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Voluntary Benefits Voice

MAGAZINE

The New Rules of Communication and Engagement in a Changing Workforce

Employees Want More (and Different) Approaches to Benefits Communication

Why Access Alone Is No Longer Enough

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From The Editor...

For years, many employers have taken the path of least resistance by consolidating voluntary benefits with a single carrier. Bundling accident, critical illness, hospital indemnity, life, disability, dental, and even medical coverage can simplify administration and generate pricing concessions. While that approach has advantages, it raises an important question: As supplemental health benefits become increasingly important, should accident, critical illness, and hospital indemnity insurance be evaluated on their own merits rather than as negotiating leverage for other lines of coverage?

Supplemental Health Products Are Different. Unlike life or disability insurance, which many employees may never use, supplemental health benefits are designed for events employees are far more likely to experience: an accident, hospital stay, or diagnosis of cancer, heart attack, stroke, or another covered critical illness.

Because claims occur much more frequently, the true value of these products isn't determined at enrollment - it is determined at claim time. Employees need benefits that are easy to access, quick to pay, and simple to understand when they're facing unexpected medical expenses.

The Claims Experience Is the Product. When evaluating supplemental health carriers, employers should look beyond premiums and administrative convenience - the real differentiator is the claims experience. Key questions include: How simple is the claims process from start to finish? Does the carrier leverage technology to reduce paperwork and employee effort? How often are additional documents required or claims left incomplete? Does the carrier proactively identify potentially payable claims? What policy limitations or exclusions commonly lead to denied claims? These factors have a direct impact on whether employees actually receive the financial protection they purchased.

Value Goes Beyond Premium. Cost will always matter, but the lowest premium doesn't necessarily deliver the greatest value. A modest premium savings can quickly be outweighed by a difficult claims process, poor customer service, or low claims utilization. Instead of asking, "*Which carrier offers the lowest price?*" employers should ask:
"*Which carrier delivers the greatest value for every premium dollar employees spend?*"

That evaluation should also include meaningful reporting. Claims utilization, participation trends, and program performance help employers determine whether supplemental health benefits are delivering measurable value while supporting stronger governance and fiduciary oversight under ERISA.

Supplemental health products are often treated as interchangeable when, in reality, carriers can differ significantly in claims experience, digital capabilities, customer service, reporting, integration, and renewal philosophy. A poor claims experience doesn't just reflect on the carrier - it shapes how employees perceive their employer's entire benefits program.

This isn't an argument against bundling - in many situations, a bundled strategy is the right decision. But accident, critical illness, and hospital indemnity insurance have evolved into sophisticated financial protection tools that deserve their own evaluation.

Tell Me More

Employees Want More — And Different — Approaches to Benefits Communication

By Eastbridge Consulting Group, Inc.

First, the good news: Employees, employers and brokers agree that effective communication is essential to create understanding and drive participation in a voluntary benefits program. In fact, the majority of employees say they crave this information and aren't getting enough: More than two-thirds would like more benefits education and information from their employers, according to Eastbridge's most recent MarketVision™ - The Employee Viewpoint© report.

Now the bad news: Employers and brokers aren't always on the same page as employees in the communication methods they use most often and what works best to build buy-in (figuratively and literally) for voluntary benefits.

"Understanding the preferences of each of these key stakeholder groups could help employers, brokers and carriers develop more effective communication and enrollment strategies that meet the needs of everyone involved," says Ginger Bates, Eastbridge Director of Research.

The Employee Viewpoint

Employees surveyed say their employers use a variety of methods to introduce the voluntary benefits available to them, most often emails or newsletters (54%) and information on the employer's website or mobile app (43%). So far, so good: Employees say these are two of their top three preferences for learning about voluntary benefits, and also the most helpful communication methods, along with group meetings with other employees.

Employees also show a strong desire for individual, personal interaction to learn about their benefits. More than one-quarter (27%) want to speak with someone in person, and the number who would like to talk with someone on the phone or in a one-to-one virtual meeting (while still relatively small), has doubled or tripled since the previous survey two years ago. A growing number of employers are including digital communication tools such as videos or webinars, virtual meetings and text messages, but employees tend to rank the helpfulness of these methods much lower, with only 9%–13% of employees listing them in their top three.

Voluntary Benefits Communication

	Employee Preferences	Employer Preferences	Broker Practices
Info sent by employer	35%	28%	75%
Website/ mobile app	16%	48%	—
1-1 meeting	27%	18%	32%
Group meeting	—	27% (followed by 1-1s)	68% (followed by 1-1s)

Digital and online tools get higher marks from employees when used during enrollment but aren't used as often as employees would like. Fewer than half (45%) of employees say they have access to a digital or online tool while enrolling in their voluntary benefits, even though a strong majority (80%) of those who receive this kind of assistance say that it's helpful or very helpful.

The Employer Viewpoint

Employers are open to a wide variety of education and communication methods for voluntary benefits, according to Eastbridge's MarketVision™ - The Employer Viewpoint© report. The most common are a website or mobile app (60%); literature, email or text messages sent to employees (53%); and an online chat function to answer common benefit questions (45%). Nearly as many (42%), are open to one-on-one meetings with a professional enroller on company time.

The top two methods employers prefer and actually use most often are the same as those they allow: a website or mobile app; and literature, email or text messages sent to employees.

Other methods employers prefer are group meetings followed by one-to-one meetings (27%) and virtual group meetings (23%). Year-round decision support and benefits education technology ranks fifth at 21%, a tactic that could help meet employee demand for more benefits information.

The Broker Viewpoint

Brokers' top benefits communication tactics are similar to those employers use most often, according to the new Broker Perspectives on the Voluntary/Worksite Market Spotlight™ report. Leading the list are sending literature to employees (75%), voluntary group meetings (70%) and onsite group meetings followed by onsite one-on-one meetings (68%). Virtual meetings, either group, individual or both, are much less popular with brokers, and one-on-one meetings without a group meeting first rank near the bottom of their list.

Most brokers agree with employees on the helpfulness of user-friendly digital enrollment tools. In fact, a strong majority of brokers (81%) list this type of support as the most important resource to improve participation.

In addition, more than two-thirds of brokers (68%) emphasize the importance of interactive education sessions or webinars for employees and human resources teams, although relatively few employers (24%) use webinars and employees rank them lower than other methods as most helpful. At least 60% of brokers agree ready-to-use marketing and communication materials and access to dedicated carrier account teams or enrollment specialists are other important resources to improve participation.

The Big Picture

Based on employees' expressed interest in more benefits information and different approaches to access it, it seems clearer than ever that the most effective communication and enrollment plan should include a wide variety of methods to reach employees when and where they want - not just at enrollment time but throughout the year. And while employees are willing to take advantage of the online and printed materials and tools employers provide, their desire for in-person communication points out the value employers and brokers can add by creating the time and space for employees to tap into more high-touch methods.

Danielle Lehman
Senior Consultant

Eastbridge is the source for research, experience, and advice for companies competing in the voluntary space and for those wishing to enter. For over 25 years, they have built the industry's leading data warehouse and industry-specific consulting practice. Today, 20 of the 25 largest voluntary/worksite carriers are both consulting and research clients of Eastbridge.

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Trends in Benefits Communication & Engagement

Why Access Alone Is No Longer Enough

By PES Benefits

Employer-sponsored benefits have never been more comprehensive. Most organizations now offer a combination of medical coverage, voluntary benefits, mental health resources, virtual care, wellness programs, and financial protection options. On paper, the value is clear. Employees have access to more support than at any point in the past.

Yet access alone is not driving outcomes.

The challenge employers are increasingly focused on is engagement. Benefits only create value when employees understand them, know when to use them, and can easily navigate the options available. As a result, benefits communication has moved from a compliance exercise during open enrollment to a year-round strategic priority.

When employees do not understand their benefits, utilization declines. When utilization declines, employers struggle to realize the full value of their investment.

For brokers, this shift represents one of the most important opportunities in the market today.

Communication Has Become a Core Part of Benefits Strategy

Historically, benefits communication was often treated as a supporting function. Employers would distribute plan materials, host an annual enrollment meeting, and provide reference documents for employees to use when needed. That model is no longer sufficient.

According to the Business Group on Health's 2025 Employer Health Care Strategy Survey, employers continue to focus on improving the employee experience while managing rising healthcare costs and increasing complexity across benefit offerings [1]. This reflects a broader recognition that how benefits are communicated directly impacts how they are used.

When employees do not understand their benefits, utilization declines. When utilization declines, employers struggle to realize the full value of their investment. As a result, communication is now viewed as an extension of benefits design, not a separate activity.

Employees Do Not Experience Benefits in Categories

One of the most persistent challenges in benefits engagement is that employers and employees view benefits differently.

Employers structure benefits into categories such as medical, voluntary, behavioral health, pharmacy, and wellness. Employees, however, experience benefits through real-life situations. A medical issue, a mental health concern, or a financial stress event does not occur within a single benefits category.

This disconnect often leads to confusion about where to go for care.

The Agency for Healthcare Research and Quality emphasizes that care coordination depends on "the deliberate organization of patient care activities and sharing of information among all participants involved in a patient's care" [2]. While this definition is rooted in clinical care delivery, the principle applies directly to benefits communication.

If information is fragmented or difficult to access, employees are less likely to engage with available resources. When information is clear and connected, engagement improves.

This is why communication strategy has become just as important as benefits selection itself.

Employees, however, experience benefits through real-life situations. A medical issue, a mental health concern, or a financial stress event does not occur within a single benefits category.

The Shift Toward Year-Round Engagement

Another major trend shaping benefits communication is the shift away from once-per-year messaging.

Traditionally, open enrollment was the primary moment when employees received detailed information about their benefits. Outside of that window, communication was limited.

That approach is changing.

Employers are increasingly adopting year-round communication strategies that reinforce benefits awareness beyond enrollment season. This includes ongoing education, digital engagement tools, targeted messaging based on life events, and simplified access points for care.

According to the Kaiser Family Foundation's Employer Health Benefits Survey, cost sharing remains a significant factor for employees, with 87% of covered workers enrolled in plans with a deductible [3]. As employees assume more responsibility for healthcare decisions, ongoing education becomes more important.

When employees understand how and when to use their benefits, they are more likely to make cost-effective and appropriate care decisions.

Digital Tools Are Reshaping Engagement Models

Technology is playing a central role in how benefits communication is evolving. Employers are investing in digital platforms, mobile apps, and navigation tools designed to simplify access to benefits information and services.

These tools are shifting communication from static documents to dynamic, personalized experiences. Instead of relying on employees to search through multiple resources, digital platforms can guide users to relevant benefits based on their situation. This reduces friction and improves the likelihood of engagement.

Business Group on Health has noted that employers are increasingly focused on simplifying the employee experience and integrating benefits in ways that make them easier to understand and use [1]. This emphasis on simplification is directly tied to engagement outcomes. The easier it is for employees to understand their benefits, the more likely they are to use them appropriately.

If employees do not fully understand how voluntary benefits complement their core coverage, they may underutilize them or overlook them entirely

The Role of Personalization in Benefits Communication

Personalization is becoming a defining feature of modern benefits engagement strategies. Rather than sending the same message to the entire employee population, employers are increasingly segmenting communication based on demographics, health needs, location, and life stage.

This shift reflects a broader trend in consumer behavior. Employees expect the same level of personalization from their benefits experience that they receive in other areas of their digital lives. Personalized communication improves relevance, which in turn improves engagement. For example, messaging around behavioral health support may be more effective for employees who have recently accessed mental health resources, while financial wellness messaging may resonate more strongly with employees experiencing life transitions.

Why Voluntary Benefits Depend on Strong Communication

Voluntary benefits are particularly sensitive to communication quality. These benefits often require employees to make decisions about coverage levels, timing, and potential use cases. If employees do not fully understand how voluntary benefits complement their core coverage, they may underutilize them or overlook them entirely.

This is especially important given rising healthcare costs. According to KFF, annual family premiums reached $25,572 in 2024, reinforcing the financial exposure many employees continue to face [3].

Clear communication helps employees understand how voluntary benefits can provide financial protection in specific scenarios, such as accidents, hospitalizations, or critical illnesses. Without effective communication, even well-designed voluntary offerings may fail to deliver their intended value.

Employers are increasingly looking for partners who can help them improve not just what they offer, but how effectively those offerings are used

What Brokers Should Be Prioritizing in 2026

As employers continue to evolve their communication strategies, brokers have a clear opportunity to provide strategic guidance.

Rather than focusing solely on plan design, brokers can help clients evaluate how effectively their benefits are being communicated and understood.

Key areas of focus include:

- Whether employees understand how to access their benefits
- How benefits messaging is delivered throughout the year
- Whether communication is aligned with employee life events
- How digital tools support navigation and engagement
- Whether voluntary benefits are clearly integrated into the broader benefits story

Employers are increasingly looking for partners who can help them improve not just what they offer, but how effectively those offerings are used. In many cases, communication strategy is becoming just as important as benefits selection.

Turning Communication Into Utilization

The future of benefits engagement will be defined by clarity, accessibility, and ongoing connection with employees. As benefits continue to expand in scope and complexity, the ability to communicate them effectively will become a key differentiator for employers.

For brokers, this represents a meaningful opportunity to move beyond traditional advisory roles and into a more consultative position focused on engagement strategy and employee experience.

In a market where access is no longer the challenge, understanding and utilization have become the real measure of success.

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Benefits Beyond Enrollment

The New Rules of Communication and Engagement in a Changing Workforce

By Kerry Brooks

Employers are facing a growing challenge: delivering meaningful benefits in a workforce that is increasingly stressed, financially stretched, and overwhelmed by choice. Rising healthcare costs, persistent inflation, and concerns about well-being have changed how employees evaluate their benefits. At the same time, organizations remain under pressure to attract and retain talent in a competitive labor market.

Benefits have evolved from a foundational offering to a critical component of the employee value proposition. Research from the Employee Benefit Research Institute (EBRI) and Lincoln Financial shows that more than two-thirds of employers surveyed expect to increase their benefits investments over the next one to two years [1] Additionally, 88% of brokers surveyed say helping employers identify and address gaps in benefits offerings has become a standard expectation of their role [2].

Yet despite rising investment, many employers are overlooking a critical factor: Employees cannot assess and value (and may not fully use) offerings they don't understand.

Success is no longer measured solely by the breadth of benefits available. It hinges on employee understanding, engagement, and confidence in using them when they matter most.

Rising healthcare costs, persistent inflation, and concerns about well-being have changed how employees evaluate their benefits. At the same time, organizations remain under pressure to attract and retain talent in a competitive labor market.

The Real Challenge Isn't Access - It's Understanding

For many employees, benefits decisions have become increasingly complex. Healthcare-related expenses can create significant financial strain for employees, affecting their well-being, productivity, and ability to perform at work. Financial stress may be closely tied to employee well-being, productivity, job performance, and overall engagement. Employees who delay care due to cost concerns may face more significant health issues (and larger expenses) down the road.

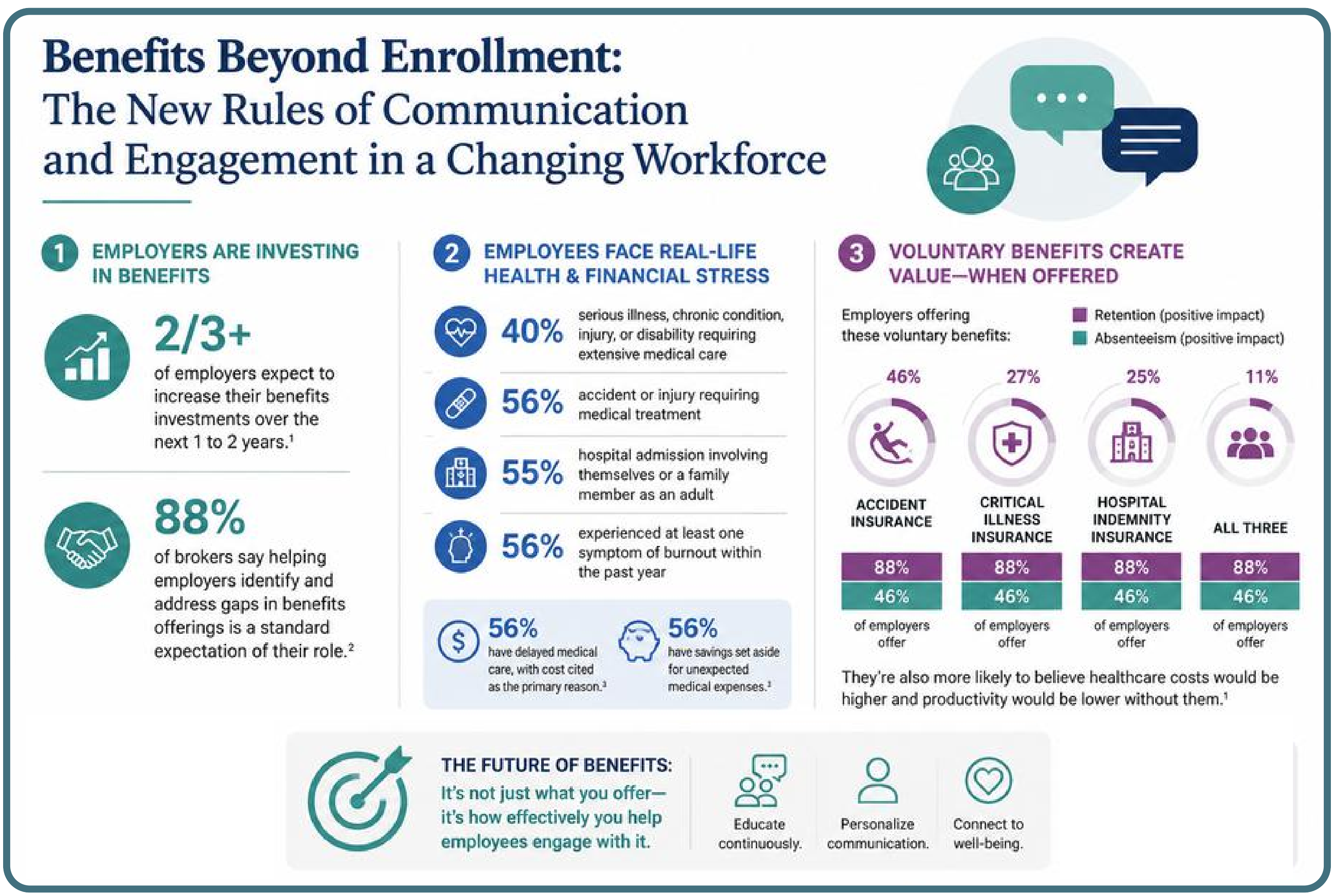
Research highlights how common these situations have become: [3]

- 40% of employees surveyed report that they or an immediate family member has experienced a serious illness, chronic condition, injury, or disability requiring extensive medical care
- 56% report that they or an immediate family member has experienced an accident or injury requiring medical treatment
- 55% have experienced a hospital admission involving themselves or a family member as an adult
- 56% report experiencing at least one symptom of burnout within the past year

The financial consequences are significant: 56% of employees surveyed have delayed medical care, with more than half citing cost as the primary reason and only 56% have savings set aside for unexpected medical expenses [3].

As healthcare costs continue to rise, many workers are looking for financial protection in addition to traditional medical insurance. Voluntary benefits have emerged as a way to help employees reduce financial stress and avoid burnout. Despite the potential value of supplemental health benefits, only 46% of employers surveyed offer accident insurance, about one-quarter offer critical illness (27%) and hospital indemnity insurance (25%), and just 11% offer all three [1]. However, those who offer these benefits are more likely to report positive impacts on retention (88% vs. 72%) and absenteeism (46% vs. 29%) [1]. They're also more likely to believe healthcare costs would be higher and productivity would be lower without them [1].

But simply offering these benefits isn't enough. Employees must understand what they are, how they work, and why they matter.



The Benefits Communication Gap

One of the most persistent challenges facing employers today isn't enrollment, it's education. While more than half of employees surveyed report a strong understanding of core benefits, only 40% say they have a high level of understanding of critical illness insurance, and just 35% report a strong understanding of hospital indemnity insurance [3].

These findings point to a larger issue: Low participation isn't always a reflection of low interest. Instead, it may stem from limited awareness, insufficient education, or communication that fails to connect benefits to real-life needs. Benefits information may be available, but it doesn't guarantee understanding. For employers and benefits professionals, this distinction is critical. When employees don't understand a benefit's purpose or value, they're unlikely to enroll, regardless of how meaningful that coverage could be to their financial or physical well-being.

One of the biggest obstacles to engagement is complexity. Nearly half (46%) of brokers cite administrative complexity as a significant challenge when integrating supplemental health offerings, while 35% of employers say evaluating and selecting voluntary benefits can be difficult [2].

Employees face similar hurdles. Deductibles, exclusions, copays, supplemental coverage options, and unfamiliar terminology can create confusion and decision fatigue, particularly during enrollment periods. When benefits feel complicated, employees may disengage or postpone decisions.

Affordability concerns also play a role. Surveyed employees identify cost as an important factor in decisions regarding additional coverage.[3] When every paycheck matters, workers carefully evaluate any new payroll deduction.

As a result, benefit communications cannot simply explain how it works - they must clearly demonstrate its value. Helping employees understand how supplemental coverage can reduce the financial disruption from an accident, illness, or hospitalization can help showcase the value of the benefits, particularly during times of economic uncertainty.

Perhaps the greatest challenge, however, is limited awareness. Many employees remain unaware of the full range of benefits available or lack a clear understanding of how those benefits apply to their personal situations. Surveyed employees' awareness of available voluntary benefits trails employer-reported availability by 18 percentage points on average.[3] Employers surveyed often interpret low participation rates as a sign that employees aren't interested. However, employees frequently report that they either didn't know a benefit existed or didn't fully understand how it could help them [3].

Closing this awareness gap represents one of the most significant opportunities for employers looking to increase engagement, improve enrollment, and help employees derive greater value from their benefits.

Low participation isn't always a reflection of low interest. Instead, it may stem from limited awareness, insufficient education, or communication that fails to connect benefits to real-life needs

When employees know a voluntary benefit is available, participation rates are high: 70% for accident insurance, 61% for hospital indemnity insurance, and 53% for critical illness insurance [3].

Three Strategies to Improve Benefits Communication and Engagement

As benefits programs become more comprehensive, employers must evolve their communication strategies.

1 Move Beyond Open Enrollment

Open enrollment alone cannot carry the weight of benefits education. Employees need ongoing information throughout the year. Effective communication simplifies complex concepts, uses clear and accessible language, and helps employees understand how benefits apply to their lives. Programs that are effective often illustrate benefits through real-world examples, show how supplemental coverages work alongside medical plans, and reinforce key messages throughout the year. When employees can see themselves in the scenarios being presented, they're far more likely to recognize the value of the benefit and make informed decisions. Research reinforces this point: 56% of workers surveyed who are very familiar with their available benefits say they get a lot of value from them, compared with just 20% of those who are less familiar.[4]

2 Offer Personalized Guidance

A one-size-fits-all approach may not be effective in today's workforce. Employees can consume information in different ways depending on their roles, work environments, and personal preferences. Organizations that prioritize employee engagement often recognize these differences and deliver tailored guidance through a variety of channels, including email, enrollment platforms, mobile tools, manager communications, educational sessions, printed materials, and personalized support. By tailoring communications and resources to employees' needs and life stages, employers can simplify decision-making and help employees get the most from their benefits investments.

3 Connect Benefits to Well-Being

Employees evaluate benefits based on the impact they can have on their lives. They want to know how their coverage can help protect their families, reduce financial stress, manage unexpected expenses, and provide greater security. Benefits communication may be most effective when it focuses less on features and more on outcomes employees care about. Positioning benefits as part of broader financial, physical, and emotional well-being helps employees understand the role benefits play in supporting their quality of life. When employees see a clear connection between benefits and personal well-being, they're more likely to engage, enroll, and appreciate the value their employer is providing.

The business case is compelling, 6 in 10 surveyed workers who say a benefit is done well report being much more loyal as a result, and 9 in 10 are at least somewhat more loyal [4]. Benefits done well can help strengthen engagement, while benefits left uncommunicated may leave value on the table.

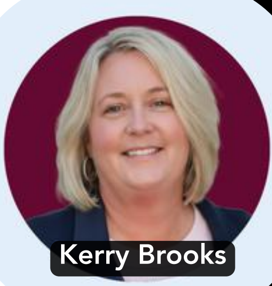
Communication Is the Competitive Advantage

Communication is becoming one of the most important factors in determining whether benefits investments deliver value. Organizations with strong benefits communication strategies aren't necessarily those offering the most benefits. They are the ones helping employees understand, appreciate, and confidently use the benefits available.

The path is well-defined: 65% of employers see room to improve their benefits communications [1], and 63% of brokers say providing better educational tools for employees is among the most effective ways to strengthen voluntary benefits programs [2].

By prioritizing continuous education, personalized communication, and a stronger connection between benefits and employee well-being, employers can help support employee engagement, improve enrollment outcomes, and maximize the return on their benefits investments.

The future of benefits isn't just about what you offer. It's about how effectively you help employees engage with it.



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[1] Employee Benefit Research Institute and Lincoln Financial, "Expanding the Benefits Horizon: How Employers View Voluntary Offerings," November 2025

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Better Timing, Better Guidance, Better Outcomes: The Future of Benefits Communication

By Heather & Trevor Garbers

Employee benefits communication is moving beyond the open enrollment window and into the center of benefits strategy. Offering competitive plans is no longer enough; employers must also give employees timely, relevant guidance that helps them understand their options and make confident decisions.

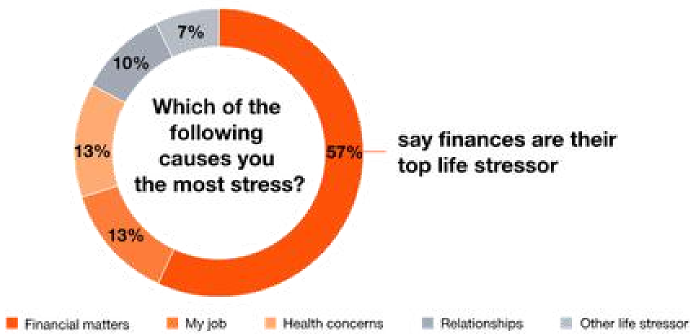
To get a better picture of the marketplace today, we have interviewed Erin Stalker of The Orientation Company and Jack Holder of EBIS to learn what trends in benefit communication they are seeing first hand, here is what they had to say…

What are the biggest changes you've seen in how employees engage with benefits information over the past few years?

Erin Stalker, The Orientation Company: The biggest shift is that employees have stopped engaging with benefits information the way the system was designed. They're not reading the guides and they're not watching the videos. They are scrolling through enrollment on their phones in 5 minutes and picking the same plan as last year. What's changed isn't a lack of interest, but rather a lack of relevance. We've spent years digitizing benefits administration, but we haven't spent nearly enough time improving benefits education to drive informed decisions.

Jack Holder, EBIS: Employees stopped waiting for open enrollment meetings to figure things out. Now they are putting their plan options into chatbots and asking "which one is actually best for me." That's a real shift. It means employees want a real-time answer, not a 45-minute presentation once a year. The bar for "helpful" just moved, if we're not meeting people where they're already going for answers, we are behind.

Understanding employee stress



Q: Which of the following causes you the most stress?
Source: PwC's 2026 Employee Financial Wellness Survey, January 2026; base of 3,344 full-time U.S. employees

What macro trends (technology, workforce demographics, remote work and financial stress) are having the largest impact on benefits communication today?

Stalker: Financial stress is the one that doesn't get enough attention. Employees are making benefits decisions while carrying real anxiety about healthcare costs, household budgets, and financial uncertainty. That persistent stress reduces people's ability to intake and process information. They default to the least expensive option or the safest-sounding plan, not necessarily the one that fits their situation. Add a more distributed workforce and a wider generational range, and you have employees with very different needs going through the same generic enrollment experience. One-size-fits-all communication doesn't work when the workforce itself has never been more diverse.

Holder: Three things are colliding. Financial stress is up, so employees care more about protecting their paycheck than ever before. The workforce is now four generations deep under one roof, so a single communication style doesn't land with everyone. And technology has trained people to expect instant, personalized answers, in benefits and everywhere else. Put those together and the old model, a static PDF and a once-a-year meeting, doesn't work anymore.

How is technology changing the way employees learn about and select their benefits?

Stalker: Technology has made enrollment faster and more accessible, but those improvements haven't necessarily had a similarly positive impact on user experiences or outcomes. Many employees can now enroll from anywhere, on any device, which is a real improvement. But most platforms are built to process elections, not to help someone understand whether a high-deductible plan with an HSA actually makes sense for their family. The gap I see most often is between what technology can do administratively and what employees actually need to make a confident decision. Technology has improved the logistics of enrollment, but what's still missing in many organizations is the layer that helps employees think through their decisions - which is often a combination of smarter tools and real human guidance to fill in any knowledge gaps and address the nuances of each family's situation.

Holder: The biggest shift that I've seen firsthand is how people are learning. Bite-size increments, right on their phone. A short video here, a quick explanation there. Then they'll go ask their own AI LLM to dig deeper on their own.

What digital tools or capabilities (AI, decision-support tools, mobile platforms and personalized messaging) are having the greatest impact on engagement?

Stalker: The tools making a real difference help employees evaluate plans based on their healthcare usage, family situation, and financial priorities and guide them through the decision and enrollment process rather than simply providing an answer. Personalized messaging also matters, but only when it's tied to something the employee actually cares about. Sending someone a reminder about dental enrollment isn't personalization. Showing them how their current coverage compares to what they might need is.

Holder: Personalized messaging is still number one, by far. Not everybody trusts AI yet, and that matters more than people want to admit. What actually moves the needle is communicating with employees where they are, in a way that's precise and speaks to their situation.

How are you using data or analytics to personalize benefit recommendations for employees?

Stalker: The most useful data isn't demographic, it's behavioral. What did employees do last year? Where did they hesitate? Where did they rush? What voluntary benefits did they skip, and was that an informed choice or a default? The employers I work with are starting to use enrollment behavior data to identify where employees need more support, not to automate decisions for them, but to understand where the process is breaking down. That's a meaningful distinction. The goal isn't to predict what someone should choose, it's to understand where they need help making that choice for themselves.

Holder: In the mid-market space, we don't have access to the deep medical data that larger carriers or self-funded groups might have, but we make the most of what we do have. We look at company demographics to understand the workforce we are working with. We run an analysis on the company itself, industry, size, workforce makeup, to shape our approach. And if it's a current client, we can pull claims data from the voluntary side to see what benefits are actually being used and which are not. It's not big data in the flashy sense, but it's practical data, used to make sure the recommendation fits the group in front of us.

How do you expect benefits communication and enrollment experiences to evolve over the next three to five years?

Stalker: I think we'll see a real shift toward blended models, with technology handling the basic, transactional elements of enrollment while embracing on-demand human support to do the important work of improving decision making and driving a better understanding of benefits. But here's the counterintuitive part: the more we digitize these processes, the more valuable the human element becomes. When everything around you is automated, a real conversation with someone who can help you think through your options stands out. The best enrollment experiences won't be fully automated or fully manual, they will be designed to recognize when an employee needs a platform and when they need a person. I also expect benefits communication to become less event-driven and more continuous, with year-round touchpoints rather than a two-week sprint.

Holder: Enrollment stops being an event and becomes a year-round relationship. Employees will get nudges and answers when they need them, not just during a two-week window in the fall. Claims and admin will get more automated, which means the human role shifts even more toward relationship and trust, and less toward paperwork. You won't need as many people in that seat, but you'll need the right ones, people with real empathy who work well with others.

What innovations or technologies do you believe will reshape the employee benefits education experience?

Stalker: The innovation I'm most interested in isn't a specific technology. It's better decision architecture and how information is structured, when it appears, and how employees are guided through complex choices. When organizations start treating enrollment as a decision-architecture problem, instead of a communication problem, the tools they invest in change. Technology can't be used to solve the same problem that it has created, which is a highly transactional and standardized approach to benefits support. The real shift is designing enrollment experiences that meet employees where they are through life-event triggers, scenario-based education, and real-time support during the enrollment window. The most forward-thinking employers are already moving from calendar-based communication to need-based communication, delivering guidance when employees actually encounter life changes or decisions rather than only when the enrollment window opens.

Holder: AI-powered decision tools that meet employees in the moment they're actually making a choice, not before or after. Mobile-first communication, because that's where people already live and real personalization built on data, not a one-size-fits-all script. The advisors who combine all three with a genuine human relationship are going to define the next era of this industry.

If you could change one thing about how benefits are communicated today, what would it be?

Stalker: If I could change one thing, it would be the industry's continued reliance on open enrollment as the primary moment for benefits education. We still treat benefits communication as an annual event, even though employees experience their health, finances, and life changes year-round.

As a result, employees are expected to make some of the most complex financial and healthcare decisions of their lives within a short window, often with little context or support.

Holder: I would make benefits a celebration instead of a check-the-box exercise. That means true engagement and real communication, not a once-a-year form to sign. AI handles the what, the plan details, the numbers, the fast answers and humans handle the why, the trust, the nuance, the moments that actually matter to someone. Put those together and benefits stop being an HR obligation and start being something the business genuinely invests in.

What This Means

The resounding theme here is that benefits communication needs more volume, greater relevance, better timing, and a clearer division of labor between technology and people.

For us, this means moving beyond the traditional package of enrollment guides, presentations and reminder emails and actually helping clients build a communication ecosystem that supports employees before, during and after enrollment. Mobile education, personalized messaging, AI-enabled decision support, behavioral data and skilled human advocates should not operate as isolated solutions, they should reinforce one another.

It also means evaluating technology according to a higher standard - a platform may make enrollment faster, without making the decision easier. A personalization tool may target an employee, without delivering information that is genuinely relevant. A chatbot may answer a plan question, without recognizing the family, financial or emotional context behind it.

We can add value by helping employers distinguish between tools that simply distribute information and experiences that create understanding. The human role remains essential, but it is changing. As administrative processes become more automated, brokers, benefit advocates and enrollment professionals have an opportunity to focus more of their attention on interpretation, empathy and trust. Technology can help employees find the details, but people can help them understand why those details matter.

The result is a broader definition of successful benefits communication. It is not simply an enrollment completed on time, it is an employee who understands the available choices, sees how those choices relate to their circumstances and knows where to turn when a new need arises. Brokers who can connect plan strategy, communication, technology and human guidance will be well positioned to lead employers into that next era.

Jack Holder - President & Founder, Enhanced Benefits Insurance Solutions (EBIS): focuses on delivering tailored voluntary benefits and employee engagement strategies. Leveraging expertise in insurance, employee benefits, and open enrollment, he works with health brokers to craft customized solutions that align with client objectives while improving employee satisfaction. Committed to empowering organizations, his mission is to enhance employee understanding and utilization of their benefits, ensuring meaningful value for both employers and their teams.

Erin Stalker - Partner, The Orientation Company: helps employers rethink benefits enrollment by aligning strategy, communication, and human support around how employees actually make decisions. With deep expertise in enrollment design and employee decision behavior, Erin works with large employers and brokers to close the gap between benefits investment and employee understanding. Through services that support the full employee lifecycle - including new hire onboarding, year-round service center support, and annual enrollment - she helps organizations design enrollment experiences that lead to better employee decisions.

Your Benefits Package is Talking

Here's What Talent Hears

By Michelle Lockhart

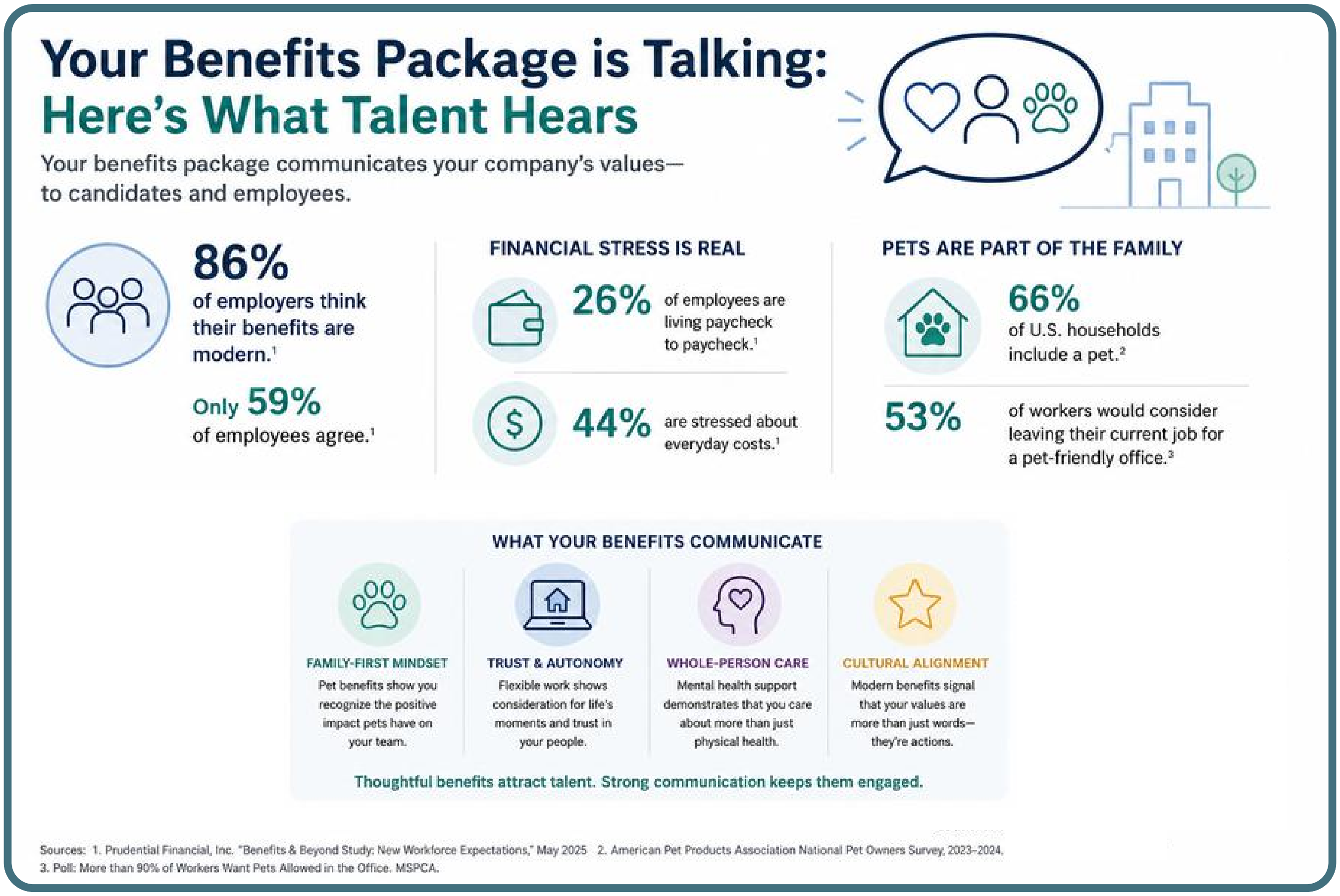
Every job posting tells two stories. There's the one you write about - responsibilities, qualifications, and growth. And then there's the story your benefits package tells - about your company's workplace culture and its values. The two sides work in tandem to communicate to prospective employees what they can expect as a team member at your company.

According to new research from Prudential's 2025 Benefits & Beyond study, 86% of employers think their benefits are modern, but only 59% of employees agree [1]. A benefits package is much more than just healthcare and retirement savings. It can function as a way for your company to communicate its core values. When potential employees consider a role, they want to get a clear idea of how well an employer understands the full spectrum of an employee's life, both at and away from work.

The New Reality: Financial Stress Meets Family Evolution

The same study found that 26% of employees are struggling from paycheck to paycheck, and 44% are stressed about everyday costs. This means your benefits package isn't just a nice-to-have - it's an additional opportunity to communicate your company's values to candidates.

How you treat the entire family, including the four-legged members, can directly contribute to how you come across to employers. After all, pet parents now make up 66% of American households [2]. Showing up as a supportive employer means recognizing that employees have lives outside of work, and you can curate benefits to better support them, such as pet benefits for the pet parents in your workforce.



Transforming a job description from a purely administrative task into an opportunity to authentically communicate your company's values can speak volumes to a potential employee, especially to pet parents. Beyond basic healthcare and standard PTO, wellness benefits like pet insurance can signal that you're a modern company that recognizes the whole employee experience.

In a market where 53% of workers would consider leaving their current job for a pet-friendly office [3], it could be a competitive disadvantage to not acknowledge pet parents with your benefits package.

The Hidden Language of Benefits

Your benefits package is constantly communicating whether you realize it or not. Each element sends distinct signals about your company culture and values that cut through the gloss of even the best recruitment marketing.

Thoughtful benefits packages that are conscious of employees' modern lives communicate powerful positive messages:

- **Pet insurance shows a family-first mindset**. This shows you recognize the positive impact pets have on team members and understand how that helps them show up as their best selves at work.
- **Flexible work means trust and autonomy**. This demonstrates consideration for life's unexpected moments and trust in your employees to manage their responsibilities effectively.
- **Mental health support demonstrates whole-person care**. Real mental health benefits (not just discounts to meditation apps), show you understand that employee wellbeing extends beyond physical health.

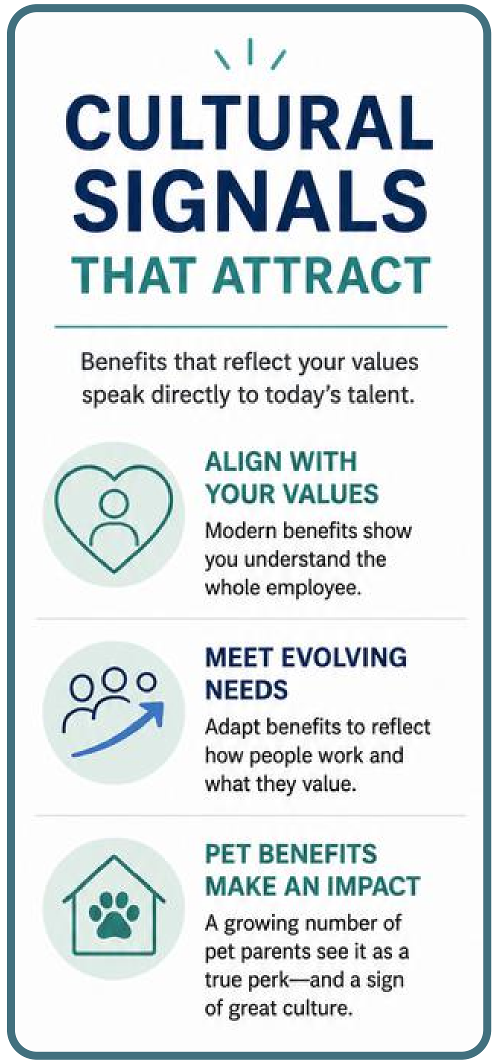
Those are just a few of the ways a benefits package can communicate how an employer shows up for their employees.

Cultural Signals That Attract

Your benefits package should align with and reinforce your stated company values. If you want to communicate that your company embraces an employee-centric mindset, it may be worth considering what you could be offering beyond traditional benefits. Modern benefits like pet insurance, flexible work arrangements, and wellness programs signal cultural alignment between your words and actions.

The workforce is evolving rapidly, and benefits packages must evolve too. Companies that proactively adapt their benefits to meet emerging needs position themselves as employers of choice. This isn't about chasing every trend - it's about recognizing fundamental shifts in how people work and what they value.

Pet benefits represent just one element of a future-focused benefits strategy, but they're increasingly becoming a litmus test for company culture. With the number of pet parents only growing across the country and in modern workplaces, there's an opportunity to embrace this perk and speak directly to today's workforce.



Michelle Lockhart, VP of Strategic Partnerships & Business Development at OnePack Plan by PetPartners - Michelle is a dynamic leader in commercial partnerships with 20 years of experience in the voluntary benefits industry, bringing deep expertise across healthcare, tech, employee benefits platforms, and the fast-paced voluntary benefits space. She has built and scaled revenue through strategic channel relationships between carriers, ben admins, and brokers, developed high-impact sales pipelines, and led successful partner negotiations in the competitive voluntary benefits space. Known for her collaborative style and sharp business instincts, Michelle brings a thoughtful, results-driven approach to every partnership she builds.

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[1] 91% of our groups have not seen a rate increase in the past 5 years. Based on PetPartners rates from 2020-2025.

*Pre-existing conditions may be eligible after 365 days of continuous coverage. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit https://www.petpartners.com/sample-policies. Products, schedules, and rates may vary and are subject to change. Discounts may vary and are subject to change. Premiums are based on and may increase or decrease due to the age of your pet, the species or breed of your pet, and your home address. Insurance products are underwritten by Independence American Insurance Company (NAIC #26581) or Independence Pet Insurance Company (NAIC #17543), both are domociled in Delaware with corporate offices in Scottsdale, AZ. Policies are produced by PetPartners, Inc. (NPN #7612549, Scottsdale, AZ. California producer license #0F27261, PPI Pet Insurance Agency, Inc.).

Using Razors to Sharpen Your Focus (Part 1)

By Steve Clabaugh, CLU, ChFC

Relational leaders demonstrate that they care for their team members as much as the organization. As a result, they create, build and lead high-performance teams that consistently achieve excellence.

As a teenager I thought that needing to shave every day was a sure sign of being a grown-up. I remember wondering if I would ever grow enough whiskers so that I would have to shave. When I first noticed a few scraggly whiskers growing, even though they were hard to spot, I checked them every day to see if they needed to be shaved. Eventually, I did have to start shaving regularly and, other than a few times where I experimented with growing sideburns, a moustache or beard, have had to use a razor every day for many years.

When it comes to shaving techniques and equipment, I learned recently (through an AI program), that there are at least 9 different types of physical razors. They can be used for traditional shaving, specialty shaving (head, legs, armpits, etc.), surgical shaving, cooking shaving, garden shaving and probably even more applications.

I learned this bit of trivial information when I was looking for a definition of the type of "razor" that is not used for a physical purpose. It took me three tries before I got the program to understand that I was looking for a definition of thinking or philosophical razors.

I first came across the concept of "thinking razors" a few years ago while reading Dr. Dan Ariely's book "Misbelief." In his thoughtful and mentally challenging book, Dr. Ariely uses "thinking razors" to give readers some tools to help them analyze and discern the differences between real information and the misinformation that seems to be ever-present in our current culture.

Since then, I have continued learning about philosophical razors, collecting them for my personal benefit and sharing them with Relational Leadership Experience classes.

Some of them are thousands of years old and some are as recent as last year (Razor of the Internet). I have even created one razor of my own (Clabaugh's Razor) that I plan to share in a future article.

What Do Philosophical Razors Have to Do With Relational Leadership?

By definition, a philosophical or thinking razor is a "rule of thumb" that helps you think more clearly about how to respond to a new and challenging situation by reducing or eliminating extraneous assumptions. A razor is a mental tool that can help you make decisions faster, avoid overcomplicating problems, spot false arguments, reduce personal bias, and stay focused on real evidence.

Relational leaders will find many applications of razors that support their work as they create, build and lead their high-performance teams.

Here are three thinking razors that support the principles of championship team behavior:

Occam's Razor

"When 2 explanations explain the facts equally well, the simpler one is usually the best."

This razor is attributed to William of Ockham, a Franciscan monk and philosopher from the late 13th/early 14th century. He used this in his writings to argue for simple explanations of the metaphysical characteristics of the human mind.

The name "Occam's Razor" wasn't used to describe this statement until the mid-17th century. Even though William is credited with having created the razor, that basic philosophy was stated many centuries earlier by the Greek philosophers Aristotle (explanations using fewer assumptions are better) and Ptolemy (always use the simplest hypothesis possible).

While Occam's Razor is not a strict rule, it does encourage clarity and efficiency in thinking about challenging and unexpected situations. For relational leaders, it can be used effectively in determining whether a situation is a breakdown or a problem. It can then support the high-performance team's efforts to determine the best actions to take in resolving breakdowns. It also has practical application in preventing case building and blaming from impacting a high-performance team.

Patton's Razor

"A good plan today is better than a perfect plan tomorrow."

This one actually came about as an adaptation of a famous quote by General George S. Patton during World War II. Patton was famous for being an aggressive military leader who led from the front and motivated his troops to move fast and attack rapidly. He is quoted as having said: "a good plan violently executed now, is better than a perfect plan executed next week."

The underlying wisdom of this razor is based on the notion that when speed matters it is better to choose the option that brings about action now, rather than waiting for perfect complete information and timing. It is especially beneficial for competitive environments, crisis management, time sensitive conditions and where hesitation is a higher risk than imperfection.

Patton's Razor can be an effective tool for a relational leader in helping to break a pattern of "paralysis by analysis," or to motivate teams to take meaningful action. This can be especially helpful in the process of applying the championship team behavior principles of "saying the unsaids" and "negotiating relationships and conditions of satisfaction."

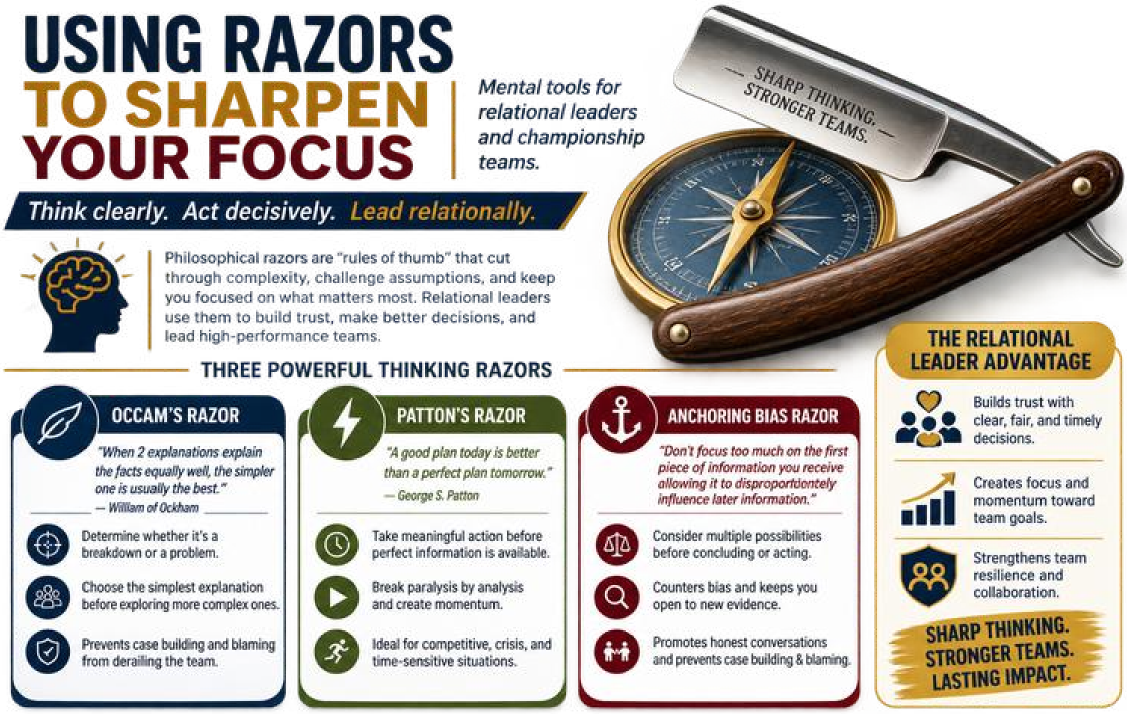
By definition, a philosophical or thinking razor is a "rule of thumb" that helps you think more clearly about how to respond to a new and challenging situation by reducing or eliminating extraneous assumptions.

The two razors work very well together as Occam's Razor helps you think effectively and Patton's Razor helps you take action based upon that thinking.

Anchoring Bias Razor

"Don't focus too much on the first piece of information you receive allowing it to disproportionately influence later information."

This razor provides a meaningful counterbalance to Occam's and Patton's razors by encouraging the consideration of more than one possible answer prior to drawing a final conclusion or taking definitive action. It is important to remember that razors describe general or usual tendencies that simplify the thinking or action process. They are never used to define exact or specific rules. That is why the Anchoring Bias Razor can be very helpful by providing a reminder to make sure to consider both explanations in applying Occam's Razor and by being sure action is actually needed when applying Patton's.



Relational leaders can use the Anchoring Bias Razor to support the championship team behavior process of preventing "case building" and "blaming." It also promotes the principles of "dealing with breakdowns" and "saying the unsaids."

Next month I'll share with you a few more pieces of wisdom from my Razor Collection. In the meantime, please feel free to share with me any such lessons from your experience – or any new razors you may have encountered. And as always, I enjoy hearing your thoughts and ideas about relational leadership – and your challenges too.

Steve Clabaugh, CLU, ChFC - started his career in insurance as a Field Agent, moving on to Sales Manager, General Manager, Regional Manager, Vice President, Senior Vice President, and President/CEO. A long time student of professional leadership, Steve created the Relational Leadership program that has been used to train home office, field sales associates, mid-level managers, and senior vice presidents.

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