



# HSA: Ongoing Communications Toolkit Planning Supplement



Healthcare Services

**UMB Healthcare Services**  
**Ongoing Communication Toolkit**

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## Introduction

Congratulations! You've set your benefits communication strategy and launched your high-deductible health plan with health savings account (or switched custodians). Now it's time to follow the strategy you've set in place with an ongoing communication campaign. Why an ongoing campaign, you ask? Because **communicating once a year is nowhere near enough**. Modern benefits plans really require people to be engaged year-round, as high-deductible plans ask them to take ownership of their health care costs by being more active in wellness plans.

And here is more good news. When you promote health and wellness to your employees and their families, they are able to make better choices about their benefits. They voluntarily migrate to lower-cost plans. They stay healthy. They save for the future. And they use the benefits that help everyone keep costs down.

In addition, great communication can boost participation in online health assessments, biometric screenings and preventive care—all of which complement your consumer-driven health care strategy.

This toolkit includes much of what you need to get started, including:

- Best practices and guidance
- Tips for more effective communication
- Additional resources and support
- A variety of high-quality, ready-to-use communication templates:
  - Tip sheets
  - Blog posts
  - Postcards
  - Benefits tweets

Take some time to review this planning supplement and review the benefits communication strategy you recently created before you dive into creating your year-long communication timeline and customizing the templates. Refer back to the full planning guide in your launch toolkit if needed.

### **We're here to help!**

If you need assistance, you can find contact details at the back of this document. You'll also find information about additional resources that may be useful to you.

#### **System Requirements**

The materials and templates in your toolkit have been created using Microsoft® Office 2010 applications—Word and PowerPoint®. To insert cover design options into the benefits enrollment guide and to create PDF files of your materials to deliver to clients, you'll need the full version of Adobe® Acrobat®.

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## Best Practices and Guidance for Ongoing Benefits Communication

**Let your strategy point the way.** You put in the time and effort to build a great benefits communication strategy. Now use that as your foundation for a year-round campaign covering health, wellness and savings topics, plus the good habits of smart health care consumers. If you haven't yet created your strategy, take the time to do it now.

**Get it on the Internet.** If it's not already in place, get your benefits information on the Internet and use it as your primary communication method. Once you make the initial investment—you can start small and expand as you go—it will pay for itself quickly as a cost-effective platform for ongoing communication. Where dense enrollment guides and piles of summary material modifications and other boring printed pieces get filed away and forgotten just days after enrollment, a benefits website keeps on keeping on. Unlike print, you can also make immediate updates when needed.

**Anticipate questions and give people a place to get answers.** High-deductible plans operate differently from traditional medical plans, so people will have a lot of questions about how to use the plan and health savings account. An FAQ section on a website can serve this purpose. And so can tip sheets that are posted online or mailed to homes. The key is making sure this information is available and accessible when people need it.

**Use plain English.** Remember, you are talking to people, not actuaries. Employees and their families can easily get lost in the legalese, the mailers, and all the other tools and resources that make up benefits communication. Your people aren't going to become benefits experts overnight, nor should they. Assume you are explaining benefits to someone who doesn't know anything about them at all—like your grandmother. Tell employees what they need to know in simple terminology they can understand.

**Get the word home.** The people making health care decisions on behalf of your employees aren't always your employees. Nearly 70% of benefits decisions are made by spouses. And the majority of your health care costs are driven by covered dependents. Make sure all covered dependents have access to the information they need to make good decisions about using their benefits. Postcards are a low-cost and very effective way to get materials into employees' hands at home.

**Make it easy to take action.** Used benefits are valued benefits. The best way to help employees appreciate programs is to encourage their use. Forget the big benefits booklets and legal plan documents. Instead ...

- Give your employees easy-to-use information, tips and relevant examples.
- Be specific about what will impact costs and how that compares to current plan offerings. Don't make employees do the math.
- Show employees how they can save money with their choices, such as by moving to a lower-cost plan or by opening and saving in a health savings account.
- Provide step-by-step guidance and give examples about how to use high-deductible health plans and HSAs—especially for those new to these plans.
- Help them use their plans all year long with regular tips. Remind employees when they're not taking full advantage of available plans and programs.
- Detail administrative steps to enroll or use important vendor tools—so employees don't get frustrated with a cumbersome administrative system or not-so-friendly enrollment process.

**Rinse and repeat.** Repetition isn't pedantic or unoriginal. It's smart. Why? Your employees need to hear things multiple times before it sinks in because many things—work- and life-related—are competing for their attention.

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## Tips for Effective, Affordable Ongoing Communication

**Dive into social media tools.** Add a blog to your website and now you've started a dialogue—and given yourself an easy, convenient (and cheap) way to keep your site fresh. Twitter, Facebook, text messages, YouTube and others all have a place as part of your overall strategy. No, they are not your primary ways to communicate—nor is *any* single channel any longer. These new tools are great (and super cost-effective) ways to support your objectives and are also a great way to get information on events, deadlines and reminders out to your audience. This toolkit includes several blog posts and benefits tweets to get you started. Check out the additional resources section for even more help getting started with social media.

**Tip:**

Social media is an additional channel. It won't take away the need for detailed resources like a benefits website or your Summary Plan Descriptions. Be sure to keep your legal disclaimers on all channels too.

**Use print strategically and drive traffic to your online resources.** Postcards and tip sheets are your ultimate secret weapons. There are several templates included in this toolkit for your use.

**Use your managers.** In-person and one-on-one communications are the most powerful communications, especially during stressful times. While orchestrating all-employee meetings can be difficult, you can keep your communications with employees upfront and personal by communicating through managers. Give them simple talking points so they are educated about changes and know where to point employees for further information.

**Work your vendor communications.** Your benefits partners—from medical to disease management to savings plan administrators—offer great free communication. It's a sea of information that can be and must be harnessed toward your goals; otherwise, you risk a fragmented message. From disease-specific information to prospectus mailings, get an understanding of the purpose, the message and the timing of important mailings to your employees. For starters, what does an Explanation of Benefits (EOB) look like? Does it align with your health savings account (HSA) communication? Call a vendor summit and see if all communication—from all sources—is on brand, on message and moving you toward the same goals. If not, readjust and realign. Your vendors should also be sending communications to members or account holders to help them use the plan, account or program effectively, to save money, etc.

**Piggy-back on other communication efforts.** If you're sending out communication about your 401(k), include tips about the HSA too. If your communications team is sending out emails, newsletters or other materials, get some benefits tips, key dates or resources into them.

**Put your insider knowledge to work for you.** Benefits managers have all the best tips on how benefits plans work and ways to get the most out of them. Help make your employees and their families insiders too by sharing what you know throughout the year.

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**Use free or low-cost resources to generate content.** You don't have to come up with all of the content ideas yourself. There are plenty of free or low-cost resources that can help. A few of our favorite web resources are:

- *The Dr. Oz Show* ([www.doctoroz.com](http://www.doctoroz.com))
- *Mayo Clinic* ([www.mayoclinic.com](http://www.mayoclinic.com))
- *WellnessProposals* ([www.wellnessproposals.com](http://www.wellnessproposals.com))
- *WebMD* ([www.webmd.com](http://www.webmd.com))
- *MSN Money* (<http://money.msn.com>)
- *The Motley Fool* ([www.fool.com](http://www.fool.com))
- *GetRichSlowly* ([www.getrichslowly.org/blog](http://www.getrichslowly.org/blog))
- *Money Magazine* (<http://money.cnn.com/magazines/moneymag>)
- *Kiplinger's Personal Finance* ([www.kiplinger.com](http://www.kiplinger.com))
- *Kids Health* ([www.kidshealth.org](http://www.kidshealth.org))

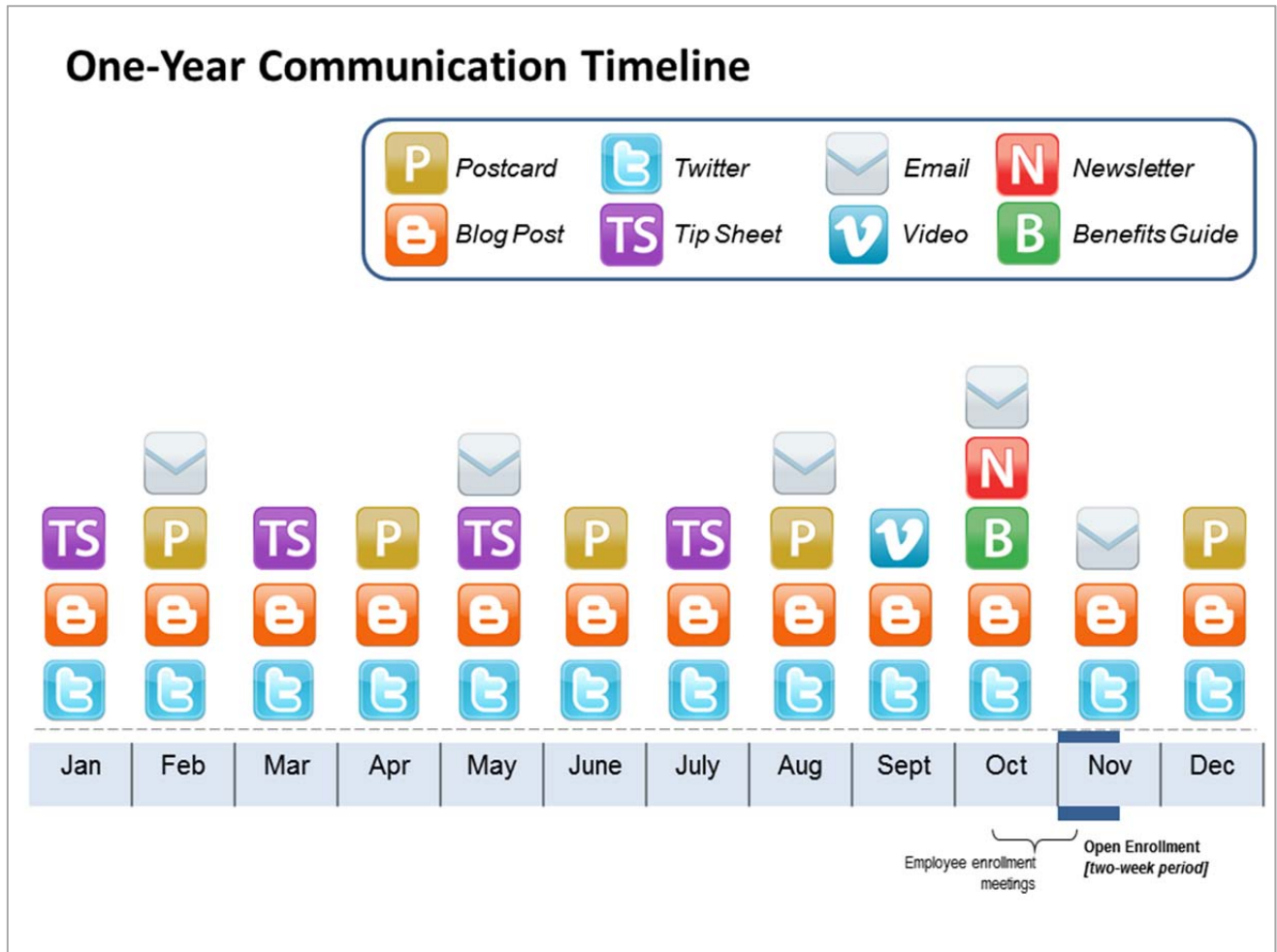
UMB also produces a series of podcasts to help educate account holders about financial basics. [See a list](#) of available episodes.

You may also want to consider purchasing a subscription for ready-to-use benefits content. See the Additional Resources section for more details.

## Building Your Year-Round Timeline

Now it's time to plan out the next year of communications and build your year-long communication timeline. We recommend a steady stream of content for employees and families using a mix of online, print and social media.

This sample timeline shows you how materials could be delivered throughout the year. We've also shown the additional materials you'll be providing to employees and their families during the annual enrollment cycle.







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## Customizing the Templates

### How to use the templates

The templates have been created without any or very minimal design. You can customize them to align with your branded benefits campaign (or if you don't have one, your company's brand). The color palette used to create tables, charts or other graphic elements in the templates is neutral and can be easily changed.

Each template includes basic instructions on what needs to be done to turn the document into a customized piece. Many of the documents are similar in terms of necessary edits, but be sure to look carefully at the instructions so you do not overlook anything. Often, edits will need to be made in headers and footers as well as in the main text. The placeholders in ***[bold italic brackets]*** for all of these edits describe the information that needs to be entered.

The templates provide the basic structure for many different types of plans and offerings. You may need to copy and paste if you offer more than one type of plan (two HMOs, for example), or you may need to delete entire sections if you do not offer a plan of that type. Due to entire sections being copied or deleted, it is possible that the flow of the content will be disrupted, so you may need to make additional edits to make the document read better.

The templates are set up to be as easy to use as possible. However, Microsoft® Word is not always a friendly program for formatting. If you run into problems, chances are there's a Word expert in your company who can help. Many administrative assistants are highly skilled at editing Word documents. Also, be sure to save your documents frequently while editing. You may want to save a new version of a document each time you make significant edits. That way, you can revert back to an older version easily.

### Consistency is important

Be as consistent as possible between documents. Many of the templates will refer to the same information, but with varying levels of depth. Keep plan names consistent as well as any abbreviations, acronyms, terms, etc. This will help employees and their families become more familiar with the information and lead to fewer questions and less confusion. Take the time to re-read the materials after making edits to make sure that the content is consistent with your client's communication style and that the information being presented is clear and follows a logical progression. Consider using a proofreader or internal reviewer with communication skills to have an objective eye on the materials. Or use the proofer's checklist and style guide on page 8 to help you review the materials yourself.

### How to handle employee questions

Make sure employees know where they should go for specific questions. Give specific examples of scenarios that should be handled by each of the different groups (plan carriers, benefits administrators or the HR department). The more specific you can be, the less likely questions will be directed to the wrong people. If a question is repeatedly being asked, note to incorporate it into future communications.

Make contact information readily available and provide it to employees often. The less time they have to spend looking for the information, the more likely they will use it and not come to the HR department unnecessarily. As mentioned earlier, be sure contact information is up to date and accurate for all plan carriers/institutions employees may need to contact.

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## Proofer's Checklist and Style Guide

1. Read for typos and grammatical errors.
  - Check that only a single space follows all punctuation, such as periods, colons and question marks.
  - Check for missing words and repetition of a word.
  - Check for extra spaces or missing spaces.
  - Check for missing end punctuation.
  - Check that em dashes, en dashes, hyphens and ellipses are used appropriately.
  - Check for beginning and ending parentheses, quotation marks and brackets.
  - Check for smart quotes, instead of inch marks. Check for true apostrophes, instead of foot signs.
  - Check that asterisks are used properly and have a corresponding footnote.
2. Check for consistency with style guide terminology, especially when referring to plan or policy names, service resources and website names.
3. Check for correct and consistent use of the comma.
4. Verify all mathematical computations to the extent of your ability.
5. Check phone numbers and website addresses for accuracy.
  - Check that all website addresses are boldface.
  - Check for correct phone number format.
6. Check for consistent headline, header and footer treatment.
7. Check bullet and list punctuation and formatting for accuracy and consistency.
  - Bullet size and shape should be consistent.
  - Bullet spacing and indentations should be consistent.
8. Read for logic, clarity, flow and organization of ideas.
  - Are there redundant words or awkward or long sentences?
  - In bulleted lists, does the lead-in copy apply to all the bulleted items that follow?
  - Can any sentences be improved by deleting or rearranging words?

### Style Guide Reference Materials

For grammar, punctuation, spelling and styling, use the latest edition of the following:

1. *The Associated Press Stylebook and Briefing on Media Law* (first preference)
2. *The Gregg Reference Manual* (use when there is no AP style recommendation)

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## Producing Final Materials for Distribution

Before distributing the communication materials, you will want to make sure they have a finished, professional look.

### Creating PDF files

The fastest and easiest approach to finalizing the materials is to turn them into PDF files. This will allow the documents to be protected so that anyone who is able to access them will not be able to make changes to them. It is also advantageous to have files saved as PDFs if they are to be sent via email to employees. Chances are you already have software on your computer to create PDF files. If not, you can purchase Acrobat® from Adobe®.

### Printing materials

The communication templates are formatted and designed to allow you to use them as is and to create professional-looking documents. You can turn them into PDF files and have them printed and mailed to employees or distributed at work. You have many options for printing, ranging from in-house printing (meaning, you do it yourself) to FedEx Office® to local or online printers.

### Online portals/no-paper campaigns

To save money on print materials or for a more environmentally friendly campaign, employees can access all of the materials online if you use an online portal or have an intranet site for HR and benefits information. You will need to make it well known to employees that this is where all the information will be accessible, since mailings will be minimal or no mailings will be sent. In many cases, spouses and family members help make the benefits decisions, so make sure there is a simple way for them to get the information. If you have a benefits website on the Internet (*and we recommend that you do!*), post materials there so all employees and family members have access.

Make sure you allow enough time for your IT group or web master to update and post the content.

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## Additional Resources and Support

### Content Subscription Package

Not a benefits content expert? Don't have time to write? It's okay! The monthly subscription package from Benz Communications offers high-quality content written by their nationally recognized team.

Covered topics include Benefits 101, Health & Wellness/Using Your Benefits, Saving for Retirement, Important Reminders/Tools/Checklists and News to keep your communication current and relevant to your audience's needs.

Each month you'll receive two articles, selected from the topics above. Every article comes with two headline options. And you'll receive six complimentary tweets too. They're easy to use and customize for your programs and to integrate into your existing communication channels. Use them for social media (Twitter, blogs) and for newsletter/intranet articles or employee emails.

You'll find more details at [www.benzcommunications.com/content-subscription-package](http://www.benzcommunications.com/content-subscription-package). **Get \$300 off of your first six-month subscription when you use coupon code *UMBSMKIT300*.**

### Social Media Starter Kit

Integrating social media channels is a simple, cost-effective addition to your communications toolbox. But it's easy to get lost in tools. What's relevant to benefits communication? What's effective? The Social Media Starter Kit from Benz Communications covers everything you need to know to start integrating social media into your benefits communications.

*Download the toolkit for free on UMB's Employer Portal!*

### Need assistance?

We're here to help! Contact us at 816.860.4848.