

Communicating Total Rewards



Today's Discussion...

1. WTW Perspectives
2. Reaching Your Audiences
3. TD Bank's Story
4. Q&A

Total Rewards starts with your Employee Value Proposition (EVP)

Best practice EVP Companies achieve better outcomes.

Leadership



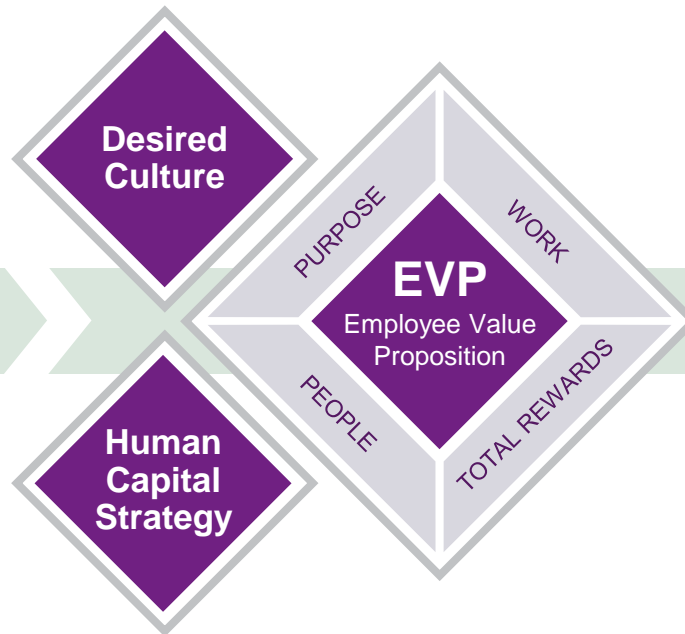
Business strategy



Human capital dimensions



Outcomes



almost **3x** as likely to report their employees are highly engaged

93% more likely to report significantly outperforming their industry peers financially

More than **10%** less likely to report difficulty attracting and retaining key employees segments

27% fewer regrettable new hires in the first year

17% lower voluntary turnover

Measurement, Change Management, Communication and HR Technology

What defines a best practice EVP company?



Have formally articulated their EVP that is clearly aligned with what they stand for in the marketplace, and differentiates them from other organizations with whom they compete for talent



Understand their employees and potential candidates the same way they would understand their external customers



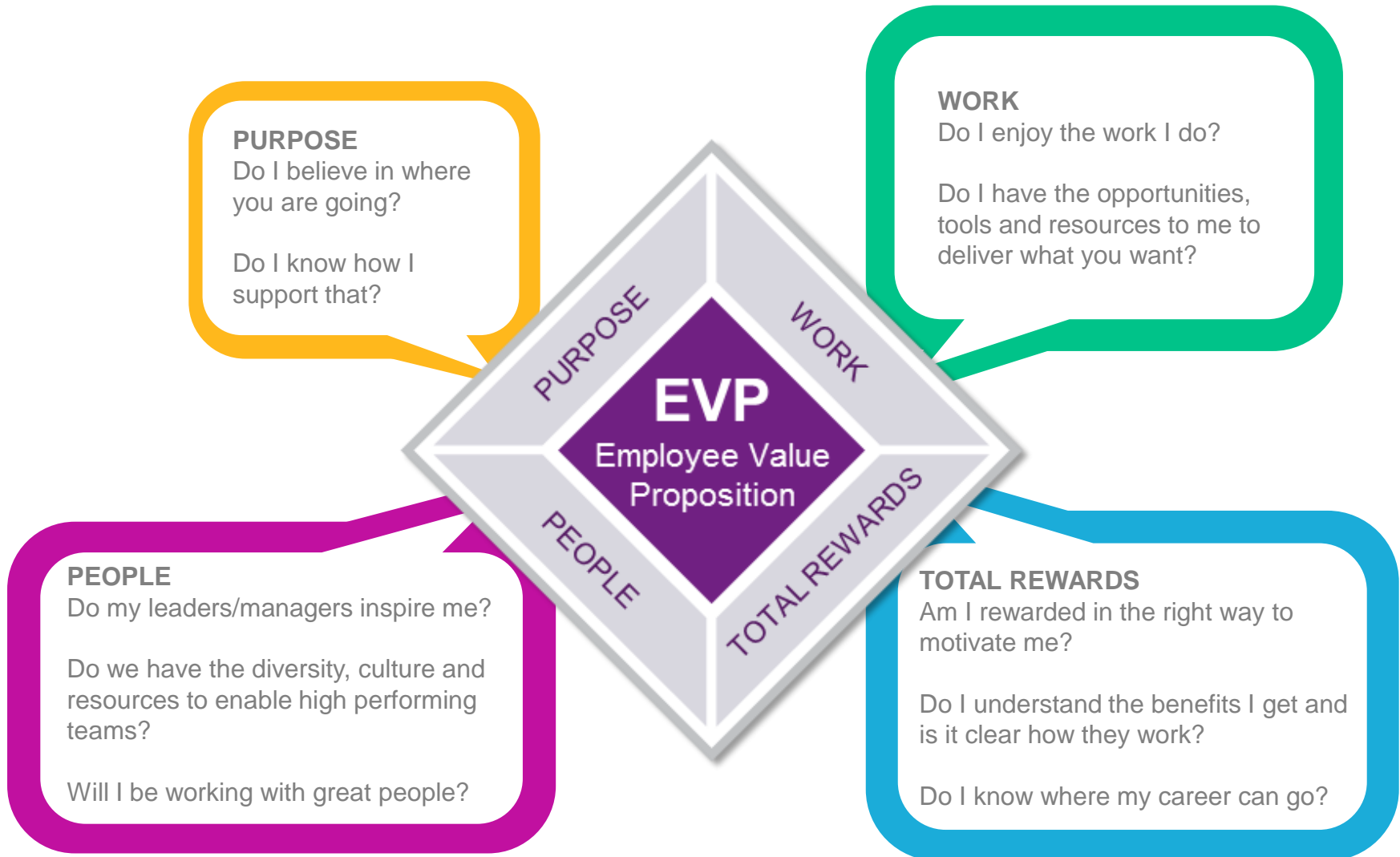
Customize their EVP for employees with critical skills



Effectively communicate and deliver their EVP, leveraging technology to understand employees and communicate differentiated messages

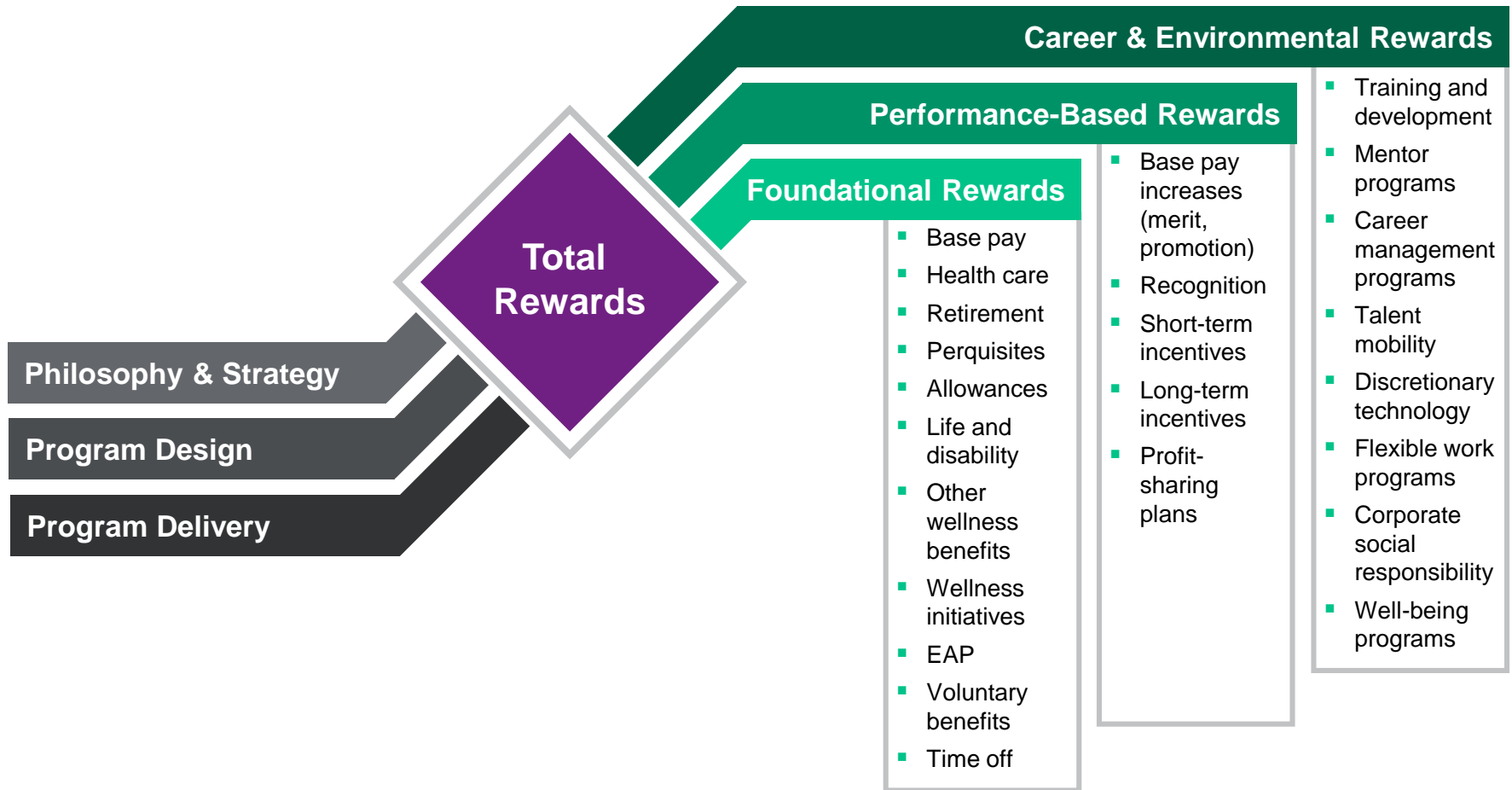


Your EVP should answer these questions...



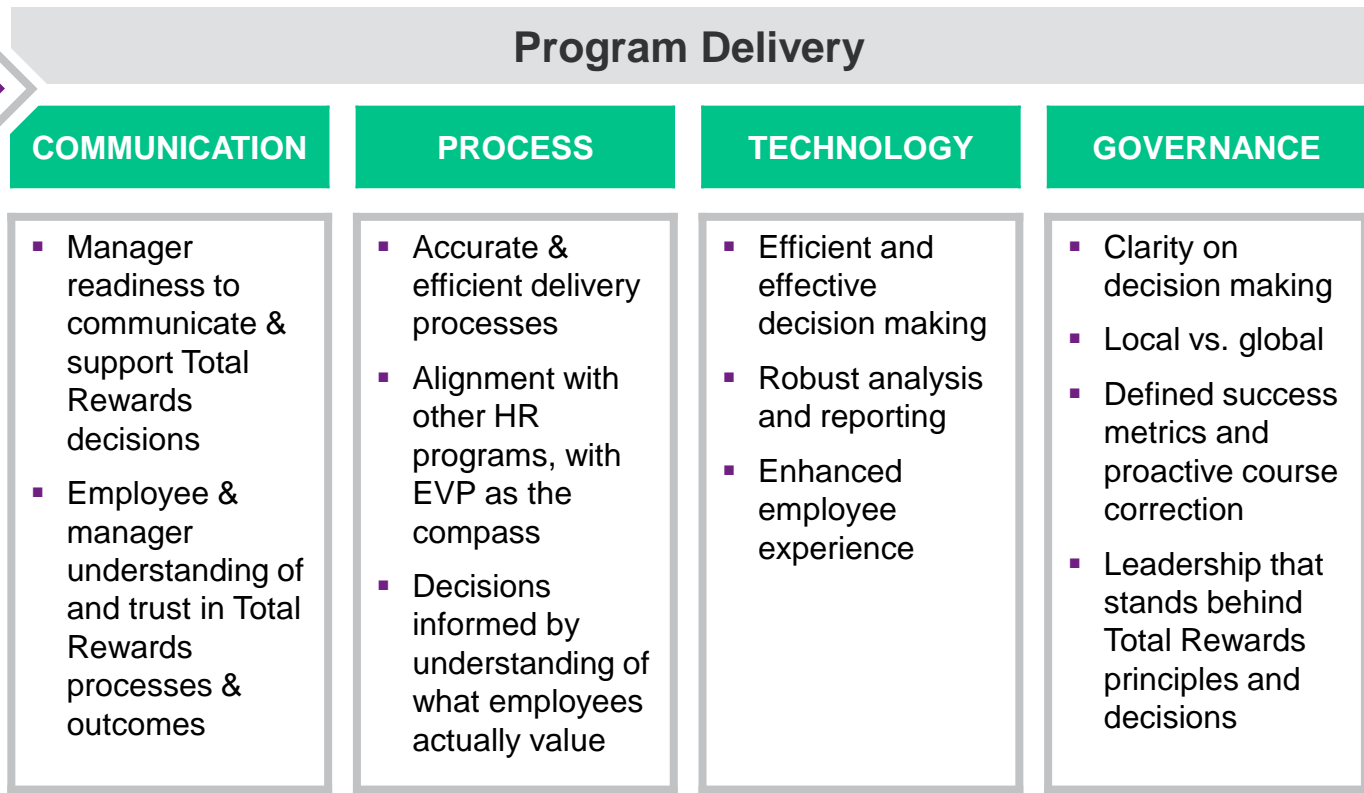
Total Rewards is an element of EVP

It begins with program design...



Total Rewards is an element of EVP

...and is impactful with effective program delivery



Reaching Your Audiences

Many organizations face similar challenges

Any of these sound familiar?



**I don't care/
this isn't a priority.**



I don't understand.



**There are too many
places to go.**

So what do you do? Put yourself in your employees shoes...

Think of your Total Rewards program as the product you're selling and your employees are the consumers

~~Printed
Benefits
Guides~~

~~Text-heavy
emails~~

~~Letters in non-
descript
envelopes~~

~~Long
animated
PPTs~~

INSTEAD....

Take a marketing approach

Total Rewards communication doesn't have to be boring

WE ARE FULLY COVERED

WE ARE MAKING A MOVE

Choose your benefits by November 5

We are choosing the plan that work for us

Get online

HR Portals, Online Total Rewards statements and microsites

The image displays two overlapping screenshots of an HR system. The background screenshot is the 'myPORTAL' interface, featuring a navigation bar with categories like 'Pay & Incentives', 'Health & Wellness', 'Career & Development', 'Retirement & Savings', 'Work & Life Events', and 'Time Off & Extras'. It also shows global time zones (New York, London, Tokyo, Sydney) and a user greeting 'Welcome, Mark Manager!'. The foreground screenshot is the 'totalREWARDS' microsite, personalized for 'Ellie Employee'. It includes a 'Start' section with a 'Today's Alert' for a PTO bonus payout, a 'Your Pay' section showing a 0.14% increase to \$138.24, and a 'Total Rewards Snapshot' of \$59,977. Other sections include 'Your Pay' details, 'A Message from the CEO', 'FSA Contribution' of \$1,500, and 'What is your FIT Age?' of 65. A sidebar on the left lists navigation options: Summary, Pay, Health, Life and Disability, Retirement, Work/Life Plans, and Career.

Make it fun

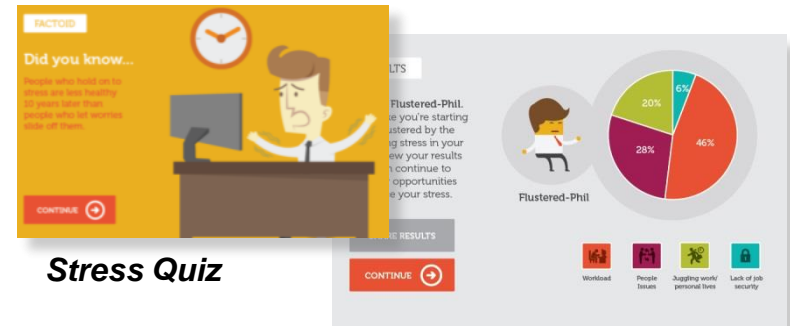
Games, apps and tools



Pension Jungle game



Stop Smoking Tool



Stress Quiz

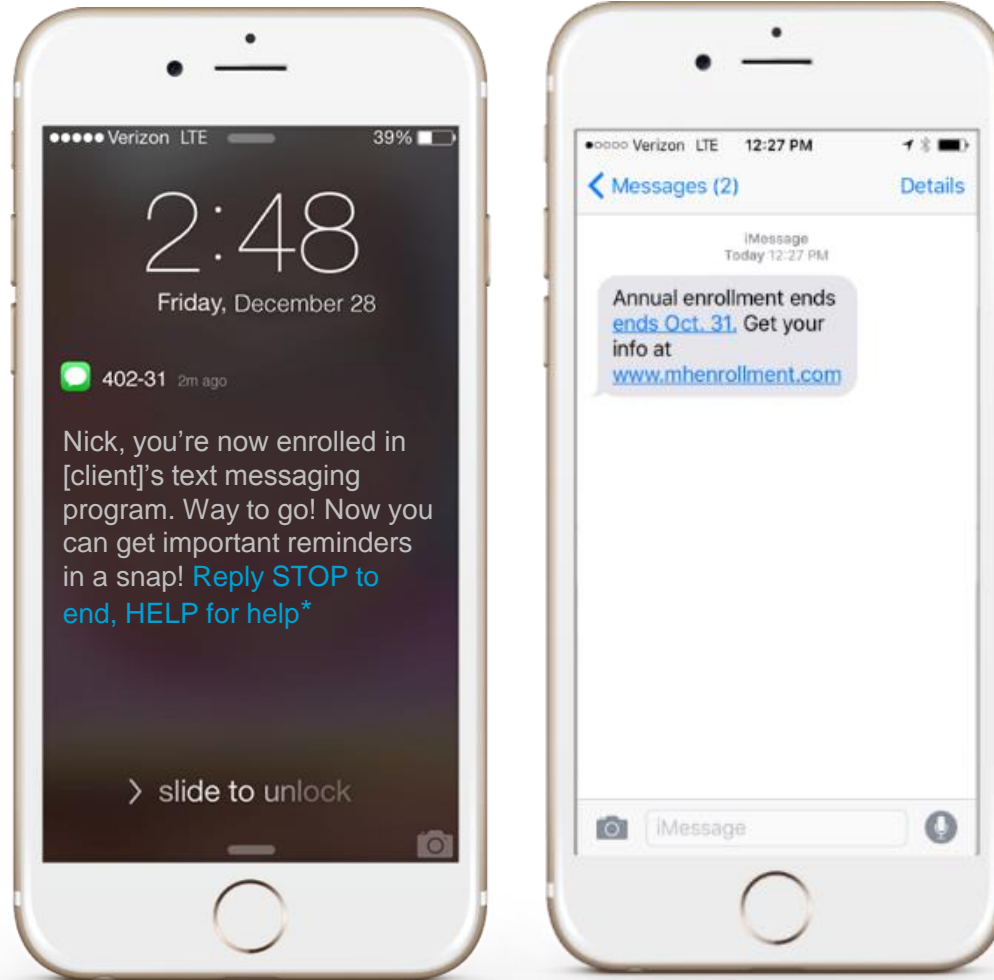
Target

Personalized and trackable emails



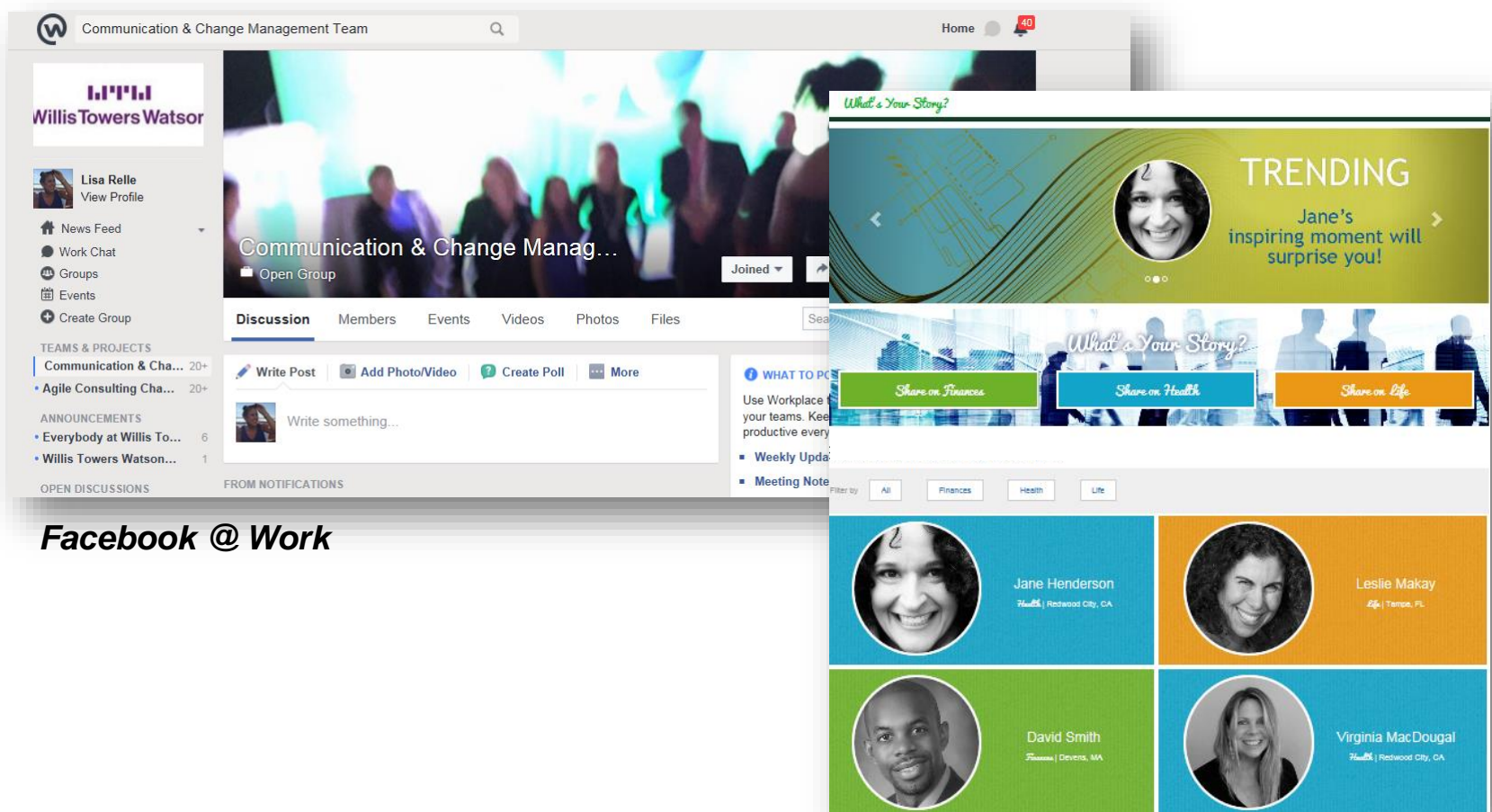
Use what's already available

Text messaging (yes – you can!)



Get social

Collaboration sites



Facebook @ Work

Story sharing platforms

And our final words of wisdom...

KEEP IT SHORT!

Videos – less than 2 minutes

Emails – 200 words (or just pictures)

Mailings – postcards

Spotlight...

Taking Total Rewards to the
Next Level at TD Bank

What we wanted to do and why

Increase employee awareness and appreciation of Total Rewards (serving as “EVP proof points”).

**Leverage the power of the external brand.
It’s fun. It’s authentic.
It works.**

Give employees and family members access to benefit information, from anywhere.

Attract, retain and engage key talent - this is a great place to work!

The external story: how TD makes people feel

How can we help strengthen the connection between *employees and TD*?



Sometimes you just want to say thank you
#TDThanksYou - Fun with the Automated Thanking Machine



101,012



24 people. 24 days. 24 communities. See what they did to #MakeTodayMatter



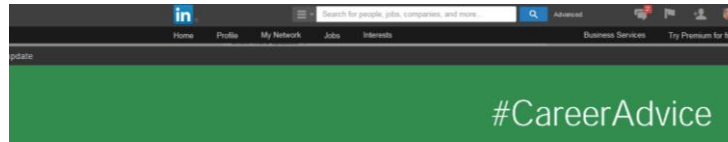
5,183,688



#MakeTodayMatter - Accessibility Reno Day



216,931



"I believe to experience true success one has to experience failure. Overcoming a challenge, setback, or failure makes you appreciate and understand what it takes to be successful. Success does not happen by chance, but by planning, preparation and persistence."

Shelley Sylva

Vice President, Senior Manager Legal Operations and Governance



Guiding principles

Traits at the foundation of our strategy



Reinforce TD's **brand, culture** and **EVP**



Be consistent **globally**, executed by **geography**, efficiently and effectively



Be **easy to understand** and accommodate different learning styles, reaching *employees and spouses*



Be **scalable** so execution can be leveraged in different ways



Be **measured** and **refined** as needed

Three-year benefits communication roadmap

Let's be passionate. Authentic. Forward thinking.

2016 2017 2018

Communication Guiding Principles

- Reinforce TD's brand, culture and EVP
- Be consistent globally, executed by geography, efficiently and effectively
- Be easy to understand/ accommodate different learning styles
- Be scalable so can leveraged in different ways
- Be measured and refined as needed

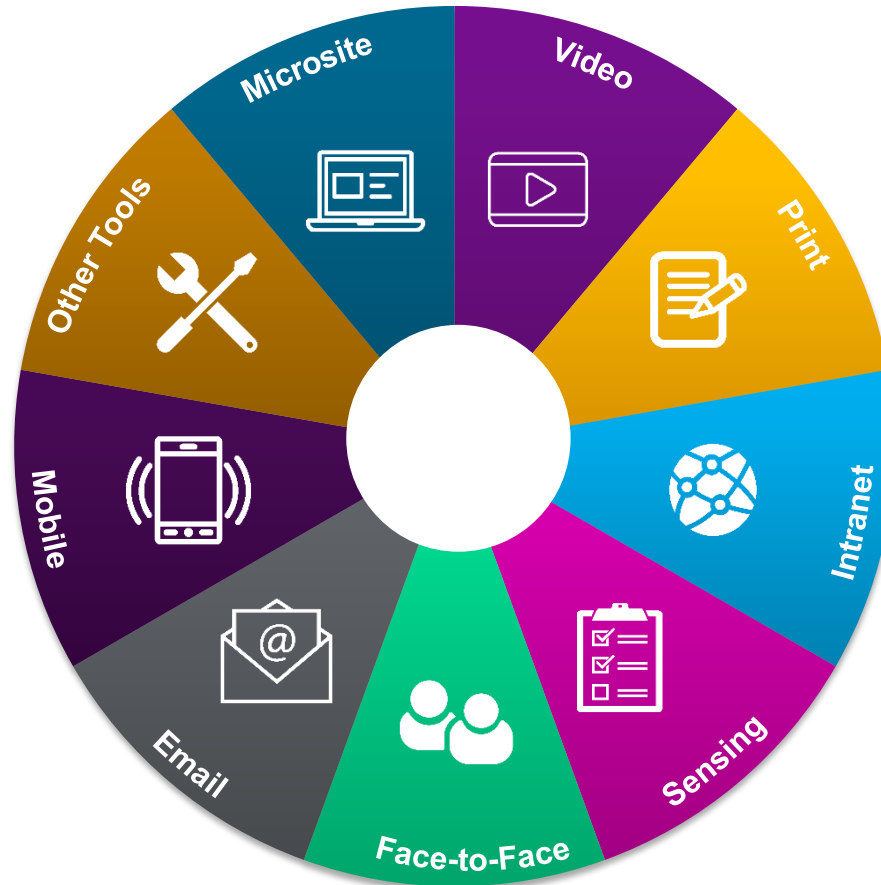
- Utilize employee research to inform tactics
- Reach participants in new ways and begin a year-round dialogue
- Make it convenient for participants to find benefits information (with one central home)
- Educate on fundamentals of TD health and wellness programs
- Increase awareness, engagement & appreciation of benefits
- Help employees be able to tell the "TD benefits narrative"
- **Educate on the fundamentals, increase appreciation and equip employees to be consumers of healthcare**

For TD eyes only!

Change Management

Tactics

Using a multimedia approach to reach and engage employees



What does success look like?

Employees believe...

TD rewards support physical, financial and emotional well-being



Each announcement/program supports TD's EVP and serves as a proof point

Overall, **technology and communication touch rates** continue to increase year over year.

What else do we want to achieve?

Positive & measurable behavior changes in actions we target



So what happened next?

A lot of...

Digging.
Drafting.
Editing.
Testing.
Tweaking.

Option 2: Total Rewards

Wireframe before and after 2017 Open Enrollment period

Health	Wealth	Life	Resources
<ul style="list-style-type: none"> Health Benefits Savings Accounts Smoking Cessation 	<ul style="list-style-type: none"> 401(k) Retirement Planning College Savings 	<ul style="list-style-type: none"> Parental Leave PTO/Vacation EAP 	<ul style="list-style-type: none"> Confusing Words Made Easy Video Library Contact Info

Benefits Spotlight: Teladoc
Watch a short video on telemedicine

What's the CEO do when he gets stressed out?

Bang his head against the wall? Go for a run?
Walk his dog? Click here to find out...

● ○ ○ ○ ○

Rotating banner with timely, promotional content, such as:

- Benefit spotlights
- Important dates
- Leader Testimonials
- Videos (5 ways to save money with TD benefits)

What TD benefits could support your wellbeing?
Answer some questions and find out!

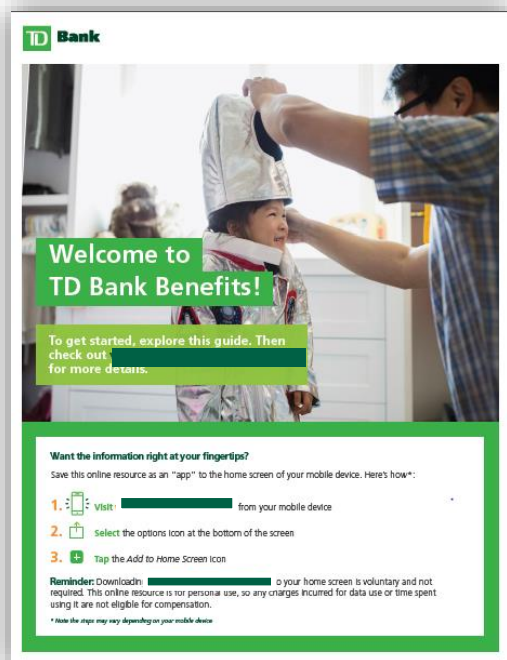
I want to...

- Find an in-network doctor or facility
- Know how to use my Health Savings Account
- Learn ways I can save money using my TD benefits
- Know about maternity/parental leave benefits
- Stop smoking
- Plan for retirement
- Learn about volunteer/gift-matching opportunities

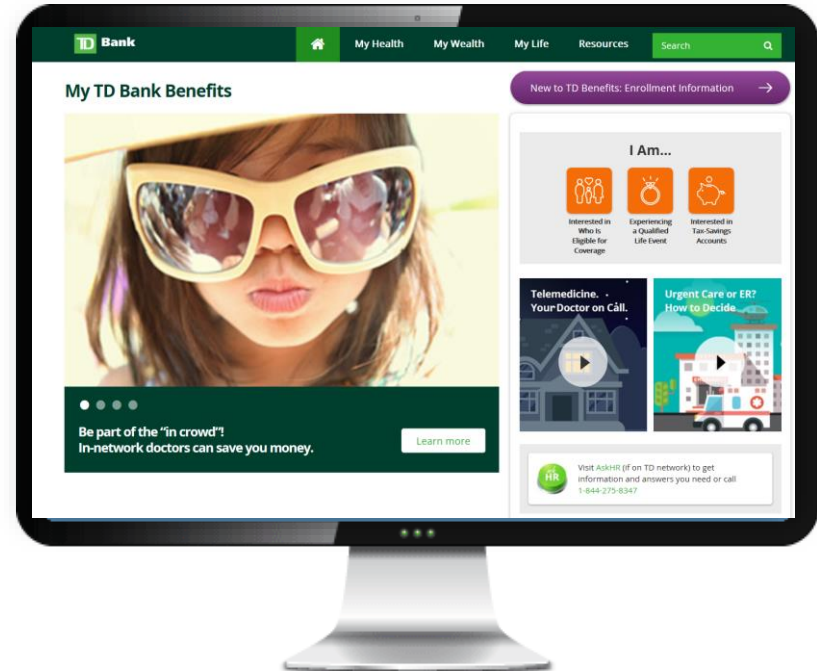
Prompts to find desired content and resources

We executed on the plan and introduced a new experience

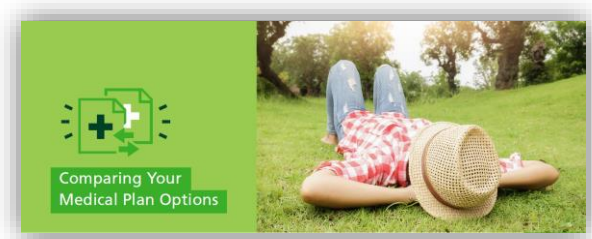
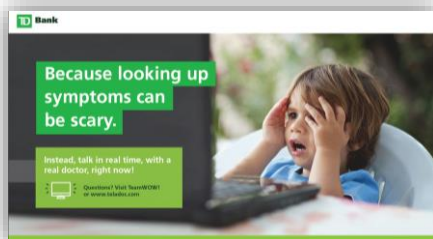
Revamped Onboarding



Launched Total Rewards Microsite



Refreshed Look and Feel for Total Rewards Communications



Once you build it...
how do you motivate people to
go to it?

By reminding your audience there are lots of great resources to make their lives easier...



Because looking up symptoms can be scary.

Instead, talk in real time, with a real doctor, right now!



Questions? Visit TeamWOW!
or www.teladoc.com

Can't get out the door?

Get the care you need
with a virtual visit!



Questions? Visit
www.teladoc.com



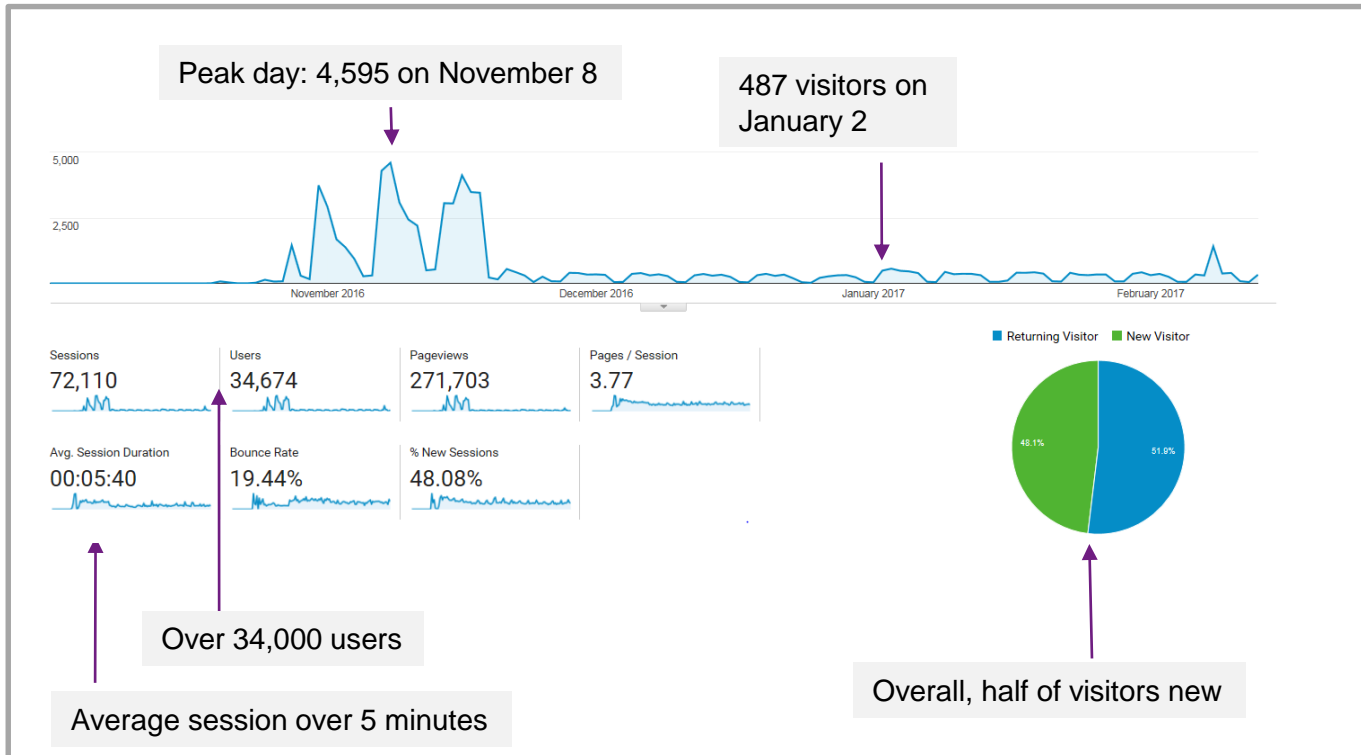
There's no place
like home...
when you're sick

With Teladoc, talk with a Doc from
the comfort of your own home.

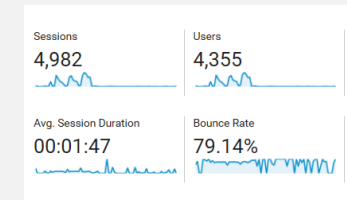
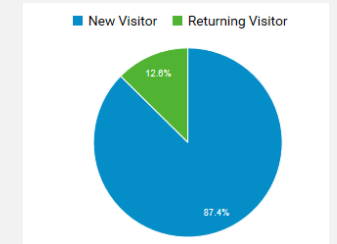


The results?

Lots of activity during Open Enrollment and steady since then.. (Still measuring changes in behaviors)



Highlights: Decision tool utilization



Note: Most usage during Open Enrollment

72,110 visits

4,595 visits on peak day on November 8; 487 visits on January 2, 2017

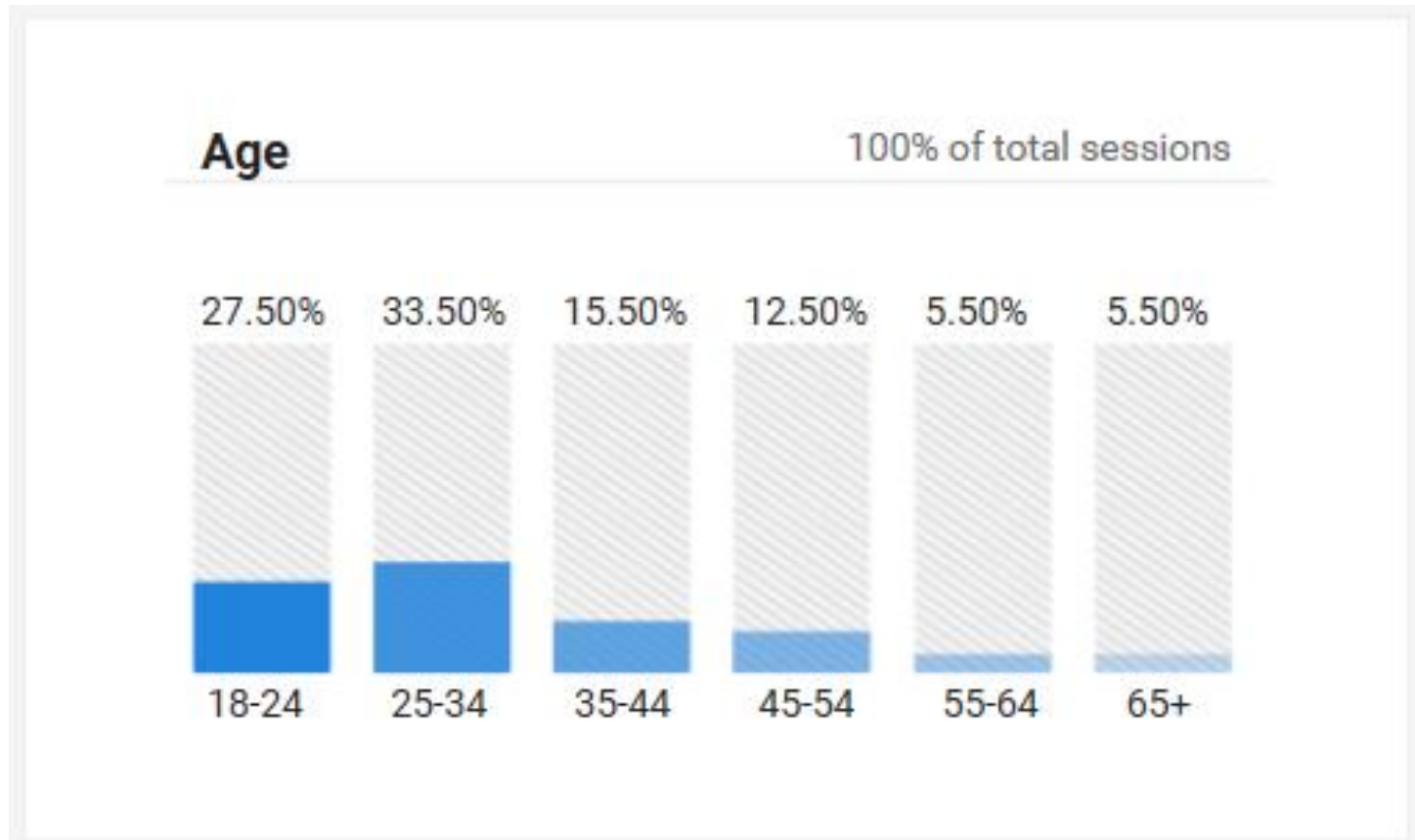
4,982 users of tool

Decision support tool asked questions to help Employees consider their medical plan options

5+ minutes

Average viewing time on the site

Did we reach different generations? Yes!



What's next?

**More personalization.
Targeted information.
Decision support.**

Stay tuned!

QUESTIONS?