



2024 National Benefit Trends Survey

April 2024

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About McGriff

When it comes to protecting what matters most in business and everyday life, we believe our clients should never settle for less than the best. For more than a century, we've relied on expertise, resources, and relationships to deliver insurance, risk management, and employee benefits products and services focused on our clients' priorities and what they value most. Our solutions include commercial property and casualty, corporate bonding and surety, cyber, management liability, captives and alternative risk transfer programs, small business insurance, and personal lines. McGriff is a subsidiary of Truist Insurance Holdings, the fifth largest insurance broker in the U.S.*

Visit McGriff.com to learn more.

About Our Survey:

This is McGriff's fourth annual National Benefit Trends Survey. This year we continue to focus on the strategies and benefits that are at the forefront for employers as they navigate the COVID-19 endemic market conditions with rising healthcare costs, access to quality care, and trending high-cost drugs. We heard from 340 employers in all major industries and geographies. 17% of respondents have 500 or more employees, and 35% are self-funded. Key findings from this year's survey show that employers are investing in professional development opportunities for their workforce, as well as enhancing benefit offerings and workplace flexibility to meet employees where they are, and carefully navigating the economic conditions and trending pharmacy drugs.

*Source: Truist Insurance Holdings, LLC. ranking as listed in BusinessInsurance.com. July 2023

Key Findings

01

Employee retention continues to rank as the top priority for employers in 2024. Employee engagement (44%) is now the second most important focus area; recruitment (39%) is the third most important.

02

Employee engagement ranked as a top priority for HR teams in 2024. This will be particularly important among employers maintaining a hybrid/remote work structures, which are here to stay with 54% of all employers reporting that at least part of their office-based employees have either a hybrid schedule or are fully remote.

03

Anti-obesity drugs and GLP-1 medications continue to grow in popularity and drive pharmacy costs. 58% of employers say they cover these medications only for those with a formal diabetes diagnosis while 27% do not cover and are not considering covering these drugs.

04

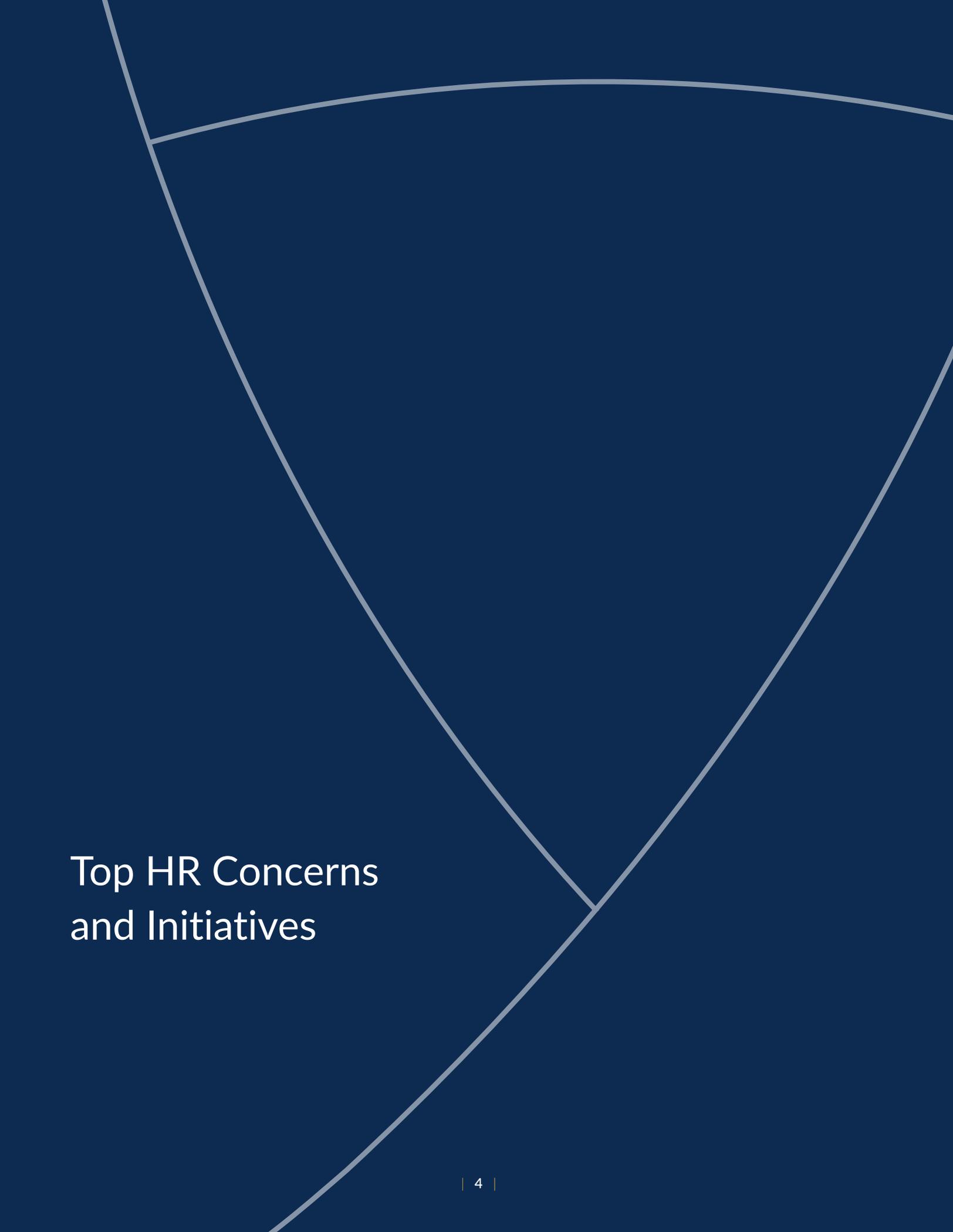
The impact of economic conditions on hiring and benefits strategies are clearly seen in the benefit changes employers are making. With 56% of employers expecting to have an increase in headcount in 2024, employers continue to look at creative ways to lower benefit costs in the face of medical inflation. 30% of employers say they are implementing new programs targeted at controlling costs, and another 17% of all employers are considering increasing deductible, coinsurance or maximum out-of-pocket.

05

Telemedicine and virtual health remain at the forefront in employers' health plan strategies. A 5% increase from 2023, 87% of employers say they now include telemedicine/virtual health. 24% either increased the benefits in this area in the past 12 months or plan to do so in the near future.

06

With 33% of employers saying that they have either increased or plan on increasing their mental health benefits, it's clearly a priority again this year. Employers are accomplishing this with a wide range of strategies, but are increasingly going with more virtual options. Well-being mobile apps (24%), and digital health coaching (27%) are both more popular this year than years prior.



Top HR Concerns and Initiatives

In previous years we've seen recruitment and retention as the top two areas of focus for HR teams across the country. In this years' survey we saw retention (58%) remain the No. 1 area of focus while recruitment slipped to No. 3 after falling to 39% this year from 51% in 2023.

Employee engagement (44%) has now surpassed recruitment as the No. 2 area of focus after several years of increased attention.

With retention as the top priority among HR teams, employee engagement at No. 2, and learning and development at No. 4, organizations are clearly committed to investing in their workforce to meet their retention and growth goals.



1

Retention

58%

2

Employee Engagement

44%  from 2023

3

Recruitment

39%  from 2023

4

Learning and Development

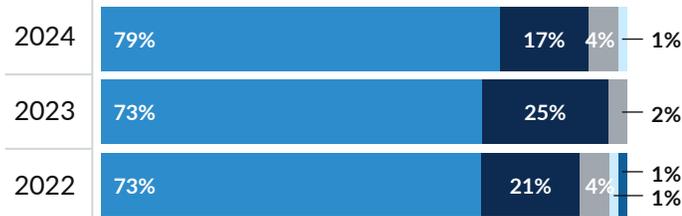
38%

How important are the following items to your organization in the next 12 months?

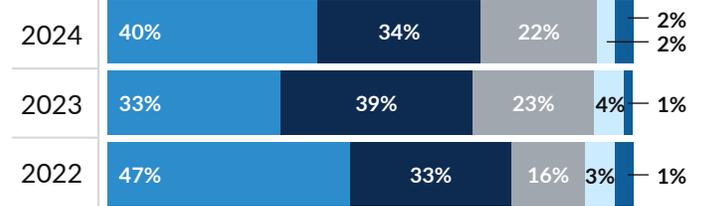
Employee retention, medical benefit costs, and compliance remain the top issues for employers.

● Very Important ● Important ● Neither Important or Unimportant ● Unimportant ● Very Unimportant

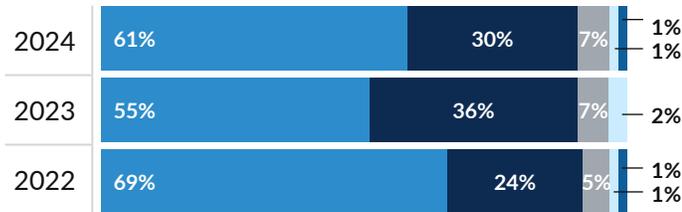
Compliance With Current Regulations



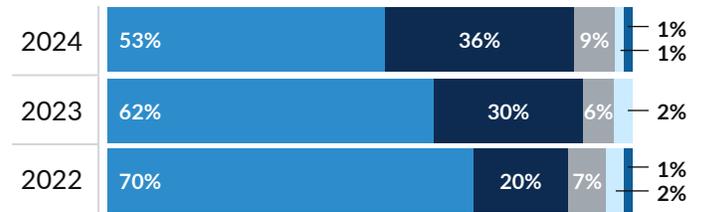
Managing Pharmacy Costs



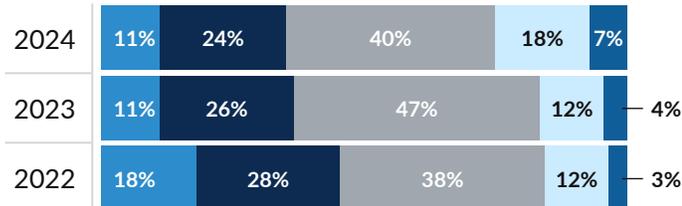
Controlling Medical Costs



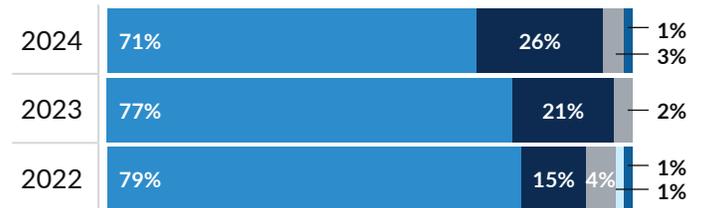
Recruiting Employees



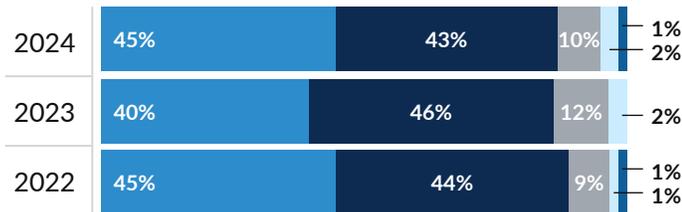
Low Participation in Benefits



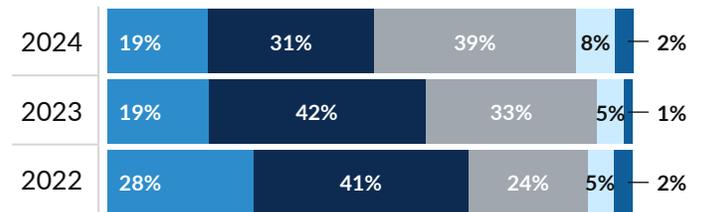
Retaining Employees



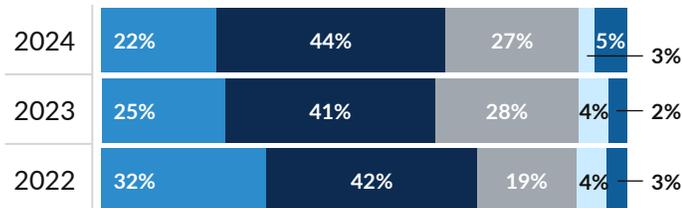
Effective Communication and Education of Benefits



Technology Systems Related to Benefits



Cost Effectiveness of Retirement Benefits



McGriff uses a proprietary program to create metrics to better quantify benefit plan performance. McGriff MORE Insights™ is designed to transform a company's employee benefits program from a corporate expense to a competitive advantage by improving selection, design, management and engagement.

Recruitment and Retention Strategies

For the third consecutive year we've inquired about specific strategies organizations employ in achieving recruitment and retention goals, including varied compensation, perks, and benefits. However, the impact of recent economic conditions and high inflation on a company's hiring strategy and organizational structure cannot be overlooked. In addition to recruitment and retention strategies, we asked employers how they expect their number of employees to change over the next 12 months. With 56% answering they expect an increase in employment in 2024, it points to a positive overall outlook on the job market this year. Only 7% report that they are expecting a decrease in employees this year.

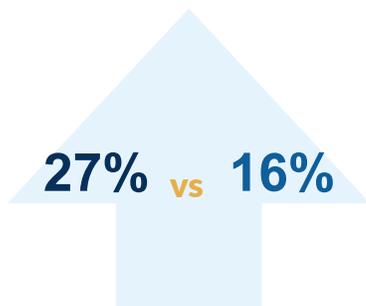
How is your organization's number of employees expected to change in the next 12 months?

Response	2024
Significantly Decrease	1%
Slightly Decrease	6%
Neither Increase Nor Decrease	37%
Slightly Increase	49%
Significantly Increase	7%

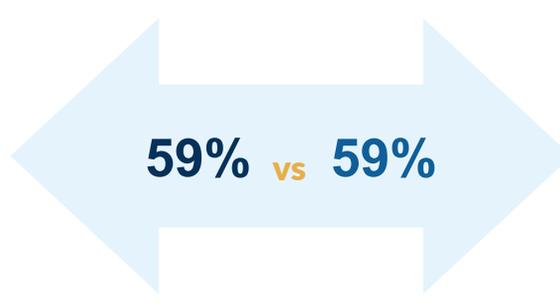


Have recent economic conditions led to a change in your organization's hiring strategy?

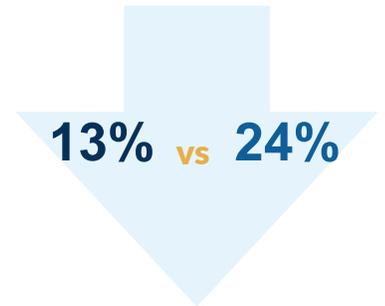
● 2024 ● 2023



Yes, we have slowed our hiring



No, we have not had a material change in our talent acquisition strategy



Yes, we have accelerated our hiring

Recruitment

Employers are continuing to look beyond higher salaries to aid in their recruitment efforts, with increases in paid time off offerings and no changes to additional perks or benefits for new hires.

What strategies have you used in the past 12 months to help recruit employees?

Strategies	2024	2023	2022
Increased Compensation	65%	73%	70%
Improved the Employee On-Boarding Process	45%	38%	39%
Additional Perks or Benefits	34%	35%	31%
Additional Workplace Flexibility (Policy on Hybrid/Remote Work)	29%	N/A	N/A
Additional PTO or Vacation	28%	25%	22%
Sign-On Bonuses	26%	29%	28%
Adjustment to the Traditional 40-Hour Work Week	12%	19%	22%
Enhanced Retirement Benefits	8%	9%	N/A

Retention

Retaining employees remains the top concern among employers, with 71% reporting it is very important to their organization in the next 12 months. The more satisfied they are with the culture and engagement, the more productive and content they are in their jobs, employers say. Retention initiatives help organizations retain their top talent and maintain a competitive edge in the marketplace.

What strategies have you used in the past 12 months to help retain employees?

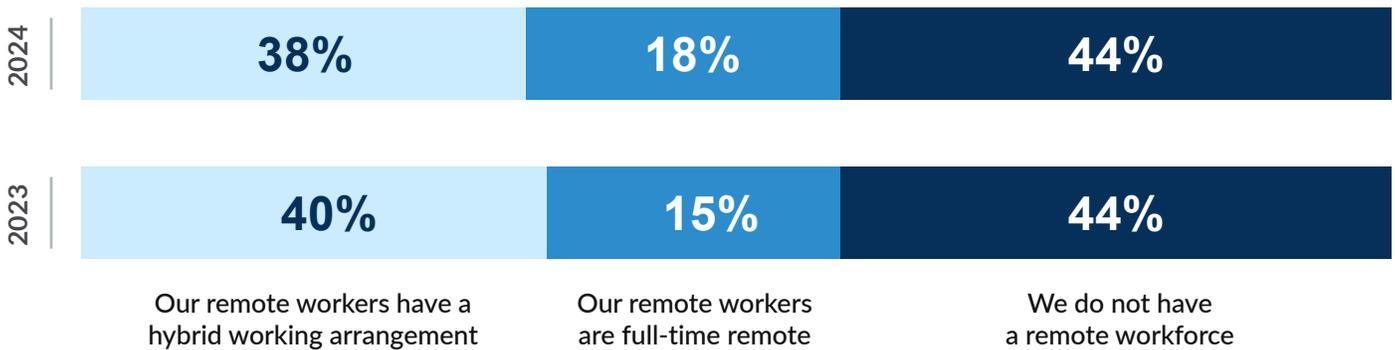
Strategies	2024	2023	2022
Additional Perks or Benefits	40%	39%	35%
Increased Focus on Professional Development Opportunities and Career Paths	40%	40%	32%
Commitment to On-going Flexible Work Arrangements and Policies	37%	44%	46%
Off-Cycle Salary Increases	31%	38%	39%
Investments in Employee Professional Development Resources	28%	28%	23%
Additional PTO or Vacation	27%	26%	22%
Retention Bonuses	17%	19%	13%
Formalized Boundaries Around Work/Life Balance and Working Hours	16%	14%	13%
Adjustment to the Traditional 40-Hour Work Week	13%	20%	25%
Enhanced Retirement Benefits	10%	11%	N/A



Remote Work

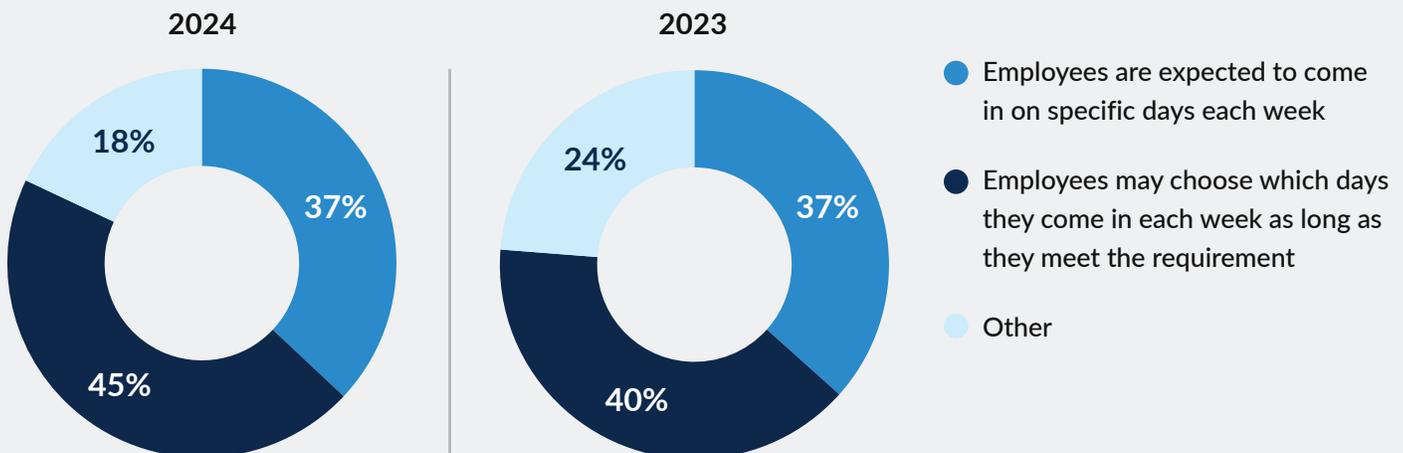
Many employers with an office-based workforce have allowed their employees to transition from in-office work to remote or hybrid work, or have hired at fully remote or hybrid positions. 38% of all employers and 55% of large employers have hybrid employees; 18% and 19% have full-time remote employees, respectively. Back-to-office has been a hot topic in the past few years, but employers in general have made few changes to their back-to-office strategies.

Would you consider your remote workforce strategy to be hybrid, or full-time remote work?



For employers with a hybrid work arrangement, 83% said they expected workers to be in the office more than one day per week. Organizations use a variety of strategies to determine which days hybrid workers are in the office.

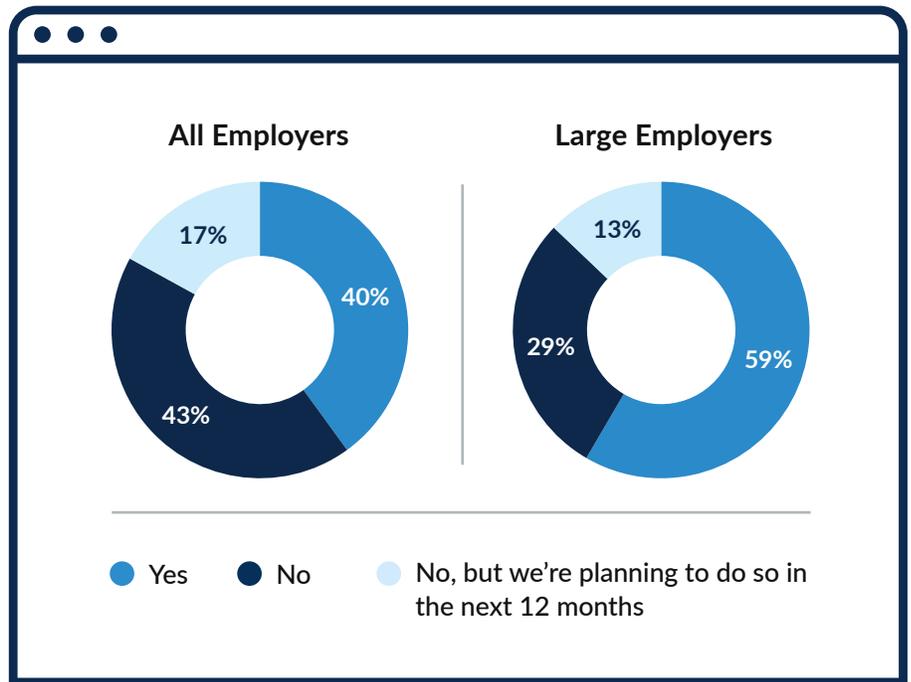
How does your organization determine which days your hybrid workers are in the office?



Employee Engagement

Many employers have turned to engagement surveys as a tool to gauge how well they're doing. These surveys collect insights regarding employee attitudes, opinions, and perceptions across various job aspects, including workplace culture, leadership, communication, and work-life balance. These valuable insights inform the design of a benefits program that is highly valued by employees. 40% of employers administer an employee engagement survey, an increase from 32% last year. 17% are planning to do so in the next 12 months.

Does your organization administer an employee engagement survey?



Maintaining a companywide culture when part of the workforce is remote can be challenging. But it is essential to the success of any organization and individual contributor. Employers with a remote workforce must be intentional in staying connected and building and maintaining their culture. Last year we saw more employers using a combination of strategies as they discovered what worked best for them. In 2024 these results suggest that employers have found their preferred methods and are settling into a groove as it relates to integrating their remote workers into the company culture.

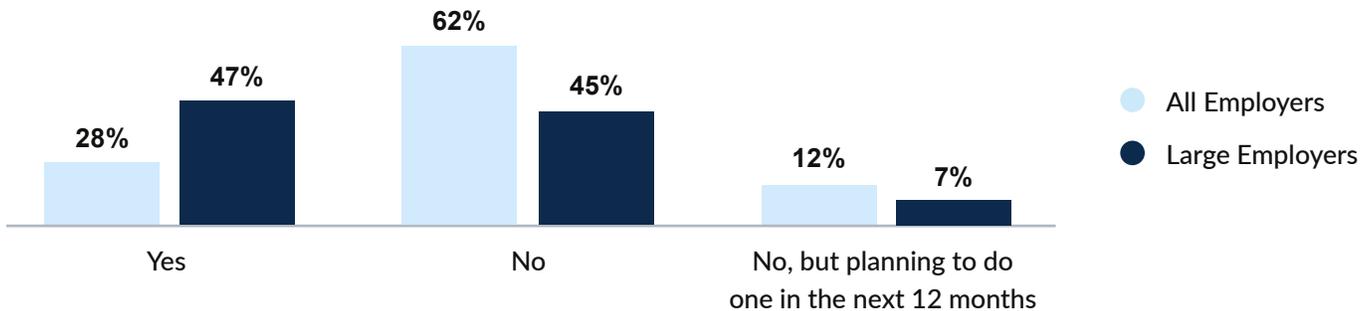
Is your organization doing anything specific to build and maintain culture and connectivity with your remote workforce?



Diversity, Equity and Inclusion

Diversity, Equity, and Inclusion (DE&I) initiatives are designed to foster a workplace that values and respects individuals of different backgrounds. This includes promoting diversity in hiring, ensuring equitable opportunities, and creating an inclusive culture where everyone feels valued and supported. Companies often implement training programs, set diversity targets, and establish inclusive policies to enhance DE&I.

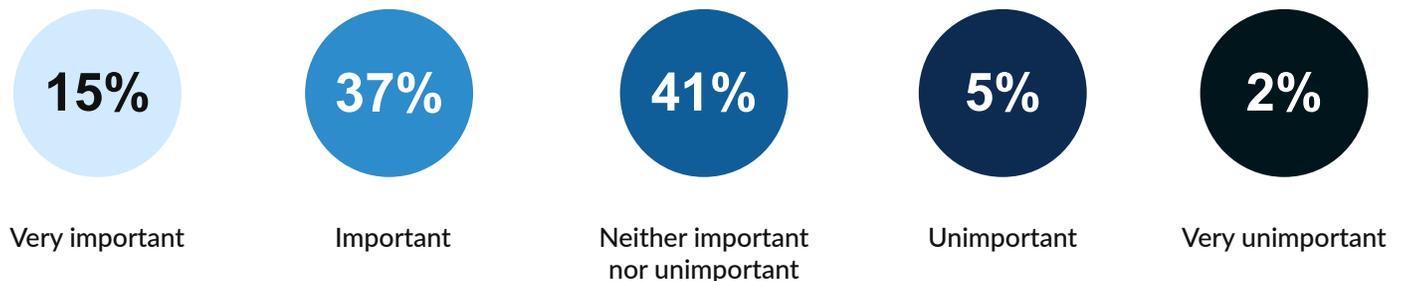
Does your organization have a formal Diversity, Equity & Inclusion (DEI) policy or initiative?



Health equity is an essential aspect of DE&I efforts as it involves ensuring that all employees have access to healthcare resources and services. By incorporating health equity into DE&I initiatives, organizations contribute to a more holistic and inclusive approach to employee well-being. Health equity is becoming more top-of-mind for employers to consider when formulating various strategies. 52% of employers rate it as important or very important for their benefits strategy in the next 12 months.

52% of employers rate health equity as important or very important for their benefits strategy in the next 12 months.

How important is it for organization to take steps to address health equity?

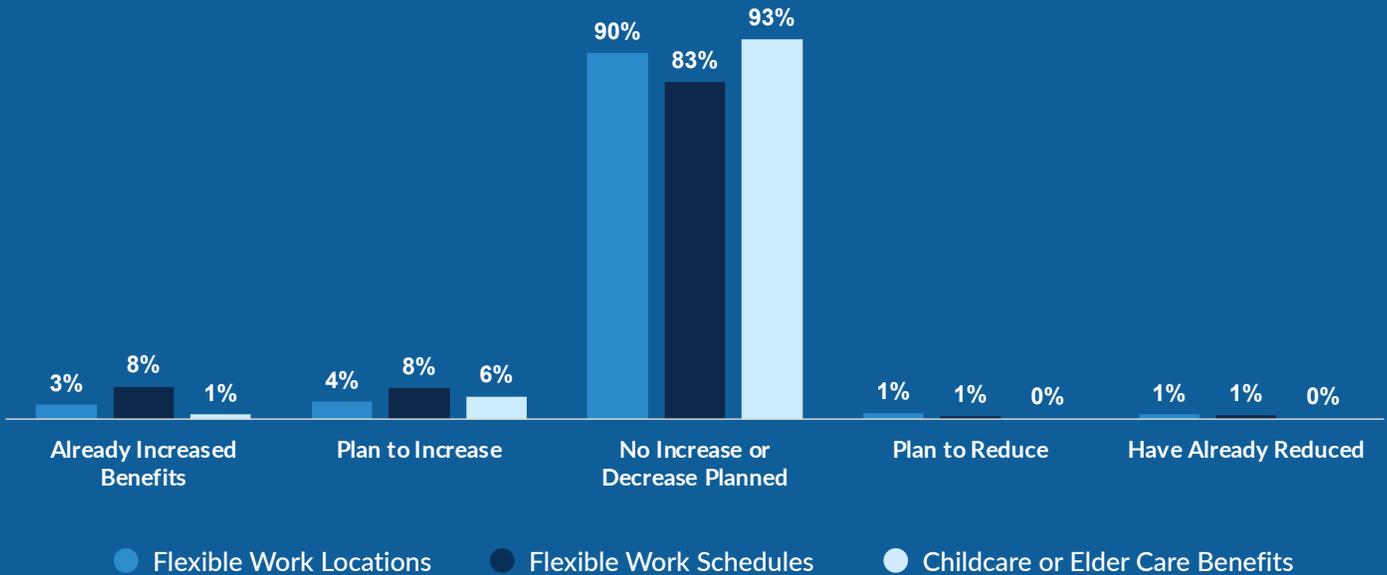




Benefits Landscape

Benefit Changes in 2024

Supporting the work-life-balance of workers remains a top priority among employers. A big piece of this is workplace flexibility and childcare support. In recent years we saw drastic increases in remote and flexible work as employers responded to the pandemic. This year's results suggest that employers have cemented their strategies and plan to keep current policies in place in the next couple years, with the majority of employers neither increasing nor decreasing their benefit offerings related to flexible work.



What benefits do you have to help employees with childcare?

Category	2024	2023
Flexible Work Hours or Schedule	38%	39%
Sponsoring a Dependent Care FSA	37%	19%
Additional Sick Time (Family Sick Leave)	11%	9%
Other	10%	12%
Access to Back-Up Childcare Benefits	4%	2%
Offering a Caregiver Pay Benefit	1%	0%
Offering Tutoring Support/Benefits For School-Age Children	1%	1%
Direct Financial Support For Childcare	0%	1%

Similar to last year, many employers view flexible work hours as the best way to meet the needs of their workforce in this way. 49% of employers who have a hybrid or fully remote workforce said work schedule flexibility helps address childcare needs. The dependent care FSA benefit increased from 19% last year to 37% in this year's survey.

Economic Impact on Medical Benefits

To combat the financial strain caused by high inflation and escalating healthcare costs, employers continue to utilize several conventional strategies as we have seen since 2023.

Have you implemented or are you considering any of the following strategies to combat expected future cost increases and/or in anticipation of medical inflation in the next 12 months?

30% implemented new targeted programs to control costs

28% are changing medical carriers

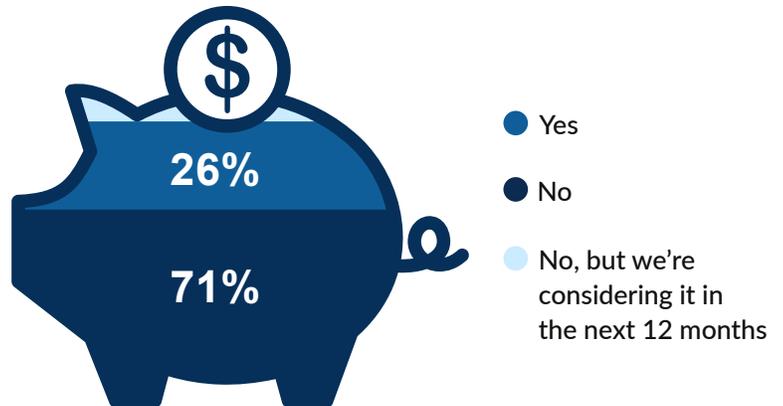
22% shifted more costs to employees via increased medical plan contributions

17% shifted more costs to employees via plan design changes

12% are requiring high out-of-pocket costs for certain low-value service or sites of care

About one in four employers either already provide or are considering a lower cost medical plan for lower wage workers.

Does your organization provide lower cost medical plan employee contributions for lower wage workers?



When asked for more specifics, 17% of employers reported considering an increase in deductible, coinsurance or maximum out-of-pocket. 10% of employers that are considering shifting more costs to employees said they're weighing higher copays.

As a follow up to the previous question, what plan design changes are you considering?

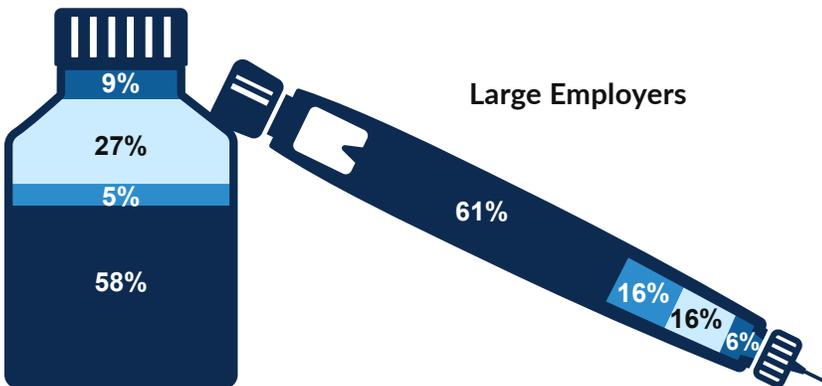
Category	2024	2023
Increasing Deductible, Coinsurance or Maximum Out-of-Pocket	17%	29%
Increasing Copays	10%	16%
Implementing or Promoting a High Performance (Narrow) Network Plan	4%	8%
Implementing or Promoting a Consumer Driven Health Plan (CDHP)	4%	8%
Other	2%	23%

Pharmacy Trends

Over the last few years anti-diabetic and weight loss drugs have increased in cost and utilization. The rise of GLP-1 drugs also adds to the strain of inflated healthcare costs. As these medications become even more popular in managing metabolic conditions, their high prices will lead to significantly higher pharmacy costs. Navigating this intricate terrain demands a careful balance between offering access to cutting-edge treatment options and ensuring financial sustainability for both employers and their workforce. These drugs have proven to be effective, and medical claim savings are expected to come in the long run, but it is unlikely that these savings will offset the cost of the drugs themselves. Employers have begun strategizing on how to cover these drugs and contain the cost.

What is your organization's current stance on GLP-1 medications? (e.g., Ozempic, Wegovy, Mounjaro, etc.)

All Employers



- Covered only for those with a formal diabetes diagnosis
- Covered with no diabetes diagnosis required
- Don't currently cover and not considering
- Don't currently cover, but considering

McGriff's Drug Discount Card is available to consumers at no cost. Scan the QR code to download your card. [Click here](#) to read more details.



New pharmacy benefits strategies can help employers bring about significant improvements in their employees' well-being and financial situations. A variety of prescription drug discount cards are available to consumers, making medications more affordable at the point of sale. Discount cards are heavily marketed and resemble health insurance cards; however, they are not processed through the insurance benefit. Drug discount card sponsors will often negotiate aggressive pricing that is more affordable than typical insurance coverage, so members are encouraged to shop around for the best price on their specific medication. Insurance payers do not typically process drug claims if a prescription discount card is used, therefore the cost will not apply to deductible or out-of-pocket maximum accumulators.

Do you offer your employees a discount card for point-of-sale prescription drug discounts?

- All Employers
- Large Employers



Yes



No



Not Sure

Specialty Rx Trends and Strategies

Inflated pharmacy trend is fueled by the use of high-cost specialty drugs, which generally represent 1%-2% of all prescriptions but account for over 50% of the total cost, leaving employers strategizing to lower costs. Specialty drugs have been developed as alternatives to expensive biologics. Known as biosimilars, they're designed to replicate the therapeutic effects of the reference biologic. Some employers are using lower-cost tiers for biosimilars or requiring a biosimilar to be attempted first when available. Other emerging strategies include working with a specialty carve-out vendor, requiring prior authorization, and case management programs.

Which of the following methods is your organization currently using to manage specialty pharmaceuticals?

Methods	All Employers		Large Employers	
	2024	2023	2024	2023
Approval For Only a Limited Supply	16%	18%	20%	23%
Carved Out Specialty Pharmacy Program	37%	22%	46%	22%
Case Management or Medication Coaching Programs	29%	22%	29%	29%
Delaying Inclusion of New Treatments From Formulary For a Certain Amount of Time	5%	-	6%	-
Direct Contracting With Manufacturers	3%	3%	3%	3%
Excluding Specialty Drugs From Our Formulary	11%	8%	17%	10%
International Procurement Strategies	6%	4%	9%	3%
Lower Cost Tier For Biosimilars	18%	9%	23%	17%
Prior Authorization For Specialty Medications Billed Under The Pharmacy Benefit	40%	36%	63%	53%
Prior Authorization For Specialty Medications Billed Under the Medical Benefit	27%	23%	43%	35%
Requiring a Biosimilar to Be Attempted First When It's Available	17%	9%	34%	14%
Site of Care Management	3%	5%	6%	9%

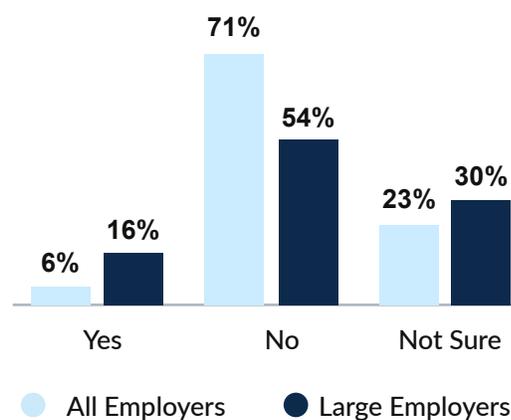
Gene Therapies

Gene therapies, groundbreaking in their potential to treat genetic disorders, have garnered attention for their remarkable efficacy in the last few years, offering promising solutions for conditions such as inherited disorders, certain cancers, and neurodegenerative diseases. While these therapies offer promising results, due to their complexity and ongoing advanced technology and research, they also come with significant costs (usually over \$1 million) for employers.

Does your organization currently offer, or are you considering gene therapy coverage?

Responses	All Employers	Large Employers
Yes, under the medical benefit	6%	6%
Yes, under the pharmacy benefit	2%	9%
Yes, under both our medical and pharmacy benefit	2%	4%
Yes, as a capitated benefit	0%	0%
No, but we are considering coverage for gene therapy in the next 12 months	4%	6%
No, and it is not under consideration	86%	74%

Does your organization purchase additional stop-loss coverage specifically for gene therapies?



Reference-Based Pricing (RBP)

RBP is a cost-containment strategy in which the pricing of medical services or procedures is determined by referencing a benchmark (e.g., Medicare) to establish a reimbursement rate on “shoppable” procedures or services. Instead of relying on predetermined provider-network agreements, this approach allows for more flexibility in pricing negotiations, potentially leading to cost savings for employers and their workforce. However, the complexity of administration, provider disruption, and the potential for balance billing can be a deterrent. Like last year, a small percentage of employers are currently using RBP. 17% of all employers, up 3% from last year, said they evaluated the arrangement but decided not to proceed.

Have you ever participated in a reference-based pricing network arrangement?



Alternative Funding

Self-funded employers may consider a captive to align their strategies with their unique risk profile, a decision that could potentially lead to cost savings, greater flexibility, and the ability to capture underwriting profits.

Responses	All Employers	Large Employers
Yes, we are currently in a captive arrangement	12%	0%
Yes, but we are no longer in a captive arrangement	0%	0%
No, but we are considering it in the next 12 months	7%	9%
No, and not currently under consideration	15%	18%
No, evaluated but decided not to proceed	15%	15%
No, I'm not familiar with captives	51%	59%

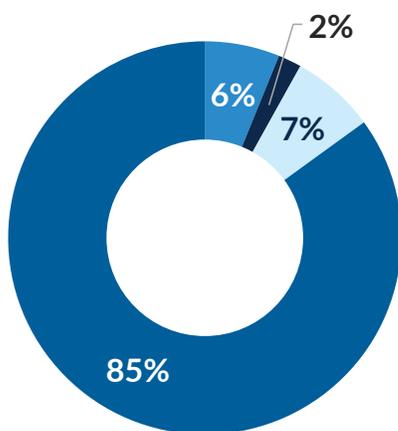


Individual Coverage HRAs

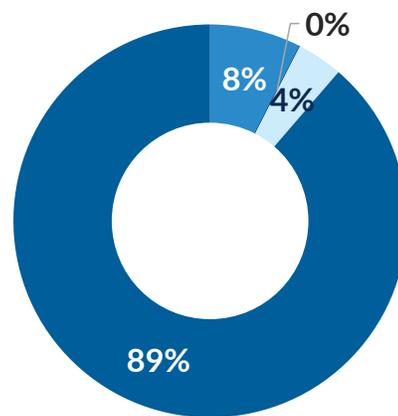
An alternative funding strategy, the Individual Coverages Health Reimbursement Arrangement (ICHRA), has been available the past few years. In this year's survey, we inquired whether employers have explored this strategy for their healthcare procurement. While not widely adopted, 8% indicate either current utilization or consideration within the next 12 months.

Do you currently, or are you considering an Individual Coverage HRA (ICHRA) for your medical plan funding strategy?

All Employers



Large Employers



- Yes, we currently fund an ICHRA for all employees
- Yes, we currently have one for a limited segment of the population
- No, but we are considering it in the next 12 months
- No, it is not under consideration

Virtual Health and Telemedicine

The significant increase in virtual health and telemedicine we saw during the COVID-19 pandemic continues. 87% of employers say they include virtual health/telemedicine, a 5% increase from 2023. In addition, 24% either increased the benefits in this area in the past 12 months or plan to do so in the near future.

Benefits	Already Increased Benefits	Increasing	No Increase or Decrease Planned	Plan to Reduce	Have Already Reduced
Virtual Health/Telemedicine Benefits	13%	11%	76%	0%	0%



Our virtual health/telemedicine program is only for primary care and minor, acute services
 All Employers: 60% | Large Employers: 64%



In addition to primary care, our virtual health/telemedicine program includes some specialty services
 All Employers: 24% | Large Employers: 32%



Our organization does not offer a virtual health/telemedicine benefit
 All Employers: 16% | Large Employers: 4%

Are any of the following specialty services offered through your organization's virtual health/telemedicine offering?



Behavioral/Mental Health
 All Employers: 69% | Large Employers: 82%



Cardiology
 All Employers: 17% | Large Employers: 18%



Dermatology
 All Employers: 39% | Large Employers: 47%



Endocrinology
 All Employers: 16% | Large Employers: 12%



General Wellness
 All Employers: 64% | Large Employers: 94%



Nutrition Counseling
 All Employers: 43% | Large Employers: 47%



Physical Therapy
 All Employers: 21% | Large Employers: 35%



Pulmonology
 All Employers: 13% | Large Employers: 0%



Sleep Management
 All Employers: 24% | Large Employers: 18%



Prenatal Care/Pregnancy Health
 All Employers: 23% | Large Employers: 41%

Among those that offer specialty services, the most popular are virtual programs for behavioral health (69%) and general wellness (64%).

Voluntary Benefits

Voluntary benefits enhance the overall well-being of employees by supplementing traditional health insurance and retirement plans. These optional offerings contribute to a comprehensive benefit package by addressing diverse needs beyond core benefits. By allowing employees to tailor their coverage to individual preferences, such as pet insurance, critical illness coverage and legal assistance, employers foster a supportive environment that goes beyond the basics. 23% of employers have already increased or plan to increase voluntary benefits, which is 4% more employers than last year.

Has your organization made changes or are you planning to make changes to benefit offerings in the following areas?



Have Already Increased

Plan To Increase

No Increase or Decrease Planned



Employee Benefits Communication and Technology

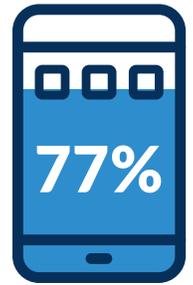
Effective employee benefits communication and technology play a pivotal role in enhancing the overall employee experience. By utilizing modern communication tools, organizations can ensure clear and transparent delivery of information regarding health plans, retirement benefits, and other perks.

83%

↑ from 2023

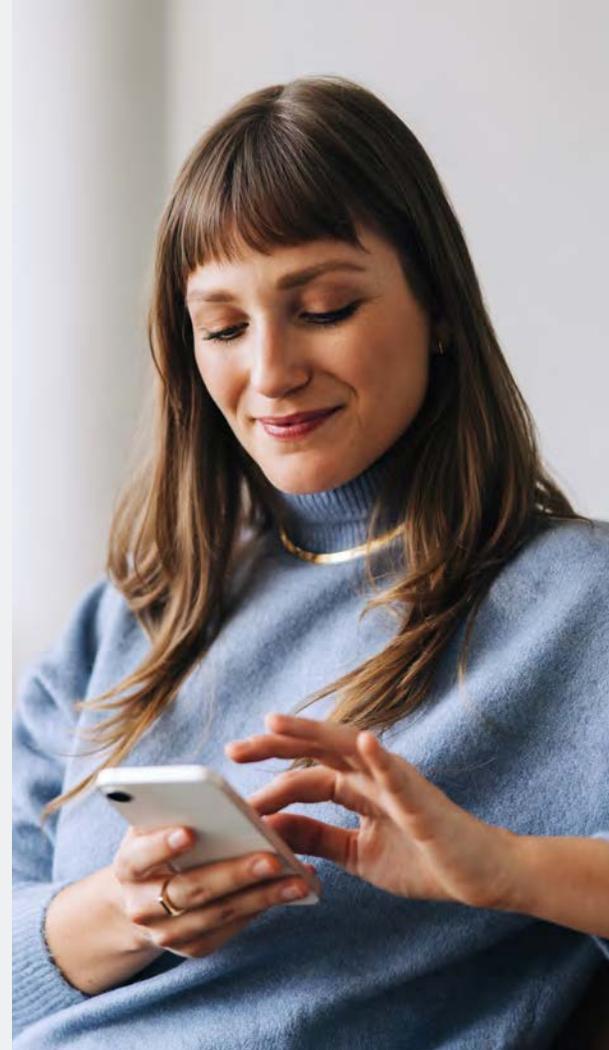
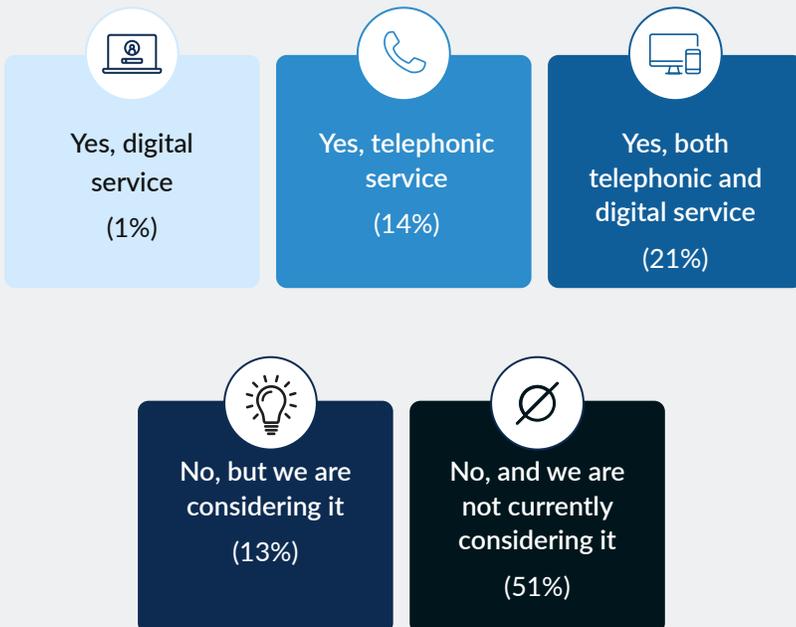
Similar to last year but even more prevalent now, many employers are rolling out online benefits administration software with self-enrollment capabilities (83%). Employers are also offering decision support tools (30%) to help employees make their elections.

Mobile apps continue to gain popularity – with 77% of all employers offering an app for at least one function (83% of large employers).



Accessible online platforms simplify the enrollment process and provide employees with easy-to-understand resources, fostering a sense of empowerment and engagement. To address healthcare illiteracy, organizations can provide clear and comprehensive information about healthcare options by offering health navigation and health advocacy services. 49% of all employers and 71% of large employers say they have an offering or are considering one.

Does your organization offer a health navigation or advocacy service for your employees beyond the health plan's standard offerings?

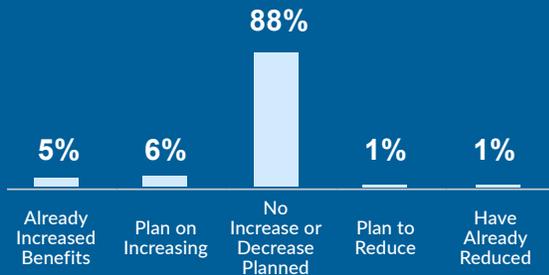


Wellness and Well-Being

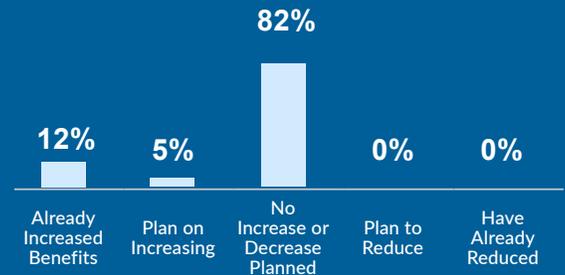
Sick time, paid vacation, and time off contribute to overall wellness by allowing employees to take necessary breaks, manage stress, and address health concerns without sacrificing income or job security. These benefits support a healthier workforce by reducing burnout, promoting mental well-being, and encouraging preventative care.



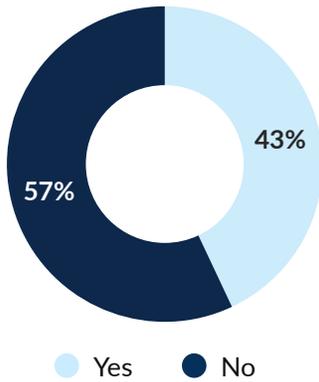
Sick Leave



Vacation or Paid Time Off



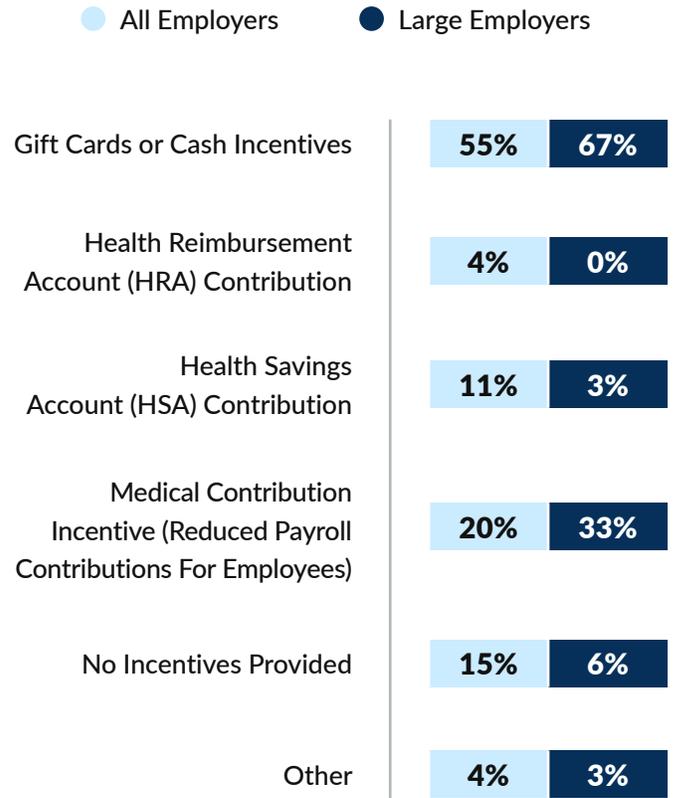
Do you offer a wellness program for your employees?



Some employers encourage participation in their wellness program by incentivizing employees to get an annual physical, lab work, or using a surcharge for tobacco use.

37% of all employers say they provide an incentive to employees – and sometimes spouses – for getting their annual physical.

How are employees incentivized to participate in your organization’s wellness plan?

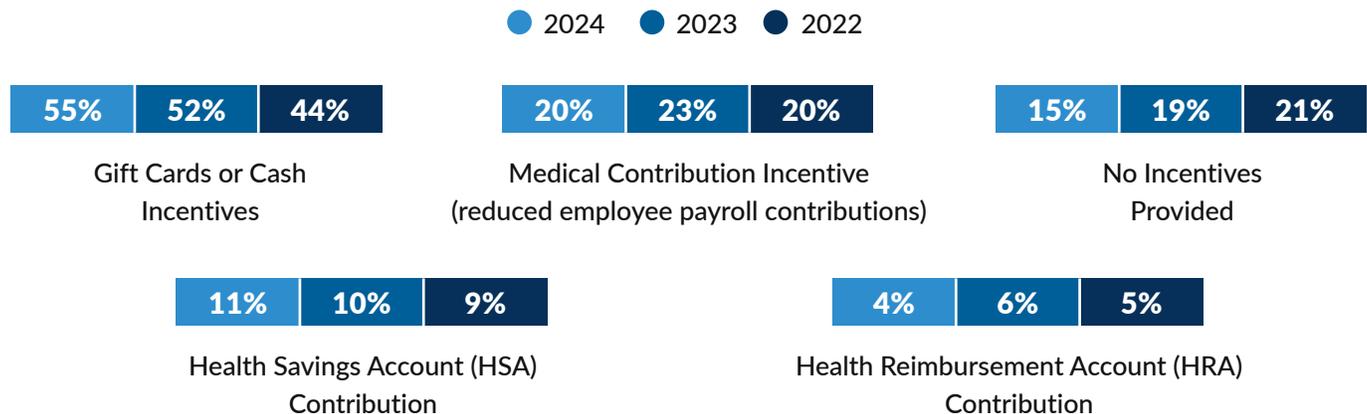


What are the key components of your organization's wellness plan?



85% offer an incentive to participate in their wellness offering.

How are employees incentivized to participate in your organization's wellness plan?



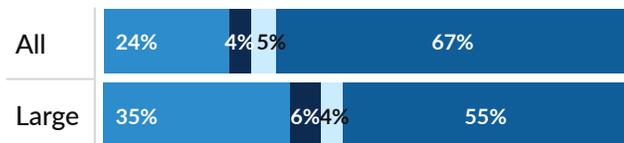
Mental Health and Well-being

Employers can comprehensively support employee mental health by providing a range of benefits. Prioritizing mental health promotes a positive workplace, reduces stress, boosts morale, and enhances overall engagement and productivity. Employers continue to take notice and are enhancing their offerings in this area, including access to a well-being mobile app for self-help resources, a specific network for mental health providers, and digital mental health coaching. Initiatives like mental health stigma campaigns can help create an open dialogue, while training programs on mental health equip managers and supervisors to recognize and address mental health concerns. Additionally, offering well-being time off underscores the commitment to employee mental health, fostering a workplace and culture that prioritizes overall well-being.

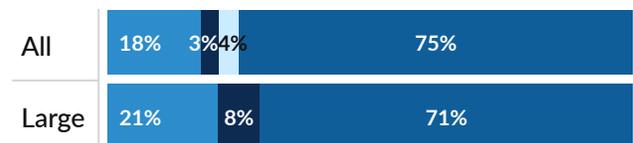
Benefits	Already Increased Benefits	Plan on Increasing	No Increase or Decrease Planned	Plan to Reduce	Have Already Reduced
Emotional Health or well-being programs	10%	23%	67%	0%	0%

● Already in place
 ● Planning to add 2024/2025
 ● Considering for 2026
 ● Not Currently Considering

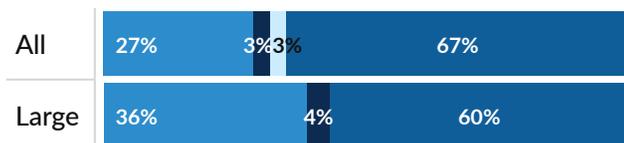
Offering free access to a well-being mobile app (Headspace, Unmind, Calm, etc...)



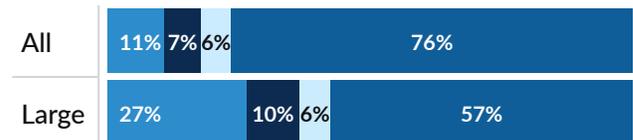
Adding a specific network for mental health providers



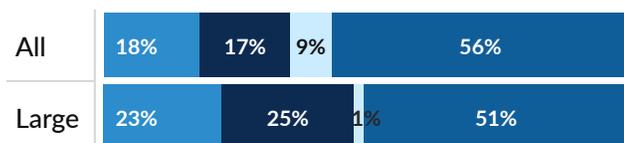
Providing digital health coaching for mental health conditions



Implementing a company-wide mental health anti-stigma campaign



Providing managers/supervisors with training on mental health/substance abuse issues in the workforce



Implementing well-being leave allowances



Offering an Employee Assistance Program (EAP)



Offering lower copays for medications treating mental health conditions



Trends in Consumerism for Healthcare

Encouraging healthcare consumerism among employees extends beyond cost control by empowering them to play a more active role in their healthcare choices. It ultimately results in greater transparency and improved outcomes.

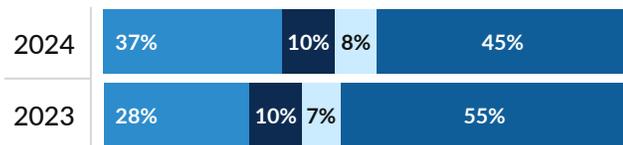
32% have decision support tools available to employees

41% have access to cost transparency tools to become better healthcare shoppers

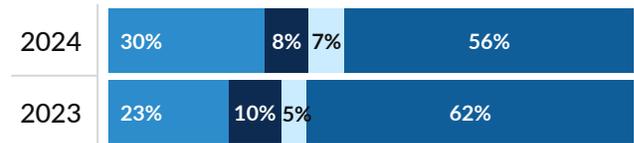
Have you implemented any of the following strategies to encourage greater employee consumerism?

- Already in place
- Planning to add 2024/2025
- Considering for 2026
- Not Currently Considering

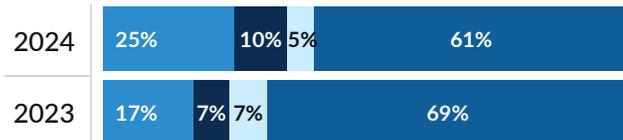
Providing employees access to cost transparency tools to become better healthcare shoppers



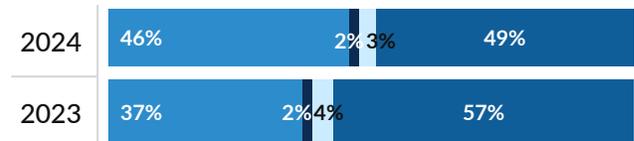
Enhancing decision support tools available for employees



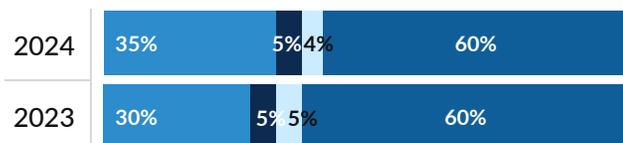
Utilizing programs to encourage employees to access lower cost sites of care



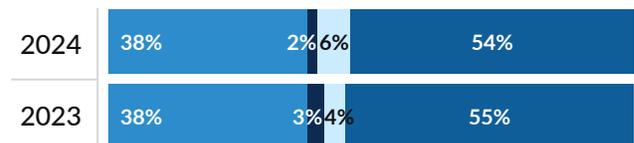
Offering a consumer-driven health plan option (HDHP)



Incentivizing employees to enroll in a High Deductible Health Plan (HDHP)



Providing employer contributions to an HSA



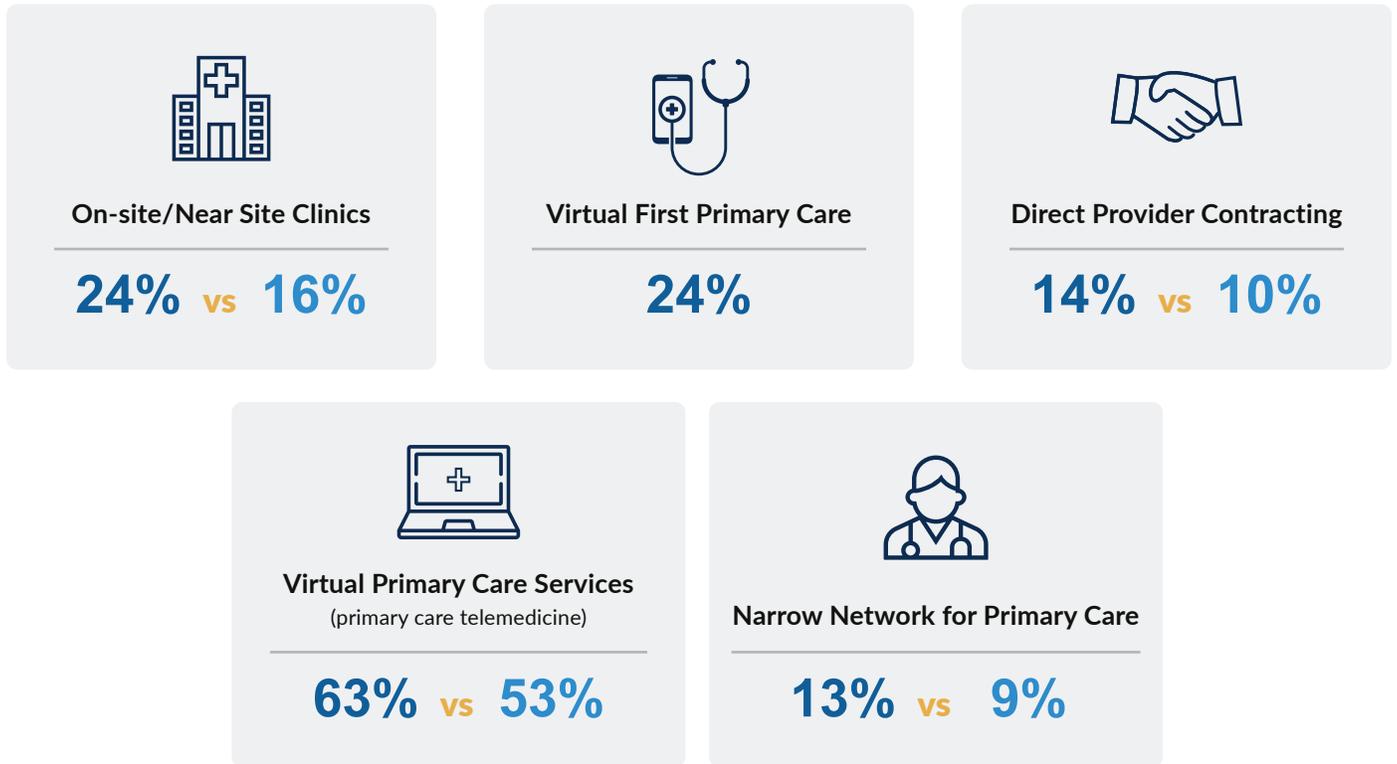
The average employer HSA contribution for employee-only coverage is **\$746**; family coverage is **\$1,284**.

Primary Care Solutions

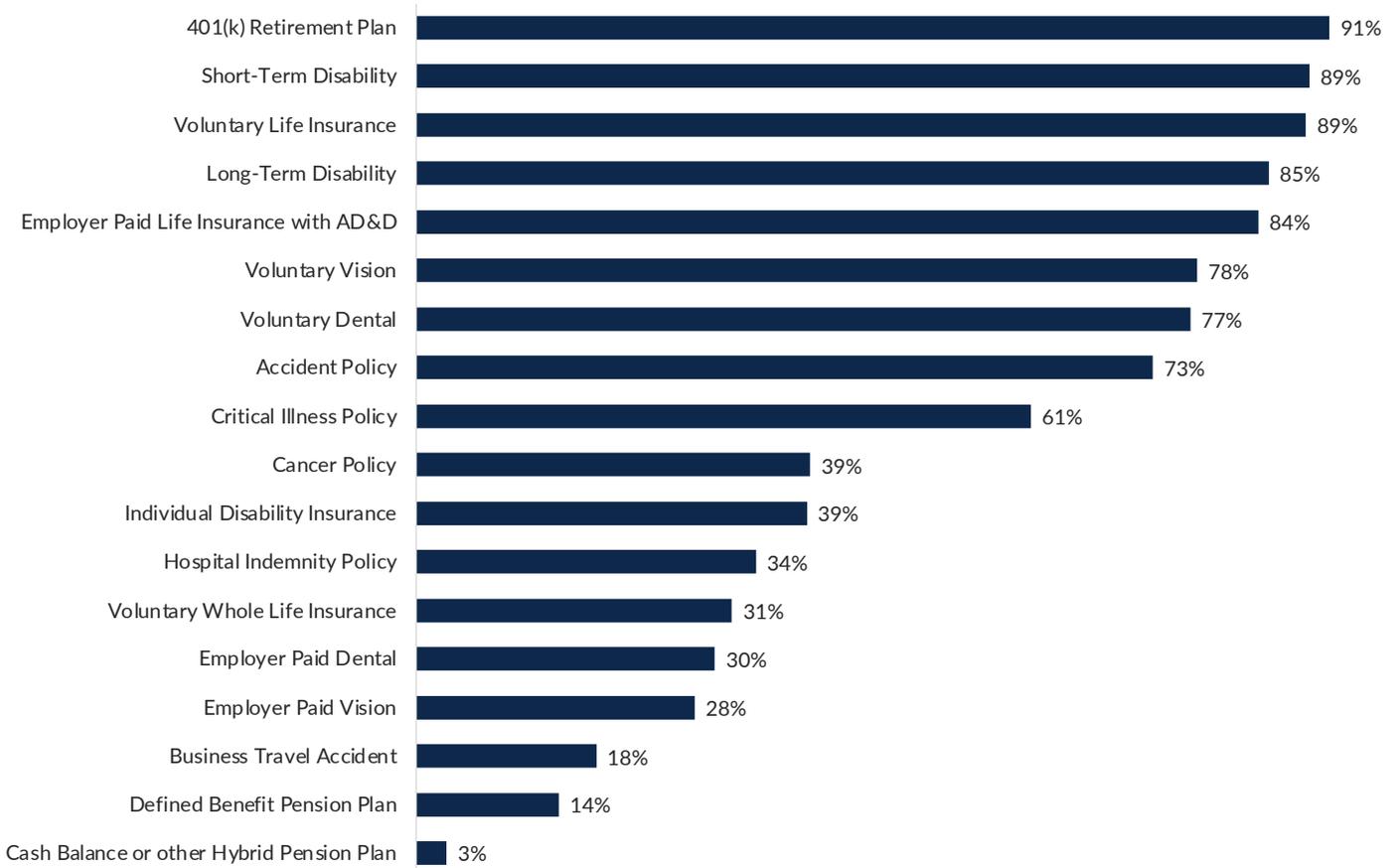
Investing in primary care solutions is paramount for employers in order to prioritize employee well-being while strategically managing long-term costs. Primary care providers are typically the first point of contact for patients and employees. Convenient access to these providers means employees are more likely to address health concerns early, leading to improved overall well-being. This emphasis on proactive health management can result in healthier employees, fewer chronic conditions, and consequently, a decrease in reliance on expensive medical interventions over time. This dual benefit of prioritizing employee well-being and reducing long-term health plan costs makes these primary care solutions a compelling choice for employers.

Does your organization utilize any of the following primary care solutions or do you plan to in the next 24 months?

● 2024 ● 2023



Which of the following benefit programs does your organization offer?



Does your organization offer any of the following benefits?

Responses	2024
Tuition Assistance/Reimbursement	43%
Management or Leadership Training Program	26%
Workplace Financial Wellness Program	22%
Prepaid Legal Services	19%
Identity Theft Protection	18%
Pet Insurance	17%
Fertility and Family Planning Benefits	9%
Adoption Assistance	7%
Vacation Purchase	5%
Gender Affirmation Surgery	4%
Student Loan Repayment Program	4%
Subsidized Childcare	3%
Lifestyle Savings Account (LSA)	1%



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