

ONLINE DISCONNECT: MATCHING WEB BENEFITS TO REAL EMPLOYEE NEEDS

- Research Points To How Companies Can Do Better By Implementing Top Five Tips -

According to the CIGNA survey and research by other industry analysts, there are several efforts companies can undertake to provide a more useful experience for employees using the Internet to manage their health care and retirement.

1) Keep It Simple. Employees aren't interested in online benefits that make things more complicated. Today, many health care and retirement-related Web sites merely replicate pages of text-heavy information employees already have to deal with. And even with benefits Web sites, employees often have to reenter personal information each time they visit, only replicating the time wasted with paper-based benefits forms.

Forrester Research points out in its *Health Plan's Member Site Makeover* analysis that "few plans are effectively using the scads of member information they have from eligibility files, claims, and call center queries to personalize member service sites, causing users to enter line after line of personal and plan information."

2) Online Education. In the CIGNA study, the number one challenge identified by employers (31 percent) remains around providing employees with education and information about their benefits. A comparable number of employees (27 percent) believe their company is not doing a good job educating them about how to manage benefits using the Internet.

Benefits Web sites can provide a wealth of information and resources. However, if employees have to sort through this information themselves, they may only end up more confused. As a result, Web sites offering information and resources on everything from wellness to retirement planning need to anticipate how employees will want to navigate online. By incorporating the latest e-learning design considerations, companies can ensure that online visits can be truly rewarding.

3) Personalization Wins Out. In the CIGNA study, 22 percent of employers surveyed say that responding to continual requests to answer basic questions from company employees remains one of their biggest challenges. Providing Web-based information customized for particular employees can help reduce this bottleneck. However, this requires more than the simple posting of an employee's name on the greeting page of the company's benefits Web site.

True online customization requires that companies create an online resource capable of selecting and presenting data that is truly relevant to the person visiting the site. Benefits companies able to tailor information according to an employees' particular

wants, needs or stage of life can ensure that visitors access news they can actually use.

4) Make It Interactive. For many benefits Web sites, interactivity means little more than giving employees with the ability to update personal data over the Web. According to the CIGNA survey, most employees want the ability to conduct transactions over Web-based benefits sites. In almost every case, a majority of employees surveyed thought the following transactions were important to have access to for effectively managing their benefits:

The ***most popular online retirement services*** include:

- Updating 401(k) contributions
- Checking account balances
- Making investments
- Building personal retirement plans
- Comparing retirement plans
- Transferring funds, and
- Accessing information and investment advice

The ***most popular online health care services*** include:

- Opportunity to select a doctor
- Ordering prescriptions
- Reviewing the status of medical claims
- Determining co-payments and deductibles,
- Reviewing health plan options, and
- Accessing health and wellness information.

5) Broad, Integrated Company Commitment. Employees are interested in having a more positive experience, not just getting a new technology. While online benefits tools are important, they are not the only tools used by employees. One common mistake made by many companies is not integrating online HR sites with benefits services available to employees by other means, such as in person or over telephone-based systems.

Benefits managers are encouraged to make certain that all of their benefits offerings work together in an integrated fashion so that no service operates in isolation. This way, whether an employee is online or receiving personal attention over the phone, their data is tracked and updated across all systems simultaneously, increasing both efficiency and convenience for all involved.