

Charge Up Your Employee Benefits Communication

How great communication
about benefits can energize
your employees — and attract
new people to your team.



Why Good Communication Matters



In November 2021, a record 4.5 million people in the US quit their jobs.ⁱ

As an employer, you can turn the Great Resignation into the Great Negotiation by helping your star staff see reasons to stay — and by giving new employees reasons to join.

A big part of that comes down to the benefits you offer — but how you communicate those benefits matters, too. Once you have a strong benefits package in place, you need to make sure your employees are aware of what's available and know how to take advantage of it.

They'll appreciate the effort you're putting into their well-being, which can translate to better employee engagement and more productivity for your business. And the best part is, good communication doesn't have to be time-consuming or expensive.

So, how do you make sure people know about your offerings and see the value in them? Especially when, for example, less than one in five employees say they really understand their benefits?ⁱⁱ

Read on for insights on how to communicate your benefits effectively, so you can keep your employees loyal and happy, attract new people to the team — and protect your bottom line.



1

Focus on Your Employees' Needs



When it comes to communication, listening is just as important as talking. To build the strongest benefits package, you need to listen to your employees and ask them about what they need and value.

Once you've done that, you can offer benefits that are best suited to those needs — helping to support their health and well-being, and giving your employees an extra boost of security when the unexpected happens.

Listen, Learn, and Listen Again

Find out your employees' needs by asking them for feedback on your benefits. Set up staff meetings, send out surveys, ask for email responses, and book one-on-one check-ins.

Once you've digested the feedback, be upfront and realistic about what changes you can make in response. As psychologist and executive coach Dr. Elizabeth Lombardo emphasizes, "It is vital that you act upon what you hear. Asking for employees' opinions and doing nothing is worse than not asking at all".ⁱⁱⁱ

Want to learn more?

[Check out our blog on how to really hear your employees and let them know you're listening.](#)

Consider Employees' Unique Needs and Circumstances

What challenges do they face and what do they care about?

Your employees may be looking for different types of support. To offer the right benefits, you need to find out what they really want and need.

It's also worth thinking about things like generational differences, whether your employees have kids, and the overall lifestyles they lead. For example, millennials are already the largest generation in the workforce,^{iv} and it's predicted that Gen Z will make up 27% of workers by 2025.^v

When it comes to fine-tuning your benefit options, voluntary benefits can be particularly useful. You can offer a range of benefits to employees at little to no cost to your business, and they can choose what matters to them. This caters particularly well to millennial employees, who prefer personalized offerings.^{vi}

For more information on personalizing employee benefits through voluntary options, [download our eBook here.](#)

80% of people

say they'd work longer hours for an empathetic employer^{vii}

38% more engagement

has been seen among employees who believe their employers care about their health and well-being^{viii}

23% greater profitability

and 81% less absenteeism has been seen among engaged employees^{ix}

2

Prioritize Benefits Education



People don't always understand the benefits they're offered. Which probably contributes to the fact that only 28% of employees are very confident they're making the most of them.^x

So it's important to focus on educating your employees about all the great things you've got to offer. Make benefits education a must for all your employees. This is especially important for voluntary benefits, as you'll need to show people the full range of options available.

But once they're up to speed, whether or not they sign up is their call. No matter what they decide, though, you've let your staff know you care about them — and in return, they'll care more about your business.

Lean On Your Partners

From one-on-one conversations with employees, to shareable collateral, to overall communication strategies, your benefits and insurance partners can be great allies in strengthening how you talk about benefits. Talk through your challenges with them, and see how they can support you.

They'll also be able to help you highlight overlooked features of your benefits to employees, making them even more appealing. For example, Combined Insurance's Accident policy covers unexpected injuries. But the policy may also provide a wellness benefit that people might not know about. This contributes up to \$50 a year towards preventative check-ups — like cancer screenings, mammograms, colonoscopies and more.

37% of employees

said their employer or benefits company provides no education or advice on benefits^{xiii}

76% of employees

said they were satisfied with their benefits after they'd been well-communicated to them^{xi}

74% of employees

said they're loyal to their employers when communication is effective^{xii}



3

Keep It Clear, Simple and Easy

Employee benefits, particularly insurance, can often be complicated.

Here are some tips on how to help your staff easily understand their benefits, so they see the value and know how to use them when it really matters.

1. Make Information Easy-to-Access...

Help your employees quickly find what they need all year round. Create a folder — virtual or physical — for the information, send them an overview email of what to expect, put posters up in the breakroom, or direct them to a web portal.

Next, think about the best way to share information with each employee. If they're a tech-lover who works with computers a lot, they might prefer to go online. If they don't have broadband or are a bit more old-fashioned, mailing it might be better. If they're a truck driver who's always on the move, texting could work well. It all comes down to how they spend their day and the resources available to them when they're reviewing their options and coverages.

Remember, many people make benefit decisions with their partners, so try to make the information easily accessible beyond the workplace.

2. ... and Easy-to-Read

The trick is to not overload your readers with too many details.

Stick to the key facts and write them like newspaper headlines to keep it all skimmable. Break complicated things up with subheads and bullet points, while using clear, jargon-free language your employees will understand.

If you've got design or marketing help, pull them in to assist. They can finesse the information to make it even more compelling.

3. Say Less, More Often

Instead of giving your employees everything at once, speak to them regularly about their benefits — and drip-feed information over time. The more they hear about it, the more likely they are to remember it.

You could also highlight certain benefits at relevant times — like Accident Insurance before spring and summer sports start up, mental health benefits during Mental Health Awareness Month, or Critical Illness Insurance during American Heart Month.

36% of employees

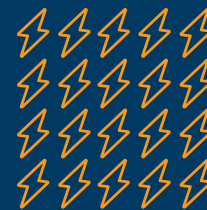
pay attention to all the benefit information they get^{xiv}

67% of employees

think it's important for their employer to educate their partner about their benefits^{xv}

90% of employees

put their benefits information online^{xvi}



The Takeaway

Effective Benefits Communication Can Help Power Your Business

When you offer valuable benefits and communicate them effectively, you're giving your people great reasons to stay — and job-hunters great reasons to join you.

They'll see you're supporting their health and well-being and helping to protect them during challenging times, which is something they'll thank you for.

All of which just goes to show, it's not enough to have great benefits in place. You also need great communication, so that everyone feels heard and truly values the work you're doing to keep your team charging forward.



Find a Dedicated Benefits Partner

We've got a range of voluntary benefits to meet your employees' specific needs — and we'll help you communicate them simply, thoughtfully and effectively.

Get in touch with your
agent to learn more.

1-800-490-1322

[Fill out our online form](#)





About Combined Insurance

For a century, we've been committed to supporting businesses like yours, and the people in the communities you serve, in the right way, at the right time.

We have a deep understanding of what matters to small business owners — making it easy for you to provide and communicate insurance benefits to your employees.

Our Supplemental Insurance Products

Accident Insurance



Critical Illness Insurance



Disability Insurance



Life Insurance



100
YEAR
ANNIVERSARY

Footnotes

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