

Keys to Effective Benefits Communications

Rising healthcare and pension plan costs force many employers to ask, "How can we persuade our employees to understand and appreciate their benefits?" By their very nature, employee benefit plans are complex, confusing, and convoluted, so how do you overcome this underlying challenge?

This article discusses five keys to effective communications that can improve understanding or help you "sell" the value of your benefit plans to employees.

Aim for Skimmers and Thinkers

Your employee population is made up of skimmers and thinkers when it comes to benefits topics. Skimmers are people who go over the surface of an issue, not really thinking about it. Thinkers are those who closely examine a subject. Psychologists say that people in general skim over most topics most of the time.

The same is true about your employees and their interest in your benefits programs. Most employees aren't thinking deeply about the benefit programs you offer most of the time. The only time the majority of your employees think about benefits is when they either need to use them or have to make a decision about them. Otherwise, most of your employees skim the surface on benefits topics.

To effectively communicate with your skimmers and thinkers, you must treat them differently. Thinkers react to well organized presentations. Providing examples and repetition are effective ways to reach your thinking population. What works for skimmers is to be brief and use cues.

Cues are the small signals that the brain takes in when people are skimming. The five most common cues are:

- comparisons,
- reacting to authority
- liking the source,
- scarcity
- reciprocity

When persuading new employees to participate in your 401(k) plan, for example, you could tell them that it is an excellent package as evidenced by the seven out of 10 employees who already participate (comparison cue). You might have managers and supervisors encourage employees to attend a meeting (liking the source or reacting to authority cue). Tying a gift (such as a computer monitor cleaner) to a brief message (such as suggesting that employees enroll in the health plan through the online system) also can be an effective communications approach (reciprocity

cue). You can work the scarcity cue into a communications campaign by putting a limit on the number of employees eligible for a prize drawing or limiting the premium items you give away with a promotion. For example, you might make only the first 50 employees who sign-up online eligible for a prize drawing (scarcity cue.) Anything that cues the reader that the supply of something is not unlimited will get an employee's attention in a communications piece.

The key to communicating benefits to both your skimmers and thinkers is to use separate but coordinated tools: Posters and postcards are for skimmers, 12-page booklets are for thinkers; data tables for skimmers, footnotes for thinkers; detailed presentations for thinkers, seven-minute highlight videos for skimmers; headlines and highlights for skimmers, long articles for thinkers; and e-mail blurbs for skimmers, links within documents for thinkers.



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Use a Variety of Media

Plan to tell your benefits story in as many different ways as possible. Master storytellers use their hands, eyes, voice, and movement to capture and hold the audience's attention. Similarly, you need to use print, audio-visual materials, the computer, and small group meetings. You also should use colored pictures, graphs, tables, and worksheets. Words must be spoken, heard, and read.

Using a variety of media works best because adults learn optimally in one or a combination of three ways: hearing, seeing, or by experience. Roughly one-third of your employees are in each group. If you only provide information through print media (which is how most benefits communications takes place), two-thirds of your audience will not easily learn your story. As an example of mixing media, try educating your employees about their healthcare benefits through a slide presentation given by a dynamic speaker, an article in the company newsletter that uses a series of simple pie charts, postcards mailed home, a poster series in the lunchroom, worksheets employees can use to compare their total cost under each plan option, and a DVD that employees can pop into their home computers.

Make the Message Relevant and Understandable

Taking into account skimmers and thinkers and the need to use multiple media, you still must craft good content. At this step, the "twin towers" of benefits communications come into play – relevance and understanding. If your message is not relevant, employees won't pay attention and if the content is not understandable, they won't try to learn it.

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But relevancy, like beauty, is in the eyes of the beholder. Your audience will determine what is relevant, not you the employer. When an employee receives information on benefits, the first question asked is, "What's in it for me?" If you do not or cannot answer that question in the first 30 words or 30 seconds, you will have lost your opportunity to reach your audiences.

Under most circumstances, your retirement program will not be very important to the employees who are age 25, but very relevant to a 50 year-old. Your paid time-off program is probably important and relevant to all of your employees. Healthcare is important to most employees, but most relevant to employees with families.

The point is, you need to direct your benefits story to the groups who care the most. Otherwise, you might find yourself speaking to an empty room. Consider targeting your benefits communications to sub-groups of your employees based on age or family status. For example, basic retirement communications could be presented to all employees, yet more detailed information could be provided to employees aged 45 and older.

Even if your communications are relevant, they must be understandable. Messages must be in plain, simple terms. If an employee finds a topic relevant but can't get through the jargon, acronyms, and mysterious sounding words, your story will be lost. The solution is to create your benefits communications as if you were telling the story to your cousin Carla, who knows nothing about benefits. The message must be clear, simple, and direct. If your word processing program can check for readability, consider using it, rewriting your communications if necessary to keep the score down.

Avoid legal and technical terms ("vesting," "medically necessary"), long words ("retroactive"), complex sentences, and sentences longer than 20 words. If you must use a technical or legal term, provide a glossary that defines the word in simple terms. Using more common words might make a document longer, but it will improve understanding.

Know Where You Want to Go

Changing employee perceptions or behaviors takes time and good benefits communications require consistency and repetition over time. Therefore, to stay focused and be effective, you need a solid communications plan.

The old saying about planning is true: "If you don't know where you're going, any road will get you there." The first item to include in your plan is a clear statement of your communications goals. What do you want your employees to do, think, or feel as a result of the communications effort? For example, you might want your employees to understand the cost pressures affecting your medical plan and their role in containing costs. Or you might want your employees to appreciate the value

of their overall benefits program. Whatever the goal, state it in specific, measurable terms. For example, your goal might be to increase overall understanding and appreciation of benefits by 25% after one year, as measured by a survey conducted before and after a communications campaign.

In addition to clearly stating goals, a good communications plan includes:

- a discussion of the key audiences you're trying to reach,
- the challenges you'll face in achieving your goals,
- the key messages you'll repeat with every communications piece,
- the most and least effective media you'll use,
- the resources you have to accomplish your goals (time, people, money), and
- a mechanism for measuring your success.

Documenting your plan will give you a roadmap for accomplishing your goals. This will serve you well over time as you implement your communications tactics.

Get Feedback

Good benefits communications are audience focused, not employer focused. Accordingly, you need to know if your communications are on target from your employees' perspective. This requires feedback from your employees about your communications. Ask employees, "Is what we're giving you relevant and understandable? Is it prepared in ways that you can easily absorb it?" Without knowing the answer to these simple questions, you have no way of knowing if your efforts are working.

How do you obtain feedback? The choices range from informal (e.g., asking employees if they read the newsletter you sent out last week) to formal surveys and focus groups. Some employers use the Intranet or Internet to gather employee responses to a simple survey. Others use post card surveys or regularly scheduled feedback sessions. However it is accomplished, you should get feedback on the media as well as the content of the message. For example, if you're doing a simple post card survey after a major benefits change, you need to know if the information was relevant, understandable, and presented in a way that made understanding easy. This is at least as important as gauging employee perceptions about the content of a new program.

Conclusion

Your benefits communications can be effective if you use these five keys. Start by understanding that your employees are skimmers as well as thinkers and that you will need to reach them using a variety of media. Follow that up by making all content relevant and understandable. You will need to have a plan to coordinate your efforts and regularly seek feedback from your audiences to know if you're on target.