

Benefits Insights

Early Preparation Is Crucial for 2027 Open Enrollment



With the 2027 open enrollment season around the corner, employers have an opportunity to develop attractive benefits offerings and proactively communicate with employees to help them understand what's available. The latest Consumer Engagement in Health Care Survey found that about half of enrollees spend less than an hour reviewing their options during open enrollment, and most spend under two hours total. That's not much time to weigh plan details that can affect a family's health care costs all year. By starting open enrollment efforts early, employers have enough time to inform and educate workers about their benefits and what the health plan options actually mean.

This article outlines how employers can thoughtfully kick off open enrollment efforts, including offering competitive benefits to meet workforce needs, crafting employee messaging and effectively communicating benefits offerings.

Tailoring Benefits Offerings

Employee benefits can serve as powerful attraction and retention tools. However, that's only true if workers see value in these offerings. That's why employers should tailor their benefits options to include perks employees care about ahead of open enrollment.

Various surveys and reports have found that the following are some of the top benefits employees want:

- High-quality, affordable health care coverage
- Remote or hybrid work environments
- Flexible or hybrid scheduling (e.g., four-day workweeks)
- Paid leave policies
- Retirement savings plans
- Mental health resources
- Family-building and reproductive health benefits
- Caregiving benefits
- Professional development opportunities
- Financial wellness resources
- Voluntary benefits (e.g., critical illness, hospital indemnity and disability insurance)

Employers should keep in mind that benefits offerings are one of the top reasons employees join companies and stay at their jobs. That's why it's critical for employers to seriously consider speaking with employees about which perks provide the most value for their unique circumstances. Adding or tweaking a few benefits options could be the difference between retaining and losing top performers. Also, gaining employee feedback ahead of open enrollment shows a meaningful interest in their concerns. With a good pulse on workers' needs, this intel can also impact employee attraction efforts.

Determining Key Messaging

After solidifying benefits options, employers need to plan their messaging and communication strategies. For 2027, key messaging might focus on new or updated benefits offerings.

Putting benefits front and center can compel employees to weigh the advantages of searching for new jobs against guaranteed perks. Employers should detail their offerings so employees understand everything they could potentially lose by changing jobs. Many workers don't fully understand the benefits they've already elected, so they may end up job hunting for perks they already have access to.

As employees' needs vary, outlining different benefits offerings can help them understand which benefits they need and will likely use. Personalized, well-communicated choices boost appreciation for the overall benefits package, and appreciative employees are less likely to seek other job opportunities.

Communicating Employee Benefits

Ultimately, employers must spread the word about open enrollment and their benefits offerings. Countless surveys show that employees want more help understanding their options. This means an open enrollment communication plan needs to start early, provide ample educational resources and have multiple channels.

An effective open enrollment communication strategy may include the following components:

- Group meetings to discuss available benefits
- One-on-one meetings to go over any questions
- Multichannel communication methods (e.g., videos, printouts, guides, presentations, emails and comprehensive guides)
- Periodic enrollment reminders, including enrollment dates and workplace-specific instructions
- Messaging that directs employees to designated points of contact for questions (e.g., HR)

Leveraging technology allows employers to communicate more frequently and effectively with employees. With more employees working remotely, virtual enrollment may be the most feasible option for many employers, saving them time and resources.

Early open enrollment communication gives employees more time to understand their benefits. Although year-round communication is ideal, employers can amp it up for open enrollment. A better understanding of offerings may help employees make more active choices in their health plans during the open enrollment season and beyond by helping them understand the perks of staying with the organization.

Summary

Employers will have ample time to tailor their benefits offerings and thoughtfully showcase all employee perks by starting open enrollment efforts early. This can help employers educate their current workforce, boost retention efforts and win more talent in the ever-challenging labor market.

Contact us for additional employee benefits resources, including enrollment guides, videos and presentations.