

Benefit Communications And The Mobile Workforce

So, after months of hard work, you've determined the employee benefit structure that is essential to attract and retain the best possible talent in your market, obtained the necessary approvals, identified and appointed the most appropriate providers, set up the various plans and now all that remains is to tell your people how great it all is. The funny thing is that despite living in the Information Age, getting this message out, properly understood and engaged with, is probably the hardest bit of all. Let's face it, pensions, life insurance and healthcare are pretty dry stuff, not to mention the negative connotations of old age, illness and, yes, dying. It can be quite complex too, so you will probably need to tell people two or three times before they fully understand it and, of course, there'll be many questions to deal with and possibly objections to overcome. And it's even more of a challenge when dealing with globally mobile people who are literally oceans apart, in different time zones and quite probably speaking different languages.

So how do you optimise employee engagement and make sure that the benefits are understood and fully appreciated? Well here are a few pointers for you to consider.

Get help

Employee benefit consultants, communication specialists, creative agencies and product providers can give you invaluable insight and support and it is well worth setting aside some budget and investing in getting this right. After all, there's little point in spending large sums on benefits if they are not properly valued or understood, and sadly this does seem to be a common mistake by employers. If you employ people in multiple locations there are many consultants who specialise in international communication programmes and they too often have multi-lingual employees based around the world. They understand the particular problems that you face with this part of your workforce and can

advise on the most effective solutions, so it's well worth seeking out a specialist. In addition, product providers will almost certainly have an experienced implementation team who can help with all aspects of setting up a new plan, including drawing upon the support of their internal communications and marketing departments, so always ask for details of the level of support they can provide during the tender process.

Draw up a plan

There is no doubt that this is a big task with many components, so draw up a plan with a timeline and identify any additional costs. What are the key steps along the way? For example; month one, week one, issue a high level warm up email, week two issue a more detailed message with links to the relevant pages of your intranet or to a provider pre-joiners website if applicable. Month two, week one, hold a series of webinars timed to cover any part of the world, week two, go live. Week three set aside time to handle any unexpected hitches and employee queries. Of course, it'll be more complex than this simple example which is why there is a need for a strong, detailed plan covering the whole roll-out. Again, employee benefit consultants can support this process and their experience can be invaluable to ensure that nothing is missed and that your time-line is realistic. Provider implementation teams will also be used to the type of problems that can slow down your roll-out; negotiations between legal teams over contracts, the choosing and shortlisting of investment options and drawn out debate over the wording of member communication materials are all typical aspects of a retirement savings plan implementation that will impact upon your launch date and slow down the whole process.

Choose your media

There are many different ways to communicate; face to face, in writing through brochures and Q&A's, emails, intranet, websites, webinars, videos and apps. Different people prefer different

approaches, so the chances are that you'll need to use most, or possibly even all of these forms of communication to get the message across. It is difficult to over-communicate, so repeating the message in as many different forms of media as possible is a good thing so long as, of course, it is consistent and clear that any responses are only needed once. You may decide to target sections of your workforce differently too, for example, office based people are relatively easy to communicate with using some or all of the methods listed, whilst your access to geologists and engineers, camped out in some remote corner of the world, will be much more restricted and your plan for this group may be heavily dependent upon the internet, or may need to have a longer roll out period to allow for spells back in civilisation. In short, you'll need to know your audiences and determine the best way forward for each. Product providers are increasingly recognising the need to support employers through different forms of media, so here again do ask what will be available as part of the tender process. In addition to the traditional member brochure, webinars on how to access and negotiate member websites, pre-joining websites, on-line portfolio planning and benefit forecasting tools, educational videos, face to face presentations and apps, may all be available to you at no extra cost.

Make it interesting and relevant

How do you feel when you hear the word "pension"? Excited? I don't expect so. What about the words "future", "security" and "comfort"? These are perhaps a little more engaging because they feel personal and relevant. Employee benefits are largely about helping people to plan for their future when they can realise their dreams with the time and money to do so, or protecting themselves and their families should something go wrong. To get people to engage the hooks to attract their interest it needs to be personal and important to them, so it's important to choose the right words; future, wealth, wellbeing? Or

pension, insurance, death? Marketing and communication consultants recognise how important it is to use the right words and most product providers will be happy to reduce the amount of “industry- speak” in the member facing materials, just so long as their regulatory obligations are adequately covered.

Keep it simple and make it easy

If you need your people to make decisions or take some form of action, then make the process as simple and clear as possible. It's not that they don't understand, it's a matter of time and personal interest in the subject. If the instructions run to ten pages then it's very likely that most of your audience will at best skim read the information, leading to mistakes that will need to be put right later. If there are deadlines to stick to, then a headline like “ACTION NEEDED BY 30 SEPTEMBER!” is good. Make it as bold as is sensible, repeat it several times and include it clearly in all the forms of media you plan to use. “What do I need to do next?” is great too, followed by two or three

bullet points of the next steps, with any web links included in the text. If it takes time to work out what is being said, and what are the next steps, then it is human nature to take no action at all, and that seems to be increasingly the case in this fast moving modern world.

Check and refine

Having launched your plan and communicated as well as possible with your audience, it's essential to assess whether or not it was a success and to make any changes and improvements that may be required. Check on take up, website hits and request feedback through short, online questionnaires to measure the effectiveness of your programme. If take up is high then you've done a great job and can relax for a while at least. If take up is poor then some corrective action is called for; reminder emails, seminars, webinars, drop-in sessions and so on. Product providers will often have a vested interest in achieving a high take-up rate and they can help you to improve matters, both during the launch process and on an on-going basis.

Finally, I think it's worth repeating

that there's a lot of help available. Providers increasingly offer a wide range of information sites, educational material, videos, forecasting tools and webinar based presentations, as well as tools to assess people's attitude to risk, detailed information on the investment options, understanding long-term investment strategies and so on. Providers also appreciate that the communication programme is a long-term game, not a one off when a plan is first launched. Many will appoint a relationship manager and/or a dedicated communication specialist to support your programme into the future, perhaps through regular newsletters, educational materials and site visits.



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