LegalShield® STUDY

Navigating Benefits Communication:

Understanding Employee Needs and Preferences

In our ongoing effort to support HR professionals, we conducted a survey among full-time employed American adults to learn what employees want from employers regarding benefits communication. This study provides insights into employees' perceptions of current benefits communication, reveals the gaps, and suggests ways to fill those gaps.

We focused on three key elements of the employee benefit communication experience:

1. Employees' perspectives of their employers’ open enrollment communication process
2. Preferences on receiving benefits information, including frequency and preferred communication channels
3. The type of information employees are interested in receiving

Giving employees the information they want and increasing their understanding can boost value and, ultimately, improve employee satisfaction and retention goals.

NAVIGATING BENEFITS COMMUNICATION

Many employees don’t understand benefit offerings.

We wanted to assess employees' perspectives on how much support they received during enrollment. **Over a third** of respondents expressed dissatisfaction with the availability of support for addressing their questions. At the same time, **nearly a quarter** reported needing more clarity regarding the diverse benefits offered.

34%

disagree or strongly disagree that support was available to answer their questions

24%

didn’t understand the different types of benefits offered

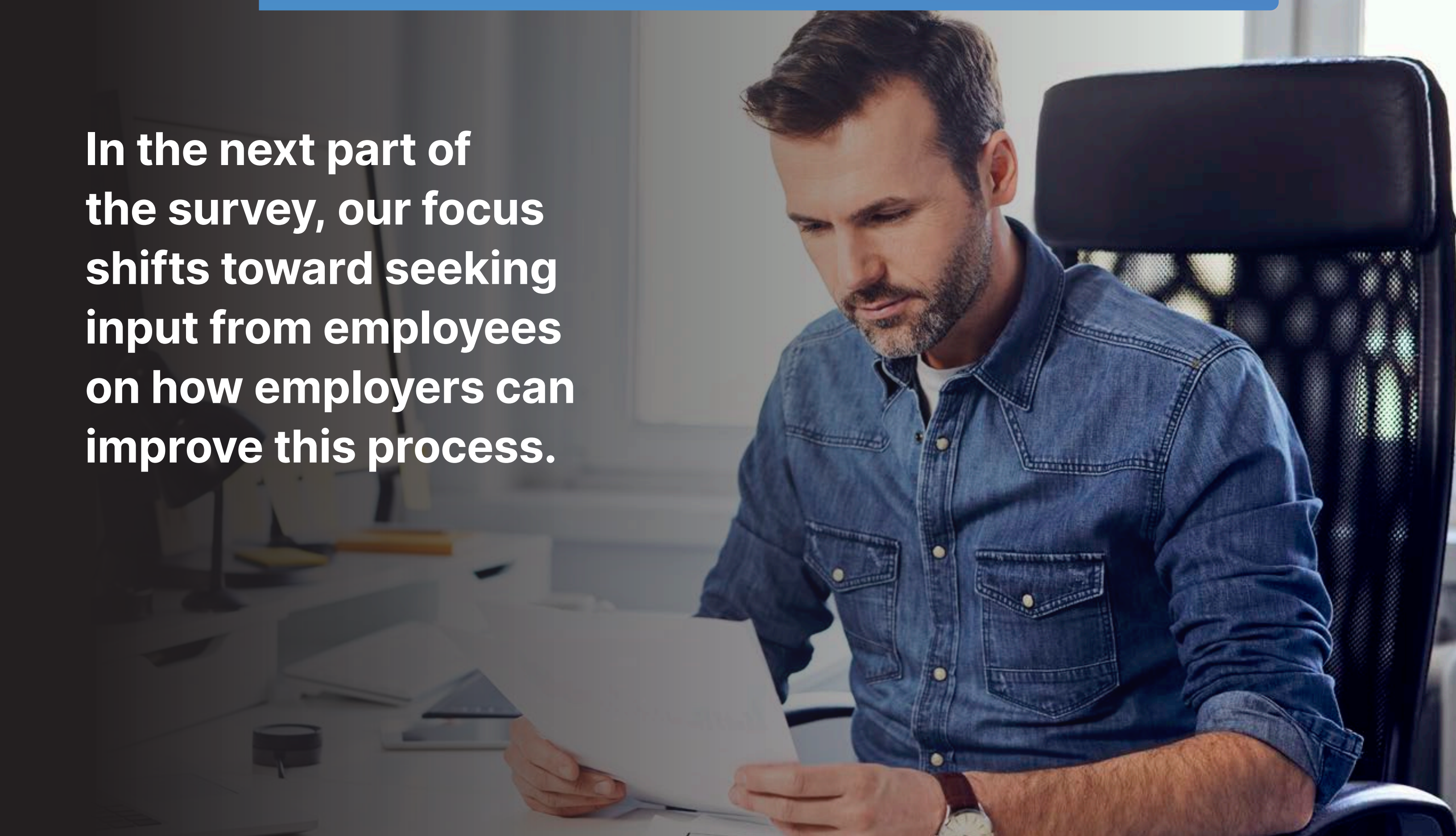
Then, we asked what challenges they encountered comprehending the information about their available benefits. A majority responded that they needed more details.

52%

responded that the information didn't include enough detail

45%

expressed that it wasn't easy to find the information they were looking for



In the next part of the survey, our focus shifts toward seeking input from employees on how employers can improve this process.

Employees want benefits-related updates from their HR team throughout the year – not just during Open Enrollment.

According to the survey findings, **over half** of employees desired to receive benefits-related updates or information from their employer more than three times a year. This indicates a strong interest in staying informed about their benefits throughout the year rather than solely during Open Enrollment periods.

52%

of employees desired to receive benefits-related updates more than three times a year.

Furthermore, the survey revealed that most respondents **(93%)** would appreciate receiving relevant information about upcoming benefits before Open Enrollment from their HR team or department.

93%

of respondents prefer to receive details about upcoming benefits from their HR team before Open Enrollment

When asked which type of benefits information would be most helpful, respondents selected the following in priority order.

Tips on saving money with current benefits	41%
New benefit announcements	39%
Open Enrollment reminders	38%
Information related to qualifying status changes	38%
Information about how benefits can assist with significant issues of the day, e.g., student debt forgiveness, mortgage refinancing, consumer protections, etc.	31%

Additionally, an overwhelming majority of employees **(89%)** indicated they would be comfortable with their employer tailoring educational benefits material based on age, location, and gender.

When it comes to receiving regular email updates about matters that their benefits could assist with (e.g., seasonal events such as home selling/buying, taxes, student debt forgiveness, etc.), the survey found that nearly half of respondents (44%) expressed a preference for receiving such updates, while 41% were open to the idea. Only 14% preferred not to receive them.

Most respondents are interested in contacting a live agent or attending a virtual webinar about their benefits.

79%

Live Representative

62%

Virtual Webinar

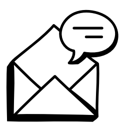
Furthermore, most respondents **(79%)** wanted to contact a live representative to inquire about specific benefits and assess their suitability. In comparison, **62%** expressed interest in attending virtual webinars covering topics supported by their benefits.

These findings emphasize the need for continuous, personalized communication and employer support around employee benefits. They also reflect employees' desire to stay informed and periodically receive tailored guidance.

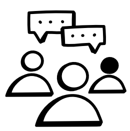
Participants shared their preferred channels to learn about benefits.

Since we asked employees about how often they wanted to receive benefits information, and what type, we seized the opportunity to also explore their preferred communication channels.

They are, in order of preference:



1. Email



2. In-person meetings

3.Printed material (benefits booklet, flyers, etc.)

4.Company website or intranet

Concluding Takeaways

From the information we gathered from surveyed employees, we can conclude that:

#1 Employees strongly desire additional, more straightforward information from employers to fully understand their benefits and maximize their value. They also want to be able to speak with someone to ask questions, either in person or in a virtual group setting.

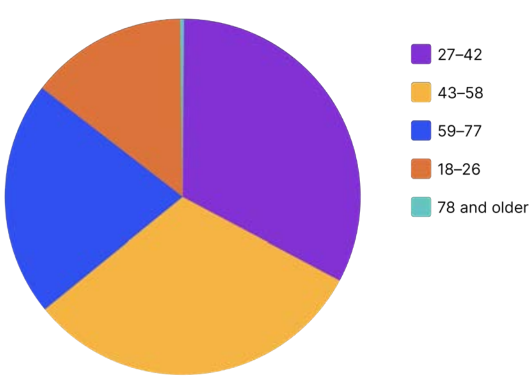
#2 Moreover, providing employees with additional educational material about how they can use their company benefits can enhance appreciation and utilization, resulting in higher job satisfaction.

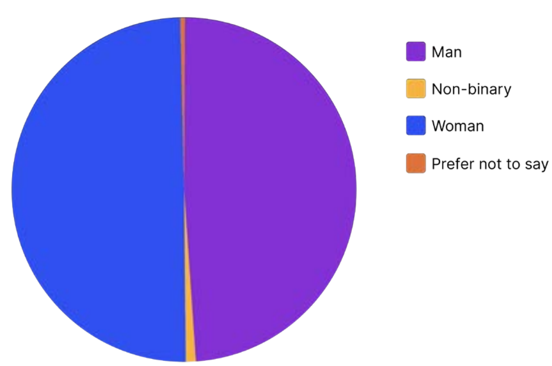
#3 Lastly, there's a clear need to communicate about benefits frequently throughout the year, not only during open enrollment, and to cater to preferred communication methods. Employees like to receive benefits information through email and in-person meetings.

A thought to reflect on: How effective is the employee benefits communication process at your organization?

Survey participant profile

LegalShield surveyed 731 adults, 18+, with full-time jobs and access to benefits living in the U.S. We conducted the survey in February 2024. The sample was balanced by age and race, among other demographic variables, according to the U.S. Census.





About LegalShield and IDShield

LegalShield

LegalShield helps employers improve talent acquisition and retention by providing legal and identity theft protection and restoration services designed to enhance financial and emotional well-being.

For a small monthly payroll deduction, LegalShield enrollees receive direct access to a dedicated provider law firm for consultation on a wide range of personal legal matters, including consumer protection, wills and estate planning, real estate transactions, moving traffic violations, and more. With a dedicated law firm offering legal guidance when needed, employees can rest easier and possibly even save money. We offer 24/7 emergency access for covered situations. All covered matters are handled in-network.

IDShield

IDShield offers best-in-class online privacy and reputation management services to help ensure that employees' private information remains private. We'll alert them immediately if we detect a threat to their personally identifiable information (PII). In the case of identity theft (including pre-existing events), we'll assign a licensed private investigator to restore the employee's identity to its pre-theft status. This benefit comes with an Unlimited Service Guarantee and an Identity Fraud Protection Plan.

LegalShield and IDShield come with digestible, plug-and-play educational material that's easy for employers to share and helps employees understand benefit value.

For more information about our plans, please get in touch with your LegalShield representative.

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