



INTEGRATED
BENEFITS
INSTITUTE

BENEFITS NAVIGATION AS A BARRIER

How Complexity Undermines Employee Wellbeing

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807

U.S. Workers Surveyed

Cross-sectional online survey
November 2025

3

Core Research Domains

Service Needs · Access Preferences
AI vs. Human Support

4

Generations Covered

Gen Z · Millennials
Gen X · Boomers (ages 18–65)

52%

of employees use
multiple platforms
to access benefits

Only 40% use a single platform

When confused, employees turn to...



66%

**say better benefits
navigation would increase
job satisfaction**

Only 9% disagreed

54%

**cite benefits as a
primary reason for
staying with their employer**

But only if they can USE them

THE REAL COST OF NAVIGATION CONFUSION

Over 70% of employees report at least one negative consequence from difficult benefits navigation



35%+

Increased stress
& anxiety



28%

Delayed necessary
medical care



27%+

Overpaid or received
surprise bills



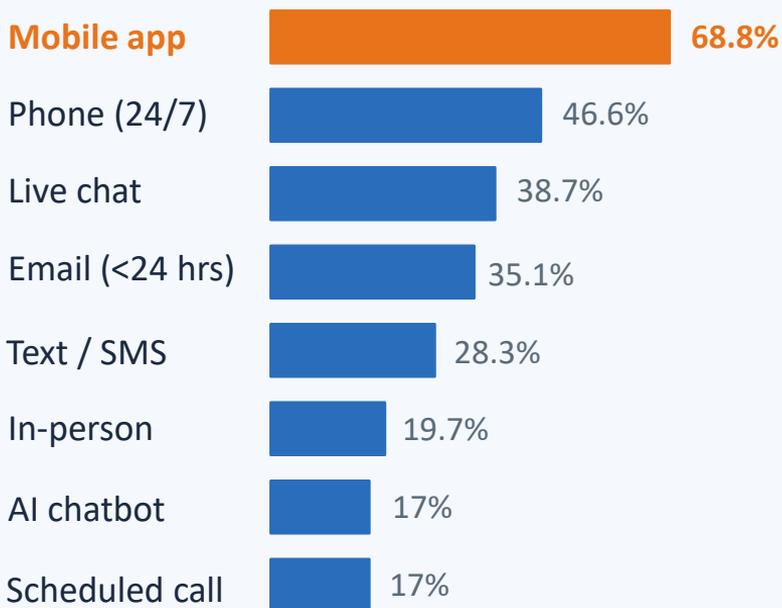
20%

Did not use available
benefits at all

These aren't inconveniences — they represent real harm to employee health, finances, and organizational performance.

HOW EMPLOYEES WANT TO CONNECT

Preferred access channels (select all that apply)



Key Insight

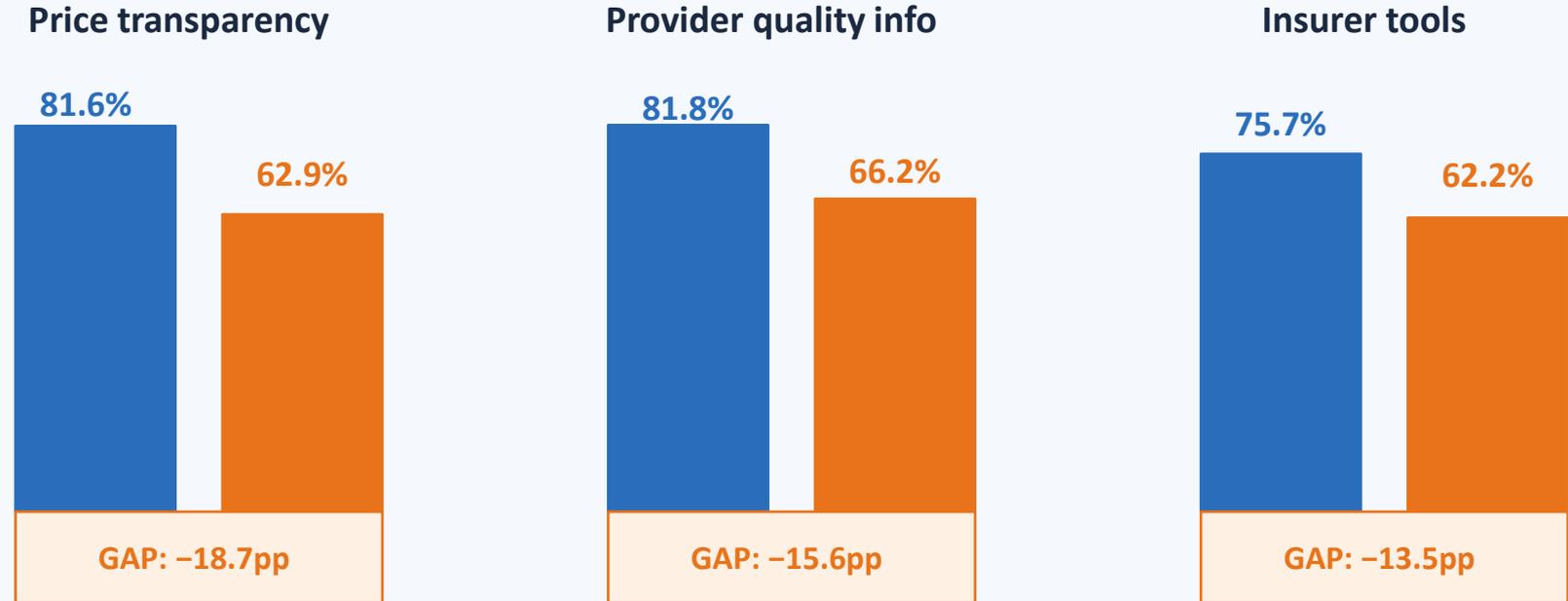
**Mobile-first is
non-negotiable.**

But no single channel serves all employees. Needs vary by time of day, situation, and individual preference.

Effective navigation
must be omnichannel.

THE EXPECTATION GAP

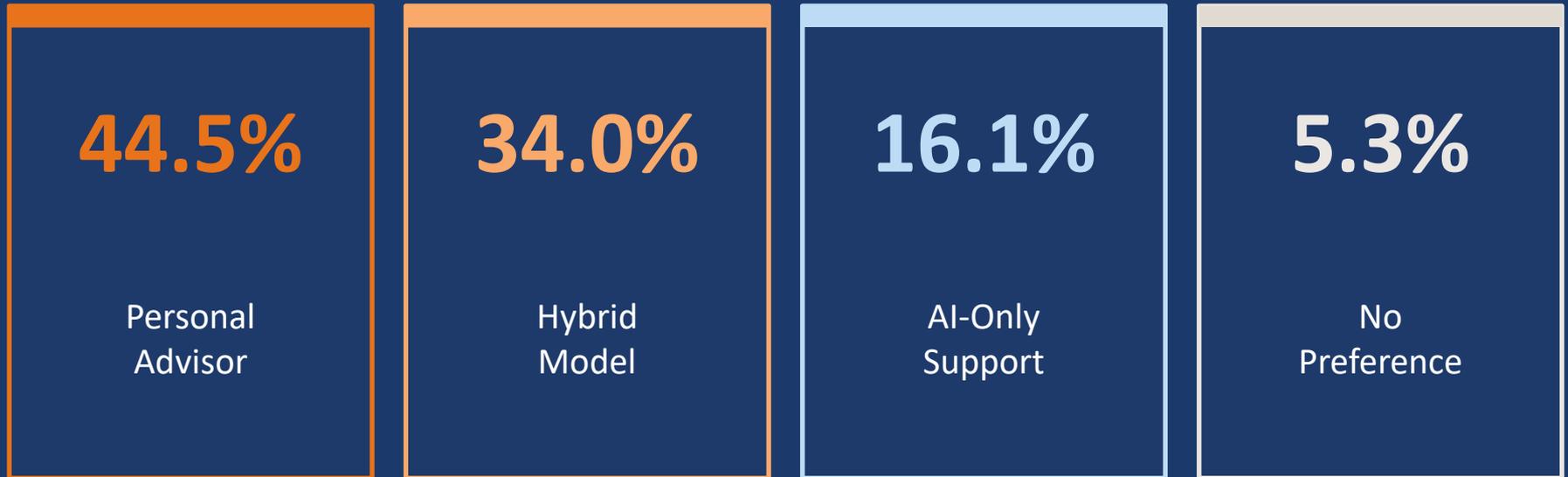
Satisfaction consistently lags importance by 13–19 percentage points across key features



■ Importance ■ Satisfaction

THE HUMAN-AI QUESTION

Nearly 4 out of 5 employees want some degree of personal support



78.5% prefer personal or hybrid support | AI-only is the minority preference across all demographics

THE GENERATIONAL DIVIDE

Generation is the strongest predictor of support preferences

Generation	AI-Only	Personal Advisor	Hybrid	No Pref
Gen Z (18–29)	19.8%	34.5%	40.7%	5.1%
Millennials (30–39)	17.4%	43.2%	33.5%	5.9%
Gen X (40–49)	21.0%	38.6%	37.1%	3.3%
Boomers (50–65)	9.8%	54.3%	27.2%	8.7%

Top preference per generation Highest AI openness

WHO PREFERS AI — KEY PREDICTORS

Multinomial logistic regression controlling for age, gender, income, and health status (N=799, $p < 0.0001$)

Chronic conditions

Contrary to expectations, employees with chronic conditions lean toward AI — likely valuing 24/7 availability for frequent healthcare interactions.

Male gender

Male respondents are nearly twice as likely to prefer AI-only support (21.5% vs. 12.3% for women). Gender has no significant effect on hybrid preference.

Higher income (\$100K+)

Higher earners show greater openness to both AI and hybrid models, possibly reflecting more digital comfort and transactional benefits interactions.

Generation (dominant factor)

Boomers are much less likely to prefer AI ($p < 0.001$). Gen X shows the highest AI openness. No generation strongly favors AI-only solutions.

What would most improve your benefits navigation experience?

27.9%

Speed & Availability

"Quick access to accurate information at any time."

25.7%

Accuracy & Reliability

"Accuracy is paramount when dealing with health and financial matters."

22.1%

Human Element & Empathy

"AI lacks the human touch and empathy needed for sensitive issues."

16.4%

Privacy & Security

"Privacy and security of personal health information must be protected."

12.1%

Ease of Use

"Easy to navigate and understand."

11.4%

Skepticism of AI

"AI is terrible and should not be used."

STRATEGIC SOLUTION: A TIERED MODEL

Hybrid models have the broadest demographic appeal — less influenced by gender, age, or chronic condition status

TIER 1

AI Foundation

24/7 · Quick Answers

- Cost estimation
- Provider search
- Basic plan info
- Coverage questions
- Enrollment tools

TIER 2

Assisted Digital

Human-Backed Support

- Live chat
- Scheduled consults
- Plan comparisons
- Enrollment help
- Claims guidance

TIER 3

Dedicated Advisor

High-Touch Personal

- Chronic conditions
- Family planning
- Claims disputes
- Life events
- Personalized guidance

01

Consolidate Platforms

Reduce fragmentation. Employees managing 6+ portals are effectively locked out of their benefits.

02

Mobile-First Design

69% prefer mobile access. Invest in intuitive, responsive mobile UX as the default entry point.

03

Build Hybrid Support

Deploy AI for routine questions with clear escalation pathways to live human advisors for complex needs.

04

Prioritize Transparency

Close the 15–19pp gap on price transparency and provider quality — these gaps undermine trust.

05

Segment & Personalize

Tailor guidance by generation, health status, and life stage. One-size-fits-all navigation fails everyone.

06

Measure & Adjust

Track utilization, satisfaction, and NPS. Inaction is visible in delayed care and wasted benefits spend.

THE PATH FORWARD

Digital innovation + human support.

Benefits navigation is not a convenience problem.

It is a health, financial, and retention problem — and it is solvable. Integrated, personalized, transparent platforms that combine mobile access with human empathy can transform benefits from a source of confusion into a driver of engagement and trust.