businesssolver

2026 Benefits Insights Benchmarks Report

Industry is the hidden driver of benefits risk

How leading employers detect risk early and intervene before confusion turns into cost

The risk is already visible:

27 point gap in benefits literacy across industries

54% of healthcare workers would panic over a $6K ER bill

4x preparedness gap: Finance vs. education employees when facing a large expense

Table of contents

HR is ready to shift gears with their benefits administration technology

Businessolver's 2025 survey of 1,500+ HR leaders and executives across competitor solutions shows they're prioritizing engagement and simplification over the next 5 years:

76% want a single access point for all benefits programs

74% want clear and easy-to-understand omnichannel benefits communications

43% are neutral or dissatisfied with their current benefits administration solution

34% aren't satisfied with their current enrollment tools or decision support

Industry and benefits literacy rates are closely linked. Here's what that means.

Today's HR leaders face uncompromising mandates: Control costs, drive AI transformation, and maximize benefits impact. And often on leaner budgets and without a clear definition of what success looks like.

In this report, we break down the top insights, risk indicators, and engagement trends across five key industries within the Benefitsolver platform, highlighting how anticipatory data and insights enable organizations to detect risk early and intervene before confusion, cost, and poor decisions occur.

> Businessolver has allowed us to slice and dice [the data] for our entire population and figure out how we can best communicate and deliver to our employees. We've been using the Benefitsolver platform and I'm at the point where I can push as a partner to create a one-stop-shop for all things benefits and wellbeing.
>
> \- Barbara Fick, Director, Total Rewards at Panasonic North America
>
> **Read Panasonic's case study**

8 industry trends redefining the benefits playing field

1. Cost containment gets creative with reference-based pricing
2. AI governance is a crucial differentiator as security reviews spike 25%
3. Multi-year benefits planning is a must
4. HR AI spend hits $1.6M annually
5. Agent-to-agent experiences are the future
6. Data fluency is the new HR competency
7. "Quiet" is HR's best marker of success
8. Demand for custom communications soars 43%

View the full trends in our 2026 Benefits Insights report

Learn more

Industry and income are linked to benefits literacy and financial stress

Industry and income are strong predictors of benefits risk—even more than age: **93,000+ employee health literacy benchmark responses show a 27-point divide between the highest- and lowest-literacy scoring industries.** Comparatively, the largest gap between generations is 16 percentage points.

Our annual Benefits Insights study likewise continues to show the strong interplay between income, literacy, and financial panic:

- Benefits knowledge varies sharply by income and industry: Software employees score 59% compared to just 32% in retail—a **27-point literacy gap**
- Feelings of "panic" about a $6,000 ER bill are highest in education (66%) versus finance (29%)—a **37-point gap**
- Lower-income employees prioritize **2X as many affordability-driven benefits** as higher earners

Businessolver clients have access to 7+ dashboards populated with employee data and insights from the Benefits Literacy and Benefits Preferences Benchmarks and more. Together, these insights reveal what employees want, where they're confused, and how HR can take action.

2025 AI-driven outcomes for Businessolver's 850+ clients

Employers who use Sofia, Businessolver's anticipatory AI, achieve measurable outcomes:

- **91% overall instant chat resolution rate**; 85% of all chats stay resolved after 7 days
- **2.6 million unique employee interactions** across phone and chat
- **263 million minutes saved** with self-service tools, anticipatory insights, and AI-supported process automation

Learn more about the dashboards

Learn more

A closer look at Businessolver's Benefits Insights Dashboards

Businessolver's Benefits Insights Dashboards unify benchmarking data, engagement signals, and enrollment trends into a single, real-time view for admin teams and their brokers/advisors. By connecting what employees value, understand, and choose, these dashboards pinpoint where risk is forming—before it shows up in costs, claims, or poor decisions. More importantly, they don't just report on benefits, they surface early risk signals and trigger targeted actions.

Why these dashboards matter

Benefits costs continue to rise, but many organizations lack clear visibility into what's driving spend and how to control it. These dashboards provide key missing links by:

- Identifying where risk is building—and enabling early intervention before it impacts cost
- Spotting misalignment between benefits offered versus usage and actual employee needs
- Pinpointing where confusion or underuse will likely lead to higher downstream costs

Must-have Benefits

Performance Benefits

Delighter Benefits

Benefits Preferences Dashboard

What it shows

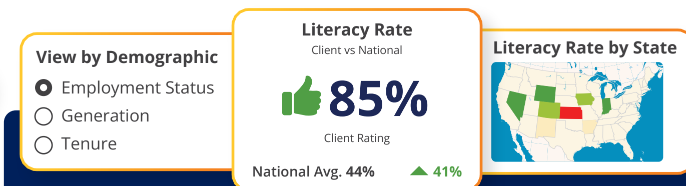
Across 187,000 responses, employees consistently prioritize benefits that reduce financial risk and simplify decisions, with **lower-income populations favoring 2X more affordability-driven solutions**.

Why it matters

Aligning benefits to employee priorities is critical to avoiding overspend and underutilization.

What we ask

Employees evaluate which benefits drive satisfaction versus those that are expected or overlooked.



Benefits Literacy Dashboard

What it shows

Benefits literacy benchmarking averages only a 44% correct response rate across Businessolver's book of business, revealing widespread benefits knowledge gaps that could directly contribute to costly misalignment and financial risk.

Why it matters

Employees don't have time to become benefits experts—without timely guidance, confusion turns into mis-selections, delayed care, and avoidable cost.

What we ask

Employees answer knowledge-based questions about key benefits (e.g., Accident insurance, critical illness, hospital indemnity, HSA, FSA).

Business services

This aging workforce with rising health complexity requires anticipating utilization needs and guidance before costs, confusion, and claims escalate.

Demographics

Generational composition

- Gen Z: 14%
- Millennials: 14%
- Gen X: 32%
- Boomers: 40%

Oldest industry mix + lowest Gen Z presence

Gender identity

- Male: 54%
- Female: 43%
- Non-binary/Unknown: 3%

Money matters

How often do you save?

- Always: 33%
- Sometimes: 52%
- Never: 16%

How would you pay for a large, unexpected expense?

- Cash: 63%
- I don't know: 17%
- Go into debt: 16%
- Retirement fund: 4%

33% would go into debt or "don't know" how they'd pay a $6K bill

Lifestyle and risk

Self-described health

- Healthy: 58%
- Average health: 36%
- Below average health: 6%

What does your medicine cabinet look like?

- Empty: 40%
- 1-2 medications: 36%
- 3-4 medications: 16%
- 5+ medications: 7%

Highest share of 5+ meds across industries

Industry income → literacy → financial readiness

Business services employees fall in the middle on pay, benefits understanding, and financial stress.

$80,956	44%	42%
Average salary	Literacy score (% answered correct)	% who would feel panicked about a $6,000 ER bill

On average, across Businessolver's book of business, 45% of employees would panic over a $6,000 ER bill, while only 15% feel fully prepared to cover it.

% of correct responses to Benefits Literacy Benchmark by category

44% Average overall score

Accident insurance	Critical illness insurance	Hospital indemnity insurance	FSA	HSA
42%	56%	49%	44%	39%

Benefits Preferences Benchmark results

This population gravitates toward protective and guidance-oriented benefits that reduce health and financial exposure, rather than tools designed to optimize complex decisions. Delighters skew toward support and reassurance programs over choice enhancing or affordability-only offerings.

Performance benefits

Directly increase employee satisfaction

- 401(k) program
- Day care support
- Parent and caregiver support
- Prescription assistance program
- Preventive care
- Time off policy
- Women's health program

Delighter benefits

Unexpected, but provide delight when present

- Cancer support program
- Employee assistance program
- Employee discount program
- Financial assistance program
- Fitness program
- Healthcare claims support
- Nurse line services
- Second opinion services
- Surgery planning benefits
- Weight management program
- Wellness program or incentives

Digital benefits engagement

41%
YOY % increase in Sofia's chats

88%
Sofia's 2025 same-day resolution rate

31%
% of Sofia's after-hours interactions

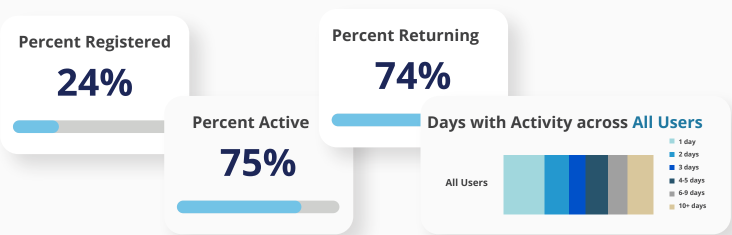
35%
open rate across more than 1.7 million emails sent in 2025

24%
of business services employees are registered app users; 75% of registered users are active

SPOTLIGHT

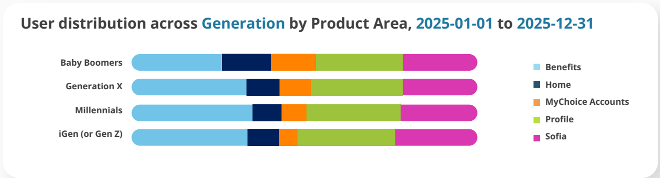
Businessolver's Mobile Analytics Dashboard

This dashboard delivers real-time and historic engagement trends into how employees are engaging with their benefits after enrollment.



When clients offer the mobile app to their workforce:

- 24% of business services employees are registered app users
- 75% of registered users are active
- 74% of those active users are returning users



How does activity differ by generation?

Sofia usage is consistent across generations, but Baby Boomers lead in MyChoice Accounts usage as health needs grow.

In 2025, 22% of business services Baby Boomers logged into the mobile app 10+ times—more than any other generation.

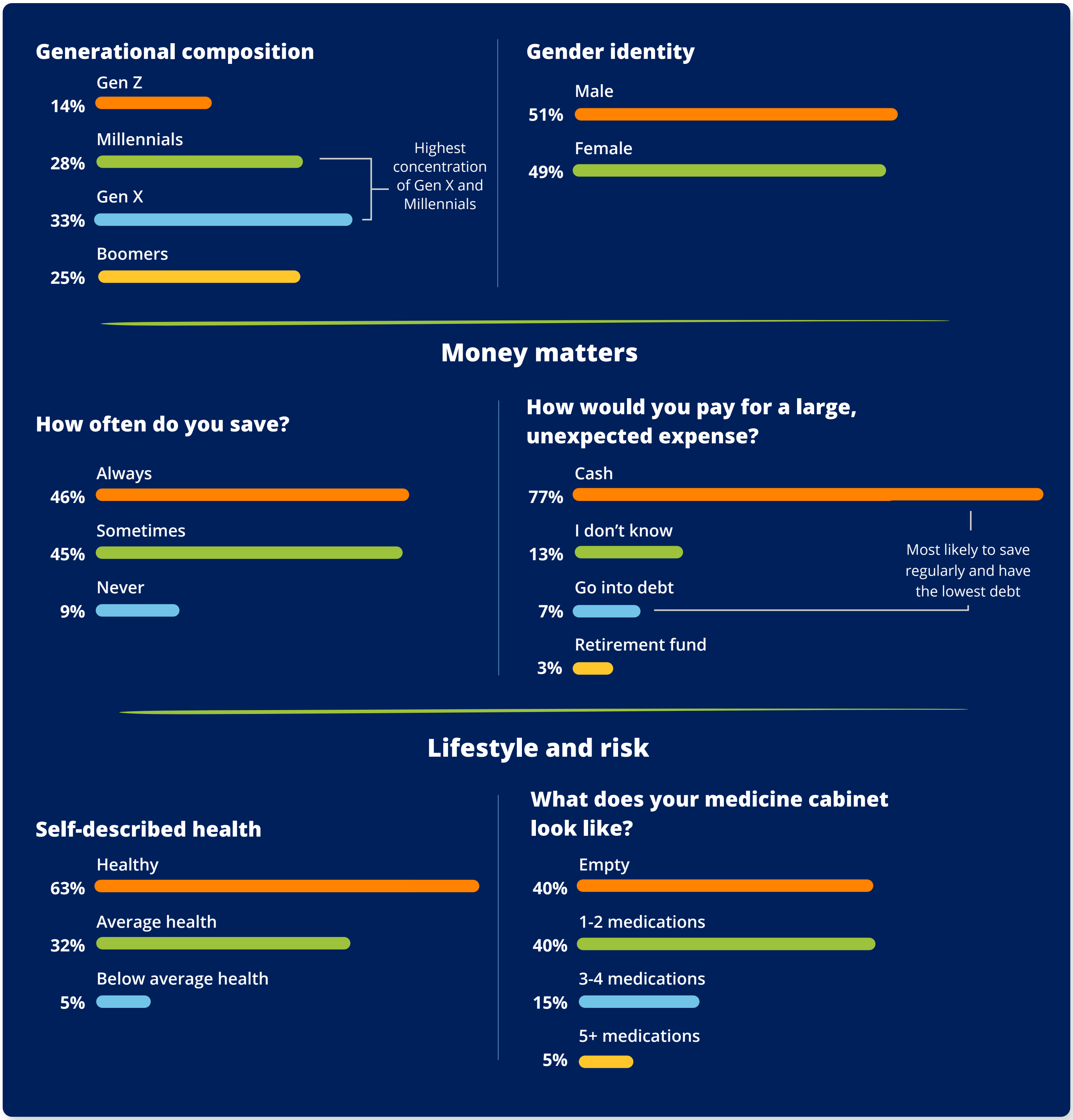
Anticipation in action playbook

- ☑ Detect early health-risk signals for this aging population with rising medical complexity and average benefits literacy.
- ☑ Detect predictable confusion early and trigger proactive interventions before employees make mistakes.
- ☑ Actively guide employees toward decisions that reduce financial risk before issues occur (missed deadlines, incorrect selections, delayed claims).

Finance

Demographics

Higher income, higher literacy, and lower financial panic shifts the focus from education to optimization and unlocking value from more complex benefits offerings.



Industry income → literacy → financial readiness

$91,850
Average salary within Benefitsolver

52%
Literacy score (% answered correct)

29%
% who would feel panicked about a $6,000 ER bill
(Lowest across industries)

Finance employees are **4X more likely to feel fully prepared for a large expense vs. education**. See the full report and more industry breakdowns **here**.

% of correct responses to Benefits Literacy Benchmark by category

52%
Average overall score
15 points higher than hospitality and retail

41% **Accident insurance**

58% **Critical illness insurance**

44% **Hospital indemnity insurance**

61% **FSA**
(14 points higher than the average across Businessolver's entire book of business)

46% **HSA**

Benefits Preferences Benchmark results

This population desires navigation and benefits that use data, guidance, and timely signals to help them make smarter decisions, not just enroll or access care. Delighters skew toward choice-enhancing programs rather than affordability or emergency protections.

Performance benefits
Directly increase employee satisfaction

- 401(k) program
- Cancer support program
- Family planning benefits
- Fitness program
- Prescription assistance program
- Preventive care services
- Telemedicine services
- Time off policy
- Weight management program
- Wellness program or incentives
- Women's health program

Delighter benefits
Unexpected, but provide delight when present

- Care navigation program
- Digestive health program
- Employee discount program
- Financial assistance program
- Genetic testing program
- Healthcare claims support
- Nurse line services
- Surgery planning benefits

Digital benefits engagement

47%
YOY % increase in Sofia's chats

92%
Sofia's 2025 same-day resolution rate

25%
% of Sofia's after-hours interactions
(13 points lower than hospitality and retail)

37%
open rate across more than 373,000 emails sent in 2025

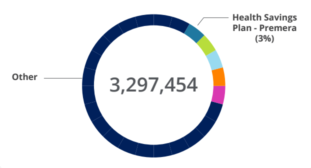
16%
of employees are registered mobile users; 43% of registered mobile users are active

SPOTLIGHT
Plan Movement Dashboard

This dashboard turns enrollment data into anticipatory insights—revealing how cost, value, and plan design decisions are shaping behavior before shifts impact employee spend or satisfaction.

Benefit Type	Enrolled
Medical	3,297,454
Post 65 Medical	24,957
Senior Advantage	70
Ameren Retiree Medical	573
Benefit Credit	715
...	...

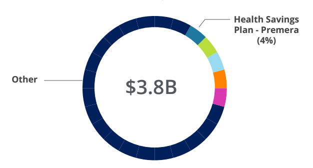
Medical Enrollment by Plan Name



Finance employees desire benefits optimization, so tracking plan participation and movement over time shows early signals for optimization, opportunity, or risk.

Benefit Type	Premium Total
Medical	$3.8B
Post 65 Medical	$10.5M
Senior Advantage	$28.1K
Ameren Retiree ...	$410.1K
Retiree Post 65 Medical	$2.1M
...	...

Medical Total Cost by Plan Name



Premium cost visibility matters most in finance, where employees likely weigh coverage tradeoffs and contributions carefully; linking participation shifts to premium trends shows where cost pressure is emerging.

Benefit Type	Current Enrolled	Joining	Leaving	Net Enrolled
Medical	3,297,454	761	2,447	▼ -1,686
Post 65...	24,957	0	0	— 0
Senior ...	70	0	0	— 0
Ameren...	573	0	0	— 0
Retiree...	715	0	0	— 0
...	...	...	...	...

Medical Future Election Plan Movement

Plan Movement Category	Future Plan	Current Plan	Empolyees
Enrolled → Enrolled Different Plan	26 Aetna CWA Unity Freedom (02C)	26 Aetna CWA Unity Freedom (025)	1
		26 Aetna CWA Unity Freedom 219 (026)	1

Historical plan movement enables benefits teams to spot and respond to enrollment shifts before they impact spend, satisfaction, or downstream outcomes for enhanced forecasting and scenario planning.

Anticipation in action playbook

- ✅ Surface under-utilization signals early (unused FSAs, underused navigation tools) to prompt value-maximizing actions during moments of need.
- ✅ Help employees with optimizing decisions, timing care, and reducing friction, especially for higher cost or high-stakes healthcare choices.
- ✅ Measure success through "quiet" outcomes—fewer questions, fewer mistakes, and fewer moments of confusion in the first place.

Healthcare and hospitals/clinics

This female-dominated workforce operates in a high stress care environment with moderately low pay, lower literacy, and strong digital benefits behavior—making simplicity, access, and proactive support priorities.

Demographics

Generational composition

Gen Z	17%
Millennials	26%
Gen X	31%
Boomers	26%

Gender identity

Male	21%
Female	78%

Lowest male representation of any industry

Money matters

How often do you save?

Always	27%
Sometimes	57%
Never	17%

How would you pay for a large, unexpected expense?

Cash	56%
I don't know	22%
Go into debt	18%
Retirement fund	4%

Lifestyle and risk

Self-described health

Healthy	54%
Average health	39%
Below average health	6%

What does your medicine cabinet look like?

Empty	32%
1-2 medications	41%
3-4 medications	19%
5+ medications	8%

Industry income → literacy → financial readiness

$68,526
Average salary within Benefitsolver

43%
Literacy score (% answered correct)

54%
% who would feel panicked about a $6,000 ER bill
Highest financial panic (25 points more than Finance)

% of correct responses to Benefits Literacy Benchmark by category

43%
Average literacy despite healthcare knowledge

Accident insurance	Critical illness insurance	Hospital indemnity insurance	FSA	HSA
39%	52%	44%	46%	37%

Benefits Preferences Benchmark results

This population prefers foundational, support-driven benefits that simplify access to care and relieve financial and emotional stressors. Delighters skew toward financial assistance, care navigation, and wellbeing programs.

Performance benefits
Directly increase employee satisfaction

- 401(k) program
- Cancer support program
- Employee assistance program
- Employee discount program
- Parent and caregiver support
- Prescription assistance program
- Preventive care services
- Time off policy
- Women's health program

Delighter benefits
Unexpected, but provide delight when present

- Financial assistance program
- Find a provider tool
- Fitness program
- Healthcare claims support
- Telemedicine services
- Weight management program
- Wellness program or incentives

Digital benefits engagement

44%
YOY % increase in Sofia's chats

93%
Sofia's 2025 same-day resolution rate

35%
% of Sofia's after-hours interactions

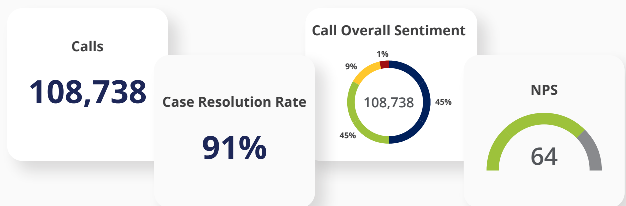
43%
open rate across more than 5 million emails sent

28%
of employees are registered mobile users; 69% of registered mobile users are active

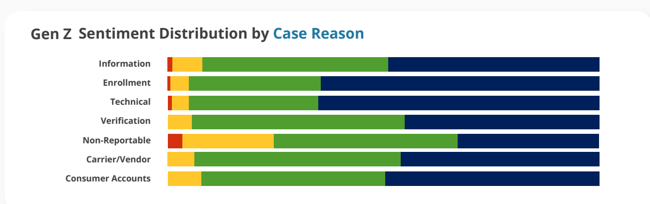
SPOTLIGHT

Service Center Trends and Performance Dashboard

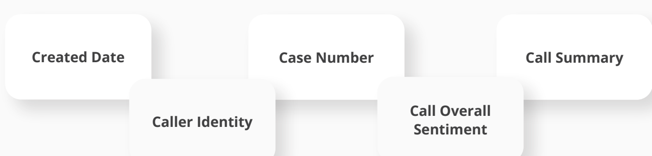
This dashboard provides instant access to every employee call with 100% transparency, including full chat transcripts. Using AI-driven analytics and sentiment scoring, it pinpoints exactly where to optimize the employee experience.



This industry boasts a **91% call resolution rate and 90% overall sentiment score** (meaning employees' emotions/feelings were positive/very positive for 90% of calls). All data can be sorted by industry, client, generation, tenure, call sentiment, and more.



This chart shows why Gen Z is calling and distribution of their sentiment by category, helping pinpoint issues for HR to proactively address and target by their population's age group for expanded education and communications.



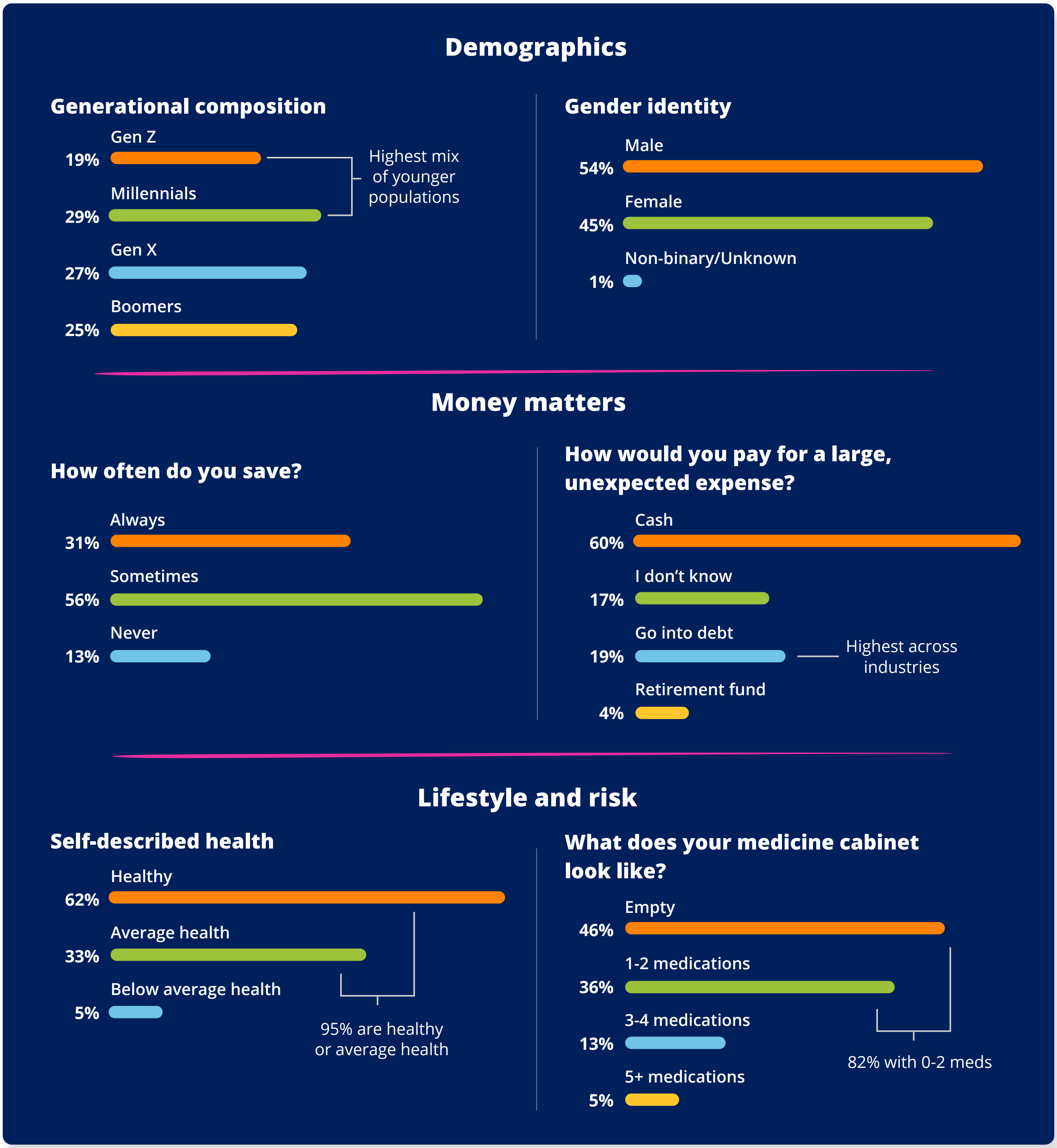
AI assists in summarizing every call, helping HR easily identify recurring issues and shift strategy and communications accordingly.

Anticipation in action playbook

- ☑ Simplify benefits access and proactively guide decisions in real time for a workforce with below average benefits literacy by prioritizing clear, real-time guidance over complex plan optimization.
- ☑ Activate support-driven programs such as financial assistance, care navigation, wellbeing resources, and EAPs before friction or burnout escalates.
- ☑ Leverage this population's high digital engagement with timely, year-round nudges and targeted support when employees are most likely to seek help.

Hospitality and retail

A younger, lower literacy workforce requires anticipatory nudges and affordability-driven benefits that mitigate financial shock.



Industry income → literacy → financial readiness

$67,342
Average salary within Benefitsolver

37%
Literacy score (% answered correct)

45%
% who would feel panicked about a $6,000 ER bill

% of correct responses to Benefits Literacy Benchmark by category

37%
Average overall score
Lowest score across industries

Accident insurance	34%
Critical illness insurance	55%
Hospital indemnity insurance	41%
FSA	39%
HSA	28%

Benefits Preferences Benchmark results

This population wants affordability and access-driven benefits that reduce out of pocket costs and simplify decisions, instead of advanced navigation or optimization tools. Delighters skew toward financial relief and convenience services.

Performance benefits
Directly increase employee satisfaction

- 401(k) program
- Cancer support program
- Parent and caregiver support
- Prescription assistance program
- Preventive care services
- Telemedicine services
- Time off policy
- Women's health program

Delighter benefits
Unexpected, but provide delight when present

- Centers of Excellence
- Employee assistance program
- Employee discount program
- Financial assistance program
- Find a provider tool
- Fitness program
- Nurse line services
- Provider guidance program
- Weight management program
- Wellness program or incentives

Anticipation in action playbook

- ☑ Use early financial risk indicators to proactively steer employees toward affordability-driven benefits before claims occur.
- ☑ Trigger targeted guidance in response to searches, chats, and life events—so employees are guided in the moment of need.
- ☑ Lean into after-hours and text-first interventions to reach employees at their moment of need.

Digital benefits engagement

11%
YOY % increase in Sofia's chats

94%
Sofia's 2025 same-day resolution rate

38%
% of Sofia's after-hours interactions

46%
open rate across more than 3.3 million emails sent

21%
of employees are registered mobile users; 62% of registered mobile users are active

SPOTLIGHT

Benefits Literacy Dashboard

Available to all clients at no cost, this dashboard reveals how well employees understand their benefits while pinpointing opportunities for more effective communication and engagement.

Benchmarks offered
25,641

Responses
4,786

Response Rate
18.7%

Literacy Rate: Client vs. National

Account Only	Respones	% Correct
National Avg.	4,786	37%

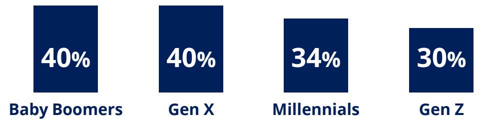
For this population, the overall response rate is 18.7%, showing room for benchmark engagement improvement. Data can be sorted by industry, client, generation, tenure, date range, and more.

Literacy Rate: Client vs. National

Account Only	Respones	% Correct
Client Rating	410	36%
National Avg.	4,376	37%

See unique client breakdowns versus national averages.

Literacy Rate by Generation



Sorting by generation, shows a 10-point difference between Boomers/Gen X and Gen Z literacy scores.

Literacy Rate by ALL

Sort further to filter scores by exact categories, isolating greatest and least understanding for targeted education.

Tip: Pair this dashboard with the **Campaign Analytics Dashboard** to understand if targeted reminders and nudges are reaching employees before risk turns into cost.

Manufacturing

This male-dominated industry shows stable financial habits but potential frontline access gaps, such as low mobile app registrations and benefits indifference, making activation, education, and engagement priorities.

Demographics

Generational composition

- Gen Z: 17%
- Millennials: 27%
- Gen X: 30%
- Boomers: 26%

Gender identity

- Male: 67%
- Female: 33%

Lowest female representation of any industry

Money matters

How often do you save?

- Always: 34%
- Sometimes: 53%
- Never: 13%

How would you pay for a large, unexpected expense?

- Cash: 63%
- I don't know: 16%
- Go into debt: 15%
- Retirement fund: 6%

Lifestyle and risk

Self-described health

- Healthy: 62%
- Average health: 34%
- Below average health: 4%

What does your medicine cabinet look like?

- Empty: 41%
- 1-2 medications: 37%
- 3-4 medications: 16%
- 5+ medications: 6%

Industry income → literacy → financial readiness

$81,342 Average salary within Benefitsolver	**46%** Literacy score (% answered correct)	**40%** % who would feel panicked about a $6,000 ER bill

% of correct responses to Benefits Literacy Benchmark by category

46% Average overall score

Accident insurance	Critical illness insurance	Hospital indemnity insurance	FSA	HSA
37%	52%	46%	50%	43%

Digital benefits engagement

9% YOY % increase in Sofia's chats

90% Sofia's 2025 same-day resolution rate

34% % of Sofia's after-hours interactions

40% open rate across more than 8 million emails sent in 2025

29% of employees are registered mobile users; 61% of registered mobile users are active

SPOTLIGHT

Benefits Preferences Benchmark Dashboard

This dashboard enables employers to understand how different populations and segments perceive the value of various benefits from high value to table stakes, helping build and maintain a competitive total rewards program.

Clients Included	Benchmarks offered	Responses	Response Rate	Benefits Included
33	47,579	6,508	13.7%	33

This population's benchmark response rate shows room for improvement; likely a result of non-desk based, front-line work that limits access and engagement—underscoring the need for heightened mobile access and communications.

Performance benefits
Directly increase employee satisfaction

- 401 (k)
- Prescription assistance program
- Preventive care services
- Time off policy

Delighter benefits
Unexpected, but provide delight when present

- Cancer support program
- Employee discount program
- Fitness program
- Healthcare claims support program
- Wellness program or incentives

Indifferent

- Addiction support
- Care navigation
- Centers of Excellence
- Day care support program
- Diabetes support program
- Digestive health program
- Drug search tool
- Employee assistance program
- Family planning benefits
- Financial assistance program
- Find a provider tool
- Genetic testing program
- Hypertension support program

+ 11 more...

This population gravitates toward practical, protection-focused benefits that deliver immediate value. High indifference reflects a frontline workforce with limited time and access. Benefits that feel abstract, optional, or not immediately relevant are likely to be rated indifferent.

Tip: Pair this dashboard with the **Mobile Analytics Dashboard** (shown on page 8) to understand where mobile app usage lags or excels by client, generation, tenure, and more.

Anticipation in action playbook

- ☑ Trigger frontline-friendly activation nudges (text, push notifcations, etc.) that drive action—not just awareness.
- ☑ Expand text-based and after hours support to ensure shift workers can access and activate benefits when they need them.
- ☑ Reinforce financial resilience with proactive nudges for accident coverage, income protection, and emergency readiness.

Conclusion: Redefining benefits risk management with anticipatory insights

Across the five industries highlighted in this report, the signals are clear: Income, literacy, financial stress, benefits preferences, and behaviors vary widely—**underscoring the need for anticipatory insights that drive thoughtful, tailored benefits design**.

The anticipatory data and insights available within Businessolver's dashboards create a new opportunity to lead and differentiate. Employers can move from explaining benefits to intercepting risk and guiding employees to the right decisions before problems occur.

The most effective partners will be those who **translate risk signals into timely action**, helping employers prioritize the right benefits, activate them at the right moments, and prove ROI. In a market undergoing historic change and cost pressure, anticipation isn't optional. It's the capability that separates transactional support from true strategic partnership.

3 playbook takeaways

1. **Lead with income segmentation, even over generation.** Segment by income + literacy + age, layered with engagement behaviors, such as Businessolver's Mobile Analytics and Service Center dashboards.
2. **Lower earners need more direct support.** Omni-channel communications, guided support, and proactive nudges move the needle.
3. **Higher earners need help optimizing.** These employees need more help understanding the nuances of their plan options.

Learn more about how anticipatory insights are redefining a new era of benefits strategy. Read the latest Benefits Insights Report

Learn more

About the data

Methodology

Insights are derived from Businessolver's Benefitsolver® platform, including multiple proprietary systems and sources:

- 19 million members and their dependents across 850+ clients
- 5.7 million unique AI interactions with Sofia, Businessolver's AI intelligence
- Nearly 187,000 employee Benefits Preferences Benchmark responses
- 93,000 Benefits Literacy Benchmark responses

About Businessolver

Businessolver is an independently owned benefits technology company advancing a more proactive, connected, and anticipatory benefits experience. Through a secure SaaS platform, governed intelligence, and an always-on service model designed to act early and stay aligned, Businessolver helps organizations reduce complexity, strengthen engagement, and deliver consistent outcomes across total wellbeing. With more than two decades of innovation, Businessolver unifies people, data, and operations so that insights turn into action— and benefits work better for employers, employees, and partners.