



WAYS TO ADD VALUE  
THROUGH EMPLOYEE  
**COMMUNICATION**



Voluntary Benefits



**Employee benefits make up a significant part of employee compensation, but do employees really understand the benefits their employers offer?**

Helping employees understand their benefits starts with effective communication and engagement.



While helping employees grasp the value of their benefits is key, the right approach to communication offers rewards beyond a well-educated workforce. We've compiled eight ways to add value to your benefits communication plan based on our latest voice of the customer research.

# The value of communication



83%



## What do employers say?

83% say that communication, employee education and engagement are essential to their benefits strategy.<sup>1</sup>



65%



19%

65% of companies claim that benefits communication is a high priority, but only 19% say their employees have a strong understanding of their benefits.<sup>2</sup>

1

# Pre-communication



**Communication shouldn't be limited just to time of enrollment.**

Pre-communication well prior to enrollment sets employees up for success by helping to get them comfortable with what's being offered and assess their needs. Employers should find ways to regularly communicate with employees through tools like email, group meetings or flyers around the office. Doing so helps drive the results employers want from their benefits program while helping to educate employees.





72%

of employees who enroll one-on-one with an insurance representative express high levels of satisfaction with enrollment.<sup>3</sup>

## 2 One-on-one

**Employees who enroll with an insurance representative in person tend to be the most satisfied with their benefits enrollment experience.** In fact, in Trustmark's research, 72 percent indicated they were either very satisfied or extremely satisfied. One-on-one communication allows employees to ask questions and understand how their benefits relate directly to their individual situation. This leads to more informed decision-making during enrollment and better employee appreciation of benefits.



72%

of employees who received three or more sources of information were “likely” or “very likely” to recommend their employer based on their benefits program.<sup>3</sup>

3

## Lunch 'n learns

**Lunch 'n learns are a more casual setting for employees to learn about their benefits.** A group setting like this can supplement one-on-one communication as an opportunity for employees to get answers to questions they may have been hesitant to ask in a one-on-one setting. Or, it can provide an opportunity to hear other helpful questions the employee may not have even thought of prior to the lunch 'n learn.





# 4

## Conserving resources

**Employers can spend all kinds of time and resources trying to communicate with employees.** In fact, internal staff are the most likely resource to be responsible for benefits education.<sup>2</sup> Though they are often responsible, HR staff can easily become overburdened by the sizeable task of educating employees and performing enrollment. By offering one-on-one enrollment with voluntary benefits, employers get access to enrollment specialists who can communicate with employees and help them enroll in their benefits at no additional cost to an employer's bottom line.



95% of employees say they need someone to talk to for benefits information.



95% said they would like that person to be from HR.



94% said they would like to receive information from the insurance provider.



93% said an enroller would be a helpful source of information.<sup>4</sup>





## 5 Key corporate messages



**A lot can get lost in the hustle and bustle of the workday and making time to communicate with employees isn't always easy.** But, when you pair important messaging from the employer with benefits information, you have an opportunity to inform employees while also addressing issues that affect the business, such as 401(k) participation, wellness or high-deductible health plan adoption.

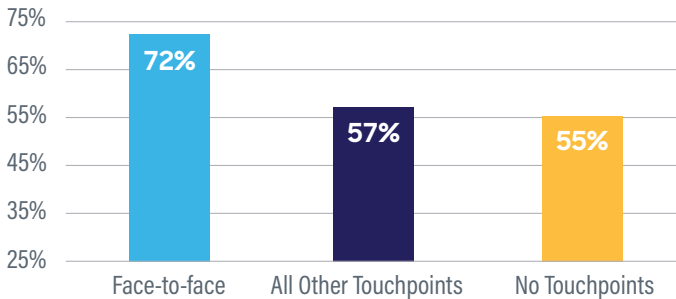


## 6 Benefits satisfaction

**In determining employee satisfaction, it's not uncommon that the quality of a benefits program comes second to the quality of the communication.**

Employee engagement, satisfaction, and voluntary product take-up rates are all higher among employees who receive at least three different types of benefits communication.<sup>3</sup> Needless to say, employee communication has tremendous potential to add value by increasing benefits satisfaction.

### Employees expressing satisfaction with benefits program by communication method



# 7 Employee retention

## Offering the right benefits helps with employee retention.

Seventy-one percent of employees would switch employers based on their benefit offerings.<sup>5</sup> But, the loyalty that comes from offering benefits only comes if employees are aware and informed of all their options. Communication helps employees understand the benefits available to them and, in turn, translates into more loyal employees.



71%

of employees would switch employers based on benefit offerings.<sup>5</sup>



## 8 Onboarding and ongoing communications



**Surveys have found that one of the most effective communication strategies for benefits is to provide year-round communication.<sup>2</sup>** Not only does it help provide a steady stream of information to keep employees informed, but year-round communication also helps with onboarding new employees and getting them up to speed quickly. In terms of understanding both their benefits and workplace initiatives, regular use of effective communication tools makes it easy for new hires to get adjusted to their workplace and hit the ground running.

**For more content like this, follow us at:  
[trustmarkbenefits.com/newsroom](https://trustmarkbenefits.com/newsroom)**



<sup>1</sup>Pacific Resources. Benefits Administration Survey, Paul Rogers. 2017.

<sup>2</sup>Benefits Communication Survey Results. International Foundation of Employee Benefit Plans. 2016.

<sup>3</sup>Trustmark and Customer Benefits Analytics, "Who Buys Voluntary and Why: 2017 Enrollment Study," 2017.

<sup>4</sup>Trustmark Connell Group Research. 2015.

<sup>5</sup>"Why Voluntary Benefits Play a Lead Role in Your Employee Retention Strategy," Catie Grisby, BenefitFocus Blog. 2018.

**You care.  
We listen.**

Underwritten by Trustmark Insurance  
Company. Rated A- (EXCELLENT)  
A.M. Best.

400 Field Drive  
Lake Forest, IL 60045  
[TrustmarkVB.com](https://TrustmarkVB.com)

