Benefit Communication Strategies:
How to Keep Employees Engaged

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Communication challenges

Employees don’t understand or appreciate their compensation and benefits
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Employees are not planning for retirement and leaving money on the table
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Despite incentives, employees are not engaging in wellness programs
Communication challenges

1. Employees don’t understand or appreciate their compensation and benefits.
2. Employees are not planning for retirement and leaving money on the table.
3. Despite incentives, employees are not engaging in wellness programs.
4. 32% of employees are uncomfortable with their knowledge about medical benefits and the healthcare system.

1. ‘Employees Report Difficulty Navigating Healthcare Options’ - report by Sheryl Smolkin
Communication challenges

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Public Entity employees work 24/7 at multiple locations, making meetings difficult

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- Despite incentives, employees are not engaging in wellness programs

- Public Entity employees work 24/7 at multiple locations, making meetings difficult

- Technology is often not available or only available for select groups in the PE environment

32% of employees are uncomfortable with their knowledge about medical benefits and the healthcare system (1)

1. ‘Employees Report Difficulty Navigating Healthcare Options’ - report by Sheryl Smolkin
Select the three operational priorities that are currently most important to your organization

- Attracting and retaining
- Controlling benefits costs
- Maintaining or decreasing overall operating costs
- Revenue/sales growth

Nationwide

Public Entity

AJG National Benchmarking Survey, 2016
Select the three operational priorities that are currently most important to your organization

- Attracting and retaining: 63%  
- Controlling benefits costs: 80%  
- Maintaining or decreasing overall operating costs: 59%  
- Revenue/sales growth: 15%

AJG National Benchmarking Survey, 2016
Why is communication important?
Communication

- Push out information
- One way
- Compliance focused
- Reactive
- Traditional channels
- Organization focused
Communication

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- One way
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Engagement

- Align to desired culture of the organization
- Focused on employee
- Highly personal and emotive
- Two-way (and that doesn’t need to mean conversational)
- Capture hearts and minds, for long-term gain
- Structured and strategic
Employee Value Proposition | Accountability | Engage
What two solutions that would be most helpful to your organization in better managing its HR-related challenges and opportunities?

- More collaboration from managers
- More effective communications
- More enforcement with policies
- Senior leadership focus on HR issues
What two solutions that would be most helpful to your organization in better managing its HR-related challenges and opportunities?

- More collaboration from managers: 40%
- More effective communications: 33%
- More enforcement with policies: 29%
- Senior leadership focus on HR issues: 28%

AJG National Benchmarking Survey, 2016
Four practical tips
(and they’re not rocket science!)
1. Know your audience
Generation Y / Millennials (teens to 30s)

What they need
Help with debt, housing, career
Instant feedback
Non-traditional benefits

How to reach them
Digital, including message boards
Frequently
It's about them

The new normal
Compulsion
Employers running to catch them
They know before you!

On the horizon
Personalization
Alternative Benefits
Rapid career changes and progression

Beware!
Auto-enrolment minima not enough
Data
Attention Deficit

2016 ARTHUR J. GALLAGHER & CO.
Generation X
(30s to 50s)

What they need
- Retirement Funding Advice
- Comprehensive Core Benefits
- Help with competing demands on their time and money

How to reach them
- Internet/intranet
- Face to face guidance (webinars work too)
- Go home
- Digital, including message boards

The new normal
- Need vs Affordability
- Need for engagement
- Work to live

On the horizon
- Childcare and Eldercare
- Early retirement or sabbatical

Beware!
- Funding Gap
- Financial Wellness
# The Boomers

(50 to 70)

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<td></td>
<td>Go home</td>
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Silent Generation (70+)

What they need
- Flexible income
- Sustainable cash flow
- Long term care

How to reach them
- Face to face
- Web based comparison sites
- Be clear, concise

The new normal
- Manageable work
- Harnessing their experience
- Extending benefits

On the horizon
- Better eldercare products
- Digital

Beware!
- Capability
- Change

2016 ARTHUR J. GALLAGHER & CO.
2. Have a clear strategy

Only 16% of respondents have a comprehensive communication strategy, although 71% have a strategy for some programs (i.e. wellness, safety).
How?

Gather insight

Measure and refine

Execute

Develop strategy

Create experience
Insights

Stakeholder input
Objectives & challenges
Vision and values
Key messages

Analysis
Trends
Behaviors
Opportunities
Vendor comms

Employee research
Understanding
Perception
Needs / wants
Personalization
Define objectives

Identify desired employee actions

What channels can you use?

Consider any obstacles

Determine a clear and simple message
What methods do you use to communicate about benefits enrollment to employees?

- Email announcements
- Health and benefit fairs
- Live group enrollment meetings
- One-on-one meetings
- Home mailings
- Online portal/enrollment site

AJG National Benchmarking Survey, 2016
What methods do you use to communicate about benefits enrollment to employees?

- Email announcements: 90%
- Health and benefit fairs: 54%
- Live group enrollment meetings: 72%
- One-on-one meetings: 55%
- Home mailings: 37%
- Online portal/enrollment site: 37%

AJG National Benchmarking Survey, 2016
Last year the Government announced changes that will mean people in their late-30s to mid-40s will have to wait an extra year to claim their State pension, while the under-30s will have to wait until they’re at least 68. The State Pension age is likely to go up and up, so, if you don’t want your fate to lie in the hands of politicians, you have to make your own financial plans.

Of course, financial independence doesn’t just happen; you have to play your part! This edition of Pensions Insider shows you three ways you can take greater control of your finances during this month’s Benefits Xchange window:

1. Get time on your side to help your money grow.
2. Make sure your family has the protection it needs, giving you peace of mind.
3. Take it one percent at a time…

Having a good pension from the Plan will largely come down to how much you decide to save and when. The good news is you don’t have to go it alone!

You can contribute as much as you like to your Personal Account, but anything above £40,000 a year may incur an extra £000000/PI13s 0001. The sooner you start, the easier it is…

The sooner you start to pay the extra 1% contribution, the more time it would have to grow.

Turn to page 6 to find out how you can start paying extra towards your future.

This year, START PAYING EXTRA 1% OR IN YOU RETIRE IN YOU RETIRE IN IT COULD BE WORTH*

You need an estimated £130,000 in pension savings, on top of the State Pension, to buy a retirement income equal to the minimum wage.

£712.92 22 years
£28,480 10 years
£11,690 12 years

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This year, START PAYING EXTRA 1% OR IN YOU RETIRE IN YOU RETIRE IN IT COULD BE WORTH*
Measure and refine

Inbound benefit calls
Participation
Employee feedback
Engagement scores
3. Keep your communication:

**E A S Y**

- Emotional
- Appealing
- Simple
- You (focused)
Emotional
Appealing
Appealing
Avoid information overload
"Would this capture my attention?"
Simple
ABC offers its employees the ability to contribute money to flexible spending accounts from their paycheck pre-taxed to reimburse for eligible out-of-pocket expenses.

Is a new hire eligible?

New hires joining the company, after the annual Healthcheck 360 Wellness Event, will be eligible to receive the New Hire Wellness credit if they complete the online Health Risk Assessment and speak with a Healthcheck 360 Health Coach within 60 days of their hire date.
20/20 vision is considered normal. If you’re struggling to clearly identify the symbols on line 8 while stood 20 feet away, it might be time for an eye test – it’s advisable to have one every two years. Tests cost around £25 and you can claim the cost back through MediPlus. (T&Cs apply).

Find out more and submit your online claim at elements.matthey.com

Get an eye health check

The Johnson Matthey Eye Chart

If you’re struggling to focus on this poster, or getting tired eyes and headaches, it might be time for an eye test – it’s advisable to have one every two years. Tests cost around £25 and you can claim the cost back through MediPlus. (T&Cs apply).

Find out more and submit your online claim at elements.matthey.com

GET AN EYE HEALTH CHECK

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You (focused)
4. Know what success will look like
Reduce costs
Drive online traffic
Improve appreciation
Increase participation
Reduce pressure on HR/benefits team
Encourage consumerism
Reduce costs
Drive online traffic
“Communication isn’t about what is created... but what HAPPENS as a result.”
Thank You

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