

2025



Benefit Innovation Report

Revolutionizing employee support with innovative non-insured benefits to drive growth for both employers and employees.



**Welcome to the future
of employee benefits.**

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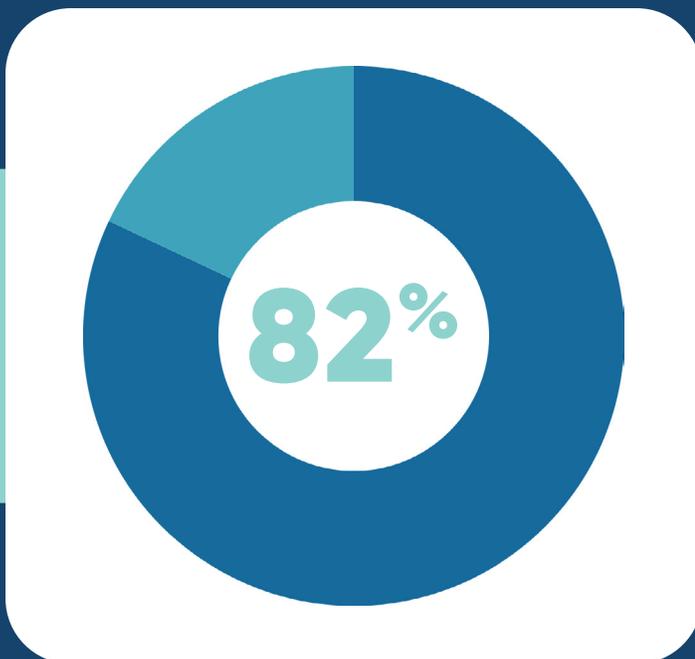
Driving Growth & Engagement: Non-Insured Benefits for Tomorrow's Workforce

The workforce dynamics are evolving rapidly. The profile and expectations of employees today vastly differ from what they were just five years ago. Modern employees demand more from their employers, driven by rising costs and an increased focus on value. In 2024 alone, 82% of employees reported experiencing burnout,¹ compounded by unprecedented financial stress and exhaustion. It's clear that a change is necessary. Neglecting the physical, mental, and financial well-being of employees will lead to significant losses in productivity and revenue. This is particularly challenging for companies

already struggling to cut costs in an uncertain economic climate. Employers and HR departments must prioritize creating an environment where employees can thrive both professionally and personally, as 72% of U.S. workers believe a healthy work-life balance is essential.²

Fortunately, the ball has already started rolling on enhancing employee well-being and support. By 2025, 60% of companies plan to increase their investments in wellness programs, and 65% of employers are expected to offer customizable benefits packages within the next year.

The key to sustaining this trend lies in non-insured benefits. New Benefits—a leading aggregator and producer of non-insured benefits—offers customizable solutions to meet the demands of an ever-evolving workforce. Leveraging over 30 years of industry experience and partnerships with respected benefit providers, New Benefits has identified the market's top 10 mainstay and emerging benefit innovations. These offerings not only address the changing needs of employees, but also help businesses become employers of choice.



82% of employees reported experiencing burnout in 2024 alone.

2024 Top 10

Mainstay & Emerging Benefit Innovations

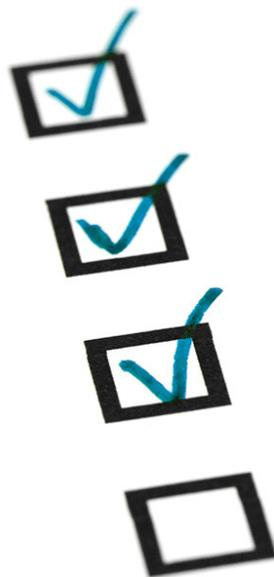
This report highlights the top benefit innovations essential for crafting customizable benefits packages that deliver value to both employees and employers.

Discover how these benefits can enhance a company's offerings and support a thriving, satisfied workforce.

New Benefits evaluated each of the featured benefits with a comprehensive approach, considering the following:

- The current workforce environment and challenges faced by employees and employers
- The rising costs of benefits
- The administrative burden of managing benefits
- Employee expectations and engagement
- The navigation of generational diversity
- Adapting to technological advances

Applying this understanding ensures these benefits address the most pressing issues in today's workplace.

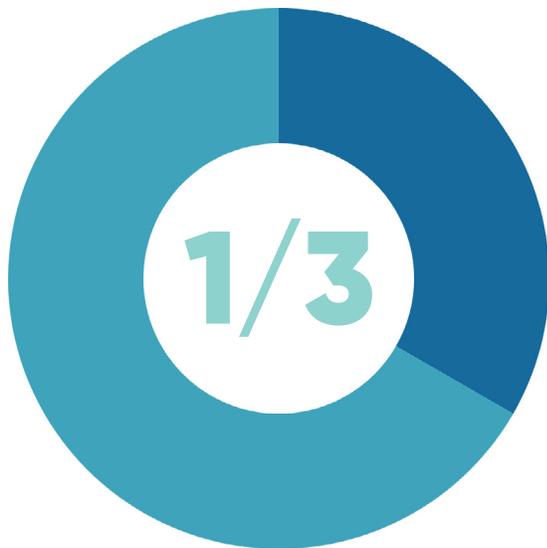


Prescription Savings

Prescription drug prices have been steadily rising over time, with some increases outpacing inflation. In 2023, prices rose on 1,425 drugs, followed by hikes on over 700 medications in January 2024.³ High prescription drug prices make it difficult for patients, healthcare payers, employers, and taxpayers to afford them. The pharmaceutical realm of healthcare has become unpredictable and—for most

individuals—unaffordable. Numerous discount programs have emerged to address these challenges, offering consumers choice, transparency, and often better pricing than insurance. However, many programs rely on a single Pharmacy Benefit Manager (PBM), potentially limiting their ability to secure the best prices. The more PBMs a discount program partners with, the greater the

potential savings. Prescription savings programs have become essential because they negotiate on behalf of consumers to secure the best pricing for most medications. These programs usually include pet medications, as well, and provide savings for the whole family.



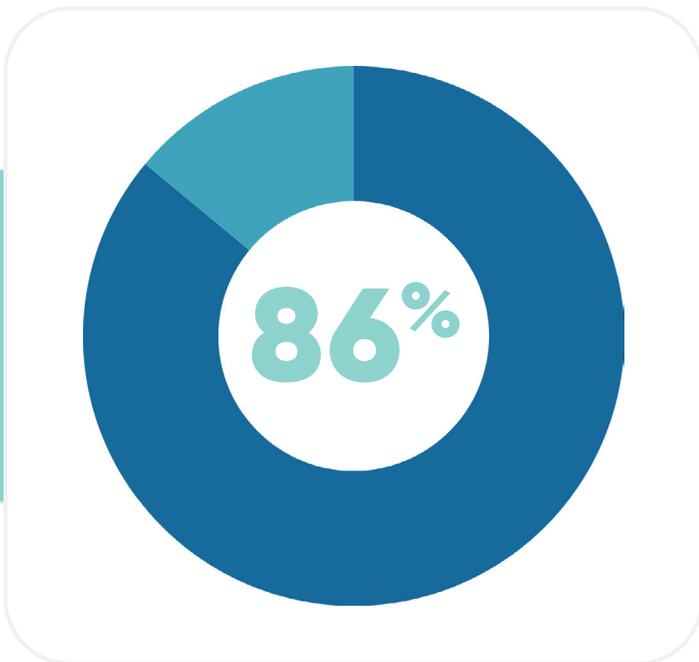
More than **one-third** of Americans say cost has prevented them from filling a prescription.⁴

Enhanced Employee Assistance Programs (EAPs)

Providing an EAP is a cost-effective strategy for employers to ensure that personal and professional issues do not negatively impact employee performance. Modern EAPs provide a broad spectrum of services—addressing stress, grief, depression, legal assistance, and family problems. These enhanced EAPs are crucial for meeting employees' diverse needs, resulting in better mental health, reduced absenteeism, increased productivity, and improved workplace culture and morale.

Engaged teams see a 21% increase in profitability. Additionally, a Forbes article found that organizations with a strong culture experience over four times higher revenue growth.⁵ Effective EAPs play a significant role in boosting employee engagement and retention by offering personalized resources to manage work-life challenges. These include tools for skill development and programs designed to foster a supportive and inclusive workplace culture.

Incorporating a comprehensive EAP not only supports employees' well-being, but also strengthens the overall organizational health and performance.



86% of EAP users reported clinical improvements and increased work productivity, while 64% experienced reduced absenteeism.⁶

Fitness & Nutrition

Given that U.S. workers spend most of their waking hours at work, it's prudent to prioritize health and wellness within the corporate environment. Unfortunately, many companies fail to acknowledge the importance of physical fitness and nutrition, leading to employee burnout,

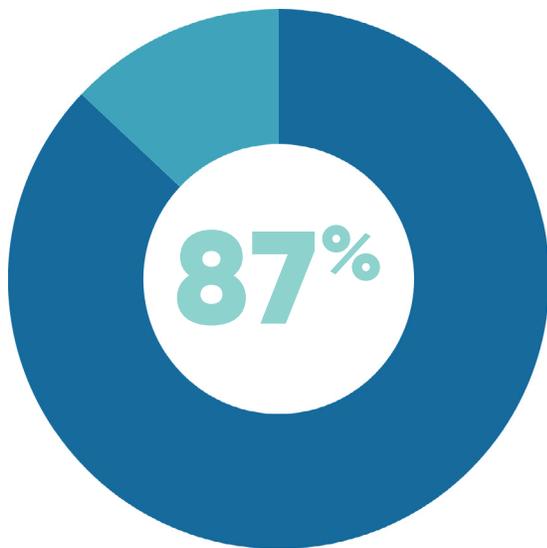
decreased productivity, and increased healthcare costs. However, promoting these aspects in the workplace is simpler than it seems. Implementing effective corporate fitness and nutrition programs can help employees lead healthier lifestyles, reduce absenteeism, and boost

engagement and job satisfaction.⁷

These programs can include a range of services—from mobile app access to discounts at physical gyms and nutritional services—removing geographical limitations and avoiding lengthy, costly contracts.

Services can include but are not limited to:

- Access to nutritional guidance counselors for general advice or specialized support for health issues like diabetes.
- Streaming on-demand fitness classes that employees can attend from home.
- Discounted gym memberships at local fitness centers.
- Group fitness programs and health monitoring and tracking tools.



87% of employees consider health and wellness offerings when choosing an employer.⁸

Health Advocacy & Medical Bill Aid

Fifty-one percent of working-age Americans struggle to afford their healthcare and about one of three (32%) are burdened with medical debt.⁹ This debt often stems from ongoing health conditions rather than one-time or unexpected health events. Additionally, more than half (57%) of those who delayed or skipped care because of affordability concerns said they experienced aggravated health problems

as a result. This trend was consistent across all insurance types. The complexity and confusion of the U.S. healthcare system leave many employees unsure of where to turn for help, negatively affecting their mental and physical health.

Health advocate services and medical bill aid offer vital support to employees and their families. These

services assist in navigating the healthcare system and provide skilled negotiators to address current medical debt—potentially reducing or eliminating it. By connecting employees with high-quality, cost-effective care, health advocates can help employers save millions in healthcare and productivity expenses, ensuring a healthier and more financially stable workforce.



Over **30%** of adults reported that healthcare costs made it harder to afford necessities like food and utilities.⁹

Legal Assistance

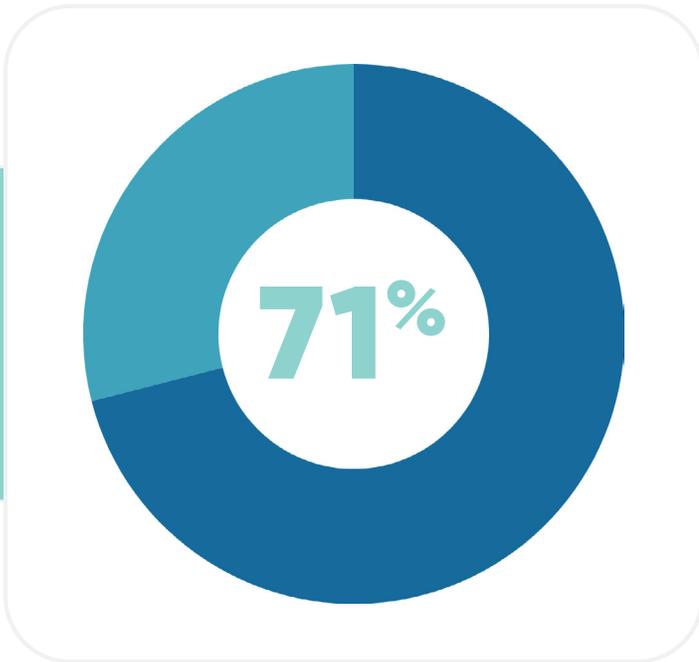
Employees attempting to handle legal issues without an attorney or a legal plan often face increased stress, more time off work, and negative impacts on their mental health.¹⁰ In fact, employees without legal representation are three times more likely to use work hours to address their legal problems, resulting in decreased productivity and increased presenteeism. Legal assistance benefits offer employees discounted access to legal services for personal matters such as drafting wills, handling family law issues, managing property transactions, and more. This support

provides peace of mind and helps employees navigate complex legal situations with confidence.

While legal assistance programs may not be as common as traditional benefits, they are highly valued for their practicality and the security they offer. Implementing these programs can lead to several key advantages:

- Access to legal professionals alleviates the stress associated with handling legal matters, leading to better mental health and overall well-being.

- Employees spend less time dealing with legal issues during work hours, allowing them to focus on their job responsibilities.
- Offering legal assistance demonstrates a company's commitment to supporting its employees in all aspects of their lives, fostering loyalty and satisfaction.
- Preventing legal issues from escalating can save both employees and employers significant costs in the long run.



71% of employees facing legal issues are stressed about not knowing where to turn.

Financial Wellness Initiatives

Financial wellness programs can significantly reduce employees' financial stress and enhance their overall well-being. These programs also benefit companies by improving employee retention, reducing turnover and absenteeism, and boosting productivity.

In today's economically challenging times, financial concerns have become a

major distraction, with 80% of U.S. employees surveyed between 2021 and 2022 reporting some level of financial stress, and 27% experiencing "high or overwhelming" stress.¹¹

Forward-thinking employers are addressing this issue by offering benefits that support financial planning and wellness.

Providing services such as financial planning, student loan repayment assistance, and savings

plans not only helps employees manage their finances but also positions companies as employers of choice.

By 2025, 50% of employers are expected to offer financial wellness benefits, meeting the growing demand for financial stability and literacy.¹² Stay ahead of the benefits curve with financial wellness offerings and make a lasting impact on employees' well-being and loyalty.



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Fertility & Family Planning

New research has confirmed that fewer Millennials and Gen Zers are having children due to financial challenges and lack of support. As these younger generations increasingly make up most of the U.S. workforce and tend to delay marriage and children until later in life, the demand for fertility advocacy and family planning benefits is rising.

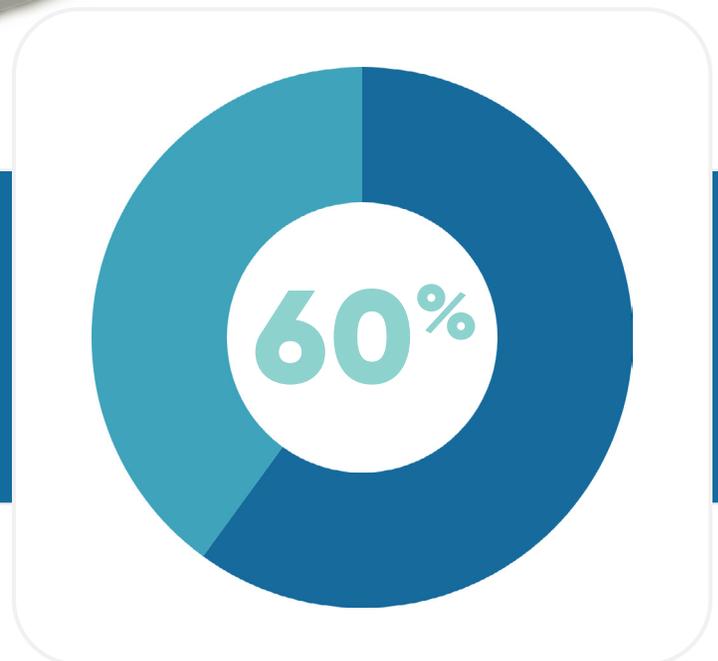
Fertility benefits can include a wide range of treatments and services, including:

- Infertility diagnosis
- In-vitro fertilization (IVF)
- Egg-freezing services
- Donor sperm or egg services
- Intrauterine insemination (IUI)
- Gestational carrier services
- Adoption services

Considering the high costs of fertility treatments and the complexities of starting a family, offering these benefits can be a significant advantage for employers. They not only support employees' family planning needs but also help attract and retain top talent, particularly among younger employees of child-bearing age. Providing fertility and family planning benefits is a strategic move to enhance a company's competitive edge in the evolving workforce.



More than **60%** of employees believe they should have better fertility benefits in the workplace.¹³



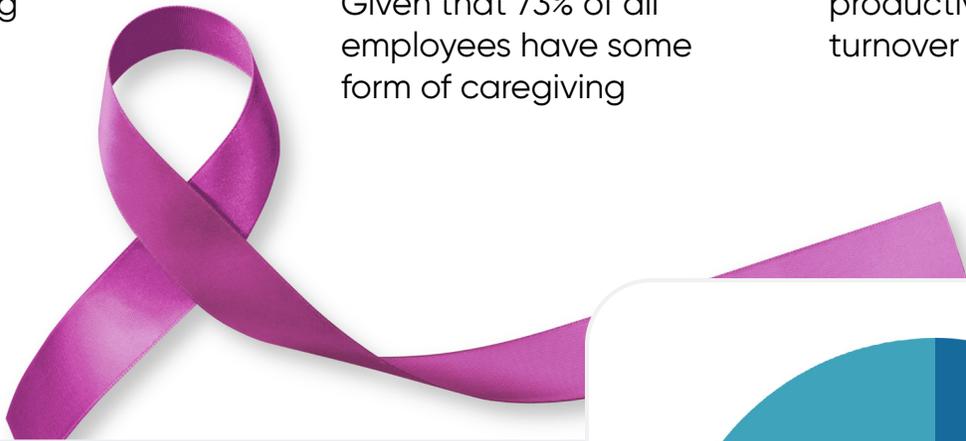
Caregiver Support

When employees take on caregiving responsibilities for aging or disabled family members, their overall well-being is significantly impacted. One in five full-time employees balances unpaid caregiving duties, dedicating an average of 20 hours per week on top of their regular workload.¹⁴ This dual burden explains why nearly one-third of caregiving employees have voluntarily left their jobs due to their caregiving

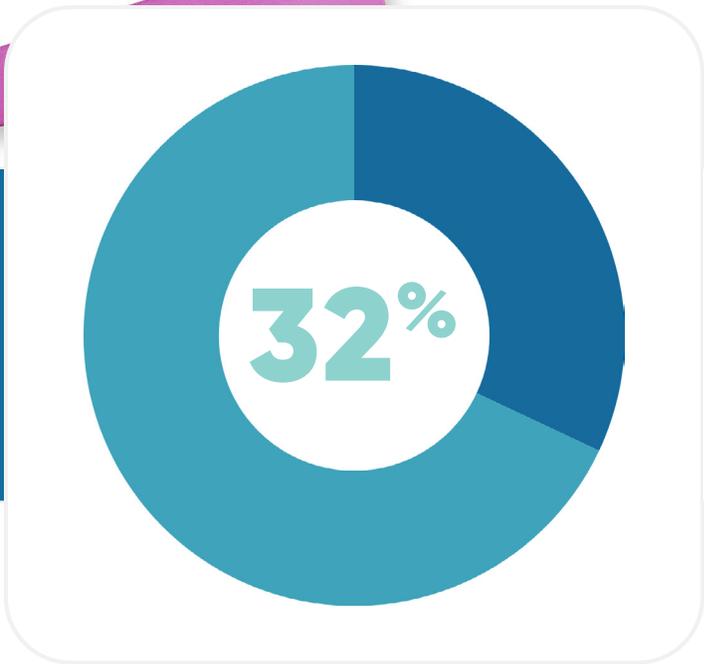
responsibilities. The strain of balancing a full-time career with caregiving can be overwhelming—leading to severe physical, mental, and emotional health issues. Between 40% and 70% of caregivers experience symptoms of clinical depression,¹⁵ and caregivers are more likely to neglect their own health, nearly doubling their risk of developing chronic illnesses.¹⁶

Given that 73% of all employees have some form of caregiving

responsibility, it's crucial for employers to support them with programs that help alleviate this burden.¹⁷ Caregiver support services provide solutions such as expert care coordination, companionship programs, and legal document creation—ensuring their physical and mental health and offering resources for financial support. For employers, these benefits lead to reduced absenteeism, improved productivity, and lower turnover rates.



Nearly **one-third** of caregiving employees have voluntarily left their jobs due to caregiving responsibilities.



Virtual Primary & Preventive Care

In 2024, there were over 116 million users of online doctor consultations worldwide.¹⁸

Once mainly used for urgent care scenarios, virtual care has expanded to include mental health, primary care, and preventive care management. While telemedicine has become familiar to most, especially after its surge in use during COVID-19, virtual primary and preventive care remains less commonly discussed. However, these services offer tremendous long-term value.

Virtual primary and preventive care—known

for its efficiency, cost-effectiveness, and relationship-based approach—is set to become the standard first point of access to healthcare. Patients increasingly expect to connect with their primary care doctors virtually—via video or text messaging—when in-office visits aren't necessary. Many patients prefer video visits over in-person appointments due to the convenience of not missing work, traveling, or changing attire.¹⁹

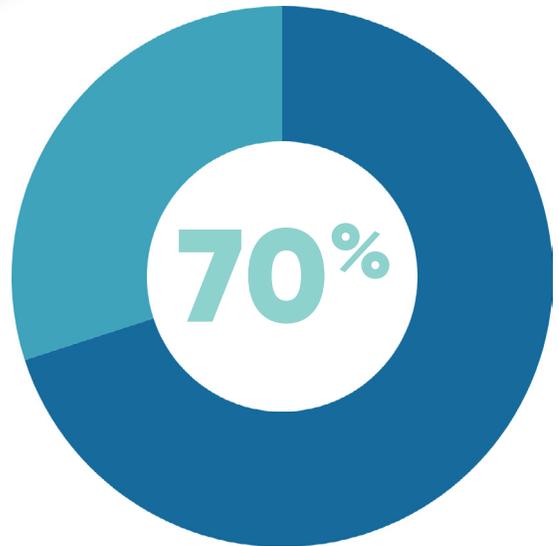
With the growing variety

and accessibility of virtual care options, it's no wonder employees now expect these services as part of even the most basic benefits package. Offering telehealth for primary and preventive care provides numerous advantages, including:²⁰

- Expanded access to care
- Increased patient engagement
- Timely treatment through automated alerts
- Valuable health data collection
- Minimized costs
- Increased revenue potential



As many as **70%** of patient medical issues can be resolved without in-person visits.²¹



Pet Insurance & Support Services

Families come in all shapes and sizes and, for a majority of Americans, family includes their pets. About half of pet owners (51%) consider their pets as much a part of the family as any human member.²² The Bureau of Labor Statistics found that the average U.S. household spends approximately \$770 per year on their pets. In 2022, American households collectively spent a staggering \$136.8 billion on their pets, and this spending is expected to continue rising.²³

Just like with people, medical bills for pets can add up quickly. Annual vet costs—including wellness check-ups, dental care, lab tests, and vaccines—can total between \$700 and \$1,500 for dogs alone.²⁴ Emergency veterinary visits for pets can add up even more. To put things into perspective, a \$999 vet bill can plunge half of owners into debt making pet insurance increasingly popular.²⁵

Pet insurance can help alleviate these high

expenses, covering a range of services depending on the policy, including veterinary services, prescription medications, GPS-enabled tracking, accessories, nutrition, and more. Offering pet insurance as part of a benefits package can provide employees with peace of mind, knowing their beloved pets are protected against unforeseen medical costs. This not only supports the well-being of their furry family members, but shows a company's commitment to addressing the diverse needs of its workforce.



One-third of pet owners are likelier to remain with an employer that provides pet-related benefits.²⁴



Conclusion

New Benefits makes it easy to offer employees the innovative, non-insured benefits above and more. A one-size-fits-all benefits package is no longer sufficient in today's workforce. Employers must create value by offering benefits employees want, eliminating those they don't, and measuring outcomes

over time. This approach ensures a win-win for both employees and employers.

Ready to create a cutting-edge benefits program?

Contact New Benefits. With over 30 years of experience, we customize products and services to fit your specific needs and objectives. As

the leading wholesaler of more than 40 non-insured benefits, we aggregate the most sought-after healthcare and lifestyle solutions for more than 4,000 groups and millions of members. We're always innovating and adding new solutions.

Here are some of our latest offerings:

Questis Financial Wellness

Questis is the ultimate personalized coaching platform for financial wellness. It offers the tools and guidance needed for employees to navigate their finances confidently—from college expenses to major purchases and budget management—all in one convenient platform. Unlimited virtual access to a dedicated, unbiased financial coach ensures support through any changes or challenges employees may face.

Kindbody

Kindbody provides accessible, affordable, personalized, and inclusive support and coaching, as well as navigation across the full spectrum of fertility needs—from family building to menopause—all through a streamlined platform. A dedicated Care Navigation Team guides employees through every step of their journey, ensuring seamless coordination of benefits for them and their family members.

Cancer Navigation by Navvisa

Cancer Navigation by Navvisa offers personalized, expert cancer support and guidance to patients, caregivers, and survivors. Certified oncology nurses provide concierge-style care through telehealth video, secure messaging, and phone consultations—all accessible via the mobile app or portal. Employers are matched 1:1 with a nurse who will work with them throughout the complexities of their cancer journey—from pre-diagnosis and treatment to survivorship and end-of-life planning.

Recuro Health Complete Care

With Complete Care, employees can access Virtual Primary Care, Behavioral Health, and Urgent Care from one platform. An integrated care team of board-certified primary care and behavioral health physicians enables whole-person care with a personal touch through phone-based and video interactions. Genetic testing and health risk assessments provide a more personalized treatment plan for acute and chronic conditions. Prescriptions can be sent to a member's preferred pharmacy if medically necessary.

Mix and match from New Benefits' industry-leading portfolio of 40+ curated benefits, or let our experts tailor a strategy based on your client's employee population, goals, and budget.

Ready to stay ahead of the benefits curve for your clients' workforce?



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844.529.5785

NewSales@NewBenefits.com

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