

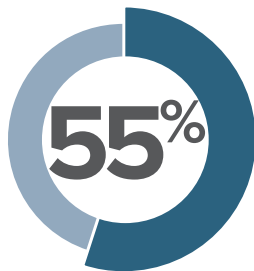
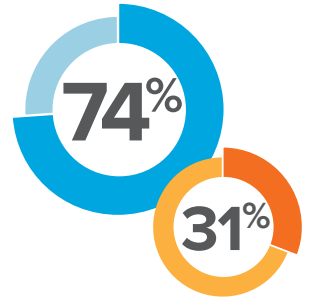
## Open enrollment: Top employee findings



### EDUCATION

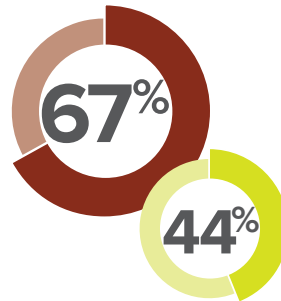
**Many employees say they're in the dark when it comes to health plan details: 74 percent** of employees say there are at least some things they don't understand about their overall policies, including things like deductibles, copays or providers in their network.

**Employees need more information: 31 percent** of employees say what they need most before their next benefits enrollment is more information, such as doctors in the network and out-of-pocket costs.



### SPENDING

**Benefits mistakes can be costly: 55 percent** of employees estimate they waste up to \$750 each year because of mistakes they make during open enrollment with their insurance benefits.

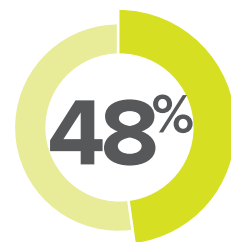
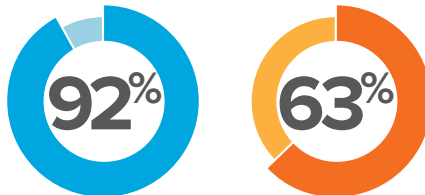


### TECHNOLOGY

**Employees want simpler benefits information and tools: 67 percent** of employees say reading about benefits is long, complicated or stressful. In an ideal world, **44 percent** say they'd prefer their benefits enrollment process to be more like Amazon.com, with easy-to-compare options online.

### TIME SPENT

**Most people are on autopilot when it comes to benefits selection: 92 percent** of employees choose the same benefits year after year, and many spend little time researching their benefits. In fact, **63 percent** spent less than one hour researching their benefits options during their last enrollment.



### BENEFITS ADVICE

**Employees want benefits advice: 48 percent** of employees say they would prefer the chance to speak with an expert, either in person or over the phone, about advice on their insurance benefits.