



2019 HEALTH AND FINANCIAL WELLBEING
MINDSET STUDY

The state of employee wellbeing

alight

CONTENTS

1	About this study
2	Current employee wellbeing mindset
4	Employee wellbeing is not getting better
8	Financial wellbeing challenges persist
12	Healthcare consumerism behaviors are in flux
16	Employees look to employers for wellbeing support
22	What employers can do to improve employee wellbeing
25	Respondent profile
26	The authors



About this study

Supporting and enhancing the overall wellbeing of the workforce and their families has become an important aspect of how Human Resources (HR) contributes to a great employee experience. Research shows that when integrated and delivered effectively, the five dimensions of employee wellbeing—physical, mental and emotional, financial, social, professional and career—can produce higher productivity and engagement.

That's the genesis of the 2019 Health and Financial Wellbeing Mindset Study. This report is a continuation of the collaboration between Alight Solutions, the National Business Group on Health (NBGH), and Kantar Consulting. For 2019 (and anticipated for future years), our prior Consumer Health Mindset® Study and Financial Mindset® Study are combined to better reflect views and insights on an overall employee wellbeing framework.

This study builds on the many years of insights from prior research to better understand employees' experience and attitudes around workplace wellbeing. Alight conducts the study to discover what employers and their business partners can do to improve employees' wellbeing, drive engagement in wellbeing benefits and initiatives, and facilitate smarter planning and actions.

In this year's study, 2,501 U.S. employees completed an online survey to share their personal experiences, perspectives, and preferences when it comes to their wellbeing. Questions specifically focused on physical, mental/emotional and financial wellbeing. This report reflects high-level results and highlights some of the key themes, but does not represent all data collected through the study.

Taking stock while seeking support

Employee wellbeing is not getting better

More employees than ever say they are doing all they can to maintain their wellbeing. Yet despite their efforts, they just aren't seeing the payoff. Fewer than ever feel they have control over their health or financial future, creating uncertainty about what steps to take next. Fatigue and weariness about wellbeing may be setting in as even fewer say they are willing to make the investment required to live a truly healthy lifestyle.

Financial wellbeing challenges persist

Employers are tuned in to these observances and, as part of their efforts, are focused on improving financial wellbeing. But again, despite the focus and available resources, how employees feel about their financial situations doesn't appear to be getting substantially better—perhaps due to the increased spotlight financial wellbeing brings to their personal financial situation and hardships.

Healthcare consumerism behaviors are in flux

Like financial wellbeing, employers are also focusing on supporting their employees on their consumer-oriented healthcare journey. Employees who are personally accountable for their health are more likely to research health topics and use tools, ask questions, compare options and choose healthcare wisely. While employees are trying to figure how to best approach their wellbeing, they are becoming better healthcare consumers—making cost comparisons to save money and researching alternative options for care. They acknowledge they have regretted healthcare decisions and are trying to navigate the system to avoid them in the future. But, despite this positive trend in navigation, there is also an uptick in risky health-related behaviors to save money, such as declining coverage, avoiding care, or reducing prescriptions or services.

Employees look to employers for wellbeing support

However, there's no sense of defeat and employees aren't quite ready to give up just yet. They view the wellbeing programs offered by employers as valuable in helping them stay healthy and productive, and in making their company attractive. They are more likely to use mental health services, and are feeling more comfortable than in prior years in reaching out to a colleague who might be dealing with a mental/emotional health issue. They are also looking to their trusted employers for valuable support and easily accessible guidance to help them navigate their wellbeing challenges.

Employees are not looking for more work to do around wellbeing, but to achieve it using the right level of resources to get the right level of outcome.

As employees take stock of their situation, they're seeking support from their employers in helping them navigate through their concerns. They're open to sharing information in exchange for personalized guidance, and believe they can break through and make progress with the right mix of tools and resources. Employers who focus on the "how" and "where"—as much as the "what"—can help make a difference.

Employee wellbeing is not getting better

Employees' view of wellbeing is at a potential pivot point. It's highlighted by the decline in importance of financial, mental/emotional and physical wellbeing dimensions, paired with the declining perception of personal wellbeing.

What's driving this? Are these declines driven by a sense of fatigue as employees work to improve wellbeing without seeing results? Are we at the beginning of a trend where employees are deciding their efforts may not be worth their time and investment?



So what?

Gaps continue to exist between how employees rank the importance of the five wellbeing dimensions in their lives today, and how they rate their personal situation against them.

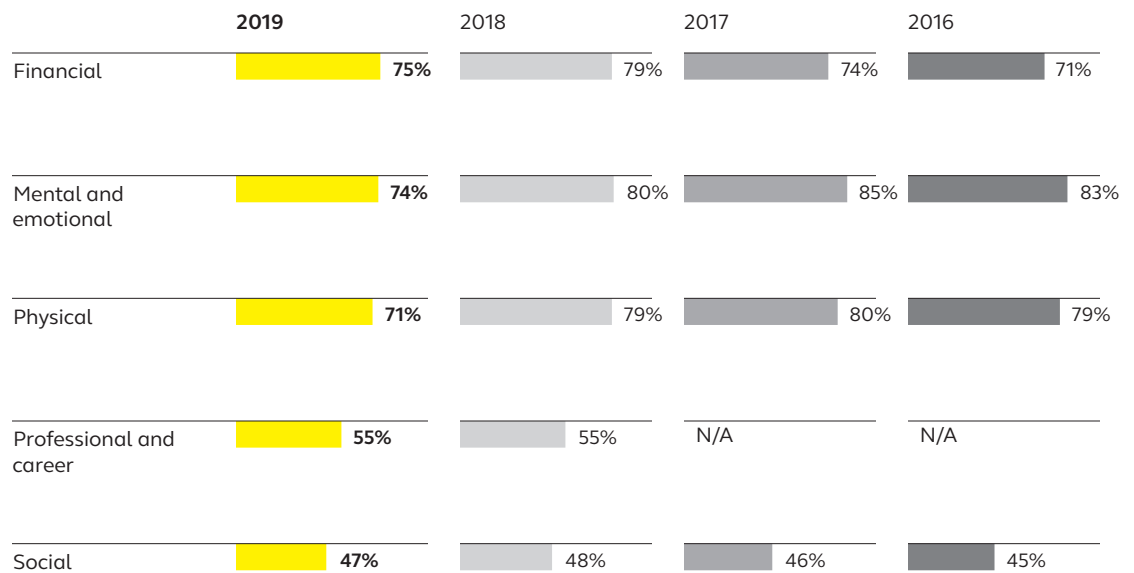
With the U.S. market for health and wellness reaching \$170 billion in 2018¹, it's possible employees are overwhelmed with options from employers, service providers, and retailers. These struggles are also magnified with challenges in personal financial wellbeing; it's imperative employers carefully consider how to reach employees in the moments that matter, provide them support, and redirect them when they need help the most.

¹ Source: Statista Market value of health and wellness in the United States from 2015 to 2020: <https://www.statista.com/statistics/491302/health-and-wellness-united-states-market-value/>

Wellbeing importance trending down

All dimensions of wellbeing continue to be important to most employees, but three dimensions of wellbeing have decreased by four to eight points in importance in just one year.

Importance of five wellbeing dimensions in my personal life today*



*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 represents “extremely important” and 1 represents “not at all important.”

Perceptions of personal wellbeing are declining

Fewer than half of employees indicate a positive state of their current wellbeing across all five dimensions, and perceptions of wellbeing status dropped in each dimension. Personal perceptions of mental and emotional wellbeing have declined most—down six points.

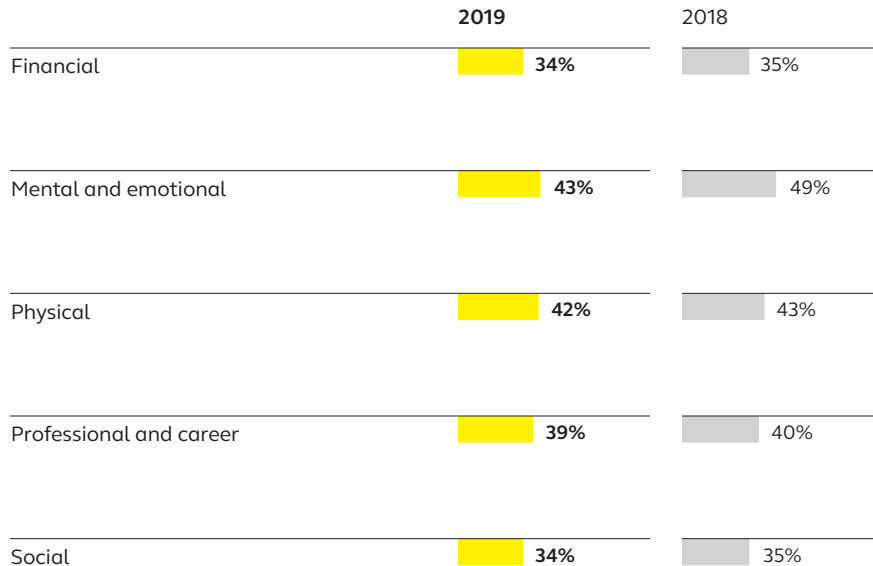


Emerging Millennials rate the state of their **mental/emotional (37%), physical (36%), professional and career (36%), and social (28%) wellbeing** lower than all other generations.



Boomers rate their **mental/emotional wellbeing (48%)** higher than all other generations, but still lower compared to prior years—down 7 points.

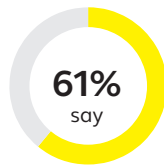
How I'd rate different attributes of my wellbeing*



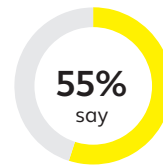
*Figures represent percentage citing an 8, 9, or 10 on an 11-point scale where 0 = "Couldn't be worse" and 10 = "Couldn't be better."

Employees are reconsidering their wellbeing efforts

Even though more employees say they are doing everything they can to promote their personal health, many also tell us it requires more than they are willing to give.

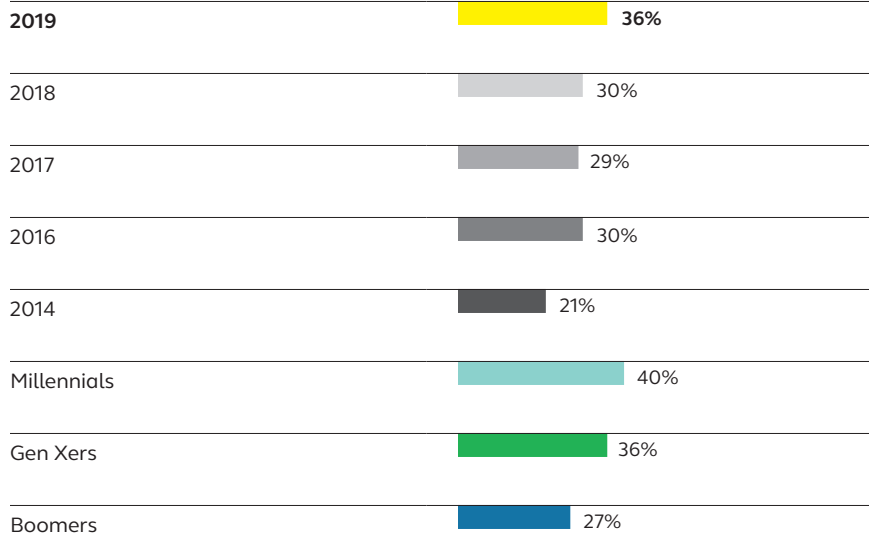


“I’m doing everything I can to promote and maintain my health.”
(+9 points from 52% in 2014)



“I feel personally in control of my health.”
(-8 points from 63% in 2014)

Living a truly healthy life requires more time, attention and/or money than I’m willing to spend*



*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

Financial wellbeing challenges persist

Improving the financial wellbeing of employees is a hot topic with employers today.² Yet, despite the focus and available resources, how employees feel about their financial situations doesn't appear to be getting better—perhaps due to the increased spotlight financial wellbeing brings to their personal financial situation and hardships.

1 in 5

struggle to cover their monthly expenses

1 in 4

say their levels of debt are ruining their quality of life—a 7-point increase over three years

42%

are saving nothing for healthcare expenses not covered by insurance



So what?

Living paycheck to paycheck or carrying heavy debt takes a toll on employees' physical and mental/emotional health as they look to cope with their financial distress. They may also be less productive and avoid social engagements where money may be required or discussed.

With 56% of Americans reporting that most of their stress comes from their finances³, employers need to not only offer financial wellbeing programs, but also offer tools and resources that can be seamlessly and easily integrated into employees' daily lives.

² Alight's 2019 Hot Topics in Retirement and Financial Wellbeing Study

³ Kantar Consulting: 2019 Download on Stress Study

Running on empty

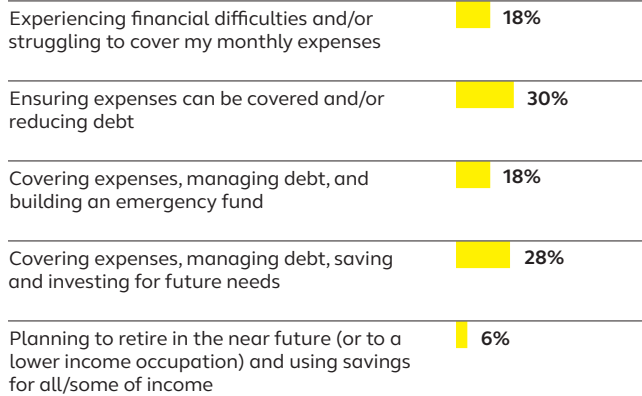
8 in 10
 have some debt outside
 of mortgage
 (compared to 3 in 4 in 2017)

+\$1,000
 average debt amounts are
 up since 2017

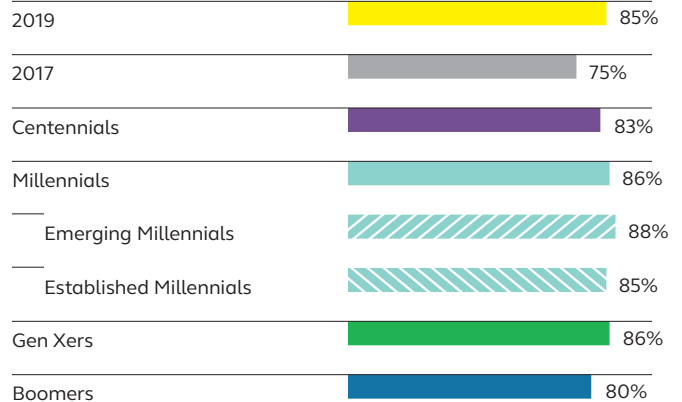
Most employees continue year-over-year to struggle the most with their financial wellbeing, with only 34% rating their financial wellbeing positively.

This could be due to levels of debt, which continues to be a significant burden. Student loans often comprise a portion of debt and span the generations—more than 1 in 4 employees report having a student loan. Naturally, the percentage is higher for Centennials and Millennials.

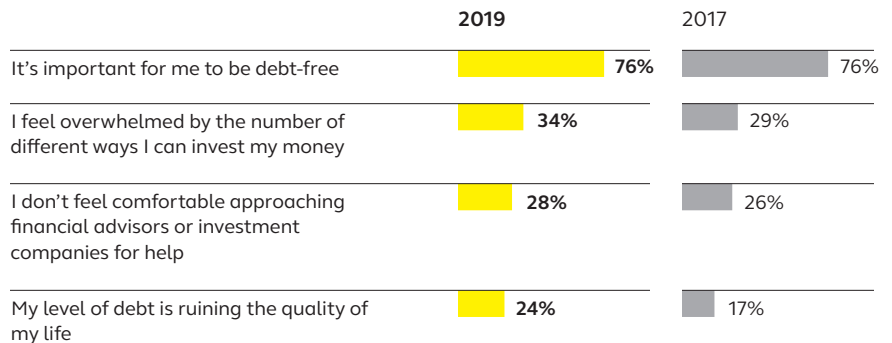
How would you describe your current financial situation?



Extent to which student loans impact my ability to save: significantly or somewhat of an impact



My financial viewpoint*



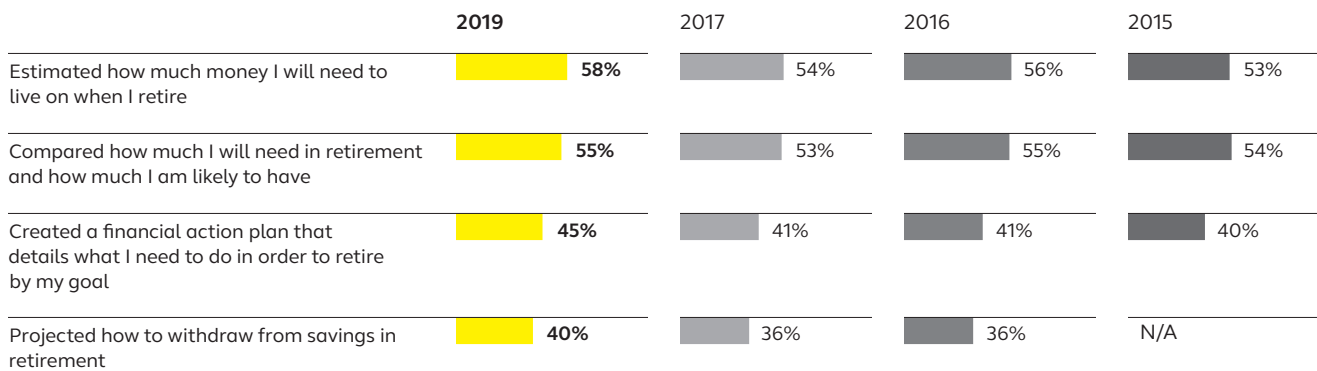
*Figures represent those citing "strongly agree" or "agree" on a 6-point scale.

Retirement as a saving priority

One message that may be getting through more effectively is the need to plan and save for the future. An increasing number of employees are afraid of running out of money during retirement (up 10 points in two years), and believe they won't be able to retire at their desired retirement age (up seven points in two years, and 10 points in four years).

While the fear and recognition of not having enough saved is growing, more employees say they are taking the right steps to address this. Further evidence supporting this trend is that on average 80% of employees contribute to their company's retirement plan.⁴

Which statement describes the things you have done to estimate your retirement needs?



Will retirement come early?

Estimating is critically important for the more than 1 in 5 employees between ages 18–40 who expect to retire early (between ages 55–60). Since these employees are also struggling with debt and savings behaviors, they may need additional support to increase their savings rates and resources/tool usage as they work toward this goal.

⁴ 2018 Alight Universe Benchmarks Report

Finding the balance between health and financial wellbeing

Saving in an HSA or retirement savings plan, generationally speaking:

- **Established Millennials** (41%) most often say they figure out what they can afford and put some in both accounts
- **Gen Xers** most often figure out what they can afford (30%) or save the maximum amount allowed in both accounts (30%)

At the intersection of health and financial wellbeing is the high deductible health plan (HDHP) with a health savings account (HSA). Although more than 2 in 5 employees aren't saving anything for healthcare, HSAs may be driving positive financial behaviors. Those employees enrolled in an HDHP with an HSA are more likely to save for out-of-pocket healthcare expenses.

Additionally, while 80% of employers highlight the long-term savings appeal of HSAs in their communication⁵, how employees are using the funds varies with about half using the funds to cover current expenses and half saving some for future needs.

How I decide how much to save between my HSA versus retirement savings plan

I save the maximum amount allowed in the HSA and retirement savings plan	21%
I figure out how much I need for each and put some in each accordingly	16%
I figure out what I can afford and put some in each accordingly	33%
I save first in my HSA until I reach my annual goal, then save in my retirement savings plan	5%
I save first in my retirement savings plan until I reach my annual goal or get my company match, then save in my HSA	6%
I save only in my HSA or only in my retirement savings plan	3%
I don't really have a specific or regular plan and decide as I go along	16%

How much I am saving or setting aside this year for healthcare expenses not paid by insurance

	2019 (all)	2019 (with an HSA)
Nothing (net total)	42%	29%
Nothing, because I don't expect any expenses or don't see the need	19%	9%
Nothing, because I can't afford to save for this purpose	23%	20%
Enough to cover some of my annual deductible or expected out-of-pocket costs	31%	34%
Enough to cover all of my annual deductible or expected out-of-pocket maximum	17%	19%
More than my annual deductible, but less than my annual out-of-pocket maximum	5%	8%
My annual out-of-pocket maximum or more	5%	9%

⁵ Alight's 2019 Hot Topics in Retirement and Financial Wellbeing Study

Healthcare consumerism behaviors are in flux

Like they do with financial wellbeing programs, employers continue to encourage consumer-oriented healthcare behaviors. People who are personally accountable for their health are more likely to research health topics and use tools, ask questions, compare options and choose healthcare wisely. These behaviors are slowly trending upward.



So what?

Employers are in a dilemma. Employee behavior shows that they are learning how to mitigate high healthcare costs—either by comparing costs (good news) or avoiding care altogether (bad news).

On one hand, there's a need to encourage the good behaviors of the employees that compare costs for care and use cost-effective, high quality options. Alternatively, we know that often when employees avoid care and take on negative behaviors, health risks increase, driving the need for more expensive services in the future.

With the cost of medical and drug benefits consistently on the rise, employers should continue to incent healthy behaviors and adopt new solutions and strategies that make it easier for employees to find and receive quality and cost-effective care.

More employees are comparing costs

On average, an increasing number of employees are engaging with their healthcare by taking action to compare costs or another consumer-related behavior.

73%
 have taken at least one (or both)
 of the two healthcare cost-
 related actions
 (up from 68% in 2017)

Seven consumerism behaviors*

"I have taken these actions before or after a medical visit or when making decisions"

	2019	2017
Brought information I found to a visit to discuss	43%	39%
Compared costs for any recommended medical services from different providers or facilities to find the best value	44%	36%
Brought along a friend or family member to a visit as my advocate or for support	47%	45%
Asked whether a type of treatment or prescription drug might be right for me	55%	54%
Asked a provider or insurance company about costs or looked up costs for recommended medical services	56%	54%
Brought a list of questions to a visit	60%	62%
Looked for information about my symptoms before a visit	71%	75%

*Figures represent those doing each at least once.








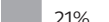



Taking the good with the bad: Costs may drive increased risk

Although employees overall are becoming better consumers, cost pressures have driven more people to engage in less desirable behaviors—like avoiding other types of coverage, taking less medication than needed, or avoiding care completely.

Employees who regretted making a healthcare decision increased from 35% to 42% since 2018. Those who have regretted a healthcare decision in the past are more apt to use a variety of health/financial decision tools and wellbeing programs. For example, 59% of employees who've regretted a healthcare decision see value in personalized support for navigating the health system, compared to 45% with no regrets.

More Centennials and Millennials say that they are reducing their current spending and/or savings habits to pay for healthcare costs, as compared to Gen Xers and Boomers.

Actions I have taken or have seriously considered

	2019	2018	2017
I have reduced or stopped saving for the future (for retirement or other goals) to pay for health costs	 41%	N/A	N/A
I have reduced spending on some other non-health related areas (mortgage/rent, food, utilities, etc.) to pay for health costs	 40%	N/A	N/A
I have not gotten care for myself or another family member because I could not come up with the out-of-pocket costs required to pay for the care	 37%	 29%	 27%
I have stopped taking/I have taken less medication (either less frequently or fewer in number), or delayed filling a prescription to save money	 36%	 26%	 21%
I have declined other types of insurance or benefits like dental or vision to be able to pay for health insurance	 36%	 28%	 22%

Top healthcare decision regrets

#1

Not checking costs at various facilities

#2

Jumping into treatment without asking the right questions

#3

Getting bad advice from a healthcare professional

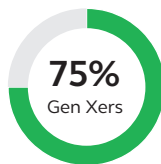
Moderate to heavy users of healthcare want tools to help

Those with four or more medical visits per year are interested in a wide range of healthcare tools to help them navigate the system, become a savvy consumer, or simply access resources to address their health questions and/or concerns. As employees struggle with costs and making the difficult trade-off decisions, more are open to support, especially from their employer.

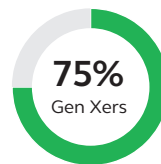
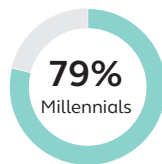
How likely I would be to use a service offered by the employer where a person (not connected to the employer or health plan) helped me with the following activities*

	2019	2018
Review Explanation of Benefits (EOBs) and make healthcare appeals	77%	71%
Help find high quality, cost-effective providers	77%	N/A
Research and provide information on costs	76%	N/A
Provide a second opinion to address a health situation	75%	N/A
Research and provide information on diagnoses and related treatment options	74%	65%
Talk through my healthcare questions and/or concerns	74%	69%

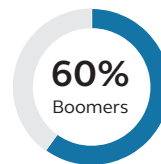
Generational differences



are more likely than other generations to value a service that researches and provides information on costs.



are more likely than other generations to value a service that helps find high quality cost-effective providers.



are least likely to value a service that allows them to talk through their healthcare questions or concerns.

*Figures represent moderate/high healthcare users who selected “extremely likely” or “likely” on a 4-point scale.

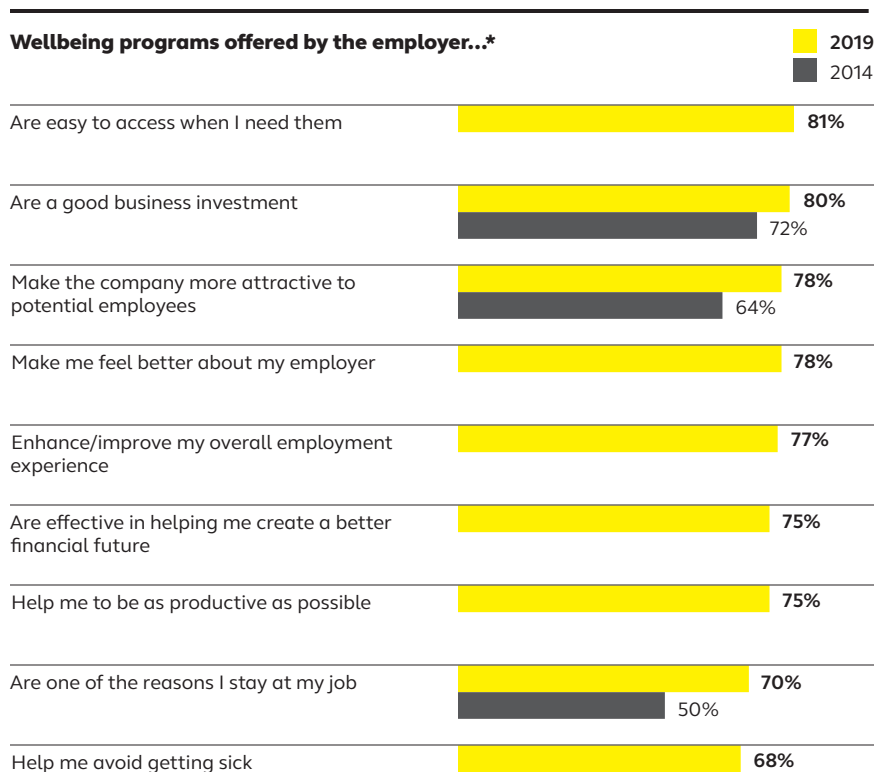
Employees look to employers for wellbeing support

Employees believe wellbeing benefits and programs are a good business investment. While challenges exist, they're viewed as valuable to attraction, retention, productivity, and enhancing personal wellbeing and the overall employee experience.



The many benefits of wellbeing programs

The perceived impact of wellbeing programs is consistent with findings from prior years, yet the impact on the employee experience is growing. The number of employees who agree these programs are one of the reasons they stay at their job has increased 20 points, and perceptions related to investment and attraction are all up significantly over five years.



Wellbeing is here to stay

Centennials (90%) are more likely than other generations to agree that wellbeing benefits and programs are a good business investment. They are also more likely than other generations (87%) to agree that they enhance/improve their overall employment experience.

Yet, they also are the least likely to say they make them feel better about their employer. This could be due to their higher expectation that wellbeing is simply part of any typical employee experience.

*Figures represent the percentage citing “strongly agree,” “agree,” or “slightly agree” on a 6-point scale.

What employees find valuable

Money talks

Across the five wellbeing dimensions and all employees, financial-related communications, tools and programs are ranked as the most valuable resources an employer can provide (i.e., a financial wellbeing site, retirement savings plan decision tools and 1:1 financial help).

Employees, particularly younger ones, find websites, seminars and newsletters related to wellbeing valuable.

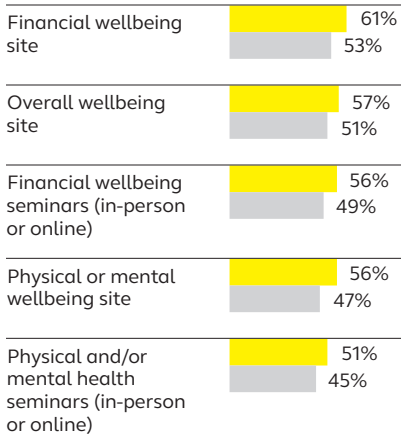
However, employees don't always seem to know what tools are available to them. Over one-third struggle with knowing where to go for wellbeing information—and younger employees are even less likely to know where to go.

Among employees who have access to specific action-oriented wellbeing tools, awareness varies. All employees are, however, more likely to find value in tools that serve a specific purpose or action, compared to the general wellbeing knowledge imparted by websites and seminars.

Employees also see consistent value across a variety of wellbeing programs. Over half of all employees reported wellbeing programs from each of the five wellbeing pillars as being valuable—even more so by those who have the programs available to them.

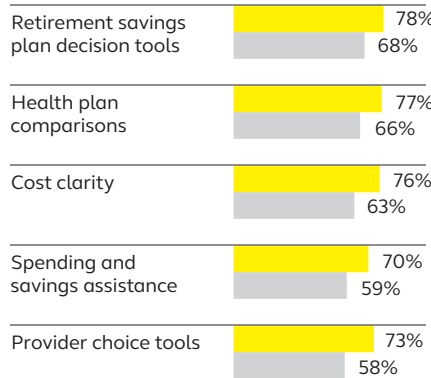
Most valuable wellbeing communications*

Have it available
All employees



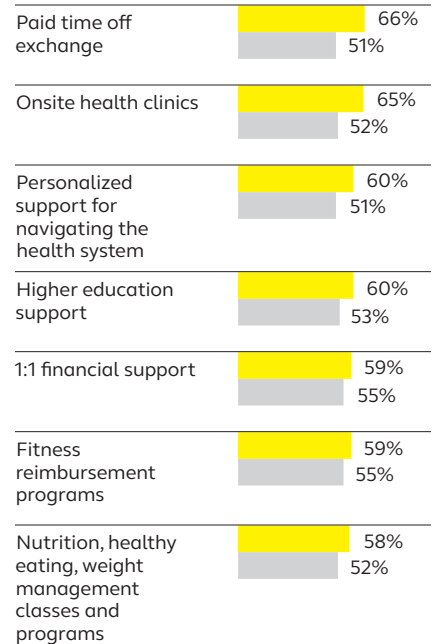
Most valuable specific wellbeing tools*

Have it available
All employees



Most valuable wellbeing programs*

Have it available
All employees

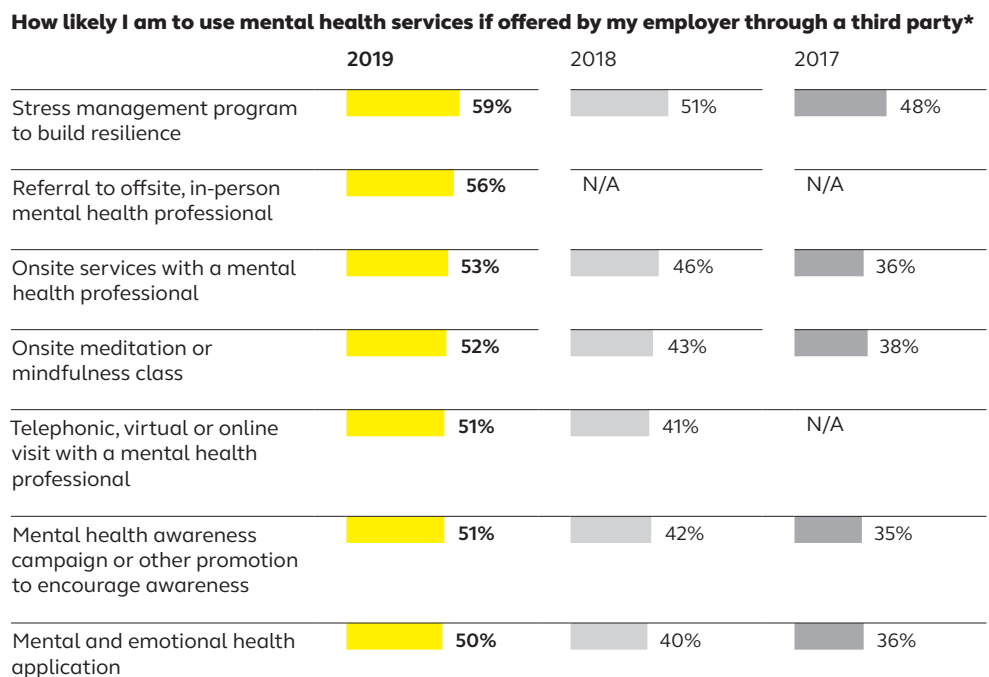


*Figures represent those citing "very valuable" or "valuable" on a 4-point scale. Only top items selected most often are shown.

Shining a spotlight on mental health

Employees may not rank mental health services in their top five most valuable employer-offered programs, but they are of interest to them—and have been used increasingly year-over-year. This is especially true with younger employees, consistent with their reported use of these types of services, and their overall openness to help and information from their employers.

As the negative social stigma of mental health concerns declines, it can be expected that supportive mental health tools and services will continue to increase in importance and perceived value.



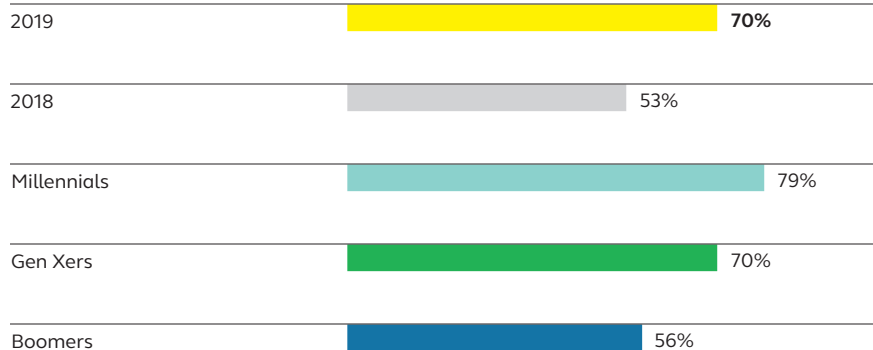
*Figures represent those citing “probably would” or “definitely would” on a 4-point scale.

Employees are more open to sharing personal health information

With artificial intelligence and personalization of everything from homes, cars, and every day consumer products, it's become a part of everyday life—maybe even an expectation for some.

It also may be why employees are becoming increasingly more comfortable in sharing personal health information with their employers in return for personalized guidance in managing their health. The comfort level has grown by 17 points since 2018, with Millennials as the most comfortable sharing personal information.

I would be very comfortable or comfortable sharing health information with my employer (or appropriate third party) for personalized health and wellness information or guidance

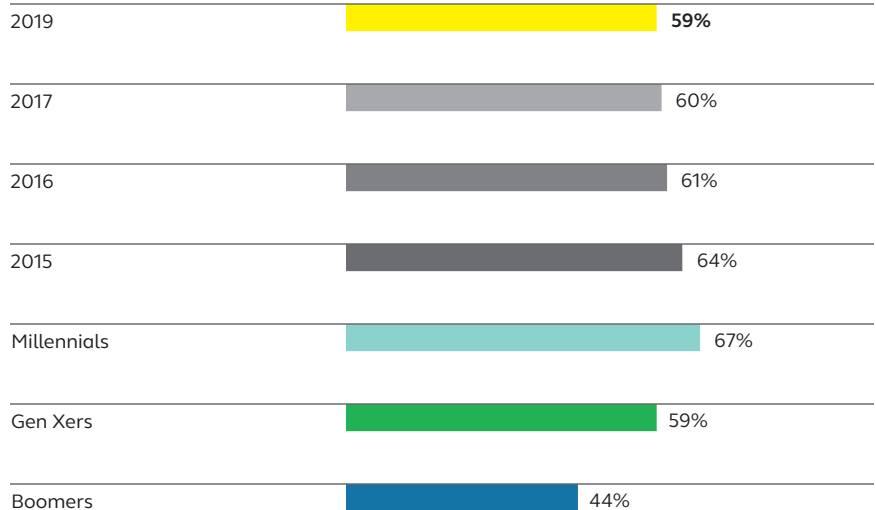


Employees are cautious about sharing personal financial information

In contrast, the comfort level of providing employers with financial information has declined since 2015 (a consistent result across the generations). This could be due to data security and privacy concerns.

Still, nearly 3 in 5 employees said they would be comfortable sharing personal financial information with their employer (or appropriate third party contracted by their employer) to allow them to provide personalized financial guidance or planning. The contrast between generations is much more stark—with Boomers the most skeptical of providing personal financial information.

I would be very comfortable or comfortable sharing financial information with my employer (or appropriate third party) for personalized financial information or guidance



What employers can do to improve employee wellbeing

Employers play a direct role in promoting employee wellbeing efforts, and simply understanding employee insights is not enough. Here's how to turn those insights into actions.

#1 Offer convenient access to holistic wellbeing support.

Take a broad approach to supporting employee wellbeing. Think beyond physical wellbeing and/or the silos of just health and financial wellbeing, and include experiences that support all five dimensions of wellbeing together. Be sure your framework encourages easy access to resources, as **2.5X** more employees feel their wellbeing is going well if the programs are convenient.

Actions

- **Consider the critical correlation between financial wellbeing and physical and mental/emotional wellbeing.**

Not surprisingly, financial stress tends to be at the core of many wellbeing concerns, impacting physical and mental/emotional health along with other aspects in the remaining dimensions of wellbeing.

Are you organized to work together for common goals? Does the current structure of your benefits department need to be fine-tuned to acknowledge the connection across wellbeing resources?

- **Evaluate what you offer and how it's working.**

Use the multi-dimensional wellbeing framework to evaluate the wellbeing support you and your partners provide.

Do you have the right support and partners in place across the five dimensions of wellbeing? Do your programs meet the needs of a diverse workforce?

- **Boost program engagement for key employee segments.**

Most employees are not aware of the benefits and tools available to them. Over one-third do not know where to go for wellbeing information, specifically younger employees. Create a strategy that not only raises awareness, but also drives action.

Do you have measurable, year-round engagement goals and objectives for each employee segment? Are you targeting employees with information that is relevant to them? Do you have a point of view on using employee data to personalize communications and are you using it in your strategy?

#2 Cultivate an environment of sharing and caring.

In just one year, the percentage of employees who feel comfortable reaching out to a colleague who may be dealing with a mental/emotional health issue increased by eight points (41% to 49% since 2018). Millennials (57%) are especially comfortable. Tap into this transparency movement.

Actions

- **Dissolve the mental health stigma.**

Bring mental and emotional health to the forefront of wellbeing resources to drive familiarity and conversation around it.

Do managers have the tools to identify and support mental and emotional health concerns with employees? Are employees' families a part of the conversation?

- **Keep private information secure.**

Employee data can be used to make benefits communication and education more personal, relevant and actionable. However, keeping employee information private and secure, especially personal health- and wealth-related information, is of utmost importance. Build employee trust by communicating your privacy and security philosophy and create transparency in how, when, and why employee data is being used.

What do you know about your employees today, and what do you need to know? How and when will you use personal health or financial information to help employees understand and make important benefits decisions?

#3 Keep wellbeing experiences simple, personal and connected.

Those with a great employee experience are more positive about their wellbeing overall, and employees believe they can make progress in their wellbeing with the right mix of tools and programs that fit easily into their lives. As part of the employee experience, offer a mix of tools and programs that do just that.

Actions

- **Avoid drowning employees in information.**

Awareness of resources is important, but avoid overloading employees with a blitz of wellbeing communication once or twice per year. Take a 365-days-a-year communication approach and promote the resources your employees find most valuable and relevant.

Are you considering the employee experience in your communication plan? Have you audited or solicited feedback/research on your communication approach to determine the best way to keep communication simple and relevant?

- **Personalize communications.**

As part of the information exchange with employees, generate targeted and results-driven communication. Send personalized messages to boost understanding of their options, the benefits of each option, and the resources and tools to which they have access.

What results do you want your communication to drive? Is your communication personal enough to “speak” to your employees?

- **Look at the experience of making decisions.**

When asking employees to make a decision or take a particular action, consider every step of the process through the eyes of your employees.

Does each step make sense and are you providing appropriate guidance along the way? Are there simple tools available to support better decision making?

Respondent profile

2,501

U.S. adult employees surveyed. Employed in organizations of at least 1000 U.S. based employees.

Gender

Females	50%
Males	50%

Age

18-25	8%
26-34	25%
35-44	25%
45-54	17%
55-65	25%

Generation

Centennials	3%
Millennials	46%
Emerging Millennials**	16%
Established Millennials**	30%
Gen Xers	24%
Boomers	27%

Race/ethnicity

White	64%
Hispanic/Latino	12%
African-American	9%
Asian	7%
Other	3%

Household income

<\$35,000	17%
\$35,000-\$64,999	35%
\$65,000-\$99,999	32%
\$100,000 or more	16%

Years of service

Less than 2	20%
2-4	28%
5-9	18%
10-14	22%
15 or more years	12%

Employer size

1,000-2,999	19%
3,000-4,999	16%
5,000-9,999	20%
10,000+	45%

Industry

Healthcare provider	15%
Public sector	15%
Retail and wholesale trade	17%
Manufacturing and energy	16%
Business services and construction	11%
Financial services and insurance	14%
Media, entertainment and leisure	5%
Utilities and telecommunications	7%
Technology*	9%

Health plan

High deductible health plan with a health savings account or healthcare reimbursement account	18%
High deductible health plan without a health savings account or healthcare reimbursement account	3%
HMO	27%
PPO	47%
Don't know	6%

Health plan coverage type

Employee-only	51%
Employee and spouse/partner	17%
Employee and child(ren)	8%
Employee and family	24%

Retirement plan available through employer

Retirement savings plan with employee contributions	73%
Employer-matching contributions to a retirement savings plan	53%
Automatic/non-matching employer contributions to a retirement savings plan (e.g., profit sharing)	17%
Defined benefit or pension-type plan	24%
None	7%

* Technology industry is created from a sub-set of industry groups.
 ** Emerging Millennials turn age 23 to 31 in 2019; Established Millennials turn age 32 to 40 in 2019.

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About Alight Solutions

As the leading provider of human capital solutions, we help our clients and their people navigate the complexity of health, wealth and HR. We combine data-driven, consumer-centered technology with personalized care and service to deliver a superior customer experience. Our dedicated colleagues across 19 global centers help 23 million people and their 11 million family members simplify work and life, both now and in the future. At Alight, we are reimagining how people and organizations thrive. For more information on Alight Solutions, please visit alight.com.

About the National Business Group on Health

The National Business Group on Health is the nation's only non-profit organization devoted exclusively to representing large employers' perspective on national health policy issues and helping companies optimize business performance through health improvement, innovation and healthcare management. The Business Group leads initiatives to address the most relevant healthcare issues facing employers today and enables human resource and benefit leaders to learn, share and leverage best practices from the most progressive companies. Business Group members, which include 74 Fortune 100 companies, provide health coverage for more than 50 million U.S. workers, retirees and their families. For more information, visit businessgrouphealth.org.

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