

# Employee–Consumer

## Looping them in

Employers try varied communication methods to bring spouses into the benefits loop

BY KATHLEEN KOSTER



As the economy continues to recede, employers are spending more and more money on health care costs, and not just on their employees. Jennifer Benz, founder of Benz Communications, estimates that businesses funnel 60% to 70% of health care costs to cover employee dependents.

“It’s not just employees who are using the medical plans and driving costs, and when you can open up those programs so that they are available to spouses as well, that’s going to improve satisfaction and appreciation of the investment that the company’s making in their benefit programs,” explains Benz. “It’s also going to return more value to the company because, again, they’re targeting the people who are really using their plans and driving the costs.”

To curb costs, employers have begun to tailor wellness and benefit engagement strategies to the entire family, particularly spouses. Educating spouses about benefit options ensures that more information is absorbed and misunderstandings are resolved, which is why many employers are welcoming spouses to attend face-to-face meetings, as well as sending benefit information via mail to target employees’ other halves.

When Entergy Corporation, an integrated energy company based in New Orleans, La., held a series of office meetings in 2004 to introduce its high-deductible health plan offerings, the

firm’s benefits pros began by targeting employees to generate buzz, but later opened meetings to dependents, holding many of them in the evenings so working spouses could attend.

For employers that similarly plan to include employee spouses in benefits



Jennifer Benz

meetings, experts recommend a setup that is welcoming and efficient, so that if the meeting takes place during a lunch hour, the spouse is not pressed for time and does not become frustrated.

One alternative to in-office meetings is hosting webcasts to inform

employees and spouses from the comfort of their own home, where research shows most health benefit decisions are made.

### Online engagement

Benefit managers can take advantage of the Internet’s convenience and reach by putting benefits information in an electronic format where it’s easily accessible to spouses and other dependents.

Benz remarks that “the most effective resource to communicate with spouses and family members is to have a branded, interactive audience-centric Web site [with benefit and enrollment information] out on the Internet — not hidden behind the firewall or protected with 17 layers of passwords, but something that makes it very easy to access info that can be acted upon.”

All too often, Benz says, company

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## Spouses

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benefit Web sites are a mess of legal forms when the site should be communicating the value of the program, boiling it down into simple steps that are easy to follow. Benz helped one client produce a series of pdf downloads, one to two pages each, that contained health and financial check lists and details about all company benefit offerings with specific action items, such as signing up for preventive care exams or for health club reimbursement.

One document entitled “The 10 Most Often-Missed Benefits” turned out to be the

most downloaded item off the Web site, after the plan changes for that year.

“It was something that really resonated with employees as a way to get valuable information in their hands that they can really act on, rather than have to sift through piles and piles of paperwork,” she explains.

### Information in hand

Nevertheless, managers must keep in mind that not all employees — nor dependents — are tech-savvy.

Regmon Chaney, manager of benefits education at Entergy, stresses the need for diverse modes of education to ensure that you don’t “rely on any one medium.”

Employers at the company reinforced

content they had first presented in face-to-face meetings by sending out *The Gazette* to employees’ homes. The quarterly newsletter provides employees and their families with informational tools and resources on how to make wise decisions about health insurance and care. Another quarterly newsletter, *Personal Best*, is sent out by the company’s wellness team detailing company programs, preventive care screenings and other tips on how to self-manage their family’s and their own health.

SMART, a business advisory and consulting firm based in Devon, Pa., sends out similar letters and payroll stuffers to employees’ homes with wellness tips, such as directing them to local walk-in clinics to cut down on expensive ER visits.

In the end, the pros say, it’s all about reinforcing what you offer by sending out highlights of company benefits and programs, whether by e-mail or snail mail, and directing employees and spouses to information that can be easily accessed.

“Benefit programs are really about how people manage their lives, and they impact very personal things like the health and finances of employees and their families,” concludes Benz, “so if you can help the families take better care of themselves, and that might just be simple ways to make the programs easier for them to use, they’re going to really appreciate that, and that’s going to translate into more trust and loyalty for the organization.” —*K.K.*

## Time to have ‘the talk’

Gen Y says parents, mentors have talked to them about sex and drugs, but not benefits

FROM WIRE REPORTS

New research from insurance giant Unum reveals that Gen Yers say they’ve heard “the talk” about life’s risks, such as drug use and sex, but that as they’ve entered the workforce, their benefits education is lacking.

In fact, Unum finds, more Gen Y workers have discussed car-buying with a parent or professional mentor than have discussed the role of workplace benefits in protecting financial security.

“Parents and mentors have talked to Gen Y about the risks they face growing up, but they aren’t completing that process by talking about how they can protect themselves financially in young adulthood,” says Mike Simonds, senior vice president for Unum. “Until this new generation of workers understands the benefits decisions they will have to make, the talking isn’t done.”

According to the survey, Generation Y workers (ages 18 to 30) say their parents or mentor have talked with them about:

- Saving money, 72%.
- Drugs, 61%.
- Job hunting, 61%.
- Sex, 60%.
- Car shopping, 51%.
- Choosing the workplace benefits that can help protect their health, income and financial stability, 30%.

The research also shows that this very connected generation does not get the connection between their benefits and their financial stability. Forty-three percent are

unfamiliar with supplemental health coverage; 52% are unfamiliar with critical illness insurance; and 35% aren’t familiar with disability insurance.

“Generation Y is entering a workplace in which benefits decisions and paying for some coverages are their responsibility,” Simonds says. “These young workers need to be prepared to make the decisions that will help protect their financial security, and this research shows that the generation made up largely of their parents — and bosses — isn’t preparing them.”

### Boomers lack benefits info, too

A separate Unum survey shows that baby boomers may be poor benefits teachers because they themselves were poorly taught.

More than three-quarters of boomers (76%) say the workplace is among their most reliable sources of information about benefits. However, when it comes to certain benefits, that information either is not being provided or not sinking in, as Unum finds:

- 44% of boomers say they are unfamiliar with critical illness insurance.
- 27% are unfamiliar with long-term care coverage.

“As home values slip and the stock market fluctuates, it has never been more important to educate workers about their options for coverage that can help protect their financial stability,” says Simonds. “The workplace is common ground for employees of every generation, and clear benefits communication



at work is particularly critical during this fall enrollment season.

“These benefits can help protect the financial stability of a workforce that is unlikely to have sufficient savings to fall back on if they are ill or injured,” he continues. “But employees who do not understand these benefits — who do not know what they are or what purpose they serve — cannot use them effectively.”

Both Gen Y and boomers ranked their income from work among their most important assets to protect (Gen Y, 34%; boomers, 31%).

“This research makes it clear that employees are counting on their workplace for the information they need to make these decisions,” Simonds says. “Partnering with employers is a critical way benefits providers can help meet that need.” —*E.B.N.*