

5 WAYS TO SIMPLIFY THE LANGUAGE OF EMPLOYEE BENEFITS



For too long the language used to describe employee benefits has been more complicated than it needs to be, using industry terms and phrases that most people don't understand. And **when employees don't understand their benefits**, they're less likely to enroll in them and use them.

Let's change that! Here are five tips on **how to make employee benefits easier to understand** – and help your workers get the most out of what you're offering.

1. FOCUS ON THE POSITIVE BENEFITS

Highlight the product benefits in your messaging. Try not to focus too much on the details about the claim reason, like severe illnesses, accidents or death. The benefits are what employees care about.

For example, we call Disability insurance **Income Protection Benefits** because it helps employees protect their income while away from work. Highlight how the benefits help keep money coming in for expenses like food or housing.

2. GROUP PRODUCTS TOGETHER

Grouping employee benefits together can help clarify why and how they matter to employees.

Discussing benefits as a group can show how they can work together. Consider Supplemental Health¹ benefits like Accident insurance, Hospital Indemnity insurance and Critical Illness² insurance as an example. These products provide cash benefits that can help fill the gaps left by medical insurance after an illness or accident. Placing this group of benefits near health insurance choices in enrollment materials can also help show this relationship.

You work hard to support your employees' benefit choices. **We can help.**

3. BE DESCRIPTIVE AND LITERAL

Using literal descriptions can help employees further understand what their benefits do and how they could apply to their lives. Limit abstract ideas and indirect comparisons that could cause confusion.

4. USE RELEVANT MESSAGING

After employees understand how benefits work, it's important for them to understand how their benefits could be used. Relatable stories and examples can show people how benefits are relevant to their unique lifestyles. Using imagery that's high-quality, engaging and inclusive shows how the benefits are for everyone.

5. USE SHORT, SIMPLE SENTENCES

Simple language makes information easier to understand. Use short, concise sentences to emphasize the most important information. Limit industry terms and use direct words and phrases to make sure your message can reach all audiences. Consider using the word "you" as well as an active voice to encourage employee engagement and connection.

DISCOVER MORE

about simplifying benefit language at [TheHartford.com/learn/simplified](https://www.TheHartford.com/learn/simplified)



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THESE POLICIES PROVIDE LIMITED BENEFITS. These limited benefit plans (1) do not constitute major medical coverage, and (2) do not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: The Hospital Indemnity and Critical Illness policies provide limited benefits health insurance only. The Disability policy provides disability income insurance only. The Accident policy provides ACCIDENT insurance only. IMPORTANT NOTICE—THE ACCIDENT POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. These policies do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, GBD-3600, GBD-3700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

¹ Supplemental health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

² Critical Illness is referred to as "Specified Disease" in New York.

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