

Today's benefits technology can work for you



You know the workplace has changed significantly in the past few years. You know that this has [expanded the scope of the benefits people are asking for](#).¹

But you might not have thought through the ways these workplace shifts have altered not just the “what” about benefits but the “how.” Specifically the “how” of technology—a key element in employees and employers learning about and interacting with their benefits.

Between the growing power of the workforce and employers’ eagerness to catch the eyes of top talent, benefits technology is even better poised to become a key way for brokers to help their clients succeed. Bring them tech that’s easy to access, easy to personalize and easy to use as an educational tool about people’s benefits, and you’ll be bringing them a key solution.

Benefits delivered to your door anytime

If you went only by the headlines about the talent shortage, you’d think that the workforce and employers are at odds. But go deeper, and both parties have something foundational in common: a need for ease, including in how their benefits are delivered.

In the depths of 2020 and 2021, people became used to online, always-on self-service. (The popular food delivery app is called Seamless for a reason—it predicted the demand for seamless consumer technology that gives people what they need.) Today, [employees are treating benefits with the same consumer mindset](#).

Antiquated enrollment systems [don’t cut it anymore](#). Neither does a scattershot approach that asks employees to wade through layers of logins and a swamp of information to get what they need. Each piece of technology might make sense on a singular basis, but in the aggregate they can add up to employees feeling overwhelmed by what’s available to them. The harder people have to work to understand their benefits, the less likely it is that they’ll use them—think of it as the [“benefits management tax.”](#)

Reducing that tax with easy-to-use tools that educate people on their benefits can deepen engagement—and, theoretically, lead to greater uptake rates. Cost estimators, calculators, personalized information that shows people how their benefits will actually work for them specifically: These tools get to the heart of the utility of benefits for employees (“what do I get?”) while simultaneously underscoring the fact that employee benefits are a part of one’s compensation. And it does so in a way that feels natural and gives people what they want. [Nearly a third of employers say their employees want better cost-estimating tools](#)—particularly important in the age of inflation and tighter household budgets—and 30% say they want personalized materials.²



This drive for easy-to-use tools applies across different types of work setups. Remote and hybrid workforces necessitate better remote-based tools—think [virtual benefits fairs](#) and personalized support, [including the ability to segment messages by user type](#).

Two players, one goal

If employees are demanding tech that mimics what they're used to seeing as consumers, employers want to keep pace, seeking easier-to-use benefits education and enrollment technology, even if they're not always asking for it directly.

Employers' needs are partly dictated by the spate of high turnover, which has led employers to focus on recruitment and retention to find and keep talent. Benefits are a part of that: Nearly [60% of employees strongly consider benefits when evaluating counteroffers](#),³ and [80% of employers](#) who offer supplemental insurance say that it helps with retention.⁴

But as with employees' needs, it's not just the actual benefits that matter, but their delivery. [Employers need better benefits communication and education](#) to help teams stay healthy. They know that the more employees understand their benefits, the likelier they are to actually use them.⁵

Employers are also concerned about budget and benefits ROI: C-suite players and human resources staff want to track utilization and uptake and [analyze their spending](#) to get the most bang for the buck. And [better tech means less time spent on logistics](#) and reporting, allowing the HR department to focus on delivering a better employee experience.

But perhaps the biggest reason employers are on the same page as their employees about benefits technology: Nobody wants antiquated, hard-to-use tech, even those who bought it in the first place. [Employers also want HR technology that is easy to use](#), integrates into existing systems, and supports employees' seen and unseen needs. And as the scope of benefits continues to grow, employers will need systems that can corral all offerings into an easy-to-use—and easy-to-manage—format. (Not to mention a system that's up to snuff on cybersecurity, as benefits require added protection.)

Where your needs fit in

The more that clients and employees can operate from one easy-to-use, smoothly integrated, user-friendly system, the easier it is on everyone. It fosters higher employee engagement and decreases the margin for human error, both for employees (“wait, *which* login was for dental insurance?”) and for benefits administrators struggling to piece together a cohesive system with multiple platforms.

As it happens, those are your needs, too. Working with partners that have a robust, integrated, user-first technology stack can help fulfill the needs of all three players: brokers, clients and employees.

When you work with Aflac, you're partnering with a leading insurance company focused on technology—present and future. We're veterans at helping you understand what your technology can do for your clients and for you—and in turn, how it translates to better business. How's that for seamlessness?

To learn more about how to help your clients' tech plug into their true needs, contact your Aflac benefits representative today.

¹ “Brokers, employers see a need for more options in coming open enrollment season.” BenefitsPRO. Published 8.23.2022. [Accessed 2.23.2023](#).

² “The 2022 Open Enrollment Readiness Report.” Ease. Published 2022. [Accessed 2.23.2023](#).

³ “Trimming benefits because of the economy? You may want to think again.” Human Resource Executive. Published 1.10.2023. [Accessed 2.23.2023](#).

⁴ “Workplace benefits trends: executive summary.” Aflac. Published 2022. [Accessed 2.23.2023](#).

⁵ “Health care consumerism and price transparency tools: Are your employees equipped?” BenefitsPRO. Published 9.10.2021. [Accessed 2.23.2023](#).

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