THE HARTFORD'S AUGUST 2022

FUTURE OF BENEFITS PULSE SURVEY

The national survey revealed that inflation will impact the benefit decisions of U.S. workers this year, with many U.S. workers reporting they will scale back on benefits during open enrollment due to inflation.

40% of U.S. workers reported **inflation** will make them scale back on the employee benefits they choose during open enrollment

48% of U.S. workers said **inflation** is making it difficult for them to pay for their benefits

APPROACH TO BENEFITS SELECTION

How U.S. workers describe their approach to annual benefits enrollment

- **30%** are **"rollers,"** typically rolling over the same benefits choices they made the previous year
- **28%** are **"planners,"** keeping up to date on benefits throughout the year so they are prepared at enrollment time
- **22%** are **"analyzers,"** analyzing the coverage and crunching the numbers for all of their benefits choices
- **12%** are **"consulters,"** typically needing to consult with someone else before making their benefits selections
- **8%** are **"avoiders,"** tending to ignore all the open enrollment emails and would prefer not to think about their benefits

EMPLOYERS CAN HELP WORKERS MAKE INFORMED DECISIONS

What U.S. workers said:

- **55%** at their age, they should know more about their employee benefits beyond medical, dental and vision than they currently do
- **37%** the names and descriptions of their employee benefits make them hard to understand
- **39%** they typically enroll in benefits as soon as the open enrollment window opens
- **39%** their overall health has improved thanks to the benefits and services offered by their company

What employers can do:

- Communicate all year long about benefits so employees are better prepared at decision time
- Offer a variety of tools to reach their workforce such as emails, webinars, one-on-one support from benefits counselors, educational videos, interactive decision support tools and even social media
- Use clear language and personalized messaging to demonstrate how the insurance products relate to their lifestyle rather than simply listing what benefits are being offered
- Highlight the services that may come with the insurance coverage such as an employee assistance program (EAP) or will preparation services

METHODOLOGY

A national omnibus online survey was conducted in the U.S. among approximately 900 full-time and part-time employed adults aged 18+. The research was conducted July 26-28, 2022. The margin of error is +/- 3% at a 95% confidence level.

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