

Communicating With Plan Participants

Jennifer S. Abrams, Esq.

Partner
SWB, PC
Berwyn, Pennsylvania

Joanna M. Pineda

Chief Executive Officer
and Chief Troublemaker
Matrix Group
International, Inc.
Arlington, Virginia



The opinions expressed in this presentation are those of the speaker. The International Foundation disclaims responsibility for views expressed and statements made by the program speakers.

International Foundation
OF EMPLOYEE BENEFIT PLANS 



Benefits Communication: What Are Your Goals?

What Are YOU Trying to Do?

- Help participants understand their benefits better
- Increase utilization of benefits (where it makes sense)
- Help participants find the forms, contacts, resources
- Help participants respond to deadlines
- Increase appreciation for the benefit funds
- Encourage healthy lifestyles!
- Comply with your legal obligations



Your Communications Plan



- Different Types of Communications
 - Initial
 - Ongoing
 - Required
 - Supplemental
- Timing
 - What they need to know before they join
 - What they need to know after they join
 - Ongoing communications
- Messages should vary based on benefit and audience

Understand Your Legal Obligations



- Depends on the plan
- Know your obligations by type of benefit plan
- Attorney review is important
- Make sure you're doing the legal minimum



Benefits Communication: Evolving Your Plan Communications

Your Communications Toolbox

- **Old News**

- Letters and mailings
- Web
- Email



- **New News**

- Text
- Marketing automation
- Video
- Mobile apps
- Social media
- AI

Recent Shifts in Communications



- Mailings and fax → Email, Website
- Social media and texting allow us to communicate in near real-time
- Communication preferences vary by generation
- You need to evolve your communications to meet your participants where they are



Benefits Communication: Self Service

Self Service



- People have an expectation that they can do things online at 11 p.m. or 6 a.m.
- They expect that they can get in touch then too
- Self service saves money
- Chatbots can help

Self Service—Different Methods



- Website functions, e.g., update contact info, check balances, check eligibility
- Open enrollment, applications, designate beneficiaries
- Chatbot
- Talk to your benefits portal provider
- Make sure participants get a confirmation of receipt
- Generations have different expectations about self-service



Benefits Communication: Accessibility

Accessibility Considerations



- For SPDs and other plan documents, you need to provide language access if more than a percentage of participants are literate in only a specific language
- Website accessibility requirements
 - Mobile responsiveness
 - Screen reader support
 - Font, color, contrast, etc.
 - WCAG, Section 508 regulations

Accessibility Considerations



BAD CONTRAST



GOOD CONTRAST

Accessibility Considerations

INTERESTING FACTS

ABOUT THOMAS JEFFERSON



Thomas Jefferson wrote the Declaration of Independence in 1776, which declared the 13 colonies free from England and the rule of the King.

[See a copy of The Declaration of Independence by clicking here.](#)



He had thousands of books and loved reading almost anything even if it was written in Latin.

Jefferson sold 10,000 of his own books to the U.S. Library of Congress.



Balancing Accessibility and Legal Requirements



- There are legal requirements for how benefits are communicated
 - What's included in comms
 - Phrasing
- Legalese is hard to understand!
- How can you communicate to be understood, while still upholding the legal requirements?



Benefits Communication: Use of AI

Artificial Intelligence (AI)



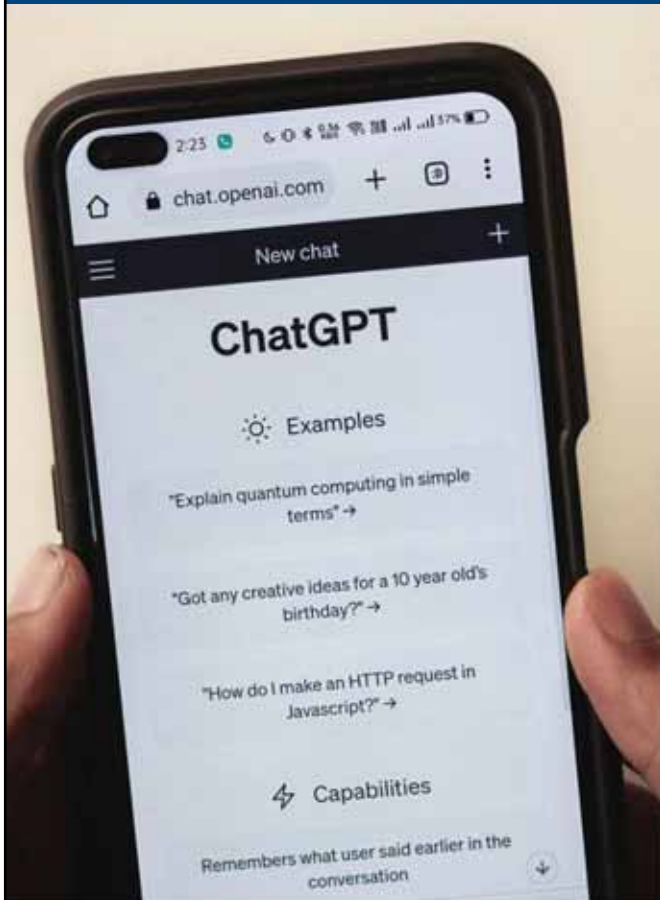
- Three ways that AI will influence communications:
 - AI tools that power chatbots
 - AI tools for generating communications
 - AI tools that help you make sense of your data

AI Tools for Generative AI



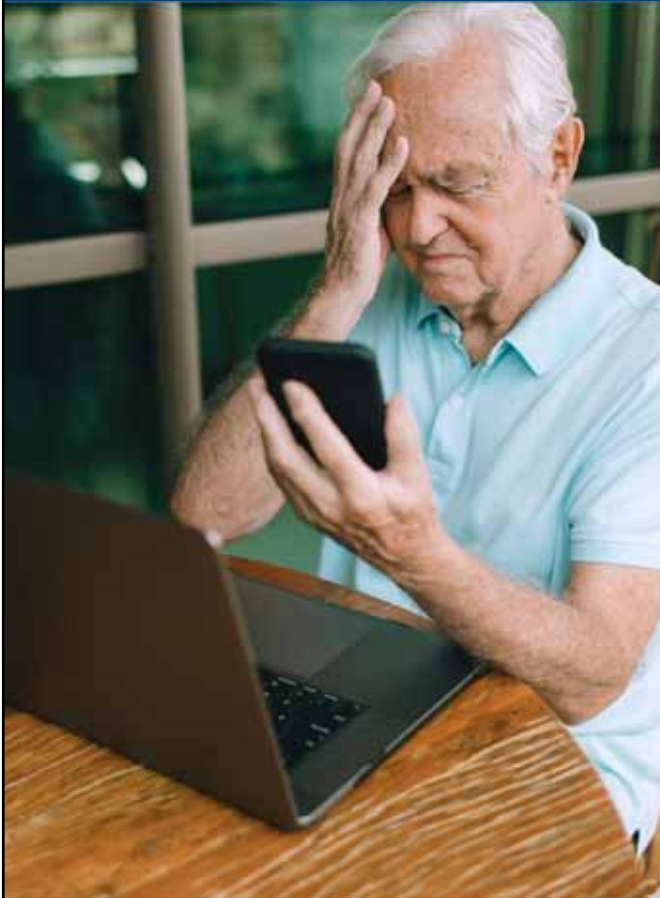
- ChatGPT, Claude, LLaMA, Gemini
- CoPilot from Microsoft and Duet from Google
- Grammarly
- Anyword, Rytr, Copy.ai
- More tools coming out every day

Tips AI for GenAI Prompting



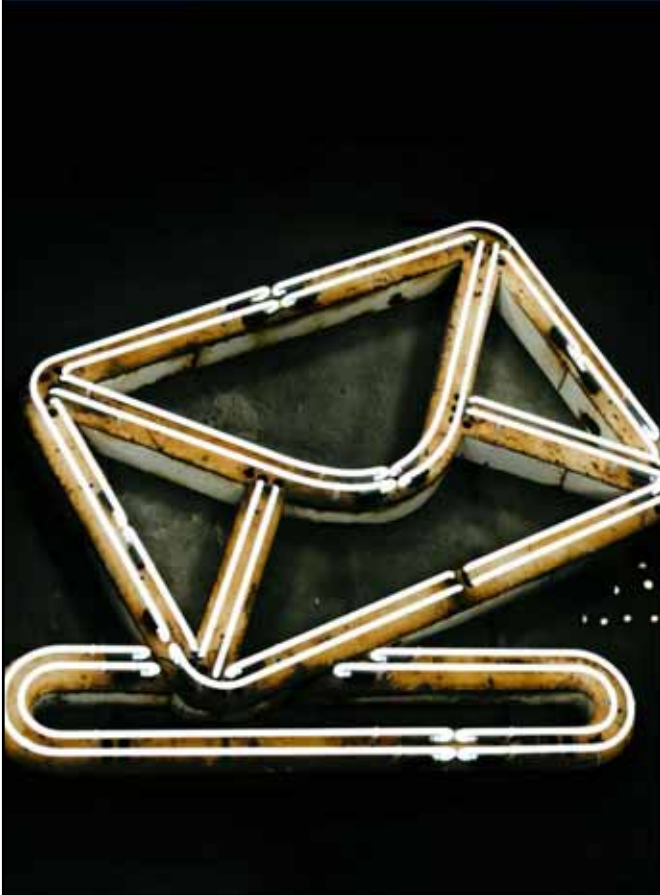
- Good outputs depend on good inputs.
- The more context and details you can give, the better!
- Prompts should be clear, concise, and direct.
- Provide information on goal, type of content, length of content, tone, language structure, target audience, keywords

Bad Prompting Example



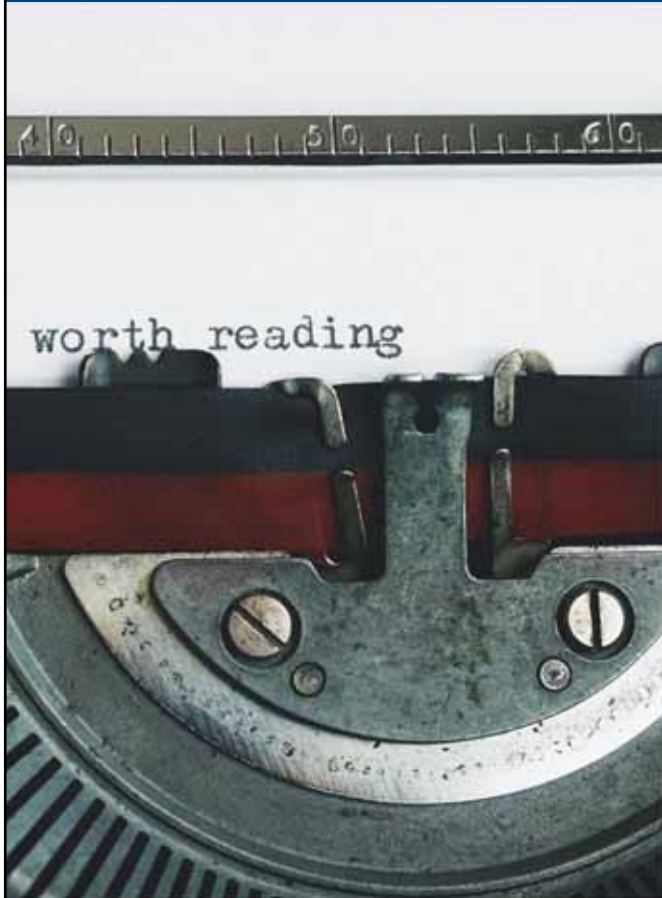
- Write a letter giving participants bad news about their pension.
- What are the most important benefits?
- Write a blog post about the benefits of healthy eating.

Good Email Prompting Example



- Write an email from the perspective of a Benefits Fund Manager for a multiemployer plan explaining recent changes to the plan's health benefits.
The email should:
 - Be concise and easy to understand for all participants
 - **Highlight key changes** (such as added benefits, new providers, or cost adjustments) using bullet points
 - **Address potential concerns** like increased premiums or coverage limits in a reassuring tone
 - **End with a call to action**, encouraging participants to contact the benefits office for more information or assistance
- The tone should be professional yet empathetic, emphasizing the plan's commitment to participants' well-being and support.

Good Blog Post Prompt Example



- Act as a Benefits Fund Manager for a multiemployer plan. Write a blog post on tips for staying healthy. The post should:
 - Begin with a warm introduction, emphasizing the importance of maintaining good health and how the plan supports participants' well-being
 - Include practical, actionable health tips (such as regular exercise, balanced nutrition, stress management, and routine check-ups), structured with subheadings or bullet points for easy reading
 - Provide examples of how these tips can be incorporated into daily life, while making the advice feel achievable for all participants
 - Highlight any health-related benefits or resources available through the plan, such as wellness programs, preventive care coverage, or mental health support
 - End with an encouraging call to action, reminding participants to take advantage of the plan's resources for maintaining a healthy lifestyle
- The tone should be positive and supportive, aiming to motivate participants to take control of their health.

Good Webinar Prompt Example



- Create a webinar outline for a Benefits Fund Manager to explain how participants can get the most out of their multiemployer plan benefits. The outline should include:
 - **Introduction**—Purpose of the webinar and the importance of understanding benefits
 - **Overview of key benefits**—Health coverage, wellness programs, and retirement plans
 - **Maximizing benefits**—Practical tips for using preventive care, in-network providers, and wellness programs
 - **Real-Life examples**—Scenarios showing how to save money and use benefits effectively
 - **Q&A Session**—Address participant questions
 - **Conclusion**—Recap and call to action
- The tone should be clear and supportive, empowering participants to use their benefits effectively.

Chatbots



- A chatbot is an artificial intelligence (AI) program that can simulate a human conversation in natural language.
- Chatbots can streamline interactions between people and services, improving the customer experience.
- You can “train” a chatbot with YOUR content AND your prompts.
- Chatbots are also trained LLMs, but they can be told to prioritize YOUR content.

Benefits Communication: Demonstration



Benefits Communication: Legal Considerations

Legal Considerations



- You can use AI and self service, but try to prevent misinformation
- When using AI to summarize communications, make strategic use of caveats
 - For example: “For complete information, please refer to your SPD.”
- Ensure supplemental information is reviewed by your Fund Counsel

Provide Training



- Who communicates with your participants? Train them to answer questions
 - Administrative staff
 - Fund staff
 - Business manager/agents
 - Job site reps

Security



- Make sure any self-service components with PHI or personal information are secure and compliant with HIPAA and other cybersecurity best practices.
- Talk to your vendors about their security practices and get them to describe their security measures.
- DOL cybersecurity guidance recommends staff and participant education!



Benefits Communication: Communicating Plan Value

What Is Your Plan Value?



- WHY do you have these benefit programs?
- What are the outcomes?
- What do your programs allow people to do?
- What do they prevent?
- What kind of life do people have when they participate in your plan?

These are the messages that should guide communications about plan value.

Communicating Plan Value



- You need to see something 5-7 times to remember it
- Communicate value *constantly*!
- Conduct a drip campaign
- Communicate via different methods: Mail, email, text, video, social, website
- Communicate with influencers, spouses, etc.

When and How to Communicate



- Apprentices are captive audiences
 - You can reach them!
 - But they often don't care about benefits
- Onboarding campaigns are great for micro-education
- Use different methods for different types of messages and to reach different audiences

Communications Resources

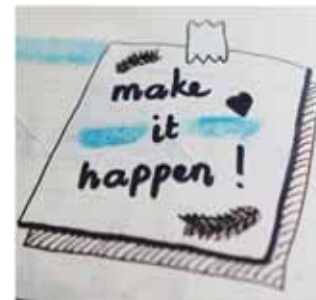


- Communications staff—In-house and outsourced
- Which tools need to be upgraded?
- Who can:
 - Generate content
 - Create videos
 - Post content to the website and social
 - Create emails and e-newsletters
 - Create print flyers and posters?

Key Takeaways

Action Plan

- Articulate the WHY of your benefit plans
- Map your communications
 - Tools
 - Schedule
 - Required and supplemental
 - Messaging and person responsible for creating
- Partner with an AI for content development
- Know when to seek legal advice
- Add one self-service component to your website, app or text program



Your Feedback
Is Important.
Please Scan
This QR Code.

Session Evaluation



