

Benefit Counseling: The Key to Successful Enrollment

Benefits and insurance issues important to you - brought to you by the insurance specialists at [B_Officialname].



As an employer, you want your employees to understand and appreciate the substantial value of their benefits. In addition, it is important that employees understand their benefits when they are enrolling to ensure they make the best choice for themselves, their lifestyle and their budget. A 2009 study by Colonial Life states that 93 percent of employers feel it's important that employees understand and appreciate their benefits, yet only 19 percent believe that their employees actually do.

Benefit Counseling

A good solution is to provide one-on-one benefit counseling leading up to your open enrollment period. According to that same study, a majority of HR professionals believe that individual counseling is the most effective enrollment education tool, ahead of group meetings and Web-based counseling. Other research has shown that employees are typically not proactive in learning about their benefit plans, and prefer personal face-to-face meetings for benefits communication.

What about Cost?

Despite realizing its value, many employers fail to provide a one-on-one benefit meeting for each employee due to cost. However, in most cases this can be achieved at no cost to the employer. If you have a resident HR/benefits expert in your company, that person could facilitate the personal meetings. Otherwise, contact [b_officialname] to discuss benefits counseling.

Specific Benefits

One-on-one benefits counseling can provide the following benefits for companies:

- Engage employees in the benefits enrollment process
- Educate employees about the benefits they have, including voluntary benefits that they may not think they need or may not understand
- Help employees make better decisions about choosing benefits that are fitting for their lifestyle, medical health, family and budget
- Help employees realize what is being spent for their benefits and the value of what is provided
- Gain better appreciation from employees for the benefits they offer – this can help with retention initiatives and improve employee morale
- Achieve a better return on investment for their benefits programs

This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.