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A new definition of 'in network'

Media trends every benefits professional should understand: You may not think that trends like social networking apply to your business, but ignore them and you'll be left out of the loop

By Jennifer Benz

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New technology and a new digital experience are changing expectations for how, why and when people receive information. You might argue that they are changing how we think. The top media trends today go way beyond influencing what is new or hip; they are fundamentally changing the way we experience the world. The way you communicate with your employees must mimic the ways we all have learned to receive and expect information: in time, on demand and across multiple channels. To do that, it helps to understand what trends are influencing employees - and what to do with them. These are the four trends every benefits professional should understand:

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1. Digitization and convergence

Once upon a time, one type of information was delivered in print, another on the radio and another on TV. Today, information of all types comes across all channels, and nearly everything is digital. Devices like the iPhone seamlessly cut across online, TV, music and live interaction and are setting the standard for what consumers demand. This change in technology - and the 24/7 access to information - has triggered a fundamental shift in the way people expect to receive and use information. With less patience, people want information instantly and from anywhere.

2. User-generated content

At the same time, the ability for anyone to create Web content has democratized the Web and, along the way, changed the way people value and trust content and its sources. Web sites now are created and maintained by users, and anyone can get into the game. The buzzword "Web 2.0" refers to this wave of interaction and collaboration online. Chances are you're familiar with the most famous example of user-generated content, Wikipedia. Rather than a staff of writers compiling this enormous online encyclopedia, everyday visitors write and maintain the site. Wikipedia has higher daily traffic than The New York Times (even on Sunday), and a Rubicon study found that up to 40% of Web users would be willing to pay for user-generated Wikipedia, but only 17% would be willing to pay for The New York Times online. Research suggests people trust user-generated content because it's created by real people like them. A Forrester Research study found that a person's most trusted source of information is an e-mail from someone they know, with 77% of respondents listing that as a trustworthy source. In buying behavior, online reviews contributed by users were second only to word of mouth.

3. Social networking

Social networking is the epitome of user-generated content. Facebook and LinkedIn are growing faster than any other type of online content. Social networking is the second most popular category of Web sites behind search engines, and it easily outranks news, banking and other types of sites. If you're not already using these sites, they may seem like an odd waste of time and bandwidth, but that would be dismissing one of the most powerful movements going on today. Accessible and fun, social networking sites let you keep tabs on friends, colleagues and organizations in a way that is quick and easy. Many users visit these sites at least once a day. Many people mistakenly assume that "socializing" online is impersonal. However, social networking sites involve connecting with real people, many of whom users already know. News from a person's network becomes more appealing and more attractive than traditional news sources. Friends trade news stories, support causes and promote events. Information gets sorted and prioritized by the source people trust the most: their friends.

4. Personalization

It's no longer enough to craft a message - no matter how compelling or how detailed - and send it out. To get the attention of a media-blitzed audience, content must be super-relevant and actionable. This usually means it has to be personalized to a user's situation or customized based on their preferences or desires. While more Gen Y and Gen X people demand personalization than do older generations, this is by no means something just for the 20-somethings. CBS News reports baby boomers are more enthusiastic than younger Americans in using the Internet for health care, finances, government and religious information - all topics that demand a highly personalized experience. Boomers are more likely to look up health care information online, visit support groups

for medical conditions and use the Internet for financial information and transactions than their younger counterparts.

Getting plugged in, staying personal

Having a Web site has been a requirement for any business for quite a while, but blogs are becoming more and more necessary as well. If your company doesn't yet have a blog and social network presence, consider making that a top priority. Blogging can be intimidating to start, but it gives you and your company a valuable way to stay connected to employees and communicate your point of view. To get started, pay attention to a few key industry blogs. The blogs maintained by EBN (employeebenefitnews.blogspot.com) and Employee Benefit Adviser (benefitsexplained.blogspot.com) are good places to start. People still are looking for that human element that sticks out among the corporate-speak and faceless companies. The online technology is there to put you closer to your customers - and to make working with you easier and more appealing.

HR/benefits communications, unfortunately, are beyond outdated. If you're producing big benefits guides or static, content-library Internet portals, you can be assured that information is not being used the way it should be - if it's read at all. The majority of benefits communications simply give employees too much information for them to digest, understand or act on. When planning communications campaigns, remember to:

- Make it personalized. The online experience creates an expectation of personalization and customization. Give employees a personal snapshot of their benefits or make sure that information and action items are tailored to different life and family situations.
- Create a dialogue. Communication should be more of a conversation and less of a one-way street. Social networking sites and blog platforms give an easy way for people to respond, comment, share and refer back. Combining online and in-person opportunities like focus groups, informal interviews or town hall meetings is a great way to make sure you're communicating with, not just to, employees and their families.
- Do more of less. Employees need just-in-time simple information that they can immediately act on. Think about sending out weekly Twitter-size (140 characters or less) recommendations about ways to take advantage of the benefits programs you offer. Give managers talking points so they can mention easy-to-use ways to save money or get more from the programs already offered. Start a benefits blog and let employees subscribe through RSS or text or Twitter updates.

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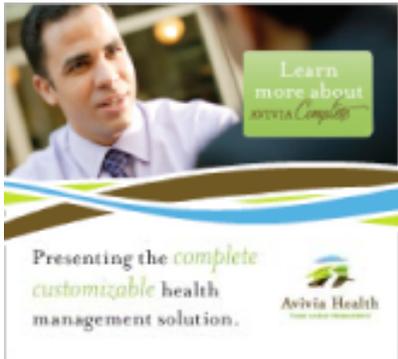
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