

The Top 5 Reasons Benefits Programs Don't Drive Results

Why benefit programs aren't living up to their potential

The traditional approach to benefits administration isn't working – and it's time to start asking "why?"

70%

of employers believe employees underutilize the services, benefits and programs they make available.

(Mercer Health & Benefits)

13%

is the typical engagement in disease management programs.

(National Institute of Health)

79%

of individuals who received health care in the past two years experienced an average of three challenges when doing so.

(Willis Towers Watson)

Benefits programs fail to deliver on their promises.

As a result of higher health care costs, employees have reduced their contributions to retirement savings plans, delayed going to the doctor, increased credit card debt, and had difficulty paying for necessities, among other things.

1



BENEFITS ARE COMPLEX & CUMBERSOME

>70% of benefits teams' time is spent on administrative tasks, leaving little time to focus on strategic, high value work.

(Deloitte HR Analytics)

3/4 of HR staff say they don't have the tools and resources to do their job well.

(SHRM Workplace Survey)

2



EMPLOYEES ARE CONFUSED

41% of working Americans admitted they do not fully understand any of the benefits they selected.

(Aon Employee Benefits)

<1/3 of employees view existing employer resources helpful in meeting their top priorities: saving money, financial wellbeing and mental health.

(PwC Employee Survey)

3



EMPLOYEES ARE DISENGAGED

<60 min. The amount of time nearly three-quarters of employees (73%) spend reviewing their benefits at enrollment time.

(Gallagher Benefits)

4



EMPLOYEES ARE SPENDING TOO MUCH ON HEALTH

89% of employees say they just pick the same health plan from the prior year.

(Fidelity Health Survey)

\$372 The average employee could have saved \$372 per year by choosing a different plan.

61%

of employees chose the wrong plan for their needs.

(MIT Sloan Research)

(Harvard Business Review)

5

1

EMPLOYEES AREN'T SAVING ENOUGH FOR RETIREMENT

\$293k The average retirement health care savings gap.

(Employee Benefit Research Institute)

24% of American workers say they are not at all confident in making decisions related to saving for retirement.

(Charles Schwab Survey)

Ready to ask, "How can my HR team drive better results?"

It's time to shift to a connected benefits experience that relieves HR teams, engages employees and drives better results. Transforming the way employees understand, choose and use benefits begins with offering a holistic experience that connects health, retirement and savings.

[Learn More Here](#)

