

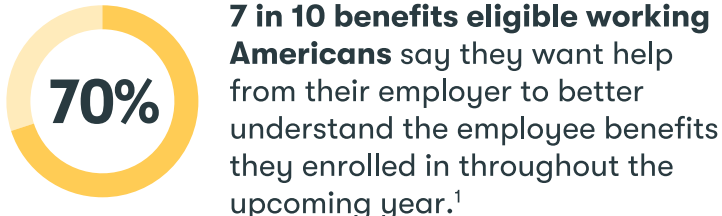
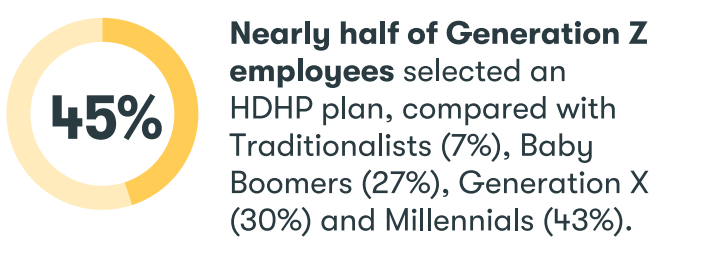
Benefitfocus® 2024 State of Employee Benefits™ Report

Key insights and inspiration



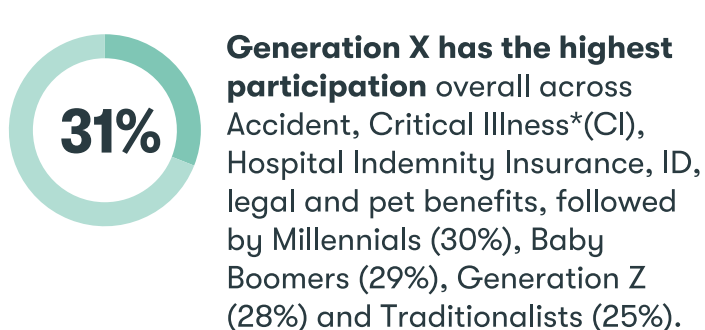
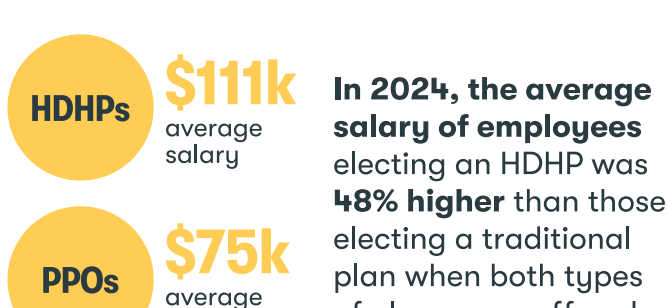
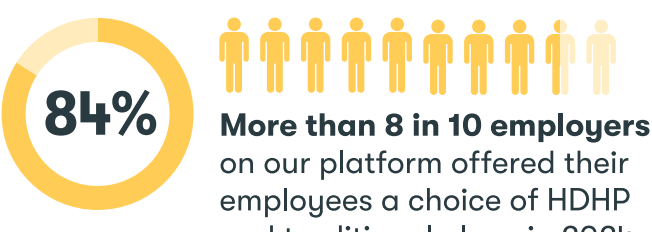
Health Plan Offerings and Participation

→ If you're offering your employees a choice of health plans, help them make optimal selections.

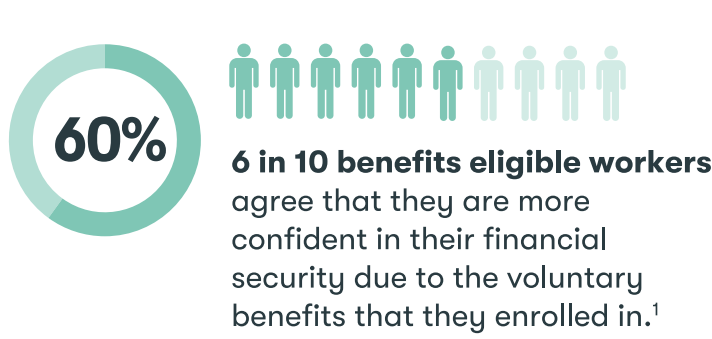


Voluntary and Supplemental Benefit Offerings and Participation

→ Make sure your employees have access to benefits that add value to their whole-person wellbeing.

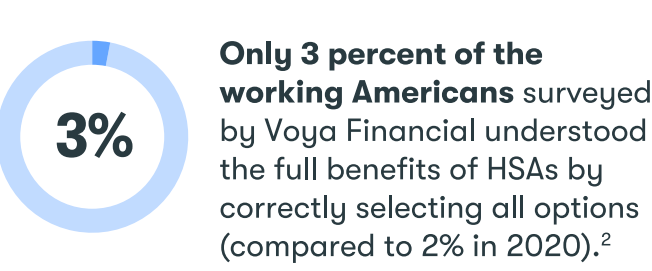
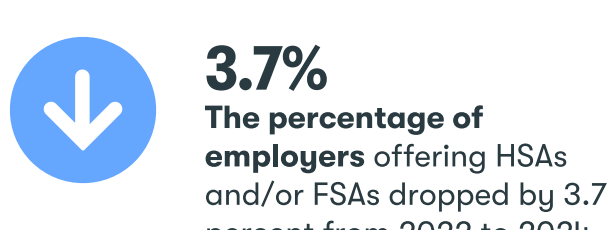


→ Employees across all generations are taking advantage of accident, critical illness, hospital indemnity, ID theft, legal and pet benefits.



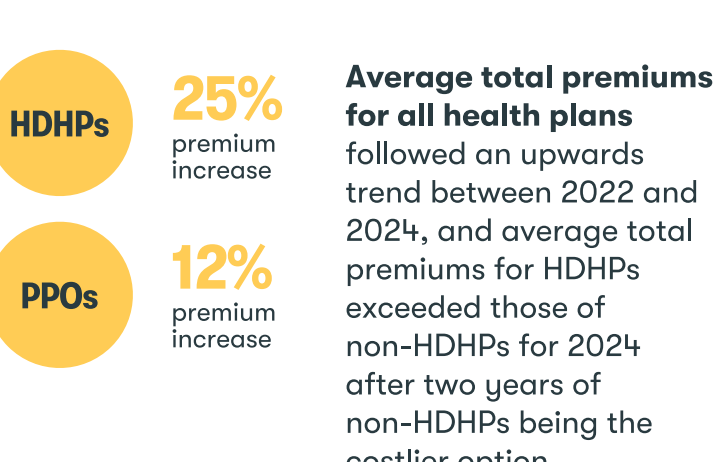
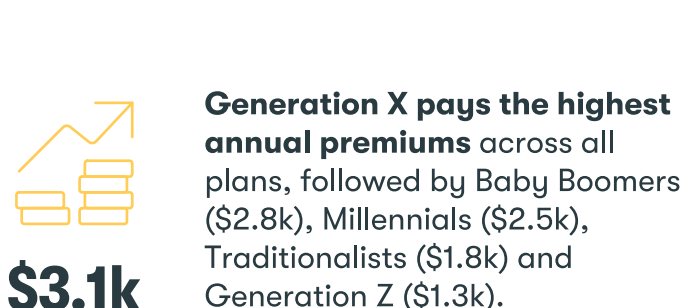
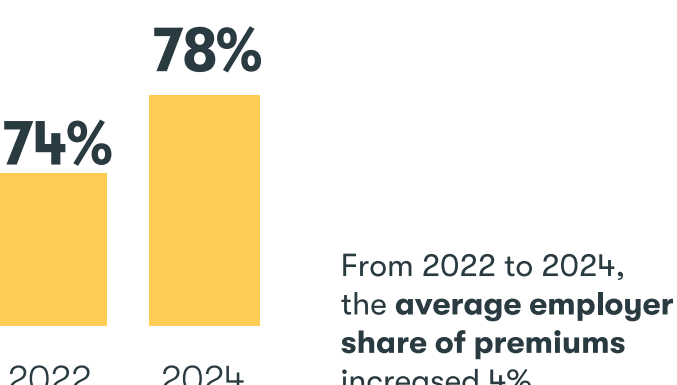
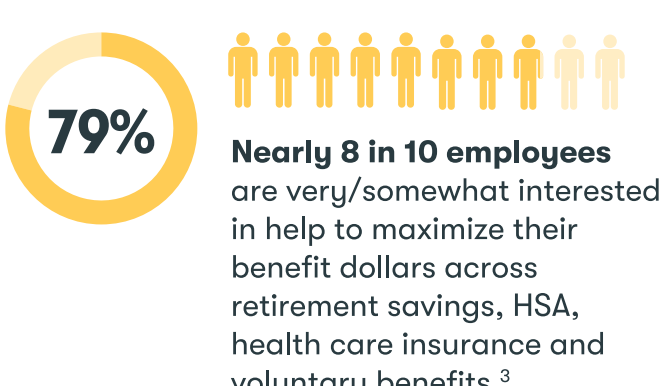
Health Care Savings and Spending Account Offerings and Participation

→ Help employees make the connection between health care and savings – and provide them with tools to manage their health care dollars.



Health Plan Costs

→ Use your health plan and claims data to help refine your benefits offerings to be more cost-effective and efficient.



[Click here](#)

to download the full 2024 State of Employee Benefits Report for more data and insights.

Ready to Learn More?

Benefitfocus is committed to helping organizations and the individuals they serve get the most value out of their health care and benefits programs.

→ **Book a demo** to experience Benefitfocus in action – and learn how we can help radically simplify benefits for your organization.

We are helping to clear the path to:

- Easier administration
- Higher benefits engagement
- Optimized benefits decisions

About the Data

The State of Employee Benefits 2024 was compiled from enrollment transactions aggregated across 316 large employers (1,000+ full-time employees) within the Benefitfocus customer base, representing more than 1.8 million employees in total. The data, accessed in March 2024, was evaluated on an anonymous basis. Enrollment records include both active and passive enrollments made by a variety of industry roles (employee, carrier representative, broker, benefits administrator, etc.) from the fall of 2021 through fall of 2023 for plan year effective dates of January 1. These measurements are not meant to be a nationally representative sample, but to represent the aggregate activity for large employers on the Benefitfocus platform.

"Family coverage" is defined as coverage levels that had at least one employee, one spouse/domestic partner and one child. For premium metrics, all averages are annual premium amounts. All dollar amounts have been rounded to the nearest whole dollar. All percentages, with limited exceptions, have been rounded to the nearest whole number within the report and single decimal within the appendix. Subscribers 17 years of age and younger have been removed. The data for insufficient sample sizes has been withheld.

Benefitfocus has provided this as an educational resource. This is for informational purposes only and not intended to provide advice

or address the situation of any individual or entity. The topics addressed may have legal, financial, and health implications, and we recommend you speak with a legal, financial, or health advisor before acting on any of the information presented.

Benefitfocus is not an actuarial firm, and Benefitfocus is not acting as an actuary or determining any actuarial basis for employer benefit offerings. Benefitfocus does not underwrite insurance and does not give legal advice regarding the adequacy of coverage limits or types. The State of Employee Benefits Report is not a substitute for the advice of an attorney, tax, actuarial or other professional advisors.

Benefitfocus is a Voya Financial ("Voya") business.

¹ Voya Financial Consumer Insights & Research survey conducted with Morning Consult between March 9-15, 2023 among n=500 working Americans age 18+ who have both an employer-sponsored retirement plan and a medical/health plan, featuring n=188 health-savings account owners.

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³ Voya Consumer Insights & Research, 2023 Retirement Plan Participant Research.