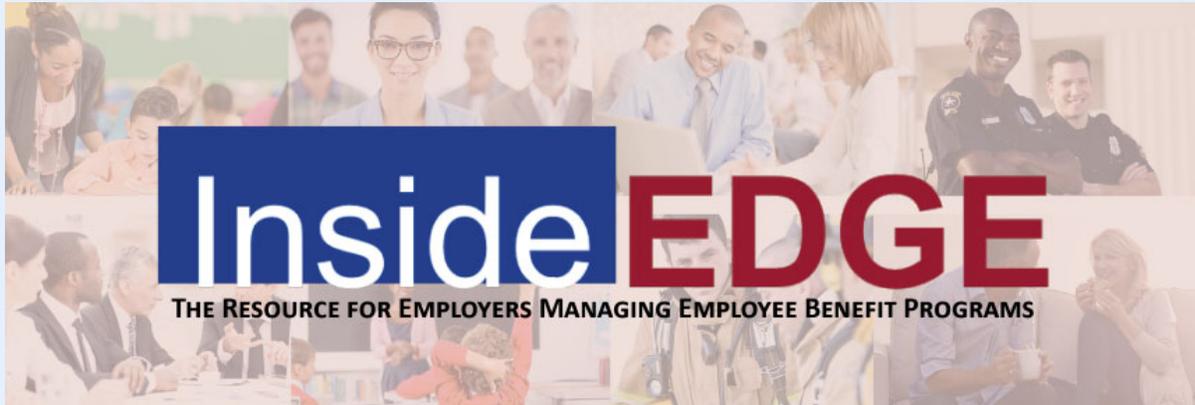


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2019 Q2: In This Issue

- Workplace Wellness is About More Than Just Physical Health
- Educating Employees on Voluntary Benefits

Alert: The Equal Employment Opportunity Commission (EEOC) has extended the deadline for employers to submit EEO-1 Reports for 2018. The reports are now **due by May 31, 2019**. The EEO-1 Report is a federally mandated survey that collects workforce data from employers. The data is categorized by race, ethnicity, sex, and job category. The EEOC uses this information to enforce federal prohibitions against employment discrimination and discriminatory pay practices.

Workplace Wellness is About More than Just Physical Health

Cultivating a culture of wellness at organizations is a common trend for employers across the country. In fact, according to the Employer Health Benefits 2018 Annual Survey, 82 percent of large firms and 53 percent of small firms offer some sort of wellness program.



Historically, many of these programs focus on physical well-being, with employers creating programs intended to encourage smoking cessation and exercising. Unfortunately, health-conscious employers and employees alike often overlook one important component to wellness: financial health.

The Hard Truth

A recent Bankrate survey revealed that 65 percent of Americans save little or nothing at all from each paycheck. This, compounded with the fact that over 40 percent of Americans have less than \$10,000 saved for when they retire, is alarming.

How You Can Help

When employees are stressed about money and saving for their long-term goals, the chronic stress can be detrimental to their overall health and workplace engagement. Investing in employee financial wellness can be beneficial to both you and your employees.

Consider implementing a financial wellness program that focuses on planning for the future and budgeting. USEBSG offers a free [Financial Wellness Center](#) packed with resources to help your employees throughout all stages of their financial journeys. Contact us today to learn more about what our program has to offer.



Educating Employees on Voluntary Benefits

Offering voluntary benefits is a great way to enhance your benefits package, differentiate from competitors, and increase employee satisfaction—all with little impact on your budget. But while employers may choose to offer numerous types of voluntary benefits that can deliver convenience and value for employees, many employees do not understand the advantages of these voluntary benefit options or are unclear how they work. Educate your employees on the advantages of these voluntary benefits so that you both reap the rewards.

Demonstrate the Value

When compared to employer-sponsored benefits, many employees may fail to see the value of voluntary benefits that they must personally finance. For example, one perk to voluntary benefits is that purchasing insurance through an employer group is often cheaper than buying individually, yet research shows that few employees are aware of this. When promoting your voluntary benefit options, discuss the benefits of having coverage, the risks of going without, and emphasize the convenience and value of purchasing through the company and paying through payroll deductions.

Coverage Education

It is important that employees fully understand their policy so that a misunderstanding does not lead to resentment toward the employer. For instance, if a consumer does not completely understand the nuances of property-casualty insurance and believes herself to be covered, it will come as a shock and possibly with misdirected frustration in the event of a major loss.

When offering any benefit option, employer-paid or voluntary, you should be sure your employees understand exactly how the coverage works. Here are a few ways to make sure your employees are sufficiently educated about their benefits:

- Invite current employees to the monthly or quarterly benefits meetings provided for newly hired individuals.
- Many voluntary benefits providers are willing to send a representative to discuss their coverage with employees. Contact USEBSG to set up your meeting today.
- While most benefits administrators don't have time to meet individually with employees, consider scheduling small-group meetings for employees with a USEBSG Benefits Representative.
- We can enhance your existing benefits communications by providing convenient and effective ways to reach out to your employees with educational information, tips and reminders.

Employer Advantage

In addition to boosting participation in your voluntary benefits programs, providing this meaningful education can position you as a valuable source of knowledge and strengthen employee satisfaction and loyalty to your company.

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**U.S. Employee Benefits Services Group
National Office**

99 Wood Avenue So., Suite 501 | Iselin, NJ 08830
Ph: (866) 631-8844

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