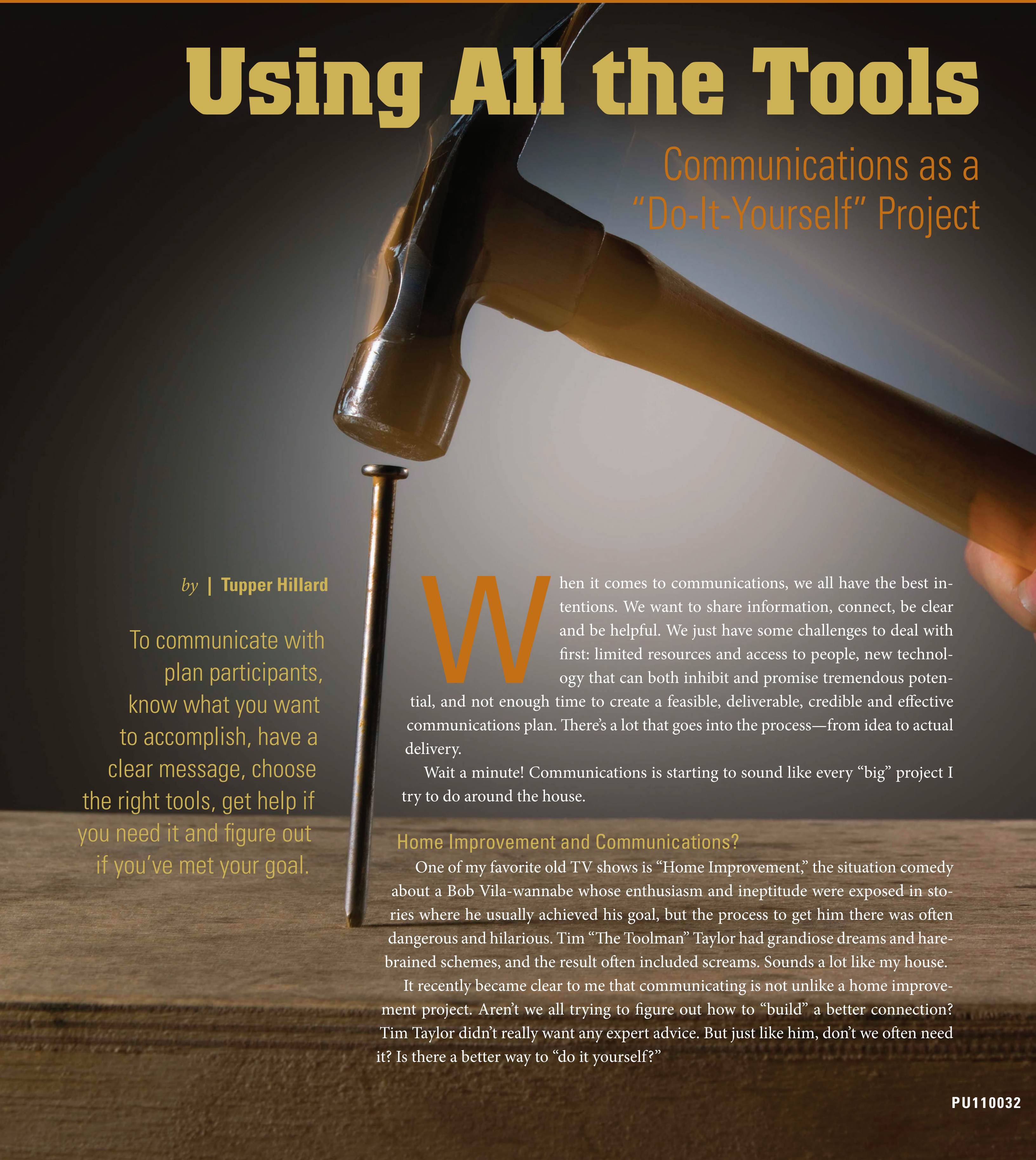
reprint
benefits
MAGAZINE



Using All the Tools

Communications as a "Do-It-Yourself" Project

by | **Tupper Hillard**

To communicate with plan participants, know what you want to accomplish, have a clear message, choose the right tools, get help if you need it and figure out if you've met your goal.

When it comes to communications, we all have the best intentions. We want to share information, connect, be clear and be helpful. We just have some challenges to deal with first: limited resources and access to people, new technology that can both inhibit and promise tremendous potential, and not enough time to create a feasible, deliverable, credible and effective communications plan. There's a lot that goes into the process—from idea to actual delivery.

Wait a minute! Communications is starting to sound like every "big" project I try to do around the house.

Home Improvement and Communications?

One of my favorite old TV shows is "Home Improvement," the situation comedy about a Bob Vila-wannabe whose enthusiasm and ineptitude were exposed in stories where he usually achieved his goal, but the process to get him there was often dangerous and hilarious. Tim "The Toolman" Taylor had grandiose dreams and harebrained schemes, and the result often included screams. Sounds a lot like my house.

It recently became clear to me that communicating is not unlike a home improvement project. Aren't we all trying to figure out how to "build" a better connection? Tim Taylor didn't really want any expert advice. But just like him, don't we often need it? Is there a better way to "do it yourself?"

PU110032

What Exactly Are You Trying to Build?

When it comes to participant communications, here's what you're facing—many complex issues with complicated answers, trying to do more with less and using new technology that sometimes seems more like a curse than a blessing. Adding to these challenges, just when we think we've learned (and maybe mastered) the rules (about defined benefit plans, defined contribution plans, health care—you name it), "they" go and change them.

As with any home improvement project, the first thing you need to do is identify your goals. What are you trying to accomplish?

For some funds, the goals may be very straightforward and fundamental—and that's not a bad thing. Improving participants' understanding of the benefits they have, explaining the Pension Protection Act of 2006, increasing participation in certain voluntary programs like wellness or disease management, or introducing any health plan change—these goals or objectives are fairly easy to define and articulate.

If you want to boil down your goals or objectives to three simple concepts that apply to all situations, try *inform, educate* and *ensure understanding.* We call these "the Big Three" because they convey the three main phases of communications and reflect the evolution of participant communications over the past 30 or so years.

Inform and Educate

We've witnessed groups large and small, from national to local funds, change their communications approach from a need-to-know to a full-disclosure basis. In the past, many have chosen to inform participants only about what they thought participants needed to know, without context, reference or background. "Here's the information, read it. Now you've got it." Participants and their families were left on their own to read, interpret and comprehend what they were given.

Fortunately, most funds have evolved beyond the need-to-know approach. Most have begun to embrace the idea that *educating* participants and *ensuring* they understand their benefits and the decisions they need to make is a smart move—financially and strategically. Funds are increasingly embracing the idea of connecting with their participants and promoting their benefits as part of a comprehensive and attractive overall strategy.

Ensure Understanding—Use KISS and WIIFM

Regardless of what you think the second "s" stands for, "keep it simple" is the best approach for do-it-yourself projects as well as communications efforts. Another important acronym in participant communication is WIIFM—What's in it for me? How does this affect me and my family? Participants want to know, need to know, and deserve to know and comprehend. So make sure everyone involved is on the same page, that they understand what they are going to find on that page and, just as important, that they see why it is relevant to them.

While it seems there are new words and phrases created almost every week, it's important to remember that for many people, many of the terms we use casually in the daily performance of our job are not familiar. In fund offices and trust fund meetings, we throw around phrases and terms like *deductible, out-of-pocket maximum, seriously endangered, funded status* and *red zone* without a second thought. But for most participants, these common terms are confusing and their usage muddies the message we're trying to communicate.

In the do-it-yourself metaphor, I'd compare this to read the instructions! We owe it to participants to help them understand the instructions as well as we do. We can do this by going back to the beginning and assessing the level of health or retirement benefits knowledge of the participant population. What definitions need to be explained? What concepts are the most important and may be the most challenging?

Revisit the fundamentals in overview brochures, training and classes, and benefit communications. These represent

continued on next page

A Typical Communications Toolbox Includes . . .

- Face-to-face meetings
- Telephone
- Training and learning opportunities
- Videos/DVDs
- Newsletters
- Surveys/focus groups
- Brochures
- Web site/intranet/Webinars
- E-mail
- Social networking

Did You Know?

Facebook—the social networking site—has more than 500 million users. More than one billion (that's billion, with a B) videos are viewed on **YouTube** every day. **LinkedIn**—the professional social networking site—has more than 60 million users, up from 35 million one year ago. One out of every five Internet users is tweeting on **Twitter** or using another service to share personal and business updates or see updates about others. **Wikipedia**—the reference site—is populated by content generated by more than 90,000 contributors and has 68 million unique users per month. It houses more than 15 million articles and is available in 270 languages.

opportunities to introduce usable and comprehensible benefits information.

Get Help! It'll Make It Better, Believe Me!

One thing Tim Taylor always had a hard time doing was asking for help. He was fortunate to have Al Borlund, his able (if boring) assistant on his TV show, "Tool Time," and his next-door neighbor, Wilson, to turn to in time of need. Like Tim, you should have people who can help you when you need to deliver tough or critical messages.

Leaders at all levels of any organization can be unique and effective spokespersons. From the top down—from administrators and trustees to business agents and shop stewards—it's possible to identify people who can connect with participants to provide credibility and authenticity and to take responsibility. When we get these leaders involved as spokespeople and help them to be credible and engaging with our audiences, we are using one of the most valuable resources we have. The idea is not to make them subject matter experts, but to get them to help when you need them. This is especially true when delivering tough messages. You need to be able to look people in the eye and have them know that you're being completely honest and candid. Without this credibility, you really aren't connecting.

If you have limited resources to help you develop, design and create the communications you need, you might need to call in a *contractor* or two—experts who do this for a living. I know instinctively (and before hurting myself) when a job I'm trying to do at home is beyond my capacity or capability. That's when I call a skilled craftsperson like a plumber or an electrician. They're the experts, they've got the tools and that's what they do. Learn to recognize when you need communications help, and seek out someone who has the expertise and the experience to give you what you need. The sooner the better!

learn more >>

Education

Certificate Series—Communicating Employee Benefits

February 25-26, Orlando, Florida

For more information, visit *www.certificateseries.org.*

From the Bookstore

Communicating Benefits: Changing Methods and Changing Minds

by Ann Black. International Foundation. 2007.

For more details, visit *www.ifebp.org/books.asp?6313.*

You Need *All* the Right Tools for the Job

Tim "The Toolman" Taylor is infamous when it comes to grunting and yelling, "More power!"—his solution to every problem, even when it's unnecessary and dangerous! When it comes to communications, you don't need more power. You need the *right* power—or tools—to connect. It's all about using what you have (in your communications toolbox) to the greatest advantage. It does absolutely no good to have the coolest Web site in the neighborhood if nobody uses it.

If your communications toolbox lacks a wide variety of tools, but the tools you have are performing quite nicely, you may have everything you need to start a new project. Also, if the tools you have are working, it's not likely that you'll get much support from trustees to invest in new ones.

If you've determined that some of the tools you've used in the past are not working, you may want to consider how to get some new ones. You need to evaluate what you have in discussions with the board of trustees and the fund office staff. You may already use (own) some communications tools, such as benefits e-mails or newsletters, but you may want to borrow some new tools—like an external Web site, resources from a vendor or communications services from a consultant.

When it comes to considering other new stuff, many funds aren't as enthusiastic. Innovation, when it comes to communication, is mostly driven or constrained by cost. It's not uncommon to hear things like "We've always done it that way" and "Participants are used to getting their benefits information once a year" or "If it ain't broke, don't fix it." These are all excuses to stay with the status quo.

If you think you need to add communications tools to your toolbox, you will probably have to build a strong case for them financially. You'll need to prove that they will make your communications more successful.

New Tools: The Internet

The Internet is not new, but it is constantly evolving and being used in novel and innovative ways. It's safe to say that just about everybody is using the Internet to some degree for participant/retiree communications, even if it's only to post Word documents, PDFs or SPDs so people can find, read or print them. Some funds have taken the Internet to the next level, using it and an intranet site as the primary means of communicating externally and internally.

Obviously, cost has a lot to do with this. Once you get past the design and start-up costs for your site(s), you can save a lot on printing and mailing every time you need to connect. It's kind of like having tools that don't wear out from use.

The Internet is a great tool: It provides access to specific plan information as well as resources about retirement education, wellness, disease management and more. Further, health and retirement plan vendors and providers possess content of tremendous value when it comes to helping participants understand benefits, ask questions and get answers, and receive direction.

Another New Tool: Social Media—Is It Right for You?

Social media are not as new as most people think. These communications tools have been around since about 1992. But it does seem that everyone is talking about Facebook, Twitter, LinkedIn, YouTube and others. What's interesting is how social media have changed the way we think about using the Web for participant communications. Internet sites provide content, messaging and access to information. What social media provides is two-way access between the communicator and the audience.

Social media opens the prospect of exchanging information in real time and on a scale never before envisioned. What gives many organizations pause are concerns about candor (too much?) and censorship (too little?). The idea that social media can provide an open forum for both the happy and not-so-happy to share their ideas, opinions and observations with the whole world can be disconcerting.

Social networking or media may not be right for your fund. There are many things to consider, including:

- Do you have a specific, measurable purpose for using social media?
- Consider your "culture." Is it a good fit for using social media?
- Do you want to provide participants with the ability to respond and comment about whatever topic is important at a particular moment on an immediate and broad basis? (If this is not the way you are used to communicating, the introduction of social networking will be a significant change and will require careful evaluation.)

All these issues, and more, need to be determined before you introduce social media. You need a blueprint—you don't want to build an addition onto your house without first having an experienced professional draw up the plans.

continued on next page

Words to Communicate by . . .

I want to share a short list that people much smarter than I have developed, modified, added to and refined over the years. I keep it in my "back pocket" and refer to it again and again. It never fails. All you communications "Tim Taylors" out there, these ten tips are for you:

1. **Identify your goals.** (What do you want to do?)
2. **Know your audience(s).** (Remember: What's in it for me?)
3. **Keep it simple.** ('Nuff said!)
4. **Be consistent; tell the truth.** (You CANNOT go wrong.)
5. **Train your messengers.** (Help them be credible and confident.)
6. **Cascade messages from the top down.** (Leadership needs to be involved.)
7. **Mix it up when it comes to media.** (Different strokes reach different folks.)
8. **Listen to them.** (Your people.)
9. **Assess the results.** (How do you know when you've succeeded?)
10. **Learn, grow, change.** (Flexibility is the name of the game.)

In fund offices and trust fund meetings, we throw around phrases and terms like **deductible, out-of-pocket maximum, seriously endangered, funded status** *and* **red zone** *without a second thought. But for most participants, these common terms are confusing and their usage muddies the message we're trying to communicate.*

How Do You Know How You Did?

When you complete a home improvement project, you have a good idea whether you succeeded. The fan turns. The toilet flushes. The leak stops. It's just as important to know if you've succeeded when you deliver communications to your participants. For example:

- Did they attend the benefits fair and wellness screening?
- Are they using generics more than brand-name drugs (and saving the fund money)?
- Do they understand why the fund is in the red zone and how the rehabilitation plan will affect them?
- Did they correctly identify and re-enroll eligible dependents?

These are real-life examples of things it's possible to measure. But sometimes communications success translates into better decision making, increased savings, a greater sense of security, wiser use of benefits and healthier people. You should have a way to determine if you've met your goals by measuring the results or by asking people in surveys, focus groups or interviews. If it worked, do it again. If it's broke, fix it.

The Punch List: How Do You Know When You're Done?

Unfortunately, communications is not always like a do-it-yourself project in one important respect: You're never really "done." When you finish painting the bedroom, hanging the mirror, fixing the toilet or building that home entertainment center (I'd digress about cinder blocks and particle board here, but that would *really* date me), you're done! Time for a shower and then the joy of sitting back and gazing proudly at what you've accomplished.

Not so with communications. You have an objective, you make a plan, you get your tools together, you build what you need, and then something else comes up that causes you to modify it all or tear it down and start again. But even though there's always more to do, that shouldn't stop you from building on the work you've done.

The key thing is to learn, adapt, move forward and improve. Just as technology brings new tools and makes tasks easier, you should learn how to do things better, modify what didn't work so well or get rid of it, and be as innovative as you can. Old communicators can learn new tricks. While Tim Taylor might always think he needs "more power," it's important to share best practices and new ideas and techniques that make your job easier and the messages you communicate more effective.

Now, go find a good communications project and get started.

And even though I've warned you against it . . . "More power!"

<< bio

Tupper Hillard joined The Segal Company's national communication practice in 2001 and currently serves as west region communications practice leader. He is responsible for the development, design and implementation of communications strategies and initiatives for Segal clients. Before joining Segal, Hillard served as communications practice leader for another major consulting firm. He is a graduate of the U.S. Military Academy at West Point. He received an M.S. degree in systems management from the University of Southern California and an M.A. degree in English literature from the University of North Carolina at Chapel Hill. Hillard can be reached at thillard@segalco.com.