

# Mental Health and Non-Traditional Benefits— Meeting Evolving Participant Needs

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International Foundation  
OF EMPLOYEE BENEFIT PLANS 

# Speakers

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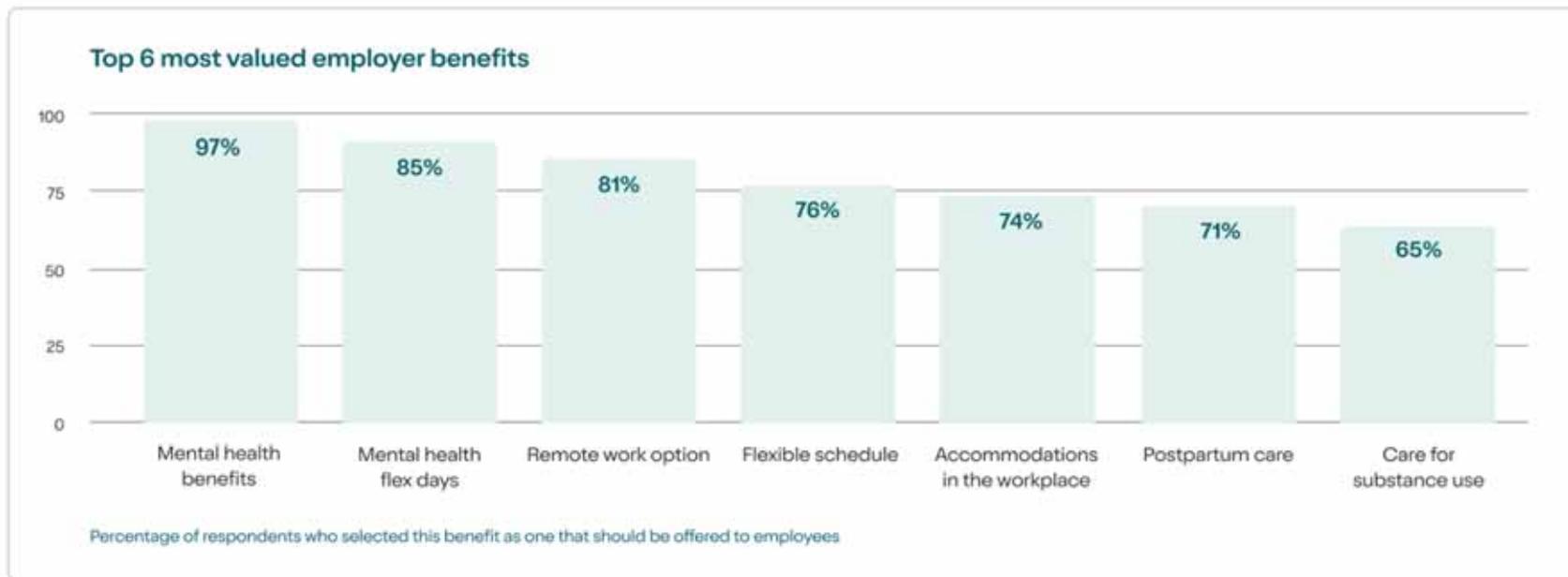
White Plains, New York

# Objectives

- In-depth exploration of innovative and inclusive employee benefits
  - Mental health benefits
  - Creative generational benefits
  - LGBTQ+ other non-traditional benefits

# Most Valued Employer Benefits

Here are the benefits full-time employees say should be offered by their employers



Source: Talkspace New Normalization

# Return on Investment

Employers that support mental health see a return of \$4 for every \$1 invested in mental health treatment.



# We're Facing a Behavioral Health Crisis

Prevalence of behavioral health issues is high

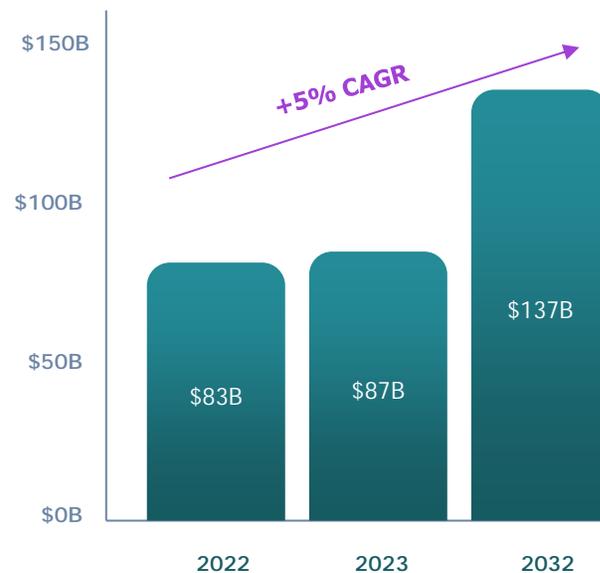
32%

*Of adults reported symptoms of anxiety or depression in February 2023<sup>1</sup>*

\$48B

*Economic cost of lost productivity due to mental health issues<sup>3</sup>*

Projected U.S. Behavioral Health Market Growth<sup>5</sup>



Affordability and insurance access remain major challenges

42%

*of U.S. adults with a diagnosable condition reported in 2023 that they could not afford to access the treatment they needed<sup>2</sup>*

34%

*Of survey respondents reported difficulties finding any therapist who accepted their insurance<sup>4</sup>*

1: KFF 2: Forbes 3: Gallup 4: NAMI 5: Precedence Research

# 2024 State of Mental Health

**50 million** Americans are experiencing a mental illness

Over **28 million** Americans with a mental illness do not receive treatment

**1 in 10** youth are experiencing severe depression

**60%** of youth do not receive treatment

In the US, there are **350** individuals for every **one** mental health provider

**77% of employers**

Reported an increase in mental health related concerns among their employees.

Patients with both a **medical and behavioral health condition** face **two to three times higher medical costs** than patients without a behavioral health condition.

Source: \*\*MHA-Mental America <https://mhanational.org/issues/state-mental-health-america>  
\*Evernorth Health Research Institute

# Talking About Mental Health Is No Longer Taboo



Source: Talkspace New Normalization

# All Ages Agree: Mental Health Care Should Be Affordable or Free

99%

believe mental health treatment should be covered by insurance, even for people who don't have a diagnosed condition, in the same way that preventive care is covered for physical health.

97%

of employees rank mental health benefits as the #1 benefit they want to receive from their employer, more than flex days (85%) and remote work options (81%).

Source: Talkspace New Normalization

# Generational Overview



## Baby Boomers

*Born 1946 to 1964*

- Raised in post-WWII, resource-limited society
- Work-centric, conservative, competitive
- ~25% of today's workforce



## Gen X

*Born 1965 to 1980*

- Raised in after war, but before technology society
- Work-life balanced, independent, materialistic
- ~33% of today's workforce



## Gen Y (Millennials)

*Born 1981 to 1996*

- Raised in an economically stable and technologically advancing society
- Questioning, flexible, self-prioritization (growth oriented)
- ~35% of today's workforce



## Gen Z

*Born 1997 to 2010*

- Raised in a digitalized, economically fluctuating society
- Communicative, open, diverse, collaborative
- ~5% of today's workforce

# Boomers

## the IMPACT of the BOOMERS



**40%**

By 1965, 40% of the population was under 21 years old.

**WALT DISNEY**

opened Disneyland and simultaneously produced *The Mickey Mouse Club* in 1955. By 1958, Disney corporation was selling 25,000 pairs of Mouseketeer Ears daily.



It was only **3 years** from the cancellation of *Leave It to Beaver* until the premier of *Star Trek*.

**July 21, 1969**

Neil Armstrong walked on the moon. It had only been four years since the first Gemini orbital mission.



In 1982, Jane Fonda released her first video: **WORKOUT**. Boomers in their 40's led a fitness movement that made sneaker manufacturers billionaires.



Over 25% of Boomers attended college, four times the rate of the WWII generation.



**THE BEATLES**

1963 Boomer teens discovered The Beatles, and kicked off the "British Invasion." (The Rolling Stones, The Who, Led Zeppelin, Cream, The Kinks)

**3 DAYS OF PEACE & MUSIC**

Five years from The Beatles' debut on *The Ed Sullivan Show*, Woodstock drew **500,000 Boomers** for "Three days of Peace and Music."



1980's Boomers outsourced chores, increasing their capacity to earn income. The US became a "service economy."

In the 50 years...

**66M**

between 1950 and 2000, the number of women in the US workforce grew from 18 to 66 million, a threefold increase.

**18M**



Baby Boomers have an estimated \$10 trillion in assets. Their Medicare bills in retirement are currently estimated at \$55 trillion.

In 1984, Chrysler Motor Corporation introduced the minivan, with cup holders for Boomer families who consumed meals in their cars.



# Older Adults Are Digital

Older adults are also struggling with mental health challenges

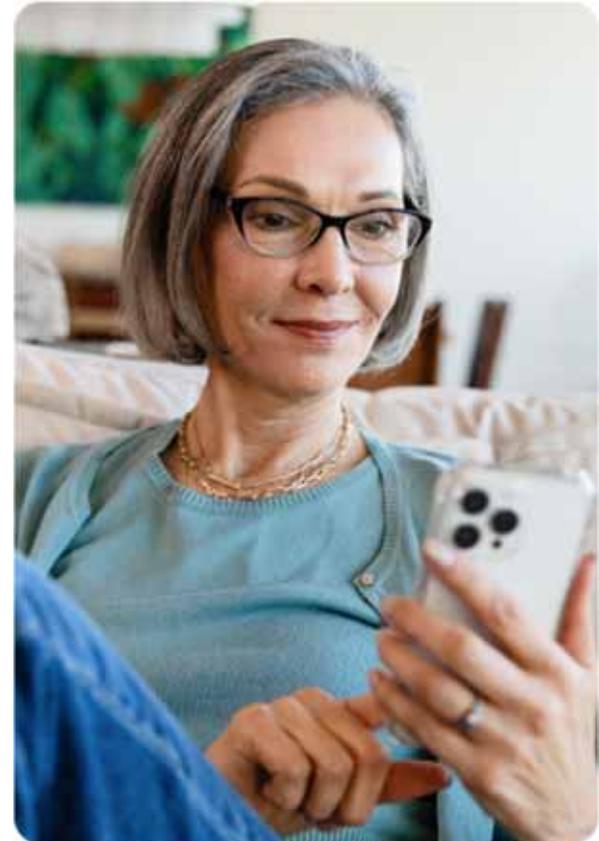
2.5x

Increase in prevalence of anxiety or depression among those 65+ between 2018 and 2020<sup>1</sup>

And are likely to use mental health apps as a remedy

61%

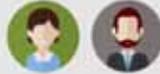
Of those 65+ years old use smartphones<sup>2</sup>



# Gen X

## GENERATION X

- Born between 1965 and 1984
- Other Names: Xers, Sandwich Generation



### EXTERNAL INFLUENCES

- Dual Income Families
- Working Moms
- Energy Crisis
- Watergate Scandal
- Activism

### - MAIN ATTRIBUTES -

Individual freedom, skepticism, latchkey kids (first generation of children who returned from school to an empty home due to both parents being at work), self-sufficient, pragmatic, entrepreneurial, well-educated, independent

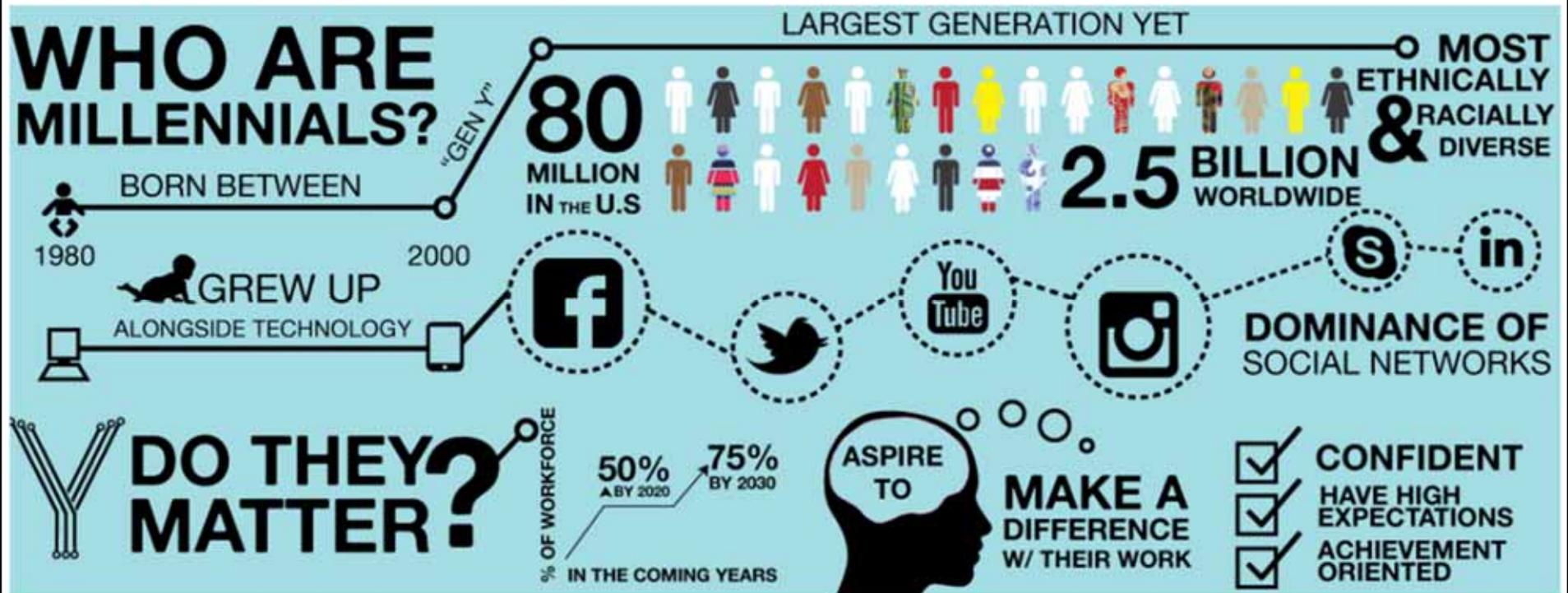
### COMMUNICATION STYLE

- Straightforward
- Informal
- Cynical
- Dynamic
- Not Enamored by Public Recognition

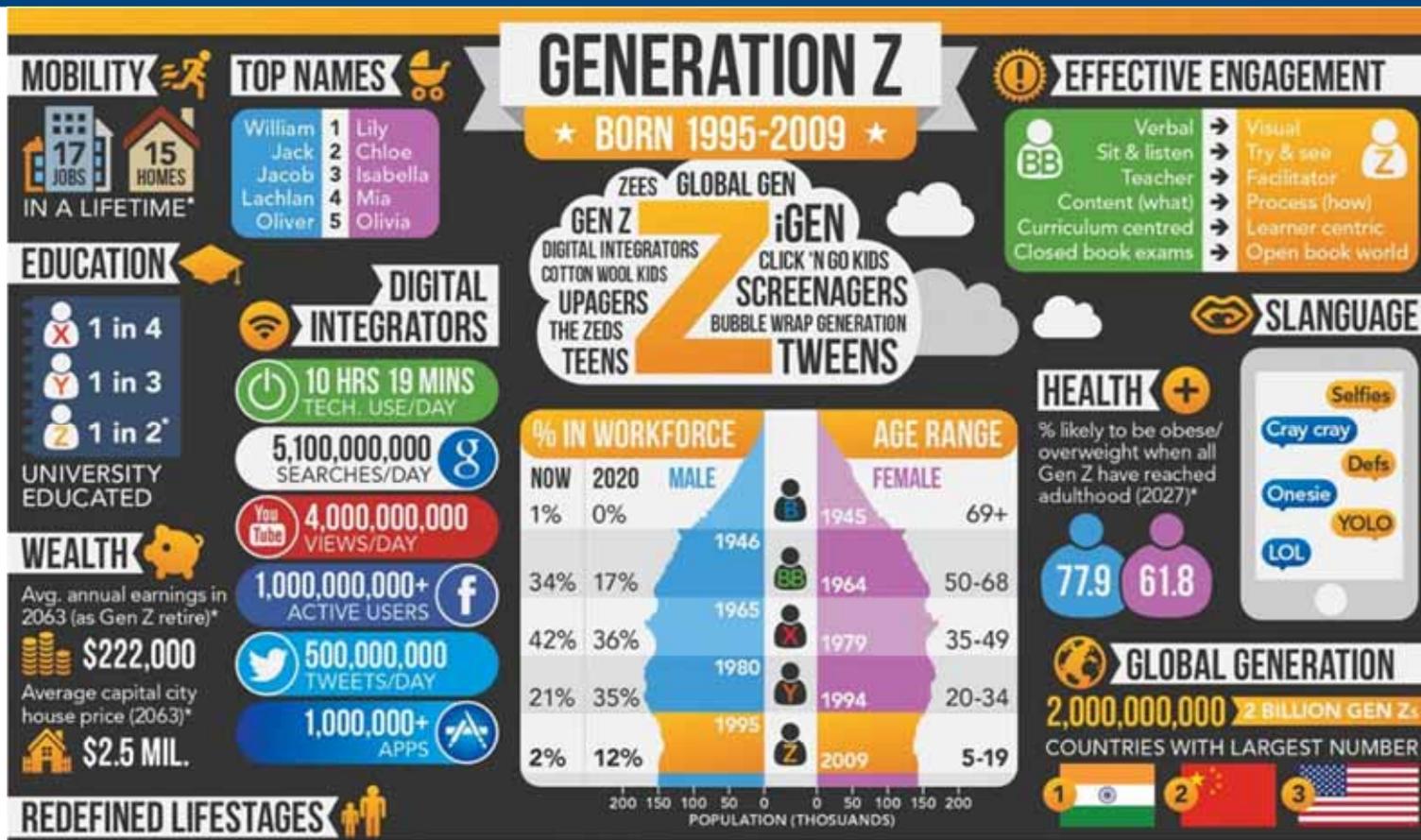
### WORKPLACE ETHIC

- Productive
- Efficient
- Flexible
- Impatient
- Self-reliant
- Adapts well to change

# Millennials



# Gen Z



# Creative Generational Benefits

- What's Important?
- Culture
- Creative Solutions



# What's Important?

## Most Desired Mental Health Resources by Generation

Forbes Advisor found the mental resources that each generation believes their workplace should provide.



Source: [www.Forbes.com](http://www.Forbes.com)

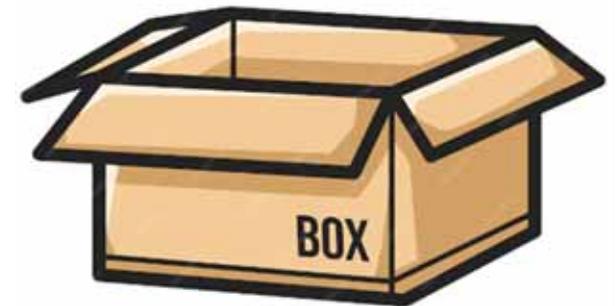
# Culture

- **Building a workplace culture FOR Mental Health**
  - Psychological safety
  - Community
  - Engagement/retention



# Creative Solutions—Benefits

- Mental Health Coverage
- Increased Flexibility
- Preventative/Proactive Care
- Culturally Competent Care
- Innovative Care Models



# Appreciating, Belonging, Caring



# Key Takeaways

- **Mental Health Benefits**
- **Creative Generational Benefits**
- **LGBTQ+ Other  
Non-Traditional Benefits**

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# Audience Q&A

