



Meeting the Moment: Helping People Navigate Change at Open Enrollment

Communicating complex changes, rising costs and benefits decisions with empathy, clarity and support

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Today's Presenters



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| What We'll Cover

Factors Influencing This Open Enrollment

Addressing Change Effectively and Communicating with Empathy

Applying a Well-Being Lens to Communications

Helping People Make Informed Decisions

Wrap-Up and Q&A

Projected Medical and Rx Trend for 2027

+9.9%

Medical trend for PPO/POS plans is approaching a 15-year high.



+11.5%

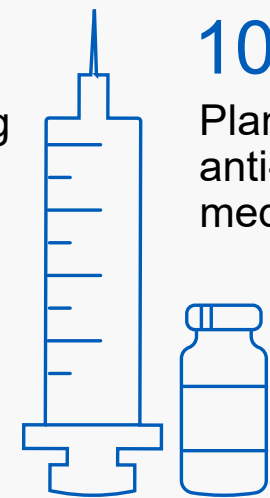
Prescription drug trend remains in double digits for 2027.

18.3%

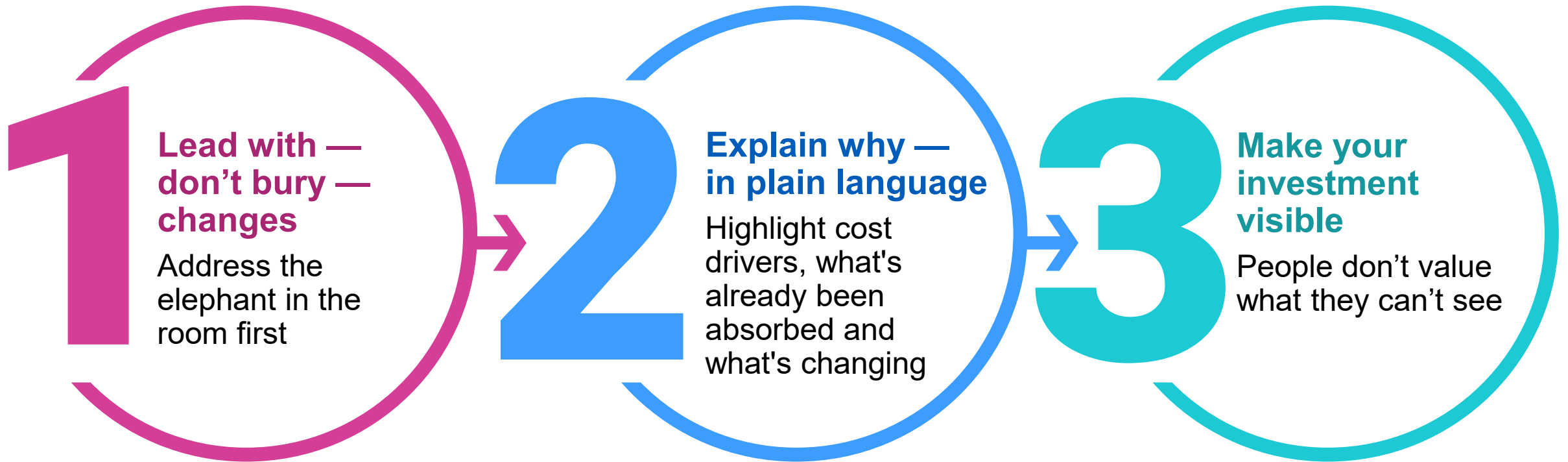
Plans covering anti-obesity medications.

10.5%

Plans not covering anti-obesity medications.



Communicating Change: Address It First



Demonstrating Care Requires 3 Things

1

Acknowledge reality

"Cost are increasing."

2

Recognize impact

*"This affects your budget
and your decisions."*

3

Guide action

*"We'll help you choose
what works for your
situation."*



Develop a Framework for Personalizing

Messaging
that resonates

Identify the segment

Frame the cost conversation

Pick the tone

Apply consistently across all touchpoints

Sample Messaging Matrix

Audience	Experience	What They Need	Core Message	Action Guidance
Early career	Budget-sensitive, low familiarity	Basics of cost tradeoffs	Fit your plan to your usage and budget	Compare premium vs. usage
Mid-career/family	Managing multiple dependents	Total cost vs. premiums	Balance predictable costs with protection	Think annual cost
Established career	Higher usage, financial focus	Cost optimization	Align plan with financial strategy	Use savings tools
Pre-retirement	Concern about future costs	Stability + predictability	Plan for future healthcare needs	Prioritize predictability

The Stakes of Benefits Decisions are Very High

One decision, **multiple stressors**



Increasing healthcare costs

- More financial exposure
- Rising out-of-pocket costs for medical and Rx

Greater personal risk

Wrong decisions can have major consequences

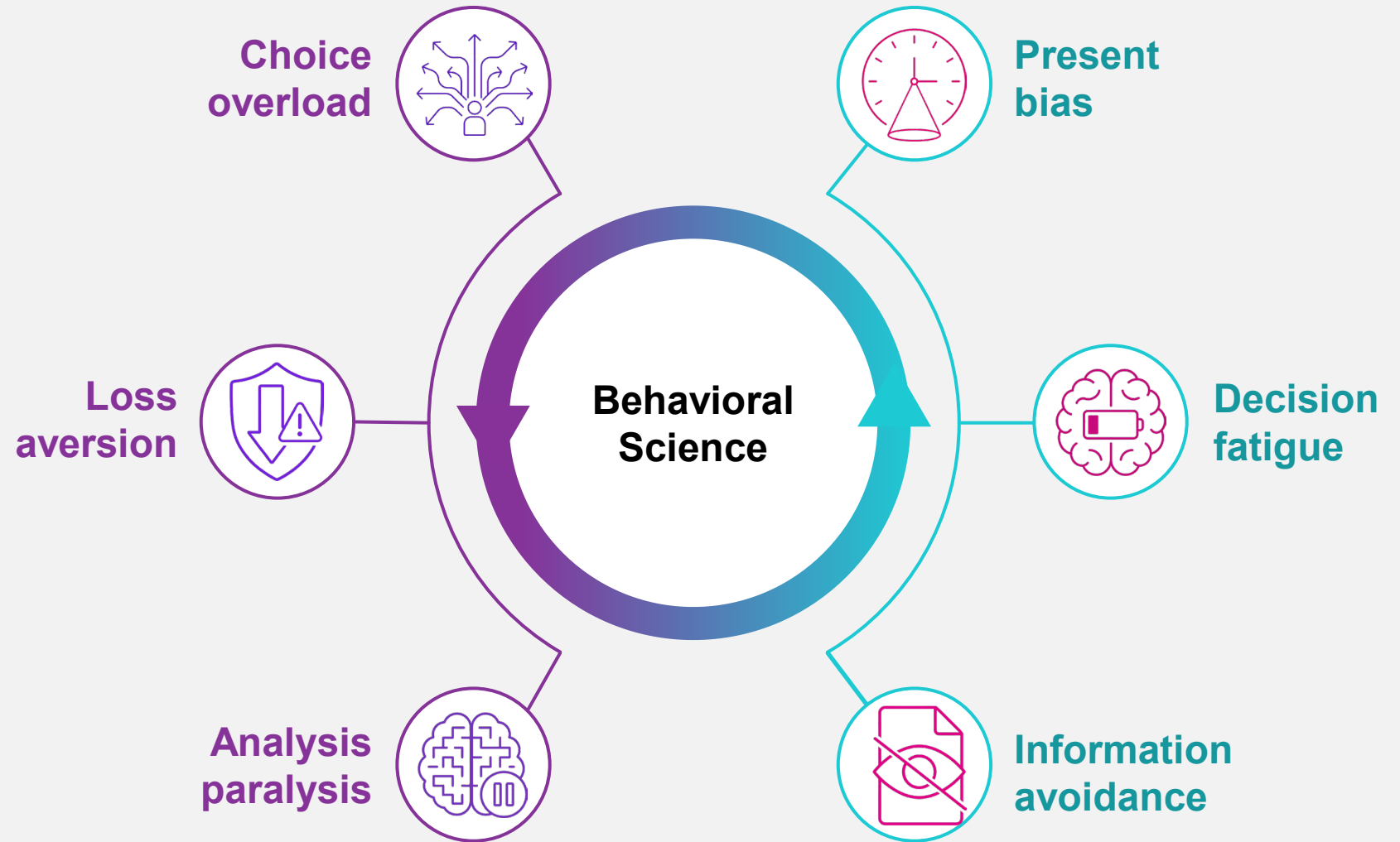
Mounting financial stress

Employees are evaluating trade-offs more carefully

The opportunity: Make the next best step clear before questions become consequences.

Why People Struggle with Decisions

Human behavior — not intelligence — is often the challenge.



4 Keys to Great Decision Support

The most effective decision support is designed to:



Critical for HR and Benefits

Help people make informed decisions, but **do not give advice or make decisions for them.**

Spectrum of Decision Support Tools

A range of approaches—from lightweight guidance to highly tailored decision tools.

Learn and Plan

Compare and Consider

Model and Calculate

AI Assistants

AI FAQ and Persona Agents

AI Presentation Agents

Cost Calculators

Interactive Timelines

Interactive FAQs

Quizzes and Games

Personal Checklists

Logic-Driven Decision Tools

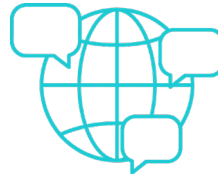
Increasing personalization, complexity, and actionability

What AI Makes Possible

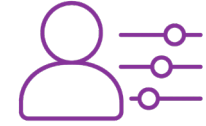
When AI is in play, the experience changes, but the goal is the same:
helping people make confident decisions.



**Conversational
Guidance**



**Multi-Language
Content**



**Dynamic
Personalization**



**Context
Awareness**



**Ongoing
Support**



**Continuous
Learning**

Open Enrollment: 2-Weeks of Attention



It's the one time everyone is paying attention

Use it for more than plan selection

Treat OE as an orientation moment

Connect people to the full range of resources — health, financial, mental health, everyday support

Tie enrollment choices back to the bigger total rewards story and organizational goals

Retention, well-being, culture

Thank You

Any Questions?

Scan QR code to take survey



We'd Love to Chat!



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Thank You!