

# 2026: Thrive with purpose



# Fast-moving workforce dynamics continue to influence employee benefits



*You can respond with proactive strategies that strengthen and optimize the value of your total rewards program without increasing overall spend.*

Complex macro environment uncertainty needs purposeful adaptability, choice, customization and innovation with voluntary benefits. In planning for 2026, employers are focused on the challenges posed by higher cost increases. At the same time, they remain committed to healthcare affordability and attractive, inclusive benefit offerings at work and beyond.<sup>1</sup>

<sup>1</sup>Mercer Survey on Health & Benefit Strategies for 2026

# Voluntary benefits helps employers respond to macroeconomic factors

## Sustained cost pressures

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As escalating costs continue to drive affordability challenges, it's necessary to find innovative benefit strategies, beyond traditional cost management levers, that deliver value to your employees without compromising quality.

## Expanded risk horizons

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Risk management today extends beyond traditional physical and financial risks — talent/people risk is also classified as a business imperative. Mercer research highlights growing concerns around cyber risks and the operational impacts of emerging technologies like AI.

## Prioritized personal coverage

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Employees are increasingly prioritizing personal coverage options that protect them and their families from unpredictable events, climate and otherwise, and offer additional layers of financial security.

## What we're watching



### Supplemental Health

Increasingly strategic lever that's helping both employers and employees address healthcare affordability challenges across premium spend and cost of care



### Life with Long-Term Care (LTC)

Regardless of whether LTC legislation happens in 2026, Life with LTC provides employees financial protection and peace of mind during and after their working years



### Group Auto/Home

Carriers are responding to the challenged property and casualty market in innovative and expansive ways, making coverage/benefit options more employee-centric

# Employees whose benefits meet their needs were almost 3x as likely to say their employer cares about them<sup>2</sup>

*The employee benefits landscape is constantly evolving, and the same is true for voluntary benefits.*

Smart voluntary benefits strategies harness data and insights, while building future-focused resiliency.

## Evaluate

Conducting a thorough strategic review of your current program is a necessary checkpoint that validates voluntary benefits design and delivery methodologies still work or may need adjustment.

## Innovate

Focusing on innovation exists in plan design, what voluntary benefits are offered, how benefits are administered, approaches to communication and more.

## Engage

Maximizing benefits awareness and education with compelling year-round content and thoughtful AI use/integration.

<sup>2</sup>Mercer's Health on Demand 2025 US report

# Get started

We're shaping voluntary benefits programs with powerful perspectives. Learn how we can help your business thrive through a comprehensive voluntary benefits review that purposefully aligns to your total rewards objectives.

[Learn more and request a program evaluation](#) or [contact your local consultant](#).

