

The Future of Benefits Technology

In June 2025, Mercer Marsh Benefits surveyed over 400 employers across four regions, and over 3,000 employees, across ten countries, to identify their perspectives on using benefits technology and explore the key technological trends shaping the benefits management landscape today and into the future.

> 3,000+ employees from 10 countries:

- Canada
- Mexico
- Brazil
- Germany
- United Kingdom
- China
- India
- Singapore
- France
- Italy

65%

of employers say that HR technology transformation is the #1 driver of changing benefits priorities in their organization.

Pivotal to this transformation are centralization, personalizing the benefits experience, and harnessing AI for smarter decision-making.

#1 Centralization is crucial to driving efficiency



of employers have already centralized their benefits, or plan to do so within the year.

7/10

Seven out of ten employers plan to consolidate their benefits technology and brokerage/consulting with a single advisor.

#2 Personalizing benefits is an increasing priority

1 in 2

employees have unmet benefits needs

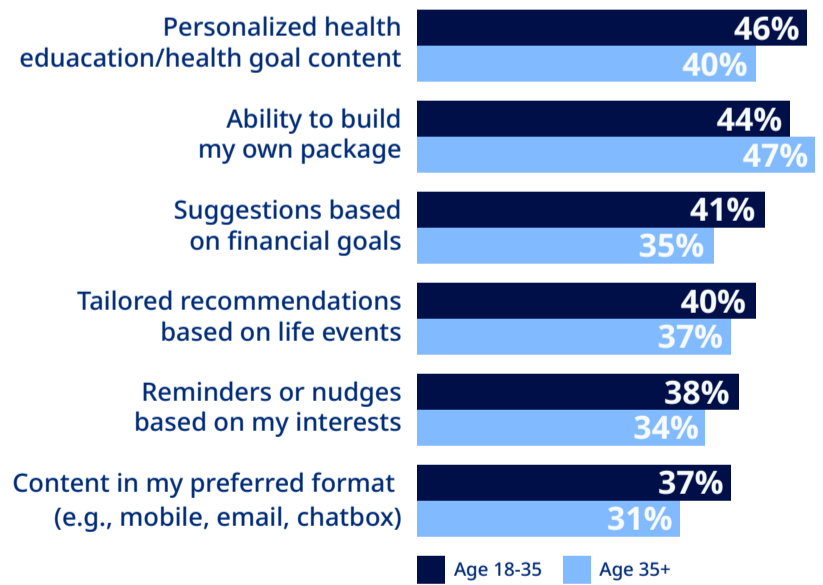
4 in 10

want to build their own benefits package

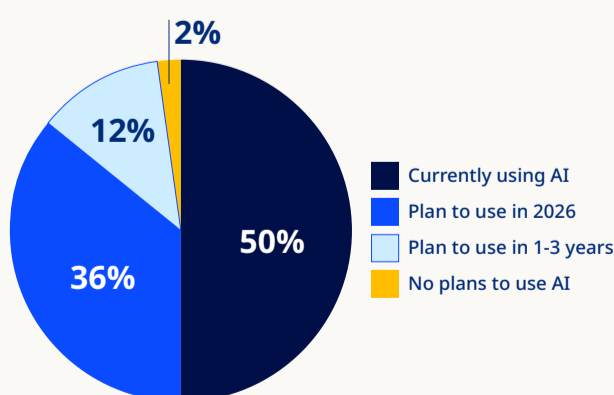
1 in 3

want tailored content based on life events

Ways benefits can be made more personal



#3 AI is driving benefits transformation



50%

of employers are already using AI with their benefits tech, and nearly all plan to use it in the near future.

2/3

employees are comfortable with AI recommended benefits

Top five reasons for employers to use AI in BenTech

1. Advanced analytics (20%)
2. Predictive analytics (12%)
3. Personalized well-being (10%)
4. Reduced administrative burden (9%)
5. Early detection of employee burnout (7%)