

# Benefitfocus®

## A Central Hub to Help Increase Employee Well-Being and Decrease Health Care Costs

Total health benefit cost per employee rose 6.0% in 2025, with an increase of 6.7% projected for 2026, the highest in 15 years.<sup>1</sup> At the same time, employers are looking for ways to reduce spending and to foster employee habits that will increase well-being and mitigate high-cost claims.



Benefitfocus offers a unique combination of technology, service and relationship insight. **We can help identify your cost drivers, guide you to solutions and become a central source to manage programs aimed at improving employee health and financial outcomes while reducing costs.**

## Average medical and prescription spend for Benefitfocus clients increased less than half of reported industry averages.<sup>2</sup>

### Some of the Ways Our Clients Can Save

<b>\$110,800</b> Dependent Audit Verification	One year savings for a 5K-employee client with 400 dependents. <sup>3</sup>
<b>\$3,499,977</b> Care Navigation	Net plan savings after two years for a 5K-employee organization. <sup>4</sup>
<b>\$2,382</b> Care Partner Panel	Per participant reduction in year 1 total medical costs for an organization that implemented Hello Heart, one of our Care Partner Panel members. <sup>5</sup>
<b>\$103,800</b> Decision Support <sup>6</sup>	Estimated annual Section 125 Tax Savings for one client who saw an 8% increase in High-Deductible Health Plan adoption in one year. <sup>7</sup>
<b>\$768,167</b> Reduced Premium Leakage	Six month reduction for a 5K-employee client. <sup>8</sup>

Provided as examples only. Actual results may vary. Nothing presented here is a guarantee of future results or capabilities.



**Contact us to find out what these savings could look like for your plan.**

Visit: [Benefitfocus.com/contact/sales](https://Benefitfocus.com/contact/sales)

Email: [sales@benefitfocus.com](mailto:sales@benefitfocus.com)

<sup>1</sup> Projected cost increase for 2026 according to [Mercer's National Survey of Employer-Sponsored Health Plans](#).

<sup>2</sup> Medical and prescription spend for 68 self-funded employer clients (~600 member lives) increased 2.4% from 2024 - 2025 compared to a 6% increase in total health benefit cost per employee reported in Mercer's "National Survey of Employer-Sponsored Health Plans."

<sup>3</sup> The average annual medical claims cost per dependent has risen to \$6,925 (Benefitfocus clients that share claims data, 2023-2025). Savings shown are representative of a 5k employee company with 400 dependents and a 4% average of ineligible dependents.

<sup>4</sup> Savings shown are representative of a 5K employee organization that had 79% of their employees using Care Navigation from 2021 - 2023

<sup>5</sup> According to a case study shared by Hello Heart. Cost savings validated by Validation Institute. 2025 Validation Report (Valid Through October 2025). [https://validationinstitute.com/mp-files/hello-heart\\_savings\\_2025\\_final.pdf/](https://validationinstitute.com/mp-files/hello-heart_savings_2025_final.pdf/).

<sup>6</sup> Benefitfocus.com, Inc. and its affiliated companies (collectively, "Benefitfocus") is making available to you the Personalized Decision Support tool offered by SAVVI Financial LLC ("SAVVI"). Benefitfocus is a Voya Financial ("Voya") business. Voya has a financial ownership interest in SAVVI, including representation on SAVVI's board of directors, and also maintains business relationships with SAVVI that create an incentive for Voya to promote SAVVI's products and services and for SAVVI to promote Voya's products and services. Please access and read SAVVI's Firm Brochure, which is available at this link: <https://www.savvifi.com/legal/form-adv>. It contains general information about SAVVI's business, including conflicts of interest.

<sup>7</sup> Q4 2023 elections vs. Q4 2024. Assumes average \$250 monthly HSA contribution per 400 more employees in the HDHP multiplied by the FICA, FUTA and SUTA tax rates.

<sup>8</sup> Savings shown is representative of a 5K-employee retail client with hourly employees between 2021 - 2022.

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