Fidelity Health®

Think beyond health insurance



Here's how to make the most of your supplemental benefits

When enrolling in benefits, your first thought may be your health insurance plan. However, you may also have access to a variety of additional benefits designed to support your overall health and well-being.

These supplemental benefits can include a wide range of services and resources, like condition-specific support for mental health or chronic conditions, caregiving assistance, life insurance, and even pet or legal insurance.

Supplemental benefits can help you navigate a variety of life events and experiences, including but not limited to:

Fitting health into a busy schedule or while working remotely

Sometimes, it can be 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 Personify Health or JOON that allow you to earn incentives for tracking healthy behaviors, like exercise, meditation, or healthy eating

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
- Short-term and long-term disability insurance
- Legal services

Other:

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

These kinds of benefits may be especially helpful for employees who work remotely some or all of the time. Studies have shown that remote workers are often less physically active, which can increase the risk of health concerns like back pain. Take time to review your available benefits so you can make the most of the resources that support your health and well-being, wherever you work.

Mental health struggles

If, like more than 1 in 3 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 a caregiver 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

Unexpected life events

You may also have access to benefits that you don't think of as "health care" but that can be very helpful during times of high stress, like home emergencies or family crises.

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 a mental health benefit from your health insurance plan while using your backup dependent care to help reduce stress when regular caregivers are not available.

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 pre-tax 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 like wellness, life, and finance, 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 Professional Shortage Areas (HPSAs)," KFF, February 4, 2025, accessed August 14, 2025, https://www.kff.org/other/state-indicator/mental-health-care-health-professional-shortage-areas-hpsas.

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