Mobile-Friendly Benefits Strategy:

Update Your Benefits Program for a Mobile World

February 28, 2018

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2018

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

Today's Presenters

Nancy Sansom
Chief Commercial Officer

Brian Philips
National Solution Consultant

Agenda

Mobile Trends

App vs. Responsive

HR and Benefits Use Cases

Mobile Benefits Shopping Demo

Q&A

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

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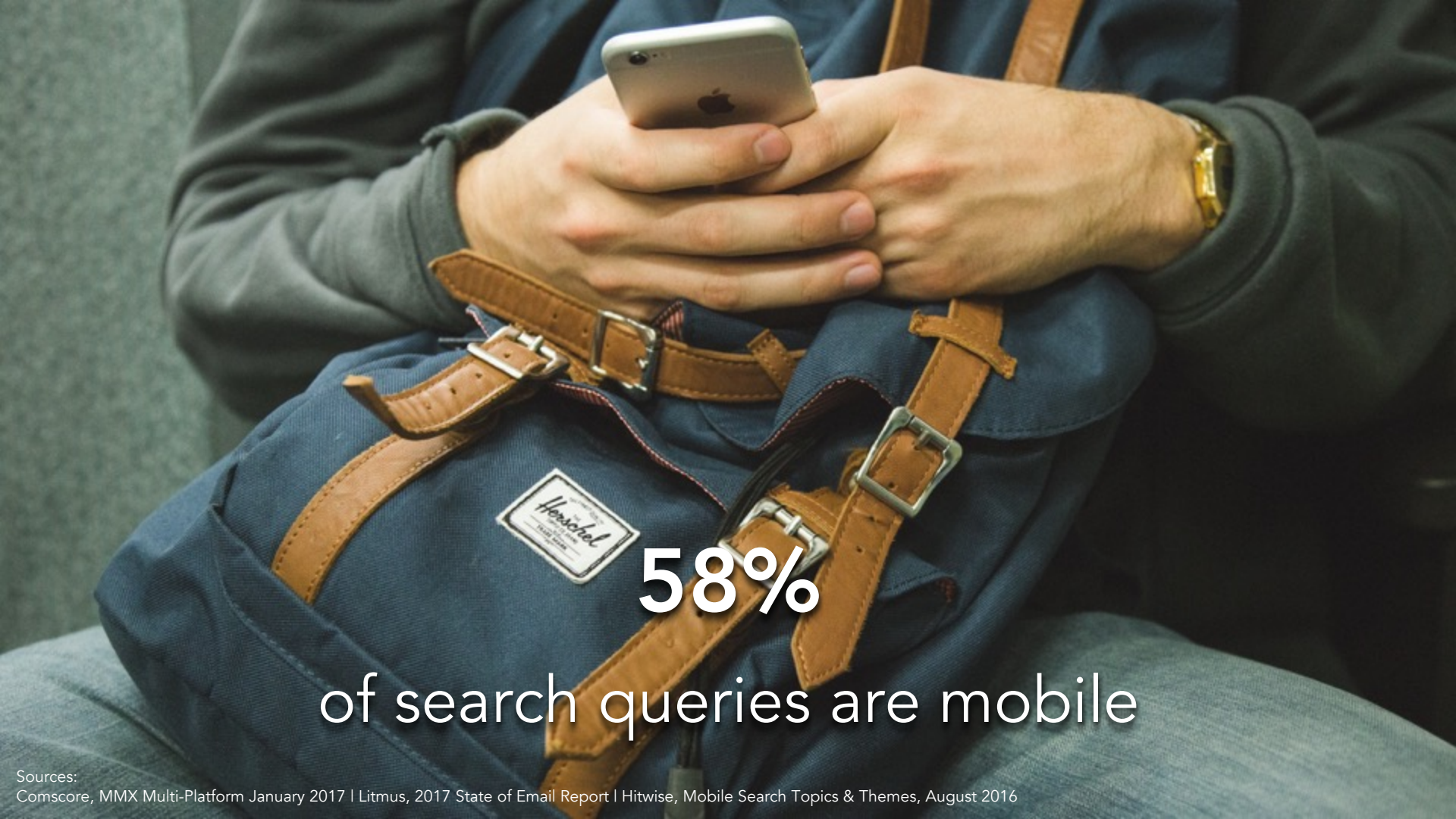

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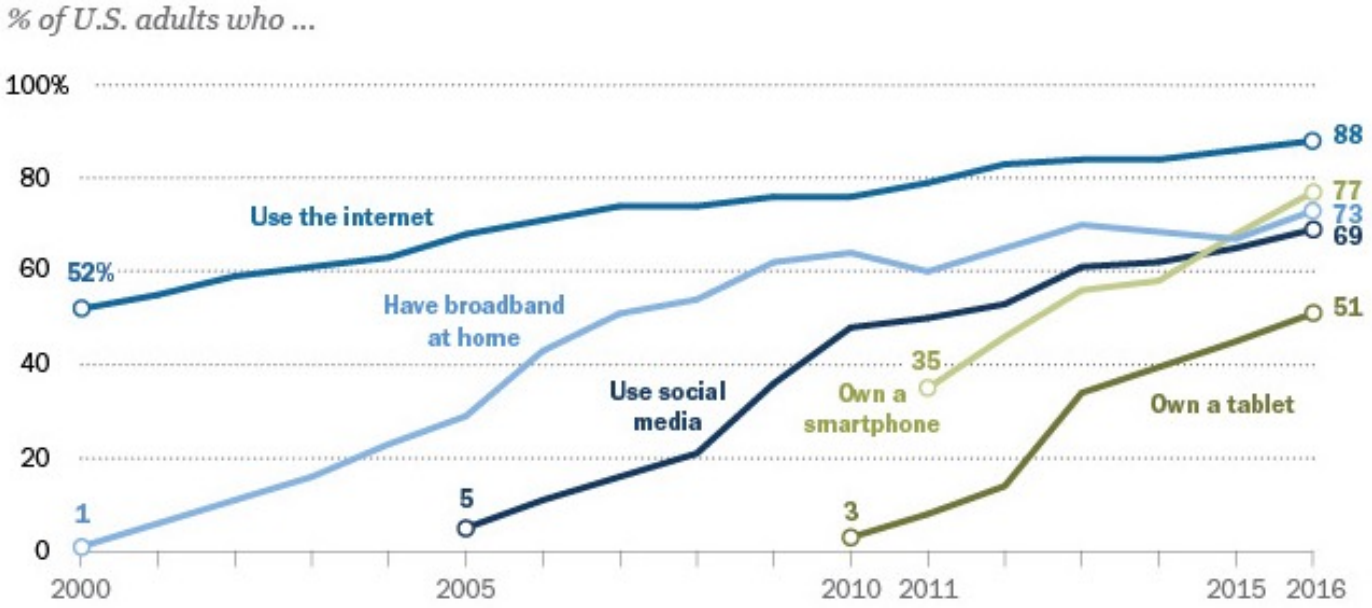
77% of Americans Own Smartphones



Source: Surveys conducted 2000–2016. Internet use figures based on pooled analysis of all surveys conducted during each calendar year.

PEW RESEARCH CENTER

Mobile Provides Radical Convenience

Life underwriting on the fly with TAL Life Insurance

Steve's Case:

When a mining electrician with a few health issues needed immediate coverage before leaving to a remote mine, TAL's Allfinanz software helped put him safely on risk in 53 minutes.

Mobile Provides Radical Convenience

Life underwriting on the fly with TAL Life Insurance

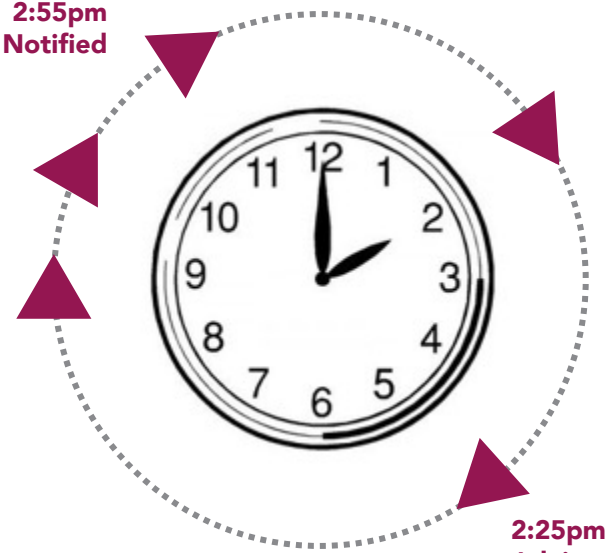
2:55pm
Adviser Notified

2:53pm
On Risk

Standard Terms

2:44pm
Telephone U/W Call

6:08 minutes



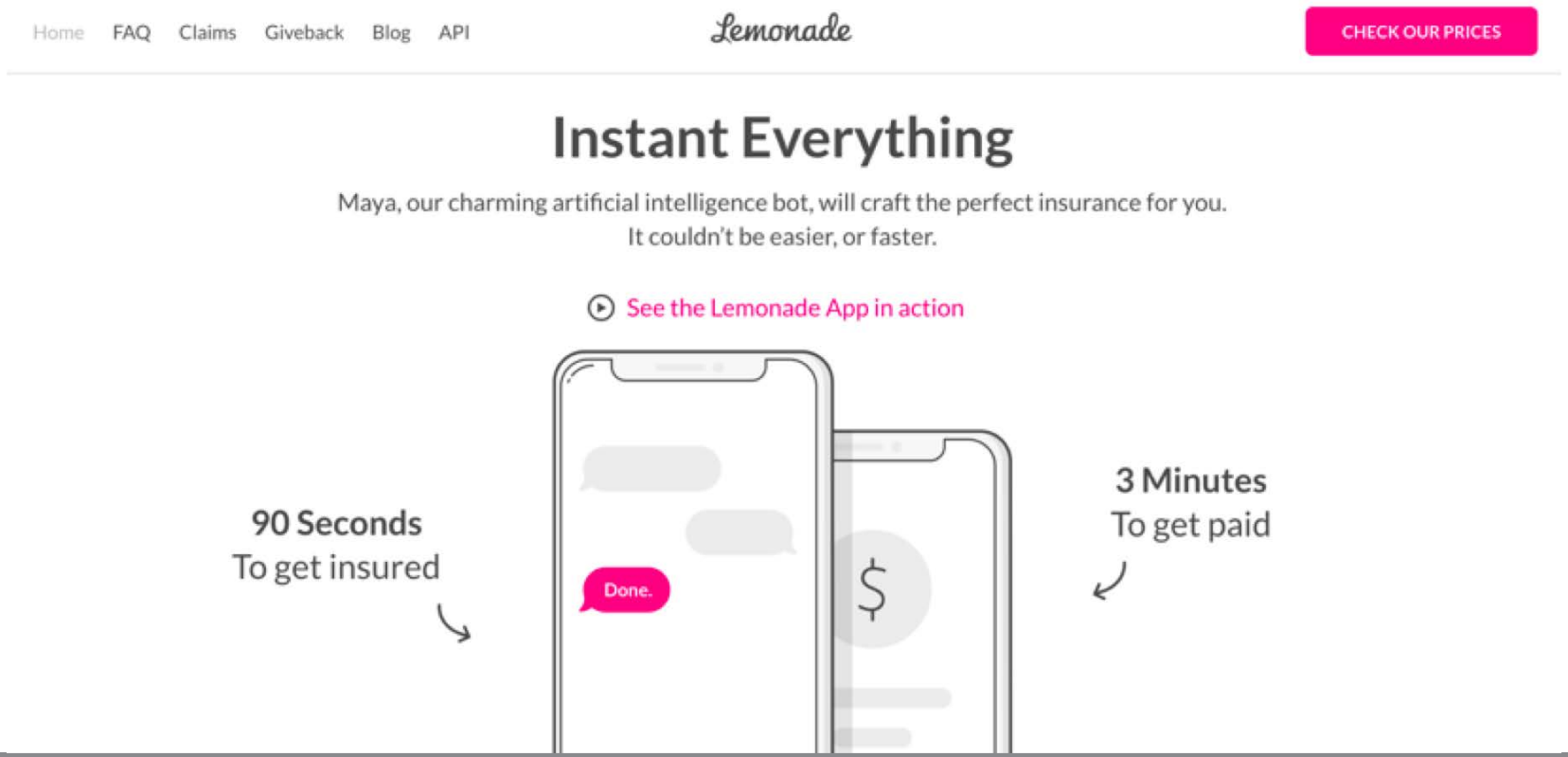
2:00pm
Application Submitted

- $500,000 life cover for a 44 yr old male
- Electrician working in above ground mine
- High blood pressure, recently commenced medication
- BMI 33
- Previous worker's comp claim for a back injury

2:25pm
Adviser Call

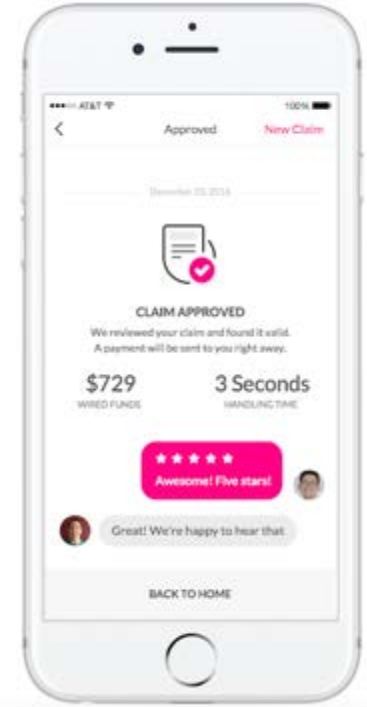
- Urgent Tele U/W request Client about to fly to mine salt

Mobile Provides Radical Convenience



Mobile Provides Radical Convenience

Claim approval in 3 seconds with Lemonade



- Brandon had lost his Canada Goose Langford Parka that he bought from Saks Fifth Avenue $979
- 5:43pm – Brandon entered the details of his claim into the Lemonade app
- He then spoke into the camera and described what happened (that took 61 seconds) and at 5:49 and 7 seconds he hit 'Submit.'
- Between 5:49:07 and 5:49:10, A.I. Jim, Lemonade's claims bot, reviewed Brandon's claim, cross-referenced it against his policy, ran 18 anti-fraud algorithms on it, approved it, sent wiring instructions to the bank for the transfer of $729 (Brandon has a $250 deductible), and informed Brandon of the good news.

Broaden Your Thinking – Mobile + Voice

20%

of mobile search is by voice now

(per Google)

Broaden Your Thinking – Mobile + Voice

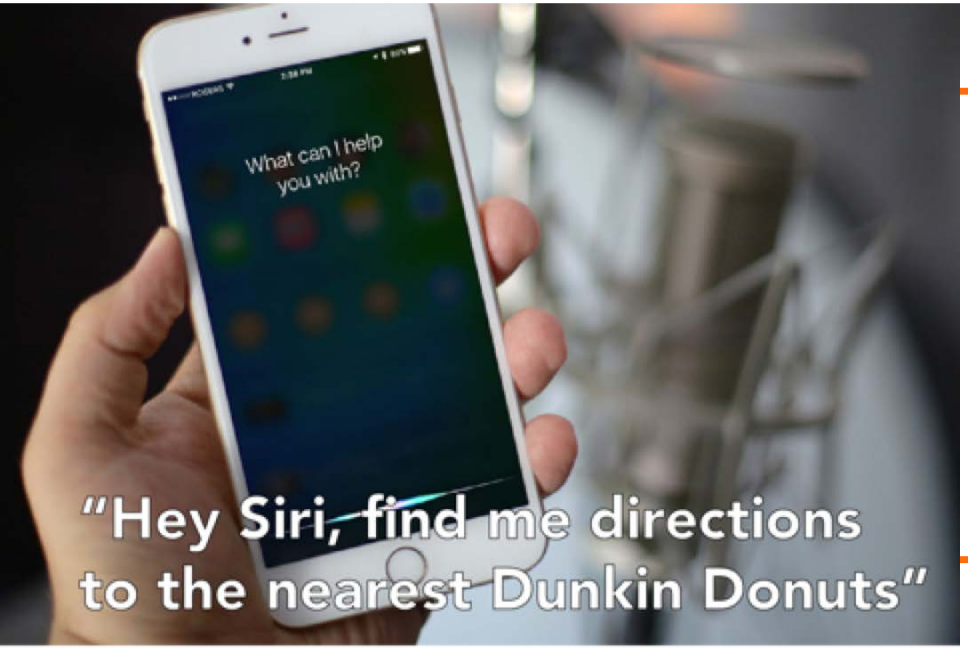
Gartner predicts that by 2020,

30%

of search will be via voice

Sources: Gartner, Google, Branded3 Digital Marketing Agency

Broaden Your Thinking – Mobile + Voice



40%

of online adults use voice interface daily.

Agenda

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App vs. Responsive

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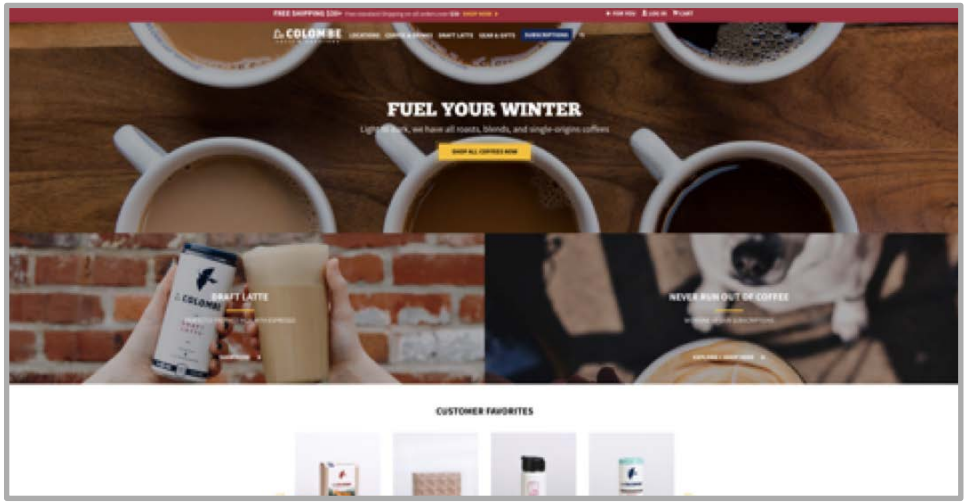
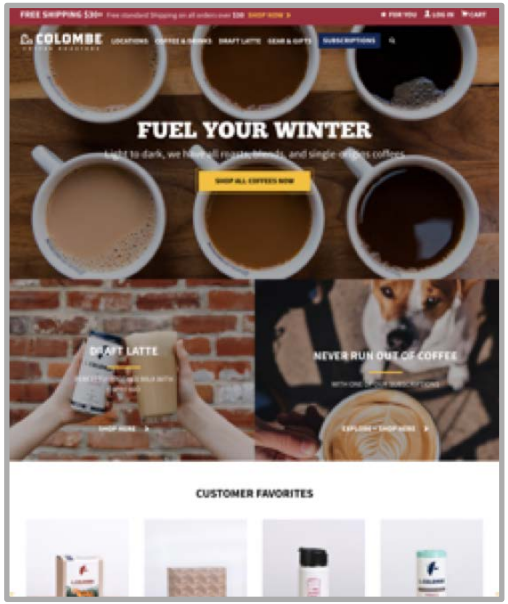
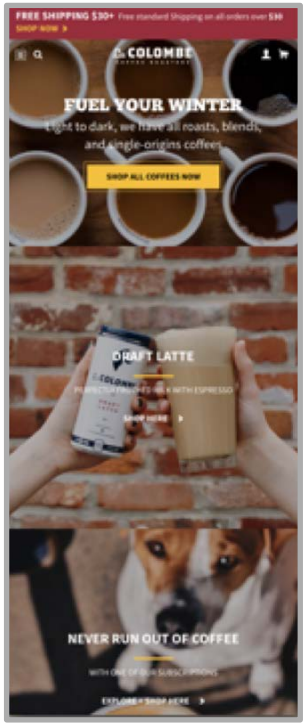
What is Responsive Design?

Responsive design is an approach to web design which makes web pages render well on a variety of devices and window or screen sizes

Responsive Design Website Example







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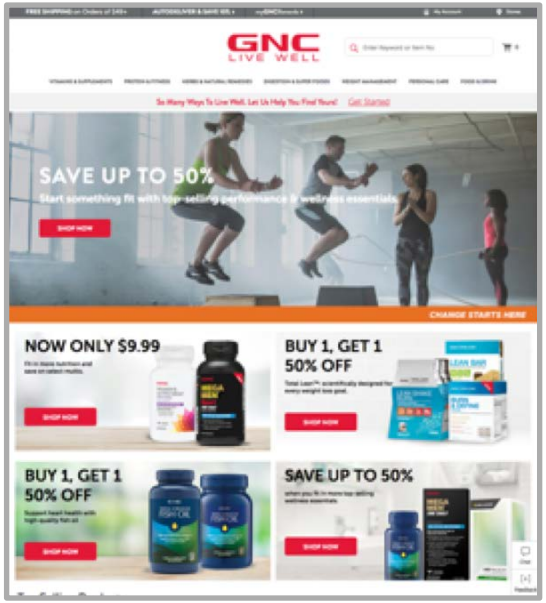
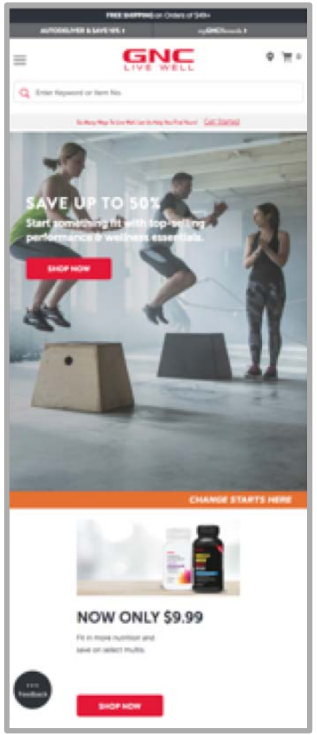
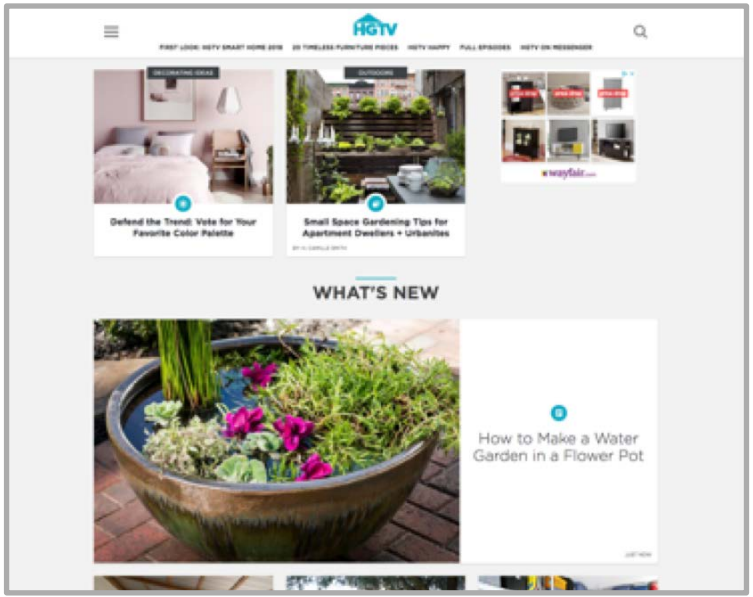
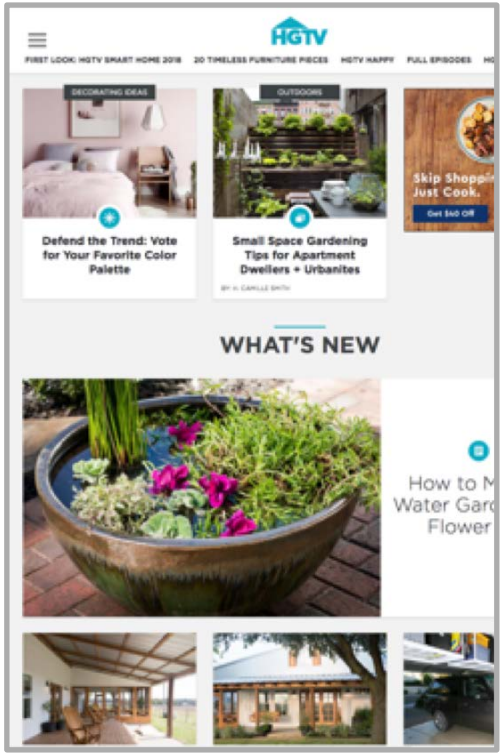
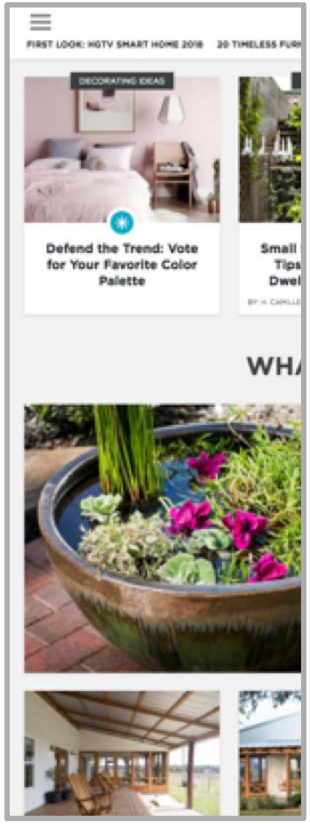




Non-Responsive Design Website Example







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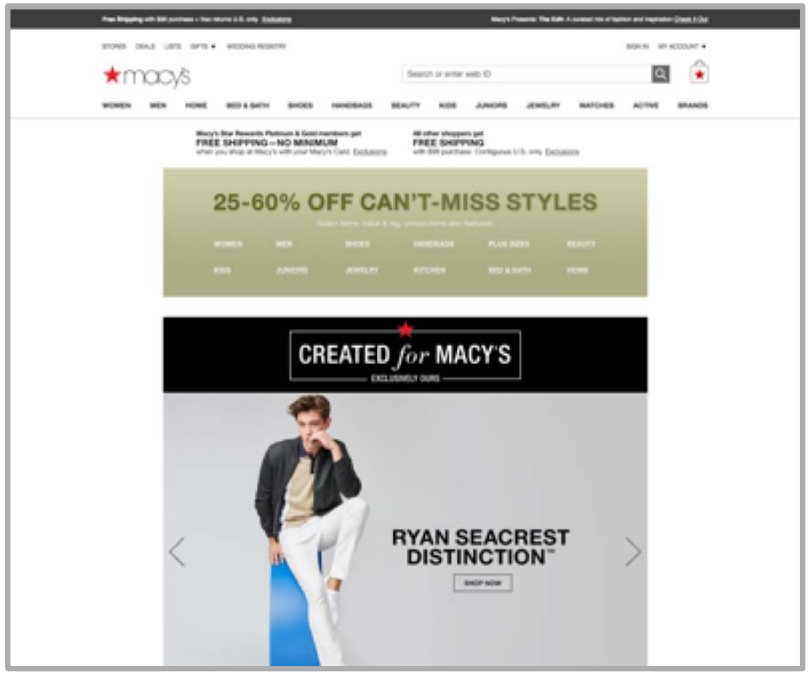

Mobile App or Responsive Design?

Continuing to invest in our mobile-friendly employee experience

Platform Attributes	Mobile App	Responsive Design
Convenience	★	★★★★★
Gaming	★★★★★	★
Performance	★★★★★	★★★★
Interoperability cross platform	★	★★★★★
Consistency and quality of experience	★★★★	★★★
Speed of release cycles	★	★★★★★
Build and support cost	★★★★★	★★

Mobile App Pros and Cons

Pros

- Can take advantage of hardware: camera, GPS, accelerometer, Bluetooth, etc.
- Consistent design experience
- Offline content viewing
- Personalization/ targeted content
- Push notifications/ alerts

Cons

- Requires users to download the app, manage app updates, and have adequate storage space on their phones
- Different apps for different platforms (Apple, Android, Microsoft, etc.)

Recent Employee Focus Group Feedback

Topic: Willingness to use an app

It was nearly unanimous that employees didn't want an app for work on their personal phones, especially when storage is an issue.

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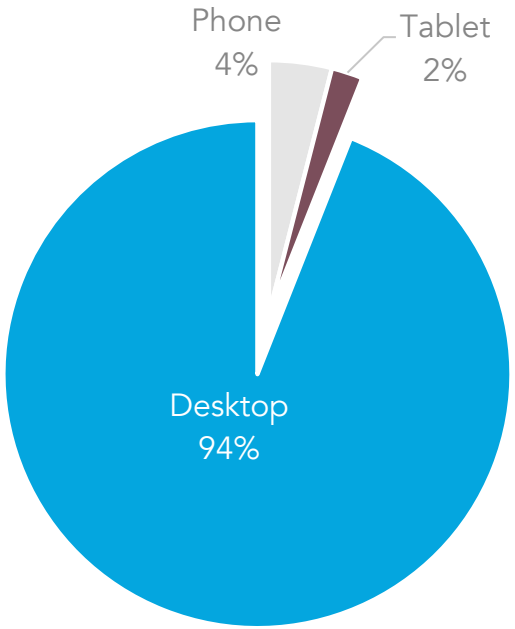
Benefit Admin Access by Device | What?!?



Industry Average
(from LIMRA conference)

Embrace Mobile to Increase Employee Engagement

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

Challenges

Multi-generational workforce

Geographically dispersed employees

Employees without email addresses

Employees who are overloaded with email

Complex and time-sensitive messaging

Mobile-Friendly HR and Benefits Website

One central location for employees and their spouses

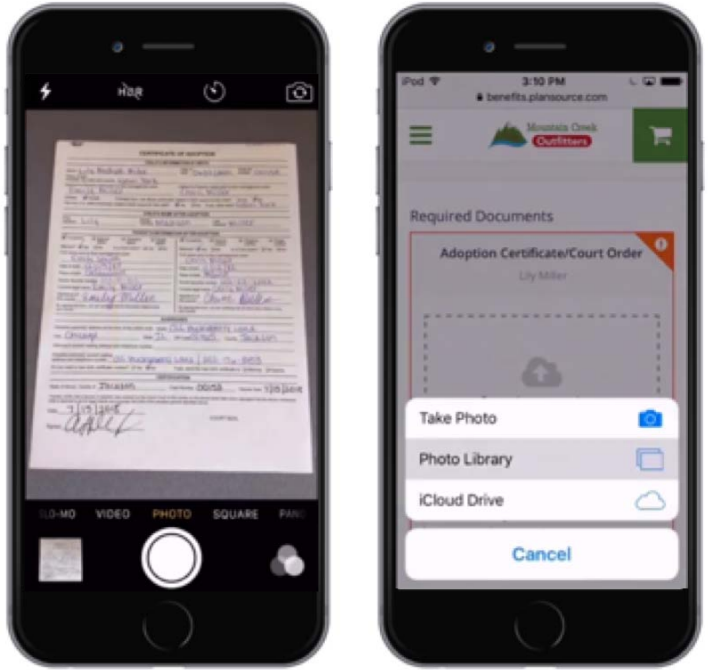
- Organize HR and benefits content in a cohesive way that makes sense to your employees
- Provide un-gated educational content
- Consumers expect information to be available digitally when and where they need it (this should replace your printed benefits guide)
- Availability of metrics (impact on traffic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

Provide a Mobile-Friendly Benefits Experience

Uploading Required Docs via Mobile

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



Challenges With Email Communications

Average office worker receives **121 emails a day**

Percentage of emails that have a malicious attachment: **2.3 percent**

Percentage of email that is spam: **49.7 percent**

Open rate for email sent in North America: **34.1 percent**

Text Messaging as an Alternative to Email

Text messages have a 98% open rate

90% of all text messages are read in under 3 minutes

70% of U.S. consumers appreciate getting texts from healthcare providers

Sales prospects who are sent text messages convert at a rate 40% higher than those who are not sent text messages

Sources – Connect Mogul | Loyalty 360 | Velocify | OneReach.com texting statistics

Text Messaging Pros and Cons

Relatively inexpensive way to reach your employees (and their spouses!) where they are

Simple, easy and convenient for your on-the-go employees with a 98% open rate

Great for announcements, reminders and CTAs with links

160-character limit means your message must be simple

Employees should opt-in, and they may not want to receive texts from you ☹

Employees who don't have unlimited text messaging will have to pay for texts they receive

Best HR Use Cases for 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

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

Recommendations – Part 1

Understand your workforce

Is your workforce distributed and/or "on the go?"

How tech savvy are your employees?

Are your employees asking for mobile tools and technology?

What if anything needs to be communicated to spouses? (You'll want to put together a plan that includes spouses).

Conduct an employee focus group, survey, or both to understand employee preferences.

Recommendations – Part 2

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. (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.)

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Mobile-Responsive Employee Experience

Employees want to shop for benefits the same way they shop for anything else

- Modern design
- Mobile-friendly
- Decision support
- Shopping cart
- Checkout process

Q&A

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