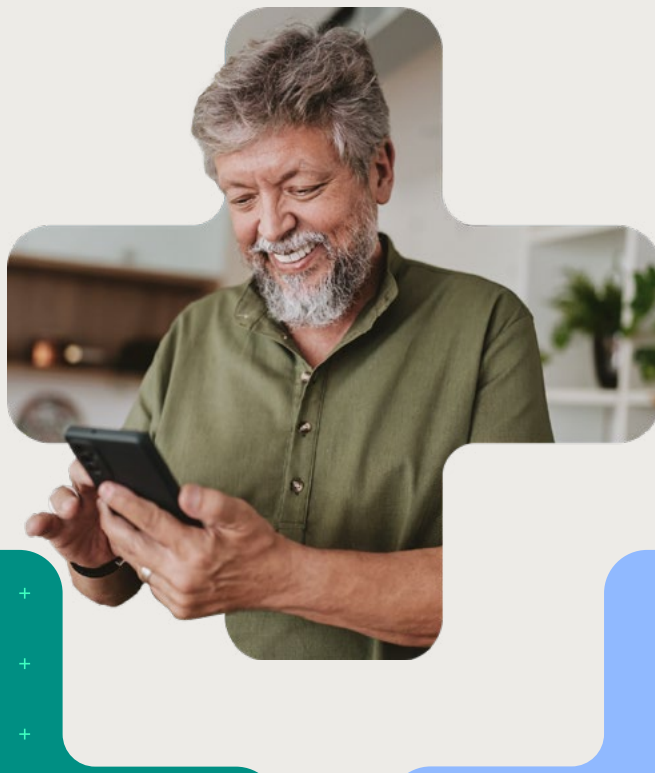


The evolution of point solutions

CONVERGENCE OF TECHNOLOGY,
DATA AND HUMAN ENGAGEMENT



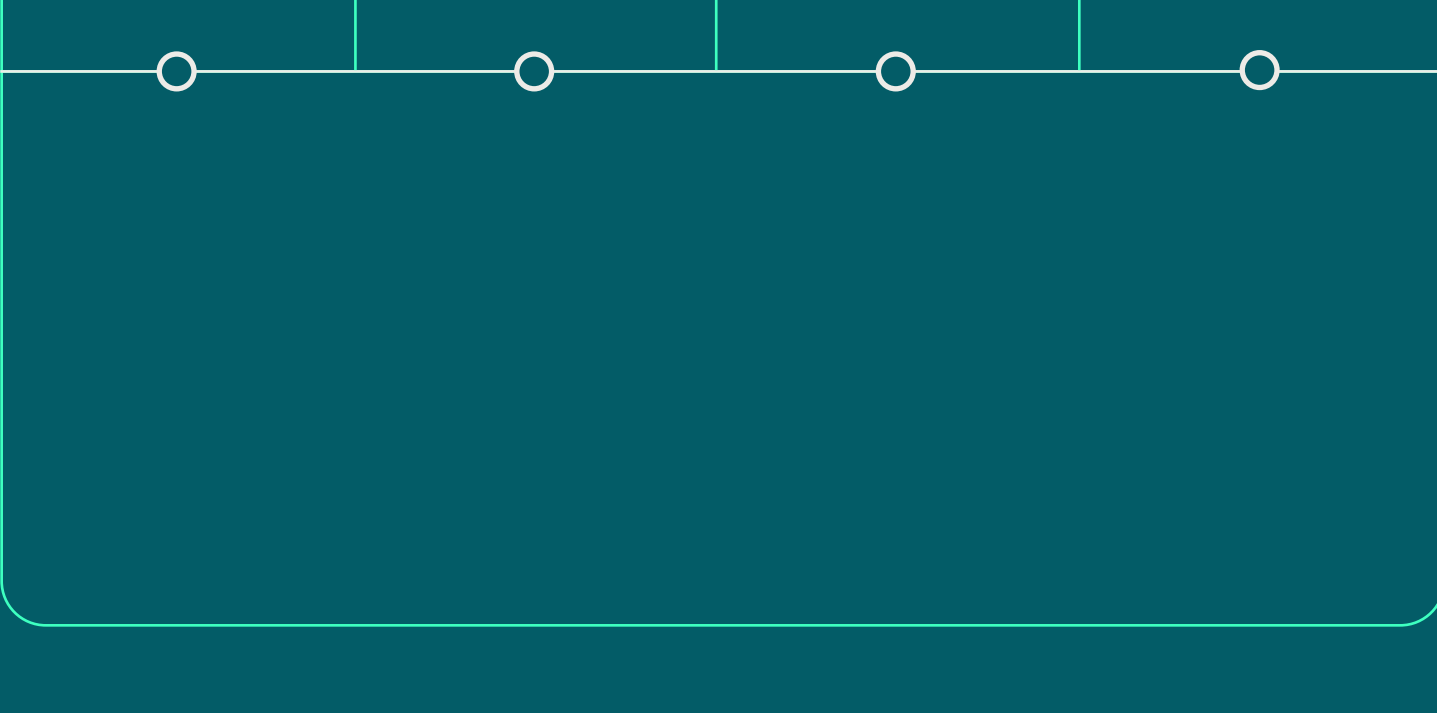
Digital point solutions in healthcare are designed to address specific, targeted problems with focused tools.

From mental health apps and remote monitoring devices to adherence tools and smart home technologies, they offer specialized approaches to improving member health.

When combined with meaningful data integration, these solutions can deliver a hyper-personalized member experience that revolutionizes healthcare and ushers it into a new era of digital transformation.



Point solutions timeline: from past to present



Anatomy of modern point solutions

Today's point solutions address a wide variety of health needs, offering specialized tools to improve outcomes. Click the different categories for a closer look at what employers should prioritize when evaluating solutions.

CLICK MENU BELOW TO LEARN MORE ▶



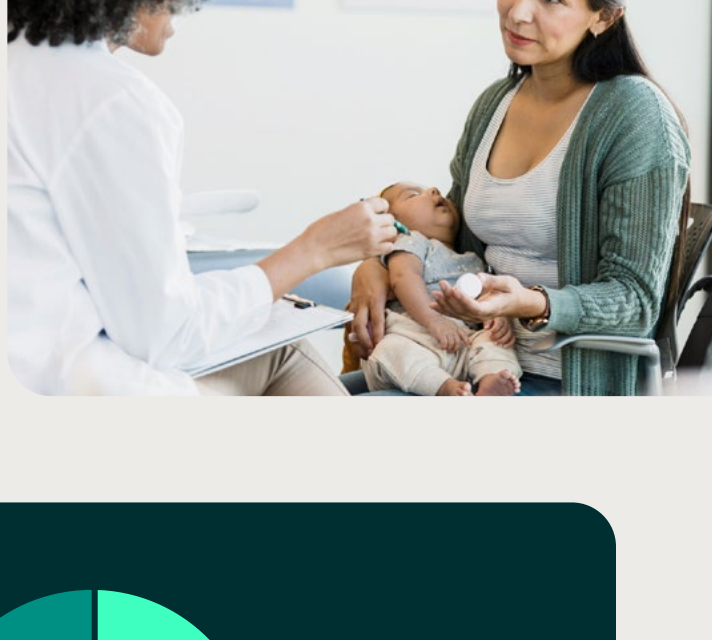
Key challenges with point solutions

FOR EMPLOYERS

- + Limited clinical insights
- + Complex administration and limited vendor coordination
- + Lack of vendor accountability and transparency

FOR EMPLOYEES

- + Confusing experiences that lead to disengagement
- + Lack of understanding of available benefits



41% of employers feel they have too many point solutions or vendor partners⁵



48% of employers say they lack the internal resources to manage point solutions.⁵

Navigating today's solution-rich landscape

A vendor-agnostic navigation solution can answer many of the difficulties that benefits leaders and members are experiencing.

Evernorth's CareNav+SM makes it easier for members to use, access and understand benefits and care through a central, unified experience.

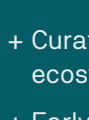


Transforming healthcare with advanced technology

Advanced data analysis is driving personalized care—and revolutionizing benefits navigation—to provide tailored experiences for every member.

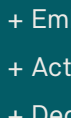
VENDOR PERFORMANCE MANAGEMENT

- + Clinical, independent validation
- + Engagement tracking
- + Seamless employer/vendor relations



MEANINGFUL DATA INTEGRATION

- + Curated recommendations from the entire ecosystem of plan and vendor data
- + Early identification of needs, plus proactive care coordination alerts



HYPER-PERSONALIZED MEMBER EXPERIENCE

- + Embedded wellness incentives
- + Activity/habit tracking
- + Deductible and out-of-pocket accumulator balances

Preserving empathy in the benefits experience

As healthcare innovations become more digital, how do we maintain human connection?

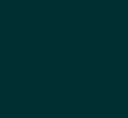
How can the future of benefits ensure that empathy and compassion remain at the forefront?



65% of US adults still find managing their care overwhelming and time-consuming.⁶



Solutions with built-in navigation increase satisfaction, retention, and engagement.



Empathy in healthcare professionals is linked to better health outcomes, engagement, and satisfaction among members.⁷

Beyond clinical guidance, integrating “human touch” into digital health solutions enhances trust, engagement, and overall care effectiveness.

BUILDS TRUST AND ENGAGEMENT

- + Personalized support fosters confidence in care decisions, reducing anxiety and hesitation by making members feel heard and supported.

ADDRESSES COMPLEX NEEDS

- + Digital tools are powerful, but human guidance helps navigate nuanced health concerns.

IMPROVES ADHERENCE AND BEHAVIOR CHANGE

- + Empathetic coaching and encouragement helps drive better long-term health outcomes.

REDUCES HEALTH INEQUITIES

- + Personalized interactions can help close gaps in care and address social determinants of health.



Members who feel heard and guided through their care options are more likely to engage with their benefits.

The growing role of smarter data

C-suite, president, and director-level leaders are frequently involved in healthcare and benefits services for their organizations.

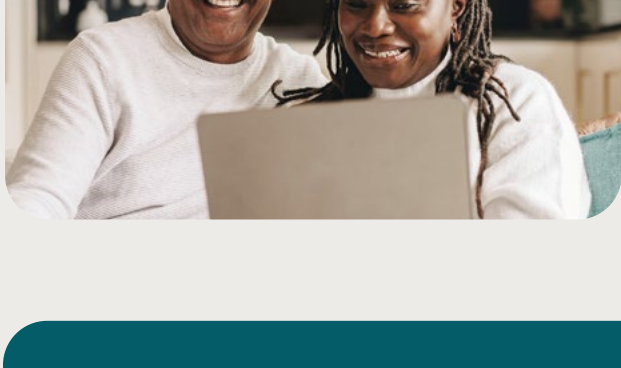
They typically make decisions based on:

- + Employee satisfaction
- + Potential for improvement
- + Reputation and reliability of potential vendors
- + Putigation and engagement of employees
- + Cost savings

Data is the key to proving the value of healthcare benefits investments. Without clear insights, organizations struggle to determine if solutions are working, cost-effective, and aligned with employee needs.

For example, through our Digital Health Formulary, Evernorth has ensured that vendor partners deliver proven value in key areas.

- 52% pain reduction for patients with musculoskeletal (MSK) conditions⁸
- 12.9 lbs. (on average) weight loss per participant⁸
- 65% tobacco quit rate⁹



14.2 million members

across 1,245 client carriers have benefited from Evernorth's curated solutions⁹

Where to go from here

A vendor-agnostic, data-driven approach—combined with empathetic navigation services—helps organizations maximize the impact of their healthcare benefits investments.

By prioritizing seamless integration, meaningful engagement, and personalized support, employers can empower their workforce to access the right care at the right time.

[Learn more here](#)

