Beyond the Claim: A Practical Playbook for Supporting Employees Back to Health—and Back to Work

Dan Iskra, MetLife

Dan McConnell, MetLife

Sophie Ruddock, Empathy



About our research

MetLife's 24th Annual U.S. Employee Benefit Trends Study builds on more than 20 years of data from employees and employers, incorporating multiple phases of both qualitative and quantitative research.

This year's survey is our most insight rich study to date, including interviews with external audiences across Employer and Broker roles, MetLife stakeholders, and US employees.

New to this year, we have leveraged cultural insights and semiotics to explore shifting habits, motivations, and feelings among workers.

Research Methodology

MetLife's 24th Annual U.S. Employee Benefit Trends Study was conducted between June 2025 and December 2025 and consists of two distinct studies fielded by STRAT7 Rainmakers – a global strategy, insight and planning consultancy. The employer survey includes 2,567 interviews with benefits decision-makers and influencers at companies with at least two employees. The employee survey consists of 5,579 interviews with full-time employees, ages 21 and over, at companies with at least two employees. This source contains data collected for but not reported in the primary report.



What are we seeing in 2026?

Top macro environmental stressors facing the workforce

01

Affordability Pressures

Rising medical costs, cost of doing business and cost of living

02

Tension from Technological Advances

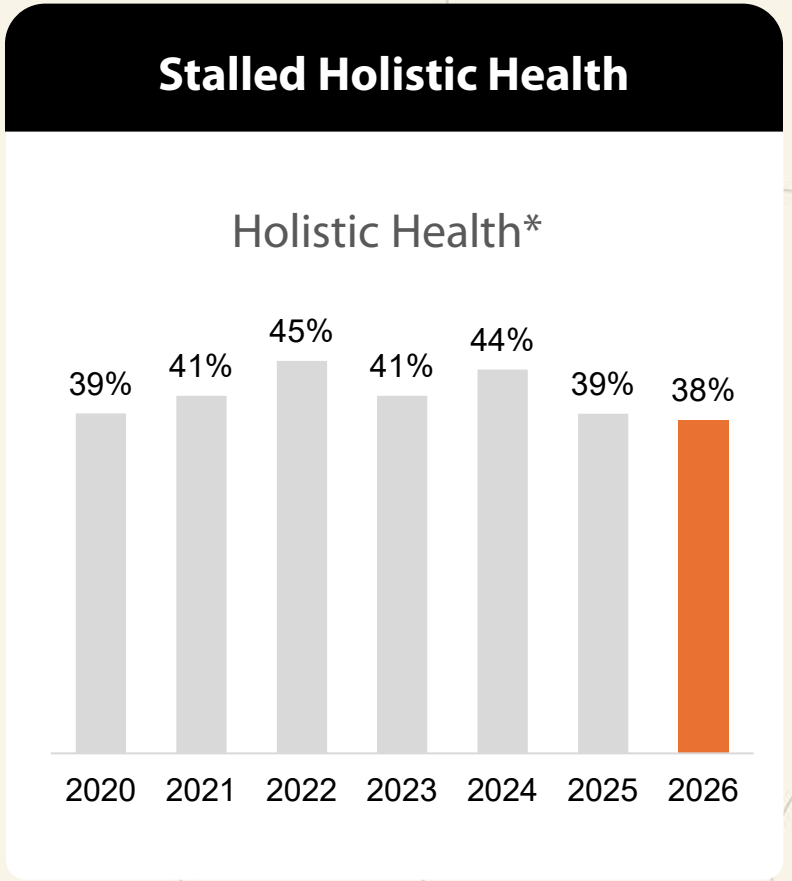
Increased usage of AI and task automation creates optimism and caution

03

Labor Market Uncertainty

Disruptions and shifting role of career and education

Employees and employers are facing significant macro pressures



***What do we mean by a holistically healthy employee?**
In our research, a holistically healthy employee is one who reports feeling healthy across four key aspects of health: physical, social, mental and financial. It is self-reported, based on a survey question asking respondents to rate how healthy they feel on a 7-point scale from "Very Healthy" to "Not Healthy At All", with score 5-7 on all four dimensions on the positive end of the scale considered healthy. This broader definition recognizes that true well-being comes from balance and support in all these areas—not just one.

Source: MetLife's 24th Annual Employee Benefit Trends Study

A three-pronged solution positioned to solve for short-term challenges and enable long-term growth

Connection

is a performance multiplier

Human Skills

in the age of AI should be rewarded & supported

Modern Benefits

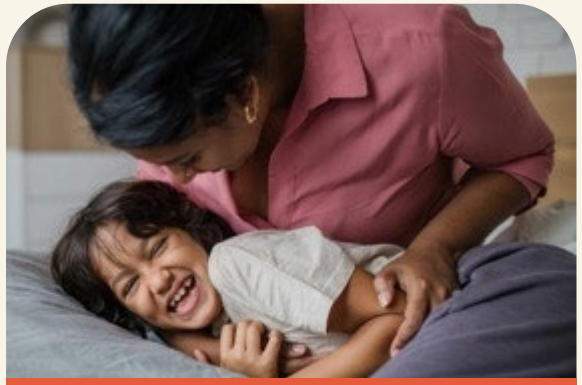
are a critical connection driver

Employees who feel connected at work, have permission to be creative, and are happy with their benefits are nearly **2.6x as likely to be holistically healthy**



Source: MetLife's 24th Annual Employee Benefit Trends Study

Benefits also play a key role in improving connection



1

Employees who feel their employer benefits meet their personal and household needs are **1.7x** more likely to feel connected at work



2

Employees who use their benefits to improve their overall health are **1.7x** more likely to feel connected at work



3

Employees who understand their benefits are **1.6x** more likely to feel connected at work.



4

Employees feel **1.8x** more connected when they believe their benefits adapt to their changing needs



Source: MetLife's 24th Annual Employee Benefit Trends Study



Tension

of **Employees** are concerned about AI/automation making some skills obsolete

Employees expect AI to change their skills but have concerns

61% if employees are concerned about ethical and safety risks—including bias, misinformation, and lack of accountability

24% say they feel pressure to compete with AI to succeed at work

20% say expectations remain unclear

Today's AI struggles to replicate human judgement, creativity, empathy and cross-context decision-making*

* *The state of AI in 2025*, McKinsey.
The State of AI: Global Survey 2025 | McKinsey.

Source: MetLife's 24th Annual Employee Benefit Trends Study

Benefits play a critical role in organizational health and commercial success

Employees who are satisfied with their benefits are 2.1x more likely to be holistically healthy

And holistically healthy employees drive stronger workplace outcomes:



Source: MetLife's 24th Annual Employee Benefit Trends Study

Employers have high expectations for their investment in employee health

Employers report they would expect a **$2.30 return on investment** (e.g. reduced medical costs, improved productivity and reduced employee churn) for every $1 invested in employee health.

Expected Outcomes

- Enhanced productivity and performance
- Improved retention and loyalty
- Reducing healthcare costs (e.g. claims)
- Reducing absenteeism
- Lower recruitment costs



Source: MetLife's 24th Annual Employee Benefit Trends Study

MetLife's 2026 EBTS introduces "The Success Reset," a three-pronged solution—powered by connection, human skills and modern benefits—for short-term challenges and long-term growth

Connection

is a performance multiplier

Connection—including feeling work matters and having chances to grow skills—is #1 driver of trust, engagement, and performance

Human Skills

should be rewarded & supported

AI can't replace Human skills like creativity, collaboration, judgement, and problem solving—but support & clarity are key

Modern Benefits

are a critical connection driver

Tailored benefits—enabled by employer guidance and support—are vital to improving connection, health, and trust

Employees who feel connected at work, have permission to be creative, and are happy with their benefits are nearly **3x as likely to be holistically healthy**



Source: MetLife's 24th Annual Employee Benefit Trends Study



The system handles the claim. Nobody handles the person.

2.5M+

workplace injuries and illnesses reported by U.S. employers each year [1]

U.S. Bureau of Labor Statistics, 2024

5%

Of working Americans experience a short-term disability in a given year [2]

Integrated Benefits Institute, 2024

57%

Increase in leave requests reported by employers [3]

SHRM, 2025

1. U.S. Bureau of Labor Statistics, “Employer-Reported Workplace Injuries and Illnesses, 2024” — 2.5 million private-industry cases. 2. Integrated Benefits Institute (IBI). Health and Productivity Benchmarking, 2024. Released Q4 2025, cited via the Council for Disability Income Awareness; 3. AbsenceSoft. "Employee Leave Requests on the Rise." Reported via SHRM, 2025.U.S. Bureau of Labor Statistics



The human side of leave is almost entirely unaddressed

Why? We know from speaking to employers that it's not for lack of care. It's because nobody owns that role. End-to-end, longstanding support and return-to-work coordination are key.



The system handles the claim. Nobody handles the person

Carrier manages the claim, income replacement, and medical certification, and is largely focused on the financial transaction

Physician manages the medical return criteria, a critical role, but not connected to the workplace re-entry process

HR manages the paperwork and policy compliance, serving as connective tissue, but not resourced to provide ongoing personal support

EAP use is episodic and self-referred, placing the burden of access on the employee, with no one proactively guiding them to the support they need



The missing link in the Leave journey

Single point of continuity

One place to understand what leave involves — helping reduce uncertainty and confusion from the start

Return-to-work preparation

Structured planning, workplace communication tools, and a clear timeline for returning to work.

Restored daily structure

Behavioral nudges, routine tools, and daily check-ins that address loss of structure within the first days of leave.

A dedicated human point person

Access to care specialists who can answer questions, resolve issues, and serve as a safety net.



What's at stake when employees don't feel supported

21%

Of employees strongly agree their employer cares about their wellbeing [1]

Gallup, 2024

74%

Of employees call paid leave a must-have — and #1 for Gen Z [2]

MetLife, 2024

50–200%

Of an employee's annual salary is the cost to replace them [3]

SHRM Human Capital Benchmarking, 2025

60%

Of employees say their benefits make them feel more loyal to their employer [4]

MetLife, 2024

1. Gallup. "Despite Employer Prioritization, Employee Wellbeing Falters." 2024; 2. MetLife. Employee Benefit Trends Study, 2024; 3. SHRM Executive Network, The Myth of Replaceability: Preparing for the Loss of Key Employees, Jan 21, 2025; 4. MetLife, Employee Benefit Trends Study, 2024

Fireside Chat with Dan McConnell



Thank you

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