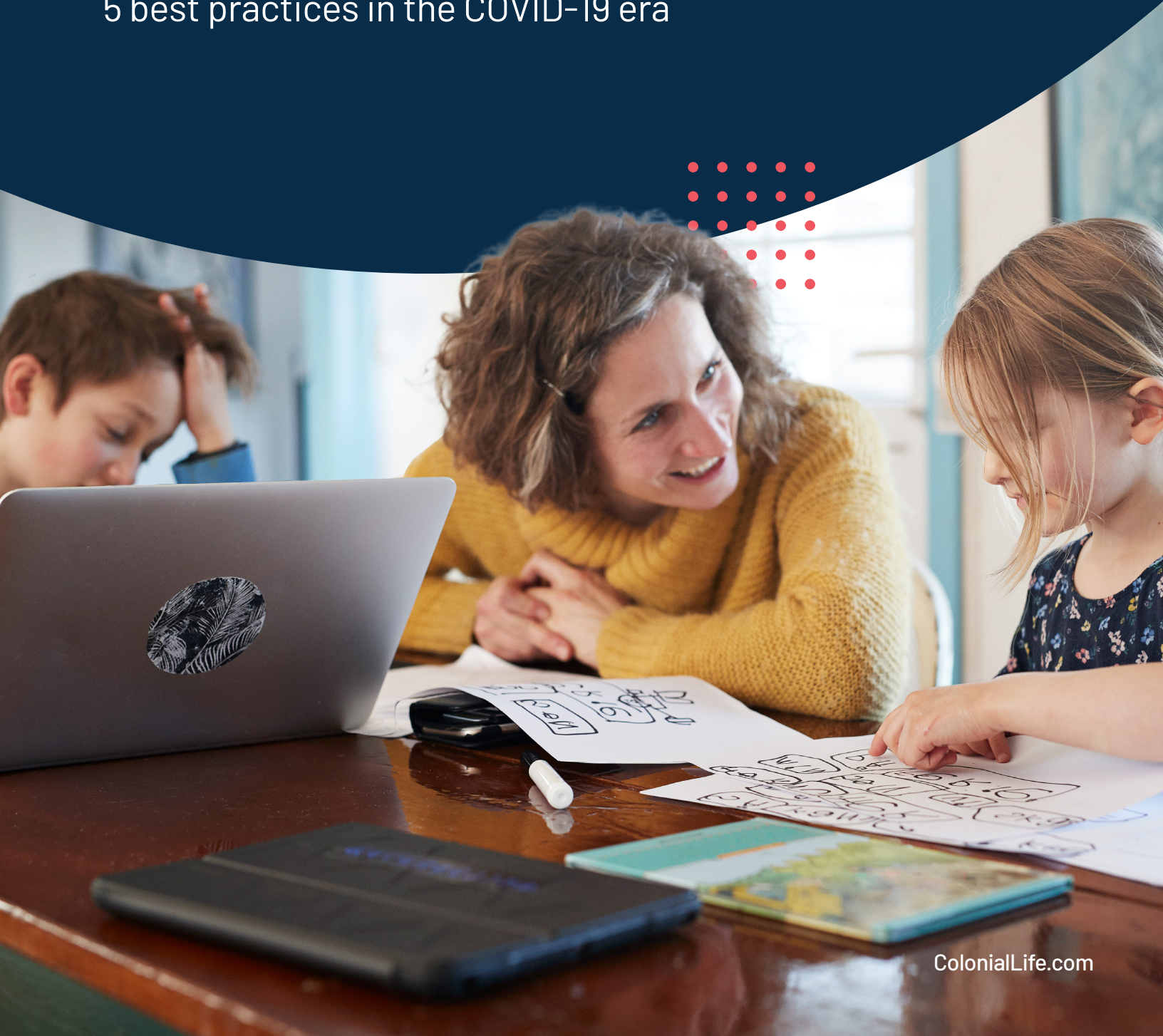

Public sector enrollment

5 best practices in the COVID-19 era





Strategies for municipalities, schools and agencies helping communities

Baked into the DNA of all governmental organizations is a culture of public service. And traditionally, the vast majority of these services are performed in person at a specific job location or covering a designated district.

Most public sector organizations have stuck to working in person even as many private sector companies have adopted remote work and flexible scheduling practices.

So, when the COVID-19 pandemic hit, it rocked local governments with a tsunami of challenges. A surge in demand for urgent public services, inadequate computer systems for remote work, sourcing PPE and reconfiguring job sites for social distancing.

Government offices have either closed to the public or limited visitors, and they've reconfigured workspaces and adjusted schedules and protocols for social distancing.

Workers that provide essential public services, like police and fire, must do the job in person, and now they must avoid all non-essential contact. Various employees in service positions, such as public works and sanitation, aren't used to working with technology. And a significant percentage of civil servants haven't telecommuted before and are adjusting to remote working on the fly.



Virtual enrollment that includes both core and voluntary benefits educates the employee on the value of all of their benefits provided by their employer, including medical.

Joel Newman, District General Agent, Seattle



Schools are facing some of the most difficult issues this fall as teachers are asked to teach our children in person, virtually or a hybrid. A fluid work environment that could literally change from one day to the next with a COVID outbreak.

In this tumultuous environment, employees are acutely aware of how vulnerable their health is, as well as the health of their families. And they are more conscious of how important financial and health benefits are in these uncertain times. Before the pandemic, local government had struggled with limited budgets, and now they are dealing with revenue shortfalls.

Given the challenges of social distancing, it may be tempting to delay enrollment. But virtual enrollment can be an effective substitute for in-person enrollment that combines a high level of personal service with technology for all your employees, including those who aren't tech savvy, until we can all work in person safely again.

As a leader in public sector benefits, we're sharing our best practices in enrollment that will keep your employees safe, maximize engagement and help them understand the full value of their benefits.

5 BEST PRACTICES

- 1 Pre-enrollment communication
- 2 Helping employees understand their benefits
- 3 Enrollment in a social distancing environment
- 4 Maximizing employee participation
- 5 Choosing your enrollment partner

1

Pre-enrollment communication

An essential part of a successful enrollment is communicating and educating your employees before enrollment.

They need to know what's coming, when enrollment is taking place and what benefits are available to them. So, when the personnel manager says, "It's time to schedule your 1-to-1 counseling," they're prepared. And they need time to think about benefit options, even if they don't completely understand them, before 1-to-1 counseling.

A best practice is to send a variety of pre-enrollment communications over a period of 2-3 weeks before enrollment. This gets the information to your employees at the most relevant and impactful time ahead of enrollment.

Video and digital tools can be very effective in communicating with your employees and providing reader-friendly information on benefits, so they're better prepared for enrollment.

HARNESSING VIDEO AND DIGITAL TOOLS

Sending emails or texts with links to short educational videos and reader-friendly information on a range of benefits is a powerful and effective way to engage your employees.



For instance, a digital postcard can include basic information, like dates, remote or onsite location, scheduling information and point of contact details. It could also include links to videos on a range of benefits they're interested in. Videos can be especially helpful in explaining complex benefits in consumer-friendly language. So, when employees have their 1-to-1 counseling, they're prepared to ask follow-up questions.



Send a variety of pre-enrollment communications over a period of 2-3 weeks before enrollment.

EASY SCHEDULING

It may seem like a little thing, but it's vital to make it easy for employees to make an appointment for their 1-to-1, especially in a social distancing environment. Again, this is where digital tools can be effective in helping employees.

An online scheduling tool makes it easy for an employee to set up their own 1-to-1. When the employee accesses the online scheduler, it displays a calendar of available dates and times for counseling appointments. The online scheduler drops the selected appointment into the employee's calendar and blocks that time slot from other appointments.

BRANDING AND CUSTOMIZED MESSAGES

Your digital tools should be customizable for both branding and messaging. For branding, this means the digital tool can be customized with the municipality or school district's color scheme and logo, so when employees see it, they recognize it immediately. In addition, public sector organizations should be able to add targeted messages they want to convey to their employees.

MAKING BENEFIT INFORMATION ACCESSIBLE

Comprehensive benefits booklets are a handy reference for employees. Many employees, especially millennials, prefer digital booklets, because they can access them anytime from their mobile device or computer, as well as forward them to family members. And they can have them open during their 1-to-1 counseling. Digital booklets can also embed videos, images or voice-overs and link to internal pages or external websites.

As much as email and mobile devices have become routine in receiving information, many employees still like having a printed booklet to hold and make notes on. Even in a social distancing work environment, it's a good practice to have printed booklets available in the private room being used for enrollment. So, if the employee is still uncomfortable with co-browsing, the counselor and employee can immediately switch to telephonic enrollment and the benefit information will be readily available in the printed booklet.



We've seen a surge in demand for Critical Illness coverage with a new infectious disease rider that Colonial Life developed. Life insurance and disability have also seen a wave in demand as civil servants are acutely aware of how vulnerable their health can be.

Bill Hill, Public Sector Manager, Michigan





2

Helping employees understand their benefits

Many employees struggle to understand their benefits. They have difficulty in figuring out what benefits to add that would give them the most value for their budget. Even employees with postgraduate education and strong analytical skills feel overwhelmed.

The thing is – benefits are complicated. To get the most out of their benefits, employees need to understand how they work in their real lives. This is where a knowledgeable benefits counselor can cut through the fog and translate benefits into everyday language – what their core benefits are and what their employer is contributing. Then they're in a good place to understand where the gaps are and think about what benefits to add.

Time and again, employees say benefits counseling was essential in understanding their benefits and how to take advantage of them. In a recent Colonial Life survey of full-time working adults, 93% of employees found 1-to-1 benefits counseling valuable.¹

A good understanding of core and voluntary benefits can help provide employees with a sense of stability and security, especially in these tumultuous times.



Without benefits counseling, nearly 70% of employees spent **less than an hour** considering their benefits.¹

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Enrollment in a social distancing environment

Tapping into flexible enrollment options that still offer personalized benefits counseling as well as a safe environment is critical to success. Easy-to-use technology, knowledgeable benefits counselors and a quiet private space are key factors in alternative enrollment options.

REMOTE OR PRIVATE OFFICE

For remote workers or workers with a private office, they will log in to their virtual 1-to-1 with their benefits counselor on a work or personal desktop, laptop or tablet using co-browsing software. Co-browsing enables the benefits counselor and the employee to have a conversation and share their computer screens with each other. A common feature in co-browsing is video chat, so



employees and benefits counselors can see each other as they talk, which helps build a connection in the absence of in-person counseling.

Because the co-browser is connected to the benefits enrollment platform, the employee selects their benefits in real time. The employee signs the form with an electronic signature using an e-signature or the video recording feature in the co-browsing software.

A key feature for co-browsing is security. Waiting room is another helpful feature which simulates a physical waiting room that keeps employees up to date if they joined their virtual appointment early.

What is co-browsing?

Co-browsing is the virtual equivalent of a benefits counselor sitting next to the employee, talking with them about their benefit needs, checking boxes and assisting the employee in filling out forms. The co-browser should have a strong security component to ensure the employee's privacy from start to finish. We've all heard stories of the unwanted Zoom bombing by internet trolls.





What is an electronic benefit platform in plain language?

This is the electronic version of the paper benefit form where employees check their benefits. There are numerous enrollment platforms available. Employee Navigator and Colonial Life's proprietary Harmony are both considered to be industry-leading enrollment platforms.



We can integrate with 90+ third-party platforms or provide you with a system if you don't have one.

Many large public sector organizations already have an enrollment platform in-house, so your benefits partner should be able to integrate their data into your in-house system.

SAFE ENROLLMENT IN PERSON

School districts can conduct virtual enrollment safely using designated conference rooms, classrooms, kiosks or another reserved private space. At each school location, a manager or administrator will need to oversee virtual enrollment, including safety precautions and keeping employees on track.

Before the first appointment, the administrator sets up one computer, laptop or tablet with a headset or speaker for each private conference room with a link to the co-browsing session. At the scheduled appointment, the employee sits in that conference room with the computer and has their virtual 1-to-1.

Printed copies of the benefits booklet should be on hand, so employees have the option to use a printed copy or pull up the digital booklet during the 1-to-1.

The room should also be stocked with sanitizing wipes so the employee or manager can wipe down the appropriate surfaces between appointments.

For large organizations, multiple private rooms will need to be identified and designated for virtual enrollment.



TECH SAVVY NOT REQUIRED

In school districts and city halls across America, some public sector workers may be uncomfortable with using computers. They may not use a computer to do their job and they may not have a computer or tablet at home. But tech-challenged employees can still be successful using the in-person enrollment procedure described in the previous section with a little extra help.

The onsite administrator will set up the computer with the co-browsing link on the computer screen or tablet, so the only thing the employee needs to do is click on it to enter the counseling session.

The benefits counselor can then coach the employee using video chat and screen sharing.

If the employee is still uncomfortable with the computer setup, the benefits counselor can direct the employee to switch to a telephonic option to complete the enrollment. Since copies of the printed benefits booklet will be in the conference room, the employee can refer to it during the call. In telephonic enrollment, the audio recording of the 1-to-1 will function as the employee's signature.



"Colonial Life allows all of their clients' employees to pick the enrollment method they want to use. We want employees to use any method they feel most comfortable with."

Denise Stanley, Public Sector Manager, Southeast Region

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Maximizing employee participation

COMBINING CORE AND VOLUNTARY BENEFITS

The number one strategy in maximizing participation is combining core and voluntary benefits during virtual enrollment. Why? Core benefits like health insurance are complicated. Whether in the private sector or public sector, most employees don't understand how expensive their health insurance is or what their employer is contributing. They only know what's being deducted from their paycheck.

But when core and voluntary benefits enrollment are done together, it's much easier for civil servants to see the whole picture of their core benefits, and where the gaps are in their coverage. And it's much easier for them to choose the voluntary benefit options that best fill the gaps that meet their needs.

Here are two approaches to combining core and voluntary benefits enrollment that will work in schools and municipalities.



INTEGRATING WITH THE BROKER

Many municipalities and school districts have their brokers conduct core enrollment. So, your voluntary benefits provider will need to coordinate with your broker's enrollment program with two key tasks. First, ensure descriptions of all the voluntary and core benefits are included in the benefits booklets and any other material distributed to employees. Second, if there is a virtual group meeting for employees, the voluntary benefits provider will also need a time slot for a presentation.

FULL ENROLLMENT SERVICE

The most effective approach to virtual enrollment is using a single provider for both



When I say we provide core and voluntary benefits enrollment, I have had plan administrators say it's too good to be true. What's the catch? The answer is – when we do our job, we get good participation because people see the value in the coverage we offer and how it can protect their families.

Joel Newman, District General Agent, Seattle



For every \$10 of core benefits enrolled in Colonial Life's Harmony enrollment system, we enroll \$1 of voluntary benefits.

Source: Colonial Life, internal data, 2020.

core and voluntary benefits enrollment. During the 1-to-1, the benefits counselor will be looking at all the employees' benefits and providing guidance based on the full picture. With screen sharing, the counselor has the best opportunity to explain the core and voluntary benefits and the full value the employer is contributing.

Once your employees have decided on the benefits they would like to add or change, they're more likely to follow through if they can sign up for all of them at the same time. And with one-stop-shop enrollment, it's more likely your employees will have a better overall experience.

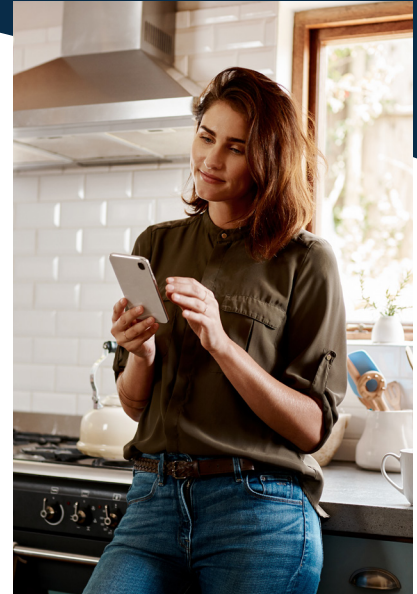
NEW HIRES

Your voluntary benefits provider should be able to provide monthly virtual enrollment for new hires. Using the same benefits counselors for the monthly virtual enrollments helps build connections and trust with employees, who can build relationships over time with those counselors and reassess their needs in the years ahead.

SCHEDULING AND TRACKING

Online scheduling tools are effective in engagement, especially for government employees who are juggling more family responsibilities because of the health crisis. With an online scheduler, overstretched employees will be able to book appointments that are convenient for them. Since evening time slots are very popular with day schedules, you should ensure your benefits provider has enough evening appointments available.

In the absence of an online scheduling tool, using a spreadsheet or a manual sign-up sheet can be effective in tracking which employees have or have not participated in virtual enrollment and following up as needed. Many enrollment platforms can provide reports on who has completed participation. You want an enrollment partner that can



Over a third of employees who said they understand their benefits very well said they felt highly cared about.²



Colonial Life has 6,300 benefits counselors nationwide, and 1,300 large case certified enrollment specialists.³

93%

of our customers are satisfied with their overall claims experience.²

work with clients for a scheduling and tracking system that fits their needs and do the heavy lifting on tracking employee participation.

THE ROLE OF INFLUENCERS

Influencers within a local municipality or school can significantly boost employee engagement during virtual enrollment. When the higher levels of the organization complete their virtual enrollment early in the process, they're in a good position to answer questions and influence their staff.

This approach is just as effective for managers of support staff, department heads and plan administrators as it is for the superintendent, mayor and principal's office. It also signals that benefits enrollment and employee well-being are top priority.

Another type of influencer occurs organically when an employee has a positive claims experience. This happens when an employee's claim is paid in a timely manner and if there is a question or issue, the employee receives assistance with a personal touch. Even in a social distancing work environment, word gets around, good or bad. So, reputation is key when choosing providers to conduct enrollment.

VALUE ADD PROGRAMS

Value Add programs provide an extra resource to the employee at no additional cost. These programs can boost participation when enrollment for core and voluntary benefits aren't conducted together.

Value Add programs that offer a small donation to a community non-profit are very popular. These programs appeal to many government employees because of their innate sense of community service. So, a typical example of how this works in enrollment might be: for each employee who meets with a benefits counselor, \$5 is donated to a children's nonprofit on their behalf.

Health Advocate and Wellness Cards have always been popular, and given the ongoing nature of the global health crisis, these value add programs will continue to be in high demand.

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Choosing your enrollment partner



Setting up your local government or school for a successful enrollment in the midst of a global health crisis comes down to this: choosing a benefits partner that can do most of the heavy lifting. With this in mind, you want to look at key capabilities in technology, education, communication strategy, customer service and flexibility.

TECHNOLOGY

Licenses for high quality co-browsing and enrollment systems can be costly and require significant resources to learn and implement them in-house. So, choosing a provider that brings robust technology to the table and the expertise to go with it, with minimal or no additional cost, makes virtual enrollment feasible.

EDUCATION AND COMMUNICATION

Government employees don't want another sales pitch. They want practical information that helps them make informed decisions that fit their personal lives.

An enrollment partner should have a comprehensive communication strategy that reaches all employees. Their benefits counselors should be able to adapt to individuals' learning styles during enrollment and should have both English and Spanish speaking counselors, as well as other languages available, when needed.

CUSTOMER SERVICE WITH COMPASSION

You want to look for a partner that provides end-to-end service throughout the enrollment process. Great technology is useless without knowledgeable and experienced people behind it.

In these tumultuous times, local governments and school districts are expected to do even more with less. Civil servants are digging deep to teach our kids and deliver public services to our communities.

You want to choose a benefits partner that has enough manpower to conduct virtual enrollment and solve problems. And you want a provider that gives employees maximum flexibility to choose the enrollment method that suits them and still maintain social distancing practices.

Virtual enrollment can provide a safe substitute for in-person enrollment with the right provider. And finally, using virtual enrollment will send a message that your employees' health and well-being are essential.



A leader in the public sector

We continue to work with our first public sector client, who has trusted us since 1955. **With 14% market share**, Colonial Life is a trusted partner to the public sector. We currently help protect employees in:

42
state governments

3,000
schools

5,000
local governments

Source: Colonial Life, internal data, 2020.



ColonialLife.com

1. Colonial Life, Consumer Survey, 2019. 1,505 U.S. consumers working full time responded to the survey from January 29-February 1, 2019.
2. Market Decisions, Colonial Life Voluntary Benefits Claimant Satisfaction Research, 2019.
3. Colonial Life, internal data, 2020.

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