HUB COMMUNICATION & DESIGN

C&D Handbook

2023

Hello! We're HUB Communication & Design (C&D for short) and we're excited to work with you. Whether you're new to HUB, or new to working with our team—this handbook is designed to help you navigate the ins-and-outs of all things C&D! If it's your first time, you may want to look through everything in the handbook. If you're a repeat customer here for a refresher, feel free to jump around! So sit back, grab a snack and let's get started.

Keep an eye out...

ORDERHUBCD

Whenever you see this icon, it will be paired with a link to our website where you can find more information.

VIDEO

Anywhere you see this icon, you can view a quick informational video or a tutorial to walk you through the process.

NOTE

Take note! In addition to the detailed tutorials, these tips and tricks will help you along the way.

What's Inside

NOTE

Anytime you want to return to this landing page, click the home icon on the bottom right corner of the screen.

1 Your C&D Team

Who is C&D?

C&D Methodology

Our Website

Your C&D Team

Who is C&D?

HUB's Communication & Design (C&D) team of creative consultants, project managers, copywriters and graphic designers strives to ensure that **every employee understands their benefits and engages with their organization**. Using a marketing and data-based approach, we create Fortune 500-level communications that make employees stand up and take notice. Whether your client prefers our ever-evolving library of **free turnkey communications, a customized approach or a combination of the two**, we're confident that together, we can find a solution that will empower your client's employees and strengthen their relationship to their organization.

How cool is that?

VIDEO

Ready to learn more about C&D?

Your C&D Team

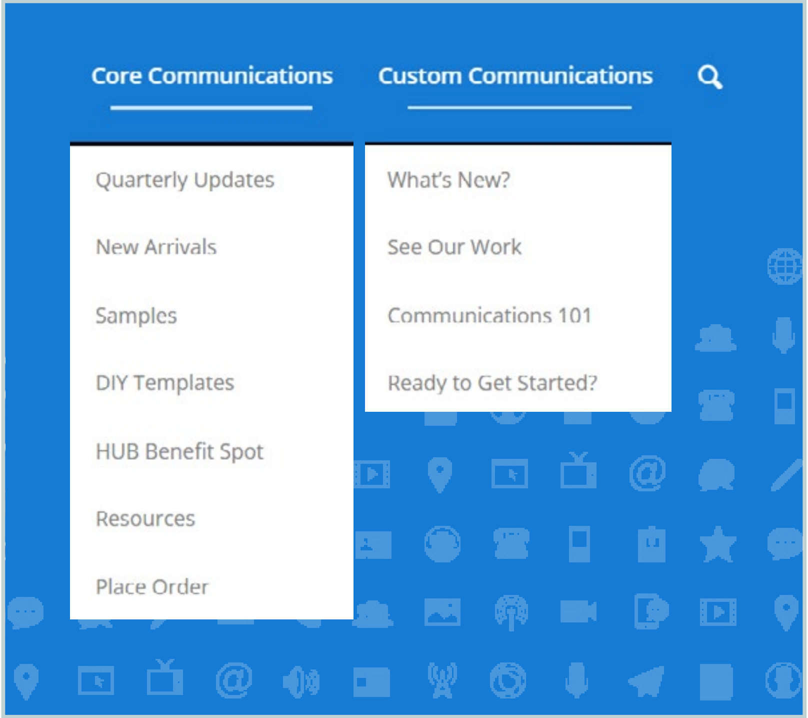
C&D Methodology

Simply put...**Simplicity is brilliance!**

- Keep communications clear and to-the-point with a call to action
- Communicate virtually
- Consider your client's audience
- Plain language vs. industry jargon is a must

Our Website

Visit our internal resource site, www.orderhubcd.com. **OrderHUBCD is more than just an ordering site.** You can access our entire library of PDF samples, DIY templates, sales resources, a cost estimator and so much more!



NOTE

OrderHUBCD is only intended for HUB International employees and **may not** be shared with clients, prospects, carriers or any other individual outside of the organization.

2 Two Teams

Custom vs. Core

C&D Spectrum

Custom vs. Core

The Short Version

Core

- We work with you
- Materials are template-based
- Quick turnaround
- Typically, no fees apply

Custom

- We work with you and your client
- Materials are customized
- Timing varies
- Fees apply

ORDERHUBCD

Our Custom vs. Core infographic tells the full story.

The C&D Spectrum

Every client is unique and their needs are ever-evolving. While one may find our Core deliverables meet their communication needs, one might need a long-term customized solution. Why not mix it up with our Hybrid offering?

ORDERHUBCD

Take a look at the C&D Spectrum to decide which option is best for your client.

3 Core Projects

Core Projects

Credits

Each client is divided into five market segments based on benefit-eligible employee count and each segment is designated a set number of credits per plan year.

Clients may use their allotted credits on a benefit guide and a library of deliverables to supplement their guide. Each additional deliverable is assigned a set number of credits (typically one credit per deliverable).

NOTE

Credits reset each plan renewal year (they do not roll over from year-to-year).

Credits do not represent a set dollar figure. Once clients use up their allotted credits, they cannot "buy" more credits. However, they do have the option of purchasing deliverables for a fee.

ORDERHUBCD

We also have a library of DIY templates available for clients who are out of credits. Take a look!

Credits: Market Segments

SMALL
<50 Employees

2 Credits

EMERGING
51 - 249 Employees

6 Credits

SELECT
250 – 499 Employees

8 Credits

KEY
500+ Employees

12 Credits

KEY PLUS
$200K+ Revenue

12 Credits

Up to 4 Additional Guide Pages

Deliverables: Benefit Guides

	SMALL	EMERGING	SELECT	KEY	KEY PLUS
First Guide Version	**1 Credit**	**3 Credits**	**3 Credits**	**3 Credits**	**3 Credits**
Each Additional Version	1 Credit	2 Credits	2 Credits	2 Credits	2 Credits
Number of Pages	2	4 or 8	8	8	Up to 12
Client Logo	✓	✓	✓	✓	✓
Plan Information	✓	✓	✓	✓	✓

Core Projects

Deliverables: Benefit Guides

	2-PAGE	4-PAGE	8-PAGE
Template Cover Selection	None	Half-page	Full-page
Image Style Selection	-	✓	✓
Standard PDF Print Guide	✓	✓	✓
Interactive eGuide*	-	-	✓
Eligibility & Enrollment	✓	✓	✓
Medical, Dental and Vision Descriptions	-	-	✓
Medical, Dental and Vision Plan Design Tables	✓	✓	✓
FSA Description	-	✓	✓
Life Insurance Description	✓	✓	✓
Life Insurance Plan Design Tables	-	✓	✓
Disability Description	✓	✓	✓
Disability Plan Design Tables	-	✓	✓
EAP Description	-	-	✓
Voluntary Benefit Descriptions	-	-	✓
Valuable Extras	-	-	✓
Carrier Contact Information	✓	✓	✓

**Interactive eGuide in lieu of standard print guide—fees apply for switching format*

ORDERHUBCD

Download the latest and greatest benefit guide samples and our library of current and archived covers.

Core Projects

Deliverables: Benefit Spot

Benefit Spot is a turnkey benefits mobile app, available for just two credits*! Employees can use Benefit Spot to look up carrier information, access their Benefits Guide, get in touch with their Benefits Service Center and more!

KEY FEATURES

- Up to nine home page buttons
- "Tap to call" function
- Unique Company Code employees can enter when opening the app to access your company's benefits information
- Links to benefit resources (e.g., Benefits Guide, SPDs, SBCs, etc.)
- Links to cost comparison tools and carrier contact information
- Apple and Android device compatible

**The two credits your client will use for Benefit Spot includes the app build and any requested promotional materials from our library.*

VIDEO

View a screen recording of Benefit Spot in action!

Core Projects

Deliverables: Everything Else

Have extra credits to spare? Here are just a few of our other deliverable options, available for one credit each!

ELEVATE YOUR GUIDE

Custom **Colors**

Custom **Photos**

Added **Pages***

**Added pages are one credit per page up to four additional pages (12-page guide maximum)*

ADVERTISE OPEN ENROLLMENT (OE)

OE Flyer: Print/Email

OE Poster: Hang up

OE Postcard: Send home

Digital Display Ads: Post on your intranet or in-office displays

SHARE MORE INFORMATION

Rate Sheet: Plan Contribution Costs

Wallet Card: Carrier Contact Information

Educational Flyer: Additional Benefit Plans and Programs

ORDERHUBCD

Browse all available samples on our website.

Core Projects

Process: Our Workflow

Employee Benefits Team (EB) completes Excel source document and submits order.

Project Manager (PM) reviews order and follows up with any questions or edits.

Designer drafts the requested deliverable(s) and sends to PM.

PM sends deliverable draft(s) to EB for review and EB provides edits to PM.

The review process repeats until the deliverable(s) are approved and the PM provides all final files. **The client or EB are responsible for printing.**

Process: Benefit Spot Workflow

Did you know if your client has both a benefit guide and mobile app, you only need to complete one source document? Follow these steps for a seamless data transition from benefit guide to app!

Place an order for your client's benefit guide and other traditional communications.

Work with your assigned C&D Project Manager (PM) to finalize benefit guide.

Once the guide is final or near-final, place an order for Benefit Spot, selecting 'Yes" when asked if the client has a current Core guide.

A Technology PM will pull the current source document and contact you to begin the build process.

Process: Project Timelines

To provide you and your clients with high-quality, accurate benefit communication materials, our timing schedules and project due dates (shown below) are enforced.

Market Segment	Time Frame for Project Completion
Small Market	5-7 Business Days
Emerging Market	7-10 Business Days
Select Market	10 Business Days
Key Market	10 Business Days
Key Market Plus	15 Business Days
Benefit Spot	15 Business Days

These timelines encompass the entire order process - from order submission to final PDF files delivered to you and include time three rounds of review. Timelines DO NOT include printing or translation time.

If you have a project that needs to be completed in fewer days than the time frames listed, please email **communications@hubinternational.com** **BEFORE** you start the source document (source doc) or the ordering process. We'll review our current workload and order queue, then will let you know if we can meet your timing request.

NOTE

Orders must be received by 3:00 pm local time for that day to count as a business day in our timelines.

For example - if an order is placed at 2:00 pm on Tuesday, Tuesday will be the start of the 7-10 day order process. If an order is placed at 4:00 pm on Tuesday, Wednesday will be the start of the 7-10 day order process.

Process: Rush Edits

Our typical turnaround time for first drafts is 1 – 2 business days and 1 – 2 business days for each round of edits*. If you need last minute changes sooner, you can follow our rush edit request process for turnaround ASAP.

Email the project manager you are working with using **RUSH REQUEST** in the first part of the subject line

- *Example: RUSH REQUEST re: ABC benefit guide draft*

In the email, you must:

- Tell us why the rush is needed
- Attach PDF with edits
- If the edit is to the data, you must provide an updated source doc

The rush edits process is in place for only **small/minor edits** such as:

- Typos
- 1 -2 item plan design updates (i.e., deductible change, HSA fund change)
- Contact information changes etc.

**Turnaround times increase during the Q4 peak season*

NOTE

This process is only to be used for **TRUE rush needs** when the final file is needed the same or next day for:

- The start of Open Enrollment Meetings
- Printing

Core Projects

The Anatomy of a Source Doc

Before submitting your order for a benefit guide or mobile app, you'll need to fill out the appropriate spreadsheet. Simply follow this guide and become a source doc master in no time!

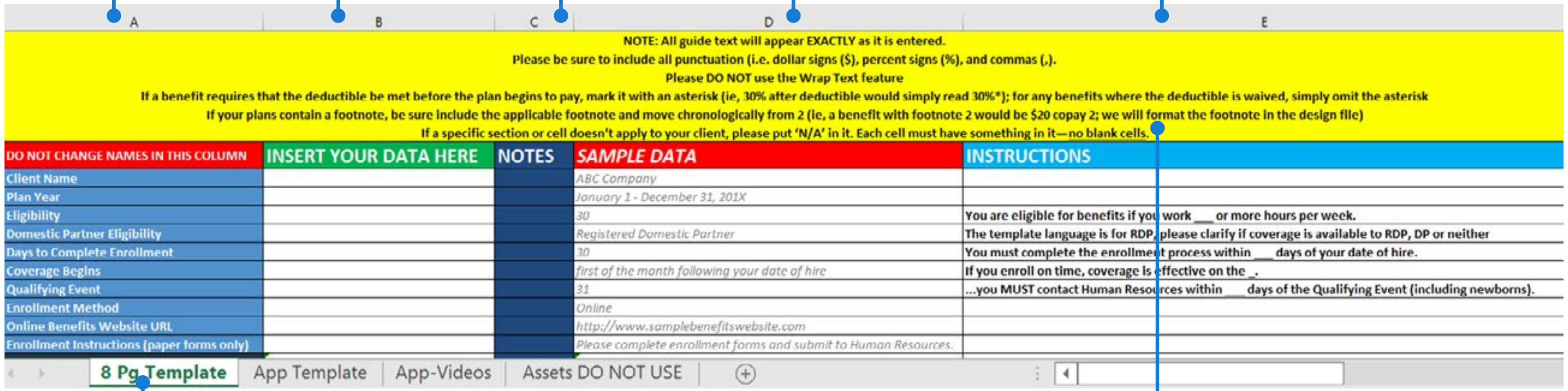
These titles are static. Please DO NOT change

Client plan details

Add notes to clarify plan data (i.e., footnotes)

Use these examples of data to enter in each cell

Shows how data is used within the guide template or provides further instruction on what data is needed



NOTE: All guide text will appear EXACTLY as it is entered.
Please be sure to include all punctuation (i.e. dollar signs ($), percent signs (%), and commas (,).
Please DO NOT use the Wrap Text feature
If a benefit requires that the deductible be met before the plan begins to pay, mark it with an asterisk (ie, 30% after deductible would simply read 30%*); for any benefits where the deductible is waived, simply omit the asterisk
If your plans contain a footnote, be sure include the applicable footnote and move chronologically from 2 (ie, a benefit with footnote 2 would be $20 copay 2; we will format the footnote in the design file)
If a specific section or cell doesn't apply to your client, please put 'N/A' in it. Each cell must have something in it—no blank cells.

DO NOT CHANGE NAMES IN THIS COLUMN	INSERT YOUR DATA HERE	NOTES	SAMPLE DATA	INSTRUCTIONS
Client Name			ABC Company	
Plan Year			January 1 - December 31, 201X	
Eligibility			30	You are eligible for benefits if you work ___ or more hours per week.
Domestic Partner Eligibility			Registered Domestic Partner	The template language is for RDP, please clarify if coverage is available to RDP, DP or neither
Days to Complete Enrollment			30	You must complete the enrollment process within ___ days of your date of hire.
Coverage Begins			first of the month following your date of hire	If you enroll on time, coverage is effective on the _.
Qualifying Event			31	...you MUST contact Human Resources within ___ days of the Qualifying Event (including newborns).
Enrollment Method			Online	
Online Benefits Website URL			http://www.samplebenefitswebsite.com	
Enrollment Instructions (paper forms only)			Please complete enrollment forms and submit to Human Resources.	

8 Pg Template | App Template | App-Videos | Assets DO NOT USE

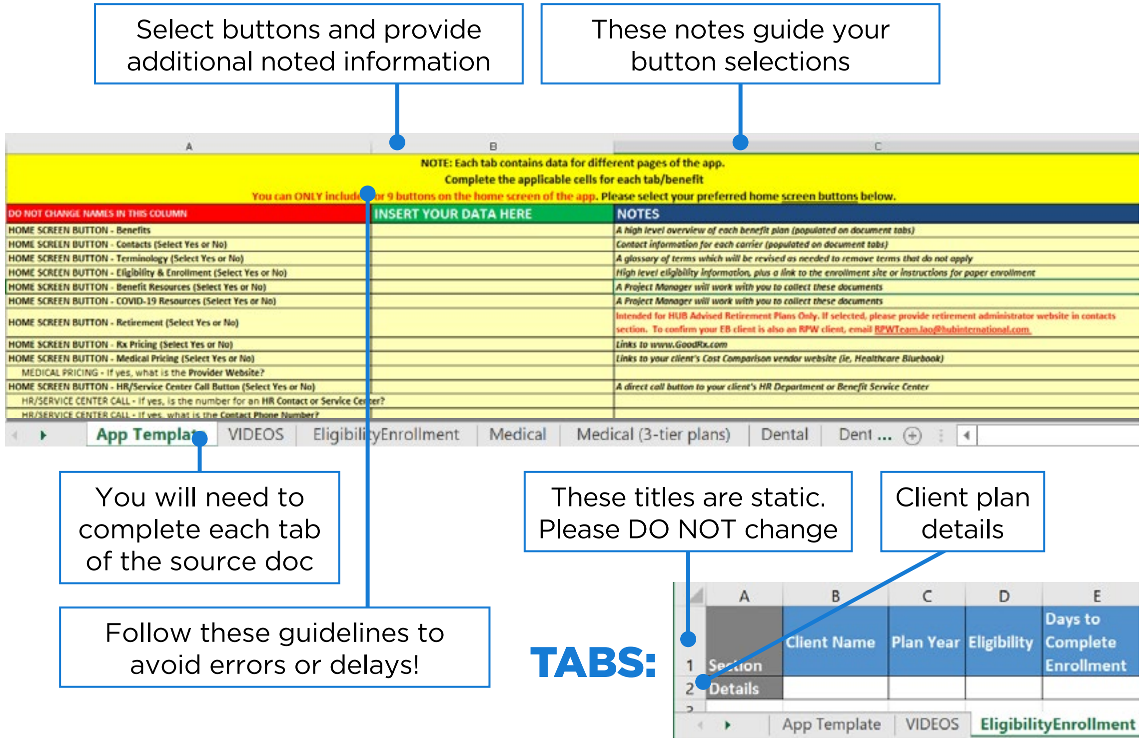
Be sure you are using the correct template for your client's guide size

Follow these guidelines to avoid errors or delays!

Core Projects

The Anatomy of an App Source Doc

The following tips refer to the "App Only" source document (source doc) for clients who do not have a current core C&D benefit guide source doc. If the client does have a guide source doc, you will only be required to provide the App Template information and video selection; benefit data will be transferred from the guide source doc.



NOTE

You can only add, delete or change rows on the CONTACTS tab of the app source doc.

Completing a Source Doc

Most benefit plan decisions should be made prior to completing the source doc. Before you get started, gather any plan documents you have. When completing your source doc, follow these tips:

- The benefits you are listing are what the member pays.
- An asterisk denotes that the benefit amount listed applies after the plan deductible is satisfied.
- If a specific section or cell doesn't apply to your client, please put 'N/A" in it. If you are waiting on final information, put "PENDING" in the cell. You MUST input data in ALL the cells—do not submit a file with blank cells or hidden rows.
- If you need to add data that is not available in the existing source doc, please reach out to your project manager for assistance.
- If items in a cell need to be on different lines, place a "|" in between so the designer can add a line break once in design.
- If you need to note additional data (maximum visits, daily amounts, deductible rules, etc.) add a footnote and include the footnote in the NOTES column as well as in the Footnote rows.
- For website URLs, input as one continuous line of information without spaces.

Before submitting, please review the spreadsheet to make sure there are no blank cells, hidden rows, spelling errors or other issues mentioned in the top rows of the source doc.

Core Projects

Ordering Tip Sheet

To place your order, you will need the following information:

THE BASICS

- ❒ HUB Region & Office Location
- ❒ Number of Employees
- ❒ Your Contact Information
- ❒ Client Name
- ❒ Renewal Date
- ❒ OE/Meeting Start & End Dates
- ❒ Active or Passive OE
- ❒ First Time or Recurring Order

CLIENT UPLOADS

- ❒ Client logo in .jpg, .png or .eps format
- ❒ Completed Excel source doc

GUIDE SPECIFICATIONS

- ❒ Cover selection
- ❒ Interior image style (images/icons)
- ❒ Number of versions
- ❒ Format (standard print PDF/ interactive eGuide)*
- ❒ Any special instructions

OTHER DELIVERABLES

- ❒ Select other deliverables the client would like to utilize. The order form includes our most popular deliverables. If you're looking for an item that isn't listed, just ask!

WRAP UP

- ❒ Select the due date for print ready files
- ❒ Review your order
- ❒ Submit!

**Be sure to select the correct format to avoid additional fees.*

NOTE

Core C&D does not facilitate annual notice packets. You can download the latest notices from Seismic.

NOTE

If you switch guide formats during the plan year, a $1,000 conversion fee applies.

Core Projects

Ordering Tip Sheet (Benefit Spot)

If you're placing an order for Benefit Spot, the process is similar.

THE BASICS

- ❒ HUB Region & Office Location
- ❒ Number of Employees
- ❒ Your Contact Information
- ❒ Client Name
- ❒ Renewal Date
- ❒ First Time or Recurring Order

CLIENT UPLOADS

- ❒ Client logo in .jpg, .png or .eps format
- ❒ Completed Excel source doc

APP SPECIFICATIONS

- ❒ Preferred Company Code
- ❒ Preferred Language*
- ❒ Any special instructions

PROMOTIONAL MATERIALS

- ❒ Promotional materials are included in the two-credit cost of Benefit Spot!

WRAP UP

- ❒ Select the due date for go live
- ❒ Review your order
- ❒ Submit!

**Be sure to select the correct format to avoid additional fees.*

NOTE

If your client has a current C&D Benefit Guide, you don't need to complete a separate source doc!

NOTE

If you app language preference during the plan year, a $600 rebuild fee applies.

Tips for a Successful Project

DO

- ✓ Download a new Excel source doc from our website when starting a **“first-time”** order.
- ✓ Try to fill out the Excel source doc to the best of your knowledge and, if time allows, have it peer-reviewed.
- ✓ Be mindful of the amount of text you’re entering in a cell. Our guides are designed to be concise and emphasize readability.
- ✓ Request the most recent source doc for **“recurring orders”** from the Project Manager, so we can ensure you’re updating the correct version.
- ✓ Get your project started early.
- ✓ Verify the content you are providing is in the preferred format.
- ✓ Include additional content requests in the Comments section of the order form when placing your order.
- ✓ Reach out to your Project Manager if you don’t see something you want to include or you’re not sure how to add it. We’re always here to help!

DON’T

- ✗ Add, delete or hide rows in the source doc template.
- ✗ Put text edits in the Notes column—they should be marked up on the guide. They can get lost if they’re only in the Notes column.
- ✗ Skip fields when placing your order online. Please populate all applicable sections of the order form.
- ✗ Submit your order via email.
- ✗ Provide additional content as an image in an email. It should be added as text via PDF markup.
- ✗ Enter rates as individual comments in PDF markups. Instead, stack the data into one comment.
- ✗ Submit an order days before Open Enrollment.

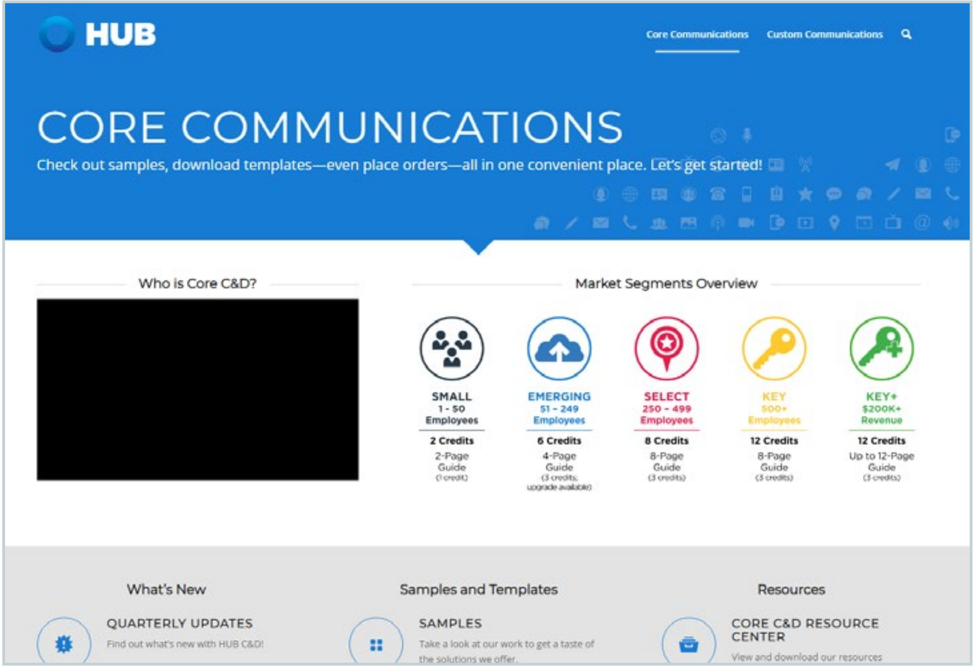
Core Projects

Ready to Place Your Order?

Engaging our team is easy!

1. Go to www.orderhubcd.com
2. Navigate to the Core Communications page
3. Click on "Place Order"
4. Select your order type
5. Fill out the required fields, upload your files and click "Submit"

That's it - easy, right?



NOTE

You'll typically hear back from us within one to two business days following submission of your request.

The Editing Process

Once you receive the first draft of your guide and have done a thorough review, you may need to submit edits. Edits must be submitted one of two ways:

- Variable data edits via the source doc
- Text and formatting edits via PDF markup

VARIABLE DATA EDITS

Variable data edits include changes to any data pulled from the source doc into the template, such as eligibility, plan details, carriers, phone numbers, websites, etc. If it originated in the source doc, it needs to be updated in the source doc.

When you receive the first draft of your guide, you'll also receive an updated source doc. You'll notice some new columns, shown below. **Your edits must be in the edits column or they will be missed. You only need to complete the cells that require an update; you don't have to enter data that is not changing.**

DO NOT CHANGE NAMES IN THIS COLUMN	INSERT YOUR DATA HERE	COMMUNICATION EDITS	Edits Round 1
Client Name	ABC Company	ABC Company	
Plan Year	May 1 - April 31	May 1, 2023 - April 31, 2024	May 1, 2023 - April 30, 2024
Eligibility	30 days	30	
Domestic Partner Eligibility	Domestic Partner	Domestic Partner	Registered Domestic Partner
Days to Complete Enrollment	31	31	

Your PM added this column to make formatting changes. The year was added to the plan dates and eligibility was shortened to fit our template. We recommend you reference Communication Edits formatting when making your edits.

Enter your edits here. The plan year was corrected and domestic partner eligibilty was updated.

Core Projects

The Editing Process

TEXT AND FORMATTING EDITS

If you need to make guide edits to something **outside of the source doc**, you can mark up the PDF by using the comment tools in Adobe Reader or Acrobat. Comments are an easy way to edit any existing text, add text or request formatting changes.

Choose **Tools > Comment** to open the Comment toolbar. The comments that you add to the document are displayed in the right pane. Below are the tools you should find most helpful. Examples of text and formatting (non-source doc) edits are shown to the right. When adding text, tell us what text you want to add and be clear about placement and formatting. Please be sure to remove back and forth conversations and leave only the comment edits before sending.

Adjust Plan Titles to 3 lines

Medical

We are proud to offer you a choice of medical plans. The following is a high-level overview of the coverage available.

Key Medical Benefits	Kaiser Network Only Plan HMO	Anthem Blue Cross OAP PPO		Aetna HDHP w/ HSA	
	In-Network Only	In-Network	Out-of-Network[1]	In-Network	Out-of-Network[1]
Deductible (per calendar year)					
Individual / Family	None / None	$250 / $750	$750 / $2,250	$1,500 / $3,000	$3,000 / $6,000
Out-of-Pocket Maximum (per calendar year)					
Individual / Family	None / None	$2,500 / $5,000	$5,000 / $15,000	$3,000 / $6,000	$6,000 / $9,000
Covered Services					
Office Visits (physician / specialist)	$20 / $40 copay	$20 / $25 copay	30%*	10%*	30%*
Routine Preventive Care	No charge	No charge	30%	No charge	30%
Emergency Room	$100 copay	$100 copay	$100 copay	10%*	10%*
Urgent Care Facility	$20 copay	N/A	30%*	10%*	30%*
Inpatient Hospital Stay	$250 copay	10%*	30%*	10%*	30%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3)					
Retail Pharmacy (30-day supply)	$15 / $25 / $40	$15 / $25 / $40	$30 / $50 / $80	$15 / $25 / $40	50%*
Mail Order (90-day supply)	$30 / $50 / $80	$30 / $50 / $80	Not covered	$30 / $50 / $80	Not covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.
***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**
1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Merge ER In-Network and Out-of-Network cells

Remove HSA Plan note

Translations

We use a third-party vendor to translate C&D created materials into multiple languages. They have been fully vetted for quality and cost and used by our team since 2015! Please note, when working with an outside vendor, we have no control over the turnaround time and must adhere to their processes and timelines. Below are some tips to keep in mind if your client requires translated materials.

QUOTING

In order to get you the most accurate quote possible, we submit your project to the vendor once it's finalized and approved. A quote should be ready within **1-2 business days***.

PROCESSING

Once we receive your quote approval, your order will be submitted for translation. Processing times vary based on the amount of content in the deliverable. An 8-page guide typically takes around **4-5 business days***, but this timing may increase in Q4. If you need your translation sooner you may request a rush order, however we cannot guarantee that the vendor will be able to meet the requested deadline.

SCOPE

We cannot update deliverables with translations provided by the EB team. Additionally, we cannot update portions of a translated piece. **To ensure accuracy, we submit the full document for translation.** Edits needed after final file delivery will increase cost/timing and may result in the full document re-translation. Reach out to your Project Manager for details.

**Requests and approvals must be received by 3:00 pm local time for that day to count as a business day in the timeline. Anything received after 3:00 pm local time will begin the next business day.*

4 Custom Projects

What We Do

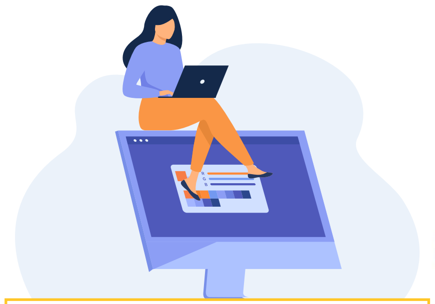
Our team includes consultants, project managers, graphic designers and creative and technical writers, all working together to develop impactful messages to support all aspects of HR communications. These include:

- Change management
- Crisis management
- Organizational change/ restructuring
- Policy/procedural change
- Benefit/HRIS implementation
- Merger/acquisition/divestiture
- High HR call center volume
- Open Enrollment
- Benefits education
- Diversity, equity and inclusion
- Consumerism
- International benefits
- Retiree communication
- Total rewards
- Wellness
- Life cycle/persona

VIDEO

Stay tuned for a C&D commercial break!

What We Do



Consultant

- Leads discovery and strategy meetings with clients
- Develops high-level strategies and/or SOWs
- Provides guidance and best practice recommendations
- Manages budget

Project Manager

- Creates project timelines
- Tracks progress of projects from inception to completion
- Acts as the point of contact for existing campaigns/projects

Designer

- Designs all communications and makes updates, as needed
- Works with C&D project manager and writer

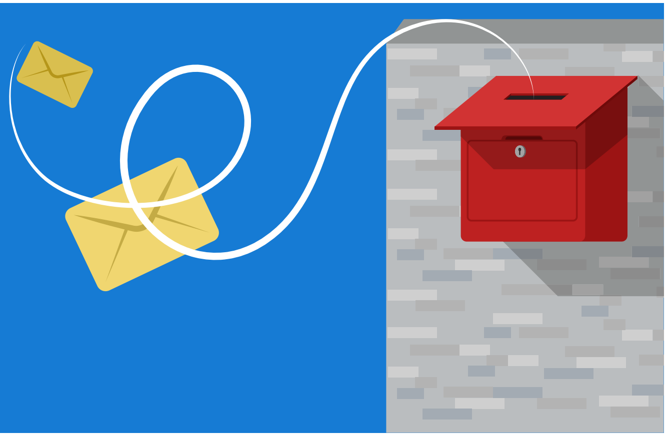
Writer

- Drafts all communications copy and makes updates, as needed
- Works with C&D project manager and designer
- Proofreads all communications copy

Traditional Deliverables

Turn the Page:
Print and Interactive Benefit Guides

Special Delivery:
Postcards and Home Mailers



You've Got Mail:
Embedded Emails and Email Templates

Plus...

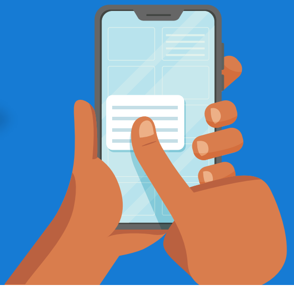
Posters | Flyers | Summary Brochures

Custom Projects

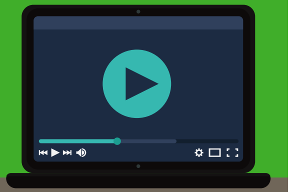
Technology Deliverables

Bring Your Guide To Life:
Web Guides and Landing Pages

Benefits On The Go:
Benefit Spot+ Mobile App



Beyond Written Communication:
Animated Educational Videos



Plus...

Intranet Banners

Teams and Slack Posts

Animated GIFs

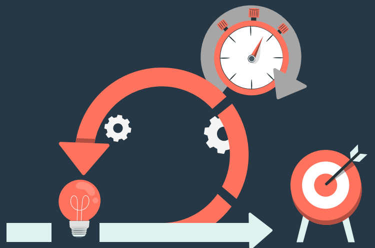
Even More Deliverables

A Look. A Voice. An Identity.
Branding

A Spokescharacter to Support Your Message:
Avatars

Facts...With a Dash of Charisma:
Infographics

Summarize it All:
Storyboards



NOTE

All our samples are de-identified and client facing. They can be found on our portfolio website at **www.hubinternationalcd.com**

Process: Working Together

HUB C&D's Role

- Build and maintain a trusting relationship while keeping you up to speed on trends and best practices
- Create dynamic, impactful pieces with your desired look, tone and messaging
- Ensuring timelines are clearly laid out/met
- Thoroughly proofread and test deliverables

HUB EB's Role

- Provide C&D with technical details (including, but not limited to, eligibility and plan attributes)
- Review all drafts to ensure information accuracy and alignment, providing feedback along the way

Client's Role

- Give insight on their organization, communication goals and opportunities for improvement
- Review deliverable drafts for overall alignment
- Provide final sign-off on communication plan and all deliverables

Process: Engaging Custom C&D

We want to be sure we know as much about your client's story to tailor our recommendations to fit their needs. That's why it's important that we start here. Read on to learn more about each step in our process.

1 C&D meets with EB/Internal HUB team

2 Client kickoff call

3 C&D creates communication plan

4 Client approves budget and scope prior to deadline

5 C&D creates detailed timeline

6 Client approves timeline and C&D executes!

Analysis

- Discuss current communications, identify vehicle capabilities and analyze current culture
- Establish goals/objectives

Strategy Development

- Create communications strategy
- Identify main message(s), audience(s), visuals and tone
- Propose appropriate vehicle(s) and medium(s)
- Determine budget

Execution

- Create detailed timeline for dissemination
- Complete content, design and delivery

Measurement

- Produce utilization reports for mobile app, QR codes and web guide traffic

Process: Scope Approval Matters!

We want our clients' C&D experience to be positive, meaningful and FUN, and bringing their communications dreams to life is a collaborative effort! An important part of a successful experience is ensuring we have the right amount of time to create a beautiful campaign that aligns with their vision—which is why there is an **expiration date for scope approval**, along with two back-up plans, in case the official thumbs-up runs a little late. *If the scope falls to scenario B or C, the original scope can be revisited after Open Enrollment if desired.*

SCENARIO A

The scope is approved on or before the deadline. (Yay!) C&D will create your communication campaign as outlined in the approved strategy document.

SCENARIO B

The scope is approved on or before the secondary approval date. An abbreviated scope of deliverables will be proposed.

*Existing Client Example: Due to a compressed timeline, C&D will provide a benefit guide updated with **essential edits only** (i.e., dates, IRS limits, plan design changes), an email template for the client to create and send their own Open Enrollment (OE) messaging, and a two-sided postcard in lieu of a 4-page home mailer.*

SCENARIO C

The scope is not approved by the secondary approval date. Existing clients will receive a scope abbreviated beyond Scenario B. New clients are defaulted to Core deliverables.

New Client Example: To help our client through OE, C&D will provide an eight-page Core benefit guide, poster and postcard.

Process: Review & Revision

Here's what you can expect once your client approves their scope and timeline:

VERSION 1
C&D creates a draft of the communication and the PM uploads it for EB to review technical and plan information.

VERSION 2
C&D makes EB edits and uploads the communication for the client to review. Client provides a variety of preference-based edits (verbiage, design, imagery), technical and plan information.

VERSION 3
C&D makes client edits and uploads the next draft for client review. Client looks for technical edits and plan information accuracy.

VERSION 4
C&D incorporates latest client feedback, then uploads the communication for the client final review for crucial edits only.

VERSION 5—FINAL
C&D finalized client edits and sends for approval.

DELIVERY
Upon approval, C&D completes a final proof and sends the completed communication to the client with EB team copied.

Examples of feedback requested in each round:

ALL VERSIONS
- Updating plan designs (deductibles, OOP max, coinsurance, copays, etc.)
- Updating rates
- Updating carrier information (phone numbers, websites, naming conventions, etc.)
- Adding/deleting benefits

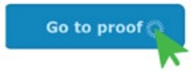
VERSIONS 2 AND 3
- Changing colors/branding elements
- Updating images
- Rearranging the order of content

VERSION 2
- Editing accurate copy to meet preferences (add "However"; replace period with exclamation point, etc.)
- Rearranging the page layout
- Updating widths, margins, etc.

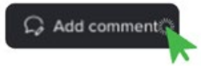
Workfront Proofing Tool

Start Here

Workfront notification: If you do not receive the email in your inbox, check your Spam folder (from notification@my.workfront.com).



Open the proof: Click the “Go to Proof” button in the email. Note: The email may have multiple proofs, so be sure to keep scrolling.



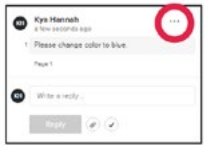
Add comments: Once you’ve opened the proof, click “Add Comment” at the top of the page.

View the toolbar: Select the markup tool that best meets your needs.

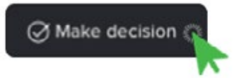
QUICK TIP: This email contains your unique link. If you forward it to other reviewers, their comments will appear under your name. Your project manager may also send you direct proof links via email, in place of receiving the notification from Workfront.

QUICK TIP: The Text tool is not available for URL reviews; select another tool of your choice.

Use the tools to add comments: Using the selected tool, mark up the area/content, type your comment in the box to the right and then click Post! Note: To tag another reviewer in a comment, use the @ symbol followed by their email address (their email will pop up automatically).



Making changes: Once you post, your comment is auto-saved and viewable to all proof reviewers. If you would like to edit or delete your comment, click on the three dots at the top right corner of your comment and select the corresponding action.



Make a decision: Once your review is complete and you see all your comments posted on the right, click “Make Decision” at the top of the page and select the desired option: Approved, Approved with Minimal Changes or Changes Required. This indicates your review is complete.

QUICK TIP: To attach a file to your comment, click on the paperclip icon in the upper right corner of the comment box or drag and drop your file into the comment box.

Proof Locked

When the primary decision maker submits a decision, the proof will be locked. At this time, no additional comments can be posted. C&D will proceed with making the requested updates in the native files. When the updates are complete, a new proof version will be uploaded for the next round of review.

If the primary decision maker does not make a decision by the deadline noted, everyone reviewing the proof will automatically receive a late proof reminder email.

5 Wrap Up

C&D Project Fees

Q&A

Contact Us

C&D Project Fees

Whether your client is out of credits or they are paying for custom projects, there are three ways to pay for incurred C&D costs.

1

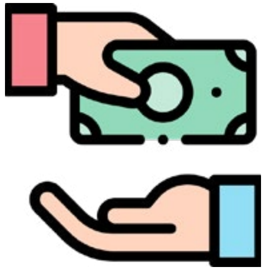
Request carrier funds to cover fees during RFP/renewal

Local office receives revenue

2

Client pays

Local office receives revenue



3

The local HUB office pays

HUB C&D receives revenue

NOTE

Outside vendor costs will be invoiced and paid to HUB C&D or vendor directly. Exclusions apply for HUB MWW.

Q&A

When does it make sense to use Core and when should we use Custom? Our Core library includes a wealth of communication templates that are created by our team of writers and graphic designers. We continually update and expand the library to meet our clients' needs. However, at times it makes sense to go beyond Core into Custom:

- Your client may feel very strongly about having all communications in their style and brand.
- They require dedicated support for communications, including consulting services and in-depth project management.
- They have needs that fall outside the deliverables in the Core library.
- They want to develop a standing brand identity for their benefits, wellness and/or HR communications.
- They have carrier funds or budget dollars and prefer to use them toward a custom communication strategy.
- They are looking for a year-round strategy that goes beyond Open Enrollment.

How can I determine what my client's communications budget should be? Core communications are a value-added service, and many can be obtained using C&D credits (in other words, no cost!). For custom needs, our website includes a Campaign Estimator tool to address this common dilemma! **Click here** to take a look.

My client has employees who aren't fluent in English. Can C&D deliverables be translated? Absolutely! C&D has a preferred vendor who can translate materials into multiple languages—and we can work directly with them to get the job done. Once translation is complete, you will receive a certificate of accuracy to ensure the document translation is of the highest quality. Translation services incur an additional fee and require extra time within the project scope.

Q&A

How do we get the materials you create printed and mailed to employees? C&D has a list of preferred print vendors that can assist with your client's printing and fulfillment needs. You may choose to use one of these vendors or work with your own locally preferred vendor. While Core C&D does not work directly with these vendors, we will always provide final, print ready files for whichever option you choose. Custom C&D will work directly with our preferred vendor to help with all your fulfillment needs. Printing and fulfillment will incur additional fees and timing will need to be factored into your final delivery date.

Can someone from C&D meet with my new or prospective client? 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. In general, kickoff calls, consulting and strategy development are available exclusively to Custom clients.

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

What if the project plan changes after the initial order or scope? If the nature and scope of the project changes, including any deliverables, then costs may need to be revised.

If any deliverables are not completed at the request of the client, a percentage of the price of commenced, uncompleted work may still be incurred:

- 50% once a first draft is in progress
- 75% once a second draft or further is in progress

Contact Us

Have more questions?

Ready to get started?

Just want to say "Hi"?

Email us at
communications@hubinternational.com

Visit our website at
www.orderhubcd.com