

September 2015

BENEFITS TECHNOLOGY



08

VITAL STATS

Wearables give valuable insight

13

COST-CUTTING

Advantages of reward software

16

APPY DAYS

Consumer market drives benefits apps

19

WISH LIST

What employers want from portals

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Single minded

Putting all benefits on one platform will encourage employee engagement, says **Stuart Bennett**, head of flexible and online benefits at Equiniti



Technology has transformed the way we live. Tablets and smartphones have overtaken laptops and desktops as the device of choice when browsing the internet, increasing the expectation of easily accessible information whenever we want it.

With the growth of smartphone and tablet capabilities, people have technology at the tip of their fingers. Employees expect to encounter the same ease of access and experience when interacting with their compensation and benefits package online. They expect access to all their benefits in the same place without the need for multiple user IDs and passwords.

Employee benefit portals have been around for a number of years but they typically hold only static information with limited ability to transact on the various benefits offered, such as share schemes, pensions and flex.

The challenge is to bring workplace benefits together on one platform to allow employees to not only view but also transact on all the schemes available to them. This not only includes the benefits mentioned above, but also schemes such as employee assistance programmes, financial wellbeing applications and voluntary or cashback schemes.

Often, these are underused services because they are not promoted effectively. Elevating them into the overarching employee portal will ensure all employees know what they are and how to access them.

Another area that is gathering momentum is online financial guidance. The ability to offer employees easy-to-use, free, regulated advice for possible investments will continue to evolve and should be included in workplace savings platforms.

Employers also benefit from having a central portal. Integration enables cross-reporting on all benefits and analysis of these reports will provide fantastic insight. Without this holistic view, it is difficult to judge what is important to employees.

This leads to higher employee engagement. Technology enables quick communication, with a consistent message across the whole business. The portal can also record feedback and allow access to employee engagement surveys. They can even link into social media such as Twitter and Facebook.

Looking at future technological advancements, wearable technology could lead to the lines between

work and home becoming blurred. Whatever the concerns about the separation of work-life interests, amalgamating personal information into their employee portal could help determine which benefits are promoted.

Another area with potential is smartphone linkage to workplace cashback benefits. Soon employees will be buying high street products with their phones, creating instant cashback through a workplace platform.

Technology also needs to allow 24/7 access. Any-time enrolment for flex should be considered and non-technology benefits should not be neglected to achieve a truly high-performing culture.

Technology is evolving and employers need to ensure their schemes remain current and accessible. When all workplace benefits are brought together on one platform, we will see a profound impact on employee engagement, and so deliver multiple benefits for employers. Technology is always driven by people who use it and those people are your workforce.

“Integration enables cross-reporting on all benefits, providing fantastic insight. Without this holistic view, it is hard to judge what employees want”

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CONTENTS

05 / Case study round-up

The latest employer news

06 / Legislation

Employers' data obligations

08 / Wearable technology

With the right device, employees can get fit while employers can analyse data

13 / Reward software

Reducing the administration burden

16 / Apps

How the benefits apps market is developing

19 / Online portals

What is on employers' wish lists

23 / Social media

Boosting employee engagement while avoiding the pitfalls

26 / Home Group

How the housing provider has boosted engagement through technology

LEADER



part of everyday life.

Initially available in the consumer market, we are now increasingly seeing a number of these filter into the benefits world. Apps are a prime example. While the consumer apps market has shown signs of beginning to reach maturity, benefits apps are still very much a growth area. Find out how this area is developing in *Device developments* on page 16.

Wearable technology is another area currently receiving a great deal of attention among employers, particularly with regards to informing their health and wellbeing strategy. The aggregated data that can be gleaned from such devices around the key issues impacting a workforce's health can be a valuable source of information that can feed into the design of an effective health and wellbeing strategy. Read more in *Working out with wearables* on page 8.

The world of technology is continuing to develop at a rapid pace.

Technological capabilities that would have been unthinkable just a few years ago are now increasingly

But, understandably, alongside such progress have come concerns about how such technology, and specifically the data it generates, is being used.

There are a number of issues around data protection compliance and data security that employers must bear in mind (see page 6).

With so much happening in this space, benefits technology will be the focus of several sessions at this year's Employee Benefits Live, which will take place on 21 and 22 September at Olympia National.

In the closing keynote session on 21 September, Dr Chris Brauer, director of innovation and senior lecturer in the Institute of Management Studies, Goldsmiths, University of London, will discuss whether wearable technology is the future of workplace health.

Meanwhile, earlier that day, Nik Butcher, reward manager at Tesco Hospitality and New Business Development, and Paul Bissell, head of reward and policy at Three, will present on mobile technology and online recognition systems.

I think we're set to see a lot more development and innovation in this area.

Debbie Lovewell-Tuck, Editor

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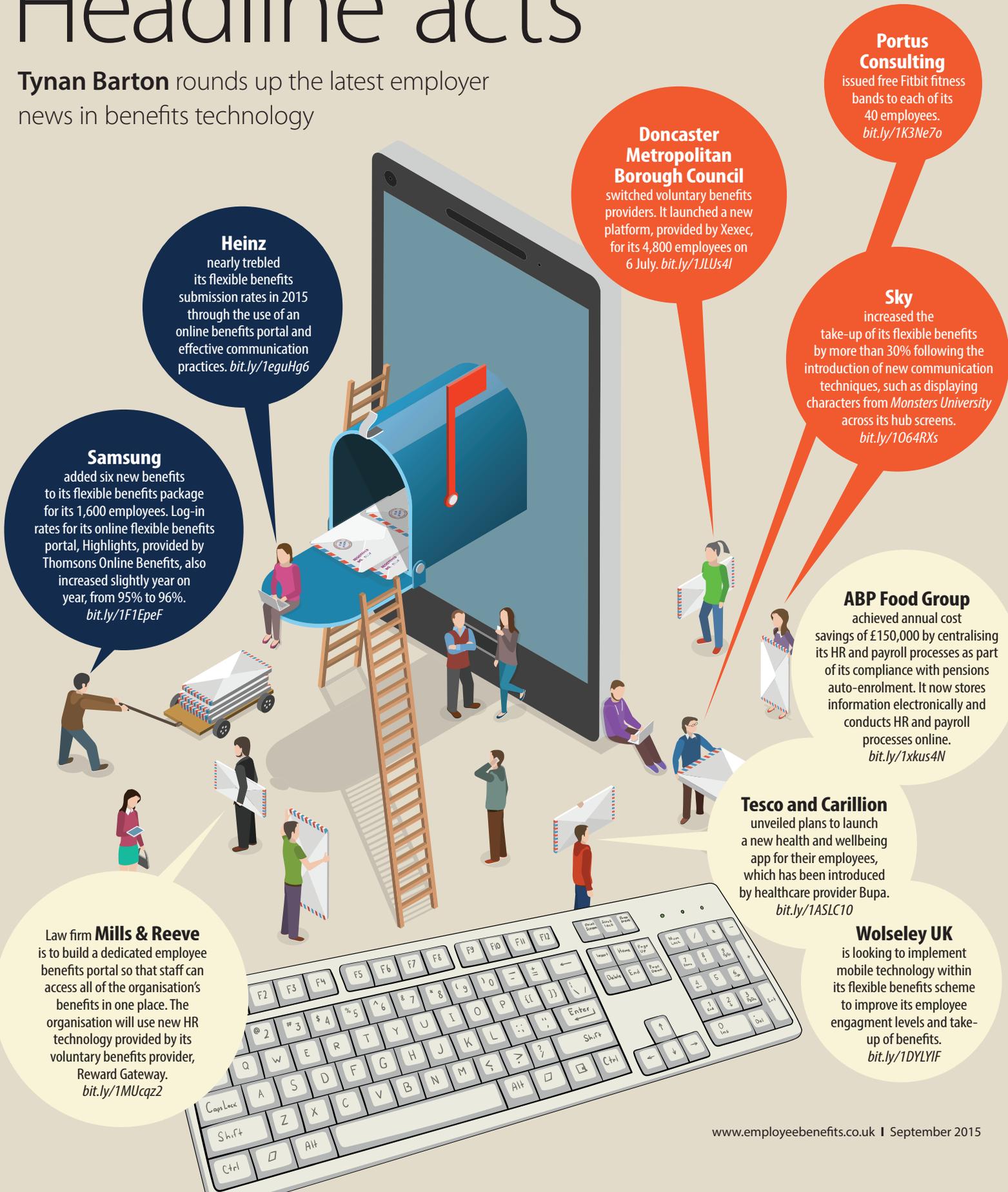


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Headline acts

Tynan Barton rounds up the latest employer news in benefits technology



Heinz nearly trebled its flexible benefits submission rates in 2015 through the use of an online benefits portal and effective communication practices. bit.ly/1eguHg6

Doncaster Metropolitan Borough Council switched voluntary benefits providers. It launched a new platform, provided by Xexec, for its 4,800 employees on 6 July. bit.ly/1JLU54I

Portus Consulting issued free Fitbit fitness bands to each of its 40 employees. bit.ly/1K3Ne7o

Sky increased the take-up of its flexible benefits by more than 30% following the introduction of new communication techniques, such as displaying characters from *Monsters University* across its hub screens. bit.ly/1064RXs

Samsung added six new benefits to its flexible benefits package for its 1,600 employees. Log-in rates for its online flexible benefits portal, Highlights, provided by Thomsons Online Benefits, also increased slightly year on year, from 95% to 96%. bit.ly/1F1EpeF

ABP Food Group achieved annual cost savings of £150,000 by centralising its HR and payroll processes as part of its compliance with pensions auto-enrolment. It now stores information electronically and conducts HR and payroll processes online. bit.ly/1xkus4N

Tesco and Carillion unveiled plans to launch a new health and wellbeing app for their employees, which has been introduced by healthcare provider Bupa. bit.ly/1ASLC10

Law firm **Mills & Reeve** is to build a dedicated employee benefits portal so that staff can access all of the organisation's benefits in one place. The organisation will use new HR technology provided by its voluntary benefits provider, Reward Gateway. bit.ly/1MUCqz2

Wolseley UK is looking to implement mobile technology within its flexible benefits scheme to improve its employee engagement levels and take-up of benefits. bit.ly/1DYLYIF



Protecting the people

Employers must be aware of their obligations when handling data sourced from benefits technology, says **Stephanie Creed**

As a society, we are producing and storing ever more data, which is especially prevalent in the employee benefits sphere with the development of programmes, software and applications to manage vast amounts of employee data.

But with great power comes great responsibility. The Data Protection Act 1998 (DPA), which governs data protection in the UK, imposes certain obligations on employers when handling personal data.

Benefits scheme technology encompasses a range of applications and software, including online benefits portals, workplace savings platforms, wearable technology, health screening apps and so on. Information gathered may include earnings and other personal financial information (pension, insurance and so on), health information (whether collected from monitoring devices, apps or insurance schemes) and personal information in relation to an employee's family.

Because of its nature, much of the data sourced from benefits scheme technology is sensitive, meaning that even greater obligations are placed on employers and third parties when collecting, storing and processing.

The information should be used purely for its stated purpose; in other words, if data is stated to be collected for the provision of a pension benefit, it should be used for that purpose only.

Employers must ensure that employee data is collected, stored and processed in compliance with the requirements of the DPA, even where the processing, collection and/or storage is outsourced to an external provider. They must ensure that any employees collecting, storing or processing such data also comply with DPA obligations. For sensitive personal data, prior employee consent is usually needed.

Broadly speaking, the DPA requires data to be processed for limited purposes. Data must be relevant, adequate, accurate and lawfully processed. Such data must be kept secure and for no longer than necessary. There are also restrictions on transferring it outside the EU without adequate protection.

Third-party benefits providers often sell or use employee data for other purposes, commonly marketing, and employers should be aware when outsourcing benefits arrangements.

There may be practical issues in ensuring data protection compliance where those handling employee data are either off site, at home or remote working, and where bring-your-own devices (BYOD) and wearable technology are used.

Cloud computing or storage and file-hosting sites similarly pose difficulties for employers, partly because many of these facilities are not sufficiently secure and because the facilities' servers are often located outside the European data network.

What should employers do?

Employers need to make sure they consider the grounds for the processing of personal data; what (sensitive) data they are collecting, storing or processing; and who is handling data. They need to assess the purposes for handling data; where data will be stored; and the geographical location(s) of data throughout. Also, they need to consider whether data will be transferred, as well as where and how any transfers will take place.

Employers should provide a data protection policy clearly setting out the reason and standards expected of employees when handling personal data, monitoring powers and the obligations on the organisation and its employees regarding the collection, storage and processing of (sensitive) personal data. They should also provide regular update training on data protection obligations; a structure and process for reporting and managing queries and breaches of data protection obligations; adequate data protection, network and security systems; and adequate monitoring and data tracking systems.

Also key is that employers have adequate structures for making workers such as contractors or agency workers aware of obligations and enforcing sanctions; and adequate structures for home workers, and remote and flexible workers, including as regards monitoring, training and supervision ■

Stephanie Creed is an associate at law firm Taylor Wessing



Employers must ensure that data is collected, stored and processed in compliance with the requirements of the DPA

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Working out with wearables

With the right device, employees can get fit while employers can analyse aggregated data to gain valuable insight on health and wellbeing, says **Louise Fordham**



CAMERON LAW

Approximately six million people are expected to own a wearable device by September 2015, according to YouGov's *Wearables tracker research 2014*, published in October 2014. Furthermore, 18% of employees in Europe have access to some form of wearable technology at work, according to research by human capital management provider ADP, *Tools and technology: Europe at a glance*, published in July 2015.

However, it is in the health and wellbeing space that wearable devices are having the biggest impact for organisations and their staff.

There is a range of wearable health and fitness technology on the market, from simple devices such as pedometers to more intuitive trackers such as Fitbug Orb, Jawbone and Fitbit. Employers are making such technology available to their workforces in a number of ways, including discount schemes or as a free provision through certain insurance products.

So how can employers utilise this technology to enhance the wellbeing of their staff, and what hurdles may need to be overcome when positioning wearable devices within workplace health programmes?

Supplying insights

Calories burnt, miles run, sleep patterns and resting heart rate are just some of the metrics that wearable trackers can collect. These insights can provide the wearer with a baseline knowledge of their personal fitness level, as well as measure

**IF YOU READ NOTHING ELSE,
READ THIS . . .**

- **Data collected from wearable devices can provide meaningful insights for both employers and individual users.**
- **An effective communication strategy and supportive culture with the organisation can enhance the take-up and continued use of wearable devices.**
- **Wearables may become more widespread in the workplace as the technology becomes more sophisticated and functionality increases.**

activity patterns and improvement rates. As Chris Evans, senior consultant at Buck Consultants at Xerox, says: "The important thing is that it's raising people's awareness of how much, or indeed how little, they are moving around."

Employers can also use data to gain a better understanding of how their staff engage with health and fitness, which can inform their health and wellbeing strategy. Paul Shires, sales and marketing director at Westfield Health, explains: "It's a way of getting an anonymised report on health and wellbeing for [an] organisation. On the back of that data [employers] can start to run relevant and appropriate campaigns."

While the information collected by wearables is one of the greatest advantages for both employers and staff, it can also be perceived with

CASE STUDY**Dixons Carphone boosts wellbeing with wearables**

On 11 and 12 July 2015, around 200 Dixons Carphone staff trekked 100km from Oxfordshire to the Avebury stone circle in Wiltshire.

Twelve of them were part of the organisation's Average to Awesome (A2A) challenge. Following a selection process, those in the A2A team received extra support to reach their fitness goals and complete the race. This included custom-fit trainers and a personal training regime devised by Rory Coleman, who has completed more than 900 marathons.

While this is the second year of the Dixons Carphone Race to the Stones, it is the first year wearable technology entered the training mix. A Fitbit Surge was given to everyone on the A2A team.

Some of the organisation's 27,000 UK- and Ireland-based staff were already using wearable devices for personal fitness. Those on the A2A challenge could set up competitions and training groups using the devices. Kesah Trowell, head of corporate and social responsibility at Dixons

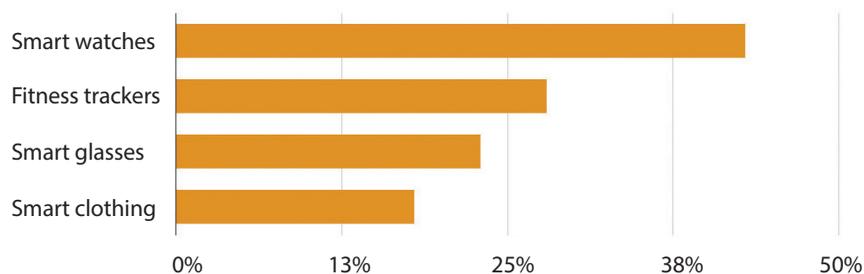
Carphone, says there are plans to use the technology again next year. "[Participating employees] are fitter and they've got a different mental outlook," says Trowell.

The organisation also sends emails with health, training and nutrition tips, and wearable devices discounts.

The event improved communication across locations and teams. Trowell says: "With [Carphone Warehouse and Dixons Retail] merging, it was great to get people from different sides of the business together."

some trepidation. Some employees may have concerns around privacy but data is subject to protection and if employers do opt to collect data through an aggregation tool, it is anonymous.

Employers can help dispel misconceptions via thorough and transparent communication about how wearable technology works and why it is being made available to staff.

**WHICH WEARABLE TECH CATEGORY
ARE PEOPLE MOST LIKELY TO BUY?**

Source: Apadmi's 2015 Wearable technology study. Figures based on survey of 500 members of the public across the UK in late 2014.

Engagement and usage

There may be assumptions about how different groups will respond to wearable technology. While tech-savvy generations Y and Z may be seen as the most likely to engage with digital devices, take-up may be faster among baby boomers and the first wave of generation X, who could be driven by a more immediate need to manage serious health conditions, says Matthew Lawrence, head of broking and proposition for health and risk at Aon Employee Benefits.

The diverse levels of fitness within a workforce should also be taken into consideration when designing a health strategy that incorporates wearable devices. Evans explains that trackers



have historically been geared to those who are already engaged with fitness. "This then alienates the people who would perhaps most benefit from these devices, although there are a few things that can be done to overcome this," he says.

Introducing simple devices such as pedometers is one method, says Shires. "This technology can help get engagement from the widest possible population, but more advanced technology can help create more meaningful wellbeing strategies."

Communication and workplace culture are also key to maximising the benefits of wearable technology and driving long-term behavioural change. John Dean, managing director of Punter Southall Health and Protection, says: "Giving someone a wearable device but then not giving them any cultural change is a bit pointless."

He adds that cultural change could include encouraging staff to walk to work, providing

showers and changing facilities for those who exercise at lunchtime or organising fitness challenges and sports clubs.

Future trends

As wearable technology develops, so will the way it serves employers and their workforces. Increased competition and market presence should drive down purchase costs, providing a greater return on investment. As Dean explains, not only can the devices improve staff health and boost productivity, they can reduce the costs of sickness absence and private medical insurance.

Improved functionality, design and usability are also areas for development. Increased data accuracy and presentation could make wearables more attractive. Lawrence says: "The challenge for technology firms surrounds making the data much more compelling. If they can get that right, wearables will become much more mainstream."

Widening their focus from fitness to deeper health metrics, such as blood sugar levels, could also see wearable technology expand from the preventative space into the management of longer-term health issues and perhaps even diagnosis. As Shires says: "We haven't seen anything yet." ■



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Read also *How to track the impact of healthcare benefits* at: bit.ly/1DG3rTM

Viewpoint



Dr Chris Brauer
is director of innovation and senior lecturer at the Institute of Management Studies, Goldsmiths

Behavioural profiling completes insight jigsaw

Data from human beings is one of the missing pieces in harnessing value and strategic insight from big data.

It is advancements in behavioural economics and profiling that promises the greatest impact of workplace wearables.

The practical, legal and ethical hurdles to wearable workplace adoption are starting to resolve. A PWC survey of 2,023 working UK adults in January 2015 indicates that more than half of employees would wear a smartwatch if their data was used to analyse working hours, stress levels, work environment and location, free health screening or health and fitness incentives.

There are three immediate opportunities for organisations in using wearables: they help employees learn about themselves and provide pathways for self-improvement; they enhance teamwork; and they upgrade the analytics capacities of HR.

Chris Brauer will discuss wearables at Employee Benefits Live on 21 September

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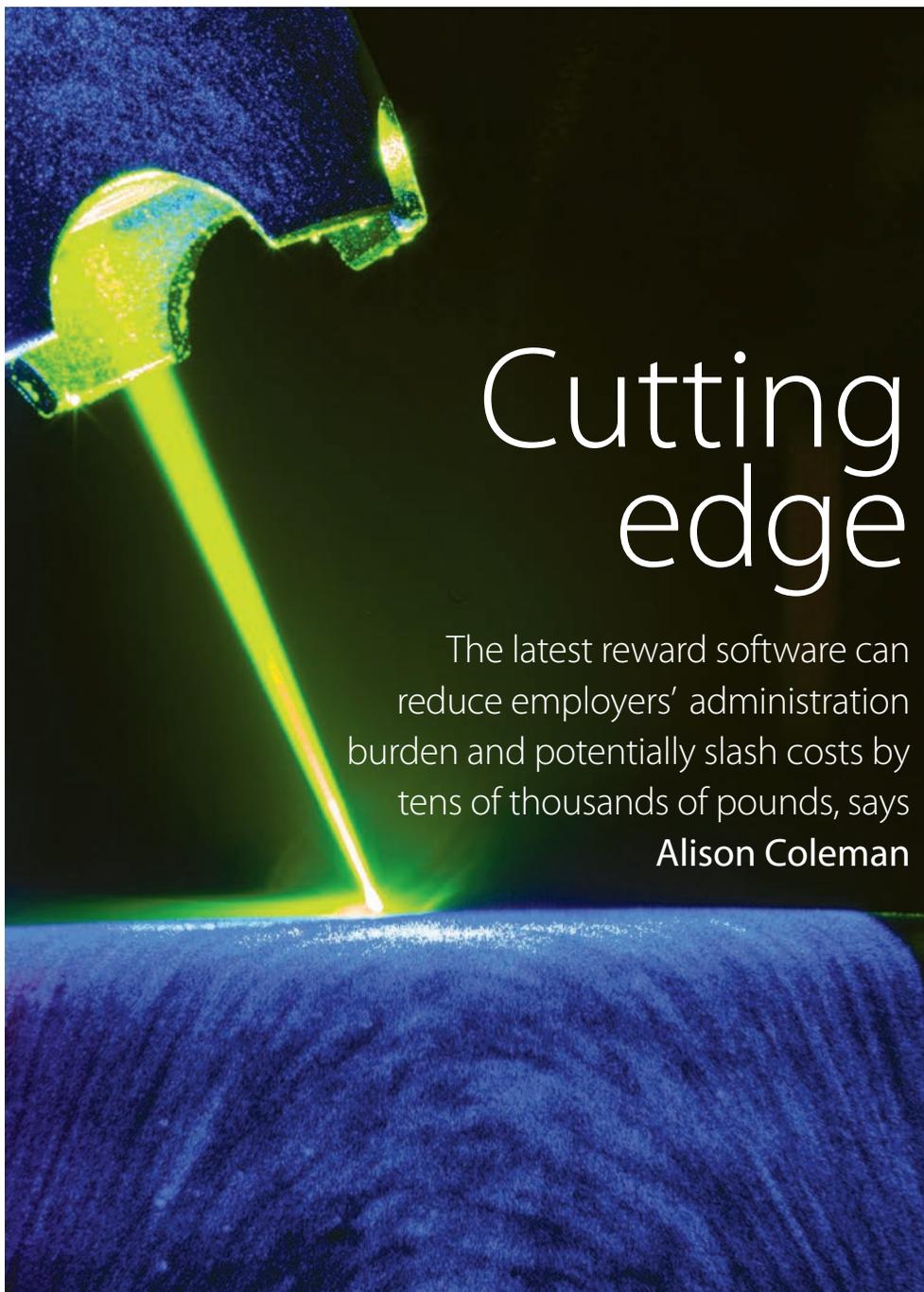
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Cutting edge

The latest reward software can reduce employers' administration burden and potentially slash costs by tens of thousands of pounds, says
Alison Coleman

IF YOU READ NOTHING ELSE, READ THIS ...

- A good software system can eliminate the need for a dedicated benefits administration function and alleviate much of the admin burden from HR.
- When choosing a system, employers should opt for cloud-based providers that offer services that can be integrated into an existing HR system that are least likely to disrupt business or IT functions.
- In an age of multi-generational workforces, employers should choose a technology-based benefits system that offers something for all members of staff.

occupational pension schemes and those with complex auto-enrolment populations all tend to struggle with either high internal overheads or large external outsourcing fees, which may not hold up against platform costs," he says.

"To look at it the other way around, [employers] with a good human capital management technology strategy and mature HR organisation tend to have no dedicated benefits administration [function], as a dedicated platform and strong systems integration reduces the burden by up to 85%."

Cost savings vary depending on the size of the organisation and how proficient its benefits administration system was before, but if the typical ratio of full-time HR professionals to staff is 1:100, experts estimate that some HR software solutions can reduce this to 1:140, saving employers tens of thousands of pounds annually.

For example, music licensing firm PPL saved around £10,000 and boosted employee engagement after introducing a new benefits technology system. The organisation implemented the new software system after discovering it was wasting around 5% of time on a number of administrative tasks, which was affecting staff productivity levels as well. The software has made routine tasks such as holiday records and training information fully automated and paper-free, and provided staff with access to individual payroll, bonus and benefits information online. ➤

Organisations are adopting the latest technology to streamline a range of business processes, one of the latest being their employee benefits administration. The benefits market is packed with sophisticated technology platforms, cloud-based systems and software that promises to take the hassle out of time-consuming, outdated, paper-based processes.

All well and good, the finance director may say, but where exactly is the reduction on the admin burden and where are the cost savings?

Matthew Gregson, consulting director at Thomsons Online Benefits, says there are key characteristics of organisations and benefit programmes where the admin burden is high.

"Acquisitive [organisations] that haven't harmonised benefits, those with traditional

When it comes to choosing benefits software, there are options available for almost every type of employee benefit, from traditional hosting to modern cloud-based systems.

Any decent software will bring administrative benefits to any organisation with more than a handful of employees, says Adam Sidbury, director of software specialist Digital Fibre. "The complexity kicks in when [employers] try to select the most appropriate benefits for [their] business and tie together all of the different providers' software," he says.

Seamless integration

A provider for everything will never exist, because new services are popping up all the time. The best route is to select modern, nimble, cloud-based providers that offer services that can be integrated into an existing HR system that will neither disrupt a business nor give the IT team a headache, says Sidbury.

Martin Thompson, director and head of benefit consulting at Premier Pensions Management, says one of the biggest developments in benefits technology is the evolution of mobile-enabled systems.

"Staff expect to be able to access the technology 24/7, and mobile is the obvious way to achieve this," he says. "The use of nudge techniques to send relevant messages to a segmented workforce will also become the norm. From a cost perspective, particularly in the SME [small and medium-sized] market, speed of implementation and updates using [the] cloud will drive down costs."

Among the most pressing concerns for employers are talent acquisition, staff retention and employee engagement, all of which can be influenced by the employee benefits offering.

The key is to provide a benefits package that offers relevant options to employees of different generations and profiles, and to make it easily accessible. For example, while older employees may be interested in pension contributions, younger staff may see more value in benefits that help them save for their first home.

Such flexibility would be complex to administer but major efficiencies can be gained with the use of benefits software, says Jonathan Underwood, director at JLT Employee Benefits. "This can automate the entire process" he says.

CASE STUDY

Bwin.party generates cost savings with single platform

As a growing online gaming business, Bwin.party wanted to implement a global reward infrastructure that would encourage organisational agility and deliver a universal reward scheme across seven countries with different languages, employment law, tax and culture.

Bwin.party is the result of the 2011 merger of PartyGaming and Bwin Interactive Entertainment. With provider Thomsons Online Benefits, it developed a single

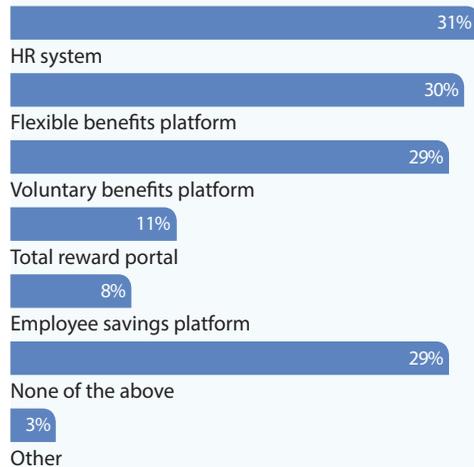
platform to deliver pay, benefits, share and recognition schemes. The scheme was launched in the UK and Gibraltar in April 2012 then rolled out in India, Bulgaria, Austria, Sweden and Israel.

By standardising its reward approach, there has been a 50% increase in staff relocations. Employee engagement in the scheme was also high, with login rates of up to 98%. The system saved more than £300,000 on the previous reward system.

Kathy Swindley, group HR director at Bwin.party, says: "It has enabled us to deliver a truly global reward strategy."



THE TECHNOLOGY EMPLOYERS USE TO DELIVER BENEFITS TO STAFF



Source: *Employee Benefits, The Benefits research 2014*

Allowing employees to notify the system about their changing life events and allowing the system to change benefit entitlement automatically creates further efficiencies.

Greater flexibility

Some might be concerned that extending flexible benefits and choice creates more admin. However, Gregson says most employers moving to flex tend to review benefits processes and systems. "Adding choice doesn't equate to added

admin, [because] single feeds in and out of good benefits platforms negate the impact," he says. Employers are implementing technology to introduce total flexibility, beyond the once-a-year view of flex. As a result, anytime windows, benefits expense schemes and programmes where employees can request payroll reimbursements for categories of health and wellness expenses are becoming more prevalent.

Benefits technology is particularly useful for international businesses, as data can be more readily analysed to compare reward packages. Technology can deliver comparisons across competing organisations in a sector and deliver one-on-one benefit comparisons by employee against national statistics.

When choosing a benefits software system, employers need to think long term and look for options that will engage their staff well beyond the initial launch. Thompson adds: "They should carefully think about what they are looking to achieve and what will encourage their employees to keep visiting the site." ■



Alison Coleman
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Read also *Is benefits technology helping or hindering benefits professionals?* at: bit.ly/SVSNk8

Choosing a flexible benefits platform

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There are a number of flexible benefits platforms on the market, so when choosing one, look at system capability, security and value, says **Richard McKinley-Price**

Flexible benefits platforms are becoming increasingly popular. According to research published by Staffcare in October 2014, 80% of employers with more than 100 staff offer some form of flexible benefits scheme, compared with just 11% a decade ago.

Delivering a successful benefits strategy is about understanding the complete picture and delivering it in a personalised way so that it resonates with each individual in a business. Flexible benefits technology helps employers maximise value for money and the positive impact of the benefits they offer.

Here are our top five points to consider when choosing flexible benefits technology.

1. Identify its capabilities

How flexible is the technology? Can it interface with the HR information system and payroll platform? Does it meet the organisation's requirements? If they later need to change it or add functionality, is this easy to do?

Can the technology enable automatic updates in line with law changes? For example, how easily can it update tax bands for net pay modelling and national minimum wage levels?

How well does the technology cater to individuals' needs? As more employees seek to tailor their benefits to suit their requirements, a one-size fits-all approach may not be suitable. Can it deliver different tiers of benefits based on a set of rules, such as age or length of service? Can it offer multiple enrolments to give staff flexibility and control to alter their benefits as and when it suits them?

2. Security considerations

A technology platform must comply with data protection regulations so the platform must meet certain security standards. This could

include secure file transfer protocol (SFTP) to ensure data can be moved safely.

Consider how the technology is accessed. Will it be externally hosted or installed on the internal IT infrastructure? If it is web-based, is it compatible with all main browsers?

How will the platform handle user access? Can the employer assign 'role-based' security, for example, managers or administrators, with different levels of access to content? And does the platform track user activity to flag anything suspicious?

3. Check its scalability

The global mobility of employees is on the rise, with nearly 57 million expats predicted by 2017 according to Finnacord's report, *Global expatriates: size, segmentation and forecast for the worldwide market 2014*, published in January 2014. Do employers really want to have multiple platforms for every country they operate in? If they have overseas employees, or may have them in the future, they might want to choose a platform that can span different countries, languages, currencies, tax treatments and legislative requirements.

4. Get value for money

Large implementation fees can often be more about supporting a platform's business model than a reflection on the actual work required, so employers should make sure they are getting value for money. What else can the platform offer?

According to *Employee Benefits' report Benefits research 2013*, published in May 2013, nearly three-quarters of employers believe employee engagement is a key issue in driving benefits strategies, so a platform that communicates benefits in a way that engages staff is essential. A platform that enables staff



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to see the complete picture, with the information they need to make informed decisions easily, is an invaluable tool.

5. Is support available?

The hard work does not end after an employer has implemented its benefits platform. What ongoing support will the platform provide to ensure the benefits strategy is a success in the long term? Can the platform give a single view of benefits? It's also wise to check how easily employers can access management information (MI) to monitor performance against key performance indicators.



Richard McKinley-Price is head of benefits management at Jelf Employee Benefits

Device developments

As more people ditch desktop PCs for tablets and smartphones, employers can choose from apps that give employees benefits information on the go, says **Louise Fordham**



IF YOU READ NOTHING ELSE, READ THIS ...

- **Mobile apps can provide employees with access to benefits wherever and whenever the need arises.**
- **Apps can complement traditional benefits communication and tap into the changing ways in which staff consume information.**
- **The increasing use of smartphones and the growing familiarity with digital technology in the consumer sphere could help boost engagement with corporate apps and the benefits they relate to.**

and retail discount schemes, with apps that can be used by staff while on the go.

Tapping into consumer trends

According to Ofcom's *Communications market report 2014*, published in August 2014, 16- to 24-year-olds spend 216 minutes a day on their smartphone. While this is significantly higher than the UK adult average of 82 minutes, they are not the only generation turning towards digital technology. Deloitte's research reveals that the largest increase in smartphone take-up (10%) was in the 55 and over age bracket.

Bulent Osman, managing director of the App Garden, says: "There's a shift in the way society is beginning to socialise and communicate, and expectations of employees in general are rising quite rapidly and adjusting to the new world of mobile and instant communications."

One of the key appeals of apps within the consumer sphere is that they can be used whenever and wherever a person is, and this flexibility is an advantage for employers and their workforce. Brian Hall, managing director of BHSF Employee Benefits, says that with the growing 'always-on' culture, there is an increasing need for benefits to be instantly available.

The way in which individuals are choosing to communicate and access information has been profoundly impacted by the growth of digital technology and the ever-rising popularity of the smartphone. Nearly three-quarters (70%) of UK adults had access to a smartphone in May 2014 compared with 62% in May 2013, according to Deloitte's *Mobile consumer 2014: UK cut* report, published in September 2014. The research also found that the average number of apps downloaded by consumers had fallen from 2.4 to 1.8 per month, partly due to the maturity of the consumer app market.

While there may be signs of maturity in the consumer market, there remains scope for growth in the corporate market, where apps can help to drive engagement with employee benefits. A range of apps have been developed across the benefits spectrum. One of the most notable areas is health and wellbeing, where multifunctional apps provide a number of activity and support options, from access to information and consultations to aggregated fitness data and engagement with colleagues. They are also being employed in the field of financial education (see column, page 17) and to complement flexible and voluntary benefits, such as bikes-for-work

CASE STUDY

Cambridge Judge Business School brings apps to staff

Cambridge Judge Business School (CJBS), at the University of Cambridge, is providing its 250-strong workforce with access to Rize, a mental wellbeing app for IOS and Android devices. The mobile app aims to lower levels of stress and anxiety by guiding users through interactive

tutorials and exercises built on therapeutic concepts. It will be trialled from September 2015 and the business school will look at longer-term implementation if this proves successful.

The app was developed through CJBS's entrepreneurial programme Accelerate

Cambridge.

Julie Brown, HR director at CJBS, says: "Hopefully it's going to help people in terms of their mental wellbeing, and it's also supporting an initiative that has

been developed through the business school."

The September roll-out coincides with the beginning of the academic year, which can be a time of heightened stress for staff, says Brown. "It's when people's stress levels tend to be quite high, so it's a good time to be having something proactive to help them deal with [it]."

A range of communication methods will be used to raise employee awareness of the app's availability, such as email, the intranet, posters and mentions in staff and manager meetings.

CJBS has also established a wellbeing working group, which has entered the school into the Global Corporate Challenge.



Steve Edgell, managing director of Wheelies Direct Cycle Solutions, says that apps could encourage continuous engagement. "With the use of apps, there may be opportunities for employers to move to 'anytime benefits' rather than flexible benefits windows, and in that scenario apps will come into their own in terms of being able to communicate with employees throughout the year," he explains.

Employees' personal familiarity with apps could help shape the growth trajectory of benefits apps. Lars Peter Busch, managing director and founder of LogBuy Group, highlights the importance of aligning consumer app functionality and features with those used by corporates. "It's very important when [developers] create an app that the usability is very good," he says.

Organisations could also draw inspiration from certain consumer app marketing strategies to drive employee engagement with benefits apps. Patrick Watt, corporate director at Bupa UK, says: "What we're seeing with these new digital technologies is the emergence of a new channel: business-to-business-to-consumer."

Looking to the long term

Enhanced communication and engagement are not the only upsides to benefit apps. Savvas Neophytou, co-founder and chief executive officer of Now Healthcare Group, says the flexibility they provide can lead to increased productivity and cost savings. Aggregated data can also help employers to identify key trends and adjust benefit packages accordingly.

While complementing more traditional benefit channels, apps can allow employers to meet the needs of a multi-generational workforce and changing communication habits. Osman says: "This is a tremendous opportunity and one businesses will begin to grab as examples of [employers] doing this take hold." ■



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Read also *How employees can support the transforming nature of employees at:* bit.ly/1N6Q2Gg

Viewpoint



Ian McKenna
is director at the
Finance and
Technology
Research Centre

Fully responsive websites are the way forward

Mobile devices represent an opportunity to ensure staff understand the full range of benefits supplied by employers.

Devices do not just get used when people are mobile. For many users, they are a more comfortable and convenient way to access information than a laptop or desktop PC. Recently, fully responsive websites that adapt to the way information is displayed depending on the device have diminished the need to develop specific apps for individual mobile platforms.

Employee benefits providers have been quick to grasp this opportunity. For example, Standard Life's retirement journey support content on its website has had 43,000 users since 6 April.

Friends Life, now part of Aviva, has built content to support its e-community service, which is designed to provide relevant content to members through various mediums: webinars, forums, posts, quizzes, emails and polls.

Friends Life says one of the service's objectives is enabling the member to avoid keeping all their paper documentation.

Financial education is seen as an important part of this service, helping members understand their choices when it comes to pensions and saving for their retirement. The e-community also enables Friends Life to roll out campaigns to target segments, for example certain age groups.

When it comes to actual apps for employee benefits, the BenPal app from JLT Employee Benefits is a simple tool that enables users to easily identify their projected income in retirement. Several other pensions advisers also use the tool themselves in their own client meetings.

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Best wishes

When compiling their wish list for an online portal, employers need to think hard about exactly what their employees want and need, says **Marianne Calnan**

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Many employers use an online portal to communicate benefits to staff and engage them with the schemes available.

As many as 83% use one to raise awareness of their flexible benefits plan, according to the *Employee Benefits/Towers Watson Flexible benefits research 2014*, published in March 2014. So it is important that employers know the best elements to look for in a benefits portal.

Mobile capabilities

Given the abundance of technology in the workplace, it is no surprise that having rapid and remote access to an employee benefits portal is at the forefront of many employers' minds when implementing or improving one.

Sarah Davis, marketing manager at employee benefits management and administration provider Wider Plan, says: "It's imperative that employee benefits portals are available 24

hours a day, seven days a week, and are easily accessible outside of the workplace and on mobile devices."

Remote access is also an essential component to the benefits portal of an organisation that operates internationally. Joanna Bean, head of reward, UK and Ireland at Samsung, explains: "Employees work in different time zones and may need access to benefits information at any time."

It is also likely that employees will need to access the portal from a range of mobile devices, including smartphones and tablets. This can be a great way of boosting the take-up of benefits. Adam Maher, business development director, total reward and flexible benefits at Willis Employee Benefits, believes that employers want benefits portals that have mobile responsiveness, regardless of whether it is an international organisation. "We have found that 50% of reward access takes place through a mobile device," he explains.

IF YOU READ NOTHING ELSE, READ THIS ...

- **Simple navigation and mobile access can help engage employees with benefits portals.**
- **Employers consider the branding of portals to be really important.**
- **Employers can involve staff in the creation or update of a portal to boost engagement with benefits.**

Employer branding

Some organisations incorporate their own branding on a benefits portal. "Internal branding means that employers have full control and employees feel familiar with it," says Davis.

In addition, linking an employee benefits portal to the organisation's social media may also ►

Viewpoint



Sam Kirk
is reward director
at TalkTalk

Portals must be striking and educational

Giving employees easy accessibility to benefits is key if employers want them to truly engage with a benefits offering. The best way to do this is by providing staff with an online benefits system.

Investing in an online benefits platform can be a huge commitment, so it is important to think about what is really needed.

Whether an organisation is striving to be best in class, wants to ease the internal administration burden or drive employee engagement with benefits, it must be clear on why an online benefits platform is right.

Employers need to think about what is important to their employees and to the team that is responsible for the portal internally. After all, there is no value in it if staff do not engage effectively.

At TalkTalk, the top requirements on our wish list were that the portal: was clean, eye-catching and simple to use; had easy access from anywhere and on mobile devices; encouraged employees to return to the portal by providing useful information on benefits; offered reliable data integration; and was good value for money.

aid engagement, although employers should integrate portals and social media with care (see *Social interaction* on page 23), says Nick Throp, director at employee communications, benefits and HR programmes provider Like Minds. "Benefits portals and organisations' social media pages should only be linked together if the social media is already successful and dynamic," he says. "Benefits are not the right subject matter to introduce on social media."

A portal's navigation capabilities can have a big effect on staff engagement and the user

CASE STUDY

LSL Property Services brands its benefits portal

LSL Property Services launched its flexible benefits portal ChoiceMatters in May 2014 and branded it in line with its other portals.



Ben Thomas, reward and benefits manager at LSL, says: "We wanted to offer a wider range of benefits and some that could be tailored to employees' individual needs."

ChoiceMatters' branding ties in with LSL Property Services' three other benefits portals: PeopleMatters, LearningMatters, and Your OpinionMatters.

Thomas says: "We did this with the aim that employees would more easily identify with the site."

ChoiceMatters, provided by Benefex, offers access to childcare vouchers, dental cover, a bikes-for-work scheme, a health cash plan, holiday trading, health assessments and travel insurance.

In 2014, 340 different benefit selections were made and 1,100 different selections have been made so far this year.

Thomas says: "In the first year, 86% of employees were satisfied with the communications they received on ChoiceMatters, which rose to 97% in 2015."

journey should be seamless. Samsung's Bean says: "The wish list is for simplicity: to ensure everything is in one place and that the employee gets a great user experience when they select their benefits."

Some employers are incorporating employee benefits into a single portal to simplify the user experience even more. LSL Property Services (see case study above) introduced ChoiceMatters, which it branded to align with its existing HR systems.

In addition, Carlsberg UK relaunched its flexible and voluntary benefits schemes in tandem in February 2015 in order to streamline its two company car policies into a single scheme and improve overall benefits communication. This resulted in reduced administration for the organisation, delivering an 80% reduction in employee queries about car provision.

Many providers offer bespoke portals that are synonymous to an employer's branding and culture, as well as the requirements of employees. Such features could include tools to aid staff in selecting which benefits they want and need.

Staff involvement

Because the user experience is crucial, employers may want to ask employees about their wants, needs and expectations around their benefits and the technology used. Davis says: "Employee engagement surveys can be so effective with

realising the benefits that staff want and need."

Throp adds: "If employers involve employees in the process of deciding on the features of the portals, perhaps with focus groups where employers can get a sense of how their employees feel about different benefits and how they fit together, they are far more likely to work."

Employers that keep up to date with what employees need are likely to see better take-up figures. Debra Edwards, head of marketing at Staffcare, says: "Pension planning tools are becoming even more important given the pension freedoms. Guidance is key to an effective benefits portal."

Davis adds: "I've seen a huge take-up of wellbeing benefits such as employee assistance programmes, health screening and bikes for work."

It is important that employers include all elements on their wish list when designing a benefits portal to see good employee engagement and benefits take-up rates ■



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Read also *Top tips on how to choose an online benefits portal* at: bit.ly/1IWFxPy

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Social interaction

If harnessed effectively, social media can help boost employee engagement with benefits. But there are a host of pitfalls that employers need to avoid, says **Vicki Arnstein**

Social media has wide uses for employee benefits, but employers are just starting to realise its value as an engagement and communication channel. But there are some top tips to consider for harnessing its power.

1. Use internal networks

There are a range of enterprise social networks (ESNs) being used internally within businesses, such as Yammer, Slack and Jive. Facebook At Work is also currently being trialled. These allow employers and staff to build networks and groups, as well as make and comment on posts in a work context.

Organisations are less likely to use public-facing channels, such as Facebook or Twitter, to communicate with staff. These are generally reserved for consumer communications. Andrew Drake, head of flexible benefits at JLT Employee Benefits, says: "I am yet to see [any employer] put anything about its employee benefits on Twitter or Facebook. The fear is when [employers] put something on [external] social media, [they] are opening themselves up to the eyes of the world."

But there are still uses for these external channels. Capita Employee Benefits is exploring a Twitter, Facebook and YouTube campaign to drive awareness of teacher pensions, for example.

2. Decide on a clear purpose behind communications

Social media will not necessarily work well for all types of benefits or messages that employers want to distribute, so it is important that they create a clear strategy and purpose behind their communications.

Lesley Alexander, managing director at communications consultancy Ferrier Pearce, has seen some hesitancy towards social media, particularly among pension trustees. "It is partly about resourcing and having enough people to respond to comments," she says.



However, she encourages reward and benefits professionals to see the potential. "It could work well when benefits are changing, [employers] are introducing new benefits, the flexible benefits window is open, [and so on]. It gives immediacy and is another way of getting messages out."

Getting staff involved with the communications strategy can help with its success. Chris Copland, director at Better Working, says social media could be used to drive benefits engagement. "[Employers] can get [staff] to share photos or film of themselves experiencing [an employee benefit] to bring it to life or they could have a poll around benefits."

IF YOU READ NOTHING ELSE, READ THIS ...

- Employers can use internal social networks to send out benefits communications.
- Communications need a clear strategy and purpose to be successful.
- Involving employees in the communications can help increase engagement with benefits.

3. Be prepared to get feedback

Employers should also ensure that any benefits available are good quality, says Drake. “[Employers] need to put an even greater focus on the quality of the benefits because people could voice their dissatisfaction using social media,” he explains. “Word of mouth is bad enough, but when someone has the audience of Twitter that is magnified.”

Louise Harris, head of client communications at Capita Employee Benefits, adds that doing due diligence and thinking about this scenario is vital. “What [employers] are creating is a two-way communication and it is important to listen to what employees say, even if it is negative,” she says.

4. Future communication

Social media could also impact benefits communication in the future, says Jonny Gifford, research adviser at the Chartered Institute of Personnel and Development. “One of the big potentials for social media and HR is to profile people. So a single 20-year-old might get a banner come up about cinema vouchers rather than childcare vouchers,” he explains. “The thing that is holding that back is whether it is too much of a big-brother thing. It is not clear yet how acceptable that is in an employee/employer relationship.”

Besides ESNs and external-facing social media, there are also reward and recognition apps with a

social media element within them, such as being able to give a colleague a virtual pat on the back for other users to see. “Something like that might be a good way to test social media,” says Drake. “It might get people used to the idea of sharing among the population.”

Now could be the time for employers to look into using ESNs or such apps for their reward and benefits function. “If [employers] are not exploring all channels, then [they] might not be getting the benefit from the benefits,” says Alexander. “We have four generations in the workplace now and [they] could exclude a proportion of the workforce.”

Above all, employers should remain up to date in order to increase employee engagement with benefits. “Don’t be scared of social media; embrace it and take it one step at a time,” says Capita’s Harris. “Don’t ignore it because it won’t go away, but it can be a very cost-effective way of opening up a communication channel.” ■

Vicki Arnstein
is a freelance journalist

Read also *How to keep flexible benefits relevant for staff at:* bit.ly/1qbh05w

Viewpoint



Chris Tutton

is partner and head of the London employment team at Irwin Mitchell

Be aware of responsible use of social media

For many businesses social media is now a key tool in internal communications, particularly for those with a remote or global workforce. Social media platforms transform traditional employee relations in a cost-effective way, building a sense of community, culture and connection. This can be an ideal forum to disseminate announcements relating to benefits schemes.

Often, the influence of social media on a business has already been felt before consideration of all the risks it may pose. Anything published on social media has the potential for immediate disruption and reputational damage. It can be very difficult to delete or contain something once posted.

Employees using social media should be made aware of their obligations regarding confidentiality and data protection, and the need to consider posts’ tone and content to avoid breaches of discrimination law.

A prudent employer will prepare a policy to address the risks posed by social media use in the workplace and inform employees that all use of social media is subject to that policy. Employers in regulated sectors will have additional pressures to consider.

When drafting a social media policy, an employer should consider the balance it wants to strike between placing a reasonable level of trust in the employee and setting clear guidelines on responsible use. Defining what constitutes misuse of social media and the implications will help. Equivocal policies can undermine reasonableness.

Lastly, if communicating details of benefits schemes, consider the pace of cultural change and how social media will further embed into working life.

CASE STUDY

RSA Group engages staff with social media network

Multinational insurance firm RSA Group has used Yammer since February 2012. Around 10,000 of its 19,000 global employees are users, and about 5,000 of these are engaged, making posts or commenting on posts daily.

Jenny Burns, director of internal communications, brand and social media at RSA Group, says: “From a communications perspective, Yammer has turned everything on its head.”

The business has used Yammer around benefits in three ways. First, when it decided to make changes to its flexible

benefits package, a closed group of employees came together using Yammer to discuss the offering. Then it went out via the network to ask employees to vote for benefits they wanted in the scheme.

Lastly, it used Yammer to communicate the changes once the new package launched.

Rather than posting messages from the HR or reward department, RSA has around 500 ‘Trail Blazers’: individuals who communicate with the Yammer population who have built a good following.

Yammer also enables the organisation to target communications. “[We] can target specific communities rather than doing big blanket communications, which we would have done in the past,” says Burns.



Taking care of international staff

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Employees who are relocated overseas have special requirements, such as access to healthcare for both existing and new conditions, says **David Healy**

Even with a supportive employer relocation package, moving abroad to work can sometimes be daunting for employees. Healthcare is always an important issue when working overseas and employees often look to their employers to provide appropriate international insurance cover. The protection provided by health insurance is broadly understood, but it is often the lesser-known aspects of an insurer's service that can make a real difference to employees taking international assignments.

There are a number of areas that have seen improvements over recent years.

Pre-trip planning

Planning for an international assignment can be hectic and insurers can assist employees before they leave. Obtaining prescription medications or medical equipment, for example, when staff members have not been able to do this can save valuable time. When a medical condition already exists, insurers can also make contact with specialist medical providers to ensure the right facilities are available on arrival if they are needed.

Smoothing the claims process

Technological advancements have provided an opportunity for insurers to improve their claims processes and provide the information that globally mobile expatriates need when medical care is required.

The ability to quickly find suitable medical facilities for treatment is fundamental to health insurance cover and insurers have been able to take advantage of mobile application technology to make this process easier.

Apps have been developed that include address and contact information for each

provider, maps to easily locate and calculate the distance to each facility, and calendar options so that appointments can be recorded conveniently.

The process behind submitting claims forms has also been transformed to allow busy expatriates to get on with their lives. Claimants can use the camera on their phone to take pictures of documents and send them to the insurer.

During and after treatment

International health insurance comes into its own when a claim is made. Claimants can often be under a great deal of stress, which can increase when trying to navigate an unfamiliar healthcare system. Dedicated teams of doctors, nurses and other clinicians have been established by some insurers to provide crucial support when it is needed most. Teams will have practical experience in a broad range of medical specialties and be skilled in their ability to listen and provide empathetic support.

Patients are contacted proactively, giving them additional expert support when recovering from illness or to help them better manage a chronic disease. For example, if a member has been hospitalised, some insurers will make contact after discharge to help them better understand their health condition and their recommended treatment plan.

These teams frequently also have the ability to offer health coaching and wellness advice,



which can be particularly helpful to those with a chronic condition. Insurers have learned that instead of simply recommending more exercise or better eating habits, engaging the patient in a discussion about what behavioural changes they may be willing to make can often bring better outcomes.

The ability to access the right treatment at the right time will always be central to any international insurance programme. Additional support to help a staff member through trying circumstances, or simply to save them time while on the go and ensure they make the right decisions for their medical care, can prove invaluable.

Insurers are continually looking at ways in which they can help to safeguard the health of expatriate employees around the world.



David Healy is general manager for Europe at Aetna International

Resident rewards



Home Group has boosted engagement with a bespoke benefits and recognition portal, says **Kelly Mitchell**

Last year, housing provider Home Group launched Reward Scene, a bespoke, tablet-optimised employee benefits and recognition portal, through its employee benefits provider, Edenred. Home Group's benefits, recognition and wellbeing initiatives were previously delivered across separate platforms, so the new technology has enabled

employees to access everything from one place.

The portal is divided into three themed zones: Benefits Boulevard, where employees can access flexible benefits and the employee discounts scheme; Hero Heights, its online recognition scheme; and Wellbeing Walk; for health and wellbeing initiatives.

Communication played a huge part in the launch of Reward Scene. Staff members were recruited as reward and recognition ambassadors and acted as tour guides on launch day. Employees were also given a printed map of Reward Scene with details about each benefit.

Key objectives

The main objective for moving to a single portal was to make it easier for employees to use and access the benefits and recognition programme. From a business perspective, driving up benefits take-up has a positive impact on engagement and supports recruitment and retention.

The organisation has over 3,000 employees spread across the country. The previous benefits system was not user-friendly and employees had to log on to multiple platforms.

Door always open

Moving to a continuously open flexible benefits election window enables employees to select and change their benefits at any time, while reducing HR administration.

At the same time, the benefits proposition was aligned with Home Group's brand identity and values. The benefits portal was named Reward Scene to reflect the nature of the employer as a housing and housing services provider in the community. It wanted to create a community of benefits presented in the form of a street map.

As a result, engagement with existing benefits has increased, including take-up of those that previously had low visibility, such as discounted breakdown insurance and the bikes-for-work scheme. Take-up of new benefits has also been strong, with more than 309 orders for technology salary sacrifice, 128 employees opting for gym vouchers and 37 going for the Gourmet Society card in the first three months.

Great place to work

Overall satisfaction with the benefits package has also increased, with a 25% rise in the Great Place to Work survey scores. Themed street signs such as Learning Lane, Fitness Flyover and Recognition Road make it easy for employees to find what they are looking for. For example, staff now refer to technology salary sacrifice benefits by their more memorable street name, Gadget Gate.

Technology was key to creating quick and easy access to benefits, while improving the way these are communicated to employees. The move to the portal has increased benefits take-up across the board and improved perceptions of the benefits packages on offer ■

IF YOU READ NOTHING ELSE, READ THIS . . .

- Home Group has implemented a portal to bring wellbeing initiatives, benefits and recognition schemes together in one place.
- Its aim was to improve access and usability for employees.
- Home Group has seen improved take-up and engagement with benefits schemes since moving to the portal.



Kelly Mitchell
is head of people services at
Home Group

Read also *Home Group recognition scheme boosts corporate values at:* bit.ly/1C9U33W

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- An innovative approach to employee empowerment and engagement
- Fully transactional real time technology so employees can view, make and update selections
- Uniting share plans with benefits, specialist pension administration and Payroll & HR services
- Independent from benefits providers but with access to them all
- Customise the portal to reflect your company's own brand and style
- We can also offer regulated financial modeling and advice through PeopleSpace
- Modular in design giving you total flexibility to incorporate your own benefits
- Totally secure and available from any device via a single log in

To find out more or view a demonstration, contact Stuart Bennett on 0740 773 0699.

Visit us on stand 518

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Making complex things simple.

