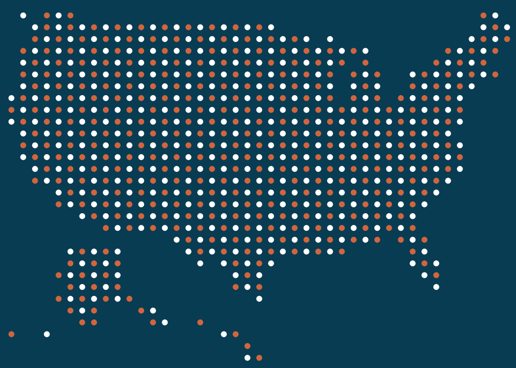
Putting Benefits To Work For People℠

The Resiliency Playbook for employers

A practical guide to building a workforce that feels well and stays strong.

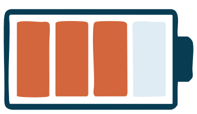
Group Benefit Solutions



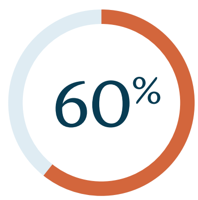
Why resiliency? Why now?

Our national study of 2,000+ employees and 400 employers revealed a striking reality[1]:

Employees feel well, but they don't consistently feel resilient.



Employees rate their overall well-being at 7.5 out of 10



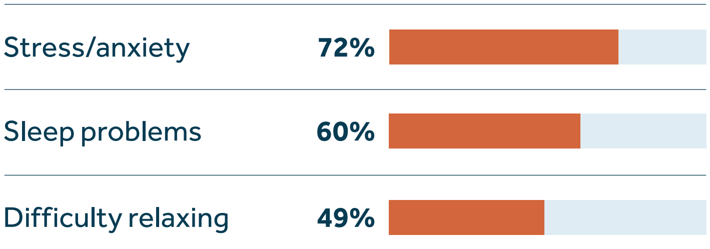
say employer well-being support is good/excellent

Yet only 35% say they "always" feel resilient — the ability to bounce back from stress or setbacks.

THE #1 RISK TO WELL-BEING + RESILIENCY

Financial challenges (48%)

Home and work demands are compounding stress – employees report significant barriers to recovery:



Resiliency is now a strategic priority. It can be the difference between employees who are functioning and employees who are able to adapt, recover, and thrive.

This playbook outlines how employers can build it intentionally through benefits, policies, culture, and communication.

What do the most resilient workplaces do differently?

Resilient organizations don't rely solely on well-being programs or initiatives. They leverage those programs in a strategic way, in addition to focusing on other levers to build resiliency for their employees.

They take a well-being + resiliency approach, and they intentionally design support across **three reinforcing pillars.**

Protect

Reduce the impact of life's disruptions before they occur
Financial strain is the strongest predictor of low resiliency. Protection solutions help give employees stability, confidence, and the ability to recover without losing financial footing.

Employer considerations:
› Offer and communicate income protection benefits (e.g., disability coverage).
› Expand financial well-being resources (education, tools, guidance).
› Offer and promote supplemental health benefits that help reduce out-of-pocket strain.
› Provide transparent benefits education so employees understand coverage before they need it.

Recover

Create conditions that help employees bounce back after stress or setbacks
Recovery capacity, not motivation, is what most employees lack. Resiliency grows when employees have time and flexibility to recover.

Employer considerations:
› Simplify and encourage PTO use (reduce stigma or guilt around taking time off).
› Build flexible leave pathways, including phased return-to-work options.
› Train managers to conduct post-stress check-ins (33% of employers say this is a major gap).
› Balance workloads to reduce chronic overextension.

Sustain

Support everyday well-being so employees stay balanced and ready for what comes next
Well-being is the foundation that keeps employees steady between stressful events.

Employer considerations:
› Reinforce mental health resources and EAP programs.
› Provide ongoing well-being programs (nutrition, emotional health, fitness, preventive care).
› Increase awareness through multi-channel communication.
› Encourage daily micro-recovery: breaks, boundaries, manageable schedules.

The role of group benefits in workforce resiliency

Why core coverages are essential to a well-being + resiliency strategy

Employee resiliency — the ability to recover quickly from stress, disruption, or life events — is shaped not only by workplace culture and policies, but by the strength of an employer's benefits foundation.

Group benefits can help reduce the immediate and long-term impact of life's disruptions, allowing employees to return to stability and performance faster. Under a well-being + resiliency approach, these coverages are not simply add-ons, they can be core resiliency enablers.

Benefits protect employees from the financial and emotional fallout of life's disruptions

Supplemental benefits reduce financial volatility, the #1 threat to resiliency

Leave and disability provide the time needed for real recovery

Well-being programs and tools provide ongoing support that stabilizes daily life

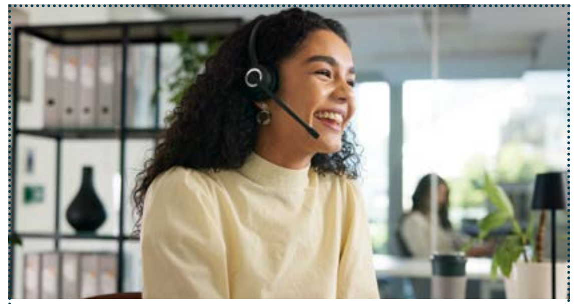
Build a benefits program that enables resiliency

1 Disability + leave management

Enabling time and income for recovery
Disability and leave benefits can provide employees with protected time away and financial stability during illness or injury — two of the strongest drivers of recovery. Benefits typically include return-to-work coaching and support to help employees bounce back.

Why it matters for resiliency:

- Recovery requires time: 41% of employees say more time off would improve resiliency.
- Poorly coordinated or unclear leave processes increase stress at the moment employees are most vulnerable.
- 33% of employers cite manager check-ins and leave support as current gaps in being able to help employees with resiliency.



HOW DOES IT BUILD RESILIENCY?

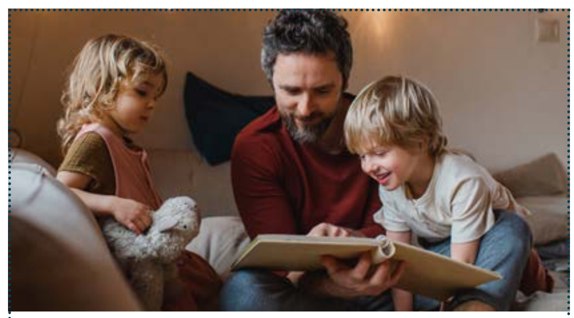
Helps employees return stronger, not depleted.

2 Life insurance + AD&D

Providing financial and emotional security
Life and AD&D benefits protect families from significant financial hardship during loss, maintaining a sense of security during a highly disruptive event. Benefits often include bereavement resources to support healing after loss.

Why it matters for resiliency:

- Income loss or fear of leaving dependents unprotected creates ongoing stress, even before a crisis occurs.
- Emotional disruption from loss can significantly delay recovery and return-to-work readiness.



HOW DOES IT BUILD RESILIENCY?

Reduces background stress so employees can focus on healing, stability, and work when ready.

3 Voluntary benefits

(Accident, critical illness/specific disease, hospital indemnity)

Reducing financial shock during unexpected events
These benefits lessen out-of-pocket costs tied to sudden medical issues, which can otherwise create long-term financial strain.

Why it matters for resiliency:

- Unexpected medical costs are a major stress trigger.
- Financial strain reduces focus, sleep quality, and recovery capacity.

HOW DOES IT BUILD RESILIENCY?

Allows employees to physically recover without compounding financial worry.

4 Well-being programs, EAP, and value-add resources

Supporting daily stability that strengthens long-term resiliency
Well-being programs and resources help employees manage ongoing stress so it doesn't accumulate into larger disruptions.

Why it matters for resiliency:

- Manage stress before it escalates.
- Maintain routines during periods of uncertainty.
- Navigate challenges with guidance rather than isolation.
- Preserve energy and focus between major life events.

HOW DOES IT BUILD RESILIENCY?

Supports daily balance, reduces cumulative stress, and enables bounce back.

A framework for building your own well-being + resiliency strategy

To move from insight to action, consider the following:

1. ## Assess your resiliency risk
   Identify common stress drivers, financial strains, workload patterns, and access to recovery time/resources for your employee population.

2. ## Align benefits + policies to support both well-being and resiliency
   Programs help employees feel well. Policies help them stay well.

3. ## Train managers as resiliency champions
   Empathy, check-ins, and workload awareness matter, especially during high-stress cycles.

4. ## Communicate consistently and clearly
   Employees benefit from well-being resources, but many don't know what's available.

5. ## Measure progress
   Track utilization, engagement, absenteeism trends, and feedback on flexibility and balance.

Ready to build a more resilient workforce? Let's continue the conversation.

Your workforce doesn't just need to feel well – they need the strength and stability to stay well. Contact your broker or your New York Life Group Benefit Solutions representative to see how we can help.

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[1] This poll was conducted by Morning Consult on behalf of New York Life Group Benefit Solutions between November 21 – December 3, 2025 among a sample of 2002 employees defined as those who work in the private sector or in the government and 400 employers defined as those who work in the private sector or in the government and have a role of Director or above. The interviews were conducted online and the data were weighted to approximate a target sample based on gender. Results from the full survey have a margin of error of plus or minus 2 percentage points. All data points in this brochure are based on this study.

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