Across the board, employees aren’t getting enough information on their benefit options. And getting employees to engage with the information is an added challenge.

An employee benefits survey showed a lack of benefits communications outside of open enrollment. Voluntary programs can be accessed year-round. But less than a quarter of employers reported having a year-round communication strategy to educate employees. And, even when employees receive benefits information, more than half surveyed (55%) said they don’t find them clear or comprehensive.

**Generational differences**

Thinking about generational differences within your organization can help you communicate more effectively and with better results.

**Ways to connect with younger employees**


- Make it simple, modern and personal
- Don’t use insurance jargon
- Offer flexible products
- Provide easy-to-use tools
- Use online resources (in addition to phone and in-person meetings)
- Keep lines of communication open with employees and HR
- Provide more basic education - especially about offerings outside of health and life insurance
- Make sure they understand that insurance can provide additional protection

**Ways to connect with middle-aged employees**

(Generation Xers: 1965–1979)

- Embrace virtual marketing
- Focus on casual informational sessions
- Highlight major life events (marriage, divorce, children) when talking about coverage
- Allow time to complete the purchase process

**Ways to connect with older employees**

(Baby Boomers: 1946–1964)

- Use honest, simple language
- Give financial scenarios vs. personal conversations
- Communicate how to conserve and pass on their wealth

**A customized approach**

A successful benefits program should offer products and communications tailored to the generational needs within your organization. An understanding of your demographics can help you structure a sound strategy.

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2. Employee Benefit News, “MetLife study suggests employing different strategies when addressing life insurance with various age groups,” 2013.