



Working Together to Combat Rising Healthcare Costs

HOW BROKERS CAN HELP EMPLOYERS AND EMPLOYEES REDUCE EXPENSES
WITH NON-INSURED BENEFITS



INTRODUCTION

Rising healthcare costs have become a persistent challenge, straining budgets for both employers and employees. According to a 2024 study by the Kaiser Family Foundation, family premiums for employer-sponsored health insurance have risen by 20% over the past five years,¹ leaving many searching for cost-effective alternatives. Employers face tough decisions, often shifting costs to employees or cutting benefits altogether.

A collaborative approach between employers, employees, and brokers can mitigate these challenges. Non-insured benefits—flexible, affordable, and highly customizable—have emerged as powerful strategies to combat rising costs. Uniquely positioned as trusted advisors, brokers are pivotal in integrating these benefits into comprehensive packages that prioritize cost management and employee satisfaction.

This guide explores four strategies to reduce healthcare expenses through:

1. Non-insured benefits
2. Preventive health initiatives
3. Digital health solutions
4. Discount programs



Employer-sponsored health insurance has risen by 20% over the past five years

What are non-insured benefits and why are they effective?

Non-insured benefits are versatile tools designed to enhance traditional insurance packages without adding significant costs to employers or employees. They help fill coverage gaps, reduce out-of-pocket costs, and improve access to essential services. With a focus on affordability and accessibility, these benefits support a healthier, more cost-effective workforce. New Benefits provides 40+ solutions, including:

Telemedicine

- Telemedicine offers 24/7 access to licensed healthcare professionals for non-emergency conditions, from minor injuries to flu symptoms. Virtual primary care also provides ongoing management of chronic conditions, routine consultations, and preventive care. No in-person visits are required.
- **Cost Savings:** Employers and employees can avoid unnecessary emergency room visits, which average \$1,500 per visit.² Studies show that telemedicine can reduce ER visits by 19%, leading to significant savings for both parties.
- **Accessibility:** On-demand care benefits employees in remote areas or with limited mobility, fostering better health outcomes and reduced absenteeism.

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[Explore Telemedicine](#)

Rx Discount Programs

- Prescription discount programs offer significant savings on medications, including brand-name and generic drugs.
- **Savings Potential:** Employees can save 10% to 85% on most medications, with an average savings of around 60%. For instance, a \$100 brand-name medication might cost just \$40 with a discount card.
- **Flexibility:** These programs work independently of insurance, providing cost relief even for employees with high-deductible health plans or those without prescription coverage.

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[Explore Rx Programs](#)

Fertility Advocacy Services

- Fertility advocacy services provide guidance, support, and access to cost-effective resources for those navigating family planning.
- **Cost Efficiency:** Traditional fertility treatments can range from \$12,000 to \$40,000 per cycle,³ depending on several factors. Fertility advocacy offers affordable access to discounted treatments, counseling, and personalized care plans.
- **Employee Support:** These services show an employer's commitment to inclusivity and employee well-being, improved satisfaction, and retention—especially among younger, family-focused staff.

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[Explore Fertility](#)

These benefits not only reduce claims on high-cost services, but also fill gaps in traditional insurance by offering employees practical and affordable healthcare solutions.

Employer strategies

Employers can strategically implement non-insured benefits without raising costs by shifting focus to high-value, low-cost services. For example:

Substituting On-Demand Telehealth for Costly Urgent Care Visits

Offering on-demand telehealth services allows employees to consult remotely with healthcare professionals for a fraction of the cost of traditional urgent care visits. This reduces immediate healthcare expenses and provides a convenient, accessible option for employees to receive timely care—ultimately improving their access to necessary medical services.



Promoting Fitness and Mental Health Benefits

Encouraging fitness and mental health initiatives helps employers take a proactive approach to employee well-being. By fostering a culture that emphasizes physical and mental well-being, employers can reduce the likelihood of chronic health conditions. Early intervention through these services often leads to lower long-term claims, minimizing healthcare spending and promoting healthier, more productive employees.

Through these strategies, employers can provide valuable support to their workforce while maintaining cost efficiency—ensuring a balanced approach to employee health benefits.

Non-insured benefits in action: real-world examples of employee empowerment

Non-insured benefits empower employees to take control of their health, making essential services more accessible. By addressing health concerns early, employees avoid costly long-term treatments and reduce overall healthcare expenditures. Here's how these tools work in real-world scenarios:

Discounts on Essentials: Lowering Out-of-Pocket Costs

Example

Sarah, a single mother managing a tight budget, relies on her company's prescription discount program to afford her son's asthma medication. Instead of paying \$120 per month, she uses the program to secure the medication for \$30—a 75% savings. With the extra funds, Sarah can cover other household expenses and reduce financial stress.

Outcome

Access to affordable prescriptions ensures Sarah's son's condition remains managed, avoiding potential ER visits that could cost over \$1,000 per trip.



Diagnostic Discounts: Avoiding Financial Barriers

Example

Maria, an administrative assistant, discovers a lump in her breast but hesitates to schedule diagnostic imaging due to the high costs. Through her employer's benefits package, Maria accesses discounted imaging services and reduces her out-of-pocket cost for a mammogram from \$400 to \$150.

Outcome

Early detection enables Maria to begin treatment promptly, avoiding more invasive and expensive interventions later.



Nurse Hotlines: Expert Advice Without Extra Costs

Example

Ben, a warehouse supervisor, injures his ankle during a weekend hike. Unsure if he needs to visit a clinic, he contacts a nurse hotline provided by his benefits program. The nurse advises him to ice the ankle, rest, and monitor for specific symptoms.

Outcome

Ben avoids an unnecessary \$250 urgent care visit while receiving peace of mind and guidance. Access to expert advice reduces healthcare utilization for minor injuries, keeping insurance claims low.



Empowering Employees to Address Preventive Health

Example

Lisa, a software developer, uses a fitness discount program to join a local gym at half the usual cost. Encouraged by her employer's wellness initiatives, Lisa incorporates exercise into her routine and lowers her cholesterol levels.

Outcome

Lisa avoids future expenses related to chronic conditions like hypertension or diabetes, contributing to long-term savings for herself and her employer's health plan.



Non-insured benefits equip employees with the tools they need to proactively address healthcare challenges. In today's high-cost healthcare environment, non-insured benefits are not just a perk—they are a strategic necessity for empowering employees and controlling expenses.

Broker's role in guiding non-insured benefit selection

Brokers play a vital role in helping employers navigate rising healthcare costs by identifying and recommending non-insured benefits tailored to their goals and workforce needs. For instance, telemedicine can reduce unnecessary ER visits, while fertility benefits appeal to companies focused on attracting diverse talent. By aligning benefits with employer priorities—such as cost savings, employee retention, or engagement—brokers position themselves as indispensable partners.

These solutions also help brokers differentiate themselves in a competitive market by offering innovative, cost-effective strategies. By quantifying the ROI of their recommendations—like savings from reduced claims or higher employee satisfaction—brokers demonstrate their value, build trust, and strengthen long-term client relationships. Non-insured benefits empower both employers and employees, making brokers essential in delivering holistic, impactful solutions.

Key Takeaway

Non-insured benefits provide essential tools to combat rising costs without sacrificing quality—empowering both employers and employees.



The importance of preventive health

Preventive health initiatives are critical to managing long-term costs. Studies show that every \$1 spent on preventive services saves nearly \$6 in future healthcare costs.⁴ By incorporating preventive benefits, employers foster a proactive culture of health that benefits their bottom line and supports a healthier workforce.



Every \$1 spent on preventive services saves nearly \$6 in future healthcare costs

NB Fitness

By encouraging employees to lead active lifestyles, employers can mitigate claims associated with obesity-related conditions, such as heart disease and type 2 diabetes. For example, companies subsidizing gym memberships or providing access to fitness platforms often see a lower number of healthcare claims and improved productivity.⁵



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[Explore NB Fitness](#)

Lab Testing and Diagnostics

Early detection of chronic conditions, such as diabetes or high cholesterol, can dramatically reduce treatment costs. Studies show that early identification and management of diabetes can cut treatment expenses by up to 30%,⁶ while also reducing absenteeism and improving overall employee health.



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[Explore Lab Testing](#)

Employer's role in promoting preventive health

Employers play a critical role in fostering a culture of wellness and encouraging preventive health practices within their workforce. By taking proactive steps to integrate preventive health measures into their benefits packages, employers not only support their employees' well-being but also achieve tangible financial and organizational benefits, such as reduced absenteeism and a lower number of health insurance claims.

Proactive Steps Employers Can Take

To effectively promote preventive health, employers can implement the following strategies:

Subsidize Wellness Programs

Provide wellness stipends or cover the costs of programs that support healthy habits—like yoga, chiropractic care, mindfulness classes, or nutrition coaching—to empower employees to prioritize their well-being.

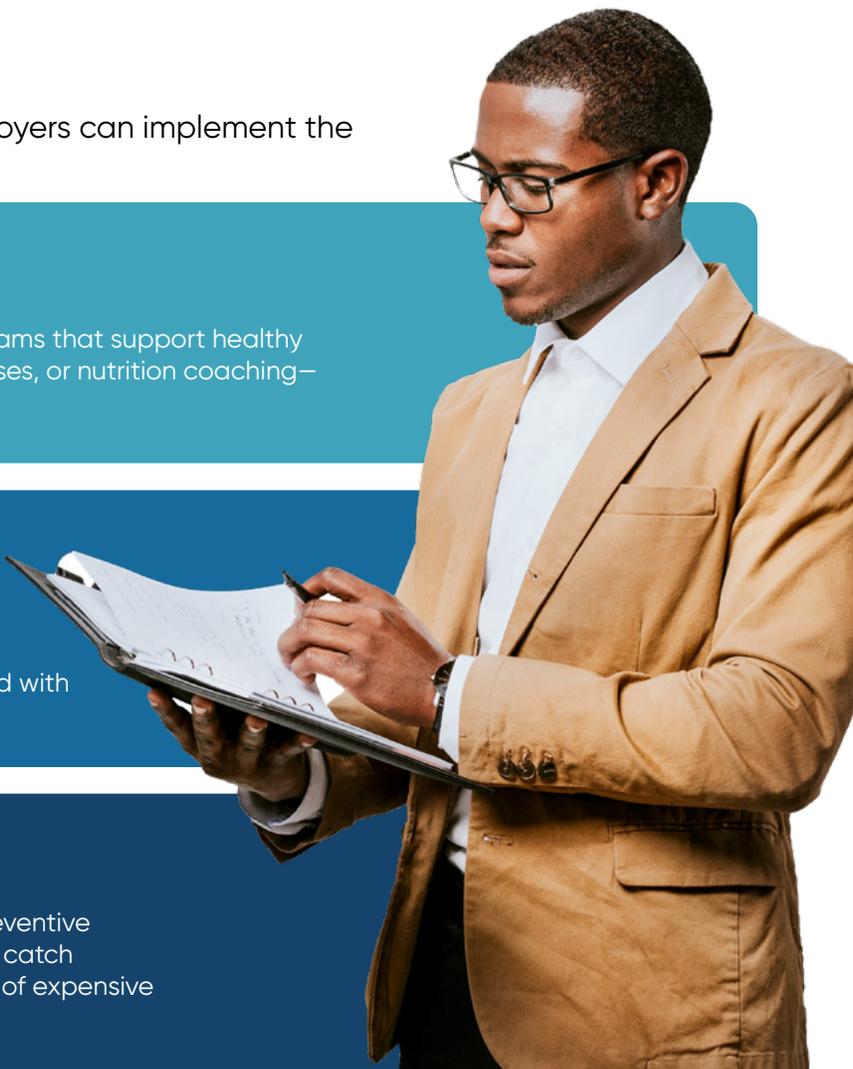
Provide Access to Fitness Discounts

Partnering with fitness platforms or local gyms to offer discounted memberships can encourage employees to stay active and reduce risks associated with sedentary lifestyles.

Support Screenings and Diagnostics

Making lab tests, biometric screenings, and other preventive diagnostics available (or even free) helps employees catch potential health issues early and lower the likelihood of expensive chronic conditions.

Employers who prioritize preventive health measures can see substantial returns. Healthy employees are more engaged, productive, and less likely to require extended medical leave. Investing in preventive health initiatives benefits everyone. Employees gain better health outcomes and employers enjoy a more productive, satisfied workforce while managing healthcare costs more effectively.



Employee engagement

While employers can provide access to a range of preventive health services, employees play an equally vital role in taking advantage of these opportunities to manage their own well-being. Proactively engaging with services like regular screenings, fitness programs, and wellness initiatives allows employees to:

Detect potential health risks early and enable timely intervention.

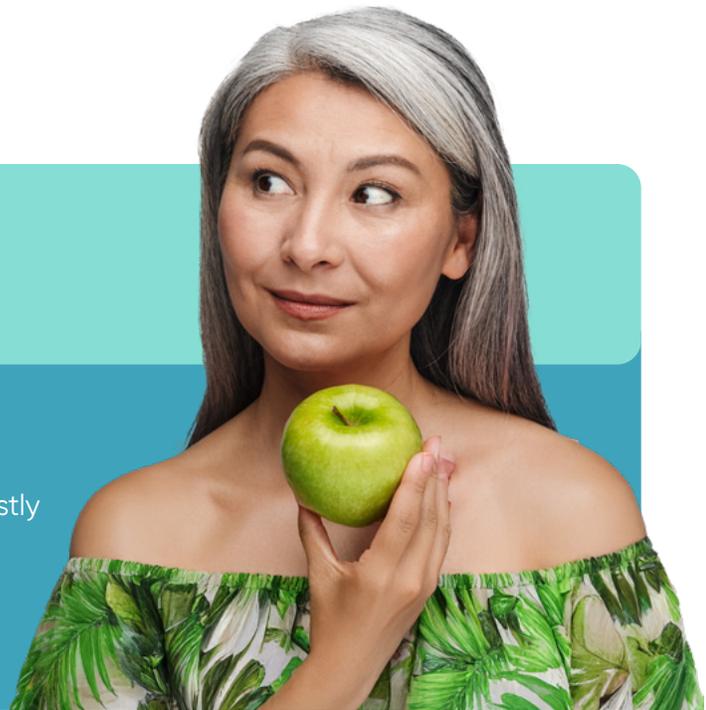
Build healthy habits, such as regular exercise and stress management, to prevent chronic conditions.

Access affordable medical care options, like virtual consultations, to stay on top of their health without high costs.

The Benefits of Personal Health Accountability

Active participation in preventive care results in the following:

- **Improved Health Outcomes:** Early detection leads to better long-term health.
- **Fewer Emergencies:** Regular checkups help avoid costly and disruptive medical crises.
- **Reduced Costs:** Prevention often is far less expensive than treatment for advanced conditions.



Broker's role in educating about preventive health benefits

By demonstrating the ROI of wellness programs and preventive care, brokers can highlight how these efforts contribute to long-term cost savings, healthier employees, and improved workplace productivity.

Helping Clients Understand ROI

Brokers can illustrate measurable benefits such as:

- **Cost Savings:** Early detection programs reduce claims by addressing issues before they escalate.
- **Reduced Absenteeism:** Healthier employees mean fewer sick days and higher productivity.
- **Employee Engagement:** Wellness programs improve morale and retention, showcasing employers as invested in well-being.

Tailoring the Message

Brokers can strengthen their case by:

- Using data and case studies to demonstrate success stories, like a 30% reduction in claims through diabetes prevention programs, for instance.
- Recommending specific benefits, such as fitness discounts, lab testing, or diabetic services to meet workforce needs.
- Highlighting how preventive care empowers employees, reducing long-term employer expenses.

Key Takeaway

Investing in preventive healthcare pays dividends, reducing both immediate and long-term healthcare costs while empowering employees.



The power of digital solutions in healthcare cost management

Digital health tools are revolutionizing how employees access and manage their healthcare. By leveraging technology, these solutions provide accessible, affordable, and flexible options for addressing diverse health needs and ultimately helping employers and employees combat rising healthcare costs.

Role of Digital Health Tools in Modern Healthcare

Digital health solutions simplify healthcare by delivering services that meet employees where they are, removing barriers to care. These tools enable:

Convenient Access

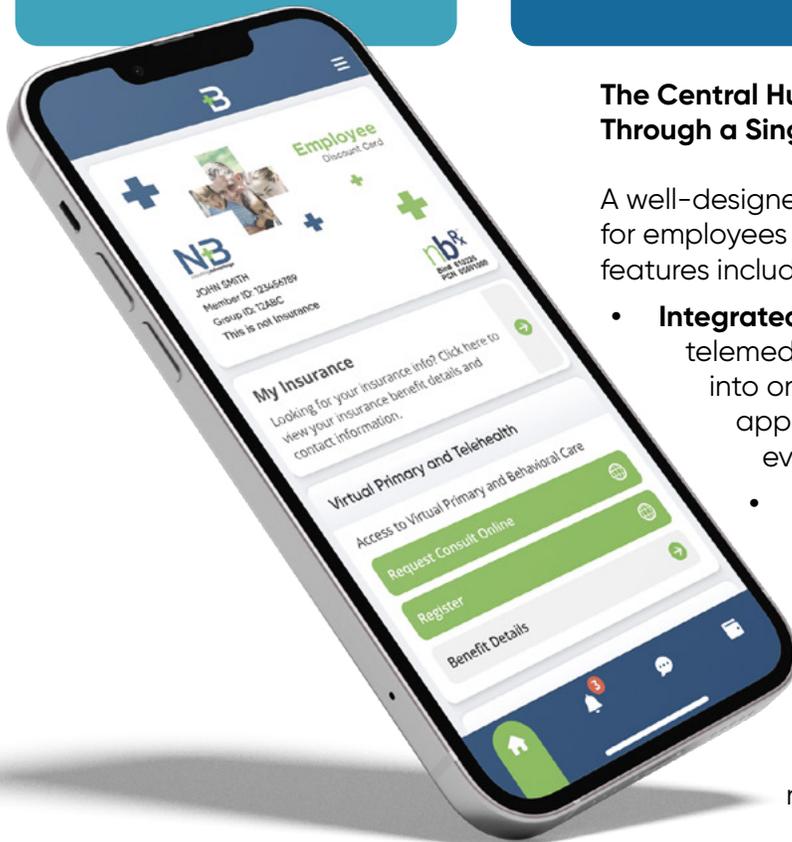
Telemedicine, virtual mental health support, and nurse hotlines allow employees to seek care without travel and reduce unnecessary in-person visits.

Cost Savings

Virtual visits often cost a fraction of in-office consultations, helping employees save money while employers benefit from a reduced number of insurance claims.

Personalized Care

Digital platforms adapt to individual health needs, offering tailored wellness recommendations, reminders, and insights.



The Central Hub: Increasing Employee Engagement Through a Single App

A well-designed benefits app serves as a one-stop destination for employees to manage their health and wellness. Key features include:

- **Integrated Benefit Information:** All benefits, from telemedicine to discount programs, are consolidated into one intuitive platform. The New Benefits mobile app and portal make it easy for members to access everything online, all in one place.
- **Personalized Notifications:** Employees can receive alerts for service updates, wellness challenges, or savings opportunities. Brokers can schedule custom push notifications based on specific benefits, locations, or groups.
- **Easy Navigation:** A user-friendly interface ensures employees can quickly find what they need, enhancing both usage and satisfaction.

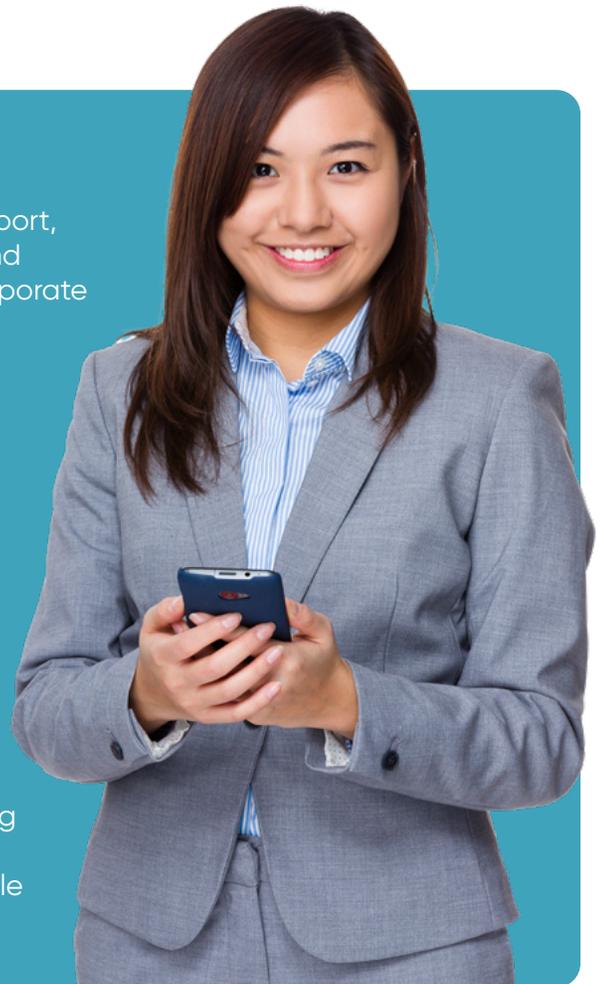
Employer's role in implementing and promoting digital solutions

Employers play a vital role in adopting digital health tools to improve employee well-being, engagement, and cost management. By integrating these technologies into benefits packages, employers can reduce the need for costly in-person visits while giving employees accessible and convenient healthcare options.

Integrating Digital Tools Into Benefits Packages

Digital solutions such as telehealth, virtual mental health support, fitness apps, and more provide employees with accessible and affordable ways to manage their health. Employers can incorporate these tools by:

- **Providing Telemedicine and Virtual Care Services:** Offer on-demand, 24/7 virtual care for a range of needs, from everyday concerns like acne and colds to ongoing conditions like anxiety and diabetes. This reduces the need for expensive in-person visits, saving money and minimizing time away from work.
- **Centralizing Benefits Access:** Provide a single digital platform that consolidates health, wellness, and lifestyle benefits. This simplifies access to resources, ensuring employees know what's available and can use it easily when needed.
- **Adding Virtual Mental Health Support:** With the increasing need for mental health services, add virtual counseling tools to provide confidential, cost-effective, and accessible support for employees.

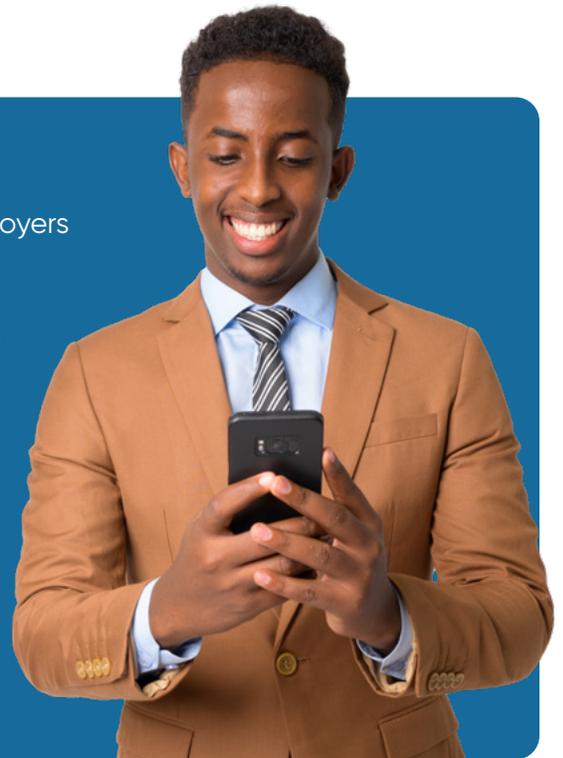


Nearly 60% of employees said they would use teletherapy for mental healthcare⁷

Promoting Digital Tools to Foster Engagement

Adoption is key to maximizing the value of digital solutions. Employers should actively promote these tools by:

- **Educating Employees:** Host webinars, create FAQs, and send regular communications explaining how to use digital tools and their benefits. This can include flyers, push notifications, member engagement emails, and more.
- **Incentivizing Usage:** To encourage engagement with digital tools, offer incentives such as wellness points, discounted premiums, or rewards for participation.
- **Showcasing Success Stories:** Share real-life examples of how employees have benefited from using digital health tools to create a sense of relatability and trust.



The Impact of Digital Solutions on Workforce Health and Productivity

Employees with easy access to health and wellness resources are more likely to take proactive steps to manage their health, leading to the following:

- **Healthier Employees:** Digital tools promote preventive care, reducing the likelihood of chronic conditions and costly emergency care.
- **Reduced Absenteeism:** Employees who can quickly address minor health issues through virtual care are less likely to take extended time off work.
- **Enhanced Productivity:** A healthier, less stressed workforce performs better and contributes more effectively to business success.
- **Lower Healthcare Costs:** Digital tools help control healthcare expenses for both employees and employers by catching issues early and reducing the need for in-person visits.



Employers who prioritize digital solutions are not just investing in technology—they're investing in the long-term health, engagement, and productivity of their workforce.

Employee's role in utilizing digital health tools

Employees are at the heart of successful digital health adoption. These tools empower individuals to take control of their well-being, offering unmatched convenience and accessibility to health and wellness resources.

Removing Barriers to Care

Digital health tools offer employees unparalleled convenience and flexibility, enabling them to take control of their well-being. These tools provide 24/7 access to healthcare resources, such as telemedicine and mental health apps that make it easier to seek care whenever needed, without the constraints of office hours. Employees can schedule virtual appointments, access wellness programs, and utilize prescription discounts all from a central platform, which eliminates the need for travel and time-consuming clinic visits.

Empowering Health Ownership

By embracing digital health tools, employees are empowered to address health concerns early, track chronic conditions, and make proactive choices to improve their overall well-being. These tools help manage conditions like diabetes or hypertension by providing continuous support and monitoring. Additionally, digital platforms promote healthier lifestyles by offering fitness tracking, wellness tips, and personalized recommendations—all easily accessible from an employee's smartphone which makes it simple to stay on track with their health goals.

Benefits to Employees

The flexibility of digital health solutions directly supports employees' well-being, helping them:

Save money on medical visits and transportation

Minimize disruptions to work and personal life

Gain confidence in proactively managing their health

By leveraging these tools, employees actively participate in their healthcare journey—benefiting themselves and contributing to a healthier, more productive workplace.

Broker's role in championing digital solutions

Brokers are essential in helping employers understand the value of integrating digital health tools into their benefits offerings. They play a key role in educating employers about the benefits of these tools, which can reduce healthcare costs and improve employee engagement. Here's how brokers can help:

- **Highlight Cost Advantages:** Brokers can demonstrate the financial savings from reduced in-person doctor visits and the ability to manage chronic conditions remotely, leading to fewer costly treatments down the road.
- **Position Digital Tools as a Modern Solution:** By showcasing telemedicine, virtual wellness programs, and chronic condition management platforms, brokers can emphasize the flexibility and convenience of digital health tools that align with the evolving needs of today's workforce.
- **Promote Employee Engagement:** Brokers can show how digital solutions boost employee engagement by giving them convenient, on-demand access to health, wellness, and lifestyle services that lead to healthier and more productive employees.
- **Attract and Retain Talent:** Brokers who promote modern, digital health solutions can help employers stand out in the competitive talent market, meeting the demand for healthcare flexibility that many employees seek.

Key Takeaway

Digital health tools make healthcare more accessible and cost-effective, enabling employees to take a proactive role in their health management while providing employers with the tools to drive long-term savings and improve workforce engagement.

Beyond Healthcare – Taking Benefit Planning Beyond Healthcare

In today's competitive benefits landscape, employers are looking for ways to offer more to their employees without significantly increasing their healthcare costs. One of the most effective ways to achieve this is by incorporating discount programs into benefits packages. These programs can provide employees with significant savings on both healthcare and lifestyle-related expenses, which helps reduce their overall financial burden while enhancing the value of their benefits package.

Introduction to discount programs as non-healthcare cost management tools

Discount programs go beyond traditional healthcare services by addressing a broad range of needs, from vision and dental to wellness and lifestyle. These non-healthcare benefits can have a profound impact on employees' health, well-being, and financial wellness. Some of the most popular and impactful discount programs include:

Traditional Healthcare Savings

Vision, dental, and Rx discount programs offer savings on essential services that often are not fully covered by insurance. These programs allow employees to access discounts on glasses, contact lenses, prescription medications, and dental care—helping them reduce out-of-pocket expenses.

Wellness-Focused Discounts

Programs offering access to fitness services, such as gym memberships, wellness apps, or fitness and nutrition coaching, promote a healthy lifestyle and help reduce long-term healthcare costs.

Specialized Benefits

Emerging offerings—such as fertility advocacy, pet insurance and support services, virtual primary and preventive care, and diabetes supplies—provide tailored solutions at a lower cost. These benefits address specific needs to offer personalized support for employees.

Non-Healthcare Savings

Programs like NB Travel, NB Deals, and tax hotlines help employees save on everyday costs such as travel, shopping, and tax preparation—reducing financial stress and enhancing work-life balance.

By offering these types of discounts, employers can provide their employees with more holistic support that addresses their health, wellness, and lifestyle needs.



Haven't explored our 2025 Benefit Innovation Report yet? Discover the top 10 benefit trends—from family planning to virtual primary care—shaping the future of employee wellness. These innovations address evolving employee needs and help businesses become employers of choice. Read the report today to stay ahead of the curve.

Employer's role in broadening benefits with discount programs

Employers have the unique opportunity to enhance and upgrade their benefits packages with discount programs that meet the diverse needs of their workforce. By incorporating these programs, employers can improve employee satisfaction and well-being without increasing healthcare costs. Here's how employers can take advantage of these offerings:

Address a Variety of Employee Needs

Discount programs can meet a range of needs, from financial wellness to physical health, by providing access to essential services at a lower cost.

Increase Employee Satisfaction

Employees value cost-saving resources beyond traditional healthcare benefits and feel their needs are understood, which enhances job satisfaction and retention.

Support Work-Life Balance

Benefits like NB Travel and NB Deals allow employees to save on personal expenses, helping them maintain a better work-life balance and reduce financial stress.



Employee's role in making the most of discount programs

While employers provide these benefits, it's up to employees to take full advantage of the resources available to them. Here's how employees can get the most from these offerings:

Explore Available Benefits

Employees should familiarize themselves with the range of discount programs offered through their benefits package. There are often valuable services they may not realize they can access, such as wellness discounts, prescription savings, and lifestyle-focused offerings. Many of these offerings may be available through a single, convenient platform.

Utilize Savings Opportunities

Actively using these discounts allows employees to save on services like dental care, medications, and fitness programs that support their overall financial wellness.

Reduce Financial Stress

Access to these programs can help employees alleviate some everyday financial pressures, making them more focused and productive at work.



When employees engage with and use these offerings, they not only save money but also improve their overall well-being.

Broker's role in advocating for discount programs

Brokers must ensure employers understand the full potential of discount programs as part of a well-rounded benefits package. Brokers can help their clients navigate the vast array of available programs, ensuring the offerings align with employee needs and employer goals. Here's how brokers can advocate for these programs:

- **Present Discount Programs as Part of a Holistic Benefits Strategy:** Brokers can demonstrate how these non-healthcare benefits complement traditional healthcare offerings, creating a more comprehensive, cost-effective benefits package.
- **Tailor Programs to Unique Client Needs:** By working closely with employers to understand their workforce demographics, brokers can recommend tailored programs that address specific challenges and resonate with employees—ensuring the benefits package is personalized and effective.
- **Communicate the Appeal and Cost Savings:** Brokers can showcase the financial benefits of these programs, illustrating how they can reduce overall healthcare expenses while enhancing employee satisfaction and engagement.

Brokers who champion non-insured discount programs position themselves as valuable partners, helping employers create a more attractive and effective benefits package.

Key Takeaway

Discount programs provide diverse, cost-saving support that meets employees' health, wellness, and lifestyle needs that may fall outside of traditional insurance. By incorporating these programs into benefits packages, employers can enhance employee satisfaction and reduce costs, while brokers play a key role in advocating for and tailoring these programs to maximize their impact.





CONCLUSION

As we've explored throughout this guide, non-insured benefits, preventive health strategies, digital tools, and discount programs play a critical role in helping employers manage rising healthcare costs while addressing the diverse needs of their workforce. These solutions not only reduce the financial burden on both employers and employees, but also promote healthier, more engaged employees who are empowered to take control of their health.

Key Takeaways

- **Non-Insured Benefits:** These cost-effective tools supplement and complement traditional benefits, addressing gaps and offering savings on health, wellness, and lifestyle services.
- **Preventive Health:** Proactively promoting and utilizing preventive health programs reduces the likelihood of costly long-term treatments and leads to significant healthcare savings.
- **Digital Solutions:** Digital tools make healthcare more accessible, empowering employees to manage their health anytime, anywhere while reducing the need for in-person visits and associated costs.
- **Discount Programs:** Adding discount programs to benefits packages provides employees with additional resources for financial wellness and everyday savings, which enhances overall job satisfaction and retention.

The Need for a Collaborative Approach

Employers, employees, and brokers must collaborate to effectively manage healthcare costs. Employers are responsible for providing the resources, tools, and support needed to create a well-rounded benefits package, while employees must actively engage with these offerings to improve their overall health and well-being. Brokers play a large role in this partnership by helping employers understand and implement cost-saving solutions, while also ensuring that employees are aware of and able to access the full range of benefits available to them. This collaboration fosters a culture of health within the workplace that leads to reduced absenteeism, improved productivity, and ultimately, a more engaged and healthier workforce.

The Broker Advantage in 2025

As healthcare costs continue to rise, brokers can differentiate themselves by offering innovative, cost-saving solutions to their clients. By understanding and leveraging non-insured benefits, brokers position themselves as trusted partners who help employers navigate the complexities of benefit planning and cost-effectively achieve their goals.

Call to Action for Brokers

Now is the time to partner with New Benefits and offer your clients a non-insured benefits package that not only helps manage healthcare costs, but also drives employee engagement and satisfaction. Reach out to your clients today to explore these impactful strategies and assist them in creating a competitive, tailored benefits package that meets the evolving needs of their workforce. In today's dynamic workplace, a one-size-fits-all benefits package is no longer enough. Employers must create value by offering the benefits employees truly want, eliminating those that don't resonate, and continuously measuring outcomes to ensure success. This approach results in a win-win for both employers and employees. So, are you ready to design a cutting-edge benefits program? Contact New Benefits to leverage our 30+ years of experience in customizing products and services to fit your specific needs. As the leading wholesaler of over 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 to ensure your clients remain at the forefront of employee benefits.

For more information, visit us at newbenefits.com, reach out to our sales team at newsales@newbenefits.com, or give us a call at 844.529.5785.

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