



2025 BENEFITS INSIGHTS REPORT

# Balancing Skyrocketing Costs with Care

Data reveals exactly how AI is helping  
employers contain costs and drive benefits  
engagement for improved employee wellbeing





# A Note from our VP of User Experience

You can have the best benefits on the planet, but if your employee benefits experience isn't optimized, that's millions of dollars down the drain in program spend, talent, and productivity.

In our 25+ years of studying, administering, and reimagining the benefits and HR experience, we've seen one constant: **Benefits are confusing for everyone.** For the employee trying to enroll in the right plans, for the HR team trying to craft an effective total rewards program, and for the CFO evaluating the cost and return of those benefits.

But our data shows that when technology and the user experience (UX) are designed to meet HR and employees in their moments of need, from enrolling in the right plans to engaging with wellbeing programs and point solutions, employees engage with their benefits despite confusion. This tells us that having the right benefits experience that drives wellbeing through engagement and personalized support is equally important to having the right benefits in place.

With healthcare costs spiking up to 9% this year, organizations are under pressure to maximize their benefits spend in a turbulent economic and talent market. Businessolver isn't exempt from these pressures, but it does fuel our purpose to deliver technology and service that disrupts the status quo, enabling our clients, employee members, and stakeholders alike to achieve more out of their benefits investments.

This year's Benefits Insights report takes a closer look at the real results AI is driving for HR and the modern key performance indicators (KPIs) that your organization should consider as you look to balance cost containment with employee wellbeing. Achieving value requires both a willingness to disrupt the status quo and a more dimensional approach to benefits management, leveraging right-fit technology alongside AI-powered personalization and data insights.

Across all of our findings this year, one thing is clear: **Technology is the future of HR, but without an effective user experience, you won't see lasting results and neither will your employees.**

As you read through this report, we hope you feel inspired and supported to take some of these findings and strategies back to your own organization to maximize the rewards from your benefits programs.



Best,  
Kimberly Dunwoody, Ed.D.  
VP of UX and Member  
Experience at Businessolver



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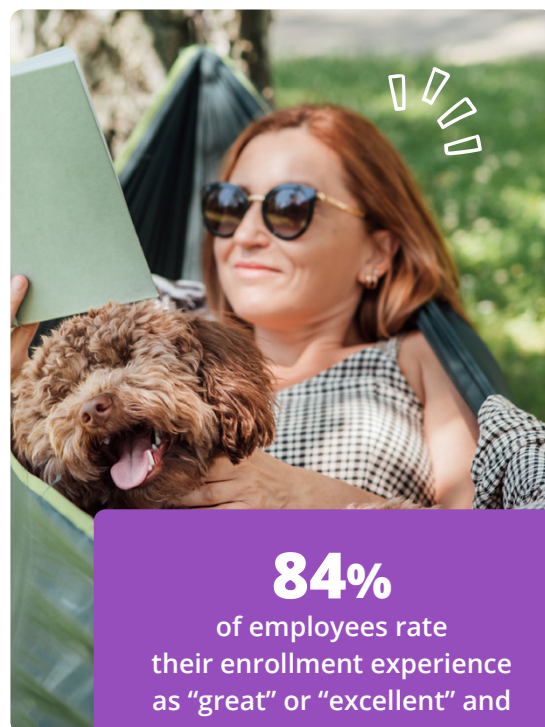
# Employees Have Spoken:

## 740,000 Enrollment Surveys Reveal Confidence in Benefits Decisions Despite Confusion

Year seven of our Benefits Insights study reveals how employee adoption of sophisticated benefits technology continues to rise alongside satisfaction with their benefits experience. More than 740,000 employees completed our 2024 post-annual enrollment survey, and while benefits literacy is still a challenge for 86% of employees, it doesn't have to be a barrier to decision-making: **84% of employees rate their enrollment experience as "great" or "excellent" and 79% are satisfied with their enrollment experience.**

Our research provides an inside look of how forward-thinking employers are embracing advanced technology and AI-driven solutions to balance costs with improved employee wellbeing by adopting a holistic, user-centered digital experience.

Beyond benefits trends and challenges, this year's report examines data from the 18 million individuals represented on the Businessolver platform to highlight employee engagement trends and provide benefits decision-makers with the key performance indicators (KPIs) that are defining the future of benefits administration.



**84%**

of employees rate their enrollment experience as "great" or "excellent" and 79% are satisfied with their enrollment experience

### This Year's Insights are Derived From:

**740,000**

employee enrollment surveys

**47,664**

employee benefits literacy surveys

**42,800**

employee benefits preference surveys

**18 million**

total individuals across 800+ clients

**1,370**

decision-makers:  
39% CXO  
18% VP  
27% Director  
16% Sr. Manager



# Cost Containment is a Top Priority as Healthcare Costs Skyrocket

In 2024, U.S. employers spent an average of \$26,000 per family and \$9,000 per individual on employer-sponsored health insurance—a **24% increase over the past five years**—with healthcare costs expected to rise up to 9% this year.

Companies everywhere are waking up to the fact that employee wellbeing isn't just an HR priority—it's a business imperative. In fact, Aon research shows improving employee wellbeing factors can boost company performance up to 55%. Simply put, no organization can afford a disengaged, disgruntled, or unproductive workforce.

With skyrocketing healthcare costs, organizations are struggling to balance the yin and yang of cost containment against the growing demand for expansive benefits programs that support employee wellbeing and engagement. **For most employers, this is an unsustainable trajectory compounded by widespread employee financial insecurity and persistent benefits confusion.**

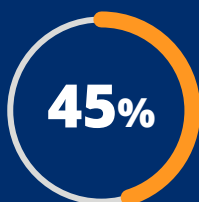
Everything is too expensive. It's no longer about taking care of people, it's all about money!!!

– Employee survey response from 2025 enrollment

## Survey Says:

### Cost Control and Benefits Engagement are Equally Important Goals for HR

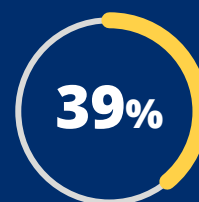
"Driving down total spend" and "engaging our workforce" are equally top strategic priorities for the 1,370 benefits decision-makers we surveyed in 2024.



Driving down total spend



Engaging our workforce



Creating a holistic benefits experience for employees

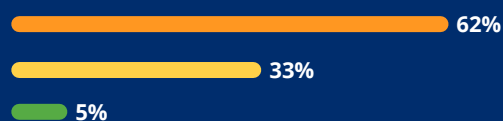
*Based on Businessolver's 2024 Survey of HR Professionals*

This year's Benefits Insights data reveals 48% of employees would feel panicked by a \$6,000 emergency room bill and 86% are confused about their benefits—numbers that have not statistically changed in the last seven years that we've conducted this study.

## 62% of Gen Z Say They're "Panicked About an Unexpected Medical Expense"

● I'd feel panicked ● I could do it, but prefer not to ● I'm fully prepared

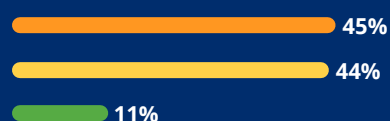
### Gen Z



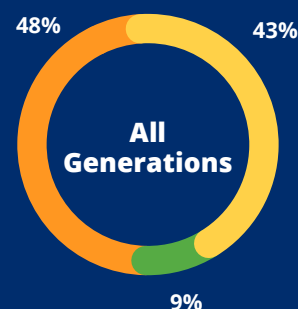
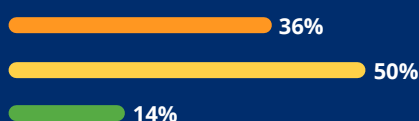
### Millennials



### Gen X



### Boomers



Healthcare costs are climbing, benefits confusion persists, and financial insecurity remains a reality. These challenges aren't new—and they aren't going anywhere. So how are some employers experiencing a strong return on their benefits investments?

**The answer lies in a willingness to disrupt the status quo.**

In this report, we examine how leading organizations are embracing a mix of superior technology, intuitive user experience (UX) design, and sophisticated human support—not only to optimize costs and drive benefits engagement—but better support the emotional needs of their employees through empathetic care at every interaction.



**20%**

of Millennials say they would go into debt to pay for an unexpected medical expense



# A Benefits Engagement Crisis

A 2024 survey by Principal Financial Group found that 43% of employees receive benefits communications only once a year, or not at all. One [industry article](#) labeled this a “benefits engagement crisis.” **But perhaps the real issue isn’t with employee engagement—but with employers’ adoption of the technology that drives that engagement.**

Our data shows that when employees have access to AI and advanced tools in their benefits experience, they overwhelmingly engage with the technology—resulting in faster, higher-quality issue resolution, more time saved, and higher satisfaction overall.

Even so, employer adoption of AI-driven benefits technology remains cautious, yet optimistic. A 2024 *HR Executive* survey found only 39% of HR respondents had implemented an AI solution in the past year. However, Mercer research shows a more positive outlook for adoption with 85% of HR professionals planning to implement AI for total rewards and benefits over the next year, and 52% prioritizing AI investment. The top AI opportunity that HR mentioned? AI-powered analytics to control benefits costs and gain workforce insights.

Given this data, the true benefits engagement crisis lies with employers who remain hesitant to adopt or invest in AI and advanced benefits technology solutions, ultimately perpetuating the misperception of benefits as a once-a-year event rather than a year-round value driver.

**The question is no longer whether employees are ready to embrace advanced technology in their benefits workflows—it’s whether employers are willing to catch up.**

## How Employees Are Embracing AI and Use of Their Data

- 89%** (+19 points from 2022) of employees opt into using their **claims data** to help tailor their experience
- 69%** of employees use **decision support** at enrollment when their employer offers it
- 64%** of employees with access to Businessolver’s **virtual AI assistant** use it to get instant answers or access to their benefits
- 45%** (+11 points from 2022) of employees opt into **text reminders** in addition to email communications

Our data highlights how adopting AI-driven benefits technology can help employers achieve measurable results—helping them effectively manage costs while enhancing employee wellbeing.

### 2024 AI-Driven Outcomes for Businessolver’s Book of Business

**90%**  
chats resolved  
**Self-Service and Fast Resolution**

90% of all chats resolved instantly with 84% staying resolved after 7 days

**10 million**  
minutes saved  
**Time Saved**

Nearly 10 million minutes saved in call and chat times (43% increase from 2023)

**\$3 million**  
saved annually per client  
**Dollars Saved**

Up to \$3 million saved annually on average per client with AI self-service and automation tools such as document verification and cognitive search

**90%**  
use AI-Powered reporting  
**AI-powered Analytics**

90% of clients use AI-powered reporting to get real-time insights across their entire benefits program, from employee satisfaction to utilization



# HR's KPIs for Modern Benefits Administration

This year's Benefits Insights data highlights the real outcomes AI-powered benefits technology is driving and the KPIs that are defining modern benefits administration—proving it is possible to balance cost containment with a better employee benefits experience. But it all hinges on a willingness to adopt AI and data-driven strategies that are increasingly **personalized, prescriptive, and proactive**.



To drive meaningful and sustainable return on benefits investment, companies on the leading edge of benefits administration are adopting new key performance indicators (KPIs) that prove a more dynamic, adaptive, and real-time approach to benefits management pays long-term dividends. In the following sections, we examine how advancements in technology and AI-driven data insights are empowering HR to optimize every aspect of their benefits programs to enhance employee engagement and maximize returns.

The best part? Access to more data doesn't mean added complexity for administrators. AI is serving up actionable and prescriptive insights, enabling HR to efficiently manage costs and demonstrate their strategic value—without a degree in data science.

”  
The challenge for every employer is that medical and prescription spend eat up 95% of the budget and the healthcare cost trend is higher than inflation. Employers are looking for levers to pull. Steerage to cost-effective plans is a powerful lever—but it's just one lever. A more dimensional approach is required for true cost containment.

– Don King, Head of Total Rewards at Businessolver



# Personalization

## HR's KPIs for Best-Match Decision Support



The data shows the effectiveness of best-match decision support during enrollment continues to climb as more employees and employers adopt this technology. But while personalization saves employers millions of dollars and drives employees toward better decisions for their holistic wellbeing, it's ultimately a table stakes technology—meaning it's now an expected first step in most employer's benefits experience strategies.

Even so, while 60% of Businessolver's client base have adopted decision support, there's still room for industry-wide improvement based on our survey of 1,300+ industry-wide decision makers: 30% say low/no personalization is a challenge, and 24% report ineffective/poor decision support at enrollment.



**Trend Alert:** This year, our data shows a **3X lift in voluntary benefits enrollment** when best-match decision support is in play, showing the technology's increasing effectiveness at connecting employees with best-match voluntary and ancillary benefits.

### Employees Will Never Be Benefits Experts, and They Don't Have to Be

**86% of employees remain confused about their benefits,** yet 79% said they're "confident" or "extremely confident" in their enrollment decisions with 84% rating their enrollment experience as "great" or "excellent"—showing benefits literacy does not have to be a barrier to selecting right-fit benefits.

On average, 86% of employees are confused about healthcare benefits. Does this describe you too?

Select one that applies

☒ Yep! That's me  
I don't understand benefits

☐ I know where my ID card is  
I understand some benefits

☐ I'm a pro  
I understand benefits really well

[< Back](#) [Next >](#)

Ask Sofia, Your Benefit Assistant

Note: This chat may be recorded for quality control purposes. Some responses are AI-assisted and may have minor inaccuracies. Your plan documents contain the most accurate information and take precedence over Sofia's messages.

Common Questions

[See my current coverage.](#)

[Can I change my answer later?](#)

[How does this questionnaire help me?](#)

Type Your Question

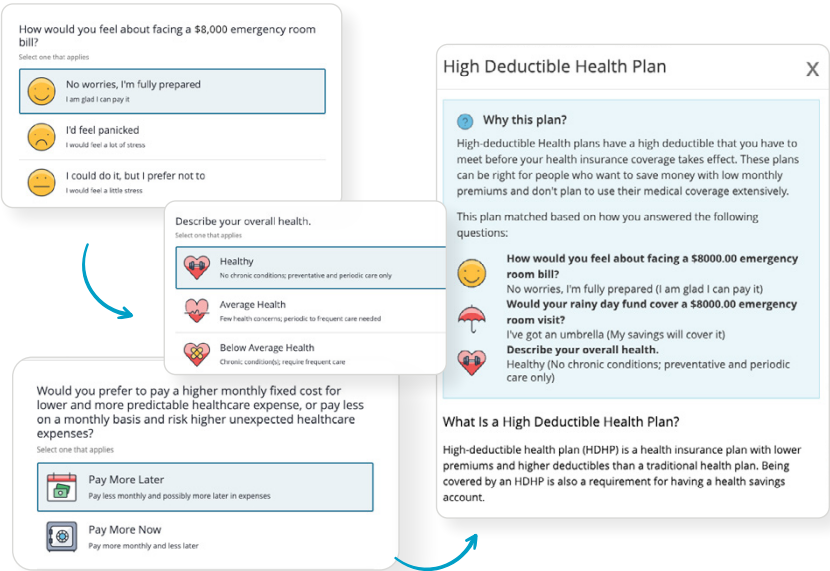
**Enrollment was very easy! I like the AI chat next to the enrollment screen.**

– Employee survey response from 2025 enrollment



# Decision Support Effectiveness Continues to Climb with Technology Enhancements

Key enhancements to the Benefitsolver user experience (UX)—such as Sofia’s personalization capabilities and a new plan comparison feature—are improving best-match decision support effectiveness. For 2025 enrollment, employees using decision support were **119% more likely** to choose a high-deductible health plan (HDHP) and **129% more likely** to select an HDHP with a health savings account (HSA) compared to those who did not use decision support or did not have access to it.



## How Personalization Impacts Right-Fit Benefits Steerage

Employees are 119% more likely to enroll in an HDHP when they have decision support available to them at enrollment to guide best-fit enrollment based on the employees’ needs.



## For 2025 Enrollment, Employees Were 129% More Likely to Elect an HDHP Plus an HSA with Decision Support

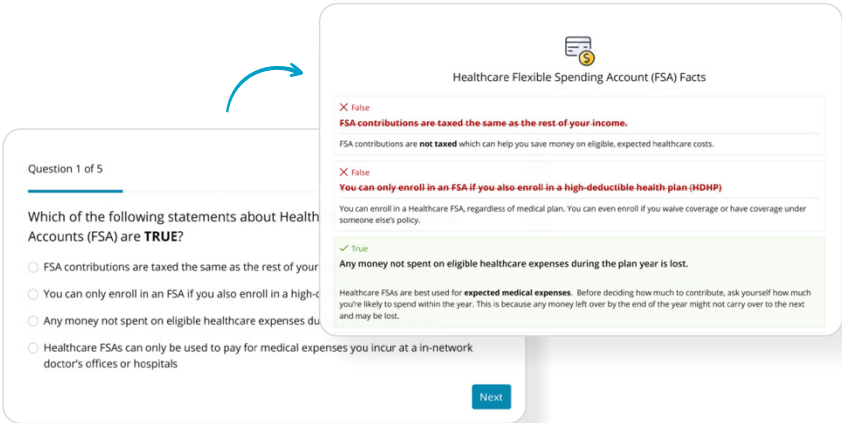
The effectiveness of best-match decision support has steadily increased over time, showing a clear correlation between right-fit plan steerage at enrollment and employers’ adoption of tools that personalize the benefits experience: A 33% increase in client adoption of decision support over 4 years drove a 86% increase in HDHP+HSA enrollment from 2022 to 2025.

	% of Businessolver clients who adopted decision support	HDHP+HSA election WITH decision support	HDHP+HSA election WITHOUT decision support
2022	45%	21%	14%
2023	53%	19%	13%
2024	55%	22%	13%
2025	60%	39%	17%



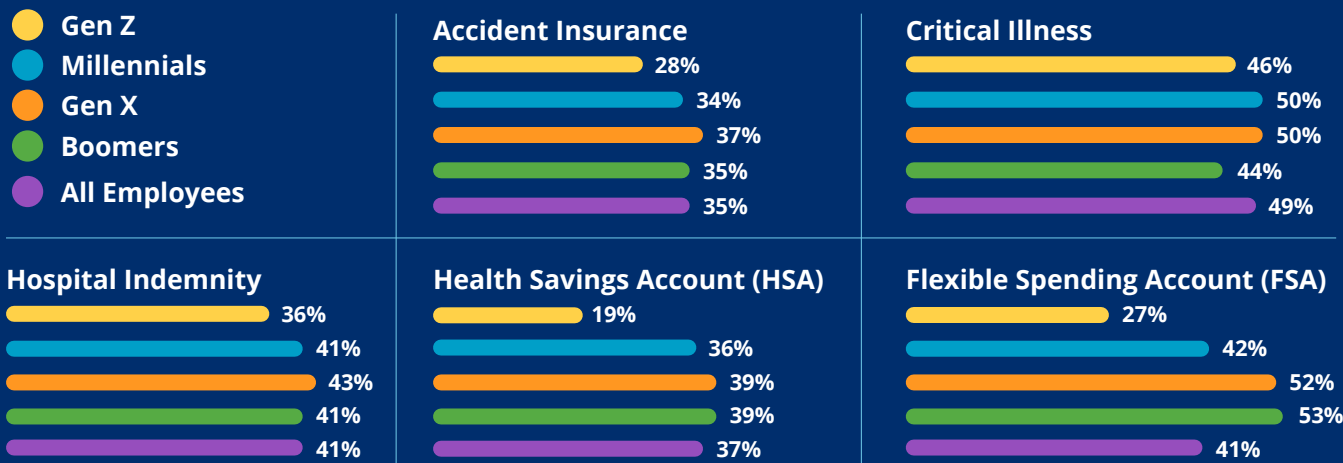
# Benefits Literacy Survey: Data-Driven Insights for HR

Our in-platform benefits literacy survey measures employees’ direct understanding of financial benefits while educating them along the way. This provides valuable insights for HR about where they can target personalized communications and focus engagement efforts to drive best-fit decision-making.



## How Benefits Literacy Varies by Generation

These charts show correct responses by generation and all employees when we asked if they understand what these benefits provide. Overall, the data shows a greater opportunity to educate Gen Z, however even Boomers need more guidance with only 35% understanding accident insurance.



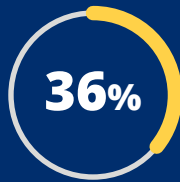
## How Decision Support Breaks Through Literacy Barriers to Aid Right-Fit Benefits Adoption

Decision support plays a big role in supporting employees during enrollment by bringing forward key information alongside personalized recommendations based on each employee’s wellbeing needs.

	% of employees who understand the benefit	Enrollment WITH decision support	Enrollment WITHOUT decision support	The impact of decision support
Accident Insurance	35%	39%	18%	117% lift
Critical Illness	49%	30%	21%	43% lift
Hospital Indemnity	41%	29%	17%	71% lift
Healthcare Savings Account (HSA)	37%	39%	17%	129% lift
Flexible Spending Account (FSA)	41%	17%	9%	89% lift



## When Benefits Feel Personal *and* Accessible to Employees, They're More Likely to Stay Engaged After Enrollment



**36% of employees overall log in to their benefits 4+ times after enrollment.** When key technology and supports are in place, we see engagement rise higher.

While 36% of employees log in to view their benefits 4+ times after enrollment, they're much more likely to log in when employers have a dedicated communications strategy in place (42%), and even more likely when employers combine their Total Rewards and benefits experience in one platform (46%)—fulfilling the ultimate goal of driving benefits engagement beyond enrollment and throughout the year.

**36%**

On average, 36% of employees log in 4 or more times to view their benefits after annual enrollment.

**42%** (17% lift)

42% of employees log in to view their benefits when employers deploy a dedicated communications strategy, a 17% lift from 36%.

**46%** (28% lift)

46% of employees log in to view their benefits when Total Rewards is available alongside their core benefits, a 28% increase from 36%.

## Survey Says:

**Employers are Focused on Adding These Point Solutions in the Next 2-5 Years**



**Wellness and health**



**Emotional health**



**Navigation and advocacy**



**Prescription support**



**Telemedicine**



**Care specific management**

*Based on Businessolver's 2024 Survey of HR Professionals*



### How PacSun is Driving Real Results

PacSun, a national retail company with 5,000 corporate and retail employees, partnered with Businessolver to maximize their benefits spend with these results:

**\$300,000** in cost avoidance in year one

**20%** increase in voluntary benefits enrollment with our Pinnacle Partner, Aetna

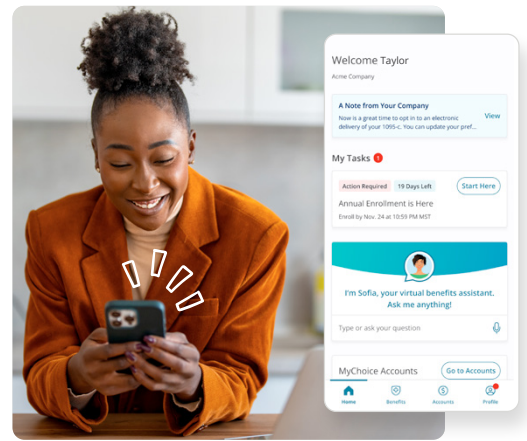
[Read their full case study here](#)





# How KPIs Translate to Real-World Results

The data paints a clear picture: Personalization at enrollment plays a significant role in helping organizations manage costs, mitigate risk, and establish employee satisfaction and confidence. While employee benefits confusion will likely never go away, the fact that good UX and a supportive enrollment experience can drive such high confidence and right-fit steerage underscores how critical it is for HR to have the right benefits administration and enrollment technology in place.



## Here Are 5 KPIs To Help You Balance Cost Management and Employee Engagement

1

### Decision Support Adoption

**69%** of employees use decision support at enrollment when it's available to them

2

### Claims History and User Data Opt In

**89%** of employees opt in to use their claims history (+19 points since 2022)

3

### Plan Steerage (HDHP + HSA)

Employees are **119%** more likely to enroll in an HDHP and **129%** more likely to also elect an HSA when decision support is available. For an 11,000 life group, having a 119% lift in steerage to cost-effective health plans can save the organization over **\$3,000,000** in premium spend alone.

4

### Satisfaction with Experience

**79%** of employees feel confident in their benefits decisions and **84%** are satisfied with their 2025 enrollment experience

5

### Year-Round Log-In Rate

**36%** of employees logged into Benefitsolver 4+ times after annual enrollment



## How Athletico is Driving Real Results

Athletico, a national outpatient clinic with nearly 6,500 employees, experienced these results driven by best-match decision support and employee self-service engagement:

**77%** of employees opt to use decision support at enrollment

**97%** of employees enrolled themselves in benefits

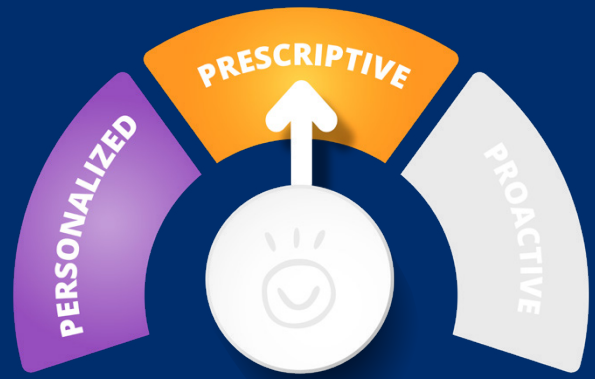
**51%** of employees log in 4+ times post-enrollment

[Read their full case study here](#)



# Personalized + Prescriptive

## KPIs for Improved Engagement and Efficiency



As with all emerging technology, it can be hard to know what value to expect from AI. What's real versus what's hype? Our data demonstrates the true value of AI to the benefits equation, showing that AI is no longer pie-in-the-sky but driving tangible, sustainable outcomes in a landscape where healthcare costs are rising alongside employee expectations.

**AI is scaling empathetic personalization to meet employees how and where they want to engage with their benefits for improved service outcomes that lead to higher satisfaction.**

For Businessolver, that AI experience is delivered through Sofia. Since Sofia's introduction in 2017, she's evolved into much more than a virtual assistant—she's the behind-the-scenes engine powering all of Businessolver's AI solutions, ensuring an integrated, empathetic experience.



### Trend Alert:

By leveraging greater amounts of user data alongside advancements in large language models and forecasted modeling, AI is driving both substantial cost savings and a better, more empathetic user experience for HR and employees alike.

**Cognitive Search:** 92% of all AI-powered search queries during annual enrollment see an immediate success rate with **86%** staying resolved after 7 days

**Summarization:** AI-generated summaries give HR and benefits leaders access to **100%** of calls in one dashboard view

### Personalized Content:

Average **18%** lift in benefits activation when employees get personalized nudges and reminders about their benefits



### Computer Vision:

Average **\$500,000** in unverified dependent costs avoidance per year with AI-powered verification of required documentation

**Virtual Assistant:** 90% of chats with Sofia are resolved same day; **84%** stay resolved after 7 days, supporting employees with their questions efficiently and effectively

**Intelligent Listening:** Listening supports **93%** retention of service staff through reduction of manual effort and simplified follow through (and more sophisticated coaching and recognition loops)





## Businessolver AI Client Adoption Trends Show the Real Value of AI to Benefits Administration

AI is driving real, sustainable outcomes for Businessolver clients who have adopted AI-enabled and personalized solutions. Even so, an opportunity still exists for leading employers to capitalize on early adoption of in-platform personalized communications to further boost employee engagement with benefits and point solutions.



### Decision Support

60% of clients use best-match decision support at the point of enrollment to drive meaningful benefits selection



### Sofia Virtual Assistant

87% of clients use Sofia's virtual assistant chat to support self-service 24/7/365



### Service Center

93% of clients use our onshore service center to help deliver expert individualized support, with AI predicting why an employee is calling



### Dependent Verification

87% of clients use AI-powered dependent verification to remove unverified dependents



### Reporting

90% of clients use AI-powered reporting for real-time insights across their entire benefits program



### Personalized Claims

20% of clients use personalized claims-driven communications in the platform to provide real-time support for their employees



### How American Cancer Society is Driving Real Results

American Cancer Society, a national non-profit organization with 4,500 lives, experienced these results with personalized, in-platform communications:

**29%** Average email open rate

**45%** Mobile app download adoption

**42%** Average click through rate on key wellbeing programs and point solutions

#### Top-activated benefits in 2024:

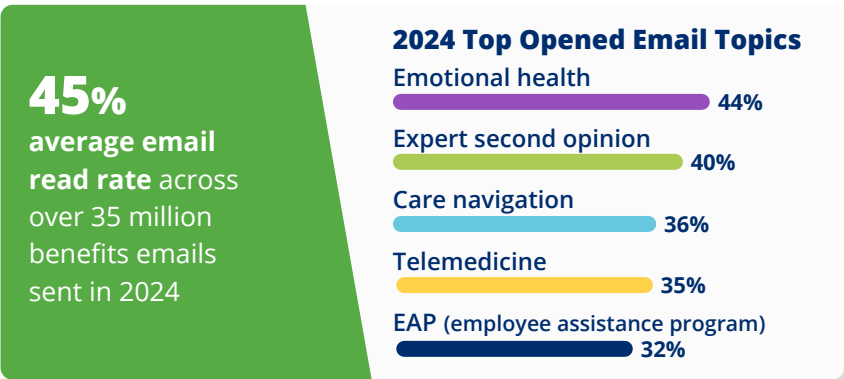
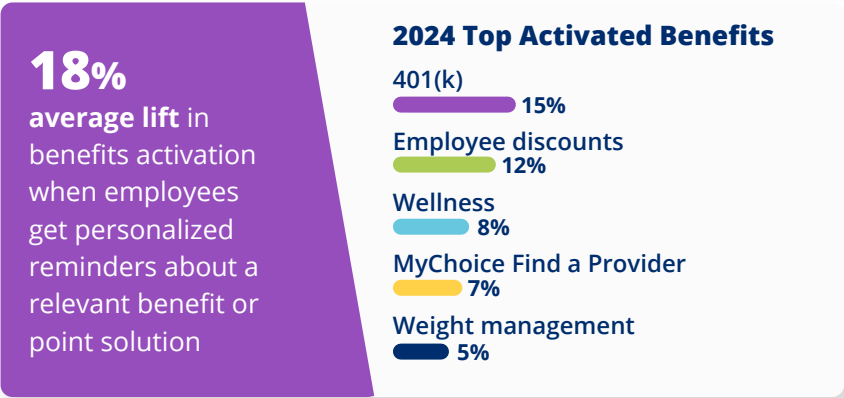
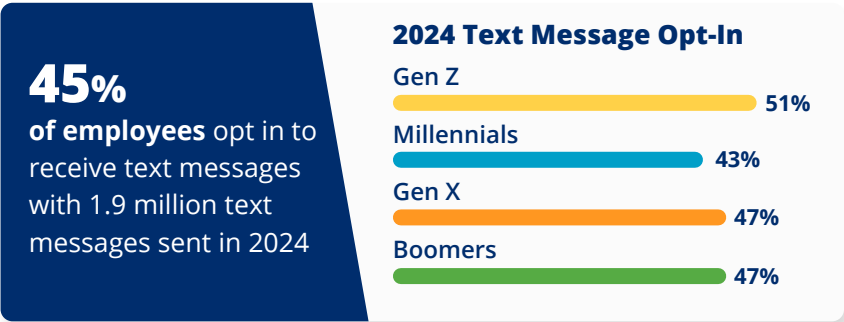
Care Navigation, Wellness, and 401(k)

[Read their full case study here](#)

# How personalized, omni-channel communications drive year-round benefits activation

In-platform communications and reminders continue to be a critical lever for activating and optimizing benefits usage through personalized and prescriptive awareness strategies. A study by Aon found that employers can save \$35 per year per employee just by giving them integrated access to in-network providers. **That's \$385,000 per year for an employer with 11,000 employees.**

Businesssolver's clients that use our full-service engagement services to promote their most important wellbeing programs and point solutions experience an average 18% unique impression-to-activation rate when an employee gets a personalized reminder about a relevant benefit or point solution and then activates it by clicking or calling.



## Benefits Are Up To 5X More Visible With AI-Powered Personalization

Impressions show how many times employees see a certain benefit. AI-powered reminders and nudges increase the number of times employees see a benefit while also ensuring it's relevant to their specific needs, driving more meaningful interactions.

53%

Benefits emails see an average 53% open rate

5.1 million

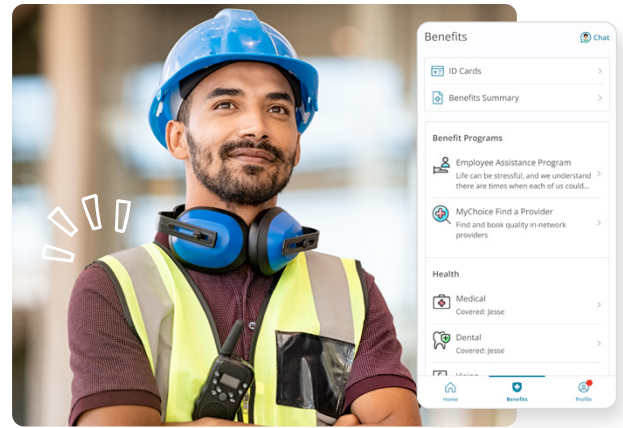
In 2024, clients with AI-powered personalization saw a collective 5.1M impressions of key benefits throughout the year

Top Impressed Benefits	Impressions when personalization is present	Impressions when personalization is not present	The Impact of AI
Wellness programs	698,872	143,633	387% lift
EAPs	658,090	303,282	117% lift
Telemedicine	521,939	84,441	518% lift
Care Navigation	497,421	218,048	128% lift
Emotional Health	373,650	78,948	373% lift



# How KPIs Translate to Real-World Results

Modern benefits administration strategies are pivoting from solely focusing on steerage at enrollment to engagement throughout the year. It's no longer enough to ensure that employees are enrolled in the right plans—employees expect their benefits to work for them year-round. AI is poised to help HR activate this effectively across their entire organization, no matter how complex or distributed.



## Here Are 5 KPIs to Help You Showcase Efficiencies as You Drive a Better Benefits Experience

1

### AI-Driven Resolution Rates

**90%** immediate resolution rate and 84% 7-day rolling resolution; 92% successful search resolution rate during peak annual enrollment

2

### Time Saved / Productivity & Wait Times

Average 10 million minutes or **7,700+ hours** saved annually

3

### Self-Service / Engagement

Average **\$3 million** saved annually

4

### AI-Driven Efficiencies

**\$400 million** annually for clients with AI-enabled solutions

5

### Cost Avoidance

Average **\$500,000 cost avoidance** by removing unverified dependents



## How KeHE is Driving Real Results

KeHE Distributors, a national distributor of natural and organic specialty products with 4,000 employees, experienced these AI-powered results:

**\$2,900,000+** in cost avoidance by removing ineligible dependents, increasing employee self-service, and reducing manual processes over three years

**88%** of calls and chats resolved by AI

**59%** open rate for personalized benefits emails

[Read their full case study here](#)



# Benefits Trends and Employee Preferences

One of the top ways to effectively manage program costs is to distinguish must-have benefits from delighters. Likewise, understanding benefits usage by generation, tenure, or other demographics helps prioritize present and future spend. According to Aon, nearly 31% of employers are adding or changing a wellbeing program in 2025, making it the third most popular cost-control measure after employee contributions and plan design.

## Nearly 43,000 employee benefits preference surveys reveal what's table stakes versus delighters

Businessolver's Benefits Preference survey is yet another lever employers can use to maximize their benefits investment and tighten their benefits strategy. Employees are asked to rank their benefits preferences, providing employers with data-driven insights to prioritize investments, enhance engagement, and refine benefits offerings to better meet workforce needs.

Our 2024 pilot program surveyed over 244,000 employees with a 17.5% response rate—demonstrating yet again that employees are invested in their benefits and want their preferences to be heard.

"Performance" benefits versus "Delighter" benefits, are nearly evenly split across our employee responses, however, the next page shows a dramatic difference evident between Gen Z's benefits expectations and Baby Boomers.



### Performance Benefits:

Directly increase employee satisfaction

#### ♥ 401(k)

- Cancer Support Programs

#### ♥ Employee Assistance Programs (EAPs)

#### ♥ Parent and Caregiver Support

- Prescription Assistance Program
- Preventive Care Services

#### ♥ Time Off Policy / Flexibility

- Women's Health Programs



### Delighter Benefits:

Unexpected, but provide delight when present

- Employee Discount Programs

#### ♥ Financial Assistance Programs

- Fitness Programs
- Healthcare Claim Support Program
- Surgery Planning Benefits
- Weight Management Program

#### ♥ Wellness Program or Incentives



Employees also rank programs with benefits like these among their top most empathetic benefits. Check out our [State of Workplace Empathy Report](#) for more insights.



## Boomers Demand “Performance” Benefits While Gen Z Seeks “Delighters”

Of the Baby Boomer and Gen Z employees surveyed, Boomers have 2X the number of must-have “Performance” benefits versus Gen Z. While Gen Z has 6X the number of “Delighter” benefits versus Boomers—demonstrating the absolute dichotomy in their expectations and the necessity for employers to intimately understand their demographics to balance costs with care.

### Boomers’ Benefits Preferences



#### Performance Benefits

- 401(k)
- Cancer Support Program
- Healthcare Claim Support Program
- Parent and Caregiver Support
- Prescription Assistance Program
- Preventive Care Services
- Time Off Policy



#### Delighter Benefits

- Employee Discount Program
- Fitness Program
- Wellness Program or Incentives

### Gen Z’s Benefits Preferences



#### Performance Benefits

- 401(k)
- Time Off Policy
- Women’s Health Program



#### Delighter Benefits

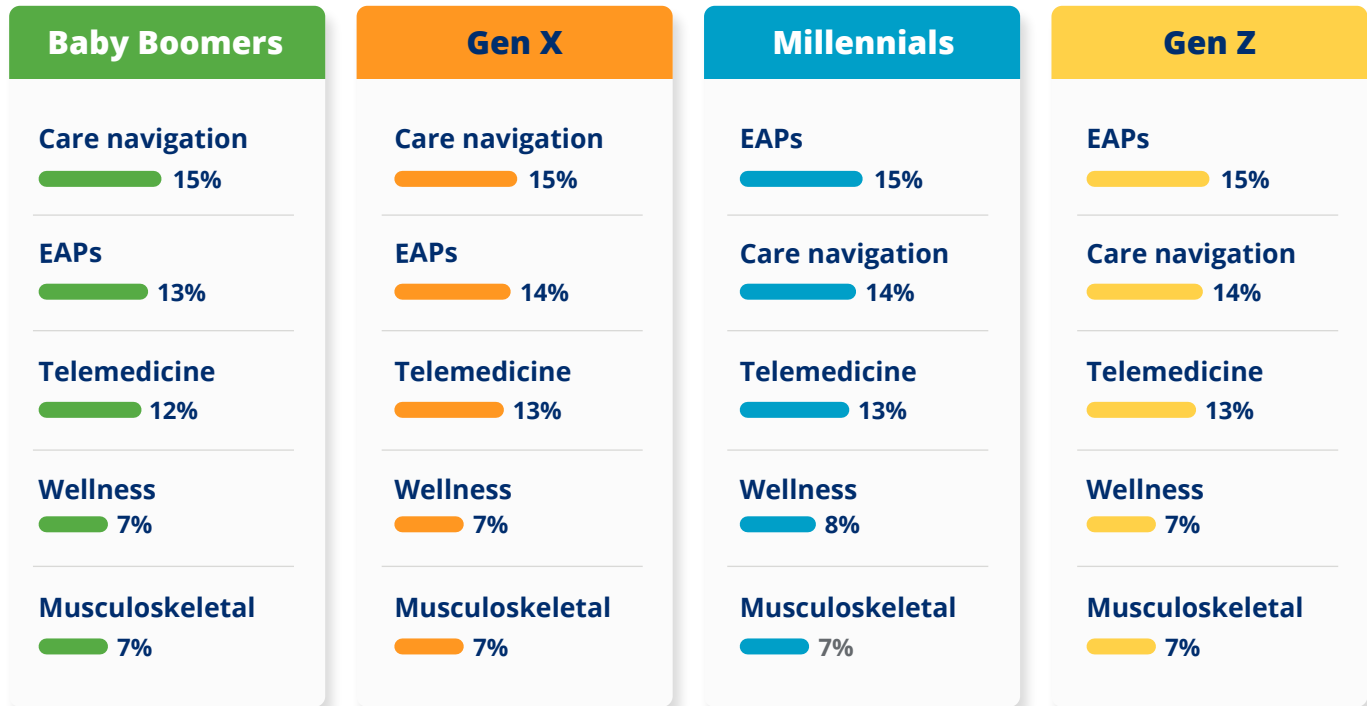
- Cancer Support Program
- Care Navigation Program
- Centers of Excellence
- Day Care Support Program
- Drug Search Tool
- Employee Assistance Program
- Family Planning Benefits
- Financial Assistance Program
- Find a Provider Tool
- Fitness Program
- Nurse Line Services
- Parent and Caregiver Support
- Prescription Assistance Program
- Provider Guidance Program
- Surgery Planning Benefits
- Telemedicine Services
- Weight Management Program
- Wellness Program or Incentive



**Businessolver’s Benefits Preference survey** is one of three employee survey modules offered to clients. Other surveys include our annual enrollment survey, which measures employee satisfaction and confidence with their enrollment experience, and our literacy survey which assesses benefits knowledge while educating along the way.

## 2024 Top Activated Benefits by Generation

The below chart shows which wellbeing programs or point solutions employees interacted with the most by generation.



## 2024 Overall Top Benefit Programs

In 2024, employees activated on (clicked or called) these benefits the most, regardless of age. These benefits can also have a direct impact on an employer's overall annual benefits spend.



Care navigation



EAPs



Telemedicine



Wellness



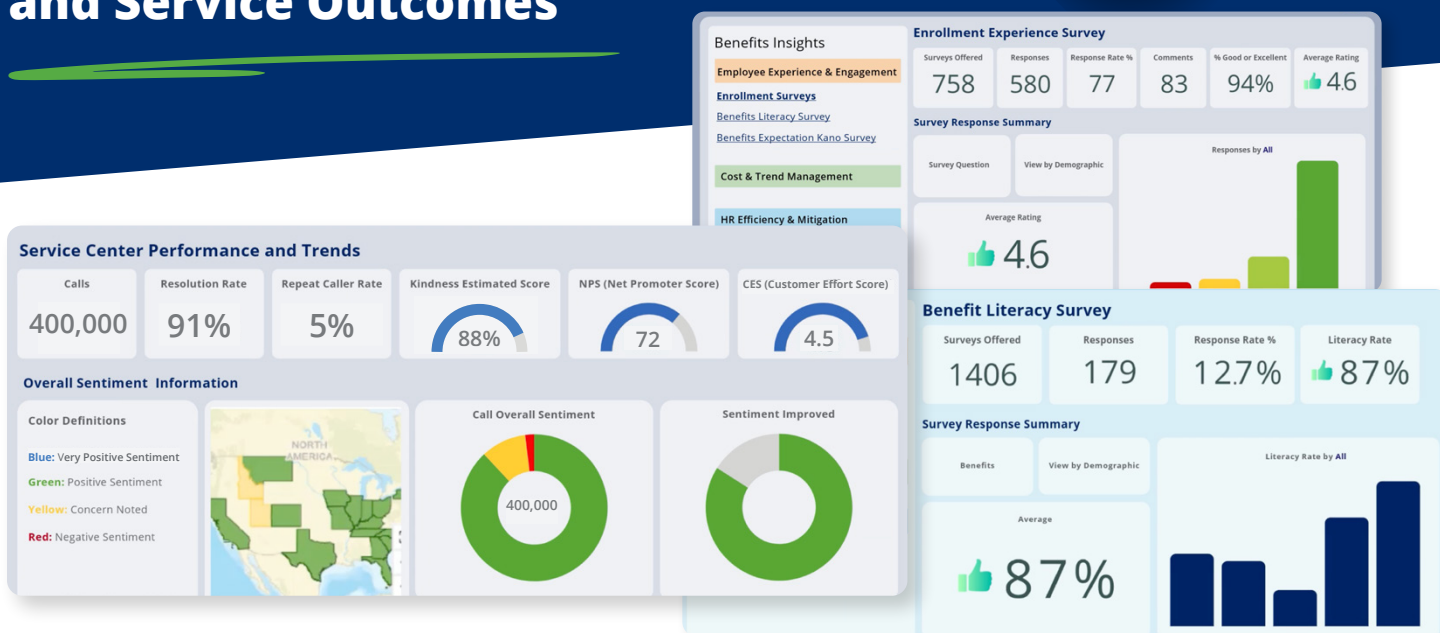
Musculoskeletal





# Personalized + Proactive + Prescriptive

## KPIs for AI-Driven Insights and Service Outcomes



HR is dually tasked with being the cost center for the business and strategists in charge of optimizing spend. With healthcare costs, prescription drug prices, and employee expectations all on the rise, HR needs a single environment that provides visibility into cost drivers and opportunities for optimization. This requires intuitive, real-time views of the big picture alongside real-time trends and issues, enabling more proactive and informed program management.

AI is surfacing data-driven insights that provide even more targeted communications and benefits strategies for HR—without requiring them to be data experts. For example, Businessolver's Benefits Insights Dashboard, launched in 2024, provides deep insights into benefits engagement, enabling HR to harness data and marketing science effectively.

Having everything in one place is incredibly valuable. We can quickly scan dashboards for high-level insights or dive deeper into specific data and cases. For example, we can identify employees who were frustrated or calls that weren't fully resolved—helping us proactively address potential issues before they escalate.

– Annette Vota, Director, Benefits and Compensation, Beacon Health



**Trend Alert:** AI-enabled dashboards are putting HR fully in the driver's seat with a wealth of data that enables the ability to see what's happening in real-time—from annual enrollment analytics to call center trends, benefits engagement, employee surveys, and communications effectiveness.

# From Guesswork to Precision Analytics: This is What the Future of Benefits Administration Looks Like


In 2024, Businessolver launched its Benefits Insights Dashboard to deliver data that supports employers in their overall engagement and benefits strategies, while also providing insights into the ROI of technology in supporting those goals.

With the ability to filter and sort data by generation, tenure, employment status, sentiment, and more, our Benefits Insights Dashboard solution enables HR and administrators to quickly identify employee concerns and evaluate inquiry resolution quality. With real-time insights, organizations can proactively manage benefits programs, address issues before they escalate, and enhance employee satisfaction.

Beyond performance metrics, our dashboards empower HR and benefits teams to quickly assess and respond to employees’ emotional needs through proactive strategies and communication.

When employees engage with their benefits it often revolves around critical moments in their lives. **For example, with the Service Center Performance and Trends dashboard (one of six currently available dashboards within Benefits Insights), it’s no longer a guessing game of what matters based on a sample of calls. Instead, AI-driven data and analytics inform and pinpoint exactly where employees need additional support and guidance—and perhaps, a dose of empathy.**

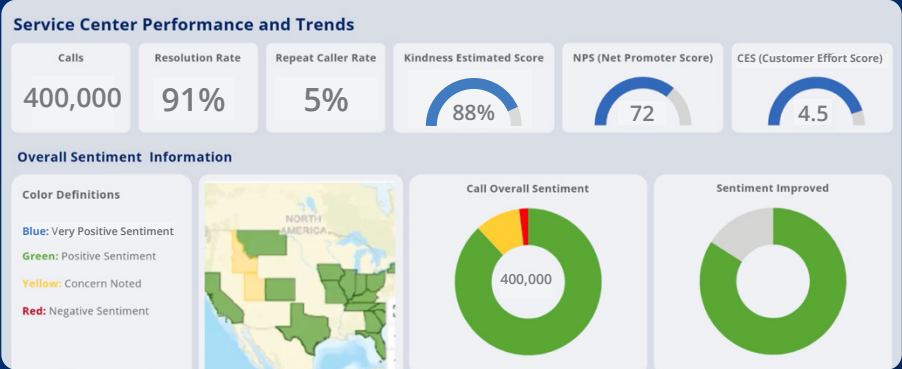
In the end, while performance metrics are valuable, it’s the ability to identify with 100% certainty where the greatest impact can be made that will define the future of benefits administration by driving down costs and simultaneously improving employee care.



### What is Sentiment Analysis?

Our sentiment analysis feature measures, tracks, and summarizes employees’ emotions or feelings in real time, helping service center representatives assess an employee’s emotional state for improved call resolution. For example, did the employee start the call frustrated and leave feeling reassured, or did their concerns persist?

## Benefits Insights Dashboard: Service Center Performance & Trends



From August through year-end 2024, Businessolver’s service center handled nearly 400,000 calls with a 91% resolution rate and 88% estimated Kindness Score, resulting in a 72 ‘excellent’ net promoter score (NPS). 91% of calls were ‘very positive’ or ‘positive’ with 68% showing improved employee sentiment over the course of the call.



# How KPIs Translate to Real-World Results

The future of effective benefits administration is driven by insights. But as benefits and the employee experience becomes more nuanced and complex, so do the datasets HR must consider to drive an effective strategy. With AI sitting as HR's copilot, your organization can reap the benefits of insightful analytics and real-time data without costly manual evaluation. Imagine simply logging into your benefits administration dashboard and being able to pinpoint your organization's top priorities to drive ROI and employee engagement for the next quarter.

By tracking your organization's effectiveness against these service KPIs, instant insights can be your reality.



## Here are 4 Service Center KPIs To Help You Bring Forward the Value of Service Into Your Benefits ROI

1

### Resolution Rates

91% overall inquiry resolution rate

2

### Net Promoter Score (NPS)

72 'excellent' NPS employee member rating

3

### Sentiment Analysis

91% overall sentiment score (meaning employees' emotions/feelings were positive/very positive for 91% of calls)

4

### Kindness Score

88 cumulative rating of empathy demonstrated during service center representatives' handling of the call



## How Waste Pro is Driving Real Results

Waste Pro, a national waste removal service with over 4,500 active lives, experienced an **80%** positive sentiment score when members needed to speak with a live advocate for support during annual enrollment.

[Read their full case study here](#)



# Your New Benefits Strategy, Fueled by AI-Powered Data Insights



Building the business case for investment in benefits administration technology can be hard, especially with a multitude of projects on the table. But the KPIs and data in this report are proof of the tangible outcomes technology (especially AI) is driving, from cost management to happier and healthier employees. **Employers on the leading edge are shifting from mere efficiency metrics to dynamic, data-driven performance indicators that measure more meaningful and precise outputs, such as empathetic service in the form of sentiment and kindness scores, real-time resolution rates, and a wealth of data from in-platform surveying.**

Our data shows a new era of benefits preferences is underway—Boomers may settle for nuts and bolts, but Gen Z expects to be delighted. With healthcare premiums outpacing inflation, return on benefits investment is unachievable without superior benefits technology. Costs will continue to rise alongside employee expectations, making adoption of advanced technology—AI in particular—paramount to enabling a cost-effective benefits program that attracts and retains top talent.

**Our survey of benefits leaders reveals 42% are evaluating their current benefits technology solution and vendor. If your organization is among them, here are a few key considerations and questions to ask:**



Data in this report demonstrates the tangible value AI is driving throughout the benefits journey; however, **AI is not created equally.** It must be purpose-built to interpret and respond to employee intent and emotions with empathy.

## Questions to ask:

- Who owns your AI technology—a third-party or is it your proprietary technology (meaning the vendor owns the code and all development—past and future)?
- What security and compliance is in place? Tell me about its ability to understand and respond to employee sentiment and emotion.
- What are your AI-enabled resolution rates, including same-day and 7-day rolling?
- Can it sit alongside employees anywhere—from enrollment to claims and total rewards?
- How does your AI drive long-term employee engagement and support better health and cost outcomes for my organization? Can you provide a case study from the last year and a referenceable client?



[Learn more about Businessolver's AI](#)





**Data insights** are abundant with AI-enabled technology, but it shouldn't be overwhelming. Instead, your data should be presented intuitively to give you the right insights at your fingertips.

#### Questions to ask:

- How is my data being used and will I have real-time access to my analytics?
- Can you filter data by employment status, generation, tenure, and sentiment? Can the data also pull forward trending issues among my organization?
- Is a detailed summary provided immediately for every interaction with my employees that includes case notes, reason for calling, and employee's emotional state?
- Can you see annual enrollment data in real-time? Is there a measurement for understanding employee sentiment and satisfaction?
- Are calls being adequately resolved, and do you have the ability to pinpoint and identify outliers before they escalate?



**Decision support technology** at enrollment is critical to driving right-fit plan steerage that results in substantial long-term savings for employees and employers. But like AI, its effectiveness is not created equally.

#### Questions to ask:

- What are your steerage success rates to cost-effective, best-fit plans (i.e. HDHP, HSA)?
- What percentage of employees use decision support when it's available?
- Does an AI virtual assistant sit alongside employees during enrollment, and what's the resolution rate?
- What percentage of inquiries are handled and resolved by AI after hours?
- Can you measure employees' satisfaction and confidence rates?
- What questions does the tool ask to help guide to best-fit plans?



**In-platform communications** are critical for optimizing benefits usage year-round. These hyper-personalized communications both educate and steer employees toward the right care at the right time.

#### Questions to ask:

- How does your platform support year-round benefits communications?
- Can I track and measure performance and can I build out multiple campaigns?
- What's the activation rate when employees receive a personalized communication about a benefit or point solution? What are the top activated programs?



**In-platform surveys** are important for understanding where to allocate program spend alongside employee satisfaction and understanding of their benefits.

#### Questions to ask:

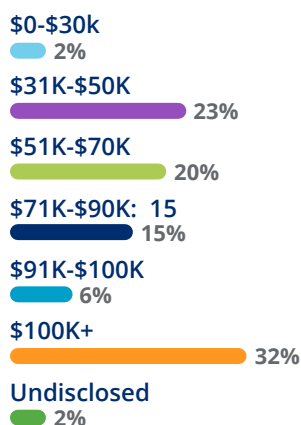
- Do you offer in-platform surveys such as benefits preferences and literacy?
- How about post-enrollment surveys?
- How quickly and conveniently can I access the results?
- Can I sort the results by age, gender, tenure, etc.?



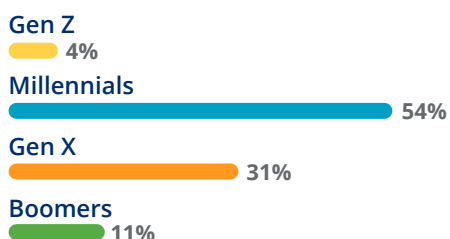
# About the Data

In this year's report, data has been captured across the Benefitsolver platform to provide a more holistic view of employee benefits behavior and engagement in 2024. We pulled our data from our decision support tool, enrollment trends, communication framework, AI engagement, and in-platform surveys we use to help serve up year-round insights for our clients. By looking at data across Businessolver's entire book of business, encompassing over 18 million participants and their dependents across a wide variety of clients and industries, we can better understand how employees are engaging with their benefits across the entire benefits lifecycle—from awareness, understanding, selection, and ultimately activation—as well as how serving these insights at the client level is helping organizations like you transform modern benefits administration.

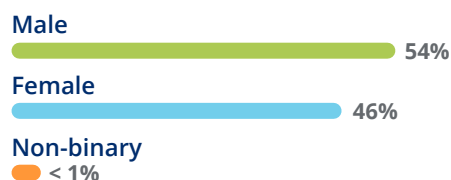
## Income



## Generation



## Gender



**Not sure how your current tech stacks up?**

Let's do the math together with our Benefits Optimization Calculator

Let's go



## About Businessolver

Since 1998, Businessolver has delivered market-changing benefits technology that empowers empathetic service supported by an intrinsic responsiveness to client needs. The company creates client programs that maximize benefits program investment, minimize risk exposure, and engage employees with easy-to-use solutions and communication tools to assist them in making wise and cost-efficient benefits selections. Founded by HR professionals, Businessolver's unwavering service-oriented culture and secure SaaS platform provide measurable success in its mission to provide complete client delight.



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