Developing a Benefits Communication Program

The process of creating and delivering a manageable and effective benefit communication program at can be a time-consuming undertaking, but by following some helpful tips and best practices, you can streamline the success of your program.

Know what benefits your organization provides and how they work:

- Make an inventory of dates, contracts and other administrative information for all contracts and plans.
- Create or utilize a comparison of benefits features and costs for each plan you offer.
- Consider your benefits documents from varying perspectives, such as the company lawyer, a judge and jury, employees, employees' beneficiaries and the press.

Know how your employees feel about your benefit program:

- Ask them how they feel and let them know you are sincere in your desire to know and meet their needs.
- Analyze reports from your providers.
- Study actuarial and provider research.

Understand benefits communication responsibilities and organize yourself:

- Develop a plan that includes required, as well as optional communications that may be helpful.
- Keep employees and beneficiaries informed of changes to their benefits, and explain confusing terms and features of the plans.

Prepare your benefits communication plan of action:

- Determine who will prepare your benefit communications and the costs involved.
- Construct a data sheet to be used for planning, preparing and delivering your communications.
- Designate responsibilities for the preparation of each communication. Be sure to consider both internal and external assistance.
- Communicating remotely with a doctor is a primary function of telemedicine. With this technology, doctors can reach patients in remote, rural and underserved areas where there might not be an available doctor or hospital. Through telemedicine, patients can access doctors for routine visits, emergency care or diagnostics from a specialist.

Sell your communication plan to your manager:

- Determine HR and other benefit staff productivity loss due to employee confusion about their benefits resulting from a lack of clear communication of benefit information.
- Set measurable objectives for how much money and time your communications will save.
- Present your communications plan and implementation schedule.
- Prioritize compliance with government regulations and clarification of complicated issues, procedures and terms.

Select, prepare and distribute communications to fit corporate objectives and employee needs:

- Target segments of employees who would profit most from specific features of a benefit by sending tailored communications.
- Decide what type of communication will be most appropriate for relaying messages to employees.
- Determine who will manage the production process of writing, editing and designing communications.

Evaluate the effectiveness of your benefits communications:

- Survey employees and provide feedback surveys.
- Establish and monitor indicators of behavior after communications are distributed.
- Revise your communications to meet realistic goals and expectations, your employees' needs, your communication plan objectives and your organization's requirements.

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Effective Benefit Plan Communication

The way that employers communicate benefits information to employees has a tremendous impact on how well the programs are understood, utilized and perceived by employees. Providing your employees with ample informative resources will help better convey your message.

Managers and supervisors can be effective in sharing important benefits information with employees, especially if it is scripted or “canned.” Since they are most likely to know what their employees understand, they might be better able to present benefits information. As an employee’s main point of contact, managers and supervisors also tend to be more approachable with questions. Opportunities to ask questions, express dissatisfaction and discuss problems regarding benefits information with supervisors and managers should be encouraged. Many employers use managers and supervisors to share benefits information, but this should be done with caution and help from the following tips.

Avoiding Verbal Communication Problems

Communicating inaccurate information to employees is always a major concern when using managers and supervisors to relate benefits information. Keep in mind that misinformation not only causes an employee relation problem, but has the possibility of causing litigation as well. Consider these tips to avoid problems:

- Consider allowing only specific Human Resources personnel to discuss benefits information with employees.
- Remind those who may be asked questions regarding benefits, such as supervisors and managers, to review their plan documents carefully. They should refer to the HR department any question they are at all unsure how to address.
- Whether formal or informal, do not make promises regarding any aspect of the benefits plan that the company will not be able to keep.
- State in the plan documents that plan amendments are to be made only in writing and approved by the corporate representative or plan administrator, if applicable.

Written Communication Cautions

Even if written material about benefits information is not an official plan document, informal written promises can still prevail in court. As a result, make sure even informal written communications about the plan is consistent with the official documents before distributing.

Employees often rely on summary plan descriptions to determine their rights under a specific plan. In the event of an issue due to discrepancies between plan documents and the summary plan document, the summary plan document can hold up in court. Because of this, it is crucial to make sure that the summary plan document is correct, current, clear and in agreement with the plan documents, handbooks and all other benefits information.

As a safety measure, be sure that the summary plan description, handbooks and other benefits communications state clearly that the plan document has absolute authority over them. This information should appear in a separate paragraph in a prominent position. Consider using larger, italic or boldfaced type, or by using a distinct border to make the information readily apparent.

Other general helpful tips include:

- Keep a copy of each communication or disclosure sent to employees, however informal.
- Grant discretion to fiduciaries in the plan document.
- Make sure all documents relating to the plan do not include any misleading information before distributing. Request additional information from the plan administrator regarding information that you believe may be misleading.

- Reserve the right to amend the plan at any time for any reason.

Summary of Benefits and Coverage

Since Sept. 23, 2012, health insurance issuers and group health plans have been required to provide an easy-to-understand summary about health plans benefits and coverage.

Utilizing these simplistic health plan summaries can help you explain health benefits with your employees.

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