

## 2025 EXECUTIVE SUMMARY

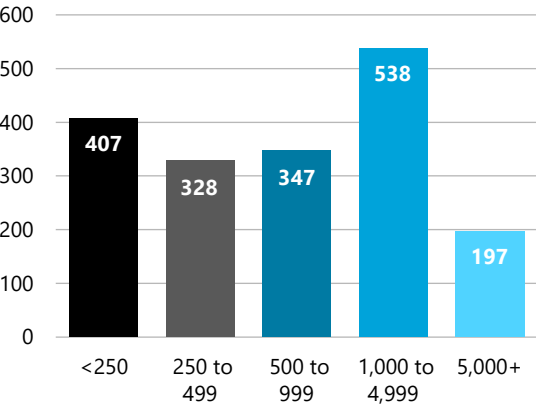
# National Benefits Survey Insights Report

The 2025 Lockton National Benefits Survey results show that while "attracting and retaining talent" has long been a key priority, there has been a notable shift: "reducing costs" has now become the top factor in benefits decision-making. As healthcare costs continue to rise, so have plan sponsors' concerns regarding the need to optimize their plans. Most sponsors, however, continue to take a cautious approach to implementing benefits changes.

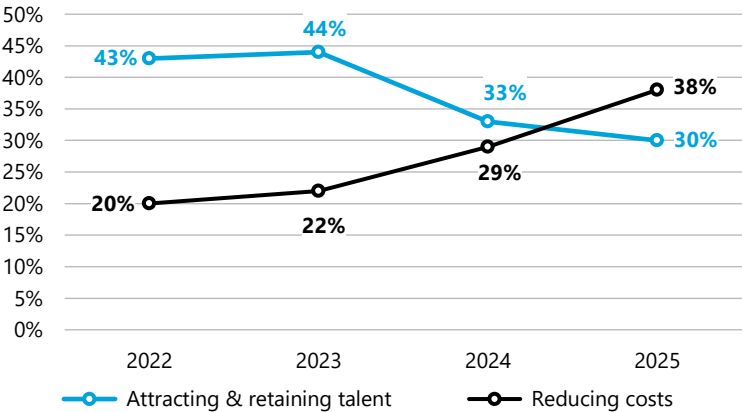
### SURVEY RESPONDENTS: BROAD REPRESENTATION

**1,817 employers across the U.S.** responded to Lockton's 2025 National Benefits Survey. These plan sponsors represent a broad range of industries, group sizes and ownership structures. Their responses provide valuable insight into how plan sponsors are managing costs while also providing meaningful benefits to their workforce.

#### RESPONDENTS BY GROUP SIZE



#### MOST IMPORTANT FACTOR IN MAKING BENEFITS DECISIONS



### HOW SURVEY RESPONDENTS DESCRIBE THEIR APPROACH TO IMPLEMENTING BENEFITS DECISIONS



# Understand your philosophy first

When plan sponsors are looking to reduce costs, they should focus on four key areas: *network solutions*, *eligibility management*, *pharmacy* and *plan optimization*. Within those categories, sponsors can make changes of differing degrees.

*To determine the best way to optimize plans, plan sponsors should first reflect on these questions:*

01 HOW MUCH DO YOU NEED TO REDUCE COSTS (RATHER THAN JUST WANT)?

02 HOW WILLING ARE YOU TO MAKE CHANGES THAT WOULD DISRUPT YOUR EMPLOYEES?

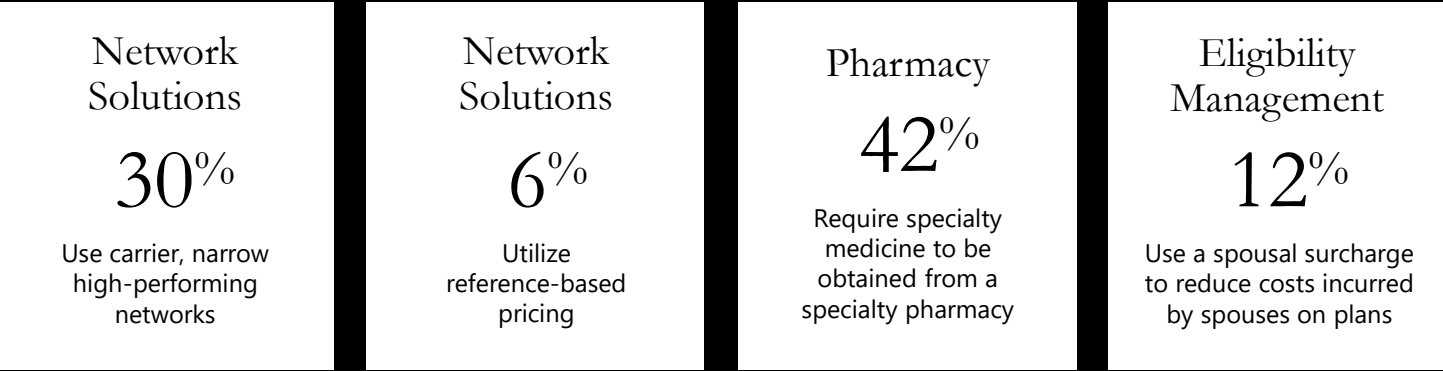
03 WHAT DATA INDICATES THE GREATEST AREA OF OPPORTUNITY FOR YOUR PARTICULAR PLAN & MEMBERS?

# Key survey findings: Optimizing plan costs

Despite concerns over rising healthcare costs, many plan sponsors remain cautious, focusing on foundational cost-saving strategies that minimize disruption to employees.

Sponsors, broadly, are not using more progressive and disruptive tactics such as contracting directly with a health system or hospital, requiring mandatory specialty site-of-care or excluding spouses with access to other coverage.

### COST-SAVING TACTICS SELF-FUNDED SPONSORS ARE USING



The full Lockton 2025 National Survey Report also includes findings around driving access to quality care, supporting the workforce's diverse needs and communicating with employees about benefits.

The Lockton team can assist you in understanding how the insights from the 2025 survey results can inform and shape your 2026 benefits plan.