



Stay HR Savvy with HR Elements®

Welcome to the UBA Partner Firm exclusive monthly newsletter, delivering insights into timely human resources and employee benefits topics.

January 2026

- Employee Benefits | Guiding Better Benefit Decisions
- Workplace Culture | Resetting Team Expectations
- Dear HR Manager | Supporting the Team Amid Frequent Change

Employee Benefits | Guiding Better Benefit Decisions

Employees don't experience their benefits all at once. They encounter them in moments — when a bill arrives, when a provider is chosen, or when an unexpected health issue surfaces. Yet, benefits communication is still heavily focused on enrollment, leaving employees without guidance when decisions are made.

That gap can be costly.

[Over 60% of personal bankruptcies are tied to medical issues, making everyday benefits decisions among the most significant financial risks employees face.](#)

When guidance isn't available at the right time, employees often default to convenience rather than value.

For HR teams, the challenge isn't a lack of communication. It's a lack of relevance.

Why traditional education falls short

Benefits education typically focuses on explaining coverage — deductibles, copays, networks, and plan comparisons. While necessary, this information often arrives long before employees need to apply it.

As a result:

- Employees forget details by the time real needs arise
- Complex information feels overwhelming rather than helpful
- Benefits intended to protect financial health go underused or misused

This confusion is widespread.

Eighty-six percent of employees say they're confused about their benefits, which limits their ability to make confident, cost-effective choices.

Shifting from education to decision guidance

Instead of repeating enrollment-style education, many employers are shifting toward decision support, offering clarity when employees need to act.

Examples of decision guidance include:

- Brief reminders explaining when urgent care may be more appropriate than an emergency room
- Simple prompts highlighting in-network options for common procedures
- Plain-language explanations tied to life events, claims activity, or care decisions

These small reminders reduce uncertainty without adding to inbox fatigue.

Supporting confidence, not expertise

Employees don't need to become benefits experts. They need reassurance that they're making sound choices. When HR prioritizes timing, clarity, and relevance, benefits feel more usable and more effective at protecting both financial and overall well-being, and at attracting and retaining top talent.

Workplace Culture | Resetting Team Expectations

Teams are rarely static. New hires join. Key contributors exit. Roles evolve. Priorities shift. Even when changes seem manageable individually, their combined impact can quietly alter the way a team functions.

When expectations aren't reset to match those changes, misalignment builds. Over time, that misalignment shows up as tension, fatigue, and declining performance — not because the team isn't capable, but because it hasn't had a chance to realign.

Strong teams treat renewal as part of their culture, not a response to crisis.

Signs a reset may be needed

Leaders may not recognize misalignment right away because it often surfaces indirectly.

Common signals include:

- Goals that feel unclear or outdated
- Slower decision-making or duplicated work
- Friction between team members without a clear cause
- Declining engagement or energy

When these signals appear, pushing harder rarely solves the problem.

Pausing to reassess before reacting

Effective resets start with a diagnosis. Leaders benefit from stepping back to evaluate how the team is operating today, not how it was structured in the past.

Helpful reassessment questions include:

- Are priorities still aligned with current goals?
- Do roles and responsibilities reflect how work actually gets done?
- Are decision-making norms clear and consistent?

Because not everyone feels comfortable speaking openly, leaders may need multiple channels for feedback — including one-on-one conversations or structured team discussions.

Resetting together, not privately

While individual conversations help surface insight, alignment must be rebuilt collectively. Teams need shared clarity around expectations, collaboration norms, and accountability.

A meaningful reset often includes:

- Clarifying current priorities and success measures
- Reconfirming roles and decision authority
- Agreeing how the team will communicate and collaborate going forward

Making renewal routine

Resetting expectations isn't a one-time exercise. As teams continue to evolve, regular check-ins help prevent minor issues from becoming larger problems. Leaders who normalize renewal create cultures that adapt without burning out.

In environments defined by change, teams don't need more pressure. They need clarity, consistency, and the space to realign.

Dear HR Manager | Supporting the Team Amid Frequent Change

Dear HR Manager,

I manage a team that's experienced frequent change — shifting priorities, new processes, and ongoing uncertainty. My team seems less motivated by new initiatives and more concerned about whether leadership has a clear plan. How can I better support them?

— *Seeking Stability*

Dear Seeking Stability,

You're seeing a fundamental shift in what employees value.

Research shows that in 2025, feelings of belonging and feeling valued fell to the bottom of engagement drivers, replaced by confidence in leadership and how effectively organizations handle change.

In uncertain environments, stability matters more than novelty. As a manager, you can support your team by focusing on a few fundamentals:

- Clear priorities and fewer moving targets
- Honest explanations when plans change
- Consistent follow-through on commitments

How can you reinforce stability?

- Explain the why behind decisions, even when answers aren't perfect
- Emphasize what's staying consistent alongside what's changing
- Keep expectations realistic and communication steady

Employees don't expect certainty. They expect credibility. When leaders provide clarity, consistency, and transparency, trust grows even in periods of change.

This information is general information and provided for educational purposes only. It is not intended to provide legal advice. You should not act on this information without consulting legal counsel or other knowledgeable advisors.

