

Is Your Benefits Strategy Working Hard Enough?

A Scorecard for Growing Businesses

Employee benefits are one of the largest investments many organizations make, yet benefits decisions are often concentrated around the annual renewal season. As workforce expectations evolve and costs continue to rise, employers may seek better ways to evaluate performance, manage expenses, and support business goals.



This **self-assessment** is designed to help you evaluate the maturity of your current benefits strategy. By answering a series of questions across five key areas, you can clarify your understanding of what's working, where opportunities may exist, and how your approach compares to practices used by other organizations.

How To Score

For each statement, assign:

2 points = Yes, consistently

1 point = Sometimes / In progress

0 points = No / Not sure

Record your score for each section and calculate your total at the end.



1. Business Alignment

Strong benefits programs support broader workforce and business objectives.

- ☐ Is our benefits strategy connected to specific business priorities such as growth, retention, recruiting, or workforce stability?
- ☐ Does leadership have a shared understanding of what our benefits program is intended to accomplish?
- ☐ Are benefits decisions evaluated based on business outcomes, not solely annual costs?
- ☐ Is benefits planning part of broader workforce planning discussions?

Section Score: ____ / 8



3. Strategic Planning & Decision-Making

Leading organizations replace assumptions with evidence.

- ☐ Do we use data to evaluate benefits performance and identify opportunities?
- ☐ Can we measure participation, utilization, or engagement trends?
- ☐ Do we regularly review benefits information beyond carrier summaries or renewal reports?
- ☐ Are benefits decisions based on evidence rather than anecdotal feedback alone?

Section Score: ____ / 8



5. Year-Round Strategy & Planning

High-performing organizations actively manage benefits throughout the year.

- ☐ Do we evaluate benefits performance throughout the year rather than only during renewal?
- ☐ Do we identify potential issues or opportunities before renewal discussions begin?
- ☐ Do HR and finance collaborate when evaluating benefits decisions?
- ☐ Do we have a documented strategy for the next 12 months?

Section Score: ____ / 8



2. Cost Visibility & Financial Confidence

Organizations can make better decisions when they understand what is driving costs.

- ☐ Do we understand the primary drivers of our healthcare and benefits costs?
- ☐ Do we regularly review benefits data rather than waiting until renewal season?
- ☐ Can we evaluate different contributions, funding, or plan design scenarios before making decisions?
- ☐ Do we have confidence explaining benefits-related financial decisions to leadership?

Section Score: ____ / 8



4. Employee Understanding & Value

Benefits create the most impact when employees understand and use them.

- ☐ Do employees understand the value of the benefits available to them?
- ☐ Do we communicate benefits throughout the year, not only during open enrollment?
- ☐ Do we gather employee feedback regarding benefits programs and communications?
- ☐ Do we have visibility into whether employees are actively using available benefits resources?

Section Score: ____ / 8



Calculate Your Benefits Strategy Maturity Score

Total Score: ____ / 40

The Results

32–40 Points

Strategic Advantage

Your organization appears to have a mature, proactive approach to benefits strategy. Benefits decisions are likely aligned with business priorities, supported by data, and evaluated throughout the year rather than only during renewal.

Recommendation: Continue refining your approach through benchmarking, forecasting, and scenario planning so you can uncover additional opportunities and maintain long-term performance.

20–31 Points

Building Momentum

You have important elements of a strong benefits strategy in place, but there may be opportunities to improve visibility, communication, planning, or collaboration. Small adjustments could help strengthen both employee outcomes and financial confidence.

Recommendation: Focus on one or two areas where additional data, planning, or alignment could improve decision-making and long-term results.

0–19 Points

Opportunity for Strategic Improvement

Many organizations begin here. Your score suggests there may be opportunities to move from a reactive approach toward a more proactive, evidence-based strategy. Greater visibility into costs, employee needs, and long-term planning could help support stronger outcomes.

Recommendation: Identify the areas where visibility is limited today and explore opportunities to build a more structured approach to benefits planning and evaluation.



Ready for a Second Opinion?

Benefits strategies can be most effective when they're aligned with your workforce, business objectives, and budget rather than generic benchmarks.

Schedule a Benefits Strategy Review with a Trucordia advisor to discuss your results, identify opportunities for improvement, and explore practical ways to support your employees while managing costs with greater confidence.

Get in Touch