

The 5 Critical Gaps

in Employee Benefits Programs

Why traditional benefits fail to engage and deliver ROI

76%

of employees say their benefits are too complicated to understand

Source: EBRI 2024

\$1,800

average annual overspend per employee due to poor benefit choices

Source: MetLife 2024

15 min

average time employees spend learning about their benefits annually

Source: Willis Towers Watson 2024

5 Critical Gaps Undermining Benefits Success

1

Communication Breakdown

68%

don't understand their health insurance deductible

52%

unaware of mental health benefits

Sources: Aflac WorkForces Report 2024, SHRM Benefits Survey 2024

Poor communication leads to widespread confusion about available benefits and how to access them.

- Underutilization of valuable programs
- Employee frustration and stress

2

Technology Disconnect

71%

find benefits platforms difficult to navigate

43%

abandon enrollment due to tech issues

Sources: Mercer Health & Benefits Survey 2024, Gallup Global Workplace 2024

Outdated systems and poor user experience create barriers to benefits engagement.

- Incomplete enrollments
- Increased HR support tickets
- Lower participation rates

- Wasted benefit investments

3

Personalization Gap

81%

want personalized
benefit recommendations

29%

feel their benefits meet
their specific needs

Sources: PwC Employee Financial Wellness 2024, EBRI Survey 2024

One-size-fits-all approaches fail to address diverse employee needs and life stages.

- Poor plan selection outcomes
- Reduced employee satisfaction
- Suboptimal benefit utilization

4

Financial Literacy Barrier

64%

don't understand HSA tax
advantages

47%

can't calculate total
healthcare costs

Sources: Willis Towers Watson Benefits Survey 2024, MetLife Trends Study 2024

Limited financial knowledge prevents employees from maximizing their benefits value.

- Missed savings opportunities
- Inadequate retirement planning
- Financial stress and anxiety

5

Timing Misalignment

78%

make benefit decisions in
under 30 minutes

35%

regret their open
enrollment choices

Sources: SHRM Benefits Survey 2024, Aflac WorkForces Report 2024

Rushed annual enrollment periods don't allow for thoughtful decision-making.

- Hasty, uninformed decisions
- Year-long regret and frustration
- Reduced trust in benefits program

The Solution: Integrated Benefits Experience

Transform your benefits program with a holistic approach that combines clear communication, intuitive technology, personalized guidance, and year-round support. Create an experience that empowers employees to make informed decisions and maximize their benefits value.

[Discover How to Close These Gaps](#)

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