



# Benefits Administration

*Enabling best practices for the in-house administration of benefits.*

## 2025 CONSTELLATION SHORTLIST

The Constellation ShortList™ presents vendors in different categories of the market relevant to early adopters. In addition, products included in this document meet the threshold criteria for this category as determined by Constellation Research. This Constellation ShortList of vendors for a market category is compiled through conversations with early adopter clients, independent analysis and briefings with vendors and partners.

### ABOUT THIS SHORTLIST

Benefits are becoming more of a strategic compensation asset for enterprises. In a tight talent market, the availability, depth and breadth of benefits can be key for employment decisions and important for keeping attrition low. The enrollment, however, remains a challenge for almost all employees, with their yearly enrollment decisions having deep repercussions affecting their own and their dependents' lives for the next year or even years to come. At the same time, employee cost is on the rise and benefits are becoming a substantial part of the employee cost.

Ease of enrollment, especially from mobile platforms, is key, while allowing benefits admins to easily create the enrollment experience. Reflecting the global pandemic, vendors need to rethink the way how benefit funds are allocated and what the effectiveness of single benefit offerings is. The rise of generative AI means that these vendors need to provide an AI powered conversational experience for their platform from 2025 on forward.

To be a benefits administration vendor, these companies need to provide regular innovation on the ease of enrollment. At the same time, they must support the benefits administrator and help turn the tables on the information war on healthcare/services providers. Moreover, they need to have out-of-the box interfaces with the leading HCM suites (see the Constellation ShortLists for Global HCM Suites and North American SMB Payroll) to help enterprises integrate and go live with ease. Listed companies must have 500+ customers in North America, and ideally support for more continents for global benefits. Key new capabilities added in 2020 are for benefits usage and dashboards.

### LIKE WHAT YOU SEE?

Consider partnering with Constellation Research on your go-to-market-strategy. Email [ShortList@ConstellationR.com](mailto:ShortList@ConstellationR.com) for more info.

To learn more about Constellation Research Shortlists visit: [www.constellationr.com/ShortList](http://www.constellationr.com/ShortList)

## 11 SOLUTIONS TO KNOW

Constellation evaluates over 20 solutions categorized in this market. This Constellation ShortList is determined by client inquiries, partner conversations, customer references, vendor selection projects, market share, and internal research.



**APREE HEALTH (PART OF VERA WHOLE HEALTH, FORMERLY CASTLIGHT HEALTH)**



**BENEFITFOCUS**



**BSWIFT**



**BUSINESSOLVER**



**BOX**



**DARWINBOX**



**EASE**



**HEALTH EQUITY (FORMERLY WAGEWORKS)**



**MERCER MARSH BENEFITS (MMB) (FORMERLY THOMSONS ONLINE BENEFITS)**



**TRINET ZENEFITS**



**THOMSONS ONLINE BENEFITS, A MERCER COMPANY**

## THRESHOLD CRITERIA

Constellation considers the following criteria for these solutions:

- Enrollment capability
- Mobile enrollment
- Continuous improvement of the enrollment experience
- At least some leverage of AI to assist decision making in the enrollment process by 2023 enrollment
- Easy setup of enrollment mechanics by benefit admins
- At least six of the following areas:
- Explanation capability of benefits decisions
- Ability to simulate enrollment decision consequences
  - Low-code/no-code options to augment the enrollment experience
  - Interfaces to popular HCM suites
  - Enrollment reminders, progress and communications
  - Usage and consumption analytics
  - Benefit design input and capabilities
  - Compliance reporting
  - Analytics that reflect the post pandemic needed effectiveness of benefits offerings
  - Benefits usage and prediction of usage capabilities
  - Powerful dashboard to understand benefits usage and enrollment status
- A conversational enrollment experience, powered by generative AI
- At least a plan for enabling the benefits guide with generative AI
- Support for more than two continent
- Over 1000 customers and more than 210 million benefits enrollment users
- Mobile enrollment version with at least 1,200,000+ users

## BUSINESS THEMES



Future of Work



New C-Suite



Technology Optimization

## ABOUT CONSTELLATION RESEARCH

As an award-winning Silicon Valley-based strategic advisory and futurist analyst firm, Constellation Research serves leaders and organizations navigating the challenges of digital strategy, business-model disruption and digital transformation. Constellation works closely with solution providers, partners, C-suite executives, board of directors, and its Constellation Executive Network of buy-side leaders to lead the way in research coverage and advise clients how to achieve valuable business results.

## FREQUENCY OF EVALUATION

Each Constellation ShortList is updated at least once per year. Updates may occur after six months if deemed necessary.

## EVALUATION SERVICES

Constellation clients can work with the analyst and the research team to conduct a more thorough discussion of this ShortList. Constellation can also provide guidance in vendor selection and contract negotiation.



**Holger Mueller**  
Vice President & Principal Analyst

Holger Mueller focuses on the synergies between people and software. As the hand-to-machine ratio radically changes over the next decade (primary factors: age dynamics and technology innovation), enterprises need to find the appropriate balance between changes in a dynamic workforce and the creation and adoption of next-generation applications, all determining the Future of Work and helping enterprises accelerate. Mueller provides strategy and counsel for key clients, including CTOs, CHROs and CIOs as well as investment analysts, VCs, PE firms and technology buyers.

