



NEWS RELEASE

The Hartford's Future Of Benefits Study: Employers Seeking Simplicity And Ease In The Face Of Increasingly Complex Landscape

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Technology is now woven throughout the benefits ecosystem, helping employers to make things easier while ensuring human support remains part of the experience

HARTFORD, Conn.--(BUSINESS WIRE)-- Human resources (HR), employee benefits and evolving technology are converging in new ways and illustrating the need for simplicity, according to the **2026 Future of Benefits Study** from The Hartford, a leading provider of employee benefits and absence management services. The study reveals that almost three-quarters (73%) of employer respondents have seen an increase in day-to-day responsibilities over the past few years. As a result, employers are looking for 'one-stop-shop' solutions where enrollment tools, simple leave products, seamless technology, integrated administration and trusted claims expertise converge for a clearer and more reliable benefits environment.

"Our Future of Benefits research clearly shows benefits are not a product-specific checklist anymore, but rather an important way to meet the comprehensive needs of U.S. workers," said The Hartford's Head of Employee Benefits Mike Fish. "The study highlights the need for integrated solutions from insurers; these solutions should support the intricacies of HR technology, convey the benefits of digital tools to employers and provide training and support for HR professionals and employees to bolster benefits engagement."

The Role of the HR Professional

The role of the HR professional continues to evolve as technology becomes more central to benefits administration and employee engagement. The study reflects an HR function in transition, one that is increasingly centered on simplicity and cost considerations. HR professionals today also must coordinate many vendor solutions. Findings include:

- 73% of HR professionals surveyed say that their day-to-day responsibilities have increased;
- 64% say they find it challenging to manage multiple carriers; and
- At least two-in-three respondents cite simplicity and cost as top drivers for selecting a single non-medical carrier.

The Impact of Technology

Employers are realizing the impact of technology on employee benefits – they expect integrated technology solutions and are more open to incorporating artificial intelligence (AI), although human support is still critical, according to the study. Findings include:

- A strong majority (85%) of respondents say they are still exploring how to most effectively use AI in the workplace, and at the same time, 82% say they are comfortable using AI for some parts of their job;
- More than half (54%) of surveyed employers say HR technology and benefits platforms are highly influential in selecting benefits. Employers are making it clear that technology solutions are influencing benefits strategies, and have indicated the tools should work well across multiple systems to be effective; and
- An overwhelming majority (95%) of employers want digital tools for simple/transactional tasks, and a human for sensitive and more complex issues.

The Challenge of Enrollment Fatigue

Workers are being asked to navigate multiple platforms, decisions and communications surrounding benefits. The study finds ongoing issues when it comes to employees understanding and selecting the benefits that are right for them; an overwhelming majority of employers (79%) continue to say educating employees about benefits is a challenge.

To address this, 95% of respondents took action to improve their 2026 open enrollment experience, and many used digital tools or AI-driven recommendation engines. Smaller businesses are especially reliant on help from their brokers and advisors when it comes to communicating during open enrollment – 58% look to brokers for open enrollment guidance, compared to just 42% of larger employers.

“Organizations of all sizes are carefully evaluating their benefits offerings and, at the same time, looking for the best

ways to attract and retain workers, which places greater emphasis on the right mix of benefits, platforms and tools,” said Fish. “The carriers with insight into today’s evolving workforce will be best positioned to create effective solutions that support all workers.”

Additional findings from The Hartford’s 2026 Future of Benefits Study will be shared during a webinar at 1 p.m. EST on Wednesday, Feb. 18. To register, sign up [here](#).

Study Methodology

The Hartford’s 2026 Future of Benefits Study of 500 employers was fielded between Oct. 21 through Nov. 2, 2025. The respondents were HR professionals who manage or decide employee benefits. The margin of error for employer responses is +/- 4% and for U.S. workers is +/-3% at a 95% confidence level. View more of the Future of Benefits Study [here](#).

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