



Worksite Easier.

How to engage employees and help drive enrollment.
Communicate the value of benefits and give them the confidence to act.

The majority of working Americans¹ (59%) see voluntary benefits as valuable, but confidence is lacking: 35% say they wish they had made different choices during open enrollment, and 28% say they regret the decisions they made during open enrollment.²

Plan enrollment with employees in mind.



57% of workers feel they understand their insurance benefits very or extremely well.
Employees who understand their benefits well are more satisfied with their offerings.³

- A dedicated resource**
MassMutual implementation managers bring expertise in enrollment education and strategize ways to best support employees.
- Enrollment tracking**
We can evaluate the success of our feature-rich products like Group Whole Life insurance and adjust the enrollment and re-enrollment approaches.

Shape the conversation around benefits.



Educational resources employees are most inclined to use (when available) to learn about benefits include:³

- 68% Online (internet, intranet, or benefits portal)
- 54% printed material mailed to home
- 51% emails

- Multiple channels**
MassMutual builds a multichannel communications plan that meets employees where they are, leveraging best practices to inform and educate them.
- Effective communications**
We help employees understand how the benefits offered can meet their unique financial needs, tailoring communications by employees' generation and life stage.

Build an experience for today's workforce.



83% of employees preferred to enroll electronically or online, with 75% having used this method for their last enrollment.⁴

- Employee-friendly platform**
Electronic enrollment with MassMutual's residually-hosted platform can guide employees toward more personalized offers and encourage participation.
- Flexible enrollment options**
We can also meet your group's needs using the enrollment technology you prefer. This includes connecting with a variety of enrollment, BenAdmin and HR management platforms.

To learn more about MassMutual products and services, contact your benefits broker.

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¹ The MassMutual Workforce Financial Stability Score measures the changing attitudes and financial outlook of working Americans. Commissioned by MassMutual, the research began in June 2022 and is conducted online, monthly, among a nationally representative sample of 1,000 U.S. middle-market employees. For purposes of this research, MassMutual defines working Americans and middle-market employees as those working at firms with at least 25 benefit-eligible employees with a household income of \$40,000 to less than \$150,000, and assets less than \$300,000.

² The pathway to voluntary benefits success, MassMutual Q1 2025 report

³ LIMRA 2025 BEAT Study Benefits and Employee Attitude Tracker

⁴ LIMRA 2024 BEAT Study, Benefits and Employee Attitude Tracker

The product and/or certain features may not be available in all states. State variations will apply. Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM GCWL-2014, and MM-GPWL-2014 (NC) and MM GCWL-2014 (NC) in North Carolina), is level premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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