

Four key points to help clients maximize their benefits ecosystem

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1 Guiding members to the right care

Navigating disconnected benefits often leaves members feeling over-whelmed and disengaged resulting in underutilization. **With U.S. adults spending 8 hours per month coordinating their health care, simplifying navigation is key.**¹ Your clients' benefits team can drive meaningful change by delivering a smarter, more cohesive member experience with Benefits Navigation.

2 Personalization and engagement

Treating consumers as an individual is becoming the new standard, and the benefits space is no exception.

Personalization in health care is associated with many benefits:²

- + Higher patient engagement
- + Reduced health care costs
- + Improved diagnostic accuracy and timeliness
- + Greater likelihood of treatment success

Benefits Navigation personalizes recommendations through an an incentives-based wellness program that drives healthy behavior changes.

3 Human + tech = The winning formula

The health care space is experiencing a technological revolution that can help alleviate provider talent shortages and reduce administrative burdens for benefits leaders. However, technology cannot replace the human touch.

The ideal solution blends these key elements:

- + Intuitive, member-friendly interfaces
- + On-demand human support when members need it most
- + Seamless integration across vendors and services

Benefits Navigation strikes this balance, integrating advanced technology with real-time, human-supported guidance, empowering members to get care on their terms.

4 Streamline administrative oversight

Each vendor in your clients' benefits ecosystem requires time and effort, adding exponential administrative duties for them and their team.

Research shows that benefits leaders spend:

- + 45-60 minutes per escalated claim³
- + 24 hours per week spent managing benefits and benefits vendors⁴

Benefits Navigation simplifies vendor management, freeing up time for HR teams to focus on what matters most—employee well-being.

Evernorth Benefits Navigation simplifies the member experience with a user-friendly digital platform that delivers personalized recommendations, incentive programs, and real-time support. By consolidating these features, Benefits Navigation reduces the administrative load on your clients' team while delivering a more supportive and meaningful experience for their employees.

Members receive smarter support that drives engagement—with personalized content and real-time next best actions served daily—and dynamic condition-based reward earning opportunities.

Benefits Navigation combines real-time insights from connected sources like Evernorth's Care Insights Hub, along with other member data, to provide personalized recommendations that motivate healthier choices and alert members to potential issues identified by our care team.

A single user-friendly mobile app and supported member chat reduce administrative burden, while deep reporting and analytics translate engagement and utilization data into clear, strategic insights—enabling your clients to continuously evolve their benefits strategy for maximum impact.

Is your clients' benefits experience living up to expectations?

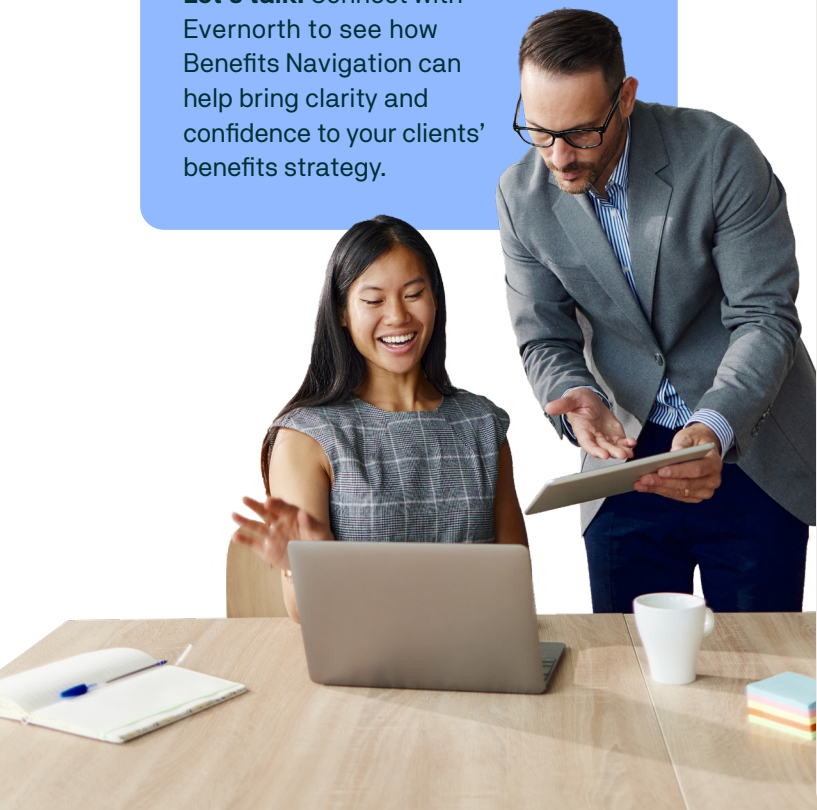
Benefits Navigation simplifies your clients' benefits experience by unifying vendor solutions, personalizing each interaction and blending tech with human support. The result? A better experience—and better outcomes—for your clients' HR team.

Review our simple checklist to help your clients decide when it's time to optimize their benefits—and better support the people who count on them.

If your clients' checklist reveals some gaps, they are not alone.

A smarter support experience is possible—with the right partner.

Let's talk. Connect with Evernorth to see how Benefits Navigation can help bring clarity and confidence to your clients' benefits strategy.



Are your clients getting the support they need?

Deliver health care benefits that mean the most to members. Use this checklist to help your clients evaluate how well their current health and wellness offerings support their employees in real life. These indicators can help guide their approach to creating a better benefits experience.

Experience and accessibility

- ☐ One digital platform. One support phone number.
- ☐ Easy-to-use, mobile-friendly tools accessible to everyone.
- ☐ Human support via phone and chat.

Personalization and relevance

- ☐ Benefits feel personalized and relevant to each individual.
- ☐ Members receive reminders or nudges that are tailored to their needs.
- ☐ Provides guidance based on real-time data from multiple sources.

Ongoing engagement

- ☐ People get help throughout the year—not just during open enrollment.
- ☐ Proactively reaches out to members instead of only reacting to issues.
- ☐ Collects and acts on feedback to improve the experience.

Impact and satisfaction

- ☐ People get help throughout the year—not just during open enrollment.
- ☐ People are healthier, more engaged, and more satisfied at work.

Sources: 1. American Academy of Physician Associates, U.S. Adults Spend Eight Hours Monthly Coordinating Healthcare, Find System “Overwhelming”. May 17, 2023. 2. Stefanicka-Wojtas D, Kurpas D. Personalised Medicine-Implementation to the Healthcare System in Europe (Focus Group Discussions). J Pers Med. 2023 Feb 21;13(3):380. doi: 10.3390/jpm13030380. PMID: 36983562; PMCID: PMC10058568 3. Shields, Sher. “A Guide to Employee Benefits Administration & Its Timeframes.” Stratus HR, 1 Nov. 2024. 4. Evernorth benefits navigation services research, March 2025.

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