

When simplicity requires sophistication

How integrated carrier-administrator partnerships reduce complexity from enrollment through claims

The benefits technology market offers no shortage of solutions. What it lacks are partnerships that deliver measurable simplification across the entire benefits lifecycle. For employers and brokers evaluating vendor ecosystems, the quality of carrier-administrator integration has become a strategic differentiator, not a technical footnote. The partnership between Securian Financial and Benefitfocus® demonstrates what sophisticated integration looks like in practice, and more importantly, provides a framework for evaluating any carrier-administrator relationship.

Four pillars of meaningful simplification

1 Technical integration that eliminates administrative friction



Seamless integration sounds obvious, but the reality rarely matches the promise. Securian Financial's life and supplemental health products integrate natively with Benefitplace™, enabling a unified enrollment experience without additional implementation fees or redundant data entry.

More importantly, on-platform evidence of insurability (EOI) accelerates eligibility decisions and minimizes surprises. Up to 93 percent of applicants receive an online EOI decision within 24 hours.¹ For HR teams, this means fewer rework cycles, fewer escalations and more predictable administration. For employees, it means a single-site enrollment experience within Benefitplace that eliminates the friction of navigating multiple systems – making it easier to complete EOI questions and receive faster decisions during critical coverage periods.

What to ask your partners:

Can you show me the average time from application to eligibility approval compared to benchmarks? What percentage of eligibility decisions happen without manual intervention? Where are the remaining friction points?

2 Education as a continuous engagement strategy, not a compliance exercise



Too many enrollment platforms treat education as a pre-enrollment formality. Benefitfocus approaches enrollment as an ongoing, clarity-building journey rather than a one-time event. The Benefitplace enrollment workflow provides guided decision support with personalized, best-match and in-app education throughout the year.

What makes this approach truly continuous is the feedback loop between enrollment outcomes and strategy refinement. Securian Financial's Secure Insights® translates enrollment data into actionable analytics that inform next year's plan design, messaging and enrollment sequencing – identifying which segments struggled with decisions, where communication could be clearer and how positioning should evolve. This isn't a static report documenting what happened; it's design intelligence shaping what happens next.

What to ask your partners:

How do you measure engagement quality beyond completion rates? Can you demonstrate that deeper engagement leads to better decisions or fewer coverage gaps?

3 Human support embedded within digital workflows



Automation improves efficiency, but it cannot replace human judgment during life's most difficult moments. When a beneficiary calls Benefitfocus' Benefit Service Center about a claim, agents proactively provide information about Empathy, Securian Financial's bereavement and beneficiary support program. Agents share Empathy resources and will warm transfer callers directly to Empathy counselors. This isn't an add-on requiring separate vendor coordination; it's integrated into call center scripts.²

Similarly, Benefitfocus' Care Partner Panel provides access to a curated selection of digital health solutions with industry-leading experts who assist employees with health advocacy and navigation, preventive heart health, mental health benefits, diabetes support, fertility and women's health benefits, and virtual MSK programs. These integrated solutions complement automation without creating administrative silos, addressing a critical gap: when employees need help most, navigating multiple systems becomes overwhelming. Consolidating these touchpoints reduces cognitive load and ensures employees can access specialized care within their existing benefits platform.

What to ask your partners:

When does automation hand off to human expertise? Can you demonstrate measurable improvements in satisfaction or claims resolution when support is embedded?

4 A data-to-action pipeline that informs strategic decisions



Benefitfocus identifies coverage gaps, prescribes targeted interventions and measures impact. Secure Insights helps here too. It layers on enrollment analytics, creating a closed-loop system connecting enrollment activity to downstream outcomes such as engagement, retention and utilization.

For brokers, this offers a data-driven framework to demonstrate ROI. Rather than anecdotal observations about “better engagement,” brokers can present concrete evidence of reduced administrative time, higher participation rates and improved employee outcomes. Real-time employee engagement through the Benefitfocus mobile app reduces administrative drag during peak periods through increased self-service.

What to ask your partners:

Can you connect enrollment data to business outcomes like absenteeism or turnover? What dashboards demonstrate real-world ROI for similar employers?

What this means for decision-makers

Sophisticated buyers should look beyond feature lists to examine the quality of integration across four dimensions:

1. Technical systems that communicate seamlessly
2. Education designed for continuous improvement
3. Human support embedded where it's needed most
4. Analytics that connect benefits strategy to business outcomes

The Securian Financial and Benefitfocus partnership demonstrates these principles, with measurable results:

- 99 percent on-time file delivery³
- Mutually high client satisfaction rates (98 percent client satisfaction for Securian⁴ and 96 percent for Benefitfocus⁵)

Clients consistently highlight responsive project teams, effective partnership escalation and an on-platform evidence of insurability process that eliminates friction.

As you evaluate partners, insist on specifics:

- What are your file accuracy rates?
- What are your decision turnaround times?
- What percentage of employees complete enrollment without assistance?
- Can you demonstrate connections between benefits experience and workforce outcomes?

Making things easy requires deliberate architecture, sophisticated integration and an unwavering commitment to the employee experience. The right partners don't just promise simplification – they prove it.



Read this [case study](#) to learn how together we're improving employer outcomes.

1. Based on Securian Financial's underwriting data 1/1/2024 to 12/31/2024.
2. Empathy information via Benefitfocus at time of claim only applies to clients who have elected Benefitfocus' Benefit Service Center capability.
3. Aggregated Benefitplace™ client metrics from fall 2024 annual open enrollment period for 1/1/2025.
4. Securian Financial Customer Insights and Experience, EBS Service Scorecard Relationship, December 2024.
5. Benefitfocus wins Bronze Stevie® Award in the Front-Line Customer Service Team of the Year category, achieving 96 percent customer satisfaction as of May 2024.

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