



The Total Rewards Decoder

Make every benefit and perk count—**by making it understood.**

You offer competitive pay, generous benefits and thoughtful perks—but many employees still say, *“I didn’t know we had that.”*

The problem? **Language.**

Total rewards terms often sound like HR-speak—abstract, technical and disconnected from what employees really care about. This guide bridges that gap **by translating compensation and benefits jargon into everyday language employees understand and appreciate.**

The Decoder: Jargon-to-Human Glossary

HR Jargon	Employee-Friendly Translation
Total Rewards	Everything you receive from the company—pay, health coverage, retirement, time off, career development opportunities and other employee perks
Base Salary	Your regular paycheck
Incentive Compensation	Bonuses or extra pay
EAP (Employee Assistance Program)	Free support when life gets stressful—like counseling, legal advice and online tools
HSA/FSA	Special accounts to save money on medical expenses, tax-free
Defined Contribution Plan	A retirement plan where you (and your employer!) contribute money to grow over time (like a 401(k))

Plain Language Examples

Instead of:

“You may contribute up to the IRS annual limit for a tax-advantaged account.”



Try:

“You can set aside money for healthcare tax-free—up to \$3,200 this year.”

Instead of:

“Our benefit offerings include voluntary supplemental plans.”



Try:

“You can add extra coverage for things like accidents, hospital stays or getting critically ill.”

Instead of:

“This program supports employee engagement and morale.”



Try:

“We want you to feel appreciated and supported at work.”

Persona-Based Messaging Tips

Tailor your messages to fit various life stages, roles or priorities. By understanding different needs and motivations, you can create connections that are more relatable and meaningful.

Employee Type	Focus On	Use Language Like
New Graduate	Student loan help, health insurance, career growth opportunities	“Get help paying off student loans & build your career with confidence.”
Working Parent	Childcare support, PTO, flexible schedules and elder care	“Time to care for your family—and yourself.”
Near Retiree	401(k), retirement planning, health screenings	“Make the most of your final working years with savings & health tools.”
Hourly Worker	Take-home pay, schedule flexibility, EAP access	“Stretch your paycheck further and get support when life gets tough.”

Pro Tips for Clearer Communication



Use **headers and bullets**—not paragraphs—in benefits emails.



Highlight **what’s new or most valuable** to the employee (not just to HR).



Include **examples** and link to stories, FAQs or calculators.



Don’t forget **visuals**—icons, charts and summaries increase comprehension.