

11 tips for communicating, engaging with Gen X and Y

Panelists cite benefits technology, flexibility and customization among keys to reaching and retaining younger workers

By Andrea Davis

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Benefits can be the loyalty glue that help employees of all generations stick with an organization, but only if those benefits are well-communicated and well-understood, consultant Ron Leopold told audience members at a panel discussion on multigenerational engagement held during the 2012 Benefits Forum & Expo.

Leopold moderated the panel, which also included Steve Bygott, director of marketing programs and research for Colonial Life, Ed Redfern, project manager for AARP and Erin Barfels, chief human resource officer for ARAG.

The panel was dominated by talk of young workers and what employers can do to better engage this generation in their benefits. Recent research from Colonial Life reveals that while this generation places high value on benefits, it isn't particularly engaged with them.

The challenge for employers, said Bygott, is that while a wide variety of benefits is necessary to satisfy a variety of needs, too many choices can paralyze employees.

He offered five communication tips for engaging Gen Y workers in benefits:

1. Use technology where appropriate.
2. Build a foundation for one-on-one counseling.
3. Combine convenience with good content.
4. Employ multiple touchpoints.
5. Make it interactive.

He also advocated a 3x3 solution for benefits communication with Gen Y: Communicate three weeks in advance, using three different types of communication.

Use of voluntary benefits

Voluntary benefits can help bridge the generation gap, said Barfels. ARAG offers a PC purchase plan to employees and while the program doesn't currently offer tablets, it's something the company's looking into because the younger generation is hungry for the latest technology.

"Generation Y has always had computers," she said. "The speed at which they're able to do things has bred impatience."

Touching on Generation X, Bygott noted employees from this generation "value paper and [personal] interactions but are much quicker to adopt technology. They will help Boomers adopt [technology] more than Generation Y."

Variations even within same generation

Although strategies for reaching young employees dominated the discussion, Redfern noted that employers should assess how their benefits are working across all generations and that there are variations even within the same generation.

"Boomers are in different places," he said. "Don't lump them into one group."

Moreover, he said, it's a misconception that older workers don't use or value technology as much as younger ones.

"Older people are very tech literate," he said.

He briefly outlined an AARP project called Work Re-imagined, a talent exchange powered by LinkedIn. The project is dedicated to helping companies find experienced workers and to helping experienced professionals connect to more satisfying careers. Companies that participate must sign a pledge to level the playing field for experienced workers and must agree that they understand the value of mature workers, that they have nondiscriminatory HR policies and have immediate hiring needs.

6 tips to engage Gen Y workers

By Ron Leopold

1. **Flexibility matters.** Generation Y values generous time off policies and freedom to work when and where they like. Work-life balance is more important to Gen Y than any other generation - 50% of Gen Y employees surveyed for a MetLife survey say flexibility makes them feel loyal to their employer. This is a powerful retention carrot. If you offer it, they will take it - but will not take advantage. Don't send mixed signals about the use of this benefit.
2. Gen Y prefers choice and customization when it comes to benefits. With inelastic benefits budgets, the solution for this preference is voluntary benefits. Employees from this generation are used to reaching into their wallets for benefits, so give them the choices they crave with employee-paid insurance products - from car insurance to pet insurance.

3. Gen Y is serious about its finances and concerned about risk. Provide liberal life and disability insurance coverage from day one. Offer supplemental buy-ups to ensure adequate insurance coverage. Financial education in the workplace is highly valued at all levels - from basic financial literacy to sophisticated investment advice. Turn to carriers to deliver low-cost or no-cost programs.

4. Health coverage is a big concern. Sixty-eight percent of Gen Y survey respondents are concerned about paying health care premiums and out-of-pocket-costs. Help them meet these costs with affordable supplementary health products such as dental and vision insurance coverage. These are popular benefits that you don't have to be sick to use.

5. Advancement opportunities drive loyalty. The MetLife Study shows that 66% of Gen Y employees cite this as an important loyalty driver, yet only

42% of employers are on board. Don't make employees have to move out in order to move ahead.

6. Text and tweet to build engagement. Communicate in preferred ways to build a benefits bridge to Gen Y.