

# Supporting the Sandwich Generation With Multi-Generational Health Benefits

### Company Overview

This client was engaged in a successful business involving supply chain and freight management, and located in Baltimore, Md. They had 128 employees representing a variety of working age groups.

## Key Challenges

During a periodic benefit review meeting, leaders at this organization described an emerging challenge among its workforce: many employees were simultaneously caring for aging parents and young children. An internal data study revealed that nearly 40% of the workforce were part of the "sandwich generation." High absenteeism, rising stress levels, and a drop in productivity led HR to explore how the company's health plan could better support these employees since traditional health plans did not recognize or cover extended family needs beyond spouses and children. Employees were using unpaid leave to manage elder care emergencies and faced high out-of-pocket costs for services like adult day care or home health visits.

#### MBA Solution Presented

Our team was able to find a third-party vendor to provide a multi-generational support program, involving a set of add-on benefits integrated into the existing health plan, tailored for employees with caregiving responsibilities. The enhancements included elder care navigation service, in-home health visits, subsidized backup childcare and adult daycare services and expanded mental health coverage.

#### Measurable Results

By acknowledging the hidden burden of caregiving across generations, this company created a culture of empathy and support while directly improving productivity and loyalty. As a result of the changes we made, 53% of employees opted into the multi-generational coverage, absenteeism decreased by 21% in the second year, productivity increased and employee retention improved by 35%.