



Think beyond health insurance! Are you maximizing your supplemental benefits?

When enrolling in benefits, you may think first of your health insurance plan, but you may also have a range of additional benefits available to support your health and well-being. These supplemental benefits can encompass a wide range of services and assistance: things like condition-specific benefits for mental health or a chronic condition, caregiving support, life insurance, or even pet or legal insurance. Supplemental benefits can help you with a wide range of life events and experiences, not limited to:

Fitting health into a busy schedule or while working remotely

If you are like many people, sometimes it's hard to prioritize your health. Consider taking advantage of benefits that could make it easier like:

- "Health at home" setups with diagnostic equipment available in the home
- Virtual health and neighborhood clinic connections
- Stipends for at-home gym equipment or virtual gym membership, ergonomic office equipment, and healthy food delivery programs
- Corporate wellness programs such as VirginPulse or JOON that allow you to earn incentives for tracking healthy behaviors, such as exercise, meditation, or healthy eating

These benefits might be especially useful for people who work from home some or all of the time. Studies have shown that remote workers tend to be more inactive, which may lead to health issues such as back pain. Make sure you're aware of your benefit options so that you can stay on top of your health and well-being, regardless of where you work.

EXAMPLES OF SUPPLEMENTAL BENEFITS:

Health care-related:

- Condition-specific programs (e.g., mental health, diabetes)
- Family-building benefits
- Supplemental/gap insurance
- "Health at home"
- Mental health solutions
- Second opinion services
- Navigation services

Support in stressful times:

- Concierge services
- Backup dependent care
- Dependent care flexible spending account (DCFSA)
- Short-term and long-term disability insurance
- Legal services

Other:

- Lifestyle spending accounts
- Auto and home insurance
- Identity theft insurance
- Life insurance
- Pet insurance

Mental health struggles

If, like more than one-third of Americans,¹ you live in an area with a shortage of mental health professionals, you may be able to take advantage of one of the digital mental health benefits that have begun to close this gap, allowing you to meet with care givers virtually. These programs may include:

- Virtual visits for counseling or medication management
- Meditation apps
- Digital therapeutics, such as online cognitive behavioral therapy
- Hybrid digital and in-person mental health services

FAQ: How can my benefits work together?

It's important to think about how different benefits can work hand in hand. For example, you may use your mental health benefit from your health insurance plan while using your backup dependent care to help reduce stress when regular caregivers are not available.

Unexpected life events

You may also have access to benefits that you don't think of as "health care" but can be very helpful during times of high stress, such as home emergencies or family crises. Many supplemental benefits may be valuable in these times, including:

- Concierge services that help you navigate medical crises by arranging services like grocery delivery, house cleaning, and travel
- Backup dependent care programs to help you find in-home care for children or elderly family members, including home health aides
- Dependent care flexible spending accounts that allow you to contribute pretax dollars throughout the year to help pay for dependent care, including for your spouse or a relative living in your home who is physically or mentally incapable of caring for themselves

Conclusion

Supplemental benefits are often overlooked but can be very helpful in supporting your overall health and well-being. These benefits may be found in categories such as wellness, life, and financial, so take the time to go through all the benefits available to you. Think about how to use these additional benefits to free up time, reduce stress and anxiety, and support a happier and healthier you.

¹ "Mental Health Care Health Professional Shortage Areas (HPSAs) | KFF." Figure reflects population of under served areas in relation to total US population. KFF, 4 Feb. 2025, www.kff.org/other/state-indicator/mental-health-care-health-professional-shortage-areas-hpsas. Accessed 14 Aug. 2025.

This information is intended to be educational and is not tailored to the needs of any specific individual.

Fidelity Workplace Services LLC, 245 Summer Street, Boston, MA, 02210

© 2025 FMR LLC. All rights reserved.

1102130.2.0