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How COVID-19
put employer
support in the
spotlight

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COVER STORY

The Year That Changed Benefits

BY KATHRYN MAYER

More than one year into the pandemic, benefits and HR leaders look back on how the world of benefits have changed—from a new emphasis on employee wellbeing to an expectation for agility. Page 6

HR Technology

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BY HRE STAFF

The virtual conference in March explored the range of new and evolving issues technology is helping HR leaders tackle.

HR Leadership

COVID: One Year Later 18

BY CAROL PATTON

When pandemic-driven lockdowns started in March 2020, few employers likely imagined how dramatically work would change in one year.

HUMAN RESOURCE EXECUTIVE® Magazine (ISSN 1040-0443 USPS 002-565) is published monthly in January/February, March/April, May, June, September, October and November by LRP Magazine Group, an LRP Media Group Company, Suite 500, 747 Dresher Rd., Horsham, PA 19044, (215) 784-0910. Periodicals postage paid at Horsham, PA and additional mailing office. Single copy price: \$8.95. Subscription rates: In U.S., \$94.95 for one year; \$138.95 for two years; \$180.95 for three years. In Canada and Mexico, \$106.95 for one year; \$169.95 for two years; \$222.95 for three years (U.S. currency). In all other foreign countries, \$138.95 for one year; \$222.95 for two years; \$307.95 for three years (U.S. currency; prices include air mail delivery). For subscription information, call 1-800-386-4176 or FAX to (215) 784-0317. POSTMASTER: Send address changes to: HUMAN RESOURCE EXECUTIVE, PO Box 2132, Skokie, IL 60076.

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BEYOND BENEFITS

Kathryn Mayer/Columnist



Let's Talk About COVID-19's Lessons at HBLC

It's hard to believe we're a year into the COVID-19 pandemic—it's been a year that's changed every aspect of work and life as we know it.

The worldwide health crisis has forced changes to nearly every workplace strategy, but one of the most significant, undoubtedly, has been how employers imagine and craft their benefits. Benefits have always been a vital tool for employers—especially when it comes to attracting and retaining talent—but in a pandemic that jeopardized health and safety, benefits became more important than ever. Wellness, mental health, caregiving support and more have rightfully been in the spotlight to help employees through what many describe as the most stressful time of their career.

"A lot of times you hear the phrase 'life and death,' and quite frequently it's used in hyperbolic terms. This is actually a circumstance where it's not hyperbolic," Sean Woodroffe, TIAA's senior executive vice president and chief human resources officer, told me recently. "How we focus [on] and take care of our associates is absolutely critical." (I delve more into this in my cover story about how COVID-19 has changed benefits. See page 6.)

This is the most important time in recent history for benefits and how employers support their workers. So, what are you doing about it?

I'm excited to dive into this extremely important era in benefits at HRE's upcoming Health & Benefits Leadership Conference, to be held virtually May 11-13. We'll go in depth on how COVID-19, as well as other major events of the past year, have reshaped the benefits industry and transformed the way HR and benefits leaders view employee wellbeing. The program will include topics such as the mental health crisis, employers' role in COVID-19 vaccines, caregiving, leadership during a pandemic, financial health and emergency savings.

Of course, we won't be able to meet in person because of the pandemic, but I'm looking forward to seeing many exciting faces online, including:

- Joan Lunden, caregiving advocate and former *Good Morning America* co-host, who will detail her experiences—and challenges—caring for her children, aging mother and sick brother, all while working full time, and why she has spent years advocating for better workplace support and family leave laws.
- Jim Klein, president of the American Benefits Council, who will go in depth on how the new Biden administration will reshape healthcare and what employers need to know about benefits policy in 2021.
- Melissa Gopnik, senior vice president at Commonwealth, who will discuss steps for building a path to employee financial security—including the rising trend of emergency saving accounts.
- Carol Morrison, senior research analyst at the Institute for Corporate Productivity, who will explore

COVID-19 vaccination plans and trends and cover into everything that benefit and HR leaders need to know about this developing topic.

TIAA's Woodroffe, Edward Jones CHRO Kristin Johnson, Upwork's chief people officer, Zoe Harte, and Fernando Salinas of Johnson & Johnson are also among the many HR leaders who will talk about how they've handled COVID-19 for their employees and the lessons they've learned along the way. I'm also looking forward to a panel that will center on how benefits can help address racial inequities.

Among the many, many lessons we've learned from COVID-19 is just how frequently shortcomings exist in benefit packages and employer strategies. What I love about industry events like HBLC is the chance for innovators and experts to come together to talk not only about the latest and greatest trends, but about what is desperately needed to better help employees and keep them healthy, productive and safe. At HBLC, we will have an opportunity to come together as an industry to talk about what we got right and what we got wrong during COVID-19, and where we go from here. I hope you'll join us.

Register for the free event at benefitsconf.com.

Kathryn Mayer is HRE's benefits editor and chair of the Health & Benefits Leadership Conference. She has covered benefits for the better part of a decade. She can be reached at kmayer@lrp.com.

INSIDE HR TECH

By **Steve Boese** / Columnist



Technology's Not-So-New Impact on Mental Health

I have been involved in the HR and HR technology space long enough now to see a few themes dominate the market and community discourse. For the longest time, employee engagement was primary, then we morphed that concept into something even more fuzzy called employee experience, then people analytics supported by AI was all we seemed to want to talk

about. But as many of these trends have evolved over time, there are some—well, at least one—that never stopped being what we should be focused on: our relationships with the technologies that dominate our work lives and the impact of these technologies on our mental health and overall wellbeing.

For another project I have been working on, tentatively titled “This Day in HR History,” one day last week I was looking back through my own archive. That entails about 12 years of my HR-themed podcast and longer than that writing and speaking about HR and HR tech, as well as being a very early and (formerly) pretty active participant in HR on social media (though I still haven’t made the leap into “HR TikTok”). This was to see what I was thinking, podcasting or writing about a full decade earlier.

On that day—Feb. 17, 2011—I hosted an *HR Happy Hour* show with author Sherry Turkle to discuss her then-recently published book, *Alone Together: Why We Expect More From Technology and Less From Each Other*. I recall the book, which is about how new and emerging technologies like advanced robotics, social networking, smartphones (which were still fairly new in 2011) and AI were impacting our relationships. It was all pretty new territory back then, and the richness and depth of the research in *Alone Together* was amazing to me then—and especially now that I have seen how well its main ideas have withstood time and changes in technology.

I was thinking about how almost-ubiquitous technology at work and in our personal lives is changing the ways we work, socialize, interact, learn and more while I was reviewing the recently published third annual *AI@Work Research* from Oracle. Oracle surveyed more than 12,300 people across 11 countries about the mental health impacts of the pandemic. Study authors explored how the crisis has affected different jobs, generations and geographies worldwide as well as sought to better understand how technology—specifically, workplace technology—can impact mental health and wellbeing, both positively and negatively.

According to the report, workers of all types have been negatively affected by the pandemic, with 70% of respondents reporting more stress and anxiety at work this year than any other previous year. Additionally, 85% of people said mental health issues at work (i.e. stress, anxiety and depression) affect their home life.

And, unfortunately, things don’t seem to be improving all that much, as work-from-home policies are continuing into 2021. As boundaries between

personal and professional worlds have become increasingly unclear, 35% of people in the survey are working 40-plus more hours each month and 25% report being burned out from overwork.

But what is most interesting to me—and what connects the report back to *Alone Together*—is what the research found about people’s acceptance of and willingness to embrace technology solutions in support of their mental health. People want more from technology than always-on collaboration tools and better video conferencing—they want technology to support their mental health. And that was one of the primary ideas of “the book: our increased expectations (and demands) of technology.

In the *AI@Work Research*, we saw that most employees actually preferred engaging with technology and AI to get support for mental health challenges compared to talking to their manager or another person. Specifically, 68% of people would prefer to talk to a robot over their manager about stress and anxiety at work, while 80% are open to having a robot as a therapist or counselor.

How can technology actually make inroads towards helping employees manage their mental health and reduce stress? Well, it isn’t just in more “direct” ways like access to virtual therapists or “smart” chatbots. In fact, 75% of employees in the Oracle research said that AI has helped their mental health at work. Respondents reported that AI has provided the information they needed to do their job more effectively (31%), automated tasks and decreased workload to prevent burnout (27%) and reduced stress by helping them prioritize tasks (27%). Finally, 63% of respondents said AI technology increases employee productivity, while 54% reported it improves job satisfaction and 52% said it improves overall wellbeing.

The opportunity for HR and business leaders is clear: Smart, relevant and impactful applications of modern technologies like AI can play a significant role in improving overall and individual mental health in the workplace. The time is now to begin a deeper conversation about technology in the workplace. Actually, the time was probably 10 years ago to start really deeply examining our relationships and expectations with technology in the workplace.

As we continue to develop the program design and content for the HR Technology Conference this fall, this idea will be top of mind for me, and something that I am confident will be reflected upon by our great speakers and industry leaders. I can already see aspects of mental health and wellbeing and technology’s relationship to these in my early discussions for HR Tech.

I hope that you consider how the tools you select and implement impact people’s work lives, mental health and wellbeing, as what we have learned from these last 10 years is that we are likely to be having this same conversation 10 years from now.

Steve Boese is a chair of HRE’s HR Technology Conference & Exposition®, which will be held in Las Vegas in the fall. Send questions or comments to hreletters@lrp.com.

Human Resource Executive®

VOLUME 35, NUMBER 2

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Five Takeaways from Spring HR Tech

BY HRE STAFF

After a year of massive disruption, the HR tech community came together last month—virtually—to explore where technology can help HR go from here. The Spring HR Technology Conference & Exposition®, held online March 16-19, featured nearly 200 speakers and more than 160 sessions, covering the diverse topics HR leaders are tasked with tackling today.

Here's a brief look at five themes from the conference. For more, visit the HR Technology tab at HRExecutive.com.

1. The HR technology market will be changing fast as the economy and the nation emerge from the pandemic. Analyst and keynoter Josh Bersin predicted the coming “red-hot labor market” is primed to drive up demand for internal talent marketplace tools, as well as emphasize the need for employers to rely on listening and learning solutions to enhance employee experience. The wellbeing corner of the tech market will also see significant growth, although Bersin urged employers not to over-invest in too many wellbeing tools—but rather to ensure the ones you do have are part of a comprehensive wellbeing strategy.

2. Diversity, inclusion, equality and belonging are finally on HR agendas to stay. D&I experts Torin Ellis and Jackye Clayton, who both gave keynote addresses, also both noted its relevance for organizations moving forward, including how much it will cost the U.S. economy to continue with racial inequality in the workplace (\$5 trillion, Ellis said). Clayton warned about the dangers of hiring for fit and pointed out six common mistakes to avoid, including only seeking Black talent at HBCUs and hanging on to problem employees, if you're working to build a diverse organization.

3. Since everyone in your organization is a leader—no, leaders aren't only in the C-suite—how should HR be thinking about and developing the

frontline managers and others? Not only from a cost perspective, but that's an important framework, analyst and keynoter Katy Tynan of Forrester said. Boosting engagement, that all-important metric measuring how connected employees are to the organization and to their work, starts with frontline managers. Disengagement is pricey so consider spending more to develop these often-overlooked leaders to help retain key talent.

4. You can only support a remote or hybrid setup by first becoming a true digital workplace. Employers looking at remote or hybrid workplaces for the long-term need to build them on a “digital backbone,” said ServiceNow's Melanie Lougee, who advised employers to focus on tools that allow them to maintain connection, modernize the employer-employee relationship and support productivity from anywhere. Jesper Bendtsten of Thompson Reuters also cautioned HR tech buyers to frequently take the pulse of their workforce on whether their digital tools are effectively supporting new ways of working—and to avoid over-investing in too many new solutions at once.

5. It's “back to basics” when it comes to caring about and connecting with your employees. While technology will be essential to supporting the shifts of the post-pandemic world of work, HR leaders need to pair their tech tools with a commitment to empathetic leadership. Jessica Lee, HR leader at Marriott, said in a keynote that—amid furloughs, the challenges of remote work and rising awareness of racial inequality in the last year—she found transparency and compassion to be key in connecting with employees and making them feel supported. And as 2021 is primed to continue to be a year of changes, this “back-to-basics” approach can help HR keep employees at the forefront of their business strategy.

HR IN THE FLOW OF WORK

By Josh Bersin/Columnist



Elevating Equity is the Challenge of the Decade

We at the Josh Bersin Academy are just wrapping up a study of 84 DEI practices and their correlation to meaningful change and business results. Needless to say, the results are surprising.

One of the most startling findings has been that DEI training is one of the least impactful practices, despite the millions of dollars invested over the last years. We also found that only one company in five holds itself accountable for equity and inclusion in its business practices, and roughly 40% of companies still see DEI as an issue of risk mitigation and compliance, not a strategic imperative.

I don't need to make the case for diversity and inclusion. Every study of employee engagement and retention in the last year found that “belonging” was the top driver of employee satisfaction. Studies from McKinsey, Deloitte and Catalyst clearly show that those companies with inclusive boards, diverse leadership teams and strong DEI brands are more profitable and considered leaders in their respective markets.

Today, as society focuses on income inequality, pandemic response and environmental sustainability, the issues around diversity and inclusion are even more important. For instance, laws are beginning to mandate women on boards, pay equity transparency and ever-more diligence in EEOC compliance. The Biden administration is using equity as a lens across every investment in the federal government—a good example of what we need to do in our companies.

I have just finished reading Isabel Wilkerson's latest book, *Caste*, which describes the terrible roots of racial bias in the United States. Her argument is that bias is not just a mental state; rather, it is the result of a centuries-old human hierarchy that we must undo through discussion, debate and very hard work.

But that said, the goal of our research is to help HR leaders find solutions. Let me cite the highlights.

First, the most diverse and inclusive companies do not think about diversity as a hiring problem or compliance issue. Rather, it is an integral component of the business strategy.

Making diversity a business issue manifests itself in many different ways. Target, for example, looks at DEI as a business issue that permeates every decision. Company leaders consider diversity and inclusion when making decisions about store locations, product offerings and pricing, as well as hiring, pay and promotion of employees. DEI is a business imperative at Chevron because the company does business in so many different countries and cultures. Unilever stresses inclusion

because its business mission is to provide products to diverse communities and demographics around the world. These companies define their business in an inclusive way, so their people and HR practices are diverse as a result.

Second, we found that highly inclusive companies are really good listeners. It may sound obvious, but the most complex issues in DEI (harassment, the Black Lives Matter movement, pay equity or safe working conditions for all) are continually discussed by employees. Of the 84 practices we analyzed, the most important of all was to “listen, hear and act” on what employees are talking about. The challenge is then taking employee input and acting on it.

Third, we found that HR professionals, who are often given responsibility for improving diversity, are not nearly ready. In a separate research initiative assessing the capabilities of HR professionals, responses showed that, out of 20 capability areas assessed, DEI scored the poorest. A mere 3% of respondents claim deep expertise in this area, while 80% of HR professionals assess themselves as “beginners.”

Finally, while metrics and goals matter, they must be coupled with true accountability. Setting goals such as hiring more women or promoting more Black professionals into leadership roles is important but, without an accountable culture, these goals will often go unmet.

Coca Cola's story points this out. After settling one of the largest race discrimination class-action suits in U.S. history in 2000, the company set aggressive diversity goals. Ten years later, Black employees held 15% of executive roles in the U.S., up from 1.5% before the lawsuit. However, two decades later, progress had reversed, both in terms of leadership and overall workforce diversity. Reporting masked the backsliding. Without factoring diversity and inclusion into all aspects of the business, the company regressed and consequently now finds itself looking to make up lost ground.

Certainly, the DEI issue is not easy to fix. But as our research shows, we have to take a more expansive view of the problem and move way beyond unconscious bias training and anonymizing resumes. Elevating equity is a critical business imperative. I believe companies recognizing this will outperform, outlast and outgrow their competition.

Josh Bersin is an analyst, author, educator and thought leader focusing on the global talent market and the challenges and trends impacting business workforces around the world. Send questions or comments to hreletters@lrp.com.

The Year that Changed Benefits

From quick employer response to a bigger focus on mental health and other personalized resources, here's what has changed a year into the pandemic.

BY KATHRYN MAYER

In spring 2020, as it became clear just how severe the COVID-19 pandemic would become, employers began springing into action in an effort to help workers. They moved the majority of their employees remote, implemented safety guidelines and started thinking about how they could use benefits to support their workforce during the crisis.

Now, more than a year into the pandemic, benefits have taken the spotlight as one of the most important tools employers have to help workers. The crisis has not only significantly shifted how companies look at and craft their benefits, but it has changed the way they communicate about their offerings and respond to workers' needs.

"More attention has been put on benefits because of COVID," says Julie Stich, vice president of content at the International Foundation of Employee Benefit Plans. "Employers are doing more with them and making changes because they realized they had to. And employees are thinking more about benefits."

In the early days of the pandemic, a number of employers tweaked and added resources like emergency leave for employees who were diagnosed with or had to self-quarantine because

of COVID, as well as bonuses for employees working as COVID-19 numbers spiked. They touted healthcare benefits, telemedicine options and, of course, remote work before taking a big-picture view of the assistance employees needed to get through a pandemic that touched every aspect of their lives.

"A lot of times you hear the phrase 'life and death,' and quite frequently it's used in hyperbolic terms. This is actually a circumstance where it's not hyperbolic," says Sean Woodroffe, TIAA's senior executive vice president and chief human resources officer. "How we focus [on] and take care of our associates is absolutely critical."

Out of the spotlight were on-site perks like gyms and free lunches, and other talent-attracting offerings like unlimited vacation time and tuition assistance. In their place were basics like robust health and wellness programs, plenty of sick time, flexibility, remote work stipends, mental health help and a variety of tailored benefits that took direct aim at the pain points employees were experiencing. Seeing employees who were parents reeling from school and daycare closures, some employers enhanced caregiving programs or backup care. Others, like

Twitter and John Hancock, got more innovative with offerings, driving a trend in virtual camps to occupy employees' kids over the summer. And many others zeroed in on mental health offerings and resources as rates of depression, anxiety, stress and burnout soared.

And it all happened quickly.

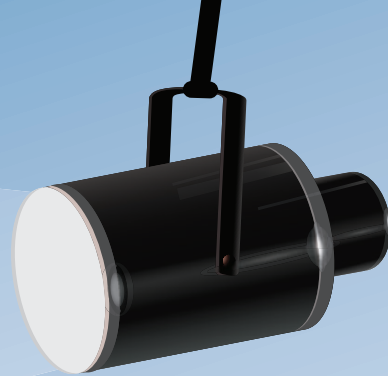
The pace at which employers altered or added benefits was unprecedented and highly different than in years past, when it took companies years to make and implement benefit changes.

"One of the biggest lessons has been flexibility and speed in being able to make decisions and make changes because the need was so great so quickly," Stich says, noting companies had to move fast—sometimes in a matter of days—on everything from the logistics of remote work to new leave policies to mental health enhancements. "They have been [quick] because of sheer need; so many companies had to pivot in so many ways."

Register for HRE's Health & Benefits Leadership Conference at [BenefitsConf.com](https://www.benefitsconf.com).

"Nothing does better to crystallize issues than a crisis. [Employers] are evaluating their benefits packages from a much broader purview than they have before and realizing there are gaps."

—JONATHAN BENNETT



Julie Stich

Speed, agility

Financial services firm TIAA was among the companies that not only quickly made changes to their benefits in the early days of the pandemic, but also continued to tinker with benefits as the pandemic raged on. The employer wanted to make sure it was quick to respond as certain issues cropped up that workers needed

help with, TIAA's Woodroffe says.

"We believe [enhancing benefits] is the right thing to do, and it has a direct correlation to enhanced engagement of our associates," he says, adding that the company's most recent internal worker survey, conducted late last year, found that employee engagement is about 81%, which "is an unprecedented high level and a high benchmark against any company of our size and scale." Approval marks from employees for how the company is handling the pandemic are also in the 90th percentile, he adds.

TIAA gave all of its associates a \$500 reimbursement for any home-office expenses as the company moved the majority of its employees remote due to COVID-19. It placed a big focus on mental health, consistently telling employees to utilize available resources and benefits to help reduce stress, as well as reminding them to take breaks and practice self-compassion.

And it revamped its caregiving benefits by significantly expanding backup child- and eldercare support for all of its associates and adding an employer contribution to its dependent-care flexible spending account. TIAA employees now have access to enhanced backup care programs—up to 60 visits per associate each year, with a \$100 per-day reimbursement for out-of-network care. Prior to the pandemic, TIAA offered employees 20 days of backup care per child, per calendar year. Those new benefits kicked in Jan. 1.

TIAA also became one of few employers to offer at-home COVID testing to employees. Through its partnership with Premise Health, a workplace health and patient engagement company, employees—and their dependents—can request an at-home COVID test, administer it themselves and submit the results to a lab for processing. Afterward, they can schedule a virtual visit with a physician to discuss their result, also free of charge.

Helping employees through the difficulties of COVID-19 should be the priority of HR professionals, Woodroffe says.

"We have to be nimble, we have to be responsive, we have to be proactive and we have to embrace this notion of radical flexibility in terms of how associates are working in this environment."

Addressing stress

Among the biggest changes in the benefits realm has been a sharpened focus on mental health, and for good

reason. Scores of studies have found a rise in mental health afflictions like stress, depression, anxiety and burnout since the onset of the pandemic. Total Brain, which has been tracking employees' mental health for the last year, found in its most recent figures, for instance, that risk of depression among employees is 71% higher than before COVID-19.

Employers have reacted to the dire stats with a slew of benefit expansions, including enhanced EAPs or counseling benefits or the addition of stress management apps. But with the numbers of mental health conditions still sky-high, mental health is expected to be a workplace epidemic in the years to come and continued focus will still be paramount, experts say.

"As the ability to work from anywhere continues to be the norm, employers will reevaluate their benefits offerings and increasingly focus on programs aimed at supporting and enhancing employees' mental health and wellbeing," says Melanie Tinto, chief human resources officer for WEX. "We will also see a shift in where these benefits dollars go, as opposed to cost-cutting."

Not only did employers focus on new strategies to help workers during the pandemic; they also made sure to tout their existing benefits and direct employees to resources they needed to cope. It was an especially important tactic as employees historically aren't aware of everything that is included in their benefits plan.



Melanie Tinto

"Employees don't remember [their benefits]; it's in one ear and out the other," IFEBP's Stich says. "I'm sure HR and benefits people feel like they're hitting them over the head with it, but employees don't remember."

Many companies that historically didn't talk about or promote benefits outside of the open enrollment period made benefits a more regular part of the

conversation, consistently reminding employees about their offerings, notably mental health resources, leave policies and telehealth.

"There [are] heightened expectations for educating employees on their benefits options broadly," Tinto says. "Communicating benefits [is] more than just sharing options in a PDF. It's more conversational and goes back to more of a one-on-one communication approach versus one-to-many."

Those communications efforts are likely to continue after the pandemic, as are other workplace changes brought on by the pandemic. Flexibility and remote work—the latter of which was widely embraced as a necessity by most organizations that didn't need workers in office—are also expected to last. With many employees calling for continuation of the practice—and employers admitting that it works—it's not likely to go anywhere.

"It will be hard to put the genie back in the bottle, so to speak, because maybe employers who didn't think this

type of flexibility would work well, or remote work to the extent that it is, are finding that it's working and working better than most people thought," Stich says. "To say they can't do that anymore will really be a hard sell."



Sean Woodroffe

Mind the gaps

Perhaps one of the most significant changes that has come up in the benefits world due to COVID-19 has been how millions of employees view and perceive their benefits. Desperate to stay productive, healthy and calm, employees have been quicker to turn to their employer for refuge. They also are paying more attention to their benefits

and relying on them more. But the news hasn't all been good: Research from the Hartford has found that even as employees focus more on their offerings, there has been a drop in how workers perceive the value of their benefits and a decline in their trust that their company is making the best benefits decisions.

"The aperture that everyone has on their benefits has widened," says Jonathan Bennett, head of group benefits at The Hartford. "As employees begin to look at the range of issues they're having to deal with and wondering about what benefit options might have helped them through the circumstance, it's opening them up to different ideas and ways their companies could have been better prepared. Employees are saying, 'I'm not sure my employer perhaps had enough information to really understand the scope of all the things that could possibly come to pass.'"

COVID-19 has been a chance for employers to continue to step up, check the pulse of their workforce and find out exactly what kind of offerings and resources employees are looking for.

"Nothing does better to crystallize issues than a crisis," Bennett says. "[Employers] are evaluating their benefits packages from a much broader purview than they have before and realizing there are gaps."

Benefits could become even more of a focus in years to come as more employers add and enhance programs to fill in the gaps. The pandemic has made it obvious that employees need help, and can turn to their employers for that help, but the challenges workers face won't just disappear when the pandemic is over.

"The pandemic has shown me that flexibility is impacting every part of the way we work, and our benefits packages are going to need to be just as flexible going forward," Tinto says. "All our employees are so different and thrive under different circumstances; we need to offer benefits that are adjustable for each person's unique life situation."

Send questions or comments about this story to hreletters@lrp.com.

Q&A

ON BENEFITS



Rob Talmas
VP Global Total Rewards
WW International, Inc.

Q: What are the biggest challenges facing HR leaders today as far as benefits are concerned?

A: HR leaders need to be clearer and more intentional about where they want to play when it comes to addressing employees' evolving and diverse needs. Defining your total rewards philosophy ensures clarity about the desired experience and impact, while also informing investment and resource prioritization. For example, I made a commitment to inclusion that has guided certain decisions, such as offering the same minimum level of parental leave globally. It was about making choices that were right for our people and aligned to our company's mission rather than market data.

Also, **as employees continue to face complex challenges at work and home, we must continue to evolve beyond traditional benefits as needs and challenges have become more complicated.** Take wellbeing as just one example. Organizations have supported physical and financial wellbeing for decades. Mental and social wellbeing had picked up steam, but the acceleration with COVID-19, social injustices and world politics is staggering. We've seen 67% of employees with increased caregiving demands and 61% struggling with social connections. These new drivers came with unique challenges that called for unique solutions.

We need a balanced approach to address these immediate needs, which will continue to evolve as the country begins to recover from the pandemic.

And underpinning it all is the fact that, globally, healthcare benefit costs are expected



to increase by 8.1% in 2021. HR leaders need to balance their aspirations with investment realities and tradeoffs.

Q: Where do you expect to see HR and benefits leaders focusing their attention in the coming months as they attempt to address those challenges?

A: We need to redefine what *good* looks like when it comes to delivering a fair and equitable experience. For instance, are we planning to offer unique benefits and experiences to the working parent in New York, the single employee in isolation in London and the couple in Brazil taking care of their elderly parents? Maybe not quite that extreme, but if we're keeping employees at the center and looking to impact their employee experience (EX), we need to find this balance while driving the behaviors needed for business success.

A key part of this means being more proactive, aggressive and creative in redeploying benefit programs. For instance, commuter benefits have become obsolete to many employees. How do we repurpose that program and associated budget to invest in benefits that employees need as at-home professionals? Do we offer things like kids' tutoring benefits to help while parents work, for instance?

Similarly, leaders need to influence the business to take savings from activities like

vendor optimization and reinvest in ways that impact the bottom line *and* the top line. In other words, reinvest in the EX. **We need to think more strategically about delivering a personalized experience that meets people where they are—getting the right information, about programs relevant to them, when they need it the most.** Getting this right will drive engagement, utilization and ROI. Wellness is a great example. We have worked with many of our corporate clients to deliver customizable and holistic wellness programs to meet the varied needs of their employee population.

Q: What areas of employee Benefits are especially ripe for innovation?

A: Healthcare digitization. COVID-19 saw **HR leaders increase telehealth benefits and drove employee utilization—something that many insurers predict will more than double by the end of 2021.** This uptick is partially related to telehealth services expanding to emotional wellbeing as well as other more costly areas, such as cancer support and concierge services. In a time when people were unable to leave their homes, they were still able to get basic levels of care. There is, of course, the question of how much of this will stick long-term. But we're seeing venture capital firms continue to invest in related app development, telling us this market is prime for innovation and telehealth will become more of a norm.

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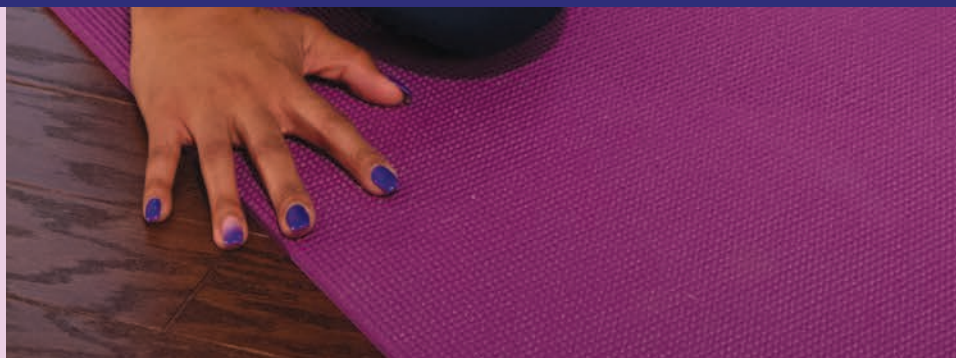
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Q&A

ON BENEFITS



David Hurley
Director of Sales,
Voluntary Benefits & Member/Specialty Groups
Nationwide



Q: What are the biggest challenges facing HR leaders today as far as benefits are concerned?

A: In this new virtual world that most companies are living in, one of the biggest challenges for HR leaders is the emphasis on creating a benefits experience that's engaging, while building it with the offerings that employee's value. Aside from the standard benefit offerings—health, dental, life, DI—there are a multitude of other voluntary benefit offerings that are fundamental building blocks to a company's well-rounded benefit package. In fact, there's almost too many, which leaves employers with the challenge of choosing the right offerings that will meet their employees' needs and protect the people, pets and things they love most in their life.

Q: Where do you expect to see HR and benefits leaders focusing their attention in the coming months as they attempt to address those challenges?

A: These next few months we'll see HR and benefits leaders reviewing their offerings, surveying their employees on the value of these offerings and making improvements to the virtual benefits

experience. Benefits leaders will find that the challenge lies in how to navigate the education and communication of their benefits package, and its importance, to their employees. With workforces spread out, there's a greater demand for creativity in delivering information on offerings and ways to engage employees. This may include adding additional voluntary benefits such as pet insurance as well as discontinuing or changing up some other offerings that are undervalued by employees based on surveyed results.

Q: What areas of employee benefits are especially ripe for innovation?

A: A significant portion of employees will continue to work from home while some may adopt a hybrid of working between home and the office; this makes the virtual benefits experience essential to HR and benefits leaders. A multitude of companies have arisen to fill this need, handling everything from virtual booths to passing eligibility and enrollments to carriers via APIs. In 2020, we saw the first year of widescale virtual open enrollment for benefits, and the learnings from that experience will certainly drive innovation to improve upon the experience, ways of communication and avenues of education—from end to end.

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Q&A

ON BENEFITS



Craig Rubino
Head of Global Learning and Development
E*TRADE Corporate Services

Q: What are the biggest challenges facing HR leaders today as far as benefits are concerned?

A: The industry's biggest challenge today is singular and unifying: We are all navigating how to support employees amid the pandemic. Contending with uncertainty without sacrificing best practices has often translated into leaning more heavily on technology. Onboarding is a prime example.

A more digitally engaged onboarding experience can help companies walk employees through key benefits topics more quickly and comprehensively—for example, making sure employees understand how their equity compensation is laid out, what mobile and intranet sources are available for accessing plan information, and how tax reporting works.

This extra attention to detail is especially meaningful since these benefits contribute to long-term employee retention: E*TRADE's 2020 survey of stock plan participants found equity compensation is an increasingly important factor for employees when weighing whether to remain at a job. It delivers a valuable connection and sense of ownership—making top talent feel like they have skin in the game.

Q: Where do you expect to see HR and benefits leaders focusing their attention in the coming months as they attempt to address those challenges?

A: Companies will expect more from their tech and their providers. Technology should be able to support the entire employee journey, from receiving new equity grants to creating a balanced financial wellness strategy, yet only 11% of HR professionals rate their current employee experience as excellent.¹

Companies are rethinking the design of internal payroll and human resource information systems (HRIS) to address this very challenge. Data needs to be fast, accurate, and shared seamlessly across the entire benefits ecosystem. To accomplish this goal, companies are investing in application programming interfaces (APIs) to give HR teams the ability to master data in new ways—speeding up processing and giving employees the near-real-time experience they have come to expect.

According to data collected from Google Cloud's Apigee API Management Platform, 47% of respondents say top API initiatives include the creation of developer ecosystems, and 32% are using APIs to develop B2B partner programs.²

Creative planning and customizable tech can go a long way to help provide an easier lift for HR professionals and a more intuitive, personalized journey for employees.

Q: What areas of employee benefits are especially ripe for innovation?

A: A survey from the National Endowment for Financial Education found that 84% of Americans are stressed about money due to the coronavirus pandemic.³ As the world recovers, the ability to offer financial wellness solutions across all segments of the employee population will be a key differentiator.

Financial wellness looks a bit different for everyone, which means it can be a powerful tool for diversity, equity, and inclusion (DE&I) initiatives that support employees in traditionally marginalized groups. Holistic financial wellness solutions can offer countless benefits for companies, from reducing employee stress and



boosting productivity to building a sense of belonging and growing a vibrant company culture.

*Craig Rubino is Head of Global Learning and Development at E*TRADE Corporate Services. This commentary contains current opinions from E*TRADE Corporate Services and its affiliates which are subject to change without notice. E*TRADE Corporate Services is not affiliated with Human Resource Executive® and all commentary is owned solely by E*TRADE Financial Corporate Services, Inc.*

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¹ Hr.com, *The State of Employee Engagement and Experience*, 2020.

² Google Cloud, *State of API Economy 2021 Report*, 2021.

³ National Endowment for Financial Education (NEFE), *Survey Update: Over 4 in 5 Americans Still Experiencing COVID-Related Financial Stress* (nefe.org), Oct. 8, 2020.



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Q&A

ON BENEFITS



Ulises I. Orozco
Co-Founder, PTO Genius

Q: What are the biggest challenges facing HR leaders today as far as benefits are concerned?

A: The modern HR leader is managing more uncertainty than ever. The role, in itself, has transformed as leaders were asked to step up and make some very difficult decisions about things they never had to consider. They spent most of 2020 scrambling to figure out remote work. The logistics of how the organization would continue to operate in a distributed capacity took center stage. We called it the “new normal,” and newly empowered HR leaders modified policies and managed expectations on the fly to account for the turbulence. It was hard. It took a lot of guts. But it got done.

Now that things have started to settle a bit and we’ve become used to the Zoom calls and Slack messages, HR leaders are facing the same set of challenges but significantly amplified because of the new hybrid workforce. Engagement is low, burnout is high and recruiting is more competitive than ever—all side effects of transitioning towards a dynamic and distributed workforce. What’s most challenging is that many tried and true tools in the benefits toolbox are no longer viable options. Gone are the days where leaders could count on office events to “rally the troops” and boost the employee experience. The office gym to help employees blow off steam and decompress—gone. On-site healthcare to help working parents? A thing of the past. Leaders have fewer arrows in the quiver so it’s time they start reimagining what they can do with what they have.



Q: Where are you expecting to see HR and benefits leaders focusing their attention in the coming months as they attempt to address those challenges?

A: HR leaders are coming out of 2020 galvanized and empowered by management to take risks and think outside of the box. These leaders were tasked with shepherding the organization through a catastrophe the likes of which we’ve never seen. And those leaders that questioned the old norms, asked why and didn’t accept the same old answers were able to come out on top.

I expect this newly empowered HR leader to take steps to redefine the impact of HR on their organization and reimagine what their existing benefits can do to improve key employee metrics. This leader will continue to prioritize engagement, experience and wellness but will do so in a way that forces much-needed changes to policies and company philosophies—demanding changes that help bridge the gap left behind by benefits that are no longer as impactful in a hybrid and distributed workforce.

Personalized benefits that address the needs of an employee and dynamically adjust as said needs change will be at the top of the list for the modern HR leader. Choosing one form of wellness over another because it serves the masses isn’t good enough anymore. Leaders will create benefit programs that integrate a holistic “total wellness” approach that gives employees

the support they need when they need it. To that end, leaders will look to facilitate time off and remove roadblocks by looking for ways to automate and optimize their PTO.

Q: What areas of employee benefits are especially ripe for innovation?

A: Certainly at PTO Genius, we’ve seen the opportunity to reimagine paid time off and innovate on what’s been a neglected employee benefit—creating ways for the employer and employee to reap the benefits of PTO by automating and optimizing the program. While at the same time, we are helping innovative and forward-thinking leaders reimagine what PTO can do and empowering employees to do more with it.

I think medical benefits have been ripe for disruption for a very long time. The onboarding is confusing and overwhelming, the experience at the doctor’s office is tedious and getting comprehensive, preventative care requires missing multiple days of work. So, in most cases, people simply just don’t bother and end up getting sicker than they have to. This is a hard one to crack but companies like Forward (GoForward.com) that focus on keeping you healthy versus only treating you when you’re sick are a giant leap in the right direction. Now that so many of us work from home and stare at Zoom calls all day, vision is a benefit that could also use some innovation. I’d like to see more companies reimagine the healthcare experience.



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Q&A

ON BENEFITS



Laura Marzi
Vice President and Chief Marketing Officer
of Group Benefits, The Hartford



Q: What are the biggest challenges facing HR leaders today as far as benefits are concerned?

A: The two biggest challenges revolve around the same theme: personalization. How you adapt to make sure your company has the right benefit offerings *and* the right decision support in place to help your employees make the most appropriate and relevant benefits decisions. It's a big question for decision-makers as they think through the offerings they choose and how to communicate about them.

Q: Where do you expect to see HR and benefits leaders focusing their attention in the coming months as they attempt to address those challenges?

A: Education. The pandemic has put a spotlight on the need to think of new

ways to keep people informed on the benefit offerings your company has in place and, more importantly, how they can actually be used by your employees. I think the bright side of this work is that they don't have to be in it alone. They should lean on their insurance carriers for support in navigating this new chapter.

Q: What areas of employee benefits are especially ripe for innovation?

A: Enrollment. With the accelerated adoption of remote work practices and continued need for social distancing in the workplace, this once very traditional, interactive and in-person experience had to change rapidly. It is important to consider how a digital experience can be designed with empathy and how it can help guide employees through the decision-making process.



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COVID: One Year Later



Here are five HR trends the pandemic has fast-forwarded.

BY CAROL PATTON

In the last year, the coronavirus pandemic has affected nearly all aspects of work, sparking widespread changes across HR. Many experts have dubbed the crisis “The Big Accelerator” because it evolved existing HR practices and policies at such a rapid pace.

“COVID-19 served as an accelerant—a time machine of sorts for bringing the people function in alignment with how the outside world had already been working, thinking and living for the past decade,” says Leapgen co-founder and CEO Jason Averbook. While many in HR knew that those shifts would eventually be needed, he says, it “took a global pandemic to drive the appetite for change in organizations.”

While some changes may stick around long after COVID-19 is gone, others will continue to evolve, experts say. The challenge now, Averbook notes, is for HR leaders to keep their “foot on the accelerator” to ensure the shifts keep heading in the direction of “humanizing work and enabling people to bring their whole selves to the profession.”

Here’s a snapshot of key trends that the pandemic ushered in over the past year.

How we communicate

Last year, When I Work onboarded 35 employees—who still haven’t personally met each other due to the pandemic.

The company, which provides scheduling and collaboration software for shift-based workplaces, is headed by CEO Martin Hartshorne. He says that COVID has accelerated the development of communication and collaboration tools that “make employees feel like they’re communicating human to human,” which has alleviated some of the burden of onboarding new hires

as well as kept existing employees connected.

He points to Slack, Microsoft Teams and Zoom as examples of popular platforms that offer combinations of workspace chat, videoconferencing, social networking, file storage and distance education.

“COVID has also accelerated the trend that will ultimately be the death of email in knowledge-based organizations,” Hartshorne says. Meanwhile, software is also being used to simplify contact tracing and to ease rolling out vaccines to workers.



Martin Hartshorne

How we hire

According to a recent report by SAP and Oxford Economics, 42% of workforce spend is on external labor.

“That number was in the 25% to 30% range before COVID,” says Arun Srinivasan, general manager at SAP Fieldglass, a software company that helps organizations find, engage and manage external workers.

He says the skills shortage and the devastating economic impact of the pandemic have forced employers to think differently about contingent workers in their talent pipeline.

“We saw an increased demand in the second half of 2020 for [external] workers,” says Srinivasan. “Acquiring talent from different sources or channels is central to HR’s strategy. This supply chain that HR is building will be here after COVID.”

Even job descriptions have changed, with a 30% difference in responsibilities for similar jobs before and after the pandemic started. To fill vacancies, his clients have been equipping workers with 21st century skills, increasing internal promotions and expanding their talent search to different regions of the country or world.

“Organizations are being challenged to rethink their strategy and [identify] the top two or three areas where they want to establish their competitive foothold so they can come out of this crisis stronger,” Srinivasan says.

How we learn

Many companies have pushed classroom learning onto digital platforms.

“Organizations have figured out ways to digitize learning and move it into an on-demand, self-service platform,” says Julie Gurican, senior director, people, at BenchPrep, which provides an online learning and development platform.

Gurican adds that her organization and others have extended online learning to include onboarding. Going forward, she suspects that organizations will create a hybrid learning environment since employees have different learning styles.

Meanwhile, the biggest barriers to digitizing learning are the lack of technical expertise and resources to make the switch.

“You need a team of people dedicated to the digital transformation or figuring out how to translate content online,” she says. “You can’t just copy and paste. There’s a lot of learning

science that goes into making sure that outcomes are accomplished online.”

She predicts employee learning will transition into customized experiences that focus on individual career interests or choices, capabilities and performance. Instead of one-size-fits-all programs, they’ll resemble Netflix by accommodating learner preferences and abilities.

“Artificial intelligence will really think about individual learners and where they’re trying to go long-term, not just short-term,” says Gurican, adding that BenchPrep’s system currently filters out content that employees excel in and addresses areas they need to beef up. “It will ensure that learners are focusing on areas they’re not as strong in and getting the learning outcomes they’re looking for.”

How we tend to employee needs

Initially, some employers believed the pandemic would negatively impact employee engagement.

But it actually improved in many organizations when employees felt supported by their organization during the pandemic, says Patrick Hyland, director of research and development at Mercer, a global consulting firm.

According to Mercer, a vast majority of employees (91%) reported that their organization provided them with key information to stay healthy and safe, while 72% said the company clearly communicated present and future plans.

Still, mental health struggles are skyrocketing among American employees. According to the Kaiser Family Foundation, rates of anxiety and depression among U.S. adults have tripled during the pandemic, while the Centers for Disease Control reported that 40% of Americans reported mental health issues or behavioral health challenges in recent months.

“Mental health and wellbeing are definitely a critical part of the employee



Arun Srinivasan



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TALENT MANAGEMENT

By **Peter Cappelli**/Columnist



What Makes For a Good Job?

In case you're interested in a break, this column does not mention the pandemic.

Instead, it reflects on an old question that has spanned a number of new books about the nature of work and what is

wrong with it. Jill Lepore wrote a survey of these books recently in the *New Yorker*, finding that a common theme is that the authors don't like what they see, and they think things were better in the past.

Whether or not work is worse now depends a lot on what outcomes one wants to be the focus. One thing that does seem new—as well as worse—in the contemporary workplace compared to earlier generations falls under the heading of meaningful work. The idea here is that work should be more than a means to an end, more than a paycheck that allows you to do other things. It should have a purpose that fulfills us and, at the extreme, the idea is that work can and perhaps should provide the meaning in our life.

Studies in psychology and sociology beginning in the 1930s began to ask whether there were basic, intrinsic human needs that could be frustrated or met depending on how work was organized. Anyone who took a management course in college or even a training course is likely to be familiar with those ideas: We want interaction with other people, we want control over what we do, we want to see the outcome of what we do. That interest hasn't changed.

What did change began in the 1990s with the rise of spectacularly successful Silicon Valley companies. The work in those companies—starting something new,

throwing yourself into it, seeing something influential at the end—seemed not only new but highly desirable, even romantic. Working in them was seen not primarily as a way to make huge amounts of money but rather as a way of doing something really meaningful.

Meaningful work is not necessarily the same as doing virtuous work, such as jobs in social welfare organizations, the arts or even in parts of government. The difference seems to have more to do with the ability to immerse yourself in something, to have some control over what you do and to have the ability to see impact from it. For example, working for a corporation, probably not meaningful. Working for a start-up, meaningful, even if the job titles were the same.

These are jobs into which you can throw yourself completely, which means that your efforts do become part of your identity. Getting to work at 9 a.m. and leaving at 5 p.m.? Well, that's a sign of a job that doesn't matter. Not meaningful. If you have one of those jobs, say goodbye to a meaningful life the way it is defined.

There is no limit as to how much you can contribute in these jobs, or another way to put it, no end to how long or hard you could work. A test of whether a job is really meaningful is whether it completely consumes you. This world, not surprisingly, is disproportionately populated by younger people, especially those straight out of school who are still defining their identity. This is different from ambition, which has always been with us, and the people working so hard to get ahead of their peers.

I can remember seeing this for the first time in the mid-1990s in our MBA students who had just left jobs to come back to school. Except for those who worked in consulting or investment banking, most reported

that they worked 9-to-5 jobs and they were bored. Since then, virtually no one comes in having a 9-to-5 job—even if the job title is the same as ones their peers had decades before. They weren't bored, but they were worn out from working crazy hours.

Why does this matter? One reason is that it does not seem to end well for those chasing meaningful jobs. Because lots of people want these jobs, the employers don't have to pay much to fill them. People end up working extremely hard, not making much money and rarely having any opportunities to advance because there is no place to advance to.

One might say that having a job you can really throw yourself into is certainly better than having a job where you don't care to do so—except that, when you have one of these jobs, there is nothing left to throw elsewhere, no time and energy that could go to family or self-development or even just to have fun. The fact that, by some measures, the majority of U.S. workers don't even take all the vacation time to which they are entitled reflects this.

What's the point? None of this is new to people who study and advocate work/life balance. Implicit in many of these new critiques, though, is the idea that the willingness of people to make their work their life is keeping wages down, keeping vacation time and other non-work benefits low and making it difficult for the material conditions of work to improve. Perhaps we should rethink about what we convey to our children and to young people generally about what constitutes a good job.

Peter Cappelli is the George W. Taylor Professor of Management and director of the Center for Human Resources at The Wharton School of the University of Pennsylvania in Philadelphia. Send questions or comments to hreletters@lrp.com.

experience that organizations have historically not paid attention to," says Hyland. "It's much more on their agenda in 2021."

Another Mercer study found that 61% of organizations plan to invest more in mental health.

Nearly 90% intend to implement post-pandemic changes to flexible work, while HR professionals will likely develop a more granular understanding of the employee experience, he says.



Patrick Hyland

"So many employees are having such different experiences coping with COVID," says Hyland. "You can't paint with a broad brush anymore."

Where we work

Some companies had a knee-jerk reaction when the pandemic first hit, says Julie Derene, global head of talent management at Ceridian, a global human capital management software company.

Without experience managing a large, remote workforce, many employers were more flexible than needed with operational practices, procedures and employee accommodations, she says.

Before COVID, one in five employees telecommuted or worked remotely,

according to the Pew Research Center. Now, 71% do all or most of the time.

But some companies are "reeling in" that flexibility, says Derene.

"It was not realistic for businesses [as a long-term strategy]," she says, adding that a downstream effect around fairness develops because not every job shares the same latitude of flexibility. "I applaud organizations for having been as flexible as they could, but now, one year later, reality is setting in. There are certain areas they will need to box in that notion of flexibility."

Remote work has also pushed employers to virtualize traditional on-site activities, making more of them on-demand, in real time. With mental

health issues on the rise, Derene says, employers are now focused on virtualizing, tailoring and delivering wellness support to remote workers based on their individual experiences.

"Many of these things were already going to happen," says Derene. "We just fast-tracked ourselves into the future."

Send questions or comments about this story to hreletters@lrp.com.



Julie Derene

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Caregiving Advocate

2021's Big Challenge: Getting Workers Vaccinated



Carol Morrison

Senior Research Analyst,
Institute for Corporate
Productivity (i4cp)

A Candid COVID-19 Conversation: Addressing Challenges and Looking Ahead



Sean Woodroffe

Senior Executive Vice President,
Chief Human Resources
Officer, TIAA

Building a Path for Employee Financial Security



Melissa Gopnik

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