



# Best Practices for Building a More Engaged Workforce

Employers who help educate and engage their employees about their health plan and benefits can help improve member experiences



# Why engagement matters

Health benefits are a significant investment for employers—typically only second behind salaries and wages<sup>1</sup>



## Employee retention

The more informed employees are about what's available to them, the more likely they are to use and value the benefits their employer offers.



Hear how improving employee wellness also benefits your bottom line

**54%**

of surveyed employees said they would consider taking a lower-paying job with better benefits<sup>2</sup>

**3 in 5**

surveyed employees said health care is the top benefit they cared about<sup>3</sup>

**63%**

of surveyed employees said their company's benefits impacted their desire to stay<sup>2</sup>



## Benefits use and understanding

While health benefits have become increasingly important to employees, many still struggle to understand what's available to them. Employees often look to their employer for support in navigating their benefits. By providing ongoing education, employers can help employees get the most out of their benefits.



Learn about the importance of employee benefit awareness

**1/2**

of surveyed employees said they didn't fully understand their health plan<sup>2</sup>

**47%**

of surveyed employees said they felt unprepared during open enrollment<sup>4</sup>

**2/3**

of surveyed employees said they wanted more benefit education throughout the year<sup>5</sup>

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Listen as UnitedHealthcare employer customers share their experiences



Read the transcript of the audio clips

# Best practices for engaging employees



Vary communications based on how employees prefer to engage with content



Hear how an employer uses a variety of strategies for effective communication



Listen to employee feedback and employee experience results to identify opportunities to close gaps in employees' understanding of their health benefits through targeted communications and engagement activities



Identify opportunities to send personalized communications based on different employee segments or claims data



Listen to one employer's strategy for personalizing employee communications



Ensure communications and engagement activities are inclusive and reflect the employee population



Keep communications simple and free of complex health care language



Align communications to current events, seasons and relevant or timely topics

## Diversify your tactics

Focus on diversifying your education tactics to appeal to different learning styles. Some employees may prefer to read their benefit materials while others need to visualize or hear the information.<sup>6</sup>



# Recommended engagement tactics

Overview comparison based on business size, complexity and resources



## Small businesses

2–99 employees



## Midsize businesses

100–4,999 employees



## Large businesses

5,000+ employees

	Small businesses 2–99 employees	Midsize businesses 100–4,999 employees	Large businesses 5,000+ employees
<b>Communicate effectively</b>			
Facilitate leadership-led benefits communications	✓	✓	✓
Send targeted communications about benefits	✓	✓	✓
Discuss benefits during employee meetings	✓	✓	✓
Host in-person or virtual benefit fairs and/or benefits education sessions		✓	✓
Develop health and well-being challenges		✓	✓
<b>Work with your insurer/broker/consultant</b>			
Share content provided by insurer/broker	✓	✓	✓
Enlist support from UnitedHealthcare Field Account Managers (FAMs)/broker	✓	✓	
Develop branded health and well-being program			✓
Develop customized communications/engagement strategy			✓
<b>Provide additional resources</b>			
Form employee-led health and well-being committees/Employee Resource Groups (ERGs)	✓	✓	✓
Encourage use of the <a href="#">UnitedHealthcare® app</a> and <a href="#">myuhc.com®</a>	✓	✓	✓
Offer an on-site nurse		✓	✓
Establish on-site or virtual health and well-being services/clinic		✓	✓

## Engagement opportunities

# Small businesses

Number of employees: **2-99**

Primary driver(s): **Cost, as well as personal relationships with their employees and their families**

Decision-making process: **Heavily reliant on the broker relationship**

UnitedHealthcare understands that small business decision-makers with 2-99 employees typically have limited time and wear multiple hats. Although cost is a primary driver, small businesses often place a high value on personal relationships with their employees and their families, so a balance between employee value and cost efficiency is important. But communicating and educating employees about the value of their health plan can be difficult for employers of this size.

Because small businesses are built to be lean in terms of operations and typically don't have the same level of support from a human resource (HR) team compared to larger businesses, brokers play a critical role in helping to provide effective benefits education.



Hear how one employer manages the challenges of running a small business

Of small businesses surveyed...



64%

said that their owner or president was the main health benefits decision-maker<sup>7</sup>



53%

indicated health benefits decisions were made without consulting others<sup>7</sup>

## Use simple tactics

Without the support system of larger businesses, small businesses need straightforward engagement tactics that can be implemented quickly and easily—and may need to ask for outside help.



### Communicate effectively

- Lean into the power of the leader’s voice—employees are more likely to pay attention to communications that come from the leader of the company



Learn how an employer uses leadership to build a culture of health

- Send an email to inform and encourage employees to make the most of their benefits and programs
- Discuss health benefits during employee meetings



### Provide additional resources

- Encourage the formation of employee-led health and well-being committees based on shared health and well-being interests or goals



How a wellness committee can help inspire healthier actions

- Encourage employees to register and use the [UnitedHealthcare app](#) and [myuhc.com](#)



### Work with your insurer/broker

- Regularly share content and materials provided by your insurer or broker
  - Forward or email the content and materials to employees
  - Post in common areas in the office, such as breakrooms



Listen to learn about the effectiveness of monthly newsletters

- Enlist support from UnitedHealthcare Field Account Managers (FAMs) and/or the broker to provide education or open hours for employees to ask questions



Hear how one employer utilized their broker and FAM

#### The UnitedHealthcare Employee Engagement Planner® (EEP)

auto-populates an employer’s plan year calendar with timely, relevant materials for them to send to their employees—from reminders about flu shots and information about digital tools to resources about health and wellness programs



## Engagement opportunities

# Midsize businesses

Number of employees: 100–4,999

Primary driver(s): **Tailored solutions that maximize their health plan value**

Decision-making process: **Guidance from broker, consultant or internal HR department**

Significant variation exists within midsize businesses, employing anywhere from 100–4,999 people. The lower end of that range more closely resembles small business employers who are looking for simple ways to engage employees around their health benefits.

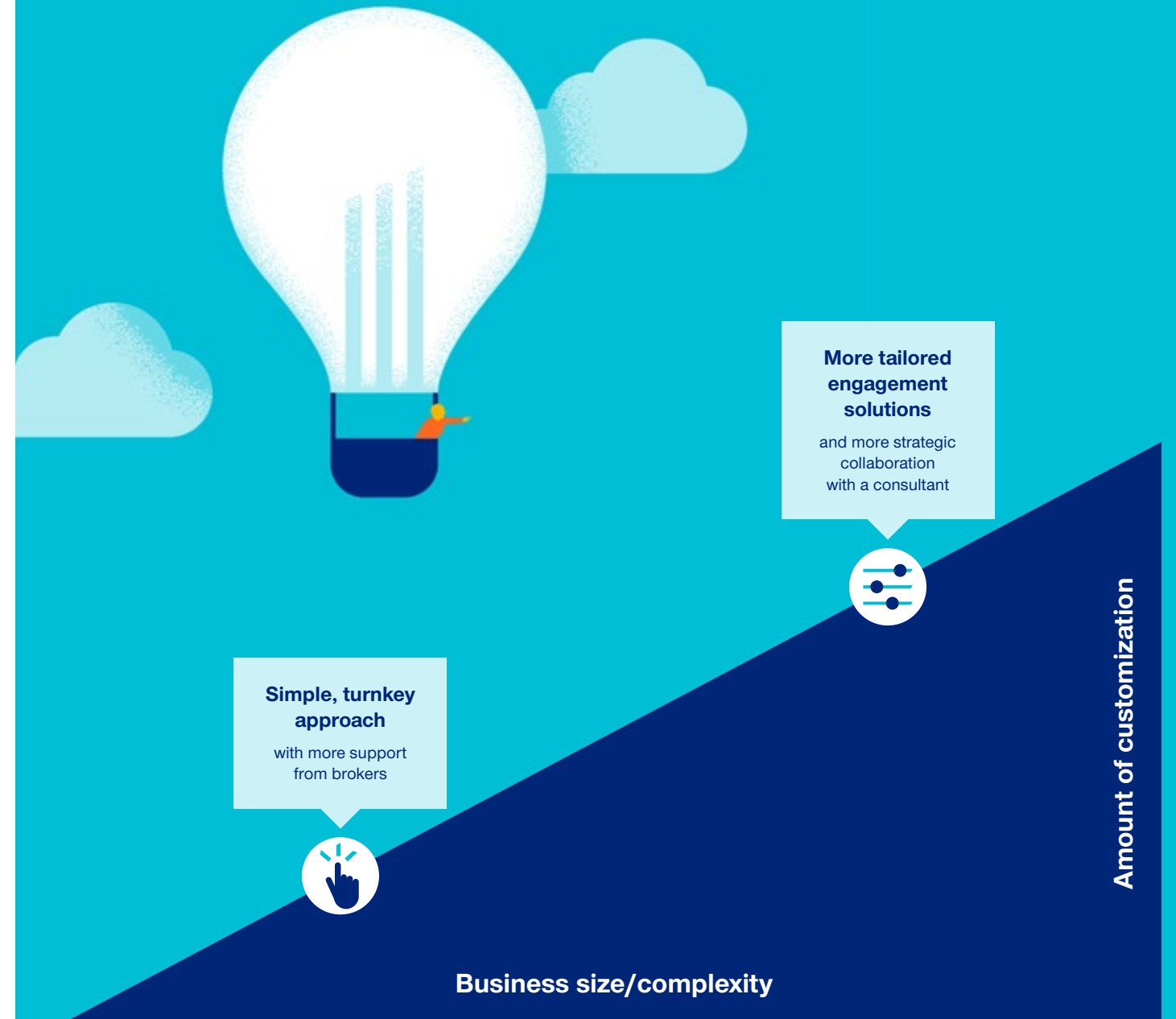
UnitedHealthcare understands that these businesses also require more support due to a lack of dedicated internal resources. This group typically needs pre-packaged, ready-to-go material to first understand health plan details and then later to communicate to their employees. Like small businesses, midsize businesses with smaller workforces look to brokers for assistance at each stage of the journey.

As midsize businesses grow in size and complexity, they often seek more tailored engagement opportunities that maximize their health plan value. With this segment, the consultant role becomes more strategic, and the insurer and the consultant are often collaborating on the approach brought forward to the group.

A wide range in size can impact the ability to execute robust communications plans, although midsize businesses do tend to have more support from internal HR departments than smaller-sized businesses.

≈ **80%**

of midsize businesses surveyed indicated HR or finance teams were the main decision-makers on health benefits<sup>7</sup>



# Implement scalable opportunities

Communication after the enrollment period is just as important as communicating before and during. Additionally, not all employees learn and retain information the same way. Some may prefer to read an email; others might prefer a video via text. Using multiple strategies and multiple channels can ensure you're reaching a wider range of people.<sup>6</sup>

  How one employer incorporates wellness into company culture





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- Send an email to inform and encourage employees to make the most of their benefits and programs
- Discuss health benefits during an employee meeting
- Host benefit fairs
- Develop health and well-being challenges to encourage employee participation in certain health activities or well-being programs

  Discover how monthly wellness challenges inspire employee participation



## Provide additional resources

- Encourage the formation of employee-led health and well-being committees based on shared health and well-being interests or goals

  How a wellness committee can help inspire healthier actions

- Hire an on-site nurse to serve the unique health needs of an employer's workforce

  Why an on-site practitioner can help gain employee trust as a health advocate

- Provide on-site or virtual health and well-being services (e.g., vaccinations, screenings)
- Encourage employees to register and use the **UnitedHealthcare app** and **myuhc.com**



## Work with your insurer/broker

- Regularly share content and materials provided by your insurer or broker
  - Email the content and materials to employees
  - Post in common areas in the office such as breakrooms
  - Feature, promote or publish on internal channels such as an employee intranet

  Listen to learn about the effectiveness of monthly newsletters

- Enlist support from UnitedHealthcare Field Account Managers (FAMs) and/or the broker or consultant to provide education or open hours for employees to ask questions

  Hear how one employer utilized their broker and FAM

The **UnitedHealthcare Employee Engagement Planner® (EEP)** auto-populates an employer's plan year calendar with timely, relevant materials for them to send to their employees—from reminders about flu shots and information about digital tools to resources about health and wellness programs





## Engagement opportunities

# Large businesses

Number of employees: **5,000+**

Primary driver(s): **Employee experience and plan value**

Decision-making process: **HR and finance departments may work together with a health plan consultant**

Employing upwards of 5,000 employees, UnitedHealthcare understands that large businesses often span different locations, generations, education levels and more, which means engaging their workforce in their health benefits can be complex. Large business employers want to be informed of emerging trends and innovative products so they can meet changing member needs.

With employee experience and plan value at the heart of decision-making, large businesses expect health plan consultants to deliver a more customized plan that meets their unique employee needs and positions their company competitively in the market. These employers will lean on consultants for ongoing support and guidance in all stages of the decision-making and implementation related to their health care benefits strategy. Most large businesses also have HR and finance departments that work together with a health plan consultant to make benefits decisions.

## Health care engagement in today's **multigenerational workforce**<sup>8</sup>



## Tailor solutions to meet employees where they are

Benefit communications should be more than just dates and deadlines—HR should share key plan details and information to help employees make the right decisions.<sup>6</sup> Personalizing these communications based on employees’ needs and preferences is also important as you think about engaging a workforce that spans different generations, locations and demographics.



### Communicate effectively

- Lean into the power of the leader’s voice—employees are more likely to pay attention to communications that come from the leader of the company



Learn how an employer uses leadership to build a culture of health

- Discuss health benefits during an employee meeting
- Host benefit fairs, educational webinars or training sessions with HR leaders
- Send an email from the business or HR leaders to inform and encourage employees to make the most of the benefits and programs available to them
- Develop health and well-being challenges to encourage employee participation in certain health activities or well-being programs



Discover how monthly wellness challenges inspire employee participation



### Provide additional resources

- Provide on-site or virtual health and well-being services (e.g., vaccinations, screenings)
- Hire an on-site nurse to serve the unique health needs of an employer’s workforce



Why an on-site practitioner can help gain employee trust as a health advocate

- Build an on-site health and well-being clinic to deliver specific services to employees, such as vaccinations, biometric screenings and wellness visits
- Form health and well-being resource groups (ERGs) based on shared health and well-being interests or goals
- Encourage employees to register and use the [UnitedHealthcare app](#) and [myuhc.com](#)



### Work with your insurer/consultant

- Regularly share content and materials provided by your insurer or consultant
  - Email the content and materials to employees
  - Post in common areas in the office such as breakrooms
  - Feature, promote or publish on internal channels such as an employee intranet



Listen to learn about the effectiveness of monthly newsletters

- Determine whether it makes sense to develop a branded health and well-being program
- Develop a customized employee communications and engagement strategy based on employee feedback and trends in claims data, relevant and timely topics, employee demographics, role types, communications preferences and more



**Contact your broker, consultant or UnitedHealthcare representative for more information**



<sup>1</sup> Employer Costs for Employee Compensation by ownership. U.S. Bureau of Labor Statistics, Mar. 2023. Available: <https://www.bls.gov/news.release/ecec.t01.htm>.

<sup>2</sup> 2022 Health Insurance Knowledge Snapshot. Commissioned by Justworks and conducted by Harris Poll, Aug. 4, 2022. Available: <https://www.justworks.com/lp/benefits-knowledge-snapshot>.

<sup>3</sup> Mercer Health Benefit Strategies for 2023 - Survey Report. Available: <https://www.mercer.us/content/dam/mercer/attachments/private/us-2022-health-benefit-strategies-for-2023-survey-report.pdf>.

<sup>4</sup> LegalShield Benefit Enrollment Experience Survey, April 26, 2023. Available: <https://www.pplsi.com/new-survey-reveals-open-enrollment-communication-doesnt-cut-it-for-employees>.

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<sup>5</sup> Voya Consumer Survey Finds One-Third of American Workers Don't Understand Benefits. Executive Summary 2019. Jan. 29, 2021. Available: <https://www.voya.com/news/2021/01/voya-survey-finds-one-third-american-workers-dont-understand-benefits-they-selected>. Accessed: Apr. 25, 2023.

<sup>6</sup> LegalShield Study. From Enrollment to Utilization: The Essential Role of Employee Benefits Awareness and Understanding. Available: [https://www.pplsi.com/wp-content/uploads/2023/04/Free-White-Paper\\_How-Can-You-Increase-Employee-Benefits-Enrollment.pdf](https://www.pplsi.com/wp-content/uploads/2023/04/Free-White-Paper_How-Can-You-Increase-Employee-Benefits-Enrollment.pdf).

<sup>7</sup> Understanding Employer Research & Education Behaviors. UnitedHealthcare internal study, Dec. 2022.

<sup>8</sup> Building a Multigenerational Workforce. Creditors Adjustment Bureau, July 20, 2022. Available: <https://cabcollects.com/building-a-multigenerational-workforce/>. Accessed: May 1, 2023.

**United  
Healthcare**

**There for what matters™**

## Why engagement matters

### Hear how improving employee wellness also benefits your bottom line

**Employer:** “It is a true win-win on both sides of the equation, employees at the end of the day, they’re healthier, they’re happier. But then of course, on the flip side from a business model, if you have healthier employees, your health care costs are gonna be lower, which then allow you to invest more back into your program to again, keep that cycle going in the future and find new ways to continue to innovate your program, to attract and retain the best employees that we can.”

### Learn about the importance of employee benefit awareness

**Narrator:** One employer shares why they believe it’s important to ensure their employees are aware of the health benefits that are available to them.

**Employer:** “When employees are in the midst of a crisis, it can be very difficult to think clearly and find that help when they need it, and that’s what we’re here for. How can we be supportive of those employees to make sure that they know the services that are offered and that we’re here to support them in the best way that we can.”

[Return to “Why engagement matters” >](#)

## Best practices for engaging employees

### Hear how an employer uses a variety of strategies for effective communication

**Narrator:** It’s important for employers to consider the different communication preferences their employees may have and to engage them using a variety of methods, as this employer shares.

**Employer:** “We have a lot of employees and a lot of different avenues. Communication can be difficult sometimes to make sure that we get our information out to everybody. We’ve done a well versed approach. So we did the good old technology communication, whether it’s email, sending out PDFs, and a website. We’ve also done what we call our Blackboard messaging service to where people can get text message alerts as well as phone

calls. For instance, when open enrollment or the biometric screening is scheduled. We’ve done the good old paper flyers, we’ve sent out postcards to employees within our interoffice mail. So that way, if they don’t have an opportunity to get to their computer or their telephone throughout the day, which is a good thing, that they can still get that information in a timely manner, that they feel like they’re in the know and they’re educated and they’re not being left out. How can we better answer those questions and make sure that we’re providing that information more upfront versus having them to call with questions maybe later on.”

[Return to “Best practices for engaging employees” >](#)

### Listen to one employer’s strategy for personalizing employee communications

**Narrator:** One employer shares how personalizing their communication and engagement tactics based on their claims data and workforce makeup have helped lead to better health outcomes and lower costs.

**Employer:** “It is important to have that data to cater our wellness activities around that. So if we have a higher number of staff, that have higher a higher BMI, for example, we’re gonna cater some things around more healthy eating or more physical activity. If it’s diabetes then maybe we’re pushing out more

information about different eating habits and such. We get those analytics that tell us where our problem areas are, where we can educate our staff a little bit better, but also where are we gaining that momentum. And we’re seeing that the employees that have been here for a few years, they’re doing their biometric screens every single year, we’re getting better numbers. We’re getting lower cholesterol numbers. We’re getting lower blood pressure accounts. Weight loss is increasing.”

## Small businesses

### Hear how one employer manages the challenges of running a small business

**Narrator:** An industrial rubber products distributor with around 40 employees speaks to the challenges small businesses face when compared to larger organizations.

**Employer:** “Attracting employees for small business is sometimes a challenge. Being a small company, we don’t have the resources to do the type of training that maybe some of our larger corporations do.”

[Return to “Small businesses” >](#)

## Small businesses: Use simple tactics

### Learn how an employer uses leadership to build a culture of health

**Employer:** “We want our employees to be healthy and feel like they’re coming to work happy and that they’re engaged and they’re supported. And the best way to do that is having the leadership be able to show that wellness is important.”

[Return to “Small businesses: Use simple tactics” >](#)

### How a wellness committee can help inspire healthier actions

**Employer:** “We have an insurance committee that we work with on a quarterly basis to walk through strategy concepts to see what do our employees need the cost benefits what types of programs are involved with each one of those plans. Every year, we continue to look and strive to see where we can move toward in the future.”

### Listen to learn about the effectiveness of monthly newsletters

**Narrator:** Monthly newsletters featuring health and well-being tips and activities tied to current events or relevant topics have worked well for some employers, such as the Sioux City Community School District.

**Employer:** “One of the things we do out of the human resources department is a wellness newsletter and that’s a monthly newsletter. There’s that piece of it. There’s the wellness activity that we do every month. There’s different things throughout the school year like there’s Mental Health Awareness Day that’s nationwide, the Great Smokeout Day, those are things that we’re also highlighting, even though they may not be district or Sioux City specific. As we get into the warmer months, there’s a lot of stuff going on in our community that’s wellness-related. So making sure we’re highlighting those activities in our newsletters as well, directing folks to our website that has all that information.”

### Hear how one employer utilized their broker and FAM

**Employer:** “We have two very, very good account reps. Darcy and Renee have been there hand holding us through the process, giving us options of what meets our needs. We do a lot of educational programs throughout the year. They’ve given us some suggestions of what other clients have done, and we can then target those to make them more efficient for our own needs and engaging for our employees. We’ve done diabetes management programs where we provide cookbooks and food skills, food blenders, anything that’s gonna help make our employees successful in whatever wellness journey they’re currently on.”

## Midsize businesses: Implement scalable opportunities

### How one employer incorporates wellness into company culture

**Employer:** “We think our employee experience really needs to be about culture and wellness. That’s engrained in a day in and day out basis. And that’s for every employee group, whether it’s food, service transportation, our teachers and our secretaries, everybody needs to have wellness at the forefront. So we want to engage our employees by offering a lot of different activities that meets their needs, whether that’s doing a physical fitness challenge that might not be as important to some as maybe the EAP services or our emotional and mental health services. We wanna offer a lot of different varieties of opportunities for employees to participate. So we make it more engaging and we make it part of the everyday process to get as many people as involved as we can.”

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### Discover how monthly wellness challenges inspire employee participation

**Employer:** “Every month we have a wellness activity. In April, we had a step challenge. So, we all just recorded in a shared spreadsheet our steps for every day. And then there was a reward for the top contestants or the winners who had the most steps throughout the month.”

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### Why an on-site practitioner can help gain employee trust as a health advocate

**Employer:** “We wanted someone here that could be a health advocate that could really help them navigate through benefits but was not another employee that they’re talking to. We wanted somebody that could actually be part of UnitedHealthcare. So having Lisa here is the best of both worlds. She’s been able to come in and work with employees on fun wellness initiatives, but she’s also been able to really gain the trust because they know her and they call if they’re experiencing something with themselves or their loved ones. They’ll call her. They’ll ask her questions, she’ll help them navigate. She’s their advocate. So employees have, have come right out and said, oh, nurse Lisa, she changed my life.”

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