

2026 EXECUTIVE SUMMARY

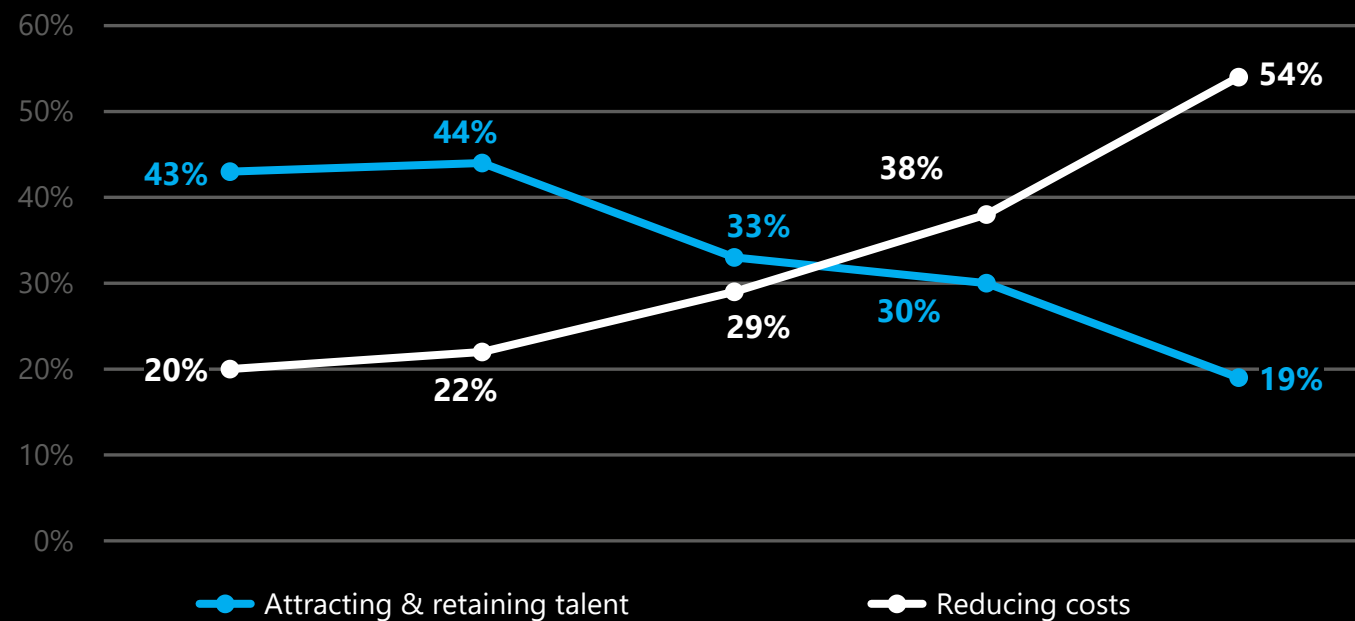
NATIONAL BENEFITS SURVEY INSIGHTS REPORT

This report features insights drawn from **1,705 aggregated responses** collected in January and February 2026 from plan sponsors across industries, group sizes, and ownership structures.

REDUCING COST REMAINS THE TOP PRIORITY FOR EMPLOYERS IN 2026

As healthcare costs rise and economic pressures mount, **cost is a defining reality for employers**. The 2026 Lockton National Benefits Survey shows a **rapid acceleration of a shift that first took hold last year**.

More than half of respondents (54%) identify cost as the most important factor influencing benefits decisions — up sharply from 38% in 2025. Meanwhile, attracting and retaining talent has declined to 19%.



EMPLOYEE IMPACT STILL MATTERS

81% of employers report the impact to employees is a primary consideration and a determining influence as they evaluate changes to benefit plans.



EMPLOYERS ARE SEARCHING FOR COST MANAGEMENT SOLUTIONS

The data shows minimal movement across cost-management approaches, signaling that plan sponsors are searching for solutions. No single strategy has emerged as the dominant path forward. Rather than converging around one answer, plan sponsors appear to be testing multiple approaches, weighing savings against disruption and member experience — and in many cases, actual change remains limited.

EMPLOYERS MUST NAVIGATE A RANGE OF COST MANAGEMENT STRATEGIES

As cost pressure intensifies, employers are evaluating how to manage spend across four key areas: plan optimization, network solutions, eligibility management, and pharmacy benefits. Within each, strategies fall along a spectrum — from foundational approaches that minimize disruption to more progressive and disruptive tactics that can deliver greater savings.

PLAN OPTIMIZATION

30% offer cardiometabolic management that may reduce high-cost claims

NETWORK SOLUTIONS

39% leverage carrier narrow/high-performing networks

ELIGIBILITY MANAGEMENT

23% apply a spousal surcharge to help share cost

PHARMACY BENEFIT

7% use international sourcing as part of their pharmacy strategy

An additional 46% of self-funded respondents report considering this strategy, even with the associated compliance risks.