

# MARSH

How employers can leverage technology to boost engagement and adoption of benefits



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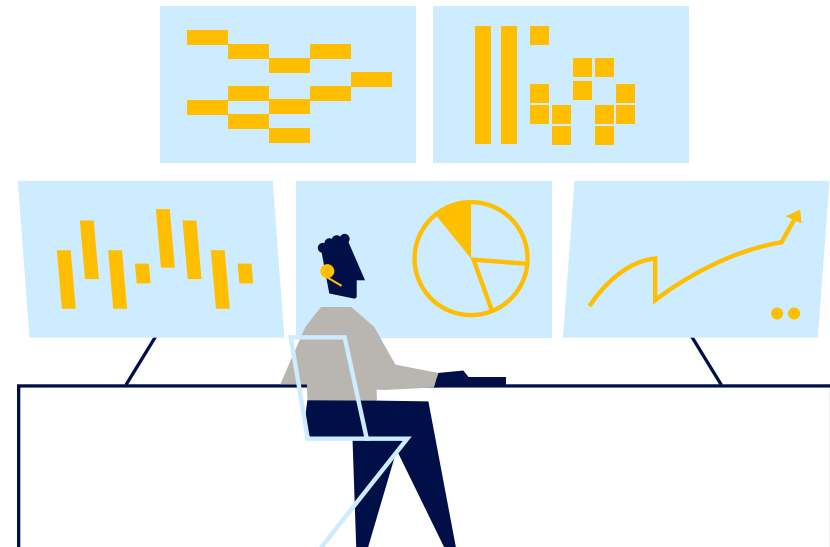
# Employers are harnessing the power of AI and technology to elevate benefits management

In June 2025, Mercer Marsh Benefits conducted a comprehensive global survey with over 400 employers and 3,000-plus employees. It set out to explore how benefits technology is reshaping the employee experience and organizational strategies, and to identify the top emerging trends that are transforming how employers design, manage, and deliver employee benefits.

## Our research shows the most impactful trends in employee benefits technology for 2026 are:

- Employers are harnessing digital benefits platforms and AI to transform their benefits management, especially when it comes to leveraging data insights to make informed decisions.
- Building trust and transparency is critical to adopting benefits technology for both employers and employees.
- The perception and adoption of benefits technology vary across employee populations, highlighting the need for employers to provide personalized benefits offerings that consider not only basic demographics but also lifestyle, values, and life events.

In this eBook, we explore the wider themes of centralization, personalization, and artificial intelligence (AI) in benefits management, and highlight how employers can leverage technology to supercharge benefits engagement through building trust and open, transparent communication.





01

# Technology can be transformative, but trust and transparency are critical to successful adoption

Employers can turn benefits technology into a strategic advantage by centralizing platforms, using AI-driven insights to personalize recommendations, and delivering real-time, easy-to-navigate experiences that make benefits relevant and simple to use.

Technology alone won't win adoption — trust will. Clear, transparent communication about how AI works and how employee data is used and protected, paired with human support, examples, training, and gradual rollouts, is what moves employees from curiosity to comfort. When employers combine intuitive platforms, personalized experiences, and explicit privacy and governance practices, they boost platform engagement, deepen employees' understanding of their benefits, strengthen trust in the employer, and improve overall benefits utilization.

Survey results show a clear appetite for dedicated benefits platforms: **72% of employees say these systems improve clarity, independence, and navigation, strengthening their benefits experience.**

“A better guide, better navigation, and finding the information I need more easily.”

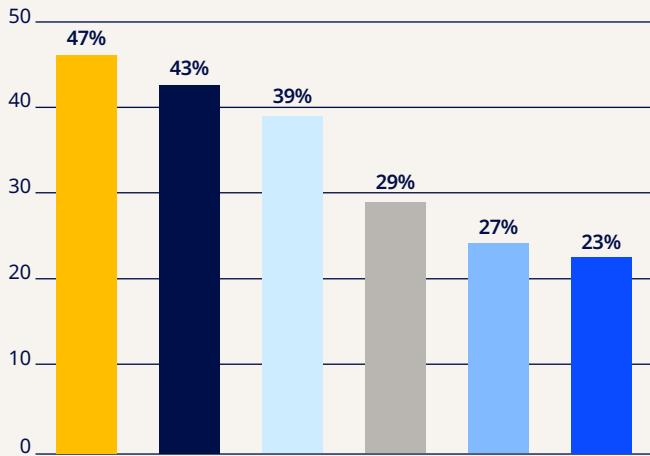
Italy, Professional services industry, 55-year-old male employee

“A comprehensive place where everything can be viewed for convenience.”

Canada, Professional services industry, 38-year-old female employee

Yet adoption remains uneven. Only about 16% of respondents use platforms multiple times a week and 22% weekly, while 27% use them monthly, 29% every few months, and 7% never, reflecting inconsistent engagement.

**Question:** What features would you like to see enabled by technology in your benefits experience?



- Real-time updates on benefit balances or usage
- Personalized benefit suggestions
- A single dashboard for all HR & benefit tasks
- Integration with wellbeing apps or wearable tech
- Virtual assistant or chatbot support
- Peer or social benefit sharing opportunities

**Employees identified specific features that would boost relevance and usage:**

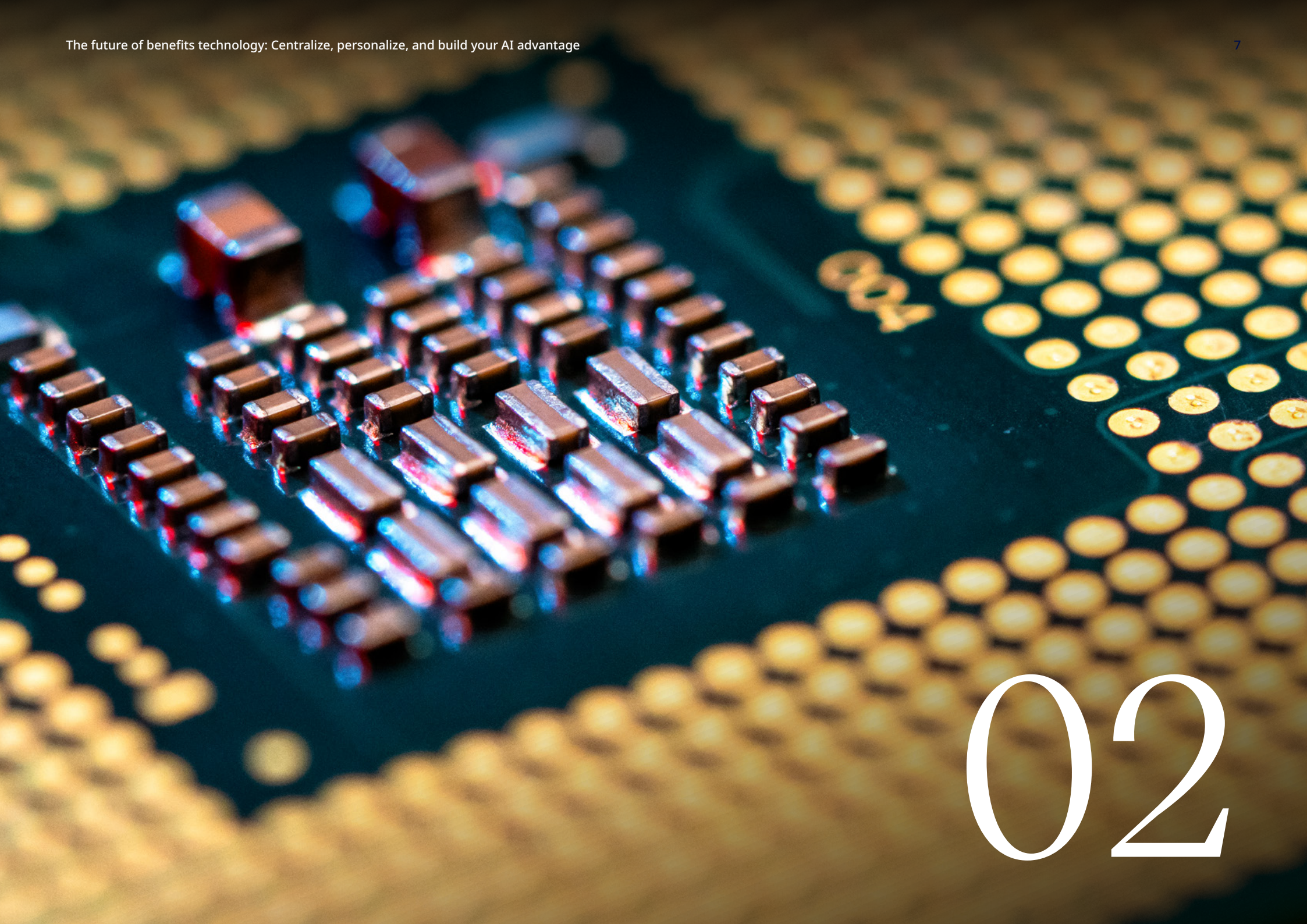
real-time updates on balances and usage (46%), personalized benefit suggestions (43%), and a single dashboard for all HR and benefit tasks (39%) were mentioned. Integration with well-being apps and virtual assistant support also has notable appeal.

Together, these findings indicate that employers can increase adoption by removing access friction, promoting value, and building platform features that deliver timely, personalized, and consolidated information. When platforms are intuitive and connected, and clearly communicate benefits and data practices, they become more useful and are used by employees. These results show measurable opportunities for employers to design, promote, and manage platforms for greater, sustainable impact and organizational performance.

**Barriers to more frequent use include:**

- Preference for speaking directly to someone
- Perceived lack of need
- Forgetting the platform exists
- Privacy concerns
- Feeling the platform is impersonal or irrelevant
- Difficulty navigating
- Not understanding options
- Not knowing where to find the platform





# 02

# Effective strategies for leveraging benefits technology to boost engagement and utilization

Benefits technology can be a powerful lever for engagement and utilization when employers design, communicate, and govern it with intent. Start by centralizing benefits on a single, easy-to-navigate platform that delivers real-time updates, consolidated dashboards, and clear access points so that employees can find what they need without friction.

**Prioritize personalization:** Use data and AI-driven insights to personalize recommendations and benefit selection by life stage, role, and generation, so that employees not only receive tailored offerings but are also guided to choose and make the best use of the benefits that work for them.

**Transparency and trust are essential:** Communicate plainly how technology and AI are used, what data is collected, and how it is protected. Offer concrete examples of AI benefits, publish details on privacy and governance controls, and provide visible human support options so that employees never feel forced to rely solely on automation. Introduce new AI features gradually, pair them with training and guided walkthroughs, and keep human advisors available for complex decisions.

**Address practical adoption barriers directly:** Simplify navigation, implement just-in-time nudges, and remind employees of the platform's value so it doesn't get forgotten. Integrate well-being tools and wearable app connectivity where relevant and add virtual assistants or chat support to answer routine questions quickly.

**Measure success:** Use platform satisfaction, benefit understanding, utilization rates, and retention metrics to iterate on design and communications. Leaders should set KPIs, involve diverse employees in testing, allocate budget for ongoing optimization, and create governance and feedback channels to ensure accountability, reveal usability issues early, and keep platforms aligned with changing workforce needs and legal requirements and compliance.

**Align benefits technology with business goals:** This leads to improved engagement, lower administrative friction, smarter benefits spend, and stronger employee trust. When employers combine centralized, personalized platforms with transparent governance, thoughtful AI rollouts, and sustained human support, they're more likely to increase adoption, deepen employees' understanding of benefits, and strengthen overall value for the organization.



03

# The cost of neglecting benefits engagement

**Failing to prioritize engagement and adoption of benefits leads to low utilization and wasted spend, eroding the return on benefits investments and leaving employees unaware of, or unable to access, the support they may need.**

Underused platforms weaken trust and transparency, increase administrative burdens, and create inequitable experiences across populations and generations. They also limit the dataset employers rely on for informed benefits design, hampering cost management and personalization, and can contribute to higher turnover, poorer productivity, and reputational risk — all while amplifying compliance and privacy vulnerabilities when systems aren't well governed or widely adopted.

By not leveraging the advantages that benefits technology can bring to the organization, employers also risk missing opportunities to elevate the employee experience, resulting in:

- Failure to leverage AI and personalization to tailor benefits to diverse employee needs.
- Reduced ability to improve employee retention and attract top talent through competitive benefits.
- Lost potential to enhance overall employee health, well-being, and productivity.
- Inability to create a cohesive, user-friendly benefits experience that drives adoption and satisfaction.

Three key actions employers can take now to minimize risks associated with low benefits engagement:

- 1. Centralize and simplify access:** Launch a single, mobile-friendly benefits platform with single sign-on (SSO) that's easy to navigate and offers real-time updates and a consolidated dashboard to reduce access barriers.
- 2. Communicate transparently and pair tech with humans:** Clearly explain how AI and data are used, publish privacy and governance controls, offer opt-in or opt-out choices, and provide visible human support, training, and gradual AI rollouts to build trust and comfort.
- 3. Personalize benefits offerings:** Use data and AI-driven insights tailored to employees' life stages, roles, and preferences to increase relevance and adoption.



04

# Harnessing the power of AI for smarter benefits

The world of health and benefits has changed. Employee expectations have been reshaped by consumer technology and new ways of working, creating demand for benefits experiences that feel personal, intuitive, and relevant. Despite rising employee expectations, HR teams remain burdened by administration and disconnected systems, limiting their ability to focus on engagement, strategy, and measurable impact. While AI and technological advancements are enabling more individualized employee care and streamlined benefits administration, much of it remains complex and layered onto legacy systems, creating noise and risk without meaningfully reducing effort or improving outcomes.

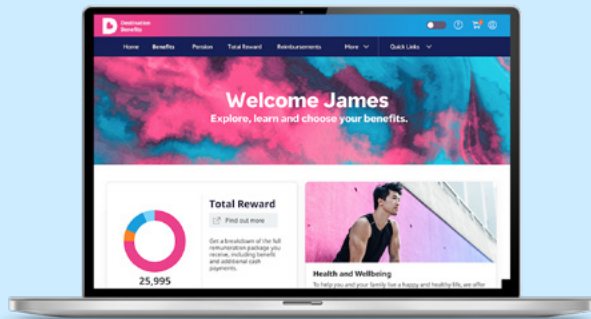
Mercer Marsh Benefits offers AI-powered digital solutions to help organizations transform how they manage and deliver employee benefits. By centralizing benefits on intuitive platforms, leveraging AI-driven insights for personalized recommendations, and fostering transparent communication, we empower our clients to boost benefits adoption, enhance employee engagement, and optimize overall benefits utilization.



With a focus on building trust through clear data governance and human support, Mercer Marsh Benefits enables organizations to create a seamless, relevant, and trusted benefits experience that meets the diverse needs of today's workforce.



## Enhance your approach to health and benefits with our AI-powered solutions



### Darwin

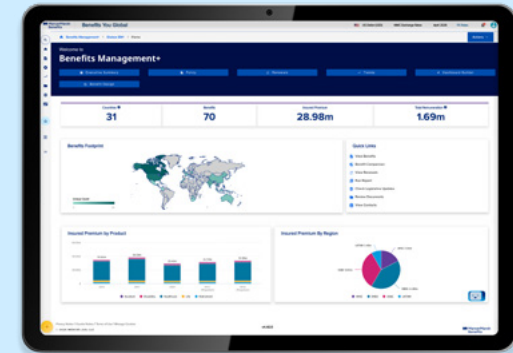
Darwin is a next-generation, AI-powered benefits platform that transforms employee benefits into dynamic, personalized, and elevated experiences — empowering organizations to innovate rapidly, streamline administration, and deliver meaningful, engaging rewards that evolve with changing workforce needs.

Built on a strong foundation of integrated data and AI capabilities, Darwin's AI features support organizations in navigating the complexities of employee health and benefits, ensuring they are well-equipped to meet the challenges of today and tomorrow.



### Benefits You App

Our native mobile Benefits You App integrates with Darwin to provide your employees with a digital front door to their health and benefits offering, putting the power of benefits in the hands of your people.



### Benefits You Global

Benefits You Global is our integrated suite of tools for multinational organizations that provides a clear view of your aggregated global benefits program and its costs, including every benefit plan, vendor, and country. Plans, renewals, and financials all at your fingertips. With data and analytics, true oversight and governance are not only possible but also easy.

### Benefits Management +

Our AI workflow tool enables you to fast-track your global benefits inventory creation, allowing you to save time and securely process unstructured data and documents in different languages.

# About the survey

Mercer Marsh Benefits surveyed over 400 employers and 3,000+ employees in June 2025 to explore how benefits technology is reshaping employee experience and identify emerging trends in benefits design and delivery

3,133

Employees from these countries:

- Brazil
- Canada
- China
- France
- Germany
- India
- Italy
- Mexico
- Singapore
- United Kingdom

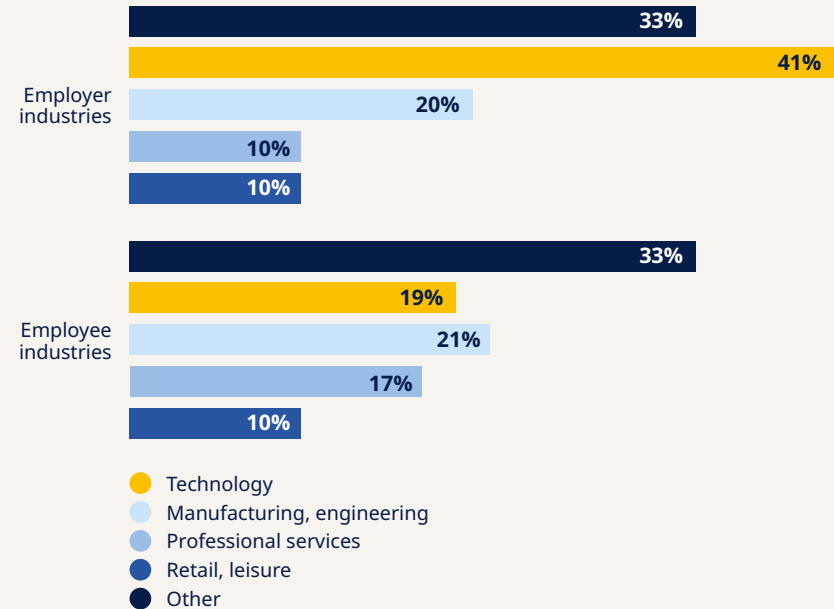
426

Employers from:

- US/CA
- EMEA
- LATAM
- APAC

25% of employers have 5+ years tenure at their company, and over half (52%) are part of the executive team.

**Both employees and employers are from a wide variety of industries, providing a holistic perspective of the global economy.**



**For more information on how you can leverage AI and benefits technology to gain more from your benefits strategies, reach out to:**



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