

Personalized benefits navigation, powered by connected data

THE CHALLENGE

Navigating benefits

Your clients put real care—and real investment—into building a benefits strategy that supports their people and delivers real value. But even the most comprehensive plans can fall short when employees try to access the care they need.

Too many apps. Overlapping vendors. Limited visibility. What's meant to help often ends up overwhelming, both for employees trying to get care and for the HR teams managing the system behind the scenes. It's a familiar challenge, but one that can be solved with a more connected approach.

Evernorth's approach to benefits navigation

Our vendor-agnostic benefits navigation solution simplifies the member experience, improves engagement, provides actionable insights and drives better outcomes. It's designed to meet members where they are—digitally, clinically and emotionally.

HOW IT WORKS

Evernorth Benefits NavigationSM guides members to the best care options, using incentives and support throughout their journey.



Making benefits navigation easier



Creating a data-driven, personalized member experience



Promoting health and wellness

ILLUSTRATIVE EXAMPLES OF IMPACT

Since the launch of Benefit Navigation in April 2024:

46% of employees and 34% of members registered for the experience¹

30% of registered users log in monthly and 76% of users enrolled in a vendor or program after accepting a recommendation¹

5.3X increase in behavioral health vendor enrollment for members who engaged through a recommendation vs directly from vendor²

81% of engaged wellness users earned a reward within the experience²

1. Evernorth Benefits Navigation Book of Business data, April 2024-December 2025. Results may vary.

2. Evernorth Benefits Navigation client data, April 2024-October 2025. Results may vary.