

## Communications that will take your Benefits Strategy to the Next Level

A holistic approach to wellness

Mandy Jones, SVP, Benefits & Wellness Manager, Texas Capital Bank

# Create a 'brand name'

- Consider the various tools offered to your employees both as separate offerings and through vendor partners
  - Employee Assistance Plan through medical plan
  - Financial planning tools through your 401k provider
  - Gym subsidies or rebates through a wellness plan provider
  - Health Pregnancy or Health Baby tools through medical plan
  - Will prep or legal document DIY program through Life/LTD provider
  - Discounts on various services through your payroll provider (i.e. ADP Life Mart)

# Tie Events to that name

TCB Well-Being: Physical – Emotional – Financial	
Q1 2017	Q2 2017
Physical WB: Jan - Vitality Registration and Health Review Challenge	Financial WB: April - Rebalancing 401k (One America)
Financial WB: Jan - One America 401k Auto-Increase 1%	Emotional WB: May - Mental Health Awareness Month (Vitality Mental Health Reviews to identify Stressors)
Physical WB: Feb – <b>President’s Day Step</b> Challenge (Vitality) & Weight Loss program (Naturally Slim)	Financial WB: May – Voluntary Life Special Enrollment (Cigna) and Estate Planning Webinars (One America)
	Physical WB: Team based step challenges (Vitality)





natura)(yslim™

**Learn how to lose v while eating the fo**  
 Texas Capital Bank is offering you an of Naturally Slim. The Naturally Slim progr starving, counting calories, or eating die to reduce your chance of getting a serk chances at living a longer, healthier life. the foods you love!

**TCB Well-Being Step Challenge: We Begin Our Journey on President's Day!**

The journey from our Corporate Office to Mount Rushmore is approximately 2,128,000 steps... roundtrip that's over 4 million steps!



**Rebalancing your portfolio's asset allocations**

With everything you have to do, tending to your investments may take a back seat. However, it may be time to rebalance your investments if your allocation percentages have shifted significantly. Consider important reasons to check your portfolio's asset allocation at least once per year, and how to restore balance.

**Special Enrollment for Voluntary Life Insurance**  
 Enhanced Voluntary Life with AD&D now available. Enrollment dates are May 10-23.

**Apply Now - May 26 for the Naturally Slim Program**  
 Participants will learn tips for losing weight & leading a healthier lifestyle just in time for summer.

# Announcements

- Be sure to announce events company-wide before mailers go out (i.e. 401k Automatic Increase)
  - Get ahead of fraud concerns
  - Manage the message
  - **Let's them know who to call with feedback**
- Use some targeted messaging
  - 401k below match level or Single Fund investors
  - Flyer home to those not registered with wellness provider

# Improvements?

- Vitality engagement up (Gold or Platinum Level increased from 32% to 47% over 2 years)
- Medical Plan online users at all time high 90% vs national avg 56%
- 83% allowed 401k auto-increase

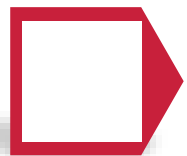


Communications that will take your  
Benefits Strategy to the Next Level

Gail Dittenber, Manager Benefit Plans, BNSF Railway

# Develop Annual Strategy

Identifies and prioritizes:



Goals and objectives



Audience information needs/actions required



Audience communication preferences



Change management opportunities



# Use Strategy to Support Goals

- Manage cost inflation below trend and maintain the employer/employee cost-sharing split
- Leverage Health Transformation Alliance solutions to improve quality and cost of medical services
- Promote consumerism so employees are engaged in their own health and wellness

# Develop Annual Communication Calendar

Coordinate communication deliverables and timing across departments to avoid over communicating or competing with other messaging

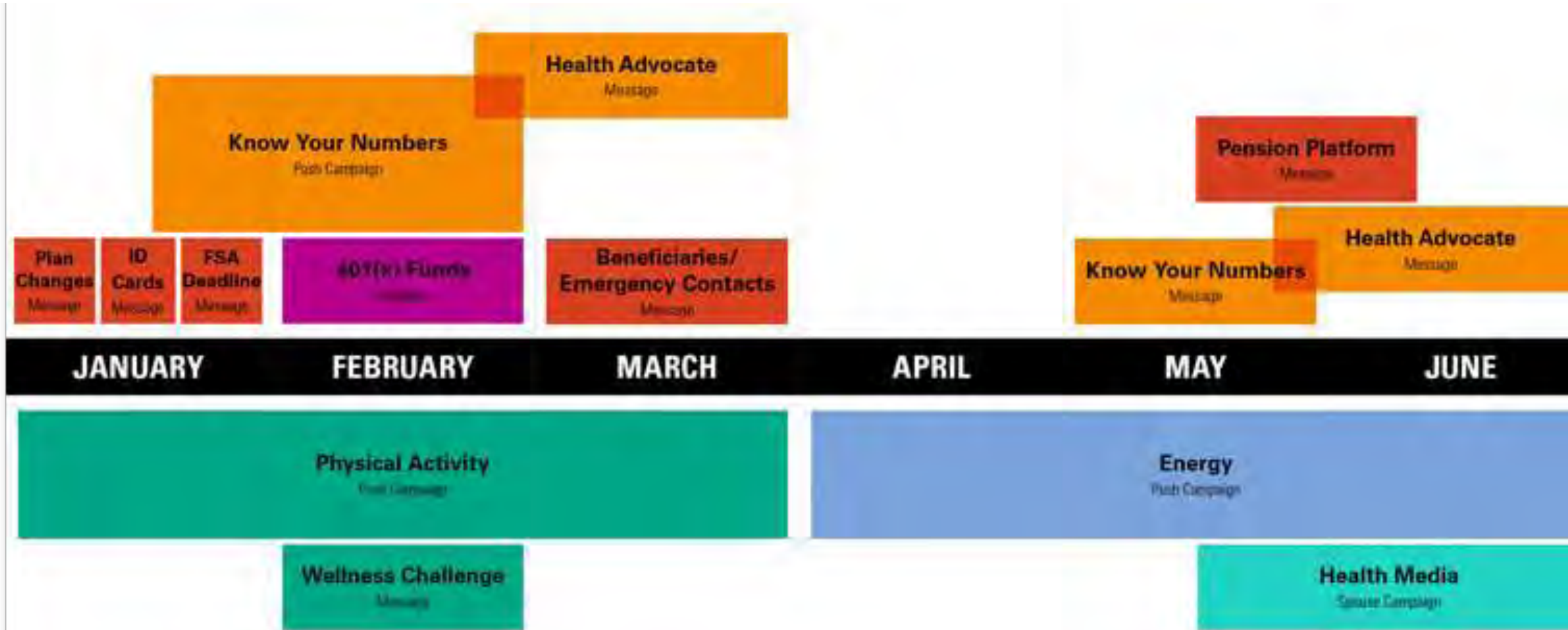
Target or personalize messaging whenever possible

Triangulate messaging so the message is sent via the top media preferences for the audience

Consider audience information needs; millennials prefer more meaningful and frequent interactive communication

Be flexible

# Sample Calendar





# Create a Buzz

- Use creative approaches to engage employees



# Keep It Simple

- Use bullets, calls to action, charts and images to increase usability

**NEED SURGERY?**

Get quality care, and save time and money.

When you use **SurgeryPlus** for your covered surgery:

- Specialist office visit fees and coinsurance are waived.
- You only pay your deductible (if you haven't met it already). BNSF pays the rest, including surgeon, anesthesia and facility fees.
- You work directly with a care coordinator who handles every step of the process.

**S SurgeryPlus**

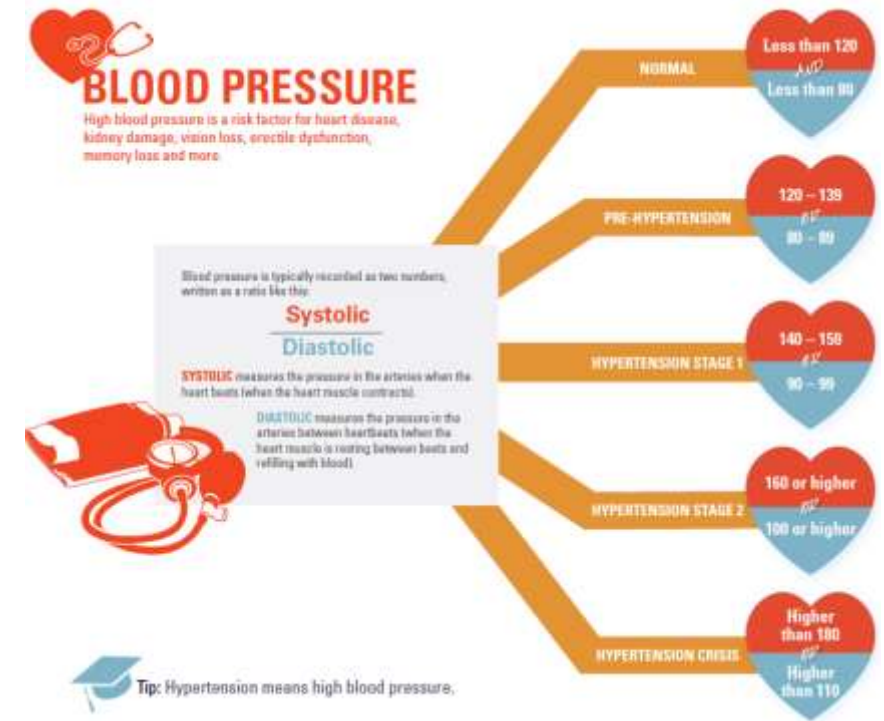
Learn more about SurgeryPlus and covered procedures.

Do you know how to find **HIGH QUALITY HEALTH CARE?**

Watch the video to find out!

**SPECTacular**  
new vision benefits

Receive in-network benefits at [glasses.com](http://glasses.com) anytime from your phone, computer or tablet.





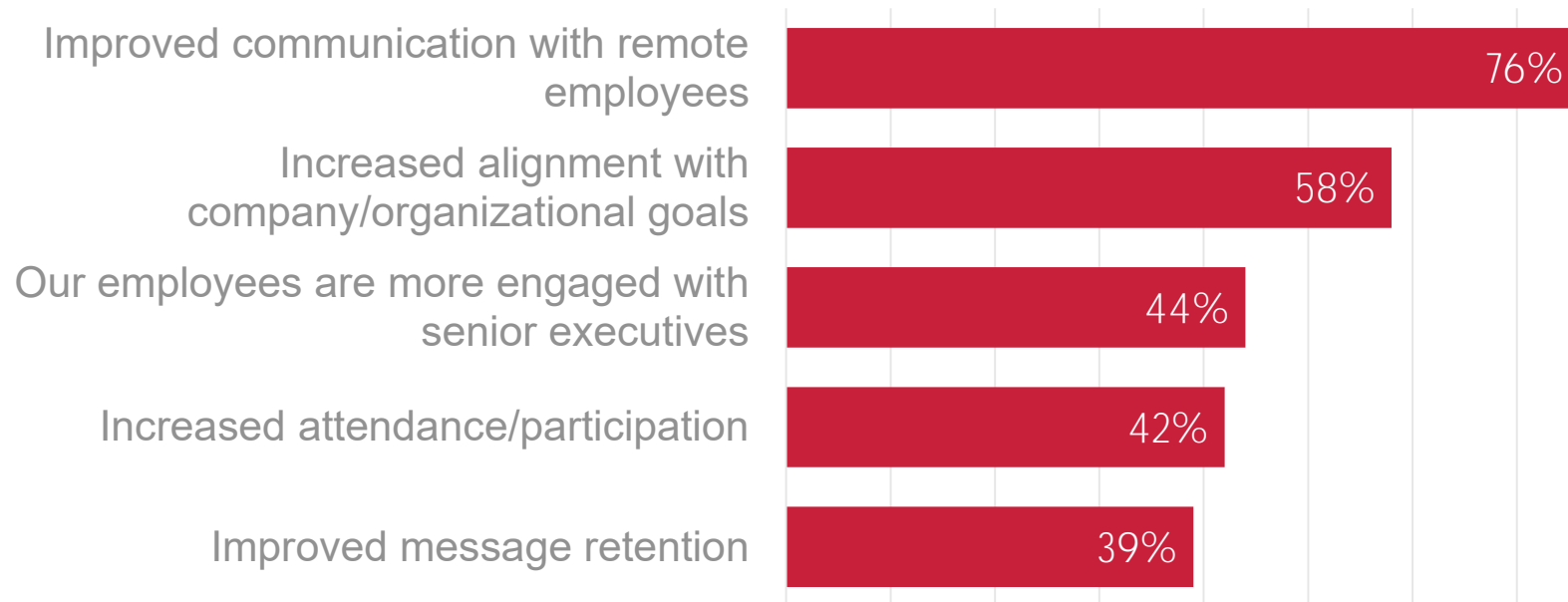
# Make It Accessible – Use Video

- Video can be accessed anywhere, anytime from any computer or mobile device.
- Audiences are about **10 times more likely to engage, embed, share and comment** on video content in social media than blogs or other written posts.
- Information is retained better. 72 hours after reading text or hearing audio, you'll only remember 10% of what you read or heard. **But combine both visual and auditory senses by watching a video, and you'll remember 68%.**



# More Reasons to Use Video

- According to a recent Ragan Communications study of 713 communicators, here are the top 5 ways video improved internal communications in their companies:



Ability to immediately track employee participation (success) using analytics

# Make It Accessible - Video at BNSF

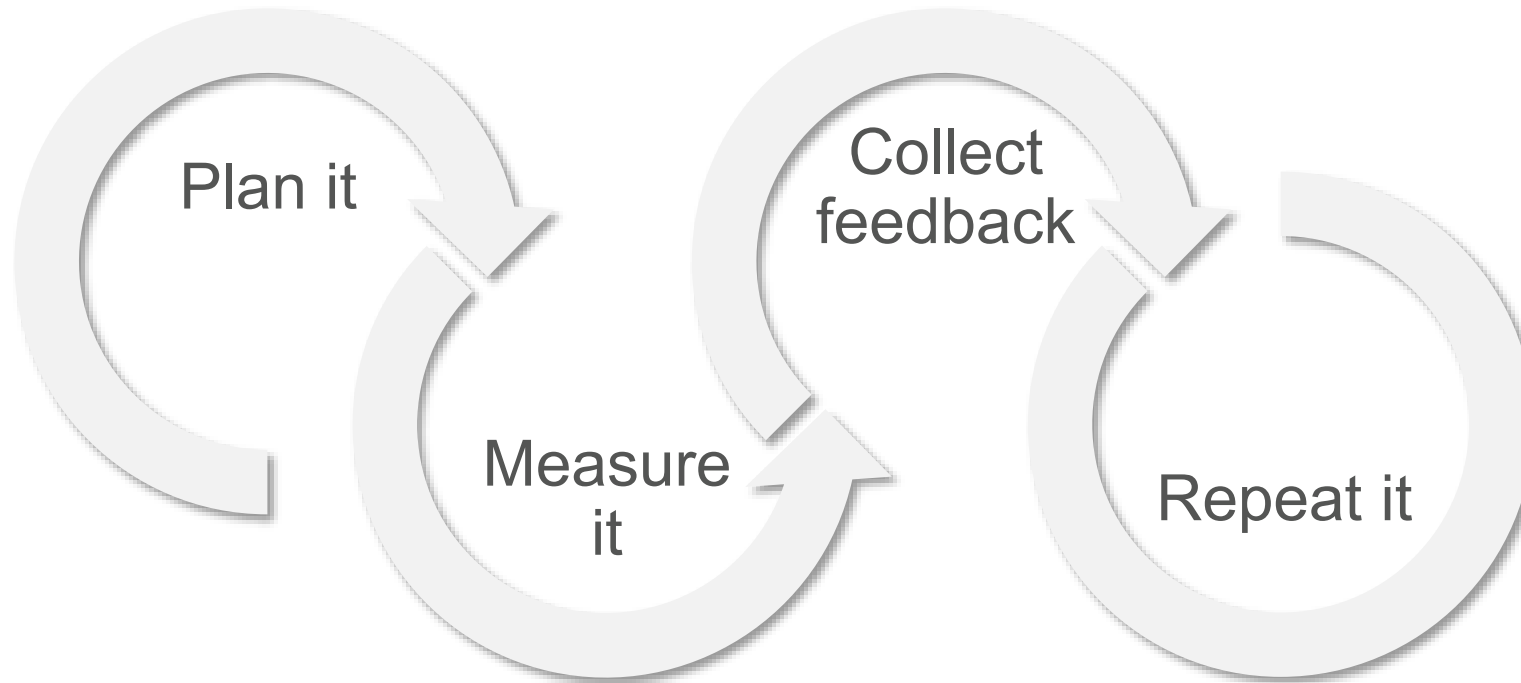
- Email video link to non-union employees
- Show on TV monitors at locations (create videos that are understandable without audio)
- Link to video from myBNSF (employee portal)
- Keep it short

# Sample Video





# Successful Communication



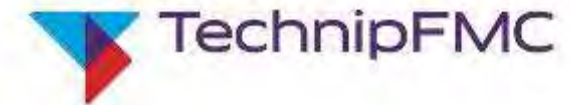
## How Communications Can Take Your Benefit Strategy to the Next Level

Martin J. Eichler

Director of Benefits, TechnipFMC

# TechnipFMC: Who We Are

- FMC Technologies and Technip merged in January
- We are a global leader in subsea, onshore/offshore, and surface projects
- 40,000 employees operating in 48 countries around the world with \$18 billion in revenue.
- Driving value for clients
  - Accelerate and integrate technology innovations
  - Unlock possibilities to transform project economics
  - Develop better integrated offerings across all operations.

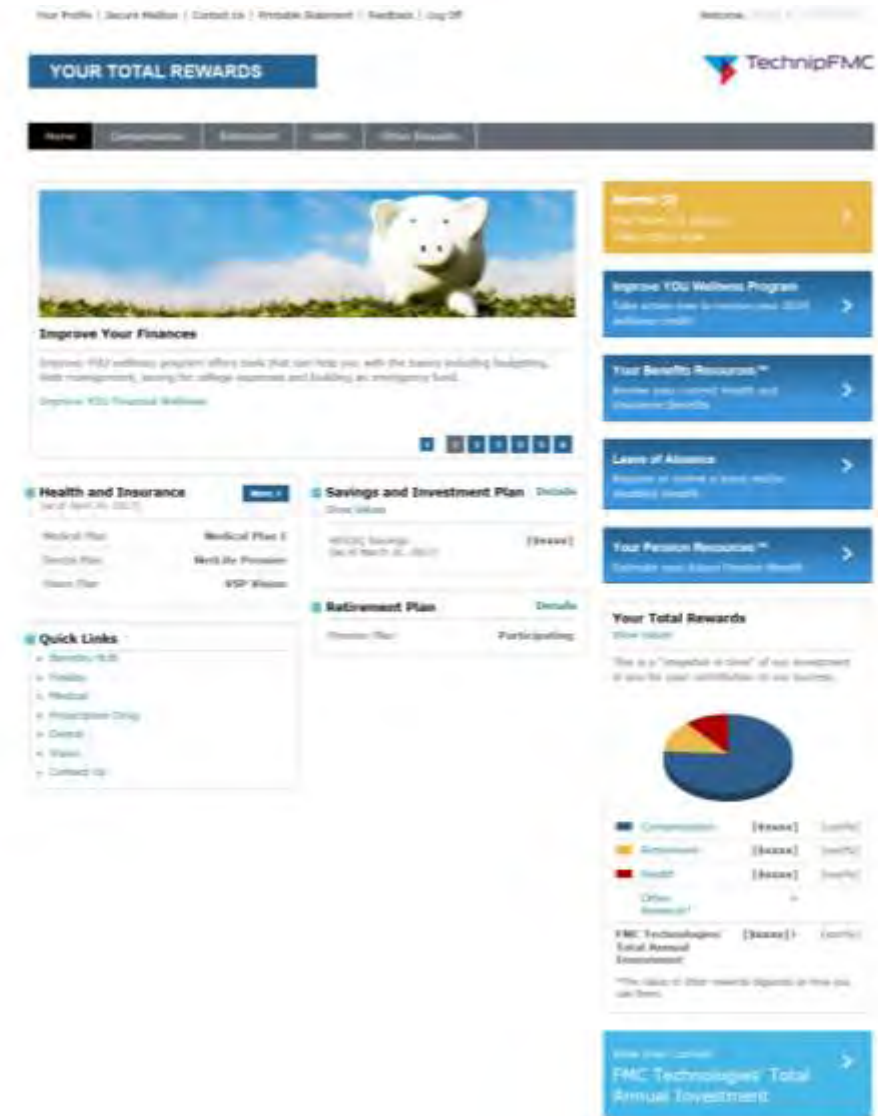






# Hitting a Home Run with Online Total Rewards

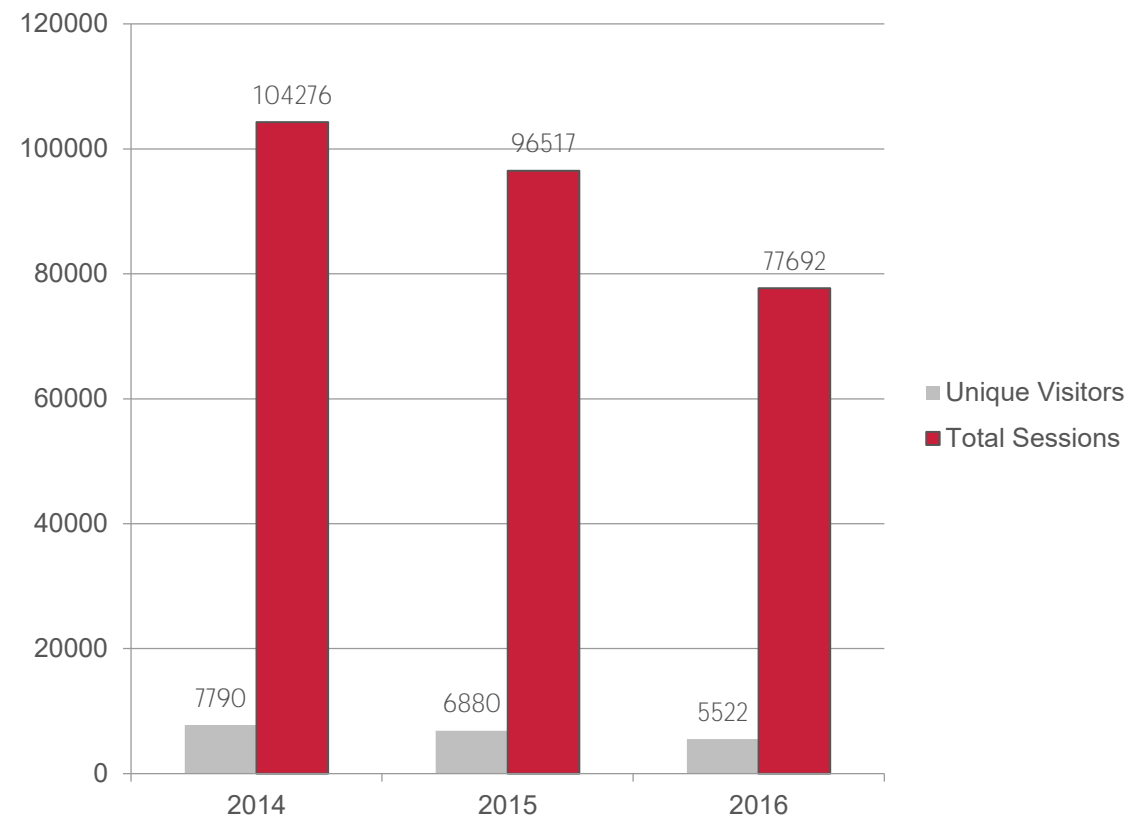
- Personalized graphic depiction of the company's investment in employees
- Updates available in real time
- Single sign-on links to external sites (no additional password required)
- Ability to post communications immediately for targeted audiences



# Batting 1,000: Total Rewards Site Usage

Year	Site Activity*
2014	97%
2015	98%
2016	100%

\*Average based on covered FMC US population





# How We Knocked Communication Out of the Park!



Leveraged marketing data and insights to **understand** what's in the hearts and minds of employees.

**Understanding** = communication that motivates employees and their families to take action, use their benefits and engage in well-being.

# Attitudinal Segmentation: What is it?

## Marketing analysis\*

- Based on employee data (name and address)
- Goes beyond demographics
- Provides insights into **employees' attitudes** related to health and wellness
- Uses results from LIVING Well communication segmentation model, composed of six different attitudinal segments



\*In partnership with Aon Hewitt and Kantar Futures (formerly The Futures Company)



# LIVING Well Segments

Year 1  
Value Independence  
Skeptical,  
Do-it-yourself,  
Self-reliant



Leading the Way  
Health-focused,  
Holistic,  
Proactive

Year 3  
Refresh  
In it for Fun  
Goal-oriented,  
Fitness-focused,  
Social



Not Right Now  
Time-pressed,  
Healthy bystander,  
Family first

I Need a Plan  
Advice-seeker,  
Risk-adverse,  
Needs coaching



Get Through the Day  
Health-challenged,  
Overwhelmed,  
Stressed



# FMC Technologies Segmentation: Year 1

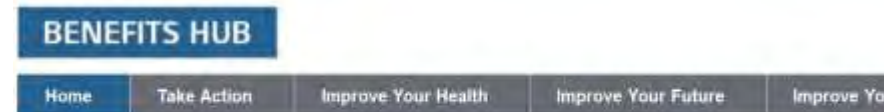
Applying segmentation principles to gear up for significant change, and build a culture of well-being and individual responsibility

New!

- Online:
  - ✓ Total rewards statement
  - ✓ Benefits HUB
- Benefits administrator
- Total plan replacement: HDHP
- Health Savings Account
- Payroll vendor



Value Independence  
 Skeptical, Do-it-yourself,  
 Self-reliant





# New Season. New Lineup. Adapt!

Population change led to a refresh of our segmentation analysis. Results were applied to a grass roots expansion of our culture of well-being

- Launched a Wellness Council to engage employees locally
- Launched branding of wellness program
- Refreshed design



In it for Fun  
 Goal-oriented,  
 Fitness-focused, Social  
 I Need a Plan  
 Advice-seeker, Risk-averse, Need coaching

# Bringing It Home: Communication Effectiveness

Objective	2016/2017
Enrollments occurring online	93%
Enrollment communication is easy to understand	84%
Earned wellness credits	38%
Enrollment average in the HSA over the last three years	50%*
HSA average contribution rate	Increased 21% over the last 3 years to \$3,005



\* Eligible population has decreased by 36%, but participation/enrollment has maintained