



**A Roadmap to Better
Benefits, Better
Engagement & Better
Experiences**



Intros

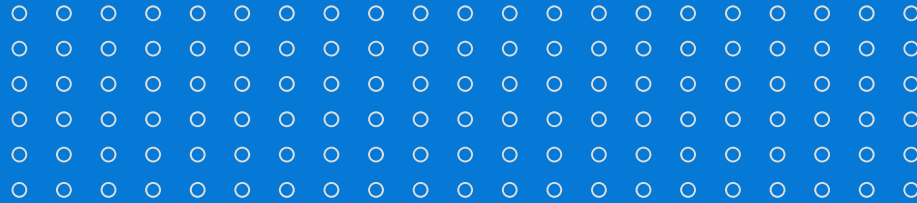
- Name
- Role
- School
- What hoping to get out of discussion today

**At end of discussion plan to share biggest takeaway*

Agenda

- 1 | Importance of Holistic Well-Being
- 2 | Dimensionalizing Employee Care
- 3 | Creating Better Experiences

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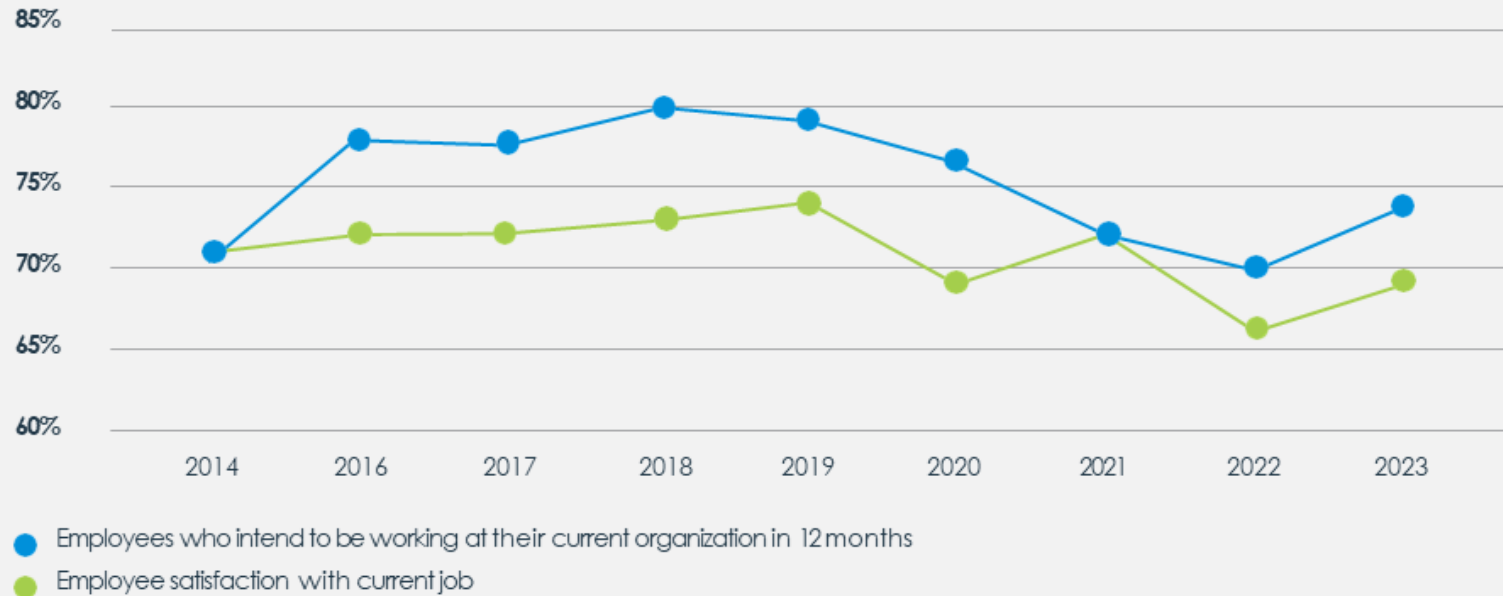
Importance of Holistic Well-Being



Job Satisfaction

EMPLOYEE SATISFACTION VS LOYALTY TO CURRENT ORGANIZATION

While overall job satisfaction and loyalty have increased YOY, both remain at historically low levels



OVERALL JOB SATISFACTION RATE

2022

66%

Lowest since first study in 2002

2023

69%

Tied for second-lowest since 2013

Perception Gap



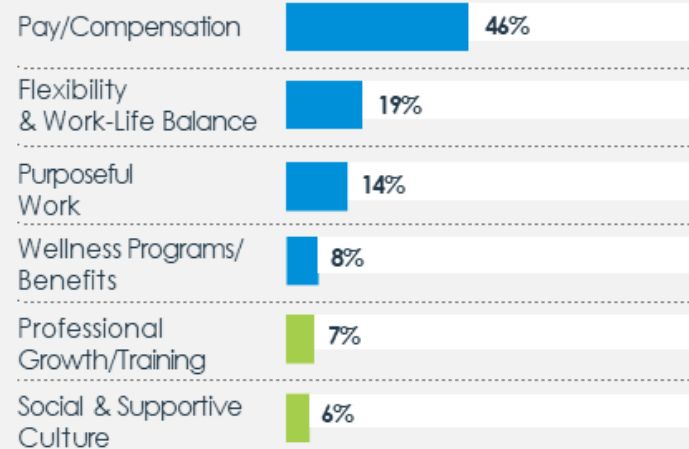
Employers significantly overestimate employee well-being

Aspect of health	% of employees saying they are ...	% of employers reporting their employees as ...	Gap
Financially healthy	55%	83%	28% pts.
Mentally healthy	65%	85%	20% pts.
Physically healthy	67%	87%	20% pts.
Socially healthy	67%	86%	19% pts.

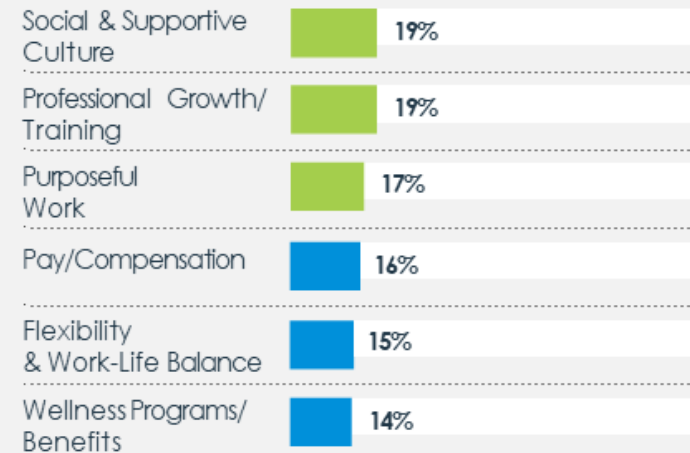
Employee Priorities

EMPLOYEES GENERALLY PRIORITIZE EXTRINSIC ELEMENTS OF THEIR WORK; HOWEVER, INTRINSIC FACTORS ARE MORE IMPORTANT IN DRIVING FEELINGS OF CARE AND, THEREFORE, HIGHER SATISFACTION, LOYALTY, AND PRODUCTIVITY

% employees ranking element as most important to demonstrating care (stated)



% contribution of element to demonstrating care (derived)



- **Extrinsic motivators** or rewards such as money, rewards points or schedules
- **Intrinsic motivators** or internal needs including friendship, commitment and loyalty

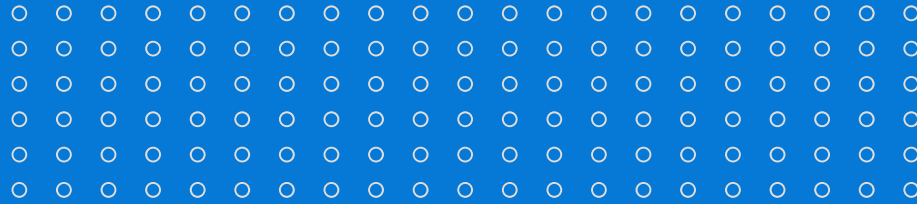
A Whole Person Approach



Care Across the Employee Experience



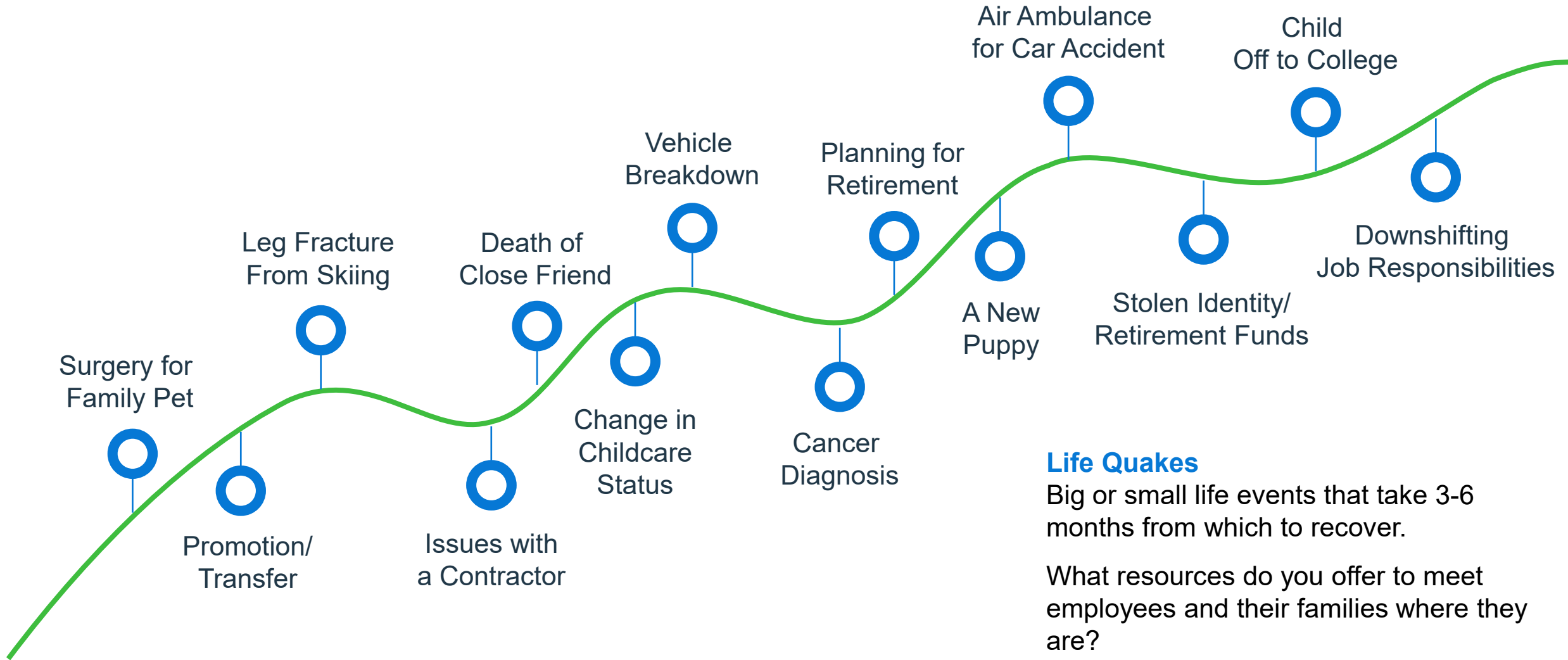
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Dimensionalizing Employee Care



The Game of Life™

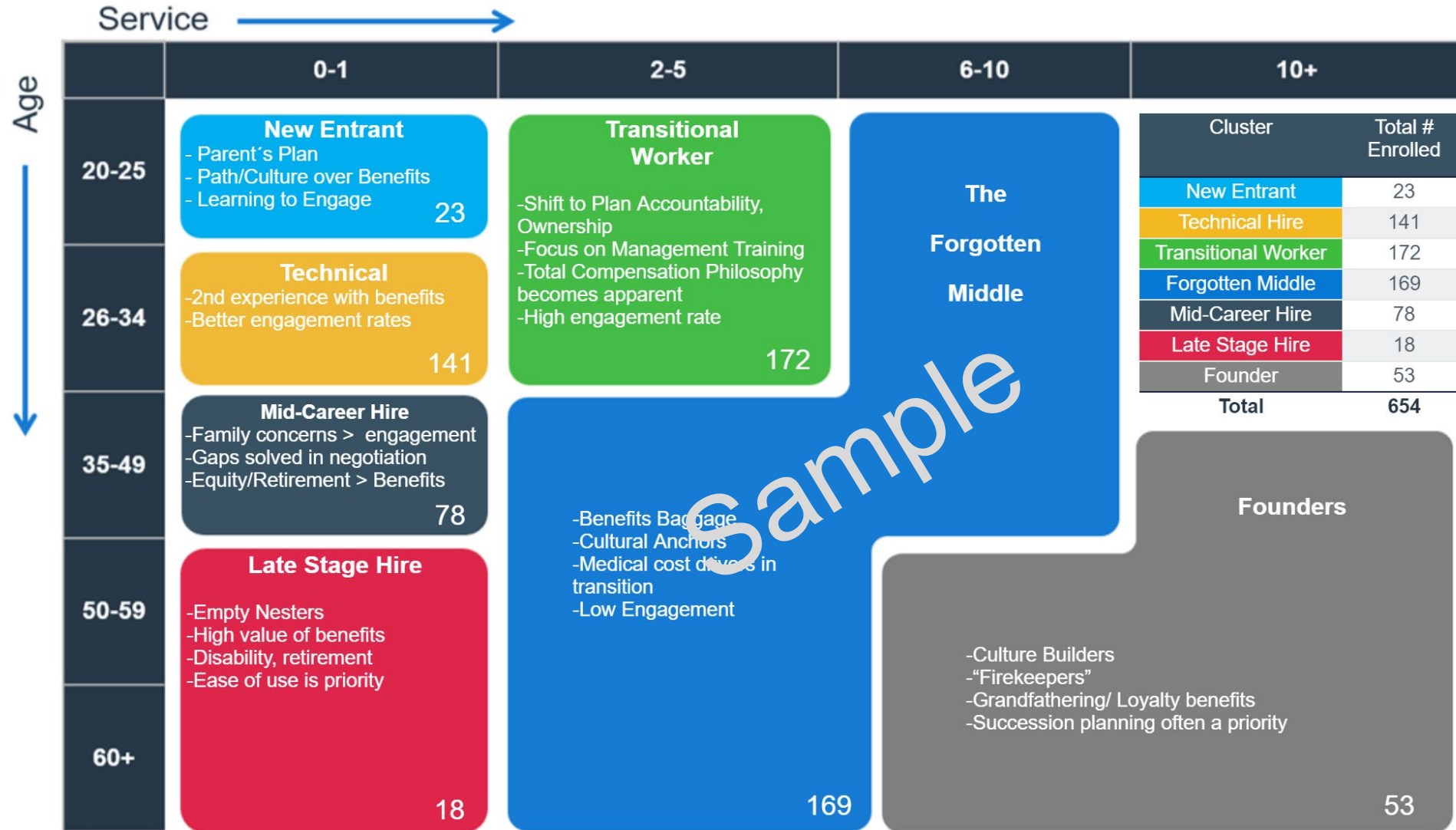


Life Quakes

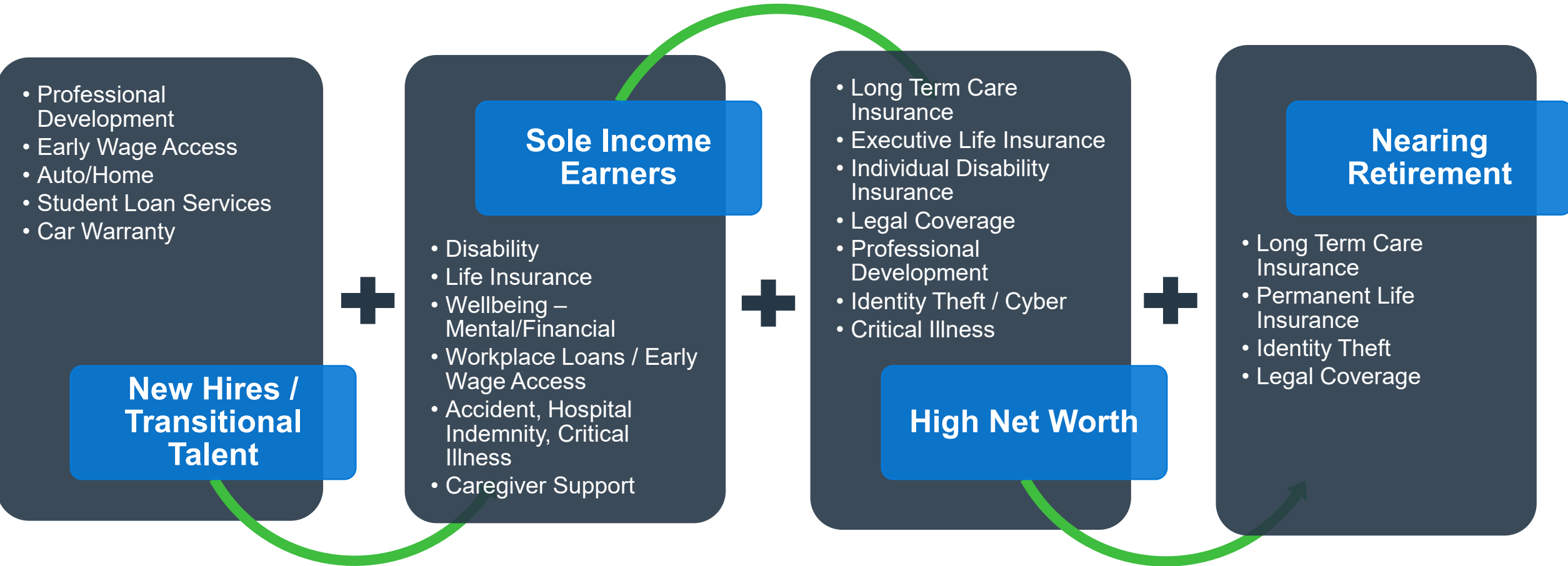
Big or small life events that take 3-6 months from which to recover.

What resources do you offer to meet employees and their families where they are?

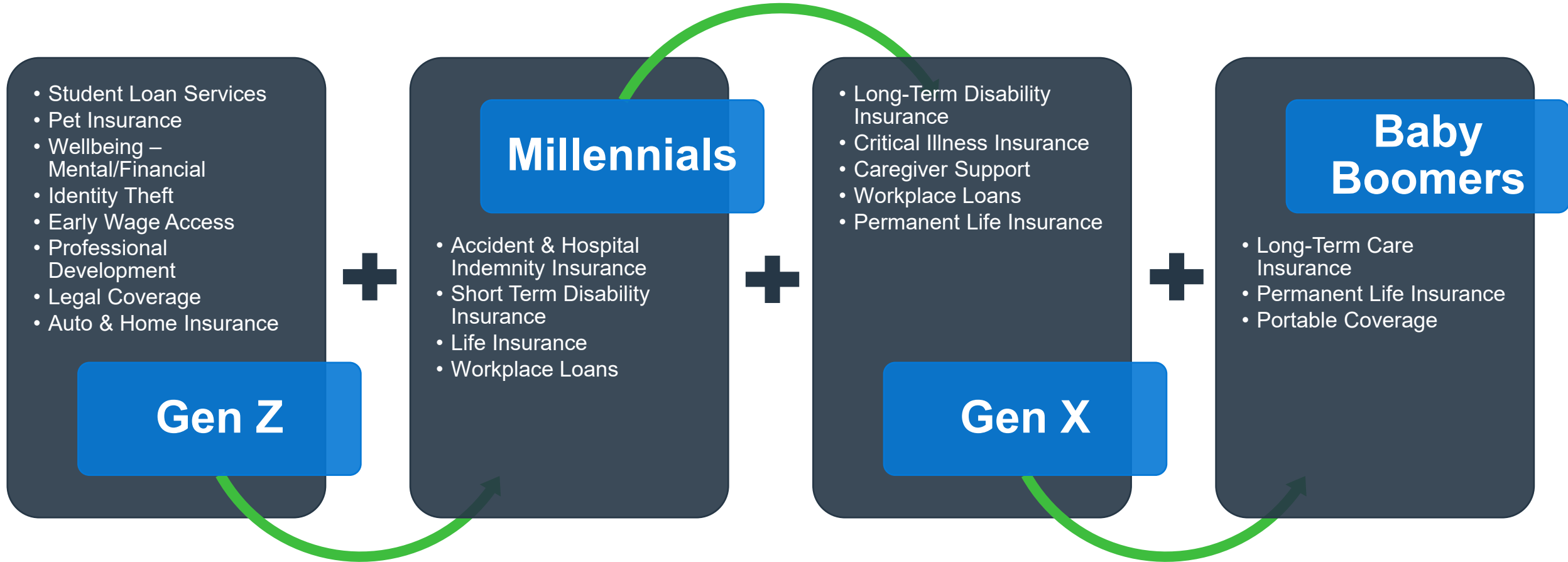
Do You Understand Your Population?



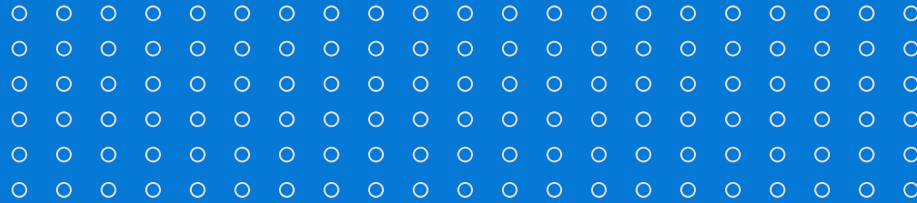
Benefits Personalization: By Employee



Benefits Personalization: By Generation



3



Creating Better Experiences



6 Key Elements to Roadmap



- Recognize that every dimension of an individual's performance and health is **interconnected**.
- Identify the key **success metrics** that influence a person's ability to thrive — both at work and at home.
- Develop a **comprehensive strategy** to solve issues and prioritize needs.
- Eliminate **the Insurance Mastery required** to run a successful program.



1. Communication and Engagement



Keeping workers in the communication loop helps them remain motivated and engaged. **Employers with effective communications are 50% more likely to have lower turnover.**

This means identifying the communication channels that their employees are most likely to use, which could comprise email, video, text, apps, mailings or live meetings. **Meeting employees where they are with the channels they prefer is key: How organizations interrelate and transmit information is the lifeblood of its culture.**



2. Money and Security



Employees are not at their best when they are preoccupied with their finances — and that doesn't mean just preoccupation with retirement planning. **While more than 80% of workers like their employers' financial wellness initiatives, only about a quarter of all companies offer such programs.**

This leaves a majority of the workforce on its own when it comes to planning for their financial future. However, a holistic financial wellness strategy can offer a range of solutions customizable to the stage of life each employee is living.



3. Career and Growth



More than **4 out of 10** employees **identify development programs as the most important benefit they considered in their decision on where to work**, even more than compensation.

Personalized training, mentorship programs and clear career paths are essential elements for attracting and retaining talent. Ensuring managers at all levels understand the importance that career development plays in engagement and satisfaction is as crucial as defining the path itself. **Employees will not have a quality experience or even stay at the organization unless management supports their career aspirations.**



4. Culture and Connection



An organization's culture is unique. Differentiating from competitors, proudly reflecting deeply held values and reinforcing those values through Total Rewards, management's actions and behavior are key to a sustainable culture. **Culture is a significant factor in finding and keeping the right people: Nearly three-fourths of candidates want a better understanding of an organization's ethos and values before accepting a job, and a quarter of employees will quit if they're not satisfied with the culture.**



5. Health and Energy



Creating a positive experience takes more than just providing health benefits or ensuring people understand the employee assistance program. **A holistic approach to wellbeing is critical, encapsulating physical, mental, fiscal and cultural wellbeing.** Organizations that spend time planning for this are rewarded with an improved, highly productive culture.

Employee mental health has emerged as a key issue and area of opportunity to deliver more support. For instance, companies may want to create time off policies to address mental health or burnout.



6. Productivity and Safety

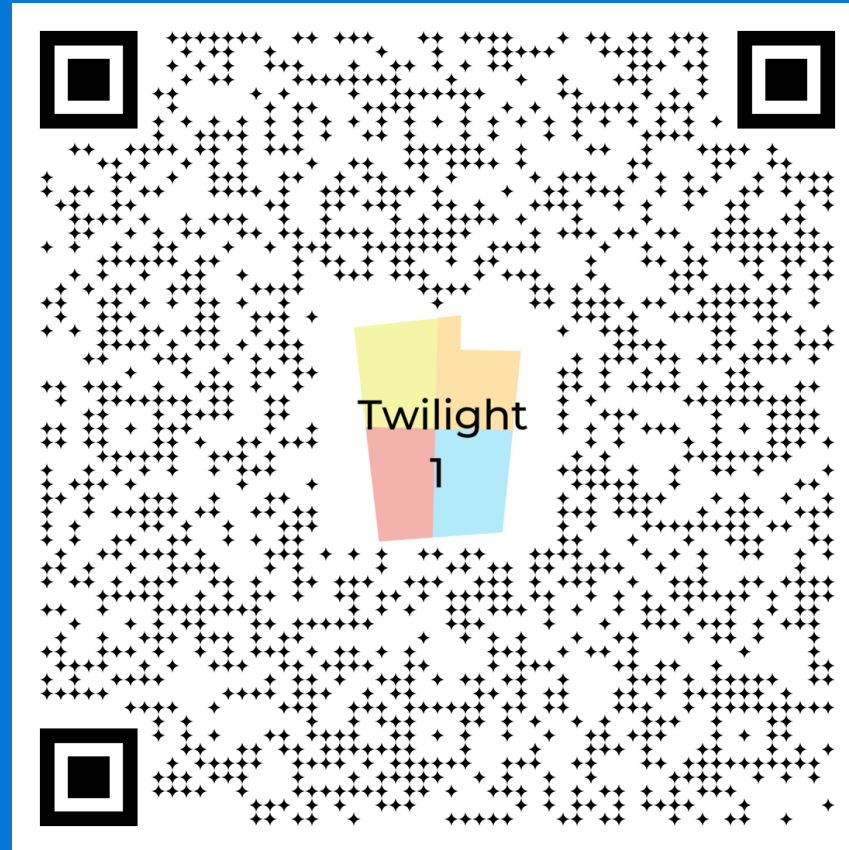
Help employees feel valued, accepted and connected with others. Doing so needs to be based in organizational policy. Safety is key, with employers creating a safe work environment and access to benefits that support employees' mental and physical health and protect their time.

Can employees reliably get to work and feel safe leaving the workplace? **Are they feeling happy with their work and accomplishments?** Can employees keep their work and private lives separate? The answer to these questions is largely based on trust. Commitment to Diversity, Equity and Inclusion (DEI) principles is a clear foundation of building trust in the workplace.



**What was your biggest
takeaway from today?**

Presenter Evaluation





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