



DEFINE ‘BENEFITS’

Bringing Clarity Through a Plain Language
Definition of All Things Deemed ‘Benefits’

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Abstract

In this whitepaper, we aim to provide a comprehensive and easily understandable definition of employee benefits. As a third-party benefit administrator, we recognize the importance of educating employers and their employees about the various types of benefits available. Through this informative and approachable document, we seek to bring clarity to the complex landscape of employee benefits and highlight the advantages of offering a complete benefit package. By the end, you will have a better understanding of comprehensive benefits and the value they can bring to your organization.

Introduction

In the realm of employment, the term “benefits” is often used in broad strokes, encompassing a wide array of offerings provided to employees. Yet, this seemingly simple word can hold immense significance, shaping not only the satisfaction and well-being of employees but also the very fabric of a company’s culture. It is with this recognition that we embark on a journey to define the true essence of “benefits” and shed light on their multifaceted nature.

In this whitepaper, we aim to provide employers with an educational and informative resource that unveils the true significance of employee benefits. We understand that navigating benefits can be daunting. Therefore, we have crafted this document to be a guiding compass, offering valuable insights into the world of benefits administration and helping you create a complete benefits package that caters to the needs of your employees while helping to make your life easier.

We will explore the common and less common types of benefits available, demystify the complexities of managing benefits, and provide strategies for navigating the delicate balance of offering the right benefits to your workforce. By the end, you will be equipped with a comprehensive understanding of benefits, empowering you to make informed decisions that contribute to the overall success and well-being of your employees and your business.

By the end, we are confident that you can build a comprehensive benefits package that not only meets the needs of your diverse workforce but also aligns with your organization’s goals and values.

Let us go on this journey together as we bring clarity to the world of benefits and empower you to create a workplace that fosters growth, satisfaction, and success.



DEFINING

“Employee Benefits”

What exactly are “employee benefits”?

The term “employee benefits” means something different to every employee, employer, and individual. Take a look at this quick definition of the term.

Simply put, “employee benefits” are described as “added perks offered and provided by employers on top of compensation and can include extended medical insurance, paid time off, profit sharing, learning and development strategies, retirement benefits,” and so much more.¹

These benefits are designed to enhance the employee’s overall compensation package and may include both monetary and non-monetary rewards that would encourage an employee to work for or stay with a specific company.

While all of that may sound great, studies have shown that the topic is so broad with multiple different options, that employees are often still left with questions. In fact, more than 80% of employees claim that they don’t fully understand their benefits.²

Not to mention, employers must also juggle employee needs with outside factors like a potential recession that can make a significant financial impact on the employee benefits they’re able to offer.³

While the term “benefits” may seem straightforward, it encompasses a diverse range of offerings that can vary between companies.

To help employees and employers navigate the various options successfully,

let’s break down some of the
most common types of benefits
and what makes them stand out.



COMMON TYPES of Employee Benefits

When it comes to standard benefit packages, there are various options that employers can choose to offer. Here is just a glimpse of some of the most common types of benefits that employees come to expect as the standard.

► Medical/Health, Dental, and Vision Insurance

Definition: These benefits provide coverage for medical expenses, dental treatments, and vision care. These are usually the base standard for regular employment and are offered to employees, and sometimes their dependents, at various levels of coverage. These plans are often at more competitive rates than they would be able to get on their own.

Advantages:

- Promotes employee health and well-being by providing access to necessary medical treatments, preventive care, and wellness programs.
 - Reduces financial burden on employees by covering a significant portion of healthcare costs.
 - Attracts and retains top talent who prioritize comprehensive healthcare coverage.
 - Enhances employee productivity and attendance by addressing healthcare needs promptly.
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► Retirement and Investment Plans

Definition: Retirement plans and investment options enable employees to save and invest for their future with resources the employee can use no matter where they are in their employment journey. Some examples include 401(k), Simple IRA, HSA Investments, Employee Pension Programs, and Profit-Sharing Plans (PSPs) to name a few.⁴

Advantages:

- May include employer matching contributions, further boosting employees' retirement savings.
- Access to professional management and planning services to help employees make smarter investment decisions.
- Helps employees build a nest egg for retirement, providing long-term financial security.
- Encourages employee loyalty and retention by offering a valuable long-term benefit.
- Demonstrates commitment to employees' financial well-being, fostering a positive company culture.

► Consumer Directed Benefits

Definition: Often offered under a high deductible health plan (HDHP), these benefits allow employees to set aside pre-tax funds in designated accounts to cover eligible healthcare expenses.⁵

Common account types include:

- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Health Reimbursement Arrangements (HRAs)
- Dependent Care FSAs

Advantages:

- Provides employees with a convenient way to manage healthcare costs, offering tax advantages and potential savings.
- Encourages proactive healthcare planning and responsible spending.
- Allows employees to tailor their benefit usage based on their individual needs.
- Promotes financial well-being by reducing healthcare-related financial stress.

► Life Insurance

Definition: Life insurance benefits provide financial protection to the beneficiaries of an employee in the event of their death. Generally, employers will offer a group-term life insurance policy with coverage up to a specific amount. This amount varies depending on the company but is typically around one to two times an employee's annual salary.⁶

Advantages:

- Some employers may fully fund employee life insurance policies or offer the option to purchase additional coverage if needed.
- Offers peace of mind and financial security to employees and their families.
- Helps employees provide for their loved ones and protect their future.
- Demonstrates a commitment to employees' overall welfare and caring culture.
- Can serve as a competitive differentiator in attracting and retaining employees.



► Disability and Workers' Compensation

Definition: Disability insurance provides income replacement in the event of an employee's inability to work due to illness or injury.⁹ These policies are typically offered in both short-term and long-term plans depending on the severity of the injury and are intended to replace between 45% and 65% of your gross income.¹⁰ Workers' compensation provides medical expenses, lost wages, and rehabilitation costs to employees who are injured or become ill.¹¹

Advantages:

- Disability insurance ensures employees have financial support during periods of disability, maintaining their quality of life and reducing stress.
- Workers' compensation protects both employees and employers by providing coverage for work-related injuries, aiding recovery and mitigating legal risks.
- Both help safeguard against financial hardship.

► Wellness Programs

Definition: According to the CDC, workplace health programs are a “coordinated and comprehensive set of health promotion and protection strategies implemented at the worksite that includes programs, policies, benefits, environmental supports, and links to the surrounding community designed to encourage the health and safety of all employees.”⁷ Wellness programs are even more desirable when given the fact that 55% of employees say that a health and wellness program is a necessary benefit for them to consider a new job offer.⁸

Wellness programs promote the overall health and well-being of employees through initiatives such as:

- Fitness programs
- Health screenings
- Stress management
- Mental health therapy
- Employee Assistance Programs (EAPs)
- Smoking cessation programs
- Gym memberships or discounts

Advantages:

- Healthy and happy employees keep your workforce efficient and productive.
- Improves employee health and reduces healthcare costs by encouraging preventive care and healthy lifestyle choices.
- Enhances employee morale, engagement and productivity by fostering a supportive and health-conscious workplace culture.
- Reduces absenteeism and improves employee retention by addressing physical and mental well-being.
- Demonstrates an employer's commitment to the holistic wellness of employees.



► Paid Time Off (PTO)

Definition: Paid time off benefits encompass various types of leave, including vacation, sick leave, bereavement leave, and family leave allowing employees to take time off with pay for personal, health or family-related reasons. In recent years, the trend of “unlimited paid time off” has become a perk that is attracting employees of all ages.¹³

Advantages:

- Supports work-life balance, allowing employees to recharge, manage personal commitments, and address their health needs.
- Increases employee satisfaction and loyalty by demonstrating respect for work-life integration.
- Promotes employee well-being and mental health by providing time for rest, recovery, and personal fulfillment.
- Attracts and retains top talent by offering competitive leave policies and family-friendly benefits.



► Employee Development Programs

Definition: Employee development is a process in which employees improve their knowledge, skills, and career prospects with the support of their employer.¹² Employers can choose to offer a number of employee development programs catered to their specific employees. Some common forms include:

Wellness programs promote the overall health and well-being of employees through initiatives such as:

- | | |
|------------------------------|--|
| • Mentorship opportunities | • Management training |
| • Career advancement support | • Paid Tuition/Tuition Reimbursement for education |
| • Continuing education | • Student Loan Repayment Assistance |

Advantages:

- Facilitates employee growth and career advancement, increasing job satisfaction and engagement.
- Attracts and retains top talent by offering opportunities for continuous learning and skill development.
- Enhances employee loyalty and commitment to the organization by investing in their professional development.
- Fosters a culture of learning and innovation, promoting a high-performance workplace.

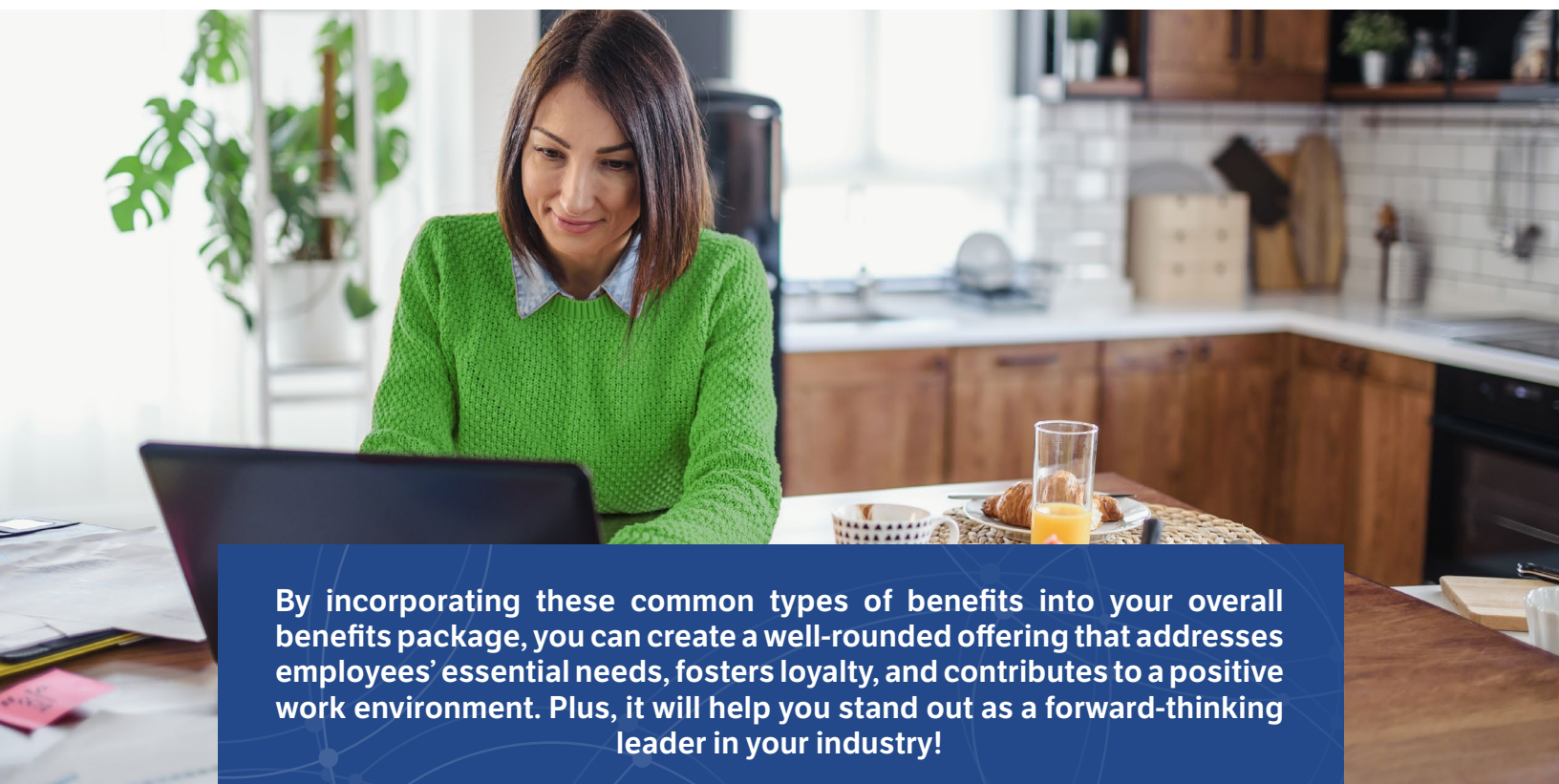
► Workplace Flexibility Benefits

Definition: According to BambooHR, “a flexible workplace prioritizes adaptive and responsive strategies to address changing expectations and circumstances within the company.”¹⁴ Employers can offer flexibility in the form of:

- Telecommuting
- Flexible work hours
- Compressed workweeks
- Remote work arrangements

Advantages:

- Employees enjoy greater control over when, where, and how they work.
- Supports work-life balance by accommodating personal responsibilities and preferences.
- Increases employee satisfaction and morale by allowing for better integration of work and personal life.
- Improves employee productivity and engagement by reducing commuting time and offering a flexible work environment.
- Enables employers to attract and retain a diverse workforce by accommodating different workstyles and needs.



By incorporating these common types of benefits into your overall benefits package, you can create a well-rounded offering that addresses employees' essential needs, fosters loyalty, and contributes to a positive work environment. Plus, it will help you stand out as a forward-thinking leader in your industry!

It's important to consider the unique needs and preferences of your workforce when designing and implementing these benefits, as this will contribute to the overall success and impact of your benefits program.

While these benefits are more standard, let's take a look at some of the lesser-known employee benefits and how your employees can benefit from them.

LESS COMMON TYPES of Employee Benefits

When it comes to today's job market, employees no longer want just "the basics." They want to work for a company that not only offers a competitive salary but that offers inclusive and innovative benefits that go beyond their standard needs. Take a look at these less-common (but very attractive) benefits that employees are increasingly asking for.

► Pet Insurance or Pet-Friendly Workplace

Definition: Today's employees are expanding their definitions of "family" to include their four-legged friends. As such, many employees desire employer-subsidized pet insurance options. Pet insurance is a health care policy for your pet that will provide payment or reimbursement for specific health expenses.¹⁵ Additionally, some employees may be looking for a pet-friendly workplace that either allows employees to bring their furry companions to work or provides an office pet.

Advantages:

- Reflects the changing dynamics of work-life integration, acknowledging the significance of pets in employees' lives.
- Boosts employee morale, engagement, and overall well-being by allowing them to bring their pets to work or providing support for their pets' healthcare needs.
- Attracts and retains pet-loving talent, contributing to a diverse and inclusive workplace culture.
- Enhances work-life balance by reducing concerns about pet care arrangements during working hours.
- One study found that pets in the workplace helped employees reduce stress levels which positively impacted employee health, job satisfaction, and productivity.¹⁶

► Prescription and Pharmacy Benefits

Definition: Prescription and pharmacy benefits provide coverage and support for employees' prescription medication needs, including access to affordable medications and convenient pharmacy services. Employers can also offer prescription discount cards like GoodRx, SingleCare, and ScriptSave WellRx to further curb the cost of medications.

Advantages:

- Addresses the rising costs of prescription drugs, easing the financial burden on employees.
- Promotes better health outcomes by ensuring employees have access to necessary medications.
- Improves employee satisfaction and well-being by providing convenient and affordable pharmacy services.
- Demonstrates an employer's commitment to employee health and well-being.





► Travel and Commuter Benefits

Definition: Travel and commuter benefits encompass various offerings, such as commuter assistance programs, parking benefits, and subsidies for public transportation or ridesharing services. These benefits are trending in the up-and-coming workforce as many Gen Z employees are wanting to be in physical work environments after spending high school and/or college under COVID remote restrictions. In fact, only 27% of Gen Z-ers say they want to work fully remotely, compared to 49% of Millennials.¹⁷

Advantages:

- Reduces the financial strain of commuting, particularly in urban areas with high transportation costs.
- Promotes sustainable commuting options, reducing carbon footprint and supporting environmental initiatives.
- Enhances employee satisfaction and work-life balance by easing commuting stress and expenses.
- Attracts and retains talent by offering convenient and cost-effective transportation solutions.

► Remote Workspace Stipend

Definition: For those that do work remotely, many employees are searching for employers that offer remote or co-working space stipends. These programs provide employees with financial support for things like home office equipment, a coworking pass, access to a local shared workspace, or anything else that can add comfort and productivity to their day.¹⁸

Advantages:

- Offers flexibility and autonomy for employees who prefer working in a collaborative environment outside the office.
- Enables remote or distributed teams to work together effectively, fostering innovation and collaboration.
- Attracts and retains remote workers and freelancers who value the benefits of co-working spaces.
- Enhances work-life balance by providing a conducive workspace and eliminating distractions at home.

► Employee Volunteer Programs

Definition: Employee volunteer programs are “corporate philanthropy endeavors where businesses engage their employees in community service initiatives.”²¹ These programs encourage and support employees to participate in community service and volunteer activities during work hours or through company-sponsored initiatives. This can include programs like matching monetary donations or offering opportunities for the company to donate sweat equity in the local community

Advantages:

- Fosters a sense of purpose and fulfillment among employees by engaging them in meaningful community involvement.
 - Enhances employee morale and loyalty by aligning organizational values with social responsibility.
 - Boosts employee engagement and teamwork through collaborative volunteering efforts.
 - Enhances the organization’s public image and reputation as a socially responsible company.
-

► Fertility Assistance

Definition: Due to the higher cost of fertility care, this benefit is often inaccessible to many U.S. citizens.¹⁹ But, employers have a unique opportunity to help their employees bridge the financial gap. Fertility assistance benefits provide support for employees who are undergoing fertility treatments, including coverage for procedures, medications, in-vitro fertilization (IVF), egg freezing, donor sperm or eggs, intrauterine insemination (IUI), and gestational carrier services.²⁰

Advantages:

- Supports employees in their family planning journey, addressing the emotional and financial challenges associated with fertility treatments.
- Demonstrates a commitment to supporting employees’ reproductive health and well-being.
- Attracts and retains diverse talent, particularly individuals who prioritize family planning and fertility options.
- Enhances the company’s reputation as an inclusive and supportive employer.



► Backup Child Care

Definition: Backup child care benefits offer employees access to temporary child care services like onsite, household, or dependent care services when regular arrangements are unavailable, such as when a child is sick or during school holidays.²²

Advantages:

- Reduces the stress and productivity impact of unexpected childcare disruptions, enabling employees to fulfill work obligations.
 - Supports work-life balance by providing a safety net for parents when their regular childcare options are unavailable.
 - Increases employee loyalty and retention by demonstrating support for working parents.
 - Enhances diversity and inclusion efforts by removing barriers for parents to fully participate in the workforce.
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► Gender Reassignment Support

Definition: Gender reassignment support benefits include coverage for gender-affirming treatments, counseling, and other social, psychological, behavioral or medical (including hormonal treatment or surgery) interventions designed to support and affirm an employee's gender identity.²³

Advantages:

- Demonstrates a commitment to diversity, inclusivity, and creating a safe and supportive workplace for transgender employees.
 - Promotes employee well-being and mental health by providing access to essential gender-affirming treatments and resources.
 - Helps attract and retain top talent from the transgender community by offering comprehensive support.
 - Fosters an inclusive and accepting organizational culture that values all employees.
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► Health and Wellness Stipends or Lifestyle Spending Accounts (LSAs)

Definition: Health and wellness stipends provide employees with a designated amount of money that can be used for various health and wellness expenses, such as gym memberships, fitness classes, wellness retreats, or other approved lifestyle expenses. Employers often provide these funds through Lifestyle Spending Accounts (LSAs) which “allow employers the opportunity to fund health and wellness costs that traditional group health plans won’t offer.”²⁴

Advantages:

- Encourages employees to prioritize their health and well-being by providing financial support for a wide range of wellness activities.
- Promotes a culture of self-care and work-life balance, emphasizing the importance of holistic well-being.
- Increases employee engagement and productivity by supporting their pursuit of healthy lifestyles.
- Demonstrates an employer's commitment to the overall well-being of employees.

► Employee Discounts on Products and Services

Definition: Employee discount programs offer employees exclusive discounts or special offers on various products, services, or experiences from partnering businesses. Some common types include:

- Phone plan discounts
- Technology concessions
- Discounted tickets for zoos, theme parks, movies, etc.
- Employee discount on in-house products and services
- Retail discount vouchers
- Restaurant discounts

Advantages:

- Employees love free stuff! Offering discounts on everyday items can offer an added layer to show them how much you value their contribution to the team.
- Enhances employee satisfaction and loyalty by providing valuable cost savings on everyday expenses.
- Increases employee purchasing power, allowing them to stretch their income further.
- Boosts employee morale and engagement by fostering a sense of appreciation and recognition.
- Strengthens relationships with partnering businesses, potentially leading to additional perks and collaborations.

By incorporating these less common types of benefits into your overall offerings, you demonstrate a progressive and employee-centric approach to workplace culture.

Embracing emerging trends in employee benefits helps attract and retain top talent, fosters a positive and inclusive work environment, and addresses the evolving needs and expectations of a diverse workforce.



THE PARADOX OF Benefits

The Possibilities Are Endless

When it comes to employee benefits, there are so many different options available. Even within those options, there are usually varying plan levels that can cater to an employee's individual or family needs, offering even more

Why This Is Good

Having multiple options means that:

- Employees can get individualized coverage that meets their unique needs and life situations.
- Employers can build the right plans within their budgets.
- Employees and employers can remain flexible in an ever-changing workforce.

Why This Can Cause Stress

- Herein lies the paradox of benefits. With so many options to choose from, it's easy for employers and employees to struggle to decide which plans are the best fit for them. This lack of confidence can lead to added stress for both employers and employees.
- Employers struggle to balance the cost and value of their benefit plans.
- Employers must find a happy medium between employee flexibility and remaining compliant and consistent with a broad employee population.
- Employees value a seamless and user-friendly experience where accessing and managing benefits is straightforward and doesn't create unnecessary complexity or administrative burden. Which can become difficult when their options are so vast.

Having so many options and trying to match them up with employee needs can be stressful.

Let's break down a few of the most common roadblocks that come along with managing benefits and some best practices you can utilize to overcome them.



THE COMPLEXITY OF Managing all of These Benefits

Common Challenges You Might Encounter

It can be very complex and overwhelming for both HR professionals and employees to manage a complete benefits program with all of its varying components. Here are just a few of the common challenges that come along with managing benefits.



Too Many Logins

For employers: With so many different options and providers, it can become difficult for employers to manage the various vendor relationships.

For employees: once their benefits are decided, they may have to juggle multiple logins on different platforms which can add stress and confusion.



Too Many Points of Contact

For employers: For each individual benefit, an employer may have a singular contact with each vendor, which can take more time to manage.

For employees: If an issue arises or if an employee has a concern, there are often multiple different points of customer service they may have to reach out to before finding the right answer.



Communication Burden

From a lack of integration to ensuring employees engage with the new benefits, employers are often left coordinating messages, instructions, and updates across different providers leading to potential misunderstandings or missed opportunities.

Let's look at a few ways you can overcome these challenges.

NAVIGATING THE Balance of Benefits

Strategies for Success

To overcome these benefit challenges, it's important to implement strategies that not only help simplify your workload but that offer innovative solutions to help employees get the most out of their benefits.

Here are just a few strategies you can use to ensure a win-win for you and your employees:

Use a Connective Benefits

Administration Platform

You can utilize technology that seamlessly connects your individual benefit plans into one easy-to-use platform.

Choose a Platform with Comprehensive Compliance

When choosing a platform, ensure that it includes comprehensive compliance for medical, dental, vision, life, disability, FSA, HSA, HRA, and DCA. This will help eliminate the stress of having to perform these tasks separately.

Combine All Your Benefits

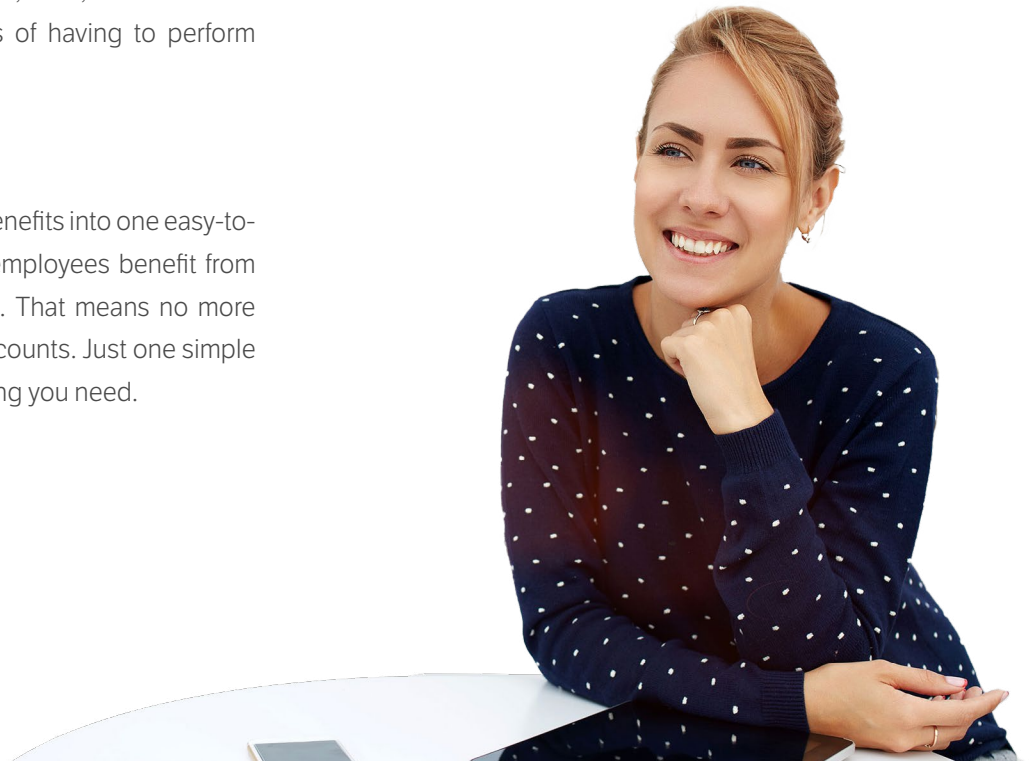
When you combine all your benefits into one easy-to-use platform, you and your employees benefit from one singular point of access. That means no more juggling multiple logins or accounts. Just one simple platform that houses everything you need.

Leverage Real-Time Management

Choose a platform that shows you and your employees an always up-to-date viewing of their benefit portfolio.

Opt for Embedded Education and Tools

Choose a platform that offers industry-leading educational tools that help employees debunk the complexities of benefits. Plus... you get to save the trouble of having to create and distribute them!



Scale Your Needs

It's always best to know what your employees actually want and build programs that cater to those needs. It will show you are a caring employer and will help employees feel like their input is respected. Not to mention, studies have shown that employees are 70% more likely to stay with an employer if they're satisfied with their benefits.²⁵ Additionally, gaining insights into your employees' actual needs will help you maintain fiscal responsibility by ensuring you're investing in programs and solutions that your employees will actually utilize and find value in.²⁶

Work With a Third-Party Administrator

A Third-Party Administrator (TPA) is a company that provides operational services like claims processing and employee benefit management under contract to another company.²⁷ Working with a company that provides integrated eligibility, enrollment, compliance, and management of benefits helps employers, HR staff, and employees more easily navigate the often complex world of benefits. A TPA can help you connect all your benefits into one easy-to-use platform and will help manage everything from payroll to compliance.



Combining all your benefits into a singular platform allows you to create a complete and comprehensive benefit package that's easy to understand and simple to administer.

Let's take a look at some of the key benefits of offering a complete benefit package.

THE ADVANTAGES OF Offering a Complete Benefit Package

A Win-Win for You and Your Employees

Offering a comprehensive and complete benefit package brings a multitude of advantages for both employers and employees. This win-win scenario creates a positive work environment, promotes employee satisfaction and retention, and supports the overall success of the organization.

Let's explore the key advantages of providing a complete benefit package:

1. Attracting and Retaining Top Talent

A robust benefit package is a powerful tool for attracting and retaining talented individuals. In today's competitive job market, employees place significant value on benefits beyond just salary. By offering a comprehensive package that addresses a wide range of needs, such as healthcare, retirement and wellness, employers can stand out and attract top talent. Furthermore, employees who feel valued and supported through their benefits are more likely to stay with the organization for the long term, reducing turnover and leading to higher business profitability.²⁸

2. Enhancing Employee Satisfaction and Engagement

A complete benefit package contributes to employee satisfaction and engagement. When employees have access to benefits that align with their needs, they feel supported and valued by the organization. This, in turn, boosts morale, job satisfaction, and overall well-being. Employees who are satisfied and engaged are more likely to be productive, committed, and motivated, leading to increased performance and positive contributions to the company's success.²⁹





3. Supporting Employee Financial Security

Benefits such as retirement plans, healthcare coverage, and insurance options provide employees with a sense of financial security. These benefits offer protection against unexpected healthcare expenses, provide a safety net during retirement, and mitigate the financial risks associated with life events. When employees have peace of mind regarding their financial well-being, they can focus on their work with reduced stress and anxiety.³⁰

4. Promoting Work-Life Balance

A complete benefit package includes offerings that support work-life balance. Paid time off, flexible work arrangements, and wellness programs contribute to a healthier integration of personal and professional lives. Employees who can manage their work commitments while tending to their personal responsibilities experience less burnout, have improved mental health, and achieve a greater sense of fulfillment both in and outside of work.³¹

5. Demonstrating a Strong Employer Brand and Company Culture

77% of workers consider a company's culture before seeking employment.³² A comprehensive benefit package helps shape a strong employer brand and company culture. When organizations prioritize employee well-being and provide a range of benefits that cater to diverse needs, they create a positive reputation as an employer of choice. This fosters a culture that values and invests in its employees, leading to increased loyalty, positive word-of-mouth, and a competitive advantage in attracting top talent.

A well-thought-out and easy-to-use benefit program demonstrates your commitment to your employees' individual well-being and satisfaction at work. By offering a complete benefit package, employers can create a mutually beneficial relationship with their employees.

Employees receive valuable support, security, and well-being, which positively impact their work performance and job satisfaction. In return, employers benefit from attracting and retaining top talent, fostering a positive company culture, and driving overall organizational success. A comprehensive benefit package is a win-win proposition that contributes to the long-term prosperity and growth of both employees and employers.

Conclusion

Defining benefits is no easy task, but hopefully, this guide will help you understand all the various types available and how to manage them into one platform that's easy for you and your employees to use.

We firmly believe that offering a complete benefit package goes beyond simply checking boxes. It is about fostering a workplace culture that values the holistic needs of employees and acknowledges the symbiotic relationship between their satisfaction and the growth of your organization.

Along the way, we hope this whitepaper will serve as a valuable tool, helping you unlock the potential of benefits to attract and retain top talent, enhance employee morale and productivity and ultimately create a thriving work environment that unravels the complexities surrounding employee benefits.



About Clarity Benefit Solutions

Our Mission

For over 30 years, our goal has been the same — to help brokers, clients, and their employees navigate the challenging world of benefits by providing simple and reliable solutions.

How We Uphold It

Our Ready for Life solutions are designed to replace frustration with innovation, delivering a full suite of programs and tools tailored to your specific needs. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.

That's why we're so excited to announce our newest solution:

Clarity Complete!

Our newest product offers fully integrated and flexible benefits administration and compliance with seamless connections to insurance carriers, payroll companies, and Consumer Directed Plan benefits like HSA, FSA, DCA, HRA and more.

If you'd like to learn more about connecting your employee benefits into one easy-to-manage platform, contact us today!

Our team of dedicated representatives can review your benefit program, find ways to connect your plans and help identify potential opportunities for growth and increased enrollment.

Contact us today to learn more!

888-423-6359 | claritybenefitsolutions.com



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