**Structuring employee benefits to support DEI: How offerings and design need to adapt to be more inclusive**

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Welcome to our RIBA Webinar on Structuring Employee Benefits to Support DEI.

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Our Offerings and Designs need to adapt to be more inclusive, and we are hosting this webinar today in conjunction with our strategic partner, Viva.

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My name is Debbie O'donovan, and I'm one of the founders and directors of the Reward and Employee Benefits Association.

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This webinar form as part of a series that RIBA runs on a monthly basis to help reward benefits and HR professionals.

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Keep up to speed with how reward and benefit trends are shifting, and adapting, as well as what is emerging, that is new.

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And on that note, we, as Raver, have been increasingly finding benefit professionals who've been tasked with ensuring that, the strategies, the tactics, and benefits, that they're offering to their workforce, on meeting the organizations, diversity, equity, and inclusion, DEI objectives.

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However, the vast majority of employers that I'd be speaking to and my colleagues at ...

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will be speaking to, I haven't.

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Yes. Got into the weeds of DEI and benefits. Some have, but lots of people, still grappling with where to even start on this, this issue.

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But those who have got going have uncovered all sorts of legacy anomalies.

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Statutory anomalies, exclusions, rather than inclusions do things like pay grade levels as well as gaps because historically, the needs of subgroups simply haven't been considered when selecting benefits.

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So, what we're going to try and do this morning is flag up way to look if you're starting on your journey.

2:02

Because, as I say, often, it's gaps or things that you can't see, and it's always hard to spot what isn't always visible immediately.

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We're also going to discuss some of the easier wins that you might do to get in place relatively quickly.

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Plus, for those of you perhaps about that further down the line, on this kind of project, some of the bigger picture strategy issues you may wish to consider.

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Now, we fully acknowledge that benefits, well-being benefit strategies.

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Cast in themselves, drive DEI, but that can undermine DEI if they are limited to certain groups. And intersectionality is and don't encourage trust across the workforce, across different ethnicities.

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Ages, generations, gender's, physical abilities, neurodiversity, and so on and so on.

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I'll have a request from the audience sort of you listening today. It's really helpful for myself and the panel to know what you really want to hear about.

3:06

So we've got some pre prepared questions, and, but if you've got questions that come up, as we talking, please do put them in the questions section. They very helpful for us to gage that we, answering the questions that you really need to know the answers to.

3:22

And at this point, I'd like to say a special thank you to those of you who submitted questions in advance. I think I managed to weave them in, maybe slightly tweak, but we've all of them in to pre-prepared questions. So those are really invaluable. Thank you so much for sending in questions in advance.

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We have with us today three fabulous panelists of us sharing their insights with us.

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So perhaps each of you can just raise your hand to give him a wave as I introduce you.

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So, I'd like to introduce, on O'Connell, Senior Vice President, Total Reward and People Operations at well a company.

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Amanda Distance, Senior Vice President, Reward and Talent, savvy, her group, PLC.

4:06

I'm Debbie Bullock, well-being lead at Aviva. Now, you will notice we've got two different kinds of a. Viva Amanda will describe her company shortly that spelled with an E and Debbie as of either the insurance company. And I'd like to say a particular thank you to the Viva which we know when the benefits market for being our strategic partner for today's webinar on such an important topic.

4:33

Now, before I ask each of our panelists to share their insights on the topic today, which, just to remind you, is structuring employee benefits to support DEI, I want to get a feel for where our audience is at asking two polling questions that you can answer on-screen now.

4:51

So, if we can put the first question up, I'm just interested to know whether any of you have changed any of your benefit policies to be inclusive price a broad question, but, yes, you may have done it recently. You made that within the last two years, because you've made any changes to be more inclusive.

5:09

Tick the first one, maybe you haven't yet, but you are going to, You know, you go into and you, within the next year, take a second option.

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Not yet, You're still reviewing, so you actively reviewing, working on what you need to do. Take the third option.

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Fourth option is, you haven't done the review yet, so nothing done, but we might, it's likely to be on the cards and then the last option, if you aren't, there currently no plans. No actions within your company should make any changes.

5:41

So, if we can just perhaps see what, what the answers are and what such showing up first.

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So, 25% of you have already made changes, another 21%, to view planning to, 34% of you, reviewing, so that, that doesn't surprise me. A lot of people started to look at this for the very first time, now. Another 19%, and they wanted to say not planning to, so probably well over to my master that quickly. I'm when I'm speaking on screen. But sort of half of you really actively started your journey getting into this.

6:21

So hopefully, we can help you this morning with some ideas, what you might want to look at.

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So if we can go straight to the second polling question, and this is a bit more open, just opinion. You might know the not know the exact answer if you haven't, Patricia review.

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But do you feel that currently, the benefits and insurances out in the market are progressive enough, and who then to cover?

6:46

So if you think, yeah, what the providers have on offer in the markets, ah, mean progressive enough in DEI terms, Then meet your expectations. You think, DEI, their apps that you find a meeting expectations. Do the first one.

7:00

If you think you know what, some of them could do better, it's not perfect up and some changes are needed, pick could do better, Or if you thinking, you know what, I had to look around and they are really not up to scratch, the majority of them are way behind the kind of DEI that you need to be seeing happening in the market. Pick the third one and then say this is purely opinion. Just interesting to see what people think generally of what's on offer in the market in terms of supporting DEI.

7:29

So, can we have the answers see what people are saying on that particular one?

7:37

Case of 14%, say it's missing expectations, three quarters of you say could do better. And probably, the good news is a lot of the providers I'm speaking to our working and tweaking and learning as fast as all of us to improve, and you got 13% same way behind what we need. So, I'm not surprised that it depends on the benefits and what it is that you're looking for. I'm aware that there is everybody's at different stages on that.

8:03

So thank you for those ANSYS useful to know and to bear in mind.

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And so, now, it's time to hear from each of our panelists.

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And I've asked each of them to prepare a short introduction, but where they will focus on, what they see is the biggest influence, or change, this caused their organization to focus on structuring benefits to support DEI objectives.

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And just to remind you why they speaking, do send in questions that you'd like any of them to answer.

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So, first up, I'm going to ask Amanda ... of either group PLC to speak.

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She will then hand over to, on a ... of, well, a company, who, in turn, will hand over to Debbie Bullock, well being made at a Viva.

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So, over to you, Amanda.

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Nice to meet who will be in conversation. And it's really a very big and fascinating topic. They, just to start off with, just to show that content to the other, the, the old one, you wouldn't hurdle.

9:05

Or actually a software organization that droids go, actually across 11 industries.

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Industries that typically tax, the world's natural resources We provide software that enable sustainability, efficiency, it helps them with planning and risk mitigation.

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So to give a very simple example. We might assist you with your minds and ensuring that the equipment is set up and working efficiently to avoid leaks and the damage to, again, the world's natural resources.

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So that's who the other would be, the all.

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And we're actually, we're very committed to D&I journey, because actually, as a company, what you really value, where people are, really, or asset, is the diversity of thought.

10:00

And to come up with the type of software we create, You need so many different minds that have different especially additives and come from a different positioning that actually bringing in the best talent becomes kind of key to our success.

10:15

And actually what we really recognize is that if you want to be able to take attract and retain diverse talent, you have to have a package that appeals to them and is accessible to them.

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So, for us that, they'll go and I'm really used to a beaver, though. And some of what I'll be sharing as well today will be my prior experience with companies like Cisco and Liberty Global.

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But, again, I'm looking forward to the conversation all the way the team.

10:45

Thanks, Amanda, and great to be here on a discussion that's very topical for us at the moment.

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Well, a company, we've just started our journey having come out of divestiture.

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And we're about 90 munson and building building on where we intend to go and DEI has been been a big focus for us from day one. We've just had the data join us a few months ago, and we're already charting the course as to what we want to do.

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Why it's important for us is because the weather company is a global leader in the beauty space. We focus on hair and nail.

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Particularly our heritage is in professional duty.

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That means we deal a lot, Our customers are silos, there, stylus, and and so there's that expectation from them that we, that we recognize that diversity, and we addressed that.

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And also, I mean, to Amanda's point, we're also, you know, getting talent from a diverse pool.

11:48

And so, if we're going to be able to attract talent, we need to ensure that our programs speak to that diversity, and especially aligned to where we say we want to be as a company. And so, we look at all those things.

12:03

Then, we begin to look at our benefits portfolio, to make sure that it matches, where we want to be under statements we're making as a company, and how we're positioning ourselves as a company that truly embraces diversity to drive our business success, given the industry way. And given the customers and the consumers that we serve. And given the kind of talent that we hope to attract to drive our business. And so, that's why it's important for us at the moment.

12:27

And so, I hand over to Debbie to take us forward Morning, everyone. And, so, yes. I think fever, yes, UK's largest insurer. And we have about 15 ... colleagues in the UK, And I think for me, it's not one single thing that's influenced or changed, and the impact of D&I on benefits. I think it's, it's kind of an evolution.

12:54

So as Amanda and other side, it's round and inclusive environment as a key priority. Waiver service industry.

13:02

So when you buy something from a fever, you don't get something to take home is that kind of piece of information, it's our people, and when you make contact with us at the moment of need, that's when we are our best. So our people are really important. We want a diverse range of colleagues to match the diverse customer set that we're supporting. And also as Amanda mentioned to bring in that diversity of thought to Annapolis as as an organization to grow. And it's not just benefits. It's obviously about culture, as well, but your benefits need to support that cultural piece.

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So as a result, we're also continually reviewing our benefits position. But I think there's another element, in the fact society, in general.

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There's a greater awareness of issues relating to diversity and inclusion, whether that's the Me Too movement, or the tragic events around the charge flight might bring to light some of the inequalities across various different groups that have been marginalized in the past, And that awareness is feeding into the workplace. And workplace practices and organizations who want to succeed, will need to get engaged in this agenda.

14:18

And I think more organizations, including ours, have got vocal Employee Resource Groups around various different elements of the diversity and inclusion agenda. And they're helping to bring to life some of the challenges that their employees and customers might be facing around the diversity and inclusion agenda.

14:39

And that means highlighting why we haven't quite got it right, or where there's a gap, and they can bring that knowledge to an organization to help us shape that in the future.

14:48

And then finally, I think many people are now looking to get support from their employer, rather than the state in terms of benefits. And that means we need to make share with an organization, and you're meeting the needs of a diverse group, rather than excluding a particular group.

15:07

So that would be kind of like heck, a quick summary.

15:11

Thank you.

15:12

We've, we've touched on quite a lot together to get us going and we've got a fantastic list of questions I want to throw the three of you today and then delve into, so I'm gonna come to you first on and talk about the DEI principles that practitioners need to, to focus on.

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So when it comes to, know the work that you've been doing recently, what is it that you're looking at in terms of principles to try and align your benefit strategies, more closed CCTA principles.

15:49

Thanks, Debbie.

15:50

one of the things we've looked back from the very beginning, has been to have a clear understanding that the world is diverse, and therefore, our talent pools aren't diverse across our various markets. And so, if we're going to be able to attract talent, we need to have that diversity in mind. In terms of the benefits programs that we have, and how we structure them to enable and support the needs of the various people that we will have working through the door and working at the company. So, that's been a critical for us. The other part of it has also been looking at our demographics and say, OK. What are we as a company? What do we look like?

16:30

And so, it's really important to understand organization, to look across the various pillars of diversity and ensure that we understand our population, so that when we're looking at our programs, we have been making sure that we're looking at them within the prism of the organization, that you're talking about. Because we also have to bear in mind that no two organizations are the same. And so, always be a one size fits all approach. And so, we're constantly looking at that, and then going through, what do we provide? How do we provide it in what specific locations, being a global company? What works in, in Europe, might not necessarily be what works in North America, or Asia Pacific.

17:09

So, we're also making sure that we will localize how we look at diversity, and make sure that it's fit for purpose, for obvious regions.

17:19

Brilliant, and, Amanda, what sort of principles do you focus on when you're looking at this area?

17:27

So, actually, similar, only, but also picking up on something, and Debbie said earlier, it's really having a look at We experience We want to create the culture we want to create and where our challenges are within our existing drain that we've set up. So, principally, we will look at, you know, does the offering cover everything it should cover?

17:51

You know, is it open to anyone to use an example if all family leaves are still using language, such as maternity or paternity, that sort of insinuate.

18:02

It's for women that can fall pregnant, naturally, as opposed to thinking about, you know, the family leaves as a whole, and who can access your policies.

18:10

So when I think about our principles, I think about how somebody will need to access that type of leith, what's covered within that access, and, and again, making sure that it can be, again, I talked about accessibility earlier for me, it's all about accessibility of our policies or practices and then the experience that they create as well.

18:32

And I really feel that, know, that's a bigger company statement. And benefits can be an enabler of that if you'll benefit.

18:39

Don't deliver against your big statements around D&I than that. There's a breach of trust if you like. There's a gap between what we say you are and what we radial, principally. I look at you as an organization. Where do we want to be? What are all statement? What are we focusing? And then I'd just make sure that all benefits really reinforce that. We know and that's not just on the benefit side to be transparent and a call to talent hills and compensation. And it has to be felt to all of our programs, to build trust with our workforce, that when we say that includes the deal.

19:14

Thanks, I would follow up with that as well. It's about that And ispa espoused values versus actually what it feels like. And if your benefit culture doesn't support what you're saying is the values of your organization, then you will erode that trust that you might have felt up. And I think in terms of principles from Aviva perspective, the first one is, make no assumptions.

19:39

So make no assumptions while a 21 year old male might one versus a 32 year old female versus someone from a particular ethnicity or with a disability. So, my first principle is, always make no assumptions. And to follow that up, the second principle is ask.

19:58

So, I know as an organization, we can often do everything that everyone would asked, both from a benefits perspective. But certainly, if you've got Employee Resource Groups, as I mentioned earlier, use those and engage them in your benefits design. Because they will help you.

20:12

Make sure you're not aware of any unintended consequences, are unconscious bias that you may be bringing in today. And with that, is your Rewards and benefits team divest themselves? And just that bring diverse thinking to the table. And if not, where do you get that. And that's why the Employee Resource Groups command.

20:34

Great. Thank you. So that's a good starting principles. But I thought to see questions coming in, so maybe that's a sign. We will get more questions coming in. And I thought so. Debbie, I want to stay with you for a moment. And we will.

20:49

Can you talk about why it's an emphasis on well-being benefits over and above other benefits when it comes to supporting DEI, Also had a fantastic question coming in from Irene that I would, I think, is a really good one to start with.

21:05

And she asks, what are examples of benefits not being diverse?

21:10

So perhaps, Debbie, when you're talking about why the emphasis is often on well-being, you can answer that. That really good question, which maybe some of our audience haven't thought about this before.

21:19

And they might not think of well, what is Davos? Yes, OK, that's not proper. And so, well, they can T I are intrinsically linked if you can't be yourself were killed well-being, is not going to be in a great place.

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So, the two are intrinsically linked, there is, there is now an equally if your, your identity is linked to your well-being.

21:44

So, support and your well-being and, and how that state shall characteristics or traits can underpin. How you fail and well-being cover such a broad range of things. your financial well-being, your physical and mental well-being. That, it all and opinions, that kind of way. You fail from an inclusive perspective and how you feel about an employer sets in.

22:05

It's almost impossible to have a well-being related benefit, or a well-being program, that doesn't have inclusion at its heart, because it, it's not going to be as effective.

22:17

I'm, in terms of a quick outline of some things that might be a non inclusive benefit, is currently, if you offer bank holidays, for example, and you offer paid leave for bank holidays, and many of the bank holidays around certain Christian. Well, I've historically been Christian festivals, and you might find that other people would rather use that, allocate your time to celebrate things that are culturally significant to them. So do you provide flexibility around when people can take leaf? Amanda mentioned earlier, you know, currently?

22:54

Maternity and paternity leave a very different, quite often, in organizations. And if you don't equalize that you will automatically have an impact on, on people. So why?

23:06

Why should potentially pay two weeks versus potentially pay greater than that statutorily not just from an organization perspective? So what can you do to think about that more broader?

23:21

Then, I think, you have to recognize and not know, this is something we might correlate to that. It's OK to have benefits that don't meet a particular, the only meet the needs of a particular group, if that's going to help create an, an equity, rather than inequality.

23:43

Thank you, Debbie.

23:44

And I'm going to come to shoot me Amanda about that Status Showpiece Cause I know you've got something to say about that, but I just wondered if any of the anu, Amanda, want to comment on that of other examples of benefits not being diverse.

23:59

I mean, I'd love to share a couple of examples, as well. So, just, let's start just with some traditional benefit, McDonald's, and that's a good pension.

24:07

And pension, traditionally, is tied, not always. And there's other insurances, as well, to, maybe life insurance, or to pay out to partners.

24:17

If your plan doesn't recognize same gender partners, it's immediately in inclusive, inequitable. So that would be an example.

24:26

It's thinking about family, have many different make-ups. And can all your family make-ups actually access the benefit?

24:35

You know, who places value over amount of Women's 25 Year marriage versus mans 24 IBM marriage in terms of passive benefits at the end? So it's really ensuring that regardless of your family makeup, that the same benefits can be accessed by your partner.

24:54

At that point, So there are many insurance, is like that, that actually ensures all a bit more switched on to that now. But then that you're asking for it to be written specifically into your policies, your policies might look more at the traditional family than they will be more inclusive family.

25:11

It also goes to some of the health coverage, like health, health insurance, traditional health insurance as an example.

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And thinking about who is the family that can be covered by your policy? If you have a policy that covers family as well.

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You add, independence, can you add stepchildren, Or is it only children, And are they the ones that have to be meeting with you? Or if you're in a family, that's now you know, the family Who can be covered by that?

25:39

So, again, you're in your, you know, can people be covered by that?

25:45

So it's really having a look at how the insurance is a return for those more traditional benefits and making sure, again, your family make-ups can all tap that, and then it comes down to, you know, other things like, Leafs, which something that everyone has an expectation of. That be shed. one example.

26:04

But, again, family leave a lot of the way our statutory provisioning and approaches have been dipping into the second question here.

26:11

But a lot of the provisioning layout, gender stereotypes around how these policies are written and therefore, who can access them.

26:21

You as companies can take a step above that and say, we can have a core policy that covers Paid family leave for everybody, regardless of what the statute says.

26:31

Obviously, being respectful of of countries where in the same gender couples may not be an illegal, may. Not be illegally allowable concept. Let alone being able to cover benefits for them.

26:43

But in, when all of your other countries, there's no reason to stick to statutory provisioning, because the government tends to be outdated in both its use of language.

26:53

But also, it might cover benefits score, that you have an opportunity as a company, sit back and look at all of your leaves, and make sure that it can be accessed by every employee in your organization, based on their situation.

27:09

one example, and I love Debbie used an example earlier about how we use the .... These are the Employee Resource Groups to get feedback.

27:17

When I was at Cisco, we did just that.

27:19

We were looking at our lead to a career employees and at the things that were important to them at this point, and actually that Cisco ended up introducing a grandparent time off, to really enable grandparents to be with the family. At the point of the adoption of the birth of the child to support the family. Because that was how the network, you know, the family, rather than just a sample of how.

27:44

Actually, if we tend to follow the statute in practice, we tend to end up with very rigid, very maybe gender biased or ethnicity bias type benefits, versus actually thinking principally about what you as an organization designed for and building that over and above the statute.

28:01

Sorry, thank you, Amanda, Did you have any, maybe the work you've done if you find any other benefits, or benefits, structures or policies that have been less diverse? And one might have expected at first glance?

28:17

No, I think Amanda covered them in great detail.

28:20

And for me, I mean, the key things that we've looked that have been around language, and the one around family sticks out how we've traditionally always defined families.

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And even from, not just from what the insurance provider, but even how we write our policies, and we've been doing a lot of work. You can either language policies, How we define, you, know, family, and therefore what, then what we then provide. It's, It's, it's as simple as cheese switching out towards spouse for partners, because we also know that, I mean, the people who have been together for for a long period of time, but haven't taken that legal stuff.

28:56

Nothing says that they're not family, and so, we need to recognize people. And I think once we look at our benefits offerings and think about it in terms of, we provide this benefits to enable people, leave a great quality of life for themselves. And so we need to meet them where they are, and as individuals to gaby's point, and make sure that our programs are inclusive of everyone, and do not have definitions, or, or, or a set of use, such a way that are naturally exclusive.

29:28

Thank you very much.

29:29

Debbie, I want to come back to you and have a sort of ask you, just to think to talk a bit about which groupings of employees, perhaps, are getting a bit more support right now and where the gaps might be.

29:44

And I'm thinking, in particular, we get a lot of people flag up the fact that some benefits go to more senior staff as you work your way up the pay grades.

29:54

And that can be land up.

29:56

We exclude people, but you might have other areas as well. Getting more support where the gaps are, how can a practitioner work out where to start with that?

30:08

Yeah, and I think that there's been quite a lot of focus across benefits and certainly for our well-being perspective on gender and generational issues. So whether that be the menopause fertility, man's house, that kind of thing. That's getting some focus Now that perhaps wasn't before.

30:27

And that's kind of from a generational perspective, it might be considering a 25 year old employee, may be looking at different things than the pension that may want to consider trying to save for a deposit on a house. You know, their focus from a financial well-being and benefits might be different. So I think we're increasingly seeing some refocusing on gender generational and to Amanda's point cameras and the responsibilities within and family units with whoever that might be, which again, place to the intersectionality of D&I. And, I think some of the gaps come from a social mobility perspective, say, cultural perspective, I think, benefit providers, and tokenization is looking at what benefits they provide, necessarily, fully thought through that kind of ethnicity, culture, religion differences, and social mobility pace.

31:29

And I think from a who gets what kind of perspective, there's always been true.

31:36

I think now and the pandemic in particular has causing organizations to focus more on how and where we might support people and what that benefit package might look like.

31:48

And so people who might be spending more time working from home and know equalizing, what happens at grades, you know, previous things like London, White things, you know, all those kind of things.

32:02

People are less likely to be in locations now specifically and have more remote working, that, will encourage, I think, organizations to think more broadly and ask that providers to think more broadly about where the offer and what they offer. And, certainly, I think, some insurance providers ourselves, include data looking at cost effective Hall of Workforce Solutions, that might not have all the benefits that would have previously been offered for fully inclusive, in a top level private medical insurance, But how would you offer a whole of workforce solution at a lower cost to organizations that covers the basic things that most people regularly, Nate? And and you know how you might look at that?

32:51

But organizations, Viva and others. And we all have a finite budget to spend on benefits. And so that has to be considered in how you allocate them and, but it's always good to keep as an organization looking at how you are allocating that.

33:08

Is it inclusive in how you spend? Is there a different way you could approach that to change what you do, to make it more inclusive?

33:19

Thanks, Debbie, and I'm gonna come back to the insurance question. Shortly, we've got somebody who sent in a question on that, and I know that's one that definitely worth delving into, but I wanna come back to Alu.

33:31

And yeah, we talking about somebody's benefits that traditionally might have been offered terms of senior level of particular grades, and now trying to get them across the whole workforce, but also increasing diversity and inclusion, you could be offering more and more benefit.

33:45

So the real benefits be more personalized in order to be truly inclusive.

33:52

How can you do that? What works, What wouldn't work by being more personalized with benefits to meet all the needs of all the workforce?

34:02

The way we're approaching it is to say, I mean, what you can do is offer a range of within, within the particular benefit and allow people to pick where they want to be.

34:13

But you can also have a minimum IT. Leaves, for instance, You can, you can offer a range of what, what the outcome can be for individuals? But then see that there's a minimum number of days or minimum.

34:29

Certainly use that people must have because you also want to ensure that you are driving well-being and all of that, but you let people choose.

34:36

So, it's, it's giving people choice within what you're able to create, but also ensuring that you're taking the the, I mean, side of it into account. Because you also want to balance the fact that your business, you need to meet this work for you from, From a cost perspective, and making sure that it's efficient. But, yes. And what we're also seeing is a way of finding that in the market, proved our providers who are coming up, we're able to offer services that support companies to enable, you have that flexibility.

35:07

And so you don't have to build that capability internally on your own to be able to manage, to provide that opportunity to steal people. And that's what we're also looking to leverage. First, we design, in mind, linked to our two principles, because we've all talked about the fact that if the eyes of all actions, it's about what you do, not necessarily the statements actually meet. And so the weedy Roots trust is that when people don't see a direct link between all, we want to be this. And how we put our programs in place, it erodes the trust not only externally, but also internally primary, your employee population. So the first thing is to make sure your design matches the statements that you need. Then to find the optimal, more ways to drive that design through to outcomes for people. That means looking at your population, again, to understand the demographics, and then designing within reach, and say, Look, these are the various things that we believe matter to our people.

36:06

Know, getting the feedback directly from them, and then put in the programs, I'm pleased to say, we offer this wide spectrum, You choose way it works for you, make that choice, with a set minimum. Because we don't want you to go below that it, to ensure you have the money to buy. And then have the right set of, whether internally or externally, depending on the size, and the utility tokenization, to drive that for the employee. So, yes.

36:33

Debbie, Debbie said it earlier.

36:35

I mean, DEI without you having benefits that inclusion or your, Or individualized doesn't work, that's really the essence of it. And so, benefits, portfolio needs to be more individualized. I know it's a scary thought for a lot of horse benefits practitioners, but, yes, there are always now that we can do that more efficiently and provide the flexibility.

37:00

All right, thank you.

37:00

So, manda, this idea of personalization, sounds like it potentially means introducing more new benefits.

37:11

So how can you introduce new benefits that are not going to be relevant to all employees?

37:17

In fact, they might only be relevant to vary, so number of employees, how do you justify that as a, as a professional?

37:25

Do, you know, the pros and cons of doing that?

37:29

And, actually, if I could also just pick up on, just the last point, actually, to the last question, because it will lead into what I'm going to say, that one of the key things and you talk about segmenting your population, say, tenure based benefit, or seniority based benefits, what they do is say that one group is more important than another.

37:49

So, it's something that I've seen in lots of organization, not as much in the UK, and other countries is tenured based on a daily or two or in a seniority based holiday leave.

38:01

And if you think you have a policy of a time well-being. And DNA together, it says we don't value the well being of less tenured or more junior employees in the same way we might value it more senior employee.

38:14

So I wanted to make the point that when you're thinking about what you're designing and who you're designing for, and having them in the conversations that you're designing barely. You do also need to think about the impact, that, what you designed, what that says to the different populations that you have. And I think when you have senior based benefit for tenure based benefits, they do send that message. That one group is more important than another. Now, by the opposite taken, I'm now going to justify why having some targeted benefits.

38:42

Does work for your population. And if you think about it, I want to answer this and to start with sort of having benefits that are meaningful.

38:52

So, as an example, lots of companies around the world have EAP services.

38:59

But actually, when you think about the EAP, if you are a veteran and companies let the software industry the high-tech sector to bring in veterans because of their technology experience in really stressful environments, being in the armies around the world that we live for veteran talent.

39:15

Because of the, the skills that they bring, they get a service, like the EAP, doesn't really necessarily understand where they come from, or, or how to best support them. So we have the benefit already in place is very blinkered, in terms of the subset of organization that it can actually cover.

39:39

By the same token, when we think about support, as an example, LGBTQ plus population, and this is one of our recent surveys, felt generally less engaged and supported, and therefore an investment in well-being for them.

39:57

It becomes far more crucial to how we bring them along on a journey to feeling, empowered and engaged, and like they can perform within our workforce.

40:07

They summit.

40:09

You know, some of what you need to design, needs to be designed with knowledge of your population is, and what their experiences, and what they are experiencing.

40:18

Ensure that actually you can give them a level playing field within your organization where they feel like they can step up, they can form, because they feel like they're supported, and they're included at every level.

40:31

So, there are opportunities where personal life benefits can be a real value and can be a real value add, where you really know who the sub sections of your population are and what they might need to feel included. So, you know, I have argued that the theory to say, you know, some more traditional segmentation doesn't work in terms of sending messages that either more junior employees or less important than will senior or their well-being. And that's important, but, by the same token, being thoughtful about your survey data. So, we run Quarterly Pulse surveys to get a gage of our organization.

41:10

And we get the results. And actually, that really tells us the bio different segmentations, how people are doing, and how engaged they feel.

41:16

And it allows us even thoughtful and targeted about well-being, about the support we might offer, and then also ultimately, about the benefits that we might design that might be very relevant to supporting that population to, again, be fully functioning in our workforce.

41:32

Sorry, that was sort of a long winded answer, but Hey.

41:37

Yeah.

41:40

Come on.

41:41

I'm just worried about time, but I've got some really big question coming up.

41:45

Yeah, It was just the way I look at it is ....

41:48

It doesn't mean inequality. So that would be the way I would sum up what Amanda said. She didn't think Equity equality.

41:55

Absolutely.

41:57

Perfect, yes, I fully agree. But, so Debbie, let's get onto the question about insurance. I knew this one was gonna come up. I think you're expecting this. I'm gonna, I'm gonna pose the question as it's coming from Lisa. Thank you, Lisa for this question.

42:13

Does the panel have a view on private medical insurance covering men nepal's?

42:18

Current provider does not cover menopause treatment as it is considered cronic similar to cancer and therefore, ongoing treatment is not covered extensively.

42:28

How have the panel navigated? this?

42:30

So, Debbie, you've got Yeah, so that I've got ... obviously, I'm a well-being practitioner. So I sit in the HR part of the business, but obviously, we work closely with our health business today. And I think.

42:46

so taking menopause as an example is something it's a chronic condition on private medical insurance, was originally created to support, and those kind of acute conditions. But the way to look at it is, and the way insurance providers are more, recently looking at it and evolving, is you treat the acute conditions that come from a chronic condition staying the same.

43:10

I liken it to. If you have diabetes. Diabetes isn't covered by PMI. But if you suffered something, which meant your foot needed to be amputated because of the diabetes, that would be covered. And you can apply the similar kind of roles to things like menopause or the longtime chronic conditions to solve the acute outcomes of some of those. But equally, I think a lot of insurance providers are expanding their offerings to value added service around menopause. So we have menopause guides for employers and employees and play a crucial role in helping corporate customers. And so other organizations help them train line managers and get a better understanding as an organization of the support someone might need, whether that be menopause neurodiversity and such, and lots more broader topics. So while it might not be, covered, per se, from a chronic perspective.

44:10

Then there are ways to look at it, and to build it in and services.

44:16

But, we are seeing that increase demand from clients.

44:19

And looking at improvements, certainly, in communication and language, which you touched on earlier, you know, the visual way we represent groups and people, and also understanding customers needs, intensive, communication preferences, online, offline, that kind of thing.

44:36

It's not once and done. It's an ongoing development for all organizations, both as a pet shop person in delivering that, and also, from a provider's perspective.

44:48

As I mentioned earlier, that financial inequality, trying to look at whole of workforce solutions for people, and, and, you know, addressing postcode lottery that people might have a something that, I think, insurance providers are looking for.

45:04

Yeah, and I think it's that key, kind of: where can we support the employer as a benefit provider from a well-being services perspective, and many of the insurance companies are providing added value well-being services now, and which might not be the PMI type treatment, but helps broaden that benefit position more broadly.

45:30

And, and, you know, there are things, I think carlock all insurance providers will be looking at, what more can they do and what can be embedded in that provision as we go forward? And this is a continual journey, not a once and done.

45:45

Absolutely. And we're seeing that in the market very active with these.

45:50

Bolt on services sounds wrong to me. They're not just a bolt on the integral, but it's not just relying on PMI. It's actually the other menopause, fertility, et cetera, et cetera, that you buy an extra service rather than rely on insurance. But I'd be interested to get views from anu and Amanda if you've had any experience of working with benefit providers and insurance companies. How much are you currently using?

46:16

Either you're insurers or your benefit providers, to help you push the D&I agenda in benefits? Or how much are you hoping to get from them? Any comments on using your suppliers and providers more to help you achieve your D&I benefits, some objectives?

46:33

Alrighty.

46:36

Books are a Bitter Pill.

46:37

Just jumping in with the, I was gonna say it actually, from my perspective. You know. Absolutely. We should be, and I think as companies, we ought to be all asking for the amendments that we need to have policies to ensure that all vendors can support.

46:53

But what I would say is that as you're all thinking about modernizing your benefits and well-being to be more inclusive, you can't just look at it as a vendor supplied opportunity. Your vendors are there to enable the policy that you write and the experience you want to create, but they're not everything.

47:12

So you need to be thoughtful, everything from, you know, what your policy or your position on a particular offering is going to be.

47:20

You need to be thoughtful about the language that you use in that policy, and then the experience you create around it.

47:26

And I'll give one example And I'm thinking here about the Transitioning at Work Policy. Somebody transitioning Agenda.

47:34

Um, that the thought that needs to go into that is, yes. You know, does your vendor make, you know, provide everything from counseling to hormone treatment, hair reduction or added to the operation?

47:48

That actually, from your own internal policy, can your system support removal of the dead name, phase rule, name, the dead gender in favor of the gender? It, will somebody still pop up with their dead name and their dead picture in a year's time on a telephone system somewhere.

48:05

So, your policy has to be thoughtful of the end to end experience that you want to create.

48:10

Your vendors should be an enabler of getting some of the, some of the things brought to life that you would like in your policy and where they might offer it today.

48:20

Really testing them and encouraging them to add in, because I think the more companies that push for more inclusive benefits, the more likelihood the vendors will turn around and agreed to cover things.

48:33

Either is cool, we're going forward or WTO point the bolt on concept that I think I wouldn't start with the vendor.

48:42

I would start with what do you want your policy to be, and actually what's the experience you want to creative? I think about bringing in transitioning at work policy.

48:52

Know, are you gonna get the red carpet service that someone goes through transition? You're going to be the co-ordinator of everything from your internal IT services to the announcement.

49:01

They need to meet their team to the toilet that they can use to, again, thinking through every step of the experience that somebody will go through. And then at lining up your vendors to really enable your policy so that you bring the experts in at the moment, the expert needed or the insurer. And at the moment, the insurer is needed.

49:21

But actually as a company, it's when you to get that right.

49:25

Your vendor is your enabler. It's not on your vendor to provide for everything.

49:31

Thanks, Amanda, and what do you work with your vendors in this area?

49:36

I fully agree with Amanda. Where we started was, we will look inward and we're doing that work. At the moment, we can add all of our policies, and language, and making sure it aligns with what we want to do, but we also understand our limitations, and it says that we don't know what we don't know. And so, we're looking, we're looking to get external support, and then work. So, we what we're working through that twofold.

49:57

one of the things that we've done is to work with global broker, for instance, instead of having a decentralized approach overseeing, that's fine one partner to support us through this journey. You can help us think through. what are the different aspects that we need to look at, which enables us, review our policies in the right way, but then enables us, choose, the right partners.

50:21

When we, when we go to speak, to insurers, to make sure that we're clear on the questions we're asking and what we want to influence to see out of the policies Leveraging the whole of our population. Because, again, being a global company, you have different requirements in different markets. So, I fully agree with Amanda, we need to make sure that it's, it's something that we own as, as a company.

50:45

I'm not something that you outsource to a vendor and expect them to be the one to take full ownership and drive it. It needs to be that you've determined that this is how we want to operate. This is aligned to want to be.

50:57

And, therefore, we've taken the steps to see that, these are the things we want to provide, and then we make sure that when we're buying aligns to that way, we're influencing where we need to influence. And where we can't, we will look to make certain adjustments in, turn it to accommodate that.

51:14

And, a big part for me is making sure that that's part of, you know, being part of webinars such as this. Go learn or understand what's out there, that you really might not have knowledge of internally within your company. Learn from others, learn from industry experts to make sure that you can truly have a CEO focused benefits landscape.

51:37

Thank you very much.

51:40

We've got probably about five minutes, or so left. Another great question that's coming from Emma.

51:46

Um, um, I'm going to wrap that in a bit into one of our pre-prepared questions about measuring effectiveness of benefits. But let me start with Emma is asking. She says, There are so many benefits available to employees and so many bolt on products that we as an employer can offer employees.

52:03

How do you recommend communicating this enormous suite of benefits to employees, so they understand what's available to them?

52:11

And they feel supported. But they're not overwhelmed with communications and options.

52:16

I think I'm going to add onto that.

52:17

And then, you, we, as we will professionals, measuring the effectiveness went off of these services can have very tiny take-up. So, Debbie, can I come to you first on the Emirates are so well.

52:33

Yeah. And you write and communicate, communicate, communicate. But how would you do that without overwhelming people? I think having won.

52:41

Good, Clay, a source of what's available one point of that. So whether that be your intranet or something like that, we found that works really well For us.

52:50

We have all that kind of thing in one place. So that instantly someone can find what they need with very few clicks. So all I've thought well-being benefits are in one place, and all of our policies are in one place.

53:03

So that that is easily found by, by colleagues and through our intranet. So that's one thing. But we still, regardless, get people who, when we go and talk about what we offer from a well-being perspective, internally, well, a lot of work to 15 years, and I didn't know you got that. So, it's about continuing to communicate and adding it to the messages that might be going out. So if you've got communication about another element of performance in your organization, for example. And you feel that, you can add something that's relevant, and you can add that on. And you know.

53:41

So as A reminder, and storytelling works really, really well in terms of communication, and people like me, and but recognizing that, people still won't necessarily hear that message until they think they need that individual benefit themselves.

53:58

And in terms of measurement and understanding how effective they are, subjective and anecdotal stories are a key measure. So there are lots of people who love the numbers, but the numbers don't always show. The tree style.

54:13

Raissa quite A lot of benefits can impact a lot of people, but to a shallow level or a shallower level. and then there are some benefits that will impact a very small number of people but incredibly deep and birth our value. And so, you can always compare just on numbers. So, to take an example, the menopause support we offer. And if I looked at the take up right of that, again, stifle population of 15,000, it would look like it's not got a great engagement, right?

54:43

But, if I actually focus that down onto the approximate 2.5 thousand population, who could be experiencing the menopause, then the percentage usage looks brilliant. You know, so it's about understanding your dataset to start with, about who might use that and be aware of that benefit before you church, whether it is being used by that group. And it goes back to equity, again, not equality, just because it's not something for everyone doesn't make it any less valuable.

55:12

Thank you to, Amanda, any quick comment on that last point that you wanted to add to, what Debbie said, was she covered everything?

55:22

But just one super quick thing.

55:24

I think, it's really important not to go for a package that has absolutely everything in it, but actually, to Debbie point, to really understand what your organization wants to your demographic goal And really designed for them. Because you can have the biggest suite of benefit. That they don't add value. And so it's not about putting in the latest trend, or jumping on the latest bandwagon, but it's really about knowing your audience really well.

55:49

And again, the employee resource groups were really great way of doing that.

55:52

Our quarterly pulse certainly demonstrates what does land and what doesn't land say well, and, and again, just to be in both, definitely, equity is a really important approach.

56:05

Fully agree, and for us, I mean, at the end of the day, you're designing for the people, so you should be listening to the People's Like, what we're doing is we were using our engagement service. We're using our affinity groups hearing directly from specific groups, that we know that targeted benefits Will be required for.

56:23

And then, also, making sure that, the way we communicate, we're making an investment in technology to make it available to people at their fingertips, the full total package. And what each benefit is able to provide for them. And make sure that every one of our employees has that understanding, and knows what they can get for themselves.

56:42

So it's, it's making sure that we communicate.

56:45

But he's also making sure that we're listening and hearing from them through the various medium that we have in the organization.

56:52

Co design with dos resource groups. There are good communication channel, too.

56:56

Yeah, thank you very much. Lots to cover, And we didn't get into questions, and there were questions coming in about how to, how can we introduce LGBTQ plus benefits? Will there be a greater use of your occupational therapists for the neurodiverse?

57:13

I think John's transgender cat Amanda mentioned it, but there's more to pick up. But we're going to be picking that up as RIBA through through our team of writers as well. We've done a loss on neurodiversity recent, able to keep an eye on that. So couldn't cover it all today, but a huge topic, But hopefully, we covered enough to make this incredibly useful. So I want to say a big thank you to all of our panelists, and to all the attendees, on this particular panel. If you are looking at, for more data on DEI and benefits, Last week, we launched well-being, annual employee well-being Survey, and then there's a whole chapter about DEI, and well-being benefits. You can, and if you want to download a copy of that.

58:00

If you're in our resources section on RIBA dot global, you will see that we ran a DEI benefits. So they are the others here, as well. And any RIBA members can download that for free, as well. So, I would be, no doubt, do more of that over the coming year, as this area develops more and more. So, we can give you the data sets that you need for your job's. But for now, I want to say thank you to our panelists. Very big thank you, to Debbie to Alu and Amanda. Big. thank you to a wave of supporting this increasingly important topic that's evolving fast. Lots to talk about really great insights today. Great advice, great things to, to think about that, hope for our audience can take away, and make practical use of it. So we're going to be taking a summer break from Webinars, but we are going to be back in early September. Next Webinar, so look out for news is reframe that one out, but until then, I'd like to say goodbye to everybody and goodbye to the panel. Thank you very much.