

# Communicating With Health Plan Participants

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International Foundation  
OF EMPLOYEE BENEFIT PLANS 

# Agenda

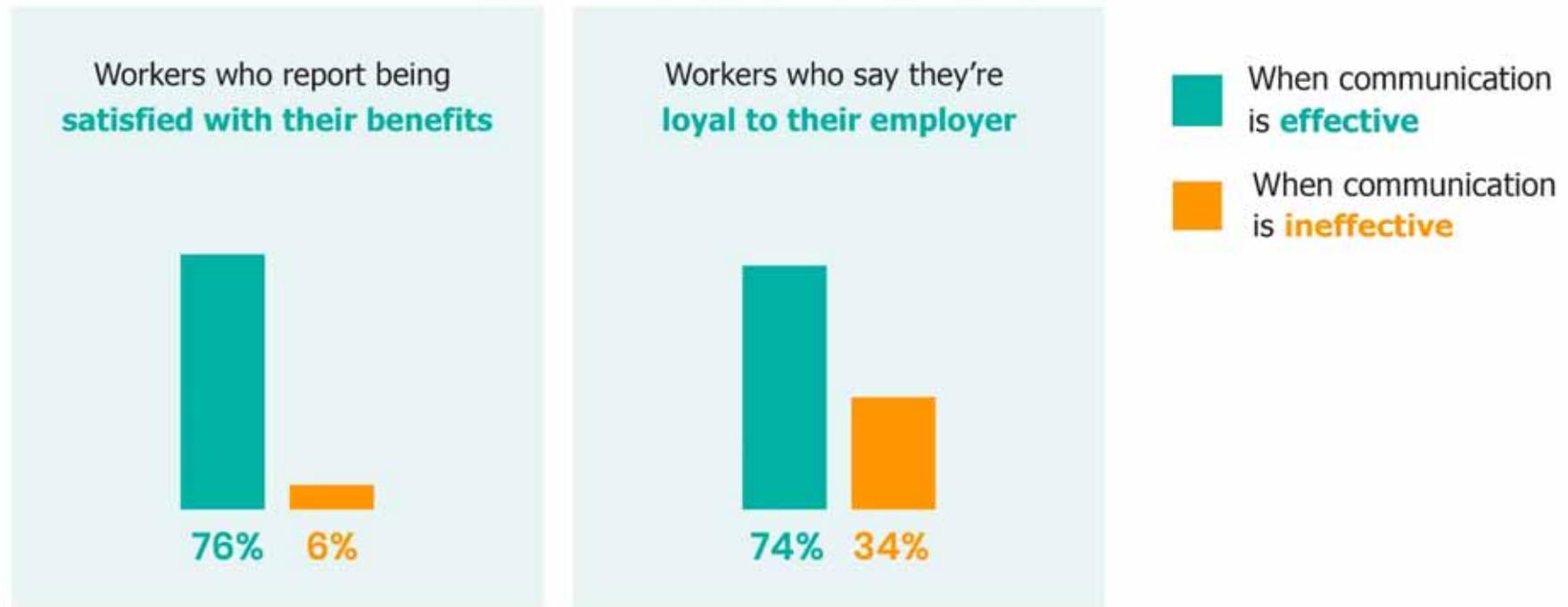


1. Why Do Benefits Communications Matter?
2. Overcoming Common Internal Communications Challenges
3. Compliance
4. Things to Look for in a Communications Professional
5. Interactive Exercise



# Why Do Benefits Communications Matter?

# Effective Communications Increase Loyalty and Satisfaction



<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-appreciation.aspx>

# Benefits Communications Matter

Workers will be more satisfied and loyal if you include the following elements in your benefits communications:

- Accessibility
- Frequency
- Simplicity
- Visual representation
- Two-way communications





# Overcoming Common Internal Communications Challenges

## Polling Question

Common Internal Communications Challenges—  
What are some of the most common internal communications challenges you encounter?

# Common Internal Communications Challenges



# Cutting Through the Noise

## Need to know

Ensure important communications reach workers, without getting lost in the shuffle.



## Want to know

Send content to workers based on interests and content they've interacted with.



# Six Communications Questions to Answer

**WHY** are you communicating?

**WHO** is your audience?

**WHEN** will you communicate?

**WHERE** will you communicate?

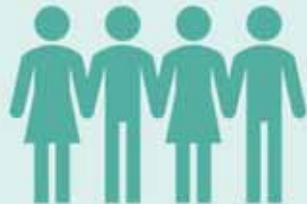
**HOW** will you measure success?

**WHAT** can you improve?

# Addressing Differences

## Generational

- 5 generations in the workforce
- Different values and expectations for communication
- Reaching such a vast difference in age is extremely difficult

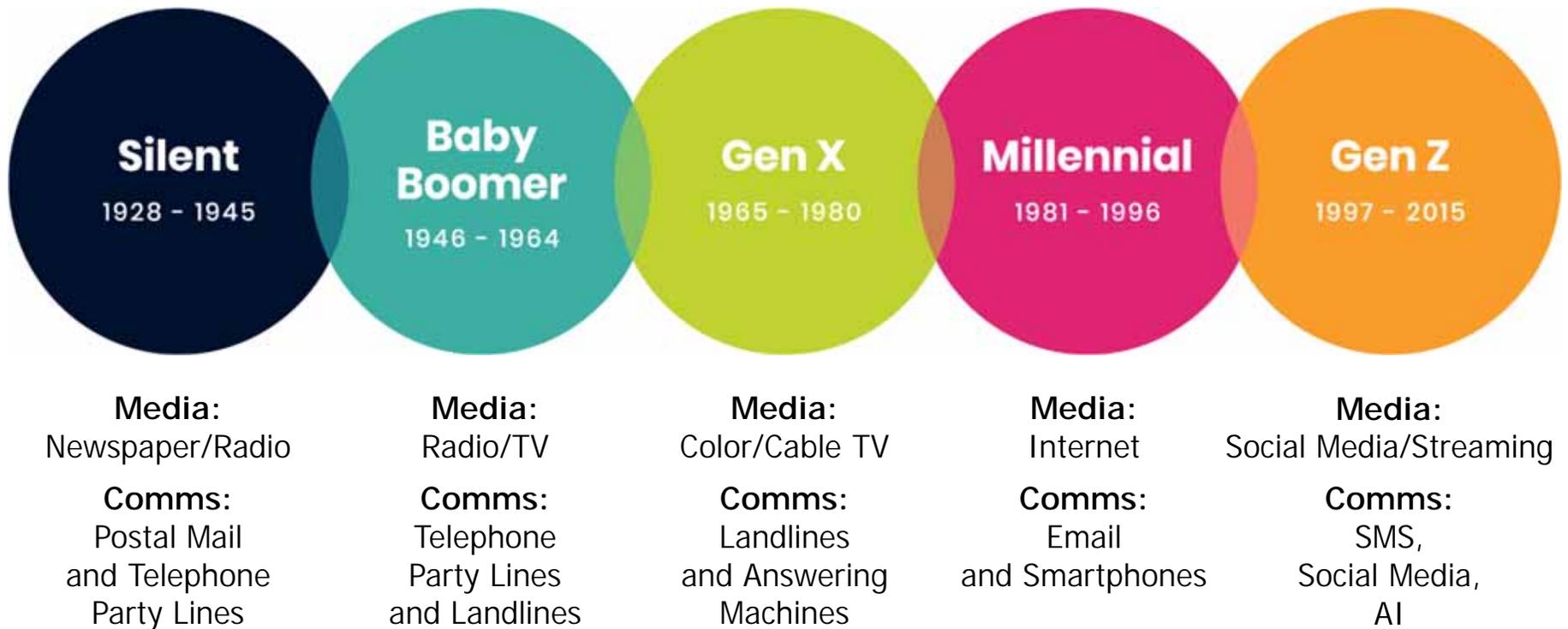


## Environmental

- Desk-based vs. deskless
- Email users vs. email-less
- In office vs. remote vs. hybrid



# Generational Differences



# Making It Personal—What's in It for Me?

## Are your beneficiaries up to date?

A beneficiary is the person who will receive the cash benefit of your policy or account in the event of your death. You will be asked to name at least one beneficiary for your 401(k), life and AD&D insurance, and Health Savings Account (HSA). If you select more than one beneficiary, you will designate the percentage of the money each person will receive to a total of 100%. If you are married, your spouse will be the primary beneficiary for your 401(k), unless your spouse consents to another person being named as your primary beneficiary. You may update your beneficiaries at any time and should make it a habit to review your beneficiaries at least once per year to verify that their information is correct.

Did you know that 39% of our employees do not have a named beneficiary? By not naming a beneficiary, your money may not end up where you want it to go. Additionally, without designated beneficiaries, your assets will have to go through probate, which eats up time and money during an already very emotional time. Even if you have a will, beneficiary designations supersede your will.

Contact [www.citiSplitUp.com](http://www.citiSplitUp.com) to update or add beneficiaries today!

Here's a sample utilizing the WIIFM approach...

Here's an example of a generic communication...

## Hi Sam, Who Gets Your Money?

While no one likes to think about dying, it's unfortunately an important part of life. You've worked hard for your money and should you pass away it's important that you have the choice who will receive these funds. This is known as your beneficiary, and you must have at least one for the plans listed below. Without a beneficiary, your money could be stuck in the courts and not go to help those you love.

### Your beneficiaries

 Health Savings Account (HSA)

#### OH NO!

You don't have a beneficiary listed. Please add one to your file today!

[Update](#)

 401(k) Savings Plan

#### PRIMARY

SAMANTHA SAMPLE: 100%

#### CONTINGENT

SALLY SAMPLE: 50%

STUART SAMPLE: 50%

[Update](#)

 Life Insurance

#### PRIMARY

SAMANTHA SAMPLE: 100%

[Update](#)

[Update or Add Beneficiaries](#)

# Communicating With Deskless Workers

## In-person communication

is most effective for deskless workers.

## In-person communication allows for:

- Direct interaction
- Immediate feedback
- Better understanding of context



Effective ways to communicate in person with deskless workers about their healthcare:

### 1. On-Site meetings and gatherings:

- Safety briefings, end of shift, lunch and learns, one-on-ones

### 2. Mobile health clinics:

- Bring mobile health clinics to your workplace to provide on-site check-ups, screenings, vaccinations, and health education

### 3. Printed materials:

- Hand out materials (or include with their timecards or paystubs) for workers to share with those at home

Consider asking representatives from your health plan to be onsite for assistance.

# Compliance

# Compliant Plan Communications

## Know the Rules

Understand relevant laws and regulations (e.g., HIPAA, COBRA, Medicare, etc.) to avoid legal issues.

## Obtain Consent

Get explicit consent from workers before collecting or using their personal data.

## Data Privacy

Implement strong data security measures to protect workers' information.

## Transparency

Be transparent about communication purposes and how data is used.

## Accessibility

Ensure communications are accessible to workers with disabilities, including providing alternative formats.

# Balancing Engagement and Compliance



## Use Simple Language

Keep messages clear, concise, and easy to understand. Avoid jargon!



## Worker Feedback

Seek feedback from workers to identify areas for improvement and ensure compliance.



## Regular Communication

Maintain consistent communication channels to build trust and keep workers informed.



## Training

Provide training to workers on compliance regulations and best practices for effective communication.





# Things to Look for in a Communications Professional

# Five Things to Look for in a Communications Professional

## 1. Strong Communication Skills

- Articulate complex information clearly and concisely
- Tailor messaging to different audiences and understand their perspectives

## 2. Content Background

- Subject matter experts in benefits
- Be able to explain complex benefits in a simple way that workers can understand

## 3. Creativity and Innovation

- Think outside the box
- Don't be afraid to take risks (new technology, experiment with different formats, utilize unique techniques)

## 4. Strategic Thinking

- Be able to tie back communication to broader organizational goals and objectives
- Develop and implement strategic, measurable communication plans that align with the company's values

## 5. Adaptability

- Be deadline driven while remaining flexible, open-minded, and willing to change direction if the need arises

# Prioritizing Needs

If budget has you worried, prioritize these communications:



## Home Mailings

Reach decision makers, spouses, and dependents along with workers



## In-Person or "Live" Events

Allow channels for two-way communications so you can directly address worker concerns



## Email

Mobile-friendly messaging with direct links to larger resources and action items

# Interactive Exercise

# COMING SOON!



Your 2025 Spitfire Benefits Open Enrollment



ATTEND A LIVE INFO  
SESSION! SEE KAREN TO  
SIGN UP!

Medical  
Dental  
Vision

Watch for more  
INFORMATION!

Health Savings Account (HSA)  
Flexible Spending Account (FSA)

STD/LTD

Life

Pet Ins

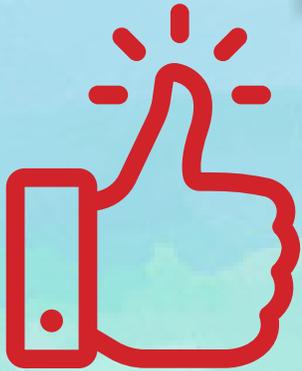
Hospital

401k Retirement Plan

And more!

ASK A QUESTION  
DURING OPEN OFFICE  
HOURS.

DATES TBD



WHEN: TBD

WHERE: At the office or online

Making your elections mandatory by the end of enrollment period but your participation is optional.

55-732-1348

NEW THIS YEAR VIRTUAL BENEFITS FAIR

ATTEND AN ONSITE EVENT TOO!

Go to the website for more information.

CHECK  
IT OUT!

Visit [www.myspitfire.com](http://www.myspitfire.com)

# Key Takeaways

- Effective communications build loyalty and satisfaction
- Focus on the 'Need to Know'
- Identify your purpose to cut through the noise
- Address differences by using personalization "WIIFM"
- Meet deskless workers where they are—Literally
- Compliance and engagement go hand-in-hand
- Prioritize home mailers, in-person, and email communications

Your Feedback  
Is Important.  
Please Scan  
This QR Code.

Session Evaluation

