

# Voluntary Benefits Insights

## Leveraging Social Media to Improve Benefits Communications with Employees

By Veronica Pollock

Employers know an appealing benefits package can be a powerful tool to attract and retain quality employees. Yet the best benefits are wasted if employers fail to effectively communicate the value of their offerings to current and potential employees. Frequently, communication about employer-sponsored benefits is less than stellar.

In fact, just slightly more than a quarter of HR professionals say their companies' employee benefits communication efforts are "very effective," according to the Society of Human Resource Management's 2015 Strategic Benefits report. Another 57 percent say they are only "somewhat effective." And half say their organizations don't do anything to determine how well employees actually understand the benefits available to them through their employers.

### Communication Breakdown

While the SHRM survey found 39 percent of responding companies spent more on benefits communication in 2015, challenges persist. Many employees don't want to read complex and lengthy written benefits plans, and often even "summaries" are arduous to get through. Those who do read documents may find them difficult to understand, and the process for requesting clarification too tedious to endure.

Moreover, companies wrestle not only with what to say, but how to relay it. Paper or online enrollment forms were the top communication channel for 76 percent of respondents to the SHRM survey. Sixty-three percent offered employees the opportunity to speak with a benefits representative in a group setting, and half provided employees with one-on-one benefits counseling with an organizational representative.

However, perhaps the most noteworthy insight on communications channels comes from the one respondents said they used least. Just 3 percent said they used social media to communicate with employees about benefits. That figure echoed findings by benefits management software provider Thomsons Online Benefits which, in 2014, found just 8 percent of global companies use social media for benefits communications.

### An Emerging Communication Powerhouse

Social media is, arguably, the most influential communication channel to emerge from the digital revolution. Between 2005, when the time Pew Research started tracking social media, and 2015, social media usage in America grew nearly 10 fold. In 2005, just 7 percent of American adults used social media, and today 65 percent do, Pew reports. The increase spans virtually every age group and demographic.

According to data compiled by We Are Social, 2.3 billion members of the world's 7-billion population are active social media users. Nearly 2 billion people used Facebook in June 2016.



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The huge number of users alone would make social media a prime communication channel for virtually any type of information, but there are additional compelling qualities that make it especially useful for businesses, including:

- ▶ Social media users spend a great deal of time on their favorite social media channels - 109 minutes per day, Social Media & Marketing Daily reports.
- ▶ Social media influences offline behaviors, with multiple studies showing users have made purchases after learning about products or services through social media.
- ▶ Millennials, the largest emerging workforce since the baby boomers, have a high affinity for the digital world and are the largest consumers of social media.

## Advantages for Employee Benefit Communication

For employers, it's likely the majority - if not all - of their employees engage in social media activities on a daily basis. In addition to the aforementioned advantages social media offers for business communications, it can even be more powerful when plied for benefits communications.

Social media is one of the most cost-effective modes of communications for any business. Using social media to relay information to employees about benefits offerings, remind them of enrollment deadlines and direct them to enrollment forms, alert them to benefits sessions, or respond to specific questions about benefits is far less costly than printing and distributing the same information.

As a communication channel, social media also fosters relaxed, informal interactions. Its conversational nature and language ensures social media interactions occur in the simplest, easiest-to-understand terms - an advantage when trying to distill highly complex benefits concepts into easily digestible information.

Many employees find it stressful to evaluate benefits options, interpret explanations and make decisions. Accessing benefits information through their favorite social media channels allows them to review offerings, gather information, ask questions and make decisions at their convenience in a stress-free environment.

Finally, social media allows benefits communication to take place in real time, without the delays associated with moving physical paperwork from plan administrator to employer to employees. Using social media can allow plan administrators to precisely and quickly communicate key messages, including plan changes and enrollment deadlines. What's more, social media facilitates year-round communication and awareness of employee benefits. When maximizing the value of benefits and making informed benefits decisions are on employees' radar throughout the year, it can help open enrollment progress smoothly and efficiently when the time arrives.

## Social Media Challenges

Of course, the regulatory environment does not disappear - or even change - when companies employ social media to communicate about benefits. Concerns over privacy, accuracy, timeliness and compliance remain in place, but



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they are easily manageable by simply ensuring social media communications never delve into information specific to an individual employee or group of employees. In short, if you wouldn't say something in a group benefits meeting, you shouldn't say it on social media either.

A challenge less easily solved is deciding what social media channels to use to reach employees. Facebook and Twitter are two of the most widely used social media networks in the world, and they can be good places to begin communications. Employers may find it worth the investment to do a simple, brief email poll asking employees what social media they use and which channels they would prefer for benefits communications. Company blogs can also be informational outlets.

Additionally, it can be challenging to distill compelling yet simple messages from the often-complex concepts and verbiage of employee benefits communications. Social media content needs to be created by individuals with a strong understanding of both how social media works and the benefits being discussed.

## Tips for Social Media

As with any business initiative, companies should approach social media benefits communication by formulating a plan for how they will do it. To successfully initiate social media communication around employee benefits, it's critical that the campaign starts out with benefits information that's already well organized and easily accessible through online portals. Next, decide specifics of what will be communicated (e.g. open-enrollment deadlines, plan features, FAQs, etc.), when, to whom and how.

Types of social media communications can include:

- ▶ Posts on social networks such as Facebook or Twitter.
- ▶ Blog on a benefits website or company intranet.
- ▶ Downloadable podcasts.
- ▶ Online user forums.

Of course, employers will find the social media channels and communication modes that work best for their needs and employees. Regardless of the channels you choose, however, some basic guidelines can help you get started:

- ▶ Do not use consumer-facing company social media accounts to communicate with employees about benefits. Create separate accounts that "lock out" non-employees.
- ▶ Use multiple social media channels, and tailor topics and communications for each format.
- ▶ Promote new social media communication channels to all benefits-eligible employees in order to maximize the value of your efforts. Be sure to explain the advantages social media communication offers employees, such as timeliness, convenience and simplicity.

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- ▶ Leverage social media communications to enhance enrollment in voluntary benefits such as long-term disability or group life.
- ▶ Encourage dialogue and interaction. Provide employees with the ability to ask questions and make suggestions through your social media channels. And most critical - respond quickly, accurately and politely to every inquiry.

## Voluntary Benefits and Social Media

The aforementioned studies on how companies communicate with employees about benefits didn't quantify which benefits the handful who used social media were talking about. However, it's probably safe to say health insurance information accounted for a significant portion of the dialogue - and that makes sense. Medical insurance is often the costliest, most confusing-to-employees yet most desired employer-sponsored benefit.

However, it's important to understand the particular power social media offers in communicating with employees about voluntary benefits.

Employees might skip over paperwork about voluntary benefits in their haste to get to the "good stuff" about medical benefits. Social media presents employers, plan administrators and benefits brokers with an opportunity to recapture employees' attention and redirect it toward voluntary benefits. What's more, they can do this using a channel that's become largely ubiquitous in American life, one that allows for fast and effective communication on virtually any topic.

By employing social media to communicate about employer-sponsored benefits, companies have the opportunity to increase enrollment in value-enhancing options like voluntary benefits.



### About the author

**Veronica A. Pollock, GBDS, DIA, Manager, Voluntary Enrollment and Sales Support, Reliance Standard Life**, has enjoyed a 24-year career in employee benefits, the majority spent with a large benefits consulting firm. As an account manager, Veronica has worked with high profile employers in a variety of industries as well as several national trade associations, helping them identify, quantify and respond to risk in the employee benefits delivery model. She has evolved with the marketplace to specialize in Voluntary market dynamics and in her current role Veronica leads a team of trusted advisors who are strategic partners to our broker and policyholder in Voluntary benefits decision making, enrollment and implementation.

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