

Beyond Checking the Box: Making Mental Health Benefits a Meaningful Part of Your Workplace Culture

by Harrison Newman, Vice President, and Matthew Strain, Senior Vice President

Too many employees are slipping through the cracks when it comes to accessing mental health benefits that could boost productivity, drive success and improve their lives. Although most workplaces offer mental health coverage, long wait times, limited in-network providers and high costs keep essential support out of reach.

Studies show happier employees are [13% more productive](#), engaged and less likely to leave. Disengaged workers cost the global economy a [staggering \\$8.8 trillion](#), so simply offering benefits isn't enough—employers must ensure these resources are usable, visible and integral to their workplace culture.

The Accessibility Gap in Mental Health Benefits

While most insurance plans nominally cover mental health, the reality is far more challenging. In major cities, a [severe shortage](#) of in-network mental health providers means employees often face long waits or must pay steep out-of-pocket fees for care. This disconnect between coverage on paper and actual service availability strains personal finances and discourages timely treatment—leaving many employees without the support they need.

To bridge this gap, employers are implementing solutions like virtual mental health platforms, employer-funded health reimbursement arrangements (HRAs) and flexible spending accounts (FSAs) designated for mental health. Some companies also provide standalone stipends or integrate mental health services into broader wellness programs.

Making these benefits easier to access means that mental health support isn't just a checkbox—it becomes a real, everyday resource employees can count on.

Beyond Awareness: Intentional, Continuous Support

Mental health benefits often surface only during open enrollment or [Mental Health Awareness Month](#), but authentic support requires year-round visibility and engagement.

Organizations can prioritize mental health by hosting regular wellness sessions, offering counseling through employee assistance programs (EAPs) and appointing mental health advocates to promote available resources and reduce stigma. Proactive benefits communication ensures employees feel supported every day—not just during designated awareness campaigns.

Remote and hybrid employees should also remain a focus—out of sight shouldn't mean out of mind. Intentional engagement strategies help all employees feel connected and cared for, regardless of location.

A Holistic Approach: Mental, Physical and Financial Wellness

Mental health doesn't exist in isolation—it's connected to physical well-being, financial stability, work-life balance and family dynamics.

Stress from debt, savings or retirement concerns can weigh heavily on employees and directly affect their mental well-being. Employers can ease this burden by integrating financial wellness programs into their benefits offerings, helping employees build confidence and reduce anxiety.

As companies broaden their holistic wellness strategies, benefits like GLP-1s not only enhance physical health but can also improve confidence and reduce stress associated with chronic conditions. Supporting employees in their health journeys contributes to stronger engagement and emotional well-being.

At the same time, employers should recognize that an employee's home life is vital to their overall well-being. Family stressors like a child's mental health struggles, caregiving responsibilities or marital strain often spill into the workplace, affecting focus and performance.

Giving back can also boost morale and mental well-being. Corporate social responsibility programs and opportunities for involvement can foster a sense of purpose and belonging, positively impacting mental health.

Tailoring Mental Health Benefits to an Evolving Workforce

Employee expectations around benefits have shifted dramatically, especially among Millennials and Gen Z. Many experience [high levels of stress but hesitate to discuss their struggles](#) due to fears of discrimination and stigma.

Forward-thinking employers must create environments where mental health conversations are normalized and judgment-free. At the same time, they need to move beyond a one-size-fits-all approach. Organizations should develop personalized benefit options—from expanded telehealth services and fertility benefits to weight management programs and targeted mental health resources—that directly address diverse needs. By customizing mental health benefits, organizations foster inclusivity and build a more responsive and supportive workplace.

The Business Case for Mental Health Investment

Untreated mental health issues can cost an organization [up to \\$60,000 annually](#), and mental health-related absences have [surged 300% from 2017 to 2023](#). Additionally, more than a third of workers report that their job negatively affects their mental health, leading to [higher turnover and reduced productivity](#). Investing in mental health mitigates these financial risks, improves workplace morale, fosters a healthier company culture and enhances long-term organizational stability.

Mental health benefits must go beyond checking a box—they must be foundational to an organization's identity and culture. Employers that take an intentional, holistic and accessible approach will not only support their workforce but also strengthen their business.

Follow the conversation with us on [LinkedIn](#).

For more information, please call: [877.426.7779](#)