

# HR Insights

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## Administering Benefits: Engage One-on-One for Better Results

Effective communication with employees about their benefits is essential since many employers are offering more voluntary benefits, health care costs are rising and employee decisions are becoming more consumer-driven. Worksite communication programs that involve one-on-one guidance help employees make the best decisions regarding their employer-sponsored benefits.

### Group Discussions versus One-on-One Guidance

Traditionally, employees are enrolled in and educated on group benefits by attending a large meeting with many other coworkers. While the messages about benefits reach an adequate number of employees via these meetings, many individuals are still reluctant to attend and/or, those that do attend may not be fully engaged in the discussion. This is due in part because employees may be uncomfortable asking personal questions about benefits in front of a large body of their coworkers. Beyond that, each individual (and family) has his or her own needs which may not be addressed in the group setting. If employees do not fully understand your offerings, they may be reluctant to sign up for them.

Since offering an attractive benefits package is a great way to attract and retain valuable employees, a workforce without the knowledge of your total rewards program may not be as loyal to your organization. Considering the cost of turnover is quite high—50% to 200% of any given position's annual compensation—inadequate communication can be devastating for your organization.

To improve benefit communication, many employers are turning to one-on-one benefits counseling for their

employees. During these meetings, employees are educated on such topics as how to save for retirement, investment risks and rewards, and automatic investing and annual increases. Professionals do not give investment advice, yet they can educate employees on their options and provide them with tools to make wise decisions.

As part of these programs, professionals generally keep in contact with employees throughout the year and check on their progress. If questions need answering and new issues arise, employees feel comfortable knowing that someone is available to give them personalized assistance.

If your employees are disengaged with regard to your benefit offerings, consider one-on-one enrollment guidance to encourage more participation and to lower your long-term costs.



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