

- [Shari] Hey, and welcome to PCTY Talks. I'm your host, Shari Simpson. During our time together, we'll stay close to the news and info you need to succeed as an HR pro. And together we'll explore topics around HR thought leadership, compliance, and real life HR situations we face every day. Joining me on the podcast today is Ellen McCann. She is the Assistant Vice President of Unum Group Solutions and she's here at HR Tech and she's talking about people-centered benefits, which I think is such an important topic. So Ellen, thanks for jumping on the podcast with me.

- [Ellen] Thanks for having me. I'm excited to be here.

- [Shari] So I thought I'd ask about what new benefit offerings have you seen become more important, let's say in the last three years? Cause so much has changed.

- [Ellen] So much has changed and I think some of it is obviously driven by the pandemic, and others driven by the market, right? And what I'm seeing a lot of employers really do is round out their leave plans with paid leave offerings, because they heard from their employees during the pandemic. "I just didn't have enough paid leave to take. And I have choices, you know I have a lot of other employers I could go to that are offering more robust programs." So particularly what I've seen is obviously paid parental has been on the rise for a while but employers are now starting to think about things like caregiver leave, because paid parental is only benefiting a segment of their population. And then they have other employees who need caregiving paid leave. And then the last thing I'm really seeing take off is mental health days. Or many employers don't wanna use that term but they use unplugged days, something like that, where they're giving their employees a day, maybe it's just one day a quarter so they can just focus on self care and take a break and unwind for a while. So really seeing that, become a more prevalent benefit these days.

- [Shari] I love the wording of unplugged days, because I think sometimes we're like, oh, take a mental health day and you're still maybe checking email or whatever, so get unplugged. I absolutely love that. You know, if you've seen these changes in benefits, have you seen a change in investments in technology that help support these kind of people-centric benefits?

- [Ellen] I have, absolutely. And you know, at Unum we're a great example of this. We've been in this space for 175 years, but we've really decided that we need to lean into technology more as well. And so we're at a place like HR Tech and a lot of people are saying, "Why are you at HR Tech?" Because we realize that employees need and want a more modern experience. We have to stop asking 22 year olds to fax us medical certification forms. We have to give them technology that can help them mimic those experiences they're having in their lives. And when we do that, it takes the stress away from the employee, but it

also helps them feel valued and supported by their employer. So really it's a win-win. So technology I think is becoming increasingly important in all benefits because employees just want more modern experiences, they're demanding those experiences and we need to move away from the the way things have always been done.

- [Shari] How do you see that technology evolving in the benefit space? And I think about, several years ago, the idea of having a telehealth appointment with either a doctor, even now a therapist was not really something that was common and now it's almost expected. Where do you see the tech taking us in that space?

- [Ellen] I really think there's no limit to where the tech will take us in this space. And again, I think it's about meeting that employee expectation and giving them what they need in the moment and how they wanna receive those benefits. And so employees may want the telehealth visit or they may want the behavioral health visit that is virtual. They may want to engage, and when they file for leave, they may wanna do it digitally, but there'll still be employees who wanna pick up the phone and talk to someone. And so we're gonna have to evolve and adapt, and provide employees with the support they need at any given time. Technology's really gonna help us do that as we have five generations in the workforce, we have five generations with very different tech needs and expectations. We're going to have to grow and meet those needs and expectations because if we don't support employees when they need leave, they'll either burn out and go out on disability and not come back, or they'll go work for someone else who will support them. So we have to embrace technology in ways that makes them feel supported, makes it more simple, makes it more modern and then they can come back to work refreshed and ready to do the work that we know that can do so well.

- [Shari] Have you seen any changes in the technology from an admin backend HR perspective that can help HR professionals do their jobs better at executing and providing robust benefits?

- [Ellen] Absolutely, I think there are a lot of exciting technology that can help HR. I think the first thing is helping to educate an employee and help them plan leave is so helpful for the HR person who's now no longer getting those questions, right? So the more we invest in technology to answer the employee's questions, the less they come to HR. The other way we can help is by taking all of the administrative tasks about leave, off of their plates. We can automate a lot of that, we can make sure we're doing a lot of that with technology, frees up their time as well. And then the last thing is making connections, right? Making connections between their benefits and their human capital systems so that they don't have to sit at a keyboard and key in, this person went on leave, this person's coming back on leave. We can use API connections to do that for them, so we can make sure that that backend process takes that responsibility off

their plate, leaves them to focus on more strategic things, leaves them to be there for employees when they do have questions and they do need support. And then I think the last thing we can do with technology too, is give them more robust reporting and analytics, so they can not just be reactive they can be proactive. So if I can see what's going on in my organization, I can see I have a lot of mental health claims in one organization or musculoskeletal in another part, I can proactively start some other programs to address that and approach it in a more strategic way versus just reacting to what everyone's doing.

- [Shari] For those that are listening, that might be HR department of one, might be a much smaller organization how do they start small? When you think about tech related to transforming benefits, is it something they should be doing in house? Should they be working with their brokers? What have you seen as a best practice for those start smalls?

- [Ellen] They really wanna lean into those consultants they have, whether they're brokers, whether it's, maybe it could be an outside law firm, someone that they trust and they can take their advice from, but whatever it is really, their peers, going to conferences, making sure they're out there hearing what's working well for other people and keeping an open mind. I think a lot of times people think that solutions are too expensive for them. So if they look at a partner and say, give me an IRI, tell me what benefits I will get from this new solution platform, whatever it might be, they can then make more informed decisions versus just assuming some solutions are too expensive for them because of the size of their program. So really testing those partners, making sure those partners are letting them know what they can expect, what the value is of that, and leaning into expertise of others who've gone that path before them.

- [Shari] I think it's so important to build those connections especially when it comes to benefits because there's so much thinking outside the box for your employee population and what works in one organization might not work in another. So definitely having those connections. In your session you talked about, the burdens of different types of benefits, childcare, elder care, self care, increasing demands for benefits like paid leave and behavioral health. How have you seen or what are you most excited about seeing in the tech space that has addressed those things?

- [Ellen] The most exciting thing to me is really again planning and education tools for employees so that they know what they're entitled to and they can plan in a thoughtful way. Obviously we know one of the biggest things for employees is can I afford to go out on leave? So we know for instance, for many years, we've had FMLA which has given many employees 12 weeks of bonding leave. Many particularly male employees can't afford to take 12 weeks of unpaid bonding leave. And so they

just think, I can't go out on it. With technology, what we can do is we can educate them on their protections, on their possible pay sources They can play around with different scenarios, they can look at timelines and they can really sit there 24/7 through technology and say, okay, what can I take? How long can I be out? What is out there for me? Particularly if an employee is in a state that might have a statutory benefit that they're entitled to and then they have employer benefits as well, they have unpaid leave, they don't understand how that works together so they may just walk away and not take anything. So what technology can do is can consolidate all of this information, educate that employee, let them plan in a way that's comfortable takes the stress away and then they can take that leave. And by having that technology at their fingertips they feel supported by their employer because the employer's invested in this. It's not hiding benefits, it's not shying away and creating a culture where there's this implicit, thought process that you really shouldn't go on leave. If you ask us what you've got, maybe we'll tell you, but we're not making it obvious for you. By making it obvious, employees can plan, they can feel supported, they tell their friends, they tell other folks that are looking for jobs and that employer then becomes the employer of choice.

- [Shari] That transparency, I'm glad that you talked about that because I can't tell you how many times as an HR practitioner when I've been, during open enrollment and I'll get that phone call and say, "Hey can my wife come attend XYZ session that you're gonna talk about benefits." But if there was a technology solution that you could plug and play, like you said, those different scenarios and it could surface up for you, here's what that looks like from a premium's perspective, a benefits coverage perspective, what a valuable resource for employees.

- [Ellen] Right, and you can sit on your couch with your wife, spouse, partner at 10 o'clock at night and say, "Okay, let's look at this together." And in a bonding situation I think is just a great situation to use. We can sit together and we can say, okay you have X for your company, here's what I have for mine. So is our goal to be out as long as we can? Is our goal to get paid for as long as we can? Let's play the scenarios. Let's understand how all of these complicated leaves, in programs work together and let's really be thoughtful about how we can go out and make the most of this experience. And boy, isn't it great that, and maybe your spouse's employer doesn't have this, right? Isn't it great that my employer has invested in this, so that they want me to know what I have, what my rights are, what they're providing to me, they want me to know about other benefits. The other great thing about technology is, not only can you show the employee what their statutory benefits are, their legal benefits, maybe their STD, but you can show them other ancillary benefits as well. So you can show the Milk Stork if you participate in that or other similar programs where they're seeing a holistic view of

all of the things that are available to them. They can see where the pumping rooms are at work when they get back and how they sign up for them, how they add their children to their medical benefits as soon as they're born. So it really is a holistic, supportive experience right at their fingertips. And then of course the other benefit of that is, all of those answers come without having to reach out to HR. And so HR can focus on the things they need to focus on. They're still there for their employees. HR will always be there for their employees, which is what I love about HR but, they can focus on, kind of more strategic work in helping in very meaningful ways.

- [Shari] And it also also removes HR from having to have that awkward conversation when somebody asks you, "Okay, here's my scenario, what should I select?" 'Cause we really can't give you that advice, it's a liability for us, obviously same thing with when people ask what should I claim on my taxes? I don't know you should go talk to this person. I wanna switch gears just a little bit and ask about, when employers are reviewing their benefits, often this is done annually, you'll have that review but, is there something they should be looking at on a certain cadence to, maybe it's I'm gonna switch brokers, maybe I'm gonna switch types of benefit plans, and change it up with everything that's changing in the advancement of technology and Gen Z coming into the workforce and Gen Alpha right behind them. How do we think about that quickness of changing when it comes to benefits in technology perspective?

- [Ellen] I do think HR needs to look at this on a much more regular cadence. I would suggest even quarterly now, because new benefits coming up, right? New offerings are coming up all the time and if they don't know what's out there, they don't know what might be of the most value for them. So really that quarterly benefits review. Another important thing really is getting feedback from the employee population. Not just assuming you know what your employees want but asking them, what do you want? I've talked to a lot of employers who rolled out a paid parental leave policy for instance. They felt great about it, they thought it was wonderful and it was wonderful. But then they heard from other employees saying, "Wait, what about us, I don't have children. What are you doing for me?" And so that made them do a little bit of soul searching, thinking are we being inclusive enough? Are we seeking our employees perspectives on whether our benefit programs are meeting their needs? A lot of employers now are doing things like tuition reimbursement, and maybe even student debt repayment, just things that, they have the same benefit dollars. We all know our budgets typically don't get expanded. But saying, okay, how do we allocate these benefit dollars in a way that reaches more of our population? And the only way we know that is to ask, is to make sure we're soliciting that feedback from employees, and that changes at different times even throughout the year, right? So, I think quarterly is probably the new norm and making sure you're keeping the pulse on that.

- [Shari] I like that you touch base on paid parental leave and maybe that's not a benefit you're gonna take. And to think differently. Something that came up recently was, as we were looking at our bereavement policy, should we be offering bereavement time for let's say the death of a pet? I mean that for some listening that may be like, "Okay that's ridiculous Shari, what are you talking about?" But for some that might have been their whole world. And so it's just reframing how we think about, what's important to the employee.

- [Ellen] No, it absolutely is. And I think, in this simple solution, is look at your benefit plans or your policy and is it inclusive enough, right? So just with that one example, the simple way to do it is allow the employee to pick who that person is, or that it could be four legged person that's important enough for them to take that benefit. And if an employer's only giving three days of bereavement a year, let's just assume that's their policy. What does it hurt them to say, you pick who it is. Maybe I pick my cat, my dog, someone else picks a parent. I only get three days regardless but I feel really supported now because I might be an employee who didn't have children I might not have parents. And so that dog or cat means a lot to me. And so to your point exactly, being flexible and nimble and it's a simple change. You don't have to give more time off. You just let the employee decide who's important to them and how they want to use this benefit. And I've heard people joke recently, a lot of employers are now having fraternity leave. So I adopt a pet, and also bereavement leave. I've actually heard these expressions now becoming more and more common that we recognize that, employees have different families, have different needs and we need to meet them where they are.

- [Shari] Well and you touched base on such an important point that I think we missed, is that we have X benefit dollars. We've already defined X for like example bereavement leave. Let's think out of the box on how it's applied. We have so many opportunities in HR to do that where we don't have to go back and ask for more money. We don't have to go back and ask for a big change and we can make a policy quote unquote, change that has a huge impact on engagement and retention for our employees. As you think forward in the benefit space what are you most excited to see either changing or evolving?

- [Ellen] I'm really excited to see employers really stepping back and looking at their policies front to back and moving away from this concept of, well we've always done it this way, so this way has to be right. Or we can't do that. We've never done that. We can't be, on the cutting edge. We have to be the company that reacts. And a lot of employers are saying, we can't do that anymore for whatever reason it might be. We need to go ahead and look and we need to do something that works for our employees in this moment in time. And if we find it didn't work like we thought we can always change it. We're not stuck with it anymore. And technology gives us the ability to change quickly

be nimble, make those changes. And so having to do that and make sure we're giving our employees what they need in the moment, and letting them access that in a way that works for them, to me, I think is really exciting in this space and is only going to continue to grow.

- [Shari] Such great points Ellen, thank you so much for taking a few minutes of your day to come chat with me about this.

- [Ellen] Thank you, I've enjoyed it.

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