



A Blueprint for Building Resilient Health Care Consumers

Benefitfocus[®]

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Starting with the end in mind...

Many of the classic employee benefit strategies – mitigating rising health care expenses, improving employee health and productivity, and recruiting and retaining top talent – are dependent on a strong foundation of engaged health care consumers. And just as the strength of a building lies in its foundation, the ability to build smarter health care consumers lies within a successful year-round benefits engagement strategy.



What is the purpose of having a foundation?

When looking at the architecture of a building, the foundation plays a few major roles in the stability and sustainability of its structure:

1. The basic function is to support the load of the entire building.
2. Well-built foundations stay strong while the unpredictable forces of nature and weather wreak havoc.
3. Foundations must be engineered to prevent ground moisture from seeping in and weakening the building's integrity.

There are direct parallels when comparing the architecture of building better health care consumers.



Let's take a few moments to connect the dots.



Basic Function = Support: As mentioned earlier, the primary objective in creating better health care consumers is to support the weight of strategic approaches in employee benefits. When many HR & benefits professionals are looking to manage health care costs this year, they're relying on savvy health care consumers to make well-informed decisions when it comes to engaging with their benefits throughout the year. From proactive preventive care to taking advantage of virtual care options, the weight of reaching these key results rests upon the shoulders of improved health literacy and effective benefits communications.



Well-built Foundations = Resiliency During Unpredictable Forces: During the uncertain times of this past year, employees physical, mental and financial wellbeing has been challenged like never before. HR & benefit professionals bear the responsibility of helping employees shift from surviving to now thriving in this new world. Creating the framework of a resilient workforce develops the abilities of health care consumers to prepare for and respond appropriately to the changes and challenges we are all facing to thrive and grow. Studies have proven that employees with high resilience are often less stressed, more productive at work, healthier, and less likely to burnout or leave their company.¹



Engineered to Prevent Leaks = Strength and Integrity: HR & benefit professionals are charged with designing competitive and innovative benefit packages that will not only retain the company's talent and manage rising health care costs, but also improve employee wellbeing and productivity. A critical element to strengthening your benefit offerings is embracing the philosophy that benefits are not one-size-fits-all, and offer a wide variety of benefits to prevent gaps and promote consumer personalization. Holistic benefit plan designs focus on the whole person – personally and professionally – to offer solutions that will improve employees' total wellbeing. These comprehensive solutions must be combined with creative benefit communication campaigns that will drive improved consumer behavior and utilization.

1. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5287440/>; <http://workplacementalhealth.org/Mental-Health-Topics/Resilience>



2021: A PIVOTAL YEAR

What employees are facing right now is similar to the phenomenon known as the fog of war – it's the fog of pandemic. This essentially means that things like complex thinking and decision-making skills can go temporarily offline. The chronic stress and uncertainty from the events of 2020 created emotional roller coasters, and with so much happening outside of our control, we can struggle to plan for the future. HR & benefits professionals are being called into action to rebuild a culture of safety and trust that will help employees overcome this brain fog and better prepare for the future, starting in 2021. This can only be accomplished through thoughtful, strategic communications that encourage employees to become more resilient and engaged health care consumers.



A Blueprint for Year-Round Benefits Communications & Engagement

A blueprint enables you to design with the big picture in mind. Benefits have a reputation for being extremely complex and something that you only engage with during an open enrollment period. The start of a new year offers HR & benefits professionals the opportunity to rework their plans to increase engagement throughout the year and help ensure that employees are getting the full value out of their company's total rewards strategy.

This blueprint will enable you to design and promote engaging communications when they're most meaningful and provide useful information on a monthly and quarterly basis as a way to inspire your employees to be resilient and fully engaged in their total well-being.

One of the first steps in an effective communication strategy is to dig into the data and industry trends. Before you start proposing solutions or launching campaigns,

you must challenge your own assumptions to identify what your employees need right now and discover the best ways to connect them with the right solutions and information. The COVID-19 pandemic created a global "moment that matters" for everyone and has impacted every aspect of our total wellbeing. One of the essential elements that emerged from all the challenges in 2020 is a necessity to foster ready and resilient employees in 2021.

Resiliency is the framework used in this blueprint for year-round benefits engagement, to not only build better health care consumers, but to also cultivate a resilient workforce in our new world of work.



Quarterly Focus Areas Based on Building Resiliency as a Foundation for Total Wellbeing

2021	Resiliency Building Campaign	Total Wellbeing Pillar	Benefits Categories
Q1	Prosper	Financial Wellness	Wealth
Q2	Thrive	Mental & Emotional Wellness	Lifestyle
Q3	Flourish	Physical Wellness	Health
Q4	Aspire	Social Wellness & Purposes	OE, Community

Quarter One (January – March): PROSPER

The financial impact of the economic crisis caused by the global pandemic has produced multiple insecurities in our employees’ lives. From job and income insecurities to food and environment insecurities, many employees are facing the dilemma of making short-term decisions that can potentially impact their long-term financial wellbeing like taking out high-interest loans or borrowing against their 401(k) retirement savings.



It’s the repercussions of this financial stress that led us to starting the new year with the resiliency building campaign of “Prosper”. The groundwork of these communications is to have employees focus on their finances and gain the knowledge that can help them build future financial security and be more prepared for the unexpected.

Total Wellbeing Campaign Ideas: Financial Wellness

New Year, New Mindset: Being Prepared for the Future with Peace of Mind.

Listed below are a variety of ways HR & benefits professionals can motivate employees to start thinking about the future and preparing for the unexpected:



Promote estate planning through the company’s benefit offerings. Check with your EAP provider to confirm if they offer these free services to your employees. Most basic life benefits offer estate planning services at no extra cost to participants as well, so be sure to review supplemental life policies with your carrier.



Partner with your retirement and consumer-driven health accounts vendors to launch a “beneficiary check-up” campaign and explore their marketing materials around setting financial goals and creating budgets to incorporate into your communications.



Feature voluntary benefits that help improve financial literacy and protection such as SAVVI, a financial coaching platform, or Kashable, a short-term loan alternative.



Monthly Communication Ideas

JAN
January

A best practice to kick-off the new year is to create a “New Plan Year To-Do List” for employees. Introduce what’s new and remind everyone how they can take advantage of the full value of the company’s benefits package. Include important tips on checking their benefits deductions in payroll, downloading their insurance cards and managing benefits through a mobile app.

FEB
February

February includes awareness events like **American Heart Health Month** and **Wise Health Consumer Month**. Leverage the educational material and opportunities from these campaigns to promote wellbeing to your employees. Don’t re-create the “floorplan” if you can partner with other accredited organizations and benefit providers to help improve consumer behaviors.

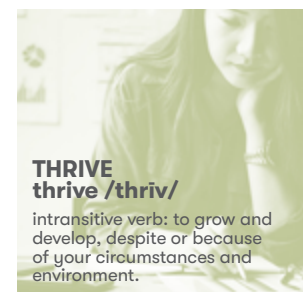
MAR
March

March hosts the first day of spring, so launching communications like “Spring into Action with Your Total Wellbeing” can help you promote the many dimensions of health with events like **National Nutrition Month** and **Colorectal Cancer Awareness Month**.

Quarter Two (April – June): THRIVE

Employees mental and emotional well-being is being challenged like never before, and HR & benefits professionals must create a “safe place” where employees can shift from just surviving to thriving by implementing the tools, opportunities and resources required to successfully navigate professional and personal wellbeing.

The resiliency building campaign of “Thrive” is constructed to help manage stress and prevent burnout with programs that provide access to support, adaptive skill-building and positive experiences.





Total Wellbeing Campaign Ideas: Mental & Emotional Wellness

Healthy Mind, Healthier You: Thinking Forward Together!

Listed below are a variety of ways HR & benefits professionals can encourage employees to take advantage of mental health resources and foster a healthier work-life balance:



Promote a “spring cleaning your total wellbeing” event to highlight all the different mental and emotional wellbeing programs within your health plans, such as virtual behavioral health sessions, EAP services and paid leave benefits.



Partner with your company’s learning and development team to launch a series of trainings and activities to develop employees’ skill sets within resiliency and build managers’ abilities to start the conversations around mental health.



Feature voluntary benefits that can nurture mental wellbeing such as company-sponsored caregiver support benefits like Cariloop or a mindfulness app like Calm.

Monthly Communication Ideas

APR
April

April is **Stress Awareness Month**, and the American Institute provides a plethora of resources that can support your employees’ ability to thrive in the new world of work. Another important awareness campaign happening in April is **Alcohol Awareness Month**, which supports the critical need for healthy coping techniques and how to recognize symptoms of abuse in our new virtual world.

MAY
May

The National Alliance on Mental Illness (NAMI) recognizes May as **Mental Health Awareness Month** with the “You are Not Alone” campaign, providing access to support services, educational programs and marketing materials. May is also **Women’s Health Month**, making it a great time to promote preventive health screenings to your female workforce.

JUN
June

June is **National Great Outdoors Month**, which is a great campaign that reminds us to explore the beauty of nature and to raise awareness of the accessibility of the great outdoors – especially when working from home. June is also recognized as **Men’s Health Month** – another great opportunity to advertise the importance of preventive health to your male workforce.



Quarter Three (July– September): FLOURISH

A top priority for leading HR & benefit professionals is to strategically design their company’s benefit programs and communications in a way that allows their employees to flourish into smart health care consumers. For many companies, the third quarter serves as the runway to their annual open enrollment period in the fall and is an opportune time to invest in educating and engaging employees in their overall physical health and wellbeing.



The resiliency building campaign of “Flourish” is shaped to help employees discover their best self by engaging with benefits that protect and improve their total wellbeing.

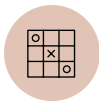
Total Wellbeing Campaign Ideas: Physical Health & Wellness

Nourish Yourself to Help Your Best Self Flourish!

Listed below are a variety of ways HR & benefits professionals can engage employees in activities and resources that foster health literacy and help them navigate the world of benefits:



Launch an internal podcast series to provide a creative way for employees to learn more about each benefit offering and hear success stories from their colleagues.



Host health and wellness challenges that incentivize employees to utilize their benefits and explore your company’s benefits portal through activities like virtual scavenger hunts and trivia games.



Feature voluntary benefits that can protect the different aspects of wellbeing, such as fitness platforms like Wellbeats and supplemental coverages like critical illness, accident, and hospital indemnity.



Monthly Communication Ideas

JUL
July

With summer in full swing, the July campaigns of **UV Safety Month** and **Fireworks Safety Month** are a good way to promote outdoor and holiday celebration safety. Share resources that remind employees to stay safe and protected from one of the leading causes of skin cancer. Use tips and videos from the National Fire Protection Association to help prevent firework-related injuries.

AUG
August

August is the perfect opportunity to encourage employees to start taking the steps to protect their health in the upcoming flu season with the CDC's **National Immunization Awareness Month** toolkits and sample content. Offering an incentive and reminding employees that flu shots are covered under your medical plans can help drive your health care consumers to take advantage and protect their families.

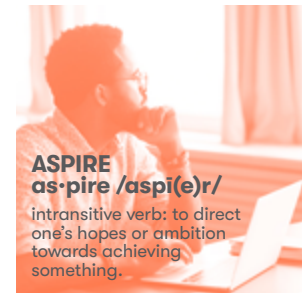
SEP
September

September is an ideal time to prepare employees for open enrollment. To equip employees to be better health care consumers, communicating the importance of investing in their total wellbeing is essential. September is also recognized as **Self-Care Awareness Month** and **Healthy Aging Month**. These campaigns provide helpful resources to help employees take an active role in their benefits to protect their health.



Quarter Four (October – December): ASPIRE

Throughout the benefits industry, there has been a shift towards improved population health strategies. One of the pillars of this strategic approach is creating awareness around how social determinants of health play a vital role in the overall wellbeing of employees. The ripple effects of the COVID-19 pandemic are forcing employers to acknowledge the impact of economic and social conditions on their employees' health and their engagement in benefits. In the pursuit to build better health care consumers, it's essential to convey the company's investment in their total wellbeing and provide the resources and decision support tools they need to connect the full value of their benefits offering to achieving a healthier life.



The resiliency building campaign of “Aspire” is set up to foster connection, belonging and hope through opportunities for engagement, authenticity and community.

Total Wellbeing Campaign Ideas: Social Wellness & Purpose

Small Steps, Big Results!

Listed below are a variety of ways HR & benefits professionals can cultivate a sense of connection and belonging with their employees while providing actionable steps and resources that may bolster their confidence in successfully navigating their health care:



Launch a campaign to collect success stories and testimonials from employees that have had positive experiences when utilizing their benefits.



Host a series of webinars that highlight all the various support services that are readily available to help employees make the best decisions for them and their family's total wellbeing.



Feature voluntary benefits that can support the different aspects of their professional and personal lives, and provide peace of mind in the future such as identity theft protection, pet insurance and voluntary legal benefits.



Monthly Communication Ideas

OCT
October

October is **Health Literacy Month**, which includes several opportunities to build better health care consumers. You can also celebrate **National HSA Awareness Day** by taking time to discuss the power of HSAs and how they can help fight the health care issues that employees are facing today and in the future.

NOV
November

November is **National Family Caregivers Month** and the Administration for Community Living offers free education, peer support and resources that can be shared with your employees. Us other meaningful November campaigns is **National Alzheimer's Awareness Month** and **National Family Health History Day** to remind employees about the importance of certain benefits that protect their families.

DEC
December

The last month of the year kicks off with offering **National Handwashing Awareness Week**, and throughout this past year, we've learned that we should promote frequent handwashing as much as possible. The holiday shopping season also make it a great time to promote identity theft protection and **Safe Toys and Gifts Month**. An effective approach to wrapping up the year and preparing for the new one is to highlight all the company-sponsored benefits as gifts to your employees' total wellbeing.

As we stated at the beginning, our ability to build better health care consumers lies within creating a strong foundation of strategic year-round benefits communications and engagement. Once there is a solid infrastructure in place, HR & benefits professionals are able continue their work in developing smarter health care consumers with creative solutions, automation and technology that drives the action to move from engagement to full utilization and, ultimately, a healthier, more resilient workforce.

For additional resources on employee engagement and benefits communication best practices, visit our [website](#).

