

Communicating the Value of Your Benefits

by | Ellen Anreder



These steps toward a better employee communications program—along with tips on avoiding the seven most common communications blunders—may result in happier, healthier employees.

Twenty years ago, as a light snow fell upon an industrial park in the Midwest, crews from four television stations trained their cameras on a procession of people over the age of 65.

The men and women, all retirees, were visibly upset as

they marched in front of a trust fund's headquarters. They shouted slogans and carried signs saying "Restore Our Health Benefits!" and "We Deserve More!"

On camera, a spokesman for the group complained that the fund had cut their health benefits. What's more,

the retirees would be required to pay copayments for the first time.

"They don't understand," a spokesperson for the trust fund said. "We're one of the few funds in our industry who have any health benefits for retirees."

"They still have the best benefits in the country. I guess they just don't know it!"

This was a public relations fiasco that could have been avoided if the fund had a comprehensive communications program in place. The retirees would have been informed

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Ann Black. International Foundation. 2007.

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that they still had benefits worth cherishing. And they would not have been surprised to learn that some of those benefits were unsustainable in a time of spiraling medical costs.

The unfortunate incident illustrates the importance of developing a comprehensive communications program for benefit plans and trust funds.

Every health provider, every benefits administrator and every benefits plan needs a communications strategy.

Following are key steps toward establishing a properly designed plan.

Objectives of a Communications Plan

As with any enterprise, we need to begin with deciding what we want to accomplish. The list of objectives may contain the following:

- **Informing participants of the value of their benefits.** The intent is to help them appreciate what they have and understand why it's important to use their benefits wisely.
- **Instructing participants on how their benefits work.** Informed participants are less likely to call in with complaints or request appeals, which translates into lower administrative costs for the plan.
- **Explaining how to use benefits efficiently.** A health plan's resources are better used when participants understand when to use urgent care instead of an emergency room, why generics can be preferable to brand-name medicines, etc.
- **Educating participants about smarter lifestyle choices.** Information about nutrition, exercise and other elements of healthy living will promote overall

health in addition to saving money in claims and administrative costs.

- **Promoting early detection of health conditions.** Information about biometric screenings, annual physical exams and frequent self-examinations will contribute to prevention of diseases and better outcomes when health problems arise.

In summary, a successful communications program promotes better and more efficient use of benefits and encourages and educates participants to make healthy choices, change behavior and save money for themselves and their plans.

Setting Specific and Measurable Goals

In designing your program, you will want to set specific goals to determine priorities and establish benchmarks to measure your success. For example, you may wish to reduce the number of appeals by a certain percentage and tailor your messages accordingly. Your success will be fairly easy to measure.

Building Your Communications Team

Communications is not a part-time job. When assembling the budget for your communications plan, keep in mind that a successful program includes a well-trained and focused team of professionals. This is not a task for one of your staff members in his or her spare time!

A trust fund invests in trained legal counsel, accountants, consultants, actuaries and investment advisors. Just as part-timers and amateurs shouldn't be trusted to perform any of these jobs, unqualified individuals shouldn't be given the responsibilities of communicating effectively with your participants and presenting your image to the world.

When selecting the members of your communications team, be sure they are committed to your program, they are trained professionals and they know how to speak so your participants will listen.

Preparing Your Communications Budget

Once you've identified your objectives and assembled your communications team, your professionals can assist you in preparing a budget. Elements of the budget may include costs pertaining to:

- **Editorial** (content)
- **Design** (print and web)

- **Production** (formatting, programming and printing)
- **Distribution** (postage, list management, web hosting, texts, voice blasts, etc.)
- **Event coordination** (health fairs, preretirement seminars, benefit briefings, etc.)
- **Video production.**

Building the Foundations of Your Program

You have a communications team and a budget. Now it's time to build the solid foundations of an effective communications program.

Here are the initial steps:

Understand Your Audiences

An effective communications plan requires an understanding of your audiences and the most effective means of reaching them.

Participants in benefit plans typically include new participants, long-term participants, spouses, dependents and retirees. Furthermore, each of these groups probably consists of individuals representing different age cohorts, ethnicities, primary languages, genders, etc. The content of your communications with each group should be inclusive, reflecting the diversity of the participants.

Don't forget you have other stakeholders who deserve consideration, including trust fund staff, employer trustees, union trustees and plan professionals. They, too, need to be kept informed about the changing details of your plan.

Establish Your Brand

Your health and welfare or pension plan is a brand with a service and

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1. **Write to express, not to impress.** Don't be concerned about appearing erudite. A good communicator focuses on message over style, going for the cleanest and most effective presentation.
2. **Keep it simple.** Write simply and directly, using a conversational tone. Small words are better than big ones. The same goes for sentences and paragraphs.
3. **Avoid needless words.** This is especially true for unspecific adjectives such as *very, several, various and numerous*.
4. **Translate the jargon.** Benefits administrators, trustees and medical professionals love using acronyms such as PPO, HIPAA and SAR. Spell these out (preferred provider organization, Health Insurance Portability and Accountability Act, summary annual report) at first mention before using the abbreviated forms.
5. **Use a picture. It's worth a thousand words.** Newspaper editor Arthur Brisbane said this in the early 20th century. His words are still true. In your publications, use high-quality photographs with people's faces appearing prominently. Charts, photos and cartoons are also good, but stay away from schlocky clip art.
6. **Avoid concept overload.** Limit your messages to just a few ideas for your audience to digest.
7. **Keep your designs simple, clean and colorful.** Use no more than two or three fonts at a time and allow plenty of white space to let the type and pictures "breathe." Strive for balance and contrast on every page.

a product to sell to your participants, similar to an insurance company, a bank or anything else we use as consumers.

This means more than designing a smart logo and a catchy tagline (e.g., "Working for Your Benefit," "Health Care That's Always There" and "Benefits Worth Keeping")—although these are essential. It also involves a unified "look" of your communications across all kinds of media, with common fonts, artistic elements and messaging.

Create Your Message

Ask yourself: What are the most important concepts I want participants to remember about their benefits program?

Your messages might include any of these and more:

- "You have benefits and here's how to get them."

- "Use your plan resources efficiently."
- "Your benefits have changed."
- "Participate in open enrollment."
- "Try these healthy habits."

A message that penetrates will change behavior among plan participants, in the process improving their lives and saving money for the fund and participants.

Getting the Message Across

Now that you've identified your message, keep in mind the following three R's in getting it across to your audience:

1. **Reduce the message:** Avoid concept overload by focusing on the essential points. For example: "Know When to Go to the ER or Use Urgent Care," "Why You Should Use Generic Drugs," "The Importance of Annual Check-

takeaways >>

- Having a communications program in place can sometimes help divert a public relations disaster.
- Effective communications require a well-trained team of professional communicators and a budget for various media and events.
- Funds need to identify all of their audiences and the message they want to communicate and have a unified brand.
- The message needs to be reduced, repeated and reinforced.
- A good communications program uses a wide variety of media to get the message across.

ups,” “Watch Your Weight,” “Eat Healthy,” “Use In-Network Doctors.”

2. **Repeat the message:** Say it and say it again. Many funds have enormous turnover, so repeating messages is key. Not everyone who received the message previously has internalized it, and many never saw it the first time. Plan participants should hear about their benefits at least once a month. More often is preferable.
3. **Reinforce the message:** A combination of media—newsletters, e-mail alerts, direct mailings, fliers, voice blasts, etc.—will get the message across when a single medium might not be sufficient.

Components of a Complete Communications Program

A good program uses a variety of media to carry your message.

Printed media: The printed word is alive and well! Magazines and newsletters are proven to influence behavior and are taken more seriously than electronic media. They also are passed easily among co-workers, spouses and dependents and can be saved for future reference.

Independent studies show some 80% of people do something with printed material they receive other than putting it in the round file. Some will scan it while a large percentage will read it thoroughly. Almost all of your audience will have their benefits on their minds, if only briefly.

One option your plan might consider is an easy-to-read brochure that allows for detailed information about the full array of benefits your plan provides. This would be kept for

reference and would have a shelf life of about three years, making it far superior to the usual summary plan description (SPD).

Websites: Every large organization should have a modern-looking and well-designed website that serves as a fast, convenient and comprehensive source of information for participants and their dependents. Websites are available all day and every day, providing downloadable forms, videos and podcasts, answers to frequently asked questions and a means for submitting questions, comments and suggestions (this feature requires frequent monitoring or it could backfire).

Social media: Facebook, Twitter, YouTube, Pinterest, LinkedIn and other social media provide fast and easy access to your plan and opportunities for developing a participatory community. There are risks, of course, especially when the conversation veers into a negative direction. Social media require a lot of maintenance.

E-mail and text alerts: These are great for getting a message out quickly, but that message will need reinforcement through other media. On their own, they are frequently misunderstood or ignored.

Posters and fliers: These, too, are ideal for delivering an immediate impact. No other medium can be affixed to the bulletin board in an employees’ break room so it can be seen by all at a workplace.

Phone blasts: A finely targeted message can be sent to those who need to hear it, whether it’s an urgent alert, a last-minute reminder or any other message that can be reinforced through a variety of media. It needs to be brief—30 seconds or less.

Meetings and seminars: Face-to-face communication, with ample time allotted for questions and answers, is still the best way to get a message across. This is not always practical for many reasons. Nevertheless, a communications plan should include educational opportunities at locations that are accessible to participants.

Other media: Your campaign could benefit from a variety of additional means, such as DVDs, thumb drives, video presentations (at meetings or on your website), paycheck stuffers and promotional items such as refrigerator magnets, keychain fobs and phone chargers. Each can have a place in a comprehensive communications program.

See the sidebar, “Do It Right! Avoid the 7 Most Common Mistakes of Benefits Communicators.”

Conclusion

Trying to administer benefits without an effective communications plan is like trying to reach the finish line of a race by running on a treadmill. You won’t get far, no matter how much effort, energy and resources you put into it.

George Bernard Shaw said, “The single biggest problem in communication is the illusion it has taken place.” As the trust fund that was blindsided by a protest march of retirees learned, succumbing to such an illusion can be perilous.

Twenty years later, this trust fund has a state-of-the-art communications program to inform its participants about their still-excellent benefits. Those participants, both active members and retirees, understand the value of what they have, and they know what they need to do to keep it. 🗝

bio <<



Ellen Anreder is owner and chief executive officer of Bleiweiss Communications Incorporated (BCI), a firm that provides publishing, multimedia, advertising and public relations services to Taft-Hartley trust funds and other nonprofit organizations. BCI, with offices in California, Massachusetts and Oregon, publishes dozens of periodicals that are mailed to employees and Taft-Hartley trust fund participants as well as creates and produces videos, brochures and educational seminars. Anreder is the founding president of the Coalition to Advance Working Women, a vice president of the International Labor Communications Association and a trustee of a Taft-Hartley benefit fund.



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