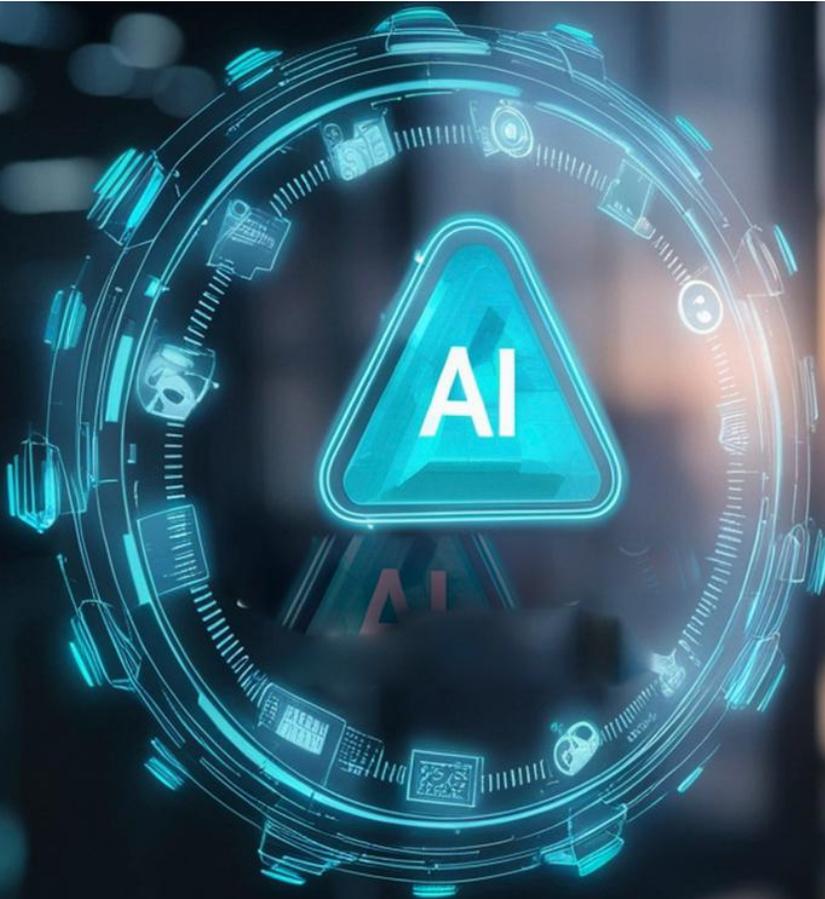# Voluntary Benefits Voice

M A G A Z I N E

Voluntary Carriers Are Rapidly Tapping Into Artificial Intelligence

From Data to Decisions: How AI Is Changing Benefit Strategy Conversations with CFOs

AI in Voluntary Benefits: Why Now

VOLUNTARY ADVANTAGE

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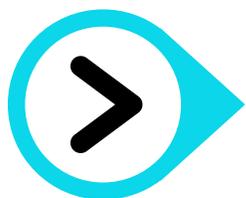

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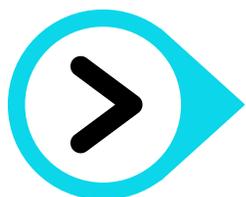**Hunter Sexton, JD, MHA**
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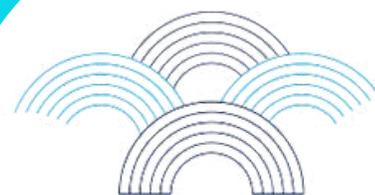
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> AI in Voluntary Benefits: Why Now

> AI + Human: Why Trust Will Define Employee Engagement in 2026

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Getting Started: Step 2

From The Editor...

The theme this month is digital innovation - more specifically, AI. AI is no longer theoretical in the voluntary benefits space. It's practical, operational, and already creating measurable impact. But the right way to think about AI in this industry isn't disruption, it's leverage.

Driving Efficiency
Voluntary benefits operations are complex: quoting, enrollment processing, eligibility reconciliation, underwriting, compliance, carrier communication. AI can streamline these workflows by: extracting and summarizing data from forms and carrier documents, connecting systems, standardizing fragmented data feeds, automating reporting and analytics, and more.

The result is reduced administrative friction and faster turnaround times. Teams spend less time on manual tasks and more time on advisory work.

Delivering More Credible Data
AI improves data reliability by normalizing inconsistent reporting, identifying participation and claims trends, and enabling scenario modeling. Advisors gain quicker access to insights that inform plan design, pricing strategy, and engagement initiatives. However, data interpretation still requires industry expertise. AI identifies patterns; professionals determine implications.

Enhancing the Customer Experience (My Personal Favorite)
AI-powered tools can support 24/7 responses to basic questions, personalize enrollment communications, and equip service teams with faster access to policy details and data. This improves responsiveness and clarity. But empathy, trust, and nuanced decision-making remain human strengths. Employees don't just need information - they need guidance.

Where Humans Remain Essential
AI does not replace:
- Strategic benefits planning
- Regulatory and compliance insights and judgment
- Carrier negotiation and relationship management
- Ethical decision-making

The Voluntary Benefits industry is relationship-driven and compliance-sensitive. Experience and judgment matter. I believe that AI in this industry is best understood as a workforce multiplier- it reduces repetitive work, strengthens data integrity, and increases capacity. It probably isn't going to take your job. But it is going to make you more efficient, and ultimately better at it.

Heather Garbers

Think Fast! Voluntary Carriers Are Rapidly Tapping Into Artificial Intelligence

By Eastbridge Consulting Group, Inc.

Artificial intelligence seems to be everywhere lately, but it's hardly a recent phenomenon. British mathematician Alan Turing began noodling around with AI nearly a century ago, in the 1930s (full disclosure: yes, we used AI to research that fact). But is the employee benefits industry eager to tap into the benefits of this technology, with its ability to automate manual tasks, predict likely outcomes, and deliver customized data?

The answer is yes and no — and it's changing fast. When we surveyed voluntary carriers a year ago about their use of AI, most clearly fell into the slow adopter bucket. While virtually all carriers have long offered online services and digital tools to serve employees, employers and brokers, few were taking maximum advantage of AI's capabilities, and often not tracking the results when they did.

Fast forward to 2026, and our latest research shows a dramatic shift: Most carriers surveyed for our upcoming "Digital Technology and Innovation" Spotlight™ Report say they are using artificial intelligence in at least some areas. Here's where we see carriers using AI now, some potential potholes, and what's coming down the road next.

Connecting with Employees

The majority of carriers we surveyed for our 2025 "Online Services of Voluntary Carriers" Spotlight™ Report. offer a dozen or more online services to serve their employee customers, including claims submission and status, two-way text messaging, the ability to update personal information, access to documents, and calculators to determine coverage needs, either through a mobile app or web-based portal.

And employees say they find digital tools helpful, especially during their benefits enrollment, according to our most recent "MarketVision™ — The Employee Viewpoint©" report. Although fewer than half (45%) of those surveyed received assistance from a digital or online tool while enrolling in their voluntary benefits, the majority of employees who did found it to be very helpful or helpful.

Half or more carriers participating in the newest survey say they are now weaving AI into some of their digital services for employees, up from only about a third a year ago. Claims and customer service are top targets for AI implementation. Chatbots, claims processing and communication are among the most common uses for this technology. Typical claims uses include: summarizing documents, assisting in decision-making, and even detecting fraud. Customer service and communication uses include: reviewing emails, suggesting responses or scripts to help with customer inquiries, transcribing calls in real time, and alerting leaders to escalated calls. Some carriers use AI to assess call performance and help answer basic questions or fulfill simple service requests.

Serving Employers and Plan Administrators

The story is similar when it comes to carrier service for their employer and plan administrator clients. Online services are widespread and most commonly include bill reconciliation and adjustments; downloadable forms; list bills; case payment history; access to policy documents, contracts or booklets; the ability to make EFT payments online; the ability to make employee adds/deletes; and claims status.

Now, many carriers are adding AI capabilities into the mix. These uses vary significantly by carrier, but include: inquiries or chat functions, enrollment and billing assistance. Underwriting is another area offering low-hanging fruit for AI uses: summarizing documents, guiding decisions on whether or not to quote, and automating administrative tasks. A smaller number of carriers use AI in enrollment for tasks that reduce or eliminate manual steps to verify benefit eligibility, detect errors, process documents or reformat files.

Meeting Broker Needs

The majority of carriers surveyed also provide online services for brokers, most of them for both voluntary and employer-paid products. The most common online services are the ability to access forms, commission reports and account-level data. However, far few carriers have yet to implement AI with brokers. Those who have use it for services such as enhanced communications, easier decision-making and proposals.

Half or more carriers participating in the newest survey say they are now weaving AI into some of their digital services for employees

Is AI Making a Difference?

Many carriers using AI cite its benefits. For example, some report its use in claims adjudication has helped speed up and improve the accuracy of claims decisions. Other carriers report AI helps them work faster and more accurately by reducing manual data entry and errors, increasing the speed of document processing, and streamlining decision-making.

But somewhat surprisingly, some carriers told us they don't know if AI has improved the efficiency of their operations processes. That data point should evolve, too, as several carriers say they are still in the process of developing ways to measure AI's impact, most often focusing on reduced turnaround time and increased accuracy.

Another area of concern: Fewer than half the carriers surveyed (nine of 22) have processes in place to check the quality and accuracy of AI-generated information, while six other respondents say their companies do not continuously monitor their AI systems, or they don't know if they do.

The research does show most carriers have set up some AI guardrails, such as restricting or preapproving AI tools and the ways they may be used, and many carriers require their employees to complete AI training.

Several carriers also mention compliance guidelines such as Systems and Organizational Controls 2 and/or National Institute of Standards and Technology frameworks as key trends going forward. In this rapidly changing environment, most voluntary carriers agree on at least one thing: The use of AI will continue to evolve quickly — and keeping up will require ongoing significant investment of time, talent and funding.

Eastbridge's "Online Services of Voluntary Carriers" Spotlight™ Report surveyed 31 carriers in June and July 2025 about their use of and plans for online services and capabilities, including artificial intelligence. Learn more about this study and how to get a copy of the report on Eastbridge's website. The "Digital Technology and Innovation" Spotlight™ Report will be available in late February or early March.

Danielle Lehman
Senior Consultant

Eastbridge is the source for research, experience, and advice for companies competing in the voluntary space and for those wishing to enter. For over 25 years, they have built the industry's leading data warehouse and industry-specific consulting practice. Today, 20 of the 25 largest voluntary/worksite carriers are both consulting and research clients of Eastbridge.

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From Data to Decisions: How AI Is Changing Benefit Strategy Conversations with CFOs

By PES Benefits

For years, benefits conversations lived largely in the qualitative realm. Brokers relied on experience, benchmarking anecdotes, and retrospective claims reports to guide plan design discussions. That approach is no longer sufficient, especially when conversations shift from HR leaders to CFOs.

In 2025, finance teams expect benefits strategy to be grounded in forward-looking analysis, risk modeling, and defensible assumptions. Artificial intelligence is becoming the bridge between benefit design and financial decision-making.

AI-driven analytics are changing the role brokers play. Instead of explaining what happened last year, brokers are increasingly expected to help clients anticipate what could happen next and how different benefit decisions may affect cost, utilization, and workforce outcomes.

This shift is especially pronounced as healthcare cost volatility; behavioral health utilization, and workforce complexity continue to rise.

Moving Beyond Historical Claims Data

Traditional claims reporting is inherently backward-looking. It explains trends after they have already affected the balance sheet. AI changes that dynamic by enabling predictive modeling that estimates future claims risk, utilization patterns, and cost exposure based on large data sets.

According to Deloitte Insights, advanced analytics and AI are increasingly being used in healthcare to identify utilization trends earlier and support more proactive decision-making, particularly in employer-sponsored plans (Deloitte Insights, 2024).

For CFOs, this is not about precision forecasting down to the dollar. It is about understanding ranges of risk and probability.

Predictive modeling allows brokers to reframe benefit discussions around questions CFOs care about:
- *What happens to expected claims if mental health utilization increases by 15%?*
- *How does early intervention affect high-cost claimant risk?*
- *What is the financial impact of steering care into lower-cost settings?*

AI does not replace actuarial analysis, but it enhances it by layering behavioral and utilization signals that were previously difficult to quantify.

Mental Health as a Cost Volatility Driver

Mental health has emerged as one of the most unpredictable cost drivers in employer-sponsored plans. Utilization continues to rise, access remains uneven, and untreated conditions often lead to higher downstream medical costs. CFOs are increasingly aware of this volatility, even if they do not always connect it to benefit design choices.

Research from the Kaiser Family Foundation shows that employers continue to face rising behavioral health demand alongside persistent access challenges, particularly for outpatient mental health services (KFF, 2024). From a financial perspective, delayed access often translates into higher-cost care later, including emergency visits, inpatient stays, and extended disability claims.

AI-driven analytics help quantify this risk. By analyzing utilization patterns, absenteeism data, and claims history, predictive models can highlight where untreated or under-treated mental health conditions may contribute to future cost spikes. For brokers, this creates an opportunity to position mental health solutions not only as support programs, but as tools for managing financial uncertainty.

CFOs are increasingly receptive to this framing. Rather than asking whether mental health benefits are being used, they are asking how unmanaged behavioral health risk affects total cost of care and productivity over time.

Scenario Planning Without Increasing Compliance Risk

One of the concerns finance teams raise when discussing advanced analytics is compliance. Predictive modeling can sound intrusive or speculative if not handled carefully. The value of AI in benefits strategy lies in aggregate trend analysis, not individual-level decision-making.

McKinsey Global Institute notes that AI applications in healthcare are most effective when used to support population-level insights, scenario planning, and resource allocation rather than individual predictions (McKinsey Global Institute, 2024). This distinction matters for employers operating under ERISA, HIPAA, and other regulatory frameworks.

For brokers, the message to CFOs should be clear. AI supports scenario planning, not surveillance. It helps employers' model potential outcomes of benefit decisions without making eligibility determinations or individual predictions. When positioned correctly, AI strengthens fiduciary decision-making by improving prudence and documentation rather than creating new risks.

The New Questions CFOs Are Asking in 2025

As AI becomes more common in benefits analytics, CFOs are changing how they engage with brokers. The questions are becoming sharper and more financially focused.

Instead of asking whether a benefit is competitive, CFOs are asking how it affects claims volatility. Instead of asking whether employees like a program, they are asking whether it changes utilization behavior. Instead of asking what peers are doing, they are asking what data suggests will happen if they do nothing.

The Congressional Budget Office has repeatedly highlighted the difficulty of controlling healthcare cost growth without addressing utilization patterns and care delivery efficiency (CBO, 2024). That macro-level reality is filtering down into employer-level decision-making. CFOs want to understand how benefits strategy fits into broader cost containment efforts.

Brokers who can translate AI-driven insights into business language gain credibility in these conversations. This does not require becoming a data scientist. It requires understanding how to connect predictive insights to financial outcomes, risk management, and long-term planning.

What This Means for Brokers

AI is not replacing broker expertise. It is raising expectations for how that expertise is applied. Brokers who rely solely on historical benchmarks risk being sidelined in strategic discussions. Those who can interpret predictive analytics and explain what the data implies for future cost, access, and risk will be better positioned to grow and defend their book of business.

The most effective brokers in 2025 will use AI to support judgment, not substitute for it. They will help CFOs see around corners, evaluate trade-offs, and make more confident benefit decisions in an increasingly complex environment.

As benefit strategy becomes more data-driven, the broker's role evolves from messenger to interpreter. That evolution is already underway.

PES Benefits is dedicated to revolutionizing the employee benefits landscape with cutting-edge technology, administration, education, and virtual care solutions. Since its inception, PES Benefits has focused on simplifying the benefits experience, making it more accessible and meaningful for all involved.

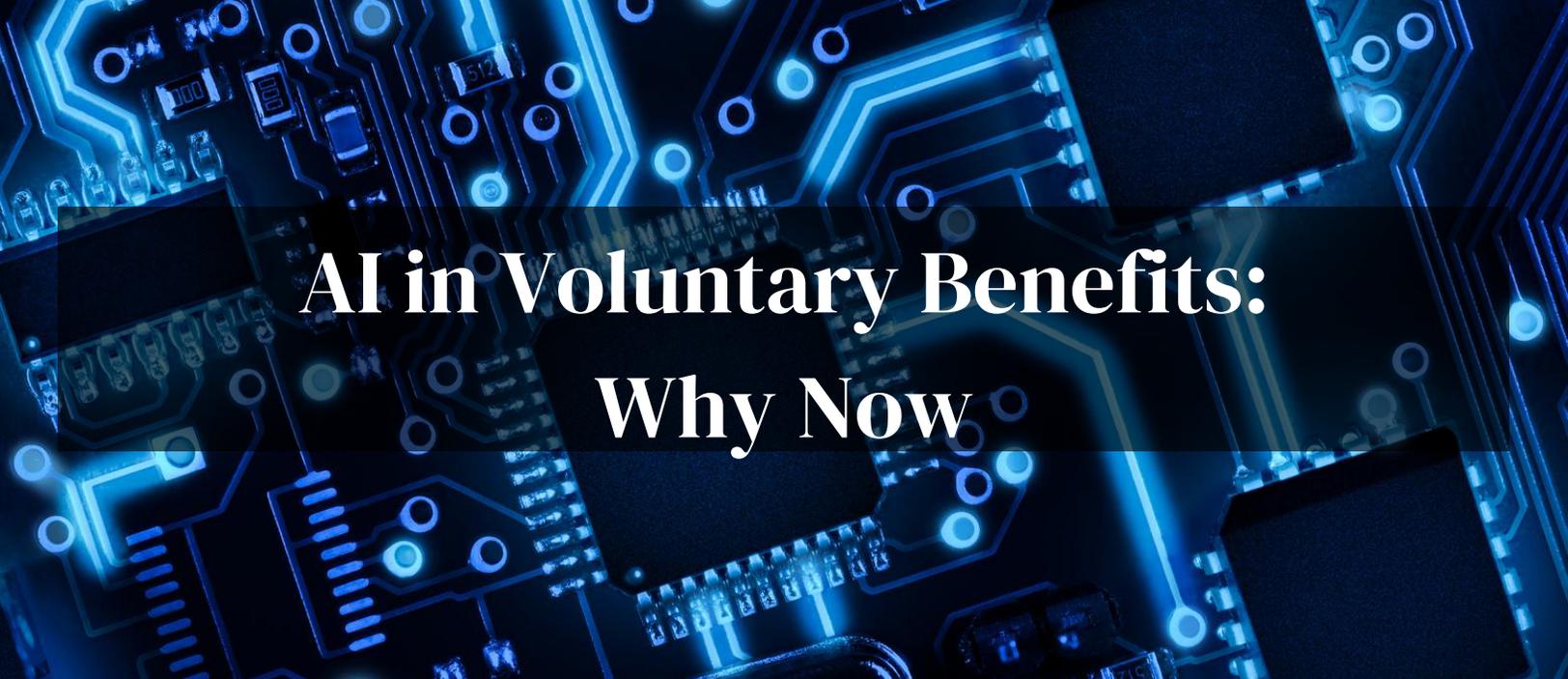**Sources**:
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AI in Voluntary Benefits: Why Now

By Karan Mishra and Nick Rockwell

Everyone is Executing on AI Today - The Question is Will Everyone See Returns?

The gap is not in the technology or the intent of the users but on how the work was framed from day one. Artificial intelligence is quickly moving from conference panels and pilot programs into the day-to-day reality of voluntary benefit operations.

The pressures driving this shift are not just the familiar: growing product complexity across voluntary lines, rising expectations around claims accuracy and responsiveness, demand for more timely and tailored underwriting decisions, increased scrutiny on billing reconciliation, and a broader push to deliver better experiences for employers, employees, brokers, and internal teams. It is on managing compressed margins in an industry where product is very quickly becoming a commodity. You can't differentiate on experience without a focus on operations since operations drives experience

Yet despite growing interest and activity, meaningful organizational impact remains uneven.

The pattern repeats across the industry: promising pilots that quietly fade, automation projects that create new work instead of eliminating old work, and technology investments that never quite translate into the operational improvements expected.

This article explores what will separate AI initiatives that deliver from those that stall. The underlying insight is straightforward but consequential: AI success starts with identifying how you want work to change, not just selecting the technology.

The Pattern of Failure is Remarkably Consistent

There is no shortage of AI activity across insurance and voluntary benefits. Proofs of concept are abundant. Pilot programs are common. Yet meaningful, organization-wide impact remains uneven.

AI success starts with identifying how you want work to change, not just selecting the technology

One of the most common reasons initiatives stall is a lack of clear intent. Consider this scenario: A claims team pilots AI-powered document extraction. After three months, IT reports 94% accuracy, impressive by any standard. But operations tell a different story. The 6% of cases requiring human intervention now consume more time than before because no one designed a workflow for intelligent triage. Exceptions pile up. The team can't easily distinguish between "genuinely complex" and "system needs tuning." Six months later, the pilot quietly dies, and trust in AI drops accordingly.

AI projects are often launched because the technology is available or because competitors are exploring similar tools, rather than first ensuring a shared understanding of what should improve as a result.

Key patterns appear repeatedly when AI initiatives stall:
- Pilots are launched without a clear destination beyond "testing the technology."
- Ownership is unclear, particularly around how work is expected to change once AI is introduced.
- Success is defined in technical terms rather than in operational outcomes that matter to teams.

When teams do not understand how AI fits into their work, adoption fragments. Some teams engage deeply, others resist entirely, and the organization never achieves the coordinated change needed for real impact.

The lesson is experimentation without operational clarity, rarely leads to improvement. Technology alone cannot compensate for ambiguity about goals, accountability, or impact.

Don't Aim to Automate - Aim to Level Up

Organizations that see genuine returns from AI tend to begin with different questions. Instead of asking "What can we automate?" they ask:
- Where are skilled people spending time where they shouldn't be?
- What friction prevents good judgment from being applied consistently?
- Which repetitive tasks drain energy without creating value?

In this framing, **AI is positioned as enablement not replacement**. Its role is to handle preparatory, connective, and repetitive work—tasks that are necessary but not value-generating in themselves. By doing so, AI makes expertise easier to apply at scale. Defining this value upfront and designing for it is the key to success of AI programs.

At a leading life insurer, commission setup for new agents and products was a highly manual, time-intensive process that varied by product, rate level, and onboarding scenarios. StitchStudio automated and simplified the workflow through an AI-driven commission setup agent that extracts required data from application forms and eliminates repetitive data entry across systems while rapidly surfacing key choke points in the business process.

The outcomes: reduced manual workload, accelerated commission setup cycles, and a more scalable foundation for AI adoption.

When AI initiatives center on upleveling staff, they earn faster buy-in. Employees recognize that the intent isn't replacement, but to make it more sustainable and impactful. Adoption becomes less about compliance with new tech and more about collaboration.

The principle is simple: AI delivers the most value when it makes people more effective.

Where AI Is Actually Delivering Value Today

Across voluntary benefits organizations, early AI success tends to concentrate in areas that quietly slow everything else down. These are not always the most visible processes, but they consume time, attention, and energy across teams.

Manual intervention has become the invisible glue holding many workflows together—particularly as systems have accumulated through mergers, acquisitions, and incremental modernization. AI is proving effective in reducing this burden in several high-impact areas:

- **Intake and normalization of unstructured information,** such as emails, forms, documents, and policy materials.
- **Data validation, reconciliation, and exception handling**, where discrepancies require repeated human review.
- **Preparation and orchestration of downstream work,** ensuring the right information reaches the right team at the right time.
- **Ongoing in-force maintenance,** which often involves repetitive updates and coordination across systems.

In each of these cases, AI reduces rework and delays, lowers cognitive load, and frees staff to focus on higher-value decisions. The improvements may not always be dramatic in isolation, but together they compound into meaningful gains in efficiency and consistency.

The most successful organizations start where friction consumes time and attention, not where the technology appears most impressive.

Bringing AI to Life Inside the Organization

While technology enables AI, adoption is fundamentally a change management challenge. Successful implementation requires coordination across operations, IT, compliance, legal and leadership, as well as meaningful involvement from subject matter experts.

AI initiatives tend to falter when they are introduced as opaque systems imposed from above. In contrast, they gain traction when people understand what is changing, why it matters, and how success will be measured.

The most successful organizations start where friction consumes time and attention, not where the technology appears most impressive

Several practices consistently support adoption:
- Involving frontline experts early in the design process.
- Aligning expectations across functions before deployment.
- Introducing AI in ways that fit existing workflows rather than forcing teams to adapt around the technology.

In voluntary benefits operations, this principle is especially important because the people closest to the work already know where the friction is. Underwriting teams can quickly distinguish between friction-heavy tasks like census intake, document collection, and quote packaging, versus the core risk analysis and pricing judgment that should remain firmly human-led.

On the distribution side, brokers and agencies understand that the real value is not in assembling spreadsheets or normalizing carrier formats, but in comparing proposals, interpreting trade-offs, and advising employers. When AI is shaped by those realities - supporting preparation, normalization, and comparison rather than replacing expertise - it reinforces trust and accelerates adoption across both carrier and broker organizations.

When your front line teams can help shape AI-enabled workflows, they are more likely to trust the outcomes and contribute to ongoing improvement. Over time, AI becomes part of how work gets done rather than a separate initiative.

The principle: AI sticks when people trust how it works and see themselves reflected in its design.

From Adoption to Scale: Building Confidence Through Governance

As AI moves from isolated use cases into broader deployment, governance becomes essential. Scaling AI without appropriate controls introduces risk rather than advantage - particularly in a regulated environment like insurance.

> **Scaling AI without appropriate controls introduces risk rather than advantage - particularly in a regulated environment like insurance**

Voluntary benefits organizations require explainable decisions, auditability, and predictable outcomes. Governance is most effective when it is designed upfront, rather than retrofitted after issues arise.

Many organizations are choosing to layer AI over existing systems rather than replacing them outright. This approach preserves stability of critical SOR's and other foundational platforms while increasing human capacity, allowing teams to benefit from AI without introducing unnecessary disruption.

When governance is embedded into AI initiatives from the start, it builds confidence among regulators, leadership, and employees alike. Trust and transparency become enablers of scale rather than barriers.

What Leaders Should Take Away

The progress of AI in voluntary benefits is constrained by clarity of intent, discipline in execution, and a willingness to rethink how work gets done.

Organizations that move beyond experimentation share several traits:
- They focus on reducing friction for skilled teams
- They design AI to support judgment and accountability
- They involve the people doing the work in shaping how AI helps
- They invest early in adoption and governance.
- They measure success by operational outcomes.

Rather than chasing novelty, they prioritize sustainability and scalability.

The real impact of AI is the creation of capacity—for better decisions, faster execution, more consistent quality and more resilient organizations.

When AI helps people do their best work more consistently, its value becomes unmistakable.

About StitchStudio

StitchStudio helps voluntary benefits, insurance, and brokerage organizations bring AI into real operations in a way that fits regulated environments and existing workflows. The platform focuses on reducing operational friction across the benefits lifecycle while maintaining explainability, auditability, and predictable outcomes. By combining insurance domain expertise with a governance-first approach, StitchStudio works with carriers, brokers, and benefits leaders to move AI from pilot to production with measurable impact. Learn more at stitchstudio.ai

Karan Mishra, CEO - StitchStudio: Karan is the CEO of StitchStudio, an applied AI platform focused on helping insurance operationalize AI in regulated environments. With a background in insurance operations and technology advisory, he works closely with carriers, brokers, and benefits leaders to translate AI potential into practical, production-ready outcomes.

Nick Rockwell, VB GTM Leader - StichStudio: Nick brings over 20 years of experience in the voluntary benefits and group insurance industry, with deep expertise across product strategy, distribution, enrollment, and operational transformation. Most recently, he served as President of Eastbridge, advising carriers, brokers, MGAs, and technology providers on voluntary benefits product design, go-to-market strategy, enrollment effectiveness, and administrative modernization.

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AI + Human: Why Trust Will Define Employee Engagement in 2026

By Jack Holder

During this past open enrollment season, I sat across from an employee who, after a moment of quiet deliberation, slid their phone across the table. On the screen was a familiar interface., "This is what ChatGPT told me."

They had done their homework. They had compared options. They understood the basics.

What they wanted next was not more information.

They wanted confirmation.

That moment repeated itself again and again throughout the 2025 open enrollment season. Across industries. Across age groups. Across roles. From executives to frontline employees. People arrived informed, prepared, and thoughtful, yet still asked the same question in different ways:

"Am I choosing the right thing for my situation?"

As we move deeper into 2026, this pattern is becoming impossible to ignore.

Artificial intelligence is fundamentally changing how employees access information, but it is not replacing the human moments that create trust, clarity, and confidence.

AI Is Everywhere, and Employees Are Already Using It

AI is no longer an emerging concept in the workplace. It is embedded in how employees research, learn, and prepare for decisions.

In benefits conversations, this shows up clearly. Employees are using AI to understand terminology, compare plans, locate providers, and organize their thoughts before ever engaging with HR, a broker, or a benefits counselor.

AI excels at this stage. It removes friction. It accelerates understanding. It gives employees a sense of control in an otherwise complex system.

But access to information is no longer the primary challenge in employee engagement.

Trust is.

What the Data Confirms as We Enter 2026

Recent research reinforces what many benefits professionals observed firsthand during the 2025 open enrollment season.

More than 70% of employees now use AI at work, with usage concentrated on research, summarization, and preparation rather than final decision-making.[1]

Fewer than 10% prefer an AI-only experience in these situations.[2]

Trust and escalation remain critical. More than half of consumers report they would reconsider a provider if they felt unable to reach a real person when interacting with AI-driven service models.[3]

Together, these findings point to a clear conclusion: AI is becoming the first stop for information, but humans remain essential at the moment of decision.

The Moment Information Turns Into a Decision

Benefits decisions are different from many other workplace choices. They are personal. They affect families, finances, and future risk. Even when the dollar amounts seem modest, the emotional weight can be significant.

This is where AI consistently hands the conversation back to a human.

During open enrollment, employees frequently brought AI-generated summaries and comparisons into conversations. They were not asking for someone to redo the research. They were asking for reassurance.

At the same time, benefits-specific research shows that when decisions involve life events, financial tradeoffs, or family needs, over 60% of employees prefer human assistance

Does this actually make sense for me? Am I missing something? What would you do in my situation?

This behavior was consistent across demographics. It showed up with seasoned executives and with younger employees enrolling in benefits for the first time. AI helped them get informed. Humans helped them feel confident.

Trust, Not Technology, Is the Real Constraint

AI has become exceptionally good at delivering speed, personalization, and scale. But benefits engagement is not just an information problem. It is a trust problem.

Employees are increasingly aware of data privacy risks. Many do not understand the difference between public AI tools and secure, employer-approved systems. Others are simply uncomfortable sharing personal or financial information with a chatbot, regardless of safeguards.

This hesitation is not resistance to innovation. It is a rational response in an environment where data breaches, identity theft, and fraud continue to rise.

The takeaway is not to limit AI. It is to deploy it intentionally.

What Actually Works in Practice

The most effective engagement models emerging in 2026 are not choosing between technology and people. They are designing for both. AI performs best when speed and consistency matter. It can explain benefits, answer common questions, deliver reminders, guide claim steps, and personalize communication at scale.

Humans create the most value when the decision becomes personal. When employees are weighing tradeoffs. When costs feel stressful. When family considerations enter the picture. When reassurance matters more than efficiency.

In many cases, these human interactions are brief. Sometimes they last only a few minutes. Sometimes they take longer. What matters is that employees can access real support easily, without friction, repetition, or pressure.

Why Extremes Fail Employees

Some organizations still avoid technology altogether, relying exclusively on paper materials and in-person meetings. Others push aggressively toward automation, removing human support in the name of efficiency. Both approaches fall short.

Technology without trust creates frustration. Human-only models without scale create gaps. Employees do not benefit when organizations swing too far in either direction.

The strongest outcomes come from hybrid models that use AI to enhance education and humans to reinforce confidence.

The Leadership Responsibility in 2026

Voluntary benefits were never intended to be transactional add-ons. They exist to fill financial gaps, protect families, and reduce stress during life's most challenging moments.

In 2026, leadership in this space will be defined less by the number of tools deployed and more by how intentionally those tools are used. Innovation alone is no longer enough. Clarity, transparency, and employee confidence are the new standard.

AI will continue to evolve. Its capabilities will expand. Its role in benefits communication will deepen. But trust will remain human.

The future of employee engagement is not AI or human. It is AI plus human, designed together, serving employees where they actually are.

References

Jack Holder, President - EBIS: Jack partners with health brokers as an extension of their agency to pick carriers and design voluntary benefit products around the objectives of each client. In addition, he helps to create and implement employee engagement strategies to assist in saving their broker partners and clients time, while giving the employees the best experience possible.

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Getting Started: Step 2

By Steve Clabaugh, CLU, ChFC

Relational leaders demonstrate that they care for their team members as much as the organization. As a result, they create, build and lead high-performance teams that consistently achieve excellence.

It takes a lot of thought, energy and time to build a high-performance relational leadership culture in any organization. While it can seem to be an overwhelming challenge at the outset – it is manageable if you approach it the right way.

Henry Ford once said: "Nothing is particularly hard if you divide it into small jobs."

Last month we started with **Step 1: Be sure you really want a relational leadership culture.** While there are many things to like about a relational leadership culture (open communication, respect for team members, whole team commitment to organizational goals, shared challenges and rewards, etc.); it's not a fit for everyone. It's important to understand the implications in terms of how it impacts ownership, managers and team members at all levels.

This month, we consider **Step 2: Establish how you want the organization to operate.** In other words, visualize a mental picture of how you want your team to interact and work together. As we move forward, we see that Step 2 is actually a series of even smaller steps (sub-steps if you will), based on the 6 principles of Championship Team Behavior.

The concept and name Championship Team Behavior was developed by the late David C. Moore, former President of Ameritas Life Insurance Corp. Throughout his career Dave developed 5 principles that worked together to provide a framework for how he wanted his teams to work together. He applied those principles to his leadership team as the head of Ameritas' Group Division and required each of us to abide by them.

The results were impressive to say the least - over the course of 11+ years the Group Division averaged growth of more than 15% every year. And several of those direct reports went on to lead highly successful teams of their own – applying the principles we learned from Dave.

Here are Dave Moore's 5 Principles of Championship Team Behavior:
1. We Don't Practice Case Building When Planning or Executing Business Plans
2. We Don't Tolerate Blaming
3. We Deal with Breakdowns – Not Problems
4. We Say the "Unsaids"
5. We Negotiate Relationships and Conditions of Satisfaction

At Relational Leadership Experience today we have added a 6th principle of Championship Team Behavior – **We Work Together as Colleagues.** This principle was added when we realized, in working to create a relational leadership culture at a different company, that the existing culture was so focused on an individual's position and title, that they were effectively preventing lower ranking associates from sharing their ideas and contributing to the success of the team.

Let's take a closer look at this principle.

We Work Together as Colleagues

This principle argues that the potential contribution of each member of a project team is equally important. Each team member is free to share ideas, challenge assumptions and even disagree with other members who may be of higher rank or level of authority. The importance of the team's mission requires the best ideas from all members and supersedes the title of any one member. So, we commit to working together as colleagues joined together in the cause that is vital to our team's and organization's success.

Positions, titles and levels of authority are very important and many of us aspire to achieve increasingly higher levels of each. The desire for upward mobility is a great thing and should be encouraged. This principle doesn't challenge or negate the importance of chain-of-command as it relates to daily work functions, processes and assignments. In fact, it is generally true that a leader who respects the input of associates at all levels is regarded with the highest degree of respect and appreciation.

> **...the existing culture was so focused on an individual's position and title, that they were effectively preventing lower ranking associates from sharing their ideas and contributing to the success of the team.**

In professional football, the quarterback is almost always the most important and highest paid member of the team. However, if his offensive linemen aren't able to protect him while he's doing his job, the team won't be successful. Many of the most successful quarterbacks are known for the expensive gifts they give to their linemen as a token of appreciation for outstanding work. This is a great example of how everyone's contribution is equally important in achieving the team's goals – regardless of rank or title.

When it comes to selecting, organizing and implementing projects and programs, a closed mindset based on titles can literally block a team's ability to succeed. We never want to miss out on a game changing idea because a "junior" member of the team is intimidated or not free to share it.

In fact, it has been my experience that the team members closest to the issue at hand often have the best and most practical ideas about how to resolve specific issues regardless of their title. Ignoring or minimizing the input of a lower-ranking employee can have several negative impacts on a team or organization.

Consider this example of a company that produces consumer electronics.

The company has a hierarchical cultural structure where upper management makes strategic decisions with lower ranking employees limited to performing day-to-day operations and tasks on the factory floor.

When the company decides to form a Quality Improvement Team they ask Jane, a junior technician with an excellent track record, to serve on the team. She has observed a recurring issue with one of the machines that has resulted in a higher-than-normal production defect rate. She has a recommendation for a minor adjustment in the machine's calibration that could significantly improve its efficiency and reduce the current production defect rate. When she shares her suggestion with the team, the leader assumes that a junior level employee can't really offer a valuable insight and dismisses her input in front of the team.

As a result of ignoring Jane's input and embarrassing her in front of the team several negative impacts can result, including: Decreased efficiency and productivity; lower employee morale; loss of innovative ideas; poor decision-making; increased employee turnover; damage to company culture – and who knows what else.

As you visualize what kind of culture you want for your team, take a little time to think about your experience with being treated as a colleague or conversely feeling minimized as a member of the team. Which environment inspired your best work and enabled to make your most valuable contributions?

Steve Clabaugh, CLU, ChFC - started his career in insurance as a Field Agent, moving on to Sales Manager, General Manager, Regional Manager, Vice President, Senior Vice President, and President/CEO. A long time student of professional leadership, Steve created the Relational Leadership program that has been used to train home office, field sales associates, mid-level managers, and senior vice presidents.

RELATIONAL LEADERSHIP EXPERIENCE
The Voluntary Benefits Industry is enjoying unprecedented growth. Your products help employers attract and keep the right employees.

But Did You Know? More than 90% of the time, the reason employees leave has to do with issues related to CULTURE!

Relational Leadership Experience (RLE) can give your clients the tools they need to build or enhance their positive culture.

Find out how RLE can help your clients and add a valuable revenue source for you. Request a copy of our report "RLE and You – A Winning Combination."

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