

6 Steps to Ensure Remote Workers Are Covered

Beeping car horns ... Bumper to bumper traffic ... Literal HOURS wasted commuting each day ...

Add in road rage and the high percentage of people who don't know how to use a blinker, and no wonder people have started working from home.

In fact, more and more people work remotely today than ever before. To the relief of many employees, the days of long commutes and fighting traffic are becoming a thing of the past.

Out of Sight, but Still in Coverage

With a good internet connection and the right software, there's more flexibility than ever in how - and where - employees work.

That's great news for companies since it means opening up more opportunities to snag a wider range of global talent.

But it also presents a shifting management dynamic and the potential for more complicated employee benefits coverage.

When presenting a plan for comprehensive coverage that serves an entire company, make sure you don't forget to include any employees who work outside the home office.

Here are 6 different ways you can bring support to their door, no matter how remote their location.

FIND THEIR LOCALE



Does someone on your client's plan live in a different city? Maybe even a different state?

Having market knowledge of networks in the actual place employees need a doctor is the first step to getting them great coverage.

Do you have licensed and experienced sales and enrollment experts in their area? If not, educate yourself on their particular location or team up with someone who has local contacts. Providing on-site assistance, or even just having a local representative, can make a world of difference.

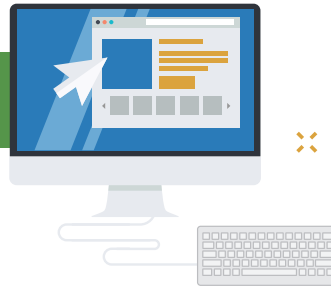
GO BEYOND BENEFITS



As a benefits broker, it may feel like offering advice on some of the ideas below is outside of your purview, but employers today are looking at the whole self

when it comes to health and wellness and you are likely the first advisor they'll interact with when it comes to these questions.

CHECK-IN ON THEIR ERGONOMICS



A benefit of going into an office is that you can pick up some good tips from coworkers when you have constant face time. The most potent coffee ... the most comfortable chair ... the smartest way to organize devices...

But that doesn't mean remote workers have to stay in the dark about little tweaks that make a big difference.

For example, offering advice on how to set up a home office space can be a huge benefit to a remote

employee. Address common mistakes and problems, and offer proven tips on how to make small changes that add up to more comfort.

Things like standing desks or a keyboard change can make all the difference in how comfortable - and productive - an employee is. It can even save health costs down the line, too.

ADDRESS MENTAL HEALTH AND RELAXATION



A big portion of stress is work-related.

Stress impacts our physical and mental health. Studies show it wreaks havoc on everything from our sleep to our gut.

Luckily, as we begin to understand how important stress management is, we've identified a number of effective tools that you can pass on to your team - whether they're remote or in-house.

Yoga and Meditation are two things people swear by to help keep them calm, focused and centered.

With numerous online programs available, offering remote workers access to yoga, meditation, tai chi, and other methods is an easy and affordable way to offer calming support. Technology like Zoom even makes it possible to get together for "group" classes.



GET THEM SUBSCRIPTIONS

Working from home, remote employees miss out on access to many things commuters simply take for granted. Like those stacks of industry journals and business magazines lying around on conference tables and kitchen counters across the office.

Group subscriptions are an easy and affordable way to both help remote employees stay up to date and feel connected to their peers.



HELP PLAN AN I-R-L HEALTH RETREAT

The benefits and perks of having a remote team are huge. It's safe to say we can expect more and more companies to use a remote work model in the future.

But that doesn't mean the personal touch doesn't matter!

Scheduling a weekend retreat or a workshop together is a fantastic way to let team members "put a name with a face" and get to know each other in person. There's no better way to strengthen relationships and community.

Whether you create an all business, nuts-and-bolts benefits education session or you invite the team to a more casual, wellness retreat, get some real-life face-to-face time in.

In a world of Zoom calls and teleconferences, don't underestimate how important an in-real-life encounter can be.

Providing some basic resources to employers in these specific areas can set you apart as a broker who "gets" remote workers and the impact on total population health.