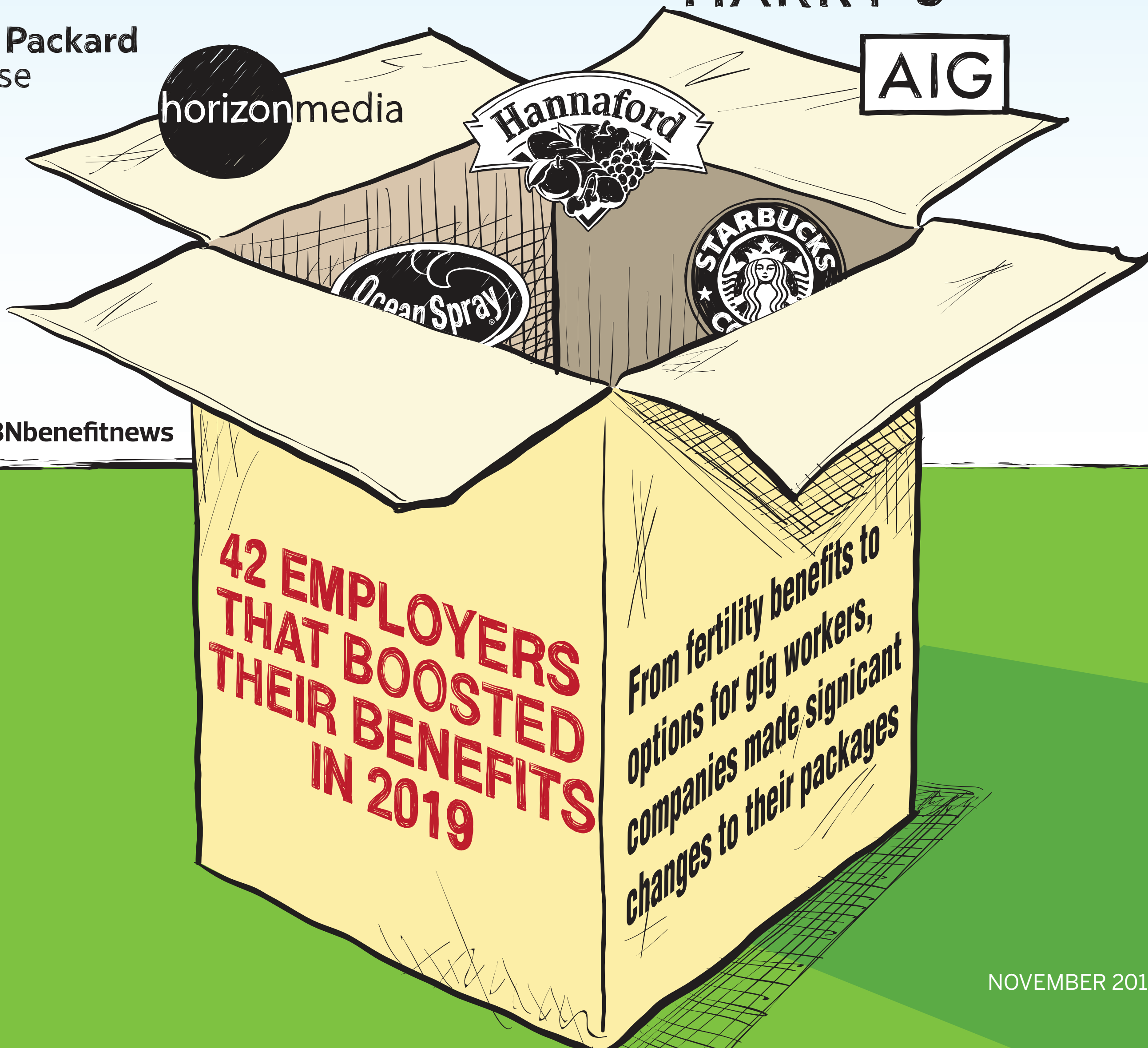
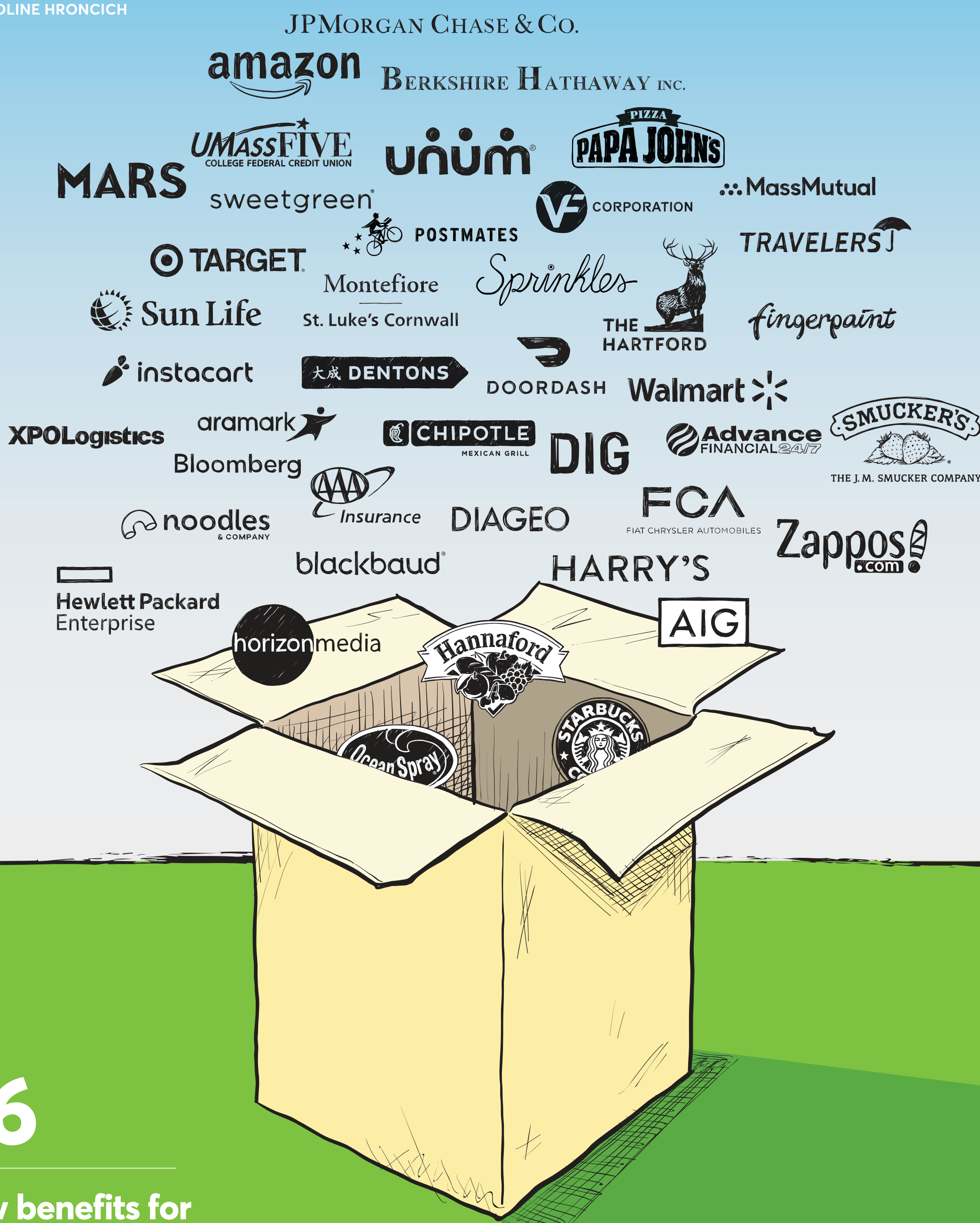
ebn
Employee Benefit News



@EBNbenefitnews

Contents

November 2019 | VOL. 33 | NO. 6



ILLUSTRATIONS BY KEVIN PARISE

Contents

November 2019 | VOL. 33 | NO. 6

Employee Benefit News, (ISSN#1044-6265) is published 6 times a year; February, April, May/June, July/August, September and November by SourceMedia, Inc., One State Street Plaza, 27th Floor, New York, NY 10004, 212/803-8200. Periodical postage paid at New York, NY and additional U.S. mailing offices. Subscription Rates: $149 for one year in U.S.; $229 for one year in other countries. Single copies and back issues $15 domestic, $18 international. Change of Address: Notice should include both old and new address including ZIP code. Postmaster: Please send all address changes to Employee Benefit News, SourceMedia, Inc., One State Street Plaza, 27th floor, New York, NY 10004. For subscriptions, renewals, address changes and delivery service issues contact our Customer Service department at (212) 803-8500 or email help@sourcemedia.com. Printed in U.S.A. Employee Benefit News is intended only for employee benefits professionals. The publisher does not perform due diligence on the companies or products discussed or advertised in Employee Benefit News. ©2019 Employee Benefit News and SourceMedia, Inc. All Rights Reserved.

Here for your employees' retirement needs *today, and 30 years from now*

When you're involved with making decisions about other people's money, getting it right matters.

Why Principal?

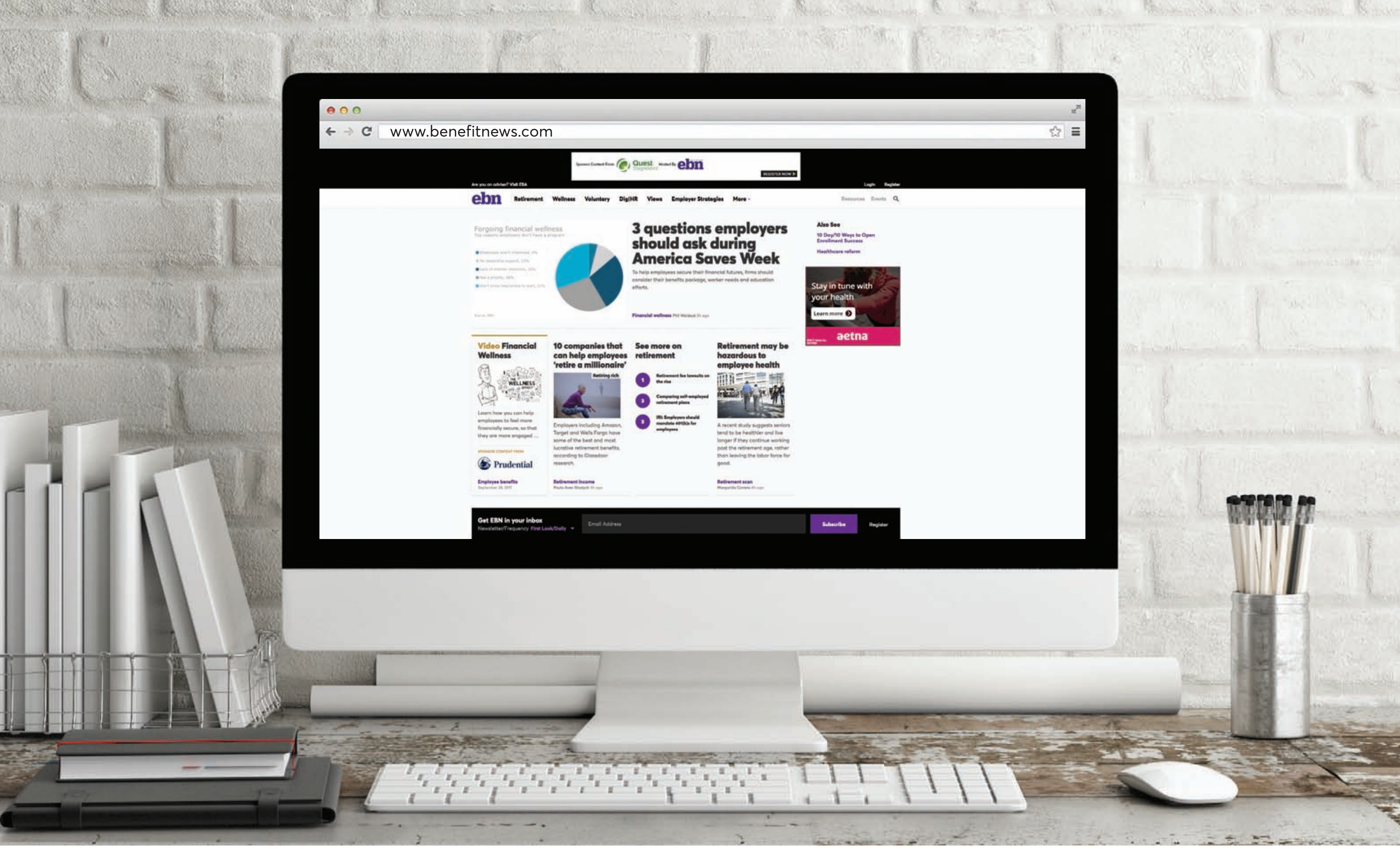
1. Flexible plan designs scalable to a company's size and needs.
2. Plans that are easy to administer with key decision-making and time-saving tools and resources.
3. Simple to navigate customizable, all-in-one retirement solutions along with risk management support.

A better retirement begins with a better plan experience and the right digital tools and resources to achieve it. Find everything your participants need to realize a better retirement outcome with Principal®.

Get to know us... better.
Visit principal.com/betterretirement

951671-092019

What's going on @benefitnews.com

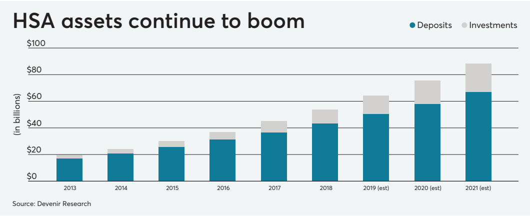


TELEMEDICINE

How to increase workplace telemedicine engagement

Why aren't employees as enthusiastic about telemedicine as their leadership? Here's one little-known reason. https://bit.ly/2WgtoFa

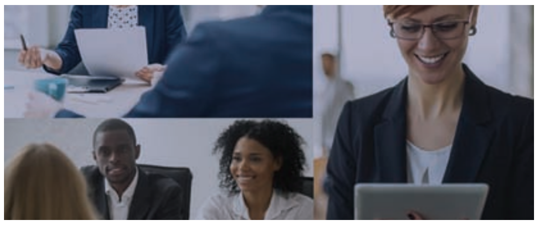
VIEWS



How HSAs may help women clear retirement savings obstacles

Health savings accounts have unique features that can supplement career breaks and help bridge the gender pay gap. https://bit.ly/2Pinsda

CARDSHOW



The 5 most popular jobs in HR — and how much they pay

In a tight labor market, employers competing for top talent are looking for human resources professionals who can help them differentiate themselves. These are the most sought-after roles. https://bit.ly/2NikVwO

ebn Employee Benefit News

Editor's Desk

All the right moves

What employers are doing right — and wrong — can provide vital lessons for HR and benefits professionals seeking a road map that helps avoid mishaps along the way.

We often pay the most attention to what went right or what strategies have worked best. A tougher assignment is getting HR and benefits pros to talk about mistakes they made — and what they learned from those experiences. The landscape is littered with strategy fails and just plain bad decisions, providing fertile ground for those seeking an education on what not to do.

From successful business strategies to the best communications plans for open enrollment to vital lessons from corporate board rooms, we often pay the most attention to the case studies of what went right or what strategies have worked best.

A tougher assignment is getting HR and benefits pros to talk about mistakes they made — and what they learned from those experiences. It's not easy to track down professionals who are willing to share those stories, but that's what contributing writer Richard Stolz tackled for our feature "Benefits Blunders." Why learn the hard way, when *Employee Benefit News'* editors and writers have done the heavy lifting for you?

The landscape is littered with misconceptions, strategy fails and just plain bad decisions, providing fertile ground for those seeking an education on what not to do. Stolz wondered what lessons our readers might be able to ascertain from some pros who may have under- or overestimated the cost of a benefit, for instance, or possibly picked the wrong vendor, or countless other mistakes one may not always talk about. Among his interviews, he talked with Sarah Sardella, senior director of global benefits and HR operations for Akamai, and J. Brian Coleman, vice president of total rewards at Dawn Foods, a baking ingredient company with distribution centers throughout the U.S. and Canada. From both he learned that overreliance on technology does have its downfalls.

Despite the upside that various technologies and apps may provide, Stolz reports that many employers found that relying on email blasts, website updates and other impersonal methods to inform employees about major benefit initiatives doesn't always cut it.

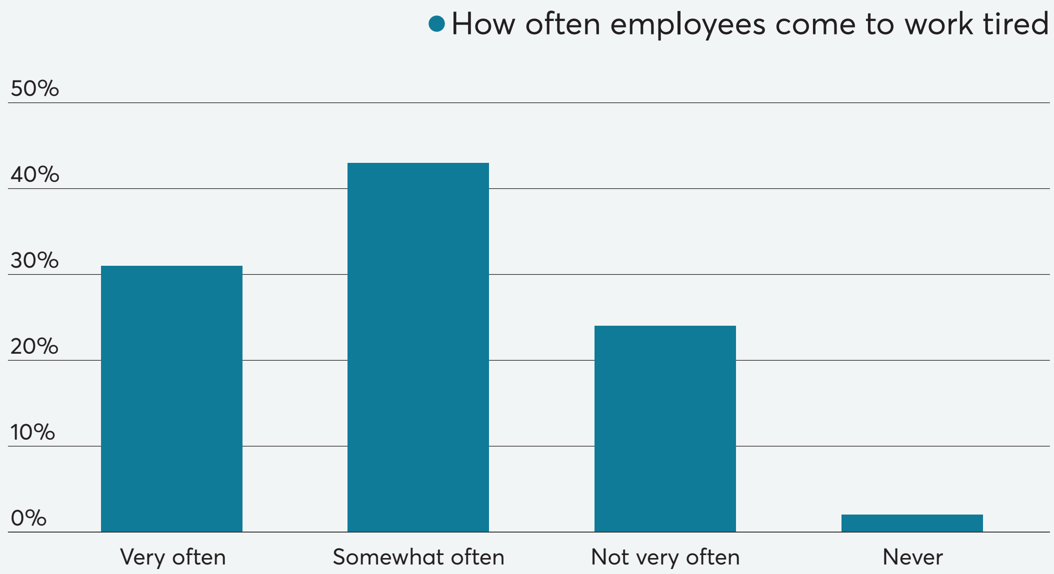
"I've learned that you just have got to get out there and get in front of people to drive home essential messages about the potential value of particular benefits," Coleman said. That turns him into a road warrior around the annual open enrollment season, but the travel and face-to-face meetings are worth the effort, he said.

As Akamai's Sardella put it: "The minute you walk in the door [of a satellite office], you become a human being," she said. "It builds credibility."

Starting on page 28, read also about how Barry Schilmeister, a senior health consultant for Mercer, warns against the trap of overestimating company savings from employees choosing less-expensive health plan options, and how Willis Towers Watson's Cecile Chang handled one client whose CFO questioned a new copay formula in the company's pharmacy benefit plan.

Our cover feature highlights some of the top companies that boosted benefits so far this year. From fertility benefits to parental leave and new options for gig workers and student loan benefits, companies made significant changes to their packages in 2019, which senior editor Caroline Hroncich compiled in a comprehensive list of employers that sharpened their offerings. A host of companies including Bloomberg, Diageo, Hewlett Packard Enterprise and J.M. Smucker improved their parental leave benefits offerings, for example, and others — including Advance Financial and Travelers — added student loan repayment benefits. Starting on page 20, take a look at 42 companies that made big changes and all the right moves to their benefits packages in 2019. **—Walden Siew**

Not so sweet dreams



Source: Robert Half

HR tech

New benefit can help your employees catch some Z's

With poor sleep costing employers more than $400 billion a year, a new benefit addresses the issue via a coaching program.

By Amanda Schiavo

Employers are taking greater interest in employees' emotional and physical well-being by offering specialized programs focused on mental health, weight loss, financial health, and now one long-ignored yet crucial aspect of health — sleep.

Beddr, a sleep health technology company, has launched a comprehensive, personalized solution to identify and treat the root causes of chronic sleep issues, though a voluntary benefits platform.

The program leverages clinical data captured from Beddr's app that uses an optical sensor and accelerometer to measure blood oxygen levels, stopped breathing events, heart rate, sleep position and time in bed.

About 45% of the world's population has chronic sleep issues, according to a study in the *Journal of Sleep Research*. Poor sleep costs U.S. employers an estimated $411 billion each year, according to a report from Rand.

Employees using the Beddr benefit will have access to an expert-led sleep coaching program and a nationwide network of sleep physicians to provide targeted treatment options to help employees improve their sleep health. The program has the potential to save an employer up to $5,700 per employee, per year in productivity improvements, lower healthcare costs and decrease accident rates, Beddr says.

Root causes of sleep issues

"Sleep is the foundation to every employee's mental and physical health. High-quality sleep has been shown to both reduce healthcare costs as well as improve productivity, but most employers haven't found a comprehensive program that addresses the primary root causes of sleep issues and that benefits their entire workforce," says Michael Kisch, CEO of Beddr. "We have seen a dramatic increase among our users relative to the overall population in their understanding of their sleep health and how their choices impact their overall sleep quality."

Roughly one-third of U.S. adults report that they get less than the recommended amount of rest, which is tied to chronic health issues including Type 2 diabetes, heart disease, obesity and depression, the Centers for Disease Control and Prevention reports.

More than a third of American adults are not getting the recommended severn to eight hours of sleep, according to the Centers for Disease Control.

For employers, a lack of sleep can lead to issues including increased absenteeism and illness, lost productivity and deteriorating physical and mental well-being.

"Sleep is the foundation to every employee's mental and physical health. High-quality sleep has been shown to both reduce healthcare costs as well as improve productivity, but most employers haven't found a comprehensive program that addresses the primary root causes of sleep issues and that benefits their entire workforce," says Michael Kisch, CEO of Beddr.

Getting high quality sleep

Beddr partners with benefits teams to design a customized program specific to each employer and their employees. The company developed a screening process that makes it easy for an employer to engage their employee base, while providing Beddr the ability to identify employees who are a good match for the program.

In some cases the company heavily subsidizes the cost of the benefit to employees, while in others it is the full responsibility of the employee. In the latter instance the company negotiates a discount that is passed on to all participating employees. That discounted price is less than what an employee would pay to purchase the program directly from Beddr.

"Beddr was founded on the belief that the most important thing a person can do to improve their physical and mental health is to get consistent, high quality sleep," Kisch says. "We see employers as natural partners in fulfilling this mission because the goals of a company and its management are highly aligned with the goals of our program — to improve the health and productivity of employees. " **EBN**

Amanda Schiavo *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @schiavoamanda.*

Mental Health

Starbucks' employee assistance program gets a double shot with enhanced mental health benefits

The coffee giant says it will offer employees an enhanced EAP and a new meditation app, among other benefits beginning next year.

By Amanda Schiavo

Starbucks is taking steps to improve its employees' mental health with a new long-term initiative that includes an enhanced employee assistance program and mental health training for store managers, beginning in the second quarter of next year.

Kevin Johnson
Starbucks CEO

The coffee giant is partnering with Mental Health First Aid, a national program that teaches people the skills they need to respond to the signs of mental illness and substance use, to offer training to managers. By January, Starbucks employees in the U.S. and Canada will also have access to subscriptions for the app Headspace, which offers meditation techniques to users.

"We brought 12,000 store leaders together for an unprecedented session on mental well-being and emotional first aid," Starbucks CEO Kevin Johnson says in a statement. "That was just the first step in a new long-term initiative to take a stand, help break the stigma around mental health, and get even more partners and their loved ones the support they need."

The coffee company has been making an effort to beef up its benefits. Last year, in the wake of the federal tax overhaul, the company said it would spend $250 million on new employee benefits, including a pay hike for U.S. employees. Some of those initiatives included the addition of six weeks of paid parental leave for its hourly employees who become new dads, a benefit that had only previously been offered to new mothers and adoptive or foster parents. The company also added subsidized childcare for all U.S. employees.

In addition to the new mental health benefits, Starbucks will also partner with organizations including the Born This Way Foundation, a mental wellness nonprofit, and Team Red White & Blue, a non-profit for veterans, to help break the stigma around mental health.

"That was just the first step in a new long-term initiative to take a stand, help break the stigma around mental health, and get even more partners and their loved ones the support they need," Starbucks CEO Kevin Johnson says.

One in five American adults experience some form of mental illness in any given year, according to the National Alliance on Mental Health. Additionally, one in every 25 adults is living with a serious mental health condition such as schizophrenia, bipolar disorder or long-term recurrent major depression.

Employees are demanding better mental health benefits from their employers. Only 25% of U.S.-based managers, across a variety of industries, have been trained to refer employees to mental health resources, according to the Society for Human Resource Management. Employers including PNC and Ocean Spray are also investing in benefits to address mental health. **EBN**

Amanda Schiavo *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @schiavoamanda.*

ZAPPOS.COM

Wellness

Benefits that rock: How Zappos uses music to promote wellness

The employer offers online lessons in acoustic guitar, bass and ukulele to boost mental and physical health.

By Caroline Hroncich

Zappos' corporate office may be getting a bit more rhythmic, thanks to the addition of a new wellness benefit.

The online retail giant is offering more than 1,500 employees access to online lessons for those who wish to learn electric and acoustic guitar, as well as bass and ukulele. The tutorials are due to a partnership with Fender Play, an app that provides step-by-step guides for users wanting to learn an instrument.

The company's program, called Strum for the Sole, allows employees to practice in the company's "jam room," a space located Zappos' Las Vegas office, and which is outfitted with instruments, says Bhawna Provenzano, director of employee benefits and diversity at Zappos.

Employees can access the mobile app for free in the jam room and will also receive a discount should they wish to sign up for Fender Play on their own.

"The whole premise for Strum for the Sole is to offer employees the opportunity to learn an instrument," Provenzano says,

She adds: "It helps build social connections, reduce stress, slow down and express creativity. It's something new that we wanted to try."

Mental boost

Provenzano says the music benefit is part of a larger initiative at Zappos that focuses on physical, mental, social and financial wellness.

The company also offers workers a fitness program, financial workshops and on-site counselors, among other benefits.

Music can help with mental health by allowing employees to de-stress and take a break from working, Provenzano says. "It helps people exercise their brains and develop more concentration skills," she adds. "All of these things do end up helping with productivity down the line."

High cost of stress

Employers may need to think more critically about their mental wellness benefits. About 32% of employees nationwide reported suffering from depression, anxiety or stress in the workplace in the last two years, while only 23% reported using their employers' well-being programs, according to data from Willis Towers Watson.

Studies show that ignoring these mental health issues could come with a hefty price tag for employers.

Subtle connections

Unengaged workers, as a consequence of mental health disorders and stress, cost the U.S. between $483 billion to $605 billion a year in lost productivity, according to data from the Society for Human Resource Management. The same data show that 83% of employers nationwide

offer their workers mental health coverage. But the benefits of music extend beyond reducing stress, says Mary Keenan, director of product at Fender Play.

The company's program, called Strum for the Sole, allows workers to practice in Zappos' "jam room," a space in the firm's Las Vegas office that's outfitted with instruments.

There are also physical benefits for employees. Learning an instrument also improves muscle memory and posture. "It takes a connection between the brain, hands and fingers and posture to be able to pull this off," Keenan says.

Forging bonds

This new program is a first for both Zappos and Fender Play. The company's employees are piloting the program, which may be expanded in the future, the companies say.

Provenzano says she hopes the program will help workers create connections with others in the office and have a positive impact on productivity and collaboration overall.

"It helps build new bonds and helps people get closer to one another," she says.

"Often times at Zappos that's where new ideas are born." **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter at @chroncich1*

Ink runs out.

Guaranteed lifetime retirement income from TIAA doesn't.

Give your employees the confidence of guaranteed monthly income for life. Learn more at TIAA.org/NeverRunOut-Solutions

TIAA

INVESTING | ADVICE | BANKING | RETIREMENT

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances. Annuities issued by Teachers Insurance and Annuity Association of America (TIAA), New York, NY. Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. 898644

FOR INSTITUTIONAL USE ONLY. NOT FOR USE WITH OR DISTRIBUTION TO THE RETAIL PUBLIC.

ADOBE STOCK

Benefit compliance

What employers need to know about harassment training

Two years after #MeToo was born, a training expert reviews the state of mandatory harassment training across the country.

By Walden Siew

There was a time when sexual harassment training was a "just check the box, let's just get this over with" annual event, says Andrew Rawson, chief learning officer for Traliant, a company that provides sexual harassment training.

It was "like renewing your driver's license or renewing your car registration," he says. "As long as you have it in your glove compartment, you don't ever think about it again. That was what sexual harassment training was relegated to."

No more. Many city and state training laws have passed since 2017, the year allegations of sexual harassment and assault surfaced against powerful film producer Harvey Weinstein — causing a scandal that in turn gave rise to the #MeToo movement.

In the run-up to the October deadline to the implementation of a New York State rule requiring employers to institute annual sexual harassment training, *Employee Benefit News* interviewed Rawson to discuss the impact such laws will have on training across the country.

What is the state of sexual harassment training, and how are employers addressing the issue?

Regardless of the jurisdictions that have required mandatory training now, harassment training is now a nationwide trend that employers realize they must take more seriously now.

Since #MeToo, there's definitely been a growing awareness that you can't claim that your organization takes sexual harassment seriously by just paying lip service to the problem and sending out the same old boring training every year. That, I would say, is the biggest change.

This is all post-Harvey Weinstein. Actually it's just two years ago this month that the Harvey Weinstein story broke. Since then, California has expanded the scope of their required training from only managers in companies with 50 or more [employees] to all employees in companies with five or more.

So maybe there were 3 or 4 million people required to take training in California, and now it's probably closer to 10 million. New York state, of course, requires everyone to get trained. So it's quite comprehensive in its scope.

What are some key actions that employers should be thinking about in terms of updating their training and communications?

They should be focused on making sure that they make a conscious effort to impact the culture of their organization, no matter how small that is.

Now, those are very squishy terms, you know: impact and culture and so on. But even a small business, just by having the senior person or the senior people make a point in their monthly or quarterly newsletter, is important.

Do people really believe that if they make a good faith report on sexual harassment that they will be protected from retaliation? Or do they think that's all talk, and they're somehow going to suffer the consequences?

Just making sure that there's a conscious and somewhat steady stream of communication telling people that we're serious about protecting them [is important, as is] having a dignified and respectful working environment that won't tolerate sexual misconduct.

What about the issues of trust and employee concerns about whether reports will be taken seriously?

Many employers have hotlines. So the challenge with the hotline — and even the challenge with confidentiality — is we always teach people that if you come forth with a good faith report of sexual misconduct, we'll protect your confidentiality.

[But] the problem is that most hotline complaints have to do with ethical violations where there's something factual that can be investigated. So our experience has been that most claims of sexual misconduct do not go through the hotline. Those tend to be focused more on the ethical and policy violations. Most [sexual harassment] complaints do tend to come into HR. **EBN**

Walden Siew *is editor-in-chief of SourceMedia's Employee Benefits Group. Follow him on Twitter at @waldensiew.*

BLOOMBERG NEWS

Employee retention

What's the latest Chipotle employee benefit? Free college

The restaurant chain is now covering 100% of employees' tuition for select university programs.

By Kayla Webster

Forget free meals and flexible scheduling; employees at Chipotle can go to college for free.

The Mexican-inspired restaurant chain announced the launch of its newest employee benefit, which will grant its more than 80,000 employees access to 75 business and technology degree programs funded entirely by the company.

Employees can earn their associate or bachelor's degrees online from the University of Arizona, Bellevue University, Brandman University, Southern New Hampshire University and Wilmington University.

Eliminating obstacles

"Chipotle recognizes that financial barriers can be one of the biggest obstacles that impede our employees from achieving their fullest potential," said Marissa Andrada, chief people officer at Chipotle, in a statement. "We are proud to launch this opportunity for debt-free degrees by providing free tuition to help our employees excel in all areas in their lives, both in and out of Chipotle."

Employees are eligible to participate in the program after working for 120 days.

Business and tech most sought after

A Chipotle spokesperson said the company chose to fund business and technology programs after conducting an employee survey, which found that those were the most sought-after degrees.

Programs such as marketing, project management, web development and computer science fall under the business and technology umbrella.

The company's latest benefit is an expansion of the Chipotle Cultivate Education program, which reimburses qualifying employees for up to $5,250 in order to pursue the higher education program of their choice.

Chipotle's new 100% company-funded education benefit won't cancel out the existing program; it's part of the company's continuing effort to attract and retain food industry talent.

Chipotle employees said taking advantage of the company's existing tuition reimbursement benefit made pursuing their degree a reality, instead of a dream.

Chipotle estimates that 63% of employees who use the education benefit are first-generation college students.

"I had two majors with a number of credits and was debating whether or not to go back and pursue my degree," said Brice Widger, a Chipotle crew member in New York City. "The accelerated program with Bellevue University combined with Chipotle's tuition assistance made the decision easy. It is convenient, as I am able to take classes in the evening, which I really appreciate."

Chipotle is providing the new benefit through a partnership with Guild Education — a Denver-based education benefit provider.

Employees can earn their associate or bachelor's degrees online from the University of Arizona, Bellevue University, Brandman University, Southern New Hampshire University and Wilmington University.

Guild also partners with Fortune 1,000 employers to provide education benefits to around 10,000 employees across the United States.

"This expansion of Chipotle's Cultivate Education benefits program to cover 100% tuition costs upfront for degrees in business and technology represents the company's commitment to upskilling its workforce and helping employees achieve their professional goals," said Rachel Carlson, Guild Education CEO and co-founder. "We are thrilled to partner with Chipotle as they continue to lead the way in the fast-casual industry for enhancing the employee experience with best-in-class benefits."

A new bonus program

Chipotle's new education benefit comes on the heels of its new bonus program, announced in June, where employees can earn up to a week's worth of extra pay each quarter.

The company paid $700,000 in worker bonuses last quarter.

Employees also have access to free English-as-a-second-language classes, fitness discounts and healthcare benefits. **EBN**

Kayla Webster *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @KaylaAnnWebster.*

Starbucks expands fertility benefits to cover surrogacy, boosts reimbursements

Employees at the coffee giant will now have access to up to $30,000 for fertility services.

By Caroline Hroncich

Employees at Starbucks now have access to broader fertility benefits. The coffee giant is bolstering its benefits to reimburse for surrogacy and intrauterine insemination not covered by health insurance. Workers will receive reimbursements of up to $10,000 per qualifying event, with a lifetime maximum of $30,000.

Lifetime maximums for fertility benefits are also increasing under Starbucks medical plans — to $25,000 from $15,000 for fertility services, and to $10,000 from $5,000 for prescription drugs. All full- and part-time benefit employees who work at least 20 hours per week are eligible for the benefits.

A company spokesperson told *Employee Benefit News* that Starbucks wanted to update its Family Expansion Reimbursement program to assist employees whose needs are not fully met by health insurance.

These employees include "same-gender couples looking to become parents, or individuals seeking fertility services," a Starbucks spokesperson said in an email.

While nearly all (87%) employers cover some kind of infertility benefit through their health plan, companies are expanding their benefits to cover different services such as surrogacy and egg freezing, according to data from the National Business Group on Health.

Of that group, some 71% of employers cover in vitro fertilization, 69% cover artificial insemination and 34% cover egg freezing.

Fertility services are often expensive — the average IVF cycle costs $12,000, according to the American Society for Reproductive Medicine. Benefits that cover some of the cost can help to ease the burden on workers.

Large employers including Microsoft, Cisco and MassMutual offer fertility benefits to workers.

Starbucks has been making big changes to its benefits.

Last year the company said it would spend $250 million on new benefits including a pay boost for domestic workers, in the wake of the federal tax overhaul.

In September, the company updated its employee assistance program with a new long-term initiative that includes enhanced employee assistance and mental health training for store managers, which will begin in the second quarter of 2020.

"We brought 12,000 store leaders together for an unprecedented session on mental well-being and emotional first aid," Starbucks CEO Kevin Johnson said in a statement about the updated EAP program. "That was just the first step in a new long-term initiative to take a stand, help break the stigma around mental health, and get even more partners and their loved ones the support they need."

Starbucks offers a number of other family-friendly benefits including parental leave, employee and family sick time, and backup child and adult care. It also provides tuition reimbursement to workers looking to earn a bachelor's degree.

"We are consistently evolving our benefits as we continue to listen and learn from our partners [employees]," the company told EBN. "It has long been our belief that we put our partners first." **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter at @chroncich1*

Digital payments

Mastercard partners up to provide instant wage access

Hourly employees will have access to a free debit card and bank account to help them stay on top of their finances.

By Kayla Webster

Mastercard has teamed up with a voluntary benefit and finance company to help hourly employees make ends meet by providing easy access to their wages before payday.

Minneapolis-based financial wellness benefit company, Branch, was founded as a scheduling platform for part-time jobs. Now they provide early wage access to hourly workers at no charge, budgeting tools and suggestions for shifts to pick up when bills are due. Partnering with the credit card giant, and Evolve Bank & Trust, grants Branch users easy access to their paychecks through a new debit card and account.

"We are thrilled to further extend our partnership with Evolve and Branch in order to ensure that workers can receive their hard earned pay on their terms in a means that works best for their personal financial management approach," says Sherri Haymond, executive vice president of digital partnerships for Mastercard.

Employees at companies that provide Branch benefits are able to access half of their next paycheck through their platform banking account. The funds can be transferred to another bank, but Branch's executives say they hope employees will take advantage of the financial wellness perks that come with their accounts, the firm said in announcing the partnership last week.

"Most traditional financial services actually make it more challenging for hourly workers to balance their finances, whether it's expensive overdraft fees or minimum balance requirements," Branch CEO Atif Siddiqi says. "Given their income volatility and limited access to the support they need, we want to provide hourly workers a strong start on their financial journey and offer services that help them improve their financial wellness and save." **EBN**

Kayla Webster *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @KaylaAnnWebster.*

Financial Wellness

Meredith gets 'creative'

By Caroline Hroncich

When the stock market crashed in 2008, Tim O'Neil, executive director of employee benefits and wellness at Meredith, decided it was time to beef up the company's financial wellness benefits. At the time the media company — which owns brands including People and Better Homes & Gardens — already offered a wellness program, but wanted to improve other aspects of worker well-being.

"Our chairman came to me and said 'We need to do more to help our employees get their financial house in order.' That was the launch of our financial wellness program," O'Neil said at SourceMedia's Benefits Forum & Expo conference in Las Vegas.

But the challenge was reaching the company's 5,500 employees which are spread throughout 44 states. So the company decided to turn to technology.

Meredith leveraged its comprehensive wellness website to develop a personal finance risk assessment for workers. The company also began offering workers $500 to connect with a financial adviser.

After adding the online program Meredith saw a significant improvement in employee financial wellness. When the company first added the benefit, 40% of workers were living paycheck to paycheck, a number which is now decreased to 22%. Similarly, 20% of employees were behind on bills or getting called by creditors — which has now dropped to 8%. In total, 91% of workers felt their financial health had improved because of the company's platform, O'Neil reported.

"That was really a game changer," he added.

But bolstering financial wellness is not the only way Meredith has been using technology. The company also has an online emotional well-being coach app to help workers achieve specific health goals. The tool, run by a clinical psychologist, helps employees assess stress and make healthier choices.

"For me, seeing this technology and that emotional well-being focus was really powerful," O'Neil said.

Meredith recently completed an acquisition of media giant Time, which allowed it to take some of the benefits tools used at Time. **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter @chroncich1.*

BLOOMBERG NEWS

HR tech

BetterUp adds new features including expanded AI tools

The coaching app has added a new algorithm that pairs workers with a coach based on 150 variables.

By Caroline Hroncich

BetterUp is making a slew of upgrades to its mobile coaching app for employers.

The startup, which is fresh off a $103 million Series C funding round in June, has added a new AI algorithm to its tool which can match workers with more than 1,600 coaches based on 150 variables. The company also has added additional progress tracking data, language capabilities, HCM system integrations and a new analytics dashboard.

BetterUp works with large employers including Lyft, Airbnb, Instacart and LinkedIn to provide virtual leadership development to employees by allowing them to chat one-on-one with a coach. In March, the food, petcare and confectionary giant Mars began offering the benefit to its employees.

"When we look at having a really multi-tiered approach to developing those associates over time, coaching becomes one of those critical elements," says Summer Davies, global senior manager of leadership at Mars.

Assessing ROI

Mars earlier this year partnered with BetterUp, a mobile app that provides virtual leadership development to employees by allowing them to chat one-on-one with a coach. So far, about 1,800 global employees are participating in the program, and that number is expected to jump to 2,500 next year.

"When we look at having a really multi-tiered approach to developing those associates over time, coaching becomes one of those critical elements," she says.

Mars' new coaching program is meant for employees who are entering leadership roles for the first time. During the program, which spans 36 weeks, workers learn through four different tracks, which allow them to develop their leadership skills over time.

All workers start in the track called "Getting started in the Mars way," and then go through tracks on engagement, development and maximizing performance. The program also incorporates Mars company values.

The latest updates at BetterUp are designed to give employers increased visibility into the overall use of the benefit, says Gaurav Kataria, vice president of product at BetterUp.

"When we look at having a really multi-tiered approach to developing those associates over time, coaching becomes one of those critical elements," says Summer Davies, global senior manager of leadership at Mars.

"Our latest features give customers increased visibility into the data and analytics needed to assess coaching effectiveness and ROI," Kataria says. "They also build upon the machine learning and AI capabilities that we use to power the enterprise grade features on our platform."

Learning and development

Employers can use BetterUp's new analytics tools to track worker progress and engagement on the app. The app also maps employee behavior change such as productivity, job performance, engagement and job satisfaction. In addition to the analytics capabilities, the app — which is available in Chinese, Russian, Spanish, Portuguese, French and German — can match workers with a coach based on a number of variables including seniority level. The algorithm can tell which workers had the most success with each coach and can be integrated into an employer's HCM system.

BetterUp CEO Alexi Robichaux, who founded the company, says employers could be more intentional about how they spend their learning and development budgets. Being able to track progress and provide personalization is critical, he adds. BetterUp works with more than 100 companies; among them are 28 Fortune 1000 employers.

"People are at the heart of organizational transformation, but much of the $200 billion that corporations spend each year on learning and development is ineffective," he says. "To increase the effectiveness of the learning investment, it must be highly personalized, adaptive and measurable." **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter @chroncich1.*

42 employers that boosted their benefits in 2019

From fertility benefits to options for gig workers, companies made significant changes to their packages this year.

By Caroline Hroncich

From student loan repayment to paid parental leave — so far this year companies in a variety of industries have taken ample opportunity to expand their benefits. Employers are expanding benefits packages as a strategy to remain competitive in an extremely tight labor market.

Industry giants Amazon, Berkshire Hathaway and JPMorgan Chase in March finally announced the name of their joint healthcare venture Haven — and a new mission: to simplify health benefits for their employees. A host of companies including Bloomberg, Diageo, Hewlett Packard Enterprise and J.M. Smucker Company boosted their parental leave benefits offerings, and others including Advance Financial and Travelers Insurance added student loan repayment benefits.

Here's a look at 42 companies that made big changes to their benefits packages this year.

Advance Financial

The financial services company added both a student loan repayment and a paid parental leave benefit. Advance Financial will repay up to $12,000 of each employee's debt over six years. Its program, through provider Gradifi, also includes options for employees to refinance or consolidate their student debt and receive counseling on how to eliminate the rest of their debt.

In addition to the new student loan benefit, employees, both men and women, who have been employed at the Nashville-based financial services company at least 12 months and have worked at least 1,250 hours, are eligible to receive up to six consecutive weeks of paid parental leave following the birth, placement or adoption of a child.

AIG

AIG added a surrogacy reimbursement benefit and boosted its adoption reimbursement benefit in an effort to appeal to its increasingly diverse workforce.

The finance and insurance company reimburses U.S. employees up to $13,800 of eligible surrogacy-related expenses per child. Eligible expenses include agency fees for the cost of locating and managing a surrogacy, legal fees for negotiation of a surrogacy contract and domestic travel fees associat-

ILLUSTRATION BY KEVIN PARISE


JPMorgan Chase & Co.
amazon
Berkshire Hathaway Inc.
UMassFive College Federal Credit Union
unum
Pizza Papa John's
MARS
sweetgreen
VF Corporation
MassMutual
Postmates
Target
Travelers
Montefiore St. Luke's Cornwall
Sprinkles
The Hartford
fingerpaint
Sun Life
instacart
大成 Dentons
DoorDash
Walmart
XPOLogistics
aramark
Chipotle Mexican Grill
DIG
Advance Financial 24/7
Smucker's
The J. M. Smucker Company
Bloomberg
AAA Insurance
noodles & Company
Diageo
FCA Fiat Chrysler Automobiles
Zappos.com
blackbaud
Harry's
Hewlett Packard Enterprise
horizonmedia
Hannaford
AIG
Ocean Spray
Starbucks

ed with the surrogacy arrangement. The company also increased its adoption reimbursement per child to $13,800 from $7,500.

Amazon, Berkshire Hathaway & JPMorgan Chase

The three companies revealed the name of their joint healthcare venture Haven — and a new mission: to simplify health benefits for their employees.

The three companies revealed more information about their venture on a website, more than a year after announcing they would form an independent healthcare company for their U.S. employees.

Aramark

Aramark now gives its 130,000 hourly employees access to free college tuition. The food service, uniform and facility giant's efforts are part of a $90 million investment made earlier this year in wage and benefit increases and additional training and development. Eligible employees can apply for the tuition program beginning in October with enrollment for the spring 2020 semester.

Bloomberg

Media giant Bloomberg expanded its fully paid parental leave program to 26 weeks from 18 weeks for primary caregivers. The new benefit, is gender neutral, a growing focus among employers.

Under Bloomberg's updated policy, primary caregivers, regardless of gender, will have 24 weeks full paid leave, plus 10 transition days, meaning the employee will have one day off per week for 10 consecutive weeks immediately following an employee's return to work.

Blackbaud

Blackbaud revamped its financial fitness program earlier this year. The software company offers its financial fitness program through Bank of America. The program includes in office training through four modules that focus on financial security, utilizing financial wellness benefits such as 401(k)s and HSAs, setting savings goals and transitioning to retirement. The program also includes the opportunity to meet one-on-one with a Merrill financial adviser.

CSAA Insurance

AAA insurer CSAA Insurance Group allows full- and part-time employees to use up to 4% of their employer-matched retirement benefit to pay down their student debt.

Once workers contribute 2% of their salaries to their 401(k), they can choose to direct the remaining 1% to 4% of their 6% employer-matched funds toward paying down their student loans. The benefit is offered through student loan repayment plan provider Tuition.io, the company says.

Chipotle

The restaurant chain announced in June that its crews can earn up to a month's pay in annual bonuses.

To receive the bonus, Chipotle's 2,500 global locations need to meet sales and output goals as a team, according to a company statement. The benefit is offered quarterly; crews who qualify receive checks for an average week's worth of pay. Individual restaurants can potentially earn the bonus each quarter, and a month's worth of extra pay. The chain has paid more than $700,000 toward worker bonuses.

Dentons

The law firm offers workers a breast milk shipping benefit through provider MilkStork. Staff at the law firm, including lawyers, professionals, paralegals and business services will be able to access Milk Stork at no cost while traveling on business.

Diageo

Diageo boosted family-friendly benefits for its more than 30,000 global employees. The beverage company — which manufactures liquor brands including Captain Morgan, Ciroc and Baileys — will give female employees a minimum of 26 weeks of fully paid maternity leave following the birth, adoption, surrogacy or foster placement of a child. The company also added a minimum of four weeks of fully paid paternity leave, although some markets, including the U.S., are increased it to 26 weeks.

Dig

In March, the fast casual restaurant chain rolled out Bravely to a portion of its workers. Bravely is a mobile app, launched in 2017, that allows workers to have confidential conversations with third-party professional coaches. So far the tool is being used by more than 125 of Dig's salaried workers.

DoorDash

DoorDash signed on to use a new app, Stride, which gives freelance workers the ability to access insurance and other benefits. Max Rettig, head of policy at DoorDash says the new app will provide their more than 700,000 independent workers access to new financial wellness benefits.

Fiat Chrysler

The automaker partnered with student loan benefit provider CommonBond in late January to provide a student loan refinancing benefit, which allows employees to replace existing loans with a new, lower interest rate loan.

Fiat Chrysler U.S. salaried employees with student loan debt, as well as employees with federal government-backed Parent PLUS loans, are now eligible to refinance these loans through the program with preferred terms.

Fingerpaint

Fingerpaint, a marketing agency located in Saratoga Springs, is now offering full-time employees $100 per month toward paying down the principal balance of their student loans. Fingerpaint employs about 250 people, and 60 workers are already taking advantage of the benefit which is offered through Gradifi.

Hannaford Supermarkets

The supermarket chain, which operates 181 stores throughout the Northeast, is providing qualifying full- and part-time associates with six weeks of fully paid leave during the first 12 months following the birth, adoption or legal placement of a child.

Harry's

The company, which is known for its direct mail service for shaving products, started matching 50% of the first 4% of employees' salaries, or 2% maximum, for its more than 300 U.S. workers in January. All regular full-time and part-time employees are eligible for the benefit, which is being offered through provider Betterment for Business.

The Hartford

Nearly 17,000 eligible U.S. employees at The Hartford will soon be able to pay down their student loan debt, thanks to a new benefit the company is releasing early next year. The financial services company will pay up to a lifetime total of $10,000 toward workers student loan debt, contributing the funds directly to loan providers each month.

Hewlett Packard Enterprise

The tech giant's more than 60,000 global employees now have six months of paid parental leave following the birth or adoption of a child — an increase from its previous offering of roughly 12 weeks of time off. HP Enterprise's new policy is paid at 100% of employees' salary and is available to both mothers and fathers. The company now allows new parents to work part time for up to three years as they transition back to work.

Horizon Media

Horizon Media is now offering its 1,200 employees access to on-site childcare at the company's New York location. The media agency, which has 2,000 employees spread between offices in New York and Los Angeles, is providing workers subsidized full-time care for children ages 6 weeks to 5 years old, and fully subsidized emergency back-up care.

Instacart

Like its competitor DoorDash, Instacart has invested in a the app Stride to help cover benefits for freelance workers. Using Stride's benefits platform, gig employees will access health, dental, vision, life, accident and disability insurance. They also can utilize perks such as prescription discounts, online doctor visits, checking and savings accounts, free mileage and expense tracking, tax assistance and filing, and discounts and deals on products and services. The new platform is now widely available to employers.

J.M. Smucker

Starting next year the Ohio-based manufacturer, which is most well-known for its jams and peanut butter, is adding new benefits including 12 weeks of paid parental leave, more vacation time and one day of bereavement leave following the loss of a pet.

Mars

The global food, petcare and confectionary giant partnered with mobile app BetterUp to revamp its employee coaching benefit. BetterUp provides virtual leadership development to employees by allowing them to chat one-on-one with a coach. So far, about 1,800 global employees are participating in the program, and that number is expected to jump to 2,500 next year.

MassMutual

MassMutual added a slew of benefit offerings, including coverage of gender identity procedures, expanded fertility benefits and more paid time off to bond with a new child, grieve a death, take care of a loved one and volunteer. The company added the benefits in January for all of the company's 7,500 full-time and part-time employees, is a volley in the life insurance giant's appeal to attract a more diverse talent pool.

Montefiore St. Luke's Cornwall Hospital

Montefiore St. Luke's Cornwall Hospital teamed up with Tuition.io to offer the organization's 1,500 employees a new student loan repayment benefit. As part of the Hudson Valley, New York-based hospital system's new benefit, employees will be able to convert their unused paid time off into employer contributions toward paying down their debt.

Noodles & Company

Noodles & Company is teaming up with the financial app Even to rollout a new suite of financial wellness benefits for employees. The fast-casual restaurant chain will help its nearly 10,000 team members with early pay access, budgeting and saving money. The benefit will be offered via Even's financial wellness app.

Ocean Spray

Ocean Spray began waiving behavioral health copays for its roughly 2,000 employees beginning this summer as part of its campaign to better address mental health. The company, which makes cranberry drinks and sauces, already gives employees access to no-cost behavioral telemedicine sessions that they can use for counseling services.

Papa John's

The pizza chain is offering a tuition reimbursement education program, Dough & Degrees, in partnership with Purdue University Global, to its roughly 20,000 corporate employees. The program covers 100% of tuition costs for undergraduate and graduate online degree programs. Employees can enroll in any of Purdue Global's online associate, bachelor's and master's degree programs, including business, information technology, cybersecurity, accounting and finance.

Postmates

The courier service is offering gig workers free occupational accident insurance, new healthcare options, as well as access to free online college courses and professional certifications.

Under the new benefits, couriers will receive accident insurance that covers up to $1 million of coverage for medical expenses incurred from a covered injury sustained on active delivery. The insurance will cover temporary and total disability payments, as well as death and survivor benefits stemming from an accident.

Sprinkles Bakery

Sprinkles Bakery added an instant access pay benefit. The company — famous for its cupcake ATM — has added DailyPay, a tool allowing workers access to their earning before payday, for its 650 employees. Sprinkles hopes the DailyPay benefit will address employees' financial needs and help its workforce better cope with unexpected expenses that might fall in between pay periods.

Starbucks

The coffee giant has bolstered its fertility benefits, in addition to a number of other offerings. Starbucks now reimburses for surrogacy and intrauterine insemination not covered by health insurance. Workers will receive reimbursements of up to $10,000 per qualifying event, with a lifetime maximum of $30,000.

In September, the company updated its employee assistance program with a new long-term initiative that includes an enhanced employee assistance program and mental health training for store managers, which will begin in the second quarter of next year.

Sun Life

Sun Life, a Toronto-based financial services, life insurance and benefits provider, expanded its paid family and medical leave benefits for all of its U.S.-based employees, giving workers more paid time off and the option to take time to care for non-family members.

The employer also is offering a "chosen family" benefit, which will allow the employee to care for someone who may not be blood related. The new program covers approximately 3,500 employees and goes into effect on Jan. 1, 2020.

Sweetgreen

The salad chain expanded its paid parental leave policy. Sweetgreen updated its offering to give new mothers and fathers five months of fully paid leave after the birth of their child. The benefit also extends to adoptive and foster parents.

Target

Target expanded a number of family-friendly benefits, including paid leave and caregiving benefits, to the 350,000 full- and part-time hourly employees at its stores, distribution centers and headquarters. The Minneapolis-based retailer offers workers 20 days of backup child care or elder care through Target's partnership with Bright Horizons network.

Travelers

Travelers is offering a new benefit to help its employees tackle student loan debt. Beginning in 2020, employees of the property/casualty insurer who are using the Paying It Forward Savings Program toward their student loans will also qualify for the company's 401(k) plan matching program.

UMassFive College Credit Union

The credit union's new student loan repayment benefit uses change from employees' personal purchases to pay down the interest of student loans. All 125 UMassFive employees have access to the benefit through its digital platform and app. The benefit is offered through loan repayment vendor FutureFuel.io.

Unum

Beginning next year, employees of the insurance company can transfer up to five days, or 40 hours of carry-over paid time off into a payment against student debt through a new program managed by Fidelity Investments.

VF

Maternal, paternal and adoptive parents working at the maker of Lee, North Face, Vans, Wrangler and other brands will have access to eight straight weeks of paid leave. Employees at the company's retail locations and corporate office are eligible, so long as they work over 30 hours a week and have been with the company for over a year. VF has about 30,000 U.S. employees.

Walmart

Starting next year, workers at the nation's largest employer will have access to expanded telehealth benefits including a new tool that pairs employees with a local doctor. The pilot will give workers access to physicians in eight specialties such as primary care, cardiology, gastroenterology, endocrinology, obstetrics, oncology, orthopedics and pulmonology.

XPO Logistics

The transportation and logistics company rolled out a new paid parental leave policy this year for 47,000 eligible workers, giving primary caregivers six weeks of leave and secondary caregivers two weeks. The leave, which provides 100% pay for parents of a newborn or adopted child, can be taken intermittently.

Zappos

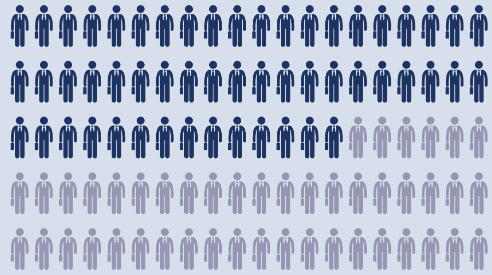
The online retail giant is offering more than 1,500 employees access to online acoustic and electric guitars, bass and ukulele lessons, thanks to a partnership with Fender Play, an app that provides a step-by-step guide for users to learn an instrument. **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter at @chroncich1*

Relying on remote

Remote workers were once the rare exception, but they are now becoming the norm as more employees across the country clamor for the benefit. Employers who give workers flexible schedules and the possibility to work remotely have seen increases in worker satisfaction and productivity, as well as retention.

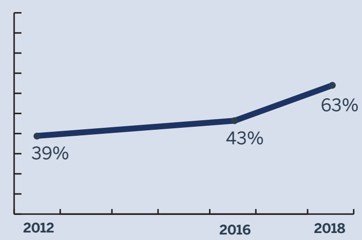
By Christian Rim and Evelina Nedlund



54% of employers offer schedule related benefit programs to increase employee retention

Source: Gallup

Employees who work remotely are on the rise



Source: Condeco Software, 2019

What are the benefits of working remotely?

Employees say

Employers say

Source: Condeco Software, 2019

New benefits for generation gig

The ever-changing employment contract increasingly values flexible hours, convenience and purpose. How can benefits and perks help employers win the new talent war?

By Bruce Shutan

The nine-to-five workday is dead, and it's been supplanted by the rise of the modern gig economy — with a workforce bolstered by freelance and contract workers who work when needed with flexible hours to meet new demands.

For HR professionals and benefit advisers, the strategic mission at hand is to determine how employee benefits and perks can fuel alternate avenues of employment to win the talent war. But complications in redefining the employment contract can stall those efforts if they fail to pursue a thoughtful approach.

Anywhere from 57 million to 75 million U.S. workers fall within this segment, according to the U.S. Bureau of Labor Statistics and the Federal Reserve. A 2018 Deloitte research paper noted that the number of self-employed individuals is projected to triple by 2020 to 42 million. Meanwhile, more people toil away on short-term projects as full-time employees, juggle part-time jobs or peddle multilevel marketing products.

Without a doubt, the desire for more flexible work schedules is a driving force behind the gig economy. "There's no such thing as a nine-to-five anymore," notes Robby Peters, vice president of business development with Sequoia Consulting

Group and co-founder of PeopleTech Partners. "It's much more about setting your own schedule and being your own boss."

It's also not so much about individuals driving for Lyft or Uber or delivering food for Grubhub or DoorDash as it is matching their skillsets to multiple employers on a project basis and aligning their interests, he adds. That arrangement has worked well for many years in Silicon Valley where Peters says the average tenure is less than 18 months and the work is more project-oriented.

It's easy to see why the gig economy appeals to new generations entering into the U.S. workforce, explains Paul Younkins, founding principal and senior consultant with TriBridge Partners. "It means new stimuli, new ideas, new jobs, new vocations, new things to learn and opportunities to constantly try something new," he says.

The gig trend reflects deeper appetites for intangibles, a fun or caring culture, personalization and greater purpose at work, says Jordan Peace, co-founder and CEO of Fringe, whose perks platform allows for more than 85 offerings to be customized for workers of all stripes. "It's about finding a workplace where they feel a sense of belonging."

Making life easier

As such, he says employers are more attuned to the importance of providing lifestyle services to help workers strike a better work-life balance.

Robby Peters
Vice president of business development at Sequoia Consulting Group and co-founder of PeopleTech Partners

Transportation is the hottest category across his employer client base "because of the simple fact that people don't want to drive anymore." Food and beverage delivery also are wildly popular as evidenced by the use of Blue Apron or Sun Basket. "People hardly have the time to cook, much less plan and prep meals each day," Peace says.

Some of the more unconventional offerings he sees come in the form of Trilogy Mentors, a K-12 online mentorship for working parents who want to give their children an edge at school, as well as clothes-rental services provided by Le Tote and Rent the Runway.

"What's going to make me interested in coming to work for you is not half a year at 6% match on a 401(k)," Peace says. "I'm more thinking about the benefits that are going to impact me while I'm working for you for three to six months."

Few industry practitioners are as attuned to rethinking the workplace than Carolyn Frey, chief people officer at Philz Coffee, who is on the HR frontlines of the gig economy. About 1,000 of the San Francisco company's 1,300 employees are barista team members and most have multiple jobs to make ends meet.

Just 20 hours a week is the threshold to qualify for benefits, which include a subscription to the One Medical Group direct primary care practice featuring virtual visits and mental health counseling. Philz pays 75% of any cost-sharing tab and also offers dependent coverage, which Frey says is "quite unique in our space."

While also offering access to financial wellness classes, two free meals a day for most employees and plenty of coffee, Philz also has a unique scheduling approach that typically honors the preferences of team members as long as it meets the needs of the business. "The single most important thing to them is that flexibility," Frey explains.

Aligning interests

Length of service is a critical barometer for benefits design in the gig economy. While a short-term medical policy would close any coverage gap for people on a 90-day assignment, Younkins notes that the benefit offering obviously will look different for someone on a two-year project whose package might more closely resemble the package for W-2 staffers. Since voluntary benefits are portable, he says they may make sense as a baseline offering for self-employed individuals or temporary workers.

Benefits selection in the gig economy is predicated upon a keen understanding of the type of talent employers are trying to attract and retain. In many cases, Peters says gig workers can benefit from a host of services that improve financial wellness, as well as their employer's massive purchasing power.

One such tool is Alice Financial, which he says helps part-timers with modest earning power get the most out of their benefits by leveraging pretax dollars. Other notable resources include Salary Finance, which he says allows more favorable loan terms, and Chime, one of the nation's fastest-growing bank accounts that allows for payday advances.

Jordan Peace
Co-founder and CEO of Fringe

On the perks side, Peters cites PerkSpot – which provides exclusive discounts on travel or entertainment, perks and rewards for outstanding performance – as a standout offering. "Even if it's a business-to-consumer company," he explains, gig workers will receive much lower prices "because the employer is out there purchasing on behalf of tens of thousands of people, as opposed to just one individual."

Perks and benefits are expected to help fuel the gig economy because of fierce competition in the space from companies wanting people to work for them, according to Peters. A key strategy to winning the talent war is giving people "a much better experience from the flexibility of work hours and ultimately recognize there are a lot of places in an employee's personal life they can help."

Cautionary tales

While the gig economy offers Americans more flexible work options, it can be a slippery slope for employers. There's more quality control in place with a W-2 workforce than 1099 independent contractors, whether it's perceived or real, Younkins observes.

The gig trend reflects deeper appetites for intangibles, a fun or caring culture, personalization and greater purpose at work, opines Jordan Peace, co-founder and CEO of Fringe. "It's about finding a workplace where they feel a sense of belonging."

Paul Younkins
Founding principal and senior consultant with TriBridge Partners

For example, he explains that employees can be told by law what to do and how to do it when making promises to customers, then earn a raise or be terminated, depending on their performance, whereas employers have no real influence over contractors who don't have a vested interest in the overall culture or organizational brand. The danger, of course, is that organizations run the risk of losing business with a workforce that's not adequately vetted and performing at a high level.

One troubling aspect of this employment trend is how it might affect retirement security. "Gig-only workers that are going to be a huge problem unless something changes," cautions Jack VanDerhei, employee benefit research director with the Employee Benefit Research Institute (EBRI). At a time when the retirement readiness of 401(k) plan participants already has been called into question, he worries about gig workers who don't have access to an employer-sponsored savings plan.

At EBRI's 2018 Policy Forum, VanDerhei suggested the gig economy more than likely will increase by 4% the retirement deficit for the youngest cohort examined in his research simulation, ages 35 to 39. This would exacerbate the $4.13 trillion shortfall for workers age 35 to 64. For gig workers, he says this scenario is "devastating" while from a public-policy perspective the magnitude is "absolutely a truly significant increase in deficits." **EBN**

Bruce Shutan is an *Employee Benefit News* contributing writer in Portland, Oregon.

GETTY IMAGES

Benefits blunders: Why learn the hard way?

The landscape is littered with misconceptions, strategy fails and just plain bad decisions, providing fertile ground for those seeking an education on what not to do.

By Richard Stolz

To err is human. But in a perfect world, you can learn from the mistakes of others before making too many yourself.

As a benefits professional, you've not far to look: the landscape is strewn with blunders and misconceptions. An informal poll of erring, but now wiser, benefits professionals — both practitioners and consultants — yields a litany of paths not to take, mindsets to avoid and strategies not to adopt, providing fertile ground for those seeking an education on what not to do.

Take Sarah Sardella, senior director of global benefits and HR operations for Akamai, a digital technology services company. When she joined the company more than a decade ago, Sardella assumed the optimum method of communicating with employees in its dozen offices around the globe was electronically. This was, after all, a tech company.

Looking back, Sardella is convinced she missed a significant opportunity by not traveling to those far-flung offices when she was building the foundation for benefits operations. In doing so she could have appreciated cultural nuances and established "IRL" relationships with key players. "The minute you walk in the door [of a satellite office], you become a human being," she says. "It builds credibility."

It wasn't that she didn't consider visiting some offshore locations; it was just that doing so would have required a bigger push to convince those controlling her travel budget that such trips justified the expense.

Getting employees on board

The same principle applies closer to home, according to J. Brian Coleman, vice president of total rewards at Dawn Foods, a baking ingredient company with distribution centers throughout the U.S. and Canada. He says relying on email blasts and other impersonal methods to inform employees about major benefit initiatives doesn't cut it.

"I've learned that you just have got to get out there and get in front of people to drive home essential messages about the potential value of particular benefits," Coleman says. That makes him a road warrior around open enrollment time, but it's worth the effort, he has realized.

Another foundational professional lesson Coleman likes to share: "Rome wasn't built in a day," which in this context translates to: Expecting quick uptake on new initiatives that you were sure would be an immediate hit can lead to needless discouragement. He recalls when Dawn Foods added telemedicine to its health plan in 2015. The initial response was underwhelming. But with patience and periodic testing of new communications methods with different employee demographic segments, "our team members are now on board."

And, once in a while, things just don't work out and you have to make the best of the situation. Years ago, Dawn Foods hoped to plug a leak in its employee retirement savings accounts caused by participants taking out plan loans to finance the purchase of big-ticket consumer products like jumbo-sized flat screen TVs.

Assuming that communications directed to employees are getting through is a blunder in the making, says Willis Towers Watson's Cecile Chang.

The initial solution was a payroll deduction direct merchandise purchasing plan. But the chosen vendor's parent company shuttered that division, and the program was abruptly suspended. Dawn Foods found a replacement vendor but the program lost momentum in the process.

A common theme of HR professionals blunder stories involves decisions that, at the time, intuitively just seem right but that turn out to be quite wrong.

In health plan design, for instance, Barry Schilmeister, a senior health consultant for Mercer, warns against overestimating company savings from employees choosing less-expensive health plan options.

"When you steer employees to less-rich plans, you save on claims but lose employee contributions," he says. Schilmeister recalls one time when his client was heading down the path of raising employee contribution rates for the richer plans — but raising them so high that it would have motivated too many employees to move into the cheaper plan.

Happily, Schilmeister completed his analysis before any real damage was done.

"The more they pushed up the rates for the richest plan, the more they would lose [in net savings] as people moved [to the cheaper plan]." An 11th hour tweak to the contribution levels for the richer plan preempted a benefits blunder.

Schilmeister recounts another story that highlights another HR pro blunder motif: lack of attention to detail. This one involves a common provision in group life plans called a disability premium waiver. It relieves employers from the obligation to continue to pay life insurance premiums for employees who are covered by employer-subsidized, long-term disability insurance, and who become fully disabled.

The potential blunder: "Assuming that your life insurance and disability plans are talking to each other." Often, they don't — even when both contracts are issued by the same carrier. Failing to bridge that communication gap could lead to the loss of the life coverage for the disabled employee.

Sometimes a benefits blunder occurs when important details of plan changes aren't shared with the higher-ups in the organization. That's what happened to a former client of Cecile Chang, Willis Towers Watson's health and benefits market lead for Northern California. Her client neglected to explain a new co-pay formula in her company's pharmacy benefit plan to the CFO, one that went from a flat co-pay to a percentage of the drug's cost.

Angry CFO

Shortly after the change took effect, the CFO's wife faced a higher co-pay when filling a prescription and complained about it to her husband. Feeling blindsided, the CFO marched into the benefits director's office and demanded that the old co-pay formula be restored. "It was a very disempowering experience" for her client, Chang recalls. That benefits leader has since moved on to another company.

The bigger issue in that scenario, she adds, was the lack of a clear governance structure for benefits decision-making. It hadn't been clear that the CFO's involvement was necessary for that category of plan design change.

Explaining benefits changes (as well as those that haven't changed) isn't just a minefield as it relates to the C-suite. Just assuming that communications directed to employees are getting through is a blunder in the making, according to Chang. Missed opportunities for employees to take advantage of benefits risk rendering a costly benefits program worthless in the eyes of those employees.

That's why Chang encourages event-based communication tactics. For example, a message might pose, then comprehensively answer this question from a benefits utilization perspective: "I'm pregnant. Now what?"

Beware shiny objects

Maintaining an employee-focused perspective is critical in avoiding what could be the biggest benefit blunder of all: Offering a robust menu of benefits that do not address employee needs or the human capital goals of the organization.

How to achieve such a disaster? "It's easy," notes Julie Wilkes, the wellbeing and resilience lead for Accenture in North America, "to be drawn to the shiniest thing out there."

That "thing" might be a trendy benefit that's the buzz at a benefits conference or HR trade show.

"Even an industry best practice might not be right for your people," Wilkes has recognized. "We want to give our people the best, but you have to go back and ask them what they want."

In the wellness arena, there are many shiny objects, particularly technology-enabled ones. But "wellness is not a program you just check off a list," Wilkes cautions. Rather, it's a component of a broader strategy.

Face-to-face meetings with key players is important, says Sarah Sardella, senior director of global benefits and HR operations for Akamai.

A virtual coaching program Wilkes introduced to help implement that strategy turned out to be a false start — a service in which coaches provided what Wilkes considered to be only "scripted answers." That program was ultimately dropped in favor of a different approach that enabled employees to engage in "authentic conversations" about issues of concern to them, she says.

Adds Chang: "A vendor is not a strategy." That leads her to what she considers to be the ultimate benefits blunder: "not being strategic" when implementing programs by failing to analyze how they drive the organization's overarching goals.

Acting with strategic perspective often requires assuming a leadership role. If your boss doesn't have a benefits background, it would be a blunder to assume they can give you useful direction on how to turn your benefits programs into a driver of organizational strategy. "It is incumbent upon you to provide that leadership," Chang says. **EBN**

Richard Stolz *is an* Employee Benefit News *contributing writer in Rockville, Maryland.*

RE:INVENT | RETIREMENT

ADOBE STOCK

Q&A

Getting Gen Z focused on the future

By Kayla Webster

After landing their first job straight out of college, retirement is probably the last thing on the minds of Generation Z workers — whose most immediate concerns are student loans and cost of living expenses. Despite these obstacles, employers are in a great position to help ensure the financial stability of their youngest workers, a retirement expert says.

"I don't think it's ever too early to start thinking about retirement — the earlier you start, the better off you'll be," says Ashvin Prakash, director of product innovation at Ubiquity Retirement. "It should be top of mind, especially with what's going on with social security and the rarity of pensions."

Around 12% of Generation Z is saving for retirement, according to a study by the Center for Generational Kinetics, a Texas-based research company. Considering the first wave of this generation started entering the workforce last year, this figure suggests Gen Z is mindful of the importance of saving for retirement — but they could be doing better, Prakash says.

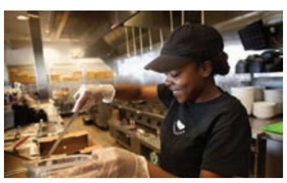
Prakash spoke with *Employee Benefit News* about retirement strategies catered to Gen Z.

How would you characterize Gen Z in terms of saving habits?

They're very motivated. Compared to millennials, they're more educated and aware and willing to engage with financial products.

I feel like, as a millennial myself, a lot of us came into the workplace and things like personal finance, medical benefits and life insurance were thrown at us — things the education system hadn't prepped us for. Maybe growing up

FINANCIAL WELLNESS

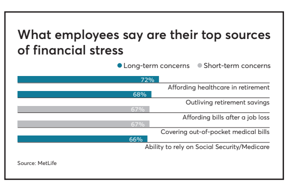


NOODLES & COMPANY BETS ON WELLNESS

The restaurant chain teams up with Even to roll out new financial wellness benefits.

P. 31

GRAPHIC



TOP SOURCES OF FINANCIAL STRESS FOR EMPLOYEES

Affordable healthcare, sufficient retirement savings and paying bills are just some of the top stressors.

P. 31

MORE ONLINE

- Company stock loses its luster in 401(k) landscape
- How to regularly review 401(k) providers
- DC plan fees flattened out in 2017
- A 3-step Social Security emergency plan
- 10 worst cities for retirement

For these stories and more, go to benefitnews.com during the Great Recession made Gen Z aware of the need to save, but in the last ten years, there have been new disruptors in the market that help bring that education directly to you. Financial wellness apps are really driving their awareness of the need to save.

"I don't think it's ever too early to start thinking about retirement — the earlier you start, the better off you'll be," says Ashvin Prakash, director of product innovation at Ubiquity Retirement.

Gen Z are the youngest members of the workforce. Why should employers care if they start saving for retirement now?

Many older workers, like baby boomers, are having trouble retiring because they haven't saved enough. The sooner you start, the better off you'll be. If you start saving at a young age and stop at 40, you're better off than someone starting during the last 20 years before retirement age.

What can employers do to help Gen Z start saving for retirement?

There's four main things they can do:

First, embrace auto enrollment. We know Gen Z is fast paced, always connected to devices and adept multitaskers, but it can be difficult to get their attention. Incorporate that and auto escalation into their retirement plan and they're on track without having to go in and make a proactive choice or selection. Our studies find that making auto enrollment optional boosts employee participation 40%.

Second, make online financial wellness tools available. With Gen Z working for the first time, they're having to make decisions they haven't before. I think employers are realizing they have a big role to play here. If they help young workers understand what they're facing and create a long-term plan for success, they're going to create loyal employees. One thing I've seen work is gamifying financial wellness. We'll run contests at work where whoever takes the most financial wellness courses gets a prize.

The third thing is embracing digital components of benefits. Historically 401(k)s needed paper documents, but to engage Gen Z you need to offer benefits online. A lot of them make important decisions outside of working hours. Make your benefits easily accessible on personal devices like iPads and iPhones so they can make decisions at a time it's convenient for them.

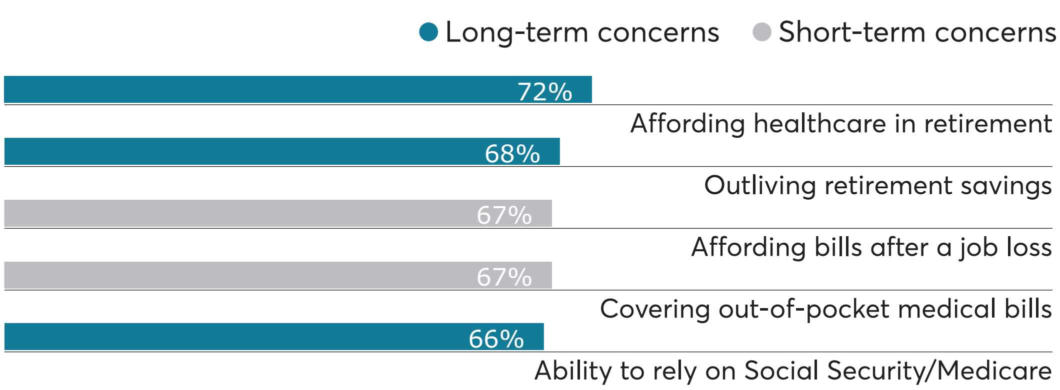
Lastly, employers can do a lot to invest in Gen Z's financial health. As they come on board, you can encourage them to participate in your retirement benefits by matching 401(k) plan contributions. **EBN**

Kayla Webster *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @KaylaAnnWebster.*

Stressed out

Affordable healthcare, sufficient retirement savings and paying bills are just some of the top stressors for the modern employee, according to MetLife.

What employees say are their top sources of financial stress



Source: MetLife

FINANCIAL WELLNESS

Noodles & Co. bets on wellness

By Amanda Schiavo

Noodles & Company is teaming up with the financial app Even to rollout a new suite of financial wellness benefits for employees.

The fast-casual restaurant chain will help its nearly 10,000 team members with early pay access, budgeting and saving money. The benefit will be offered starting Sept. 25 via Even's financial wellness app.

"One of the things that we really love about Even is that it focuses on the overall financial well-being of our employees," says Amy Cohen, director of benefits at Noodles & Company.

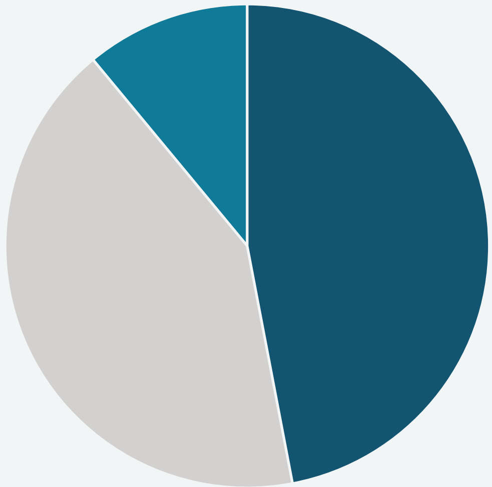
Financial wellness programs have been cropping up as employers realize the importance of easing their workers' monetary stress. Financial concerns are the biggest cause of stress among employees, according to data from consulting firm PwC. Indeed, 59% of employees surveyed say money matters cause the bulk of their stress and 35% of employees are distracted by their finances while at work. Employers including ADP and Walmart offer financial wellness benefits, including giving workers advanced access to wages.

The company is investing in an early wage access benefit. Using Even, all employees will get early access to pay. Employees can use the app and request the funds they have earned before their next pay day. The money can be deposited directly or be picked up in cash at Walmart.

The app also allows employees to build budgets and see exactly how much money they have earned each day. Allowing employees early access to wages helps to educate them on financial wellness, Cohen says. **EBN**

Amanda Schiavo *is an associate editor of* Employee Benefit News. *Follow her on Twitter at @SchiavoAmanda.*

Employee awareness of mental health options



Source: Workplace Options

Health and wellness

Why well-being at work is crucial for employers

Mental health issues in the workplace are much more prevalent than companies may realize..

By Michelle Jackson

What keeps your employees from showing up for work every day: Flu? Bad back? Car trouble?

Not if your workforce is typical of U.S. employees. The fact is, nearly two-thirds of missed work days can be attributed to mental health conditions.

Mental health issues in the workplace are much more prevalent — and more serious — than you might think. Mental illness is one of the top causes of worker disability in this country, and recent Unum research with employers and employees on mental health in the workplace showed 62% of employees felt mentally unwell at some time in the past year. Even more startling: Among those diagnosed with a mental health issue, 42% have come to work with suicidal feelings.

This type of presenteeism — where employees try to battle through despite their symptoms — can affect the productivity, work quality and morale of your entire team. Not only are those suffering less effective, their co-workers are likely confused and concerned about the behaviors they're seeing.

The good news is there's a lot you and your company can do to help.

Mental illness can cover a wide range of conditions. Anxiety disorders are the most common, affecting 40 million adults. They're highly treatable, yet only 37% of those suffering receive treatment.

Depression — one of several mood disorders that also include seasonal affective disorder and bipolar disorder — is a leading cause of disability worldwide. About 16 million adults in the United States had one major depressive episode.

But mental health concerns aren't limited to employees who've been diagnosed with a mental illness. Health, finances, personal family relationships, and job satisfaction are all triggers that affect workers' mental well-being, according to Unum's survey. Even supposedly "happy" events — getting married, having a baby — can cause tremendous stress.

Many employers — hopefully your company is one — offer mental health resources to their employees to better handle illness and everyday stresses. These can include medical care, employee assistance programs, counseling referrals, and financial and legal counseling.

So far, so good. The problem, however, is a major gap between what HR professionals say they offer and what resources employees are aware of.

For example, 93% of employers in Unum's survey say they offer an EAP — but only 38% of employees realize they have this benefit. Similarly, 90% of employers say their company medical plan includes mental health resources, but only 47% of employees know that. And a quarter of employees surveyed say they're not aware of any mental health resources at all.

Presenteeism — where employees try to battle through despite their symptoms — can affect the productivity, work quality and morale of your entire team. Not only are those suffering less effective, their co-workers are likely confused and concerned about the behaviors they're seeing.

One reason for the lack of understanding about mental well-being resources is the social stigma attached to mental health, and it's not just among workers: Unum's survey showed 61% of employees feel there's a stigma in workplace, and 51% of HR professionals agree.

And nearly half of both groups say the stigma has stayed the same or gotten worse in the last five years, despite national public campaigns to normalize the conversation about mental wellness.

Most employees (81%) say the stigma associated with mental health issues prevents employees from seeking help. Many of those struggling keep their issues secret for fear of discrimination, reputational problems or job loss. Sadly, more than a quarter don't disclose their mental issue to their employer because they're ashamed.

What you can do to help

• There are many ways you and your company can open the conversation about mental

Encourage senior leaders to participate in conversation about mental well-being. Showing top-down support helps create a more open, accepting environment, says Michelle Jackson, assistant vice president at Unum.

well-being and provide the resources your employees need to be productive and effective.

• Communicate with your workforce regularly about mental health resources available to them. The annual Mental Illness Awareness Week and World Mental Health Day in the fall offer great opportunities to talk about the topic. Give these resources the same promotion as your other benefits.

Depression — one of several mood disorders that also include seasonal affective disorder and bipolar disorder — is a leading cause of disability worldwide.

• Encourage senior leaders to participate in the conversation about mental well-being. Showing top-down support helps create a more open, accepting environment.

• Educate managers about symptoms of mental health issues and how to accommodate employees who need help.

• Consider the full range of your benefits, beyond health care. For example, financial stress is one of the top factors affecting mental well-being. If you don't already, consider offering financial planning services or counseling to help employees better plan for their future needs. Benefits such as disability insurance and life insurance — even voluntary coverage that employees pay for themselves — can provide peace of mind and help ease a financial burden during a stressful time.

• Offer flexible work schedules, including work-at-home arrangements to help employees create better work-life balance.

• Learn more about mental health issues and solutions, including more tips and best practices for your workplace. **EBN**

Michelle Jackson *is an assistant vice president of regional market development at Unum.*

UNITED STATES POSTAL SERVICE

Statement of Ownership, Management, and Circulation (Requester Publications Only)

1. Publication Title	2. Publication Number	3. Filing Date
Employee Benefit News	003-935	10/1/2019
4. Issue Frequency: Published 6 times per year; October18, Nov 2018 Feb 2019, Apr, May and Sept 2019	5. Number of Issues Published Annually: 6	6. Annual Subscription Price: $119.00

7. Complete Mailing Address of Known Office of Publication *(Not printer) (Street, city, county, state, and ZIP+4)*
1 State Street Plaza, 27th Floor
New York, NY 10004
Contact Person: Michael Chu
Telephone: 212-803-8313

8. Complete Mailing Address of Headquarters or General Business Office of Publisher *(Not printer)*
1 State Street Plaza, 27th Floor
New York, NY 10004

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor *(Do not leave blank)*
Publisher *(Name and complete mailing address)*
Kurt Kriebel
1 State Street Plaza, 27th Floor
New York, NY 10004
Editor *(Name and complete mailing address)*
Walden Siew
1 State Street Plaza, 27th Floor
New York, NY 10004
Managing Editor *(Name and complete mailing address)*

10. Owner *(Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)*

Full Name	Complete Mailing Address
SourceMedia Inc.	1 State Street Plaza, 27th Floor New York, NY 10004

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages or Other Securities. If none, check box ------> None [X]

Full Name	Complete Mailing Address

12. Tax Status *(For completion by nonprofit organizations authorized to mail at nonprofit rate) (Check one)*
The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
[X] Has Not Changed During Preceding 12 Months
[ ] Has Changed During the Preceding 12 Months *(Publisher must submit explanation of change with this statement)*

PS Form 3526-R, July 2014 [Page 1 of 4 (see instructions page 4)] PSN: 7530-09-000-8855

13. Publication Title: Employee Benefit News
14. Issue Date for Circulation Data Below: September 2019

15. Extent and Nature of Circulation			Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies *(Net press run)*			46,099	45,888
b. Legitimate Paid and/or Requested Distribution *(By Mail and Outside the Mail)*	(1)	Outside-County Paid/Requested Mail Subscriptions Stated onPS Form 3541 (Include direct written request from recipient, telemarketing and Internet requests from recipient, paid subscriptions including nominal rate subscriptions, employer requests *(Include advertiser's proof and exchange copies)*	34,641	34,570
	(2)	In-County Paid/Requested Mail Subscriptions Stated onPS Form 3541 (Include direct written request from recipient, telemarketing and Internet requests from recipient, paid subscriptions including nominal rate subscriptions, employer requests, advertiser's proof copies and exchange copies.)	0	0
	(3)	Sales Through Dealers and Carriers, Street Vendors, Counter Sales Sales, and Other Paid or Requested Distribution Outside USPS	2	3
	(4)	Requested Copies Distributed by Other Mail Classes Through the USPS (e.g. First-Class Mail)	0	0
c. Total Paid and/or Requested Distribution *(Sum of 15b (1), (2), (3) and (4))*			34,643	34,573
d. Nonrequested Distribution *(By Mail and Outside the Mail)*	(1)	Outside County nonrequested Copies Stated on PS Form 3541 (include Sample copies, Requests Over 3 years old, requests included by a Premium, Bulk Sales and Requests including Association Requests, Names obtained from Business Directories, Lists and other sources)	11,007	10,865
	(2)	In-County nonrequested Copies Stated on PS Form 3541 (include Sample copies, Requests Over 3 years old, requests induced by a Premium, Bulk Sales and Requests including Association Requests, Names obtained from Business Directories, Lists and other sources)	0	0
	(3)	Nonrequested Copies Distributed Through the USPS by Other Classes of Mail (e.g. First-Class Mail, Nonrequestor Copies mailed in excess of 10% Limit mailed at Standard mail or Package Services Rates)	0	0
	(4)	Nonrequested Copies Distributed Outside the Mail (Include Pickup Stands, Trade Shows, Showrooms and Other Sources)	400	400
e. Total Nonrequested Distribution (Sum of 15d (1), (2), (3) and (4)			11,407	11,265
f. Total Distribution *(Sum of 15c and 15e)*			46,050	45,838
g. Copies not Distributed			49	50
h. Total *(Sum of 15f and g)*			46,099	45,888
i. Percent Paid and/or Requested Circulation *(15c divided by 15f times 100)*			75.2%	75.4%

* If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

PS Form 3526-R, July 2014 (Page 2 of 4)

16. Electronic Copy Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Paid Electronic Copies		
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies (Line 16a)		
c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)		
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c x 100)		

[ ] I certify that 50% of all distibuted copies (electronic and print) are paid above nominal price.

17. Publication of Statement of Ownership
[X] Publication of Statement of Ownership for a Requester Publication is required and will be printed in the October 2019 issue of this publication

18. Signature and Title of Editor, Publisher, Business Manager, or Owner
Kurt Kriebel, Group Publisher
Date: 10/1/2019

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

PS Form 3526-R, July 2014 (Page 3 of 4)

BLOOMBERG NEWS

How Slack uses Slack: Leveraging tech for benefits

Employers can use the tool for more than just communicating, the head of people operations at the company says.

By Caroline Hroncich

More frequently, employers are investing in communications technology to help workers stay in touch with their colleagues in and out of the office. Slack is one of those employers— and its technology used by companies such as Target, HubSpot and Lyft.

Dawn Sharifan, head of people operations at Slack, says tools like Slack can help HR not only improve communication in the office, but also help bring broader conversations — for example, about diversity and inclusion — to the forefront.

"Those conversations are happening anyway. Do you want to be part of those conversations and do you want employee feedback to inform where you're going?" she asks. "There are many times in my Slack career where I think, 'This is where the future of work is going.' I would urge people to get comfortable with discomfort."

But Slack isn't just about communicating. The company uses Slack in the office to plan for open enrollment, onboard employees and manage requests, Sharifan says in an interview.

How do you use Slack throughout different phases of the hiring process?

In terms of recruiting, when we're posting for a job, there's a channel that's created for that. Then the hiring manager, the recruiter and the team are in that channel. They're doing resumes, they're calibrating on what they like about the queue.

There's a real life conversation that's happening. If someone goes on vacation and someone leaves the company, all that information is still captured right there. Another example: the job offer. They would go to the offer, all the approvals are gathered via Slack as well. So that's how we use it on the recruiting side.

Even if you've used Slack, you've never used Slack at Slack. There's a learning curve [for many employees]. Before they join the company, as soon as you sign the offer letter, you're put into the onboarding channel, the welcome channel. Basically what happens there is we tell people how to get familiar with the product or what they want to know about benefits.

How do you use Slack at work to communicate with employees about benefits?

The major one is just communication. The second thing is open enrollment — always my favorite part. It's hard for the HR person during open enrollment. Nobody ever reads their communication. So the way that I think that Slack is helpful is you can automate your benefits team. You can set a reminder to post to a channel for people who didn't turn in open enrollment [forms]. It cuts down the 50 different emails you'd have to send. The other thing we have is a help open enrollment channel. [An employee] asks this question, there's the answer. Now my benefits people don't have to answer that question 20 times. They can see the context of it being in open enrollment. I've been doing this for 20 years now. I physically still remember handing out the paper manuals and summary plan descriptions, and no one's ever reading that really. They just want to cut to the chase and tell you the answer. This allows them to serve themselves.

We know the future is transparent, we know the future is distributed, we know the future has AI associated with it. And those are all things Slack really enables and can push.

How might you use a Slack bot?

We have a Workday bot where you could just go into Slack and do a backslash PTO and then you can request your PTO right from inside. Then as the manager, I just get a notification that says one, two days off and I can select yes or no. They did not have to go into our system to request it. I can see their balance and everything like that before I even approve it.

How should HR teams be thinking about the future of HR and benefits tech?

We know the future is transparent, we know the future is distributed, we know the future has AI associated with it. And those are all things Slack really enables and can push. I think Slack or a Slack-like product is the foundational layer to all of that. **EBN**

Caroline Hroncich *is a senior editor of* Employee Benefit News. *Follow her on Twitter at @chroncich1*

Prudential
Bring Your Challenges®

Financial wellness means being prepared for an accident or illness.
Accident, hospital indemnity and critical illness insurance help employees avoid dipping into their savings.

Our expanded voluntary benefits provide relief from expenses[1] not covered by medical plans. And a simpler experience for employers and workers—from onboarding and enrollments to billing and claims.

We're the #1 brand considered by employers for financial wellness.[2]
Our data-driven approach gives us insights into employee needs, at every life stage. As a result, our education and engagement approaches can inspire employees to take action to improve their financial wellness.

Visit prudential.com/*voluntary*

Accident | Critical Illness | Hospital Indemnity

[1] Includes medical and non-medical expenses.
[2] Prudential/Phoenix Marketing Int'l Study of Group Insurance Brokers, 2018.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

1019819-00001-00