



NatWest
Group

“Hello? Is anyone there?”

**When you think you’ve got it
right, but your employees have
no idea!**

**Chloe Corr, Benefits & Wellbeing Manager
NatWest Group**



The high cost of low engagement...

48% of HR directors report that employee benefits have had poor uptake because employees don't seem interested in what is on offer

80% of professionals don't fully utilise their employee benefits

1 in 3 professionals say that leveraging certain employee benefits required too much effort



It's all about comms- or is it?

- **Use a wide variety of communications channels**
- **Create an ongoing dialogue with your colleagues**
- **Understand how your colleagues like to be communicated to**
- **Try a personalised approach through segmentation**
- **Don't underestimate the power of storytelling**

Only **50%** of UK employees are satisfied with communications about their employee benefits

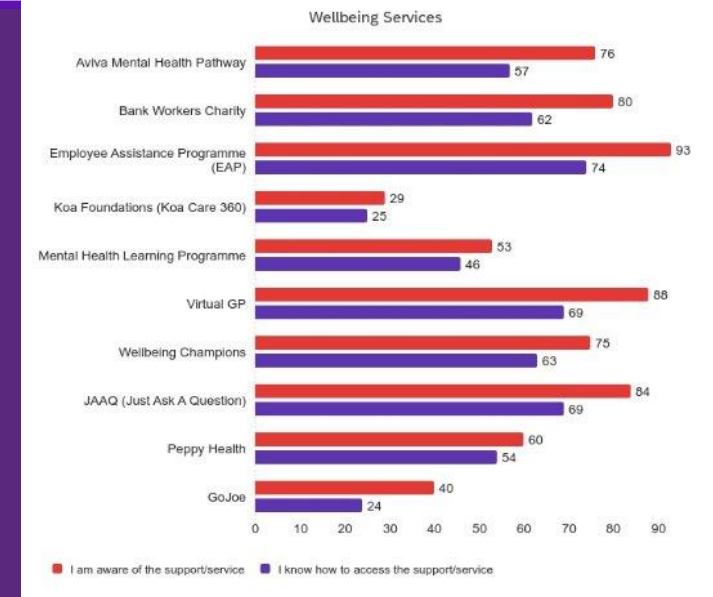
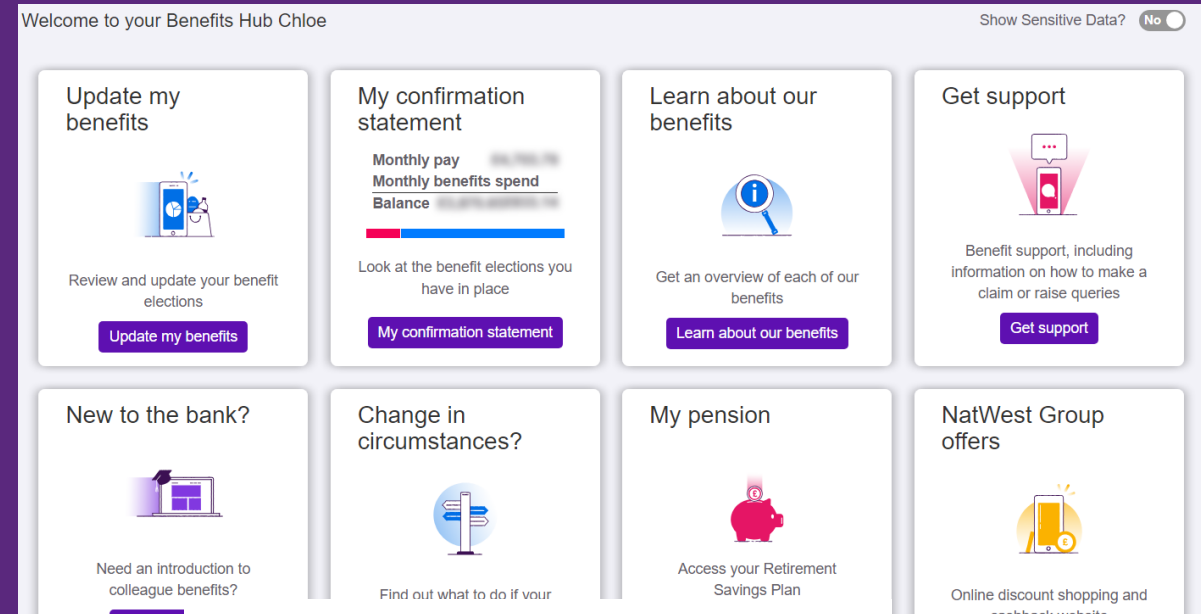
74% of UK employees believe they are missing out on important company information



Simplifying access to benefits information

It's important to us that:

- Benefits are communicated clearly and concisely, through a simple platform
- Colleagues can access benefit information easily through their phone or external device
- We consider different touch points where colleagues should be pointed towards information e.g. onboarding journey
- We provide clear contact information for vendors and insurance companies
- Our most valuable products are accessible within 3 clicks
- We provide a mixture of engaging formats to communicate information on benefits



Simplifying benefits information through JAAQ @ Work

The screenshot displays a user interface for JAAQ @ Work. On the left, a video player shows a woman in a red top sitting in a chair. A black overlay on the video contains the text "Click here to access Aviva". Below the video, a "Next Question" box displays "What ways can i contact Aviva?" with a progress bar indicating "Autoplay in 6 sec" and a "Cancel" button. On the right, a navigation menu includes "All", "General", "About", "Mental Health", "Virtual GP", and "Physio". Below the menu is a list of 12 questions, each with a play button icon. The first question is highlighted in white.

Summary Conversation Transcripts

All General About Mental Health Virtual GP Physio

- ▶ How do I access Private Medical Cover and start a claim?
- ▶ What ways can i contact Aviva?
- ▶ What is the NatWest scheme number?
- ▶ Where can I find my membership number?
- ▶ When can I elect or amend my private medical cover?
- ▶ What are the different levels of cover?
- ▶ What is the difference between acute and chronic pain?
- ▶ Is my chronic condition covered?
- ▶ Why does chronic pain treatment stop after a certain point?
- ▶ How do Aviva ensure the latest treatments are available to me?
- ▶ I have just paid an excess and my treatment now moves into the next year, do I have to pay again?



Aim for flexibility and personalisation in your benefits offering

- Flexible benefits enable employers to meet needs of a more diverse employee population, making their benefits more appealing and relevant
- Understanding employee needs is key to getting the right mix of benefits

70% of employers plan to introduce or increase benefits choice, flexibility, or personalisation



Integrating benefits with wider business strategy and objectives



How GoJoe ignited Olympic fever across NatWest Group for Paris 2024

Combining health and fitness with an Olympic partnership and rolling it all out to motivate, engage and inspire a workforce

+10k Participants	107,810 Hours of activity in just two weeks	+60% Saw an impact in physical, social and mental wellbeing	6-8 Sessions per month from previously inactive users
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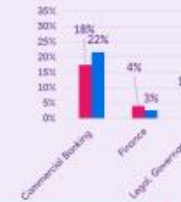
PROUD PARTNER



Taking a data led approach...

Engagement

A strong Champion programme provides us with a good spread of passionate and knowledgeable colleagues able to signpost to our programmes and services



Wellbeing Champions



- Our Wellb experience
- However, months to
- Our Chan answering those that

Wellbeing Hub



- Wellbeing
- We have run rate
- Calendar
- Simplified hub with



Who is championing your benefits?



NatWest Group
Enable Disability & Neurodiversity Network

8 networks, totalling 10k+ colleagues

Wellbeing Champions
(1.5k + colleagues)

Wellbeing Champions

One Bank

People Leader Hub

People Leaders
(10k + colleagues)





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Thank you

