



# **simplifying benefits decisions: how to offer plans employees want**

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## Focus on benefits communication

The diverse benefits plans available in the insurance marketplace provide a range of options for employers and employees. But sometimes the coverage choices can be overwhelming. Review tips on benefits communication.

[Click here to review tips on benefits communications.](#)

Diverse benefits plans are available in the insurance marketplace and provide a range of options for employers and employees. But sometimes the coverage choices can be overwhelming. Employers often offer benefits packages to take care of employees and their families. However, they know that the plan design and coverage levels can affect employees' satisfaction with their jobs, impacting productivity and performance. Consider five ways to succeed when making benefits decisions:

## 1 provide benefits that focus on wellbeing

Employers often incorporate benefits plans as part of their wellness programs. But Gallup research shows a better strategy is to focus on employee wellbeing. This involves caring for employees in all areas of life, not just their performance at work. Offer benefits programs that allow employees to thrive. Studies show that focusing on wellbeing enhances employees' health, lowers medical costs and leads to higher productivity. Employees are upbeat, which can create positive customer perceptions and sales. [Watch this video](#) to learn more about engaging employees by focusing on their wellbeing.

## 2 focus on benefits choices

National insurance industry surveys tell us that employees like benefits choices. Medical insurance is primary, and employees also expect to find staples—including dental and vision—in their packages. Employers who want to stand out may add creative options such as pet insurance, discounts for fitness classes and flexibility in paid time off.

As plans are designed, remember that one-size plans rarely fit all of your employees. Most families have a range of health needs. For example, for dental and vision coverage, some may want teeth whitening and frequent professional teeth cleaning or LASIK surgery, contacts or fashion eyewear. Talk with employees to find out the mix of benefits they value. Then create packages with flexible coverage choices that address their interests.



## 3 customize benefits

Some medical carriers offer insurance coverage combined with other ancillary products, such as dental and vision, with promises of cost savings. Others offer stand-alone plans, which is separate from medical coverage, for these benefits because they offer the most flexibility in design, customer service and claims processing. Evaluate which option is best for your employee group.



## Create a communications strategy

Employers struggle to provide consistent benefits communications. The best strategy is to work with your broker and carrier sales representative to develop a calendar plan, including message themes and dates that are easy to follow throughout the year. Learn ideas for improving benefits communication by reviewing this [whitepaper](#).

## 4 share the news

Over the past few years, employers across the country have improved their benefits communications. Despite these gains, employees want more information and assistance in understanding their coverages. Today's benefits plans may be complex, requiring employers to streamline and spell out the details so employees understand. Many employers struggle to provide consistent benefits communications. The best strategy is to work with your broker and carrier sales representative to develop a calendar plan, including message themes and dates, that is easy to follow throughout the year. The messages must break through the clutter of social and news media activity as well as work and personal responsibilities. Keep the information simple and pertinent. Share the benefits news through a mix of communication channels.

## 5 partner up

Make the benefits communication easier by asking your broker and carrier sales representative for help in assessing benefits needs, reviewing plans offered within your industry, recommending benefits coverage and creating a communication strategy. Include them in benefits discussions and presentations. The carrier may have information prepackaged that you can incorporate into your employee communications.



### Make Decisions Easier

Work with your insurance sales representative and broker to create a communications strategy that will help you reach employees with the right messages throughout the year. Don't forget to ask your sales representative to meet with employees to explain benefits choices, outline coverage options and provide information on costs in a format that employees can easily understand.

Ameritas customizes dental, vision and hearing benefits to employers' needs. Learn more about our coverage options by [reviewing this information](#).

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