MetLife

FACT SHEET | OPEN ENROLLMENT RESEARCH | OCTOBER 2026

New MetLife research finds many workers choose benefits while overwhelmed, rushed or guided mainly by monthly cost, and nearly half later wish they had chosen differently.

Confident going in, conflicted after: Americans are making big benefits decisions on autopilot

63%
are confident their workplace benefits would protect them and their family from a major life event

43%
have wished they'd made a different benefits decision after Open Enrollment ended

47%
have cut (25%) or are considering cutting (22%) workplace benefits as costs rise

21%
carefully review their options and make active selections each year

KEY FINDINGS

1. **Confidence has cracks**
   Only 27% are "very confident" their benefits would protect them. Men (69%) are more confident than women (57%).

2. **Cost drives choices, and regret follows**
   Among those with regrets, the top reason is focusing on monthly cost over coverage (35%). Another 30% say out-of-pocket costs were higher than expected; 22% didn't select coverage they later needed.

3. **A default, not a decision**
   About 54% aren't actively re-deciding: 27% review but keep most benefits, 18% change only when life or benefits change, and 9% let selections roll over.

THE OVERWHELMED GENERATION

	GEN Z	ALL ADULTS
Delayed or missed a decision	**42%**	30%
Cut or considering cutting benefits	**59%**	47%
Wish they'd chosen differently	**48%**	43%
Would rather clean out a closet	**32%**	28%
Would rather do their taxes	**27%**	19%
Would rather call an ex	**18%**	12%

WHAT EMPLOYEES SAY WOULD HELP

Side-by-side comparisons of options and costs **30%**

Plain-language explanations of what's covered **29%**

Estimates of what they'd actually pay out of pocket **28%**

Personalized recommendations based on health and finances (24% of Gen Z) **20%**

> *"Our research shows many Americans are making benefits decisions under financial pressure and time constraints. While most feel confident in their choices, many later wish they had chosen differently, highlighting the challenge of balancing cost concerns with long-term financial protection."*
>
> **Jamie Madden, MetLife**

WHY IT MATTERS

Benefits are a financial safety net and a tool for overall health, not an expense to trim when budgets tighten. MetLife's Employee Benefit Trends Study finds **half of employees often avoid medical care because of out-of-pocket costs.** When education and support run year-round, people enter Open Enrollment more informed and more confident. Since MetLife introduced its personalized benefits tool, Upwise, **64%** of employees say it made benefits decisions easier.

Methodology: Online survey of 2,002 U.S. adults 18+ conducted by Censuswide, October 15–19, 2026. Gen Z n=322. Percentages are rounded; "all adults" figures are from the same survey.