

2026



Benefit **Innovation** Report

Exploring innovations redefining value, access and impact in today's non-insured benefits landscape.

The **Next** Chapter in Benefits Innovation

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For 35 years, New Benefits has led the industry in innovating non-insured benefits. Now in its fifth edition, the Benefits Innovation Report continues to serve as a trusted resource for brokers and HR leaders who want to stay ahead of benefits trends. As New Benefits celebrates its 35th anniversary, we're excited to bring you this year's data and insights – showing where the benefits market is heading and how the most successful organizations are redefining value in 2026.

Benefits Must Work Harder Than Ever

According to our recent HR Pulse Survey, "ROI is top of mind, with HR leaders seeking clear cost-benefit analyses and real-world case studies that demonstrate the value of non-insured benefits." This means employee benefits in 2026 must deliver measurable results, not just perks. They must be easy to implement, easy to access and supported by ongoing communication to drive usage. They also should deliver intangibles strengthening the overall company.

Strategies for Tracking ROI

Measuring success today means looking beyond dollars saved. Leading organizations evaluate both ROI (return on investment) and VOI (value on investment) – not just how much money a benefit saves, but how it strengthens culture, engagement and retention. To get leadership buy-in, speak their language. Show how benefits translate into lower turnover, higher productivity and a stronger employer reputation. When you combine ROI and VOI, you capture the full picture of how non-insured benefits deliver measurable and meaningful value.



Metric	ROI Focus (Tangible Impact)	VOI Focus (Intangible Value)
Reduced turnover	Cost savings from avoided hiring and training	Greater loyalty and morale
Lower absenteeism	Productivity gains and fewer paid-absence costs	Higher engagement and energy
Higher benefit utilization	Better vendor ROI and program efficiency	Proof of a caring workplace culture
Improved well-being	Presenteeism and fewer healthcare claims	Stronger employer brand and trust

The Changing Landscape of Non-Insured Benefits

Before we explore the 10 most influential benefit trends for 2026 and beyond, here's a look at the broader forces reshaping the non-insured benefits landscape.

83%

According to a recent survey, 83% of employees are more likely to work for an employer offering supplemental benefits.¹ The finding underscores a clear shift: Employees now expect benefits beyond traditional insurance to provide real-life support, flexibility and value aligned with day-to-day needs.

In a competitive talent market, non-insured benefits are becoming powerful differentiators for recruitment, retention and engagement.

The New Era of Always-On Healthcare

Telehealth benefits have evolved far beyond urgent care. Employees now expect virtual access to primary care, mental health therapy, pet care and even financial coaching. The shift reflects a growing preference for digital convenience and continuity of care – anytime, anywhere.



1. Voya Survey, 2024

Top Trends

Driving Non-Insured Benefits

Benefit Bundles Redefine Value

1

Bundled solutions have emerged as a defining feature of modern benefit design. From family-planning platforms connecting fertility, pregnancy and menopause care to packages linking identity protection with family safety, bundled benefits are reshaping the market.

Digital Innovation Takes Center Stage

2

AI and app-based access are reshaping how employees interact with benefits. Smart platforms power personalized recommendations, real-time support and proactive alerts – driving higher engagement across categories like financial wellness, mental health, global travel and family safety.

Benefits Add More Depth and Value

3

Leading benefit programs are adding more depth and flexibility, introducing features like virtual primary care within telehealth, home title protection within ID theft plans and personalized coaching within financial wellness.

Targeted Solutions Address New Workforce Pressures

4

As workforce expectations shift, organizations are investing in solutions which protect both people and performance. Programs for caregiver support, crisis counseling and risk mitigation are gaining traction as essential tools to reduce burnout and strengthen culture.

Together, these changes mark a new standard for benefits innovation – one defined by access, empathy and measurable impact. As the lines between work and personal lives continue to blur, the most forward-thinking organizations are building benefit strategies that meet employees where they are and evolve as fast as their needs do.

Virtual Primary Care

Telehealth evolves into a cornerstone of care

In today's work-from-anywhere world, virtual care has become part of everyday life. Once used mainly for urgent care, telehealth is now evolving into a cornerstone of primary care – shifting the focus from reacting to illness to preventing it.

Virtual primary care brings the doctor's office directly to employees through telehealth visits, digital check-ins and on-screen follow-ups to deliver more personal, accessible care. It's a relationship-based approach which allows employees to connect with the same provider over time, building trust and encouraging regular preventive care instead of waiting until something goes wrong.

69%

69% of employers could offer virtual primary care services by 2027.¹

The ROI of Virtual Primary Care

Virtual primary care is quickly becoming a go-to strategy for controlling healthcare costs while improving the employee experience. It delivers measurable ROI by reducing claims and absenteeism. And it makes it easier for employees to get the care they need – when and where they need it.

Trend Alert: Connecting Prevention and Personalization

Virtual primary care is moving beyond routine checkups. Vendors are integrating genetic testing and health risk assessments to create a more connected, proactive model of care – one that links prevention, early detection and personalized guidance to improve long-term health outcomes.



The Everyday Impact

After months of recurring headaches, an employee connects with their virtual primary care physician for a routine check-in. The provider notices a pattern in their patient's digital health data, orders quick lab work and helps uncover an underlying blood pressure issue before it becomes serious. With a follow-up plan and lifestyle coaching, the employee avoids a costly ER visit and stays healthy and productive.

1. Business Group on Health's 2025 Employer Health Care Strategy Survey

Virtual Mental Health

Flexible access reshapes how employees seek support

Mental health support has become a top priority for employers looking to strengthen performance and retention. With stress, burnout and work-life pressures on the rise, employees need flexible ways to get help when and in the ways they need it. Virtual mental health solutions make it possible.

Through on-demand platforms, employees can connect with licensed therapists, access digital cognitive behavioral therapy (CBT) programs or use self-guided tools for daily support. Privacy, convenience and anytime access are driving high engagement, especially among hybrid and remote teams.

95%

95% of organizations report employee well-being is their top reason for offering mental health resources.¹

The ROI of Virtual Mental Health Solutions

Mental health programs deliver clear business value. Companies with highly engaged employees see 17% higher productivity and 41% fewer days off.² Wellness programs with a mental health focus also reduce absenteeism and improve overall performance.³ Supporting mental and emotional well-being doesn't just help employees feel better. It helps the business run better.

Trend Alert: AI-Powered Support

These programs are integrating AI-driven chat support and digital triage tools to connect employees more quickly with the right level of care, whether self-guided learning, live coaching or therapy.

1. Milliman 2024 Pulse Survey
2. Happy Companies
3. Wellhub



The Everyday Impact

During a stressful quarter, a hybrid employee shows signs of burnout – missing meetings and turning work in late. Their manager suggests the virtual counseling platform. After two sessions and regular use of the mood tracker, the employee feels supported, communicates better and regains energy without taking extended leave.

ID Theft Protection and Family Safety

Digital protection expands to cover the whole family

Identity theft protection has evolved far beyond credit monitoring. Today's employees are looking for comprehensive protection which extends to their families – covering not only financial identity but also digital safety, location awareness and online behavior.

Modern platforms combine identity protection with parental controls, social media monitoring, child location services and even home title protection. For employees, it's about peace of mind. For employers, it's an easy, high-perceived-value benefit that signals genuine care for the whole family.

\$1,200

The average financial loss for an identity theft victim.¹

The ROI of ID Theft Protection

Victims of ID theft spend an average of 100 to 200 hours resolving fraud-related issues, according to New Benefits partner Norton Lifelock. This time often comes straight out of the workday. Comprehensive ID theft benefits reduce disruption with real-time alerts, hands-on resolution services and legal guidance, saving hours and reinforcing a culture of care and protection.

Trend Alert: Title Theft Protection

A growing number of ID theft solutions now include property-fraud alerts that scan public records for suspicious activity related to home or title documents. These tools give employees early warning if someone attempts to transfer or claim ownership of their home, which is a growing concern as digital fraud expands into real estate.

1. 2025 Identity Theft Statistics, Gitnux.org



The Everyday Impact

A parent checks his family-safety app and sees his teenager arrived safely at soccer practice. Later, an alert flags an unknown social media contact. With one tap, he blocks the account and adjusts privacy settings – all from the same dashboard. One simple tool keeps their family connected, protected and safe.

Financial Wellness

Employers confront the hidden costs of financial stress

Personal financial stress is a hidden drag on performance – worrying about bills, debt or emergency funds distracts employees from doing their best work. Financial wellness benefits aim to change this.

With coaching, planning tools, student loan support, budgeting help and more, this popular benefit gives employees access to real-time guidance and ongoing education. With unlimited access to unbiased financial coaches, employees can make smarter decisions about saving, spending and debt so they're less anxious and more secure.

60%

60% of full-time employees are stressed about their finances.¹

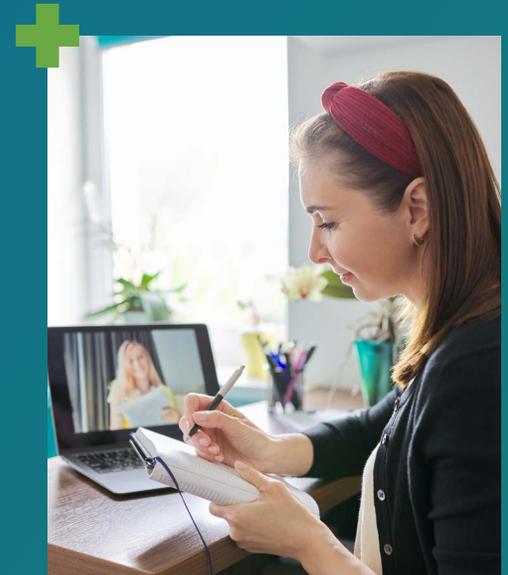
The ROI of Financial Wellness

Research from our partner, Questis, found employees in financial wellness programs are five times less likely to be distracted by money issues on the job – and 53% say these benefits make them more likely to stay with their employer. In fact, 87% of program participants say they now can handle a financial emergency without resorting to credit – a strong indicator of long-term financial resilience. The result: less turnover, higher productivity and a more focused, loyal workforce.

Trend Alert: Personalized 1:1 Coaching

Financial wellness programs are evolving beyond digital tools to include one-on-one coaching with certified experts. Regular check-ins, flexible scheduling and personalized action plans ensure support fits real life and drives lasting results.

1. *The Price of Financial Stress: Why Good People Leave*, Questis



The Everyday Impact

An employee uses their financial wellness portal to schedule a session with a coach. Together, they build a step-by-step plan to tackle student loan debt and maximize savings. Over the following months, the employee feels less stressed, avoids panic money withdrawals and approaches benefits enrollment with greater confidence.

Fertility Advocacy and Family Building Support

Family-focused benefits continue to gain traction

Fertility support is no longer a niche benefit. It's becoming an expectation. According to HR association SHRM, 42% of employers now offer fertility benefits – a number that continues to rise as organizations look for ways to attract and retain top talent across generations.

This benefit resonates especially with millennials and Gen Z employees, who value inclusive family-building options and reflect their lifestyles and priorities. A bundled solution – including fertility, adoption, surrogacy and menopause care – meets employees wherever they are in life and creates a sense of support extending beyond traditional coverage.

31%

31% of employees say support for preparing to have a family is their most important benefit.¹

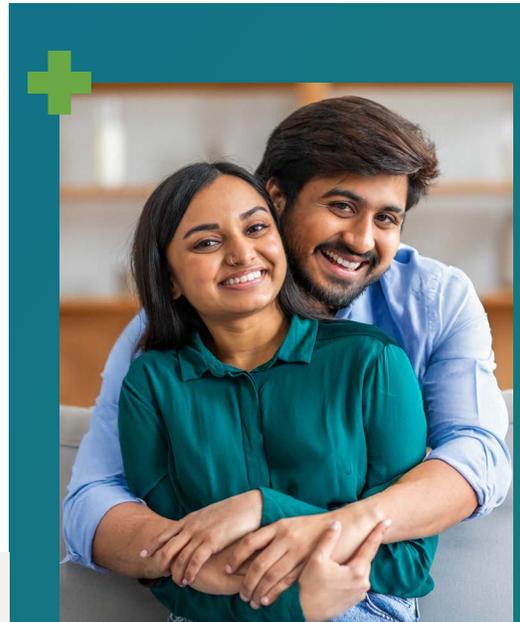
The ROI of Fertility Benefits

Fertility benefits are also a powerful retention tool. Sixty-nine percent of employees have taken, considered or might take a new job for better reproductive and family benefits.¹ When employers remove financial and logistical barriers to family-building, they gain more than goodwill. They improve loyalty, engagement and long-term retention.

Trend Alert: Family-Planning Bundles

Employers are moving toward integrated family-planning platforms that combine fertility, pregnancy and menopause care into one seamless experience. The partnership between Kindbody and WINFertility is a prime example, offering full-spectrum reproductive support from fertility through menopause – an innovation setting a new standard in comprehensive employee care.

1. Maven Clinic, 2025.



The Everyday Impact

An employee struggling with infertility connects with a fertility specialist through their company's benefit platform. Within weeks, they have a clear treatment plan and financial guidance – turning an overwhelming experience into a hopeful path forward.

Caregiver Solutions

Programs emerge to ease the strain of care

Balancing a full-time job with caring for a loved one can take a heavy toll. According to SeniorLiving.org, about one in five Americans now serves as an unpaid family caregiver – often logging hours of emotional and logistical work each week on top of their regular job.

Caregiver support benefits help lighten the load by connecting employees with care coordination, companionship programs and financial or legal guidance – making it easier to manage both work and family life.

26
HOURS

The average amount of time the working caregiver spends per week providing unpaid care for a loved one.¹

The ROI of Caregiver Support

Nearly one-third of caregiving employees have voluntarily left their jobs because of the strain of managing both work and care responsibilities. By offering caregiver support resources, employers can reduce burnout, absenteeism and turnover while showing genuine empathy for the realities employees face outside of work.

Trend Alert: Digital Care Marketplaces

Employers are beginning to introduce benefit offerings with digital caregiver marketplaces that connect employees with vetted providers for eldercare, childcare and other family needs. These platforms simplify the search for quality care, saving time and stress while improving access to reliable support.



The Everyday Impact

A project manager caring for his aging mother often struggles to find reliable home care. Through his company's caregiver support program, he's matched with a care coordinator who connects him to trusted providers and helps organize legal and financial paperwork. With support in place, he can focus on work knowing his mother is getting the help she needs.

1. Guardian Life, Caregiving in America Report

Pet Solutions

Pet care benefits expand to meet demand

Pets are family – and more employers are recognizing it. With pet ownership at an all-time high and veterinary costs continuing to climb, companies are expanding benefits to help employees care for their pets without added financial stress.

Today's pet solutions go beyond insurance to include discounts on veterinary services, savings on prescription medications and access to 24/7 telehealth for quick answers and peace of mind. These programs make quality care more affordable and accessible while showing employees their company values every member of the family – even the furry ones.

71%

71% of U.S. households – about 94 million – now own a pet, up from 66% in 2023, showing steady growth in pet ownership.¹

The ROI of Pet Solutions

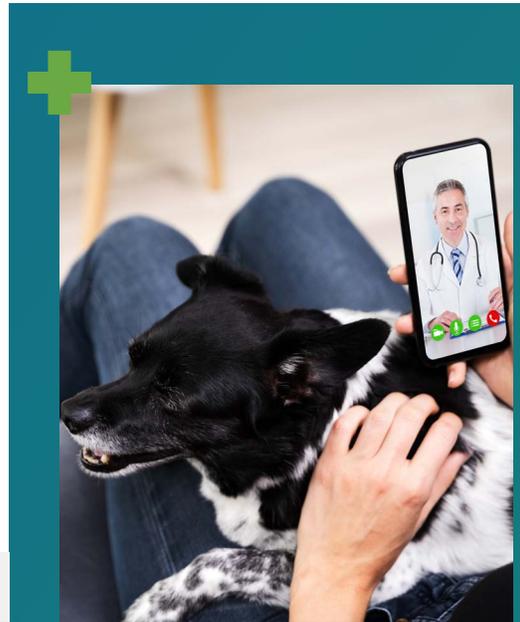
Pet benefits support both employee well-being and company loyalty. About 32% of pet owners say pet-related benefits would influence them to stay with their current employer. This number jumps to 49% for Gen Z and 45% for millennials.² Offering pet care support signals empathy and inclusion, which builds loyalty among today's pet-loving workforce.

Trend Alert: Prescription Bundles

Employers are beginning to integrate pet prescription savings alongside human Rx programs, creating a comprehensive "complete family" solution. By bundling pet care into broader health and wellness offerings, companies are simplifying benefits access while showing they value every member of the household.

1. World Animal Foundation Report, 2025

2. Nationwide Insurance Survey



The Everyday Impact

An employee notices her dog isn't feeling well, but can't get an appointment with her regular vet for days. Through her company's pet telehealth service, she connects with a licensed vet the same evening, receives a diagnosis and gets a prescription filled at a discounted rate. Her pet feels better, and she avoids an expensive emergency visit – all from home.

Counseling and Crisis Support

Immediate care restores balance and stability

When crisis strikes – whether it's a workplace accident, natural disaster or public tragedy – employees need immediate, professional guidance. Counseling & Crisis Support provides 24/7 access to licensed counselors who help individuals and teams process events, restore stability and begin recovery.

Beyond one-on-one counseling, these programs include manager training and team debriefs, equipping leaders to respond with empathy and confidence in difficult moments. Even in the face of uncertainty, the result is a workplace culture built on support, safety and resilience.

40%

40% faster workforce recovery. Organizations offering trauma response counseling see reduced turnover and stronger employee trust after critical events.¹

The ROI of Counseling and Crisis Support

Crisis response programs deliver measurable value by minimizing disruption and protecting both people and performance. Proactive emotional support reduces absenteeism, disability claims and burnout. When employees feel cared for during their toughest moments, loyalty and morale rise long after the crisis has passed.

Trend Alert: Integrated Crisis Readiness

Forward-thinking employers are embedding crisis counseling directly into their emergency response plans. This integration ensures emotional support is activated alongside operational recovery – reinforcing business continuity and human care as two sides of the same strategy.

¹ Employee Assistance Professionals Association, 2024



The Everyday Impact

After a sudden workplace accident, employees are shaken and unsure how to move forward. Within hours, the company activates its Counseling & Crisis Support program, a new component of its virtual mental health benefits. A licensed counselor leads a virtual session to help the team process what happened, while managers receive guidance to support their staff. Within days, employees start to regain focus and stability.

Travel Assistance

Global & Roadside

Affordable travel benefits are on the rise

Whether traveling for work or leisure, employees want assurances help is always within reach. Global travel and roadside assistance benefits provide 24/7 support – from medical emergencies and evacuations to unexpected car troubles – giving employees peace of mind wherever they go.

The medical travel insurance segment is booming, fueled by a rebound in global health tourism and digital innovation as insurers embrace seamless claim processing, telemedicine integration and holistic customer-experience platforms – all designed to make emergency care more accessible and efficient for travelers.

27%

27% of travel insurance claims in 2024 were for emergency medical issues, making health and evacuation coverage a leading driver of value.¹

The ROI of Global Travel & Roadside Assistance

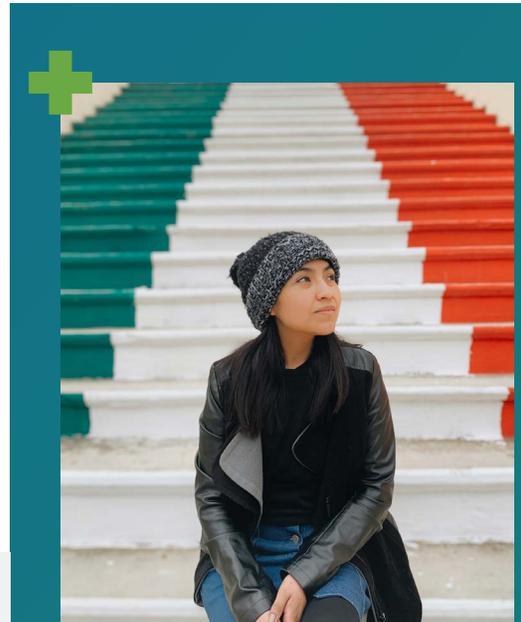
Adding travel and roadside protection to your benefits package offers tangible value at a relatively low cost. These services reduce financial exposure from emergencies abroad and help employees – and their families – avoid large out-of-pocket expenses. They also cut down on lost productivity, tardiness and absenteeism caused by travel or vehicle issues.

Trend Alert: Always-On, App-Enabled Support

Travel and roadside assistance are going digital. Over 61% of roadside requests now come through mobile apps² – where telematics, GPS dispatch and real-time tracking deliver faster, smarter help. With app-based access, employees can reach support anytime, anywhere – with just a tap.

1. Next Move Strategic Consulting

2. Global Roadside Assistance Market Report, Market Data Forecast



The Everyday Impact

During his summer abroad, a college student gets hurt and needs emergency care. Her parents call their travel assistance provider, which quickly lines up treatment, covers the bills and helps get her home safely. A scary moment turns into a smooth, less stressful experience for everyone.

Risk Mitigation Solutions

Data and transparency are redefining workplace accountability

Employers can protect their people and business by putting the right risk mitigation solutions in place. These tools help identify, address and prevent workplace issues before escalation while building trust and transparency – giving employees the confidence to speak up and be heard with fair treatment to follow.

HR leaders benefit from confidential reporting options and expert guidance to handle sensitive situations quickly and effectively. The payoff? Faster resolutions, fewer legal headaches and a workplace which genuinely feels safe and supported.

28%

28% more harassment charges were filed with the EEOC in 2024, totaling 31,354 cases – the highest number recorded since 2010.¹

The ROI of Risk Mitigation

Independent reporting and resolution platforms don't just make workplaces safer. They deliver real results. Employers see faster case resolutions, fewer EEOC claims and lower legal costs. For example, our partner Work Shield, a third-party misconduct reporting and resolution provider, helps clients achieve up to a 10:1 ROI by resolving cases in days rather than weeks, which keeps turnover low and culture strong.

Trend Alert: Real-Time Analytics and Dashboards

Organizations increasingly are turning to data-driven misconduct management tools. The platforms now combine secure incident reporting, certified impartial investigations and real-time analytics and dashboards to help leaders spot patterns, monitor trends and intervene early.

1. U.S. Equal Employment Opportunity Commission Report, 2024



The Everyday Impact

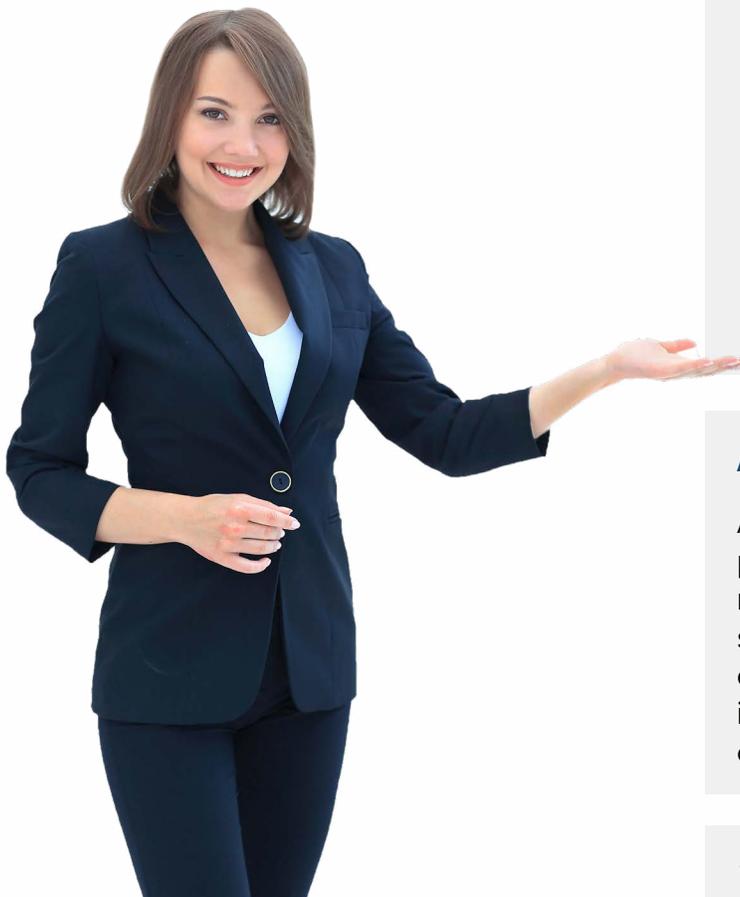
After receiving a complaint, an HR director logs into the platform and quickly connects with legal and investigation experts. The case is reviewed, the employee receives confidential follow-up and a resolution plan is underway within days. With expert partners managing the process, the HR leader can focus on supporting employees and strengthening culture.

Powering What's Next in Employee Benefits

Ready to leverage the power of non-insured benefits to strengthen culture, engagement and ROI? Mix and match from New Benefits' industry-leading portfolio of 40+ curated solutions, or let our experts tailor a strategy based on your client's employee population, goals and budget.

Benefits Spotlight

Our innovative partners are redefining how employers support their people. Each of these solutions represents a forward-thinking approach to improving employee well-being, protection and performance.



Questis Financial Wellness

Questis offers employees one-on-one financial coaching, personalized planning tools and ongoing education to improve financial confidence and reduce stress. By helping employees make smarter money decisions, Questis supports a more focused and productive workforce. [Learn more.](#)

Aura Digital Guard Complete

Aura provides comprehensive digital protection with real-time identity monitoring, fraud resolution and family safety tools. This all-in-one solution helps employees safeguard their personal information and maintain peace of mind in an increasingly digital world. [Learn more.](#)

Work Shield

Work Shield provides an independent platform for reporting and resolving workplace misconduct, ensuring every voice is heard and every case is handled with fairness and transparency. The program helps organizations build safer, more accountable cultures while reducing legal and reputational risk. [Learn more.](#)

Stay Ahead of the Benefits Curve

Connect with New Benefits to build a tailored program delivering measurable results and meaningful impact.



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