

# 2026 BENEFIT TRENDS



## A Look Ahead:

Benefit personalization, holistic well-being, AI assistance, and more!

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# Table of Contents

→	04	The Era of Hyper-Personalization
→	05	Well-Being as a Business Priority
→	07	Financial Wellness: Pillar of Stability
→	09	The Digital Change of Benefits Access
→	10	Flexibility is the New Standard
→	11	Inclusivity & Equity in Benefit Design
→	12	Strategic Cost Containment
→	13	Conclusion
→	14	Resources



# 2026 Benefit Trends

## About Navia

[www.naviabenefits.com](http://www.naviabenefits.com)

Navia offers comprehensive benefits administration, retirement and wealth solutions, CDH, lifestyle spending accounts, and compliance solutions to employers, delivering industry-leading customer service, communications, and technology.

Founded in 1989, Navia began as Flex-Plan Services, and over the years has grown into one of the nation's premier benefit providers.



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## Introduction

As we enter 2026, the employee benefits landscape is undergoing a profound transformation. No longer just a checklist of perks, benefits have evolved into a strategic pillar for organizational resilience, talent retention, and culture building. This whitepaper explores the critical trends defining the future of work, from the rise of hyper-personalized wellness to the integration of AI in HR administration. The trends outlined in this paper highlight a clear path forward: organizations that prioritize personalization, inclusivity, and holistic well-being will not only attract top talent but foster a loyal, thriving community.

Here, we explore seven pivotal trends that will define the benefits landscape in 2026 and offer actionable insights on why they matter for your organization.



# The Era of Hyper-Personalization



## Moving Beyond the "One-Size-Fits-All" Model

For decades, benefits packages were designed for the "average" employee. In 2026, the concept of the average employee is obsolete. Today's workforce spans five generations—from Gen Z to Boomers—and includes diverse family structures, lifestyles, and financial goals. A standardized plan that works for a single 25-year-old rarely meets the needs of a 45-year-old parent caring for aging relatives and small children.

Organizations are recognizing that true impact comes from tailoring benefits to employees' unique needs. According to the [Mercer Health on Demand Report](#), "Benefits programs should be built on a framework that promotes inclusivity and allows for continuous positive change." Employers are responding by leveraging data and flexible frameworks to design benefits that adapt to individual life stages. This shift moves beyond static menus; it's about curating experiences that feel personal, whether that means options like pet insurance, elder care support, or swapping vacation days for student loan payments.

Inclusive personalization goes hand in hand with equity, ensuring every employee is able to construct a safety net that reflects their reality. This approach increases the likelihood that employees feel genuinely valued and understood, rather than just offered a generic package.

## Why It Matters



Personalization drives utilization and appreciation. When employees see benefits that directly address their lives, engagement scores and overall satisfaction rise. Conversely, rigid offerings often result in wasted spend on underutilized services. By centering inclusivity and continuous improvement in your benefits design, you demonstrate that every employee is seen as an individual and a vital part of your organization.



# Well-Being as a Business Priority



## Proactive Care for the Whole Person

The definition of "health benefits" has expanded significantly. It is no longer enough to provide insurance that kicks in only when someone is sick. The 2026 standard is holistic wellbeing: a proactive approach that encompasses physical health, mental resilience, and emotional stability.

This shift is underscored by the reality that half of employees have worked while feeling mentally unwell, highlighting a critical need for greater support (Source: Mercer Health on Demand Report). Employers are responding with a surge in comprehensive mental health coverage, including dedicated therapy sessions, burnout prevention workshops, and digital mindfulness tools. Furthermore, benefits increasingly address deeply personal life milestones, such as fertility treatments, adoption support, and menopause care, alongside preventative measures like paid wellness retreats and "mental health days" that are distinct from standard sick leave.

A particularly notable trend is the prioritization of mental health support for Gen Z and LGBTQ+ employees, reflecting an awareness that different groups have unique needs and expectations when it comes to wellbeing programs.



## Why It Matters



- **Investing in holistic wellbeing directly impacts employee engagement and organizational performance.** Programs that support mental and emotional health have been shown to reduce turnover by increasing loyalty and satisfaction, especially when employees feel their wellbeing is prioritized. An inclusive approach, one that recognizes the distinct needs of various groups, such as Gen Z and LGBTQ+ employees, not only fosters a sense of belonging but also helps create a more resilient workforce.
- **Burnout and stress are productivity killers.** By investing in preventative care and holistic support, employers can reduce absenteeism and healthcare claims over the long term. More importantly, a culture that prioritizes wellbeing attracts high performers who are looking for sustainable careers rather than just paychecks. It demonstrates that the organization cares about the human behind the job title.
- **By making mental health and preventative care a core part of your benefits strategy, you send a clear message that every individual matters.** Over time, these initiatives can yield significant returns: reduced absenteeism, improved productivity, and a reputation as an employer of choice. Moreover, weaving holistic wellbeing into your organizational values helps to build a culture of care and trust, propelling long-term growth and aligning your people strategy with business goals. (Source: Mercer Health on Demand Analysis)



## Whitepaper

Guide to Rolling Out a Lifestyle Spending Account



# Financial Wellness: Pillar of Stability

## Supporting Employees Through Economic Complexity

With the cost of living remaining a primary concern for workers globally, financial insecurity is a major source of distraction and stress. In response, financial wellness has graduated from a "nice-to-have" perk to a core component of total rewards strategies.

Yet, not all employees are equally positioned on this front. According to the [Mercer Inside Employees' Minds Report](#), only 60% of hourly workers understand how their compensation is determined, and just 55% among those earning under \$60,000 annually. These gaps in pay transparency and understanding undermine trust and leave many workers unsure about their financial future.



Learn How Total  
Compensation  
Statements  
Tell the Story 

Furthermore, salaried employees are significantly more likely to feel confident about their retirement readiness, being 1.7 times more likely to trust in their savings compared to hourly workers. A complex retirement readiness landscape exists, with roughly two in five Americans on track to meet their retirement spending needs. Closing these financial well-being gaps hinges on both clear, transparent pay practices and expanding retirement support.



**Only 2 in 5 Americans are  
ready for retirement**





This trend manifests in practical, high-impact support. Tuition reimbursement and student loan repayment assistance are becoming standard offerings to attract younger talent burdened by debt. Meanwhile, employer-sponsored emergency savings accounts and sophisticated retirement planning tools help employees build long-term security. The rise of [Lifestyle Spending Accounts](#) (LSAs) also empowers individuals with flexible options for financial coaching or debt consolidation, recognizing varied needs across the workforce.

## Why It Matters



Financial stress doesn't stay at home; it follows employees to work, impacting focus and morale. By alleviating these pressures through transparent communication and tangible support, employers directly boost productivity and retention. Moreover, offering robust financial benefits and ensuring all employees fully understand and access them differentiates your brand in a crowded market.



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# The Digital Change of Benefits Access



## AI and Virtual Care as Essential Tools

Technology is reshaping how employees access care and how HR teams manage programs. The shift from complex paper trails for a doctor's visit to a seamless, digital-first ecosystem is now well underway.

Virtual care options are expanding rapidly, moving beyond basic telemedicine for common illnesses to include virtual primary care, remote monitoring for chronic conditions such as diabetes, and digital physical therapy programs. On the administrative side, Artificial Intelligence (AI) is streamlining the entire benefits experience. AI-driven chatbots offer 24/7 support for complex benefit questions, while predictive analytics give HR leaders deeper insight into utilization trends, enabling proactive plan adjustments.

For example, platforms like [Navia's Benefits Administration](#) AI chat assistant demonstrate significant impact by saving millions in administrative costs, automating 62% of document verifications, and boosting employee confidence in their benefit decisions to nearly 80%. This data shows that intelligent technology not only streamlines processes but also empowers employees to make better, more informed choices with confidence.

## Why It Matters



Equitable benefits move organizations beyond statements of inclusion to meaningful action that supports and empowers every employee. When benefits recognize and address the unique needs of underrepresented groups, employers demonstrate real commitment to belonging and psychological safety. These priorities drive satisfaction, retention, and innovation.



# Flexibility is the New Standard



## Autonomy Over "Where" and "When"

The debate over remote work has settled into a new reality: flexibility is a non-negotiable expectation. In 2026, flexibility means more than "work from home." Employees now expect genuine autonomy over both schedules and work location. According to the [Deloitte's Gen Z and Millennial Survey](#), flexibility stands as one of the most requested perks among employees, directly contributing to higher levels of trust and job satisfaction.

Organizations are meeting this demand by piloting innovative offerings: 4-day workweeks, results-only work environments (ROWE), and "work from anywhere" stipends are shifting the employee experience. Paid Time Off (PTO) is evolving into unlimited or self-managed models, reflecting deep trust in employee responsibility. Sabbatical programs, once reserved for academia, are now incorporated into corporate retention strategies, rewarding long tenure and helping prevent burnout. These modern approaches not only support varied employee needs but also foster a culture of mutual respect and empowerment.

## Why It Matters



Flexibility is the ultimate expression of trust and signals a shift from tracking hours to valuing outcomes. Recent research highlights that work-life balance remains one of the top determinants for workers.

By embedding flexible practices like remote stipends and customized schedules, employers appeal to a broader, more diverse talent pool and directly impact employee morale, retention, and satisfaction.



# Inclusivity & Equity in Benefit Design



## Building a Culture of Belonging

Diversity, Equity, and Inclusion (DEI) initiatives are reaching new levels of impact through benefit programs that address the real needs of a diverse workforce. In 2026, employers are increasingly reviewing and updating policies to ensure no group is left behind. Notably, over 75% of employers are actively taking action to build more equitable benefit programs ([Mercer Health and Benefits Analysis](#)).

Key examples of this shift include expanding floating holidays, so employees can observe culturally or religiously significant days beyond traditional calendars, and providing equal parental leave regardless of gender, relationship status, or path to parenthood, including adoption and surrogacy. The same report notes that 40% of employers have implemented equitable family-building benefits, such as fertility coverage and support for doulas or birthing centers. There is also increased emphasis on supporting neurodivergent employees, with accommodations like sensory-friendly workspace options and executive function coaching.

## Why It Matters



Equitable benefits move organizations beyond statements of inclusion to meaningful action that supports and empowers every employee. When benefits recognize and address the unique needs of underrepresented groups, employers demonstrate real commitment to belonging and psychological safety. These priorities drive satisfaction, retention, and innovation.



# Strategic Cost Containment



## Balancing Sustainability with Quality

Rising healthcare costs, fueled by inflation and the surge in specialty drugs like GLP-1s, remain a critical concern for organizations nationwide. According to the [Mercer CFO Analysis](#), 83% of Chief Financial Officers (CFO) now identify high-cost claimants as a significant or very significant concern, with cost volatility threatening the financial sustainability of employer-sponsored health plans. Rather than defaulting to higher employee premiums, employers in 2026 are adopting more strategic, data-driven approaches to managing costs.

Clinical management and the creation of high-performing provider networks are top priorities for CFOs seeking to control healthcare spend without undermining employee well-being.



# Balancing Sustainability with Quality Continued

Strong clinical oversight, including the implementation of "centers of excellence" for complex procedures, helps ensure employees receive appropriate, effective care while minimizing unnecessary expenses. Employers are also expanding clinical advocacy programs, providing employees with support to navigate the healthcare system, avoid duplicative services, and access high-quality care at optimized rates.

**Health Reimbursement Arrangements (HRAs)** also play an increasingly important role in strategic cost containment. By allowing employers to reimburse employees for eligible medical expenses, HRAs offer flexibility for both organizations and employees. Employers gain control over healthcare spending by setting contribution limits and tailoring eligible expense categories to organizational goals, while employees benefit from greater choice in how they manage their healthcare dollars. This approach helps preserve comprehensive coverage, engages employees in more cost-conscious decision-making, and can drive better health outcomes by making high-value care more accessible.

**navia**  
**Scheduled Health Reimbursement Arrangement**  
 Integrated plan designs to provide comprehensive benefits

**Scheduled Health Reimbursement Arrangement (SHRA)**  
 A Scheduled Health Reimbursement Arrangement (SHRA) is an employer-funded plan that is integrated with a group medical insurance plan. With a SHRA employees can specify which expenses are eligible for reimbursement through the plan and whether all or those expenses are subject to deductibles, co-insurance and/or co-payment provisions. SHRAs are popular with employers who want to control budget and target specific health plan designs that meet the needs of their employees.

**Common Challenges**  
 SHRAs enhance traditional medical plans and give employers maximum flexibility in addressing their employees' health care needs. Common challenges we hear include:

- Expanding eligibility to comply with rising cost trends
- Affordable plan designs
- Meeting critical business operating competitive benefits and managing costs effectively
- No matching employer available
- Manual to file claims utilization reports provided
- Failure to pay out carrier benefits
- Limited transparency

**Key Benefits:**

- Customized plan design
- Reduced Scheduled Plan Service fees
- Reduce risk of litigation
- Lower total cost while providing competitive benefits
- Portable benefit structure
- 100% individualized customer support

**Sample SHRA Client Savings**

Plan Type	Total Cost
Flat-rate Plan Premium Traditional Plan	\$534,184
SHRA Plan + Administration + Claims + Carrier Premium	\$375,123

**Client Savings \$159,061**  
 Average savings compared to traditional plans  
 Average monthly participants: 45

**23%**  
 Average savings compared to traditional plans

**DOWNLOAD**

## Why It Matters

Unchecked healthcare inflation is unsustainable, and cost-shifting erodes morale and talent retention. Emphasizing clinical management and targeted provider partnerships enables organizations to manage healthcare expenses responsibly while preserving comprehensive coverage. By focusing on quality and efficient navigation, organizations protect both their financial health and their people, ensuring benefit programs remain viable and competitive for years to come.



# Conclusion

The benefit trends of 2026 paint a picture of a workplace that is more human, more flexible, and more intelligent than ever before. The shift is clear: we are moving from transactional relationships between employer and employee to partnerships based on mutual support and growth.

For HR leaders and executives, the path forward involves listening to your unique workforce data and being willing to challenge traditional models. Whether it is through implementing equitable leave policies, investing in financial wellness, or leveraging AI to simplify access, each step taken to modernize benefits is a step toward a more resilient and engaged organization.

Navigating these changes requires a balance of empathy and strategy. Contact Navia to help you build a thriving culture where employees feel valued, supported, and empowered to do their best work.

**Ready to boost  
your benefits  
experience?**

**GET A  
QUOTE**

You can also contact us at  
[sales@naviabenefits.com](mailto:sales@naviabenefits.com)  
or 1-866-831-6133.



# Resources

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- 01** Mercer Health on Demand Report 2025

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- 02** Mercer Inside Employees' Minds Report 2025

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- 03** Deloitte's Gen Z and Millennial Survey

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- 04** Mercer Health and Benefits Analysis 2025

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- 05** Mercer CFO Analysis 2025

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- 06** Employers Project 10% Jump in Health Care Costs for 2026, Sept. 2025, Kathryn Mayer SHRM

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- 07** TalentHR Benefit Trends Analysis 2026

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