NEWS RELEASE

The Hartford's Study: Amid Rising Cost Of Living, AI Emerging As Benefits Decision-Making Tool For Gen Z

2026-05-07

HARTFORD, Conn.--(BUSINESS WIRE)-- AI search tools are now a part of how of some U.S. workers are making employee benefits decisions, particularly as inflation is driving up the cost of living, according to the **Future of Benefits Study** from The Hartford, a leading provider of employee benefits and absence management.

The study found that 43% of U.S. workers are never sure they are choosing the right benefits – uncertainty that is driving a younger subset to seek guidance from AI search tools such as ChatGPT. Overall, 17% of U.S. workers used AI to help with benefits decisions during open enrollment. However, more than half of those workers were Gen Z. While younger workers express growing unease about AI's broader impact on work and creativity according to a recent **Gallup poll**, Gen Z acknowledges AI's relevance and is curious about it.

"American workers are getting benefits information from more sources than ever before – HR portals, colleague and peer advice, and now AI," said Mike Fish, head of Employee Benefits at The Hartford. "Regardless of how they prefer to receive their information, we help our employer clients provide support that's easy to access using AI-backed tools and clear, simple benefits communication."

Key Findings on AI and Benefits Enrollment:

- 94% of Gen Z workers who said they used AI (such as ChatGPT) during enrollment trusted the recommendations it provided; and

- Among U.S. workers who used AI during benefits enrollment, they reported using it to:
  - Compare different benefits options (59%);
  - Get general information about benefits (55%);
  - Get personalized recommendations (51%);
  - Calculate costs or estimate expenses (45%); and
  - Have someone tell them exactly what to choose or buy (31%).

In addition to the emerging use of AI for benefits guidance, the study shows U.S. workers are grappling with the financial pressures of everyday living expenses. Half of U.S. workers say they are unsure if they will have enough money for future medical care. As premiums, deductibles and **everyday living expenses rise**, employees are taking a closer look at supplemental health benefits – such as accident, critical illness and hospital indemnity insurance – as a way to gain access to added financial protection to help manage everyday expenses.

Key Findings on Cost of Living:

- 44% of U.S. workers say they are more worried about daily expenses – such as food, housing, healthcare and unexpected costs – than they are about their long-term financial future;
- 38% of respondents say their financial situation is affecting their mental health;
- 73% of blue-collar workers say they consider supplemental health benefits a part of their overall financial plan, compared with 60% of white-collar workers, and 54% of service-based workers, such as wait staff, salespeople, retail clerks, non-professional healthcare workers; and
- Top reasons that U.S. workers enrolled in supplemental health benefits were:
  - To have peace of mind for unexpected health events (62%);
  - To help cover out of pocket costs (48%); and
  - To fill gaps in medical and/or pharmacy coverage (37%).

"U.S. workers want benefits that can help protect their paychecks – not just in a worst-case scenario, but in everyday life," said Fish. "These findings reinforce why clear, easy-to-use guidance, backed by knowledgeable support, matters more than ever as people weigh their options and look for coverage that helps close gaps and manage daily expenses."

Methodology:

The Hartford's 2026 Future of Benefits Study of 1,000 U.S. workers was fielded between Dec. 3 through Dec. 11, 2025. The U.S. workers surveyed were actively employed. The margin of error for U.S. workers is +/-4% at a 95% confidence level.

About The Hartford

The Hartford is a leader in property and casualty insurance, employee benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at **https://www.thehartford.com**.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read **The Hartford's legal notice**.

HIG-E

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our 2025 Annual Report on Form 10-K, subsequent Quarterly Reports on Forms 10-Q, and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

From time to time, The Hartford may use its website and/or social media channels to disseminate material company information. Financial and other important information regarding The Hartford is routinely accessible through and posted on our website at **https://ir.thehartford.com**. In addition, you may automatically receive email alerts and other information about The Hartford when you enroll your email address by visiting the "Email Alerts" section at **https://ir.thehartford.com**.

Media:

Sperry Mylott
860-547-4855
Sperry.mylott@thehartford.com

Source: The Hartford