

2026 MUTUAL OF OMAHA POST ENROLLMENT STUDY

Helping Employees Navigate Benefits with *Confidence*



Open enrollment is a defining moment in the employee benefits journey. It influences coverage decisions, participation and how employees perceive the value of their benefits. As benefit offerings become more complex and costs rise, employees face more pressure to make confident choices about their health, financial protection and long-term wellbeing.



While employees continue to enter open enrollment feeling relatively prepared, this year's research reveals a **growing gap between preparation and satisfaction**, suggesting that traditional enrollment approaches may no longer be sufficient to meet evolving employee needs.

Employees want more than information, they want guidance. Many are looking for personalized support, clear benefit explanations and help making confident enrollment decisions. This creates a clear opportunity for employers and insurance carriers to move beyond providing resources to delivering a more guided, decision-support experience.

This report explores employees' recent open enrollment experiences, the key challenges affecting satisfaction and decision-making, and the opportunities to create a more personalized and engaging enrollment experience. The insights are intended to help better understand employee expectations and build strategies that improve enrollment outcomes and encourages year-round engagement and use of benefits and resources

Key Findings: The Need for Cost Clarity and Decision Support

As benefits grow more complex, open enrollment is becoming harder for employees to navigate. Even with more time spent preparing and using available resources, employees aren't seeing a better experience. Instead, satisfaction continues to decline as they face greater confusion around costs, coverage options and making the right choices.

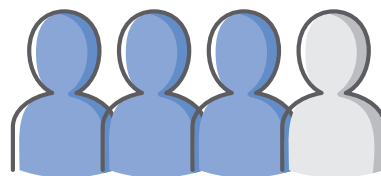
Mixed Understanding of Benefits



53%

Only 53% report a strong explanation of available benefits and what they cover, risking poor benefit decision-making.

Rising Costs



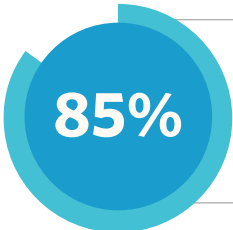
Three in four employees adjusted their enrollment selections this year due to rising benefit costs, with 33% of employees enrolling in fewer nonmedical benefits.



65%

More employees than ever (65%) experienced challenges during open enrollment.

- Employees reported rising confusion about estimating yearly expenses
- Many were unsure which benefits were best for them
- Some found the benefits language confusing
- Concern increased about making the wrong benefit choices



85%

Of employees who experienced a challenge during open enrollment, 85% of employees strongly or somewhat agree that there is room for improvement in the open enrollment process.



Over three-quarters of these employees agree that both their employer and insurance providers can better prepare them for open enrollment.

Building a More Personalized Enrollment Experience

As open enrollment becomes more complex, employees are feeling the impact. Although preparation levels remain high, satisfaction continues to decline as employees struggle to understand benefit options, evaluate costs and make informed decisions. Many spend hours preparing yet still feel overwhelmed and concerned about choosing correctly.

As expectations evolve, the traditional benefits playbook, including dense benefit guides, mass emails, and static videos are no longer enough to help employees navigate the complexity of open enrollment. Employees want a more personalized experience — with tailored recommendations, cost clarity and access to both human and digital support. Let's take a look at three pillars of a concierge experience that emerged from Mutual of Omaha's 2026 Post Enrollment Study, outlining where employers and insurance providers can make the greatest impact.



1 Curated Choice

Employees are struggling to understand the basics of which benefits best fit their needs. Tailored recommendations, case-by-case comparisons and clearer benefit explanations can help them make more confident decisions. In fact, 81% of employees are very or somewhat interested in receiving a personalized recommended bundle of benefits based on their life stage, family needs and personal circumstances. Better understanding of what a benefit covers and how it relates to the employee's current situation can lead to more confident decision making.

81%

of employees are interested in a personalized benefits package that is based on their life stage and family needs.

2 Cost Clarity

Increasing costs and financial stress remain key pain points during open enrollment. Many employees want side-by-side comparisons that make it easier to evaluate costs, coverage, copays and other key differences at a glance.

Benefit Navigator: Instant Plan Comparison*

Plan A	Comparison Points	Plan B
\$1,500	Deductible (individual)	\$3,000
\$5,000	Out-of-pocket max (individual)	\$8,000
\$25 copay	Primary care visit	\$40 copay
\$50 copay	Specialist visit	\$75 copay
\$10 copay	Prescription drugs (tier 1)	\$15 copay
\$250 copay + 20% coinsurance	Emergency room	\$400 copay + 30% coinsurance
\$2,500	Annual premium	\$1,500
Best for: frequent visits, lower out-of-pocket costs	Total value and trade-offs	Best for: budget-conscious, lower premium

*For demonstration purposes only.

35%

In addition to being able to compare costs and other expenses associated with benefit offerings, **35% of employees** remain interested in a cost-estimation calculator tool that automatically estimates the cost of different plans.

*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.

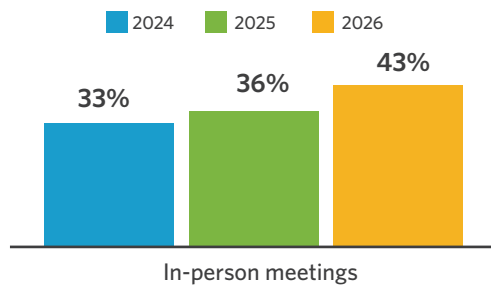
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Smart Support

As technology continues to improve and become a focus for enrollment platforms, more employees who prefer to receive information about open enrollment through in-person meetings is increasing year over year. As seen previously in 2025, enrollment satisfaction remains highest when employees feel their HR representatives are knowledgeable about their benefits. However, 31% of employees want one-on-one guidance from the insurance carrier to help them make informed choices.

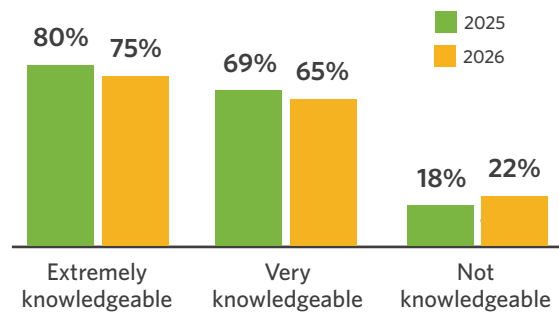
How Employees Prefer to Receive Information About Open Enrollment

Among total respondents



Open Enrollment Rating — Excellent/Very Good

Among total respondents



In addition to direct human support from both their employer and the insurance carrier, many are interested in guided, tailored digital support.

Active Guidance

33%

of employees are interested in a mobile app that guides them through enrollment and explains benefits.

Proactive Reminders

31%

of employees want proactive reminders that notify them of their available benefits and deadlines to enroll.

Personalized Emails

25%

are asking for personalized emails tailored to their specific needs and preferences.



As demand grows for a more intuitive, personalized and guided open enrollment experience, employers and insurance carriers must balance digital tools with human support to help employees feel prepared and make more confident benefit decisions.



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
- ✓ 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





Benefits 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:

- ✓ System setup and integration (medical and other lines)
- ✓ Live demonstrations and human resource training
- ✓ Reliable data management and reporting
- ✓ Ongoing troubleshooting and consultation



Flexible Enrollment Services

Our enrollment options, whether virtually, 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: Scheduled one-on-one meeting or walk-in
- ✓ Group presentations available in person or virtually with multilingual options available

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

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 aged 26-64, who are employed full-time (30+ hours/week) and benefits-eligible. Participants had enrolled in two or more nonmedical/retirement benefits or leave benefits through their company and had completed their open enrollment in the past six months.

References

¹2026 Mutual of Omaha Post Enrollment Study, conducted by third-party research firm Vital Findings



This report is intended for educational purposes only. While every effort has been made to ensure the accuracy of the information presented, the authors and the organization make no representation or warranty as to the completeness or accuracy of the information. The report is based on the data and insights gathered at the time of the Mutual of Omaha 2026 Mutual of Omaha Post Enrollment Study unless otherwise stated and does not necessarily reflect current circumstances.

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