

# Trends & Insights Following a Year of Disruption

The State of Employee Benefits™ report aggregates and analyzes data from the Benefitfocus Platform, providing unique insight into trends in employer-sponsored benefit offerings and employee participation.

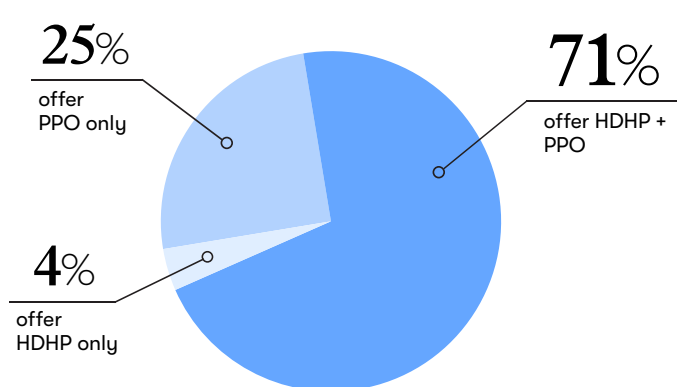
**340+** Large Employers | **3.5M** Employees | **4** Open Enrollment Periods

## Key Findings

### Benefit Offerings

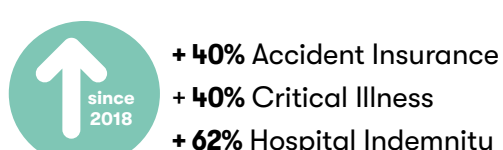
Employers are expanding benefit packages to address diverse needs of a multi-generational workforce.

#### Health Plan Options

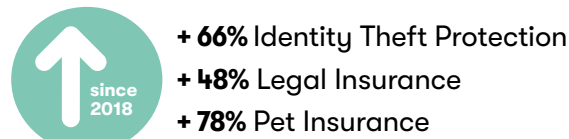


#### Voluntary Benefits

##### Income Protection Benefits Offerings



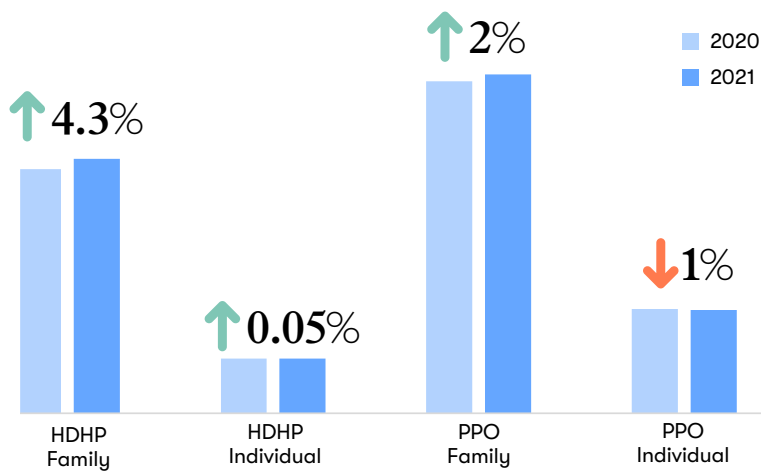
##### Specialty Voluntary Benefits Offerings



### Health Plan Costs

Employee health plan premiums saw moderate growth as employers took on more of the cost burden in 2021.

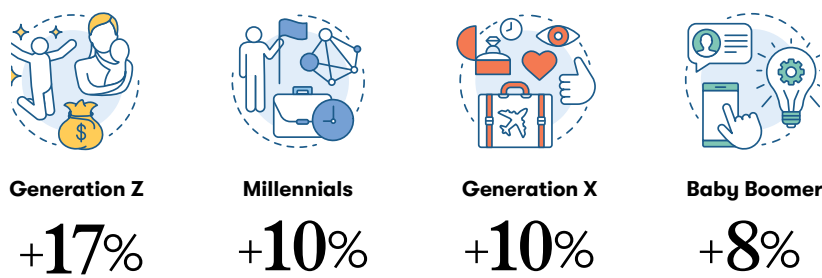
#### Employee Premiums



### Benefits Participation

**30%** Increase in HDHP participation since 2018.

More employees are embracing HSAs and increasing contributions year-over-year.



Average HSA contribution increases since 2020.

### Supplemental Benefits

Supplemental benefits gained significant traction among employees.



### Looking Ahead

- Visibility into health care claims is necessary to identify and mitigate cost drivers.
- COVID-19 has emphasized the need for flexible and diverse employee benefits.
- Improving employee health requires effective communication and engagement.

Download the full report at [www.benefitfocus.com/state-of-employee-benefits](http://www.benefitfocus.com/state-of-employee-benefits).