

YOUR
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LINE

+ Navigate Wellbeing
Solutions

2026 Employee Benefits & Wellbeing Trends Playbook

From hire to retire: Connecting the dots between
money, mind, performance and culture.



INTRODUCTION

The 2026 Wellbeing Shift

Work, health, and money have never been more connected and HR sits at the center of it all. The next era of employee wellbeing is about integration, equity, and measurable impact. It's about building an ecosystem that connects people, data, and care.

The New Reality:



Burnout and financial stress remain top drivers of turnover.

67% of employers admit stress and burnout are hurting their business ([Gallagher's 2025 U.S. Talent Benchmarks Report](#)).



AI and automation reshape how and how much people work.

92% of companies plan to increase AI investment over the next three years ([McKinsey & Co., 2025](#)).



Employees expect care, personalization, and fairness in benefits.

81% of employees say benefits influence whether they accept a job, yet only 47% feel those benefits fit their needs ([PeopleKeep 2024](#)).



CFOs want proof of ROI and alignment with business goals.

95% of companies tracking ROI see positive returns on their wellbeing programs. ([Wellhub](#)).

TREND 1

Wellbeing becomes the operating system

The era of standalone programs is ending. Leading employers are building connected wellbeing ecosystems that unify physical, mental, and financial health.



WHY IT MATTERS

A fragmented benefits experience confuses employees and wastes investment. Integrated ecosystems create clarity, trust, and sustained engagement.

Hailey Searcy of Swire Coca-Cola put it “Outside of work we have lives — we’re human”.

“So when people come to work thinking about big financial or personal issues, what can we as employers do to help ease that anxiety?”

That question captures the new reality: work and life are intertwined and real care means meeting people where their challenges begin.

ACTION STEPS

1

Map your wellbeing ecosystem. Create a simple visual or inventory showing every wellbeing program, benefit or partner your organization currently offers and identify whether they’re working together or operating separately.

2

Align wellbeing KPIs with business KPIs. Link wellbeing participation to outcomes like retention, absenteeism, or productivity. Instead of saying “40% completed a challenge,” say “Teams with higher wellbeing participation had 12% lower turnover

3

Train managers as “care navigators” not just policy enforcers. Managers drive utilization and trust. 69% of employees say their manager impacts their mental health as much as their spouse ([UKG Workforce Institute](#)).

TREND 2

Financial Resilience as Preventive Care

Money stress is one of the strongest predictors of burnout, anxiety, and health issues. Financial well-being is now a core health strategy.

"Providing mental wellbeing support... these aren't really perks anymore. They're really capacity builders. When employees feel supported and stable, they naturally become more adaptable."

– Dr. Jen Musick, Navigate Wellbeing



WHY IT MATTERS

Employees can't focus on wellness or performance if they're financially unstable. Preventive financial care strengthens resilience, reduces absenteeism, and improves retention.

ACTION STEPS

1

Offer emergency savings accounts or payroll-linked savings

2

Automate support with nudges at key life events like having a baby, buying a house or paying off debt. This makes support proactive, not reactive

3

Normalize conversations by having leaders share their own money stories.

4

Offer unbiased coaching as a resource to guide them through key financial hurdles and stressors.

TREND 3

Human-Tech Harmony

AI can personalize wellbeing, but it can't replace empathy. The best programs blend technology's precision with human compassion.

"We're leveraging AI to provide personalized health journeys. When we personalize the experience, it improves engagement and satisfaction."

- Dr. Jen Musick, Navigate Wellbeing

WHY IT MATTERS

AI boosts access and insight, but without human touch, wellbeing feels transactional. Employees need to feel seen, not just tracked.



ACTION STEPS

1

Combine AI nudges with human coaches for scalable empathy

2

Define digital wellbeing norms like quiet hours, focus time, and meeting-free zones.

3

Be transparent about data use and privacy to maintain trust.

TREND 4

Care as a Competitive Differentiator

In a tight labor market, care is strategy. Employers who operationalize care through benefits, culture, and leadership, will win on retention and brand reputation.



WHY IT MATTERS

Employees join for pay but stay for care. Benefits are how organizations prove their values in action.

As John Hopkins Carey Business School found, well-being succeeds not through superficial perks but a foundation where people feel supported, connected, and acknowledged.

- **John Hopkins**

ACTION STEPS

1

Expand “care” to include women’s health, caregiving, and financial health.

2

Move from data collection to activation. Don’t let wellbeing metrics sit idle, use them to trigger next steps. Example: Instead of “45% report financial stress,” move to “High-risk employees are proactively connected with financial coaching.”

3

Recognize leaders who model care. Add a “supports employee wellbeing” AS A KPI in manager performance reviews.

TREND 5

Measuring what matters: Wellbeing ROI

The future of wellbeing measurement blends hard ROI (claims, turnover) and soft VOI (engagement, readiness to change, capacity).

As Colin Cannon of Arapahoe County explains, "You need to humanize the data so it resonates. The more testimonial the feedback, the more compelling the narrative will be."

HR teams are pairing numbers with human stories. At Franklin Community Schools, a partnership with Your Money Line turned financial data into proof of wellbeing ROI.

WHY IT MATTERS

Measurement drives credibility. Demonstrating clear results earns leadership trust and future funding.



RESULTS AT A GLANCE

\$171,782 saved
by participating employees

\$250,000 debt paid off
by participating employees

235 participants

28.4% engagement rate
up from 26% in prior years

Greater financial confidence and increased participation in employer-sponsored benefits

ACTION STEPS

1

Track readiness-to-change and mindset, not just participation.

2

Pair each metric with one employee story to humanize data

3

Bridge HR metrics to financial metrics. Link the data to key financial metrics like turnover, absenteeism, and productivity.

SPOTLIGHT

About Navigate



Navigate Wellbeing Solutions helps enterprise organizations build healthier, more productive workforces through personalized wellbeing pathways, coaching, and benefits navigation.

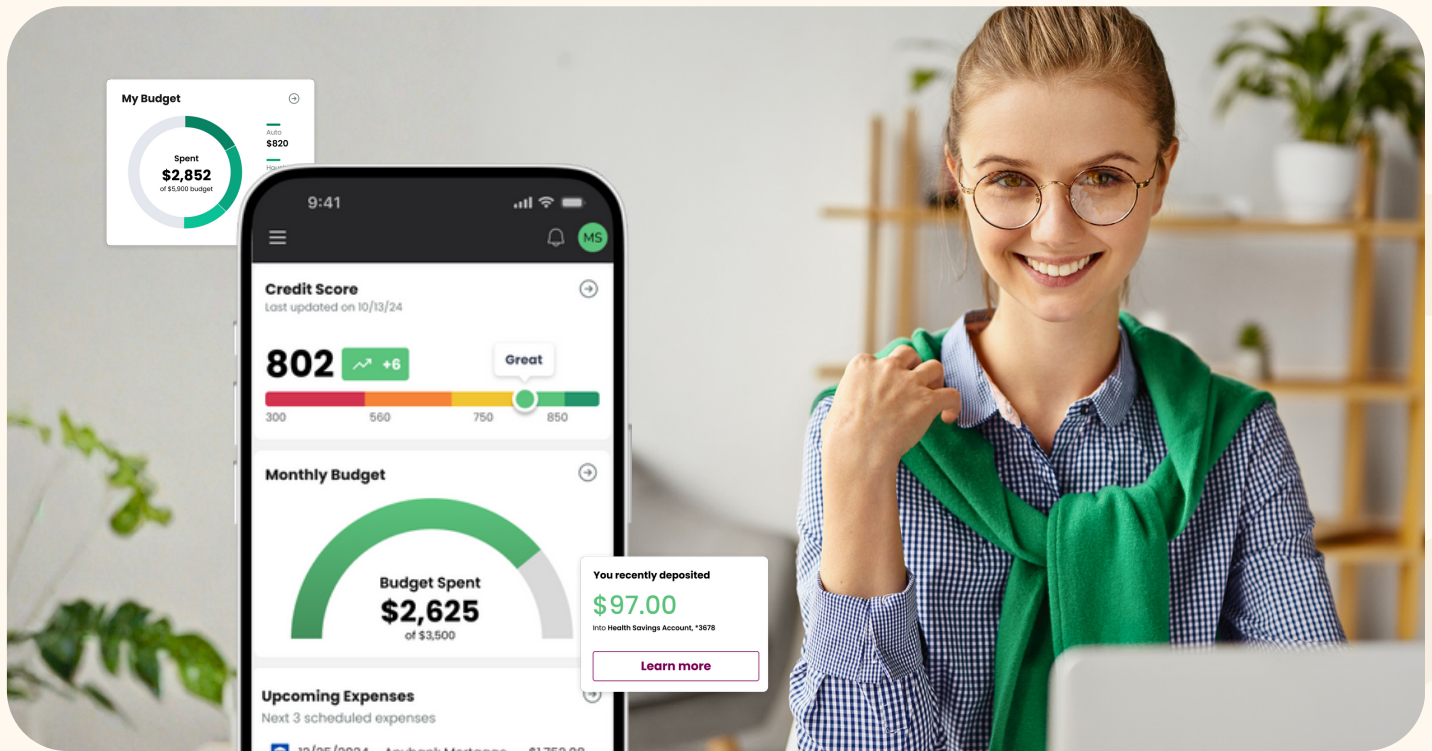
By meeting employees where they are most ready to change, Navigate empowers organizations to reduce risk, improve outcomes, and maximize their benefits investment.

Navigate's success in fostering a people-first culture has earned a certification as a Great Place to Work, fueling their mission to enrich the lives of individuals, clients, companies, and communities, inspiring positive change.

Learn more at navigatewell.com

SPOTLIGHT

About Your Money Line



We guide employees through all their money challenges, big and small, to ensure they find financial stability and achieve their goals.

We do this through our all-in-one solution, which brings together AI powered software, certified financial guides, and worldclass education.

Your Money Line is used by hundreds of companies, school districts, and healthcare systems across the U.S. and serves hundreds of thousands of homes.

See how Your Money Line can increase employee engagement, decrease turnover, and boost both employee & company financial health today.

Offer hyper-personalized nudges and encouragement to help employees keep improving and moving toward their goals.

Learn more at yourmoneyline.com