The Missing Link in Benefits Education: Real-Life Scenarios

When financial pressures grow, employees seek support from their employers. In a recent interview, **Shawn Kuenzi, senior HR business partner at The Standard,** discussed how organizations can help.

Benefits can play an important role in supporting financially stressed employees. But do employees know how to use them? Too often, information is available but not actionable. Scenario-based education may be the missing link. It helps employees connect benefits information to real-life decisions.

Employee Financial Stress Has Workplace Consequences

Rising costs put pressure on employees' finances. For many, that stress extends beyond household budgets. It follows them into the workplace. In an interview, Shawn Kuenzi, senior HR business partner at The Standard, said financial stress can cause distraction. It also reduces bandwidth at work. "From an HR perspective, this is about engagement, retention and clarity," he said.

As employees look for ways to stretch their paychecks, many turn to their employers. Organizations provide benefits and resources. But employees don't always know how to use them. Often, employees don't need more information. They need practical guidance they can use when it matters most.

Employees don't experience benefits as plans, programs or acronyms.

The Missing Link: Scenario-Based Education

Traditional benefits education focuses on benefit names, plan details and enrollment materials. Scenario-based education starts with the real-life situations employees experience. It focuses on what employees are already asking: "What should I do?"

According to Kuenzi, employers should start with practical education. It should be easy to understand and grounded in everyday decisions. How can employers make benefits feel more relevant to employees? Focus on topics like budgeting and cost management.

"Instead of leading with benefit names, frame it around moments employees actually face. 'What do I do about an unforeseen medical bill?' or 'What do I do when grocery costs spike?'" he said.

Anchoring education in real-life moments is key.

The goal is to start with the problem employees are trying to solve rather than the benefit itself. Someone worried about a medical bill isn't thinking about benefits first. They're focused on solving the immediate problem. A health savings account, Employee Assistance Program or voluntary benefit may not be top of mind.

Anchoring education in these real-life moments is key. By doing this, employers can help employees understand available resources and feel more confident using them.

The Perception Gap: Information May Be Available but Not Actionable

A closer look at benefits education helps explain why scenario-based education matters. In fact, a disconnect emerges.

Employers believe they're doing a good job educating employees about their benefits. On the flip side, employees don't always feel ready to use them. "There's a real perception gap," Kuenzi stated. "Employers believe they're effective at benefits education. But employees don't always feel confident in understanding or using their benefits."

This disconnect shows up in other research too. According to recent surveys, 89% of employers say their organization is extremely or very good at improving their employees' financial well-being. Just 36% of employees agree.*

Why the gap? According to Kuenzi, employers and employees define success in different ways. "Employers often measure success by 'We sent the emails' or 'The guide exists,'" he said. "Employees measure it by 'I feel confident making a choice' and 'I know what to do when something happens.'"

In other words, employers may provide benefits information, but employees often don't understand it. As Kuenzi put it, "Communication isn't the same as understanding. Information can be available but not actionable."

Turning Information Into Action

How can employers put scenario-based education into practice and help close this gap?

One place to start is by using decision language. Then, employers should repeat key messages when employees need them.

For example, when discussing medical plans, employers can help employees by looking at several factors. These include deductibles, copays and provider networks. This way, employees can assess their options in a way that's relevant to their situation.

Employers can also connect employees to resources that already exist. EAPs, for example, offer more than mental health support. They may provide budgeting tools, financial coaching and assistance with health care issues. According to Kuenzi, EAP advocates can help with things like locating providers and scheduling appointments. With this support, employees can save time and avoid costly mistakes.

Using decision language and pointing to available resources are important. But employers should also avoid making decisions for employees. "I can't tell someone what they should choose for benefits, how much to contribute, or provide tax or financial advice," Kuenzi said. "What I can do is explain how benefits work, point to the right tools and partners, and share neutral decision factors employees can use to evaluate options."

In other words, effective benefits education isn't about telling employees what to do. It's about helping them explore their options. Then, guide them to the right resources so they can make confident choices.

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Meeting Employees Where They Are

Employees don't experience benefits as plans, programs or acronyms. They experience them when they're trying to deal with a medical bill or make an important decision.

That's why the most effective benefits education doesn't start with benefits. It starts with the challenges employees are trying to solve. Employers can help employees understand how resources fit their situations. This makes benefits more relevant, easier to use and ultimately more valuable.

As Kuenzi said, "I'm not making decisions for them. I'm helping them navigate the system with confidence."

* **EBRI 2025 Financial Wellbeing Employer and Employee Surveys**, Employee Benefit Research Institute, December 2025

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