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September's don't miss, web-only content at [benefitnews.com](http://benefitnews.com)

### EMPLOYEE BENEFIT VIEWS

An excerpt from our *Employee Benefit Views* blog, written by Eric Brewer, senior benefits consultant at Corporate Synergies, an employee benefits brokerage and consultancy.

#### How to explain HSAs to employees who don't understand them

High-deductible health plans with health savings accounts are becoming more popular as benefits consumerism increases throughout the country. Enrolling your employees in HDHPs is one way to educate them on the true cost of healthcare. And if they use an HSA correctly, it can help them better manage their healthcare costs, and yours.

But understanding how an HDHP works and ensuring your employees will get the most out of an HSA can be tricky. In fact, a recent survey by employee communication software company Jellyvision found that half of employees don't understand their insurance benefits. And choosing a benefits plan is stressful for employees because it's a decision that will impact them for a long time. This is further complicated by the trend to-



ward rising employee contributions and the issue of escalating healthcare costs. Employees are taking on more cost share — and that means plan sponsors have a greater responsibility to do a better job of educating them to make the best decision at open enrollment.

HSAs benefit the employee in a number of ways:

- Just like a retirement plan, HSAs can be funded with pre-tax money.
- Employees can choose how much they want to contribute each pay period and it's automatically deducted.

- Employers can contribute funds to an HSA until the limit is met.

These are important facts to tell employees. But there's more to it than that. Here are some tips on how to best explain HSAs to your workforce.

**Help employees understand they're in control.** High-deductible plans with an HSA might seem intimidating, but they put employees firmly in control of their healthcare. This is increasingly important in today's insurance landscape. When employees choose an HSA, healthcare becomes more transparent. They can shop around for services and find the best deal for services before they make a decision.

**Resist insurance speak.** As an HR professional, you may not realize how much benefits jargon you use every day. After all, you deal with benefits all the time, so using industry terms is second nature. But jargon is confusing to employees. One tip is to spell out acronyms on the first reference. Second, simplify the explanation by shortening sentences.

To read this blog in its entirety, check out <http://bit.ly/2rGZb1J>.

## → VIEW

EBN's slideshow gallery:

### Benefits: What's on the rise and what's on the decline

To remain competitive, employers continue to entice prospective workers with the best perks. These offerings have increased and decreased in popularity in the past year, according to the Society for Human Resource Management.

<http://bit.ly/2ubxj1e>

### 10 worst cities for retirement

As older employees prepare for retirement, considerations about where to spend their golden years is paramount. To help with that decision, they might want to consider new research from financial website WalletHub about the worst places to retire. These places had low-ranking scores in affordability, quality of life and healthcare.

<http://bit.ly/2vbHXes>



### 7 up-and-coming trends in HR tech

Gamification, mobile apps and analytic tools should all be on employers' radar.

<http://bit.ly/2fySBsY>

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# EDITOR'S DESK

"It's the programs that go beyond the foundational benefits ... that employees tend to talk about the most."

## Making life better for employees



**KATHRYN MAYER**  
EDITOR-IN-CHIEF

**I LOVE THE BEGINNING OF FALL.** IT feels like the season of something new — new colors, new school year, new fantasy football prospects.

The season also gives me the chance every year to sift through dozens of nominations for *EBN's* annual Benny Awards — which recognize excellence in the employee benefits/human resources field. I love learning about amazing benefits professionals all over the country who are making a big impact on their workplace, the benefits industry in general, and most importantly, the lives of their employees.

That was clearly evident with Sarah Sardella, senior director of global benefits at Akamai Technologies — and our 2017 Benefits Professional of the Year. For her, successful benefits programs aren't entirely about ROI and they aren't all about making big dents in the healthcare budget — historically the norm for most companies. It's more about creating programs that will better the lives of the company's employees and meet their specific needs. In the case of Akamai, that meant helping stressed-out, high-functioning tech employees. That took the form of a bevy of

enviable benefits that aimed to help create a work-life balance: flexibility, unlimited time off, paid family leave, caregiving benefits and so on.

Matching 401(k)? Generous health benefits? Those are table stakes now, Sardella explained to me. "It's the programs that go beyond the foundational benefits that typically serve to differentiate one company from another," she said. "Those are also the things that employees tend to talk about the most."

Talk to any employee about why they love their company, and answers usually run the gamut — from generous time-off policies and flexible schedules to fun work events and a great company culture. No one's getting too excited about a PPO or health risk assessments.

It's about the big picture, Sardella says. "Compensation, incentive programs, the work environment and the company culture are just as important," she says. In short? It's about employee engagement — if a worker feels like their company cares about them, they will care more about their company.

That's a philosophy shared by this year's other impressive Benny Award

winners. Beginning on p. 14, you'll read about:

- Julie Wilkes (Benefits Leadership in Health Care), North American Wellness Program Lead, Accenture
- Cliff York (Benefits Leadership in Retirement Planning), Head of Pensions & Benefits, Americas, BP
- Becky Cantieri (Judges' Choice) SVP, Human Resources at SurveyMonkey

I'm excited that Sarah and Julie will be two of our speakers at our Benefits Forum & Expo in Boca Raton, Fla. Sept. 18-20, speaking about benefits that matter to employees.

The forum is a great place to meet other HR and benefits professionals who are passionate about their business and, above all, passionate about creating offerings that make a difference in employees' lives.

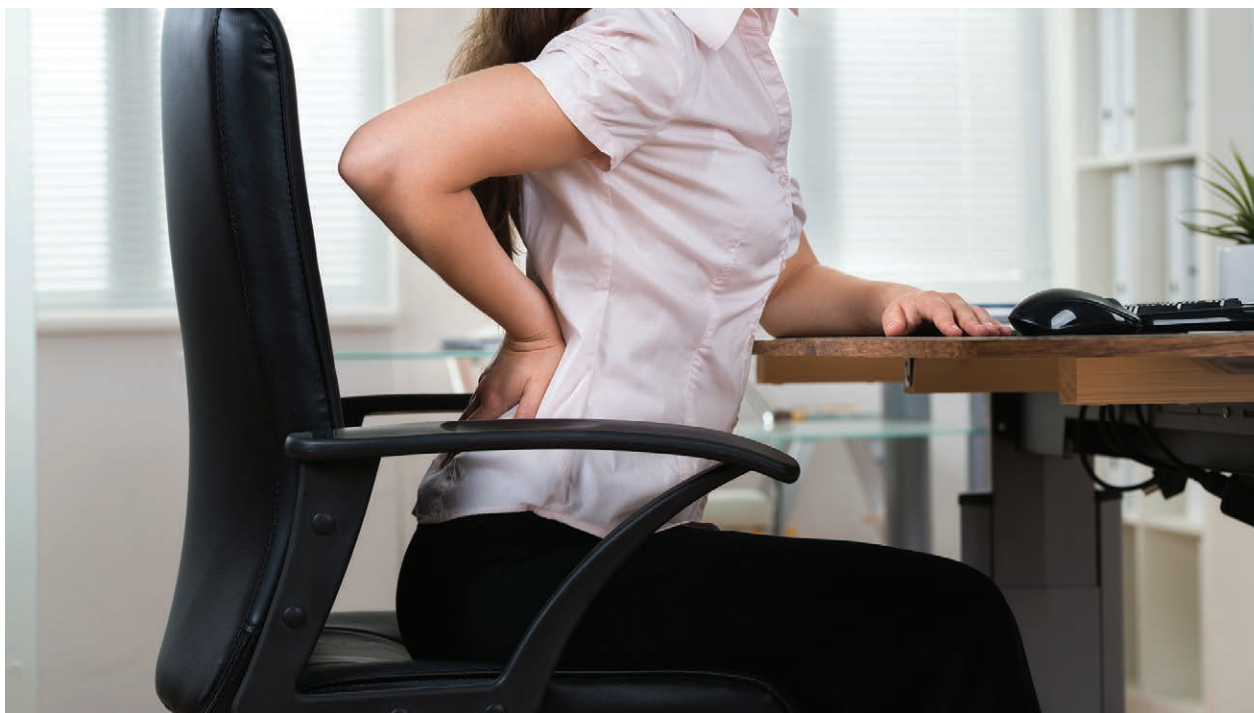
I hope you can join us.

A handwritten signature in black ink, appearing to read 'K Mayer'.



# HEALTH CARE

**In this section:**  
>Employee health



## EMPLOYEE HEALTH

# Employers target spinal care as next big wellness idea

With back pain representing about 10% of healthcare costs, some smart companies are taking steps to reduce the aches

BY AMANDA EISENBERG

**F**or employers seeking to significantly reduce their healthcare spend — as well as make a difference in their employees' health — medical and benefits experts point to back pain relief as the low-hanging fruit.

Almost half of American adults have a musculoskeletal condition like back pain, costing employers around \$213 billion in annual treatment and employee absenteeism, according to a report from the United States Bone and Joint Initiative. Back pain alone accounts for 10% of healthcare costs and is a major contributor to lost productivity.

By targeting back pain through wellness programs and low-cost interventions such as wearables, on-site clinics with chiropractors or physical therapists and acupuncture, industry experts contend that employers can minimize the much costlier use of medications and major surgery.

Poor posture is a major culprit, and targeting it can be the first line of defense against debilitating back pain. That's one area smart employers are focusing on.

EY Israel, a branch of global tax and auditing firm Ernst & Young, partnered with wearables technology vendor UpRight to encourage EY employees to correct their posture. A device is placed on the lower or up-

per back and vibrates once it detects a slouch, helping employees become more cognizant of how they sit.

"The reality is that most businessmen and women spend eight to 12 hours a day hunched over at their desks, which leads to back pain, decreased productivity, poor health and missed work days," says Oded Cohen, UpRight's founder and CEO. "By gradually and consistently training back and core muscles, UpRight helped participants build muscle memory to improve their posture."

Thirty-one employees participated in a six-week EY pilot program, during which 85% became more aware of their posture, 71% felt more confident as a result of better pos-

ture and 66% strengthened their core muscles. UpRight plans to continue its corporate wellness program with other companies, Cohen says.

Another approach employers should consider, experts say, is to give employees access to chiropractors and physical therapists at an on-site clinic. These specialists can intervene with back problems before costlier medical treatments are needed. Plus, physical therapy and chiropractic services are often covered by a majority of employers.

"Bottom line is a return on investment," says Mark Niebuhr, a physical therapist with Marathon Health, a company that operates workplace health centers for employers. "If the services that are provided are cost effective, it will pay for itself."

Back pain is the No. 1 diagnosis Niebuhr sees at the clinic, and he works with employers to educate them on topics like injury prevention or how to improve posture during "lunch-and-learn" seminars. So when employees come to the on-site clinic during the day, Niebuhr acts like a "mechanic," giving employees tune-ups and helping them increase the function of their muscle tissue.

These kinds of services are important offerings, experts say, because they are cost-effective and safer than relying on surgery or painkillers to treat chronic and debilitating employee back pain.

Claims costs for injured workers who are prescribed opioids are four times greater than employees treated without the use of opioids, according to the nonprofit National Safety Council. Meanwhile, surgery and associated tests like MRIs also send healthcare spending skyrocketing. About 50% of all musculoskeletal healthcare spending is surgery-related.

Employees with access to decision-making tools, such as evidence-based videos, are more likely to pursue non-surgical interventions, experts note. ■

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# STRATEGY SESSION

In this section:  
>Technology



## TECHNOLOGY

### Don't have a benefit admin? BernieHR aims to help

The a la carte program aims to keep small businesses compliant while serving the benefit needs of the workforce

BY PHIL ALBINUS

For smaller to mid-sized companies that may not have a dedicated benefits or HR executive, Bernard Health has released BernieHR, a cloud-based tool that provides compliance, HR reporting, new hire onboarding and other employee benefit services on an a la carte basis.

The benefit brokerage and technology provider unveiled the tool this summer, which works much like BerniePortal, its full scale benefits and HR administration platform.

Like BerniePortal, BernieHR is an SaaS tool that helps employers update their employee documentation, es-

tablish procedures and keep compliant with state and federal regulations like the Affordable Care Act and other regulatory mandates throughout the lifecycle of an employee. Employers can choose which services they need and can upgrade as the complexity of their requests emerge.

Keeping firms in compliance — either via online tools and through calls to a help desk — is a key focus of BernieHR.

"There are over 82 different federal or state compliance requirements that companies need to keep up with, and it's just hard. We've developed BernieHR to try and meet employers where they're at," says Brian Tolbert, employee benefits practice leader at

Bernard Health.

BernieHR is designed to cover the HR and employee benefit needs of firms with two to 500 employees from an employee's first day of employment up until the day they leave or retire. The tool helps with file administration, general HR questions and support, ACA and other forms of compliance, time-off management, and payroll solutions.

It also addresses a common problem among HR professionals: updating the employee handbook. According to Tolbert, firms are notoriously slow to refresh their employee handbooks, often waiting until a crisis has passed before a new edition is approved and released to workers.

"For the majority of employers, the last time they updated their handbook was the last time they had a legal claim against them. That could have been 15 years ago," Tolbert says.

BernieHR also focuses on employers with a workforce in multiple states that may have conflicting employment requirements and statutes.

"Legal compliance is one of the biggest pieces of the entire offering. We're guiding multi-state employers through that process," says Rebekah Michel, who leads the BernieHR division.

"It's not easy for those companies to talk with their employees about these rules. The whole point of BernieHR is to make that complexity simple for them," she says.

BernieHR provides compliance guidelines for maternity leave and how it interacts with short-term disability regulations so that CEOs or CFOs of a small business can avoid mistakes when dealing with new mothers as they return to work. Tolbert says employers who have a paternalistic relationship with employees may overstep their bounds and become involved in areas that are not their legal concern.

If they do, "guess what — they just got themselves into a compliance situation, because you cannot pressure that new mother back to work sooner than she's ready," she says.

Employers can subscribe to one of two tiers of BernieHR Help Desk support where they can receive answers to routine or complex HR questions. Tolbert says this "is meant to provide an extra layer between that concerned business owner and their employee so when that question comes in, BernieHR can say, 'This is really a question that needs to be discussed between your insurance company and the employee's doctor. The employer really cannot get involved.'"

Bernard Health has a brokerage presence in Nashville, Indianapolis, Austin and Atlanta. ■

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# Voluntary

**In this section:**  
>Financial wellness



## FINANCIAL WELLNESS

# Could loan benefits be the next big thing in voluntary?

Receiving a line of credit through an employer may ease employees' financial burden and boost productivity

BY CORT OLSEN

**W**ith many Americans living paycheck to paycheck, credit and loan benefits are becoming a more appealing voluntary option for employees. Some organizations are viewing the benefit of taking out a loan through the employer, rather than going to a payday loan or auto title loan business, as an offering that could retain young talent who are struggling to cover rent payments, student debt, car loans and other cost of living requirements.

If done right, loan benefits can make a significant impact on cash-strapped employees.

The Consumer Financial Protection Bureau recently conducted a study that examined how certain high-cost financial products, such as payday loans and auto title loans, affect consumers. The CFPB determined that these products often prove unaffordable, which then leads to significant financial harm.

When it came to short-term loans that are typically due on the borrower's next payday, the bureau found that the median fee on a storefront payday loan is \$15 per \$100 borrowed, and the median loan term is 14 days, resulting in an annual percentage rate of 391% on a loan with a median amount of \$350.

Jeff Oldham, senior vice president

of employer sales at cloud-based benefit provider Benefitfocus, says wages in America have remained relatively flat within the last five to 10 years, but healthcare spending continues to

**"We're hearing more and more in the industry [about] these loan repayment options."**

rise. Because of these stagnant wages, having a credit or loan option could relieve financial burdens for employees while also not running the risk of high interest rates that could come

from a payday loan company.

"The most common loans are usually \$3,000 or less," Oldham says. "Through a combination of the healthcare plan that employees are in and wages that remain fairly stagnant, employees will have a heck of a time paying back a loan to a payday loan office."

Because of the growing need for these small loans, Oldham says third party vendors such as Kashable, SimpleFi and Employee Loan Solutions are becoming successful in the employee benefits space.

These "companies are able to go to an employer, set aside a pool of money for loans — typically \$3,000 or less — and then loan that out with a respectable APR and give the employee six to 12 months to pay it off."

Joseph Alfonsi, partner at TriBen Insurance Solutions, says employers who have a strong online ben admin platform, as well as a high demand among the staff for credit and loan benefits, could especially find this voluntary offering useful.

"We're hearing more and more in the industry [about] these loan repayment options or loan repayment assistance. And, like anything else, if you hear it so much you're more likely to [consider] it," Alfonsi says. "The marketing of these types of products is so evident that you have to look at it." But, at the same time, he says, "I doubt it is going to leap passed accident, hospital indemnity and critical illness."

Eric Silverman, principal of Silverman Benefits Group, an independent insurance agency, says the benefit may not be in such high demand today, but over time it will get there through greater adoption.

"The whole point behind these credit and loan companies is that you're owed the money you worked for already today, and through their program you can have access to your money today," Silverman says. "For a lot of industries, I think this is a fantastic idea." ■

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# COMMUNICATION & ENGAGEMENT

**In this section:**  
>Plan education



## PLAN EDUCATION

### More product choice calls for better communication

Employers offering their staff more complex benefit packages need to help workers understand their options

BY BRUCE SHUTAN

**M**anufacturing, health-care, education and retail employers are offering more choice to their employees and increasing the need to improve benefits communications.

Based on benefit election choices made by workers in 260 employers across those four industries, cloud-based benefit provider Benefitfocus found that more employers are offering high-deductible healthcare plans alongside more traditional plans, and are communicating the value of voluntary benefits to ensure success with these plans.

“Educating employees on new options and the pros or cons of each plan in context of their own needs is as important as the plan offering itself,” says Jeff Oldham, senior vice president at Benefitfocus. “The differing adoption rates also speak to an important trend — choice in benefits.”

The number of education industry employers offering HDHPs doubled to 44% over the past year, notes Benefitfocus’ report. Employees who work in that field, however, still prefer traditional plans, primarily HMOs, which accounted for 37% of enrollment choices. HDHP adoption also increased 30% among retail employees over the past year.

More manufacturers adopted

HDHPs (61%) than any other type of employer. The investment paid off for employees who saw their individual-coverage HDHP premiums decline 9%, while employer premiums climbed 11% — defying customer averages.

Slightly more than half of healthcare employers offered an HDHP in addition to traditional plans, which was up from 37% in 2016, the data also shows. But employees in the medical field also experienced increases in monthly premiums for individual-coverage HDHPs and PPOs increased (19% and 17%, respectively) compared to average increases of 12% and 1%, respectively.

Benefitfocus also found that near-

ly 40% of retail employees elected at least one of three income-protection benefits and 11% elected all three, which produced year-over-year increases of 77% and 1,000%, respectively.

Oldham says employers should keep in mind that one size does not fit all when it comes to benefits packages.

“It’s not about matching a specific plan with a specific industry,” he says. “It’s about giving a diverse workforce, which every industry and employer has, whether due to age or lifestyle, the option to pick what benefit will support them best.”

Oldham says there are two key takeaways for employers from the report. One is that employers should offer a wide selection of healthcare plans and voluntary benefits to fill coverage gaps. The second is that they also need to provide proper education so that employees understand their choices.

“The perfect benefits package means nothing if an employee doesn’t know how to properly choose and use it,” Oldham says. “[Employers] can do their part by strengthening benefits education so employees can make the best choices for their individual needs. Due to the additional risk and responsibility this new healthcare landscape places on employees, income-protection benefits, financial wellness and digital health will begin to play a more significant part in an employee’s tool box.”

Therefore, Oldham says, employers should look beyond traditional benefits to best help them.

Benefitfocus also recently released a regional edition of the annual report based on employee benefit election data from more than 500 employers on the service provider’s platform. The Midwest led in terms of HDHP and voluntary benefit adoption, while HMOs are on the wane out West as more employees there invest in health savings accounts. ■

Image from Adobe Stock



# BUILDING A BALANCE

Like many tech companies, Akamai struggled with stressed-out employees and a gender-diversity problem. Sarah Sardella stepped up to the challenge with a slate of new benefits that emphasize the company's commitment to work-life balance.

**By Kathryn Mayer**

Photograph by Josh Andrus

**I**n the highly competitive, highly demanding tech industry — notorious for fast-paced projects and harried employees — work-life balance often seems like a myth.

Not only do those environments leave many employees feeling overworked and burned out — PayScale research finds that employees who work at tech companies are among the most stressed — but they often make it difficult for workers, particularly women, to easily juggle work and home life responsibilities, like caring for a family.

It was a workplace challenge shared by Akamai Technologies, the global content delivery network service provider. And it was a challenge Sarah Sardella set out to address.

“We operate in a fast-moving industry, and for Akamai in particular, our network needs to deliver for our customers 24 hours a day, seven days a week, all over the globe,” explains Sardella, the company’s senior director of global benefits.

Akamai employees are scattered all over the world: The company employs more than 7,000 people across 29 countries; 3,500 of those workers are in the United States. Half of Akamai’s U.S. employees are located in the firm’s headquarters in Cambridge, Mass.; the other half are spread out across 16 locations. That means that jobs aren’t 9-5; meetings often span multiple time zones and continents; and nontraditional schedules and bringing work home is commonplace.

“It’s no surprise that our employees can feel like they need to be ‘on’ all the time,” Sardella says, “and that means work and life frequently blur together.”

That’s why, over the last few years, Sardella and her team set their sights on adding a number of work-life and family-friendly benefits that support flexibility — from caregiving benefits and backup day care to a telework program, unlimited PTO and a paid family leave policy. Those were in addition to Akamai’s already-enviable suite of benefits, which includes a robust health and well-





## 2017 Benny Award winners

*EBN's* annual Benny Awards recognize excellence in the employee benefits/human resources field. Four awards — Benefits Professional of the Year, Benefits Leadership in Retirement Planning, Benefits Leadership in Health Care and Judges' Choice — are presented to employee benefit or human resource practitioners selected by *EBN* editors.



# Benefits Professional of the Year

ness program, tuition benefits and employee stock options.

Those efforts helped increase employee satisfaction by 6%, created a better workplace environment and landed Akamai on a number of “Best Places to Work” lists — as well as helping the company address its gender-diversity problem. They also helped earn Sardella — who in her nine-year stint at Akamai has overseen the evolution of benefits from 1,500 employees in 13 countries to its current size of 7,250 employees in 29 countries — this year’s 2017 Benefits Professional of the Year title.

## Attracting women in the industry

Historically, the tech industry hasn’t been synonymous with female employees. Akamai shares the same situation: Men make up 78% of the company’s workforce, Sardella says, and diversity and inclusion has been a struggle. Balancing childcare responsibilities with work priorities has often been identified as a major cause of the gender imbalance in tech.

According to the U.S. Bureau of Labor Statistics, 90% of people have missed work due to family responsibilities, for what the Northeast Business Group on Health estimates to be an average of six missed days a year.

“There has been this glaring challenge in front of us in terms of diversity, and we wanted to address this a little more intentionally,” Sardella says. “Gender was a natural place to start looking at. From a benefits standpoint, you don’t want to say caregiving is a women’s thing, but in practicality, childcare benefits, flexibility, paid family leave ... some of that can be attractive to caregivers, who are more traditionally women.”

Sardella found the solution in a number of benefits: A telework program called Akamai Anywhere that allows workers to do their jobs entirely off-site; up to \$5,000 to help with expenses per adoption (families are able to use twice); a \$500 voucher toward hiring an au pair; and a suite of family care benefits through provider Care.com.

Through the Care@Work program, all U.S.-based Akamai employees get unlimited premium member-

ship to Care.com — which provides resources to help employees find ongoing care for their kids, parents, pets or home and access to senior care planning services to help them evaluate senior care options for elder parents or other relatives. Services also include subsidized backup care — 15 days per year per employee (in-home by nanny and at designated childcare centers) and a 10% discount on childcare at in-network centers.

By offering benefits that help support them, Akamai hopes to not only retain and engage talented employees, including women, but also to attract future workers.

“A competitive benefits package is essential in attracting and retaining talent, especially in the high-tech

six months of paid leave.

“We took a long time to decide what to do with that [leave policy] and get the data on what’s happening there,” Sardella explains. “There are companies doing different and very generous things, but we wanted to do what was right for our company.”

Akamai is right on trend — even ahead of the curve — with paid parental leave. It’s one of the hottest benefit trends, industry insiders say, though it’s still not as widely adopted as expected.

Only about 13% of private-sector employees have access to paid family leave, government numbers estimate. Still, with the U.S. being the only industrialized nation not to mandate paid leave for mothers of newborns,

delivery, and he was able to be there for his family.

“To hear those stories, it means so much,” she says. “Administering benefits has its own challenges, and doing it well is its own feat, but being able to look at your company and figure out what they need and get creative about how to address that, and stay competitive and stay cost-effective — that’s the fun stuff.”

It’s not only fun, but instrumental in adding value for workers.

In the firm’s latest engagement survey, 83% of Akamai’s U.S. employees and 78% of global employees reported satisfaction with benefits. U.S. numbers are up 5% from 2012; global numbers up 6% from 2010.

“That’s above benchmark and that’s around the world,” Sardella says. Comparatively, in a 2016 survey of 600 U.S. employees across multiple industries by the Society for Human Resource Management, 68% of employees reported satisfaction, while just 57% reported satisfaction with family-friendly benefits.

“Does that mean our programs are better than every other company out there? No, they’re not,” she continues. “But [those numbers] tell me we have the right packages, and employees are understanding what we’ve got and they’re valuing it.”

Valuing indeed. Lifted in part by its generous benefits — which Sardella says have dramatically changed the workplace culture — Akamai consistently ranks among the Best Places to Work by a variety of outlets, from Forbes to ComputerWorld.

Even on Glassdoor — the website where employees and former employees anonymously review companies and their management — Akamai’s page reads like a company advertisement. On maternity and paternity leave: “The best I’ve seen.” Unlimited time off: “The best thing.” Health insurance: “Amazing! Great deal.”

“They are competitive with all of the big tech companies, so their benefits package is awesome,” one Cambridge employee wrote last month. The company’s overall score on Glassdoor is 4.4 out of 5.

Still, it’s “not about making headlines,” Sardella says. “It’s never been about that. It’s about doing the right

## BEATING BENCHMARKS

**83%** of Akamai's U.S. employees and  
**78%** of global employees  
reported satisfaction with benefits.

U.S. numbers are up **5%** from **2012**;  
global numbers up **6%** from **2010**.

field, where talent is scarce,” she says. “Some benefits are table stakes at this point — things like insurance and a retirement plan. It’s the programs that go beyond the foundational benefits that typically serve to differentiate one company from another. Those are also the things that employees tend to talk about the most.”

In May, Akamai rolled out its most recent benefit, a generous paid family leave policy aimed not just at new parents, but anyone needing to care for a family member. Employees with at least three months of service are eligible for up to 10 weeks off for maternity leave, paternity leave, adoption leave or leave to care for an ill family member. Birth mothers also get eight weeks through the company’s short-term disability insurance; all told, 18 weeks. At the same time, the company expanded its paid military leave from two weeks of paid leave for employees taking part in military duties to up to

smart employers are trying to fill the gap.

The research speaks for itself as far as the benefits of employer-provided leave policies: A Deloitte survey found that 77% of workers say that paid family leave could sway their choice of employer. An EY survey found that more than 70% of employers offering improved leave policies reported an increase in productivity.

Sardella says feedback among employees, so far, has been especially positive.

“An employee approached [our chief HR person] recently and was so thankful because we changed our family paid leave program, and he and his wife just had a baby,” she says. “[When he was on leave], his manager called him and said, ‘Guess what, you are getting six additional weeks on top of the four you already are getting.’ And the guy said it changed everything — his wife had a difficult





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# Benefits Professional of the Year

things so that employees come to work and think, 'I appreciate this because I value it and understand it and it's making a difference in my life.'"

## Changing the culture

Right now, Sardella is working on taking the benefits framework available to U.S. employees — both family-friendly benefits and wellness, a passion project of hers — and expanding it to its other countries. "Because it has changed the company and the culture, now employees are asking for it; they're craving it, which is the perfect situation because now we can deliver what they want instead of saying, 'Here, you need this.' So there's a demand we've created. And now we'll be able to deliver on it."

Akamai's wellness program pairs very well with its focus on work-life balance, Sardella says, especial-

ly when it comes to shifting company culture. The program, which launched in 2014, includes everything from fitness challenges and wearables to financial wellbeing (free one-on-one financial coaching and financial education classes), and free onsite meditation and yoga classes.

Since its wellness program began, the number of employees who say Akamai cares about their health shot up 37% (from 46% in 2014 to 83% in 2016), while, in the same time frame, those who said Akamai encourages them "to lead a healthy lifestyle" increased from 29% to 72%. Additionally, 73% of employees say Akamai Wellness has had a positive impact on company culture.

Sardella says that's partly due to the creative and fun nature of certain activities — events like its recent zom-

bie-themed run, for example.

"Things like wellness and caregiving benefits ... that's where we can get creative," Sardella says. "Some of these things we have to do to be competitive in this space, and some of this we did because we want to make sure we are creating an environment that is fun and engaging and is supportive of people's personal situations — making it easy to show up at work and do their best."

Getting creative with messaging is also a big priority for Sardella. The nearly 20-year benefits veteran says she struggles with a nearly universal problem for benefits managers: Getting the message through to employees.

"At the end of the day, if you keep adding stuff, it's just more stuff that people don't understand," she says.

"It's really about repeated messages over and over, and hitting them in different ways."

That's why Sardella launched and relies on monthly "Benefits Blasts," emails that highlight a benefits offering and explain why it's important and how employees can use it.

Whatever the project, Sardella says, putting employees first and making a real effort to make their lives better is what being a benefits manager is all about.

"Can we do certain things better? Of course," she says. "But from a trend standpoint, our satisfaction ratings have gone up. When I look at what I've done at Akamai, I'm really proud of it, because I can see in that metric alone that people are happier than they were before. And being in the center of that has been really exciting." ■

## Benefits Leadership in Retirement Planning



### Keeping a finger on the pulse of what employees want

When it comes to establishing a robust retirement program, BP's Cliff York keeps communication open and fresh, using current data to provide workers what they need to retire successfully.

#### BY NICK OTTO

AS THE HEAD OF pensions and benefits in the Americas for one of the world's leading gas and oil companies, Cliff York cannot speak face-to-face with the more than 26,000 employees of BP. Instead, the 30-year corporate benefits veteran relies on annual surveys to find out how BP employees think the company can help them secure their retirements. It's this outreach and a series of retirement financial tutorials that makes York *EBN's* 2017 Benefits Leadership in Retirement Planning winner.

According to data from a recent Wells Fargo/Gallup poll, more than

75% of U.S. investors say they are confident they will be able to maintain the lifestyle they want throughout their retirement, a nine-percentage-point bump from August 2014.

In York's view, BP helps workers to feel that same confidence about retirement via two assessments — a financial fitness test and a retirement readiness test — that provide the data needed to set up a successful program.

"The information that we get from the aggregation of results is really a roadmap for our communication efforts," he says.

And unlike most financial wellness programs, York's strategy offers the ability to measure behavioral changes.

BP employees have achieved higher scores across all categories measured in their financial fitness assessment (cash and debt, retirement, insurance, investment, estate and education planning) since the program began in 2012. Overall, their financial wellness scores have seen increases of 10% and retirement readiness scores bumped up 11%. Particularly large improvements were seen in areas that previously had the lowest scores — including education and estate planning.

By pairing the assessment with a coaching call to discuss the results, participants are able to talk through their concerns and identify other re-

lated financial planning questions. As the same participants have completed the assessment and coaching over the years, a 24% increase in overall wellness scores was noted.

Although there was no single pressing issue that pushed York to put in place the new program, when he came to BP in 2001, the company was still coming together from mergers with Amoco and ARCO, and he saw there was confusion among employees regarding investment choices.

"While we had a financial education provider, the utilization was very low. It was really just an ongoing concern on how we engage employees," York says.

### Healthy heart and a full wallet

York credits the higher scores to the way the financial assessments tie into the company's healthcare initiatives.

Cliff and his retirement benefits team integrated further recognition for taking the assessment surveys into BP's successful physical health and welfare program. After documenting the impact of financial stress on physical health, the retirement team



## Benefits Leadership in Retirement Planning

expanded the amount of points that can be earned via financial wellness activities to 375 of the total 1,000 that employees must earn during the year in order to be eligible for more cost-effective healthcare options.

"It occurred to me if we could somehow get in on the points requirement for the wellness program — where points are required [to reach certain tiers in the health plans] — it would be just enough of a nudge to get people to engage," he says.

"The extent to which people did engage, albeit to get their points, was stunning," he continues. "We never had that level of engagement before."

Through its partner PricewaterhouseCoopers, BP offers the financial wellness program to 26,000 employees and their spouses in the U.S. and 14,000 pre-Medicare retirees and their spouses. Strong, well-timed communications highlight financial wellness as a key component of the overall wellness program, and completion of financial wellness activities like assessments, coaching calls and online education courses entitle workers to points that count toward lower healthcare premiums.

When you have a significant amount of people taking the assessments year after year, you see results

**BY THE NUMBERS: BP'S FINANCIAL WELLNESS PROGRAM**

- 40,000** participants (including BP employees, pre-Medicare retirees and spouses/partners)
- 19** course topics covered (from managing cash and debt to funding a child's education)
- 10%** increase in participants' financial wellness scores since the program began
- 11%** increase in participants' retirement readiness scores since the program began

improve and you can conclude you're making some progress, York notes. "Otherwise you're shooting in the dark, and you don't know what's connecting and what's not."

The program's success is measured based on its effectiveness at creating true behavioral change among employees. An analysis of results by demographic finds that the program already has shown success in key areas of measurable employee financial behaviors, says Emily Serna, a manager at PwC. However, BP recognizes that there is no short-term

fix for financial wellness. York keeps the programs up to date. "You can't just set it up and forget it. You have to maintain it and keep it fresh," York adds.

And as workers become aware of the strengths and weaknesses through the assessments, BP provides a series of online, customized classes, which currently include 19 different topics covering everything from managing cash and debt to funding a child's education and investing, Serna says. Among the more popular courses are those that highlight

BP benefits in the context of financial planning. "Using Your Health Savings Account Effectively," for example, guides employees through the ways that their HSA can help offset costs of current healthcare expenses and future expenses in retirement.

"Debt management is another popular one," York explains. "Many of our young professional hires are coming to work with a huge college debt, so we are helping them address how to manage that."

York credits the media with introducing workers — particularly younger workers — to the importance of saving for retirement.

"We're seeing a lot more messaging on the general importance of saving for retirement," he says. "I'm surprised at how interested some of the young employees coming out of college are, and how focused they are on saving for retirement."

"In my view, there have been great planning and asset allocation tools on the market for years," he continues. "There are great resources; it's just getting people to use them. Tying them into the points gave us just enough of a push to get the engagement — and we hope people want to come back and be engaged enough to see value." ■

## Benefits Leadership in Health Care



### BY AMANDA EISENBERG

**MOST BENEFITS** professionals will be hard pressed to have a conversation around company healthcare without using one of today's buzziest of buzz words: wellness.

But back in 2002, when Julie Wil-

## Building a path to wellness from the ground up

After growing a small following at Accenture for her wellness program, Julie Wilkes' high-tech approach now helps 50,000 employees stay active.

kes began advocating for a wellness program when she started as an HR consultant at professional services firm Accenture, the consultancy had absolutely no interest in the then-new concept, she says. Lacking credentials in wellness and physical fitness, Wilkes took two years to earn a master's degree in exercise physiol-

ogy and health behavior at Ohio State University in 2004, only to return to Accenture and start the program without any funding or sponsorship.

Back in her HR consultant position, Wilkes informally began developing exercise routines and a healthy eating plan. Her coworkers, who were looking for a work-life balance

and wanted to commit themselves to wellness, took notice. Soon enough, Accenture leadership also noticed and turned it into her full-time job in 2007.

"I did it because I really felt it was important and I got quite a big following," she says. "It took quite a few years of convincing that this was worth putting money into. Now, our leadership absolutely gets it."

Fifteen years after Wilkes' vision for a company-wide wellness plan, the firm's program has evolved from a grassroots effort into Accenture Active, a highly personalized, high-tech program. About 35,000 of Accenture's 50,000 U.S. employees, nearly 70%, have embraced it.

The success also has helped earn



# Benefits Leadership in Health Care

Wilkes, now Accenture's North American Wellness and Disability Program Lead, this year's *EBN* Benefits Leadership in Healthcare Award.

## From paper to app: an evolution

When Wilkes started the Accenture wellness program in 2002, she says employees responded to what she thought were important aspects of wellness, such as exercise and healthy eating. From there, she brought in various vendors to better assist employee wellness; however, the variety of programs were not housed in a central hub and became too fragmented, she says. As her wellness program evolved, the firm also

everything under one umbrella and making it a very sophisticated, simple tool," Wilkes says. "The biggest change has probably been just in our delivery model and how we reach people and using the science of social media and what we understand how people respond to things."

The wellness program aims to engage employees in a number of key areas: holistic health, incentives (around \$600 a year), engaging user experience, employee communication and measurement. While the program can be accessed online, Accenture launched its mobile app, which has Android, iOS and Microsoft capabilities, in January 2016 to encourage higher rates of employee

tent center to drive organic employee interaction and engagement.

Employees also have streaming access to workout videos through the app and portal that Wilkes, a certified fitness instructor, produces from her home in Columbus, Ohio.

"I used to try to do it at my fitness studio, but everybody liked it when I did it at my house because my dogs would get into it," she says. "It's fun because it's not something you would expect. You expect it to be professional at Accenture, but having the wellness lead at her house with her dogs doing planks, there's something fun."

She adds: "If I don't do a video with my dogs, people will comment, 'Where are the dogs?'"

## Connecting heart, body, mind and soul

Interacting with employees is one of the most rewarding parts of Wilkes' job.

"When I'm teaching classes to people before or after work and they're telling me what they're able to do or not able to do at their work, it gives me a sneak peek at what we can do for our people," she says. "My background in fitness and health, all of that helps me understand the human psyche for [the reasons] why I will or will not do something, and that then helps me make more programs meaningful at Accenture."

Wilkes knows a thing or two about the intersection of the human psyche and wellness.

Diagnosed with heart disease at a very young age, doctors told her she wouldn't live to be older than 12. Now 41, Wilkes is a fitness instructor, wellness expert, motivational speaker, life coach, small business owner, author and entrepreneur, and looks to make fitness a personal mission for every employee using the program.

"We try to develop programs that aren't just about running marathons, that aren't just about fitness," she says. "Maybe it's about you just having the energy to play with your grandchild. We can use motivation that's real for our people and what they might be motivated by."

One part of Accenture Active's marketing campaign is its Journeers program, where 30 employees take on a 90-day blogging position to talk about their journey to wellness and the tools they are using.

The blogs are for employees, by employees, and are posted within Accenture Active.

"We pick different people who have different stories so different people can relate to each one," Wilkes says. "So maybe there's somebody who's pregnant. Maybe there's a single dad trying to raise his teenage daughter and teach her good health habits. Maybe there's somebody who's gained some weight recently and is trying to lose it. Maybe somebody had a heart attack and he's trying to live a heart healthy lifestyle now."

The Journeers program launched last June. Since then, the blogging program has shared about 60 stories.

The wellness program incorporates various incentives to drive employee engagement, according to Accenture. In fact, program engagement fell when incentives were lowered in previous program iterations. Now, employees receive initial enrollment incentives when they sign up for the wellness program, such as a \$150 credit toward buying a wearable device. About 42,000 employees ordered a wearable, and 55% of those employees track their numbers regularly, Wilkes says.

"Those numbers are far and above from our previous program [prior to Accenture Active]. Our engagement was more around 20% and tracking was all self-report, and that was much lower, maybe at 10% to 15%," she says. "You can see the contrast. The awareness alone is super powerful that so many people are just aware of their basics."

Over the course of the year, employees can also earn up to \$300 for participating in health coaching programs, screenings and other healthy activities, she adds. The company also offers a \$150 premium reduction on an employee's medical plan if she participates in the biometric

## "My background in fitness and health helps me understand the human psyche for [the reasons] why I will or will not do something, and that then helps me make more programs meaningful at Accenture."

toyed with its incentives and offerings before settling on its latest iteration, Accenture Active, with the help of digital health benefits platform Jiff, which is now part of Castlight Health.

Although the mobile-enabled integrated wellness platform is white-labeled and powered by Jiff, Wilkes and her team work internally and with multiple vendors to provide resources like health coaching and discounts, along with a rewards center, to Accenture's 50,000 U.S. employees.

Employees can access the platform via a company portal with their employee log-in information, and although Accenture has a variety of apps in Apple's App Store, Accenture Active is only available to employees through the company.

"We've been able to really shift and make it a really enjoyable employee experience by putting ev-

engagement because it's at their fingertips.

"We're a tech company," Wilkes says. "You have an app for grocery shopping. You have an app for everything. If you have to go out to a website for your health, you're not going to do it."

## Post it, share it

Before the app's launch, Accenture primarily used social media as its method of communication regarding wellness; the firm had 150 social media posts on platforms like Twitter and Facebook that related to Accenture's essential wellness program in a year.

Within six months of the app's launch, employees created 30,000 posts about Accenture wellness that included planking photos and lists of office-friendly exercises. The platform includes a social feed and con-



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program.

The program offers ongoing, real-time incentives on a points-based system that reward, encourage and build employee wellness habits. Employees can enter Accenture Active's rewards center to use their points for a gift card, fitness class or their preferred reward. Since implementing the app in January 2016, the company says it has seen a 46% increase in activity tracking and more than 96,000 total redemptions in the rewards center.

### Getting feedback

When Wilkes first started the program, she says employees responded to what she thought were important aspects of wellness. Now that the program benefits various populations, such as traveling, in-office and work-from-home employees, the one-size-fits-all model can't sustain everyone at Accenture.

"I used to just think I knew what employees wanted because I'm an employee and I would hear people talk," she says. "But I really started to find that I would know what some of those employees wanted, the ones who were easy to communicate to me, but there were a whole bunch of employees who maybe wanted something different that I was missing."

To help gauge how enrollees were feeling about the program, Wilkes and her team created one-question surveys that determine where an employee is in that moment and how he can meet his goals today.

As the program evolves, Wilkes says she's looking to grow Accenture's wellness in the direction of mental health and sleep.

"Accenture has been amazing at not just trying to be a program but to also foster a lifestyle change," she says.

"I'm not going to say we're 100% there yet, but our leadership is completely supportive and on board and understands a healthy employee can do so much and be so happy and stay with the company longer."

She adds, "That's really our biggest push: continuing to find ways to take care of our employees."



### BY PHIL ALBINUS

**UNLIKE OTHER** directors of benefits and HR managers, Becky Cantieri knows she has employees who don't balk at giving feedback. As senior vice president of human resources for SurveyMonkey — the online survey provider — she uses the firm's polling software to touch base with the 675 employees in SurveyMonkey's San Mateo, Calif.- headquarters, as well as workers at the company's satellite offices in Emeryville, Calif., Seattle, Portland, Ottawa, Dublin and Sydney.

"We're constantly surveying our employees. Luckily, given that it's what we do for a living, they tolerate all of our inquiries," says Cantieri, winner of *EBN's* 2017 Judges' Choice Award, given each year to a benefits professional who makes great use of wide benefits programs.

Cantieri uses four surveys throughout the year: a bi-annual employee experience survey; an annual benefit survey; a recently launched diversity and inclusion survey; and a survey of new hires to understand how well the company helped during their onboarding experience.

"The beauty of being able to use SurveyMonkey as an HR practitioner is it allows me to have conversations at scale with the people on what matters most to our employees," she says.

When she joined in 2011 after serving as HR director at Yahoo, SurveyMonkey didn't have an HR department or a director of employee benefits. With one other employee, she had to craft an entire benefits program and employee engagement guidelines from scratch.

The surveys have helped Cantieri create new voluntary benefits that fo-

## Better engaging employees

Becky Cantieri built SurveyMonkey's rock-solid benefits program with the help of an open culture, a drive to serve employees and, yes, lots and lots of employee surveys.

cused on what the employees of the Silicon Valley tech giant wanted most, namely parental leave and work-life balance offerings. At the end of 2015, Cantieri and her team launched what she calls a "really extensive" benefits survey that focused on "the things that were really important to them and keeping them up at night," she says. The response rate was 98%. With caregiving concerns apparent from the survey results, the company made a fundamental shift to its leave program in April 2016.

SurveyMonkey offers employees 16 weeks of paid leave for either parent to care for a newborn regardless if the child was a result of adoption, fostering that led to adoption, or a natural childbirth. In the U.S., where employees don't often have access to such parental leave, SurveyMonkey employees and executives have taken the leave and returned to work.

"Men and women have taken the time, and 100% of people who have taken the time have come back," says Cantieri, who took the parental leave time herself to have her two daughters. "It's amazing the loyalty this builds with employees when they have permission to go and focus on the new baby. It's important to them that they can come back and reintegrate into the workforce and be successful going forward."

SurveyMonkey also is friendly to parents once they return to work. The Emeryville facility has a Jungle Gym where employees can bring their children to play with games, toys and a chalk board. (The other offices do not have this feature.) Nursing mothers have access to a private room stocked with hospital-grade breast-pumps, pumping supplies, and refrigerators to pump during the workday.

### Holidays and Take 4

In addition to parental leave, SurveyMonkey offers a perk it calls "holiday

recharge," which allows employees to unplug from company e-mails and unwind during the week between Christmas and New Year's. Additionally, the company extended its bereavement policy this year to up to 20 days paid leave to grieve an immediate family member and up to 10 days to grieve an extended family member.

"We also launched what we refer to as Take 4," she says. "Once you've completed four years of service, you're eligible to take a four-week paid sabbatical in addition to your regular paid time off. It's an opportunity for SurveyMonkey employees to recharge their batteries, fulfill a passion and come back inspired with renewed energy."

The survey also spurred the company to introduce a new educational platform for workers dealing with debt from student loans.

This focus on avoiding employee burnout also extends to the firm's wellbeing program. Working with wellness provider Grokker, Cantieri developed a plan that focuses on health in six areas: career, social, nutrition, financial, physical and community.

"We broadened the definition of wellness which was usually fitness and food to be more about wellbeing," she says. "Each month we focus on a particular topic around those pillars of wellbeing."

SurveyMonkey offers free 10-minute chair massages, yoga classes in a fitness room and a "state of the art" kitchen for healthy options for breakfast and lunch on a regular basis.

The company also worked with Grokker to create a series of short videos on mindfulness, yoga, fitness and positivity. "The power of positivity challenge was designed to help employees build confidence, feel happier, and promote conflict resolution. As an incentive, if employees completed at least 80 minutes of video



throughout the challenge, they were eligible to win health-minded gift cards such as Whole Foods and Lululemon,” says a Grokker spokesperson.

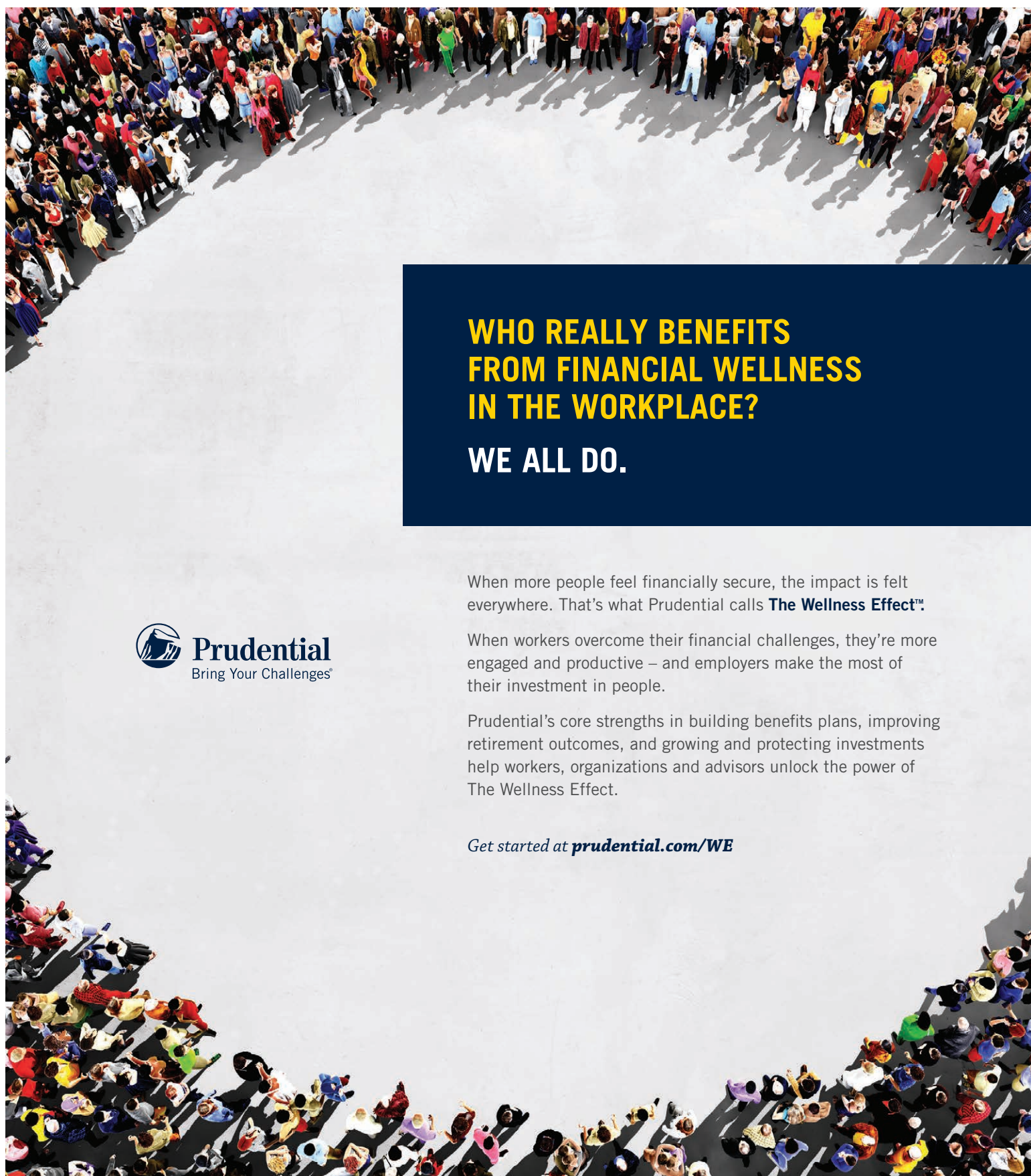
“SurveyMonkey wanted to help employees break the habit of sitting by creating a culture where frequent stretching and movement breaks are encouraged. [There’s] a weekly five-minute stretch break every Friday in the cafeteria,” Grokker says. “Becky arranged for the first stretch break to be led by the SurveyMonkey CEO, encouraging employees to attend and prioritize the break.”

### Looking ahead in a competitive benefits arena

Going forward, Cantieri and her team have plans to add more benefits such as eldercare support for employees who have to care to ailing elderly parents. “It came up in our survey, but we always ask employees which of these things would you prioritize, and they prioritized the initial set of offerings,” she says.

Cantieri and her team are mindful that they are providing these benefits to increase employee retention, which can be a tough haul in Silicon Valley where great bennies are the norm.

“We offer compelling benefits to employees, and we create a lot of great programs that give them a sense of belonging,” she says. “The ability to grow their career and do their best life’s work here have served us very well and have helped us to retain talent in a competitive environment.” ■



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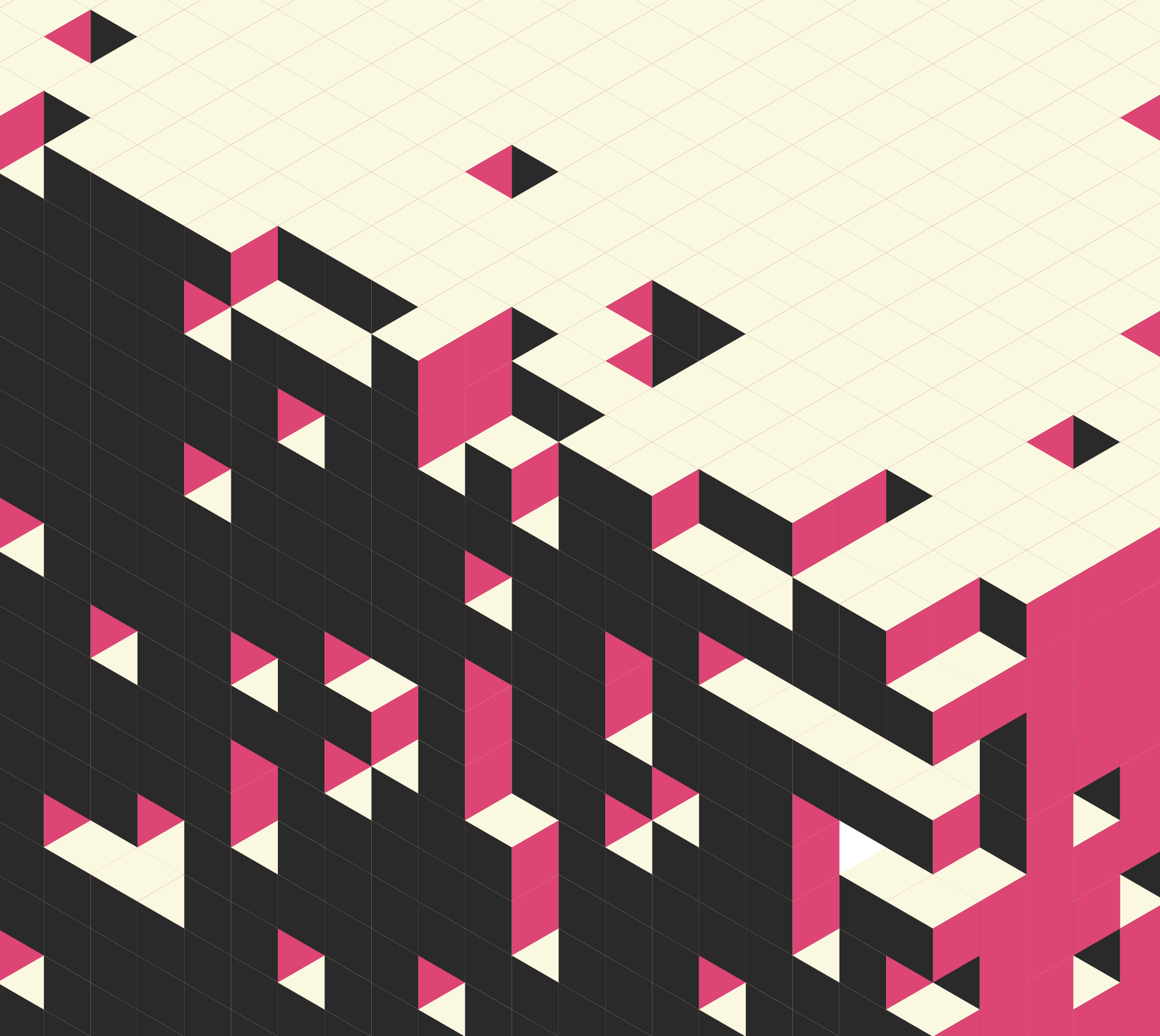
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# HOW TO HAVE A MORE

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# SUCCESSFUL OPEN **ENROLLMENT**



FOR A PRODUCTIVE BENEFITS ELECTION SEASON,  
EMPLOYERS SHOULD EMBRACE **MOBILE APPS**  
AND **INFORMATION TECHNOLOGY**, AND  
ABOVE ALL, MEET EMPLOYEES WHERE THEY ARE.

During this often-frenzied benefits open enrollment season, benefits managers are being offered this little bit of soothing advice: Think of this occasion as merely a “milestone” in the effort to stay in contact with employees about their offerings.

That’s how Rhonda Newman, a senior leader of Mercer’s communication consulting practice, puts it. She and other communication experts emphasize the year-round nature of keeping workers up to speed on the more than 30% of their compensation known as employee benefits.

And recent survey data about the importance employees assign to benefit communication provides reassurance that the time and dollars invested in the effort are indeed worthwhile.

A poll by Jellyvision, maker of a benefits communications tool, found that the majority (55%) of employees want help from their employers when selecting a health plan. And more than one-third (36%) find their current enrollment experience “extremely confusing” — strong evidence that there is progress to be made in this area.

BY **RICHARD STOLZ**



**P**ossibly more alarming, 43% of polled employees were unclear about where to direct questions about health benefits. But the good news from the survey is that the overwhelming majority (79%) of employees trust their employers and believe they have their best interests at heart.

In other words, at many organizations, there is an opportunity for improvement in benefit communication, particularly around enrollment, and a welcoming audience to receive it.

So what are the employers on the cutting edge doing to ensure that employees fully leverage their benefits offerings?

While sophisticated information technology plays a major role, it's important to first think of the communication goal, rather than the tools to achieve it. First, as noted, benefit communication should be a year-round effort, and it should be proactive and engaging.

For example, left to their devices, many employees let inertia drive their decisions, defaulting into the same health plan election they already have in place.

"It's always a good idea to encourage employees to [actively] re-enroll," says Jennifer Benz, CEO of Benz Communications, an employee benefits communications agency. At a minimum, re-enrollment jogs employees to update basic information such as their beneficiaries and number of dependents. But on a broader level, re-enrollment encourages employees to consider, if only fleetingly, whether they are choosing the health plan that best meets their needs.

## TAKE A STAND

Employers typically present employee options with a neutral tone, but that isn't always a good idea, cautions Benz. As the Jellyvision survey indicates, many employees are looking to their employer for advice. In some cases, the company might want to steer employees to a particular benefit, like a new health plan, she says.

For many years, most employers have been aggressive in their efforts to persuade employees to boost their 401(k) deferral rates. And through

their choice of a QDIA, they have, in effect, nudged employees into particular investment options.

Benz believes employers will increasingly do the equivalent in the health plan area. The idea is to design and communicate health plans "so that it's hard for employees to make a bad choice," she says.

All of this demands a comprehensive communication strategy. The way to create one is to respond to the unspoken employee request, "Meet me where I am," according to Mercer's Newman.

The concept is figurative and literal. The literal dimension is to enable employees to access benefits information and direction wherever they happen to be physically, when they have benefits on the brain. That means mobile platforms, which are becoming increasingly popular.

So many employees instinctively reach for their smartphones for answers to all kinds of questions. If employees want to get an answer to an employee benefit question when they're waiting at a pizza parlor for a carry-out order to be produced, why not make it available to them then and there?

## MAXIMIZE ENGAGEMENT

Mobile benefits apps "can engage employees" who weren't engaged before, says Alex Ward, regional vice president with Hodges Mace, a benefits enrollment and communication services provider.

He emphasizes that the universe of avid smartphone users cross demographic boundaries. "It's not just young people; 83% of the population owns a smartphone," he says.

Ward warns against bombarding smartphone users with benefit information, however. For example, traditional SMS text messages are widely considered too intrusive for benefits communication. But smartphone app icons can, by leveraging the allure of "red dots" (those ubiquitous indicators that a message or update is waiting for you when you launch the app), draw employees in to absorb important messages about their benefits.

## PICK A PROFILE

The figurative dimension of "meet me where I am" is about "where I am in my life." Benefits communication campaigns around appropriate

401(k) deferral and investment category options have long used personas and model employee profiles to lead employees to relevant content.

For example, one might describe a hypothetical employee, "Joe," using demographic data including his age, marital status, number of children, 401(k) account balance and retirement age goal. The description would be followed by possible questions and concerns Joe might have about his progress toward achieving his retirement goals, and suggest possible answers.

The employer could offer other profiles as well.

Then employees can pick out a profile from the supplied roster that looks most like themselves as a starting point for assessing his benefit options and thinking about what to do. Newman believes this approach can and will increasingly be used more broadly to help employees with all of their benefit choices.

One of her clients, a Fortune 100 employer with 25,000 employees, has gone down this path, using six different employee models. The goal of creating these personas is both to personalize benefit decision-making, and keep things as simple as possible (hence not creating dozens of personae).

This communication tactic works well to help employees think more holistically about their benefit choices, according to Newman. "Employees often haven't thought about how decisions they make about their health benefits spill over into retirement savings and other areas."

For example, an employee persona might be lead to consider the relationship between her health plan selection and her retirement savings needs. Suppose, for example, a symbolic employee is serious about maintaining good health, and this is reflected in her health benefit selections (including voluntary benefits). The employee communication text might make a statement along the lines of, "Susan needs to be thinking about whether her commitment to staying very healthy will lead to a longer life in retirement, which might require her to increase her 401(k) contributions."

More fundamental messages about other benefits could be put in front of employee personae based on their age: "As a 40-year-old with chil-

dren, 'Joe' should be thinking about disability income and life insurance."

Whatever the communication theme at enrollment and throughout the rest of the year, the key to getting through to employees, consultants say, is brevity. While this is hardly novel advice, benefit professionals steeped in the jargon of the field often fail to imagine reading information about benefits options through their employees' eyes.

"Make sure it's simple and clear, especially about what people need to do, what's changing, and what it is going to cost," counsels Benz. "And give them a lot of different ways to understand it," including access to more detailed information if their appetite is sufficiently whetted.

## SYSTEM INTEGRATION

Customized and timely messages also are possible with the integration of benefits communication and HRIS databases. For example, employees who have enrolled in a high deductible health plan with a health savings account option, who after specified period of time have not begun making payroll-deducted contributions to their HSA, can get a message advising them of the missed opportunity.

Those "different ways" include deploying varied communication media — not to exclude good old-fashioned paper and face-to-face employee encounters. Even at a time when electronic communications tools are growing increasingly sophisticated, employee meetings, staffed information tables, and webcasts are being put to greater use, especially around enrollment time, according to Newman.

When employees are receiving so many messages in varied ways, corporate branding takes on greater importance in the eternal challenge of combatting information overload. "HR is getting focused on what materials look like," Newman says. Not only is visual thematic consistency important, but also design elements including infographics that enable employees to digest important information easily. "Say less, show more," Newman says.

This approach isn't limited to explaining benefit choices at enrollment time. It also includes basic direction on how to take advantage of the benefits employees have chosen. Perhaps nowhere is this more import-



ant than helping employees utilize their health benefits efficiently.

Mobile benefit communication apps can make it easy for employees to get quick answers to common late night medical questions like, “My 2-year-old has a fever. Should I take her to the emergency room?” Suggesting the most appropriate source of care, possibly a nearby after-hours primary care clinic, can lead to prompt-er and more affordable service.

### ANGST AVOIDANCE

To underscore the case against a “one-and-done” approach to benefits communication around enrollment, Newman reminds employers of the need to be proactive in fending off an onslaught of inquiries from confused or irritated employees soon after the start of the new benefit year. In January or February, when employees start going to medical providers or picking up prescription drug orders, if they are facing new deductible or copay amounts without a reminder of changes to their plan, there will be a lot of unnecessary “angst,” Newman warns.

The alternative is on the eve the new plan year, remind employees of any changes. “Walk people through what’s going to happen, the steps they will need to take, to avoid a big hubbub,” she adds.

And, if there is a hubbub, when it dies down, a critical step for planning for next year’s enrollment cycle is to take stock of how things went this year. Critical to that process, particularly when new benefit communication and enrollment tools and tactics are being introduced, is to set quantifiable goals, such as the percentage of employees enrolled by the

deadline, the number of employees who switched from one particular benefit to another, and so on.

With respect to electronic

systems, metrics can include the number and frequency of user system access, and the volume of downloads, notes Hodges Mace’s Ward. “You

need to determine whether new methods had an impact on achieving your goals,” he says.

With any luck and care-

ful planning, when the dust settles, the conclusion won’t be, “It’s back to the drawing board,” but instead, “That was a piece of cake.” ■

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NFV-1280A0 (08/17)



# RE:INVENT | RETIREMENT



## Q&A

### Challenging conventional TDF design

BY RICHARD STOLZ

**RON SURZ, A STRONG ADVOCATE OF** the “to retirement” target-date fund glide path model, is president of advisory firm Target Date Solutions. He earned an MBA in finance from the University of Chicago and an MS in applied mathematics from the University of Illinois. *Employee Benefit News* recently spoke with Surz about TDF design and the fiduciary obligations plan sponsors face in retirement plan fund selection. Highlights of that conversation follow.

***Employee Benefit News:* What distinguishes your index from others?**

**Ron Surz:** The other indexes are what I call consensus indexes. And so Morningstar has them, S&P, Dow Jones, but they’re primarily an assembly of what the target-date fund industry is doing. Fiduciaries who use those are exercising “procedural prudence,” by measuring themselves against what the industry is doing. But that’s not what I do. By using what I think is the best glide path, I’m offering something to fiduciaries who are trying to exercise “substantive prudence”— doing the best you can, not just following the crowd.

***EBN:* Are you aware of any litigation initiated on behalf of plan participants claiming that their TDF glide path was inappropriately designed to meet their needs, such as being too heavily allocated to equities when participants are close to or at retirement?**

**Surz:** I think the answer is “almost yes,” but I’m not aware of anybody specifically challenging the glide path.

I do think there are lawsuits out there right now that, among other things, argue that the plan sponsor did not vet their target-date solution.

So they didn’t shop at all, they didn’t look at many or any of the alter-

## FINANCIAL WELLNESS



### APP HELPS EMPLOYEES SAVE MONEY

Shuttle Finance makes savings assistance program for workers.

P. 30

## CASE STUDY



### FINANCIAL FITNESS IS SECRET SAUCE

Original Rudy's Country Store and Bar-B-Q helps staff save.

P. 32



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- Less is more when designing a 401(k) plan
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# RE:INVENT | RETIREMENT

natives. Ostensibly the issue is about fees, but there's a case involving Vanguard, which has the lowest fees in the industry. They're being sued by their own employees, so it can't be just about fees, it's about the vetting process.

In general, it's all about thinking about what participants really need, which target-date fund comes closest to doing the best for participants, and not just going with one of the biggest bundled fund providers.

**EBN:** Why do you think there hasn't been any litigation specifically tied to a TDF's glide path?

**Surz:** It has to do with harm. If a participant has assumed a lot of risk with a high equity allocation, but due to good equity market performance, hasn't been harmed by the glide path, he won't sue. I think it came close after the crash in 2008. I spoke to several attorneys in 2009 and 2010 who said there was harm, but people were focused on other issues like fees. The next time there's a big drop, I think it will be different.

**EBN:** What is your guiding principle in designing your TDF model?

**Surz:** As I have stated in the *Fiduciary Handbook for Understanding and Selecting Target Date Funds*, an e-book that I co-wrote with an ethicist and an ERISA attorney, capital

preservation should be the universal objective of TDFs. The Hippocratic Oath of TDFs should be, "lose no money."

**EBN:** That's quite evident in your own TDF model's glide path, in which you take investors to about a 90% cash allocation when they hit the target year, and put the onus on them to reset their allocation to whatever they consider appropriate at that time. But is there a significant risk that inertia will set in and they won't reset their allocation to whatever's most appropriate?

**Surz:** One of the threats to retirees' capital preservation that seems to be under-appreciated in the glide paths of most TDFs is something called the "sequence of return" risk. The bottom line notion is if you're about to start spending, drawing down on that money, you care a real lot the sequence that returns are earned.

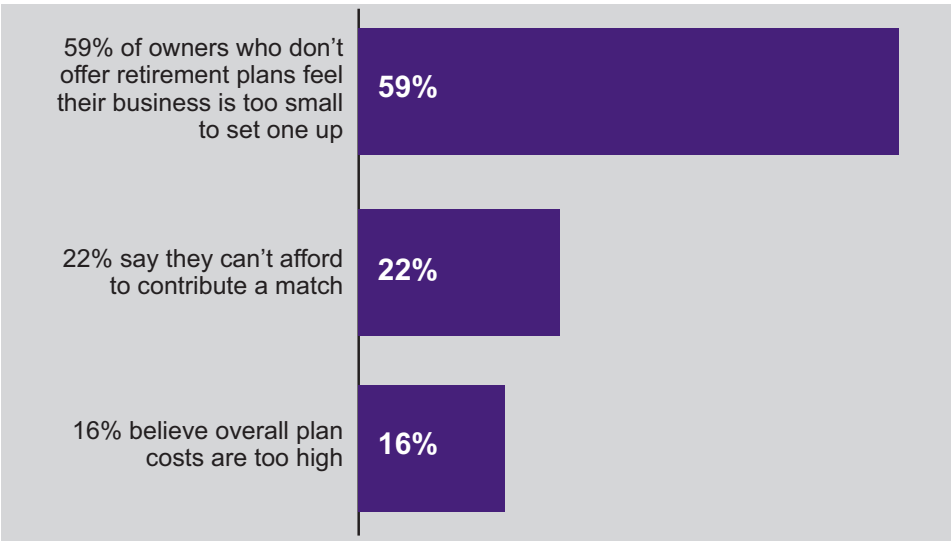
If the loss is incurred when retirement is 20 years down the road, that's much less painful than having it happen the very first year that you need to start drawing on that portfolio.

**EBN:** Your philosophy about risk and equity exposure in TDFs certainly sets you apart from your peers. Do you feel like a voice crying out in the wilderness?

**Surz:** Yes, I do. ■

## SMALL BUSINESSES, BIG IMPEDIMENTS TO RETIREMENT PLAN INVESTING?

Almost all small business owners (94%) who offer a 401(k) say the plan helps recruitment and retention, according to Spark 401k. But misconceptions about plan access and costs are preventing small business owners from investing:



Sources: Source: Spark 401k

## FINANCIAL WELLNESS



# App helps workers save money

BY AMANDA EISENBERG

**NEARLY SIX** in 10 Americans have less than \$500 in their savings account to pay for an unexpected expense, according to Bankrate. It was that dire statistic that prompted Brendon McQueen, co-founder and CEO of financial services company Shuttle Finance, to create an app-based employee benefit that helps employees save.

"We thought that [statistic] was really scary," McQueen says. "The financial wellness products out there weren't leveraging technology that could create a consistent, positive outcome. Most financial wellness offerings are kind of education-based. How do we let people save and not think about it?"

Called the Savings Assistance app, it will be available for both iOS and Android this fall. It allows employers to contribute to employees' financial goals alongside with them by automating three ways employees can save money each month.

Savings Assistance uses round-up technology, which tracks transactions and rounds up to the nearest dollar, to save spare change. The app also allows employees to set up a recurring deposit of \$25 to \$100 a month and enables employers to contribute to employees' accounts. While the average contribution is \$50 a month, McQueen says employers do not need to contribute.

When employees save money with the app, it sits in an FDIC-insured savings account that is directly linked to participants' personal checking accounts, McQueen says. There are no fees or transaction limits, he adds.

There is, however, a cost to the employers to offer the B2B enterprise app — which is not available for consumers to download without their employer sponsoring it.

The app costs between \$2.99 and \$4.99 per employee per month, but employers who pay the fee upfront will receive a 20% discount; employers with 50,000 employees or more will also receive a lower rate. There is no white-label option. Shuttle's existing data clients will be the first to use the app when it rolls out in October. The technology will be available for other employers by early 2018. ■





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## CASE STUDY



## Financial fitness is the secret sauce for Texas-based BBQ joint

BY PAULA AVEN GLADYCH

**TEXANS TAKE** their barbecue seriously, and The Original Rudy's Country Store and Bar-B-Q takes the financial welfare of its employees seriously. The 27-year-old business, with three locations in San Antonio, wanted to make a difference in the lives of its 134 employees and their finances.

Two years ago, the restaurant's president, Mike Barker, started offering Dave Ramsey's SmartDollar program, a financial wellness program that helps people learn the basics of money, including how to budget, how to set aside funds in an emergency account and how to pay down debt.

"We decided to offer this program to help them figure out where their money is going; help them make a budget," says Sandra Devol, Rudy's human resources director. "Most of our team members didn't know how to make a budget. They were living paycheck to paycheck. They had payday loans. We paid a great wage so there was no reason they were still living that way. We wanted to educate them."

Many of Rudy's employees have been with the company for 14 years or longer, and they all make an hourly wage, which makes financial assistance and education all the more important. In fact, Rudy's took the SmartDollar program one step further than most companies that offer it — Rudy's makes it mandatory for all employees to participate, which means it has nearly 100% participation in the program.

The program was not well received at first, Devol says, because people have a hard time talking about their finances, but as the program progressed she has seen a

big difference in employees' financial behaviors. It is all about taking baby steps to make a difference overall.

Dave Ramsey's seven baby steps are: get a \$1,000 beginner emergency fund; pay off all debt except for your home; build your emergency fund up to three to six months of expenses; invest 15% of your household income into Roth IRAs and pre-tax retirement plans; start a college fund for your kids; pay off your home early; build wealth and give.

When Rudy's first rolled out the program, the company's owner raffled off \$1,000, which would be split between four of the restaurant's team members who were actively participating in the program by budgeting or actively paying down their debt.

The company offers other incentives throughout the year to keep employees interested and on track, she says. It offers back to school cash to help people buy clothes or supplies for school, cash for Christmas and scholarships "so they know that if they're engaged in this program they'll get more hours and money from the company," Devol says.

So how successful has the program been?

The 127 Rudy's employees who have engaged in the SmartDollar program have paid off \$522,000 in debt and saved \$568,000 over two years.

Plus, employees have started opening up about their personal financial issues as part of the program. "[Employees] are more open to discuss where they are at with each other and with the company... There's no judgment," she says. "We want to serve them because it is part of our core values." ■

## HEALTHY RETIREMENT

### 'Super savers' changing retirement?

BY PAULA AVEN GLADYCH

**YOUNGER EMPLOYEES** often get a bad rap for their money management and savings habits, but there is a small group of Gen Xers and millennials who are doing everything right.

New research from Principal Financial Group found that there are a number of Gen X and Gen Y savers who are deferring 90% or more of the IRS maximum amount to their 401(k) accounts, which is between \$16,200 and \$18,000 per year.

Of those individuals, 91% listed saving for retirement as one of their main goals. In fact, millennials are twice as likely to say they are saving for retirement (90%) than raising a family (40%), Principal Financial finds.

"These 'super savers' are incredibly driven," says Jerry Patterson, senior vice president of retirement and income solutions at Principal. "We see them making sacrifices to achieve their goals, and sometimes that includes delaying milestones until they feel financially secure. Whether it's driving an older vehicle or working extra hours, these individuals have said, 'My future is important and I'm going to save to make it great.'"

Much of the financial conversation is around what different generations are doing wrong when it comes to money management. Principal Financial Group wanted to look at people who were making good decisions to see what they were doing to move the needle on financial security.

Super savers also take fewer vacations, drive old cars and buy smaller homes than they would like.

Super savers are willing to "make modest impacts on their standards of living today and those impacts will have a huge implication on their standard of living 20 to 30 years from now," Patterson says. "These people made positive, sometimes hard sacrifices." ■



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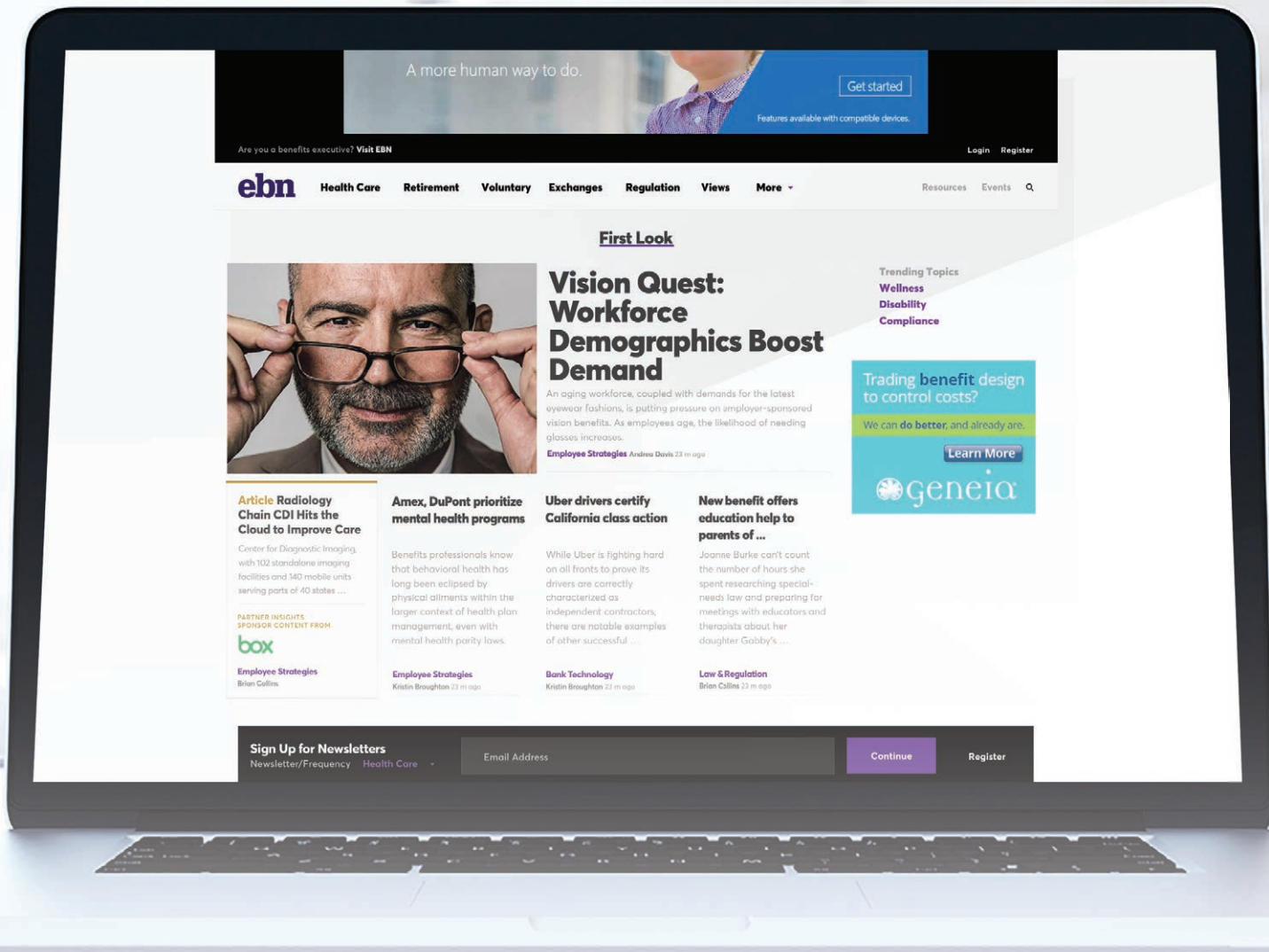
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## LEAVE MANAGEMENT

# 4 parental leave questions employers must answer

Before changing a policy for new parents, benefits leaders need to consider what to call the program and how to pay for it

BY **PATRICIA PURDY**

**B**road paid parental leave policies have expanded significantly throughout the United States as part of an overall movement toward family-friendly benefits. And many expect it to grow even more.

However, what makes for a sound practice can be complicated to implement. Before employers undertake any desired parental leave enhancement, they must address four key questions to ensure success.

### 1. What should we name the leave?

The U.S. Equal Employment Opportunity Commission's Enforcement Guidance on Pregnancy Discrimination and Related Issues, which prohibits discrimination based on gender, has opened the door for lawsuits alleging that certain paid parental leave programs that don't offer equal time off policies for both parents are discriminatory. It says, "employers should carefully distinguish between leave related to any physical limitations imposed by pregnancy or

childbirth (described ... as pregnancy-related medical leave) and leave for purposes of bonding with a child and/or providing care for a child (described ... as parental leave)." In other words, companies must name leave carefully and specifically to avoid legal disputes.

### 2. How should we pay for and administer the leave?

There's a growing understanding among employees, and now employers, that birth mothers do not consider a routine pregnancy and child-

birth as a "disability." In response, some employers are taking a closer look at their disability plans, specifically their treatment of claims for pregnancy and childbirth. Employers should take the maternity benefit out of the disability plan and make it entirely separate, or create a separate class for birth mothers within the STD plan to provide a richer benefit to new mothers.

### 3. How do we implement leave across different locations?

Currently, four states mandate paid parental leave (California, New Jersey, New York [in 2018] and Rhode Island), as do many other cities and municipalities. It is anticipated that this legislative trend will continue, as President Donald Trump has pledged to implement some form of national paid family leave. Thus, employers should comply with the laws in the cities and states in which they operate. Employers should also consider the parity of their benefits if they operate in locations that mandate paid leave as well as locations that do not.

### 4. How can we create an inclusive policy?

The movement toward more family-friendly workplace policies has raised the inevitable question of paid leave to care for other family members, not just children. Many believe that a broader paid leave for specific family care is a practice whose time is coming, and companies may look at designing a more encompassing approach. Benefits leaders should consult with internal partners, including legal resources, to consider whether a parental leave program or a broader family leave program is the most appropriate approach for the organization, both culturally and financially. ■

*Patricia Purdy is a benefits practice leader and consultant with more than 20 years of experience. She works for benefits firm Pacific Resources.*



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Email: garret.tadda@americannational.com

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Email: Jeffery.barnes@americanwell.com

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Phone: 530-307-1608  
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# LAWS & REGULATIONS

In this section:  
>Overtime

## OVERTIME

### Are off-duty emails compensable?

A recent court decision could make overtime policies a bit thornier

BY ANNE B. SEKEL

**A**fter living with the reality of after-hours work emails, texts and cell phone calls for so many years, no one should be surprised that the Fair Labor Standards Act requires employers to pay non-exempt employees for all overtime hours worked — including any overtime spent emailing, texting or on calls from mobile electronic devices.

And, it goes without saying that employers are liable for the failure to make these required overtime payments whether the employers have actual or constructive knowledge of the employees' overtime.

Just because the employee did not request overtime pay does not excuse the obligation to pay. Rather, where an employer accepts the benefit of an after-hours email, the employer is deemed to have constructive knowledge of the overtime and is, therefore, required to pay for it whether or not the time is submitted for payment by the employee.

A somewhat newer and thornier issue was recently addressed by the Seventh Circuit in the case *Jeffrey Allen et al. v. City of Chicago*. Members of the Chicago Police Department sued the City of Chicago for failure to properly pay overtime under the FLSA for overtime work completed by employees on city-issued BlackBerrys. (This was an appeal; originally the trial court ruled against the officers).

Specifically, the Allen plaintiffs contended that, despite having an

adequate overtime reporting policy, the Chicago Police Department maintained another “unwritten” policy, the practical effect of which was to discourage officers from seeking overtime payment for work performed on a BlackBerry. As a result of the informal policy, the plaintiffs claimed they never even asked for overtime pay for the work they performed.

Thus, the issue raised by the Allen plaintiffs was whether constructive knowledge of the officers' overtime should be imputed to the Chicago Police Department and whether they should have to pay for it.

After considering all the evidence, including the department's actual written overtime policies and the employer's ability to check officers' time entries against work submitted, the Seventh Circuit affirmed the trial court's decision. The court held that the Chicago Police Department did not have either actual or constructive knowledge of the unreported overtime worked by the plaintiffs. In its decision, the Seventh Circuit focused on the fact that the Police Department's written overtime policy did not in any way stop officers from submitting for overtime worked by means of BlackBerry. Nor was the supposed unspoken policy of discouraging the submission of overtime for after-hours emails and texts so prevalent that it chilled the officers' ability to put-in for overtime pursuant to the written policy of the Department.

The Seventh Circuit noted that the written overtime policy did not



require officers to specify the means by which they worked their overtime and the Police Department had no effective way of checking the officers' time sheets against their actual work. Therefore, the Police Department would have no way to know of — or therefore discourage — the submission of overtime worked by means of a mobile electronic device.

The lesson to be learned from the Allen case appears to be that an employer's written overtime policy should be sufficiently clear and unequivocal such that it can overcome any allegations or arguments that an unwritten policy to the contrary exists. In particular, the policy should address work via remote access, be it laptop or other mobile devices, and

specifically require employees to immediately report it to the employer.

Further support (which will also provide an added boost to any defense based on the policy) would be to ensure purposeful enforcement of the policy (likely evidence by written warnings to those who violate it). However, employers are not required to compensate employees for very small amounts of overtime worked — generally less than 10 minutes. Nevertheless, a long history of emails and texts during “off work” hours could be a problem. ■

*Anne B. Sekel is a partner and litigation lawyer with Foley & Lardner LLP. This article originally appeared on the firm's website.*

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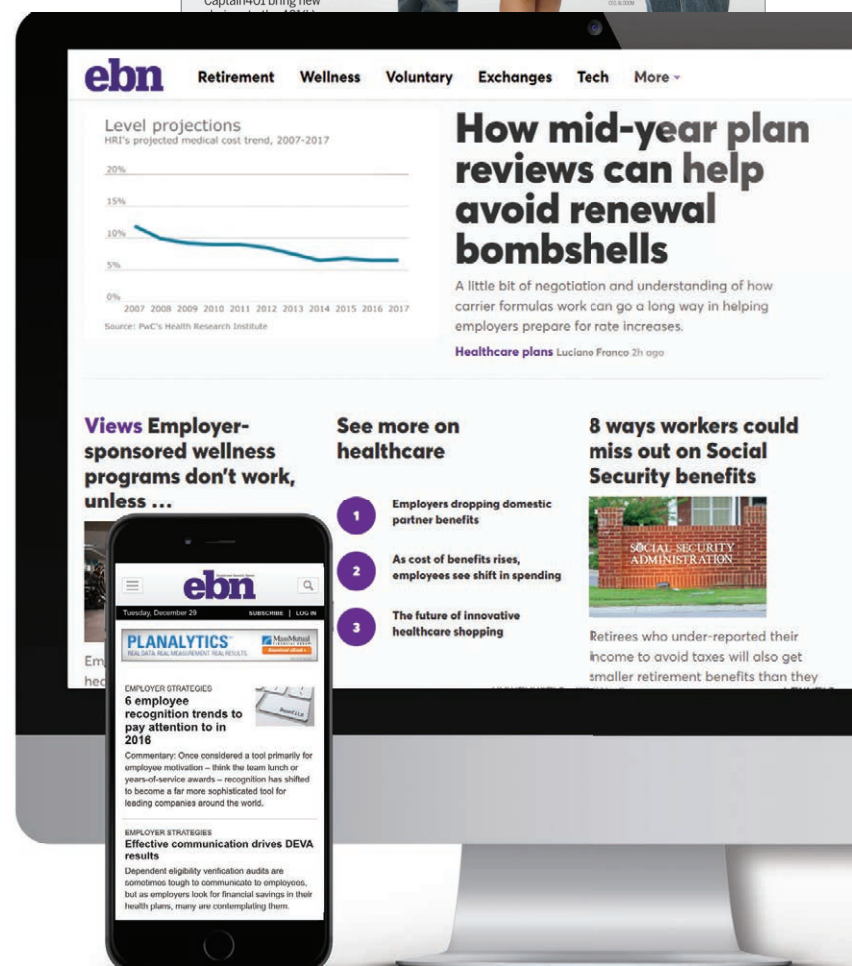
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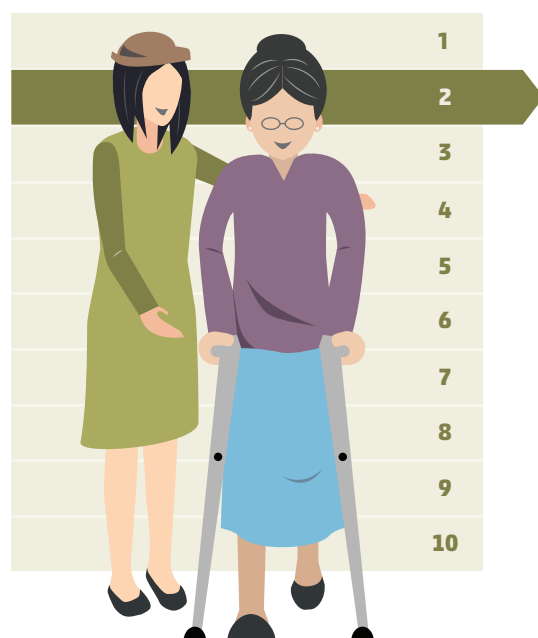
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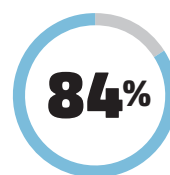
# BY THE NUMB3RS: Taking care of caregivers

The number of caregivers is on the rise – an estimated 30% of the U.S. population cares for a family member and averages about 20 hours per week doing so. That means that more employees could use some help from their employer. And, lucky for them, a number of companies are stepping up efforts to help by boosting caregiving benefits, according to new research from the Northeast Business Group on Health and AARP.

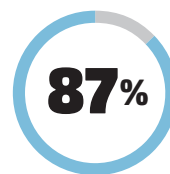


## Caregiving

ranks among the **TOP 10 "employee health and wellness benefits priorities"** for most employers



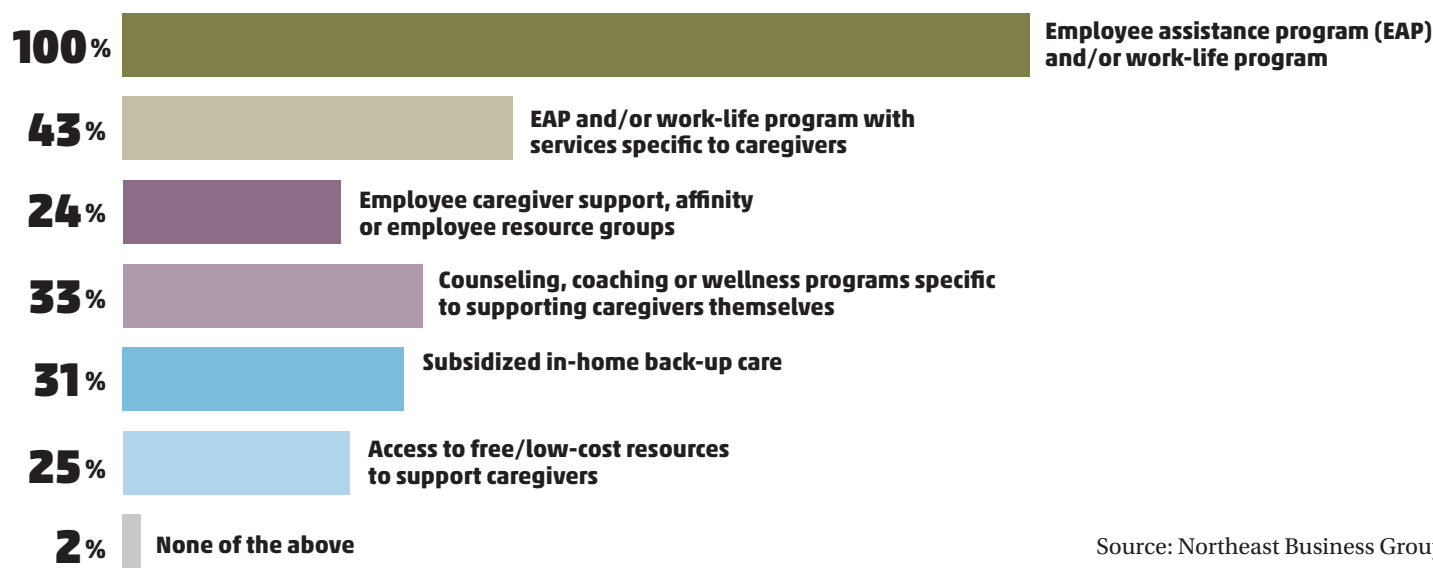
84% of employers say caregiving will become an increasingly important issue to their company in the next five years



87% of employers say supporting caregiving will increase workforce productivity

## How employers are helping

Of 129 large employers surveyed, the following percentage say these specific benefits, programs or policies are currently available to their employees:



Source: Northeast Business Group on Health and AARP, 2017



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A photograph of a man and a child kayaking on a lake. The man is in the foreground, wearing a dark cap and a denim jacket, paddling a red kayak. The child is in the background, also in a red kayak. The water is calm with some ripples, and the background is a dense forest of green trees under a clear blue sky. The image is framed by a white curved border.

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