

From frustration to flow

HOW TO FIX A FRAGMENTED BENEFITS ECOSYSTEM



A growing list of benefits might not mean a better experience

Without integration, even the most well-intentioned programs can feel fragmented—leaving employees confused and benefits teams overwhelmed. To make an impact, it's time to connect the dots.

Too many points. Not enough connection.

Disconnected solutions create complexity for your team and confusion for your employees.



68% of employees feel their benefits fall short¹

65% say managing care is overwhelming²

54% say their health would improve if providers helped figure out the health care system²

Admin burden—the hidden costs of complexity

Behind every new point solution is a growing pile of contracts, platforms, and manual oversight. The more vendors you manage, the more time and budget you burn—often without knowing what's truly working.

45-60 minutes per claim³

3-4 hours each week answering questions³

24 hours per week managing benefits and benefits vendors⁴

Choosing the right path in a point-solution landscape

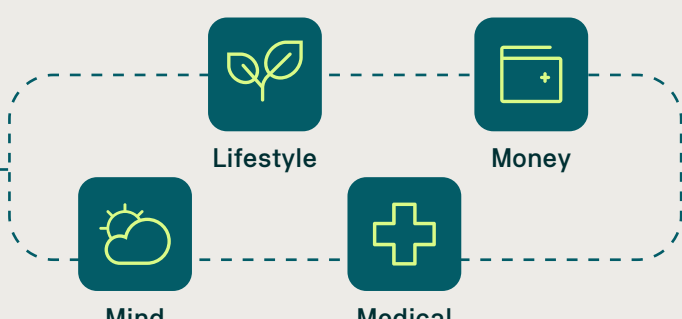
Each approach to managing benefits has trade-offs—understanding them is key to making the right move for your organization.



Data: The power to make benefits work better

Integrating data breaks down silos, giving you clear insights to optimize benefits, improve member experiences, and drive real results.

One platform. A best-in-class, connected experience.



Unified benefits ecosystem

Works across your entire existing benefits offering, connecting them in a single platform tailored to each member's needs.

Efficient care delivery

Connects members to high-quality care that saves time and money while maximizing health outcomes.

Actionable reporting for smarter decisions

Provides clear visibility into utilization, engagement, and vendor performance so you can optimize benefits, reduce administrative burden, and maximize value.

Personalized, data-driven member support

Uses predictive analytics to deliver tailored guidance, early care triggers, embedded wellness incentives, and tools like deductible tracking and ID cards—all designed to boost engagement and satisfaction.



A navigation model needs these core elements to create a more cohesive ecosystem, enable more effective benefits teams, and empower a healthier workforce.

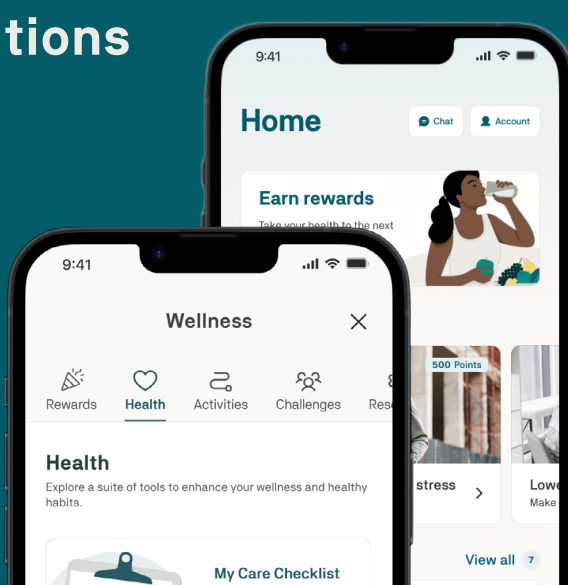


Move beyond fragmented solutions

At a time when managing healthcare can feel overwhelming, personalized benefit strategies can make all the difference. With **Evernorth Benefits NavigationSM**, employers can finally get integrated, vendor accountability, and personalized, guided care—delivering a better experience that actually works for your business and your people.

See how Evernorth brings it all together.

[Watch video](#)



1. Kashyap, Karthik, et al. "Why HR Leaders Should Educate Employees to Boost Confidence in Benefits - Spiceworks." Spiceworks Inc, Spiceworks Inc., 4 May 2022.
 2. American Academy of Physician Associates, U.S. Adults Spend Eight Hours Monthly Coordinating Healthcare, Find System "Overwhelming". May 17, 2023.
 3. Shields, Sher. "A Guide to Employee Benefits Administration & Its Timeframes." Stratus HR, Stratus HR, 1 Nov. 2024.
 4. Evernorth Health Services, Internal Navigation Research Survey Results Among Employers and Consultants, March 2025.