OneAmerica® Employee Benefits Marketing
Marketing Campaign Plan and Communication Strategy

GENERAL INFORMATION

	Target Release Date	Budget
Enrollment Support Strategy and Employee Education Program	Phase 1 (Strategy): March 30, 2016 Phase 2 (Materials): June 30, 2016 Phase 3: TBD	G160

Marketing Team Campaign Owner(s)

Amberly Peterson

Background/Problem Statement

The OneAmerica Employee Benefits division promise is that "We're with you every step of the way." Unfortunately, we currently only have three employee-focused marketing/communications pieces related to the enrollment experience (posters, table tents, needs fliers from Desktop).

Employers and HR leaders are looking for more support as they struggle to communicate complex insurance topics and engage their employees. According to the third annual Guardian Workplace Benefits study, only 18 percent of employers feel their benefits communications are extremely effective.

It's also important to consider how modern communication methods (texting, social media, etc.) are influencing the ways employees like to be communicated with. In order to remain relevant and break through the message overload, employers must adapt to boost employee engagement and understanding. While nearly two in three employers outsource a portion of enrollment services, such as enrollment materials and benefits presentations, those efforts often don't include the overall communication strategy or ongoing communications.

More research suggests that traditional ways of communicating about benefits seems to resonate less with millennial audiences. For example, 44 percent want to receive critical benefits-related communications on their mobile device. 56 percent wish their employers would communicate benefits in a way that is easier to understand. 61 percent want to leverage their benefits, but would like to spend as little time as possible to learn about them.

In order to equip employees with the most helpful information, we need to ensure that our account managers serving as enrollers have the right materials and training tools to educate employers about our products and the enrollment process. We also want to share best practices and advice about strategies that will work best for their particular employee audience.

If employees have a positive experience during enrollment, that will be reflected in increased productivity, happiness, morale, etc. which will make employers more likely to choose OneAmerica again.

Personalized and helpful employee education and support + effective employer and broker training = happy and productive employers + happy employers + higher sales and retention rates for OneAmerica

Campaign Objective

The goals of the Enrollment Support and Employee Education Program are:

- To make our clients/policyholders lives easier by providing them with a suite of communication materials that can be tailored to their employees.
- To give our clients/policyholders a consistent and professional enrollment experience.
- To make it easier and faster for employees to sign up for the right coverage for them and their families.
- To educate and empower employees about benefits so they are confident in their choices.
- To boost employee participation rates above 50 percent.
- To reduce costs.

We will:
1. Define the OneAmerica Way (our enrollment process) and communicate it clearly.
2. Develop easy to understand employee education and communication materials.
3. Help sales reps sell our process to brokers and brokers sell our process to employers.

Target Audience(s)/Market(s)

- **Primary:** Employees and consumers of our employee benefits options
- **Secondary:**
  - Account managers/Client Services Directors acting as enrollers
  - Employers/HR managers
  - Brokers
  - Sales representatives

Key Message(s)

- **Primary Audience:**

Having the right disability and life insurance benefits can make a life-changing difference. We're with you every step of the way to make it easy for you to enroll for the benefits that are right for you.

- **Secondary Audience:**

We're with our employers every step of the way to support their enrollment success.

Stakeholder(s)

- Trish Shuhilo
- Steven Lynch
- Jim McGovern
- Compliance
- Field staff (explore building a field advisory council made up of sales reps, account managers and client service directors)
- EB directors
- Opstaff

Marketing/Design concept/Other considerations

Other considerations:
- **Attitudes/Beliefs/Objections of audience:** Because there are several generations in the workplace, and because employees' needs differ depending on their career stage, employees often feel that group meetings don't cover the most useful topics for them. While 71 percent of employees attend group meetings about benefits, many employees find these meetings less useful than nearly every other form of communication. Reasons include: discomfort about asking personal questions, too much time devoted to others' questions and confusion about the material. Employees say one-on-one meetings are most useful.

  When you couple that with shorter attention spans than ever before, it's no wonder why so many employees may feel overwhelmed and underprepared to make benefits decisions. When they do, they are most likely focused on cost. According to LIMRA, more than 80 percent of employees focus on cost information.

  LIMRA also found that employees are most likely to use printed materials at work (83 percent) or home (76 percent).

Accessing online information (70 percent and email (61 percent) are used slightly less often. Although a slight majority of employees currently enroll in benefits online, even more (two- thirds) would prefer online enrollment. Still, many older employees still prefer paper enrollment forms because they are comfortable with them and may find online enrollment program difficult to navigate.

- **Current/Proposed behavior:** Overall, only 30 (Vol. LTD and Vol. STD) to 40 (Vol. Life) percent of employees enroll for benefits. We want to increase those numbers to at least 50 percent.
- **Call-to-action:** We want employees to have access to clear information and feel educated and empowered. Then we want them to find it easy to enroll for benefits so that they do so in higher numbers.
- **Tone/personality:** This shouldn't be a hard sell, but instead a gentle push to make an informed decision. These pieces need to build trust by being conversational and informative.

COLLATERAL DEVELOPMENT

Date Needed	Owner	Form #	Item Description
			Broker/Account Manager/Client Services Director/Enroller Use Materials
May 15, 2016	Peterson		**Post-enrollment account manager survey/scorecard** Ask account managers/client service directors to measure what worked well and what didn't, personal stories shared, which materials they used, which strategies they recommended.
May 15, 2016	Peterson		**Post-enrollment broker survey** To measure effectiveness and satisfaction (NPS?) + open-ended questions to inform us about what would be helpful to develop in the future.
June 1, 2016	Peterson		**The OneAmerica Way to Enrollment Success** Separate pieces for: - Sales reps - Brokers - Account managers - Employers
June 1, 2016	Shuhilo		**Meet the client questionnaire (flier)** Use to get better understanding of workplace culture
June 1, 2016	Peterson		**Group enrollment meeting script/presentation** The standard OA story
June 15, 2016	Peterson		**Checklist for sales representatives** How to explain the OneAmerica enrollment process to broker; what we need to be successful
July 1, 2016	Peterson		**What's available** Toolkit for employee communications, customize based on need
			Employer Use Material
April 15, 2016	Peterson		**Poster** Update current
April 15, 2016	Peterson		**Table tents**

			Update current
April 15, 2016	Peterson		**Speaking points** What to discuss at an employee meeting
April 15, 2016	Peterson		**Online ad** JPG format to place on intranets/internal websites
April 15, 2016	Peterson		**Paycheck stuffers (download only)** Meeting info High-level info Direct to online resource
May 1, 2016	Peterson		**Postcard direct mailers** Send home to employees to review options/times/dates, push online for more information/education
May 1, 2016	Peterson		**Fliers** Meeting info High-level info Direct to online resource
May 15, 2016	Peterson		**Text email signature template** For use in HR/leadership's internal signatures with meeting info, teasers or links to online resources
May 15, 2016	Peterson		**Graphic email signature template** For use in HR/leadership's internal signatures with key dates
May 15, 2016	Peterson		**Post-enrollment employer survey** To measure effectiveness and satisfaction (NPS?) + open-ended questions to inform us about what would be helpful to develop in the future.
May 15, 2016	Peterson		**Sample article for employee newsletter/intranet/email** Why you should consider voluntary term life insurance
May 15, 2016	Peterson		**Sample article for employee newsletter/intranet/email** Why you should consider short-term disability
May 15, 2016	Peterson		**Sample article for employee newsletter/intranet/email** Why you should consider long-term disability
May 15, 2016	Peterson		**Sample article for employee newsletter/intranet/email** Why you should consider one lump sum
May 15, 2016	Peterson		**Sample article for employee newsletter/intranet/email** Why you should consider Legacy whole life insurance
May 15, 2016	Peterson		**Digital signage** Enrollment meeting times
July 30, 2016	Peterson		**Email campaign (will live on DMP)** Can provide HTML or account manager can push on their behalf
July 30, 2016	Peterson		**Save the date email template**
Consumer Use Material			
May 15, 2016	Peterson		**Employee satisfaction survey** To measure experience with enrollment SurveyMonkey using NPS idea and open-ended questions to help us determine what to develop next
June 30, 2016	Peterson		**Video tutorial (2:30 max) – to be shared on employee-facing website** VTL
June 30, 2016	Peterson		**Video tutorial (2:30 max) – to be shared on employee-facing website** Disability
TBD	TBD		**Video tutorial (2:30 max) – to be shared on employee-facing website** One lump sum

TBD	Pinson		Video tutorial (2:30 max) – to be shared on employee-facing website Legacy

TRAINING DEVELOPMENT

Date	Owner	Form #	Item Description/Action	Delivery
Launch				
June 30, 2016	Peterson/Harter	N/A	High-level training for sales reps	Webinar
June 30, 2016	Peterson/Harter	N/A	Train account managers and Client Service Directors	Webinar
June 30, 2016	Peterson/Harter	N/A	Walk through program/suite of materials with brokers	Webinars

COMMUNICATIONS PLAN

Date	Owner	Form #	Item Description/Action	Delivery
Pre-Launch				
March 4, 2016	Peterson	N/A/	Conference call with Sandy and Diana	Telephone
March 15, 2016	Peterson	N/A	Interviews with sales reps, account managers, CSDs and OneAmerica HR staff (Chris Laraway) to understand current enrollment process/wishes/needs	In person or by phone
April 15, 2016	Peterson	N/A	Observations at enrollment meetings (what questions are asked, what's the mood/attitude)	In person
April 10, 2016	Peterson	N/A	Present strategy to EB Directors group	In person
April 18, 2016	Peterson	N/A	Present strategy to EB Opstaff	In person
April 30, 2016	Peterson	N/A	Present strategy to EB field staff	Webinar
April 30, 2016	Peterson	N/A	Help us measure employee's enrollment satisfaction (enrollers/sales teams) – need this early to establish a baseline	Email
August 15, 2016	Peterson	N/A	Introduce new suite of materials to field enrollers	Email invite
August 30, 2016	Peterson	N/A	Introduce new suite of materials to brokers	Email invite
September 30, 2016	Peterson	N/A	Teaser – Prepare for open enrollment with new employee enrollment materials	eBen website teaser
September 30, 2016	Peterson	N/A	Teaser – Prepare for open enrollment with new employee enrollment materials	OneAmerica portal
Launch				
Ongoing, as completed	Peterson	N/A	Load materials to eBen	eBen website
Ongoing, as completed and necessary	Peterson	N/A	Upload customizable materials to DMP	PDFs
September/October 2016	Peterson	N/A	Partner with HR to roll out materials to new OneAmerica employees	OnBoarding
October 2016	Peterson	N/A	Message about enhanced employee enrollment materials (field, EB team)	Ongoing
October 2016	Peterson	N/A	Message about enhanced materials for enrollment (brokers)	Ongoing
October 2016	Peterson	N/A	Message about enhanced materials for enrollment (Home Office)	OneAmerica portal story
Post-Launch				

January 2017	Peterson	N/A	Report on enrollment participation rates	Ongoing tracking (quarterly)
January 2017	Peterson	N/A	Report on employee's enrollment satisfaction *Definitely want as much as possible in plan before Q4*	Ongoing tracking (quarterly)
2017	Peterson	N/A	Case study development based on learnings	Ongoing tracking (quarterly)

Additional tools and communications will be developed and added based on feedback received during launch

Resources
Creative Design eBusiness Sales reps Account managers and Client Services Directors Corporate Communications

Measurement
Aspect of measurement considered are: • **Awareness:** Increased usage of materials (data collected from eBen, DMP, field surveys) • **Value:** 5% increase in enrollments by end of year or for 1/17 new business • **Engagement:** Employee enrollment satisfaction scores as collected via survey before launch (baseline) and after launch • **Overall:** Increased enrollment rates (target: over 50 percent)