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2300

Employee Benefits Security Administration

EBSA Public Website Usability Effort

Treejack Navigational Model Test Plan

May 30, 2013

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1 OVERVIEW

The Employee Benefits Security Administration (EBSA) is currently undergoing a website redesign and is seeking user feedback in order to improve the usability, findability, and comprehension of information on the site. The overall goal of acquiring this feedback is to translate users' actual and potential use of the site into explicit knowledge and design requirements for the redesign.

In order to obtain this feedback, we conducted a contextual inquiry with actual users of the site and produced a report of findings and recommendations. These findings led to a proposed set of three alternative navigational models for an updated organization of the site.

We now are assessing the navigational models using Optimal Workshop's Treejack software. Treejack is a usability tool used to test information architecture by evaluating the findability of topics. Treejack will present a number of tasks to participants, and participants will click through a proposed model of the site organization to show where they would expect to find particular information. The results of this testing will show us where users expect to find information on the site, which will assist us in reorganizing the website content.

2 RECRUITMENT AND PARTICIPANTS

UserWorks, Inc. in Silver Spring, MD will recruit participants from across the United States using the screener in [Appendix A](#). Thirty-nine participants will be recruited. Instead of simply dividing participants evenly by audience group, the number recruited from each audience group is set to reflect the needs and actual usage of the site by each audience group. Therefore, of the 39 participants, 18 will be consumers, 12 will be compliance assistants, and 9 will be access professionals. All participants should have gone to a website to find information about benefits and rules around benefits. All participants should have at least 5 employees in the company they are employed by (or work with) and all should be proficient web users.

Consumers should all be private sector employees that receive or have received benefits from their company including health insurance and a retirement plan.

Compliance assistants are defined as those who work professionally with benefits issues in any of the following roles: people who deal with benefits in the private sector including plan administrators, small business owners and HSA administrators; Employee Retirement Income Security Act (ERISA) attorneys or other attorneys; and CPAs, actuaries, financial advisors, and investment managers. A mix of those dealing with both small (<100 employees) and larger businesses (>250 employees) is optimal.

Access professionals are those individuals whose profession is to locate and obtain Federal government information as researchers, press, congressional oversight/review/evaluation, state & local government, advocacy groups, and professional bloggers.

3 METHODS

Prior to beginning the session, each participant will be asked to read and sign the informed consent form found in [Appendix B](#).

There are three separate proposed models ([Appendix D](#)) for how the website could be organized. In order to best assess these models and avoid any bias by having participants look at multiple models in the same day, we will have all the participants look at two different models on two separate days. We will choose the top two models (those that have been determined to be the most optimal and/or unique), which will then be divided evenly between participants on the first day of testing. We will review the data from this first day of testing, and based on the results, we will then divide participants into model groups for the second day of testing. On this second day of testing, we will have each participant test out one additional model: either one of the top two models that they did not see the first day or the third model.

The script found in [Appendix C](#) presents the tasks that will be requested of participants. We will tailor the number of tasks so that participants will take approximately 20 minutes to complete their session on each of the two days, resulting in 40 minutes total for each participant. Participants will be informed that they will need to log in twice on two separate days to receive payment for their participation.

The entire study will be conducted from June 24, 2013 to July 29, 2013.

4 RESULTS

We will record whether participants make it to the expected place or end up at a different place, and if so, what that place is. We will also be able to tell whether they backtrack along the way. The aggregated results will then be used to determine whether these common tasks are easily accessible in the proposed navigational models and how well the navigational models are used. This will help us determine the best organization for the redesigned site.

APPENDIX A: SCREENER

Hello, my name is ____, and I'm calling from UserWorks, Inc., a user experience design and usability research firm. You recently replied to our announcement about an upcoming usability study.

Our client is conducting a research activity for a government website related to employee benefits. If you are interested in participating, I would like to ask you a few questions to see if you qualify.

This research activity will be completed online. You must have access to a high speed Internet connection and a laptop or desktop computer. You will need to complete two separate online activities on two separate days. On each of those days, you may complete the activity at any time of day that is convenient for you. It will take you approximately 20 minutes to complete the online activity on each of the two days.

If you qualify, once you complete both activities, you will be paid \$50 (consumers)/ \$75 (compliance assistants/access professionals) for your participation in the study.

May I ask you a few questions? This will take about five minutes. Your answers will be kept strictly confidential.

SCREENER QUESTIONS:

1. Are you currently employed 30 or more hours per week?

Yes (Skip to Question 3)
 No

2. Have you been laid off from a job in the past 3 months?

Yes (Recruit no more than 2, only in the "consumers" category; Or okay if graduate student researcher)
 No (Terminate, unless graduate student researcher)

3. **For consumers:** Are there at least 5 employees in your company?

Yes (Skip to Question 5)
 No (Terminate)

4. **For compliance assistants:** Approximately how many employees are there in your company or companies you represent?

1 - 5 (Terminate)
 6 - 100 (Recruit at least 4, if possible)

- 101 – 250
 250 + (Recruit at least 4, if possible)

5. What is your occupation and for whom do you work? *(In the case of recently laid off, phrase as past tense.) For “consumers” category, must be private sector and must not be for any religious or government institution.*

6. **For consumers:** Do you currently receive any of the following benefits from your employer?

- Health Insurance
 Retirement plan including a 401(k) or 403(b)
 (Terminate if does not receive both benefits)

7. **For compliance assistants:** Do you deal with benefits-related issues or help others with benefits-related issues on a regular basis as part of your job responsibilities? (Recruit a mix of roles.)

- Yes, please describe: _____
 No (terminate)

8. **For access professionals (rephrase for student):** Do you research and/or report on benefits-related issues as part of your job responsibilities and/or do other work related to benefits-related issues? (Recruit a mix of roles.)

- Yes, please describe: _____
 No (terminate)

9. **For Consumers:**

a. Have you been to any website in the past 6 months to research issues related to health and/or retirement benefits? Which ones?

- Yes (can be any website regarding health or retirement benefits **except** company intranet/personal health plan information, i.e., “check the amount of my deductible” is just a personal plan question and would not qualify)

 No (Terminate)

b. Have you been to any government website in the past 6 months to research or look up information related to benefits? Which ones?

Yes (can be any government website, for any area of research)

No (*Recruit no more than 6 consumers who have not been to a government website to do research.*)

10. **For Compliance Assistants and Access Professionals:** Have you been to any Federal government website in the past 6 months to research issues related to health & welfare or retirement benefits? Which ones?

Yes (can be any Federal government website)

No (Terminate)

11. Which of the following categories includes your age? (Recruit a mix)

Under 21 (**Terminate**)

21-29

30-39

40-49

50-59

60-67

12. What is the highest level of education you've completed? (Recruit a mix to whatever extent possible.)

Less than high school (**Consumers only, otherwise terminate**)

High School/GED (**Consumers only, otherwise terminate**)

Some college (**Consumers only, otherwise terminate**)

Associate's degree or trade school _____

Bachelor's degree _____

Master's degree _____

PhD _____

Other: _____

13. Excluding email and instant messages, approximately how many hours per week do you use the Internet, both professionally and for personal use?

Less than 8 hours per week (**Terminate for all categories**)

8 to 12 hours per week (**Terminate if not "consumers"**)

12+ hours per week (recruit as many consumers as possible from this category)

14. In which state do you live? (geographic diversity to whatever extent possible)



ROCKCREEK
STRATEGIC MARKETING



Please include standard questions to assess that they have high-speed Internet access.

If you realize that you are not going to be able to participate, please call me at 301.431.0500 [or 1.888.558.7872] as soon as possible.

APPENDIX B: INFORMED-CONSENT FORM

I freely and voluntarily consent to participate in this research study.

I understand that my participation is completely voluntary and that I may withdraw my consent and discontinue my participation at any time without penalty or prejudice. I understand that I will be paid only if I complete both approximately 20-minute sessions on two separate days and that I make a reasonable effort to complete the activities thoughtfully.

I understand that my answers and opinions about finding information on a website will be collected during this study. I authorize the findings from this evaluation to be released to the research and development team of this site with the provision that my name will not be associated with any of the results.

I have been given the right to ask questions concerning the procedures to be employed during this study and to have these procedures explained to my satisfaction.

If you have logistical questions (e.g., participating in the study or technical issues during the study), please contact:

UserWorks, Inc.
phone: 301-431-0500 or 1-888-558-7872
email: info@userworks.com

If you have further questions about the study, please contact:

Stephanie Schreibman
Rock Creek Strategic Marketing
2 Wisconsin Circle, Suite 1000
Chevy Chase, MD 20815

email: sschreibman@rockcreeksm.com
phone: 301-657-0800

APPENDIX C: TREEJACK SCRIPT AND TASKS

The questions below will be configured in TreeJack, and all tasks will be presented in random order. TreeJack also includes a welcome message, instructions, and a thank you message.

Instructions

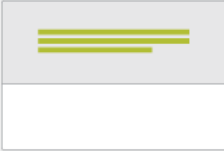
Welcome to this Treejack study and thank you for agreeing to participate! The activity shouldn't take longer than **20 minutes** to complete.

Your response will **help us to organize the content on our website**. Find out how on the next page...


Instructions

Here's how it works:


You will be asked to find a certain item.



You will be presented with a list of links.
Click through the list until you arrive at one that you think helps you complete the task.



If you take a wrong turn, you can go back by clicking one of the links above.
Please: Don't use the back button on your browser



This is not a test of your ability, there are no right or wrong answers.

That's it, let's get started!

[Continue](#)

Thank you Message

All done, awesome! Thanks again for your participation. Your feedback is incredibly useful in helping to determine how our content should be organized, so we can make our website easier to use. (Include how they will need to come back in X number of days and how they will be reminded to do so.)

You may now close this window or navigate to another web page.

Consumers (not allowed to skip tasks since higher likelihood they'd take advantage of this)

1. Find an overview of what the government agency called EBSA does.
2. Imagine that you are in the process of a divorce and want to determine whether you have rights to your spouse's retirement benefits.
3. Find out about the new health care laws that have been going into effect recently to figure out how they will affect you.
4. You can't find the answer to your benefits question on this site and you want to contact someone who might be able to answer your question.
5. You have just been laid off and want to know if you're eligible for COBRA health insurance benefits.
6. Learn more about the laws associated with 401(k) retirement plans.
7. Find a set of frequently asked questions (FAQ) about healthcare benefits.
8. You are interviewing for your first "real" job and want to know what to expect regarding health and retirement benefits.
9. Learn how much you should be saving for retirement.

Compliance Assistants and Access Professionals (allowed to skip tasks they are not sure of)

1. Find general information on understanding fiduciary responsibility.
2. You are writing a health related blog post, where would you find the latest news on your topic?
3. Where would you go on this site to stay up to date on health care reform?
4. You offer health insurance to your employees. Find a model/sample notice that you can customize and distribute to your employees.
5. Find information on retirement plan fees and expenses.
6. Find Form 5500 filings for a specific company.
7. You would like to download raw data as an Excel data set from Form 5500 for 2011.
8. You represent an employer that is going to have to lay off workers and would like to find information on COBRA notification.
9. You would like to know if any new regulations about health and welfare programs are being proposed.
10. Read an advisory opinion to find guidance about a particular ERISA regulation and how it has been interpreted.

APPENDIX D: NAVIGATION TREES

Navigation Model 1

1. EBSA (Learn About Our Agency)
 - 1.1. About Us
 - 1.1.1. Consumer Assistance | Español
 - 1.1.2. Find Your Regional Office
 - 1.1.3. Mission Statement
 - 1.1.4. Organization Chart
 - 1.1.5. ERISA Advisory Council
 - 1.2. Our Activities
 - 1.2.1. Newsroom - What's New at EBSA
 - 1.2.1.1. News Releases
 - 1.2.1.2. Newsletters
 - 1.2.1.3. Archive
 - 1.2.2. Programs and Initiatives
 - 1.2.2.1. Research Program
 - 1.2.2.2. Enforcement
 - 1.2.2.3. Outreach & Education
 - 1.2.3. Public Disclosure
 - 1.2.3.1. Critical Status
 - 1.2.3.2. Document Requests/FOIA
 - 1.2.3.3. Form 5500 Search
 - 1.2.3.4. M1 Health Form Search
 - 1.2.4. Regulatory Agenda & Related Events
 - 1.2.5. Resource Center
 - 1.2.5.1. Fact Sheets
 - 1.2.5.2. FAQs
 - 1.2.5.3. Información en Español
 - 1.2.5.4. Publications
 - 1.2.5.5. Reports
 - 1.2.5.6. Research Papers & Bulletins
 - 1.2.5.7. Seminars
 - 1.2.5.8. Speeches & Testimony
 - 1.2.5.9. Videos
 - 1.2.5.10. Webcasts & Webinars
2. Consumers (Assisting Workers and Families)
 - 2.1. Life Events
 - 2.1.1. Active Duty
 - 2.1.1.1. Health Topics
 - 2.1.1.2. Retirement Topics
 - 2.1.1.3. Related Publications

- 2.1.2. Changing Jobs Mid-Career
 - 2.1.2.1. Health Topics
 - 2.1.2.2. Retirement Topics
 - 2.1.2.3. Related Publications
- 2.1.3. Childbirth & Adoption
 - 2.1.3.1. Health Topics
 - 2.1.3.2. Retirement Topics
 - 2.1.3.3. Related Publications
- 2.1.4. Death of a Family Member
 - 2.1.4.1. Health Topics
 - 2.1.4.2. Retirement Topics
 - 2.1.4.3. Related Publications
- 2.1.5. Disaster Relief
 - 2.1.5.1. Health Topics
 - 2.1.5.2. Retirement Topics
 - 2.1.5.3. Related Publications
- 2.1.6. First Job
 - 2.1.6.1. Health Topics
 - 2.1.6.2. Retirement Topics
 - 2.1.6.3. Related Publications
- 2.1.7. Job Loss
 - 2.1.7.1. Health Topics
 - 2.1.7.2. Retirement Topics
 - 2.1.7.3. Related Publications
- 2.1.8. Loss of Dependent Coverage
 - 2.1.8.1. Health Topics
 - 2.1.8.2. Retirement Topics
 - 2.1.8.3. Related Publications
- 2.1.9. Marriage/Domestic Partnership
 - 2.1.9.1. Health Topics
 - 2.1.9.2. Retirement Topics
 - 2.1.9.3. Related Publications
- 2.1.10. Preparing for Retirement
 - 2.1.10.1. Health Topics
 - 2.1.10.2. Retirement Topics
 - 2.1.10.3. Related Publications
- 2.1.11. Separation & Divorce
 - 2.1.11.1. Health Topics
 - 2.1.11.2. Retirement Topics
 - 2.1.11.3. Related Publications
- 2.2. Audiences
 - 2.2.1. Beneficiaries
 - 2.2.1.1. Health Topics
 - 2.2.1.2. Retirement Topics

- 2.2.1.3. Related Publications
 - 2.2.2. Dislocated Workers
 - 2.2.2.1. Health Topics
 - 2.2.2.2. Retirement Topics
 - 2.2.2.3. Related Publications
 - 2.2.3. First Time Job Seekers
 - 2.2.3.1. Health Topics
 - 2.2.3.2. Retirement Topics
 - 2.2.3.3. Related Publications
 - 2.2.4. Retiring Workers
 - 2.2.4.1. Health Topics
 - 2.2.4.2. Retirement Topics
 - 2.2.4.3. Related Publications
 - 2.2.5. Self-Employed
 - 2.2.5.1. Health Topics
 - 2.2.5.2. Retirement Topics
 - 2.2.5.3. Related Publications
 - 2.2.6. Women
 - 2.2.6.1. Health Topics
 - 2.2.6.2. Retirement Topics
 - 2.2.6.3. Related Publications
 - 2.2.7. Young Adults
 - 2.2.7.1. Health Topics
 - 2.2.7.2. Retirement Topics
 - 2.2.7.3. Related Publications
 - 3. Professionals (Guiding Benefits Specialists & Employers)
 - 3.1. Rules & Regulations
 - 3.1.1. Requests for Information
 - 3.1.1.1. Stop Loss Insurance
 - 3.1.1.2. Value-Based Insurance Design in Connection With Preventive Care Benefits
 - 3.1.2. Proposed Rules
 - 3.1.2.1. Pension Benefit Statements
 - 3.1.2.2. Ninety-Day Waiting Period Limitation and Technical Amendments to Certain Health Coverage Requirements Under the Affordable Care Act
 - 3.1.2.3. Coverage of Certain Preventive Services Under the Affordable Care Act
 - 3.1.2.4. Amendments to the Abandoned Plan Regulations
 - 3.1.2.5. Incentives for Nondiscriminatory Wellness Programs in Group Health Plans
 - 3.1.2.6. Target Date Disclosure
 - 3.1.3. Interim Final Rules
 - 3.1.3.1. Group Health Plans and Health Insurance Issuers Relating to Internal Claims and Appeals and External Review Processes Under the Patient Protection and Affordable Care Act
 - 3.1.3.2. Group Health Plans and Health Insurance Issuers: Rules Relating to Internal Claims and Appeals and External Review Processes

- 3.1.3.3. Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services Under the Patient Protection and Affordable Care
- 3.1.3.4. Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services Under the Patient Protection and Affordable Care Act
- 3.1.3.5. Reasonable Contract or Arrangement Under Section 408(b)(2)--Fee Disclosure
- 3.1.3.6. Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26 Under the Patient Protection and Affordable Care Act
- 3.1.3.7. Group Health Plans and Health Insurance Coverage Relating to Status as a Grandfathered Health Plan Under the Patient Protection and Affordable Care Act
- 3.1.3.8. Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008
- 3.1.3.9. Prohibiting Discrimination Based on Genetic Information in Health Insurance Coverage and Group Health Plans
- 3.1.4. Final Rules
 - 3.1.4.1. Filings Required of Multiple Employer Welfare Arrangements and Certain Other Related Entities Ex Parte Cease and Desist and Summary Seizure Orders--Multiple Employer Welfare Arrangements
 - 3.1.4.2. Amendment Relating to Reasonable Contract or Arrangement Under Section 408(b)(2)--Fee Disclosure/Web Page
 - 3.1.4.3. Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services Under the Patient Protection and Affordable Care Act
 - 3.1.4.4. Summary of Benefits and Coverage and Uniform Glossary
 - 3.1.4.5. Summary of Benefits and Coverage and Uniform Glossary--Templates, Instructions, and Related Materials; and Guidance for Compliance
 - 3.1.4.6. Reasonable Contract or Arrangement Under Section 408(b)(2)--Fee Disclosure
 - 3.1.4.7. Prohibited Transaction Exemption Procedures; Employee Benefit Plans
 - 3.1.4.8. Investment Advice--Participants and Beneficiaries
 - 3.1.4.9. Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services Under the Patient Protection and Affordable Care Act
- 3.2. Guidance
 - 3.2.1. Advisory Opinions
 - 3.2.2. Exemptions
 - 3.2.3. Field Assistance Bulletins
 - 3.2.4. Information Letters
 - 3.2.5. Technical Releases
- 3.3. Plan Administration & Compliance
 - 3.3.1. Abandoned Plans
 - 3.3.2. Apprenticeship Plans
 - 3.3.3. Corrections Programs
 - 3.3.3.1. Delinquent Filer Voluntary Compliance Program

- 3.3.3.2. Voluntary Fiduciary Correction Plan
- 3.3.4. Fiduciary Responsibilities
 - 3.3.4.1. Fiduciary Education Campaign
 - 3.3.4.2. General Fiduciary Compliance
 - 3.3.4.3. Understanding your Fiduciary Responsibility
- 3.3.5. Forms & Filing
 - 3.3.5.1. Form 5500
 - 3.3.5.2. M1 Health Form
 - 3.3.5.3. Reporting & Disclosure Compliance Assistance
 - 3.3.5.4. Related Publications
- 3.3.6. Health Plans
 - 3.3.6.1. Affordable Care Act
 - 3.3.6.2. COBRA
 - 3.3.6.3. Compliance Assistance
 - 3.3.6.4. HIPAA
 - 3.3.6.5. Related Publications
- 3.3.7. Model Notices & Disclosures
- 3.3.8. Retirement Plans
 - 3.3.8.1. 401(k)
 - 3.3.8.2. 403(b)
 - 3.3.8.3. Compliance Assistance
 - 3.3.8.4. Related Publications
- 3.4. Small Business
 - 3.4.1. Compliance Assistance
 - 3.4.2. Health & Welfare
 - 3.4.3. Publications
 - 3.4.4. Reporting Guidelines
 - 3.4.5. Retirement
 - 3.4.6. Tools
- 4. Researchers (Providing Data, Statistics, & Media Resources)
 - 4.1. Form 5500
 - 4.1.1. Direct Filing Entities
 - 4.1.1.1. Bulletins/Annual Reports
 - 4.1.2. Group Health Plans
 - 4.1.2.1. Bulletins/Annual Reports
 - 4.1.2.2. Research Files
 - 4.1.3. Private Pension Plans
 - 4.1.3.1. Bulletins/Annual Repo
 - 4.1.3.2. Research Files
 - 4.1.4. Raw Data
 - 4.2. Research Publications
 - 4.3. Other Research
 - 4.3.1. Aging Statistics
 - 4.3.2. Auxiliary Data

- 4.3.3. ERISA Reports
- 4.4. Media Resources
- 5. Health & Retirement Topics
 - 5.1. Laws
 - 5.1.1. Affordable Care Act (ACA)
 - 5.1.1.1. For Plan Administrators
 - 5.1.1.2. For Workers
 - 5.1.2. COBRA Assistance
 - 5.1.2.1. For Plan Administrators
 - 5.1.2.2. For Workers
 - 5.1.3. ERISA
 - 5.1.3.1. For Plan Administrators
 - 5.1.3.2. For Workers
 - 5.1.4. HIPAA
 - 5.1.4.1. For Plan Administrators
 - 5.1.4.2. For Workers
 - 5.1.5. Mental Health Parity Act
 - 5.1.5.1. For Plan Administrators
 - 5.1.5.2. For Workers
 - 5.1.6. Pension Protection Act
 - 5.1.6.1. For Plan Administrators
 - 5.1.6.2. For Workers
 - 5.2. Health & Welfare
 - 5.2.1. Dependent Coverage
 - 5.2.2. Disability Benefits
 - 5.2.3. Mental Health Benefits
 - 5.2.4. Medical Lost Ratio Rebates
 - 5.2.5. Pregnancy
 - 5.3. Retirement
 - 5.3.1. Abandoned Plan Search
 - 5.3.2. Funding Status Notices
 - 5.3.3. Retirement Savings and Planning
 - 5.3.4. 401(k)
 - 5.3.5. 403(b)
 - 5.4. Reporting & Filing
 - 5.4.1. Delinquent Filer Voluntary Compliance Program
 - 5.4.2. Form 5500
 - 5.4.3. M1 Health Form

Navigation Model 2

- 1. EBSA
 - 1.1. About Us
 - 1.1.1. Consumer Assistance | Español

- 1.1.2. Find Your Regional Office
- 1.1.3. Mission Statement
- 1.1.4. Organization Chart
- 1.1.5. ERISA Advisory Council
- 1.2. Our Activities
 - 1.2.1. Newsroom - What's New at EBSA
 - 1.2.1.1. News Releases
 - 1.2.1.2. Newsletters
 - 1.2.1.3. Archive
 - 1.2.2. Programs and Initiatives
 - 1.2.2.1. Research Program
 - 1.2.2.2. Enforcement
 - 1.2.2.3. Outreach & Education
 - 1.2.3. Public Disclosure
 - 1.2.3.1. Critical Status
 - 1.2.3.2. Document Requests/FOIA
 - 1.2.3.3. Form 5500 Search
 - 1.2.3.4. M1 Health Form Search
 - 1.2.4. Regulatory Agenda & Related Events
 - 1.2.5. Resource Center
 - 1.2.5.1. Fact Sheets
 - 1.2.5.2. FAQs
 - 1.2.5.3. Información en Español
 - 1.2.5.4. Publications
 - 1.2.5.5. Reports
 - 1.2.5.6. Research Papers & Bulletins
 - 1.2.5.7. Seminars
 - 1.2.5.8. Speeches & Testimony
 - 1.2.5.9. Videos
 - 1.2.5.10. Webcasts & Webinars
- 2. Life Events
 - 2.1. Active Duty
 - 2.1.1. Health Topics
 - 2.1.2. Retirement Topics
 - 2.1.3. Related Publications
 - 2.2. Changing Jobs Mid-Career
 - 2.2.1. Health Topics
 - 2.2.2. Retirement Topics
 - 2.2.3. Related Publications
 - 2.3. Childbirth & Adoption
 - 2.3.1. Health Topics
 - 2.3.2. Retirement Topics
 - 2.3.3. Related Publications
 - 2.4. Death of a Family Member

- 2.4.1. Health Topics
- 2.4.2. Retirement Topics
- 2.4.3. Related Publications
- 2.5. Disaster Relief
 - 2.5.1. Health Topics
 - 2.5.2. Retirement Topics
 - 2.5.3. Related Publications
- 2.6. First Job
 - 2.6.1. Health Topics
 - 2.6.2. Retirement Topics
 - 2.6.3. Related Publications
- 2.7. Job Loss
 - 2.7.1. Health Topics
 - 2.7.2. Retirement Topics
 - 2.7.3. Related Publications
- 2.8. Loss of Dependent Coverage
 - 2.8.1. Health Topics
 - 2.8.2. Retirement Topics
 - 2.8.3. Related Publications
- 2.9. Marriage/Domestic Partnership
 - 2.9.1. Health Topics
 - 2.9.2. Retirement Topics
 - 2.9.3. Related Publications
- 2.10. Preparing for Retirement
 - 2.10.1. Health Topics
 - 2.10.2. Retirement Topics
 - 2.10.3. Related Publications
- 2.11. Separation & Divorce
 - 2.11.1. Health Topics
 - 2.11.2. Retirement Topics
 - 2.11.3. Related Publications
- 3. Audiences
 - 3.1. Beneficiaries
 - 3.1.1. Health Topics
 - 3.1.2. Retirement Topics
 - 3.1.3. Related Publications
 - 3.2. Dislocated Workers
 - 3.2.1. Health Topics
 - 3.2.2. Retirement Topics
 - 3.2.3. Related Publications
 - 3.3. First Time Job Seekers
 - 3.3.1. Health Topics
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