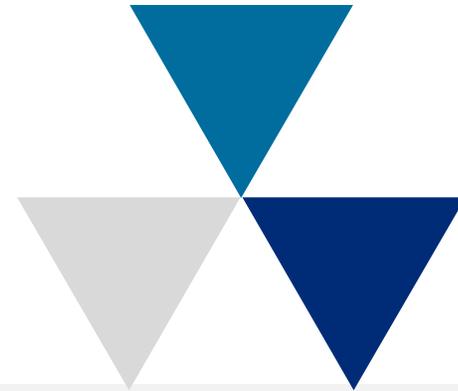
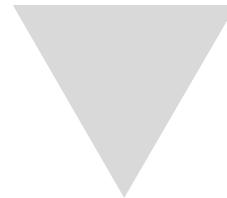
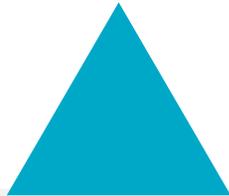


HEALTH WEALTH CAREER

THE FUTURE OF WORK

February 2016

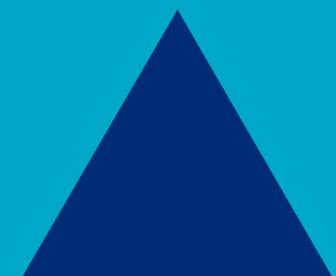
Jon Meyers, Mercer Innovation Hub
E-mail: jon.meyers@mercer.com



AGENDA

- Introductions: Today's Landscape
- The Future of Work – Key Drivers of Change
- Winning the War for Talent

INTRODUCTIONS: TODAY'S LANDSCAPE



DO YOU REMEMBER THESE?



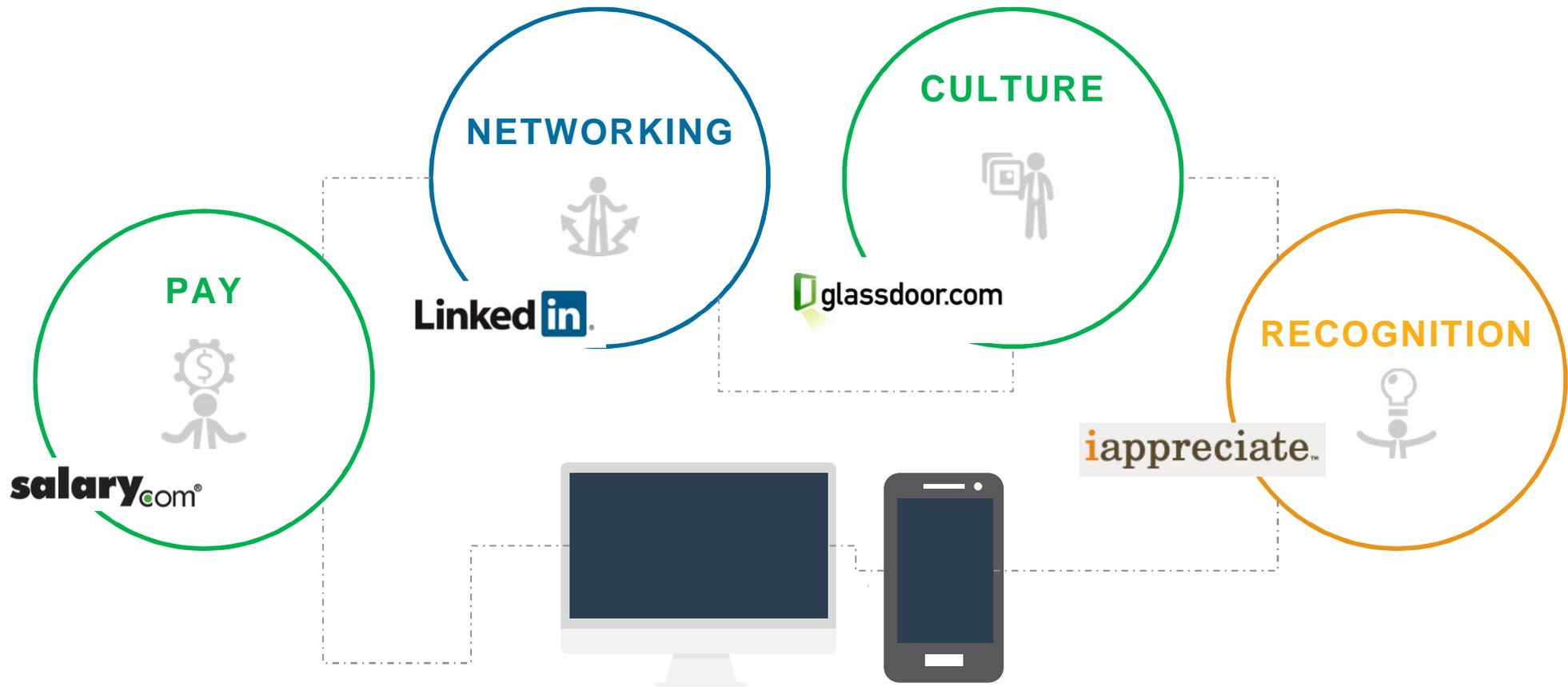
THE FUTURE IS NOW!



OBSOLETE IN TWO YEARS?



EMPLOYEES HAVE ACCESS TO DATA PREVIOUSLY HELD TIGHT BY COMPANIES



CURRENT WORKFORCE - HAPPY BUT LEAVING

SATISFACTION NOT ALWAYS THE PREDICTOR OF COMMITMENT



In the US, **two out of five workers** are seriously considering leaving their organization at the present time.

- Employers face loss of valued talent, even among those who are most satisfied.
- Disaffected workers create further drain on productivity and morale.

CURRENT WORKFORCE - HAPPY BUT LEAVING

“IT’S NOT YOU, IT’S ME”

37%

The 37% who are seriously considering leaving their organization today **include:**

45% of those who are very satisfied with their organization.

42% of those who are very satisfied with their job.

45% of those who rate their benefits package as very good.

46% who strongly agree that they have sufficient opportunity for growth and development in their organization.

48% who strongly agree that their organization as a whole is well-managed.

48% who strongly agree that they are paid fairly given their performance and contributions to their organization.

FUTURE WORKFORCE UNPRECEDENTED CHALLENGES FOR GLOBAL TALENT

GLOBAL WORKFORCE 2030

CHINA AND INDIA WILL SUPPLY NEARLY 60%
OF THE NEW NET WORKERS ADDED TO THE
GLOBAL LABOR POOL AND THE LARGEST
SUPPLIERS OF COLLEGE EDUCATED WORKERS
(80% of ENGINEERS)

A SHORTAGE OF 45 MILLION MEDIUM
SKILLED WORKERS IN DEVELOPING
ECONOMIES (15% OF DEMAND)

A SHORTAGE OF 16 TO 18 MILLION
HIGH-SKILLED WORKERS IN ADVANCED
ECONOMIES (13% OF DEMAND)

THE GROWTH RATE OF THE GLOBAL
LABOR FORCE WILL FALL BY NEARLY A THIRD

FUTURE WORKFORCE CANDIDATES WITH UNKNOWN CREDENTIALS MASSIVE OPEN ONLINE COURSES (MOOCS)

Worldwide e-learning market is expected to reach revenues of **\$51.5 billion by 2016**.

MOOCs: **70% of employers do not trust the credibility** of the completion.

- MOOCs introduced **identity verification services** recording students' unique typing pattern.
- Need to assess or prove the skills acquired through MOOCs will be creditable.

Codecademy

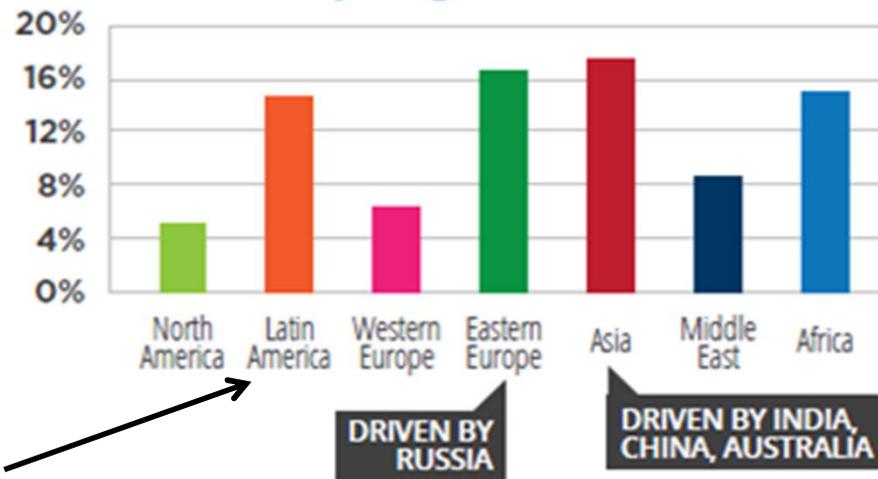
edX 2U

coursera

ACADEMIC EARTH canvas NETWORK

miriada x UDACITY

Growth by region

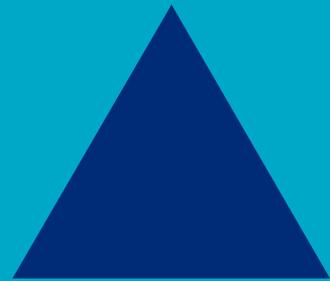


Udemy
"academy of you"

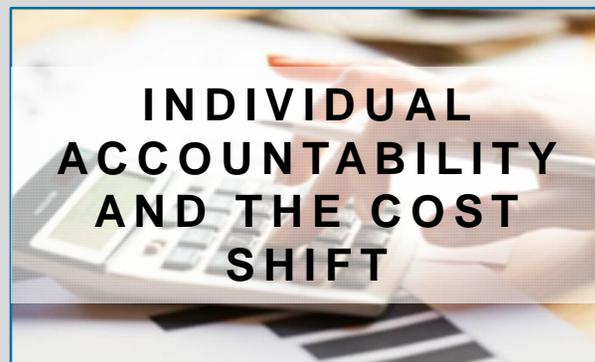
KHANACADEMY

KNEWTON

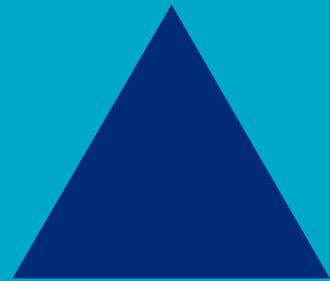
KEY DRIVERS OF CHANGE SHAPING THE FUTURE OF WORK



THE FUTURE OF WORK

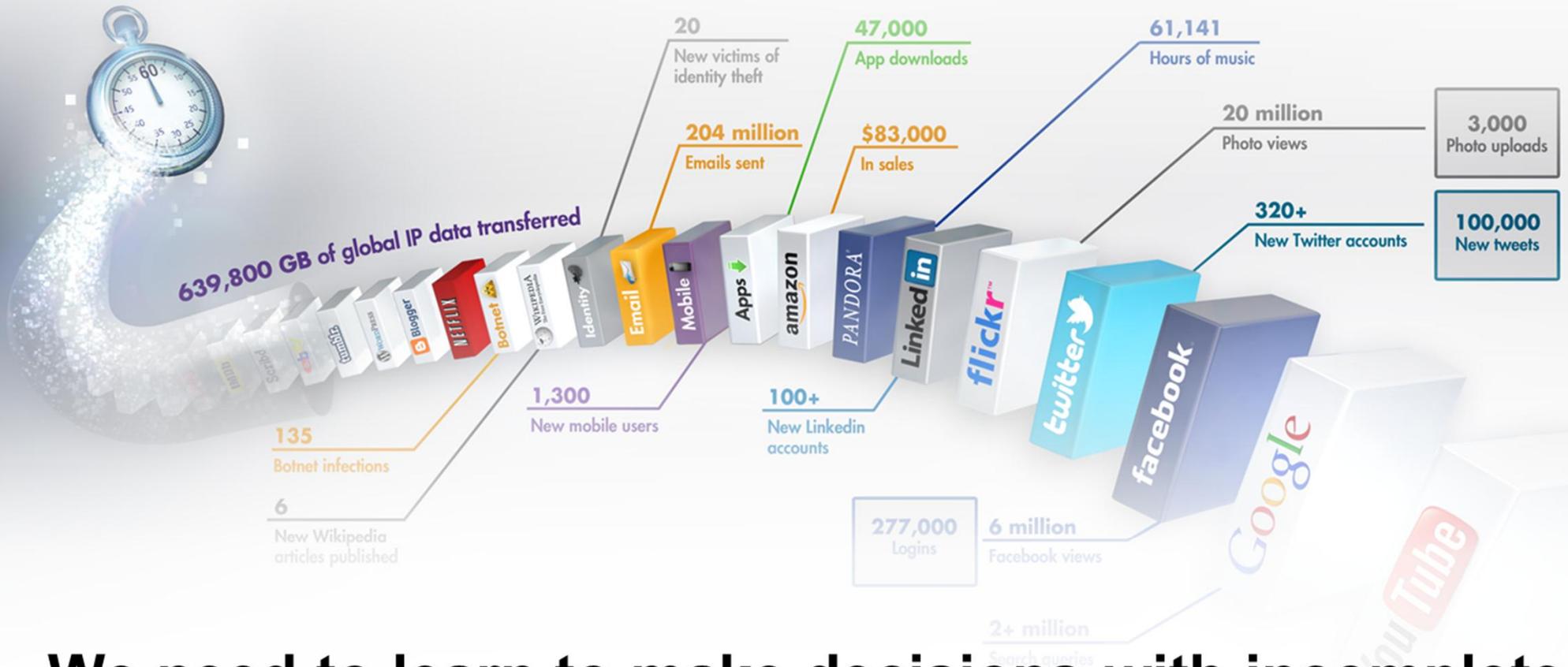


DATA DRIVING BETTER DECISION MAKING



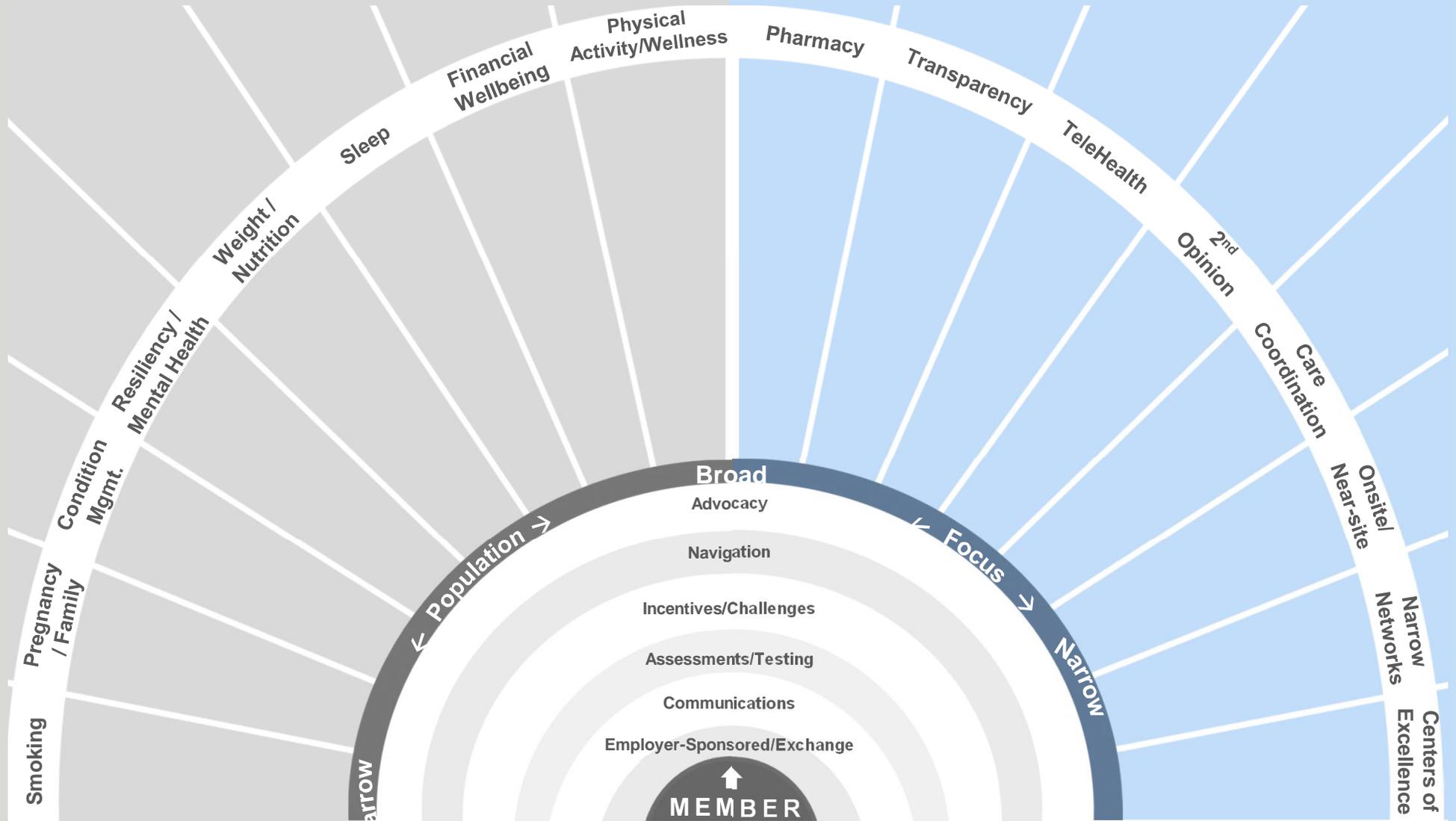
Enterprise data doubles every 18 months

What Happens in an Internet Minute?

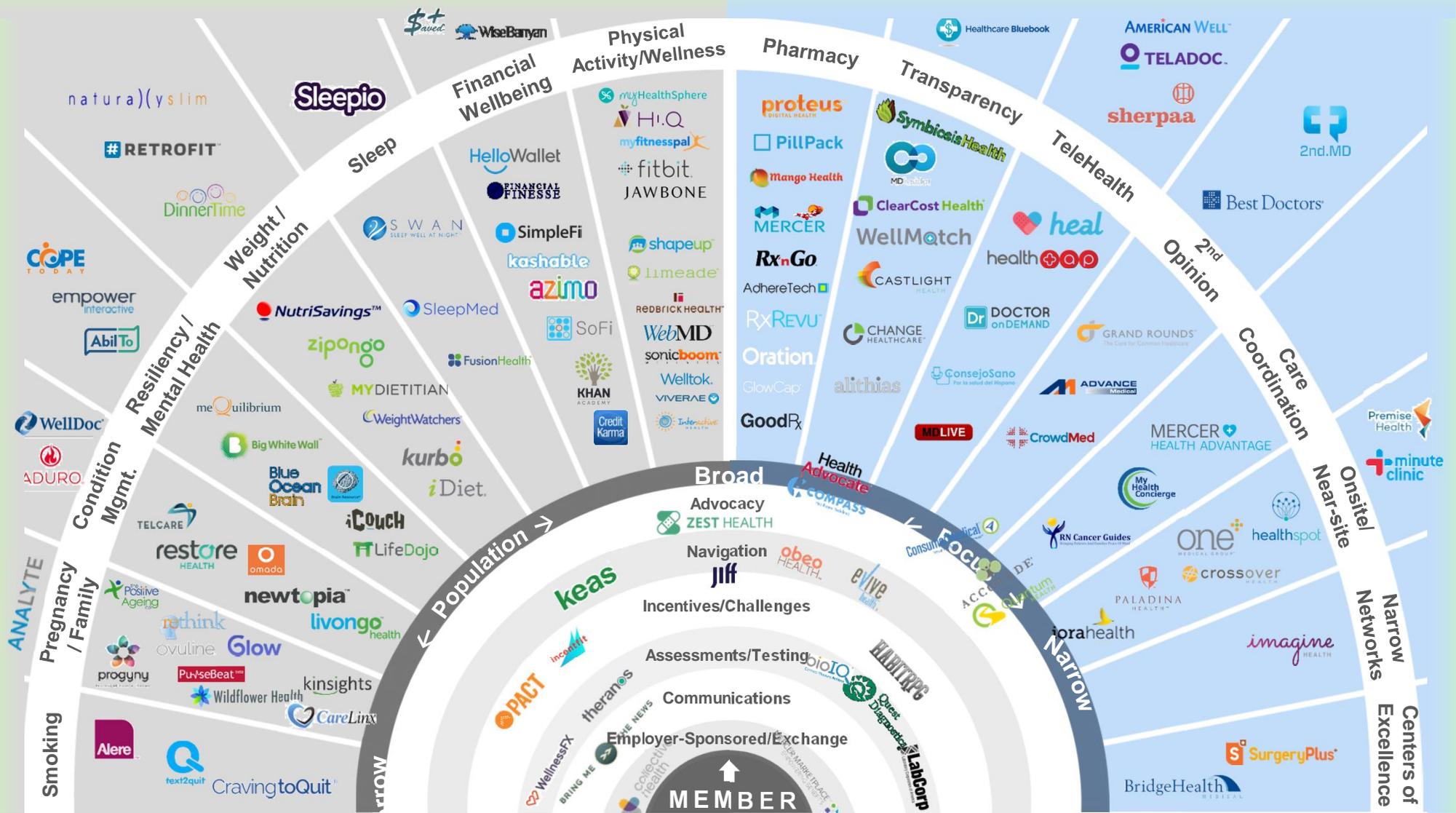


We need to learn to make decisions with incomplete information that is constantly changing.

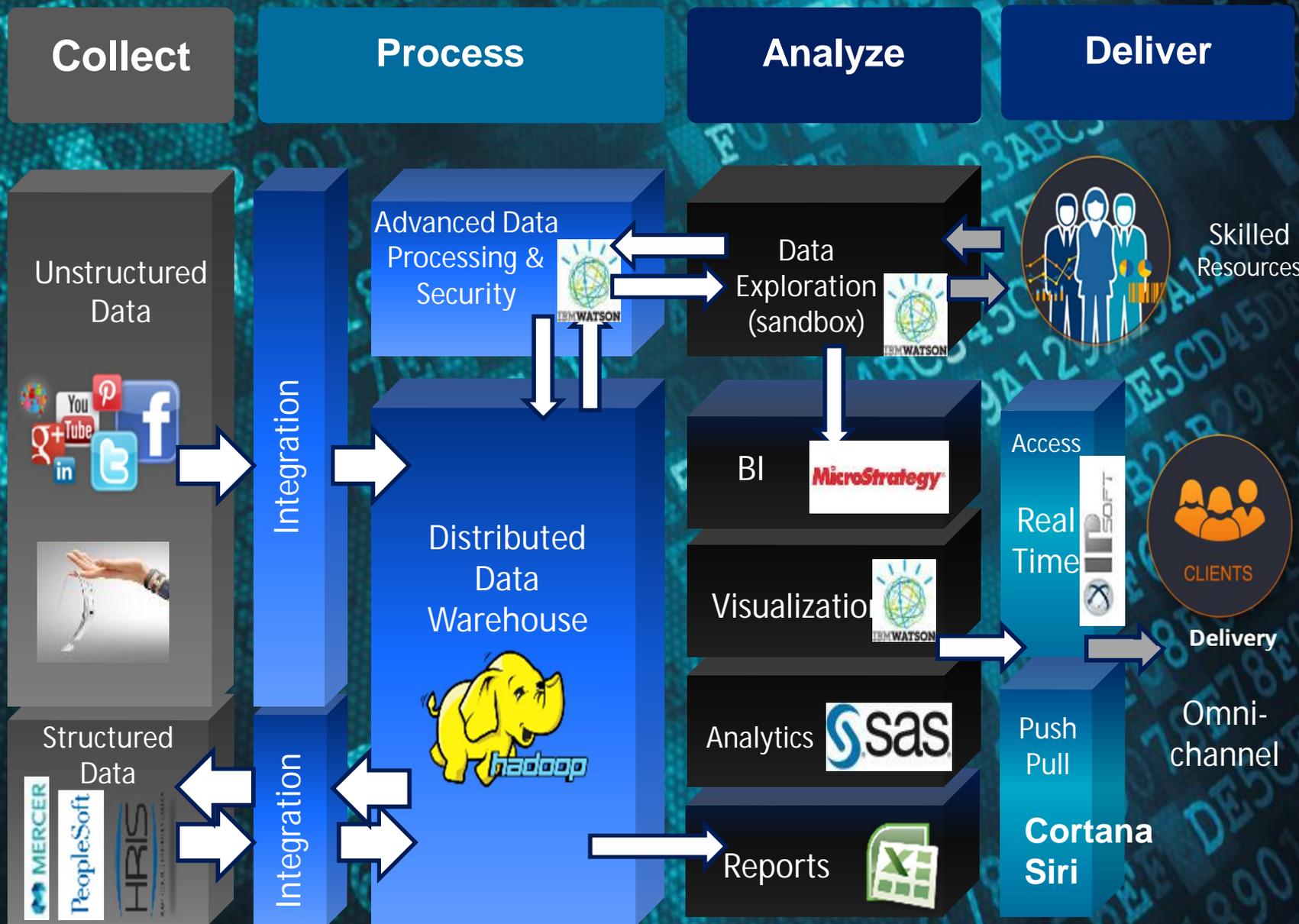
THE HEALTH CARE MARKET TIPPING POINT EXPLOSION OF TECHNOLOGY AND DATA



THE HEALTH CARE MARKET TIPPING POINT EXPLOSION OF TECHNOLOGY AND DATA



Big Data is . . . a complicated system



UNDERSTANDING EMPLOYEE POTENTIAL CONTEXTUAL DATA AND NATURAL LANGUAGE PROCESSING

The screenshot displays a recruitment dashboard for a user named Marsh. The main section, titled "Matches for offer 'Sales Professional Job Description'", shows 50 of 568 candidates. Three candidate profiles are visible, each with an overall score and a lock icon:

- Candidate 1: 58% Overall, Insurance Broker, 47 matches.
- Candidate 2: 58% Overall, Insurance Broker, 4 matches.
- Candidate 3: 48% Overall, Principal, 21 matches.

Below this, a table provides a detailed comparison of candidate attributes:

SKILLS	EXPERIENCE	EDUCATION	PERSONALITY	CULTURE FIT	INTERESTS
44% SKILLS	100% EXP	100.0% EDU	ESFJ	% CULTURE	> MORE
44% SKILLS	100% EXP	100.0% EDU	ISTP	% CULTURE	> MORE
33% SKILLS	100% EXP	100.0% EDU	ENFJ	% CULTURE	> MORE
33% SKILLS	100% EXP	50.0% EDU	INTJ	% CULTURE	> MORE

Analyze and understand skills, personality and potential

- Algorithms determine relevancy through industry-wide mapping across multiple data points
- Structure data (assessment scores) and unstructured data (performance reviews, resumes, cover letters, LinkedIn profiles, job description)
- Focus on context and deep analysis rather than keyword searches
- Feedback loop allows for continuous learning
- Works across multiple languages

BIG DATA/ ANALYTICS: PREDICTING TURNOVER

J-Index™

J-Index measures job seeking behaviors of the employees of Fortune 100 companies.

Current rank ▲		Company	Current J-Index	Previous Rank	Previous J-Index	Fortune rank
1		The Coca-Cola Company	5.71	1	5.68	58
2		Amazon.com	5.84	2	6.01	35
3		Wells Fargo	5.96	4 (+1)	6.07	29
4		AT&T	5.97	2 (-2)	6.01	11

8.42

J-Index

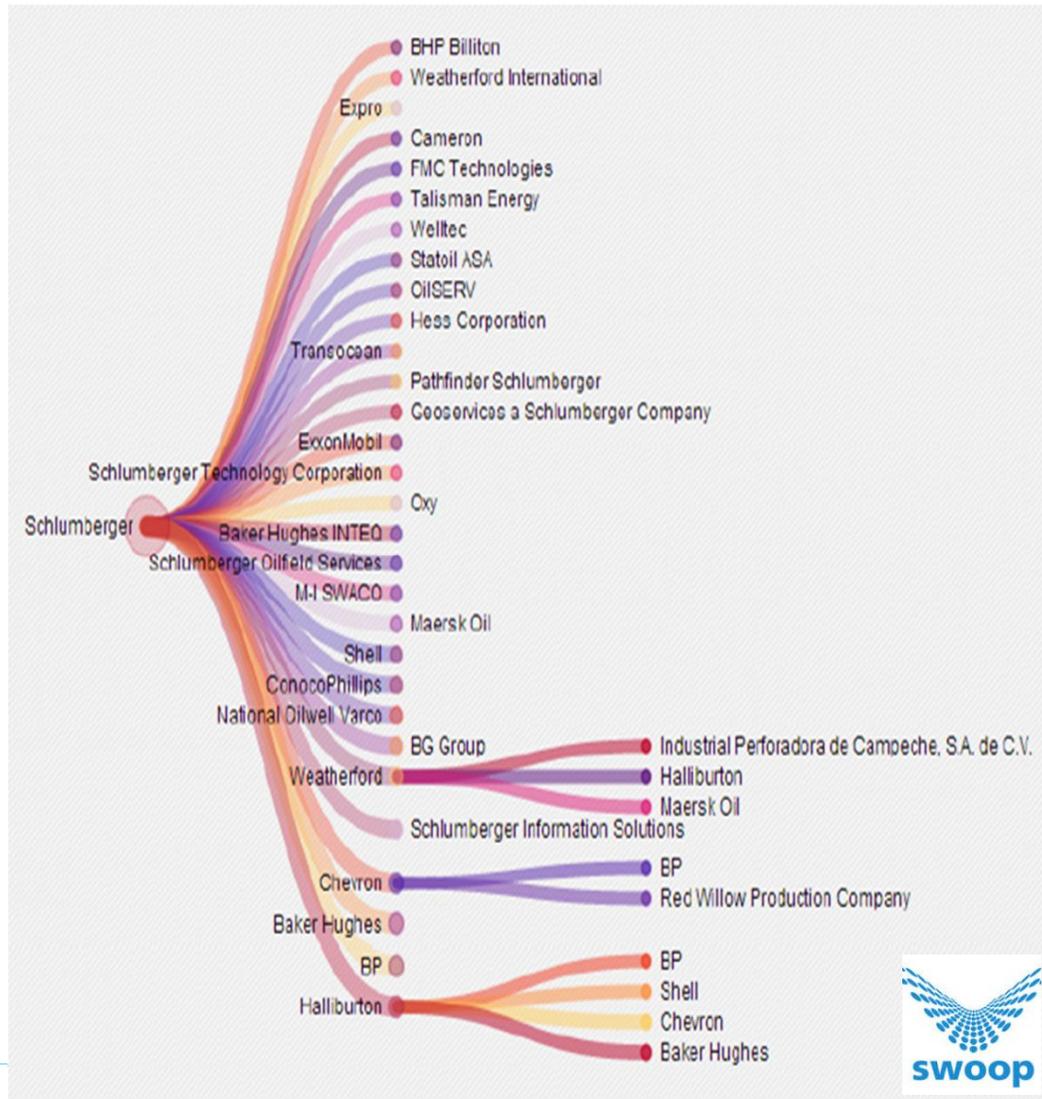


Companies with lower scores have less employees looking for new jobs

 **Joberate**

Measuring job seeking behaviors of the global workforce™

BIG DATA/ ANALYTICS: CRAWLING THE WEB TO GAIN GRANULAR INSIGHTS

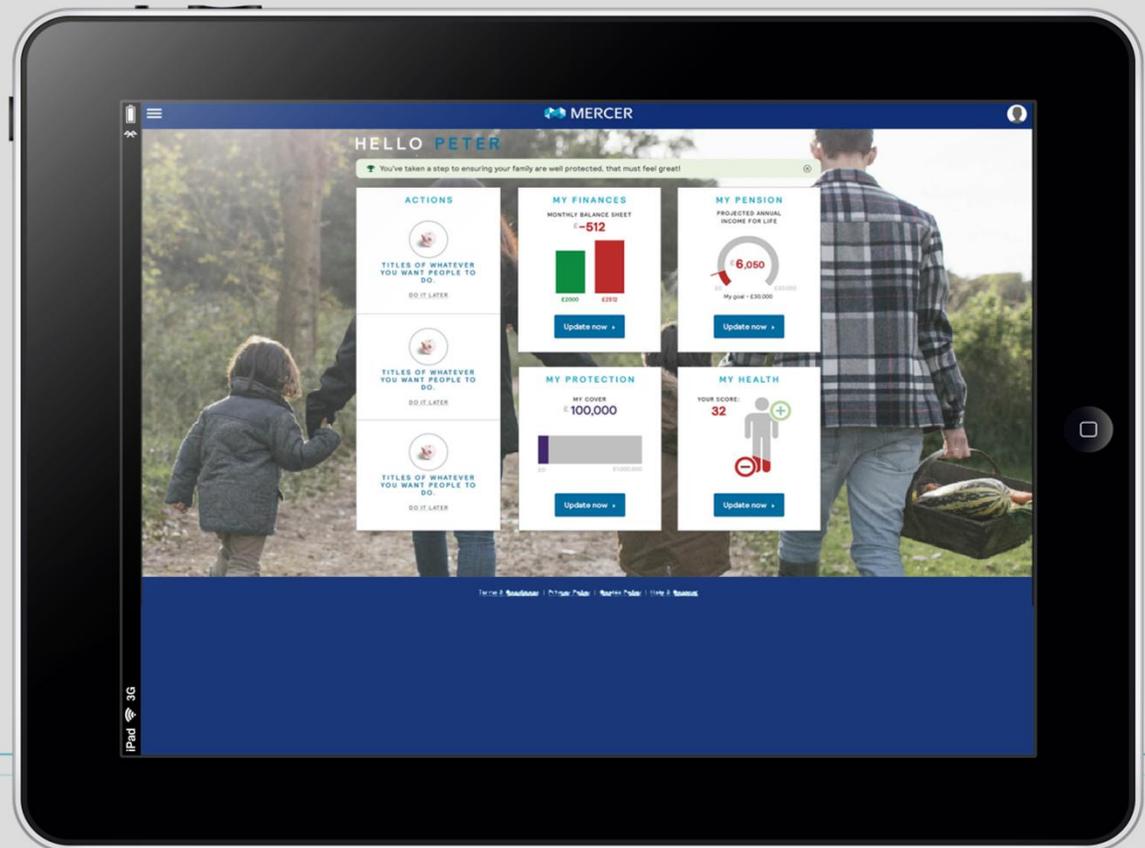


- Understand where your employees are coming from and going to
- Create custom peer groups with detail by position
- Gather compensation and benefit detail in a highly customized manner
- Develop more targeted messaging for specific employee segments
- Predict future employee and candidate behavior

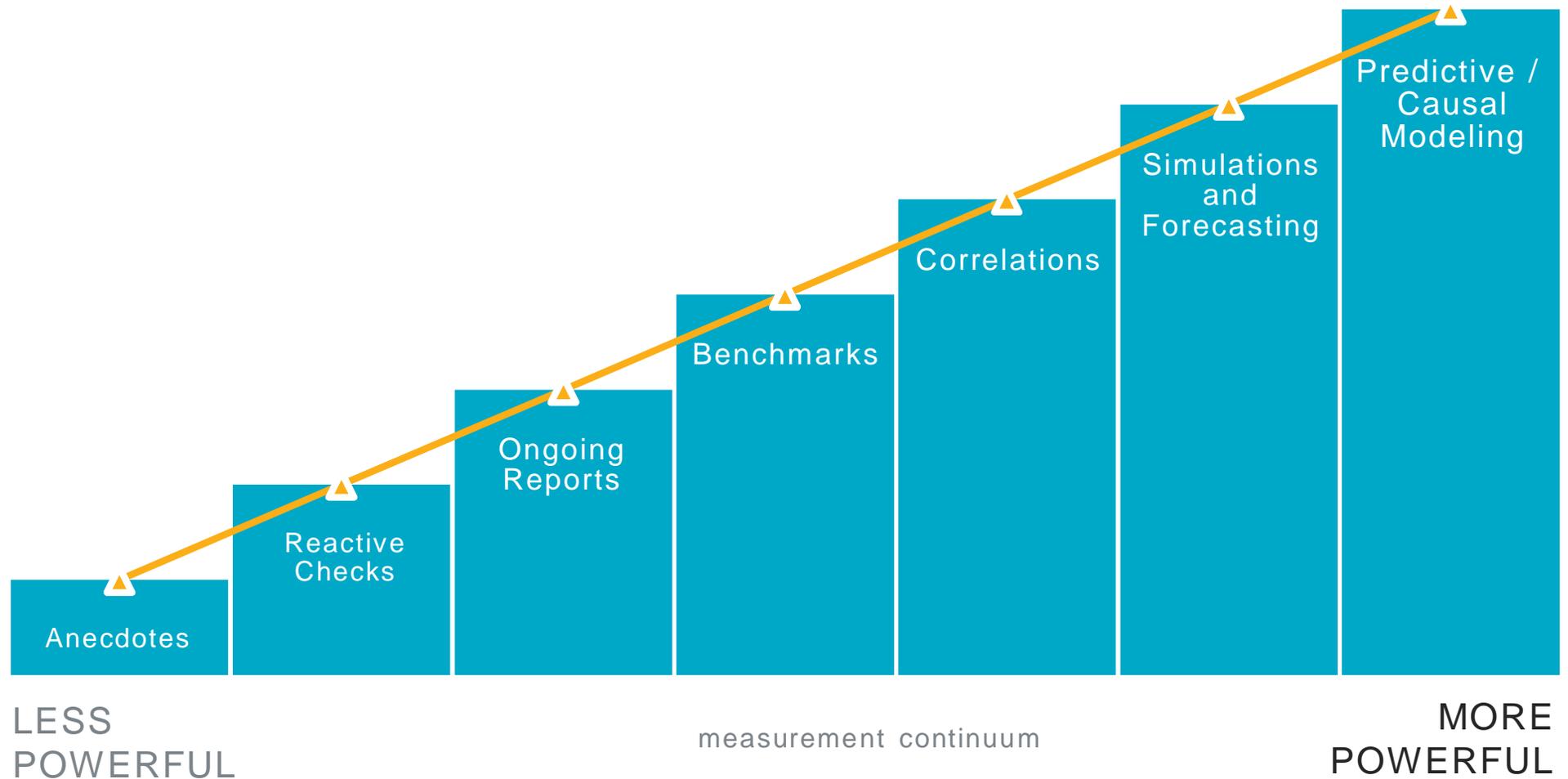
BETTER DECISION MAKING BY EMPLOYEES

MERCER HARMONISE™

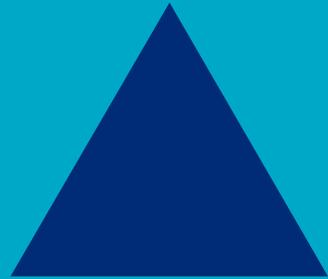
YOUR HEALTH, YOUR WEALTH, YOUR FUTURE



DECISION MAKING: MOVING FROM “I THINK” TO “I KNOW”



FINDING TALENT USING PREDICTIVE HIRING



REACHING CANDIDATES INCREASING BRAND RECOGNITION THROUGH INTERACTIVE MEDIA

To view Domino's Pizza video, please visit:

<https://www.youtube.com/watch?v=QzWEeOoFMfU>

IMPROVED CANDIDATE AND JOB MATCHING REMAINS A TOP PRIORITY ACROSS THE GLOBE



SOCIAL:

Expanding the talent pool;
accessibility to candidates



MOBILE:

Increased focus on
candidate experience



MACHINE LEARNING ALGORITHMS:

Better matching between
candidates and jobs



BIG DATA:

Predictive hiring; data-driven
recruiting processes



DIGITAL MARKETING:

introduction of consumer
marketing principles;
candidate segmentation
and messaging



EMPLOYER BRANDING:

Predominantly through
social media



DIVERSITY RECRUITING:

Priority for larger
organizations

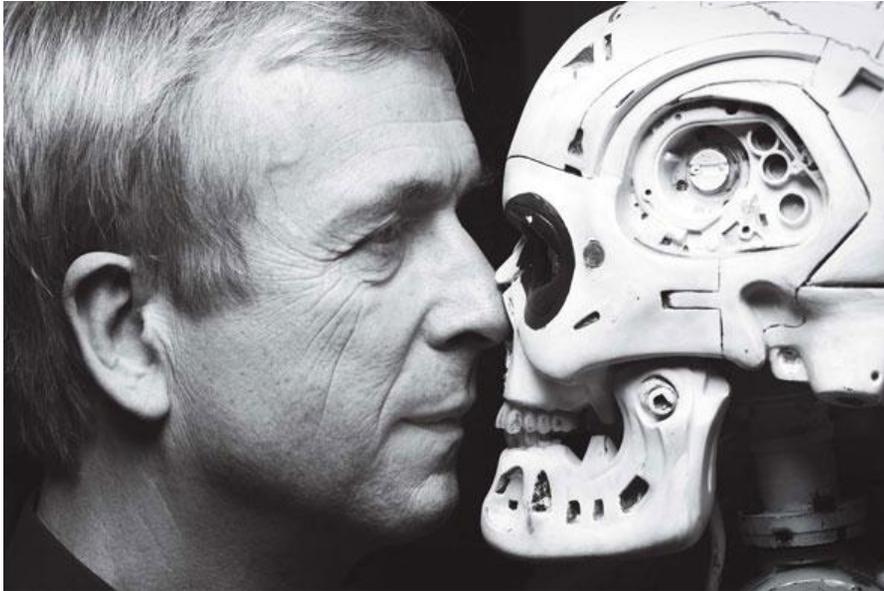


GAMIFICATION:

Candidate centric, instant
gratification

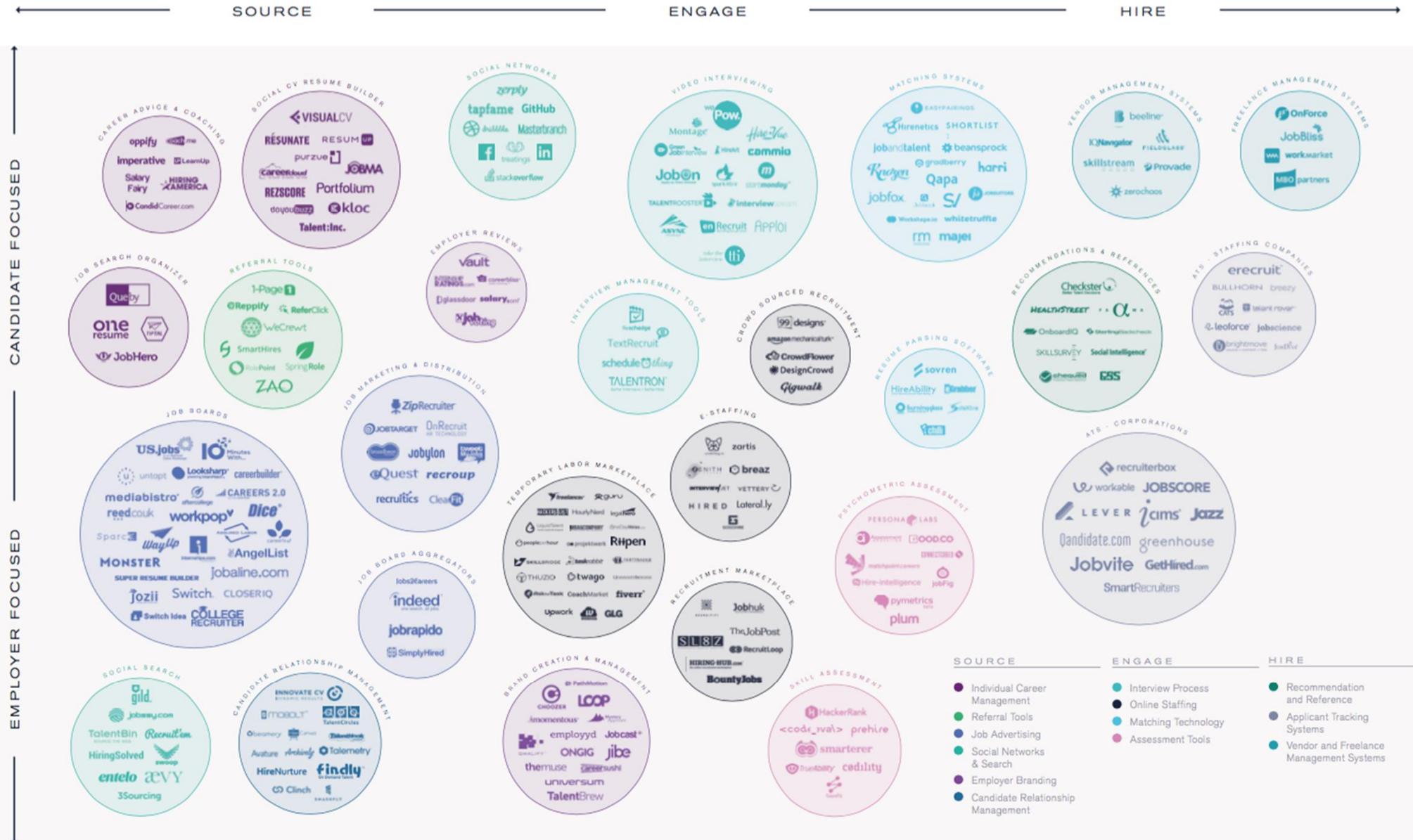
MAN VS. MACHINE

DATA SUPPLEMENTS HUMAN INTERVENTION



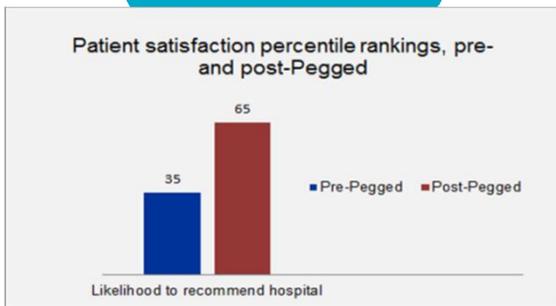
Harvard Business Review
DECISION MAKING
In Hiring, Algorithms Beat Instinct

NEED HELP FINDING TALENT?



QUALITY OF CANDIDATES INNOVATION SOLUTIONS IN BIG DATA/PREDICTIVE HIRING LANDSCAPE

PREDICTIVE MODELING



NEURO-SCIENCE GAMES

TOP CAREER MATCHES

Designer
Scientist
Athlete
Marketing Professional
Software Engineer

Software Engineer

What are the keys to being a good programmer? There are many cognitive signatures of technical proficiency. On the Prefatory Sciences assessment, software engineers tend to approach the games algorithmically. They build a mental program of how each game is played, and they execute that program to get high scores. On the Working Memory game, software engineers tend to have short decision times and high overall accuracy. When rules are changing though, like during the Card Sorting game, coders actually have slower decision speeds; they follow the mental steps to figure out the new rules, rather than go by trial and error. In the Choice game, programmers have consistently slower decision speeds as they do the mental arithmetic to find the highest value option.

The Cognitive DNA of a Software Engineer

CONTEXTUAL INTEL & NLP

majo

Matches for offer "Sales Professional job Description"

We found 50 of 568 candidates matching your criteria

OVERALL	NAME, TITLE, COMPANY	SKILLS	EXPERIENCE	EDUCATION	PERSONALITY
55% MATCH	47 Insurance Broker	44% SKILLS	100% EXP	100.0% EDU	ENJ
55% MATCH	4 Insurance Broker	44% SKILLS	100% EXP	100.0% EDU	QSP
48% MATCH	21 Principal	33% SKILLS	100% EXP	100.0% EDU	ENJ
48% MATCH	39 Insurance Broker	33% SKILLS	100% EXP	50.0% EDU	INT
48% MATCH	10 Account Executive	33% SKILLS	100% EXP	100.0% EDU	QSP

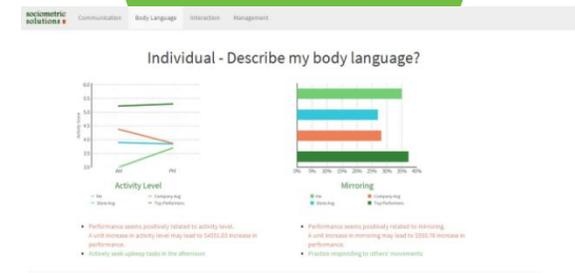
OPEN WEB SOURCING



BEHAVIORAL PROFILING



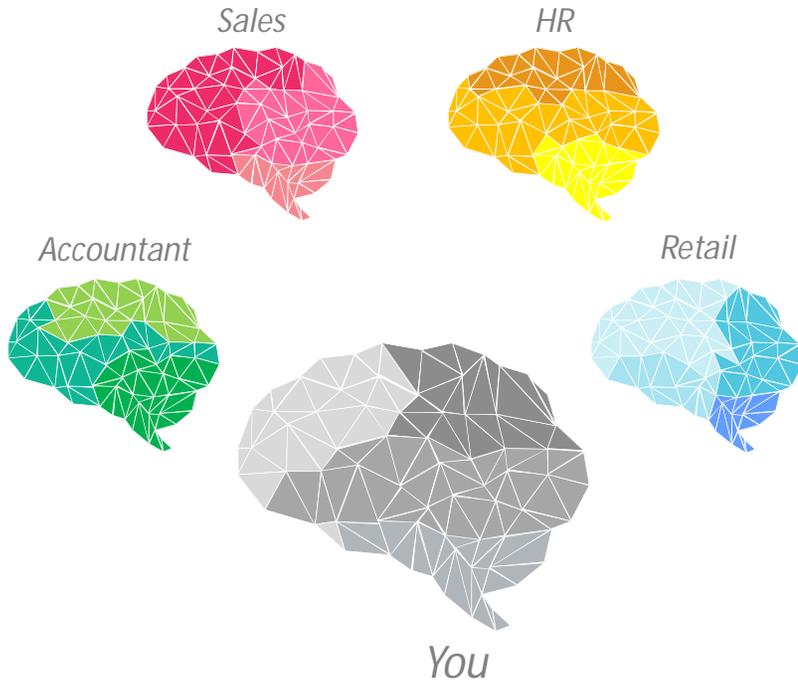
WEARABLE TECHNOLOGY



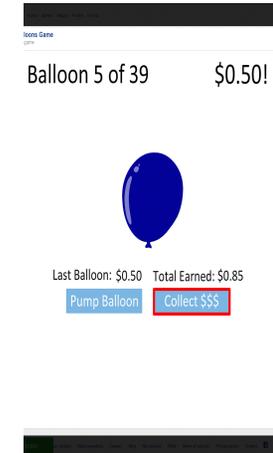
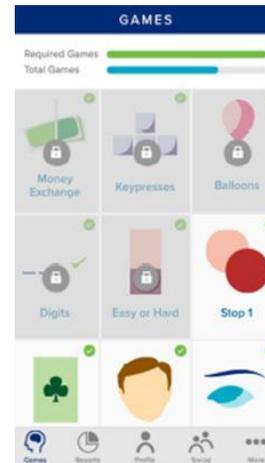
MERCER MATCH CANDIDATE CENTRIC, MOBILE-FIRST JOB MATCHING APP



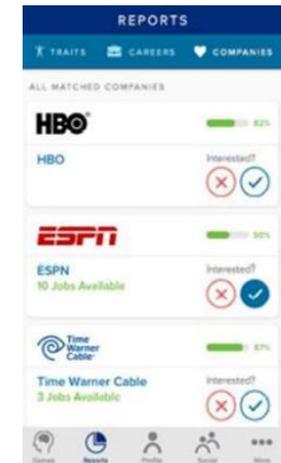
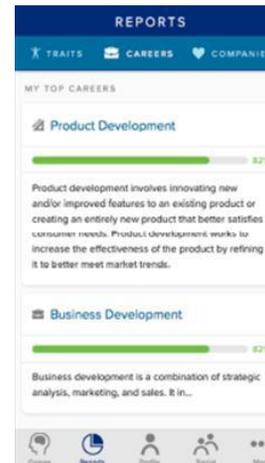
WHAT IS YOUR CAREER DNA?



PLAY GAMES



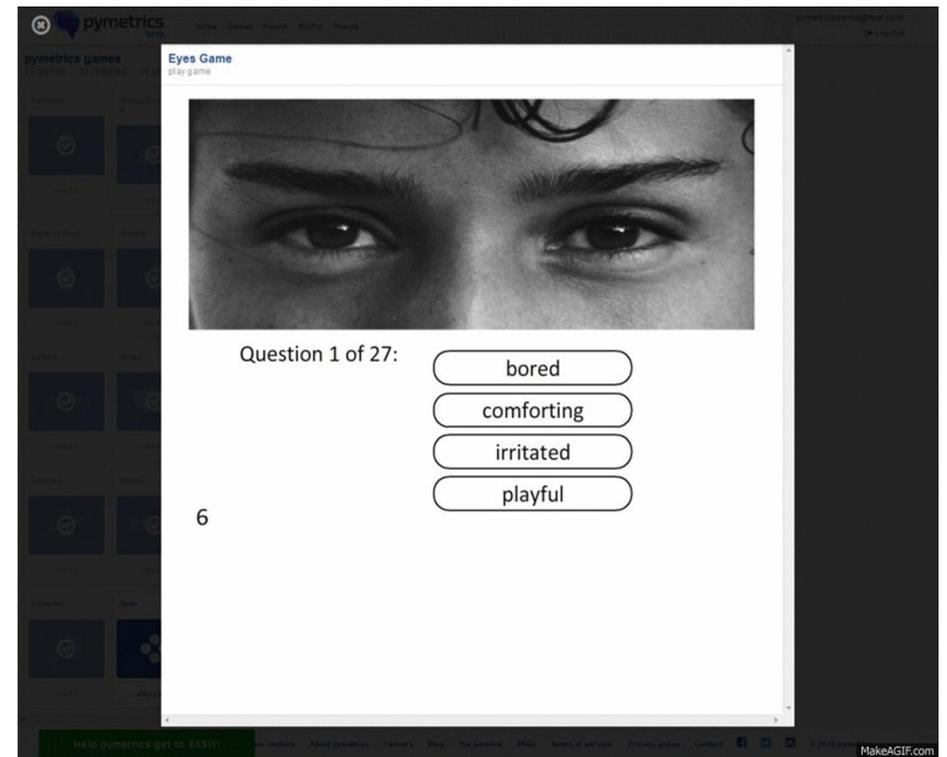
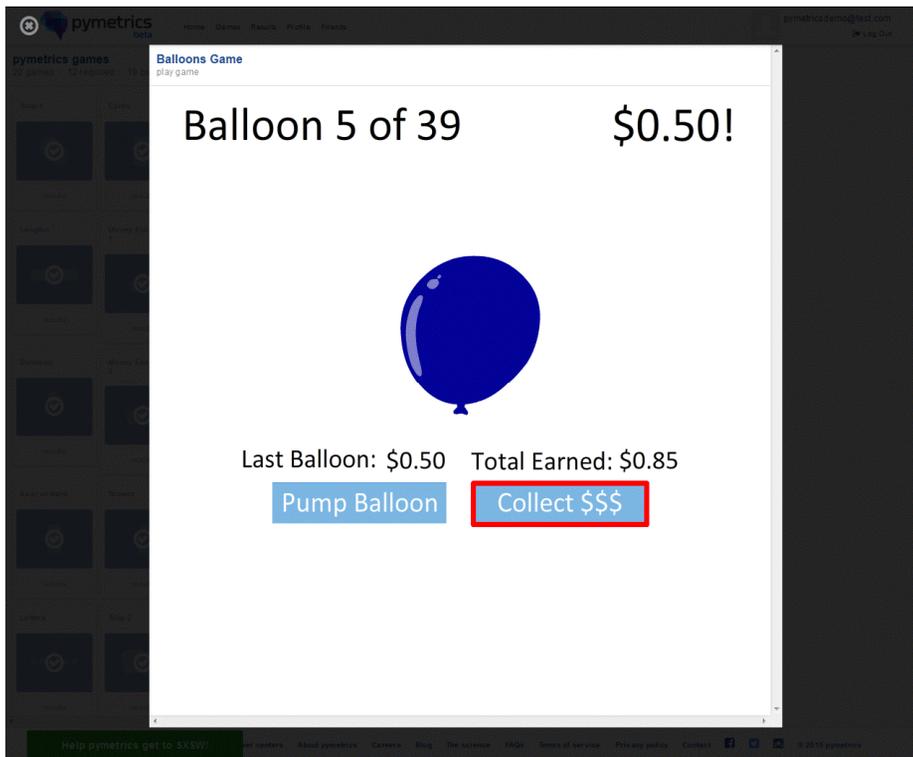
MATCH TO CAREER AND JOBS



SERIES OF SHORT, FUN GAMES THAT TAKE ABOUT 20 MINUTES TO COMPLETE

Balloons – choose to pump the balloon and risk the balloon or stop and collect money

Eyes– select the emotion expressed by eyes



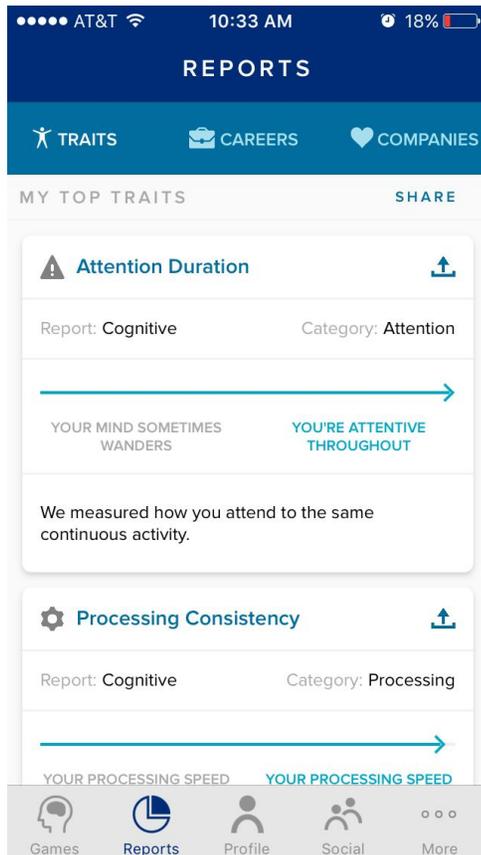
Trait - Risk Learning from High Risk Situations

Trait - Emotion Identification from Eyes

LEARN ABOUT YOUR CAREER DNA

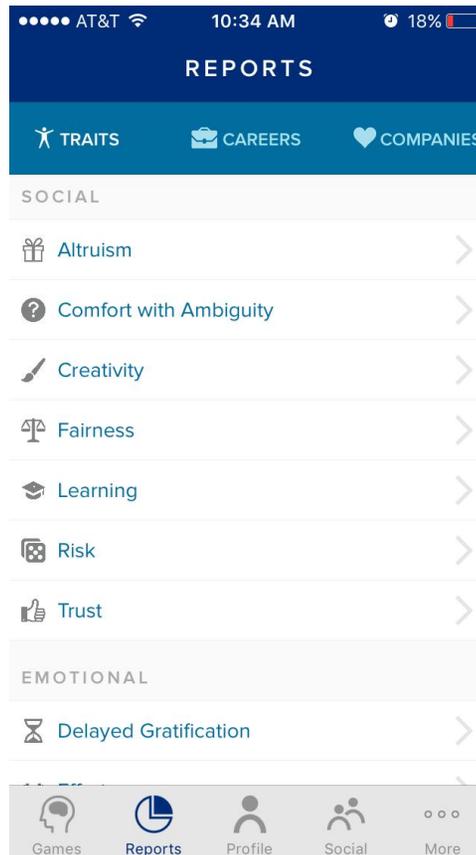
Traits

After playing 12 required games, users receive their trait reports



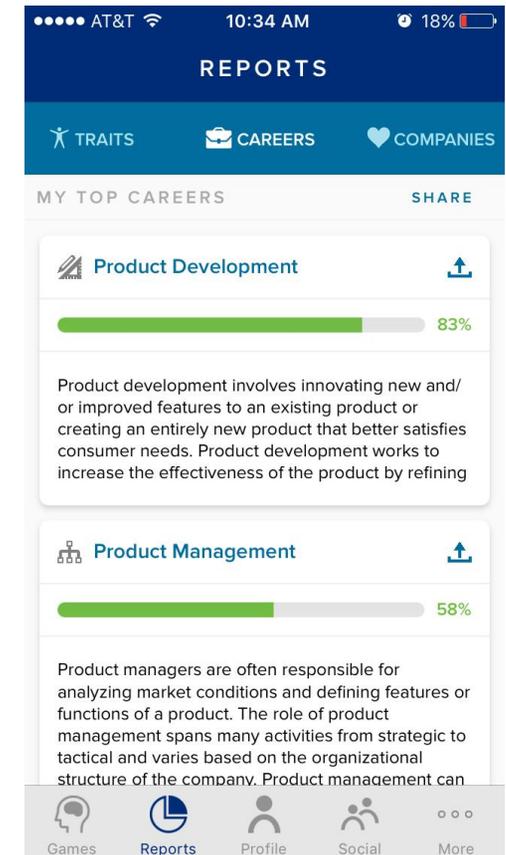
Traits

Users can view other traits



Careers

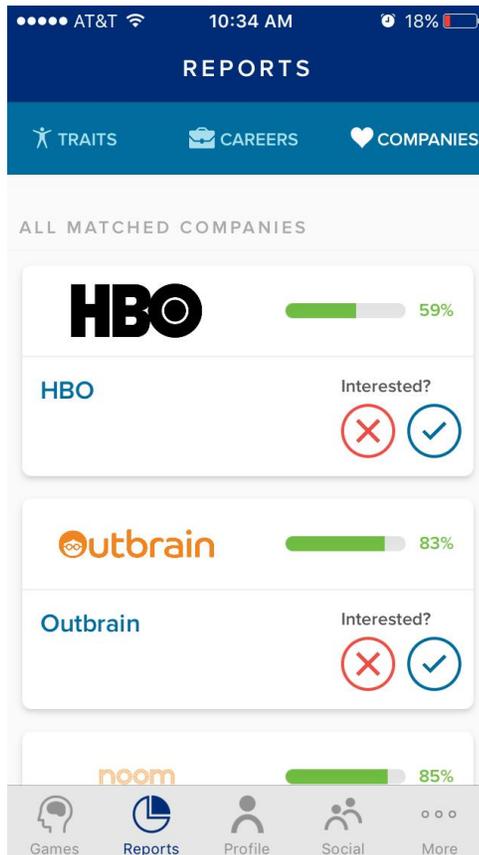
Users are matched to potential careers



GET MATCHED TO JOBS AT MERCER CLIENTS

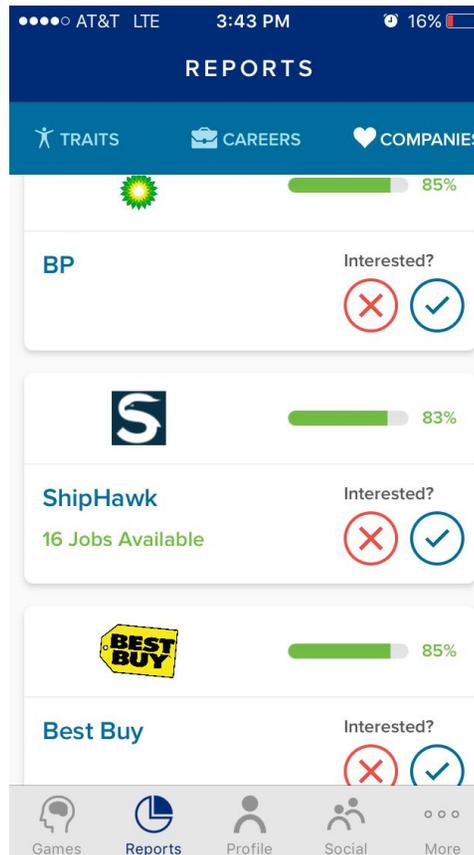
Companies

Users can be matched to certain companies and job openings



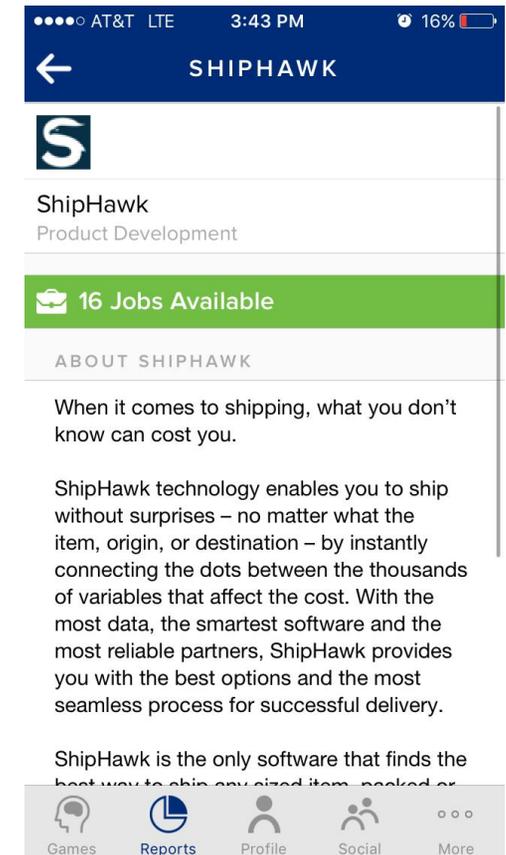
Companies

A user can select a particular company they are interested in

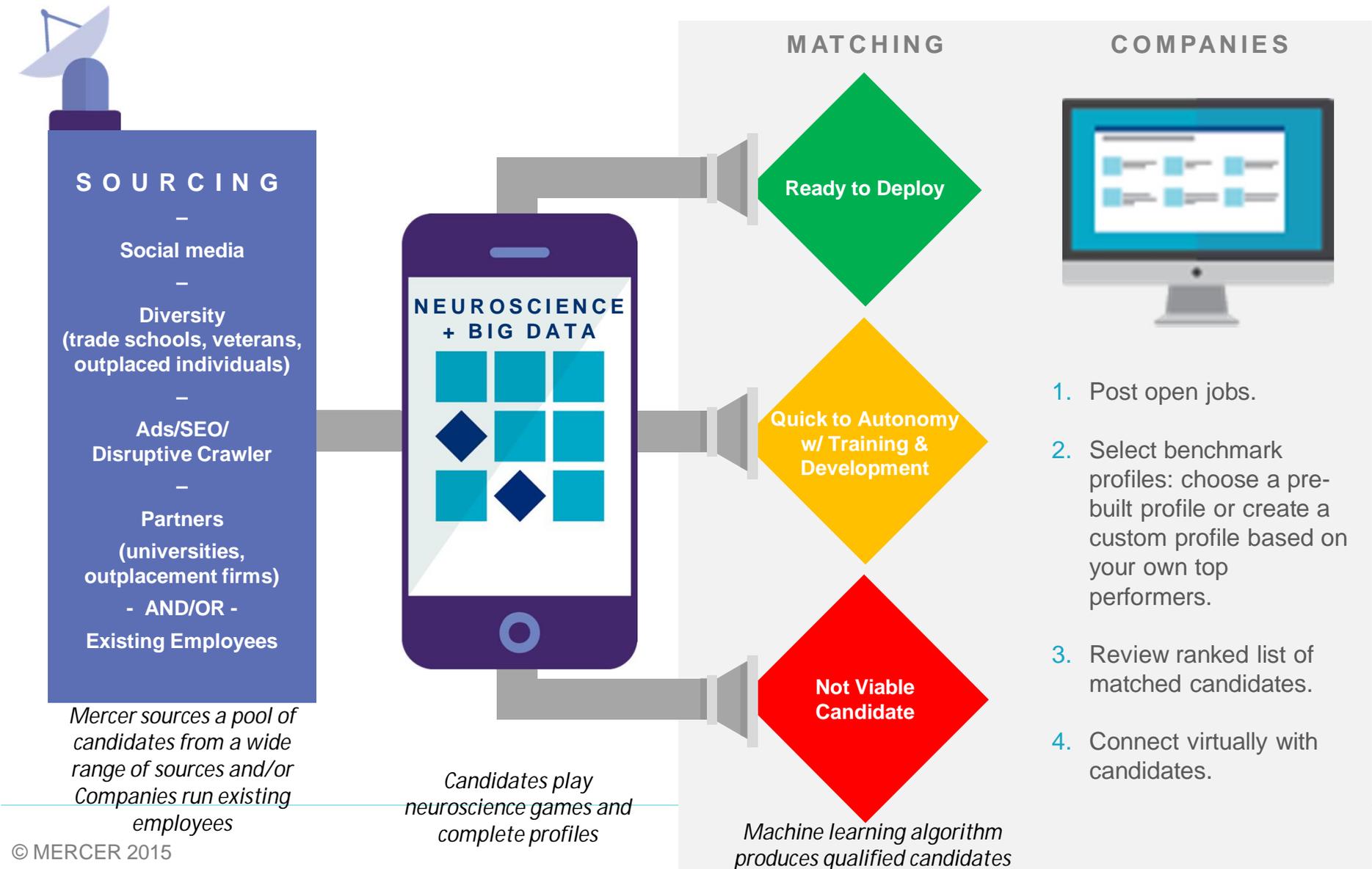


Profile Page

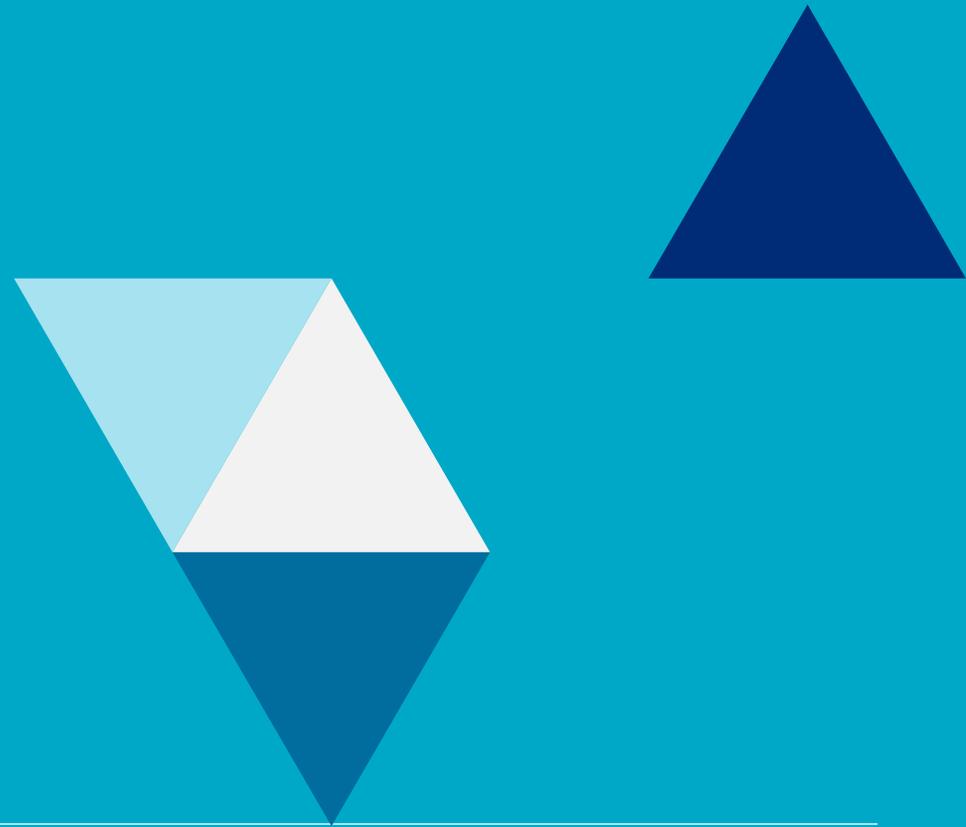
A profile page is available to read more about the company



EMPLOYERS EXPAND THEIR TALENT POOL WITH BOTH TOP FITS AND UNCONVENTIONAL TALENT



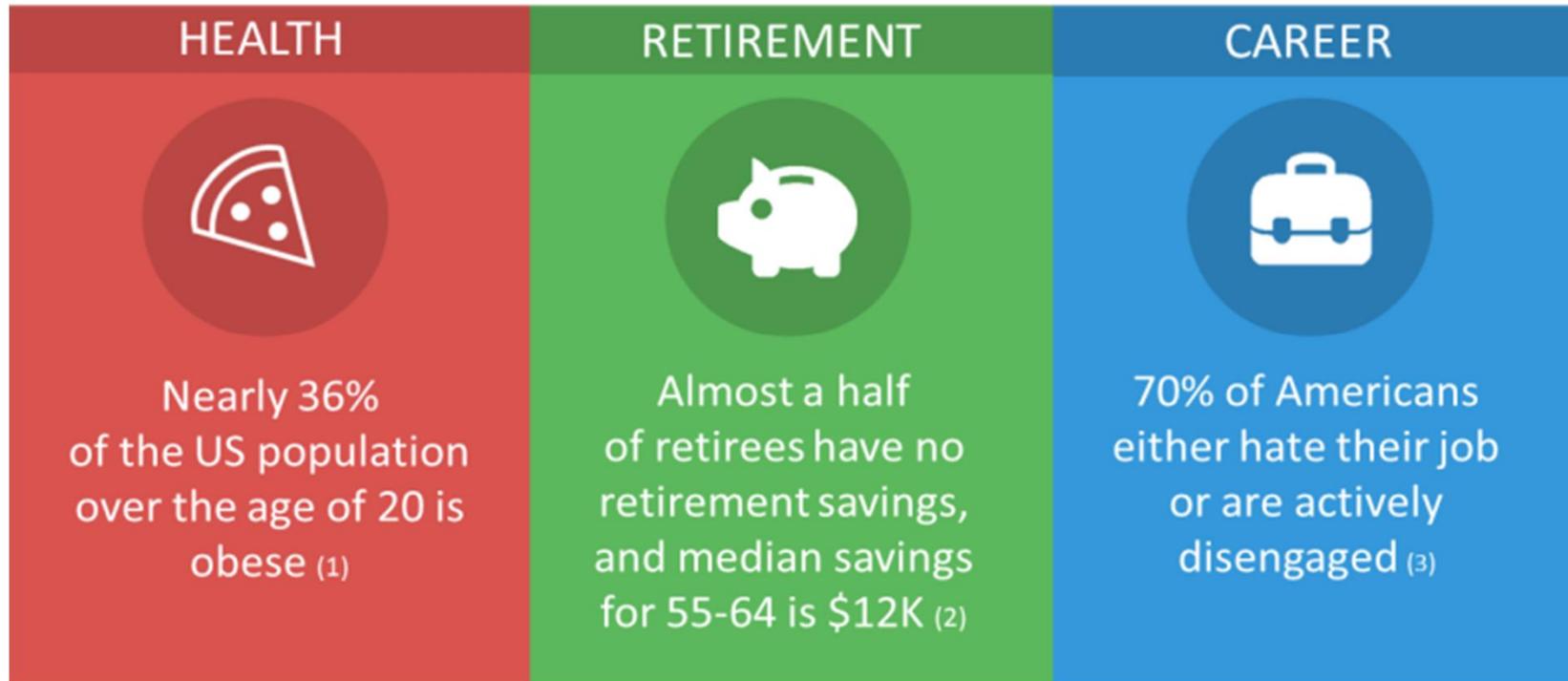
INDIVIDUAL ACCOUNTABILITY



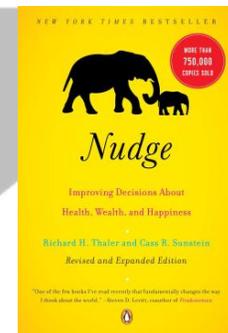
THE RESPONSIBILITY SHIFT

To view video about the shift of accountability to employees, please visit:
<https://vimeo.com/133383017#at=4>

ARE PEOPLE EQUIPPED TO MAKE DECISIONS?

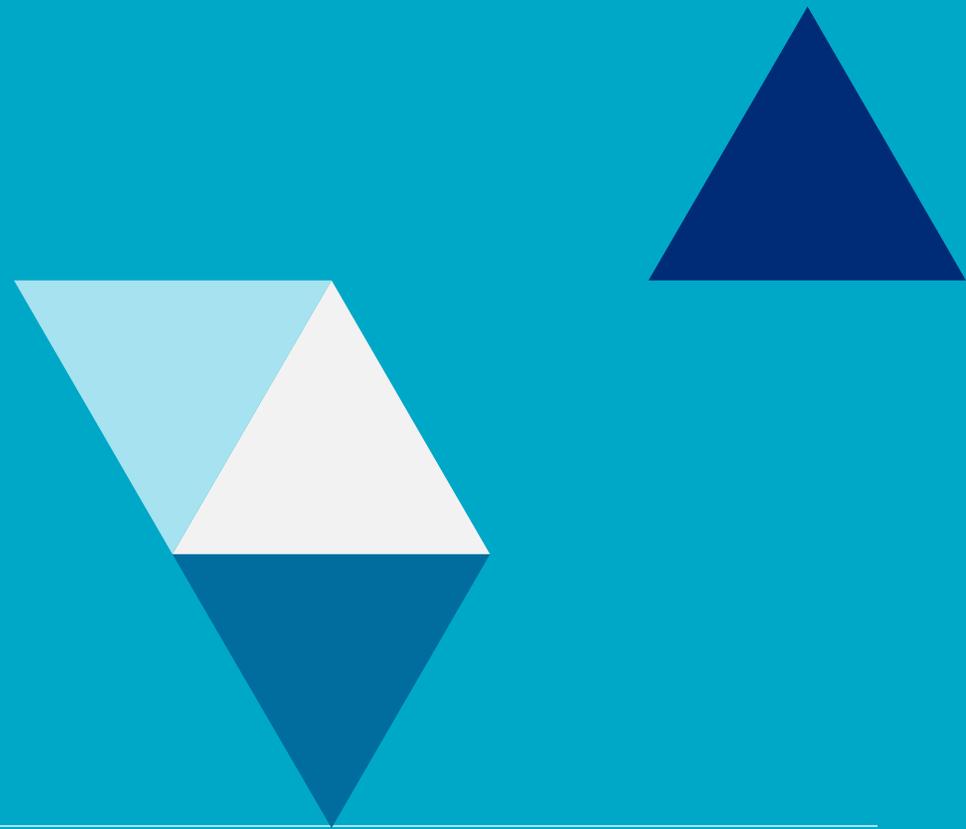


The biggest problem in getting people to take action is inertia (4)



(1) National Center for Health Studies, 2012; (2) National Institute of Retirement Security, 2013; (3) Gallup's 2013 State of the American Workplace Report; (4) Red Scout research for Mercer, June 2013

THE ON DEMAND ECONOMY AND RISE OF THE FLEX WORKER



BY 2020 ...

60%

of millennials
will reside in Asia

Employees
will use **6 devices**
to connect to servers at work

50%

of America's workforce
will be freelancers

Each day **10,000** people

will turn **65** in the US

E-commerce will be

\$10
trillion

worldwide **716** million people
will be age **65+**

US health care
spending will equal

\$4.6 trillion

THE NUMBER OF CONTINGENT WORKERS WILL EXCEED 50% OF THE WORKFORCE BY 2020

“Freelance workers available at a moment’s notice will reshape the nature of companies and the structure of careers...”

The Economist Jan 3, 2015



EXTERNAL FACTORS INFLUENCING THE WORKFORCE

AGING POPULATION: SENIORS ARE WORKING LONGER IN THE USA

LABOR FORCE PARTICIPATION RATE

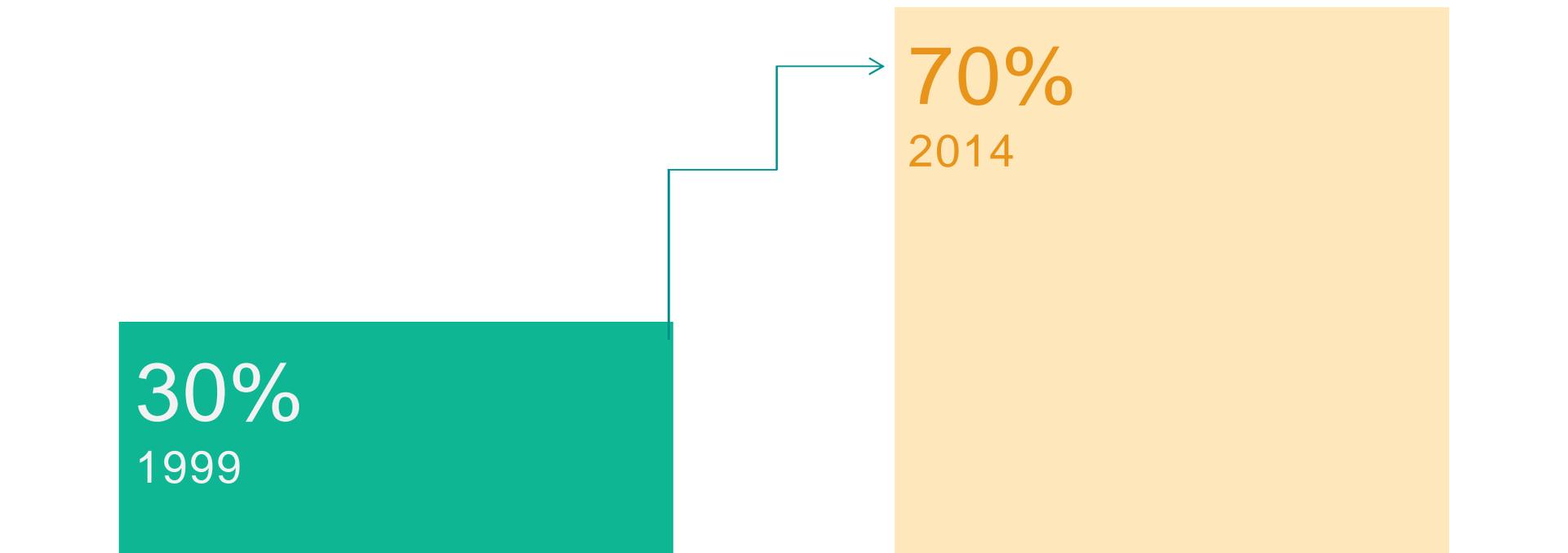
AGES 65-69	1980	2010
MEN	20%	26%
WOMEN	13%	23%

AGES 70-74	1980	2010
MEN	12%	16%
WOMEN	6%	12%

Source: US Social Security Administration

EXTERNAL FACTORS INFLUENCING TOTAL REWARDS TECHNOLOGY: WORK ENVIRONMENTS ARE TAKING ON A NEW FLEXIBILITY IN THE USA

EMPLOYERS THAT ALLOW PROFESSIONALS TO TELECOMMUTE



Source: Mercer's 1999 and 2014 Total Rewards Studies.

ON-DEMAND ECONOMY IN THE NEWS



The on-demand economy Workers on tap

The rise of the on-demand economy poses difficult questions for workers, companies and politicians

Jan 3rd 2015 | From the print edition

IN THE early 20th century Henry Ford combined moving assembly lines with mass labour to make building cars much cheaper and quicker—thus turning the automobile from a rich man's toy into transport for the masses. Today a growing group of entrepreneurs is striving to do the same to services, bringing together computer power with freelance workers to supply luxuries that were once reserved for the wealthy. Uber provides chauffeurs. Handy supplies cleaners. SpoonRocket delivers restaurant meals to your door. Instacart keeps your fridge stocked. In San Francisco a young computer programmer can already live like a princess.



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DISRUPT LONDON It's Not Too Late To Get Your Tickets To Disrupt London [Get Your Tickets Now](#)

Kevin Gibbon

Shyp

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CEO Kevin Gibbon On Why Shyp Is Converting Its 1099 Workers Into W2 Employees

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Funds | Wed Jun 17, 2015 10:32am EDT

Related: REGULATORY NEWS, MARKETS, MUTUAL FUND CENTER, INDUSTRIALS

Uber drivers are employees, not contractors -Calif. Labor Commission

WASHINGTON, DC, JUNE 17



A San Francisco-based driver for ride-hailing service Uber is an employee, according to a ruling by the California Labor Commission.

The ruling earlier this month and filed Tuesday in state court in San Francisco, said Uber is "involved in every aspect of the operation." Uber has argued its drivers are contractors, not employees.

Uber is appealing a labor commissioner award of about \$4,000 in expenses to the driver.



Forbes / Tech

The Little Black Book of Billionaire Secrets

JUN 22, 2015 @ 03:43 PM 3,542 VIEWS

Instacart Makes Some Contractors Employees So It Can Train Them More

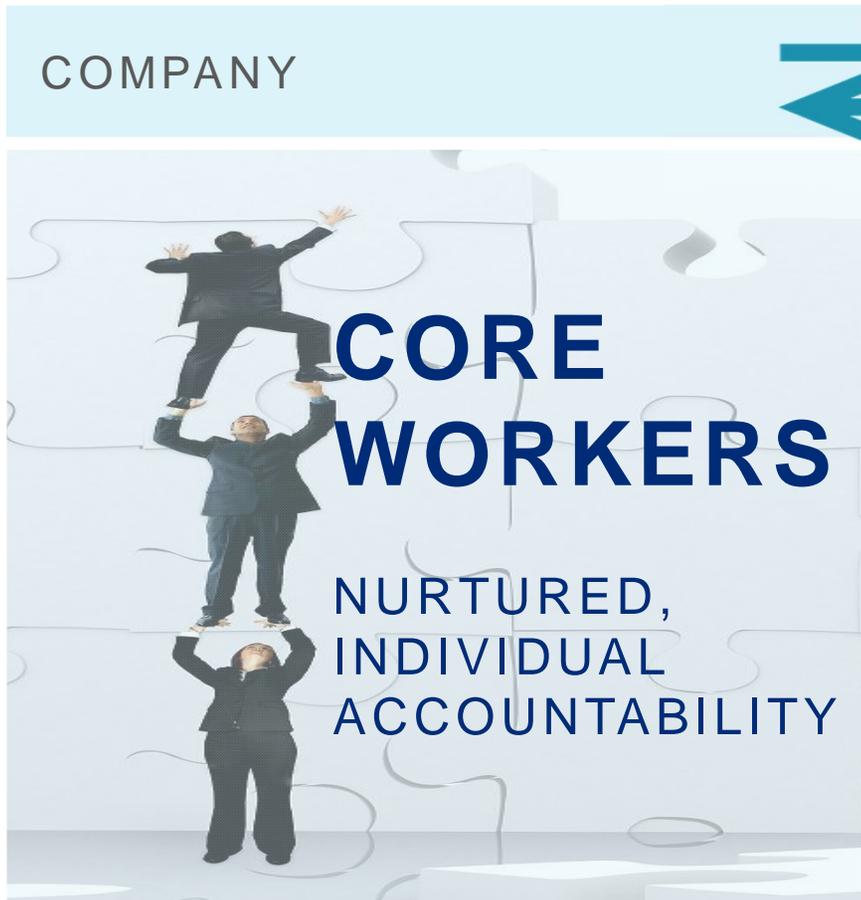


Ellen Huet, FORBES STAFF
I write about technology and how it affects us.
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HOW WILL ORGANIZATIONS RESPOND? TALE OF TWO WORKFORCES: CORE VS. CONTINGENT



HOW WILL ORGANIZATIONS RESPOND?

THOUGHTFUL RESPONSES: PERSONALIZED EVP FOR CORE WORKERS

YESTERDAY

2015

2020



Hire to retire

Confusion about employment relationship

Core employees viewed as crucial for success

Paternalistic

Transactional employment relationship

Individual accountability for benefits, careers and workplace

One size fits all

Limited rewards flexibility

Personalized rewards reflecting global cultures and multi-generations

EMPLOYMENT CLASSIFICATION

Employees are entitled to certain protections that contract workers do not receive. This includes but is not limited to:

- Minimum Wage
- Overtime
- Family and Medical Leave
- Unemployment Insurance
- Workers' Compensation
- Health Benefits. However, under ACA, this only applies to employees that work for an Applicable Large Employer (ALE) for more than 30 hours a week.

Independent contractors (or “flex workers”) are in high demand in certain sectors because they deliver greater flexibility, lower costs to an employer and make it easier to match supply and demand.

Whether you employ your workforce as employees or independent contractors, it comes down to “economic dependence.” There are a number of tests that firms need to meet to determine which classification make sense. For example:

1. Is an employee's work integral to the business?
2. Does the worker's managerial skill affect the worker's opportunity for profit or loss?
3. How does the worker's relative investment compare to the employer's investment?
4. Does the work performed require special skill and initiative?
5. Is the relationship between the worker and the employer permanent or indefinite?.
6. What is the nature and degree of the employer's control?

EXAMPLES OF COMPANIES LEVERAGING FLEX WORKERS

1. Deloitte's Mass Career Customization (MCC)

A tool that enables the organization to dial up (increase responsibilities) and dial down employees (e.g. reduce their hours or travel). MCC applies to everyone in the organization and is fully integrated into existing talent management processes. It eliminates the linear, binary characteristics of the corporate ladder and replaces them with an adaptive framework that encourages adaptability and longer-view thinking as core competencies.

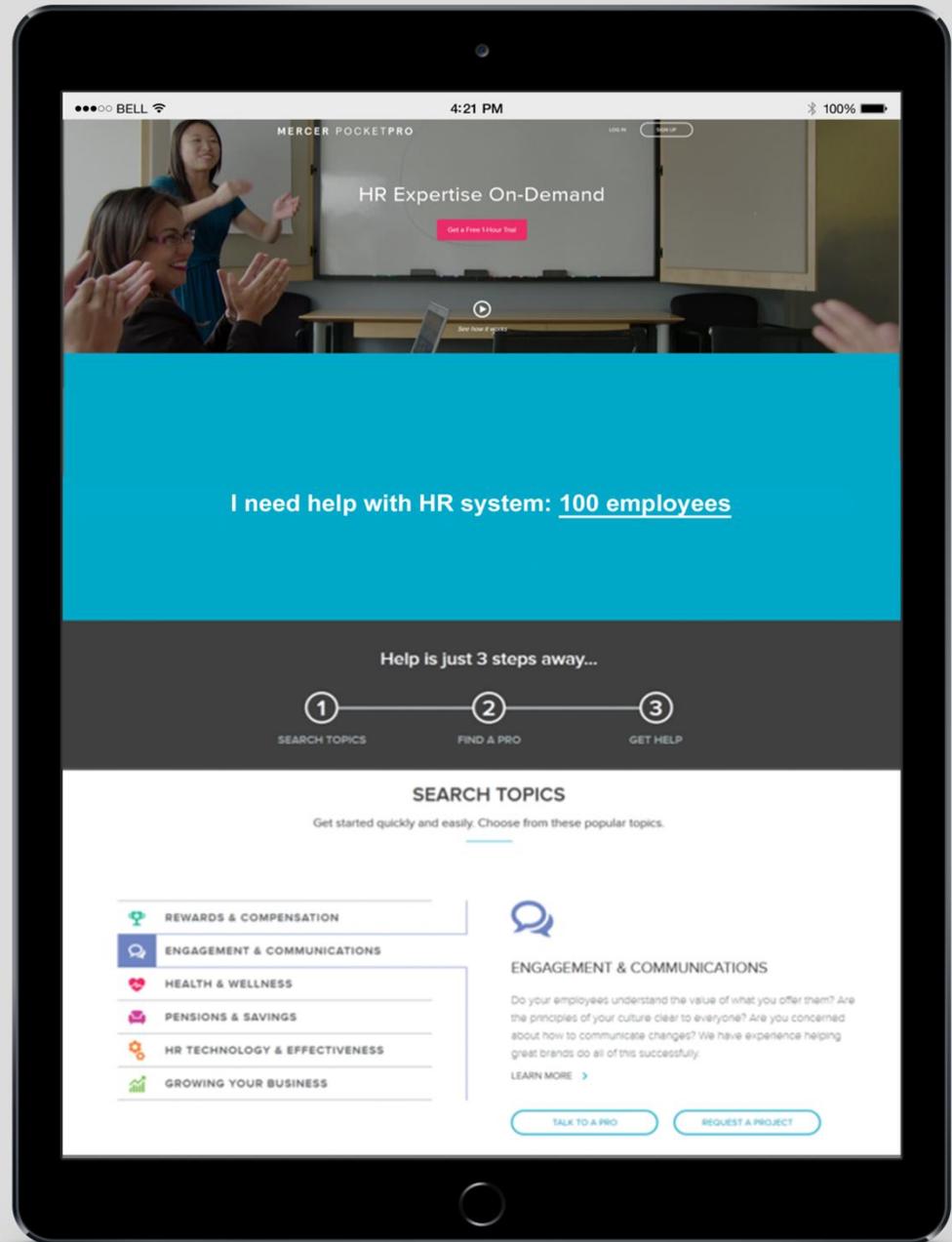
2. Akbank's Internal Trainer Program

Akbank uses the wealth of knowledge and experience of its retirees and hires them to provide training to young employees. Almost all of the core banking training at Akbank is conducted by retirees. The program is also not limited to retirees; it offers young talent in the company an opportunity to provide technology education to older executives and retirees

3. Daikin Industries

Daikin offers a variety of flexible work options for employees with caregiving responsibilities, including extended family caregiving leave. Further, it rehires all employees who wish to continue working past the statutory retirement age on a full-time, part-time or per diem basis

MERCER POCKETPRO



WHAT IS MERCER POCKETPRO?

AN ONLINE HR CONSULTING HUB THAT GIVES YOU SAME-DAY ACCESS TO TRUSTED PROFESSIONALS. WITH YEARS OF EXPERIENCE DESIGNING AND FINE-TUNING HR PROGRAMS THAT MAKE A DIFFERENCE

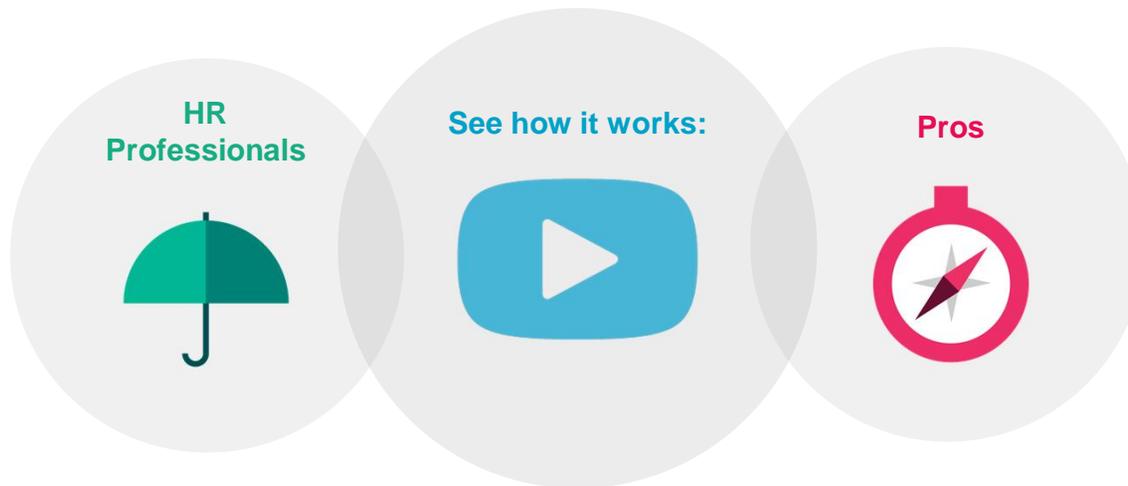
Connecting small businesses ...

with

... HR expertise when you need it

Perfect for:

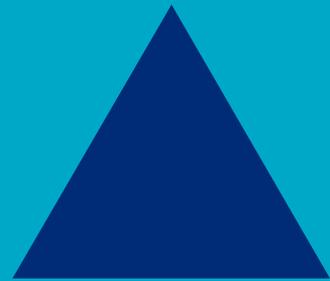
- Companies in fast growth mode who need to attract and retain talent with competitive benefits
- Time-strapped HR departments.
- Employers with diverse HR needs.



Consulting at your fingertips:

- Seasoned Pros you can trust
- On-demand
- Trained by Mercer
- Expertise covers compensation, health and wellness, HR technology, business growth

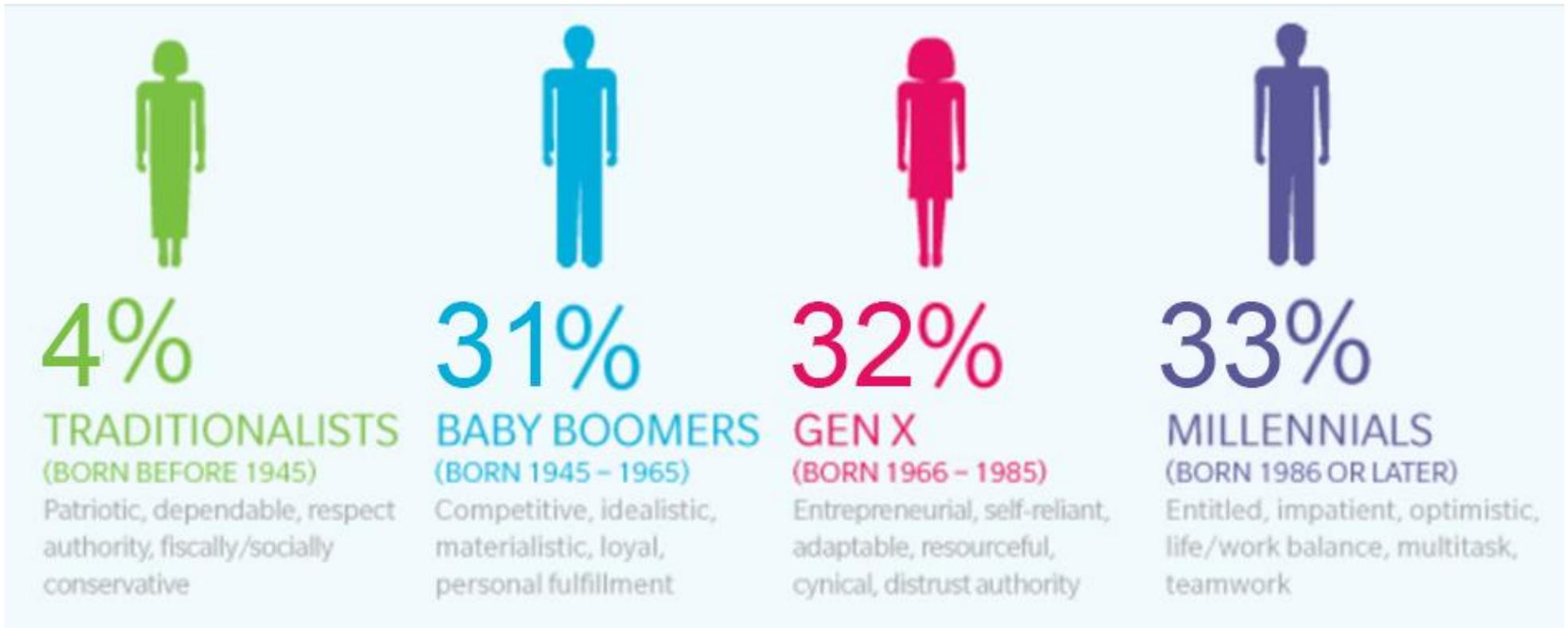
LIVING WELL WHILE LIVING LONGER



ARE WE PREPARED TO LIVE 2X LONGER?

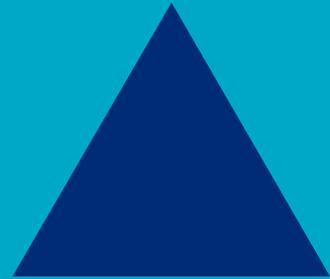


THE ART AND SCIENCE OF ENGAGEMENT ACROSS FOUR GENERATIONS



Using data driven analytics to create a segmented approach to communications, benefits, and employee engagement.

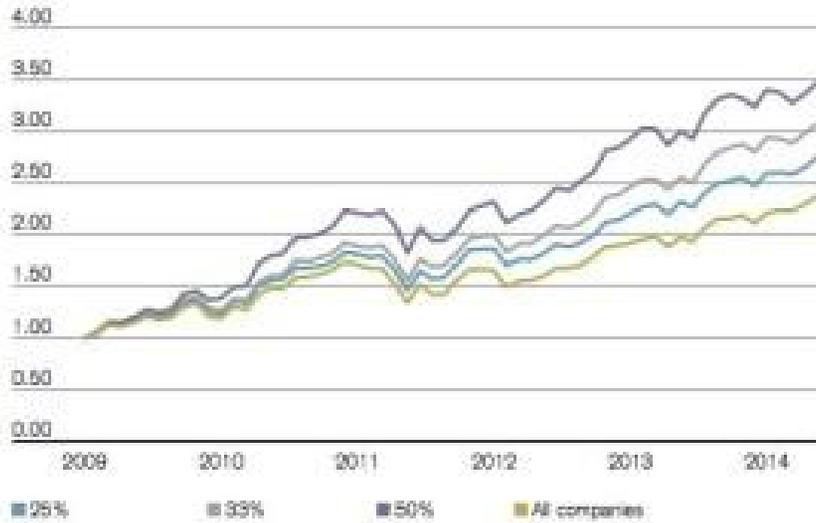
LEVERAGING GENDER DIVERSITY TO HELP BUSINESSES THRIVE



WHEN WOMEN THRIVE, BUSINESSES THRIVE

Performance of companies tiered by female management participation

Source: CSG 3000



MERCER: THE SCIENCE OF INCLUSION

To view videos and learn more please visit:

<http://www.mercer.com/our-thinking/when-women-thrive-2016-report.html>

To view the video “Mercer: The Science of Inclusion” please visit:

https://www.youtube.com/watch?v=X_pkMO7Og6A

AN EFFECTIVE GENDER STRATEGY IS MORE THAN DIVERSITY AND INCLUSION POLICIES



Passion, perseverance and making it personal: Leadership engagement and company culture.



Proof: Basing your gender diversity strategy/ priorities on robust workforce analytics, in order to pinpoint which policies/programs are accelerating or slowing the progression of women in your organization.



Programs: Recognizing and responding to women's unique health, financial and career needs and across their lifecycle with innovative, targeted programs.



Women as patients, caregivers, and healthcare decision-makers

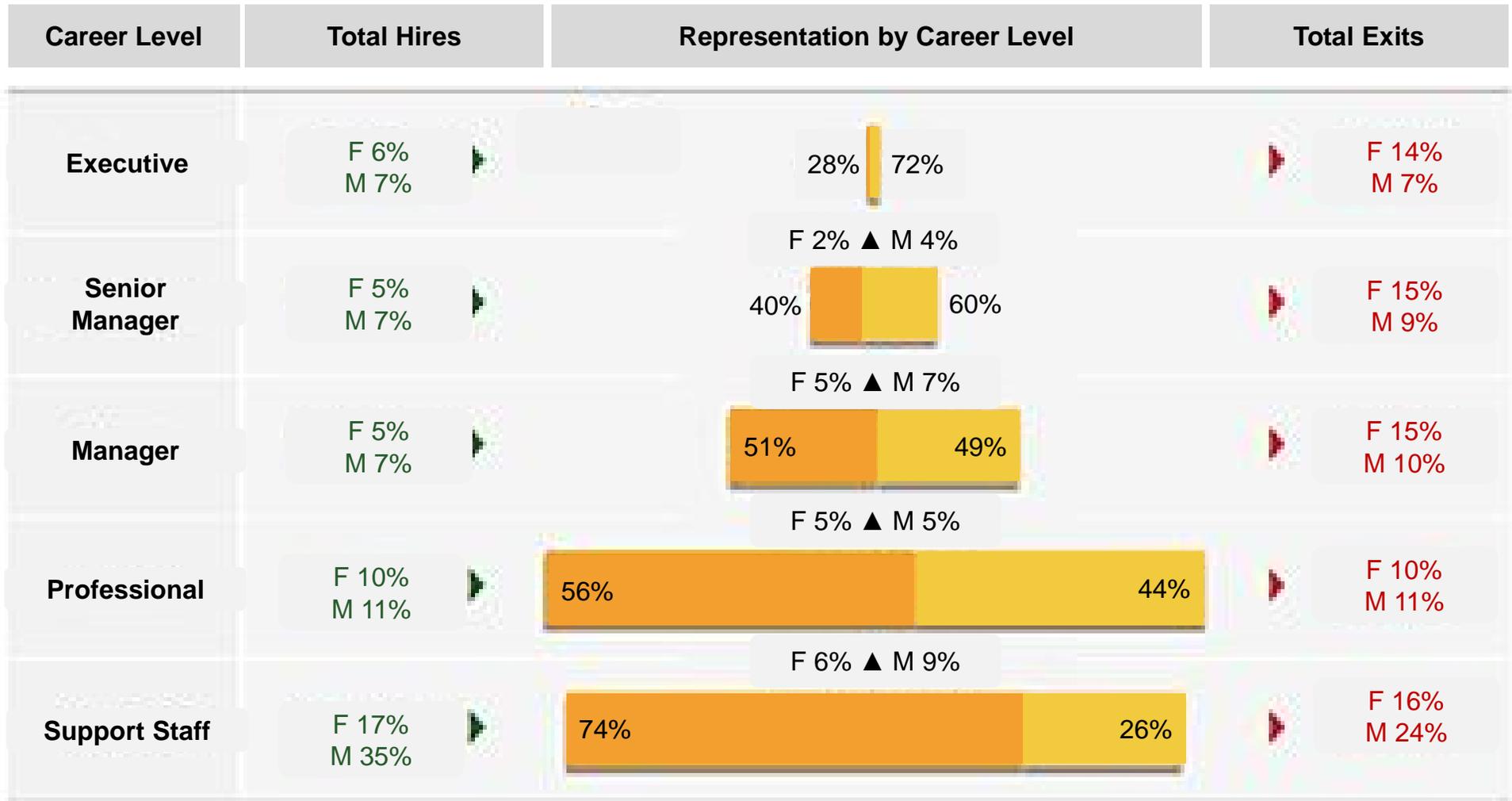


Managing finances and preparing for retirement



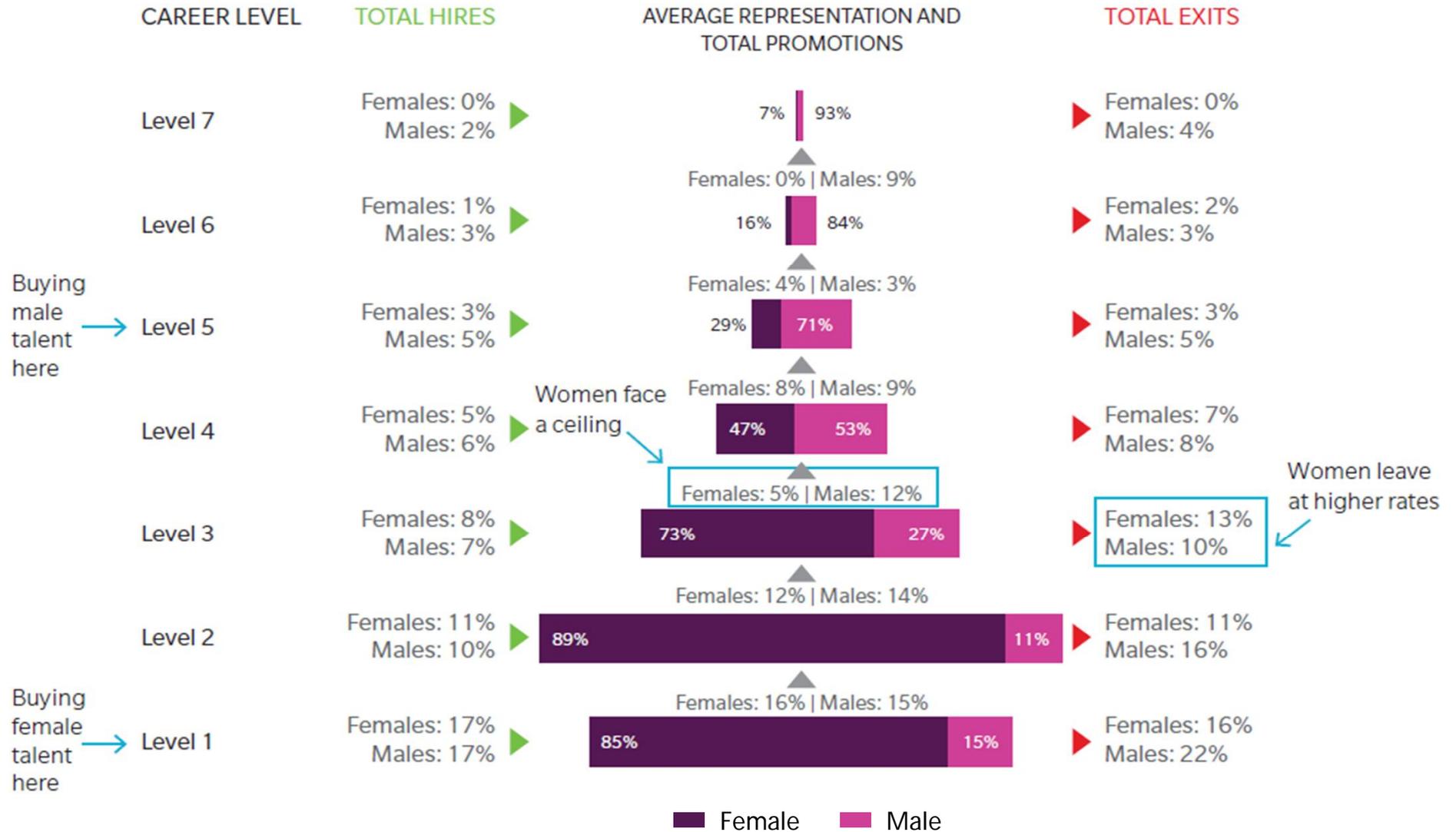
Policy/practice, management to support women's career opportunity

TALENT FLOWS BY GENDER IN INSURANCE



Overall: F 60% M 40%

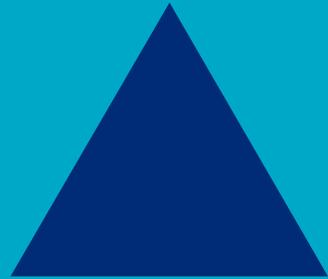
MAPPING YOUR ORGANIZATION



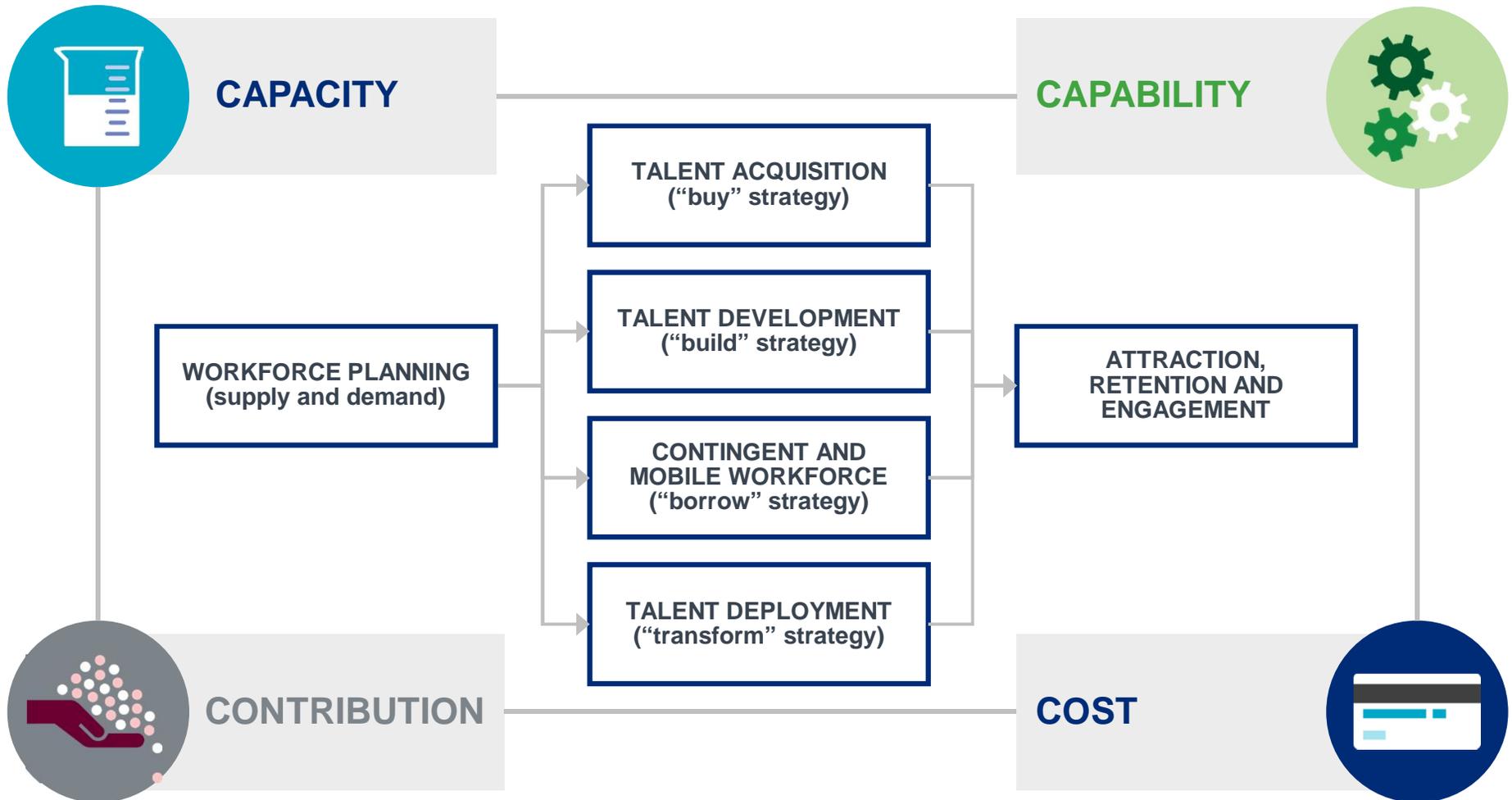
WHAT NEXT?



WINNING THE TALENT WAR

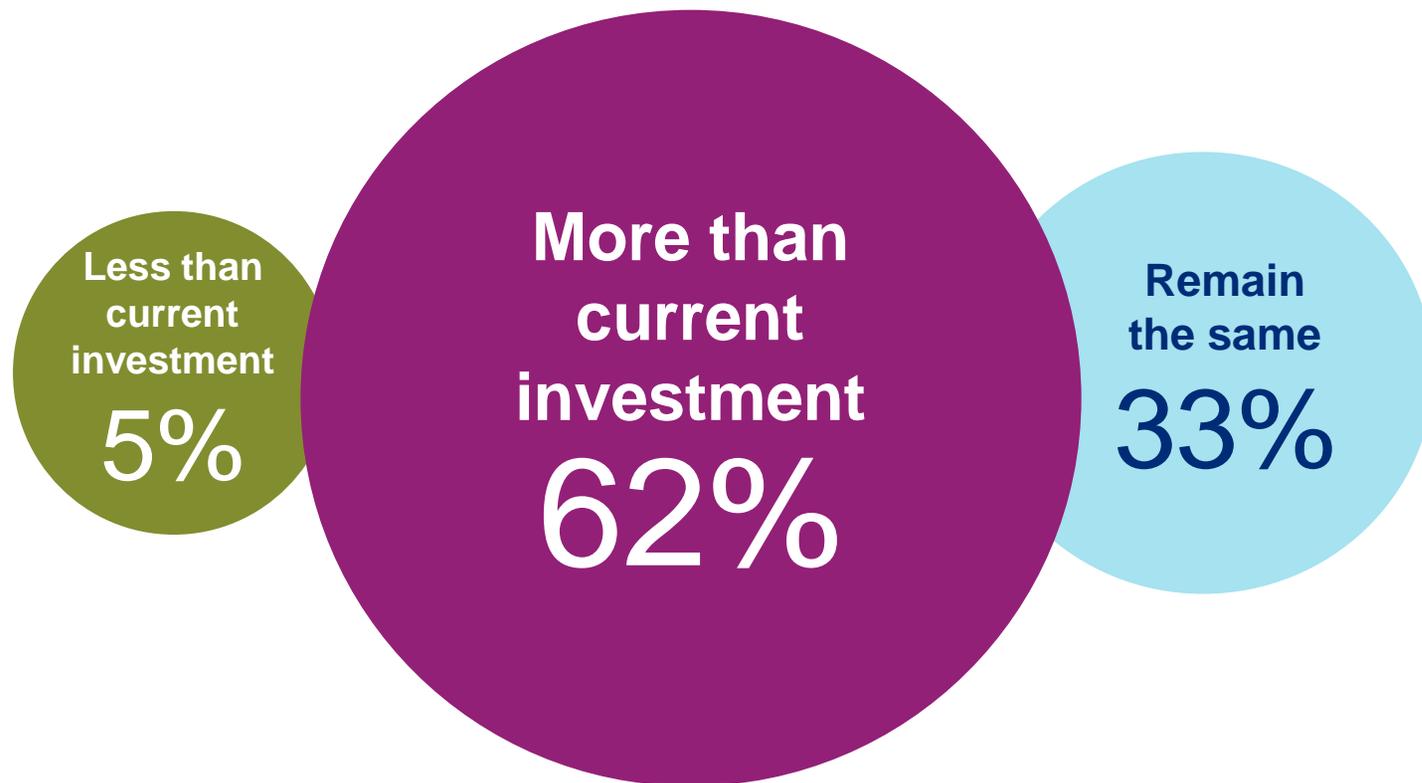


A HOLISTIC APPROACH TO ADDRESSING WORKFORCE CHALLENGES IS REQUIRED MERCER'S TALENT MANAGEMENT CONTINUUM



EMPLOYERS TO INVEST MORE IN THEIR PEOPLE

What level of talent investment do you expect to make in the future in order to meet the current business challenges?



HOW WILL ORGANIZATIONS RESPOND? PROGRESSIVE EMPLOYEE RELATIONS

YESTERDAY

2015

2020

Authoritative

Participatory

Employees as fungible

Employees as necessary evil

Employees as volunteers

Formal dress code

Business casual

Anything goes

Rigid attendance policies

Limited attendance flexibility

Universal paid time off

Pay is secret

Apps provide an opportunity for pay comparisons

Pay arrangements are open similar to proxy statement disclosures

Work is performed at the employer site

Broad-band allows work to be conducted outside of the employer site

Work and play over 24/7: employee determines place and time

Union prominent for major employers

Unions on the continued decline

Unions support lack of living wages

HOW WILL ORGANIZATIONS RESPOND? COMPENSATION FOR THE NEW WORLD ORDER

YESTERDAY

2015

2020

Internally-based

Externally-based

Limited employee risk



Employees desire fixed pay



Employees as business partners

Base pay linked to internal equity (job evaluation)



Market pay becomes common practice



Market pay within global levels

Pay positioning is at market



Most organizations target pay between P25-P75



Fixed pay is at P25-50 with P50+ coming from variable cash / equity compensation

Variable pay is limited to executives and sales



Most organizations offer variable pay



Significant variable pay opportunity is the norm

HOW WILL ORGANIZATIONS RESPOND? DO-IT-YOURSELF BENEFITS

YESTERDAY

2015

2020

Company risk

Employee risk

Paternalistic

Organization role continues to decline

Individual accountability through self management

Organization provided health care, retirement, etc.

Cost shifting and abandonment of employee benefits

Organizations provide group purchasing power

Defined benefit pension plans

Defined contribution

401(k) plans with and without employer match

Employees are passive health recipients

Hit or miss health engagement

Self health management

HOW WILL ORGANIZATIONS RESPOND? ACTIVE TALENT MANAGEMENT

YESTERDAY

2015

2020

Passive talent management

Aggressive talent management

Unlimited supply of talent

Labor markets tightening

Constant struggle to retain skills and millennials

New hire training

Buy experienced talent

Continuous training and development to support EVP

Hierarchical career path

Career progression being defined

Well defined lattice career growth

Annual performance management process

Healthy experimentation

Frequent performance assessments with annual ratings

Leadership reflects home country

Global mobility is encouraged

Leadership is multi-cultural

HOW WILL ORGANIZATIONS RESPOND? DIVERSITY AND PAY EQUITY ARE REALITIES

YESTERDAY

2015

2020

Good idea

Mandatory practices

Diversity goals in most organizations



Organizations struggle to meet goals



Employers match the multi-cultures that they serve

Employers don't know how to develop diverse talent



Experimentation is rampant



Analytics drives good decision making

Pay equity is afterthought

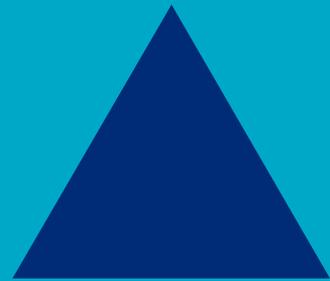


Pay inequality is a leadership concern

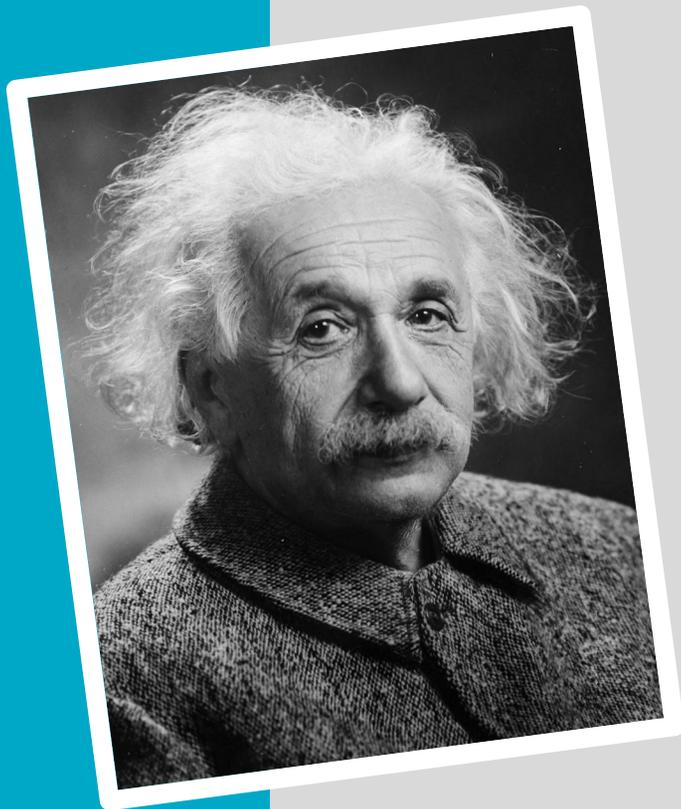


Pay fairness is assured through analytics

THE INNOVATION PROCESS



“



*If I had an hour to solve a problem,
I would spend 55 minutes
thinking about the problem and
5 minutes thinking about solutions*

Albert Einstein

THE PROBLEM STATEMENT

I am _____ Jen, a US Benefits Manager

Stakeholder / Circumstance

trying to _____

Outcome / Job

but _____

Problem / Barrier

because _____

Root cause

which makes me feel _____

Emotion

THE PROBLEM STATEMENT

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Stakeholder / Circumstance

trying to _____ provide benefits to meet the needs of graduates,
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One offered to take over the entire student loan of some \$100K.

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because _____ Everyone wants something different these days but our
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about differing benefit structures

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about differing benefit structures

Root cause

which makes me feel Helpless, frustrated, and unable to support our
recruiters to get the best talent

Emotion

SUMMARY – THE KEY QUESTIONS

- What problems are you solving?
- What jobs are you doing now to solve those problems?
- What works/ doesn't work and why?
- Where are there opportunities to do things better?
- What ideas do you have to address these opportunities?
- Prioritize them and progress!

*Remember: 90% problem definition and 10% solutions,
whereas the natural instinct is the opposite*

THE INNOVATION CYCLE: TEST AND SCALE

Working within a structured innovation process, you can quickly develop and test new ideas

>>> ON-GOING “TEST AND LEARN” >>>

01
IDEA
GENERATION



TESTING
2 - 4 WEEKS

02
CONCEPT
DESIGN



TESTING
2-4 WEEKS

03
BUILD
PROTOTYPE



TESTING
2-4 WEEKS

04
VALIDATION



05
BUSINESS
CASE



06
DEVELOPMENT



07
OPTIMIZE,
SCALE



MAKE  **MERCER**
TOMORROW,
TODAY