



EMPLOYER BRANDING

MAKE YOUR EMPLOYER BRAND MORE PURPOSEFUL

Branding is big news. Beyond hoping to boost sales and profits through consumer-facing brands, branding is also a critical component for companies in their roles as employers. As budgets are being made and communications planned for 2019, there are steps big and small you can take to make employer branding a priority for your team in the new year.

Why bother? Recruitment, hiring, and even retention can be directly impacted by the strength of an employer brand. The modern potential hire and engaged employee is eager to feel like there is purpose behind their work and a community of like-minded people committed to that work. One of the best ways to showcase this is a cohesive, consistent, and clearly articulated employer brand.

Sounds like a great idea, but many companies are unsure where to start when it comes to building an internal employer brand. One branding expert interviewed in [Human Resource Executive](#) asserts that the same tools it takes to build a successful consumer-facing brand can solve employer-branding challenges. To do it best, though, she cautions companies be ready to invest similar time, talent, and money needed for a successful external brand.

Once companies have made the moves to create or translate a successful consumer-facing brand promise to something that will resonate internally, it's time to talk the talk. Whether new help wanted ads or better training for recruiters at job fairs or during interviews, there's a strong need for education about not just what that employer brand promise is, but how to talk about it.

Employer brands are most successful when companies ensure recruiters understand and can articulate the brand promise. In part, this is because there's more and more potential for other people to be talking about your business. The opportunity for an individual to express opinions — good or bad — about a business have grown tremendously with the rise of social media. Public negativity can wreak havoc on a brand and come from almost anywhere. Imagine a potential hire sharing about an interview gone wrong, current employees or former workers posting about daily frustrations, or even disappointed customers leaving a negative review.

Beyond impacting the consumer-facing brand and a business's bottom line, social sharing may impact the employer brand, too. Rather than just hoping for the best, being proactive is critical. According to [HR Dive](#), a brand advocacy program, when done thoughtfully, can help promote a best-foot-forward impression for your employer

brand. While brand advocacy is not new on the consumer side, it's becoming more of a topic of interest on the employer side as well.

The key to doing it successfully? Create authentic opportunities in 2019 that your employees will be excited about. Pre-written posts or forced photo ops are something to avoid. Instead, employers should look for ways to regularly share your brand promise. Try including culture and values in your upcoming internal communications and storytelling. Celebrate employees who embody your brand promise. Keep employees in the know about exciting company news and provide language (but not scripts) for how to talk about it. Making it voluntary, authentic, easy and organic is most likely to help your employees become your advocates.

While we live so much of our lives online, off-line opportunities like social or volunteer events can help inspire employees to talk up your employer brand. A happy, engaged employee is more likely to refer great hires, promote company culture, or share news.

A recent [Forbes](#) piece suggests getting creative: look for ways to sponsor local events, share your employer brand in ways your employees can share, revamp job descriptions to better leverage brand storytelling, or rethink your company homepage to highlight hiring. With so many potential points of contact, there are a million ways to improve how your employer brand is cultivated and shared.

Putting your purposeful employer brand in front of the people you want to hire in thoughtful ways may just be the best resolution your company makes in 2019.

Read more:

[Tricks of the Trade: Building an Outstanding Brand](#)

[Why employers need to build a brand advocacy program now](#)

[8 Creative ways HR Can Source Candidates and Build Brand Awareness](#)

BENEFIT TRENDS

ARE EMPLOYERS SMART TO DEAL WITH STUDENT DEBT?

In recent decades, a college education has become accessible to more Americans than ever before. Since most families or individuals can't write a check for a full year's tuition, student loans are one way to finance that attractive education. Students loans are often touted as "good debt," worthwhile money spent that, with low interest rates and career advances, can improve credit and long-term earning prospects.

Since 2013, that story has shifted. With the rising costs of higher education and stagnant wage growth, student debt can have a long-term negative impact on millions of workers and their families. As [Human Resource Executive](#) shares, 44 million Americans carry education debt. Nearly two-thirds of a surveyed group with student loans had less than \$1,000 in savings, and the average debt outpaced average annual income by nearly \$30,000.

That burden has a significant financial impact on individuals and families. Beyond the financial toll, the burden of student loan debt is impacting the health of the nation's

workforce. Anxiety and depression are linked to the chronic stress of long-term financial concerns and debt. Individuals with debt may be less likely to pay for gym memberships, keep up with regular medical checkups, and take other steps they fear could cost money. Increased risk of illnesses like migraines, cardiovascular disease, and insomnia are also connected to financial stress.

Stress and illness, in turn, can cause increased absenteeism and decreased productivity. It's no wonder some employers are looking for ways to help ease that burden.

Companies are pursuing a variety of approaches which can ease the burden associated with student debt. Some offer direct assistance benefits for degrees completed. According to [Workforce](#) magazine, other companies opt to also support continued education. Encouraging employees to focus on student loan payments by providing additional employer 401(k) contributions is common as well and has the added benefit of providing a tax savings to the employer.

While the cost to support student debt repayment programs is a concern for most employers, signs point to it offering a good return on investment. Beyond tax savings, there are employer benefits to reap when supporting employee education.

Keeping employee skills sharp through coursework, certifications, and conferences is one way to help address the fast pace of technological changes and future proof a workforce, according to a story in [USA Today](#). In a tight labor market, keeping talent is a good thing and also means avoiding having to recruit, train and retain new employees.

Executives are taking notice. By reimbursing for undergraduate or graduate level business coursework, [Human Resource Executive](#) notes the company benefits from better educated employees while supporting employees' professional growth. Many younger employees begin their career with considerable student debt, so assistance in any form may improve both morale and increase loyalty. One company that focuses on creating student loan repayment assistance tools for employers reports a 40 percent lower turnover rate for employers who offer support.

Educational debt has become a major news story in recent years. In response, the number of larger employers looking to ease some of this burden through student repayment solutions has doubled. While still a relatively rare benefit offered by employers, it's a trend to watch.

Read more:

[Tuition Reimbursement Appears to Be Paying Off](#)

[Ask HR: How do today's workplaces need to change to meet the future?](#)

[Finance Execs are Willing to Pay for Degrees for Workers](#)

[What You Can Do About the Student-Loan Burden](#)

WORKING FAMILIES

SOME COMPANIES GOING ABOVE AND BEYOND TO SUPPORT MOTHERS AND FATHERS

While the last two decades witnessed a steady rise in pregnancy discrimination claims filed with the Equal Employment Opportunity Commission (EEOC), there is good news out there for working families.

Many companies are opting to create innovative and forward-thinking ways to support working parents and, in some cases, companies are blazing the trail ahead of state or federal legislation. There is no mandated federal parental-leave policy to follow, so many employers are opting to craft their own, according to [HR Executive](#).

While high-profile companies like Patagonia have decades of practice, and generate significant positive publicity, offering benefits and perks for families ranging from multi-month leave to adoption and fertility assistance to on-site daycare, there are models for companies looking to simply get started.

Getting started may mean expanding benefits available to employees by offering health and dental coverage for immediate family members or a discounted rate on family plans. Providing a bonus for childcare or exploring a partnership with a local childcare provider shows that there may be different ways to approach a single challenge, in this case the cost of child care. Or, if a company can't financially support childcare, it may be able to offer flexibility when time off is needed for a sick child, or to attend a school function, as explored in [Forbes](#).

Sometimes an employer may decide to offer a highly specific benefit. [Benefit News](#) reports that some benefits for new moms, like breast milk shipping for women who are traveling while nursing, will continue to become more popular with larger, well-known companies potentially leading the charge. A nursing-friendly workplace may offer comfortable, private lactation areas, time to pump built into a day or other policies addressing a concern that might otherwise keep a talented new mom out of the workforce.

Thoughtful, responsive policies need not only focus on working mothers who recently gave birth. Prenatal considerations, maternity leave, and flexible post-baby work options are still very much up for discussion. But today, the changing face of the American family requires companies to be mindful and draft policies that support the diverse ways families form and function.

While the number of parents who don't work stayed about the same, dads are staying home in higher numbers than in years past. As more millennial and Gen Z workers become parents, pregnancy and family support will not only continue to be on the forefront of desirable benefits for employees, those benefits will very likely continue to evolve.

Worried how babies may impact your bottom line? In good news to businesses, many family-friendly policies could be very good for business too, according to [HR Dive](#). The already constricted talent market could see an influx of more than five million workers if

more robust parental leave policies or other creative family-friendly solutions were implemented. Helping future and current parents join the workforce can be beneficial for everyone. Likewise, efforts to keep parents on leave connected and engaged, or to allow for a phased return, would also potentially help with post-leave retention.

Making family-forward policies an HR priority in 2019? You don't need to reinvent the wheel or overhaul your entire workplace culture to make a difference. Consider involving the voices of your employees for small, practical steps you can take and to get a pulse read on the bigger concerns on their minds. Before you start, and if you have 15 or more employees, [Workforce](#) offers a refresher on some of the required protections. Be sure to review your state's minimums with requirements detailed by the Patient Protection and Affordable Care Act (ACA).

Read more:

[Four Ways To Provide A Family-Friendly Workplace](#)

[It's Time to Empower Modern Families with Parental Leave](#)

[Family-friendly policies could add 5M to the workforce](#)

[Home Depot, TripAdvisor among dozens of companies adding breast milk shipping benefit](#)

[Avoiding Pregnancy Discrimination in the Workplace](#)

IN BRIEF

GEN Z IS COMING. IS YOUR WORKPLACE READY?

While it may feel like businesses are still reeling from adapting to the working millennial, the next generation is already knocking on the HR door. The [Society for Human Resource Management](#) went straight to a 16-year old source to see what is on the workplace horizon.

Here are a few trends and some potential takeaways for employers.

Gen Z is competitive, raised on more pervasive youth sports and regularly reminded just how hard it is to get into elite colleges. These go-getters are used to immediate feedback. HR departments will be wise to consider how to offer quality, actionable feedback to these employees. On the one hand, rigorous coaching and parent investment means Gen Z can take tips on how to improve and even handle tough criticism, something millennials are seen to struggle with. Even better, the competitive nature of Gen Z will make them want to work to succeed. To support these employees, meaningful, regular feedback will be necessary. Now is a good time to start creating the plans for the systems and processes that will offer performance reviews, project critiques, and more. Workers who appreciate structure and goals are great for business, but HR will also need to protect young workers from burnout as they attempt to succeed and even overachieve in their first years working.

As children of Gen Xers, Gen Z reflects their parents' skepticism and individualism. This is a marked shift from the idealism and collaborative approach of millennials. The tight labor markets of recent times have meant concerted efforts to court millennials. Current trends toward open office plans, casual environments, and cross-discipline teams may

need to be refined as these two generations being to mix around the water cooler. The group project mentality of millennials is more the one-person show of Gen Z. Neither worldview is inherently better, but helping the youngest workers work well with others will be important to integrating them into successful teams and preventing conflict. Offering mentoring opportunities, which provide meaning for experienced millennials and feedback to improvement-hungry Gen Z may be one idea. At the same time, ensuring there are ample opportunities to shine as individuals will tap into Gen Z's potential and enthusiasm.

While they hope their jobs are engaging, this generation is seen as more pragmatic and fiscally conservative. They want to feel on solid financial footing even more than they want to feel good about their work. For the future of employee benefits and perks, it may be a dollars and cents approach which lures the most attractive young workers rather than bringing a dog to work or culture-building elements like foosball or ping pong.

Whether we're ready or not, Gen Z is coming. Paying attention to generation shifts may leave employers eager but feeling overwhelmed to keep up. Not everything needs to change, and you may just find some changes are good for everyone. Find ways to adapt what's already working for your company, adjust what can be adjusted to appeal to new workers, and be ready to implement new ideas that just may help your entire workforce, too.

Read more:

[A 16-Year-Old Explains 10 Things You Need to Know About Generation Z](#)

EMPLOYER WEBINAR

WHAT EMPLOYERS NEED TO KNOW ABOUT THE MEDICARE SECONDARY PAYER RULES AND THE CMS DATA MATCH PROGRAM

Tuesday, February 12, 2019
2:00 p.m. ET / 1 p.m. CT

Medicare Secondary Payer (MSP) describes the situation when the Medicare program does not have primary payment responsibility for paying a claim. Employers with group health plans are greatly impacted by the MSP rules depending on their size. This webinar will help employers understand their responsibilities under the MSP provisions and best practices when completing the CMS Data Match report.

This webinar will:

- Review the basics of Medicare Secondary Payer
- Provide information on the penalties for violating MSP rules or for failing to complete the CMS Data Match questionnaire
- Discuss the requirements under MSP for employers with fewer than 20 and with 20 or more employees, including how to count employees and determine employer size
- Discuss who is primary or secondary payer in common situations when Medicare and other health insurance or coverage may be present

- Describe how to identify those individuals to whom the MSP requirement applies
- Discuss the choices an employee is free to make when deciding between Medicare and a group health plan
- Describe the prohibition against incentivizing employees to take Medicare over the group health plan
- Discuss the limited circumstances in which certain employers can reimburse Medicare supplements for employees
- Describe the interaction between Medicare entitlement and HSA eligibility when an employee continues to work beyond age 65
- Discuss best practices to ensure that a plan does not discriminate against employees and employees' spouses age 65 or over, people who have permanent kidney failure, and disabled Medicare beneficiaries for whom Medicare is secondary payer
- Discuss best practices regarding information needed to accurately complete and timely submit Data Match reports on identified employees

This 60-minute intermediate level webinar will help employers understand Medicare Secondary Payer rules and CMS Data Match reporting.

Registration

Please email [Stephens Insurance](#) to register, or your Stephens Account Rep.

About the Presenter

[Melissa Shimizu](#) is an associate in Fisher Phillips' Irvine, California, office. She focuses on helping employers navigate the Employee Retirement Income Security Act (ERISA) and other state and federal laws impacting the design, implementation, and ongoing compliance of their employee benefit plans and programs. She advises clients with respect to all aspects of employee benefits, including retirement plans, health and other welfare benefit plans.