

Four key points you need to know to boost the value of your benefits ecosystem

1 Guiding members to the right care

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

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

CareNav+ personalizes recommendations through 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

CareNav+ 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 benefits ecosystem requires time and effort, adding exponential administrative duties for you and your team.

You should know that benefits leaders spend:

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

CareNav+ simplifies vendor management, freeing up time for your HR team to focus on what matters most—employee well-being.

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

CareNav+ 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 you to continuously evolve your benefits strategy for maximum impact.

Is your benefits experience living up to expectations?

CareNav+ simplifies navigation by unifying vendor solutions, personalizing each interaction and blending tech with human support. The result? A better experience—and better outcomes—for your team.

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

If your checklist reveals some gaps, you're not alone.

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

Let's talk. Connect with Evernorth to see how CareNav+ can bring clarity and confidence to your strategy.



Are your people getting the support they need?

Deliver health care benefits that mean the most to your members. Use this checklist to evaluate how well your current health and wellness offerings support your employees in real life. These indicators can help guide your 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.
- ☐ We provide guidance based on real-time data from multiple sources.

Ongoing engagement

- ☐ People get help throughout the year—not just during open enrollment.
- ☐ We proactively reach out to members instead of only reacting to issues.
- ☐ We collect and act 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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