



# Improving Employee Benefits: Why Employees Fail to Use Their Benefits and How Behavioral Economics Can Help

*Stephen Wendel*

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## **Improving Employee Benefits: Why Employees Fail to Use Their Benefits and How Behavioral Economics Can Help** Stephen Wendel

Benefits programs are only effective when employees take action to use them. This book provides HR professionals with new strategies to help employees change their daily routines and behavior to make the most of their benefit offerings.

Specifically, *Improving Employee Benefits* equips professionals with cutting edge tools from behavioral economics and psychology to improve the effectiveness of their benefit programs. It does so in three areas:

1. Understanding how employees make decisions about their benefits.
2. Designing benefit programs and communications to increase uptake and impact.
3. Conducting rigorous evaluations, and holding vendors accountable for their behavioral ROI.

If you want to improve the usage and impact of your benefits -- and benefits communications -- this book will help you do it.

Dr. Wendel is a behavioral researcher who has conducted hundreds of randomized control trials to determine what works and what doesn't when engaging employees. He currently serves as the Principal Scientist at the independent financial guidance company, HelloWallet.

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