

September 2020

# HR BRIEF

Provided by Loudoun Insurance Group LLC

## The Impact of COVID-19 on Open Enrollment

Employers can expect major disruptions to open enrollment this year due to the coronavirus (COVID-19) pandemic. As such, employers should stay apprised of current trends and begin preparing sooner rather than later.

### Trends to Watch

Many organizations are expected to hold entirely virtual open enrollment due to the coronavirus. Virtual enrollment has been trending for several years, and the COVID-19 pandemic is helping to solidify its prominence. A virtual enrollment process typically includes an online enrollment platform for selecting benefits, hosting remote meetings between employees and HR, and downloading benefits resources.

Also, many employers are meeting current employee needs through supplemental health plans with an emphasis on overall well-being. Adding optional health benefits can be a way to limit additional

employer spending and provide assistance to employees who need it.

### Ways Employers Can Prepare

Open enrollment isn't always a clear-cut process. Employers can review the following strategies and consider how similar initiatives might improve their own open enrollment efforts:

- Reach out to employees to determine what kind of enrollment process will work best for them.
- Confer with management about any operational restrictions that may influence open enrollment.
- Meet with stakeholders to solidify what the enrollment process will look like.
- Inform all stakeholders about the enrollment process and where to find benefits resources.
- Communicate to employees about open enrollment using multiple channels.

Speak with Loudoun Insurance Group LLC today for additional open enrollment resources.

## Supporting Employees' Caregiving Responsibilities Post-coronavirus

In response to the COVID-19 pandemic, day cares and schools shut their doors. Months later, child care centers remain closed in many parts of the country, which means that parents are tasked with juggling caregiving and work responsibilities.

During these uncertain times, employees are understandably experiencing significant stress, which can lead to lower productivity and morale, and increase risk for health conditions, absenteeism and higher health care costs. Employers can consider implementing initiatives designed to help employees manage their caregiving responsibilities.

### Considerations for Employers

Employers can consider the following general employment practices:

- Review workplace policies that limit employee flexibility.
- Encourage employees to request flexible work arrangements.
- If overtime is required, make it as family-friendly as possible, such as a voluntary program.
- Evaluate job duties that employees are unable to perform because of pregnancy or other caregiving responsibilities.
- Provide reasonable personal or sick leave, even if not required to do so by the Family and Medical Leave Act.
- Post employee schedules as early as possible.

Be sure to carefully evaluate the pros and cons of each initiative—remember, not every initiative will be the right one for your organization.

