C&D Frequently Asked Questions

Q: I have a client whose guide is currently over 25 pages long. Is an eight-page guide really sufficient?

A: The current trend is to transition away from lengthy guides, and to keep benefit communications brief and to-the-point—then refer employees to their Summary Plan Descriptions (SPDs) and plan documents for full details. The nation averages an eighth grade reading level and a seven-second attention span, so user-friendliness is of the utmost importance. The C&D benefit guide template is a platinum MarCom award winner, so rest assured that your client's communications are in great hands!

Q: My client has other benefits-related topics to communicate that fall outside what's covered in the guides. What's the best solution?

A: A mountain of information in one communication can overwhelm employees. The best solution is to pace the benefits information and send it in stages over the course of the plan year, as opposed to sending a flood of information around Open Enrollment. C&D has an extensive library, located at **www.orderhubcd.com**, to help support your client with both OE and off-cycle deliverables.

Q: How are annual legal notices distributed?

A: Annual notices can be included as part of the benefit guide or sent as a separate PDF or packet. By visiting **www.orderhubcd.com**, you can access the full list of notices available to your client. If you prefer to manage them yourself, you can also find them in the Samples + Templates section. Communications & Design (C&D) always has the latest and greatest versions of the annual notices on file.

Q: Can we have the Microsoft Word or InDesign version of the benefit guide?

A: The benefit guides and other communication materials C&D creates are proprietary products of HUB International. Due to licensing and our internal legal guidance, we are unable to provide current or former clients with the live source files. However, if there are changes your client wishes to make, we'd be more than happy to update the guides/communication materials ourselves.

Q: Can we change the color scheme of the guide to better fit my client's branding?

A: We can change the color scheme of the guide for an additional charge of either one credit. In order to do so, you must provide the RGB or CMYK color codes that your client would like used. We will incorporate no more than three colors. Please note that we will always add the client's logo to all communication materials, free of charge.

Q: My client has images that they'd like to use in their guide/communication instead of the template images. Can we incorporate them?

A: If the client has one or more high-resolution images that they'd like to incorporate, we will do so for one credit per image. You may also request a certain type of image from C&D, and we will reference our image library to check for one that fits your client's needs for one credit.

Q: My client has content that they'd like added to their guide/communication. Can we incorporate it?

A: If the content is ready to copy and paste, we are happy to incorporate! The charge is one credit per half-page of additional content. You may also ask C&D to draft copy for your client. The charge will depend on the amount of content needed.

It's important to be mindful of the element of risk that comes with incorporating additional content into the benefit guide—errors such as inaccurate information, typos and misrepresentation of benefits can occur, therefore potentially putting the client at financial risk.

Q: I have an upcoming meeting with my client. Can someone from C&D be present?

A: There are instances in which C&D's presence in a conference call or at an on-site meeting is extremely beneficial. If you feel that you could use our assistance, contact Meagan Tyson or Stacy Kuehler to discuss.

Q: I have received my client's benefit guide, and have updates that need to be made. How do I go about communicating these updates with C&D?

A: Any edits to the variable data must be updated in the Excel Source Doc—meaning if you input the info in the source doc to begin, the edit must be made there as well. However, any edits to the template design and content that may be inaccurate or don't apply can be made by the highlight/sticky note function in Adobe Acrobat or marked up on the PDF. You will then email the Excel Source Doc and/or PDF to your assigned Project Manager. To maintain efficiencies on our team and in the overall process, please gather as many edits at a time as possible.

Q: How does the credit system work?

A: Each communications deliverable is worth a certain number of credits, and the number of credits your client is eligible for is the number of benefits-eligible employees they have on staff. Clients are separated into market segments—visit **www.orderhubcd.com** and access the Market Segment Overview fliers for more information. Credit counts reset on January 1st each year, and do not roll over from year to year.

Your client does not have to use all their credits during Open Enrollment—these credits are also available for off-cycle communications. When clients use their credits toward credit system communications, there is no charge. If they decide to select deliverables that are over their number of credits, an additional charge will be assessed, depending on the type of deliverable.

Q: Can C&D handle the printing and mailing of my client's deliverables?

A: Yes. C&D has preferred print vendors that handles printing and fulfillment. If your client chooses this option, it is important to remind them that printing and postage are a pass-through cost that is their responsibility. Additional time will need to be factored into the overall communications timeline to accommodate printing, binding, envelope-stuffing (if applicable), and mailing or shipping. Printed pieces can either be mailed to individual homes or bulk-shipped to different locations.

Q: How does the custom communications process work?

A: If your client is in need of a more robust communications campaign than our credit system has to offer, reach out to Stacy Kuehler at stacy.kuehler@hubinternational.com or 312-596-7586 to discuss. Once the details surrounding your client's needs are laid out, C&D can give a price quote and design a strategy specifically created to cater to them. A kickoff call will be scheduled, and Stacy and/or a project manager will attend to get to know your client and educate them about their communications options.

Q: What's the value of having a communications strategy? How can I demonstrate ROI (Return on Investment) to my clients?

A: With the cost of providing benefits to employees averaging upwards of $11,000 per year, investing in communications is vital in order to ensure that employees appreciate the benefits their employer offers and understand how to use them. Without an effective communications approach, these benefits often go undervalued and underutilized.

In fact, according to a 2015 Aon Hewitt survey, 60 percent of engaged employees said their total rewards (i.e., everything an employer provides to an employee, including pay, benefits and work environment) were above or well above what other employers offer, while only a quarter (24 percent) of those who were disengaged said the same.

And according to the Society for Human Resource Management (SHRM), employees rank benefits among the top contributors to their levels of job satisfaction. Yet the same study found that it wasn't the dollar amount that employers spent on benefits that mattered, but rather how well employees understood the benefits being offered. Given these statistics, it would be a given that organizations would want to invest heavily in employee communications. Unfortunately, the majority do not have the internal resources needed to strategize and develop engaging employee benefit communications. That's where the HUB C&D team comes in. We have dedicated regional team members to support our clients with their employee communication needs. Our regional teams can help you:

- Target different demographics. Today's diverse workforce means that employees have benefits concerns unique to each life stage. One group might value engagement regarding time off or flexible work schedules, while another might value detailed information about retirement options. That's why it's important to develop communications targeted to different groups, such as college recruits and senior executives.
- Exploit different mediums. Today's workforce also includes many different work styles, meaning employees may respond more positively to one medium over others. Multiple channels of communication—such as HR portals, mobile apps, text messages, videos, emails and printed communications—can help serve different employee groups more effectively and increase the chances that busy employees will read materials.

If selected, this avenue comes at an additional cost to the client, which will be itemized and laid out in a communications strategy. When the client signs off on the strategy, the process kicks off!

Q: When can I expect my deliverable to be complete?

A: For communications that fall within the credit system, the standard turnaround time varies between 7 -14 business days. This time frame includes initial creation, rounds of review, editing and finalization, ensuring a perfect result. Custom communications may take additional time to complete. If your client wishes to have C&D facilitate printing and fulfillment, please allow for an additional five to seven business days to the timeline.

If your client requires a communications piece in less than 7-14 days, please contact our Communication & Design team at communications@hubinternational.com immediately. However, we encourage you to set expectations with your clients and plan well in advance to avoid rush orders. The faster the turnaround time, the greater the risk for error!