

June 15, 2023

Leveraging Total Rewards Communications to Improve the Employee Experience



Presenter Introduction



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CBIZ Employee Benefits
Director of Communications

Agenda



The state of the employee experience



Ways to personalize content



Multi-channel communication tactics



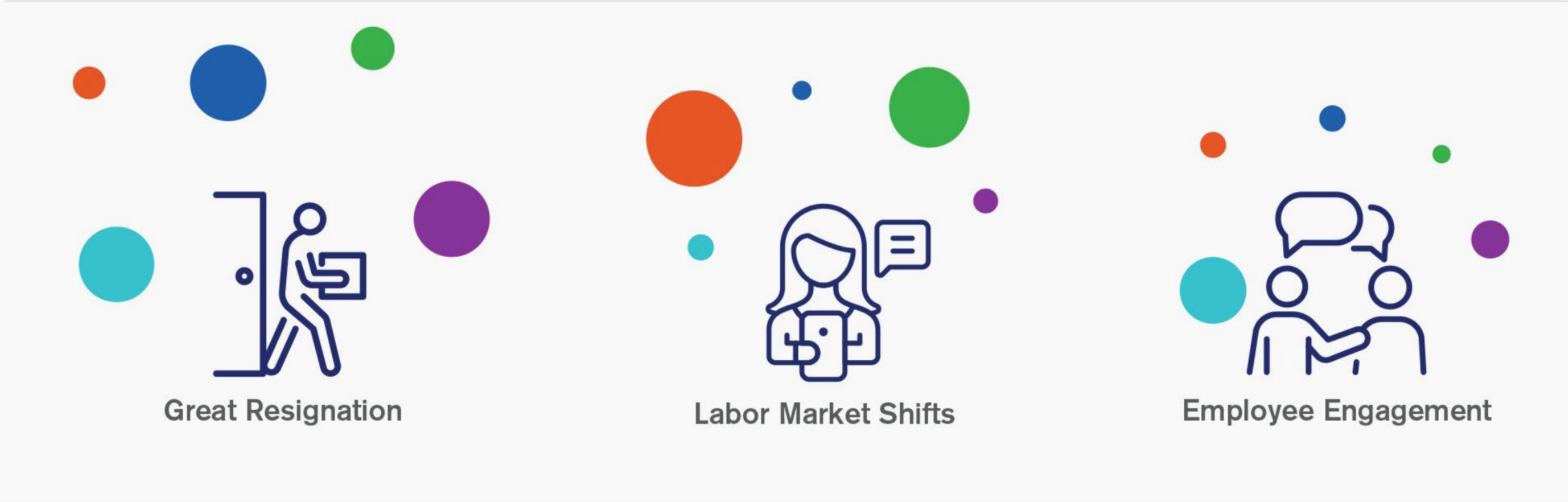
Year-round campaign best practices

**What has
changed?**



Key Factors Driving Change

- Mental Health
- Flexible Work
- Better Pay
- Caregiver Support
- Empathy From Leaders



Source: Segal analysis, January 2019–December 2021

Shifting Expectations

	Old Contract	New Contract	Future
Employer expectations of employee	Loyalty, longevity	Engagement, personal responsibility	Creative thinking and enthusiasm
	Ladder or lockstep advancement	Flexible career paths	Supports and encourages disruption
	Job for life	Opportunity to develop skills	Opportunity for multiple careers with employer
Employee expectations of employer	Vacation, holiday, sick days, onsite work, 9-5	Flexibility	Trust and transparency
	Competitive comp and benefits package	Financial, physical, and emotional security	Lifecycle-focused support
	Standard training programs	Customized training	Interactive training

An Employee's Perspective on Workplace Communications

>60%

Said their company's
employee
communication
assets weren't easy
to access



72%

Weren't
pleased with
the level of
personalization



65%

Said the
information
wasn't
comprehensive



POLL QUESTION

What do you believe is the biggest communications challenge right now?

- A. Employees don't understand their benefits.
- B. Creating engaging communications.
- C. Managing lots of channels.
- D. Getting employees to pay attention.
- E. Limited internal HR resources.



Highlight the employee's total rewards package through effective communication to enhance the employee experience.

Tips To Communicate Total Rewards



PERSONALIZE

CONTENT



USE

MULTIPLE CHANNELS



COMMUNICATE

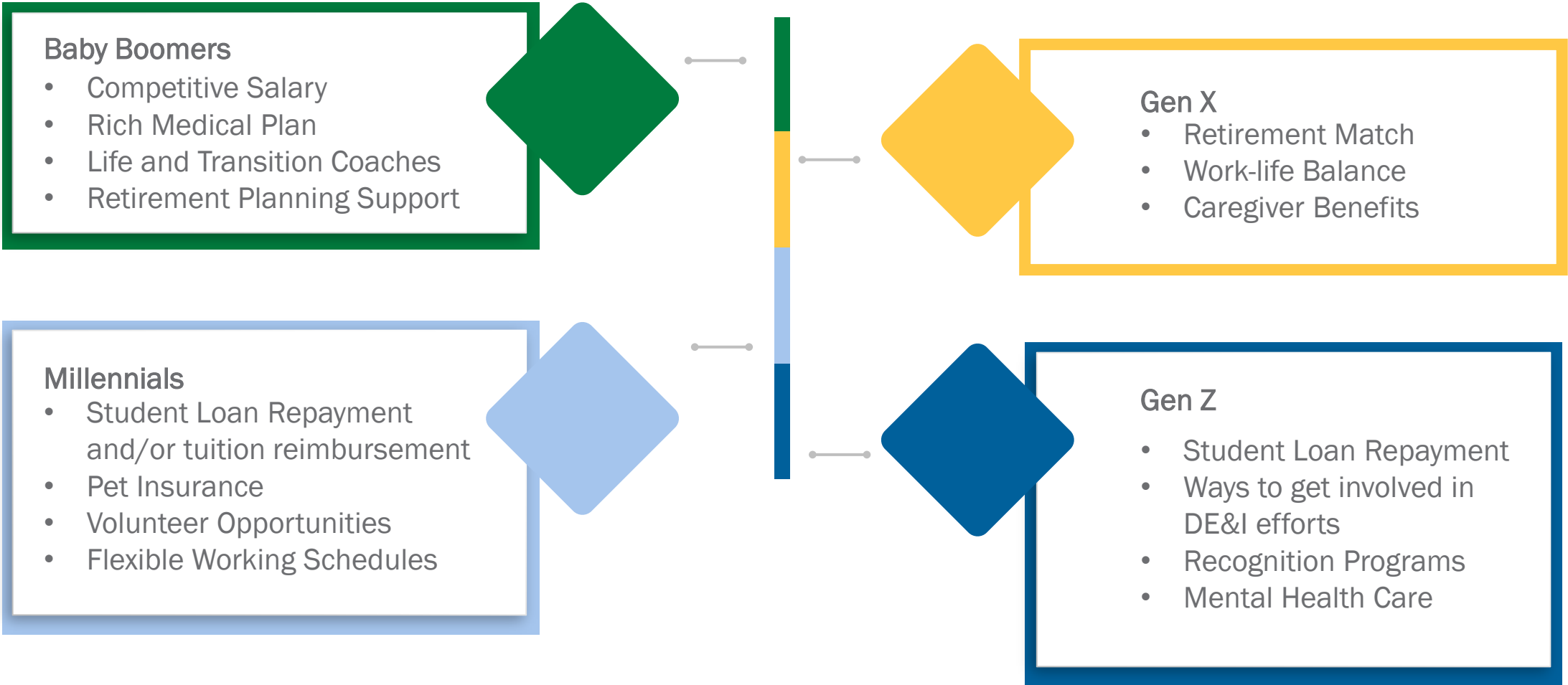
CONSISTENTLY

Personalizing Content

Understand the Audience - Generational Differences

Baby Boomers: Solicit their input	<i>Recommendations:</i> ask them how they prefer communications and then adjust
Gen X: Variety is key	<i>Recommendations:</i> utilize both traditional and digital mediums to engage them
Millennials: Brief but meaningful	<i>Recommendations:</i> bite-sized communication pieces that clearly highlight the "WIIFM"
Gen Z: Meaningful brief, and varied	<i>Recommendations:</i> use 3-5 mediums to relay concepts

Importance of benefits by generation

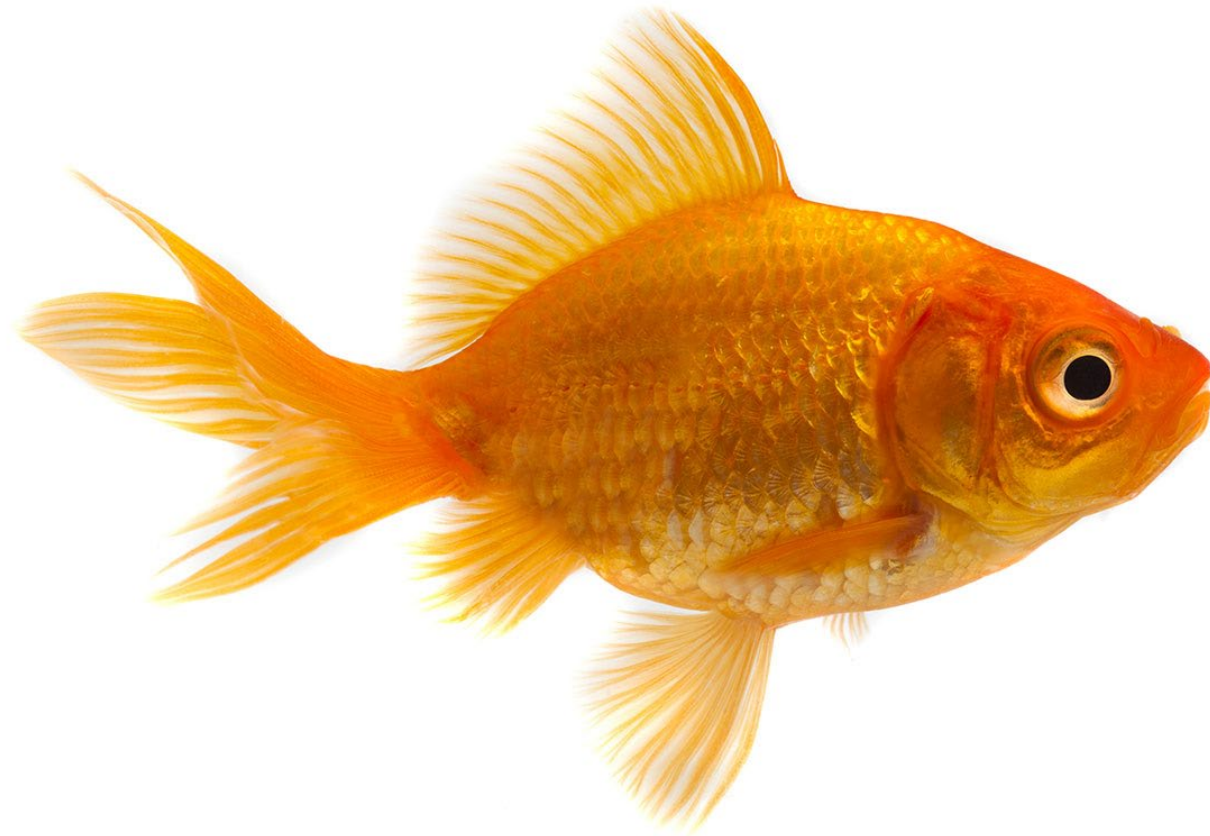


Gather feedback

“How does someone feel about X or how does someone interact with y?”

- **Surveys** capture specific info about lots of people
- **Interviews** build rapport
- **Focus groups** allow for interactive, group discussions

Bite-Sized Messages: Attention Spans...



Employee Distraction



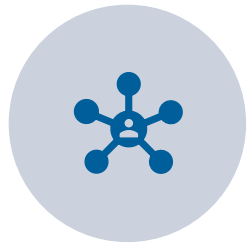
100

The average amount of work emails employees receive every day



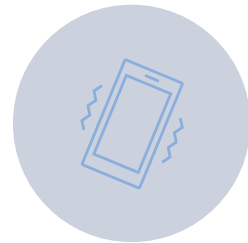
42

The average amount of texts employees receive every day



9

The average number of hours employees spend on Slack/Teams daily



160

Number of times per day employees check their phones

MATCH THE NUMBER

9

100

160

42

Tips For Effective Messaging

Relevance

Clarity

Personalization

Timing

Source

Keep It Simple

- Resist the kitchen-sink approach
- Repeat, and then repeat again
- Don't bury the lead



Altering Benefits Concepts

Avoid benefits language like:

- Dependent Medical Coverage: Proof of Eligibility
- Effective date of coverage
- 401(k) – Basic, Matching, and Performance-Based Contributions
- Tax-Advantaged Accounts

Instead, try something like this:

- Covering your family members
- When do your benefits kick in?
- How to save for retirement
- Pay for medical services while saving on taxes

Branding and Information Design

The following table shows the maximum allowed contribution limits for a total contribution (from all sources) over a year, though HSA holders and employers can contribute less if desired.

HSA Contribution Limit	2014
Individual	\$1,300
Family	\$6,500
Additional catch-up contribution for those 55+	\$1,000

The same annual contribution limit applies regardless of who contributes. These contribution limits are set by law, and are updated each year to allow for inflation.

Example
An Employer Contributes to an Employee's HSA

Janece and Tawanda are married and have a qualified HDHP with a family deductible of \$1,500 effective January 1, 2014.

Janece's employer contributes \$80 per month to her HSA, for a total of \$1,020 per year.

Janece's maximum 2014 HSA contribution limit is \$6,500, so she can personally contribute up to an additional \$5,500.

She can also choose to deposit less, or nothing into her account.

Who Owns the HSA and All of the Contributions?

HSA dollars are owned by you, the account holder, and cannot be taken by the employer's creditors in the event of a company lawsuit or company bankruptcy. Unused money rolls over to the next year and is fully portable. This means you take it with you in the event that you leave your employer, your employer changes health plans, or you change your health plan.

An account beneficiary's interest in an HSA is not forfeitable, so an employer cannot encroach any contribution previously made to your HSA.

Example

Employee Quits Before Completing a Full Year of Employment

Karl's employer contributed \$1,000 to his HSA on January 1, 2014 expecting that he would work through December 31.

He terminated his employment on May 3, 2014.

His employer may not encash any portion of its contribution to Karl's HSA.

Yearly Contribution Limits

The maximum amount you can contribute to your HSA is determined by the IRS. All HSA holders with a qualified plan may contribute up to these limits.

The limit for individuals in 2014 is \$3,300 and the limit for families is \$6,500. Individuals age 55 and older can make an additional annual catch-up contribution of \$1,000.

Catch-Up Contributions for Individuals 55 Years of Age and Older

For individuals 55 and older, contributions can be made that are higher than the limit. These are called catch-up contributions.

Similar to an IRA, the money in HSAs can roll over from year to year. Like IRAs, however, HSA owners age 55 and older can contribute more, in hopes of boosting the savings in their HSA. These catch-up amounts are as follows:

- 2013: \$1,000
- 2014: \$1,000

Catch-Up Contributions for Spouses

Each spouse is 55 or older, they must both have individual HSAs in order for each to make a catch-up contribution. A married couple with two HSAs may make catch-up contributions totaling \$2,000 in 2013 and 2014.

All contributions must cease once an individual enrolls in Medicare, as they are then no longer in an HSA-qualified health plan. However, they can continue to invest the money and take distributions for qualified medical expenses.

If an account holder becomes eligible after January 1, the individual can choose to contribute the entire catch-up contribution, in order to do so the individual must remain eligible for the remainder of that year, as well as the entire 12-month testing period following that year.

If an account holder does not remain eligible during that period of time, both years must be treated as if the account holder was never eligible. The excess amount will be included in income for tax purposes, and an additional 10% tax applies.

Are you using all the benefits Intuit offers?

See what's changing and explore the many programmes available to you.

intuitbenefits.com/fo

Benefits changes

- Fit for Life reimburses up to \$500 each fiscal year to help you take care of personal trainers, gym memberships, exercise classes and using fitness program fees. In FY13, that amount will also include fitness gear toward your expenses. Be sure to keep your receipts and upload them to the Canada Fitness Incentive Questionnaire.
- As a reminder, vacation balances now include a carry-over limit. Take time away to relax and recharge this year! Any accrued vacation time your limit will be paid out to you or your service anniversary beginning in August 2014.
- We heard your feedback that online wasn't so easy—so Workday is our new time away system. Access Workday from Insight to track your limit!

Visit intuitbenefits.com/fo for more information on all of your benefits.

Stop by the sales floor to meet with a member of our benefits team.

Your benefits for wherever you are in life

Be healthy

- Enroll in Intuit's medical and dental coverage for added coverage like smoking cessation, prescription and vision, and hospital accommodations.
- Get a second opinion, advice on a medical condition and recommendations for care with Best Doctors.
- Take full advantage of the LifeNow's FlexCare by that page then or home policy terms.

Take care of your family

- The Employee Assistance Program (EAP) can help you and your family work through life's challenges. Use the EAP's online resources anytime and receive up to five free counseling sessions.
- The Back-Up Care Advantage Program provides 20 visits per calendar year, with both center-based and at-home care available when your regular child care plans fall through or when you need extra care.
- Our assistance programs such as Adoption Assistance or your child's family and tuition assistance as you pursue higher education.

Maximize your finances

- Use the Required Retirement Savings Program to access a unique matching program with contributions from Intuit.
- Buy discounted Intuit stock with the Employee Stock Purchase Plan, which allows you to purchase Intuit shares at a discount. The ESI Plan offers a great way to build both retirement in Intuit and personal financial stability.
- Enjoy perks such as discounts on Intuit products, video and home insurance, online shopping, fitness incentives and more.

Contact HR Connect at hrconnect@intuit.com with any questions.

Always use a Call to Action



Multi-Channel

Multi-channel =

delivering the same benefits
message using many different
formats



Types of Communication



INTRANET



EMAIL



TEXT



DIRECT MAIL



PRINT



SOCIAL
MEDIA



VIRTUAL
BREAKOUT ROOMS



WEBINAR



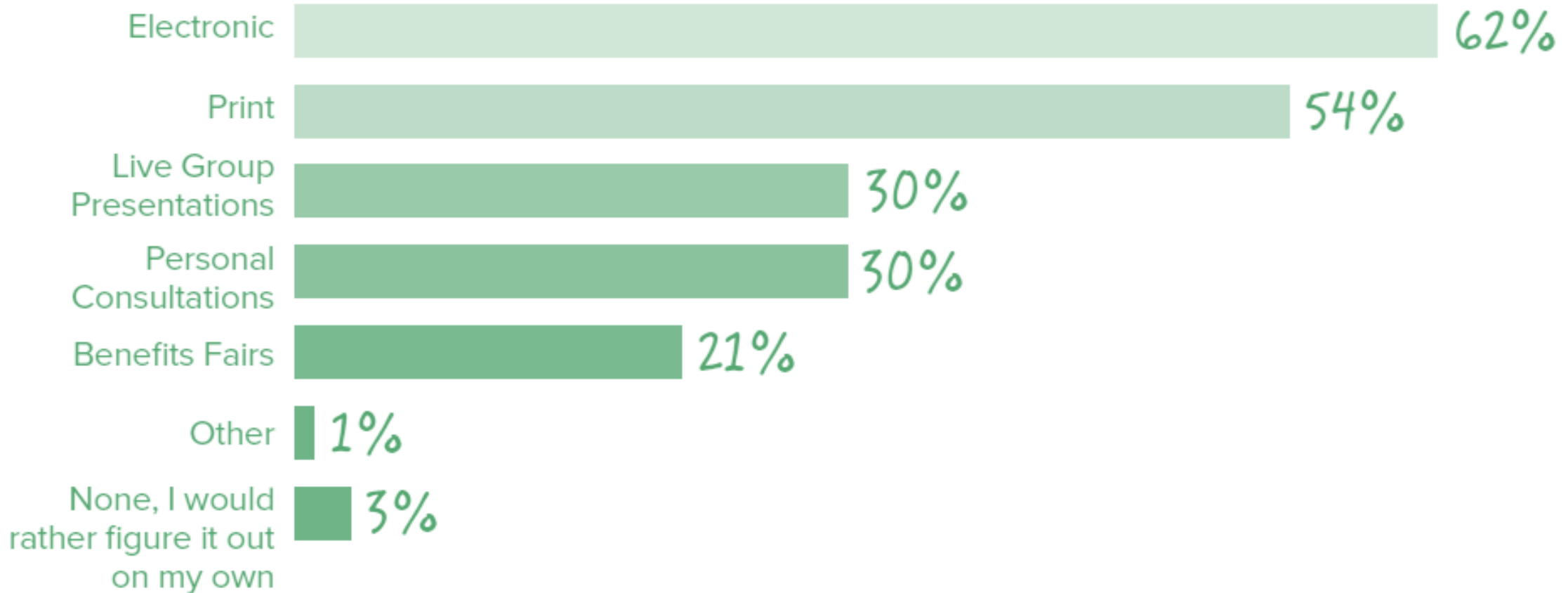
QUICK TIP!

Five is the magic number. Use at least 5 of these communication channels to get the word out.







Which of these digital tools are your clients using for OE this year?

- a. Benefits website
- b. Decision support tool
- c. Texting platform or mobile app
- d. Explanatory videos
- e. Live and on-demand open enrollment webinars

Employee Preferences



Email Best Practices


-  Send from a person
-  Ditch the HR header
-  Keep it short and sweet
-  Keep the call-to-action visible
-  Shorten your subject lines
-  Send it early

Things are changing, starting today

From: Rachel Henke

Hi Sarah,

Open Enrollment starts now. It's your one time of year to review your benefits. Watch our short video to see what's changing and what you need to do.



- ✓ Learn about your benefits
- ✓ Make your decisions
- ✓ Enroll by October 15th!

[Get started](#)

Sincerely,
 John Smith
 VP of HR, ABC COMPANY
rhenke@acmeindustries.com
 Click here for the [2019 Benefits Guide](#)

Video As An Educational Tool

1 MIN

One minute of video equals 1.8M words.



75%

Employees are 75% more likely to watch a video than read.



4-7x

Video generates higher engagement than static messaging.



Sources: Insivia; Forrester Research; DoubleClick/Google

Text Messaging

1. Pick a Platform
2. Ask permission
3. Keep it short
4. Include a CTA
5. Measure your impact



Social Media

- Blogs
- Podcasts and webcasts
- Facebook Groups
- Twitter
- LinkedIn
- Instagram



Benefits Websites And Intranets



- One-stop shop for benefits information
- Links out to all other carriers & providers
- Simple 24/7 access for employees and family members
- Valuable resource for retention and recruiting

Decision Support Tools

Using guided questions as an efficient way to help your employees make smart benefits decisions



WHO DO YOU PLAN TO COVER?



HOW MUCH DO YOU TYPICALLY USE YOUR POLICY?



WHICH OF THESE MEDICAL EVENTS DO YOU CONSIDER LIKELY IN THE NEXT YEAR?



WHICH OF THESE MEDICAL CONDITIONS WILL NEED TREATMENT IN THE NEXT YEAR?

Combine Print & Digital Experiences

OPEN ENROLLMENT IS ONE OF THE FEW TIMES OF THE YEAR YOU ARE ABLE TO MAKE CHANGES.

To help you prepare, we're giving you a sneak peek into a few changes and some exciting new resources.

- **CHANGE!** For 2020, the deductible will be \$2,800 for single and \$5,600 for family.
- **CHANGE!** Compass Health was acquired by **alight**. Solutions, services aren't changing - just a new logo!
- **NEW!** Online and accessible enrollment resources with videos and helpful links!
- **NEW!** Decision support tool to assist you in making the best choices for you and your family!

WANT MORE INFORMATION?
Scan the code with your phone's camera to view your 2020 Employee Benefits Guide!



2020 OPEN ENROLLMENT IS COMING!

INVEST

IN YOUR HEALTH



Use QR Codes on print postcards and direct mail to supplement digital experiences



Managers as a Resource

- Provide dedicated resources
- Promote benefits learning
- Communicate regularly
- Script the conversation



Open Enrollment Communications & Beyond

Open enrollment is coming..





Reframing Open Enrollment



Open Enrollment as an opportunity for.....

- For a financial check-up
- To remind your employees to prioritize their health and their families
- Encouraging employees to make better decisions

6 Topics To Focus On During Open Enrollment



**What's
changing**

**What's
new**

**Health
benefits**

**Mental
health
benefits**

Flexibility

**Financial
support**

Promote Benefits Year-round



- Help employees retain information

- Go beyond open enrollment memos and meetings

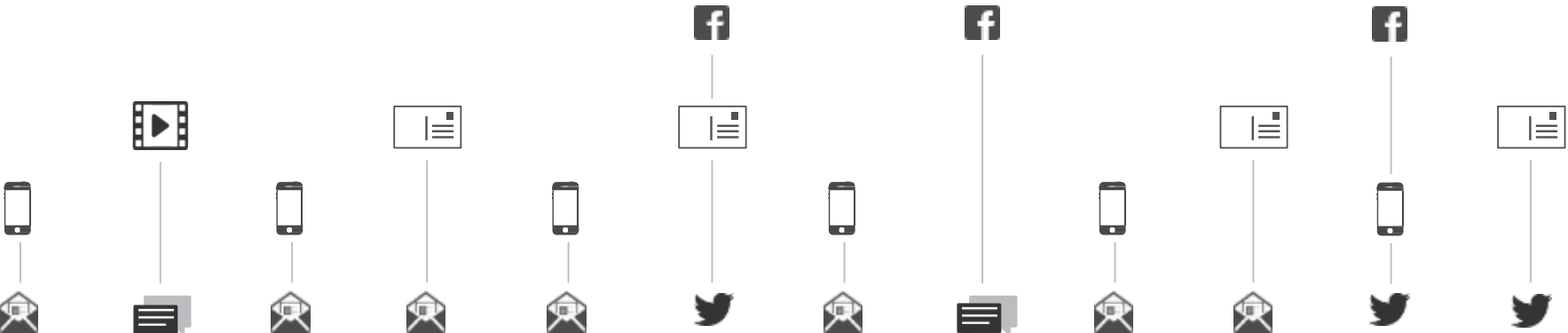
- Eliminate confusion

- Increase benefits use

Strategic Communications Post Open Enrollment

January	February	March
<p>Topic: "New Year New Me"</p> <ul style="list-style-type: none"> Wellness Challenge Uses of FSA Weight loss Tips 	<p>Topic: "Heart Disease Awareness"</p> <ul style="list-style-type: none"> Doctor Visit Reminders Healthy Recipes for Valentines 	<p>Topic: "Family Planning"</p> <ul style="list-style-type: none"> Family Health Plans Perks for families
April	May	June
<p>Topic: "Tax Savings"</p> <ul style="list-style-type: none"> HSA and FSA Usage Stress Awareness Tax Benefits 	<p>Topic: "Mental Wellness"</p> <ul style="list-style-type: none"> PTO Reminders EAP and Mental Health Resources Summer Planning 	<p>Topic: "Fun in the Sun"</p> <ul style="list-style-type: none"> Sunscreen Usage Outdoor Heat Safety for Field Workers

July	August	September
<p>Topic: "Mid Year Reminders"</p> <ul style="list-style-type: none"> Firework Safety Summer Fitness Disability Plans 	<p>Topic: "Back to School"</p> <ul style="list-style-type: none"> Getting Back Post Vacation School Supplies Savings Disability Plans 	<p>Topic: "Obesity Awareness"</p> <ul style="list-style-type: none"> Fitness and Dieting Wellness Events Labor Day Recipes
October	November	December
<p>Topic: "Financial Planning Month"</p> <ul style="list-style-type: none"> Financial Literacy FSA Tips Breast Cancer Awareness 	<p>Topic: "Open Enrollment"</p> <ul style="list-style-type: none"> Open Enrollment Reminders Featured Benefits 	<p>Topic: "Drunk Driving Prevention"</p> <ul style="list-style-type: none"> PTO Reminders Holiday Safety Holiday Parties



Case Study

Client Profile - Industry: Energy

CHALLENGE

The employer was struggling to reach a diverse, geographically dispersed and varying-level employee population.

GOAL

Effectively communicate benefits to employees and spouses nationally and internationally through unique branding and multimedia channels.

STRATEGIES IMPLEMENTED

- Communications survey with detailed analysis and recommendations
- Year-round communication calendar with custom email templates and text messaging
- Custom benefits website with links to resources, open enrollment information and new hire materials
- Custom open enrollment and new hire video
- Benefits branding throughout all benefits and open enrollment materials
- Implementation support for new internal mobile app

RESULTS

152%

Engagement on custom benefits website (users / eligible lives)

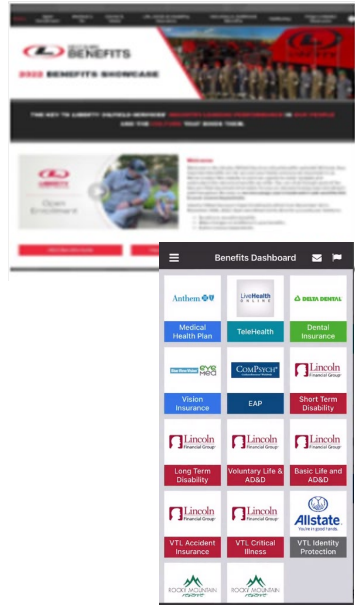


70%

Engagement on mobile app in less than one year



Benefits Website & Mobile App



Internal Logo & Branded Materials



Videos



Branded Samples

BEST DAMN BENEFITS

Fun in the Sun... Without Damage

Did you know skin cancer is the **most common cancer** worldwide? At least 1 in 5 Americans will develop skin cancer by age 70. However, when detected early, the 5-year survival rate for melanoma is 99 percent.

Protect Yourself Today!

- Always wear SPF**
Even when it looks overcast outside, up to 80% of the sun's rays still get absorbed by your skin.
- Love your eyes by wearing sunglasses**
Sunglasses protect your eyes from damaging UV rays that can cause cataracts.
- Limit sun exposure**
The sun's rays are at their strongest between 10 A.M. to 4 P.M. Avoid direct sunlight during these hours!
- Check ups are essential**
Your skin is your largest organ, so take care of it. Get regular check ups with your doctor!

Scan here view your medical benefits and schedule an appointment with a dermatologist.

Home New Hires Medical & Rx Dental & Vision Life, AD&D & Disability Insurance Voluntary & Additional Benefits Qualifying Life Events FAQs & Helpful Resources

2022 BENEFITS SHOWCASE

THE KEY TO LIBERTY ENERGY'S INDUSTRY-LEADING PERFORMANCE IS OUR PEOPLE AND THE CULTURE THAT BINDS THEM.

BEST DAMN BENEFITS

2022 BENEFITS SHOWCASE

SCAN THE QR CODE TO EASILY NAVIGATE AND UNDERSTAND THE EXTENSIVE BENEFITS LIBERTY OFFERS.

QUESTIONS?
PAYROLL, QUESTIONS? PAYROLL@LIBERTYFRAC.COM
GENERAL HR QUESTIONS? HR@LIBERTYFRAC.COM

How to add a website shortcut to your phone's home screen:

Android Devices

1. Launch your Chrome web browser app and navigate to the desired website.
2. On the top right-hand corner of the screen are three dots, click on them.
3. Select "Add shortcut to home screen".
4. The website will appear on your home screen.

Apple iOS Devices

1. Launch your Safari web browser app and navigate to the desired website.
2. Tap the "Share" button at the bottom of the page.
3. On the bottom list of actions, scroll until you see "Add to Home Screen" and tap this.
4. On the next screen, choose a name for the link on your home screen.
5. The website will appear on your home screen.

BEST DAMN BENEFITS

LIBERTY ENERGY SUMMARY OF EMPLOYEE BENEFITS

The key to Liberty Energy's industry-leading performance is our people and the culture that binds us. We want to help you be the healthiest you – at work and home. That's why we offer the Best Damn Benefits for you and your family.

BENEFITS

Liberty Energy employees enjoy the following benefits:

- Life Insurance
- Health Benefits Plan
- Long and Short-Term Disability
- 401(k) Retirement Plan
- Paid Company Holidays
- Annual Leave & Sick Leave
- FSA Plans
- 2, 2 or 2, 1 rotational schedules for field employees

TRAINING & DEVELOPMENT

Our workforce stays on the industry's cutting edge through professional development & continued learning in order to meet the challenges of the future.

- Employee Assistance & Development
- Career Planning
- Training Resources

PERKS AT WORK

We care about our employee's wellbeing and are proud to offer not only the Best Damn Benefits but also an extensive "Perks at Work" program.

- Tuition Assistance
- Virtual Healthcare Visits
- Parental Leave
- Adoption Assistance
- Cell Phone Discounts
- Pet Insurance and more!

For more information on our benefits visit: <https://bit.ly/3nS05dS>

BEST DAMN BENEFITS

Employee Benefits

Welcome

Welcome to the Liberty Energy virtual benefits website! We know how important benefits are for you and your family, and you are important to us. We've created this website to serve as a guide to easily navigate and understand the extensive benefits we offer. You can click through each of the tabs and find important information for you on-demand during open enrollment and throughout the year, so we encourage you to bookmark it and send the link to your covered dependents.

In a Crisis? Your mental health matters!

Text **HOME** to **741741** to connect with a Crisis Counselor. Free 24/7 support at your fingertips.

BEST DAMN BENEFITS

When should I go to the Urgent Care VS. Emergency Room?

Urgent Care	Emergency Room
For when you become sick or injured but your regular doctor is not available.	For true medical emergencies and life-threatening situations. *Hazardous Rx are out of network.
Fever and flu symptoms	Heart attack, chest pain or chest pressure
Cough, cold and sore throat	Shortness of breath or severe asthma attack
Minor cuts, sprains and burns	Head injury/major trauma
Back and joint pain	Uncontrolled bleeding
Earaches and infections	Seizure or loss of consciousness
Diarrhea, vomiting, dehydration	Broken bones

Scan here to view your medical benefits

Measuring Success



Open Enrollment Debrief



- Evaluate your open enrollment planning
- Measure your results
- Assess your project management
- Follow-up and identify opportunities for next year

Measure Results

Volume & Quality of Communications

- Web traffic
- Email click-through and open rates
- Meeting attendance (in person or online)
- Communications surveys
- Focus groups

Benefit & Program Utilization

- Health plan enrollment
- Preventive care
- EAP
- PTO usage
- Philanthropy
- Growth & Development

Financial & Cultural Outcomes

- Claims data
- Total Rewards ROI
- Retention & Internal promotions
- Employee referrals
- 401(k) and HSA contributions

The Value Of Communications

101%

more likely to
trust
their employer's
leadership

94%

more likely to
**feel valued or
appreciated**

80%

more likely to
be satisfied
with their current job

60%

more likely to
**intend to still
be working**
for their organization in
12 months

In Conclusion

- ✓ Educate your employees by **targeting your audience**
- ✓ Create a **personalized experience** and keep your **message simple**
- ✓ Use a **multi-channeled approach**
- ✓ **Strategically plan your communications**
- ✓ **Measure your results and continue to improve**

Q&A



THANK YOU!

 *Alex Lanning Byarlay*

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