



## Conduent Survey Reveals Employers Struggling to Balance Rising Healthcare Costs and Employee Expectations for Comprehensive Health & Wellness Benefits

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*New data highlights a critical challenge: delivering personalized, wellness-focused benefits while controlling costs amid historic healthcare inflation*

FLORHAM PARK, N.J.--(BUSINESS WIRE)--Mar. 5, 2026-- New research from [Conduent Incorporated](#) (Nasdaq: CNDT), a global technology-driven business solutions and services company, today announced findings from its *2026 Blueprint for Smarter Health Survey*, revealing the growing tension employers face as they work to meet growing employee expectations for comprehensive, personalized benefits while managing unprecedented cost pressures. The survey also shows many HR organizations view AI as an essential tool for navigating these competing priorities.

### Key Findings:

- **Cost Pressures Intensify:** 69% of employers expect medical trend rates above 7%, underscoring the urgent need for smarter cost management strategies.
- **Benefits as a Talent Lever:** 65% of employers measure benefits success through improved attraction and retention, reinforcing the role of benefits in talent strategy.
- **AI Adoption Accelerates:** 71% of organizations are implementing AI-driven tools to help employees choose the best benefits options, while 64% plan to offer virtual assistants to support benefits navigation.

### The Balancing Act: Human-Centered Design Meets Cost Control

HR leaders increasingly view benefits as a strategic asset aligned to business goals such as attracting and retaining talent. At the same time, employee expectations continue to rise, with mental health and wellness programs topping employee priorities at 65%.

Yet organizations are still struggling to balance these expectations with escalating costs. According to the Business Group on Health, compounding year-over-year medical trend rates could drive a 62% increase in healthcare costs in 2026 compared to 2017.<sup>1</sup> For an employer with 10,000 employees, that equates to roughly \$5 million in additional annual spend, based on the industry average of \$7,500 per employee for health benefits.

Conduent is partnering with clients across industries to leverage data, automation, and AI to both optimize spend while improving employee engagement with their benefits.

"Healthcare costs will continue to rise, and organizations must balance cost containment with the need to provide comprehensive health and wellness benefits," said Kimberly Marshall, Chief Commercial Officer of Commercial Solutions at Conduent. "Clients are demanding advanced technology solutions that harness the power of AI to both empower employees to better utilize their benefits and help HR teams to manage benefit program operations more efficiently and cost-effectively. Our Life@Work Connect<sup>®</sup> Experience platform delivers richer employee understanding of complex benefit information, helping maximize benefits usage, and support cost savings."

### Transforming Employee Benefits: AI Empowering Employees & Delivering Strategic Value

AI is rapidly evolving from a support tool into a strategic engine that guides benefits decisions, streamlines operations, and increases transparency around medical costs. Conduent's Life@Work Connect Experience platform integrates health, retirement, and wellness data to create personalized employee journeys – from recommending the best health plan to helping employees manage and maximize their healthcare spend.

The platform, which features [Conni](#), an AI virtual assistant, consolidates data from various sources, offering interactive content, educational resources and guided recommendations to help employees manage their benefits throughout the year.

Conni also provides deeper insights into AI interactions, enrollment trends, usage patterns, and benefit performance enabling employers to identify what is working and where to eliminate wasted spend.

A summary of the report is available here: [2026 Blueprint for Smarter Health Survey](#)

### About Conduent

Conduent delivers digital business solutions and services spanning the commercial, government and transportation spectrum – creating valuable outcomes for its clients and the millions of people who count on them. The Company leverages cloud computing, artificial intelligence, machine learning, automation and advanced analytics to deliver mission-critical solutions. Through a dedicated global team of approximately 51,000 associates, process expertise and advanced technologies, Conduent's solutions and services digitally transform its clients' operations to enhance customer experiences, improve performance, increase efficiencies and reduce costs. Conduent adds momentum to its clients' missions in many ways including disbursing approximately \$80 billion in government payments annually, enabling approximately 2.0 billion customer service interactions annually, empowering millions of employees through HR services every year and processing over 14 million tolling transactions every day. Learn more at [www.conduent.com](http://www.conduent.com).

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<sup>1</sup> <https://www.milliman.com/en/insight/2025-milliman-medical-index>

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