



# Ultimate Guide to Open Enrollment for Professional Services Companies

G&A Partners' guide to a more strategic,  
successful open enrollment

# Introduction

Annual open enrollment marks an important time for you and your employees, as businesses can unveil updated benefits offerings and employees can adjust their current elections to meet their needs.

But, perhaps more importantly, open enrollment also provides an opportunity for professional services firms to assess what benefits their employees are seeking, evaluate their current offerings, explore new options, and provide key benefits education to their workforce.

That's the strategic approach G&A Partners recommends professional services companies take to open enrollment. Each year, our benefits experts help small and mid-sized businesses plan and execute successful open enrollment periods.

In this Open Enrollment Guide, we're sharing suggested timelines, tips, and recommendations to make this your smoothest open enrollment yet.

## Open Enrollment Planner

8-12 weeks before open enrollment begins  
DEVELOP YOUR STRATEGY

4-6 weeks before open enrollment begins  
PREPARE YOUR CAMPAIGN

2 weeks before open enrollment begins  
BEGIN CAMPAIGN

During open enrollment (2-week period)  
BE AVAILABLE, SET CLEAR DEADLINES

1-2 weeks after open enrollment ends  
CHECK ENROLLMENTS

2-4 weeks after open enrollment ends  
RELAX – AND BEGIN PLANNING FOR NEXT YEAR

# Develop Your Strategy (8-12 weeks out)

A successful open enrollment begins with strategic planning. Starting this process 8-12 weeks prior to your open enrollment provides you the opportunity to evaluate your current plans and make adjustments, while also focusing on controlling costs and retaining your staff. During this time, G&A's HR experts recommend you:

## **1** Determine your company goals and budget

Knowing how benefits fit into your overall company goals and budget will help you when evaluating and making changes to your benefits offerings.

For example, if attracting and retaining top talent is a company goal, improving your benefits offerings may be a top priority before open enrollment.

Alternatively, if your budget requires you to reduce employer-related healthcare costs, then you may need to consider adding alternative health plan models, such as a high-deductible health plan (HDHP).



## 2 Assess your employees' needs and wants

You may be offering a variety of plan options to your employees, but often those plans don't match what employees are seeking. In the [2022 MetLife U.S. Employee Benefits Trends Study](#), small-business employees were asked which core benefits they would rate as "must have." Out of 11 core benefits, they rated more than five as "must have," yet the average small business only offers three of those core benefits.

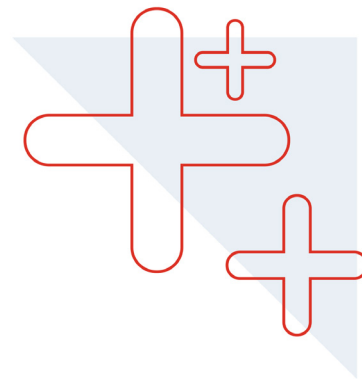
To learn what your employees need and want, ask them. Employee surveys are an easy, inexpensive way to poll your workforce so that you can better align your offerings with what they are seeking.

## 3 Revamp your benefits offerings to meet your company goals and budget with your employees' needs and wants

Now that you know what your employees are seeking and how well your current offerings fit their needs, it's time to adjust your benefits packages to align with their needs, your company goals, and your budget. By partnering with G&A as your professional employer organization, our team can help you find medical plans and benefits offerings within your budget and provide a more in-depth description of different options. G&A can also provide access to a variety of ancillary benefits such as life insurance that won't break the budget.

G&A's HR experts can help you develop an employee benefits survey, with questions such as:

- Are you happy with our current plan offerings?
- What additional benefits offerings would you be interested in?
- Are you happy with the health plan provider options?
- Do you understand all the benefits we offer?
- Do you know who to contact if you have additional questions?

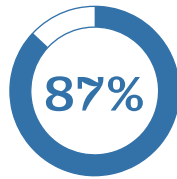


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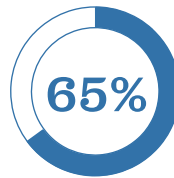
## Strategize employee messaging and education

How you communicate about open enrollment and your benefits offerings can make or break your open enrollment. Too little communication can lead to low enrollment or employees missing important deadlines, and a lack of educational information about your offerings may leave employees confused about what options to choose.

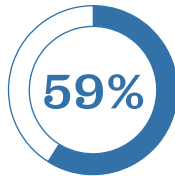
### Consider these statistics from the [2022 MetLife U.S. Employee Benefits Trends Study](#):



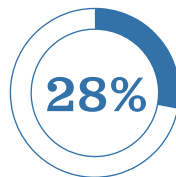
of employers said they agree that their communications about benefits help employees understand how benefits work.



of employees agree that their company's communications about benefits help them understand how benefits work.



of employees wish they were more informed during open enrollment so they can get more value out of their benefits.



of employees think that benefits communications do not clarify which benefits are right for them.

These statistics suggest employees are seeking better communication and education so that they can understand their benefits offerings. Investing the time in developing better communication and education could lead to improved job satisfaction and trust. In the same MetLife study, 80% of employees who understood their benefits said they are more likely to be satisfied with their current job and nearly all respondents said they are more likely to trust their employer's leadership.

# Prepare Your Campaign (4-6 weeks out)

With a strategy in place, you're ready to prepare your open enrollment campaign. Gone are the days when companies could just provide employees with an overview of the available plans and wait for open enrollment to end. An educational and informative approach that accounts for a multigenerational workforce with varying needs will help ensure your employees have the information they need to choose what's best for them.

Here are 3 key campaign preparations our G&A experts recommend:

## **1** Determine the information you'll provide to employees

Education is key in helping employees better understand how benefits work and choose the plans that are best for them, but it can also be a way to lower your overall costs. When employees understand their benefits and how they work, they are better equipped to use them in a more cost-effective manner.

It's also important to provide a range of information for a multigenerational workforce that includes Gen Z workers who may be choosing benefits for the first time and Baby Boomers who may have navigated benefits throughout their career but no longer have the same needs.



When you partner with G&A, our team will provide you a benefits booklet that you can distribute to your workforce prior to open enrollment. As you're planning what information to provide, consider these tips:

- **Begin with the basics:** Ninety-six percent of Americans said in a 2018 Policygenius survey they can't define the four basic terms routinely used in healthcare plans: deductible, coinsurance, co-pay, and out-of-pocket maximum. G&A recommends including definitions of common terminology used throughout your medical plans and open enrollment.
- **Explain how each plan works:** With several types of plans now available, it's important to explain how each plan works in jargon-free language that employees can understand.
- **Demonstrate what types of plans suit different situations:** Providing real-life examples of different types of plans can help employees visualize where they fit within each. For instance, share an example of how a patient might navigate a medical situation with an HMO versus a PPO. When you partner with G&A, our team will provide examples customized to your plan offerings.
- **Show employees where to go for services:** Do your employees know the most cost-effective solution for seeking care on a weekend? Educate your employees on how to use their benefits, including how they can save money. A telehealth visit for an illness may be significantly cheaper than visiting an urgent care clinic. Both options are far less than an emergency room visit.
- **Emphasize the importance of preventative care:** You can help control the costs of your healthcare plans by promoting preventative care and wellness within your workforce. "Chronic diseases are one of the leading drivers of healthcare costs, as 6 in 10 adults have a chronic disease," says Jenifer Allbright, G&A's director of G&A Beneficial. "Employers should promote wellness and preventative screenings. Early detection and prompt treatment are how we can keep chronic diseases under control and our costs down."

## **2** **Decide how you'll educate employees about open enrollment**

Employees are accustomed to consuming information in a variety of ways, from emails to lunchroom flyers to social media and more. And often, they are doing so from nontraditional work locations. When preparing your campaign, consider how you'll communicate with in-office, remote, and hybrid employees and what methods you'll use. Incorporating more than one method – such as handing out flyers, providing online materials, and hosting webinars – allows employees across generations to consume the information in a way that works for them.

If you host in-person or virtual meetings, record the meeting so it can be posted immediately to an Intranet, where employees in remote locations or who couldn't attend due to conflicts can access the information.

## **3** **Plan your open enrollment rollout**

The time is near to announce your open enrollment period to your workforce. Plan a rollout that includes communication about:

- Open enrollment dates, including when it begins and deadlines to enroll
- Upcoming meetings or webinars
- Where employees can find educational resources
- How employees will enroll
- Who employees can contact with questions

**When you work with G&A, our benefits team will schedule a meeting with your employees and provide an email template with open enrollment information and an electronic benefit booklet that you can distribute to your employees prior to the meeting.**





# Begin Campaign

## (2 weeks out)

Communicate early and often – starting two weeks prior to open enrollment -- with your employees so they can begin reviewing your educational materials, considering their needs, and preparing to enroll.

- 1 Distribute educational and informational materials**  
Make the materials easily accessible, so employees can retrieve materials and refer to them quickly.



- 2 Host in-person or virtual meetings and webinars**  
Provide multiple meeting opportunities to accommodate varying work schedules and in-office and remote/hybrid employees. Include time to answer employee questions, and if possible, record your meetings and post them to your company intranet so employees can refer to them on demand. G&A's team will schedule and host your open enrollment meeting when you partner with our team.



- 3 Advertise clearly defined deadlines**  
Missing open enrollment deadlines could mean that your employees are locked out of enrolling in benefits or making changes to their current elections. Ensure that you're frequently communicating clearly defined deadlines and provide employees reminders throughout the open enrollment period.



- 4 Encourage participation**  
Get creative in encouraging your employees to participate in meetings or open enrollment. Offer snacks or food at in-person meetings, enter webinar participants in a drawing for prizes, organize a benefits fair where carriers can give away prizes, or provide computers at meetings so employees can enroll on the spot.

# During Open Enrollment (2 week period)

Once employees jump into open enrollment and begin making their elections, you're likely to be flooded with questions. That's why it's important for your team to be available during open enrollment to promptly respond to your employees' questions. Whether you utilize a dedicated benefits email or an internal chat channel, ensure your team is regularly monitoring incoming messages and responding quickly.

**“It’s common for employees to begin enrolling and reach a stopping point, where they need a benefits or HR team member before they can move to the next step,” says Allbright.**

G&A provides integrated technology that makes enrolling in benefits easy for you and your employees. After open enrollment begins, G&A's benefits specialists regularly run reports so you know which employees have enrolled. Our team can also provide reports showing employees who haven't logged into the portal yet, so you can be proactive in encouraging your employees to enroll.

# After Open Enrollment Closes (1-2 weeks after)

G&A's experts recommend thoroughly reviewing employee enrollments during this time and proactively addressing any issues, such as employees who may have missed a deadline or an employee who forgot to add or remove a dependent.

Continue monitoring your inbox and responding to employee questions, then alert your employees when carriers begin distributing ID cards so employees can ensure they receive their card. This is also a good time to provide employees continued education on how to use their plans, where to go for service, and how they can save money.

# Closing Out Open Enrollment (2-4 weeks after enrollment ends)

Relax and breathe a sigh of relief! Open enrollment has ended and your strategic planning that began 14-16 weeks ago should have resulted in a smoother, more successful enrollment period.

**Now's the time to reflect on your planning process and assess:**

- What worked well and should be repeated next year?
- What are areas of improvement that we need to address?
- What would have made the process smoother for our staff?
- What would have made the process smoother for our employees?
- What feedback did we receive from employees?

Finally, mark your calendars for your next open enrollment period, and map out your open enrollment planner so you'll have a head start on next year.