EMPLOYERS, DID YOU KNOW?

October 2023

Q4 EMPLOYEE BENEFIT TRENDS

Money is the **#1 source** of stress

over jobs, health, and relationships combined. Finances start with the paycheck, so it's critical for financial literacy to start with the workplace.

73%

of employees rank finances as the #1 stress in their life.

93%

of employees want financial support from their employers. Financially stressed employees are **2.2x more likely to leave an organization**.

The employer is the gateway to financial benefits and wellbeing.

HOW CAN EMPLOYERS HELP?

origin

Origin makes financial advice affordable and accessible. The platform empowers users to make decisions with the guidance of a Certified Financial Planner – something that could be otherwise out of reach. Learn more at useorigin.com.

Paytient

Paytient is a visa card that helps employees access/afford care for the whole family – even pets. Paytient program engagement can lead to **32% reduction in turnover**. Learn more at paytient.com and watch Amy's Story on YouTube.

Inflation is shrinking employees' wallets, making it difficult for people to afford care. Paytient works alongside existing benefits packages to eliminate cost as a barrier to treatment.

LifeGuides®

In 2024, **32% of employers** anticipate increasing mental health services to ensure their benefit offering is competitive. **LifeGuides offers one-to-one, personalized guidance** in Lifelong Learning, Personal Growth or a Life Challenge with certified, empathetic Guides, who have been through the same life event ahead of you. Learn more at lifeguides.com.

Find out more about our services and capabilities at **INSURICA.com/employee-benefits**.

INSURICA® EMPLOYEE BENEFITS

Sources: Assurex Global, Prnewswire.com — State of Employee Financial Health and Wealth Report, Paytient Gallup Health & Healthcare Poll, Dec 2022. This is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice.