

What Employees Want From Their Benefits



Overview

Employee expectations of workplace benefits continue to evolve as economic pressures, changing workforce demographics and rising healthcare costs shape financial decision-making. The 2026 LIMRA Benefits and Employee Attitude Tracker Study (BEAT)* provides valuable insight into how employees view their benefits, where protection gaps exist and how employers can better support the needs of today's workforce.

The findings are clear: employees want benefits that help protect their financial well-being, but many need education and guidance to fully understand the coverage available to them. Through clear communication, ongoing benefits education and access to information through preferred channels, employers have an opportunity to help employees make more informed decisions about their benefits.

84% of
employers that
offer insurance
benefits believe
their employees are
very satisfied with
their offerings.

VS.

45% of
employees are very
satisfied with their
benefit offerings.

The *Growing* Importance of Benefits

Benefit offerings often have a direct impact on job satisfaction and employee retention. Among employees who are very satisfied with their benefits, 77% are happy with their job overall. For those who are only somewhat satisfied, that number drops to 43%.



of employees indicate their benefits package makes them more inclined to stay with their current employer.

A well-designed, tailored benefits package can build employee loyalty and improve workforce retention. Salary and work-life balance remain top priorities for job seekers, but 25% of employees ranked “other insurance benefits” — such as life, disability and dental — among the top five factors they weigh when considering a potential employer.

Unmet Demand Creates *Opportunity*

The research reveals significant financial vulnerabilities in today's workforce — and the real value workplace benefits can provide.

One-third of employees say they'd struggle to pay everyday living expenses right away if they were injured and unable to work. After several months without income, nearly three-quarters say they'd face financial hardship. Findings like these show the important role disability income protection and life insurance can play in helping employees safeguard their financial future.

Healthcare expenses remain a concern, too. Less than half of employees say they have the resources to cover an unexpected \$2,000 medical bill.

Supplemental health benefits — including accident, critical illness and hospital indemnity insurance — can help bridge these gaps, giving employees funds for out-of-pocket medical costs or everyday expenses that traditional health insurance may not cover.

For brokers and employers, this is an opportunity to offer solutions that help employees build greater financial resilience while strengthening the overall value of their benefits package.



Cost Pressures *Shaping* Decisions

Rising healthcare costs continue to affect employees' financial well-being. More than three-quarters of employees saw their medical insurance premiums increase in 2025, and half took action in response. Common adjustments included cutting day-to-day spending, scaling back other benefit purchases or reducing retirement savings contributions.

As financial pressures mount, employees increasingly look to workplace benefits for stability and protection. Access to quality benefits can help them manage uncertainty, guard against unexpected expenses and feel more confident about their financial future.



For employers, a competitive benefits package remains a critical part of attracting and retaining talent. Comprehensive benefits don't just support employee well-being — they can also drive stronger engagement, productivity and retention.

Benefits *Education* Remains Critical

Employees recognize the importance of workplace benefits, but many still struggle to understand the coverage available to them. Four in 10 employees say they don't have a good understanding of their nonmedical benefits, which makes it harder to see the value these offerings provide.

Understanding has improved, but real opportunities remain. Fewer than half of employees say they understand benefits such as accident, disability, hospital indemnity and critical illness insurance very or extremely well.

Employees also want to hear about their benefits more often. Most — 85% — would prefer to receive benefits information three to four times a year rather than only during open enrollment.

45% of employees currently only receive benefits communications during open enrollment.



How Is Communication Preferred?

Email and digital channels remain popular, and 70% of employees want access to a real person who can answer their questions about their benefits.

Together, these findings reinforce the value of year-round benefits education. By pairing ongoing communication with personalized support, employers can help employees understand their options, make more informed enrollment decisions and get the most from their benefits.

2026 LIMRA BEAT Study

Context and Methodology

The Benefits and Employee Attitude Tracker Study (BEAT) is an annual survey of U.S. employees to learn about their views and attitudes toward workplace benefits and general employment issues. This is the fifth annual report.

In January 2026, LIMRA conducted an online survey of U.S. employees. The sample consisted of 4,052 full- and part-time workers aged 18 to 64. The survey included both employees who currently receive insurance benefits through their employers and those who don't. The sample was targeted and weighted to be representative of the general population of U.S. employees based on age, gender, full- or part-time status, education, race/ethnicity, personal income, company size and public versus private-sector employment, based on data from the U.S. Census Bureau.

References

*Life Insurance Marketing and Research Association (LIMRA), [2026 BEAT Study: Benefits and Employee Attitude Tracker](#), accessed September 2026.