

2025 State of Employee Benefits

Comprehensive Analysis of U.S. Employee Benefits Trends

Health Care & Cost Management

5.8%

Projected Health Cost Increase

Source: Mercer, Aon, SHRM

7.3%

Effective Increase After Plan Design

Source: Mercer, Aon, SHRM

5.9%

Employee Contribution Rise

Source: Mercer, Aon, SHRM

21%

Cost Borne by Employees

Source: Mercer, Aon, SHRM

Health Plan Offerings & Design

70%

Employers Offer Fully Insured Plans

Source: SHRM, Aon

81%

PPO Offered

Source: SHRM, Aon

64%

HDHP + HSA Offered

Source: SHRM, Aon

HSA vs HRA Contribution Trends:

HSA Contributions UP
Individual: \$1,059 (+2.5%)
Family: \$1,735 (+6.2%)

VS

HRA Contributions DOWN
Individual: \$2,096 (-2.7%)
Family: \$3,365 (-6.5%)

Source: SHRM, Aon

Family Care & Caregiving

67%

Employers Prioritize Family Care

Source: SHRM, MarketWatch

7%

Offer Eldercare Services

Source: SHRM, MarketWatch

14%

Workforce are Elder Caregivers

Source: SHRM, MarketWatch

Eldercare Demand Rising:

23M

Elder Caregivers

VS

21M

Childcare Providers

Voluntary & Supplemental Benefits

33%

Critical Illness Insurance Adoption

Source: SHRM, NIS, NFP

40%

Hospital Indemnity Insurance

Steepest YoY Increase

Source: SHRM, NIS, NFP

>90%

Employees Value Robust Voluntary Benefits

Source: SHRM, NIS, NFP

Popular Voluntary Trends:

Supplemental Health Insurance

Student Loan Repayment

Identity Protection

Source: SHRM, NIS, NFP

Well-being, Mental Health & Work Model

81%

Employees Say Employers Responsible for Building Trust

Source: MetLife, SHRM, NFP

70%

Employers Prioritize Controlling Rx Drug Spend

Source: MetLife, SHRM, NFP

74%

Use Analytics as Key Tool

Source: MetLife, SHRM, NFP

Flexibility Remains Crucial:

68%

Rate Flexible Benefits as
Very/Extremely Important

60%

Offer Hybrid Work

55%

Subsidize Work-from-Home Equipment

Source: MetLife, SHRM, NFP