

THROUGH ENGAGEMENT TO ACTION

A Wellbeing Roadmap

Putting Employees at the Heart of the Benefits Plan



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A Wellbeing Roadmap

Putting Employees at the Heart of the Benefits Plan

INTRODUCTION

Companies are clearly investing in their employee benefits plans.

According to the Bureau of Labor Statistics, private industry employers spent an average of \$34.72 per hour worked for total employee compensation in December 2019. Of that, benefits costs averaged \$10.37, or nearly 30 percent of total compensation.¹

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of total compensation

But the question remains how much value these companies, let alone their employees, are getting out of them.

Far less than all of us as industry professionals might hope, due to lack of employee engagement. Not understanding a complex healthcare system, lack of effective employee communications, and poor healthcare decisions not only cost companies, but they also put their employees at risk. Employee barriers to engaged, effective benefits plan participation are both *behavioral* and *environmental*. They are making healthcare decisions without proper information or context, leading to missed opportunities to improve wellbeing, poor health outcomes, lost productivity, and a greater risk for developing chronic conditions.

GETTING EMPLOYEES THROUGH ENGAGEMENT TO ACTION

Fortunately, you, as brokers and employee benefits decision makers, can help by ensuring all involved in defining the benefits strategy not only consider the employee perspective, but keep the employee at the heart of everything you do throughout the process of planning, implementing, and continually refining and iterating the benefits plan. Trustmark has developed a roadmap for getting employees through engagement to action; one that involves a collaborative effort between broker, employer, vendor, and employees themselves.

This roadmap is not intended to supplant the expertise of an experienced benefits or worksite broker. Nor do we presume to have any great insight into a specific employer's company culture or the barriers to employee engagement. What we do offer is a structured approach to help all parties ask the right questions, establish a strategy based on an employer's particular goals and challenges, and bring to bear a full range of tools and methodologies to constructively influence employee behavior. We will demonstrate how, working in partnership, we all play a role in taking employees through engagement to action.

It's a necessary journey. One that can lead to reduced benefits spend, improved overall wellbeing – not just physical, but financial, emotional, social, and environmental, and greater employee satisfaction with the company benefits plan.

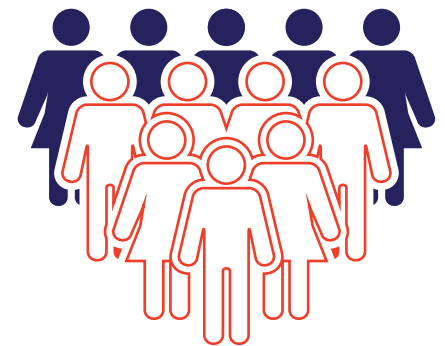
A Sobering Healthcare and Financial Landscape



A recent Accenture [report](#)² notes more than half of U.S. consumers don't understand how to navigate the healthcare system. These consumers contact customer service 13 percent more often than high literacy consumers and the cumulative interactions create an approximately \$4.8 billion annual administrative cost burden (evaluating claims, processing payments, etc.) for payers. And the U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion [cites](#)³ research studies demonstrating how people with limited health literacy skills:

- **Are more likely to skip important preventive measures** like mammograms and flu shots
- **Are more likely to have chronic conditions but less able to effectively manage them.** Patients with high blood pressure, diabetes, or asthma have less knowledge of their illness and related management. Further, according to the [Centers for Disease Control and Prevention \(CDC\)](#)⁴, chronic conditions also cost U.S. employers \$36.4 billion annually because of employees missing days of work.
- **Demonstrate a higher rate of hospitalization** and use of emergency services
- **Are likely to report their health as poor**
- **Make greater use of services designed to treat complications** and less use of services designed to *prevent* complications

Compounding matters, employees may find themselves in precarious financial situations, ill-prepared to manage healthcare costs. According to a [poll](#)⁵ conducted by GOBankingRates, 69 percent of Americans said they have less than \$1,000 in a savings account. And according to the International Foundation of Employee Benefit Plans (IFEBP), [80 percent](#) of employers note that financial stress is lowering their employees' performance level.



A recent Accenture report notes that more than half of U.S. consumers don't understand how to navigate the healthcare system

While undoubtedly sobering, these findings highlight opportunities for increased awareness, education, and action.

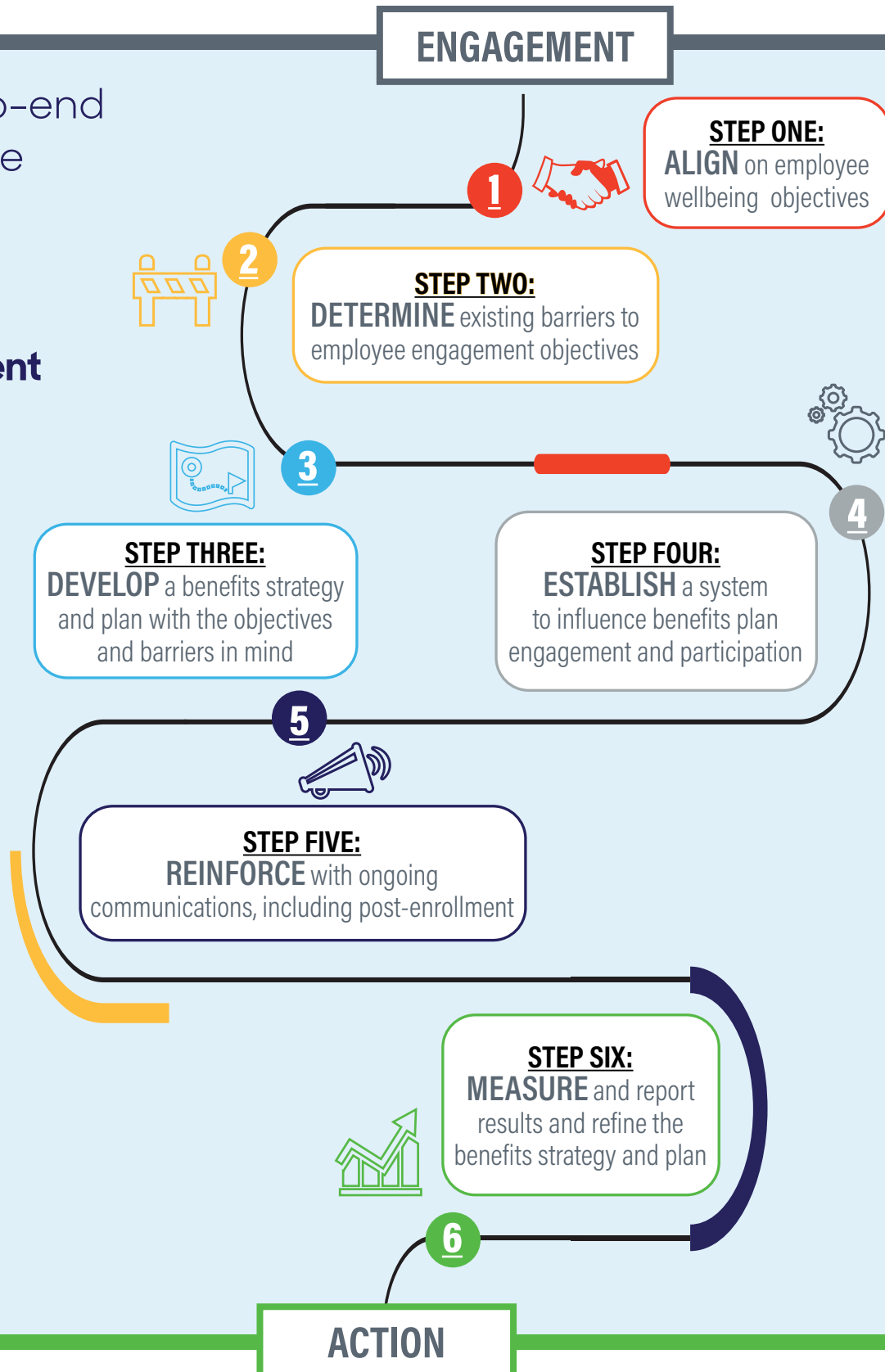
At Trustmark we've been helping business and employees thrive for 107 years; we've seen it all. And we've seen multiple instances of how brokers, employers, and their vendor partners can work in concert to drive greater – and more appropriate – employee engagement with the company benefits plan, resulting in:

- **Greater financial security and peace of mind**
- **Improved wellbeing** in multiple dimensions that factor in the "whole person" – physical, social, emotional, financial, and environmental
- **Higher productivity** and reduced instances of presenteeism, being on the job but not fully functioning, which is [estimated to cost U.S. employers at least \\$150 billion annually](#).⁵
- **Employees utilizing the healthcare system** and a company's benefits plan in a way that reduces costs in the long run
- **Enhancement of and appreciation** for a company's employment brand (how it markets and brands itself to attract and retain the best talent)

We're talking about an end-to-end healthcare journey that will take employees through engagement to action. Drawing upon our experiences with clients from multiple industries, we've identified six steps (below) for how to get there.

But companies can't undertake these steps alone and will be looking to all of us - broker, employer, and vendor, to help them implement and follow this roadmap.

An end-to-end healthcare journey:
Through Employee Engagement to Action



Step One: Align on employee wellbeing objectives



This roadmap must begin with alignment on employee wellbeing objectives, which in turn need to be driven by company business goals and employee population needs. This requires an in-depth assessment between employer and broker to help define the specific challenges for both the business and its employees. "Especially with smaller employers, where a business owner wears multiple hats, brokers really need to take advantage of any time they can get with the decision maker, whether it's via an in-person meeting or virtually," says Trustmark Small Business Benefits Executive Director, National Sales Tim Cremin.

"I'm a big advocate of coming up with a list of questions (at right) that will really get employers thinking about the immediate as well as longer-term needs, which helps establish the broker as a key strategic partner.

As you can see it's no coincidence that these questions approach the benefits plan from the employee's perspective – a way to ensure you're putting them at the heart of everything you do. This is critical to successfully shifting employees from minimal, and often sub-optimized, engagement to effective, healthy, and sustainable action. The questions also ensure alignment among broker, employer, and potential vendors as the plan comes together.

Ask These Questions to Get Employers & Brokers Aligned

What are the **age, education level, and average salary** of the majority of the employees?



Do the company's **physical location or surrounding communities** impact the wellbeing of its workers? Has the region, for example, faced economic downturns or challenges that can affect an employee's sense of financial security and peace of mind?

What does the company believe is currently **driving cost trends**?



What is the **benefits philosophy** of the company? Beyond cost as an immediate consideration, to what level might strategies be introduced that make employees partners in the utilization of the benefits plan to both reduce costs over the long term and potentially deliver greater value?

How does the company **create value**? What are the core capabilities, and what role does talent play?

Where do the majority of employees fall on the **health spectrum**, from healthy to chronically ill, as well as the spectrum from actively disengaged to those engaged employees who are ready to take action?



Are there specific **physical or logistical challenges** (lots of sitting/standing, manufacturing settings with strict production goals, etc.) that lead to health risks?

Are the **business goals** relatively new or been in place for some time? Have they been influenced by a recent leadership transition?



How are they **attracting and recruiting** the best talent and nurturing existing talent? How do they envision the benefits plan playing a role?

Step Two: Determine existing barriers to employee engagement

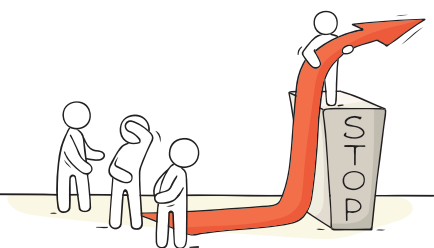


Once you have alignment on employee wellbeing objectives, it's tempting to start formulating a strategy and working toward a solution. But this is where you need to pause and think through what might stand in the way on the road through engagement to action. The reality is a range of behavioral and environmental barriers exist to employee engagement, and these barriers come at a high cost.

BEHAVIORAL BARRIERS

Behavioral barriers stem from an employee's feelings and beliefs. Examples include:

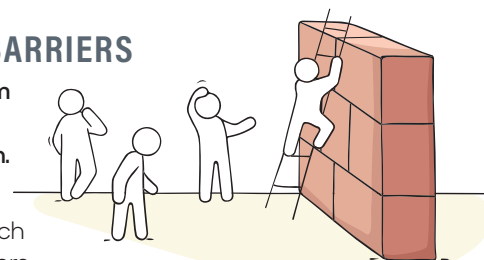
- Being doubtful or suspicious of an employer's underlying motive behind the benefits program
- Feeling as if they don't have enough time to learn what they need to know about the program
- Lack of knowledge or unfamiliarity with the benefits plan
- Feelings of uncertainty – assuming they won't be able to understand the benefits program
- Lack of motivation: there can be innumerable reasons, including a bias toward inaction, acceptance of perceived inability to change, or inability to imagine positive outcomes
- Lack of communication – no easily-accessible benefits program information



- Feelings of being unwelcome, based on not being "asked" to participate in the benefits program
- Lack of positive reinforcement upon taking the first positive steps

ENVIRONMENTAL BARRIERS

Environmental barriers stem from structural aspects ingrained in an organization. Examples include:



- Cultural obstacles, such as leaders or managers who, by words or actions, make it inconvenient to access the program (for example, not allowing employees to use a corporate fitness center during business hours). Or, no community of co-workers, managers, or leaders who actively participate in the program.
- Difficult for employees to access the program, either because of technology challenges or inconvenient customer service/support hours
- Lack of knowledgeable "live" or one-click-away experts who can provide one-on-one support for employees' needs
- Multiple, less centralized physical locations or a geographically-dispersed virtual workforce. A [study](#)⁸ by Global Workplace Analytics notes telecommuting has increased 103 percent in the last decade. And the [U.S. Bureau of Labor Statistics](#)⁹ cites more than 35 percent of professionals work remotely, with a significant number in jobs placing them outside of a traditional office setting. And this was before the COVID-19 pandemic.

These multiple barriers demonstrate why it's crucial that brokers, employers, and vendors partner to ensure employees are engaged with their company's benefits program.

Given the complicated nature of modern healthcare and the ramifications of poor decision-making without proper information or context, engagement plays a crucial role in helping employees make smart decisions. When employees are connected and informed about their benefits, they are better equipped to manage their health and healthcare costs.

Step Three: Develop a benefits strategy and plan with the objectives and barriers in mind



ENGAGEMENT IN ACTION:

Knowledge is Power in Overcoming Participation Barriers

According to Trustmark's own research,

69%

of employees said lack of information was the biggest barrier to participation in their company's health, wellness, and fitness program.

Unfortunately, what employees often need the most is what they believe they are most lacking. When evaluating barriers to benefits program participation, Trustmark's own research¹⁰ demonstrated that of all the barriers named, 69 percent of employees who didn't participate in their company's health, wellness, and fitness program said the biggest is lack of information.

And it's impacting their perception of available programs. In some cases, the proportion of these program non-participants who are aware of available programs is 30 percent lower than the proportion of employers who say they offer a specific program, indicating a knowledge gap. All the more reason why it's crucial to help employees become more fluent and knowledgeable about their benefits program and ultimately, empowered – a key step toward action.

Armed with this insight, you are now well positioned to develop an overarching strategy that serves as an aggregator for multiple company benefits plan solutions that reinforce each other in helping employees overcome environmental and behavioral barriers to get through engagement to action. This strategy should match the "whole-person" perspective we noted earlier, that factors in multiple dimensions of employee wellbeing with a whole company benefits plan that combines multiple components.

In the first step, you considered a series of questions to gain alignment on employee wellbeing objectives. Now it's time to consider another more granular set of questions to help you determine the company benefits strategy and plan.

ASK THESE QUESTIONS

- ▶ **Are there existing communications challenges** (employees with no access to email, firewalls, or stringent security guidelines in place, lack of company Intranet, or instant messaging software)?
- ▶ **Do employees understand the company benefits** that are available and how to utilize them?
- ▶ **Does the current benefits partner offer robust reporting capabilities** and access to the data and help analyze it to identify areas of current or potential concern? When evaluating plan success, employers are looking for metrics that are tangible and precise – evidence and data that will help employers save money.

DEVELOPING A COMPANY BENEFITS PLAN

Once you have a strategy – the path that leads you to engaged employees who are taking actions – in place, it’s time to start developing the company benefits plan – the multiple components that enable employees to take those actions. Following are two “checklists” to reference when working on a benefits plan’s structure as well as the components of the plan itself.

STRATEGY CHECKLIST ONE:

FOUR ELEMENTS TO ENSURE A ROCK SOLID BENEFITS PLAN STRUCTURE





STRATEGY CHECKLIST TWO:

COMPANY BENEFITS PLAN COMPONENTS DESIGNED TO MOVE THE NEEDLE ON EMPLOYEE ENGAGEMENT

"Advocacy is a way to say to the employee, especially those having a difficult health situation, 'we are here to help with that heavy lifting'," says Trustmark Health Benefits Vice President of Client Experience & Strategy Execution Joanne McGowan.

As an example McGowan notes members of the Trustmark Health Benefits client service team who form long-term client relationships based on genuine respect and appreciation. "Going above and beyond is just what they do every day," says McGowan.

"These are unsung heroes who have a passion for helping others and can serve as guides for the healthcare journey. And we all know that when you have a passion for something; after a while it starts not feeling like work."

- ▶ **Determine appropriate level of company control over the benefits plan.** Regardless of their particular industry, companies are bombarded with multiple insurance players and technological innovations, and their expectations are higher than ever. Employers will be looking to you to evaluate these players and offer recommendations for how best to work with them and this involves determining the appropriate level of company control over a benefits plan.

Consider, for example, whether the company would want to work with a single partner who offers a wide range of services, from an employee health plan to supplementary voluntary benefits to wellness services and advocacy, but may offer less customization and flexibility. Or, depending on the needs of the company and its employees, you might want to bring in the best-in-class people, products, and services from each category and implement them as seamlessly and holistically as possible. Regardless of whether it's a single partner or multiple vendors, consider how they might offer onsite support, like staffing a fitness center, leading wellness challenges, or making enrollment specialists or benefits counselors available who can educate employees and improve participation levels in wellness, financial wellbeing, and retirement programs. And ascertain whether the vendor or vendors has experience with companies of different sizes and can develop scalable benefits programs.

You will also need to evaluate whether a self-funded or fully-insured plan will best meet the needs of employees. At Trustmark we've seen examples of how self-funded plans provide companies with data and insights that can improve plan performance over time, offer better control over their benefits, and strategies to tailor a plan design to specific employee needs. But only you will know if it's the right option for the workforce you're focused on. This might be influenced by variables including current premium costs and what benefits in the existing plan are used or, in many cases, underused.

- ▶ **Embrace advocacy.** Navigating the healthcare and benefits world can be difficult even under ideal circumstances; employees need all the help they can get. Consider how to embrace advocacy – leveraging a vendor partner or partners to help employees approach the healthcare system in a personalized way so they see the health and financial benefits to themselves and their loved ones, which in turn, will lead to benefits to the company in the long-run – an improved bottom line.

- ▶ **Network considerations.** According to [The Peterson Center on Healthcare and KFF \(Kaiser Family Foundation\)](#)¹¹, employers are the largest purchaser of healthcare in the United States, providing benefits for over 153 million people. As such, they have a range of plan choices to evaluate.

Company benefits plans typically include various networks that continue to evolve and comprise specialty and narrow networks, for example.

Another option you've likely heard of is reference-based pricing, which has quickly emerged as a promising and increasingly respected cost containment option. Reference-based pricing is not a network, per se, but a payment methodology of paying providers

for covered treatments and services using a "reasonable fee" based on a reference point that offers a way for smaller companies to offer flexibility in provider choice at an affordable price.

- ▶ **Offerings that provide both a human and virtual connection.** The well-crafted benefits plan should include a combination of offerings that provide both a human and virtual connection, tailored to align with employee population wellbeing objectives and identified strategies. These offerings also need to align with where employees fall on the health spectrum, from healthy to chronically ill, as well as the spectrum from actively disengaged to those engaged employees who are ready to take action.

TAKEAWAY:

Rethink the Benefits Plan as a "Health Hub"

There is big opportunity to rethink benefits plans right now. In recent years, the rise of the High Deductible Health Plan (HDHP) and Health Savings Accounts (HSAs) have resulted in a shift in accountability from employers to employees when making healthcare decisions, and this likely won't change anytime soon. Employees with HDHPs may also inadvertently get the message they should be avoiding care altogether to save themselves and their family money. And the presence of an HSA could bring tax implications to an individual's benefits.

From this time of great uncertainty and need will come much innovation and it's crucial for companies, working in concert with their broker and vendor partners, to provide upfront support for employees to select an affordable plan that's right for them and their families. As we begin to think differently about benefits and coverage, it's important to step back and look at the bigger picture. A more holistic approach to employee health means thinking not about the individual benefits but benefits plans as "health hubs" that are nimble and allow companies to address the many and ever-changing health needs of their employees.

Consider:



Which combination of advocacy services can help address employee health needs, regardless of where they fall on the health spectrum. Services like a Healthcare Management team, individual case managers, or virtual options like 24/7 nurse lines and telemedicine services such as [Teladoc](#)[®] help ensure the employee healthcare journey is one of ongoing engagement and not marked by ineffective fits and starts.



For large enough employers, how wellness services such as a fully-staffed onsite fitness center or health management program can address multiple wellbeing dimensions. A team of onsite professionals can customize workouts or training, offering counsel on nutrition, sleep, and stress management, and overall, provide a sense of personalization.



What type of virtual solutions companies need, either as a result of a geographically dispersed workforce or decisions made as a result of the COVID-19 pandemic. Examples include advocacy services noted earlier or virtual fitness options, especially for smaller employers where an onsite fitness center isn't an option.



How to incorporate supplemental voluntary benefits like Life, Accident, Critical Illness, Hospital, and Disability coverage as part of the existing company benefits plan.

TAKEAWAY:

Three Tips for Helping Small Employers Make a Big Impact

Smaller employers face specific challenges. Rising insurance costs coupled with rising claims can have a significant impact on profitability. And smaller companies not surprisingly tend to have smaller teams who can partner with vendors to develop a benefits strategy and plan. But smaller employers also have a unique advantage – a workforce where they can take a hands-on approach to drive adoption of the benefits plan and move employees on the road through engagement to action. Here are tips for helping small employers make a big impact on employee health and wellbeing, and the bottom line:

- 1. Ensure motives are clear.** Explain the benefits philosophy of the company. Communicate directly to the employee how the benefits program benefits not only the employer but how that translates into benefits for the employees – improved health and wellbeing, greater productivity and less stress, as well as savings for the company that can be reinvested in the business or in the form of bonuses or profit-sharing plans.
- 2. Make senior leaders the face of the benefits program.** At large employers, especially those with a geographically dispersed workforce, senior leaders aren't always a consistent, visual presence and employees can feel disconnected from key decisions. By comparison, leaders at small employers are uniquely positioned to serve as the face of the company benefits program, explaining its objectives, strategies, and offerings and even sharing how they and their families engage with the offerings. Senior leaders at small employers also can play a more visible and active role in shaping a culture of health that encourages employees to use the benefits plan components when and where it's convenient for them.
- 3. Seek input directly from employees.** If you're going to put employees at the heart of everything you do, why not take advantage of being able to speak to them directly, via one-on-one or in small groups – either in-person or virtually. An employer can use this time to seek input on a range of issues, including understanding of the benefits plan, usage of particular services, perception of either behavioral or environmental barriers, and suggestions for how they might be overcome, as well as effectiveness of communications efforts.



ENGAGEMENT IN ACTION:

Nicole, 33, Manager with a Mid-Sized Financial Services Company



CHALLENGE

Nicole and her husband Robert, 35 are the parents of a newborn and a three-year-old and for the first time as a family, are covered under Nicole's company plan. Nicole has had to get smart on her company benefits program after several years of disengagement. She is also trying to balance work commitments with taking time for herself, a challenge compounded by a hectic home and children at an age where they take up a large amount of her energy.



STRATEGY

Leverage the company benefits plan as a "health hub," making the smart, affordable and healthy choices the easy choices for Nicole and her family.



SOLUTION

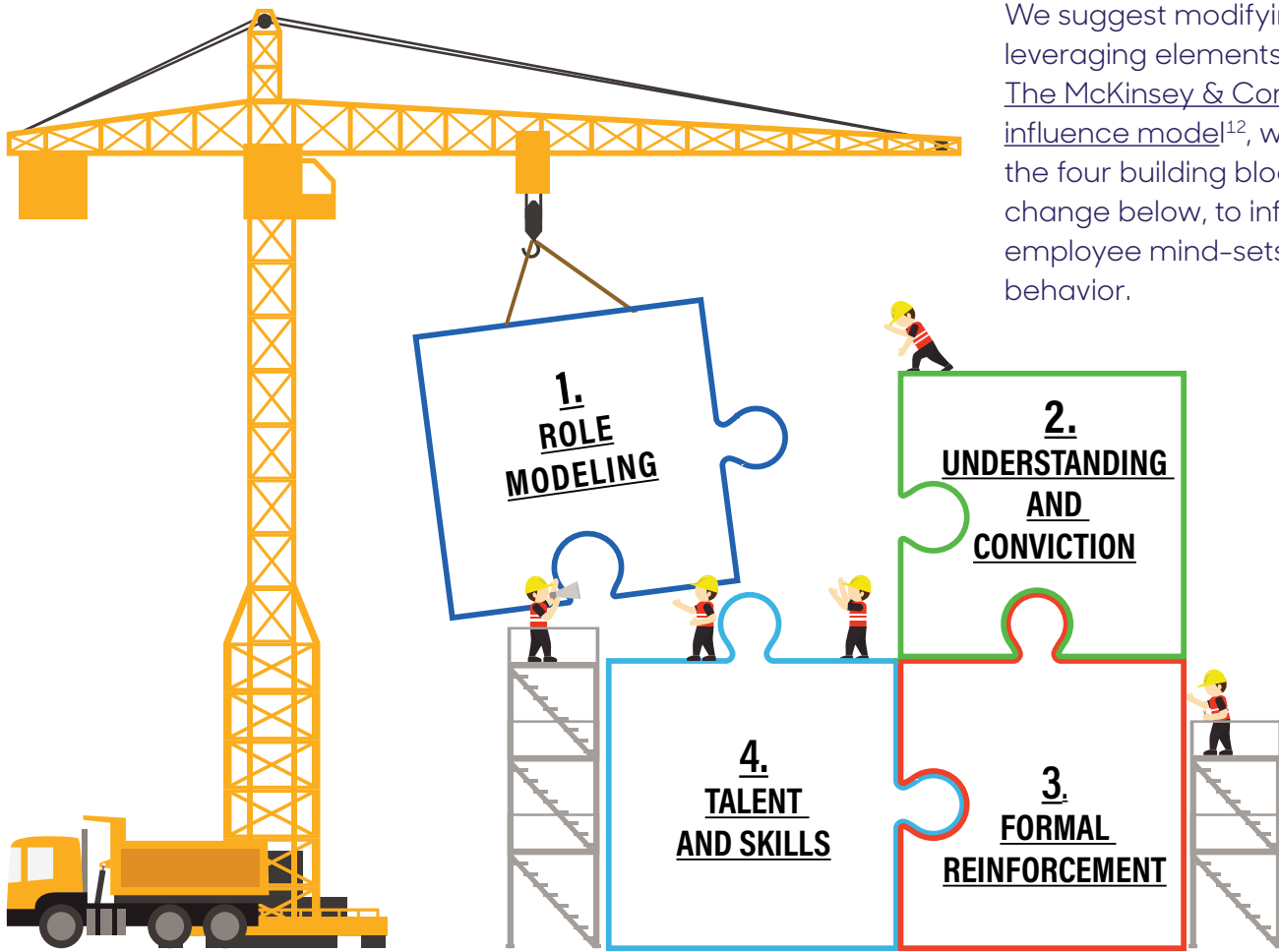
Nicole attends a company benefits fair and discusses the plan with an onsite vendor representative. She is interested in concurrently planning for retirement and saving for college so the representative reviews the 401(k) and also suggests Nicole meet regularly with a financial coach who can discuss additional investment and budgeting options, including planning for childcare expenses. Nicole signs up for the program and selects her benefits online, opting to receive regular updates via text.

Nicole also checks in regularly with a fitness coach via text and bi-weekly phone calls and uses recommended virtual fitness solutions that enable her to exercise when and where it's convenient for her. The fitness coach also recommends tools and resources for baby care and parenting, including programs designed to help Nicole and Robert get the sleep they need.

Step Four: **Establish a system to influence benefits plan engagement and participation**



Companies can't take an "If you will build it they will come" attitude with their benefits plans. Brokers, employers, and vendors need to collaboratively develop a solid benefits strategy and plan with multiple aligned components, but ensure these components drive benefits plan engagement



We suggest modifying and leveraging elements from [The McKinsey & Company influence model¹²](#), which lists the four building blocks of change below, to influence employee mind-sets and behavior.

1. ROLE MODELING

Leaders within a company can serve as role models for how to engage with a benefits program, whether it's ensuring they are first in line at a benefits fair, regularly working out at a fitness center, or riding their bike to work. Taking employees on the road through engagement to action is an end-to-end healthcare journey and these leaders can demonstrate what

effective engagement looks like. This is especially true at smaller employers where leaders can more easily have a visual presence.

"Consumers today are used to getting help at multiple points in the journey, regardless of whether it's an in-person or entirely digital experience," says Trustmark Senior Vice President, Chief Digital & Strategy Officer Christopher Paquette. "In our industry we always

need to help companies think beyond the benefits strategy and plan to how they can engage leaders to serve as role models to their employees so they can become smarter healthcare consumers and achieve greater wellbeing. "I regularly use virtual fitness and coaching options Trustmark makes available for its employees and I'm encouraging my team and others to participate in events like the Trustmark Virtual 5K."

2. UNDERSTANDING AND CONVICTION

Company leaders can also play a key role by fostering understanding and conviction – demonstrating how a benefits program aligns with the company’s overall strategy and shaping a culture of health that enables employees to effectively use their benefits in ways that positively impact multiple wellbeing dimensions. At the end of the day, it comes down to each employee seeing, understanding, and internalizing why active participation in a benefits program is important for them individually.

Trustmark conducted its own [research](#)¹³ which showed nearly 60 percent of eligible employees don’t participate in programs. In addition, the findings showed 53 percent of employees feel there are cultural

barriers preventing them from fully engaging with a program, and hence they don’t feel that conviction to participate. Fortunately, companies are uniquely positioned to shape their culture and, in the process, build a benefits program that helps employees overcome barriers as they move through engagement to action.

3. FORMAL REINFORCEMENT

Companies need to meet employees where they are as a step toward overcoming environmental, or cultural barriers and make the healthy choice the easy choice. They can design different means of presenting choices. For example, they can position ready-to-go packaged fresh salads right at the entrance of their cafeteria, and it looks delicious and easy compared to going to the grill and waiting 30 minutes for them to prepare a

cheeseburger for you. Are there cookies at the checkout counter or fresh apples? Is it easier to get a water than a Coke?

There are many other examples of this formal reinforcement that employers can deploy as well based on cultural fit – from public recognition to performance management and incentives.

4. TALENT AND SKILLS

According to the McKinsey & Company influence model, “people are more motivated to achieve their goals when they believe that greater individual effort will increase performance.” When influencing benefits plan components to drive engagement, companies need to instill a sense of confidence in employees so they recognize they have the existing talent and skills, or can enhance them, to effectively engage with the benefits plan.

TAKEAWAY:

Good Health is Good Business

To help distinguish themselves from competitors, companies should ensure their benefits program is aligned with their employment brand. Employers are well positioned to leverage unique benefits and amenities such as voluntary benefits, flexible schedules, or fitness centers to help themselves stay competitive in a tight labor market. Corporate fitness centers not only help with recruiting, they also improve overall employee health, reduce workplace stress, and help retain talent. And smaller companies and those with a largely remote workforce can incorporate virtual fitness solutions.

HealthFitness, a Trustmark company, recently conducted a survey which found that 92 percent of company HR leaders said their fitness centers helped their organizations stay competitive. One HR leader said “amenities such as our fitness center help us attract and retain top talent for our organization.” Another said “our onsite fitness center is an attractive employee perk.”

“Today’s candidates are used to having choices in their everyday lives,” says Ann Wyatt, vice president, program management and engagement with HealthFitness. “They search for an employer the same way consumers search for products. Sure, they might size up healthcare and pay packages, but they also seek benefits beyond those benefits.” Simply put: good health is good business.



NUDGES AND TRIGGERS

Engagement, to matter, must lead to action. And action often comes through “nudges,” which trigger taking a step toward adopting a new habit, or, maintaining current behaviors. This follows a behavior model formulated by B.J. Fogg, behavior scientist, author, and founder and director of the Stanford Persuasion Technology Laboratory. Fogg’s model advocates leveraging motivation peaks as opportunities to persuade an employee to make bigger steps/changes that will impact multiple wellbeing dimensions. Employers can

facilitate this process by making an activity easy/small enough so that an employee will act (with the right trigger), even if their motivation is low, which leads to a self-reinforcing cycle to help employees move through engagement to action.

Finally, consider how you can ensure the “triggers” and “nudges” remain constant and sustained to continue inspiring healthy changes. Large, mid-sized, and small employers can support, guide, and incentivize behavior change in multiple wellbeing

dimensions by creating a more personalized journey that combines a digital experience with authentic human connection. As an example, HealthFitness, a Trustmark company, recently announced a [partnership](#) with Vitality Group, which enables employees to receive personalized and dynamic health goals, as well as recommendations and resources specific to their needs. Employees can interact with digital and live coaches, which inspires them while holding them accountable.



ENGAGEMENT IN ACTION: Large Software Company



CHALLENGE

Company has a multi-generational workforce and a large onsite fitness center with amenities that aren't being utilized. Employees are hesitant to use it during working hours, concerned their managers will see them and assume they don't have enough work to do or are shirking their responsibilities.



STRATEGY

Identify company leaders who can serve as “guides for the healthcare journey” and feature them front and center at regularly-scheduled benefits fairs or open houses where employees can learn about the benefits program. Recognizing employees represent multiple generations, showcase benefits that benefit employees at multiple life stages and wellbeing dimensions.



SOLUTION

Show leaders the value of walking the company benefits program talk. Beyond their presence at benefits fairs and open houses, encourage them to visit the fitness center during the day, helping overcome a behavioral barrier by demonstrating that healthy behaviors are welcomed and encouraged.

“In my 20+ years working with clients from a wide range of industries, I've found that when benefits programs work well, it starts from the top-down,” says Ann Wyatt, vice president, program management and engagement with HealthFitness. “Visible support from a company's leaders sets the tone for employees and help shape a culture of health.”

Step Five: Reinforce with ongoing communications, including post-enrollment



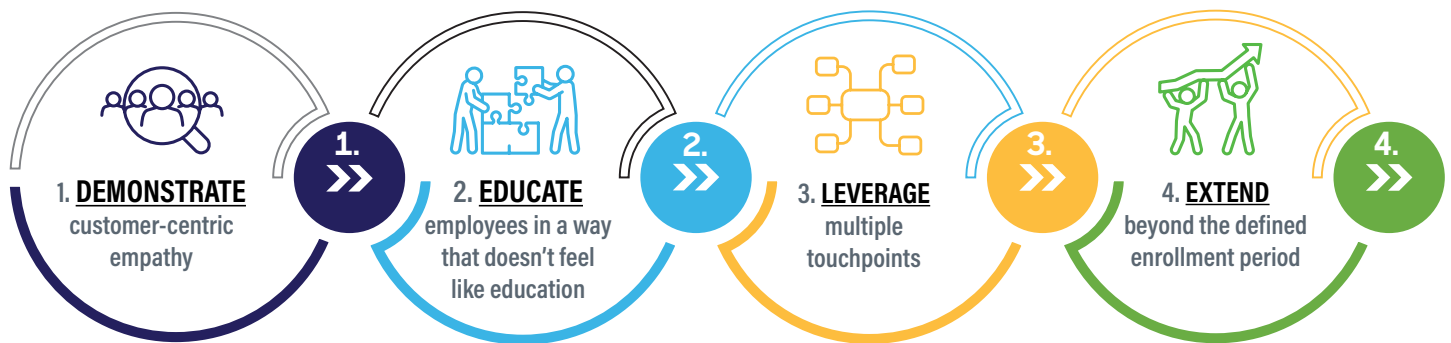
At this point, the collaboration between broker and employer should have resulted in a solid benefits strategy that addresses not only physical, but financial, emotional, social, and environmental dimensions of wellbeing. Company leaders have been drafted to shape a culture of health that helps ensure the benefits program will be

adopted. Now that the employee is engaged, companies need to consider how best to reinforce their behavior to drive continued action.

"Unlike how they engage with other industries, consumers tend to step into and out of the healthcare system, at different points, often with little

information," says Trustmark Senior Vice President, Chief Digital & Strategy Officer Christopher Paquette. "We need to recognize our employees are consumers as well and provide them with an end-to-end healthcare journey that's a true continuum."

This continuum can be reinforced with ongoing communications that:



TAKEAWAY:

Drive Results through a Human and Virtual Connection

From 24/7 nurse lines and telemedicine to digitally accessible fitness solutions, employees can engage with their benefits plan when and where it's convenient for them. But taking them through engagement to action requires a combination of channels that establish both a human, as well as a virtual connection.

According to [Trustmark's own research](#)¹⁷, 75 percent of employees say a personal touch is important in their health, wellbeing, and fitness program. Employees want access to live experts who are credible, engaging, easy-to-access, and provide one-on-one support. Companies should consider onsite staff who are embedded within the culture and focused on employee physical, as well as financial and emotional health, who can provide an additional touchpoint to virtual solutions.



1. DEMONSTRATE CUSTOMER-CENTRIC EMPATHY

Reaching an audience with a targeted message has never been easier. According to the [Pew Research Center](#)¹³ 96% of Americans own a mobile phone, plus three-quarters of U.S. adults now own a laptop or desktop computer. In addition to the crucial role of digital engagement tools, HR and benefits leaders now leverage AI to assist with recruiting efforts and find ways to help employees evaluate and select benefits, request real-time feedback, and reward and recognize employees.

While technology is undoubtedly a crucial component, bringing employees through engagement to action – the end-to-end healthcare journey, requires what has been defined by McKinsey & Company as “customer-centric empathy.”¹⁴ Employees’ health choices and emotions are intertwined. A program that fosters empathy, understanding and acknowledgement of what employees are feeling can form and strengthen connections and help overcome the behavioral and environmental barriers we noted earlier in bringing employees through engagement to action.



Companies can help remind employees that they’re seen as individuals, and that their experience matters,” says Trustmark Health Benefits Vice President of Client Experience & Strategy Execution Joanne McGowan.

They can provide alternative resources for a second opinion, to find case managers and social workers, and other resources to help employees. It all goes along with companies positioning themselves as advocates for the benefits plan and, of course, the employees themselves.



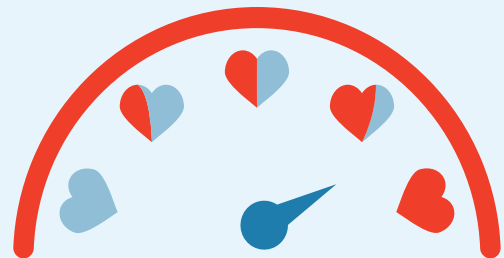
TAKEAWAY:

To Engaged Employees (and Their Employers) Go the Spoils

Putting the employees at the heart of everything you do pays dividends for both the employee and employer.

Our own research¹⁸ found that health, wellbeing, and fitness program participants have a highly favorable perception of their employer. **In fact, 70 percent of participants reported that their program offering means their employer cares about them.**

And participants also indicated they are likelier than non-participants to stay with their employer, refer someone to the company, and be more productive. This insight gets at the core of determining VOI as well as ROI, which we will cover in Step Six.





2. EDUCATE EMPLOYEES IN A WAY THAT DOESN'T FEEL LIKE EDUCATION

It's easy for people who have spent their entire careers working in the benefits and human resources profession to overlook healthcare complexities. But when planning employee communications on benefits programs, don't assume anything. For example, when communicating with employees about their benefits plans, you might be tempted to focus on their facts and details; after all, we noted earlier the perils of low healthcare literacy. Instead, pause and think through how to educate employees in a way that doesn't feel like, well, education. According to our own [research](#)¹⁶, only 13 percent of employees cite the details of their insurance plan as their primary reason for enrollment. What's more, 40 percent of employees said the primary reason they enrolled in benefits was, "It's important to have peace of mind." Another 25 percent said, "It's the responsible thing to do." Employees make benefits decisions with their heart – not their mind; all the more reason to put them at the heart of everything you do.

"Employees don't understand what 'high deductible' means until they're faced with it," says Ann Freeman, executive director, marketing, Trustmark Voluntary Benefits. "We need to show employees what being covered actually looks like for themselves and their family. And by the same token, we need to show options that they can use to supplement the coverage if necessary so they feel as though they are being prepared and protected. If we're not helping employees make informed healthcare decisions then we're not serving them well."

3. LEVERAGE MULTIPLE TOUCHPOINTS

Beyond the benefits communications "why" and "how," it's important for companies to establish the "when" – a steady cadence marked by multiple touchpoints and through the right channels, digital and otherwise, that also factors in the size of the employer. Here is a checklist for you to ensure they consider:

CHECKLIST FOR BENEFITS PLAN TOUCHPOINTS

4-5 weeks

before the start of enrollment

Companies should have their enrollment timeline set in terms of the communication they want to use and the predetermined messaging to drive the specific desired employee behavior (Seeing an enrollment specialist or benefits counselor, attending a meeting, scheduling a call, etc.)

3 weeks

before the start of enrollment

Companies should consider providing their employees with materials in more than one format to reinforce awareness that will lead to engagement and ultimately, action. People have different preferences for receiving a message. Display materials such as table tents, desk drops, and brochures are an effective way to supplement the digital channels noted earlier, especially for smaller employers. These can be distributed inside an office or mailed to remote employees.

1-2 weeks

before the start of enrollment

This is a good time for companies to follow up with an email reminder of the upcoming enrollment and again with a series of collateral pieces, always with a strong indication of the action the employee should take next.

Enrollment

Kickoff

At this point companies should send an email notice that enrollment has started and, if available, provide some more detailed information employees can reference when undertaking the enrollment process.

4. EXTEND BEYOND THE DEFINED ENROLLMENT PERIOD

At the risk of overstating the obvious, companies won't be able to overcome behavioral and environmental barriers and bring employees through engagement to action by only focusing on benefits during the initial enrollment. While it's natural for employees to take an "out of sight, out of mind" attitude toward their benefits program, this won't help them or the company.

Regardless of their size, companies should schedule regular check-ins throughout the year – benefits fairs, open houses, or one-on-one sessions noted earlier. These are key opportunities for companies to gain crucial employee feedback on what aspects of the plan are and aren't working and possible barriers they might not have considered when they first developed their plan. This insight can then help them adjust the

benefits strategy, if needed.

While customer-centric empathy is a crucial component, for knowledge building to occur, it must be paired with tools that make navigating healthcare and benefits decisions easier. Digital engagement tools, for example, can help employees get on-demand information to be healthier and make smarter, more cost-effective healthcare decisions. Consider the following scenario.



ENGAGEMENT IN ACTION: Mid-Sized Medical Device Company



CHALLENGE

Company has a workforce of younger, technologically-savvy employees who, despite being accustomed to accessing information when and where it's convenient for them, aren't making smart healthcare decisions. For example, many of these employees, if faced with a health challenge, will first visit hospital Emergency rooms and just accept whatever facility the attending physician recommends, often not questioning the cost.



STRATEGY

Leverage digital engagement tools that encourage well-informed utilization.



SOLUTION

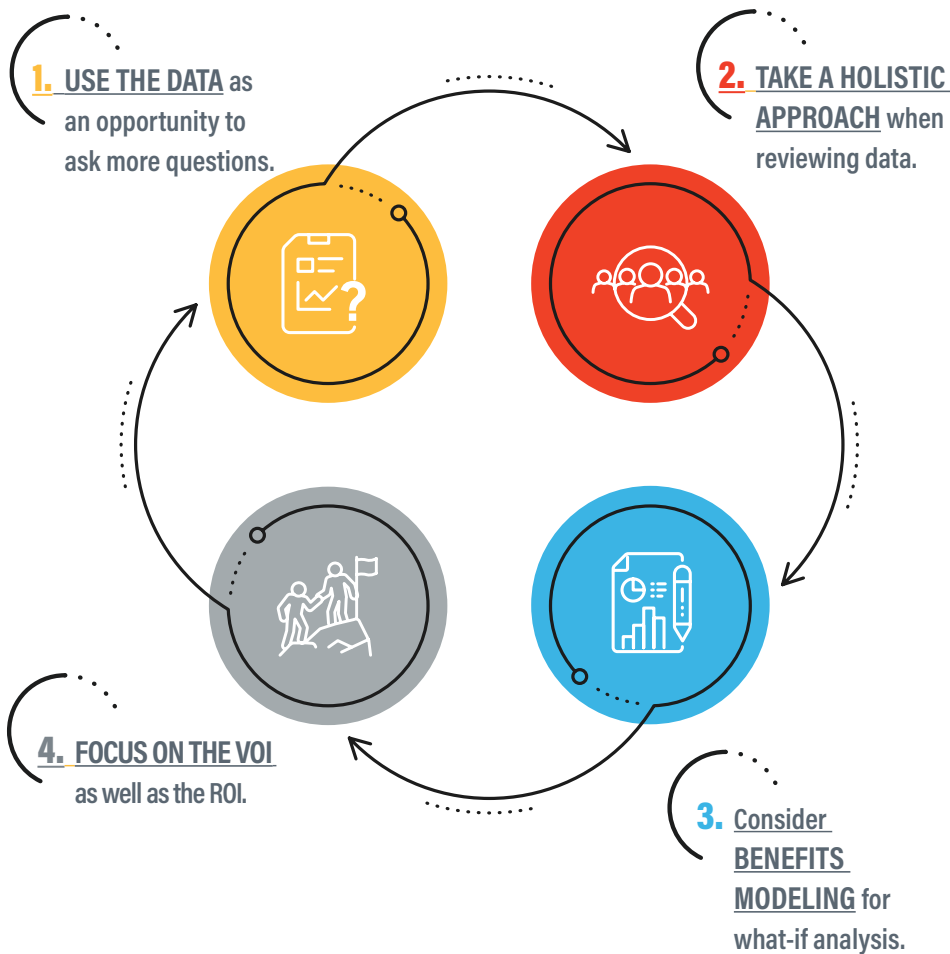
Consider Artificial Intelligence (AI)-powered engines that use personalized information, including claims data, clinical information, and life factors to recommend treatment options through mobile and online messaging. Establish a one-stop-shop portal employees can access that includes all benefits plan details, with one number to call. This portal can aggregate solutions from multiple vendors, including telemedicine, cost transparency tools, wellness, Employee Assistance Program (EAP), second, and specialized networks. The company also can consider having employees select how they want to receive plan information – email or text, and leverage claims information to recommend less expensive options on imaging or outpatient diagnostics like colonoscopies.

Step Six: Measure and report results and refine the benefits strategy and plan



According to research Trustmark conducted to explore motivators that influence a company's benefits program decisions, "proven results" demonstrate value; especially important in an age of ever-increasing programs and costs. Companies express that they need proof that their benefits program works, though this definition and means of measurement is different between companies and plans. So for our sixth and final step, here are ways brokers, employers, and vendors can determine and demonstrate the value of a company benefits program.

Demonstrate: The value of a company benefits program



1. USE THE DATA AS AN OPPORTUNITY TO ASK MORE QUESTIONS

The journey of moving employees through engagement to action began by asking a series of questions to align on wellbeing objectives before developing a benefits strategy and plan. Now it's time to review the data and ask a new round of questions to determine if the benefits program met its desired objectives.

Examples include:

- ▶ Did the program reach the employees the company wanted to reach?
- ▶ How did the claims process demonstrate value?
- ▶ Did results align with company expectations?
- ▶ Is the strategy supporting company business goals? What adjustments might be made to improve?
- ▶ Were there any barriers that impacted the benefits program success? Were they overcome?
- ▶ Were there any unanticipated results that should inform the strategy?
- ▶ Has employee engagement with and usage of the benefits plan improved? Is the company achieving target metrics?



2. TAKE A HOLISTIC APPROACH WHEN REVIEWING DATA

Just as it's crucial companies view employee health from a holistic "whole-person" perspective, they also should take a similar holistic approach when reviewing benefits program data. This will help you spot trends and opportunities to better support employee populations and improve overall health. And this insight will help companies refine their benefits strategy and make the necessary adjustments.



3. CONSIDER BENEFITS MODELING FOR WHAT-IF ANALYSIS

Another option companies can consider is benefits modeling, where they review the possible impact of specific benefits plan changes. This enables companies to compare trends in their own employee population to aggregate data and national benchmarks. With benefits modeling they can review network utilization rates and determine the best ways to mitigate out-of-network costs.



4. FOCUS ON THE VOI AS WELL AS THE ROI

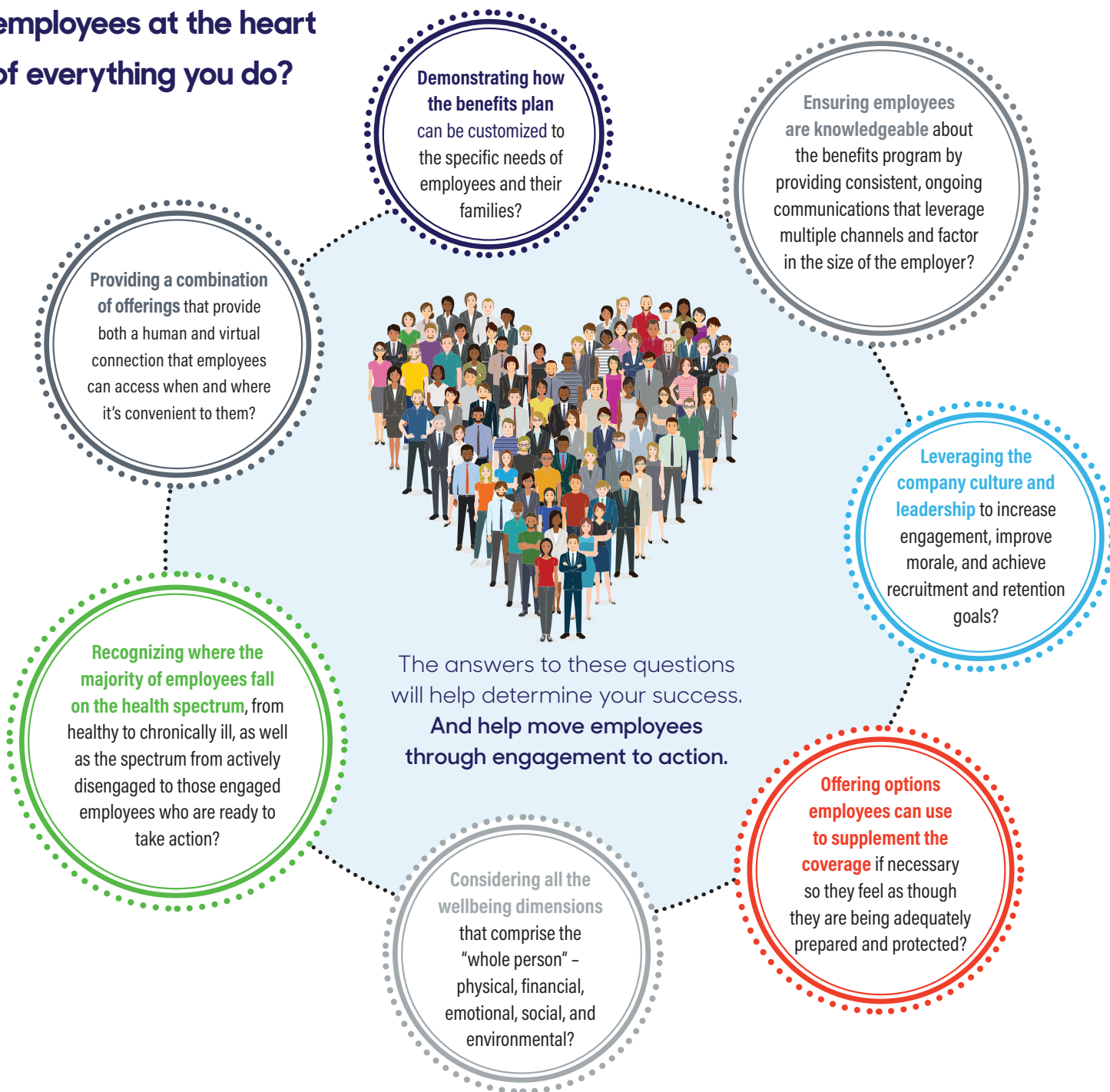
While much of this final step has been focused on the quantitative aspect of data, conversations between all involved in a company benefits program must extend beyond the numbers and include not only the tangible and precise ROI but VOI – "value on investment." The industry as a whole needs to broaden the way it thinks and talks about benefits programs to include ROI measures like reduction in insurance claims as well as the VOI, which speaks to the broader implications of workplace wellbeing and its effects on the overall tone, culture, and effectiveness of an organization. A sense of greater financial security and peace of mind, as well as an increased knowledge of a company's benefit plan can be challenging to quantify in terms of ROI, for example, yet remain absolutely crucial to your overall success.

Wellbeing is about more than physical health. Benefits programs that demonstrate a strong commitment to multiple wellbeing dimensions can help contribute to thriving, high-performing workplaces. Investing in the unique health and wellbeing needs of employees helps companies demonstrate they care about employees beyond their production value, and contributes to a more well-rounded culture. And, whether it's in the form of reduced insurance claims or workforce injuries or improved morale, recruiting, and retention – all of these variables contribute to an improved bottom line.

The industry as a whole needs to broaden the way it thinks and talks about benefits programs to include ROI measures like reduction in insurance claims as well as the VOI, which speaks to the broader implications of workplace wellbeing.

Throughout this white paper we've outlined questions to ask to gain alignment on employee wellbeing objectives, how to develop a benefits strategy, and plan and create a system for influencing it. We've detailed how to reinforce the plan with ongoing communications, including post-enrollment, and measuring for success. It's up to you, collectively to ensure you're factoring in employees at every step; considering their perspectives; putting them at the heart of everything you do.

Are you putting employees at the heart of everything you do?



Conclusion: **Disengaged employees come at a cost**



Disengaged employees come at a cost – to their companies and themselves. These costs range from lost productivity and increased presenteeism, missed recruitment, retention, and growth opportunities, to employees being at greater risk for developing dangerous chronic conditions that cost both the employee and the company.

However, working in close collaboration – and being thorough and thoughtful in considering the benefits plan from the perspective of employees – brokers and employers can develop a roadmap that will lead to sustainable, healthier, and financially sound behaviors. This roadmap will enable companies to overcome existing behavioral and environmental barriers with a well-defined strategy and benefits plan with multiple components to drive engagement, access to tools and resources, and constant, ongoing reinforcement that gets employees through engagement to action, from intermittent, often misguided and misinformed interactions with the healthcare system to an ongoing, informed, and empowered wellbeing journey.

CHECKLIST FOR GETTING STARTED



BEGIN

Begin with the end in mind. Ask yourself what success looks like, from the employees', as well as the business perspective. Consider what behavioral and environmental barriers exist.



DEVELOP

Develop a preliminary list of questions similar to what we outlined, that will determine employee wellbeing objectives, potential barriers to engagement and ultimately, inform the benefits strategy and plan.



CONSIDER

Consider possible vendor partners who can help you formulate a benefits strategy and plan.



THINK THROUGH

Think through how you might frame a conversation with your clients or colleagues so it's clear that what's good for the company's employees is also good for the bottom line.

Finally, let us know how we can help. This isn't going to be easy. But we're in this together.



Learn More about Trustmark

With smarter benefits, a longer-term strategic approach and a caring, personalized service that builds trust and drives greater employee engagement, Trustmark offers employee benefits that **go beyond** the expected.

We'd appreciate the opportunity to show you
what that looks like.



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