

Groxxker®

**NORTHEAST**  
BUSINESS GROUP ON HEALTH

# The missing layer in employer healthcare

How leading employers are turning benefits  
investments into employee action

# Grokker



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VP, Enterprise Business Solutions  
Grokker

## WHAT WE'LL COVER

1

**The real  
utilization  
problem.**

2

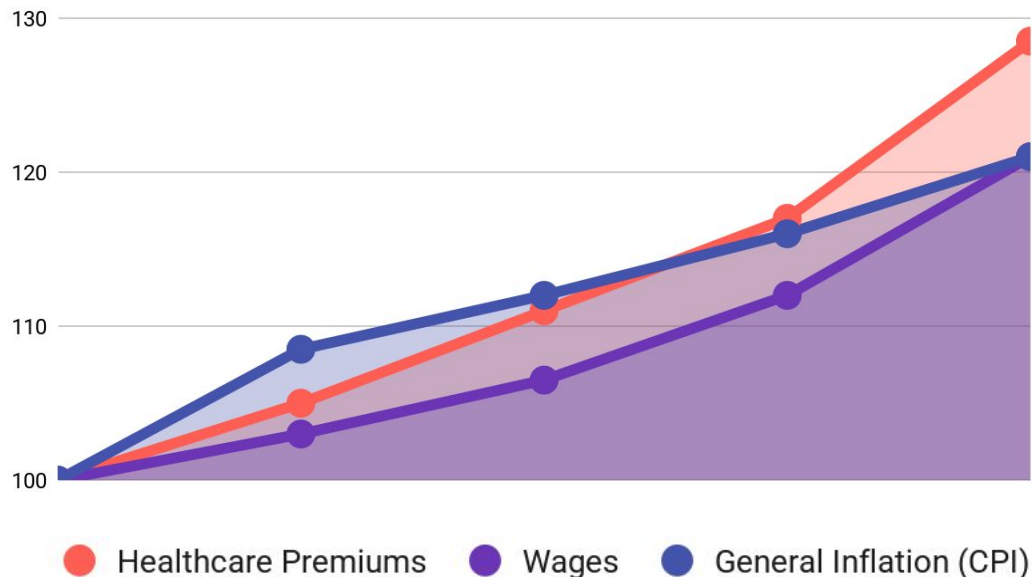
**The  
consolidation  
trap.**

3

**The  
missing  
layer.**

## The macro landscape: Three curves. One collision.

Indexed Cost Growth (2021 = 100)



# 25-30%

**Healthcare premium growth**  
cumulative over 5 years

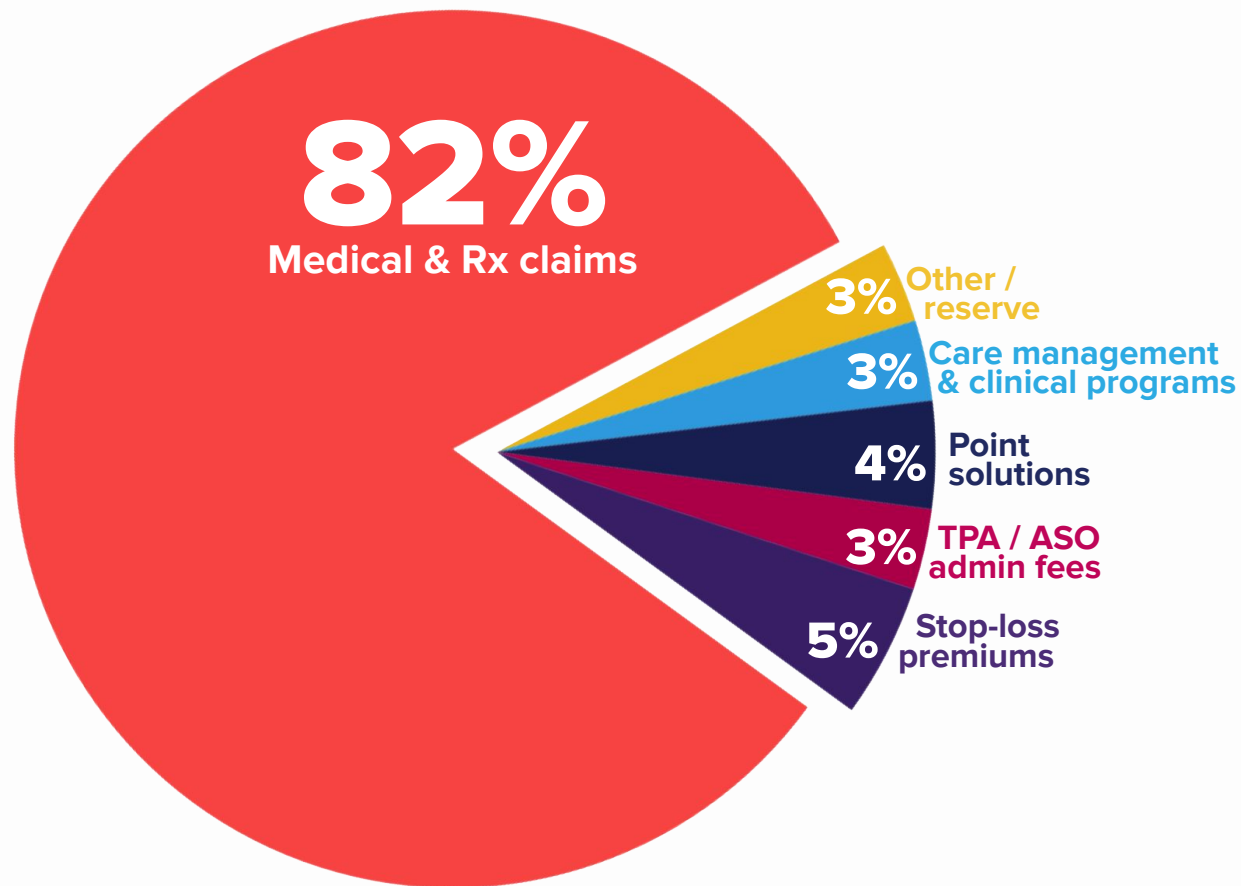
# 20-25%

**Wage growth** (same period)  
cumulative over 5 years

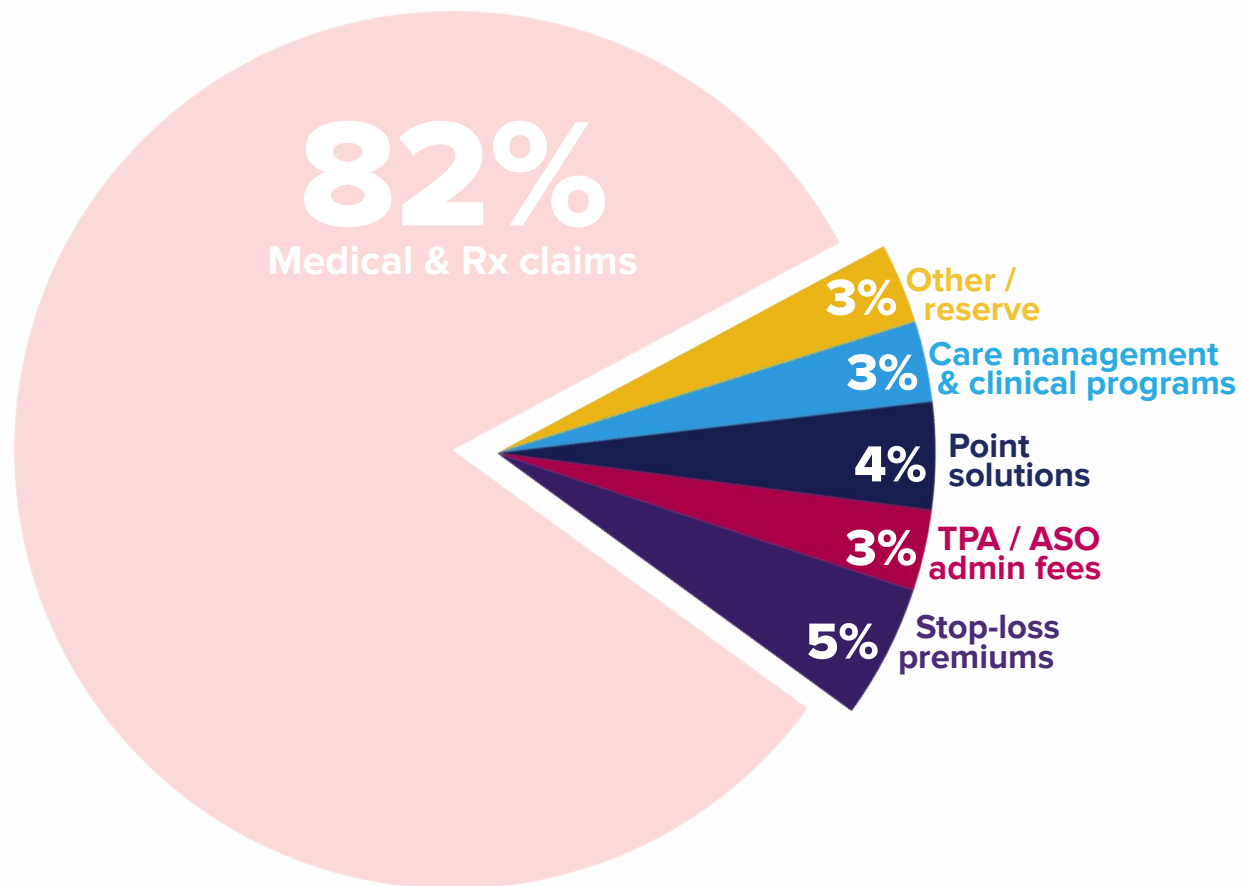
# 1.4X

**Healthcare vs. inflation**  
faster than CPI growth

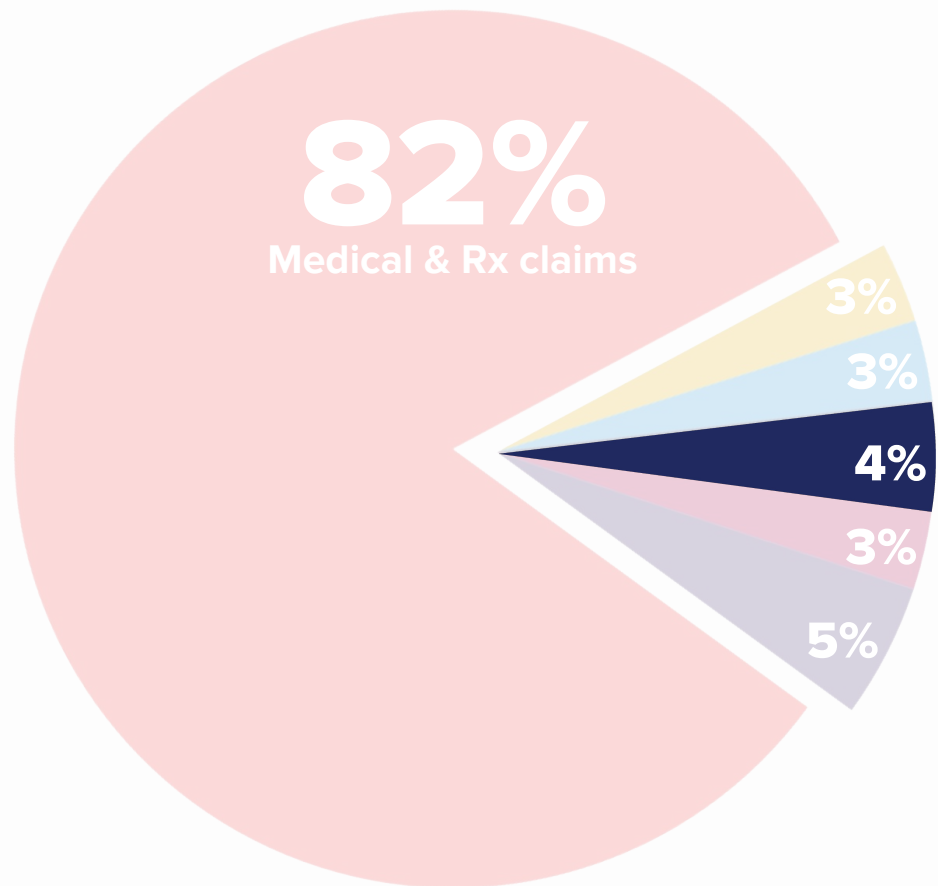




**Total budget**  
**\$185**  
**Million**



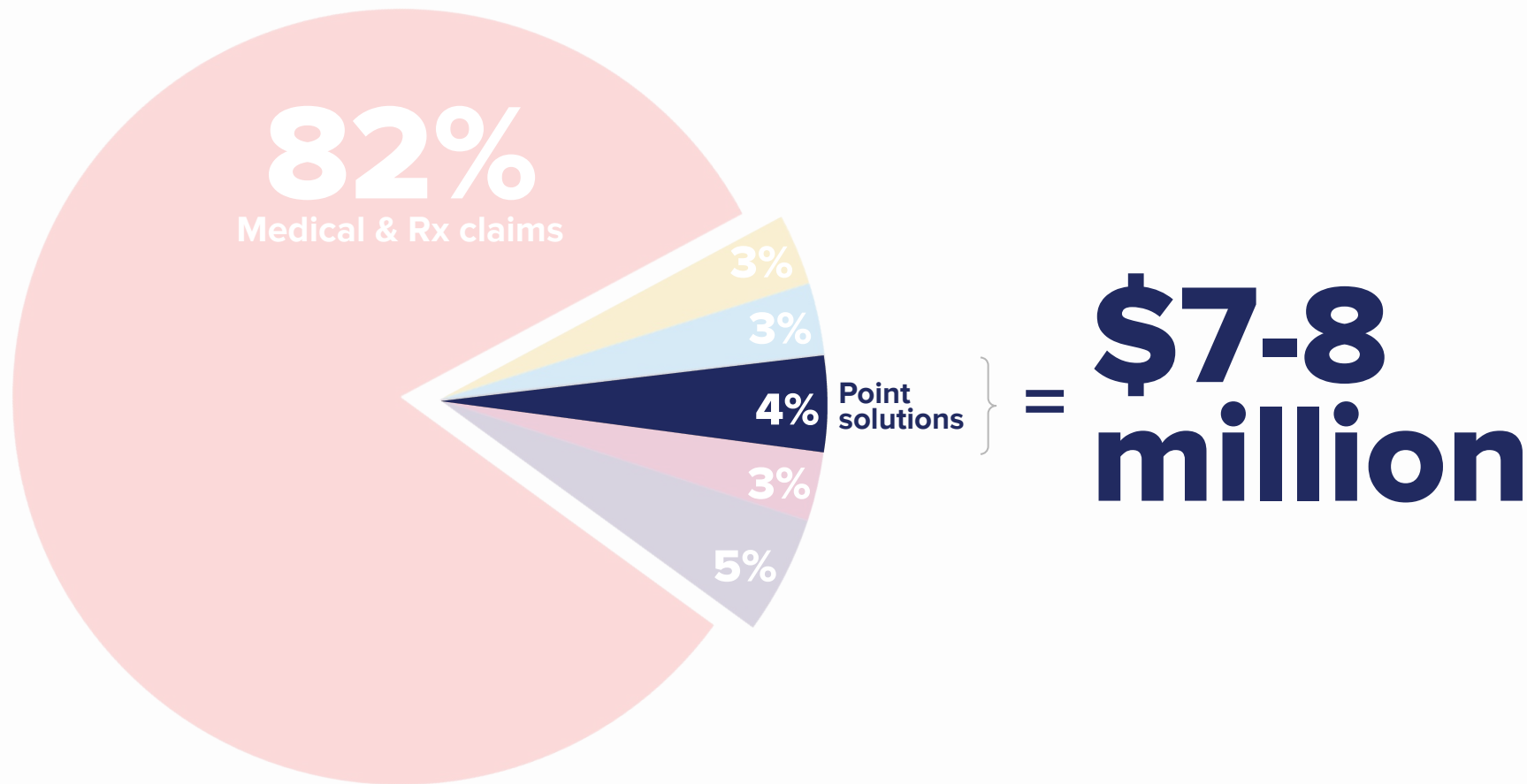
**18%**  
of your  
total budget  
= \$33 million



## POINT SOLUTIONS = \$7-8 million

- Fertility & family-building
- MSK / navigation / PT steering programs
- Behavioral health navigation or therapy access tools
- Weight management & obesity support
- Diabetes management
- Digital primary care / virtual care
- COE / surgery navigation
- Developmental disability or caregiving support

Illustrative self-funded health plan budget allocation based on standard self-insured plan components and common employer funding structures  
Source: The World Insurance Employee Benefits 2026 Market Outlook Report





**50%**  
**of benefits leaders  
are looking at  
consolidating vendors**

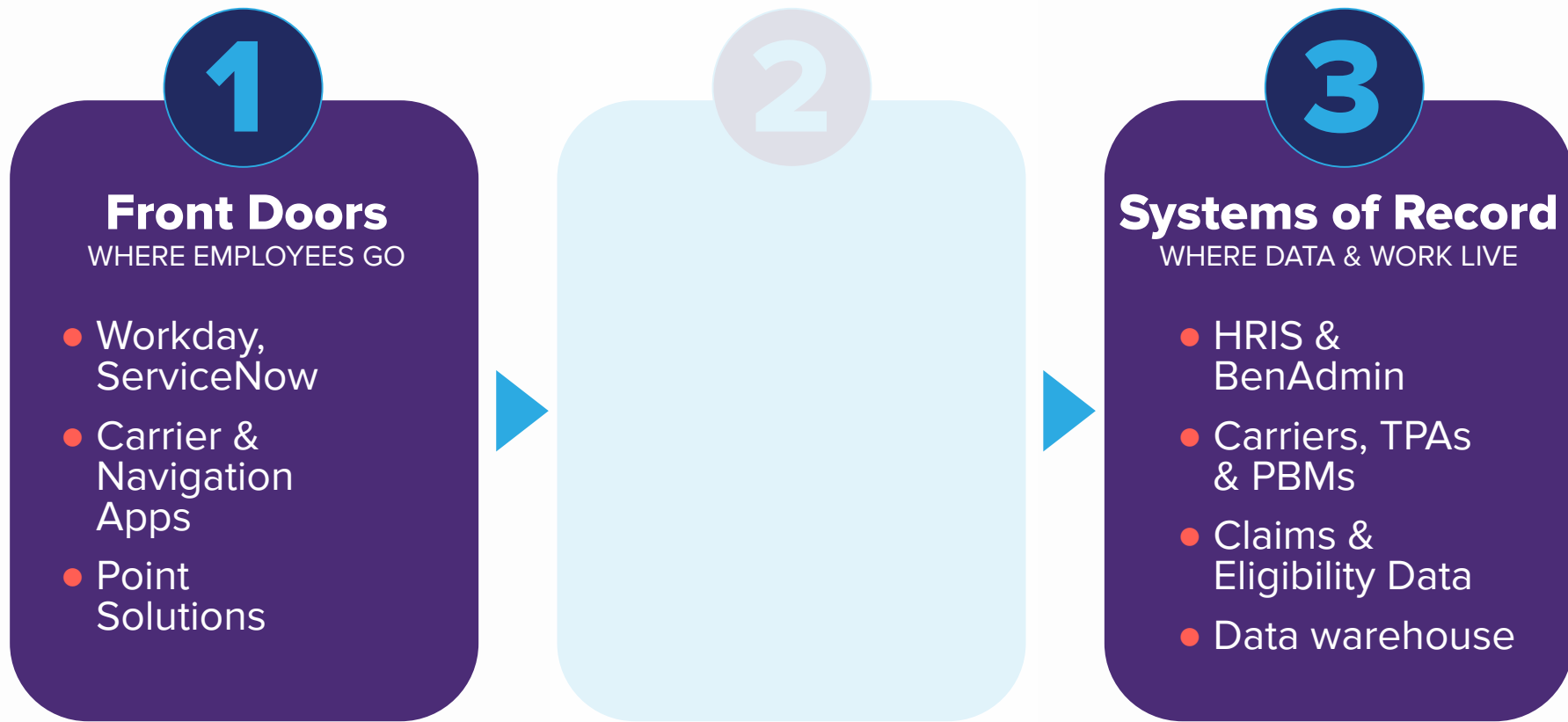


# 44% of Your Spend Is Preventable.

## Start There.

| MEMBER GROUP                          | SHARE OF MEMBERS | SHARE OF SPEND         |
|---------------------------------------|------------------|------------------------|
| <b>Top 5%</b><br>(high-cost)          | <b>5%</b>        | <b>56%</b><br>of spend |
| <b>Remaining 95%</b><br>(preventable) | <b>95%</b>       | <b>44%</b><br>of spend |

Source: WTW "High-Cost Claims: Rising Concern for Employer Health Plans, September 12, 2025,



**1****Front Doors**

WHERE EMPLOYEES GO

- Workday, ServiceNow, Intranet
- Carrier & Navigation Apps
- Dozens of Point Solutions Logins

**2****Missing Layer**

- Know what's available to each specific employee
- Instant relief + personalized care pathway
- A unified data layer across your benefits ecosystem

**3****Systems of Record**

WHERE DATA &amp; WORK LIVE

- HRIS & BenAdmin
- Carriers, TPAs & PBMs
- Claims & Eligibility Data
- Data warehouse



Grokker

HRIS/S.O.R.

workday.

Designed to understand time  
off — not your health  
questions.

Chatbot

The screenshot displays the Workday Assistant chatbot interface. At the top, there is a search bar with the text "i am not sleeping well". Below the search bar, the chatbot's response is visible, starting with "OK. What are the start and end dates of your time off request? For single-day requests, you can just give one date." The interface also shows a "Your Absence Summary" section with "204.04 Hours" and "Available Paid Time Off Plan as of December 31, 2026". The chatbot's name "Workday Assistant" and the time "4:12 PM" are displayed above the response. The input field at the bottom contains the text "Add a message..." and a send button.

## NetBenefits

Designed to enroll, track and administer benefits - not answer your health questions.

The screenshot displays the NetBenefits website. At the top, there is a navigation bar with links for Home, Health, Wealth, Life, Life Navigator, Enrollment, and Resources. A search bar is located in the top right corner. Below the navigation bar, a large banner reads "Welcome to your Benefits" with a subtext: "Learn how Fidelity's wide range of benefits support you and the people you care about." Below this banner are three buttons: "Welcome!", "Freedom and future planning", and "Benefit Finder". To the right of the banner is a photo of a smiling woman looking at her phone. Below the banner, a search bar contains the text "i am not sleeping well" with a magnifying glass icon. Below the search bar, it says "Showing 1-10 of 60 results for 'i am not sleeping well'". There are four main categories listed with green underlined links and descriptions:

- Life Insurance >** Fidelity recognizes that quitting is hard and takes time. Whenever you're ready to take the first step, check out our tobacco cessation program, Quit For Life. It's free and provides free quit aids (like...
- New Hire >** ...support you and your family through common life events. Emotional Well-Being Program and get support through life's challenges, including stress, relationship issues, anxiety and...
- Growing Families >** Regardless of your healthcare coverage, associates and their dependents have access to short-term limited duration coaching, therapy and self-care resources at no cost with Well-being...
- Focusing on your Financial Wellness>** ...might be helpful to consider mental health support. The Emotional Well-Being Support Programs through Lyra offers you and your eligible dependents free, short-term support that can help equip...

At the bottom, there is a pagination bar showing "< Previous", a highlighted box with the number "1", followed by "2", "3", "...", "6", and "Next >".



servicenow

Designed as workflow automation and ticketing system - not answer your health questions.

You get a generic directory list with no recommendation of what to do next or you can submit a Service Request

## AI Agents

I am not sleeping well

You have several resources to help with sleep and overall wellbeing:

**Spring Health:** Access up to 12 free therapy or coaching sessions per year, and use the "Moments" digital library for self-guided exercises to improve sleep, manage stress, and more. Get started at [springhealth.com](https://springhealth.com) or download the Spring Health app. For immediate support, call the local support number and press 2 for 24/7 crisis support. ✓

**Thrive Global:** Use science-backed daily microsteps to audit your sleep hygiene and improve your sleep quality. Access these resources through Thrive Global. ✓

**Grokker:** Try expert-led mindfulness, yoga, and relaxation videos to help with sleep and stress management at Grokker. ✓

**HealthyLiving portal:** Find questionnaires and resources to identify and address symptoms of stress and sleep issues. ✓

**Consider taking a "Wellness Day," an extra paid day off each year to focus on your health and relaxation.** ✓

**For additional support or to discuss your wellbeing, you can:**

- ✦ Use Live CHAT HR Support for real-time assistance. ✓
- ✦ Submit an Employee Services Request for help with employee-related inquiries, including wellbeing support. ✓
- ✦ If you would like more personalized guidance or to connect with a professional, these resources are confidential and available to all colleagues. ✓

grokker.com

Grokker

[← Back to Home](#)

I'm not sleeping well

Sleep trouble can really affect how you feel and perform during the day. Here are the best options to help you get better rest:

**Grokker self-guided sleep resources** offer expert-led sleep and relaxation content, including structured programs on sleep habits, stress management and calming routines. A good first step to build better sleep habits.

Recommended Video:



Why Am I Having Trouble Sleeping?

3:08

Recommended Program:



7 Steps to Better Sleep

7 videos (Avg 15 min)

**Sleepio** provides structured sleep screening and specialist-guided support through the Wellbeing Portal. Useful if you want a more formal assessment or specialist input.

**Spring Health** includes mental health support, coaching, and up to 12 free therapy and coaching sessions per year for each member. If your sleep trouble is connected to stress or burnout, this can help the underlying issue.

**Next steps:** Start with the Grokker resources surfaced here. For a structured sleep assessment or guidance, access Sleepio Sleep Institute through the Wellbeing Portal. If stress, anxiety, or emotional factors are affecting your sleep, Spring Health offers a free confidential personalized care planning.

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16

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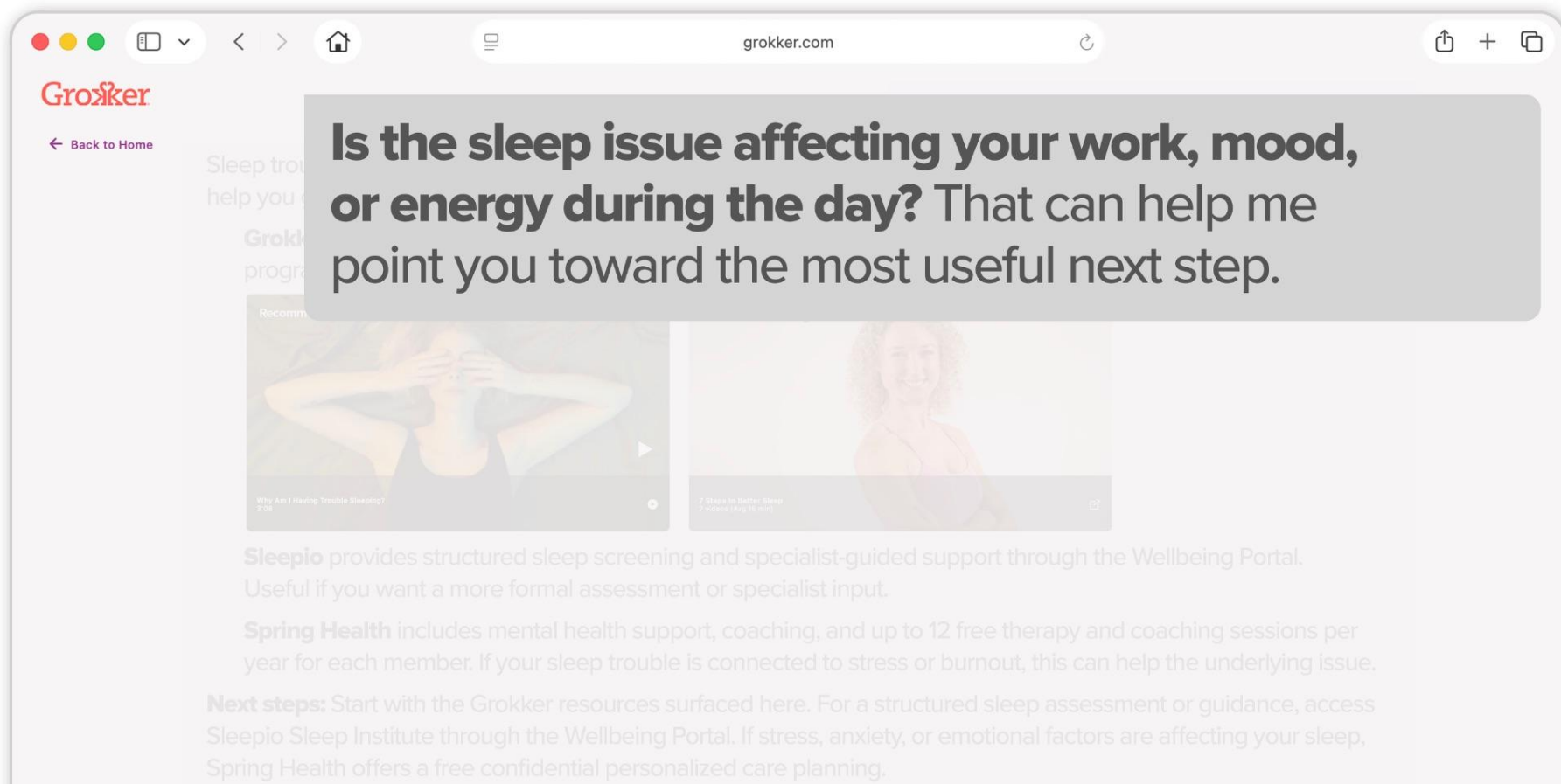
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The screenshot shows a web browser window with the URL `grokker.com`. The Grokker logo is in the top left, and a 'Back to Home' link is below it. A large grey text box in the center contains the text: **Is the sleep issue affecting your work, mood, or energy during the day?** That can help me point you toward the most useful next step.

Below the text box, there are two video thumbnails. The left one is titled 'Why Am I Having Trouble Sleeping?' and the right one is titled '7 Steps to Better Sleep'. Below the videos, there is a paragraph of text: **Sleepio** provides structured sleep screening and specialist-guided support through the Wellbeing Portal. Useful if you want a more formal assessment or specialist input.

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The screenshot shows a web browser window with the address bar displaying "grokker.com". The Grokker logo is in the top left corner. A navigation link "← Back to Home" is visible. The main content area features an article about sleep and work performance. Two text boxes highlight key points from the article:

It's really affecting my work I've been passed up for a promotion because of it

That makes sense – sleep affecting your work performance and career advancement is serious, and it's important to address. Since sleep is now directly affecting your job, prioritizing professional...

The article text visible in the background includes: "It's", "That makes sense— sleep affecting your address. Since sleep is now directly affect", "will give you the best chance to recover and rebuild momentum.", "Empl", "12 fre", "Call +", "REBE", "This is", "The early", "Next step", "therapist who can address the root causes of your sleep problem and its work impact. Once you have professional support in place, access REBEL Sleep Institute through the Wellbeing Portal for a sleep-specific assessment. If you need help accessing Spring Health or REBEL, or if you want to discuss workplace accommodation, contact FUSE.", "Recommended Video", "Recommended Program", "SLEEP SMARTER", "CATHERINE WIKHOLM", and "Property of Grokker – Proprietary and confidential – Do not distribute".





Where the demand is • July 15, 2025 - July 15, 2026

Topic Questions Trend

Click a topic to see what member asked within it

|                        |               |   |
|------------------------|---------------|---|
| Pain Relief & Mobility | 1,977         | ▲ |
| Weight & Nutrition     | 1,797         | ▲ |
| Mental Wellbeing       | 1,696         | ▲ |
| Sleep & Stress         | 1,717         | ▲ |
| Physician visits       | 2,900         | — |
| Prescriptions          | 2,100         | ▲ |
| Dental                 | 1,650         | ▲ |
| Women's Health         | 832           | ▼ |
| Child Care             | 910           | — |
| <b>Total</b>           | <b>15,697</b> |   |

Cost Avoidance

|        |                                            |
|--------|--------------------------------------------|
| 15,697 | conversations with GrokkyAi                |
| 4,757  | unique employees engaged                   |
| 66%    | member reach                               |
| 7,187  | high-cost health conversations took action |
| 3,953  | enrolled in recommended programs           |
| 474    | identified preventive actions              |

Trend Line: \$0.9M - \$2.3 Million

Benefits Intelligence

Download data

Period Jul '25 → Jul '26

▲ 38 pts

Member reach

**50%**

7,200 of 10,00 eligible target 60%

▲ 20pts

Resolved without HR ticket

**82%**

Containment across 15,697 questions

▲ 11%

Returning members

**3,600**

25% within 30 days Target 35%

▲ 13 pts

Answers rated helpful

**93%**

Trust Target 90%

Referrals by benefits

| Resource                | Category                    | Referrals | Clicked Through |
|-------------------------|-----------------------------|-----------|-----------------|
| Hinge Health            | Musculoskeletal care        | 1,840     | 1,070 (58%)     |
| Spring Health           | Mental health / EAP         | 1,890     | 100 (58%)       |
| Weight management       | GLP-1 navigation            | 1,600     | 880 (55%)       |
| Progyny                 | Fertility & family building | 50        | 280 (56%)       |
| Teladoc                 | Virtual primary care        | 900       | 480 (53%)       |
| Health Spending Account | Flexible reimbursement      | 247       | 139 (56%)       |
| Virta                   | Diabetes management         | 210       | 4 (2%)          |

PLAN DESIGN

Benefits your members want but don't have

Click a row to see what actual questions members asked

|                                                              |                |
|--------------------------------------------------------------|----------------|
| ▶ Women's Health<br>PCOS, Endometriosis, Reproductive health | <b>842</b> 47% |
| ▶ Fertility & Family Building<br>IVF, egg freezing, adoption | <b>640</b> 33% |
| ▶ Eldercare support<br>Caregiving, elder navigation          | <b>456</b> 24% |

Ask Grokky about this dashboard

The same assistant your members use — Pointed at your organizations data

Ask me about savings, topics, gaps, or trends...

Suggested questions

- What did mental health questions rise?
- How does reach compare to last quarter?
- Which gap costs me the most HR time?
- What should I prioritize before renewal?



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## Benefits Intelligence

[Download data](#)

Period

Jul '25

→

Jul '26

Member reach

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**50%**7,200 of 10,00 eligible  
target 60%

Resolved without HR ticket

▲ 20pts

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**3,600**25% within 30 days  
Target 35%

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## Ask Grokky about this dashboard

The same assistant your members use — Pointed at your organizations data

Ask me about savings, topics, gaps, or trends...

## Suggested questions

|                                        |                                          |
|----------------------------------------|------------------------------------------|
| What did mental health questions rise? | How does reach compare to last quarter?  |
| Which gap costs me the most HR time?   | What should I prioritize before renewal? |





46% OF QUESTIONS LANDED IN THESE 4 TOPICS

**Pain Relief  
& Mobility**  
**\$1.04M**

**Weight &  
Nutrition**  
**\$595K**

**Mental  
Wellbeing**  
**\$448K**

**Sleep &  
Stress**  
**\$226K**

# ROI matters to everyone. Here's what Grokker has already delivered.



## Physical Activity

*37% of inactive members  
became active*  
277 members • \$2,025 / person

**\$560,925**



## Stress Reduction

*60% of stressed members  
reduced stress*  
329 members • \$3,000 / person

**\$987,000**



## Sleep Quality

*51% of sleep-deprived members  
felt more rested*  
236 members • \$6,975 / person

**\$1,646,100**

## TOTAL REALIZED SAVINGS

**\$3,194,025**



**2,824**

Cohort who participated

Based on a cohort of 2,824 employees who completed the wellbeing assessment twice, tracked over 90+ days, between February 2025 through August 2026. The 2,824-member sample cohort represents a 48% completion rate when looking at the company's 5,873 active Grokker members (2,824 / 5,873 = 48%)

**1**

**Focus on  
where you  
have impact**

**2**

**Answers  
that lead to  
action**

**3**

**Insights that  
lead to  
action**

# Grokker® | Thank You



**Get Your  
FREE Savings  
Analysis**

<https://www.grokker.com/nebgh>

