



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Bridging the Vitality Gap:

Turn Employee Insights into High-Impact, High-Utilization Benefits Plans





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1 HUB's 2025 Workforce Vitality Gap Index



The Evolving Workforce Needs



Business leaders know a strong workforce is crucial

Five generations working together bring diverse needs, stressors and expectations



**Five
Generations,
Five Different
Expectations**

The challenge:
Traditional benefits aren't evolving fast enough to keep up

The Benefits Gap

Why Benefits Are Falling Short

83%

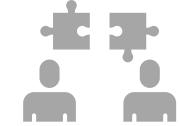
83% of employers believe their programs improve wellness and productivity

73%

73% of employees agreed that a comprehensive and personalized benefits program would increase their likelihood to stay at an organization

45%

Only 45% of employers analyze employee demographics when making benefits decisions



A gap exists between employee needs and employer assumptions

Three Critical Findings from the Survey

Key Findings That Impact Your Workforce

Financial Stress

50% of employees say personal finances affect work

Flexibility Over Perks

Work-life balance is more important than compensation

Mental Health

Two thirds of employees would like mental health services if offered... but only 1 in 4 with mental health concerns use available support

2 Financial Solutions





Financial Stress

50% of employees say
personal finances
affect work



Financial Stress in the Workplace



Loss of
Productivity
& Performance

Lower
Employee
Engagement

**Employees
spend 25% of
their workday
worrying
about money**

Lower Job
Satisfaction

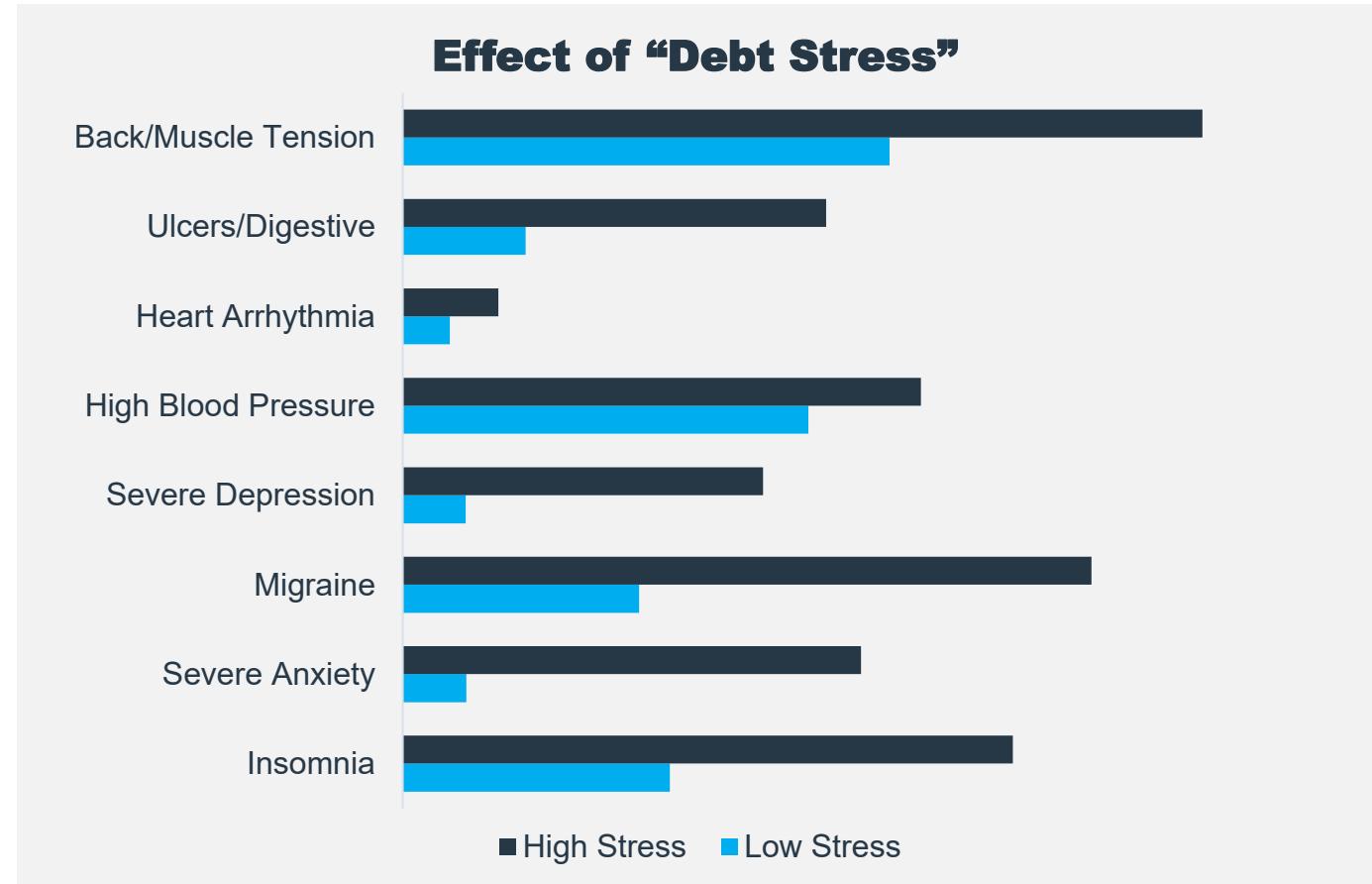
Affects
Employee
Mental Health



Wealth-Health Cycle



How will this affect your medical claims and premiums?





80% of employers report that financial stress is lowering their employees' performance level...

and it's costing them nearly \$183 billion annually.

Stages of Financial Wellbeing

Employees at different stages of their financial journey have different needs

At HUB, we understand not everyone is at the same level in their financial journey. Our focus is to **empower the shift from safety to freedom**. Below are the stages we've identified most people fall under at some point in their lives.



Safety

Living paycheck to paycheck, often having to put expenses on credit cards or payday loans.



Stability

Have barely enough to make ends meet but are stuck with debt and not saving any money.



Building

Ready to handle unexpected expenses and still continuing to save each paycheck.



Freedom

Little to no debt other than mortgage. Contributing to long-term financial goals. Confident and thriving.

Five Steps to Implement a Financial Wellness Program



Step 1



Know Your
Workforce

Step 2



Create a culture
of openness

Step 3



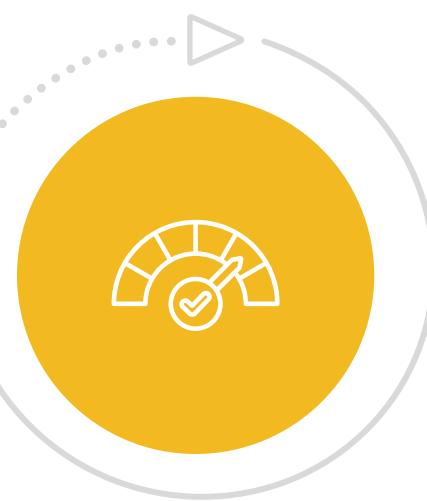
Focus on
progress, not
perfection

Step 4



Communicate
awareness and
availability

Step 5



Measure your
impact

3 HR Solutions





Flexibility Over Perks:

Work-life balance is more important than compensation

Closing the Insights Gap

Surveys are valuable – but only part of the picture



Mix your data sources: Go beyond surveys by bringing in demographics, usage patterns, and benchmarks to get a fuller picture of what people actually need.

Break it down by employee groups: Different life stages, roles, or **personas** have different priorities. A one-size-fits-all approach misses the mark.

THE SILENT GENERATION
Born before 1946



BABY BOOMERS
Born 1946–1964



GEN XERS
Born 1965–1979



MILLENNIALS
Born 1980–2001



GEN-Z
Born after 2001



Service

Age

0-1

2-5

6-10

10+

20-25

New Entrant

- Parent's Plan
- Path / Culture over Benefits
- Learning to Engage

26-34

Skilled Hire

- 2nd experience with benefits
- Better engagement rates

35-49

Mid-Career Hire

- Family concerns > engagement
- Gaps solved in negotiation
- Equity / Retirement > Benefits

50-59

Late-Stage Hire

- Empty Nesters
- High value of benefits
- Disability, retirement
- Ease of use is priority
- High engagement rate

60+

Transitional Talent

- Shift to Plan Accountability, Ownership
- Focus on Management Training
- Total Compensation Philosophy becomes apparent
- High engagement rate

The Middle

- Benefits Baggage
- Cultural Anchors
- Medical cost drivers in transition
- Low Engagement

Cluster

Total # Enrolled*

New Entrant

23

Technical Hire

141

Transitional Worker

172

Forgotten Middle

169

Mid-Career Hire

78

Late-Stage Hire

18

Founder

53

Total

1,642

Tenured Talent

- Culture Builders
- “Firekeepers”
- Grandfathering / Loyalty benefits
- Succession planning often a priority

Lots of Planned Change – But Will It Land?



Expanding benefits should align to what employees actually want and need



Take stock before adding more: Are people using what's already offered? If not, find out why before introducing something new.

Group benefits in meaningful ways: Bundle offerings around real-life needs, like mental health, caregiving, or financial well-being).

Give employees some choice: Flexibility goes a long way, so let people select what matters most to them when possible.

Ensure people get it: Great rewards don't help if no one knows about them or understands how they work. Clear, engaging communication is key.

What Employees Want Isn't Always What You Think



Traditional rewards tend to focus more on pay and less on what people increasingly value.



Make flexibility part of the package: Treat elements like location, hours, or asynchronous / flexible work a core part of total rewards, not an afterthought.

Ask what's getting in the way: Find out what's making work-life balance hard and work to remove those barriers.

Talk about flexibility as a strength: Show that it reflects trust, values, and a culture built for real life. It's not just a perk.

See how you stack up: How does your flexibility compare to others in your industry? If you're behind, it can cancel out even the strongest rewards program.

Human-Centered Work Environments – The Missing Link



A human-centered work environment recognizes that employees are people with complex lives, changing needs, and evolving definitions of success.

Demographic and behavioral insights matter

A human-centered approach starts with understanding the full context of employees' lives.

Expanding benefits isn't always the answer

Human-centered design means doing fewer things better, tailored to real-life needs.

Flexibility ranks above pay

When we treat employees as whole people, it becomes clear that time, autonomy, and balance are just as valuable as money.

The Employee Value Proposition Fits At The Core



The EVP ties together human-centered design, rewards, flexibility, culture, and communication into a clear promise between employer and employee.



Give your EVP a fresh look: Does the language still reflect what employees care about today?

Check for consistency: Make sure your rewards, benefits, and flexibility actually deliver on the EVP.

Let the EVP guide your decisions: If you say, "we support the whole person," then things like mental health, flexibility, and personalization should be easy to spot.

Talk about it often and everywhere: Don't let your EVP live only in onboarding. Bring it into everyday moments like benefit rollouts, performance reviews, and team meetings.

Case Study: Building an Effective Employee Value Proposition



PROBLEM



- Talent acquisition and retention
- Competition with nearby hospitals offering higher salaries and faster career growth

SOLUTION



- Through employee focus groups, uncovered what mattered most to staff
- Used these insights to guide full-scale transformation
- Overhauled its Total Rewards program
- Built a compelling Employee Value Proposition

OUTCOME



- Within two years, the strategy delivered measurable impact
- Retention rose to 90%, exceeding goals
- Engagement reached 85%, outperforming peers by six points
- Cultural shift brought back former employees

4 Wellbeing Solutions





Mental Health:

**Two thirds of employees
would use mental health
services if offered**

There is No Employee Health Without Mental Health



1 in 4

Adults experience
a mental illness (CDC)

33% ↑

Increase in Mental Health related
absences in 2023. **300% increase**
in MH leaves of absences from
2017 to 2023 (ComPsych/SHRM)

48.7M

US adults struggle with alcohol
or drug use (American Heart Association)

40%+

Higher risk of developing chronic
disease for people with
depression than the general
population (American Heart Association)

While stress and burnout are slightly declining, an
increasing number of employees are grappling with
severe conditions like depression, anxiety,
substance abuse, self-harm, and suicidal thoughts.
(SAMHSA)

Overuse of Digital Devices and Mental Health:
According to the ICD-10-CM, dependence on
phones (Z99.89) has a significant impact on mental
health. Employees' excessive phone use can lead
to increased stress, anxiety, and decreased
productivity. (ICD-10-CM, effective October 1, 2023)

**79% of employees say that when employers prioritize mental wellbeing,
it improves their work. (Mind Share)**

Mental Health Index: US



The Mental Health Index — United States of America March 2025

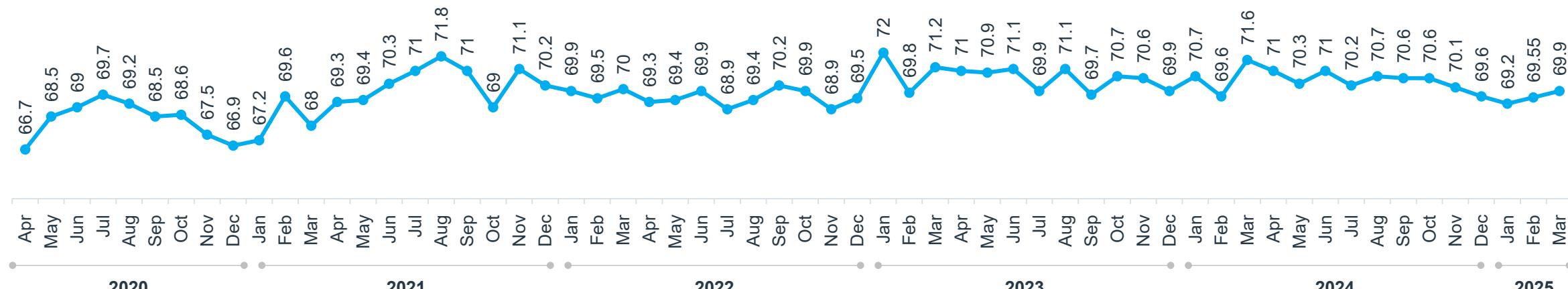
The overall Mental Health Index for March 2025 is **69.9**. After consecutive declines since October 2024, the mental health of workers in the United States has improved by 0.7 points.

MHI Current month
March 2025

69.9

January 2025

69.2



Distressed 0-49

Strained 50-79

Optimal 80-100

Mar-25 23% 51% 35%

Apr-20 27% 46% 27%

2017-2019 (pre-pandemic) 14% 43% 34%

High Risk

Moderate Risk

Low Risk

In March 2025,
23 percent of workers have a high mental health risk,
43 percent have a moderate mental health risk, and
34 percent have a low mental health risk.

Benchmarking

What mental health resources do you currently offer to your participants?

	2022	2023	2024
None	-	1%	4%
EAP	93%	94%	83%
Medical carrier's embedded behavioral health program	78%	84%	75%
Third party – stress management	36%	35%	47%
Third party – counseling and therapy	36%	41%	52%
Onsite or near site clinics	12%	11%	12%
Other	25%	14%	12%
Not sure	-	-	22%

Using the Good Better Best Framework to Bridge the Vitality Gap



Good <i>Raise Awareness</i>	Better <i>Provide Tools for Employees</i>	Best <i>Improve the System</i>
Awareness campaign	Vendor enhancement (e.g., EAP)	Work design/workload
Educational sessions	Tech tool (app)	Manager training
Newsletters/content	Coaching	Pro mental health policies (e.g., flexibility, menopause)
Assessment/screenings/survey	Upskill (e.g., MH First Aid)	Fair/living wage



Programs/Tactics

Strategy/Culture

5 Communication Solutions

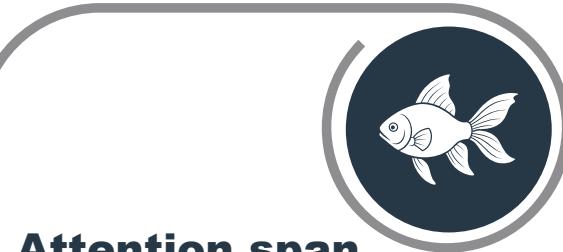




Mental Health:

Two thirds of employees would use mental health services if offered... but only 1 in 4 employees with mental health concerns use available support

Let's Talk About People



**Attention span
of a goldfish...
sigh, we wish**

Keep it to the point



**8th grade reading
level**

Keep it simple



**It's a Google
world and we're
just living in it**

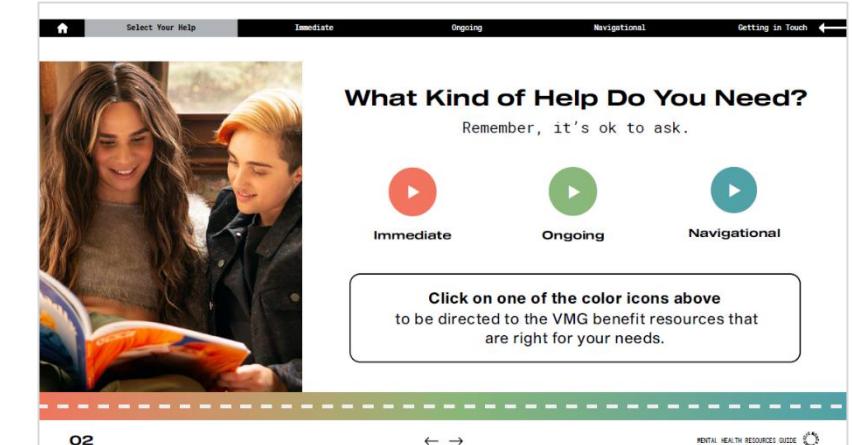
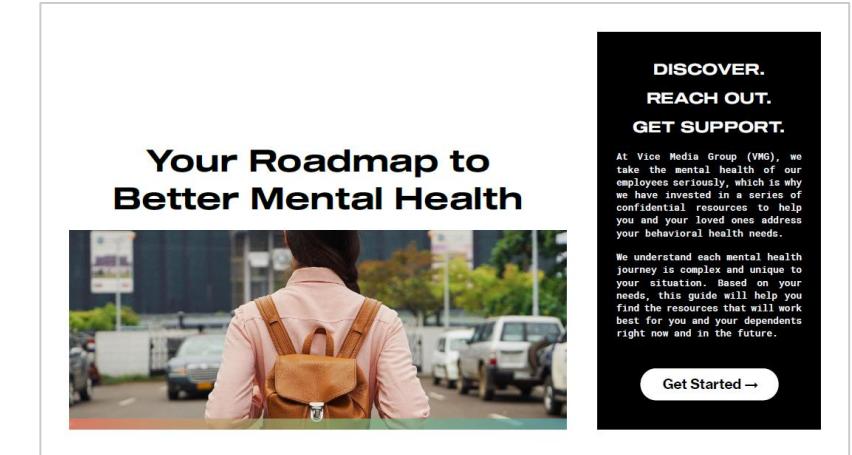
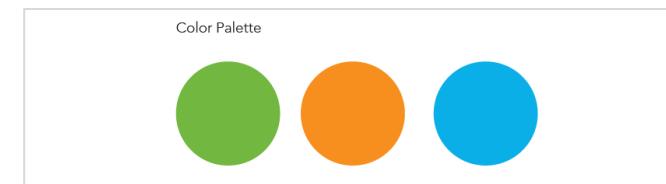
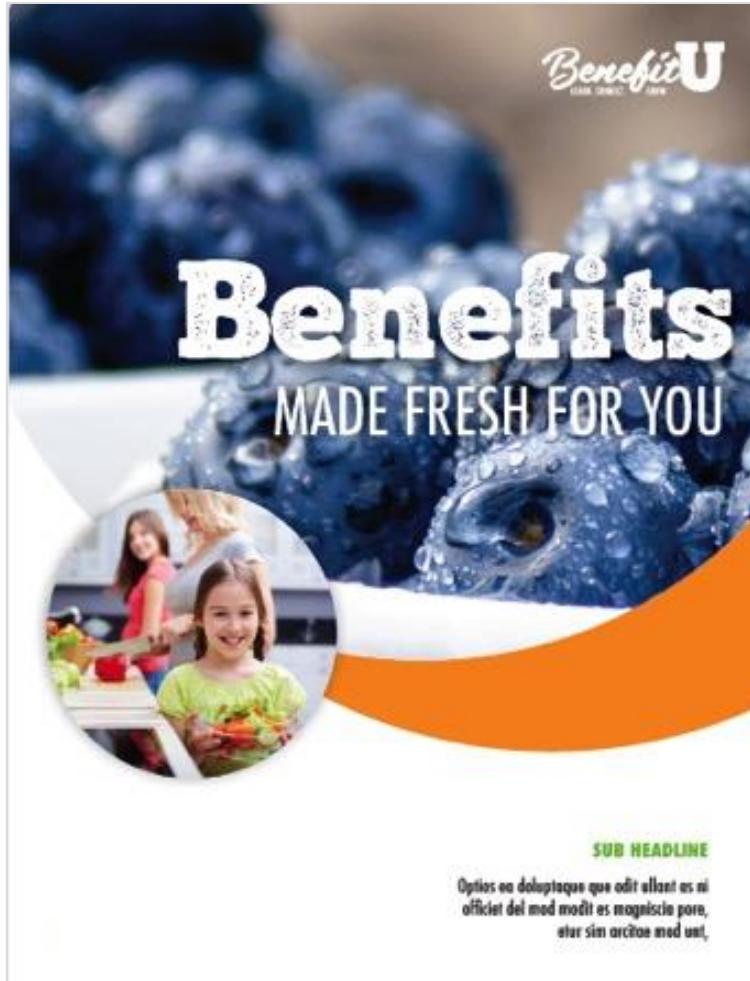
Keep it searchable



**Five generations in
the workforce today**

#multi-channel
approach

Branding – A Picture Says a Thousand Words



Messaging – Words Matter



Positive, Inclusive and Empowering Language

Use language that is positive and encourages healthy behaviors

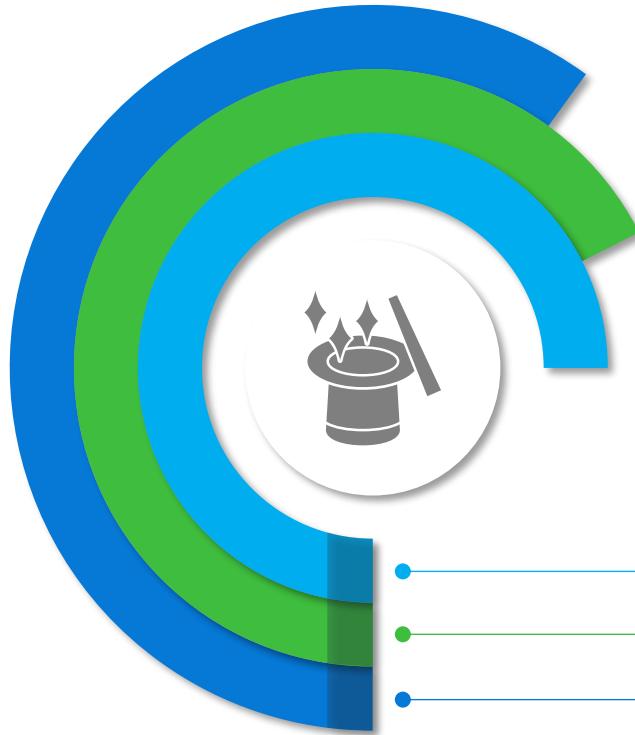
- Person-first language: instead of saying “an alcoholic” or “alcohol abuse issues” rather use “a person who has challenges with alcohol use”

Educate on confidentiality

Communicate about privacy effectively to encourage the uptake of mental health benefits

- Explain company policies and protocols in place
- And, how the company manages private information

It's Magical... Or Is It?



One Hit Wonder

One email or one flyer, even well designed or written, is not going to do it

- The marketing rule of 7s states that a potential customer must see a message at least 7 times before they'll be provoked to take an action (Marketing Illumination)



Digital Tools

No one single employee communication tool (app, website, decision support, texting, etc.) will solve all employee communication challenges

- #multi-channel engagement



Tell The Story

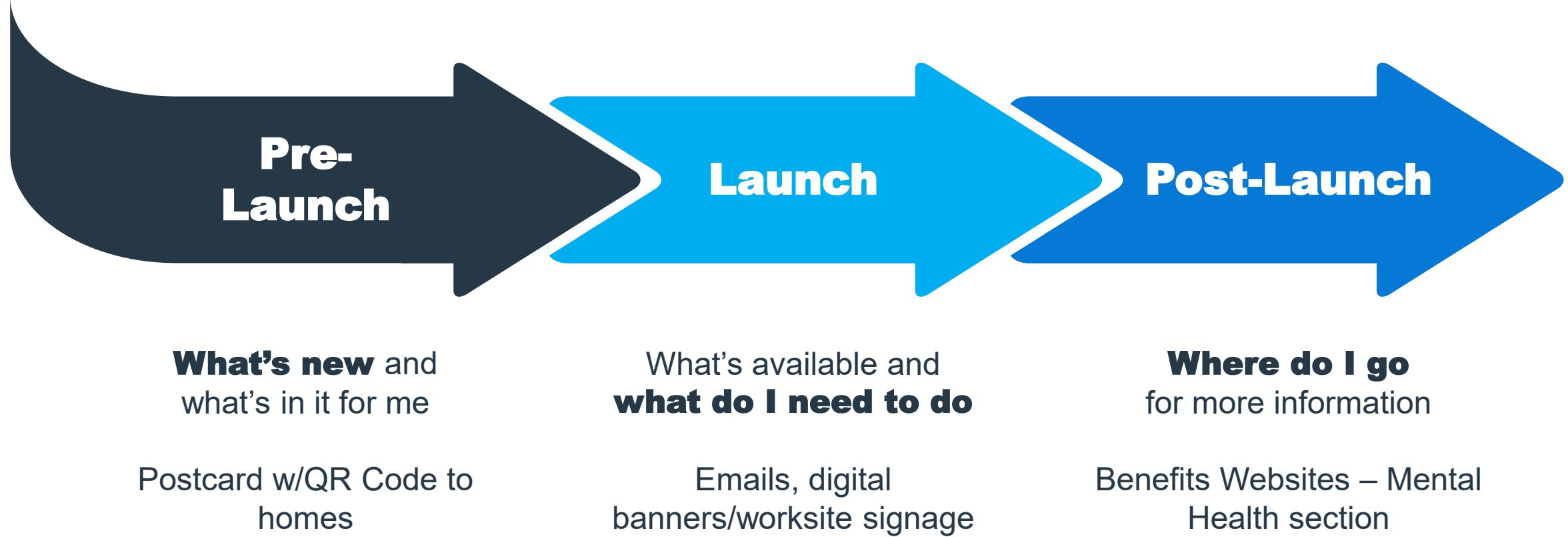
We do judge a book by its cover

- 75 characters or less
- Jargon pitfalls
- Bullets, callouts are magical

New Mental Health Benefit Offering



Three-Phased Approach for Promotion



Case Study – Designing an Effective Telehealth Communication Campaign



PROBLEM



- Low telehealth usage
- Desire for additional promotion of the benefits of the telehealth service to employees

SOLUTION



- The “Care On Your Terms” campaign, which used a phased, multi-channel approach to reach employees both at home and at work.

OUTCOME



- Increased participation of telehealth services over a six-month period by FOUR TIMES its original usage!



Q & A



6 Key Takeaways & Next Steps



Key Takeaways

The Path to Retention Runs Through Benefits

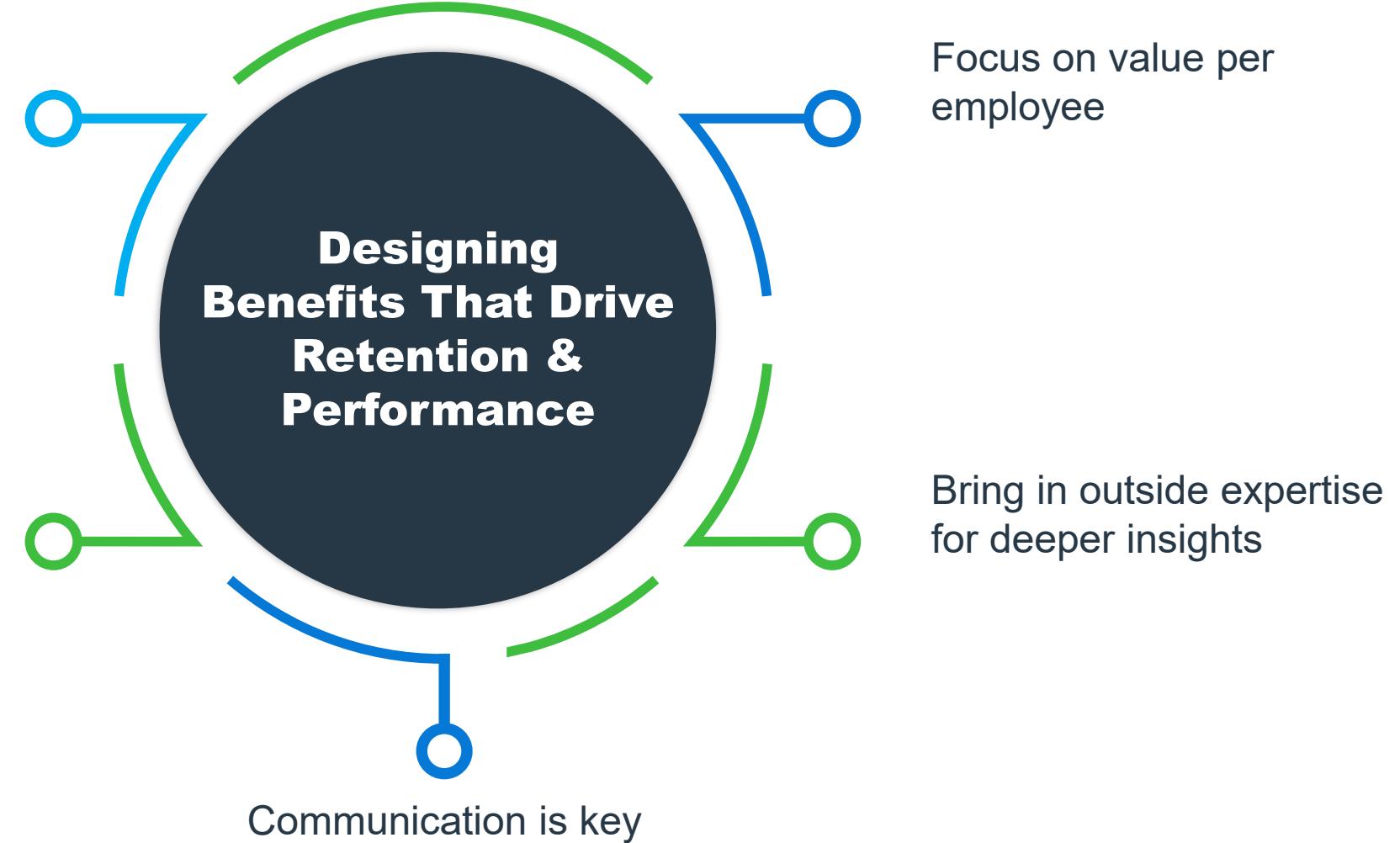
Benefits should be aligned with employee needs to improve retention

Personalization is key to a Quality Employee Experience

Retention – not just recruitment – will be the talent priority through 2026

What Business Leaders Can Do Next

Ask better questions using demographic and life-stage data

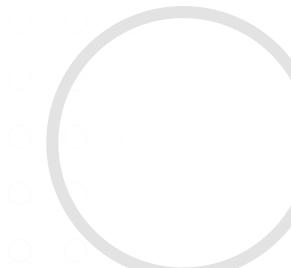
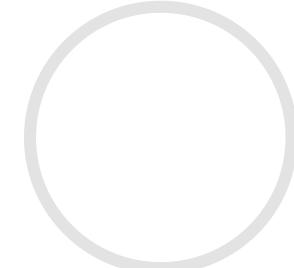
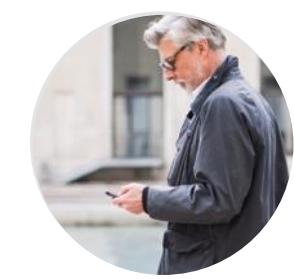
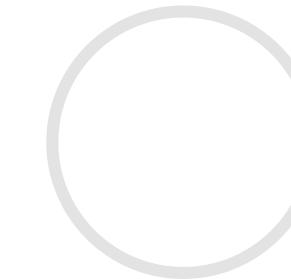
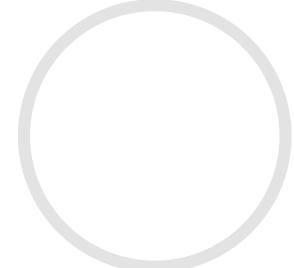


UPCOMING WEBINARS

Tuning the Cost Levers: Optimizing Benefits While Protecting Your Bottom Line

Wednesday, September 24, 12:00 PM CT

Thank you.



I've been planning for this.

Me too! She's got mom's eyes.