



Leveraging enrollment
technology to deliver
a superior employee
experience





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Introduction

Employers have known for decades that their employee benefits package can make or break their strategy for attracting and keeping great workers, but what many employers don't consider is the importance of the enrollment experience in fulfilling that strategic promise.

If employees don't understand the enrollment process or struggle to complete it, the employer has lost an important lever not only in protecting employees' physical and financial health but also in building a better all-around employee experience. In today's challenging market for talent, supporting employees, building their trust and loyalty and helping them feel engaged at work are all undeniably crucial to long-term success.

Whether you're about to launch your annual enrollment or planning improvements for next year, this guide will help you ensure your enrollment checks all the boxes.



You'll learn

- ✓ The enrollment education and communication practices that create the biggest impact
- ✓ The enhanced technology that makes enrollment better for employees and easier for HR
- ✓ The capabilities your insurance carrier must offer to realize the strategic benefits of enrollment



Demystifying benefits with education and communication

Enrollment begins with understanding — not just what benefits offer but also how they can help and how the enrollment process works. Modern enrollment technology can deliver education and communication to employees efficiently and effectively for an employee experience that increases benefits participation as well as workplace satisfaction.

Deploy technology to boost understanding and participation

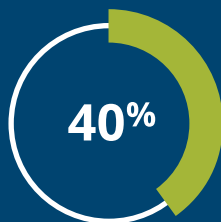
Employees are not born understanding benefits, a fact that can sometimes be lost on people who deal with insurance every day. Industry terms are unfamiliar, and employees often resist giving up a portion of their paycheck to pay for something they're not sure they need.

If employers offer multiple benefits, employees may be confused about which ones are right for them. If benefits education isn't provided or isn't done right, employees often give up and neglect to enroll in coverage that could save their finances when the unexpected happens.

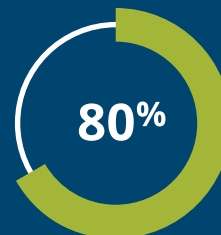


Digital benefits education techniques are lower cost — and can provide a richer experience for employees.

The importance of benefits



About **40% of employees** are much more inclined to stay with their employer because of the benefits package.



80% of employees consider online or digital resources the most helpful when it comes to understanding their benefits.

Out with the old way of educating employees — printing and distributing benefit booklets and meeting employees in person. Not only can this be expensive and take up a lot of time, but it is not always the best fit for every worker. With more remote workers than ever, having digital techniques not only educate employees at a lower cost, but they can also provide a better, richer experience that helps employees make more informed decisions. For example, enrollment technology can provide

- **Decision-support tools.** Interactive digital experiences can help employees learn about benefits and receive recommendations on which ones are right for them based on their individual circumstances.
- **Ways to go deeper.** Digital education platforms can house a wealth of information that appeals to every learning style.
 - **Like to read?** Click on **digital brochures** that describe the benefits, what they cover, what they don't and how to use them.
 - **Rather watch?** Select **videos** that lay out the benefit highlights and walk employees through the process of enrolling and filing claims.
 - **Want to explore a topic?** Link to a **library** of documents, videos and interactive tools that let employees dig deeper into health, well-being and financial literacy topics that can reinforce the value of benefits.
- **Live help when needed.** When it comes to benefits communications, 86% of workers feel that in-person meetings along with digital information and mobile apps are some of the most helpful resources.¹ Even in a tech-friendly landscape, people will still have questions and want to connect with a human to find answers. You might try to cut your HR department's involvement by using engaging, accurate and thorough materials but then make sure employees can always reach an expert, empathetic human if they really need to. For some employers and employees, in-person individual and group benefit meetings will still have their place.

Digital benefits education techniques are lower cost — and they can provide a richer experience for employees.

Meet the increase in demand

When it comes to improving overall well-being, two-thirds of employees trust their employer to help provide them with quality benefits and resources.

Benefits beyond just medical



3 in 10 employees say they lack access to some coverages that they consider very or extremely important, like supplemental health benefits or mental health resources.¹



4 in 10 employees say financial wellness programs have become more important to them in the last year.²



Automate communication throughout the enrollment process

Beyond ensuring employees understand the benefits being offered, a successful enrollment also depends on ensuring employees understand and complete the process. You can use enrollment technology to

- **Notify employees about the upcoming enrollment.**
Automated emails sent a couple of weeks ahead of the enrollment event prepare employees to make their benefit decisions.
- **Deliver education tools.** One or two more emails during the run-up to enrollment can direct employees to the benefits education tools you're using.
- **Remind employees and keep them on track.**
Additional automated emails can announce the start of the enrollment event, remind employees to enroll before the deadline and confirm their benefit elections when they complete the process, for a more positive experience.

A successful enrollment depends on giving employees a few weeks' notice, a variety of materials and a number of reminders.

Typically, companies find that a successful enrollment depends on giving employees **a few weeks' notice**, **a variety of materials** and **a number of reminders**. Technology can automate this process, freeing HR to focus on higher value, more strategic initiatives.

Technology can also help automate the process of educating employees **outside of annual enrollment**. Whether you want an easy way to educate new hires or year-round education for current staff, technology can turn a messy, ad hoc process into a smooth, organized function that runs without creating more work for your HR team.



Modernizing enrollment with enhanced technology

Digitized enrollment materials and communications are just the start of a technologically advanced enrollment process. You can take your enrollment to the next level with technologies that streamline the process for both HR and employees while providing real-time information exchange that keeps everything moving smoothly.

Eliminate paper with smart enrollment tech

One of the most obvious benefits of using enrollment technology is the opportunity to banish the paper form. Going paperless eliminates a variety of time-consuming tasks for HR and your employees. It also improves accuracy since it helps eliminate the errors that can occur when entering data from paper forms into HR and benefit systems.

In most cases, employees are directed to a 24/7 website or portal where they can enroll. The best experiences

- **Prepopulate** employee and dependent information fields with information the employer already knows — to cut down on repetitive data entry and errors and to help employees feel good about the enrollment and their benefits.
- **Present some benefits education** alongside enrollment decisions — to remind employees of the value of the coverage at the point of making decisions.
- **Show a running tally** of the benefits selected and the amount to be deducted from the employee's paycheck.
- **Display a final confirmation** of the employee's benefit elections and automatically send the employee an email with this information for their records, helping them feel confident in the process.
- **Provide a robust mobile option** that lets employees enroll and submit documents on their phones any time at their convenience.

More and more digital enrollments can be done using smart phones — making paperless enrollment possible for many smaller companies.

Some smaller companies still find paper-based enrollments convenient, especially those whose employees do not typically work with computers. These companies can still benefit from the efficiencies gained by digitizing other portions of the enrollment process but they should also be aware that more and more enrollments can be completed using smartphones, which are common possessions for virtually all employee groups.

Automatic enrollment: The easiest way to protect employees

Structuring enrollments so that employees **opt out instead of opt in** for benefits can increase the number of people who are protected against the financial impacts of costs medical insurance doesn't cover. Consider whether auto enroll is right for your workforce.



Makes enrollment easier than ever

Employees are automatically signed up for benefits at predetermined levels unless they actively decline.



Is legal and flexible

Employers are free to implement auto enroll, and they can pick and choose benefits to offer on an opt-out basis.



Protects employee choice

Employees must be offered plenty of time to make their decisions and must be free to cancel their coverage at any time.

Connect to your carrier for a seamless experience

Connecting employee enrollment data with your insurance carrier's system can help eliminate paper, manual data entry and system incompatibility for a seamless employee experience and smooth enrollment process with less HR intervention. If you're onboarding to a new carrier, a seamless connection to an HR system can also streamline plan setup to ensure that everything's ready for a great enrollment.

Several technology options are available:

- **Technology partner.** An enrollment firm or benefits administrator, sometimes working with your broker, can conduct the enrollment and transfer election data directly to the carrier.

TIP: If you go this route, choose a carrier that can provide a direct connection to your preferred enrollment partner, whether you want a single online enrollment or perpetual enrollment and data management services. Some carriers provide connections to a wide range of regional and national partner firms.

- **HRIS integration.** If you use a popular HR information system (HRIS) for benefits administration, certain carriers can sync information directly and automatically from your system in real time.

TIP: The best integrations go beyond sharing basic employee data by integrating relevant information across benefits, payroll and billing. This ensures HR can perform all its benefits tasks in one familiar place without switching back and forth, resorting to manual data entry or contacting your broker or carrier too often for help.



- **Carrier proprietary enrollment system or benefits portal.** Some carriers have their own enrollment environments that link to their other systems for seamless transfer of enrollment data to underwriting, billing, etc. Some can provide a benefits administration portal for smaller clients who don't have a system of their own or don't use a supported HRIS.

TIP: The best systems provide an end-to-end digital experience that allows clients to educate employees, enroll them in benefits, provide evidence of insurability (see below), easily add or change employee information and complete billing and payment online without the need for file feeds or billing reconciliation.

Solve the challenge of EOI completion

One of the enrollment steps that can most benefit from technological advancement is what insurers call evidence of insurability or EOI (others just call it answering medical questions). EOI comes into play when an employee requests a coverage level that is higher than what they are guaranteed to receive without medical information.

Enrollment technology that integrates the EOI process with the enrollment process can save HR countless hours of effort while creating a vastly superior experience for employees. Plus, it helps make sure that employees finish applying for the coverage levels they want, boosting the value of the benefits you offer. See sidebar **EOI then and now** for more.

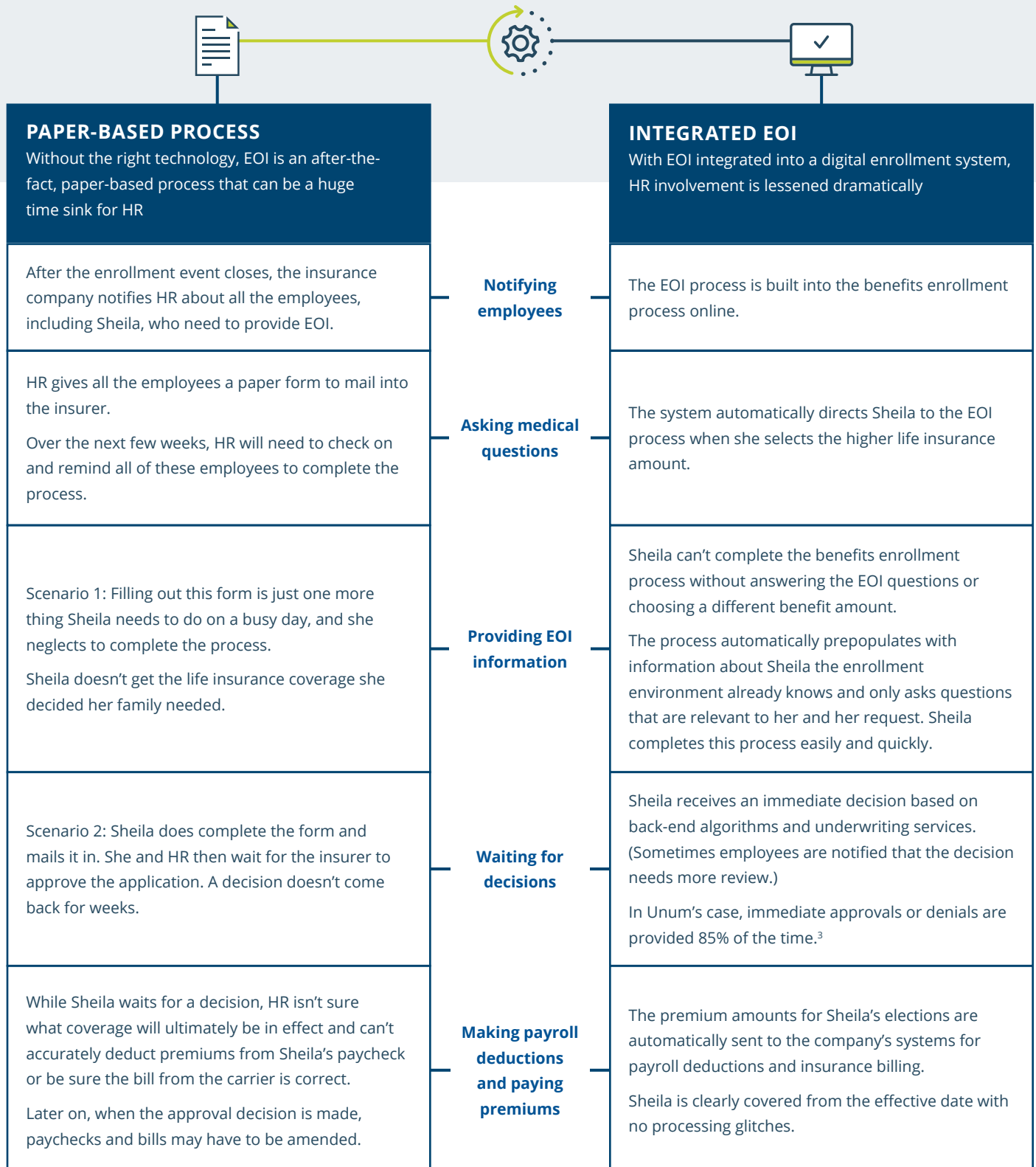
EMPLOYEE	DEPENDENT	COVERAGE	STATUS	APPLICATION DATE	UPDATED
David, Bob		Group Voluntary Life Insurance	Approved Coverage effective date: 7/16/2019	Jul 16, 2019	Jul 16, 2019
David, Bob	David, Spouse	Group Voluntary Life Insurance	In progress Application requires complete statement of health	Jul 16, 2019	Jul 16, 2019

EOI then and now

Example: Sheila, Account Executive, 42, married with two children

Sheila's company, in concert with its insurance provider, has decided that employees can enroll in \$100,000 worth of life insurance without answering medical questions but Sheila would like to purchase \$250,000 worth of coverage.

During enrollment she is asked to answer a few questions about her medical history to make sure the insurer can underwrite her coverage. This is called providing evidence of insurability.



Partnering with your insurance carrier to get results

It's one thing to easily and successfully get your employees enrolled in benefits. It's quite another if the enrollment experience helps employees recognize that you value them.

In today's unpredictable labor market, addressing your employees' needs and keeping them engaged through your benefits approach is one of the best strategies for finding great workers and keeping them around. It's not enough just to offer benefits — you need to position them strategically and administer them in a way that fulfills your promise to employees.

Your carrier can help you get there. Here's what your benefits partner should be able to provide:

1

Engaging experiences

Modern enrollment technology can provide enrollment experiences that compete with the best of the web. Employees expect and should have access to

- **Attractive interfaces.** Friendly, well-designed web pages that are easy to understand and interact with on computer or mobile device
- **Clear instructions.** From following the process to providing information to uploading documents, employees should be able to enroll with complete confidence and ease
- **Personalized environments.** Ensure the experience is tailored to the employee. Personalize the experience with the employee's name. Where possible, form fields should auto-populate with information you already know to cut down on time and avoid frustration. Don't show people benefits they aren't eligible for. Do show them exactly how much will be deducted from their paycheck for the benefits they select



2

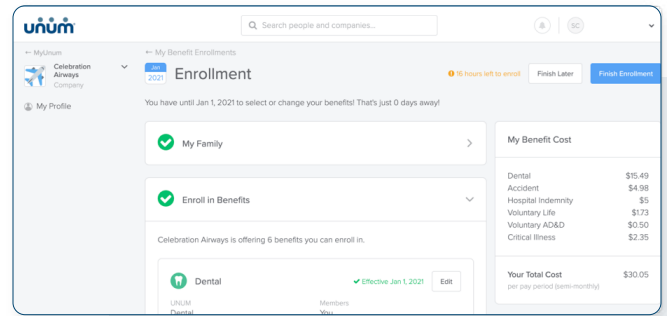
Effective benefits education

Employees value benefits only to the extent that they understand how they can help them in their individual circumstances. Your carrier should provide a variety of attractive, easy-to-understand educational materials that introduce employees to their coverage and reinforce the message that you offer these benefits because you care about the people who work for your organization. Bonus points for carriers that can provide a wide range of formats, from print to video to interactive experiences, depending on your people and your needs.

3

Real-time connections

Whether through HRIS integrations or other methods, the technology your carrier provides should make sure that enrollment information is shared seamlessly and in real-time. That way, your employees are quickly covered for the benefits they enroll in and their paychecks are always correct.



4

Expert live help

Enrollment technology helps everyone save time and get things done fast but when an employee or employer has a complex question, there is no substitute for a helpful live human on the other end of the phone line, email or chat window.

5

Year-round experience

Enrolling new hires in benefits during the year can be tricky unless your enrollment methods and tech are poised to take on the task. Ask your carrier how they can help make sure the experience for new hires is smooth, easy and automatic instead of paper-based and off-the-cuff.

6

Flexible approaches

Since every business is different, look for a carrier that is ready to deliver enrollment in whatever way that works for you, whether it's through a third-party firm, your HRIS or the carrier's own digital solution. Experience in all the major ways of enrolling employees can mean the difference between an enrollment that runs smoothly and one that drops the ball on creating a great employee experience.

Your insurance carrier can help you position your benefits strategically.

Conclusion

Take stock and take action for your next enrollment

If you've just finished your yearly open enrollment for employee benefits, you've got some time to evaluate. How did it go? What could be improved? How could better technology options help enrollment go more smoothly while increasing employee participation and engagement?

If you're already planning your next enrollment, be sure to ask your enrollment partner and insurance carrier what technology they offer to start you down the road of using a superior enrollment experience as a strategic tool. The result could be a stronger workforce — and a better workplace.



About Unum

For 175 years, businesses have trusted Unum, an industry leader with a proven track record of making it easy for companies to protect their greatest asset – their employees. We currently serve 1 in 2 Fortune 100 companies,⁴ helping over 38 million U.S. employees and their families³ thrive through life's moments.

When you offer Unum benefits, we provide clear, well-designed digital [education](#) and communication for your employees and work with virtually every third-party enrollment partner you may wish to use. If you use an HRIS like Workday® HCM, ADP Workforce Now®, or UKG Pro™, our [Unum HR Connect® integration](#) makes benefits and leave administration simple and automatic.

We offer our [MyUnum client portal](#), an end-to-end digital benefits administration platform designed for smaller employers without a system or partner, free of charge to employers who offer Unum benefits. This platform enables seamless digital enrollments that eliminate long turnaround times and provide easy online payment options — all with our industry-leading service teams ready to assist.

¹ LIMRA, 2023 BEAT Study, 2023.

² EBRI, 2023 Workplace Wellness Survey, 2023.

³ Unum internal data, 2023.

⁴ Fortune, "Fortune 500 2021," (2021); Unum customer database, 2021. Accessed 2023.

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