



ReSource Pro

SUMMIT26

Capture the Shift



01 Reflect

02 Refine

03 Automate and Partner

04 Client Strategy Development

05 Survive, maybe even THRIVE

Q4 2025 Headlines and Quotes

”

2026 is shaping up to be one of the toughest renewal seasons in recent memory.

— Nava Benefits

”

Charted: Premiums for employer-based coverage are rising (with no end in sight)

— Advisory Board,
Oct. 23, 2025

”

Renewals as high as 65% in some cases, with more common increases in the 20–38% range

— Talent to Team

”

Employer Health Premiums Continue to Rise

— Managed Healthcare Executive,
Oct. 23, 2025

”

2026 is shaping up to be the most turbulent health benefits renewal season in more than a decade

— Benecon

”

2025 Employer Health Benefits Survey: Annual Family Premiums for Employer Coverage Rise 6% in 2025, Nearing \$27,000

— KFF,
Oct. 22, 2025

“Insanity is doing the same thing over and over again and expecting different results”

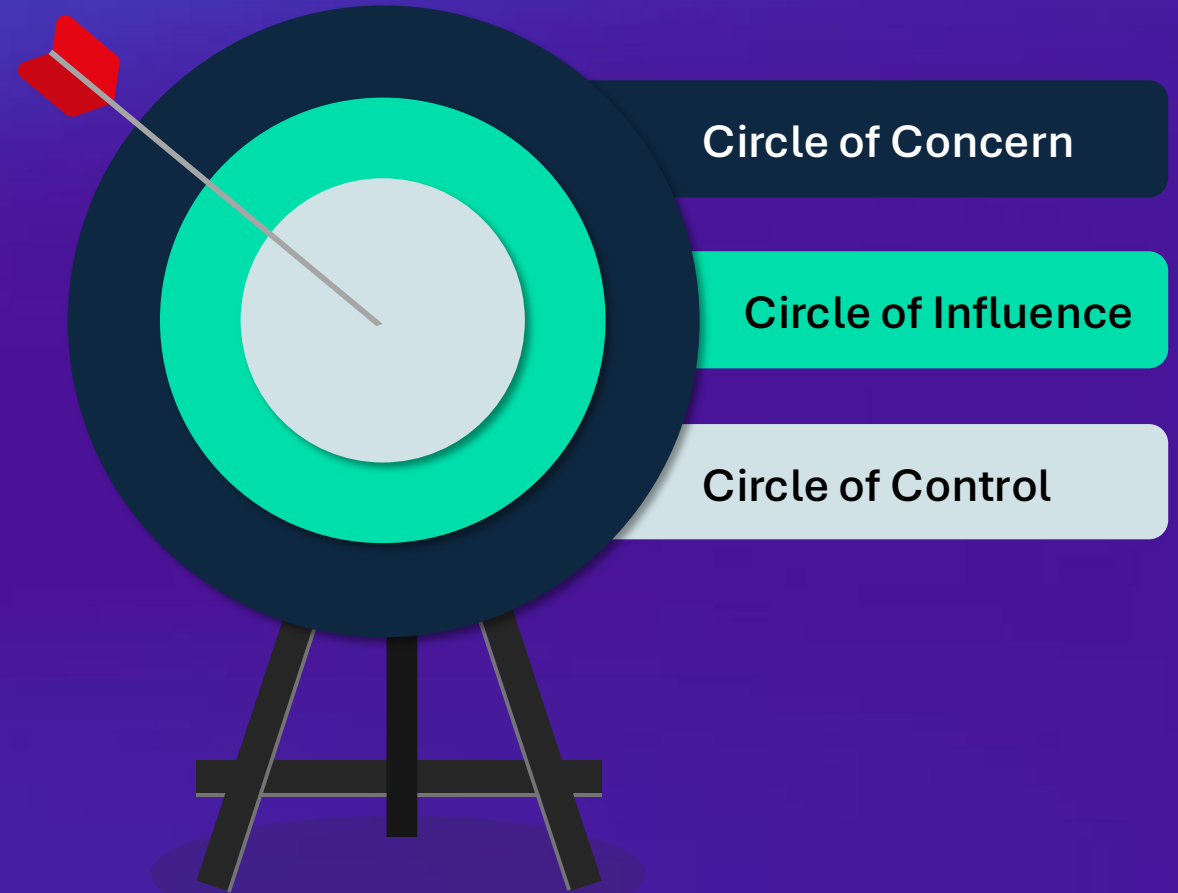
- Unknown

Reflect

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- ➔ Involve ALL team members
- ➔ Assume positive intent
- ➔ Maintain FOCUS
 - **Process, not people**
 - What can we control
 - Brainstorm solutions
 - What can we influence
 - Share input
 - Acknowledge the uncontrollable
 - Move on!



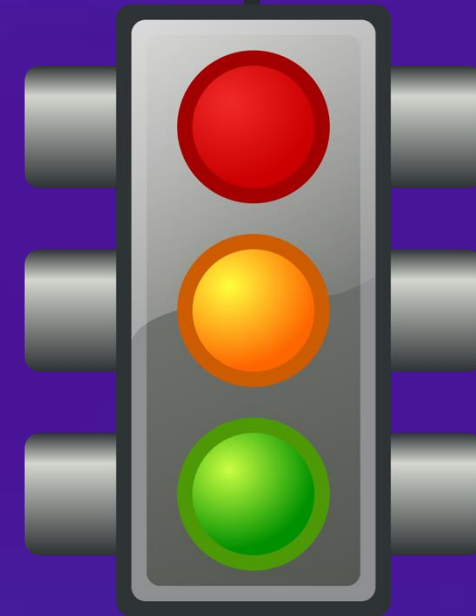
HYLANT

“The goal of an effective leader is to recondition your team to be solution-focused rather than problem-focused”

- Jim Rohn

Refine

- ➔ Determine what you need to stop doing
 - Sucks our time
 - Doesn't bring value to the clients
 - **TAKE ACTION:** Change your process!
- ➔ What you should start doing
 - Process improvements
 - **TAKE ACTION:** Develop new SOPs
- ➔ What you need to continue
 - No change for the sake of change



77%

of businesses use AI or
are planning to use AI

aistatistics.ai/business/

- AI can be a great productivity booster
- Don't get distracted by shiny cool tools
- Focus on the challenges you are trying to solve
 - Tasks that don't drive strategy
- Maintain a priority of a human in the loop

Automate and Partner



- Help your team get comfortable with available AI
- Consider bots
 - High volume, repeats the exact same steps
- Empower your vendors to be **PARTNERS**
 - Discuss challenges
 - Ask for ideas
 - Be open to recommendations
 - Experiment

Collaboration results



ReSource Pro total task volume



Implement Process Changes Early

Before July 1st



January February March April May June



July August September October November December



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January February March April May June

July August September October November December



Develop a Strategy

- Honest conversations
- Understand business needs
- Build a timeline based on OE expectations
- Manage timeline expectations
 - Client Responsibilities
 - Carrier timelines we can't always control
 - Impact of delayed decisions

It Never Hurts to Ask

- Is there a “no shop” target?
- Can the carrier release the renewal earlier?
 - Ask early
 - Follow up
- Does the client want to make decisions as info is available or wait for the entire package?
- Do we really need a meeting?

Don't forget to tie your internal process improvements to the client experience!

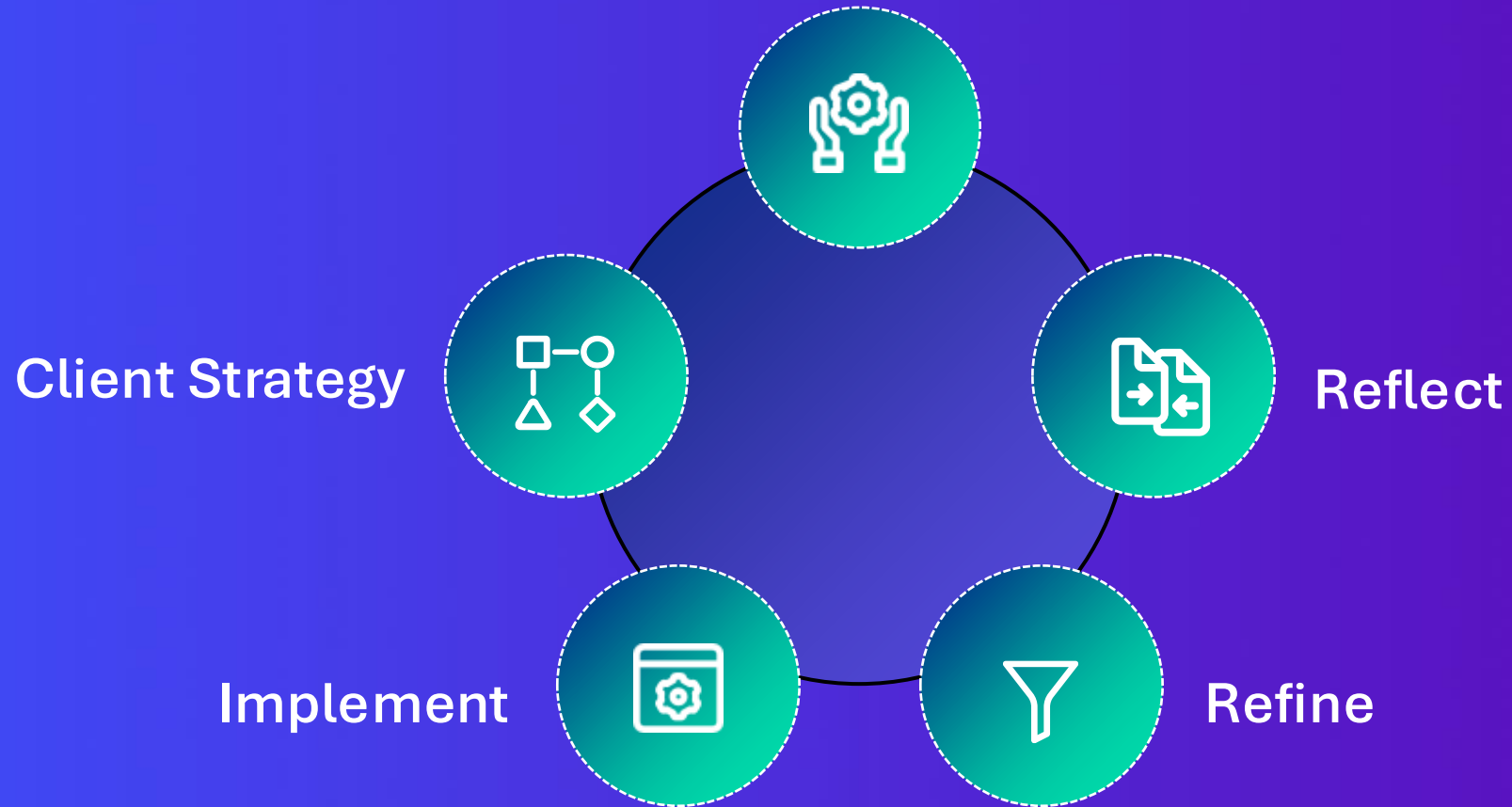
Survive the Chaos!



- Stick to your plan
 - Avoid old habits
 - Reward new process adoption
- Create an environment where asking for help early is encouraged and praised
 - Be able to deliver on the help!
- **COMMUNICATE, communicate, communicate**
Kindly and respectfully!
- Remind yourself when needed: We've survived every year so far!

Repeat

Survive and Thrive



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