



Three Components of an Omni-Channel Benefits Experience

“Omni-channel.” Sounds complex, doesn’t it? Or maybe even “ominous,” depending on your appetite for learning new things. But the truth is, you already know a lot more about this concept than you may think. In fact, it’s all around you.

And, as an HR professional, you need to pay attention.

Omni-channel refers to a marketing strategy—one that [quickly gained popularity](#) in the last 10 years as organizations discovered a recipe for combining content, personalization and technology to create a customer experience people longed for.¹ **For decades, consumers have craved a meaningful connection to products and services that improve their lives.** The pathway to meeting that need was the Internet: a channel for reaching out to consumers with valuable content in a personalized way and powered by ever-evolving technology.

Today, most people will recognize an omni-channel customer experience in the retail environment. [HubSpot sums it up as](#) “The customer can be shopping online from a desktop or mobile device, or by telephone, or in a brick-and-mortar store and the experience is seamless.”²

Sound familiar?

It’s a very intentional approach, and that’s why HR teams should take note. **The days of “spray and pray” are over.** HR can’t afford to simply post all benefits information on an internal website and hope employees will go there.

Employers who fail to effectively communicate the value of their benefits risk losing employees. It’s that simple. Here’s why:

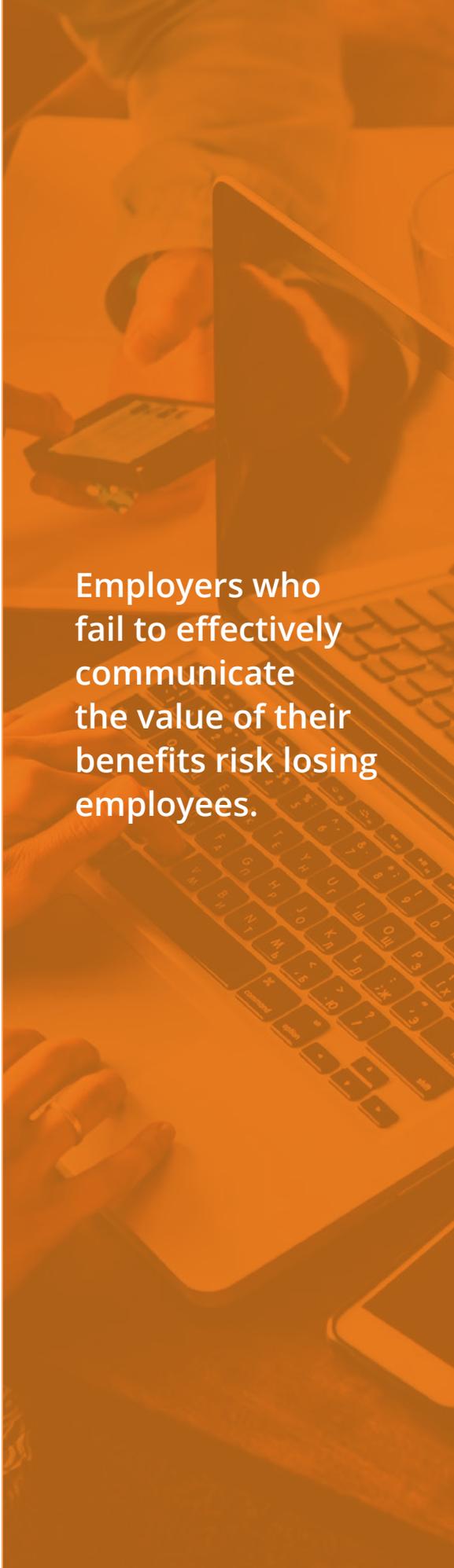
- ▶ 83% of employees would take a [3.6% pay cut](#) for a better choice of benefits.³
- ▶ 72% of employees believe the [right benefits increase loyalty](#) to their employer.³
- ▶ With employee benefits contributing [30% to 38% of an employee’s overall compensation](#), maximizing the employer and employee investment is more critical than ever.⁴

1 A Brief History of Omni-Channel Marketing, Nectarom, 2015

2 12 Examples of Brands with Brilliant Omni-Channel Experiences, HubSpot, 2019

3 17th Annual US Employee Benefit Trends Study 2019, MetLife, 2019

4 Employer Costs for Employee Compensation, U.S. Bureau of Labor Statistics, 2019



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Fortunately, applying an omni-channel marketing approach to benefits engagement isn't rocket science.

You'll need to roll up your sleeves and find the right resources, but the work itself isn't that difficult. **In fact, omni-channel marketing is so pervasive, it might just come to you as second nature.** And this guide can help. Simply focus on these three components:



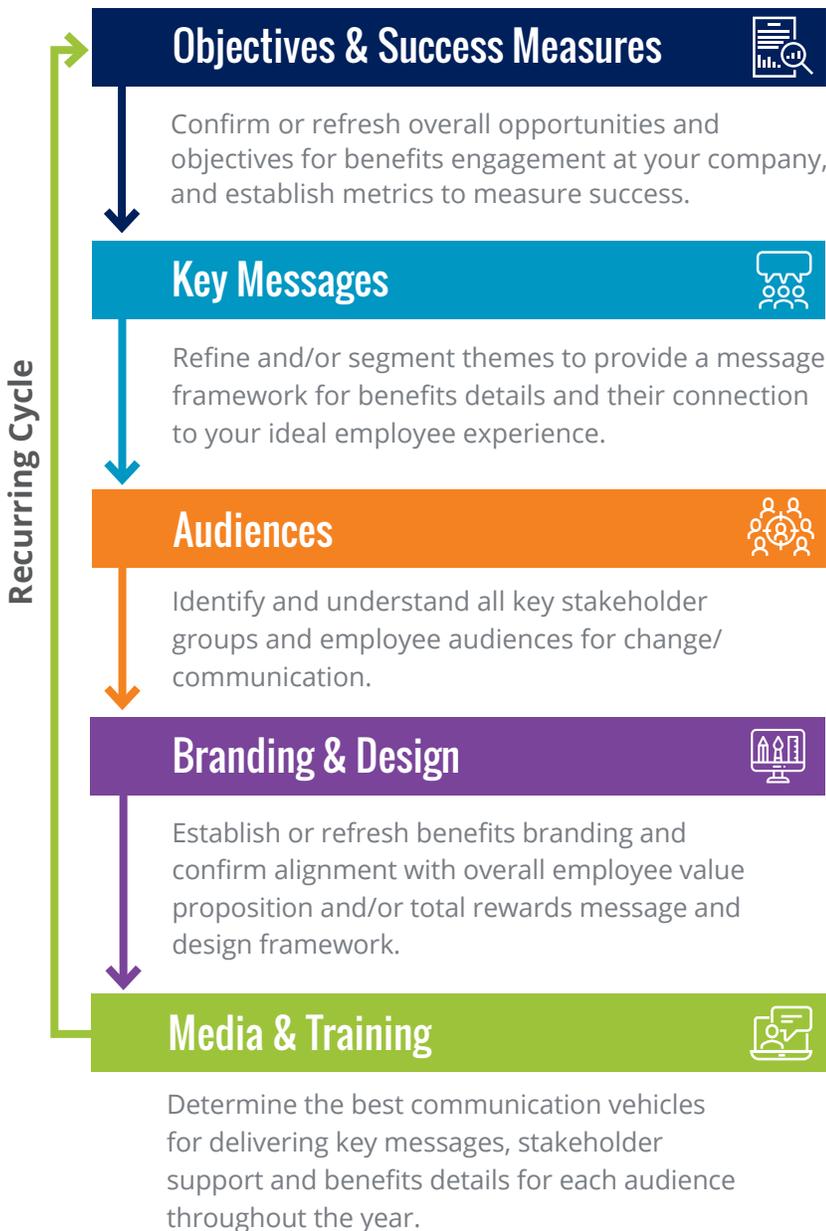
The “magic” of a true omni-channel benefits experience occurs at the convergence of content, personalization and technology.

Content, personalization and technology combine to form an omni-channel benefits experience.

First, Let's Talk Strategy

At its core, an omni-channel benefits experience is a marketing and communications effort—a set of deliberate tactics guided by an overarching strategy that defines the behavior you want to influence. **As an HR pro, you've probably been trained on these concepts through professional development activities of one kind or another.** As you retool your approach to ensure an ideal omni-channel benefits experience, a refresher can't hurt.

Let's review the basic cycle of benefits delivery and communications.



At its core, an omni-channel benefits experience is a marketing and communications effort.

The Three Components of an Omni-Channel Benefits Experience

The strategy just discussed has long proven to be a solid foundation for nearly every type of benefits delivery and communications initiative. **When introducing an omni-channel approach, however, most HR professionals find they must think a little differently.** That is, they must consider new ways of developing content, learn how to personalize that content using available data and find the right technology partner to help execute on the delivery.

While this may be new territory for you, it's a necessary step toward building a more sophisticated and modern employee experience. **And chances are, it's just what your leadership would want you to do.**

By thinking differently, you'll be able to meet your employees where they are. After all, you're simply trying to make your employees' 9-to-5 look more like their 5-to-9 by recreating the experiences they have come to expect from online shopping, mobile banking, rideshare services and nearly every other transaction in today's world.

Benefits should be no different.

By thinking differently, you'll be able to meet your employees where they are.



Component 1: Content

Bill Gates once said, “Content is king.”¹ The year was 1996 and Gates was speculating about the future of the Internet, still in its infancy. **Content, he said, was where much of the real money would be made on the World Wide Web.** And he was right. From Amazon to Google Maps to YouTube and a plethora of job-hunting sites that HR is all too familiar with, the reason people turn to the Internet is because it has the content they want, where and when they want it. Gates knew that compelling content that informs and entertains has the best chance of winning the battle for consumer mindshare.

HR professionals are also competing for their employees’ attention. When it comes to benefits, their job is especially challenging because:



Benefits can be confusing. More than 60% of Americans **don’t know the difference** between a premium and a deductible.²



The average human attention span is now **8 seconds**, down from 12 seconds just 20 years ago.³



During annual enrollment, employees spend an **average of only 17 minutes selecting plans** that will impact them—and their paychecks—for the next 12 months.⁴

Granted, employee benefits is not the most exciting topic. It’s unfamiliar territory for most people and doesn’t carry the same sense of urgency as other workday activities. **The trick is to grab your employees’ attention and hold it for as long as possible.**

That’s where engaging content comes in. Here are five best practices.

► Use simple language and an inviting tone.

Jargon, long words and complex sentences can make benefits communications almost impossible to navigate. **As HR pros, we often forget that employees aren’t benefits experts.** Also, be aware of tone.

1 Content is King, Bill Gates, 1996

2 What Employees Don’t Know Might Be Hurting Them, Businessolver, 2019

3 Attention Spans, Microsoft Canada, 2015

4 MyChoiceSM Recommendation Engine Benefits Insights Report, Businessolver, 2019



Compelling content that informs and entertains has the best chance of winning the battle for consumer mindshare.

Benefits are already unfamiliar territory for most employees. Help them relax by using first-person pronouns like “you” and “us,” and contractions like “shouldn’t” or “you’ll.”

✘ Don't say this:
Eligible dependents do not include individuals covered as an employee, a former employee or a retiree covered under any other employer-sponsored plan, a legally separated spouse, a divorced spouse, or dependent children age 26 or older unless disabled.

✔ Say this:
Here's who you can't cover under the health plan:

- ▶ *Someone who already has coverage under our company health plan.*
- ▶ *Your ex-spouse, if you're legally separated or divorced.*
- ▶ *A child over 26. If the child is disabled, call us to see if you can continue coverage.*

▶ **Make it manageable.**

While employees appreciate their benefits, they don't love learning about them. **It's best to provide information in small, meaningful and manageable chunks that employees can easily understand.** And, target communications whenever possible. For example, you can easily leave these three items out of your more general annual enrollment communications and send personalized notices and nudges just to affected employees:

- ▶ Reminders to update beneficiary information.
- ▶ Age-banded supplemental life decreases.
- ▶ Medical plan carrier changes that require a new insurance card.

▶ **Use campaigns.**

While employees know about taking action during their annual enrollment period, benefits aren't typically top of mind the rest of the year. **That often means many benefits and resources don't get the participation levels they could.** You can't solve for that all at once, but you can focus on one or two types of benefits or behaviors you want to address each quarter. Think of it as a steady drip approach

Provide information in small, meaningful and manageable chunks.

instead of a once-a-year blast from a firehose. Consider [multiple-touch campaigns](#) throughout the year on topics like these:

- ▶ Financial well-being
- ▶ Total rewards
- ▶ Your mobile benefits app
- ▶ Voluntary benefits

▶ **Choose the right medium.**

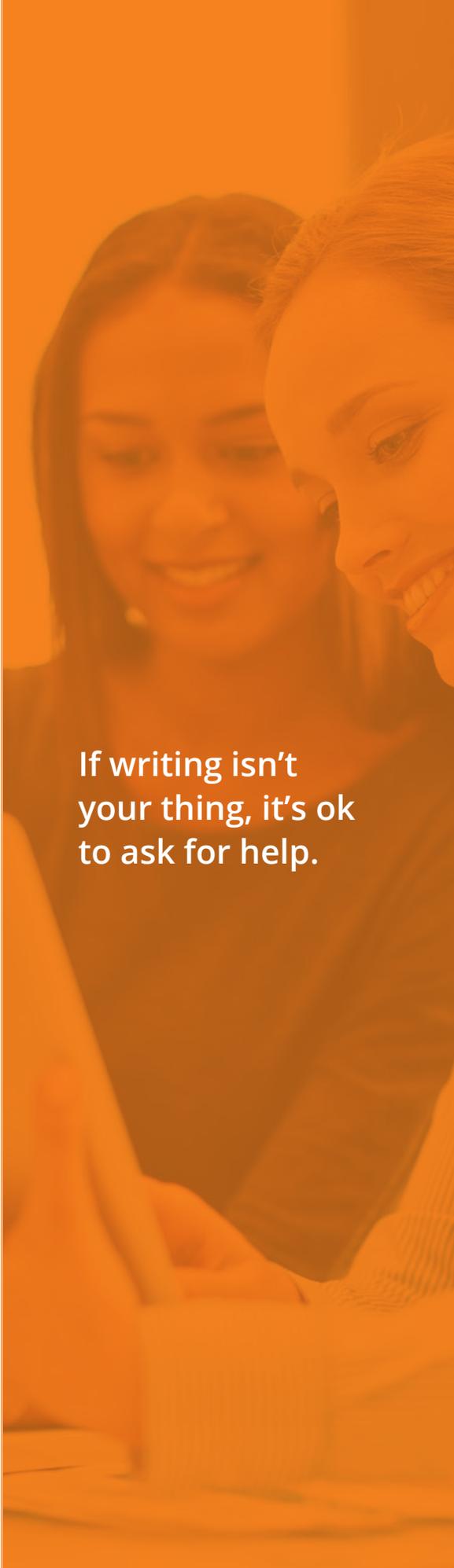
Messages delivered in the wrong way just don't work. Employees won't read them and likely won't even know they're there. **No matter how compelling your content, if it's delivered the wrong way, it won't do much to help you influence behavior.** Furthermore, it will likely result in more inquiries to your HR team. Consider all the different media types at your disposal and select the ones that are best suited to your message. Examples include:

- ▶ A Valentine's Day card desk drop to promote heart health.
- ▶ A short cell phone video from your security officer introducing your voluntary ID theft protection benefit.
- ▶ An email with a humorous subject line from your CFO reminding employees to maximize their health savings account (HSA) contributions.

▶ **Know when to ask for help.**

Chances are you were hired because of your benefits knowledge. **But if writing, graphic design, videography or even communications strategy isn't your thing, it's okay to ask for help.** Here's where to find it:

- ▶ Your internal marketing team may be able to assist, especially if you're a larger, more mature organization.
- ▶ Some benefits administration vendors have [add-on services](#) to help their clients up their communications game through engagement packages and other initiatives.
- ▶ HR trade associations offer a regular cadence of tips and support for employee engagement and can connect you to resources for strengthening your strategy and delivery.



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Component 2: Personalization

While benefits aren't always top of mind for most people, your employees count on you to deliver the right benefits in the right place at the right time. **When that doesn't happen, the situation can become personal very quickly:** a mother with a sick child at the doctor's office and an expired ID card; a COBRA payment that was never received; a flexible spending account (FSA) balance that's not consistent from desktop to mobile app. While nobody intends for these mistakes to happen, they create an unsatisfying customer experience for the employee.

Because benefits are so personal in nature, it's important to deliver them in the most personalized way possible. **Technology can help, but HR professionals are also a vital part of the equation.** And when it comes to benefits communication, your strategy and delivery can mean the difference between an employee feeling they're truly being taken care of and feeling like they're "just a number."

It's true for benefits because it's become true with every other customer interaction your employees experience. Today's consumers expect a personalized touch:

- ▶ 72% of consumers say they expect companies to **understand their unique needs** and expectations.¹
- ▶ 70% say **understanding how they use products and services** is very important to winning their business.¹
- ▶ 59% say **tailored engagement** based on past interactions is very important to winning their business.¹

Clearly, people expect an omni-channel customer experience in other areas of their lives, so why not for benefits? Here are five tips for personalizing your benefits delivery and benefits communication approach to reflect what today's consumers—your employees—expect from a modern customer experience.

Your employees count on you to deliver the right benefits in the right place at the right time.

¹ State of the Connected Customer, Salesforce, 2019

▶ **Do your research.**

Do you know what your employees think about the benefits you offer? How do they feel your benefits and delivery stack up against what's offered by your competitors? What plans and programs might your employees be willing to trade for those they would value more? Here's how you can find out:

- ▶ **Focus groups.** These small gatherings can provide insights into perceptions and preferences, and they can uncover broad themes about employee attitudes on any benefits strategy, design or delivery issues you want to explore.
- ▶ **Employee engagement surveys.** While they often ask a broader set of questions about employee experience, employee engagement surveys can (and should) include questions about benefits delivery and the employee's experience as a benefits customer.
- ▶ **Conjoint surveys.** A bit more complex, these surveys focus on trade-offs employees are willing to make, to help you refine your investments in ways that bring higher value without increasing your costs.

▶ **Use your data like a marketer.**

To ensure messages are relevant, today's HR teams must think like marketers—the professionals who develop and deploy targeted strategies across the right channels to get attention and encourage consumers to buy. These strategies are built on data about previous behavior and interactions. **By thinking like a marketer, you can apply the same approach using the data in your benefits administration system and other HR tools.** This will allow you to deliver, with laser-like precision, specific and relevant messages to your employees. This data might include:

- ▶ Enrollment questionnaire responses
- ▶ Plan enrollment details
- ▶ Demographics
- ▶ Dependent enrollment information
- ▶ Voluntary program participation



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▶ **Make it about them, not you.**

Ask any marketer and they'll tell you the vast majority of questions about how to reach someone can be answered by knowing as much as you can about your audience. **For nearly every purchasing decision you make, you can be sure that marketing professionals have spent a great deal of time and effort learning about you.** In fact, market research often requires more resources than those that go into producing the message and the vehicle, whether it's an invitation to attend a webinar or a Super Bowl ad for potato chips. To ensure your message resonates with your audience, consider the following:

- ▶ Create audience personas. This will help you know how to market in equally powerful ways to employees on the manufacturing floor and those in the C-suite.
- ▶ Ask questions. For example, [asking your employees about their greatest financial concerns](#) can help you choose the health and well-being programs and support that have the best opportunities for engagement.
- ▶ Keep a list of the most common benefits questions your team receives. Call center reporting is a great source for this information. Then, review it periodically to refine your engagement approach.

▶ **Consider life stages.**

One of the easiest ways to segment your outreach is to structure it by life stage, using employee demographics and other data. This lets your employees know you understand the varying needs of your workforce, and it's a great demonstration of workplace empathy—an increasingly important [driver of business success](#).¹ Here are some scenarios that may resonate with specific life-stage segments:

- ▶ Your wellness coordinator wants to launch a campaign to promote colorectal cancer screening. Mail flyers to all employees over age 50, with a reminder that the procedure is covered at 100% as in-network preventive care.
- ▶ You're changing pet insurance carriers next year. Communicate only to employees who are currently enrolled in that coverage.
- ▶ Your HRIS tells you that an employee has started maternity leave. Send her a handwritten note with a reminder to enroll her newborn in coverage within 31 days of birth.

1 2019 State of Workplace Empathy, Businessolver, 2019



Segment your outreach by life stage, using employee demographics and other data.

► **Use preferred communication channels.**

Many benefits administration solutions allow employees to select how they prefer to hear from you. Yes, it's easier to send the same message to all employees using the same channel, but that's not what they expect. **An omni-channel approach meets consumers where they want to be met.** It might involve some effort (and, yes, some cost), but using the channels your employees prefer can dramatically increase engagement. Conversely, using the wrong channels only ensures your content will go unnoticed. Consider how you could engage your audience on the same topic using these different channels.

- Text messaging: "Hello from ACME HR! Want to learn about our new dental plan network? Check it out."
- Printed desk drop with cover letter: "Eating at your desk? Take a break and get the details of our new dental plan network. And don't forget to brush afterward!"
- Email with PDF: "Check out the attached flyer to learn about our new dental network. Also, here's a link to the carrier's website if you'd like to learn more."

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Component 3: Technology

At the core of the omni-channel benefits experience is technology. Consider this scenario about Emily, an employee with an FSA.

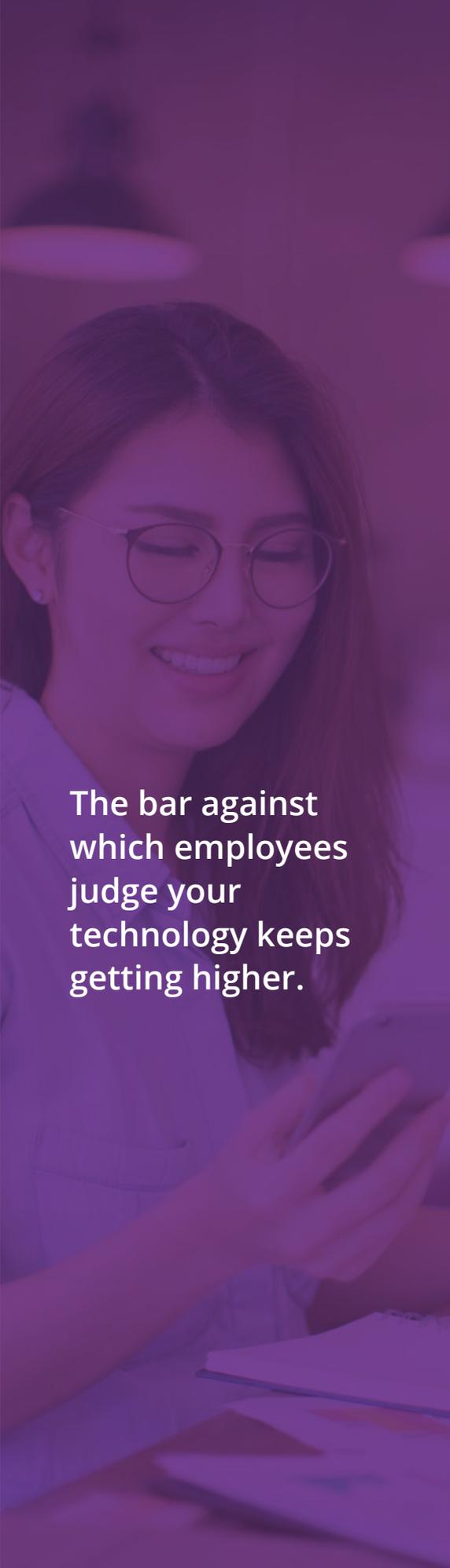
Emily is at her local drugstore and wonders whether she can get FSA reimbursement for contact lens solution. She uses her benefits mobile app to scan the bar code on the box and learns it's an eligible expense. So, she takes a picture of her receipt and uploads it through the app. Almost immediately, she sees her claim appear in the app and it's automatically approved within a few minutes.

Later that day, Emily wonders if any of her FSA dollars can roll over for next year. Using her app, she launches her employer's AI-powered personal benefits assistant. She asks, "Can I carry over FSA funds from one year to the next?" She gets her answer, "Yes, up to \$500 of your FSA balance is eligible for carryover for next year."

A few months later, Emily checks her FSA balance online, but doesn't see the amount she expects. This time, she'd like reassurance from a real person. So, she calls the service center. The representative quickly reviews Emily's paid claims with her, and points out some claims she had missed earlier. During the call, the representative notices that Emily hasn't been maximizing her FSA contributions, and shares the annual limit so that Emily can consider making an adjustment for next year during open enrollment.

Fortunately for Emily, her employer cares as much about her as her favorite retailer does.

Each of Emily's interactions with her benefits is supported by technology, in one form or another. While the technical side of the ideal employee benefits experience can be, well, technical, the customer experience is what's top of mind for employees. **As the technology your employees use in their day-to-day lives continues to evolve and get more sophisticated, expectations of a great benefits experience continue to increase.** The bar against which employees judge your technology keeps getting higher.



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That said, there are some basic and largely unchanging pillars of employee benefits interactions you may want to keep in mind when evaluating your employees' current customer experience. Here are five of them.

▶ **Ensure strong integration.**

As the previous scenario above illustrates, Emily would have had a very different experience if she'd been bounced in and out of the mobile app, or if she were transferred to a different service center based on the type of question she asked. More importantly, it wouldn't have been the experience she expects. Her favorite retailer lets her shop and manage her account in one place. And when she's at the store, the cashier can check her past purchases with just a few clicks. **That's true integration of data and customer experience.** As you evaluate the way you currently deliver benefits, consider the following:

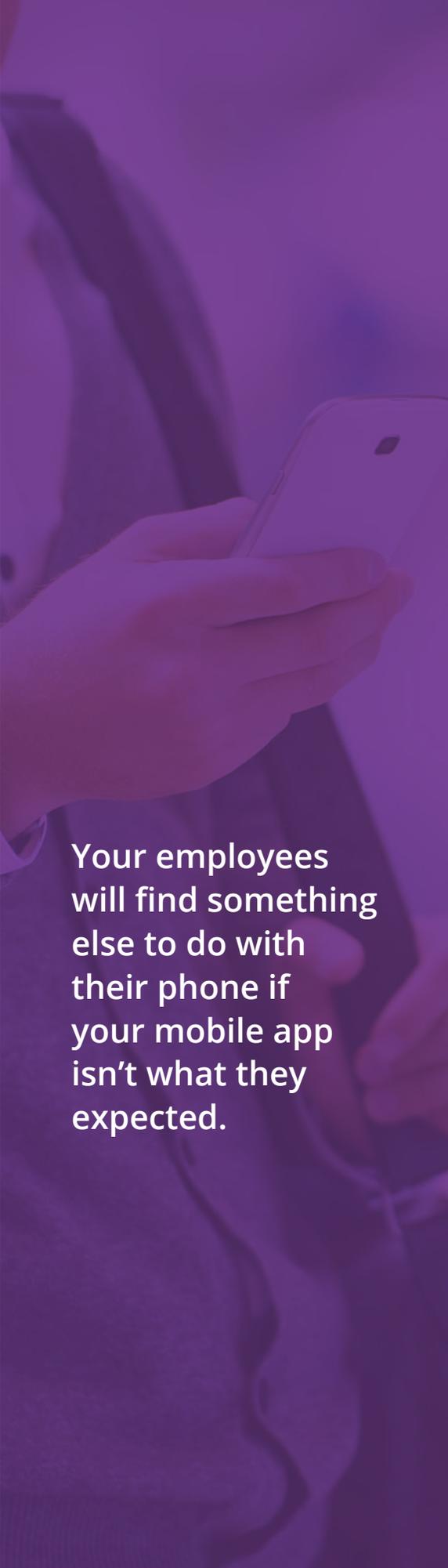
- ▶ Can employees manage all their benefits, **regardless of carrier**, in one place? Or do they need multiple passwords for multiple sites?
- ▶ On the back end, is your technology a "single-source" platform? As you expand and change benefits, will it be able to grow with you and provide a seamless experience for employees?
- ▶ Do you rely on multiple service centers? Or are they so integrated with your culture that employees feel the service reps are a true extension of your HR team?

▶ **Mobile app functionality.**

By the time you finish reading this chapter—the third component of the omni-channel benefits experience—you'll probably feel a strong urge to check your phone. Studies show that **Americans check their phones every 12 minutes**, or 80 times a day.¹ That's how much we rely on them. **And, you can bet your employees will find something else to do with their phone if your mobile app isn't everything they expect it to be.** Ask yourself whether yours offers the following:

- ▶ Does it provide a detailed account of their current and future benefits plans?

¹ Americans check their phones 80 times a day: study, New York Post, 2017



Your employees will find something else to do with their phone if your mobile app isn't what they expected.

- ▶ Does it allow them to upload documents for dependent verification or see whether a product is HSA- or FSA-eligible?
- ▶ Can they use it to live chat with a customer service agent?

▶ **Artificial intelligence and automation.**

In an age where you can ask a digital assistant for directions to the nearest sushi restaurant or deposit a check using your phone, AI and automation have become commonplace. These elements of user experience have become, in a word, “unremarkable.” **That’s how quickly expectations around technology evolve.** To make sure your benefits administration technology can keep pace with consumer expectations, ask yourself:

- ▶ Is it able to “read” uploaded documents for dependent verification and provide near-immediate status updates?
- ▶ If you have a chatbot, does it **learn with each interaction** or simply rely on “if/then” rules that must be programmed?
- ▶ What’s on your vendor’s roadmap for the next 6 to 18 months? Are they ready for what’s next?

▶ **Decision guidance.**

As discussed in the Content section—the first component of a great omni-channel benefits experience—benefits literacy in the US is abysmally low. And maybe that’s okay. It’s not a reflection of intelligence or priorities. **It just means your employees have other things on their minds.** So, when annual enrollment rolls around, they need all the help they can get. And, technology is there to help. To ensure your employees are making the best benefits decisions, consider whether your **decision guidance** tool:

- ▶ Helps employees consider the full breadth of their decisions—that it addresses the whole person: the employee’s health, finances and emotional state.
- ▶ Simplifies the process with a healthy appreciation that **people don’t like to shop for benefits** and that sometimes, too much choice is too much.¹
- ▶ Guides employees through the process step-by-step using plain, conversational language, as if they were consulting directly with a trusted benefits advisor.

¹ People Don’t Want to Shop for Benefits, Businessolver, 2019



Artificial intelligence and automation have become commonplace.

► Total rewards.

In this rapidly evolving job market, benefits must be part of the equation in attracting and retaining valuable workers. But, benefits are limited by one important factor: the degree to which employees understand and appreciate their benefits.

Annual statements won't cut it. Today's connected employee needs a real-time view into their benefits and HR teams need to provide it to them before they decide to jump ship. Make sure your total rewards solution:

- Can be accessed from the same system your employees use to manage their benefits.
- Brings in all relevant data from all your carriers.
- Can be personalized to display only the content that is relevant to each employee.

What's Next?

By considering new ways of developing content, personalizing it based on employee data and finding the right technology partner to help execute on the delivery, you're on your way to making your employees' 9-to-5 look more like their 5-to-9.

This will take time, however. In a way, you're rebranding your employee engagement efforts. In the meantime, be sure you're clear on the engagement challenges you're looking to address. While some are universal (e.g., benefits literacy continues to be a challenge for employees in the US), others may be unique to your organization, your culture and your people. A solid engagement strategy is the perfect place to start, ensuring that, when it's time to make investments in technology, you'll be making them with very specific goals in mind.

As you consider technology partners who can help you execute on your strategy for an omni-channel benefits experience, check out our web page, [Finding the Right Benefits Administration Partner](#) or download the content as a convenient e-book.



Read the Guide





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