

# Benefit Communications Study

**Commissioned by:  
Univers Workplace Benefits**



**STRATA**  
RESEARCH

# Introduction

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Evidence shows that employees who are more  
provide high job satisfaction ratings and contribute to  
lower turnover rates.

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Vjg" cpen {" uku" qh" vjg" uwtxg {" fcvc" vjcv" hqnnqy u" ku" kpvpgpf" vq" wpeqxg" gzkuvkipi" vtgpfu" vjcv" o c {" rtqxfkfg" kpuki j v" hqt" g o rnq{gtu" y j q" y ku j" vq" o czk o k | g" vjg" ghLekgpe {" qh" vjgkt" g o rnq{ ggu0" dpggLv" gptqnn o gpv" r tqegu" cpf" vjg" cf o kpkvutcvkqp" qh" uwe j" dpggLv0"

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JT"Fktgevqt"qt"Opcpig t	; '	423/3222	53 '
Cfokpukvtcvkxg	7 '	3223/7222	44 '
Gornq{gg"Tgncvkqpu	7 '	7223-	42 '
Vtckpkpi"cpf"Tgetwkvkpi	4 '		
Xkeg"Rtgukfgpv"qh"JT	4 '	Region	
Kpvgtpcn"Eqpuwncpv	4 '	Yguvgtp	57 '
Qrgtcvkqpu"Opcpigogpv	3 '	Uqwjgcu	52 '
Qvjgt"	6 '	Okfyguv	43 '
		Pqtvjgtp	37 '
Industry		Business Type	
Ocpwhcewtkpi	38 '	Nqecn	64 '
Jgcnvj"Ectg	34 '	Pcvkqpcn	47 '
HkpcpekenlKpuwtcepglTgcn"Gucevg	33 '	Kpvgtpcvkqpcn	42 '
Pqv/Hqt/RtqLv	32 '	Tgikqpcn	35 '
Ugtxlegu	; '		
Iqxgtpogpv	9 '		
Gfwecvkqp	8 '		
Tgvckn"Vtcf g	7 '		
Vgejppqni{"Uqhv yctg"cpf"Ugtxkegu	6 '		
Eqoo wpkecvkqpu!Wvknkvkgu	5 '		
Yjqngucng"Vtcf g	4 '		
Rwdnkujkp i lDtqcfecuvkpi lOgfk	4 '		
Rwdnke"Cfokpukvtcvkqp	4 '		
Eqpuvtwevkqp	4 '		
Vtcpu rqtvcvkqp	4 '		
Ngicn	3 '		
RjctocegwkecnlDkqvge j lNkhg"Uekgpeg	3 '		
Jqurkcnkv{ lVtcxgn" ("Vqwtkuo	3 '		
Gpvgtvckpogpv	3 '		
Qvjgt	5 '		

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the diversity of those who participated in this research study. In the end, human resources professionals employed in a variety of industries varying in region and size were represented.

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Pqvg<"Vqvcnu"ykmn"pq"cnyc{u"gs wcn"322 "'fwg"vq"tqwpfkipi0



# Executive Summary

**Identifying Trends  
& Opportunities**



**STRATA**  
RESEARCH

# < i a Ub'7Ud]hU' . Protecting Your Investment

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Cv"vj g"eqtg"qh"vj ku"qdlgevixg"nkgu"vj g"pggf"ht"ghhgevixg"eq o o wpkecvkqp0"Uweeguuhwn" eq o o wpkecvkqp"vge j pks wgu"y knn"gpuwtg"vj cv"g o r nq { ggu"ctg"gf wecv g f"cdqww"vj g k t"dgpgLvu" qrvkqpu."vj g t g d { "gptkej kpi"vj g k t" g p t q n n o g p v" g z r g t k g p e g" c p f" d g p g L v k p i" g o r n q { g t u" c p f" g o r n q { g g u" c n k m g 0" V j k u" L p f k p i." e q w r n g f" y k v j" n g c t p k p i" v j c v" v j g" c t g c" q h" i t g c v g u v" e q p e g t p" h q t" j w o c p" t g u q w t e g" r t q h g u u k q p c n u" r t q x g f" v q" d g" c w t c e v k p i" c p f" t g v c k p k p i" g o r n q { g g u." k n n w u v t c v g u" v j c v" y j k n g" v j g" v { r g u" q h" d g p g L v u" c x c k n c d n g" v q" g o r n q { g g u" k u" e t k v e c n." v j g" L t u v" j w t f n g" k u" g f w e c v k p i" g o r n q { g g u" k p" i" g p g t c n 0

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Ü^\*æ!â|/^••Á[-Á, @æc^ ]^•Á[-â^}^, cÁ[ ]cá[ ]•æ& [ { ]æ] ^Á[~^!•ÉÁçãâ^}&^Á •@[ , •âc@æc^ { ]|[ ^^^•Á, @[Áæ!^Á { [!^Á\ ] , |^â\*^æâ|^æâ [ ~câc@^â!^â^}^, c•Á are more likely to provide high job satisfaction ratings and contribute to lower turnover rates.  
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# Benefits Programs

**Employee Participation  
& Satisfaction with Benefits**



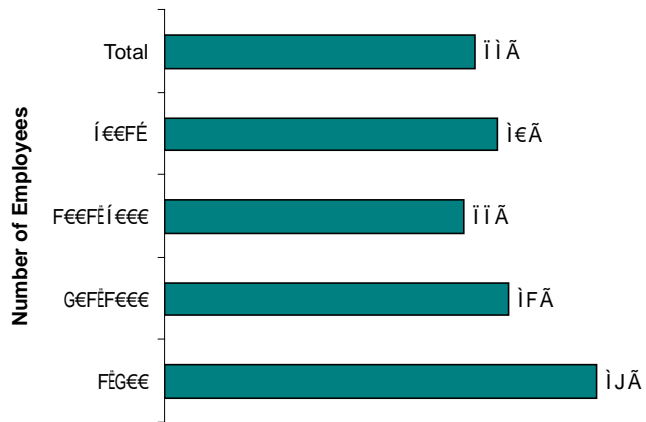
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Y jgp"gzc o kpkpi"gnk i kdknkv{"d{"eq o rcp{"uk | g."kv"ycu"gxkfgpv"vjcv"eq o rcpkgu"ykvj"hg ygt"vjcp"423"g o rnq{ggu"jcf"c"jki jgt"rgtegpv"qh"gnk i kdng"g o rnq{ggu"vjcp"vjgkt"nctigt"eq o rcp{"eqwpvgtretvu0"Eq o rcpkgu"ykvj"3223"vq"7222"g o rnq{ggu"eq o rcp{/ykgf"vtgpfgf"vq yctf"jcxkpi"vjg"ngcu"rgtegpv"qh"g o rnq{ggu"gnk i kdng"hqt"dggpLvu0"

**What percent of employees are eligible to receive benefits company-wide?**



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	1-200	201-1000	1001-5000	5001+
Ocp'igf'Og'fkecn'Rncp	97'	97'	9;'	:6'
Kpfg o plv {'Og'fkecn'Rncp	3:'	38'	4;'	6;
Eqpuw o gt'Ftkxgp'Jgcnvj'Rncp*EFJR+	:'	35'	37'	43'
Rtguetkrvkqp'Ftwi'Eqxgtc'ig	:7'	:3'	:;'	322'
Fgpvcn'kpuwtcepg	:5'	:;'	:;'	:;'
Xlukap'kpuwtcepg	92'	9:'	:8	:7
Dcuke'Vgt o'Nhkg	:9'	:3'	322	:7'
Dcuke'CF ( F	:7'	9:'	:8	:;'
Jgcnvj'ectg'Tgk o dtwug o gpv'*HUC+	92'	:4'	:7'	94'
Fgrgp'f'gpw'Ectg'Tgk o dtwug o gpv'*FUC+	86'	87'	97'	7:'
Tgvktg o gpv'Rncp	:2'	:5'	:4'	:3'
Ujqtw/Vgt o'Fkucdnkv {	92'	:3'	:3'	:3'
Nqpi/Vgt o'Fkucdnkv {	:9'	:2'	:7'	:8'
Nqpi/Vgt o'Ectg	38'	38'	4;'	69
Go rñq { gg'Cuukuvcpv'Rncpu	88'	:4'	:3'	:;'
Xqñwpvct {'Vgt o'Nhkg'kpuwtcepg	79'	94'	:;'	9;'
Xqñwpvct {'CF ( F	68'	75'	78'	99'
Yjqng'Nhkg'kpuwtcepg	33'	34'	35'	34'
Wpkxgtucn'Nhkg'kpuwtcepg	4'	9'	35'	9'
Ceek'f'gpw'kpuwtcepg	4:'	46'	43'	59'
Etkvkecn'kmpguu	37'	34'	49'	48'
Ngicn'Rncpu	32'	37'	32'	64'
Cwvq' ( " Jq o gq y pgtu'kpuwtcepg	:'	6'	35'	48
Eq o r'wgt'Rwte'j'cug'Rtqitc o u	:'	32'	35'	55'
Hkpcpekn'Rncppki'Cuukuvcpeg	43'	38'	6'	64'
Jgcnvj'Tkum'Cuuguu o gpv	35'	53'	47'	59'
Rgtuqpcn'Vk o g'Qhh	96'	88'	93'	:3'
Yqtm'Nhkg'DgpgŁvu	4:'	46'	55'	78'
Eqpvkpwki'Gfwecvkp'Rtqitc o u	78'	75'	85'	:;'

,Tgurqpquut'gegxkpi'hgygt'vjcp'9' 'kp'ciitgicvg'jcxg'dggp'qokwgf0

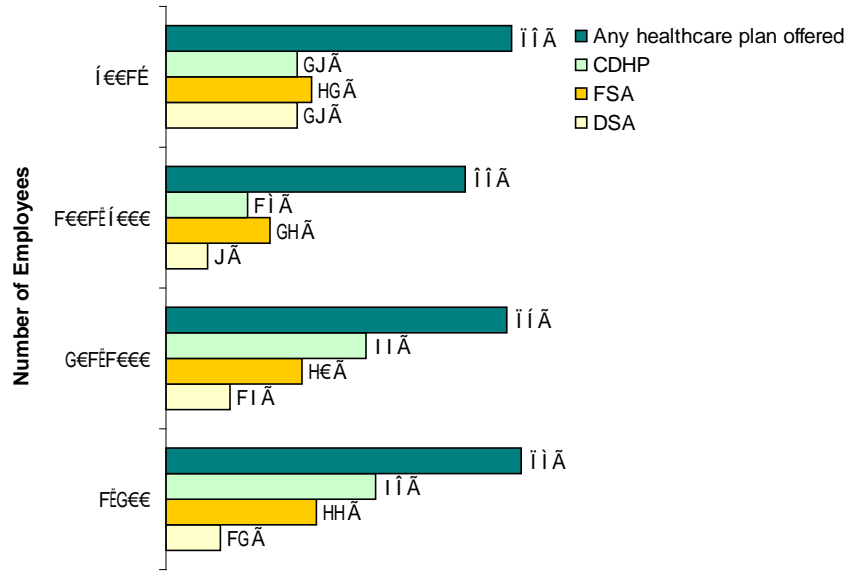
G] [b]ÙWUbh'm' a cfY''_Y'm'hc'cZZYf'h\Ub'Wc a dUbjYg'g]nYX''''				
3/7222	3/3222	3/422	3223/7222	423/3222

# 6 YbYÙhg'Dfc [ fU a g

Gxkfgpeg."jqy gxt."uwi iguvu"vjcv"pqv"cmn" g o rnq { ggu"ctg"vcnkpi"cfxcpcvc ig"qh"vjg" dpggŁvu"vjcv"vjg{"ctg"dgkpi"chhqtfgf0"

Rctvkewncn{"pqvcdng"ku"vjcv"eq o rcpkgu"ykvj"3223"vq"7222" g o rnq { ggu"vgpf"vq"jcxg" vjg"nq y guv" rctvkekrcvkqp"kp" dpggŁvu"qhhtgf." y jknq"u o cngt"eq o rcp {"uk | gu"\*3222" g o rnq { ggu"qt"hg y gt+"vgpf"vq"jcxg"vjg"jki j guv" rctvkekrcvkqp."ucxg"fg r gpf gpv"ectg" t gk o dwtug o gpv0

**What percent of your employees participates in...?**  
6m'7c a dUbm'GjnY

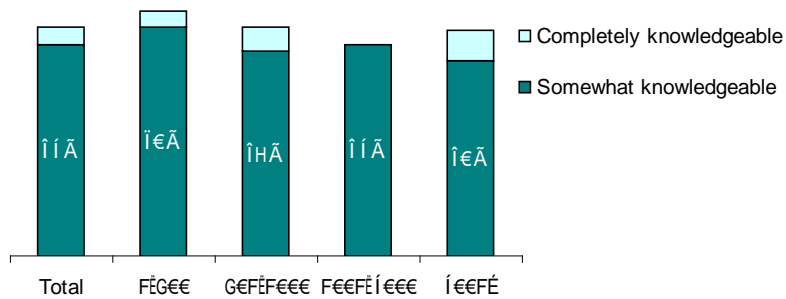


# Employees Knowledge cZ' 6 YbYÜhg

Fgurkvg"vjg"ncti g"rgtegpvcig"qh" g o rnq{ggu"vjcv"ctg"ewttgpn{"gptqmgf"kp" g o rnq{gt/urqpuqtgf" dpggŁvu" rtqi tc ou." tguwnvu" kpfkecvg" vjcv" g o rnq{ggu" ctg" uvkm" pqv" cu" mpqyngf i gcdng"cu"vjg{"eqwnf"dg"ykvj"tgurgev"vq"vjgkt"ewttgpn" dpggŁvu"cpf"pggfu" hqt"tgvtg o gpv0"

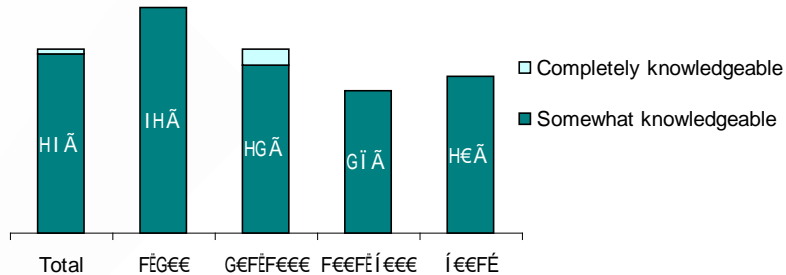
Approximately two-thirds of those surveyed indicated that their employees were somewhat knowledgeable about c@^Áà^}^, c•Áæçæà|æà|^Ác[Ác@^ { ÉÁ, @á|^Á[ ]|^Á Í Á-^|cÁc@æcÁc@^á:Á employees were completely knowledgeable.  
.....

**<c k' \_bc k`YX [YUV`Y`UfY`Y][ ]V`Y`Y a d`cmYYg`UVc i h`**  
**the benefits available to them?**  
**By Employee Size**



Hwtvjgt o qtg."qpn{"57 ' "qh"rctvkekrcpvu"hgnv"vjcv"vjgkt" g o rnq{ggu"ygtg"mpqyngf i gcdng" cdqvw"vjgkt"Łpcpekcn"pggfu" hqt"tgvtg o gpv0"

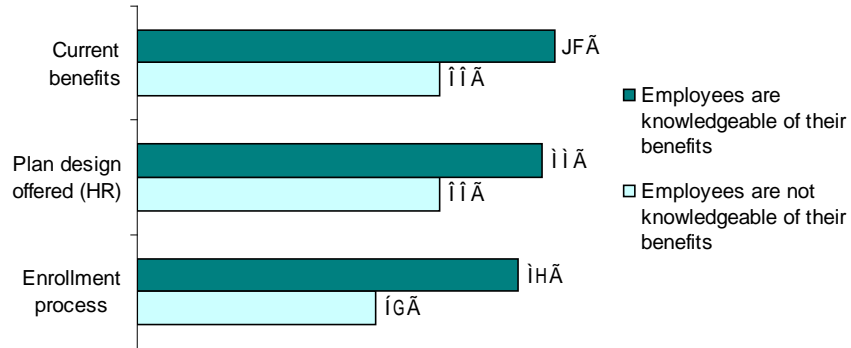
**<c k' \_bc k`YX [YUV`Y`UfY`Y][ ]V`Y`Y a d`cmYYg`UVc i h`**  
**their financial needs for retirement?**  
**By Employee Size**



# Employee Retention & Satisfaction

Gxkfgpeg"ujqyu"vjcv"kpctgckupi"vjgkt"yqtmgtu"wpfgtuvcpfkipi"qh"dggpLvu"eqwnf"jgnr" g o rnq { gtu"vq"dqquv"g o rnq { gg"ucvkuhcevqkq"ngxgnu."y jkej"kp"vwtp"eqwnf"tckug"tgvgpvkqp" tcvgu0"Vjg"uwtxg{"tguwnvu"tgxgcngf"vjcv"eq o rcpkgu"y jq"kp"fkcevgf"vjcv"vjgkt"g o rnq { ggu" ygtg"mpqyngfi"gcdng"cdqww"vjg"dggpLvu"cxckncdng"vq"vjg o "ygtg"ukipkLecpvn{" o qtg" nkmgn{"vjcp"vjqug"y jq"qg"g o rnq { ggu"ygtg"pq"mpqyngfi"gcdng"vq"kp"fkcevg"cjki"j"ngxgn" qh"ucvkuhcevqkq"hq"vjg"hqnnq"ypki"vjtg" o gcuwtgu<

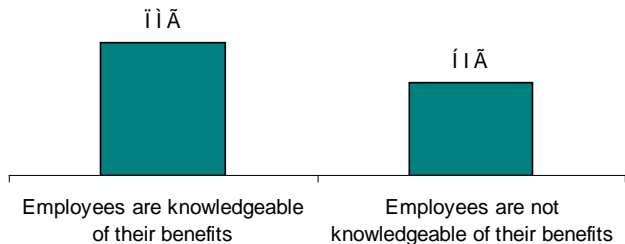
## How satisfied are your employees with ... ?



Go rnq { ggu"y jq"ctg"mpqyngfi"gcdng"cdqww"vjgkt"dggpLvu"ctg"5: ' " o qtg"nkmgn{"vq"dg"ucvkuLgf"y kvj"vjg o 0"

Kp" c" ukoknet" xgkp." eq o rcpkgu" y jq" hgnv" vjgkt"g o rnq { ggu"ygtg" mpqyngfi"gcdng"cdqww" vjgkt" dggpLvu" rncpu" ygtg"cnuq"ukipkLecpvn{" o qtg" nkmgn{" vjcp" vjqug"y jq"fkf"pq"vq" guvk o cvg"cp"cppwen"tcvg" qh"g o rnq { gg"vwtpqxtg" cv"42 ' "qt"nguu0"

## Percent of companies that experience less than 20% turnover:



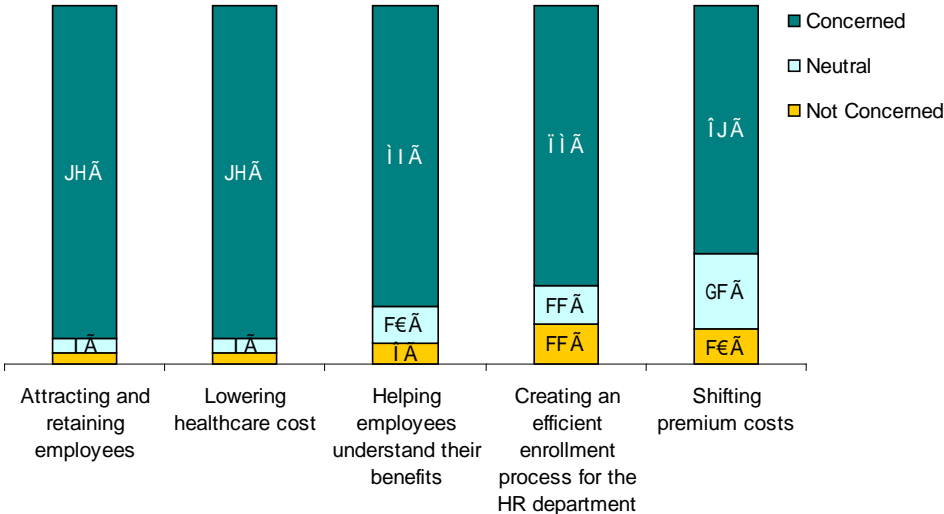
V@^•^!^•~|c•Áæ\*æã}Áâ^ { [ ] •c!æc^Ác@^Á•â\*}ã, &æ}cÁ improvements in employee retention and satisfaction that can be realized when steps are taken to â}&!^æ•^Á^ { ] [ ^^^Áæ, æ!^}^••Áæà [ ~cÁc@^Áà^}^, c•Á that are available to them.

# 9 a d`cmYf' 7 cbWYfbg

Y jgp"cumgf"vq"tcvg"vjg"ngxgn"qh"eqpegtp" c o qpi "vjg"uc o g"kuuwgu"tgi ctfkpi" g o rnq{gg" dpgpLvu."nq y gtkpi" j gcnv jectg"equvu"cpf" cwtcevki" cpf"tgvcckpki" g o rnq{ggu"vqr rgf" vjg"nkuv."tgegkxkpi" kfgpvkecn"tcvkpi u" y kvj "tgurgev"vq"vjg"ngxgn"qh"eqpegtp0

Vjgug"tguwvu" fg o qpuvtcvg"vjcv"eq o rcpkgu"ctg" y gnn/cy ctg"qh"vjg"Łpg"dcncpeg"vjcv" pggfu"vq"dg" o ckpvckpgf"dgvy ggp" o kpk o k | kpi "equvu" y jkng"cv"vjg"uc o g"vk o g"gpuwtkpi" vjcv"vjgkt" dpgpLvu"qr vkqpu"ctg"hexqtcidng"gpqwi j "vq"cwtecv"pg y "rgqrng"cpf"mggr"ewttgpv" g o rnq{ggu"ucvkuŁgf0"

How concerned are you regarding the following issues:

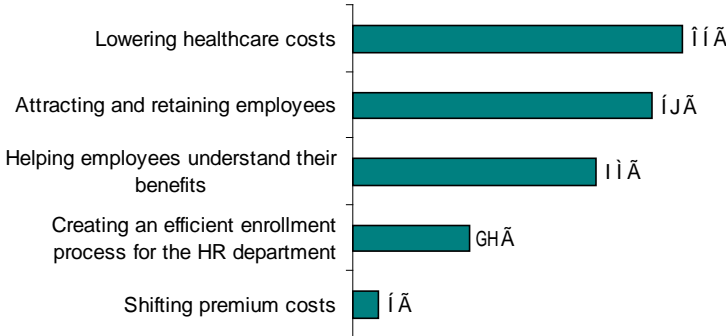


Vtcemkpi" uk o knctn{."vjqug" y j q"vwknk | g" c"ugnh/ugtxkeg" gptqnn o gpv"u {uvg o " y gtg"nguu" eqpegtpgf" y kvj "etgcvkpi" cp" ghŁekgpv" gptqnn o gpv" rtqegu" hqt" vjg" jw o cp" tguqwtegu" fgrctv o gpv." cpf" vgpfgf" vq" dg" o qtg" eqpegtpgf" y kvj" cwtcevki" cpf" tgvcckpki" g o rnq{ggu0"

# 9 a d`cmYf'7 cbWYfbg

Y j gp"cumgf"vq"tcvg"vjg"4"kuuwgu"qh" o quv"eqpegtp" ykvj"tgictfu"vq"g o rnq{gg"dpggŁvu." tguwnvu"vtcemgf"uk o knctn{."cu"cr rrtqzk o cvgn{"vyq/vjktfu"qh"tgurqpfgpvu"rtqxfgf" o gpvkqpu"tgncvgf"vq"nqygtkpi"jgcnvjectg"equvu." y jkng"cvwtcevkpi"cpf"tgvcckpi" g o rnq{gg"ycu"enqug"ugeqpf0"

**Which of the following issues are the top two concerns of your human resources department?**



.....

Fkhhtgpegu" ygtg"ci ckp"gxkfgpv"co qpi"eq o rcp{"uk|g"kp"vgt ou"qh" vjgkt"vqr"eqpegtpu0"Nctigt"eq o rcpkgu"\*vjqug"ykvj" o qtg"vjcp"7222" g o rnq{ggu+" ygtg"uk i pkŁecpvn{"nguu"nkmg{"vq"dg"eqpegtpgf" ykvj" nqygtkpi"jgcnvjectg"equvu."dww" o qtg"eqpegtpgf" ykvj"cvwtcevkpi" cpf"tgvcckpi"pgy"g o rnq{ggu"cpf"etgcvkpi"cp"ghŁekgpv"gp tqm o gpv" rtqeguu"hqt"vjg"jwo cp"tguqwtegu"fg rctv o gpv0"

.....

# Benefit Communication

**Channels:**  
Assessing the Current Situation

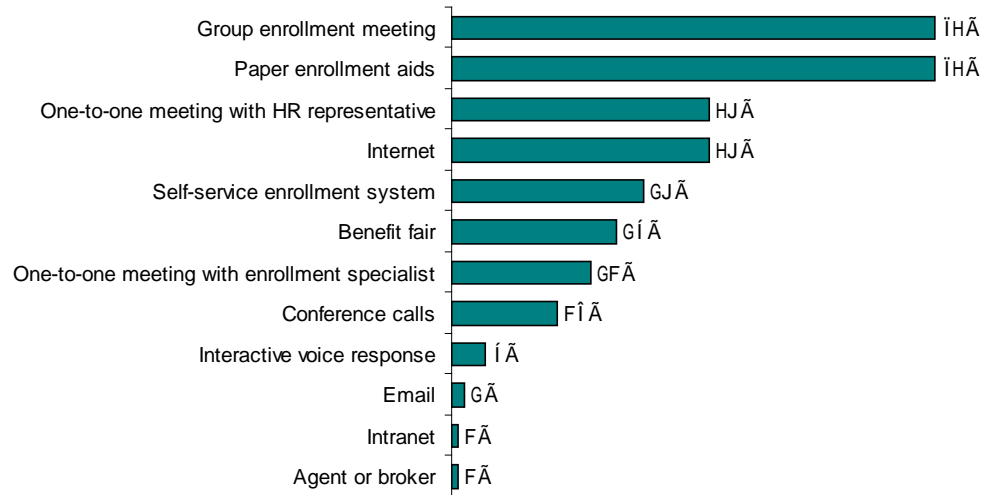


**STRATA**  
RESEARCH

# 7 i ffYbh'9bfc` a Ybh' 7c a a i b]WUh]cb' AYh\cXg

Eqpukfgtkpi"vjcv" go rñq{ggüø"mpqyngfi g"qh"vjgkt"dpggŁvu" jcxg"dggp"ujqyp"vq" fktgevn{"k o rcev" go rñq{gg"ucvkuhcevkkp"cpf"tgvgpvkqp."eq o o wpkecvkpi"vjgug"dpggŁvu" vq" go rñq{ggü"ku"qdxkqwun{"k o rqtvcpv0"

## How do you communicate with and/or enroll employees regarding their benefit options?



.....

Y jknq" c" xctkgv{" qh" o gvjqfu" ctg" wugf" vq" kphqt o" cpf" tgi kuvgt" go rñq{ggü"fwtkpi"qrgp"gpqnn o gpv."vjg" o quv"eq o o qp" o gvjqfu" wvknk|gf"d{"g o rñq{gtu"kp" i pggtca"ctg" i tqwr"gpqnn o gpv" o ggvpkiu" cpf"rcrgt"gpqnn o gpv"ckfu0"

.....

# 7 i ffYbh'9bfc` a Ybh' 7c a a i b]WUh]cb' AYh\cXg

Y j kng"i tqwr" gptqnn o gpv" o ggkpi u"cpf" rcrgt" gptqnn o gpv" ckfu" ygtg" vjg" o quv" eq o o qp" gptqnn o gpv" o gvj qfu" c o qpi" eq o rcpkgu" kp" ci i tg i cvg. "vjgtg" ygtg" fkuvkpev" fkhgtgpegu" kp" eq o o wpkecvkqp" rtghgtgpegu" c o qpi" eq o rcpkgu" dcugf" qp" uk | g()

Y j kng"hg y" fkhgtgpegu" gzku" c o qpi" eq o rcpkgu" ykvj" 3222" g o rnq { ggu" qt" nguu. "vjgtg" ygtg" fkuvkpev" fkhgtgpegu" kp" gptqnn o gpv" eq o o wpkecvkqp" o gvj qfu" c o qpi" eq o rcpkgu" ykvj" nct i gt" g o rnq { gg" uk | gu()"

Š" Kp" urgekŁe. "eq o rcpkgu" ykvj" 3223" vq" 7222" g o rnq { ggu" tgn { " o wej" o qtg" j gcxkn { " qp" rcrgt" gptqnn o gpv" ckfu. "i tqwr" gptqnn o gpv" o ggkpi u" cpf" dpgpŁv" hcktu. "cpf" nguu" qp" qpg/vq/qp" kpvtgcevkqp" qt" vjg" kpvtgtpgv()

Š" Eq o rcpkgu" y j q" g o rnq { " o qtg" vj cp" 7222" g o rnq { ggu" cpflqt" ctg" kpvtgtpcvkqpcn" kp" ueqr g" vgp f" vq" eq o o wpkecvg" ykvj" vjgkt" g o rnq { ggu" o qtg" uq" xkc" vjg" kpvtgtpgv. " ugnh/ugtxkeg" gptqnn o gpv" u { uvg o u. "cpf" dpgpŁv" hcktu" cpf" ctg" nguu" tgnkcpv" qp" rcrgt" gptqnn o gpv" ckfu" cpf" i tqwr" gptqnn o gpv" o ggkpi u()

## How do you communicate with and/or enroll Ya d`cmYYg'fY [UfX]b [ `h\Y]f'VYbYU`h`cdh]cbg3 (By Employer Size)

	Total	1-200	201-1000	1001-5000	5001+
Rcrgt" gptqnn o gpv" ckfu	95 '	92 '	92 '	83%	89 '
I tqwr" gptqnn o gpv" o ggkpi	95 '	97 '	98 '	95 '	85 '
Qpg/vq/qp" o ggkpi" ykvj" J T" tgrtgugpvcvkg	5; '	66 '	58 '	55 '	66 '
Kpvtgtpgv	5; '	47 '	42%	4; '	67%
Ugnh/ugtxkeg" gptqnn o gpv" u { uvg o	4; '	: '	46 '	53 '	63%
DpgpŁv" hckt	47 '	: '	3; '	38%	42%
Qpg/vq/qp" o ggkpi" ykvj" gptqnn o gpv" urgekcnkuv	43 '	3; '	3; '	45 '	48 '
Eqphgtgpeg'ecnu	38 '	33 '	44 '	35 '	3; '
kXT	7 '	4 '	3 '	4 '	38 '

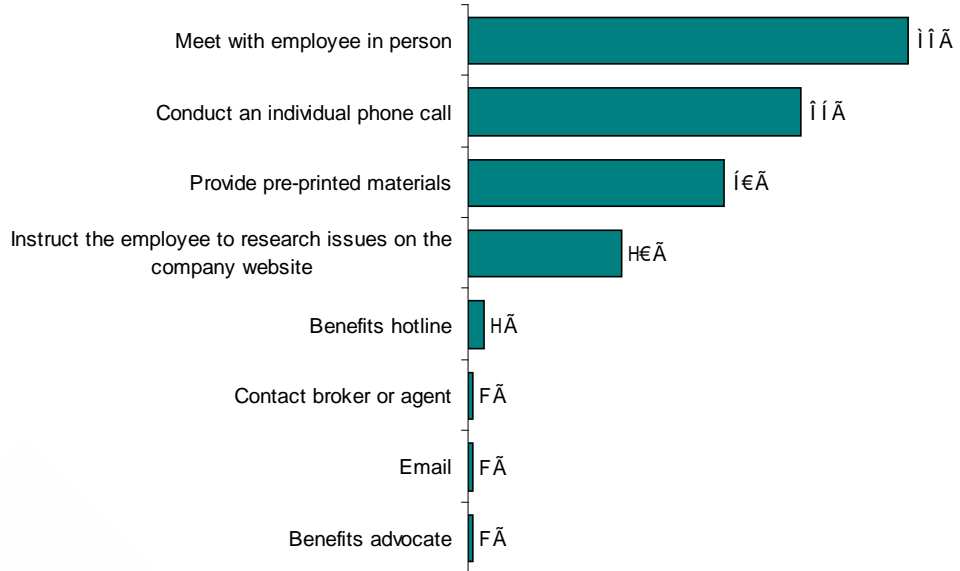


# : c`ck!id'7ca a ib]WUh]cb

Vjqw i j " rtkpvgf" o cvgtkenu" fkuvtkdwvgf" fwtkpi" i tqwr" gptqnn o gpv" o ggvpki u" qt" dpgpLv" hcktu" ctg" wpfqwdvgn{ " ghgvevkg" cv" gfwevckpi" y qtmgtu" cdqvv" vjg" dpgpLv" qrvkqpu" cxckncdng" vq" vjg o . " kv" y qwnf" dg" wptgcnkuvke" vq" cuuw o g" vjcv" cnn" qh" vjg" rgtvkpgpv" kphqt o cvkqp" tgi ctfkpi" cp" g o r nq { gtøu" dpgpLv" r tqi tc o " ecp" dg" hwnn { " w p f g t u v q q f " k p " uwe j " c " nk o kv g f " c o q w p v " q h " v k o g 0 " H w t v j g t " c u u k u v c p e g " k u " q h v g p " p g g f g f " y j g p " c f f k v k q p c n " s w g u v k q p u " c t k u g 0 " K v " y c u " h q w p f " v j c v " k p " u w e j " k p u v c p e g u . " g o r n q { g g " s w g u v k q p u " c t g " o q u v " q h v g p " c p u y g t g f " x k c " c p " k p / r g t u q p " o g g v k p i " y k v j " c " j w o c p " t g u q w t e g u " t g r t g u g p v c v k x g " q t " d { " e q p f w e v k p i " c p " k p f k x k f w c n " r j q p g " e c n n 0 " }

Š" Oktqt kpi " gctnkt " Ł p f k p i u . " e q o r c p k g u " y k v j " o q t g " v j c p " 7 2 2 2 " g o r n q { g g u " v g p f g f " v q " d g " o q t g " t g n k c p v " q p " k p u v t w e v k p i " g o r n q { g g u " v q " t g u g c t e j " k u u w g u " q p " v j g " e q o r c p { " y g d u k v g " y j g p " e q o r c t g f " v q " v j q u g " y k v j " h g y g t " g o r n q { g g u 0 }

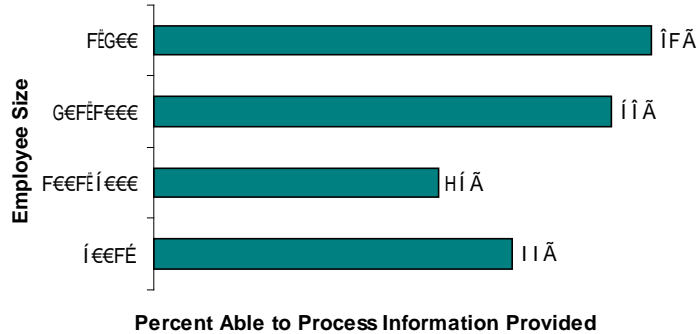
## When employees have questions concerning benefit information, does a representative from your human resources department:



# : c`c k! i d'7c a a i b]WUh]cb

Tgictfnguu"qh"jqy"cp"gornq{gg"tgegkxgf"dpggLv"gpqmnogp"v"kpqtoocvkqp"kpkvkcnn{"qt"jqy"vjgkthqnnqy/wr"swgukqpu"ctg"cf"ftguugf."crrtqzkoocvgn{"qpg/jcnh"qh"vjqug"uwtxg{gf"kp"kecvgf"vjcv"vjgk"gornq{gg"ygtg"qpn{"uqogyjcv"cdng"vq"rtqeguu"vjg"ocvgtkcnu"cpflqt"kpqtoocvkqp"vjcv"vjg{oxg"tgegkxgf0""

## How well do employees process the information they are given?



Yjcv"fgugtngu"qdxkqwu"ogpvpkp"ku"vjcv"y"jgp"cumgf"jqy"ygn"vjg{"hgn"gornq{gg"rtqeguu"vjg"kpqtoocvkqp"vjg{"ygtg"ixgp."pqv"qpg"rctvkekr"cpv"kp"vjku"uwf{"hgn"gornq{gg"ygtg"cdng"vq"rtqeguu"cm"qh"vjg"kpqtoocvkqp"eq"ornvgn{0"Hwtvjgtoqtg."cu"vjg"eq"rcp{"itqyu"kp"uk|g."vjg"eqpLf"pgep"ngxgn"kp"jqy"ygn"cp"gornq{gg"ku"i"qkpi"vq"rtqeguu"vjg"kpqtoocvkqp"ftqru."oquv"pqvcdn{"coqpi"eq"rcpkgu"ykvj"3223"vq"7222"gornq{ggu0

Gornq{gg"qh"uocnngt"uk|gf"eq"rcpkgu"cr"rgct"vq"dg"dgvggt"cv"rtqeguukpi"dpggLv"kpqtoocvkqp."c"tguwnv"vjcv"ecp"nkmgf{"dg"cvtkdwvgf"vq"uocnngt"eq"rcpkgu0"oqtg"htgswgpv"wug"qh"coqtg"jcpfu/qp."qpg/vq/qpg"cr"rtqcej"y"jgp"cf"ftguukpi"gornq{gg"swgukqpu"cdqvw"vjgk"t"dgpgLv"rncpu"tcvjg"vjcp"vwknk|kpi"nguu"rgtuqpcn"ogvjqfu0

Yqtmgtu"coqpi"nctigt"eq"rcpkgu."urgekLecm{"vjqug"ykvj"3223/7222"gornq{ggu."uggo"vq"jcxg"oqtg"fkhlEwnv{"rtqeguukpi"dpggLv"kpqtoocvkqp0"Vjku"ku"rgtjcruc"tguwnv"qh"co"wej"jgcxkt"tgnkcp"ep"qp"oqtg"kpqtoocn"eq"o"wpkecvkqp"ogvjqfu."uwej"cu"rcrgt"gpqmnogp"ckfu0

Vjku"uw"i"iguv"vjcv"cp"qpg/vq/qpg"cr"rtqcej"eqwnf"dg"eqpukfgtgf"chcxqtcnng"ogvjqf"cu"kv"tgnvcgu"vq"jgnrkpi"gornq{gg"rtqeguu"dgpgLv"kpqtoocvkqp0

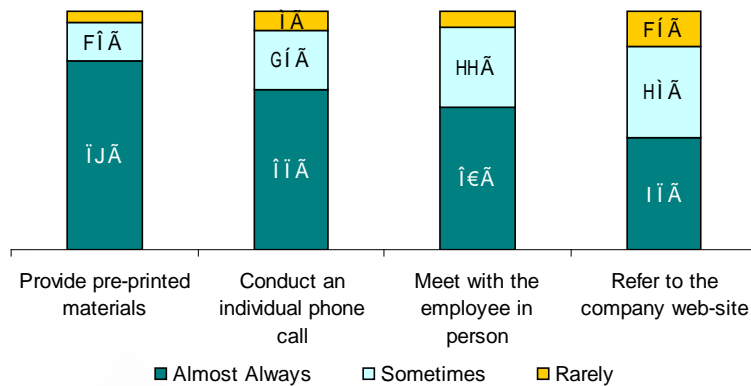
# : c`c k! i d'7c a a i b]WUh]cb

Vjqw i j "c"xctkgv{"qh" o gvjqfu"ctg"wugf"vq"cpu ygt" g o rnq{gg" swgukqpu"eqpegtpkpi" dpggŁvu" kphqt o cvkqp." y j gp"vj kpmkpi"qh"vjg"htgswgpe{"qh"dpggŁv"eq o o wpkecvkqp" o gvjqfu" wugf." eq o rcpkgu" kpfkecvgf" vjcv"vjg{" o quv" qhvgp" rtqxfg" rtg/rtkpvgf" o cvgtkcu"vq"vjgkt" g o rnq{ggu0"

U o cmmgt"eq o rcpkgu." vjqug" ykvj"hg ygt"vjcp"3222" g o rnq{ggu." vgpf"vq"jcxg" o qtg" rgtuqpcn" kpvgtcevkqp" ykvj" vjgkt" g o rnq{ggu." eqpfwevkpi" kpfkxkfwn" rjqp" ecnu" cpf"kp" rgtuqp" o ggvkpi"u"uki pkŁecpvn{" o qtg"qhvgp"vjcp"vjgkt"nctigt"uk|gf"eq o rcp{" eqwpvgtrectvu0"Eqpxgtugn{"eq o rcpkgu"wkkn|kpi"vjg"ugnh/ugtxkeg"u"uvg o "cpf"vjqug"ykvj" qxgt"7222" g o rnq{ggu"vgpf"vq"eq o o wpkecvg"nguu"htgswgpn{"kp" rgtuqp"cpf" o qtg"xkc" eq o rcp{" y gdukvg"tghgttcnu0"

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**Please indicate how frequently you use each of the following communication methods:**



# Evaluating Communication

**Methods:**  
In-Depth Discovery



**STRATA**  
RESEARCH

# Evaluating 7c a a i b]WUh]cb' AYh \cXg

Dgwtgeq o o wpkecvkqp."cyctgpguu."cpf"gfwevckpi"g o r nq { ggu"cdqww"vjgkt"dpggŁvu"ctg" engctn {"uvgru"vjcv"ecp"dg"vcmgp"vq" o czk o k | g"vjg"tgwtp"htq o "dpggŁv" rncpu"vj tqw i j" k o r tqxkpi "g o r nq { gg"ucvkuhcevkqp"0Dwv"htq o "c"Łpceken"uvcprfqkpv." y j cv"ecp"dg"fqpg" vq"hwvjtgt"gfwevvg"g o r nq { ggu"y j kng" k o r tqxkpi "v j g"ghŁekgpe {"qh"vjgug"rtqeguuguA"Kp" cvvg o r vu"vq" o cmg"vjg"cf o kpkuvtevkqp"qh"dpggŁvu"gtqnn o gpv" o qtg"cfgrv."eq o rcpkgu" qhvgp"g o r nq {"c" dpggŁvu"dtqmg"qt"eqpuwncpv"vq"gfwevvg"vjgkt"g o r nq { ggu"cdqww"vjg" ejqkegu"cxckncdng"vq"vjg o 0"C f fvkqpcnn {"c"eqpukfgtedng"c o qpvp"qh"g o r nq { gtu"ctg" dgi kppkpi "vq" k o r ng o gpv"ugnh/ugtxkeg"qpnkpg"gtqnn o gpv"u { uvg o u }

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# ; f c i d'9bfc` a Ybh' AYYh]b [ g

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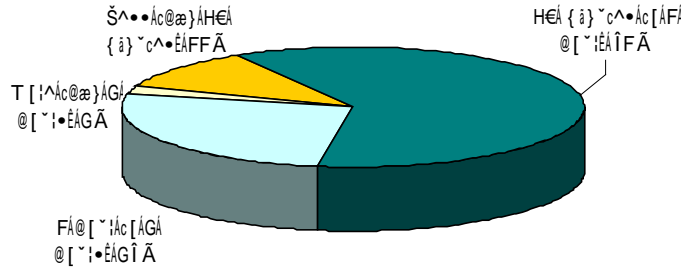
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On average, how long do group enrollment meetings last?

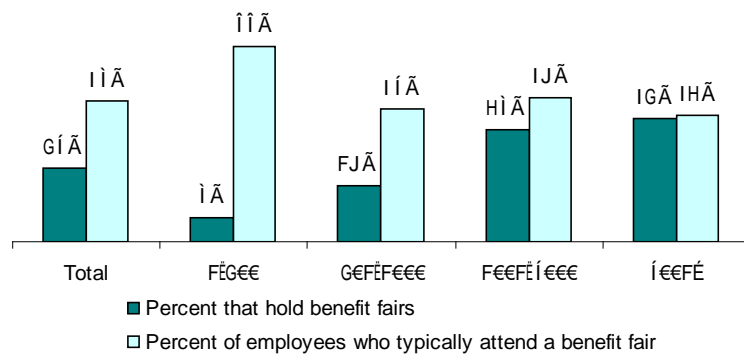


# 6 YbYÙh' : UJfg

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Cu" rtgkqwun{ " o g p v k q p g f . " 47 ' " q h " e q o r c p k g u " e q o o w p k e c v g " y k v j " c p f l q t " g p t q n n " g o r n q { g g u " k p " d g p g Ł v " r t q i t c o u " v j t q w i j " d g p g Ł v " h c k t u 0 " Y j k n g " v j k u " k u " v j g " c x g t c i g " q h " c m n " e q o r c p k g u " u w t x g { g f . " v j g " r g t e g p v " q h " v j q u g " j q n f k p i " d g p g Ł v " h c k t u " k p e t g c u g " y k v j " e q o r c p { " u k | g 0 " C i c k p . " q p " c x g t c i g . " l w u v " w p f g t " j c n h " q h " c m n " g o r n q { g g u " c w g p f " d g p g Ł v " h c k t u " y j g p " i k x g p " v j g " q r r q t w p k v { 0

**Percent of companies who hold benefit fairs, and the percent of employees who attend them:**



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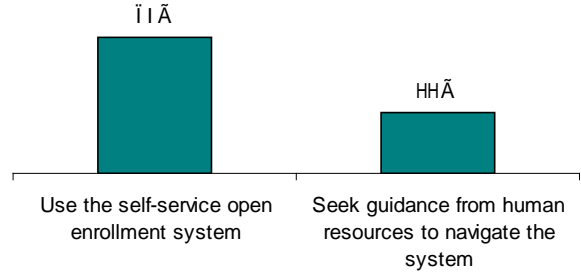


# Self-Service Enrollment Systems

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**In your best estimate, what percentage of employees ... ?**



Eq o rcpkgu" wvknk | kpi" c" ugnh/ugtxkeg" gptqnn o gpv" u{uvgo "vgpf" vq" dg" kpvgtpevkqpcn" eq o rcpkgu"cpflqt"vjqug"ykvj" o qtg"vjcp"7222"go rno{gg"0 I kxgp"vjku."pqv"uwtrtkukpin{" y jgp"gzco kpkpi"eq o owpkecvkqp" ogvjqfu"d{ "eq o rcp{ "uk | g."vjg"ncti guv"eq o rcpkgu" jcxg" uk o knct" eq o owpkecvkqp" rcvgtpu" cu" vjqug" wukpi" ugnh/ugtxkeg" gptqnn o gpv" u{uvgo u"0"

# One-to-One Direct Human Interaction

Gxkfgpeg" vj tqw i j qwv" vj ku" uvwf {" kp fkecvgu" vj cv" u o cngt" uk | gf" eq o rcpkgu" j cxg" g o rnq { ggu" y j q" ctg" dgwgt" gfwecvfg" cdqww" vj g" dpggŁvu" cxckncdng" vq" vj g o . " ctg" o qtg" nkmg { " vq" vcmg" cfxcpvc i g" qh" vj qug" dpggŁvu. " cpf" ctg" o qtg" nkmg { " vq" dg" ucvkŁgf" y kvj" vj g" rncp" fguk i p" qhgtgf" d { " vj gkt" g o rnq { gw" ""

I kxgp" vj gug" Łp fkp i u" kv" ku" engct" vj cv" vj ggt" ku" cp" qr rqtvpkv {" vq" wug" vj gug" u o cngt" uk | gf" eq o rcpkgu" cu" c" ecug" uvwf {" y kvj" vj g" i qcn" qh" ngctpkpi" j qy" vj g { " cej kgxg" c" j ki j" ngxgn" qh" uweegu" y j gp" eq o o wpkecvkpi" y kvj" vj gkt" g o rnq { ggu" k p" urgekŁ<

Š" Gctnkt" kv" y cu" tgrqtvgf" vj cv" eq o rcpkgu" y kvj" "3223/7222" g o rnq { ggu" y gtg" vj g" ngcu" uweeguuhwn" cv" gfwecvki" vj gkt" g o rnq { ggu. " cpf" vj cv" vj gug" eq o rcpkgu" vpgfgf" vq" tgn { " o quv" j gcxkn { " qp" rrcgt" gptqnn o gpv" ckfu" cpf" i tqwr" gptqnn o gpv" o ggkpi u" 0"

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Š" J qy gxgt. " vj g" o quv" uweeguuhwn" g o rnq { gg" uk | gu. " vj qug" y kvj" hgygt" vj cp" 3222" g o rnq { ggu. " vcmg" c" eq o rnygn { " fkhgtgpv" cr r t q c e j" hqt" j q y" vj g { " eq o o wpkecvg" y kvj" vj gkt" g o rnq { ggu" d { " tgn { kp i" j gcxkn { " qp" fktgev" j w o cp" kpvgtcevkqp" 0"

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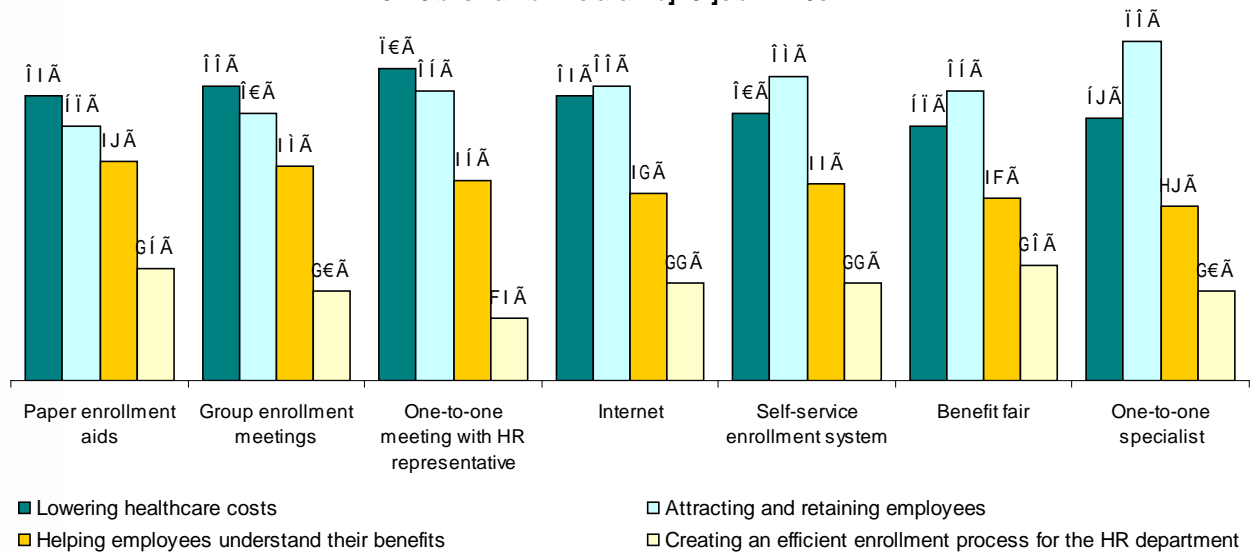
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# One-to-One Direct Human Interaction

Confidentiality and security of personal information are the top two concerns of your human resources department?

Which of the following issues are the top two concerns of your human resources department?

6m'9bfc` a Ybh'7c a a i b]UUh]cb'AYh\cX



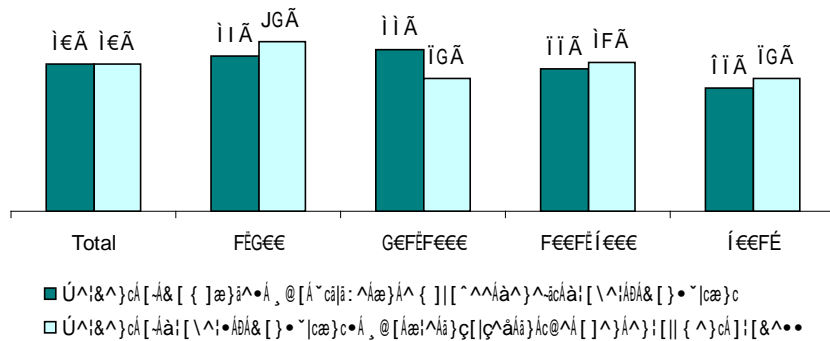
Demographic and geographic diversity are the top two concerns of your human resources department?

# 6 YbYÜhg` 6fc\_Yf#7cbgi`hUbh

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-XYbh]Zm]b [ `Vfc\_Yf#Wcbgi`hUbh`]bjc`j a Ybh.`  
6m`7c a dUbm`G]nY

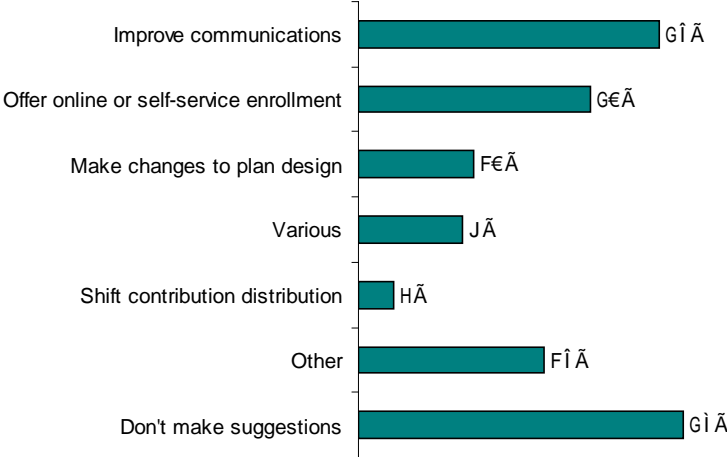


Y jgp"gzc o kpkpi"cnm"qh"vjg"fcvc"rtqxfkf"kp"vjku"uvwf{ ."nkvnq"fkhhgtgpegu" ygtg" hqwpf" dgvyggp"vjqug"eq o rcpkgu"kp"vgt o u"qh" g o rnq{ ggu"mpqyngf i g"qt" wug"qh"vjgkt" dpggŁv" qrvkqpu" c o qpi"vjqug" yjq" wug" c" dpggŁv" dtqmg"qt" eqpuwncpv" eq o rctgf"vq"vjqug" yjq"fq"pqv0"

# 6 YbYÜhg` 6fc\_Yf#7cbg i`hUbh

Y jgp"cumgf" y jcv"uwi i guvkqpu"vjgk"dtqmgtleqpuwnvcpv"jcu" o cfg"tgi ctkpi"vjg"dguv" rtcevkegu"hqt"qrgp" gptqnn o gpv." rctvkekr cpvu"kp"vjg"uwtxg{" o quv"qhvgp" o gpvkqpgf" uwi i guvkqpu"tgncvgf"vq"dgwgt"eq o o wpkecvkqp"cpf" qhhgkpi"qpkpg"qt"ugnh/ugtxkeg" gptqnn o gpv"ecrcdkkvkgu()

## K \Uhg i [ [Ygh]cbg` \Ug'mc i f`Vfc\_Yf#Wcbg i`hUbh` made regarding the best practices for open enrollment benefits for your employer?



Pgctn{"52 ' "qh"dtqmgtleqpuwnvcpvu"rtqxfkg"pq"kpuki jv"qt"uwi i guvkqpu"vq"tgu rqpfgpvu" cu"kv"tgncvgu"vq"dguv" rtcevkegu"hqt" gptqnn o gpv()