



# Benefits Autopsy: Dissecting Hundreds of Dead Programs



**Troy Vermillion**

Client Executive



# Stop Losing the Game of Benefits

Transform your benefits strategy to reduce costs and boost employee engagement effectively.

## Benefits management is like Monopoly

Your employees get stuck in **jail** without any 'Get Out of Jail Free' cards, while the **bank always wins**, showing the unfair challenges in benefits management.

## Millions spent, yet healthcare costs rise

Despite heavy investment, employees struggle with **unaffordable healthcare**, and renewals feel as costly as landing on **Boardwalk with four hotels**.

## CFOs wrongly blame HR for costs

Finance often thinks HR is building expensive '**hotels**' on company money, causing **tension** and **misunderstanding** over benefits expenses.

## Turning chaos into advantage

Focused on delivering measurable results like **30% cost reduction** and **40% engagement increase**, earning CFOs' appreciation for HR efforts.

## Guiding leaders to win benefits game

Helping you decide which '**properties**' to invest in and which '**cards**' to play, so you **collect \$200** instead of paying it out.

## Stop losing, start winning benefits

Break free from rigged rules and learn how to transform your benefits into a **talent magnet** and a **financial win**.

# Navigating the Ongoing Benefits Crisis

Address soaring costs, mental health demands, and regulatory complexities threatening employee retention

1

**Healthcare costs rise 7% annually, outpacing wages and inflation**  
Family premiums hit \$25,572 in 2024, forcing HR to manage soaring expenses amid 50% budget cuts and projected 9% hikes in 2026.

2

**Massive gaps in mental health and financial wellness benefits**  
80% of employees want mental health support, but only 32% of employers provide it; 77% seek financial wellness programs, yet only 22% offer them.

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3

## **Generational shifts increase retention challenges**

Gen Z now 18% of workforce with 38% likely to quit; 42% of Gen Z/Millennials prioritize mental health versus 28% of Boomers, demanding personalized benefits.

4

## **Regulatory complexity strains HR resources and budgets**

ERISA penalties rose to \$2,670/day; 39% of benefit audits reveal major issues; 71% of orgs spend 4+ hours per leave request managing multi-state laws.

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5

## **Technology investments face high failure rates**

Despite 50% HR budgets on tech, 42% of HRIS implementations fail within two years; 60% still rely on spreadsheets for compliance management.

6

## **Mental health crisis worsens amid remote work complexities**

77% of large employers report surging mental health needs; remote work causes compliance headaches and inequitable access to benefits.

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## **Wellness programs yield 600% ROI but suffer low participation**

95% report positive ROI; companies save \$3.27 healthcare costs per wellness dollar; yet 62% of employees disengage, costing billions in lost productivity.

## **Strategic benefits transformation is critical for survival**

Closing mental health and financial wellness gaps, resolving tech failures, and shifting to value optimization are essential to retain talent and control costs.

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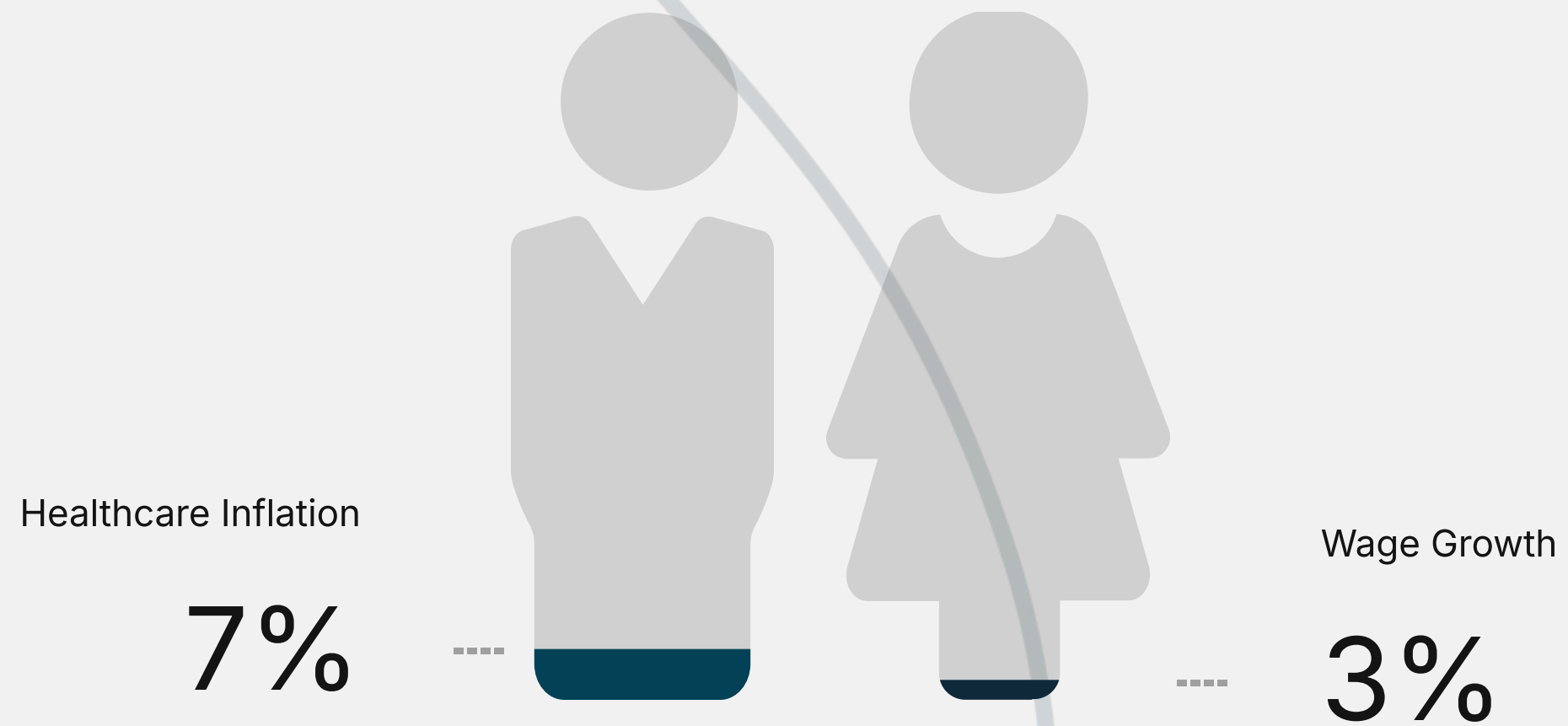
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# How Healthcare Inflation Devastates Budgets Year After Year

Explore real business disasters from poor plan designs and hidden costs behind soaring healthcare expenses.

## Healthcare Inflation Vs Wage Growth Trends



# Healthcare Cost Explosions That Killed Budgets

Understanding rising specialty drug costs and their impact on employee benefits budgets

**Specialty drug costs surged by 115%**

## 115%

Between 2020 and 2023, spending on specialty drugs like GLP-1s for Type 2 diabetes more than doubled, drastically increasing healthcare expenses and straining organizational budgets.

**Only 8% track employee time managing benefits**

## 8%

Neglecting to measure employee effort managing benefits results in overlooked inefficiencies and hidden productivity losses.

**Gene and cell therapies cost over \$850,000 per dose**

## \$850,000

Extremely high-cost therapies pose existential risks for self-funded plans, requiring new strategies to manage these unprecedented expenses.

**Just 7% measure delayed care impacts**

## 7%

Failing to monitor delayed care leads to higher long-term claims and poorer workforce health, compounding cost issues.

**74% of companies track health benefits costs**

## 74%

Most organizations focus on financial health plan tracking but miss crucial non-financial metrics, limiting their ability to manage total impact.

**Financial stress doubles employee turnover risk**

## 2x

Poor benefits experience drives financial stress, doubling turnover risk and amplifying total costs beyond healthcare spend.

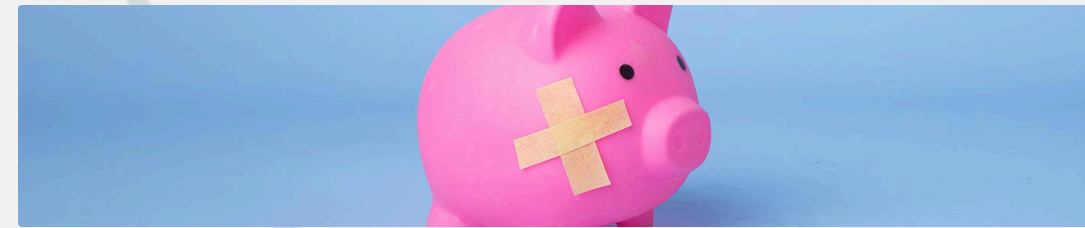
# How Healthcare Costs Amplify HR Challenges

Explore how soaring healthcare expenses create retention, morale, and administrative burdens for HR teams and leadership



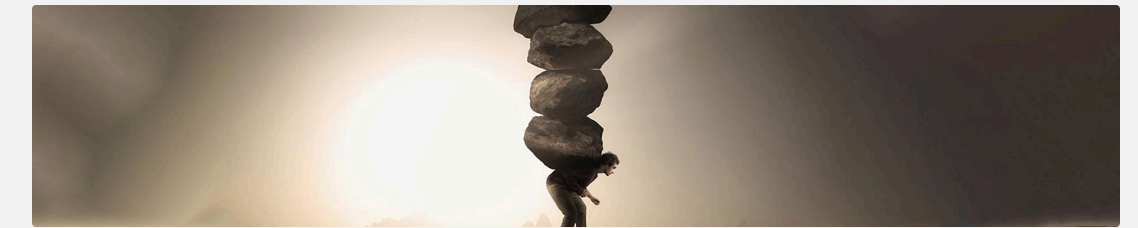
## Rising premiums boost employee dissatisfaction

Employers shifting higher healthcare costs to employees cause frustration and elevate turnover; 75% of HR leaders identify healthcare expenses as a leading retention obstacle.



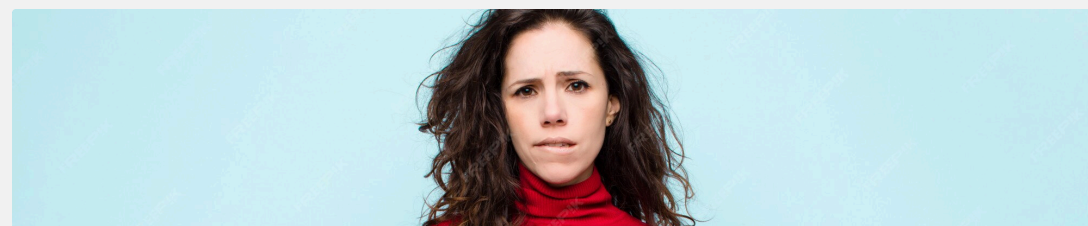
## Healthcare inflation increases HR administrative load

HR teams struggle with managing complex benefits amid frequent policy and network changes, consuming time and resources that could focus on strategic initiatives.



## Leadership balances costs with employee engagement

Cutting benefits to control healthcare costs harms engagement and productivity, while maintaining benefits strains budgets, creating unsustainable financial pressure.



## Surprise medical bills increase distrust and HR burden

Unexpected out-of-pocket expenses lead to increased employee inquiries and complaints, burdening HR support systems and lowering workforce morale.



## Healthcare costs disrupt strategic workforce planning

Rising expenses cause lost time and reduced morale, making it difficult for leadership to plan effectively for talent growth and retention.

# Mental Health Programs That Became Employee Jokes

How stigma, poor communication, and outdated delivery hinder mental health benefits



## 1 Address stigma as a major barrier to mental health program use

38% of employees avoid seeking help due to fear of judgment, limiting participation in traditional Employee Assistance Programs.



## 2 Improve awareness to increase program visibility and usage

Mental health programs often get lost within the benefits stack or are poorly communicated, resulting in low employee engagement.



## 3 Modernize delivery models to meet employee expectations

Traditional EAPs with limited hours, capped sessions, and complex portals frustrate especially Millennials and Gen Z, reducing utilization to just 5-10%.



## 4 Showcase successful case of Memorial Health System

By partnering with Nivati, they implemented video therapy, coaching, and user-friendly digital tools, boosting engagement rates to 65%.



## 5 Focus on removing friction and stigma to unlock mental health benefits

Offering mental health benefits alone is insufficient; eliminating barriers and negative perceptions is key to maximizing utilization and value.

# How Mental Health Challenges Drain Company Finances

Understanding the costly effects of ignored mental health and actionable solutions for businesses

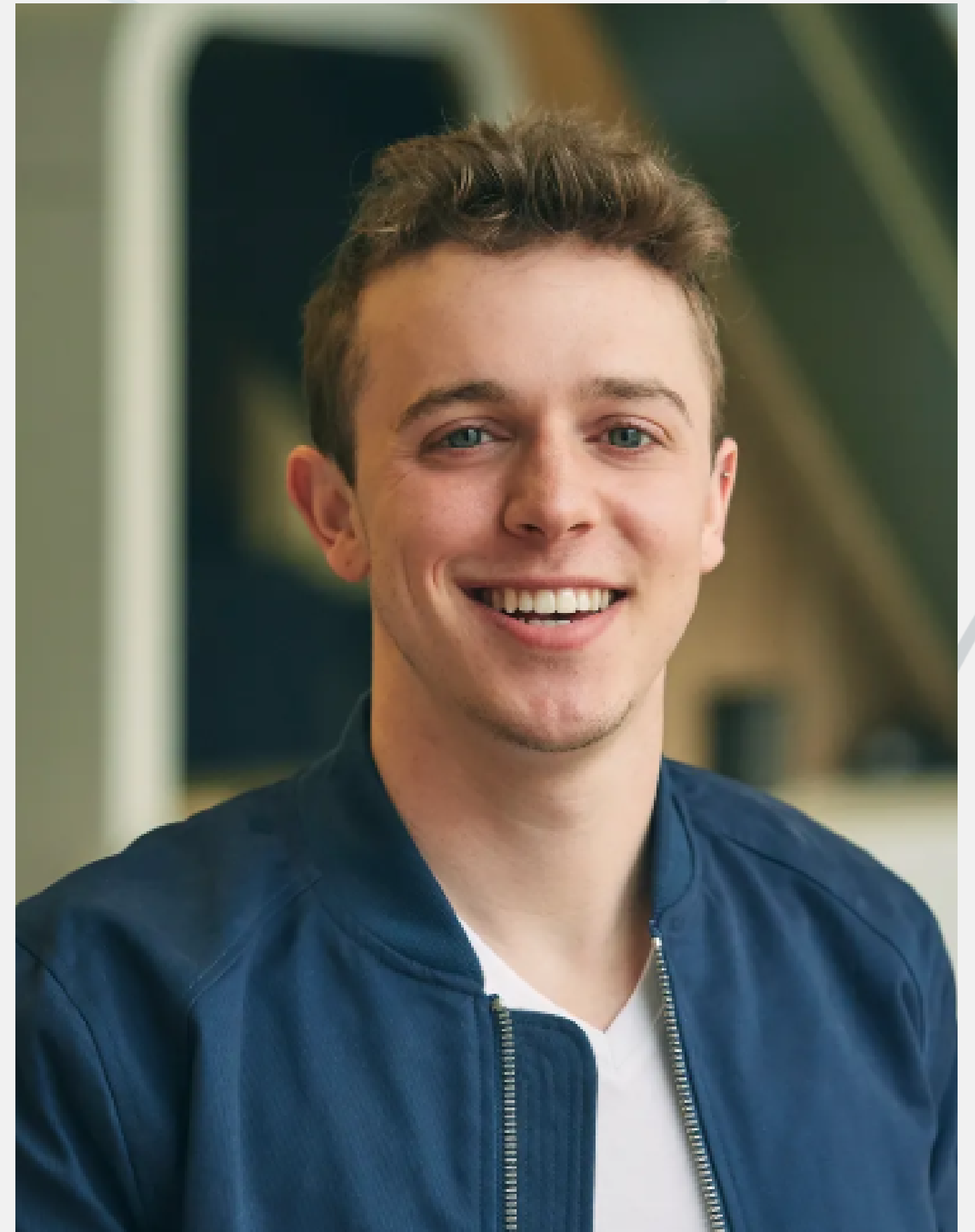
- 1 **Lost productivity costs billions annually**
- 2 **Increased absenteeism and turnover rates**
- 3 **Higher disability claims burden finances**
- 4 **Investing in mental health reduces costs**



Unlimited Paid Time Off (PTO) was once hailed as a progressive perk but has rapidly declined—job listings offering it dropped over 200% since 2022. The failure is cultural and administrative, not conceptual. Without clear guidelines, unlimited PTO creates pressure on top performers to take less time off, fearing judgment, resulting in burnout and perceived unfairness.

Bolt's CEO Ryan Breslow publicly reversed unlimited PTO, citing that undefined time off causes A-performer burnout and B-performer overuse. His solution: mandatory, defined PTO with structured time off, which restores fairness and psychological safety. The core insight: benefits must be backed by trust and culture, or they become liabilities.

**Ryan Breslow, CEO of Bolt**



# Uncovering the Hidden Costs of Unlimited PTO

Data reveals unintended negative effects of unlimited PTO on employee wellbeing and company performance

## 2.5 days

**Employees take 2.5 fewer days off annually**

Lack of clear PTO guidelines causes employees to underutilize leave, increasing burnout risk compared to traditional PTO policies.

## 65%

**65% report stress linked to taking leave**

High stress levels related to taking time off indicate poor employee wellbeing and potential productivity losses.

## 15%

**15% increase in presenteeism observed**

More employees physically present but mentally disengaged directly reduces overall workforce productivity.

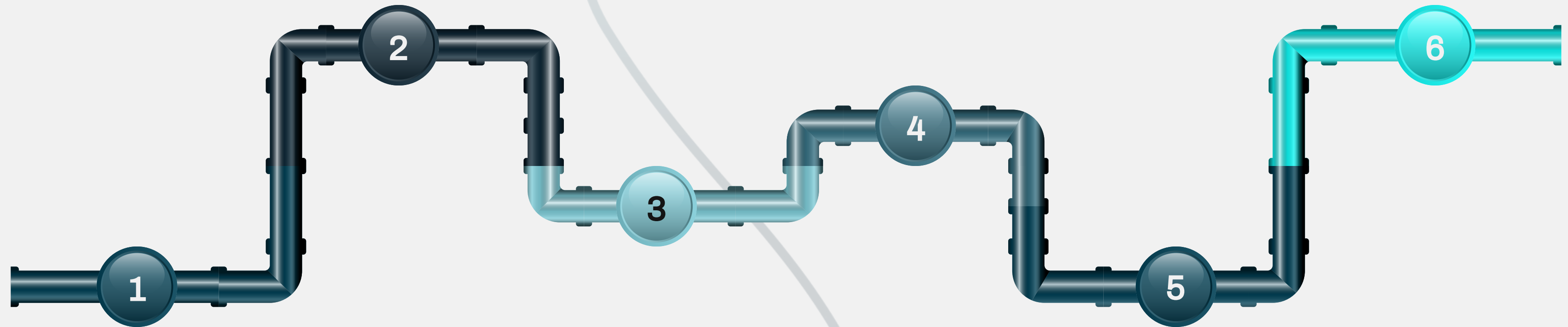
## 20%

**20% higher risk in financial forecasting accuracy**

Unstructured PTO accrual complicates liability management, increasing financial risks and challenging budget planning.

# Administrative Nightmares That Broke HR Teams

How outdated systems and manual tasks drain HR and hurt benefits management



## Manual, redundant HR tasks

HR teams are trapped in endless manual, repetitive processes, leaving no time for strategic work.

## Outdated systems and siloed data

Reliance on disconnected and antiquated technology causes inefficiency and data fragmentation in

## Paper-based enrollment causes burnout

Inefficient paper-based processes increase stress and distrust among both HR and employees.

## Manual data entry chaos

HR teams waste countless hours entering the same employee data across multiple disconnected systems daily.

## Technology transforms HR role

Automation shifted HR from reactive cost center to strategic partner, boosting participation and trust.

## Technology must alleviate burdens

The key is using tech to reduce administrative load, not replicate inefficient

# What Actually Survives

Blueprint for benefits programs that thrive through personalization, data-driven decisions, and focus on employee experience

# Turning Benefits Waste Into Strategic Value

Stop losing up to 70% of benefits spend and unlock true employee engagement with proactive strategies.

## Up to 70% of benefits spending is wasted

1

This waste stems from underutilized benefits, poor communication, and one-size-fits-all plans that fail a diverse workforce, causing lost financial and engagement opportunities.

## Leverage technology to automate and cut costs

4

Automation reduces administrative burden and frees resources, as shown by Vitamine T saving \$200,000 annually by unifying HR data and another company by automating enrollment.

## Conduct cost-benefit analyses every 6-12 months

2

Regular reviews help shift benefits from static expenses to dynamic strategic investments, improving alignment with employee needs and reducing waste.

## Communicate benefits clearly to increase usage

5

60% of employees don't fully understand their benefits, making clear, multi-channel communication essential for maximizing value and employee satisfaction.

## Listen to employee priorities for better alignment

3

Understanding what employees truly value, like childcare or financial health, boosts utilization and engagement, turning benefits into real assets.

## Waste is lost engagement, productivity, and retention

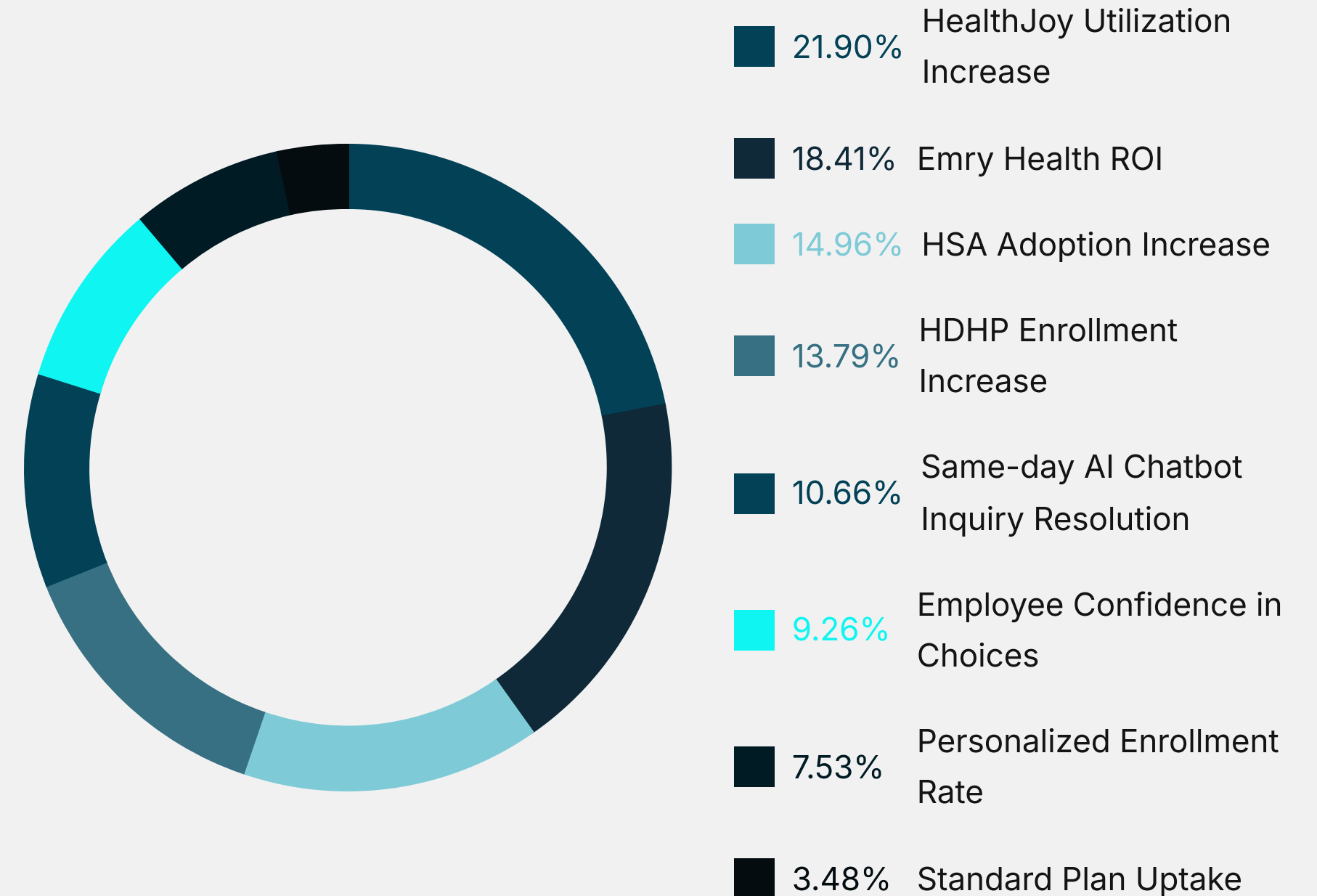
6

Beyond dollars lost, ineffective benefits reduce workforce morale and retention. Shifting to value optimization turns benefits into strategic advantages for growth.

## Impact Of Personalization On Benefits Engagement And ROI

# Personalization Wins: Data-Driven Engagement That Triples Uptake

How AI and tailored benefits boost enrollment, confidence, and ROI in employee programs



# Financial Wellness Programs That Didn't Fail Gen Z

Meeting Gen Z's urgent financial needs with tailored wellness solutions

1

## **Recognize traditional financial wellness programs miss Gen Z's immediate financial struggles**

Most programs focus on retirement, but nearly half of Gen Z workers have already tapped into retirement savings to pay off debt, signaling urgent financial stress.

2

## **Understand the dangerous perception gap in Gen Z's financial confidence**

Despite financial challenges, 56% of Gen Z express confidence in reaching retirement goals, highlighting a disconnect fueled by low financial literacy and poor program design.

# Financial Wellness Programs That Didn't Fail Gen Z

Meeting Gen Z's urgent financial needs with tailored wellness solutions

3

## **Design financial wellness initiatives around debt relief, coaching, and paycheck access**

Effective programs meet Gen Z's present needs by offering student loan assistance, financial education, and early paycheck access to create a foundation for future planning.

4

## **Bridge employer-employee perception gaps to improve engagement and productivity**

Aligning benefits with actual employee needs reduces stress and turnover risk, boosting workforce retention and overall productivity.

# Financial Wellness Programs That Didn't Fail Gen Z

Meeting Gen Z's urgent financial needs with tailored wellness solutions

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**Meet employees where they are, not where you want them to be**

The key to success is tailoring financial wellness programs to current realities rather than idealized future scenarios, ensuring relevance and meaningful impact.

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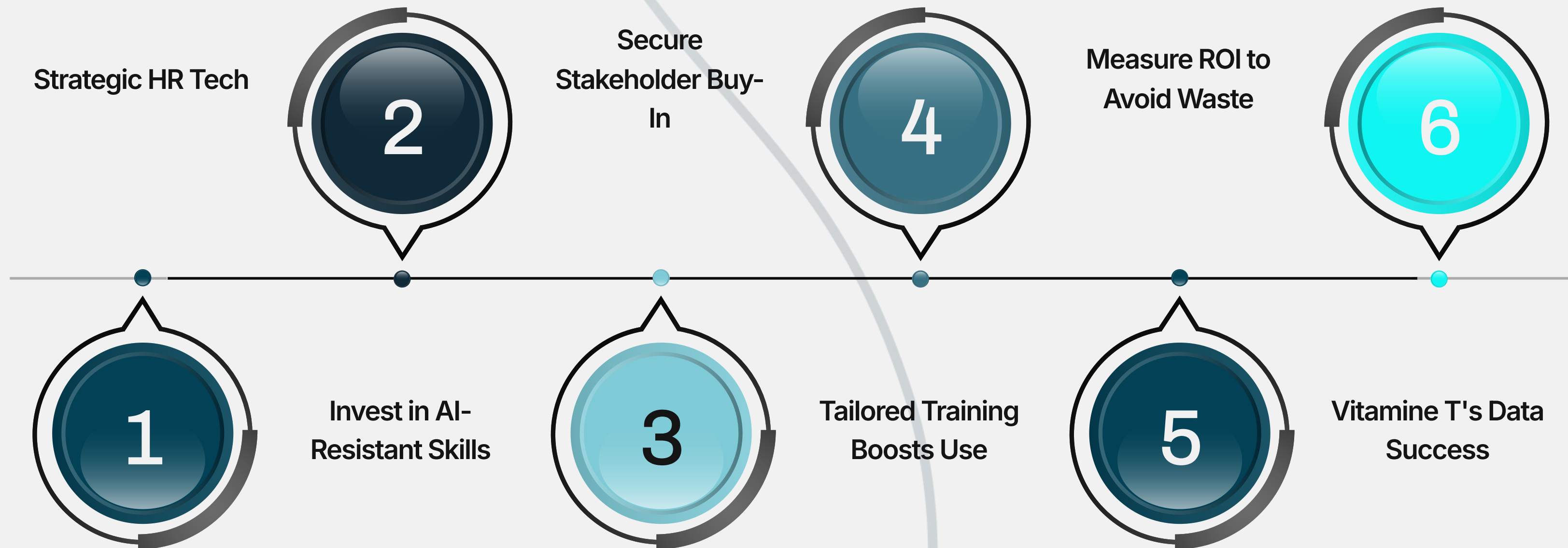
# Multi-Generational Benefits That Somehow Worked

Breaking stereotypes and focusing on shared values with flexible, inclusive benefit programs

Generation	Priorities	Shared Core Values	Successful Program Examples	Key Takeaway
<b>Gen Z</b>	Mental health, student loan help, flexibility	Competitive compensation, advancement opportunities, work-life balance	Spotify's 'Work From Anywhere' policy; GrECo Group's reverse mentoring	Benefits built on flexibility and shared values, not silos
<b>Millennials</b>	Career development, childcare, financial wellness	Competitive compensation, advancement opportunities, work-life balance	Spotify's 'Work From Anywhere' policy; GrECo Group's reverse mentoring	Flexible, a la carte options combined with transparency and respect
<b>Gen X</b>	Stability, retirement planning	Competitive compensation, advancement opportunities, work-life balance	Spotify's 'Work From Anywhere' policy; GrECo Group's reverse mentoring	Design benefits as a business philosophy, not just perks

# Technology Implementations That Didn't Become Expensive Mistakes

How strategic HR tech avoids costly failures and drives real value



# The Cost of Misalignment in Benefits

How misaligned benefits lead to wasted spend and disengagement, and the path to value optimization

- 1**  **Recognize misalignment as the root failure in benefits programs**  
Most employee benefits fail not because of budget limits, but due to poor alignment with company strategy, culture, and employee needs, causing wasted spending and disengagement.
- 2**  **Identify common underutilized benefits as 'dead programs'**  
Examples include costly healthcare plans rarely used, unused paid time off policies, and low engagement with mental health services, reflecting benefits that don't meet employee needs.
- 3**  **Use personalization and data-driven decisions to tailor benefits**  
Success depends on customizing benefits to individual and generational needs, leveraging data insights to create relevant and engaging programs that employees actually use.
- 4**  **Shift focus from cost containment to value optimization**  
Transform benefits from mere expenses into strategic assets that enhance employee growth, retention, and overall business success by maximizing benefit value rather than just cutting costs.

# Identify Systemic Issues Behind Benefits Failures

Understanding root causes to rebuild trust and improve program effectiveness

## **Systemic issues cause benefits failures**

Failures arise from misaligned program design, poor communication, and lack of ongoing evaluation rather than budget constraints.

## **Erosion of employee trust and morale**

Flaws in benefits programs damage culture and reduce productivity by undermining employee confidence.

## **Root cause analysis stops wasted spending**

Analyzing underlying issues helps prevent repeated costly mistakes and enables rebuilding confidence in benefits.

## **Strategic approach is essential**

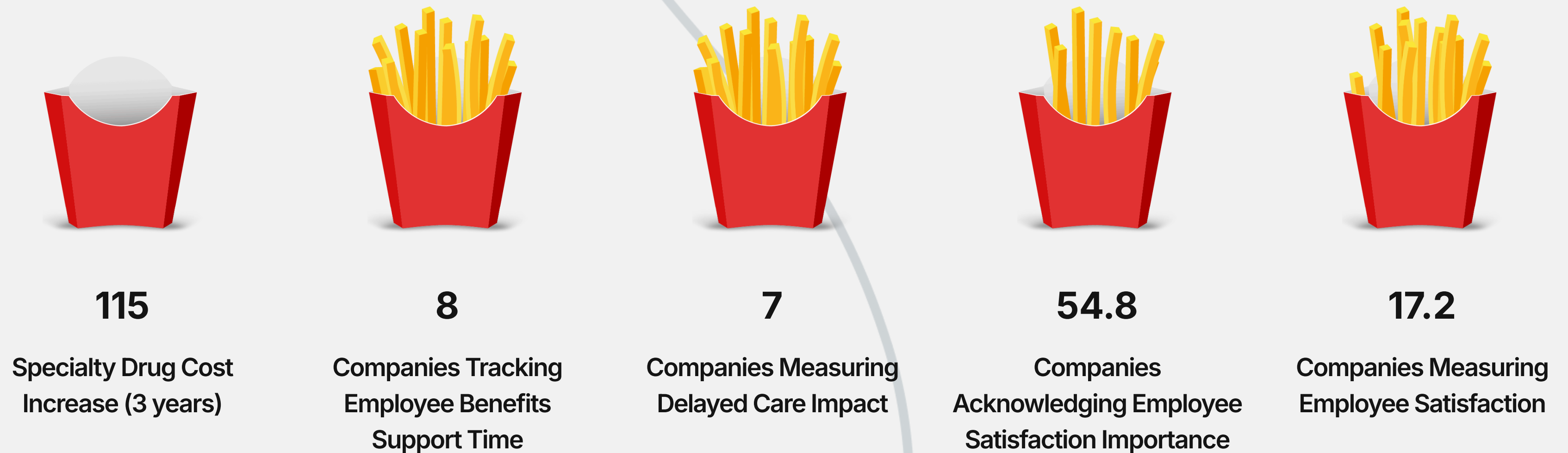
A deliberate, thoughtful strategy creates sustainable benefits programs that avoid past failures and maximize value.



# Healthcare Costs That Break Budgets and Hurt Employees

Rising specialty drug expenses and low benefit tracking threaten company plans and workforce health

## Key Healthcare Cost And Benefits Tracking Metrics Impacting Budgets



# Mental Health Programs: From Low Utilization to Strategic Engagement

Overcoming stigma and outdated models to boost employee mental health participation

**Traditional EAPs have low utilization despite high employee need**



Employee Assistance Programs typically see only 5-10% usage, highlighting a disconnect between availability and actual employee engagement with mental health services.

**Stigma, lack of awareness, and outdated models block access**



38% of employees fear judgment when seeking help, compounded by poor communication and traditional, inconvenient service formats that fail to meet modern workforce expectations.

**Memorial Health System increased engagement to 65% with Nivati**



By partnering with Nivati, which offers video therapy and coaching, Memorial Health System modernized mental health support and dramatically boosted employee participation.

**Unused mental health benefits negatively impact productivity and retention**

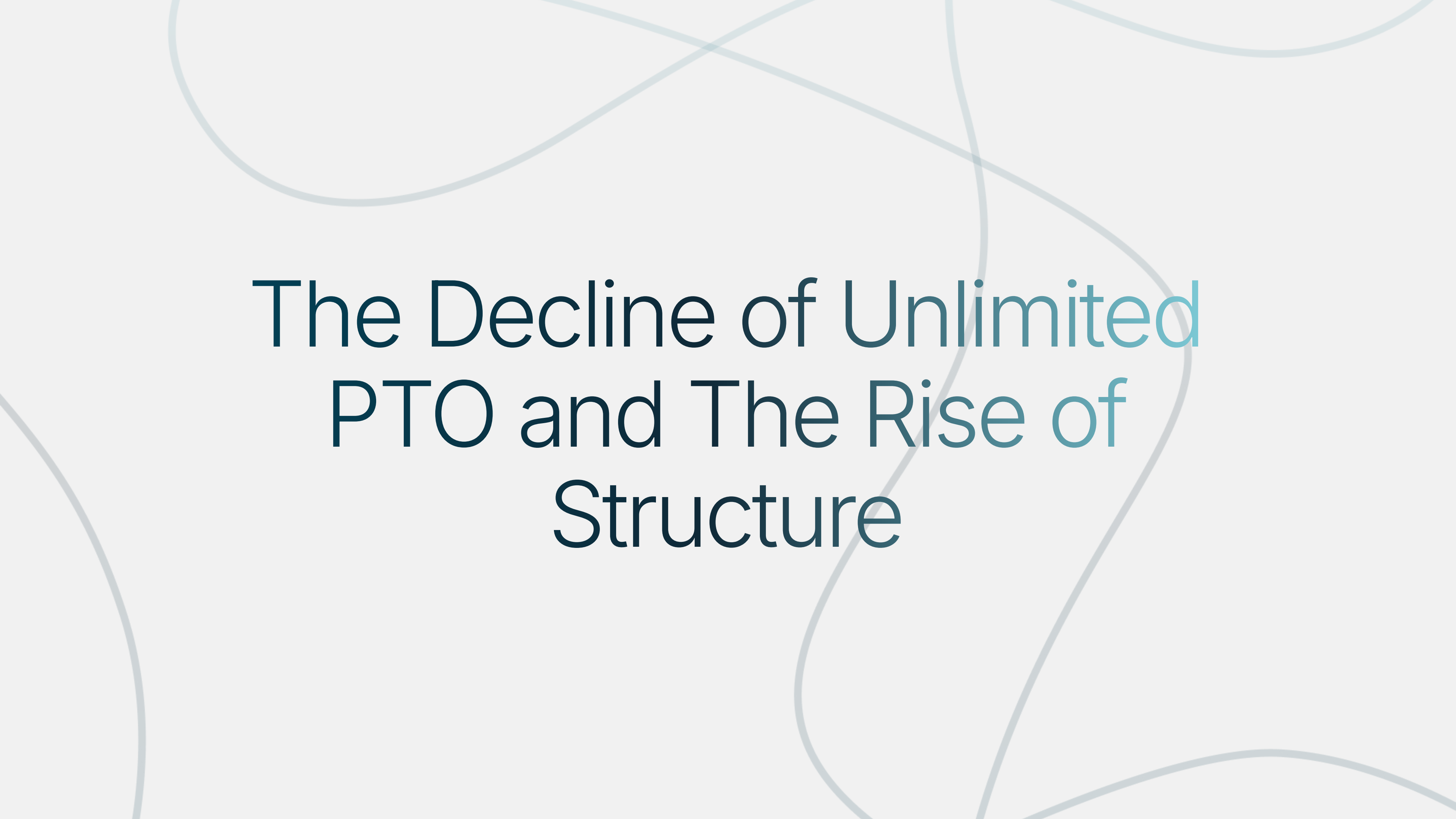


Financial stress linked to mental health doubles turnover risk, making underused benefits a costly missed opportunity for workforce stability and organizational performance.

**Optimizing mental health benefits is vital for workforce stability**



Strategically addressing barriers and leveraging modern solutions transforms mental health programs into critical assets for employee well-being and retention.



# The Decline of Unlimited PTO and The Rise of Structure

# Unlimited PTO Often Reduces Time Off Taken

Explore why unlimited PTO policies fail to increase employee leave due to unclear rules and approval challenges

55%

**Majority take less leave than traditional PTO users**

55% of employees with unlimited PTO take less time off, indicating policy design and culture deter actual leave usage compared to fixed PTO plans.

68%

**Managers face difficulty approving time off consistently**

68% of managers admit inconsistent approval processes create stress and uncertainty, undermining employee confidence in unlimited PTO policies.

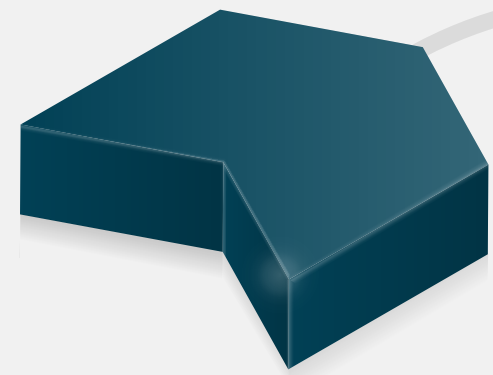
**Burnout**

**Unstructured PTO leads to increased employee burnout risk**

Lack of clear guidelines and cultural pressure under unlimited PTO often causes burnout, negating intended work-life balance improvements.

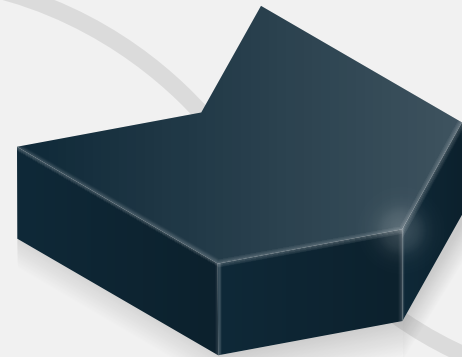
# Manual Tasks Trap HR in Reactive Roles

How outdated processes hinder strategic benefits management and employee trust



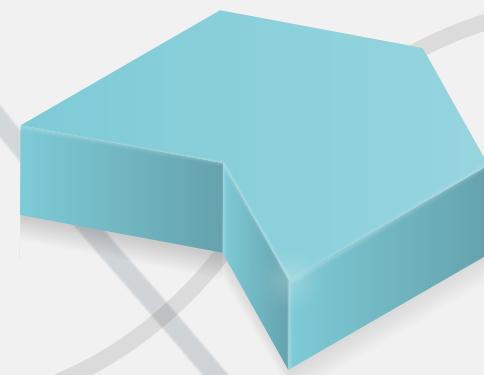
## **Manual, redundant tasks keep HR reactive**

Repetitive manual work prevents HR from focusing on strategic improvements in employee benefits.



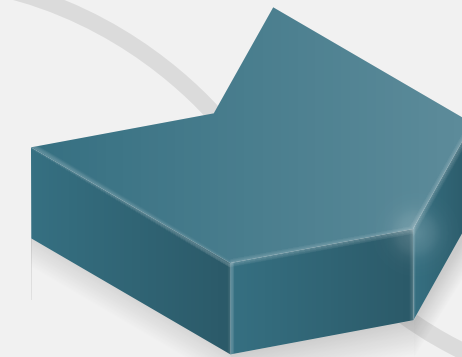
## **Outdated, siloed systems increase stress and distrust**

Fragmented systems and paper processes lead to employee frustration and reduced trust in benefits administration.



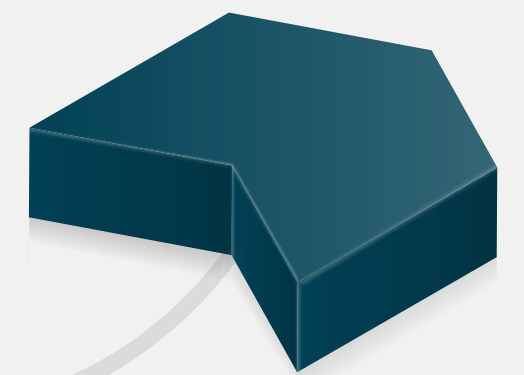
## **Poor administration lowers participation and awareness**

Inefficient benefits administration results in low employee engagement and perceived low value of benefits.



## **Technology integration redistributes administrative burdens**

Integrating modern technology automates tasks, freeing HR to focus on strategic initiatives.



## **Modernizing administration unlocks benefits value**

Updating administrative processes is essential to maximizing the strategic impact of employee benefits.

# Recognize Waste as Lost Opportunity

Turning benefits waste into value by boosting engagement and retention

## Recognize wasting benefits as lost opportunity beyond financial loss

Wasting benefits is not just about money lost; it means missing chances to enhance employee engagement, well-being, and retention, which are critical for organizational success.



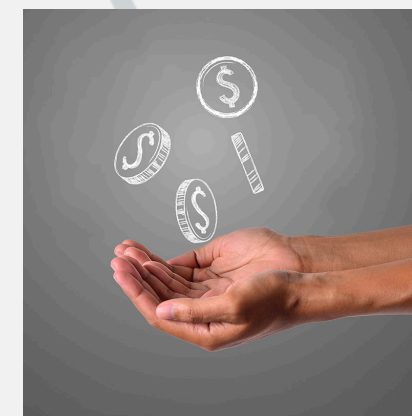
## Acknowledge 80% of employees prefer extra benefits over pay raises

This statistic highlights the powerful impact benefits have on employee satisfaction and choice, emphasizing the importance of strategic benefits planning.



## Reallocate wasted benefit funds to impactful, personalized programs

Funds lost through underutilized benefits could be better invested in customized programs that truly meet employee needs, increasing utilization and ROI.



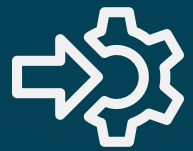
## Shift mindset from cost containment to value optimization

Moving beyond simply controlling costs to maximizing the value of benefits transforms them into strategic assets that drive talent attraction, retention, and business growth.



# Leverage Real-Life Savings Examples

How focused technology investments unlock significant financial and operational returns



## 1 Vitamine T saved \$200K annually by unifying HR data

By consolidating scattered HR data into a single, real-time source of truth, Vitamine T not only saved \$200,000 per year but also freed employees to focus on strategic work instead of manual tasks.



## 2 Another organization saved \$200K through automated enrollment

Automating a manual enrollment process eliminated workload redundancies and delivered \$200,000 in annual savings, demonstrating the impact of surgical technology changes.



## 3 Focused technology investments yield significant returns

These examples highlight how small, targeted operational changes can unlock large financial savings and increase strategic capacity within organizations.



## 4 Small, surgical changes can unlock large savings

Even minor improvements in processes and systems can translate into substantial cost reductions and operational benefits, emphasizing the value of precision in technology adoption.

# Use Regular Cost-Benefit Analysis and Employee Surveys

Frequent reviews and employee feedback reduce waste and improve benefits alignment



## **Conduct cost-benefit analysis every 6-12 months**

Only 32% of companies perform annual ROI reviews; frequent analysis identifies underperforming programs to trim or improve.

## **Survey employees to uncover real needs**

Employee surveys reveal priorities, ensuring benefits align with what employees truly value and use.

## **Use data-driven approach to reduce waste**

Combining analysis and surveys helps identify wasted spending and reallocates resources to boost engagement.

1

**Recognize that 60% of employees don't fully understand their benefits**



Complex language and confusing portals prevent employees from engaging with their benefits, making many programs effectively inaccessible despite investment.

2

**Use multi-channel, plain-language communication to improve awareness and utilization**



Deliver benefits information across various platforms using simple, clear language to overcome barriers and increase employee engagement and usage.

3

**Leverage technology to automate and personalize benefits communication**



Automation and personalization make benefits information more accessible and relevant, reducing administrative burden and improving employee clarity.

# Implement Multi-Channel Communication for Clarity

Enhancing employee benefits understanding through technology and plain language

# Boost Enrollment with AI and Personalized Tools

Harness AI and personalized technology to simplify decisions, double HDHP and HSA enrollments, and enhance user experience while reducing costs.

## 1 Simplify Choices with AI-Driven Decision Support

AI-powered tools reduce employee overwhelm by guiding them through benefits decisions, making complex options easier to understand and select.

## 3 Resolve Inquiries Same-Day with AI Chatbots

AI chatbots efficiently answer most employee questions on the same day, improving user satisfaction and streamlining support operations.

## 2 Double HDHP and HSA Enrollments with Personalization

Personalized tools have increased High-Deductible Health Plan and Health Savings Account enrollments by over 100%, driving better financial outcomes for employees and employers alike.

## 4 Save Costs and Empower Employees

These technologies reduce administrative expenses and empower employees with clearer information and control over their benefits choices, enhancing overall engagement.

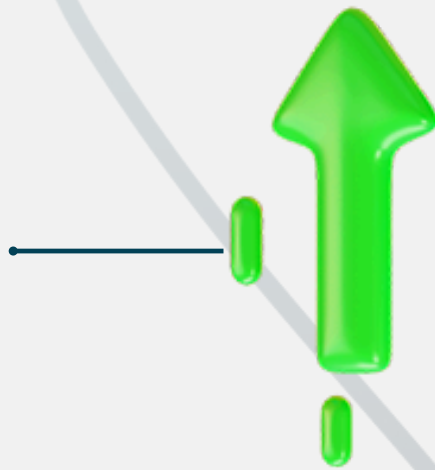
# Bridge Employer-Employee Perception Gaps

Closing financial wellness gaps to reduce stress and turnover

## Employers overestimate retirement preparedness

Employers often assume employees are ready for retirement, but this perception is frequently inaccurate.

1



## Gen Z faces immediate financial stress

Younger employees struggle with debt and urgent financial issues rather than long-term savings.

2



## Tailored financial wellness closes gaps

Custom programs addressing real employee needs reduce stress and lower turnover rates.

3



## Programs must be relevant and empathetic

Successful benefits reflect true employee situations and show understanding of their challenges.

4

# Flexible Benefits Foster Inclusivity Across Generations

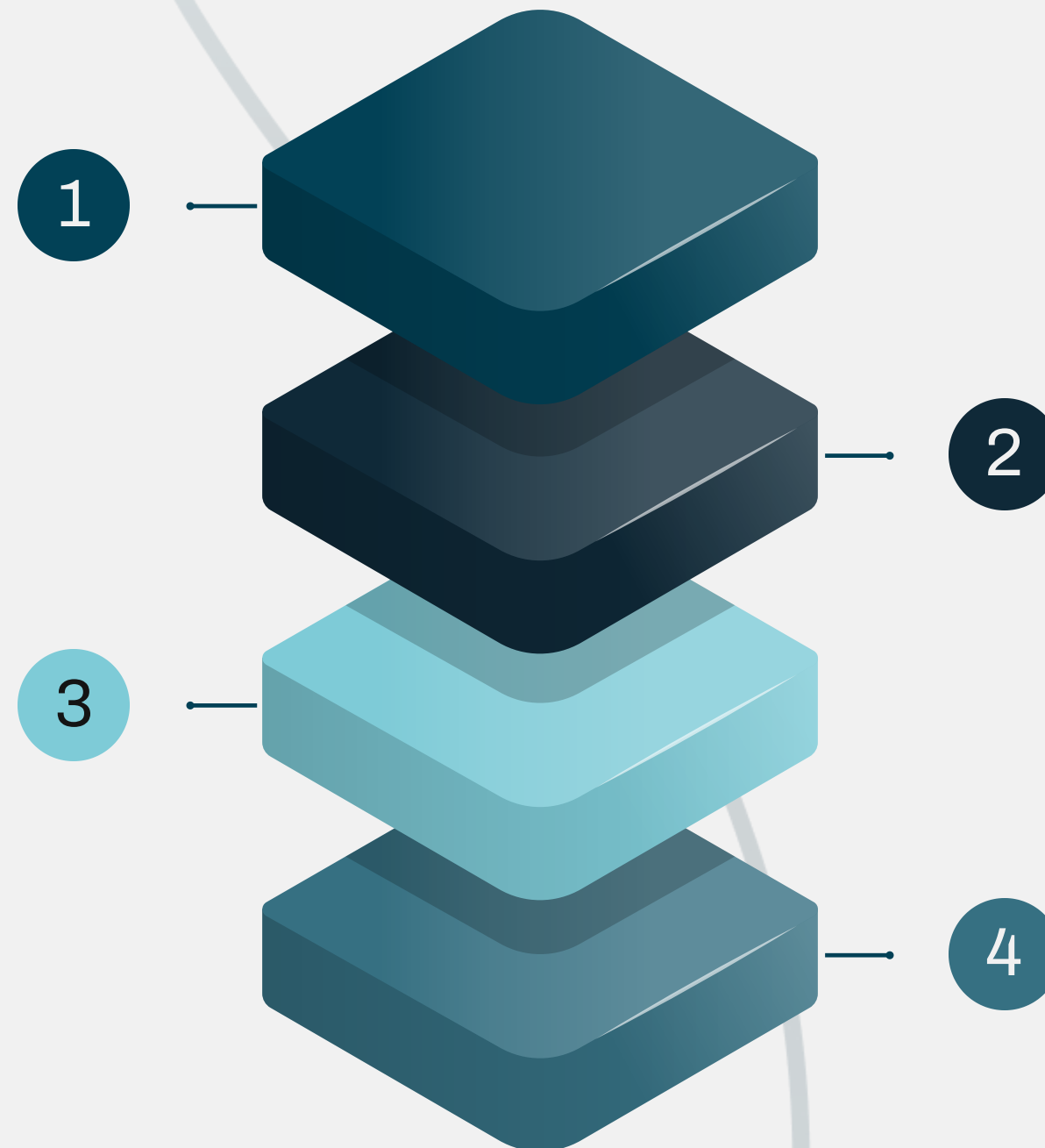
Meeting unique generational needs with flexible options and culture-building initiatives

## Rigid benefits fail diverse workforces

Stereotyped, inflexible benefits do not meet the varied needs of a multi-generational workforce.

## Supports inclusion, satisfaction, and retention

Flexible benefits enhance employee engagement, foster inclusion, and improve retention across age groups.



1

2

3

4

## Flexible, a la carte benefit options

Offering customizable benefits caters to unique generational preferences while aligning with shared company values.

## Culture-building initiatives like reverse mentoring

Programs such as reverse mentoring promote mutual respect and understanding between generations.

# Tailored Training Empowers HR and Employees

Maximizing technology ROI through customized role-based training and culture support



## 1 Generic training limits technology ROI

Standardized, one-size-fits-all training fails to engage users effectively, reducing technology adoption and diminishing the return on investment.

## 2 Customize training based on roles and needs

Tailored training programs aligned with specific job roles and individual needs drive higher adoption rates and user

## 3 Empowered users confidently leverage technology

When users feel skilled and supported, they utilize technology fully, enhancing the delivery and impact of benefits.

## 4 Training supports culture change and strategic benefits management

Effective training fosters a culture that embraces technology and strategic benefits oversight, enabling sustainable organizational growth.

# Track Measurable ROI to Prove Technology Value

Use tangible savings and engagement data to validate investments and gain leadership support

**Validate investments through tangible savings and engagement**

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Tracking real cost savings and employee engagement metrics proves the value of your technology investments. For example, Vitamine T's \$200K annual savings showcases measurable impact and builds confidence for continuous improvement.

**Drive leadership buy-in with clear ROI evidence**

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Measurable ROI data supports strategic decision-making and helps secure leadership commitment by demonstrating how technology investments contribute to organizational goals and financial health.

**Create a culture focused on continuous benefits optimization**

Data-driven results encourage ongoing evaluation and refinement of benefits programs, fostering a culture where continuous improvements maximize value and employee satisfaction.

# Focus on Process Improvement Over Digitization

Leveraging technology to enhance workflows through strategic process re-engineering

## Technology Enhances Workflows

Use technology to streamline and improve processes rather than replicate inefficiencies.

## Process Re-engineering Unlocks Efficiency

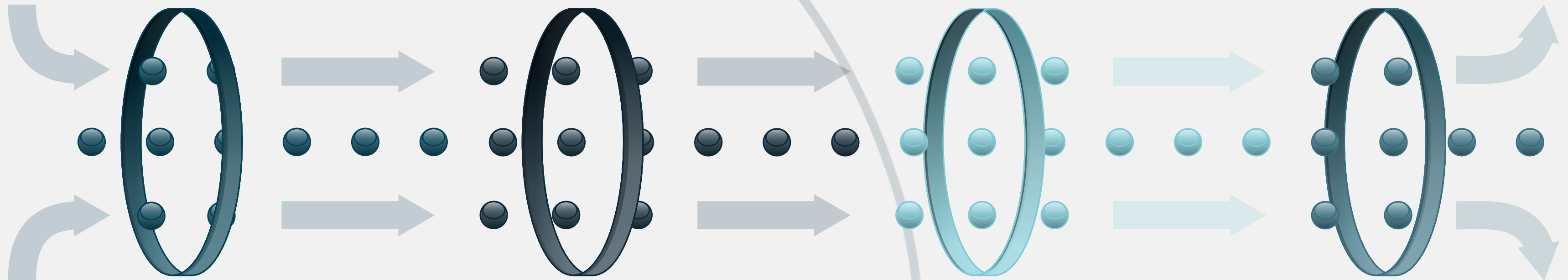
Redesign workflows to increase efficiency and improve user satisfaction.

## Align Technology with Strategic Goals

Integrate technology carefully to avoid costly failures and ensure alignment with business objectives.

## Culture and Change Management are Crucial

Successful adoption depends on supportive culture and effective change management practices.





Let's start this journey to transform your workforce experience and drive measurable business success.

Evolve your benefits from routine offerings into powerful strategic assets aligned with your company's goals and culture.

