

Even in the Internet age, a well-designed, well-written newsletter can be the best way to inform participants about their benefits and help them use those benefits efficiently. This article provides advice and guidance for administrators and trustees who want to publish attractive, readable and effective newsletters.

The Power of *Print*:

A Printed Newsletter Can Still Be the Best Choice

by **Ellen T. Anreder**

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For better or worse, Americans are bombarded by countless bits of information every day. The Internet, radio and television, newspapers, magazines, billboards, direct mail, leaflets, telemarketing, skywriting and more compete ferociously for American eyeballs and brains.

We are fortunate that the human brain is equipped with a marvelous, built-in editing device that most people don't even know they have. It's a subconscious "delete" function that filters the cultural debris more efficiently than the most advanced computer ever could.

Given the daily onslaught of stray data, the human capacity to ignore is mainly a blessing. Imagine the mental chaos if everything people see and hear actually registered.

An unfortunate consequence is that a lot of good stuff that might help or profit us never gets through. That's why so many billions are spent every day by experts and not-so-experts to push their messages into the conscious portion of the human brain.

Baseball may or may not be the great American pastime any more, but communication is everyone's secondary vocation,

no matter how they earn a living or otherwise pass the time of day.

For Instance, Name Tags

It's a good bet that the readers of this article attend conferences, probably a few a year, where they see many of the same familiar faces whose names they can't possibly remember. It's a better bet that they have never been to a large meeting that didn't issue printed pin-on or clip-on cards with big, bold letters spelling out their names and perhaps some secondary information.

Why bother? Wouldn't it be simpler for participants to just state their names and organizations?

Simpler, yes, but not nearly as effective. The brain has difficulty absorbing even one spoken/heard concept the first time. That is why, when there are no name tags, everyone asks as many as four times to repeat a name and affiliation.

A first name, last name and two-word organization name introduce four concepts; depending on the complexity of the words, these names can be difficult to absorb even after a listener hears them several times. If the speaker adds a brief title, the name of the city where the organization is located and a one- or two-word descriptor, the curtain falls on the attention span of the new acquaintance.

Six concepts spoken in about a dozen words? No way. It's a big problem if all that information is spoken quickly, but no problem at all if the new acquaintance reads the same words on a name tag. Instead of witnessing a psychological tune-out, the wearer of the name tag is more likely to be asked, "Tell me, how do you pronounce your name and just what does your company do?" The name tag captures the new acquaintance's attention. If the tag is attractively designed and easy to read, the reader can easily absorb the simple information printed there.

The Challenge of Communication

The challenge for any communicator is to get attention and present information in such form that it gets read and internalized. It sounds simple and easy, but it isn't.

Many years ago, the author's firm was given the opportunity to present a proposal for a communications program fea-

turing a monthly newsletter to the officers of a major nonprofit organization with more than 40,000 employees in workplaces throughout the United States. At the conclusion of the presentation, which the president courteously but skeptically listened to, he unsuccessfully hid his disdain.

"That's all very interesting," he said, "But we don't need a monthly newsletter because every three months or so I send out a mimeographed sheet that is posted on the bulletin board in the lunchroom."

His second in command, who had invited us to make the presentation, said "Yes, but almost nobody reads it and those who do happen to glance at it, including me, find it unreadable."

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That was 23 years ago and that organization still distributes the monthly newspaper it established following that presentation, as well as a variety of other communications instruments, most of which are printed on paper.

Printed Word Still Better

Today the majority of the human race has never heard of mimeograph machines. There are those who accept the argument about the value of the printed word, but the prevailing assumption is that e-mail and Web sites alone are the best, cheapest and surest way to get information internalized into the human brain. That's not so.

Information obtained via a computer can be useful, but readers probably know from personal experience that what is read on a computer rarely gets the same attention and retention as something that is

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Several crucial factors need to be considered before final decisions about publishing a newsletter are made. Foremost among these factors are content and design. The best policy is to keep it simple. Content overload and concept burden can turn readers off before they even read a headline. Short, simple words and short, declarative sentences get the point across.

Avoid clutter and don't be afraid of empty space on a page. Big headlines and large pictures help to attract attention, inviting the readers to browse and then delve deeper into the text.

Other factors to consider are frequency, length and distribution method. Because repetition and reinforcement are the keys to effective communication, a newsletter should be published and distributed at least quarterly. Bimonthly is better. Monthly is best.

A newsletter with too many pages can be daunting to some readers. A printed newsletter can be as short as a single page, but publications that have four or eight pages offer the best balance of substance and brevity. Twelve pages should be the maximum for a benefits newsletter.

Newsletters are most effective when they are mailed directly to homes. Other forms of distribution, including drop-offs at workplaces, are effective only as a supplement to distribution through the mail. E-mail is also a supplement to the printed page or in cases where information needs to get to the participants immediately. Even in these cases, e-mail does not comprehensively get the message to every participant and to the family members.

The final critical factor in newsletter production is *cost*. A newsletter almost always more than pays for itself because it informs efficiently and effectively and changes behavior in ways that save money.

But don't cut corners. Newsletters that are simply collections of information bits informally pieced together by support staff at convenient times may seem inexpensive, but can be worse than no product at all. When a periodical newsletter is the only contact that members have with their plan information, cutting corners can tarnish an organization's image or simply cause the communication piece to be ignored. Think about what is thrown in the trash every day without a glance.

Editorial and production options can affect newsletter production costs. Some organizations employ an in-house writer who will generate the content. Some have in-house designers. Others hire firms that handle all editorial and production aspects.

Other facets that contribute to cost include quantity of printing, the type of paper used for printing and the color scheme (full color, black-plus-one, two colors, etc.).

A printed newsletter can still be the best choice to inform your participants and their families.

printed and held in their hands. A person is more likely to read and absorb what is on a simple computer printout and certainly more apt to read a document designed to a greater degree of sophistication.

The greatest learning tools yet created by human beings continue to be periodicals and books. Both are portable, easy-to-store, information-packed instruments that never crash, have wonderfully long shelf lives and need no batteries or power sources. Some computer enthusiasts who never leave their screens may remember seeing specimens of these ancient artifacts from time to time in their youth.

Some e-mail and Web sites are read and internalized, but most people are deluged with so much electronic information, much of it spam or irrelevant, that its effectiveness is greatly diminished. The attention that is given to electronic communication is simply not as focused as when a hard copy is read.

Further, while the delete button on the computer is not automatic as is the one in our brains, it's there and oh-so-easy to use. And the average person uses it a lot, right?

Even the all-time greatest computer devotee who reads everything on the screen, no matter how endless, has to be physically at a computer, portable or otherwise, and plow through all the junk to get to what may be interesting or useful.

And the most portable computer isn't all that portable. Reading important material on a screen is difficult even on the newest personal communications device.

Despite the increasing prevalence of computers, the printed word still plays a vital role in the effective transmission and absorption of information. It's true that the role of the daily newspaper continues to diminish, but there are as many or more specialized, printed periodicals now as there ever were. Educators wail about the loss of reading time because of computers, but American trade book publishers continue to introduce more than 1,000 new titles every week.

Professional communicators understand, as do educators, that repetition and reinforcement are crucial to the learning process. So instead of criticizing whatever means are being used to transmit information, the author endorses practically everything in popular use, including Web sites, e-mail, letters, pamphlets, videos, meetings, seminars, voice mail blasts—You name it.

The author also contends that the heart and soul of any communications program—to the possible exclusion of others if time, talent and budget are problems—should be a periodic printed newsletter.

Employee benefits information changes periodically. It changes sufficiently to justify, and in many cases even require, a printed instrument to report what's new and to repeat and reinforce what may not have been internalized on the first or second hearing/reading.

Anyone reading this article this far has probably stopped and started reading several times due to external interruptions, other stray thoughts, the bathroom or even boredom. It's easy for the reader to pick up where he or she left off, maybe even last week or longer ago. The article was right there where it was left, waiting for the reader to resume. Try that via the Internet, mail (direct or otherwise) or any other medium.

One final concept: Designing and writing a newsletter in a professional manner takes considerable preliminary thought, planning and editing. A thorough approval process must be completed before it is printed, mailed or otherwise placed in a participant's hands. The likelihood for accuracy, clarity, comprehensiveness and pertinence is as close to 100% as one can get.

Accordingly, it could be that the most efficient method to reach and educate any constituency continues to be the printed word, based on a technology that is more than 500 years old. All the new ways may be great for being entertained, electing officials, selling music or raising money, but a well-designed and well-written printed newsletter can be a superb way to keep participants and their families informed of developments that affect their benefits and their physical and financial welfare.

Why a Printed Newsletter?

Portability. Readers can take printed newsletters from room to room or from building to building and never worry about finding an electrical outlet or wireless connection. Print is retainable, referable and always accessible. It doesn't go away when a Web site crashes or someone logs off or turns off the power.

Influence. Printed newsletters are proven to influence behavior positively. In contrast, an ephemeral medium like e-mail tends to get lost in an incessant elec-

tronic cloud of trivia and advertising. Besides, not everyone has an e-mail address or checks one daily, while almost everyone has a mailing address. Sometimes a spouse or other dependent is the person in the household who manages the family's medical benefits. They should have the information, too, but might not have access to the same e-mail address.

The Uses of a Benefits Newsletter

The first priority of a benefits newsletter is to reinforce and enhance participants' knowledge of their benefits and the procedures required to use them. A benefits newsletter can also keep participants informed about changes to those benefits.

Examples include articles explaining, among other things:

- How to save money by using formulary drugs
- Why choosing generic drugs over brand names saves the fund and the participant money
- How to get reimbursed for costs
- How to use in-network specialists
- How to obtain preauthorization of medical procedures.

At the same time, members can be informed of how *not* to use their benefits. This can be conveyed through articles about the inappropriate or unnecessary use of benefits.

When participants learn such lessons, the advantages are felt immediately: Inappropriate emergency room visits decrease significantly; use of generic drugs will increase in relation to brand-name drugs; and out-of-network doctor visits decline.

Articles that improve the general well-being of participants cover important medical issues such as prenatal care, child obesity, doctor visit preparation, diabetes awareness, Occupational Safety and Health Act (OSHA)

issues, heart disease and stroke so that participants can address problems before they become acute.

When participants are informed about policies and procedures, the benefit plan is less expensive to administer. Plans get fewer phone calls relating to topics that were covered in the newsletter. There are fewer appeals when participants understand how the system works and know what to expect. Processing of paperwork is streamlined when participants are better informed and know what to do.

Topics of articles that can promote smoother and more efficient operations include, among others:

- What an explanation of benefits (EOB) is and what to do when one is received
- How and why coordination of benefits saves money
- Third-party liability claims
- Preparing for retirement.

Some organizations also can save money by including federally mandated notices in a newsletter that is mailed at a low bulk rate for nonprofit organizations. Examples of such notices include:

- Summary annual reports
- Women's Health and Cancer Rights Act notices
- Health Insurance Portability and Accountability Act (HIPAA) notices
- Change-of-status and address forms
- Open enrollment updates
- Meeting notices
- Uniformed Services Employment and Reemployment Rights Act (USERRA) notices.

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This article was based on a presentation at the 52nd Annual Employee Benefits Conference.

For information on ordering reprints of this article, call (888) 334-3327, option 4.



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