

# ENGAGE ON THE GO:

## Mastering Benefits Connectivity to Support Your Mobile Workforce

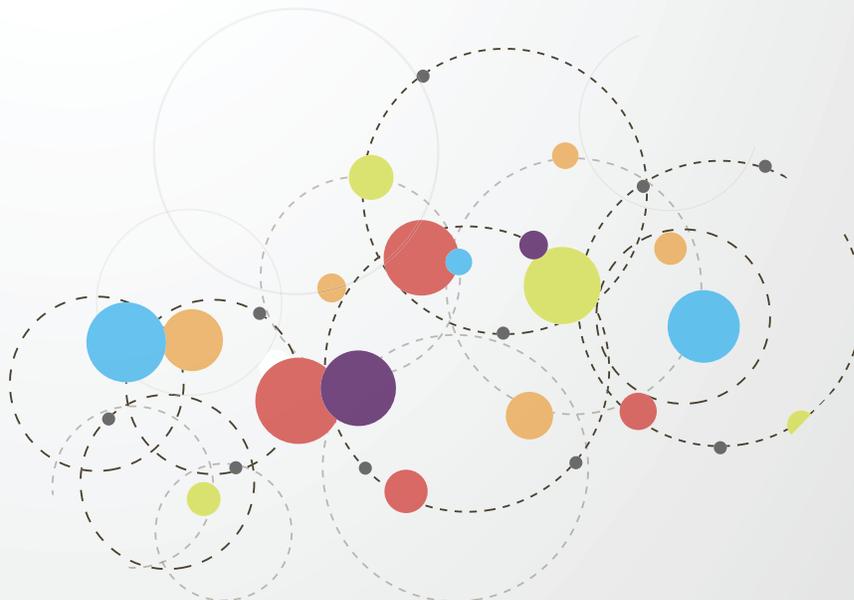
## INTRODUCTION

Modern technology is allowing people to connect across distances, channels, and even workspaces like never before. Today's workforce is more mobile than ever: **Approximately 69% of American employers now offer flexible work policies.**<sup>1</sup>

Remote work and flexible working arrangements are becoming key requirements to attract and retain top talent – but the mobile workforce isn't simply limited to those employees that telecommute. A wide variety of employees (think on-site and traveling employees, shift workers, and retail associates) work outside of a typical 8-to-5 office or are frequently on-the-go.

As employee teams become more widely dispersed and working away from the office becomes the new normal, **benefits professionals face a growing challenge to keep their mobile employees engaged.** How can you reach employees that work outside of the office, on their feet, or without email – *without* adding to your workload?

**This At-A-Glance Guide will give you practical ideas to engage your mobile employees with their benefits – and keep them engaged – to foster better outcomes for your workers, their families, and your business.**



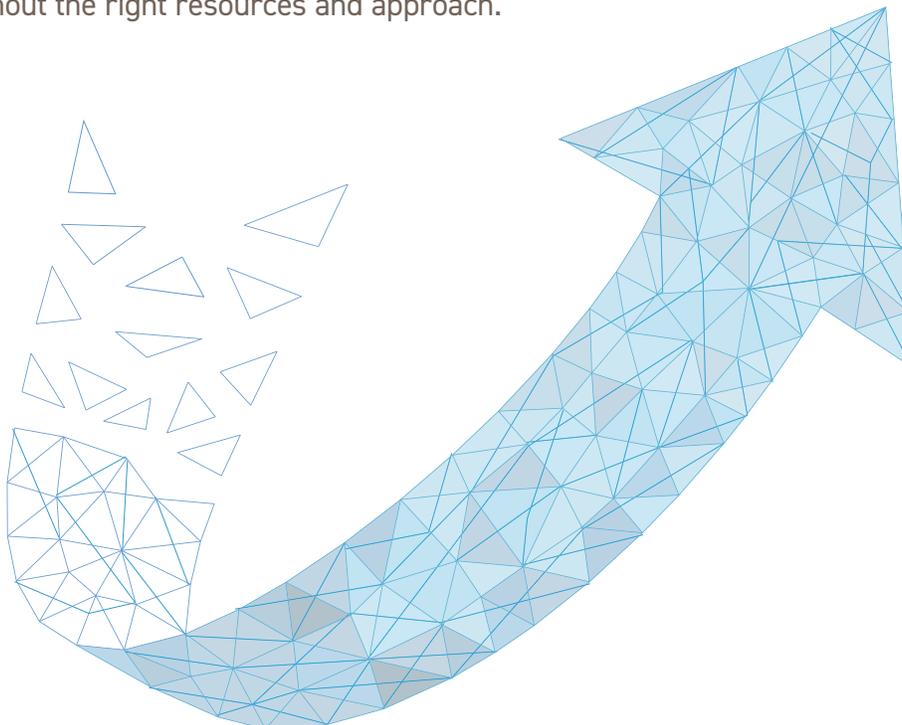
## MOBILE ENGAGEMENT CHALLENGES

While the concept of mobile remote work has been around for decades, the number of employees enjoying flexible workspaces has skyrocketed in recent years. In fact, **there has been a 91% increase in remote work since 2009, and a 44% increase over the past five years alone.**<sup>2</sup>

Employees are taking note: **nearly a third of workers say they have left a job because their employer did not offer enough flexible options.**<sup>3</sup>

As the labor market remains tight, the flexibility offered by some mobile positions can be a highly attractive and cost-effective offering for companies to consider. Today, 82% of American companies offer workspace flexibility to boost employee attraction and retention.<sup>1</sup>

**While the prevalence of mobile work can provide plenty of perks, it also brings with it some major challenges for HR teams to solve.** For employers that have only recently implemented mobile-friendly or remote-work policies, these challenges can be all-new to their organization. For other businesses that rely heavily on mobile employees (those in the retail, hospitality, medical, and service sectors, for example) these challenges may be more familiar, but they can still prove difficult to overcome without the right resources and approach.



## Mobile Engagement Challenges (continued)

### Who Are Your Mobile Employees?

There are mobile employees present in nearly every industry. Take a moment to consider what employees make up your mobile workforce today. **How do you expect the number of mobile employees – and their roles at your company – to evolve in the coming years?**

#### Mobile employees can include:

- Retail employees
- Warehouse workers and inventory management teams
- Construction workers
- Foodservice and hospitality professionals
- Medical workers – including nurses, doctors, and caretakers
- Service professionals
- Remote employees
- Frequent travelers – including salespeople, team managers, and high-level executives

HR cannot lose sight of the importance of engaging mobile employees – especially as the mobile workforce continues to grow.

Given the major investment that benefits represent for your business, it's crucial that these employees receive consistent communication and **stay just as engaged with their benefits as their in-office or corporate counterparts** – regardless of whether mobile employees make up the minority or the majority of your workforce today.

Ensuring you have the right engagement approach *now* will give you a competitive advantage as the number of mobile employees increases in the years ahead.

## MOBILE-BASED BENEFITS SUPPORT

The mobile workforce is just that: *mobile*. These employees are often on-the-go – whether they're walking a customer down a store aisle, catching a flight for their next business trip, or working away at a coffee shop.

It can be tough enough to get in-office workers to break from their busy schedules and engage with their benefits and resources. With *mobile* employees, this challenge becomes even more difficult, as **these employees often face additional obstacles that can hinder meaningful benefits engagement and optimization.**

Unlike your typical office worker, many mobile employees (such as retail, service, and construction workers) **are never assigned a personal work email address.** Additionally, many workplaces can lack a central computer station for employees to check for work-related email in the first place.

And remote employees working from home or elsewhere can **miss out on your in-office efforts** (such as posters and programs) that their more traditional counterparts enjoy.

This can put a huge dent in employers' benefits communication strategies – but a **mobile-based strategy** can boost engagement for both your mobile and non-mobile employees alike.



## 24/7 BENEFITS GUIDANCE

30% of employees agree they need more information on how to use their benefits, and only 39% have a complete understanding of their health benefits.<sup>4</sup> And over the course of the plan year, even traditional office-based employees need help effectively utilizing their benefits. The easier it is for employees to make value-conscious choices about their care, **the better they can appreciate the value of your benefits offering.**

Delivering **continuous and personalized support to employees, 24/7/365**, is a tall order for even the largest benefit teams. This is precisely where modern, mobile-ready technology is poised to make a major impact on the success of your benefits strategy.

**Today's technology brings robust consumer tools – plus much-needed quality and cost transparency – to everyday benefits utilization.** By leveraging claims data, artificial intelligence (AI), and behavioral analytics, participants automatically receive the plan-specific and claims-specific guidance they need, right when they need it.

One example of this technology is **Empyrean Pilot+**. Pilot+ uses an employee's claims and benefits data to deliver **personalized, holistic, and clear guidance** when employees need it most.

Employees receive messages that let them know exactly how to leverage their benefits, utilize their savings accounts, and save money – all from one trusted source:

*“Your bill from your recent leg injury just posted. You have enough to cover it through your HSA. And by the way you can save \$1,200 on your bill by filing for reimbursement using your accident coverage!”*

With Pilot+, data is aggregated across an employee's elected benefit plans, care and prescription needs, and relevant savings accounts to deliver recommendations that encourage smarter plan utilization *year-round*.

## 24/7 Benefits Guidance (continued)

This kind of guidance helps employees navigate and utilize their *entire* benefits package, *plus* offers personalized cost estimates and assists filing claims. Pilot+ even provides employees with consistent feedback on plan efficiency – **informed by their own claims data** – which leads to better benefits comprehension and smarter plan recommendations during their next benefits enrollment.

Best of all, employees receive anytime guidance through the **Empyrean Pilot+ mobile app**, to reach members of your workforce wherever they may be.

By offering access to powerful support via one easy app, your participants no longer have to remember multiple benefit sites, logins, or passwords. And with **81% of Americans now owning a smartphone**,<sup>5</sup> providing benefits resources via a mobile app, push notifications, and other mobile-friendly methods is the convenient way to engage your mobile workforce with their benefits while on-the-go.



## CONCIERGE SERVICES

Self-service benefits solutions are an integral part of making your benefits more accessible and consumer-friendly for your participants. While the demand for digital tools increases, however, don't lose sight of the importance of **live one-on-one service** – especially as it pertains to your mobile workforce.

For mobile employees that do not have immediate access to a computer, need additional support during enrollment, or have specific questions throughout the plan year, **a dedicated service center** provides the knowledgeable *and personal* support necessary to build greater benefits confidence.

And despite common misconceptions, live customer service doesn't simply cater to older employees: **Nearly 90% of Millennials and Gen Z trust live service representatives – while just over 10% trust chatbots.**<sup>6</sup>

Concierge service center solutions allow employees to easily manage and resolve their benefit concerns, while feeling fully supported to minimize frustration. Dedicated customer service representatives go beyond generic overseas call centers – learning your unique benefits offering, strategy, and company culture to serve as a **true extension of your HR team.**

Service center support lets your employees call upon expert professionals to assist with benefits-related questions, contact and follow up with carriers regarding concerns, and more. **This level of personalized service plays a major part in relieving the common stresses and hassles that participants can face when managing their benefits alone.**

Live customer service can be a valuable boost to your employees' benefits experience and overall satisfaction. And with so many generations in the workplace today, **combining powerful online tools and live service will also help prevent accessibility gaps** for mobile HR employees across all age groups and technology skill levels.

## TARGETED COMMUNICATIONS & TEXT MESSAGES

**Targeting your audiences** is crucial to keeping communications relevant to employees at every stage of their benefits experience, from enrollment on to daily utilization and beyond.

Your **employee benefits portal** is the central hub for participants to engage with your offering, so the information and messaging provided through this portal should be tailored to resonate with your various populations, including mobile employees. Your benefits administration platform should **have targeted communication capabilities** that allow you to deliver specific messaging to various population groups – regardless of your company's size or complexity.

For communications to be effective, however, they must be able to reach your intended audience at the right time. In addition to utilizing a smart mobile app with push notifications, your benefits administration partner must also offer **text message capabilities**.

The case for benefits-related text messages is clear: **96% of Americans own a cell phone of some kind,<sup>5</sup> and send approximately 15 text messages per day – with a whopping 74% admitting they leave no text unread.<sup>7</sup>** Additionally, 53% of Millennials (the largest generation in the workforce today) prefer to text over talking on the phone.<sup>8</sup>

Text messages reach employees that may not have yet downloaded or enabled notifications from an app. These messages are an excellent way to send important reminders and encourage **instant engagement**, no matter where employees might be.

**Combining a targeted text messaging approach with mobile app capabilities** allows you to deliver timely and *highly relevant* messages to your unique participant groups. For example, imagine sending text message reminders to only those employees that have not yet completed their Annual Enrollment, submitted their dependent verification materials, or that require population-, shift- or location-specific communications.

## Targeted Communications & Text Messages (continued)

Text messages are a great way to engage your mobile employees, especially those without a work email address or who are frequently away from a computer. **Texts can be highly targeted and timed** to reach employees when they're most likely to be available (for example, during lunch hours or before and after scheduled shifts).

**Reaching out to your mobile workforce will build a stronger connection to your organization,** and remind employees that they are still an important part of your workforce, even if they are not in the same office as the rest of their colleagues.



## CONCLUSION

As the mobile workforce continues to expand across industries, **benefit teams must be ready to optimize their strategies to support participants working outside of the office.** HR leaders are at the forefront of a major shift in how employees connect with every aspect of their work – including their workspaces, company culture, and (of course) their benefits.

The right mix of technology, service, and communication will ensure your mobile workforce is always well supported. If you're looking to modernize your approach to benefits engagement, **connect with Empyrean for a consultative conversation** with our experts to discuss your unique benefits administration needs. Our client-adaptive technology and award-winning service will deliver the comprehensive solutions and continuous support to keep your mobile workforce moving in the right direction.

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## ABOUT EMPYREAN

Empyrean Benefit Solutions looks to enrich employees' lives by making benefits matter every day.

Empyrean provides employee benefit solutions without compromise through the development and delivery of software and services.

Founded in 2006, Empyrean serves more than 3.6 million participants annually across a wide spectrum of sizes, industries, and complexities.

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