

employee benefits

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Talking about support mechanisms

November 2015

group risk

DEBATE



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Another think coming



Tom Gaynor | Employee benefits director
MetLife UK

Remember the children's poem 'There Was An Old Lady Who Swallowed A Fly'? There was a rather nice colourful book with holes in it that showed the strangely happy-looking woman munching her way from fly through spider through bird, cat, dog, cow and horse that ended, not surprisingly, in her death.

It could be a parable for group risk. It is an industry that, in the UK, is approaching its 50th birthday. There has been more change and innovation in the world in that same 50 years than most of us can probably remember, but the innovations we've introduced in group risk have really just been adding more and more layers (spider, bird, cat, dog...) to the things that caused the problem in the first place: disability, illness and death. Keep adding and adding as we have and group risk insurance as we know it could well be dead, too, before too long.

Work is different today. People are different. Families are different because life is different. While disability, illness and death haven't gone away, they are not, in many cases, a fundamental business challenge. Businesses are concerned about customers, competitors and talent.

When we describe our insurance offerings as an industry, do we really make an effort to acknowledge these challenges and then work with the employers we support to embed their employee benefits in their business strategy? I don't think we do. We are still in many ways guilty of reverting to type, following a transactional process rather than looking for

value and relevance, and overemphasising the layers that have less relevance these days. Free cover limits, claims management and, dare I say it, price.

In our roundtable discussion, we explored the trends and changes we are witnessing now and will continue to see in the coming years. The consensus view was that change in group risk is emerging, albeit slowly, but that more needs to be done to haul the industry into the world of the modern-day employer. A lot of what is needed wouldn't traditionally be seen on the CV of an insurance company or even that of an adviser. That statement is not intended as a criticism. What we are experts in is an outcome of the way the products have been applied to the relatively narrow pure insurance promise: pricing for, managing and paying claims.

If employee benefits are to be truly integrated in an organisation's business strategy, providers and advisers need to be experts in other areas: internal communications, performance management, leadership, business continuity, change. We need to do some of the heavy lifting for the hardworking HR teams out there.

My challenge to our industry is to think differently. I often think that there's a lot we can learn as adults if we approached the world as a child would. Curiosity, honesty, and seeing and stating the obvious are three traits that as grown-ups we don't exhibit enough of. I am keen to hear your views, thoughts, ideas and challenges ■

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Editor's comment



Louise Fordham | Deputy editor
Employee Benefits

'Timing is everything' is a well-worn cliché.

Nevertheless, sometimes the importance of timing should not be underestimated. For example, where an employee is struggling to cope with a physical or mental health condition, an employer promptly approaching its group risk benefits provider can ensure appropriate support is available as soon as possible.

While early intervention can facilitate timely access to rehabilitation services, reducing absence length and associated costs, the group risk industry has also strengthened its offerings at an even earlier stage of the process by providing value-added services that take a preventative approach to workforce wellness.

The additional services that are available alongside core group risk products, whether these are aimed at helping employees improve their health and wellbeing or supporting family and colleagues through bereavement, can form an invaluable part of an employer's benefits provision.

However, if both employers and employees are to make the most of group risk benefits, it is imperative that they know what services these benefits entail,

how they can be accessed, the forms of support available, and the range of situations and issues they can help to address.

Engagement with these benefits can be driven by an effective communications strategy that reinforces awareness and understanding, for which employers can also call on group risk providers for support. But if the benefits are to achieve the aims an organisation is hoping for, and a culture where staff are productive and engaged, time must be taken to consider these goals. And here timing steps into the spotlight again.

In a roundtable discussion held in September 2015, sponsored by MetLife, participating industry experts highlighted the advantages of employers, advisers and group risk providers meeting outside of the contract renewal cycle. This allows time for greater insight into elements such as employee feedback, sickness absence trends, and workforce demographics, thereby helping employers to select the group risk products, value-added services and communications support that best suits their overall benefits strategy, organisational objectives and staff needs.

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On the panel



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Changed landscape demands new solutions

Shifts in workforce demographics are altering expectations of benefits from employers and employees alike



Louise Fordham | Deputy editor
Employee Benefits

The development of technology,

lengthening age demographics within the workforce and an increasing number of workers retiring later in life have impacted what employees and employers require of benefits; so how is the group risk industry developing to meet these shifting needs?

In recent years, technological advancements have facilitated collection and sharing of data, says John Matthews, partner at Mercer Marsh Benefits.

"There is undoubtedly a movement towards sharing more data, but it comes back to being able to interpret [that data] and being able to make some sensible recommendations on the back of that interpretation," he says. "And that is where the best advice will come from, whether it's from an insurer, an adviser or from within the employer community itself."

While technology may have led to an increase in the amount of data available, there is scope for a more coherent approach to how this data is used. John Attley, engagement manager at the National House Building Council (NHBC), explains the difficulty in piecing together different data sets and of finding reliable benchmarks. "We have an understanding of our absence pattern but it doesn't always necessarily line up to our claims experience, so how can we use one to predict another? There are all of these bits of data that don't have that connectivity and very rarely do they point in the right direction."

An enhanced level of anonymised data sharing within the industry could widen the data pool, increasing the reliability of insights drawn from it. In order to make the best use of data, simply having large quantities is not enough, says Tom Gaynor, employee benefits director at MetLife UK.



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Need to know

- A uniform approach towards data gathering and sharing will enable employers and industry to make the most effective use of big data.
- Services that support the changing needs of employees through their working lives could help to address the widening age range in the workforce.
- Measures to counter critical illness could help employers support an ageing workforce.



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The cost impact of an ageing workforce
bit.ly/1GSWrPh

"We often talk about big data, but I think actually we are at the stage where there is just lots of data," he says. "Big data implies that it is organised and we are drawing enough out of it. But we are not getting enough out of the data yet and I think one of the things that would aid us to do that is better sharing of data."

For example, this could involve group risk providers working more closely with private medical insurance (PMI) providers to establish a clearer pathway of understanding as to whether or not an employee's condition may result in a claim, as well as what measures could be taken to accelerate any treatment required, helping to control costs and delivering a better outcome for employer and employee.

"There is a need for some uniformity around how data is dealt with and therefore understood for the benefit of the employer and employees," adds Gaynor.

While there may be challenges around anonymised big data, such as questions around ownership and willingness to share information sets, it can also be harnessed to demonstrate the positive impact that group risk benefits can have on an organisation and its staff. This could include revealing the link between early interventions and a reduction in long-term absences, and the return on investment group risk benefits can bring.

Mercer Marsh Benefits' Matthews says: "The more you can prove the interventions you put in place through data, the easier it's going to be for employers to be able to take [benefits] up to finance directors and make the case for them."

Sourcing insights

Wearable technology is one of the methods suggested for sourcing data and providing employers with insights that could help inform their benefits strategies. In the future, perhaps wellbeing could be linked with performance targets measured through devices such as wearables, says Gaynor. "It might be a crazy idea but are we approaching the day when [an employee's] personal wellness becomes part of their key performance indicators [KPIs]?"

While this proves to be a controversial notion and there is little indication it would be embraced by employers or employees any time soon, there is consensus among the roundtable participants that devices such as wearables and mobile apps should be embedded within a wider health and wellbeing strategy in order to elicit long-term behavioural change. Katharine Moxham, spokesperson for industry body Group Risk Development (Grid), says: "If you can get someone to change their behaviour then the job is half done."

Challenges and gamification are one means of encouraging employees to engage with benefits, whether they are health and

wellbeing related or otherwise, says Lee Gruskin, principal consultant at Capita Employee Benefits. This approach can be particularly popular with younger generations in the workforce.

NHBC's Attley adds that challenges around health and fitness can be an effective way of encouraging staff to take part in initiatives, but such campaigns can sometimes have a short shelf-life, requiring a constantly fresh approach. He explains: "It's got to be different the whole time; you can't stand still on this sort of thing."

Providing wearable devices to enhance staff fitness must also involve fostering a culture in which staff have the time to use them. "It's all very well having a wearable device but it can actually be more demotivating than motivating if [staff] can't pop out at lunchtime to use it because they have too much work to do," says Gaynor. "It's about what people deliver, rather than when and where they are; a culture of delivery rather than presenteeism."

Gaynor adds that wearable technology does have a place in wellbeing strategies but that it does not offer employers the breadth of data required to increase understanding of their staff and why they may be absent from work. "There's nothing that is going to be a substitute for really good, impartial research that demonstrates the things that employees are worried about, what can be done about them, and how to communicate it," he explains.

He adds that there are a number of research studies that have been conducted that are relevant for employers. "This information does already exist; we have just got to make sure that the right people are reading it."

Widening age range in the workforce

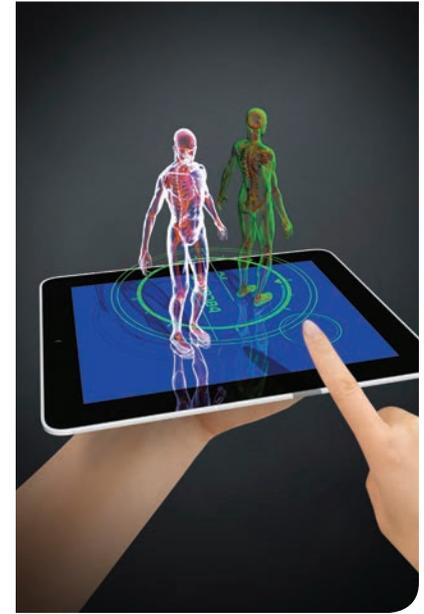
According to the Office for National Statistics' *National life tables 2012-14*, published in September 2015, men and women aged 65 are expected to live a further 18.4 and 20.9 years, respectively. This compares to a life expectancy of 13 years for males and 16.9 years for women aged 65 in 1980-82. Increased life expectancy trends, of course, have a knock-on effect on the length of employees' working lives, so employers are increasingly having to consider the needs of a growing number of older workers and the wider range of ages that make up their workforce demographic.

"Trying to keep more people at work, rather than absent from work, is a key feature going forward for the ageing population," says Matthews.

Gruskin adds: "We're seeing a lot more people in the workforce having to work with chronic disease and, what with the increase in insurance premium tax, we may see larger firms looking to put in healthcare

"THERE IS A MOVEMENT TOWARDS SHARING MORE DATA, BUT IT COMES BACK TO BEING ABLE TO INTERPRET [THAT DATA] AND MAKE SENSIBLE RECOMMENDATIONS"

John Matthews, Mercer Marsh Benefits



trusts and maybe use their money there to help with chronic illness and keep people in the workplace, because a lot of people are spending time away going to consultations to address chronic health issues."

Holistic approach

A more holistic approach to support lengthening working lives could also help employers to meet the challenges posed by the ageing workforce. "We need to look at an approach that is more around looking after staff for a whole host of things through their general wellness journey, whereby there is a whole range of age-appropriate services available to them throughout their career," says Gaynor.

The growing availability of technology could drive employees to seek tools that help them take control of their own affairs, which could position employers as facilitators of access to these tools. "I think we will see more services being aimed directly at employees, possibly through the employer," explains Matthews. "The knock-on effect of that is that the employer would need to recognise that there are services that would benefit it as an organisation if it becomes a conduit for those services, whether that means giving everyone a wearable device or giving them an app that allows them to take control of their finances or their health."

Overall, innovation within the group risk benefits field should be driven by the requirements of the workforce. As Gaynor says: "We need to do more listening to employees and employers about what it is that makes an organisation tick and what it is that employees would value and therefore help them to be more engaged, happier at work, have more energy and better wellness" 

Line up for a winning wellbeing strategy

Group risk providers offer support services for mental and physical health, often helping to prevent problems



Louise Fordham | Deputy editor
Employee Benefits

Employee wellness has become

an increasingly prominent item on employers' agendas as the relationship between physical, mental and financial wellbeing on the one hand, and staff motivation and productivity on the other, has come to the fore.

While a number of high-profile public campaigns, such as Rethink Mental Illness and Mind's 'Time to change' initiative, have helped to address the stigma around mental health, many employers are also expanding their support for staff to take mental wellbeing into account, explains John Attley, engagement manager at the National House Building Council (NHBC).

"Whether it is staff or management, everyone is seeing that talking about mental health, not just mental ill-health, is important and that there are benefits on an individual level, as well as a corporate level," he says.

For example, NHBC ran a lunch-and-learn session on the topic 'Meet your mind', which proved to be popular with staff. The lunchtime session was particularly well attended, which Attley sees as an indication that employees' interest in mental health has widened beyond coping techniques for stress and depression, to also encompass mental wellbeing more generally.

As the area of focus has expanded, so too has its application, as a growing number of employers and employees take an interest in mechanisms that can provide support both within and outside of the workplace. "Recognising that we have mental health wherever we are is really important," adds Attley.

Employees facing mental health issues can look to the group risk provision offered by their employer to access programmes

Images: iStock



Need to know

- Initiatives that put mental wellbeing on the agenda can encourage dialogue about mental health in the workplace.
- Employers can use group risk provision services to take a preventative approach to health and wellbeing.
- Early notification can ensure employees receive the support they need to recover and return to work as quickly as possible.



Read also

Where should group risk sit in a health and wellbeing strategy?
bit.ly/1HHnRa6

41%

of employees cite stress as a key concern
(Source: Employee benefit trends study, MetLife UK, January 2015)

82%

of employers view improving health and wellness as a primary benefits objective
(Source: Employee benefit trends study, MetLife UK, January 2015)

65%

of employees would be interested in preventative care if it was provided by their employers
(Source: Employee benefit trends study, MetLife UK, January 2015)

“THERE IS A RAFT OF ADD-ONS THAT COME WITH THE [GROUP RISK] PRODUCTS”

John Matthews, Mercer Marsh Benefits



“MENTAL HEALTH IS AN AREA FOR BEING PROACTIVE, AND NOT JUST FOR HOPING THAT THE ISSUE WILL GO AWAY”

Tom Gaynor,
MetLife UK

and services that deliver the assistance needed. Tom Gaynor, employee benefits director at MetLife UK, urges employers to encourage staff requiring support and help getting back to work to contact their group risk benefits provider as early as possible: “One of the best ways to help promote mental wellness and help achieve better outcomes is to ensure that, if you do have insured staff, the insurer knows about [the issue] really early on because then there is an interest from the insurer to try to find ways to help this person get better as quickly as possible,” he explains.

“There can be sensitivities [around mental health] but [group risk services] are independent, it is all confidential and there are medical professionals available that could help. This is an area for being proactive, and not for just hoping that [the issue] will go away, because it doesn't.”

There are a number of services offered alongside group risk products that can assist employees coping with mental health and wellbeing issues, such as helplines and counselling support.

As John Matthews, partner at Mercer Marsh Benefits, explains, the independent and confidential nature of these services is of particular value to employees.

“There is a raft of add-ons that come with the [group risk] products that we put in place collectively,” he says. “They are often overlooked but they are very supportive and helpful, and often even more so because they come from outside of the organisation itself; it is an independent source that is providing this assistance.”

NHBC's Attley adds: “Independence is really important for that sort of thing in order to build trust and transparency around the process.”

Greater awareness

In addition to an increased focus on mental wellbeing in the workplace, there is a greater level of awareness and training around resilience, says Matthews. However, the term ‘resilience’ proves to be an area of contention among those participating in the roundtable discussion.

For Attley, the term is an example of the care that must be taken around the language used when discussing mental health. He explains: “We would rather focus on creating a set of conditions that work with people, rather than [those] we need to make people resilient to.”

While Gaynor concurs that it is important to get the language right around what is still an emotive topic, he takes an ►►

alternative view on resilience. "In my mind, resilience is more about enabling and preparing people to deal with their appropriate level [of pressure], rather than letting things get on top of them, and this might be achieved through training, lifestyle factors or it could be through line managers," he explains.

"Resilience is different for everybody, and then it is also different for everybody in every different scenario; some people might be more resilient in one role than another role, or in one organisation than another organisation."

Support systems

There are a number of avenues that employers can explore when developing a system to support the wellness of their staff, including addressing issues around mental health and resilience.

According to MetLife's Gaynor, this could include assistance from providers, both group risk providers and otherwise, inviting mental health charities into the workplace to talk to employees, or training staff so that they can serve as mental health first aiders.

He adds that, while mental health first-aider initiatives have only been implemented in a handful of organisations so far, interest in them is growing and the impact they have can be significant.

"Just knowing that there is a mental health first aider intuitively makes sense to everyone and it debunks the view of mental health [as a taboo topic]," he says.

Enlisting senior management and line managers into strategies to support mental wellbeing can also help to establish a culture that encourages an open dialogue around mental health.

As Lee Gruskin, principal consultant at Capita Employee Benefits, says, managers also play a part in establishing the working environment, which can influence employees' wellbeing. "It is very important to get the line management aspect right," he says. "It is not just around understanding stress or seeing the signs of onset of stress, anxiety and depression, but actually having the structure of the workplace right to allow people to flourish in their jobs."

Holistic management

While the spotlight on mental wellbeing is gradually strengthening, it makes up just one of many aspects of wellbeing that employers can promote to support the various and often complex requirements of an increasingly diverse workforce demographic.

"Employers are starting to sit up and take notice that [they] really do need to manage the whole person, providing support, not just in terms of the financial and physical side of things, but in terms of structure through to career development," says

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"IT IS NOT JUST UNDERSTANDING STRESS BUT ACTUALLY HAVING THE STRUCTURE RIGHT TO ALLOW PEOPLE TO FLOURISH"

Lee Gruskin,
Capita Employee
Benefits

NHBC's Attley. "We all spend plenty of time at work and employers are starting to realise that needs to be a positive experience to help with retention, recruitment and performance management."

The shift in emphasis to wellness has been accompanied by a greater focus on the preventative measures that employers can offer staff in order to ensure they remain healthy, happy and productive at work. In the group risk arena, providers have widened the portfolio of preventative services available through group risk benefits for employees.

Katharine Moxham, spokesperson for industry body Group Risk Development (Grid), says: "We are moving into the realms of prevention with some newer additions to the extra services that are provided."

For MetLife's Gaynor, prevention should mark the first stage in the relationship between insurers and employers. "The insurance contract that pays out is the last safety net. There are a whole load of things that should be done beforehand to prevent

or shorten absence," he says.

There are a number of ways in which group risk providers and advisers can help employers to develop a preventative approach that suits the requirements of their workforce. Gaynor encourages employers to ask about the measures that they would like to see implemented: "I would say to employers to ask more of advisers and insurers. Ask the question and the likelihood is that there will be something available."

Joining the dots

These additional services can form an integral part of the support network offered by an employee benefits programme, ensuring that staff have access to assistance to help them stay fit and healthy, through to rehabilitation or claims support should they suffer from long-term sickness. According to Mercer Marsh Benefits' Matthews, it is important to join up the dots between benefits. "This could involve making sure an employee assistance



programme [EAP] is in place and that it works to offer counselling where appropriate for mental health issues, or ensuring that there is easy and quick access to physiotherapy for musculoskeletal problems, or another initiative that might be appropriate as an employer goes through the journey of trying to make sure their workforce is fit," he says.

Together on a journey

Making sure that each additional service and benefit works together throughout this journey can also help employers support staff who go on long-term sickness absence for a physical health issue and who then suffer from mental health issues. Effective communication has a key role to play in this scenario, says Attley. "Having communication and dialogue with the individuals concerned is vitally important as part of that [support] piece."

For Matthews, communication between both the employer and employee, and the group risk provider and employee, is key.

"HAVING DIALOGUE WITH THOSE INVOLVED IS VITALLY IMPORTANT AS PART OF THE SUPPORT PIECE"

John Attley,
NHBC

"The employer and the insurer working together to try to help an employee back to work is such an important part of the whole process. It can't just be seen to be that the insurer has responsibility for this and it is over to them because then that employee is going to feel disengaged and probably be off work longer than they would otherwise be."

Visibly putting employee wellbeing on the agenda so that staff are aware that their employer is taking steps to support them, such as through group risk provision or other wellbeing initiatives, can help employees to feel valued. Three years ago, for example, NHBC's health and safety committee became the health, safety and wellbeing committee, a change of emphasis that has helped the organisation with its wellbeing agenda. "This gave us the opportunity to report straight up to the board and sent a strong underlying message to staff that wellbeing is just as important as the statutory requirements of health and safety," explains Attley 

"WE ARE MOVING INTO THE REALMS OF PREVENTION WITH SOME NEWER ADDITIONS TO THE EXTRA SERVICES"

Katharine Moxham,
Grid

Data helps unlock maximum value

Every workforce is different, but benefit service organisations have the data to pinpoint the right offerings for staff



Louise Fordham | Deputy editor
Employee Benefits

There are a variety of factors to consider when implementing an employee benefit to make sure it engages and supports staff.

For employers, this may require going back to basics and identifying their key objectives for offering group risk benefits. John Matthews, partner at Mercer Marsh Benefits, says questions to ask include: "What are [employers'] objectives around looking after employees? What are [their] key priorities? Is it looking after people when they are off work ill? Is it trying to keep them at work through wellness initiatives?"

Another factor is the changing requirements of the workforce, as shown by staff demographics, absence trends, previous claims experience and employee feedback. Lee Gruskin, principal consultant at Capita Employee Benefits, says: "Advisers and insurers have the data to demonstrate what benefits are being looked at or requested by employees in interviews or surveys. From this, we can help drive a strategy to achieve better value."

Tom Gaynor, employee benefits director at MetLife UK, adds that providers and advisers have a wealth of knowledge that employers can tap into to help maximise the impact of their benefits offering. Where appropriate, group risk providers can work with consultants to deliver further assistance to employers, such as helping with communications, and ensuring services are suited to the culture of the organisation.

"A more holistic approach is starting to gain traction," says Gaynor. "We have to be aware of this and [when provided with] the opportunity to discuss this with employers and hear what they are trying to achieve, there is an amazing amount we can do to make our proposition fit with their needs."

"MORE CONSULTATION TO UNDERSTAND NEEDS SHOULD LEAD TO BETTER OUTCOMES"

John Attley,
NHBC



Gain the full value of additional services

"Many insurers have historically been based around product, product advice and product sales. But things have changed," adds Matthews.

Group risk providers have developed their proposition to take into account employers' broader benefits requirements, offering a number of extra services that support staff around group risk, as well as more widely.

Katharine Moxham, spokesperson for industry body Group Risk Development (Grid), says: "Providers have worked hard to make sure the [services] they provide above and beyond insurance support their products and the way they like to do business, and are useful for employers."

This includes responding to key areas of focus, most notably employee wellness and engagement. "Wellness is very much part of the benefits landscape," says Gaynor. "Another area that could be moved into,



Need to know

- Discussing benefits outside the renewal cycle makes time for strategic planning.
- Providers offer a range of additional services alongside core products that can help employers support their staff.
- Employers can draw on the combined expertise of advisers and providers to develop a group risk strategy that meets their aims and suits their workforce.



Read also

Are group risk benefits relevant to younger employees?
bit.ly/1W48C2G

and I see insurers helping with this as well, is to really understand what an employer is trying to achieve, its culture [and] what it wants to be known for as an organisation."

But for these additional services to deliver their true value, employers and staff must know what is on offer. According to Gaynor, businesses can gain greater value from these services by talking through the available options and how they fit into an existing benefits package as soon as a contract has been placed. "If you don't strike while the iron is hot, which is immediately after the business has been placed with that insurer, then other priorities tend to come up," he explains.

Make time to strategise

To ensure the most effective and well-suited group risk benefits are in place, advisers, providers and employers should come together outside the renewal cycle to hold discussions around insurance and wellbeing strategies, says Gruskin.

John Attley, engagement manager at the National House Building Council (NHBC), adds: "Too often, we just get to the point of renewal, when it does, unfortunately, go to price rather than [being] value driven. More consultation to understand needs should lead to better outcomes."

Taking a closer look at group risk provision away from the point of renewal, when several contracts may require renewal at once, can allow advisers to recommend a strategy that meets an employer's objectives around what it is trying to achieve through its benefits spend.

Gaynor adds: "Having discussions outside the cycle is important. We can then look at how we can assist advisers as they are building the components of, perhaps, a new benefit structure" 



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Tailor communications for a perfect fit

**A bespoke approach to communicating benefits,
involving multiple channels and line managers,
can increase take-up**



Louise Fordham | Deputy editor
Employee Benefits

An effective communications approach

is a key component in increasing employee engagement with benefits schemes and, in turn, of driving staff engagement with, and loyalty to, the organisation providing those benefits.

In order for organisations and their workforce to feel the full value of the support offered by group risk provision, it is vital that employers are aware of the advantages that group risk benefits deliver and that they have a comprehensive understanding of the additional services that are available to them.

Tom Gaynor, employee benefits director at MetLife UK, says thorough dissemination of information across relevant teams within an organisation is particularly pertinent in instances where, for example, group risk services have been selected by the procurement or management team, rather than the department that will be administering the benefits to staff.

"Whoever it is that makes the decision about which insurance provider to go with may not be the person who actually implements the benefits strategies and communications," he explains. "[The latter] may have read somewhere that there is bereavement counselling or probate advice available with group life cover, or that there is help with wellness, but then there is a disconnect [in how those services are communicated to them]."

Departmental match

John Attley, engagement manager at the National House Building Council (NHBC), adds that communication surrounding the benefits of group risk could be tailored according to the purpose and priorities of internal departments, such as procurement



Need to know

- To feel the full value of group risk benefits, employers should be aware of the advantages they provide and the range of additional services available.
- An effective communications strategy will use a range of channels to best suit employees.
- Line managers can share benefits information with their teams, which can increase engagement levels.



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Key strategies to avoid in
benefits communication
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John Attley,
National House
Building Council



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Tom Gaynor,
MetLife UK

teams, management, human resources (HR) and reward and benefits professionals.

Attley says: "I think segregating messages is really important here."

This could mean a stronger focus on return on investment when communicating to certain departments, while providing a more in-depth look at the business case for group risk products and services when communicating to others.

For Gaynor, one of the most effective ways of demonstrating the value of benefits is by ensuring that employers have access to relevant statistics and case studies, and opening up a dialogue with examples of where group risk benefits have been of help to organisations and their staff. For larger employers this may include specific examples of employees within that organisation that have been supported throughout the claims or rehabilitation process. However, these case studies are also of value to other employers that may not yet have experienced the process, by demonstrating how such benefits could help an employee should an occasion where they require support arise.

For HR teams that are juggling a raft of responsibilities in addition to communicating and administering a number of employee benefits, drawing on the in-depth knowledge and experience of providers and consultants can be an invaluable resource. According to MetLife's Gaynor, group risk providers and advisers should work together to provide a uniform approach in how they communicate the advantages of group risk benefits to employers, in addition to the range of additional services that accompany group risk products.

"A probate service or wellness help, for example, has a benefit across many

different categories of staff so it's about making sure that it is understood, because you are losing the value that you are paying for if you are not making the best use [of these services]," he says.

"It is the adviser's role to help the insurer to broadcast this information into the employer to make sure that [it is] getting its value and that it is really being put at the heart of that proposition and at the heart of delivering benefits that matter to [its] staff."

Sense of harmony

In addition to ensuring that employers are fully informed about all of the services available to them and how this could support a particular organisation and workforce demographic, Attley asks whether the industry could do more to harmonise the classifications used. Aligning the terminology utilised by various industry bodies and sectors, for example, could help employers to analyse different data sets and gain a better insight into correlations between these.

"There is a wide variety of classifications. Everybody seems to have a different one so just comparing one to another is really challenging," says Attley. "If there was a common [vocabulary] for all, it would make life so much easier [because] we could then align our absence classifications to that, for example."

For employees to value a benefit, they must first be aware of it, whether it is the core group risk services or the extra support offered through providers around them. Katharine Moxham, spokesperson for industry body Group Risk Development (Grid), believes continual communication is a key element in ensuring employees engage with the benefits on offer. ►►

"It's about constant communication, little and often, to reinforce the message," explains Moxham.

She adds that the message being reinforced to staff is twofold: the employer raises awareness of the benefit while also demonstrating to employees that it has their best interests and wellbeing in mind.

For maximum engagement, it is important that communications reach all employees. Examining which communication strategies are appropriate to the particular demographic of the workforce, and getting feedback from staff about how they want their benefits to be communicated to them, can help employers to achieve the communications impact they are aiming for.

Integrate channels

Gaynor believes that a range of channels can be utilised to create an integrated communications approach. "Different types of people, different roles and different age groups want different types of communication. It is not just about digital; booklets, lunch-and-learns and such methods can have a huge impact if you make the topics interesting, and [providers, advisers and employers] all have a part to play in that."

He adds that providers can assist employers with their communications in a manner that best serves their specific needs, by offering support that extends beyond benefits fairs to briefings for managers, for example. NHBC's Attley sees the value in this support in terms of how appropriate each communication method is to the size, culture and workforce of each organisation.

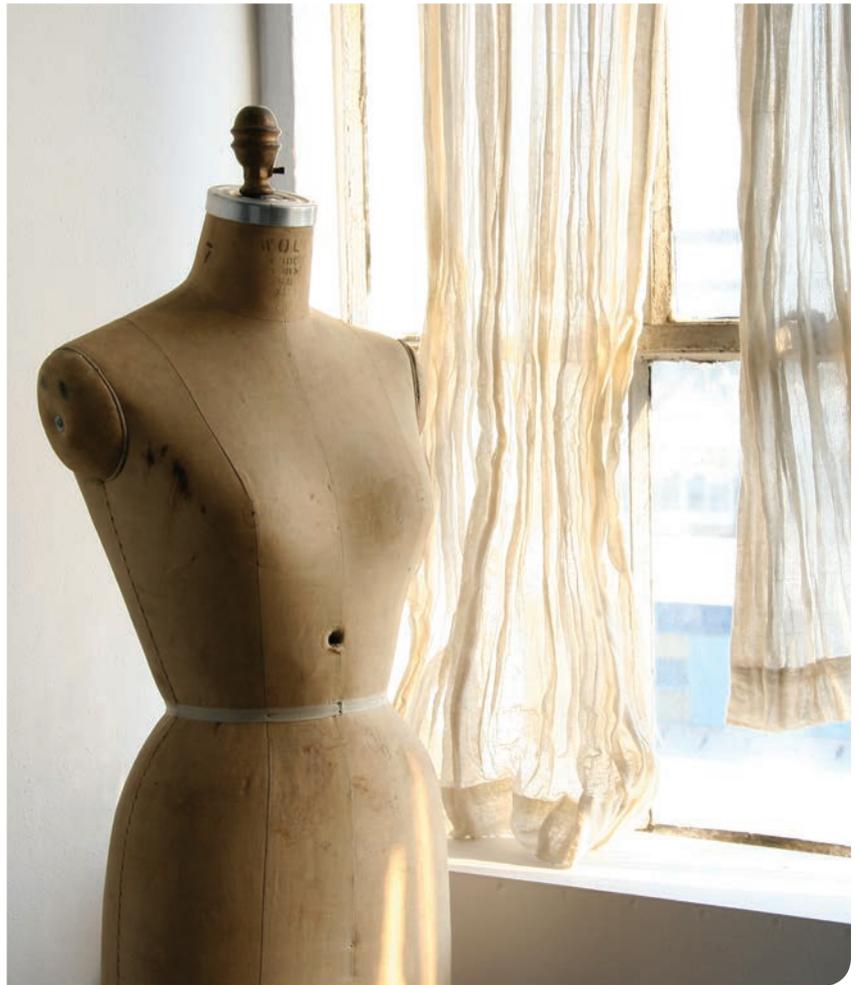
He says: "All organisations have a slightly different internal communications landscape and it's about working within that landscape to do what works best. Some organisations will have measures around how to deliver messages, so it's understanding those and plugging into the existing networks that we know are the most successful at delivering employee messages."

For example, manager briefings may work well in larger organisations, while including benefits communication within learning and development programmes may be a more effective way of reaching the manager population in mid-sized firms, explains Attley.

A vital link in the communication chain

Indeed, all participants at the roundtable discussion, which took place in September 2015, were in agreement that line managers are an essential link in the benefits communication and engagement chain.

Gaynor says: "We know from research MetLife released at the beginning of



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the year in its *Employee benefit trends* study that some of the best people in the organisation to promote benefits are line managers. If they are putting across the benefits message then their team members will hear more about it and understand it better.

"We know from work in the same study that the quality of line management makes a huge impact on the engagement of staff, their motivation, how valued they feel and, therefore, their productivity."

The research, which surveyed 300 employers and 301 employees in the UK, found that every one-point increase in 'having a caring and supportive boss' drives a 9% increase in engagement. With this in mind, developing communication strategies that encompass line managers so that they are able to pass information on to staff is an area that should be taken into consideration by employers looking to improve benefits engagement and take-up.

Lee Gruskin, principal consultant at Capita Employee Benefits, suggests incentivising line managers to inform their teams about the advantages of early assessment and claims notification.

"Most people who are absent want

to return to work but they do not always know where to turn, so maybe that could mean rewarding line managers?" he says.

While a system that rewards line managers for encouraging staff to take early action would need to be considered carefully in terms of its structure and appropriate application, there is consensus around the important role line managers can play in this area.

"[Line managers] are a really good way of getting the value [of benefits] pushed through," says Gaynor. "It's not just a standard poster on a wall or something that happens once a year when there is a big flurry around benefits."

This is an area of the communications matrix that certain providers and advisers would be happy to help employers develop, he explains.

Grid's Moxham adds: "Positive encouragement from line managers to actually start the process is vital."

Group risk benefits and services, such as employee assistance programmes (EAPs) and bereavement help, can provide crucial support to line managers when a member of their team requires assistance **EB**



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