



2026 **Enrollment Technology**
Strategy Seminar

**LIMRA Research Review:
What We've Learned and
What's to Come**



Mary Trecek, EdD

Associate Research Director

LIMRA and LOMA



Who is the Workplace Benefits Research Team?

Meet the team

Grace Rafferty*

CVP, Research Director

Anita Potter

AVP II, Benchmarks and Strategic Projects

Deb Dupont

AVP, Retirement

Yuliya Esipov

Associate Research Director, Dental, Canadian, Strategic Projects

Kim Landry*

Associate Research Director, Voluntary Benefits, Strategic Projects

Ron Neyer

Associate Research Director, Group Life, Strategic Projects

Mary Trecek*

Associate Research Director, Strategic Projects

Karen Fisherkeller

Sr. Research Analyst, Supplemental Health

Megan Nadzan

Sr. Research Analyst, Canada

Elio Nallbani

Research Analyst, Disability

Alicia Edwards

Research Analyst, Retirement

*Indicates present at this conference



What We've Learned

Two Years of Research in One Slide

Benchmarks

- U.S. Workplace Benefits Life Insurance Sales & In Force
- U.S. Workplace Benefits Disability Insurance Sales & In Force
- U.S. Workplace Dental & Vision Sales & In Force
- U.S. Workplace Supplemental Health Insurance
- Canadian Group Life and Health Insurance Sales
- U.S. Worksite/Voluntary Sales & In Force
- U.S. Compensation of Group Insurance/Health Care Sales and Service Personnel
- U.S. Benefits Administration & HRIS/HCM Technology Benchmarking
- Absence Management/Family Medical Leave Sales & In Force
- Paid Family and Paid Medical Leave Sales and In Force

Annual Publications

- Forecasts
- Yearbook

Industry Projects

- 2023 Digital Transformation in Workplace Benefits
- 2024 BEAT Study: Benefits and Employee Attitude Tracker
- Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace
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- 2025 BEAT Study: Benefits and Employee Attitude Tracker
- Harnessing Growth in Workforce Benefits: The Next Horizon
- Benefits Understanding: The Intention Action Gap

Product-Specific

- In Focus: Workplace Benefits Dental Insurance — Current and Future Trends
- 2025 Institutional Retirement Reference Guide
- Plan Sponsors, Plan Management and Fiduciary Roles

- Workers and Wellness: A LIMRA Wellness Update
- Staging a Comeback: A Renewed Interest in Workplace Long-Term Care Solutions
- SECUR-ing America's Retirement System: Plan Sponsor Perceptions and Processing of the SECURE Acts

Carrier Practices

- Technology Credits and Fee Offsets Carrier Practices
- Workplace Benefits Participation

Pulse Surveys and Marketscans

- Making the Connection: Medical Claims and Supplemental Benefits
- Decision Support Tools Effect on Participation Rates
- Pulse Survey: Group Disability Insurance Plans

BENCHMARKS

Quarterly

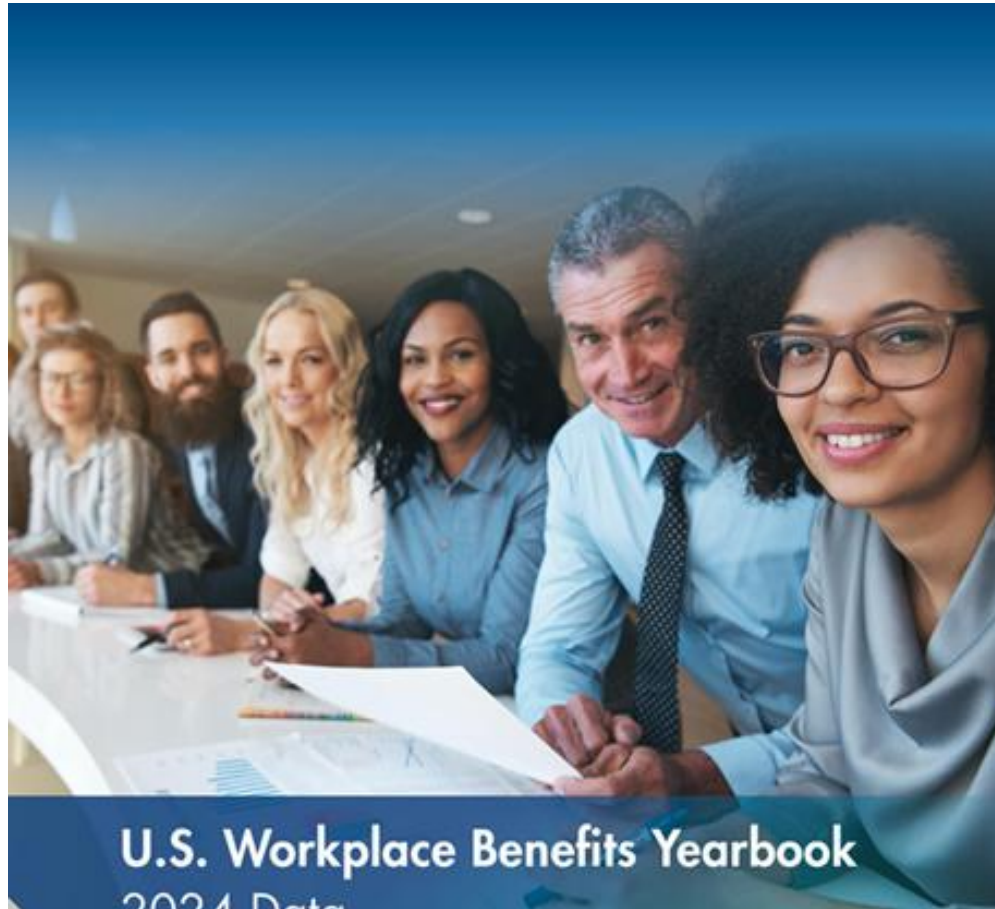
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Forecasts and the Yearbook



FORECASTS

- Workplace Life and Disability Benefits Forecasts
 - Published December 2025
 - Main contact: Anita Potter

YEARBOOK

- U.S. Workplace Benefits Yearbook
 - Published September 2025
 - Main contact: Yuliya Esipov



Workplace Benefits Research Projects: Selected Highlights

Digital Transformation in Workplace Benefits

2023 US Study

- Driving revenue growth tends to be the most important consideration for investment
- Spending on digital initiatives is increasing
- Deep relationships with third-party platforms favored by the majority
 - Partnerships are increasing overall
- APIs dominating conversation

Canadian Workplace Benefits

- Carrier expect increased investment in the digital transformation journey, with system improvements and internal work taking (much needed) priority
- Spending on digital initiatives is increasing
- Five out of nine participating carriers were currently using AI in some way, with others working on developing AI solutions.



2024 Digital Transformation in Canadian Workplace Benefits
Company Practices Summary Report



2023 Digital Transformation in Workplace Benefits
Company Practices Summary Report



Research Contact:
Kim Landry



BEAT Study: Benefits and Employee Attitude Tracker

- Conducted annually
 - 2025 marks the fourth year of this study
- Key findings include:
 - Employees view paid time off (PTO), medical insurance, and retirement savings plans as the top three most important workplace benefits
 - Many workers still lack access to products and services they consider important
 - Only 57 percent of workers feel they understand their insurance benefits very or extremely well, while 58 percent feel the same about their retirement plans
 - More than a third of workers say their actual out-of-pocket benefit spending has increased

Research Contact: Kim Landry



2025 BEAT Study
Benefits and Employee Attitude Tracker

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Financial Wellness

LIMRA Financial Wellness Index®

- For nearly all demographics, LIMRA Financial Wellness Index scores have dropped since 2022
- Financial, emotional, and physical/health-related wellness, while not identical, tend to correlate.

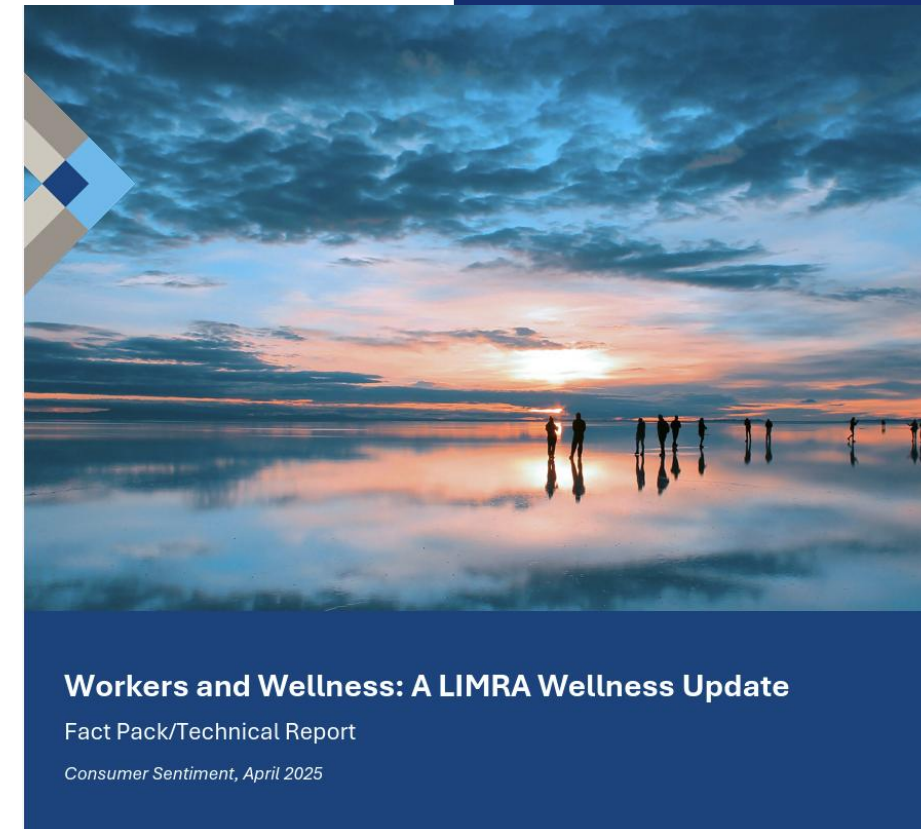
Workers and Wellness: A LIMRA Wellness Update

- Workers are nearly twice as likely to report increased stress than they are decreased stress.
 - They expect stresses to increase over the coming year
- Money and finances are the main cause of stress for workers
- Compensation and job security — two essential foundations of wellness (especially financial) — follow

Research Contact: Deb Dupont



LIMRA Financial Wellness Index®
Quantifying Financial Wellness as a Basis for Improving It
2024 Update



Workers and Wellness: A LIMRA Wellness Update
Fact Pack/Technical Report
Consumer Sentiment, April 2025



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Benefits Understanding: The Intention Action Gap

- Explores disconnect between employees' stated intentions to understand workplace benefits and actual behaviors
- Identifies gaps in awareness and understanding, especially among enrolled employees
- Explores barriers to effective benefits communication and education
- Includes employee feedback on how employers can better support benefits literacy

Research Contact: Megan Nazdan, Anita Potter



Benefits Understanding:
The Intention Action Gap

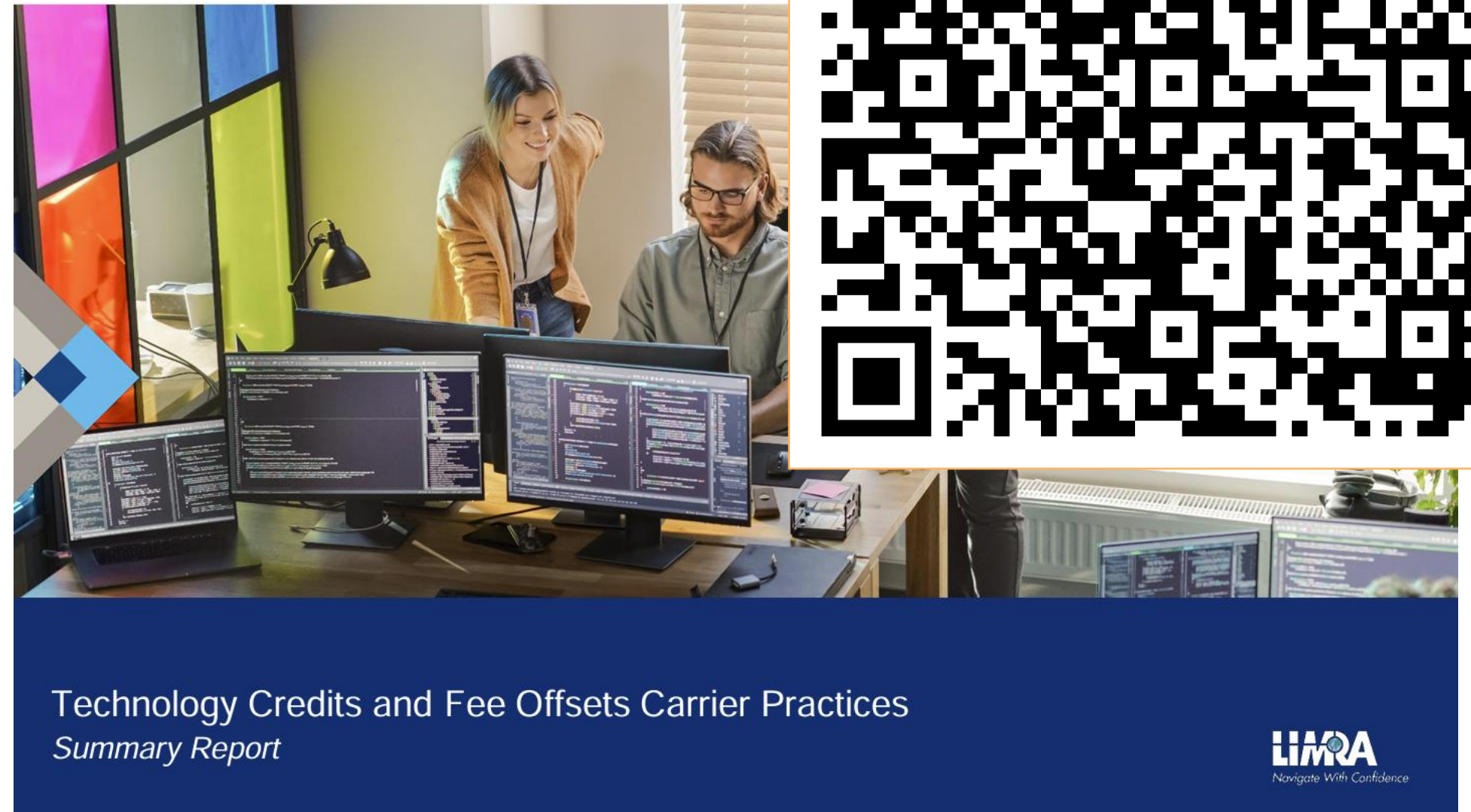
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Technology Credits and Fee Offsets Carrier Practices Study

- In addition to paying technology fees/credits to offset expenses incurred by policyholders, over half of the carriers pay offsets for platform improvements and system compliance efforts.
- Majority of carriers require a minimum number of eligible lives when making payments.
- Recurring payments are most often made to benefits administration/technology vendors and brokers
 - Few companies remit payments for one-time lump sum offsets to entities other than policyholders, benefits administration and technology vendors, or brokers

Research Contacts: Anita Potter, Karen Fisherkeller



Technology Credits and Fee Offsets Carrier Practices
Summary Report

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Decision Support Tools Effect on Participation Rates

- Twelve of the 25 participating companies utilize decision support tools during benefits open enrollment periods.
- Effect of decision support tools on employee participation rates varied by scenario type
- These scenarios compared the impact of decision support tools on self-service enrollment...
 - versus onsite support provided by an enrollment firm
 - versus call center assistance
 - in conjunction with marketing email and/or text campaigns
 - versus use of benefit counselors

Research Contacts: Anita Potter





What YOU See Now

Where do YOU get industry information?

- OBVIOUSLY the latest from LIMRA...
- But where else?
 - Brokers
 - Other research firms
 - Your companies
 - Vendors
 - Media outlets

Talk amongst yourselves and we'll report out!

Where are the gaps?

- Topics
 - What do you WANT to see?
 - What is missing?
 - For your team?
 - For your company?
- Education support?

What can WE do?

Talk amongst yourselves and we'll report out!



What's to Come

2026 Workplace Benefits Projects and Research

January-June

- Canadian Employer Survey 2025
- Claims Integration Company Practices 2025
- Benefits and Employee Attitude Tracker (BEAT) 2026
- Benefits Technology Talent Carrier Practices
- Defined Contribution Advisor Views 2025
- LIMRA Financial Wellness Index 3.0 (2026)
- Sales Rep Carrier Practices

July-December

- Employer Benefit Penetration Survey 2026
- Workplace Benefits Yearbook
- Healthcare Cost Impact Study
- Workplace Benefits Forecast and Drivers of Growth
- Benefits Technology Ecosystem Company Practices Study (tent)

Major LIMRA Initiatives



Workplace Benefits Compass
Experience the future of U.S. Workplace Benefits sales and in-force data, insights, and benchmarking.

Gain a more comprehensive understanding of the marketplace and a clearer view of the industry, the competition, and your company.

Workplace Benefits Compass provides **accurate, targeted market intelligence** at your fingertips. Get the **information you need** to align territories for success, optimize benefit sales growth, be more agile in product decisions, measure your company's performance against peers and the industry and track progress to pinpoint new opportunities.

To learn more about this comprehensive and rewarding member benefit, please contact:
Anita Potter
(860) 285-7847
APotter@limra.com

Explore data and uncover patterns to help you predict outcomes.

Workplace Benefits Compass provides vital information for market development, product design, and sales and distribution planning:

- Identify current and future market opportunities.
- Analyze product trends more precisely across all sales and in-force benchmarking.
- Assess changing employer demographics to identify sales opportunities.
- Track effectiveness of marketing and sales campaigns.
- Improve distribution strategies.
- Manage risk more effectively.

Grow your workplace benefits business:

- Enhance market assessment.
- Develop superior products based on key insights.
- Strategize sales more effectively.
- Analyze market share trends at the local level.
- Understand regional economic trend correlation.
- Benchmark performance within the industry.
- Discover opportunities by comparing product sales with competing products.
- Determine channel penetration and areas for expansion.

COMING SOON!

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- Workplace Benefits Compass
 - Shifts from product-level aggregation to employer-level granularity, to unlock deeper insights, improve operational efficiency, and support evolving data strategies across the industry.
 - Enhances current benchmark strategy
 - Currently in working group/build
 - 11 carriers participating

We Value Your Feedback - Share It in the Conference App.

Module Option

2026 Enrollment Technology Strategy Seminar

- Event Feed
- Agenda
- Community Engagement
- Conference Resources
- Speakers
- Attendees
- Exhibitors
- Sponsors
- Ratings & Reviews**
- Leaderboard

Agenda Option

Detail

Date and Time

★ ★ ★ ★ ★ (no ratings yet)

Location

Session Chat

Add To Calendar

★ ★ ★ ★ ★ (no ratings yet)

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What questions can I answer for you?

Thank You



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