

Testimony of Josh Braun  
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On Behalf of  
The Jellyvision Lab, Inc.  
Before  
ERISA Advisory Council  
United States Department of Labor  
August 27, 2013





## INTRODUCTION

Hi. My name is Josh. I work for Jellyvision in Chicago.

Let's get this testimony started with a '80s trivia question.

What '80s movie is this dialogue from?

*"In 1930, the Republican-controlled House of Representatives, in an effort to alleviate the effects of the . . . Anyone? Anyone? . . . the Great Depression, passes the . . . Anyone? Anyone? . . ."*



Just use your  to think your answer into [the concentration spot below for 8 seconds.](#)

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(Concentrate here for 8 seconds.)

**THEN** go to the next page to see if you're correct.



Be honest, did you peek before you concentrated your answer?

If you thought “Ferris Bueller’s Day Off,” you are correct.

In the iconic scene, Ben Stein lectured students on supply-side economics in a very dry, monotonous, robotic tone. Ben was a fact-teller.

His students responded by drooling on their desk, staring off into space and giving him blank stares.

At Jellyvision we call this “Anyone Anyone?” communication.

And it turns out “Anyone Anyone?” communication doesn’t just happen in the movies. It’s thriving in companies all across the U.S.A.

Like when you go through open enrollment . . .

Medical Plan Options						
	BCBS HMO	Kaiser HMO	BCBS Open Access POS		BCBS/HDHP Open Access POS	
Benefits	In-Network Only	In-Network Only	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Deductible Single/Family	None	None	\$300/\$900	\$400/\$1,200	1,500/\$3,000	\$3,000/\$6,000
PCP Required	Yes	Yes	No		No	
Out of Pocket Max Single/Family	None	None	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$6,000/\$12,000
Wellness Visits	Paid at 100%	Paid at 100%	Paid at 100%	Not Covered Does not apply to Deductible	Paid at 100%	Paid at 70% Subject to balance billing
Physician Services	Referrals and pre-certification may be required		Subject to Deductible (except where specified)		Subject to Deductible	
Office Visits	\$15 Co-pay		\$20 Co-pay Not subject to deductible	60% network rate	90% network rate	70%
Specialist	\$25 Co-pay					
Lab Services (X-rays)	Paid at 100%		90% network rate	60% network rate	90% network rate	70%
Maternity Care	\$25 Co-pay initial visit, then paid at 100%		90% network rate after initial \$20 co-pay Not subject to deductible	60% network rate	90% network rate	70%
Inpatient Hospital	Referrals and pre-certification may be required		Subject to Deductible & Precertification			
Hospital Services	\$250 Co-Pay (Semi-Private Room)		90% network rate	60% network rate	90% network rate	70%
Outpatient Hospital	Referrals and pre-certification may be required		Subject to Deductible & Precertification			
Outpatient Surgery	\$100 Co-pay		90% network rate	60% network rate	90% network rate	70%
Emergency Room	\$150 Co-pay, waived if admitted		\$75 co-pay, then 90% network rate	\$75 co-pay, then 90% network rate	90% network rate	70%
Pharmacy					Subject to Deductible	
Generic	\$10 Co-pay	\$10/\$20 Co-pay Kaiser pharmacy	\$10 co-pay		90% of the lower discounted rate or actual charge	90%
Brand Name	\$25 Co-pay	\$25/\$35 Co-pay Kaiser pharmacy	\$30 co-pay for Preferred Brand; 20% coinsurance for Non-Preferred Brand Min Co-pay \$45; Max Co-pay \$125			

Or shop online.

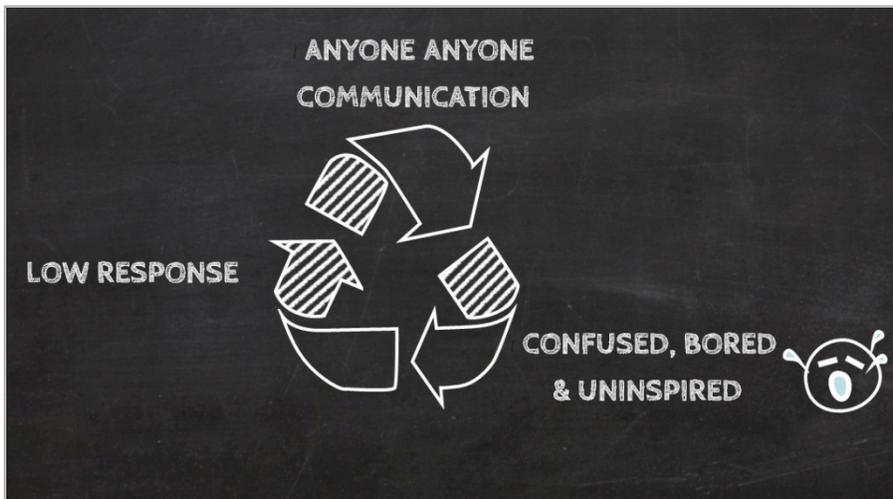
<p><b>TV Starting at</b></p> <p><b>\$19</b>/month when you bundle with Internet</p> <p><a href="#">Build Your Own</a></p>	<p><b>U-family TV</b> <span style="background-color: #e91e63; color: white; border-radius: 50%; padding: 2px 5px;">\$50 Back</span></p> <p><b>\$29</b>/month for 6 months <a href="#">Details</a></p> <p><a href="#">Get Started</a></p>	<p><b>TV &amp; Internet</b> <span style="background-color: #e91e63; color: white; border-radius: 50%; padding: 2px 5px;">\$50 Back</span></p> <p><b>\$49</b>/month for 12 months <a href="#">Details</a></p> <p><a href="#">Get Started</a></p>	<p><b>TV, Internet &amp; Phone</b> <span style="background-color: #e91e63; color: white; border-radius: 50%; padding: 2px 5px;">\$50 Back</span></p> <p><b>\$79</b>/month for 24 months <a href="#">Details</a></p> <p><a href="#">Get Started</a></p>	<p><b>TV &amp; Internet</b> <span style="background-color: #e91e63; color: white; border-radius: 50%; padding: 2px 5px;">\$50 Back</span></p> <p><b>\$84</b>/month for 12 months <a href="#">Details</a></p> <p><a href="#">Get Started</a></p>	<p><b>TV, Internet &amp; Phone</b> <span style="background-color: #e91e63; color: white; border-radius: 50%; padding: 2px 5px;">\$50 Back</span></p> <p><b>\$109</b>/month for 24 months <a href="#">Details</a></p> <p><a href="#">Get Started</a></p>
<p> <b>TV</b></p> <p><a href="#">Learn more</a></p>	<p><a href="#">▶ U-family</a></p>	<p><a href="#">▶ U-family</a></p> <p>Get TV for \$19/mo. with this bundle</p>	<p><a href="#">▶ U-family</a></p> <p>Get TV for \$19/mo. with this bundle</p>	<p><a href="#">▶ U300</a></p>	<p><a href="#">▶ U300</a></p>
<p> <b>Internet</b></p> <p><a href="#">Compare Speeds</a></p>		<p><a href="#">▶ Elite</a></p> <p> Downstream speeds up to 6Mbps</p>	<p><a href="#">▶ Elite</a></p> <p> Downstream speeds up to 6Mbps</p>	<p><a href="#">▶ Max Plus</a></p> <p> Downstream speeds up to 18Mbps</p>	<p><a href="#">▶ Max Plus</a></p> <p> Downstream speeds up to 18Mbps</p>
<p> <b>Phone</b></p> <p><a href="#">Learn more</a></p>			<p><b>250 Minutes</b> Includes 20 features plus Voicemail.</p>		<p><b>250 Minutes</b> Includes 20 features plus Voicemail.</p>
	<p><b>Special Offers</b></p> <ul style="list-style-type: none"> <li>Order online today and get an extra <b>\$50 back</b> via reward card. Limited time offer!</li> <li>\$30 off / 6 mo.</li> <li><b>DVR®</b> included</li> <li>Add HBO® or HBO®/Cinemax® and get it <b>free for 3 months!</b></li> </ul>	<p><b>Special Offers</b></p> <ul style="list-style-type: none"> <li>Order online today and get an extra <b>\$50 back</b> via reward card. Limited time offer!</li> <li>\$56 off / 12 mo. - 1 yr term required.</li> <li><b>DVR®</b> included</li> <li>Add HBO® or HBO®/Cinemax® and get it <b>free for 3 months!</b></li> </ul>	<p><b>Special Offers</b></p> <ul style="list-style-type: none"> <li>Order online today and get an extra <b>\$50 back</b> via reward card. Limited time offer!</li> <li>\$51 off / 24 mo. - 1 yr term required.</li> <li><b>DVR®</b> included</li> <li>Add HBO® or HBO®/Cinemax® and get it <b>free for 3 months!</b></li> </ul>	<p><b>Special Offers</b></p> <ul style="list-style-type: none"> <li>Order online today and get an extra <b>\$50 back</b> via reward card. Limited time offer!</li> <li>\$61 off / 12 mo. - 1 yr term required.</li> <li><b>DVR®</b> included</li> <li>Add HBO® or HBO®/Cinemax® and get it <b>free for 3 months!</b></li> <li>NBA TV and MLB Network included</li> <li>Movie Package</li> </ul>	<p><b>Special Offers</b></p> <ul style="list-style-type: none"> <li>Order online today and get an extra <b>\$50 back</b> via reward card. Limited time offer!</li> <li>\$61 off / 24 mo. - 1 yr term required.</li> <li><b>DVR®</b> included</li> <li>Add HBO® or HBO®/Cinemax® and get it <b>free for 3 months!</b></li> <li>NBA TV and MLB Network included</li> <li>Movie Package</li> </ul>

Too much info. My head hurts. U400 Max Plus with 18Mbps or maybe I just need 6Mbps?

## It's a Vicious Cycle

When you communicate in ways that are uninspiring and difficult for audiences to understand, people are left confused, bored and are less likely to take the next step (participate in a 401k plan, buy something, participate, etc.).

And the vicious cycle continues.



Not to mention, poor communication can have **serious** consequences . . .



## **WHY IS THIS HAPPENING?**

You've probably been the recipient of a communication or two (or 100) that have confused you or put you into a boredom-induced coma. If you've ever been that communicator, you didn't intentionally set out to confuse your audience. So why is this happening? It may be because . . .

### **Nobody Taught You How to Create Understanding**

Great teachers and motivational speakers like Yoda or Steve Jobs use a wide variety of tools to help bridge the knowledge gap and get people to care about their message. But you may not have the tools that help explain things in a way that makes it easier for people to understand and gets them to care about what you're communicating.

### **You May Know Too Much**

In other words, you may suffer from the "Curse of Knowledge," a cognitive bias in which better-informed people find it extremely difficult to think about problems from the perspective of lesser-informed people. The term was coined by film and tv music composer Robin Hogarth.

In one experiment, one group of subjects "tapped" a well-known song on a table while another listened and tried to identify the song. Some "tappers" described a rich sensory experience in their minds as they tapped out the melody. Tappers on average estimated that 50% of listeners would identify the specific tune; in reality only 2.5% of listeners could identify the song.

It has been suggested that the curse of knowledge could contribute to the difficulty of teaching.

### **Technology Makes It Easy to Throw Up on the Screen**

Today's technology can make it easy to quickly create an abundance of information complete with special effects and cool transitions. Professional communicators know that restraint and simplicity trump abundance and wizardry.

## THE JELLYVISION FORMULA FOR CREATING UNDERSTANDING

Based on research in adult learning theory, behavior change, game theory and a bit of experimentation, the Jellyvision formula serves as our guiding tenet for creating communications that stick and inspire action.

Some of the ingredients in our formula are:

- Empathy
- Metaphors & Analogies
- Storytelling
- Conversational Tone
- Surprise
- Humor

### **Empathy**

Instilling empathy into your communications is about understanding the needs of your audience. The idea is to make the recipient feel like the communication was custom tailored just for them. Few things can make people zone out more than getting information they already know or that isn't relevant. We create empathy, awareness and understanding by asking questions. Based on how you answer, we change the content.

Here's an example of empathy in action in some work we did with JEA utility company aimed at helping consumers understand and lower their energy bill.



Just by being empathetic to the issue that the consumer cared most about, and by giving some information and tips to help them feel more in control, we help raise consumer satisfaction.

## METAPHORS & ANALOGIES

Metaphors and analogies help people learn a new idea by referring to something they already know. These two tools are very powerful because not only do they make use of existing knowledge but they also burn a vivid visual picture that sticks.

Hollywood knows the power of the metaphor when explaining something new.

When Ridley Scott was pitching “Alien” (1979), he was able to draw on the wildly popular movie “Jaws” (1975) as a reference point. But instead of his movie being set in the US with an oversized shark as the predator, it was an alien creeping around on a ship in outer space, thus the metaphor “It’s like Jaws in space.”

Here’s how we used a restaurant metaphor to explain a complex tech concept (Web 2.0) for Oracle/BEA.



## STORYTELLING

Your brain is wired from a young age to enjoy a good story whether it's a book, TV show or something a buddy tells you. But why do you feel so much more engaged when you hear a story rather than just facts?

- We are bombarded by facts, information and PowerPoint bullets. A good story cuts through the clutter and captures interest.
- You can relate to a good story more than a facts and stats.
- Stories can touch you on an emotional level, creating a deeper, more intimate bond.
- Stories stick. You may forget facts but a good story has legs.

Our segment within ALEX (a Jellyvision product that helps employees better understand and appreciate their benefits) is a good example of how a story can be used to explain an HSA (Health Savings Account).



## USE A CONVERSATIONAL VOICE

Your audience may speak English but you may be speaking in Compliance or Legal or, perhaps, Technical—you may even be speaking in Large Comparison Charts—and have no idea you're doing it.

This is a common problem. As a child you learn to speak in ways that will allow you to be understood by other humans. Then, as an adult, you enter the corporate world and in a few short years you start writing things like:

*“Beyond the basic benefit, both individual and spouse buy-up options are available. Please note: an election of voluntary life coverage for a spouse can equal up to half your individual life buy-up, although depending on the desired level of coverages, EOI may be required.”*

You mean no harm, of course, but reading this, people with no prior history of migraines start carrying morphine injectors. The thing is, what you really meant to write was simply:

*The company is going to buy some life insurance for you. If you want, you can buy extra. Whatever extra life insurance you buy for yourself, you can also buy up to half that amount for your spouse. Now, depending on how much additional insurance you'd like, one or both of you may need to answer some questions about your health to see if you qualify for it.”*

**To communicate in a conversational voice, speak in Human. The same Human-speak you use when you speak to your mother. I mean without all the psychological baggage you haven't finished working through.**

**You get my point.**

## SURPRISE

One of the challenges in communicating information that people might not be interested in (like 401k plans) is getting their attention. At Jellyvision we get the attention by doing something unexpected.

For example, did you know that if you search for 241543903 in Google images, you will find a lot of pictures of people putting their heads in refrigerators?

Here's a snippet from a communication we developed with Eloqua marketing innovators that uses humor and unexpected images to surprise the brain.



## HUMOR

Sprinkle in a little humor, it will keep both of us awake. Humor can also be used to differentiate your brand by giving it some personality.

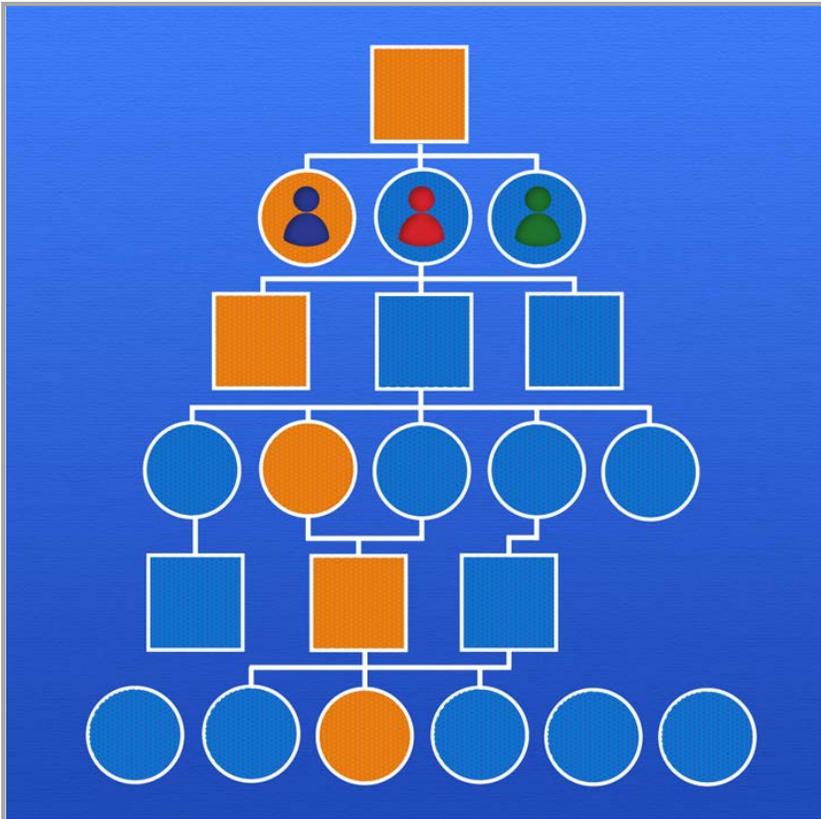
Case in point, Kuala airlines . . .



By the way, I have to know, did you actually Google 241543903? Email and let me know ([josh@jellyvision.com](mailto:josh@jellyvision.com)).

## RESULTS

The communications we produce (called Interactive Conversations) are like videos that change based on how you respond to questions.



Because **blue people** have different needs than **red** or **green** people, silly. By tailoring your message to the needs of each color, you can help **ALL** the colors take the next step.

Interactive Conversations collect a bunch of information because they ask lots of questions and they pay attention. For example, we can tell how many **blue people** stopped engaging in the Conversation after the 3<sup>rd</sup> question. We use this data to improve our communications, optimize performance (are people taking the desired action such as buying or participating?) and to make our clients smarter about their customers.

Over the past 15 years we've had the pleasure of working with some of America's top Fortune 500 brands including Microsoft, Aetna and CVS.

Here are some results specific to ALEX ([meetalex.com](http://meetalex.com)), a product that helps employees better understand and appreciate their benefits.

#### ALEX 401k (across all our clients)

- 49% don't understand how investing money makes them money.
- 12% don't know that their company matches their contribution.
- 15% of those enrolled in their company's plan have no idea how much they're contributing.
- 76% said they found the communication "Extremely helpful" or "Very helpful."
- 88% said they either "Yes, definitely" or "Yes, a little" had a better understanding of how their plan works.

#### When asked about their intentions...

- 87% of visitors, who weren't yet enrolled, said they were "More likely" or "Somewhat more likely" to enroll this year.
- 74% of visitors, who were already enrolled, said they were "More likely" or "Somewhat more likely" to increase their contribution this year.

#### And when asked for their honest feedback, visitors said...

- *"I like this method of learning about the benefits available. Easy to understand and it gets to the point without taking too much time."*
- *"Thanks, ALEX really helps a lot. Very easy to understand (GREAT JOB!)"*
- *"Very helpful, user friendly."*
- *"Extremely improved my understanding of Retirement Benefits and Planning"*
- *"Finance for knuckleheads, excellent!"*
- *"ALEX are you single? Jewish?"*



## MORE RESULTS

- ProAg – Saved close to 80 hours in answering questions related to benefits.
- Comcast – Realized a 30% increase in FSA participation.
- Ministry Health Care – Doubled HSA enrollment projections
- Paychex – Moved nearly 10% of their employees from expensive plans to less expensive options.
- NS Corp – Moves 10% of their employees out of higher-cost plans.
- Medtronic - 82% of their employees felt like their were more likely to enroll in a 401(k) plan.
- Dicks Sporting Goods – Exceeded exceeded target enrollment in the CDHP plan by 35.

## CONCLUSION

Saying goodbye at the end of a written testimony is always difficult. After all, we've been through 16 pages together. Thank you for spending your valuable time with me.

But this conclusion isn't all about you. On behalf of Jellyvision, I want to thank the Department of Labor for addressing this important issue. It would be my pleasure to continue this dialogue and collaborate to develop projects that help companies communicate in empathetic, conversational, delightful ways.

## EXAMPLES OF OUR WORK

### EMPLOYEE COMMUNICATION

401k	<a href="http://bit.ly/XshENr">http://bit.ly/XshENr</a>
Benefits Communication	<a href="http://bit.ly/nMHSOP">http://bit.ly/nMHSOP</a>
Health Care Reform	<a href="http://bit.ly/11vwDUI">http://bit.ly/11vwDUI</a>

### B2B COMMUNICATION

Microsoft	<a href="http://bit.ly/1eXsj6L">http://bit.ly/1eXsj6L</a>
CVS	<a href="http://bit.ly/1eXsmzv">http://bit.ly/1eXsmzv</a>
Oracle/Eloqua	<a href="http://bit.ly/1akRD9m">http://bit.ly/1akRD9m</a>

### B2C COMMUNICATION

Clorox	<a href="http://bit.ly/16WZHb4">http://bit.ly/16WZHb4</a>
Collegebound	<a href="http://bit.ly/loW3iC">http://bit.ly/loW3iC</a>
Heifer	<a href="http://bit.ly/18FLfWh">http://bit.ly/18FLfWh</a>

### EXPERIMENTS

Lenny's Music Mix	<a href="http://bit.ly/13Mwk9f">http://bit.ly/13Mwk9f</a>
College Investing	<a href="http://bit.ly/1705Ntl">http://bit.ly/1705Ntl</a>
Refinancing	<a href="http://bit.ly/1akSw1J">http://bit.ly/1akSw1J</a>