

# How personas and journey maps can fine-tune benefits enrollment



## Part III: What's next? Strategies, tactics and tips to enhance benefits enrollment

### Executive summary

Through research on how employees work through their company's benefits open enrollment process, we've identified a five-step benefits enrollment journey map. As a result of comprehensive interviews with employees in companies from 500 to over 5,000 workers, we defined three distinctive employee personas (or segments).

Each persona approaches open enrollment with a unique mindset, suggesting that forward-thinking corporate benefits managers should consider tailored communications and strategies to improve open enrollment practices and maximize employee engagement.

### We are presenting this research in a series of three white papers:

- Part I** The 5-step benefits enrollment journey
- Part II** Personal preference: Three employee approaches to benefits enrollment
- Part III** What's next? Strategies, tactics and tips to enhance benefits enrollment

### Methodology summary

We commissioned Roundpeg Consulting to study nearly 50 employees from midsize and large companies who were moving through the benefits enrollment journey in 2017. The research results were shared and validated with Securian Financial's Employer Advisory Board of benefits professionals and leaders in September 2018. See the detailed methodology at the end of this report.

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## Part III

### What's next? Strategies, tactics and tips to enhance benefits enrollment

In Part I of How employee personas and journey maps can be used to fine-tune benefits enrollment, we introduced the 5-step benefits enrollment journey map:



In Part II of this extensive research, we shared the details of three distinct employee personas that emerged from the data's analysis and how the personas were validated by Securian Financial's independent Employer Advisory Board of benefits leaders from across the United States:

- **Pre-planners** usually need extra time to review their options up front so companies should release at least some information earlier in the process.
- **Fit-finders** have more complicated decisions to make and often pull in their spouses for help. Here, companies can offer multiple presentation times, some in the evening to accommodate spouses.
- **Auto-pilots** usually don't anticipate changes in their elections and often feel rushed or time-strapped. To help this group of employees, companies will design communication materials that are simple, clean and action-focused.

For the final installment in this series, we summarize how benefits managers can use this data to create personalized strategies to improve communication and engagement with employees during benefits enrollment.

Distilling hours of conversations and logged activities with nearly 100 employees and benefits professionals has helped produce a treasure chest of tips that can enhance or improve every company's benefits enrollment processes.

Companies have three distinct groups of employees or personas, to connect with: Pre-planners, Fit-finders and Auto-pilots. Analysis of the study's data and feedback from benefits leaders has revealed several tips for how to maximize the engagement of each persona, no matter where they are on the enrollment journey.

As Elda Macias, Securian Financial's senior director of customer insights and experience design, observed, "Pre-planners need information upfront before open enrollment begins, and in multiple ways. If I'm a benefits manager, how do I make sure that I have the communication tools to connect with this audience even if I don't know how many Pre-planners are in my population?"

When employees travel the 5-step benefit enrollment journey, there are several tactics benefits managers can employ to assist different groups along the way. The following strategies, tactics and tips will enhance and improve employee experiences as they navigate the company's benefits enrollment journey at each step.

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## Tips for helping Pre-planners

As we reported in Part II, successful sign-up for the Pre-planner means being prepared from the beginning.

- Provide extra time upfront
- Release annual enrollment information earlier in the process
- Give Pre-planners interactive decision support tools to efficiently perform comparisons
- Give them a heads-up on all relevant dates and procedures
- Provide a guided tour of offering changes (in person or online)
- Provide information on cost and benefits provisions, with specific examples for different types of employees
- Use multiple communications tactics such as online resources, call centers, postcards mailed to home, in-person workshops and interactive websites that spouses can also use

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## Tips for helping Fit-finders

The Fit-finder spends a lot of time in the weeds consulting multiple information sources while moving through benefits enrollment. Because they haven't prepared as much as the Pre-planner, they tend to get bogged down and struggle to make decisions.

- Keep the lines of communication open; give them different opportunities for connecting with the benefits team
- Offer opportunities to communicate with their family members; offer evening or early morning presentations so spouses can attend
- Simplify benefits materials to make them understandable for everyone
- Offer a decision support tool that shows trade-offs and makes plan comparison easy
- Be clear about scenario-planning - "If you choose this option, here's what could happen"
- Show how elections change as family changes
- Provide a guided tour of offering changes (in person or online)
- Offer weekly information sessions - each corresponding to a specific benefit

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## Tips for helping Auto-pilots

As the name implies, Auto-pilots either anticipate no change in their elections or feel rushed and time-strapped. Without any sense of urgency, Auto-pilots spend most of their time in the final days of the process, with many coasting along with last year's plan.

- Use a variety of communication formats to reach as broad an audience as possible
- Employ straightforward and action-focused communication materials
- Distribute condensed materials, so information feels less overwhelming
- Send multiple reminders
- Require all employees to attend enrollment meetings
- Send personalized messages; call individuals directly
- Host in-person meetings so people who don't want to read materials can ask questions directly
- Create a post-enrollment grace period for employees to make changes to their benefit elections

## Conclusion

Benefits managers can improve how employees navigate the annual benefits enrollment journey by being aware of how different groups, or personas, approach this seemingly overwhelming task. When companies personalize communications with its three personas - Pre-planners, Fit-finders and Auto-pilots - leaders will achieve better benefits enrollment outcomes. The strategies, tactics and tips reported here for each persona can be employed at any size company.

## Methodology

Research into how employee personas and journey maps can be used to fine-tune benefits enrollment was commissioned by Securian Financial Group, Inc., and conducted by Roundpeg Consulting.

The research took place in October 2017 using the online journal platform Revelation. Roundpeg Consulting contacted 48 participants in significant markets across the United States: Los Angeles, Boston, Chicago, Atlanta, New York and Dallas. The study participants worked in organizations from 500 to over 5,000 workers. Most worked in larger companies – 5,000 employees and above.

To validate the study's research, Securian Financial shared the results with 28 members of the company's Employer Advisory Board, a group of benefits professionals and leaders from midsize and large companies in the United States. Securian Financial acquired Employer Advisory Board feedback through 45-minute telephone interviews in September 2018. Where possible, we synthesized results with previous Securian Financial research.

## About Roundpeg Consulting

Roundpeg has a track record of working with mass consumer brands to develop brand strategies that translate to action and connect with consumers. The company draws upon a range of unique facilitation methods and in-house insights tools - from syndicated research and non-traditional qualitative to digital ethnography and social listening.

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