

How to Offer Workers Benefits Now

By **Stephanie Shields**

The COVID-19 pandemic brought several issues in employee benefits management into sharp focus, highlighting the need for effective employee communication.

The shift to remote work may have forced the hand of HR departments in updating materials for online delivery, but embracing technological advances in benefits platforms can help employers.

As workers return to the office, or settle into hybrid or permanent remote routines, HR professionals and their benefits advisors should lead with tech — particularly around digital communications and data-driven personalization efforts — as they strive to best meet employee needs.

1. Communication must be constant, not just something that occurs during benefits election.

In addition to highlighting the need for modernization of benefits elections, the pandemic also showed how important constant communication around benefits is for employees.

The pandemic did one thing right away — it made people reexamine their current benefits with a more critical eye. People wanted to be sure they or a loved one would be covered if they got sick.

When it comes to employee benefits, employees are looking to their employers to play the role of educator and counselor.

If you, as benefits advisors, find that employees only think about benefits when the benefits are needed, or during the immediate election period, an “always on” communication strategy can encourage more engagement.

Signing up for benefits is an investment in the future, and with an always-on communication strategy — aided by technology — companies can make sure workers are getting the most out the benefits their employer provides.

Ongoing, meaningful communication can help employees think proactively about benefits, about

what’s best for their families and when it is the right time to activate their benefits. The best enabler of this mindset shift is a smart technology platform and data strategy.

2. Leverage technology to streamline a complicated process.

The ongoing benefits communication needs to be focused on digital delivery methods, another trend accelerated by the pandemic and remote working.

Leveraging multiple channels and formats — from simple text-based emails, to mobile-enabled notifications, to deeper-dive videos and interactives — can help keep employees engaged in benefits selection.

Additionally, the benefits landscape is complex and only getting more so. The industry has been slowly moving away from in-person benefits selection, to management through third-party platforms, and that trend increased dramatically over the last 18 months.

There has also been a **rise in use of voluntary, employee-pay-all benefits**, according to data from Willis Towers Watson. While this is being driven mainly by the pandemic — with an increase in solutions like disability insurance, mental health benefits, and life insurance — that bigger trend is here to stay.

This means employers are often doing business with as many as a dozen or more carriers to cover all those needs. A well-designed benefits management platform can serve as an integration point, to bring the vendors and their offerings together, with a user-friendly dashboard for employees.



Stephanie Shields

(Credit: Vadym Pastukh/Shutterstock.com)

Technology-driven offerings like this not only help simplify and streamline the process, they can include tools to help employees select the right benefits for their demographic and situation.

Such a dashboard can also deliver the kind of ongoing communications mentioned earlier, and can help employers navigate sudden policy changes, like last year's rule shift that allowed workers to make benefits changes midyear. Robust, user-friendly online solutions will also make onboarding remote employees a smoother process.

3. Understand the diverse, multigenerational needs of the workforce.

Our workforce is multigenerational, and nowhere are generational differences more sharply defined than in the area of benefit needs.

Workers in their first full-time jobs may have different needs compared to a young parent, who has different needs from a near-retirement age worker caring for an elderly loved one.

Offering employees the ability to customize their benefits package based on those needs can help with talent attraction and retention. And communicating digitally also helps meet the different generations where they are, on email, social, and SMS depending on preference.

Technology can help employers manage this with not only an intuitive platform for benefits selection but a comprehensive pre-enrollment strategy, with customized, engaging information digitally distributed well ahead of the open enrollment period.

This is something of a missed opportunity for many employers, who not only rely too much on in-person informational sessions during the period but also don't always communicate the full depth and breadth of benefits offered. For example, most workers focus on health care, but what about life insurance, or caregiver support?

4. Data, with appropriate guardrails, can help personalize and increase communication.

Knowing your customers and tailoring your communications is critical. To create this kind of customization and personalization effectively, a system needs good data. This could include things like buyer profiles that automatically assist with enrollment based on demographics. Think a message on screen saying: "People in your situation often select these packages ..."

Knowing how employees are utilizing voluntary programs like health and wellness benefits can also help companies reinforce the programs workers care about.

Of course, there are tremendous sensitivities around the collection of customer data, and employers need to keep this top of mind. However, data remains an underutilized way for firms to hone their benefits strategy — [A 2020 Equitable survey](#) showed that only half of employers are taking advantage of existing data analytics tools.

Data can also help drive targeted communications to keep employees engaged year-round. A reminder email around a major life event, like a wedding or birth of a child, or around a specific date, like reminding workers to visit the ob-gyn during Breast Cancer Awareness Month, can help remind employees what is covered.

5. Benefits administration has changed. Be prepared.

Experienced, professional HR managers are still critically important for helping employees navigate an increasingly complex process.

But the increase in remote working during the COVID-19 pandemic has also shown that a technology-first strategy, including a user-friendly platform, constant direct communication and data driven customization through digital channels, is vital as well.

Companies need to be ready to meet the increasingly complex demands and digital savvy of the workforce.

Stephanie Shields is head of employee benefits at Equitable.



EQUITABLE