



Benefits Enrollment in the COVID-19 Era

How virtual enrollment
meets the moment



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The COVID-19 pandemic of 2020 has radically changed the workplace in countless ways, both big and small.

As organizations have adjusted to the new normal of social distancing, nearly all sectors have been impacted in some way, including small businesses, municipalities and schools.

With a substantial percentage of employees continuing to work remotely, the standard enrollment process at the worksite has become another logistical hurdle to deal with. Consequently, some organizations are delaying and even canceling benefits enrollment this year. This has put benefits enrollment in jeopardy.

But delaying or canceling enrollment could negatively impact your organization's recovery. As the reality of the national health crisis has set in, so has employees' awareness on how important financial and health benefits are in challenging times.

So how do you deal with the dual concerns – enrollment logistics and employees' need for benefits? The answer is simple: virtual enrollment.

Here's the rundown on why virtual enrollment is the right tool for these unexpected times.



Turning the worksite on its head

As recently as February 2020, working at the jobsite was the standard for most workers nationwide, while telecommuting made up a smaller percentage of the workforce. The pandemic turned that practice on its head.

Today, more employees are working-from-home than ever before. According to an employer survey conducted by Colonial Life in June 2020, 95% of employers transitioned at least one employee to work-at-home in response to the pandemic. And of these organizations, 60% of their employees on average worked-at-home.¹

The idea of having a sizeable percentage of employees working from home might be here to stay even when the national health crisis is long over. Some 56% of employers say they will give their workers more flexibility to work-from-home, according to the employer survey.¹

Returning to the operating standard where all employees are working at the same location is far from certain. While some employees are



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returning to work at the jobsite, many others are scattered across multiple locations or working remotely. Further, employers are cautious about maintaining social distancing at the worksite. Which also means they're limiting the number of employees working there, as well as significantly limiting visitors.

Continuing with in-person enrollment doesn't seem practical in the current environment, with more employers looking at virtual enrollment as the solution that is safe and convenient, while still providing the personalized benefits counseling their employees have come to expect.



TOP REASONS EMPLOYERS OFFER VOLUNTARY BENEFITS³

- Enrich existing benefits
- Attract multigenerational workforce
- Employee financial wellbeing
- Employee recruitment
- Employee retention

Benefits support employee resiliency

Now more than ever, employees are acutely aware of how vulnerable their health, and the wellbeing of their loved ones, can be. They worry about how they're going to pay their bills if they can't work.

For many workers, the decisions they made on benefits before COVID-19 don't reflect the current health crisis. What financial and health protection really means to workers' lives has undergone a dramatic shift in recent months. A shift in everyday perspectives which is likely to carry on.

By keeping enrollment on schedule, your employees have an opportunity to add or change their benefits to reflect their current and future needs. This will give employees peace of mind in these uncertain times, making it easier for them to focus on their work. Virtual enrollment helps keep enrollment on track in a safe environment.

Benefits also play a key role in employee retention and recruitment. A comprehensive benefits plan shows the employer cares about workers' overall wellbeing. And they help an organization stand out from other employers in attracting top talent. In the long run, retaining seasoned employees and attracting skilled workers are the life blood of a business.

78% of employees say they are more likely to stay with their employer because of their benefits package.³



Benefits counseling during enrollment

Benefits counseling is the heart of a successful enrollment.

Benefits counselors meet with your employees in group and one-to-one meetings to help them make the right choices for their families. And during annual enrollment – as well as onboarding new hires – these personal conversations help employees make choices that reflect their changing needs and goals.

Time and time again, employees feel benefits counseling has been 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.²

And in the absence of benefits counseling, nearly 70% of employees spent less than an hour considering their benefits. So it's not surprising that 70% of employees worried about it while they are working.²



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As part of the enrollment process, benefits counseling can be done either in-person or remotely.

Virtual enrollment isn't new – Colonial Life has conducted these for 10+ years – although many employers may have overlooked it before, because in-person enrollment was so simple. But with social distancing and remote work at the forefront, some employers are looking at virtual enrollment, and its ability to bring hands-on help to remote workers, through a new lens.



Enrollment experiences are in jeopardy even as benefits change



Virtual enrollment provides a practical alternative that provides employees with the same level of personalization and privacy as in-person counseling.

Although counseling is a key part of an employee's benefits experience, the standard practice of having it on the jobsite is not an option for many employers right now. A substantial number of employees haven't returned to their workplaces yet. Many organizations aren't allowing large groups to meet.

While return-to-work strategies have employees coming back to worksites slowly over time, decisions on scheduling enrollment need to be made sooner rather than later to align with coverage effective dates.

The employer survey shows organizations plan to make changes to their benefits.

- Some 18% are reducing the portion they are paying¹
- 20% are shifting more benefits costs to employees¹
- 10% are dropping at least one benefit¹
- 7% are cancelling enrollment¹

This increases the importance of employee benefits education through employee communications and benefits counselors. And of course, any change in benefits will require a strong enrollment experience to make it a reality for employees.

Although in-person benefits counseling isn't a safe option right now, for many reasons, that doesn't mean companies have to forgo enrollment best-practices all together.

Virtual enrollment offers the right tools for our challenging times

Virtual tools such as video chat and co-browsing provide a platform to talk and connect face-to-face.

In many cases, it allows employees to continue working with benefits counselors they already know and feel comfortable with. And with the popularity of video chat apps, like Skype, FaceTime and Zoom, to talk with family and friends faraway, these tools will feel familiar to most employees. Even to the less tech savvy.

Another advantage to virtual enrollment: it provides family members a chance to participate in the benefits counseling at a date and time that works for them. Since family members didn't participate in benefits counseling on the jobsite previously, this is an additional plus for employees.



VIRTUAL ENROLLMENT

A benefits counselor meets with your employees in a 1-to-1 session or group meeting using secure co-browsing and video chat tools.

TELEPHONIC

A benefits counselor connects with your employees by phone for their 1-to-1 benefits counseling session.

ONLINE

Your employees select their benefits using online self-service enrollment.



Clients using virtual enrollment have found it incredibly effective in providing their employees with a personalized experience in benefits counseling.



Rising adoption of virtual enrollment

In just a few short months, in-person and virtual enrollment have both seen a dramatic shift. In another sign of the times, the Employer Insights Survey reveals a new standard emerging. Plans to use virtual enrollment have nearly doubled, while in-person meetings on the jobsite are shrinking.

42%

of employers plan to use **virtual** enrollment this year, jumping from 23% a year ago¹

ONLY
33%

plan to do **in-person** enrollments, dropping from 49% in a year¹



LEANING IN BOOSTS RETURN-TO-WORK

As you put your plans and actions in motion for a successful return-to-work and recovery, consider leaning into enrollment and benefits. In these uncertain times, benefits provide stability and security for employees. Virtual enrollment provides a safe environment in which to do it. And by making enrollment more accessible with virtual tools, you're also sending a message that your employees' health and wellbeing is a top priority.



We're here to help

Benefits are critical, and virtual enrollment makes it possible. A member of our team will be reaching out to learn more about your needs and how we can partner with you to prepare your employees for the unexpected.

Colonial Life. Keep Unexpected[®]



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1. Colonial Life survey, 2020. 407 responses were submitted from a wide-variety of U.S.-based industries. Respondents were limited to those involved in benefits decision-making or administration. Survey was conducted from June 11-16, 2020.
2. Colonial Life, Consumer Survey, 2019. 1,505 U.S. consumers working full-time responded to the survey from January 29-February 1.
3. Willis Tower Watson, Employee and Employer experience Survey, 2018.

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