

Turning Your Wounds into Wisdom

APPLYING STRATEGIES TO OVERCOME THE LATEST PAIN
POINTS AND CHALLENGES



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Welcome

Today's Agenda

1. Research and insights on top priorities and challenges
2. Tips for engaging employees
3. What participants are saying



Submit your response through the “Questions” section in the panel

What are your words of wisdom for other HR professionals?

Chance to receive a Rocketbook.



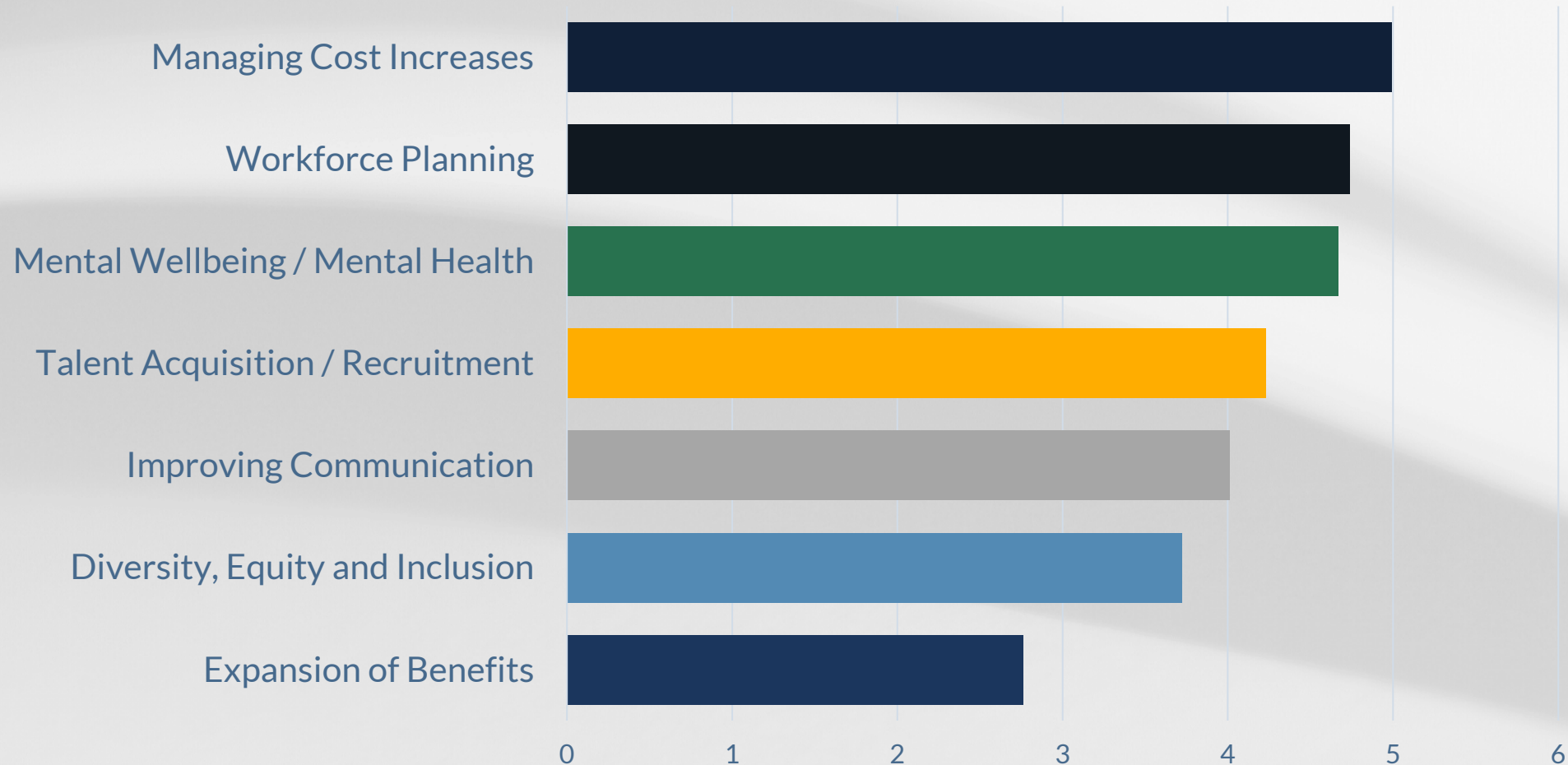
Turn your wounds into wisdom.

— OPRAH WINFREY

MIND|JOURNAL

■ Top Priorities for HR and Benefits

Priorities - Weighted Ranking



What prevents you from being **successful**

Nearly 60% indicated internal resources are strained with 1 in 3 strongly agreeing

1 out of 2 indicate communication to employees is getting lost / overlooked.

Over 40% report employee's needs have changed; but there are too many needs to do it all

1 in 3 have difficulty validating the ROI to executive team regarding additional investment in benefits

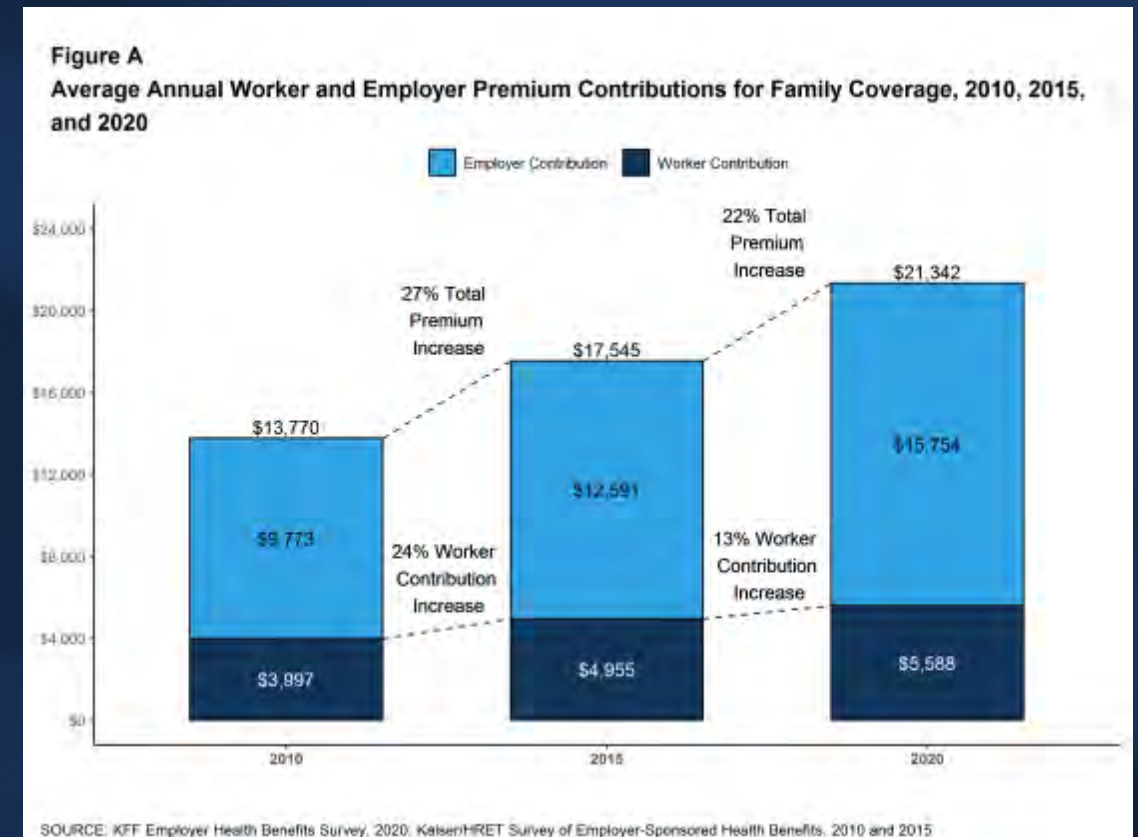
Managing Cost Increases

The challenge: Premiums increased average of 49% since 2010; worker contributions increased 37%

Approaches to contain costs:

- **HDHPs with Savings Account** increased from 24% of covered workers in 2015, to 31% in 2020.
- **Self-funded plans:** 67% of covered workers are enrolled in self-funded plans as of 2020 (up from just 61% in 2019).
- **Deductibles on the rise:** In 2020, average deductible was \$1,364 a 111% increase from 2010.

Source: Employer Health Benefits Survey 2020 Annual Survey (kff.org)



Workforce Planning

To return or not to return. That is the question.

How can BRI help?

- ✓ Flexibility with commuter benefits
- ✓ Wellness & vaccine incentive programs
- ✓ Specialty accounts to address unique employee needs
- ✓ Child care search with potential for discounts.

**66% of organizations
delaying office re-openings**

- Gartner Survey, August 2021

CNBC

Companies are already pushing their return-to-office dates to 2022—why some experts say it's a 'smart approach'



WSJ Wall Street Journal

The Biggest Mistakes Bosses Will Make With Workers Returning After Covid-19



The New York Times

Why You Might Not Be Returning to the Office Until Next Year



CNBC

For many workers, the return to offices has become 'The Great Wait.' It's costing employers millions



WSJ Wall Street Journal

Covid-19 Live Updates: Labor Day Return to Normal in New York Is Tripped Up by Delta Variant



Talent Acquisition



3 Strategies to Consider

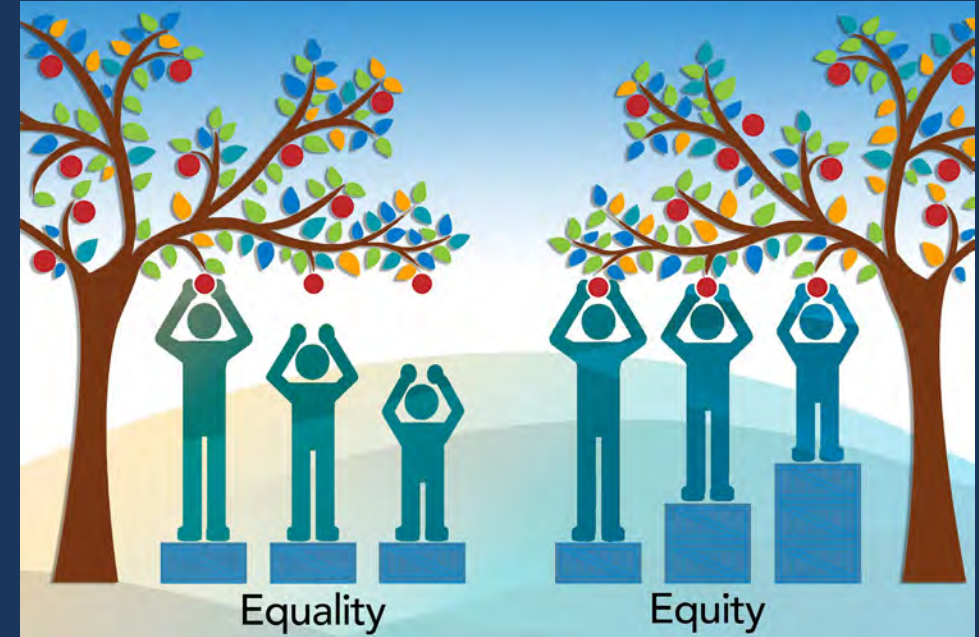
1. Offer training to support virtual hiring
2. Invest in your people.
3. Consider flex staffing / contract work

Diversity, Equity & Inclusion (DEI)

Potential DEI Goals for HR Professionals

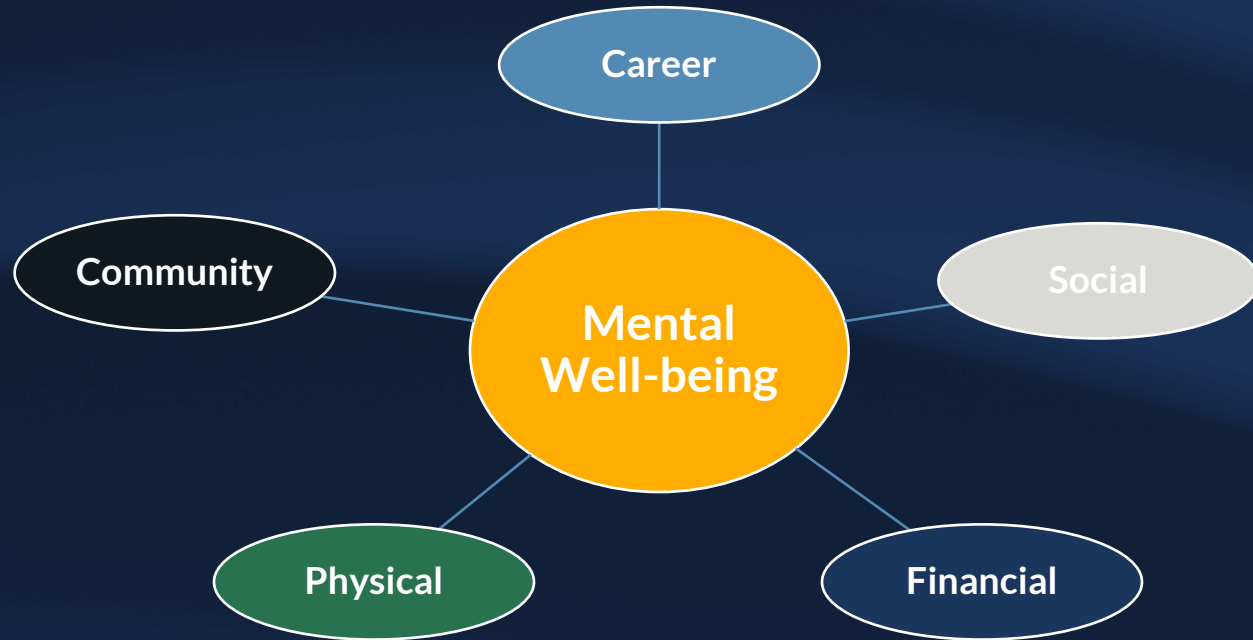
- Review all benefits from a more "inclusive" lens. How can your benefits be more inclusive?
- Ensure DEI is an integral part of workplace, including training programs, policies and recruitment methodologies.
- Consider multi-generational workforce needs and its impacts on communication, training, resources, technologies
- Engage with a third-party to help drive change, such as Talking Talent.

Equality does not equal Equity



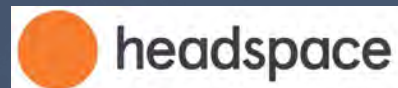
Mental Health & Well-Being

How do you define well-being?



Steps you can take:

- Expand benefits
- Increase access to EAP services
- Treat well-being as a fourth pillar of health benefits



Mental Well-Being in the News

American workers are quitting their jobs at record rates. Here's why

The pandemic inspired many American workers to leave their comfortable, stable jobs. According to the Bureau of Labor Statistics, the number of job leavers increased by 164,000 to 942,000 in June. Some are calling this period of the pandemic “The Great Resignation” as more and more workers are leaving their jobs to either pursue new career paths or focus on more personal time.

Nike closes offices for a week to give employees a mental health break

By Devon Haskins | KGW News

Global apparel and shoe company Nike is putting some of its employees' mental health ahead of productivity. It has closed [its corporate offices](#) for the week so employees can “enjoy additional time off to rest and recover,” according to a statement.

Yahoo Finance

According to the Mental Health Index: Older Workers Show Marked Mental Health Improvements; Workplace Mental Health Initiatives May Be Paying Off

Now is not the time to walk away from workplace mental health support, but to continue investing in employee mental wellbeing for all ages.”



Handwritten text: "Handwritten text: (faint, illegible characters)"

What are your
words of wisdom
for other HR
professionals?

Our winners are...



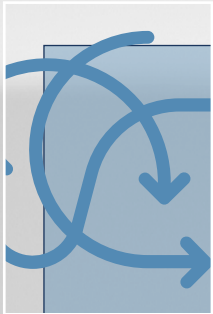
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Improve Communication

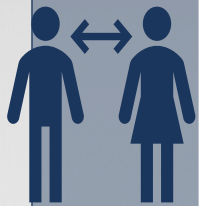
What are the challenges?



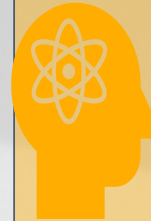
Items are getting lost



Communications aren't being received



Employees receive communications in different ways.



Employees don't understand their benefits and options

How will employers communicate this open enrollment?

3.5

communication channels
expected during open enrollment,
up from 2.5 in 2021 OE

80%

using 3 or more channels,
up from 50% in 2021; 22% using 5 or
more methods

7%

using just one channel,
down from 22% in 2021



Nearly 9 of 10 will use email
(up from 8 of 10 in 2021)



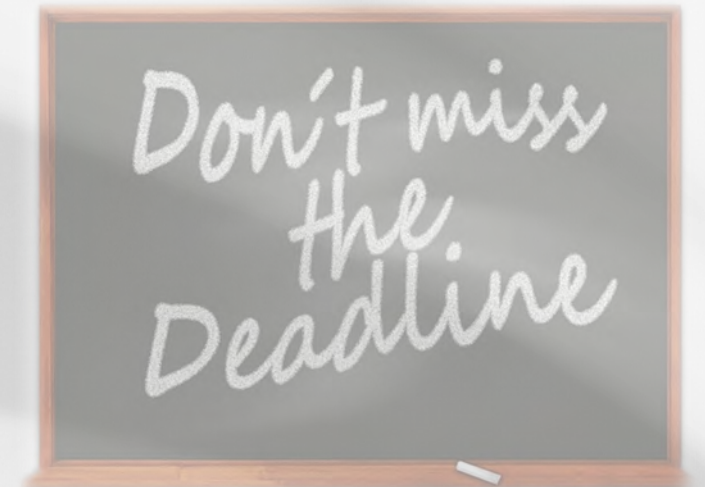
Nearly 6 of 10 using video/phone
conferencing (up from 5 of 10 in 2021)



75% using web pages and portals
(up from 63% in 2021)



Nearly 3 in 10 using decision support tool /
benefit selection tool (up 700% since 2021)



Submit your response through the
“Questions” section in the panel

What is your best
employee engagement
tip for other HR
professionals?

Chance to receive a
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7 tips for engaging employees

Engagement Tip #1

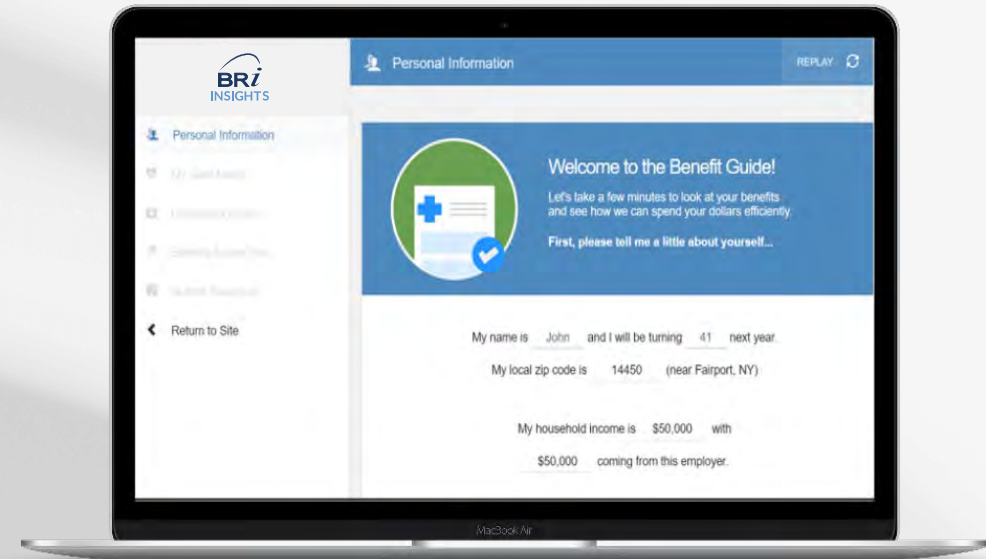


Use decision support for personal, proactive and interactive employee engagement

Decision Support - BRI Insights

BRI INSIGHTS: A personalized shopper for your employees to select the best benefits

- ✓ Delivers **proactive communication** to eligible populations
- ✓ Aids in **managing cost increases**
- ✓ Employer insights and migration analysis provide tangible **ROI analysis**



powered by



Engagement Tip #2



Create a communication
calendar

Communication Calendar

Pick Your Path

- A. Downloadable marketing calendar with suggested timelines and communications to send to employees.
- B. Register for reminders on what and when communications should be sent.



Sample Marketing & Communication Plan

The key to a successful implementation of pre-tax benefit account plans is communication. But, sometimes that is easier said than done. We recognize that every employer is different and may have different communication needs. Our goal is to provide you with a variety of resources to help make it a little easier.

Need some help? BRi can send Open Enrollment emails on your behalf. Simply visit our [OE Email Request Page](#) on [BenefitResource.com](#), select your chosen template, upload a list of email addresses for eligible employees through the Secure Employer Portal, and select the date you want the email to be sent. We take care of the rest. Looking to customize your message? Contact marketing@benefitresource.com with your desired changes. Please allow at least 5 days for customization requests.

PRE-IMPLEMENTATION

"IT'S COMING" COMMUNICATION

1 Any time you are introducing a new benefit it is best to proactively communicate this change. This is especially important when introducing a plan such as an HSA. If an employee is not aware, a decision regarding benefits under a spouse's plan can affect their eligibility for HSA contributions. If they know in advance, they can consider all relevant factors.

- Develop a custom communication that clearly outlines the types of changes you anticipate making and the timing of those changes.

INITIAL ANNOUNCEMENT

ANNOUNCEMENT TO EMPLOYEES

2 Provide employees with an announcement regarding the new program. The announcement may include an invitation to an information/enrollment session that they may attend and/or instructions for enrolling in the benefit. We have a variety of options available.

- Posters/flyers for common areas and for distribution
- Email invitation
- Transition communication for participants in existing plan who would be impacted by the vendor change

INTRANET CONTENT AND LINKS

Integrate content into an intranet site. This is helpful both during initial enrollment and can be an ongoing reminder of the benefits available.

- Presentations / PDFs to make available to employees
- Summary of program
- Links to informational videos, tax savings calculator, and enrollment login

HANDOUTS

Describe what each account is and how they work.

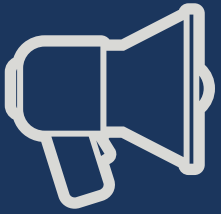
- Plan brochures
- Frequently Asked Questions

TRAINING / ENROLLMENT SESSIONS

Group and one-on-one support to educate, communicate and enroll employees in benefit plans.

- In-person and web-based training for employees

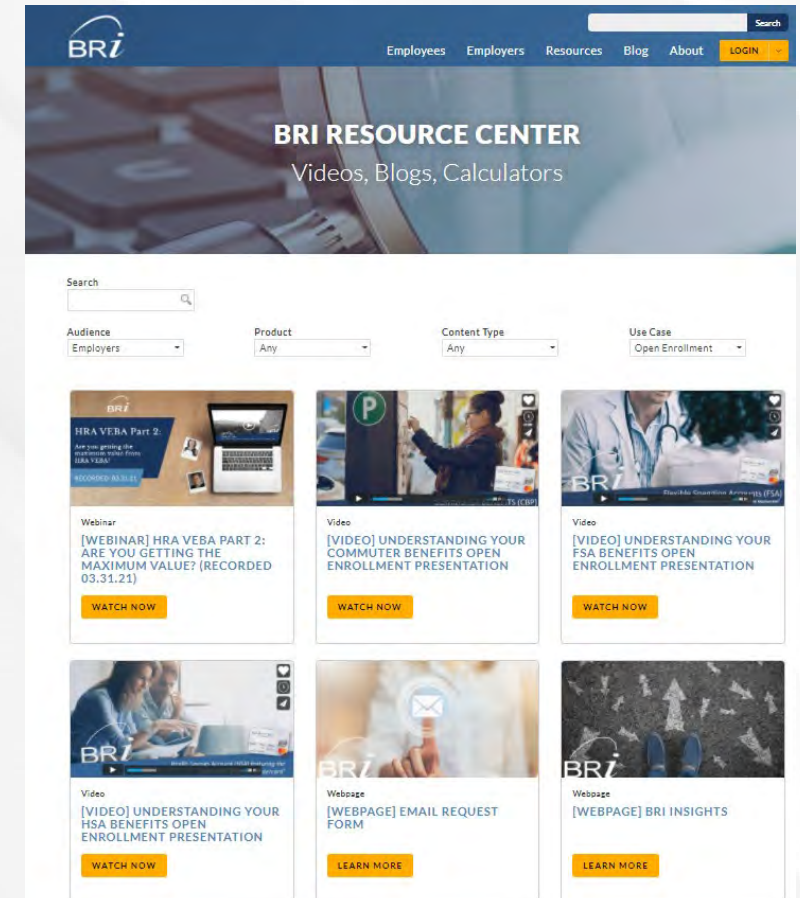
Engagement Tip #3



Use smaller, more frequent communications

Resources to Address Varying Employee Communication Preferences

- Brochure / Flyer
- FAQs
- How-to/ Guides
- Infographics
- Videos
- Presentations
- Email Templates
- Content Blocks for inclusion in your materials



VISIT

BenefitResource.com/resource-center

Engagement Tip #4

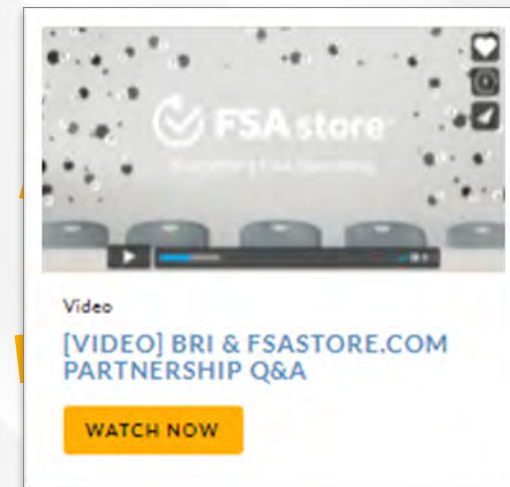
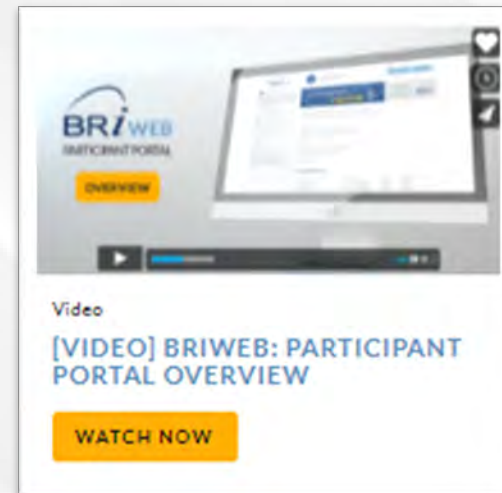
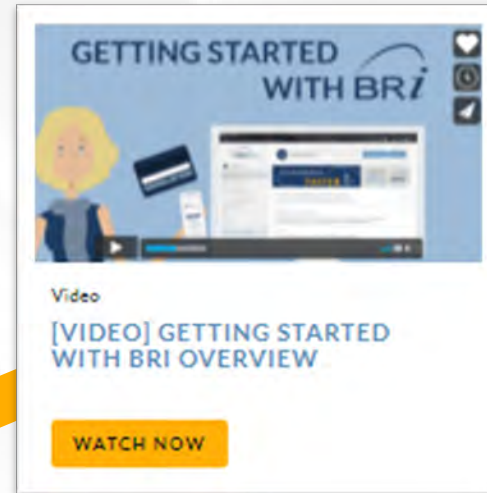
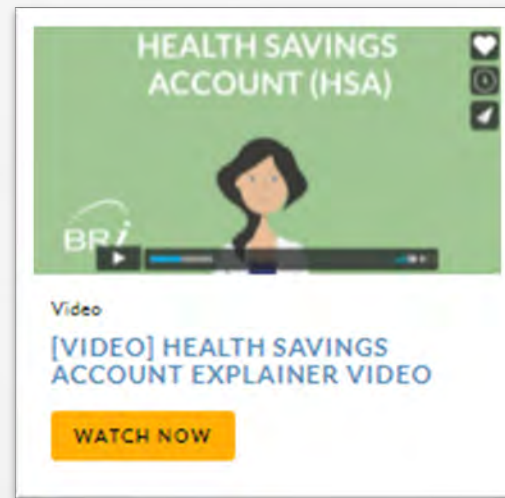


Think Digital First!

Video Resources

Participant Journey through Video

- Explainer videos
- Getting Started with BRI
- “How to” videos
- Partnership resources and tips



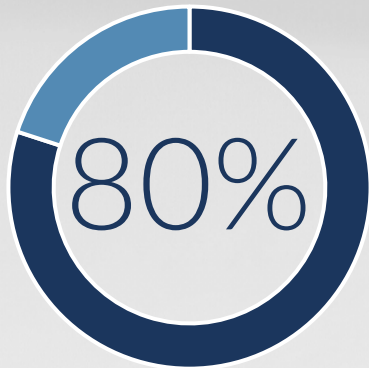
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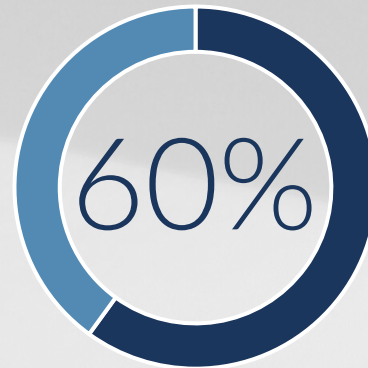
Engagement Tip #5



Encourage participation with gifts, drawings, games



US Workers who believe game-based learning is more engaging



Increase in employee engagement as a result of gamification training

Gamification for Any Budget

On the cheap!

Solutions you may already have

- Web conferencing tools
- Forms from your document software (i.e. Microsoft Forms or Google Forms)
- CRM Systems (i.e. Salesforce, Hubspot)
- Email Senders (i.e. MailChimp, Outlook)

For a Modest Fee

Popular gaming / survey platforms to consider:

- Kahoot
- Aha
- Quizizz
- SurveyMonkey

Typically \$15 - \$60 per month

Varies by the number of users and number of participants you intend to support

Engagement Tip #6



Leverage internal
champions / influencers

Engagement Tip #7



Try something new

What are BRI
participants saying?

The Basics



Preferred method of communicating
37% report contacting participant services in last 12 months

Communication Method



Services Use



80% report receiving communications
79% report accessing BRIWEB
34% access through BRIMOBILE
84% access funds through card
31% submit online/mobile claims
8% indicate mailing/faxing claims



Nearly 8 of 10 report accessing BRIWEB



Over 3 in 10 report accessing BRIMOBILE

Participant Survey conducted May 15, 2021 through June 30, 2021

NPS

Net Promoter Score

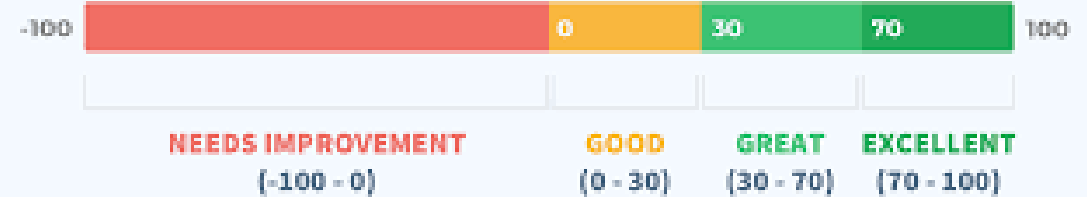


NPS PARTICIPANT
SCORE:

61

What does this mean?

What is a good NPS score?



You are in the 94th percentile of the Insurance industry



Companies included in this industry

GEICO, MetLife, Allstate, 21st Century, Travelers, Prudential, New York Life, Liberty Mutual, AAA, The Hartford, State Farm, American Family, Progressive, Nationwide, Farmers, USAA

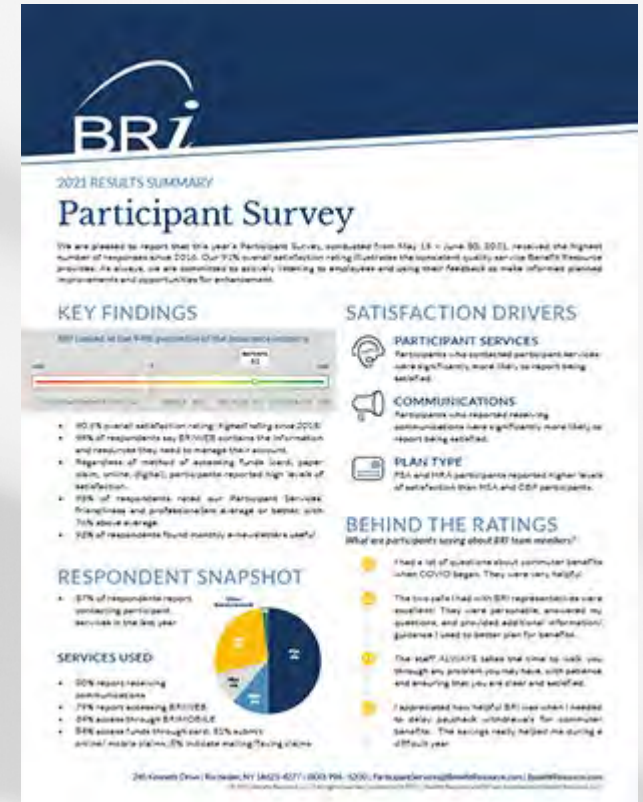
What is influencing satisfaction?

Participant Services

Communications

COVID Impacts

Card / Online Make it Easy



What are we working on?



Ongoing participant communication and education

- Account-based **welcome series** for first 100 days - LIVE
- Targeted participant e-**newsletters** - LIVE
- Added email and text push **notifications regarding claims** status - LIVE
- Optional election confirmation / quarterly balance **statements** - LIVE



More robust interaction tracking and chat system

- Representatives have centralized access to **interaction history** - LIVE
- Readily **access insights** from all interactions (internal) - LIVE; Available to ERs - Future
- Real-time **participant feedback** and interaction - IN-QUEUE
- **ChatBot** to aid in resolution of common items - IN-QUEUE



Improve ease of use through BRIWEB and BRIMOBILE app.

- **Enhanced banner and messaging** capabilities for better targeting- LIVE
- Usability and visual **enhancements for BRIMOBILE** - IN-PROGRESS, TARGET Q4
- Feature enhancements to BRIWEB / BRIMOBILE including **dual factor, biometric login** - IN-QUEUE



Thank You!

ANY QUESTIONS?