

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

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International Foundation
OF EMPLOYEE BENEFIT PLANS 

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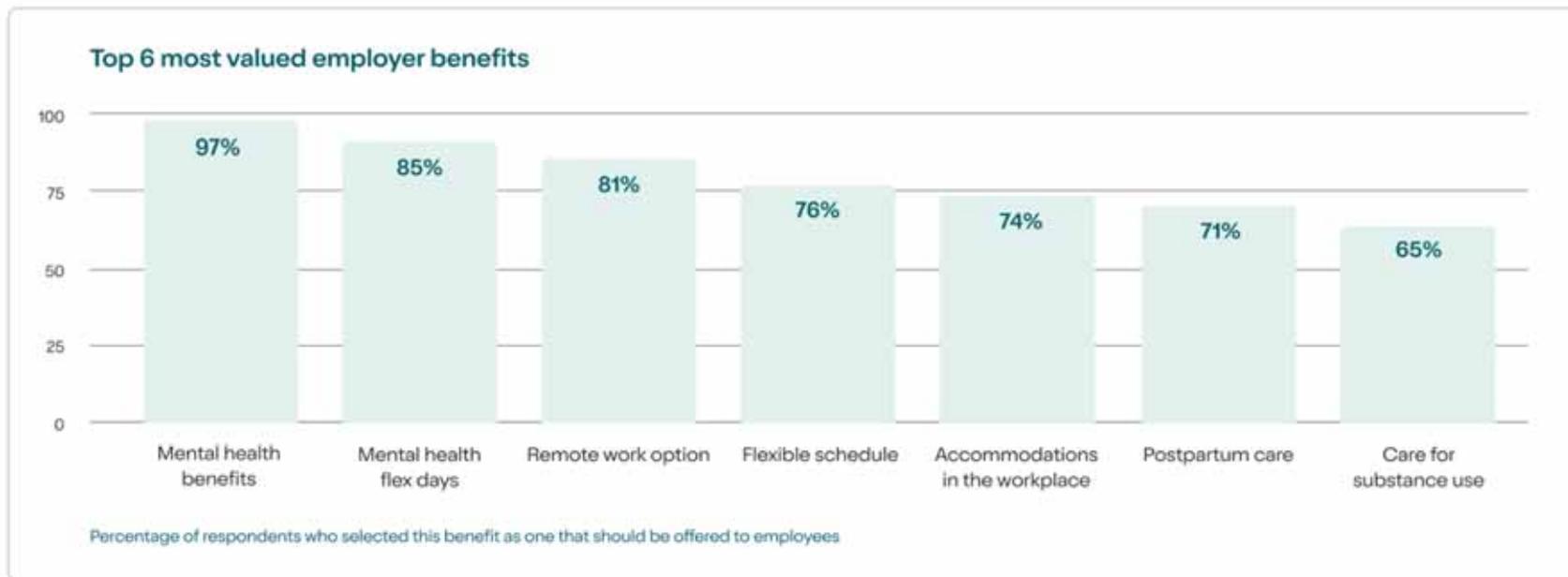
White Plains, New York

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

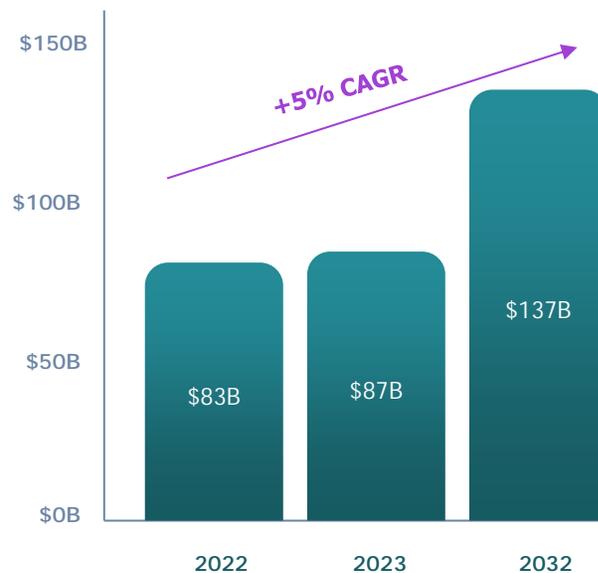
32%

Of adults reported symptoms of *anxiety or depression* in February 2023¹

\$48B

Economic cost of *lost productivity* due to mental health issues³

Projected U.S. Behavioral Health Market Growth⁵



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 needed²

34%

Of survey respondents reported difficulties *finding any therapist* who accepted their insurance⁴

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

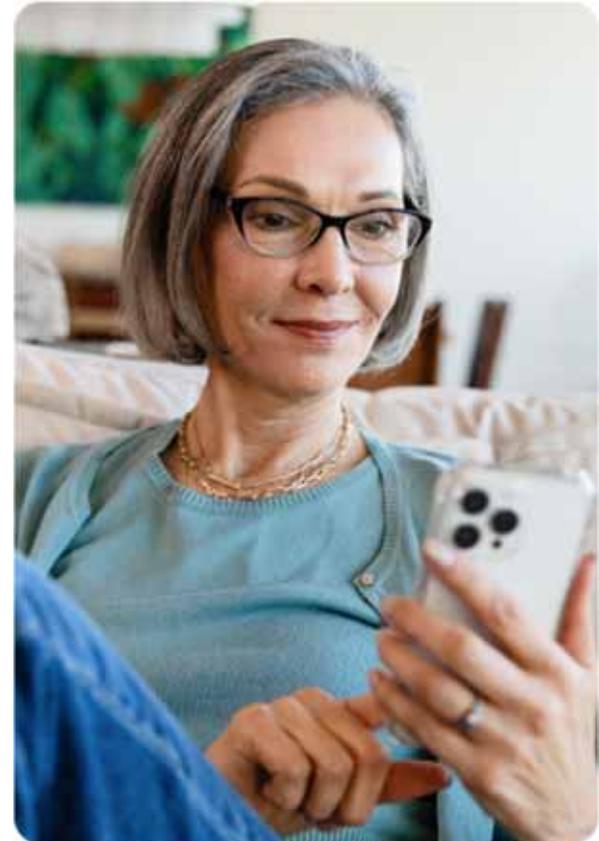
2.5x

Increase in prevalence of anxiety or depression among those 65+ between 2018 and 2020¹

And are likely to use mental health apps as a remedy

61%

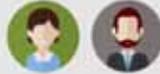
Of those 65+ years old use smartphones²



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

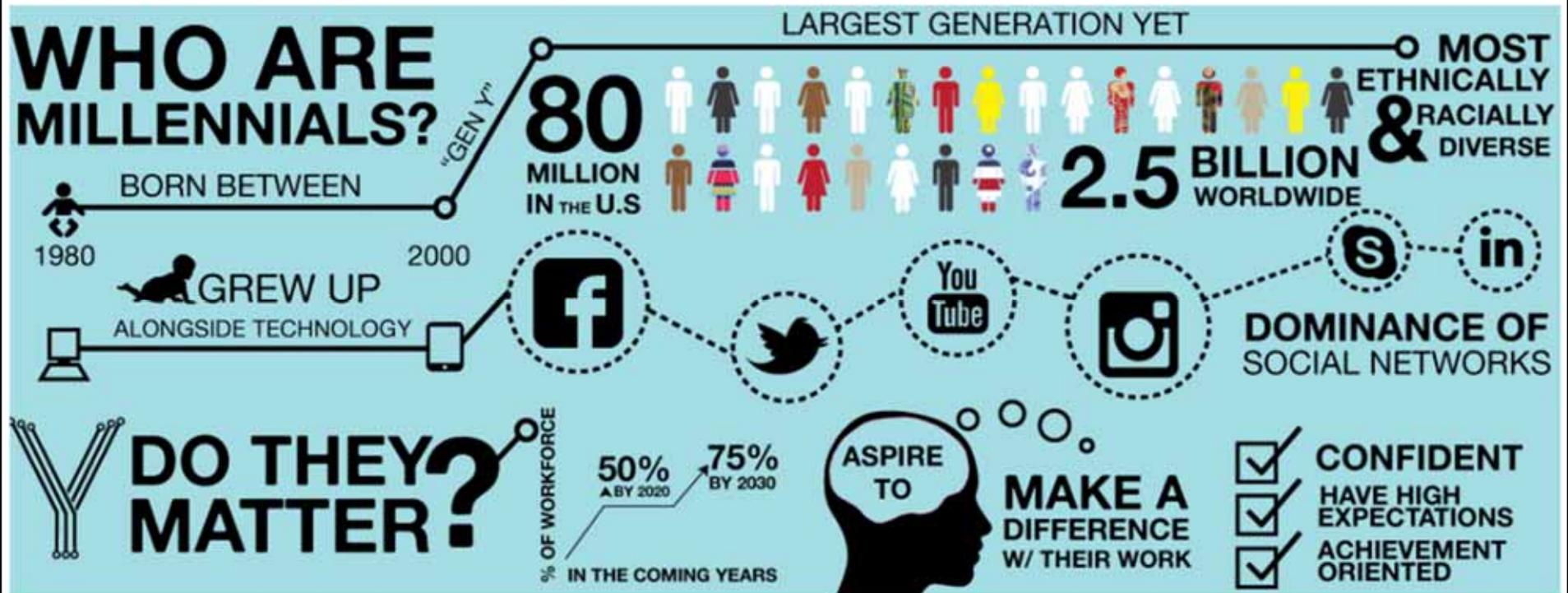
COMMUNICATION STYLE

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

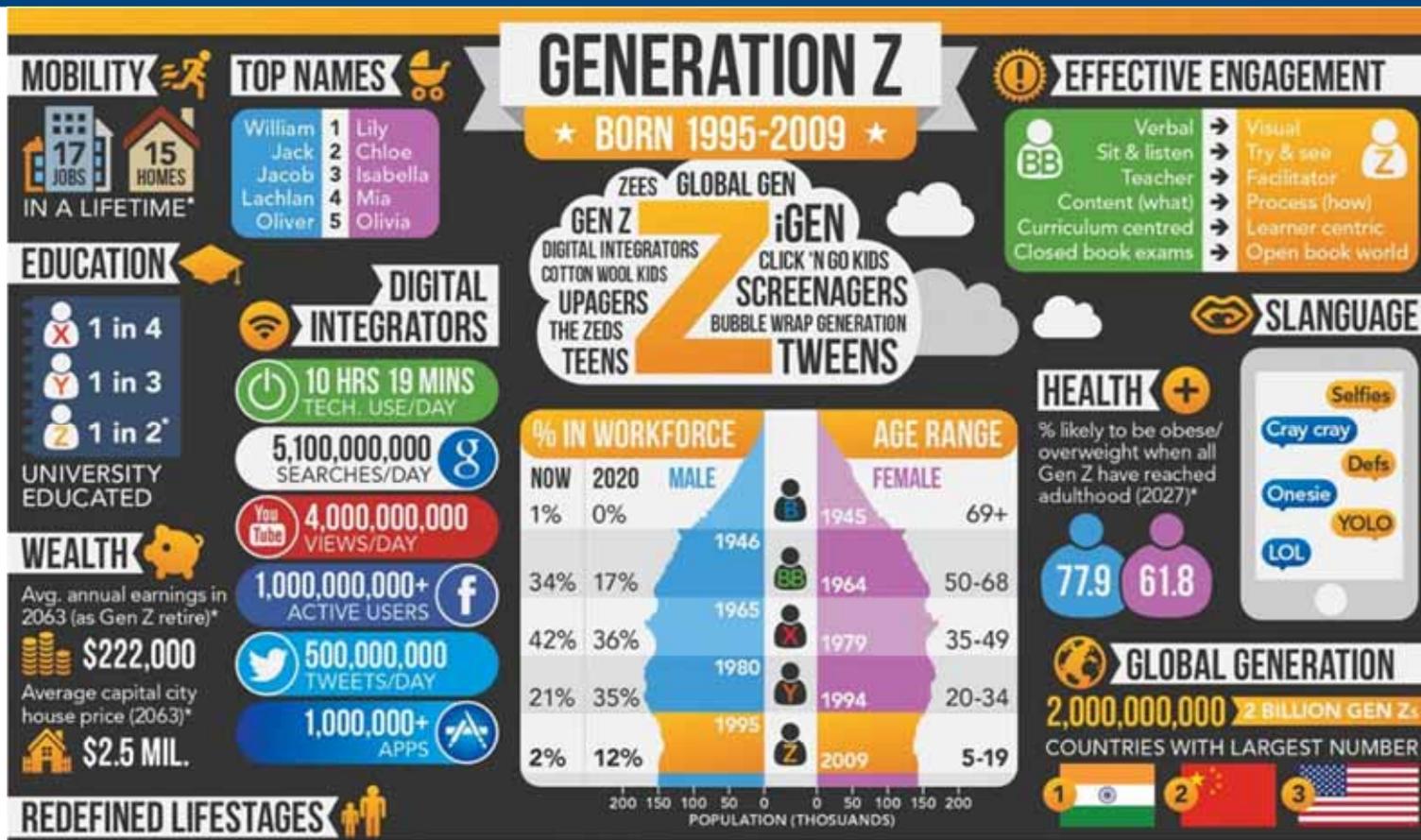
WORKPLACE ETHIC

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

Millennials



Gen Z



Creative Generational Benefits

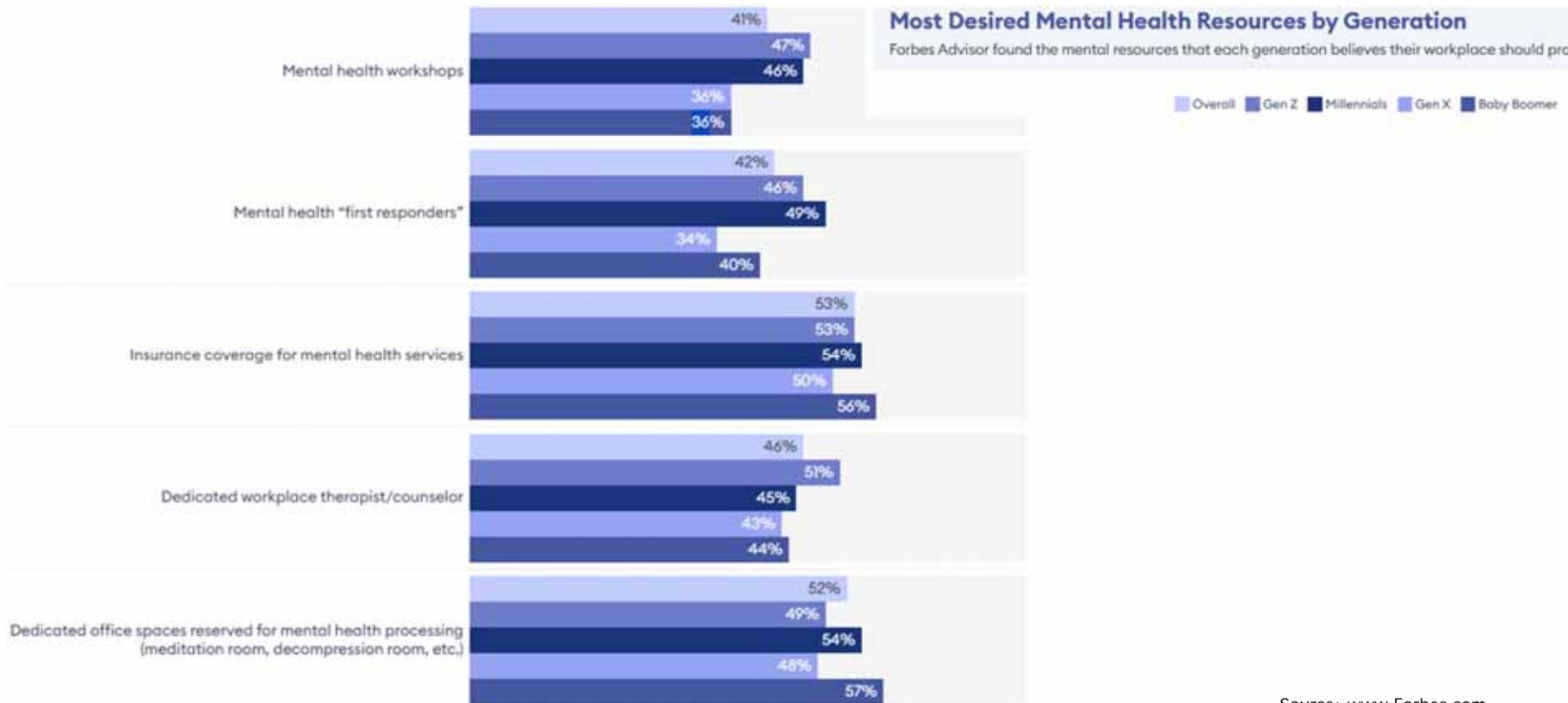
- What's Important?
- Culture
- Creative Solutions



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

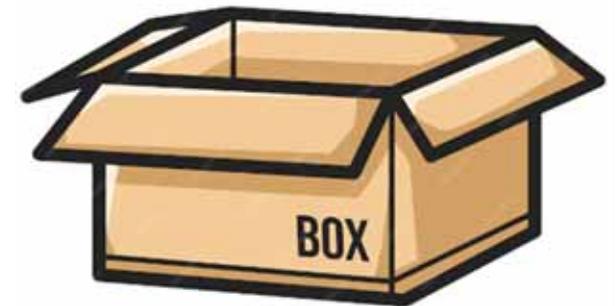
Culture

- **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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