



Episode 1: The transformation of the employee benefits experience

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Elise Schroeter: Now more than ever, employees need simplicity in understanding and being able to access and navigate their benefits because my goodness, there's so many challenges and worries and concerns that people are facing.

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Announcer: You're listening to Benefits, with Purpose! a Willis Towers Watson podcast where Benefits Delivery experts help employers navigate the world of health benefits and deliver purpose to their people in the moments that matter most.

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Tom Lawrence: Welcome! I'm Tom Lawrence and I am a managing director at Willis Towers Watson and lead our Missouri Kansas Market. I am so pleased to be your host on this episode of Benefits, with Purpose! entitled: The transformation of the employee benefits experience.

As we all know, benefits delivery continues to become more complex as the years go by. And not to mention the impact that COVID has really created new ways that many people are working. And with all this change and complexity, inevitably the employee experience is impacted. And striking that right balance between technology and human interaction is really the topic of what we're discussing here today.

I'm personally excited about this timely topic, and equally excited about my guests. Joining me on this episode of Benefits, with Purpose! is Elise Schroeter, a managing director in our Talent and Rewards business, and she's based in Atlanta.

Elise Schroeter: Hello, hello, Tom. Greetings from hot Atlanta.

Tom Lawrence: Thank you, Elise. Thank you for joining. And my other guest is Bob Carlson, who is a senior director in Willis Towers Watson's Benefits Outsourcing business, and Bob is based in Chicago.

Bob Carlson: Hey, Tom and Elise. Great to be here today. Thank you.

Tom Lawrence: Great. Thank you both for joining me on this special podcast. Elise, I'm going to start with you. I understand you have lived in various countries around the world. I'm always fascinated to

hear stories about experiences that others have had while they're in other countries and how that compares to the US.

If you don't mind please tell me about one of perhaps your more memorable experiences when returning to the United States and how that compares to your experiences abroad.

Elise Schroeter: Well, you know what, Tom? This is fascinating for me, at least having lived in three different continents all over the world. Just to tie it to our subject today, I would just say avoid the cereal aisle. That's my line. And really, I say this because we're going to be talking about experience today-- the employee experience, facing choice and different types of decisions.

But I remember that first visit in Pennsylvania when I moved to the US from Germany. Being in the cereal aisle was extremely overwhelming. I thought I was going to pass out from sensory overload. And keep in mind, we probably had about 12 options in the cereal aisle in Germany and even less in West Africa where I had lived prior to that.

Tom Lawrence: That's fascinating.

Bob Carlson: Hey, Elise, just when you're going through all those cereal options-- by the way, I love cereal. But when you're going through those cereal options in the US, just think what it would be like if you had somebody there looking over your shoulder, understanding what kind of cereal you like and your health needs and all that, and said, hey, Elise, you may want to think about these cereals.

Elise Schroeter: Yeah, and I would just say, Bob, where were you when I desperately needed you. But on a more serious note, I do think that that's an example of what employees are facing today-- right-- around choice, around all the decisions, around the overwhelming nature of what they're facing. And I would love to have had you over my shoulder guiding me.

Bob Carlson: If you had that cereal that you were looking at and you picked out a certain one and then you had your nutritionist with you, and your nutritionist was saying, hey, you know what? A lot of people that buy that cereal-- that's lacking in potassium. So why don't you throw some bananas in there or maybe some antioxidants with your blueberries and by the way, a lot of people like you choose skim milk. So you may want to think about that.

Elise Schroeter: Why do you say like me?

Bob Carlson: And by the way, do you want that skim milk? I'll go get that for you.

Elise Schroeter: OK. Well, I sense some judgment there, Bob. But I will say that my mom would love you. Can I introduce you to my mom? Because she's always talking about you have to eat bananas. Right. But the bottom line is if I had all those options that you suggest, Bob, you totally would be blowing my mind. As my 17-year-old likes to say, that's a big-brain idea right there, Bob-- big brains.

Tom Lawrence: Elise, it's clear that change is happening fast in today's new world for many of the things that we just talked about, for sure. I'd appreciate hearing from you on perhaps what your clients are experiencing and how that's impacting the employer-employee relationship.

Elise Schroeter: The pandemic and COVID-19 has really rewritten the rule book on benefits-- on benefits, communications, if we use that as an example. And now more than ever, employees need simplicity in understanding and being able to access and navigate their benefits because my goodness, there's so many challenges and worries and concerns that people are facing.

And whether that's through technology or personal interaction, that paradigm shift is really accelerating. And employers need to try and really meet their employees where they are. Help them access information, and we actually believe at Willis Towers Watson that benefits and how you communicate them are at the heart of what we call the moments that matter in people's lives.

Right now, I know people are thinking about, my kid's going to go back to school in fall. How are we going to deal with this? How do we protect ourselves against the pandemic? And balancing how you support your employees through that and making that decision, not just whether they choose antioxidants with their cereal-- that's really important today.

Tom Lawrence: Well, we know it's all about technology for sure. And technology is in the future. I happened to be shopping the other day at a major retailer. And I'm walking down an aisle. And I am being approached by two robots. One is taking inventory. And the other is--

Elise Schroeter: Wow!

Tom Lawrence: --cleaning the floor. And I had to get out of the way. So Elise, are the robots actually taking over?

Elise Schroeter: Not exactly. I wouldn't be too worried, although I haven't had such an amazing experience as yours just yet. I'm looking forward to it.

I think the technology is here to make things easier, to make it faster-- more integrated really from a data and insights perspective. It will help us be more informed about benefits, right, more informed about what our employees need, so that employers can get the biggest return on their investments while making their employees better and smarter consumers.

And really, that does not remove the human factor. So the technology is not going to take over. Benefits are very complex. And there's a very emotional aspect to it. This is what touches people in their day-to-day living. And so, human empathy and compassion are really important today. Again, I'll come back to the pandemic.

There is so much uncertainty for people around what the future looks like. And how we reach and engage employees now when their way of life, their individual priorities, their circumstances are continually shifting is so critical.

So I would say if you were asking me, give some advice to an employer, is they need to understand their diverse audiences. Understand the situations that they're facing, the needs that they have to address. And then attack them with targeted messaging-- messaging that's agile, easy to access. They need tools and information that they can consume in snackable bites.

Can you tell I'm still in the cereal aisle? I think it's a cereal bar, maybe, that I'm going after. But let me just let me just sort of finish answering your question by saying, especially in the environment that we are in today, it's been amazing to me to hear how clients have pivoted so quickly to leverage technology, to respond to the ever changing needs.

So plan sponsors have been able to quickly pivot and deliver benefits and support their employees in this suddenly highly virtual environment. And you know what? We have no choice but to embrace these technologies because they're helping us to facilitate remote work, collaboration. And at the same time, we're human. Right. We have a need to fulfill a personal connection with human beings however we can achieve that in our current reality today.

Tom Lawrence: Well, Elise, I can definitely sense your passion for this topic. So thank you for sharing that. Let me turn it over to Bob. Since you are the technology guru, can you share what some of those technologies are that can help us become more informed--

Bob Carlson: Yes, absolutely.

Tom Lawrence: -- about benefits and others? Yeah.

Bob Carlson: Absolutely. I want to pick up on a couple of things that both of you said, which is benefits are getting more complex. Employers are really providing a lot of different benefits in their benefit program to help retain employees, to help their employees navigate through their benefits, to really attract new employees, also.

And then, Elise mentioned moments that matter. When those moments happen, it's really important for an employee to understand what really pertains to them in that moment.

So let's take a fairly simple one. If you think about a person who is maybe having a child or adopting a child, most people know that they have a certain amount of time to add that child to their medical insurance or dental or vision, etc. And frankly, systems are pretty good at notifying and reminding people of those timeframes that they have. However, many employers have invested significant amount of money in other programs that may be of additional value to the employee.

So for example, let's say for that same individual or couple that are having a child or adopting a child, dependent life insurance-- maybe they want to increase that. Maybe they want to increase their own personal life insurance to now cover that dependent. Maybe they want dependent care FSA, higher HSA limits, or even specific groups within that employer that may be support groups, so maybe a new mothers group or something like that.

How would an employee know that even exists without going through pouring through lots and lots of paper communications? When you have technology that can identify these moments that matter and hyper-personalize the information back to the employee and say, did you know that this program is available to you? We can help you enroll in that. We can navigate you to a provider-- really can make that person a better consumer.

You could take that even further into some kind of a medical condition where they need to perhaps get an MRI or a CT scan or something like that, or find a specialist. Having technology, help that individual make a better choice in terms of purchasing that medical service within the network to make sure they're spending their money and the employer's money in the best way. So there are a lot of tools out there that can help employees make those better decisions.

Elise Schroeter: That's right, Bob. And Tom, forgive me because you talked about my passion earlier. These moments that matter are so critical in the employee experience. And that intersection that Bob just talked about between the human interaction and technology is a critical success factor. We all know if you have tried to contact a call center recently, you're probably facing long wait times and all those types of things.

Well, that does not work with benefits because this is about-- I don't want to be extreme-- sometimes life and death because people are really facing challenges. And benefit call centers need to be there and available for their employees.

It's totally different from calling the cell phone company or the airline. Some people are always going to call. Other people-- they will use technology. Take retirees, we serve hundreds of thousands of retirees. They may not necessarily be comfortable doing everything via technology. They want to speak with someone. And you still have to be able to deliver that great employee experience without sacrificing the service levels for those people that are calling in.

The bots work really well for some basic things, but not for everything. And that's where that human factor comes in. I mean, I recently had to call my phone company. And I said, let me try this. Let me try the chat bot thing. And to a very basic question, the AI was just not capable of handling my request. So you know, that whole thing when we say representative, representative. I just had to keep doing that until a live person came on the phone to address my issue. It was very simple. Well, we just have to realize that the two have to intersect successfully.

Elise Schroeter: Yeah. No, you make a great point, Elise. We're hearing more and more about AI-- artificial intelligence. And it's being used in lots of different applications today. And you just obviously mentioned one of those. But they're being used in benefit systems, too. So Bob, what exactly does all that mean for the employee experience and using AI?

Bob Carlson: Yes. Tom, that's interesting. You hear the term, artificial intelligence thrown around almost to the extent that it's a buzzword now. But by definition, artificial intelligence is the ability for a computer to perform tasks that normally require human intelligence. And this may include interacting through language, interpreting language, using visual perception, and identifying trends in data, and in actual decision making.

Tom Lawrence: Yeah. I find this really fascinating. Can you explain some of those features? And maybe help me understand exactly what they do.

Bob Carlson: Yeah, absolutely. So let's take the application of artificial intelligence that most people are familiar with. And we'll use our friend, the chat bot.

At Willis Towers Watson, we call our chat bot a virtual guide. Essentially these are programs that imitate human interaction. So they use multiple aspects of artificial intelligence, such as natural language processing, understanding language, interpreting language, machine learning, and deep learning. And these are algorithms that help the machine learn from its experience and its interactions with customers.

Then you've got things like predictive analytics. And that is figuring out where our conversation is going. I wish I had that sometimes. And sentiment analysis-- these are algorithms that help the computer understand certain emotional context. So you can tell if somebody is upset. You can tell if somebody is happy-- those kinds of emotions, if you will.

These technologies can be deployed not only in chat bots, but they can also be used in smart speakers and even in call centers when interacting with automated phone systems. They can be populated with knowledge. They can learn over years, and then become smarter over time.

Tom Lawrence: Yeah. That's interesting. It sure sounds like that chat bot that you're talking about and describing, it's a little bit more sophisticated than what Elise's experience was with the phone company.

I've heard the term, visual perception before, Bob. What does that mean?

Bob Carlson: Yeah. Visual perception-- if you think about the human, we can look at things and interpret what they are. So it's the ability for the computer to analyze information that typically requires human vision. So a very basic application of visual perception can be used in certain benefits administration functions like a person going through retirement-- that they have to send in a bunch of forms and signatures need to be checked, or a dependent verification where the computer can recognize a form and make that process more efficient.

So as AI is used to make the administration more efficient and effective, this is what delivers a more sophisticated experience than what Elise just described. And it really makes it better for the plan sponsor-- better experience for the employee when they're interacting with an administration provider. And it is just all around just more efficient. But at the end of the day, there are still humans involved.

Tom Lawrence: Yeah. Well, that's really helpful. Thanks, Bob. I appreciate that. To both of you as consultants in this space, what would you say is the best advice that you would give to your clients considering this topic?

Elise Schroeter: So Tom, this is Elise. I'll start off, Bob, if you don't mind. I would just say data and insights because one size does not fit all. And what do I mean by that? For an employer, you need to get to know your employee population. Right.

There are numerous forms of employee sensing today that are available, whether you want to take a quick pulse of your employees and gather that on a regular basis, or you want to go more in-depth into a conjoined analysis, talking about benefits, to really understand the preferences of your employee population of your workforce. So that you can optimize the benefits that you're offering to them-- that investment that you're making.

At Willis Towers Watson, we believe we meet employers where they are. And that also applies to employees. Organizations need to take the time to meet the employees where they are so that they can craft the right solution for optimal outcomes and those desired behavior changes that we're always hearing leadership talk about.

Our high performance employee experience model gives employers the ability to chart their evolution. Everyone's not where they want to be. But we talk about it in terms of essentials through emphasis to excellence, excellence being at the top.

So what do these three E's mean? It's about moving from information that's broadcast more generally to everyone to communications that are segmented, all the way through to messaging that's personalized to the individual based on their own situation. Now that is excellence.

Tom, if you think about all of the one-way communications you receive solely based on, we just want to inform you, Tom. We just want to tell you versus--

Tom Lawrence: Right.

Elise Schroeter: --those situations if you've had any, where, it's a two-way dialogue. And imagine an environment where you are actually able to have that dialogue and feel like someone is consistently listening to you. If organizations really focus on this evolution, it will help them intentionally create an employee experience, an employee voice that shifts from only informing to truly engaging in a meaningful way.

And listen, I'm very passionate about this. We need a lot of positive change in our society today, whether as individuals or more broadly. And I would say knowing your audience and meeting them in a meaningful way that resonates on a personal and an emotional level is really where the talk meets the action.

Bob Carlson: Hey, Elise, I would actually add to that a little bit more, even. And this is coming from the technology guy, right-- who loves shiny objects. But employers really need to find the correct balance between technology and human-based customer service.

My advice would be, don't be dazzled by the shiny object. Instead-- and this is playing on what you said a little bit, Elise, is know the shiny object plays an important role in the benefits delivery environment. But above all, you know your employees. You know what your culture is.

And make sure you strike the right balance between technology and the human touch because at the end of the day, that's what your employees are really going to need and respond to, is meeting them where they are, having technology when they need it to inform them, to educate them, to help them navigate. But always have that access to that human who can really show true empathy and compassion when it comes to dealing with benefits. And that would be my closing comments with regard to my advice to employers.

Elise Schroeter: I think we're a dynamic duo. We should take this show on the road. The technology guy, the employee experience gal-- we can change lives here.

Bob Carlson: Let's do it.

Elise Schroeter: Let's do it.

Tom Lawrence: Absolutely. Wow. Well, let me tell you, this has been a great conversation-- wonderful insights. Let me just try to summarize the key points that I believe I've heard here today.

During this pandemic induced new ways of working, it's pervasive. And in many cases, they're here to stay. And benefits delivery is just candidly becoming more complex and interconnected. And we can't lose sight of that very important employee experience in all of this.

For us to deliver an exceptional experience, as Bob and Elise just mentioned, we need to strike that right balance that's between technology and human interaction, and so eloquently shared by my guests today.

Well, this has been fascinating, and an insightful discussion. I'd like to thank, again, our guests, Elise Schroeter and Bob Carlson. Thank you both very much for joining.

Elise Schroeter: Thanks for having us.

Bob Carlson: Hey, it's been fun. Thank you.

Elise Schroeter: Absolutely.

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Tom Lawrence: And of course, I want to thank you, our Benefits, with Purpose! listeners. We appreciate you joining us. Make sure you subscribe for future episodes and we look forward to having you back next time. Stay safe out there!

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