



Survey Report:

Turning headaches into **opportunities** within benefits strategy

What survey data from 150 HR leaders reveals about
overcoming frustration in benefits administration



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Helping employees maximize their benefits can be incredibly gratifying, but getting them there can feel equally exhausting.

Today's HR leaders and benefits administrators face numerous challenges. Rising healthcare costs, low employee engagement, and a rapidly changing workforce make it difficult to keep pace, let alone build a comprehensive benefits strategy that accounts for every shift.

The good news is that benefit administration has come a long way. In a recent survey of 150 HR leaders conducted by WEX® — a global commerce platform simplifying the business of running a business — in partnership with HR Dive's Studio by Informa TechTarget, there was near-universal agreement that open enrollment has improved over the past five years.

It's worth celebrating the progress, but it's also important not to overlook the challenges HR leaders still experience. Only 17% of the surveyed HR executives indicate that they are extremely satisfied with their current utilization rates, and 27% report that their biggest headache over the past year is that employees simply don't engage with their benefits.

As Colleen Pappas, VP, Benefits Administration Practice Lead at WEX, explains, "Employers offer ton of great solutions to their employees, but the hardest thing is making sure employees know they're there and how to use them." In fact, **nearly one-third of survey respondents believe that their employees lack a clear understanding of how to maximize their benefits.**

Yet, with new levers like predictive analytics, integration capabilities, and AI-powered decision-support — something 26% of surveyed HR executives say would improve utilization — HR leaders have more tools than ever to improve outcomes. In this survey report, we examine the six biggest headaches HR leaders experience — and the solutions that can turn daily struggles into higher utilization, stronger decision-making, and better financial results.



Key survey findings

- 35%** of HR executives define simplicity in benefits administration as clear, consistent communication.
- 35%** of HR executives report that competing priorities across the organization is one of the main issues standing in their way of improving the benefits experience for employees.
- 31%** of HR executives define simplicity in benefits administration as having one centralized place to manage all benefits.
- 29%** of HR executives disagree that their employees have a clear understanding of how to maximize their benefits.
- 26%** of HR executives lack of education outside of enrollment season is the one factor that most prevents employees from utilizing their benefits accounts.
- 21%** of HR executives believe insufficient guidance or support during open enrollment is the one factor that most prevents employees from utilizing their benefits accounts.
- 21%** of HR executives encounter the most friction in their role when resolving provider or claims-related escalations.



6 knots that cause the most headaches in benefits — and their solutions



Knot 1

The choice overload

Providing employees with multiple benefit options is great, but it can — and often does — lead to confusion. Employees may be unsure about which plan to choose, leading to HR teams being flooded with questions. This leaves everyone feeling overwhelmed instead of empowered.

The surveyed HR leaders consistently pointed to “the complexity of plan options” and “the high volume of employee confusion and repetitive questions” as their biggest open enrollment pain points. With 23% indicating the open enrollment period is when they receive the most employee concerns all year, it’s no surprise that *21% of HR executives believe insufficient guidance during open enrollment is the top barrier to benefits utilization*. The good news? The solution is built into the problem: **better decision support**.



Consider these tactics to improve decision-making and decrease frustration:

› Tap into the power of AI.

Rather than leaving employees guessing, AI tools can provide personalized suggestions by using employee inputs. In WEX's case, real claims data. The data informs a look-alike cohort, providing employees with a clear analysis of which plan is best — based on individuals with similar needs.

› Use side-by-side comparisons.

As one survey respondent noted regarding pain points at open enrollment, “the sheer complexity and confusing jargon make it hard to compare plans.” Clear, visual comparisons can help close that gap, especially if you can demonstrate how plans could impact employees’ take-home pay. As Susan Amos, Lead Product Manager at WEX, notes, WEX enables employees to view projected expenses with and without an HSA, supporting more informed and cost-effective choices.

› How it helps:

Better decision support eases frustration, boosts employee confidence, and shifts the burden off HR onto solutions designed to guide employees.

The deadline dilemma

One of the most unexpected findings from our survey was how many HR leaders struggle to simply get employees to enroll on time. When asked about top open enrollment pain points, the second most common response was getting all employees to complete enrollment before the deadline.

Survey respondents shared that employees often procrastinate — either because they assume “closed” isn’t really closed or because they’re overwhelmed. As a result, some miss the deadline entirely and go without benefits for the year. Alternatively, depending on their company’s benefits plans, they may be auto-enrolled in their previous year’s selections, which can leave them with the wrong benefits for their needs.

A big reason for the feelings of overwhelm? Everything happens at once. Employees get an information dump, HR gets an influx of questions, and everyone feels the pressure. With *26% of HR executives citing lack of education outside of enrollment season as the top barrier to utilization*, the solution becomes clear: **prepare employees before open enrollment starts.**

Consider these tactics so your next enrollment period doesn’t turn into a scramble:

› Send year-round awareness campaigns.

Improve benefits literacy with ongoing communication that clearly explains plan options and terminology. Thirty percent of HR executives report the biggest barrier to utilization is confusion between account types (e.g., HSAs, FSAs, HRAs). Explaining these options throughout the year could help employees make better decisions later.

› Create an internal hub for employees.

Provide employees with a reliable resource for answers, eliminating the need to email HR or call a hotline. Turn your most frequent open enrollment questions into self-serve resources: an FAQ, a glossary of healthcare terms, and links to benefits fairs or Q&A sessions. AI-powered tools can offer personalized, accurate, and accessible benefits support for employee questions and issues. For example, WEX’s Benefit Assistant leverages real-world benefits knowledge, employee data and employer-specific plan info to provide tailored answers that address an employee’s unique situation. These solutions reduce confusion and help prevent last-minute panic.

› How it helps:

With steady communication, employees feel prepared versus pressured when enrollment arrives — and HR has fewer urgent reminders to send.

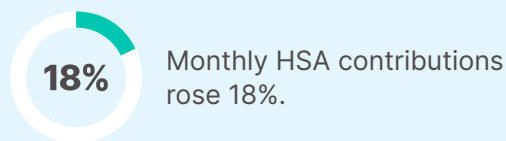
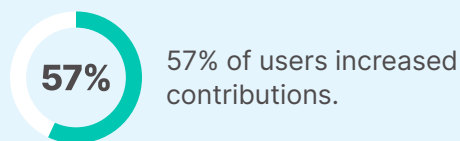
A targeted approach to benefits education:

Consumer Pathways

Consumer Pathways by WEX offers personalized benefits education to help people make informed decisions and maximize their benefits. The program set out to address three common challenges in HSA administration — and test whether personalized messaging could meaningfully shift behavior:

1. **New HSA consumers** often don't understand how the account works or the value it can provide.
2. **Tenured HSA consumers** often optimize the long-term savings potential of their HSA.
3. **Junior HSA consumers** with limited HSA experience often miss the short- and long-term ways an HSA can support expenses.

By segmenting over 100K participants by user type — and using predictive analytics to anticipate their needs — Consumer Pathways delivered personalized experiences and tailored recommendations to each. The results were clear across every cohort: **personalization works.**



The off-season silence

Enrollment season is often a loud flurry. Employees are asked to make major decisions that will impact their health for the year ahead, and employers are tasked with helping them choose wisely. Everything gets squeezed into a few short weeks — and then it goes quiet. “People buy the benefits, and then forget about them. Even benefit professionals forget what should be submitted,” says Amos.

As a result, even employees who enroll often don’t make full use of their benefits. “That’s where ongoing communication comes in,” says Pappas. “So the right employees leverage the right benefits at the right time.” And with *35% of HR executives defining simplicity as clear, consistent communication*, this lever can also streamline administration. However, sending more emails isn’t enough to get employees to use their benefits to the fullest. Improving utilization requires **proactive engagement**.



Consider these tactics to encourage the action:

› Enable expense alerts.

Employees often forget to use — or submit — eligible expenses. Consider accident insurance: someone may undergo an X-ray, consult an orthopedist, and start physical therapy without realizing that all three are reimbursable under their accident insurance plan. With WEX, targeted alerts can flag eligibility and estimate potential reimbursement, prompting employees to act. Proactive notifications help employees maximize their benefits usage so they aren’t leaving money on the table and are getting the most value from their selections.

› Deliver retrospective insights.

Employees may not always recognize when a healthcare choice isn’t cost-effective. Because WEX receives monthly claims data, it can send personalized follow-up insights. For instance, after an ER visit, an employee may see how much they could have saved by choosing urgent care. “It’s after the fact, but it’s education on how to better utilize your plan going forward,” explains Amos.

› How it helps:

Proactive engagement guides employees toward smarter, cost-effective choices — and when automated, it can reduce the workload for HR.

Knot 4

The integration frustration

Siloed systems are one of the biggest headaches for HR — and a major roadblock to a seamless benefits experience. Seventeen percent of HR executives report their benefits solutions have little to no integration with payroll or HR systems, and 23% say better human resources information system (HRIS)/payroll integration would most improve utilization at their organizations.

One survey respondent described the strain of coordinating multiple teams and systems, underscoring the need for a centralized solution. They're not alone: *31% of HR executives define simplicity as having one centralized place to manage all benefits.* Solving this headache starts with **choosing a benefits administrator with strong integration capabilities** that streamline administration and coordination. When done well, integration becomes a year-round communication engine that reduces work for HR teams.



Consider these signs of effective integration:

› Ensures data matches.

Many employers unknowingly pay claims for people who shouldn't be on the plan. During new implementations, Amos notes that hundreds of ineligible individuals often need to be removed. "We remove ineligible dependents, and then ensure their data matches ours on an ongoing basis, so we can guarantee the people who came on board are getting coverage and that the employer is not paying claims for people that should not be on the plan." WEX also ensures carriers receive updated eligibility so employees can access care on day one.

› Facilitates vendor coordination.

Many employers offer employees benefits that they can enroll in and have deducted from their payroll. Take auto insurance. Amos explains how, through integrations with the vendor, the vendor informs WEX of the payroll deduction amount, and then WEX passes it to payroll so those deductions can occur, acting as the facilitator. "We integrate with vendors to make that process easier for the employee," adds Amos.

› How it helps:

Strong integration leads to smoother administration, higher employee utilization, and fewer surprises for employers.

Knot 5

The support maze

One of the best ways for employers to support employees in their benefits is to get the support they need to do it. With **the right benefits administration solution**, HR leaders are better equipped to deliver on their favorite part of the role: helping employees make informed choices.

Both employers and employees feel the impact when support falls short. One survey respondent pointed to “long wait times” for support as a top pain point during open enrollment — an experience many likely know firsthand. On the HR side, *one out of five HR executives (21%) reports encountering the most friction when resolving provider or claims-related escalations.*



Consider these support features that reduce friction:

› Provides easy onboarding.

Switching providers can sound like a herculean task — but only if the provider isn't up to the task. Ask vendors to outline exactly what onboarding entails and what they handle versus what you handle. Look for hassle-free activation, efficient setup, and support that makes it seamless to add new point solutions or onboard new employees.

› Maintains accurate data.

As Amos points out, “Your benefits strategy is only as good as how well you maintain your benefits data.” With a provider that monitors eligibility, keeps files clean, and resolves discrepancies before they become crises, you can limit daily friction. Even better if the system is configurable enough to support different employee groups and complex eligibility rules — from union arrangements to retiree populations.

› How it helps:

Better support behind the scenes means fewer roadblocks for HR — and a more dependable, seamless benefits experience for employees.

Knot 6

The priorities pile-up

It's clear that today's HR leaders are grappling with what can feel like a tug-of-war within their organizations. While they recognize that optimizing benefits would positively impact the workforce, competing priorities make it challenging to implement. *More than one-third of HR executives (35%) say competing priorities across the organization are the biggest barrier to improving the benefits experience.*

This reality often leaves HR leaders out of sync with fellow leaders — reflected in the 20% of HR executives who say they encounter the most friction when coordinating across internal teams (e.g., payroll, legal, IT).

Consider these actions to help move benefits up the priority list:

› Find your champions.

Look for internal advocates who can elevate the value of benefits across the organization. These champions often emerge in other departments, employee resource groups (ERGs), and among rising people managers. Ask your benefits administrator if they offer resources to help equip these champions with talking points or educational materials to strengthen their influence.

› Make the value visible.

Partner with a benefits administrator whose analytics help you track the impact of your benefits strategy. Connect the dots for fellow leaders on how stronger activation rates and better decision-making lead to better organizational outcomes. When leaders can see the impact, benefits shift from being an HR initiative to a shared organizational priority.



› How it helps:

When benefits gain internal alignment, HR can move its strategy forward with fewer barriers — and the whole organization is better positioned to realize the value of its benefits investment.

Simple takeaways

More than three out of ten (38%) HR executives define “simplicity” as tools that help employees make confident decisions. Here are a few simple ways to deliver that simplicity with confidence:

- **Clarify choices.**

Use decision-support tools and clear visuals to help employees choose the right plan.

- **Communicate in small doses.**

Spread out education so employees don't have to absorb everything at once.

- **Prompt next steps.**

Leverage alerts, reminders, and personalized insights to help employees take action.

- **Remove system friction.**

Partner with providers that handle integrations behind the scenes for a seamless experience.

- **Celebrate your wins.**

Recognize progress to build momentum and empower internal champion



Offload your benefits strategy — and your headaches

By strategically untangling these knots, you can help employees feel more confident, more informed, and better prepared to maximize their benefits — while removing unnecessary friction from the process.

These changes become far easier with the right technology wrapped in white-glove support. With WEX's leading benefits platform, BeneFITwise Premier, you can avoid many of these administrative headaches altogether. The platform redefines benefits management by delivering personalized, year-round guidance and actionable financial insights — helping employees make informed healthcare decisions and get the most out of their benefits. And at its best? WEX becomes an extension of your benefits team, says Pappas.

Learn more about how BeneFITwise Premier can empower employees and provide your team the support it needs behind the scenes.

About the survey

The findings of this research are based on an online survey conducted by HR Dive's Studio by Informa TechTarget from August 11 to August 22, 2025. A total of 150 executives participated in the research. All participants held titles of Manager of HR or above, with 65% holding the title of Director of HR or above. All participants work for companies with 1,000 or more employees, and half work for companies with 5,000 or more employees. More than half of participants (54%) work for companies in the technology, healthcare, auto/industrial/manufacturing, or wholesale/retail industries.





About us

WEX simplifies benefits for everyone by delivering the broadest range of healthcare solutions built on modern and reliable technology and supported by our accountable and empathetic service experts. Focus on the things that matter most to you. We'll take care of the rest.

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