

# Communicating With Plan Participants

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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

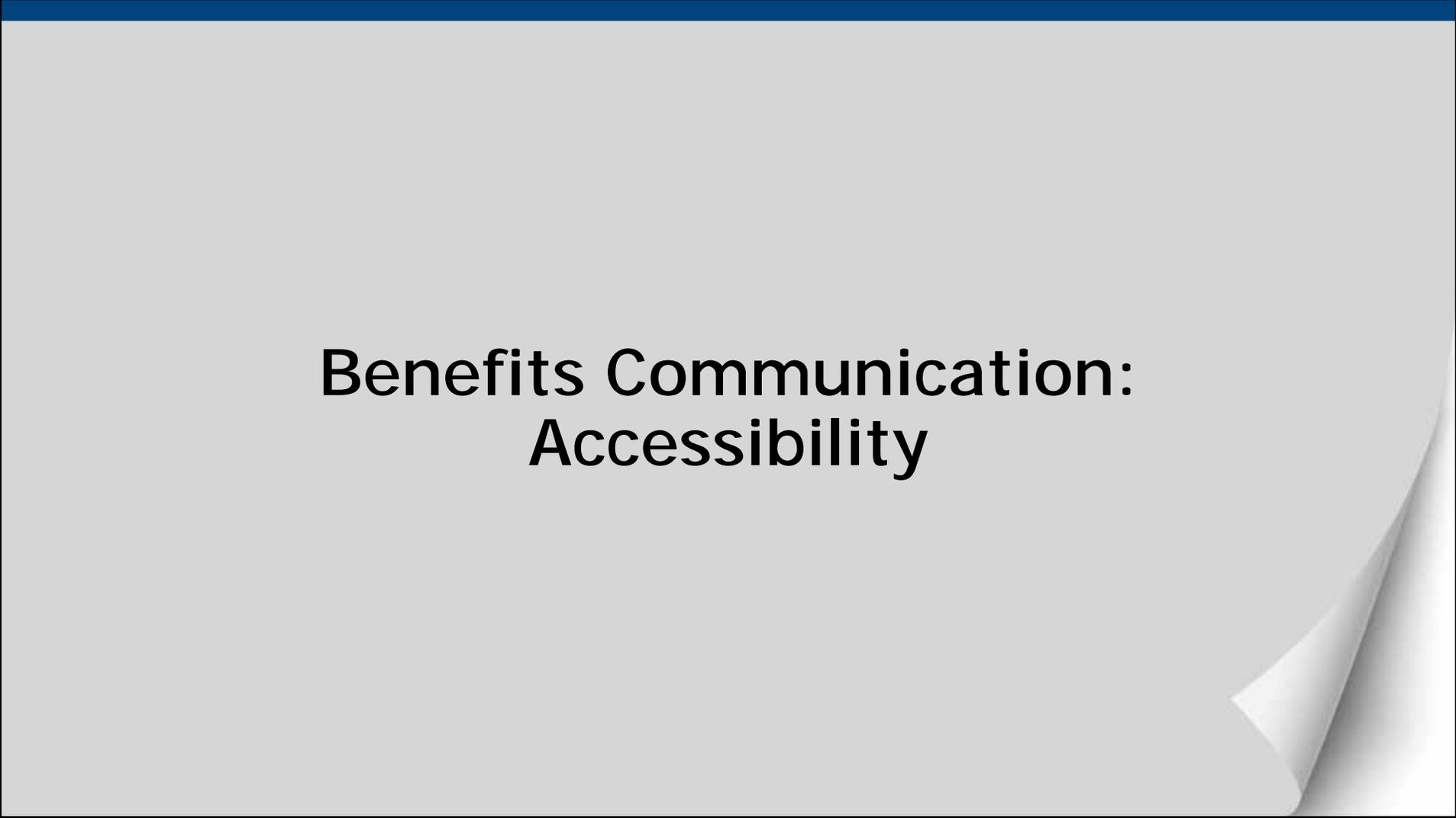


- People have an expectation that they can do things online at 11 p.m. or 6 a.m.
- They expect that they can get in touch then too
- Self service saves money
- Chatbots can help

# 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?

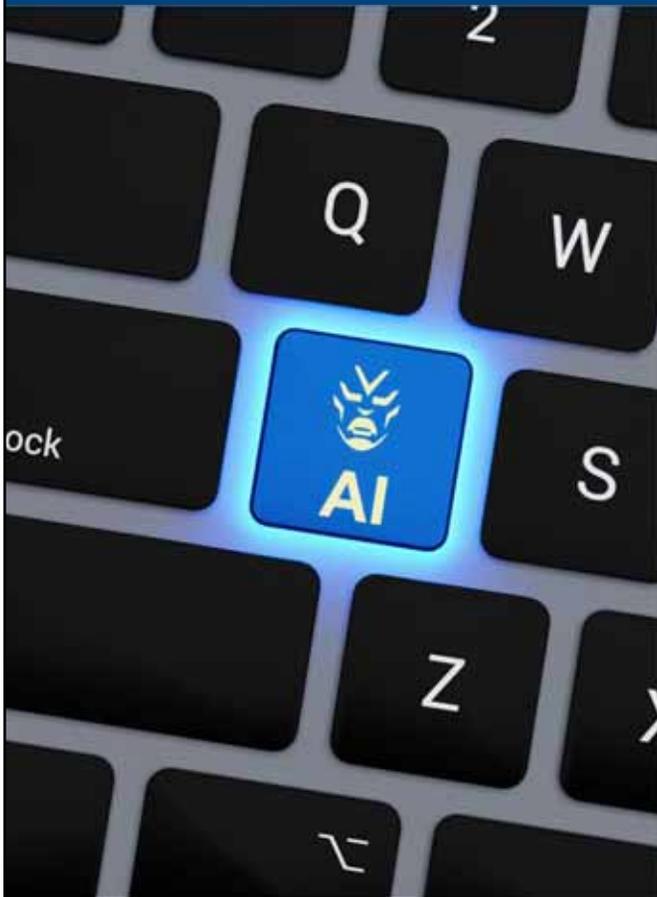
# Benefits Communication: Use of AI

# Artificial Intelligence (AI)



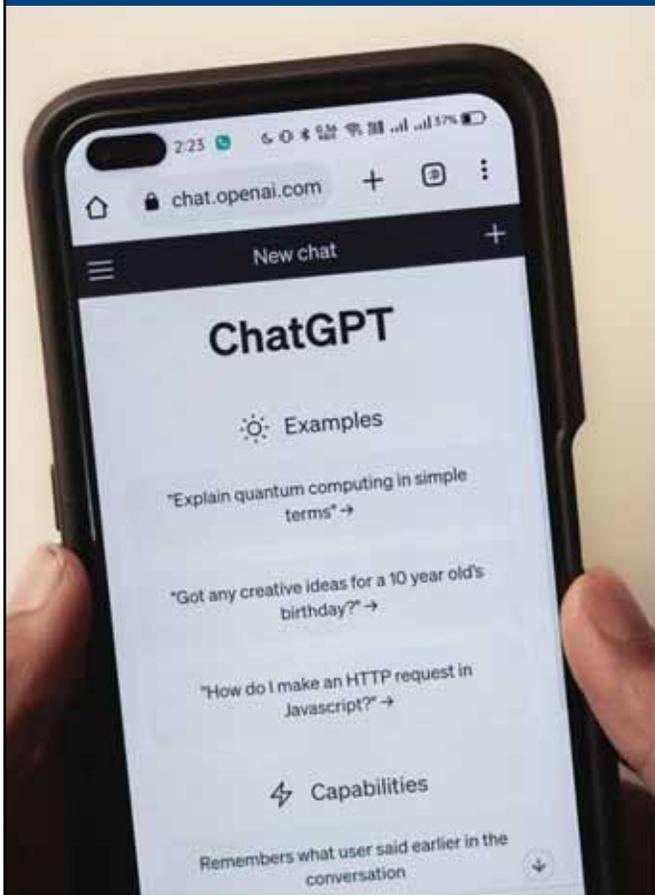
- Three ways that AI will influence communications:
  - AI tools that power chatbots
  - AI tools for generating communications
  - AI tools that help you make sense of your data

# AI Tools for Generative AI



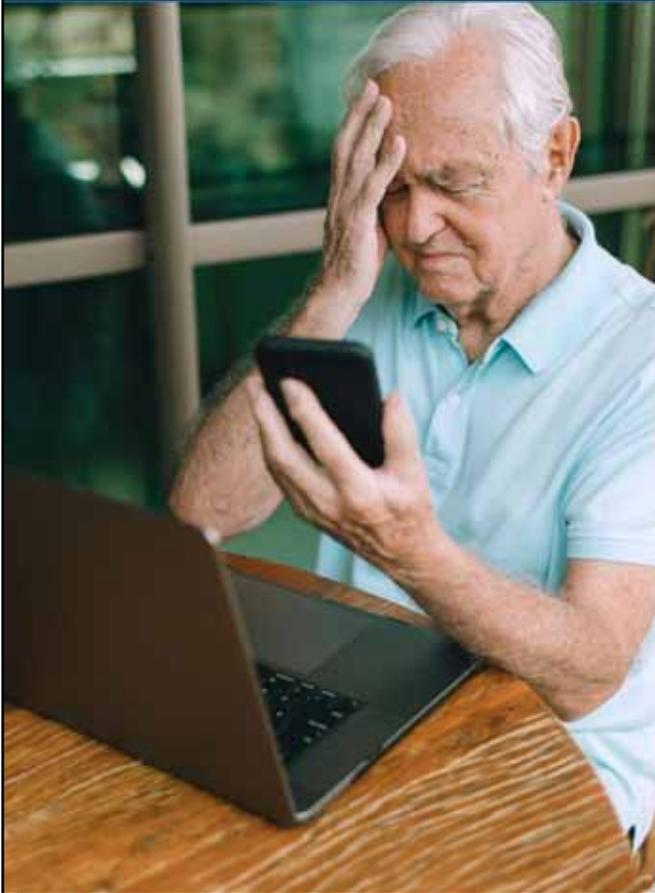
- ChatGPT, Claude, LLaMA, Gemini
- CoPilot from Microsoft and Duet from Google
- Grammarly
- Anyword, Rytr, Copy.ai
- More tools coming out every day

# Tips AI for GenAI Prompting



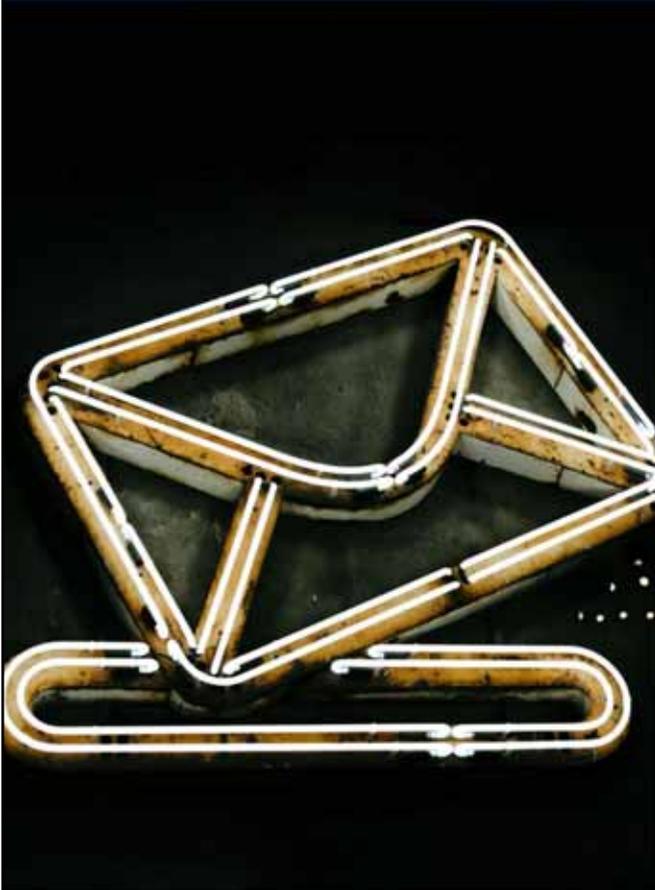
- Good outputs depend on good inputs.
- The more context and details you can give, the better!
- Prompts should be clear, concise, and direct.
- Provide information on goal, type of content, length of content, tone, language structure, target audience, keywords

# Bad Prompting Example



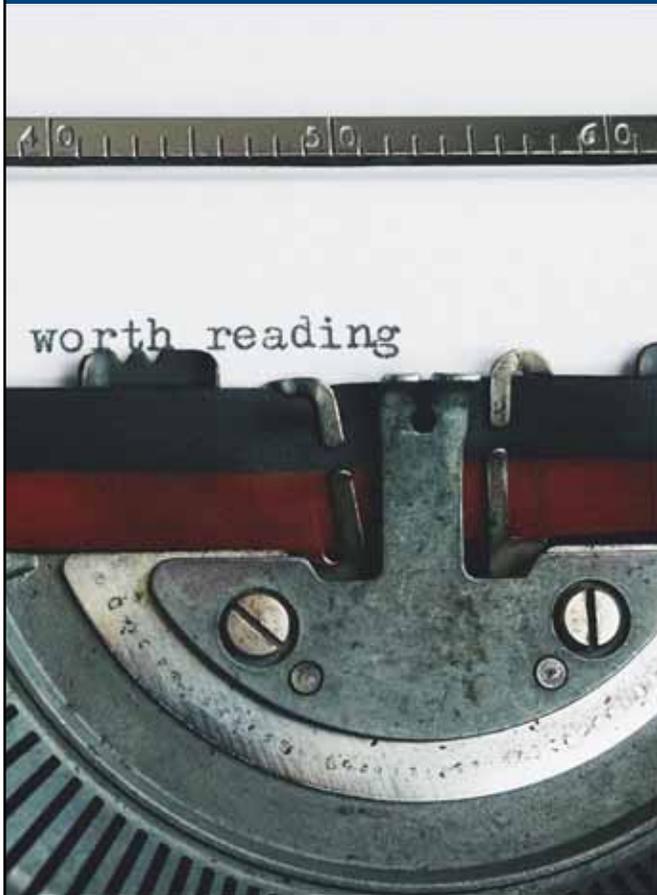
- Write a letter giving participants bad news about their pension.
- What are the most important benefits?
- Write a blog post about the benefits of healthy eating.

# 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

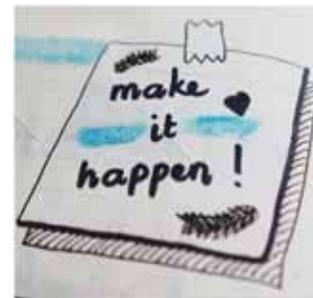


- Communications staff—In-house and outsourced
- Which tools need to be upgraded?
- Who can:
  - Generate content
  - Create videos
  - Post content to the website and social
  - Create emails and e-newsletters
  - Create print flyers and posters?

# 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



