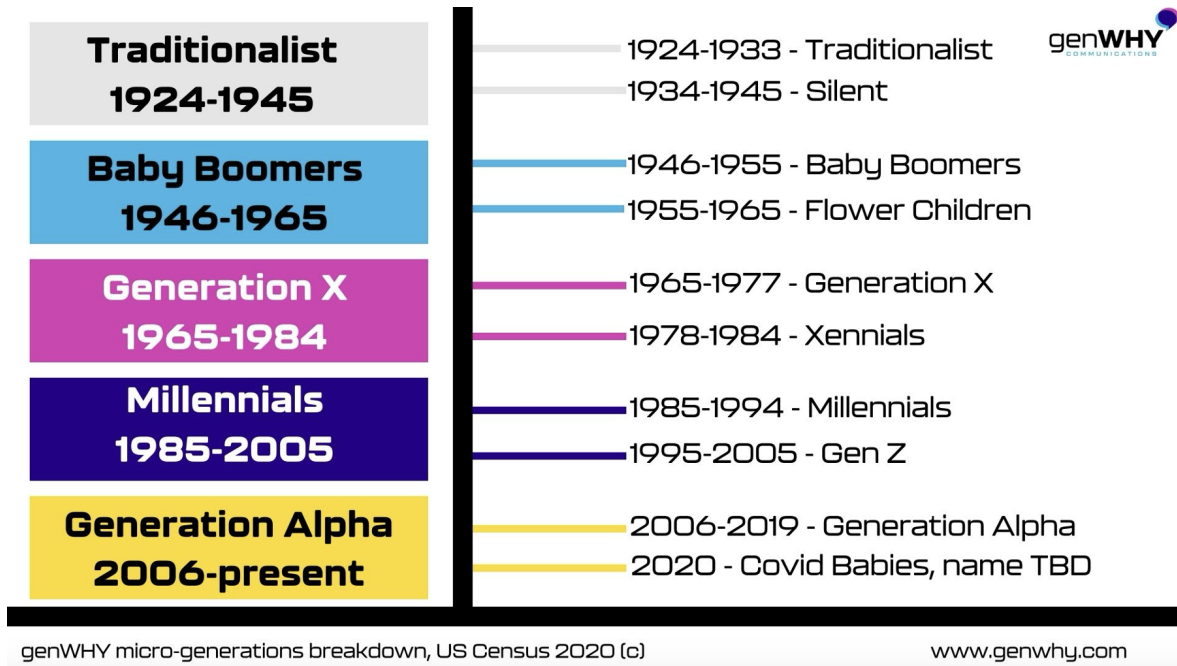


GenTHEM: Communicating Benefits Across Generations

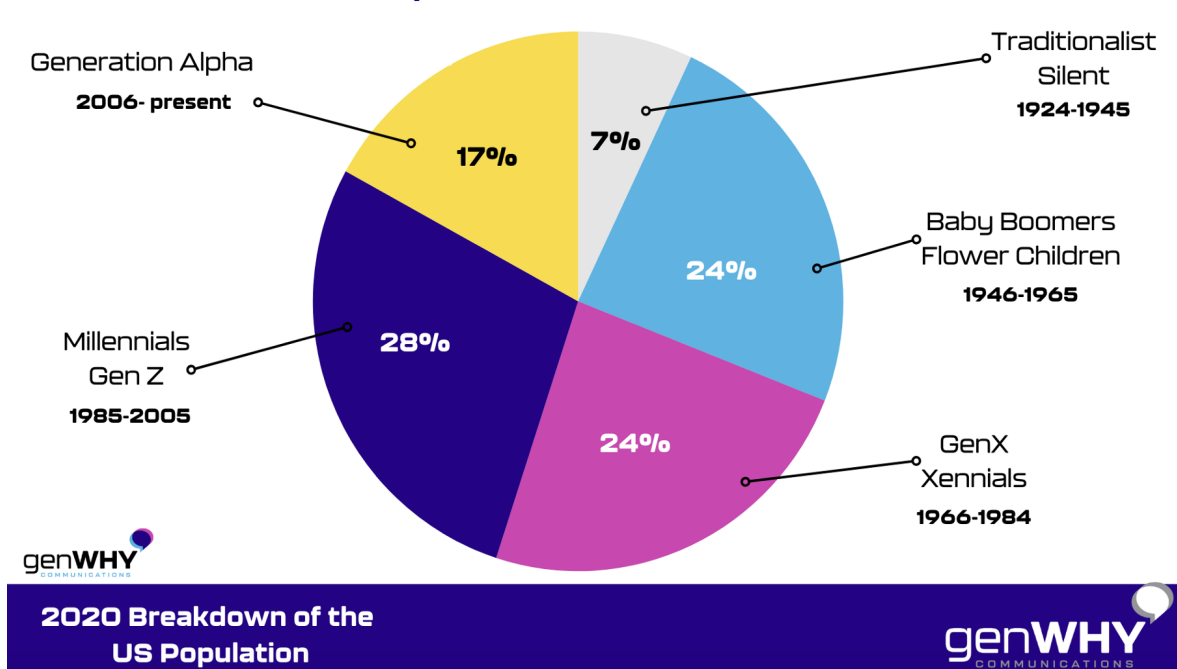
Complete Post-Event Field Guide

Use this as a reference after the event. It preserves the generational and education framework from the first half of the presentation *and* the benefits-communication action tools from the second half.

Generational Ranges & Micro-Generations



2020 Breakdown of the U.S. Population



Generations: The Reference Guide

Keep this page with the charts on page 1. The broad generational ranges and the micro-generations used in this presentation are:

TRADITIONALIST	1924-1945. Micro-generations: 1924-1933 Traditionalist; 1934-1945 Silent.
BABY BOOMERS	1946-1965. Micro-generations: 1946-1955 Baby Boomers; 1955-1965 Flower Children.
GENERATION X	1965-1984. Micro-generations: 1965-1977 Generation X; 1978-1984 Xennials.
MILLENNIALS	1985-2005. Micro-generations: 1985-1994 Millennials; 1995-2005 Gen Z.
GENERATION ALPHA	2006-present. The presentation further separates 2006-2019 Generation Alpha and 2020-present as "Covid Babies, name TBD."

GENERATIONAL THEORY IS A LENS, NOT A BOX.

Shared historical, parenting and educational experiences can influence expectations, but people are not stereotypes. Individual experiences can shift the pattern.

Important experiences that may change the generational pattern:

- Not raised in the USA from ages 1-12
- Large family (4+ kids)
- Raised on a farm/homestead
- Military member or military brat
- Single-parent household
- Parent in active addiction
- Parent from another country
- A lot of interaction with grandparents
- Small town

A useful stereotype check

Millennials	"They always want a participation trophy." WHO BOUGHT THOSE?
Gen Z	"They can't put down their cell phones." WHO GAVE THEM THOSE?
Gen X	"They're burnt out and angry all the time." WHO TOLD THEM TO QUIT WHINING?
Boomers	"They refuse to retire or share information." WHO TOLD THEM NOT WORKING MADE THEM BAD?

PART I | THE K-12 CLASSROOM CREATED WORKPLACE EXPECTATIONS

Every generation wasn't just raised differently. **THEY WERE EDUCATED DIFFERENTLY.**

A child who attended K-12 public school spent approximately **16,000 hours inside school**, and different generations experienced very different systems around authority, feedback, collaboration and success.

Five Educational Revolutions

Five Educational Revolutions How America's Classrooms Shaped Every Generation			
Educational Revolution	Driving Question	Main Policies / Practices	Primary Generations
1  Teacher-Centered Education (Boomers)	How do we transmit knowledge?	- Lecture - Memorization - Grades - Teacher authority	Boomers, older Gen X
2  Self-Esteem Revolution (late Gen X / Xennials)	How do we build confident learners?	- Positive reinforcement - Cooperative learning - Emotional safety	Late Gen X, Xennials, Millennials
3  Collaboration Revolution (Xennials / Millennials)	How do students learn best?	- Group work - Discussion - Projects - Teacher as facilitator	Xennials, Millennials
4  Accountability Revolution (Millennials / Gen Z)	How do we ensure every student succeeds?	- No Child Left Behind - Standardized testing - Rubrics / learning targets - Data / RTI / benchmark testing - ESSA	Millennials, Gen Z
5  Digital & AI Revolution (Gen Z / Alpha)	How do we prepare students for a digital world?	- Chromebooks - Google Classroom - LMSs - AI - Personalized learning	Gen Z, Alpha
Different Classrooms. Different Experiences. <u>Different Workplace Expectations.</u>			

1. Teacher-Centered Education | 1924-1975

Traditionalist into Gen X

What school emphasized	Teacher knows. Student listens and obeys. OUTWORK your competition. Figure it out yourself.
Workplace translation	Respect expertise without needing it explained. Accept delayed, sparse feedback with fewer explanations. Do whatever is needed to keep the job. Work independently - ask only when every option is exhausted.
DO THE WORK. GRADE COMES LATER.	

What this can mean for communication

- Do not assume everyone expects frequent explanation or reassurance.
- Some employees may see self-sufficiency and figuring it out independently as competence.
- When communicating a change, respect experience while still making the next step unmistakably clear.

The Education Revolutions Continued

2. Self-Esteem Movement | 1976-1994

Xennials into mid-Millennials

What school emphasized	Encouragement while learning, not just judgment after. Emotional safety and confidence to speak up. Confidence to try new things; teacher becomes coach. Positive reinforcement and growth mindset.
Workplace translation	Accustomed to positive feedback in real time. Confidence around abilities and doing new things. Feedback frequency increases. "I could be the manager easily." Grade inflation begins.

Coaching Means Correction

If nobody is correcting... nobody is coaching.
--

We have sanitized the word "coaching." The goal is to make feedback **useful, fair and respectful**.

Clarity Is Kindness

CLARITY	Set expectations before disappointment.
COACHING	Correct while improvement is still possible.
CONSISTENCY	Hold the standard without moving the finish line.
TRUST	Becomes the result.

How School Changed Expectations About Input & Feedback

3. Collaborative Movement | 1985 into current

What school emphasized	Could we solve problems better in groups? Shift away from memorization toward asking WHY. Peers become part of the feedback loop; teacher becomes facilitator.
Workplace translation	Prefers collaboration and shared ownership. Expects dialogue and opportunities to contribute rather than one-way instruction. Asks "Why?" before accepting decisions. Expects ongoing feedback at multiple levels.

Recognize the Contribution - Not the Person's Existence

Instead of generic "Great job!" say **"What you did mattered because..."** Specific recognition teaches people what the organization values. Generic praise just feels nice for fifteen seconds.

Examples that land:

- "You caught that before it became a problem for the mission."
- "You brought knowledge into the room we needed."
- "You protected the timeline when it mattered most."

4. No Child Left Behind Movement | Jan 2002-2016

What school emphasized	With federal funds, schools must PROVE everyone is learning. Syllabi, rubrics, tools lists and standardized testing. Continuous feedback; early intervention; multiple opportunities for revision.
Workplace translation	Expects defined success criteria and measurable expectations. Asking for help early can feel smart, not weak. Expects work to be iterative: draft, feedback, revise, improve. Expects regular coaching and progress reviews. Manager guides what, when, how long and next steps.

The Digital Classroom & ESS

2001-2009: Millennials & Gen Z | 2010-2016: Gen Z & Alphas

What school emphasized	Multiple learning sources. Highly personalized learning and multiple ways to assess success. Teacher as task-master. Anytime learning and immediate feedback.
Workplace translation	SME/manager is not the only trusted resource; less automatic respect around “years of experience.” Work when you are at your best and at your pace. If a question does not make sense one way, expect it explained another way. Manager should teach in the way the learner can use. Manager guides when to move to the next task or project.

Define Success Before You Judge It

Do not rely on vague check-ins such as “**Everything okay?**” Make success visible before deciding someone missed it.

Stop Asking “Does That Make Sense?”

You are not quizzing them. You are checking whether the two of you created the same picture.

ASK INSTEAD: “Tell me what you plan to do first.” • “How will you know when you have been successful?” • “Where do you think you may get stuck?”

ACTION: When you explain a benefit, policy or enrollment process, use one of these questions to test understanding instead of asking for a yes/no response.

PART II | TURNING GENERATIONAL INSIGHT INTO BENEFITS ENGAGEMENT

The benefit didn't change. The "WHY" did.

Two things are happening at once:

GENERATION	Influences how we learned to receive information, authority, feedback, technology and choice.
LIFE STAGE	Influences what we actually care about right now.

Age is not generation

Generation: What was happening while I was growing up?

Age/Life Stage: What is happening in my life NOW?

Relevance changes with life

Healthcare • Retirement • Life Insurance • Disability • Mental Health • Dependent Care • Paid Leave

The importance of each benefit can rise or fall dramatically during an employee's career.

Take healthcare: same plan, different questions

24 YEARS OLD	"How much is this taking out of my paycheck?"
35 WITH KIDS	"What's our deductible? Is our pediatrician covered?"
52 YEARS OLD	"What about specialists, screenings and prescriptions?"
63 YEARS OLD	"What happens when I retire?"

SAME BENEFIT. DIFFERENT WHY.

Lead With Relevance, Not Logistics

We love to start with the WHAT: Here's the plan. Here's what's covered. Here's the deductible. Here's the enrollment period. Here's the portal.

BUT THEY'RE STILL ASKING: "WHY SHOULD I CARE?"

Start with the Why

INSTEAD OF

"Open enrollment begins October 1."

TRY

"Your life may have changed this year. Your benefits should change with it."

Marriage? New baby? New diagnosis? Kids leaving home? Caring for a parent? Approaching retirement? **This is why you should look again.**

The WHY → WHAT → HOW → NOW Framework

WHY

Why should I care? Make it relevant before you make it technical.

WHAT

What are you offering? Translate benefits-speak into human-speak.

HOW

How does this work for someone like me? Show real-life examples and resources.

NOW

What exactly do I need to do? Give one obvious next step.

Action examples

- WHY: Instead of "We offer an Employee Assistance Program," try "Going through something you don't want to discuss with your supervisor?"
- WHAT: Do not make employees decode coinsurance, deductible, vesting, beneficiary, HSA, FSA, EAP or qualifying event without plain-language explanation.
- NOW: Enroll here. Scan this. Call this number. Compare these plans. Schedule this appointment. Change your beneficiary here.

DON'T MAKE ME HUNT FOR THE ACTION.

Communicating at Scale

“Know your employees” is great advice... until you have 8,000 of them.

You don't have to know every individual. YOU NEED TO UNDERSTAND YOUR SEGMENTED POPULATIONS.

Segment populations. Don't stereotype people.

Look for groups with different:

- Life stages
- Work environments
- Access to technology
- Languages
- Benefit needs
- Communication habits

We are creating relevant entry points - not putting people in boxes.

Your workforce doesn't all work at a desk

Police • Fire • Public Works • Utilities • Parks • Transportation • Sanitation • Administrative • HR

SO WHY WOULD ONE COMMUNICATION METHOD REACH ALL OF THEM?

There Is No Magic Channel

Important information needs multiple doors: Email • Text/Mobile • Printed Material • Portal • Short Video • Supervisor • Benefits Fair • Home Mailing

Let employees enter the information in more than one way.

Same Message. Different Delivery.

Don't just copy + paste the same communication everywhere.

EMAIL	More explanation + links
TEXT	One idea + one action
VIDEO	Explain something complicated simply
PRINT	Easy reference / home decision-making
SUPERVISOR	Context + reinforcement

Identify Your “Translators”

Some people in your organization have disproportionate influence. They do not necessarily have the biggest title. They are the people everyone asks: **“WHAT DOES THIS ACTUALLY MEAN?”**

ACTION: Equip those people BEFORE the announcement.

Repeat Yourself

You will be tired of the message **before most employees have even noticed it.**

Example sequence: Email #1 → Supervisor reminder → Text → Video → Email #2 → Benefits fair → Deadline reminder

REPETITION IS NOT ANNOYING IF THE INFORMATION MATTERS.

Who else may influence the decision?

For healthcare and retirement especially, the employee may not be the only audience. Consider spouse/partner, adult children, parents and caregivers when appropriate.

Sending Is Just the Beginning

Each step requires its own effort:

SENT → SEEN → UNDERSTOOD → TRUSTED → ACTION

Get Curious: Measure the Journey

AWARENESS	When did they see it?
RELEVANCE	Did they care? Questions often begin here.
UNDERSTANDING	When did they get it?
ACTION	When did they take action?

Do not confuse activity with outcome

“We sent three emails.” “We held two meetings.” “It’s on the portal.” “We mailed everybody a packet.” Those describe activity. The real question is what employees understood, trusted and did.

Fix a real message

“Eligible participants are reminded that annual enrollment elections must be completed through the benefits administration portal no later than the designated close of the enrollment period.”

Ask:

- What’s the WHY?
- What’s the WHAT?
- What’s the HOW?
- What’s the NOW?

A clearer version

WHY	Your health, family or financial situation may be different than it was last year.
WHAT	It’s time to review your benefits.
HOW	Compare your current selections with this year’s options.
NOW	Log into [PORTAL] and make your selections by [DATE].

SAME INFORMATION. MUCH EASIER TO ACT ON.

Your Post-Event Action Plan

Use this page with one real benefits communication from your organization. Do not redesign everything at once. Pick one message and make it easier to care about, understand and act on.

1. Identify the population

Who specifically needs this? Consider life stage, work environment, technology access, language, benefit need and communication habits.

2. Find the WHY

What is happening in their life or work that makes this information relevant now? Write that before you write the plan details.

3. Translate the WHAT

Circle every acronym, technical term or piece of benefits-speak. Replace it or explain it in plain language.

4. Add the HOW

Give a real-life example. Show what the benefit or process looks like for a person in a recognizable situation.

5. Make the NOW obvious

Choose one clear next action: enroll, scan, call, compare, schedule, update, ask.

6. Choose multiple doors

Which combination of email, mobile/text, print, portal, video, supervisor, benefits fair or home mailing gives this population a realistic chance to see it?

7. Tailor the delivery

Do not copy + paste. Adapt the amount of explanation and action to each channel.

8. Equip the translators

Who will employees ask what this really means? Give those people the explanation and talking points before the announcement.

9. Plan repetition

Decide now how and when the message will repeat. Do not rely on one announcement.

10. Decide what success looks like

How will you know whether they saw it, cared, understood and acted?

Before You Send Anything...

WHY should they care? • **WHO** specifically needs this? • **WHERE** are they most likely to receive it? • **WHAT** do we need them to do?

Comprehension Check

Instead of “Does that make sense?” ask:

- “Tell me what you plan to do first.”
- “How will you know when you have been successful?”
- “Where do you think you may get stuck?”
- “What part still feels unclear?”

Quick Communication Audit

- The WHY appears before the technical details.
- The language is understandable without benefits expertise.
- The message includes a real-life example or context.
- There is one obvious next action.
- The population is segmented by relevant needs - not stereotypes.
- Deskless employees have a realistic way to receive it.
- The message uses more than one appropriate channel.
- Each channel is tailored instead of copy + pasted.
- Trusted translators are equipped before launch.
- Repetition is planned.
- Success is measured beyond “we sent it.”

THEY DON'T NEED YOU TO COMMUNICATE TO THEIR GENERATION. THEY NEED YOU TO COMMUNICATE TO A HUMAN BEING.

**Generations help us understand what shaped people.
Life stage helps us understand what matters now.
Good communication connects the two.**