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Case Study

Enrollment Communications: Hospitality

Our client needed a way to tell employees about health care reform, a new benefit plan, and the need to actively enroll in the plan.

Our communication campaign helped them exceed the enrollment target by 60%.

In an effort to better manage their future medical costs, they decided to reshape their benefit program. Besides the changes required by the health care reform legislation, the most significant benefit change involved replacing their two existing medical plans with two new options: a traditional indemnity-style plan similar to their existing plans and a new high deductible health plan (HDHP) with a Health Savings Account (HSA).

Because of these changes, employees were also required to actively enroll, which meant they would have to make new benefit elections during the enrollment period or they would not have medical or prescription drug coverage through the company that year.

The company has always provided a comprehensive array of enrollment communications to their employees, but this year there was a need to do even more. It was critical to capture the attention of employees and educate them about the health care reform changes, their new medical plan options, and the need to actively enroll. At the same time, it was important to continue promoting the concept of shared responsibility for managing health care costs and stressing the importance of being smart health care consumers (i.e., making educated decisions and taking full advantage of their benefits, such as preventive care).

Specific objectives included:

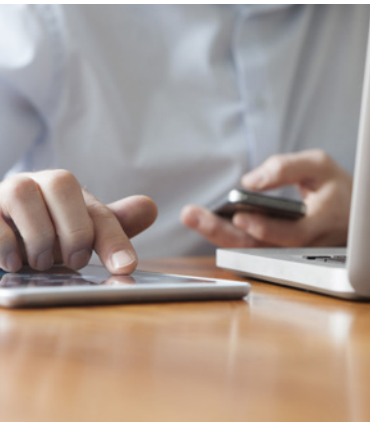
- Reach 5% enrollment in the new HDHP. The communication materials needed to clearly explain the basics of HDHPs and HSAs, and why the new HDHP might be a good choice for many employees. Although they thought it was an optimistic goal for their specific circumstances, the company sought to get 5% of employees to enroll in the new HDHP.
- Achieve 78% participation in annual enrollment. It was critical that all employees actively selected a new medical plan during the enrollment period in order to avoid losing their medical coverage through the company that year.
- Create user-friendly communications that promote understanding of complex benefits information. Because of the company's diverse audience, a major objective was to draft easy-to-understand content that was sensitive to language and cultural variables without sacrificing the quality and accuracy of the information.

An Insightful Solution

This project required designing more than 50 separate deliverables (including many that were translated into Spanish and Arabic). We used a brighter, more vibrant color palette and continued to use key visual elements that created a link to the company's industry. To ensure the key messages reached employees, we used callouts to highlight important information throughout the materials.

"The communications were all well designed and clear."

– Employee who responded to the enrollment survey



To really capture the employees' attention, we made the enrollment kit more eye-catching than ever, while at the same time very functional. We incorporated a handy pocket folder into the kit, which had the benefits guide stitched into it and other collateral such as brochures, forms, and a special CD in the pockets (see list below for a description of each piece):

- What's New brochure: A short, visually appealing overview of the key benefit changes that year.
- Understanding Your Medical Options brochure: A detailed look/comparison of the two new medical plan options, and highlights of the differences between Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).
- Interactive digital brochure: This was definitely the "wow" factor for the enrollment kit. It provided strong visual metaphors to simplify the complex concepts and rules of HDHPs and HSAs.

Real-World Results

We exceeded the company's target enrollment goal for the new HDHP by 60%. Company-wide, they achieved 8% enrollment in the new HDHP. In addition, we were successful in getting employees to make an active enrollment election, with 76% of employees actively enrolling in a company medical plan for that year. While this was less than their 78% goal, the company's Health & Welfare Benefit Manager noted this percentage is certainly within what the company would expect to see, and that he wasn't terribly surprised to see a reduction because the company had removed its most generous medical plan option, which also had the highest participation in the previous year. He suspects this change resulted in many employees moving to their spouses' plans at other employers (which meant they did not need to make a benefits election at the company).

To gauge how clear and effective the communications were in terms of promoting understanding of complex benefits information, we conducted a brief enrollment communications survey online. To reach those that didn't have access to the Internet, we provided printed survey cards in three languages at the various company locations. The response rate was excellent — about 27% of employees responded (828 employees out of 2,990 responded) — and responses were overwhelmingly positive. Key findings included:

- 88% said the enrollment communications were "easy to understand."
- 89% said the enrollment communications "clearly explained the Health Savings Account (HSA)."
- 85% said the communications "clearly explained the differences between the Consumer Advantage Plan and the Traditional Plan."
- 76% said the enrollment communications "clearly explained the reasons for the changes."
- 93% said the enrollment communications were "visually appealing."

In addition to the employee survey responses, we received rave reviews from our HR contacts at the company. Here are two examples:

"Got my first newsletter about annual enrollment today and it is fabulous — so sharp and extremely informative. It absolutely hits the mark. Great job!!"
– SVP of HR

"The enrollment kits are AWESOME! Very attractive and functional!"
– Health & Welfare Benefits Manager

Let's Talk

For more information about this project, contact our Engagement Practice consulting team at **1.866.355.6647** or **hrconsulting@conduent.com**.

www.conduent.com/hrconsulting

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