



# Benefits Briefing Report

Perspectives on a Group Accident Claims Process & Open Enrollment  
Communications  
from Surveys of Employers and Brokers  
(Q4, 2022)

National Employee Benefits Advisory Forum (NEBAF)

## Background & Methodology

The National Employee Benefits Advisory Forum (NEBAF) recently conducted two online information exchanges among its members.

One of the information exchanges measured members' reaction to a specific claims process for Group Accident Insurance. Results on this topic are based on an online survey taken by roughly 200 HR decision makers at organizations with 100+ employees which offer Group Accident Insurance, and roughly 300 benefits brokers/consultants who sell Group Accident Insurance. The exchange took place in November 2022.

The other information exchange explored members' experiences with and feedback around open enrollment communications. Results on this topic are based on an online survey taken by roughly 100 HR decision makers at organizations with 100+ employees, who are at least somewhat familiar with their organization's open enrollment communications. The exchange took place in December 2022.

## Executive Summary

This report includes employers' and brokers' opinions of and feedback on a claims process for Group Accident Insurance (a description of the process is provided on page 3).

- Roughly seven in ten employers and eight in ten brokers indicate that they like the claims process described.
- Participants tend to say they like the process because it would simplify claims/make them more efficient.
- While both groups commonly think this process would add value to an Accident Insurance product offering, brokers are more likely to feel this way.

We also share findings from *employers only* on open enrollment communications for employees.

- The majority of employers say that their organization customizes open enrollment communications and materials to one consistent, unified company approach, look and feel.
- About three-fifths report they use a separate team to customize open enrollment communications and materials to one consistent, unified company approach, but most of the time, the separate team is internal within HR. Less commonly, employers are using in-house design teams, 3rd party agencies, etc.
- Incorporating a company logo is the most common way organization's customize enrollment communications; 86% of employers are doing this. Customizing to corporate equity/tone and/or values are also common.
- The majority of participants report that their organization communicates about all of the benefits they offer all together.
- When it comes to communicating about voluntary benefits to employees, employers take various approaches; there's no one typical way.
- Most participating employers would like to receive more customization or options for customization of communications from carriers.

### Talking About: Reasons Why Participants Like the Claims Process Described

Here are examples of **employers'** responses as to why they like the claims process described:

*"Anything making it easier for the employee to file a claim is beneficial."*

*"I feel like this is a great added benefit for an employee that is already experiencing a difficult time anyway (needing to file a claim). Filing multiple claims and/or continuously submitting documentation can be cumbersome, especially if an employee is out of work with limited access to accomplish that electronically."*

*"Anything that can streamline and minimize the claims filing process and make life easier for the employee is good."*

*"Employees would like a streamlined, easy process and not worry about providing additional documentation."*

Here are examples of **brokers'** responses as to why they like the claims process described:

*"Accident is too confusing and too piecemeal. This concept is more like the new critical illness plans where it pays a lump sum. Easy to get your money back."*

*"Because that sounds easy, and our clients want easy with less documentation."*

*"Anything that makes it easier for the employee to remember that they have this benefit in place and that there is an easy way for them to get their benefit paid out, would be appreciated."*

*"Ease of administration for the employer, and also takes a burden off of the employee. To be completely satisfied I would need to learn more about the process. Seems very interesting."*

## Claims Process for Accident Insurance

We showed participants a description of a claims process specific to Group Accident Insurance and then we asked their opinions of it.

The following is a description of a claims process for Group Accident Insurance that is a possible alternative to more common practices of submitting claims/documentation throughout treatment as treatment occurs:

*In this alternative process, when an employee has an accident, that employee would submit an initial claim for the accident in a typical way. Then, different than typical, the carrier would analyze this initial claim and predict all subsequent expected covered costs. The carrier would pay the lump sum amount at the start of the claims process intended to cover the initial claim and all subsequent costs.*

### Reaction to Claims Process

We first asked participants about their overall reaction to the claims process described.

**The majority of both employers and brokers say they like the process, brokers slightly more so than employers.** Seven in ten employers and eight in ten brokers indicate liking the process.

When we followed-up and asked about the reason(s) they like it, both groups most commonly say they like it because it would simplify claims/make them more efficient.

See left sidebar for examples of responses.

Those who indicate that they dislike this process tend to be concerned with the accuracy of the payment, underpayment, overpayment, etc.

### Perceived Value of Claims Process

We also asked participants how much value this process adds to an Accident Insurance product offering.

**We see a similar trend to overall response, with brokers having a more positive reaction than employers.**

Most of brokers and employers think this process adds value to an Accident Insurance product offering; about three in four brokers and two in three employers feel it adds value.

It's clear that participants see the positives of this process outweighing any negatives, perceived or real, that it would bring about.

## Spotlight on Trends: SHRM's View on Successful Open Enrollment

How did recent open enrollment go for you, your clients, your organizations? Hopefully, successfully.

A few months ago, the Society of Human Resource Management (SHRM) released an article on open enrollment success, saying it hinges on effective communications. What does 'effective communications' look like? At least in the short term, post COVID landscape, SHRM identifies a few best practices for effective communications:

- Virtual is here to stay - with the hybrid nature of the workplace, virtual communications will continue to be necessary, in the form of meetings, benefit fairs, and other communications.
- Combining high tech and high touch is critical for meeting an array of communication preferences - these compliment each other in forming a well-rounded approach.
- Home mailings will continue to be relevant - these are important for reaching dependents, reaching employees who don't regularly access digital communications during the workday, and work best as part of full multimedia campaign.

If your open enrollment has fallen short of expectations, read further into SHRM's suggestions at:

<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/open-enrollment-success-relies-on-effective-communications.aspx>

## Open Enrollment Communications

We asked participants (employers only) about open enrollment communications, their approach to these types of materials, customization of communications, etc.

### Whether Open Enrollment Communications are Unified to One Look/Feel

We first asked employers, when it comes to open enrollment communications and materials provided to employees, whether their organizations provide communications/materials that are customized to one consistent, unified company approach, look and feel.

**Most employers report that their organization does customize open enrollment communications and materials to one consistent, unified company approach, look and feel.** Some say they don't: when they lack time and resources, when benefits are applicable to a subset of employees, and depending on what the carrier supplies.

Clearly, there are some exceptions to the rule, but for the most part, unification of carrier and benefits information to one company approach seems to be the norm, and this looks to be the case consistently company sizes.

### Whether Uses Separate Team to Customize Open Enrollment Communications

We asked participants whether they use a separate team (internally or externally) to customize employee facing communications across benefits/carriers.

**Employers are fairly evenly split on this question, with slightly more having help with this task.** Nearly three in five report that they utilize a separate team to customize open enrollment communications, while about two-fifths say they do not.

HR employees often wear many hats; it's not surprising that many are doing the customization of the communications themselves.

### Team(s) Used to Customize Open Enrollment Communications

We asked those employers who told us they use a separate team (internally or externally) to customize employee facing open enrollment communications across benefits/carriers, who they use for this role.

**Participants most commonly report they use an in-house HR team to customize employee facing open enrollment communications across benefits/carriers,** about half say this.

## Team(s) Used to Customize Open Enrollment Communications (cont.)

Fewer, only about one in four, use an in-house design team and/or a 3<sup>rd</sup> party creative agency. A handful mention the carrier and/or broker help with this task.

It's clear that customizing employee open enrollment is something that employers are doing within their HR departments (sometimes with a separate HR team, sometimes not). It's likely that costs, and perhaps time, are prohibitive of leveraging other resources for this task.

## Ways Open Enrollment Communications Are Customized

We then asked participants about the ways in which their organization customizes employee enrollment communications.

**The most popular customization of enrollment communications is incorporating a company logo; the majority of employers report doing this.** Customizing to corporate equity/tone and/or values are also common. See full results below.

### Ways Enrollment Communications Are Customized

	% of participants
Corporate logo	86%
Corporate equity & tone of voice	58%
Linked to corporate values or initiatives	49%
Industry specific imagery	31%
We don't customize communications	2%

## How Orgs Communicate about Benefits During Open Enrollment

We also asked participants how they communicate about all the different benefits products available to employees during open enrollment.

**The majority of employers indicate they communicate about all of the benefits they offer all together;** this may be 'best practices' when it comes to open enrollment communications.

Employers who are communicating about all of the benefits they offer all together must be seeing some benefits from that strategy; those currently not employing that strategy may want to reassess.

## Talking About: Pain Points in Benefits Communications Provided by Carriers

We asked employers what their biggest pain points in benefits communications provided by carriers are. Here are some of their responses:

*"High-level communication style which is beyond the basic understanding of most front-line employees. A lot of wording to cut through. No ability to customize their communications to meet our needs. Only electronic, they no longer provide printed materials due to cost."*

*"The lingo is hard to understand. Definitions like maximum out-of-pocket need to be clearly defined."*

*"Redundancy, a lot of the materials they provide are the same as other sheets they provided. They will give me 2 or 3 documents to use with employees for a benefit but there is nothing significantly different in terms of the information provided between the documents."*

*"They tend to talk broadly about what they have to offer and it is geared towards the higher paid employees in my opinion."*

*"Keep things short and sweet. Stick to the point and stop trying to sugar it up so much."*

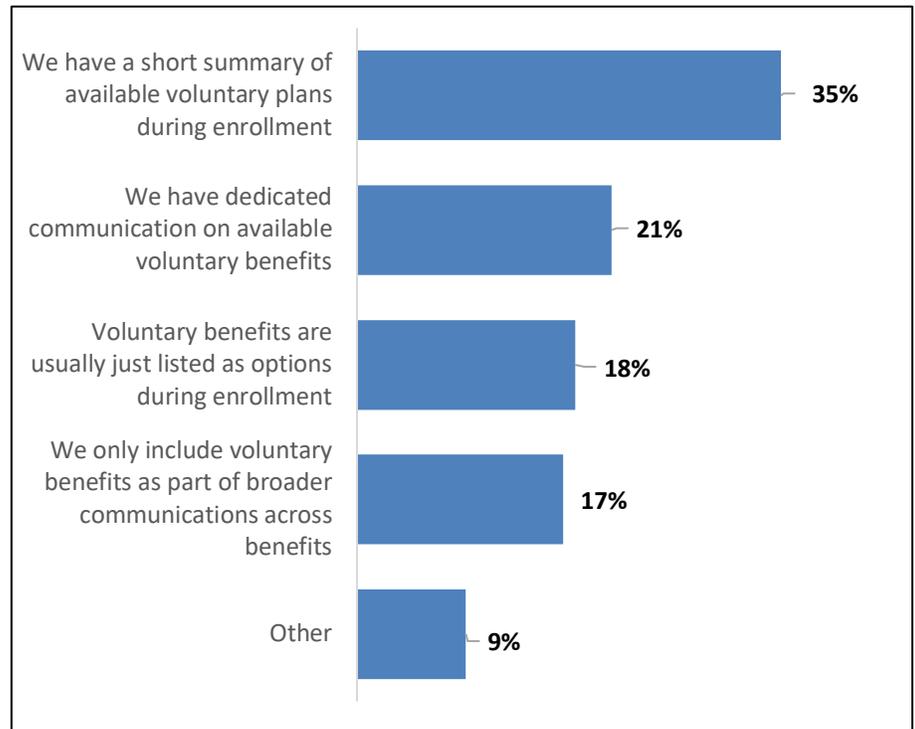
*"Lack of customization, poor quality photos, use of language that is not clear and highlight benefits customer desires. Communications that don't reflect culture of customer."*

## How Orgs Communicate about Available Voluntary Benefits

We then asked participants how they communicate about available voluntary benefits to employees.

**We find no consensus among organizations on how they are handling communication about voluntary benefits.** Employers are handling this in a variety of ways, see chart below.

### Ways Orgs Communicate about Available Voluntary Benefits to Employees, % of Employers



Voluntary benefits being listed as options during enrollment tends to be more common with smaller companies, than with larger companies.

## Whether Would Like More Customization from Benefits Carriers

Lastly, we asked participants whether they would like to receive more customization or options for customization of communications from carriers, than they currently do.

**Most say they would like to receive more customization or options for customization of communications from carriers.**

Yet, about two in five say this is not something would like from carriers, or they are not sure.



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