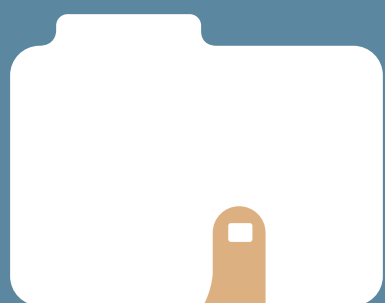


EBN 2011

Covering all bases:  
**Preparing for open  
enrollment, part 2**



*This is the second article in our Preparing for Open Enrollment series, in which we are featuring readers' advice for improving this perennial event. The first article focused on OE communications, and is available on our website at [ebn.benefitnews.com](http://ebn.benefitnews.com). Here, we present some of the advice we received from brokers and providers on increasing enrollment in and satisfaction with voluntary benefits. You'll find many more tips in a special PDF on our website, [ebn.benefitnews.com/open-enrollment/voluntarytips](http://ebn.benefitnews.com/open-enrollment/voluntarytips).*

By Lynn Gresham • Illustration by Carlos Aponte

## SIMPLIFY, CUSTOMIZE AND INTEGRATE

**JIM GEMUS**, vice president,  
product development,  
Prudential Group Insurance  
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With more companies trimming traditional benefit packages, voluntary benefits have emerged as an increasingly important tool for employee recruitment and morale. But employers need solid participation to make such offerings worthwhile and cost-effective, and that means making the enrollment process as smooth and engaging as possible. How do you achieve that goal? Here are some tips:

- Avoid information overload. Focus on one or two benefit plans in your overall package each year, not the whole range of options. You want to educate employees without overwhelming them during open enrollment periods. Some elements, such as life insurance, can be touted outside of regular enrollment periods to give the offering higher visibility during a less hectic time.

- One size doesn't fit all. Don't expect the same message to resonate for all employees, since they find themselves at a variety of life stages. Someone just starting out in a career will have different needs and priorities than a mature worker readying for retirement. New hires and employees going through significant life changes — marriage, divorce, the birth of a child — may have concerns that don't fit neatly into regular enrollment periods.

- Plan ahead. Companies that command the best participation in voluntary benefit programs are those that view the process as a long-term proposition. Map out employee education initiatives as a multiyear program, rather than a contained cycle that begins and ends with open enrollment. And remember, a key part of successful planning is the smart and creative use of data. Analyzing current participation trends will help you identify and close gaps in coverage.

- An integrated approach saves time and money. Make it easy on your workers and easy on yourself with smarter workflows. If you have

online enrollment, make sure that required forms, such as evidence of insurability, are integrated into the process.

- Find the right partner. Many employers are looking to reduce their administrative burden when it comes to benefit plans. Outsourcing voluntary benefit programs can save money and give employees access to top-notch expertise. But you have to choose your partner wisely. Do they have the capability to provide robust call center support? Can they deliver communications in a way that will hit home with your workers? Will they put you in the best position to succeed?

## LOOK TO YOUR BROKER DURING AND AFTER OE

**JOE WIESER**, vice president,  
product development and enrollment services,  
AlwaysCare Benefits, Baton Rouge, La.  
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Benefits enrollment is a stressful time, especially when you're enrolling many employees in

multiple products. But if you follow the guidelines below, open enrollment won't feel like "open season" on your sanity this year.

Ask your broker or consultant for one enrollment form or online platform for all products offered. Your carrier's online portal can make enrollment a breeze. It can also make ongoing administration simple, with self-service tools to add new hires, process terms and allow employees themselves to print ID cards and find providers 24/7.

Also ask your carrier to provide marketing materials to explain the need for benefits. A benefits representative should help you answer your employees' questions as well as assist with administrative tasks.

An easier open enrollment shouldn't end after the business is submitted. It's not a common practice in the insurance industry, but reviewing a trial bill can allow you the opportunity to catch and correct enrollment errors like an incorrect premium rate or coverage type before your first bill is actually generated.

## KNOW WHAT YOUR WORKERS WANT

**JOE WILLINGHAM**, vice president of sales, west region, Colonial Life

Employees want a benefits program that gives them the choice to pick what's right for their lifestyle and family situation. An Eastbridge Consulting survey showed 88% of employees say choice is important or extremely important. But employers may be missing opportunities to offer valuable coverage workers say they'll want in the near future. A Harris Interactive poll conducted for Colonial Life asked full-time workers with benefits what products they thought would be important to them five years from now. Life, disability, critical illness, accident and cancer coverage all received high marks. When Employee Benefit News asked some of its readers the same question, they correctly gauged employees' high interest in life and disability insurance, but far underestimated their workers' desire for the other types of coverage.



## TAILOR OFFERINGS TO WORK STATUS

**DOROTHY MIRAGLIA**, principal, strategic benefit solutions, AlphaStaff, Inc.

If the employer has a predominantly full-time employee workforce, focus on protecting them financially:

- Disability insurance provides protection against either long-term or short-term lost income. If the employee is the primary wage earner, this supplies assistance if they are out of work for an extended period of time.
- Additional voluntary life insurance plans allow employers to provide life insurance to eligible employees at

better rates, all at no cost to the employer.

- Auto, home and renters insurance provides employees multiple choices and added savings on insurance through their employer.

If the employer has a workforce that is predominantly part time/seasonal, focus on programs that are convenient, yet low-cost:

- Limited health and accident programs can provide a valuable benefit in terms of coverage for doctor office visits and prescription drugs, as well as valuable hospital-based benefits for services such as maternity or outpatient surgery.
- Dental discount programs are beneficial because it is a helpful way to offset the costs of dental care through a negotiated discount arrangement.
- Consumer purchasing or discount programs are attractive offerings since they provide an option for employees to pay over time for consumer products through payroll deduction or provide a discount which would normally not be available.

## CLOSE THE LIFE INSURANCE GENDER GAP

**STEPHEN L. PONTECORVO**, vice president, group life products, MetLife

In preparation for open enrollment season, consider whether your communication strategy to your female employees is robust enough to engage them fully in the group life plan.

According to research collected in connection with MetLife's 9th Annual Employee Benefits Trends Study, this is an important area for consideration since women are participating in group life insurance plans at significantly lower rates than their male counterparts, even though they worry more about negative financial impacts of inadequate protection. Similarly, MetLife's research shows that working women who have life insurance are generally insured for only twice their household income compared to men, who have almost three times their household income in coverage.

Only 34% of working women surveyed by MetLife strongly agree that their employer's benefits communications effectively educate them on their benefit options, highlighting a vast opportunity for improvement. Women surveyed for the MetLife study indicated some areas where progress could be made:

- 43% would like access to benefits information on the Internet.
- 39% would like information tailored to their life events and life stages.
- 39% would like access to a person who can tell them about their benefits.
- 30% want more frequent communication about their benefits.

MetLife's research also shows that women have preferences for how they would like to receive information. Case studies could be an effective way to impart information. Messaging research conducted by MetLife shows

some marked differences with women. For example, statements about ease and affordability/cost resonate as do certain emotional factors like having confidence knowing one has the right amount of insurance.

## EMPLOYER ENGAGEMENT BOOSTS EMPLOYEE ENROLLMENT

**SHAWN V. AUSTIN**, senior vice president, employee benefits, Chartis

These three types of employer support will help make your voluntary benefits enrollment a success:

1. Employer contribution. While employer contribution is optional, enrollment is higher when a portion of or all of the cost is covered by the employer.
2. Employer sponsorship. When employers consistently display a commitment to a healthy, talented workforce, it's likely that employees will take heed of employee benefits options that are sponsored by their organization. With employer support, employees can feel confident that their organization is providing the best options available to them.
3. Payroll deduction capability. Employers that are willing to payroll deduct the monthly premiums provide a convenient, hassle-free way for their employees to purchase coverage. Likewise, brokers should consider offering flexible billing options for clients such as debit or credit cards, or list billing.

## MIDDLE MANAGERS ARE THE SECRET TO OE SUCCESS

**MARK MOORE**, head of workplace marketing & enrollment services, Aetna Voluntary Plans

Typically, communications during open enrollment are aimed conveying the "benefit of benefits" to the end user — the employee. But targeting managers can be a key to success.

Carriers should work directly with managers to help them understand the benefits package being offered. The plan should include strategies such as holding conference calls to explain the plans, providing communications to distribute to employees and — perhaps most importantly — following up with phone calls to ensure managers have everything they need to conduct enrollment. The goal is not to create a new group of insurance sales people, but to help managers understand how benefits work so they can pass that knowledge to their employees.

One important aspect of this "middle management" strategy is to point out how benefits can help managers with one of their problems — turnover. Benefits can be a powerful recruiting and retention tool. By getting managers to see how benefits can help them solve one of their challenges, you can create powerful allies for open enrollment.



## 'MEEF' MAKES FOR BETTER OE MEETINGS

**JEFF EILERS**, regional vice president,  
group benefit services, Mutual of Omaha

In the past 20 years, I've conducted thousands of benefit meetings and enrolled hundreds of thousands of employees. I've come to the conclusion that you can achieve success in benefits communication if you employ four basic rules:

1. Make it mandatory. This is perhaps the key ingredient in any successful benefit communication. Making meetings mandatory, and making everyone turn in paperwork, reduces the employer's exposure to miscommunication or the "I didn't know we had those benefits" comments. Meetings give the employee an opportunity to speak directly with company reps, HR staff or the broker and allow them a dedicated time to fill out paperwork and receive assistance from the experts. Meetings also help HR representatives collect the forms



in a timely manner and confirm proper benefits were chosen.

2. Make it educational. Presenters should have a well-rehearsed presentation that includes good explanations of the insurance terms, appropriate visuals and simple enrollment kits. Time should also be available for questions.

3. Make it easy. Insurance materials can be confusing. Keep materials pertinent to what is being communicated and customize as much as you can. I like to use forms that only contain the benefits being discussed and pre-fill as much employee information onto the enrollment form as possible.

By pre-populating enrollment materials, employees understand the costs as they pertain to them, in addition to the benefits they receive. This helps drive good participation and gives employees the sense that the employer is really organized. It also helps with the installation of the case.

4. Make it fun. Small tchotchkes are nice, but bigger ticket items (i.e., gift cards, iPods, DVD players) really create excitement. To make the meeting interactive,

give gifts to employees who answer questions about the benefits. Feed them lunch or a snack. It may sound simple, but these small gestures go a long way in helping people become more comfortable with insurance and insurance representatives.

## SUPPLEMENTAL MEDICAL A HOT TREND

**WAYNE MERTEL**, vice president, voluntary solutions,  
Digital Insurance, Atlanta, Ga.

With skyrocketing premiums and deductibles on health insurance plans, particularly for small- and medium-sized businesses, one of the most valuable voluntary benefits you can offer employees is a supplemental health GAP plan. These policies provide an insured with financial assistance for out-of-pocket expenses that result from deductibles, copayments and coinsurance amounts tied to their major medical plan. The coverage is tremendously beneficial and timely when employers make substantial changes to the group health plan. GAP plans may actually improve coverage for many

## Online or face-to-face enrollment?

Voluntary benefit providers have long believed that the best way to enroll employees in plans is through face-to-face meetings. There is ample past research indicating that participation rates and employee satisfaction scores were higher for one-on-one enrollments than other methods.

For example, ongoing post-enrollment surveys by Colonial Life show that 97% of employees who take part in individual benefits counseling sessions say they better understand their benefits, and 44% say the sessions significantly improve their understanding. "Results like these show that personalized, face-to-face benefits communication can help employers maximize their benefits investment," says Elana D'Arciprete, Colonial Life's Southeast region vice president of sales.

"There is tremendous value in holding on-site, in-person enrollment meetings for voluntary benefit plans; having knowledgeable specialists available to address questions or concerns with employees or walk them through the enrollment process is a key driver for higher enrollments," says Shawn Austin, senior vice president of employee benefits at Chartis.

Having a benefit representative sit down one-on-one with your employees and help them make more informed benefit selections can be especially helpful in years when you have significant plan changes, agrees Marc Lower, head of voluntary sales and strategy at ING Employee Benefits.

However, the case for in-person enrollment is not open and shut. Research by the benefits market consulting firm Eastbridge shows Internet enrollment also can produce good results.

"A recent employee survey showed that the levels of satisfaction of those enrolled over the Internet were equal to or higher than those who enrolled with a sales rep in a face-to-face meeting," Eastbridge reported. "Overall satisfaction was the same for both. But those who enrolled over

the web had higher satisfaction scores in the areas of feeling their needs had been identified, the appropriate product was available, and the application process was simple and straightforward. The face-to-face meeting with a sales rep scored better on the helpfulness of the presentation and feeling there was adequate support and advice to make a decision."

Another Eastbridge survey of carriers showed that the average participation levels for an Internet enrollment are also approaching the levels of face-to-face enrollments.

What are employers to make of this? Nancy Sansom, senior vice president of marketing and communications at Benefitfocus, argues that employers should embrace technology and move voluntary benefits shopping and enrollment online.

"Well-established voluntary benefits providers and employers that make voluntary benefits available to employees have found that best practices for enrollment have evolved. Statistics reveal a shift in consumers' online purchasing behavior," she says. "People in the United States spent several billion dollars more online in 2010 than they did in 2009, indicating consumers comfort – and perhaps even preference – with online purchasing.

Considering this shift, employers should consider supporting online voluntary benefits shopping and enrollment, offering employees comprehensive voluntary benefits information in a way they want to receive it and providing the convenience of an online enrollment process."

Samuel Fleet, President of AmWINS Group Benefits, agrees – to a point. "Online enrollment for voluntary products can be as equally effective as traditional, face-to-face enrollment, but it depends on several factors. With technology advancing in leaps and bounds, programs like Brainshark or the creation of an Avatar make it easy to virtually walk a customer through their options without ever meeting in person. However, I would venture to say that

no technology can replace face-to-face time, where you can really spend the appropriate amount of time properly educating your audience on their benefits and addressing all areas of concern. Another consideration is the generation of customers that are now being enrolled. Those who have recently joined the workforce are familiar with doing everything online, from buying groceries to paying their taxes. It's no surprise that these potential customers would be equally happy, if not more so, with online enrollment options."

For Elizabeth Halkos, chief marketing officer at Purchasing Power the answer to the "in-person or Internet" question is: It depends.

"I believe face-to-face interaction is invaluable since you have the opportunity to interact with employees, develop relationships and gather real-time feedback," she says. "In addition, it lays the groundwork to gain trust and provide transparency, which is very important especially during this period of economic recovery. However, face-to-face meetings can be costly and resource intensive. Self-service web enrollment is a great alternative, especially at large organizations with multiple locations." If you select online enrollment, "one key to success is to ensure employees have learning modules that make the enrollment process transparent and explanatory," Halkos advises. "I also suggest you offer open communication channels for employees to ask questions and receive responses quickly. "With such a diverse workforce and wide breadth of voluntary benefits available, there is no longer a definitive answer to which method is 'best,'" she concludes. "Instead, it's important for organizations to know their employees, work closely with their brokers and determine the appropriate enrollment method based on the factors listed above. Whichever method you choose, strive for clear, consistent communication to all employees." —E.B.N.

employees because they pay first-dollar benefits for certain types of claims.

To increase your perceived value to new and prospective employees, consider offering voluntary benefits to part-time staff and new hires who do not yet qualify for full benefits. It can differentiate your company from competitors, particularly if you promote this as an advantage in your recruitment efforts.

## USE SOCIAL MEDIA TO TEACH GEN Y ABOUT LIFE INSURANCE

**MIKE FISH**, vice president of product and marketing, Group Benefits, The Hartford Financial Services Group, Inc.

Generation Y (ages 18-29) is entering the professional workforce in large numbers. Their young age helps drive down group rates for life insurance – a

benefit for all employees. The challenge with voluntary enrollment lies in engaging Millennials.

Generation Y had the lowest level of life insurance understanding and participation compared to Generation X (ages 30-44) and Baby Boomers (ages 45-65), according to a national survey conducted by The Hartford. Sixty-four percent of Gen Y said they completely or mostly understand life insurance compared with 77% of Gen X and 79% percent of Boomers. Gen Y had a 64% participation rate compared to 70% for Gen X and 71% for Boomers.

So, what to do when half of your workforce relates to Bruce Jenner for his 1976 Olympic medal and the other half know him from his family's reality show? Develop an enrollment plan that supplements traditional communication methods with digital tools using thoughtful delivery vehicles and relevant subject matter.

Understanding that Millennials are comfortable with technology, many carriers are investing in additional digital marketing options and working with employers to implement new communications techniques, including:

- Video brochures that complement traditional print pieces
- Web-based, interactive educational tools customized for employers
- Webinars and video replays that supplement group meetings and benefit fairs.

It's not just the delivery vehicle, but making sure the information delivered is relevant to the Generation Y audience. Start with some myth-busting tactics, among the most common:

- "I can't afford it."
- "I'm too young to need life insurance."
- "My benefits will cover my expenses if I get sick."
- "I'm still young and won't become disabled any time soon."

- "Worker's Comp or Social Security will cover me if I ever become disabled."

## EYE AND DENTAL: START WITH THE RIGHT DESIGN

**KAREN GUSTIN, LLIF**, senior vice president, Ameritas Group

Many voluntary dental and eye care plans look good on the surface, but may lack the specific benefits employees value. Designing the right plan requires flexibility, experience and an equitable price.

**Flexibility** — To create the right plan, employers should seek their carrier's help, if needed, to understand the demographics and the dental and eye care needs of the group:

- Examine utilization trends of existing benefits. Which features are used most and by which age groups? How many employees exceed their annual maximums? How many dependents use the plans? What is the employee turnover percentage?

• Review oral and vision health history. Do employees generally take good care of their eyes and teeth, with regular preventive checkups? How much do employees spend for dental and eye care services?

• Tabulate employee demographics. What is the average age of the employee population? What is the percentage of employees selecting single vs. family coverage? What are the primary dental and eye care needs of employees and their dependents?

**Experience** — Evaluate the carrier's claims processing and customer service, flexibility in plan design, reputation with other employers, size of provider network, business philosophy, spectrum of plans tailored to your employees' changing needs and experience in working with similar-size employee groups.

**Equitable pricing** — Insurance carriers successful with voluntary plans are experienced in pricing plans so premium costs remain consistent. Otherwise, premiums may fluctuate dramatically from year to year, leaving employees disenchanted with their voluntary benefits.

## GUIDE EMPLOYEES TO WISE BENEFITS DECISIONS

**DAVID LEOPOLD**, vice president of marketing strategy and communication, Unum

Choosing the right insurance to buy can be difficult for employees, and it's getting harder with the growth of voluntary benefits and other employee-funded coverage. Fortunately, employers are in a prime position to help. If benefits managers understand the key principals of decision making and know how to best present employee benefits information, employees have a better chance of making the most informed decisions — and

getting the coverage they need.

Employers should act as "choice architects," broadly defined as anyone who presents and organizes information that encourages well-informed decisions. When choice architects understand what helps and hinders consumers in making purchasing decisions, they can provide benefit information in a way that is relevant and helpful.

As choice architects, employers must understand the fundamental principles and characteristics of decision making — and how to address them at enrollment time.

**Inertia**, or the tendency to take no action. *What to do:* Because consumers tend to take the path of least resistance, employers should offer default settings — a pre-selected choice that can simplify benefits decision making. Employers can make recommendations to employees based on their age, income or life stage and personal responsibilities.

**Too many choices.** While choice is generally perceived as a good thing, studies on buying behaviors show that consumers sometimes shut down and make no decision at all, especially when they are presented with too many options. *What to do:* Research reveals that employees may be able to make decisions without being overwhelmed if they are offered a maximum of four or five benefits at one time. Employers also are encouraged to start shallow and go deep; in other words, when grouping benefit choices — in printed or electronic communications — start with the benefits that have the least number of choices to make.

**Rules of thumb**, or reference points people use when making a decision. Life experiences, situational context and anchoring to facts as a baseline for decisions impact our "rules of thumb." However, because consumers often lack complete information before making a decision, "rules of thumb" can cloud their decision-making abilities. *What to do:* Because employees are often presented with several benefits decisions at one time, it's important to place the coverage in context, so employees can understand how the products fit together. As choice architects, employers should include pricing information to help employees determine what fits their budget and easy-to-understand explanations of options for comparison.

**Logic versus emotion.** Many consumers make decision based on emotions, not logic. As a result, they may put off decisions about life, disability and critical illness insurance because it forces them to think about grim situations. *What to do:* Employers should educate employees on the risks and offer employee educational materials that feature relevant, real-life situations.

Employers can effectively engage and educate employees during enrollment by providing access to expert guidance, recommended benefit options and multiple, simple communication tools. Employers should allow employees enough time — three weeks — to process their options.

## ADOPT BEST PRACTICES IN VOLUNTARY COMMUNICATION AND EDUCATION

**AMY FRIEDRICH**, vice president of specialty benefits,  
The Principal Financial Group

Different people prefer different means of communication and education. Generation, age, life stage and personality can all play a role. Increase your reach and ensure benefit communications and education resonate with your employees by using multiple communication vehicles and personalizing the message.

Use these best practices to enhance benefit education and enrollment for voluntary benefits.

Help your employees learn about the benefits of insurance. Provide online sources to help them be better stewards in making benefit decisions to protect their families' financial future. Examples of resources include [www.disabilitycanhappen.org/](http://www.disabilitycanhappen.org/) which focuses on disability planning and prevention and [www.lifehappens.org/](http://www.lifehappens.org/) which focuses on understanding insurance products and how they fit in an overall financial plan.

Leverage a variety of communication vehicles. Spread the word about upcoming enrollment meetings and help boost participation in voluntary benefits through posters, memos, e-mails, intranet articles, and newsletters.

Give social media a try. Have a few employees post a blog about how benefits helped them or a family member and encourage employees to post responses.

Enlist leaders to share their story on how benefits have helped them. Try LinkedIn, Facebook, and Twitter for general benefit communications.

Use technology to drive your message to employees. It doesn't have to be expensive or time intensive. You can use simple technology like a flip camera to create a quick message to employees that can be e-mailed or posted on YouTube. The benefit decision maker may not be the employee so this can be a great way to help you bring the message to them.

Offer one-on-one meetings. This is a great way to make the enrollment experience personalized. For those employees where a face-to-face meeting is not possible, telephonic meetings offer a good alternative. (Read more on this topic in the article on in-person versus online enrollment in this supplement.)

Make sure the meetings are needs-based. Involving an enroller who is salaried makes employees feel comfortable they won't be pressured to buy. Overselling at meeting time can create additional work for you later if employees cancel their coverage.

Make enrollment meetings fun. An enrollment meeting doesn't have to be boring and formal. Use your meeting for more than just enrolling benefits. Use it to connect with your employees, and make them feel good about your company's benefit program.

Engage in a two-way conversation about benefits. Learn how employees like to learn about benefits throughout the year. Don't wait for enrollment time when your time is focused on getting enrollments completed.

Make it easy to have the dialogue - you don't have to have a formal process in place. Just take time to talk with different employees to understand what their needs are and how they want to learn about benefits.

Keep it simple. You don't need unlimited resources and fancy technology. Many small to medium-sized businesses don't have the time or expertise. You can be just as effective in offering voluntary benefits by being creative and tailoring communication and education to the specific needs of your employees.

## KEEP IT SHORT AND EXCITING

**SIMON PONCE**, independent associate,  
Pre-Paid Legal Service, Inc., New York

I've discovered that the more the employees are involved in meetings, the better the chances for benefit participation. I give a quick 10- to 12-minute bullet point presentation, and ask that questions be held until the end. Then I quiz individuals or answer questions. Everyone who asks questions or offers an answer gets a free gift, i.e., balls, movie tickets, Dave Busters gift cards, Starbucks gift cards, etc. The more I quiz individuals and reward them with free gifts for the right answers, the more the positive energy spreads.

## ARM ATTENDEES WITH INFORMATION IN ADVANCE

**TRACY D. WOODS**, independent associate,  
Pre-Paid Legal Services, Inc., California

Employers need to provide their employees with ample knowledge of what companies will be attending the open enrollment and what services are being provided. Nine out of 10 employees never know who will be attending the events. Therefore, there is no anticipated motivation as to what will be available as new benefits to them. Make sure you allow sufficient time for the employees to visit each vendor, ask questions and time for the vendor to make the sale before the employee has to return to work.

## CONSIDER OFF-CYCLE ENROLLMENT

**GARY CASSIDY**, director, employee education & communication,  
Corporate Synergies Group

One way to shine a spotlight on voluntary benefits is to schedule your voluntary benefits enrollment date separate from your annual open enrollment. An off-cycle enrollment gives your employees:

- The chance to recover psychologically and financially from their open enrollment
- The opportunity to get acquainted with their new benefits, carrier, prescription program, etc.
- The time to clear their minds of the information they received during open enrollment.

Off-cycle enrollments also allow employers the time to properly create and execute a comprehensive communication campaign that will enable you to:

- Deliver a short, targeted employee survey
- Communicate the survey results•
- Create a communication strategy to educate and engage your employees
- Develop an enrollment process that's easy and user-friendly.

Of all the available communication tools, employee surveys offer significant advantages. Surveys not only allow you to get the pulse of your organization, but they also help make your employees feel like they're part of the process. Even if industry trends are telling you that short-term disability and identity theft are hot topics in the world of voluntary benefits, it doesn't mean that those offerings will resonate with your employees. **-E.B.N.**

## FYI

*EBN's* "Covering all the bases: Preparing for Open Enrollment" series concludes with part 3, which gives benefits professionals advice about when and how to best launch an employee wellness program.

Download specially extended pdf versions of all three parts of the series at [ebn.benefitnews.com/openenrollment](http://ebn.benefitnews.com/openenrollment).

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