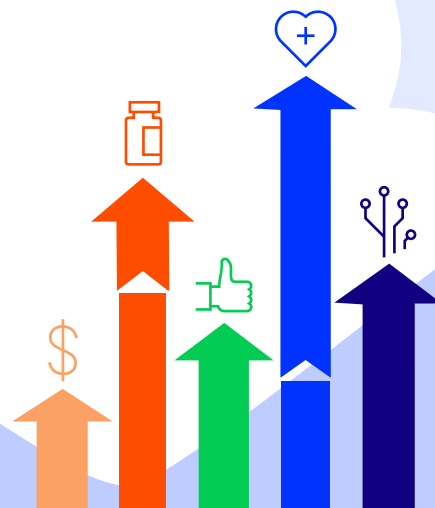


5 trends to watch in 2026



1 Measuring success amid escalating care costs

As health care costs continue to grow more complex, advanced analytics, forecasting, and consumer-centric strategies will play a larger role in helping employers stabilize budgets and reduce year-over-year volatility.

2 Pharmacy cost pressures will demand integrated, consumer-centered strategies for 2026

Pharmacy strategy will become even more central to shaping overall benefit plan affordability and patient experience.

3 Benefits will continue to be a key strategic lever for talent attraction and retention

Benefits will continue to be a key differentiator in hiring and retention, especially as employee expectations shift toward more flexible, personalized, and purpose-driven offerings.

4 A growing demand for improvements across the entire health care experience

Employee expectations for the health care experience will continue to accelerate, driving investment in AI-powered personalization, digital navigation tools, and integrated care experiences that deliver simplicity, clarity, and proactive support.

5 Clinical breakthroughs and AI will transform how care is delivered

Clinical breakthroughs and AI – from GLP-1 adoption and longevity medicine to agentic AI that supports clinical decision-making – will redefine care delivery and create new opportunities for earlier intervention, improved outcomes, and workforce health predictability.