to remind employees about the approaching deadline.
- Offer last-minute help:** Provide additional resources or extended office hours as the deadline approaches to ensure everyone has the help they need.

# Final Note for Employers

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**Zillennials may appreciate a modern approach, so consider leveraging digital tools, video guides, and mobile-friendly resources to enhance engagement and understanding throughout the enrollment process.**



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