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Employee Benefit News

July/August 2019 | benefitnews.com

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A gamified  
wellness program  
finds its footing

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opioid crisis,  
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don't offer pain  
management  
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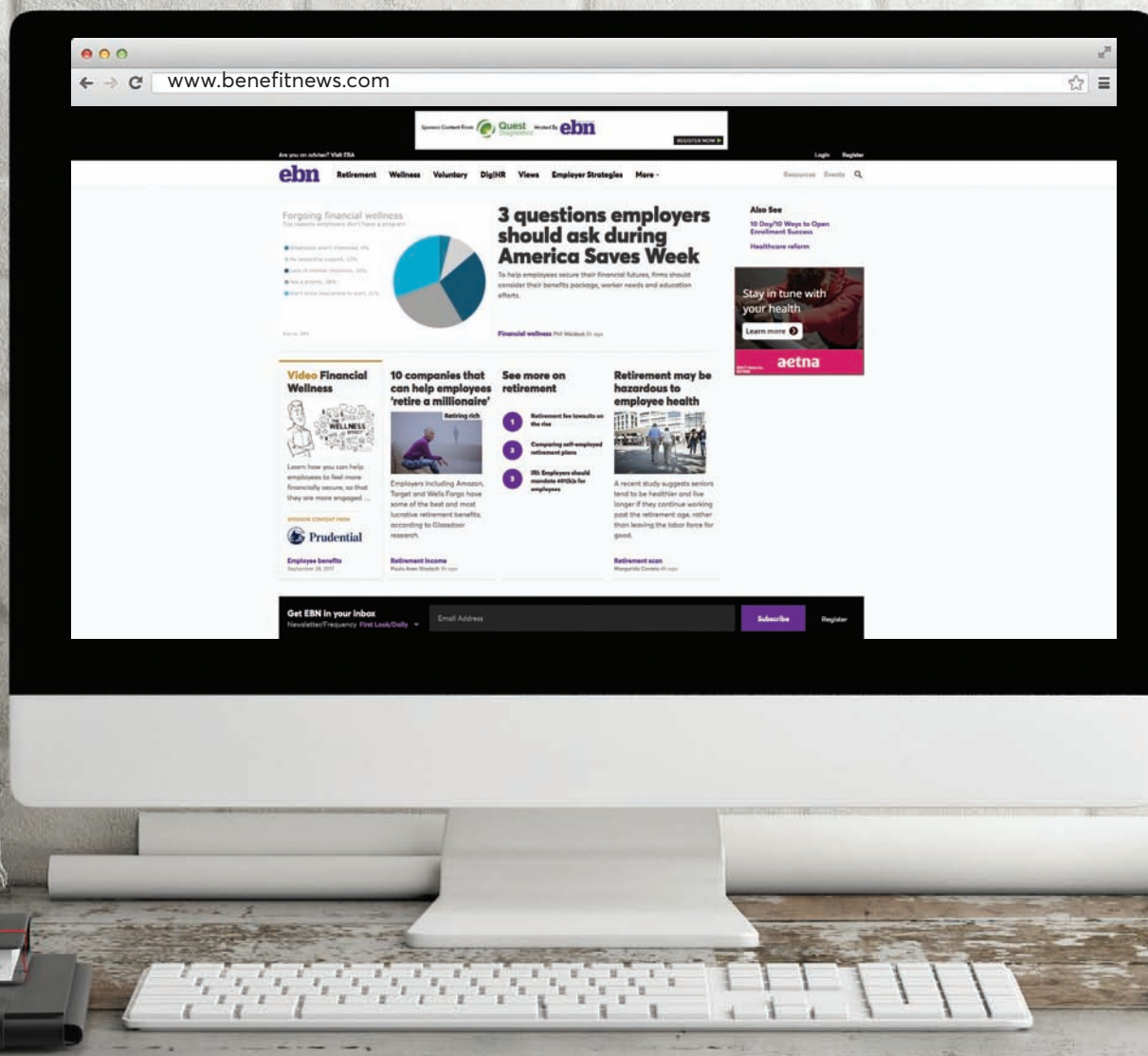


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## HEALTHCARE

### New rule may greatly expand HRA usage

While the rule makes health reimbursement arrangements more accessible, employers should still work on healthcare literacy, experts say. <https://bit.ly/2IMr5mV>



## COMPANY CULTURE

### 8 companies with LGBTQ-friendly culture

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## When quitting doesn't have to be a bad breakup

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The importance of offboarding — and other vital lessons I've learned during my time at *EBN*.

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You always think it's going to be easy to leave a job, but in this case it's not. This is my last issue as editor-in-chief of *Employee Benefit News*, and for me it's bitter-sweet. In my nearly four years with SourceMedia, I

have written and edited great content, helped grow our audience, covered the industry's transformation, collaborated with some terrific colleagues and won several journalism awards. As I depart for a new opportunity, I've had time to reflect on my tenure. Here are the biggest lessons I'm taking away:

**Working remotely isn't a bad thing.** I'm a remote worker, and I can personally dispel preconceptions you might have about us — except for the sweatpants; that much is often true. I've been a remote worker from my start at SourceMedia, and I wasn't sure how I would handle it. Would I get as much work done from my home in suburban Denver as I would in a company office? Would I form productive relationships with co-workers? Would I feel insecure about not being in the same building where many of my colleagues work and where big company decisions are made? The answers to those questions were: a resounding yes; absolutely; and

sometimes. Though it has its own challenges, remote work has become much more prevalent for a reason (see p. 34 for proof). Savvy employers embrace it and make sure they're properly nurturing relationships with those workers as they do with employees more visible on a daily basis.

**Healthcare innovation is desperately needed.**

I've been covering benefits for the better part of a decade, and I've seen everything from the passage of the Affordable Care Act to the continuous rise of healthcare costs and wide fluctuation in the percentage of employers that offer health insurance. But some of the most significant changes I've seen have been from employers trying to make a difference for their employees. From onsite clinics to tech solutions to taking insurers out of the equation and directly contracting with health systems, employer intervention is one of the most exciting and promising developments that could help improve employee care.

**What's at the heart of a job.** My time at SourceMedia has reinforced my belief that benefits are at the heart of a job, and are often the reason employees love or loathe their workplace. Beyond table stakes — such as healthcare, retirement plans and voluntary benefits (disability, dental and vision) to newer ones like student debt repayment and generous parental leave — let's

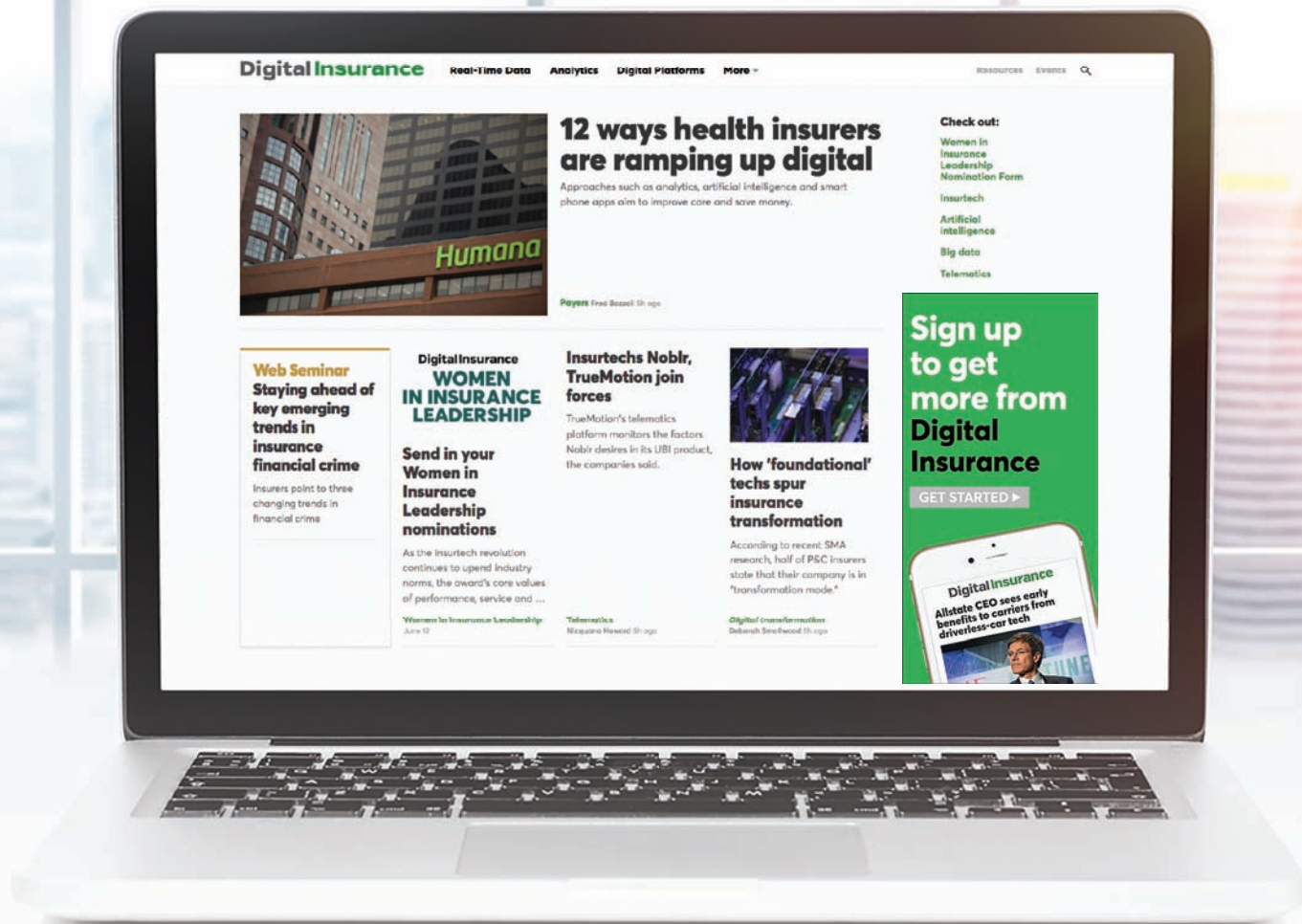
not forget that benefits go deeper. Workplace culture, good bosses and important mentors are vital to making sure employees are achieving a good work-life balance. These are all part of the mix that make the right job feel like home.

**Quitting doesn't have to be like a bad breakup.** In

all the talk about the employee lifecycle, most attention is given to the recruitment stage, the onboarding stage and sometimes the retention stage. There's not enough attention given to the leaving stage. How do you talk to employees leaving for a new opportunity? How do you treat them? And vice versa. Like a college alumni network, why can't employees have a way to stay in contact and network even after they leave a workplace? When you like your job, as I do, it can be tough to embrace a new opportunity, no matter how good it is. But resigning doesn't have to be one big, bad breakup — it's often about taking a chance to try to develop personally and professionally. Leaving on good terms means leaving doors — and relationships — open. Who knows what will happen down the road?



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# Healthcare

IN THIS SECTION: WELLNESS / EMPLOYEE STRESS



## Wellness

# Why onsite clinics worked for Land O'Lakes

The dairy maker decided to revamp its wellness program to keep its 10,000 employees healthy.

By Caroline Hroncich

In 2015, Land O'Lakes decided to make a move to positively impact the well-being of its nearly 10,000 workers. The employer — which is known for its dairy products — wanted to address gaps in care for diabetes, depression and obesity among its population.

In response to these health risks, the Minnesota-based employer determined the best course of action was to redesign its wellness program. Emily Maher, director of benefits at Land O'Lakes, said the company wanted to take a more holistic approach by focusing on total wellness including financial, physical and mental health.

"All of those components of somebody's life really feed into and off one another," Maher said, speaking in June at the Society for Human Resource Management's annual conference in Las Vegas. "How can we make those experiences employees are having as personal as possible?"

The first step was to launch an onsite health clinic, Maher said. Land O'Lakes partnered with health information technology company Cerner to open a 850-square-foot clinic in its Arden Hills headquarters. The clinic provides primary and urgent care, health and wellness services, physical therapy, flu vaccines and medication dispensing to about 1,800 eligible lives. In addition to the clinic, the company also offers an onsite fitness center and childcare, she added.

"It's for the whole person — for employees to be able to develop that relationship [with a medical professional that] they can continue on their healthcare journey," she said.

A third of U.S. employers with 5,000 employees or more now offer general medical clinics at the worksite, a sizable jump from five years ago, according to a survey from Mercer and the National Association of Worksite Health Centers.

Clinics are less popular among small and midsize employers, the report notes. Apple, Amazon and Utz Quality Foods are among the major companies that have invested in the benefit.

"More and more employers are finding measurable value in providing high-quality healthcare and patient experience via worksite clinics," David Keyt, worksite clinics consulting group leader at Mercer, recently told *Employee Benefit News*. "Given the high rates of employee satisfaction and utilization, I think we will continue to see growth in offerings of clinics and expansion of the health services that clinics provide."

Maher said the return on investment in the clinic has been measurable. Employees spend less money on healthcare and often have to miss less work to get treatment. About 98.6% of Land

**One-third of U.S. employers with 5,000 employees or more now offer general medical clinics at the worksite, a sizable jump from five years ago.**

O'Lakes employees said they are satisfied with the offering. The clinic also has a net promoter score of 93%, she added. But the most valuable takeaway has been individual success stories Maher hears from workers.

One story that sticks out to Maher is an employee who went for a biometric screening smelling of alcohol. The nurse practitioner learned that the employee had been consuming alcohol outside of the workplace and suggested steps they could take to combat substance abuse. Maher later learned that after that conversation, and some additional help from the support staff, the worker checked into in-patient rehab. They also made the decision to quit smoking, both of which had positive impacts on their health.

"Finances, I get it, they're super important," she said. "But when you hear success stories like this, it's like, 'Alright I don't need to hear anything else for the rest of the year. We've saved one person.'"

Looking toward 2020, Land O'Lakes plan to expand the program beyond its headquarters. The employer also wants to offer the service to dependents and add the second opinion service Grand Rounds. Maher said firsthand accounts from employees make the value of the onsite clinic abundantly clear. While it's important to measure the ROI of a program, the day-to-day impact on an employee is where the larger impact lies.

"They're all incredibly powerful in their own way," she said. **EBN**

Caroline Hroncich is an associate editor of Employee Benefit News. Follow her on Twitter at @chroncich1



# Burnout is an official diagnosis. What can employers do?

By Kayla Webster

Work got your employees down? According to the World Health Organization, employee burnout is an official medical condition — one, experts say, employers have a responsibility to prevent.

The WHO defines burnout as “a syndrome conceptualized as resulting from chronic workplace stress that has not been successfully managed.” Symptoms of burnout include mental exhaustion, entertaining negative or cynical feelings about your job and reduced productivity. Employers have reason to be concerned: Burned-out employees are 63% more likely to take a sick day, and over twice as likely to be looking for alternative employment, according to a study by management consulting firm Gallup.

“That’s why it’s so important for employers to not only proactively create an environment that can prevent burnout, but also actively monitor for signs of burnout and act quickly before it becomes irreversible,” says Dr. Sherry Benton, a Florida-based psychologist and founder and CSO of Therapy Assistance Online.

Contrary to popular belief, burnout isn’t necessarily the result of being overworked, Benton says. Employees who don’t feel fulfilled, or have a sense of purpose, through their work are more likely to feel drained at the office. Though employers may be tempted to reduce a burned-out employee’s responsibilities — thinking it’ll alleviate stress — Benton says that’s only a temporary fix. Employers who are serious about curbing burnout need to develop a wellness strategy that focuses on mental health, she says.

“The best long-term fix is to provide as much support and reinforcement as possible and help your employees find their purpose so they feel energized from work, rather

than drained,” Benton says. “Employers should consider implementing supplemental resources into their wellness plans that focus on mental health.”

LinkedIn, for example, takes a two-pronged approach to safeguard against burnout within its workforce, integrating engagement monitoring software and wellness programs into the company culture.

Last year, the social platform for professionals acquired workplace management platform Glint, which uses employee surveys to measure engagement levels. Jim Barnett, founder of Glint and vice president of product at LinkedIn, says the feedback employers get from platforms like his can be instrumental in building a positive work environment by addressing issues as they arise.

“Our mission is to create a happier work environment for companies and their workforce,” Barnett says. “The components of being happier at work revolve around mental health and creating a safe place for people to be themselves.”

Based on his experiences developing Glint, Barnett says employees are more likely to be engaged when managers actively ask for their input on projects and policies.

“Collaboration makes people feel like their opinion counts,” Barnett says. “This is especially important with people who are dealing with mental health issues. People suffering from anxiety may not speak up and worry their opinion doesn’t count.”

One of LinkedIn’s newest employee programs aims to build mental resilience. Scott Shute, head of mindfulness and compassion at LinkedIn, devel-

oped a wellness initiative based on meditation principles. He’s also devising an internal study that examines what it means to be a compassionate individual in hopes of discovering the best practices for creating a harmonious work environment.

“It’s a two-pronged approach; I build my self-healing or awareness

with mindfulness, and take it into the workplace with compassion,” Shute says.

Since last fall, Shute’s program has hosted two. **EBN**

**Kayla Webster** is an associate editor of Employee Benefit News. Follow her on Twitter at @KaylaAnnWebster.



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# Strategy Session

IN THIS SECTION: EDUCATION / EMPLOYEE DEBT



## Education

# Walmart woos high school talent with SAT prep, tuition perks

The retailer is expanding its \$1-a-day college tuition benefit to high schoolers who work at the company.

By Kathryn Mayer

Move over, millennials. Walmart is courting an even younger crop of employees with its nearly-free tuition benefits: high schoolers.

The retail giant said in June it will expand its college tuition benefit to high school workers in an effort to recruit more talent in a tight labor market while helping to tackle costly student loan debt. High school students will be able to earn college credit and will have access to free ACT and SAT prep courses through the nation's largest private employer, along with the practically free college tuition.

The benefit extension announcement comes shortly after the company said recently that it hopes to nearly triple the number of employees who take advantage of its tuition benefits — close to 12,000 workers — by year-end.

Walmart debuted its tuition program, through

provider Guild Education, last May. It allows eligible employees to pay just \$1 a day to earn a degree. All Walmart and Sam's Club workers in the U.S. who have been with the company for 90 days are eligible; it applies to all part-time, full-time and salaried employees.

Ellie Bertani, Walmart's senior director of learning strategy and innovation, said in April that 4,500 Walmart employees had enrolled in the retailer's program. Last month, Walmart said that number has risen to more than 7,500 Walmart employees.

"We spent much of the first nine months making sure it was an excellent employee experience, and there were few friction points in the journey," Bertani said during the event in Denver held by Guild Education.

"We have some very significant goals in what

we would like to see."

Bertani said to reach those goals, the company will focus on convincing employees that the new program isn't "too good to be true," as well as helping them understand how they manage both work and school at the same time. To take aim at those concerns, the retailer is starting to market its program, posting flyers about the benefits for its employees, then directing them to its website for more information.

Walmart also announced it is adding 14 new technology degrees and certificates as part of its degree program — skills the employer says workers will need in the future.

Walmart says high school students currently make up less than 25,000 of the company's 1.3 million U.S.-based associates. It's betting that the program will help those workers avoid one of the biggest barriers to pursuing higher education: the hefty price tag.

**Walmart says high school students make up less than 25,000 of the company's 1.3 million U.S.-based associates. It's betting that education perks will help those workers avoid one of the biggest barriers to pursuing higher education: the hefty price tag.**

With the nation's student loan debt nearing \$1.5 trillion, some employers, like Walmart, are trying to tackle the issue before it begins by offering free or nearly free college tuition.

"As employers investigate the ways student debt affects their workers — and how they can help — I think some of them are thinking, 'Hey, let's go back a bit and see if we can help people from incurring the debt to begin with,'" Julie Stich of the International Foundation of Employee Benefit Plans told *Employee Benefit News* last fall.

Walmart is one of a handful of employers that in the last year announced they will foot most of the bill for employees to get college degrees as the war for talent heats up and employers see the effects student debt is wreaking on the workforce. Others include Bright Horizons, Disney, Discover, MGM Resorts International and U.S. Xpress.

Free tuition benefits "are pretty amazing when you think about it," Stich says. "It's reflective of the times we're in right now where we're all scrambling to find the key, perfect person to fill job openings." **EBN**

Kathryn Mayer is editor-in-chief of Employee Benefit News. Follow her on Twitter at @mayereditor.



# Student loans are the ‘big’ benefit trend, Goldman Sachs Ayco CEO says

The financial crisis isn’t just impacting millennials, and a new social contract between employers and employees is emerging, Larry Restieri says.

By Walden Siew

Helping employees prepare for retirement remains a top concern for leading CHROs and other senior HR professionals, but student loan benefits is “the big one” that most are trying to get right, says Ayco CEO Larry Restieri.

Employers such as PwC, Prudential and other companies have been adding the popular benefit to meet demand as outstanding student loans has ballooned to \$1.5 trillion. PwC said in June that it has paid nearly \$26 million toward eliminating employees’ student loan debt since launching its repayment benefit in 2016.

Ayco, a Goldman Sachs company, has been convening its InnerCircle gathering of top CHROs and other executives for the past three decades, and those corporate leaders, who manage HR and benefits budgets across the country, met for the first time in New York in June.

Its CEO sat with *Employee Benefit News* to go over highlights from the conference, which covered topics such as compensation, benefits, talent and culture.

**What are the top trends that CHROs have on their radar?**

Student loans are the big one. One of the things [HR experts] are finding is that with the student loan issue, it’s not just a recent graduate issue but it’s one that affects baby boomers greatly. Presumably that’s not because they incurred the debt themselves. It’s because of their kids, and they’re taking on the debt. How we as employers

manage the student loan issue is really important.

Preparing for retirement is the No. 2 concern. Are companies prepared to play the role that employees want them to play? But ultimately, for companies, it’s not just a matter of one or two benefits, but more of a macro question of employees who are looking for answers, and are the employers ready to answer that need.

This is where Ayco and companies like Ayco can come in and help employers navigate that need.

**What impact are you seeing from the influx of younger workers coming into the workforce, and how**

**are employers adjusting?**

When you talk about the younger guard, you have to talk about creative ways to get to people and manage change. We talk a lot about financial literacy and data and user experience.

**Sometimes there are so many benefits out there, and people don’t understand or know if they should be maxing out their 401(k) or if that money is better spent on paying down student loans. Or should they have an HSA? Not all employees always have a good grasp of that.**

We have a younger population

that may be more digitally savvy, and we need to make sure we’re engaging with them on the benefits side.

We need to pay more attention to making sure people understand how everything is used. Sometimes there are so many benefits out there, and people don’t understand or know if they should be maxing out their 401(k) or if that money is better spent on paying down student loans. Or should they have an HSA? Not all employees always have a good grasp of that.

**You speak about user experience. Can you give some examples of why UX and communications is so**



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**You see the relationship between**

**employers and employees as evolving, or perhaps returning to a traditional role where the company serves a paternal or maternal role in terms of its responsibilities to its employees. Please explain.**

The other big thing that I thought was really interesting is that there's a sense that corporations have become this almost kind of compass, where employees are looking to their employer for answers that they weren't necessary doing so in the past.

Employers can be the guiding light on social issues, or loan management, or managing retirement, to the point where they are filling the gap in people's lives that weren't traditionally filled. People are looking to the employer to help them answer questions about their financial lives.

In the void, they are looking toward their employer. They are looking for that contract with the employer. They're looking at their employer as a trusted source for guidance in terms of a lot parts of their life.

If you feel your company is doing good in the world, then you feel better about your company.

You feel better about what you do, and you trust your employer more, and then you look for them for benefits and all sorts of help in your life.

You have happier employees, they stay longer and they don't look to leave. There's actually real metrics you can show a CHRO that if you do all these things for the health and well-being of the employee, it actually adds to the bottom line. It's actually the CFO who should see the benefits of what the CHRO is doing. **EBN**

**Walden Siew** is editor-in-chief of SourceMedia's *Employee Benefits* Group. Follow him on Twitter at @waldensiew.



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# Voluntary

IN THIS SECTION: BENEFIT UPDATE / FAMILY PERKS



## Benefit update

# PwC's student loan benefit price tag: \$25 million and counting

More than 8,000 employees have enrolled in the benefit since the accounting and consulting firm launched its program in 2016.

By Caroline Hroncich

PwC has paid nearly \$26 million toward eliminating employees' student loan debt since launching its repayment benefit in 2016.

The accounting and consulting firm was one of the first employers to tackle workers' student debt by adding a pay down program for employees. The benefit pays \$100 per month, or \$1,200 per year, toward workers' student loans. As of March, about 8,700 employees have signed up and 8,069 are receiving payment, the company said.

"Even employees with no student loan debt tell us they are proud of the pioneering benefit," says Michael Fenlon, PwC's U.S. chief people officer. "They are proud the firm is taking on such a complex, important issue in our society, especially one they see negatively affecting their own friends, family and colleagues."

PwC estimates the program reduces employee loan and interest obligation by up to \$10,000 and shortens payoff time by roughly three years.

The company offers the program through Gradifi, a student loan benefit provider that also works with employers including Honeywell, First Republic Bank and Peloton.

"It's amazing to see that three years later, PwC has contributed [more than] \$25 million to its employees' student debt," says Gradifi CEO David Chang, adding that PwC is the company's charter customer.

"This just shows how these benefits actually change the lives of those burdened with massive student debt," he says. "We're excited to see more of these types of milestones as more employers extend the SLP benefit to their employees."

Even though student loan debt in the U.S. has ballooned to nearly \$1.5 trillion, just 4% of employers offer student loan repayment benefits to workers, according to data from the Society for Human Resource Management.

While the benefit generates buzz among

workers, many employers are still hesitant about the cost, says Peter DeBellis, total rewards research leader at Deloitte.

"A program like this is a personal decision for an organization. It depends on your demographics, how your employees are feeling, what your industry is, what your financial well-being profile is," he said, speaking at the WorldatWork Total Rewards Conference in May. "It's not something to do lightly. It can have some serious financial ramifications, so it's something to step in thoughtfully if you are thinking about going down this road."

Regardless, a handful of employers have been investing in student loan repayment benefits. CSAA Insurance, Travelers Insurance and Advance Financial all offer some variation of the benefit. Others, like carmaker Fiat Chrysler, offer employ-

**"Even employees with no student loan debt tell us they are proud of the pioneering benefit," says Michael Fenlon, PwC's U.S. chief people officer.**

ees student debt refinancing options.

Meanwhile, providers also are getting more innovative with student loan repayment benefits. Options like employer matching and PTO exchange may be growing in popularity, experts say. Scott Thompson, CEO of Tuition.io, another student loan benefit provider, says he expects plan design to get even more creative in the next year or so.

"We do see more and more match plans where employers match all or a portion of employees payment against their student loan debt," Thompson recently told EBN. "And then there'll be another interesting plan design that'll get rolled out this year, which is for individuals who are staying on their parents' healthcare plan, allowing them to direct what would have been the premiums that I would pay against healthcare to their student loan debt."

PwC's Fenlon says the issue of increasing student loan debt has reached a "tipping point" and is now overwhelmingly impacting professionals. He calls the benefit "game-changing" for employers.

"It's affecting when they are starting families, buying homes and how they're saving for retirement," he says.

"By providing the student loan benefit, PwC is helping staff better prepare for their financial future." **EBN**

Caroline Hroncich is an associate editor of Employee Benefit News. Follow her on Twitter @chroncich1



# Target enhances family-friendly benefits

The retail giant is expanding paid leave and boosting backup care benefits to its workforce.

By Nick Otto

Target is expanding a number of its family-friendly benefits, including paid leave and caregiving benefits, to the 350,000 full- and part-time hourly employees at its stores, distribution centers and headquarters.

Beginning this fall, the Minneapolis-based retailer will offer workers 20 days of backup child care or eldercare through Target's partnership with Bright Horizons network. The backup care benefit gives workers access to child- and eldercare services when their usual arrangements are temporarily unavailable. If an employee's child or eldercare arrangements fall through, they can

bring their child to a daycare center for \$20 a day or arrange for in-home child, adult or eldercare for a low hourly rate, a Target spokesperson says. The balance of the cost will be subsidized by Target.

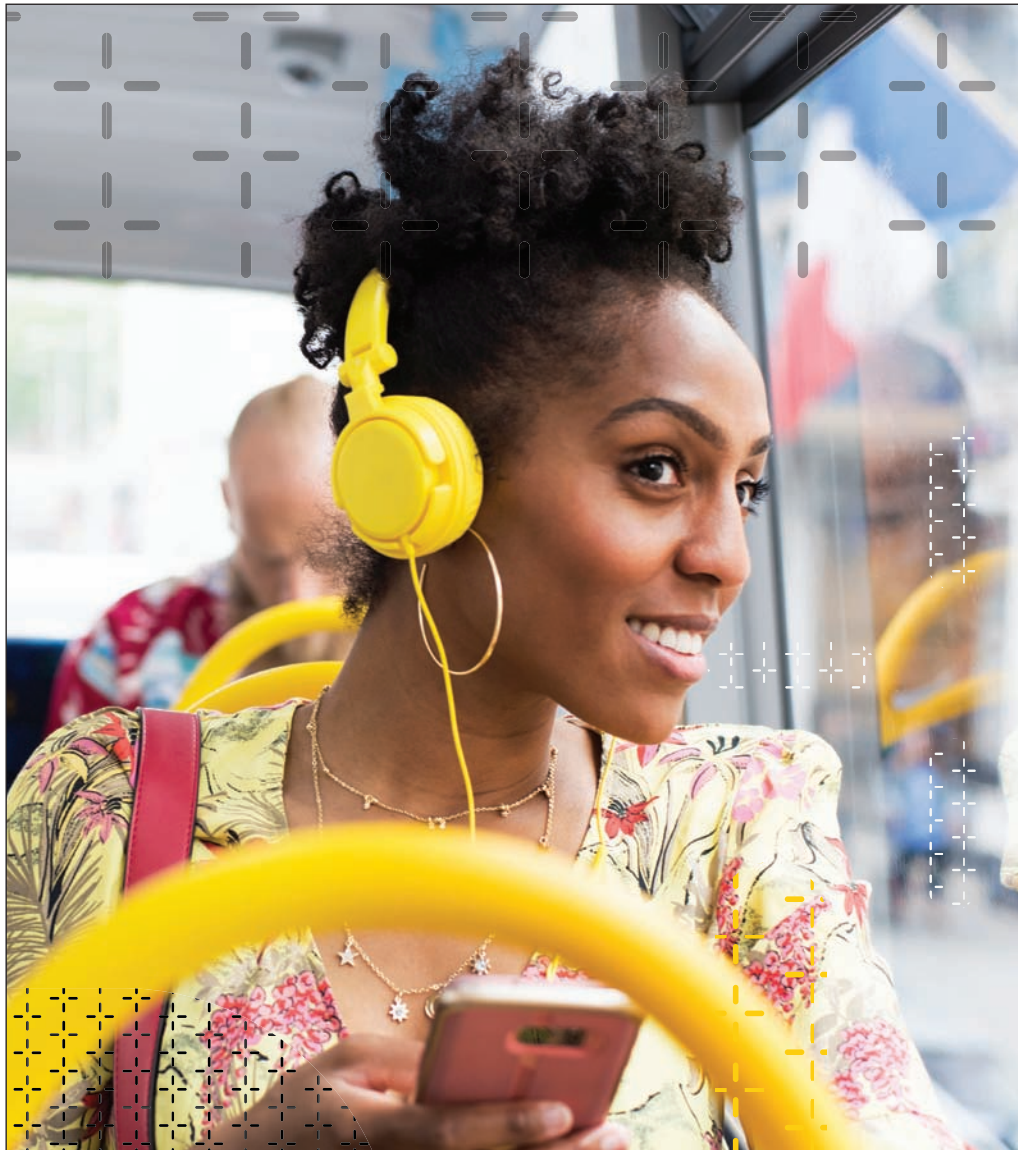
Meanwhile, under the company's new paid family leave policy, employees can take four weeks of paid time off to care for an immediate family member. This includes time off to bond following the addition of a new child to the family through birth, adoption, surrogacy or foster placement, and time off to care for a child, spouse or parent with a critical illness.

"Retail workforces are unique in their mix of

hourly and salaried positions, and one of our philosophies is to offer the same family-focused benefits to both hourly and salaried team members," says Melissa Kremer, Target's chief human resources officer.

The company also is doubling adoption and surrogacy reimbursement. Beginning April 1, eligible employees are entitled to \$10,000 in reimbursement fees, which may include application, filing, placement or agency costs as well as court costs, immigration and translation fees, attorney fees, transportation costs and surrogate parenting expenses. **EBN**

**Nick Otto** is a senior editor of Employee Benefit News. Follow him on Twitter at @Ottografs.



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## Gamification

# Zombie-themed wellness program finds footing

Employers are using a game called the Outbreak to encourage employees to increase their step counts — and have fun in the process.

By Caroline Hroncich

It's the zombie apocalypse.

Survivors have left the bunker and are running supplies to towns nearby. They're moving quickly through cities and forests — trying their best to make it past the hordes of flesh-hungry monsters that are hot on their trail.

No, this isn't an episode of "The Walking Dead." It's a wellness program — and the entire office is in on it.

The program, called the Outbreak, is the brainchild of health tech company FIX Health. Mike Tinney, CEO and founder of the company, says the game is a corporate health walking challenge that encourages employees to get up, move around and defeat some zombies in the process.

The number of steps workers take directly correlates to their ability to escape the zombies, Tinney says. The farther they go in the game, the more difficult the zombies are to overcome

(including a zombie bear).

"They're playing in a simulated zombie outbreak," he says. "They have to get to safe locations, and those locations require a certain amount of steps to reach."

FIX Health released an early version of the game in 2015 after testing a number of different ideas — including alien and sports-themed games — and zombies were the most popular. "People liked being chased by zombies," Tinney says.

The company re-released the game exclusively as a mobile app in 2017. It's typically played over six-week periods, and employers have the option to pick from four different scenarios: ground zero, risky provisions, the blitz or scavenger run. Each version varies in difficulty and plotline, Tinney says.

For example, ground zero is the start of the zombie outbreak and introduces players to the game, while the blitz is for more experienced players; it's the most physically demanding and is

played over three weeks.

Employees also can unlock a part of the game where they get to play as a zombie themselves. While zombie mode players can't win the game, they can still record their steps — and terrorize some co-workers in the process.

"You can play the game as a zombie instead of working toward the safe house; you can be chasing your coworkers," Tinney says. Hundreds of employers of all sizes have used the Outbreak over the years. On average, between 15 and 50 employers are engaged in the program every month.

Research shows that counting steps plays a role in keeping employees active. The U.S. Department of Health and Human Services recommends adults get at least 150 minutes to 300 minutes of a moderate-intensity, or 75 minutes to 150 minutes of vigorous-intensity exercise per week.

Measuring step counts in conjunction with goal setting and other behavioral approaches has been

**"They're playing in a simulated zombie outbreak," says FIX Health founder and CEO Mike Tinney. "They have to get to safe locations, and those locations require a certain amount of steps to reach."**

shown to increase overall physical activity, HHS says.

Commercially available step trackers typically set consumers' step goals at 10,000, but HHS says researchers have found the baseline number of steps is around 5,000. Tinney says the Outbreak typically gets employees to around 10,000 steps per day, or 150 active minutes. The program can be integrated with trackers like the Apple Watch or Fitbit.

"[The game] helps employers make more of an informed decision about how activity levels correlate to health risk," Tinney says. "We're built for a specific purpose, which is to inspire people to be more physically active incrementally over a course of time."

The School District of Lee County in Fort Myers, Florida, is one of the employers using the Outbreak as part of their overall wellness program. Heather Parker, the district's employee wellness coordinator, says about 3,000 of the district's 14,000 employees have played. Though she says it's hard to keep employees tuned in to wellness programs, the game has seen high levels of engagement. Parker has personally played the game five times.

"People tend to fall off the wagon because life takes priority," she says of traditional wellness programs. "With this game, it keeps you engaged so much so that you can get addicted to it, which



is a good thing."

Parker says workers are generally excited about the game. She recalls an employee in the IT department telling her that the Outbreak helped him become more physically active.

"'You've done it Heather,' [he told me]. 'The first thing I do in the morning and the last thing I do before I go to bed is pick up my phone and check my zombies,'" she recalls.

The district published a white paper on how employees engaged with the Outbreak in 2017. A full 87% of Lee County workers completed the game, and about 218 participants transitioned from inactive lifestyles to more active lifestyles after completion, the employer self reported.

Tinney says the company tries to keep employee engagement in the game high, and they guarantee employers that 80% of participants will complete the challenge. Employers can either pay per employee for a single challenge, or they can

pay for a monthly site license, he says. FIX Health also is piloting a new analytics feature that will allow employers to see anonymous data on how active their workforce is during the game and after it is complete.

"We're able to take those daily step signals and educate the individual on how their activity levels compared against accepted models best practices and research," he says.

**"With this game, it keeps you engaged so much so that you can get addicted to it, which is a good thing."**

The Outbreak is just another example of gamification in the workplace as a way to engage employees. Walmart, for example, released a simulation video game in February called Spark City that allows employees to practice their skills on the sales floor. Daniel Shepherd, one of the

Spark City developers, told *Employee Benefit News* that gamification can help employees get positive reinforcement more quickly.

"It allows them to quickly connect decisions with positive results by condensing days to minutes and giving immediate positive reinforcement," Shepherd says.

Tinney echoes a similar sentiment. It can often take weeks for employees to see the results of making positive lifestyle changes like eating healthy and exercising. But giving them the opportunity to defeat zombies and meet a step goal can be more immediately rewarding.

"When people go on a personal journey to try and feel better, it's weeks of effort before they see any benefits," he says. "The nice thing about a game-based experience is [it] can give [them] much more immediate rewards, even if they're not the physical rewards. It can give a sense of progress." **EBN**

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**Caroline Hroncich** is an associate editor of *Employee Benefit News*. Follow her on Twitter @chroncich1.

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The background of the entire image is a dense, out-of-focus field of white, oval-shaped pills, likely representing the opioid epidemic.

# **Feeding the pain**

**Employers can  
help ease the  
deadly opioid  
epidemic by  
supporting pain  
management  
solutions that  
don't involve pills.**

**Why aren't they?**





By Kayla Webster

**K**ate Nicholson was curled up under her desk, writhing in pain, when her spine caught fire. A previous operation to correct the effects of endometriosis caused the nerves in her back to grow hypersensitive; droplets of water in the shower felt like needles piercing her skin. Soon, she'd be unable to walk.

Determined to continue working as a civil rights attorney at the Justice Department, Nicholson refused to take prescription opioids for her pain, convinced they would compromise her "mental clarity and sharpness." She wanted to try acupuncture to manage her pain without prescription drugs, but her employer-sponsored health insurance wouldn't cover visits — it would only pay for the drugs. If she wanted alternative pain management, she'd have to pay for it herself.

"I didn't understand why healthy, non-invasive therapies weren't covered; it's ridiculous," she says. "I was a privileged patient; I had a decent income, so I was able to pay out-of-pocket for alternative care. Not everyone can do that."

Nicholson isn't alone in her problems when it comes to pain management coverage.

According to the latest figures from the Society for Human Resource Management, only 6% of employers provide "alternative/complementary medical coverage" in their employee plans. Alternative coverage includes therapies like massage, yoga and biofeedback (a combination of electrical brain activity data

and mindfulness techniques.)

The number is down from 17% of employers offering the benefit in the previous two years.

At the same time, opioid addiction has soared. More than 130 Americans die of opioid overdoses every day, according to the Centers for Disease Control and Prevention. Employers everywhere are dealing with increased "costs of healthcare, lost productivity, addiction treatment and criminal justice involvement," the CDC says. The organization estimates the opioid epidemic costs the U.S. economy \$78.5 billion a year.

So why aren't employers looking more at alternatives that could prevent addiction within their workforce?

"Employers are always concerned about opening the floodgate to things that might seem frivolous or unnecessary, but in light of concerns over the opioid epidemic we need to find other less addictive ways to manage their issues and pain," says Mike Thompson, president and CEO of the National Alliance of Healthcare Purchaser Coalitions, an employer group.

The Pain Management Best Practices Inter-Agency Task Force — a division of the Department of Health and Human Services — issued a report in May with a list of practices that can be used to manage chronic pain as an alternative to opioids. A few of these treatments include chiropractic care, massage therapy, acupuncture, yoga and spiritual practices like meditation.

That task force was formed to address acute and chronic pain to address the ongoing opioid crisis that touched 1.7 million Americans in 2017, according to the National Survey on Drug Use and Health.

"Complementary and integrative health, including treatment modalities such as acupuncture, massage, movement therapies (e.g., yoga, tai chi), and spirituality, should be considered when clinically indicated," the HHS report says.

### The true cost of addiction

The Department of Health and Human Services recognizes patients with severe diseases, like cancer and sickle cell anemia, have to rely on opioids for pain management. But using them to mask temporary pain — both physical and mental — can have serious consequences.

Gary Mendell spent decades building HEI Hotels & Resorts — a multibillion-dollar hotel empire. During this time, Mendell was also fighting to save his son's life.

For years, Mendell's son, Brian, struggled with addiction to prescription painkillers. At the age of 26 — after participating in many remission programs — Brian celebrated a full year of sobriety. Brian's family thought he was over the hurdle; he wasn't. Not long after celebrating a drug-free year, Brian took his own life.

"In his loving and compassionate note to our family, [Brian] condemned the treatment system for its lack of integrity," Mendell says in an online memorial dedicated to his son. "And although he did not state it explicitly, I believe he also felt enormous shame and guilt that tore him apart inside."

**1.7 million  
Americans  
were abusing  
opioids in  
2017**

The National Survey on Drug Use  
and Health

Mendell — whose organization, Shatterproof, helped pass 16 laws in 14 states to limit access to prescription opioids — says while third-party administrators are making strides, the methods they use to compensate medical professionals is largely to blame for the epidemic.

Insurance companies often limit the amount patients can spend on pain management treatments after undergoing a medical procedure, like surgery. In many cases, opioids tend to be the cheaper option compared to alternative treatments and non-opiate drugs.

"Take someone who has a minor surgery. There's a fixed price for the surgery, and the fixed price includes the surgery itself and pain management," Mendell says. "That doesn't leave you with much money to spend on other treatments. As a doctor, you can prescribe a generic opioid for \$50, versus a branded form that's not an opioid that may cost a couple hundred dollars."

Mendell expects four more laws limiting access to opioids to pass this year. In the meantime, Mendell and Shatterproof have curated six five-minute videos for a program called Just5 to help educate employers and their workforce about how they can do their part to prevent addiction.

General Electric and Hartford, an insurance company, are among Just5's users.

"Employers really need to take initiative and educate their workers about addiction," Mendell says. "People are often afraid to come forward because of how it'll affect work; this is your chance to be their advocate."

### Looking for answers

Although adoption of pain alternatives are rare, some employers are embracing the alternatives with open arms. Metro Nashville Public Schools — a school district teaching more than 85,000 students — offers its staff and their families chiropractic care and acupuncture at a private clinic on the district office campus. School administrators say providing access to these services significantly lowered prescription painkiller usage in their workforce.

"My data shows opioid use in our district is almost nonexistent," says David Hines, director of benefits at Metro Nashville Public Schools. "People love visiting the chiro and physical therapist; we're getting some great outcomes."

Hines estimates there are about 380 chiropractic and acupuncture visits at the district clinic per month, which he says is great because the district wants its employees to take advantage of the services. And to make care more accessible, Hines says the district eliminated all co-pays for chiropractic and acupuncture visits; employees pay nothing out-of-pocket at each appointment.

**47,600  
overdose  
deaths in  
2018**

**Over 130 Americans**  
die of opioid overdoses every day

Centers for Disease Control  
and Prevention

"Remove the barrier. Let's get beyond the cost of bad health and focus on providing a means to good health," Hines says. "It makes more sense to heal people than to medicate folks. That's where our focus is, and it seems to be working."

The 26,000 square foot clinic was erected two years ago, and includes an onsite pharmacy, fitness center and conference rooms. Hines says it costs around \$62 per member a month to run the clinic, which is overseen by third-party administrator Cigna.

Cigna covers chiropractic care, and included acupuncture to its lineup last year.

"Cigna offers programs for those who want to pursue those types of interventions," says Dave Mino, national medical director at Cigna. "We feel a combo of acupuncture and physical therapy can help patients become more self-sufficient and lead to lower use of opioids."

Chiropractic care and acupuncture are seeing more employer support than other alternative treatments; 80% of company health plans covered chiropractor visits, while 47% funded acupuncture, according to the SHRM survey.

Chronic pain frequently plagues the musculoskeletal system — areas where muscle and bone



connect — because that's where nerves gather, Mino says. The spine is especially sensitive because it's directly connected to the nervous system. Acupuncture and chiropractic care are adept at addressing pain in these areas for different reasons, he says.

In the case of acupuncture, sliverlike, sterile needles, when inserted, stimulate the nerves and send signals to the brain to produce endorphins, which cause feelings of happiness and increase pain tolerance. By contrast, chiropractic manipulates joints back into proper alignment so they stop pinching nerves, which causes pain.

"There's strong evidence these practices help relieve musculoskeletal pain," Mino says. "We feel offering these services appropriately is part of a comprehensive pain management program."

That thought is shared by Nicholson, who was bedridden for years after her first bout with

visits to five different therapies so people can find what works for them."

Employer-sponsored clinics — like the Nashville school district's — are helping patients seek alternative treatments, while lowering opioid prescriptions. A recent study published in the Journal of Occupational and Environmental Medicine found that employer-sponsored clinics prescribed opioids 2.8% of the time, compared to 20% at community clinics.

"We know that when patients have access to nonpharmacological approaches to treatment, opioid prescription is reduced," says Dr. Daniel Lord, co-author of the study and senior program manager for Crossover Health.

Crossover Health provides employer-sponsored clinics with access to chiropractic care and acupuncture; their customers include large employers like Facebook, LinkedIn, Microsoft and Visa.

Last year, CVS-owned health insurance company Aetna rolled out features designed specifically to combat the opioid epidemic. Specifically, Aetna is encouraging its members to use chiropractic care, acupuncture, biofeedback and physical therapy coverage to manage chronic pain.

The company removed most precertification requirements for these therapies to make them more readily accessible to patients.

"We let the clinical evidence speak for itself; those treatments that have good supporting evidence, we'll cover," says Dr. Dan Knecht, vice president of health strategy at CVS Health.

Aetna also installed an educational program, in partnership with Alosa Health in Boston, where academic specialists visit primary care physicians in the five states most impacted by the opioid epidemic: Illinois, Ohio, Pennsylvania, West Virginia and Maine.

Knecht says these states are hit hardest by opioid addiction because of the prevalence of blue-collar jobs; workers are more likely to suffer work injuries and thus be prescribed opioids. This program hopes to change that by educating local doctors on pain management best practices.

"As a physician, from what I observed, physicians have often received inadequate training to treat pain," Knecht says. "We need to make sure providers and physicians know there

**"It makes more sense to heal people than to medicate folks. That's where our focus is, and it seems to be working."**

David Hines  
Director of Benefits,  
Metro Nashville Public Schools

are other evidence-based treatments available that don't include opioids."

Knecht says a unique aspect of Aetna's opioid prevention program is its Guardian Angel feature. After someone in Aetna's system suffers from an opioid overdose, the insurance provider has a certified nurse or social worker reach out to the individual to provide support.

Aetna Guardian Angels have reached out to 600 patients — from teenagers to the elderly — since the program's inception last year.

"These Guardian Angels call patients and find out what happened and how we can connect them to resources for addiction," Knecht says. "They mostly want help navigating the health-care system."

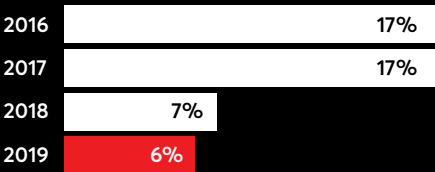
Aetna representatives declined to name employer customers using the opioid addiction programs.

In his many years as a physician, Knecht witnessed the rise of the opioid epidemic in the 1990s, when doctors weren't aware the pills were so addictive.

While he concedes "opioids have a place with cancer and end-of-life care," Knecht says the statistics can't be ignored — employers need to consider alternatives for pain management.

"I see patients suffering from the opioid epidemic all the time," Knecht says. "Now that we're aware of the risks of prescribing opioids, we need to be mindful of holistic approaches that are safer for managing chronic pain." **EBN**

### Alternative/complementary coverage offered by employers:



Society for Human Resource Management

severe pain left her crying on the office floor. Acupuncture and physical therapy helped make the pain endurable, but on her worst days she relied on prescription painkillers.

"My experience with chronic pain was extreme. [Acupuncture] certainly helped a certain percentage," she says. "Opioids are not a good solution for more moderate conditions."

### Preventing opioid abuse

Eventually, a new surgery was able to remove the scar tissue on her spine, restoring her ability to walk. She still experiences pain, but through acupuncture, physical therapy and cognitive behavioral therapy, she's able to push through it.

"Different things work for different people," Nicholson says. "I think [insurance companies] should have the option where you get to try 10

**Kayla Webster** is an associate editor of Employee Benefit News. Follow her on Twitter at @KaylaAnnWebster.



# SEEING VALUE IN VOLUNTEER BENEFITS

By Amanda Schiavo and Caroline Hroncich

**O**n a full-time employee's first day at TripAdvisor, the travel company gives them a \$50 gift to donate to a nonprofit. That's just one of a slew of social impact offerings, including a matching program and volunteer opportunities, the employer provides to its roughly 3,000 eligible workers.

"We inform them when they start," says Tali Golan, director of social impact for the company. "We want to get to them the first day."

Golan has been with TripAdvisor for four years and is the first professional that has come to the organization to lead the social responsibility strategy and program. She says the company looks at volunteer benefits not as

a benefit at all, but as part of a more dynamic employee experience.

"I think we actually need to stop thinking of them as benefits," she says. "These programs are really robust and they're multilayer; they require many relationships. I think they're part of the overall dynamic employee experience that happens at a company and they're becoming even more so."

TripAdvisor is far from the only employer that has made it a priority to invest in volunteer opportunities.

Employers across the country, including Bank of America, Salesforce, Cisco and Deloitte, all offer comprehensive volunteer

benefits. Many companies have switched from a once-a-year style fundraising campaign to models that pursue year-round integration of giving, volunteering, grantmaking and other prosocial action — all of which they say increased employee engagement.

Research from Benevity, a corporate social responsibility and employee engagement software company, shows there is an increase in employee engagement that comes from corporate goodness programs.

## **Increasing employee engagement**

Volunteer benefits have evolved over the years, and are now becoming an integral part



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of employee recruiting and retention. Research shows a connection between these types of programs and a positive impact on a company's management strategies and human capital.

About 75% of HR professionals agree that employee engagement means emotional commitment and a willingness to give their best at work, according to a Glint survey of HR professionals. Additionally, higher employee engagement can improve productivity, which can boost a company's profitability.

Additionally, turnover is reduced by 57% at companies where employees are actively engaged in their employer giving and volunteer programs, the Benevity survey finds.

"Today's job seekers are looking for ways to find purpose in their work and align their personal values with their day-to-day jobs," says Caitrin O'Sullivan, director of global communications for corporate social responsibility at Prudential Financial.

Indeed, 58% of prospective employees consider a company's social and environmental commitments when deciding where to work — including 76% of millennials, according to Cone Communications' Millennial Employee Engagement Study.

"Employee engagement opportunities are a

**"It's good business to give back. Companies that give back find that people, especially millennials and Generation X, are willing to follow and be passionate about these companies."**

powerful way to communicate key company values and demonstrate the company's commitment to its culture," O'Sullivan says. "At Prudential, we've seen this play out very acutely with employees who have participated in our pro bono programming."

Prudential's pro bono programs are skills-based opportunities that allow employees to use their business expertise to build the capacity of Prudential's nonprofit partners. A Prudential study of engagement between 2014 and 2017 showed pro bono participants were more likely to be promoted and stay with the company.

But setting up a social impact program can be challenging for employers. There are vendors that have emerged that focus specifically on volunteer benefit offerings. Benevity,

for example, is an employee engagement and corporate social responsibility software that helps employers organize matching programs, online giving and volunteer opportunities.

Verified Volunteers pre-screens employees to determine if they are eligible to volunteer for a particular non-profit. Katie Zwetzig, executive director of Verified Volunteers, says the company provides employee background checks for corporations before group volunteer opportunities. Volunteering is becoming a more popular offering at many companies, she says. Aside from doing good, it can also serve as a way to boost reputation.

"It's good business to give back," she says. "Companies that give back find that people, especially millennials and Generation X, are willing to follow and be passionate about these companies."

TripAdvisor's Golan echoes this sentiment, saying that employees, particularly younger generations, look to employers that care about social impact and can provide them with opportunities to give back to the community.

"They're spending the majority of their time at work, they're making friends at work. This is the type of work you want to do with the employer community," she says. "I think it's going to become more and more relevant." **EBN**

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## 7 employers with top volunteer benefits

By Kathryn Mayer

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### Bank of America

With manager approval, all Bank of America employees can volunteer for a good cause up to two hours a week.

Overall, the financial giant has some impressive community service and charitable giving statistics, according to Great Place to Work: It donated nearly \$200 million in the past year to various causes and organizations, including \$30 million in matching contributions to employee charitable gifts. And in 2017, Bank of America's 200,000 employees worldwide logged nearly 2 million hours in volunteer service.

### Cisco

Tech giant Cisco allows its 38,000 U.S. employees to take up to five days off per year, with pay, to volunteer for a cause that matters to them. Its program, dubbed Time2Give, is in addition to any paid time off or vacation workers already have.

"By empowering our people to take time off to volunteer, we're collectively helping to change the world through active participation in our communities," says Francine Katsoudas, the company's chief people officer.

### Deloitte

Professional services company Deloitte launched its "Annual Impact Day" two decades ago. Approximately half of its 50,000 employees in the U.S. participated in the event last year, says Lynn DeHoyos, leader of the company's "strategies and programs" team within its corporate citizenship unit. During the event, which is held on a Friday, employees volunteer at around 1,000 project sites, without sacrificing a day's pay.

The hope is that employees will go "above and beyond" Annual Impact Day in their volunteering efforts, DeHoyos says. An overarching theme of

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Amanda Schiavo and Caroline Hroncich are associate editors of Employee Benefit News. Follow them on Twitter at @SchiavoAmanda and @chroncich1..



projects on Annual Impact Day — and year-round as well — is “helping kids be college-ready.”

A typical project might be giving the halls of an under-resourced high school a fresh coat of paint. But rather than just have volunteers gather brushes and immediately get to work, project team leaders engage volunteers in a discussion to focus attention on the relationship between a school’s state of repair and students’ motivation to take their studies seriously. That underscores the goal of “making an impact that matters” — which is Deloitte’s mission statement.

The hope is that the day will have an impact on the community and upon employees themselves, inspiring them to pursue their professional careers in a manner consistent with Deloitte’s mission.

## EY

Accounting firm EY holds an annual volunteer event for its employees — called EY Connect Day — that has grown steadily over the eight years since it began. At this year’s event — held on Oct. 5 — 23,600 EY employees from around the globe participated in more than 940 volunteer projects with nearly 650 nonprofit organizations. Employees helped with projects ranging from teaching high school students how to write a résumé to feeding the homeless to helping immigrants practice their language skills.

EY Connect Day began in 2010 in response to feedback from employees and as part of a broader focus on employee engagement.

“Over time, cities in all 10 of our Americas geographic regions held EY Connect Days with great success,” says Sheri Beale, senior associate,

EY Americas Corporate Responsibility. The annual volunteer event now gives EY employees “the opportunity to develop relationships inside and outside of EY, practice inclusive teaming and share skills they use every day with their clients with the public through skills-based projects.”

Since the inception of the program, EY employees have logged nearly 650,000 volunteer hours across the Americas, Beale adds.

## Salesforce

The software giant gives its roughly 27,000 employees seven paid days off per year to volunteer on the project of their choice — the time is in addition to its vacation policy. It’s a popular offering: The company says it’s seen an 82% participation rate from employees. The benefit also helped Salesforce land the top spot on a list of “The Best Workplaces for Giving Back in 2018” from Fortune and Great Place to Work.

Salesforce also offers a \$1,000 grant for employees who complete all seven days annually, to donate to the nonprofit of their choice.

## Ultimate Software

Ultimate Software, a provider of human capital management solutions, provides all full-time employees with three paid days per year for community service and volunteer work with charities of their choosing. The company also matches dollar-for-dollar the total amount of donations that its employees contribute for certain global aid to victims of natural disasters and support for coworkers and their families in need.

One example is Ultimate’s companywide

National Week of Service in September 2017. The company partnered with the nonprofit Rebuilding Together, which assembles teams of licensed professionals and everyday volunteers to assist with home repairs for veterans, the elderly and low-income homeowners.

More than 200 employees from across the United States spent consecutive days painting, landscaping, gardening and completing other beautification projects to help restore houses for seven families.

## UnitedHealthcare

UnitedHealthcare, like Deloitte, organizes its volunteerism effort under a broad umbrella: “Do Good. Live Well.” A current specific emphasis for the healthcare giant is reducing hunger and obesity, a natural outgrowth being a healthcare company, according to Shannon Loecher, leader of UHC’s corporate social responsibility efforts. Typical projects supported by UHC are related to physical fitness and nutrition.

However, Loecher notes, United’s program is not micromanaged from headquarters. “Employees in offices around the country have the autonomy to volunteer in whatever way is best for their community” under the broader Do Good Live Well organizational infrastructure.

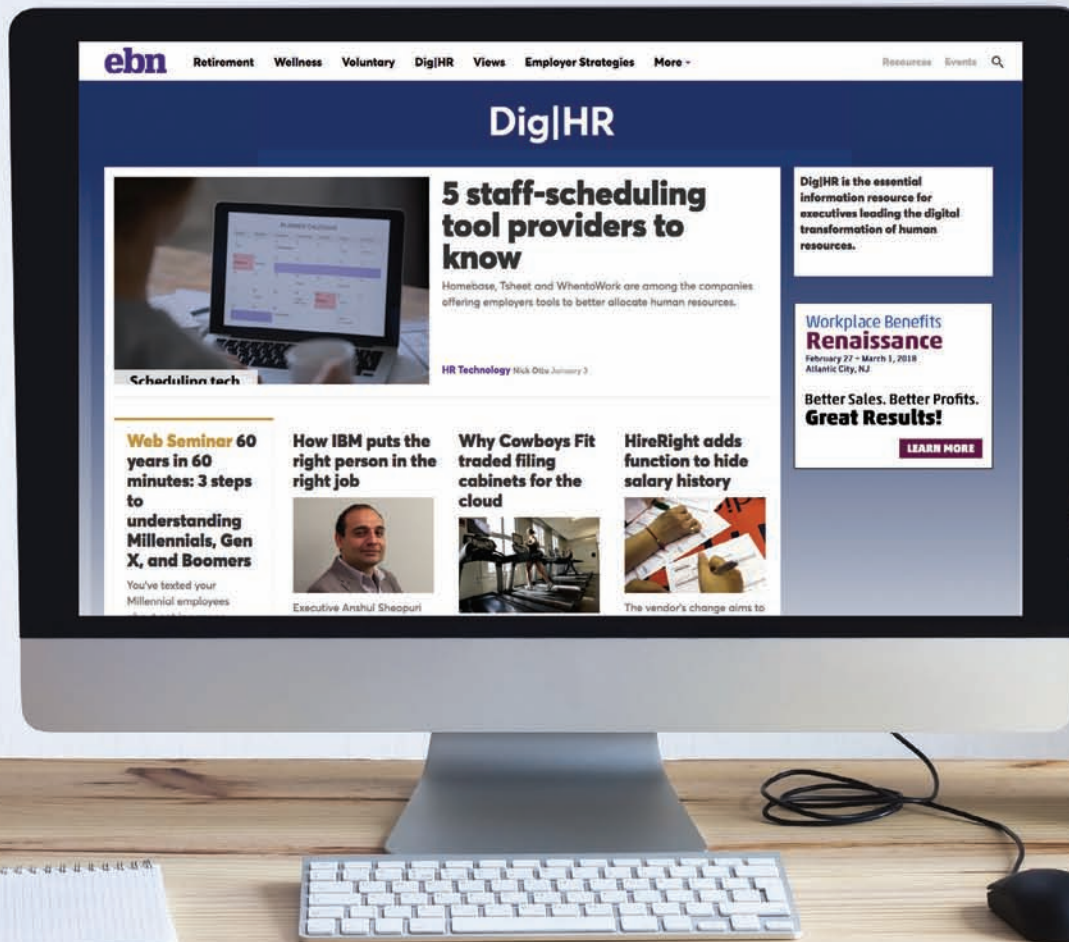
Employees can do some volunteering during working hours and occasionally are able to pull family members into the activity as well.

One way UHC encourages employees to volunteer is to make a \$500 grant to nonprofits that employees volunteer at least 30 hours with over the course of a year. **EBN**



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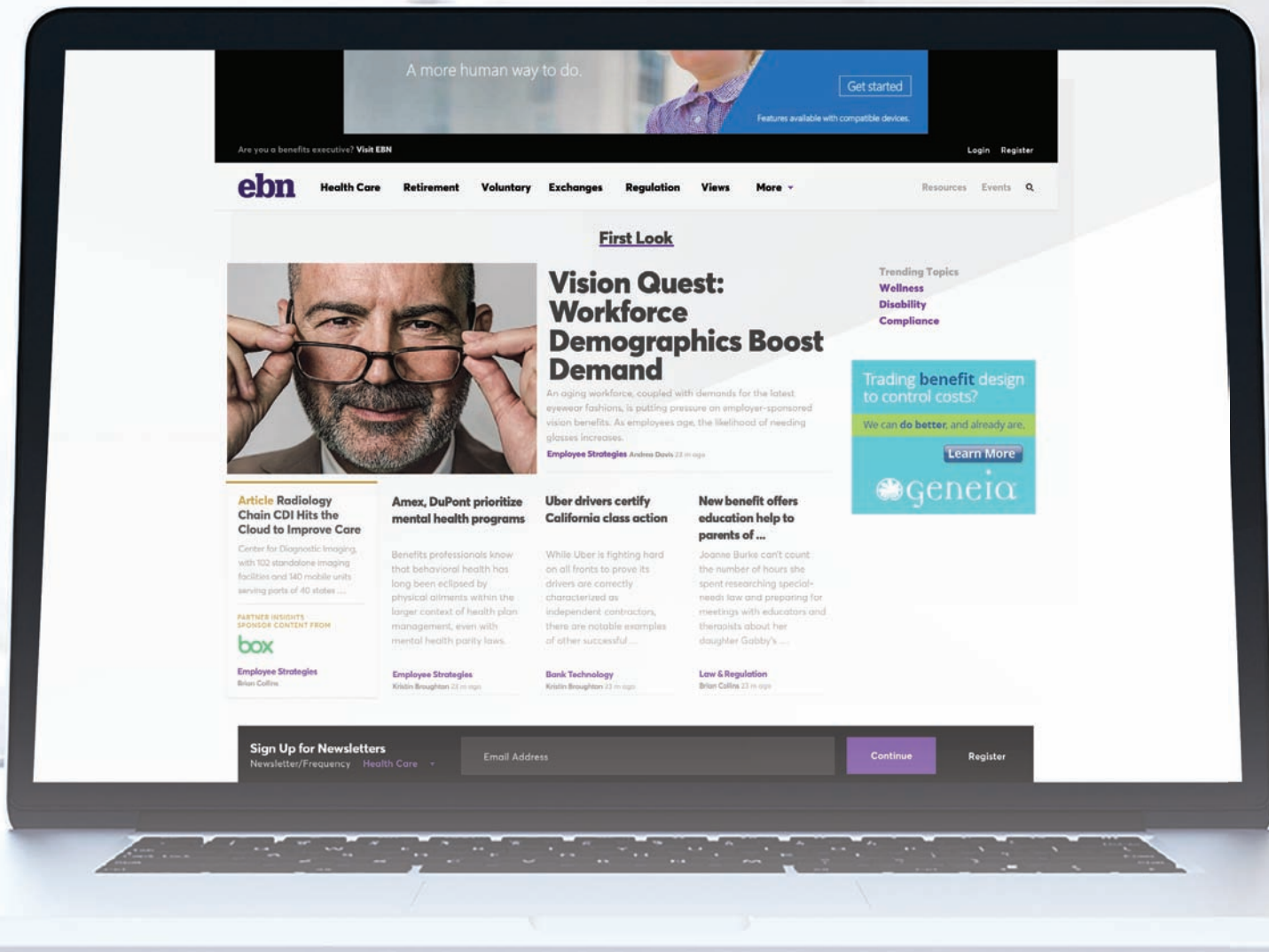
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# RE:INVENT | RETIREMENT



Benefits consultant Kim Buckey says employers need to educate employees about their healthcare options in retirement.

## Q&A

### Before retirement, give baby boomer employees a crash course in Medicare

By Kayla Webster

For baby boomers, the phrase “I’ll be working till I die” may provoke nervous laughter because it might actually be true. But it doesn’t have to be.

Aged 55 to 75 years old, many baby boomers have either stopped working or are seriously thinking about retirement. Yet, almost one-third of baby boomers have no retirement savings at all, according to a report by the Stanford Center of Longevity. Those that do are still worried about medical costs; 57% of Americans aged 45 and over said healthcare costs are preventing their retirement, according to a TD Ameritrade study of 1,500 people. But employers are in a good position to guide baby boomers toward their retirement goals.

“As long as [baby boomers] have been in the workforce, they’re very familiar with the process of signing up for benefits — but Medicare and Social Security are a different ball of wax,” says Kim Buckey, vice president of client services at DirectPath, a Massachusetts-based benefits advisory company.

**What are baby boomers focused on when it comes to retiring?**

They’re kind of all over the place, and I say that as a baby boomer. Many of us are still working; many of us will be working till we die. And many of us are struggling with what I think Gen X is facing — we’re something of a sandwich generation, caring for children and aging parents at the same time.

**Baby boomers are either retired or working on it. What can they do to ensure their financial security in retirement, and what role do employers play in that?**

Now’s a good time as any to learn how to shop for healthcare, and employers can help by educating workers about their options. The No. 1 thing is don’t wait until the last minute. [They should] start thinking as early as possi-

#### EMPLOYEE SAVINGS



##### 401(k) BALANCES CLIMB OVER DECADE

Employee retirement contributions soared 15% from last year.

P. 30

#### EMPLOYER STRATEGY



##### EMPLOYER RETIREMENT PLAN SATISFACTION IN DECLINE

Workers would like to see more investment options from their company.

P. 31



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# RE:INVENT | RETIREMENT

ble about when they might want to retire and they should do their research. Decisions about Social Security and Medicare have repercussions in how much you receive or how much you pay in Medicare. The sooner you investigate your options the better off you'll be.

I think the biggest fear for people is the cost of healthcare in retirement; the estimate for 2019 is \$285,000 for a retired couple. That's a big chunk of money to set aside, or plan for during retirement. Anything you can do to set aside money to fund that, and the sooner you can start, the better.

### With that in mind, what programs should baby boomers invest in?

The HSA is a great way to set aside expenses. The beauty of it is the HSA is tax-free. Not everyone is able to contribute much, but even if you do to the extent you can, that's fantastic. Even better, if you can get away without accessing healthcare expenses, then great; the money can accumulate interest and when you retire you take it with you.

### So employers should make sure to provide HSAs to help boomers save for retirement?

The fact that you as an employee are able to contribute to an HSA, the employer gets tax breaks for contributing on your behalf. Hopefully the employer is contributing a reasonable amount, that'll really help with your retirement savings. We do an annual report every year and look at benefit plans employers have in place like 1,000 medical

plans. A lot of employers who offer HSA don't contribute to accounts. But at least they're providing the vehicle.

### What else can employers do to help baby boomers plan for retirement? How does education play into it?

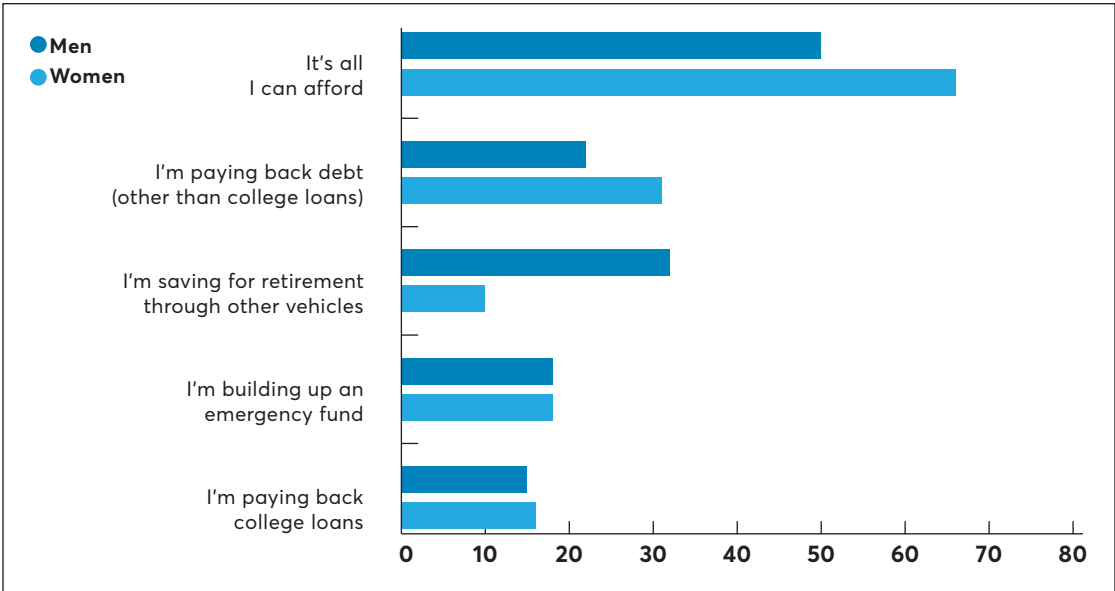
The world of Social Security is so different from the world of employer benefits; anything employers can do to put out materials or resources for retirees will be really helpful. I'd even expand to employees working past age 65. There are implications in choosing when to take Social Security, which can have a direct effect in what happens with Medicare. If you are age 65 and still working, you can choose whether to take Social Security or not. If you do, you're immediately enrolled in Part A. The problem is, if you're already enrolled in a high-deductible plan, it means you can't contribute to your HSA anymore. It's one of the little 'gotchas' that's important for employers to communicate to employees.

### When should employers approach boomers about retirement strategies?

In an ideal world [employers] should target employees they know are making retirement decisions in the course of a year. They should consider making pamphlets for employees working past 65. Medicare.gov and FFA.gov have great interactive tools that can do calculations and help with the decision making process. I'm sure companies have savings plans and have great tools as part of their website. [EBN](#)

**Kayla Webster** is an associate editor of Employee Benefit News. Follow her on Twitter at [@KaylaAnnWebster](#).

## WHY AREN'T WORKERS CONTRIBUTING MORE TO THEIR 401(k)?



Source: T. Rowe Price

## EMPLOYEE SAVINGS



## 401(k) balances climb over decade

By Kayla Webster

Working Americans haven't saved as much as they believe they'll need for retirement, but employers and their workforce are starting to ramp up their contributions.

In the first quarter of 2019, the average 401(k) balance rose to \$103,700 — an 8% increase from 2018's fourth quarter, according to an analysis of Fidelity Investments' 30 million retirement accounts. Fidelity executives say the growth is largely due to increased employee contributions and employer match programs.

"Average account balances are up. Certainly market activity has something to do with that, but we're continually seeing people are saving more and taking [retirement] seriously as a big priority in their lives," says Katie Taylor, vice president of thought leadership at Fidelity Investments, who noted that employers are taking initiative by providing matches.

Fidelity's report says employee contributions averaged \$2,370 the first quarter, a 15% increase from last year. Meanwhile, employers contributed 6% more to their workforce's retirement accounts this year, an average of \$1,780 per employee. With these combined deposits, around 13.5% of an employee's salary is being saved for retirement, which is nearly the amount advised by Fidelity retirement experts.

"It's encouraging to see that, on average, people are saving more for retirement," says Kevin Barry, president of workplace investing at Fidelity Investments. "One of the most important aspects of a retirement savings strategy is making sure you're contributing enough to reach your goals." [EBN](#)



## EMPLOYER STRATEGY



# Satisfaction with employer retirement plans in decline

By Kenneth Corbin

Workers are generally pleased with the retirement plans offered by their employers, though a new survey finds satisfaction dropping in both the defined contribution plans in general and the menu of investment options available through them.

The latest Employee Benefits Research Institute annual retirement survey also found that a majority of workers would like to see their employers offer some type of educational or financial well-being program to help them plan for retirement.

If the reported decline in employees' views of their DC plans is cause for concern, Craig Copeland, a senior research associate with EBRI, says it's important to keep perspective. After all, 80% of survey respondents still said that they are happy with their retirement benefit, even though that figure was off five percentage points from last year.

"I think 80% is still overwhelmingly high satisfaction level with DC plans," Copeland said on a recent conference call with reporters. "In general people are satisfied with their plans, however it did move in the wrong direction, and certainly the investment options went down even more," Copeland said. "But I still see pretty high satisfaction overall."

Asked about their satisfaction with the investment options offered through their retirement plans, 77% of respondents said they are very or somewhat satisfied with their choices, down from 86% in last year's survey. Researchers are uncer-

tain of the reasons for the decline in employee satisfaction, but suggest that part of the challenge could be a matter of choice — that even if employees are presented with an expanding portfolio of investment options, they will still expect more.

"The trend bothers me, but I think if you ask people within a certain investment menu, people would always ask for more," said Neil Lloyd, a partner at Mercer and chair of EBRI's research committee. But Lloyd cautions benefits managers against a knee-jerk response to the survey's findings, suggesting that even if employees were presented with more choices in their retirement plans, "they may not make better decisions."

The survey also unmasked a real appetite for financial counseling at the workplace. Solid majorities of respondents said that, in preparing for retirement, they would benefit from an employer program to help them plan for healthcare costs (81%), calculate how much they will need to save (79%), balance competing financial goals (70%) and plan for basic budgeting (63%). Meanwhile, 56% of millennials said they would benefit from a workplace program to help them manage student loan debt, compared with 45% of all respondents.

"Debt seems to weigh continuously on people's ability to prepare for retirement," Copeland said. "Not being able to take care of your finances now has implications for your lifetime throughout and also into retirement." **EBN**

**Kenneth Corbin** is an Employee Benefit News contributing writer in Boston and Washington. Follow him on Twitter at @kecorb.

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## HEALTHY RETIREMENT

# Simple tools may help workers with retirement goals

By Nick Otto

The workforce is setting a lofty retirement savings goal: \$1.7 million. Though that's the figure most employees think they need to retire comfortably, according to Charles Schwab research, many aren't investing enough to reach it, giving employers a chance to help out.

Currently, employees seem to be taking a "set it and forget it" approach to their 401(k)s, with less than half saying they've increased their contribution percentage in the past two years, according to a recent report from Charles Schwab. A bigger obstacle is that a majority of 401(k) participants view themselves as savers rather than investors.

"Shifting your mindset from 'saving for retirement' toward 'investing for retirement' can help you to better understand that you are participating in the market when you contribute to a 401(k), and ultimately better help you reach your goals," says Steve Anderson, president of Schwab Retirement Plan Services.

Employers can help by providing or guiding participants to tools and services to better help understand their savings options, experts say. Specific areas where employees say they would like help include determining the right retirement age, calculating how much they'll need in retirement, 401(k) investment advice and figuring out what their expenses will be in retirement.

The majority of employees say they leverage and find value in web-based financial tools, with just over half saying they have used an online retirement calculator, according to the report. Of those who have used one, 71% felt encouraged and wanted to learn more, and 61% took positive actions related to their finances. After using an online retirement calculator, 48% of the survey respondents said they increased their 401(k) contributions, 29% changed their spending habits and 28% accessed additional online advice.

"Having access to more investment education could help participants get more out of their investments, both inside and beyond their 401(k) accounts," says Catherine Golladay, chief operating officer at Schwab Retirement Plan Services. **EBN**

**Nick Otto** is senior editor of Employee Benefit News. Follow him on Twitter at @Ottografs.



## Healthcare costs

# Supporting employees during the cost-shifting crisis

As workers bear the brunt of healthcare costs, employers can take actionable steps to help, including funding employees' HSAs.

By David Vivero

Our healthcare system is experiencing a vicious cycle: hospitals provide care for the uninsured. These providers charge more to the insured population to stay profitable. Employers, as the primary gatekeepers to healthcare, take on the financial burden. They shift costs to employees to relieve the load.

In short, everyone is passing the buck until — inevitably — it's the consumer who faces the consequences of reduced coverage, rising premiums, higher copays and larger deductibles. One in six Americans who get insurance through their jobs say they've had to make "difficult sacrifices" to pay for healthcare in the last year, including cutting back on food or taking extra jobs, according to the Kaiser Family Foundation. So what can benefit leaders do to better support their employees? Here are three strategies.

**1. Fully fund all eligible employees' HSAs with the amount of their deductible.** It seems simple, but funding employees' health savings accounts can have a significant impact on not only how they perceive HDHPs, but also how prepared they feel for future unexpected healthcare expenses.

If you're wondering how you're going to justify this investment to your CFO, reflect on this: fully funding your employees' HSAs with the amount of their deductible may still be less expensive than administering a lower deductible plan — and any employer contributions you make are deductible as a business expense to your company.

Also, aside from the direct benefits of contributing to your employee's HSA, consider the indirect effects. A study by AHIP found that 56% of U.S. adults with employer-sponsored health benefits said that whether they like their health

coverage is a key factor in deciding to stay at their current job. This demonstrates a correlation between retention and the type of health plan an employee has. So if your workers are frustrated with the high costs of an HDHP, funding their HSA is a great way to show you still care about their overall well-being, while also helping reduce turnover.

**2. Actively guide employees to high-value providers and care settings.** For employees with high deductibles, healthcare is a minefield: One ill-informed choice can cost thousands of dollars, thanks to the complexity of navigating the cost and quality variation that exists in our healthcare system.

For instance, many are surprised to learn that 70% of ER visits are avoidable and can cost them thousands of dollars, compared to only hundreds if they go to an urgent care center instead. Or that imaging costs — from MRIs, ultrasounds and CT scans — are one of the leading sources of healthcare spend for most companies.

Now that cost shifting has put employees' wallets directly on the line, the onus is on employers to help them make informed decisions about how they're spending their dollars. This means offering employees the tools, resources and education needed to discover affordable care within their network.

**3. Take a holistic view of financial wellness as it relates to healthcare.** No matter what voluntary health benefits you provide in an effort to lessen the blow of cost shifting — like telemedicine, for example — you're up against one common enemy: low engagement. For instance, Mercer research reveals that although 71% of companies offer a telemedicine benefit, it only gets about 7% engagement on average.

In order to truly help employees save money on healthcare, you have to take a holistic view of financial wellness as it relates to healthcare and make sure you're tying all of your strategies together. This sounds complicated but, in reality, it looks like this: Make sure your employees have a single destination to find affordable care no matter their needs, be it late night urgent care or a new primary care provider; understand how their health plan coverage factors in; and surface all of the amazing supplementary health benefits you may offer, like telemedicine. Just as how all seamless consumer experiences, from Amazon to Yelp, make their services accessible in one easy-to-use portal, your employee healthcare experience should do the same. **EBN**

David Vivero is the co-founder and CEO of Amino, an employee financial wellness platform.





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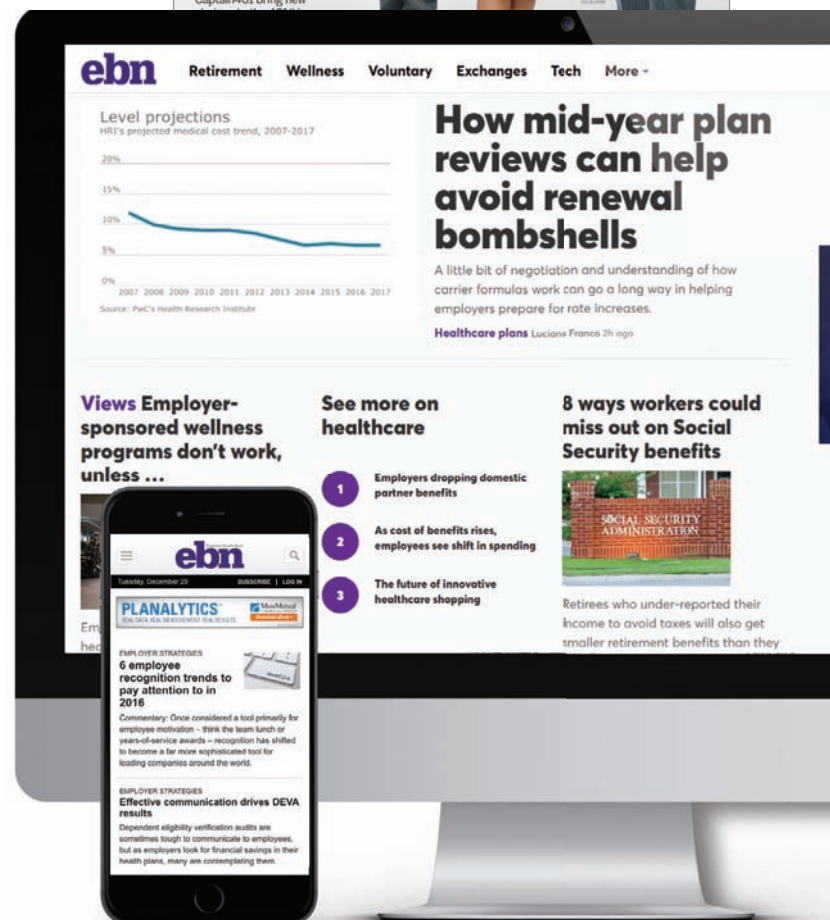
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# Relying on remote

Remote workers were once the rare exception, but they are now becoming common as employees across the country clamor for the benefit. Employers who give workers flexible schedules and the possibility to work remotely have seen increases in worker satisfaction and productivity, as well as retention.

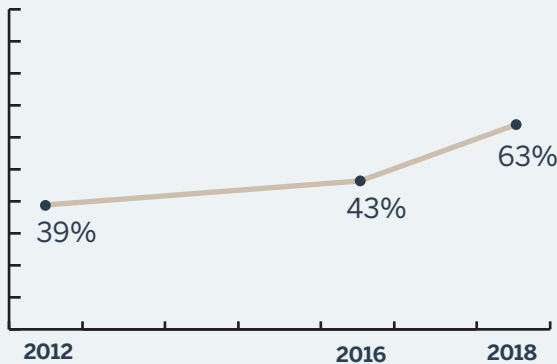
By Christian Rim and Evelina Nedlund



**54%** of employers offer schedule-related benefit programs to increase employee retention

Source: Condeco Software, 2019

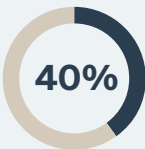
## Employees who work remotely (at least sometimes)



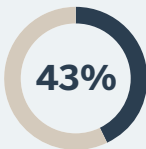
Source: Gallup

## What are the benefits of working remotely?

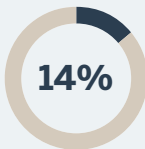
### Employees say



Flexible schedule

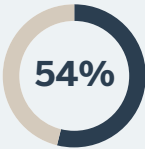


Work from any location

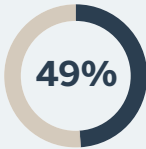


Time with family

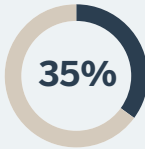
### Employers say



Improves staff retention



Helps reduce office costs



Scales staff members more flexibly

Source: Condeco Software, 2019

# 65%

Employees who say a flexible or remote work schedule would increase productivity

Source: Paychex



The rise of HR tech, including the popularity of video conferencing and communication tools such as Slack, is a big reason why remote workers are on the rise across the country. As a result, the benefits of a flexible workforce has proven valuable to both employers and employees.



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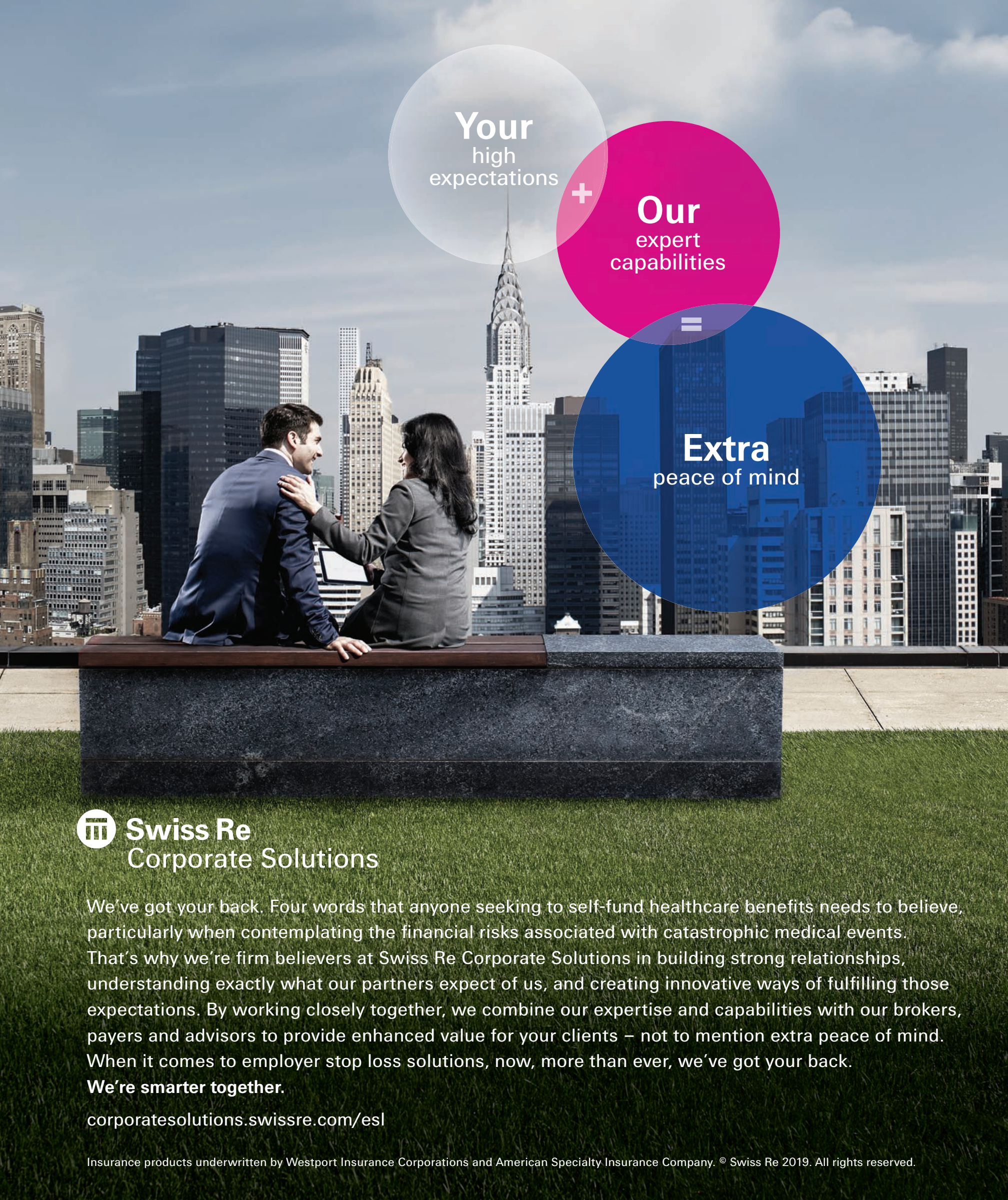
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