

Winning with partnerships: Why brokers thrive when BenAdmins and Carriers align

Empyrean + Securian Financial: A model for success

Today's challenge: Benefits can be complex

Employee benefits are more important – and potentially more confusing – than ever. According to a recent Securian study, 78% of employees expect information about their benefits to help them understand what's available to them.¹ This lack of clarity can create a dangerous cycle: underutilization leads to poor ROI on benefit dollars, frustrated HR teams, and clients questioning your recommendations.

In an era of high expectations, hybrid work, and fierce competition for talent, brokers who simplify the complex benefits landscape deliver measurable value that clients can't ignore, especially when leveraging the right strategic partnerships.

Your role: The broker advantage

You bridge strategy and employee experience. Clients rely on you to cut through the noise, ensuring benefits are understood, valued, and utilized. As benefit offerings grow increasingly sophisticated, so is your opportunity to differentiate yourself from competitors – especially when you introduce clients to user friendly, tech-forward solutions.

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The case for BenAdmin-Carrier partnerships

With benefits spending making up 30-40% of payroll,² efficiency and experience matter more than ever. Strategic partnerships between benefits administration platforms like Empyrean and carriers like Securian Financial deliver measurable advantages. The proof? Through a study, 97% of clients would recommend both organizations.³

Why it matters to you:

Faster, Easier Implementations: Empyrean and Securian have pre-built integrations that reduce delays, errors, and administrative burden during rollout at no cost during implementation.

Smarter Employee Decisions: Empyrean's Precision Benefits uses health and insurance data (including from Securian) to offer personalized recommendations during enrollment. This data can lead to more accurate recommendations overall, leading to confidence and understanding of how the benefits bring value to their family.

Year-Round Engagement: Empyrean's technology sends timely, relevant reminders — like updating beneficiaries or promoting wellness programs, based on employee demographics or behavior. Securian amplifies engagement by directing employees to their benefits portal through their multi-channel strategy, creating a consistent experience that reinforces recommendations.

Streamlined Service and Claims: Integrated systems eliminate frustrating data gaps that often land on your desk to resolve, while employees experience faster claims processing; a key moment of truth for the benefits you've recommended.

Employees Want It: Having one easy-to-use place to view and manage all their benefits makes the benefits package feel more straightforward, convenient, and valued.



In practice: How the partnership works

Imagine a manufacturing client struggling with low benefits engagement and HR burnout. After implementing Securian's life and supplemental health products via Empyrean, their experience transforms. During open enrollment, Precision Benefits recommends personalized coverage levels. Employees see recommendations with simple explanations and they're able to enroll in a few clicks.



Throughout the year, Securian's communication strategy integrates with the Empyrean Platform, delivering targeted messages when they're most relevant — like accident protection reminders during summer months for employees with children.

When claims occur, updates go directly in the employer's portal. No manual processes. No confusion. The result? Enrollment in supplemental benefits increased 4%, while HR administrative time decreased (learn more in our [case study](#)).

Why it matters to you

Stronger Client Retention:

Happier employees → happier HR → more loyal clients.

Less Admin, More Consulting:

Automated data sharing cuts down on tedious tasks.

Better Prospect Conversations:

Bring real outcomes and a consultative edge to win new business.

Data-Backed Strategies:

Shared insights and analytics help you guide clients more effectively.

How to get started

Ask carriers smart questions: Beyond “Do you integrate with this platform?” probe deeper: How seamless is the experience? What specific friction points does it eliminate? Any incentives for employers for using preferred systems?

Vet your BenAdmin providers: Look beyond the demo to understand how they share data with top carriers. Can they deliver truly personalized experiences based on various data sources?

Bring it up in client meetings: Look for pain points in administration, engagement, or reporting – and offer a better solution.

Use partner resources: Both carrier and BenAdmin offer joint implementation support, communication toolkits, and training resources that make your job easier and your recommendations more effective.

Frame value in client terms: Speak to employee morale, HR efficiency, ROI, and risk reduction.



Learn more

Looking ahead

As AI and real-time data transform employee benefits, the broker's role will grow even more strategic. Partnerships like Empyrean and Securian are already building this future – offering personalization, engagement, and smarter decision-making today.

The brokers who position themselves at the center of these partnerships can lead the market tomorrow. Will you be one of them?

Our partnership in action

Review a [case study](#) to learn how Empyrean and Securian Financial helped a large apparel manufacturing company minimize HR workload.

1. Securian Financial internal customer data, 2024.

2. U.S. Department of Labor, Employer Costs for Employee Compensation (ECEC), March 2025.

3. Gestalt, Inc., Client Satisfaction Study: Securian Large Group Insurance, November 2023.

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