



2019 Benefits Almanac:

Forecasts to Help You Cultivate Your Benefits Strategy

January 15th, 2019

Will the webinar be recorded?



Yes!

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



Will the slides be available?

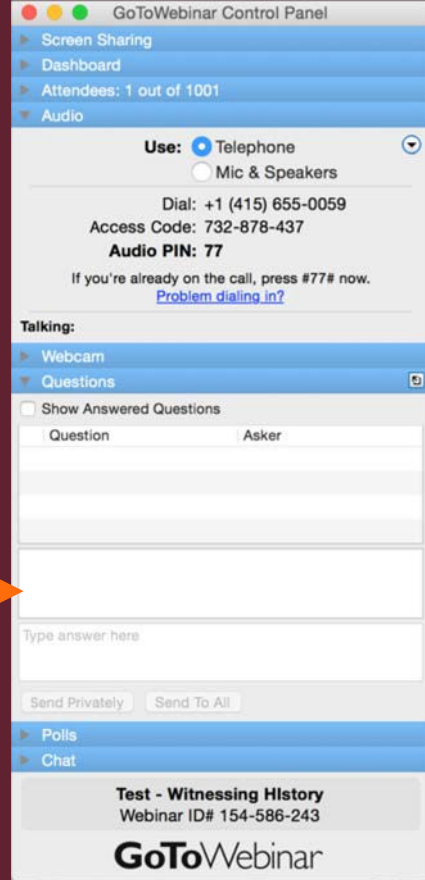
Yes!

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

Q&A

How do you ask questions?

Type your question into the
"Questions" panel



The screenshot shows the GoToWebinar Control Panel interface. At the top, there are navigation tabs: Screen Sharing, Dashboard, Attendees: 1 out of 1001, and Audio. The Audio section is expanded, showing options for 'Use': Telephone (selected) and Mic & Speakers. Below this, dialing information is provided: Dial: +1 (415) 655-0059, Access Code: 732-878-437, and Audio PIN: 77. A note indicates that if already on the call, pressing #77# is required, with a link for 'Problem dialing in?'. The 'Talking:' section is also expanded, showing 'Webcam' and 'Questions'. The 'Questions' panel is active, displaying a table with columns for 'Question' and 'Asker'. Below the table is a text input field for 'Type answer here' and buttons for 'Send Privately' and 'Send To All'. At the bottom, there are tabs for 'Polls' and 'Chat', and a footer with the text 'Test - Witnessing History', 'Webinar ID# 154-586-243', and the GoToWebinar logo.

Today's Presenters



Neil Mammele
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Agenda



Mobile Trends

Custom Communications for Remote
Work

Voluntary Benefit Offerings

Q&A



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71%

of online time in U.S. is mobile

Sources:

Comscore, MMX Multi-Platform January 2017 | Litmus, 2017 State of Email Report | Hitwise, Mobile Search Topics & Themes, August 2016



58%

of search queries are mobile

Sources:

Comscore, MMX Multi-Platform January 2017 | Litmus, 2017 State of Email Report | Hitwise, Mobile Search Topics & Themes, August 2016

Embrace Mobile to Increase Employee Engagement

HR teams face obstacles when it comes to connecting with their employees

Challenges

Multi-generational workforce with online expectations

Geographically dispersed employees

Employees without email addresses

Employees who are overloaded with email






Complex and time-sensitive messaging

Personalization on Mobile

Marketers know a lot about you so they can present the most relevant ads

- Blanket email messaging to an entire company is no longer effective
- Employees will be more apt to engage in personalized content versus generic content
- Partner with an HR or benefits technology company that can provide personalized messages
 - Let employees decide how they want to receive your messages - via app notifications, text messaging, email, etc.
 - Must be able to generate messages based on workforce characteristics such as: enrollment status, classification, gender, location, union status, and benefits accepted

Mobile Use Case: Text Messaging

-  Notifications and reminders
-  Links to educational videos or login pages
-  Links to download an app or complete a survey
-  State of emergency / disaster recovery communications
-  Health and wellness tips and reminders

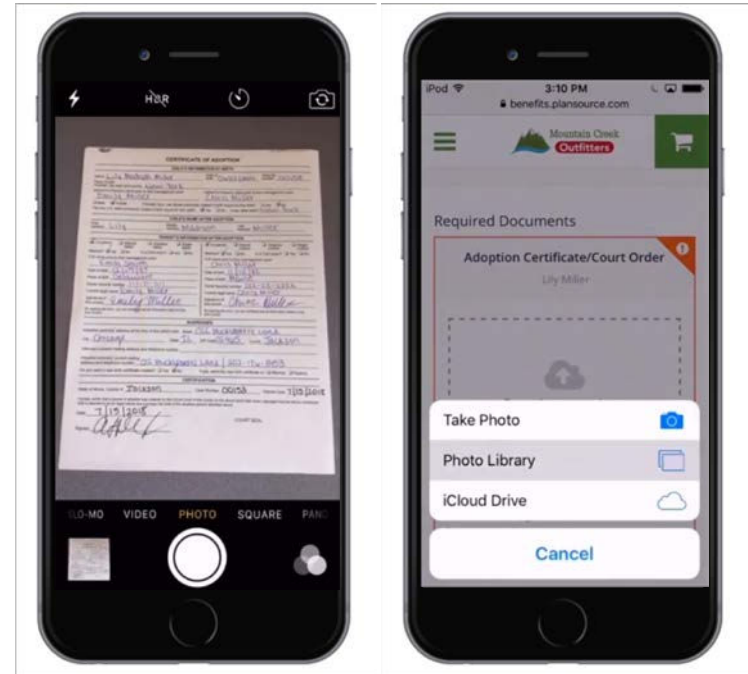


Opt-In Process

Mobile Use Case: Uploading Required Docs

Compelling use case for ben admin on mobile

- Employees snap a picture of the completed documentation via their smart phones
- Employees log in and add the pic to their document library
- Important to let employees know that they can do this



Mobile Use Case: HR and Benefits Website

One central location for employees and their spouses

- Organize HR and benefits content in a cohesive way that makes sense to your employees
- Provide engaging educational content
- Consumers expect information to be available digitally when and where they need it (this should replace your printed benefits guide)
- Availability of metrics (impact on traffic after your communication)
- Cross promote with emails, text messages and intranet blogs/articles
- Connect with a Facebook page for a “forum” feel and discussion

Some Ideas for 2019

Evaluate your entire comms strategy and plan to incorporate mobile

- Begin using text messaging reminders and notifications right away if you aren't already.
- Consider creating a single *mobile-friendly* website for your employees for HR and benefits. Connect with a Facebook Group to field questions and promote engagement. (Don't be afraid to provide some information before the login).
- Partner with HR tech providers that support a mobile-friendly experience (understand whether they have a mobile-responsive site, a mobile app or both).
- Partner with your marketing team for messaging best practices on mobile (personalization, email optimization, etc.)



Agenda

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Custom Communications for Remote Workers

74%

of employers now offer the option to work remotely

Source – International Foundation of Employee Benefit Plans

Design an Employee Experience

Find the best ways to communicate with remote and non-remote workers



Find the best ways to communicate with remote and non-remote workers

Integrate remote workers with company culture

Continuous communication strategies throughout the employee life cycle

Consumer-Grade Employee Experience

Communications must reflect employees' personal preferences at home



Technology



Content



Delivery Methods



A person is shown from the chest up, sitting at a desk and working on a laptop. The person is wearing a dark jacket over a striped shirt. A white mug is on the desk in front of them. The background is slightly blurred, showing what appears to be an office or home workspace with a window and some papers.

Use Videos to Connect

Workers are likely to retain 95% of a message when they watch a video (compared with only 10% when reading it in text)

54% of employees expect to see video

Influencer Marketing

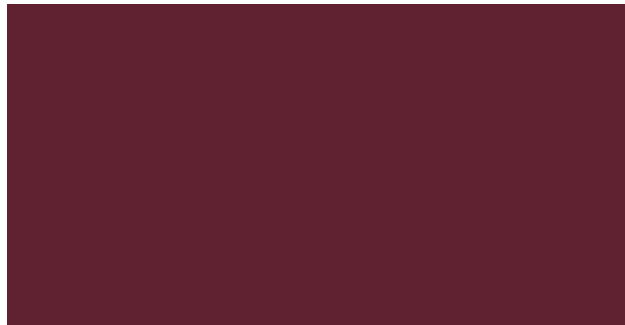
Highlight Employees in Communications

Employees will feel like they are an integral part of your company when they are asked to share their positive employee experiences





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3.9%

Current Unemployment Rate

Source:
National Conference of State Legislatures (December 2018)

What Is Voluntary?

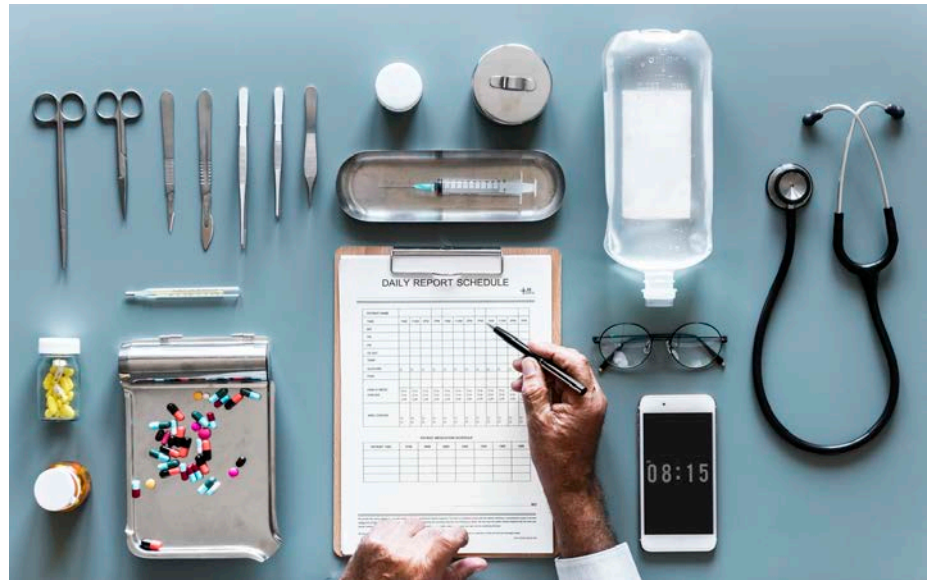
Offering something for everyone

Offering something
extra

Cover gaps

Add-on services

Employee pays*



Benefits of Voluntary Perks



Improve recruitment



Increase retention



Increase profit and productivity



Increase engagement



Little to no cost to employer



Most Popular Voluntary Perks

Your benefits benchmark



These voluntary benefits represent the most commonly offered options for employees.

Do you currently offer these perks for employees? If not, *you might be behind the curve.*

Voluntary Perks On The Rise

Take your employee benefits to the next level



Now that you've covered the basics, diversify and expand your voluntary portfolio with a few surprising benefits. These ancillary products are on the rise and are hot topics in 2019.

Source:
BenefitsPRO

A close-up photograph of a person's hands holding a stack of US dollar bills. The person is wearing a dark blue t-shirt. The background is blurred, showing other people in a similar setting. The text is overlaid on a semi-transparent white box in the center of the image.

Student Loan Debt

The Current Crisis

A close-up photograph of a person's hand holding a white pen over a silver calculator. The calculator is on a wooden desk. In the background, there is a stack of papers, including an invoice with the word 'INVOICE' printed in large blue letters. The scene is lit with soft, natural light, suggesting an office or study environment.

**\$1.5 Trillion
Total U.S. student loan
debt**



44.2 Million
Americans with student loan
debt

Source: Student Loan Hero



\$351
**Average monthly student loan
payment**

Student Loan Repayment Assistance

How It Works

Employers contribute a set amount per month towards the principal of an employee's student loans

Financial counseling services (educational resources, free tools, 1-on-1 assistance, etc.)



Source:
Student Loan
Hero



Benefits of Student Loan Assistance

- Lower turnover/increase retention
- Improve recruitment
- Increase diversity
- Increase engagement & productivity

Getting Started With Voluntary



Evaluate the needs of your workforce



Qualitative & quantitative research (surveys, focus groups, etc.)



Consult benefits broker or technology partner





Benefits Trends Report

Free gift... check your email!



Q&A

Contact PlanSource at **877-735-0468** or
plansource.com/contact