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Requests for Information Regarding Electronic Disclosure by Employee Benefit Plans

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General Comment

Good Morning

I cannot stress enough how important it is to employers in our situation to be able to effectively and affordably communicate employee benefit plan information to our employees and participants. This includes both retirement and health plan information.

There is no doubt that the most effective form of communication in this era is electronic. Employers have several options of effectively assuring that information is received by employees. These are through an employer intranet site that is already used by employees. Also the growing use of social media by businesses makes the old fashioned way of communication (U.S. Mail) both expensive and ineffective. Mailing or even handing out paper is considered just more junk by employees in 2011.

As a family owned retail business struggling in this economy spending a few thousand dollars on postage and printing is a waste of time, resources and money.

Employers need to be able to effectively communicate all of the changes and necessary information to employees without spending excess funds on obsolete methods of communication.

Thank you so much for giving me the opportunity to comment.

Steve Klapper

Corporate Payroll and Benefits Manager
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