LEADING
TOMORROW

Value of Voluntary Benefits Study

This study explored how employees evaluate voluntary benefits today and what shapes their satisfaction, confidence and engagement.

This report highlights some of the insights from the study including that voluntary benefits help employees feel supported, informed and better equipped to navigate life's uncertainties. And when employers view these offerings as a strategic asset, not an afterthought, they strengthen satisfaction and build deeper connections across their teams.

OneAmerica® Financial

About our study

Our recent Value of Voluntary Benefits study, conducted in collaboration with Hanover Research, surveyed 800 working Americans enrolled in voluntary benefits. The research explored what employees value most when choosing these benefits. This report highlights some of the insights uncovered in the January 2025 study, including these three findings.

1. **Voluntary benefits are essential:** 84% of employees value them as much as core benefits.
2. **Clarity, ease and cost matter:** Employees want benefits that are simple to understand, easy to use and affordable.
3. **Human connection drives satisfaction:** Employees prefer live support over self-service.

1. Voluntary benefits are essential

Employees today expect more from their benefits. They want options that fit their lives, support financial security and are easy to use. Voluntary benefits can meet that need by offering meaningful coverage employees can rely on when real life happens.

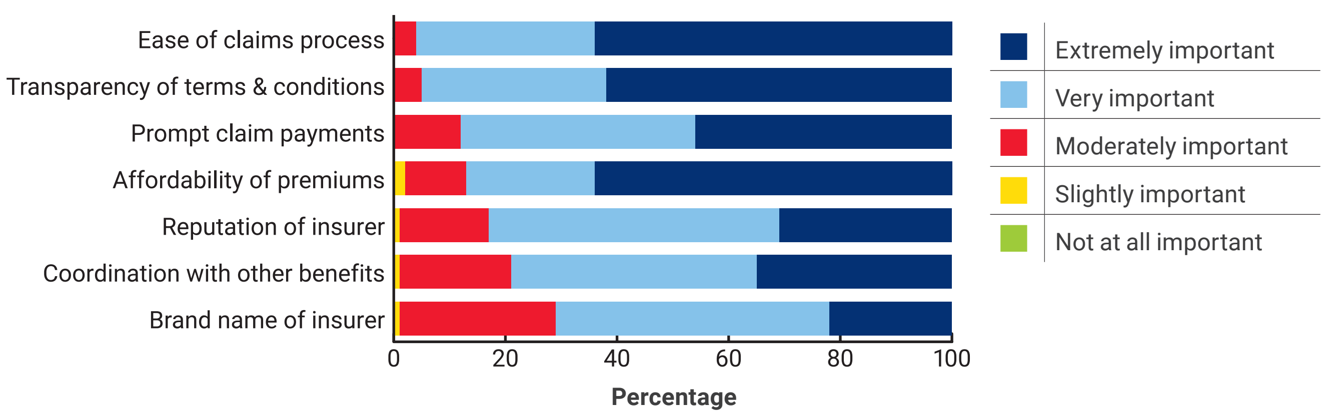
Once considered a "nice to have" perk, these employee-paid benefits are now essential. In fact, 84% of consumers say voluntary benefits are just as important as core benefits. With 83% of employees saying it is important to enroll in voluntary employee-paid insurance benefits, and 82% continuing to see value in paying for them, voluntary benefits help employees stay prepared for the unexpected and focus on what matters most.

2. Clarity, ease and cost matter

Employees want benefits that are simple to understand, easy to use and realistically affordable. When asked about the importance of various factors, 97% of employees selected an easy claims process as very or extremely important, slightly outweighing other essentials like clear coverage terms, prompt claim payments and premiums that fit their budget. Together, these factors build trust, boost confidence and encourage people to use the benefits available to them.

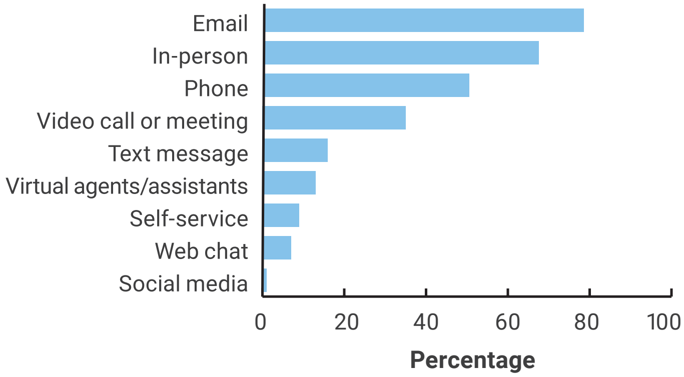
Employees value options that fit their lives over a recognizable brand name. In fact, only 22% of consumers say an insurer's name is extremely important when making enrollment decisions.

Importance of factors when choosing benefits



3. Human connection drives satisfaction

When employees have questions or need support accessing their benefits, they want more than a digital experience. They want a human experience. Employees consistently prefer service channels with a personal touch, such as email, phone calls, in-person meetings and even video conversations, instead of purely digital options.



Human connection isn't a generational divide, it's a shared preference. Generation X and millennials are closely aligned, with 79% of both naming email as their preferred communication channel. And Gen Z breaks common assumptions, with 57% ranking phone calls among their top choices, higher than any other age group surveyed.

64% of respondents prefer speaking with a live agent over a chatbot or virtual assistant.

Summary

These insights bring the core idea into focus: voluntary benefits create real value. They give employees the clarity, support and confidence to navigate life's uncertainties — not just in the big moments, but in the everyday decisions that shape their well-being.

When employers treat these benefits as a strategic asset, the impact is clear. A thoughtful experience, paired with strong coverage, elevates the entire offering. It reinforces trust, strengthens satisfaction and deepens connection, all without adding cost.

When people feel supported and informed, they show up more engaged, more committed and more likely to stay. That stability strengthens culture, reduces turnover and boosts performance. By being intentional about the experience surrounding voluntary benefits, employers get more from their investment and build a workplace where people genuinely want to be.

85% of employers report that voluntary benefits have a positive impact on employee satisfaction

Nearly 75% of employers say voluntary benefits improve retention and performance

Source: Employee Benefit Research Institute (EBRI), Expanding the Benefits Horizon: How Employers View Voluntary Offerings., Nov. 12, 2025.

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