Overalls

2024/25 Open Enrollment Guide & Toolkit

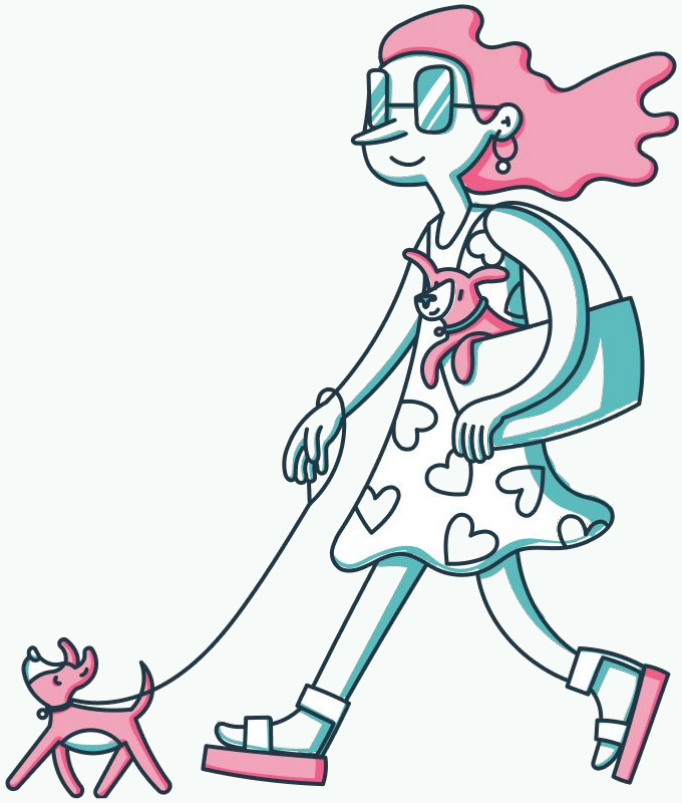


Overalls 2024/25 Open Enrollment Guide

As HR professionals, you understand that open enrollment is one of the most critical—and often, most challenging—periods of the year. The pressure to ensure that every employee understands their benefits options and makes the right choices can be overwhelming.

At Overalls, we recognize the challenges you face during this time. That's why our LifeConcierge™ service is designed to support both you and your employees through the open enrollment process. We take the complexity out of benefits selection by providing personalized assistance, answering questions, and guiding employees to make informed decisions—freeing up your time to focus on strategic priorities.

- **How Overalls Simplifies Open Enrollment:**
  - **Personalized Employee Support**
  - **Targeted Engagement Campaigns**
  - **Time-Saving for HR**
- **Case Studies**
- **Guide to Overalls**
  - **Overalls Guides**
- **HR Open Enrollment Tool Kit**
  - **Overalls Support Content**



Overalls 2024/25 Open Enrollment Guide

Overalls Guide to Open Enrollment

1. Personalized Employee Support

Open enrollment can be a confusing time for employees, with many struggling to understand the nuances of their benefits options. Overalls provides personalized support to each employee, ensuring they have the information and guidance they need to make informed decisions.

- **Individual Consultations**: Our LifeConcierge™ team members are available to answer individual questions, explain complex plan details, and guide employees through the decision-making process. Whether it's understanding the difference between an HSA and FSA or choosing the right life insurance coverage, we ensure no question goes unanswered.
- **Tailored Recommendations**: Based on each employee's unique situation—such as planned surgeries, family changes, or frequent travel—our team offers tailored plan recommendations, helping employees choose the options that best fit their needs.

2. Targeted Engagement Campaigns

Effective employee engagement is key during open enrollment, and Overalls ensures that your workforce stays informed and supported through strategic, targeted campaigns.

- **Proactive Reminders**: Overalls keeps support top of mind with regular check-ins and multichannel outreach, reminding employees that we're here to help with any questions or concerns.
- **Highlighting Overalls' Role**: Every communication reinforces Overalls as the go-to resource, featuring clear call-to-actions and employee success stories to encourage utilization of our services.

3. Time-Saving for HR

The open enrollment period is often the busiest time of the year for HR departments, bringing with it a flood of questions and administrative tasks. Overalls steps in to alleviate this burden, allowing HR teams to focus on higher-level strategic work.

- **Handling Employee Queries**: Instead of HR being inundated with individual employee queries, Overalls takes on the role of primary contact for benefits-related questions. This reduces the strain on your HR team, freeing up their time for other critical tasks.
- **Administrative Assistance**: Overalls provides comprehensive administrative support throughout the entire process.

4. Enhanced Employee Satisfaction

When employees feel supported and confident in their benefits choices, employee satisfaction increases. Overalls ensures that each employee receives the attention and guidance they need, leading to a smoother, more positive open enrollment experience.

- **Increased Confidence**: Employees are more likely to feel secure in their decisions when they have had the opportunity to discuss their options with a knowledgeable LifeConcierge™. This leads to fewer mistakes and a more efficient enrollment process.
- **Higher Engagement**: With personalized support and clear communication, employees are more engaged in the open enrollment process, leading to better outcomes for both them and the organization.



Overalls 2024/25 Open Enrollment Guide

Case Studies and Testimonials

Seeing how Overalls has made a difference in other organizations can provide valuable insights into how our services can benefit your company during open enrollment. In this section, we share real-world examples of employees who have successfully utilized Overalls as an open enrollment resource.

The case studies and testimonials highlight the challenges these individuals have faced, how Overalls helped overcome them, and the tangible outcomes they achieved. From reducing the workload on HR teams to increasing employee satisfaction and engagement, these stories demonstrate the impact Overalls can have on your open enrollment success.

Request: Open Enrollment 2024



Emily was looking to determine whether to switch from a PPO 500 to an HDHP (High-Deductible Health Plan) for the upcoming year. She needed help evaluating which plan would be more cost-effective based on her and her spouse's medical needs, including specialist visits, prescriptions, and an upcoming IUD replacement.

Julie from Overalls provided thorough assistance, including a detailed comparison of the two plans. She reviewed the documents Emily provided and explained key points about the plans, such as deductibles, out-of-pocket costs, and the benefits of an HSA with the HDHP. Julie also requested additional information to offer a more tailored assessment, ensuring Emily was fully equipped with the information required for a sound decision.

Emily found the support extremely helpful and was able to make an informed decision about her health insurance plan.

Request: 2024 Medical Open Enrollment Confusion

John reached out to Overalls LifeConcierge™ after encountering a frustrating issue with his medical insurance enrollment. Despite enrolling online for a new coverage plan on a certain day, John found that the effective date was incorrectly set. This led to an increased premium charge for January 2024 on his previous plan, which was not what he intended.

John's LifeConcierge™, Lynn, took action to resolve the situation. Lynn navigated the complexities of the Florida health system, persistently following up with customer service representatives to address the enrollment discrepancy and secure a refund for the overcharged premium. Lynn's diligence and clear communication reassured John that the situation was being handled effectively.

In the end, John was able to have his new plan backdated to the correct start date, and the refund process was initiated for the incorrect charges. John's experience with Overalls LifeConcierge™ turned what could have been a stressful and confusing ordeal into a manageable situation, thanks to Lynn's professional and supportive approach.



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Guide to Overalls

Integrating Overalls into your open enrollment process is straightforward and designed to complement your existing workflows. Whether you're a seasoned HR professional or new to managing open enrollment, our services are tailored to meet your needs, ensuring a smooth and efficient experience for both you and your employees.

Overalls Guides

- Overalls Tour Video
- Demo Video
- How to Create an Overalls Account
- How to Submit a Request
- How to Add Overalls to your Phone
- Benefits Summary / Employee Handbook Page



Overalls 2024/25 Open Enrollment Toolkit

To help support your team during the busy open enrollment period, we've assembled a comprehensive toolkit designed to streamline your efforts and maximize employee engagement. This kit includes a variety of ready-to-use resources that can be easily integrated into your existing processes. From communication templates to visual aids, each tool is crafted to help you efficiently manage open enrollment, ensuring that your employees are well-informed and confident in their benefits choices. With Overalls by your side, you'll have everything you need to make this open enrollment season a success.

Internal Communication Resources

- Demo Video
- Open Enrollment Glossary
- Open Enrollment Checklist
- HSA vs. FSA
- Slack/Teams Reminder Copy
- Hall of Fame and User Testimonials
- Endless Possibilities (examples from real requests)
- "Meet the LifeConcierge" Webinar Recording
- "Pocket" Poster
- Adulting Checklist

