



## 7 PROVEN STEPS

**HERE'S HOW TO HELP  
EMPLOYEES **ACTUALLY**  
**UNDERSTAND** (AND USE)  
**THEIR BENEFITS****

# You shouldn't need an aspirin after Annual Enrollment.

If you lead HR or internal comms, you know the headaches of benefits season. Your team is stretched thin. The guide is late. The messaging feels like legalese.

## And after all your effort:

- HR is still answering the same five questions over and over
- Most employees stick with the same elections they had last year
- Participation in key programs stays frustratingly low

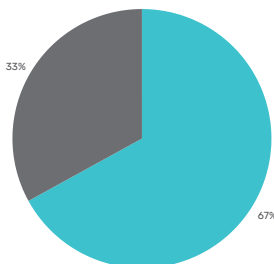
## It's not your fault. And it's not employees' fault, either.

Benefits materials need to be clear, engaging and accessible – but that's difficult when you're pulling information from so many sources.

The confusion, questions and missed opportunities all add up. No wonder it's giving everyone a headache.

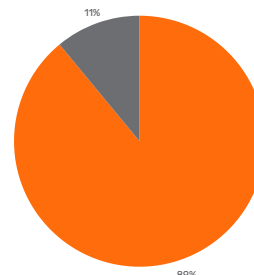


## Let's fix it.



**67% of employees spent 30 minutes or less researching their benefits options.\***

\*2023 Voya Financial report



**89% of employees choose the same benefits each year.\*\***

\*\*2022 Aflac WorkForces Report

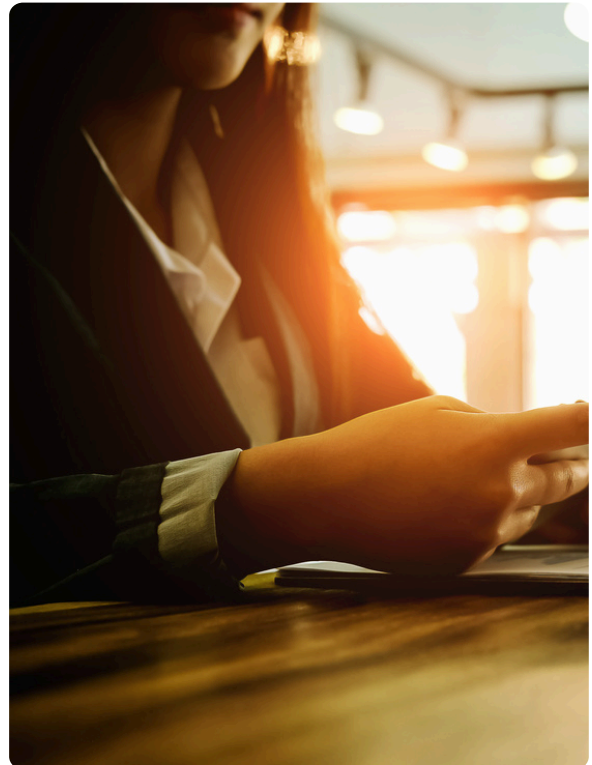
# Here's a strategy that drives real results for communicating benefits this year.

First, prepare for success.

## A. Recognize the pitfalls.

Here's why benefits communications often struggle:

- **No unifying strategy:** When Total Rewards messaging is fragmented or lacks a strong brand, it's easily diluted.
- **Limited internal resources:** With teams stretched thin during enrollment season, materials may be rushed or incomplete.
- **Information overload:** Employees see overwhelming detail and simply tune out.
- **Generic messaging:** Your audience can't understand how your company's benefits are relevant to them.



## B. Define clear, measurable goals.

**Decide exactly what success will look like.** Goals that can help you accurately measure improvement include:

- Fewer repeat questions, meaning less employee confusion
- Higher participation rates in wellness programs
- Survey comments that show better awareness of signature benefits

## C. Define your audiences and their needs.

Your organization has field employees, managers, executives, HR. **Each group needs targeted messages:**

- **Field employees:** Keep information clear and brief; highlight practical daily benefits.
- **Managers:** Provide toolkits to help them answer common employee questions confidently.
- **Leadership:** Share an overview about how benefits support company culture.

# Case Study #1:

## Even a large health system can simplify their benefits guide

### The challenge

A multi-site healthcare organization had a benefits guide that was detailed and accurate, but employees weren't reading it.

Unfortunately, the massive amount of information was so dense and filled with legal terms that it was difficult to navigate. Branding was inconsistent. And in spite of HR being overwhelmed with questions, most employees didn't take full advantage of their benefits.

### The solution

WordsFresh was able to help by focusing on the organization's Total Rewards brand. We restructured the guide so it was clean & visually segmented, had clear categories and used employee-focused language.

- We added easy-to-read definitions, everyday examples and relatable scenarios (like using telehealth for a sick child in the middle of the night).
- Each section started with a human-centered explanation of each benefit and how and when to use it.

### The result

#### ***Employee feedback improved immediately.***

The HR teams received fewer questions about basic plan differences. Employees reported better understanding of financial and emotional wellbeing programs that previously went unnoticed.

**If benefits don't get used, it impacts more than employee wellbeing.**

It also hurts retention, satisfaction scores and your bottom line.

# Case Study #2:

## National brand has an enrollment campaign that actually engages employees

### The challenge

An iconic national brand with thousands of employees across restaurants and corporate roles wanted to unify and simplify its annual enrollment messaging.

Leaders were concerned employees weren't engaging with key programs like EAP and financial wellness, in spite of strong internal investment in those offerings.

### The solution

WordsFresh crafted a memorable Total Rewards brand and built a clear, engaging enrollment campaign around it. This was supported by conversational language, employee scenarios, short videos and clean visuals.

Messaging was staggered and timed to lead up to enrollment, with quick reminders during the enrollment window and follow-up content year-round. Manager toolkits helped reinforce key messages across teams.

### The result

**More employees enrolled in high-priority programs.** The benefits team received positive feedback from employees and internal partners who appreciated the cohesive approach and easier-to-share materials.



# Use this strategy to drive real results.

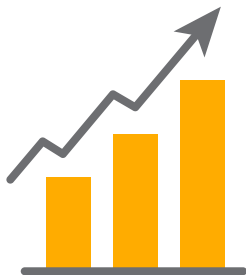
## 1. Listen first, then plan.

Employees know exactly what's unclear. Ask them directly.

A few simple tools can help you gather useful input from employees and stakeholders.

### What helps:

- Short pulse surveys during enrollment season and at key moments throughout the year. A few questions can reveal a lot about what's confusing or underused.
- Stakeholder interviews (with Total Rewards teams, managers and new hires) to understand internal priorities and pain points.
- Frontline insights from those who might field employee questions, such as HR business partners and help-desk teams.



### Example

One company learned from surveys that employees misunderstood their mental health coverage. Once clarified, **benefit usage increased 30%.**



### Quick win

A short, two-question pulse survey can instantly highlight where employees feel confused.



# Use this strategy to drive real results.

## 2. Simplify language, not meaning.

Clear language builds trust — but clarity isn't about watering things down. It's about using words people understand and making information easier to absorb.

### How to do it:

- Replace jargon and legal phrasing with a conversational, active voice.
- Break long paragraphs into short sentences and bulleted lists.
- Define confusing insurance terms the first time they appear, even if the terms seem obvious to you.



### Instead of:

"Employees are eligible to opt into an HDHP with HSA upon reaching qualifying status."



### Try:

"You can choose a high-deductible health plan (HDHP), which comes with a Health Savings Account (HSA). We'll explain how they work together."

### Quick win:

Read your content out loud.

If you stumble over some of the phrasing, rework it. If it sounds like something you'd never say in a meeting, try again.

# Use this strategy to drive real results.

## 3. Make benefits real ... and relevant.

When benefits feel personal, employees pay attention. Show concrete, relatable examples of people using your benefits.

### What helps:

- Real-life scenarios bring benefits to life.
- “Your child wakes up sick in the middle of the night. Speak to a doctor from home using telehealth – no ER visit or long wait.”
- Include persona-based examples that reflect your workforce’s diversity: new parents, frontline workers and people nearing retirement.
- Highlight specific life events when a benefit becomes especially relevant (getting married, having a child, managing stress, caring for a parent).



### Tip:

Employees want to know “When would I use this?” Make sure every program has a clear, relatable answer to that question.



# Use this strategy to drive real results.

## 4. Use visuals that are more than pretty pictures.

Visual content doesn't just make things look nicer. It helps people understand better.

### What works:

- Short videos or GIFs explaining enrollment steps or key differences between plans
- Icons, infographics and comparison tables to simplify complex decisions
- Clean layouts that use whitespace, bold headings and color-coding to guide the eye

Of course, not everyone learns the same way. That's why it helps to offer multiple formats to support different learning styles, language proficiency and generational preferences.

**Tip:** Use text-based videos to demonstrate anything that's often misunderstood, like how to choose the right medical plan.



# Use this strategy to drive real results.

## 5. Focus on what matters most.

Not all benefits carry equal weight.

Some are more valuable or more aligned with your company's goals. Prioritize these signature benefits to make your communication more memorable.

### How to identify high-impact benefits:

- Look at employee usage data. Identify which programs build value or are underused but important.
- Ask leadership and HR which benefits they're most invested in for retention, recruitment or wellbeing.
- Once identified, make those benefits more memorable.
- Tie signature benefits into your brand. Use simple, sticky messaging and repeat it regularly.

### Brand your benefits to make them stick.

Do you have a strong – but flexible – benefits brand?

Branding can help employees know what benefits are available and remember what matters.

1. **Start with a clear parent brand:** It should feel positive, human and aligned with your company's culture.  
Examples: *Thrive*, *LiveWell*, *UFirst*
2. **Define categories of benefits.** They should align with an employee value or need. Examples: *health & wellness*, *financial security*, *personal growth*
3. **Name recognizable categories that reference the parent brand.** This helps with wayfinding and reinforcement. Examples: *ThriveMind*, *LiveSecure*, *USave*
4. **Repeat across channels.** Use the brand structure in your benefits guide, intranet, emails, manager toolkits and building signage.

# Use this strategy to drive real results.

## 6. Add voices employees trust.

Employees trust people they know. When their coworkers, managers or leaders share how they've used a benefit, it helps humanize your message.

### Here's how:

- **Develop an advocate program.** Invite employees to share stories about how benefits helped them and feature those in emails, videos or short intranet interviews.
- **Get manager and senior leader support.** Ask them to reinforce key messages in team meetings and town halls.
- **Offer simple leader toolkits.** Provide FAQs, speaking points and one-pagers to help leaders share confidently and consistently.



**Tip:** Don't over-script advocate testimonials. A short quote from a team member ("I didn't realize how helpful the EAP was until I tried it") is more effective than a polished video.

# Use this strategy to drive real results.

## 7. Repeat yourself.

Sending one email about benefits enrollment isn't enough. You don't have to run the risk of overstuffing inboxes, but it's important to reach out often in various ways.

### Here's what an effective cadence needs:

- **Pre-enrollment education:** Give employees time and support to learn before decisions are required. Example: "Not sure what an HSA is? Here's a simple breakdown before you need to choose."
- **Enrollment reminders:** Keep messages short and deadline driven. Example: "*One week left to enroll! Need help? Here's where to start.*"
- **Post-enrollment support:** Help employees use their benefits throughout the year, not just when they sign up.
- **Multiple channels:** Email, intranet, manager huddles, videos, digital signage, webinars or even wallet cards reach people where they are. If you're not sure which channel works best, test it. Track clicks, questions and participation to really find out what resonates.



**Need more support?** Read "*Are your Total Rewards a total bust?*" in the blog at [WordsFresh.com](https://www.wordsfresh.com) — or click the **Contact** button to ask us directly.

# Not sure where to start?

**That's ok. Most of our clients weren't, either.**

Let's set up a time to talk!



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