



# Open Enrollment 2020

## Case Study and Trends Report

How We Helped Nearly 200 Employers Reach  
~750,000 Employees and Meet Their Goals

**72%** Engagement Rate  
Across All Employers

**76%** Engagement Rate  
with Decision Support



## Across nearly 200 benefits-enrollment campaigns in 2020, we saw some of the highest levels of employee engagement ever.

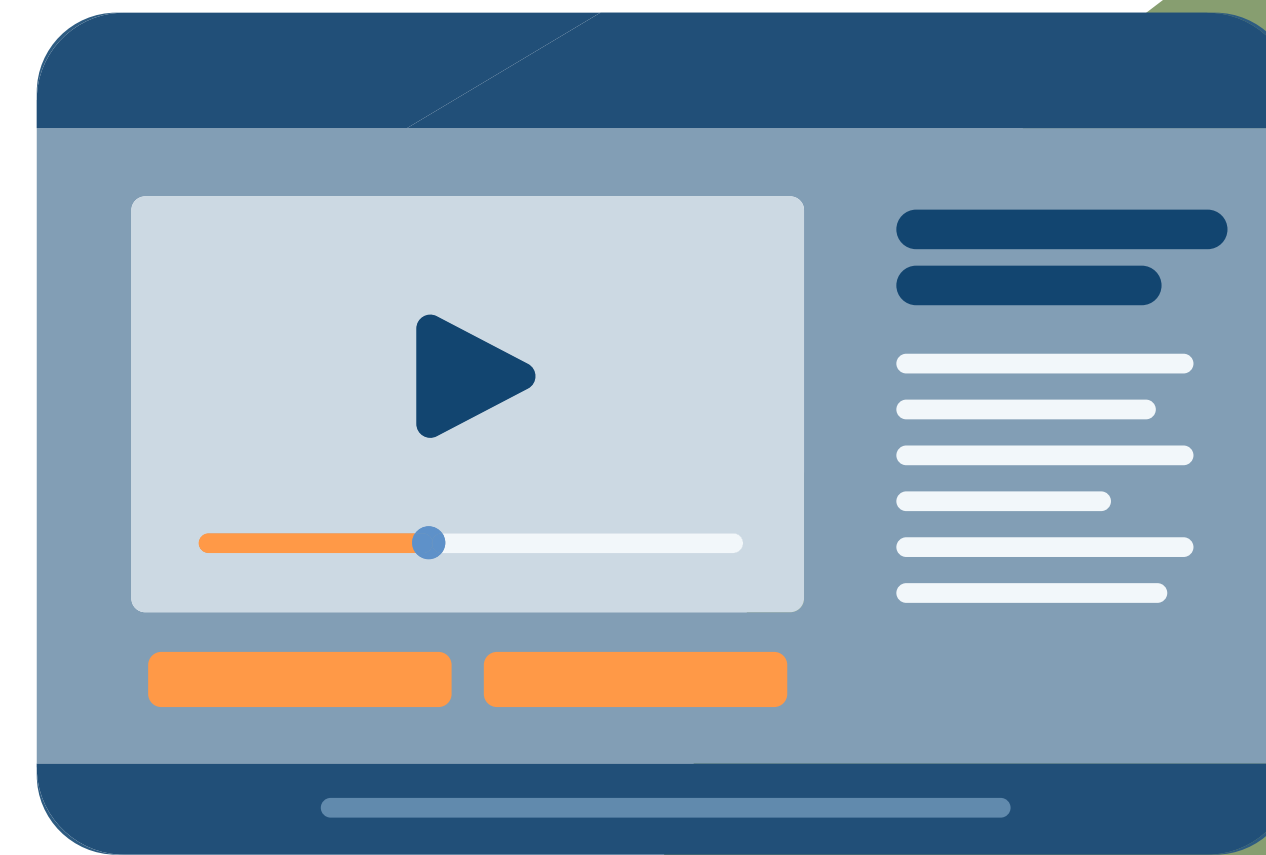
See how customized videos, Digital Postcards, decision-support tools, and benefits communications were used to educate employees and drive them to action.

In response to the COVID-19 pandemic, HR leaders and benefits brokers turned to digital communication solutions for benefits-enrollment support to meet the needs of dispersed and remote workforces. The lessons from last year can continue to help us improve OE results.

This report provides an analysis of engagement results and

offers best practices to help improve employee and client experiences for this year's open enrollment and beyond. A sampling of organizations with campaign data included in this report are:

- American Diabetes Association
- Georgetown University
- Ken's Foods
- Jostens
- NPR
- Stamps.com

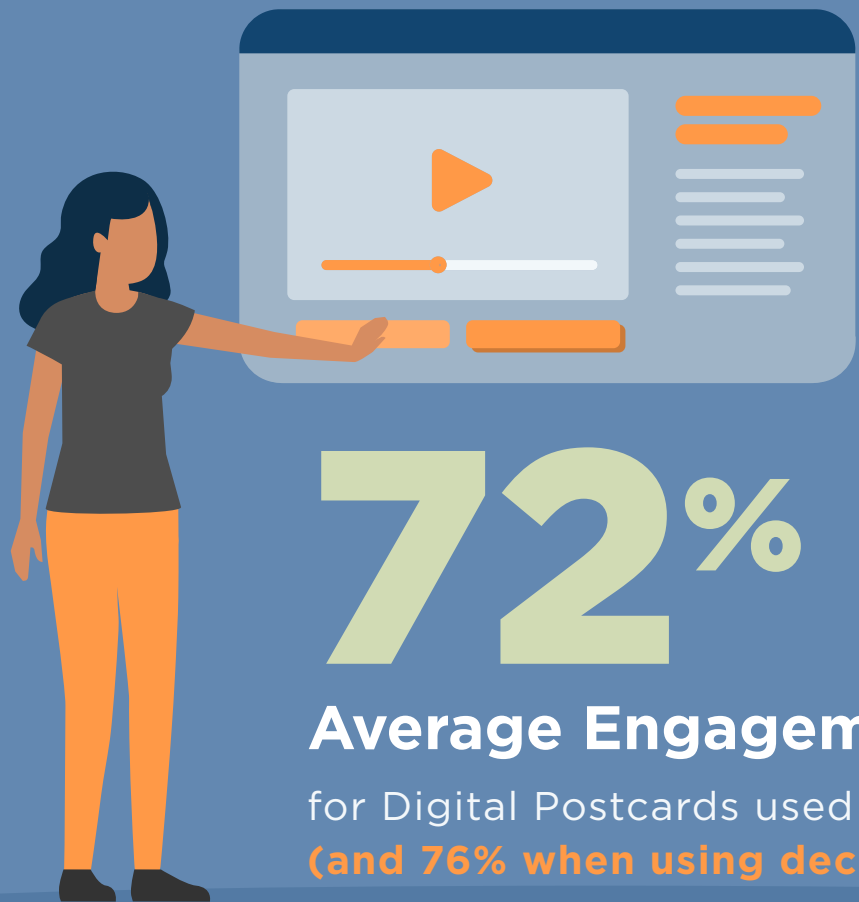


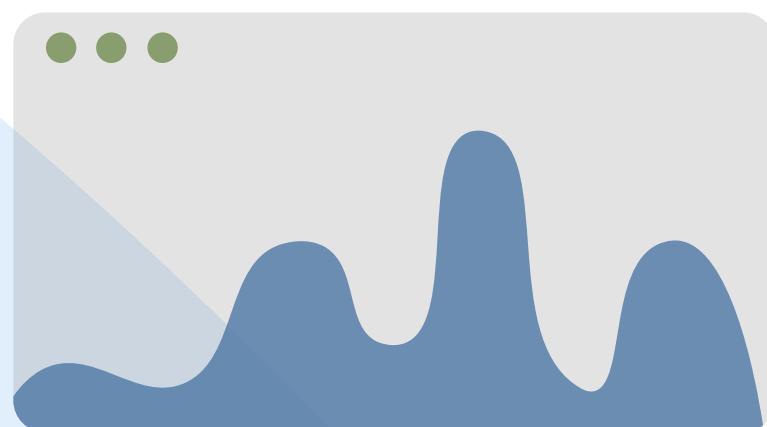
### What is a Digital Postcard?

Digital Postcards are branded video microsites with built-in viewer tracking and reporting. By combining custom videos, messaging and interactive elements, they educate readers around a targeted topic, and then drive them to take action.

[SEE EXAMPLES](#)

# Aggregate Results

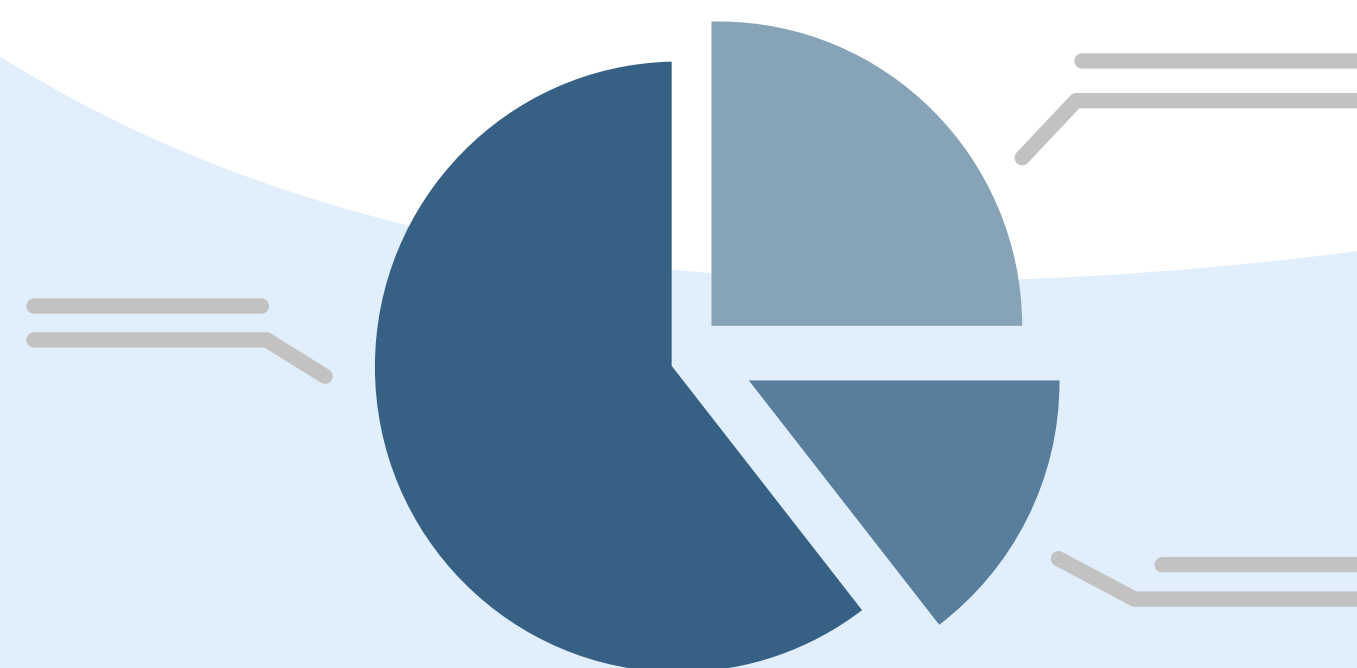




# Results by INDUSTRY

**Are you wondering what a good engagement rate, response rate, or average time on content is for your employees?**

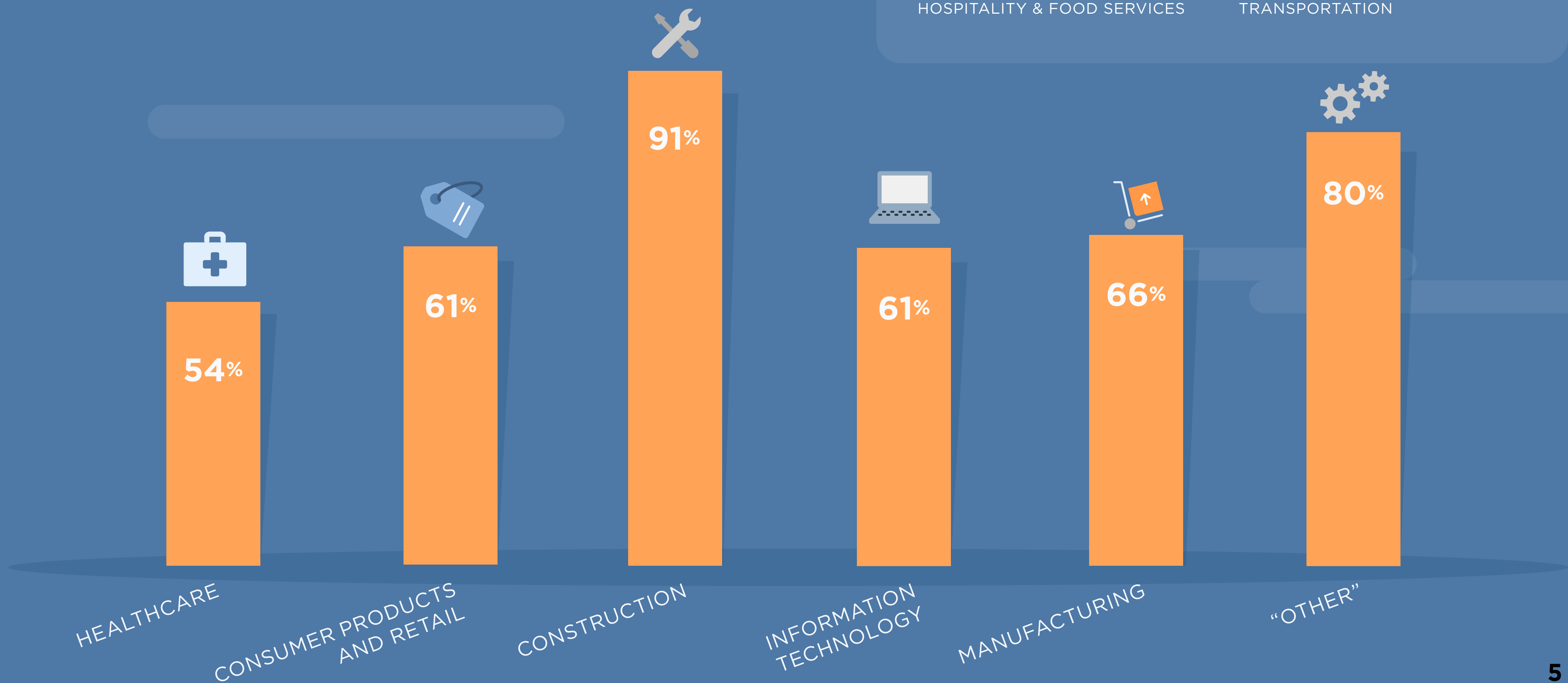
In this section, we break our data down by industry in order to establish some benchmarks to measure against your own open enrollment communication campaigns.

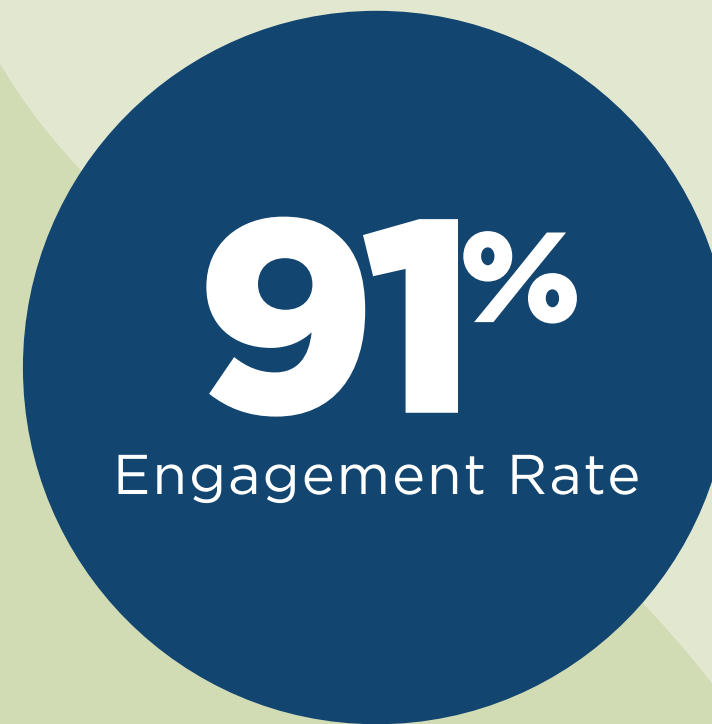
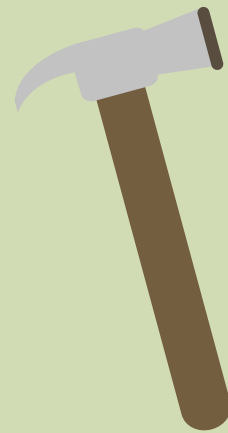
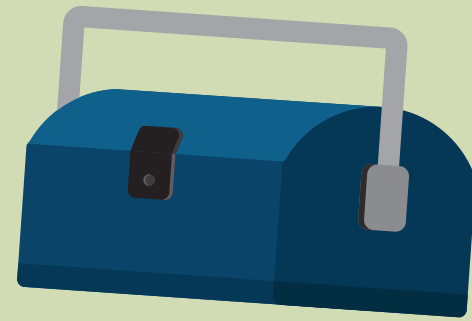


# Open Enrollment Engagement Rates BY INDUSTRY

## Industries represented

- AGRICULTURE
- BANKING & FINANCIAL SERVICES
- BIOTECHNOLOGY
- CONSTRUCTION
- CONSUMER PRODUCTS & RETAIL
- EDUCATION
- ENERGY
- ENGINEERING
- HEALTHCARE
- HOSPITALITY & FOOD SERVICES
- HR SERVICES
- INFORMATION TECHNOLOGY
- INSURANCE
- LEGAL SERVICES
- MANUFACTURING
- REAL ESTATE
- SOFTWARE & TECHNOLOGY
- SPORTS & ENTERTAINMENT
- TELECOMMUNICATIONS
- TRANSPORTATION





INDUSTRY:

# Construction

While more than half of the campaigns in the construction industry had passive enrollment, their **engagement rate was over 90%**. Many of our construction-industry campaigns featured

educational videos from Flimp's HR Benefits Video Library, which could indicate video-based education performs even more strongly in this sector.



11  
Campaigns



25,456  
Total Targeted Employees



Average Time on Content:

3 MIN 4 SEC



17%  
Mobile Views



Response Rate:

2.24  
Actions per View



**26**  
Campaigns



**179,138**  
Total Targeted Employees



Average Time on Content:

**3 MIN 20 SEC**



**14%**  
Mobile Views



Response Rate:

**2.14**  
Actions per View

**54%**  
Engagement Rate



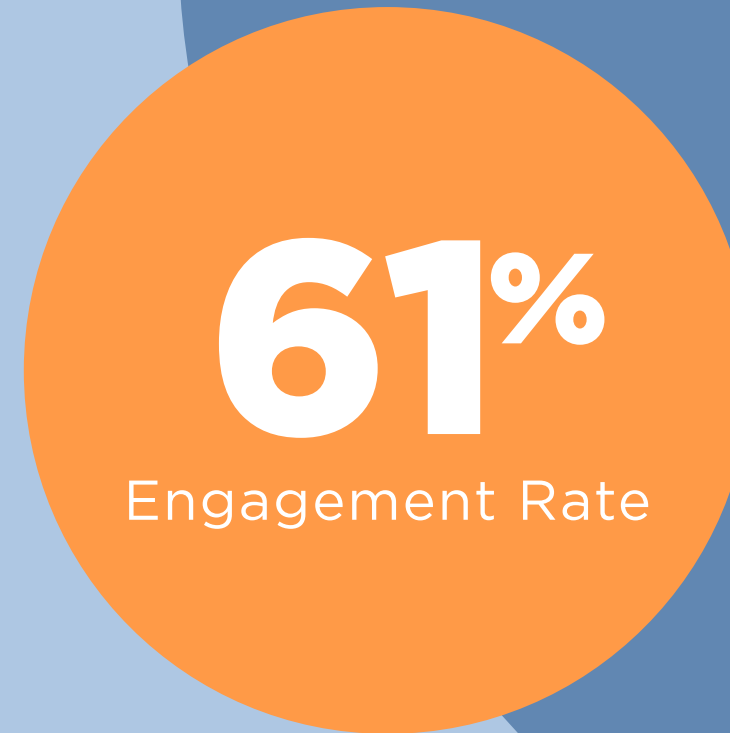
INDUSTRY:

# Healthcare

Healthcare-industry workforces are as diverse as their benefits and communication needs. Among the companies with campaigns in this section are medical centers, home-healthcare companies (with a significant portion of their workforces out in the field), substance-abuse-rehabilitation

centers, medical equipment or transportation services, and more. Given the diverse patterns of employees even within the same company, **a critical key for success** is to have more touch points across different channels (email, texts, QR codes, etc.).





INDUSTRY:

# Consumer Products and Retail

One of the broader industry categories, consumer products and retail, had a **mobile-usage rate of 22%**, significantly higher than the aggregate average.

The campaigns in this industry also tended to have significant supplementary videos and resources to help with general employee benefits education.



15  
Campaigns



58,158  
Total Targeted Employees



Average Time on Content:  
3 MIN 40 SEC



22%  
Mobile Views



Response Rate:  
2.11  
Actions per View





22

Campaigns



75,868

Total Targeted Employees



Average Time on Content:

3 MIN 34 SEC



8%

Mobile Views



Response Rate:

1.76

Actions per View

61%

Engagement Rate

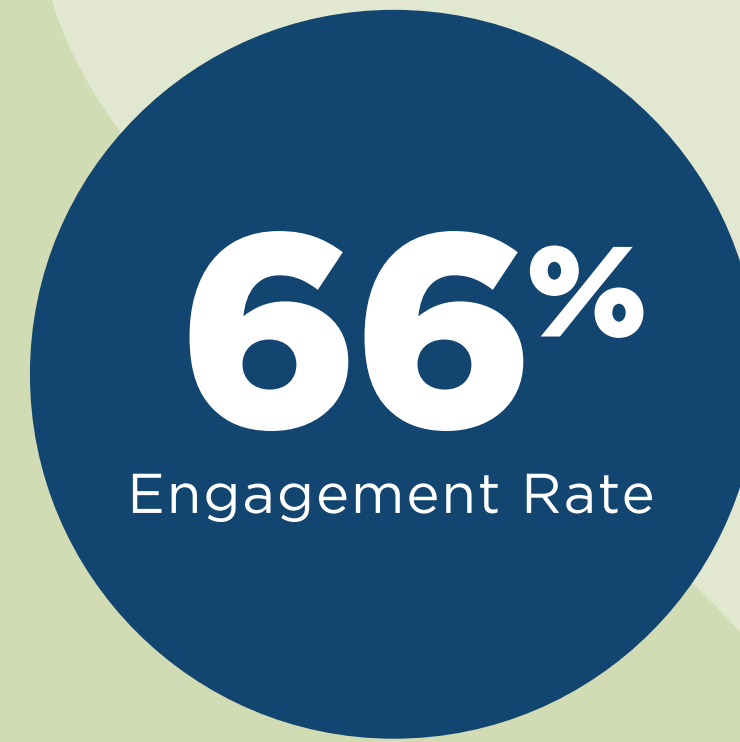
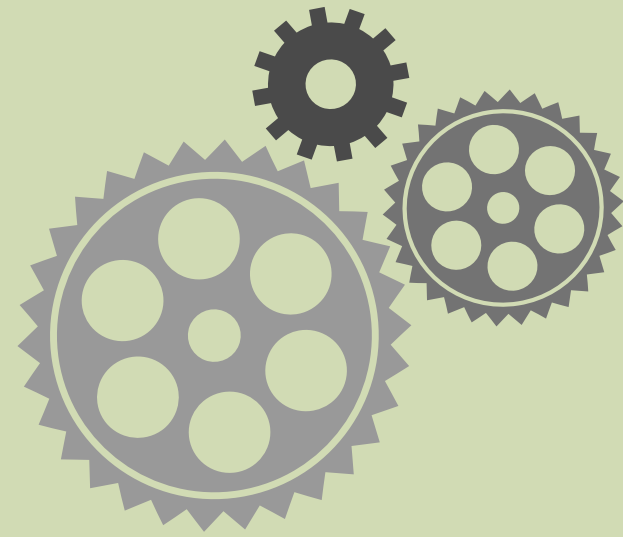


INDUSTRY:

# Information Technology

For the information technology industry, **only 8% of content was viewed on a mobile device.** This is 50% lower than the 16% average across all industries. For HR leaders working within the information

technology industry, focusing on the desktop experience of your content-driven communications is a key to success.



INDUSTRY:

# Manufacturing

Manufacturing employees were **some of the most engaged across all of our industries**. Not only did they take more actions and spend more time on content, but they made frequent use of mobile devices.

This suggests that employers in this industry would benefit from more widespread deployment of mobile-friendly benefits videos, visual communications, and decision-support tools.



20  
Campaigns



102,715  
Total Targeted Employees



Average Time on Content:

3 MIN 49 SEC



19%  
Mobile Views



Response Rate:

2.03  
Actions per View



**102**  
Campaigns



**307,878**  
Total Targeted Employees



Average Time on Content:  
**3MIN 7SEC**



**16%**  
Mobile Views



Response Rate:

**1.68**  
Actions per View

**80%**  
Engagement Rate

INDUSTRY:

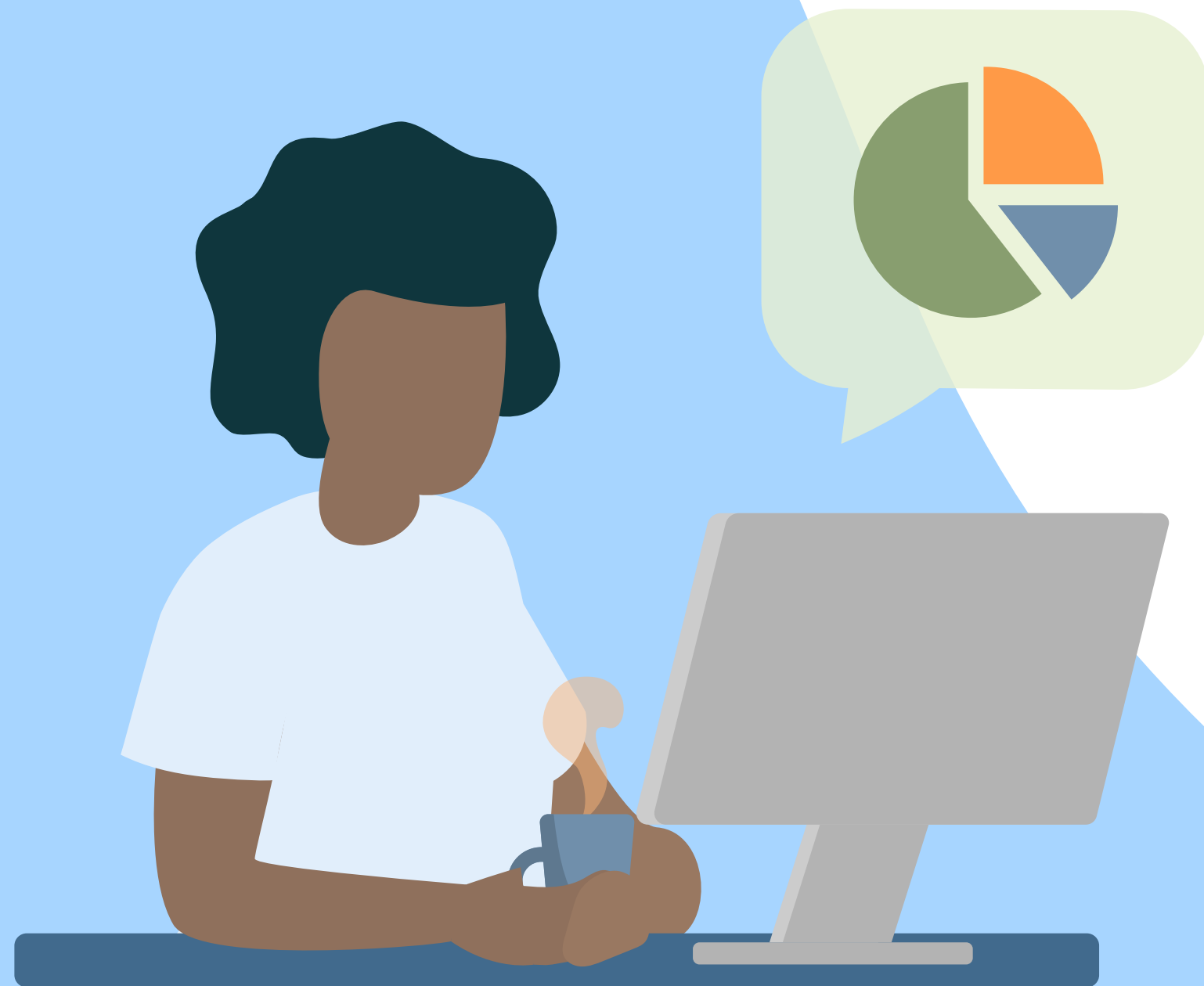
**“Other”**

Among the campaigns listed in this report as “other” industries are agriculture, banking and financial services, education, hospitality, media and broadcasting, transportation, and utilities. While the breadth of industries represented is wide, the sample

sizes are smaller than the other categories and, therefore, general insights into their annual enrollment communications trends are limited. We do know this category of “other” continues to grow year over year as Flimp reaches a larger and more diverse customer base.

### Are you ready?

Connect with a Flimp Communications team member for a [free strategic assessment here](#)



# Key Takeaways

## From the OE 2020 Case Study Report

The report uncovered the following trends and best practices in benefits communications.

# 1

## Decision-Support Tools

Campaigns featuring a decision-support tool in 2020 showed a higher-than-average engagement rate (a 76% average for campaigns featuring decision-support tools vs the 72% aggregate average), and this number would be even higher once factoring in decision support that is embedded in places like corporate intranets.

Employees find that a decision-support tool provides an “Amazon-like” benefits-shopping experience. This simplified approach to researching, evaluating options, and selecting plans successfully reduces stress and improves enrollment results.



### Do:

- Use a benefits decision-support tool to help employees make better medical and/or voluntary benefits selections based on their personal needs and circumstances.



### Don't:

- Rely solely on benefits guides for benefit-plan education. Employees find the benefits-selection process confusing and intimidating,\* but self-guided education and support tools remove stress and guesswork.

# 2

## Push Messaging with Updated Content

Want better results? Think small.

The best communicators in 2020 sent more messages with less text and increased focus. While deadlines and enrollment-portal-access information were typically included in every message, supplemental information (benefits tips, explainer videos, information around voluntary benefits) was split across a longer communications effort. This focused approach resulted in better knowledge and improved results.



### Do:

- Include the most essential information, like enrollment deadlines, in every message.
- Use focused messaging around specific education points to improve engagement and benefits knowledge.



### Don't:

- Overwhelm employees with messaging that covers too much information at once.
- Send a single email. You should send at least three emails: one before OE, another at the start of OE, and one a few days before the deadline.

# 3

## Tailored Messaging to Match the Audience

Customization of employee benefits and communication has become part of improving the employee experience. But this is typically time intensive, requiring a lot of one-on-one interactions. But today's digital technology can allow teams to supplement (or even replace) many of their one-on-one benefits communications. Digital content, like Digital Postcards, for example, can easily be customized with unique messaging or different languages.



### Do:

- Tailor messaging based on employee segment (location, union, full time vs. part time, etc.) and interests (retirement planning, supplemental benefits, etc.).



### Don't:

- Take a one-size-fits-all approach to your benefits-communication strategy. Not only will a more customized approach improve your results, but it will also cut down on redundant meetings and questions.

# 4

## More Resources and More Offerings in More Ways

Visually compelling content and more frequent distribution of content was an overarching theme for open enrollment communications. The pandemic highlighted the need for benefits like telehealth options, mental health, wellness, and hospital-indemnity coverage. There was a greater emphasis on self-guided education around voluntary benefits, which requires more engaging visual content, like videos and Digital Postcards, with more frequent and focused distribution.



### Do:

- Include more opportunities for action on your content, linking out to enrollment portals, guides, videos, and other employee tools.
- Promote your content. Providing the tools and education is only half of the battle; the other half is promoting them and improving awareness.



### Don't:

- Rely too heavily on email, particularly all-text email that is often ignored.
- Underestimate the power of video. It is, by far, the top method requested\* for employee-benefits education.



# 5

## Digital and Mobile-Friendly Print Materials

QR code requests more than doubled, and were used in over 10% of campaigns. Mobile-device views were up 14%. Mobile and QR codes are traditionally great ways to reach workforces that are not often in front of their computers, such as retail, manufacturing, and construction. In those industries, we saw mobile-device views above the average.

QR codes on printed materials in public spaces are also a great way to reinforce messaging and create additional benefits-communication touchpoints.



### Do:

- Optimize content for mobile devices and make it accessible.
- Use QR codes and other printed materials in public workspaces.
- Use employee texting to improve open rates on the most critical benefits communications, like approaching deadlines.



### Don't:

- Focus on a single channel for your open enrollment campaigns. Different channels will resonate with different employees, so a multi-channel approach is ideal.

# 6

## Active Enrollment

Of course, it's expected that engagement is high during active-enrollment years. But how much higher? We found that campaigns that specified it was an active-enrollment period (either in text on the Postcard or within featured video content) saw an engagement rate almost 30% higher than those that were explicitly passive or where active/passive wasn't specified at all (92% engagement rate compared to 63% engagement).



### Do:

- Be extremely clear with employees if they have to make an active-enrollment decision this cycle, and the consequences if they don't.



### Don't:

- Skimp on communication campaigns during passive cycles. Passive campaigns still get over 60% engagement, and it's a critical strategy to improve benefits awareness and satisfaction.

### Are you ready?

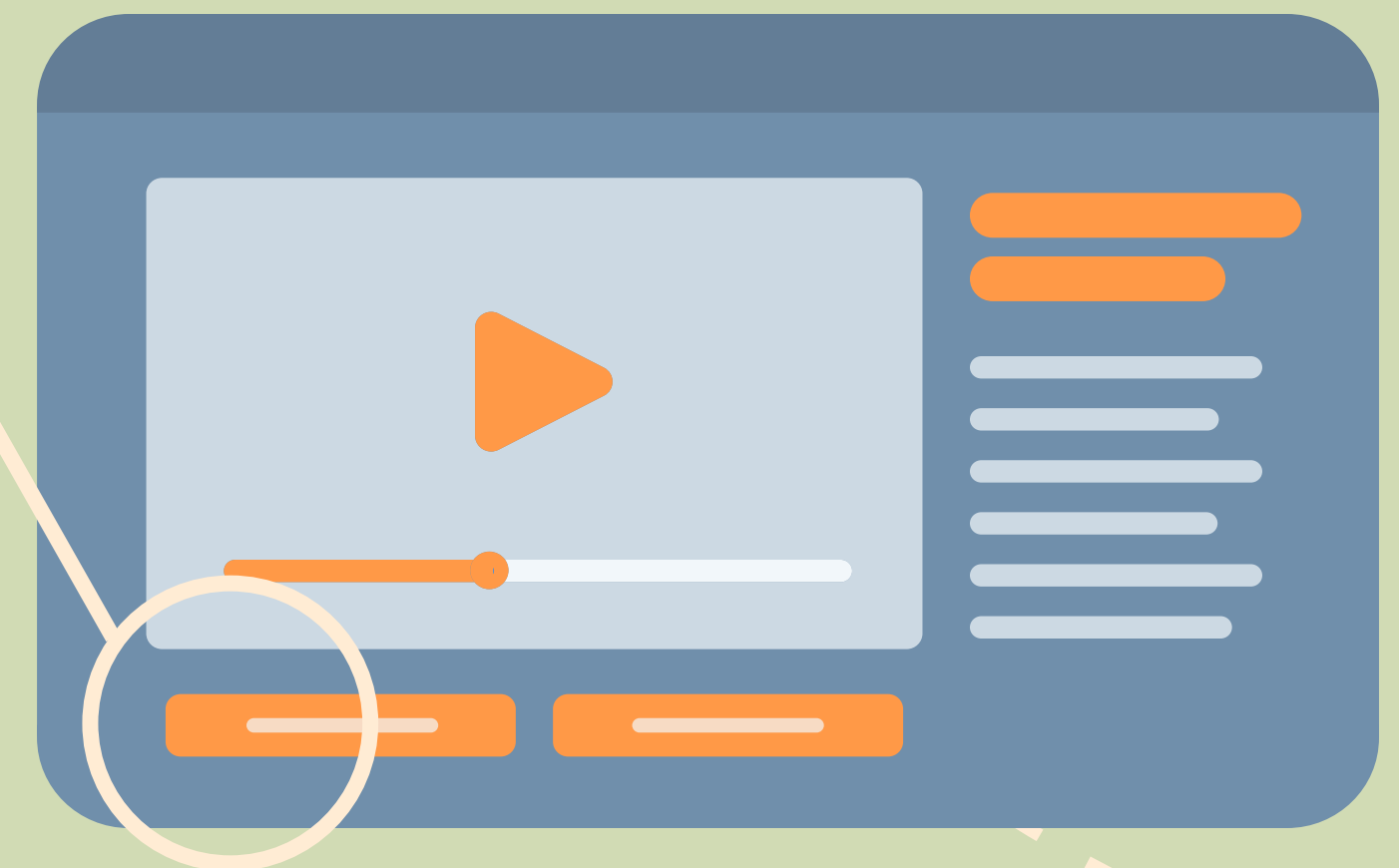
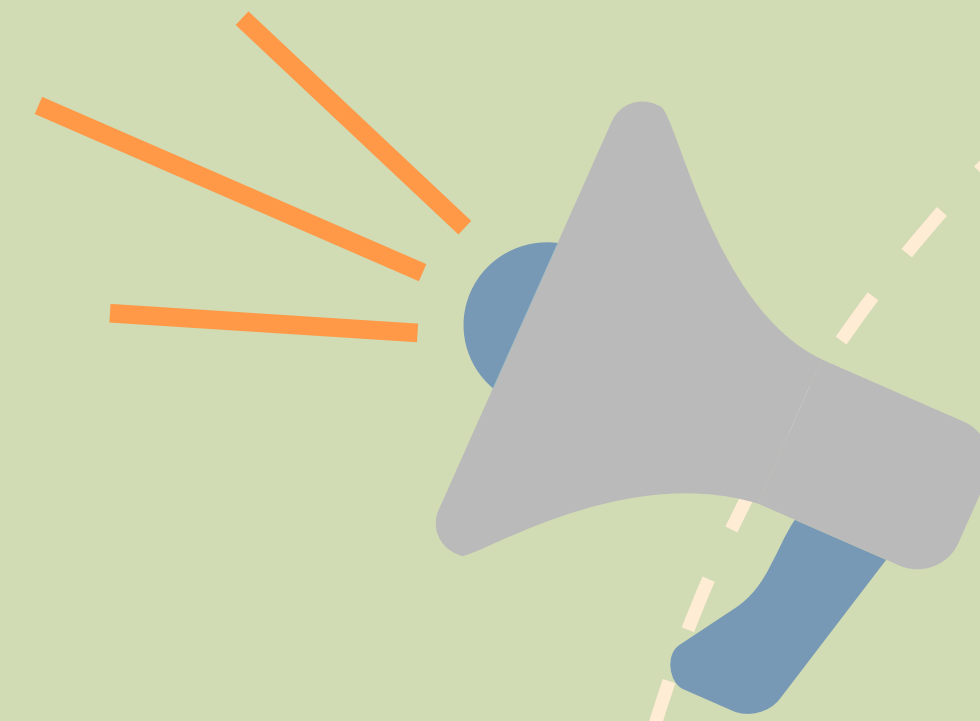
[Get a free consultation](#) with Flimp to transform your open enrollment results



# Anatomy of

## High-Performing OE Communication Campaigns

Flimp has helped hundreds of employers create and send thousands of content-driven communications to millions of employees. Over that time, we've learned a few techniques to improve your open enrollment results.





Best  
Value!

Lowest  
Cost!

# Decision Support

When employers used a benefits decision-support tool, their average engagement rate jumped to 76%. In our own historical data, we've found that you can successfully migrate 15-25% of your employee population to an HDHP through the use of these tools.

Decision-support tools, which collect all your key benefits information in one place, then use a questionnaire paired with a predictive algorithm to make plan

recommendations, are exactly what employees are looking for in a more self-guided experience.

In many ways, these tools reinforce your messaging and supplement the performance of your best HR team members by educating your employees on their benefits and helping them choose the plan that is right for them.

LEARN MORE



# Digital Postcards

All the campaigns examined for this report used Flimp's Digital Postcards. Each of these multimedia microsites were customized with compelling visuals, videos, links, branding and copy to fulfill the client's specific benefits-education and open enrollment needs.

Digital Postcards are designed to address the biggest challenges benefits communicators face, particularly helping employees understand

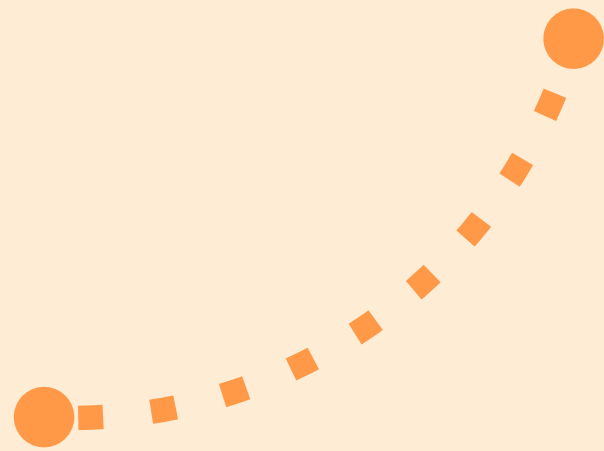
complicated and continually evolving subject matter. With the added concerns and changes due to the pandemic, many employers also communicated about new and expanded voluntary benefits programs.\*

Digital Postcards provide employees with resources, tools and education needed to make informed benefits decisions during the enrollment process.



TRY IT FOR YOURSELF

\*<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/planning-2021-benefits-changes-for-the-covid-19-era.aspx>

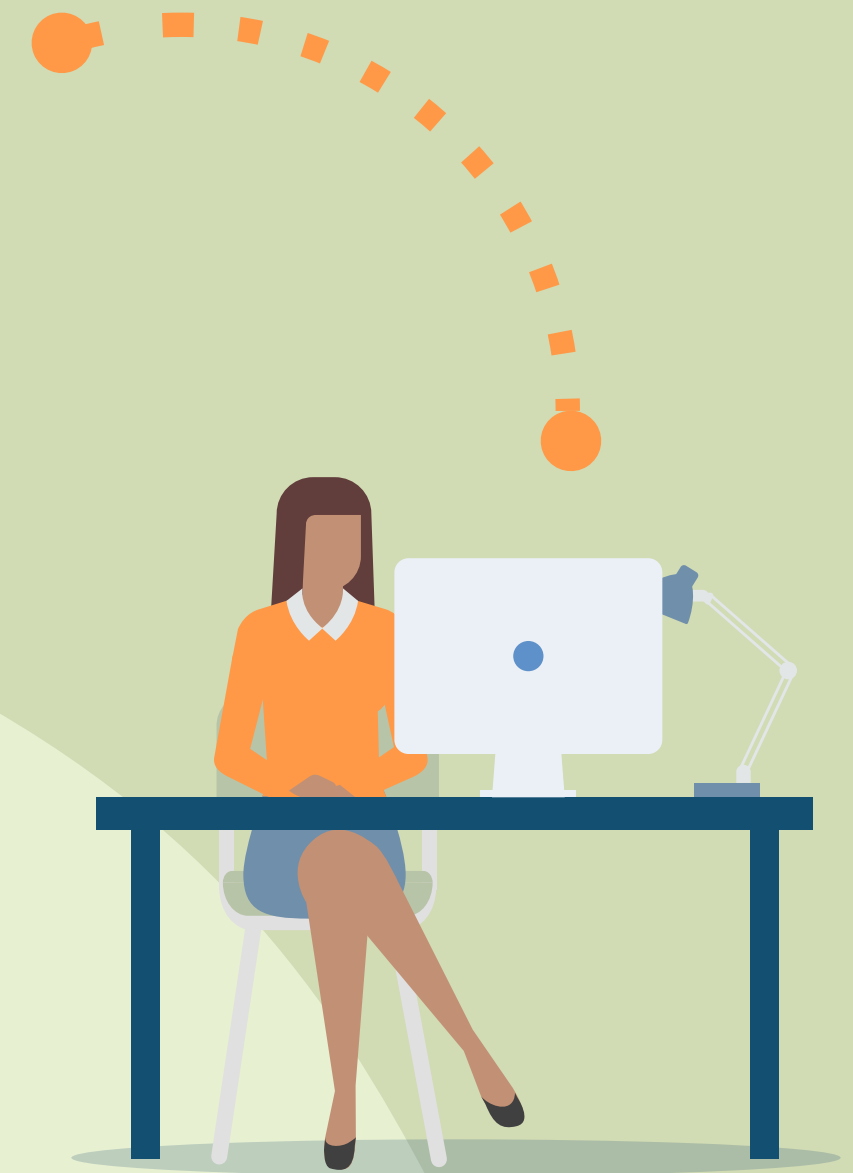


# Short-Form Video

The most common videos included in a Digital Postcard were introductory announcements or an enrollment overview coupled with a long-form benefits presentation video.

Almost half of all the 2020 campaigns featured more than two videos. Many of the supplemental videos were also short-form explainer videos (usually having a duration of three minutes or less).

SEE EXAMPLES



# Long-Form Video

Longer benefits presentation videos went into greater depth and more closely reflect the details of benefits guides. Some even included information about voluntary benefits. These videos are usually based on slide presentations and run longer than five minutes, with many

running longer than 10 minutes. They're often chaptered for viewer convenience and are not expected to be viewed in their entirety. Instead, they're available on demand anytime employees have questions.

SEE EXAMPLES

CONTACT

BENEFITS COVERAGE

RESOURCES

ENROLL

# Calls to Action

Calls to action (CTAs) are usually buttons that link to additional resources employees need during the enrollment period to sign up for and best utilize their benefits.

## The most common CTA links are to:

- An enrollment portal
- PDFs of benefits guides and/or Summaries of Benefits Coverage (SBCs)
- Benefits webinar or seminar registration pages
- Decision-support tools like:

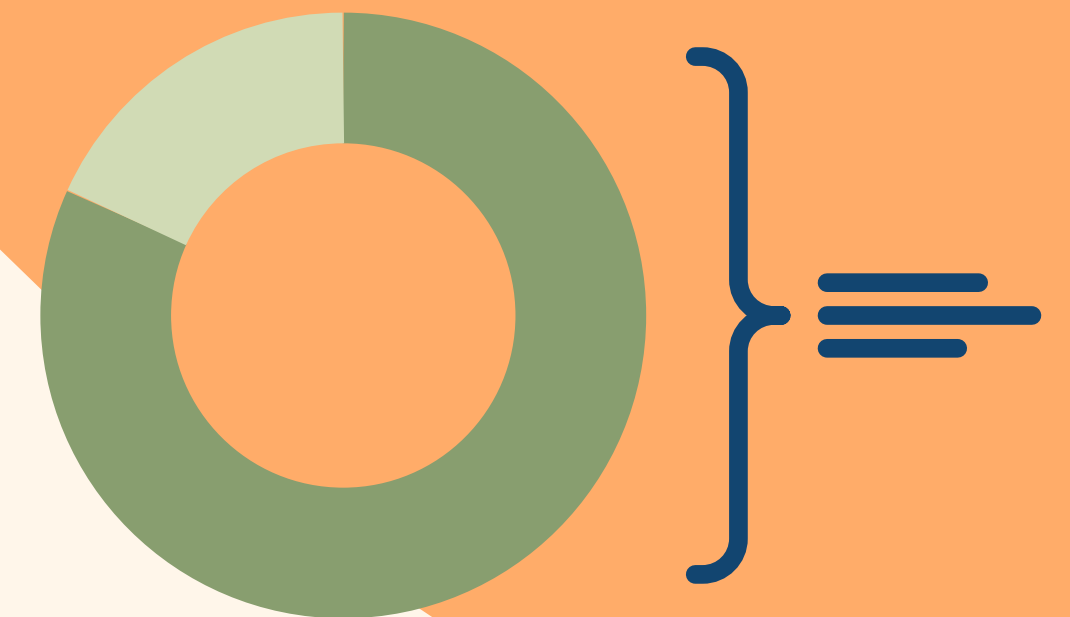
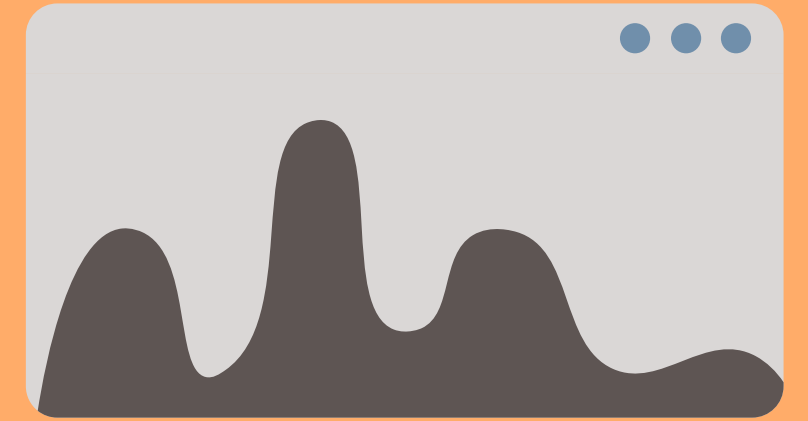
**PLANselect**<sup>®</sup> **BENEFITchoice**<sup>®</sup>  
BENEFITS-DECISION SUPPORT BENEFITS-DECISION SUPPORT

- HR and provider contact information
- Health or financial-wellness portals

# Engagement and Analytics

Campaign data like that used to compile this report is available to all clients whose Digital Postcards are hosted on the Fлимп platform. HR teams can look at engagement levels by content type and titles, geography, language, time spent on content, and device used.

These valuable insights and analytics can help employers quickly assess what is working and what isn't, so they can make changes on the fly and improve enrollment outcomes.



## Are you ready?

Connect with a Fлимп Communications team member for a [\*\*free strategic assessment here\*\*](#)





# Report Terminology



# Engagement Rate

**The engagement rate indicates the rate at which a targeted employee audience access a Digital Postcard and other standalone campaign materials.**

To calculate the aggregated engagement rate, we first calculated the engagement rates for the campaigns individually and then averaged those together. This ensured each campaign carried equal weight in the equation regardless

of a company's size. This data doesn't include additional engagement from materials embedded in certain untrackable areas, like a company intranet or portal.



# Response Rate

**The response rate is calculated by totaling the number of response actions taken and dividing by the number of content views.**

Response actions (often overlapping with calls to action) are taken when viewers click a link, download a document, or watch a video. In recent years, many companies have included several videos on their Digital Postcards but only one can be set to autoplay.

Additionally, Google Chrome and other major browsers have issued updates to discourage autoplay videos, which has led to fewer campaigns using that feature. Both these factors mean that, when a video plays on the Digital Postcard, it is an intentional action on the part of the viewer, so we include video starts as response actions when calculating the response rate.

Unlike with the engagement rate, where company size can disproportionately affect the weight each campaign carries, we do not average the response rates of the individual campaigns before calculating the overall response rate.

The number of possible response actions can vary greatly between campaigns. Some include many links or several supplemental videos, while others only include a single link to the enrollment portal. To calculate the aggregate response rate, we tallied the total number of response actions across all campaigns and divided it by the total number of content views across all campaigns.



# Time on Content

**We calculated the average time on content by tallying the total time on non-video content and the time on video across the campaigns and then divided it by the total content views across the campaigns.**

The average-time-on-content calculation only captures the amount of time spent on Fлимп-hosted and -tracked content. With many campaigns including links to third-party-hosted presentations, portals and other resources, the amount of time employees spend engaging with the benefits materials shared in these enrollment campaigns is actually greater making this a minimum average.

So what is a good average time on content? After partnering with HR teams on thousands of campaigns, we've learned to aim for time on content above 2 minutes and 45 seconds.



# Mobile Views

**One of the elements our platform tracks is the type of device used to view the Digital Postcard and video content.**

The mobile-view percentage combines the number of views from smartphones and tablet devices to compare them to the total number of content views. Non-mobile views are comprised of views from desktop and laptop computers.



# Are you ready

TO LEARN MORE ABOUT HOW FLIMP CAN HELP WITH  
YOUR OPEN ENROLLMENT NEEDS?

Connect with a Flimp  
Communications team member for  
a **free strategic assessment here**

Get the  
**Open Enrollment Playbook**



# Methodology

Digital Postcard campaigns are hosted in Flimp's content-communications platform, which includes extensive tracking and reporting. The platform tracks data for each URL used in a campaign and allows for compiling the data across multiple URLs.

## Our platform gathers data based on:

- Views
- Viewer interactions (links and videos clicked)
- Time spent on non-video content
- Time spent on video content
- Viewing device
- Viewer location

Beginning with a pool of all benefits open enrollment campaigns run during the 2020 calendar year, we first focused on determining which needed to be excluded from any aggregate results.

For instance, in some cases, a client set the URL for the Digital Postcard as a default somewhere within an intranet, making it impossible to discern true content views (an employee from the targeted audience clicking the Digital Postcard) and which were triggered as part of a larger intranet page loading. For those campaigns, it's impossible

to accurately calculate the engagement rate and response actions per view.

We also needed to exclude some campaigns where we were unable to verify the size of the targeted employee audience. Without having a reasonable idea of the size of the employee pool a campaign was shared with, we cannot accurately calculate engagement rates.

Once we had our pool of open enrollment campaigns, we pulled the numbers for each campaign individually with an eye to the open enrollment windows.

For many, the benefits information and links to supporting materials remain useful throughout the year so, in order to measure the effect of these campaigns on the annual open enrollment period itself, we gathered the data for each campaign about two weeks after the enrollment period's scheduled end date (allowing for continued use of the campaign materials if there should have been any deadline extensions).

## Let's Talk

We'd love to show you more  
[schedule a demo now](#)





# About Flimp Communications

## WE'RE OE COMMUNICATION EXPERTS

Flimp Communications is a leader in HR, benefits and employee communication and provides virtual communication solutions including **software, decision-support tools, workforce texting and interactive digital content** to employers, HR consultants, insurance carriers and healthcare providers.

Flimp has four offices across the country in Boston, MA, Denver, CO, Vero Beach, FL, and Burlington, VT.

**Flimp works with over 700 corporate clients, including many Fortune 500 companies.**

**For more information, please visit our website, [www.flimp.net](http://www.flimp.net).**