

## Adopt a no-surprises policy for your plan communication



Susan Deller | August 10, 2015

In the world of pensions and benefits, members face two kinds of surprises. There's the bad kind, such as when they discover they've missed a claim submission deadline, or their retirement income isn't what they thought it would be. And there's the good kind—which includes things like realizing they're covered for a medical expense they thought they'd have to pay for, or their retirement income is better than expected.

But plan sponsors should consider even the good surprises to be bad news—unless you're trying to control benefit costs by keeping employees in the dark about their coverage, or you don't care if they make uninformed decisions about retirement. And if that's the case, why bother to offer these plans in the first place?

A policy of no surprises would make an excellent guiding principle for your communication program. It would help you frame your communication by ensuring you:

- reach out to your employees to find out where their information needs are greatest, and how they want that information delivered;
- test your communication pieces with employee focus groups before they are distributed to make sure key messages are clear, consistent and easily understood—and follow up by measuring their effectiveness;
- anticipate and identify any program changes or developments that will affect your employees' pensions or benefits;
- make it easy for employees to find the information they're looking for;
- send out reminders about important dates such as claims cut-offs, RRSP contribution deadlines, and re-enrolment periods;
- provide meaningful examples—or, better still, personalize content—to help minimize confusion and enhance understanding;
- make commonly overlooked perks and programs more visible; and
- use forms and statements that offer simple choices with no built-in bias.

Of course, a no-surprises policy alone isn't enough to make a communication program effective. The best communication goes far beyond simply providing information. It's tied directly to organizational goals and values—and reinforces both the brand and the employment deal in ways that are compelling and relevant to the organization's demographics and culture.

But taking a no-surprises approach will help you avoid potential gaps in your communication program and minimize your liabilities. Over time, your employees will have a better awareness and appreciation of their plans. Ultimately, your employees will get better mileage from their pensions and benefits, and you'll get you a better return on your investment. Win, win.

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