ENROLLMENT CHALLENGES

REMOTE WORKERS FIND BENEFITS SELECTION DIFFICULT

A NEW SURVEY has found that remote workers have a more difficult time choosing benefit plans that are the right fit for them compared to their colleagues who work on-site or have hybrid remote-office schedules.

The poll by MetLife found that nearly half of remote workers struggle to understand their employee benefits. As a result, these workers may end up choosing plans that do not meet their needs and spending more time on trying to choose their benefits.

The survey results also reflect the challenges that employers continue to face in meeting their employees' increasingly diverse needs. They also highlight the need for employers to improve their communications, particularly with those who are working remotely full-time and especially if they are in another state.

It's crucial that employers get this right in light of the importance these workers place on their employer-sponsored benefits.

The survey of 1,000 full-time employees at companies with at least two employees found that 61% said benefits are a major reason they stay with their employer. Those figures were higher for work-from-home caregivers with children (72%) and millennial and Gen Z workers (67%).

Remote workers' concerns

- 45% of remote workers are struggling to understand their employee benefits, compared with 29% of their colleagues who work on-site.
- 55% of remote workers are highly anxious about their finances compared with 46% of hybrid and on-site workers.
- 55% of telecommuters spend over one hour per week worrying about their benefits, compared with 37% of on-site and hybrid employees.

Around 65% of remote workers said that a better understanding of open enrollment would help make them feel more financially secure.

An employees lack of knowledge can result in choosing the wrong plan, and may end up costing them more than necessary.

As a result:

- Remote workers are twice as likely to say they enrolled in the wrong type of benefits last year.
- 57% of remote workers require more information to make the right benefit choices, compared with 47% of hybrid and on-site workers.

What you can do

Set up virtual information sessions where plan options, including key defining details and specific benefits, are outlined and covered clearly.

Depending on how many employees you have, consider offering a few sessions for them to choose from, to ensure they can all make it.

Record the original session for employees to watch later if they can't attend.

Also, make sure your human resources department is available for one-on-one questions.

Some of your employees may need additional help in choosing a plan. You may want to consider offering phone or video chat meetings for them in case you need to show them documents and graphics.



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Survey Employees to Improve Benefits Communications

their questions answered privately.

Encourage action – Consider incentives for completing the enrollment process, such as prize drawings or department participation challenges. Reward completion rather than the decision to purchase coverage and ensure incentives comply with applicable rules.

Follow up with nonparticipants – Track enrollment completion and send reminders before the deadline to choose a plan. Some staff may need personal reminders or help navigating the process.

Review and review the enrollment process

Consider asking employees to review their benefits each year, even if they intend to decline coverage. Requiring workers to acknowledge their options can help prevent them from overlooking enrollment deadlines or missing important plan changes.

Finally, survey employees after open enrollment to identify obstacles that kept them from participating. Their feedback can help HR teams improve communications and simplify the process for the following year.