



Harvard Pilgrim
Health Care

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2026 Outlook: Whole-Person Care a New ROI Driver for Employee Benefits

How caring for the diverse needs of your employees delivers measurable business advantage





When it comes to health, employees today expect more from their employers' benefit designs- and employers are listening. Rising health care costs, evolving workforce values and changes in the composition of households are also continuing to reshape the benefits landscape. It is no longer enough to offer traditional medical coverage; employees want support for every aspect of their well-being, including covered dependents – easily and conveniently.

In response, employers can focus on building whole-person care ecosystems – that offer versatility delivered via integrated strategies that connect physical health, mental well-being and choice.

With this approach, organizations can improve their human capital, productivity and employee culture. Delivering an array of services and coverage also allows organizations to attract and retain talent – key to today's most competitive industries. Whole-person care is not just a trend – it is a strategic imperative for cost control, competitive advantage and workforce resilience.

This article explores five key areas where whole-person care is redefining employer benefits strategies in 2026.



Personalized health benefits drive employee engagement

Just as each person is unique, so are their health needs. What is important for a woman in her fifties may not be important to a male employee in his twenties. The same can be said for an employee with chronic conditions versus someone else who only sees their doctor once a year. Diverse workforces demand flexibility and a variety of offerings that support their health needs, as well as the needs of their dependents – including children, spouses and, in some cases, aging parents.

With personalized options, employees are more likely to stay healthy and feel valued as an employee – and, in turn, employers are more likely to have a more engaged and productive workforce.

83%

of employees surveyed say better benefits make them more productive¹

To keep up, employers are moving away from one-size-fits-all plans toward customizable benefit menus, allowing employees to select options that are most important to them like mental health support, dental upgrades or digital-based care and resources. They are also partnering with organizations to provide a broad range of programs and are leveraging AI-driven decision-support tools that employees can use to determine which of those programs is best for their health and financial goals.

¹ "Employers can address productivity, turnover and wellbeing through better benefits," Benefitnews, citing Alight's survey showing that employees' engagement levels rise even as stress levels increase, <http://benefitnews.com/news/employers-can-address-productivity-turnover-and-wellbeing-through-better-benefits> (accessed Dec. 8, 2025).



Integration of medical, dental and vision care for convenience

Oral health and eye health are often evaluated separately from the rest of a person's physical health. Consumers have separate doctors for dental and eye care – and often separate insurance cards – but oral and eye health could not be more connected to whole-person health. They remain critical as key indicators to other health conditions, including vitamin deficiencies and chronic conditions like diabetes and hypertension.

To improve preventive care and simplify benefit administration, health plans are increasingly bundling these benefits together with medical. It is a win-win for employers and their workforce. Employees are offered a simplified experience – one enrollment process and one digital portal – that allows for better integration with preventive care among their multiple providers. For employers, bundling these benefits streamlines the administrative process and keeps costs down through better health outcomes.



Life-stage benefits that retain the workforce

As employees move through different stages of life, their health needs change – and benefit strategies must adapt. Supporting employees and their dependents at every stage means designing benefits that grow and flex in the same way a workforce does. From starting a family to caring for aging parents, employers are expanding their offerings to support employees during critical life stages and events.

66%

of employees are taking or considering a new job because of better reproductive and family health benefits²

Fertility and family-planning benefits are becoming more common, while menopause and women's health resources are gaining traction in the benefits space. And caregiving resources, like paid leave, backup care and navigation services, helping employees balance their work and home lives, are expected. These offerings go beyond traditional health coverage and undoubtedly impact overall well-being as they address real-life challenges employees used to face alone.

By addressing these life-stage needs, organizations create a culture of support that drives loyalty, productivity and happiness. Not to mention, employees that feel supported during major life events and transitions are less likely to leave their current employer, which prevents lost productivity and additional investments in time and financial resources for staff augmentation.

² "Fertility Coverage," Maven Clinic, <https://www.mavenclinic.com/post/fertility-coverage> (accessed Dec. 8, 2025).



Digital integration and data-driven insights that elevate employee experience

Digital innovation is transforming how employees interact with their health benefits – and how employers manage them behind the scenes. Virtual and telehealth-based services have become core components of whole-person care, but employers are going even further by integrating AI-powered tools, centralized portals and automated workflows to improve access, reduce costs and enhance care coordination. These platforms allow employees to easily enroll, compare plans, find providers, estimate procedure costs and access virtual care in one place. This results in less friction, faster access and a benefits experience that is intuitive and easy to navigate.

On the employer side, the data and analytics from employee engagement offer the insights needed to make smart, benefit design decisions. Demonstrating which programs and services are of greatest value and to whom provides immense value in determining what investments matter most to your workforce. Conversely those insights can shed light on unmet or emerging needs. Together, digital integration and data-driven insights enable employers to deliver benefits that are not only easier to use but are also effective and financially sound.



Preventive care as a cost-control strategy

Preventive care is more than just attending an annual physical; it is emerging as one of the most powerful levers for cost control in 2026. Prevention and detection remain key to improving health, addressing concerns earlier and reducing long-term, more costly care.

Catching issues early means less medication reliance, fewer ER visits, fewer hospital stays and a healthier, more productive workforce. To support this trend, employers are emphasizing screenings and annual checkups, as well as highlighting holistic health opportunities from better nutrition to incentives for physical activity. Some organizations even offer rewards and incentives for completing preventive care. Digital tools like automated reminders and telehealth consultations are also making preventive care more accessible and easier to manage for employees.

Preventive care is not just good medicine – it is a strategic cornerstone of whole-person health that is good for business. With a benefits strategy that is proactive instead of reactive, the payoff for employers is clear: healthier employees, reduced medical costs and a stronger ROI.



Conclusion

Whole-person care is not just a benefits buzzword – it is how employers succeed in 2026 and beyond. By integrating coverage options, supporting life-stage needs, leveraging digital tools and harnessing data-driven insights, employers can move beyond fragmented solutions to create connected health ecosystems that support whole-person care. These strategies improve employee well-being and deliver business outcomes through cost-control, engagement and workforce productivity.

➤ Start building your whole-person care strategy today by visiting [harvardpilgrim.org](https://www.harvardpilgrim.org)