



# HOW TO KEEP BENEFITS PERSONAL IN A DIGITAL WORLD

Smart Strategies for Building a  
Customer-Centric Benefits Experience



**Renaissance**<sup>®</sup>  
DENTAL • VISION • LIFE • DISABILITY



# Putting People First in a Digital World

Today's workforce is more diverse and dispersed than ever before. Remote and hybrid work, shifting demographics and increased expectations from digital generations are all redefining how employees engage with their benefits. While new technologies can streamline operations and deliver a more agile experience, digital tools alone cannot create loyalty or trust.

That's where the human element comes in. The challenge today isn't choosing between technology or personal service—it's learning how to use one to enhance the other.

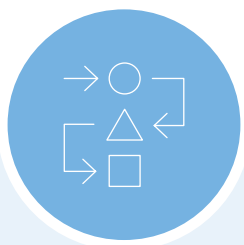
This guide explores how to strike the right balance; harnessing digital tools to enable smarter strategies, reduce friction and support people. The result? A more intuitive, responsive and human-centered benefits journey for all involved.



How can you  
use technology  
not just to  
automate,  
but to elevate  
human  
experience?

# The New Benefits Landscape: Technology as an Enabler

Digital tools are transforming the way benefits are delivered, communicated and supported. By streamlining operations and creating more intelligent, tailored experiences, technology is helping everyone in the ecosystem — employees, HR teams and brokers — work smarter and connect more meaningfully.



## Smarter Administration and Communication

Automated systems for enrollment, eligibility and compliance reduce administrative burdens and enable faster, more accurate workflows. Centralized communication platforms help ensure that updates are timely and clear — improving understanding and trust across the board.



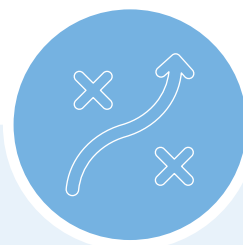
## Personalization and Empowerment Through AI

AI-powered tools and user-friendly portals enable individuals to engage with benefits in ways that align with their goals, life stages and personal needs. Whether selecting a plan, managing a claim or seeking guidance, users benefit from experiences that feel both easy and tailored.



## Strategic Decision-Making Through Data

Advanced analytics empower HR leaders and brokers to make data-driven decisions, identify trends and fine-tune benefit offerings to better serve the workforce. Real-time dashboards and consolidated reporting increase visibility and support a more consultative approach.



## Streamlined Support and Flexibility

Digital assistants and chatbots provide instant answers to common questions, while integrated platforms ensure that live human support is available when it matters most. This frees up time for brokers and HR managers to focus on higher-value tasks — listening, advising and caring.

69%

69 percent of HR professionals intend to invest more in digital platforms to support benefits administration and communication in the next several years.<sup>1</sup>





# Adopting a Personal Approach in a Digital World

Digital innovation may be transforming the mechanics of the benefits experience, but the emotional core remains unchanged. Benefits are personal and often tied to meaningful milestones, such as welcoming a child, caring for a loved one or navigating illness. No app or algorithm can replace the power of a supportive voice or a timely human interaction, especially when it comes to complex inquiries or emotional needs. A thoughtfully designed experience recognizes when automation makes sense and when a caring voice makes all the difference.



## Making Time for What Matters Most

When technology takes care of the routine, people can focus on what's meaningful.

- » Brokers can elevate their consultative role by offering insights and tailored strategies.
- » HR teams spend less time on manual processes and more time supporting employee well-being and culture.
- » Employees enjoy simple, responsive access to their benefits, with real support when they need it.

This is the essence of a human-first, digitally enabled benefits experience: one that makes every interaction easier and more impactful.



Employees who have access to benefits technology are much more likely to feel that their benefits meet their needs, their employers care about their well-being and they are thriving in their current roles.<sup>1</sup>

Employees are more likely to engage with benefits when the experience feels relevant, compassionate and easy to navigate. That means personalization at every touchpoint, from communication to support and plan selection.<sup>2</sup>

# Key Employee Benefits Technology Trends<sup>1,3</sup>

When applied strategically, innovative tools are enabling smarter, more human-focused benefits.

## Integration and Seamless Digital Experiences

- » Breaking down data silos enables seamless administration and holistic views of employee well-being.
- » Cloud-based platforms create a unified experience across HR, payroll and benefits.
- » Connected ecosystems reduce friction and increase user satisfaction.

## AI and Machine Learning

- » Real-time personalization delivers tailored experiences based on behavior, demographics and health data. Intelligent chatbots and virtual assistants can improve service for high-volume inquiries.
- » Predictive analytics help HR teams proactively support employees' evolving needs.

## Advanced Data Analytics & Business Intelligence

- » Enhanced reporting and actionable insights reveal cost drivers, plan performance trends and employee engagement patterns.
- » Benchmarking tools identify gaps and opportunities in current offerings and performance.
- » Consolidation across all product lines enables quick adjustment to changing market conditions.

## Intuitive Interfaces

- » Centralized, user-friendly portals and tools streamline benefits management for HR, members and brokers. Clean, accessible design can help increase adoption and engagement, especially for ancillary benefits.
- » Mobile-first platforms support employees wherever they are.

## Cybersecurity and Data Privacy

- » Digital tools help organizations maintain compliance with HIPAA and evolving regulations. Strong data governance and transparent practices are essential for protecting sensitive health and financial data.



HR professionals report that the biggest opportunity for AI in the benefits function is analytics; to better understand their employee population and stay ahead of rising benefit costs.<sup>3</sup>



# An Integration Tool Built for Simplicity and Speed

See how Renaissance is using technology to enhance the benefits experience for brokers, employers and members.



## RenConnect<sup>SM</sup> Works Behind the Scenes to Streamline Every Step of the Benefits Experience

In today's fast-moving benefits landscape, manual processes and disconnected systems can create costly delays and administrative headaches. That's why Renaissance designed RenConnect<sup>SM</sup>, a flexible integration tool built to streamline the flow of information across platforms.

RenConnect<sup>SM</sup> translates data directly into our system, significantly reducing setup time and eliminating manual reentry. From the initial quote to claims processing, everything flows seamlessly — creating a smoother, more accurate way to implement benefits.



Explore more about RenConnect<sup>SM</sup> by viewing our technology video.

[WATCH VIDEO HERE](#)

*"Technology should elevate human experiences and interactions, not replace them. Benefits are deeply personal, and when delivered through intuitive tools and meaningful support, they become far more than a transaction."*



**EARL SHAW**  
Chief Information Officer,  
Renaissance Benefits

# Transformative Technology

At Renaissance, our trailblazing vision for client-inspired technology transforms the benefits experience for brokers, employers and members. By putting all of our major product lines on the same administrative platform—including dental, vision, life and disability insurance—we provide a streamlined ancillary benefits experience.

In addition to our RenConnect<sup>SM</sup> integration tool, we offer dedicated online portals that enable easy administration, fast and accurate case installation and 24/7 access to benefits information.

## How Renaissance Blends Innovation with Personalized Service

In an industry racing towards digital transformation, Renaissance is making sure innovation never comes at the cost of empathy.

From self-service support to AI-powered solutions and the RenConnect<sup>SM</sup> data-integration platform, Renaissance focuses on empowering employers, members and brokers through technology that enhances personal connection. Here's how:

- » High-touch service model that values the power of human connection.
- » Technology and solutions built around real needs, always backed by accessible experts.
- » Ongoing, voice-of-the-customer input to guide product and service enhancements.
- » Inclusive planning process that incorporates feedback from employers, members and brokers.
- » Omnichannel support that meets users where they are.





## CONCLUSION

# Putting People at the Center of Your Benefits Strategy



Digital transformation is reshaping the employee benefits landscape, but successful organizations understand that technology is only part of the solution. Technology can help speed the delivery of benefits and make them easier to manage and use, but it's the human connection that creates memorable experiences. When innovation meets empathy, employees can feel supported, HR leaders can feel empowered and organizations can build trust that lasts.

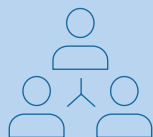
By partnering with an innovative, tech-savvy carrier who combines smart technology with personal service, you can deliver benefits experiences that are not just efficient, but deeply meaningful.

## Let's Build a Benefits Experience that Puts People First

Visit **RenaissanceBenefits.com** and explore how our flexible, human-first approach can deliver smarter, more personalized solutions for your organization.

## About Renaissance

Renaissance provides innovative dental, vision, life, disability, supplemental health, accident, PFML and absence management solutions alongside exceptional customer service to groups of all sizes nationwide. Our goals include: providing customers with flexible plans that meet their needs, developing and maintaining lasting relationships, and ensuring customers receive strong value.



### Strong Networks

450,000+ participating dental provider access points nationwide<sup>1</sup>; 120,000+ vision access points through VSP<sup>5</sup>



### Outstanding Service

Our U.S.-based team anticipates needs and helps facilitate timely enrollments



### Phenomenal Claims Processing

99% of dental claims processed within 10 days<sup>4</sup>

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, New York. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206.

<sup>1</sup> Mercer Marsh Benefits, "Benefits Technology 2023 Report."

<sup>2</sup> Coleman, Alison. "How Tech Is Driving the Personalization of Employee Benefits," Forbes, April 2025.

<sup>3</sup> PwC, "Insurance 2030."

<sup>4</sup> Renaissance Internal Data.

<sup>5</sup> VSP Internal Data.

