



2025 National Benefit Trends Survey

Speakers



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A photograph of three business professionals (two men and one woman) sitting around a table in a modern office setting, engaged in a meeting. A laptop is open in front of them. The image is overlaid with a semi-transparent blue filter. The text 'Key Findings' is centered in white.

Key Findings

Key Findings

01

Focus on Employee Retention and Engagement: A significant emphasis on employee retention (53%) and engagement (40%) indicates that organizations are prioritizing strategies to keep their workforce satisfied and motivated. Leadership development (41%) is also a key focus, highlighting the importance of nurturing future leaders.

Key Findings

02

Cost Management Strategies: With rising medical costs, organizations are actively seeking ways to manage expenses. Changing medical carriers (36%) and implementing targeted cost control programs (29%) are common strategies, indicating a proactive approach to financial sustainability.

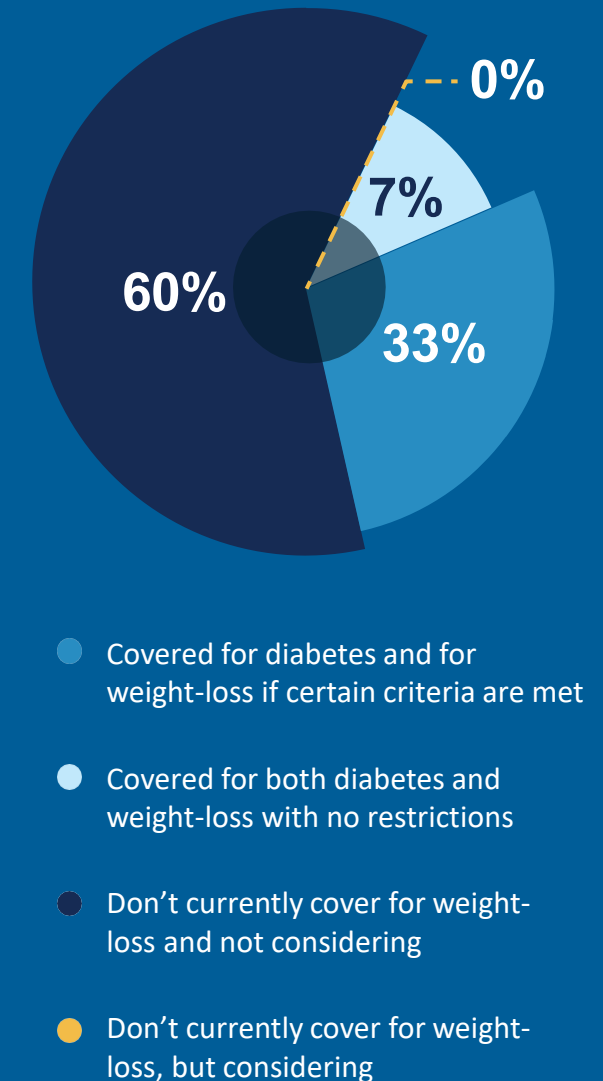
Key Findings

03

Anti-obesity drugs and GLP-1 medications continue to grow in popularity and drive pharmacy costs.

A significant majority of organizations—60%—do not currently cover GLP-1 medications for weight loss and are not considering adding this coverage in the near future. In contrast, only 7% of employers provide coverage for both diabetes and weight loss without restrictions, while 33% cover these medications for diabetes and for weight loss only if specific criteria are met. This indicates a cautious approach regarding the inclusion of GLP-1 medications in benefits offerings, despite the growing recognition of their effectiveness in managing metabolic conditions.

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



Key Findings

04

A majority of organizations (81% for medical benefits and 89% for retirement benefits) plan no changes to their benefit offerings in the coming year. This stability suggests confidence in current programs.

Key Findings

05

The presence of wellness programs, including biometric screenings (50%) and health coaching (49%), indicates a strong focus on employee health and well-being. However, challenges such as cost and resource limitations still hinder broader implementation.

Key Findings

06

In the evolving landscape of employee benefits, compliance with current regulations is a significant priority for organizations, with 75% of respondents rating it as “very important” and another 21% as “important” for the upcoming 12 months. This strong emphasis on regulatory compliance highlights the critical role it plays in safeguarding organizations against legal and financial risks.

Benefit Changes in 2025

28%

↑ from 2024

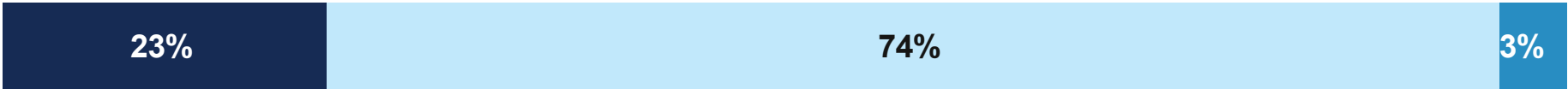
of employers report that they are considering shifting more costs to employees via increased medical plan contributions



However, around 1 in four employers either already provide or are considering a lower cost medical contribution for lower wage workers.



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



● Yes ● No ● No, but we're considering it in the next 12 months

Benefit Changes in 2025

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?

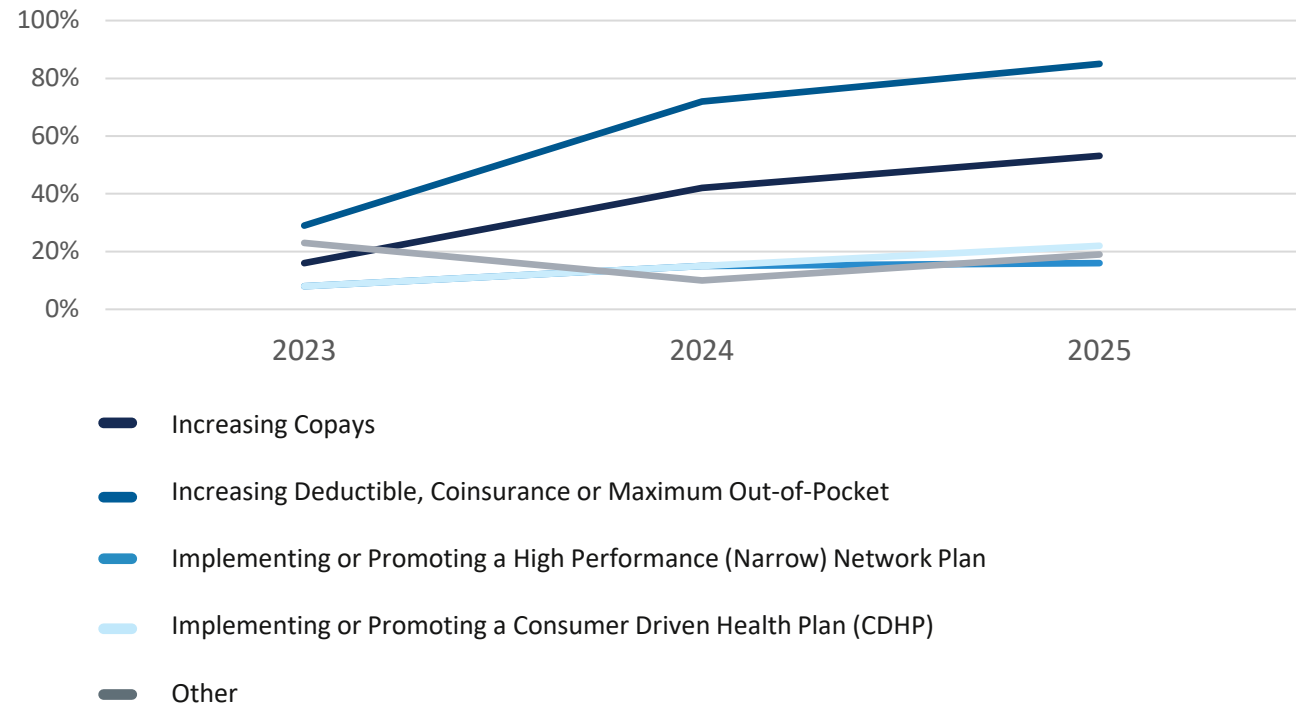
22%

Shift more costs to employees via plan design changes

12%

Requiring higher out-of-pocket costs for certain low-value services or sites of care

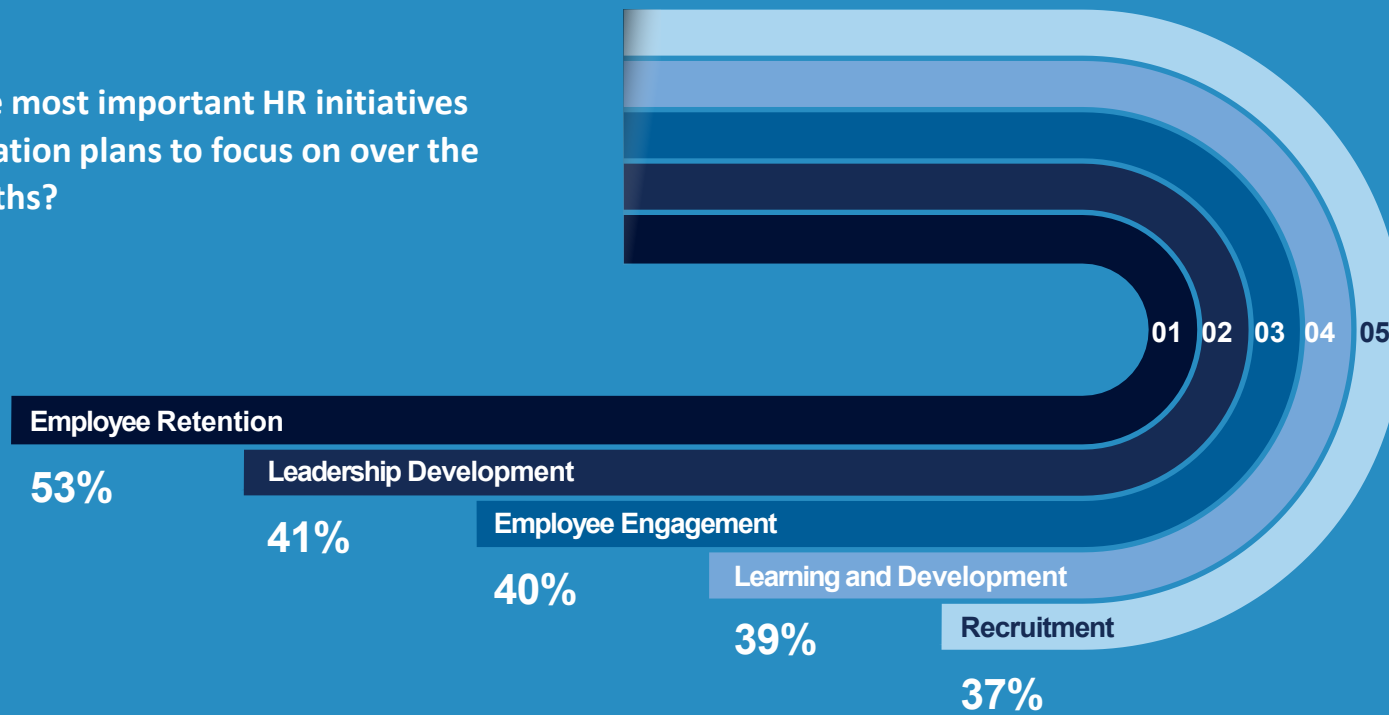
Of the 22% of employers considering plan design changes, what changes are they considering?



Top HR Concerns and Initiatives

Top HR Concerns and Initiatives

What are the most important HR initiatives your organization plans to focus on over the next 24 months?





Recruitment and Retention Strategies

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



Increased Compensation

2025: 64% | 2024: 65% | 2023: 73%



Improved the Employee On-Boarding Process

2025: 43% | 2024: 45% | 2023: 38%



Additional Perks or Benefits

2025: 32% | 2024: 34% | 2023: 35%



Additional Workplace Flexibility (Policy on Hybrid/Remote Work)

2025: 23% | 2024: 29% | 2023: NA%

Additional Strategies:

Additional PTO or Vacation

2025: 25% | 2024: 28% | 2023: 25%

Enhanced Retirement Benefits

2025: 10% | 2024: 8% | 2023: 9%

Sign-On Bonuses

2025: 23% | 2024: 26% | 2023: 29%

Adjustment to the 40-Hour Work Week

2025: 13% | 2024: 12% | 2023: 19%

Recruitment and Retention Strategies

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

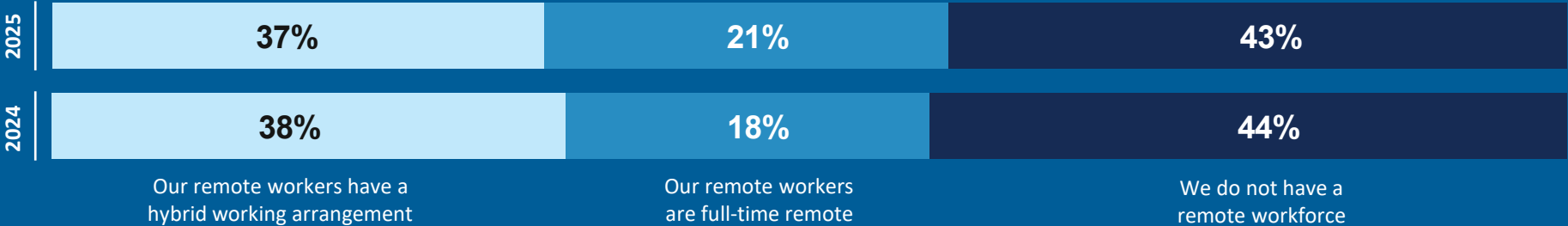
Strategies	2025	2024	2023
Increased Focus on Professional Development Opportunities and Career Paths	41%	40%	40%
Commitment to On-going Flexible Work Arrangements and Policies	40%	37%	44%
Additional Perks or Benefits	36%	40%	39%
Investments in Employee Professional Development Resources	28%	28%	28%
Off-Cycle Salary Increases	26%	31%	38%
Additional PTO or Vacation	22%	27%	26%
Formalized Boundaries Around Work/Life Balance and Working Hours	16%	16%	14%
Retention Bonuses	15%	17%	19%
Adjustment to the Traditional 40-Hour Work Week	14%	13%	20%
Enhanced Retirement Benefits	12%	10%	11%

Recruitment and Retention Strategies

Remote Work

The continued prevalence of hybrid work arrangements (37%) and full-time remote work (21%) reflects a shift in workplace dynamics.

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



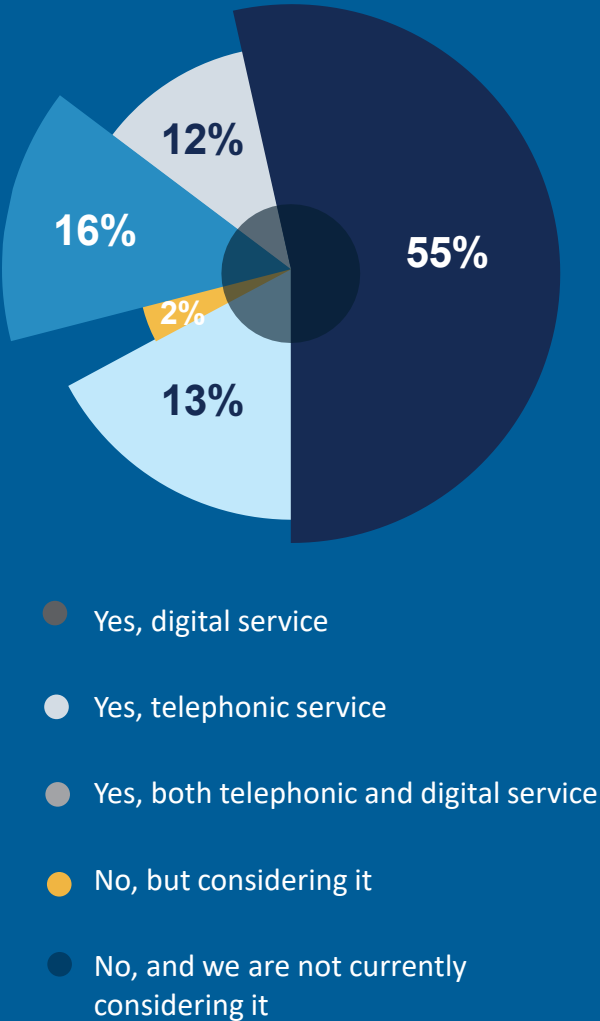
87%

For employers who said they have a hybrid work arrangement, 87% said they expect workers to be in the office more than one day per week.

Employee Engagement and Communication



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

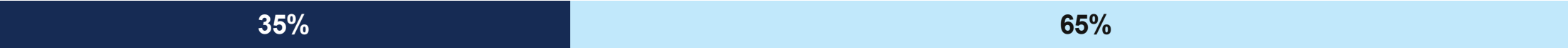




2025 Trends in Well-Being

Employee Benefits Wellness and Well-Being

Do you offer a wellness program for your employees?



● Yes ● No

What are your organization’s top 2 reasons for having a wellness plan?

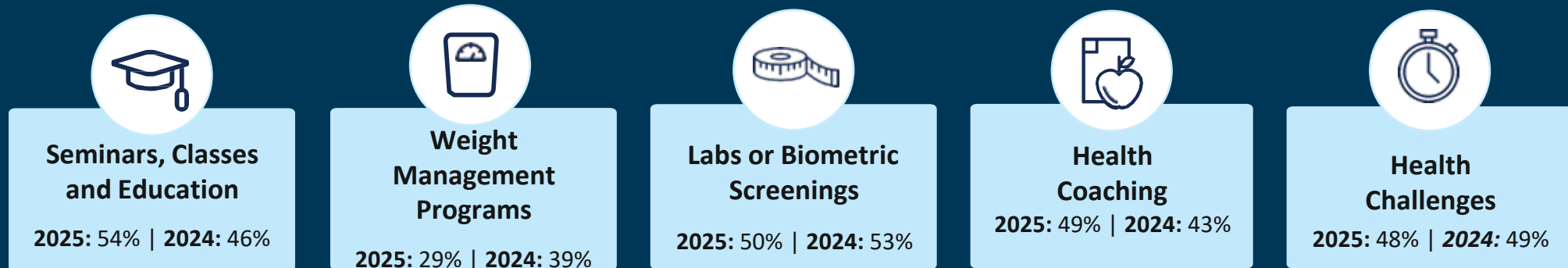
Responses	2025
Foster a culture of health/having healthier employees	72%
Reduce healthcare expenses	58%
Prevent medical premium increases	22%
Increase employee satisfaction and retention	31%
Attract talent	3%
Other	1%

What is your organization’s primary reason for not offering a wellness plan?

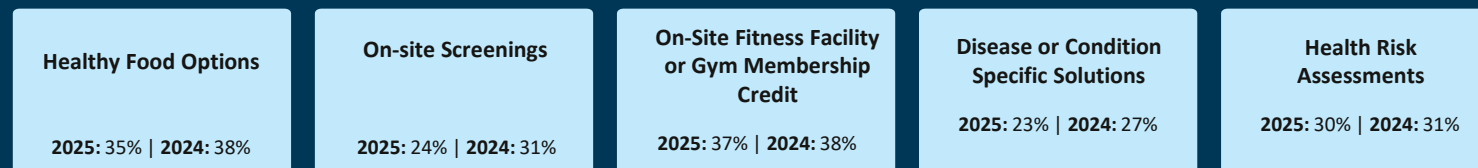
Responses	2025
Cost of implementation and administration	25%
Lack of time and human resources	32%
Limited perception of program value	23%
Other	15%

Employee Benefits Wellness and Well-Being

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

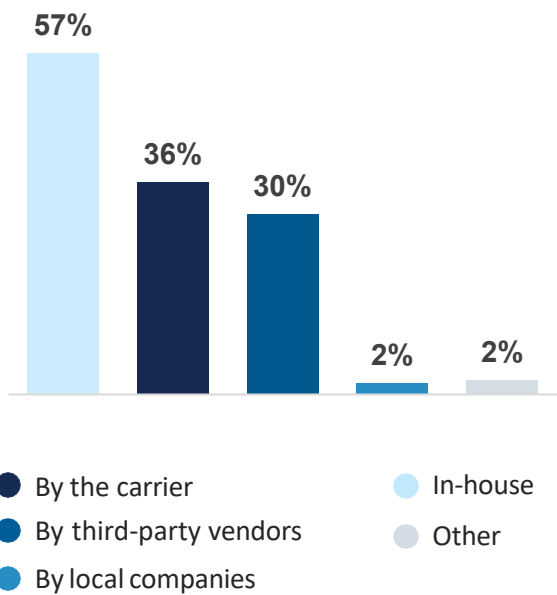


Other wellness plan components:



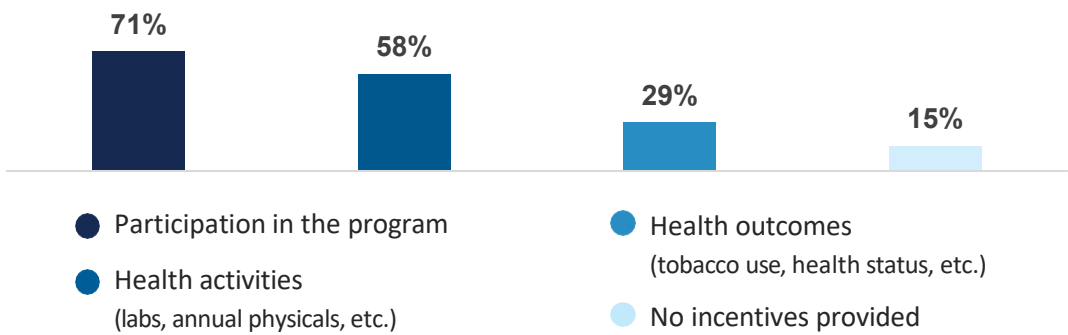
Employee Benefits Wellness and Well-Being

How is your organization's wellness program designed and administered?

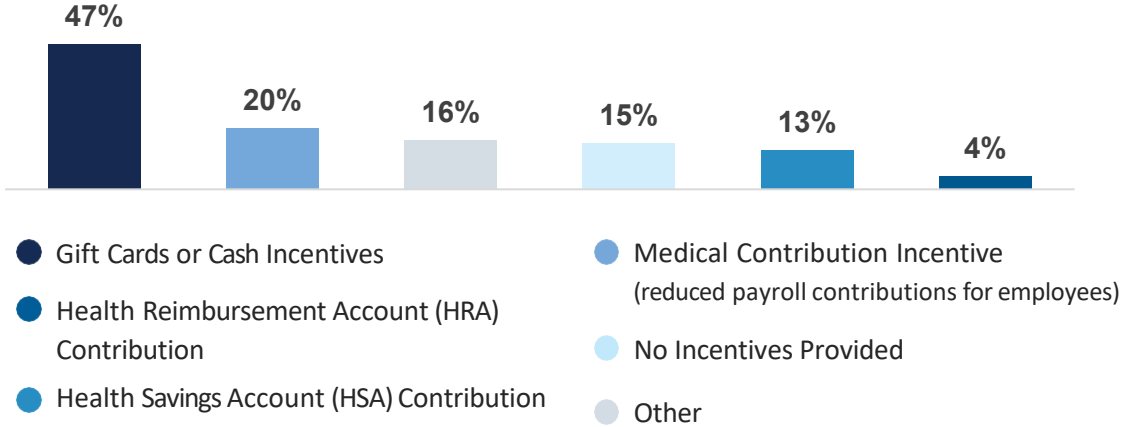


85% offer some sort of incentive to participate in their wellness offering.

What health behaviors does your wellness program incentivize?



How are incentives for your wellness plan paid out to participants?



16% of employers have increased their organization's wellness budget in the past 24 months.

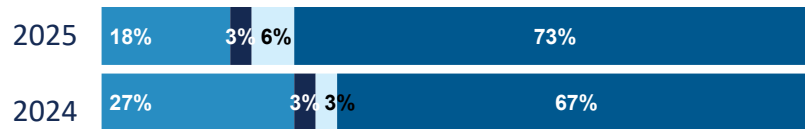
Employee Benefits Wellness and Well-Being

Which of the following mental health strategies have you implemented or plan to implement in the next 24 months?

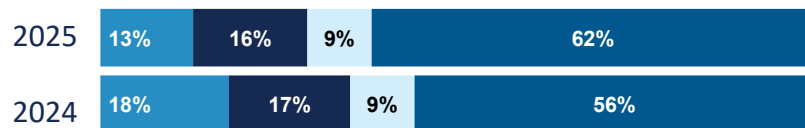
Offering free access to a well-being mobile app (Headspace, Unmind, Calm, etc...)



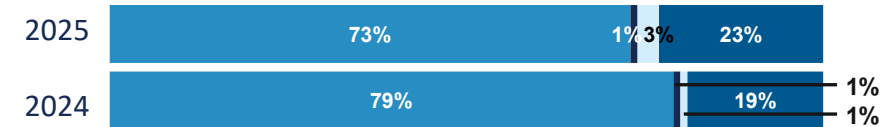
Providing digital health coaching for mental health conditions



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



Offering an Employee Assistance Program (EAP)



Implementing a company-wide mental health anti-stigma campaign



● Already in place ● Planning to add 2025/2026 ● Considering for 2027 ● Not Currently Considering

Trends in Consumerism and Primary Care Solutions

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



Virtual Primary Care Services

(Primary Care Telemedicine)

2025: 60% | 2024: 63% | 2023: 53%



On-site/Near Site Clinics

2025: 18% | 2024: 24% | 2023: 16%

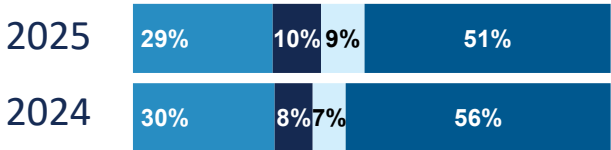


Narrow Network for Primary Care

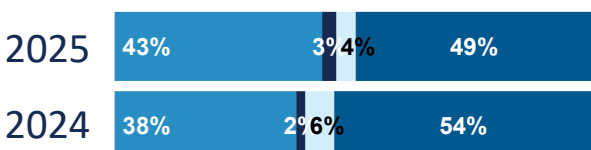
2025: 15% | 2024: 13% | 2023: 9%

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

Enhancing decision support tools available for employees



Providing employer contributions to an HSA



● Already in place ● Planning to add 2025/2026 ● Considering for 2027 ● Not Currently Considering

MORE from McGriff

For more details on the results of this survey and to find out how McGriff can assist your organization, please contact your local McGriff representative or visit www.McGriff.com

Thank You!



Never settle for less.

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