

# 5 Tips for a Successful Benefits Strategy

## How do you deliver individualized employee support while costs surge?

The most strategic HR leaders found the answer: Look at the trending data on costs, wellbeing, longevity and employees’ use of benefits to design a benefits strategy that is both personalized and profitable. Help your people thrive and their confidence and trust in your organization will thrive too. Read the top five tips from our most popular **2025 People Strategy Insights** articles for the path forward.

1

### The Trust Dividend

THE  
#1  
DRIVER

Of engagement and retention isn’t pay — it’s trust and confidence in senior leaders.

**A-ha! Moment:**  
Trust is the new ROI. You can’t just talk about values; you must fund them. Deploying **values-aligned communications** and investing directly in your people’s **financial wellbeing** is the clearest, fastest path to sustained organizational loyalty.

2

### Analytics vs Overload

56%

Of HR teams report having very little or no capacity. They’re burning out but still expected to manage complex needs.

**A-ha! Moment:**  
The solution isn’t more effort; it’s **strategic focus**. Stop guessing what employees want. Use people analytics to cut through the noise, meet diverse needs precisely and instantly improve employee experience, engagement and retention with less wasted effort.

3

### The Cost Paradox

NEARLY  
20%

Of the US economy consists of healthcare costs. The essential question shifts from “What can we afford to cover?” to “What can’t we afford to miss?”

**A-ha! Moment:**  
**Simpler is smarter.** Organizations can use **benchmarked data** to design a focused, highly cost-effective benefits plan that serves their entire workforce better than a complex, wasteful one.

4

### The Power of “Voluntary”

Employers call high costs their top healthcare challenge

68%

Employees change jobs for better benefits

63%

**A-ha! Moment:**  
You don’t have to choose between managing costs and meeting expectations. Use **AI and analysis** to treat voluntary benefits, not as an add-on but as a strategic defense. They offer highly customized, cost-effective solutions that solve the attraction/retention puzzle without inflating your fixed medical spend.

5

### Beyond Life Expectancy

3 in 5

Individuals lack a plan to secure their financial wellbeing. The biggest mistake? Relying solely on standard life expectancy for planning.

**A-ha! Moment:**  
Your people aren’t just retiring; they’re aiming for **longevity**. Their financial plan must account for **longevity risk** — the chance they’ll outlive their savings. Shifting the focus from standard life expectancy to personalized, long-term financial wellness is how you build a truly resilient retirement strategy.

The path to confidence in 2026 starts now. Leverage these 2025 insights to design a holistic, data-informed benefits strategy that is truly future-ready.

Scan the QR code to view all our 2025 People Strategy Insights.

