

MY BENEFIT
ADVISOR

Maximizing ROI on Employee Health Benefits

How Strategic Investments Improve Productivity & Retention



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INTRODUCTION

The Business Case for Investing in Health Benefits

In today's competitive talent landscape, business leaders face increasing pressure to offer health benefits that not only support employee well-being but also drive measurable business outcomes. Rising healthcare costs, talent shortages, and employee burnout are challenges that cannot be ignored.

Many companies see employee health benefits as simply a necessary cost of doing business. But the most successful businesses treat them as an investment — one that directly affects the bottom line. Companies that invest strategically in health benefits often see real returns, including higher productivity, lower absenteeism, better retention, and a more engaged workforce.

Mid- and large-sized companies also face the challenge of offering benefits that fit a wide range of employees across different locations and job roles. By using data, tailoring benefits, and focusing on proactive care, businesses can maximize the return on their investment (ROI) while building a healthier, more loyal workforce.

This guide explores practical ways to maximize the ROI of employee health benefits by designing data-driven, holistic, and flexible plans that meet employees' needs while supporting the company's goals.



Did You Know?

73% of employees say they are more likely to stay with an employer who offers personalized, comprehensive benefits.¹

¹ HUB International. 2025 Workforce Vitality Gap Index Report. 2025.

CHAPTER ONE

Key Strategies to Maximize ROI

Invest in Preventive Care & Wellness Programs

Preventive screenings, immunizations, fitness incentives, and wellness coaching help employees stay healthier, reducing long-term care costs. Employers see ROI through fewer high-cost events and improved productivity.

Align Benefits with Workforce Demographics

Tailor offerings to the specific needs of the employee population. Younger workforces may value student loan repayment or mental health support, while older employees may prioritize chronic condition management and retirement planning. Alignment ensures benefits are relevant and used.

Leverage Data & Analytics

Track performance indicators such as utilization, absenteeism, and claims data. Use analytics to identify trends, measure program effectiveness, and adjust offerings. Data-driven strategies ensure benefits spending leads to real, measurable outcomes.

Educate & Engage Employees

ROI only happens if employees understand and use their benefits. Clear communication, decision-support tools, and year-round education campaigns drive higher engagement and smarter health care choices.

Integrate Technology Solutions

Digital health platforms, telemedicine, and mobile apps improve access and reduce unnecessary ER or urgent care visits. Technology also enables employees to manage benefits more effectively, increasing satisfaction and efficiency.

Focus on Total Well-Being

Go beyond medical coverage to address mental health, financial wellness, work-life balance, and family benefits. A holistic approach reduces stress, boosts engagement, and supports long-term retention, key drivers of ROI.

CHAPTER TWO

Health Benefits Impacting Retention Rates

Comprehensive health benefits play a pivotal role in retaining top talent by fostering a sense of security, loyalty, and long-term commitment among employees. When companies offer strong medical, dental, and vision coverage, along with mental health resources, wellness programs, and family-friendly benefits, employees feel supported and valued. This sense of security builds trust and reduces turnover, especially during times of personal or financial stress.

In today's market, employees pay close attention to the benefits a company offers. Workers who feel their employer supports both their physical and mental health are far less likely to look for other jobs. By investing in benefits that support the whole person — including health, peace of mind, and family needs — companies build a workplace where people want to stay. This stability leads to stronger retention and better performance across the organization.



What Employees Value Most¹

According to national data, employees consistently prioritize:

- Employer-covered healthcare
- Paid time off
- Retirement benefits such as 401(k) plans
- Mental health support and access to behavioral health care

¹Forbes Advisor. "Best Employee Benefits." 2024.

CHAPTER THREE

Measuring Success: Key Metrics to Track

Measuring key metrics is essential for employers to truly understand the ROI on their employee health benefit program. By tracking outcomes such as healthcare utilization, absenteeism, employee productivity, and retention rates, employers can move beyond seeing benefits as a cost and begin viewing them as a strategic investment. Data-driven insights allow organizations to identify which programs drive the greatest value, whether it's preventive care programs, wellness initiatives, or chronic condition management. Demonstrating clear correlations between benefit strategies and reduced claims costs, improved employee engagement, or stronger workforce performance provides employers with the evidence needed to justify investments and fine-tune future offerings.

In an increasingly competitive labor market, this tracking not only validates the financial impact but also reinforces the organization's commitment to employee well-being, strengthening both recruitment and retention.

To demonstrate ROI and continuously improve health benefits programs, companies should track several key metrics.

Health Care Claims Trends

Absenteeism Rates

Productivity Metrics Tied to Workforce Health Initiatives

Employee Engagement & Satisfaction Scores

Retention Rates & Exit Survey Data

Benchmarks should be reviewed quarterly and annually, and adjustments should be made based on the findings.

CHAPTER FOUR

Anticipating Challenges

Building a strategic investment approach for employee benefits requires foresight, discipline, and an understanding of both market dynamics and workforce behavior. Without careful alignment between benefit objectives and broader organizational goals, strategies risk becoming disorganized or reactive. Overcoming these challenges demands consistent evaluation, good communication between departments, and a willingness to adapt as both workforce needs and economic conditions evolve.

Even with strategic planning, there are challenges companies may need to overcome when designing these strategies.

▶ **Health Care Issues**

Employers must navigate fluctuating health care costs, evolving regulatory requirements, and an increasingly diverse workforce with varying priorities.

▶ **Data Collection & Privacy**

Data collection and analysis can be difficult, as organizations often struggle to merge information from multiple carriers, vendors, and wellness platforms into a cohesive picture, while maintaining compliance with HIPAA and other data-protection regulations.

▶ **Engagement Barriers**

Some employees may not immediately participate in wellness programs. Ongoing education and incentives can help.

▶ **Cost Management**

Balancing cost containment with the need to remain competitive and attractive to current and prospective employees can be difficult. Additionally, benefit investments may take time to yield measurable results, making it challenging to demonstrate short-term ROI to leadership or finance teams.

▶ **Vendor Alignment**

Work with a benefit advisor or provider who acts as a proactive, data-driven partner, not just a transactional vendor.

CONCLUSION

From Cost to Competitive Advantage

Maximizing ROI on employee health benefits does not come from one-size-fits-all plans. It takes thoughtful planning, the right mix of benefits, and ongoing evaluation to make sure your investment is delivering value. Companies that support employee well-being see improvements in productivity, engagement, retention, and overall performance. As health care costs rise and competition for talent increases, employers need clear guidance and a trusted partner who can help them make informed decisions that support their business goals.

My Benefit Advisor (MBA) provides the expertise, data insights, and support employers need to design, refine, and measure benefit strategies that make a real difference. Whether you want to strengthen retention, improve workforce health, reduce claims, or make better use of your benefits budget, MBA can guide you every step of the way.

To learn how your organization can start maximizing ROI on employee health benefits, contact MBA today.



We're Here to Help



Benefits Review



ROI Assessment



Personalized Recommendations

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