



From Enrollment to Utilization:

The Essential Role of Employee Benefits Awareness and Understanding





FROM ENROLLMENT TO UTILIZATION

Introduction

Today's competitive job market and increasingly diverse needs of individual employees have made hiring and keeping top talent even more complicated. Offering a diverse portfolio of voluntary benefits is a proven acquisition and retention strategy; however, a benefits portfolio is only as good as the employee awareness campaign supporting it.

Benefits communication has become more complex in recent years. Employees have varied learning styles and are often faced with information overload. This often prevents them from fully understanding and evaluating their benefit offerings during the relatively short open enrollment periods.

A more thorough, relatable communication strategy, not confined solely to the open enrollment window will improve employees' understanding of their benefit options, and enable better decision making.



FROM ENROLLMENT TO UTILIZATION

Insights from LegalShield's Benefit Enrollment Experience Survey

LegalShield surveyed over 800 adults with full-time jobs and access to benefits through their workplace to gain insight into their:



#1

Level of awareness and comprehension of their voluntary benefits at time of election;

#2

Receptivity to benefit communications and education activities throughout the year in addition to the annual open enrollment period;

#3

Consideration of voluntary legal and identity theft protection benefits.

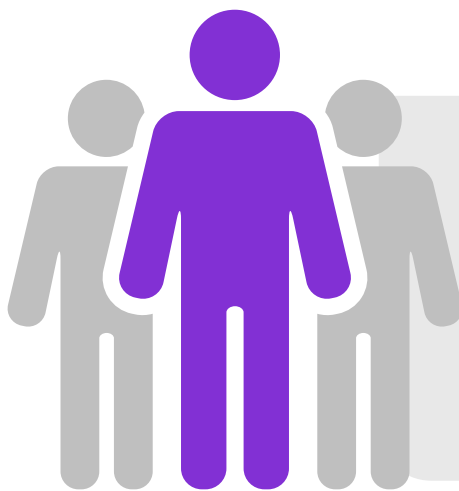
These survey results can help employers understand the current state of employees' knowledge of their voluntary benefits and consider more comprehensive communication strategies, boost voluntary benefits enrollment, and ultimately increase employee engagement and retention.



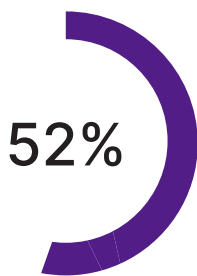
FROM ENROLLMENT TO UTILIZATION

Many employees don't know if certain benefits are offered at their workplace.

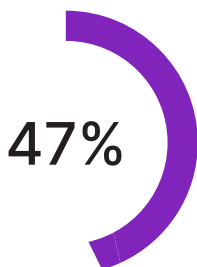
For example: When asked if their employer offered a legal assistance and/or identity theft protection plan within their benefit options, nearly one in three people did not know.



Don't know if company offers a legal plan: 27%
... or identity theft protection 31%



Employees who felt they didn't receive sufficient information during open enrollment



Employees who don't feel prepared to make informed decisions about enrollment choices.

Even when employees know a particular benefit is offered, they often lack sufficient understanding to make confident, well-informed enrollment decisions.

According to the findings, **more than half of respondents** (52%) stated they didn't receive sufficient information during open enrollment. Additionally, **almost half of employees surveyed** (47%) reported feeling unprepared to make informed decisions about enrolling in the offered benefits.

These results suggest a significant lack of awareness about key features and coverages provided through their benefit plans, often leading to uninformed selections and lower participation.



FROM ENROLLMENT TO UTILIZATION

When employees understand their benefits, they are more likely to enroll.

In this part of the survey, we asked questions to understand employees' experience with personal legal matters. When asked if they had encountered situations requiring a lawyer's help in 2022, 42% said they faced such issues. This suggests that legal matters are a prevalent concern among employees, and that access to legal services could prove beneficial in addressing them.



FROM ENROLLMENT TO UTILIZATION

Top 10 reasons participants needed legal assistance in 2022:



**Contract/
document review**



**Created a will,
trust, or power
of attorney**



**Legal advice
and consultation**



**Traffic
issues**



**Bought, sold,
or refinanced
property**



**Got divorced
or married**



**Dispute with
lender or
debt collector**



**Dispute with
a landlord**



**Child custody
negotiation**

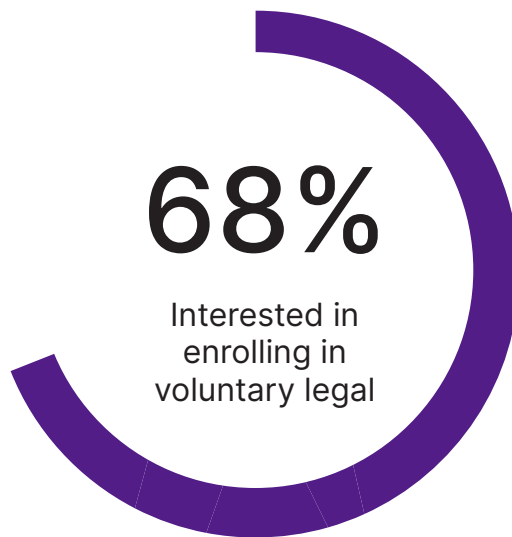


Adoption

Additionally, the survey assessed general interest in voluntary legal plans.

When informed of the typical features and cost of voluntary legal plans, including:

- Direct access to an attorney for a wide range of personal legal matters
- Contract and document review
- *24/7 emergency access



47% of all participants expressed interest in such a benefit. Among those that experienced a legal issue, 68% were interested in enrolling.

After legal benefits, the survey shifted its focus to identifying the prevalence of identity theft attempts against employees. When participants were asked if they had experienced any of the following...

- Unauthorized withdrawals from their bank accounts
- Unauthorized charges to their credit or debit cards
- Attempted loans using their personal name or Social Security number
- Had their social media accounts hacked

...over half (60%) responded affirmatively, uncovering the need for identity theft protection services.



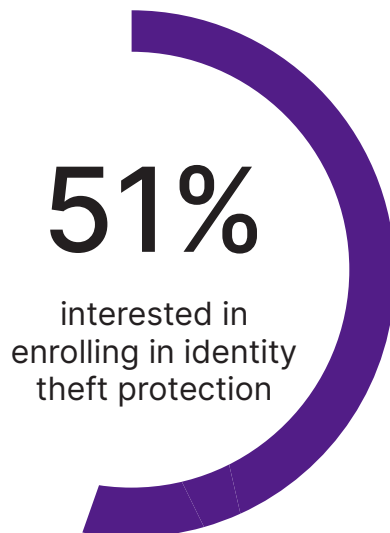
FROM ENROLLMENT TO UTILIZATION

Furthermore, the survey aimed to determine employees' interest in an identity theft protection benefit, once they understood the typical costs and features of such a plan.

When participants reviewed examples of plan services, including...

- Monitoring sensitive data, and alerts to potential identity threats (individual and family)
- Access to support and Licensed Private Investigators to remediate stolen identities
- Unlimited Service Guarantee plus a \$1 Million Identity Fraud Protection Plan

Experienced identity theft



...among all respondents, **41% expressed interest in such a benefit.** Of those subjected to an identity theft attempt, **51% expressed interest in enrolling in an identity theft protection voluntary plan if one were available to them at work.**



81%

of employees would welcome information about their benefits beyond the open enrollment period.

FROM ENROLLMENT TO UTILIZATION

Most employees would welcome information about their benefits throughout the year to supplement open enrollment communications.

When asked if they would like information throughout the year about their employee benefit options and how specific plans can assist with major issues of the moment (e.g., student debt, data breaches, debt collection), **81% answered "yes."**

Where is the gap?

The survey highlights a critical gap in employee awareness of their workplace benefits, their fundamental value, and relevance to daily life. HR managers and benefits specialists who prioritize strategic communication around voluntary benefits will be able to increase enrollment, improve the employee experience, and contribute to their overall well-being.





FROM ENROLLMENT TO UTILIZATION

Enrollment communication strategies that maximize voluntary benefits' potential.

1. Communicate consistently throughout the year—not just during open enrollment.

Employers can increase employee awareness and understanding of voluntary benefits by providing relevant information throughout the year. **Remember, 81% of survey participants would welcome benefits information delivered throughout the year. Such communications can be very effective if they focus on major issues of the moment and how a particular benefit can help.**

2. Ensure that enrollment platforms provide access to additional educational resources.

Many benefit administration and enrollment systems limit the amount and format of information that can be provided about a particular benefit in order to create standardization and consistent navigation. An understandable objective. However, employee learning can be inhibited as an unintended consequence. As such, when possible, enable links to more comprehensive educational content from the product provider (videos, informational websites, virtual fliers, webinars etc.). The days or weeks preceding Open Enrollment are an excellent time to present information to employees about new or unfamiliar benefits so that they are equipped to make informed enrollment decisions when the time comes.

3. Encourage employee attendance at benefit meetings—live or virtual—for enhanced learning.

Providers will often support on-site meetings or video conferences to give employees a more interactive and tailored overview of the plan being offered. Such meetings create opportunities for Q&A which greatly enhance understanding and relatability.

4. Use multiple delivery methods and content formats to reach employees.

Using multiple delivery methods and content formats maximizes the chances of reaching and engaging a diverse group of employees with different learning styles and work environments. Employees learn and work in various ways; some prefer reading, while others prefer watching videos or attending in-person or virtual meetings. By offering multiple delivery methods and content formats, employers ensure that the information is accessible and impactful.



FROM ENROLLMENT TO UTILIZATION

Use these delivery methods and content formats to reach employees:



Email



Benefit booklet
(hardcopy or digital)



Fliers
(hardcopy or digital)



Intranet



Internal messaging platforms
(e.g., Microsoft Teams, Slack)



Enrollment platform



Customized website



Educational videos



Webinars



Group meetings



FROM ENROLLMENT TO UTILIZATION

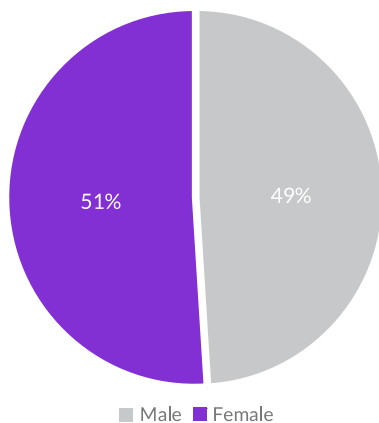
Concluding takeaways

1. **A voluntary benefits package is only as good as the communication and education strategies supporting it.**
2. **Providing employees with access to legal services, financial monitoring, and identity theft protection and restoration, can help alleviate financial and legal difficulties that may be causing anxiety and affecting job performance. Less stress and increased feelings of security can enhance job performance and satisfaction, leading to higher employee retention.**

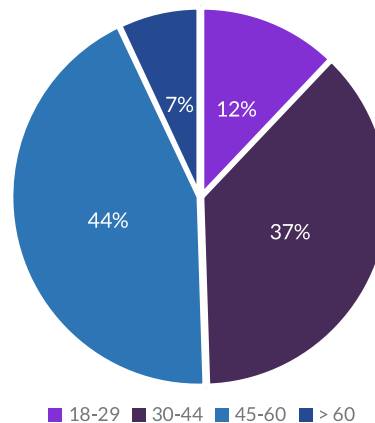
Survey participant profile

LegalShield surveyed 858 adults, 18+, with full-time jobs and access to benefits living in the U.S. The sample was balanced by age and race, among other demographic variables, according to the U.S. Census.

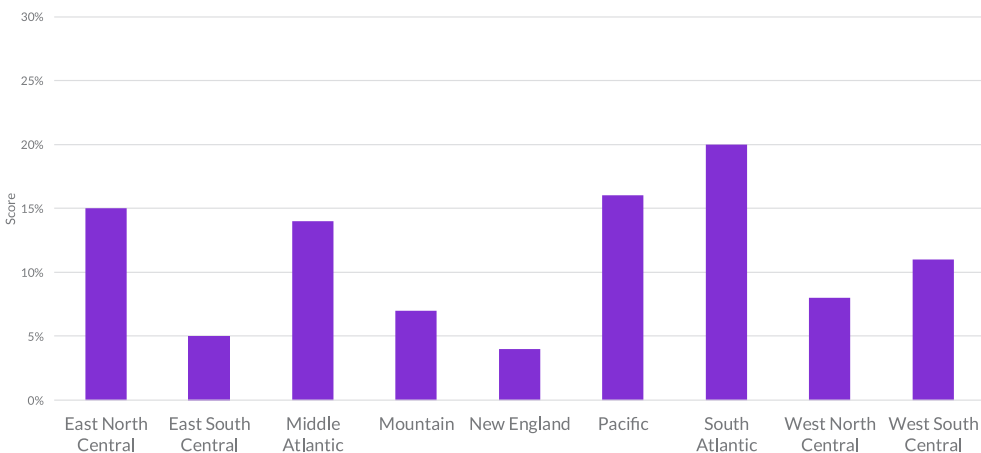
Participant Gender



Participant Age Group



Participant Region





FROM ENROLLMENT TO UTILIZATION

About LegalShield and IDShield

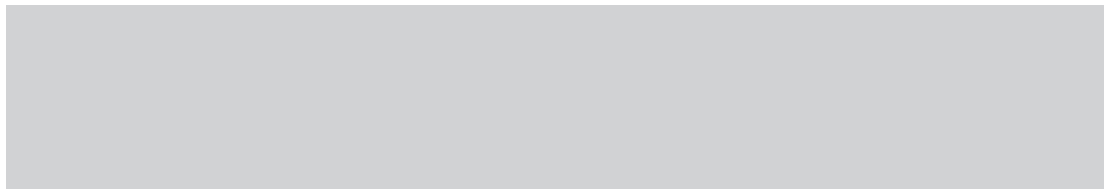


For a small monthly payroll deduction, **LegalShield** enrollees receive direct access to a dedicated provider law firm for a wide range of personal legal matters including consumer protection, wills and estate planning, real estate transactions, traffic violations and more, plus advice and consultation on an unlimited number of personal legal matters. With a dedicated law firm offering legal guidance when needed, employees can rest easier and save money as compared to the cost of paying high hourly legal fees. We offer 24/7 emergency access for covered situations; all covered matters are handled in-network.



IDShield offers best-in-class online privacy and reputation management services to help ensure that employees' private information remains private. If we detect a threat to their personally identifiable information (PII), we'll alert them immediately. 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 a \$1 Million Identity Fraud Protection Plan.

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





legalshield.com

Disclaimer: Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts and conditions. IDShield is a product of PPLSI. IDShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.