



How Bright Health Built an Industry-Leading Lifestyle Savings Account with Benepass

Background

Bright Health is working to make healthcare simple, personal, and affordable. The Minneapolis-based company, founded in 2015, has seen meteoric growth over the past few years, quadrupling in size to over 3,000 employees in the last two years alone.

The rapid growth, coupled with a transforming workplace environment due to the pandemic, ushered in new challenges for how to support employee well-being as the company scales.

The Challenge

"We used to have different vendors for our benefits spending accounts. They were clunky and hard to use. And we didn't have a lifestyle spending account (LSA) at all," said Manessah Myrum, VP of People at Bright Health Group, who joined the company in 2020. Manessah has led the initiative to redesign Bright Health's employee benefits and wellness programs to align with the company's mission to make healthcare right. Together.

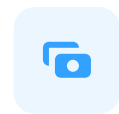
Manessah joined Bright Health at the height of the pandemic. Like many of her peers, she started in a completely remote capacity and quickly realized that Bright Health would need to expand on its benefits offerings to provide employees with the additional professional and personal support they needed during this transformative time.



3,000+
employees



93%
engagement rate



\$250K
annual cost savings
from LSA



1
centralized benefits
platform

“We wanted to provide maximum value and flexibility to employees.”

– Manessah Myrum, VP of People at Bright Health

“With BrighterLife, our employee well-being program, we provide the guardrails on how employees can use the LSA to invest in their well-being, but ultimately they choose how to spend the funds on what matters most to them and their family.”

Layering on additional perks like a gym membership or cell phone reimbursement through individual vendors with a distributed workforce would further complicate their benefits offering without providing flexibility or completely addressing wellness needs.

With around 3,000 employees now spanning the U.S. and many employees working from home full or part-time, Bright Health sought a benefits partner who could offer both flexibility and scale to expand on the benefits they currently provided while also prioritizing employee well-being.

“I sought a benefits partner that would allow us to provide both professional services like cell phone reimbursement and home office equipment but also put money directly in our employees’ pockets to address their unique wellness needs” Manessah explained.

Why Benepass

Bright Health turned to Benepass to administer all its pre-tax benefits and launch a Lifestyle Spending Account, expanding Bright Health’s benefits program to meet both professional and personal wellness needs. “What stood out to me about Benepass is their adaptability and customization. A lot of the other LSA administrators weren’t willing to offer the same level of customization,” she explained.

With Benepass, Manessah designed an innovative and unique benefits package aligned with the company’s vision to help people live healthier, brighter lives, starting with their employees. What’s more, the unique benefits package offers a competitive edge for recruitment and retention. “We get such great feedback about the Lifestyle Spending Account during the recruitment process and from current employees.” Manessah explained.

Powering the BrighterLife Initiative

With the right tools in place from Benepass, Bright Health launched the BrighterLife employee well-being program, anchored by the company’s LSA. Bright Health employees are given a monthly allowance in their LSA to be used across six well-being pillars including physical, mental, financial, professional,

Key Results



Improved Employee Well-being

Bright Health has a 93% engagement rate for its LSA across six designated BrighterLife well-being categories.



Flexibility

Bright Health's flexible benefits package is designed around the employee's individual preferences and needs.



Better Employee Experience

A single platform makes it easier for employees to take advantage of pre-tax and LSA benefits all in the same place.

environmental, and communal. The flexibility empowers employees to spend these dollars in ways that matter most to them and their family to support their holistic well-being.

Examples of LSA-eligible items include acupuncture, massage, gym subscriptions, student debt repayment, child care, grocery delivery, laundry service, professional coaching, charitable donations, and so much more.

With an employee engagement rate of 93%, the initiative is both widely used and has had a positive impact on overall employee well-being.

Examples of regular feedback from employees include:

"I'm so thankful to have the LSA. I get regular massages with this money and it's truly enhanced my well-being."

"I have student debt and I have a private loan that I have been utilizing the LSA for in order to make my monthly payments. I love having my LSA and can't wait to finish paying my student debt to explore other ways to use my allowable amount."

"Wow the LSA is awesome. I have to say that Bright Health Group is really impressing me with the benefits offered. In 20 years of working, I have never seen this type of offering. Bravo."

"The LSA is an 'out of the park' home run."

"Thank you for caring about your employees in this way!"

Growing Together

With one central benefits administrator, Bright Health has been able to easily grow the BrighterLife initiative without having to source, onboard, and manage new vendors. In 2022, the program was expanded to include a host of additional eligible items that employees shared would enhance their holistic health. Because the additions required only an updated configuration from Benepass, Bright Health was able to add significant value to employees at no additional cost.

Key Results



Cost Savings

Streamlining vendors and taking advantage of tax-free categories allows Bright Health to save money on taxes and administrative fees, allowing more money to be put in employees' pockets.



Scalability

Bright Health can easily add to its LSA, expand categories and scale to new regions with Benepass's modern platform.



Benefits Align with Company Mission

With Benepass, Bright Health built a tailored, innovative well-being program aligned to its mission and vision.

Improving the Employee Experience

With Benepass, all spending accounts including the LSA and pre-tax benefits are managed in one central online platform, improving the employee experience and reducing HR administrative time. A seamless integration with Workday further simplifies usage for employees and administrators alike.

Employees can access their spending account dollars across all their accounts using a physical Visa credit card or through Apple, Google, or Samsung Pay for contactless payment. Benepass mobile app for both iOS and Android lets employees check balances and recent transactions, track reimbursements if a personal card was used, and upload receipts when required.

True Partner, Not Just Another Vendor

Manessah had a vision for an innovative and unique benefits package that was easier to use for employees and addressed urgent well-being needs. With Benepass' top-rated customer support team, she was able to design a completely customized program that helped Bright Health advance its mission to make healthcare right. Together.

"Benepass is a phenomenal partner. I love the fact that they are flexible to meet our needs and the platform is robust enough to deliver. As a people leader, if you have the vision and executive support for the program you want to build, Benepass is a true partner in bringing it to fruition. Everybody I've worked with at Benepass has been stellar," Manessah explained.

Benepass's team brought a combination of passion for HR and technological expertise to deliver a modern, better approach to benefits. Together with Benepass, Bright Health offers perks that employees love, are easy to use, and can scale as the company grows.