

The Johnson & Dugan Blueprint

At Johnson & Dugan, we believe that there are three main causes of the disconnect between employers and employees over benefits: open enrollment timing, insufficient technology and mismatched expectations.

Open enrollment timing is the primary cause and a major concern for employers. A poorly timed open enrollment can lead to all kinds of problems. Increases in employee contributions, significant plan changes, and last minute communications will not be well received by employees and can be a poor reflection on the capabilities of the HR department.

Poor open enrollment planning can also wreak havoc on an employee's ability to make good decisions about their own options. Benefits are important for families. Not giving employees enough time to discuss the plan options with their spouses and coordinate their respective benefits is a disservice to them because it may mean that they aren't able to select the best options available.

Also, a poorly timed open enrollment process does not give the HR department an opportunity to impress management with its ability to administer the benefits plan properly.

Technology is another critical component of communicating benefits to employers and their families. Technology allows the HR department to communicate vital benefit information to its main constituency, the employees, and most employers do that well. However, spouses and other employee family members are often overlooked and need access to benefit information. Technology that communicates only with employees is only a partial solution and can aggravate the disconnect between employees, families and the employers.

Finally, mismatched expectations between employee and employer is the third source of the disconnect. When employees are left wondering about changes and the reasons for the changes, they don't appreciate the process or the result. Employees may feel that the employer is not considering their best interests or is shifting an undue share of the burden to them.

Without proper time management and effective communication, an employer runs the risk of leaving employees to wonder why deductibles are rising, why out-of-pocket expenditures are going up and why drug plans are changing – effectively leaving many employees unhappy.

Properly conceived communications require time and technology. Without either, employees' view of the benefit package is completely misaligned with the employer's view. Luckily, it doesn't have to be this way; an effective and appreciated employee benefit solution is within reach of every employer.