

2025 LIMRA Annual Conference

# ELEVATING *tomorrow*

## Designing the Future of Employee Benefits



# Welcome & Session Objectives







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Symetra National Life Insurance  
Company



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Pasito



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FINEOS

# Why Rethink the Benefits Ecosystem?



# A Strategic Imperative for Business Resilience



70% OF WORKFORCE = MILLENNIALS &  
GEN Z BY 2025 (PEW)



66% OF EMPLOYERS STRUGGLE WITH  
BENEFIT EQUITY IN HYBRID WORK (EY)



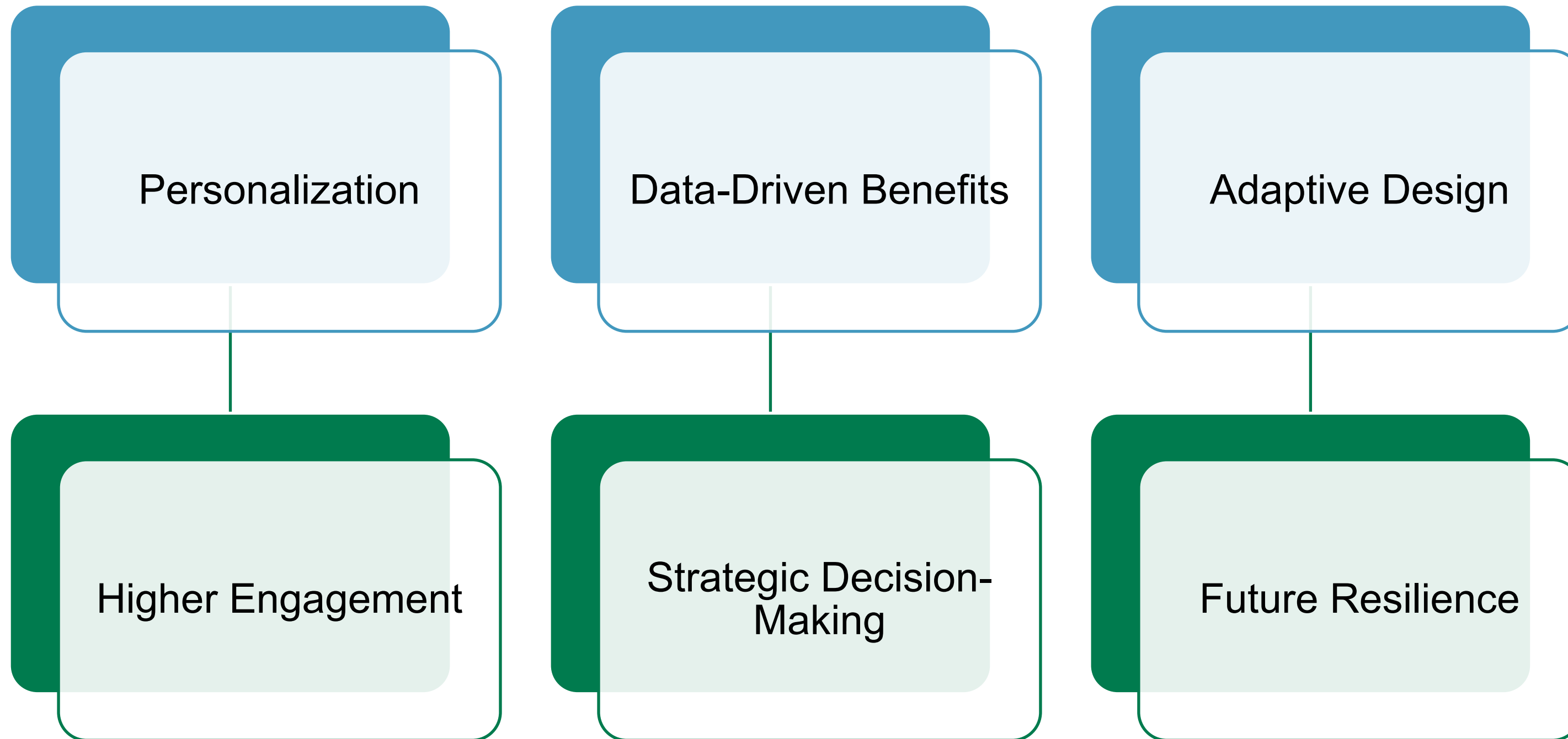
HEALTHCARE COSTS RISING 6.5%  
ANNUALLY (PWC)



76% REPORT MENTAL HEALTH  
SYMPTOMS (MIND SHARE PARTNERS)



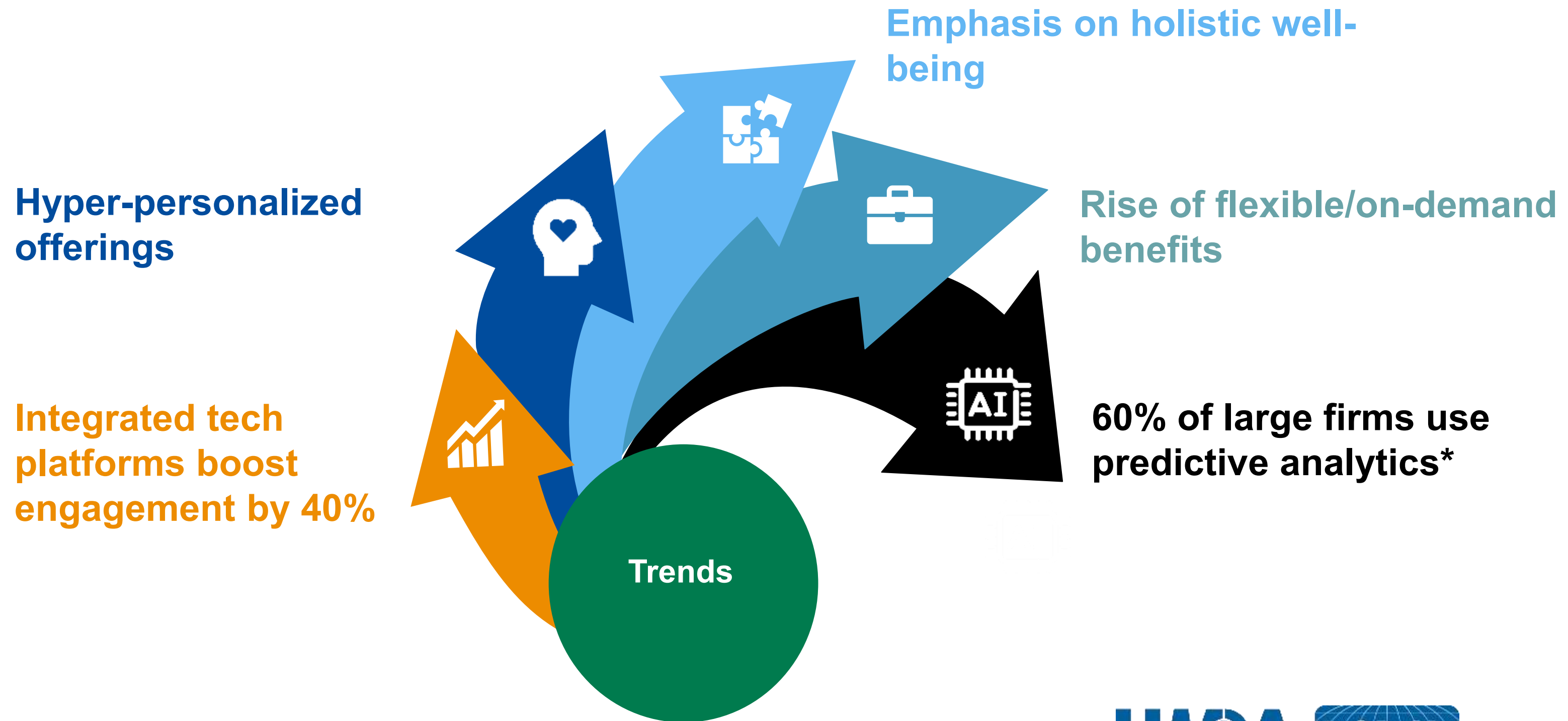
# Benefits as a Driver of Competitive Advantage



# Market Trends Transforming Benefits



# Innovation Across the Ecosystem

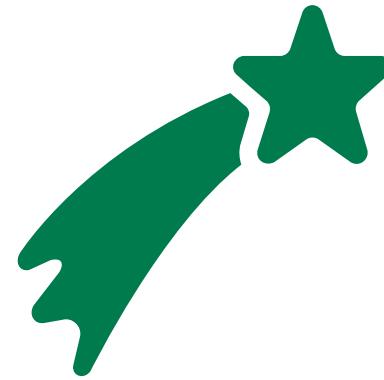




# Strategic Insights to Watch



Personalized benefits boost  
engagement by 59%

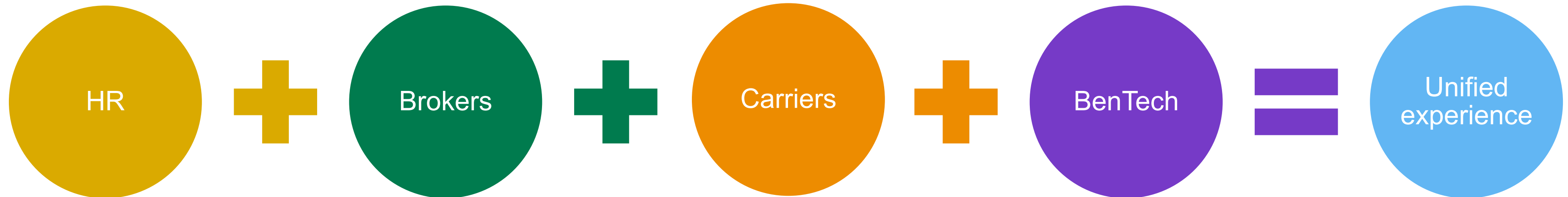


23% performance lift from  
well-being strategies



65% of employers  
expanding mental health  
support

# Integrating the Ecosystem



# Case Study







# Case Study

Enhancing Wellbeing and Saving Lives with bswift's Incentive Program

## CHALLENGES SNAPSHOT

-  **Low Preventive Health Engagement:** A significant number of employees do not participate in key preventative measures, increasing their risk of serious medical issues.
-  **Rising Healthcare Costs:** Late-stage diagnoses not only harm employee health but also increase healthcare spending.



## ABOUT THE PROGRAM

bswift's incentive program, utilized by large companies across North America, focuses on innovation, sustainability, and boosting employee wellbeing.

## SOLUTION: Evive™, bswift's PERSONALIZATION ENGINE AND INCENTIVE-BASED PROGRAM

To effectively address these issues, numerous organizations have partnered with bswift, leveraging its personalization engine to roll out customized incentive programs.

### Key Strategies



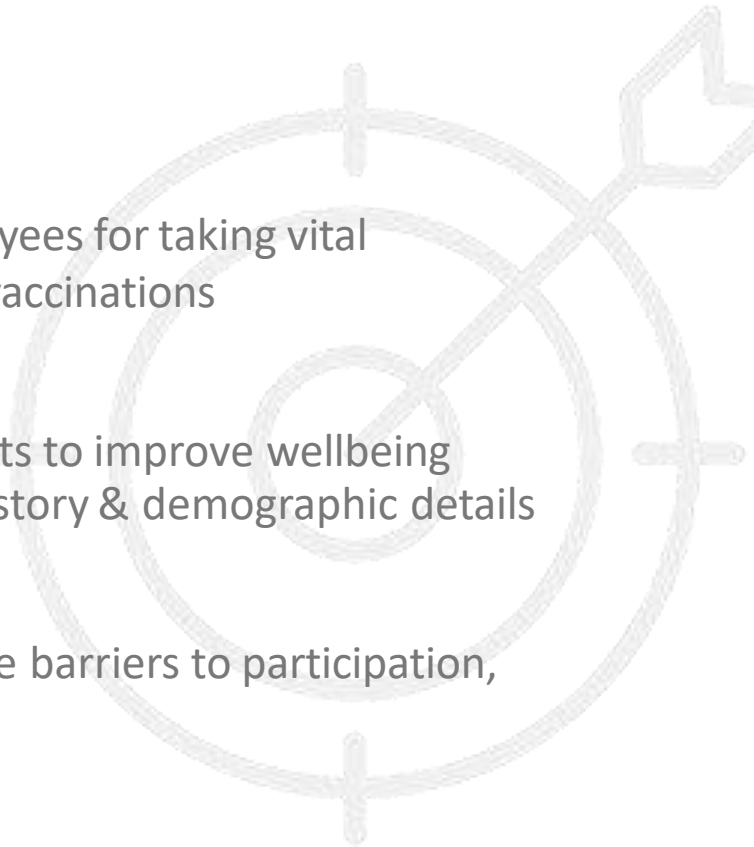
**Engaging Employees Through Incentives:** Reward employees for taking vital preventive measures such as cancer screenings and flu vaccinations



**Personalized Health Checklists:** Deliver targeted checklists to improve wellbeing management for employees based on their individual history & demographic details

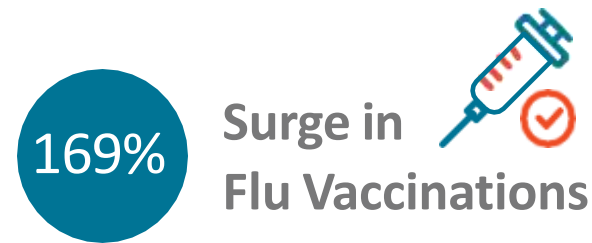


**Streamlined Participation:** Simplify processes & minimize barriers to participation, encouraging employees to take charge of their health



# Enhancing Wellbeing and Saving Lives with bswift's Incentive Program

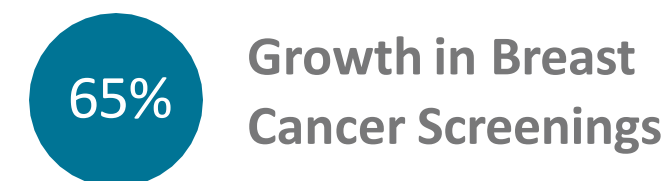
## Impact on Employee Wellbeing



*Meaningfully reduce sick days by up to 30%<sup>2</sup> and keep workplace healthier during flu season*



*Issues like diabetes and high blood pressure are caught early, cutting down on emergency care*



*Early-stage cancer treatments significantly increase 5-year survival rates to over 90%<sup>3</sup> while reducing costs compared to late-stage detection.*

### ORGANIZATIONAL IMPACT

- **Lower Healthcare Costs:** Early detection and preventive care resulted in fewer expensive late-stage treatments.
- **Boosted Productivity:** Healthier employees were more energized, engaged, and efficient at work.
- **Improved Retention and Satisfaction:** Stepping up for employee health reinforced loyalty and enhanced morale.
- **Enhanced Corporate Reputation:** A strong focus on employee wellbeing solidifies a company's reputation as responsible and forward-thinking.

<sup>1</sup> Data obtained from bswift internal resources in 2024.

<sup>2</sup> Based on study published in *Infection Control and Hospital Epidemiology*

<sup>3</sup> Data obtained from the American Cancer Society through various research studies in 2023, 2024, and 2025.

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The results<sup>1</sup> were remarkable, driving meaningful change in employee habits and fostering a healthier workforce.

# Looking Ahead-Vision 2030





# The Future of Employee Benefits

**Benefits align to ESG: 55% plan ESG-integrated benefits by 2030 (WTW)**

**Self-service platforms = expectation, not luxury**

**Real-time, AI-driven personalization**

**Value-based care on the rise**



**If you could redesign one part of your  
benefits strategy for 2030, what would it  
be?**



# Table Exercise: Design Your Ecosystem





# Solving a Real-World Challenge



**Scenario:** Diverse workforce, low engagement, rising costs



**Objective:** Design a next-gen benefits ecosystem



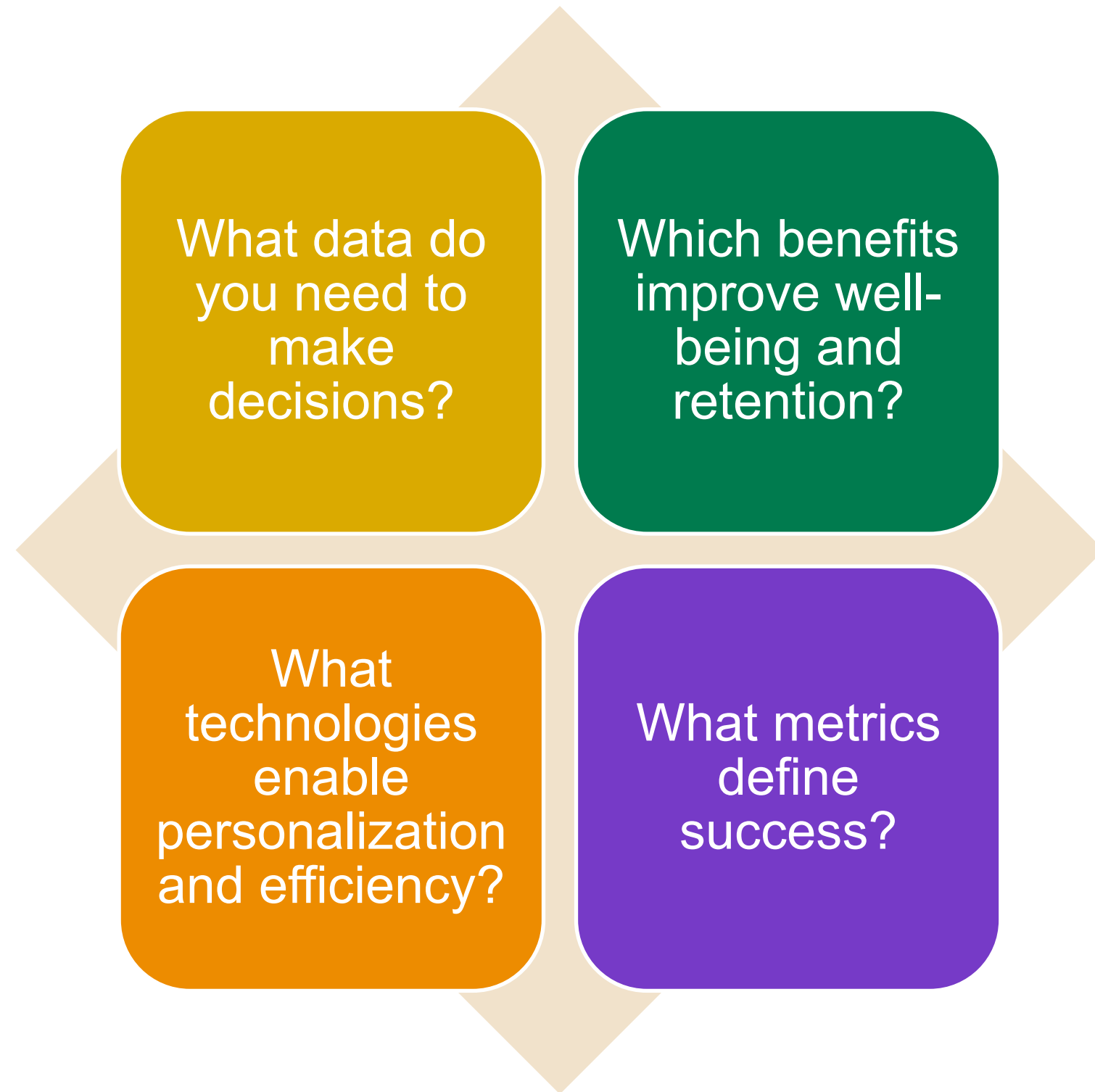
**Collaborators:** HR, brokers, BenTech, Carriers



**Deliverable:** 1 strategy + 2-3 success metrics



# Facilitating Strategic Design



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What's your top benefits priority in the next 2 years?

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What innovations are you exploring?

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What challenges are top of mind?





# Wrap –Up & Key Takeaways



# Building Toward a Resilient Future

Benefits are **strategic**, not **transactional**

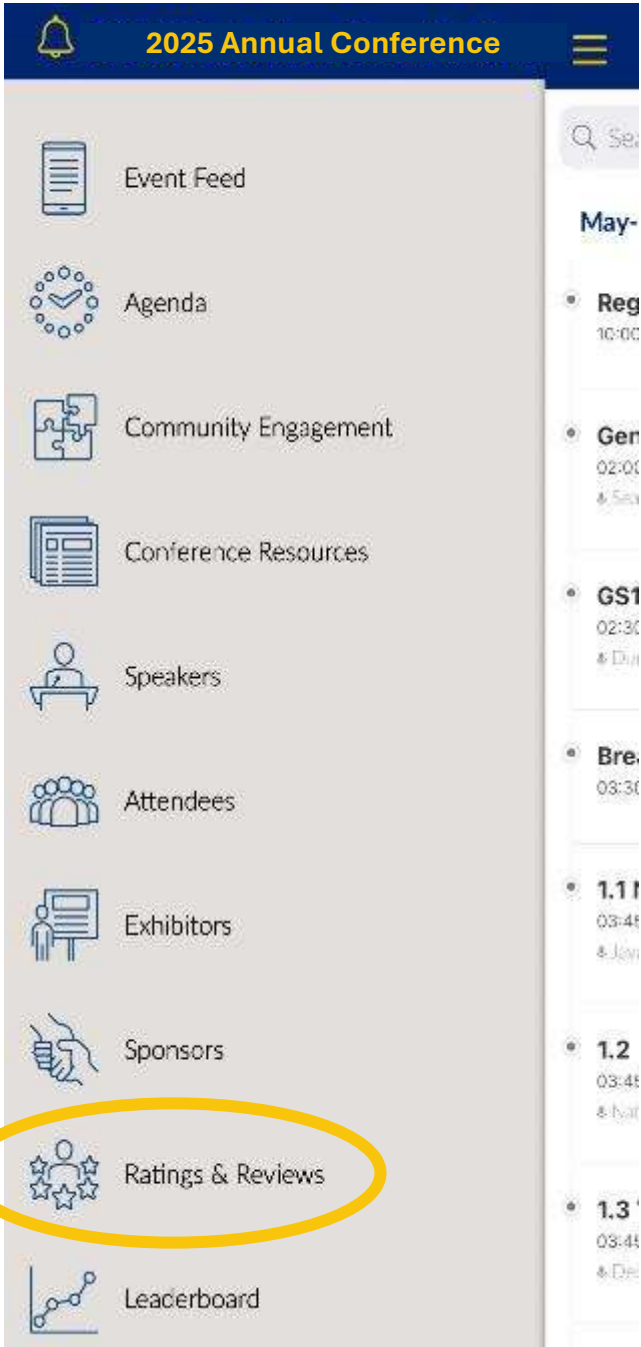
Unified ecosystems enable **measurable impact**

The future is **digital**, **personalized**, and **holistic**

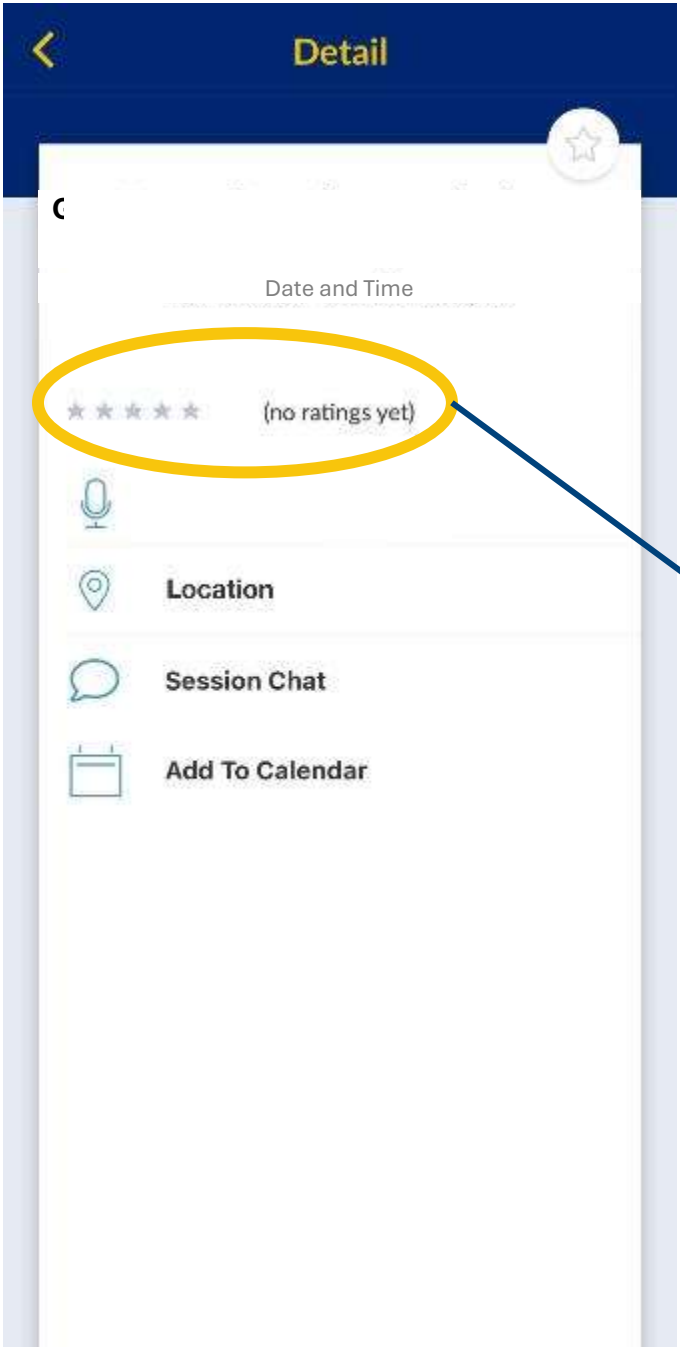


# We would love your feedback

## Module Option



## Agenda Option





# Thank You



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