

Get the value from benefits you really want

Discover how enrollment and communication firms drive long-term value,
improve engagement and streamline administration

A brave new benefits world

Benefits often present an unexpected paradox for employers and employees alike. On one hand, employees rely on their benefits for financial security. On the other — MetLife research shows that many employees don't fully understand or utilize what's available to them. As expected, today's evolving workplace is bringing new expectations about the role employers play in their employees' financial and overall wellbeing.

Closing the education gap is critical to improving benefits engagement, but it's not the only thing on employers' plates. They're also juggling increasingly complicated enrollment processes and growing administrative duties in a rapidly changing benefits ecosystem.

Sound overwhelming? It doesn't have to be. A new MetLife survey of 400 employers shows increasing interest in using an enrollment and communication firm to boost benefits engagement, streamline administration and keep pace with healthcare regulations, data security issues and more.

46%

of employees strongly agree that their employer offers benefits that meet their needs

37%

of employees strongly agree that their employers do a good job of explaining their benefits to them

Expertise on your side

Less than **50%** of employers are aware of the services enrollment and communication firms offer. Their services may include:

- Employee engagement
- Increasing employee benefits knowledge
- Benefits participation
- Keeping employers updated on changing laws
- Benefits administration
- General enrollment
- Personalized enrollment
- Data security
- Reporting

In this report, you'll learn:

- Why the vast majority of employers who use enrollment and communication firms are satisfied with them.
- How firms help boost employee benefit understanding and engagement.
- How firms streamline the enrollment process and ease the administrative burden.

A relationship that pays off

As with most services, employers want to make sure that an enrollment and communication firm is worth the spend. Thirty-nine percent of employers say concerns about the cost are what’s keeping them from using a firm.

Yet, the majority of employers that have hired an enrollment and communication firm are more than pleased with the results.

76%

of employers who worked with an enrollment and communication firm to help them engage their employees in their benefits program were satisfied with the outcome



Finding value:

2/3

of employers who use firms have done so for **three years**, while nearly one-third have retained one for **more than five years**



Gaining an edge:

Employers note that enrollment and communication firms help them:

68% integrate new technologies and increase enrollment capabilities

66% adapt to trends in the marketplace

Value in action

The vast majority of employers are very pleased with their enrollment and communication firm.

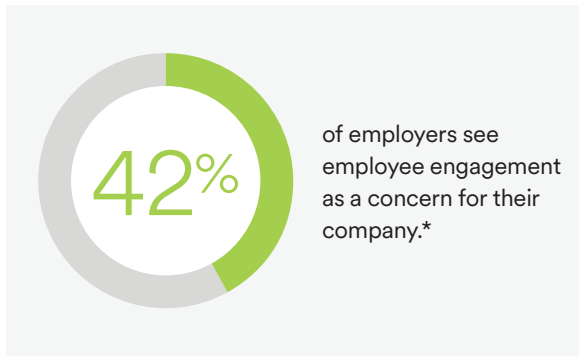


Highly satisfied

High value relative to cost

Winning the engagement game

Benefits plans play a big role in improving employee retention, satisfaction and even productivity. But to reap those rewards, employees need to engage with their benefits programs.



BENEFITS GET PERSONAL

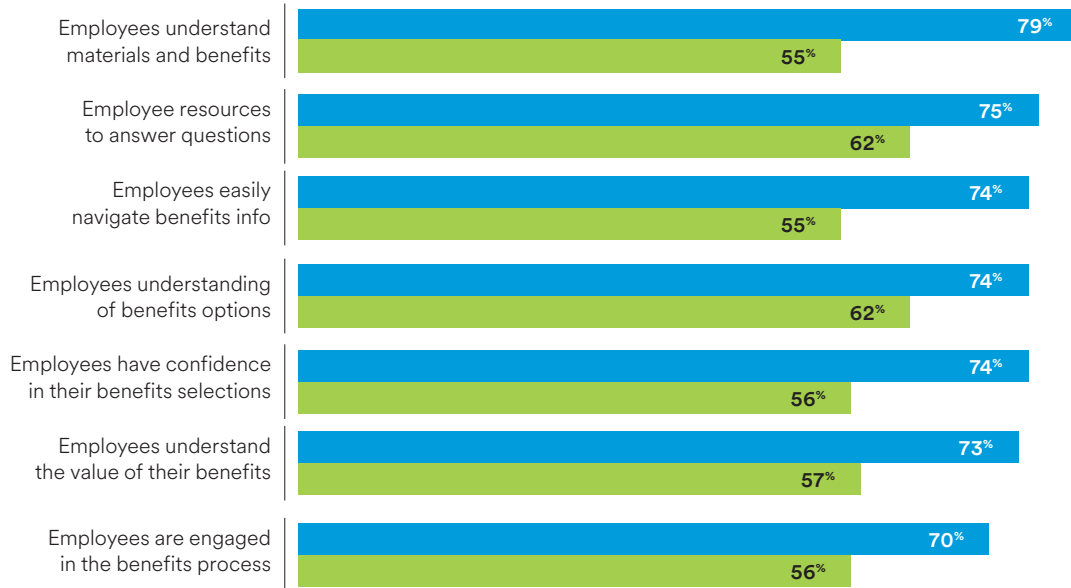
“Employees feel more comfortable discussing their personal situation with an outside firm. And, because they specialize in enrollments, they make the process easier which allows our team to maintain their normal duties.”

– Benefits Decision Maker

An engagement edge

Increasing engagement is a common result, but not the only one. Employers using firms are far more likely to achieve their other benefits objectives, including helping employees better understand benefits materials, navigate the benefits process and have more confidence in the benefits selection.

Compare these accomplishments between employers that are — and aren't — using an enrollment and communication firm:



- employers using an enrollment and communication firm
- employers **not** using an enrollment and communication firm

* 16th Annual MetLife Employee Benefits Trends Study, April 2018.

Benefits administration made easy

Employee benefits are becoming more complex, thanks to an increase in offerings and personalized solutions, as well as more regulations, compliance considerations and data security concerns. Third-party firms can help navigate this new world and reduce the workload.

Employers report the following as top administrative issues that drive them to use an enrollment and communication firm:



keeping up with regulatory requirements



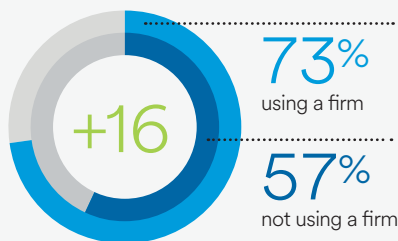
reducing administrative activities



cutting costs by outsourcing enrollment

Employers using an enrollment and communication firm find exactly what they need to ease their administrative burden compared to those who don't use one.

Accomplished ease of administration



LIGHTEN THE LOAD

“Outside firms that specialize in this field will lighten the burden on the employer greatly without having to make any significant changes to its our internal infrastructure.”

– Benefits Decision Maker

Tap into the potential

Employers using an enrollment and communication firm are satisfied and expect to continue the relationship. Those that don't use one?

Increasingly, employers are considering using a firm to improve benefits engagement and lessen the administrative workload, especially some employers believe that the enrollment process is only becoming more cumbersome.

Make a proactive move

57%

of employers using an enrollment and communication firm anticipate the enrollment process to become more complex in the next two years

The future is now

With an enrollment and communication firm, you can leapfrog challenges and get more value from today's benefits programs.

Gain an edge:

- 1 | Get more value from experts that offer long-term solutions.
- 2 | Improve employee engagement, understanding and participation.
- 3 | Drive more administrative efficiencies and ease the workload.

Learn more

Ask your broker or MetLife Account Executive how an enrollment and communication firm can help you get the benefit results you really want.

At MetLife, we understand — and validated through our research — that the cost of using an enrollment and communication firm can be a concern. There are multiple ways to reduce or potentially eliminate fees associated with firm services. Our team connects you directly with enrollment and communication firms we've vetted so you can have a more detailed discussion to determine the financial options available.

Methodology

The *Get the value from benefits you really want* study was conducted in 2017, and was fielded by ORC International, a leading business intelligence firm. The employer survey comprised of 400 interviews with benefits decision makers at companies with at least two employees—half of those decision makers currently using an enrollment and communication firm and the other half not currently using one.

About ORC International

ORC International is a leader in the art of business intelligence. Its teams are passionate about discovering what engages people around the world. By combining quality data, smart synthesis and best-in-class digital platforms, ORC delivers insight that powers the growth and drives the future of its clients' businesses. To learn more about ORC International, visit www.orcinternational.com.

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

[metlife.com](https://www.metlife.com)



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L0318503479[exp0519][All States] © 2018 MetLife Services and Solutions, LLC