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# Preparing Employers and Employees for 2021 Benefit Plans Decisions

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# Our Panel



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# Mary Emma Karam

- Tips on Legal Review of Contracts
- Controlling Costs in the Employer Benefit Plan
- Avoid Liability
- Control the Process

# The Series of Legal Contracts

- Broker's contract with Employer
- Insurance company contract
- Third Party Administrator contract
- Member Benefit Plan documents
- Pharmacy contracts
- Numerous referenced documents not included in the contracts
- Data contracts

# What Prevents Legal Review

- Most employers assume someone has reviewed the legal documents for legal language.
- Legal language is not the Broker's job.
- Employer benefit documents are usually under Human Resources department.
- General counsel rarely review benefit plan.
- Legal review if sought is for ERISA compliance.
- The contracts usually arrive after open enrollment – too late for review.

# #1 Get the Contracts Ahead

- After open enrollment, you lose leverage to change contracts.
- Ask for all contracts and referenced documents with the RFPs.
- Don't sign contracts that are not in original packet.
- Review the RFP and the reply.

## #2 Watch Your Money

- Control items that can be taken out of your bank account in self-funded plans.
- Read and limit clauses on what can be paid after you fund the account.
- Disallow fees that are not clearly defined, specified and accounted for in regular reports.
- Regularly audit the account for accuracy.

# What to Watch Out For

- Programs that sound too good to be true and add cost to the claims for out-of-network usage.
  - Shared Savings
  - Cost Containment
- Consider options like setting a fixed percent of Medicare as the reimbursement for out-of-network providers.
- Broker can assist with various options.



# #3 Avoid Liability

## Need Transparency in Summary of Plan Benefits

- Be sure to include all relevant exclusions or be willing to lose the right to exclude items.
- Must reasonably inform members/employees if coverage is excluded.

# Keep Control of the Process

- Get the right to consent to any amendments.
- Get the right to terminate on notice, avoid long commitments of 3 years.

One true fact: The world of healthcare / pharmacy changes constantly, don't be locked into a bad deal.



# Virginia Mimmack

## Telemedicine

- Understanding Your Telemedicine Benefits (Will They Change This Year?)
- Employer Provided Versus Covered by Insurance

# Telemedicine Considerations

- Employer Covered vs. Insurance Covered
- Copays and deductibles for telemedicine visits
- Required In-Person Visits for certain types of care?
- Will other virtual care options be offered?

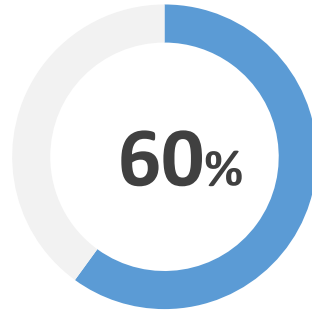
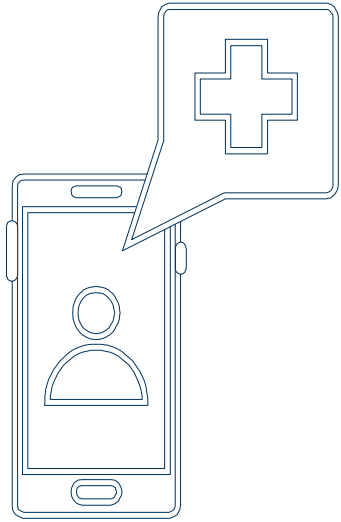


# Kembre Roberts, PhD

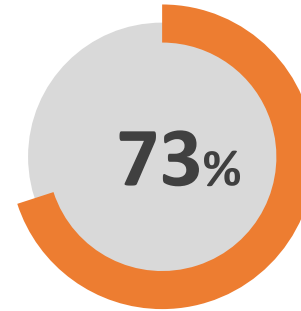
- Navigating Virtual Health
- Supporting Working Parents



# Navigating Virtual Health



Percent of individuals likely to use telemedicine during the pandemic<sup>1,2</sup>



Percent of **women** likely to use telemedicine<sup>1</sup>



Percent of **men** likely to use telemedicine<sup>1</sup>

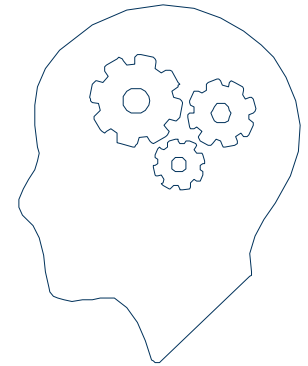
- Communicate your company's telemedicine resources
  - Acute or virtual primary care
  - Condition-specific resources such as musculoskeletal or diabetes
- Remind employees that their physician may provide as well

1. COVID-19 Consumer Behavior. Optum Pulse Survey, 2020

2. Cigna COVID-19 Global Impact Study, 2020

# Navigating Virtual Health

- What's Happening?
  - Employees are feeling more stressed than they were prior to the pandemic<sup>3</sup>
  - COVID-19 fears, working parent challenges, racial tension, and concerns about the future are generating higher levels of anxiety<sup>4</sup>
- How Can Employers Take Action?
  - Communicate your mental health resources
  - Acknowledge mental health needs across the spectrum (resiliency to clinical)



## Employers Mental Health Workforce Strategies<sup>5</sup>

92% EAP

76% Teletherapy

66% Stress Management

3. Navigating Together: Supporting Employee Well-Being in Uncertain Times. MetLife's 18th Annual US Employee Benefit Trends Study, 2020

4. Stress in America 2020, American Psychological Association, 2020.

5. Lockton Benefits Pulse Survey, 2020.

# Supporting Working Parents

- Workplace flexibility policies
- Adaption of vacation programs
- Backup/emergency childcare
- Navigation benefits
- Caregiver programs
- Online tutoring resources
- Virtual working parent support groups



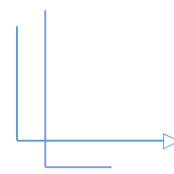


# Jessica Bass Bolander

- Employer Rewards Strategy
- Branding and Engagement
- Launch a Campaign Strategy

# Multi-Year Strategic Planning

## ADVISORY CYCLE



**I** Influence  
**D** Disruption  
**E** Economics  
**A** Accountability  
**L** Loyalty

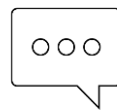


# Employer Rewards Strategy

## Research and Measurement



Do you know what your employees value? Say? Believe? Are you interested?



Focus Groups



Executive Interviews



Pulse Surveys



Conjoint Surveys



Benefits Optimization Study

# Employee Rewards Strategy

- Branding and Engagement
- Branding
- Objective setting
- Editorial calendars
- Project management
- Implementation strategies
- Communication campaigns

## 1. Discovery



## 2. Structure 3. Design Concepts



## 4. Toolkit



## 5. Launch





# Erik Halvorson

## Rethinking Benefits Communications

- Year-Round Strategy
- Communication Basics
- Getting Crafty with the “How”



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# Year-Round Strategy

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# Year-Round Strategy



62% of employers focus their communications solely around Open Enrollment\*

\*2020 Lockton National Survey



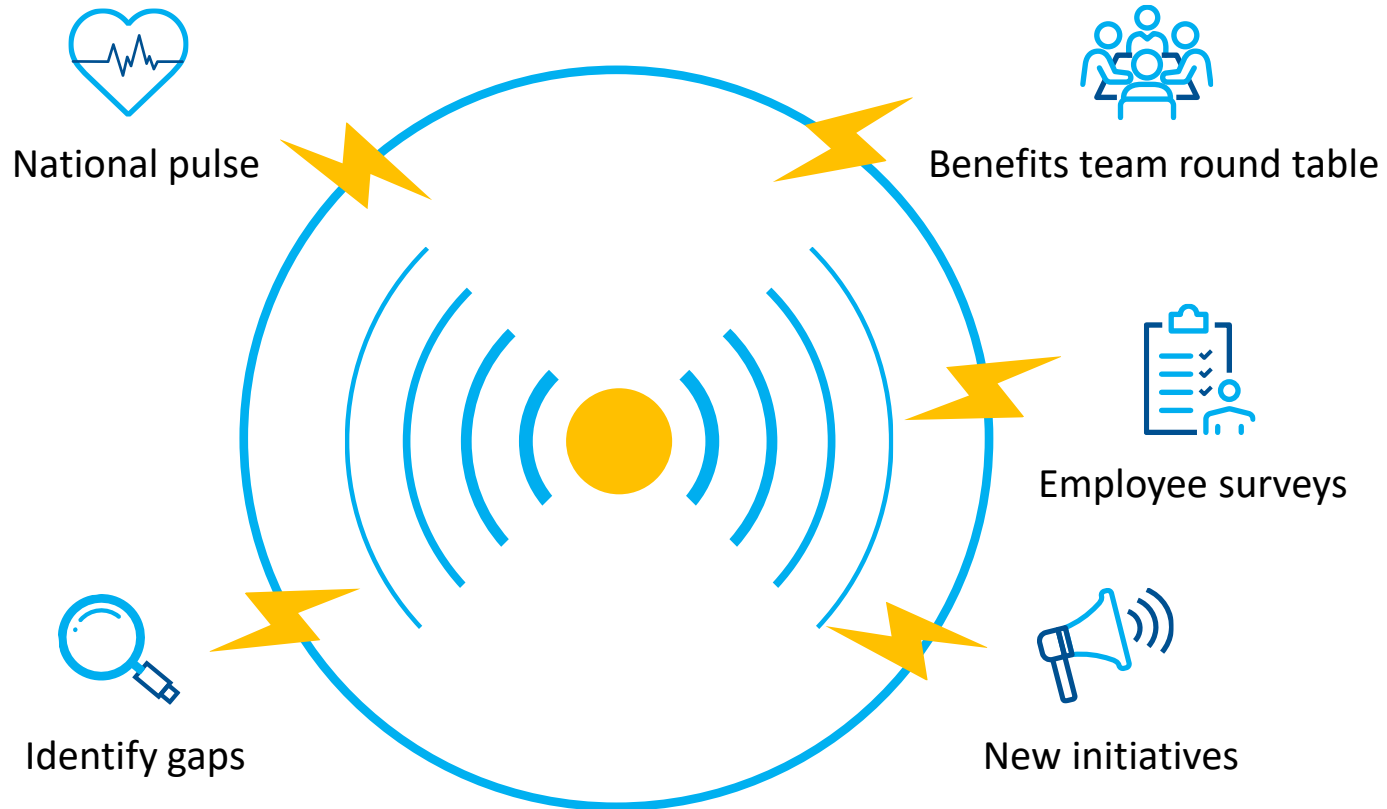
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# Communication Basics

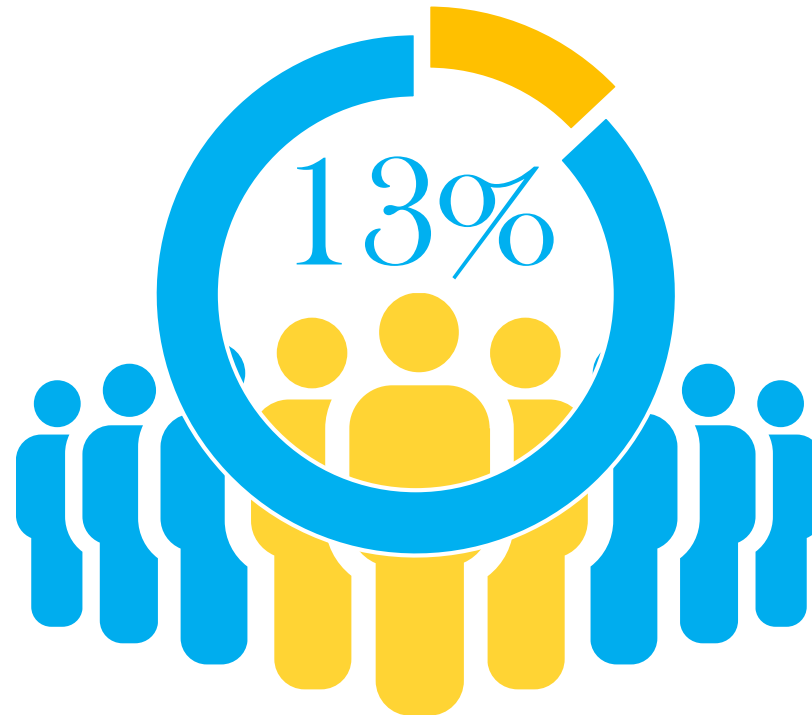
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# What Are Your True Pain Points?



... of adults report chronic stress at work.

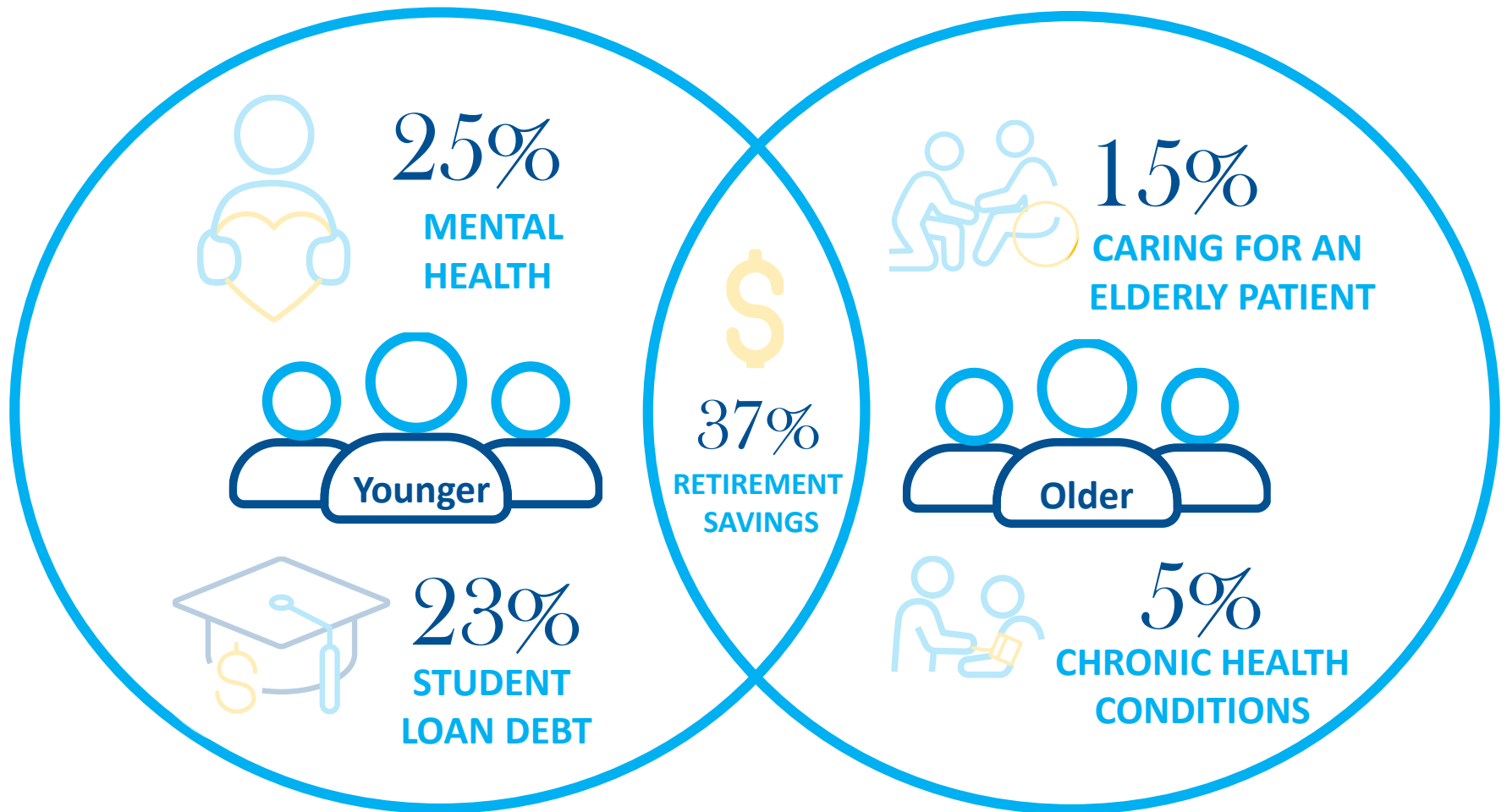
# Know Your Audience



Only 13%\* of employers account for their diverse workforce...

\*2020 Lockton National Survey

# Know Your Audience





# Diverse Communication Methods



- Quick reminders about enrollment or biometric screening dates
- Announce new programs (but be sure to provide links or an attachment for more detailed information)
- Continuing education such as regular e-newsletters
- Make it visual
- Keep it short; use links and attachments

# Diverse Communication Methods



- Reach employees without a company email and/or field employees
- Announce upcoming events
- Link to landing pages, videos and documents
- Short safety reminders
- Location-specific info such as office closures
- Don't overload employees

# Diverse Communication Methods



- On-demand continuing education
- Introducing new concepts
- Training
- New hire onboarding
- Replace in-person annual benefits meetings
- Keep it short
- DIY is OK

# Diverse Communication Methods



- Reach spouses and dependents
- More detailed communication needs
- Legal documentation
- Old school meets new school — QR code to jump off to a video or website
- Allow 2-5 business days in the mail stream

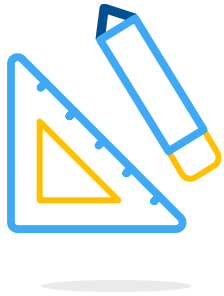


# OPEN ENROLLMENT

## Getting Crafty with the “How”

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# Getting Crafty with the “How”



- Plan for small screens
- Q&A and chat
- Polls
- Prep speakers (dos and don'ts)
- Practice, practice, practice

# Virtual Open Enrollment Fairs



- Features
- Cost
- Implementation time



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# Q&A

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