# Worksheet: Analyze our benefits utilization and satisfaction data

## How to use this worksheet:

Use this report template to analyze benefits utilization and satisfaction data through the lens of age. Get a more nuanced view by considering chronological age, life stage and career stage. These overlap in very personal ways and understanding how benefits are used and perceived can help you continually improve your benefits strategies.

## Who to include in the conversations:

Human Resources benefits team, with representation from staff involved in benefits selection, open enrollment, benefits communications, implementation, and employee support. Take care to include staff who support benefits that are key for employees at either end of the age spectrum, such as employee leave programs (FMLA, paid or unpaid family or parental leave, caregiving leave, etc.) and financial planning (retirement savings plans, student loan programs, FSA, HCRA and DCRA accounts, etc.)

When gathering and analyzing data to understand benefits utilization and satisfaction, it's important to make sure you can see that data through the lens of age. Without data, it's hard to set goals, measure progress, or identify and address obstacles.

**Step 1: Find out where you are gathering benefits utilization and satisfaction data specific to the age of your employees.**

1. Print out a copy of your latest benefits metrics reporting.

2. Highlight each reference to any of the following words (or others that are similar): age, aging, age inclusion, generation, senior, junior, succession, emerging.

3. Note any patterns about if and where these words appear in your current benefits metrics reporting:
   _____
   _____
   _____

4. Are there any additions or changes you'd like to make in the data that is collected, or the standard report your team uses to digest the data? If so, note them here or on your copy of your benefits metrics report. _____
   _____
   _____
   _____

**Step 2: Explore the intersection of age with other aspects of benefits utilization and satisfaction for which you already gather data.**

1. In your latest benefits metrics reporting, rerun the regular results with this one edit.

   Within each identified employee population for which you already have data, filter the results by age group. You can do so using the birthdate of individual employees if that information is available. Alternatively, you can run the report to simply compare results for employees under age 40, and employees age 40+ since this is the age when employees join a federally protected class.

2. Highlight each area within the results when a specific age group has meaningfully different results than other age groups. For example, you might notice or ask:

   a. Does the data show meaningful differences between men age 40+ and women age 40+?

   b. In a benefit intended to support a specific life phase or experience, do employees of similar age but with different racial, ethnic, or LGBTQ status all use it at similar rates? Are their satisfaction rates with that benefit similar?

   c. Does any of the data surprise you or lead you to question common age stereotypes?

   d. Does any of the data for foundational benefits (such as 401K participation or health plan participation) show low usage rates present opportunities to raise awareness among, for example, younger workers?

3. Approach these results with a sense of curiosity. For each, you can discuss:

   a. What could be happening here?

   b. Who or what could help us understand the experiences of these employees?

   c. What additional questions do we want to ask? To whom?

   d. What additional data do we want to start to collect and/or add to our benefits reporting? _____
   _____
   _____
   _____
   _____

4. Based on what you've learned, are there any additions or changes you'd like to make in the data that is collected, or the standard report your team uses to digest the data? If so, note them here or on your copy of your benefits metrics report. _____
   _____
   _____
   _____

**Step 3: Consider what and to whom you report on your benefits metrics, including age-related data.**

1. Jot a list of what benefits reporting you share, and with whom you share it:

   a. C-Suite: _____

   b. Senior leaders across the organization: _____

   c. People managers: _____

   d. Employee Resource Group leaders or members: _____

e.  All employees with an internal-only report: _____

f. Publicly available summary of select data: _____

g. Other: _____

2. Circle each audience in the question above with whom you have highlighted any age-related benefits data, metrics or analysis in the past year.

3. Based on what you've learned, are there any additions or changes you'd like to make in the data you share, or with whom you share it? If so, note them here: _____ _____ _____ _____