

How Employers Can Help Employees Navigate Benefits During Life's Crises

by Erin Wilson, Client Engagement Manager

When employees face a major life event—such as a cancer diagnosis, the sudden onset of a chronic condition or a significant accident—their ability to navigate benefits can directly impact their well-being and financial security. Too often, they are left to untangle complex policies during the most stressful moments of their lives. Having navigated a cancer diagnosis myself while starting a new position, I understand firsthand how overwhelming it can be to make sense of benefits during a health crisis.

A recent survey shows that [85% of employees](#) are confused about their benefits, and many don't fully understand their coverage until they face a crisis. During a health emergency, employees may struggle to manage coverage changes, waiting periods and the fine print of voluntary benefits like critical illness or short-term disability insurance.

Employers, HR leaders and benefits consultants must ensure employees are aware of, understand and can easily access available benefits. By fostering a proactive and supportive benefits culture, organizations can help employees maximize their resources when they need them most.

Supporting Employees During Major Life Events

Here are some proactive steps employers can take to help their workforce better navigate benefits complexities during major life events, providing clarity and reducing stress during a time of uncertainty:

Provide Comprehensive, Year-Round Benefits Navigation Support

According to a [2023 MetLife survey](#), 76% of workers who understand their benefits report higher happiness levels, and 82% feel a greater sense of stability. Employers can prevent unnecessary stress by making benefits education an ongoing conversation, not limited to onboarding or during open enrollment periods. Employers should offer ongoing education through webinars, Q&A sessions and one-on-one consultations. A dedicated benefits assistance team can also be an invaluable resource for employees with specific questions.

Reinforce Awareness of Overlooked Benefits

Employees often overlook supplemental benefits like critical illness insurance, accident coverage and employee assistance programs (EAPs) that can provide vital financial and emotional support. Regular reminders—such as quarterly benefits check-ins or targeted communications about available resources—can ensure employees are aware of available resources before they need them.

Address the Fear of Job Security

Employees facing a health crisis may [hesitate to disclose their condition](#) for fear of workplace repercussions. Employers should foster a culture of support by training managers to recognize signs of distress and proactively offer resources without requiring employees to self-disclose. Offering flexible work arrangements and normalizing conversations about health-related needs can alleviate some of this anxiety.

Ensure Voluntary Benefits Are Truly Valuable

While voluntary benefits like short-term disability and critical illness insurance can provide essential financial support, employees may be unaware of eligibility restrictions. For example, if an employee is diagnosed with an illness before their coverage takes effect, they may not qualify for payouts. Employers should work with benefits consultants to source high-quality voluntary benefits and clarify enrollment timing and limitations. They must also encourage transparency around benefits limitations, so employees don't get caught off guard during a crisis.

Strengthen Communication at Key Life Transitions

Employees undergoing major changes—such as starting a new job, taking leave or transitioning between health plans—are at the highest risk of coverage gaps. Employers can mitigate this risk by communicating clearly about COBRA options, waiting periods and plan transitions. Benefits teams should proactively reach out to employees who are changing their coverage to help them make informed decisions.

Maximizing the Value of Employee Benefits

To better serve organizations and their employees, employers and HR leaders should advocate for employer-funded disability coverage. While many employers offer voluntary disability insurance, providing employer-paid short- and long-term disability options ensures employees have a financial safety net without additional out-of-pocket costs.

Tailoring communication strategies to the diverse needs of your workforce is equally important. A one-size-fits-all approach to benefits education fails to address the unique circumstances of different employee groups. Developing personalized guidance—whether based on job role, life stage or known risk factors—can help ensure employees understand and access the benefits most relevant to them during a major life event.

Prioritizing Employee Well-Being

A well-structured benefits program can provide more than just financial security—it creates peace of mind for employees during some of the most trying moments of their lives. Employers and benefits consultants who take a proactive, education-focused approach to benefits will build trust, improve employee retention and create a workplace culture where employees feel genuinely supported.

By making benefits more accessible, understandable and responsive to real-life challenges, organizations can ensure their employees are genuinely cared for.

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