

Empowering Employees to Make Better Benefit Decisions



Overview

In today's rapidly evolving benefits landscape, where employee well-being and financial security remain top priorities, mastering the open enrollment process has become more critical than ever. Mutual of Omaha's 2025 Post Enrollment Study delves into the experiences, preferences and expectations of a diverse group of full-time, benefits-eligible employees. This provides a comprehensive snapshot of the latest trends and challenges employees have faced during recent enrollment journeys.

Our research focused on understanding how confident employees feel during and after open enrollment, the impact of digital and human support tools and where gaps still exist in education and communication. The findings reveal that while technology adoption continues to rise, a balanced approach combining intuitive digital resources with trusted, personalized guidance is essential to reduce confusion and decision fatigue.

This report outlines key insights into what's driving employee frustration and what tools and strategies can improve the experience. It also showcases how Mutual of Omaha is helping employers address these challenges through solutions that balance digital efficiency with human support — empowering employees to make confident, informed decisions during open enrollment.



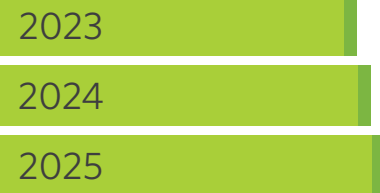
Key Findings: Rising Challenges in Open Enrollment Complexity

As employee expectations evolve and benefits programs become more sophisticated, the open enrollment experience in 2025 has grown increasingly complex. While preparation efforts improved this year — with more employees dedicating time and exploring available resources — this did not translate into higher satisfaction or confidence.

In fact, many employees reported that open enrollment was more time-consuming, confusing and lacked the level of support needed to make informed choices. These findings point to a growing disconnect between effort and outcome. Employees don't just want more information, they want clear, intuitive and personalized support that empowers them to make confident benefit decisions.

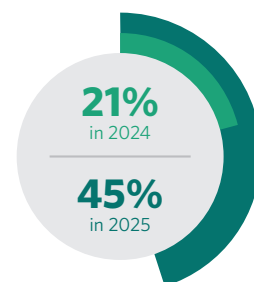
Rising Cost

Employer benefit costs are projected to rise more than 5% for the third consecutive year in 2025, intensifying concerns about premiums and out-of-pocket expenses.



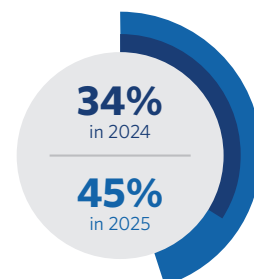
Financial and Benefits Literacy

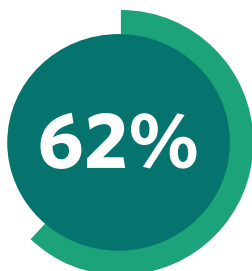
With 45% of employers implementing cost-sharing initiatives (up from 21% in 2024), employee financial literacy is more critical than ever.



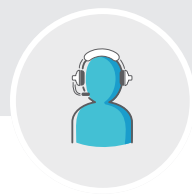
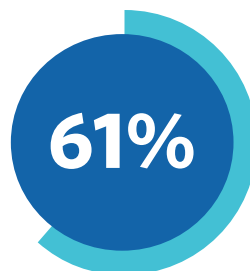
Decision-Making Confusion

A majority of employees, 45% of those surveyed, report more confusion in 2025 enrollment selections compared to 34% in 2024. This increases the risk of making poor benefit decisions.





of employees strongly/somewhat agree their **employer** can improve open enrollment preparation



of employees strongly/somewhat agree **insurance providers** can better prepare them for open enrollment

Five Focus Areas to Improve the Open Enrollment Experience

Employees are taking open enrollment seriously. Many reported spending three to four hours reviewing materials, attending sessions and using multiple resources in an effort to prepare. Encouragingly, they also noted that employers have improved both the clarity of information and quality of personalized communications.

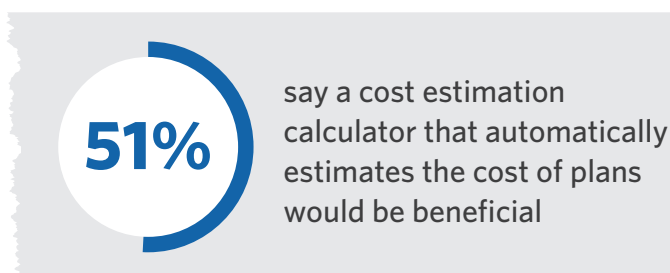
However, despite these efforts, the overall open enrollment experience declined in 2025. Employees cited increased complexity and reduced support — particularly from benefits providers — as key frustrations. Many said the time they invested didn't translate to higher confidence in their decisions, signaling a missed opportunity.

To bridge this gap, employers and providers must focus not just on delivering more information, but work on designing a more guided, simplified experience. The goal should be to ensure the time and energy employees put into open enrollment results in confident, well informed choices.

A better open enrollment experience starts with fixing what matters most: clarity, support, simplicity and communication. Following are five critical areas of focus that emerged from Mutual of Omaha's 2025 Post Enrollment Study, outlining where employers and insurance providers can have the greatest impact.

1 Cost Clarity

Managing costs is a core challenge. Make costs more transparent by breaking down costs in relatable, real-world terms for employees to evaluate trade-offs. Make cost estimation more intuitive to accurately reflect real-life expenses. The top requested enrollment tool is a Group Disability Insurance Premium Calculator. Most employees (51%) say a calculator that automatically estimates the cost of plans would be beneficial. Cost transparency leads to easier and more confident decisions.



*Group Disability Insurance Premium Calculator

To determine your estimated monthly cost, begin by completing the information below.

Enter your earnings:

\$ 8,000

Select a benefit waiting period:

Option 1 - 30 days

Option 2 - 90 days

Calculate

Reset

Estimated monthly disability premium:

\$ 63.13

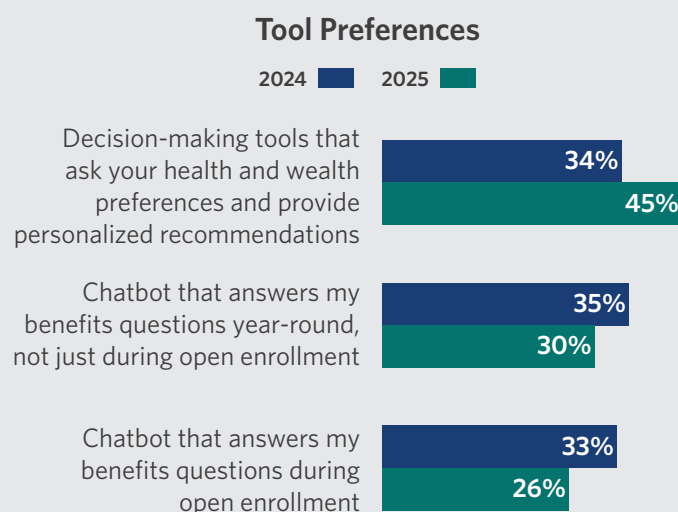
*For demonstration purposes only.

2 Smarter, Personalized Support at Every Step

Even when employees feel prepared, two areas consistently undermine their confidence:

- Choosing the right benefits
- Estimating total annual costs

These remained the leading pain points in 2025.



As benefit plan structures, supplemental offerings and cost-sharing models grow more complex and the need for real-time, personalized decision support tools becomes urgent. Employees want more than static PDFs or lengthy webinars, they're looking for tools that simplify the process and reduce the guesswork.

Employers and providers should prioritize investments in:

- Interactive cost estimators to help employees forecast out-of-pocket costs
- Plan comparison tools that break down differences clearly
- AI-powered chatbots to provide instant answers to common questions

These tools empower employees to make confident decisions and reduce the likelihood of benefits regret post enrollment.

3 Digital Ease and Human Touch

Most employees now enroll through digital platforms, but many reported frustrations with clunky interfaces, confusing navigation or limited functionality. As new technologies — particularly AI — are introduced, there’s an opportunity to create more seamless, intuitive platforms that guide employees through the process step-by-step.

Still, digital cannot stand alone. Employees expressed a strong preference for blended support models where digital tools are backed by access to real people when needed. For complex or sensitive benefit choices, employees value the ability to talk to someone who understands their situation.

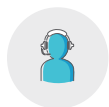
Striking the right balance means:



Investing in user-friendly, mobile-responsive portals



Offering guided walkthroughs and intelligent automation



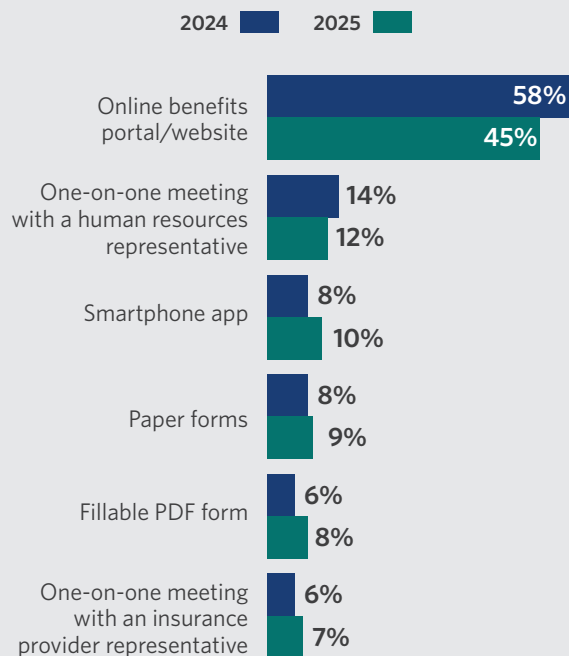
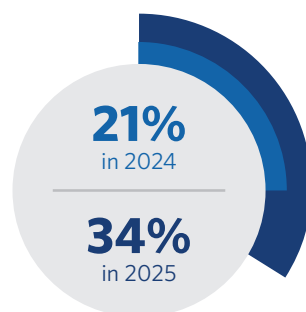
Ensuring access to live human support via phone, chat or one-on-one consultations

With most employees enrolling digitally, optimizing the tech experience is essential.

HOWEVER

In-person support is indispensable. Heightened reliance on HR reps this year highlights the need for a human/tech balance.

Enrollment Method



Percent of those who found HR reps/experts helpful when choosing benefits

Convenience and connection must go hand-in-hand to build trust and boost satisfaction.

4 Enhance the Benefits Expertise of Human Resources Representatives

Employees continue to turn to their HR representatives as a primary source of support during open enrollment. Employees want more from their HR reps, but not all are equipped to deliver the guidance they need. This year, reliance on HR increased yet confidence in their expertise didn't always follow. Only a portion of employees said their HR rep was extremely knowledgeable, but satisfaction was consistently higher among those who did.



Percent of HR rep/benefit experts who rate themselves as knowledgeable, but employees report gaps that indicate a need for better training and collaboration with insurance providers.

Mutual of Omaha can play a key role here by:

- Offering HR specific training on benefit plans and common questions
- Providing turnkey communications, FAQs and onboarding tool kits
- Creating materials that HR can pass directly to employees without customizing

By making it easier for HR to support their teams, both employees and organizations benefit.

5 Year-Round Employee Benefits Education

Perhaps one of the most encouraging findings this year: employees are open to direct communication from their benefits provider — not just during open enrollment, but throughout the year.

They want support with:

- Claim processes
- Coverage questions
- Benefit changes
- Continuing education on how to use their benefits effectively

Employees expressed interest in receiving:



Periodic emails or printed materials with benefit tips



Flyers explaining key plan features



Access to a personalized benefits website or portal for ongoing support

A year-round education strategy reduces the open enrollment learning curve, builds long-term confidence and positions the provider as a trusted partner, not just a once-a-year contact.



MUTUAL of Omaha

STEPS

Partner With Mutual of Omaha for Optimized Open Enrollment

Enrollment doesn't have to be overwhelming. With STEPs, our tech-powered approach streamlines communication, boosts employee engagement and delivers a smoother experience for employees.



Communication Solutions

Every organization is unique, so we offer a variety of tools tailored to your clients' needs. Our communication solutions make it easy to connect with employees and drive engagement while helping employees through their benefits decisions.

- ✓ Dynamic text messaging campaigns
- ✓ Branded mobile apps and benefits microsites
- ✓ Self-guided webinars and on-demand presentations
- ✓ Customized benefit videos and/or high-level, needs-based videos
- ✓ A full suite of communication tools, including emails, flyers, posters, benefit summaries and more





Benefit Administration Support

We understand how critical benefits administration is to the overall customer journey. That's why our dedicated benefits administration team is here to simplify the process for you. With our seamless setup and custom integrations, our experienced team can support you whether you plan to use your existing license or our own. From medical to voluntary and everything in between, we provide:

- ✓ Seamless system setup and integration (medical and other lines)
- ✓ Live demonstrations and human resource training
- ✓ Reliable data management and reporting



Flexible Enrollment Services

Our enrollment options, whether virtual, by phone or in person, adapt to your needs. We support annual and perpetual enrollments with flexible methods tailored to your needs.

- ✓ Scheduled call center outreach with text-driven appointment setting
- ✓ Inbound call center support
- ✓ Onsite one-on-one meetings or walk-ins
- ✓ Group presentations available in person or virtually with multilingual options

Together, we can transform the open enrollment process into a positive, empowering experience that benefits both employers and employees.

By leveraging STEPs, Mutual of Omaha not only addresses the immediate needs highlighted by the research, but also demonstrates a proactive approach in anticipating future trends and challenges in benefits management.

Appendix

Employee Survey

The study surveyed a diverse group of employees, ages 26-64, who work full time (30 or more hours a week) and are eligible for benefits. Participants had enrolled in two or more nonmedical/retirement benefits or leave benefits through their company and completed their open enrollment in the past six months.

References

'2025 Mutual of Omaha Post Enrollment Study, conducted by third-party research firm Vital Findings.



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