Worksite Easier.

How to engage employees and help drive enrollment.

Communicate the value of voluntary benefits and give them the confidence to act.

The majority of working Americans[1] (71%) see voluntary benefits as valuable, but confidence is lacking: **41% regret the decisions** they made during open enrollment and **44% already plan to drop** some they enrolled in.[2] Here's what it means and how we can help.

The need for education

57% of workers feel they understand their insurance benefits very or extremely well. Employees who understand their benefits well are more satisfied with their offerings.[3]

Benefits are only valuable if employees understand them — and when people feel informed and supported, they show up to open enrollment ready to make choices that are right for them. Closing the knowledge gap can translate into higher participation, stronger retention, and a workforce that actually uses the benefits available to them.

Meeting employees where they are

Employees preferred communications methods:[4]

- **43%** email to work email address
- **30%** online (internet, intranet, or benefits portal)
- **24%** printed material mailed to home

MassMutual implementation managers bring deep expertise in enrollment education, building communication plans tailored by generation and life stage — and strategizing the most effective ways to support employees throughout the enrollment process. We can also help with re-enrollments.

Technology that helps bring it all together

80% of employees preferred to enroll electronically or online, with 74% having used this method for their last enrollment.[4]

MassMutual products are residentially hosted on some of the most popular enrollment solutions in the market. The platforms are built to help guide employees toward more personalized offers and encourage participation. Or we can connect with an employers' preferred technology — this includes a variety of enrollment, BenAdmin, and HR management platforms.

To learn more about MassMutual products and services, contact your benefits broker.

FOR EMPLOYERS. NOT FOR USE WITH EMPLOYEES.

[1] The MassMutual Workforce Financial Stability Score measures the changing attitudes and financial outlook of working Americans. Commissioned by MassMutual, the research began in June 2022 and is conducted online, monthly, among a nationally representative sample of 1,000 U.S. middle-market employees. For purposes of this research, MassMutual defines working Americans and middle-market employees as those working at firms with at least 25 benefit-eligible employees with a household income of $40,000 to less than $150,000, and assets less than $300,000.

[2] The pathway to voluntary benefits success, MassMutual Q1 2026 report

[3] LIMRA 2025 BEAT Study Benefits and Employee Attitude Tracker

[4] LIMRA 2026 BEAT Study, Benefits and Employee Attitude Tracker

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