



Key findings from Colonial Life's Employer Insights Pulse Survey

Learn how small businesses stay competitive in the market while addressing benefits enrollment and education challenges through a blend of digital methods and human interaction.



INSIGHTS

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To meet their benefits enrollment and education challenges, **small businesses rely on a combination of digital methods and human interaction.**

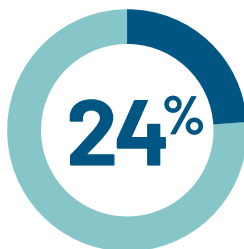
Small businesses need to offer comprehensive and robust benefits to stay competitive in the marketplace.

Compared to larger businesses, **small businesses rely slightly less on HR technology** and place a higher value on the human touch.



To meet their benefits enrollment and education challenges, small businesses rely on a combination of digital methods and human interaction.

- > 24% of small-business employers rank **employee education/understanding** as their top benefits enrollment concern, more than any other concern by far (cost is next, at 12%).



- > **Digital enrollment** is reported to be the primary method for managing open enrollment.



- > **These are the enrollment and education methods small businesses use most:**



55% of companies use a **digital approach** for enrollment.



56% of employers used **in-person meetings with a benefits counselor** and 48% used an **online self-guided** process during their most recent enrollment.



51% find **1-to-1, in-person counseling** especially helpful for benefits education.



KEY TAKEAWAY

Enrollment and education are critical for small businesses. They need a strong digital component, but 1-to-1, in-person counseling is invaluable, especially when it comes to closing the education gap.

Small businesses need to offer comprehensive and robust benefits to stay competitive in the marketplace.

The value employees place on supplemental benefits grew during the pandemic and is still on the rise.

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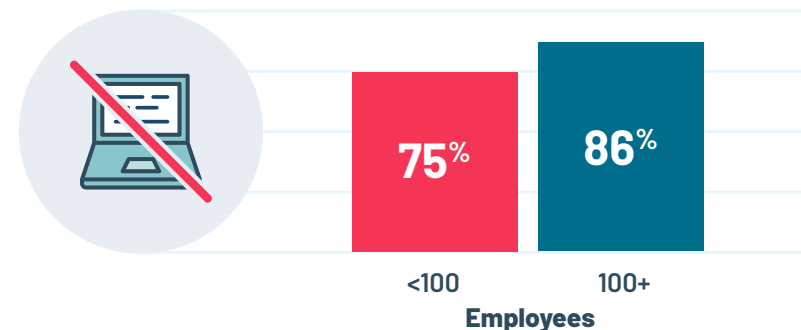
3 in 5 employers say that employees' **perception of value for nonmedical benefits** has increased.

- > **Small businesses offer broad benefit programs to their employees.** While they are slightly less likely than larger businesses to offer voluntary benefits such as life, disability, AD&D, critical illness and cancer insurance, 2 out of 3 of small businesses do offer most of these benefits.



2 out of 3 small businesses offer disability, life, accident and critical illness.

- > Compared to larger employers, a **lower percentage of small businesses plan to add new digital HR capabilities** in the next 12 months.



KEY TAKEAWAY

Small businesses are being proactive about their benefit offerings. Many offer broader packages than you might think.

Compared to larger businesses, **small businesses rely slightly less on HR technology** and place a higher value on the human touch.

- > More small businesses say **“treating their employees like family”** is a main way they demonstrate they care about their employees.

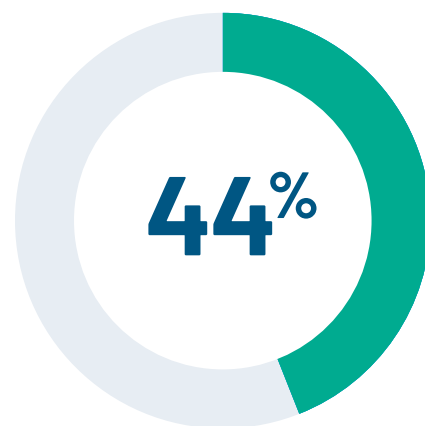
Treat employees like family/show empathy

11%

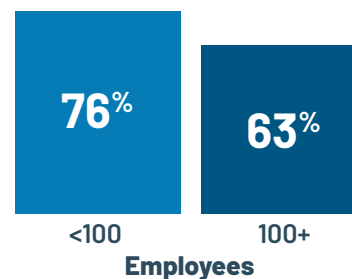
3%

<100 Employees 100+ Employees

- > **44% of small businesses** rely heavily on technology-driven processes to manage HR functions, versus 56% of larger businesses.



- > Small businesses lean more toward **favoring human touch over digital capabilities**, compared to larger businesses.



When interacting with an insurance carrier in managing our employee benefits, human interaction/support is more valuable than state-of-the-art technology.

KEY TAKEAWAY

While businesses of all sizes acknowledge the value of HR technology in their work, small businesses prioritize human touch and connection.



Summary

The Employer Insights Pulse Survey captures the views of 400 employers across various company sizes, including 102 small-business employers.

INSIGHTS

KEY TAKEAWAYS

1

To meet their benefits enrollment and education challenges, **small businesses rely on a combination of digital methods and human interaction.**

Enrollment and education are critical for small businesses. They need a strong digital component, but 1-to-1, in-person counseling is invaluable, especially when it comes to closing the education gap.

2

Small businesses need to offer comprehensive and robust benefits to stay competitive in the marketplace.

Small businesses are being proactive about their benefit offerings. Many offer broader packages than you might think.

3

Compared to larger businesses, **small businesses rely slightly less on HR technology** and place a higher value on the human touch.

While businesses of all sizes acknowledge the value of HR technology in their work, small businesses prioritize human touch and connection.





What Now?

The challenges identified in the survey won't go away, but employers don't have to go it alone. Finding a trusted partner can bridge the gap when it comes to benefits enrollment and education, helping employees get the benefits they need and want.

[Learn More →](#)

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