



INTEGRATED
BENEFITS
INSTITUTE

Bridging the Gap Between Benefits Design and the Employee Experience

MARCH 12, 2026



The Uncomfortable Truth About Benefits Today.

Benefits complexity has become a barrier to the value employers intend to deliver.

IBI 2025 NATIONAL EMPLOYEE SURVEY

National Survey Criteria.

- + Purpose: Understand health and wellbeing benefits experiences & preferences
- + Sample of 807 U.S.-based employees.
- + All primary generations surveyed:
 - Gen Z (18-29)
 - Millennials (30-39)
 - Gen X (40-49)
 - Boomers (50-65)

KEY CHALLENGES

01

The Cost Curve Keeps Climbing

Despite significant investments in employee benefits, healthcare costs continue to rise at alarming rates of **10–15% annually**.

02

Employees Don't Know Where to Turn

Without clear guidance, employees struggle to navigate their healthcare decisions — leading to higher costs and poorer outcomes.

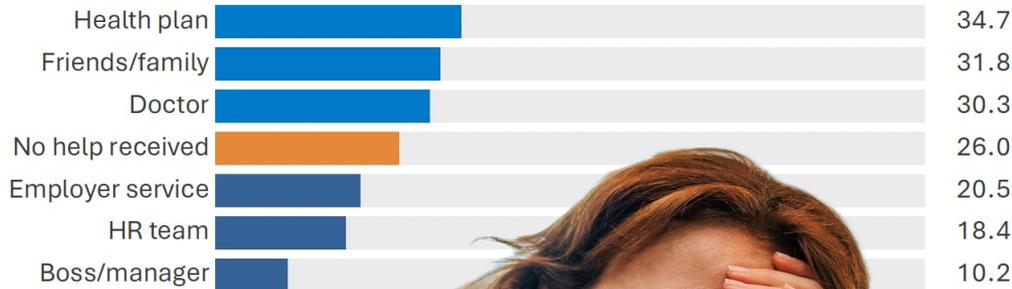
03

Benefits Fragmentation is Widespread

No shortage of options available to support benefits strategies, but siloed solutions results in a disconnected member experience.

Benefits Complexity: A Structural Barrier to Value.

Where Do Employees Turn for Benefits Help? (Select all that apply %)



Despite a Heavy Investment in Benefits:

54%

Benefits are primary reason for staying with employer.

52%

Required to use multiple platforms to access benefits.

66%

Perceive their benefits as generic offerings that lack personalization.

When employees turn to outside resources, employers lose the opportunity to guide decisions and demonstrate the value of their benefits.

The Real Cost of Benefits Confusion.



28%

Delay or forego
medical care
altogether.

Health Consequences



27%

Receive unexpected
medical bills or
overpay for
services.

Financial Burden



35%

Report stress and/or
anxiety as a result of
benefits confusion.

Emotional Toll

Protecting the Productivity of the HR & Benefits Team.

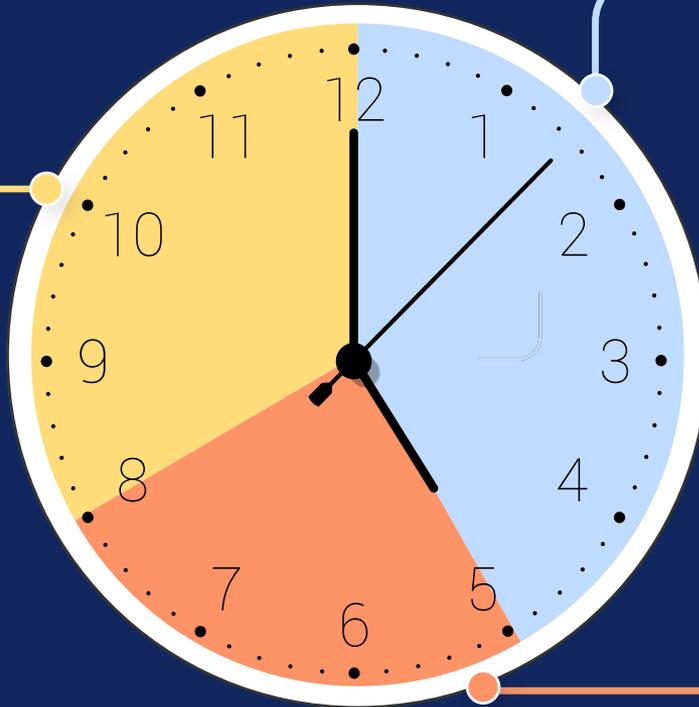
Benefits leaders are spending 12+ hours each week managing basic healthcare-related objectives.

ANSWERING HEALTHCARE QUESTIONS 4 hours/week



Problem: Your employees rely on you to be a healthcare expert, seeking answers like, “Have I met my deductible yet?”

Solution: Whether helping employees understand their benefits or resolve a billing issue, Rightway health guides provide all the support they need.



CUTTING HEALTHCARE COSTS 5 hours/week

Problem: Time spent researching alternative coverage options and educating your teams on cost-cutting options.

Solution: Rightway knows your benefits plan and each members' healthcare background to direct them to the highest-value care.



MAXIMIZING BENEFITS UTILIZATION 3 hours/week

Problem: Despite efforts to design and educate your employees on their benefits offerings, utilization remains low.

Solution: Rightway's benefits specialists educate your employees on the specifics of their plan, help them access their benefits, and direct them to relevant point solutions.

Why Insurance Carriers Haven't Solved Benefits Navigation.

Proper Benefits Navigation requires capabilities that carriers were not designed – or incentivized to deliver.

INSURANCE CARRIER MODELS:

When evaluating 147 health plans in 22 regions throughout the United States*:

- + Support is primarily plan-centric, while employees experience benefits holistically.
- + Largely reactive, not proactive.
- + Focus is largely based on plan administration – not neutral decision support that is based on quality and cost comparisons.
- + Call center models prioritize transactional efficiency over human empathy at scale.
- + Ill-equipped to serve as the true “single front door” for access to all employer benefits outside of the preferred network.

*J.D. Power. [“2023 U.S. Commercial Member Health Plan Study.”](#) Published May 31, 2023.



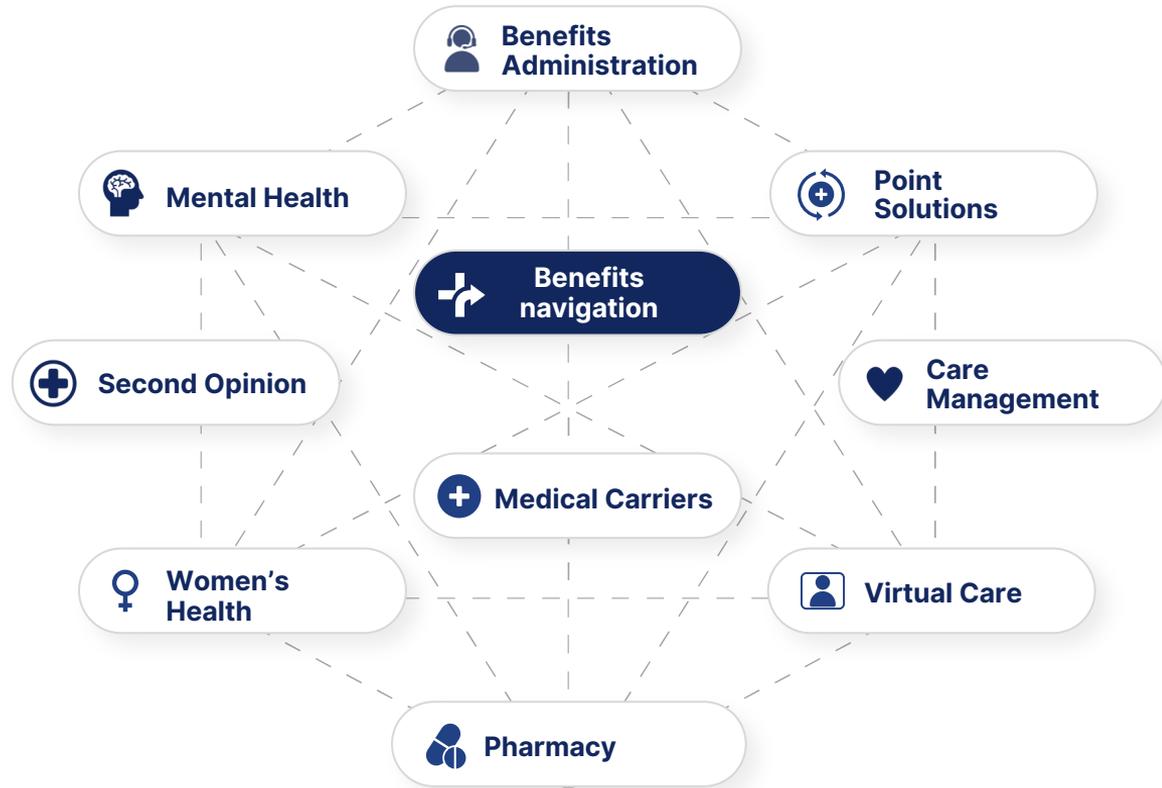
Rightway™

I²BI
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Guidance Across the Entire Benefits Ecosystem.

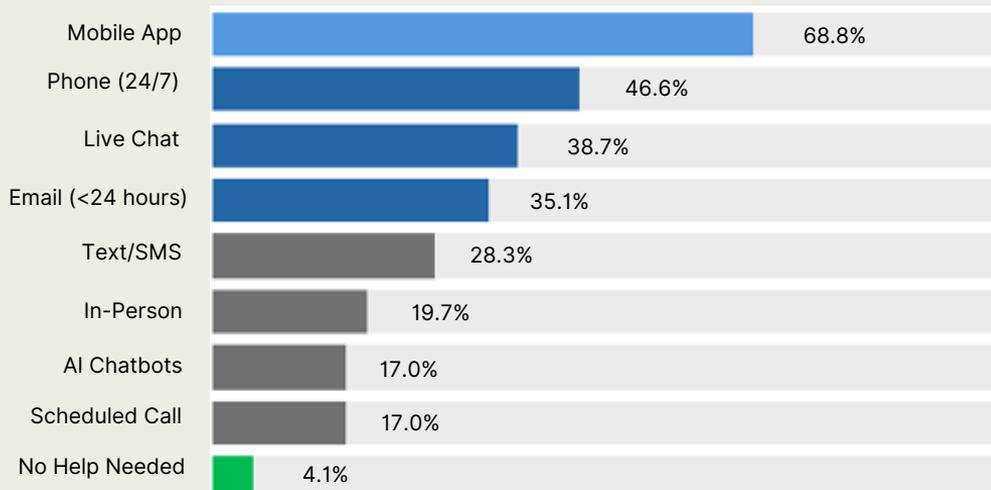
Dedicated care team guidance across your benefits ecosystem.

- + Seamlessly integrates with all major carriers and point solutions.
- + Guides members based on their full benefits ecosystem.
- + Delivers personalized clinical guidance aligned with coverage and care plans.
- + Creates a seamless experience across healthcare providers and employer programs.



Meeting Employees Where They Are.

Employees want help – but not through just one channel.



Key Insights from IBI Survey:

How employees often resolve a healthcare issue



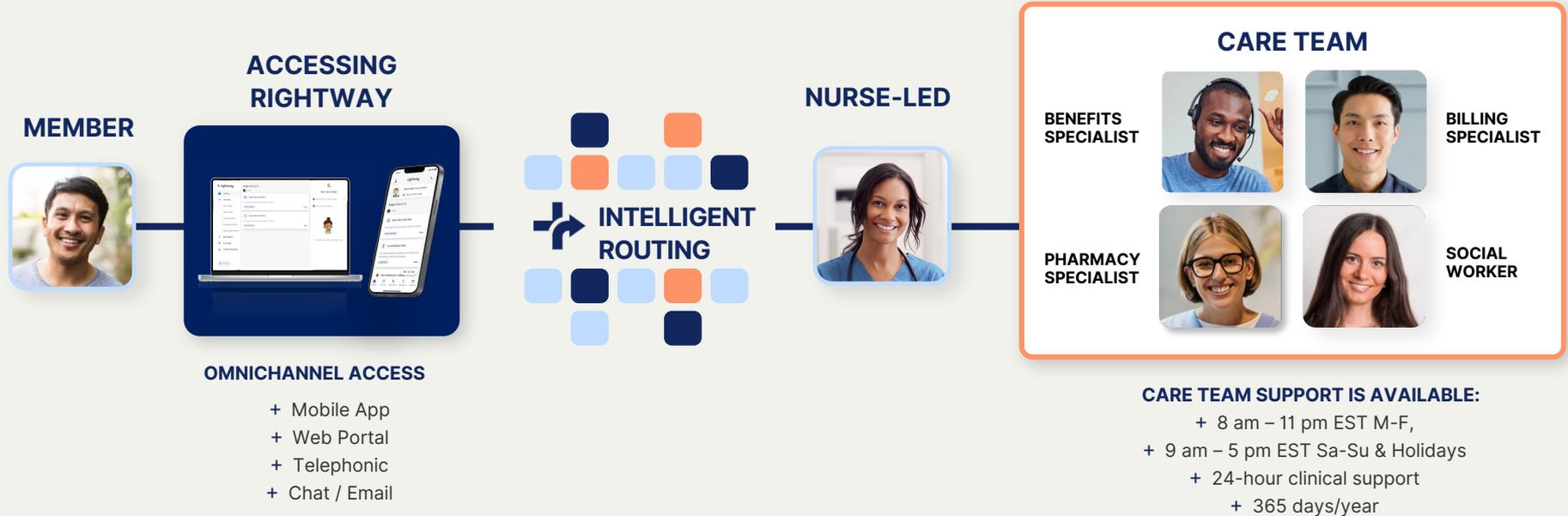
*Employees often move between **digital self-service and human guidance** during a single healthcare issue.*

**Benefits Navigation as a Barrier: How Complexity Undermines Employee Wellbeing: Published December 2025.*

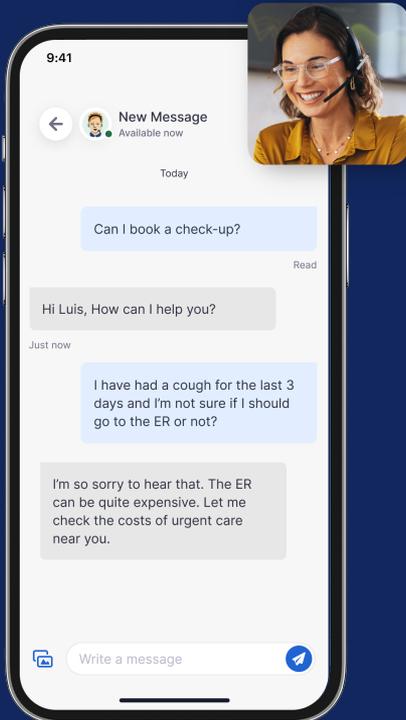
A dedicated care team supports all healthcare and benefits needs of your employees.

Maximizing the moments that matter across the member journey.

Every member is supported by a dedicated, clinician-led care team that serves as a trusted single point of contact—building relationships that guide better decisions and drive better outcomes.



“Front door” access to a better member experience.



Benefits education and access.

- + Human-led support via mobile or web app, phone, or email.
- + Centralized access to benefits and point solutions.
- + Program steering and services guidance.



Finding and accessing care.

- + High-quality in-network provider recommendations.
- + Visit cost estimates.
- + Appointment scheduling.
- + Pre-visit prep and post-visit support.



Billing and claims support.

- + Medical bill review and explanations.
- + Billing and claim dispute resolution.
- + Coordination between providers and insurance carriers.



Clinical guidance and proactive engagement.

- + Multidisciplinary care team.
- + Care decision support & coordination.
- + Clinical needs assessment and triage.
- + High-touch clinical guidance.
- + Proactive outreach & engagement.
- + Maximize program value.

What Employers Should Do Differently.

The most effective navigation models combine 24/7 digital access with the ability to escalate to trusted human support.

TIER 1:

Quick Answers |
24/7 Access

- + Cost estimations
- + Provider searches
- + Basic plan design information
- + Coverage questions



TIER 2:

Human Assisted
Digital Support

- + Live chat
- + Scheduled consults
- + Plan comparisons
- + Enrollment support



TIER 3:

Dedicated Personal
Support

- + Chronic Conditions
- + Family Planning
- + Claim disputes
- + Qualifying Life Events

Key Points:

When employees turn to outside resources, employers lose the opportunity to guide decisions and demonstrate the value of their benefits.

*Employees often move between **digital self-service** and human **guidance** during a single healthcare issue.*

***Optimal Strategy:** Combining digital self-service and human guidance to reduce healthcare spend and improve employee well-being.*

From Benefits Complexity to Employee Confidence.

Benefits don't fail because they lack value. They fail when employees can't navigate them.

BENEFITS COMPLEXITY

Fragmentation is Widespread

- + Growing number of benefit solutions
- + No integration leads to poor member experience & confusion.



Generational Differences Matter

- + Gen Z / Millennials favor balanced hybrid models
- + Gen X most open to AI
- + Boomers prefer human empathy



Benefits Confusion has Consequences

- + Stress
- + Lost productivity
- + Poor job satisfaction & higher turnover rates



EMPLOYEE CONFIDENCE

Single Front Door to Access Benefits

- + Employers maintain ability to guide decisions, and demonstrate benefits value.

Hybrid Solutions: Digital & Human

- + Optimal strategy allowing employees to move between digital self-service & human guidance with ease.

Better Healthcare Decisions

- + Eliminate wasteful spend, while improving physical and emotional health and reduced turnover.

Thank You!

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