



2026 **WORKPLACE** **BENEFITS** CONFERENCE

Driving Growth, Evolution, and Innovation

Benefits That Matter: Meeting Employee Expectations in a Changing Landscape





Labor Force Trends

Unprecedented Industry Change

Innovation



M&A/Private Equity



Artificial Intelligence

Opportunities



Consumer Demand



Channel Options

Barriers



Talent

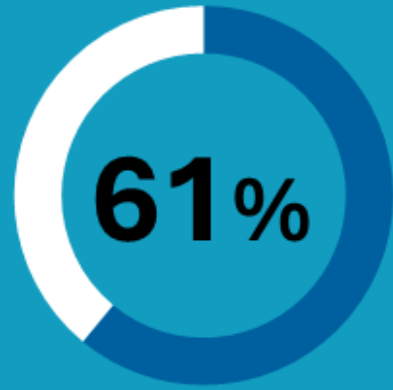


Competing Financial Priorities

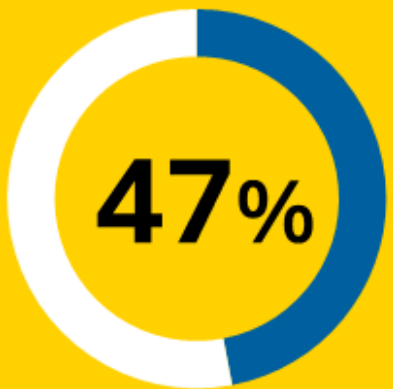


Designing Benefits for a Workforce in Transition

The New Era of Benefits Technology



of employers cite data privacy and cybersecurity concerns as having a significant influence* on their benefits strategies.



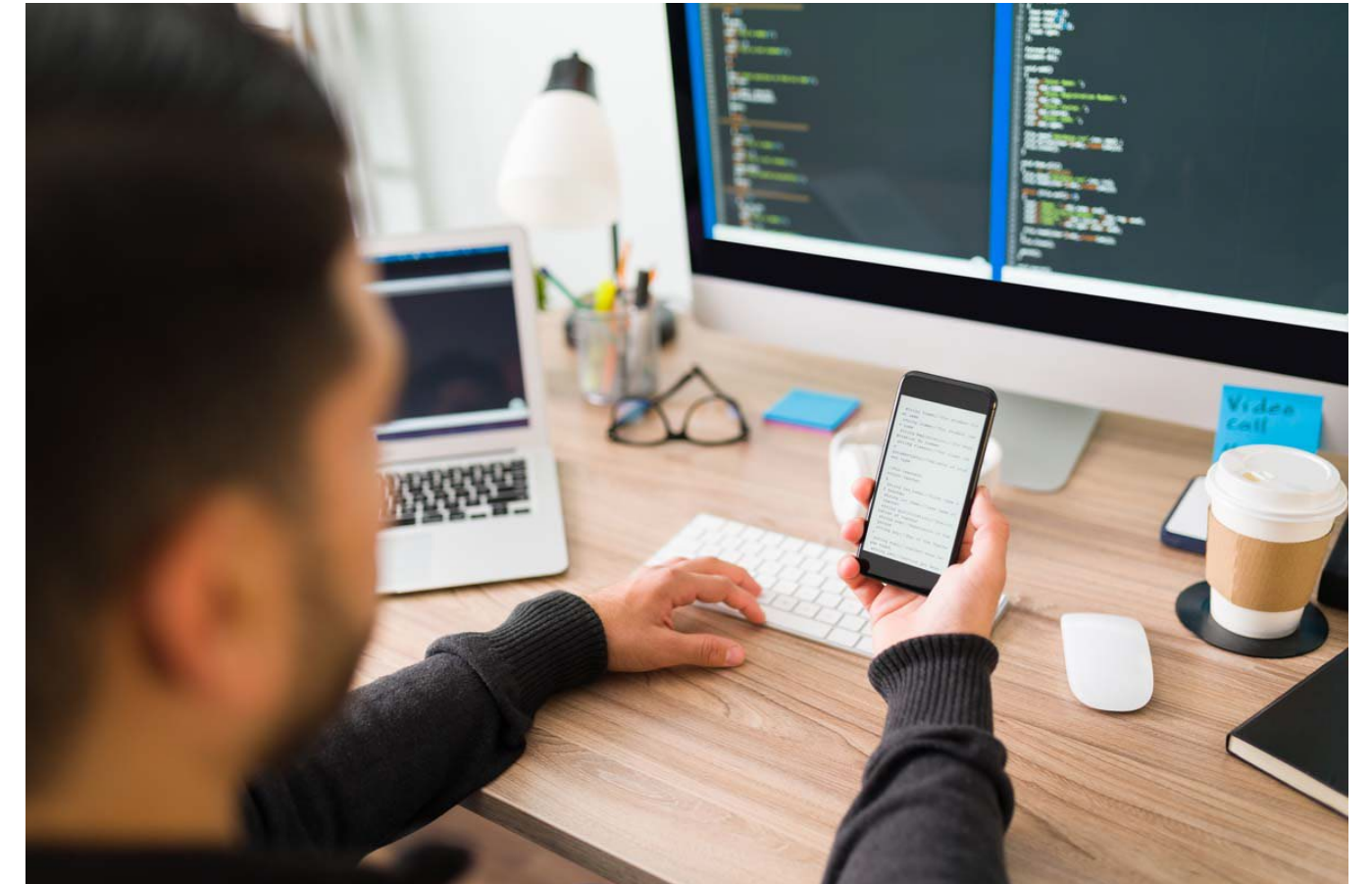
of employers feel that using their company and employees' data to inform strategy, enhance the employee experience, and make data-driven decisions would have a significant impact* on the success of their benefits program.

44%

of employers implemented new digital platforms for benefits administration, employee communication and engagement over the past two years.

*percent of employers rating 6 or 7 on a 7-point scale

Source: *The Future Is Now: Workplace Benefits Distribution Amid a Changing Landscape*. LIMRA, 2025.



Personalization, Precision, and the New Employee Experience



Product

- Offerings design/priced for micro-segments of the workforce
- Ability to quickly create and test next-generation product offerings



Distribution

- Ability to leverage data-driven bundling capabilities, materially improving relevancy for employers
- Tools for employers to design purpose-built benefits programs
- Proactive and automated quoting in smaller segments



Education

- Immersive experiences focused on demystifying benefits offerings
- Deeper insight into the unique value created across the full Wheel of Wellness



Decision Support

- Tools designed to help workers build custom, generationally relevant benefits packages for their unique needs
- Answers the question: “What do people like me need?”



Service

- AI-enabled digital agents that provide instant simple answers to complex questions
- Real-time adjudication for 90%+ of claims



Kimberly Landry

*Associate Research Director, Workplace
Benefits Research*

LIMRA and LOMA



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Focus On The Customer: Key Trends Every Stakeholder Should Watch



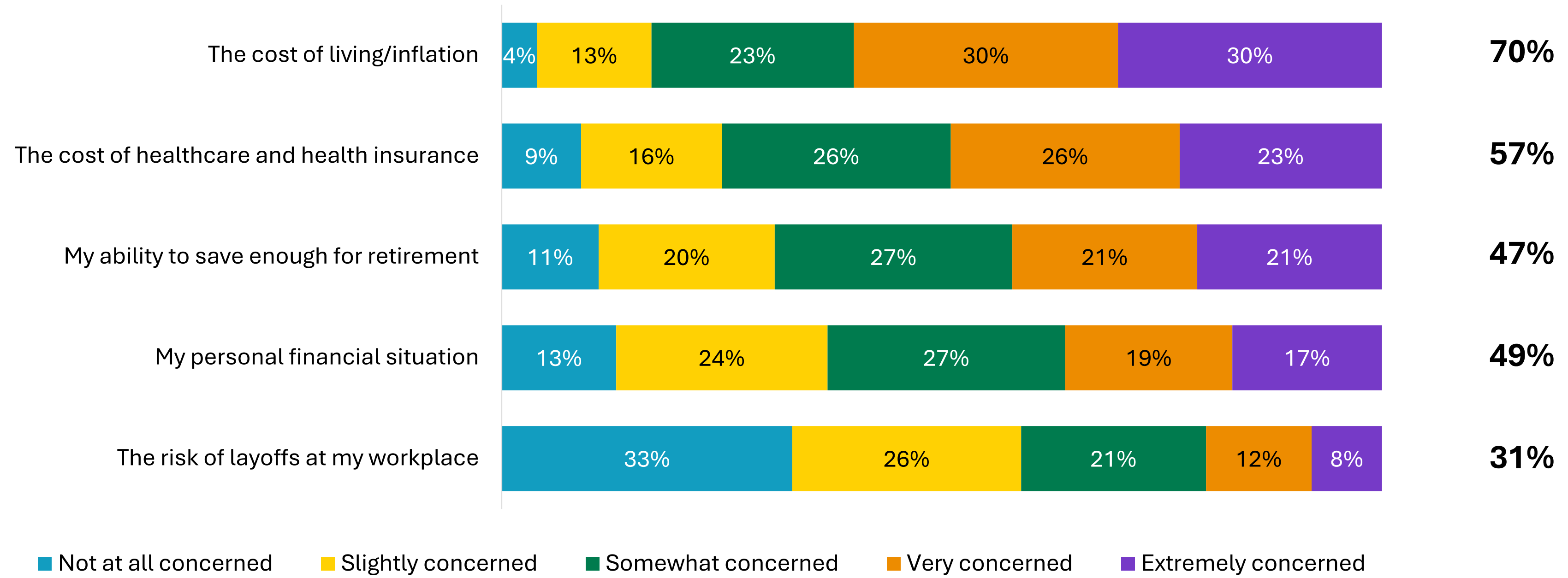


2026 BEAT Study

Employee Financial Concerns

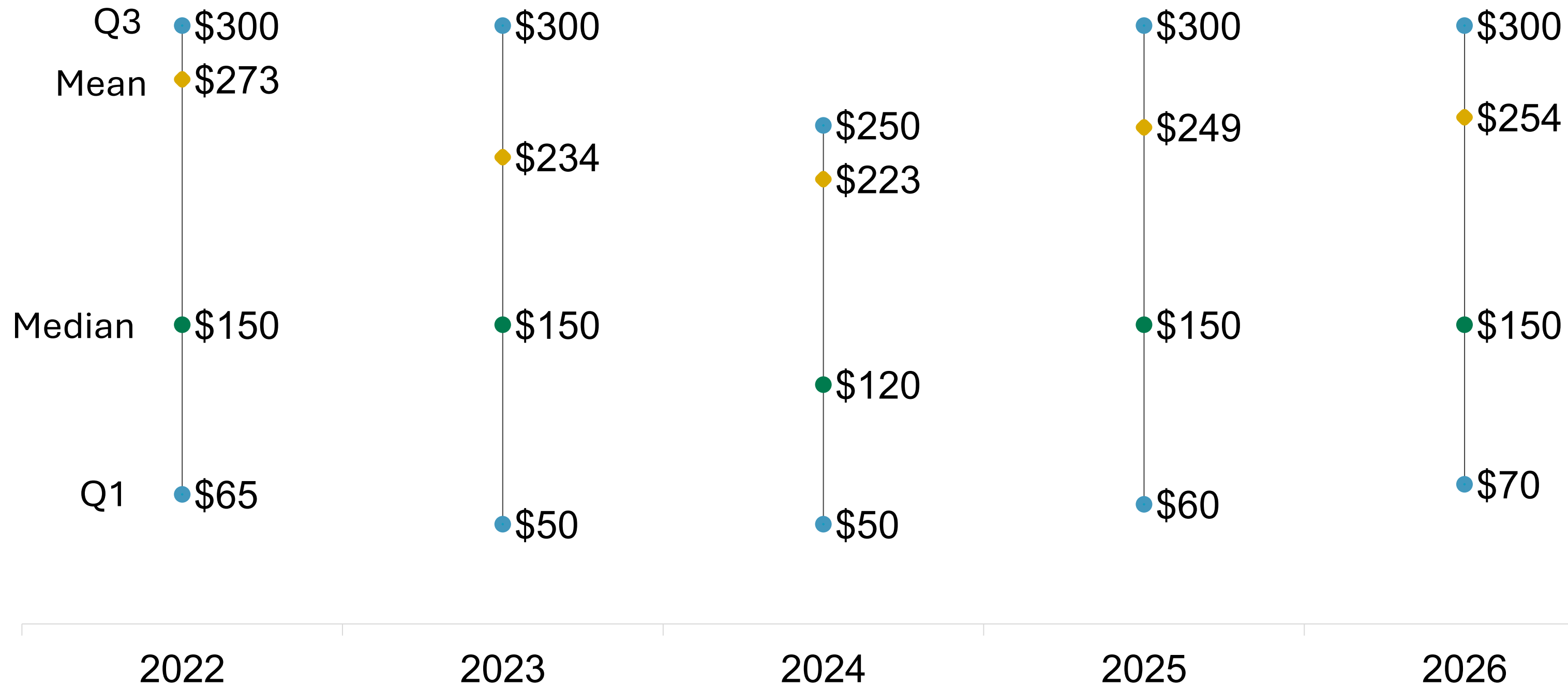


More Concerned Than Last Year



Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

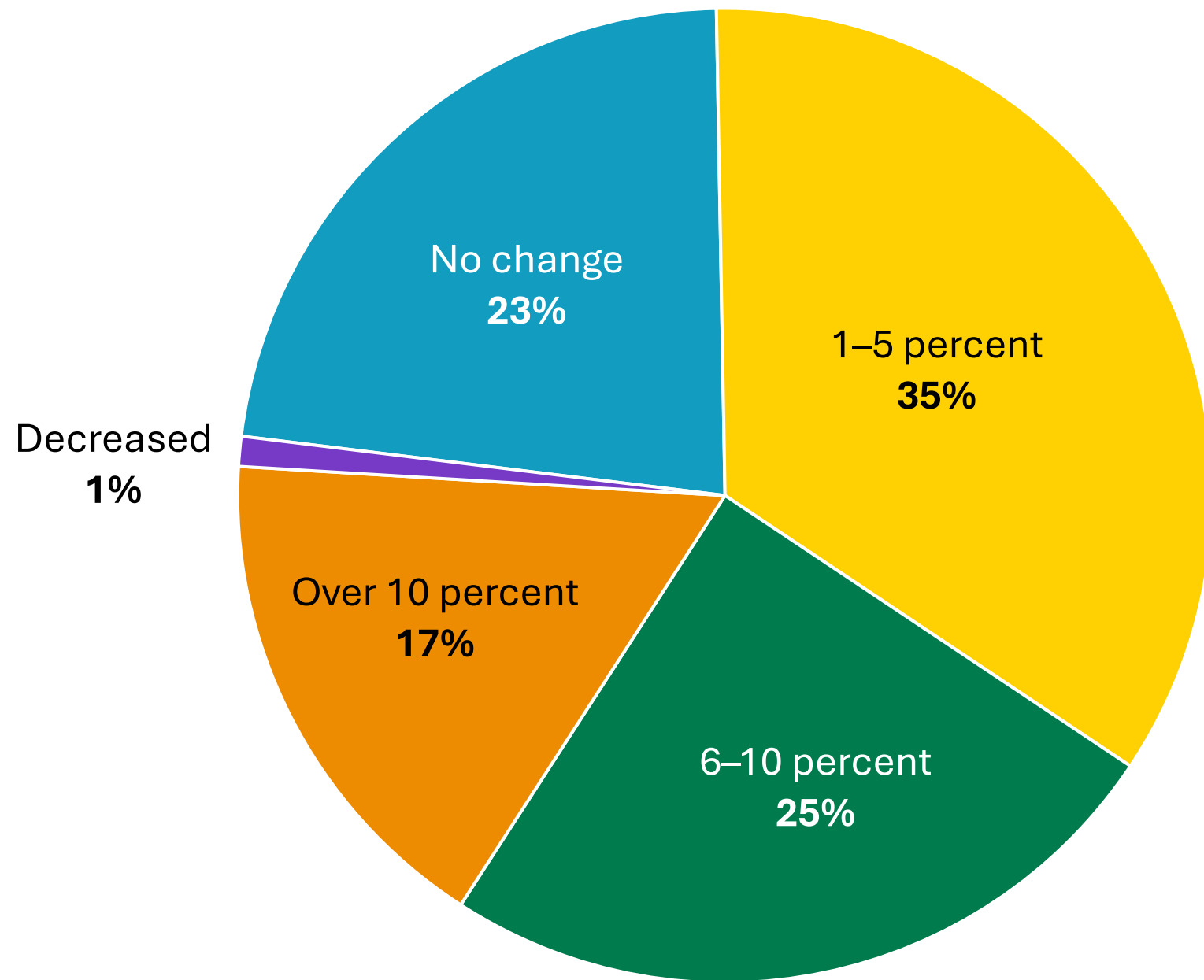
Maximum Amount Employees Would Spend



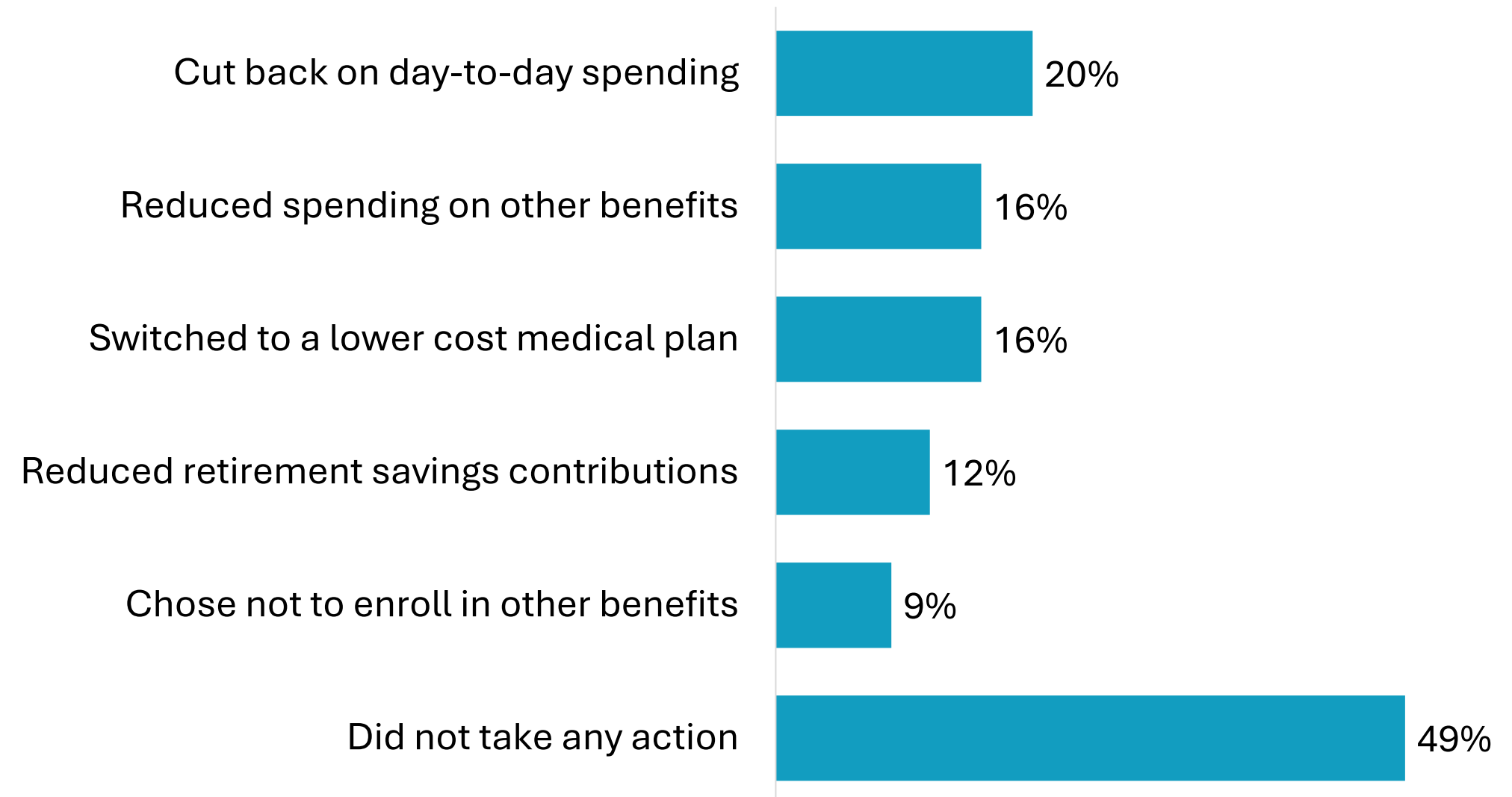
Represents the maximum monthly amount employees (and their spouses/partners, if applicable) would be willing to spend out-of-pocket on benefits, excluding retirement savings. Based on employees who are offered insurance benefits. Q1 indicates the 25th percentile and Q3 indicates the 75th percentile.
Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Medical Premium Increases

Increases to Employee Medical Premiums For 2026*



Responses to Medical Premium Increases**

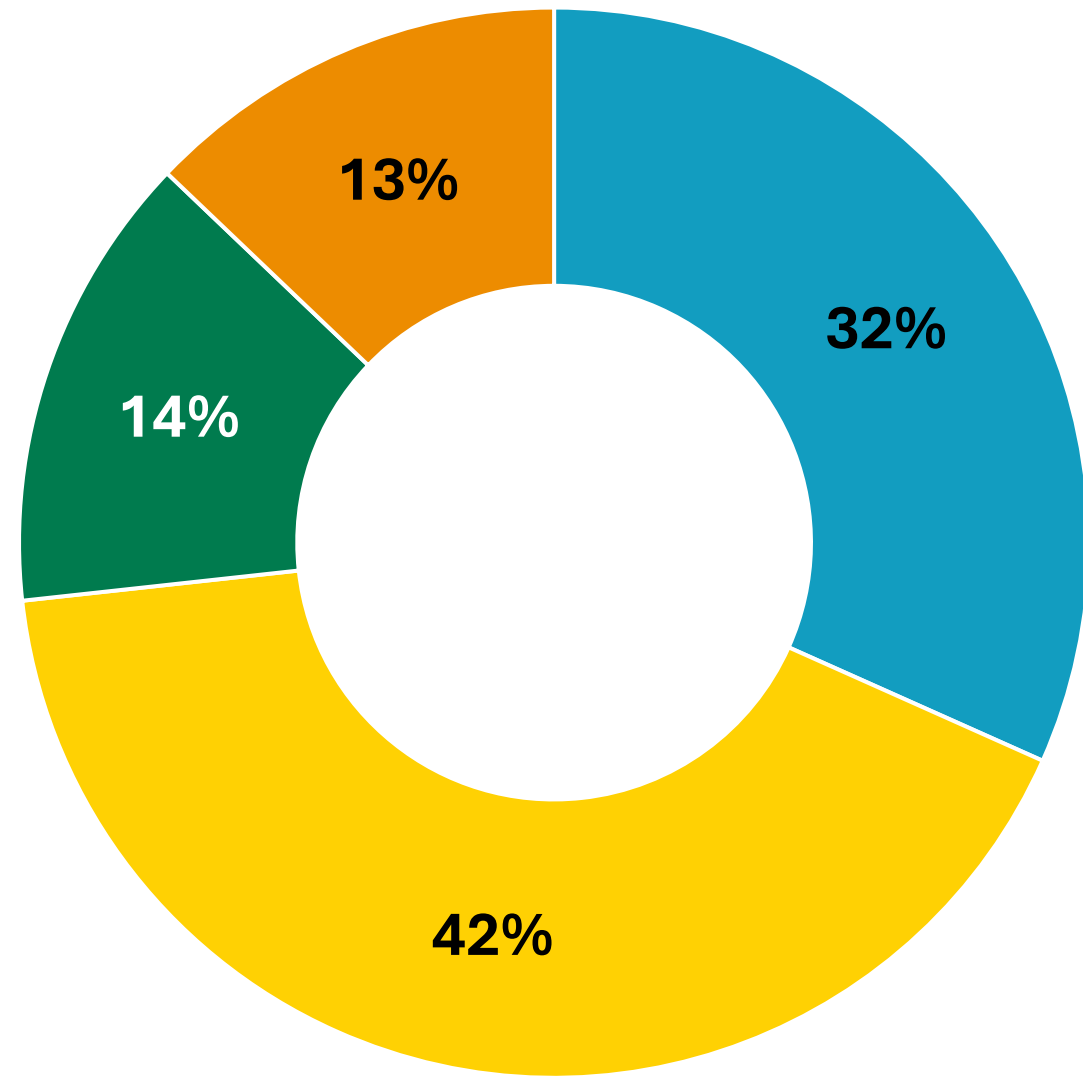


*Based on employees enrolled in medical benefits through their employer. Excludes “don’t knows”.
**Based on employees who experienced a medical premium increase for 2026. Multiple responses allowed.
Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

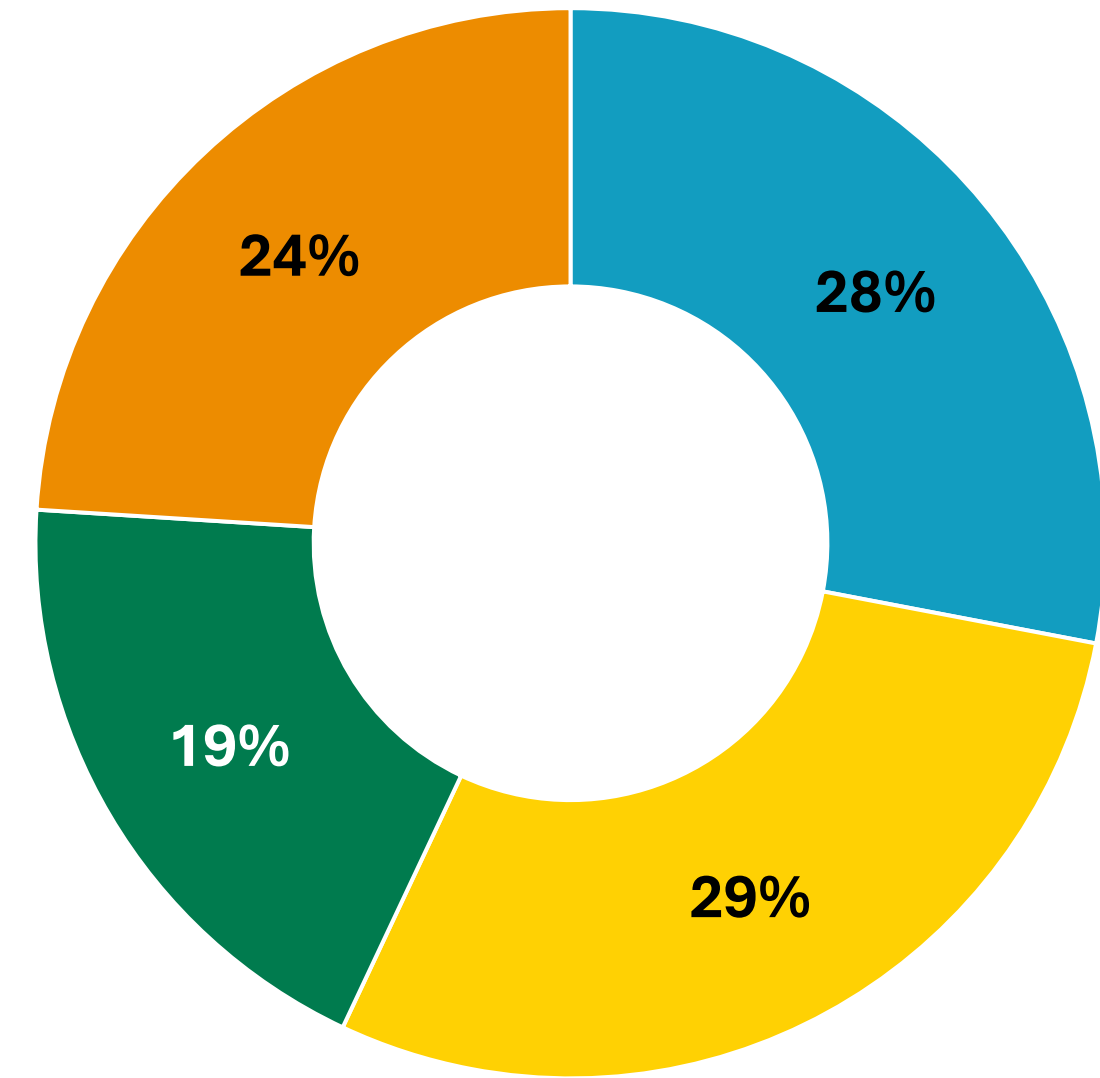
Meeting Living Expenses

How soon would your household have trouble paying living expenses if...

You were injured and unable to work?



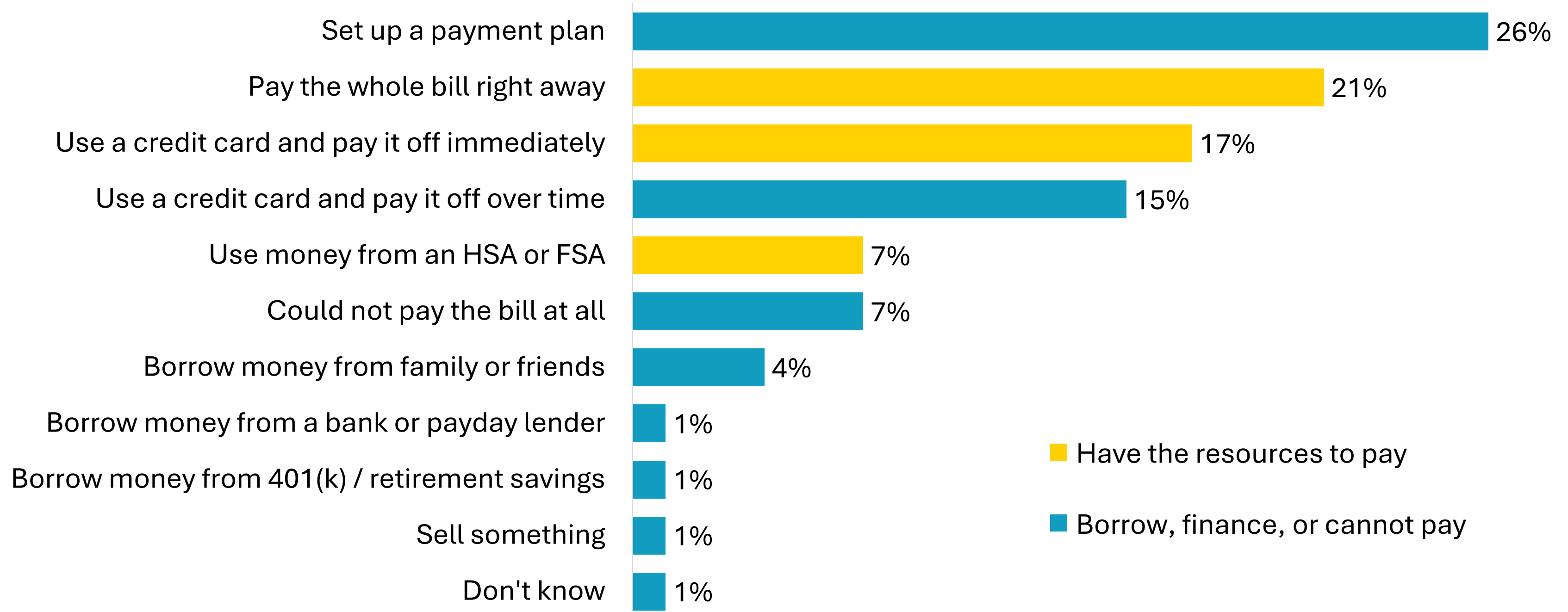
You were to die unexpectedly?



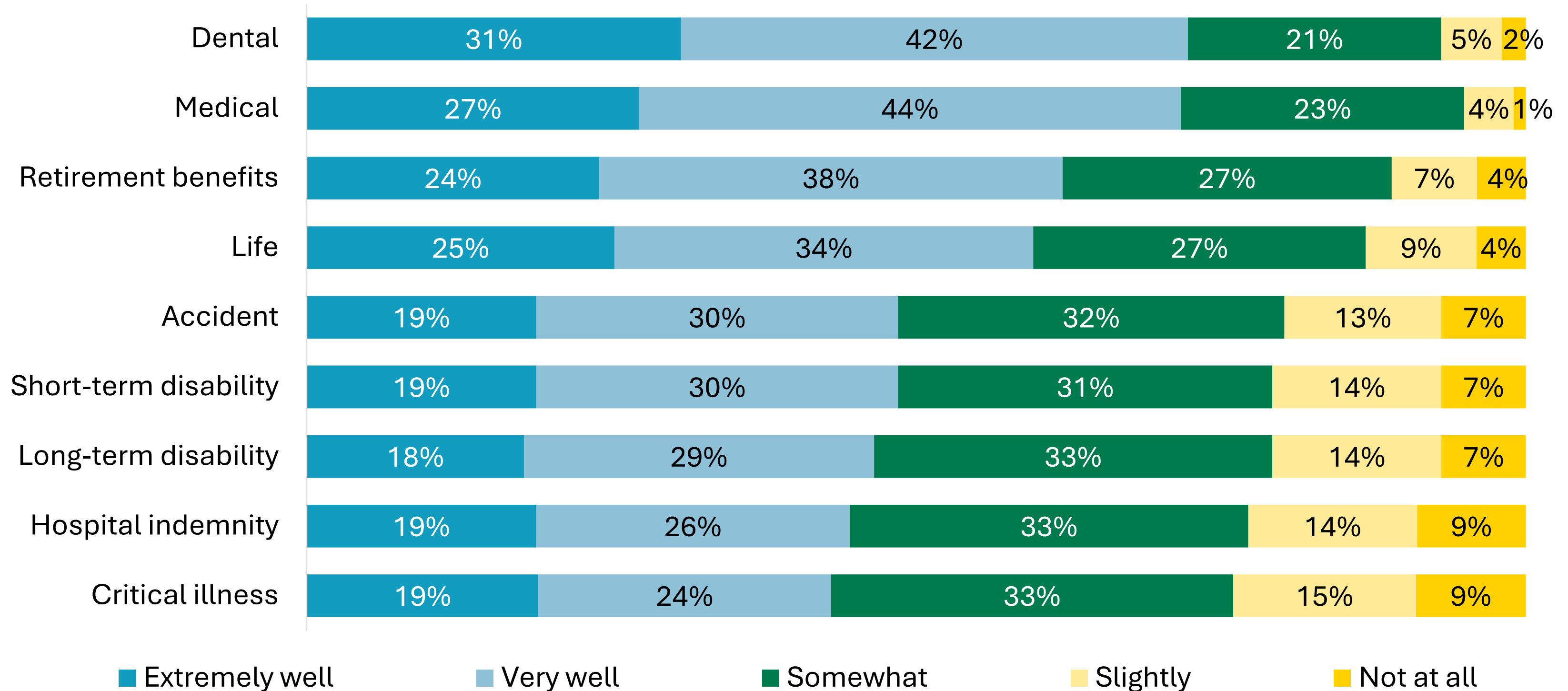
■ Immediately ■ After several months ■ After a few years ■ Expenses covered well into the future

Unexpected Medical Bills

How would you pay an unexpected medical bill of \$2,000?

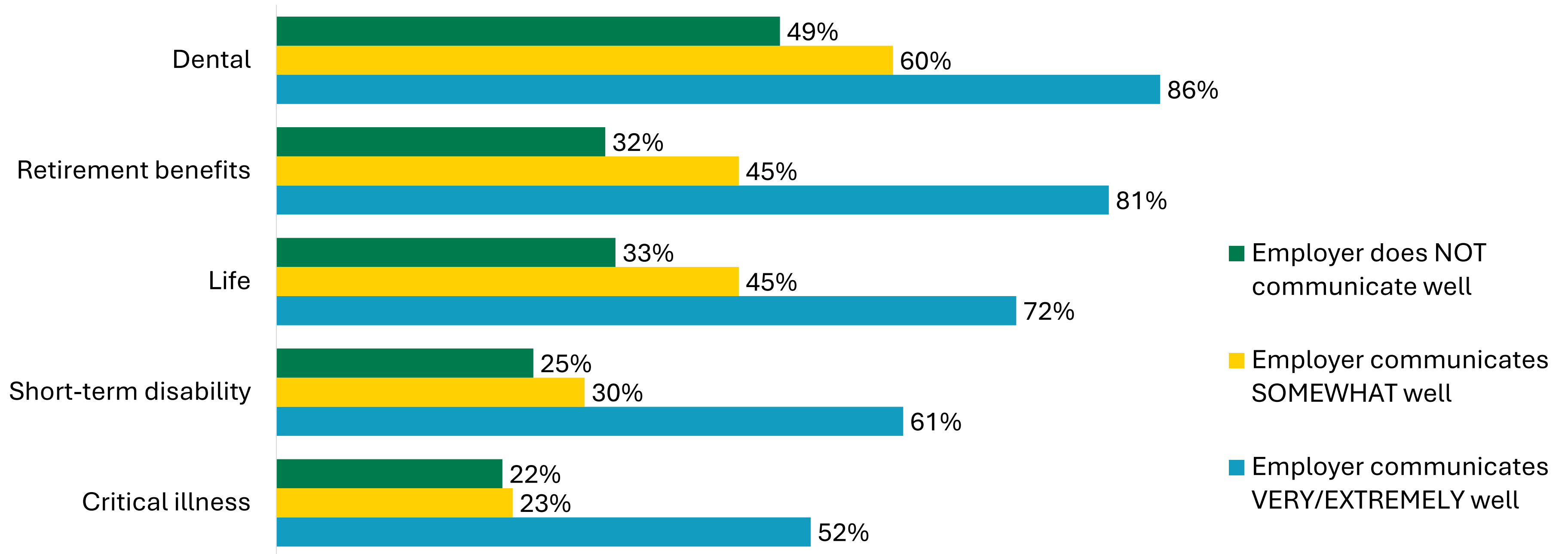


Understanding of Benefits



Understanding by Quality of Communication

% With High Understanding



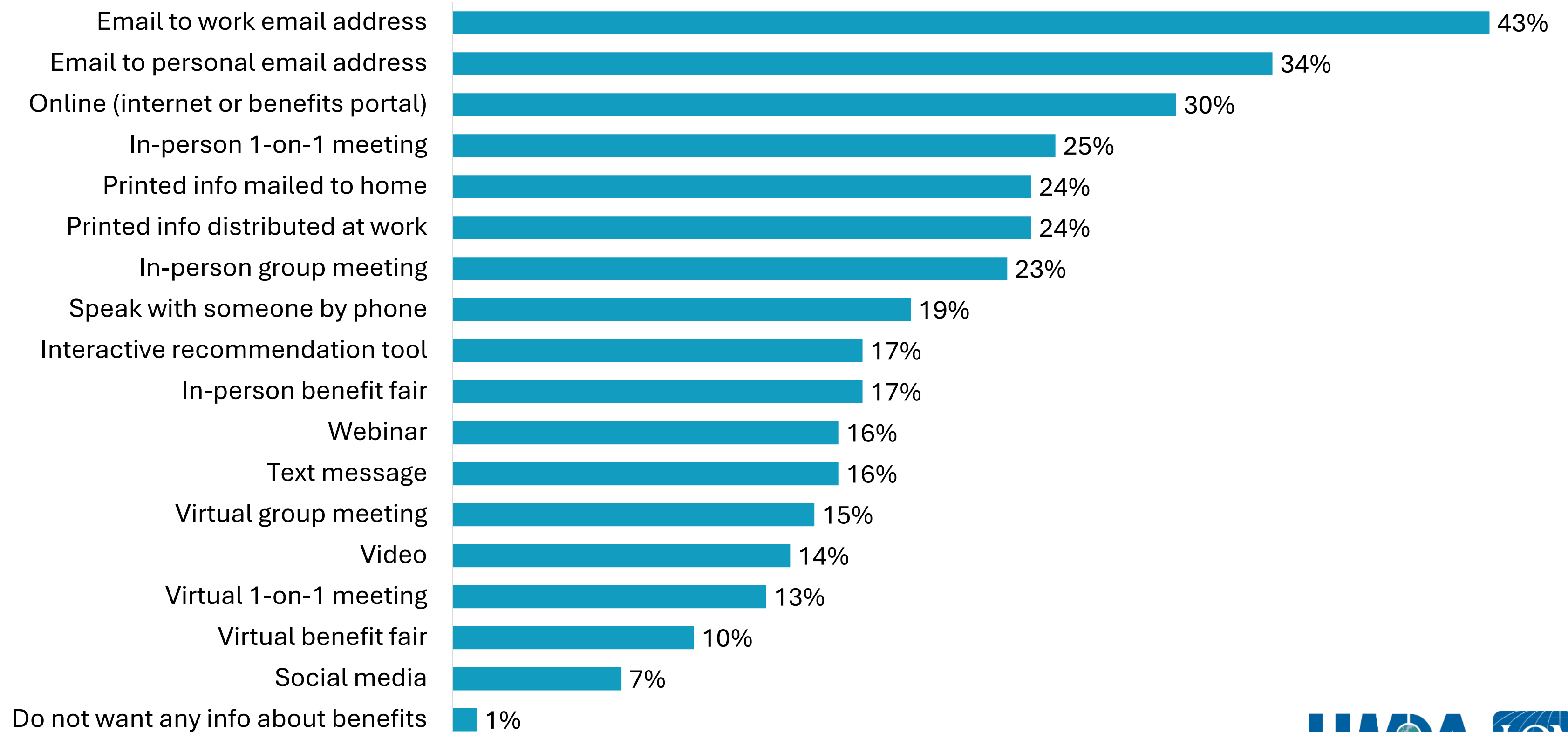
- Employer does NOT communicate well
- Employer communicates SOMEWHAT well
- Employer communicates VERY/EXTREMELY well



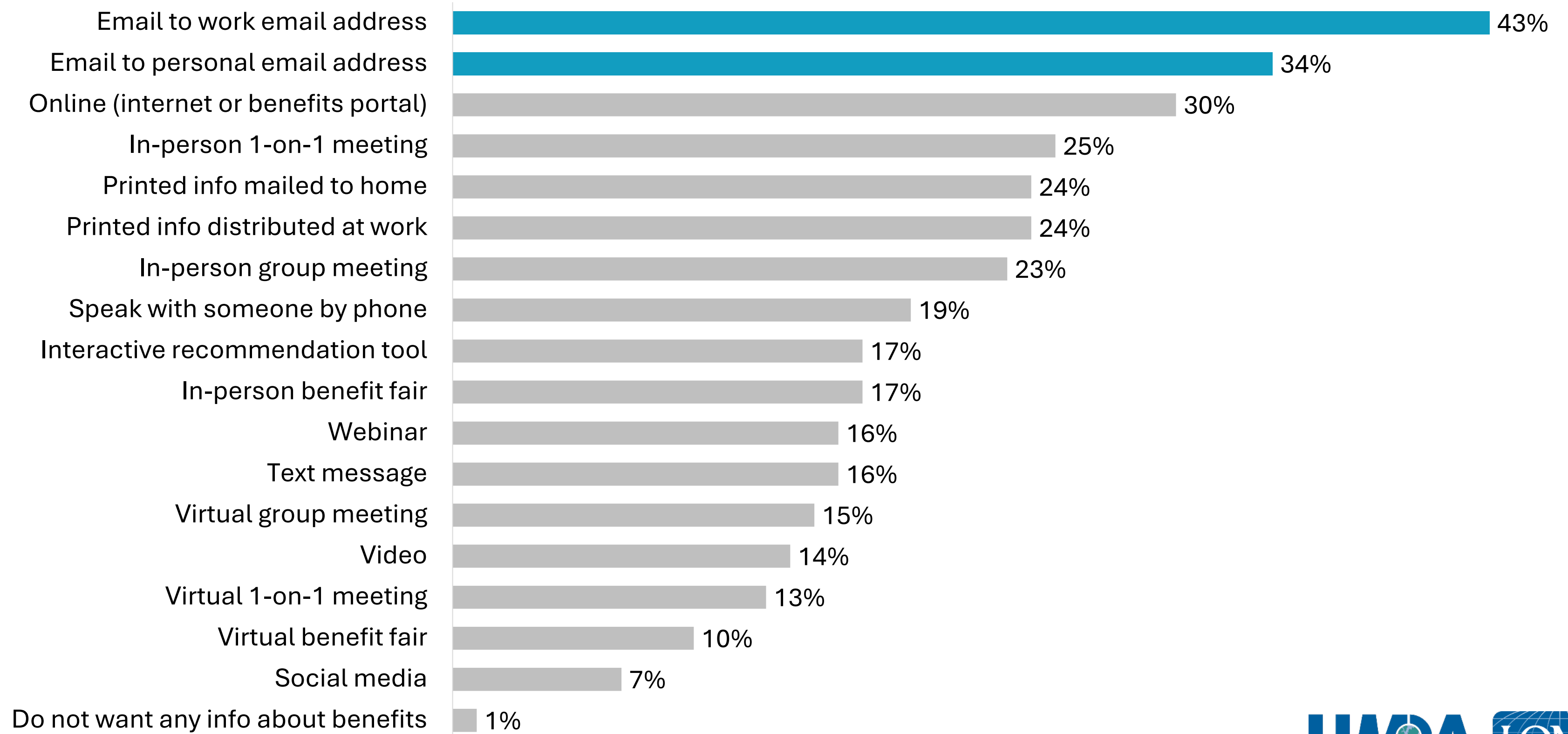
Represents percent of employees who say they understand the benefit very or extremely well. Based on employees who are offered the given benefit and have had an open enrollment within the past two years.

Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Preferred Communication Methods



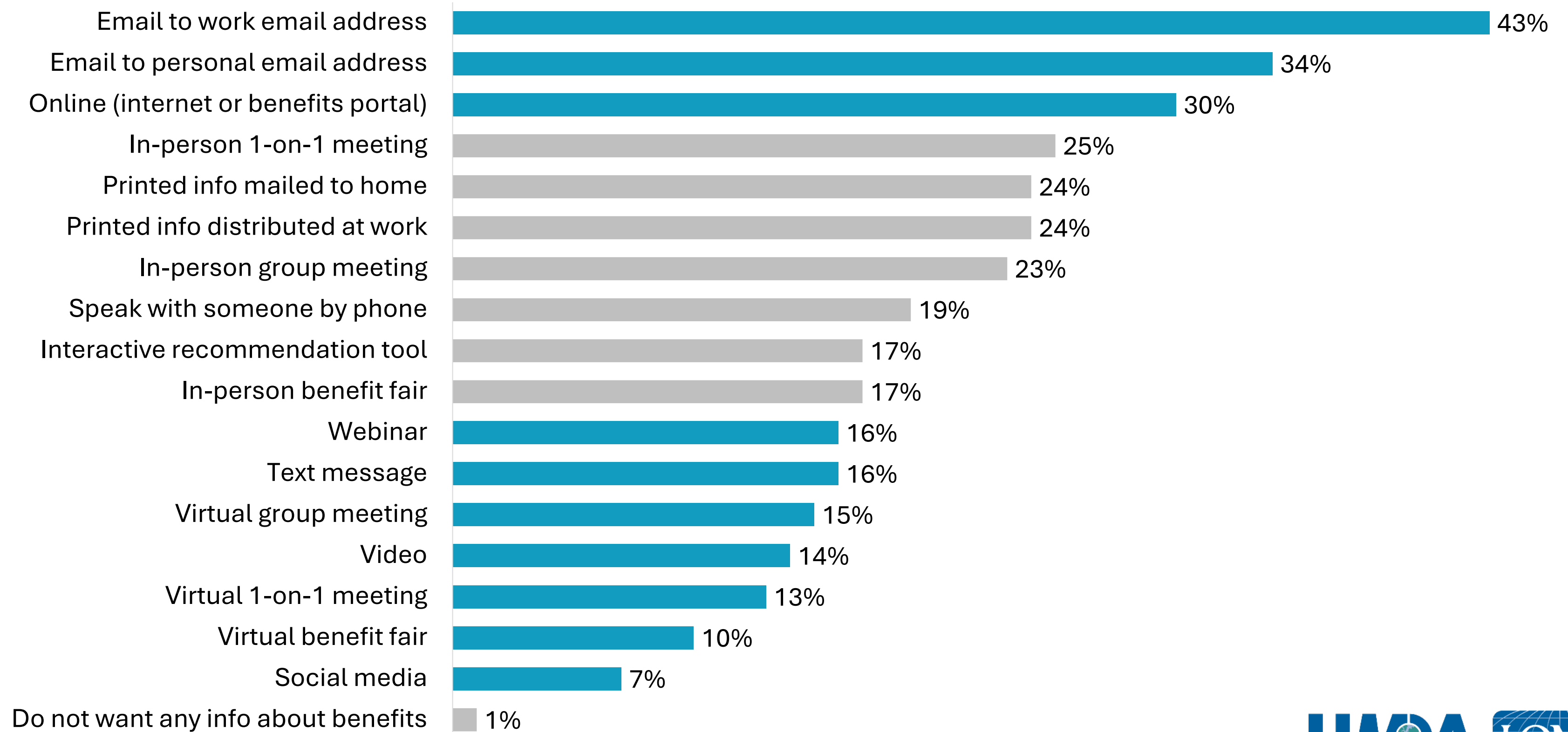
Preferred Communication Methods



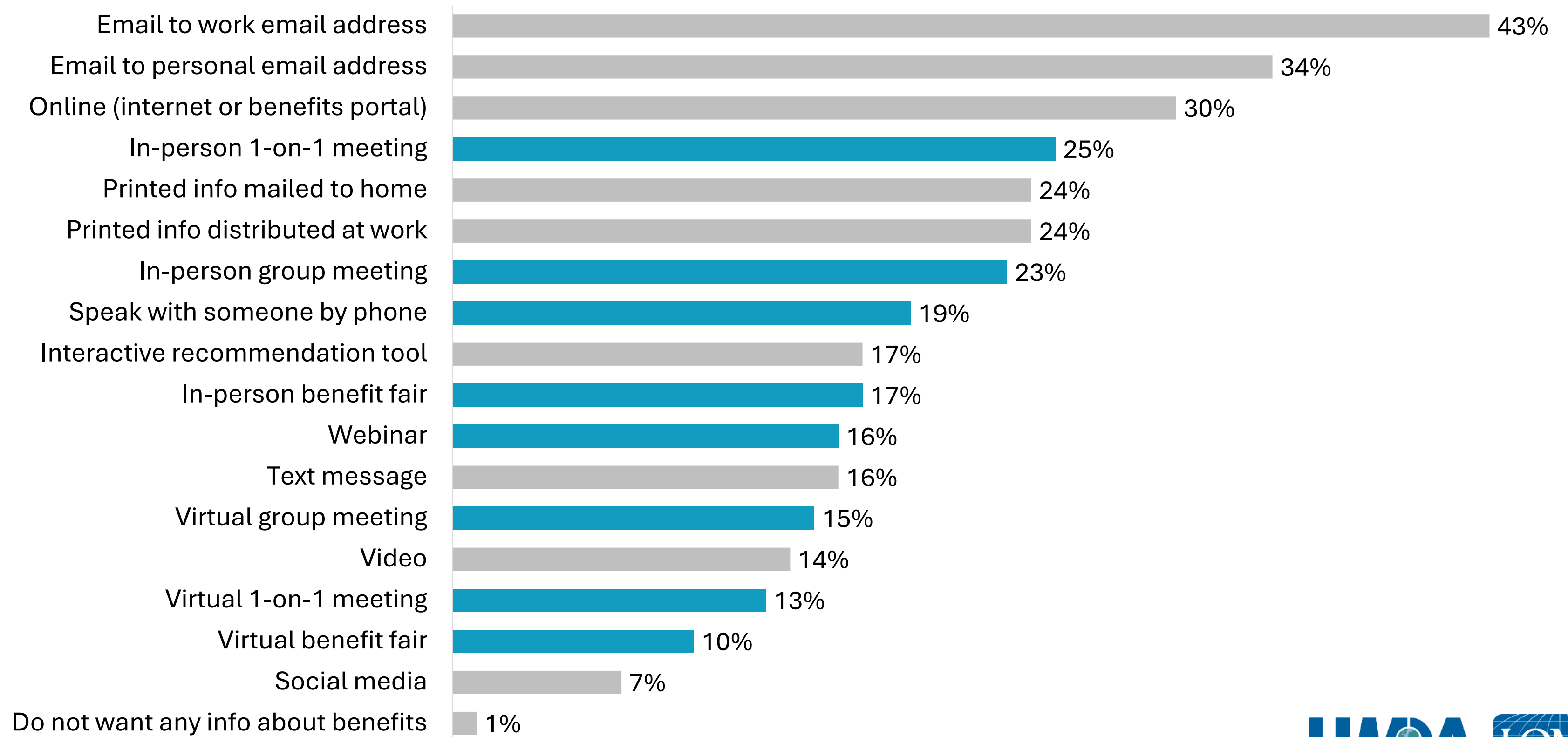
Based on employees who are offered insurance benefits and have had an open enrollment within the past two years. Multiple responses allowed.

Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

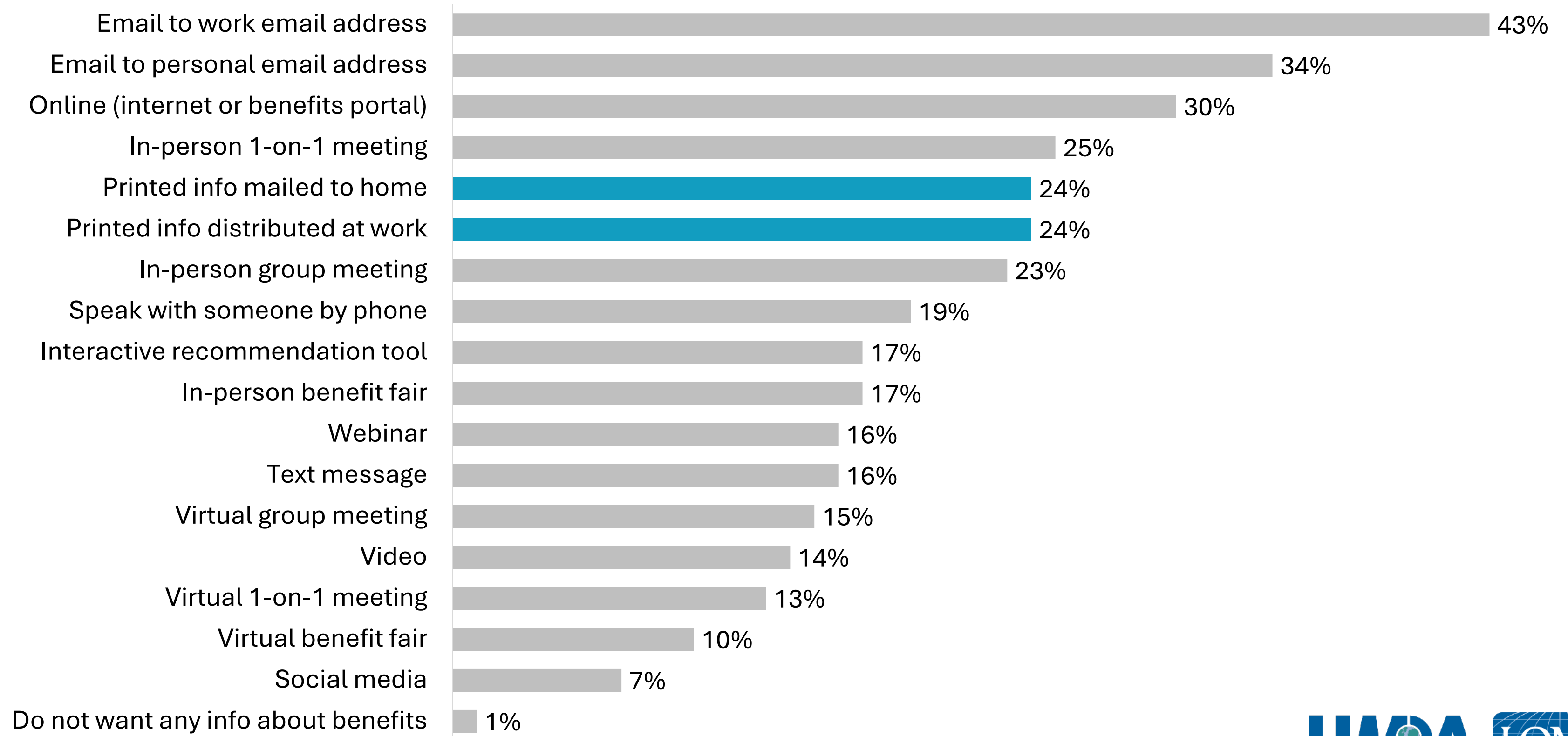
Preferred Communication Methods



Preferred Communication Methods



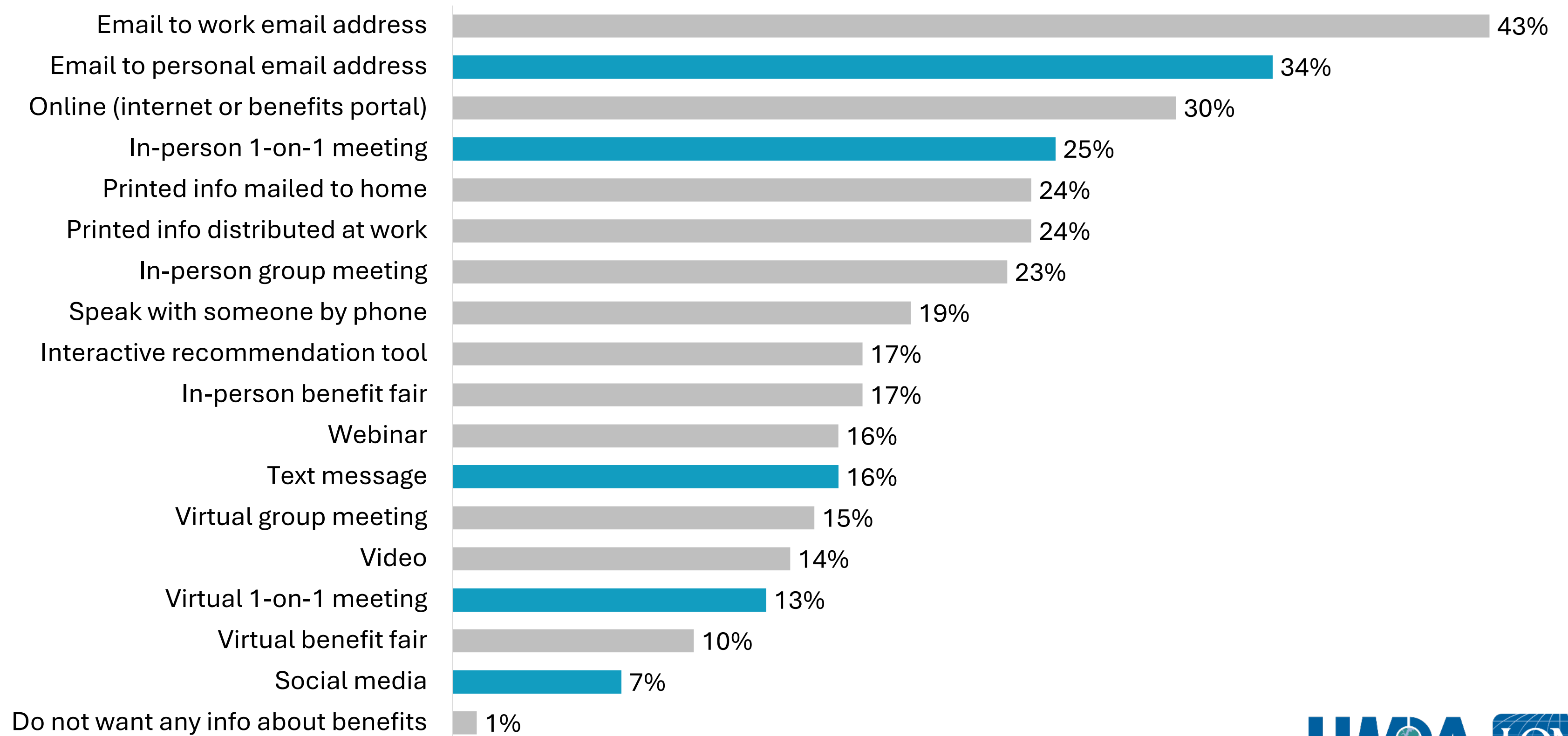
Preferred Communication Methods



Based on employees who are offered insurance benefits and have had an open enrollment within the past two years. Multiple responses allowed.

Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Preferred Communication Methods

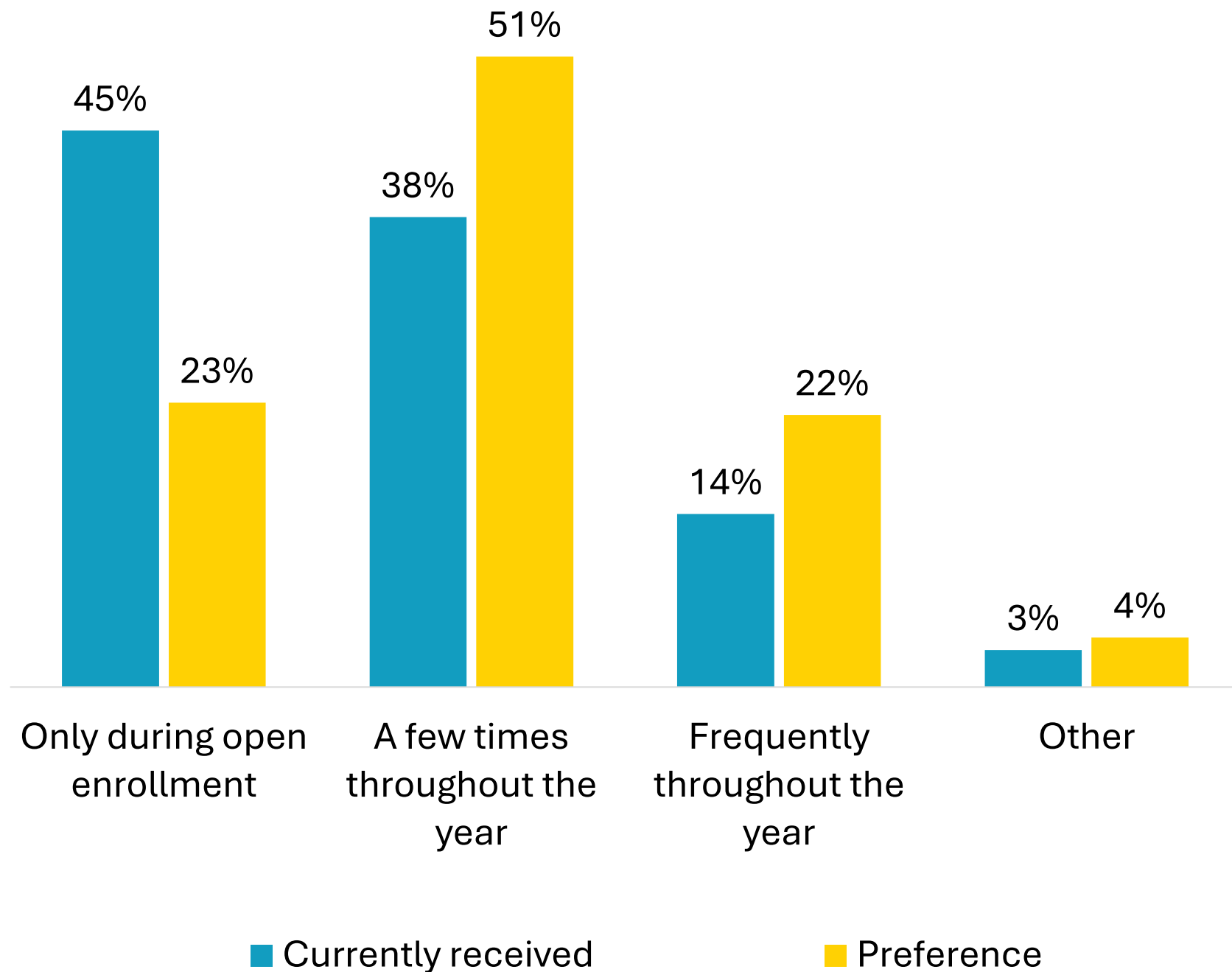


Based on employees who are offered insurance benefits and have had an open enrollment within the past two years. Multiple responses allowed.

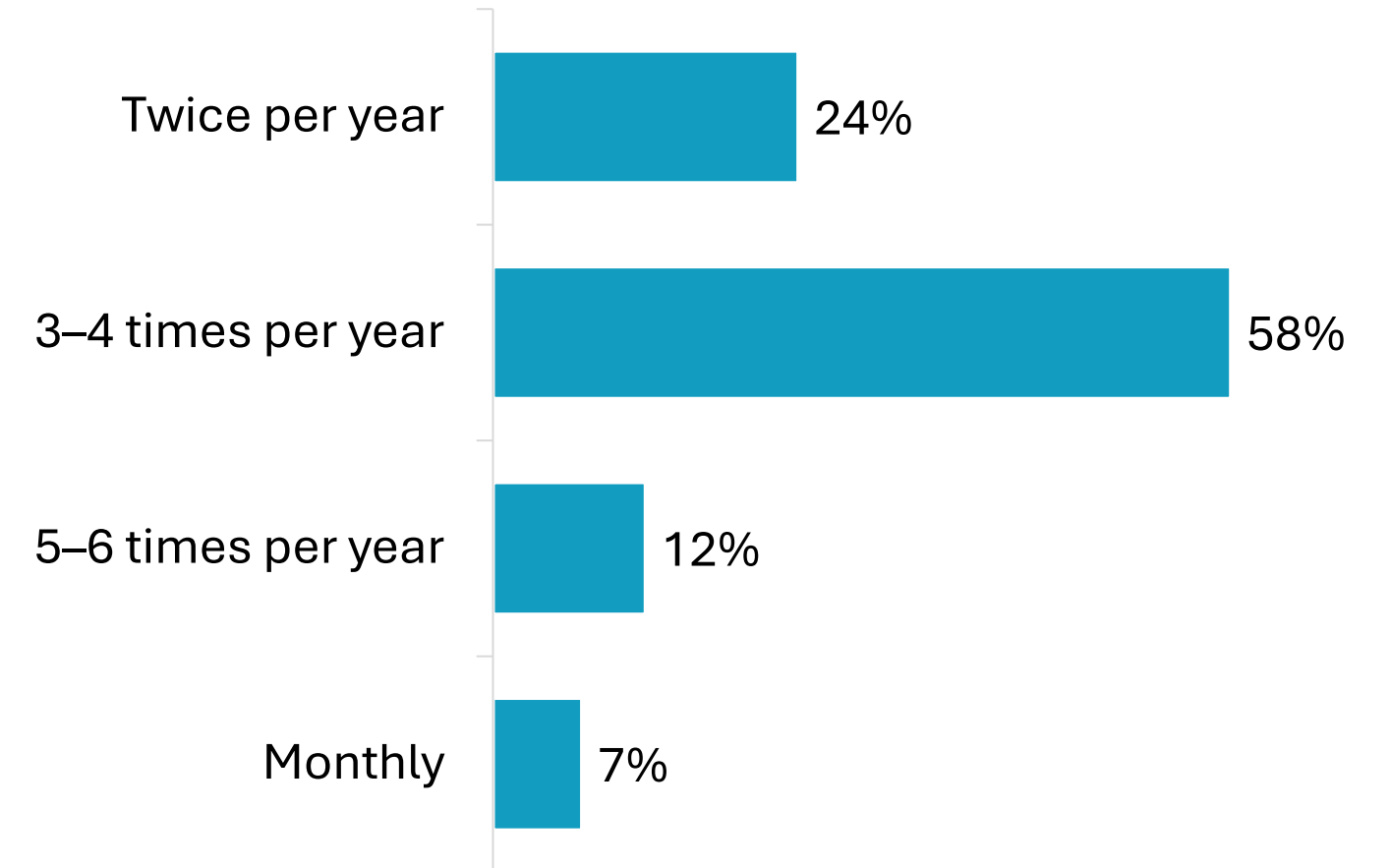
Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Frequency of Communication

Current and Preferred Frequency*



Ideal Frequency**

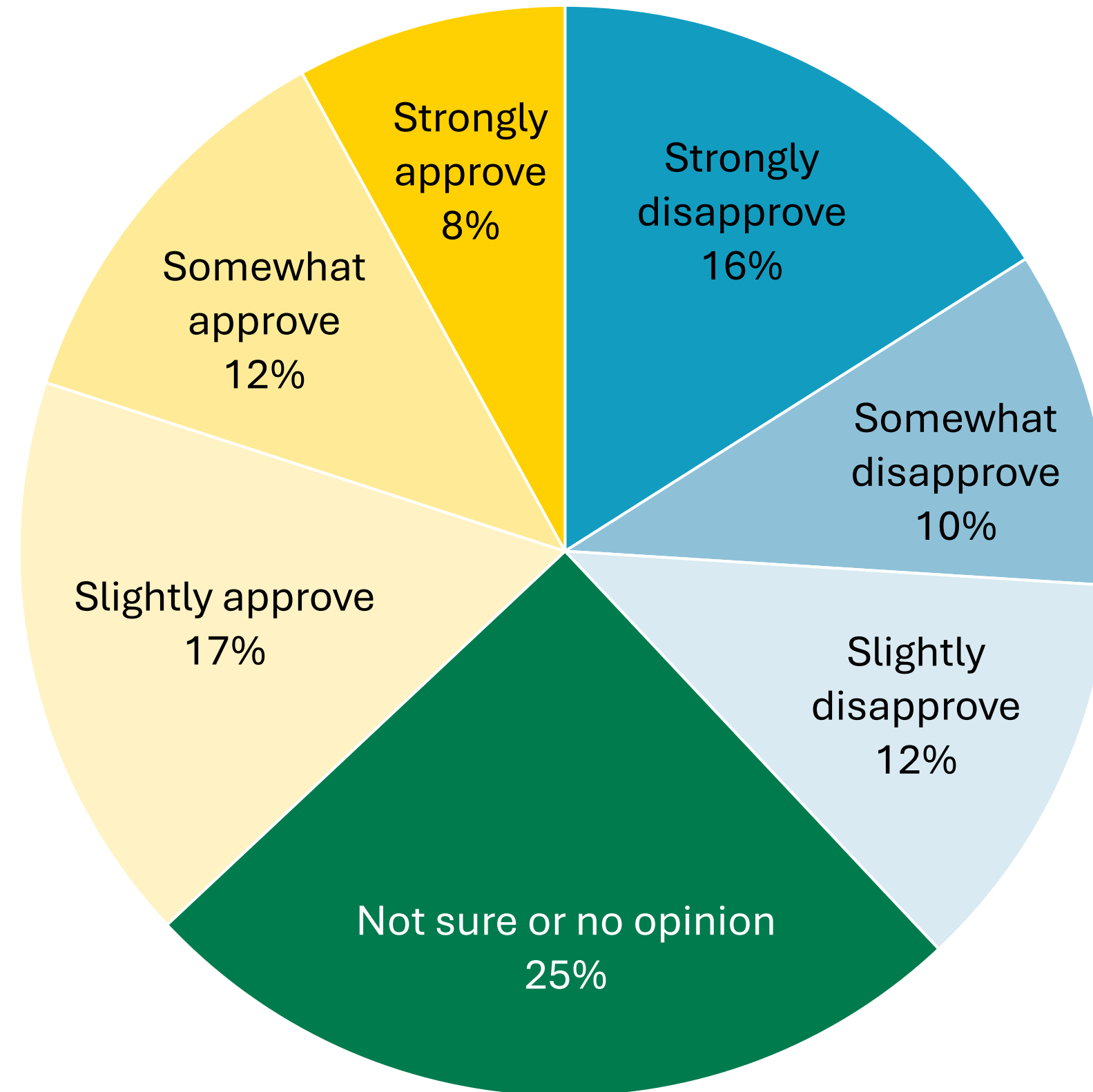


*Based on employees who are offered insurance benefits and have had an open enrollment within the past two years.

**Based on employees who prefer to receive information either a few times or frequently throughout the year.

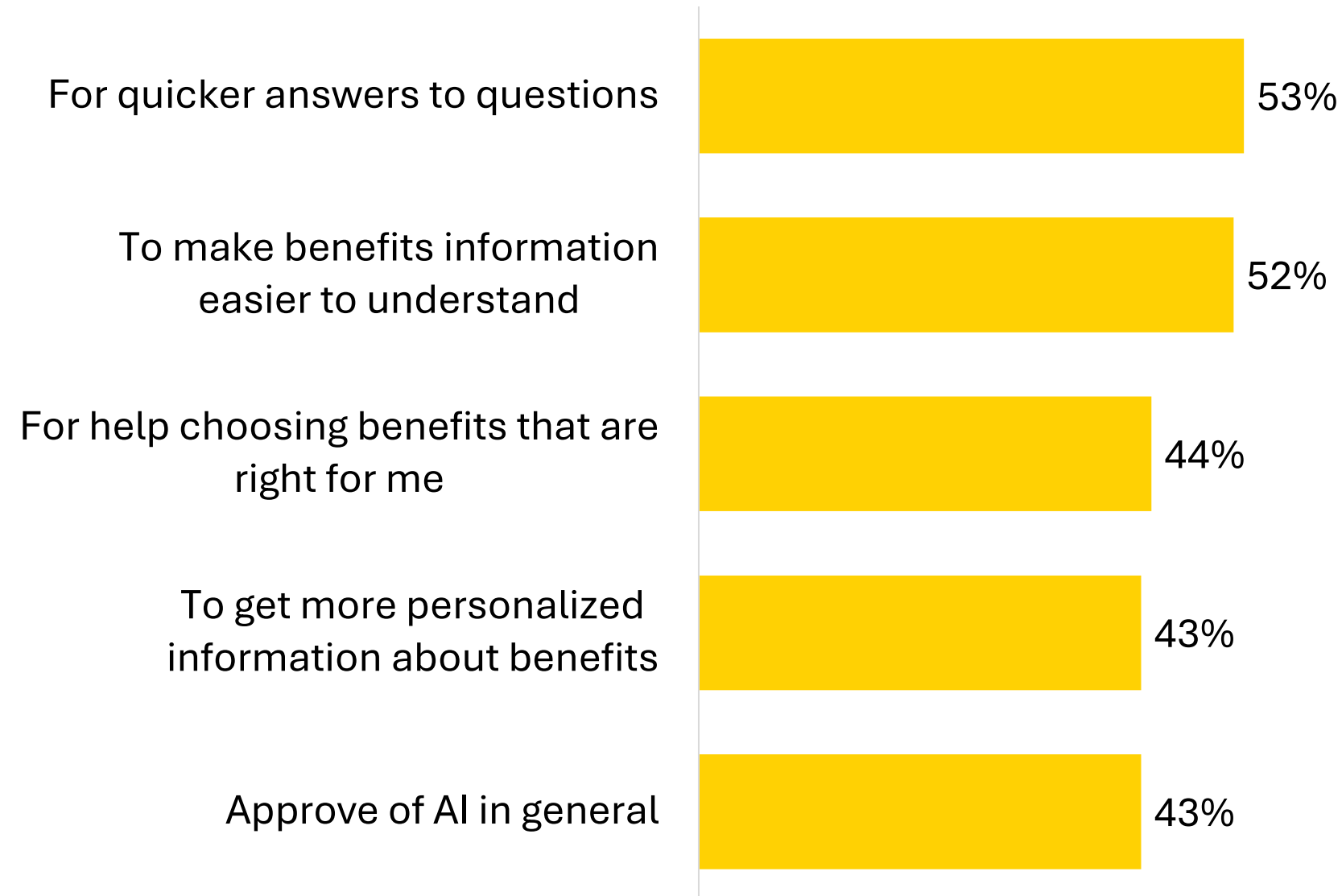
Source: 2026 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Feelings About AI in Benefits Communication

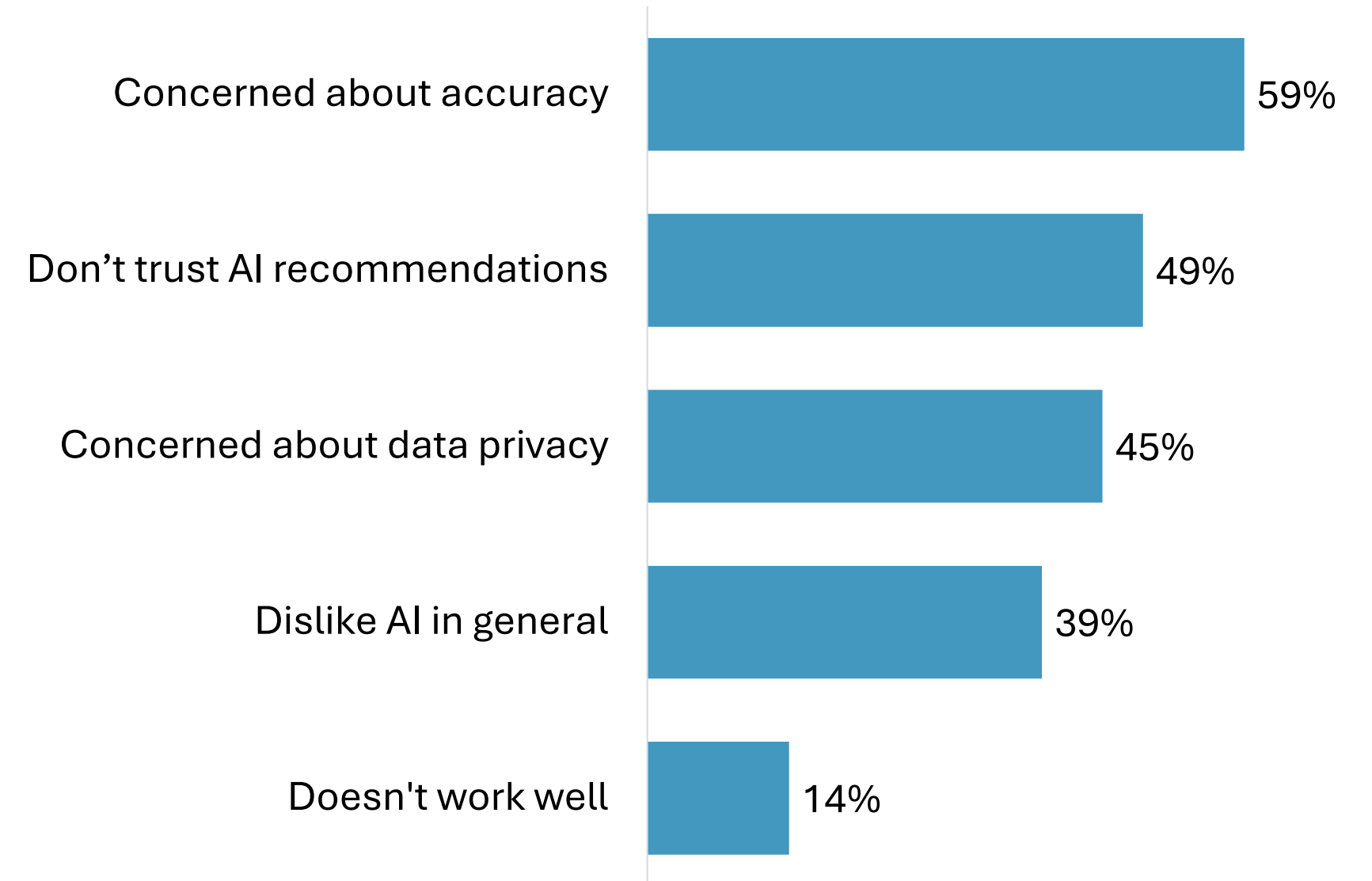


Reasons for Approving/Disapproving of AI

Reasons For Approving

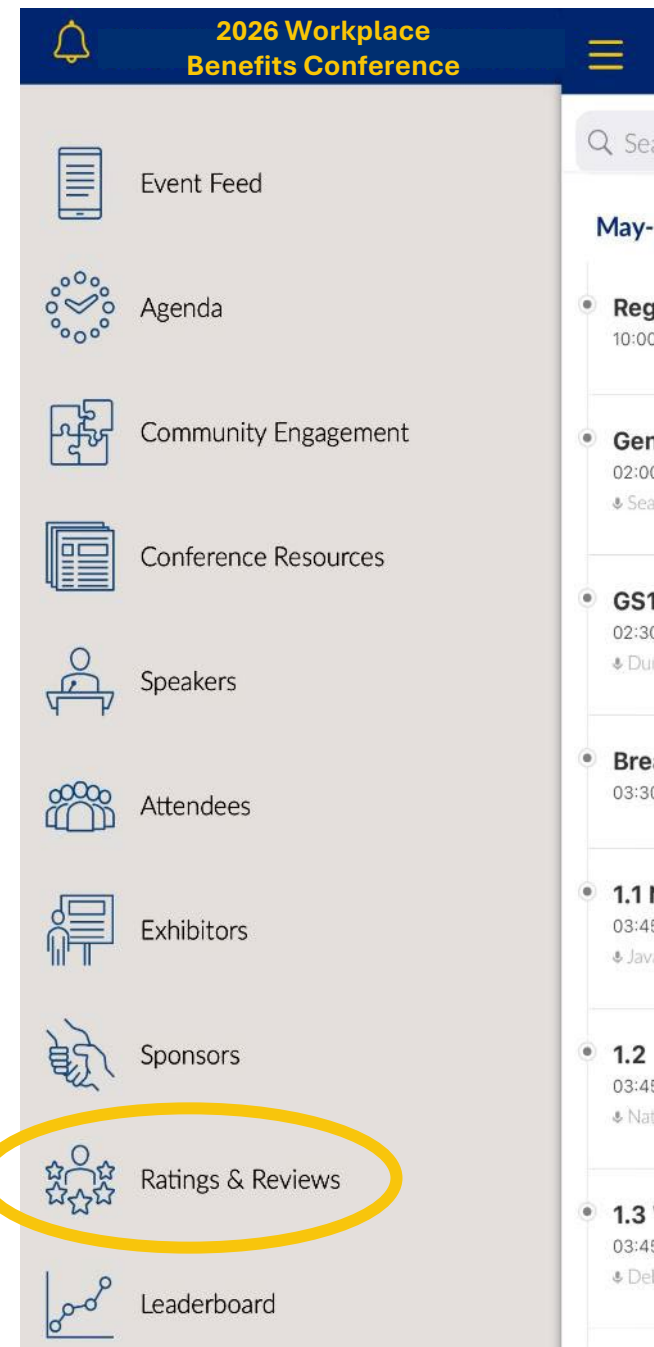


Reasons For Disapproving

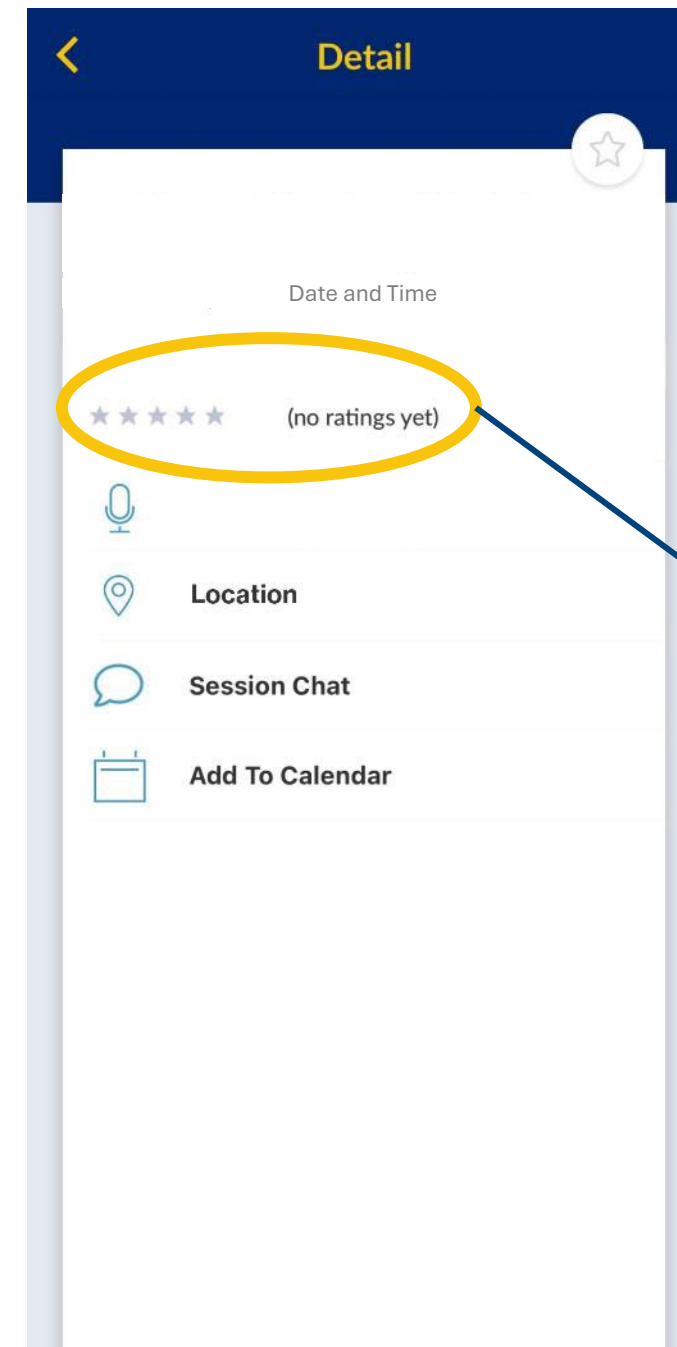


We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You



Navigate With Confidence

