



EMPLOYEE BENEFITS SURVEY

The Human Economics of Employee Benefits

Letter from the CEO⁺ ✨

Benefits only work when the whole experience around them works.

That's the clear message from our first annual Selerix Employee Benefits Survey. You can spend big on a package, but if people don't understand it or don't feel like it fits them, you're burning money and goodwill.

The numbers here speak for themselves. Employees who feel their benefits are tailored to them are three times more likely to be satisfied—and five times more likely to stick around. That's powerful proof that personalization and clarity are essential to building trust and retention. They're the difference between benefits that pay off and benefits that backfire.

But right now, too many employees are lost in the fine print. Four in ten delayed care this year because they weren't sure what their plan covered. One in five missed work just to deal with a benefits issue. And ACA and COBRA? Let's just say the guidance isn't landing. These are big blind spots that cost real dollars in compliance risk, productivity, and turnover. These gaps undermine even the most generous benefits packages.

The takeaway is simple: benefits don't fail because employers are stingy. They fail when the experience is broken.

At Selerix, we're here to fix that. We give employers, brokers, and carriers the tools to close the gap—with technology and communication that make benefits clear, personal, and trusted. When that happens, organizations are stronger, and benefits actually benefit people.



See you in the data,

Tim Pratte

Chief Executive Officer, Selerix

Ready to
simplify benefits?
Learn more at selerix.com.

What Happens When Benefits Get Personal?

We asked thousands of employees across industries, roles, and income levels to tell us:



“How well do you **understand** your benefits?
Do you **actually use** them?
Do they **meet your needs**?
Do they feel **personal**, or **just like paperwork**?”

Some of the answers surprised us.

Behind every checkbox on an enrollment form is a decision that affects someone's care, finances, or future. But too often, those decisions are rushed, confusing, or based on guesswork. The result? Employees are disengaged, stressed, or missing out entirely. And employers are missing signals that could strengthen trust, retention, and well-being.

Our first annual Selerix Employee Benefits Survey looks closely at this human side of benefits:



How they're perceived



How they're communicated



How they're used in real life



How they affect work

Benefits Still Matter, Even When Budgets Are Tight

In this year's data, we saw a sharp disconnect between what employers offer and how those benefits are actually experienced. And that gap matters—especially now. Whether the economy is booming or tightening, benefits remain a critical lever for business performance. When uncertainty rises, employees look to their employer for support and stability. It's not only a matter of coverage, but also confidence and care. The people who power an organization through a downturn are the same people who need to feel supported, seen, and equipped to thrive. And the benefits experience plays a bigger role in that than many leaders realize.

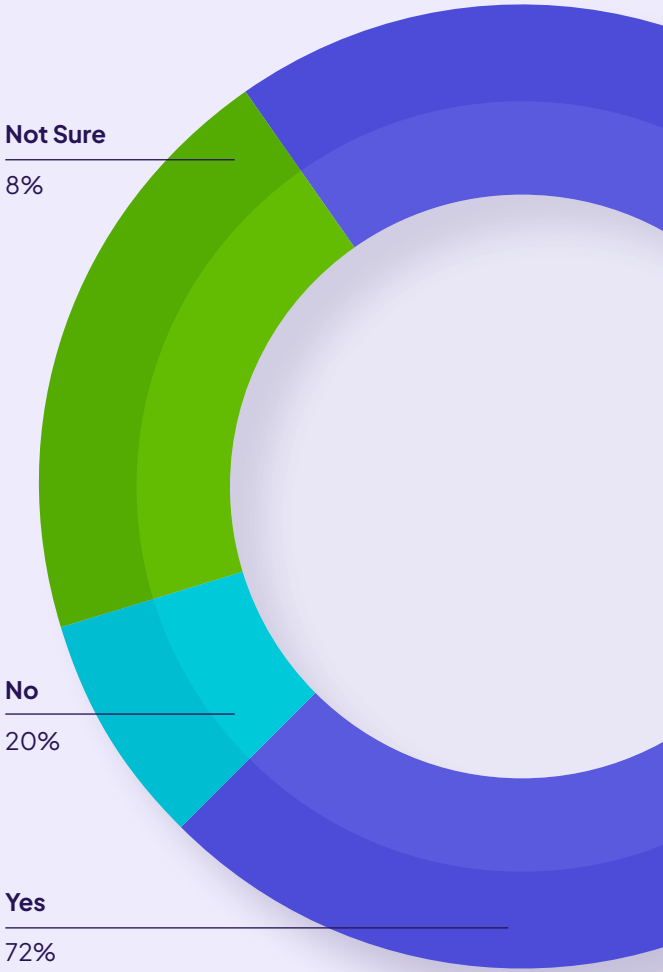
The stakes are high here, and most companies know it. This survey found that by and large, they aren't stingy with their benefits. They're investing real dollars and effort to attract talent, support employees, and stay compliant.

But that investment doesn't always translate to clarity, confidence, or connection. Employees' understanding of their benefits—not just what is offered but also how they're communicated, how flexible they feel, and whether they meet real-world needs—is also a powerful predictor of trust, engagement, and retention.

When communication breaks down or personalization falls short, the intended value of benefits gets lost. Low utilization, low satisfaction, and low trust can undercut even the best-designed offerings.

Benefits are incredibly important to employees' lives, as 72% say benefits have made a meaningful difference in their lives over the past year.

Have your benefits made a meaningful difference in your life in the past year?



Across every role, age group, and industry, the story is consistent: when benefits feel personal, employees are more satisfied, more loyal, and more likely to thrive. But when benefits feel generic, confusing, or poorly communicated, they lead to real consequences: missed care, regret, and even missed work.

What We're Seeing in the Data ✨

Benefits are an emotional experience, whether employers recognize it or not. Trust, loyalty, well-being, and belonging are shaped as much by benefits as by pay or management. Employees interpret their benefits as a signal of how much they're value—and that signal isn't always positive.

- **The biggest barrier to value isn't access—it's clarity, confidence, and communication.** Even employees who have benefits frequently misunderstand them, regret their choices, or avoid using them out of confusion. Poor communication and rushed decision-making degrade the experience and erode trust.
- **Personalization is the linchpin of satisfaction.** Employees who say their benefits feel personalized are exponentially more likely to feel supported, stay longer, and trust their employer. Yet few organizations are delivering benefits at this level of relevance.
- **Younger and lower-wage workers are falling through the cracks.** Whether due to ineligibility, complexity, or weak education, these employees report lower comprehension, more stress, and worse outcomes. Without intervention, this will widen equity gaps and increase churn.
- **Open enrollment is a broken moment of truth.** Most employees spend little time evaluating options, few use tools, and many feel confused or unsupported. The rush to complete enrollment may be costing employers in satisfaction, utilization, and outcomes all year long.
- **Compliance blind spots carry human consequences.** ACA and COBRA confusion reflects how disconnected many employees feel from the systems meant to protect them. If people don't understand their options, they're not truly covered.

Make no mistake: every one of these friction points is also an opportunity. With better education, smarter communication, and more personalized delivery, employers can transform the benefits experience—and close the gaps that matter most.

This survey looks beyond plan design and into the lived experience of employees: how they interpret their options, what drives their decisions, and what it actually feels like to engage with benefits in the moments that matter.

Key Findings at a Glance:

FINDING 1

Benefits satisfaction builds trust, loyalty, and well-being.

Employees who are satisfied with their benefits are 5x more likely to say they'll stay and 3.5x more likely to trust their employer.

FINDING 2

Personalization multiplies the impact of benefits.

Employees who say their benefits feel "very personalized" are 3x more likely to report high satisfaction and confidence in their choices.

FINDING 3

Most employees don't fully understand their benefits—and 1 in 3 have regrets.

Only 3 in 10 employees say they understand their benefits perfectly, and 35% report benefits regret after enrollment.

FINDING 4

Benefits confusion leads to costly real-world outcomes.

Lack of clarity about coverage and poor communication are driving delays in care, employee stress, and missed work – especially for younger employees.

FINDING 5

Communication isn't connecting.

While 74% read benefits emails, only 51% say messages that feel personal drive action—and just 16% used a decision tool during enrollment.

FINDING 6

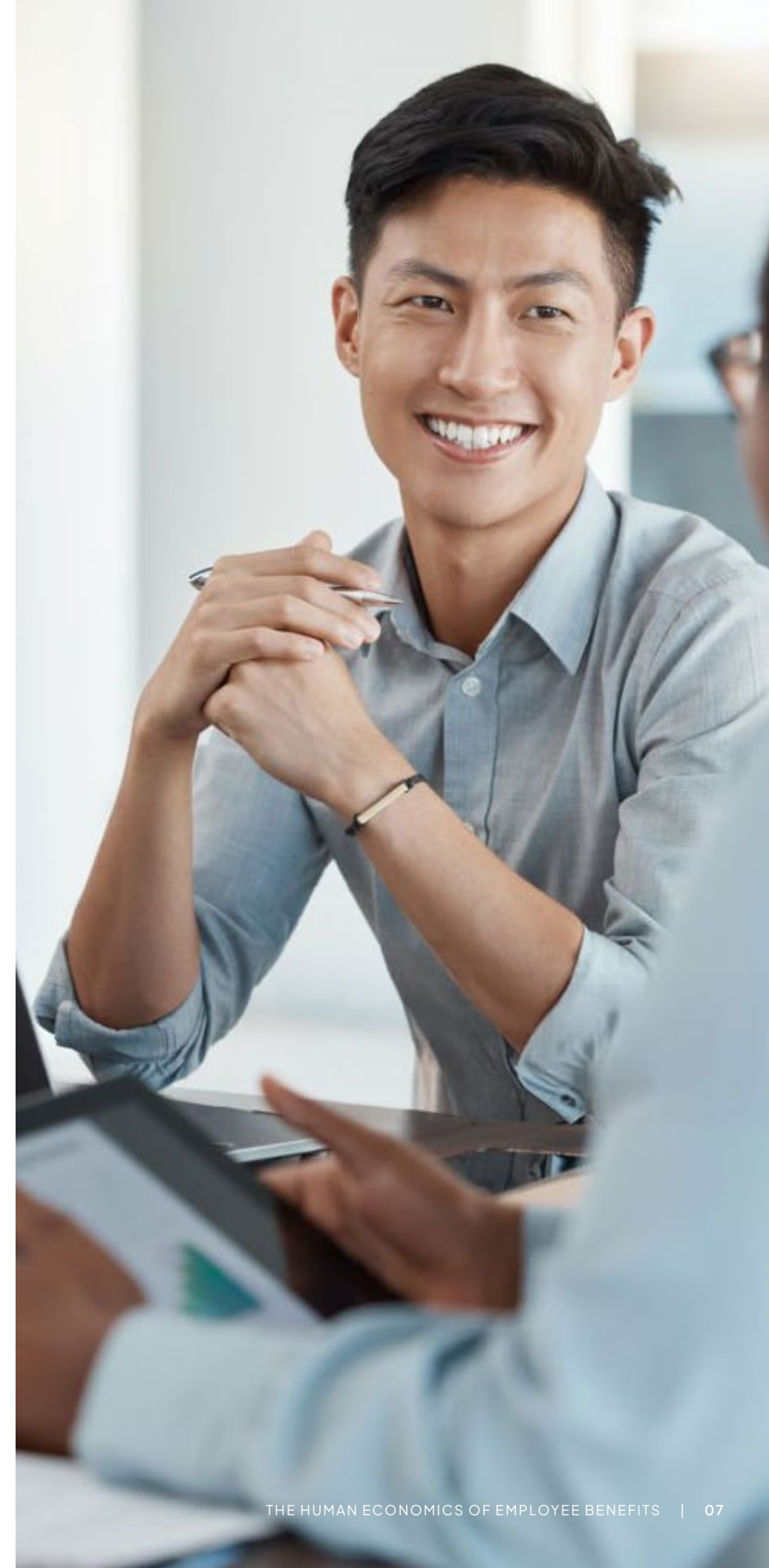
Benefits drive job decisions—good or bad.

73% say benefits matter as much or more than salary, and 38% have turned down a job due to a poor benefits offering.

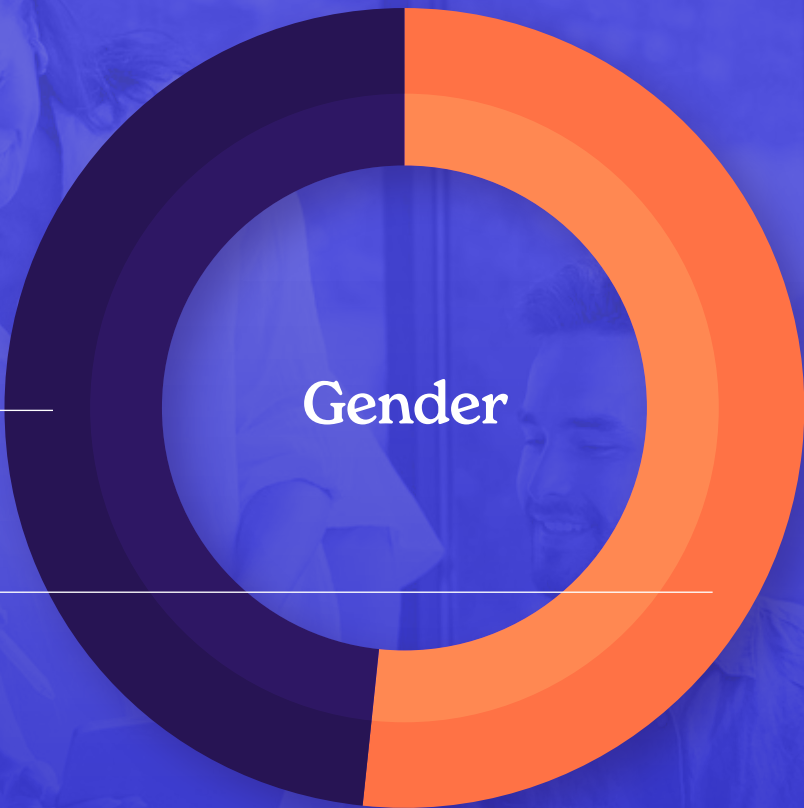
FINDING 7

Compliance education is falling short.

Only 39% of ACA-eligible employees say the guidance they received was clear—and 67% of COBRA-eligible respondents say it was confusing or missing.

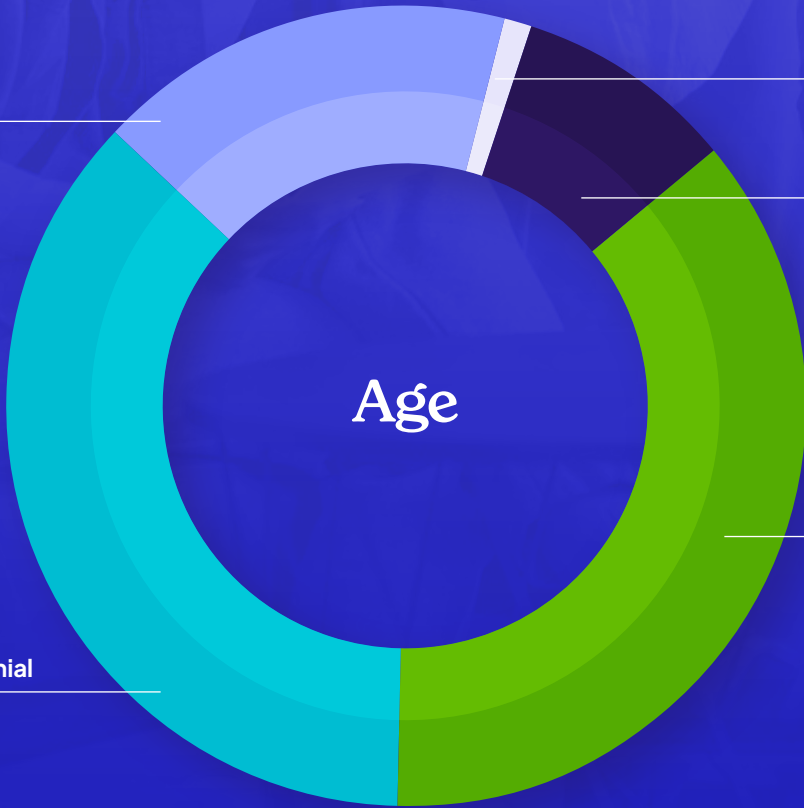


Who We Surveyed



Women
48.5%

Men
51.5%



Gen Z
8.9%

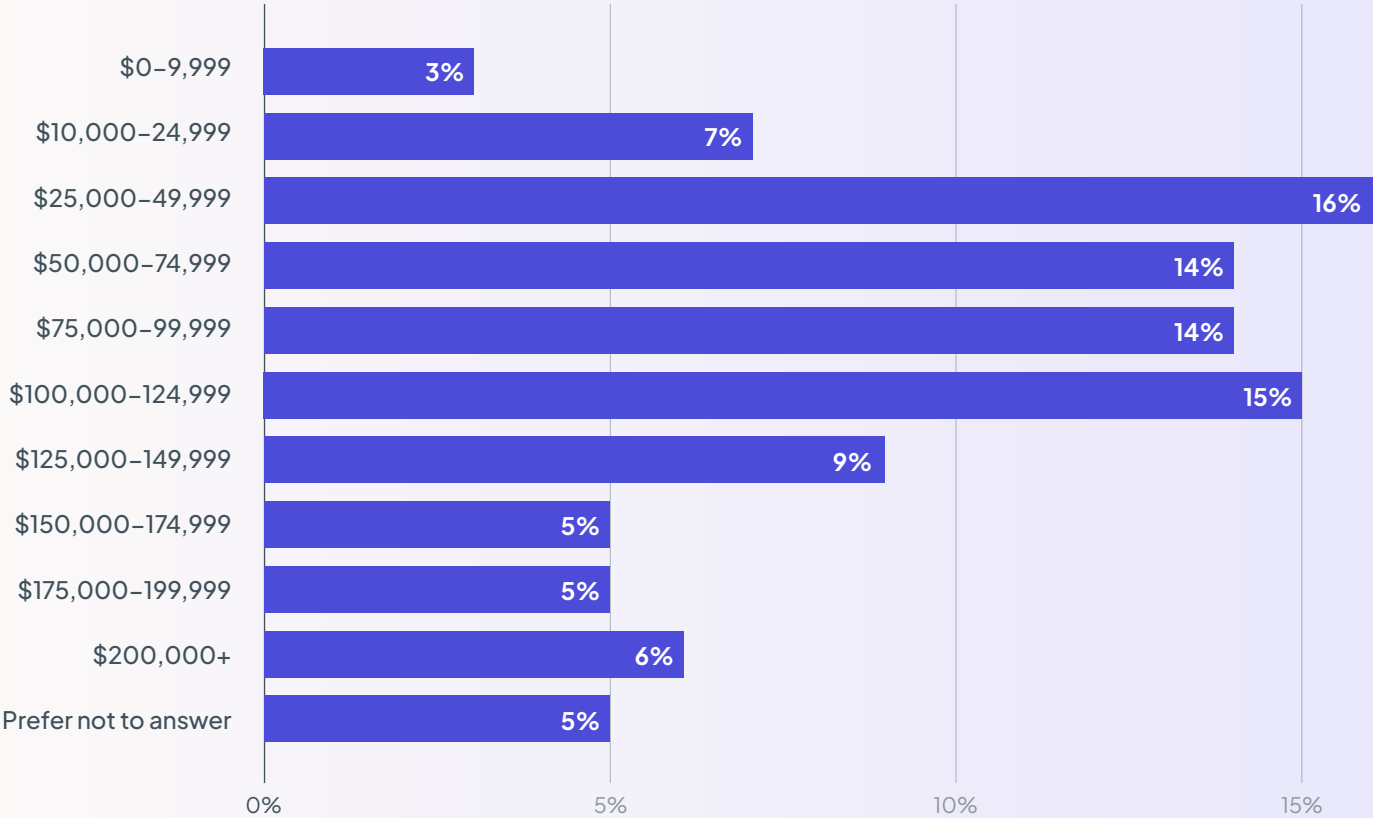
Silent Generation
1%

Baby Boomer
16.8%

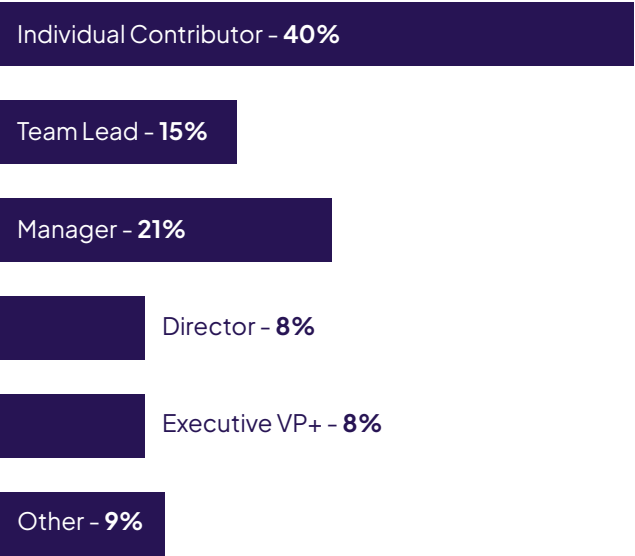
Gen X
36.6%

Millennial
36.6%

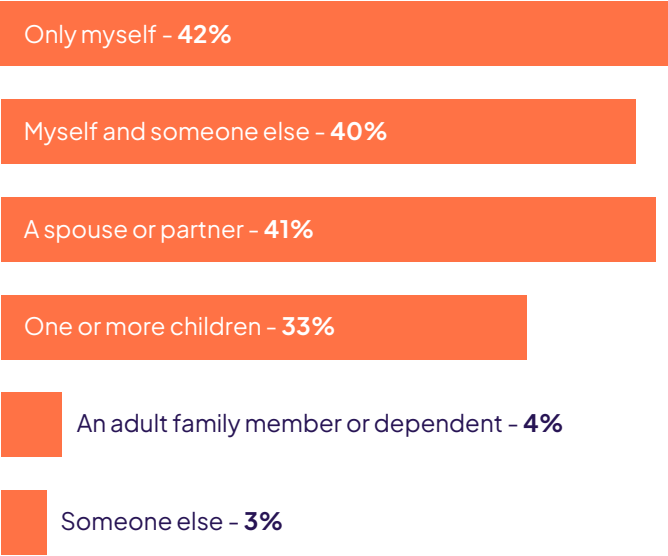
Income



Job Level



Who do you currently carry benefits for?



SNAPSHOT

Benefits Benchmarks

Before we dive into the deeper findings, here's a quick look at what employees are being offered, and what they're actually using. This section highlights the most common benefits, what employees are actually using, and the most valued non-medical offerings.

Top 5 Most Valued Benefits



Retirement
(401K) – 64%



Mental Health/
EAP – 7%



Fitness/
Wellness – 5%



Supplemental Life
Insurance – 3%



Flexible Spending
Account – 3%

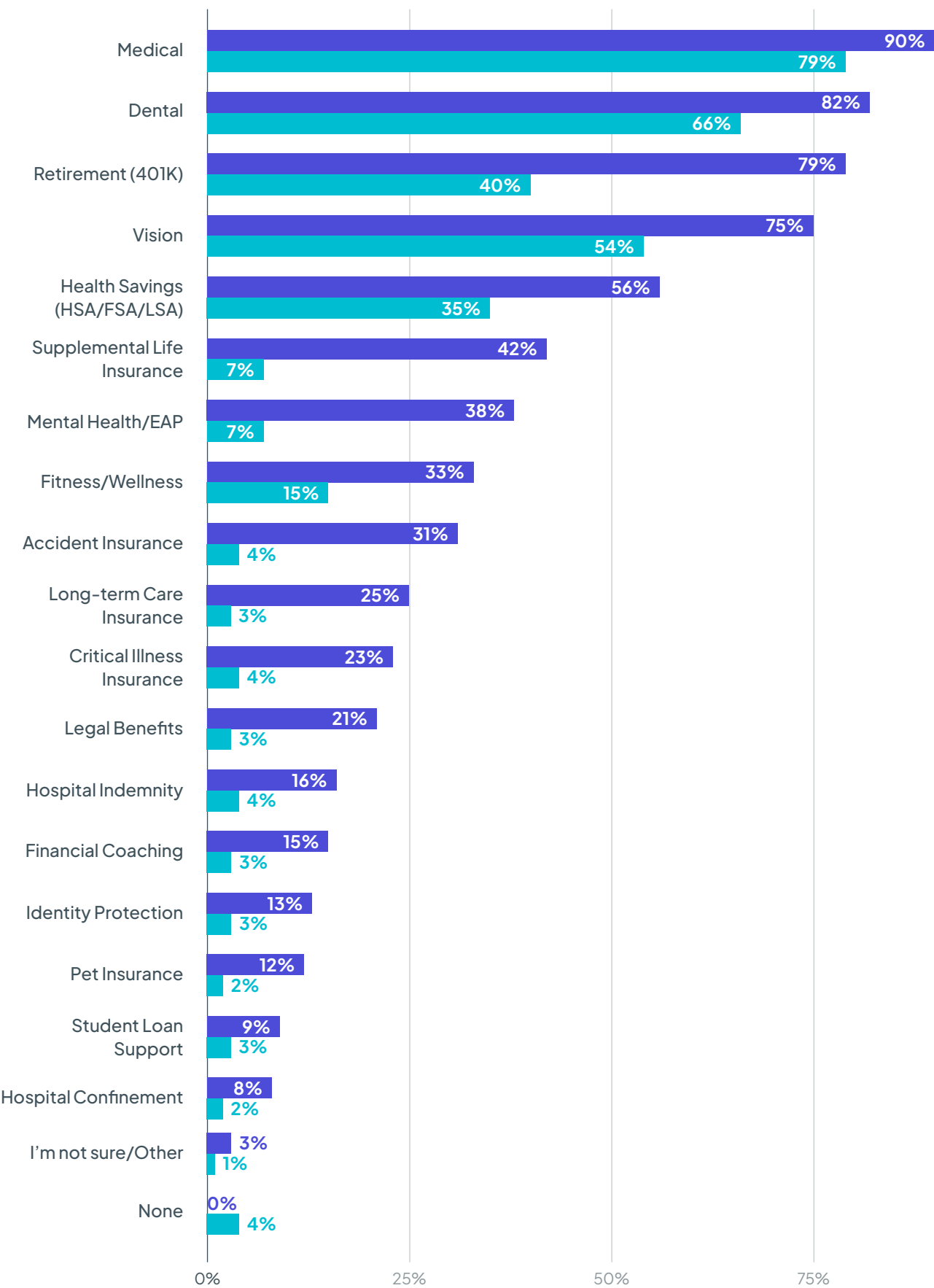
In an open-ended question, respondents also called out a range of missing benefits they'd love to see added, which included:

- Pet insurance
- Fitness stipend
- Student loan support
- Extra vacation
- Vision
- Discounts
- Life insurance
- Legal benefits
- Long-term care
- Child care



Benefits and Utilization

■ Benefits offered ■ Benefits used in last 12 mos



Methodology

About the Survey

The 2025 Selerix Employee Benefits survey was conducted by Selerix from June 10–13, 2025. This is the first annual deployment of this survey. The final sample of the survey was composed of 685 employed persons (aged 18 or older) in the United States. The survey had a margin of error of +/- 2 percentage points at a 95 percent level of confidence.

About Selerix

Selerix makes benefits administration effortless. Our powerful, all-in-one platform streamlines enrollment, boosts data accuracy, and empowers employees with smart decision-support tools and personalized benefits education. From compliance to seamless benefits communication, we simplify complex benefits and HR processes. Trusted by brokers, carriers, and 26,000+ employers serving 14 million enrollees, Selerix delivers a flexible, intuitive solution and best-in-class service that takes the hassle out of benefits management. Whether you're navigating core or voluntary benefits, we ensure a smooth experience for HR teams and employees alike.

Ready to
simplify benefits?

[Learn more at selerix.com.](https://selerix.com)



FINDING 1

Benefits satisfaction predicts trust, loyalty, and overall well-being

When benefits meet the mark, the payoff is in performance, retention, and trust. Our survey shows that employees who are satisfied with their benefits are far more likely to feel cared for by their employer, to believe leadership has their best interests in mind, and to stick around. In fact, benefits satisfaction is one of the strongest predictors we found of long-term loyalty and overall well-being. When people feel supported, they show up more fully. When they don't, that feeling echoes across every part of the employee experience.

The data paints a striking contrast. Among the 35% of employees who are very satisfied with their benefits, 80% say they're "very likely" to stay with their employer—compared to just 16% of those who are dissatisfied. Trust in leadership jumps from 19% to 68%, and feelings that employers care nearly triple (73% vs. 26%).

The emotional toll is just as stark: while 25% of employees who are very satisfied with benefits report they are "thriving" in terms of overall well-being, exactly 0% of dissatisfied employees say the same. The signal is clear: when benefits feel supportive, so does the workplace.



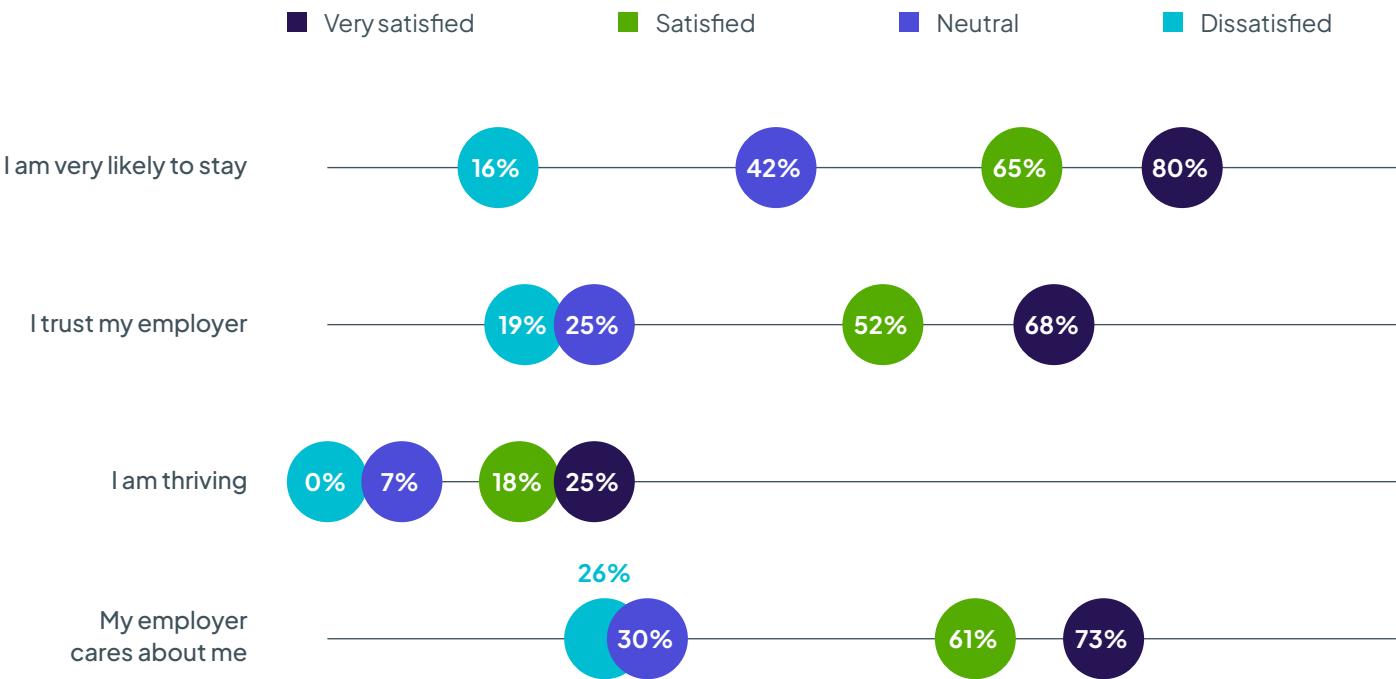
Employees who are satisfied with their benefits are 5x more likely to say they'll stay and 3.5x more likely to trust their employer.

How satisfied are you with your benefits?

- Very satisfied – 35%
- Satisfied – 44%
- Neutral – 15%
- Dissatisfied – 6%



The Impact of Benefits Selection



The High Cost of Not Offering Benefits

While most employees are enrolled in at least one employer-provided benefit, 1 in 4 (26%) either don't receive benefits or are unsure if they do. These employees consistently report worse outcomes across key metrics tied to trust, engagement, and retention. **Most are younger, lower-income, or working in part-time/seasonal roles.**

Are you currently enrolled in any of your employer's benefits (like medical, dental, or retirement)?



Compared to enrolled employees, those not enrolled are:

- **Less likely to say they trust their employer.** Only 39% of employees without benefits say they trust their employer to act in their best interest, compared to 46% of those who are enrolled.
- **Nearly twice as likely to feel neutral or negative about their employer's care.** Just 42% of employees without benefits say their employer cares about them, vs. 54% of those enrolled.
- **Less engaged.** Only 39% of employees without benefits (or who don't know) say they always go above and beyond, vs. 49% of those who do get benefits.
- **More likely to be uncertain about staying.** Just 49% of employees without benefits are "very likely" to stay, compared to 60% of enrolled employees.

FINDING 2

Personalization multiplies the impact of benefits.

Not all benefits experiences are created equal. Even when the offerings are the same, what makes the difference is how personal the experience feels—how well it aligns with real needs, and how supported employees feel in the process. **Personalization is a force multiplier.** While 76% of employees say their plan feels flexible and personalized, fully half would like to see even more personalization. Employees who describe their benefits as personalized report significantly higher satisfaction, greater trust in their employer, and a stronger sense of support.

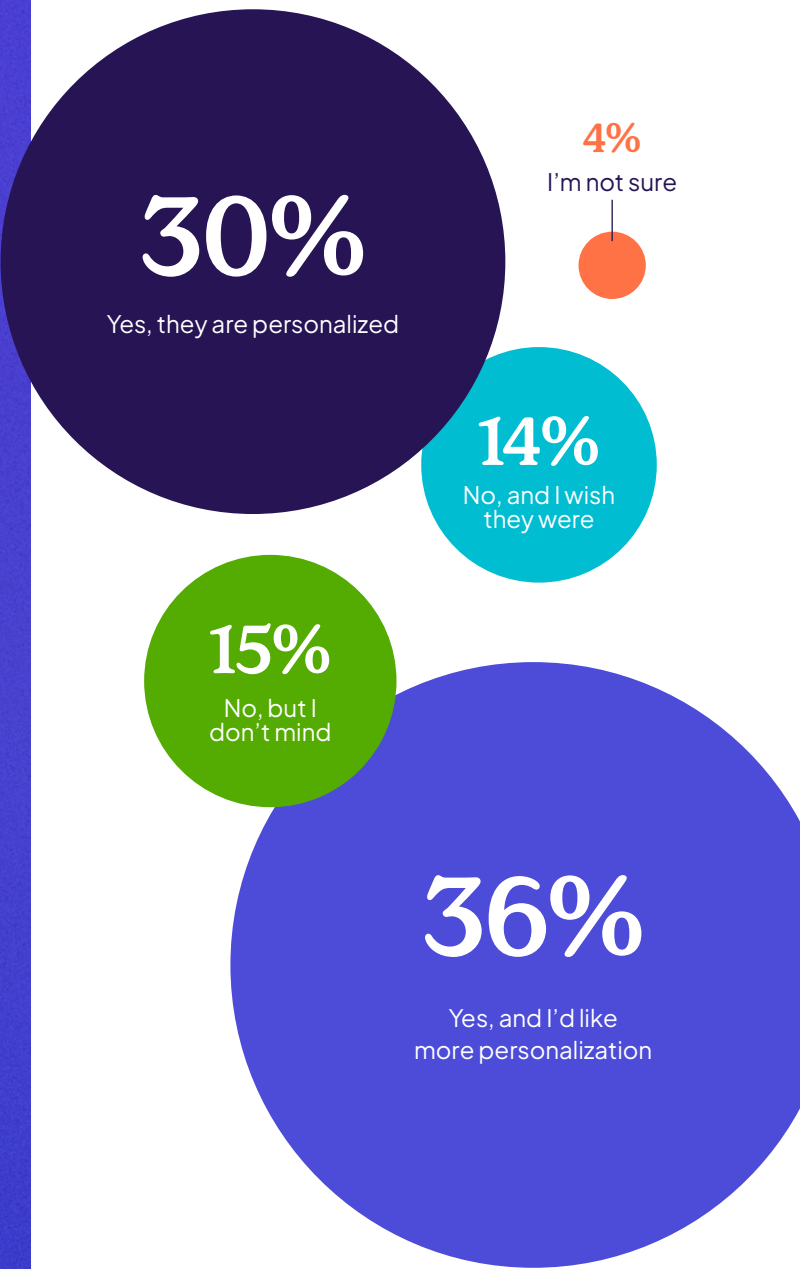
The numbers tell a clear story here. Employees who said their benefits felt "very personalized" were nearly 3x more likely to report high satisfaction. Those who described their open enrollment experience as "extremely personalized" were also more likely to feel confident in their choices and satisfied with the outcome. And while 44% of employees with personalized benefits reported high satisfaction, only 15% of those without personalization said the same.

In addition to improving satisfaction, personalization also drives behavior. In fact, 51% of employees also told us that content that feels personal to their situation is what's most likely to prompt action. And among those who ignored an open enrollment message, nearly 1 in 3 said it was because the message didn't feel relevant to them. The data makes it clear: personalization is key to cutting through the noise.



Employees who feel their benefits are flexible and personalized are 3x more likely to report high benefits satisfaction and trust in the organization.

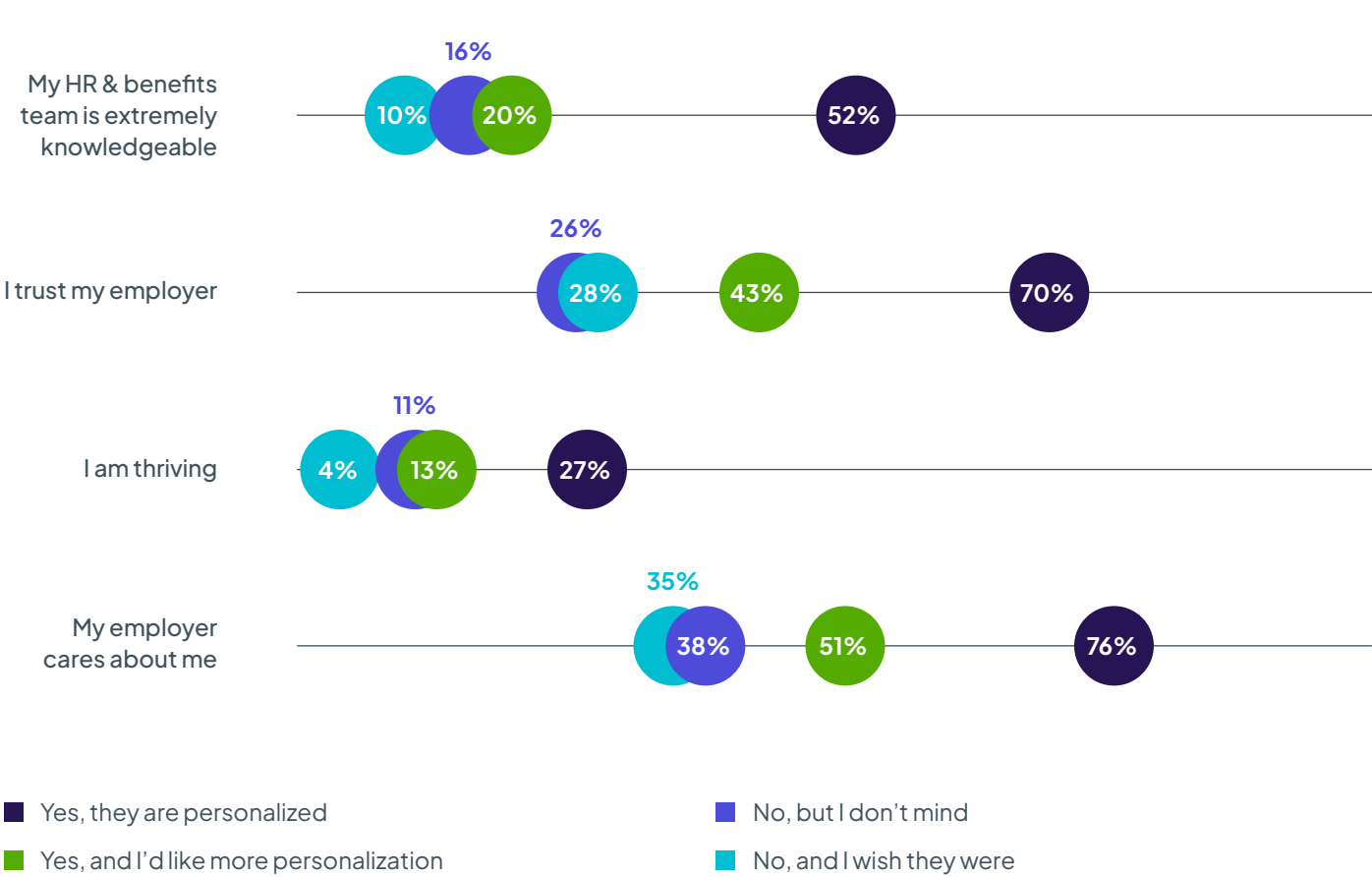
1 in 3 Employees Lack Personalized Benefits



Benefits Personalization Correlates with Satisfaction



The Impact of Personalization



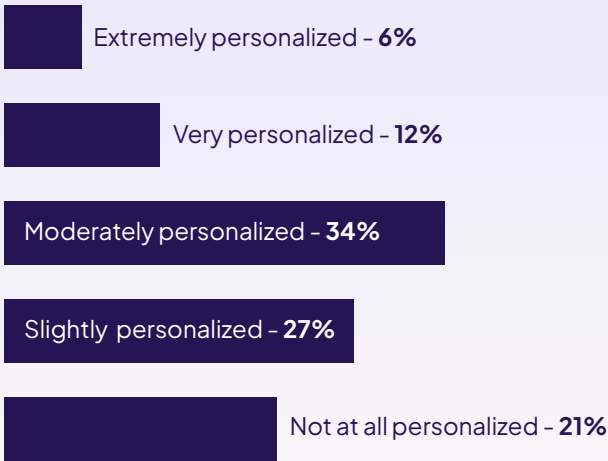
51%

of employees say content that feels personal to their situation is what's most likely to prompt action.

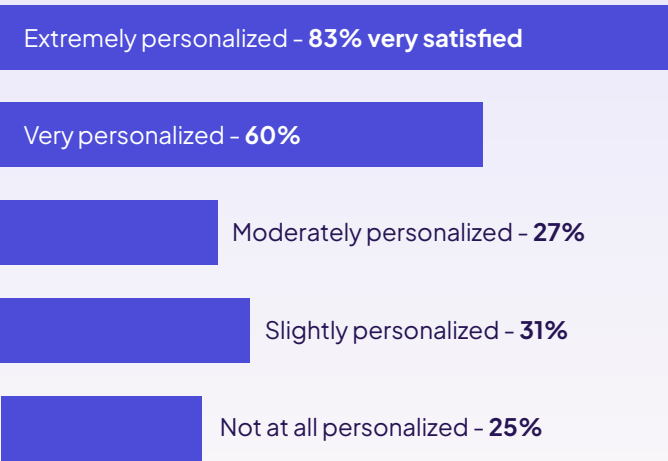
1 in 3

employees say the reason they've ignored an open enrollment message, was because the message didn't feel relevant to them.

How personalized did your last open enrollment feel?



Open Enrollment Personalization Drives Satisfaction



FINDING 3

Most employees don't fully understand their benefits—and 1 in 3 have regrets

Benefits won't add value if employees don't understand them. And right now, many don't. Only 27% of employees say they understand their benefit options "perfectly" and for younger workers, the number is even lower. That lack of clarity is a knowledge gap, and it's a risk. It leads to poor decisions, missed opportunities, and a growing sense of regret.

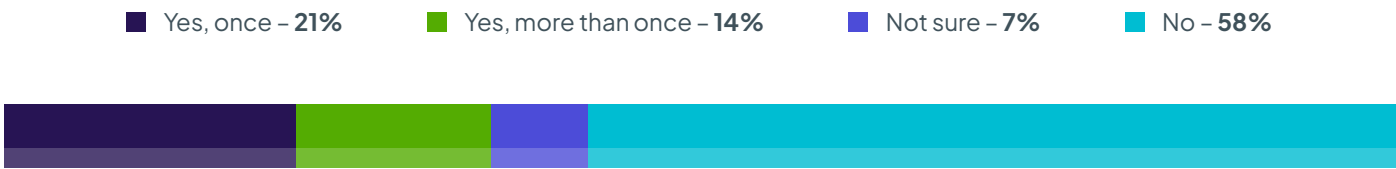
Lack of understanding has deep risks for benefits satisfaction and regret. More than 1 in 3 employees say

they've regretted a benefits choice—and in fact, 14% say it's happened more than once. The trend is especially stark among younger employees, who are both less likely to understand their options and more likely to wish they'd chosen differently. These missed moments have real consequences, both for employees' financial well-being and their trust in the benefits process. Better tools, better communication, and better support could help close this knowledge gap before regret sets in.

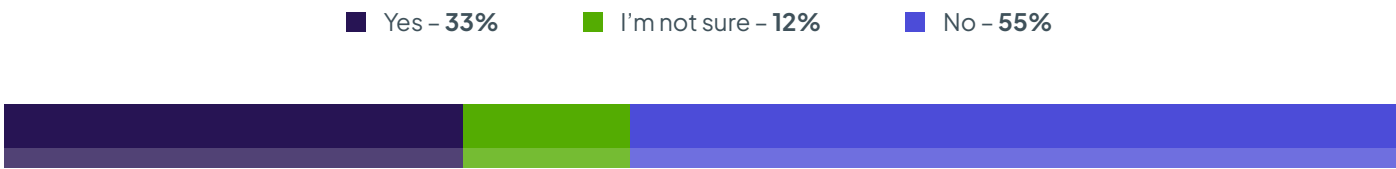


More than 1 in 3 employees say they've regretted a benefits choice—and in fact, 14% say it's happened more than once.

1 in 3 Employees Have Had Benefits Regrets

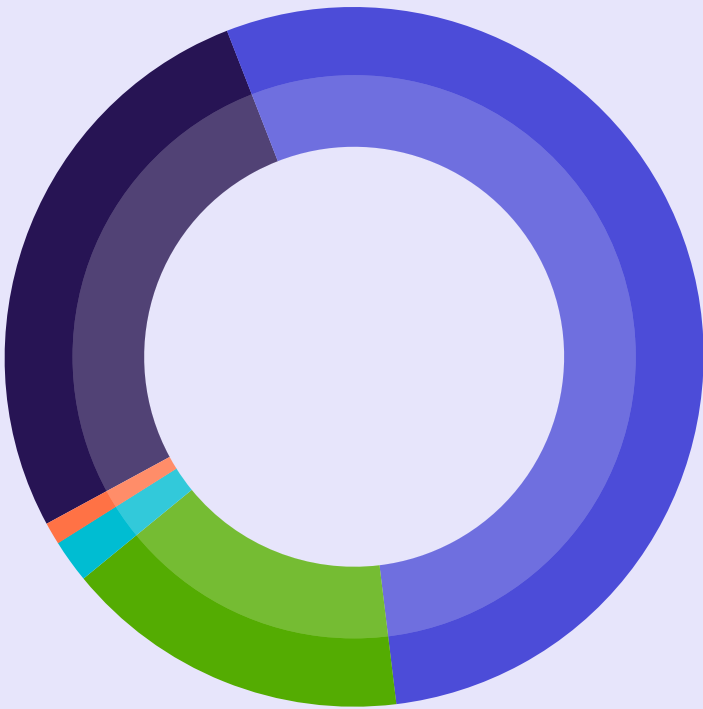


1 in 3 Employees Would Redo Benefits Choices

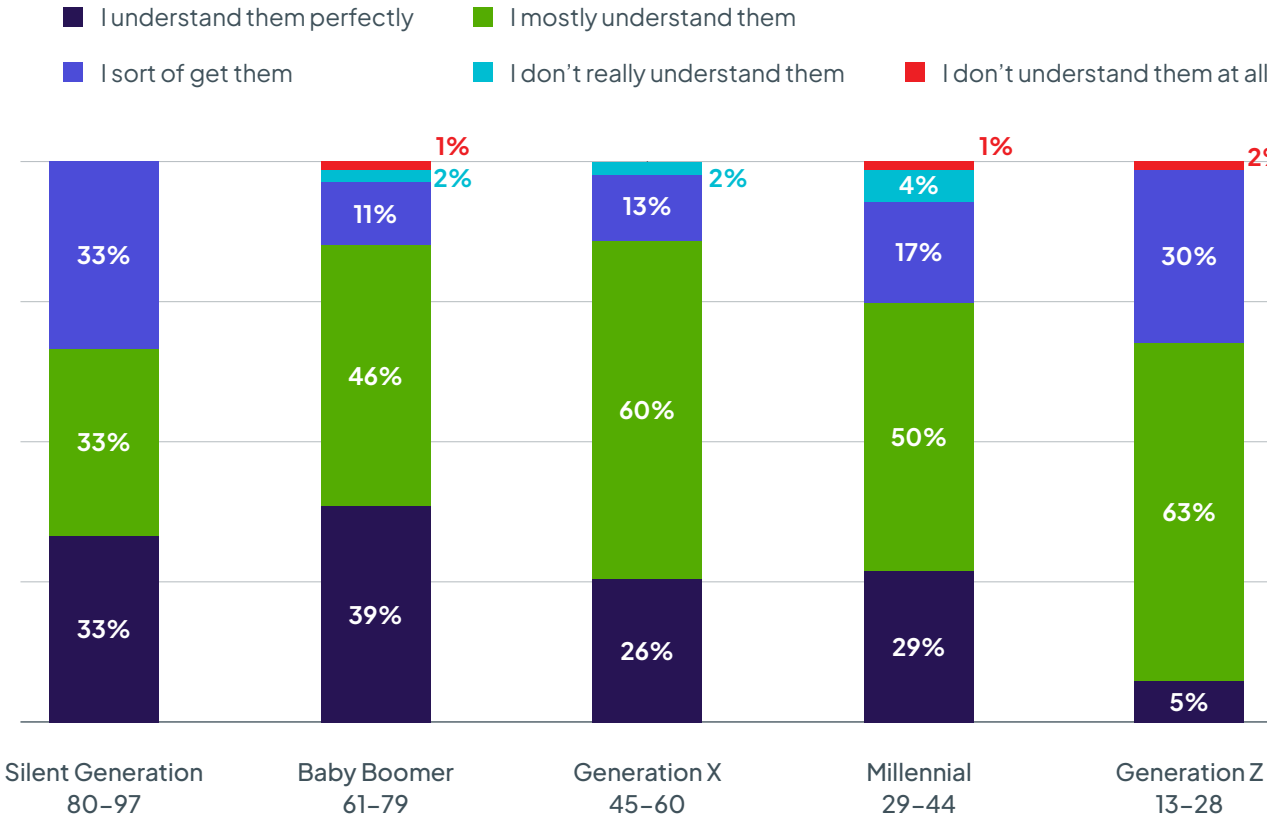


Only 1 in 4 Employees Understand Their Benefits Perfectly

- I understand them perfectly – 27%
- I mostly understand them – 54%
- I sort of get them – 16%
- I don't really understand them – 2%
- I don't understand them at all – 1%



Gen Z is Struggling Most to Understand Benefits



FINDING 4

Benefits confusion leads to costly real-world outcomes

When benefits are unclear, the impact doesn't stay on paper. It spills into daily life, in the form of anxiety, avoidance, and time lost to confusion. In addition to being stressed by their benefits in a way that is impacting work, employees are rearranging their care, their calendars, and in some cases, their well-being to work around them.

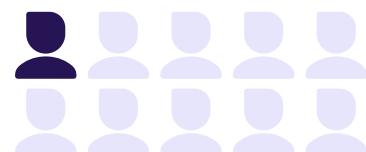
In the past year alone, 39% of employees delayed or skipped care because they weren't sure what their plan would cover. Over 1 in 5 employees missed work or took time off to address a benefits issue, such as billing or paperwork. And a shocking 1 in 10 say worries about their benefits distract them at work "all the time."

These aren't edge cases, but signals of a system that's often too hard to navigate. If employees are confused about how to use their benefits, the cost isn't just theirs. It's organizational, too.



21%

of employees have missed work to deal with a benefits-related issue.



1 in 10

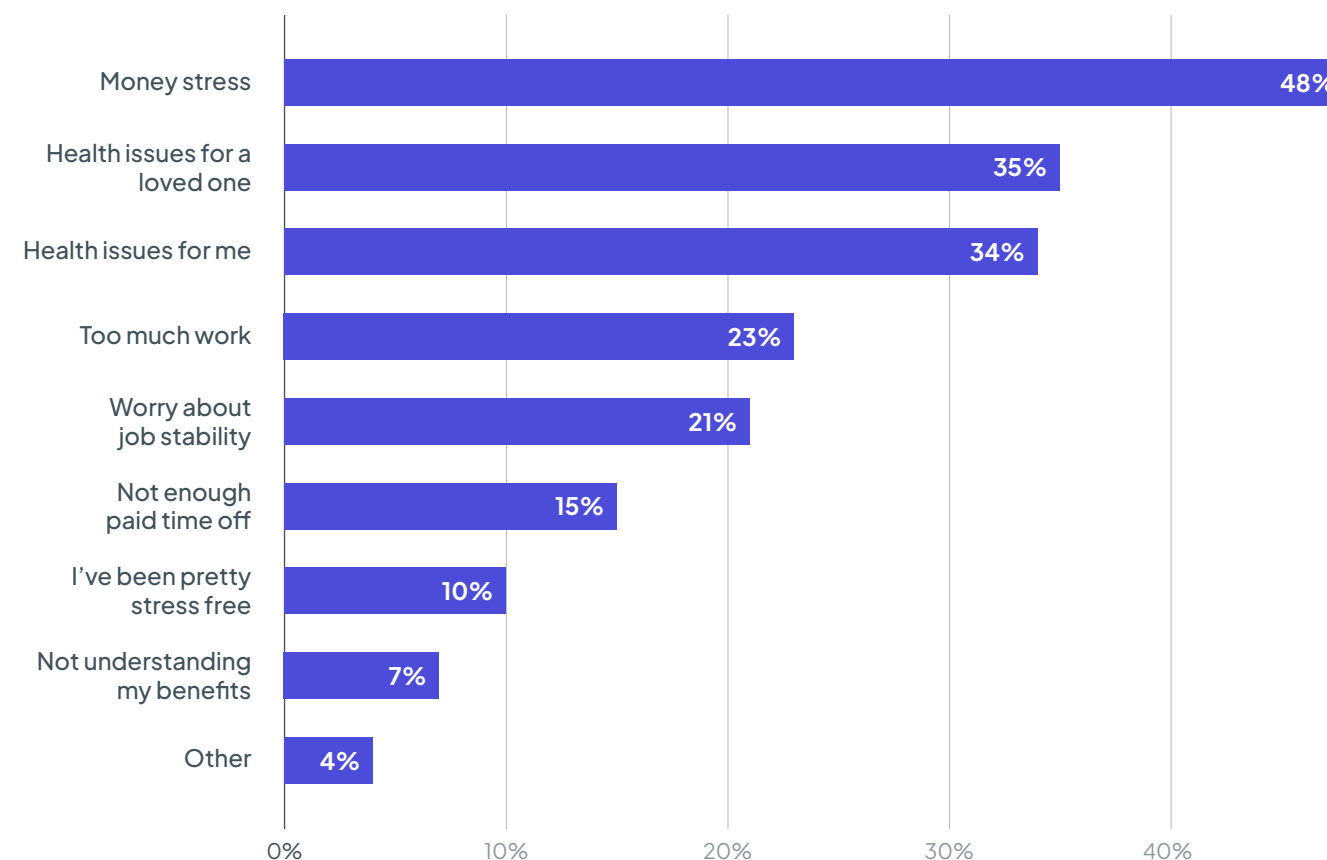
employees say worry about benefits distracts them at work "all the time."



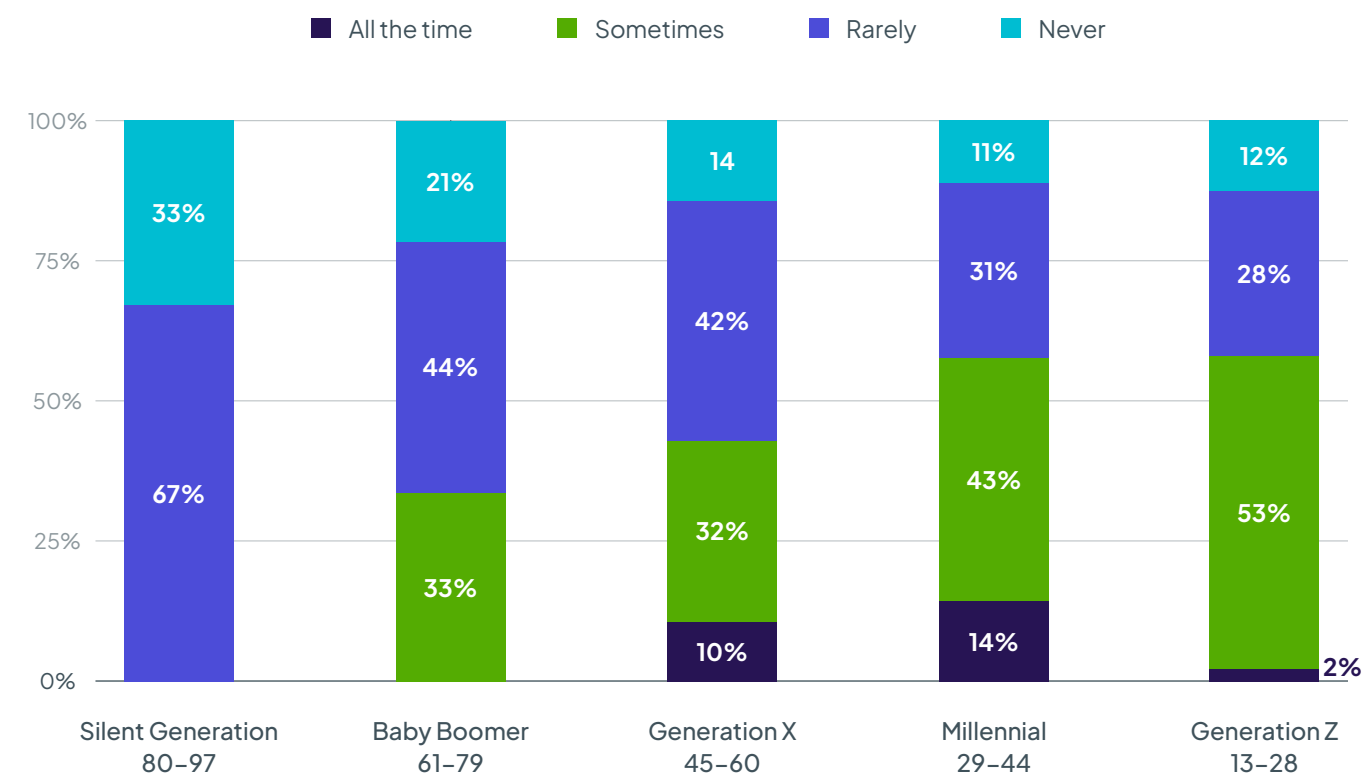
39%

of employees have put off or skipped care because they weren't sure benefits would cover enough.

Money and Health Are Top Stressors



Young Workers Are Most Stressed About Benefits



FINDING 5

Communication isn't connecting

The good news is, most employees aren't ignoring benefits communication. But, unfortunately, that doesn't always mean communication is working. Many say the messages they receive fall short.

The majority of employees surveyed told us they primarily read benefits emails (74%), but what actually drives action is something far more specific: relevance. Over half of employees (51%) say the messages that motivate them are the ones that feel personal to their situation. And among employees who ignored a message about open enrollment, nearly 1 in 3 said it was because the message didn't feel relevant. The implication is clear: communication is only effective when it feels like it's speaking to them.

Just 16% of employees used a decision support tool during open enrollment, and 10% used none at all. But the bigger story in this data isn't less about tools than expectations. Rather than fun facts or clever stories; it's clear they're asking for education. In fact, 44% say they prefer benefits communication that's educational and detailed—more than any other tone or style. And when asked what actually drives decisions, employees prioritized deadline reminders, personalized information, and quick, clear tips over entertainment or peer examples. The message is clear: employees want substance.

Effective communication will not only capture attention, but also build confidence in benefits decisions.

53%

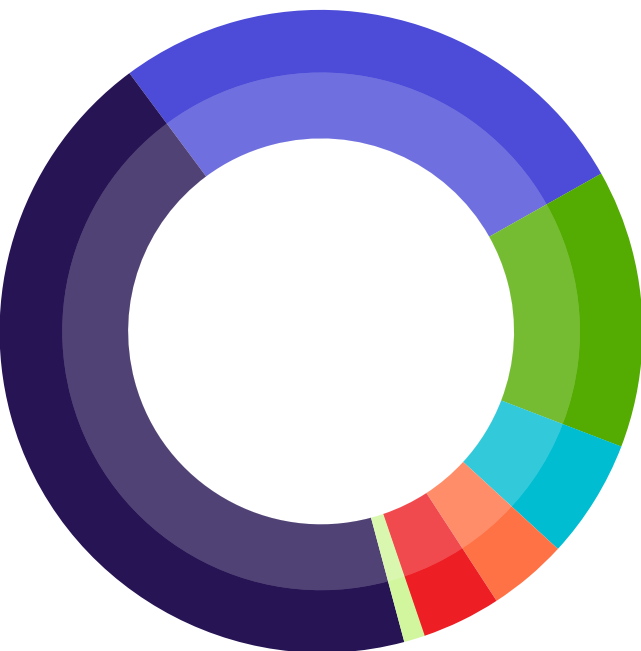
of people were at home when they made their benefits decisions.

16%

of people made their benefits decision close to or at the deadline.

7 in 10

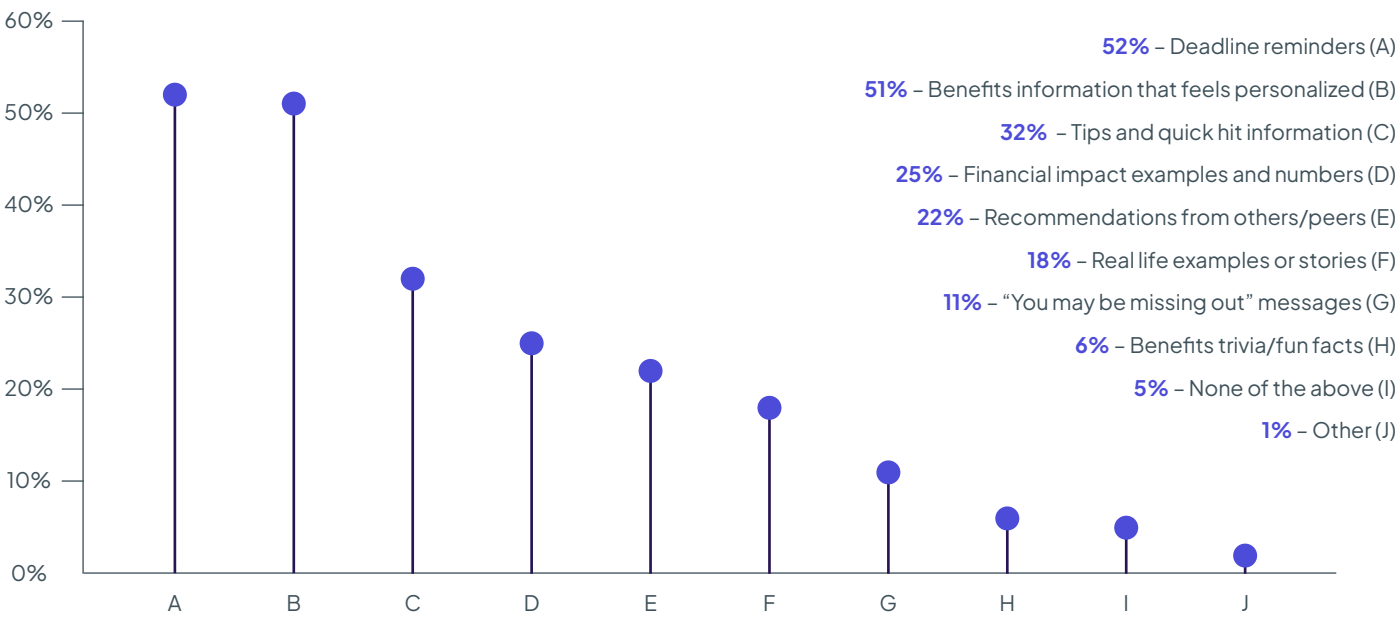
people made their benefits decisions in an hour or less.



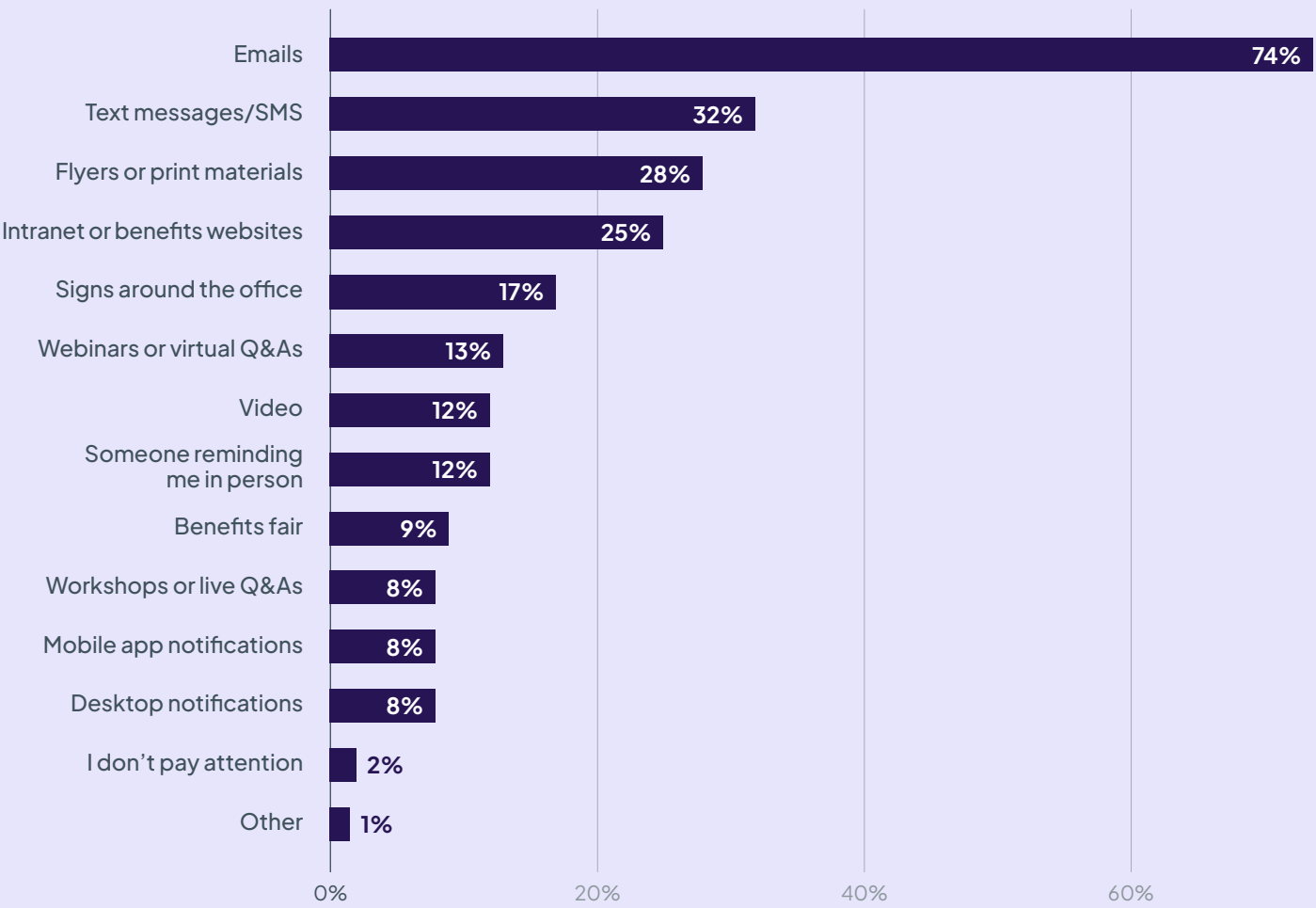
Employees Prefer Educational Benefits Communication

- Educational and detailed – 44%
- Friendly and empathetic – 27%
- Authoritative and clear – 14%
- Playful or humorous – 6%
- Visual or design-forward – 4%
- No preference – 4%
- Dire warnings or threats – 1%
- Other – 0%

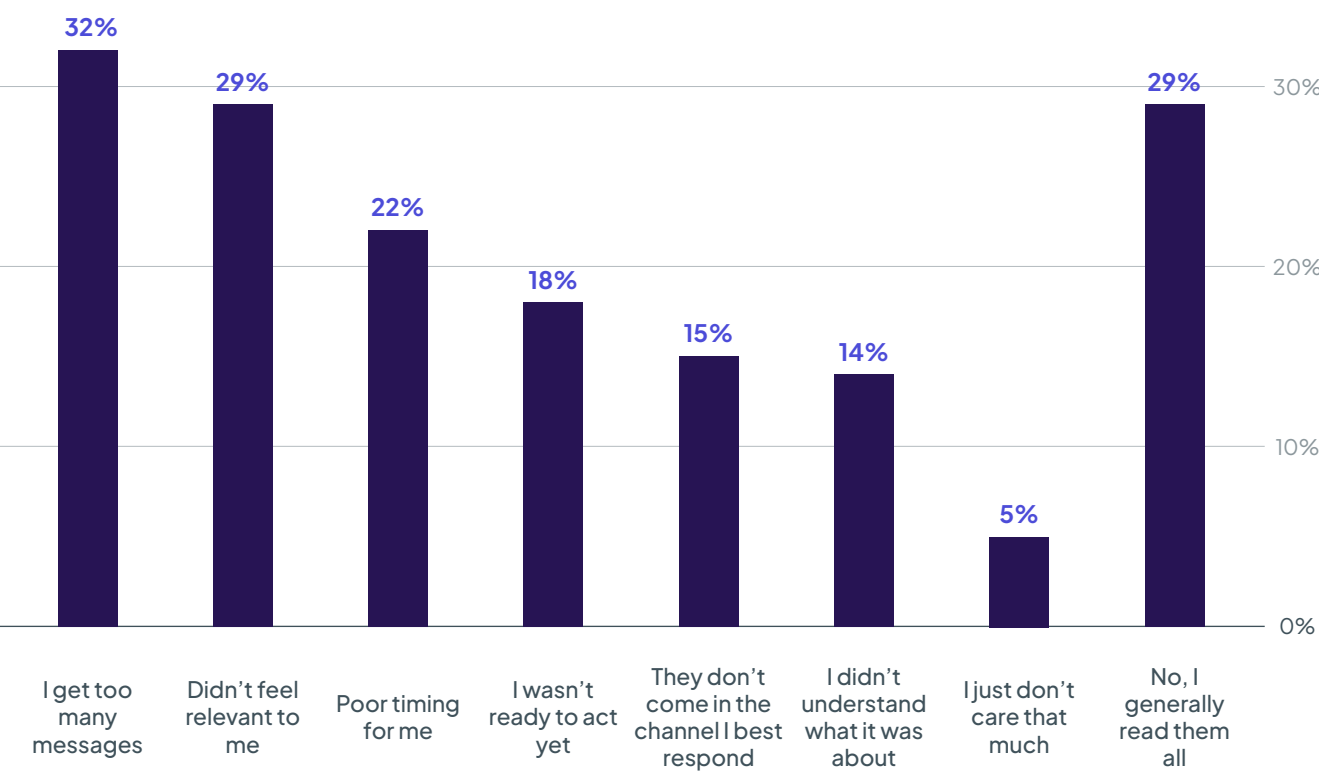
Employees Prefer Reminders and Personalized Education



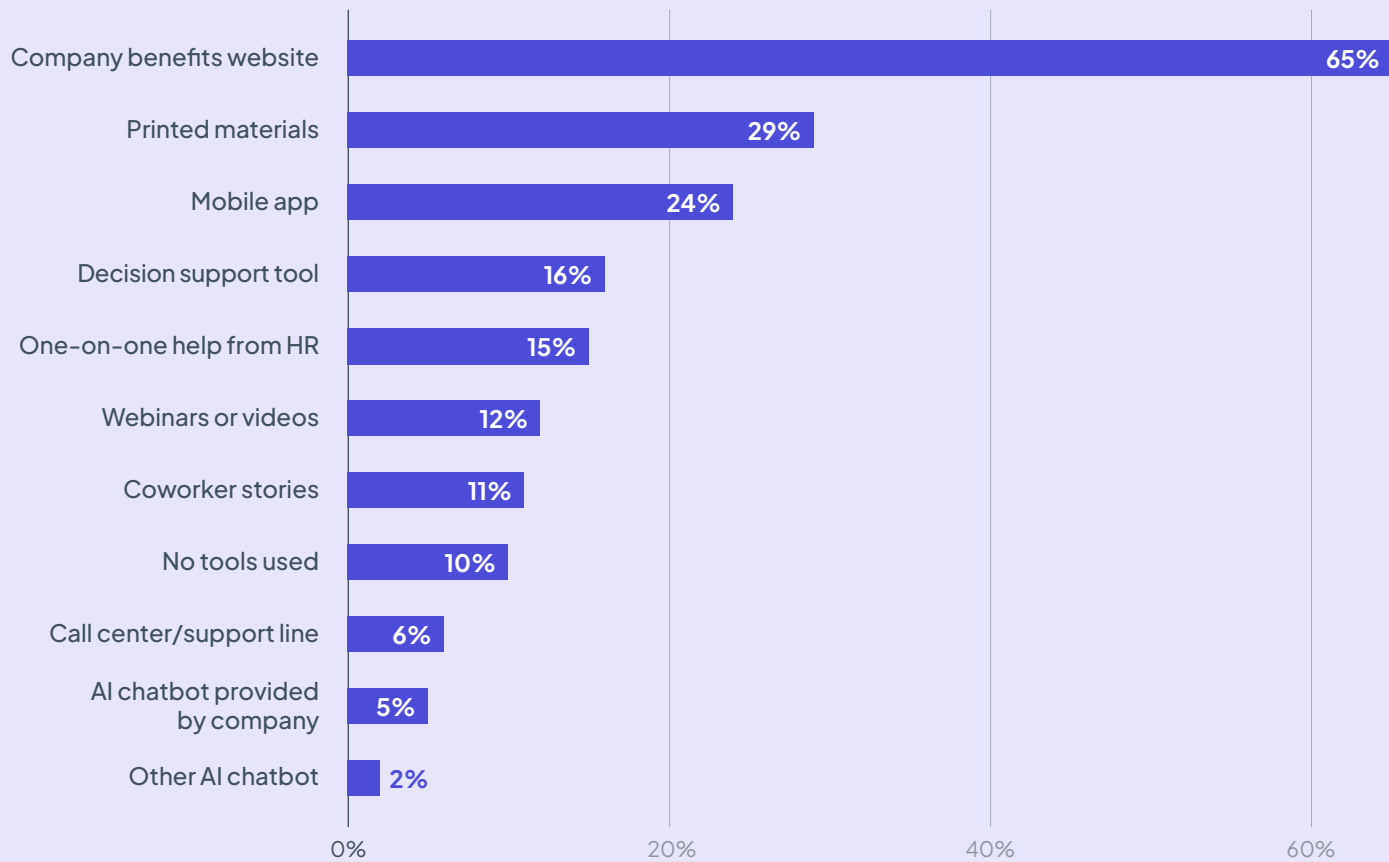
Email is the Most Common Form of Benefits Communication



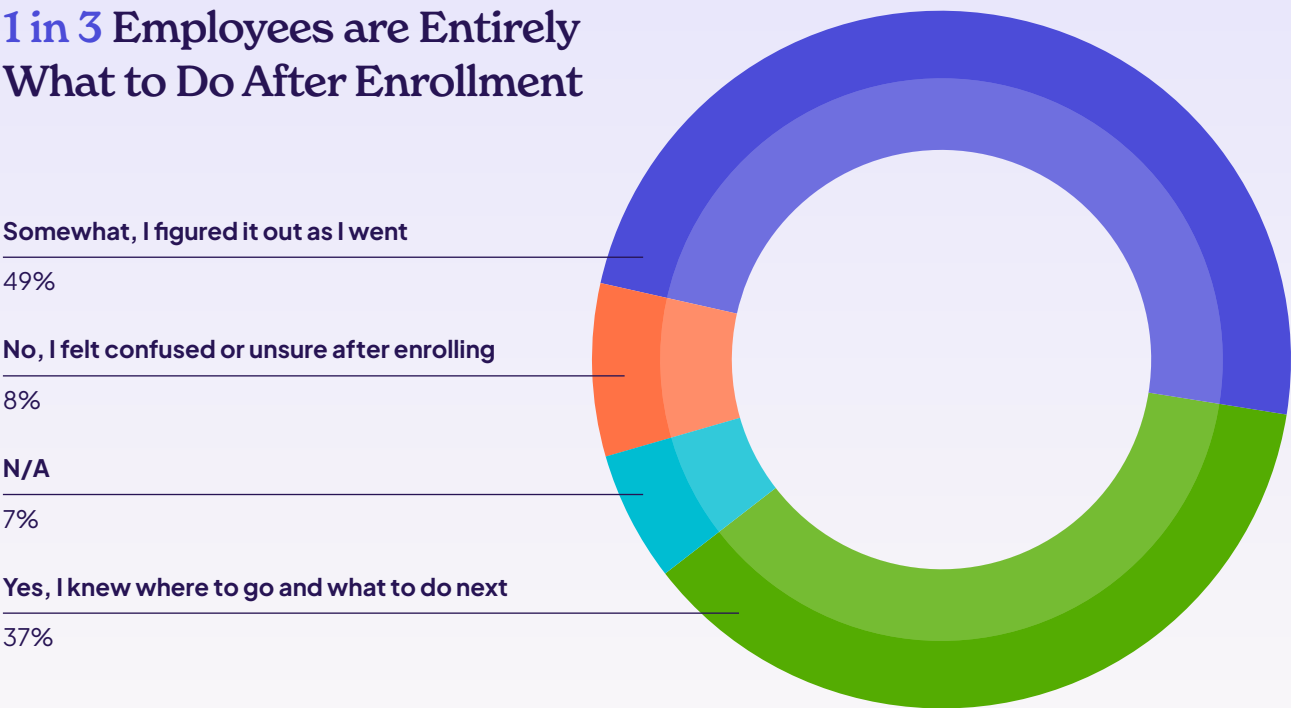
Why do 7 in 10 employees ignore benefits messages?



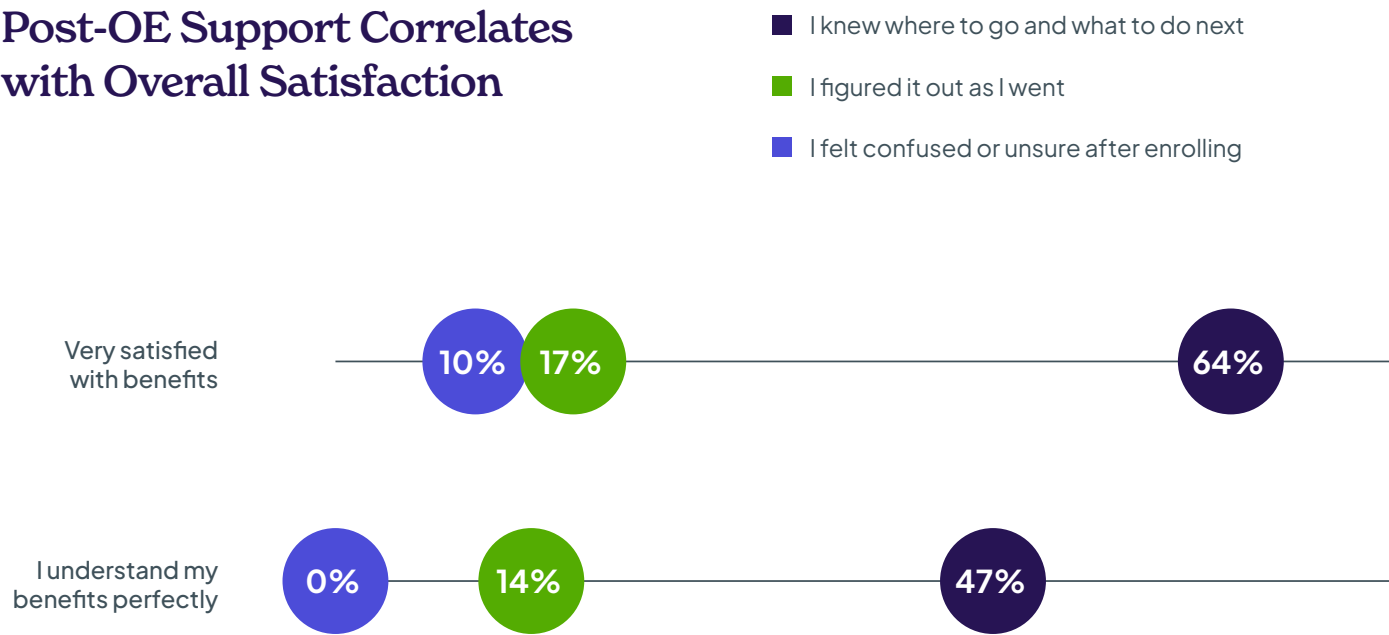
Benefits Websites Are Most Commonly Used Tools



Only 1 in 3 Employees are Entirely Sure What to Do After Enrollment



Post-OE Support Correlates with Overall Satisfaction



FINDING 6

Benefits are a critical factor in attraction and retention decisions

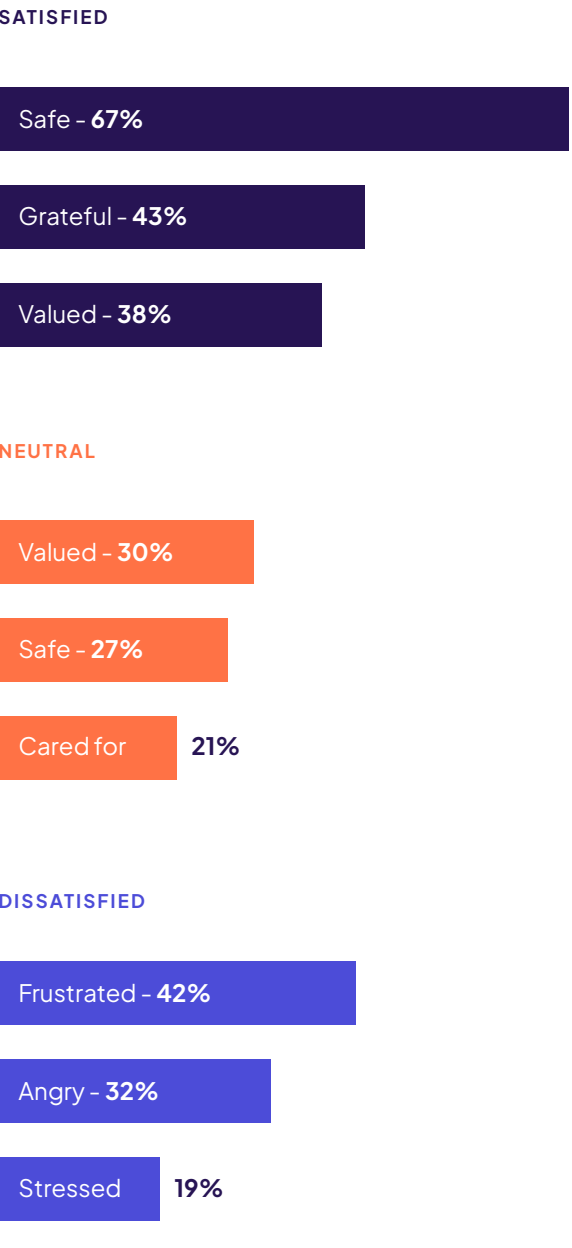
Benefits are critically important to the employee deal. Not merely part of an offer package—they're a big part of the decision. Employees in this survey told us they consistently weigh benefits heavily when deciding where to work, whether to stay, and how valued they feel once they're on board. In fact, more than 7 in 10 say benefits matter as much or more to them than salary. And 38% have turned down a job offer because the benefits didn't measure up.

The reverse is true, too: a full third of employees say they've accepted a job primarily because of a strong benefits package. And among those who are very dissatisfied with their current benefits, one-third say they're not at all likely to stay with their employer in the coming year.

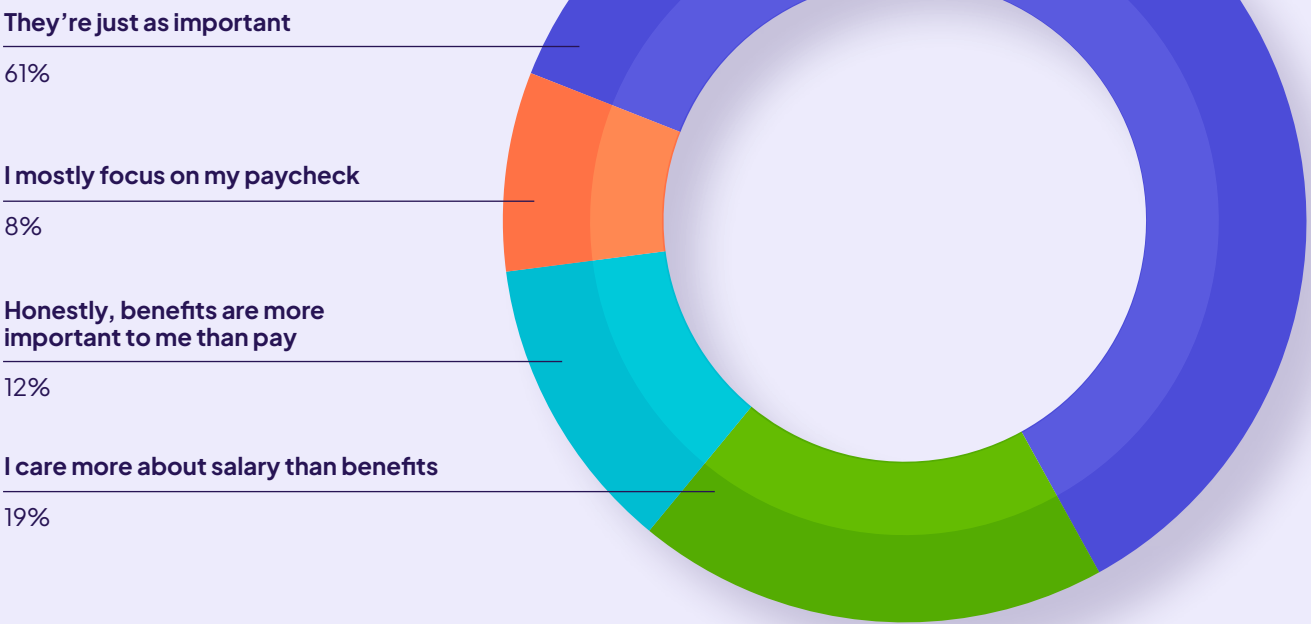
There's also a story in this data about how benefits affect the day-to-day employee experience. Among employees who are satisfied with their benefits, the dominant feelings are safe, grateful, and valued. But when satisfaction drops, so does that emotional connection. Neutral employees are far less likely to feel cared for, and dissatisfied employees report feeling frustrated, angry, and stressed.

In short: benefits shape more than decisions. They shape how employees interpret their entire relationship with work, all along the employee journey.

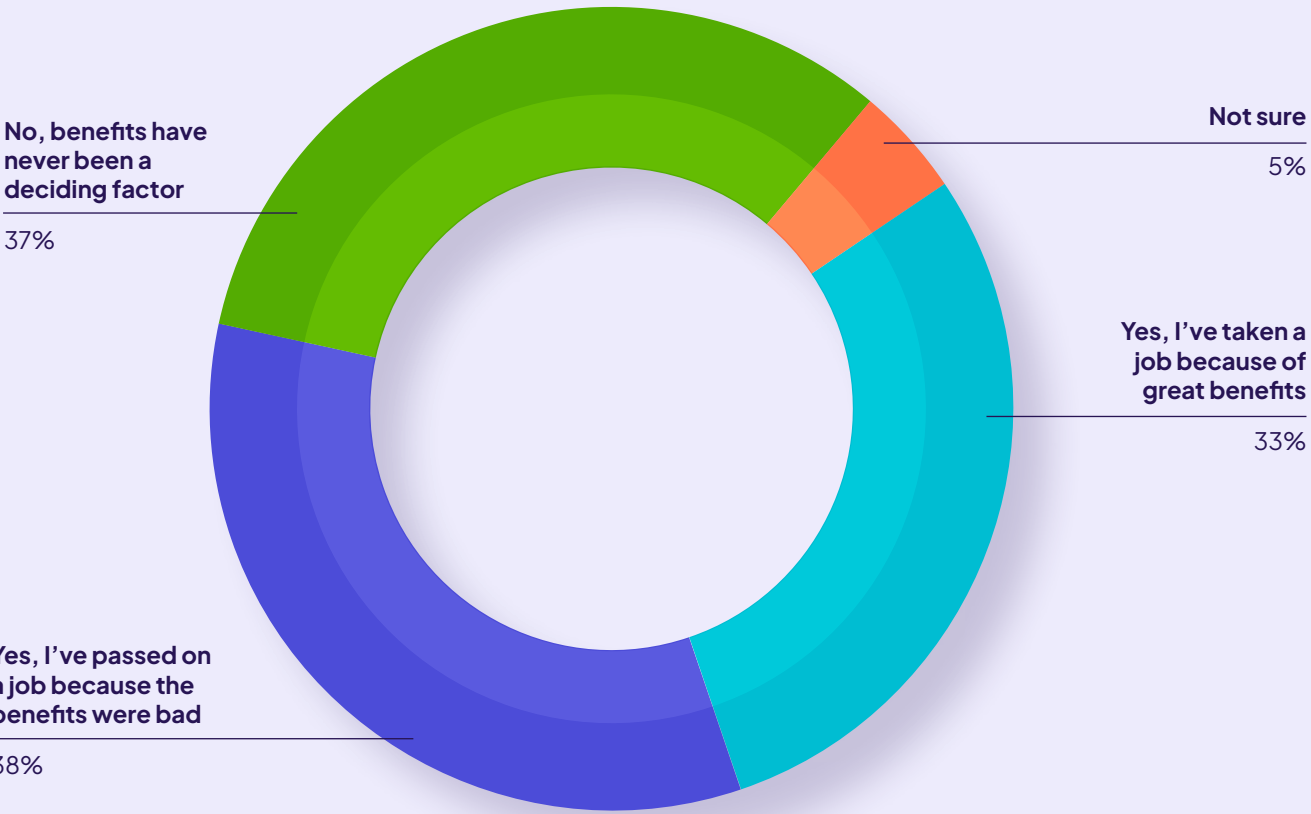
How benefits make people feel, according to their satisfaction level



7 in 10 people find benefits as or more important than pay



A third of people have passed on a job due to poor benefits.



38% of employees have passed on a job due to poor benefits—and 73% say benefits matter as much or more than pay.

FINDING 7

ACA and COBRA education remains a compliance and risk vulnerability

Many employees who need it do not recall receiving ACA or COBRA guidance, or found the information unclear.

In addition to employee experience, sometimes benefits education is also about risk. When employees don't understand compliance-related benefits like ACA and COBRA, the consequences are both human and legal. Unfortunately, that confusion is widespread. Only 39% of ACA-eligible employees said the explanation they received was clear and helpful. And 67% of COBRA-eligible

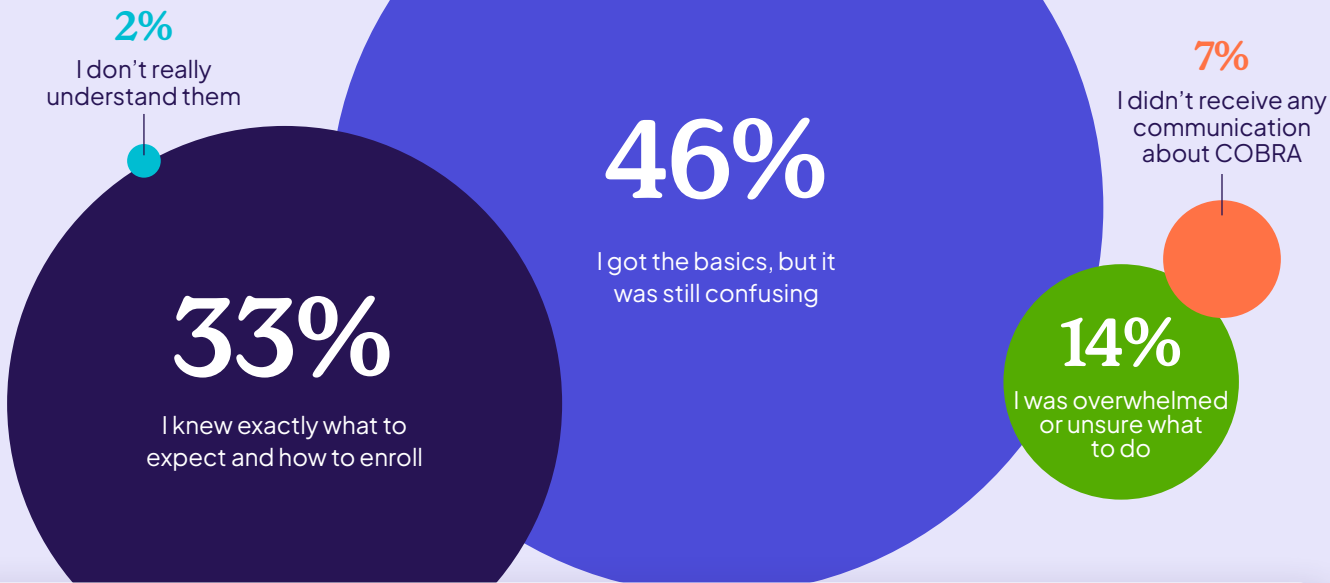
employees said the guidance they got was confusing or missing altogether.

Even worse: 1 in 10 employees who lost coverage said they didn't enroll in COBRA because they didn't understand how it worked. These breakdowns are especially common among part-time and seasonal workers, where only 6% said they felt well-informed about ACA. Ultimately, that's a compliance vulnerability. And one that employers can't afford to overlook.



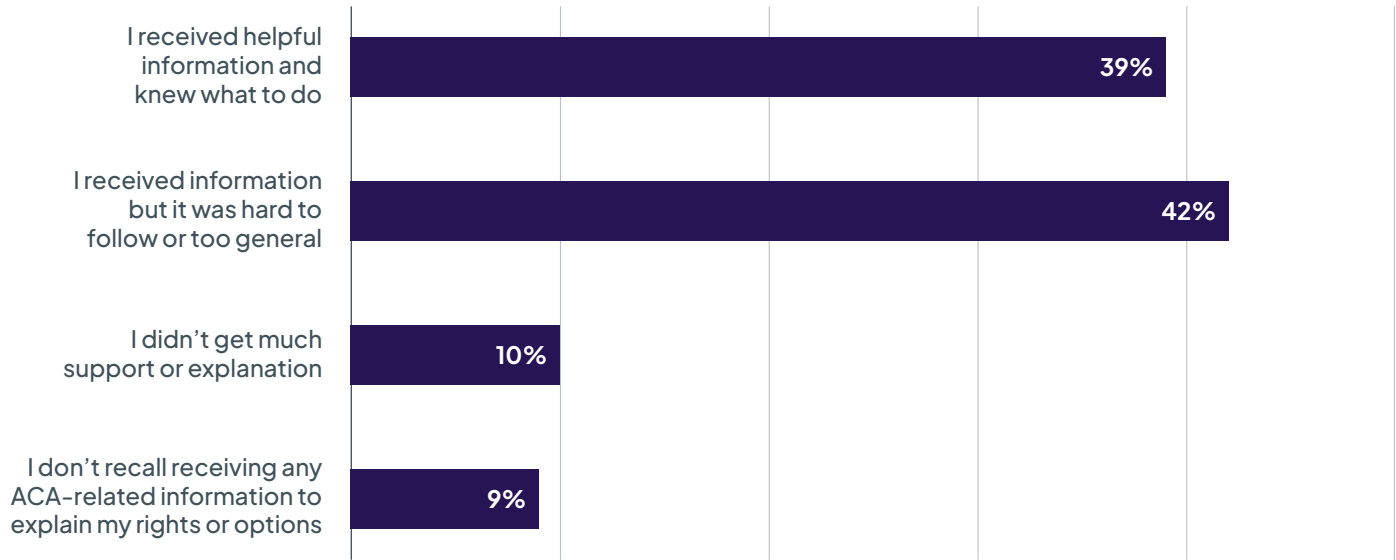
Only 6% of part-time employees felt well informed about ACA, vs. 36% of full-time employees.

Only 1 in 3 Employees Getting COBRA Felt Well Informed

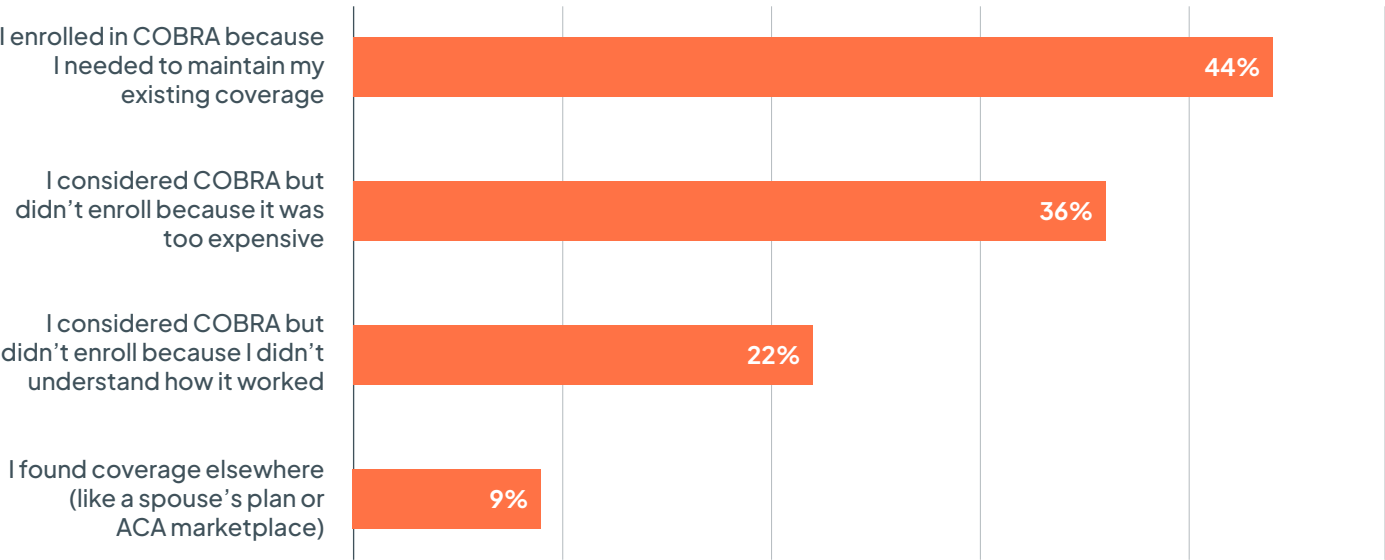


Only 24% of part-time employees felt well informed about COBRA, vs. 41% of full-time employees.

Only 4 in 10 People Offered ACA Coverage Felt it Was Explained Clearly



1 in 10 People Didn't Enroll in COBRA Because They Didn't Understand It



Conclusions & Takeaways

If there's one thing this year's data makes clear, it's this: benefits only work when the benefits experience works. It's not enough to offer a strong package, employees have to understand it, trust it, and feel like it fits their lives.

When that happens, you see the upside: better retention, stronger engagement, and people who feel truly supported. When it doesn't? Confusion, regret, and missed care. The good news? Every one of those pain points is fixable.

For brokers, this data is a powerful tool. It can help advisors shape smarter strategies for your clients—whether that means refining communication tactics, recommending decision support tools, or building stronger year-round education plans. These insights can guide more targeted conversations, uncover hidden risks, and reinforce the real value you deliver as a partner.

Ready to close the gaps that matter most?

At Selerix, we help employers and brokers turn benefits from a transaction into a trusted experience and ensure ACA and COBRA compliance and clarity. With smart technology, human-centered communication, and flexible tools like BenSelect, Engage and a full suite of integrated and standalone ACA solutions, we support personalized enrollment journeys, seamless compliance, and better benefits education—before, during, and after open enrollment.

Let's make benefits personal. Talk to a Selerix expert today.

5 KEY TAKEAWAYS

Improving the Benefits Experience Across the Employee Lifecycle

TAKEAWAY 1

Improve personalization to drive satisfaction.

Employees who say their benefits feel personalized are significantly more likely to trust their employer, feel supported, and stay longer. But true personalization goes beyond enrollment—it requires consistent, relevant communication throughout the year. The good news: this doesn't have to mean more work for HR. With the right tools, outreach can be segmented, automated, and delivered in the moments that matter—meeting employees where they are, at every stage of their lives.

TAKEAWAY 2

Rethink enrollment timelines and tools.

Most employees spend less than an hour making benefits decisions, and many do it from home, on their own, with little real-time support. That makes benefits education and decision support more important than ever. Self-service doesn't mean setting employees adrift to go it alone. Employees need tools that guide, explain, and build confidence, not just portals that collect clicks. Rethinking open enrollment means giving people more time, better pacing, and intuitive resources that help them make smart, informed choices—wherever they are.

TAKEAWAY 3

Strengthen benefits, ACA, and COBRA education.

When employees don't understand how programs like ACA and COBRA work, the consequences extend beyond confusion they become compliance risks. Clear, proactive education is essential, especially for part-time and seasonal workers who often miss out on critical guidance.

Just as important: ensuring HR teams are well-informed and supported themselves. Working with experts who know the ins and outs of these requirements can help employers stay compliant, reduce risk, and deliver accurate, timely information employees can trust.

TAKEAWAY 4

Close communication gaps with behavior-triggered outreach.

Most employees aren't ignoring benefits content, but they are ignoring messages that don't feel relevant. The most effective outreach today is timely, targeted, and easy to act on. That means moving beyond once-a-year blasts toward year-round communication that's automated, personalized by life stage, and responsive to real behaviors. With the right tools, employers can track clicks, engagement, and open rates to see what's working, match against enrollment information to see what's most effective, and continuously refine messaging to meet employees where they are, when it matters most.

TAKEAWAY 5

Address regret with better decision support and follow-up.

A third of employees say they've regretted a benefits choice, and most of them didn't feel fully informed when they made it. Better support during enrollment matters, but so does what happens afterward. Ongoing nudges, quick tips, and year-round reinforcement can help employees make the most of what they've chosen.





Empowering Better Benefits For All