

Is your benefits enrollment foolproof?



This quick checklist covers the important steps that administrators should take to ensure their benefits enrollment is successful and complete.

Step 1: Carefully process employees' payroll deductions.

After the last enrollment comes in, collect all employee enrollment data and process payroll deductions based on this year's elections. This includes determining whether each election is a pretax or after-tax deduction. It's important to do this step carefully and on time so no one experiences any lapse or disruption in their coverage.

Step 2: Receive, reconcile and pay carrier invoices.

Next, receive and process invoices from carriers and reconcile them with the employee data you have on file. For instance, if an employee is enrolled in coverage as "Bob" but his legal name is "Robert," reconcile the discrepancies and make corrections. Once you've reconciled the invoices, pay carriers on time and in full to ensure continuous coverage for your employees.

Step 3: Send employees a benefits-enrollment survey.

Survey your employees about the benefits-enrollment process as soon after enrollment as possible. Ask them about how they felt about the enrollment, whether they believed they were making informed decisions and what challenges they faced. Their feedback is an excellent opportunity to gain insights on how to improve next year's enrollment.

Step 4: Continue the communication.

Once benefits enrollment is complete, provide all employees with a statement of their benefits elections for their records. Keep it simple and ensure your communication is clear. You can also continue communicating about benefits with your employees year-round with a quarterly email that shares something new about this year's coverage.

Communicating the value of insurance benefits also helps remind employees to make the most of the benefits they've selected. Plus, the third-quarter email is a great time to begin communicating about the next annual benefits enrollment. The early notification also allows employees time to become better informed and in the right frame of mind when another benefits enrollment begins.

Step 5: Plan for next year.

The final step is to use this year's benefits enrollment as a way to get ahead of the game for next year. Grab the results from your post-enrollment employee survey and take time to prepare for success in three areas:



Online servicing.

Take a closer look at the platform your employees used to make their enrollment decisions. If it digitally tracks employee one-on-one meetings with your benefits advisor, such as Everwell™, find out what percentage of employees took advantage of those meetings.

If relatively few employees met with the advisor, see what you can do to increase that percentage next year. Perhaps setting up a sign-up sheet and posters in a high-traffic area can help.

You can also learn a lot from seeing how many employees completed enrollment decisions, even if that decision was to decline.



Employee communication.

Think back on this year's benefits enrollment. Did all your employees receive the same level of communication with the same message? Did they all have the same amount of time to complete the enrollment process? If not, consider how you could improve their experience next year.



Coverage and solutions.

Look at the coverage employees selected to determine whether some benefits received few or no enrollments. Was low enrollment due to the offering? Was there a lack of clear communication about the benefit? Identify what changes may need to be made to ensure employees are fully aware of all available benefits and determine whether specific options are still pertinent to employees' needs.

[Need more information to help ensure your benefits enrollment is truly complete? Aflac can help. Contact your benefits advisor today.](#)



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