



EVERNORTH CARENAV+SM

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HEALTH SERVICES

Closing the gaps in benefits navigation

How to connect business goals
with employee needs





Employers 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 CareNav+SM was designed to close gaps and bring everything together in a single unified platform that helps employees get to the right care and gives employers the clarity to see what’s working.

In this paper, we’ll look at why navigation is now central to benefits performance—and what it takes to make it work for everyone.

All sources appear at the end of this document.

When navigation breaks down



Where the hours go

On average,
organizations spend

3-4 HRS

per week answering employee
questions about health benefits³

24 HRS

per week managing
benefits vendors¹

Many employers take pride in offering well-rounded benefits. But when it comes time to use those benefits, confusion often ensues. Employee questions about coverage and access, gaps and overlaps reveal just how hard even well-designed benefits can be to navigate.

- + Which therapists are in-network?
- + Is this handled through the app or a live coach?
- + Where can I find my deductible balance?

When answers aren't easy to find, HR teams must step in to fill the gap by helping employees navigate, making calls and pulling together information from across platforms.

It's a significant time investment—especially when more than 40% of employers manage over 10 benefits vendors.¹ Today, organizations spend an average of 24 hours each week managing vendor relationships.¹

Yet high-value programs still often go unused. Without clear data, HR teams can't figure out what is actually delivering results or why. Meanwhile, 68% of employees say their benefits fall short of their expectations.²

Ultimately, HR teams are left carrying a fragmented system without the visibility or support to make it truly work. The result is missed opportunities for both employees and the business.



45%

of employers manage
11+ benefits vendor
relationships¹

The need for a balanced solution

Evernorth's 2025 survey of employers and consultants found that 90% of employers already offer some form of navigation support and 61% of those have consolidated vendors as a result.¹ Clearly, the right solution can simplify systems and reduce complexity.

Still, in the same survey, HR leaders reported most tools don't quite measure up.¹ That's because current solutions are typically built to support just one side of the experience: either employers and their HR teams managing systems and vendors or employees trying to understand and use their benefits.

What employers want

Employers tend to focus on big-picture integration and measurable impact. They want to know: Is the benefit being used? What outcomes is it delivering? Is it saving time, money, both or neither?

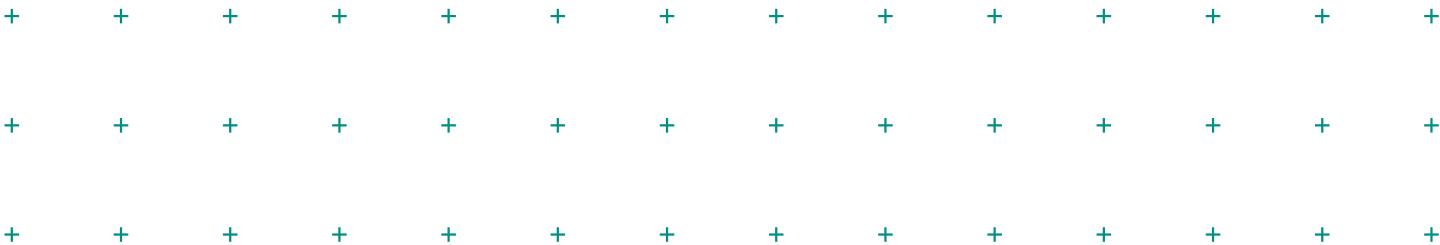
Their top priorities include streamlining vendor management, improving health outcomes and driving ROI.

What employees need

A strong benefits experience also has to work for employees, offering trust, clarity and support. This is what consultants tend to look for in a navigation solution: Is it easy to use? Does it feel personal? Will it meet employees where they are?

Consultants want to help employers deliver a benefits package that feels user-friendly and engaging for their team members. Personalized clinical and emotional support ranks especially high, with 74% of consultants rating it as critically important.¹ Consultants also value a single entry point to benefits, strong navigation and seamless integration—all scoring above 71% in importance.¹

76%
say outcomes are critical—
and **74% prioritize integration**
with existing health plans.¹



Why one-sided solutions fail

As a result,
while 82% of employers
offer these types of tools,
only 22%

trust the vendors to act
in their best interest.⁴

To deliver real value,
navigation has to
serve both sides.

Employee experience and business outcomes aren't competing goals but symbiotic ones. Focus only on numbers and employees still struggle to navigate care. Focus only on experience and the data needed to measure impact and control costs gets lost.

This is the core limitation of most point solutions. Built to solve specific problems—like mental health or chronic condition management—they may be user-friendly for that one need but rarely connect back to the broader benefits ecosystem.

A benefits navigation solution must provide both



A better way forward

Employees deserve seamless healthcare experiences. Employers need clear visibility into what's working. Evernorth CareNav+ delivers both through a single, intelligent platform. It offers a better way to manage benefits and support members, built around three key priorities:

1. Make care personal

CareNav+ meets each employee with personalized support based on their health profile, family needs and goals. This level of personalization is especially important when an employee is under duress and trying to navigate benefits for a specific need.

- + **One easy-to-use platform:** Access to all information in one place—deductible balances, ID cards, coverage details and more.
- + **Tailored from the start:** A simple, 2-minute onboarding combined with claims and biometric data and data-driven guidance that evolves with each employee's needs.
- + **Human guidance:** Conveniently chat or talk with a trained Care Guide for both routine questions and more complex needs, a Care Guide will help employees navigate to the right care.



Instead of patching over individual pain points, **CareNav+ brings benefits navigation into one connected experience.** Both HR teams and employees get the clarity and support they need, while organizations get and deliver more value from their benefits.

2. Bring health data together

When health data lives in silos, early signs of serious issues can go unnoticed, drug interactions overlooked and lives put at risk.⁵ CareNav+ changes that by integrating data from 100+ carriers and point solutions for a full, real-time view of each person's health.

- + **Complete data, one dashboard.** Claims, biometrics, pharmacy and vendor information combined in a single intelligent platform for clear visibility into population health.
- + **Proactive risk identification.** Early warning systems for potential health issues before they escalate into costly emergencies.
- + **Intelligent recommendations.** Tailored and timely guidance is delivered to members empowering them to find and use services oftentimes before they even realize the need.

3. Measure what matters

CareNav+ brings medical, pharmacy, behavioral health, and wellness benefits into one unified dashboard so HR teams can manage contracts, track performance and hold vendors accountable without administrative drag.

- + **One place for all partners.** Vendor-agnostic by design to work with existing partners while offering access to Evernorth-vetted solutions as companies grow.
- + **Performance at-a-glance.** Real-time data on vendor delivery, program use and employee engagement for a clear view of what's driving results.
- + **Quantifiable outcomes.** Health-related trends tracking across programs—from better chronic condition support to fewer ER visits—with a direct impact on employee engagement, cost of care and vitality.

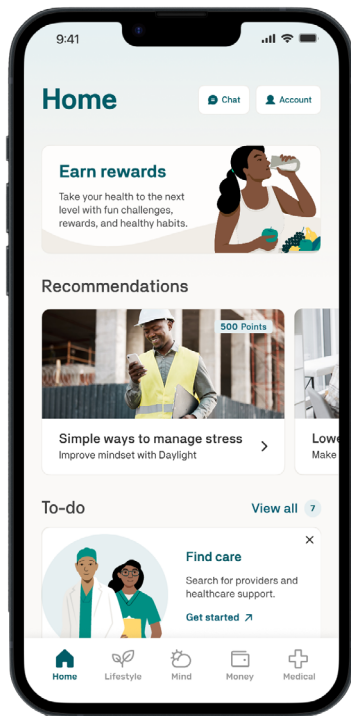
Bringing it all together

The modern benefits landscape may not be perfect, but it holds more potential than ever to give employees the exact support they need. Many of today's packages offer greater variety to meet different needs, thoughtful support for individual situations and options that reflect the realities of diverse families.

The challenge isn't the number of benefits, but the lack of connection between them. Employers are managing more programs, more partners and more data. While each piece adds value, without connection and coordination, the system gets harder to manage, measure and use.

What's needed now isn't another point solution, but a smarter way to make the system work as one.





About CareNav+

CareNav+ is an intelligent benefits navigation solution that makes it easier for people to access care and for organizations to manage it.

It brings together the full spectrum of an employer's benefits, from mental health and lifestyle to finances and medical care, into one integrated ecosystem. Members get personalized, data-driven guidance to help them make informed choices about care and organizations gain real-time insights to see what's working and where to improve.

CareNav+ is built on decades of experience in health care innovation and data integration by Evernorth Health Services. We create pharmacy, care and benefits solutions to improve health and increase vitality. Evernorth relentlessly innovates to make the prediction, prevention and treatment of illness and disease more accessible to millions of people.

Let's make benefits simpler to manage and easier for employees to use, together. Get in touch with us today to see how CareNav+ can work for your team.

LEARN MORE
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