# BENEFITS & BEYOND



Three enrollment perception gaps...and realities

When it comes to benefits programs, employers know they have it under control but employees have other ideas to improve them.

Here are three ways employers can bridge perception gaps in benefits program effectiveness with employee input.

## 1: GATHER EMPLOYEE FEEDBACK

#### **Benefits satisfaction**

## Perception:



of employers think their employees are satisfied with their benefits.

#### Reality:



## How employers can help employees:

Seeking employee feedback can give them a voice in creating benefits programs that more closely meet their needs.

## 2: IMPROVE THE ENROLLMENT EXPERIENCE

## **Communications effectiveness and format**

#### Perception:



of employers find enrollment benefits communications to be effective.

#### Reality:





of employees say their expectations for communications format are met or exceeded, with boomers less likely to say so. YES

... and different generations have format preferences.

# How employers can help employees:

Looking at enrollment communications with a fresh perspective can help gauge how they meet employee needs. Ask:

- Can they be personalized?
- Do they require employees to actively enroll each year vs. letting benefits roll over?

# 3: CONSIDER TOOLS AND DECISION SUPPORT

# Communication personalization options

# Perception:



of employers believe they provide enough info and education during enrollment to help employees make good decisions.

# Reality:



Nearly 7 in 10 employees wish for more personalized advice to help them make better benefits decisions.



of employers don't see the value in decision support tools from carriers and brokers.



of employees who don't currently have access want calculators that recommend the amount of insurance they need.

# How employers can help employees:

- Providing tailored education/decision support tools can help build employee confidence in benefits choices.
- Seeking advice from brokers/carriers and using employee feedback can help refine benefits options.

Find out more about benefits perceptions and realities in *Benefits & Beyond*.

For more information, please contact your Prudential representative.

All statistics and references are derived from the data obtained through the Benefits & Beyond research conducted in January and February of 2024.

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