



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Beyond Cost-Cutting

Strategic Approaches to Benefits
Sustainability





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1 The Real Drivers Behind Rising Costs

What's pushing disability, pharmacy, and retirement expenses higher - and where you have the most control



Key Insights – Rising Costs



Despite Economic Pressure, Employers Investing

72%

planning benefit changes due to economic environment



75%

expanding offerings (not cutting)



Employee Impact

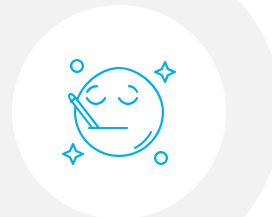
49%

Financial stress is #1 concern



42%

Health issues impact productivity



Sources: HUB 2025 Workforce Vitality Gap Index, HUB 2026 Salary Forecast

2 The Affordability- Experience Balance

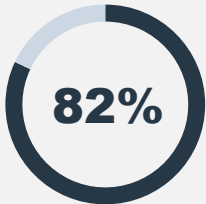
Practical strategies for managing costs while maintaining the employee benefits experience



Key Insights – Balancing Act



The Perception Gap

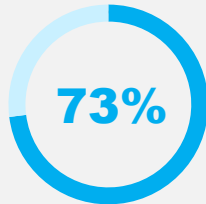


of employers believe their plans reduce stress/boost productivity

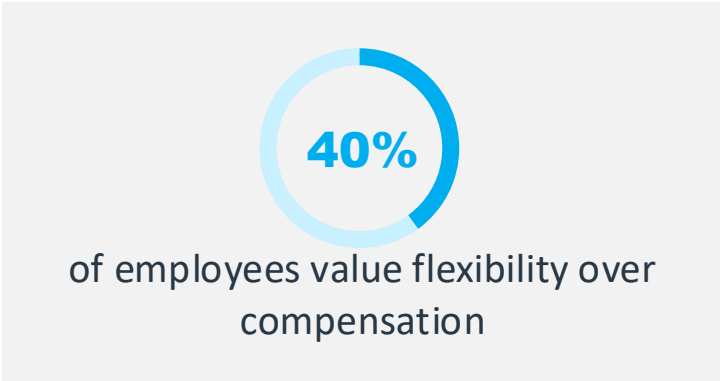


Only
of employees agree

What Drives Retention

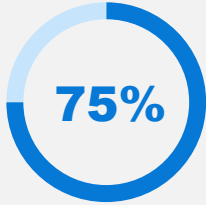


would stay for comprehensive benefits



of employees value flexibility over compensation

Strategic Investment



expanding benefits despite economic pressure

Sources: HUB 2025 Workforce Vitality Gap Index

3 Turning Data into Decisions

How to use your plan data to identify opportunities, predict trends, and make confident choices



Data-Driven Approaches



Source: HUB 2025 Workforce Vitality Gap Index

4 The Benefits- Retirement Connection

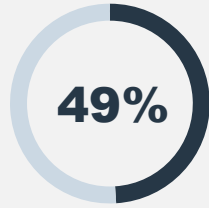
How a coordinated view of health and wealth benefits
strengthens your overall strategy



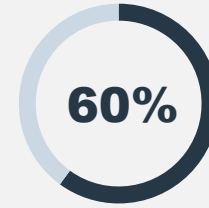
Health x Wealth Integration



The Financial Wellness Reality



49% cite financial stress as #1 concern



60% say it reduces their productivity

The Life-Stage Gap

- Personal wealth planning most valued by 18-34
- Only 50% of employers offer it
- Retirement planning most valued by 35+

The Integration Opportunity

Financial stress impacts health; health issues impact retirement readiness

Sources: HUB 2025 Workforce Vitality Gap Index

5 Asking Better Questions

Questions that lead to more productive conversations with your executive team, advisors and employees



The Right Questions to Ask



01 Questions for Strategic Planning: *(With your executive team & advisor)*

What workforce challenges are we trying to solve in the next 2-3 years?

Are we using data to inform decisions, or just reacting at renewal?

02 Questions That Uncover Insights: *(With your advisor & employees)*

What does our utilization data tell us about gaps and opportunities?

What do our employees value most at different life stages?

03 Questions That Drive Better Outcomes: *(Ongoing, with all stakeholders)*

What design changes could improve value without increasing cost?

How can health and wealth strategies better support each other?

Based on: HUB 2025 Workforce Vitality Gap Index recommendations



Q&A



6 Key Takeaways & Next Steps



• Final Reflections •



**If there's one thing you'd
want attendees to remember
from our discussion today,
what would that be?**

Key Takeaways



01

Cost drivers are complex

Understanding them is the first step to control. Both financial stress (49%) and health concerns (42%) impact productivity.

02

Sustainable strategies balance affordability with experience

75% of employers expanding strategically. 73% of employees more likely to stay with comprehensive benefits.

03

Data unlocks better decision-making

Only 64% use surveys, 50% use demographics. Better data = better targeting = better ROI.

04

Health and wealth strategies are interconnected

Financial stress impacts health; health issues impact retirement readiness. Coordinated approaches address whole-person needs.

05

The right questions open the door to better solutions

Strategic questions lead to more productive conversations with executives, advisors, and carriers.

What Leaders Should Do Next



01

Review your data approach

Are you using employee surveys, demographic analysis, and utilization data?

02

Start strategic conversations

Use the questions we discussed with your advisors, executive team and employees.

03

Assess health×wealth alignment

Where could benefits and retirement strategies better coordinate?

04

Schedule a sustainability review

Look at benefits through three lenses: employee value, cost efficiency, strategic priorities.

How HUB Can Help





Risk & Insurance | Employee Benefits | Retirement & Private Wealth

WEBINAR – CANADA – EB&R

From Reactive to Resilient

Benefit & Retirement Plan Governance Strategies

Governance expectations are rising and new risks are emerging fast. Join this live panel to explore practical strategies for building benefits and retirement plans that are resilient, well-governed and ready for what's ahead.

Thursday, April 23rd – 1:00 PM EST

For more info and to register:





Thank you.

