

OPEN ENROLLMENT

An Easy Checklist to Boost Employee Participation

To help employers maximize the value of their benefits packages during open enrollment, here's an easy checklist of ways to build enthusiasm and boost employee participation.

In many instances, your employee benefits carrier may offer support services related to the checklist below. Be sure to ask about services available to your company.

Raise awareness of your employee benefits offering

Be sure to leverage posters, check inserts, e-mails and other communications to promote your benefits offering, any upcoming enrollment meetings and other ways employees can learn more about their plan options.

Simplify enrollment materials

Whether employees prefer to enroll online or through completing paper enrollment forms, make sure they don't feel overwhelmed by offering easy-to-understand enrollment materials. Elements like a glossary of terms, step-by-step instructions and materials personalized to each employee help employees make better benefits decisions.

Hold an enrollment meeting

These days, employees want more guidance on making informed decisions about their benefits. Face-to-face group meetings led by an enrollment specialist are one of the best approaches to helping employees understand coverage options because they provide a forum for questions and answers.

Provide a benefits hotline

Your carrier may offer a toll-free benefits hotline where dedicated professionals are available to answer your employees' additional questions prior to enrolling. This service can not only further help employees make the right choices for their needs and boost participation, but can also free up time for benefits managers.

About Guardian

The Guardian Life Insurance Company of America (Guardian), one of the largest and oldest mutual life insurance companies in the United States, is known for its stability and strength. A Fortune 300 company, Guardian is the only major life insurer to earn upgrades from two major rating agencies in 2008: A++ (Superior) by A.M. Best and AA+ (Very Strong) by Standard & Poor's. Guardian also has retained ratings of Aa2 (Excellent) by Moody's and AA+ (Very Strong) by Fitch (ratings current as of April, 2009). Founded nearly 150 years ago, Guardian and its subsidiaries are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income and dental insurance products, and offer 401(k), annuities and other financial products and trust services. Guardian operates one of the largest dental networks in the United States, and protects more than six million employees and their families at 120,000 companies. The company has more than 5,400 employees in the United States and a network of over 3,000 financial representatives in more than 80 agencies nationwide.

This checklist is part of Guardian's suite of enrollment services that serve to simplify the enrollment process and maximize employee participation. Guardian also offers support services including certified enrollment specialists, personalized enrollment materials and an employee benefits hotline to answer employee questions as they enroll.

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