

How Well Do Your Employees Know and Use Their Health and Wellness Benefits Plan?



There is little question that Canadian employees highly covet access to workplace benefits programs. Unfortunately it is not uncommon for employees to lack knowledge of these programs and, as a result, miss out on opportunities to fully realize the benefits of their employer provided benefits packages.

The goal of an organization's benefits program should be to provide employees with the opportunity to improve their health and wellness, thereby providing a benefit to the organization of healthier, happier and more productive employees. It is a waste of the employer's time and money if their employees do not gain the full benefits their employer has invested. It is important for organizations that offer benefits packages to ensure an ongoing dialogue with employees about these benefits programs.

Offering The Right Benefits Programs

There are many ways your employee benefits program can provide a return on your organization's investment including improving employee/organizational health, improved risk management, talent acquisition and retention, contributing to company culture etc.

Helping employees fully understand and leverage their benefits package is a way for you to demonstrate how much you value your employee's well being. When your employees are fully aware of their benefits they are better able to make choices about which benefits to participate to gain value. This information can also assist you when it is time to make decisions about the benefits packages you will invest in down the road.

According to research from Sanofi Canada there is a disconnect between the benefits packages employers build, the ones their employees are seeking and the ones their employees need. In their 2015 report titled "THE 2015 EDITION OF *THE SANOFI CANADA HEALTHCARE SURVEY* – **Benefits 2020: Shifting gears toward health**

management', based on a survey of Canadian organizations and employees, there is a growing interest among some employees for flexible benefits plans (64% surveyed indicated this preference) while the majority (77%) had access to traditional plans.

However, the benefits employee's use and the ones they need may not always be best aligned to maximize employee health and wellness. For example, Sanofi reported that there has been an increase in employees and their families using health benefits to access regular massages, which, while an enjoyable benefit, may not be as valuable as other benefits. This may mean that employees are missing out on the benefits they really need.

Over the next few years it will become more important for organizations to explore and consider the best ways to invest their benefits dollars to maximize the benefits to their employees. To do this it will be useful for organizations to improve their communications on the topic of employee benefits programs.

Improving Organizational Communications About Benefits Packages

Traditionally decisions about employee benefits package selection has been made solely by the employer. However, today's employees have become consumers who are used to educating themselves and making their own choices. Many organizations would be wise to improve their dialogue with their employees around their benefits programs to ensure the best use of these programs.

Effective communication related to employee health and wellness benefits packages should include the following elements:

1. Information about all the benefit package elements
2. Information on how and why to access benefits package elements
3. Encouragement to fully access available benefits
4. Surveys to determine employee health and wellness needs, not only interests
5. Generationally relevant communications information and methods
6. Education opportunities regarding which benefits employees would benefit from accessing

A lack of effective communications can result in employees missing out on the benefits they need and enrolling in benefits that may not best fit their needs.

Benefits Program Communications Plan

The first step in better communications includes developing a communication. By driving employee awareness of the benefits being offered can increase greater employee engagement and satisfaction. According to the MetLife Study of Employee Benefits Trends, "Employees who are satisfied with the benefits offered by their employer are three times more likely to be satisfied with their jobs and feel more loyal to their employer."

- **Communications Calendar:** Include opportunities for both one-way and two-way communications in a timeline over 12 months. To help employees engage and remember more you can develop messages that align with time of year events and seasons. For example the transition at the beginning of the year, when the weather in Canada is most frigid, could be a time you share a communication on the benefits of the new fitness plan that involves a membership in some Hot Yoga classes.

- **Communications Channels:** Include multiple channels for communications including in-person discussions, seminars, presentations and online webinars and presentations, email and direct mail and social media campaigns and even texting campaigns.
- **Communication Relevance:** Tailor communications to different demographics including not only age (generation) and gender but also life situation for example active baby boomers, employees with chronic health conditions, parents and so on. Consider elements of “Persona” marketing in your communications.
- **Communications Champions:** People listen to people. Your communication plan should include opportunities for your employees to hear from and be encouraged by people who have information and stories to share. This sharing can come in the form of formal opportunities or informal ones. Organizational leadership, management and supervisors should be part of the communications plan but so should peer communications and even community members. Bringing in a local health care provider such as a nutritionist or a local sports figure can be memorable ways to communicate important information.

When planning these communications your messages do not need to be long and involved. A good story told well once can linger for some time. Consider also that you do not need to do all the work yourself. Your health benefits provider may also be able to provide you with tools to help communicate and engage your employees. You will also find useful information and tools provided by the federal and provincial governments and local health care organizations.

With the rising costs of medical needs and a multi generational workforce a properly aligned and communicated organizational benefits program is an opportunity for organizations to save money and improve both their bottom line and their employees’ lives.