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## WORKPLACE WELLNESS: AN ROI OF 6:1

Six wellness factors with direct impact on workplace productivity

- Jennifer Walton



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# EDITOR'S NOTE

You might be offering competitive benefits package to your employees, however if employees do not understand what is being offered, they may not value it. HR can enhance the positive impact of benefits by ensuring employees see clearly how the benefits help them.

To help HR professionals better understand benefits communication and life events, HR.com initiated a study in partnership with eni, an industry leading employee benefits provider that specializes in integrated benefit engagement solutions. Read the exclusive research, ***Focusing on Life Event Communication to Increase Benefit Engagement and Improve the Employee Experience*** to learn how organizations are using life events and personalization technology to get more value from their benefits offering, and to understand the link between communication and employee appreciation.

To employees, fitting in their wellness objectives and activities usually happen when they're outside the office. However, what if employees' innate interest in their own health could be supported by the workplace itself?

And what if that investment had a proven, positive impact on business? Read Jennifer Walton's article, ***Workplace Wellness: An ROI Of 6:1***, to know about six wellness factors with direct impact on workplace productivity.

More employers realize the role they can and should play in encouraging and enabling employees to improve their own health and wellbeing. Still, it is not enough to simply adopt a health program and recommend employees to eat right and move more. Organizations need to embed health and wellness into their policies and programs and give employees the right environment and tools to empower and engage them. Read Anne Marie Kirby's article, ***Cultivating A 'Culture Of Health' In Your Organization***, for more insights.

Many professionals have only a limited time away from work in a given week. Don't let that precious time get eaten up by errands. Read Jeff Davidson's article, ***Enjoy***

***More Of Your Free Time***, for 10 small ways to complete your list of tasks more efficiently.

LifeWorks, recently conducted a survey and found that 71 percent of Gen Z employees say they're moderately to very stressed about finances. To know more about empowering Gen Z for financial success, read Kayla Lutz's article, ***Set Your Youngest Employees Up For Strong Financial Wellness***.

Are you a small business owner looking to get started with the 401(k) plan? Nicolle Willson's article is a great guide for beginners.

And, that is not all! We have a bunch of other informative articles on employee benefits and wellness in this issue. We hope you enjoy reading all the articles and get back to us with your valuable feedback.

Have a say?  
Write to the Editor.



**Debbie McGrath**  
Publisher, HR.com



**Babitha Balakrishnan**  
Editor, Employee Benefits & Wellness Excellence

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# Workplace Wellness: An ROI Of 6:1

Six wellness factors with direct impact on workplace productivity



By **Jennifer Walton**

On the surface, it may not seem that there is an obvious relationship between employee wellness and the bottom line. To employees, fitting in their wellness objectives and activities usually happen when they're outside the office – from taking long walks on the weekend, preparing nourishing meals at home, and attending workout classes before or after office hours. But what if employees' innate interest in their own health could be supported by the workplace itself? And what if that investment had a proven, positive impact on business?

A recent study by Harvard researchers validates that companies that have initiated wellness programs reap positive business results. For every dollar spent on employee wellness, medical costs decrease by \$3.27 and absenteeism drops \$2.73, a 6-to-1 return on investment.

Beyond the proven bottom-line impact, employee wellness programs can also help to reduce sick days, while also increasing employee productivity, creativity and workplace satisfaction. Research also has shown that health and wellness benefits are important

factors for potential employees when choosing an employer.

For employers, people are their most valuable asset. In fact, today's employers allocate more than 90 percent of their annual operating costs to their people. To that end, focusing on employee wellness is an investment well-spent. Here are six wellness factors with direct impact on workplace productivity.

**1) Air Quality:** In the U.S., poor air quality results in an estimated \$150 billion of illness-related costs, \$93 billion of which represents lost productivity from headaches, fatigue and irritation associated with sick building syndrome.

Because airborne pollutants can be two to five times higher indoors than outdoors, creating a well-ventilated workplace is key to avoiding productivity loss. A 2015 double-blind study from the Harvard School of Public Health confirms that people working in well-ventilated offices with low levels of pollutants have double the cognitive function of those in offices with average levels of exactly the same pollutants.

**2) Hydration:** Dehydration as mild as two percent can impair mental functions, including memory. To avoid this, ensure that employees have easy access to quality drinking water. Or, better yet, implement a water challenge or provide employees with large water bottles to encourage them to stay hydrated throughout the day.

**3) Healthy Eating:** Unhealthy eating increases the risk of low productivity by 66 percent. While many consider themselves educated on nutrition, sugar intake is still shockingly high among Americans. However, adults with the greatest knowledge of nutrition are 25 percent more likely to eat a healthy diet. Implementing programs that help to educate employees about nutrition can have a measurable impact on their ability to make wholesome choices and, in turn, be more engaged and productive on the job.

**4) Natural Light:** Natural light regulates the body's hormones, giving the body cues about sleep, awakening, synthesizing vitamin D and digestion. Indoor light, which is often static (one color and one

brightness), can significantly disrupt these cycles. Employees working near sunlit windows have a 15 percent higher production rate than those working under artificial light. When natural light isn't an option, adding circadian lighting can help with the transition from cortisol-producing blue light in the morning to melatonin-producing red light in the afternoon.

**5) Physical Activity:** Among other health-related impacts, those who rarely exercise have a 50 percent increased risk of low productivity. Implementing wellness strategies that focus on education, physical activity in the workplace, interior and exterior activities, and ongoing employee support, can be a low-cost and high reward way to increase productivity, and reduce absenteeism and turnover.

**6) Biophilia:** Biophilia, a new field that recognizes the human need to connect with nature, can reduce stress, enhance creativity and expedite healing, and is a major component of relieving stress in the workplace. Just a 40-second break to see the green of nature – either outdoors or on an indoor living wall – increases one's ability to concentrate by six percent.

Not only do employee health and well-being programs help to build staff loyalty and attract talent, but they also result in improved performance and increased profit – key contributions to a company's bottom line. By creating a workspace that supports the well-being of its occupants, employers can create a mutually beneficial environment that helps all occupants reach their potential.



**Jennifer Walton** is a licensed architect, LEED AP®, WELL AP™, Fitwel Ambassador®, and principal at H. Hendy Associates. With 20 years of experience, Jennifer specializes in helping clients create workplace environments that become strategic tools for business success. As a project director, Jennifer oversees full-service interior architecture from design through installation.



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# Cultivating A 'Culture Of Health' In Your Organization

The right thing to do for both employees and the employer

By Anne Marie Kirby

Health and wellness were considered the sole responsibility of employees. If they didn't exercise on their own time, bring healthy food to the office, or get up from their desk every hour or so to avoid "sitting disease," their own lack of discipline was often to blame.

However, that perception is changing.

More employers realize the role they can and should play in encouraging and enabling employees to improve their own health and wellbeing. A growing body of research shows that a workplace of healthy, happy employees boosts productivity and contributes to its overall success. Consider a 2013 Rand study that found, for every \$1 spent on a wellness program (fees of the program vendors and costs of screening employees); employers could expect an overall Return of Investment (ROI) of \$1.50<sup>1</sup> – a return of \$1.50 for every dollar that the employer invested in the program.

A study published in 2016 in the Journal of Occupational and Environmental Medicine found that a healthy and safe workforce results in higher performing companies, and positively correlates with the company's ability to provide positive returns to shareholders. The study also found that a direct correlation between health and safety metrics based

on the "Corporate Health Achievement Award" evaluation process merits inclusion with existing measures for market valuation."<sup>2</sup>

The non-profit International Corporate Health Leadership Council (ICHLC) says a "culture of health" can greatly enhance health and wellness strategies.<sup>3</sup> This more all-encompassing or holistic approach is increasingly popular among employers. In 2016, 69 per cent of multinational companies had a global strategy for health promotion, up from 34 per cent in 2008, according to a Xerox-sponsored report.<sup>4</sup>

## Effective Employee Health Programs

Still, it's not enough to simply adopt a health program and recommend employees to eat right and move more. Organizations need to embed health and wellness into their policies and programs and give employees the right environment and tools – such as healthy food choices in the cafeteria and fitness trackers that monitor activities – to empower and engage them. A 2014 Gallup study showed that 60 per cent of employees were aware of their employer's health and wellness program; yet only 40 per cent participated.<sup>5</sup>

Increased engagement can only come from a stronger health and wellness culture.





“A culture of health within an organization, not unlike a culture of safety, can serve to enhance employee engagement and encourage long-term behaviour change,” the ICHLC says in its report, *Creating a Culture of Health for a Global Organization*.<sup>6</sup> According to the report, many U.S. based corporations have begun efforts to enhance corporate culture to include and emphasize health and wellness, and in some cases, are developing metrics to measure the benefits of such a culture.

Apart from engaging employees and providing them with the right tools, employers also need to measure the progress and impact of their health and wellness programs. In addition to participation, measurement should be done across a number of metrics, including absenteeism and “presenteeism” – both of which impact productivity.

Outcomes assessment is an essential part of a culture of health framework. The results can be used to assess progress and effectiveness, as well as to encourage action and collaboration.

### **“Culture of Health” Program Challenges**

There are many challenges with setting up and embedding a “Culture of Health” in an organization. The struggles include (but are not limited to) finding additional resources – time and money – to administer and track the program. Effective and ongoing communication is also required across the organization to ensure the program is well understood and is the right fit for employees.

Management buy-in is also critical to ensuring programs meet their intended goals. In fact, leadership support is “one of the essential pillars

necessary to define and disseminate a clear vision for a healthy and productive workforce,” says the ICHLC report. It notes that management support can be challenging in bigger companies with a global footprint, given the different leadership layers and varied cultures.

It’s another reason why a culture of health is needed.

“A strong organization-wide culture of health can serve as a foundation for leadership support and in turn must be supported and nurtured by leadership,” says the ICHLC report.<sup>7</sup> It cites the review of current culture of health efforts, published in the *Journal of Occupational and Environmental Medicine* in 2012, which suggest organizations with engaged leaders were almost four times more likely to report significant improvement in employee health and 2.5 times more likely to report significant improvement in medical cost trend.<sup>8</sup>

There are also challenges to running a global well-being program, including the need to consider issues and cultural sensitivities unique to a particular jurisdiction, according to Lisa Beichl, CEO of Transparent Borders, a global consultancy dedicated to helping companies make informed health and wellness decisions. An example is a resources company with employees in North America and Africa. In North America, major health issues are often obesity and type 2 diabetes, while in Africa the focus might be on HIV education, or perhaps a bus that can safely deliver and return workers to their homes.

Understanding the local perspective helps companies identify the right offerings. For example, in India within the past decade, only seven per cent of the population wore eyeglasses, even though an estimated 65 per cent needed them.<sup>9</sup> Providing access to eye care could result in important productivity gains at companies where eyeglasses are not a covered benefit. In another example, Procter & Gamble India recognized the growing interest to help employees balance work/life issues and introduced reduced work schedules.<sup>10</sup>

“Organizations need to be aware of the local health literacy levels. Creating awareness and education in

the importance of health promotion is the foundation of any successful venture,” says Beichl.

Data privacy is also a concern for companies and consumers, given the growing number of cyber security breaches that have been making headlines, and especially for those companies operating in different countries, where there are varying regulations in each jurisdiction. Organizations operating in different countries need to build a core program with easily modifiable components that can be adapted based on various factors such as language, holidays and religious observances, local foods and differing health values.

### Takeaway: Why Health and Wellness Efforts are Worthwhile

Health and wellness have become key pillars of corporate responsibility within organizations around the world – and an important part of their culture and success. There are countless examples of organizations that attribute their high performance to the strong health and well being of their employees.

For example, Johnson & Johnson (J&J) began a wellness journey in 1978 with its “Live for Life” program, which has a strong leadership commitment to wellness.<sup>11</sup> Its programs range from health risk assessments for employees to providing access to on-site health clinics. To measure the impact of the program, J&J defined global standards, policies and minimum expectations. The programs are measured annually, which helps set benchmarks and provides lessons across different geographies. According to J&J’s 2015 annual sustainability report, 92 per cent of employees completed a health risk assessment and were aware of their key health indicators, which was 12 per cent higher than the company’s stated goal. The report also found that 73 per cent of employees were characterized as low risk based on employee health results, still below J&J’s stated goal of 80 per cent.<sup>12</sup>

While creating a supportive health and wellness environment is not without numerous challenges: management engagement; resources to administer and track the program; communication to employees;

data privacy; and, cultural sensitivities and differences in companies operating globally. The results are clear: Having a culture of health is the right thing to do for both employees, and the employer.

#### Notes

- <sup>1</sup> [http://www.rand.org/pubs/research\\_briefs/RB9744.html](http://www.rand.org/pubs/research_briefs/RB9744.html)
- <sup>2</sup> [http://journals.lww.com/joem/Abstract/2016/01000/Tracking\\_the\\_Market\\_Performance\\_of\\_Companies\\_That.2.aspx](http://journals.lww.com/joem/Abstract/2016/01000/Tracking_the_Market_Performance_of_Companies_That.2.aspx)
- <sup>3</sup> <http://www.ichlc.org/>
- <sup>4</sup> [http://www.globalhealthyworkplace.org/casestudies/2016\\_Global\\_Wellbeing\\_Survey\\_Executive-Summary.pdf](http://www.globalhealthyworkplace.org/casestudies/2016_Global_Wellbeing_Survey_Executive-Summary.pdf)
- <sup>5</sup> <http://www.gallup.com/businessjournal/168995/why-workplace-wellness-program-isn-working.aspx>
- <sup>6</sup> <http://www.ichlc.org/author/ichlc-gcoh-report/>
- <sup>7</sup> <http://www.ichlc.org/author/ichlc-gcoh-report/>
- <sup>8</sup> [http://journals.lww.com/joem/Abstract/2012/04000/A\\_Review\\_of\\_the\\_Knowledge\\_Base\\_on\\_Healthy\\_Worksite.5.aspx](http://journals.lww.com/joem/Abstract/2012/04000/A_Review_of_the_Knowledge_Base_on_Healthy_Worksite.5.aspx)
- <sup>9</sup> “Better Vision for the Poor” Aneel Karnani, Bernard Garrette, Jordan Kassalow, & Moses Lee, Spring 2011 Stanford Social Innovation Review. [http://ssir.org/articles/entry/better\\_vision\\_for\\_the\\_poor](http://ssir.org/articles/entry/better_vision_for_the_poor)
- <sup>10</sup> Boston College Center for Work and Family, Executive Briefing Series [http://www.bc.edu/content/dam/files/centers/cwf/research/publications/executivebriefingseries/Executive%20Briefing\\_Work-Life%20in%20India](http://www.bc.edu/content/dam/files/centers/cwf/research/publications/executivebriefingseries/Executive%20Briefing_Work-Life%20in%20India)
- <sup>11</sup> “Institute for Health and Productivity Studies, Johns Hopkins University, 2015” [http://www.jhsph.edu/research/centers-and-institutes/institute-for-health-and-productivity-studies/\\_docs/promoting-healthy-workplaces/JNJ.pdf](http://www.jhsph.edu/research/centers-and-institutes/institute-for-health-and-productivity-studies/_docs/promoting-healthy-workplaces/JNJ.pdf)
- <sup>12</sup> [https://www.jnj.com/\\_document?id=00000159-6a1e-dba3-afdb-7aff1b270000](https://www.jnj.com/_document?id=00000159-6a1e-dba3-afdb-7aff1b270000).



**Anne Marie Kirby** is the founder and CEO of CoreHealth Technologies - A leading corporate wellness platform trusted by wellness providers, including corporate wellness companies, insurers, health facilities, benefits brokers, EAP providers and HR consulting firms, for 2+ million employees worldwide.



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# Assessing The Value Of Workplace Wellness

## Why measuring workplace wellness metrics matters

 By **Dr. Dicky Els** and **Jené Palmer**

The Board is responsible for overseeing and monitoring the execution of the organisation's strategic plan by, inter alia, driving a culture of accountability through appropriate and transparent reporting and disclosure. In today's increasingly competitive business environment, stakeholders are demanding more information on the social and ethics risks facing the organisation.

As such, effective boards are recognising the inter-dependencies between stakeholders and adopting a stakeholder-inclusive approach to setting strategic objectives and reporting on the organisation's performance. Furthermore, integrated reporting requires greater emphasis being placed on providing feedback on the organisation's use and impact of its capitals, which include the financial, manufacturing, intellectual, human, natural and social and relational capitals. However, some of these capitals are intangible and difficult to quantify, and consequently

don't get the focussed reporting that they deserve. While most integrated reports effectively include *human capital information* such as their core competencies, capabilities, experience and skills development initiatives, they generally fail to report on workplace wellness indicators.

Integrated reports normally also include disclosures pertaining to occupational health and safety initiatives, human resources development and traditional HIV/Aids programmes, but very few integrated reports refer to the value of, and risks associated with, workplace wellness and effective disease management.

The value of workplace wellness programmes can only really be appreciated when the outcomes of these programmes are measured and evaluated in the context of the organisation's strategic objectives. Identifying and regularly measuring workplace wellness metrics such as group risk insurance claims, onsite health care,

presenteeism and absenteeism costs as well as related changes in work performance, functional capacity and quality of life of employees, will better inform health risk mitigation strategies and organisational development processes tailored to add value to the business.

Understanding employee health risks and accurately quantifying their associated costs, is essential to developing workplace wellness objectives, which support the organisation's strategic objectives. For example, by measuring the employee health risks (such as inadequate exercise, unhealthy diets, smoking, obesity, poor sleep and substance abuse) and comparing them with the costs of non-communicable diseases (such as cardiovascular diseases, diabetes, cancer, chronic respiratory diseases, mental and muscular skeletal disorders); the organisation can gather management information critical to optimising human capital management.



*“One objective of Integrated Reporting is to support integrated thinking, decision making and actions that focus on the creation of value over the short, medium and long term.”*

**Source: The <IR> Framework, IIRC**

Where workplace wellness metrics can be accurately monetised, which includes tracking non-financial trends of employees’ behaviour, relationships and their performance; these measures all demonstrate the impact of effectual workplace wellness programmes.

### **Raising the Standard**

The business case for workplace wellness is realised when financial and non-financial management objectives are aligned, integrated and effectively managed. While there is no ‘one size fits all’ approach to workplace wellness programmes, these management interventions should, as far as possible, be benchmarked to those of industry peers and

at the very least, important physical and mental wellness metrics should be measured, tracked and analysed. This benchmarked information can be used to establish organisation-wide transformation initiatives and evaluate the impact and effectiveness of specific workplace wellness programme interventions.

Enlightened organisations adopt a combination of curative (disease management), preventative and health promotion (wellness management) interventions. By embracing a holistic integrated workplace wellness management and reporting approach, organisations can broaden their views on human capital management and the extent to which it preserves, creates and promotes business value. It is well-known that an integrated workplace wellness strategy creates significant value when management interventions involve several aspects of the business such as

occupational health and safety, human capital development, employee benefits and corporate social responsibility. As such, benchmarked workplace wellness programmes should incorporate and capture information pertaining to multi-dimensional aspects of workplace wellness, including the prevalence for communicable and non-communicable diseases, health and safety risks, organisational climate and the physical and mental health status of employees. Such information should be analysed in the context of the organisation’s social and ethics risks and their (potential) impact communicated to material stakeholders. Importantly, the outcomes and the actions taken to address the potential negative impacts of these risks, should also be disclosed in the organisation’s annual integrated report.

The organisation’s health and wellness metrics also inform organisational change management processes. Leaders

in the organisation must consider and monitor the ripple effect of their decisions and how these decisions influence organisational behaviour and employee wellness (and consequently business outcomes). For example, organisational restructuring and downsizing initiatives often result in job redesigns, re-assignments, retrenchments, different business processes and the re-distribution of certain managerial duties. These volatile situations typically introduce additional stressors into the workplace environment, which may negatively impact employee wellness and ultimately human capital performance.

In these circumstances, well-designed workplace wellness metrics can help provide leaders with the information they need to make informed investment decisions regarding the allocation of resources to workplace

wellness programmes specifically aimed at countering work stress and increased job demands. This management information becomes even more important when organisational change is driven by positive intentions and aimed at increasing efficiency, optimising performance and employee engagement and maximising talent retention.

*“We must develop a comprehensive and globally shared view of how technology is affecting our lives and reshaping our economic, social, cultural, and human environments. There has never been a time of greater promise, or greater peril.”*

**Klaus Schwab, Founder and Executive Chairman, World Economic Forum**

As the speed of change continues to increase -- and as more industries become more

complex with the introduction of the Fourth Industrial Revolution and the advent of “cyber-physical systems” -- the requirement to understand the benefits of leveraging workplace wellness programmes to create value for the organisation becomes even more important. Stakeholder communication programmes should therefore ensure that critical workplace wellness information is timeously and transparently disclosed, especially during times of organisational transformation. Moreover, employers should be able to demonstrate how their workplace wellness programmes promote social cohesion and help the organisation to manage its social and ethics risks by reducing ill health, changing behaviour and developing a culture of wellness.



**Dr. Dicky Els** is an Employee Health and Wellness Consultant at Be Well Program. Prior to this, he was a Lead Independent Consultant at CGF. He specialises in Workplace Wellness and focuses predominantly on strategy development, programme design and evaluation of outcome-based health promotion programmes.



**Jené Palmer** is a shareholder and executive director of CGF. Jené's areas of expertise are business leadership, strategy development, financial management, business optimisation, board evaluations and associated corporate governance matters. She has leveraged her expertise by advising boards on turnarounds, corporate governance, risk management, strategy and performance management. Her broad range of skills and experience have ideally positioned her to perform board evaluations and provide practical recommendations for overall governance improvement.



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Survey conducted by **HR.com** Making HR Professionals Smarter in partnership with **eni**

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**Retaining Millennials with Life-Event Technology**

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# How to Increase Benefit Engagement and Improve Employee Experience?

Exclusive research highlights from HR.com and eni's study



Employee benefits are expensive and can be difficult to administer. So, it is critical for HR professionals to know how to better leverage that investment.

An effective approach is to focus on ensuring employees understand the value they receive from benefits, according to new HR.com research.

HR.com initiated the research in partnership with eni in order to better understand the link between communication and employee appreciation of benefits, to examine the methods that lead to effective communication, and to learn how organizations are using life events and personalization technology to get more value from their benefits offering. The survey, "Employee Benefits and Life Events," was conducted in the first quarter of 2018.

The study found that HR departments most commonly spend between 11%-25% of their time answering employee benefits questions. It also discovered that communication has a striking impact on how employees feel about their benefits and that employees usually or often seek benefits information when there is a life event.

Here are other major findings from the study.

**Finding #1: Only 15% strongly agree that employees view their benefits offerings as top notch**

While about 55% of respondents either agree or strongly agree that their employees consider their benefits offerings to be "top notch," only 15% strongly agree with this proposition and 45% do not agree at all. This suggests that although some study participants are proud of their organizations' benefits offerings, there's still plenty of room for improvement.

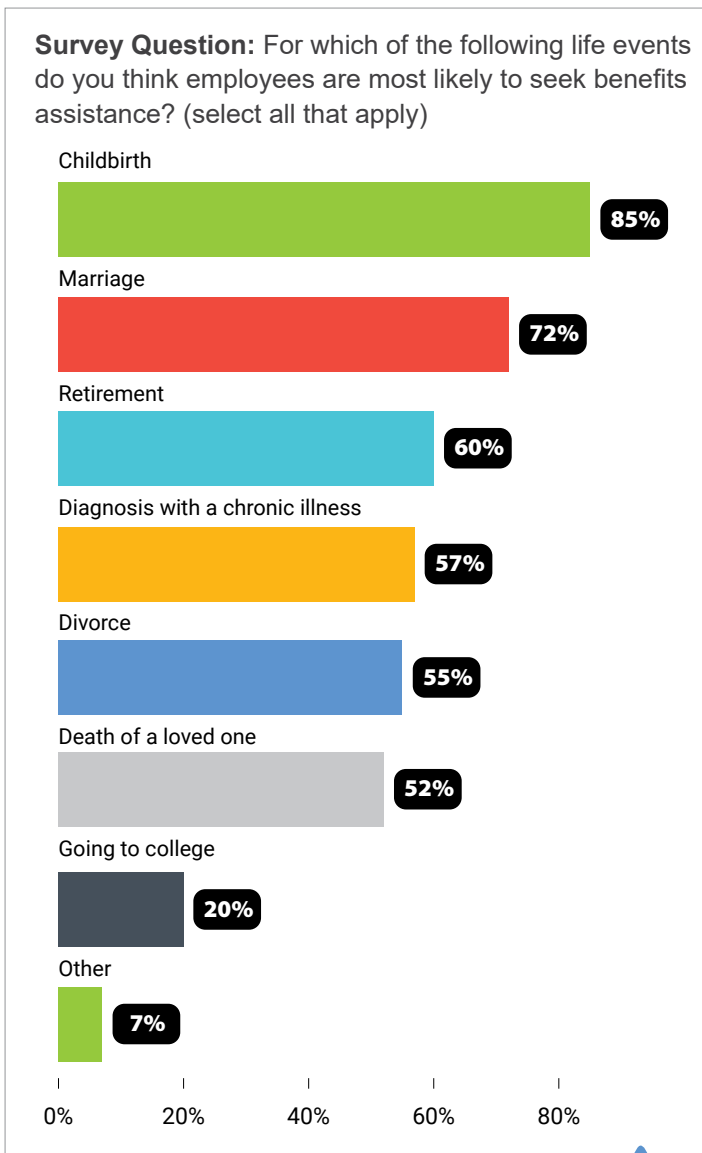
**Finding #2: 61% say life events "usually" or "often" cause employees to seek benefits information**

Most of the respondents say employees usually or often seek benefits information when there is a life event. Life events are central to the communication of benefits. Therefore, organizing communication around life events gives employers the chance to provide benefits information at a time when it will resonate most deeply with employees.

If HR departments can determine the best way to offer such information proactively to those in need of it, they may be able to both save time and improve employee satisfaction with benefits programs.



Six critical life events, which can be seen in the graph below, were cited by half or more respondents. When employees encounter these life events, they are especially likely to seek benefits assistance:



**Childbirth is the life event most likely to drive employees to seek benefits assistance**

**Finding #3: Only 10% strongly agree that employees have a comprehensive understanding of benefits offerings**

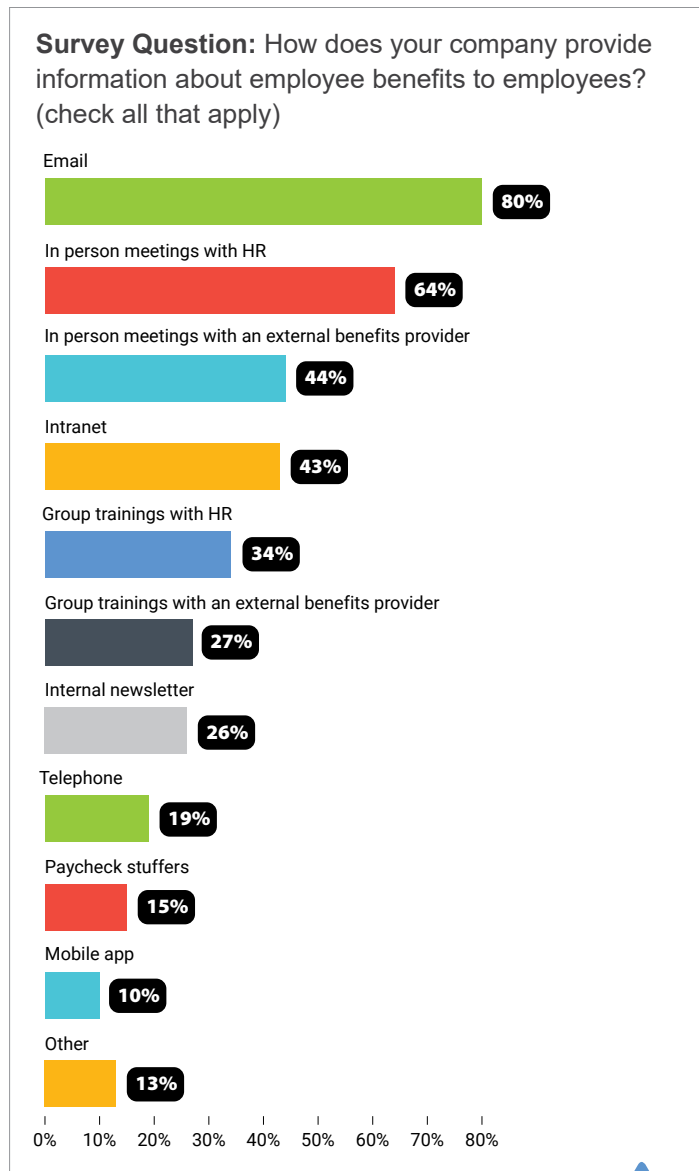
However, 51% agreed their employees have a solid understanding of the benefits offering.

This leaves another two-fifths of respondents who do not agree at all. Therefore, there's clearly room for improvement in this area.

**Finding #4: The most common way to communicate benefits is through email**

Organizations use a wide-variety of methods for communicating benefits, but email is the main workhorse for communication, used by 80% of respondents. The next most favored methods of communication are in-person meetings with HR and in-person meetings with an external benefits provider.

It is particularly interesting to see mobile apps make an appearance as a means of communication. They are still relatively rare (just 10% of organizations), but are no doubt on the rise.



**Organizations use a wide variety of methods to communicate benefits**

**Finding #5: Only a quarter of internal benefits communications are viewed as very effective**

Communication is crucial as a means of getting value from the investment in benefits. Respondents tend to rate the effectiveness of their own benefits communication higher than the benefits communications of external providers, but both sources of communication tend to be problematic.

Only about a quarter of respondents, for example, view their own benefits communications as very effective.

Therefore, it's clear that organizations need to both improve their own communications and demand better communications from external benefits providers.

**Finding #6: Good communication ensures employees realize the value of their benefits**

The study shows that communication has a striking impact on how employees feel about their benefits.

Organizations that communicate well—labeled as “good communication organizations” in the context of the report—were much more likely than poor communication organizations to have employees agree or strongly agree that the benefits were top-notch[MV1].

**Finding #7: Companies with great communication lean towards in-person meetings**

Communication isn't merely about making information readily available. It's about engaging and convincing the audience, and that's easier to do in-person.

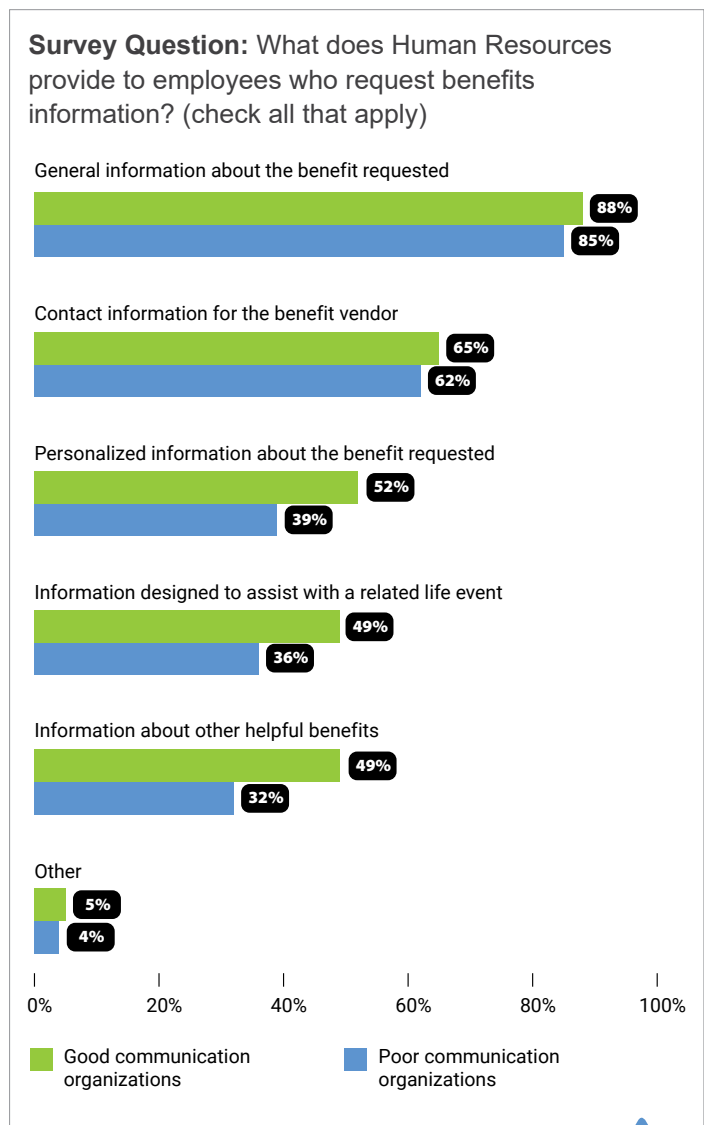
Those with effective communication were far more likely to use in-person meetings and group trainings with HR.

In-person meetings and group training takes more work than sending an email, but given that these methods show up as a distinct differentiator in good communication organizations, it makes sense to use them.

**Finding #8: Over half of good communication organizations provide personalized benefits information**

Almost everyone provides general information about benefits. What makes good communicators special is that they go beyond this to provide personalized information, information relevant to life events, and information about other helpful benefits.

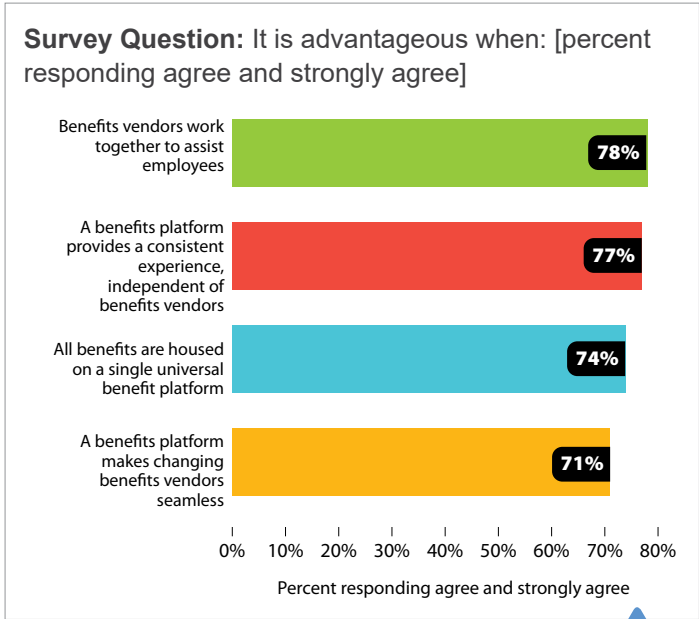
All these extra aspects of communication show that HR is taking the time to ensure employees learn specifically what is relevant to them at that time—even if employees didn't specifically ask for it.



**Over half of good communication organizations provide personalized benefits information**

**Finding #9: Over 70% prefer a single benefits platform that is independent of specific vendors**

Most respondents (78%) favor the idea of having benefits vendors working together to assist employees. Most would also like to have a single benefits platform that integrates the offerings from different providers, providing a consistent experience independent of benefit providers.



**A single benefits platform is advantageous for multiple reasons**

**Conclusion**

HR should use life events and personalization as a central concept in benefits. Technology has made it practical to give employees what they want: communication tied to their specific needs such as those triggered by life events. When possible, HR should plan benefits communication in light of this personalization lens instead of relying on a one-size fits all messaging. Employers should enable their HR team to provide the most relevant, compelling information by adopting a strong technology infrastructure. ■

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# Retaining Millennials with Life-Event Technology



In today's competitive economy, HR departments are seeking innovative ways to engage with and retain talent. As industries adjust and shift to a Generation X and Millennial-dominated workforce, hiring and management practices are also changing. One major change in talent attraction and retention is a focus on comprehensive employee benefits and how they are delivered.

Traditionally thought of as an added perk of full-time work, employee benefits and services are now major attraction tools for top talent. Salary, once viewed as the deciding factor for applicants and those considering leaving their employer, has been overshadowed by Total Rewards programs, complete with comprehensive health and ancillary benefits. With so much focus on benefit offerings, HR departments are tasked with leveraging them from the hiring process through an employee's last day with the company.

## Communicating Benefits with Personalized Technology

Employees' daily lives are intertwined with technology, both during the workday and in social

interactions. Mobile devices have already begun to replace tools in the workplace such as calculators, notepads and calendars. HR communication is following this trend, with mobile access to benefit information becoming more common. With technology driving communication, digital tools can build the connection with employees that HR departments have been searching for. Research has demonstrated a need for such tools across industries, especially those that focus on benefit education and communication, with 75% of HR.com study participants stating employees want personalized benefit information.

Leveraging benefits can be burdensome in a diverse, remote or even global workforce. HR specialists can minimize this burden and capitalize on benefit communication by implementing employee-focused tools and programs. Allowing employees to access information they need when they need it most ties into this technological, generational fluctuation happening in the workforce. Offering employees immediate access to their benefits provides them with a direct view of all of the rewards they receive from their employer. This awareness builds a





connection to employees that boosts satisfaction and loyalty, ultimately leading to stronger retention.

Benefit education and communication solutions have already filtered into the market, but few address the unique needs of today's increasingly diverse workforce. Even with general access to benefit information on their mobile devices, employees can easily get lost in a maze of benefit options. Without a clear understanding of how their benefits can support them through daily life, employees are less likely to efficiently utilize them. Life-event technology solves that issue by refocusing benefit support onto the individual.

### Life-Event Technology

So, what is life-event technology? Life-event technology educates users about their benefits based on the specific experiences they support, such as purchasing a home, having or adopting a child, or becoming a caregiver for a loved one. This technology takes all of life's challenges into consideration and pairs them with each piece of a Total Rewards program. From preparing to share finances as a married couple to planning for retirement, life-event driven tools ensure all employee ages and stages are supported. **BalanceBenefits**, eni's life-event driven mobile app ultimately educates employees on all of their benefits and how they can support them before, during and after they enroll. Within a fast-paced economy that values instant gratification, Millennials and retiring employees alike need access to simple solutions like **BalanceBenefits** to support them through unique situations.

Life-event driven support relates best to the vast number of Millennials in today's workforce, as members of this generation tend to experience many major events later in life and in a different order than previous generations. For example, young professionals may purchase a home well before getting married, others may get married and choose not to become parents, and most are struggling with unprecedented amounts of student debt. Healthcare coverage by a parent is also allotted up to age 26, further adding to the trend of young employees accessing their individual benefits at a later stage in life. The rearrangement and adjustment of life's events further represents the need for life-event driven benefit education, allowing

each individual to access the personalized support and information they need.

### Supporting Human Resource Department Transformations

Over 90% of respondents to the recent HR.com study, claim their employees would benefit from a single, life-event driven mobile app, demonstrating advantages for both employees and HR professionals from this simple tool. Employees learn about and access their benefits when it is most convenient and appropriate, while HR professionals experience minimized burden as transactional benefit-related tasks are reallocated to a digital tool. This reallocation positions HR departments to become more transformational within their organization, allowing them to refocus on attracting and retaining the best and brightest talent in their industry.

Life-event technology was created by eni in response to challenges facing clients and the industry as one-size-fits-all solutions can no longer support entire workforces. As diversity within employee groups and competition among talent grow, HR solutions must redirect attention to employee satisfaction and support. HR departments looking to best represent their employees and employer are performing a balancing act between strategic growth, employee retention, increasing compliance, and the company's financial wellbeing. Life-event technology reduces this burden, offering a tool to leverage, explain and connect benefits to all employees.

Whether your organization is ahead of the curve with an inclusive culture, top total rewards program, and a myriad of growth opportunities, or if you are in the process of restructuring your organization to become more diverse and modern, effective benefit communication remains an after-thought for many employers. Implementing an affordable, user-friendly life-event driven tool can further elevate your attraction efforts and ensure your current employees are aware of and loyal to the many perks of remaining a member of your workforce. ■

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# Enjoy More Of Your Free Time

## | 10 small ways to complete your list of tasks

 By **Jeff Davidson**

**M**any professionals have only a limited time away from work in a given week. Don't let that precious time get eaten up by errands.

Here are 10 small ways to more efficiently complete your list of tasks:

1. Use Monday, Tuesday, or Wednesday evening after work to handle errands and avoid the IDIOTWE (I'll do it on the weekend) syndrome. That way you'll avoid the weekend rush; and you'll feel like the weekend is really a time for rest and relaxation.
2. If you are starting on your errands from home, prepare for multiple stops in a circular route. List your stops in order on a Post-it note and affix it to your car dashboard or radio.
3. If you are heading to the city, stockpile plenty of quarters and dimes.
4. Keep a file folder, envelope, or pouch in a briefcase for the various receipts, tickets, and sales slips that you will need or

will be collecting. That way you won't spend time searching for them later.

5. Give yourself mental credit for the smallest of tasks, such as dropping off an item for dry cleaning, depositing a check, returning a video, and so forth. Consider using retained help (e.g. a high school or college student) to take care of these items instead of doing them yourself.

6. Shop by mail or Web. For example, there's no need to pick up stamps at the post office when you can order them by mail and have them delivered to you.

7. Handle tasks such as getting your hair trimmed, filling your gas tank, going to the car wash, or replenishing grocery items when they're not crucial. You'll feel less stressed and you will enjoy the activity much more.

8. Buy in multiples when possible so you don't have to return as often. Also, find and patronize vendors who can deliver groceries and household goods.

9. Cease and desist if you run into undue delays, traffic backups, or long lines. When you handle errands at a different time, there could be fewer delays.

10. Use errand time to contemplate decisions, listen to books or your favorite songs, and maintain control of your environment.

...



**Jeff Davidson** is "The Work-Life Balance Expert®" and is the premier thought leader on work-life balance issues. He works with organizations that want to enhance their productivity by improving the work-life balance of their people. He wrote "Breathing Space," "Simpler Living," and the "Dial it Down, Live it Up."



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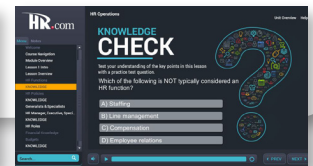
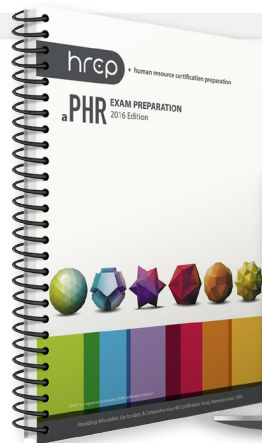
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# Tax Cuts And Jobs Act – V

## Modified rules for UBTI



 By **Daniel Lacomis**

**T**ax-exempt organizations and retirement plan trusts (with the exception of certain governmental trusts) are generally exempt from income tax under Internal Revenue Code (“Code”) Section 501(a). The Tax Cuts and Jobs Act (Public Law 115-97) passed by Congress at the close of 2017 modifies the rules governing the taxable income of exempt organizations and trusts—i.e., “unrelated business taxable income” or “UBTI”—effective for tax years beginning after December 31, 2017.

This is the fifth in a series of articles by which the Spencer Fane LLP Employee Benefits Practice Team will explain many of the key changes the Act made in the employee benefits area.

### **Prior Law**

UBTI is the income of a tax-exempt organization which results from a trade or business activity that is regularly carried on by the organization and not substantially related to the organization’s exempt

purposes. Certain types of income, including dividends, interest, royalties and certain rents do not constitute UBTI.

In the case of a retirement trust, investments in partnership entities which actively operate a trade or business may generate UBTI, necessitating the filing of IRS Form 990-T with respect to the partnership income attributable to the retirement trust.

Under the prior law, organizations and trusts were permitted to deduct expenses associated with unrelated trade or business activities. For example, tax exempt organizations carrying on more than one unrelated business activity could use deductions and losses from one activity to offset income from another unrelated business activity. Similarly, a retirement trust invested in multiple partnership entities could apply the losses from one investment to offset income from another.

## Key Changes

The Tax Cuts and Jobs Act modifies the UBTI rules by requiring exempt organizations and trusts to segregate each unrelated trade or business activity for purposes of determining net income, deductions and net operating losses (“NOLs”). An organization or trust’s total UBTI will now be computed by adding together the net UBTI of each separate unrelated trade or business. However, for this purpose the net UBTI of each separate unrelated trade or business may not be less than zero. Thus, a net loss from one unrelated trade or business activity cannot be netted against others, instead generating an activity-specific NOL which may only be used to offset future income of that activity. Pre-2018 NOLs are grandfathered and not subject to the segregation rule.

The new law raises many questions which will hopefully be addressed in the near term in regulations. For example, retirement plans will need to know how to determine what constitutes a separate trade or business in the context of partnership investments generating UBTI.

## Governmental Trust Not Subject to UBTI

Governmental trusts performing essential government functions, including governmental retirement plan

trusts, are generally exempt from income tax under Code Section 115. The House version of the new tax law contained a provision which would have subjected Section 115 governmental trusts (e.g., trusts holding the assets of governmental pension plans) to tax on UBTI. The Senate version of the bill did not include this House provision. The final bill adopted the Senate approach and, as result, Section 115 governmental trusts will not be subject to the UBTI rules. There remain unresolved issues for certain governmental and quasi-governmental trusts with regard to UBTI, which are not addressed under the final bill. However, the status quo continues for Section 115 trusts with respect to exemption from the UBTI rules.

## Planning for New UBTI Rules

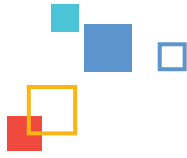
Tax exempt organizations and retirement trusts with more than one significant unrelated business activity should evaluate the impact of the new segregated accounting rules. The first step is to consult with accountants to identify planning and tax saving opportunities. Until the IRS issues regulations to clarify the new law, however, important questions cannot be fully answered. The Spencer Fane Employee Benefits Team will monitor further guidance in this area and is available to help employers evaluate these new rules.



**Daniel Lacomis** is Partner at Spencer Fane, LLP. He works closely with his clients to develop the most effective strategies to manage all aspects of employee benefits, from helping clients design and structure retirement, welfare benefit and executive compensation plans to representing them in IRS and U.S. Department of Labor audits. In his broad employee benefits practice, Dan represents multiemployer/Taft-Hartley, governmental, tax-exempt and private plan sponsors.



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# Top Benefit To Attract And Retain Millennial Workers

Before you make any decisions ask yourself three questions

By Cassidy Rush

As millennials have grown to dominate [one third of the American workforce](#), it's no longer enough for organizations to simply maintain business as usual. To better accommodate this new and unique generation of workers, organizations are taking a closer look at everything from their company values, cultures and compensation structures, each of which play an important part in attracting and retaining millennial employees.

When it comes to deciding what things within your organization are worth changing for millennials, it's likely going to come down to a few factors: balancing your business goals with affordability and the wants and needs of millennials. By no means are we suggesting you should adjust your entire company culture for millennials, but understanding the unique situation millennials find themselves in, can help you make more informed decisions about what kind of benefits you can potentially offer that would be unique to your organization.

## Working Millennials Have This One Thing In Common

If you were to ask your millennial employees the one thing that they all have in common, they would probably say student loan debt. The cost of college in 2018 [has almost tripled](#) what it used to be, which means most of the degree-holding millennials in your



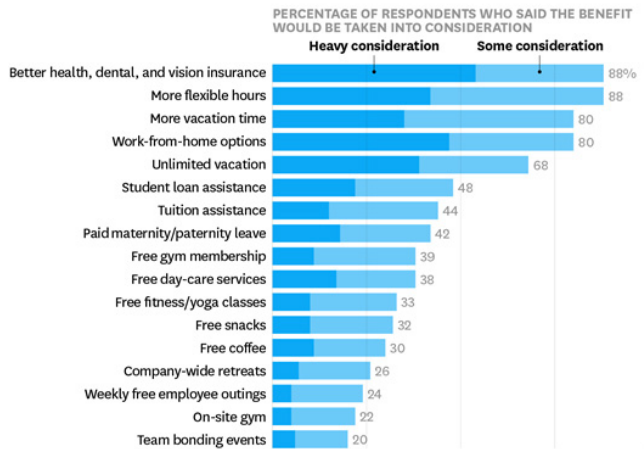
organization have paid a higher price to earn a degree than most people did thirty years ago.

To put things in perspective, we look to PayScale's latest [College ROI Report](#) where we evaluated the costs for 1,461 higher education institutions and the earnings of their graduates. We found that 39 percent of schools reported that the average student has a student loan of over \$30,000. Additionally, six percent of the schools report that the average student has over \$40,000 in debt. Some schools even report

student loans with over \$50,000 in debt. When we [account for student loan repayment](#) at around three hundred and fifty dollars per month, millennial workers can expect to see their earnings garnished by ten percent up to twelve years after graduating college.

**Which Benefits Are Most Valued by Job Seekers?**

When choosing between a high-paying job and a lower-paying one with better benefits, respondents said health insurance and flexible hours might tip them toward the latter.



SOURCE: FRACTL SURVEY OF 2,000 U.S. WORKERS

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Student loan debt, and repaying student loan debt are the main reasons millennials have trouble purchasing a home and even saving for retirement.

**Employees Need More Than Traditional Benefits**

So knowing what we know about the burden young workers are carrying when it comes to student loan debt, you might be wondering how this relates to the bottom line of your organization. A recent study from [Fractl](#) helps tie everything together. In the study, Fractl showed 2,000 U.S. workers a list of 17 different employee benefits and asked them to rank how heavily they would weigh the options when deciding between a high-paying job and a lower-paying job with more perks. The results showed that just under half of the respondents report that student loan assistance could nudge them toward a lower-paying job.

**Consider Adding Student Loan Repayment Assistance to Your Benefits**

With only 4 percent of organizations currently providing student loan repayment benefits, adding this

benefit can provide your organization with a unique way to recruit young workers. There is no one-size-fits-all approach to student loan assistance, but it essentially involves the organization contributing a specified dollar amount per month or per year toward paying off employee student loan debt. Companies like Aetna, Chegg, Starbucks and more have already implemented a student loan repayment program in their organizations. However, before you make any decisions on [adding a student loan repayment program to your benefits roster](#), you should ask yourself these three questions

- 1) Why are you adding student loan repayment assistance? Are you able to connect this benefit back to your company mission, values and vision?
- 2) Is student debt a major concern for your talent pool? Do you have enough employees who would want to take advantage of this benefit?
- 3) Does your student loan repayment program help with your retention goals?

Knowing how to answer these questions and strategically thinking through a student loan repayment program that fits your organization is key to ensuring that it will be a success and bring value to your organization and your pay brand.



**Cassidy Rush** is a Content Marketing Campaign Manager at PayScale where she writes about compensation, pay equity and careers.



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# Set Your Youngest Employees Up For **Strong Financial Wellness**

## | Here's how to do it

 By **Kayla Lutz**

**F**inancial wellness is an often overlooked aspect of employee well-being. Despite how common and damaging financial stress is, it's still widely regarded as a taboo topic -- especially in the workplace.

However, all generations experience financial wellness obstacles, even the newest generation to enter the workforce. My company, LifeWorks, recently conducted a [survey](#) and found that 71 percent of Gen Z employees say they're moderately to very stressed about finances.

What's more, 40 percent say they're distracted by their finances at work, and 19 percent say they miss work because their financial stress impacts their health.

To empower Gen Z to perform at their best, help set them up for financial success:

### **Identify Their Biggest Obstacles**

To help your Gen Z employees, you need to first understand where they struggle financially. According to our survey, their top financial challenges include cost of living, student loan debt, and poor spending habits.

So, not only are they struggling to make ends meet, but also they're incapable of preparing for retirement or saving for emergencies.

To best help your staff, start conducting employee well-being surveys quarterly to determine what their biggest obstacles are. This way, you can offer better benefits to help them address specific needs

For example, if the most common obstacle is managing their spending habits, provide them with subscriptions to personal finance tools. Apps like Mint or You Need a Budget help them better understand where their money goes and how to prepare a spending and saving plan.

### **Establish Financial Goals Together**

Your employees need financial goals so they can prepare for a healthy financial future. The good news is, most of the Gen Zers we surveyed (77 percent) already have a clear set of financial goals.

Their top goals include building savings/emergency funds, establishing a budget and sticking to it, and tracking spending and changing habits.

However, goals are not worth much if they can't be achieved. Gen Z employees need your help creating an action plan. A detailed action plan includes mini-goals that align with larger ones and step-by-step guidance on how to achieve these goals.



Your staff also needs continual engagement, so start meeting with them regularly to assess their progress. Also, encourage peer accountability by establishing money management support groups.



## Offer a Strong Benefits Package

Financial wellness benefits are essential to a successful employee well-being strategy. But to be truly effective, financial wellness benefits should be tailored to each employee group's unique needs.

Gen Z is the future of your company, so treat them as such.

Review the compensation package you provide to your youngest staff members, and evaluate how you can offer a competitive salary within your industry.

Then, start beefing up your financial benefits package. A strong package includes:

- Student loan assistance
- Retirement plans
- Financial coaching services
- Health insurance
- Paid time-off
- Discount program
- Transportation subsidies
- Financial literacy programs

Create promotional content that illustrates how these financial wellness benefits help employees make meaningful changes to how they think about money.

## Make Financial Wellness a Priority

Your employee well-being strategy needs to be central to your workplace culture. Otherwise, aspects like your financial wellness program go unused. And low participation means low ROI.

According to our survey, most Gen Zers (84 percent) say it's important that employers offer financial wellness programs. So they're interested, but they have a few barriers to utilization.

Their main barriers are a lack of time, concerns about confidentiality, and feeling intimidated. The best way to help them overcome these is by scheduling financial wellness initiatives within the workday.

Build wellness program participation into employees' performance evaluations to assess their engagement. This shows their financial wellness is linked to their performance. Be sure to praise those who are actively involved.

For example, host weekly workshops where a financial advisor speaks on a specific financial wellness aspect, like retirement or budgeting. Provide incentives for those who attend, like a gift card or a company branded shirt.

You can't afford to ignore employee well-being, especially with your youngest talent. They're entering the workforce excited to thrive. Boost their financial well-being and empower them to grow with you.



**Kayla Lutz** is a Regional Sales Manager at [LifeWorks](#), a company that delivers holistic and comprehensive well-being - physical, emotional, financial, professional & mental - through meaningful and purposeful technology and services.



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# Gen Z, Millennials Lag Behind In **Vision Benefits Enrollment And Utilization: Survey**

Key motivators for increasing enrollment and utilization of vision benefits



 By [Drew Smith](#)

While enrollment in vision benefits remains high among all employees, new research reveals that younger generations—who continue to make up an increasing portion of the workforce—are not only significantly less likely to enroll, but are also less likely to understand the importance of regular,

comprehensive eye exams. According to the ninth annual Transitions Optical *Employee Perceptions of Vision Benefits* survey,<sup>1</sup> while 76 percent of employees overall are enrolled in their company's vision program—Millennial and Gen Z employees are significantly less likely to enroll in or utilize the plan



offered by their employer. Regardless of generation, the survey found that providing ongoing education about vision benefits can help to increase employee enrollment and utilization.

### **Lack of Understanding May Impact Enrollment and Utilization**

According to the survey, while 84 percent of Baby Boomers and 80 percent of those in Gen X are enrolled in their company's vision plan, just 75 percent of Millennials and only 50 percent of those in Gen Z say they are enrolled. Further findings indicate that this could be due to a lack of education—including a misunderstanding of what comprehensive eye exams detect vs. vision screenings, and not knowing what benefits are included as part of their vision plan offering.

While two-thirds of employees overall agreed that it's important to schedule regular, comprehensive eye exams with an eyecare professional—in line with enrollment trends—the survey revealed an education gap among younger employees, particularly those in Gen Z (60 percent believe it's important vs. 67 percent of all employees).

Additionally, the survey also uncovered a lack of understanding of what comprehensive eye exams include—particularly among younger employees. More than one in five Millennial and Gen Z employees incorrectly believe that if they receive an eye test/ vision screening from their primary care physician, they don't need to schedule a comprehensive eye exam with their eyecare professional—compared to just 8 percent of those in Gen X and 7 percent of Boomers.

The survey also found that only half of employees feel very confident in understanding what their vision plan covers, with few differences across generations. The silver lining is that nearly all employees (96 percent) say they'd be more likely to use their benefits if they better understood what their plan covers, reinforcing a need for education. Millennials were the most likely to say they'd be "much more" likely use their vision benefits if they better understood them (56 percent vs. 49 percent of all employees).

The survey indicated that lack of coverage of premium lens options may also be a factor in vision benefits enrollment and utilization. In fact, when asked which types of lens options are most important for their vision plan to fully cover, one in five employees said lenses that protect against UV rays—with this being the top choice for Gen Z. Additionally, when asked if employees would be more likely to schedule an eye exam if their vision plan covered one or more premium lens options, 92 percent said they would, little differences across generations.

### **Key Motivators for Increasing Interest in Vision Benefits**

The vast majority of employees (95 percent) agree that they would be more likely to enroll in their company's vision plan if they knew more about the importance of comprehensive eye exams and the specific, premium eyewear offerings available through their benefits.

- Six in 10 employees say **full coverage of premium lens options or enhancements** (such as photochromic lenses or anti-reflective treatments) would help motivate them to enroll in a plan if they





weren't previously enrolled. While important to all generations, this was the top motivator among Millennials and those in Gen Z.

- More than half of employees say they would be more likely to enroll in their company's vision plan if they better understood that eye exams could provide **early detection of serious health issues**. While important to all generations, this was the top motivator among Boomers (62%) and those in Gen X (57%).
- More than half of employees (51%) say they'd be more likely to enroll if they knew vision benefits could help provide **early detection of eye diseases**. While important to all generations, this is an even stronger motivator for Boomers (58%).
- More than half of employees (52%) say they'd be more likely to enroll if they knew vision benefits could help them **save on medical costs**. While important to all generations, this was the least important motivator to those in Gen Z (41%).
- Other motivators for enrolling in a vision plan included: access to eyewear to **boost productivity at work** (44%), and access to eyewear to better **enjoy free time** (35%).

### Spotlight on Premium Eyewear

Premium lens options, like anti-reflective treatments and photochromic lenses—which adapt their level of tint in changing light to enhance and protect vision—are desirable among employees and are a major factor when considering enrollment.

- Eight in 10 employees overall say they would be **more likely to enroll or keep enrolling in a plan** if it covered premium eyewear options, like photochromic Transitions® lenses—with four in 10 saying they would do so even if it meant a small increase in cost.
- Of eyeglass wearers specifically, 85 percent of employees say they would be **willing to pay more for a vision plan** that fully covered premium eyewear options—with Millennials by far the most likely to say they'd be likely (92 percent) or very likely (55 percent) to pay more.

The survey also confirmed that brand name does matter to employees—and can impact enrollment trends. More than six in 10 employees (62 percent)

say it's important to them to have authentic *Transitions* lenses covered by their vision plan as opposed to other photochromic brands—with little difference across generations.

Furthermore, offering employees access to premium eyewear options can help ensure that those who do enroll in their vision benefits are actually taking advantage of them. Nine in 10 eyeglass wearers (92 percent) say they would be more likely to schedule an eye exam within the next 12 months if their vision plan covered one or more premium lens options, such as anti-reflective coatings, photochromic lenses or lenses that offer protection from UV light or harmful blue light.

#### Notes

*Online survey conducted by Wakefield Research on behalf of Transitions Optical, Inc. in December 2017 among 1,300 nationally representative U.S. adults, ages 18+, employed full- or part-time, whose employers offer vision benefits. For the purposes of this survey, Generation Z adults are defined as ages 18-19, Millennials (Gen Y) as 20-36, Gen X as 37-52, and Boomers as 53-71.*



**Drew Smith** is the Director of North America Channels for Transitions Optical, Inc. Drew joined Transitions Optical in 2007 as the Retail Account Manager for Canada based out of Toronto, ON. In his current role, Drew oversees the Transitions account teams that call on National Retail US & Canada, Managed Vision Care, Alliance Groups, and Independent Labs. Drew has worked in the optical industry since 1994 in various roles as a licensed Optician and in national account sales.



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# Looking To Offer 401(k) Plan?

## | Here's the beginner's guide

 By **Nicolle Willson**

Offering a 401(k) sends a message to your employees that you're invested in their future.

According to a [research](#) from Guideline, about half of American families have no retirement savings. What's more: Less than half of small businesses offer a retirement plan. Consequently, it's unsurprising that the research also indicates that employees who are satisfied with their benefits – like a 401(k) plan – are also extremely satisfied with their jobs overall.

Are you a small business owner looking to get started with this powerful employee benefit? There are plenty of helpful resources available [over on the IRS website](#) that cover the actions you need to take to get everything set up. But in the event tax code isn't a language you're fluent in, let's break things down a bit more simply.

### Step 1: Choosing Your Plan Type

The IRS has designed [annual non-discrimination testing](#) to make sure the plan a business offers is equally accessible to every one of its employees. If a plan fails one of these tests, it could result in expensive corrections, a lot of administrative work and potentially even refunding 401(k) contributions.

How and when an employer makes contributions on behalf of its employees is the main differentiator for 401(k) plan types. While there's no requirement that employers make contributions at all, a 401(k) plan can skip nondiscrimination testing altogether depending on how contributions are made.

Here are the three plan options, what they require, and the testing implications:

- **Traditional 401(k):** Employers have the flexibility to choose between not contributing at all, making outright contributions or matching a portion of the wages employees defer. An employer can also set up these contributions with a vesting period. While it's useful to set up your plan however you want, a traditional plan must pass nondiscrimination testing each year.
- **Safe Harbor 401(k):** This plan type is similar to a traditional plan, but it requires employers to make contributions. There are very specific rules about how contributions are structured in these plans, and they usually must vest immediately. By [committing to making these contributions](#), a plan gets to bypass nondiscrimination testing. Companies of any size can offer a Safe Harbor plan.
- **Simple 401(k):** SIMPLE is an acronym for "Savings Incentive Match Plan for Employees." This plan type is allowed for businesses with fewer than 100 employees. Similar to the Safe Harbor plan, SIMPLE plans require employers to make contributions to their participants' 401(k) accounts that vest immediately. SIMPLE plans are also exempt from nondiscrimination testing.

### Step 2: Adopt a Written Plan

Once you've selected a plan type, you need to create a written document that – [according to the IRS](#) – "serves as the foundation for day-to-day plan operations." That language may sound a little

intimidating, but your 401(k) plan administrator will usually handle this paperwork for you.

### Step 3: Arrange a Trust Fund for the Plan's Assets

A plan's assets must be held in trust to ensure that they're used solely to benefit plan participants and their beneficiaries. In other words, all those employee and employer contributions need to be kept in a safe place by a custodian and monitored by a trustee. A trustee is responsible for collecting the contributions, investing them as directed by the participants, and issuing distributions. This is also something your 401(k) plan administrator will typically handle for you.



### Step 4: Develop a Recordkeeping System

It's important to maintain a reliable accounting of the activity in your plan. This step helps you keep track of contributions, earnings and losses, plan investments, the expenses and the benefit distributions from participants' accounts. Doing a good job will make the preparation of the plan's annual return easy.

### Step 5: Provide Plan Information to Participants

You must notify all eligible employees about your 401(k) plan (or any updates to it), typically 30 days

before they go into effect. A summary plan description that you circulate usually serves as the primary way to share information about your plan and its benefits. If you include plan features like automatic enrollment, Safe Harbor or a Qualified Default Investment Alternative, you may have to issue additional notices to your plan participants.

### The Added Benefit of Tax Advantages

If you've read this far, a 401(k) plan probably feels like a good idea. However, there's one benefit we haven't mentioned yet: the tax benefits for your company. The three primary tax advantages to sponsoring a program (according to the IRS [401\(k\) Plan Overview](#) page) are:

- Your business pays less income tax because employer contributions are deductible business expenses (below certain limitations).
- Your business can deduct the costs to set up and administer the 401(k).
- Your business may also qualify for a [Retirement Plan Startup Costs Tax Credit](#).

This is a lot of information to get through, but don't let that scare you away from offering your employees a 401(k). Most businesses rely on a 401(k) administrator to handle some or all of these steps. Start working with your administrator today to improve your employee benefits, which, in turn, improves employee satisfaction.

*This article originally appeared [here](#).*



**Nicole Willson**, JD, CFP®, C(k)P®, is the Senior Retirement Specialist at Guideline, where she helps small businesses find the best-fit 401(k) plan for their unique situations.



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# Behavioral Economics

## For Better Benefits Decisions

Easy hacks to guide your employees in the right direction

By **Meisha Bochicchio**

Human resources, at its core, exists to support the organization as a whole by helping employees perform at their highest level. This support is provided through a wide range of activities: recruiting talent, helping employees make the right benefits decisions, providing professional and educational support, keeping employees engaged within the organization, providing performance guidance and feedback, creating and encouraging wellness initiatives - the list goes on and on.

However, what happens when employees in the company make the wrong choices?

### What is Behavioral Economics?

Despite economists' best efforts to define humans as 'rational' - this simply isn't always the case. Humans are human, and we are perfectly capable of making bad choices, despite the potential repercussions. We overeat, we overspend, and we waste time on things that make us feel good but that aren't always good for us.

Whoops.

"Benevolent persuasion", "choice architecture", "the nudge theory" - behavioral economics has several monikers. A fascinating and emerging field, behavioral economics combines psychology and economics

to determine why people tend to make the wrong decisions and how to 'nudge' them to make better choices.

### The Current State of Benefits

Do any of these sound familiar?

"We offer a great 401(k) match program, but people still don't participate."

"Employees went back to their old ways after completing our wellness initiatives."

"We can't force people to participate - they have to want to do it."

If so, you're not alone. HR teams of every size struggle to educate employees about benefits offerings and to keep employees fully engaged with programs.

### Retirement Savings

In 2016, 28% of surveyed non-retired adults indicated that they currently have [no retirement savings or pension](#). A more recent [2018 survey](#) indicated that more than 60% of millennials have no money saved for retirement and that 51% of pre-retirees are behind schedule on their retirement savings. And, despite the fact that many adults struggle to save for retirement, there is also the challenge of savers cashing out

accounts early or borrowing from accounts due to unforeseen financial difficulties, despite steep tax penalties.

## Health Care Costs

The cost of health care is another ultimate driver for encouraging employees to make better benefits choice. Simply put, healthier employees cost less to insure and employ than employees in poor health.

*But just how much does poor health cost?*

[A 2012 study](#) indicated that poor health costs employers \$576 billion (yes, billion with a ‘b’) per year. The study included expenses associated with the cost of sick days, lost productivity, and spending on medical bills. And, the cost is only going up, with large employers projected to see a [4.3% increase in health benefits in 2018](#). The average premium [has risen almost 20% over the past 5 years](#), to \$7,000 for single coverage in 2017 to nearly \$20,000 for family coverage. And, out-of-pocket costs grew a staggering 66% between 2005 - 2015, which is more than twice the growth rate of wages during that same period.

On the flip side, the healthiest employees can cost companies significantly less in health care costs, as indicated by [a recent South Florida study](#), which found that ‘healthy’ employees averaged only \$4,300 in health care related costs, less than HALF of the \$10,000 incurred by employees in poor health.

*\*Source: [Report on the Economic Well-Being of US Households in 2016 - May 2017](#)*

## Put Behavioral Economics to Work - 5 Simple Hacks

So how can your HR department apply behavioral economics to encourage employees to make better benefits decisions? There are several easy hacks that can help ‘nudge’ your employees in the right direction.

### Framing

Think about how you are framing information and messaging related to your benefits and how that impacts your desired outcome. For example, to encourage a positive behavior, you might use *social proof* to showcase a ‘correct’ behavior.

*“83% of your co-workers have completed open enrollment - what are you waiting for?”*

**Loss aversion** could also be used to nudge employees in the desired direction. The thought of losing something is [twice as motivating](#) as the thought of gaining something. So, consider highlighting negative outcomes versus touting positive outcomes, or using loss (or potential loss) as a motivator. See *Also: [Study - Loss Aversion & Employee Wellness](#)*

### Naming

Simple naming conventions can reposition plan options in a more positive light. Consider calling your “High Deductible Health Plan” option, which has a negative connotation, a “Smart Saver Health Plan”, “Consumer’s Choice Plan”, or something else with a more positive nuance.

### Ordering

Listing the optimal plan first in your enrollment process will increase the likelihood of selection. Do you want to increase adoption of your high deductible health plan? If so, program that as the first option on the list of plans in your benefits shopping and enrollment software.

### Auto Enrolling

Auto-enrolling employees in specific plans and programs with an opt-out feature is a new alternative to traditional opt-in plans. This is becoming a [common practice with 401\(k\) enrollments](#).

### Priming

Priming involves exposing people to relevant information or ideas prior to the actual decision-making process or task. For example, ask employees to set goals and make hypothetical plans for retirement prior to conversations and decisions related to 401(k) enrollment and contribution decisions.

### Behavioral Economics in Action

All of this sounds great in theory, but does behavioral economics actually work? Survey says: Yes.

### Engineering Health Food Choices

[Google completely revamped their food program](#) with built-in ‘nudges’ to help employees make healthier

decisions. For example, research shows that people tend to fill their plate with the first item in a food buffet, so Google moved salad bars to the front of the line. Large food plates and to-go containers were swapped out with smaller plates to encourage portion control. Desserts were moved to a corner of the cafeteria and portions were downsized to reduce over-indulgence. Candy was removed from clear containers and placed in opaque bins to make them less visible.

The result?

During the experiment, the portion of total calories that employees consumed from candy dropped 9% and the total fat consumed from candy dropped 11%. When water bottles were moved to the front of refrigerators, employees consumed 47% more water than when there were on the bottom of shelves.

The key here is that Google did not remove the “good” (aka bad) food options or take away free food altogether, but rather re-engineered their offerings to make the right choices more accessible and appealing.

**Learn More:** [How Google Optimized Healthy Office Snacks](#)

## Encouraging Honesty In Self-Report Forms

Does your company require employees to self-report data? A quick change in your reporting process can encourage and increase honesty, as noted in [a 2012 insurance study](#). The experiment moved employee signatures for mileage reimbursement from the bottom of submission forms to the top of submission forms.

The result?

Employees who signed the top of the form reported 10.25% more mileage versus those who signed at the bottom of the form. Thus, the simple change in the signature location likely reduced the extent to which customers falsified mileage information in their own financial self-interest.

## Opting-In Vs Opting-Out

Is there a positive behavior that you want to encourage? Consider implementing an **opt-out program** versus the traditional opt-in approach. This approach was studied in the context of [401\(k\) contributions](#), where employees were automatically opted-in to contribute with the option to opt-out. Standard economic theory speculates that automatic enrollment should make no difference to employee savings outcomes because it does not change the savings options faced by employees. However, the study showed that 401(k) participation rates *rose 85%* after automatic enrollment was initiated.

## Better Benefits Through Behavioral Economics

These are just a few examples of how behavioral economics principles can be put to work to help create a better benefits experience for both employers and employees. HR professionals, the architects and managers of benefits programs, play a critical role within organizations. By applying proven behavioral economics principles and rethinking program structure and communications, HR can make benefits easier to understand, more effective, more efficient, and more ‘human’.



**Meisha Bochicchio** works as the Content Marketing Manager for [PlanSource](#). With over 20 years of benefits experience, PlanSource provides innovative technology solutions for a better HR experience



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