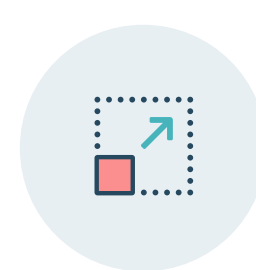


3 ways to improve benefits education and access



1. Success depends on creating customized employee experiences.

Poor employee understanding can create numerous problems:¹



Say no to one-size-fits-all benefits plan design



Employees who do not understand their benefits are **less likely to enroll**



Employees who do not understand their benefits are **less likely to appreciate their employer's offering**



Employees who do not understand what their benefits cover **may file inappropriate claims** that are then rejected



Factor in generational differences in communications

+25% say their employer communicates only slightly well or not well at all.¹

44% of employees think their employer is communicating very or extremely well. While more than a quarter say their employer communicates only slightly well or not well at all. But the youngest employees, **Generation Z, are particularly dissatisfied with their employer's benefits communication.**¹



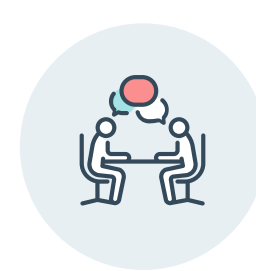
Create a culture of inclusivity and belonging

"Take feedback and perspectives from individuals to make sure that you're providing the best possible benefits and engagement solutions that are right for them. Listening to your employees will show that you care about them as individuals. In return, they'll place more trust in you as their employer and will stay with you for the long-term."



- Kaleb Unverfehrt, Vice President, Enrollment Strategy, Colonial Life

2. Think beyond the annual enrollment process.



Talk about your benefits to employees year-round

69% of employees would like to receive communication at least a few times or frequently throughout the year.

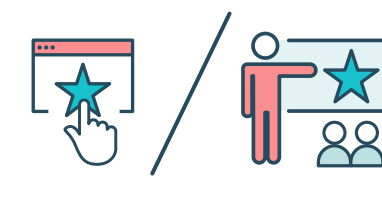
Employees that receive benefits communication more frequently are happier with the overall communication efforts.¹



Use a hybrid approach to engage all employees

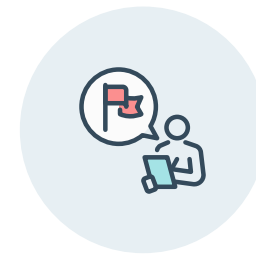


Consider a hybrid approach with respect to both onsite and virtual benefits counselor support so individuals can engage with an advisor in the way they prefer.



80% prefer digital communication¹

63% prefer a meeting or interaction to allow for questions¹

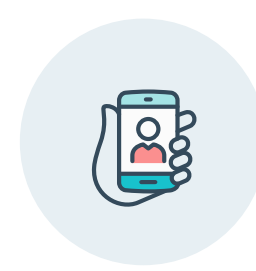


Ask for employee feedback regularly

In a Colonial Life Employee Enrollment Survey, **94% of employees said they felt their needs were considered when their employer sought their feedback** (formal or informal) when designing their benefits offering.²



3. Use technology as an enabler, not a replacement for humans.



Use technology to make access and engagement easier

If your current open enrollment process is through paper applications, **a good first step would be utilizing an online enrollment platform.** This allows individuals to enroll and select their benefits digitally which streamlines the process by automatically sending this new employee data into your payroll system automatically.

87% of employees who met a benefits counselor said they understand their benefits.³

78% of employees would prefer to enroll online.⁴

63% of employees said they would prefer having a meeting or 1-on-1 interaction to ask questions about their benefits.³



Take an "always on" approach to benefits

If you keep your enrollment technology accessible throughout the year, **you can enroll new employees in their benefits as part of their onboarding experience without having to wait for the next open enrollment window.** You can also keep your benefits education materials live for employees to review all year long.



Connect with a Colonial Life representative to learn more >

¹ 2022 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA, 2022.
² Colonial Life, Employee Enrollment Survey, company sponsored, 2021.
³ 1,462 U.S. full-time employees responded to the survey in August 2021.
⁴ Colonial Life internal data, 2022.
⁵ LIMRA, Benefits and Employee Attitude Tracker (BEAT) Study, 2022.

