Benefits Education for a Diverse Workforce

Benefits Education · https://jabenefits.com/res/benefits-education-for-a-diverse-workforce/

TL;DR: Employees use benefits more confidently when education feels relevant, clear, and easy to access. Tailored benefit-education helps HR, finance, and leadership improve engagement, reduce confusion, support retention, and create more measurable outcomes from benefits spend.

Key Takeaways

- Start with **listening**, not assumptions about age or job title.
- Group employees by real needs, such as family status, language, work setting, and health needs.
- Match the message to the right format, channel, and moment.
- Teach benefits by topic, so people get help when choices affect their lives most.
- Measure understanding and action, because sent emails alone do not show value.

A workforce can share one employer and still live in very different realities. One employee may be choosing daycare and dependent coverage, while another is comparing specialists, managing a parent's care, or thinking about Medicare.

That gap matters more now. March 2026 BLS data showed a 4.3% unemployment rate, but rates still varied across groups, including 3.6% for White workers, 7.1% for Black workers, 4.8% for Hispanic workers, and 13.7% for teens. Labor force participation was 61.9%, and BLS projects a further drop through 2034 as the workforce ages. That mix creates more varied needs, not fewer.

For leaders, the message is simple. Benefit-education should never be off-the-shelf. JA's point of view is clear: when you understand the people first, education can support employee well-being and business goals at the same time.

Start with who your workforce really is, not who you assume it is

Effective benefit-education begins before the first email, flyer, or meeting invite. It starts with listening. If your organization treats the workforce as one broad audience, your message will land softly, or miss the mark.

JA's Evolution benefits strategy process reflects this idea well. Good planning starts with hearing what people need, defining success clearly, and then building communication that fits the population. That approach leads to measurable outcomes because it reflects real life, not guesswork.

Look beyond age and build employee groups that reflect real needs

Age matters, but age alone is a weak filter. Two 29-year-old employees may need very different guidance if one is single and remote while the other is raising two children.

More useful groups often include new hires, parents, caregivers, hourly workers, remote staff, multilingual teams, and employees nearing retirement. You might also segment by digital comfort, work location, shift schedule, or common health needs.

This matters because benefits decisions are personal. A warehouse employee without regular desk access won't consume information the same way as a salaried manager. A caregiver may care less about gym discounts and more about leave support, chronic care help, and flexible scheduling.

When leaders build benefit-education around these real groups, they move closer to meaningful impact. They also respect the fact that benefit choices affect people at work and families at home.

Use data, questions, and feedback to spot communication gaps

You do not need a complex model to see where education is falling short. Start with signals you already have. Enrollment patterns, low utilization, repeated HR questions, missed deadlines, and claims trends all tell a story.

Employee surveys help too, especially when they ask plain questions. Do employees know what telehealth is for? Can they explain the difference between an HSA and FSA? Do they know where to go for help after enrollment?

Clear benchmarking can sharpen that picture. JA's Insight benchmarking survey is built around making benefits data easier to read and act on. For leadership teams, that matters because dense spreadsheets rarely lead to better communication.

Match the message, format, and timing to each demographic

Even the right message fails when it shows up in the wrong form. Benefit-education works best when leaders match content to the way each group already receives and trusts information.

Plain language matters most. Employees should not need a benefits dictionary to understand a deductible, coinsurance, or prior authorization. Short content also wins. Most people will read a quick explainer, watch a 90-second video, or attend a focused meeting. Few will study a long packet on their own.

Choose communication channels people already trust and use

Some employees live in email. Others ignore it. Field staff may respond faster to text, while late-career employees may prefer a printed guide or a scheduled walk-through.

This quick view helps show the fit:

Employee group	Formats that often work well	Best timing
New hires	Mobile videos, onboarding checklists, text reminders	First 30 days
Hourly or field staff	Text, posters, shift huddles, printed guides	Before shifts and deadlines
Remote teams	Webinars, digital guides, recorded Q&A	During work hours, with replay access
Parents and caregivers	Email summaries, decision guides, office hours	Before enrollment and life events
Nearing-retirement employees	Live meetings, printed comparisons, one-on-one support	Months before key decisions

For dispersed teams, effective benefits messaging for remote teams can help leaders think through timing and channel mix. One format will not reach everyone, so strong benefit-education uses

several.

Adjust for language, literacy, and cultural context

Translation helps, but translation alone is not enough. Employees also need examples that fit how they live, decide, and talk about care.

Family-focused language can help in groups where benefit choices are discussed at home. Visual guides can help employees with lower health literacy. Short definitions in plain English can help everyone, including native speakers.

Dense, jargon-heavy material often excludes the very people who need support most. That creates avoidable confusion and pushes employees back to HR for basic questions.

> If employees cannot explain a benefit in plain words, the education did not work.

Focus each benefits topic on the groups most likely to need it

Benefit-education gets stronger when it centers on decisions, not documents. Instead of sending one annual flood of information, build focused campaigns around the benefits that matter most to specific groups.

This is where the business case gets stronger. When employees know how to use the right benefit at the right time, they waste less time, make better choices, and place less strain on HR.

Early-career employees often need help with basics and financial confidence

Many early-career employees are choosing coverage on their own for the first time. They may not know what a deductible is, when to use urgent care versus telehealth, or why an HSA can matter long term.

Keep this education short and concrete. Mobile-first videos, simple examples, and enrollment walkthroughs work well. Mental health support, voluntary benefits, and HSA or FSA basics should be explained with real use cases, not abstract definitions.

Families and caregivers need education that saves time and reduces stress

Parents and caregivers often make decisions under pressure. They need fast answers on dependent eligibility, family medical coverage, leave options, advocacy services, and chronic care support.

Checklists help here because the decisions are time-sensitive. So do examples that mirror life events, such as a new baby, a surgery, or caring for an aging parent. When employers connect benefits to those moments, the education feels useful instead of generic.

This also ties into strategic population health management, especially when education supports preventive care, condition management, and better use of available support.

Mid-career and late-career employees may need deeper support for long-term planning

As health needs rise, benefit choices often grow more complex. Mid-career and late-career employees may need help with disability coverage, specialty pharmacy costs, preventive care, retirement readiness, and Medicare transition concerns.

These groups often benefit from live Q&A sessions, side-by-side decision guides, and access to experts who can answer detailed questions. A short email alone rarely covers enough ground.

The goal is not more content. The goal is the right level of support for a more complex decision.

Measure what employees understand, not just what you send

Many employers still judge benefit-education by output. How many emails went out? How many meetings were held? How many guides were posted?

Those numbers matter, but they do not tell you whether employees understood anything. For leadership teams, the better measure is whether the education changed behavior and improved confidence. That is where ROR (Return on Relationship) becomes more useful than a simple activity count.

Track signs that education is making a real difference

Look for practical signs. Did enrollment questions drop after you changed your materials? Did more employees use preventive care? Are fewer people making default choices out of confusion? Did satisfaction scores improve?

You can also track confidence directly. Ask employees whether they felt prepared to choose coverage. Ask whether they knew where to get help. Ask whether they understand the benefits they are paying for.

Those answers connect communication to outcomes. They also connect benefits experience to culture and retention. JA has highlighted the link between benefits satisfaction and job retention, and most leadership teams can see why. People value what they understand.

Keep improving through a year-round education strategy

Strong benefit-education is not a once-a-year event. It should follow a steady cycle of listening, assessing, communicating, and executing across the full year.

That means onboarding education for new hires, targeted reminders around life events, open enrollment support, and follow-up after enrollment ends. It also means reviewing what worked and what did not, then adjusting with discipline.

Over time, that approach builds trust. It also helps employees become more informed healthcare consumers, while giving HR and finance clearer insight into what the organization's benefits spend is actually producing.

Tailored benefit-education works because it meets people where they are. When employees can see themselves in the message, they are more likely to understand their choices and use benefits with confidence.

That creates value on both sides. Employers get stronger engagement, better alignment between benefits spend and workforce needs, and more measurable outcomes. Employees get support that feels clear, respectful, and useful.

Organizations that listen closely, educate clearly, and measure what people truly understand will create more lasting value for their people and the business.