



Episode 22 – How Dow Jones and US Foods deploy innovation

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Our responsibility is to make sure we're providing the best solutions. And sometimes the traditional way of doing things -- going to the doctor for your diabetes or taking your meds because you have pain in your back -- it doesn't work. And they want something more. And it's our obligation to try to find that.

Welcome to the Cure for the Common Company, a podcast series looking at innovations in the world of employee health and wellbeing. Steve Blumenfield and other experts from Willis Towers Watson's health and benefits practice are talking to entrepreneurs and industry leaders who break ground to meet the needs of today's workforce and deliver benefit solutions that can separate employers from the pack.

STEVE BLUMENFIELD: Hi, everybody. Welcome to Cure for the Common Co. podcast. I'm Steve Blumenfield, head of strategy and innovation for Willis Towers Watson's Health and Benefits business in North America. In this episode, we're featuring two interviews I conducted recently during our "Transform: Wellbeing" virtual conference. I had the pleasure of speaking with benefits leaders of two global companies about their experiences in finding and delivering innovative solutions that deliver to their people a better benefits experience, and also results for their business. Let's get started.

Thanks so much for joining us as we talk with Kim Duck from Dow Jones, a News Corp. company, about the fantastic programs they've put in place and the role innovation plays in those programs. Kim welcome. Thanks for being here.

KIM DUCK: Steve, thanks for having me today. I really appreciate it.

STEVE BLUMENFIELD: Sure, would you just for a second tell folks what your role is?

KIM DUCK: Sure, so I am vice president of people benefits and wellbeing for Dow Jones. And like you said, Dow Jones is a subsidiary of News Corp. And I've been really lucky over the last several years that the work that I do not only benefits the employees at Dow Jones. But I'm also able to help, lend my expertise and do some strategy planning across News Corp. companies especially here in the U.S., although my role here at Dow Jones is a global role.

STEVE BLUMENFIELD: That sounds wonderful, sounds rewarding.

KIM DUCK: It is. It is.

STEVE BLUMENFIELD: It sounds like in 2020 probably, an ample time to exercise those rewards, too.

KIM DUCK: Yeah, I think benefit professionals in 2020 -- the word I hate is "unprecedented." But I think we all had that unprecedented year where what you did mattered. It mattered to people at a very basic and

elemental portion of their lives. And I don't think you can say that about every year. I don't think you can say that about every day. But definitely we hit the ground running. And I really feel like we've been able to help some people this year, which is fantastic.

STEVE BLUMENFIELD: That's wonderful, hit the ground running and probably never stopped.

KIM DUCK: Exactly. Yes, yes.

STEVE BLUMENFIELD: So we're here to talk about wellbeing and innovation related to that. And I happen to know somewhat about your programs, obviously not as much as you. You have dozens of innovators in there. And I have so many questions that I think our audience will really appreciate digging into on your wellbeing journey. So just give us a little bit of background as to how you do things, how you work with all of these innovative vendors, what you're trying to accomplish.

KIM DUCK: Sure, so I would say our philosophy, right, is to meet employees where they are. I don't think it matters what I, as a benefit professional, think you need. It's about where you are and what you do need.

And so a couple of years ago, probably about five or six years ago, when News Corp. split from Fox, new News Corp. was born. And we really had to take a different and fresh perspective on how we did benefits. And that really stopped us from saying, "OK, here's how you do it the old way."

So let's talk about a new way of doing it and really looking at our data and figuring out what's going on with our employees, what's going on in their lives, where are we spending our money and then really taking advantage of saying, "OK, so now we know what you need. How can we do it differently because the old ways don't always work," and really taking the time to go out in the marketplace and learn. And we host what we call innovation days. And we do a couple every year.

STEVE BLUMENFIELD: Now, you have dozens of vendors going across the four quadrants of wellbeing. And I wonder how do you pick where to focus when you're looking at those innovation days? Just take us a little bit into the process of making your decision and then how to decide who to include in that.

KIM DUCK: So I think, I mean, I think there's really a couple pieces you're going to want to look at. One is your data, right? You sit down with your health plan on -- we do it quarterly, but if you're doing it on, at least, annually, you want to see where you're spending your money, where are your employees investing their financial dollars and their time.

I think, two, you need to look at your demographic data. It doesn't make sense to be hosting and spending all this time talking about retirement seminars and having everything ready for the imminent retirement if half your population are Millennials and people who are two years into their career.

And then I think the third thing is qualitative and quantitative. What are you hearing from your employees? Because employees, they want to be heard.

STEVE BLUMENFIELD: Any thoughts to a company that maybe -- may have fewer divisions, have fewer resources in the HR department to deploy against this. Can they have a similar type of approach? Or do they need to focus their wellbeing efforts in a different way? What are your thoughts on that?

KIM DUCK: No, I think you can still have the same approach. I think it's about being organized, right? If you set out in the beginning of your year and think about, here's my calendar. Here's the time that I have. And I think it's being honest with those vendors. I can't have an hour-long meeting with you every month.

STEVE BLUMENFIELD: Yeah.

KIM DUCK: So let's set up at the beginning of the year expectation. Here's when we're going to meet. We're going to set it up early. We're going to have an agenda, right? There's items that we need to work through.

STEVE BLUMENFIELD: So you mentioned Sleepio. You mentioned AbleTo. You've got many, many other solutions out there. In that example, those are two companies in the emotional wellbeing area. And I'm thinking about the member who's trying to decide what to use and when to use it. So how do you help people choose from among all these things, understand when they might use one of these things because that navigation is actually pretty critical when you have a lot of programs in place.

KIM DUCK: It is. And I think that's so critical to employee engagement, right? You never want to roll out a program, and no one uses it. And sometimes you don't use it because they're stumbling blocks. And the easiest stumbling block is not understanding it, not seeing it, not knowing when to use it. And we took a really different approach.

So we went outside, and we found a marketing firm. And we sat down and we talked about what our vision was and how benefits ebb and flow. It wasn't -- they're not stationary. You don't start here and end here. You start here and you move up and you move down.

So, having a website that we created that doesn't sit behind a firewall, right -- doesn't talk to you in HR jargony speak. It's every day. It's simple. It's easy. And it's like you're shopping online, right? Amazon's very simple. You can go to your search, and you put in whatever your words are. And then your information comes up. And that's how we approached it.

And I think having it free of your firewall is huge because prospective employees want to know who you are and what you stand for and what you do. I think that your spouse wants to know, right? They're sometimes your decision maker or your partner is your decision maker. They're not behind your firewall.

And then we did another thing which I thought was really different and we went on Instagram, right? Millennials are on Insta, we haven't joined Snapchat yet, but putting ourselves out there and being able to deliver content a couple times a week. We know that just because you talked about it once, it's not going to resonate. People aren't going to remember it.

So how do I keep talking to you in different ways and being able to show who we are and how different we are and putting ourselves out there? I think it goes to your brand and enhancement of your company.

STEVE BLUMENFIELD: That's just amazing. I'm sure folks listening are all thinking about, gee, could we do that? Can we use this? You guys are using this as a talent retention, attraction tool. You use it as a way to engage spouses and dependents. That is very hard to do -- creating employee pride in their benefits just a magnificent approach.

So to close things off, do you have any lessons learned or guidance that you'd share?

KIM DUCK: So one, that it's always easy to get swept away in that demo because if you come in and you can talk a good game, you can win that bid. Two, sometimes you look to your existing vendors. And I will say we certainly have done this. And they say, "listen, we have this partnership with this other vendor. You can have them through us, which is easier for you because you don't have to contract, right? You don't have to go through all of those IT requirements."

But in the end, it isn't always the best experience, right? You may not have access to that account team. It seems sometimes like a watered-down version. So the simple and easy contracting doesn't always net you what you think.

And then I think the third one, which we kind of talked about, which was thinking about your ecosystem and how do programs complement each other, how do they contradict each other. In the eyes of the employee, is it going to be simple for them to understand I go here to do this, and I go here to do that?

And I think we tried really hard to keep employee experience at our forefront. And if they can't navigate it, then it doesn't matter how successful we think it is or the vendor thinks it is. If it's not successful to the employee, then I haven't done the job.

STEVE BLUMENFIELD: Outstanding, love that focus on the member as something to be that guiding light. Kim, thank you. Would you mind leaving us with a quote to think of, to kind of give a capstone to your thoughts on well-being today.

KIM DUCK: Yep, there's one by a gentleman named Thomas Carlyle, and I love it. And it says, "He who has health, has hope; and he who has hope, has everything." And I just thought when you think about -- when you think about everything that we do and putting it out there and giving people hope, and giving them the tools to be their best selves, didn't that quote just kind of hit it right on the head?

STEVE BLUMENFIELD: That's wonderful. We all need hope right now. In this new year maybe, we have that hope. Thank you, Kim, for sharing some hope with us.

And for similarly brilliant insights, here's the second conversation from our "Transform: Wellbeing" conference. I am delighted to be joined by Joe Toniolo of US Foods who's going to tell us about their wellbeing journey and, in particular, the role the innovators play in that journey. Joe, welcome.

JOE TONIOLO: Thanks, Steve. Thanks for inviting me to this. I'm looking to have some fun today. And so as you know, I lead the Health and Welfare function here at US Foods now for 15 years. And a little bit about US Foods, we deliver food, right -- food products, spices, forks, knives, anything that goes along with food. We also have a suite of e-commerce technology and business solutions.

And so it's not just about food. It's getting our customers successful, right? We want them successful along the whole way. So we have over 250,000 customers which -- restaurants and schools, health clubs, things like that. Anywhere that sells food could be our customer.

The best part of all this is we have the coolest truck delivering our product. So when you see a US Foods truck, just remember Joe told you they're pretty cool. So we have 25,000 associates located -- it's all US-based. We're not in Hawaii. We're in about 150 locations across the country. Half of those 25,000 are blue-collar like truck drivers, warehouse workers, things of that nature.

And one thing I want to point out before we kind of move forward is our company strategy, real simple, is, "great food made easy." And so I try to take that at how I deliver benefits to our associates. So it's "great benefits made easy." And I think as we go along here, you'll get that "easy" part.

STEVE BLUMENFIELD: Walk us through your wellbeing journey as it relates to trying to reach a population that's tough to engage and why you ended up with this set of innovative solutions to help engage those people.

JOE TONIOLO: Yeah, no, it's -- you know, you've really got to step back probably about 10 or so years ago. And you've got to really describe what wellness is or wellbeing. And it's all different for each company. And we found 10 years ago, "wellness" doesn't work.

And I know a lot of people have made careers in wellness and it's that traditional thought of having a wellness coach. They reach out to you. They say, how's your day, Joe, and how are you eating and sleeping and so on? And that didn't-- they called me and I wouldn't answer the phone. And I own the program. Our people just didn't engage.

And so-- yeah, fast forward now to 2017 and the point solutions started coming out. And we launched a couple of them. And lo and behold, our folks started to engage. This is a group that never engaged before. And so it made me think. Like, why is that? And I think it was because it was life changing. People were ready to engage in something that's going to change their life forever. And it's not just exercise and all that. They have an issue and they need a solution. And we found solutions for them.

Our responsibility is to make sure we're providing the best solutions. And sometimes the traditional way of doing things -- going to the doctor for your diabetes or taking your meds because you have pain in your back -- it doesn't work. And they want something more. And it's our obligation to try to find that.

STEVE BLUMENFIELD: So could you give us an example, a really specific example of how you landed on a space or two as an area to focus and why you picked a certain vendor or vendor type, and why that's more engaging than the traditional approach might have been?

JOE TONIOLO: Yeah, no. It's a good question. So obviously you look at your spend. And probably that everybody has the same top three or four. You're talking about MSK (muskuloskeletal). And obviously, we have truck drivers lifting 40,000 pounds a day. So no wonder that's one of our high thing, diabetes big across America, across the world, heart issues, things like that.

So we started focusing in on -- let's look at diabetes, and what can we do differently. So we back in '17, we launched Livongo, early '17. And, again, lo and behold, we had hundreds of people, not just tens, but hundreds of people enrolling within months.

And so then fast forward a few more months, we said let's provide something a little bit way out there or what would be considered way out there. And that was Virta. That is a life-changing way of eating, right? And so this is a new way. And the people are going block do this. It's for the rest of their lives. And, again, hundreds of people have joined. Same thing with Hinge Health, which was our MSK provider. We needed something different.

And you have to look at the pain meds. It's not just not being able to do your job, but how is that impacting their families, how is the mental health piece of that? I didn't even think of that. And that was kind of a surprise tangent that we ended up saying that their mental health became better and so forth.

STEVE BLUMENFIELD: Interesting.

JOE TONIOLO: Yes, so looking at each of those helped us then frame our future on how we look at wellness. And you have to really think outside of the box.

STEVE BLUMENFIELD: What I heard was you took your high-impact, high-cost areas that are impacting their lives mostly. You took a very hard-to-reach population and got very significant uptake. What did you do to help those folks engage?

JOE TONIOLO: Yeah, so interesting when early on in the stage when we launched Hinge, Hinge actually helped us understand what communications resonated best. So they used different mediums, so like postcards and emails, and texts and things like that, and different web addresses within each one. And so we saw which one seemed to get people into their system.

STEVE BLUMENFIELD: Which marketing.

JOE TONIOLO: Yeah, keep -- and here's that word again -- easy, right?

So it was -- the postcard worked, two or three bullets. You can't have a lot of words on a page. They're not going to read it. Our people, our associates, our employees sell. That's what sells. People who are in the program, we're able to -- we were using them as testimonials. Once you get rolling -- and you see that we have eight or nine of these vendors -- it gets confusing. It gets confusing to me that I own this thing.

And so we try to do a combined communications with multiple vendors. So for instance, you have the diabetes vendors, Virta and Livongo, and put it on a postcard with VSP which is our vision vendor. So go get your vision checked annual and make sure that if you have diabetes, we have a solution. Or Hinge Health, Grand Rounds, Carrum -- so you going for your physical therapy, they can remind each other to, hey, you got a second opinion. Or if it ends up in surgery, we have a center of excellence surgery center, so--

STEVE BLUMENFIELD: Nice. So, Joe, you hit on something there which is there's a complicated set of things you want folks pay attention to how do you know how you steer them to different things. You have three different doors, I think I've heard you say, that people can answer. You want to talk about the different doors that you have and how people use those?

JOE TONIOLO: Sure, so obviously they can go directly right to the provider, it's a digital solution. They have the phone numbers, the links and all that. But that could get overwhelming, too, now because we have eight or nine of these things. So we also have engaged Blue Cross as health advocates. And so you can call a Blue Cross for whatever the reason is.

And they can recommend, if you have diabetes or you need some physical therapy or whatever it is, they can recommend you and give you the phone numbers and websites. Or, using Blue Cross' portal through MyEvide, they have a lot of single sign-on. It's a one-stop shop. It has information about each one of these solutions.

STEVE BLUMENFIELD: Joe, to accomplish those objectives, what are the action steps you'd recommend for employers?

JOE TONIOLO: Yeah and it's, again, pretty simple, pretty easy, I would say. One, you need to provide life-changing solutions or options to help associates and family members improve their health. It's our obligation, right? Two, embrace innovation. You need to go and search out those solutions. There's a lot out there. We belong to shark tanks and the EHIR (Employer Health Innovation Roundtable) and find those your consultants. And Towers has those solutions available for you. Take a look at them.

And then the third one -- and this is the phrase that pays, I think -- and that's shock the system. And what do I mean by that? Do something different from a communication standpoint. This year for annual enrollment, we had a lot of fun. My team had a lot of fun putting together a short podcast on very specific topics.

We talked about medical, 10 minutes. That's it, 10 minutes on spending account. And so associates can learn on their own time where it makes sense for them with their families. So shock the system. Do something different and have fun. I think that's the most important thing. And we'll get people to engage.

STEVE BLUMENFIELD: First off, thank you for sharing the wellbeing journey of US Foods and how innovation plays with that. Do you have a closing quote or thoughts to leave with us about that?

JOE TONIOLO: I do. So you guys may recognize this. It's from a, it's from a movie, a funny movie. And it goes like this. "It's easy to grin when your ship comes in and you have the stock market beat. But the person worthwhile is the person who can smile when their shorts are too tight in their seat." Right? And so what does it all mean, right? And so, yeah, when things are going well, you're financially well, you're feeling good, you're grinning, right? Life is good.

But then you got COVID, right? And that puts a little damper on everything. And so, again, our responsibility as the benefit geeks, the benefit professionals, is to provide benefits solutions, so that people can feel good again.

STEVE BLUMENFIELD: Well, thank you so much. Thanks everybody for joining us. Joe, you have a great day.

And thanks to all of you, our listeners of the Cure for the Common Co. We will continue our conversations with vendors, leaders investors, and professionals about cutting-edge benefits innovation.

Thank you for joining us for this Willis Towers Watson podcast featuring the latest thinking on the intersection of people, capital, and risk. For more information, visit the [Insights section of willistowerswatson.com](https://www.willistowerswatson.com).