

Personalized benefits empower — and protect — employees



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By Tamara Mosley at 3:37 pm, 1/7/26

We live in an increasingly customizable world. Our post-pandemic times reflect that even more. The media we consume, the food we eat, the beds we sleep in and the soap we use all can be personalized just for us.

It's no wonder, then, that employees expect their benefits to be personalized, too. Employees want a well-rounded, personalized benefits package that helps meet their specific needs. For employers, personalized benefits can be a tool to help manage costs while attracting and retaining top talent.

Customized benefits fit neatly into the new ethos of flexibility. Within any business, no two employees are working exactly the same way at the same time with the same motivations — particularly with so many different generations in the workforce. Each employee is unique; now their benefits can reflect that.

Employers can no longer take a one-size-fits-all approach to benefits. Today's consumer expects a hyper-personalized experience where they feel heard, understood and supported. Those expectations span to employees and the benefits they are offered as well. ¹

Employees demand more from benefits

According to Aflac's most recent Workforces Report, benefits are at the forefront of employees' expectations. Sixty-two percent of employees would be at least somewhat likely to accept a position with lower pay but better benefits.²

They also recognize that supplemental benefits can offer valuable financial protection: 9 in 10 believe the need for supplemental insurance is increasing, and 3 in 5 view them as a core component of a comprehensive benefits program. That's not surprising when 54% say inflation has negatively impacted their finances in the past year, and 31% have been hit with high health care costs.²

So what do employees expect on an employer's menu of benefits? The supplemental benefits most commonly elected are life, dental, vision, hospital and accident insurance.² But the selections don't stop there, and employers can't, either.



Personalized benefits can provide a financial cushion

Today's employees aren't just thinking about physical health. While traditional benefits remain highly valued, the younger workforce expects more comprehensive offerings, with interests in other benefits like societal, wellness and student loan assistance. Although each generation values financial wellness benefits, their preferences and valued solutions vary. Older generations place a higher value on income protection, while more than 40% of Generation Z are interested in student loan assistance and mental health-related benefits.³

Nine in 10 U.S. workers surveyed by the American Psychological Association said an employer's approach to employee mental health will be an important consideration when job hunting.⁴

Nearly half of businesses told Aflac that their top challenge when it comes to benefits is "offering a competitive benefits package."² With the high turnover rates they've been experiencing, employers realize that, despite the struggle, they must offer a competitive benefits package to remain competitive and retain employees.

Supplemental benefits seem to be a good answer, often available at little or no cost to the employer. And employees can pick and choose based on their needs and concerns: help with unexpected medical bills, mental health treatment, identity theft protection, access to legal plans for people interested in buying real estate or writing a will, or pet insurance.

Employers see that supplemental insurance is another way to offer more, with less impact to their budget. They know it can help keep their most valuable asset: their employees. Seventy-seven percent who offer it believe supplemental insurance helps them recruit employees and 79% say it helps with retention.²

As the workplace continues to change, we have greater realization that each employee is unique, with different needs and expectations. And employers are shifting their benefits programs to give employees the choices that offer them the best protection.



¹ SHRM. "The Future of Work is Personal: How AI is Reshaping Employee Experience." Published 2.27.25. [Accessed 12.1.25.](#)

² Aflac. "Aflac 2024-2025 WorkForces Report: Workplace Benefits Trends Executive Summary." Published October 2024. [Accessed 12.1.25.](#)

³ LIMRA. "Harnessing Growth in workforce benefits: the next horizon." Published 2025. [Accessed 12.1.25.](#)

⁴ APA. "The Experience of Working in America During Times of Change" Published July 2025. [Accessed 12.1.25.](#)

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