

eBen.work – White Paper

How Technology is Changing Employee Benefits

Author: Walid El Afifi – eBen.work Founder and CEO - (Date: December-19)

Content

Introduction 2

Employee Benefits Portal 2

Gamification 2

‘Virtual’ Health Care 3

Big Data 3

Conclusion 4

About eBen.work 4

Introduction

Rapid technological advances are changing workplaces in a variety of ways — including in the way employers provide benefits and educate their employees about the options available to them. Employers increasingly are harnessing the power of technology to make the process of employee benefits education and delivery more efficient and effective every day. Technology also has empowered employees to take charge of many of their own benefits decisions. This white paper will examine four new ways technology is changing employee benefits for the UAE workforce.

Employee Benefits Portal

Providing a benefits resource library with a variety of information about employee benefits (including bulletins, updates, newsletters and FAQs) keeps employees informed about their benefits options and provides a one-stop-shop for benefits policies and other important information they need to make sound decisions and get the most out of their benefits. An online portal – branded to the employer is a great place to keep all this information and make it easily accessible to employees at work and at home.

A recent employee benefits technology study conducted by the Employee Benefits News in the US finds that a growing number of companies' benefits technology spending is directed at building and maintaining employee benefits portals. Making these portals more interactive and engaging has found its place on HR leaders' KPI list and is surely gaining more attention from companies who care about employee wellbeing.

“An employee benefits portal needs to be more than just a static website that holds PDFs associated to insurance plans,” said Chris Mainor - CHRO. “It should also include interactive features that help employees better understand their plan options.” For example, it should include side-by-side comparison tools that allow employees to easily review their coverage choices. “Employers should also post a variety of content at different times throughout the year,” Costello Rotti – VP HR says. “These may be quick tips or articles regarding health and fitness, financial wellness, stress management and under-utilized features of the benefits plans in place.” Including

information about new hires or existing employees, such as photos and Q&As, can help keep the portal engaging.

In fact, some employers' portals provide more in-depth and interactive health and wellness resources such as patients' education, health risk assessments, medical reference programs/library, multimedia visual learning assets and online healthcare advice.

Gamification

Gamification apps are becoming an important part of wellness programs as companies look to control health care costs. “Gamification is a powerful tool for benefits leaders to alter behaviour across an organization,” says Adena DeMonte, vice president of marketing at health and engagement platform Keas Health. “We are seeing more and more benefits leaders turn to gamification to optimize everything from increasing health risk assessments (HRA) and biometric screening completion to health coaching to benefits utilization.” DeMonte says there are two types of gamification: One involves offering game-like-experiences to achieve nongame objectives. “For example, offering short quizzes to employees on wellness, or any other topic, is a gamified experience,” DeMonte says. “Because these are fun and quick, they're more effective for communicating important information than long articles or videos.”

The other type of gamification involves the use of game psychology to drive behaviour, DeMonte says. “Leaderboards, points, badges, progress bars, team competition and levelling are just a few of the game mechanics that can be used for virtually any experience and goal.” Gamification programs work best when they help people achieve goals, so well-being and health programs are some of the most useful places to employ them. According to a 2013 study by Buck Consultants, 62 percent of employers use some kind of technological gamification to promote mental health engagement. “These techniques are extremely effective in improving employee wellness and disease management,” DeMonte says. “Intrinsic motivation — that is, psychological motivators that make us want to do something that don't require a tangible reward — are some of the best ways to change health related behaviour. Gamification can help employees

both with achieving health goals and with their benefits usage in general.” DeMonte says.

Gamification principles can help employees commit to small changes in their lives on a daily basis, which can help them hit their health goals in the long run. “For benefits awareness and usage, gamification can offer a sense of progress and clear direction in relevant programs for each employee, optimizing the right kind of utilization. We have seen significant reduction in health risk factors along with organization-wide increases in health benefit usage across all of our employer clients and two million members.”

‘Virtual’ Health Care

The Affordable Care Act (ACA) has prompted changes in the U.S. health insurance system that has both employers and employees focused on costs. Encouraging employees to take control of some of their health care decisions keeps them involved in the process, and “virtual” health care initiatives can help employers and employees control costs by providing answers to non-critical questions quickly and remotely, via online portals, apps or other remote technologies.

Cost containment is one of the big factors pushing technological initiatives in health benefits, says Soula Chronopoulos, vice president and group head of the A.D.A.M. division at Ask A Doctor, the company’s telemedicine initiative. In addition, employee productivity has helped pique interests in high-tech solutions for getting answers to medical questions.

“When we look at our staff, it’s clear how many days we save in productivity when we have a medical question and ask it online and not have to lose time taking off work,” Chronopoulos explains. “If you look at why patients go to see doctors, it’s because they’re not sure if they have something that’s problematic. With Ask A Doctor, they can take a picture of what’s bothering them, send it and get an answer within the hour.”

Technology has been making advances in health care for some time, Chronopoulos says, but it’s only recently that it’s been helping patients manage their own health. “The emergence of the electronic medical record

(EMR) has made it easy to track and bill, but it doesn’t really help the patient. EMR isn’t telemedicine, it’s just tracking.” But now telemedicine is moving from tracking patients through the system to focusing on innovations such as online care plans, where a specialist can view a patient’s personal health records and suggest things to improve that patient’s lifestyle or treatment from anywhere with internet access. Another option is a curb-side consultation, where someone with an injury may need to see a specialist, but instead of waiting for months, they can get an appointment at a nearby doctor and get an answer the same day. “It takes the burden off the health care system,”

Chronopoulos says. “Employers who provide a service similar to Ask A Doctor can give employees a chance to take care of their own health issues. People leave work when they’re worried about family members who aren’t feeling well and might need medication,” Chronopoulos says. “They’re looking for answers about their children, especially if they’re a new parent.”

“An employee who needs to leave for an ear-ache and have it examined at a clinic may be gone for three hours,” Chronopoulos says. “But by using a service like Ask A Doctor, the employee can log in from work and ask about the problem online. While the doctor still might have the employee come in for an exam, it can cut down on ‘what if’ appointments that aren’t necessary. The ROI is much higher when you factor in something like lost workdays.”

“Employees see a lot of value in personalized medical advice,” Chronopoulos says, and “it can help minimize the unnecessary use of over-the-counter medicines and other services. Having access to medical information and advice no matter where people are can also provide peace of mind when traveling or relocating.”

Big Data

Using analytics to break down big data and extract employee benefits information can help employers identify disease trends and utilization patterns so they can build more efficient and effective benefits packages. Harnessing the power of big data can help organizations better understand how benefits

packages are being used and what new options may be valuable to employees.

In addition, big data analytics can in some cases be used to make predictions about possible employee behaviour. “Data-savvy organizations can create probability models and forecast the likelihood of certain events taking place,” says Tim Glowa, co-founder and partner at Bug Insights. Predictive analytics can help indicate whether a candidate may sign up for a certain benefits package upon hiring, for example, or whether employees with certain packages are likely to stick with the company for the next six or 12 months.

Conclusion

Employers who want to keep their employee benefits packages effective, competitive and cost-efficient are increasingly turning to technological solutions. With the help of vendors, they can mix and match these solutions to meet their organizations’ unique employee benefits needs.

About eBen.work

At eBen FZE, we believe that an employee often gives the best of themselves to a company that seeks to serve its employees both inside and outside of the workplace. People should benefit from their job every day and, through these

benefits, feel proud of the company that helps them accomplish career and life goals.

Our Mission is to help Employees improve the quality of their daily lives by accessing the largest selection of relevant employee benefits offered at an exclusive discount.

We help companies find ways to serve employees by offering an advantage and a reward for hard work and commitment to their employer.

We provide a comprehensive, secure portal that helps companies serve their employee’s needs through an all-inclusive platform of employee-centric benefits with exclusive discounts.

For an ever-growing employee purchasing power, we handpick our vendors, partners, and providers. All of our business partners and suppliers are giving eBen.work members access to exclusive discounted rates. Vendors have different discount rates depending on the nature of the product or service they offer. eBen.work has agreed with all of them to offer their products or services at their best exclusive discount or the same prices as their largest accounts. This means that our customers and their employees pay the same per unit as the biggest companies in the region no matter their size.

Disclaimer

The preceding is intended to outline our general products and service direction. It is intended for information purposes only and may not be incorporated into any contract. It is not a commitment to deliver any material, service usage, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for eBen FZE products remains at the sole discretion of eBen FZE.

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the eBen FZE, except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission requests info@eben.work.
Copyright © 2019 by eBen FZE.