

2026 NFP U.S.

Benefits Trend Report: Vitality and Wellbeing

Recalibrating strategy across key cost drivers and understanding the priorities shaping organizations.



Table of Contents

3	A Letter From Kim and Beth	16	About the Report
4	Key Takeaways	17	About the Data
5	Vitality and Wellbeing Land and Expand for a Sustainable Wellbeing Ecosystem	19	About the Expert
		20	About NFP
7	Land: Establish the Foundation		
11	Expand: Strengthen and Scale		
13	Employer Benefits Communications		
15	Integration: Building a Connected Ecosystem		



A Letter from Kim and Beth

The benefits landscape is shifting in ways that are both familiar and fundamentally new. Costs are on the rise, as are expectations, and the pace of change shows no signs of slowing. As leaders are being asked to manage uncertainty with more precision and support their people with more intention, yesterday's solutions are no longer meeting the needs of today.

What we heard in this year's research is a story of dual pressures. Employers are contending with structural cost drivers across the workforce, the growing complexity of care and the expansion of new, high-cost treatments like GLP-1s. At the same time, employees are carrying greater financial strain and looking to their employers for help, stability and support. These pressures magnify each other. When the cost of care becomes harder to manage, it becomes harder for employees to thrive. And when employees struggle to thrive, employers feel it in every corner of the business.

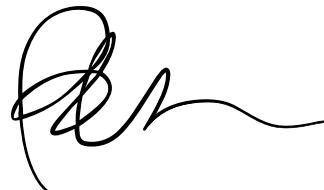
This moment is also defined by opportunity. Organizations are rethinking outdated approaches, embracing new technologies and using data to make smarter, more confident decisions. They are sharpening their understanding of what people need, expanding the definition of what a benefits program can deliver and recognizing that employee experience and organizational resilience are inseparable.

Across industries, we're seeing leaders shift from a transactional view of benefits to a strategic one that balances financial stewardship with the responsibility to care for a workforce under growing strain. Leaders know that cost containment and employee wellbeing are not competing priorities. They are two sides of the same path forward.

NFP's teams have the privilege of walking that path with you. Our role has always been to help employers see around corners, interpret complexity and build strategies that reflect both the realities of today and the possibilities of tomorrow. This year's report captures those realities with clarity and looks ahead with optimism. We hope it helps you take your next step with confidence.

A handwritten signature of the name "Kim Bell" in black ink.

Kim Bell
EVP, Head of Health and Benefits

A handwritten signature of the name "Beth Robertson" in black ink.

Beth Robertson
Co-Leader, Health and Benefits

Key Takeaways

Wellbeing

Employees want more clarity. Employers think they're already providing it.

31%

of employees rate wellbeing program communication as poor, compared with only 9% of employers. That's a huge disconnect.

Financial wellbeing is the largest unmet need.

~2 in 5

employees (38%) have less than \$500 in emergency savings, while only 35% of employers offer any structured financial-wellbeing program beyond the 401(k).

Employers are struggling to support mental wellbeing.

3 in 5

employers lack a strategy for burnout prevention, despite most offering some kind of wellbeing program.

Facts and figures are from NFP's 2025 employer and employee benefits trends surveys unless otherwise indicated.

The majority of employer respondents (76%) represented organizations with 1,000 employees or fewer. Employee respondents included a mix of ages, genders and income levels, and the majority (89%) were full time employees. See "About the Data" on page 17 for a full overview of the survey population.



Vitality and Wellbeing

Land and Expand for a Sustainable Wellbeing Ecosystem

Wellbeing is no longer a side initiative or a culture add-on — it's become the infrastructure that supports every other business priority: engagement, retention, innovation and financial performance. The latest findings from NFP's 2026 U.S. Benefits Trend Report show a growing mismatch between the attention wellbeing receives and the impact it can deliver.

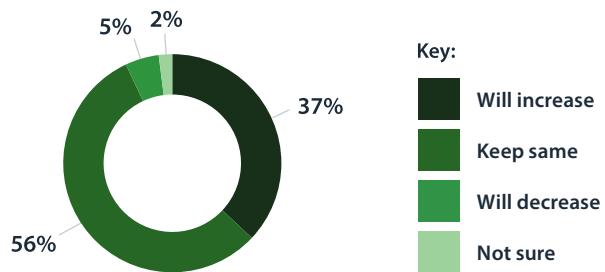
Nearly every employer now offers some form of wellbeing support, but less than half have a defined policy for preventing burnout. Without a clear structure, programs rarely translate into meaningful gains in engagement or performance. Employees, consequently, can remain uncertain about what programs exist, how to access them or whether they're supportive enough for the rigors of modern work.

Despite most employers having mental wellbeing programs, only 40% of employers offer burnout prevention training.

Action Taken to Address Burnout
(Among the 40% of employers offering burnout prevention)

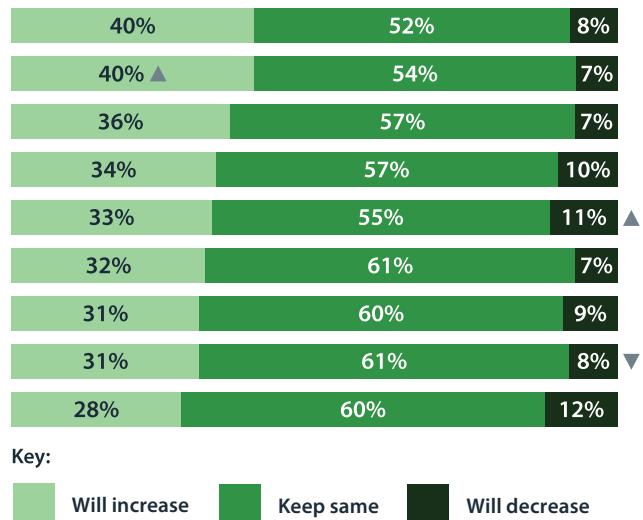
Communication to raise awareness	66%
Leadership training on preventing burnout	66%
Policies to prevent occurrence	55%
Training to mitigate effects	52%
Tracking Incidence	45%

2026 Plans for Per-Employee Spend on Wellbeing



2026 Plans for Benefits Support and Programs

Mental health stigma reduction training	40%	52%	8%
Behavioral health through medical insurance	40% ▲	54%	7%
Employee Assistance Program (EAP)	36%	57%	7%
Onsite behavioral health programs	34%	57%	10%
Parenting programs and resources supporting child(ren) mental health	33%	55%	11% ▲
Grief and loss support and resources	32%	61%	7%
Neurodiversity programs, support and training in the workplace	31%	60%	9%
Pediatric behavioral health (outside of medical carrier)	31%	61%	8% ▼
Substance use disorder programs	28%	60%	12%



The “Land and Expand” framework offers a roadmap for closing that gap. It helps organizations move from disjointed efforts to an integrated, connected ecosystem, one built on a strong foundation that scales outward to the systems shaping daily work life. Ultimately, it connects every aspect of employee wellbeing through alignment and communication. The model mirrors how organizations themselves mature by first establishing structure, then scaling function and finally optimizing flow.

Wellbeing Pillars

Mental Health

The foundation of psychological safety and emotional regulation.

Mental health reflects how individuals think, feel and respond under stress. It encompasses clinical and emotional stability, access to care and organizational awareness of behavioral health. When supported, it reduces stigma, normalizes help-seeking and builds the resilience needed to perform and recover.

Mental Wellbeing

The daily balance of energy, focus and emotional endurance.

It's how employees experience work moment to moment through their sense of calm, clarity and connection throughout the day. It is cultivated through manageable workloads, autonomy and recovery time. Strong mental wellbeing turns sustainable habits into consistent performance.

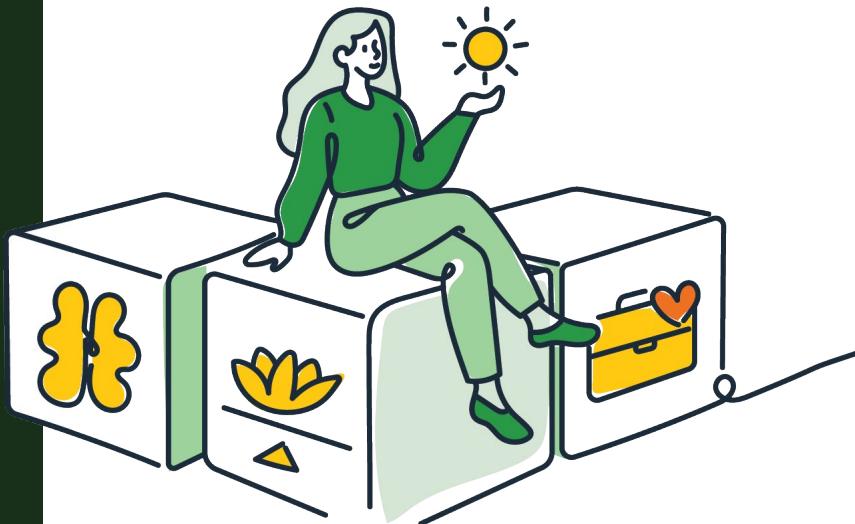
Career Wellbeing

The sense of purpose, progress and belonging at work.

Career wellbeing captures how people see themselves within their professional journey. It's about whether they feel valued, recognized and aligned with their organization's mission. It links development and identity to meaning, creating motivation that endures beyond short-term rewards.

Land: Establish the Foundation

A sustainable wellbeing strategy starts with three essential pillars: **mental health, mental wellbeing and career wellbeing.**



In today's more complex and pressure-filled world, these dimensions have overtaken the traditional focus on physical health, forming the human core of organizational performance while shaping how people think, feel and find meaning at work.

Employer investment in mental health resources remains inconsistent. Even as behavioral health concerns rise across the workforce, per-employee spending on mental health programs has declined, and fewer organizations are offering education that builds literacy or destigmatizes care. Access through telehealth and virtual programs has increased slightly, but these gains are offset by stagnant participation and declining investment overall.

The result is paradoxical — rising awareness with uneven access. Although 38% of employers have introduced manager training, the average investment per employee has dropped by roughly 7%. In general, employers are placing more responsibility on managers to recognize and address mental health and mental wellbeing issues. Increasingly, mental health is viewed as core to psychosocial safety. Emerging international standards such as ISO 45003 reinforce this by emphasizing harm prevention through work design and management.

Mental Health Resources Offered

In-person/telebehavioral health via medical insurance	49%
Mental health education and development courses	45%
Mental health care provided through another condition management solution	45% ▼
Grief and loss support and resources	44%
Manager mental health training	38% ▲
Onsite mental health therapy	27%
Expanded employee assistance program or behavioral health program (6+ sessions)	26%
Core employee assistance program (0-5 sessions)	22%
Psychosocial safety initiatives (related to WHO/ILO and ISO 45003 standards)	17%
Psychedelic-assisted clinical therapy	14%
None of the above	3%

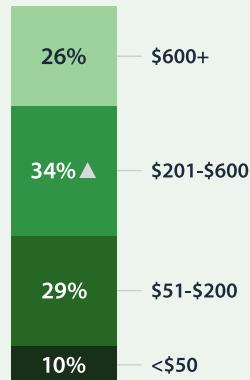
Mental Wellbeing Programs Offered

Leadership and manager training on supporting employee mental wellbeing at work	47%
Burnout prevention training	40%
Emotional intelligence, compassion and empathy	40%
Growth mindset, high-performance and focus/attention training	40%
Peer recognition programs	37%
Mindfulness or meditation apps	34%
Lunch and learns on mental fitness training (4+)	31%
Group mindfulness or meditation classes (onsite/virtual)	29%
Cyber awareness and resiliency training	28%
Difficult conversations and working with difficult emotions training	26%
Unconscious bias and psychological safety training	23%
None of the above	4%

Annual Per Employee Spend on Mental Health Resources (Average of \$1,885)



Annual Per Employee Spend on Wellbeing Programs (Average of \$419)



Mental wellbeing – distinct from clinical mental health – measures employees' day-to-day experience of work. That means their ability to manage focus, energy and emotion under consistent pressure.

Programs such as mindfulness or compassion training have become more common, but participation remains limited and inconsistent.

Organizations increasingly recognize the importance of mental health and resilience, but many still lack a clear approach to managing stress and burnout. The result is a gap between aspiration and execution and a reminder that mental wellbeing must function as an integrated system rather than a collection of standalone programs.

The third pillar, career wellbeing, represents the sense of purpose, progress and belonging that ties individuals to an organization's mission.

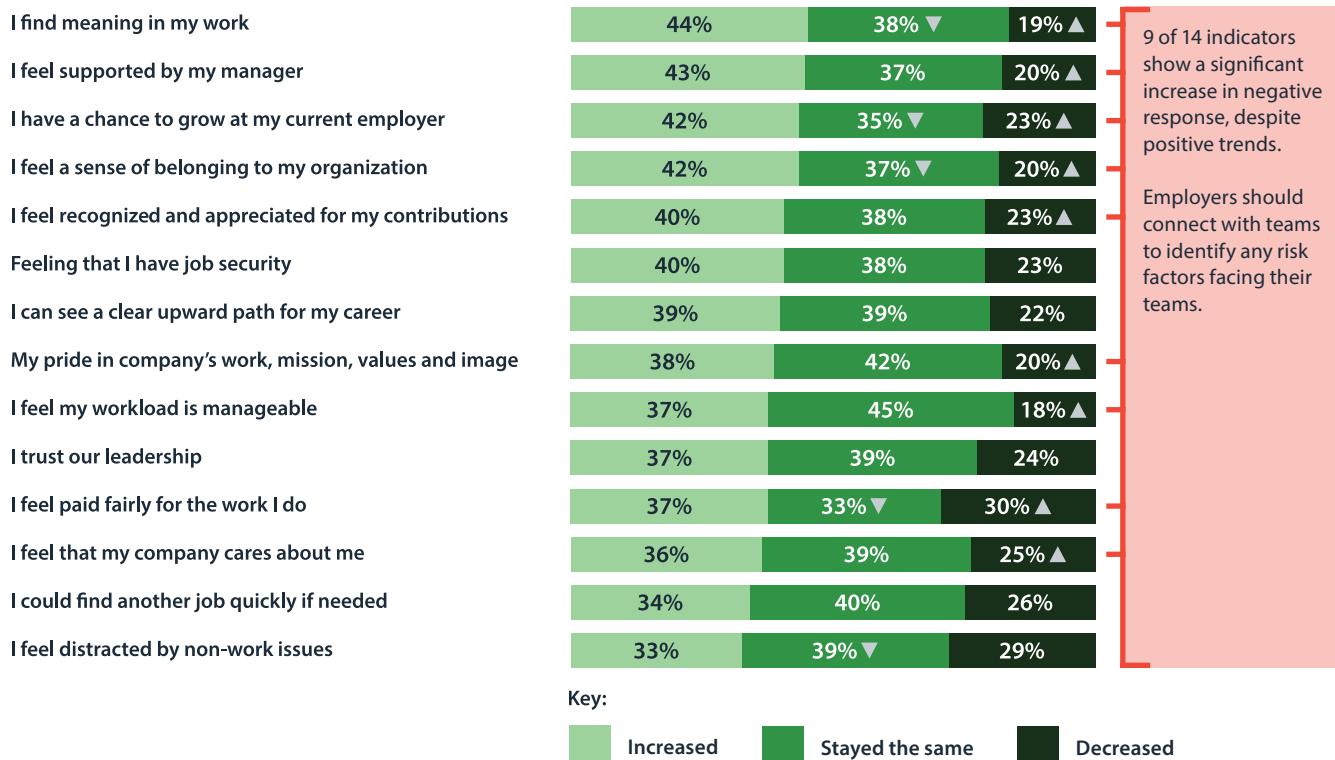
This year's engagement data shows rising strain across nearly every dimension. Employees are feeling more distracted, less recognized, less secure, less cared for and less fairly compensated. But in the middle of these declines, career progression stands out: 78% of employees say their ability to see a clear upward path has held steady or improved, compared to only 70% who say the same about pay fairness. Also positive: nearly 70% of employees say their employer supports their growth into new roles, and 67% feel their feedback influences decisions.

So, what do these mixed signals communicate?

While high-level engagement indicators trend positive, rising negative response rates indicate that burnout or pre-burnout may be quietly shaping the employee experience of work.

Changes in Workplace Engagement in the Past 12 – 18 Months

(Employee Perspective)



Employers are responding in kind: 37% have adopted continuous feedback and personalized development paths, and 68% are using employee feedback to measure the effectiveness of their upskilling programs. Additionally, about a third (32%) are piloting new tools to improve growth and mobility.

Evolving Employee Development to Improve Feedback and Retention

We've implemented continuous feedback and personalized development paths	37%
We're piloting new development tools and feedback systems	32%
We offer standard training programs with limited feedback	24%
We haven't made changes to our development approach	8%

Employee Perception of Employer

Understands the importance of work/life balance and my needs outside of work	70%
Cares about my professional development and wants me to grow into a new role	69%
Values my opinion and uses my feedback to make decisions that affect me	67%

Together, mental health, mental wellbeing and career wellbeing define what it means to lead wellbeing. They stabilize the culture by addressing the human essentials of psychological safety, energy and meaning. When employees can think clearly, feel supported and see a future for themselves inside the organization, they have the foundation to perform sustainably. However, without that grounding, every subsequent investment – financial, digital or otherwise – rests on unsteady ground.

Expand: Strengthen and Scale

Once the foundation is established, the next phase is to expand: to strengthen wellbeing by addressing the broader systems that shape daily life: financial, lifestyle and digital wellbeing. These are the dimensions where employers can turn short-term engagement into long-term stability.

Financial wellbeing remains the most pressing gap between employer intent and employee reality. Rising out-of-pocket mental-health costs only intensify this pressure, especially for employees already operating without financial cushion.

In this year's data, nearly two in five employees report having less than \$500 in emergency savings, and more than a quarter identify money as their top workplace stressor.

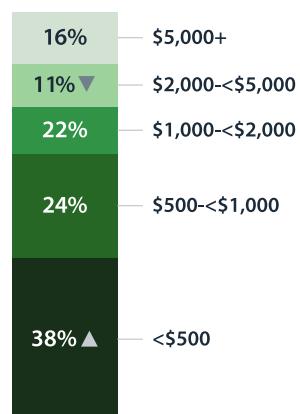


| **37%** of employers offer financial planning services.

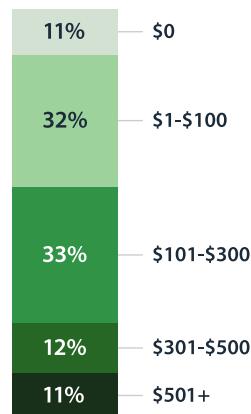
| **35%** of employers offer financial wellbeing support beyond a 401(k).

Even if compensation budgets rise, financial anxiety persists because employees often lack the tools, coaching and confidence to manage their income effectively. On the employer side, only 35% currently offer structured financial wellbeing programs, underscoring the opportunity to reduce stress and build loyalty through more direct financial education and planning support.

Employee Savings Available for Catastrophic Event



Employee Out-of-Pocket Monthly Household Spend for Clinical Mental Health Services



Spotlight on Retirement Trends



Findings from the NFP U.S. 2025 Retirement Trend Report make the connection between short-term financial wellbeing and long-term retirement readiness unmistakable. The report shows that understanding, not just access, is the real catalyst: when employees clearly grasp their retirement benefits, 76% become actively engaged.

This underscores the deeper truth that financial wellbeing isn't built through isolated tools or one-off communications. It comes from helping employees see how everyday financial decisions shape their future security. When education, coaching and plan design work together to translate the immediate into the long-term, employees gain confidence, participation rises and organizations see stronger retention and stability across generations.

Lifestyle wellbeing captures how personal responsibilities and workplace expectations collide. Distraction and overload are now central wellbeing issues. A majority of employees cite non-work distractions such as debt, caregiving or affordability as major barriers to focus. Increased distraction from elder-care responsibilities, in particular, has risen from 22% to 28% in just one year. While most employers acknowledge these challenges, communication gaps persist. Employees are substantially more critical of employer communications.

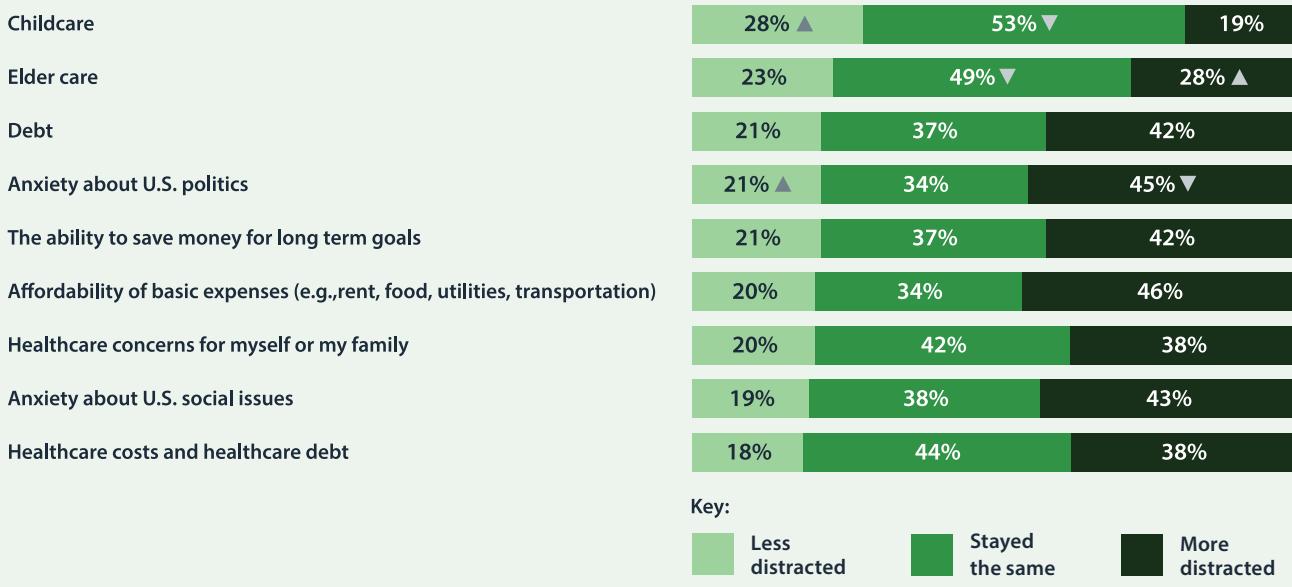
31% of employees rate wellbeing communication as poor compared with just 9% of employers.

And, far fewer employees describe wellbeing communications as strong (42% vs. 63%; see data on page 30). This divide shows how easily good intentions fail to translate into impact.

Top Workplace Stressors

Compensation/financial difficulties	26%
Lack of reward/lack of recognition for work	22%
Too heavy of a workload/never-ending to-do list	20%
Coworkers	18%
Feeling trapped or stuck/don't have a clear path forward in my career	16%
My immediate supervisor or manager	15%
Personal distractions (texts, calls, etc.)	13%
Lack of meaning in work	13%
Not enough flexibility to handle personal issues	13%
My company's executive leadership	13%
Concerns about healthcare needs taking me away from work	12%
Too many meetings, not enough time to work	10%
Company culture	10%
Not having a quiet/conducive work environment	9%
Not enough skills-based training to stay ahead in my job	8%
Not offered the AI training needed for future roles	6%
Other	1%
N/A – I am not stressed at work	11%

Changes in Non-Workplace Distractions in the Past 12 Months



Spotlight on Leave Management Trends



Insights from the NFP U.S. 2026 Leave Management Trend Report, particularly the sections on Family Caregiver Leave and Employer Perceptions, echo the workplace distraction data gathered for this report.

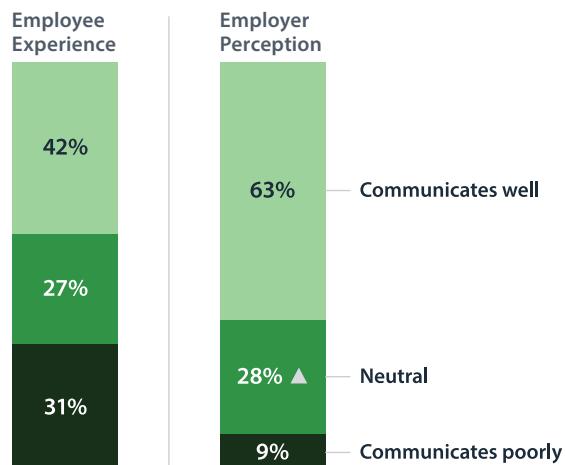
As caregiving responsibilities expand, especially among the sandwich generation, employees increasingly view time away from work as a wellbeing necessity rather than a perk. Yet, as the report highlights, only about 30% of employers currently offer family caregiver leave.

Organizations that integrate caregiving, flexibility and clear communication into their leave strategies strengthen trust, improve engagement and enhance overall wellbeing. Aligning leave management with wellbeing strategy ensures that support feels both accessible and authentic.

Employer Benefits Communications

Communication about how to use benefits and what they cost was rated lower in 2025, suggesting a need for more basic benefits education and an effort to drive engagement with benefits to demonstrate value and improve overall satisfaction.

Is Wellbeing Communication Working?



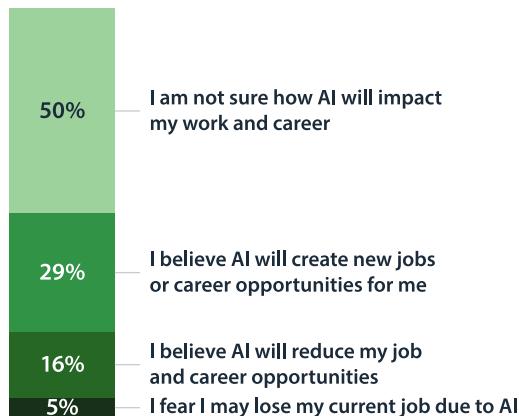
The third dimension, digital wellbeing, is rapidly emerging as both a risk and an advantage. As artificial intelligence becomes integral to daily work, employees express uncertainty about how AI will affect their jobs. Half say they are unsure how these technologies will influence their career trajectory. This isn't all that surprising considering that the majority of employees don't feel like they can use AI to the fullest or don't feel they have AI skills that are transferable, indicating a need for greater AI preparation.

Perception of Employer's AI Career Training

Employee Experience



Employee Experience



On the employer side, 41% now offer AI-literacy or data-fluency programs, an encouraging step

| **41%** of employers offer AI literacy and data fluency programs across the workforce.

toward building digital confidence and closing skills gaps across the workforce. Yet digital wellbeing goes beyond technical fluency. It's about ensuring employees can engage with technology without constant overload or uncertainty.

The future of wellbeing depends not only on mental and emotional support but also on the ability to navigate digital systems with trust, focus and clarity.

That sense of clarity and control is inseparable from security.

Learning Platforms to Address Fast-Changing Technology

Microlearning and mobile learning apps	51%
Traditional classroom training	48%
Accredited learning marketplaces (e.g., BiskAmplified.com)	40%
None of the above	6%

Cybersecurity is also central to digital wellbeing. As data breaches, phishing scams and identity threats rise, the boundary between professional and personal digital safety continues to blur. A single employee click can expose sensitive information or financial data, underscoring the need for comprehensive cyber training. When employees feel both equipped and protected, they engage more confidently with technology, reinforcing the sense of assurance and trust that underpins organizational resilience. Digital wellbeing and digital security are inseparable.

This concept of expanding transforms wellbeing from a benefits function into an operational system. When employers expand to address financial, lifestyle and digital dimensions, they create the conditions for focus, belonging and innovation to thrive simultaneously. Wellbeing, then, becomes part of how business gets done.

| **66%** of employees report that their company is actively exploring ways to incorporate AI and emerging technology.

Integration: Building a Connected Ecosystem

The final phase of the wellbeing maturity model is integration, the point where programs, policies and culture operate as one connected ecosystem. In healthcare, integration ensures that systems share information seamlessly to improve outcomes.

In the workplace, integration functions the same way. It connects HR, benefits, learning, technology and leadership so that wellbeing support flows naturally through every channel, fully encompassing the employee experience.

Without integration, even the strongest programs remain isolated. This year's results reveal that many employers still manage wellbeing in silos – mental health here, financial wellbeing there – without a unified strategy that connects communication, leadership and technology. Integration replaces fragmentation with flow, ensuring that every message, resource and behavior reinforces the same purpose. When systems and people communicate seamlessly, wellbeing becomes intuitive rather than additive, embedded in the rhythm of daily work instead of managed from the margins.

Integration is powered by interoperability, the connective current that keeps information, empathy and accountability in motion. When systems and people communicate, wellbeing becomes intuitive rather than additive, embedded in the rhythm of daily work instead of managed from the margins. Through integration, wellbeing evolves from a collection of programs into a living ecosystem that sustains both people and performance.

As employers look ahead, the question is no longer what wellbeing programs exist but how well they work together. The Land and Expand framework captures this evolution. It acknowledges that helping the workforce and workplace thrive is not an endeavor that can be accomplished in a single initiative. It requires a deliberate sequence: land the foundation, expand the scope and integrate the ecosystem that connects them.

Organizations that progress through these stages report stronger retention, higher engagement and greater readiness for change. This is so important in a world where renewal costs, Rx spend and digital disruption continue to climb. The ability to sustain workforce energy and cognitive capacity may prove the most important differentiator of all.



About the Report

NFP's 2026 U.S. Benefits Trend Report captures a snapshot of rising expectations, expanding complexity, and an ongoing gap between what employees need and what employers are equipped to deliver. What we heard from both employers and employees alike is a story of dual pressures.

Leaders are balancing structural cost drivers, talent shortages, regulatory evolution and the introduction of high-cost treatments. At the same time, they're working to maintain trust, simplify experiences and reduce friction across systems. Employees, with their own competing responsibilities, are seeking clarity, confidence, and meaningful support in moments that matter, yet still struggle to understand or fully utilize the benefits available to them.

Whether the challenge is cost, complexity or clarity, every solution starts with the same absolute: connection. When data, communication and benefit strategies operate as a single ecosystem, employers

can align intent with experience, close gaps in understanding and strengthen the value proposition for every employee. This report highlights where those opportunities exist and how employers can take action.

As you look to the year ahead, we hope these insights serve as a guide to help you see around corners, anticipate disruption and design benefits that support your people and your long-term goals. The challenges are real, but so is the opportunity to create a benefits experience that is more connected and reflective of where work and benefits are headed.

And as always, we're here to help you navigate the path ahead.

About the Data

NFP 2026 U.S. Benefits Trend Report draws on data from NFP's 2025 U.S. Benefits Trends Employer Survey and Benefits Trends Employee Survey, which were conducted in October 2025 in partnership with Empatix, a strategy, insights and activation firm.

The employer survey of 500 benefits decision-makers was conducted online. Respondents represented a mix of organizations across the US, ranging in size from <100 employees to 5,000+, with an emphasis on companies with 500 or fewer employees. To qualify for the survey, respondents had to have decision-making responsibility for their organization's benefits offerings.

The employee survey included a mix of 1,012 employees from various company sizes across the US. To qualify for the survey, respondents had to receive insurance through their employer and have primary or shared health insurance decision-making responsibility.

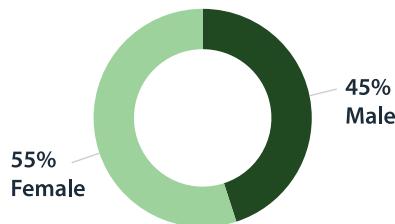
Any other sources are as referenced throughout. Due to rounding conventions, data may not add to 100%. 2025 data was compared to 2024 throughout. Statistically significant year-over-year differences are indicated by up or down arrows on 2025 data points. For full information on the methodology for each NFP survey, contact marketing@nfp.com.

Employee Survey Demographics

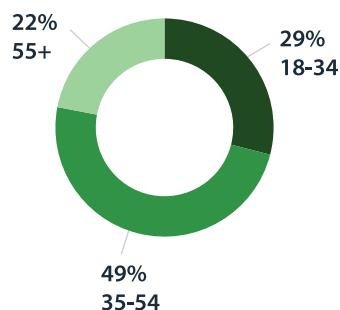
Household Income



Gender



Age



Employment Status

Employed full time	89%
Employed part time	10%
Contract employee	1%

Job Description

White collar – Office, cubicle, or other professional, desk-based environment, including remote	41%
Grey collar – Typically interact in-person with customers and/or the public in a non-office setting	35%
Blue collar – Requires physical labor/skilled trade	24%

Employer Survey Firmographics

Employer Size

2-50	13%
51-100	19%
101-500	25%
501-1,000	19%
1,000+	24%

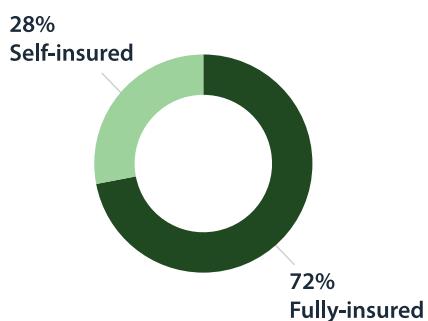
Industry

Healthcare	22%
Manufacturing	12%
Professional Services	11%
Retail and Wholesale Trade	10%
Construction	8%
Education	6%
Hospitality	6%
Financial Services	6%
Transportation/Trucking	5%
All Other (Government, Real Estate, Agriculture, Media, Life Science, etc.)	15%

Company Headquarters' Region



Benefits Program Funding Model



Incorporation Status



About the Expert



Deb Smolensky

Deb Smolensky is senior vice president and practice leader for Vitality and Wellbeing Solutions and the #1 best-selling author of *Brain On!* She is an award-winning thought leader in health and human performance who advises executive teams on building healthier, higher-performing and more connected workforces. Deb also serves as an innovation leader across insurtech, fintech and digital health, helping organizations evaluate, shape and scale next-generation solutions that deliver workforce impact and business value. She holds a bachelor's degree in accounting from Illinois State University and multiple certifications in organizational health and productivity.

About NFP

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With colleagues across the U.S., Canada, UK and Ireland, and global capabilities enhanced by the Aon advantage, NFP serves a diversity of clients, industries and communities. Our collaborative team provides specialized expertise and customized solutions, including property and casualty insurance, employee benefits, life insurance, executive benefits, wealth management and retirement plan advisory.

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