EVERNORTH HEALTH SERVICES

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.

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.

Efficient care delivery

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

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 **CareNav+ by Evernorth**, employers can finally get integrated data, vendor accountability, and personalized, guided care—delivering a benefits experience that actually works for your business and your people.

See how Evernorth brings it all together.

Watch video





- 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.

Availability of programs and services may vary by location and is subject to change. To learn more, contact an Evernorth Health Services representative. All Evernorth Health Services products and services are provided exclusively by or through affiliates of the Evernorth companies, including Evernorth Care Solutions, Inc., Evernorth Behavioral Health, Inc., Evernorth Behavioral Health of Texas, Inc., and Evernorth Behavioral Health of California, Inc. 995001 06/25 © Evernorth Health Services. All rights reserved. Some content provided under license. All pictures are used for illustrated purposes only.