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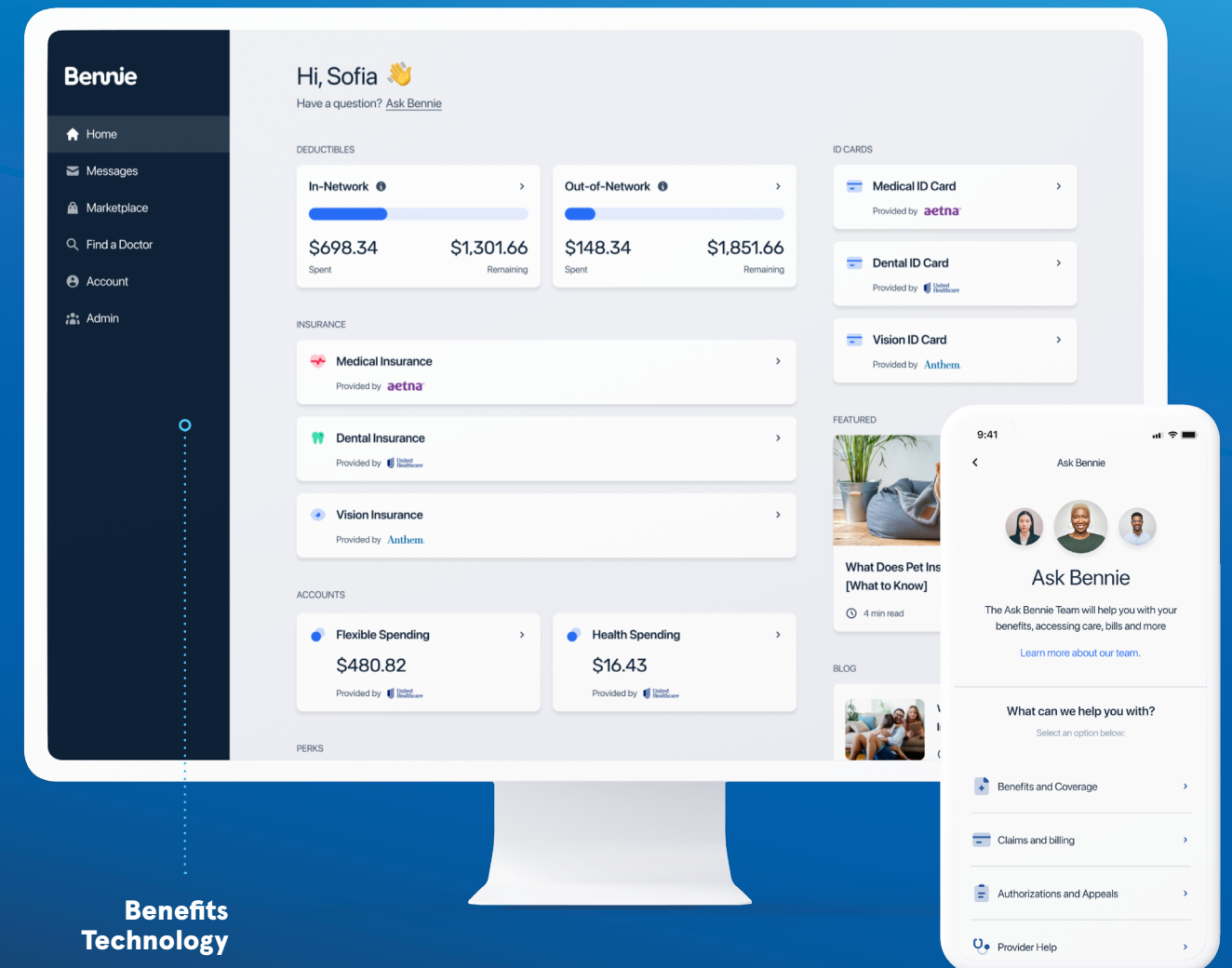
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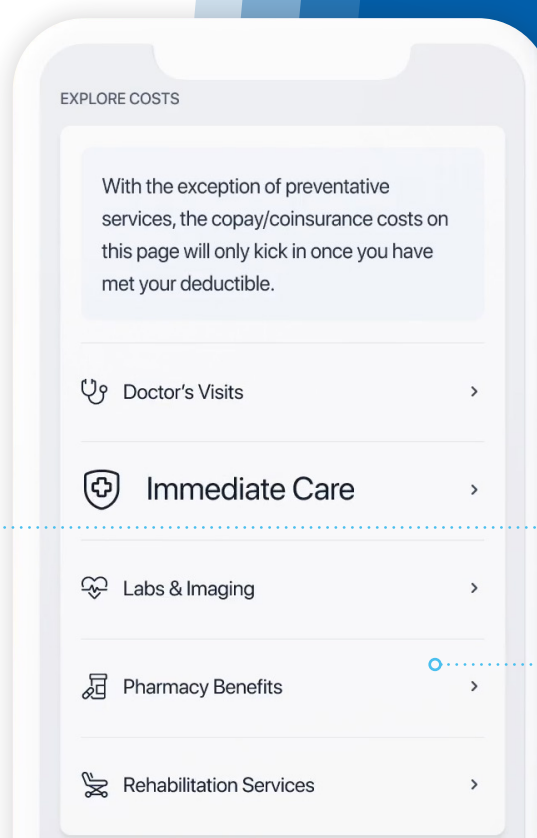
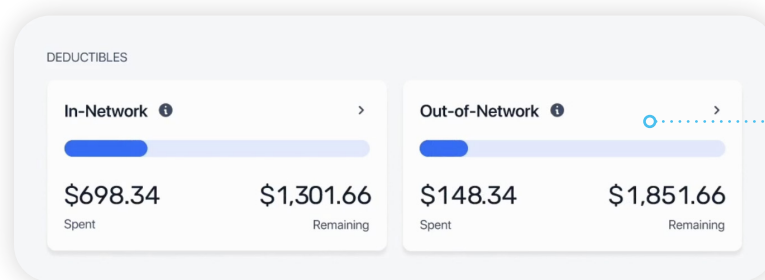
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Publisher's Note

HRA23 Wraps Up: Setting the Stage for an Incredible 2024!

Just a few months ago, we held our second in-person HR Advisory Annual Meeting in New York City! It was a pleasure to see so many new and familiar faces. As always, we're incredibly grateful to everyone who took the time to attend the event, share their experiences, and learn things from each other. It's truly a surreal experience to see our Slack discussions brought to real life!

While the meeting occurred in the same location, our lineup of speakers and sessions was more robust, featuring 20 sessions and roundtable discussions combined. Speakers and moderators covered topics like compensation, culture, mental health, organizational change, hybrid work, and more. If there was a trending workplace topic, you'd be sure to find a discussion about it at this full-day event. Attendees could join sessions that suited their interests and level of interactivity, whether a main session led by a speaker or a roundtable where everyone shared their stories.

HR has never been more impactful, more difficult, or more fascinating. "People leadership is more than a profession. It is a calling," as Danika Davis, our Emcee, said. Now it is more

important than ever to lean on our peers and fellow People professionals so that we don't have to navigate this space alone. From compliance to sensitive workplace issues to leadership buy-in, the job can be stressful, to put it lightly. But simultaneously, it's rewarding, exciting, and ever-evolving. HR is directly impacting the future of the workplace as we know it.

HR professionals often need to balance the clear-cut lines of labor laws, compliance, and documentation while also being mindful of the human experience and the emotions that come with it. In her keynote session, Dr. Nicole Price highlighted the importance of empathy in the workplace and how to model it as individuals before expecting it from others.

Community is so important, especially in a field like HR. With that, we are excited to announce that next year we will be holding not one but two HRA24 events! One will be held in San Diego on April 18th, and one in New York on May 9th! We hope to see you in person next year.

Sincerely,
Denise Anema,
Sr. Director, HR Advisory at Bennie

A Recap of HR Advisory's 2023 Annual Meeting

By Denise Anema



Warm, sunny weather greeted us this May 11th as HR professionals from across the country gathered in New York City for the second annual HR Advisory Meeting — the largest event of its kind in downtown Manhattan. In speaker sessions led by HR leaders and insightful roundtables with peers, attendees spent the day delving deep into newly emerging HR trends and more perennially important people ops topics, including culture, human experience, family benefits, hybrid work, and more.

Presentations and discussions covered everything from DEIB and mental health to building compensation structures and empathetically managing organizational change. All those sessions were enriched by the sheer diversity of participants — professionals from numerous industries, organizational sizes, experience levels, and backgrounds.

HR Advisory has nearly doubled since last year, meaning this year's event saw even more diverse viewpoints, exciting ideas, and opportunities to connect with colleagues both within and across industries.

Whether finally putting a face to a name from the community, reuniting with a colleague they'd met at last year's meeting, or just making brand new connections, all in attendance were eager to meet and mingle with their peers. It made for a bright, buzzing morning in the lead-up to the opening remarks.

Danika Davis, CEO and Managing Partner of Merit HR, was back this year to emcee the event, welcoming attendees with energy and closing it all out with a fantastic panel on the future of our work.

An Opening Keynote Session with a Whole Lot of Heart



From fashioning a more inclusive bereavement policy to employing fiction to better teach empathy at work, we learned a number of straightforward ways our organizations might better embrace emotional intelligence and focus on the human experience. Dr. Price left us on a high note, pointing attendees toward an empathy revolution, promising more compassion, inclusion, and success at our workplaces.

Newly energized attendees left the Forum for the day's first breakout sessions. Dr. Price's words had threaded the needle, and the question of how we treat our people was stitched neatly into the rest of the day. We touched on empathy in every breakout session and roundtable, even independent discussions between attendees throughout the day.

We Learned A Lot, Made Connections, and Focused on the Human Element



We hit the ground running this year with an inspiring keynote speech from the founder and CEO of Lively Paradox, Dr. Nicole Price. With humor, heart, and actionable advice, Dr. Price engaged us with her insights into emotional intelligence at work — and its importance on both sides of employment — how to bring empathy into the picture from the top down, teaching leaders to “read the tea leaves” when they receive employee feedback, and why it's so crucial that they do so.

The day's sessions covered the most trending topics in people operations, touching on DEIB, culture, mental health, hybrid work, and more. Breakout sessions, which took the form of insightful speaker presentations and interactive, engaging roundtable talks, taught us how to design a successful compensation structure, avoid employee burnout,

tackle organizational change, and build affordable, enticing benefits packages.

It wasn't all instructional, though.

At roundtable talks, things got a bit more philosophical. Guided by moderators, attendees talked about everything from culture's strategic importance to ways HR professionals can implement successful DEIB initiatives and keep hybrid workers feeling supported, successful, and engaged. It gave professionals the opportunity to share their specific circumstances and struggles and get guidance, wisdom, and potential solutions from their peers.

Working Together Toward an Empathy Revolution

Between sessions (and some pretty tasty meals), attendees got together on their own to connect and share their unique perspectives on the issues all HR professionals face. No matter where you went, there were groups of people to be found, sharing their experiences, asking questions, commiserating over shared difficulties, and offering advice – it was great to see the ever-helpful, friendly vibe of HR Advisory's Slack community replicated so perfectly in person.



Through every session, roundtable, and independent discussion, the day's theme echoed: **empathy at all levels is a must-have for a successful organization**. Attendees acknowledged that the road to more compassionate work may not be easy, especially when we're tasked with teaching it to others, but was worth pursuing. By the end of the day, it was clear the foundation for Dr. Price's empathy revolution had been well laid.

"Culture must be proactive and constant."

At the Wrap, We Looked Ahead

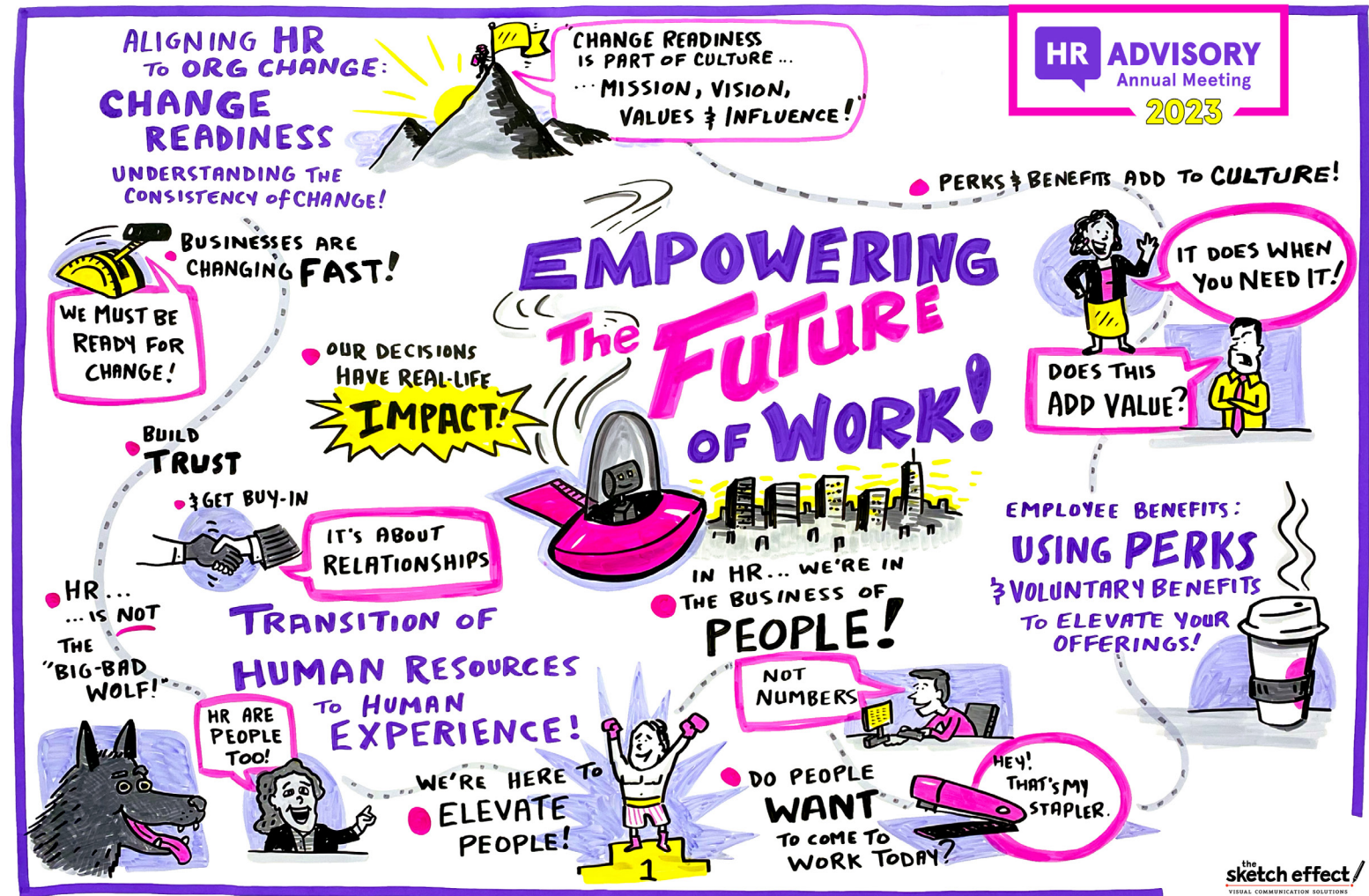


Once breakout sessions had wrapped for the day, we gathered back up in the Forum for a closing keynote session and panel, led by Danika, on the future of work. Three of the day's expert speakers, Joseph Arquillo, Natasha Ubaldo, and Aaron Hall, joined Danika on the stage to share key takeaways from their sessions and discuss what the future of work holds.

At the end of the day, attendees left armed with valuable insights into the way we work, actionable strategies for organizational change (and helping everyone cope with that change), and tons of new connections.

"I can't do this event enough justice to describe how I felt attending, but I will try. The speakers were excellent, knowledgeable, personable & relatable! The breakout sessions were thought-provoking and encouraging. I enjoyed getting to learn from some amazing subject matter experts. Lastly, I am energized to put what I've learned to work in my own organization."

JAZMINE MOORE,
Human Resources Generalist



BENNIE - HR ADVISORY ANNUAL MEETING - MAY 2023



Looking ahead, one thing remains certain, HR occupies a central role in shaping the future of work as we know it, and mindfully crafting that future will require empathy, community, and collaboration. That's why we're so excited to see what's in store for next year's annual HR Advisory Meeting. Until then, stay tuned for more great events. We've got a lot in store!

Eager to get involved yourself?

Join HR Advisory today! As Bennie CEO Matt Straz promised this year, core membership will always be free. You'll gain access to an invaluable network of HR leaders, exclusive resources, and in-person events just like this one.



EXPERIENCES FROM

HR ADVISORY Annual Meeting 2023

Earlier this year, we welcomed HR Advisory members from across the country for a second time to join us at our Annual Meeting in New York City. The sold-out event was lively yet intimate, with plenty of opportunities for sharing experiences, learning, and networking. But don't just take our word for it - see what attendees say about their experience attending HRA23!



"In a world where I have had to pay thousands of dollars for conferences, it is really refreshing that HRA 23 was 100% free. And if you think that means they skimped out on anything, you would be sorely mistaken. From the venue to the food to the people and the sessions, everything was top-notch! I can't say enough great things about it, and I look forward to HRA24. I also love the fact that it was tagged as an "annual meeting," it made me feel a part of something which we deserve in this somewhat isolating role as HR professionals."

JESSICA OKEZE



"This was my second year attending the HR Advisory Annual Meeting, and I am continually impressed with the level of quality and thoughtfulness put into these events. Every discussion topic matches the moment and leads to even more valuable discussions that follow with peers from across the industry. This is a critical time for our industry: an ambiguous market has led to a tenuous relationship between workers and the companies they work for, with HR often in the middle. I'm thankful for the chance to come together with other passionate leaders in this space to learn, lament and laugh."

NICK BILOTTA



"I loved participating in Bennie's annual meeting. The education I received and the connections I made are invaluable to my career. Bennie is more than a broker. They are a legitimate business partner, making the complex world of benefits easy for organizations of all sizes. 10/10 would attend again!"

LEGEND LEGRAND



"The HRA event was such a great platform to exchange challenges and ideas with other HR professionals. It was invaluable to be able to brainstorm solutions together during the workshops and feel the support of the community."

NURCIN CELEBI



"At this year's HR Advisory Annual Meeting, I most enjoyed the breakout discussions. While all the topics were timely, the discussion about Remote Work and managing the changing expectations of leaders and employees was really relevant to me. I came out of it with great ideas I could implement right away."

JOE BAST

**WE HOPE THAT YOU CAN JOIN
US AT NEXT YEAR'S EVENT.**



For updates and information on HRA24, visit HRAdvisory.com/events

Helping improve lives by advancing innovation

From wellness wearables to medication management, we invest in technology that makes getting and staying healthier easier. It's another brilliant example of what care can do.

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Bennie Celebrates 500 Customers!



We're excited to share that Bennie has now surpassed 500 customers! This is a truly special milestone for us, and we'd like to extend a big thank you to all of our customers for making us the fastest growing health insurance broker in the US. From inception, our mission at Bennie has always been to create healthier workplaces and make benefits more accessible to all. We're grateful for each and every one of our clients, and the employee and customer experience has always been at the forefront of everything we do.

Let's take a look at some of our customers' experiences working with Bennie and how they've been able to transform employee benefits at their organizations.

NATASHA UBALDO
Manager of People Operations at GameOn



"I'm by no means a benefits expert, so to have Bennie come in and provide this app, this technology, and the ease for which our employees can go and have their questions answered by experts in the industry, that has been the biggest help."



NATASHA KASHI
HR Generalist at Lob



"I spent like 65% of my time before answering benefits questions. I feel like that's even less than 10% now, and even that small percentage is me just directing people toward Bennie."

Lob

JOE BAST
VP of People & Operations at Thoropass



"Having Bennie as a partner lightens the load so you can focus on those other things because they have the benefits piece covered. So, in addition to saving you money and being able to rely on their partner network, you can put the benefits selection administration service a little bit on autopilot while you focus on doing all of those other things that are required of you as an employer."

Thoropass™

KELSEY CORREIA
HR Manager at Drata



"Working with the Bennie consulting team has been phenomenal, they're now an extension of our HR team, from open enrollment meetings to being our broker and getting us the best prices to then being able to support employees and provide a great experience in a very difficult healthcare system."

DRATA

KELLY WILLIAMS
HR & Employee Experience Manager at Go Fish Digital



"It's really just nice to have dedicated support and a point of contact that is going to have my back through the whole process. And it provides an expert point of contact to answer personal, complex questions."



Interested in learning more about working with Bennie to improve employee benefits at your workplace?
Schedule a demo with us!



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Sustainable Success: Balancing Performance & Work-Life Integration

By Jennifer Wiseman

As hybrid and remote work increasingly become the norm across the United States, work-life balance, that sliding barrier between on-the-job time and personal time, is giving way to a new way to describe how we work: work-life integration (WLI). It's a more blended approach to viewing one's working and personal lives, something employees are slipping into as increased demand for productivity and expanded flexibility cause the lines between the two to blur.

By now, the benefits of flexible scheduling and hybrid or fully remote work are well documented. Improved engagement and retention, decreased stress and risk of burnout, and boosted productivity are just a few of the ways flexible work is benefiting employers and employees, both.¹ However, if not carefully managed, some of these benefits can start to slip. As flexibility increases, seeing the stopping points between work and personal time has become harder. Both remote and in-office employees are finding themselves under pressure to meet goals and perform, taking their work with them outside of designated hours and losing out on much-needed rest and recharge time.

To avoid another wave of burnout and spiking turnover, steps will need to be taken to ensure that employees get the time away they need while still meeting productivity goals. It's up to organizations to develop a strategy and set the standards for their employees, but where do we start?

Take an Individualized, Flexible Approach to Work-Life Integration

Each of your employees is unique, with wants, needs, talents, and responsibilities that differ from their peers. While policies around work and time off are obviously still necessary, some finetuning will likely be necessary to ensure employees are producing the best work they possibly can without overdoing it. Be ready to work with employees in small groups and on a one-on-one basis to hammer out the ideal work situation for both parties.

One employee may be most productive when working in a traditional office setting, while another may only thrive when not surrounded by the usual distractions of cubicle life. Availability differs, as does the ability to focus. You may have workers that do their best work in short bursts throughout the day or employees who find they do much better if they can work in the traditional 9-to-5 format.

Consider these differences, and if the nature of the work allows, try to mold work schedules to benefit both your organization and its employees. Incorporate flexible hours or days and hybrid or fully remote work options if they aren't available so employees can choose when they are most productive. If your organization can accommodate it, allowing workers to test multiple schedule routines can help you find the best fit for their work styles. Making space for employees who can't thrive in a traditional in-office 9-to-5 setup, no matter the reason, is also a great step toward creating a more inclusive work environment, in general.

Cultivate a Culture That Encourages Two-Way Feedback

The best way to combat potential performance issues and the inability to unplug is by working toward a company culture that embraces trust and encourages open communication — and these things should flow in all directions. All employees should feel empowered to express opinions, ask for help when needed, and give compassionate, valuable feedback when asked for it.

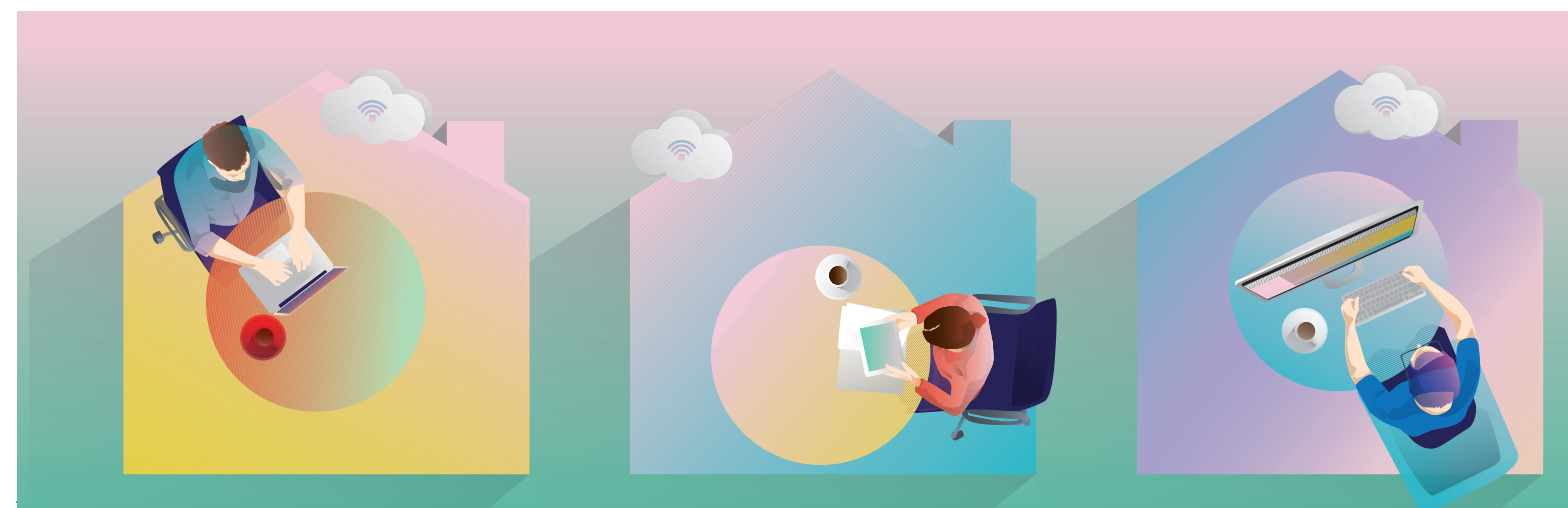
From the managerial side, this means providing prompt, helpful feedback to employees, setting clear and attainable goals, and seeking feedback from employees. This sets clear expectations for employees, making it much easier for them to meet goals and collaborate.

Employees should feel empowered to collaborate, give opinions, and speak up when they feel overwhelmed or need help with a task. Not only will this help your organization nip burnout in the bud at the first sign or symptom, but it can also improve overall productivity and innovation by avoiding information siloing.

Harness Tools, Technology, and Automation

With access to proper collaborative tools and technology, employees and management can reach goals more efficiently, cutting the risk of the lines between work and personal time blurring too much. Some tools to consider are:

- Remote work communication platforms like Slack. Email is often serviceable enough, but a dedicated platform allows multiple workers to easily collaborate and share documents, data, and other information, regardless of where and when they work.
- Project management software like Trello is built to allow managers to monitor and assist scattered teams in real time, enabling team leaders to track work habits and goals and provide more timely feedback.
- AI software that automates menial tasks can help free up employees to focus on their main goals. What this sort of software looks like wholly depends on your employees' work. Tools that quickly summarize reports, meetings, or large amounts of data may be relevant to your business, for example. Inbox managers, schedulers, and chat-based assistance may also help.



More Than Ever, Firm Boundaries Will Be Necessary

Work-life integration lends itself to employees settling into a sort of perpetual low power mode, able to break when they need to, but never fully unplugging, and ready to work at any time as needed. At first blush, this can seem like a big boost for overall productivity, but without adequate breaks from work, it's a fast pass to burnout. Rest and personal time are vital for employee health and wellbeing.² Employees must have time away, and that can be hard to come by if they're working multiple jobs, taking care of family, or handling other responsibilities in addition to their current employment. Balance is important, and that can only be achieved with strong boundaries.

To ensure work isn't bleeding into life in an unhealthy way and that daily life isn't disrupting work unacceptably, employers must ensure that thorough guidelines are established for minimum and maximum requirements for time spent working. Work-life integration absolutely has the potential to lead to happier, healthier, more engaged, and productive employees. Supported by healthy culture, strong boundaries, and efficient tools, this model of working and living can truly allow both people and businesses to thrive. ■



1 Castrillon, C. (2022, March 23). Why flexible work boosts employee productivity. Forbes. <https://www.forbes.com/sites/carolinecastrillon/2022/03/23/why-flexible-work-boosts-employee-productivity/?sh=509b4d766e4b>

2 BBC News. (2021, May 17). Long working hours killing 745,000 people a year, study finds. BBC News. <https://www.bbc.com/news/business-57139434>

How to Use AI to IMPROVE Company Culture

By Jennifer Wiseman

While strong culture remains central to creating a better business, building that culture out remains challenging for many organizations. Small teams strapped for time and resources may struggle to take the steps necessary to bring culture to the forefront of their company, but that could change with the help of AI-powered tools.

With the variety of AI-powered HR tools available, there's probably something out there that can meet your organization's unique needs. The options can be overwhelming, though, so you'll want to go in with a plan. Let's take a look at the ways you can introduce AI as a tool for boosting culture at work.



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1 Make Sure Your Organization is Prepared to Incorporate AI

While the prospect of software that will do it all for you is indeed exciting, it's unwise to adopt a new tool without first ensuring your organization is ready for it. With AI in particular, there's a host of details you'll want to address.

Before you bring AI into your toolkit, make sure you have policies and procedures in place for its use. Your people will have a much easier time adopting new software if they have clear guidelines for its use. Decide how employees will be trained on these new tools. Outline how and where AI can be utilized in your business. Make sure to clarify what can and cannot be fed to AI software. You'll also need to create policies and processes around transparency, disclosure – it's a legal requirement in some parts of the US – and how AI output will be reviewed and edited.

With clear, efficient processes in place, you aren't just preparing your employees for a smoother transition to new tools, you're already actively working toward creating a stronger culture.

Once your policies are prepped, it's time to consider your options. As you shop, be smart and selective about which tools you pick up. The AI tools you use should close existing gaps and solve specific problems your company has encountered. Picking up new software to fill a hole your organization doesn't experience may make the process it's trying to improve less efficient.

As you implement, make sure your organization keeps these important things in mind:

- AI is a tool – a helper – and not a replacement for human knowledge and experience. AI does not apply human logic to its output the way we do when we write, compile information, and think critically about data. Any output from AI software should be reviewed and edited by an employee to catch errors.
- Very few AI tools are completely plug-and-play. Effective utilization has a bit of a learning curve, especially for someone who is otherwise completely unfamiliar with similar software. Patience and a strong training process will be crucial to success.

- Even if a tool or suite of programs advertises itself as DEI-friendly and unbiased, the nature of AI and how it is trained means there's still a very good chance that it could produce biased results. This, again, is something that can only be caught and solved by human eyes.

2 Harness AI to Improve Communication

Open lines of communication — not just from the top down but in all directions — are a hallmark of strong company culture. Prompt, frequent, and valuable feedback can boost productivity, increase employee engagement, and foster an atmosphere of greater trust in the workplace. If you'd like to improve communication between employees or enhance your management's feedback game, there are more than a few AI tools that can help.

Generative AI like ChatGPT and guidance software like Textio can be used to refine the tone of an email, make lengthy instructions more succinct and easy to follow, and otherwise improve word choice in performance reviews. It won't replace the human element necessary for truly excellent management and collaboration, but it can be a helpful tool in elevating employees to be the best communicators they can be.

3 Build a More Inclusive – and Innovative – Business

By now, you're probably well aware of why diversity, equity, and inclusion (DEI) matter in the workplace. The positive impact of truly embracing these values at work has been reiterated time and time again, with studies and surveys pointing to positive results for both culture¹ and the bottom line². Still, many businesses struggle to effectively take steps toward fostering diversity and creating more equitable workplaces. This is where AI comes in.

There are a wide variety of AI tools you can use to reduce bias, improve diversity, and foster a better sense of belonging for all your employees. Here are a few ideas:

- Several AI recruiting tools, like Humanly, are DEI-friendly, allowing you to quickly sort resumes, screen applicants, and even source potential candidates in a way that avoids human biases.
- Using an AI chat or generative writing tool, create handbooks, job listings, descriptions, and other documentation that utilizes more inclusive language.
- DEI-focused performance management tools can help improve the way you or your management team deliver feedback, whether it's an annual review or an in-the-moment response to a request.
- Predictive data analytics software can crack into your HR data and provide actionable ways for you to work toward greater inclusivity.

If you decide to adopt AI for the purposes of DEI, remember that many artificial intelligences come with all the biases of the data sets they were trained on. Carefully research the programs you'd like to use before making a final decision, and make sure you pick a product built with DEIB in mind. Once you've got it, remember that it's crucial that a person review any suggestions AI software provides before they're implemented or published.

4 Free up More Time to Focus on Finding the Perfect Fit When Recruiting

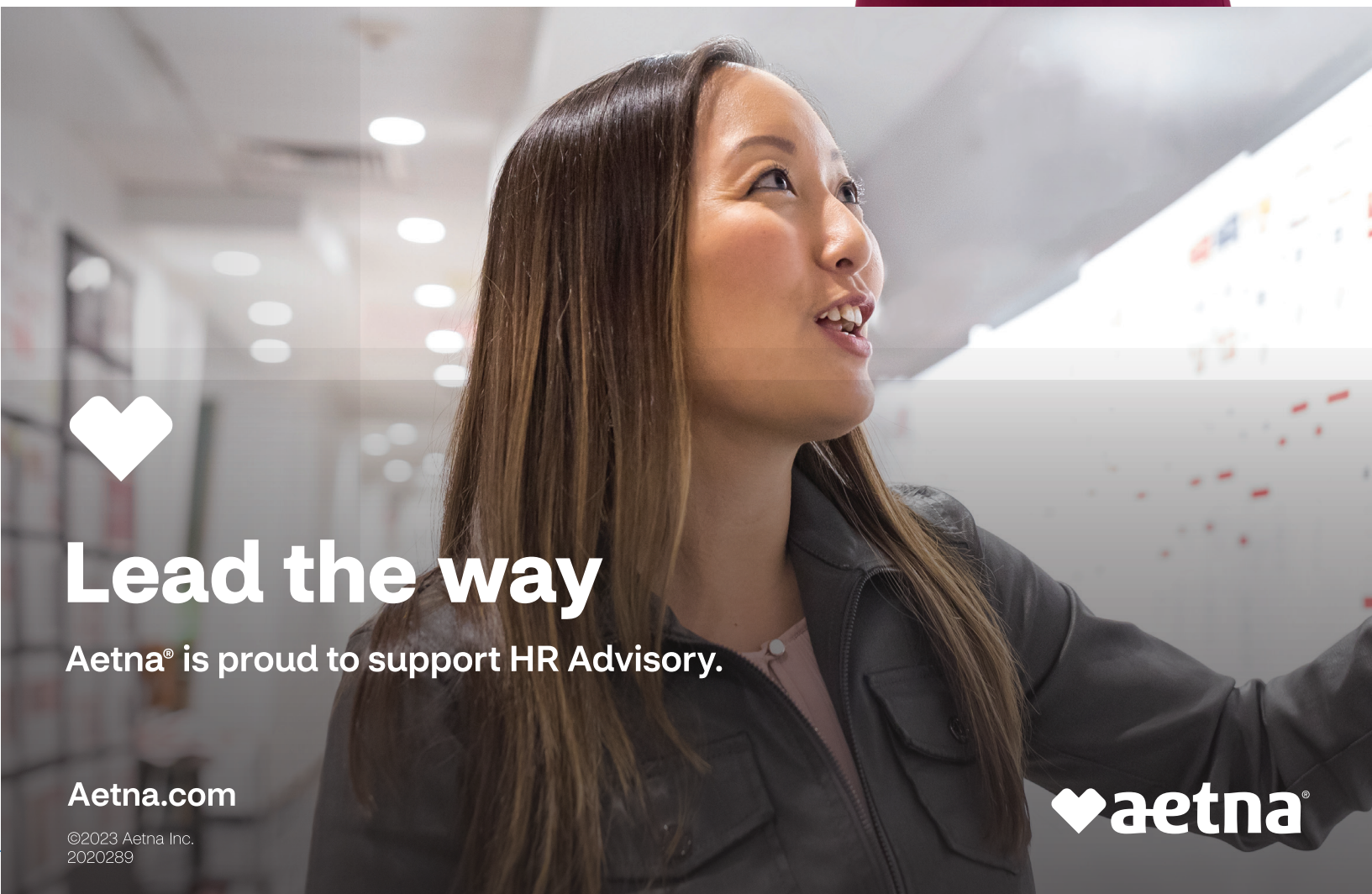
Recruiting may be time-consuming and stressful, but picking the right people is vital to building a stronger company culture. You want more than just a great resume. You want someone who is a good fit, a person who embraces the values your organization has established. It's a task that can feel insurmountable, but you may be able to make it a bit more manageable with the help of AI.

The simplest thing AI can do when recruiting is concerned is give you more time. From screening resumes and sourcing candidates to basic correspondence and scheduling interviews, AI recruiting software can manage the most tedious parts of the hiring process. More advanced software, often available as part of a larger suite of tools, can assess candidates and even conduct interviews.

While it does seem like you could potentially hand the bulk of the recruiting and hiring process over to various AI platforms, it's not a great idea. Instead, devote that time you've freed up with automated processes to learning about your candidates as people. What are their values? Their attitudes? Your AI assistant has empowered you to pick the people that best fit into your company's current culture — or the culture you're looking to build. ■

¹ Gonzales, M. (2022, February 18). *The relationship between culture and DE&I*. SHRM. <https://www.shrm.org/resourcesandtools/hr-topics/behavioral-competencies/global-and-cultural-effectiveness/pages/the-relationship-between-culture-and-dei.aspx>

² *Diversity wins: How inclusion matters*. (2020, May 19). McKinsey & Company. <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-wins-how-inclusion-matters>



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Personalized Benefits: TAILORING OFFERINGS TO MEET DIVERSE EMPLOYEE NEEDS

By Kristina Dinabourgski

Today, we see personalization in almost every aspect of our lives. When scrolling through our phones, we see ads tailored to our interests. When we receive emails, they display our names with customized content. The apps we use start to understand our preferences and habits to make the user experience more personal. But what about the healthcare programs we get through our jobs? We're all individuals with different needs, so understandably, it can be frustrating only to have one-size-fits-all benefits offerings available.

Providing personalized benefits is entirely possible, and organizations nationwide are already doing it. But, as an HR professional, you may wonder where to start. There also comes another question of the economic feasibility and implementation. Alex Mechling, Vice President of Consulting at Bennie, helps clients put the idea of personalized benefits into action. He notes that personalization is the natural path forward as a society and should be reflected in employee benefits. *"It's become a natural part of how we live day-to-day, and benefits need to start going in that direction as well. I think the benefit of that is that it facilitates two things. When you tailor benefits to meet diverse populations, you're creating something that resonates with people in ways that are meaningful to them. And that leads to greater health ownership. And, when you have greater health ownership, we know that creates greater health outcomes. It also creates greater value from an employer perspective,"* says Alex.

How to Ensure Your Benefits Offerings Truly Meet Diverse Employee Needs

Employee benefits are typically the second highest cost for organizations after payroll. So one of the most crucial steps in developing an effective personalized benefits program is to use data to draw accurate conclusions about what benefits your employees would actually use and find meaningful. There are several ways to gather this information using an omnichannel approach.

- **Provide surveys:** Conduct employee surveys regularly to get direct feedback about what is important to

employees and how they feel about the program already in place.

- **Create feedback loops:** These can be in the form of town hall meetings or other ad-hoc opportunities for feedback.
- **Implement feedback into onboarding:** This will help you determine if your benefits offering meets the expectations of new hires and how the program stacked up during the consideration of the offer.
- **Lean on your benefits broker:** Your benefits advisor or broker will be able to provide you with information on what's happening in the market and what products are available. They can then connect these with your company's data to recommend the best options.

Combining data points from internal feedback and macro market data will help you pinpoint which offerings will provide the most value for your population. Alex highlights the increased demand for fertility benefits as an example. *"Fertility and women's healthcare benefits are rapidly evolving in light of regulatory changes in the last year. And as that's happened, a variety of solutions and strategies have started to emerge. If you look at your data and see there's a lot of younger, birthing persons on your benefits program, an evaluation of those types of programs may be meaningful, and being able to be in front of that proactively is important."*

Assessing the Effectiveness of Your Personalized Benefits Program

Let's say you do the research and make the changes to your program. The work doesn't stop there; you need to assess whether your population is utilizing these new benefits and if you're getting the return on investment you hoped. *"Any time you pursue a benefits strategy, it's important to have a consistent cadence around analysis and feedback and measurement of understanding if you're actually meeting the objectives you've set up for yourself,"* notes Alex.

Along with the consistent feedback loop and pulse surveys you establish, another way to measure how your offerings meet your goals is by looking at participation data. If the level of participation isn't consistent with the population that you anticipated would find that benefit valuable, you'll need to dig deeper into the "why." Maybe it's the benefit itself or insufficient awareness or education around it. Whatever the reason may be, this gives you the starting point.

How often should you evaluate your program? Alex notes that this will vary based on factors like your organization's growth and macroeconomic factors. He recommends at least once a year as a minimum. *"There are things that happen at a macro level that can change how things are evaluated,"* says Alex. Depending on your organization's situation and how the market, economy, or laws play out, you can tailor the frequency as needed.

Providing Personalized Benefits When Budgets Are Limited

Benefits surrounding fertility, mental health, financial literacy, and even legal services are in demand among diverse employee populations. Even an offering like pet insurance, while not a traditional employee benefit, is typically well-received by employees. The amount of unique and highly

specific perks and benefits is limitless. Now the question becomes about the cost. If you have an organization with a limited budget, how can you make this happen?

There are a variety of ways you can diversify your benefits offerings without having to break the bank. Alex suggests working closely with your benefits broker to see what programs are available within your existing benefits program ecosystem. *"There are certain providers of ancillary benefits that have college tuition reimbursement programs."* He also notes that there are ways to offset the cost of including certain programs by leveraging existing relationships. *"You can utilize technology credits or wellness programming funds available through your health insurance carriers and other vendors to help offset the cost of bringing other programs into place. That's something your benefits advisor or consultant should be doing on your behalf at every renewal and ensuring you have a strategy to help finance some of what you want to do with your benefits program."*

You can also leverage voluntary benefits offerings, like through the Bennie Marketplace, for example, that offer your employees discounted group rates for various benefits while not adding additional costs for the employer. The employee can enjoy a discounted rate on a service or benefit while you don't have to take on the additional financial liability. ■



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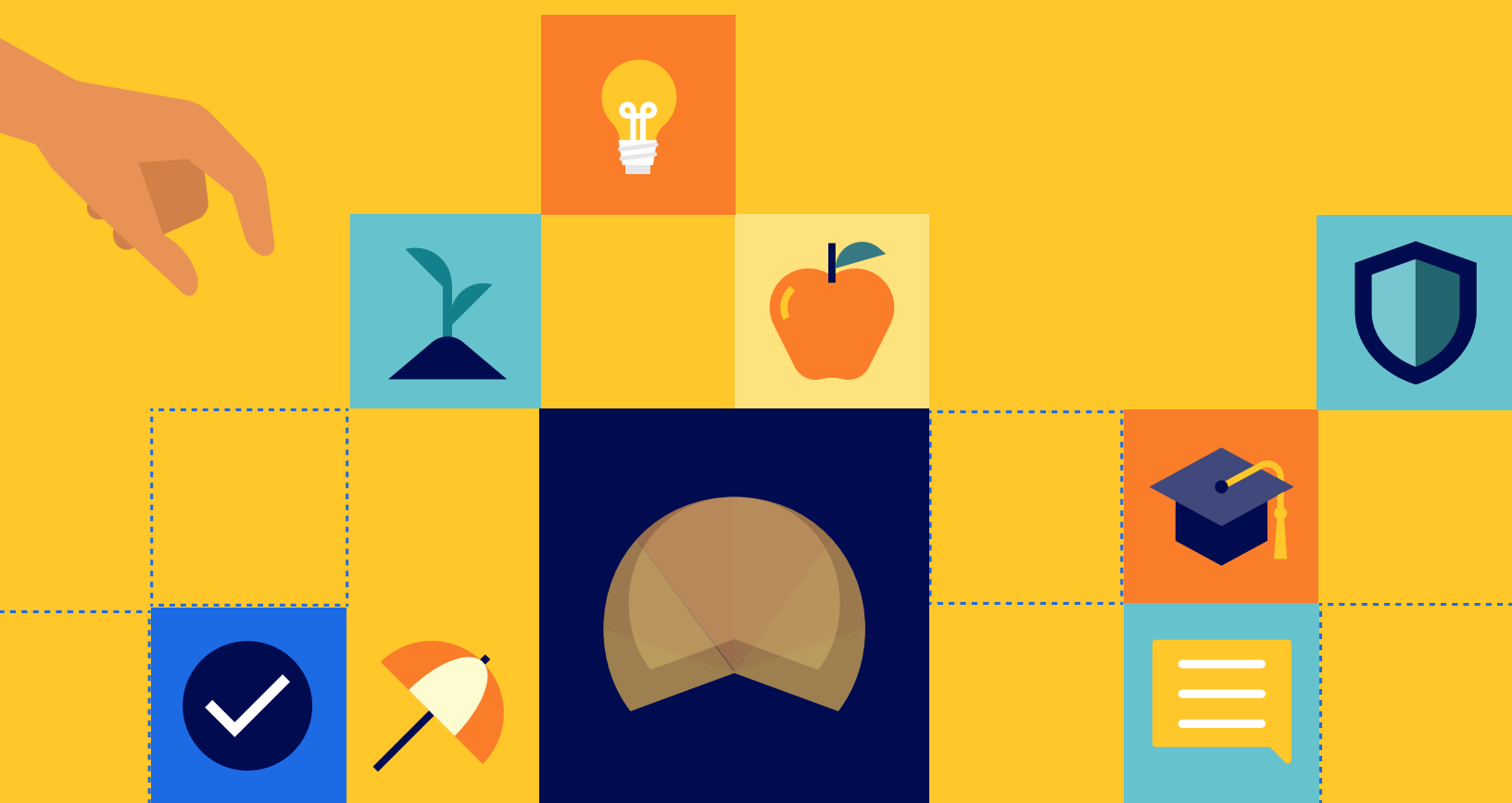
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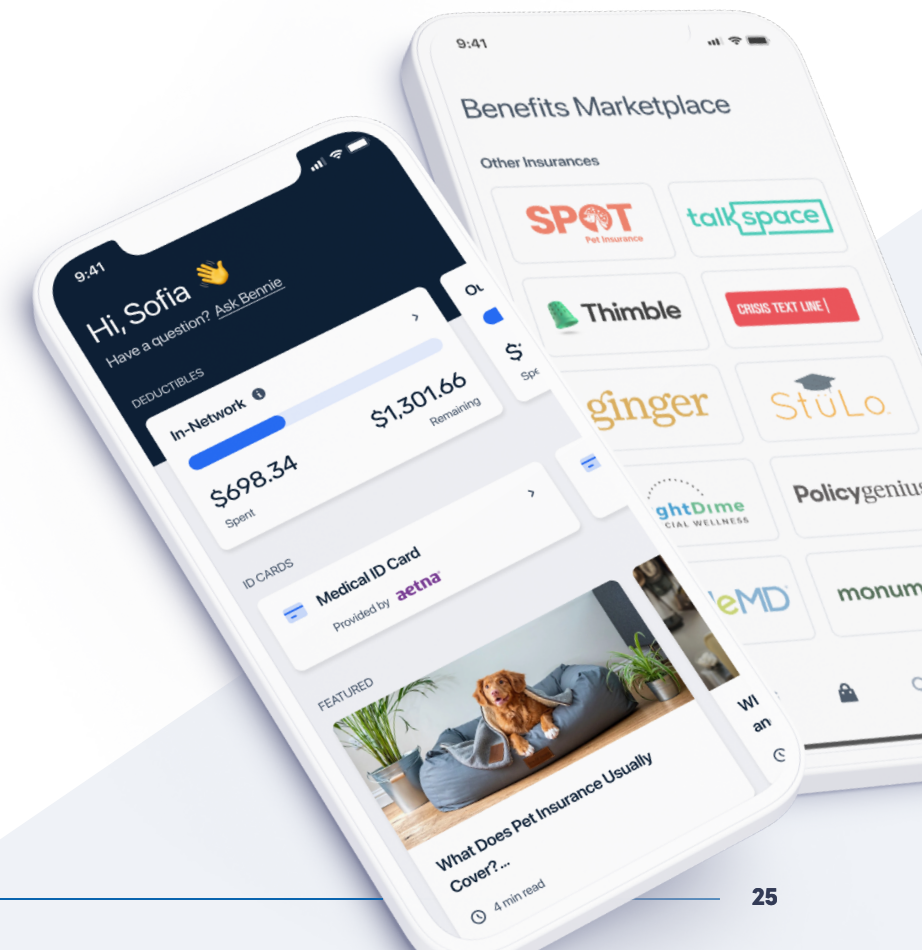
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WHAT'S AN ESSENTIAL HEALTH LESSON POST-PANDEMIC?

PRACTICE SELF-CARE

By Ronald B. Menzin, MD
Cigna Healthcare
Regional Medical Executive- Northeast Region

More than three years ago, the COVID-19 pandemic changed life as we once knew it. It's important to take stock of everything we learned since then – especially as it relates to our health.

The global health crisis demonstrated the importance of prioritizing both our physical and mental well-being, as we witnessed an unprecedented need for behavioral health support. For so many of us, the combination of isolation, fatigue, burnout and stress, among other factors, impacted our ability to pursue life with vitality – defined as the capacity to pursue life with health, strength, and energy.

According to research from The Cigna Group on vitality – a next-generation measure of whole-person health – most adults nationally are not thriving. Only 18% are considered

to believing flourishing lives, while 67% are just surviving and 15% are languishing.

And while cities like New York have vitality levels that are slightly above average (with a vitality score of 68.1 compared to the national average of 67.4), there is much work to do to improve the overall health for people in the New York metropolitan area.

In fact, the vitality results underscore the need for something very basic in our lives: self-care. In an era in which our body and mind need to be treated as one, this self-care is paramount to all of us achieving better health. It's a key component of our journey to vitality and joy in our lives. How do we achieve it?

Here are a few ways to start caring for ourselves:

Prioritize mental health

There are many ways to improve our mental health, including eating nutritious foods, getting enough sleep, exercising regularly, doing the hobbies you enjoy (be it gardening, cooking, dancing, or otherwise), and not being too hard on yourself. In fact, it's important to treat yourself with the same grace as you do others. It's also crucial to recognize when you might need help, especially if you are having trouble managing your emotions, are not enjoying the things you normally do, and your eating and sleeping patterns have changed. It's okay to ask for help – and doing so will make you stronger and encourage others to do the same. Importantly, our research shows that getting help when you need it can also significantly reduce your total healthcare costs. You can find a mental health professional using your health plan's provider directory. Many employers also offer Employee Assistance Program (EAP) benefits, which help employees and often their immediate family members find resources, such as therapists, to address personal challenges. Check with your employer's benefits department to learn more about EAP.

Catch up on check-ups, preventive screenings

One of the most serious consequences of the pandemic is that many people fell behind in getting their annual physicals and preventive screenings. Hospitals and clinics have taken extensive measures over the past three years to keep patients and their families safe, so it's important to get caught up on any missed doctor visits or preventive care, including cancer screenings and immunizations. Not only will this keep you healthy, but it could also save your life. Most health plans cover preventive care at no cost to their enrollees, so whether you've missed your mammogram, colonoscopy – or even your flu, shingles, or COVID shot – now is the time to get caught up. Talk to your healthcare provider about strategies to get back on track – and call the number on the back of your insurance card to find out how your care is covered.

Volunteer and mentor

Yes, it's true: helping others thrive has a way of increasing your own happiness. Volunteering and mentoring are great ways to care for yourself while also lifting up the community. Volunteering can also help you find friends, learn new skills, and improve your life satisfaction. That said, make an effort to find your favorite volunteer or mentoring activity, whether it's lending a hand at your local food bank or helping out at your kid's school. To find volunteer opportunities, there are a number of websites that can assist, including [volunteermatch.org](https://www.volunteermatch.org), [newyorkcares.org](https://www.newyorkcares.org) and [jerseycares.org](https://www.jerseycares.org).

Practice gratitude

Just like volunteering gives you a boost, so does being intentional about being thankful. These can entail simple things like thanking and recognizing others, keeping a journal to reflect on life events (like a One Line a Day journal), limiting complaining and being more mindful of all the good that abounds in your life.

As we move into a post-pandemic world, make "you" the new healthy habit. This will carry you throughout your life – and will ensure that you keep your mental and physical health in good balance.

Aim to live a life of vitality. ■





Encouraging Open Conversations About

MENTAL HEALTH

At Work



By Rachel Jacobsen



At work or home, anyone's mental health can be affected at some point. Finally, mental health at work has become a more common topic. We are at work more than home most of the time, and our health, no matter where we are, is vitally important. As our company leaders, we must keep up with ever-changing processes and standards and create safe workplaces for our staff. While it is yet to be common practice, we are getting there.

So, how do we open this up for discussion in an environment that is typically unresponsive to cries for personal help? Start talking, learning, and gaining resources. Your efforts are what get the ball rolling. You need to create a safe place before any conversations can happen.

1. Partner with mental health resources that can be a constant source for your staff. This includes in and out-patient treatment, talk therapy, addiction counseling, psychology and psychiatry, and many more. Ensure these resources are in a place where they can access them anonymously and discreetly.

2. Don't call out your employees. Your employees need a confidential and safe place to ensure they are having their needs met. Do not discuss their private topics with other employees unless given express permission.

3. Have micro-learning sessions with your staff about various mental health topics. Educational discussions help people recognize their own needs as well as others. This will enable a safe place for people to express their needs. Education is key to understanding.

4. Offer open-door support. Implementing conversations, education, and partnerships will help create an open-door-like support system. Part of overcoming mental health crises is being in an environment that enables support, growth, and healing. Be available when and if your employees need to come to you. Be there with no judgment - only ears and a shoulder.

5. Be transparent, and learn to empathize with others on your staff if they come to you. You may not realize how much a simple comment like, "I have been through something similar. Do you want to share experiences?" can help someone feel less alone. Mental health issues are isolating and difficult. Be a warm presence for them, not cold and corporate.¹

Mental health discussions can be very uncomfortable. We have all been conditioned to hide these feelings and problems at work.² This might mean you will never know if one of your employees is struggling. If you create an environment that enables your staff to support one another even when they are not struggling, you are less likely to have poor mental health at work. I encourage you to start by

looking at your leave policies and see if you can add items about taking mental health days in addition to your current policies. Encourage your staff to take those days.

Mental health is very personal and very raw. It is not a suit and tie at work. It is hiding in the bathroom in tears, hyper-focusing on your work, being the life of the company party, the oversharer, or the shy one, among multiple other faces we put on daily to get through our days. You need to be ok with not being able to fix every problem that arises, as well as being ok with uncomfortable and emotional conversations. Turn your work persona off and just be there as a human.

Spotting mental health issues at work can be challenging because not everyone wants to discuss them.³ Organically or not, the topic is not always easy to speak about or identify. A few ways to spot issues at work are:

- Habitual tardiness or absences
- Late projects or poor work quality
- Isolating themselves
- Extreme responses to constructive feedback
- Stress responses or tiredness
- Emotional outbursts
- Substance use





As much as you need to be ready to have conversations with your staff, you also need to evaluate who the best person to take that on is; sometimes, it's not you. Ask yourself if you are equipped to handle the magnitude of this conversation or if there is another staff member that may be better. It should be standard practice that your staff does not receive disciplinary actions for coming to a leader with their mental/physical health struggles. Don't force them to talk or take help if they don't want to. Have resources ready for them before going into the discussion. Should they want them, you have them right away. You will need to block extra time in case the conversation goes long and let them know it is ok if it does. Make sure you are not listening to respond; you should listen to understand what they are saying and going through.⁴

Your demeanor and language are the first things someone already feeling unlike themselves will notice. You need to use comforting words and warm body language. Yes, you are at work, but these conversations are no time for you to put on your manager's voice/face. Ask yourself how you would feel if someone spoke or acted the way you are. Then ask yourself if it is helpful or harmful. Be proactive and empathetic with your responses and body language. This is not a missed project deadline - it is a human being struggling.

The way you think about your colleagues is vital. They are siblings, children, parents,



aunts/uncles, and friends, but most importantly, they are humans who may be having a hard time. Don't go into a meeting saying, "You're not doing enough." Go into that meeting saying, "You seem off recently. Are you doing ok?" Imagine going to work and saying, "I am feeling off today," and your leader responds, "I am so sorry to hear that. I am here for you if you want to talk." What a tremendous difference that would make. If done right, your behavior, actions, and workplace changes will inspire us all to end the stigma around mental health.

Remember, we are human first! 🗨️

- 1 *5 Ways Managers Can Talk About Mental Health at Work Without Overstepping.* (2021). CNBC. <https://www.cnn.com/2021/12/14/5-ways-managers-can-discuss-mental-health-at-work-without-overstepping.html>
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- 3 *Colleagues, Employees and Mental Health in the Workplace.* Better Health Channel. <https://www.betterhealth.vic.gov.au/health/servicesandsupport/colleagues-employees-and-mental-health-in-the-workplace>
- 4 *How to Be a Mental Health Ally.* (2022, May 9). Harvard Business Review. <https://hbr.org/2022/05/how-to-be-a-mental-health-ally>

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Voice of Benefits:

Understanding What Employees Want

A Q&A With April Crawford, Senior Director of Ask Bennie

By Kristina Dinabourgski

April leads Bennie's Ask Bennie team, a healthcare concierge feature where Bennie members can chat with an advocate to get help with questions about open enrollment, benefits, bill reviews, finding providers, and more. Members have a real person available to help them make sense of their benefits, and HR administrators can spend less time looking for answers to complex benefits questions. As such, April has a unique perspective on how users interact with their benefits as a whole, so we sat down to learn more about what employees truly want from their benefits.

Q: What are the biggest points of confusion or frustration that you notice employees experiencing when utilizing their benefits?

A: There's a lot of confusion around people thinking, "I have coverage. I pay all this money for my premium. Why isn't this covered?" Plans have changed a lot over the years to the point that even if you've got a really great plan and you're paying a premium outside of preventive care, out-of-pocket costs are still a lot higher. Even though services may be covered, out-of-pocket costs like deductibles are often involved. Another thing that is overlooked is how important it is to do those wellness visits and the fact that in-network preventive visits are free. You're going to be better from a health perspective and save a ton of money if you go get those wellness visits. If you put them off because you think it might cost too much or you just don't want to do it, that's when you may find yourself in a lot of trouble financially as well as from a health perspective. It's also really important to utilize in-network providers whenever possible, as this prevents balance billing (providers charging more than insurance will pay), holds providers accountable for obtaining any necessary authorizations, and takes a lot of leg-work and responsibility away from the member and points it toward the in-network provider.

Q: Are there any specific benefits or perks that are consistently highly valued by employees across different industries and demographics?

A: Chiropractic and fertility benefits are the two I see the most. The Ask Bennie team frequently gets questions about coverage for infertility diagnosis and treatment. People often want to seek out chiropractic services and need to know if coverage is available through their medical plan and any limits to sessions that may be present. Members also generally have questions around mental health services and how they can go about receiving them. In today's environment, mental health care is more important than ever and many people are unaware that coverage for mental health is federally mandated, so some coverage must be available.

Q: What aspects of benefits do you see underutilized the most, or do you wish more employees knew about?

A: Wellness visits are often underutilized; again, in-network preventive services are free - use them! I think mental health services are another one that people don't utilize enough. An in-network mental health office should have the same cost structure as a visit to an in-network specialist at maximum. Again, by law, mental health office visits cannot carry a yearly limit. These visits are so important to both

mental and physical health, and it doesn't have to cost you a fortune. Services always get more expensive when you choose to go out-of-network. If you do decide to see an out-of-network provider, see if they are willing to negotiate their rate. If you are unsure how to find an in-network provider, reach out to your insurance or Ask Bennie for help. Another perk that many people miss is that some plans offer discounts on gym memberships, exercise classes, senior programs, etc. They aren't always available as part of your medical or wellness benefits, but it never hurts to ask what is available.

Q: What roles do communication and transparency play in employees' understanding and appreciation of their benefits?

A: It's everything. Benefits are typically the number two spend for any employer, right under payroll. Most employers at this point are doing the best they can and really offering the richest benefits possible. Communicating what is available, especially those wellness benefits, is so important. If you have a healthy workforce, you're going to have a more productive workforce. Thinking from a bigger perspective as an employer, you want to keep people healthy and happy. Don't forget to communicate the different kinds of perks available to employees. Most of them don't know that there are places where you can get help, so over-communicating timelines and benefits and getting that information out there will make a big difference in utilization and satisfaction.

Q: What strategies can People leaders employ to enhance employee engagement and satisfaction with their benefits?

A: Communication is key. Make sure that people understand what's available within their benefits and additional perks. Let people understand that coverage may not be instantaneous if they just started their job. They're probably not going to have an insurance card in their hand that day - but that doesn't mean they can't have insurance. Timelines are important, and communicating wellness initiatives is imperative. Talk to your people. Ask them what they want and need. I think everyone understands we can't all have everything that we want, but if you don't ask, people probably aren't going to tell you, especially if it's a sensitive topic like mental health or fertility. Ask people and give them a safe, private place to tell you. I think anonymity is really important in situations like these because, again, not everyone wants to discuss private healthcare concerns with their HR leader. ■



Attracting & Retaining Top Talent With Budget Constraints

By Jennifer Wiseman

When it comes to compensation, tight budgets can make it tough for small and medium-sized businesses to compete with the giants in their industries. Salary consistently ranks among the top three concerns for workers and job seekers in the US – usually occupying the number one spot – which can seem like an insurmountable problem for businesses that just don't have the budget to attract employees by offering above-market salaries.

Thankfully, high pay isn't the only thing workers are considering when deciding where to work. Since the pandemic, comprehensive benefits packages, greater work-life balance, and healthy workplace culture have all climbed up the average worker's must-have list. A compensation package boosted by these popular offerings can bring companies with fewer resources back on par with their larger competitors. Done right, it doesn't even need to eat into the budget – you may eke out some savings!

Find Ways to Freshen Up Your Current Benefits Package

For years now, especially since the pandemic, a robust benefits package has attracted job seekers almost as reliably as an above-average salary. This makes your current benefits offerings a great place to start if you're looking to remain competitive when your compensation budget is stretched thin. Not all positive changes to benefits need to be prohibitively expensive, either. You have plenty of options to maximize the value you offer to your employees without spending a ton.

Any effective expansion of benefits starts with an audit of your current offerings. Review your current benefits, take a look at usage rates and demographic data, survey employees about their wants, and benchmark against industry standards to tease out where your current strategy is strongest and where it lags behind. The resulting data makes for a roadmap, directing you toward your next steps:

- Free up space in the budget for new, more useful, and in-demand options. Trim offerings that are underutilized, especially if they aren't aligning with company values or your current workforce demographics and their wants. For example, if your workforce has transitioned to a remote format, they aren't benefiting much from in-office perks like free lunches. Swapping out on-site benefits for remote ones, in this case, would be a great step.
- Consider looking into changing carriers to pick up better rates or more robust offerings. This is especially effective if it's been a few years since your last big change. Many benefits that were seen as luxury options

before the pandemic, like infertility treatment, have become much more affordable in recent years.

- Devote time and resources to better educating workers about the available options, particularly if your research has turned up offerings that aren't widely utilized.

If, after a review, things are still feeling scant, look at partnering with vendors to add discounts on services your employees may not have had access to otherwise. Other voluntary benefits and perks, like behavioral health and telemedicine services, are popular and usually affordable. Schedule flexibility is another popular perk for employees right now, and implementing it effectively could net your business some savings in the long run.

Finesse a Bit More Flexibility for Your Employees

Work-life balance continues to be a top priority for job seekers in the US. Multiple surveys, including one reported by LinkedIn in 2022,¹ indicate that more than two-thirds of professionals are looking for employers who better recognize the importance of time away from work. Offering greater flexibility in any form is a great way to add appeal to your organization without significant cost.

Take hybrid and remote work options, for instance. Not only are these work styles extremely popular with workers right now, they can also potentially boost your organization's bottom line. In a 2021 report, Global Workplace Analytics estimated that employers could save an average of \$11,000 per employee annually by shifting to a hybrid schedule of half-remote work.² These savings aren't just found in lowered cost of office upkeep, either. Remote employees





tend to be more productive and less likely to burn out – leading to decreased absenteeism and improved retention.

If adding remote or hybrid work options isn't feasible for your business, consider updating and expanding your paid time off policy. Adding more diverse time off categories, implementing floating holidays, and allowing employees to determine when it's appropriate to use bereavement time are small, compassionate, and inclusive steps you can take to make your compensation package more appealing.

Focus on Cultivating a Culture Your People Believe In

Good company culture has become a non-negotiable must-have in the fight for talent. During the great resignation, workers overwhelmingly hit their limit, and toxic culture became the driving force behind waves of employee turnover.³ Bad environments continue to tank retention numbers for many companies, so cultivating a healthy workplace culture now is a fantastic way to make your organization stand out, whether or not you're offering the highest compensation rates.

Strong well-embodied values, diversity at all levels, healthy two-way communication, an emphasis on trust and a lack of micromanaging practices are all signs of a healthy company culture. If your organization already exhibits these markers, fantastic! Don't let it go to waste. Advertise your company's great culture in job listings, and talk up the vibe on social media. It's a great way to attract talent!

On the other hand, if you're coming from a place where good culture hasn't been prioritized, you have a lot of work ahead of you. That said, cultural changes can happen without significant monetary investment. Work first with company leadership – get them to understand and embrace good culture – and then make changes down the ladder from there; evaluate what's currently most important to your company, work on DEIB goals, and work to align your company's current benefits offerings, policies, and standards of behavior with the core values you've established.

As you work, you may notice that good culture, well-refined benefits packages, and great work-life balance work hand in hand. Take advantage of that to create a workplace where people want to thrive, and you won't need to worry so much about that tight salary budget. ■

1 *The Reinvention of Company Culture: Why it should be your top priority this year.* (n.d.). <https://www.linkedin.com/business/talent/blog/talent-strategy/global-talent-trends-report>

2 *Global Workplace Analytics.* (2022, January 18). *Latest Work-at-Home/Telecommuting/Remote Work Statistics - Global Workplace Analytics.* <https://globalworkplaceanalytics.com/telecommuting-statistics>

3 *Sull, D.* (2022, January 11). *Toxic culture is driving the great resignation.* *MIT Sloan Management Review.* <https://sloanreview.mit.edu/article/toxic-culture-is-driving-the-great-resignation/>

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