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GUEST COLUMN: Four Generations, One Workforce: The Benefits Balancing Act

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Today's workforce spans four generations, a dynamic blend that brings both opportunities and challenges for employers. From Baby Boomers nearing retirement to Gen Z entering the workforce, employers must offer flexible benefits and communicate them in ways that resonate across generations.


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As the workplace evolves, employers who understand their workforce can strengthen culture, attract and retain talent, and provide the right benefits, *all while controlling costs*.

Benefits are no longer a one-size-fits-all solution. From health coverage to work-life flexibility, what employees value in their benefits package depends greatly on their generation and stage of life.

- Younger employees tend to look for flexibility, easy digital access, and opportunities to grow their careers.
- Mid-career employees are usually juggling both family and financial priorities, so benefits that support balance are key.
- Late-career employees tend to place more value on stability, strong health coverage, and preparing for retirement.

For employers, that means two key challenges:

1. **Designing benefits** that speak to all life stages without breaking the budget.
2. **Communicating benefits** in ways that effectively engage employees across different generations.

Only **52% of employees** fully understand their benefits, with lack of awareness cited as one of the biggest reasons for low utilization (WTW).

Consider this: an emailed benefits guide might sit unopened in a Millennial's inbox, while a Gen Z employee might wonder why it's not available in an interactive mobile app. Meanwhile, a Baby Boomer may prefer a face-to-face session with HR.

When benefits aren't communicated well, employees miss out, programs go unused, and employers end up pouring money into something that delivers little return.

Why Change is Needed

Rethinking benefits isn't optional. The numbers reveal how quickly the workforce is changing and how employees are demanding more.

- **78% of employees** said they would find a new job if their benefits package was inadequate.
- By 2030, Millennials and Gen Z will account for nearly **60% of the workforce**.
- **65% of employees** say they would be more loyal if their employer offered benefits customized to their personal needs.
- **78% of employees** said they would find a new job if their benefits package was inadequate.

So, what can employers do to better serve a multi-generational workforce? It comes down to two core strategies: flexibility in design and creativity in communication.

- **Offer choice-driven benefits.** Tools like lifestyle spending accounts, voluntary benefits, and tiered health plans allow employees to select what's most relevant to them. Giving employees the ability to choose benefits that best fit their needs drives both engagement and satisfaction.

- **Include life-stage support.** Fertility benefits, eldercare resources, mental health programs, and financial wellness tools speak to employees at different points in their personal and professional journeys.
- **Communicate in multiple ways.** One message, many channels. Use apps, emails, reminders, print, and face-to-face touchpoints so employees receive information in the way that works best for them.
- **Listen to employees.** Regular surveys, focus groups, and utilization data can help employers understand which benefits are working and where gaps exist. same intentionality to internal communication that they do to external marketing.

Key Takeaways

Employers who evolve their benefits strategy to reflect the needs of a multi-generational workforce see more than just higher participation rates. They build stronger cultures of trust, increase retention, and create workplaces where employees feel valued no matter their age or stage of life.

When employers design flexible options and share them in ways that truly connect across generations, employees feel seen, supported, and part of something bigger. Now's the moment to take a fresh look at your strategy, because the choices you make today will shape tomorrow's engagement, loyalty, and long-term success.

Wondering if your benefits truly meet the broad range of needs in your workforce? Connect with your client executive to request a full benefit audit. You'll receive key recommendations to design a total rewards package that every demographic values and understands.

View the full article here.

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