

The overarching goals we've seen in recent benefits research are to help (1) differentiate the carrier and (2) differentiate the employer.



## Hot Topics/Trends in Group Benefits Research



Leave, leave, leave



Technology



Supplemental health



ER and BR  
challenges/needs/gaps/pain points



Partnerships/point solutions



Workforce/demographic changes



Employee education/  
communication/  
enrollment



Brand/competitive  
assessments/SWOT