

THE RISE OF THE MOBILE DEVICES

Putting Benefit Communication in Your Participants' Hands

by | **Tupper Hillard**

benefits

MAGAZINE

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Most of your participants are likely using smartphones or tablets at work, at home or both. These handheld devices may represent an opportunity to reach formerly hard-to-reach participants with your benefit communication.

In the famous *Terminator* science fiction movie franchise, computer-controlled machines rise up and rule the world while trying to wipe out humanity. Today, we are witnessing the rise of the mobile devices we rely on to communicate with one another. Although we hope they're more human-friendly than the Terminator machines, this "rise" has led to a revolution in how we connect with each other. And that, in turn, is leading to an evolution in how we communicate benefits to plan members, whether it's by social media, a website, text message or even e-mail.

There are a number of factors plan sponsors need to take into account. These include:

- The head-spinning pace of technological advances
- The differences in how the generations use their mobile devices
- The ubiquity of smartphones
- The need to track communication effectiveness
- The importance of using technology effectively
- Which media to use
- What and how to communicate.

Don't Blink—You May Miss It!

The speed of technological advancement is accelerating. Experts used to say new computers would be obsolete in two years or less. Fast-forward to today, where we have witnessed a continuous stream of new smartphones and tablets since the iPhone was introduced in 2007 and the iPad in 2010. Improvements and enhancements have led to new devices with greater capabilities, speed, flexibility and utility. This has had a significant impact on how we communicate—or could communicate—benefits to participants and their families.

What's more, there are an increasing number of jobs for which a desktop computer is impractical or unnecessary but a handheld device is essential. Plan sponsors that haven't yet taken this into account may be missing golden opportunities to use electronic means to reach formerly hard-to-reach participants.



The Generations

It's been popular to view benefit communications from a generational perspective and that we should communicate based on the age of our audiences. You've got your Baby Boomers, your Gen Xers and your Millennials. Each generation, it is argued, comes with different values, interests and approaches to the workplace.

In the past, the assumption was that Boomers were partial to traditional media, such as print and e-mail, and person-to-person communications. Labeled "old-fashioned," Boomers have been accused of being afraid or distrustful of technology.

Gen Xers and Millennials, on the other hand, have the reputation of being more open to innovation. That said, Gen Xers are supposedly more interested in quality of life, life-work balance and family. Millennials are all about right here and right now—"Tell me what I need to know/do in as few words as possible (no meetings, please!), and use my handheld mobile device (predominantly iPhone or Android) to communicate with me."

If these brief, simplistic descriptions of the generations are even somewhat accurate, what if anything has changed in a workplace where all three need to connect, especially when it comes to benefits?

Mobile Devices by the Numbers

What's changed is that almost everyone is connected using the same state-of-the-art communications technology. Smartphones have a major impact on every aspect of our lives—in our homes, on the road and at work. The average person spends 177 minutes a day browsing, shopping and interacting on a mobile device, and one in five workers telecommutes.¹

Because the vast majority of us expect access to information anywhere from any device 24/7, it makes sense that we should consider a commitment to incorporate mobile devices, particularly smartphones, to provide benefits information to our audiences. But this doesn't mean we should abandon our traditional means of communicating—unless, of course, we find out they're not working, which brings us to the next point.

How Do We Know If What We're Doing Is Working?

Plan sponsors often deploy elaborate (or not-so-elaborate) communications strategies to deliver their messages and then assume they get through and are heard and understood. But what if, despite their best intentions, those messages are having little to no effect on the well-being of participants?

If you use a website as your primary resource for communicating (think "one-stop shopping"), you should also be using an analytical tool to measure how often your site is visited, what people are looking for once they get there and what areas are most important to them. Using readily and cheaply available tools, you can get monthly, weekly, daily, hourly—you name it—feedback on the effectiveness of your website.

There also are less technical ways to gauge the effectiveness of your communications, even if you use more traditional media, such as newsletters, fliers, meetings, posters or postcards.

- **Short surveys—online or printed.** Ask participants to share what they like and don't like. Keep the questions and answers simple, and keep the survey short.
- **Focus groups.** Gathering participants (and their spouses) for about an hour of confidential and nonattributable conversation often reveals much more than a simple survey can. Surveys tell you, "You have a problem." Focus groups tell you in great detail exactly what the problem is.
- **Meetings.** Take the opportunity whenever you have a live audience to ask a few general questions such as

Overtaken

"Millennials have surpassed Baby Boomers as the nation's largest living generation, according to population estimates released in 2016 by the U.S. Census Bureau. Defined as those between ages 18 to 34 in 2015, they number 75.4 million, surpassing the 74.9 million Baby Boomers (ages 51 to 69)."

Source: "Emerging Benefit Trends: Meeting Millennials' Needs," by Rob Carnaroli, BenefitsPRO, December 23, 2016.

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“How many of you like what we’re doing with the website?” or “Who read our last newsletter?” Make sure to take notes so you don’t miss anything.

- **Learning by walking around.** Sometimes the simplest methods are the best. Walk around job-sites, meeting halls, apprentice training sessions and other places participants gather and have a conversation. Engage. Explore. Discover.

Talk to the Hand—Taking Advantage of Mobile Devices

Let’s say you decide that you want to start communicating benefits via mobile devices. Now it’s time to consider how you’re going to do this. The thinking around creating a communications plan that uses smartphones is different from other media you may use.

First, there’s the space involved. An iPhone 7 screen is 2¾ by 5¼ inches. While that’s big in the world of smartphones, it’s a fraction of the space you’re used to (think 8½ by 11 inches for a standard newsletter page).

Speaking of screen size, your website will work best on smartphones if it is responsively designed. *Responsive web design*, which allows desktop web-pages to be viewed based on the size of the screen or web browser the reader is using, is a must if you’re going to succeed in mobile communications.

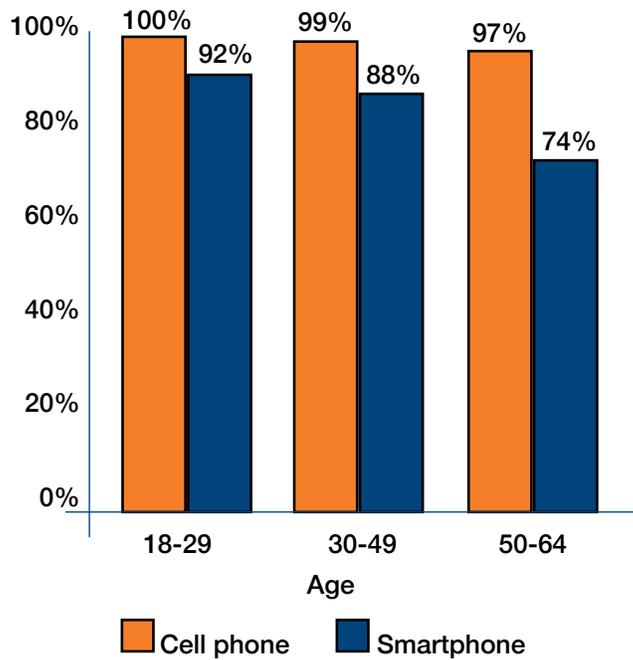
If you ever visit a website that has not been designed this way, you’ll immediately recognize the visual limitations for the smartphone or tablet. You will see only a fraction of the screen you would see if you were viewing the website on a desktop monitor or laptop. With all of the so-

FIGURE

Smartphone Ownership

The vast majority of U.S. citizens—95%—now have cell phones, and 77% have smartphones.

Cell Phone and Smartphone Ownership by Age



Source: “Mobile Fact Sheet.” Pew Research Center, January 12, 2017.

takeaways

- Smartphones are used by almost everyone, across all demographics, regions and professions.
- A number of tools are available (many free) that can help you build a robust mobile communications strategy.
- With proper planning and execution, it’s possible to maximize the effectiveness of social media in a secure, responsible way.
- There’s a world of apps (many free) that can help participants and their families live better, healthier lives.

pisticated and mind-boggling things you can see and do on your smartphone, if your website looks like pieces of a jigsaw puzzle, you’re doomed before you launch.

What Should We Use to Communicate?

In addition to your website, consider the following for smartphone communications.

Can Compliance Go Mobile, Too?

As you develop your organization's mobile strategy, be sure to stay on the right side of disclosure rules and regulations, such as those that apply to summary plan descriptions, summaries of material modifications and other required disclosure documents. Not everything can be sent via electronic-only means. Consult with legal counsel and other experts regarding government-mandated rules on communicating with your audiences.

- **Social media can connect you in real time.** The conversation is now, the questions are now and so are the answers. Facebook, Twitter, YouTube, Instagram—You can come up with many more, but you have to decide what will work best for you and your audiences. Many organizations have their own Facebook pages and Twitter and YouTube accounts. Delving into social media requires some special consideration, however. It's important to answer the following questions:
 - Who is going to be responsible for your social media (who “answers the mail”)?
 - Do you have a social media policy that gives guidance and sets expectations for proper use and commentary?
 - How do you attempt to ensure privacy, especially when it comes to Health Insurance Portability and Accountability Act considerations?

bio



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These are just a few concerns, but many organizations have overcome them. Consider the many organizations of all types that depend heavily on social media to spread the word.

- **Texting is also popular.** Like Twitter (limited to 140 characters for now), texting is meant to be short and sweet. A long text is a text at risk of failure. Just as people don't want to read long, boring e-mails, they don't want to read long, boring text messages. You'll need cell phone numbers and the software that allows you to send out mass texts. And speaking of e-mail . . .
- **E-mail is still a widely used method to send out messages and files regarding benefits.** If your organization gives everyone an e-mail address for business, then you have access to your audience. If you don't, you'll need to get personal e-mail addresses and permission to use them for benefits/business purposes.

What Could/Should You Communicate?

There are many possibilities, including:

- Important events
- Meeting information
- Change alerts
- Reminders
- Notifications (both good and bad news)
- Telemedicine (if you offer it).

Perhaps one of the most important things about smartphones is that they give you access to apps. Whether your participants have an iPhone or an Android, there are millions of free apps to help them lose weight, find a doctor, create an exercise plan, file a claim, connect with the fund office, monitor their glucose, keep track of their calories and exercise, and much more.

Next Steps

By turning your attention to communicating via smartphones, you can begin providing important information about health care, wellness, retirement and other business via one of the most popular media of all time—and it's right there in your hand today. 📱

Endnote

1. “7 Ways Technology Will Change Benefits,” by Shawn Jenkins, *BenefitsPRO*, May 18, 2015.