

GREEN CIRCLE LIFE HR INSIGHTS



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MESSAGE FROM THE CEO

At Green Circle Life, we understand that greater participation in wellness programs creates a more content and productive workforce, which leads to a more profitable company.

We help millions of people optimize their company's healthcare benefits through our industry-leading platform SmartFHRTM. Our app allows employees and family members to access services easily while simultaneously alleviating communication issues among HR and clinical staff, so they can better manage employee information.

Green Circle Life strives to create a more caring tomorrow by sharing our HR knowledge and software resources. To further our mission and to support our clients, we have developed this guide to educate business leaders on the importance of quality Human Resources strategies.

We explore what defines company culture, how to communicate with your team, what drives employee retention and engagement, why holistic wellness generates a better working mindset, and how various trends and evolving technology are impacting the industry.

Sincerely,

Dinesh Sheth
Founder and CEO
Green Circle Life

Health Tech: Dinesh Sheth On How Green Circle Life's Technology Can Make An Important Impact On Our Overall Wellness

Authority Magazine | Mar 13, 2022
by Luke Kervin

Thank you so much for joining us in this interview series. Before we dive in, our readers would love to learn a bit more about you. Can you tell us a bit about your childhood backstory and how you grew up?

I grew up in India with three siblings in a caring family and the focus was on education. We all enjoyed education and got our Masters' degrees. We were encouraged to do our best. So not only were we to go to school but also excel. I was laser-focused on math, science and engineering.

Can you share the most interesting story that happened to you since you began your career?

I learned how to build a positive cycle of success. I climbed the corporate ladder but later started to think, I want to build something for myself instead of someone else. I discovered that I had an entrepreneurial spirit and wanted to be my own boss and do things my way. I liked to solve problems and build products and create services people could use to solve their problems. As I grew my businesses, I learned you are responsible for the choices you make and determining priorities and the direction of the company. I also learned in some businesses there was a cycle of hiring and firing people, but I realized I did not like doing that at all. So, I focused on the direction of the company as well as building smart solutions and creating a culture to attract the kind of people you wanted around you.

None of us are able to achieve success without some help along the way. Is there a particular person who you are grateful towards who helped get you to where you are? Can you share a story about that?

My wife. While I have learned from many people — teachers, professors and managers — she has always supported what I do, and not only supported but also stepped in to help me to ensure that everything that needed to be done was done. She is an engineer too and for the last 35 years, she has been instrumental in not only building a family but businesses as well.

Can you please give us your favorite "Life Lesson Quote"? Can you share how that was relevant to you in your life?

"Do it. Do it now." For me it means to act based on what you know at that point. It usually works out or you adjust. I got this approach from reading about Lord Nelson, a British sea captain during the French Revolution and the Napoleonic wars. His leadership tactics drew respect from the people he led. I have used this say as the basis for my approach to business. If you wait to take action, you have a chance to come up with excuses and a million reasons not to act. If you analyze too much you will not take any action.

You are a successful business leader. Which three character traits do you think were most instrumental to your success? Can you please share a story or example for each?

1. Problem solving - I have been good at it all my life. I knew it was a skill to understand a problem so I could solve it. If you are an entrepreneur, you realize you must be good at problem solving to create something new.

2. Eyes toward financial viability - If you are going to create a successful business, finances are the bottom line. Any solution or project must result in making money or in other words, will people pay you for it. If you cannot make money and people will not pay you for the solution, you will not exist. I learned early to determine if a solution I created would be financially viable and to keep an eye on this aspect of business.

3. Persistence - Failure is not an option. You have to stay on it and believe in what you are doing. You should pick the right problem to solve, do what you like doing and do not give up.

Ok super. Let's now shift to the main part of our discussion about the tech tools that you are helping to create that can make a positive impact on our wellness. To begin, which particular problems are you aiming to solve?

Lower healthcare costs by improving health and wellbeing. The idea is to have companies, where people spend most of their time, play a large role in this effort. Companies can do this by:

1. Engaging employees and their families in a culture of health and wellbeing.
2. Gaining greater ROI from their investment in healthcare and wellness.
3. Using technologies to build better user experiences leading to better engagement leading to better outcomes.

How do you think your technology can address this?

Our SmartFHR is a platform that offers many ways of addressing this issue.

1. First, the user experience. People can access the platform either online or via an on their phone, which makes it convenient.
2. Second, the information is available 24/7. Users do not have to wait until the HR offices opens to gather information. SmartFHR offers it at their fingertips.
3. Third, the platform offers the right service at the right time. Depending on the level of access offered by the participating company, employees can access wellness and benefits information any time.
4. Fourth, users can personalize the platform to provide the information they are interested in most. Whether is the latest on yoga trends or the time to enroll in a company's healthcare savings program, the platform can provide access.

5. And fifth, our SmartFHR is just that, smart. It uses analytics to drive actions and it learns what is most important to the user.

The bottom line is that SmartFHR gives people what they want, information. This information can help and encourage them to lead healthy, well-balanced lives.

Can you tell us the backstory about what inspired you to originally feel passionate about this cause?

I was talking about the health care system with friends, two of them doctors. We were complaining about what was wrong with the system and if we could figure out a way to address health before someone got sick. We talked about how the health care system is designed to take care of sick people, fixing what is broken. The system did not have measures to prevent people from getting sick in the first place.

We discussed that prevention would require people looking at their lifestyle choices that would lead to healthy living. There was the potential of millions of people changing their lifestyle. That led us to think about who benefits from people being healthy: the government and large employers. We showed companies that they need to play a part in changing people's behavior. It is very difficult for employees and their families to know or take advantage of all the benefits that are available from their employer. We are fortunate as a family to have a high degree of access and knowledge to that information and still we struggle to get the most from our healthcare. Employers, who already have a strong connection with their employees through HR, can help people make those changes by giving them an app that pushes out information on health and wellness in addition to benefits.

One app that could help an employee and their family engage in healthy behavior and manage their health information.

How do you think this might change the world?

The model we have built shows that a well-designed platform like SmartFHR not only lowers health-care costs but also improves quality of life by lowering absenteeism which leads to greater productivity. Healthcare needs to focus on prevention and improvement through lifestyle changes. Employers trying to attract and retain talent can get there by engaging them in their culture of health and well-being. Everyone wins.

SmartFHR engages families in company-provided benefits and health and wellness programs that are personalized for each family. We believe tremendous improvements can be made in a person's life with lifestyle changes and if we achieve this there will be a healthier and more productive workforce generating greater value for employer and all their stockholders.

Keeping "Black Mirror" and the "Law of Unintended Consequences" in mind, can you see any potential drawbacks about this technology that people should think more deeply about?

Yes, what will happen if I become dependent on my employer to provide me all these services? What happens when I go to next employer who does not offer me the same wonderful application? How will I continue my quest to have a healthy lifestyle?

Here is the main question for our discussion. Based on your experience and success, can you please share “Five things you need to know to successfully create technology that can make a positive social impact”?

1. It should be easy to use. If an application is not user friendly and accessible, people will not gain the most benefit from it, no matter how revolutionary or helpful it is.
2. It should be affordable. People and companies need to justify the cost of something even when it will improve their lives.
3. It should be readily available to everyone and be safe and secure.
4. It should be financially viable to develop and maintain.
5. It should keep evolving as the world is not static.

If you could tell other young people one thing about why they should consider making a positive impact on our environment or society, like you, what would you tell them?

If you really care about something, you should take action to take care of it and make it better.

President Joe Biden. He has the largest pool of resources to make a difference. He has also seen the world and can determine what is feasible with that opportunity.

COMPANY CULTURE

COMPANY
CULTURE

Why Quiet Quitting Isn't The Next Great Resignation

Forbes | Sep 28, 2022 by Dinesh Sheth



With the Covid-19 pandemic blurring the lines between work and life, burnout and resignation rates have skyrocketed. While employees may be putting the time into their work, they may lack the energy or passion for getting assignments over the finish line.

According to Gallup's 2022 guide to employee engagement, about "85% of employees worldwide are still not engaged or are actively disengaged at work." Disengagement at work now has a label: quiet quitting.

What Is Quiet Quitting?

Quiet quitting doesn't mean that your workforce is about to sneak out the back door and never return. Instead, the phrase first described on TikTok refers to the greater emotional separa-

tion or new boundaries between work and life. It is the opposite of previous generations' "hustle culture" that was once the standard of success but has contributed to new challenges for modern-day HR professionals.

And no, quiet quitting is not the "Great Resignation," and the negative connotation associated with calling your employees "quitters" may be missing a key point. Today's employees are content with working 40 hours, but if they must work "extra" to meet deadlines, they want to determine the terms and be compensated for their effort, not for some unspoken expectation or future plaque or promotion. Here are some suggestions HR leaders can take advantage of to understand and support their workforce.

Understanding Generational Patterns

Where prior generations, such as Boomers or Gen X, picked up a 24/7 working culture via newspapers, management books and movies (i.e., Gordon Gekko in Wall Street), the younger generations, such as Millennials and Gen Z, are more likely to learn about quiet quitting through social media and find that the term resonates with them. Instead of embracing intense hours, younger folks desire the freedom to define their terms of work and are turning focus to the 5-to-9 window following the workday.

Younger generations are tied to their mobile devices around the clock—and depend on those devices to get most of their pertinent information, whether it is related to business, social engagements, banking or travel. HR can encourage healthy boundaries by offering clear company information such as compensation, benefits, time-off policies and overall updates about their organization via mobile.

It is a win-win for employers and employees alike: Employees feel supported and appreciate their workplace's stance on work-life balance, leading to greater job satisfaction. Employers experience less stress by evolving beyond the ways of previous generations to the current generations through training and increased transparency.

Be Transparent About Time Off

When employees need time to recharge, they are not "quitting," they are doing the right thing. FMLA and paid time off are a benefit for many workplaces, so make it easy for employees to know where, when and how to use these options through transparent communications.

For instance, HR can encourage employees to attend family events, like their children's recitals or soccer games, even if it conflicts with typi-

cal workday hours. Trusting that your staff will meet "40 hours" is a key step in validating your staff and their personal needs. They may seem disengaged from their work but in actuality are not—they are simply trying to have a work-life balance. Ultimately, encouraging employees to take the time they need show that HR is there for them and understands the needs of their people.

Holistic Well-Being Means Balance

Work-life balance is a major motivator for many quiet quitters. However, workplaces that offer a holistic health and well-being program with easy access to mental, financial and physical health services can encourage and reinforce balance in their workforce.

Ensure easy access to easy-to-use programs that are designed to support the well-being of employees and their families. For instance, consider providing resources, like an overall wellness dashboard, where employees can manage all aspects of well-being, such as their student debt, purchase of a new home or stress from personal circumstances. Employees who can engage with their company benefits and services on the go can more easily take care of their mental and physical well-being. This leads your employees to develop deeper relationships with their workplace.

HR Is Here To Help

While it may not mean complete workforce turnover or total make-over of your workplace policies, quiet quitting is not a phenomenon to ignore. HR departments must engage mobile, information-driven tactics to support and reinforce work-life balance in their company.

The workforce is evolving, and with that shift, an agile and information-driven HR plan can help you guide your organization and become the leader you aspire to be.

How to Manage a Remote Workforce

HRTechSeries | Nov 27, 2020 by Dinesh Sheth



During this unprecedented year, many employees have seen significant changes in their day-to-day work schedule. Employees that have never worked remotely prior to 2020 have now spent months working from home and experienced firsthand the dynamics of a remote workforce. As the concept of a workplace has changed, the internal processes and employee expectations have as well.

With the onset of remote work, company culture, creativity and productivity have transformed as well. The real and perceived lack of communication and engagement among employees is a byproduct of remote and socially distanced work, and employers must adjust their current operations to better prepare for the long-term

effects of working without a traditional office setting. At a time where social collaboration and creativity can be impacted, employers must work harder to prepare their remote and office personnel for success.

Working from home has not been as detrimental to staff as once predicted. Before the threat of the COVID-19 outbreak, many companies were hesitant to allow for remote work as it was anticipated to be unproductive and ineffective. However, as the workforce made its transition to remote work, the United States and other countries have seen the opposite; remote work has caused an improvement in the productivity of the white collar office workers. Why is this and can this be sustained? What are long term

effects of this as we near a full year of remote work? These are some questions companies need to answer as everyone prepares for the new normal.

Understand the new changes and challenges your employees face. With so many new factors contributing to the average workday, there is no one reason to credit for this productivity improvement. Several factors can impact the gains in productivity, such as employees saving time by eliminating their morning and afternoon commute, avoiding distractions from coworkers, dismissing the additional social expectations surrounding office work and restrictions from personal social activities. For example, when attending a meeting, it is often expected for employees to spend time before and after to speak casually with colleagues. Now, employees join meetings seconds before the start time and leave as soon as the meeting concludes.

However, these factors that increase productivity and save time may have long-term negative impacts. For example, the “strictly business” approach to meetings eliminates the informal dialogue that can be vital to brainstorming and cultivating company culture. Often, information discussed in a hallway rather than meetings provide the space in which collaboration takes place to innovate, identify and solve problems.

Additionally, during these times of remote work, employees are working in different cities, houses and apartments with a unique set of distractions and environments. Not all employees have sufficient space to work without the

intrusion of factors such as spouses, parents, children or pets. While working in their homes, employees may struggle to separate their personal life from their career, as both are happening under the same roof. Also, many employees are navigating a new hybrid model of work in which some co-workers are in an office and others remain in their homes or are rotating from time to time.

Introduce new operations to improve performance. With the accumulation of all these benefits and threats, employers must consider how they manage their workforce, how work is assigned, how output is measured and how their benefits programs help employees. New training, education and infrastructure will be essential in managing this remote or hybrid work model and salvaging company culture and creativity.

Human resources (HR) managers should develop additional training, such as conflict management, time management and project management for this new environment, to strengthen work-life balance and skills needed to manage remote work-life. These changes enacted by HR managers and training professionals will also help to avoid health related issues such as loneliness, stress, burnout and depression.

Prioritize communication. When planning to sustain culture, improve productivity or inspire and empower creativity, the right communication is key. It is vital for employees to have flexibility and freedom to receive their communication in the manner they prefer while their environment keeps changing. In addition,

health, wellness and benefits resources need to be evolve and be readily available for employees to remain motivated and be able to perform to their best ability. Often, employees are unaware or uninformed about the benefits offered by their company, with the obstacles to receiving answers to their questions and concerns only growing due to the nature of remote work. A comprehensive communication plan with flexibility to use many channels of communications will allow companies to answer employee questions, educate them about workplace benefits while cultivating company culture and encouraging employee retention.

By adjusting to the new normal, employers can expect to embolden a fulfilled staff. By taking these steps to manage an effective remote workplace, employers will be able to sustain productivity, support innovation and creativity and help employees achieve work-life balance. It is vital for employers to help their team prepare for the opportunities and challenges presented by remote work. Though the long-term effects of the remote workforce have yet to be fully understood, companies can improve their employees' quality of life through proactive changes and attention to communication.

Maintaining a Positive Culture Through a Pandemic (and a Merger)

BAI Banking Strategies | Oct 30, 2020 by John Daniel



Most of us would agree that 2020 has been a year like no other. Over the last decade, we've seen amazing advances in technology that keep us connected 24/7 (if we want to be) and heightened expectations for access to information.

While new technologies put many employers on the path toward offering more flexible/remote working arrangements for some jobs, once COVID-19 entered our world, we've seen an astounding acceleration of the mindset shift around what jobs could be performed virtually.

Similar to the experience of other companies, the threat of COVID-19 required First Horizon Bank to transition to remote working arrangements where possible. At the same time, however, we were finalizing our merger with Iberia

Bank, so it was daunting to think about what it would take to combine two cultures while having so many associates (employees) working from home.

A shift to remote work coupled with a merger could easily cause a lot of anxiety and frustration, but what we've learned about our team's ability to adapt has been inspiring. We've actually been able to maintain high levels of productivity and morale, which I attribute to First Horizon's intentional effort to build a healthy culture that transcends work location.

As part of our identity, we branded our culture "Firstpower" some 28 years ago and have leveraged it as a guiding star for what it means to work for First Horizon.

Through our Firstpower culture, we reinforce our commitment to creating a positive work experience. That commitment is demonstrated in our efforts to understand associates' challenges and to respond with appropriate resources. Their feedback is paramount to us having a work-life balance in the culture we desire.

To help us get that feedback, below are some prime examples of "continuous contact" mechanisms we have been using throughout the pandemic beyond our regular communication channels that also show we care:

- **InteGREAT!:** A merger-specific newsletter to keep associates updated and informed about the progress of the merger and related support resources
- **Better Together calls:** Monthly calls to discuss the emotional impact of a merger and give tips on how to deal with change
- **Culture survey/interviews:** A questionnaire to identify similarities and differences between the two cultures with questions centered around the feel of the companies
- **Pulse surveys:** Quick electronic questions to gauge how associates are faring in the new work environment, their feelings and their concerns around pain points. Findings have shown that the bank has upheld a relatively high associate satisfaction score of 80 percent
- **Associate Resource Councils:** Groups that consist of associates from all department, tenures and positions that provide continual feedback on culture, wellness, diversity,

equity and inclusion (DEI) and general company wellbeing

- **Wellness First resources:** Offerings to manage health and well-being, including workshops on work-life balance and other resources that provide support for increased stress and tension resulting from COVID-19
- **Associate value survey:** An annual survey with a 30-year history that asks associates about their beliefs, attitudes and how they feel about the workplace
- **DEI dialogues:** Companywide conversations on diversity, equity, and inclusion that enable associates to safely engage and understand how to be supportive

Through all of these channels and more, we've learned that we are doing the right things to make our associates' voices heard, and perhaps more importantly, that they know we are listening to them and providing them with resources that make a difference. This approach starts with the executive team and permeates throughout the organization.

While in-person interactions have been limited during the pandemic, we've learned to leverage new technologies to stay connected. And as part of our effort to help associates take care of themselves during work-from-home, we're offering them access to an app- and web-based communication and engagement platform for wellness and healthcare services.

When Banks' Tech Solutions Serve Employees as well as Customers, Everybody Benefits

BAI Banking Strategies | Aug 26, 2019 by Dinesh Sheth



Financial institutions spend billions on technology, and for good reason: Through updating new systems and automating processes, banks provide their customers with an efficient, friendly user experience. But even as technology evolves, employees remain crucial to a customer's overall bank experience—whether in a branch as tellers and loan officers or on the back end as customer support representatives. Yet even as artificial intelligence and machine learning continue to evolve, the human touch will never fully disappear from banking. Customers will continue to interact with a person, especially when they want to discuss sensitive financial information. For this reason, banks with foresight will invest in technology for their employees, just as they do for their customers.

In today's competitive environment banks must strengthen all systems, including the experiences they provide for their employees. Because employees are integral to an institution's continued success and growth, it's paramount to invest in resources that help them stay engaged and motivated. Leading banks take a proactive

approach and establish systems that ensure peak performance. When institutions apply that philosophy with their own employees, they lay foundations for a healthy, happy and productive workforce.

Make it personal for your personnel

A personalized, comprehensive benefits plan—available to an employee's family at any time, from anywhere—plays a major role in engagement. Though most banks offer typical benefits such as medical, 401(k) plans and wellness programs, that's

simply not enough to attract and retain the best people in the midst of a hot job market. Banks should also evaluate how their employees learn about, enroll in and utilize their benefits and services to develop an easy-to-use experience.

For example, financial institutions may discover that employees overlook certain benefits because employees don't know about them. Or, busy employees may not use benefits they already have because they simply lack time to

search through multiple portals or remember various logins to multiple benefits providers. To overcome these hurdles, banks should provide more mobile-first solutions for their employees, just as they do for their customers. Employees expect the same flexibility with communication modality and personalization when it comes to their benefits and HR services. By combining benefits and services through a personalized app—and thus provide a convenient, easy experience—employees can become more productive and engaged, which can lead to greatly increased work satisfaction. In that sense, developing a strategy to improve employees' benefits experience can foster a healthy and productive work environment. Millennial employees in particular crave employer resources and programs that can help them manage their lives physically, emotionally or financially—an effort that goes far beyond putting bean bag chairs, ping pong tables and free snacks in the break room.

From stress to success

Consider this: Employees say personal finances constitute their number one source of stress, according to MetLife's Annual US Employee Benefit Trends Study. Banks that work with employees to understand their finances and achieve their personal financial goals can reap the rewards of a workforce more invested in the company and the work than at a competing firm. A seamless, engaging benefits experience also serves to retain employees: According to the AICPA, 80 percent of workers will keep a job with benefits rather than take one that offers more pay and no benefits. Investing in benefits

enables banks to develop loyal and hardworking employees.

This also extends into the mobile realm. Providing a company-branded app helps employers develop multichannel communication strategies to assist employees and their families in their daily lives. This creates the opportunity to promote holistic wellbeing programs, which encourage employees to engage in and discuss benefits with colleagues—creating the added upside of driving additional participation. Employees can live productive lives and save on healthcare costs as they start to take positive steps toward more robust health.

Summing up: The number one return

In this competitive landscape, financial institutions must invest in a healthy staff that will power the company's performance top to bottom. As the digital age progresses, many banks are already taking measures to provide an integrated user experience for their customers.

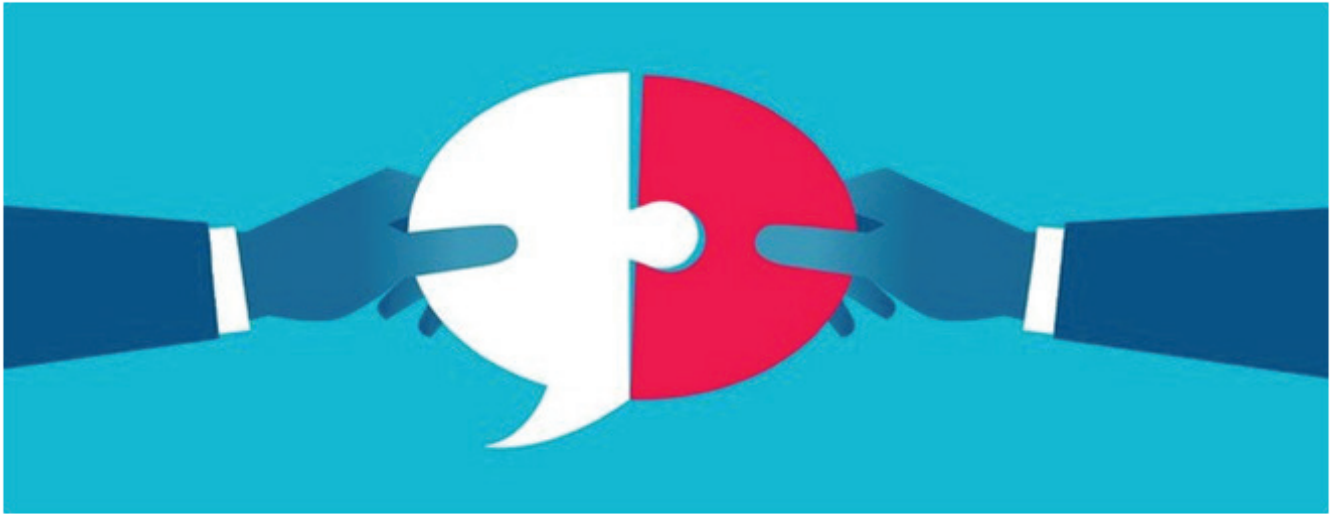
But they shouldn't stop there. A similar commitment to workers that enhances their overall experience allows financial services organizations to build an employee-first culture. It also maximizes a bank's return on its number one investment: employees. They serve as the public face of the brand. And what they do, or fail to do, will make or break a customer's experience. Put another way, as employee health goes, so goes the health of the employer.

COMMUNICATIONS

COMMUNI-
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Evolving Communication Strategies to Improve Employee Engagement

WorldatWork | Jan 12, 2023 by Dinesh Sheth



To meet today's business challenges, employers need communication strategies that will help reduce workplace stress and boost their workforce's resiliency.

HR managers who want to improve their workplace engagement and improve employee satisfaction should consider bi-directional communication — an organizational communication strategy based on the back-and-forth between managers and employees.

Organizational communication is the flow of information in a company. Strong and frequent organizational communication has benefits: a 2019 study found that communication and job satisfaction were positively correlated, meaning that as communication improved, job satisfaction for employees generally increased as well.

Picture bi-directional communication as a two-way street in which employees and employ-

ers alike bring ideas to workplace policy and culture conversations. During this conversation, employers can ask: Has return to the office gone well? How is inflation affecting employees' commuting or childcare costs?

On the other hand, employees can share how the services and perks are important to them and their families, as well as ask about larger business goals and updates for the organization.

Embedding bi-directional communication into your organization's culture may take many forms. It may look like offering an open-door policy during beginning-of-the-year planning or proactively asking employees to describe their perfect benefits package through a midyear survey. It won't be a one-size-fits-all, but employers who are not rethinking how they foster bi-directional communication between employer and employees are potentially making decisions that can hurt their organizational culture and employees.

Employee Well-Being

Given the state of the world, employees are feeling very stressed and are highly interested in perks such as employee assistance programs (EAPs) and mental health support services. As an HR manager, you know you've prepared a thoughtful benefits package that can help employees get a jump-start on their resolutions. But do you know if your employees use those benefits to the fullest? Furthermore, do your employees even know everything available to them?

This is where bi-directional communication can help. Ask your employees about the benefits that they need and want and point them in the right direction (because you may already offer the benefits your people desire). If you build a one-stop shop for all human resources, it is easier for employees to tap into their benefits and easier for you, the HR manager, to boost your people's work satisfaction.

Additionally, many employees have been bitten by the New Year's Resolution bug and have renewed motivation to improve their physical activity and integrate more holistic wellness practices into their routines. Add on personal finance goals sparked by the pressures of inflation, or a resolution to learn (or re-learn) how to balance their work, personal life, and mental health, and they have a lot of important goals to achieve. Communicate the benefits package you've put together to help your employees achieve their goals in 2023.

Facilitate Workplace Friendships

Communication and engagement are not just essential between an employer and its employees, they are essential among employees if a company is to develop a rich corporate culture. Workplace friendships are a powerful thing, and they help maintain a positive company culture, boost morale and increase trust in one another.

These friendships don't have to just exist in the office breakrooms. Workplace friendships are a powerful thing, and they help maintain a positive company culture, boost morale and increase trust in one another. These friendships don't have to just exist in the office breakrooms. Organizations must use mobile communications tools to engage employees that may not be able to connect around the water cooler. Encourage comradery through digital and in-person spaces. For instance, create a message space where employees can share interests, such as a place to post photos of their pets or an app to encourage each other toward their workout goals. Interpersonal relationships are vital in establishing strong work satisfaction. One supporting study by the Global Happiness Council, found strong interpersonal relationships have a significant effect on job satisfaction (even higher than pay).

When starting to facilitate workplace relationships, use what you already have. Start small and create a message channel to share fun news items or new recipes and create a virtual and in-person open-door policy for employee visits.

Be proactive with your assistance and empathy to facilitate stronger bonds and mutual appreciation for one another — it should pay off in no time.

Engage the Whole Family

As an HR leader, you've chosen to offer a benefits package that is available to the whole family — so make sure to communicate these benefits to their dependents. You can go back to traditional paper mail or use their preferred modes of text messages, emails, or push notifications via your HR app to proactively engage the whole family.

Take the example of a parent who is caring for their child. In caring for and managing their child's health, the parent may want to explore holistic wellness offerings for their child as well as themselves. Notifying your employees via push notification or text of their insurance, childcare, family leave, wellness coaching, and disease management programs that are built into your benefits is the first step in demonstrating employee appreciation.

No matter the case, starting wellness habits young sets a strong example of the value of caring for yourself — and people of all ages and backgrounds can benefit from wellness services, chronic disease management, and health coaching.

Also, employers that devote themselves to employees' families and actively promote mental health awareness have a greater impact on the overall engagement with benefits, which

improves workplace satisfaction. As an HR leader, you've chosen to offer a benefits package that is available to the whole family — so make sure to communicate these benefits to their dependents. You can go back to traditional paper mail or use their preferred modes of text messages, emails, or push notifications via your HR app to proactively engage the whole family.

Take the example of a parent who is caring for their child. In caring for and managing their child's health, the parent may want to explore holistic wellness offerings for their child as well as themselves. Notifying your employees via push notification or text of their insurance, childcare, family leave, wellness coaching, and disease management programs that are built into your benefits is the first step in demonstrating employee appreciation.

No matter the case, starting wellness habits young sets a strong example of the value of caring for yourself — and people of all ages and backgrounds can benefit from wellness services, chronic disease management, and health coaching. Also, employers that devote themselves to employees' families and actively promote mental health awareness have a greater impact on the overall engagement with benefits, which improves workplace satisfaction.

Conscious, Consistent Communication

Maybe the headlines around layoffs, an economic slump, and war are worrying your people. As an HR manager, you can use appropriate communication channels to make an enormous impact on employee well-being — regardless of the state of the industry or

company. Conscious and consistent communication strategies that bring people together to celebrate big and small accomplishments, provide a space for creativity and counsel or connect about their favorite sports team's latest victory are a few starting points toward building a solid company culture.

Realize it's easy for updates from HR to get lost in the scores of emails and text messages employees receive daily. HR leaders can establish a separate channel and one-stop shop for all things HR, such as benefits and updates. Over

time, you can establish separate channels for specific employee interests.

Engage with your people and their communities to demonstrate your commitment to their health and happiness. Start small and incorporate little check-ins with a new person every few weeks. As you work communication into your daily routine and job responsibilities, you will gain a greater understanding of the true employee experience at your organization, and efficiently manage your human capital for a better tomorrow.

Communications Strategies HR Can Use to Strengthen the Workforce in 2023

A new year provides an opportunity to press the reset button and implement new communications strategies for HR.

Benefits Pro | Dec 21, 2022 by Dinesh Sheth



If employees are a company's greatest asset, communication is the number one tool that you can use to tap into and strengthen this resource. As we head into a new year, HR leaders should assess what communications strategies worked in 2022 and which did not work so they can get a jump start on their goals and anticipated changes in 2023. Consider a three-pronged approach to perfect your game plan: evaluate what you have done in the past, invest in what succeeded and eliminate what failed.

Proactivity and communication

New rules and regulations caused by changing global conditions and political regimes shook the working world in 2022. The spread of COVID-

19 abruptly introduced mask mandates, vaccination guidelines, social distancing and changes to work-related travel. Vaccine requirements varied at the state, city and office level, and HR managers had to inform employees about their testing, vaccines, social distancing and privacy stance. Another example includes the new wage transparency laws in New York City and other places in the U.S. There are new communication needs to address and answer questions from both New York-based workers and others in your company.

Because of legal shifts, HR leaders had to update their workforce quickly, scramble to meet all the changing restrictions and brace for the impacts that they are continuing to feel in

2022. If your workplace rules shifted to adhere to legal or compliance changes, be proactive and give your employees ample time to prepare by communicating early and where they are: on their mobile devices. Using text, email, push notifications and traditional paper mail ensures that no one is left in the dark about upcoming changes and what they need to do to comply.

Also, benefits may change because of adaptations in the competitive landscape or new compliance requirements for leave and insurance coverage. You must offer ample communication and time to address any concerns as missing a deadline can be costly to both you and your employee.

Emphasize holistic wellbeing

Employee wellbeing is vital when keeping and building a strong company culture and cultivating new talent. However, a survey by Gympass found that 48%, or nearly half, of employees surveyed say their wellbeing declined in 2022. Pandemics, political anxieties, inflation, war and fear of recession are all major factors that are adding to workplace stress and contributing to a decrease in wellbeing, physically and mentally. There is a lot on employers' and workers' minds, and it is time to reemphasize that wellbeing comes first when broadcasting stress-mitigating benefits and rebuilding a stronger company culture.

Consider physical fitness. One study found that gym memberships and healthy lifestyle incentives were among the top five non-insurance benefits U.S. workers seek. Additionally, moving into 2023, there will be a resurgence in physical

fitness, financial wellness and mental wellbeing as people consider their resolutions for the year.

As an HR leader, you have designed a benefits package that prioritizes company-wide health and can address each of these components, with financial planning resources, exercise and nutrition regimens and mental health coaching, so communicate these benefits to your employees. This could look like sending an informative email directing workers to their fitness resources, encouraging outdoor breaks for workers to get fresh air or providing one-on-one health coaching with a professional. No matter the resource, sending a reminder to tap into their HR app to achieve their

personal goals is vital in engaging your workers and retaining talented workers. You can also connect employees as a method to build your culture. For instance, employees that are interested in training for a half-marathon can establish a separate communications group to bond over their training regimen and goals. It is an effortless way to facilitate stronger bonds across remote, in-person and hybrid employees.

Notification fatigue

In today's digital world, companies are competing for their employees' attention but need to be careful not to overwhelm or distract employees with too many notifications. A majority of workers in the U.S. are overwhelmed by notifications and feel the need to respond immediately, according to an Asana study, and HR should be mindful of how and when they message their workforce.

To avoid notification fatigue and losing time-sensitive information, consider consolidating all work-related correspondence and resources in one place: a mobile app on your employee's device. This way, employees can opt-in to notifications that direct them to their personalized HR app and can tap in when they need, perhaps to access their wellness benefits or join a training webinar. Or you can establish a forum for employee feedback – this two-way channel builds relationships and transparency. When you create a designated HR space, you won't flood work or personal emails with time-sensitive enrollment forms or less urgent priorities. Your HR app will improve productivity and avoid a negative reputation as a nuisance. However, be aware of how often you engage with

your employees and the time of day you communicate with them. You don't want to receive a message on Christmas Eve about insurance, so I doubt your employees would either.

Self-assessment

As the year ends, it is important to assess what HR communications strategies worked, and what didn't. Maybe your HR communications plan met the demands of the global and economic shifts, or perhaps you were struggling to stay afloat. Either way, a new year provides an opportunity to press the reset button and implement new communications strategies for HR.

EMPLOYEE RETENTION & ENGAGEMENT

EMPLOYEE
RETENTION &
ENGAGEMENT

How AutoZone Upped Engagement during COVID to Save Money and Lives

Human Resource Executive | Apr 8, 2022 by Phil Albinus



When most of the world shut down two years ago at the start of the American wave of the COVID-19 pandemic, AutoZone decided that wasn't an option for its 120,000 global employees and 6,700 stores. While some stores closed temporarily and a portion of AutoZoners—their

employees—worked remotely for a short period of time, the auto parts and accessories company's HR team accelerated into action.

Instead of building new technology to help its people through the challenges, AutoZone relied on solutions from employee engagement solution provider Green Circle Life to inform employees about virus safety and about how the company would function during its brief lockdown and beyond. Green Circle Life also helped the company keep employees engaged and committed while letting them know that AutoZone valued their work, safety and wellbeing.

At HRE's Health & Benefits Leadership Conference this week in Las Vegas, Matthew Harmon, AutoZone's vice president of benefits, compensation and HR systems,

said his team faced three HR benefit challenges before and at the start of the pandemic: too many benefits and services, app overload, and a need to "separate the message from the noise."

COVID-19 added urgency, of course. "In the early days of the pandemic, our must-achieves were to support essential workers and keep yourself and others safe," he said. "We had to connect with AutoZoners where they were. They all have mobile phones and they engage with HR when they want to."



Our HR App

- **AutoZoners – the HR app for all**
- **SSO for everything AutoZone**
- **Became a part of AutoZoner's daily life**
- **Addressed communication challenges**
- **Managed end-to-end workflows**

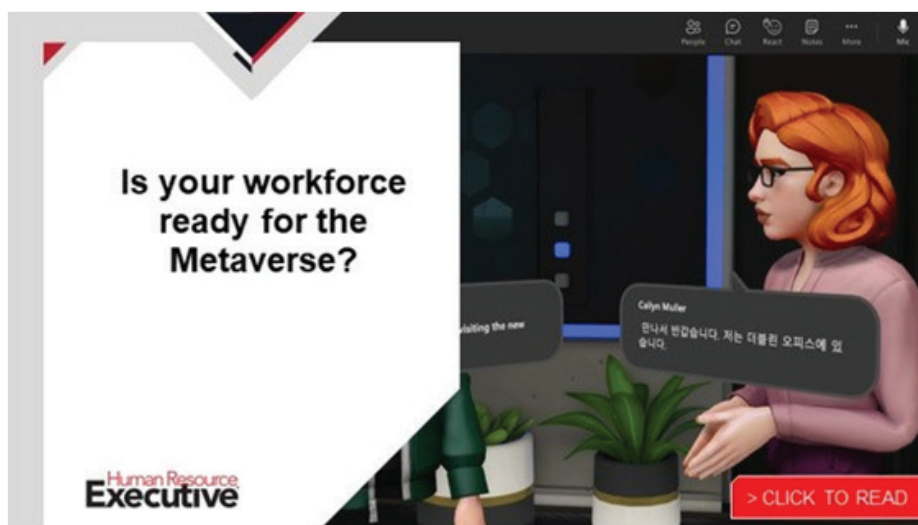


Green Circle Life, a partner since 2018, played a critical role for AutoZone, handling daily communication, COVID updates and work announcements via its HR app. AutoZone's HR team also urged employees to connect with their benefits, many of which were either expanded or enhanced due to the pandemic, using Green Circle Life's Benefit dashboard app.

Harmon and his team decided that maintaining a single point of contact for HR benefits communications via smartphones was critical for dispersing information. "Employees want a frictionless experience with their employers and with HR," he said. It paid off, as engagement with the benefits dashboard exploded during COVID-19, from 13,786 subscriptions to the app in 2018 to 63,137 in 2021.

Communication with workers was key. "You can have great benefit programs but if you're not connecting with the employees, it doesn't matter," said Harmon. One way the company boosted that communication, along with engagement and participation, was by allowing up to four family members to access each employees' HR and employee benefits apps. This expansion of users provided more access and visibility into the benefits for decision-makers choosing medical plans and voluntary benefits. "If we're not communicating with the boss, that's wrong," said Harmon, referring to the employee's spouse or others who might be involved.

Because it is an employer with high turnover rates — 60% is not uncommon — AutoZone also worked to develop a sense of belonging for employees in the early days of the pandemic. This included offering \$100 million in paid time off to employees when stores were closed and ramping up its mental health offerings to help workers and their family members who were struggling with anxiety, burnout and related issues.



The company also examined its holistic health offerings. Green Circle Life's Health Condition Management app, for example, addresses diabetes, hypertension, COPD and other breathing disorders, obesity, hip replacements and ER visits, said Dinesh Sheth, founder and CEO of Green Circle Life.

AutoZone saw greater usage and engagement with the apps, which helped lower healthcare costs and improve outcomes for those employees who connected. "Daily utilization of the app grew 95% and those who were engaged took few sick and disability days," said Sheth, adding that engaged employees also had lower COVID costs than unengaged employees. "It saved lives."

Wellness Participation: How Data Drives Engagement

To be successful, an employer must implement wellness programs by first developing a concrete strategy to drive and track employee engagement.

Benefits Pro | Aug 13, 2018 by Dinesh Sheth



Employer wellness programs exist for two key reasons: 1) to save on a company's health care costs; and 2) to help keep employees healthier and more productive. Despite their existence since the early 1970s, the truth is that wellness programs, in general, have been ineffective at demonstrating a clear return-on-investment (ROI) for employers. At the same time however, scientific research indicates employers should see a return of \$1.50 to \$2.00 from each dollar spent on wellness programs. The disconnect between studies and reality stems from the fact that there is no simple way for an organization to realize the same results. Instead, to be successful, an employer must implement wellness programs by first developing a concrete strategy to drive and track employee engagement.

We are not suggesting your clients focus solely on the number of individuals who have signed up for a wellness program or are accessing its services. Rather, these employers should utilize data and analytics to optimize their wellness efforts and create more targeted, meaningful and personalized programs for their employees.

After all, simply providing a generalized wellness program for all employees is not an effective approach. A non-tailored program typically only attracts the healthiest of employees — those who already demonstrate high levels of motivation and do not require employer incentives. While they may regularly utilize the gym, log their number of daily miles and earn rewards, it is not the driving reason behind their conduct, nor does it impact behavioral changes across their organization. Keep in mind, these are not the individuals adding to a company's health care expenditures or reducing overall productivity; in fact, they are likely the least costly and often most efficient employees.

This is where data analytics plays a role for benefits consultants, employers and HR departments, particularly within larger organizations. While the term “big data” has become ubiquitous across all industries, for those looking to build a culture of health and well-being, it serves one primary purpose: to track and trend human behavior.

Without accessing any personally identifiable health information, employers can utilize data aggregates from their insurers and service providers to optimize their wellness programs, and in particular, their incentives.

By tracking employee health at the aggregate level, brokers and employers have a clear view of which specific health conditions are most prevalent among employees and their families. For example, if data indicates that a significant segment of an employer’s staff struggles with obesity-related health issues, the wellness program should be optimized to include specific guidelines to help employees maintain healthier diets and exercise more (even prior to considering weight management challenges).

This common sense approach, based in sound clinical practices, could be applied to any condition or disease, from diabetes and high cholesterol to mental health issues like depression or anxiety. Also, while the evidence for using wearable technology to track activities is still lacking, if such devices motivate a population segment that was not previously active, there is no harm in deploying such strategies. By making employee health and well-being a priority and optimizing wellness programs to target the most prevalent conditions in their workforces, employers

can better engage employees with the program itself.

This engagement can then be reinforced by strong support from senior leadership and middle management. This is particularly important as line managers are key to making health and wellness a part of the company’s daily work and community activities. In order for any wellness program to be effective, management has to demonstrate this support through their actions and reinforce it each and every day. This represents a more modern approach to employee health.

In lieu of the traditional reactive approach that attempts to manage a health problem after it has already developed, employers can take a proactive approach that looks to stop damaging chronic conditions from developing in the first place. This is playing the long game, and is focused on minimizing health care expenditures and improving productivity well into the future. Thus, the data employers track must be targeted towards specific engagement levels in those targeted activities.

Consider obesity as an example. It is one of the leading risk factors of heart disease in America today, according to the Mayo Clinic. By helping employees better manage this condition prior to it developing into acute heart disease, employers can potentially save hundreds of thousands of dollars in health care expenditures, sometimes on as few as one or two employees. And more importantly, it could potentially save the lives of valued employees.

Likewise, encouraging those same individuals to be active on a daily basis will improve their productivity, both in and outside of the office. By encouraging employees to live physically, mentally, emotionally and spiritually healthy lives, employers can help employees facilitate their lifelong goals and dreams. For example, research has shown that employees who get at least 75 minutes of high-intensity physical activity per week, miss an average of 4.1 fewer work days per year. This allows them to better focus on being productive at work, and their home lives will often improve once they've left the office with their jobs complete.

Of course, even after an employer's wellness program has been optimized, it's only effective if employees are aware of it, so it is often necessary to educate employees on the company ben-

efits and how to utilize them. While some employees will intuitively utilize their benefits, the vast majority of them require a certain level of education and encouragement beforehand. This means consistently communicating with them on how to access benefits and select ones best suited to their individual needs. This too can be tracked and trended to ensure maximum visibility among employees.

By taking the time to identify which programs and services employees and their families value the most, consultants and their employer clients can create comprehensive, personalized benefits programs that not only improve employee well-being, but also lower overall costs and drive corporate engagement. And, in doing so, employers better position themselves to create a healthier and more productive workforce.

HOLISTIC WELLNESS

HOLISTIC
WELLNESS

HR Managers Can Use Health And Wellness To Attract And Retain Talent

Forbes | Oct 15, 2021 by Dinesh Sheth

Economists say it could take years for U.S. jobs numbers to recover from the current historic shortage of workers. Some people who were either let go or furloughed during the recent pandemic have not been rushing to become reemployed. According to several reports, employment numbers have begun to rebound slightly as the economy and schools have once again opened up. Of the 10.9 million jobs that were available as of the end of July, according to the U.S. Department of Labor and Statistics, there were 116,000 more in finance and insurance, while the lion's share of the additional positions were in health-care and social assistance at 294,000.

Along with the people who are unemployed and taking their time to find the right fit, there are employees doing self-reflection as to



whether they are truly content and fulfilled in their current jobs. More companies are now amenable to having remote employees and offering benefits that fit the growing desire to live more holistically. Gone are the days when landing your dream job requires you to endure a long commute or physically be in the office.

Employers have learned that it is possible for employees to be productive and satisfied working from the comfort of home – or anywhere, for that matter. One wonders, has “relocating to get a

new job” become a thing of the past? Employers have the opportunity to develop compensation packages that show they are concerned about more than productivity and a job well done, but rather with the whole person – including their overall mental and physical well-being.

In today's environment, companies need to determine how they can attract talent and keep them so they do not jump ship a few months later for a position that may sound more appealing – either in compensation, location, benefits, flexibility, culture, etc.

Building a strong company culture and brand identity for employees and using an enterprise-wide platform to communicate and cater to the areas that are of interest to employees will go a long way toward keeping people in place long after the initial onboarding and probationary period is over. Involving family members in the company brand and benefits is also important, as they are important to your employees and have material influence on employee engagement.

People are more attuned to their holistic well-being and how to manage the stress that comes from any job. They have become more aware of what makes them happy, whether that's taking a walk in the middle of the day to collect their thoughts, spending rewarding time with family or cooking a well-balanced and tasty meal. Based on the data that we have collected, people who engaged in well-being programming had less than half the turnover rate compared to those who did not engage in such programming. These and many other non-work-related activities have become a priority in people's lives. If an employer can provide relevant information focused around employees' daily lives (such as physical and mental health), that company could stand a greater chance of keeping employees over the long term.

Employees will feel that the company is invested in their well-being.

Additionally, there is an entirely new generation in the workforce that is being very selective and looking for companies that meet more of their current needs. Companies such as Starbucks,

Google, Amazon and others that are offering to foot some or all of the bill for employees' higher education are very attractive to this generation. And these companies are reaping the benefits from offering more than just a paycheck. The loyalty, high morale and productivity that result help create employee and company stability. Human resources managers have a great opportunity to think outside the box when highlighting the benefits of working for their company. In addition to monetary compensation, childcare, vacation days and healthcare benefits, companies have a chance to outshine the competition if they provide more unique offerings to meet an employee's wants and desires.

For example, there seems to be an app for everything these days from shopping to music to banking; you name it. Having your own company-branded app with benefits and service information — including information on physical health, exercise options,

mental health, weight management and meal planning and prep — that is easily accessible could be enticing to an employee who wants a healthy lifestyle. A company that builds partnership with employees and their families in their journey for better health will attract and retain hard-to-find talent. As companies determine how to best represent themselves to attract qualified employees, thinking outside the box will serve them well. HR managers have a daunting task at hand, and they should use every tool possible to ensure they can differentiate themselves and hire and retain top talent.

The People Behind the Platform: An Inside Look into Health and Wellness Coaching

There are many aspects of health and wellness that benefit from human interaction through a health partner--here's what that looks like.

Benefits Pro | Jun 24, 2021 by Annie Lutostanski



It should come as no surprise that health care has gone digital. Companies of all sizes are looking for health and wellness solutions that reach employees when and where they need them. In the wellness space, there are countless apps and resources providing employees with tools to increase their wellbeing – from tracking food and beverage consumption to guided meditation to on-demand exercise modules. Still, there are many aspects of health and wellness that benefit from human interaction through a health partner – an actual person who can listen, guide, and advise someone through their unique wellness journey.

As a nurse practitioner and director of one-on-one health and wellness coaching, I have worked with countless individuals to improve their health through evidence-based care guidance, and by making lifestyle changes. My team of registered dietitians and health coaches takes the time to listen, educate, and direct goal setting to improve overall wellbeing. It is a well-known fact that health partners add

value to employee well-being and chronic condition management by providing encouragement and accountability in order to bring true behavioral change. Here is how we accomplish that:

Building rapport

One of the most important things we as health partners do is build a trusting relationship with each individual. Health care can be disjointed, requiring individuals to tell their stories time and time again.

Speaking to the same health partner is important so individuals can continue the dialogue and monitor their progress. It takes time to build that trust. Developing trust enables individuals to be honest about their strengths and limitations

to improve their health. The rapport developed opens the door to discuss challenges, find ways of reaching goals they may not have thought of yet, and to closely assess why current habits may not be working and what can be done to develop new ones.

Understanding employees and their families

People want to be heard. As health partners, we seek to understand what is most important to each individual so we can meet them where they are. A health care provider may want an individual to lose 20 pounds while the most pressing issue is to deal with their anxiety or depression or getting a good night sleep. With ever-improving artificial intelligence (AI) capabilities, wellness and chronic condition programs provide direction and resources over time to reach goals; however, a health partner can get to the heart of issues that block progress. Through a holistic self-completed wellness assessment and guided health history, our team finds out what is the most important area to focus on first and what type of support is available to the employee to help them be successful:

- Do they have a health care provider?
- Are they taking their medications as prescribed?
- Are they a smoker?
- Do they currently get regular exercise, eat a nutritious diet, get enough sleep, and have tools to manage stress?

Everything is connected, and we help them get started by taking the first step.

Setting achievable goals

We help individuals set S.M.A.R.T. (Specific, Measurable, Achievable, Relevant, Time-based)

goals that are actionable. Our team encourages small steps that translate into big results. “I want to lose 10 pounds” is a great goal, but how does the individual get there? Many times, employees are not aware how decisions they are making (e.g., drinking their calories with sugar-sweetened beverages, eating portions that are too large, not getting enough sleep or missing medication doses) can undermine the success of reaching their goal. We brainstorm with individuals to determine different solutions to a problem. If they are forgetting to take their medication, we encourage them to maybe place a medication box next to the sink where they brush their teeth or in the kitchen by their car keys to help them successfully take their medication at the same time every day.

If they are trying to lose weight, we may encourage them to bring leftovers for lunch instead of getting fast food or make their coffee at home two days a week instead of getting the double espresso with whipped cream until we speak again to reassess.

One of my health partners was recently working with a 36-year-old male to manage his diabetes and weight. He began setting goals like using an elliptical machine two times a week at the gym, going for walks on his lunch break at work, switching one soda for water at lunch, and going to sleep at 10 p.m. instead of midnight. With regular one-on-one communication with his health partner to incorporate healthy lifestyle changes, over six months he was able to cut out all sugar beverages (when he used to drink 6 a day) and lose 40 pounds. Our team guides individuals to make small changes which then

builds habits and lead to big changes. This approach leads to sustainable change versus diet programs which may bring fast results initially but are difficult to maintain over time.

Staying positive

We all want to feel heard and understood. Validating and empathizing where individuals are now helps build the relationship so they can move on to the next step. Our team focuses on helping them take small steps and then celebrating their wins.

Individuals often have an “all or nothing” mentality. We offer employees encouragement and work with them to build habits over time. Celebrating small wins such as not drinking soda for a meal, adding a few steps a day, taking the stairs instead of an elevator all makes a difference.

Our goal is to empower people to take care of their health and give them the resources to do it, because ultimately, we cannot do that for them. So many times, our health partners hear, “I may not have reached my goals this time, but I feel a lot better just talking to you—I look forward to our calls.” We are their cheerleader, we listen to them, we support them, and we keep them accountable, so they develop healthy habits and make lasting changes in their behavior. Wellness and health look different for everyone. It is fulfilling to partner with individuals on their unique wellness journey—whatever that may look like. A well-designed platform or program is not enough for everyone. Having a health partner helps employees manage chronic conditions and increase their overall wellbeing. Individuals need support, guidance, and a plan that they can stick with and that is what health partners do.

Using Financial Wellness Offerings To Ramp Up Employee Retention

A new year provides an opportunity to press the reset button and implement new communications strategies for HR.

Forbes | Jun 30, 2022 by Dinesh Sheth



As the job market continues to provide better pay and challenging options to employees, there is evidence that the resignation trend could continue. At the end of February 2022, there were 4.35 million job quits, or 2.9 percent of employment. According to numbers from the Bureau of Labor Statistics, "Quits increased in retail trade (+74,000); durable goods manufacturing (+22,000); and state and local government education (+14,000). Quit rates decreased in finance and insurance (-30,000)." This shows that while employment has increased, there is a considerable net change in employment in certain industries, particularly in retail and manufacturing.

Following this trend of high employment changes, organizations are promoting CHROs to chief executive positions, clearly seeing the need for expertise in people management at the executive decision-making level. With a focus on employee well-being, physical and emotional competitive benefits were key in the previous year. However, the present economic situation— inflation, another potential Covid wave and more resignations—calls for employers to find ways to ramp up financial wellness offerings for employees.

Saving the existing employee base is much more economical than bringing in new blood by way of saving on training costs, recruitment processes, HR time, etc. As per research from PwC, around 63% of employees said their financial stress increased

after the pandemic. This has been a significant reason for more sick days, a loss of productivity, absenteeism, quits and poor health.

So what help would employees be interested in when it comes to financial wellness? Boomers would likely be interested in making sound retirement plans and utilizing employer-provided benefits efficiently. Gen X who are managing dependent families, young and old, have been thrown off track from their pre-pandemic clock-work lives of managing office work, school and home. They need more competitive benefits like reduced subscriptions for online tuitions, remote health services for older persons at home, food and beverage discounts, flexible work timings, etc. Employers can provide Millennials with benefits related to coaching and information for managing student loans, this would be particularly useful when the halt on loan repayments comes to an end at some point. Millennials could also be provided with upskilling services at reduced or no costs. Millennials being more socially conscious, employers may provide them with options to partner or mindfully invest in CSR and crowd-funding activities for social causes that the company is concerned with.

In the light of all these creative offerings, how can employers make the lives of their employees easier? How can you ensure engagement with these offerings so that employees are truly benefitting? Here are some actionable ways that can help employers ensure their benefits programs are offering this value.

Put employee benefits in different baskets.

What appeals to one generation, like Millennials, may not attract another, like Boomers. Millennials may be interested in long-term savings options, and Boomers may opt for health and retirement benefits. Give employees the option to choose between benefit options—it gives employee satisfaction that there is thought put into tailoring benefits, rather than providing a set of benefits and assuming that it is one size that fits all.

Offer personal financial management resources. Provide employees with financial tools and well-being challenges for planning, saving and budgeting. Employees can earn rewards for their participation while being engaged and committed to the organization. Targeted communication for recurrent activities like financial planning, annual enrollment in benefits, employer-provided benefits information, repayment of loans, etc., could give employees a helping hand in their otherwise busy lives.

Consider employee apps.

Companies can provide branded company apps customizable to the employee usage and interests where they can view all company benefits in one place. Mobile apps can be easily accessible whether employees are working from home, the office or a different work location. Employees can get all relevant information and have their queries answered by benefits specialists in the quickest possible time.

Find employee champions.

The success of any well-being intervention depends on the communication and excitement drummed up by HR champions. The success of

any financial wellness program would fall flat if team buy-in is not in place. Identifying such employee champions in each team is key for team members to participate and reap the benefit of providing financial wellness tools.

While working toward a holistic solution for financial wellness, employers need to keep employee needs in mind; needs are different from employee to employee. Competitive, thoughtful and creative benefits are key for employee retention and maintaining the company's bottom line.



Visit www.greencirclelife.com and check out the Resources Section to read more from our experts on health and wellbeing or write to info@greencirclelife.com