

If you build it, they still might not come

Why a good benefits package alone isn't enough to drive employee participation

Employers know a competitive benefits package is essential to attract and keep the top talent they need to succeed. So they work with their brokers and benefit carriers to build a solid plan with affordable benefits employees want and need. Yet too often, the plan falls short of a home run because it's missing a key element: an effective benefits communication and enrollment strategy.

That's the observation of voluntary benefit carriers Eastbridge surveyed for its recent "Understanding Voluntary Participation Rates" Spotlight™ report. These carriers say the most important factor limiting participation rate improvement is the lack of employer-level commitment to the proposed education, communication and enrollment strategy. In fact, carriers cite this reason nearly twice as often as any other. Not only that, the next two reasons carriers mention most often also relate to inadequate communication: limited enrollment communication options and timeframe, and the lack of broker commitment to the education, communication and enrollment strategy.

Digital trend continues for benefits communication

Employers continue to lean toward electronic methods for voluntary benefits education and communication. A website or mobile app is by far the most common communication tool, according to Eastbridge's most recent "MarketVision™ — The Employer Viewpoint" report, followed by sending literature, emails or text messages to employees. Less than one-quarter of employers say they prefer group meetings followed by a one-on-one with employees, and one in five employers say they'd like decision support and benefits education technology to be available year-round.

Brokers also tend to default to electronic benefits communication tools: Two-thirds of brokers in a recent Eastbridge study say literature, emails or text messages were their most common tools last enrollment season. However, more than half relied on call centers or voluntary group meetings. (A website or mobile app doesn't appear on the list for brokers as those tools tend to be controlled by employers rather than brokers.)

Employees are less enthusiastic than their employers about using company websites or mobile apps for benefits communication. A recent MarketVision™—The Employee Viewpoint® report shows only 21% of employees rank using the internet or an intranet as one of their top three preferred ways to learn about voluntary benefits. Information sent by their employer ranks highest, but nearly one-third prefer some form of personal communication, either speaking with someone in person, by phone, video meeting or online chat.

Electronic enrollments continue to grow

Digital and self-service options also are growing trends for benefits enrollment. Self-enrollment on a website or mobile device is the go-to choice for employers: 53% employers say it was their most recent enrollment method, and even more — 56% — say they prefer that method for future voluntary enrollments. That number is up significantly from just two years ago, when it was the top preference for 37% of employers, barely edging out an enroller completing forms on a computer. And brokers overwhelmingly name online self-service as their most recent enrollment method, cited by 70%.

However, many employers also say they prefer some type of in-person interaction during the enrollment. The number that prefer an enroller to complete forms on a computer alongside the employee is up slightly to 38%, and another 20% would like a human resources representative to enroll employees. Brokers also show significant use of personal enrollment methods, with more than a third listing onsite one-to-one meetings or call center enrollments. Employers show very low preference for passive or live telephonic enrollments, but both groups agree paper enrollment processes, whether assisted or not, are declining.

About half of employees surveyed also prefer to enroll on their own online, but as with benefits communication, nearly a third want some form of personal assistance, whether they're enrolling on paper, a computer, by phone or in a virtual meeting.

Driving stronger participation

Only a few carriers Eastbridge surveyed track their participation rates by enrollment method, but those that do report one-on-one, face-to-face enrollments generate the highest participation (31%). Despite that, employers and brokers continue to lean heavily on internet self-service enrollments. It's not surprising, then, that carriers also cite decreased in-person access to employees as one of the top factors preventing better participation in workplace benefits programs.

Carriers, brokers, employers and employees alike would benefit from stronger participation in workplace benefit programs. To create that win-win-win-win outcome, our research indicates building the best benefits program should also include a strong focus on creating — and a commitment to implementing — the most effective communication and enrollment strategies.

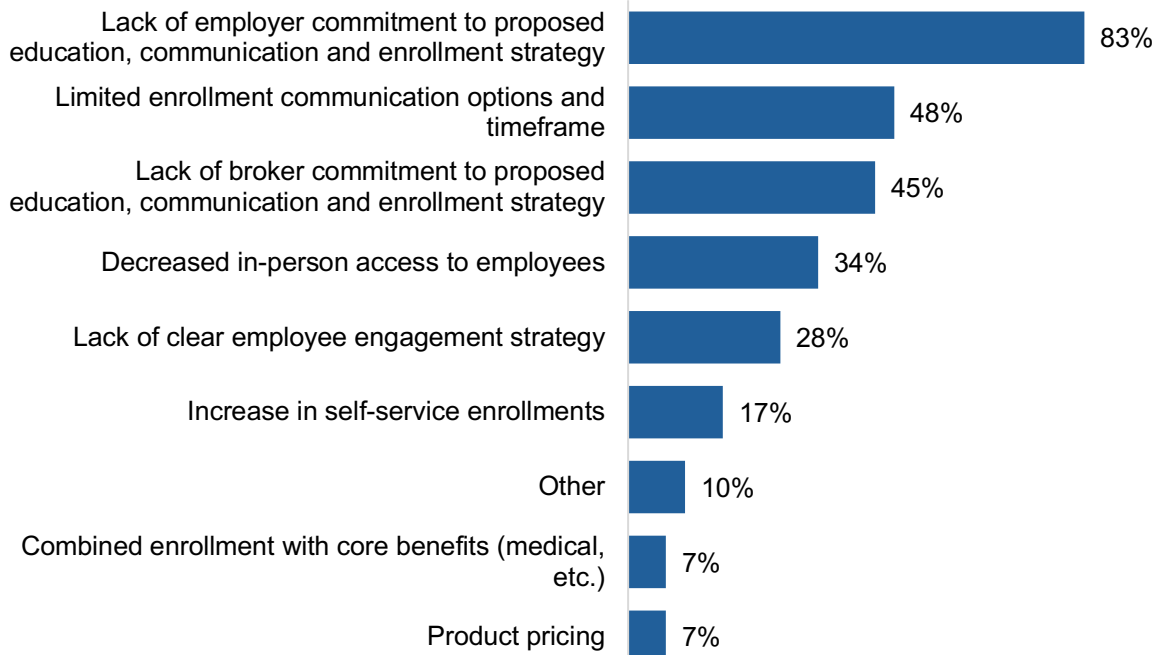
Employers' Preferred Voluntary Enrollment Methods

Self-Enrollment Methods	2022	2024
Self-enroll on website or mobile device	37%	56%
Self-enroll on paper	18%	12%
Passive telephonic enrollment (IVR)	11%	6%
In-Person/Aided Enrollments		
HR representative enrolls	24%	20%
Enroller completes forms via computer	36%	38%
Live call center where employees initiate the call	18%	11%
Enroller completes paper forms	15%	11%
Enroller completes forms during video call or virtual meeting	18%	9%
Live call center where employees are called at a prescheduled time	13%	5%
Other		
Auto-enrollment where employees must opt out of voluntary	13%	14%

[Note: Employers could select multiple answers, so the total exceeds 100%.]

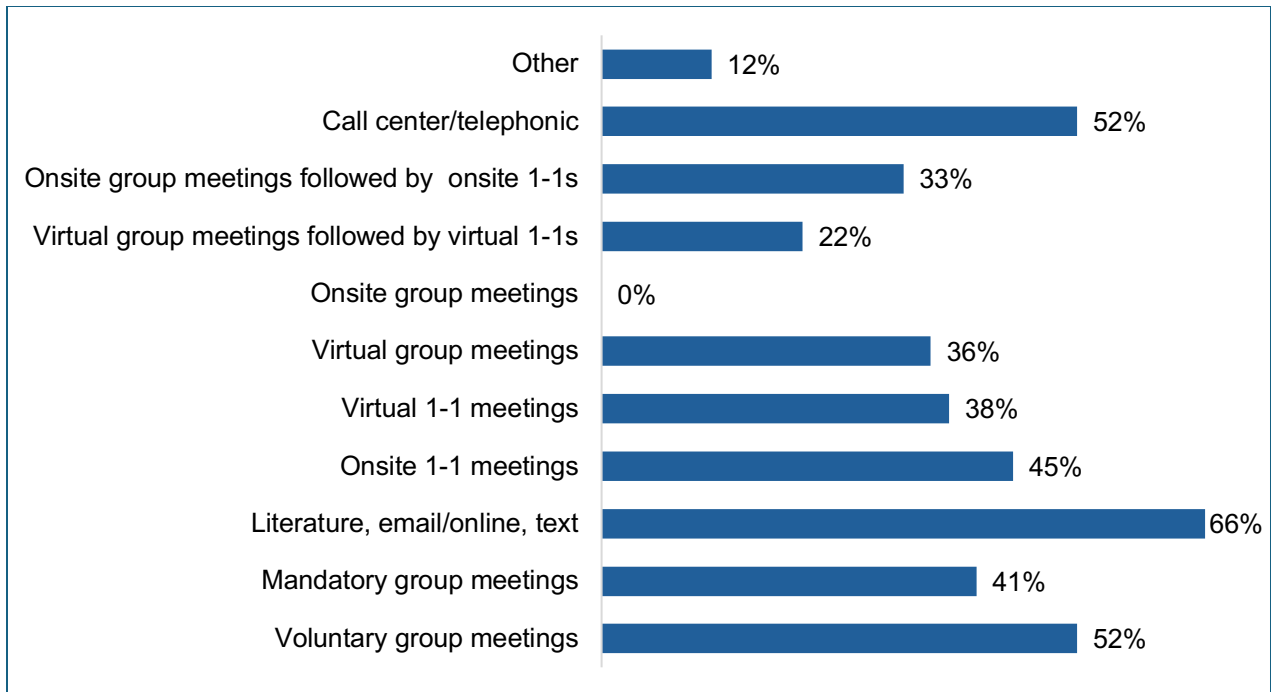
Source: 2024 "MarketVision™ — The Employer Viewpoint report, Eastbridge Consulting Group, 2024

Carriers' View of Most Important Factors Limiting Participation



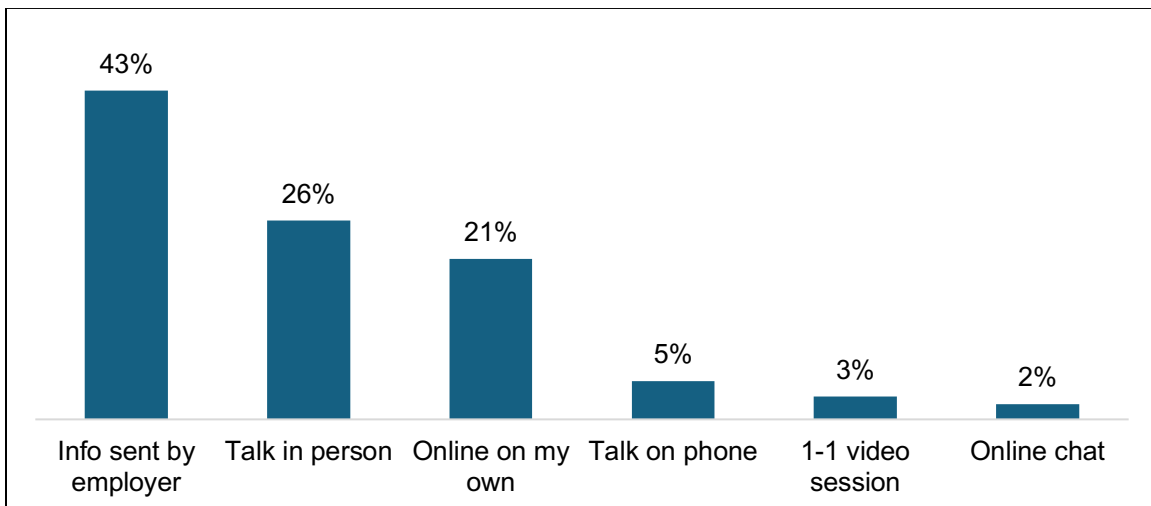
Source: "Understanding Voluntary Participation Rates" Spotlight™ report, Eastbridge Consulting Group, June 2024

Brokers' most common communication methods in 2024 enrollment season



Source: Broker survey, Eastbridge Consulting Group, May 2025

Employees' Preferences for Learning about Voluntary Benefits



Source: MarketVision™—The Employee Viewpoint® report, Eastbridge Consulting Group, 2023