Developing & Communicating Your Employee Benefit Program



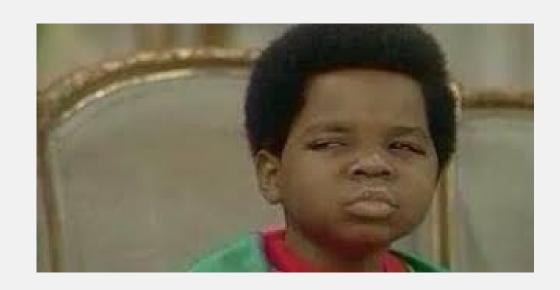
# Developing & Communicating Your Employee Benefit Program

- Scott Smith: Executive Vice President- National Practice Leader/Employee Benefits at SS Nesbitt and Company
- Michelle Pawlik: RN, Hand in Paw Animal Assisted Therapy Team, retired from Protective Life Corporation, Director Employee Health and EAP Services
- Jackie Whitehead: Consultant, JJ Consultants

# During the Benefit Meeting



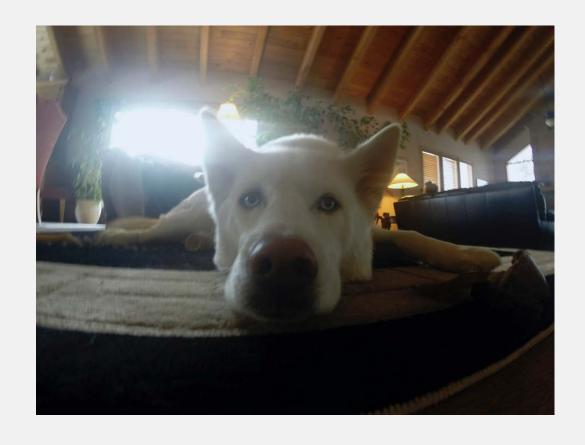
# After the Benefit Meeting





# Developing Your Employee Benefit Program

- **Be Informed**: What's new, ACA, EE Demographics, past successes and failures. Not just on your employee benefit program.
- Executive Buy In: They can't buy in if they don't understand. Educate them.
- **Branding**: Be your own advertising agency.
- **Mean What You Say**: Honesty and consistency matter. Like children, hypocrisy is the easiest way to lose an employee; your message better support your culture.
- Multiple Delivery Methods: Know your employees. Printed material, technology, in-person meetings, videos, etc.
- **Strategy:** Products, programs, plan design, contributions. Do you have a strategy for your employee benefit program or are you reacting to price increases?



# HEALTH & WELLNESS

Michele Pawlik, RN

### Planning and Operational Strategies

- Mission and Goals
  - •Employee Health and Life Balance
- Needs Survey
  - •Focus Groups
  - •Identify Barriers
- Organize Wellness Team
  - Stakeholders and Key Contributors
- •Budget and Annual Operating Plan
- •Communication
- Evaluation

### Rationale for Wellness Programs

- Health Care Costs
- Leading Causes of Death Related to Lifestyle
- High Tech Work Environments Contribute to Fatigue, Strain and Repetitive Injuries
- Improve Morale and Productivity
- HealthCare Reform



### Getting Started

#### The Basics

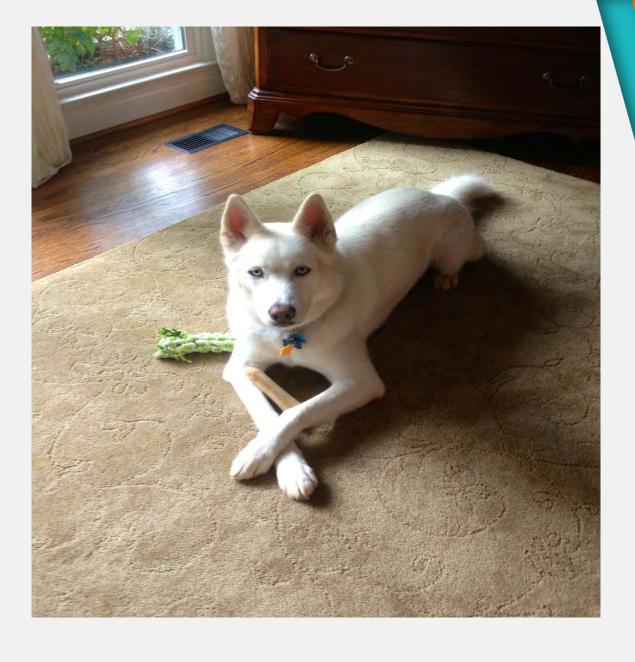
- Provide education and information
- Identify opportunities to change your culture
- Implement programs that promote behavior change

#### Build on the Basics

- •Help employees identify their risk
- Programs to help those with chronic conditions manage their risk
  - Resources
  - Cost
- •Keep the healthy HEALTHY!

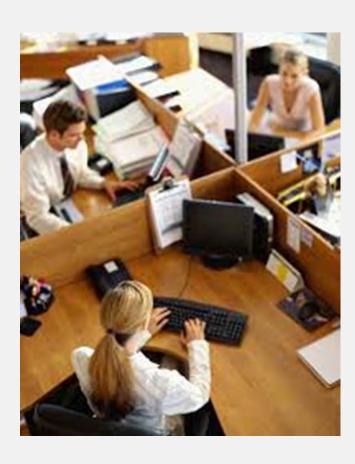
### Additional Factors

- Program attributes linked to your organizational values
- Align program goals with medical plan design
- Evaluate impact
  - Employ engagement
  - ROI



## FINANCIAL WELLNESS

Jackie Smith Whitehead- Consultant, JJ Consultants



67% of American workers citied financial stress as a problem in their lives. Some signs of stress in the workplace are:

Trouble learning new information
Forgetfulness, disorganization,
confusion
Difficulty in making decisions
Reduced work efficiency or
productivity
Lies and excuses to cover up poor
work



There are four major causes of financial stress: day-to-day personal finances, accomplishing future financial goals, the economy and finding a trustworthy individual to help make retirement decisions.



It's been proven that employees that make between \$20,000 and \$34,999 were ten times more likely to be stressed about their finances.



Higher health costs, absenteeism, high turnover and low productivity are signs that the employee may be vulnerable.

A 2010 Federal Reserve study shows that the average cost per employee in lost productivity due to financial stress is \$5,000 per employee.



Several major benefits companies have conducted studies and determined signs of financial stress in the workplace: pay advances, garnishments and 401k loans withdrawals.



Lost productivity, uninsured costs, accident investigations and new employee training cost employers between \$20,000 and \$29,000 per work place accident



Absenteeism due to drugs and alcohol abuse often cost employers up to 10% of their payroll.



Most HR departments are strained because of financial stress issues: bill collectors calling, bankruptcy claims, 401(k) loans, wage garnishments, and pay advances.

# Who has the most financial stress, women or men?



Women between the ages of 30 and 48 with incomes below \$60,000 are shown to have higher financial stress levels. This is often due to today's economy where women are the primary breadwinner or they are a single parent in the home.



Women often have to worry about reduced hours, taking leave of absences and quitting their jobs for family reasons.



**Workplace Intervention** is often the solution to finding relief to financial stress on the job. The program should address strategic goals for your organization and help your employees make educated decisions about their finances. This could be anything from creating a simple budget to estate planning. Classes could be held as a lunch and learn or employees could attend weekend seminars.



In conclusion, companies who are willing to help their employees cope with and eliminate financial stressors will have more happy and productive companies. This can only improve your bottom line and show your employees that you care about them and their well-being.

# Employee Benefit Communication

- 44% of Employers believe they need to use different benefit communication strategies for different employee populations
- 80% of Employers admit to using the same strategy for all Employees
- Technology: exchanges, mobile, video, online enrollment, HRIS systems, payroll companies.
- Traditional Methods: printed materials, group meetings, one on one meetings, lone wolf style.

# Private Exchange Marketplace







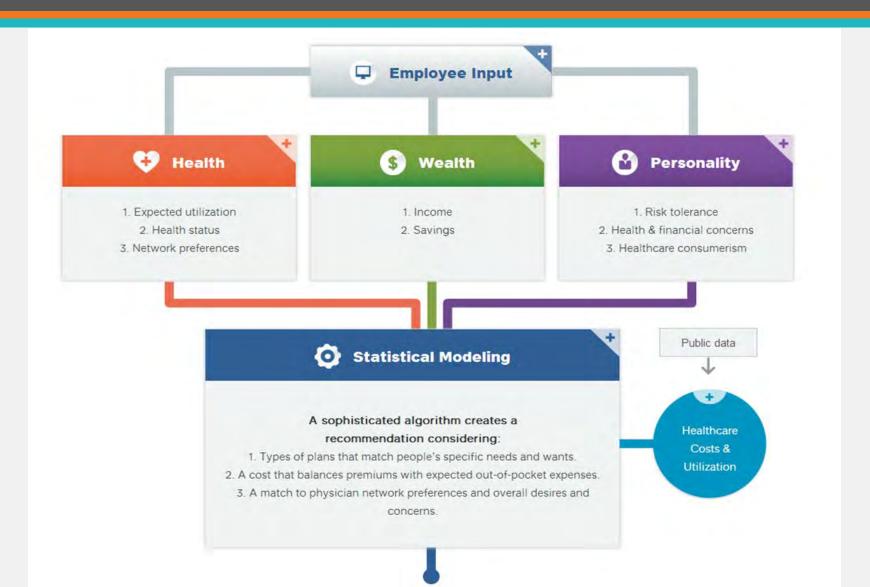




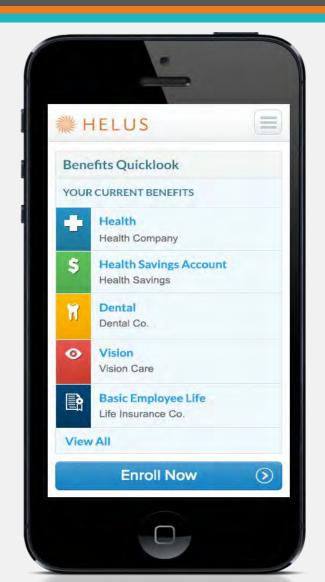




# Decision-Making Support



# Mobile Communication





# Print Communication





Brought to you by: (C\_Officialname)

#### Firework Safety for Summer

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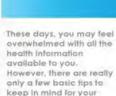
safety first!

The Fourth of July is just around the corner, and for many Americans fireworks are an integral part of the celebration. June is Firework Safety Month and the perfect time to brush up in preparation for Independence Day



According to the Consumer Product Safety Commission, hospitals treat 200 firework-related injuries daily during the months surrounding the Fourth of July Follow these tips to make sure you and your loved ones have a safe and

- . Never allow young children to play with or ignite any type of firework-even sparklers burn at temperatures around 2,000
- · Always have an adult supervise the use of fireworks.
- . Be sure that any freworks you purchase are intended for use by the general public. Some



Follow these simple suggestions and you should be well on your way to living a happy and healthy life!

optimal health.



#### **Everyday Health and Wellness**

Your body needs the right vitamins, minerals and other nutrients to stay in good shape. A healthy diet means you are eating fruits, vegetables, whole grains, low-fat milk products, flat, poultry, lean meats, eggs, beans and nuts. Stay away from cholesterol-laden tems. excessive sodium and added sugars. It is also important to avoid trans and saturated fats.

A healthy diet can project you from heart disease; bone loss, Type 2 diabetes, high blood pressure and some cancers; such as colorectal cancer. Making small changes in your eating habits can make a big difference in your life. Here are some tips and tools to get

- . Keep a food dary. Knowing what you eat will help you to make changes. Starting today, write down when you eat, as well as what, how much where and how you feel when you eat (for instance: 3:30 p.m., two cookies, at work, feeling stressed). Identifying your eating habits can help you make changes.
- Plan shead. If you plan your meets for the week, you can save time and money.
- . Shop smart at the grocery store. The next time you need to go shopping, eat a snack beforehand. Aways use a shopping list and choose 100 percent whole wheat or whole grain bread and crackers. Buy a variety of colorful fruits and
- . Read the nutrition facts label. Look at the serving size, and try to keep saturated. fat, trans fat, cholesterol and sodium at 5 percent of your recommended daily value (DV) or less. Select foods that have 20 percent or more DV of fiber, iron, calcium potassium and vitamins A and C
- . Eat healthy away from home. Choose fat-free or low-fat milk, water of diet drinks. Opt for steamed, bruiled or grilled dishes, and ask for your dressing or
- . Cook at home. This will save you a lot of money and calories!

Build physical activity into your life. (that at a confortable level, and once you get the hang of it, add a little more activity each time you evercise. You should include sercoid provely as well as strengthening exércises (silvings, push-ups and weightifring). Physical activity increases your chances of living leager. helps control your blood precisive: bloom augur and veight, resen your "good" cholesterol and can prevent heart disease. colorectal cancer and Type 2 disbetes

Aim for 2 hours and 30 minutes of activity each while. If you don't be written for 30 minutes of exercise at one time, get moving for sharter 10 minute periods throughout the

# Who Is Your Voice?

- HR Professionals are tasked with many objectives
  - One of the most challenging being: management and communication of employee benefits.
- With challenges, come opportunities.
  - This is one of the biggest areas where HR Professionals can show their value not only to the executives, but to the company as a whole.
  - Remember that part about being educated around all things employee benefits related?
- Who is the voice of your company and culture? Who actually communicates to your employees? Do you rely on vendors? Have you ever asked for a demo of the presentation?
- Many times, the voice of your organization can help drive profitability and growth.

# Q&A