

Five Contributors to Voluntary Benefits Enrollment Success

Voluntary benefits offer employers the opportunity to provide employees with the benefits they want in a convenient manner and often times at a cost significantly below what the employee could purchase on his or her own. A well structured voluntary benefit plan can help recruiting and reduce employee turnover. Most voluntary benefits programs include a minimum employee participation requirement. That's why it's important to make sure you focus on ways to make your enrollment process as successful as possible. Based on our experience, here are five key areas that can make your voluntary benefits enrollment a success:

1. **Employer contribution.** While employer contribution is optional, enrollment is higher when a portion of or all of the cost is covered by the employer. Clients who have mandatory enrollment provisions in place, for example, provide a definitive goal from the onset; naturally, those employers who are willing to shoulder a portion of the costs as a hiring and retention tool are also good candidates for promising enrollments.
2. **Employer sponsorship.** When employers consistently display a commitment to a healthy, talented workforce, it's likely that employees will take heed to employee benefits options that are sponsored by their organization. With employer support, employees can feel confident that their organization is providing the best options available to them. Additionally, by offering voluntary benefits, companies allow employees to think critically about their needs at a time when employees are taking a much more active role in the selection of their benefits. [A recent study by Hewitt Associates](#) found that 45% of workers decided not to default to the same coverage they had the previous year, but instead actively chose their benefits.
3. **Effective communication.** Employers who understand their workforce and the communications channels that work best for their employees are more likely to experience higher participation and enrollment in their employer-sponsored benefits. Comprehensive enrollment materials, informational meetings, e-mail blasts, employee newsletters, and posters are valuable tools in many organizations. Alternatively, employers with workers who are often on the road may find SMS texts, direct mail, or a combination of the two to be the most effective method of communication; or, a company with a younger workforce may be more attuned to various forms of social media. Implementing a strategy based on appropriate communication channels—with minimal disruption to the day-to-day work of employees—will make a big difference come enrollment time.
4. **On-site enrollment capability.** There is tremendous value in holding on-site, in-person enrollment meetings for voluntary benefit plans; having knowledgeable specialists available to address questions or concerns with employees or walk them through the enrollment process is a key driver for higher enrollments.
5. **Payroll deduction capability.** Employers who are willing to payroll deduct the monthly premiums provide a convenient, hassle-free way for their employees to purchase coverage. This will likely be the case for employer groups of larger sizes, if payroll deduction is not already in place. However, employers may seek providers who can offer other billing options to them as well, for various reasons (eg. cost savings for smaller

groups, temp workers, etc.), so having flexible billing options for clients such as debit, credit card, or list billing will better position you as an ideal partner for voluntary benefits.