

# A Practical Guide to Benefits Communication

How to time and structure the message so the plan you built is the plan employees actually understand.

## Time It to the Decision, Not the Calendar

An open enrollment email that goes out the week the window opens is a deadline notice, not guidance. By then, most employees have already picked whichever plan took the least explaining. The window where communication can actually change a decision closes well before the portal opens.

## The Four-Part Message Template

| Part                  | What It Answers                                 |
|-----------------------|-------------------------------------------------|
| What Changed          | The plan-level fact, in one sentence.           |
| What It Means for You | Translated into paycheck terms, not plan terms. |
| What to Do            | The specific action required, if any.           |
| By When               | The real deadline — not “soon.”                 |

## Match the Channel to the Workforce

### Desk-Based Workforce

Email plus a short intranet page usually holds up fine — the bottleneck is timing, not reach.

### Distributed or Shift-Based Workforce

Email alone under-reaches; text, break-room posting or a supervisor huddle usually has to carry part of the message.

### A Mixed Workforce

The same message often needs two different delivery paths, not one channel run twice.

## Four Moments That Need Their Own Message

### A New Hire's First 30 Days

The least-informed decision of their employment, on the shortest deadline of their employment.

### Qualifying Life Events

A narrow window most employees do not know exists until they have already missed it.

### Open Enrollment

Sequenced to when the decision is actually made, not to when the portal opens.

### A Plan-Design Change

Explained in what it costs the employee, not in what changed on a spec sheet.

## Three Mistakes That Repeat

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## Plan Language Instead of Paycheck Language

“The embedded out-of-pocket maximum changed” answers a different question than the one an employee is actually asking.

## One Message for Every Employee

A new hire and a returning employee are making two different decisions on the same packet.

## Sent When the Window Opens, Not Before

By the time the deadline notice lands, the comparison has usually already been made on price alone.

**Source note:** Pairs with CFH's employee communications service — see [cfhic.com/employee-communications](https://cfhic.com/employee-communications) for how this gets built and timed for your specific renewal.