

INTERVIEW WITH JILL KOPANIS & BRAD REYNOLDS

Cut Medical Costs through Better Employee Communications.

A two-minute preview of what you'll hear at the **Benefit Management Forum & Expo** in Dallas on September 16-18, 2007.



One of the top mistakes benefit managers make is to assume it's enough simply to explain health plan benefits clearly. That's like giving employees the keys to a new sports car without knowing whether they can drive, according to communication experts Jill Kopanis and Brad Reynolds. Both lead corporate human resources for Ohio-based organizations: Kopanis for Dynamic Dies and Reynolds for Ohio Presbyterian Retirement Services.

Q: How can employers achieve more effective communication with employees about health costs?

Kopanis: We started with the basics. We taught them how insurance costs are derived. They began to understand that money should go back into their pockets if they control costs. We made them little benefit managers.

Q: What was the result of that initial effort?

Kopanis: The first year along we had a tremendous drop in plan costs. We went from a 20% increase to a 6.6% premium increase. The next year it dropped to 3.2%. Our medical claims alone have been below the 2002 level for five years straight.

Q: Why is good communication with employees so important?

Reynolds: It's the only way you can reduce health plan costs without cutting the provisions. We took our benefits statement and sliced it in half, enlarged the print, made it simple, and sent it to people's homes. We did a lot of one on one education about annual costs.

Q: How are employees rewarded when the company's health expenses drop?

Kopanis: Our employees have not had premium increases in four years. The last two years we saved so much money that we gave them a free month. That was \$200 in their pocket.

To learn more, please join us at the **20th Annual Benefits Management Forum & Expo**, September 16-18, 2007 in Dallas, Texas. **REGISTER TODAY!**