

BRIGHTADVISOR®

Benefits Communication Toolkit

Templates, FAQ Formats, and Open Enrollment Guides for Employee Benefits
Education

Why Benefits Communication Matters

Even the best benefits package delivers limited value if employees do not understand it. Research consistently shows that employees who understand their benefits are more satisfied, more engaged, and more likely to stay. Effective communication transforms benefits from a line item on a pay stub into a valued part of total compensation.

Only 19% of employees strongly agree they understand all the benefits available to them. Meanwhile, 80% of employees who understand their benefits report high job satisfaction, compared to just 22% of those who do not.

Communication Strategy Framework

Principle	Application
Simplify	Use plain language, not insurance jargon; define terms employees may not know
Personalize	Show employees how benefits apply to their specific situation and life stage
Multi-channel	Use email, print, meetings, video, and one-on-one conversations
Repeat	Communicate key messages at least 5-7 times through different channels
Timely	Provide information when employees need it most (enrollment, life events, new hire)
Actionable	Always include a clear next step: what to do, when, and how

Annual Communication Calendar

Timing	Communication	Channel
January		Email

	Benefits summary reminder; new year deductible reset explanation	
March	Preventive care and wellness program reminder	Email + poster
May	Mid-year benefits utilization tips	Newsletter
August	Pre-enrollment teaser; preview of upcoming changes	Email + meeting
September-October	Open enrollment: full communication campaign (see below)	Multi-channel
November	Post-enrollment confirmation; benefits ID card distribution	Email + mail
Ongoing	New hire orientation; life event guidance; quarterly wellness tips	In-person + email

Benefits Announcement Template

Use this template structure for any major benefits communication, such as a new plan launch, open enrollment announcement, or benefits change notification.

Template Structure

1. Subject line: Clear, specific, action-oriented (e.g., "Open Enrollment Starts Oct 15 - Action Required")
2. Opening: One sentence on what is happening and why it matters to the employee
3. What is changing: Bullet-point summary of key changes (no more than 3-5 points)
4. What is staying the same: Reassure employees about continuity where applicable
5. What you need to do: Step-by-step instructions with deadlines in bold
6. Resources: Links to plan summaries, comparison tools, FAQ, and contact information
7. Closing: Supportive tone with encouragement to ask questions

Employee FAQ Template

Anticipate and answer the questions employees are most likely to ask. Organize by category and keep answers concise. Distribute alongside enrollment materials.

Category	Sample Questions
Enrollment basics	When is open enrollment? Do I need to re-enroll or will my elections roll over?
Plan options	What is the difference between the HDHP and PPO? Which plan is best for my situation?
Costs	How much will come out of each paycheck? What is my deductible and out-of-pocket max?
Coverage details	Is my doctor in network? Are prescriptions covered? What about mental health?
Dependents	Can I add my spouse or domestic partner? At what age do children lose coverage?
Life events	What if I get married, have a baby, or get divorced? How do I make mid-year changes?
HSA/FSA	What is the contribution limit? Can I use my HSA for dental and vision? Do funds roll over?
Supplemental benefits	What is gap insurance? Do I need voluntary life or disability coverage?

Provide FAQ documents in both digital and printed formats. Many employees prefer to review benefits information at home with their families when making enrollment decisions.

Benefits Comparison Chart Template

A side-by-side comparison chart is the single most effective tool for helping employees choose between plan options. Include the metrics that matter most for decision-making.

Feature	Plan A: HDHP + HSA	Plan B: PPO	Plan C: HMO
Monthly premium (employee)	\$___	\$___	\$___
Annual deductible (individual)	\$___	\$___	\$___

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Annual deductible (family)	\$___	\$___	\$___
Out-of-pocket maximum	\$___	\$___	\$___
Primary care copay	\$___	\$___	\$___
Specialist copay	\$___	\$___	\$___
ER copay	\$___	\$___	\$___
Prescription drugs (generic)	\$___	\$___	\$___
Prescription drugs (brand)	\$___	\$___	\$___
HSA employer contribution	\$___	N/A	N/A
Preventive care	Covered 100%	Covered 100%	Covered 100%
Network size	___	___	___
Referral required?	No	No	Yes
Gap insurance available?	Yes	Optional	Optional

Open Enrollment Timeline

Week	Activity	Owner	Status
Week 1	Send initial announcement email with enrollment dates and overview	HR	
Week 1	Post enrollment resources on intranet/benefits portal	HR	
Week 2	Host benefits overview meeting or webinar (record for later viewing)	HR + Broker/PEO	
Week 2	Distribute plan comparison charts, FAQ, and decision support tools	HR	
Week 3		Broker/PEO	

	Offer one-on-one benefits counseling sessions (in-person or virtual)	
Week 3	Send reminder email with deadline approaching notice	HR
Week 4	Final reminder: enrollment deadline in 48 hours	HR
Week 4	Close enrollment period	HR/System
Week 5	Send enrollment confirmation statements to all employees	HR
Week 5	Process payroll deduction changes for new plan year	Payroll

Employees who miss the enrollment deadline may be defaulted to the lowest-cost plan or retain prior elections (depending on your plan rules). Communicate the deadline clearly and repeatedly, and establish a process for handling late enrollments due to extenuating circumstances.

BrightWealth® provides full benefits communication support including custom enrollment guides, comparison tools, employee presentations, and one-on-one benefits counseling through our PEO and advisory partnerships. Contact us to simplify your next open enrollment season.