



5 Things Your Employees Aren't Telling You

Pulling back the curtain to shed light on effective strategies for employee engagement.

► Assume nothing

As we all know and can attest, assumptions can have disastrous outcomes. Consider the bank president who advised Henry Ford's lawyer against investing in the automobile because it's "only a novelty—a fad." Or, famed movie producer Darryl Zanuck's claim that TV wouldn't last as "people will soon get tired of staring at a plywood box." Or even as recently as in 2012, when media industry analysts dismissed Snapchat as a fleeting craze not to be taken seriously (the social media platform now has more than 100 million active daily users.)

However, despite all the reasons we have not to make assumptions, let's admit it:

We make countless judgements and assumptions every day, thinking that we know for certain how others will respond, what they want or need, or how they perceive things.

In reality, though, humans aren't mind readers—and HR professionals are no different. No matter how open and transparent your company culture, employees aren't sharing everything about their needs, wants, priorities, or challenges. This makes employees wonder why their HR managers, benefits managers, and CHROs don't really "get them." In turn, this often results in low benefits enrollment, engagement and use—and trying to understand that makes HR pros want to rip their hair out!

Leaning on 20 years of benefits experience and employee data, here are five things that employees are often thinking, but aren't telling you. These hidden insights can help you craft a more compelling secret sauce to accelerate the adoption and acceptance of your benefits strategy.

Here are five things that employees are often thinking, but aren't telling you...



We make countless judgements and assumptions every day, thinking that we know for certain how others will respond, what they want or need, or how they perceive things.



I don't really understand anything you're telling me when it comes to benefits.

"HSA. PPO. Voluntary. Short-Term Disability." To employees, the benefits world is a jargon-filled soup of acronyms and unfamiliar terms. While it makes perfect sense to HR, and many organizations have the best of intentions with communication and education, employees too often are left lost.

The result? Employees choose benefits quickly and without much thought during Annual Enrollment, and then never think about their benefits again—until the next enrollment season, or when they need their benefits in an emergency. It's not a great place to be in, especially when you consider that benefits' premiums comprise the largest overall deduction from their paychecks each month.

How can you help? Try these four things:

► Junk the Jargon

Take a step back to drill into the real meaning of your benefits—first by putting definitions in plain English, then by putting them in context of how they'll help your employees live healthier, more financially secure and less stressful lives.

In a recent survey, [nearly 57% of companies admitted](#) that their benefits communications strategies need work. If you see lots of acronyms and specialized terms in your communications with employees, it may be time to re-think how you talk about benefits.

► Listen More Than You Talk...

Get real, in-person feedback from employees. Employee focus groups can help you determine how much employees really know about their benefits, the value they place on them, and how to communicate about benefits in a way that makes them feel personal.

Employees say being asked for their feedback or opinions and having in-person interactions are two of the many ways their employers can show empathy in the workplace.

This workplace empathy—or understanding employees' feelings and needs—is critical to improved employee engagement and performance, and a more positive workplace experience overall.

Understanding how your employees prefer to receive communications and what motivates them is key to educating them about their benefits—and the end result can be a more engaged and invested workforce.



SPOILER ALERT

Just because we can rattle off the meanings of deductible, coinsurance, and out-of-pocket maximum, as well as insider acronyms like ACA, ADA, FSA, HSA, and so on—employees can't—nor do they want to.

► But Communicate More Often, Too!

Use your listening sessions to learn what types of communications resonate most with your employees, and how often they need to hear from you. Again, don't assume.



Fun fact: 81% of Boomers own a mobile phone, and 85% use it for texting!

Once communications preferences are nailed down, develop a targeted communications plan that informs, educates, and promotes your benefits plans—and uses the entire [12-month calendar to do it](#), not just the two weeks of Annual Enrollment.

Then, mind the medium: Email is good to send reminders, links to website information, and handy checklists. But, take advantage of opportunities to personalize your internal employee website with interactive and educational materials surrounding Annual Enrollment. Consider video, social media, apps, and other digital tools to engage employees and help them understand their benefits. The options don't stop there: Infographics, brochures, and of course, tried-and-true printed communications can provide facts in an engaging way.

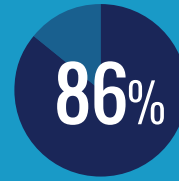
► Teach Them to Fish

The simple fact is that people dread shopping for benefits. Whether they're overwhelmed by a multitude of choices or impatient with videos and avatars, employees are too often frustrated by the entire experience. That's why the benefits selection process should educate employees about the right choices based on their lifestyle and preferences.

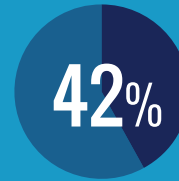
Enrollment tools should take into consideration the employee as a whole person—their physical and emotional needs, their risk tolerance and their finances.

By personalizing and simplifying the process, employees will be better engaged when choosing their benefits, and they'll feel like they're getting the support they need, when they need it.

Make this process more personal by choosing the right technology to support it: Recommendation engines and decision-support tools can help empower employees to choose the right benefits for their lifestyle and goals.



86% of employees find the insurance purchase process confusing.



42% don't believe they use their benefits effectively.¹



38% report they are not very confident that they made the right decisions during their last Annual Enrollment.



Technology can help turn all of these statistics around and streamline benefits selection.

Take the fear and confusion out of the enrollment process: Ask employees questions about their well-being, risk tolerance, and family life to guide them through their benefits choices.

Artificial intelligence takes these tools to the next level!

Leveraging these technology innovations to provide live responses to employees helps make benefits selection a conversation rather than a chore, and encourages employees to ask the right questions to get the right solutions.

#2

I never quit smoking...or signed up for that health challenge. Don't even get me started about my flu shot.

Nearly every organization now has some sort of incentive-based health initiative designed to engage employees in managing and/or improving their health. What's far less universal, though, is clear ROI demonstrating that these programs and policies—and the high-dollar spend that goes with them—is actually yielding healthier and happier employees.

According to a recent survey, many employers are overstating the benefit their health and wellness programs have on the bottom line: 42% of respondents believed the average wellness program saves employers \$99 per employee per month (before subtracting the cost of the program). However, data shows that the actual number is far lower—closer to just 99 cents per employee per month.

There's definitely a disconnect between perception and reality in the payoff of today's workplace wellness programs.

That's partly because your employees are afraid to tell you—as they're sneaking that doughnut from the break room or going out back for a cigarette break—that they're intrigued by the money or prizes they could win from a one-time wellness challenge, but they don't truly want to change their behavior. Or, they don't understand how to make such behavior changes stick.

Furthermore, the same survey finds that two-in-five employees estimated the average annual financial reward available through a wellness program was a range between \$0 and \$300—far below the average \$742 per employee per year that employers put on the table for them to collect through financial rewards and incentives.³

To interest and engage employees in wellness programs, HR professionals have several potential solutions:

► Judge Not

First, cut out the judgment that employees think is heading their way for not sticking to their healthy living goals. A 2016 study shows that employee engagement for just completing a basic health questionnaire was barely over 50%.

Whether they perceive wellness programs as just one more thing to do, or if they're nervous about sharing private data, employees are often skeptical at best about these programs.⁴ Employees need to understand that any wellness initiative is all about small steps and the journey towards healthy living—rather than being “graded” by the destination.

A 2017 Study Found That...



2 in 5 employees incorrectly estimated the average annual financial reward available through a wellness program was a range between \$0 and \$300

70%

of full-time employees are interested in taking proactive steps to improve their health and well-being.

BUT

63%

of them aren't willing to spend more than an hour a day to achieve that.²

► Remember, Many Employees Are Wearing Their Hearts on Their Sleeves

Wearables such as Fitbits® and Apple® watches have become increasingly common. In fact, 62% of respondents said they would use a wearable as part of a corporate wellness program.

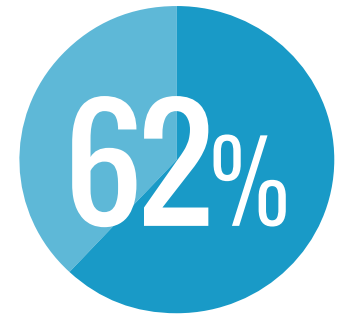
These fitness trackers can help remind employees to take action, like getting in enough steps in a day, and they provide HR managers with raw data to evaluate engagement in wellness programs as well as ROI.⁵

► Walk the Walk, Literally

Perhaps most importantly, employers who talk the talk have to walk the walk! Leadership sets the tone for an organization in many ways, not the least of which is engagement in healthy living programs and challenges. So, make sure you're part of the company kickball team, and ask your directors and C-suite to make an appearance to get their flu shots.

Find small ways to work wellness into the natural flow of your organization's working days and sponsor new and engaging ways for everyone to be involved.

Encourage 15-minute walk breaks, offer healthy snacks like fresh fruit and nuts, or hold meditation and yoga sessions. There's a long-term payoff to your employees and organization, as well as an opportunity to continue to foster the communication and relationship between employees and HR.



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#3

I want to know how much things cost!

More than half of Americans (54%) are worried about saving for retirement or covering the costs of a major illness or accident.

Furthermore, 41% are concerned about paying medical costs for normal healthcare.

These stats illustrate an important trend for HR pros to consider: Gone are the days of employees not paying attention to their benefits and how much they cost.

With the increasing consumerization of healthcare and continuing concerns about how to pay for medical and other benefits, employees today view the cost of their benefits as part of their monthly and yearly budget—and they want to understand the reasoning and rationale behind these costs.

Employees are thinking differently about budgeting for benefits—which means HR has to think differently about how to guide the employee benefits selection process.

► Target Your Messages

Employees of different ages and at different stages of their lives need different things. The benefits selection process should be flexible and responsive to employees' needs, and HR's communication with varying employee populations should reflect that. This is again where the idea of empathetic communications come in—understanding the “reverse golden rule” and treating employees how they want to be treated will help leaders create compelling content that resonates and drives action among employees across all groups.



54%

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► Utilize Total Compensation Packages

We call this a “one wallet” view of benefits: from medical and dental, to college savings plans, to pet insurance, employees are paying for their benefits from one wallet and budget—and they’re expecting their employers to view benefits in the same way.

For employers, this means that employees are more cost-conscious than ever before, and they’re looking for solutions that help them understand their benefits. In today’s competitive labor market, benefits comprise an important part of compensation packages, so a robust offering affects recruiting and retention efforts.

Employees need to be able to visualize their benefits as part of the overall package, so clear reporting is key to helping them see just how much value they’re getting.

Employees want support and benefits that consider their personal assets along with employer-provided financial planning offerings. They’re looking for combined enrollment for all of their benefits, along with technology and HR partners that help them choose the right benefits for their current stage in life and goals.

► Get the Right Comprehensive Tools

A [recommendation engine](#) that asks employees questions and tailors options based on their responses can overcome concerns about costs and an overwhelming number of choices. Targeted questions about an employee’s risk tolerance and lifestyle allow such a system to calibrate plan offerings for each employee’s specific needs. Making the selection process into a [conversation](#), rather than a one-way lecture, also gives employees greater peace of mind that their benefits are truly the right fit for them.



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#4

I'm thinking of leaving, but might consider coming back someday.

When an employee leaves, it can take HR by surprise: Where were the warning signs? What could HR have done differently to retain the employee?

HR's reaction and way of handling this news, though, can have a huge impact on the business. That's because many employees are willing to be brand ambassadors if they've had a positive experience leaving their employer. They often help promote their former employer in their own circles, and even consider returning as "boomerang" employees. How to prepare for this inevitability?

The key is a **comprehensive offboarding** program that leaves employers and employees feeling positive about the experience, and sets a precedent for a good future relationship between the former employer and employee.

► Mind the Exit

First, consider the communication process for exit interviews. Many HR departments don't even conduct exit interviews, or they may collect exit data but then fail to share it with senior managers. But a strategic exit interview program that succeeds centers on a handful of goals:



Unearth issues beyond salary and benefits, improving talent management and succession planning.



Probe employees' perceptions of the work they did, including working conditions, peers, job design and culture.



Learn about managers' leadership styles and successes—or failures.



Cover broader company areas—marketing, strategy, operations, etc.—to help improve the organization.



Create lifelong advocates for the organization.



LEARNING LESSON

Learn 6 key ways boomerang employment can benefit your organization, all told through the stories of three of the world's most famous boomerang employees.

[Read the e-book](#)

► Roll Out the Red Carpet

Second, make the benefits exiting experience a positive one for the departing employee.

The right platform allows an employer to offer exiting employees the ability to elect, enroll, and set up payment for a range of benefits plan options when they leave, which provides peace of mind as they transition to a new chapter in their lives.

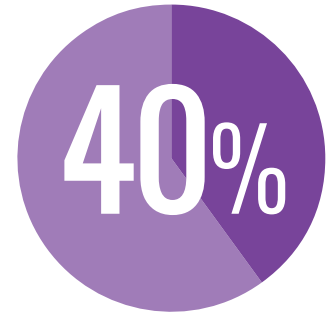
Such a platform can include key benefits like medical and dental insurance, and legal assistance.

This is an important step in the offboarding process that many organizations overlook, but it can pay off in the long run for employers. Employees who have a positive benefits experience—both while they're part of and when they're departing an organization—are not only more likely to return, but they're also more likely to recommend their former employer to their larger network, creating brand-loyal mouthpieces for the organization who can help zero in on top prospects.

► Don't Be a Stranger

One study finds 46% of Millennials say they would return to a former company—and they aren't alone.

A third of Gen X employees and 29% of Boomers also would consider boomerang employment. The same study finds that 40% of HR professionals would rehire alumni employees. Assuming they departed voluntarily and on good terms, keep open lines of communication with former employees, network with them on social channels and at industry events, and keep them top-of-mind.



40% of HR professionals would rehire alumni employees.

#5

Just because I have a happy face at work doesn't mean I'm engaged.

Can you really understand the best way to communicate with employees (or anyone, for that matter) without putting yourself in their shoes? You might not have to walk a full mile, but you have to at least put on their shoes!

Workplace empathy means understanding employees' feelings and needs, with the goal of driving a better workplace experience. In many workplaces, morale seems great, employees enjoy interacting with each other and an overall positive outlook exists about the future. Employees seem happy—but does that mean they're engaged at work? When business leaders mistake general office morale for true engagement, they can ignore issues that may negatively affect the bottom line.

1/3 According to Gallup research, only about one-third of U.S. employees are engaged on the job.⁶

The stats don't change much year over year, even though companies spend a lot to boost employee engagement, happiness, and output. Lack of engagement is a huge problem in the workplace, costing businesses nearly \$600 billion a year in lost productivity and work product.

Surely, with such a large impact on the bottom line, engagement is easily measured and quantified in the workplace...right?

Wrong. Instead, engagement is often an ambiguous term, and employees most likely aren't telling their managers that they're not engaged until it's too late.

Although empathy can fix all of the issues, it's under-researched and in turn, underappreciated and underused. We found that employees place a high value on empathy—more than half are actually willing to work longer and harder for an empathetic employer, or leave a non-empathetic organization for a more empathetic one.

What are specific ways to demonstrate empathy in the workplace? It can mean fostering a culture where employees aren't afraid of failure. As Lazlo Bock, former SVP of People Operations at Google, explained, employers increase "psychological safety" when their employees think, "I'm not going to be rejected, embarrassed, or punished for speaking up about an idea."⁷



Although empathy can fix all of the issues, it's under-researched and in turn, underappreciated and underused.

Employees also overwhelmingly report that having their employers care about their physical and mental well-being is critical to demonstrating empathy.

This personal connection rates as more important than corporate policies or social issues.

So how do employers build a culture of empathy?

► With These Four Steps:



Hiring

Recruit and hire candidates who show they can listen attentively, treat others with respect and converse one-on-one.



Training

Educate employees about what empathy is and how they can demonstrate it, particularly those in leadership positions.



Measuring

Assess empathy in performance reviews, thereby making employees at all levels aware of its importance and how to improve in showing empathy.



Personalizing

Tailor your benefits and empathy efforts to the various generations that make up your workforce.

► When You Assume...

Well, you know the rest of the cliché. To truly improve employee morale, productivity and engagement—not to mention your business's bottom line—it's critical to find out from employees what they want you to know, and perhaps even most importantly, what they might be keeping to themselves. From utilizing responsive benefits platforms to demonstrating empathy from the C-suite on down, there are a variety of strategies that employers can employ to answer those questions.



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Here's what to do next:

There are a few key steps employers need to take to avoid making assumptions about their employees and benefits. If nothing else, HR pros need to:

#1 Practice transparency in all things

Employees want to know what things mean, how much they cost and how to cut through the jargon to really understand their benefits and be engaged through the year. [Creating a clear communication plan](#) can help eliminate communications clutter and better connect with your employees.

#2 Demonstrate real value

Wellness isn't just a physical state—employees care about their financial wellness too. Take a one-wallet approach and show them the total value of their benefits so they can fully understand where their money is going.

#3 Tap Into Technology

A [recommendation engine](#) and/or artificial intelligence solution can help guide employees through a personalized benefits selection and enrollment process ensuring that they are choosing and have access to the right benefits, in the right place, at the right time.

#4 Transform employee offboarding to be as important as onboarding

The entire offboarding experience sets the tone for former employees' view of a company, and can help—or hurt—recruitment of former employee networks in the future. Thinking through how to handle exit interviews, benefits transfer and other offboarding activities can pay off in the long run for businesses.

#5 Build a culture of empathy

[Empathy in communications](#), technology, and process doesn't just make happy employees, it helps drive engagement and impacts the bottom line. From recruiting and retaining great employees to improving work output, the ability to see things from your employees' point of view is critical to creating an engaged and productive workforce.

1 <https://www.businessolver.com/download/mychoice>

2 <https://newsroom.uhc.com/health/wellness-workplace.html>

3 <https://newsroom.uhc.com/health/wellness-workplace.html>

4 <http://fortune.com/2017/03/15/corporate-health-wellness-programs/>

5 <http://info.totalwellnesshealth.com/blog/wearables-can-integrate-with-your-corporate-wellness-program>

6 <http://news.gallup.com/businessjournal/188033/worldwide-employee-engagement-crisis.aspx>



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