

28th Annual **Benny Awards**

save aggressively for retirement."

The SSI Group's workforce is very intellectual, with roughly 380 full-time employees working in information technology, development, analytics, marketing, sales, compliance and other professional positions.

Attracting talent and retaining it are challenges that many high-tech companies face in this era of low unemployment and high competition.

"We are constantly looking for ways to help our employees," Danner says.

That is what he loves best about his job in human resources. That and problem solving.

"I like that challenge. I like the ability to do that and have fun at it. We've got a great staff here, and

it is just enjoyable to come to work every day, so why quit?" he says.

After 38 years in benefits, Danner says he is in no hurry to retire. "I'd like to get a few more years under my belt."

His advice to other people working in the benefits space is to make sure they secure the proper type of help and assistance.

"You want to have a good third party administrator for the plan, and you want to have a good adviser," he says.

Danner also recommends using an adviser that will take on additional fiduciary responsibilities "because they can and will do more for you in the process, which takes a big burden off your mind."

Benefits professionals must keep abreast of what is going on in the industry and investment community and also keep tabs on the reports the record-keeper produces to ensure there are no mistakes or abnormalities.

The benefits industry has "really been a major passion in my life — all aspects of benefits and especially the 401(k) plan because I see the vulnerability that individuals have if they're not paying attention properly in those arenas," Danner says. "I like other aspects of HR, but benefits is my passion." **EBN**

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How one HR pro uses data to increase benefit utilization

Benefitfocus' Misty Guinn keeps her finger on the benefits pulse through annual surveys, ensuring her workers remain "Customer #1."

By Nick Otto

A self-proclaimed data nerd, Misty Guinn, director of benefits and wellness at Benefitfocus, loves to look at numbers. But beyond the quantitative

raw numbers, she also dives deep into qualitative data, which started her on the path to the employee-focused approach she takes to benefit

planning and employee communication.

"When I first joined [Benefitfocus], I spent 90 days digging in and learning and trying to see how people are being communicated with," says Guinn, who launched a total well-being survey and discovered that employees said they were not receiving communications in an adequate time. "They couldn't navigate and find information that they needed as easily as they should be."

The irony was employees of the cloud-based benefits management platform and services provider knew more about the benefits and services their clients provided than they did of their own plans, she says.

So Guinn decided it was time for a change. It was time to start from scratch and establish her employees as Customer No. 1, says Guinn, *Employee Benefit News' 2019 Judges' Choice Benny Award* winner.

"Over the past year and a half, Misty has made a significant and positive impact on the company's benefit programs, improving our associates' lives," says Ray August, Benefitfocus president and CEO. "She is a transformative leader, and for Misty to be recognized in this fashion for her hard work and efforts on behalf of our associates makes this award especially meaningful to us."

Ensuring employees are "Customer #1"

"Essentially, the premise of the initiative was that for us to become the gold standard, we should be the role model of how to fully optimize and realize all the different tools, services and products, not just within our platform, but throughout the entire benefits industry," Guinn says. "You want to drink your own champagne."

The objective of Benefitfocus' total well-being strategy is to create an environment that enables

associates to flourish through programs, products and policies, while striving to embrace all pillars of well-being: physical, mental/emotional, financial and social/purpose.

"We essentially dug into not just our benefit plan design, but how we were communicating with them, how we were engaging with our associates," she says.

With an average employee age of 38, plan design and communication can be a challenge, with workers often being fatigued or confused with benefit offerings. According to a recent Benefit-solver report, 30% of workers say they are outright confused when trying to select benefits during open enrollment.

"Open enrollment can be a very overwhelming time. ... It's like drinking from a fire hose."

"Benefits is such a personal journey for people," she says, "and so I think we have a lot of people who are just really experiencing certain health issues or starting to look at different milestones in life, like purchasing homes or starting a family."

Whether a new hire or an employee who recently had a baby and is going through a qualifying life event, Guinn's aim is to make it feel that the company is supporting them through those "moments that matter."

"That's been a really fun thing to take on," she says, "and just see how we're not only creating better consumers of our benefits package, but we're creating more knowledgeable people in the benefit industry altogether."

The "Fortnite effect"

Continued communication outside of open enrollment continues to be a struggle for many employers.

According to an Open Enrollment Readiness Benchmark report earlier this year, planning/designing employee communications came in at just 37 in November — an 11-point drop from the score of 48 in October and a 13-point decline from the September score of 50.

The challenge hasn't been lost on Guinn. "It started out with looking at how can we break down communications," she says. "I originally started with quarterly releases, and that idea came from the 'Fortnite effect.'"

She credits the "Fortnite effect" phenomenon to her two young sons, who would wake up at 3 a.m. and anxiously await each new release of the popular online video game.

"Open enrollment can be a very overwhelming time, not for just us as benefit professionals, who live and breathe benefits all year long," she says. "I can only imagine someone that isn't used to hearing the jargon all day having to make all of these decisions within a two-week time frame. It's like drinking from a fire hose."

Every quarter will be themed with a focus on wealth, health and lifestyle; and then the fourth quarter focusing on open enrollment season.

Alongside quarterly themes, going a step further she looks at monthly awareness months. For example, during breast cancer awareness month, she highlights the preventive mammograms that are available through the health plan, she adds.

"I think that's been the biggest thing with that 'Fortnite effect,'" she says. "It's not just about communications; it's about actual enrollment at that time. [Employees] hear about what was going to be open to them, but they had to wait for some open enrollment time in the fall, it's going to lose its value."

"That's been the biggest piece for us is to see people opting in and actually making these enrollment decisions," she adds.

As a result of her efforts, Benefitfocus saw a 72% adoption rate into its high deductible health plans during the 2019 open enrollment period, above the national average of 25 to 30%. Additionally, there was a 27% increase in employee contributions to health savings accounts and significant growth in enrollment in various voluntary income protection products.

Keeping a pulse on the future of benefits

Outside open enrollment, as part of the Customer No. 1 initiative, Guinn says she utilizes her annual survey to help keep a pulse on where her employees are.

"Any time I'm looking to add a benefit or launch a communications campaign, I always want to make sure it fits into [our] culture, and that we're offering this for a reason," she says.

Offering many benefits isn't her specific goal. Instead, it's about making sure that she's offering benefits at the right time and that they make sense to her workforce.

In her most recent survey, when associates were asked if they thought benefit communication was adequate and delivered in a timely manner, the

The benefits realm has moved from being like the elementary school cafeteria to offering fine dining. Instead of being satisfied with whatever you got, now you can speak with the chef and get guided tastings and pairings.

"strongly agree" response more than doubled from the prior year, she says.

"I feel we can look at enrollment data and utilization data from our carriers and partners, but I feel the secret weapon to truly building the most innovative plan that's going to speak to your employees is employee feedback," she says.

"Too many times in benefits, we make assumptions, and we all know what happens when you assume."

And as the war for talent continues to rage on, more statistics suggest employees put even greater importance on having the ability to customize their benefit package, increasing their loyalty toward an employer, she notes.

"I think we're starting to see more and more people value, or at least put emphasis on culture and benefits outside of just a salary," she says.

When it comes to the future of benefits, it's like comparing the elementary school cafeteria with a fine dining experience.

The old mentality was more like a cafeteria experience, where an employee felt rushed and had to be satisfied with what they got, she says.

Now there's been "this shift to fine dining," she says, "where it's personalized; you can speak to the chef, and you have guided food tastings and wine pairings."

That's the paradigm shift employers must get on board with because that's what employees expect, she adds.

"It's more than that whole philosophy around 'it's not one size fits all,' which I know is used a lot in our industry, but finding a different way to engage them in that process is going to be a key thing for us," she adds. "Everyone has been in that cafeteria school lunch environment, and hopefully at some point, you experience getting to eat at that fine dining event." **EBN**