

How personas and journey maps can fine-tune benefits enrollment



Part I: The 5-step benefits enrollment journey

Executive summary

Through research on how employees work through their company’s benefits open enrollment process, we’ve identified a five-step benefits enrollment journey map. As a result of comprehensive interviews with employees in companies from 500 to over 5,000 workers, we defined three distinctive employee personas (or segments).

Each persona approaches open enrollment with a unique mindset, suggesting forward-thinking corporate benefits managers should consider tailored communication strategies to improve open enrollment practices and maximize employee engagement.

We are presenting this research in a series of three white papers:

- Part I** The 5-step benefits enrollment journey
- Part II** Personal preference: Three employee approaches to benefits enrollment
- Part III** What’s next? Strategies, tactics and tips to enhance benefits enrollment

Methodology summary

We commissioned Roundpeg Consulting to study nearly 50 employees from midsize and large companies who were moving through the benefits enrollment journey in 2017. The research results were shared and validated with Securian Financial’s Employer Advisory Board of benefits professionals and leaders in September 2018. See the detailed methodology at the end of this report.

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Part I

The 5-step benefits enrollment journey map: A clear path results in better outcomes

Every year, millions of employees begin a journey that invokes a flood of personal emotions: stress, confusion, anxiety, annoyance, frustration and others. You might guess this journey is filing taxes. But it's actually navigating the annual ritual of benefits enrollment.

Some benefits leaders concede the processes driving their company's annual benefit enrollment can be improved. But with so many factors influencing and affecting benefits enrollment, where does one even begin to improve the often uneven and fragmented processes?

Elda Macias, Securian Financial's senior director of customer insights and experience design, describes the two weeks of open enrollment as "a challenging time for many employees because they're making decisions around 'what could happen to me next year.'"

Moreover, when most people have so many other priorities in their lives, selecting benefits over a short period is difficult. "It can be a very stressful, negative experience," she said.

Or as one employee observed, "It's a lot of reading and math. It feels like I am studying for a test I don't want to take."

To better understand how employees navigate the emotional journey of vetting and selecting benefits during open enrollment, Securian Financial worked with Roundpeg Consulting, an objective research partner, to conduct ethnographic research in late 2017.

The results of this research gives benefits managers and other stakeholders insights into how to improve employee benefits communication and critical enrollment benefits processes.

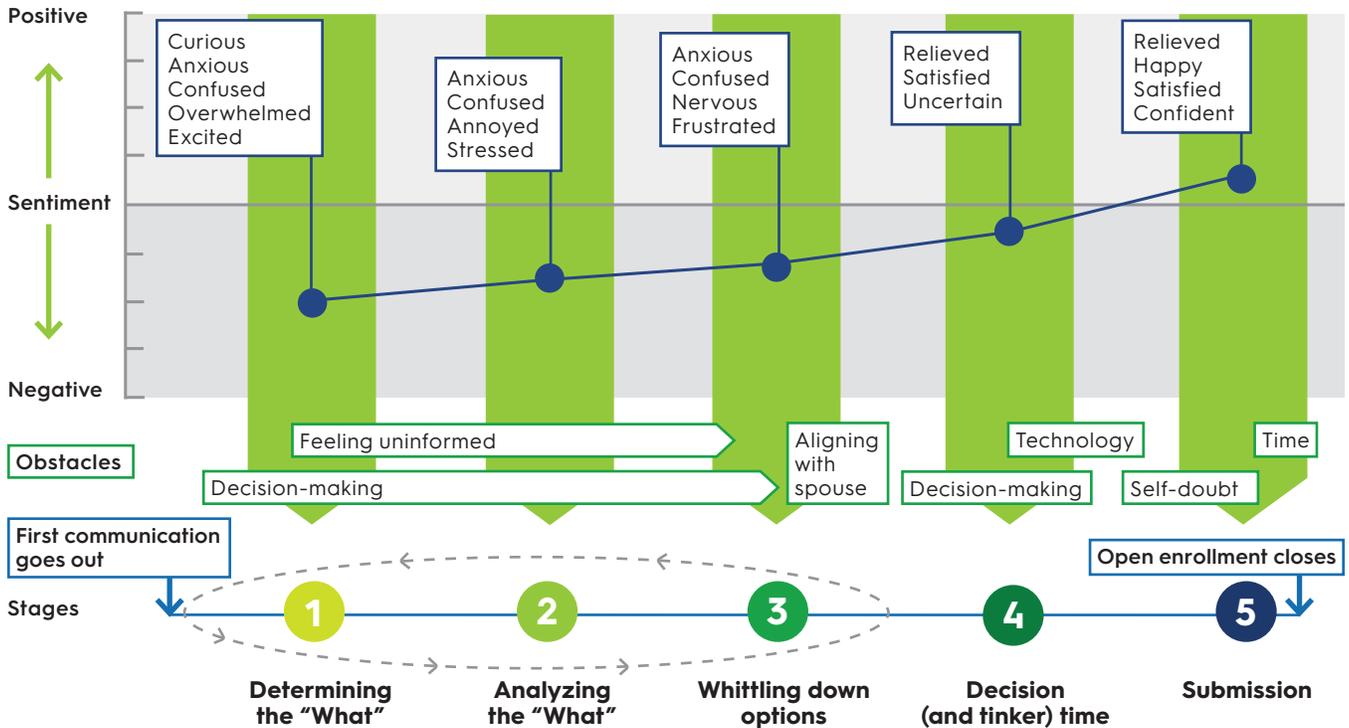
Insights gleaned from the qualitative data helped us:

1. Establish a 5-step benefits enrollment journey map that can be shared with any company.
2. Identify and define three distinct employee personas (or employee segments). Each persona approaches open enrollment with a unique mindset.
3. Recommend how leaders can use this research to fine-tune their companies' benefits enrollment journey.

"I consider myself to be a smart person, but financial stuff is very intimidating and overwhelming."

– Research participant

The benefits enrollment journey map



Scores of interviews conducted with employees from a broad spectrum of company sizes have resulted in helping Securian Financial identify a consistent breadth of emotions that most people experience over the typical two-week period they have to analyze and select their benefits.

Input from Securian Financial’s Employer Advisory Board of professional benefits managers and leaders from midsize and large companies was also instrumental in validating and reinforcing the study’s findings.

For many, the emotional journey of selecting benefits during open enrollment begins with curiosity but quickly gives way to feelings of confusion, nervousness and anxiety.

Five distinct stages of the employee enrollment journey:



1 Determine the what

“How will these changes impact me,” and “how will my coverage and benefits change” are just a few of the many questions running through the minds of employees as they begin their enrollment journey. Based on their previous experiences, some employees may start step one with a fair amount of trepidation – anticipating a painful and complicated process that could lead to a lot of anxiety.

As one research participant noted, “I know changes are coming that will impact me, but I need to wait to get more details.” During this step, most employees want to keep up-to-date with new changes and how the changes will impact their choices.

“Has anything changed? Is coverage going to be better? Will I even understand any of this information?”

While taking stock of all that is new, it’s easy for employees to get overwhelmed in an ocean of more information. But for everyone, help is usually a phone call away or a calm dinner table conversation. Most employees reach out to others in their lives for opinions and advice while they decide what to do next. Single people may turn to parents or a sibling, while married couples decide together.

“I just ask my parents for their advice on specific insurance providers and such because they’re a lot more informed than I am and experienced.” –Research participant

“My husband has been reviewing materials with me. He has looked at the materials and we have had a discussion about our needs.”
–Research participant

“How will these changes impact me? Will they be good or bad? Will it be expensive? How will my coverage and benefits change?”

–Research participant

2 Analyze the what

When employees begin to analyze the “what,” it’s not uncommon for confusion and uncertainty to persist. People begin to picture their future selves in this phase and the introspection can run deep. “Will I have enough money to retire when I am 65? Am I saving enough?” said another research participant.

In step two it’s common for employees to consider how many times they and family members visited the doctor in the previous year. Questions asked may include: “Were we able to do everything we wanted medically, and how much did we spend?”

Some employees jot down the pros and cons of their benefit options while considering multiple scenarios they foresee, which could include elective procedures like LASIK surgery. In this step, the complexity of the employee’s options can get overwhelming as they try to figure out what’s best for the family.

“I’m confused by all the technical terms and different options in front of me. It’s hard to decipher what is what.” –Research participant

3 Whittle down the options

With decision time edging closer, some employees are feeling increased angst about the volume of information they must digest over a limited number of days. Some employees have reached the point where they throw up their arms in near surrender. “I feel a little annoyed by all the decisions I have to make. But as I narrow things down I start to feel more content,” said one employee in the study.

Employees are considering the trade-offs of each option and are busy vetting options with relatives and family members. “Frequently within each benefit, there are further choices that have to be made. It’s a trade-off between cost and benefits within each choice.”

At step three in the journey, conversations with family members and spouses continue in order to narrow down their choices. Most have the information they need now to make the right decisions.

“This is the period that I am comparing options. I need to compare each benefit across my benefits and the benefits provided by my wife’s company.” –Research participant

“I consulted my aunt because she is the most financially responsible person in my family. Together we looked at the options.”

–Research participant

“No one likes to dig into the details. The legalese and feeling someone is trying to put one by you add up to annoyance and boredom.”

–Research participant

“I’m taking the discovery and research I’ve done in previous three steps and narrowing down choices. I need to systematically eliminate plans that do not fit my selection criteria.”

–Research participant

4 Decide and tinker

In step four of the enrollment journey, some employees are tinkering with their once solid elections, even if they're almost out of time. "I'm down to the wire to make the decision, and I'm still waffling," said one frustrated study participant.

Most employees are relieved to have made up their minds with only one step left in the journey - "I am pleased with my decision." Yet others are questioning everything - "Did I make the right decisions this year?"

During the decide and tinker step, employees are also busy comparing decisions with coworkers at their company. While most own their choices, some employees seek out a sounding board to collaborate with. When asked if anyone else is actively involved in this step, study participants shared these responses:

"A couple of coworkers who I have asked advice from. We compared the benefits we had decided on and why." –Research participant

"My wife and I consult with colleagues experiencing the same frustration." –Research participant

"I received some additional information from a coworker about the changes to the plan that has me rethinking my decisions."

–Research participant

5 Submit the final choices

After the hard work of the previous four steps, the final act in the journey is almost anticlimactic. In reaching their destination in this last step, research participants reported they were relieved, satisfied, a bit exhausted and happy.

However, some employees still harbored doubts and anxiety surrounding their final choices. "It worries me to think I can eventually make the wrong choice, and this will backfire," reported one employee.

Another mused, "Did I make a mistake? Should I have picked the other plan? Did I add dental and vision? Is this plan going to work for my family?"

All that's left now is to click the submit button on the final screen.

"It feels satisfying to have this process over with. I'm happy to not think about it anymore." –Research participant

"I feel confident that I made the right choices." –Research participant

"Finally the process is complete! I hit submit, and we are all set with benefits for another year."

–Research participant

Conclusion

As employees travel the "road" of the benefits enrollment journey, they experience a broad spectrum of emotions as they consider their many options for the upcoming year. From determining the what to whittling down the options, benefits managers at each step of the journey should focus on how they can make the employee's journey as seamless as possible. An important goal is to quell employee frustration and anxiety while transforming those feelings into relief and contentment.

Part II preview

In Part II of this white paper series, we'll share convincing research that identifies the characteristics of three employee personas, which embodied all the workers that were followed throughout an actual benefits open enrollment period.

Methodology

Research into how employee personas and journey maps can be used to fine-tune benefits enrollment was commissioned by Securian Financial Group, Inc., and conducted by Roundpeg Consulting.

The research took place in October 2017 using the online journal platform Revelation. Roundpeg Consulting contacted 48 participants in significant markets across the United States: Los Angeles, Boston, Chicago, Atlanta, New York and Dallas. The study participants worked in organizations from 500 to over 5,000 workers. Most worked in larger companies – 5,000 employees and above.

To validate the study's research, Securian Financial shared the results with 28 members of the company's Employer Advisory Board, a group of benefits professionals and leaders from midsize and large companies in the United States. Securian Financial acquired Employer Advisory Board feedback through 45-minute telephone interviews in September 2018. Where possible, we synthesized results with previous Securian Financial research.

About Roundpeg Consulting

Roundpeg has a track record of working with mass consumer brands to develop brand strategies that translate to action and connect with consumers. The company draws upon a range of unique facilitation methods and in-house insights tools – from syndicated research and non-traditional qualitative to digital ethnography and social listening.

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