

Expanding the Benefits Horizon: How Brokers View Voluntary Offerings

By Bridget Bearden, Ph.D., Jake Spiegel, Kelsey Bradbury, and Diana Crookston

AT A GLANCE

Brokers play a vital role in the design of comprehensive benefits packages and are instrumental in the adoption of voluntary benefits through their consultative guidance to employers and enrollment assistance to employees. To develop a deeper understanding of the voluntary benefits landscape, EBRI has partnered with Lincoln Financial to conduct a three-part research program called Benefits in Focus: Supplemental Health, Dental, and Vision Perspectives. This *Issue Brief* is the second installment in the Benefits in Focus series and examines broker perspectives, priorities, and outlook on the evolving benefits horizon. The Benefits in Focus Broker Survey captured insights from 170 brokers that support employer decision making on dental, vision, and supplemental health benefits. The research reveals both areas of alignment — such as shared priorities around competitiveness, retention, and work force health — and areas of disconnect, particularly in perceived value and understanding of supplemental benefits. It also identifies clear opportunities for carriers to better support brokers and their employer clients.

Some of the key findings from the survey include:

- **Enrollment and communication are key areas carriers can focus on to support both brokers and employers.** Brokers said the top ways carriers could support employers include enhancing enrollment tools and communication materials, communicating the value proposition for voluntary benefits, and offering more customizable product options. Meanwhile, the top ways carriers could support brokers included stronger data analytics and reporting tools, better training and education tools, and enhanced enrollment tools and employer communication materials.
- **Brokers expect strong growth in core and supplemental benefits, reflecting broader budget optimism.** More than three in four brokers (77 percent) expected health insurance sales to increase in the next year, alongside strong expectations for growth in group life (64 percent) and supplemental health (62 percent). This aligned with budget expectations: 61 percent of brokers and 67 percent of employers anticipated benefits budgets will rise over the next one to two years. The expected growth in voluntary benefits also reflected brokers' and employers' viewpoints that these benefits provide affordable coverage, reduce concerns about unexpected medical expenses, and save hundreds of dollars in unexpected costs.
- **Employers value the impact benefits have on morale more than brokers do.** Eighty-five percent of employers cited improving morale and satisfaction as a key reason to offer benefits, compared with only 48 percent of brokers — by far the biggest divergence between the two groups. Despite this gap, both brokers and employers ranked competitiveness, retention, and maintaining a healthy work force among their top shared priorities (e.g., 57 percent vs. 69 percent selecting "healthy work force").
- **Brokers say employer adoption of voluntary benefits is driven primarily by employee demand and talent expectations.** Brokers believed the core reasons employers offer voluntary benefits are employee demand, talent needs, and affordability. This aligned with brokers' broader view that dental, vision, and supplemental products complement core coverage and fill meaningful gaps.

- **Brokers believe education support from carriers could help boost employee adoption of supplemental health benefits.** Sixty-three percent of brokers said “providing better educational tools for employees” is one of the best ways to improve the effectiveness and appeal of supplemental health benefits. Brokers offered several specific suggestions for technology and communication enhancements that could help boost employee awareness and understanding of benefits. Brokers also said many employers could improve their understanding of supplemental health benefits, suggesting that education support is needed not only for employees, but also for employers.
- **Administrative complexity is a challenge to the adoption of supplemental health benefits.** Nearly half of brokers said administrative complexity is a core challenge they face when integrating supplemental health offerings into benefits packages, suggesting a need for carriers to focus on administrative ease to better support both employers and brokers.
- **Broker-defined success centers on client satisfaction and a holistic benefits experience.** Sixty-five percent of brokers based the success of dental, vision, and supplemental health benefits on client satisfaction with claims, while 57 percent pointed to satisfaction with offering a more comprehensive package. Enrollment and adoption rates (56 percent) and sales/revenue metrics (about 50 percent) also played meaningful roles.

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Background

Interest in voluntary benefits has grown in recent years, and a small but expanding body of research is beginning to document this evolving landscape in the United States. To deepen understanding of the employer-provided voluntary benefits, EBRI and Lincoln Financial have partnered to conduct a three-part research series called Benefits in Focus: Supplemental Health, Dental, and Vision Perspectives. This body of work includes a series of surveys that explore the awareness and utilization of supplemental health, dental, and vision benefits in the American workplace across employer, broker, and employee audiences. The intent is to uncover trends, challenges, and opportunities for strengthening financial protections available to workers at employers of all sizes.

The first report in the series, [Expanding the Benefits Horizon: How Employers View Voluntary Offerings](#),¹ summarized the results of the 2025 Benefits in Focus Employer Survey, which represented 408 employers across a range of employee counts and revenue. That research found that voluntary benefits contribute meaningfully to satisfaction, recruiting, retention, performance, and overall employee well-being.

As the second installment of Benefits in Focus, this *Issue Brief* presents findings from the next survey in the series, focusing specifically on broker perspectives on five voluntary insurance benefits: dental, vision, accident, critical illness, and hospital indemnity.²

Methodology

The data for this paper are based on a survey of 170 benefits brokers/consultants in August and September 2025. To be included in the survey, respondents needed to be employed in a benefits broker, advisor, consultant, analyst, specialist, or similar position. Furthermore, respondents were required to have a role in reviewing and/or shopping for dental, vision, and supplemental health (accident, critical illness, and hospital indemnity insurance) benefits. Respondents did not need to work for an employer currently offering voluntary benefits. Some questions had fewer than 170 responses due to survey logic or inclusion of partial completes in survey results.

Three-quarters (74 percent) of the sample described their primary job function as a benefits broker, advisor, or consultant; 15 percent described their role as benefits specialist; and 8 percent described their role as benefits analyst or another role in selecting employee benefits. Given these roles, three-quarters (75 percent) of respondents said they interact directly with their employer clients at least some of the time. Just over half (52 percent) of respondents had been in this role for seven or more years, representing the largest brands in employee benefits distribution. Importantly, these brokers reported working with a multitude of voluntary benefits providers.

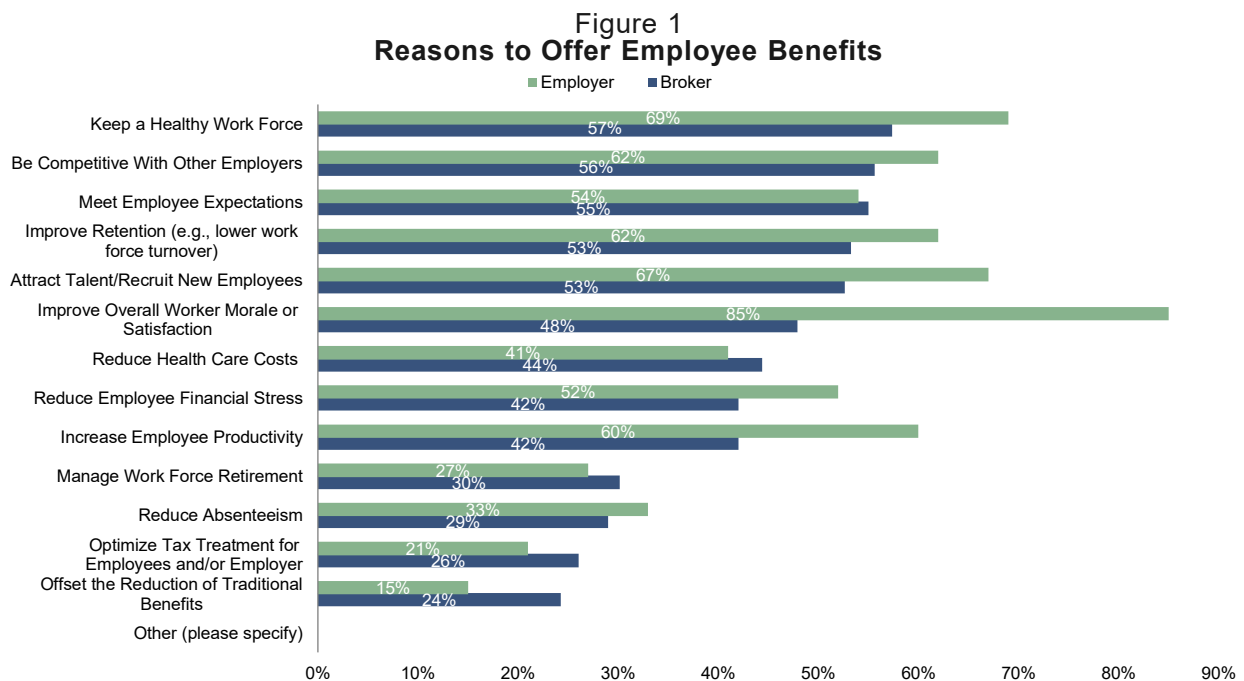
The sample consisted of brokers with extensive experience in benefits strategy and can be considered “generalists” based on their book of business. Overall, the sample reflects brokers whose book of business emphasized core benefits of health, retirement, and life, while deploying dental, vision, and supplemental health benefits to round out a comprehensive benefits strategy for their clients.

The majority of brokers sold supplemental health (71 percent) and dental or vision benefits (76 percent) in the previous 12 months. While having a role in reviewing supplemental health benefits was a requirement for inclusion in the sample, the brokers represented would not be considered supplemental health specialists, as 92 percent indicated that these benefits accounted for less than 30 percent of their annual revenue.

Brokers' Benefits Strategy

Brokers surveyed were presented with the same list of reasons to offer employee benefits compared with the employer version of the study (Figure 1). Generally, brokers and employers showed strong alignment in what they considered most important. For both groups, maintaining a healthy work force (57 percent of brokers vs. 69 percent of employers), remaining competitive in the labor market (56 percent of brokers vs. 62 percent of employers), meeting employee expectations (55 percent of brokers vs. 54 percent of employers), and attracting and retaining talent all fell within their top-tier reasons. The biggest point of divergence between brokers and employers was the role of benefits in improving overall worker morale and satisfaction: 85 percent of employers cited this as a key reason to offer benefits, compared with just 48 percent of brokers. This marks the clearest gap in how each group perceived the strategic value of benefits. Interestingly, improving worker morale and satisfaction was the top reason for employers to offer benefits, while the top reason for brokers was to keep a healthy work force. However, despite notable differences in the perceived impact on morale, brokers and employers shared a largely consistent view of the strategic purposes that employee benefits serve.

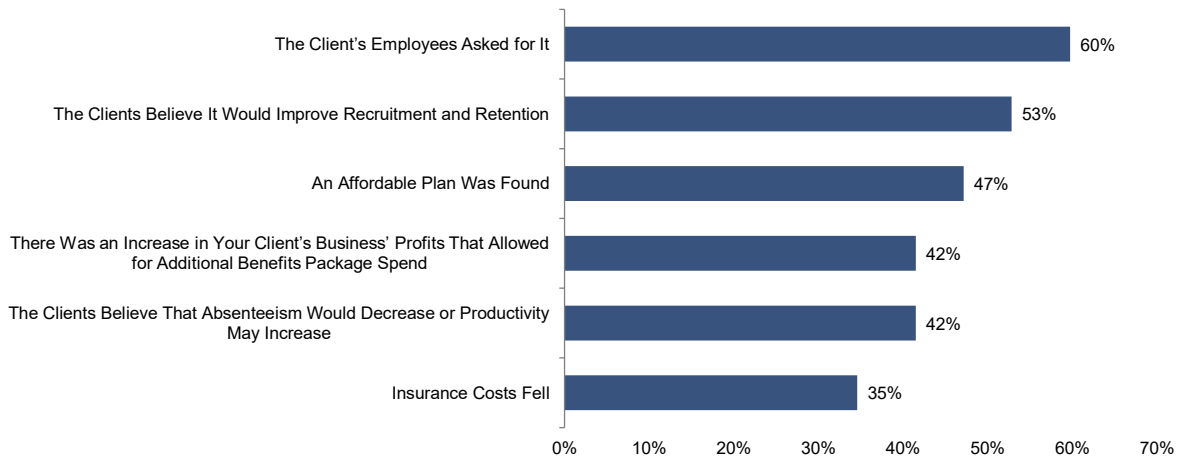
However, there were notable differences in how brokers with seven or more years of experience vs. brokers with fewer years of experience viewed reasons to offer benefits. For example, those with more experience said the top three reasons for offering benefits are to be competitive with other employers (71 percent), keep a healthy work force (71 percent), and attract talent/recruitment (67 percent). These brokers were more concentrated and definitive about the reasons to offer benefits. On the other hand, brokers with less experience had a wider range of selections — often around one-third or four in 10 selecting most of the reasons. Less experienced brokers selected the following top reasons for offering benefits: to meet employee expectations (54 percent), reduce health care costs (45 percent), improve retention (43 percent), keep a healthy work force (43 percent), and reduce employee financial stress (43 percent.)



When asked to select the reasons a client would consider offering a voluntary benefit, brokers indicated employee demand, expectations for talent management, and affordability as the top responses (Figure 2). Demonstrating the large role brokers feel employees play in advocating for the benefits they want, the top reason for offering voluntary benefits was “If the client’s employees asked for it.”

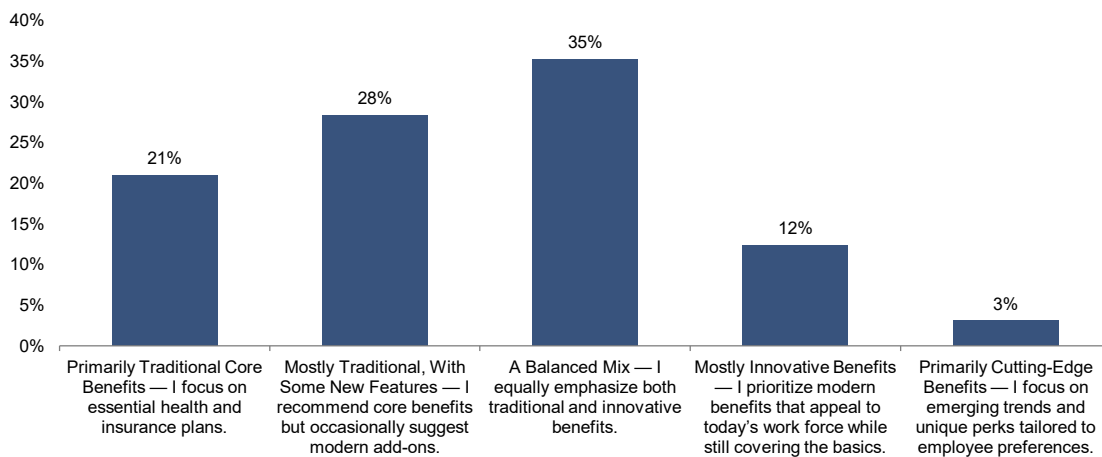
The [2025 Benefits in Focus Employer Survey](#) confirmed that benefits are indeed an important aspect of talent management — 85 percent of employers reported their decision to offer benefits impacted employee satisfaction, and 74 percent agreed that their benefits impacted employee recruitment, retention, and performance.

Figure 2
Reasons to Offer Voluntary Insurance Benefits



When advising clients on employee benefits, about half (49 percent) of brokers reported they typically focus on traditional core benefits (e.g., health, disability, retirement) but will address newer, innovative benefits (e.g., supplemental health benefits, financial or mental wellness programs, pet insurance, fertility benefits) when they might appeal to the client's work force (Figure 3). Specifically, 28 percent said they recommend mostly traditional, with some new features, and only occasionally suggest modern add-ons, while 21 percent said they primarily recommend traditional core benefits by focusing on essential health and insurance plans. Thirty-five percent said they take a balanced approach to discussing benefits, equally emphasizing both traditional and innovative benefits.

Figure 3
Focus on Traditional Core Benefits vs. Innovative Benefits

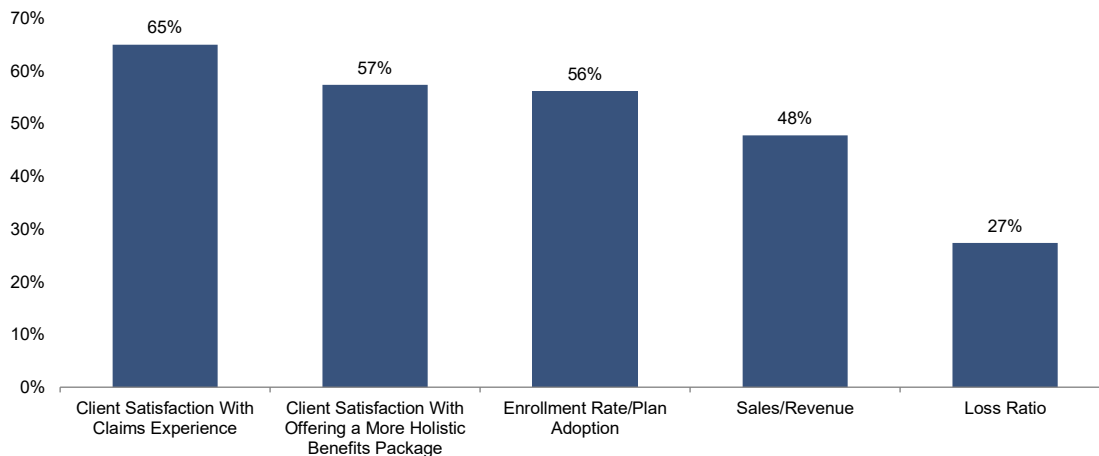


In addition, nearly nine in 10 (88 percent) brokers agreed that "helping employers identify and address gaps in core benefits (e.g., health, disability, retirement) is now a standard expectation of my role as a benefits broker." Consistent with this statement, seven in 10 said dental, vision, and supplemental health benefits complement the core benefits package of health, disability, and retirement (Figure 4). In addition, when asked how they view the role of dental,

vision, and supplemental health benefits within a comprehensive benefits package, six in 10 said these benefits fill coverage gaps in core benefits and that they enhance employee financial wellness. Similarly, employers reported designing benefits offerings to address health care expenses (73 percent), high costs of living (42 percent), unexpected expenses (40 percent), and finance-related stress (33 percent).

Brokers most commonly defined the success of dental, vision, and supplemental health benefits through client satisfaction with the claims experience, noted by 65 percent (Figure 4). Additional measures of success included client satisfaction with offering a more holistic benefits package (57 percent) and enrollment rate/plan adoption (56 percent). Sales or revenue was noted as a success metric by one in two brokers, while only 27 percent of brokers used the loss ratio to define benefit success.

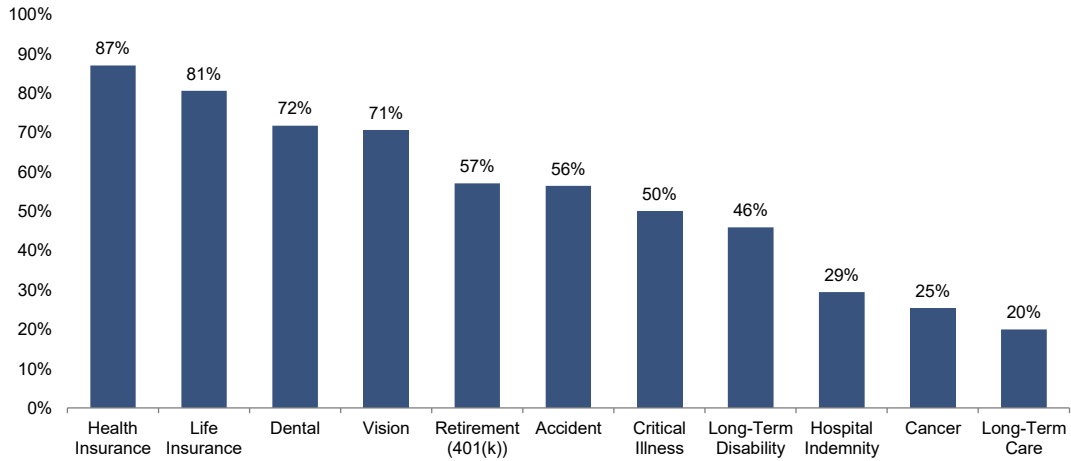
Figure 4
Defining Success of Dental, Vision, and Supplemental Health Benefits



The most common group insurance products sold in the prior 12-month period for the sample were health insurance (87 percent), life insurance (81 percent), dental insurance (72 percent), and vision insurance (71 percent) (Figure 5). Accident insurance was the most frequently sold supplemental health benefit, followed closely by critical illness insurance — one in two brokers reported selling each of these group benefits in the last 12 months. Cancer insurance was the least frequently sold supplemental health benefit, with only 25 percent of brokers selling it within the past year — though, notably, cancer coverage is typically included in critical illness insurance.

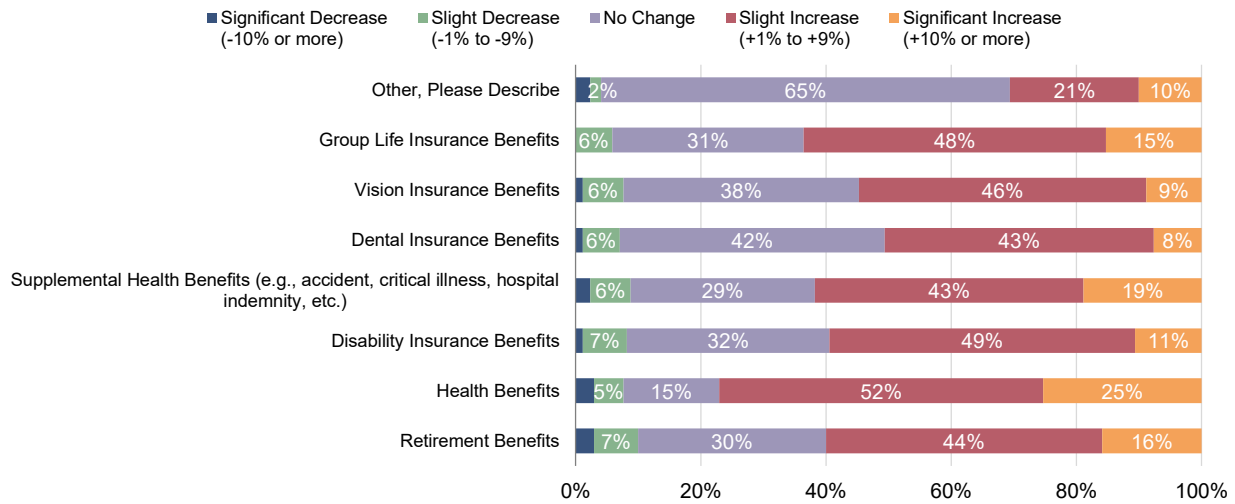
There were distinct differences between products sold by more experienced brokers and their less experienced colleagues. Those with seven or more years of experience were significantly more likely to have sold group benefits in the past year than those with fewer than seven years of experience. Specifically, 85 percent of experienced brokers sold dental, 83 percent sold vision, 58 percent sold critical illness, 64 percent sold accident, and 44 percent sold hospital indemnity. Only 57 percent of less experienced brokers sold dental, 57 percent sold vision, 41 percent sold critical illness, 49 percent sold accident, and 13 percent sold hospital indemnity. The largest gap was in hospital indemnity, with a 31 percentage point difference between more experienced and less experienced brokers.

Figure 5
Group Insurance Products Sold Within the Last 12 Months



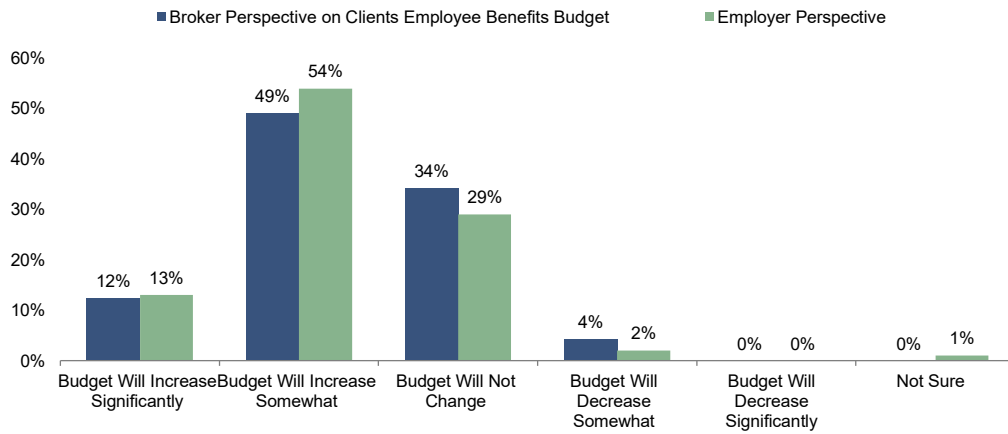
Brokers were asked about their expectations for their group benefits sales over the next year (Figure 6). Health, group life, and supplemental health were expected to increase in sales over the next year. More specifically, 77 percent expected an increase in health insurance benefits sales, 64 percent expected an increase in group life insurance sales, and 62 percent expected an increase in supplemental health benefit sales. The highest stability was expected in dental and vision sales, with 42 percent and 38 percent, respectively, expecting no change in their sales.

Figure 6
Expectations for Changes to Group Benefits Sales



Brokers and employers shared a similar outlook on future benefits spending: both expected budgets to rise in the next year or two (Figure 7). About six in 10 brokers (61 percent) anticipated their clients' budgets will increase, mirrored by an even slightly higher share of employers (67 percent) that expected their budgets to increase. Around one-third of both groups expected no change, and only a small minority foresaw any decrease. Overall, the prevailing expectation was continued growth in employee benefits investment over the next one to two years.

Figure 7
Expectations for Change in Clients' Employee Benefits Budget

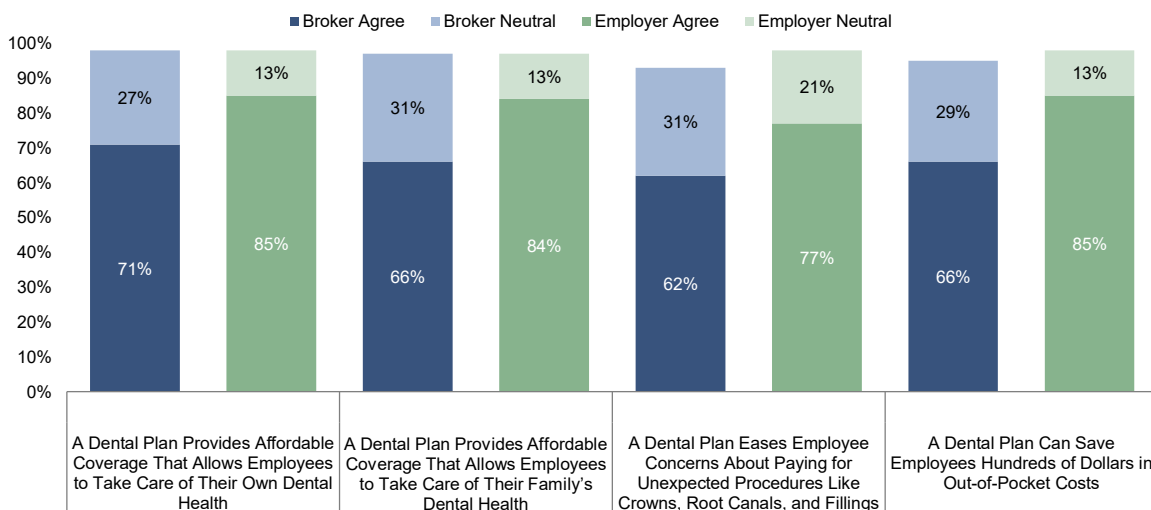


Perceptions of Dental, Vision, and Supplemental Health

Brokers were asked to agree or disagree with a series of value statements for dental, vision, and supplemental health insurance benefits. When comparing responses with employers, we find that employers generally placed greater value on the impact of these benefits, perhaps because of their proximity to the participant.

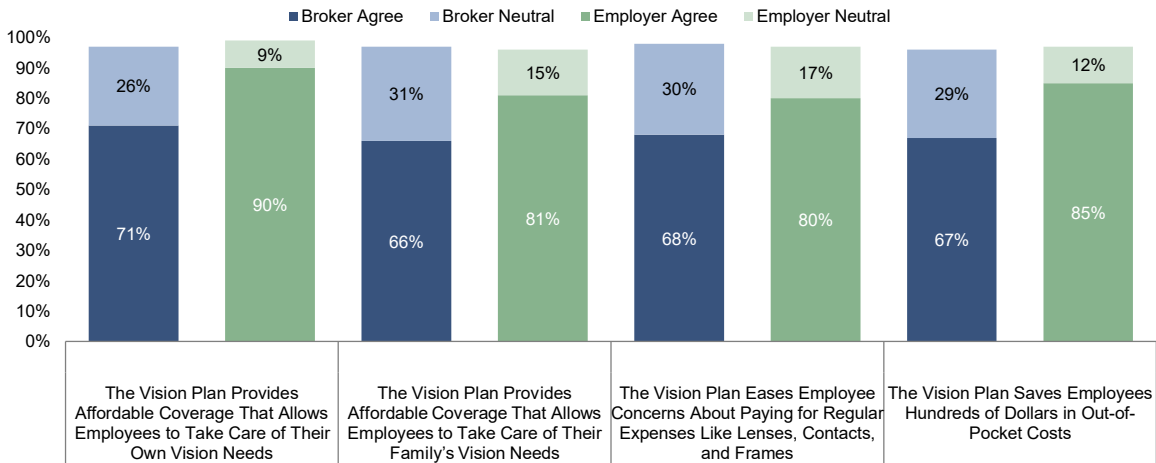
Dental — The highest share of brokers (71 percent) agreed that a dental plan provides affordable coverage for employees' own dental health, though nearly three in 10 were neutral (Figure 8). Agreement was slightly lower for family coverage (66 percent) and easing concerns about unexpected procedures (62 percent), with neutrality rising to around one-third for both. Employers, by contrast, expressed much stronger conviction across all statements. More than eight in 10 agreed that dental plans offer affordable coverage for employees and their families, and 77 percent said the plans help ease concerns about costly procedures; 85 percent also believed dental insurance can save employees hundreds of dollars in out-of-pocket costs. Overall, both employers and brokers consistently viewed dental coverage as providing strong value for employees.

Figure 8
Level of Agreement With Dental Insurance Value Statements: Broker vs. Employer



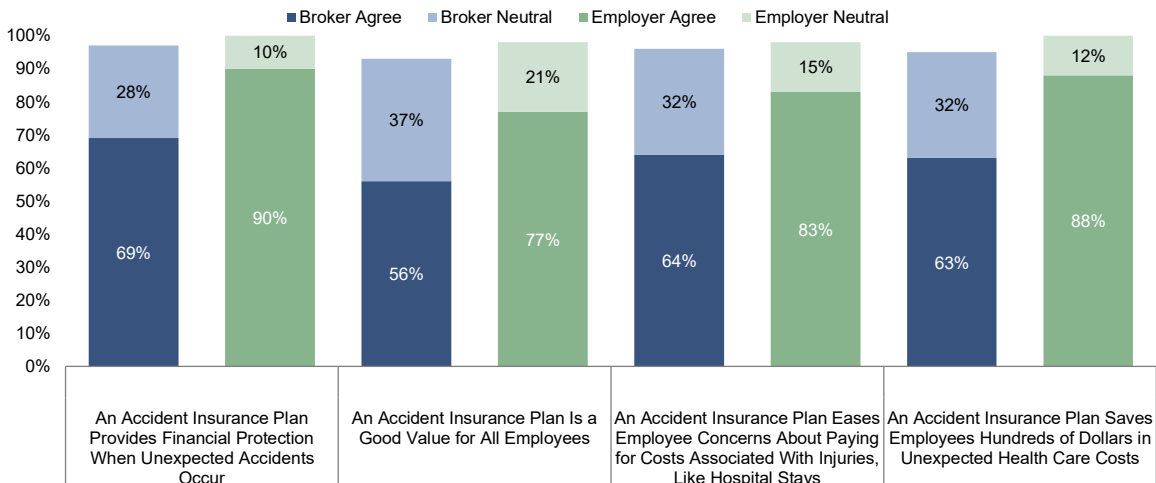
Vision — A similar pattern appeared for vision benefits. About seven in 10 brokers (71 percent) agreed that the vision plan provides affordable coverage for employees’ own vision needs, with neutrality around one-quarter (Figure 9). Agreement dipped slightly for family coverage (66 percent) and easing concerns about the cost of lenses, contacts, and frames (68 percent), where neutrality hovered near 30 percent. Employers again reported much higher levels of agreement. Nine in 10 employers agreed that the plan offers affordable coverage for employees’ own vision needs, and more than eight in 10 endorsed affordable family coverage, help with regular vision-related expenses, and meaningful out-of-pocket savings. Neutral responses remained low. Overall, employers viewed vision insurance as delivering strong, tangible value, while brokers were more tempered in their assessments.

Figure 9
Level of Agreement With Vision Insurance Value Statements:
Broker vs. Employer



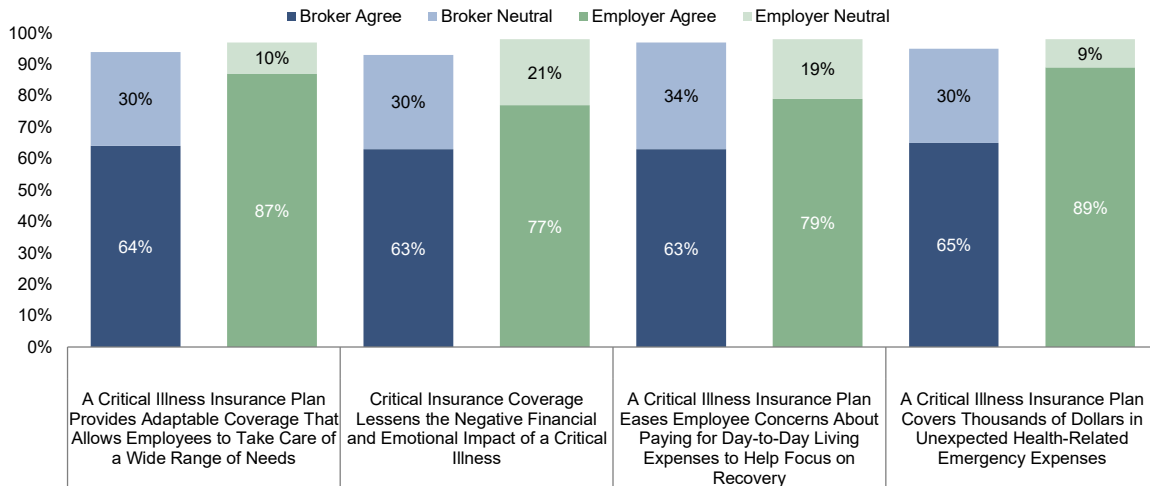
Accident — Broker sentiment toward accident insurance followed the same general pattern, though with slightly wider variation (Figure 10). Agreement was highest (69 percent) for the statement that accident insurance provides financial protection when unexpected accidents occur, and lowest (56 percent) for the notion that it has good value for all employees. Around one-third of brokers remained neutral on value and cost-related statements. Overall, brokers showed lower agreement with statements on accident insurance than with those on dental or vision insurance. Employers, meanwhile, showed consistently strong support: 90 percent agreed that accident insurance provides meaningful protection, and large majorities also endorsed its value (77 percent), its role in easing concerns about injury-related expenses (83 percent), and its ability to save employees significant health care costs (88 percent).

Figure 10
Level of Agreement With Accident Insurance Value Statements:
Broker vs. Employer



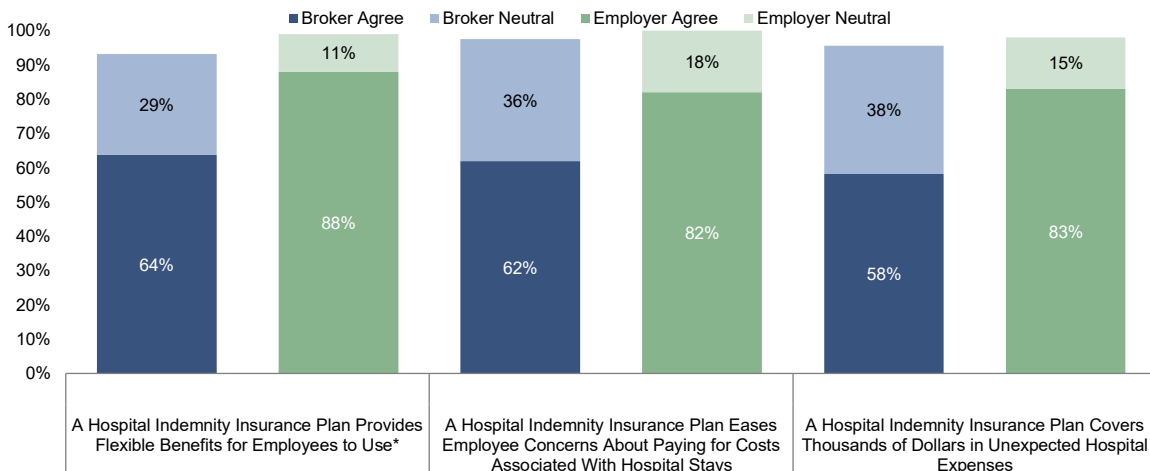
Critical Illness — Views of critical illness insurance mirrored the broader trend (Figure 11). Roughly two-thirds of brokers agreed with each value statement, with about 30 percent remaining neutral. Sixty-four percent agreed that the coverage is adaptable to a wide range of needs, and similar shares saw benefits in reducing financial and emotional strain or easing concerns about day-to-day expenses during recovery. Employer sentiment was notably stronger: Nearly nine in 10 (87 percent) agreed that critical illness insurance provides adaptable coverage, and large majorities affirmed its emotional and financial protection (77 percent), and helps with ongoing expenses during recovery (79 percent). Employers were most emphatic about coverage for unexpected emergency costs (89 percent).

Figure 11
**Level of Agreement With Critical Illness Insurance Value Statements:
 Broker vs. Employer**



Hospital Indemnity — Hospital indemnity insurance reflected the same pattern of broker caution and employer confidence (Figure 12). About six in 10 brokers agreed that the coverage offers flexible benefits (64 percent), eases concerns about hospital-stay costs (62 percent), and helps cover substantial unexpected hospital expenses (58 percent), with neutrality at roughly one-third across statements. Employers again reported much higher agreement, with more than eight in 10 endorsing each value statement.

Figure 12
**Level of Agreement With Hospital Indemnity Insurance Value Statements:
 Broker vs. Employer**

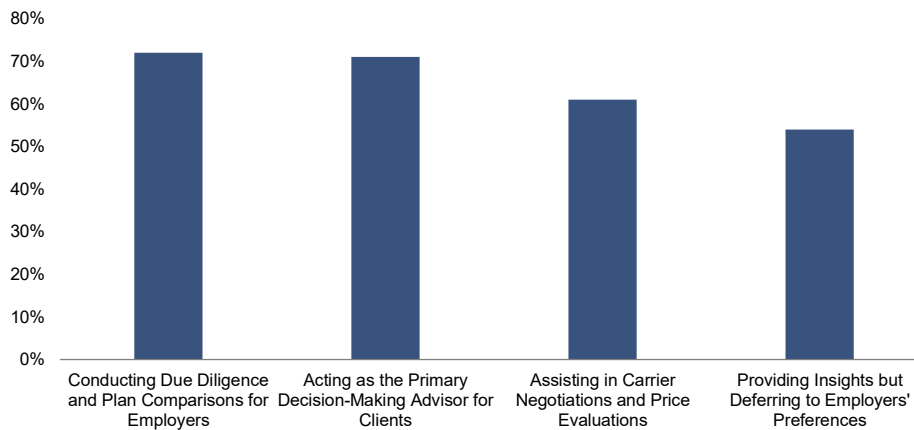


Evaluating Providers

As noted in the Methodology, respondents were required to have a role in reviewing and/or shopping for dental, vision, and supplemental health benefits. Seven in 10 brokers said they conduct due diligence and plan comparisons for employers or act as the primary decision-making advisor for clients (Figure 13). Given this level of influence, three-quarters (75 percent) of respondents said they interact directly with their employer clients at least some of the time.

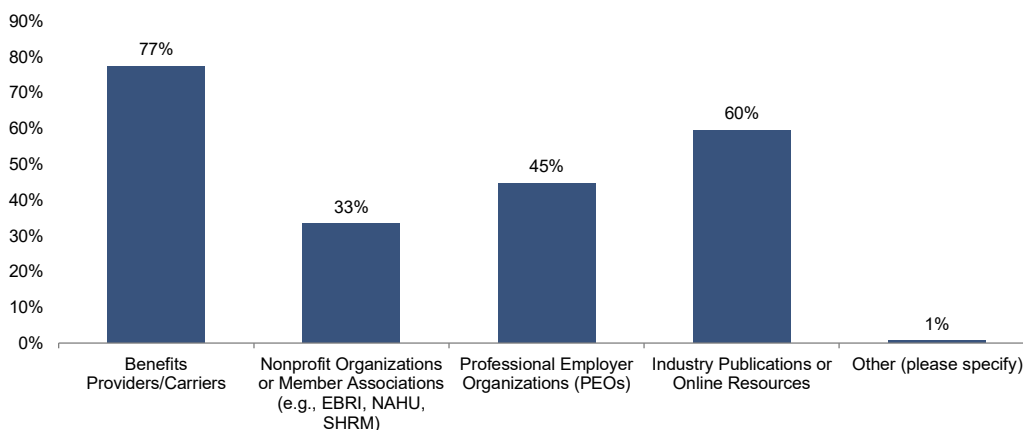
While brokers have an influence on the purchasing process for a variety of benefits, they reported the greatest ability to influence — likely through experience in customization — for health, retirement, and group life insurance benefits: 60 percent said they can influence the benefits design of health insurance to a great extent. Yet, voluntary benefits can also be customized. When asked for open-ended commentary on how carriers can better align their offerings, many brokers highlighted a desire for customization by saying that carriers could better align “by offering customizable plan designs that reflect the unique needs of our clients,” and “by providing customizable plans that match the specific needs and demographics of our employees.”

Figure 13
Broker’s Role in Purchasing Process for Dental, Vision, and Supplemental Health Benefits



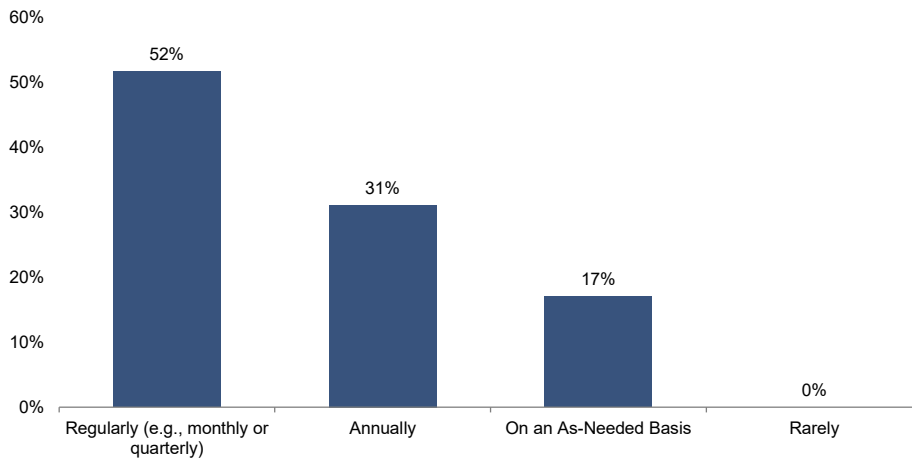
More than three in four (77 percent) brokers said benefits providers/carriers are the most common source of information about dental, vision, and supplemental health benefits design, trends, or product selection (Figure 14). The second most common source of information for these voluntary benefits designs was industry publications or resources (60 percent). More experienced brokers relied on information from carriers at a higher level (87 percent among more experienced compared with 67 percent among less experienced). In addition, less experienced brokers showed greater reliance on professional employer organizations (PEOs) (55 percent for less experienced brokers, compared with 35 percent for more experienced brokers).

Figure 14
Information Sources on Dental, Vision, and Supplemental Health Benefits



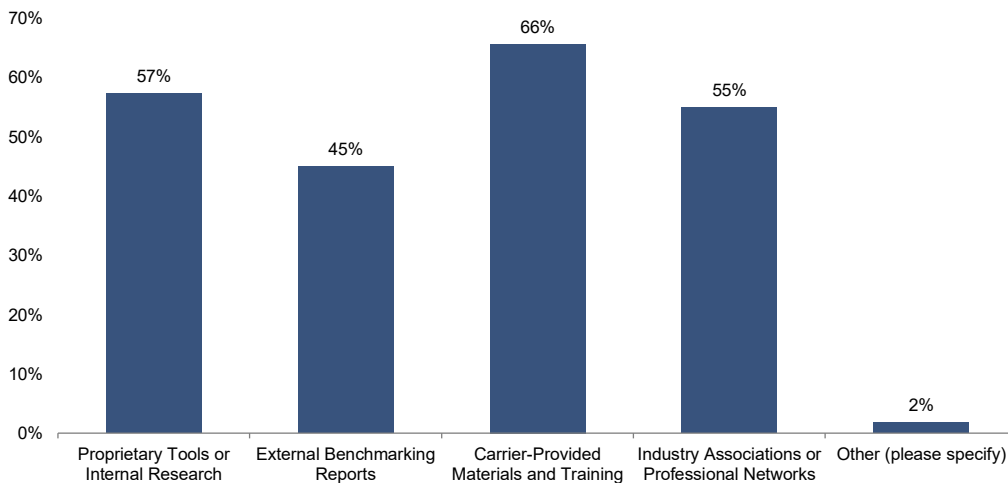
Conducting due diligence and plan comparisons for employers was a top responsibility for brokers when supporting employers with voluntary benefits. Brokers were asked to share some details about their internal due diligence process regarding the frequency of review, internal resources, selection criteria, and ongoing monitoring (Figure 15). With respect to frequency of review, half of brokers (52 percent) said they meet regularly internally, as in monthly or quarterly, while about one in three (31 percent) said they meet annually internally on evaluating voluntary benefits providers.

Figure 15
Frequency of Team Collaboration on Reviewing Voluntary Benefits Providers



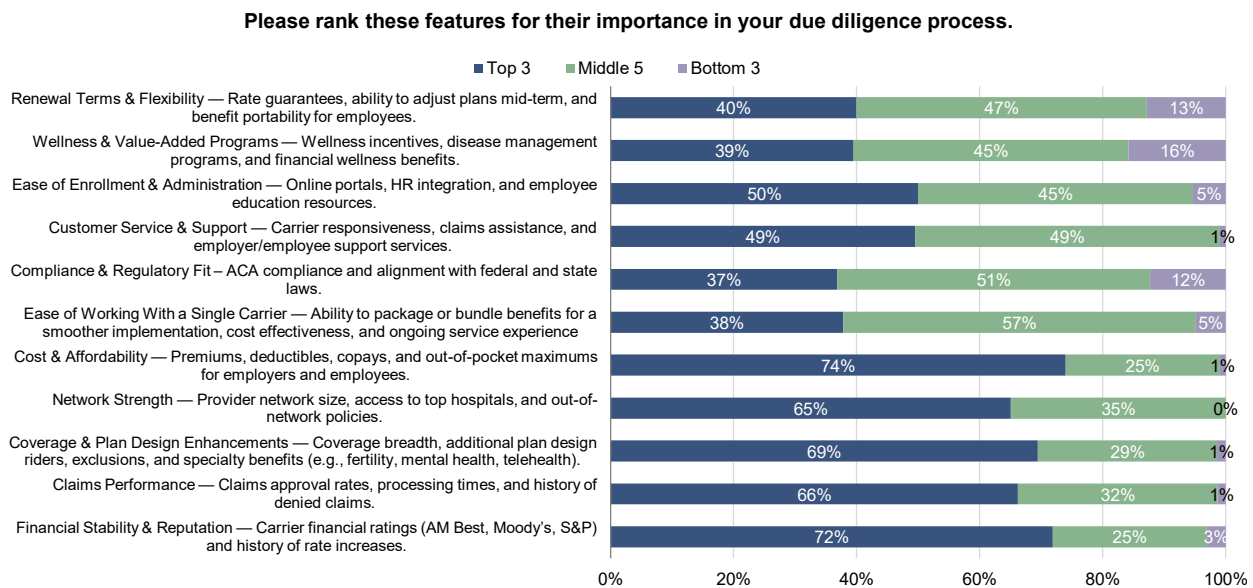
When asked about the internal resources or tools that they rely on most when evaluating dental, vision, and supplemental health benefits providers, brokers said that carrier-provided materials are most frequently used in dental, vision, and supplemental health evaluations (Figure 16). More than half said that proprietary tools or internal research are most relied upon, as are industry associations or professional networks. Decision-making resources are important for informing purchasing decisions, particularly as the majority of brokers (69 percent) said they approach these decisions by comparing provider offerings and aligning with client goals and needs (noted by 67 percent).

Figure 16
Internal Resources Used in Voluntary Benefits Due Diligence Process



In terms of the specific traits most important to the broker’s due diligence process, a few key features rose to the top (Figure 17). Most frequently selected as a top-three feature was cost and affordability (74 percent), followed by financial stability and reputation (72 percent), and coverage and plan design enhancements (69 percent). Although 66 percent of brokers ranked claims performance as a key factor in due diligence, fewer prioritized ease of enrollment and administration (50 percent) and customer service and support (49 percent).

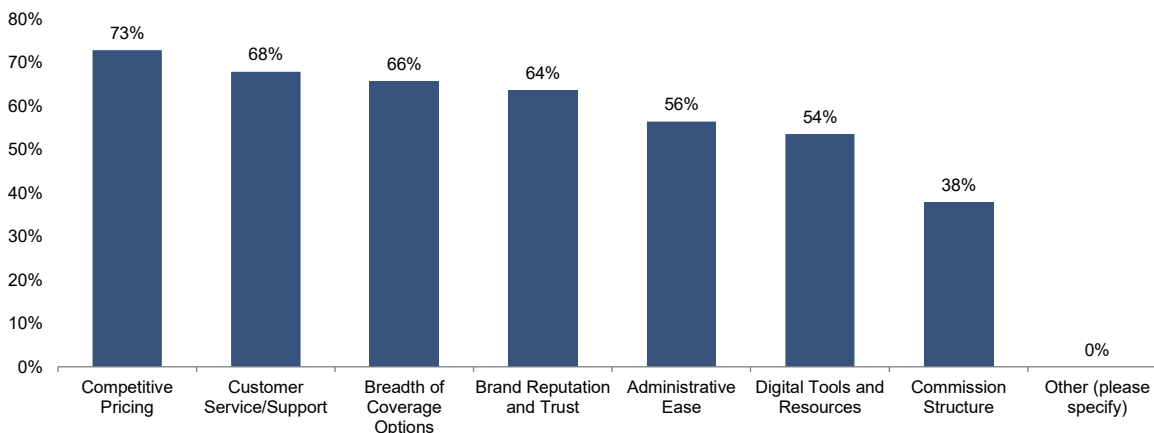
Figure 17
Ranked Features in Due Diligence Process



Many brokers work with preferred providers for voluntary benefits, often helping streamline decision making. Specifically, three in four brokers had preferred providers for dental, vision, and supplemental health benefits. Brokers’ home offices had a great deal of influence over preferred provider selections, with 50 percent of brokers reporting that their home office sets the preferred provider lists. On a similar note, 62 percent of brokers said it is important for carriers to align their offerings to home office preferences. One broker recommended carrier alignment with their home office preferences could be improved by “offering customizable plan designs that reflect the unique needs of our clients, while also streamlining administrative processes to reduce workload.” Preferred provider alignment is monitored with regular cadence. Forty-three percent of brokers change/reevaluate preferred providers annually, while 36 percent review every two to three years, and 20 percent review upon client request.

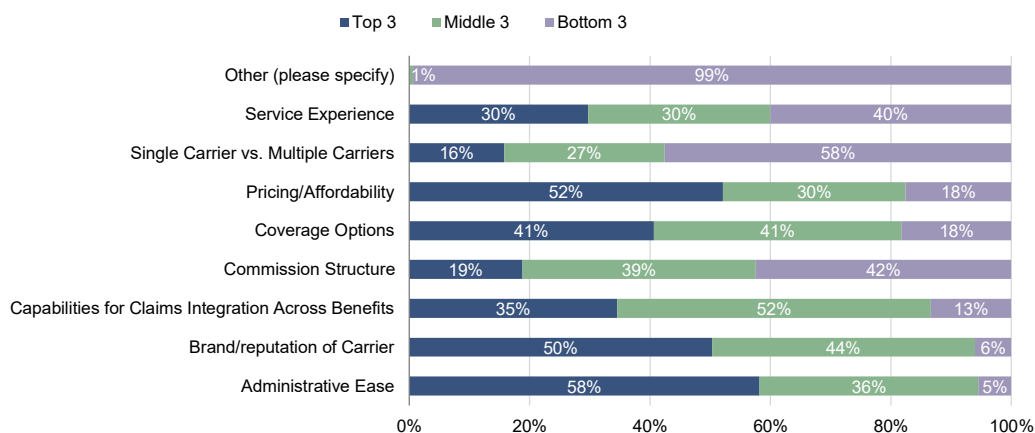
Brokers were presented with a list of seven criteria to help determine their preferred providers (Figure 18). Competitive pricing (73 percent), customer service (68 percent), breadth of coverage options (66 percent), and brand reputation (64 percent) were cited as the top criteria for preferred providers.

Figure 18
Criteria Used in Determining Preferred Providers



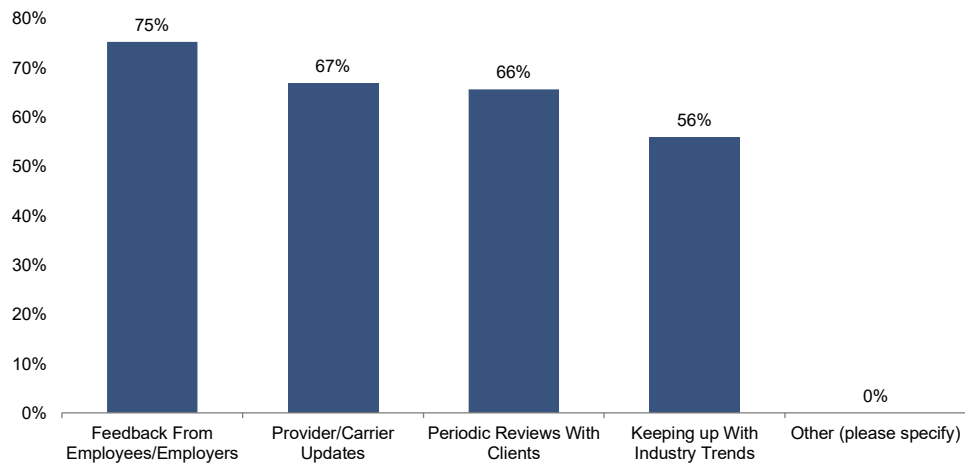
On a scale of 1–9 (with 1 being the most important and 9 being the least important), brokers were asked to rank specific decision factors influencing their recommendations for dental, vision, and supplemental health benefits (Figure 19). Administrative ease, pricing, and the carrier's brand/reputation were the top three most common considerations for recommending dental, vision, and supplemental health benefits, with none of them a standout number one choice. More specifically, administrative ease received an average rank of 3.1, brand/reputation received 3.6, and pricing/affordability received 3.9. The least influential recommendations for voluntary benefits factors included single carrier vs. multiple carriers (average rank of 6.0), commission structure (5.5), and service experience (5.3).

Figure 19
Factors that Influence Recommendations for Voluntary Benefits



Brokers reported how they monitor dental, vision, and supplemental health benefits offerings over time (Figure 20). Feedback from employees/employers was the top form of monitoring (75 percent), while two-thirds said that they used provider/carrier updates and periodic reviews with clients for monitoring.

Figure 20
Approaches to Monitoring Voluntary Benefits

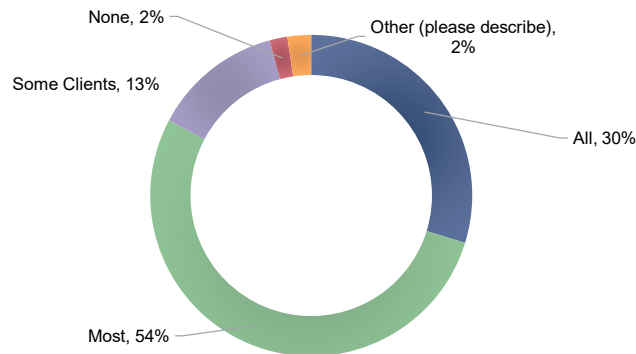


Benefits Enrollment Support

Brokers play an important role in assisting with benefits communication and enrollment. In fact, 84 percent of brokers said they directly communicate with employees for most or all of their employer clients (Figure 21). Similarly, most brokers reported frequently (52 percent) or always (23 percent) assisting employees in enrolling in benefits.

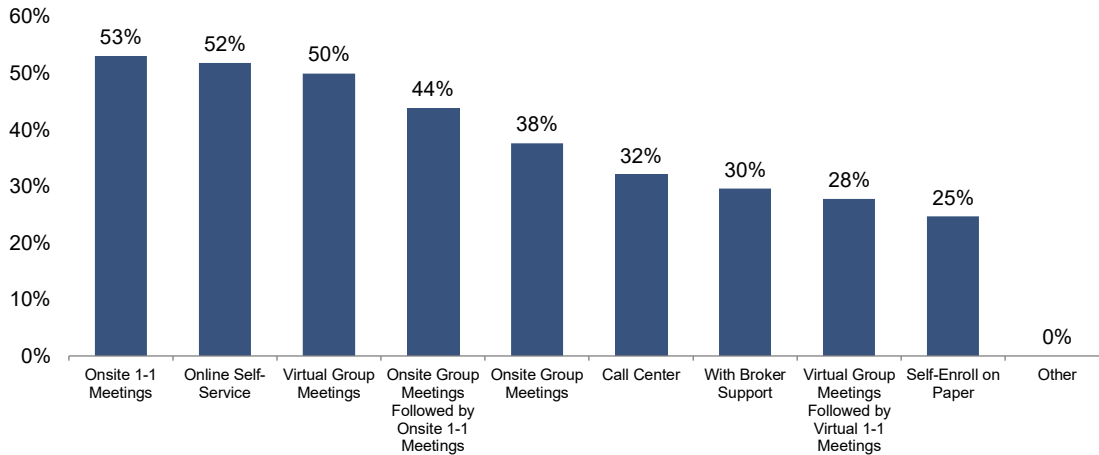
Figure 21
How Many Employer Clients Have Direct Interaction Between Brokers and Employees

For how many employer clients do you communicate with employees about benefits directly?



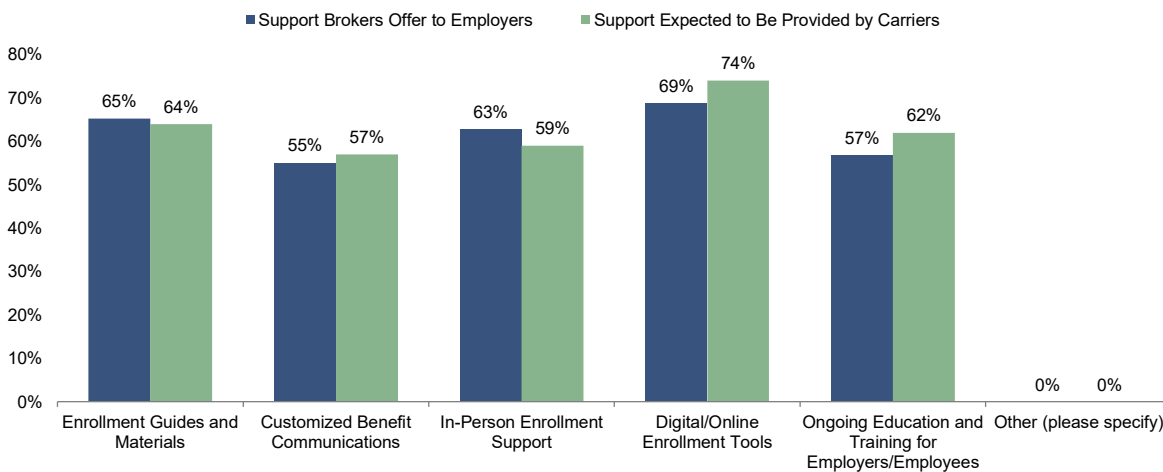
The way benefits enrollment is conducted can contribute to employees' understanding of and satisfaction with benefits. Approximately half of brokers said their clients are enrolling employees in benefits through on-site one-on-one meetings, online self-service, or virtual group meetings (Figure 22).

Figure 22
Approaches to Benefits Enrollment



Brokers also shared insights into the enrollment and communications support they offer and the support they expect carriers to provide (Figure 23). Specifically, seven in 10 brokers offered digital enrollment tools, and six in 10 offered enrollment guides and in-person enrollment support. Three in four brokers expected dental, vision, and supplemental health carriers to provide digital enrollment tools.

Figure 23
Types of Support Brokers Provide to Employers and Expectations for Carriers

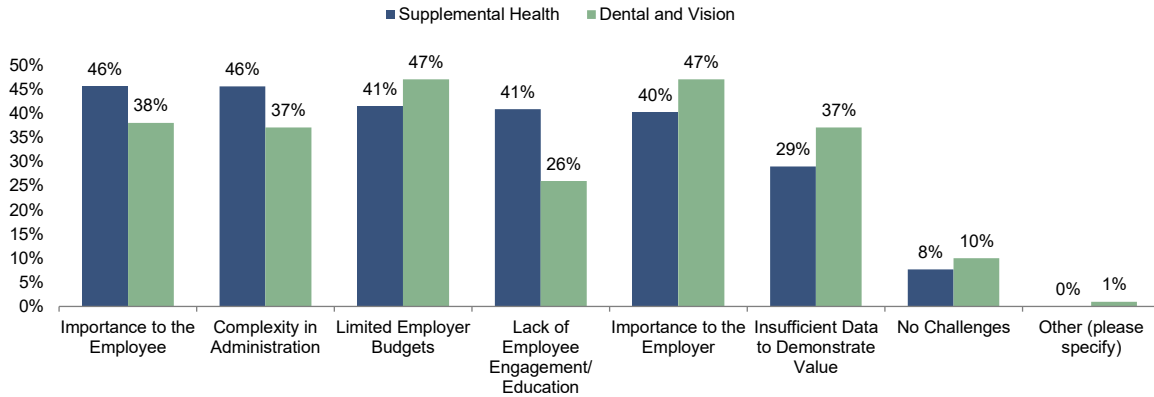


Opportunities to Raise Awareness and Adoption of Voluntary Benefits

Because they interact with both employers and employees, brokers have a unique perspective on opportunities to raise awareness and appeal of supplemental health, dental, and vision benefits. Brokers were presented with a list of challenges faced when integrating dental, vision, and supplemental health benefits into employer packages (Figure 24). For dental and vision, the most commonly cited challenges were the relative importance of these benefits to the employer (47 percent) and limited employer budgets (47 percent), followed by concerns about having sufficient data to demonstrate value (37 percent). In contrast, for supplemental health products, brokers most often pointed to the importance of the benefit to employees (46 percent) and administrative complexity (46 percent) as the top issues, with limited budgets (41 percent) and lack of employee engagement (41 percent) also appearing prominently. This is consistent with the 2025 Benefits in Focus Employer Survey, which found concerns about employee disinterest, program complexity, and employer costs were the top-cited challenges employers faced or anticipated in offering

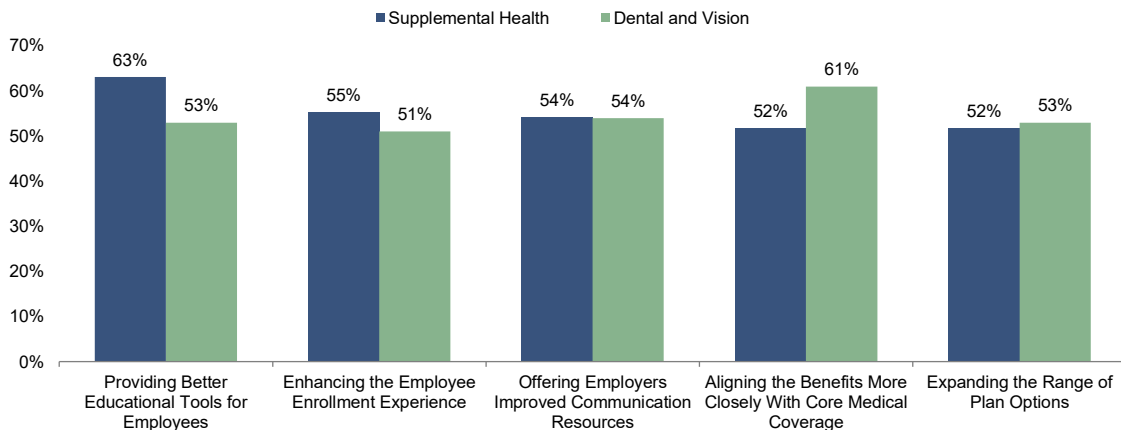
supplemental health benefits. These patterns suggested dental and vision benefits were more constrained by employer-level priorities and cost considerations, while supplemental health offerings presented greater operational and employee-engagement challenges.

Figure 24
Challenges in Integrating Dental, Vision, and Supplemental Health into Benefits Packages



Brokers provided their feedback on the best way to improve the effectiveness and appeal of dental, vision, and supplemental health benefits (Figure 25). Regarding dental and vision, the most selected option was aligning these benefits with the core benefits (62 percent). In second place for improving the effectiveness/appeal of dental and vision was offering employees improved communication resources. For supplemental health, 63 percent of brokers said providing better educational tools for employees was the best way to improve the effectiveness and appeal. The second most selected way to improve supplemental health effectiveness and appeal was enhancing the employee enrollment experience. Interestingly, brokers who met with clients most of the time or always selected providing better educational tools for employees as the top way to improve the effectiveness/appeal of supplemental health. The selection difference between brokers who met with clients frequently and brokers who only met sometimes or half the time is considerable (68 percent compared to 49 percent.)

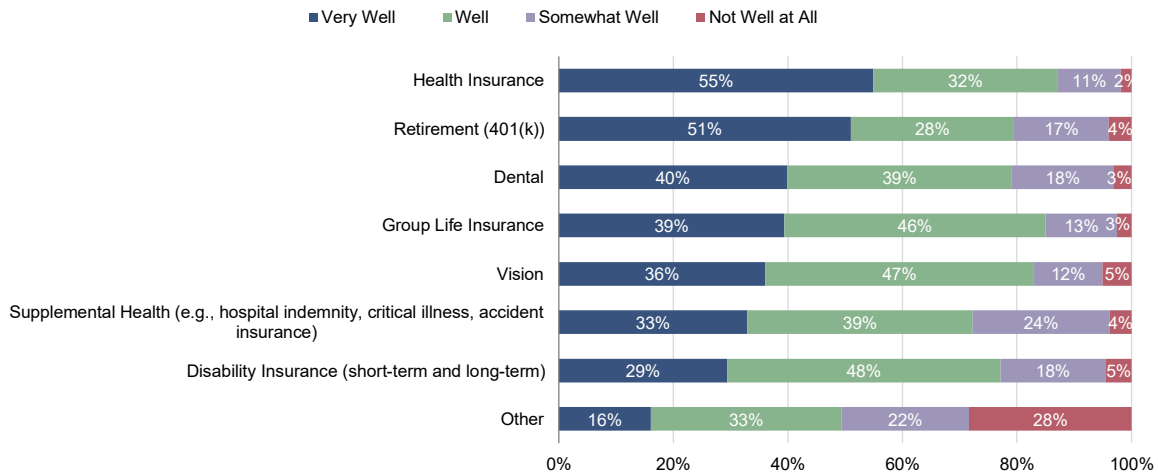
Figure 25
Best Ways to Improve the Effectiveness and Appeal of Voluntary Benefits



Following insights on the need to integrate voluntary benefits with core offerings and improve employee education, brokers also assessed how well their employer clients understand the benefits available in the marketplace (Figure 26). They reported solid comprehension of traditional offerings: 55 percent said employers understand health insurance very well and 51 percent said the same for retirement plans, with dental, group life, and vision close behind (about 36–40 percent very well and another 39–47 percent well). However, these statistics show potential for improved education. Where there were 36–40 percent who understand dental and vision very well, there were 64–60 percent of employers who could understand these products better.

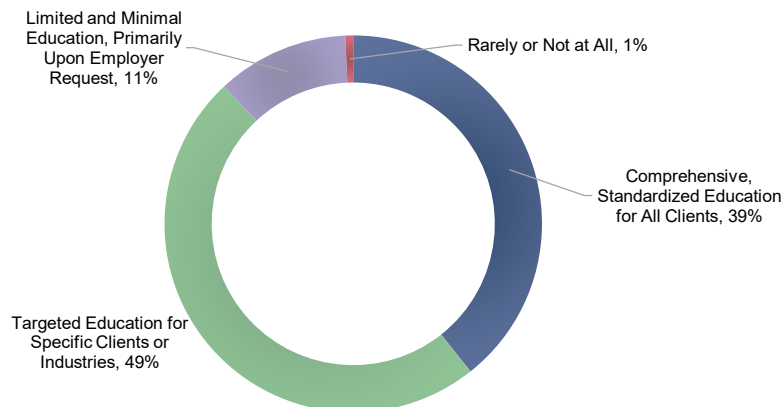
In contrast, understanding of voluntary benefits appeared notably weaker. Only 33 percent of brokers believed employers understand supplemental health benefits very well, and just 29 percent said the same for disability insurance. This leaves more room for educational improvement for supplemental health insurance, where 66–71 percent of employers could improve their knowledge. Overall, brokers saw employers as confident in navigating traditional benefits but less knowledgeable about supplemental offerings, reinforcing the need for clearer value communication, education, and stronger integration with core benefits.

Figure 26
Brokers' Perception of Employer Clients Understanding of Benefits Available in the Marketplace

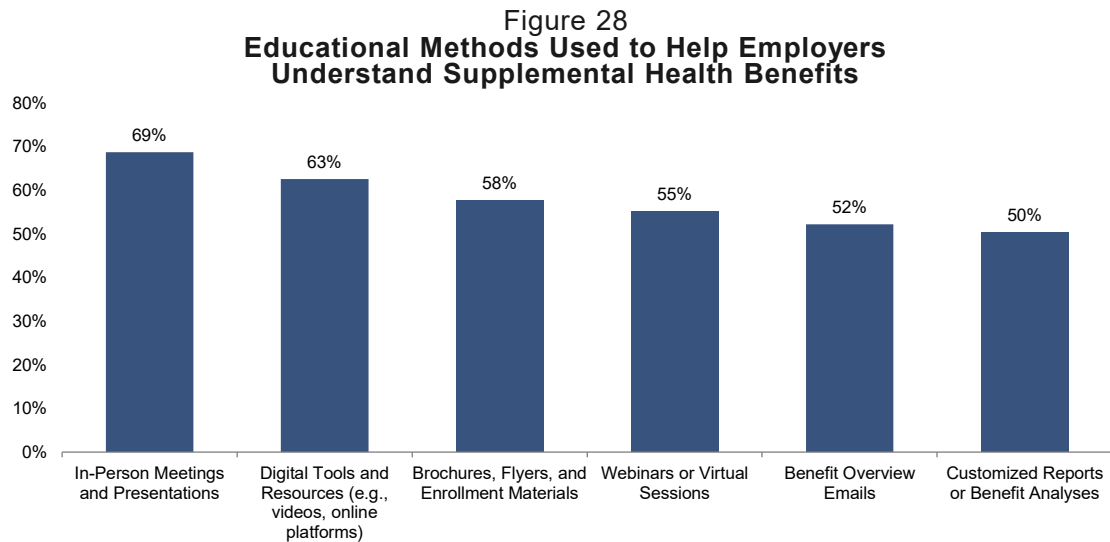


Perhaps one reason for low levels of understanding of supplemental health benefits relative to other benefits is most brokers (60 percent) did not educate employer clients uniformly (Figure 27). While 39 percent of brokers said they provide comprehensive, standardized education for all clients, 49 percent reported providing targeted education for specific clients or industries, and 11 percent said they provide limited or minimal education on supplemental health benefits, primarily upon employer request.

Figure 27
Brokers' Strategy to Educating Employers on Supplemental Health Benefits



With respect to specific educational methods on supplemental health benefits, seven in 10 brokers said they conduct in-person meetings and presentations to educate clients, while about six in 10 said they use digital tools and resources, or brochures, flyers, and enrollment materials (Figure 28).

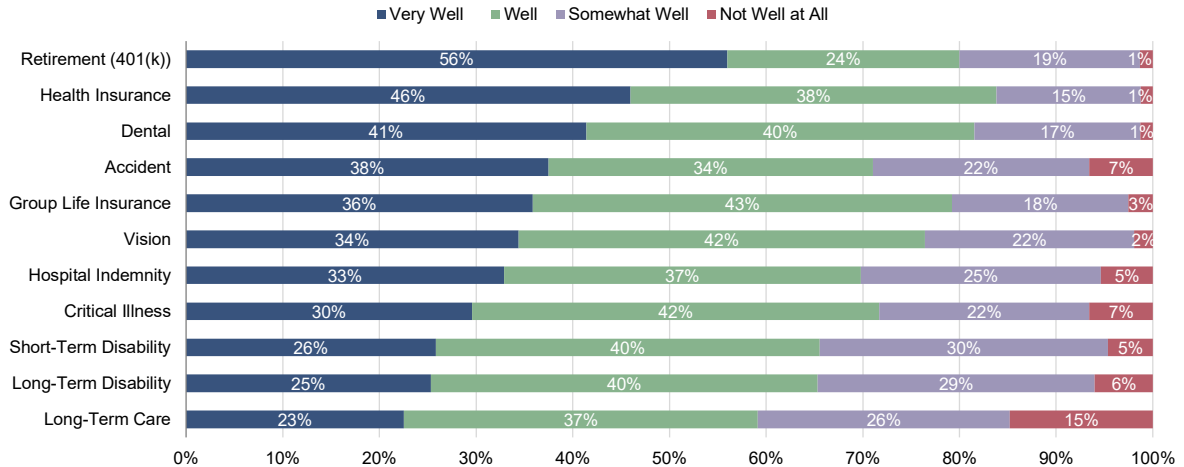


Brokers reported wide variation in how well they believe employees understand the benefits available to them (Figure 29). Retirement plans (56 percent very well) and health insurance (46 percent very well) stood out as the most well-understood offerings, with very few brokers saying employees do not understand them at all. However, as with employers, there is still room for improvement in understanding these benefits. Forty-four percent of employees could improve their understanding of retirement plans, and 54 percent could improve their understanding of health insurance. Dental, accident, group life, and vision fall somewhat behind these offerings, with 34–41 percent of brokers saying employees understand these benefits very well.

Understanding drops notably for supplemental health benefits. Only about one-third of brokers said employees understand hospital indemnity (33 percent) or critical illness coverage (30 percent) very well, and even fewer said the same for short-term disability (26 percent), long-term disability (25 percent), or long-term care (23 percent). Unsurprisingly, there is a lot of room for improving employee education on these benefits, ranging from 66–77 percent of employees who could understand these benefits better.

Overall, the results suggest employees understand core health and retirement benefits better than supplemental health offerings. However, even though these options are better understood, there is still a lot of room for improvement. For retirement plans, 44 percent of employees had room to improve their understanding, and 54 percent had room to improve their understanding of their health insurance. Unsurprisingly, supplemental health benefits had a lot of room to increase employee understanding: 62 percent for accident insurance, 66 percent for hospital indemnity, and 70 percent for critical illness. These gaps underscore the need for enhanced education and clearer communication, both for core benefits and especially for more complex or less familiar voluntary benefits.

Figure 29
Brokers' Perception of their Clients' Employees' Understanding of Benefits Available

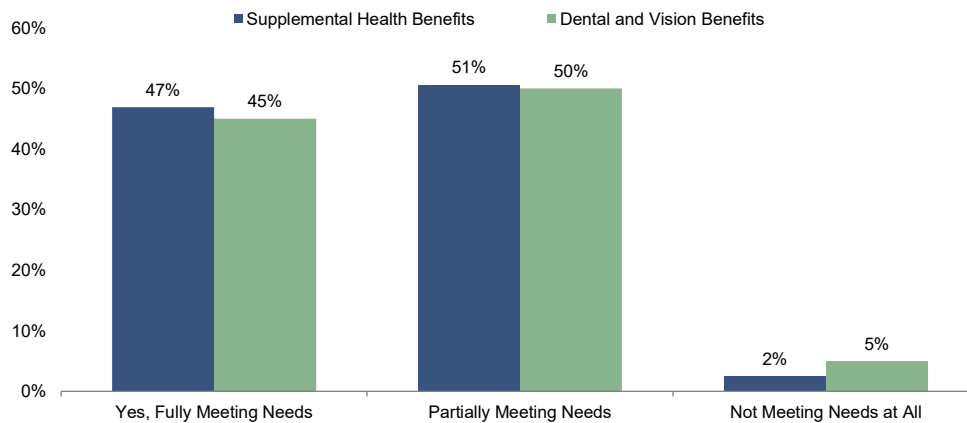


Broker Perspectives on Areas of Improvement

Considering nine in 10 brokers agreed helping employers identify and address gaps in core benefits (e.g., health, disability, retirement) is now a standard expectation of their role as a benefits broker, brokers recognize there are several opportunities for improvement in how they are serving their employer clients.

While 98 percent of brokers felt their profession is at least partially meeting employers' needs for a holistic benefits strategy, specifically regarding supplemental health benefits, only 47 percent believed they are fully meeting needs today (Figure 30). Similarly, 95 percent of brokers felt their profession is at least partially meeting employers' needs for a holistic benefits strategy, specifically regarding dental and vision benefits, but only 45 percent believed they were fully meeting needs today.

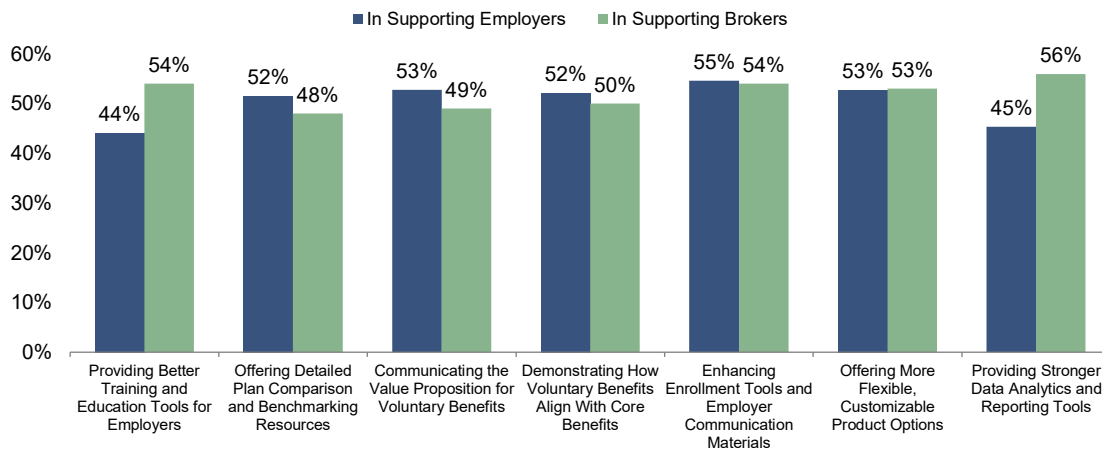
Figure 30
Whether Brokers Are Meeting Employers' Needs for a Holistic Benefits Strategy with Respect to Voluntary Benefits



Carriers have a role in supporting brokers in better serving employer clients and their employees, as well as supporting employers directly. However, when asked how to help in a multiple-choice prompt, responses were evenly distributed across various improvements (Figure 31). Improvements in carrier support for employers were evenly distributed, with about one in two brokers agreeing that each listed opportunity would help employers. The top ways carriers could support employers were enhancing enrollment tools and communication materials, communicating the value

proposition for voluntary benefits, and offering more customizable product options. The top ways carriers could support brokers included stronger data analytics and reporting tools, better training and education tools, and enhanced enrollment tools and employer communication materials. The importance of making these changes was highlighted in a broker quote: “Clients often express confusion about their benefits and low support available, what is covered, and how much a procedure will cost.”

Figure 31
How Carriers Can Better Support Brokers and Their Employers in Their Benefits Roles



When we asked brokers to provide open-ended comments on the gaps in support available to them and their clients regarding dental, vision, and supplemental health benefits, much more detailed and nuanced feedback was shared (Figure 32). A selection of this feedback is provided in the table below, loosely grouped by topic.

Figure 32

Open-End Responses on Gaps in Support or Needs for Additional Support

Communications

“There should be a comprehensive suite of ready-to-use communication and marketing material that explains the supplemental benefits in clear and simple language.”

“I would like the providers to offer clearer, easily accessible educational materials for both clients and advisors.”

“We lack communication resources that pertain to real-life situations on how this benefit could be beneficial for the employee in a more real-life example.”

“Employer case studies that involve voluntary benefit success stories.”

“Multilingual training materials and employee communications that are easy to understand and adapt.”

Data and Analytics

“Utilization reporting and data insights are used to highlight gaps, demonstrate value, and inform plan recommendations.”

“Stronger data analytics would be required to study the market trend and design products accordingly to fulfill the client's needs.”

“By offering strong benchmarking data, we can provide our clients with strategic, data-driven advice on plans.”

“Better reporting to provide cost analysis and project future budgetary considerations based on market trends and claims utilization.”

“Powerful statistics.”

Technology

“Enrollment assistance and digital tools, like benefit decision aids, calculators, or videos built into HR platforms.”

“A dedicated, searchable knowledge base for AI assistants that includes updated product information, policy changes, and any new features.”

“Enhanced online resources for reporting, communication, and enrollment.”

“There should be online tools and mobile apps for submitting claims, tracking their status, and receiving reimbursements quickly.”

“Payroll/HR systems and benefits platforms don't fully integrate.”

“Administration and user experience can vary due to a lack of connectivity.”

Conclusion

Brokers play a critical role in shaping employer awareness, adoption, and utilization of voluntary benefits, yet only about half believed the industry was fully meeting employer needs when it comes to supplemental health offerings. The findings from this research help explain this gap: Brokers saw supplemental health products as more challenging to integrate due to administrative complexity, lower employee engagement, and a greater need for clear value communication. They also perceived employers as far less confident in understanding these benefits — only 33 percent of brokers said employers understand supplemental offerings very well, compared with more than half for core benefits like health insurance and retirement plans. Brokers perceived employees to have similar comprehension challenges, reinforcing the need for clearer and more accessible education.

At the same time, the study results reveal meaningful gaps between brokers and employers in how they perceived the value of dental, vision, and supplemental health benefits. Employers consistently expressed higher levels of agreement with the financial protection and work force benefits these products provide — particularly around morale, satisfaction, and overall well-being — while brokers tended to show more neutrality and greater uncertainty. These differences help explain why brokers identified administrative complexity, value demonstration, and engagement barriers as ongoing challenges. Conversely, areas of alignment, such as the shared importance placed on competitiveness, retention, and maintaining a healthy work force, point to strong foundations on which the industry can build. Most brokers and employers agreed that offering voluntary benefits provides affordable coverage that helps employees take care of their own and their family's health, reduces concerns about unexpected medical expenses, and saves hundreds in unexpected costs. As a result of these strengths, 62 percent of brokers anticipated an increase in voluntary benefits sales over the next year or two.

Taken together, the results underscore the opportunity for carriers and brokers to work more closely in equipping employers with clearer value stories, robust educational support, streamlined administrative tools, and more actionable data. Strengthening these areas will not only help brokers better meet employer needs but also support broader adoption and more effective use of voluntary benefits as a growing component of financial protection in the workplace.

Appendix

Dental insurance often covers preventive dental procedures, such as cleanings, and provides coverage toward more complex procedures, such as root canals, extractions, and crowns. Much like traditional health benefits, dental benefits may be offered as a dental preferred provider organization (PPO) plan, where patients are nudged toward using in-network dentists via lower copays; a dental point of service (POS) plan, where benefits are determined by whether the provider is part of an exclusive network, part of a wider network, or out of network; or a dental health maintenance organization (HMO) plan, where patients must seek referrals for procedures in a restricted network of providers.

Vision insurance often covers routine eye exams and provides benefits for vision correction, such as corrective lenses and contact lenses. Insurance plans operate much like dental benefits, with POS, PPO, and HMO plans commonly offered.

Accident insurance provides a cash benefit for workers who suffer an accident or injury that can be used for any expenses. This cash benefit may help cover expenses that patients with health insurance are still liable for, such as deductibles and copays, and can help offset lost income due to missed work.

Critical illness insurance plans typically provide a lump-sum cash payment if a worker is diagnosed with a serious health condition covered by the policy. Such health conditions may be, but are not limited to, cancer, heart attack, or stroke. The lump-sum payment may be used by patients for any purpose, whether to pay for out-of-pocket expenses they incur during their treatment, to pay for travel to specialists, or to cover lost income resulting from time out of work.

Hospital indemnity insurance plans often pay a fixed cash benefit when a worker or covered family member is admitted to a hospital. Usually paid in a lump sum or as a daily benefit, the purpose of hospital indemnity insurance is, like

accident insurance and critical illness insurance, to help ease the burden of out-of-pocket expenses, such as deductibles, copays, or child care.

Endnotes

¹ Spiegel, Jake, and Bridget Bearden, "Expanding the Benefits Horizon: How Employers View Voluntary Offerings," EBRI Issue Brief, no. 646 (Employee Benefit Research Institute, November 13, 2025). Available at <https://www.ebri.org/publications/research-publications/issue-briefs/content/expanding-the-benefits-horizon--how-employers-view-voluntary-offerings>.

² A detailed explanation of the voluntary benefits examined in this study is provided in the appendix.