

Creating a successful benefits program

Why do employers offer voluntary benefits to their employees?



78%
say employee
demand is the
top reason

Other reasons include:

Supports employees'
financial well-being

Helps recruit and
retain employees



The value of these benefits only helps if employees understand and enroll in them, and if employers have the right technology to effectively administer them.



What does this tell employers?

The right "delivery" components — strong communication, convenient enrollment, effective administration systems — are essential.

Communication

Employees and employers express differences in benefit enrollment preferences.



Employees seek more enrollment support and guidance

Employers favor digital self-service tools and group education



Employees want answers. Employers often provide access. The opportunity is closing the gap with personalized, year-round benefits education.

Enrollment

That means multiple factors are needed for a successful enrollment.



- 1 Employees are seeking enrollment support, not just self-service.
- 2 Enrollment strategy requires both digital tools and human interaction.
- 3 Digital decision-support tools are underutilized but highly effective.

Ways to boost participation

- ★ Interactive education sessions
- ★ Ready-to-use marketing and communication materials
- ★ Dedicated carrier support and personalized outreach

Administration

Platform adoption is rising, but enrollment integration remains the key to maximizing participation.



75% of employers say they currently use a benefits administration system

21% for use it all benefits, including voluntary benefits

25% for medical benefits only

28% for employer-funded but not voluntary benefits

5Star Life Insurance partners with brokers to deliver customizable benefit plans and personalized attention to provide solutions that increase security and promote healthy living.

Read the full article at: 5starlifeinsurance.com/newsroom/blog

Infographic contents source: 2026 Broker Perspectives on the Voluntary/Worksite Market Spotlight™ Report, 2024 MarketVision™ —The Employer Viewpoint® report, 2025 MarketVision™ —The Employee Viewpoint® report, 2024 Voluntary Participation Rates Spotlight™ Report.

