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Issue: February 3, 2014

**Benz Communications**  
275 9th Street  
San Francisco, CA 94103  
888-550-5251  
[www.benzcommunications.com](http://www.benzcommunications.com)

## Benefits Communications Strategy Boutique for Employers



**Jennifer Benz - CEO**

Benz Communications is a benefits communications strategy boutique creating integrated employee benefits campaigns for employers committed to nurturing high-performing and satisfied employees. Benz Communications' clients include *Fortune* 500 companies and *Fortune* 100 Best Companies to Work For.

**Interview conducted by: Lynn Fosse, Senior Editor, CEOCFO Magazine**

**CEOCFO: Ms. Benz, what was the vision when you started Benz Communications and where are you today?**

**Ms. Benz:** I did not really have a vision when I started the company because it was a bit of an accident. I had been working at Hewitt Associates, a large HR consulting firm, and was looking for new opportunities and what to do next. I actually thought that I had a full-time job lined up, so I gave notice, and that job fell through. Before I could even worry about that or start to look for other opportunities, an old colleague of mind said that they had a project for me. A few weeks later, a client came and said they wanted me to do a big project. Within a couple months, I was working full time again but on all my own clients. The work kept coming in, and I needed more people to help me, so I started to find some freelancers and eventually met my current business partner Isabelle when she was running a small graphic design company. It was probably about two years in when we were doing quite a volume of work and I had quite a large number of people engaged in projects. I realized that

this was not just what I was doing until I found another job—it was an amazing business opportunity that I needed to grow, nurture and turn into something valuable.

**CEOCFO: What is the overall plan today?**

**Ms. Benz:** We work in an incredibly niche space, so we are a communication and consulting firm, and we focus on employee benefits. A lot of our work is with large employers, particularly Fortune 500 companies. We help them educate their employees about healthcare, retirement and all the other benefits that they offer. As you know, that world is changing very rapidly. We have grown tremendously in the last few years, so our team is 25 now. What we are looking to do is be able to continue to stay ahead of the curve with everything that is changing in healthcare and retirement. We are really investing in understanding the changing landscape, making sure we stay ahead of the changes and that we position ourselves to be successful when the whole equation of employee benefits changes in the next few years.

**CEOCFO: What do companies typically look to Benz to accomplish?**

**Ms. Benz:** Our typical engagement is with a Fortune 500 or 100 Best Company to Work For. They generally want one of two things. The first is more value out of their benefit programs, which they spend a lot of money on—twenty to thirty percent of compensation spending goes into benefits. The second is they are looking to change people's behaviors, whether that is around healthcare – being healthier, using the healthcare system better – or retirement -- saving more and really investing for your future. They come to us with these big challenges, and we typically create a very in-depth communications strategy for them. We then execute that across every channel you can think of. We build custom websites, we do print campaigns, videos, presentations, social media, you name it. Any way you can think of it, you will get the word out to employees.

**CEOCFO: What typically engages employees?**

**Ms. Benz:** People really care about their health and financial security benefits. And, they are engaged when you take those benefits and explain them in a way that helps them. That's why we focus on the impact benefits have on employees' lives and the value that individuals can get out of them if they are used properly. Whether you do that in print materials or on a website or in one-on-one conversations doesn't matter. The channels and the brand vary company by company. But, for every company, focusing on what that means to an individual, their family and their future is always the way you get people engaged.

**CEOCFO: *How do you deal with the challenge of making complicated material easy to understand?***

**Ms. Benz:** That is the biggest challenge of our work. The healthcare system and the financial services system that operates all retirement benefits are incredibly complicated. The average person feels so ill-equipped to make good decisions. We really spend a lot of time doing focus groups and hearing directly from people what their questions are, what their concerns are, how they think about things and how they understand things. We also invest a lot of time and energy into the craft of simplifying: taking something that is very overwhelming and breaking it down into simple terms. We also focus on helping people understand how to take that one next step versus being completely overwhelmed by the complexity. It takes a lot of work and companies have to do it over and over again every year to start to see progress.

**CEOCFO: *How do you get over the fact the many people see the employer as not wanting the best for their employee and looking to get what is financially better for the company but not necessarily in the best interest of the employee?***

**Ms. Benz:** That really comes down to a company's culture and the type of organization they are. When we work with companies that are 100 Best Companies to Work For, doing the right thing for their employees is built into their DNA, and we do not have to try to convince people that when the company's and employees' interests align it is a good thing. Not every company is like that, and the reality is that even companies that focus on doing the right thing for their employees have to make dramatic cuts at times and have to figure out how to make things work financially. They cannot always just continue to invest and invest in benefits. In those cases, transparency and telling the whole story is a way to build trust. We have worked with organizations where due to the business situation or what was going on in the industry, they had to make big changes and big cutbacks to their benefit programs. We have worked with companies where they have had to freeze salaries or do furloughs and so forth. When leadership is transparent with employees about what is going on, that can be done in a way that people are not suspicious.

The other thing, which surprises a lot of people but we see every day, is that employers really are a trusted source of health and financial information. They have incredible access to their employees. If they invest in communication, good programs, and in being transparent and helping people see how things are connected in the business, they can very quickly get a tremendous amount of trust from their workforce and accomplish fantastic things.

**“Employers have an incredible opportunity to fix some of our bigger societal issues around healthcare and financial security. Every employer is capable of providing programs and education that support their employees in those areas.” - Jennifer Benz**

**CEOCFO: *What about the call center component? How do you get that up to speed or where it is really useful and not a frustrating experience for an employee?***

**Ms. Benz:** Almost every person we have ever had in a focus group, when given the choice, would have someone sit down with them and explain everything one on one, one step at a time. That is really what people want. They want someone who is an expert to walk them through their healthcare and the financial programs. Obviously, that is not scalable or realistic for most large employers. What we look at with a call center experience is that it is integrated, so with all the different places to go, people have one number where they know they can get good information and they are not frustrated having to bounce between all those different vendors and providers. There is a lot of effort that has been made to turn those call centers from pure transaction into more advice, recommendations, and concierge-like support. We do not manage call centers directly, but that shift to having someone who really understands you, the complexity of what you are dealing with, and can help walk you through the process is a huge value to employees. When that is provided, it changes the whole dynamic.

**CEOCFO: *I was not aware that a company could point you in the direction of a particular fund for your IRA.***

**Ms. Benz:** There is a lot of nuance there. With most companies, their own call centers are never going to tell you to go into this fund or this fund, but they may provide investment advice from a third party that is allowed to do that. With healthcare, they are usually not going to tell you the best plan to choose, but once you are in a plan, there is a tremendous amount of hands-on support that can be provided through call centers to help people navigate the system and walk through everything they need to do. With that, we see some pretty interesting things going on.

**CEOCFO: *How are you handling the Affordable Care Act?***

**Ms. Benz:** The Affordable Care Act has been very good for our business because it is very complicated and confusing, and it is requiring employers to do a tremendous amount of education with their workforce and also make some pretty significant changes to their benefits. We have invested a tremendous amount of time in understanding the legislation, dissecting it ourselves, and providing guidance to our clients as well as the industry overall on what to do with it. It goes back to when the bill was first passed. When healthcare reform was first passed in 2010, we immediately published a blog post called “What to Tell Your Employees About Healthcare Reform.” Dozens and dozens of news outlets picked it up,

and it was a template for employers to use that week. I know that it was used by hundreds of companies, and that started some momentum for us around positioning healthcare reform as a strategic opportunity to get people engaged around healthcare benefits. We have invested a lot of energy in continuing that momentum and giving employers ways that they can turn what is really a very difficult administrative hassle into something that has a positive outcome for their employees.

**CEOCFO: *Are there particular types of companies that you like to work with personally?***

**Ms. Benz:** We really like to work with companies that are willing to push the envelope and do things a little bit differently. We have been very lucky. Almost 15 years ago, my work started with the earliest ideas around consumer-driven health plans. We worked with the earliest companies that were doing outcomes-based wellness programs and the earliest companies that were using social media for their healthcare communication. Working with those early adopters really gives us an opportunity to push the envelope and to do new things. Whether we are applying our expertise to new communication channels like social media or new plans and programs like consumer-driven health plans and outcomes-based wellness programs, there is always so much to learn along the way and to help those organizations through the changes. That is where we find the organizations that are the most enjoyable to work with.

**CEOCFO: *What is the key to staying up with the social media and technology areas?***

**Ms. Benz:** With us and social media, it is not so much about using it and trying to get people engaged on the newest platform. We do not try to stay up with if Instagram will beat Pinterest or if Facebook is going to fall away if Twitter gets better. That is not necessary for employer communication. What we try to do is help companies build a process and a momentum where they can truly communicate year-round with employees, and they can have channels that allow for that dialogue. Some of the social media tools that are the most valuable for companies are really simple things like having a blog in their website that allows people to comment or having videos imbedded in their own website that allow people to comment. A lot of what we stay focused on is how individual clients can use the social tools to their advantage in order to reduce the cost of ongoing communication and make it more engaging.

**CEOCFO: *How do you know what is overkill when you are sending communications to an employee?***

**Ms. Benz:** It is very different for what each company is trying to accomplish. What we try to focus on with strategy and planning process is what is the right level of communication that is going to produce the results that you want. Fortunately, a lot of communication can now have metrics in it with every email that goes, how many people visit a web page and so forth. We can really see very quickly how people are interacting, but it is not a perfect science. Particularly when you are dealing with very large and diverse employee populations, some people are going to say it is way too much. Other people are going to have never paid attention to 47 emails that they received. It is a lot of looking at what is going to create the best result and then measuring and testing our assumptions all along the way.

**CEOCFO: *Looking at your website, I see that your team is primarily female. Is that by design?***

**Ms. Benz:** It is not by design, but I think it is a function of the demographics of the industry and being a very women-focused company.. The majority of communications consultants that I have met throughout my career are women. A lot of graphic designers and project managers are women, and I think we attract women who may have been frustrated in other jobs or may not have had the best role models in other jobs. We have a lot of incredibly talented women who work for us who have young children, and if we did not have the flexibility, they would not be able to work or contribute the way that they can. With things like that, it plays off of itself.

**CEOCFO: *Benz is on the Inc. 5000, so clearly things are going well. How do you continue on that trajectory?***

**Ms. Benz:** We have grown very rapidly the last few years. What we are focused on doing now is setting a pace for growth that is sustainable over the long term where we can continue to do great work for clients but also make sure we are nurturing our company culture, supporting our team and so forth. What we have been working on with my leadership team is really defining what that right level of growth is year over year. We are in a very fortunate position where there is plenty of work to go around, and we are able to be very selective with clients and take the projects that are a good fit for us. As long as we can keep growing and keep doing that, we will know that things are in the right place.

**CEOCFO: *Why pay attention to Benz Communications?***

**Ms. Benz:** I think employers have an incredible opportunity to fix some of our bigger societal issues around healthcare and financial security. Every employer is capable of providing programs and education that support their employees in those areas. While we work with a very limited number of companies, we share our expertise and do work with consumer reports on the Choosing Wisely toolkit that all companies can use, and these are free resources available to everyone. I really hope that part of our work is getting employers of all sizes to really recognize that they have an opportunity to impact some of these areas. There is a good business reason to do it, but for the greater opportunity to impact our society and the future of our country overall, I think that is even more compelling.

**BIO:** Jennifer Benz is CEO and Founder of Benz Communications. She has been on the leading edge of employee benefits communication for 14 years—starting with early adopter consumer driven health plans and now with innovative wellness and social media strategies. Her work has been recognized by Business Insurance, the International Association of Business Communicators (IABC), the Profit Sharing Council of America, Employee Benefit News and others.

A well-known expert, Jen has published articles and is widely quoted in many trade publications, including Employee Benefit News, Human Resources Executive, The Conference Board Review and Workforce. She speaks frequently on topics such as health care reform, social media and improving results through effective communication. She is the program chair for HR Executive's new Health and Benefits Leadership Conference, which debuted in April 2013. As program chair, Jen handpicks the conference's program, working with speakers to create innovative sessions for senior-level HR and benefits pros.

At Benz Communications, Jen leads the team, sets strategy and ensures client success. Since starting the firm in 2006, her team has grown to 22 people and has ranked on the SF Business Times 100 Fastest-Growing Private Companies in the Bay Area and Top 100 Women-Owned Businesses in the Bay area lists, as well as the Inc 5,000.

Prior to starting Benz Communications, Jen spent seven years at Hewitt Associates, where she helped shape the firm's approach to health care communication and had tremendous success with health care, recruiting and other strategic HR projects.

Jen holds a BS in Journalism from the University of Missouri-Columbia. A long-time San Francisco resident, she also devotes as much time as she can to pro bono work with nonprofit business incubators in her community and Guatemala.

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