



Almost Half of Employees Don't Understand Their Benefits. Here's How to Help

Research shows that when it comes to coverage, [49% of employees don't understand their health benefits](#). With the right resources and training opportunities, employers can help their employees learn more about health benefits—leading to their own savings by lowering health care spending.

Here are some proactive ways to help improve health literacy among your workforce in 2022:



Simplify your communications.

When it comes to sharing information, the more digestible you can make it, the better. Research shows that [96% of Americans don't understand](#) the four most basic terms in health coverage. With that in mind, consider sharing cheat sheets through email for virtual or in-person sessions and only tackling one topic at a time with easy-to-understand language.

Sharing information and hosting educational sessions around cultural moments such as health awareness months can also help capture your employees' attention and improve attendance and open rates.



Incorporate benefits training into your workforce training.

In an effort to continuously educate employees and deepen their understanding of their insurance coverage, treat benefits training as any other mandatory workforce training and offer it throughout the year. This is especially relevant for employees during new hire onboarding and in advance of open enrollment. Make sure managers are aware of when trainings are happening so that they can help communicate them to their teams.



Share tools that can help them make well-informed decisions.

Personalized [online tools](#) can help employees better understand their care options and make smarter choices when it comes to their health. Here are a few helpful tools and programs offered by Harvard Pilgrim Health Care to their accounts:

- [MyHealthMath](#) (offered to eligible employers): a decision support tool, prior to enrolling in a health plan, that offers a visual cost breakdown of different plan options and savings to help employees select the plan that best fits their needs.
- [Estimate My Cost](#): helps members find and compare care options for services and procedures from primary care visits to lab and radiology services to surgery.
- [Reduce My Costs](#): helps members find quality, lower-cost providers for different health services. In addition to helping limit out-of-pocket costs, this program also rewards members for choosing a lower-cost provider.

Ideas & Insights

Joblist recently released their [2022 Trends Job Market Report](#) exploring employee interests, sentiments and expectations for the year ahead.

Here are some key takeaways from the report:



The Great Resignation will continue. Three in four full-time employees plan to quit their job in the next year with pay being the biggest factor. 79% believe that they can make more money by switching jobs than staying with their current employer.



Pay increases, while common, are being outpaced by inflation. Last November, the inflation rate was reported to be 6.8%. While 53% of workers received a pay raise in 2020, of that number, 58% reported that their raise was 5% or less.



Remote work is still highly desirable. 61% of job seekers are interested in remote job opportunities, and of workers who are either remote or hybrid, 45% say they would quit if their employer required full-time in-person work this year.



Employers are expected to reevaluate their benefits offering. 80% of job seekers believe that employers need to re-evaluate their benefits after the pandemic. 67% of job seekers say that benefits are more important to them now than pre-pandemic and 54% reported that they'd consider taking a lower-paying job with a better benefits package.

Elevator Chat

New research from the Human Rights Campaign Foundation has raised awareness of economic disparities for employees who identify as LGBTQ+.



LGBTQ+ WORKERS ARE EARNING 10% LESS

According to the report, the [median weekly earnings for LGBTQ+ is about \\$900](#), while the median weekly earning for all full-time workers is \$1,000: a 10% wage gap.

Native American and Black LGBTQ+ employees had some of the lowest weekly earnings—70 cents and 80 cents respectively for every dollar the typical worker earns—while transgender women and men earned an average of 60 and 70 cents respectively.

Reading List

- How digital point solutions can [elevate your benefits offering](#).
- These health providers are [improving access to care for New Englanders](#).
- Deep dive on health literacy and [how to bridge the gap](#).
- LinkedIn releases the [biggest workplace trends](#) coming in 2022.

Moment of HaPiness

February is the birth month of many well-respected figures, including civil rights icon Rosa Parks, poet Langston Hughes and novelist Gertrude Stein. Here are some influential quotes and insights they shared along their journeys of shaping American culture:

Rosa Parks

“ There were times when it would have been easy to fall apart or to go in the opposite direction, but somehow I felt that if I took one more step, someone would come along and join me. ”

Langston Hughes

“ I have discovered in life that there are ways of getting almost anywhere you want to go, if you really want to go. ”

Gertrude Stein

“ You look ridiculous if you dance. You look ridiculous if you don't dance. So you might as well dance. ”



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Read on to find out how to make the most of your benefits and to see how we're innovating to meet the needs of modern health care.

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