

EMPOWERING THE NEXT GENERATION: MAKING BENEFITS EASY FOR YOUNG EMPLOYEES

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Want to attract and keep top talent? Your benefits package is crucial! Think beyond just health and retirement.



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Health insurance today is significantly more complex for young workers than it was just a decade ago. This complexity is driven in large part by healthcare costs that have outpaced inflation, pushing premiums, copays, and other out-of-pocket expenses to substantial portions of their budgets. For many younger employees, navigating this landscape is confusing – more than [50% of Gen Z and Millennial workers](#) admit to randomly selecting a health insurance plan, and nearly half say they don't know where to turn for help during open enrollment. This lack of guidance makes it difficult for them to anticipate costs and make informed decisions about their care.

They also don't truly grasp basic health insurance terms like "premium" or "deductible." This knowledge gap doesn't just confuse employees; it costs businesses an estimated [\\$106 billion to \\$238 billion](#) annually due to poor health literacy. The good news? We can turn the tide. Empowering employees to become smarter benefits consumers pays off for everyone, leading to better health outcomes and lower costs. The earlier this education begins, the greater the impact. Here are five practical strategies for helping young employees get up to speed on their benefits:

1. **Begin with the Basics** - Assume nothing. Most employees, particularly those just starting out, aren't familiar with insurance jargon. Start with "Benefits 101" initiatives that cover the absolute basics: [common terms](#), the ins and outs of [group health coverage](#), [vesting schedules](#), and enrollment period restrictions.
2. **Highlight the Personal Value** - Young employees want to know, "What's in it for me?" Beyond basic definitions, highlight how a deeper understanding can translate into real-world savings. Explain provider networks and demonstrate how a little research can save thousands on medical procedures.
3. **Mix Up the Messaging** - Traditional handouts are helpful, but young employees often engage more with dynamic content. Use a variety of formats—emails, videos, infographics, flyers, posters, and interactive presentations—to make benefits education more appealing and memorable. A diverse approach ensures the message reaches everyone.
4. **Make Education Ongoing** - Benefits education shouldn't be a one-time event. Start as soon as employees are hired and keep the conversation going year-round. Regularly discuss relevant topics, such as how to handle life events, use telemedicine, fill prescriptions, or choose between urgent care and the ER. Consider implementing a consistent communication schedule, tackling different benefits topics each month to keep knowledge fresh, especially as open enrollment approaches.
5. **Offer Personalized Support** - Even with great resources, some employees will still have questions. Designate an HR team member as the go-to benefits expert, available for email, virtual, or in-person support.

It's up to employers to help their teams understand and use their benefits wisely—especially young employees who can't be expected to make informed decisions without a solid grasp of the basics. The real-life reasons people give for delaying or avoiding care—or choosing an ER visit over a primary care doctor—are a powerful testament to why this education is so critical. By investing in benefits education, employers set everyone up for better health, financial security, and peace of mind.