



State of Colorado DHR Employee Benefits Website

Usability Test Report (Excerpt)

Version: 2.0 | Date: 7/15/2007

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1. Executive Summary

In June 2007 Acclaro Design conducted formal usability tests of the proposed redesign of the Division of Human Resources Employee Benefits Website. The purpose of the test was to:

- validate the overall navigational structure of the new website design
- uncover specific usability issues with the new design and make recommendations for improvement
- forecast whether state employees will prefer the current benefits website or the new site

This report outlines test participants' reactions to the new site and the usability issues uncovered by the study. It also makes recommendations for modifying the design in the immediate timeframe as well as in the long-term.

1.1 Summary of Findings and Recommendations

Overall, test participants' reactions to the new benefits website design were extremely positive. Participants universally expressed the following opinions about the new website:

- Participants felt that the new design is *easier to use* than the existing site.
- All of the participants *preferred using* the new design over the existing site because the new one is "cleaner" and "less jumbled" than the existing site.
- Participants felt that the new design will make it *faster and easier* to find the benefits information they need

Usability of the New Benefits Website Design

The new website design performed well from a usability perspective. The usability test did not uncover any Severity 1 problems (defined as critical usability issues that prevent users from being able to complete key tasks). This means at the most basic level, users will be able to complete key benefits tasks successfully with the new design. Functionality that participants found especially useful or easy to use included:

1. The links (Health Insurance, Retirement, etc) on the Research Your Benefits page. Participants said these links are clearly visible in the main area of the page, concise, and they tell the employee exactly where to find out about each type of benefit.
2. The Ready to Enroll link available on each page. Participants liked that at any time during the benefits decision-making process they could easily begin enrollment.
3. The concise list of the health plan and retirement plan choices. Participants liked that their choices were easy to see.

While the fact that no Critical Usability Issues were uncovered by the usability test is encouraging, the test did uncover a number of areas where the design of the employee benefits website will hinder or

frustrate users. The table below summarizes the serious and minor usability issues uncovered by the test and the recommendations for usability fixes in the immediate timeframe and in the future.

Definitions:

Severity 1: critical usability issues that prevent users from being able to complete key tasks or cause data loss – none found

Severity 2: Serious usability issues that cause a delay or frustrate the user, but the user can work around the problem – see table below

Severity 3: Minor usability issues that cause a minor problem for the user or would enhance usability if fixed – see table below

| Usability Issue | Immediate Fix | Long-Term Fix |
|--|--|--|
| Severity 1 – Critical Usability Problems | | |
| None found | <ul style="list-style-type: none"> Move forward with the proposed new website design. Implement the recommendations in this report to provide the best possible user experience. | |
| Severity 2 – Serious Usability Problems | | |
| Participants were confused by the expanding sections for each health plan. They expected clicking a link to take them to a new page rather than redisplay the same page with a section expanded. | <ul style="list-style-type: none"> Provide clear indicators of the current selection. Flatten the website hierarchy so that the user does not have to drill down through as many layers. | For sections that still expand, provide expand/collapse controls that do not require refreshing the entire page. |
| Participants had trouble keeping their place in the navigation flow because the site uses only one font size and there are no visual indicators of what the current selection is. | <ul style="list-style-type: none"> Improve use of white space and use different font sizes to indicate headings vs. body text. Provide a pointer or other visual indicator to tell the user what the current selection is. | |
| The green buttons in the left-hand navigation area are difficult to read, require non-standard interaction, and confuse users. Test participants thought that the buttons were broken because they did not respond to the first click. | <ul style="list-style-type: none"> Increase the font size of button labels and make the text span the entire width of the button. Change the font to a sans-serif font (such as Arial or Verdana) to improve readability. | Fix the navigation buttons so that they work on the first click. |

| Usability Issue | Immediate Fix | Long-Term Fix |
|---|---|---|
| Participants loved that the Ready to Enroll link was available on each page; however they had trouble seeing the link because it is right-justified on the page. | <ul style="list-style-type: none"> • Instead of right-justifying the Ready to Enroll link, display in a fixed position, about 2/3 of the way across the page. • Increase the font size of the link. | <ul style="list-style-type: none"> • |
| Participants were unaware that they must research <i>all</i> of their benefits options before starting the enrollment process. | When the user clicks Ready to Enroll, display a page advising the user that it is best to collect all benefits information first and then start the enrollment process. | Consider changing the enrollment selection process to a shopping cart metaphor. Allow employees to add their benefit choices to their benefits “cart” and then “check out” (enroll) after all selections have been made. Allow the user to build their cart contents over several usage sessions (using cookies or a login). Checking out would send all of the employee’s selections to the Benefit Solver site. |
| Participants thought that the links on the right-hand side of the benefits pages were helpful (such as compare health plans side-by-side); but they didn’t always see the links because they are right-justified. | Move the helpful links into the center of the page, and into the context of the task or information that the user is currently focusing on. | |
| Participants seemed overwhelmed by the information presented for reviewing retirement plans and were hesitant to go into the investment information links. | Add more information to the comparison of retirement plans and make the link to the comparison more visible. | |
| The website does not tell users that they cannot change their retirement plan once they select it. | Provide a note on the main retirement plan page urging employees to carefully consider their choices since they will not be able to change their choice. | |

| Usability Issue | Immediate Fix | Long-Term Fix |
|--|--|--|
| Severity 3 – Minor Usability Problems | | |
| The website makes users click into each plan to find out which health plans they are eligible for, what the deductibles of each plan are, and so on. Participants were annoyed by having to click into one plan, back out, into the next plan, and so on in order to assess their options. | On the main health insurance page, provide a brief description of each health plan so that users don't have to click into each plan to see the basic characteristics of the plan. Include which geographic areas the plan covers, deductibles, co-pays, and whether an HSA is available with the plan. | Provide functionality that asks users to enter their zip code or location and then present users with only those plans that they are eligible for. |
| Participants did not know whether to look in Key Features or Overview for health plan information. Participants consistently preferred the Overview document, especially the document's table format. | <ul style="list-style-type: none"> • Remove the Key Features document from each health plan. • Instead of Key Features, provide a single link on the Health Insurance page that provides explanations of health insurance terms and processes. | |
| The website does not provide a concise explanation of the benefits of health savings accounts. The HSA document is buried within the PPO-H plan. | <ul style="list-style-type: none"> • Provide a link to Health Savings Account information on the main Health Insurance page. • Add a section to the beginning of the HSA document that clearly lists the benefits. | |
| Participants expected to find the approved drug list within the sections for each health plan. | Provide redundant links to the approved drug list in the descriptive information for each drug plan. Also provide a link to find out whether a doctor participates in the plan. | |
| The website uses inconsistent terminology to refer to brand name / formulary / preferred drugs. | Decide on terms (for example, generic, preferred brand name, and non-preferred) and use those terms in each document that refers to prescription coverage. | |
| In the left-hand navigation, test participants could not distinguish between the Benefits Home | Provide a single Benefits Home button that displays the benefits page with benefits choices on it. | |

| Usability Issue | Immediate Fix | Long-Term Fix |
|---|---|---|
| button and the Research Your Benefits Choices button. | | |
| Participants thought that providing the Appeals function in a clearly visible place was a good idea, but they had trouble finding it. | Move the Appeals link into the main area of the Benefits Home page. | |
| The website does not provide health insurance providers' phone numbers in a visible place. | Provide the providers' phone numbers on the details page for each plan. | |
| The website does not provide benefits administrators' contact information. | Provide a link to find the email / phone number of each benefits administrator. | |
| Enhancement Requests | | |
| Participants wanted the Benefits Home page to include a brief list of changes to benefits, with links to get more information. | While the simplicity of the Research Your Benefits Choices page was a usability success, it can be enhanced by adding relevant information to inform users about changes to their benefits. | |
| Participants wanted to see links to their work-life benefits alongside the links to their paid benefits. | Add links to work-life benefits to the Research Your Benefits page. | Consider consolidating all benefits-related information into a single site. |

The remainder of this report provides additional detail, wire frames illustrating recommended solutions, and additional recommendations for improving the product.

2. Usability Test Overview

2.1 *Purpose of the Usability Test*

Usability is the measure of how well a product supports users in quickly and easily accomplishing tasks that are important to them. Usability testing is a method for measuring the usability of the product—by observing real users as they use the product to complete real tasks—and then generating design solutions to fix usability problems.

The purpose of this test was to validate the overall design approach and to uncover usability problems with the new Employee Benefits website by observing as State employees and benefits administrators performed basic benefits research and selection tasks. In the short term, usability testing will provide an opportunity to identify and fix usability problems before the benefits website is used by all State employees. In the long term, usability testing will help DHR to make further improvements to the benefits website and help DPA to leverage findings in the design of other personnel administration websites.

Specific goals and questions we wanted to address with the test were:

- Validate our design approach – Do test participants understand the navigational framework of the site? Does the approach match the user’s level of experience with benefits concepts and assumptions about how they would go about researching benefits? Do users like the new design?
- Identify problems with the user interface – Are test participants able to navigate to the various benefit areas and fit information about each benefit choice?
- Find out whether participants prefer the new site design or the existing site.

2.2 *Test Participants and Tasks*

Ten test participants evaluated the benefits website user interface design. All participants were State employees; and half of them were benefits administrators.

During the test sessions, we asked participants to work through a variety of typical benefits research tasks, ranging from identifying which health plans they are eligible for to selecting a health plan to finding out what the cost of a specific prescription would be under their health plan. Participants also looked at retirement plans and researched the different investment options available to them.

For a detailed description of the test tasks, see Appendix 4: Usability Test Tasks.

2.3 Ranking of Usability Problems

The usability test uncovered usability problems with differing levels of severity. It also identified things that the self service website design does well and should not be changed.

Each issue that was uncovered during the usability test is ranked as follows:

| Severity Level | Definition |
|-------------------|--|
| Severity 1 | <p>A critical usability problem that leads to one or more of the following:</p> <ul style="list-style-type: none">• Prevents users from successfully carrying out critical tasks / meeting their goals• Unrecoverable data loss• Release of personal data to other parties |
| Severity 2 | <p>A serious usability problem that leads to one or more of the following:</p> <ul style="list-style-type: none">• Prevents users from successfully carrying out common but not critical tasks without assistance• Causes users to express extreme frustration• Prevents users from understanding the product enough to use it effectively• Causes significant negative publicity or reduced credibility• The design or lack of a feature causes repeated problems for users and there is no good work-around |
| Severity 3 | <p>A non-critical, minor problem that can be circumvented but causes users one or more of the following:</p> <ul style="list-style-type: none">• Moderate confusion or irritation• Requires users to spend unnecessary time to identify or carry out a work-around to the problem• Causes errors for a large number of users |
| Positive Findings | <p>Positive feedback on the site. Things that work well in the design and should not be changed or should be leveraged in other areas of the design.</p> |

3. Detailed Findings and Recommendations

3.1 *Positive Findings: Things that the New Benefits Website Does Well*

All of the ten test participants said that they prefer the new website design over the existing benefits website. Even the benefits administrators, who are familiar with the existing site, said they would be willing to learn how to use the new site because the new site will be easier for employees to use.

Specific aspects of the new design that were easy for test participants to use were:

- **The Research Your Benefits main page presents all of the available options in a concise manner.** This page provides a list of links for the available benefits (health, life, retirement, and so on), and no text or other links to distract the user. All of the participants were able to successfully navigate to the correct section for each task. Participants said that the new site design was straightforward and clear; in contrast they described the existing site as “jumbled” and said the old site makes employees hunt for information rather than presenting the options in one place.
- **There are helpful links on the right side of the page.** While participants had trouble finding these links (see discussion and recommendations below), all of the participants thought that the links to comparisons of plans, costs, and FAQs were extremely helpful.
- **The Ready to Enroll button is available on each page.** Participants liked that starting the enrollment process was always just one click away.
- **The new website design presents the most important information and links in the center of each page.** Participants appreciated that all of the information they needed was “right there” at the top the main page content area. In contrast, participants said that the existing benefits site makes them click the left navigation for some information and look in the center area or on the right side of the page for other information, so they don’t know where to find things. This problem with the existing site is compounded by the erratic behavior of the left navigation buttons (which require two clicks and include a page jump between the clicks). These buttons frustrate employees and make many conclude that the left navigation in the existing site doesn’t work. Because the new site presents the most important benefits information in the main page area rather than requiring the users to click the left navigation, the new site is perceived as better organized and easier to use.
- **The new website uses progressive disclosure principles to show users only information that applies to their current task or area of research.** While the existing benefits site displays a mixture of information—including informational text about benefits, links to definitions of terms, links to view insurance premiums, and diabetes information—on a single page and distributed across the entire page area—the new design puts the most frequently used links in the center of the page and directs users through a progression of pages that makes finding information seem more straightforward.

The usability test results strongly indicate that the new website design is easier to use than the existing design. A comparison of the new site and the existing site from a theoretical human factors standpoint supports the empirical findings.

- **The new site presents the most important user actions in the most visible area of each page.** On most pages, the links to the most common tasks or critical information are displayed in the top left area of the main content area. This is the most visible area of the page and will make it easy for users to immediately find the links they need. In contrast, the existing site frequently presents paragraphs of descriptive text in the top area of the page, and buries important links inside the paragraphs, at the end of pages, or on the right-hand side.
- **The new site reduces the cognitive processing load on users by presenting concise comparisons of benefits plans.** A site that requires users to click in to each plan, remember, print, or write down the information, click out, and then click in to the next plan puts a large cognitive processing load on the user. This is the approach taken by the existing benefits website. In contrast, the new site provides links to side-by-side comparisons. The new site should provide even more in this area, and recommendations are provided in the remainder of this report for these improvements.
- **The new site is in keeping with human factors research on optimal navigation structures for intranet website tasks.** Limited research has been done on menu structures in corporate intranet sites (such as employee benefits sites). The findings suggest that these sites are used in a serial task flow (for example, the employee goes to the site home page, drills down into the site to find and answer to a question, and then returns to the home page to begin the next task). An example of a non-serial (parallel) task flow is an online shopping site, where the user completes repetitive tasks such as browsing and adding items to the cart, and then completes a final task of completing their order. This type of work flow applies to the process that an employee goes through when researching various health or retirement plans before enrolling. The employee benefits site needs to support both a serial task flow for going into the site for information and a parallel task flow for researching benefits options.

Serial task flows are best supported by a concave menu structure that is structured as follows¹:

- A broad initial selection screen, followed by category decisions over 2-3 small categories and then followed with a terminal option set that is again somewhat broad.
- Research comparing navigation efficiency through sites of varying depths and breadths broadly converges on the findings that users find roughly 16 (ungrouped) top-level links on the home page, leading into 2-3 subsequent menus the most efficient, learnable and least error prone.

The new design does a good job at supporting the serial task flow of entering the correct area of the site, getting information, and then returning to the start page. Recommendations for improving the parallel task flow within the site are provided in the remainder of this report.

¹ Human Factors International. Depth vs. Breadth. Kath Straub, Ph.D., CUA, Chief Scientist of HFI, and Susan Weinschenk, Ph.D., CUA, Chief of Technical Staff for HFI, April 2003.
<http://www.humanfactors.com/downloads/apr03.asp>

3.2 Recommendations to Leverage Usability Successes

DHR should move forward with the proposed new benefits website design. However, before proceeding, DHR should implement the recommendations in the remainder of this report to improve and extend its already solid design approach.

3.3 Severity 1: Critical usability issues that prevent users from being able to complete key tasks or cause data loss

No severity 1 problems were uncovered by the usability test.

3.4 Severity 2: Serious usability issues that cause a delay or frustrate the user

The expanding sections for health and retirement plans confuse and frustrate users

Test participants frequently clicked the correct link on a page, the page refreshed, and then the participant paused for a minute, searching the page for an indication that something happened. Participants expected the links to take them to a new page showing only the selected information, so were surprised when the page refreshed with the same information and the selected section expanded. That the section had expanded was not always clear to the user, particularly on pages where the selected section was in the middle or end of the page.

Participants also had trouble keeping their place in the navigation flow because the site uses only one font size and there are no visual indicators of what the current selection is.

All of the participants were able to work around this confusion and successfully navigate to the next step; however, they gave negative feedback on this aspect of the site design. Their comments included:

- “This is something I would need to get used to.”
- “The expanding sections are the only thing I don’t like about the new site.”
- “I don’t like having to click into each health plan in order to gather information to select a plan” (they would prefer to see a little information about each plan before having to click into a plan). Note that the website does not provide enough preview information about plans before the user clicks a plan link. For example, the main health insurance page tells the user that Kaiser and San Luis HMO are available in “select areas” but the user must click in to those links and read through the overviews to find out which of the plans are available for their particular town or zip code. This causes a lot of extra work for the user.
- “It feels like I have to do a lot of clicking before I get to the information I need.”

The problem with the expanding menu sections is two-fold:

- The visual design and behavior of the links make it difficult for users to keep their place or know that a section has expanded.

- The design assumes that users are working through the health plans in a serial fashion rather than comparing multiple plans in parallel. Test participants' frustrations with having to drill into each plan separately reflects the need for a parallel task flow when comparing benefits plans and making decisions before enrollment. The site design can be improved to support users in comparing plans without having to go into and out of each plan.

Recommendations to fix this problem:

If the selected section could expand without an entire refresh of the page, the user would be less likely to mistakenly expect that they had gone to a new page. However, because of limitations within the DHR IT group this type of dynamic HTML or javascript would require special development resources to implement. Moreover, even without page refreshes the use of links for navigation would still make users expect a new page when they click. This is because most users have learned that links take them to new pages on the web.

The *short term / minimum recommendation* to fix this is to provide a small amount of descriptive text next to major links so the user can decide whether they are interested in a plan before clicking. Then add an indicator next to the link that the user clicked so that they know something happened when they clicked. Also make the current selection a label rather than a link so the user doesn't try to click the item again.

Figure 1: List availability of health plans next to the links on the main health page

Division of Human Resources

Health Insurance ▶ [ready to enroll?](#)

Great-West Health Care plans are available to employees statewide. Kaiser and San Luis Valley HMOs are available only in select areas.

| | |
|--|---|
| Great-West Health Care (4 plans) | State Wide |
| Kaiser HMO | Denver, Boulder, and Colorado Springs |
| San Luis Valley HMO | Alamosa, Conejos, Costilla, Mineral, Rio Grande and Saguache Counties |

[Health Insurance Monthly Costs](#)

Compare Highlights Side by Side

[Health Insurance Decision Tool](#)

Figure 2: Add indicators to the currently selected or expanded sections and turn the selected link into a label

Division of Human Resources

Health Insurance ▶ [ready to enroll?](#)

Great-West Health Care plans are available to employees statewide. Kaiser and San Luis Valley HMOs are available only in select areas.

| | |
|---|---|
| ▶ Great West Health Care (4 plans) | State Wide |
| Kaiser HMO | Denver, Boulder, and Colorado Springs |
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[Health Insurance Monthly Costs](#)
[Compare Highlights Side by Side](#)
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Great-West Health Care Plans

▶ **1. PPO-H Plan**

- ▶ [Key Features of PPO-H Plan](#)
- ▶ [Overview of PPO-H Plan](#)
- ▶ [Health Savings Accounts](#)

2. [PPO-1500 Plan](#)
3. [PPO-3300 Plan](#)
4. [INO-30 Plan](#)

This short term solution does not address the second part of the problem—the serial task flow. The *ideal solution* to this usability problem is to flatten the navigational hierarchy so that the user does not have to expand so many levels in order to find the information they need. This can be accomplished by:

- First asking the user to enter their zip code and then only showing plans they are eligible for.
- Provide a limited amount of information about each plan on the main health plans page so that the user will not waste time clicking into a plan they are not interested in.
- When the user clicks into a plan, display a new page about that plan with a clear link to return to the main health plans page.
- Remove the Key Features link from each plan so that the user doesn't waste time clicking into Key Features as well as Plan Overview (participants found the Plan Overview to be the more helpful document).
- Use more white space to make it easier for users to distinguish one line of text or link from the next.
- Use a sans serif font such as Arial or Verdana to improve readability.
- Use headings within the main page area to delineate sections or important information.
- For sections that still expand (such as the prescriptions link), provide expand/collapse controls that do not require refreshing the entire page.

The recommended task flow is shown below. Note that this task flow supports the recommended overarching concave navigational structure by providing:

- A broad initial selection screen (the benefits home page, which lists all of the benefit links)
- A narrow second screen (the enter your zip code page)
- A broad final page with the most important information for making a decision or completing the current task. This is where the user's parallel task flow takes place as he compares and researches plans.
- Clear exit signs (the Benefits Home button in the left navigation and the Return to Health Insurance Choices link on the Plan Details page) to return to the first page.


Figure 3: The user starts by clicking the Health Insurance link on the Benefits Home page

The screenshot shows the website interface for the Colorado Department of Personnel & Administration (DPA). At the top, there is a header with the DPA logo and the text "Colorado Department of Personnel & Administration". Below this is a navigation bar with "Text Only", "State Homepage", and "Department Homepage" links, along with a "Search DHR" search box. The main content area is titled "Division of Human Resources" and "Employee Benefits Home Page". A prominent blue button labeled "Ready to Enroll?" is visible. Under "Your Benefit Choices", there are links for Health Insurance, Dental Insurance, Life Insurance, Disability Insurance, Retirement, Health Savings Accounts, Health Care Flexible Spending Accounts, and Work - Life Benefits. Under "Other Benefits Information", there are links for "Contacting Your Benefits Administrator" and "Appealing a Benefits Decision". A left-hand navigation menu includes "Division of Human Resources Home", "Benefits Home", "Enroll or Change Your Benefits", "Contact a Benefits Administrator", and "Laws, Regulations, and COBRA". Contact information for the DPA is provided in the top right corner. A footer note states: "These documents may be presented in PDF format, which requires the Adobe® Reader."

Figure 4: When the user clicks Health Insurance on the Benefits Home page, display a page to enter their zip code.

The screenshot displays the Colorado Department of Personnel & Administration (DPA) website. At the top left is the DPA logo and the text "Colorado Department of Personnel & Administration". Below this is a navigation bar with "Text Only", "State Homepage", and "Department Homepage" links. A search box labeled "Search DHR" is located in the top right. The main heading is "Division of Human Resources". The central section is titled "Health Insurance Choices" and includes a "Ready to Enroll?" button. Below the heading, it states: "The health insurance plans you are eligible for are determined by where you live." There is a form field for "Enter Your Home Zip Code:" followed by a "Find Health Plans" button. A sidebar on the left contains several green buttons: "Division of Human Resources Home", "Benefits Home", "Enroll or Change Your Benefits", "Contact a Benefits Administrator", and "Laws, Regulations, and COBRA". At the bottom of the sidebar is a link for "View all Colorado plans". In the bottom right corner, contact information is provided: "1313 Sherman St., 1st Floor, Denver, CO 80203, Phone: 303-866-2323, Fax: 303-866-2021". A footer note at the bottom center states: "These documents may be presented in PDF format, which requires the Adobe® Reader."


Figure 5: Display a list of the plans the employee is eligible for. Provide basic information about each plan. Allow the user to check the box next to plans they are interested and compare only those plans. Or, the user can click the plan name for more information about that plan.



**Colorado Department of
Personnel & Administration**

Customers • Credibility • Communications

[Text Only](#) [State Homepage](#) [Department Homepage](#)



1313 Sherman St., 1st Floor
Denver, CO 80203
Phone: 303-866-2323
Fax: 303-866-2021

Division of Human Resources

Division of Human Resources Home

Benefits Home ▶

Enroll or Change Your Benefits

Contact a Benefits Administrator

Laws, Regulations, and COBRA

Health Insurance Choices [Ready to Enroll?](#)

You are eligible for the following plans [Search a different Zip code](#) | [View All Plans](#)

☑ Check and * = plan pays after employee's deductible is met

| <input type="checkbox"/> Plan Name | Deductible (Employee / Employee + Spouse) | Doctor Visits (in-network PCP / Specialist) | Prescription Co-pays (Generic / Preferred Brand Name) | Employee's monthly cost (Employee / Employee + Spouse) (view rates for children) | Works with Health Savings Account (HSA) |
|--|---|---|---|--|---|
| <input type="checkbox"/> Great-West PPO-H | \$1400 / \$2800 | 85% / \$65* * | 85% * | \$17.42 / \$167.42 | Yes |
| <input type="checkbox"/> Great-West PPO-1500 | \$1500 / \$3000 | 80% * | \$10 / \$25 / \$50 | \$35.38 / \$206.94 | No |
| <input type="checkbox"/> Great-West PPO-3300 | \$3300 / \$6000 | 70% * | \$10 / \$25 / \$50 | \$6.50 / \$143.40 | No |
| <input type="checkbox"/> Great-West INO-30 | none (co-pay for services) | \$30 / \$50 employee co-pay | \$10 / \$25 / \$50 | \$256.18 / \$692.72 | No |
| <input type="checkbox"/> Kaiser HMO | none (co-pay for services) | \$30 / \$50 | \$10 / \$30 | \$103.16 / \$356.04 | No |

More Health Insurance Information

[Compare All Health Plans](#)

[Compare Health Insurance Monthly Costs](#)

[Health Insurance Decision Tool](#)

[Glossary of Health Insurance Terms](#)

[Health Savings Accounts](#)

[Health Care Flexible Spending Accounts](#)

[Contact Department of Personnel Administration](#)

These documents may be presented in PDF format, which requires the [Adobe® Reader](#).

Figure 6: When the user clicks the plan name link, display a new plan details page with only information about that plan. Provide a clear way to return to the previous page.

Colorado Department of Personnel & Administration
 Customers • Credibility • Communications
 Text Only | State Homepage | Department Homepage | Search DHR

Division of Human Resources

Great West PPO-1500 Health Insurance Plan [Ready to Enroll?](#)

[< Return to Health Insurance Choices](#) | [Compare All Health Plans](#) | [Health Insurance Decision Tool](#)

Summary of this plan's benefits [View complete plan overview](#)

Deductibles: \$1500 employee
 \$3000 employee plus spouse and/or children

Doctors Visits: 80% covered for in-network doctors after deductible is met
 60% covered for out-of-network doctors after deductible is met
[Find out if your doctor is in-network](#)

Prescriptions: \$10 - generic
 \$25 - preferred brand names ("formularies")
 \$50 - non-preferred brand names
[Find out if a specific medication is covered](#)

Monthly Cost to Employee: \$35.38 - employee only
 \$206.94 - Employee + spouse
 \$129.64 - Employee + children
 \$254.00 - Employee + spouse + children
[Total premium and State contributions](#)

Contact Info: Great West Customer Service: 1-888-788-6326

More Great-West Information
[Prescriptions With Great-West](#)
[MyGreatWest.com](#) (physician directory, mail order Rx info)
[Great-West Health Plan Detail Booklet](#) (for all plans)
[Glossary of Health Insurance Terms](#)
[Diabetes Initiative](#) (lower costs for diabetes prescriptions)
[Medicare Part D Notices](#)
[Evidence of Disabled Dependent Form](#)

More Health Insurance Information
[Glossary of Health Insurance Terms](#)
[Health Savings Accounts](#)
[Health Care Flexible Spending Accounts](#)
[Contact Department of Personnel Administration](#)

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The helpful links on the right side of many pages are difficult to see

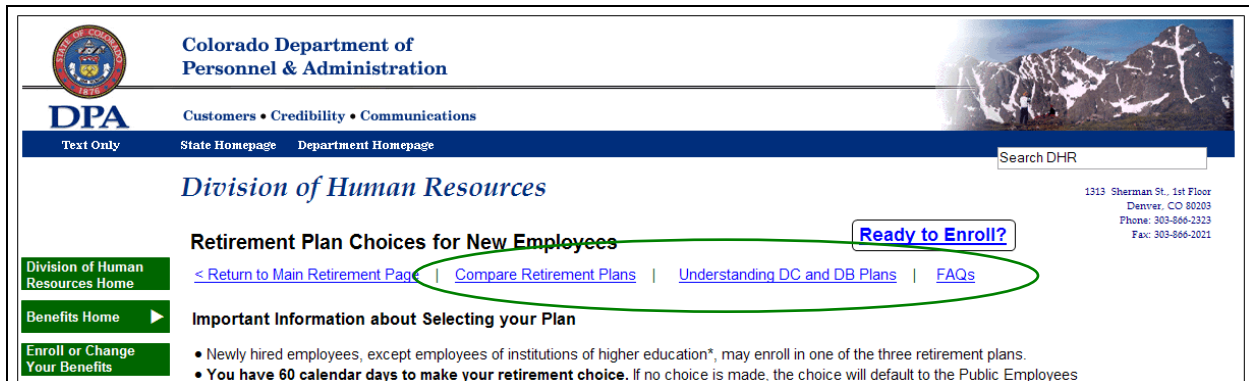
When asked to research health or retirement plans, most participants did not immediately notice the helpful links—such as Compare Highlights Side By Side and Summary of the 3 Retirement Choices—on the right side of the page. Because of the prevalence of banner ads and sponsored listings on the right side of many web sites, many users have learned to ignore the very top and right side of websites. This learned behavior is called “banner blindness.”

All participants commented that these links were helpful once they found them.

Recommendations to fix this problem:

One of the positive comments that participants made about the new website is that it presents much of the important information in the main (center) area of the page. Leverage this usability success by moving the helpful links into the center of the page, and into the context of the task or information that the user is currently focusing on.

Figure 7: Move the helpful links from the right side to the top of each page



Participants were overwhelmed by the information available about retirement options

While test participants seemed willing to wade through overviews of various health insurance plans, they were hesitant to click into descriptive information about the various retirement plans. This might have been due to the fact that many existing employees did not have a choice of retirement plans, so the task was foreign to them. Or, it could be that health insurance seems to be a more urgent concern that can impact an employee's daily life in the near term, while retirement plans seem like a less pressing concern.

The web pages for researching retirement offers three plans that the user can drill down into. Because participants tended to feel overwhelmed by researching retirement, they also seemed less tolerant of the site's hierarchical structure that required them to drill down into the expanding menu structure. In this case, presenting the 3 retirement options in a brief comparison table on the main retirement page would help employees to begin the research process without feeling as overwhelmed.

Recommendations to fix this problem:

Similar to the recommended structure of the main health plans page, the retirement choices page should provide the most essential information about each plan in a table format, with links to more information. On this page, group the two DC plans together, followed by the DB plan, as shown in Figure 8 below. (Note that this design could also be used for the page that presents supplemental retirement plan options.)

Figure 8: On the main retirement page, display notices at the top and an overview of the plan choices

The screenshot displays the Colorado Department of Personnel & Administration website. At the top, there is a navigation bar with the DPA logo and the text "Colorado Department of Personnel & Administration". Below this, there are links for "Text Only", "State Homepage", and "Department Homepage". A search bar labeled "Search DHR" is located on the right. The main heading is "Division of Human Resources".

The central content area is titled "Retirement Plan Choices for New Employees" and includes a "Ready to Enroll?" button. Below this, there are navigation links: "< Return to Main Retirement Page", "Compare Retirement Plans", "Understanding DC and DB Plans", and "FAQs".

On the left side, there is a vertical menu with the following items: "Division of Human Resources Home", "Benefits Home", "Enroll or Change Your Benefits", "Contact a Benefits Administrator", and "Laws, Regulations, and COBRA".

The main content area contains the following text:

Important Information about Selecting your Plan

- Newly hired employees, except employees of institutions of higher education*, may enroll in one of the three retirement plans.
- **You have 60 calendar days to make your retirement choice.** If no choice is made, the choice will default to the Public Employees Retirement Association (PERA) Defined Benefit (DB) plan.
- If you do not choose a plan, the choice will default to the Public Employees Retirement Association (PERA) Defined Benefit (DB) plan.
- **You cannot change your plan selection after the 60 day enrollment period.**

Your Retirement Plan Choices

Check and

| Plan Name | How Managed | Retirement Benefit | Vesting (Employer Contributions) |
|--|------------------------------|--|---|
| <input type="checkbox"/> State's Defined Contribution Retirement Plan (State DC) | Employee chooses investments | Dependent on employee contributions and investment gains and losses | 100% |
| <input type="checkbox"/> PERA Defined Contribution Plan (PERA DC) | Employee chooses investments | Dependent on employee contributions and investment gains and losses | 50% immediately, 10% per year until 100% vested |
| <input type="checkbox"/> PERA Defined Benefit Plan (PERA DB) | Professionally managed | Based on formula using age at retirement, years of service, and highest salary. Employee may choose to receive a lump sum. | 100% |

More Retirement Plan Information

[Retirement Choice Policy](#)
[Retirement Planning](#) (link to U.S. Department of Labor site)
[Contact Department of Personnel Administration](#)

*Employees of Higher Education (two-year and four-year schools) are not eligible for retirement choice [Ref. SB04-257].
 These documents may be presented in PDF format, which requires the [Adobe® Reader](#).

On the main retirement page, the employee can check the box next to plans they are interested in and click Compare Plans. (This functionality should also be provided on the main health plans page.)

Figure 9: Provide a concise comparison of the plans with links to more information about each plan

The screenshot shows the Colorado Department of Personnel & Administration website. The header includes the DPA logo and navigation links. The main content area is titled "Division of Human Resources" and "Compare Retirement Plans". A "Ready to Enroll?" button is visible. A table compares two plans: "State Defined Contribution (DC) Plan" and "PERA Defined Contribution (DC) Plan". The table includes rows for "How the Plan is Managed", "Amount of Retirement Benefit", "Investment Providers", "supplementing the Retirement Plan", "Monthly Cost to Employee", "Vesting (Employee Contributions)", "Vesting (Employer Contributions)", "Portability / Refunds", and "Disability Benefits". A footer note states: "These documents may be presented in PDF format, which requires the Adobe® Reader."

| | State Defined Contribution (DC) Plan remove from comparison | PERA Defined Contribution (DC) Plan remove from comparison |
|--|---|---|
| How the Plan is Managed | You choose an investment provider and specific investments depending on your investment knowledge and risk tolerance. | You choose an investment provider and specific investments depending on your investment knowledge and risk tolerance. |
| Amount of Retirement Benefit | Dependent on the gains or losses of the investments you choose as well as on the number of years you contribute to your retirement plan. | Dependent on the gains or losses of the investments you choose as well as on the number of years you contribute to your retirement plan. |
| Investment Providers | Great-West Retirement Services The Hartford ICMA | PERA Investment Professionals |
| supplementing the Retirement Plan | State 457 plan | State 457 plan PERA 401(k) |
| Monthly Cost to Employee | 7% of your monthly pre-tax income | 7% of your monthly pre-tax income |
| Vesting (Employee Contributions) | 100% | 100% |
| Vesting (Employer Contributions) | 100% | 50% Immediately and an additional 10% every year of PERA DC plan participation until you own 100% after 5 years of service. PERA DB service does not apply to vesting in the PERA DC plan. |
| Portability / Refunds | This is an individual account - you may roll or withdraw 100% of employee contributions and 100% of employer contributions at termination. Balance will depend on gains / losses of investment choices. | You may roll or withdraw funds at termination. Amount is based on 100% employee contributions and vested employer contributions. Balance will depend on gains / losses of investment choices. |
| Disability Benefits | None. 100% of your account balance is available to you should you terminate employment due to disability. | None. Voluntary long-term disability insurance is offered in your employee benefits package. |
| ----- This page scrolls to show all information about the plans in the comparison. ----- | | |

More Retirement Plan Information
[Retirement Choice Policy](#)
[Retirement Planning](#) (link to U.S. Department of Labor site)
[Contact Department of Personnel Administration](#)

These documents may be presented in PDF format, which requires the [Adobe® Reader](#).

Clicking the plan name on the comparison page or on the main Retirement Plan Choices page should display a new page showing only information about that plan. The wire frame below shows the plan details page. It also illustrates a flattened navigational hierarchy by including the Investment Information and Website links next to each investment company name rather than requiring the user to drill down to find those links.

Figure 10: Provide a separate details page for each retirement plan

The screenshot shows the website for the Colorado Department of Personnel & Administration (DPA). The main header includes the DPA logo and the text "Colorado Department of Personnel & Administration". Below this is a navigation bar with "Text Only", "State Homepage", and "Department Homepage" links. A search bar labeled "Search DHR" is located in the top right. The main content area is titled "Division of Human Resources" and "State's Defined Contribution (DC) Retirement Plan". A "Ready to Enroll?" button is prominently displayed. A left-hand navigation menu contains links for "Division of Human Resources Home", "Benefits Home", "Enroll or Change Your Benefits", "Contact a Benefits Administrator", and "Laws, Regulations, and COBRA". The main content area provides a "Summary of this plan's benefits" and includes a table of investment providers: Great-West Retirement Services, The Hartford, and ICMA, each with links to "Investment Information" and "Website". It also details the plan's management, retirement benefit calculation, supplementing options, monthly cost (7% of pre-tax income), and contact information (1-888-788-6326). A "More Retirement Plan Information" section includes links for "Retirement Choice Policy", "Retirement Planning", and "Contact Department of Personnel Administration". A footer note states: "These documents may be presented in PDF format, which requires the Adobe® Reader."

Participants did not realize that once their selection of a retirement plan is permanent

The website does not tell employees that they cannot change their retirement plan selection after they enroll. Test participants’ comments during the test indicated that many employees are overwhelmed by the choices, don’t realize there are choices, or just accept the default plan selection because they don’t want to take the time to research options. These employees would probably research their options more thoroughly if they knew that the selection is permanent.

Recommendations to fix this problem:

Provide a warning on the main Retirement Plans page, as show in Figure 8 on page 20.

The Ready to Enroll button is not immediately visible

Because the Ready to Enroll link is right-justified, it jumps around as the user moves from page to page. On some pages with wider content areas, the link displays so far to the right side of the page that users didn't notice it. When they did notice the link, they thought it was extremely helpful to have it available on every page. (80% of participants successfully found the Ready to Enroll button on the first attempt.)

Recommendations to fix this problem

Instead of right-justifying the Ready to Enroll link, display in a fixed position, about 2/3 of the way across the page. Increase the size of the link and display inside a button-like frame.

Figure 11: Display the Ready to Enroll link in a fixed position about 2/3 of the way across every page



Participants were unaware that they need to make all benefits selections before clicking Ready to Enroll

Participants liked having the Ready to Enroll link available on each page, and none of the Employee participants commented that they would need to collect all of their benefits information before proceeding. Two of the Benefits Administrator participants recognized this requirement.

Recommendations to fix this problem

In the short term, display an interim page before opening the Benefits Solver website. On this page, tell employees that they should compile a list of all of their benefit choices *before* proceeding with enrollment.

Figure 12: Provide a checklist for the employee before beginning enrollment

The screenshot shows the Colorado Department of Personnel & Administration website. The header includes the state seal, the department name, and the DPA logo. Below the header is a navigation bar with links for 'Text Only', 'State Homepage', and 'Department Homepage'. A search bar is located on the right side of the header. The main content area is titled 'Division of Human Resources' and 'Beginning the Enrollment Process'. A prominent message states: 'Be sure you have selected all of your benefits before you begin the enrollment process.' Below this message is a table listing various benefits and the required information for enrollment. The table has two columns: 'Benefit' and 'Required Information for Enrollment'. The benefits listed are Health Insurance, Dental Insurance, Life Insurance, Flexible Spending Account, Health Savings Account, Disability Insurance, and Retirement. The required information for each benefit is listed in the second column. At the bottom of the page, there are links for 'Begin Enrollment' and 'Enroll Later'. A footer note mentions that documents may be presented in PDF format, requiring Adobe Reader.

| Benefit | Required Information for Enrollment |
|---------------------------|---|
| Health Insurance | Plan Name |
| Dental Insurance | Plan Name |
| Life Insurance | Plan Name, completed medical forms |
| Flexible Spending Account | Requirements listed here |
| Health Savings Account | Requirements listed here |
| Disability Insurance | Requirements listed here |
| Retirement | Plan Name and Investment Provider if applicable |

In the long term, integrate the benefits website functionality more closely with Benefit Solver. Change the enrollment selection process to a shopping cart metaphor. Allow employees to add their benefit choices to their benefits “cart” and then “check out” (enroll) after all selections have been made. Allow the user to build their cart contents over several usage sessions (using cookies or a login). Checking out would send all of the employee’s selections to the Benefit Solver site.

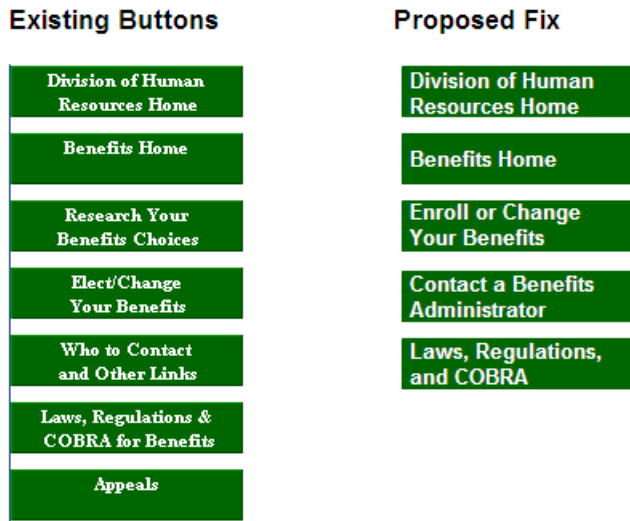
The left-hand navigation buttons are difficult to read and appear not to work

The green buttons in the left-hand navigation area are difficult to use. The white labels use a small, serif font, so they do not stand out to users and they are difficult to read. Also, test participants thought that the navigation buttons were broken because they do not respond to the first click. Many said that when the buttons don’t respond to their first click, they assume the buttons are broken.

Recommendations to fix this problem

To make the buttons more noticeable and to improve readability, increase the font size on the buttons and make the text span the entire width and most of the height of the buttons. Also change the serif font to a san serif font such as Arial or Verdana, as shown below. (Note that the proposed fix also shows fewer buttons, as described in recommendations later in this document.)

Figure 13: Improve button readability by increasing font size and using a san serif font



3.5 Severity 3: Minor usability issues

This section lists minor usability issues found in the new benefits website design. Most of these issues can be fixed easily, and are illustrated in the figures below.

-----End of document excerpt-----

For more information about improving your product’s usability or integrating user-centered design methods into your organization, please contact us.

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