



Navigating life together

Experience a more human workplace

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Will the webinar be recorded?

Yes!

(We will send you a link to the recording after the webinar).



Will the slides be available?

Yes!

(We will send you a link to the PDF after the webinar).



How do you ask questions?

Type your question into
the “Questions” panel



The screenshot shows the GoToWebinar Control Panel interface. At the top, it displays 'GoToWebinar Control Panel' with standard window controls. Below this are several menu items: 'Screen Sharing', 'Dashboard', 'Attendees: 1 out of 1001', and 'Audio'. The 'Audio' section is expanded, showing 'Use: Telephone' (selected) and 'Mic & Speakers'. It also displays dialing information: 'Dial: +1 (415) 655-0059', 'Access Code: 732-878-437', and 'Audio PIN: 77'. A note says 'If you're already on the call, press #77# now.' with a link 'Problem dialing in?'. Below the audio section is the 'Talking:' section, which includes 'Webcam' and 'Questions'. The 'Questions' panel is expanded, showing a checkbox for 'Show Answered Questions' and a table with columns 'Question' and 'Asker'. Below the table is a text input field for 'Type answer here' and two buttons: 'Send Privately' and 'Send To All'. At the bottom of the panel, there are 'Polls' and 'Chat' options, and a footer area with 'Test - Witnessing History', 'Webinar ID# 154-586-243', and the 'GoToWebinar' logo.



Experience a more

human workplace

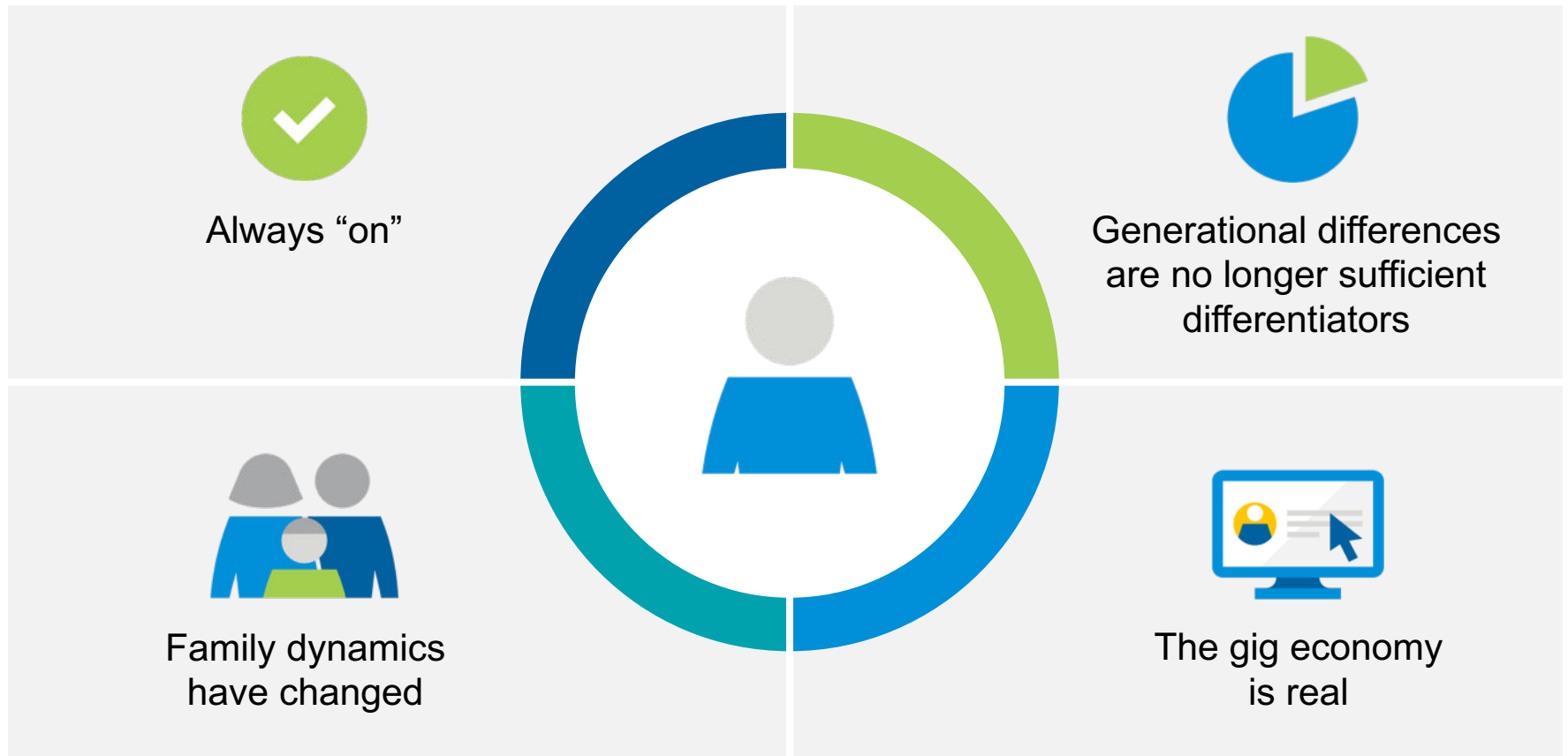


Navigating life together

Macro trends impacting our workforce

Today life is pushing back

New ways of working and increased diversity are fundamentally changing companies and their employees.



Current state of affairs

3.8%
unemployment rate

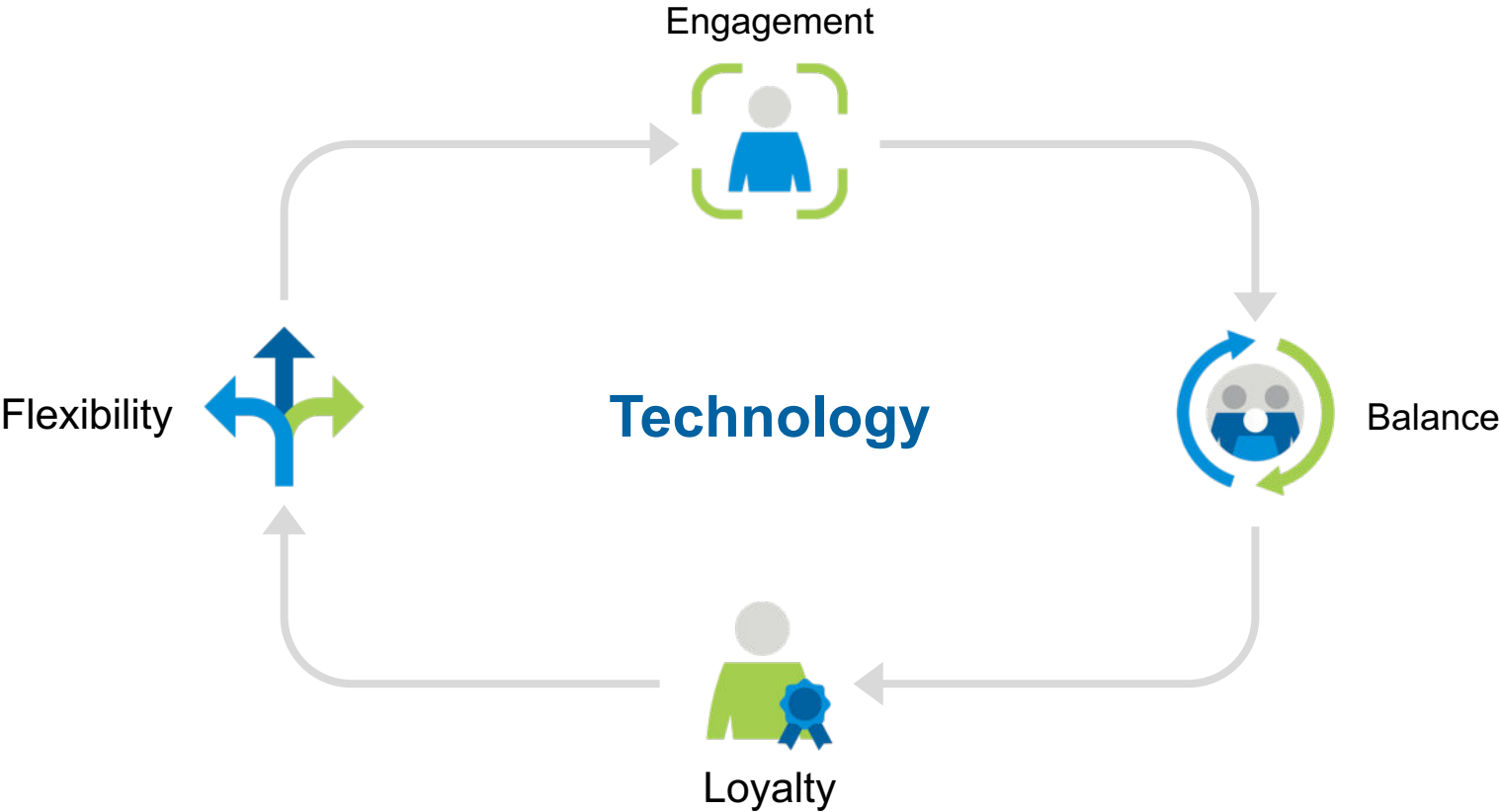
Lowest since 2000

“Executives at many companies complain they **can't find enough workers.**”

Human connection in the age of automation

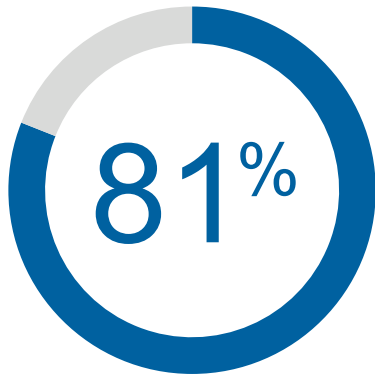


Supporting work-life enrichment with technology

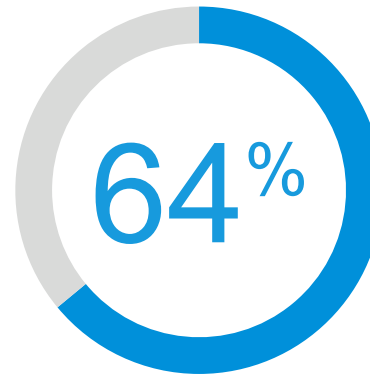


Empower employees to be their best in work and life

The right fusion of work and life makes for better employees.

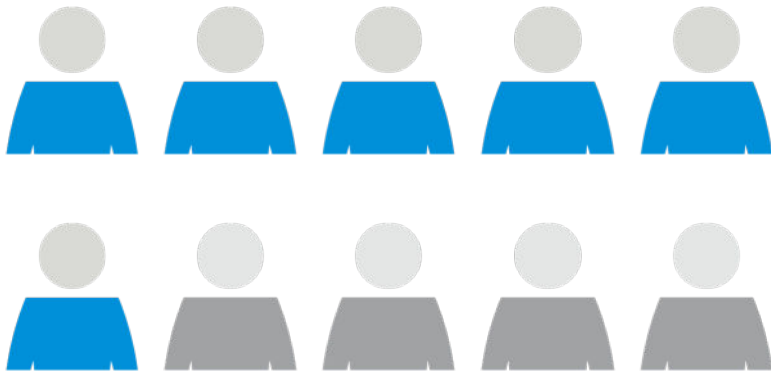


Having work/life balance makes me **more productive at work**



My work skills make me a **better person** in my personal life

Offering customizable benefits

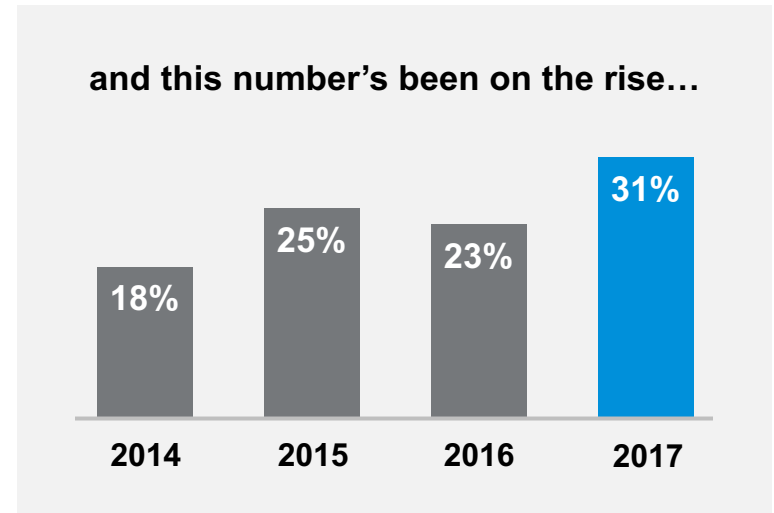


6 out of 10

employees said they're **willing to pay more** to have benefits choices that meet their needs

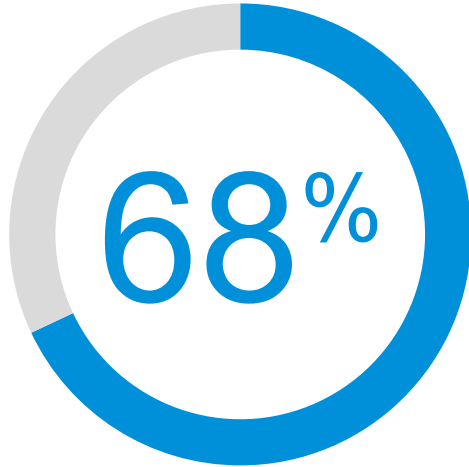
Financial wellness is top of mind for employees

Workers are retiring unprecedentedly later in life. Last year, consumers' level of financial uncertainty peaked at levels not seen since the '08 recession.

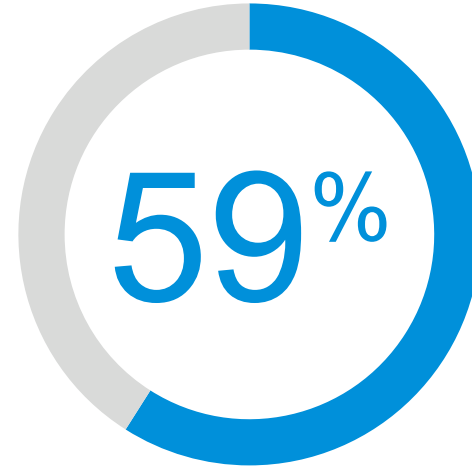


MetLife 16th Annual Employee Benefit Trend Study, 2018.

Employers acknowledge their responsibility



of employers recognize that their employees are looking to them for more help in achieving financial security through benefits offered

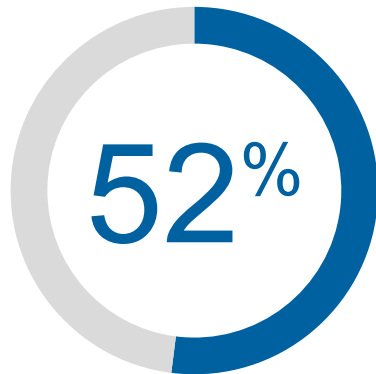


of employers say they have a responsibility for the financial well-being of their employees

What's the payoff for employers who provide financial wellness tools?

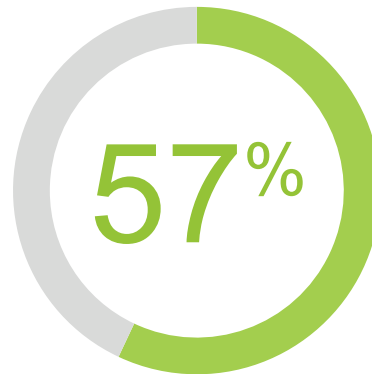
The impact of having financial wellness tools in the workplace:

Attraction



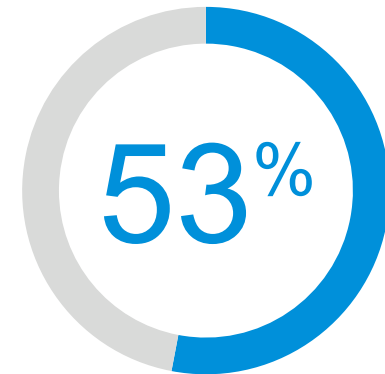
of employees say they're important when **deciding whether to accept a job**

Loyalty



feel they **increased loyalty** to their current employer

Productivity



feel that having them makes them **more productive at work**

Employees crave knowledge from trusted sources

Personalized and customized support

84%

of employees find at least one of the following sources effective

- ✓ **One-on-one in-person** consultations with the enrollment representative
- ✓ **Group in-person** consultations with enrollment representative
- ✓ **One-on-one phone** consultations with enrollment representative
- ✓ **Financial** advisors
- ✓ **Doctor/medical** professional

Clear communication is necessary

	Employees	Employers	Gap
The company's benefits communications are easy to understand	60%	73%	+13 pts
The company's benefits communication effectively educated employees so they can select options that best meet their needs	60%	74%	+14 pts
The company's benefits communication helps employees understand how much they will pay for specific services.	63%	76%	+13 pts

Simplified enrollment mitigates confusion and complexity

Employees

I am confused about some or all of the information regarding my benefits



I felt stressed by the process of enrolling in my benefits plan



I worry that my coverage may not be enough



● Agree ● Neutral ● Disagree

The non-negotiables



A winning combination



Leveraging enrollment firms

Smooth, simple enrollment processes and effective communication are highly valued services from enrollment firms.

78%

of employers overall
said increased employee participation in benefits is a valuable service from enrollment firms



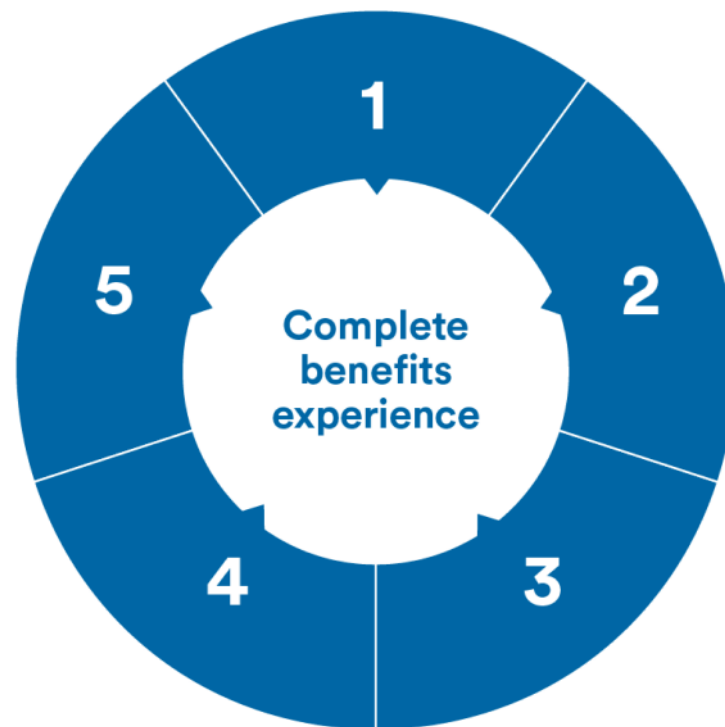
14%

of employers worked
with an enrollment firm on the most recent renewal/enrollment process

A holistic approach give employers a way to adapt

Using these five strategies as a guideline will help provide a wider range of options that can meet change head on.

- 1** | Breadth of benefit options
- 2** | Tailored solutions
- 3** | Access to the right expertise
- 4** | Clear and easy to understand information
- 5** | Simplified enrollment





Employees crave experiences that feel more human and engaging that enrich their lives as a whole



Questions?



**For more
insights, visit
[metlife.com/ebts2018](https://www.metlife.com/ebts2018)**