



Making Benefits Communications Personal: Reaching Employees When It Matters Most

by **Rita Brennan** | *Segal Benz*

Employee benefits are an essential part of any successful workplace, providing health coverage, financial security and resources to enhance overall well-being. Organizations invest heavily in developing robust benefits programs tailored to the needs of their workforce. However, many employees are often unaware of the benefits they have, are confused about how to use them or don't see their value.

A major reason for this disconnect is that benefits communications tend to take a one-size-fits-all approach, overlooking the diverse and evolving needs of employees at different stages of their lives and careers.

Without targeted, strategic messaging, employees may not recognize the relevance of their benefits—or worse, not use them at all.

On the flip side, organizations that prioritize personalized and timely messaging will likely see tangible returns because this approach addresses employees' needs based on their life stages—whether they're early-career professionals managing student debt, midcareer employees juggling family responsibilities or seasoned professionals planning for retirement. A personalized benefits communication strategy shows employees that the organization cares about their individual circumstances and fosters trust and loyalty.

By making benefits communications more relevant and accessible, organizations can increase participation, enhance employee satisfaction and maximize the impact of their benefits programs.

Why One-Size-Fits-All Benefits Communications Fail

Traditional benefits communications typically involve an annual enrollment guide and occasional emails about changes or deadlines. While these communications provide essential information, they often fail to consider that enrollment is just a one-time event. However, employees' physical, financial and emotional needs are ongoing and dynamic and require attention year-round.

AT A GLANCE

- Personalized messaging in benefits communications can help to ensure that employees receive relevant, timely information, which ultimately should increase benefits engagement and utilization.
- Employees' priorities shift over time, from student loan support to retirement planning assistance. Tailoring benefits communications to life stages makes information more relevant and actionable.
- Using artificial intelligence (AI), data and personas can help employers predict needs and deliver targeted content more efficiently through preferred channels.
- Employing multiple channels, easily digestible formats and strategic timing helps ensure that communications are effective and impactful.

The following represents a few key issues with generic communications.

- **Lack of relevance.** An entry-level employee is unlikely to engage with messaging focused on retirement planning but may find debt or credit management resources more relatable. Similarly, a midcareer employee with teenagers might not be interested in fertility benefits but could be looking for college planning resources.
- **Information overload.** Dumping all benefits information at once—especially during open enrollment—can be overwhelming. Employees may skim materials, feel confused by excessive detail and fail to make optimal decisions.
- **Changing needs.** Different benefits—or features of benefits—become relevant at various stages in life. A new hire might focus on simply enrolling in the 401(k), while a soon-to-be retiree may be concerned with maximizing 401(k) contributions and optimizing investments.

The Power of Personalized Communications

By segmenting employees into life stages, employers can create more relevant and engaging messaging that resonates

with employees' current circumstances. The table highlights the priorities of employees in different life stages and suggests communication strategies.

Use Personas to Personalize

Another approach that can enhance outreach and drive engagement is to develop employee personas, which are data-driven representations of different workforce segments. This methodology helps provide a more complete picture of the workforce because it considers the growing number of people who do not align with traditional life stages. The bespoke employee experience begins with getting to know your unique population. This approach can be implemented in the following three steps.

Step 1: Build Personas

Identify key employee segments using demographic data, such as age and career stage, in addition to benefit plan enrollment and utilization data. Then, use employee feedback and research to build a persona that reflects each segment's personal and financial priorities, needs and communication preferences as well as facilitators for and barriers to engagement.

TABLE

Employee Life Stages: Benefit Priorities and Communication Strategies

	Early-Career Professionals (Age 20-35)	Midcareer Employees (Age 35-50)	Late-Career Professionals (Age 50 and Over)
Employee Benefit Priorities	• Student loan repayment programs • Affordable health care options • Homebuying assistance • Professional development	• Family planning • Child-care benefits • Parental leave • Career development • Health and wellness programs • Retirement savings and investment growth • Work-life balance	• Maximizing money for retirement • Long-term care and estate planning • Phased retirement options
Communication Strategies	Keep it short and digital, using bite-sized, mobile-friendly content. Real-life examples can help demonstrate how benefits apply to their current financial and personal challenges. Engaging through social media and mobile apps is also effective.	Offer decision-making support through interactive tools to help compare health care options or calculate retirement savings in various retirement scenarios. Use multiple touchpoints, including email, webinars and one-on-one sessions to help reinforce messaging. Busy professionals also appreciate flexible engagement options, such as on-demand videos and self-service portals.	Offer expert-led retirement planning workshops. Use clear, direct language to simplify complex financial concepts and provide consultations with experts to help make informed decisions.

For example, Erick, an early-career professional who is in his first five years of his work, is eager to prove himself, build a reputation and build financial stability. He may be balancing paying student loans while focusing on professional development and developing a savings strategy for the future. For him, targeted benefits communications highlighting resources for financial wellness, career growth and work-life balance can be particularly meaningful and useful, easing his transition from student to professional.

Although artificial intelligence (AI) is still in its infancy in many ways, it is fantastic at pulling together different data points like these to help shape a picture of employees. Combining your expertise in benefits with AI's ability to rapidly consolidate information streamlines the process. While some benefits teams may feel confident managing this themselves, communication partners can provide valuable support—from shaping your approach to handling the consolidation work and development of personas. And of course, like any technology, AI should be used with appropriate safeguards for workers' personal and company data.

Step 2: Tailor Messaging

Create communications that speak to each persona's priorities and concerns. For example, you might send a targeted email to an early-career employee about student loan repayment and debt management programs or invite a preretiree to a retirement planning webinar. Or, your population might have a large segment of multigenerational households who value benefits such as elder care and legal assistance for estate planning or immigration needs. Data will help you craft the personas that represent your employees and inform the messages that are most relevant to them.

Step 3: Use Technology to Enhance Personalization

Technology, including AI tools, enables personalized benefits communication by delivering dynamic, tailored communications based on individual behaviors and preferences. This can include sending automated reminders tied to life events, such as prompting new parents about dependent care benefits or encouraging employees nearing retirement to explore financial planning resources.

AI-powered chatbots and virtual agents can provide real-time support, answering employee questions while also suggesting relevant resources. For example, if an employee asks about maternity leave, a chatbot can provide details and highlight additional time-off options. AI can even take it a step further by submitting time-off requests on an employee's behalf, streamlining the process.

Four Tips for More Effective Benefits Communications

Once you've identified the personas, tailored your messaging and determined the proper technology, following these tips can help increase the effectiveness of your communication.

1. **Use multiple communication channels.** Employees engage with information in various ways, depending on their preferences and circumstances. Use a combination of channels—emails, mobile apps, portals, videos, webinars and one-on-one meetings—to maximize reach and impact.
2. **Make information digestible.** Instead of overwhelming employees with lengthy guides, break information into smaller, actionable pieces, such as infographics, short videos and interactive quizzes. These can be especially effective at helping people digest complex information that requires action, such as retirement and health plan changes.
3. **Tie messaging to moments that matter.** Align benefits communications with meaningful employee events, such as new-hire onboarding, tax time, back-to-school season and open enrollment. For example, back-to-school season is a great time to promote on-site or free vaccine options, while tax season—when finances are top of mind—provides an opportunity to highlight resources such as retirement planning and financial counseling.
4. **Continuously gather feedback and optimize communications.** Use employee surveys; AI-powered online focus groups that can provide real-time feedback for up to 1,000 people; and channel analytics, such as click-through and open rates as well as unique visits, to assess the effectiveness of your benefits communications. Did you know that you can track low-tech outreach, too? Adding a QR code to a print piece can help

you enable analytics for materials such as postcards, posters and table tents. This gives you real data from in-person communications. Adjust your communication strategies based on what you learn from feedback and data to ensure continued relevance and impact.

Conclusion

Benefits programs are only as effective as the communication strategies supporting them. A one-size-fits-all approach no longer meets the needs of today's multigenerational workforce. By tailoring benefits messages based on life stages, using data-driven personalization and leveraging technology, organizations can significantly improve engagement and ensure that employees get the most from their benefits. And that leads to the ultimate goal: fostering an environment where

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employees feel supported, valued and empowered as well as creating a workplace culture built on trust and loyalty. 

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