

How personas and journey maps can fine-tune benefits enrollment



Part II: Personal preference: Three employee approaches to benefits enrollment

Executive summary

Through research on how employees work through their company's benefits open enrollment process, we've identified a five-step benefits enrollment journey map. As a result of comprehensive interviews with employees in companies from 500 to over 5,000 workers we defined three distinctive employee personas (or segments).

Each persona approaches open enrollment with a unique mindset, suggesting forward-thinking corporate benefits managers should consider tailored communications and strategies to improve open enrollment practices and maximize employee engagement.

We are presenting this research in a series of three white papers:

- Part I** The 5-step benefits enrollment journey
- Part II** Personal preference: Three employee approaches to benefits enrollment
- Part III** What's next? Strategies, tactics and tips to enhance benefits enrollment

Methodology summary

We commissioned Roundpeg Consulting to study nearly 50 employees from midsize and large companies who were moving through the benefits enrollment journey in 2017. The research results were shared and validated with Securian Financial's Employer Advisory Board of benefits professionals and leaders in September 2018. See the detailed methodology at the end of this report.

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Part II

Personal preference: Three employee approaches to benefits enrollment

In Part I of How benefits managers can use employee personas and journey maps to fine-tune benefits enrollment, we introduced the 5-step benefits enrollment journey map.



In Part II of this extensive research, we share the details of three distinct employee personas that emerged from the data's analysis and how the personas were validated by Securian Financial's independent Employer Advisory Board of benefits leaders from across the United States.

Meet the Pre-planner, Fit-finder and Auto-pilot

Analysis of nearly 50 interviews with employees in a broad range of company sizes who navigated the benefits enrollment journey in 2017 brought to light three distinct employee personas, or groups. The personas were aptly named the Pre-Planner, Fit-Finder and Auto-Pilot.

Each persona exhibits a unique set of characteristics we've detailed below. While researchers describe one persona as analytical, methodical and well prepared in their approach to benefits enrollment, its counter is a persona comprised of procrastinators and people who loathe detail.

Securian Financial's Employer Advisory Board members acknowledged they have each of the three personas working within their companies. And to improve employee engagement with the disparate groups, companies are devising personalized strategies for working with each persona. For instance:

- **Pre-planners** usually need extra time to review their options up front so companies release at least some information earlier in the process.
- **Fit-finders** have more complicated decisions to make and often pull in their spouses for help. Here, companies can offer multiple presentation times, some in the evening to accommodate spouses.
- **Auto-pilots** usually don't anticipate changes in their elections and often feel rushed or time-strapped. To help this group of employees, companies will design communication materials that are simple, clean and action-focused.

Elda Macias, Securian Financial's senior director of customer insights and experience design, said the key to painless benefits enrollment for employees is "getting the right tools into the hands of each persona with just the right messaging at the right time."

Benefits managers use a wide assortment of personalized strategies to improve communication and engagement of each persona. Here's a closer look at the unique characteristics and differences of each persona:

Todd, the Pre-planner

“I don’t know if I could ever understand things too much.”

The moment Pre-planners receive their first communication from their employers they jump in head first. For the Pre-planner, a successful sign-up means being the most prepared from the very beginning. Once more, they always require extra time up-front to talk through and analyze every option. That might be because Pre-planners are highly analytical and organized individuals.

Pre-planners also may have medical conditions that could lead to increased scrutiny of their medical plans. Additionally, Pre-planners could also be transitioning to a new life-stage change, such as expecting a child or needing a higher disability option as they age.

The Pre-planner wants information now

Benefits managers report they try hard to simplify communications, to boil it down for most people, but some people want to read the gory details, and these are the Pre-planners.

To the chagrin of many benefits managers, this persona is also the least common of the three. The Pre-planner wants information now. “They’re generally the ones that call when that first piece of information comes out on open enrollment,” said an Employer Advisory Board member. “They ask where the rest of the communications is, when they can expect them, and where they can get more information.”

Confidence levels are also highest among Pre-planners at “submit” due to their foresight and early research. Benefits managers describe the Pre-planner as someone who is fully engaged in the enrollment journey because they:

- Schedule one-on-one meetings with HR as soon as they can
- Want information from HR even before it’s available
- Analyze all the details of the information available on their benefits
- Ask detailed questions; always want more information
- Use all the tools and resources that are available
- Attend and pay attention to benefit WebExes and live sessions

The Pre-planner is the least common of the three personas in most companies.

Todd the Pre-planner

“I don’t know if I could ever understand things too much.”

Summary

The moment Pre-planners receive their first communication from their employers they jump in head first. For the Pre-planner, a successful sign-up means being the most prepared from the very beginning.

And they always require extra time upfront to talk through and analyze every option. That might be because Pre-planners are highly analytical and organized individuals.

Pre-planner traits

What’s positive	What’s a challenge
Engaged and highly organized	High maintenance; asks a lot of questions
Takes time to understand details	Needs extra time to have details explained
Asks questions that others don’t	Overanalyzes everything
Very informed; makes best decisions because they ask the right questions	Wants answers from HR too early in the process; gets frustrated when HR can’t help
Don’t have to follow up or “nag”	May have more detailed questions than HR can answer early on
Feel confident with their decisions	
Helps other employees	

Ethan, the Fit-finder

“I read everything carefully to check for any changes to my current benefits.”

The Fit-finder spends a lot of time in the weeds consulting multiple information sources while moving through benefits enrollment. Because they haven't prepared as much as the Pre-planner, they tend to get bogged down and struggle to make decisions.

Benefits managers often describe Fit-finders as the employees who want to know if they're in the right plan or if that plan is right for them. Most of them want to be told, however - they don't want to figure it out on their own. Additionally, Fit-finders:

- Have more complex decisions if they are trying to coordinate benefits with a spouse
- Are looking for the one right answer, rather than being open to numerous possible solutions
- Don't feel like they can decide without someone else's input
- Don't necessarily spend the time they should read the materials
- Tend to talk to more people and acquire information from coworkers, friends, neighbors, family and parents

According to one Securian Financial Employer Advisory Board benefits manager, “Usually with this type of employee, you get more questions from them, as well as their family, where typically you wouldn't hear from a family member. But this individual usually has someone else involved in their decision-making.”

“My wife and I review the plans from both her company and mine.”

“We also tap other family members or anybody who might know more information about what's a good fit for our family.”

-Research participant

Fit-finders spend most of their time in steps two and three of the benefits enrollment journey map, which involves analyzing the what and whittling down the options.

“For me, success means meeting the needs that I anticipate for the coming year. Knowing I have the right kind of insurance and I'm contributing enough to my 401K.”

-Ethan the Fit-finder

The Fit-finder is a company's second-most-common persona

Ethan the Fit-finder

“I read everything carefully to check for any changes to my current benefits.”

Summary

The Fit-finder spends a lot of time in the weeds consulting multiple information sources while moving through benefits enrollment. Because they haven't prepared as much as the Pre-planner they tend to get bogged down and struggle to make decisions.

Benefits managers often describe Fit-finders as the employees who want to know if they're in the right plan or if that plan is right for them. Most of them want to be told, however—they don't want to figure it out on their own.

Fit-finder traits

What's positive	What's a challenge
Engaged, gathers information from multiple sources, including talking with others	Struggles to make decisions
Makes decisions based on their lifestyle needs	HR must intercede to “save” them from feeling overwhelmed
Collaborates with spouse	If decisions involve others, the process bogs down
Not as high maintenance as Pre-planners	Wants HR to tell them what to do
	More likely to not like their choices after enrollment
	Friends and family sometimes provide them with incorrect benefits information

Jill, the Auto-pilot

“I feel like I’m pretty stable in my current situation. It worked for me last year, so why change it if it’s not giving me any problems?”

As the name implies, Auto-pilots either anticipate no change in their elections or feel rushed and time-strapped. Indeed, if they were piloting a ship, the course would always be “steady as she goes.”

Without any sense of urgency, Auto-pilot ’s spend most of their time in the final days of the process, with many coasting along with last year’s plan. “Normally I wait until the package arrives in the mail, and open it to see if there’s anything that has changed,” observed an Auto-pilot. “Unless I’m looking for a change, then I go into it. But most of the time it stays the same.”

Because Auto-pilots represent a company’s largest employee population group, benefits managers have a clear understanding of the persona’s characteristics. Many are noted below:

- They don’t pay attention, don’t read the materials or use the resources available to them
- They roll over elections from year-to-year, defaulting to whatever they had before
- They find benefits confusing
- They’re procrastinators – wait until the last minute no matter how long open enrollment is, and then don’t have time to research anything
- They may complain or get upset post-enrollment when they realize they’re not in the right plan
- They could be younger employees who don’t think they need life insurance or older employees who have been doing this for years and are okay with where they are

It seems that benefits managers worry about Auto-pilots the most due to their penchant to procrastinate. “I don’t know really how best to get to these folks, except to constantly say, ‘Let me help you,’ ” said a benefits manager. “If you like to read things, we’ve got things for you to read. If you want to get a text message that reminds you to sign up for benefits, we’ve got that.”

“The Auto-pilot is probably our worst nightmare.” –Benefits manager

The Auto-pilot persona comprises the majority of employees at most companies.

Jill the Auto-pilot

“I feel like I’m pretty stable in my current situation. It worked for me last year, so why change it if it’s not giving me any problems?”

Summary

As the name implies, Auto-pilots either anticipate no change in their elections or feel rushed and time-strapped. Indeed, if they were piloting a ship, the course would always be “steady as she goes.”

Without any sense of urgency, the majority of the Auto-pilot’s time and energy is spent in the final days of the benefits enrollment process, with many coasting along with last year’s plan.

Auto-pilot traits

What’s positive	What’s a challenge
Requires little administrative effort	They are not engaged in the process; HR worries about them the most
Don’t ask questions	Procrastinators – wait until last minute
Consistent in their behavior year-to-year	May complain after enrollment when they find out they are in the wrong plan
Not as high maintenance as Pre-planners	Most likely to be either overinsured or underinsured
	Misses deadlines and other milestones

Conclusion

Maximizing employee engagement during open enrollment is an essential goal of corporate benefits managers. By better understanding the unique needs and characteristics of a company's three personas – Pre-planners, Fit-finders and Auto-pilots – benefits managers can target communications and personalize engagement strategies to improve benefits enrollment outcomes. The result is a win-win, for both company and employees.

Part III preview

In the final installment of this white paper series, we'll provide a broad range of strategies, tactics and tips that benefits leaders can employ to enhance and improve the benefits enrollment journey.

Methodology

Research into how employee personas and journey maps can be used to fine-tune benefits enrollment was commissioned by Securian Financial Group, Inc., and conducted by Roundpeg Consulting.

The research took place in October 2017 using the online journal platform Revelation. Roundpeg Consulting contacted 48 participants in significant markets across the United States: Los Angeles, Boston, Chicago, Atlanta, New York and Dallas. The study participants worked in organizations from 500 to over 5,000 workers. Most worked in larger companies – 5,000 employees and above.

To validate the study's research, Securian Financial shared the results with 28 members of the company's Employer Advisory Board, a group of benefits professionals and leaders from midsize and large companies in the United States. Securian Financial acquired Employer Advisory Board feedback through 45-minute telephone interviews in September 2018. Where possible, we synthesized results with previous Securian Financial research.

About Roundpeg Consulting

Roundpeg has a track record of working with mass consumer brands to develop brand strategies that translate to action and connect with consumers. The company draws upon a range of unique facilitation methods and in-house insights tools – from syndicated research and nontraditional qualitative to digital ethnography and social listening.

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