

Communicating Benefits to Employees Who Couldn't Care Less

Do your employees ignore open enrollment or wait until the last minute to address their benefits situation? Do they have a *"couldn't care less"* attitude toward their benefits in general? Click through for insight into why this happens and what to do about it.

While you're finishing up open enrollment, some employees are just getting started. They stride into your office, or the HR department, requesting guidance on the process; however, their demeanor says they just want to get it over with.

Or, maybe your employees aren't participating in your benefits program as vigorously as you'd like. Even though you're supplying benefits—such as health insurance, 401(k), and flexible spending accounts—the program remains underutilized. You feel as though your employees don't care.

But that's likely not the case, as the problem often lies in poor communication.

According to a 2022 [survey](#), 54% of employees *"don't know the full scope of what their current health insurance offers them."* In addition, younger employees are more likely to not know the basic facts about health insurance, compared to older employees.

The knowledge gap isn't new. Per a 2018 [survey](#), *"Any increase in employee understanding of benefits is welcome,"* particularly because employees don't seem to be receiving sufficient benefit education from their employers. This deficiency is often tied to a lack of effective communication on the employer's part.

First, employee benefits can be complicated. Benefits—such as health insurance, 401(k), and flexible spending accounts—all have different rules and regulations, including criteria for eligibility and participation. If your benefits documents and enrollment forms are too complex, it can diminish employees' interest in the program.

Second, historically, employers make most benefit decisions for their employees. For example, they're accustomed to unilaterally choosing their group health insurance plan, without considering the specific needs of their employee population—which can cause employees to feel indifferent about the benefit.

Third, some employers over-rely on PowerPoint presentations or mass communications, which have minimal impact on engagement.

Three tips for elevating your benefits communication

1. Avoid the alphabet soup of the benefits industry. Instead, keep the language simple and factual. Stick to information that you're legally required to give and that will help your employees understand their benefits responsibilities.
2. Break away from historical norms by providing benefits that fit the here and now. The current workforce is multigenerational and diverse, with people of different ages, gender, life stages, etc. One-size benefits packages and mass

communication methods aren't sufficient anymore, as employees now demand personalization. To get employees to care about their benefits, you must connect with them on a personal level.

3. Employ communication strategies that cater to your audience, such as:

- Mobile technology.
- Online benefits platform.
- Surveys to better understand your employees' benefit needs.
- Concise, well-timed messaging throughout the year.
- A mixture of presentation tools — for example, videos, texting, graphically attractive emails, and educational brochures.

It's vital to have knowledgeable, caring, and accessible benefits experts available for your employees to contact whenever they have questions or concerns.