Tangohealth

eBook

Make Your Benefits Communications Stick

TABLE OF CONTENTS

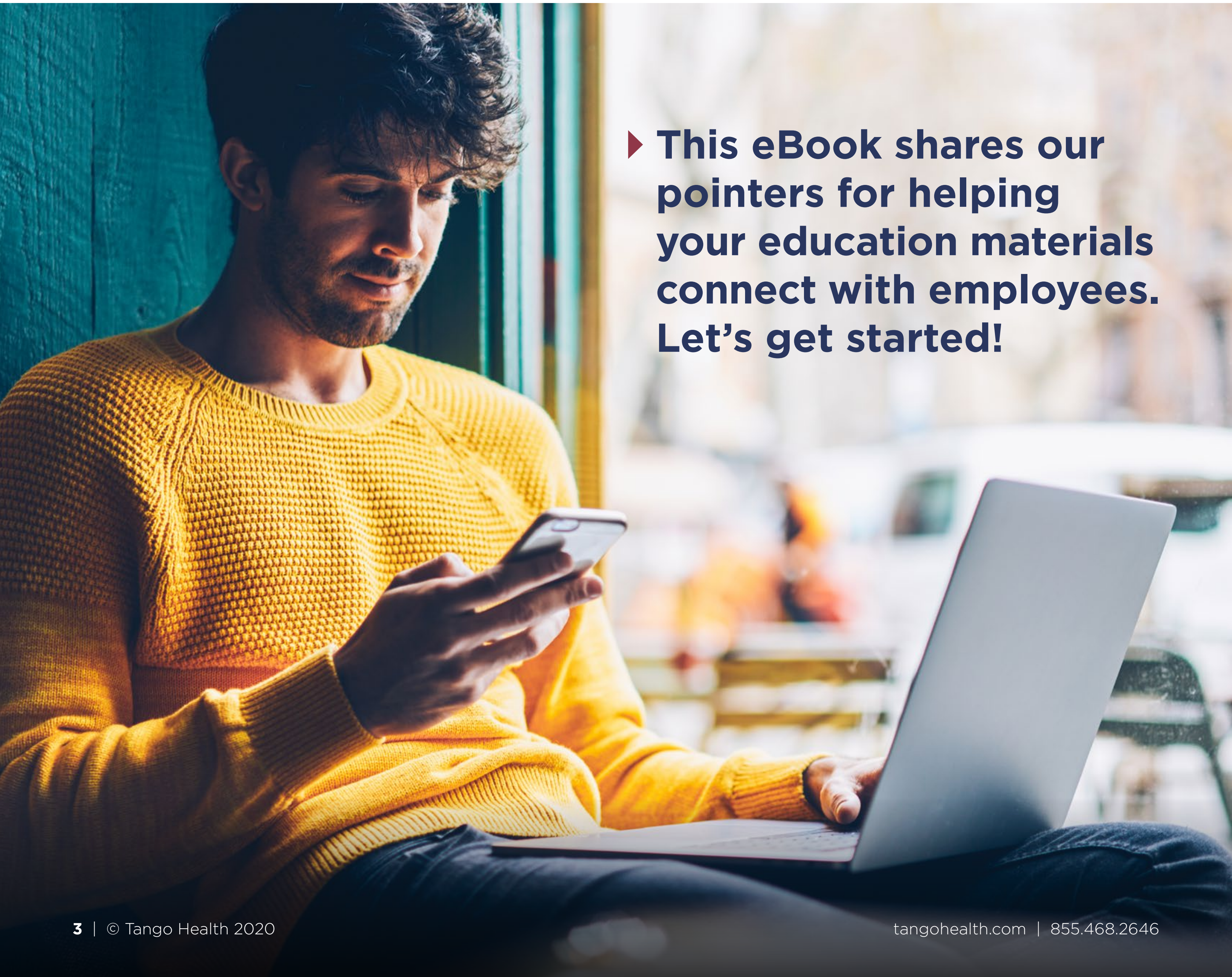
WHY BENEFITS PROFESSIONALS SHOULD READ THIS eBOOK.

A phone call from a client needing help. A calendar alert for the Monday morning meeting. An email announcing a new corporate giving program.

In a single week, your employees receive different messages related to their jobs—and a lot of them.

It's easy for your benefits education to become lost among the other communications swirling within your organization. **So how do you create messages that stick with your employees?**

At Tango Health, we understand just how important (and challenging) it is to create communications that resonate with your workers and stay in their memories.



This eBook shares our pointers for helping your education materials connect with employees. Let's get started!

CH. 1 MAKE RELEVANCY A PRIORITY.

In an age of information overload, common sense would indicate that employees are more likely to engage with benefits communications that appear most pertinent to them.

In other words, relevancy is king.

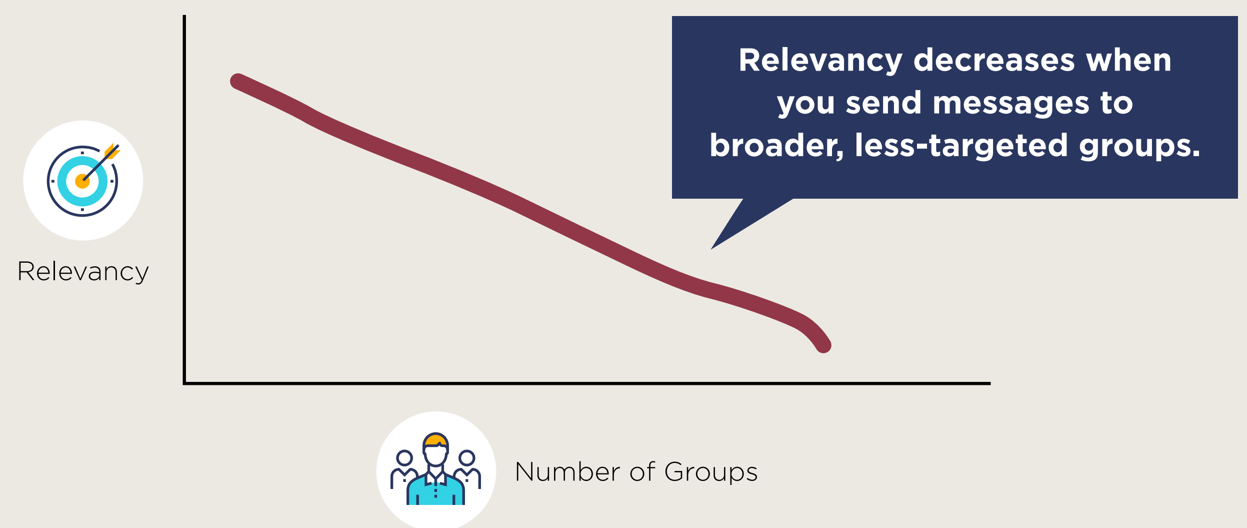
So how can you make your communications hyper-relevant?

One way to do this is by avoiding the big-umbrella approach to benefits communications and segmenting your employees instead. Here's a quick definition of each term to explain what we mean:

- **The big-umbrella approach** groups all employees together and creates benefits communications designed for all members.
- **The segmented approach** places employees in defined segments and creates distinct benefits communications for each niche in your workforce.

What do these approaches have to do with relevancy?

Well, there's an inverse relationship between relevancy and the number of groups you're communicating with at one time. When you send messages to smaller, more targeted groups, your communications will likely be relevant to employees. However, when you send messages to broader, less targeted groups, your communications will likely decrease in relevancy.



It's difficult to create benefits communications that speak directly to the lives of one employee group when you need to make your content broad enough for the big umbrella of your entire employee population. To keep your education applicable to all workers, you might find yourself avoiding references to real-life situations, which blunts the impact of your communications.

To see the difference between the two approaches, check out this graphic:

Topic	**The Big-Umbrella Approach**	**The Segmented Approach**
Qualified HSA Expenses	Learn which expenses your HSA card can pay for.	Learn how your HSA card can pay for your kids' braces, glasses, and more!
401(k) Savings	Learn how to increase your 401(k) savings.	If you're age 50, you'll learn how catch-up contributions can help you accelerate toward your retirement goals.
Family Health Plans	Learn more about the ins and outs of family health plans.	Should you add your spouse to your health plan? This webinar will help you determine the most cost-effective option.

If you're using the big-umbrella approach, how do you adopt the segmented approach?

We'd recommend collecting granular data on your employees and then creating communications that match their life circumstances. Try to get the following information on your employees:

- Age
- Marital status
- Income bracket
- Current type of health plan
- Organizational role/department
- Engagement with other benefits, such as HSAs

You can use the data you gather to create segments—for instance, married individuals between the ages of 18 – 30 or single individuals in your finance department.

CH. 2 FOCUS ON THE MOST IMPORTANT CONCEPT.

Have you ever heard of choice overload?

According to this article in *Psychology Today*, this is "the idea that having access to too many choices actually results in making decisions more difficult and less satisfying."

While the article we're citing takes a nuanced approach toward this concept, at Tango Health, we think it's wise to avoid choice overload when it comes to benefits communications.

As you educate your workers, don't give them too much information or present them with too many decisions. Instead, **focus on the most important concept.**

We're not discounting the helpfulness of comprehensive documents and in-depth resources. In fact, some employees may want extensive details. However, we'd recommend that you primarily share less complex communications that include links to broader, more comprehensive content for those who need it.

Check out our tips for keeping things simple:

1 LEARN FROM MARKETERS HOW TO REQUEST ACTION.

Did you know that "it's highly recommended across the industry by experts that you stick to only one CTA [call to action] per page"? That's a quote from a marketing organization that specializes in conversions.

In light of this, don't create an open enrollment email that asks your employees to adopt a lower-cost health plan, read an HSA brochure, and sign up for a wellness fair. Instead, give your employees one task to complete.

This might require you to...

2 ELIMINATE, ELIMINATE, ELIMINATE.

Staying focused on the most important concept means you can't be an information hoarder.

For instance, if your goal is to teach employees how to open an HSA, be willing to part with instructions on what an HSA will cover or how to use HSA funds to reimburse a medical bill. Let these topics go and leave them for another time.

Whether you're creating a webinar or a web page, take the scissors to your education. Learn how to snip away until any employee can understand the biggest takeaway from your content.

3 DON'T HAVE TOO MANY STEPS OR SUBPOINTS.

Even if you limit your focus, you may still be tempted to include too many steps or subpoints related to your main point. As you flesh out your primary topic, try to aim for no more than three concepts.

CH. 3 USE A RESEARCHED-BACKED TECHNIQUE TO COMMUNICATE CHANGES.

There's a reason organizational change is such a big topic in the business world; helping an organization and its employees shift is no easy goal.

And the reality is, many benefits professionals are agents of organizational change.

In a single year, your team may be tasked with introducing employees to new perks, encouraging them to adopt new health plans, and asking them to embrace beneficial behaviors.

If you want to elicit a positive response from your employees, the *Harvard Business Review* has some important insights. In this article, three scholars explain how their research found evidence that communicating "a vision of continuity" can create positive outcomes toward change. They write…

> "In overcoming resistance to change and building support for change, leaders need to communicate an appealing vision of change in combination with a vision of continuity. Unless they are able to ensure people that what defines the organization's identity — 'what makes us who we are' — will be preserved despite the changes, leaders may have to brace themselves for a wave of resistance."

Benefits professionals have much to learn from this research.

Let's say you're announcing a new health plan to your employees. Based on this article, you might want to connect this new coverage with your organization's track record of finding better healthcare options for its employees.

We'd highly encourage you to read the entire *Harvard Business Review* article here.

CH. 4 LEVERAGE THE TECHNIQUE OF SPACED REPETITION.

Creating benefits communications that stick doesn't simply involve crafting messages that resonate with employees.

It's also about filing away your education in their memories.

Holding a webinar that successfully persuades employees that HSAs are beneficial is only part of the challenge. Getting workers to remember what you said at open enrollment is just as important.

To help employees recall your content, we'd recommend leveraging the technique of spaced repetition. If you've never heard of this before, here's a quick explanation from an article in *Psychology Today*:

> "You are most likely to remember something later if you repeat it using spaced repetitions. This means that you repeat the information over and over, but you put some time in between the repetitions.... Studies have shown that spaced repetition is an effective way to learn many different types of information."

In this eBook, we'll share some tips for incorporating spaced repetition into your benefits communications:

COMMUNICATE NEW CONCEPTS AT LEAST FOUR TIMES. Think back to a time when you were learning something new in school. Did you understand it the first time you heard it or the second? Perhaps you had to study a topic repeatedly to start grasping certain concepts. If your employees need to absorb new information, try to give them multiple rounds of benefits communications so they retain what they've learned.

REPEAT, BUT DON'T SIMPLY COPY AND PASTE. Spaced repetition does require repetition. However, that doesn't mean you have to review the information in a way that's monotonous or boring. For a single topic, you can send emails, hold a webinar, host a team-building activity, and more.

DON'T WAIT TOO LONG BETWEEN REPETITIONS. Spaced repetition probably won't be as effective if you put a year between when you introduce a new concept and then repeat it. All exaggeration aside, it's a good idea to cover a topic again not long after introducing it.

CH. 5 WHEN POSSIBLE, USE STORIES.

As you work to make your benefits communications resonate, be sure to use stories whenever you can. As this article states…

> "Studies have demonstrated, for example, that in contrast to expository texts, narrative texts are associated with increased recall, better comprehension, and faster reading time."

Think about it…

What message will linger in an employee's mind: your blog on the benefits of opening an HSA—or a talk where Hannah explains how she opened an HSA and then used employer HSA contributions to pay for an expensive trip to the ER? The answer is obvious.

Below we've listed a number of communication mediums you can use to bring stories to your employees:

1 VIDEO TESTIMONIALS

We've already published an article that mentions how important video is. So it's no surprise that we're suggesting you use video to share stories with your employees.

In a single video, an employee can tell a narrative that (indirectly) educates viewers on:

- How much can be saved by switching to an HDHP.
- How decision support software makes open enrollment easy.
- How a wellness program can help.

Once your video is ready, use it on your website, during an employee meeting, on Facebook, or in an email.

2 WRITTEN TESTIMONIALS

While videos are a great way to tell a story, cinematic testimonials aren't the only way to get your employees to share their experiences. You can also use written testimonials to support your benefits communications initiatives.

For example, let's say your goal is helping employees take advantage of your Employee Assistance Program (EAP). You might know a handful of employees who've participated in an EAP service. Simply stop by their desks or have a chat over lunch. Ask if they'd be willing to write, in their own words, how the EAP positively impacted their lives.

3 CASE STUDIES

Case studies are another way to bring narratives into your benefits communications. A case study is lengthier than a written testimonial, and it allows you to include employee quotes and fun graphics.

While this content can be formal, we'd recommend keeping case studies (that are targeted toward your workforce) short and casual.

Want to see some examples of case studies? Check out the ones we've created here.

4 EMPLOYEE INTERVIEWS

Tell stories by incorporating employee interviews into your benefits communications. You can leverage these interviews in everything from monthly newsletters to lunch-and-learns.

Using a Q&A format, discuss a specific topic, and let your employee's experiences educate other workers.

However, to get an interview off the ground, you'll need volunteers. We'd recommend you communicate the following before asking for participants:

- Tell your workers about the topic beforehand.
- Define the number of questions you'll ask.
- Explain you'll send your questions ahead of time so employees can think through their responses.
- Let everyone know approximately how long the interview will last.

5 HYPOTHETICAL STORIES

Sometimes, there's simply not enough time to coordinate an employee interview...much less create a video.

If you don't have any real stories on hand, try giving hypotheticals to illustrate a point. To make your stories realistic, you might use names for your characters. Just be sure your employees understand you're not referring to actual individuals.

CH. 6

CREATE A LEGITIMATE SENSE OF URGENCY.

When you're building a communications campaign, determine if the topic you're discussing has a legitimate sense of urgency.

If the answer is yes, take advantage of this opportunity to help your communications "stick."

The key to using urgency—legitimately—is justification. Whether you're announcing an event or promoting a new health plan, let employees know why they should pay attention. Here are a few dos and don'ts for creating urgency:

1 DO USE URGENCY SPARINGLY.

Urgency is best in small amounts. If every benefits communications campaign involves urgency, your employees may begin to tune you out.

2 DON'T BREAK YOUR WORD.

Have you ever received an email that announced there were just "24 hours left to (take an action)" ...only to get an email saying that the deadline had been lengthened just for you?

Make sure you don't deliberately break your word. In your benefits communications, place yourself in the shoes of your readers, viewers, and listeners—and put their interests first!

If you plan to extend a deadline or make an exception, don't use urgency in your content. Not only is this dishonest, but it also undermines trust between you and your employees.

3 DO USE NUMBERS.

When you're communicating that something is urgent, avoid generalities. Instead, give numbers to make your communications stand out. Below are some examples that illustrate what we mean:

General Statement	Statement with Numbers
Open enrollment ends soon!	In 3 days, open enrollment will end.
Don't let your FSA funds disappear.	After December 31, your FSA funds will disappear.
Visit our health fair to win our grand prize!	Only employees who visit our health fair can join our drawing for the $200 grand prize.

4 DON'T USE URGENT STATEMENTS THAT MIGHT CREATE LIMITATIONS OR UNTRUTHS.

If you're communicating urgency, be sure you think into the future. You don't want to limit your options or accidentally lie.

Let's say you send out an email that says, "This is your last chance to sign up for a new health plan." However, if you offer a new plan the following year, you've just made your previous statement untrue. It's better to avoid this sentence or add, "This is your last chance to sign up for a new health plan *for this* year."

Here are some words that may signal the need to revise your content or qualify any strong statements:

- Last time
- Last chance
- Only
- Final
- Ever
- Never
- No more

CH. 7

BE SAVVY ABOUT DESIGN.

When it comes to benefits communications, it's not just about what you say...but how you say it.

Your message can be relevant. Your stories can be powerful. Your words can be carefully chosen. But unless you're savvy about design, your benefits communications can struggle to achieve their true potential.

For communications involving text (such as web pages, emails, and printed materials), here are a few tips for your design decisions:

1 UNDERSTAND THE IMPORTANCE OF DIGITAL ABOVE-THE-FOLD CONTENT.

Did you know that experts consider the space on a web page that's located before a user starts scrolling (the above-the-fold content) valuable real estate? As Optimizely explains...

> "Content layout and placement is important because content that appears above the fold is what is first visible when the user loads the page. It is the prime real estate that gets most of the attention from users."

In light of this, be selective about what information fills these areas. We'd encourage you to collaborate closely with your design team. Get on the same page regarding what employees should see first when they interact with your benefits communications.

2 PUT WHITE SPACE TO WORK FOR YOUR CONTENT.

White space is an important part of tasteful design and refers to the portion of a web page (or printed material) that doesn't have text or graphics. Here are a few recommendations for paying attention to white space in your benefits communications:

- Leave enough space between blocks of content.
- Leave enough room at your margins.
- Don't cram too much content on a page, brochure leaf, etc.

To learn more about white space, check out this article from UX Planet.

3 ASSESS BOTH TEXT AND FONT.

From the size of your font to the color of your text, make sure you consider these aspects of design! As you assess the look and feel of your benefits communications, we suggest the following:

- **Give your font due attention.** Your font can have an impact on the effectiveness of your benefits communications. After all, who wants to read a health plan manual written in UnifrakturMaguntia? (Yes, that's actually a font.)

  For digital content, Penn State gives sans-serif fonts a thumbs up (the university has a list of legible fonts, which you can access here).

  But what if you're creating a brochure, a flyer, or other tangible materials? For a situation like this, here's some guidance from the Purdue Online Writing Lab, "Research has found that the difference in readability of serif vs. sans serif fonts is negligible in print sources."

  That being said, we'd still recommend getting the opinion of someone outside of your team (for instance, a random employee or an unbiased family member) before sending your content off to the printers.

  And here's a final tip: choose a clean, competent-looking font. Remember that your benefits communications discuss important matters—such as health plans, life insurance, retirement savings, and more. While cool fonts are fine, don't let an unprofessional font undermine your message.

- **Don't make your font too small.** Be mindful that not everyone has the eyes of a 21-year-old. Make things easy on your employees. You don't want them squinting while reading critical information.

- **Change all-caps text to sentence case or title case.** We're not the first to recommend against all caps. In a page on digital accessibility, Harvard University writes, "Readability is reduced with all caps because all words have a uniform rectangular shape, meaning readers can't identify words by their shape." In light of this, consider (when possible) taking words out of all caps.

- **Recognize that less is more.** In design, too much variety isn't necessarily a good thing. Try to limit how many fonts and colors you use. Your design should draw attention to your content—not become the point of focus. A circus-like assortment might distract your employees from the topics at hand.

- **Look at the background behind your text.** Is your background white? Then be careful about using light gray text or other pastel colors.

  Are you placing words over a graphic with a light and dark background? Consider using a solid-colored box behind your text. This will keep your words from disappearing into the graphic.

WHAT'S NEXT?

You're at the end of this eBook, and perhaps you've already identified a number of improvements that may help your benefits communications "stick" with employees.

If you're wondering what's next, our encouragement is to get started small.

Honing your benefits communications probably isn't a one-day task. So here are some tips for practically implementing what we've shared:

1. **Select one upcoming benefits communications campaign.** Don't try to revise every strategy you've put on your communications calendar. Instead, find one campaign you'll begin in the next six months. This might be anything from a health literacy promotion to your next open enrollment.

2. **Use this eBook to help you audit.** At this point, analyze your upcoming campaign. Using this eBook to pinpoint gaps, identify any areas that could be improved. We'd recommend taking notes on specific ways you'll revise your communications.

3. **Execute your campaign, and then analyze it.** Once you've executed your strategy, it's time to evaluate. You might ask questions such as, "What impact did these improvements have?" or "Did my changes increase employee engagement?"

   Remember, this eBook isn't the ultimate authority. Your on-the-ground experience is key. You have the unique ability to determine whether your employees respond to urgency or not, whether they prefer video testimonials or employee interviews, and so much more.

4. **Draw conclusions and use them for further improvement.** Once you've had a chance to comb through your data, write down your conclusions. We'd recommend detailing at least three takeaways you've learned about your employees from implementing our suggestions. Then, use your conclusions to improve your other initiatives!

WANT FURTHER GUIDANCE?

Check out our infographic 10 Benefits Communications Hacks to Get (and Keep) Your Employees' Attention. From the Hemingway App to Tango Decision Assist™, we share tools and tips that benefits professionals can use to help employees take notice of your communications.

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About Tango Health

Tango Health supports companies to deliver a better benefits experience. We're here to guide your employees to get the most out of their benefits with personalized decision support and education. We also help organizations with accurate ACA reporting. To learn more about our team and the solutions we provide, visit us at https://www.tangohealth.com/.