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

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Employee Benefits | From Offered to Used: Helping Employees Navigate Benefits

Employers spend significant time and money building benefits packages. But offering a benefit and employees understanding and using them can be two different things.

That gap matters. Recent MetLife research found that [only 57% of employees fully understand what their benefits cover](#), while 72% want employers to provide benefits communications tailored to their needs.

So before considering new benefits, employers should ask whether employees understand the benefits that they already have.

The Benefits Awareness Gap

Most employees know whether they have medical insurance and a retirement plan. Beyond those basics, awareness can become less consistent.

An employee may have access to mental health resources but not know how to schedule an appointment. Another may know the company offers financial wellness support but may assume it does not apply to their

situation. Someone else may remember hearing about an employee assistance program during onboarding but can't remember where to find the information when they need it six months later.

Even familiar benefits can be misunderstood. Employees may not fully understand deductibles, voluntary benefits, disability coverage, employer retirement contributions, or resources that can be used outside of open enrollment.

The result is a benefits package that can look robust on paper while portions of it remain largely invisible in employees' everyday lives.

Communication Should Extend Beyond Enrollment

Open enrollment naturally receives most of the attention. Employees get emails, guides, webinars, reminders, and deadlines. Then January arrives, and benefits communication often tapers off.

But employees don't experience life on an enrollment calendar. A new caregiver may suddenly need support in March. An employee experiencing financial stress may need a resource in May. Someone considering counseling may remember that the company offers assistance but doesn't know where to begin.

That's why benefits education works better as a year-round conversation.

Instead of repeatedly explaining the entire package, HR teams can connect individual benefits to moments when employees are likely to need them. A short message about mental health resources, for example, may be more useful than another link to a 40-page benefits guide.

Make Benefits Easier to Navigate

Better communication doesn't necessarily mean more communication. It means making information easier to find, understand, and act on.

Employers can:

- Explain benefits using common employee situations rather than plan terminology alone.
- Create one reliable place where employees can find benefits information and contact details.
- Send short reminders throughout the year about resources employees may have forgotten.
- Give managers enough information to point employees toward HR resources without asking them to interpret benefit plans.
- Review utilization and employee questions to identify programs that may need clearer communication.
- Ask employees which benefits they understand least.

Consider the difference between saying, "Remember that our EAP is available," and saying, "If you need confidential help finding counseling, managing stress, navigating family concerns, or addressing financial challenges, your EAP may be a place to start."

The second message tells employees why the benefit could matter.

Understanding Is Part of the Benefit

Benefits can contribute to employees' financial security, health, work-life balance, and overall employment experience. [MetLife's 2026 benefits guide](#) is a good example of helping employees understanding the broader value of the benefits available through work.

That makes communication more than an administrative responsibility. It is part of delivering the benefit itself.

Before investing in another program, employers should look closely at the resources already available. The biggest opportunity may not be to add another benefit. It may help employees understand, trust, access, and use the ones they already have.

Workplace Culture | The Post-Summer Reset: Rebuilding Focus Without Burning People Out

August can be an awkward month at work.

Some employees are returning from vacation. Others are trying to take time off before summer ends. Projects that slowed down in June and July suddenly need attention, and leaders are beginning to look toward fall deadlines and year-end goals.

The natural reaction may be to push everyone back into high gear. But a productive reset does not require going from summer flexibility to maximum intensity overnight.

Reestablish Clarity Before Increasing the Pace

When employees return from staggered vacations, priorities can become fragmented. People may have missed meetings, decisions, project changes, or shifting deadlines.

Before asking teams to move faster, leaders should make sure everyone knows where they are going. That means clarifying what matters most now, what has changed, what can wait, and who owns the next steps.

This is especially important when employees already feel stretched. Gallup's 2026 research on burnout reports that, in 2025, [40% of employees globally said they experienced significant stress in the previous day](#). Gallup also identifies factors such as workload, unclear expectations, lack of support, and manager behavior as important workplace contributors to burnout.

A long list of "urgent" priorities is unlikely to create focus. A short list of clearly ranked priorities provides direction.

Don't Confuse Activity with Engagement

A busy team is not necessarily an engaged team.

Leaders may see full calendars, quick email responses, and long hours and assume momentum has returned. But engagement is influenced by something deeper: whether employees understand expectations, receive useful feedback, feel recognized, and have opportunities to contribute and grow.

Those everyday manager behaviors matter. Gallup reported in July 2026 that [managers account for 70% of the variance in team engagement](#). Its research also found that only 29% of U.S. employees strongly agreed they had received recognition or praise for good work within the previous seven days.

A post-summer reset shouldn't just ask employees to do more. It should help them understand where their effort matters most.

Create a Sustainable Reset

Leaders can use late summer to reset a few basic working practices:

- Reconfirm the team's top priorities for the next 60 to 90 days.
- Identify work that can be delayed, delegated, simplified, or stopped.
- Ask employees where workloads or deadlines are becoming unrealistic.
- Reestablish expectations around meetings and response times.
- Recognize progress instead of waiting until a major year-end milestone.
- Protect approved time off rather than treating vacation as an interruption.

These actions may seem operational, but they are also cultural. Employees learn what an organization values by watching what managers reward, tolerate, and model.

Momentum Should Be Sustainable

Organizations need results, and there will always be periods when employees need to move quickly. The goal is to use urgency selectively.

A strong August reset gives employees clarity about the work ahead without signaling that the only way to succeed is to stay constantly available or operate at maximum capacity.

Culture is built through those daily signals. When leaders provide clear priorities, reasonable boundaries, useful feedback, and room to recover, they create conditions where employees can regain momentum without making burnout the price of productivity.

Dear HR Manager | Protecting PTO

One of our managers regularly emails and texts employees while they're on PTO. He says he only contacts them when something is important, but employees have told HR they feel like they can never fully disconnect. How should I address this?

-- Protecting PTO

Dear Protecting PTO,

The issue is not simply that the manager sends messages. It is the expectation those messages create. If employees feel they need to monitor email or respond while on PTO, they aren't fully disconnecting from work.

Talk with the manager and set clearer expectations. Unless an employee has a defined on-call responsibility, routine questions should go to a designated backup or wait until the employee returns. It may also help to define what qualifies as urgent, so managers are not making that decision differently each time.

Good coverage planning can prevent most interruptions. Before someone takes PTO, teams should know who is handling time-sensitive responsibilities, where important information can be found, and what can wait.

Managers should also model the boundaries the organization wants employees to follow. If leaders say PTO matters but routinely interrupt it, employees will pay more attention to the behavior than the policy.

The goal is simple: employees should be able to take approved time off without feeling like they are still quietly on call.

-- HR Manager

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