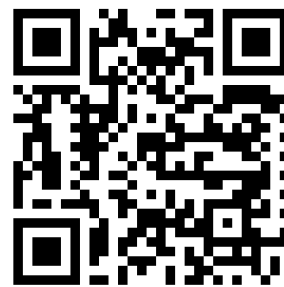


Voluntary Benefits Voice

M A G A Z I N E



**If You Build It, They
Still Might Not Come:
Why A Good Benefits
Package Alone Isn't
Enough To Drive
Employee Participation**

**Boosting Self-Service
Enrollment
Engagement—With
Just One Word**

**Navigating the
Evolving Benefits
Landscape**

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If You Build It, They Still Might Not
Come: Why A Good Benefits
Package Alone Isn't Enough To
Drive Employee Participation



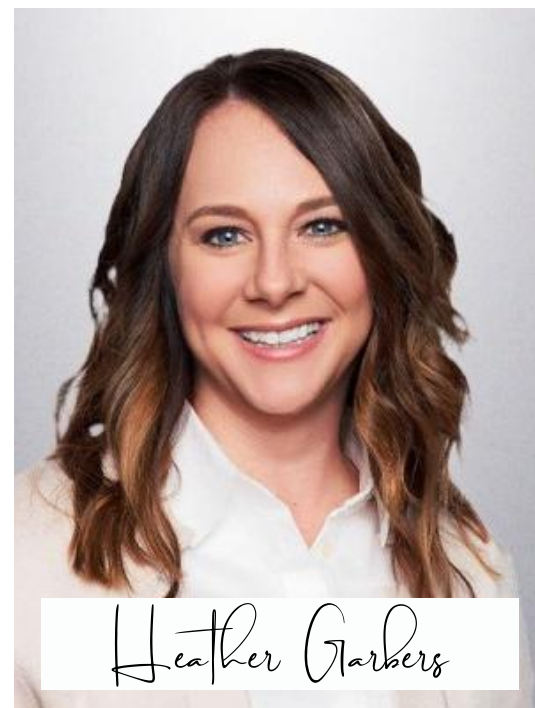
Open Enrollment Isn't Enough:
Creating Year-Round Benefits
Engagement Plans

From the Editor...

Our 2025 Virtual Conference is officially a wrap — and what an incredible event it was! Thanks to the thought leadership and collaboration of the Advisory Board and Presenters, this year's conference delivered rich insights, bold perspectives, and meaningful dialogue across every session. Each year, we walk away inspired and informed — and this year was no different. Here is an overview of the lessons learned in a few of the sessions:

A View from the Top: Future-Focused Leadership

We kicked things off with The View from the Top, featuring industry leaders who explored the current pace of innovation in voluntary benefits. Their message was clear: we're witnessing an industry that is not only evolving rapidly but is also unified in its commitment to the consumer. Panelists highlighted the transformative role of artificial intelligence and API integrations — technologies that are no longer on the horizon, but already reshaping how we deliver and experience benefits.



Meeting the Moment: Advisors Adapting to New Expectations

Julie Johnson, Krystie Dascoli, Mike Rose, and Paul Hummel tackled the increasing scrutiny advisors face from clients and regulators alike. Their session was a masterclass in balancing priorities — showing how the brokerage community is evolving to meet heightened expectations, all while maintaining strong, collaborative relationships with carrier partners.

Bridging the Gap: Technology, Data, and Perception

Ben Yoomtob's session dove into the complexities of benefits administration technology. He raised critical questions around data ownership and its role in closing the care perception gap. A standout point from his talk was the challenge our industry faces with API adoption, which continues to be held back by carrier legacy systems — or as Ben fittingly calls it, “outdated infrastructure.”

Claim Integration: From Misconceptions to Momentum

Jeff Caldwell and Sina Chehrazai led an engaging and transparent conversation around claim integration. From practical limitations to widespread misconceptions, they covered it all — and offered a compelling look at where this aspect of our industry is headed.

As we reflect on this year's conference, one thing is clear: the voluntary benefits industry is not standing still. From data-driven innovation to smarter systems and a sharper consumer focus, we are building a stronger, more responsive future. The momentum is real — and it's powered by people and partners who believe that innovation is the key to unlocking what's next. Here's to a future shaped by fresh thinking, deeper collaboration, and technology that truly works for people.



If You Build It, They Still Might Not Come: Why A Good Benefits Package Alone Isn't Enough To Drive Employee Participation

By Eastbridge Consulting Group

Employers know that a competitive benefits package is essential to attract and keep the top talent they need to succeed. So they work with their brokers and benefit carriers to build a solid plan with affordable benefits employees want and need. Yet too often, the plan falls short of a home run because it's missing a key element: an effective benefits communication and enrollment strategy.

That's the observation of voluntary benefit carriers Eastbridge surveyed for its recent "Understanding Voluntary Participation Rates" Spotlight™ report. These carriers say the most important factor limiting participation rate improvement is the lack of employer-level commitment to the proposed education, communication and enrollment strategy. In fact, carriers cite this reason nearly twice as often as any other.

Not only that, the next two reasons carriers mention most often also relate to inadequate communication:

1. Limited enrollment communication options and timeframe.
2. The lack of broker commitment to the education, communication and enrollment strategy.

Digital Trend Continues for Benefits Communication

Employers continue to lean toward electronic methods for voluntary benefits education and communication. A website or mobile app is by far the most common communication tool, according to Eastbridge's most recent "MarketVision™ — The Employer Viewpoint" report, followed by sending literature, emails or text messages to employees.

Employers' Preferred Voluntary Enrollment Methods

| Self-Enrollment Methods | 2022 | 2024 |
|--|------|------|
| Self-enroll on website or mobile device | 37% | 56% |
| Self-enroll on paper | 18% | 12% |
| Passive telephonic enrollment (IVR) | 11% | 6% |
| In-Person/Aided Enrollments | | |
| HR representative enrolls | 24% | 20% |
| Enroller completes forms via computer | 36% | 38% |
| Live call center where employees initiate the call | 18% | 11% |
| Enroller completes paper forms | 15% | 11% |
| Enroller completes forms during video call or virtual meeting | 18% | 9% |
| Live call center where employees are called at a prescheduled time | 13% | 5% |
| Other | | |
| Auto-enrollment where employees must opt out of voluntary | 13% | 14% |

[Note: Employers could select multiple answers, so the total exceeds 100%.]

Source: 2024 "MarketVision™ — The Employer Viewpoint report, Eastbridge Consulting Group, 2024

Less than one-quarter of employers say they prefer group meetings followed by a one-on-one with employees, and one in five employers say that they would like decision support and benefits education technology to be available year-round.

Brokers also tend to default to electronic benefits communication tools: Two-thirds of brokers in a recent Eastbridge study say literature, emails or text messages were their most common tools last enrollment season. However, more than half relied on call centers or voluntary group meetings. *(A website or mobile app doesn't appear on the list for brokers as those tools tend to be controlled by employers rather than brokers.)*

Employees are less enthusiastic than their employers about using company websites or mobile apps for benefits communication. A recent MarketVision™— The Employee Viewpoint® report shows only 21% of employees rank using the internet or an intranet as one of their top three preferred ways to learn about voluntary benefits. Information sent by their employer ranks highest, but nearly one-third prefer some form of personal communication, either speaking with someone in person, by phone, video meeting or online chat.

Electronic Enrollments Continue To Grow

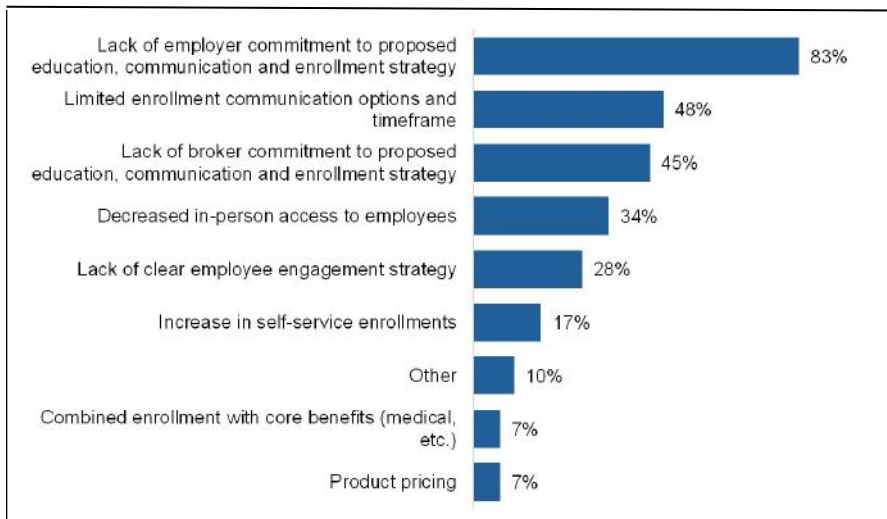
Digital and self-service options also are growing trends for benefits enrollment. Self-enrollment on a website or mobile device is the go-to choice for employers: 53% of employers say it was their most recent enrollment method, and even more — 56% — say they prefer that method for future voluntary enrollments. That number is up significantly from just two years ago, when it was the top preference for 37% of employers, barely edging out an enroller completing forms on a computer. And brokers overwhelmingly name online self-service as their most recent enrollment method, cited by 70%.

However, many employers also say they prefer some type of in-person interaction during the enrollment. The number that prefer an enroller to complete forms on a computer alongside the employee is up slightly to 38%, and another 20% would like a human resources representative to enroll employees.

Brokers also show significant use of personal enrollment methods, with more than a third listing onsite one-on-one meetings or call center enrollments. Employers show very low preference for passive or live telephonic enrollments, but both groups agree paper enrollment processes, whether assisted or not, are declining.

About half of employees surveyed also prefer to enroll on their own online, but as with benefits communication, nearly a third want some form of personal assistance, whether they're enrolling on paper, a computer, by phone or in a virtual meeting.

Carriers' View of Most Important Factors Limiting Participation



Source: "Understanding Voluntary Participation Rates" Spotlight™ report, Eastbridge Consulting Group, June 2024

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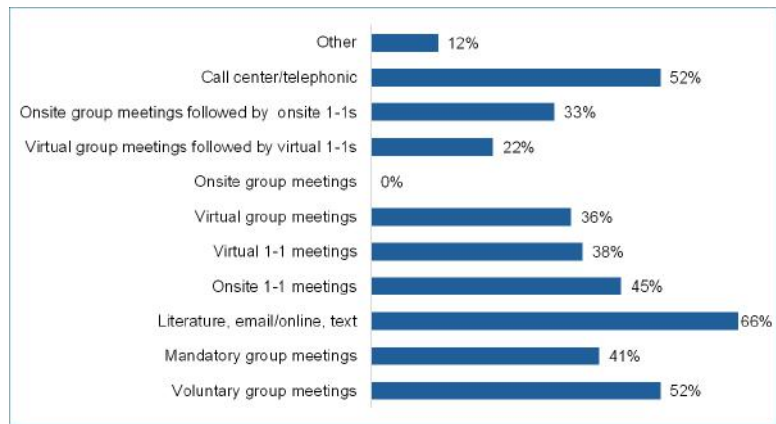
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Brokers' Most Common Communication Methods in 2024 Enrollment Season



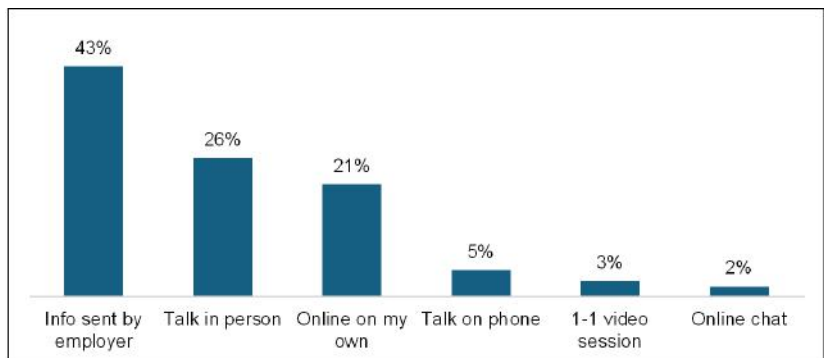
Source: Broker survey, Eastbridge Consulting Group, May 2025

Driving Stronger Participation

Only a few carriers surveyed by Eastbridge track their participation rates by enrollment method, but those that do report one-on-one, face-to-face enrollments generate the highest participation (31%). Despite that, employers and brokers continue to lean heavily on internet self-service enrollments. It's not surprising, then, that carriers also cite decreased in-person access to employees as one of the top factors preventing better participation in workplace benefits programs.

Carriers, brokers, employers and employees alike would benefit from stronger participation in workplace benefit programs. To create that win-win-win-win outcome, our research indicates building the best benefits program should also include a strong focus on creating — and a commitment to implementing — the most effective communication and enrollment strategies.

Employees' Preferences for Learning about Voluntary Benefits



Source: MarketVision™—The Employee Viewpoint® report, Eastbridge Consulting Group, 2023



Nick Rockwell
Senior Advisor



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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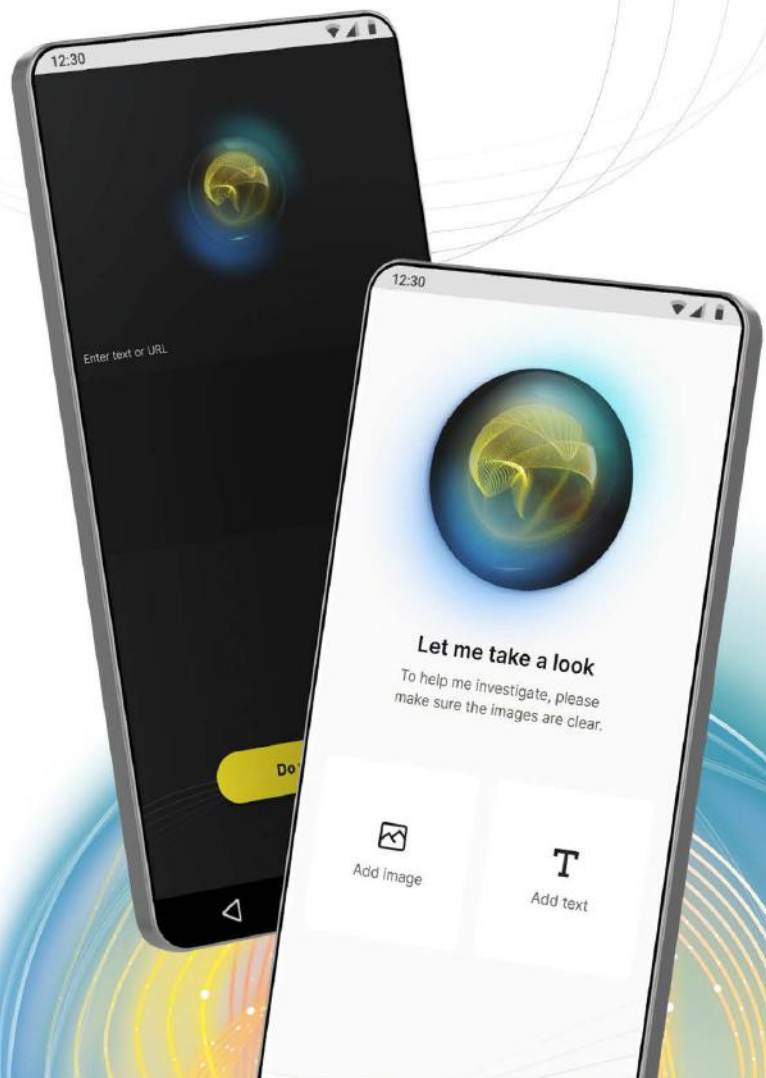
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Open Enrollment Isn't Enough: Creating Year-Round Benefits Engagement Plans

By PES Benefits

For years, benefits communication has revolved around one noisy, chaotic season: open enrollment. But in 2025, that outdated approach is leaving employees confused, underinsured, and vastly underutilizing their benefits. Now, more than ever, brokers have a remarkable opportunity to lead their clients into a new era of consistent, strategic, and empathetically timed engagement — one that actually meets employees where they are, all year long.

Why Year-Round Matters More Than Ever

Today's employees are overwhelmed. According to a 2024 survey by Equitable, 53% of Americans regret the benefits selections they made during the previous year's open enrollment. Many cited poor understanding of their options and not updating their coverage when life circumstances changed (Equitable, 2024).

That kind of regret translates into dissatisfaction, low utilization, and missed opportunities for both employees and employers.

That's a huge gap — and one brokers are perfectly positioned to help fill.

The Risks of a "Once-a-Year" Strategy

Limiting communication to open enrollment ignores the way real life happens. Employees don't wait until November to get sick, get married, have a baby, or experience burnout. Yet so many still don't realize what support is available to them until it's too late to act.

This results in:

- Higher out-of-pocket expenses
- Increased dissatisfaction with benefits
- Low ROI for employers offering valuable programs no one uses

What Year-Round Engagement Looks Like

A powerful year-round benefits engagement plan should be:

- Seasonal: Highlight mental health tools during Mental Health Awareness Month or promote FSA usage during back-to-school season.
- Milestone-Based: Trigger communications for life events like onboarding, turning 26, or returning from leave.
- Data-Driven: Use utilization and engagement data to reinforce underused resources with customized outreach.

And most importantly — it should be simple, accessible, and human.

The Broker's Role

Brokers have an incredible opportunity to move from service provider to strategic advisor by helping clients:

- Build an editorial calendar of communications
- Automate messaging tied to benefits usage trends
- Recommend platforms that support push notifications and app alerts
- Pair digital tools with access to live benefit navigators or counselors

By helping clients extend their communication beyond open enrollment, brokers can ensure employees are not only informed — but empowered.



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.



Navigating the Evolving Benefits Landscape: Meeting the Needs of Employers and Their Workforces

By Heather & Trevor Garbers

As today's workforce continues to evolve, so too do the expectations around employee benefits and how they're communicated. For organizations with over 1,000 employees, the complexity of delivering impactful, personalized benefits communication has never been greater—or more critical. Employers are under growing pressure to not only offer a diverse and competitive benefits portfolio but also ensure that employees fully understand and engage with what's available to them.

According to MetLife's latest Employee Benefit Trends Study, the demand for broader benefits choices and more personalized communication is surging, even as confusion and disengagement remain persistent challenges.

In this article, Taryn Wright, Vice President of Workforce Engagement at MetLife, shares insights into the latest trends, how communication strategies have evolved, and what steps the industry must take to better support both employers and employees in the large-case market segment.

Taryn, what do you see trending in the benefits and communication side of our industry?

"The benefits landscape is rapidly evolving, as employees seek more support from their employers and benefits programs.

Based on MetLife's latest Employee Benefit Trends Study, key trends we are seeing include an increased benefits demand among employees, as 61% of workers are interested in having a wider array of benefits choices, and 41% believe expanding the range of benefits offered would improve trust in their employer.

Based on MetLife's latest Employee Benefit Trends Study, key trends we are seeing include an increased benefits demand among employees, as 61% of workers are interested in having a wider array of benefits choices, and 41% believe expanding the range of benefits offered would improve trust in their employer.

Despite rising demand, we also continue to see a persistent lack of benefit understanding across employee groups, with 52% of employees saying they do not fully understand their benefits, and 56% wishing they were more informed to get the most value out of them. Similarly, we also know employees want more personalized support when it comes to their benefits elections and how to use them effectively, with 43% saying benefit communications are not relevant and 38% struggling to understand them, up 6 percentage points from last year. Most employees (64%) are willing to share personal information to receive more tailored benefits communications from their employer."

How have communication needs evolved for this segment of the marketplace over the past few years?

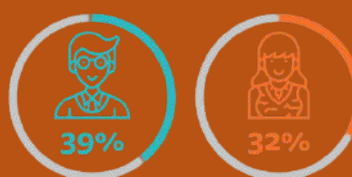
According to Taryn, "Over the past few years, communication needs for this segment of the marketplace have evolved significantly, but today's current benefits communications often remain a key barrier to understanding and engagement.

This is in part due to outdated and generic "one-size-fits-all" benefits communication strategies that lack personalization.

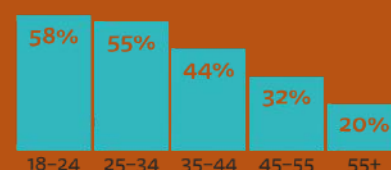
Benefit communications need to evolve to bridge the confusion gap that exists across all employee demographics, reaching them with benefits guidance and support that's tailored to their personal needs and life stage—not only this, but communications can be formatted or delivered in ways that resonate best with their intended audience, and this often varies by generation. For example, MetLife's latest research found Gen Z employees tend to prefer short-form communications akin to social media and messaging platforms, and have an affinity for digesting information through videos and podcasts more than their older peers. Delivering real-time digital communications such as short videos and other bite-sized formats may resonate with this cohort and be more effective when reaching Gen Z employees.

PROFILE OF PODCAST USERS

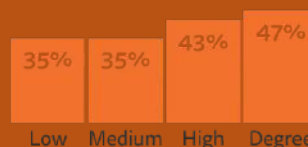
More likely to be men than women



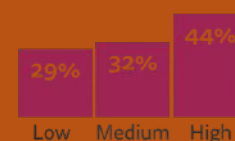
Younger age profile



Better educated



Richer/higher income



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Media Voices - "5 things we learned about the state of podcasts from the Digital News Report 2024"

Employees want more consistent communications, too, with 68% saying they want communications to continue post-enrollment throughout the year. Employees are also seeking more connection between their benefits to limit confusion and increase simplicity when navigating their packages—but while 74% of employees say it is important that their employee benefits are connected to each other, only 64% feel their benefits are well connected. Employers can help draw connections through their benefits communications by helping to illustrate how benefits can work together and in complementary ways so that employees feel they are getting the most value out of their full benefits package.”

How can the industry evolve to better meet the needs of clients and employees?

Taryn shares that, “Employers have a major opportunity to work closely with carriers to develop and deploy more effective benefit communications strategies. We know that tailored benefits communications strategies improve employees' understanding of their benefits and deliver ROI on benefit programs for employers—according to MetLife’s latest [research](#), when employees completely understand their benefits, they are more than 2-times as likely to feel holistically healthy. However, we also recognize that today’s HR teams are often doing more with less and may not have the bandwidth or ability to effectively communicate and even track engagement of their benefit programs.



The Workforce Financial Stability Score (WFSS) dips slightly

The May WFSS decreased by 1.1 points vs. April. Four of the six dimensions also dropped – however, working Americans’ perceptions that they will meet longer-term and retirement goals both increased slightly. Compared to May 2024, the WFSS is marginally down by 0.4 points with the largest decrease being in “ability to manage expenses between paychecks” (-2.4 points).

Workforce Financial Stability ScoreSM

56.3

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Partnering closer with carriers can help employers capitalize on carrier knowledge and resources in ways that enhance communications and drive better outcomes. With more trust and co-collaboration, carriers and employers can deliver digital benefit communications strategies with the goal of decreasing the confusion gap, increasing the value of benefits, and ultimately improving the holistic health of today's workforce."

Looking Ahead: A Call to Action for the Future of Benefits Communication

As the expectations of employees continue to evolve, so must the strategies employers and carriers use to engage them.

Technological innovations in the market today present a unique opportunity to lead the way in transforming benefits communication—from generic and transactional to personalized, strategic, and impactful. By embracing data-driven insights, digital tools, and closer collaboration between employers and carriers, we can bridge the understanding gap and deliver benefits experiences that truly resonate with employees. The result? A more informed, empowered workforce and a stronger return on investment for organizations. The future of employee benefits lies not just in what is offered, but in how effectively it is communicated—and now is the time to lead that change.



Taryn Wright - Vice President of Workforce Engagement, MetLife: Taryn and her team execute effective enrollment campaigns and drive employee engagement of MetLife's robust benefits offerings, including financial wellness. She is responsible for developing and implementing strategies to increase Enrollment and Re-Enrollment, aimed at simplifying benefits education and improving understanding and utilization.



Boosting Self-Service Enrollment Engagement—With Just One Word

By Tom Smith

Ten years ago, enrolling in voluntary benefits was a personal process. Brokers and HR reps met face-to-face with employees, walking them through coverage options and helping them make real-time decisions.

Fast forward to 2025, and that landscape looks very different. The pandemic accelerated the shift toward self-service, online enrollment—giving employees unprecedented autonomy. But that independence often comes at a cost: outdated platforms, unclear communications, and disengaged employees who skip over key benefit opportunities.

For brokers and employers, the challenge is now clear: How do we re-engage employees in a digital enrollment environment? Surprisingly, the answer may come down to one powerful word: “No.”

Why “No” Matters

Behavioral economics reveals an interesting truth—when individuals are required to actively decline something, they instinctively pause to consider it. It's known as the regret of saying no—a moment of reflection that sparks deeper evaluation of risk versus reward.

Without this prompt, employees often bypass benefits entirely. But when asked to say yes or no, they engage—even if briefly. That moment can be the difference between missed coverage and a confident, informed choice.

Take long-term care insurance, for example. Left unchecked, an employee might overlook it. But when required to decline, they stop and think: Would I need this someday? Could I afford care out-of-pocket? That reflection often drives more “yes” decisions—and better coverage outcomes.

A Personal Parallel

When my daughter went to college, I received several emails about tuition insurance. Like many parents, I ignored them. That is, until the school required a decision. Suddenly, I read the fine print, I started to weigh the risks—and realized the value. I signed up immediately.

The same principle applies in the workplace: when employees are asked to actively accept or decline benefits, they become more engaged, thoughtful participants in the process.

A Smart, Simple Shift

Passive enrollment models often fall short—not because of bad intentions, but because they rely too heavily on default behaviors. Adding a single requirement—a “yes” or “no” decision—can dramatically shift the outcome.

This small change helps:

- Improve participation rates
- Broaden risk pools
- Reduce confusion during open enrollment
- Enhance employee satisfaction and confidence

For brokers, it’s a strategy worth advocating. Encouraging clients to require an answer helps ensure their workforce makes informed choices and doesn’t miss out on valuable protection.

In an era where self-service is the norm, prompting a decision brings back the engagement of traditional enrollment—no in-person meetings required.

And sometimes, “no” is exactly what it takes to get to “yes”.

Tom Smith - Vice President, Enrollment Services, Trustmark: Tom Smith joined Trustmark in November 2024 as Vice President of Enrollment Services. Before joining Trustmark, Tom led Enroll for Life, now a product of Trustmark Voluntary Benefits, an enrollment solution for offering insurance plans designed to provide living and legacy benefits for immediate and long term asset protection.



White Paper: The Importance of Carrier Admin Technology

In today's voluntary benefits landscape, brokers are tasked with more than just spreadsheeting carriers for their employer clients—they must also ensure that the carriers they partner with can deliver their products efficiently, flexibly, and reliably. For too long, outdated technology has created frustrating obstacles, both for brokers trying to manage plans and for employers and employees using them. These challenges, deeply rooted in carrier legacy admin systems, have become almost accepted as the norm. But they don't have to be.

Imagine a world where enrolling in benefits is seamless, where systems communicate effortlessly with one another, and where updates and changes don't cause major disruptions. This isn't just a dream—it's possible with the right technology. Some carriers are already making this a reality, and brokers who understand and insist on these technologies will be better equipped to serve their clients and solve the industry's most persistent problems.



Anthony "Tony" Grosso
Head of Growth / GWB Insurance Markets

Tony has over 25 years of hands-on experience leading innovation, business development, product and marketing across all sectors of the insurance industry. Tony is leading the GWB market for EIS, a high growth company, helping Voluntary Benefits insurers to achieve their ambitious plans and incredible potential.



Let's face it: we all know legacy systems are holding insurers back

This is why it's our mission as a coretech supplier for insurers to stop that problem in its tracks. Our cloud-native SaaS platform is built to catapult insurers past old, legacy limitations, and to truly future-proof their technology ecosystem so their business model, product offers, and ways of serving their customers are never held back again, so they can have the truly agile operations of a tech company, rather than a legacy company stuck in decades past. Learn more at www.eisgroup.com.





Transforming Benefits Strategy: How Technology and Third-Party Expertise Elevate Engagement and Enrollment

By John Allen

In today's rapidly evolving workplace, benefits engagement and enrollment strategies are undergoing a transformation, fueled largely by advancements in technology. As HR teams contend with how to create a more personalized, data-driven experience for employees, the role of technology has become more important than ever. The transformation is not only enhancing how benefits are communicated and administered, but it is also reshaping the role third-party enrollment firms play in supporting clients with engagement and enrollment strategies.

The Digital Transformation of Benefits Engagement

Technology has ushered in a new era of benefits engagement by making information more accessible, understandable, and actionable.

Through the support of third-party enrollment firms, who have embraced advancements in technology and have the talent to create innovative solutions, organizations can leverage their expertise in the following ways...



Self-Service Portals and Mobile Access

Employees now expect 24/7 access to their benefits information. Self-service platforms and mobile apps allow users to view, compare, and enroll in benefits at their convenience. These tools also include decision support features, such as plan comparison tools, cost estimators, and guided wizards that help employees select the best-fit plans based on their personal circumstances. Self-service portals can be enhanced by third-party enrollment firms who understand their architecture and can provide expert guidance on how to configure them and enhance the employee experience.



AI-Powered Decision Support

Artificial intelligence and machine learning are enabling more personalized benefits recommendations. By analyzing employee demographics, past benefits selections, and predictive healthcare usage, AI-driven platforms guide users toward choices that best align with their needs and financial situation.



Integrated Communication Platforms

Communication has moved beyond static brochures and emails. Employers are recognizing the value third-party enrollment firms offer in creating digital strategies that include dynamic microsites, chatbots, SMS reminders, personalized video content, and even customized AI generated videos to drive engagement.

At EOI, we use advanced analytics to track the performance of the communications, providing valuable insights and recommendations for continuous improvement. Email and text campaign analytics include items such as delivery rates, open rates, and click rates down to the individual level. Microsite and poster analytics include items such as page views, time spent viewing, and QR code scans. These tools help reinforce key enrollment messages and deadlines, optimize their effectiveness and in turn increase participation rates and employee satisfaction.



Data Analytics and Reporting

Employers and HR professionals now have access to real-time data analytics that track engagement levels, enrollment trends, and benefit utilization. These insights allow for timely interventions and help fine-tune benefits offerings and communication strategies for maximum impact.

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EOI has made significant investments to better serve our partners and clients. Our virtual call center now includes advanced technology paired with Human Capital to deliver an enhanced employee experience.



Artificial Intelligence

AI allows our internal account management team to better monitor each benefit counseling session for an improved employee experience. Live-monitoring allows us to react quickly and make real time adjustments to improve the employee experience.

- Pace and keyword monitoring
- Voice tone and reaction monitoring



Analytics and Reporting

Live dashboards help us monitor and manage call volumes, call length, hold times, and more in real time. Paired with our online scheduling platform, we can leverage data to better prepare for the future.

- Native CRM allows for both inbound and outbound contact tracking
- Appointment status, including booked, completed, no-show, and open appointments

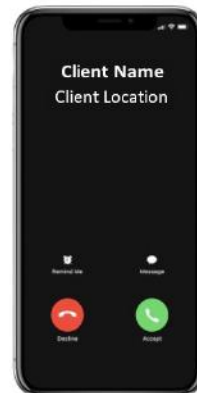
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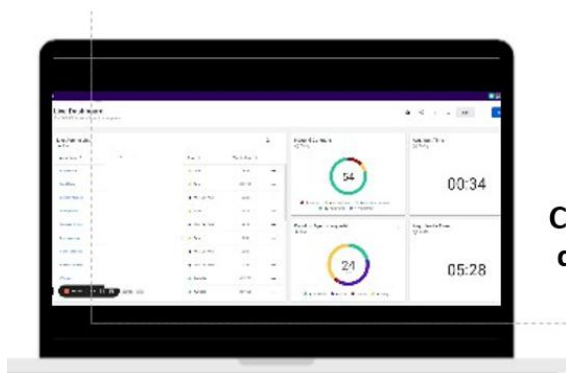


Branded Caller ID



Enhancements

New features allow for a better employee experience. Spam remediation with custom call branding - Real time masking with custom name display HD voice quality with ongoing bandwidth checks No more waiting on hold - callers can opt for a call back or a text message with a link to schedule an appointment.



Employee Sentiment

Call center metrics with AI that detects employee sentiment.

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The Changing Role of Third-Party Enrollment Support

While third-party enrollment vendors have traditionally played a critical role in guiding employees through the complex benefits selection process, the need for this type of support is shifting.

What's Changing:

- **More Strategic Partnerships:** Rather than providing transactional support, third-party vendors are now expected to bring strategic value—offering robust technology platforms, data insights, and consulting on benefits design and communication strategies.
- **Shift to Hybrid Models:** Some organizations still value the human touch, particularly for complex benefits or when dealing with less tech-savvy populations. As a result, many are adopting hybrid models that combine
- digital tools with live, virtual, phone-based, and on-site support.
- **Focus on Compliance and Integration:** With the increasing complexity of regulatory requirements and the need to integrate benefits platforms with payroll and HRIS systems, third-party vendors are increasingly viewed as technical partners who ensure compliance and system interoperability.

Looking Ahead

As technology continues to evolve, we can expect even more sophisticated solutions—like predictive analytics, augmented reality for benefits education, and voice-activated assistants. Employers who embrace these innovations will be better positioned to meet the diverse needs of their workforce, improve the employee experience, and maximize the ROI of their benefits programs.

The role of third-party enrollment support will continue to adapt, focusing less on manual tasks and more on enhancing digital strategies paired with human capital.

Conclusion

Technology is reimagining benefits engagement and enrollment, offering smarter, more personalized, and more efficient ways to connect employees with the resources they need. The need for traditional third-party enrollment support will continue to evolve as firms who embrace technology and provide clients with expert guidance will continue to remain a vital partner both for organizations and their employees. Of equal importance, striking the right balance between technology and human support will be necessary in order to navigate the complexities of modern benefits management.



John Allen - Executive Vice President, Sales, EOI Service Company - executes and develops strategic marketing initiatives on a national level, specifically focusing on the enhancement of value-added services that EOI provides for its clients. Since joining EOI in 2009, John has played a key role in the area of strategic marketing, building an outstanding implementation team in the Chicago office and tripling sales in the Midwest region.



Patrick Leary Retires After 36 Years: A Career of Insight, Leadership, and Lasting Connections

By Heather & Trevor Garbers

Patrick Leary, LLIF has announced his retirement from LIMRA and LOMA, where he is currently the Corporate Vice President for Workplace Benefits Research.

Pat has had an incredible impact on our industry during his career and we owe it to him to recognize and celebrate his contributions. Let's get to know more about the man behind the stats.

He grew up in Simsbury, Connecticut, a suburb of Hartford, where he graduated from Simsbury High School before attending Hartwick College in upstate New York, majoring in economics and business, with a minor in history, later earning his MBA from the University of Connecticut.

He started as a platform rep at a bank, before responding to an ad and taking on a "short term gig" as an entry level research analyst at LIMRA. That "short term gig" turned into a 36-year career spanning research and consulting roles, studying affiliated and independent insurance distribution, bank life insurance distribution, and workforce benefits.

What has made him stay at LIMRA for all those years? LIMRA provided him with the opportunity to interact and engage with members across the U.S., Canada, and around the world. He's been able to learn from some of the very best in the industry and has been able to develop lasting friendships. He also always found his work interesting and rewarding, especially when given the opportunity to share research at industry events, study groups, and in-company consultative engagements.

I was the first LIMRA employee to report to Pat. Twenty-five years later, I remain a fixture on his team. That speaks volumes about how I feel about working for Pat! Pat has a unique ability to bond with very different personality types. This relatability, I believe, is a key component of his effective leadership style. A true mentor and supporter of his staff, I will truly miss collaborating with Pat on a frequent basis. I wish him great happiness in whatever adventures he pursues next!

**Ron Neyer – Associate Research Director
LIMRA Workplace Benefits Research**

Over the course of his career, Pat has seen the landscape shift dramatically. These are some of the key changes he notes:

- **Proliferation of benefits available for employers to offer to their workers.** “For a long time, it used to be just the basics: medical, pensions, dental, life and disability, and maybe some added voluntary benefits, which were kind of afterthoughts. Today, as needs have expanded and become more diverse, a holistic approach towards workforce benefits is much more common. 401(k)s and other defined contribution plans are replacing pensions. Voluntary benefits are now taking center stage as employers look to provide comprehensive benefits packages that meet the needs of their workers on a cost-effective basis. Absence and leave management services have also emerged as a burning platform for the industry.”
- **The growing influence of technology.** “The digital transformation of the business, across all channels, has enabled carriers and sales professionals to be more effective. It has helped consumers/workers make more informed decisions and utilize their coverages in more engaging and intuitive ways. As technology plays a greater role, the benefits ecosystem has grown, and now includes carriers, brokers, and bentech firms of all flavors. The question of who owns the customer relationship, who is best positioned to address employer and worker needs, and who has negotiating power is all up for grabs. It wasn't that way years ago.”

- **The availability of information and the speed at which it is obtained is a significant change.** “When I started at LIMRA, we mailed our surveys and reporting forms to our members and there was always a lag from when we mailed them until we started receiving completed surveys. Data entry was manual. Reports were all paper-based. Today, we are streaming data and information from our members and feeding information back to them through many channels, with digital and interactive methods taking the lead.”

Throughout his career, Pat has achieved many accomplishments, but he considers one of the most rewarding aspects of his role at LIMRA to be helping peers across the industry succeed by making the most of LIMRA's research. Whether companies are launching a new product, exploring a new distribution channel, or entering an unfamiliar market, LIMRA provides research-based consultative support to guide their strategies. In fact, Pat notes that just as often, their insights have helped companies avoid pursuing certain paths—saving them valuable time, energy, and resources.

“Knowing I was delivering insights that our members could apply to real business challenges has been incredibly fulfilling,” he reflects. “When I first joined LIMRA, I was your typical introverted researcher. Over time, I developed the ability to present our research in compelling ways, which led to frequent invitations to speak at industry and company events. That's a skill I've worked hard to develop—and something I'm especially proud of.”

Pat has been a phenomenal leader of the workplace benefits research team. He's done so much to elevate our program with thought leadership and new strategic initiatives, and, on a personal level, he is a thoughtful and supportive manager, mentor, and friend. Pat has certainly earned his retirement after a long and impressive career, but we are so sad to see him go!

**Kim Landry – Associate Research Director
LIMRA Workplace Benefits Research**

Throughout his career, Pat has been the "go to" person for our members and the Association. His work ethic, his ability to design and interpret research, and his understanding of the issues impacting the industry, have made him an invaluable member of the Association. He's always been focused on designing and delivering research that is reliable, enhances understanding, and provides a perspective on what's important. He will be missed by the Association and our membership, but we wish him all the best in this next chapter and thank him for his many years of valued service to the industry.

**Sean O'Donnell – Senior Vice President
LIMRA Workplace Benefits and Applied Research
Solutions**

As Pat's career progressed, he took on leadership roles across several research teams. He's proud not only of the impactful work they produced, but also of the growth and success of his team members. "I've had the privilege of mentoring many early-career professionals who've gone on to leadership roles within our member companies. Watching them grow—and knowing I played even a small part in their journey—is one of the most meaningful parts of my career."

As for what the future holds for Voluntary Benefits, Pat states "I think the workforce benefits industry is at a tipping point. We are seeing a generational shift in the workforce happening, where the percentage of Gen Z workers have now eclipsed Baby Boomers. Gen Z views work and their relationships with their employers very differently than older workers do. This is reflected not only in the benefits they want, but also in how they want to learn about, enroll in, and use their benefits. This shift provides tremendous opportunities for workforce benefit organizations to align their go-to-market strategies with the new world of work and connect workers with the coverage they need. And I think artificial intelligence will be a game changer in how we educate, enroll, and service the business."

As for what the future holds for Pat? He doesn't have any set plans yet. He'll do a bit of traveling, including an extended stay in Ireland... and if he decides to come back, he will be looking to do some volunteer work and give back to the community."

In classic Pat fashion, he signs off with a smile: "The world is my oyster! Sláinte!"

*Happy
Retirement*



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Don't Become A “Rogue Ghost!”

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.”

Since 1975 the United States Air Force has conducted several “Exercise Red Flag” programs every year involving military pilots and crews from all the U.S. branches of service and selected allies. The programs are designed to simulate actual battle conditions with the intent of being more intense than actual battle conditions. The result has been to develop and maintain the best trained and most effective fighter pilots and crews in the world.

Exercise Red Flag programs are designed to test every element of a pilot and crews’ knowledge, experience and focus in real time combat situations. One of the many lessons learned during programs has been the potential negative impact of a crew’s extreme focus on the mission. One of these negative impacts has occurred often enough that it has taken on a specific name to describe the condition – Rogue Ghost.

When a pilot and crew are unsuccessful at evasion and are “hit” by an electronic weapon, they are notified that they are now out of the battle and are instructed to return to base. Sometimes, however, pilots have become so focused on their mission that they literally do not hear the order to drop out and they continue to try and carry out their original mission. These pilots are referred to as “Rogue Ghosts.” Other participants in the exercise are instructed to ignore any battle actions undertaken by the eliminated pilot. Once they do land, rogue ghost pilots and crew receive supplemental training and support following the exercise.

It's important to acknowledge that rogue ghost pilots do not become so because they are unskilled, untrained or unprepared. In fact, the highest skilled, trained and prepared pilots are the ones invited to participate in Exercise Red Flag operations. The problem is, they are so focused on the specifics of their particular part of the battle plan, that they lose sight of the overall mission. In the words of that old saying; “they miss the forest for the trees.”

In a real air battle, no one becomes a rogue ghost as the consequences of over focus often result in a catastrophic loss of life. But in business and other types of organizations there are lots of us who do become rogue ghosts and, unfortunately, it's way too easy for it to happen. A real complication to the efficient operation of high-performance teams, it happens when an urgent situation occurs and drains energy and attention away from everything else except for that urgent situation.



“When you’re up to your ... neck ... in alligators, it’s difficult to remember that the original objective was to drain the swamp.”

There are times, for sure, when the entire team’s attention needs to be on a specific project, breakdown or problem. When these occur, the leader has to make the tough decisions to redirect focus for a certain period of time. The key message here is “for a certain period of time.” When those situations take the leader’s focus away from the overall mission for too long a period of time it can lead to damaged relationships, misdirected priorities, loss of momentum and, ultimately, profitability.

Rogue Ghost Story – A Big Opportunity Gone Wrong!

I once worked with a company that had three main profit centers: a manufacturing operation that bid on contracts with several states; a commercial sales team and 12 retail stores. They saw a big opportunity to rapidly grow their business and developed plans to expand retail operations. After obtaining a rather sizeable credit line with their bank, they were anxious to put the funds to work and hastily signed leases, purchased equipment, hired staff and initiated advertising promotions increasing their retail presence from 12 stores to 18 stores in a matter of a few months. The owners and most of those in leadership roles, were very excited about the new expansion of the company.

It soon became obvious that, in their haste, they had chosen poor locations; had not re-priced products and services to account for the increased costs of the expansion; and had not properly vetted or trained new employees in the company’s way of doing business. The financial losses were staggering and put pressure on the entire company’s profitability. Ultimately their accountants demanded they develop a business plan to turn things around quickly or the accounting firm would be unable to certify their credibility as a “going concern.”

Three of us were tasked with the responsibility of developing the emergency business plan. We spent many hours poring over the numbers and debating what decisions could be made to save the company. The plan we drafted was approved by the accountants and impacted all three profit centers. We closed each of the 6 new stores; reduced staffing at the original 12 stores; reduced the number and range of commercial operations and cancelled planned expansion of the manufacturing operations. During the month of December, right before Christmas, we laid off a large number of employees. These moves, not only impacted those directly involved, but had a negative impact on the sales and profitability on the remaining stores and commercial routes. It was a painful process and took years to fully overcome, but we got through it and, today, that company is still in business and operating profitably.

Rogue Ghost Story – Hitting Close to Home

This story illustrates that becoming a rogue ghost can impact those who are closest to you.

A highlight for the sales organizations of many companies is the annual incentive sales trip. These trips are offered as a reward for achieving targeted sales goals from the prior year and to promote and encourage more sales growth for the year ahead.

Every year a great deal of time, effort and expense goes into reserving exotic locations with luxurious amenities; planning exciting adventures; providing gourmet food and “top shelf” liquor; presenting elegant and expensive trophies and conducting interesting informational presentations to introduce new products and programs.

Over the years I have attended, assisted or led in many annual incentive sales trips. As you can imagine, the closer to the date of the trip the more intense the focus becomes for the officers and staff responsible for the event. From the time we arrived on location until the trip was completed, we were locked in on the time-consuming responsibility of making sure our guests were appropriately honored and entertained. When I became CEO, I quickly learned that there was a whole other level of focus as I tried to share personal attention with every qualifier and guest.

My wife, Gretchen, attended many of these trips with me and I always thought she enjoyed the beautiful locations, luxurious amenities and fun activities. That is, until I found out that, one day, she was so overwhelmed with loneliness that she couldn't hold back the tears while she was having her nails done in preparation for our closing banquet. From her perspective she was in a beautiful place with the person she loved most, and he was paying attention to everyone there – except for her.



I had become the poster boy for being a Rogue Ghost!

When I asked our staff about it, I learned that a lot of spouses and guests felt the same way. That certainly wasn't our intent and we were immediately committed to finding ways to make things better for our guests. We discovered some things we could do to make the trips much more memorable and enjoyable than ever. Join us next month to learn about how we improved our trips and to explore how to avoid becoming a Rogue Ghost or how to self-correct when you do.

As always, feel free to contact me for questions or to discuss how relational leadership can help your company or your clients.



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.

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