

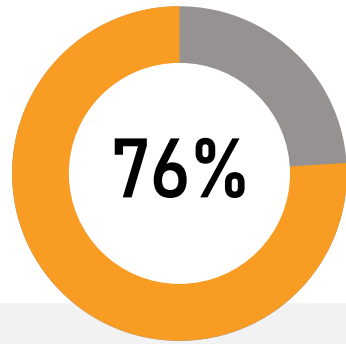
Benefits Communications Trends to Watch in 2024



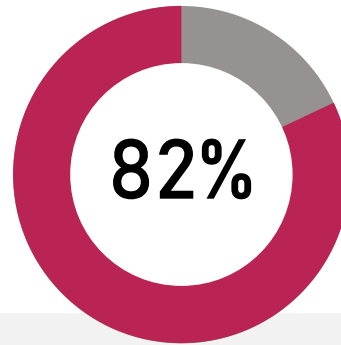
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The Power of Communications

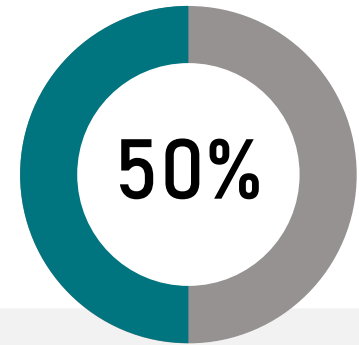
Employees who understand their benefits are happier and have a greater sense of overall stability at work.



of employees who understand their benefits are happy
(versus 47% who don't understand their benefits)



say understanding how to use their benefits would give them a greater sense of overall stability
(versus 52% who don't understand their benefits)



say having a better understanding of their benefits would make them more loyal to their employer

“The single biggest problem in communication is the illusion that it has taken place.”

– George Bernard Shaw, Nobel Prize-Winning Playwright

Generative AI Generates Big Buzz

HR and benefits professionals are actively exploring how to leverage AI for enhancing benefits administration and communications.

What we do know...



There is a lot of uncertainty at this early stage!



AI will shape the employee benefits experience in ways we can't even imagine (and we have quite the imagination at Blue).

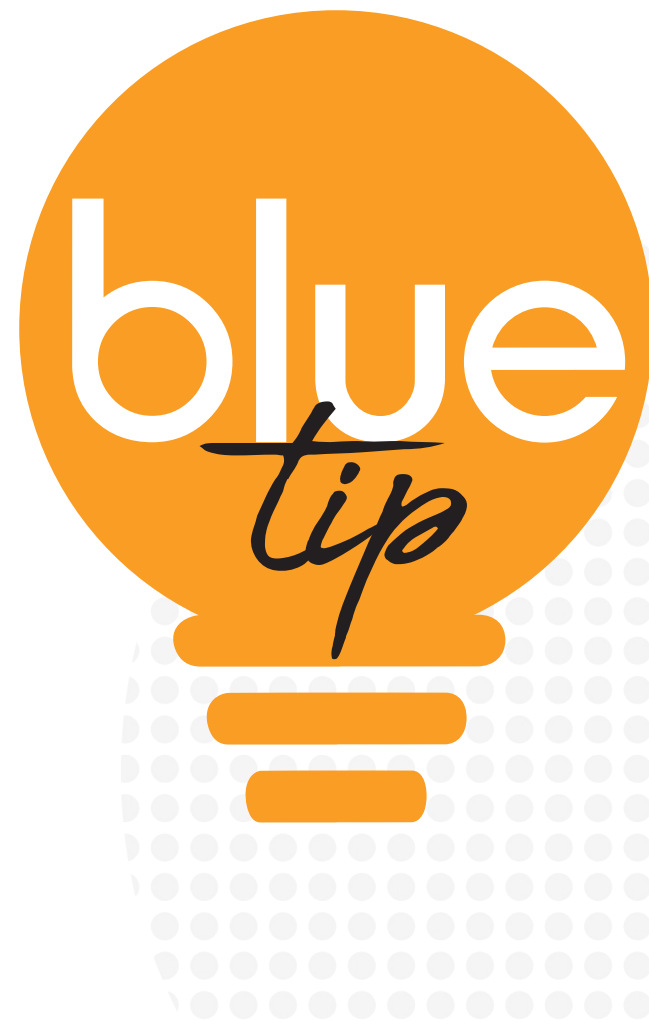


1

Generative AI Generates Big Buzz

Cautiously use AI to boost your efficiency and enhance your communications:

- AI can inspire ideas, help with writer's block and check for grammar, but it lacks creativity and can generate misinformation.
- Make sure your communications remain honest, transparent and "human" so employees can continue to trust the accuracy and authenticity of your messaging.
- If you haven't already, consider adding a "virtual benefits assistant" and new/enhanced benefits decision-making tools to your benefits technology platform.
- Use data collected/analyzed by AI to inform your benefits communications strategy, especially for personalized communications.



2

The Battle for Attention Rages On

Capturing employees' attention, especially when it comes to benefits, has always been difficult but now it's even more challenging.

Average employee engagement is down to 33%.

The average U.S. employee receives 120 emails a day, and 26% access more than 11 accounts daily.

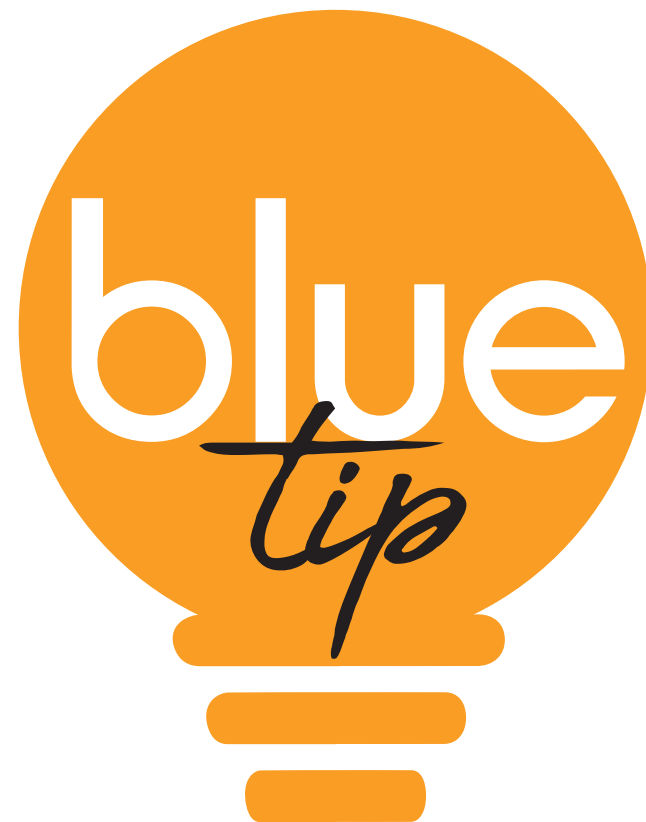
The average human attention span lasts a mere eight seconds – one second less than a goldfish!



The Battle for Attention Rages On

Deliver benefits messages that stand out to employees drowning in content:

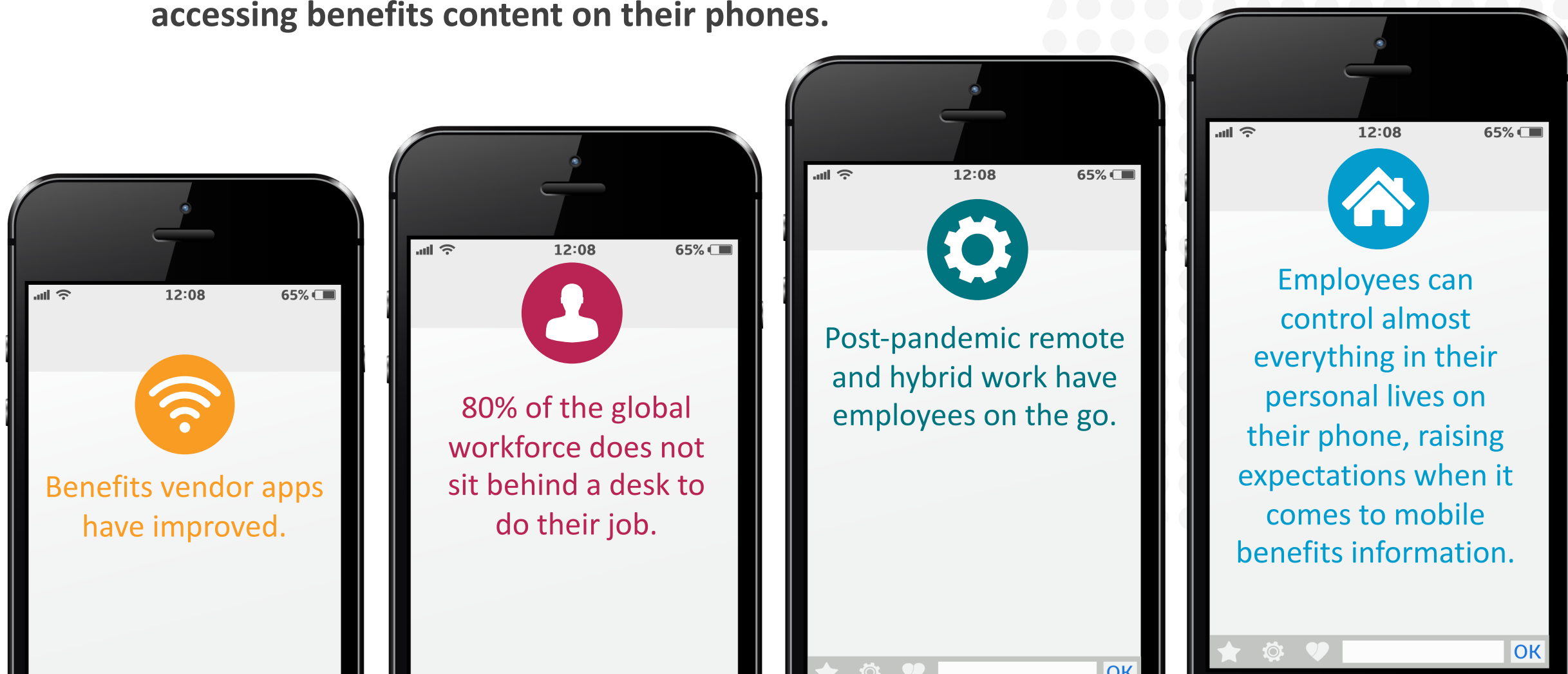
- Keep content short, relevant, jargon-free and highly visual (imagery, graphics, branding).
- Always highlight a compelling “What’s in it for me?”
- Work with your benefits vendors to streamline communications — a periodic benefits e-newsletter is a great way to consolidate messaging into one trusted vehicle.
- Drive your audience to a central location for all their benefits information — a technology platform that is well-organized, mobile-optimized, accessible from anywhere anytime, and ADA compliant too.



3

Mobile Makes Gains

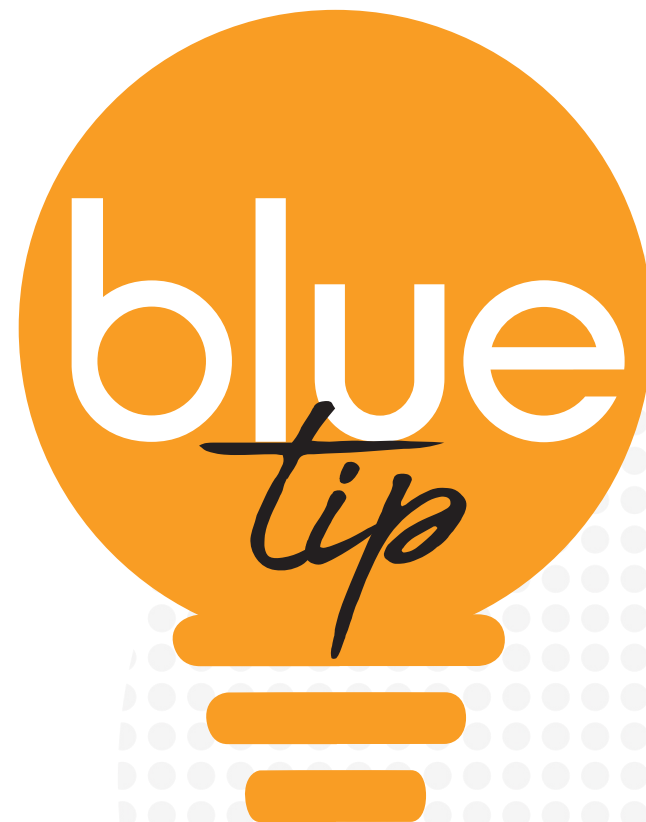
Desktop reigns but, over the past two years, we've seen a significant surge in employees accessing benefits content on their phones.



Mobile Makes Gains

Integrate mobile devices into your communications strategy and create a more consumer-like experience for employees:

- Optimize your benefits and well-being websites with a mobile-first approach.
- Use text messaging to connect employees to mobile content.
- Embed QR codes into digital signage, on-site posters and home mailings.
- Create your own “app store” on your benefits website to pull together all the vendor apps available to your employees.



Financial Well-Being in the Spotlight

Financial well-being will be a hot benefits topic as financial concerns become an even bigger stressor for employees in 2024:



1/3 of Americans say they're in worse financial shape compared to a year ago — 55% say that's due to inflation and cost of living increases.



Consumer debt is at an all-time high.



Nearly all are paying more for health care while many are experiencing *significantly* higher costs.

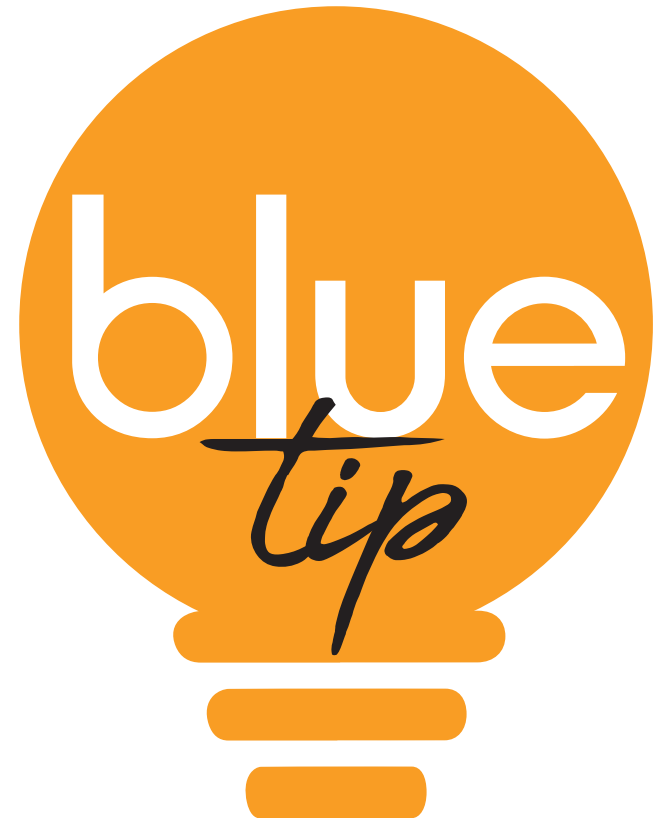


Federal student loan payments restarted for some in October 2023.

Financial Well-Being in the Spotlight

Build financial education into your benefits communications:

- Use existing channels or a dedicated campaign to highlight financial well-being resources available through your vendors (you might need an audit first).
- Get back to the basics of financial literacy and health care consumerism, targeting your messaging when possible (by age, career status, knowledge, interests).
- Address the connection between financial well-being and overall well-being, including the mental and physical health impact.



Active Listening Enhances Communications

Employers are adopting active listening techniques in their benefits communications approach to increase benefits engagement and appreciation and, ultimately, enhance the employee experience.

Active Listening Enhances Communications

Help employees feel heard and provide content that is specific to their well-being needs and what's happening in their life:

- Monitor your analytics regularly and shift your content/approach as needed.
- Embed “Was this communication helpful?” mini-surveys.
- Audit internal channels to determine how best to communicate benefits.
- Invest in flexible communication tools, such as a benefits e-newsletter.
- Match employees to the benefits and well-being resources that are most relevant to them with targeted communications and interactive personalization (even pre-login websites can be made interactive with mini-quizzes to match employees to content).
- Equip HR with the latest benefits news and timely tips, so they can assist employees “in the moment.”



Managers Are More Important Than Ever

Managers are the key to supporting employee well-being and minimizing burnout.

Employees' top
“must have”
(behind salary) is a
caring, empathetic
manager.

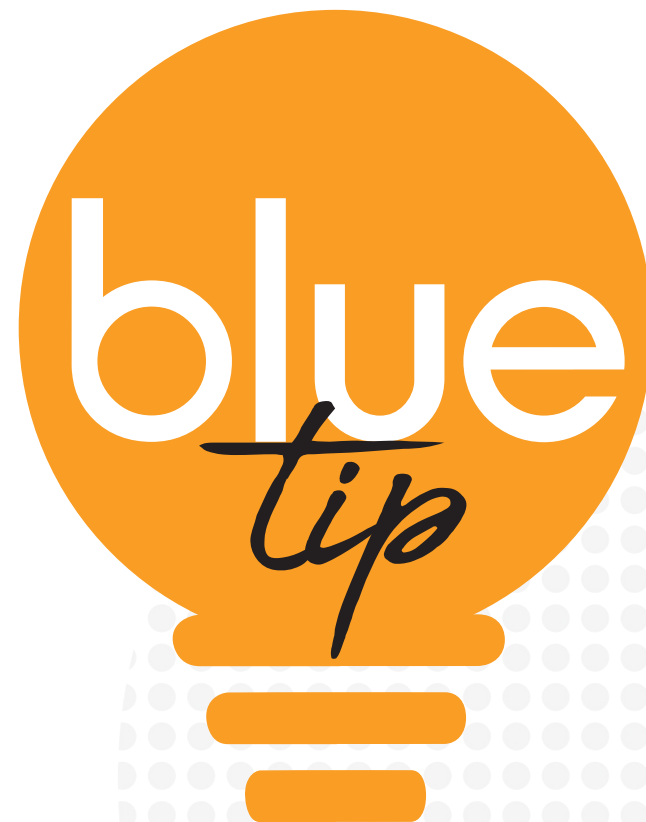
Employees who feel
their manager
supports their
well-being are 70%
more engaged at
work.

Managers are
more likely than
non-managers to
experience burnout
themselves — 54%
are currently
experiencing work-
related stress and
fatigue.

Managers Are More Important Than Ever

Support your managers to actively listen, share well-being tips and promote benefits that can help their team members be well.

- Educate managers about what's available to them and their teams.
- Provide managers with a monthly “cheat sheet” with easy reminders to cut and paste to their team members (save more robust “toolkits” for big campaigns).
- Encourage managers to make well-being a daily practice — for example, with a well-being moment at the start of a key meeting.
- Equip managers to share well-being tips through internal channels.



Some Past Trends Are Here to Stay



Encourage employees to make their **mental health** a priority. Highlight benefits and resources to help them reduce stress and avoid burnout.



Use a mix of **communication avenues** to meet a diversity of needs, preferences and work environments (office, field, remote, home, hybrid).



Use strategic **storytelling** and **visuals** to help employees understand the value of the benefits and resources available to them.



Use short **videos** to deliver benefits content, along with other vehicles to reach a diverse audience with varying communication preferences.



Include **external communications** in your campaigns, so potential new hires can see the great benefits and well-being experiences waiting for them.



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