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Benefits Trend Report

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

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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 Organizations are rethinking outdated approaches, embracing new technologies and using data to make smarter, more confident decisions.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.

Kim Bell
EVP, Head of Health and Benefits

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Co-Leader, Health and Benefits

Key Takeaways

Rx Trends

GLP-1s are now the dominant driver of pharmacy trend.

51%

of employers cite GLP-1 diabetes/weight-loss medications as a top driver of prescription drug spend. This is more than oncology or autoimmune treatments.

Employees are willing to change jobs for GLP-1 coverage.

29%

of employees say they would be willing to switch employers to gain access to GLP-1 benefits. GLP-1s are a retention and competitiveness issue, not just a cost concern.

Employees are less satisfied with pharmacy cost-sharing.

47%

of employees say they look for lower-cost drugs through websites or apps, and employee satisfaction with prescription cost-share fell from 73% to 66% year-over-year. This is a clear signal of rising financial strain.

Supplemental

Supplemental benefits are massively underused by employees.

~1 in 3

employees (28%) fully use supplemental benefits and 13% forget they have them at all. That's a lot of employees losing out on a strong financial tool.

Cost Containment

Employers expect healthcare costs to rise, so many are increasing budgets.

44%

of employers anticipate higher medical/Rx benefit budgets next year, driven by inflation, medical claims and chronic-condition trends.

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 39 for a full overview of the survey population.

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.

HR Trends

AI adoption is creating new risk by outpacing governance.

28%

of employers have a comprehensive AI governance policy and just 29% conduct formal bias audits, despite widespread adoption of AI tools.

Workforce planning remains short-term.

59%

of employers don't engage in workforce planning beyond three years. That's too few as AI, automation and retirement trends reshape talent needs.

Rx Trends

The Landscape of Drug Management

Pharmacy costs remain one of the most volatile components of employer health spending, driven by rapid changes in drug development, shifting regulatory pressure and increasing consumer reliance on prescription medications, especially specialty medications. And although our survey shows a slight softening in macroeconomic concerns and fewer expected negative business impacts, even modest trend increases strain budgets.

This year's data, along with conversations across the market, confirms that pharmacy benefits are no longer defined by the traditional duality of legacy and specialty drugs. Instead, **Rx benefits are now shaped by a convergence of three distinct pillars:** legacy Rx, specialty Rx and the rapidly expanding category of GLP-1 medications. This three-legged model is fundamentally altering how employers design benefits, manage affordability and anticipate future spend.

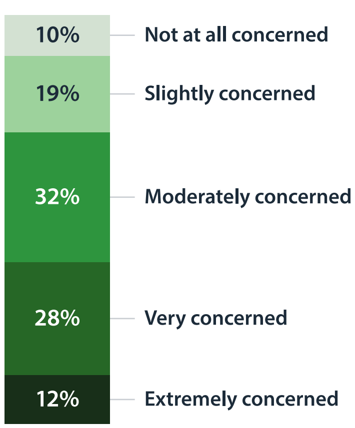
GLP-1s and Their Impact

GLP-1 utilization has surged across both diabetes management and weight-loss indications, creating a third driver of pharmacy trend that now rivals the longstanding specialty category.

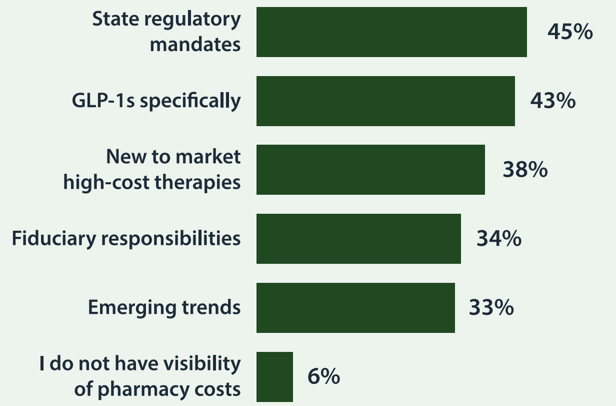
> **Employers report a widening gap between declining legacy Rx costs and rising specialty Rx spend, complicated by a fast-growing GLP-1 market that behaves uniquely across clinical, cost and coverage dimensions.**

GLP-1s are a top concern impacting drug pricing. That's not surprising given the frequency with which GLP-1 spending is now part of renewal discussions and the degree to which it is reshaping medical and Rx projections. GLP-1s also add new considerations to an already complex compliance environment. *(Read our Compliance team's analysis on nfp.com for a deep dive.)*

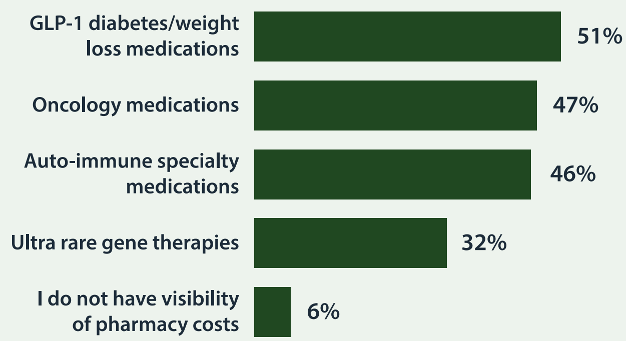
Concern Related to Rx Costs Becoming Unsustainable



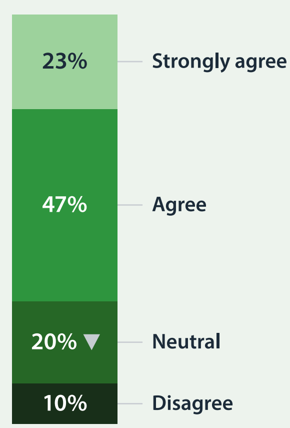
Top Concerns Impacting Rx Costs



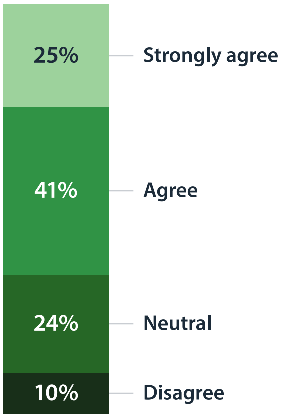
Drivers of Rx Spend



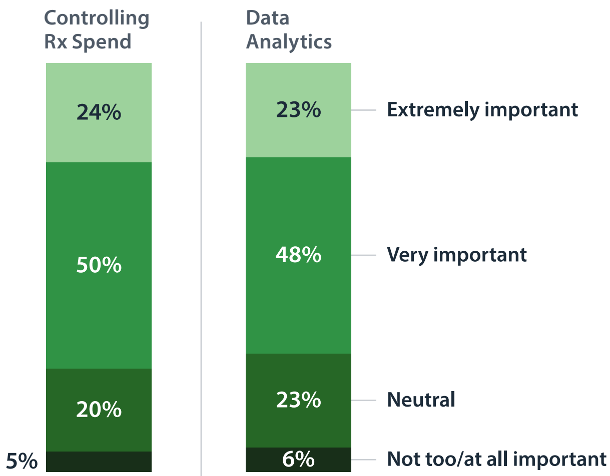
Expect Price of Rx to Increase



Actively Looking to Reduce Rx Costs



Important Factors when Designing Rx Plans

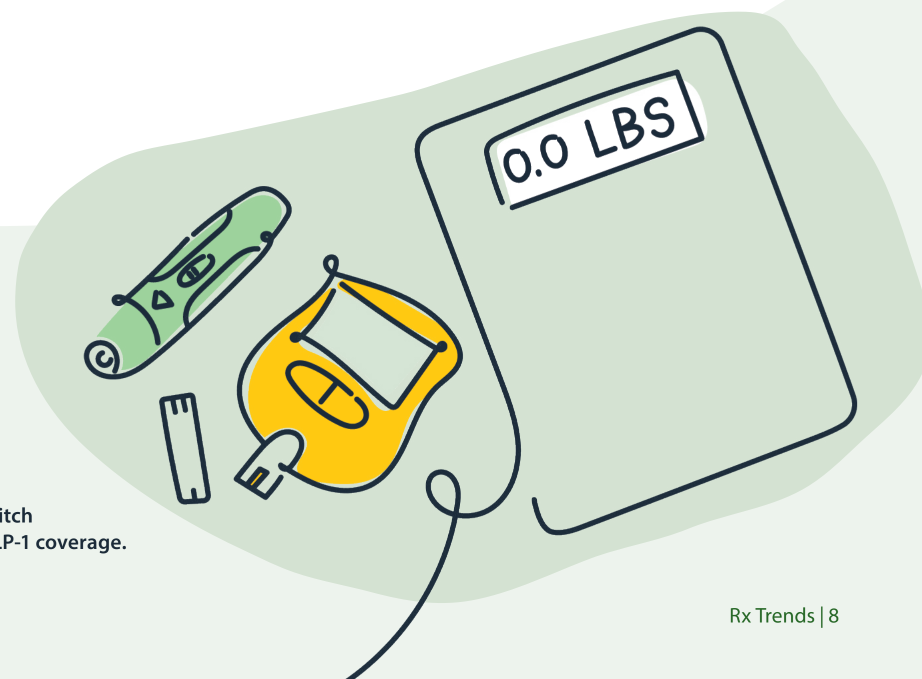


Coverage patterns reflect this divergence. For now, PBMs make it relatively easy for employers to toggle GLP-1 coverage on or off, particularly for weight-loss indications where clinical and financial ROI remain uncertain.

> **There are now two parallel GLP-1 markets: one anchored to diabetes care with clearer clinical justification and another tied to weight management where employer decisions vary dramatically.**

The result is a fragmented coverage landscape and a far more complex formulary environment than employers have managed in previous cycles.

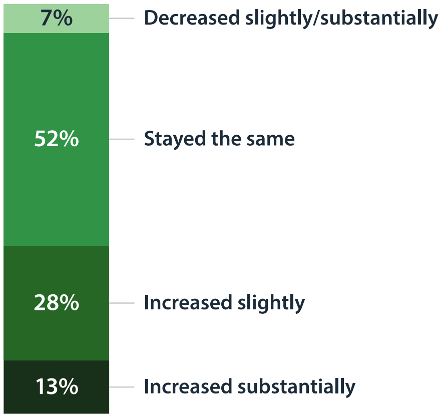
At the same time, GLP-1 demand is reshaping talent expectations. Nearly one-third of employees (29%) say they would consider switching employers to gain access to GLP-1 coverage, elevating these medications from a clinical cost driver to a workforce competitiveness issue. This pressure is further intensified by employees' rising out-of-pocket spending for their share of pharmacy costs with many turning to websites and apps looking for lower drug costs.



29% of employees are willing to switch employers to gain access to GLP-1 coverage.

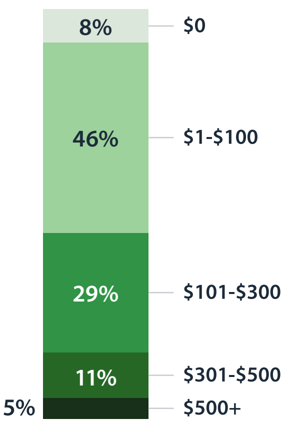
Employee Rx Spend

Changes in Out-of-Pocket Spend



Monthly Out-of-Pocket Spend

(Household)



Employers should be responding through stringent utilization-management strategies, such as:

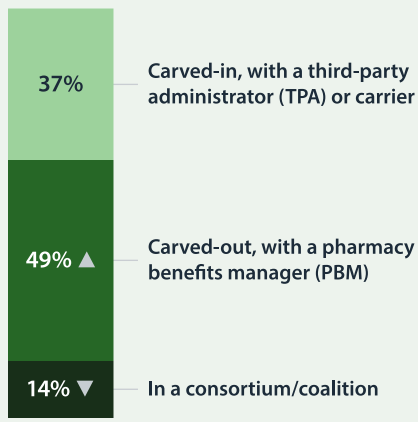
- Tightening prior authorization.
- Reinforcing step-therapy requirements.
- Exploring outcomes-based contracting.

Many are also exploring formulary strategies such as exclusions or structuring coverage differently for weight-loss indications.

About half of self-funded employers are carving out pharmacy benefits, and more than six in ten now rely on an external pharmacy consultant to manage trend, negotiate pricing and evaluate alternative contracting models.

Rx Benefit Arrangement

(Self-Funded Employers)



66% of employees are satisfied with their Rx cost share this year, compared to 73% last year.

47% of employees use websites/apps to find lowest Rx prices.

63% of employers use an Rx consultant to help with cost containment strategy.

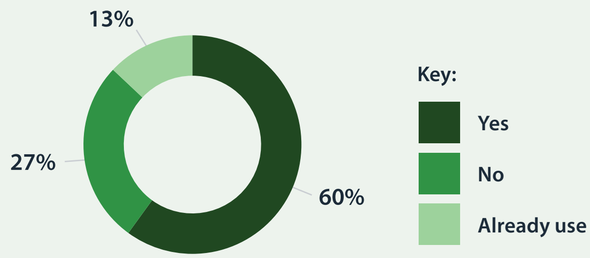
Spread Pricing and Cost Transparency

Employers remain concerned about spread pricing and the opaque economics behind manufacturer rebates and copay assistance programs.

This year's data shows a continued rise in manufacturer and patient assistance programs, but these mechanisms can add complexity without a knowledgeable consultant and engagement strategy.

Specialty copay assistance is broadly available but frequently capped, processed as a secondary benefit and increasingly delivered through credit-card-based mechanisms that reduce employer visibility.

Patient Assistance Programs: Number of Employers Planning to Use in Next 12 to 24 Months

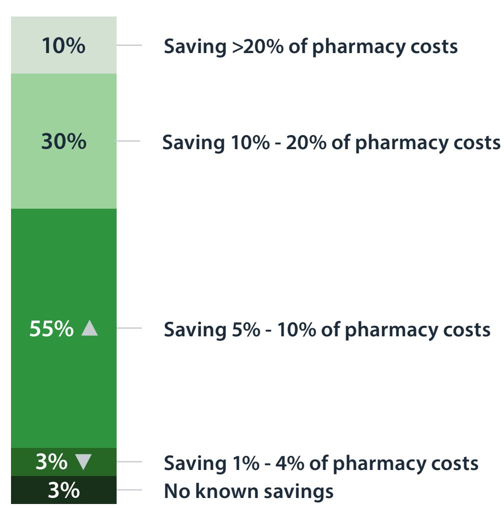


> **Patient assistance programs, once simple, now require multi-step applications, phone calls and prior-authorization coordination that create administrative burden for employees and employers alike.**

Plans to Address Rx Costs

We'll cover the cost increases	44% ▲
We'll need to pass some of these costs along to employees	39%
Manufacturer assistance programs	35%
Formulary Strategies	31%
Clinical management strategies	30%
Stop loss solutions specific to Rx	26%
Therapeutic exclusions	24%
I do not know how to control these costs	2%

Manufacturer Assistance Programs: Employer Savings

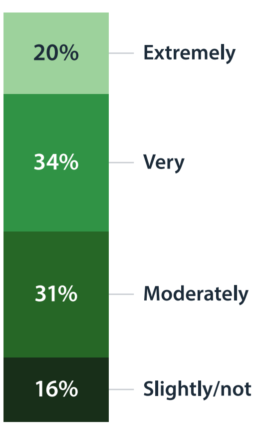


With cost transparency leaving much to be desired, employers are exploring alternative supply-chain models such as Mark Cuban's Cost Plus Drugs and other cash-pricing platforms designed to bypass traditional PBM structures. These developments align with longer-term national discussions about drug-cost reform (e.g., Trump-era Rx proposals) and signal a broader industry movement toward multipronged drug acquisition models.

Technology is accelerating this shift. PBMs are expanding member-facing digital experiences such as Express Scripts' guided prior authorization tools which streamline documentation and reduce friction. At the same time, new platforms are enabling disintermediation of traditional Rx benefits, allowing manufacturers, pharmacies and even providers to connect more directly with consumers.

As these models mature, employers will face an increasingly hybrid landscape. Pharmacy benefits may be supplemented or partially replaced by transparent, technology-enabled channels.

Willing to Introduce Rx Cost Effective Programs



Managing High-Cost Drugs Under Medical Benefits

The medical-benefit drug landscape is undergoing its own shift. While health systems are both investing heavily to modernize facilities to administer high-cost medications and expanding complex 340B drug pricing programs, employers are becoming more aware of the economic models and demanding greater transparency. This dynamic conflict between health systems and commercial employers reinforces the importance of adopting tools used to coordinate medical drug management programs and ensure members receive high-cost therapies in the most cost-effective clinical setting.

In recent years, several oncology and supportive care biosimilars administered under the medical benefit have demonstrated remarkably high uptake. Products such as trastuzumab, bevacizumab and filgrastim have achieved dominant market positions in both commercial and health-system settings. Biosimilar usage results demonstrate growing clinical confidence and stronger payor alignment with biosimilar programs.

Aligned reimbursement strategies, clearer site-of-care protocols and strong financial incentives are driving biosimilar-first utilization.

As employers look toward the pharmacy-benefit expansion of Humira biosimilars, many anticipate similar conversion that will accelerate adoption, enhance affordability and finally begin to rebalance entrenched specialty-drug cost pressures. Early real-world evidence reinforces this: a recent Navitus study achieved a 94% transition rate from Humira to adalimumab biosimilars within three months, with high treatment continuity, strong patient satisfaction and sharply reduced out-of-pocket costs.

Employers are now evaluating cross-benefit strategies, aligning medical and pharmacy data analytics and tightening clinical policies to ensure consistency across utilization management programs. Many are layering in transparency tools to help employees understand cost differentials across care settings, which employers overwhelmingly believe leads to better cost-value decisions.

The continued rise of high-cost drugs on the medical benefit is prompting employers to reconsider contracting arrangements, specialty carve-outs and direct-to-hospital agreements that can reduce infusion and administration costs. As biosimilars continue to enter the market, employers will need coordinated strategies that evaluate coverage, compliance restrictions, reimbursement and site-of-care protocols in tandem.

Legislative and Tariff Impacts

Tariffs add another layer of uncertainty to pharmacy cost management.

Most employers indicate they are not prepared to respond to tariff-driven shifts in drug pricing, and many are unsure how these policies might affect their benefits strategies.

Tariffs influence every stage of the drug supply chain, from active pharmaceutical ingredients to final packaging, and have the potential to exacerbate volatility across the legacy, specialty and GLP-1 pillars of Rx spend.

Organizational View of Tariffs

We believe tariffs will be inflationary but have not begun preparing for cost increases	38%
We believe tariffs will be inflationary and are preparing for drug cost increases	33%
We are not sure what the impact of tariffs will be on drug costs so are uncertain how to prepare	19%
We do not believe tariffs will be inflationary for drug costs	10%

Though policymakers have recently discussed reshoring drug manufacturing to reduce long-term dependency on global supply chains, this is a slow and capital-intensive transition.

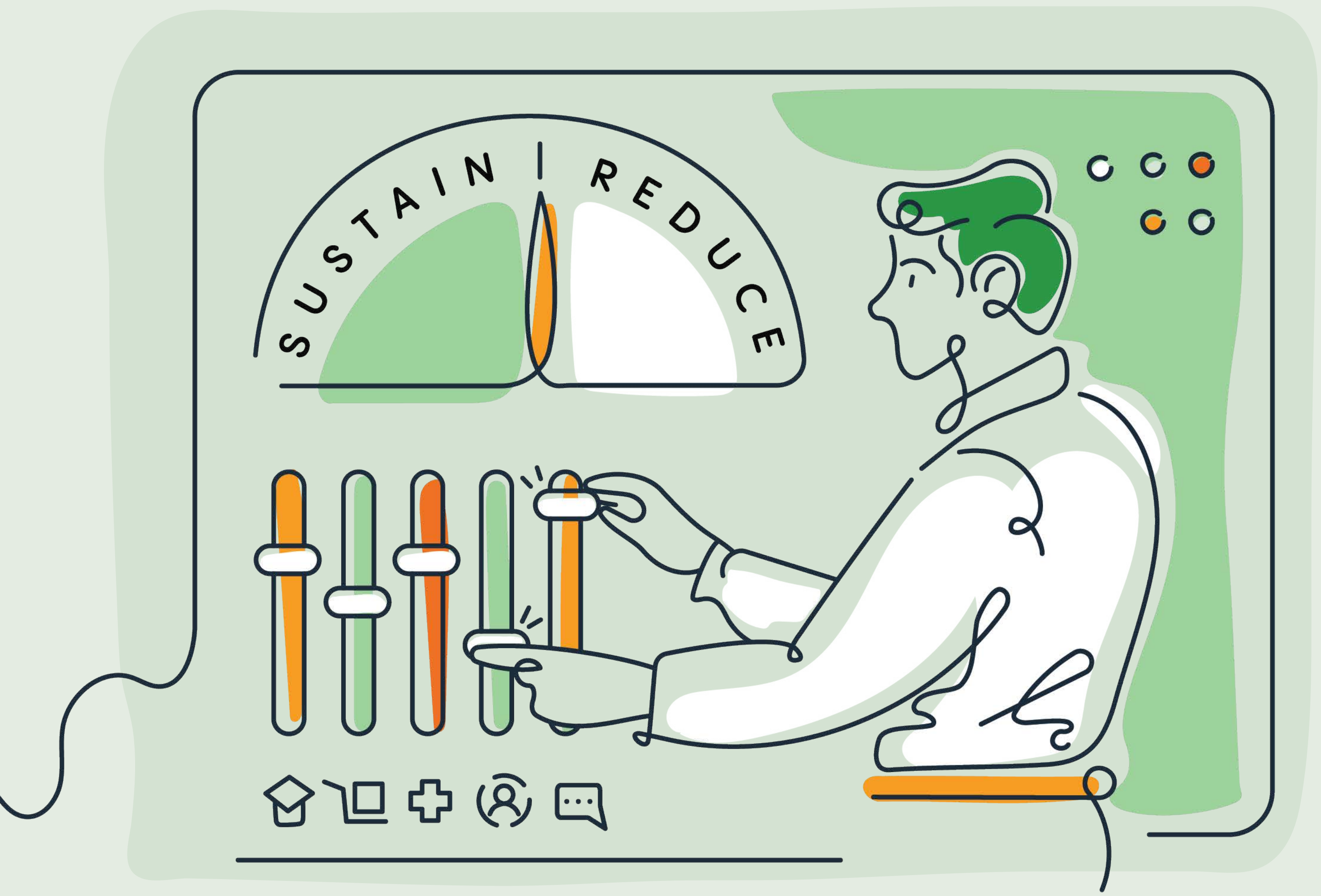
Unfortunately, reshoring is unlikely to deliver short-term cost relief.

In the meantime, employers are being impacted by multiple factors:

- State-level PBM transparency laws complicate the regulatory environment.
- Provisions within the Inflation Reduction Act that indirectly increase costs for private market Rx.
- Public scrutiny of pharmacy pricing continues to increase.
- Activity around international reference pricing is ongoing.

Collectively, these dynamics create an increasingly complex decision framework for employers navigating plan design, cost forecasting and member affordability.

As emerging channels reshape drug distribution such as manufacturer-direct fulfillment pilots and technology-enabled alternatives, employers will need to monitor regulatory changes closely. Ideally, the next phase of pharmacy trend will likely be defined by greater transparency, more direct access pathways and policy reform that continues to alter the economics of both pharmacy and medical benefits.



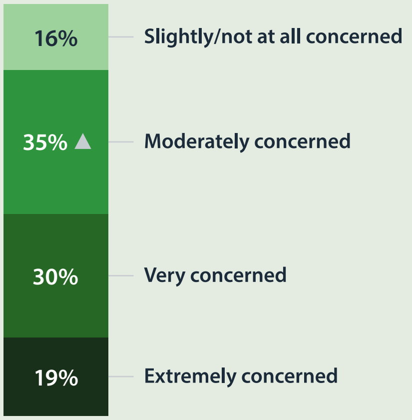
Cost Containment

Balancing Rising Pressures with Smarter Strategy

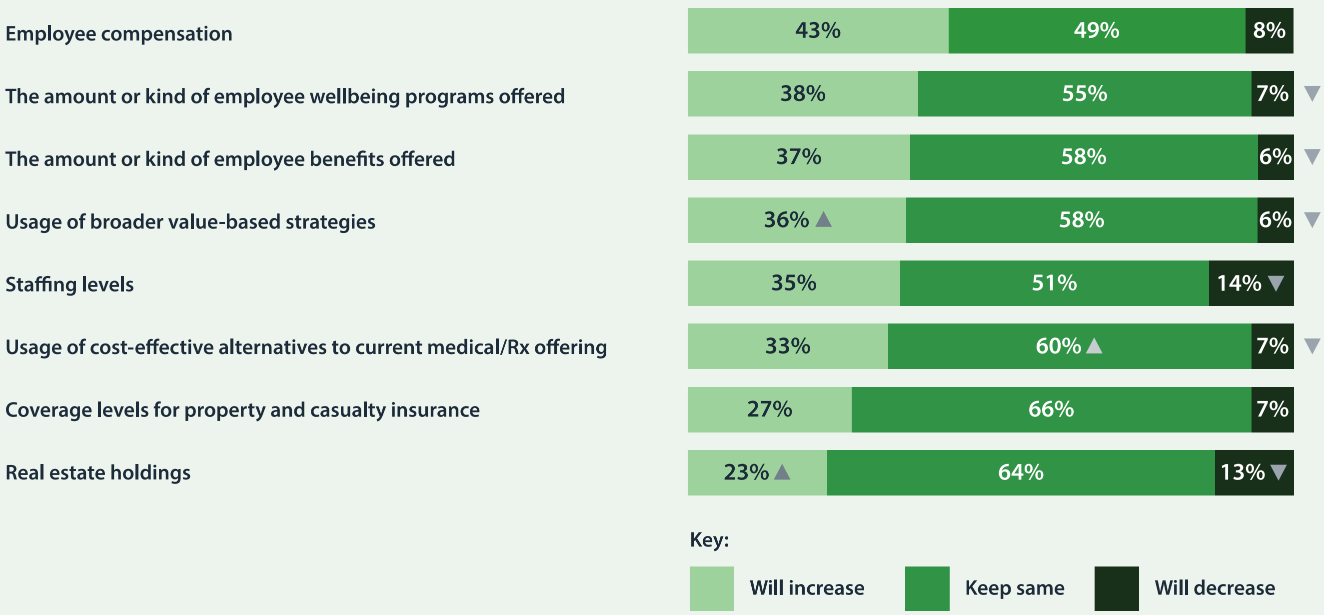
While pharmacy costs remain a major pressure point, employers are entering 2026 with a broader challenge: healthcare spending continues to rise. According to our data, employers anticipate that broader economic conditions will affect their benefits programs in the year ahead. Almost half (44%) expect their healthcare budget to go up in the next plan year.

And although our survey shows slight softening in macroeconomic concerns and fewer expected negative business impacts, even modest trend increases strain budgets. This year's more substantial movement is intensifying that strain amid ongoing inflation and workforce pressures.

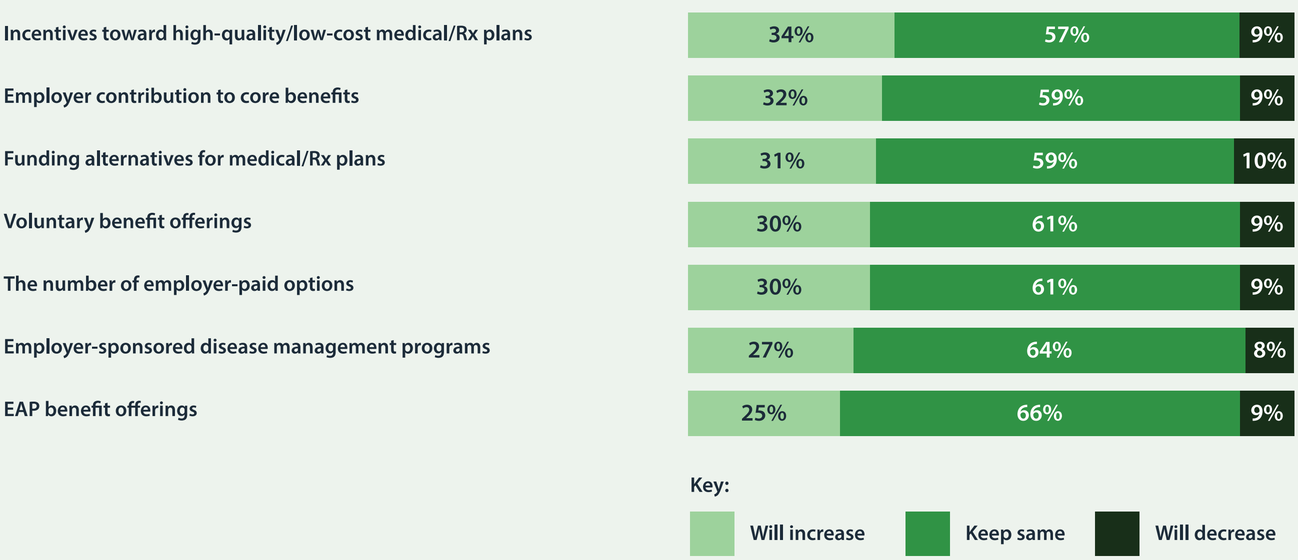
Concern About U.S. Economic Situation



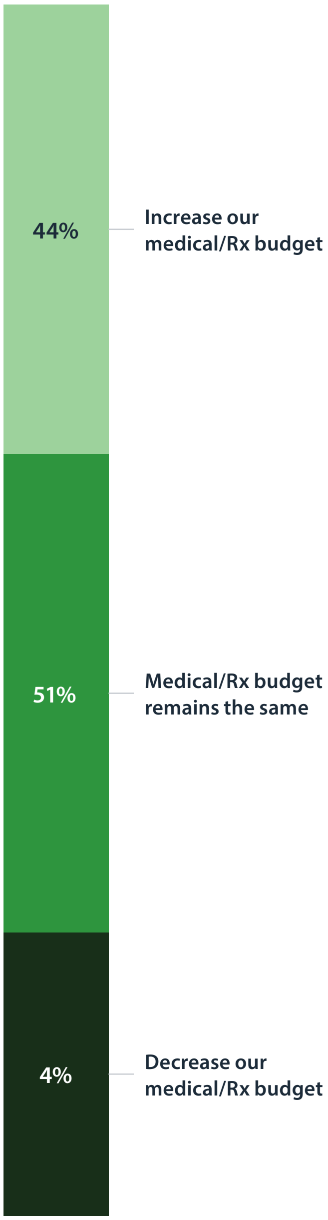
Anticipated Impact of Economic Concerns on Business in Next Year



Anticipated Impact of Economic Concerns on Employee Benefits Program in Next Year

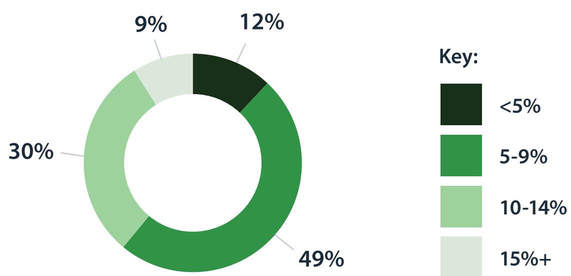


Plans for Medical/Rx Renewal



Planned Budget Increase

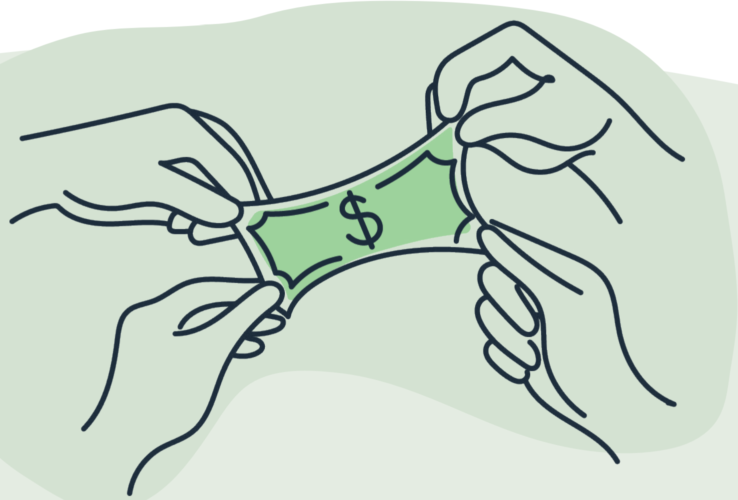
(Among those planning to increase medical/Rx budget)



Considerations for Offsetting Costs

(Among those planning to keep costs the same)

Benefit modications (e.g., to plan design, the number of programs offered)	**34%**
Value-based benefits to incent better health care behaviors	**29%**
Direct to hospital/providers agreements to reduce costs	**26%**
Require vendors to commit to measurable outcomes with performance guarantees and include outcomes-based scoring RFP	**25%**
Passing along any increase to plan participants	**24%**
High performance clinical programs	**23%**
Changing carriers, administrative service organization (ASO), third-party administrators (TPAs)	**22%**
Changing funding approach (e.g), fully-insured to level or self-funding, captive etc.)	**22%**
None of the above	**10%**



The Catch-22 is that employers know they cannot sustain escalating expenses indefinitely, while recognizing that reducing benefits is not an acceptable option to stay competitive in today's labor market.

> **To cope with conflicting pressures, cost containment strategies are shifting from reactive responses to forward-facing approaches built on purpose, data and precision.**

Many employers are reexamining the core drivers of their spending like medical claims, chronic condition patterns, out-of-network utilization and behavioral health needs. They are evaluating which levers create the most immediate and long-term value for their population.

Data guides these decisions, but employers acknowledge a gap between the insights they need and the insights they actively use. While analytics rank among the most important tools for controlling costs, many organizations are still building the capabilities required to translate data into action. Most remain early in efforts to segment populations, pinpoint high-cost drivers, or evaluate whether their benefits align with actual utilization patterns. Those further along this curve tend to report greater confidence in choosing interventions that deliver both immediate relief and long-term value.

Plan design remains a priority for many employers. Value-based insurance design, targeted adjustments to copays and deductibles and calibrated member cost-sharing are emerging as levers that balance cost control with fairness. Others are exploring network optimization, alternative contracting arrangements, virtual care expansion and care navigation solutions intended to guide employees to high-quality, cost-effective providers and reduce unnecessary utilization. There is also rising interest in transparency tools, which help employees understand the financial implications of their care choices, and in utilization-management programs that ensure treatments align with clinical standards.

What ties these strategies together is a desire for sustainability. Employers want to control their costs without compromising employee health or eroding the competitiveness of their benefits. They understand that effective cost containment requires an integrated approach.

> **Employers are working to align plan design, navigation, data strategy and employee engagement within a single framework.**

And they recognize that investment in data, clarity and education ultimately reduces friction, strengthens employee decision-making and leads to more stable long-term outcomes.

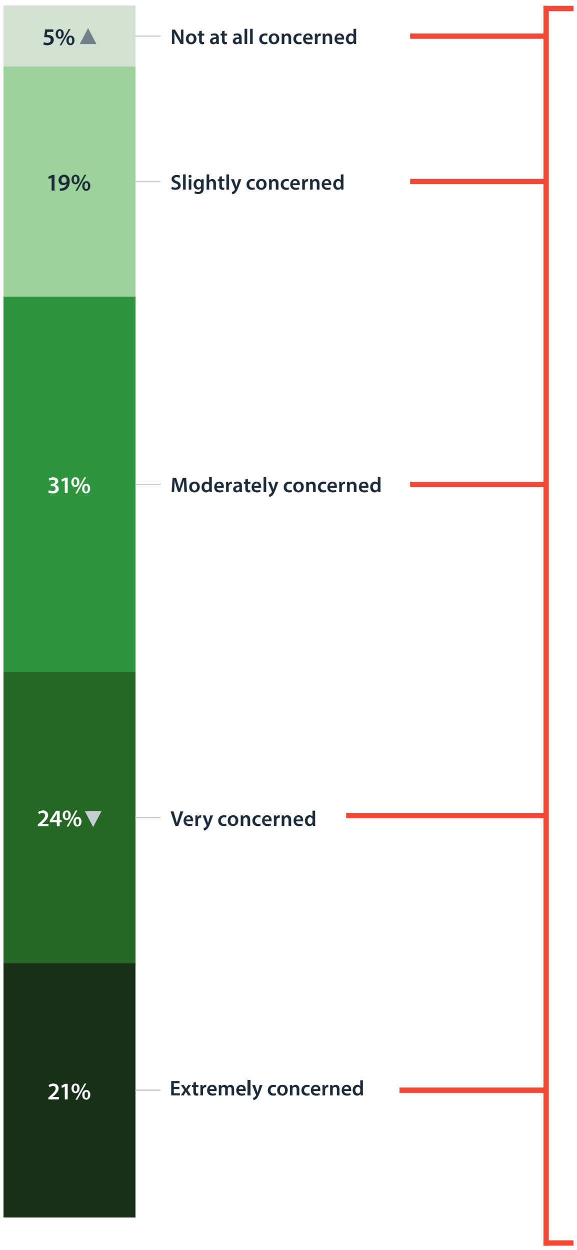
Supplemental Benefits

Closing the Affordability Gap in a Changing Economy

As employers work to contain rising healthcare costs, employees remain concerned about the economy, even if those concerns have softened somewhat year over year. At the same time, they are facing a growing burden of out-of-pocket expenses. The combination of higher prescription and mental health costs, reduced savings and increasing financial insecurity highlights a troubling trend.

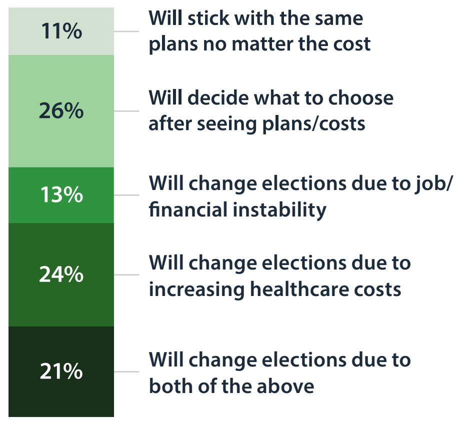
As discussed in NFP's breakdown of 2026 wellbeing trends, many employees report difficulty paying for needed care. Financial pressures suggest that some may delay or avoid treatment when costs rise. In this environment, supplemental health benefits have shifted from optional extras to essential tools for supporting financial stability.

Employee Concern About U.S. Economic Situation



Among Employees with Significant Concern, Impacts Are Expected for...

Open Enrollment Elections



Core Benefits Selection

Will likely choose lower cost plans	**38%**
Will likely need to enroll in fewer benefits	**21%**
Will likely choose the higher cost plans	**16%**
Will not impact my choices	**25%** ▼

Supplemental Benefits Selection

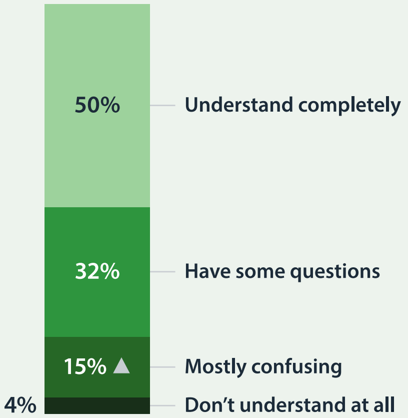
Will have to review their cost before I decide	**55%**
Will elect them no matter what	**25%**
Won't be able to enroll in the coming year, the budget is too tight	**19%**

Employers increasingly view supplemental offerings as an important part of the total rewards experience. External research from the Employee Benefits Research Institute supports this perspective,[1] showing measurable gains in satisfaction, retention and financial stability when these benefits are available.

> **Critical illness and hospital indemnity often have the greatest impact on recruitment, retention and absenteeism, underscoring the role these programs play in total rewards strategy.**

Despite this, there remains a persistent gap in understanding, one that is widened by the difference between how well employers believe employees grasp their benefits and how confident employees actually feel.

Employee Understanding of Benefits



Many employees struggle to effectively use their supplemental benefits, with less than a third fully using these benefits as intended and 13% forgetting they have them at all. Atop that, nearly four in ten admit they don't use the benefits when claims arise.

1. Jake Spiegel and Bridget Bearden. Expanding the Benefits Horizon: How Employers View Voluntary Offerings, Employee Benefits Resource Institute, ebri.org, 2025.

It's essential for employers to provide even clearer guidance and real-world examples of when supplemental benefits apply.

This will help employees recognize eligible situations and avoid leaving valuable coverage unused.

Employee Usage of Supplemental Benefits

Could do better at utilizing these benefits when claims arise	**35%**
Use these benefits to the max and am good about filling out claims when they arise	**28%**
Have not had a need to use these benefits	**15%**
Forget that I have these benefits	**13%**
Not enrolled in these types of benefits	**8%**

The data also highlights a communication perception gap: employees feel less satisfied with the clarity and usefulness of benefits communication than employers believe they are delivering. While employees say they struggle to find information or understand how to use their benefits, employers rate their own communication performance much higher.

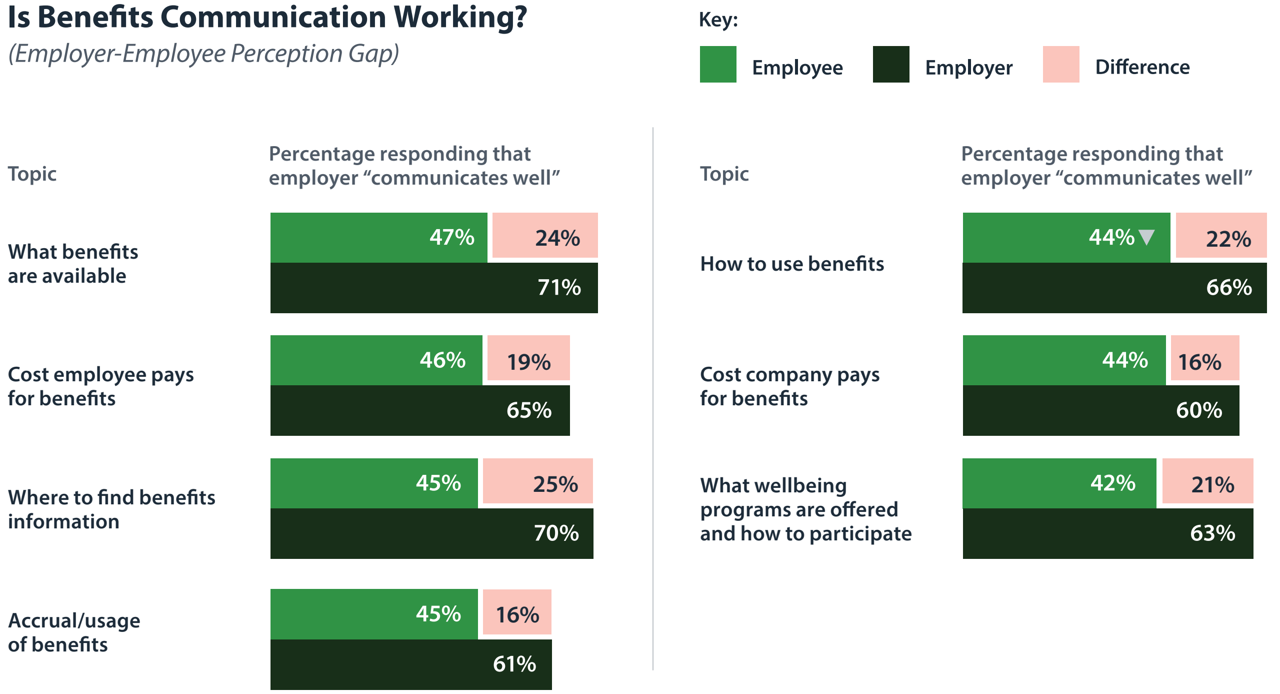
The gap widens when looking at openness to resources: employees are open to additional tools and guidance, but their interests vary, and employers often struggle to identify which options will have meaningful adoption, provide visible value to employees and merit budget allocation.

The result is a mismatch between the help employees want and the support employers believe is necessary, creating conditions that ultimately drive higher claims costs.

On average, employee experience of communication effectiveness trails employer perception by 20%.

Is Benefits Communication Working?

(Employer-Employee Perception Gap)



Employer Openness to Added Benefits Literacy Resources

Resource	Employer Openness	Employee Interest in Resource
Offer additional one-on-one counseling sessions or HR office hours	57%	31%
Improve our printed and digital communications materials	49%	17%
Turn on a benefits call center or care navigation service, if cost-neutral	33% ▼	20%
Turn on a benefits call center or care navigation service, even if we had to pay for it	37%	
Utilize on-site licensed benefit professionals, if cost-neutral	40%	25%
Utilize on-site licensed benefit professionals, even if we had to pay for it	29%	
Add clinical appropriateness of care AI-based decision support tools, if cost-neutral	38% ▲	25%
Add clinical appropriateness of care AI-based decision support tools, even if we had to pay for it	34%	

97% of employers express interest in adding at least one resource.

As these gaps translate into higher costs across the system, **supplemental benefits provide a lever for employers to strengthen financial protection without significantly increasing core medical spending.**

For years, these programs have been an iron-clad way to help employees manage the unpredictable costs associated with accidents, hospitalizations, chronic conditions and caregiving needs, expenses that can quickly exacerbate an already fragile financial situation.

More employers are beginning to integrate supplemental benefits into a broader financial wellbeing strategy. Some are tailoring offerings to key demographics or job roles, ensuring that high-impact support reaches the employees who need it most. Others are pairing supplemental programs with navigation tools, personalized communication or financial-education resources to help employees understand how these benefits fit within their broader health and financial ecosystem.

There is also rising interest in expanding beyond the traditional trio of supplemental health offerings. Employers are exploring programs that support preventive care, chronic condition management, behavioral health and family wellbeing, reflecting a broader shift toward personalization and the diverse needs of a multigenerational workforce.

The question is no longer whether these benefits matter. They clearly do. The real challenge is how effectively employers can communicate, personalize and integrate them into a connected, strategic benefits experience.

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.

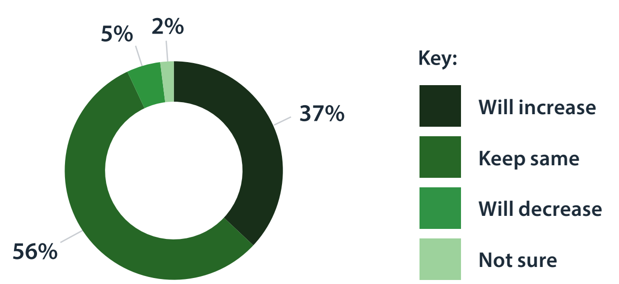
Despite most employers having mental wellbeing programs, only 40% of employers offer burnout prevention training.

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

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.**

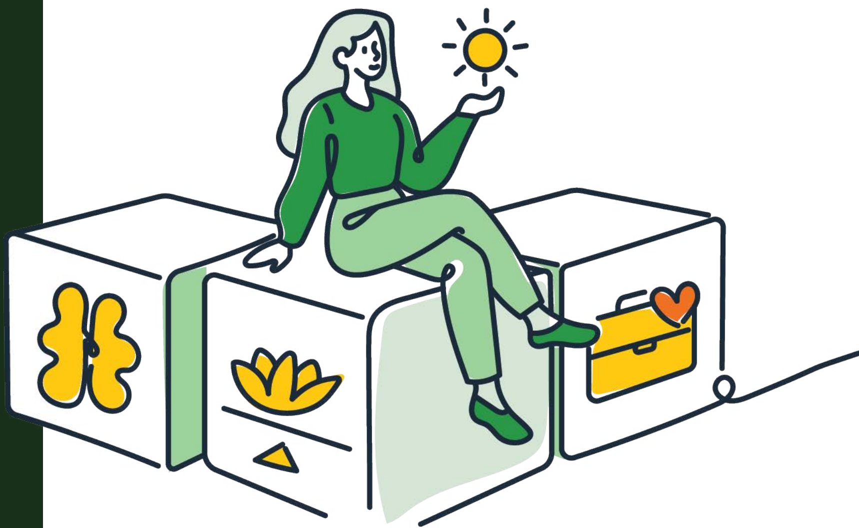
Career Wellbeing

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 through work design and management.

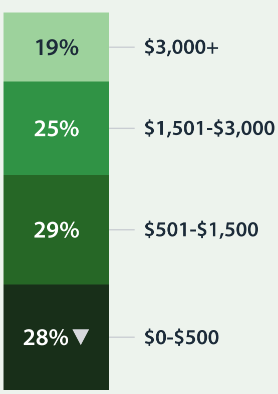
Mental Health Resources Offered

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%

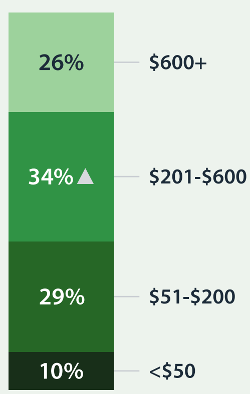
Mental Wellbeing Programs Offered

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%
Mindfullness or meditation apps	34%
Lunch and learns on mental fitness training (4+)	31%
Group mindfulness or meditation classes (onsite/virtual)	29%
Cyber awareness and resileincy 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.

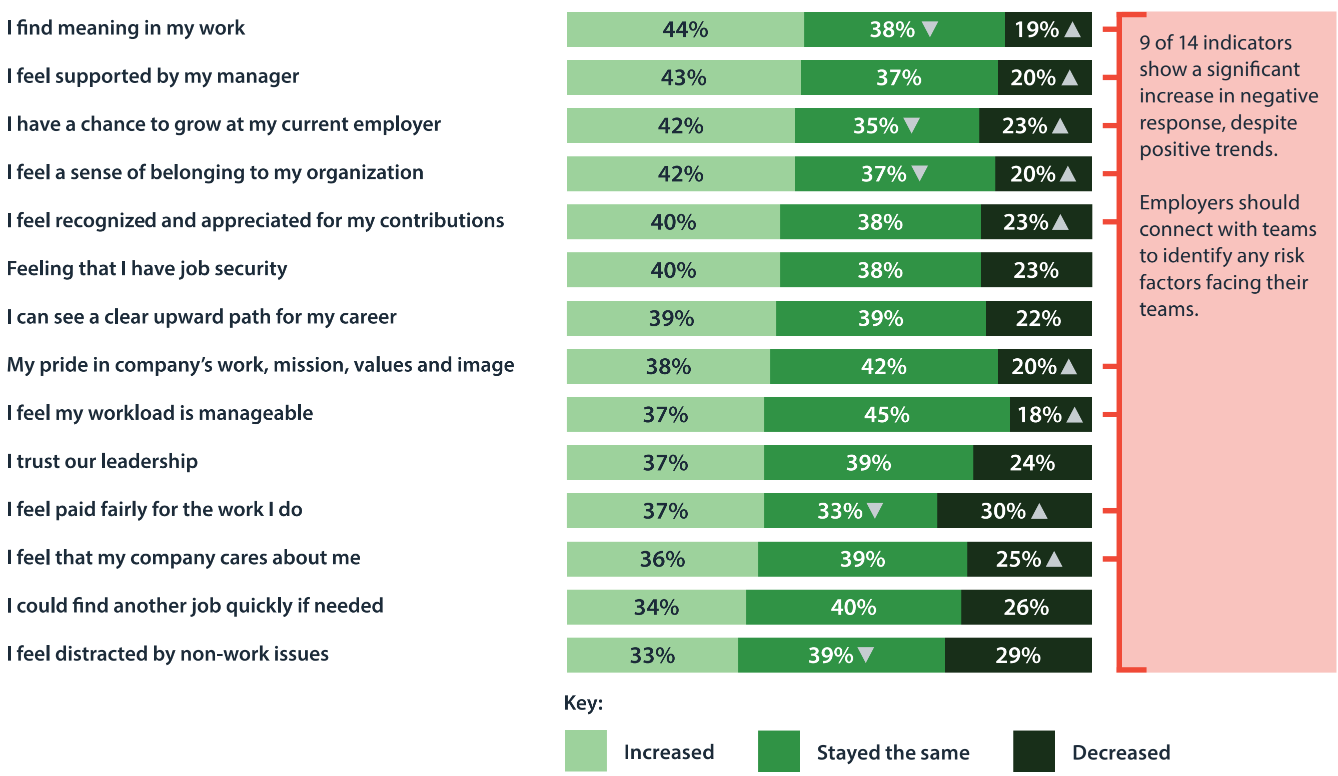
The third pillar, career wellbeing, represents the sense of purpose, progress and belonging that ties individuals to an organization's mission.

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 land 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

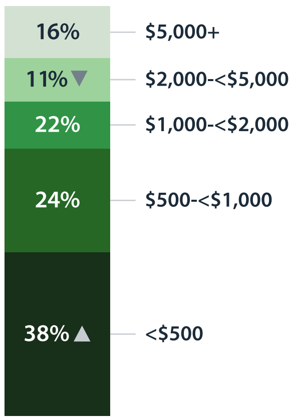
Once the foundation is established, the next phase is to expand: to strengthen wellbeing by addressing the broader systems that shape daily life: financial, lifestyle and digital wellbeing. These are the dimensions where employers can turn short-term engagement into long-term stability.

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.

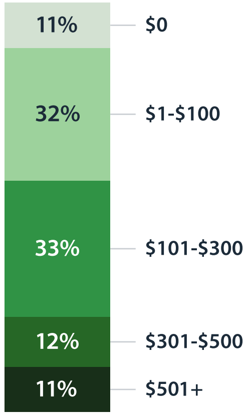
> **In this year's data, nearly two in five employees report having less than $500 in emergency savings, and more than a quarter identify money as their top workplace stressor.**

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



37% of employers offer financial planning services.

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

41% of employees have seen an increase in out-of-pocket expenses 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.

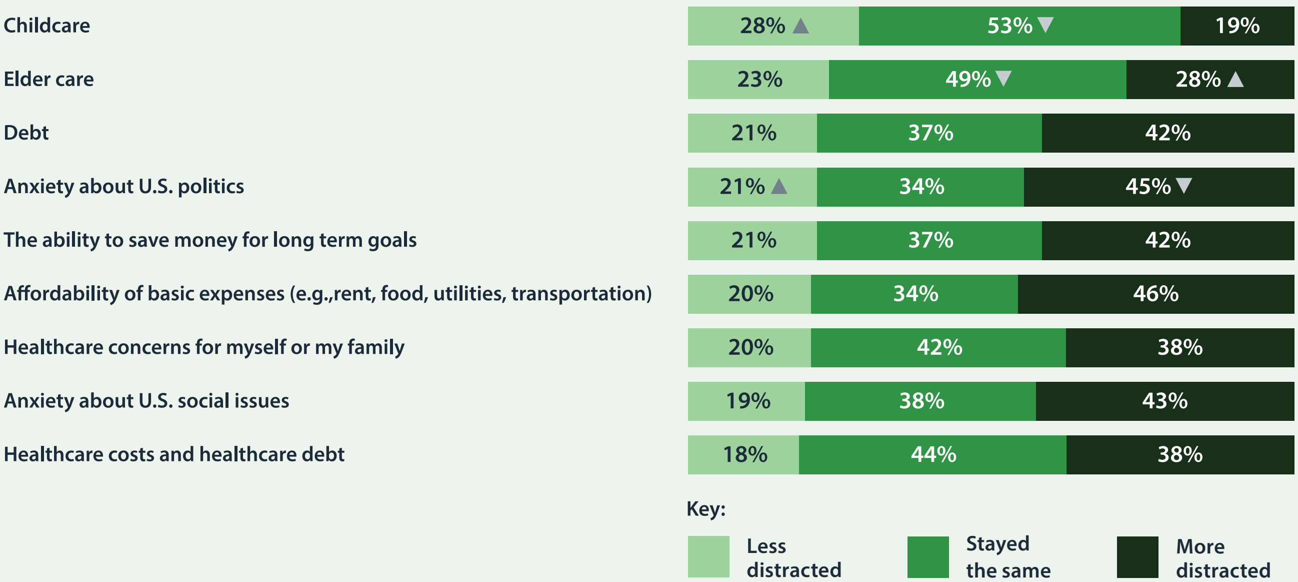
> **31% of employees rate wellbeing communication as poor compared with just 9% of employers.**

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.

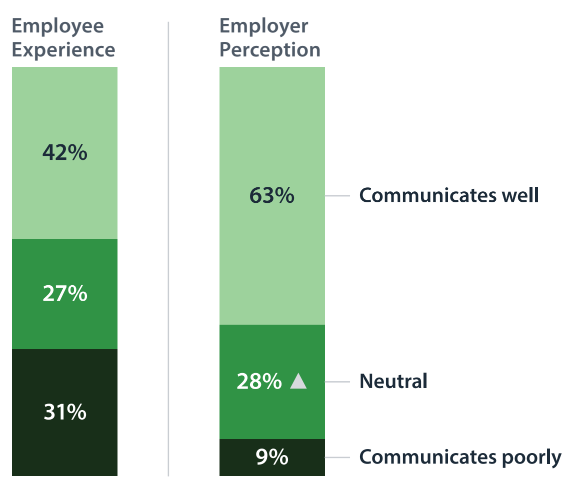
As caregiving responsibilities expand, especially among the sandwich generation, employees increasingly view time away from work as a wellbeing necessity rather than a perk. Yet, as the report highlights, only about 30% of employers currently offer family caregiver leave.

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.

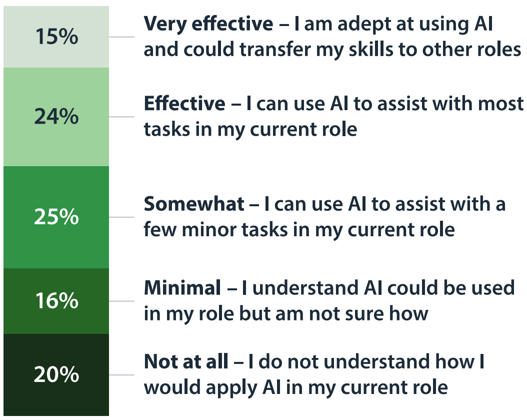
Is Wellbeing Communication Working?



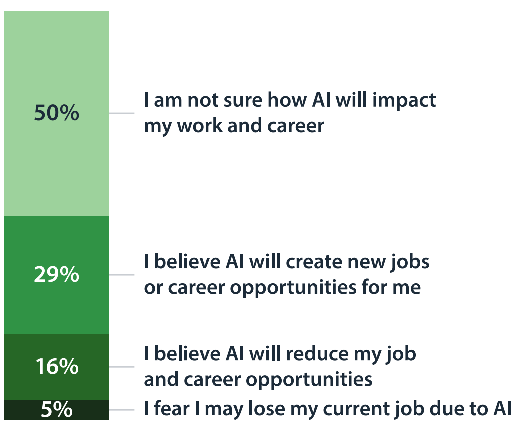
The third dimension, digital wellbeing, is rapidly emerging as both a risk and an advantage. As artificial intelligence becomes integral to daily work, employees express uncertainty about how AI will affect their jobs. Half say they are unsure how these technologies will influence their career trajectory. 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 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.

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

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.

HR Trends

From Administration to Anticipation

HR's role is continuously being redefined. Driven less by choice and more by necessity, it has grown from an administrative function into the connective tissue that links people, data and purpose. Today, it governs the systems that determine how work happens, how fairness is measured and how trust is earned.

Our 2026 data confirms that the gap between HR strategy and employee experience is widening faster than in any other domain. As organizations accelerate their digital transformation, HR leaders are being asked to anticipate risk before it emerges while rebuilding confidence in the systems employees rely on every day.

This means writing and rewriting the rules for technologies that didn't exist five years ago and whose capabilities now evolve at exponential speed.

The three main forces behind this shift are the rise of AI and its governance gap, the growing disconnect between employer confidence and employee understanding, and the urgent need for leaders capable of steering through volatility. **The future of HR is no longer defined by administrative oversight.** It is evolving toward anticipatory strategy, a mindset dedicated to predicting disruption before it happens and building systems that are ready for it.

The Great HR Reset: Process Becomes Policy

HR's move from process owner to policy architect is well underway. With about a quarter of employers integrating AI into their overall business strategies, the need for clear guidelines on its use has never been more evident. This point becomes even more striking when we see how few employers have policies in place already.

> **Only 28% have a comprehensive governance policy in place, resulting in a new kind of risk — one rooted not in technology itself, but in the absence of rules to guide it.**

Current State of AI Governance/Policy

Comprehensive policy in place	**28%**
Basic guidance only	**23%**
In development	**23%**
Exploratory stage	**16%**
No policy or governance	**7%**
Not sure	**2%**

Current State of AI Strategy

Integrated strategy - We have a formal, well-communicated AI strategy that is integrated into our business planning and operations	**27%**
Developing strategy - We are in the process of drafting or piloting an AI strategy	**27%**
Defined strategy - We have a formal AI strategy, but it is not widely communicated or adopted	**25%**
Exploratory stage - We are informally exploring AI use cases, but there is no formal strategy	**17%**
No strategy - We don't have a defined approach, or plans related to AI	**6%**

Across the country, policymakers are responding. States including New York, California and Colorado have introduced legislation governing algorithmic transparency, data fairness and AI's role in employment decisions. Colorado's SB205[1] and New York City's Local Law 144[2] require disclosure and bias audits for automated hiring tools — laws that now carry real penalties for noncompliance. Meanwhile, California's SB53[3] provides a state-level AI safety policy framework.

This patchwork of regulation is pulling HR into an increasingly familiar role: compliance co-lead. No longer operating in isolation, HR now shares responsibility with Legal and IT as part of a digital ethics triad: a function built on technology, transparency and trust.

By managing risk across privacy, data retention and bias prevention, HR is establishing the ethical foundation for responsible technology use across the organization.

The next step is leadership buy-in, and the opportunity to lead beyond compliance has never been greater. For HR, that integration is the goal: ensuring every AI-driven process is paired with accountability and human oversight.

In 2026, the mark of a mature HR function will be ethical fluency: the ability to interpret emerging laws, translate them into policy and guide technology use with integrity.

1. Colorado General Assembly. "SB24-205 Consumer Protections for Artificial Intelligence," leg.colorado.gov, May 17, 2024.
2. NYC Consumer and Worker Protection. "Automated Employment Decision Tools (AEDT)," nyc.gov, 2023.
3. Legiscan. "California Senate Bill 53," legiscan.com, September 29, 2025.

Workforce Strategy Meets AI

Workforce strategy has traditionally meant headcount forecasting. But in the age of automation, it now means capability forecasting, i.e., anticipating the mix of skills and systems needed to sustain growth, not just fill seats. Yet only 41% of employers engage in workforce planning beyond three years, suggesting that most organizations are still managing by reaction rather than design.

Many employers recognize the value of workforce analytics in strategic decision-making, yet few have embedded those insights into daily operations. AI is beginning to change that. With about a third of employers using AI-driven tools for career mapping and succession planning, linking skill development with future business models, HR is getting a clear view of where its talent needs to grow.

This gelling of workforce and AI strategy also intersects with demographics. Organizations are preparing for a coming retirement surge that threatens a loss of institutional knowledge just as automation reshapes job functions. Forward-thinking HR teams are responding with strategies that bridge generations, pairing veteran employees with early-career talent in reverse mentorship programs, implementing apprenticeship frameworks, and creating flexible consulting roles that preserve expertise while developing new leaders. Although often overlooked, this focus on knowledge continuity should be considered a core element of any comprehensive workforce strategy.

The goal is less about predicting headcount and more about predicting readiness. Workforce strategy will no longer stand apart from technology planning. Instead, it will define how organizations anticipate and allocate capability before demand emerges. The next evolution of this shift is how organizations operationalize it through skills-based design.

The Skills-Based Organization

The future of HR is skills-based, not status-based. 67% of employers engage in skills-based hiring and training. A significant minority already use AI to enable development: 40% of employers report using AI-powered platforms to personalize learning and 35% report using AI-driven skills mapping and dynamic career pathing.

Aligning Training with Future Workforce Needs

Skills-based hiring and training alignment	**67%**
Reactive training based on immediate needs	**46%**

Preparing Employees to Work with AI

We use AI-powered learning platforms to personalize training	**52%**
We offer AI literacy and data fluency programs across the workforce	**41%**
We provide immersive training using VR/AR simulations	**26%**
We rely on microlearning modules for just-in-time skill developmet	**21%**
We have not yet implemented AI-related training	**15%**

As discussed in NFP's breakdown of 2026 wellbeing trends, employees are fully aware of what's at stake. Many expect AI to reshape their roles within the next two years, yet few feel adequately trained to adapt. This growing readiness gap underscores why HR must treat skills development not as a wellbeing benefit, but as a core element of workforce strategy.

Skills-based systems do more than close technical gaps; they reopen doors that degree inflation once closed. By emphasizing demonstrated ability over credentials, employers can reimagine their workforce in terms of skills. This goes a long way toward broadening access, deepening engagement and increasing retention, especially among nontraditional talent pools.

59% **of employers don't plan their workforce strategy beyond 3 years.**

Still, success depends on infrastructure. HR must define, forecast and continuously refine the skill sets that classify competencies, map adjacencies and guide mobility. 63% of employers already offer internal job boards or mentorship programs, but without data integration, those systems remain fragmented. They operate independently, without a shared layer of data.

> **The organizations that thrive will treat learning as currency, something measurable, portable and continuously renewed.**

Enabling Internal Mobility

Internal job boards and mentorship programs	**63%**
Support mobility informally through manager referrals	**49%**
AI-driven skills mapping and dynamic career pathing	**35%**
Do not have the structured approach for internal mobility	**9%**

This is tremendously beneficial. When employees can see how skills translate to opportunity, upskilling becomes a social contract as well as a corporate priority.

Continuous Performance, Continuous Feedback

The annual performance review is rapidly becoming obsolete. In its place comes a model of real-time calibration, enabled by analytics and guided by transparency. Half of employers are testing AI tools for performance analytics, aiming to measure productivity, collaboration and, by proxy, learning velocity.

AI Use in Performance Evaluation or Promotion Decisions

We're testing AI tools for performance analytics	**51%**
With safeguards like bias testing and human oversight	**40%**
We use traditional performance review methods	**39%**
We do not evaluate performance formally	**5%**

AI also has the potential to normalize coaching, turning feedback from a once-a-year ritual into an everyday dialogue. However, this application is not without risk. Automation alone can't fix bias. On the contrary, it can amplify it. This leaves organizations with significant exposure to reputational, ethical and compliance risk.

We have already seen this concern discussed in recruiting, where systematic bias in AI candidate screening could have the potential to perpetuate inequality for candidates and cause employers to miss out on quality candidates who are unjustly screened out.

Alarmingly, only 51% of organizations currently apply human review to AI-generated recruiting outcomes and just 29% conduct formal bias audits.

Ensuring Ethical Use of AI in Recruiting

Use human review for AI-generated decisions	**51%**
Follow general HR ethics guidelines, not AI specific	**41%**
Conduct bias audits and disclose AI use to candidates	**29%**
Currently no measures in place	**7%**
Do not use AI in recruiting	**9%**

As the aforementioned state laws take effect, HR will be required to document, explain and defend algorithmic decisions. Therefore, success will no longer be about efficiency, but about how clearly decisions can be explained and defended. In addition, the next generation of performance management will combine human judgment with algorithmic insight. This is accountability.

HR's challenge then is to design systems where feedback is fast, fair and traceable, ensuring AI strengthens trust, instead of eroding it.

The Modern Workplace: Keeping Flexible and Steady

Modern workforce demands create a paradox: organizations must be both steady and adaptable. It is the combination of structure and speed, the discipline to sustain order while maintaining the flexibility to evolve. After years of disruption, organizations are learning that flexibility without stability leads to chaos, while stability without flexibility leads to decline. Organizations that recognize this and build systems that flex without breaking are the ones most likely to thrive amid constant change.

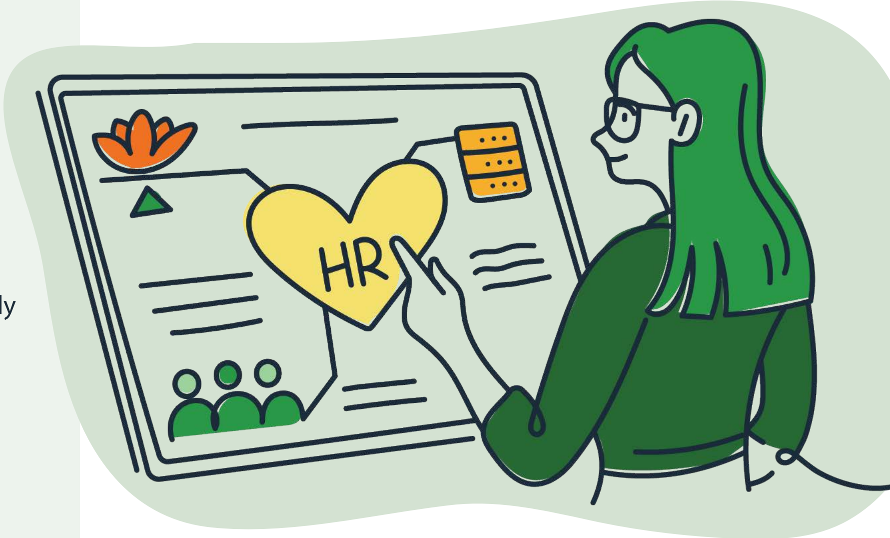
One in three employers (34%) are redesigning leadership programs to meet future demands. Nearly half (49%) rely on internal leadership development, 23% partner with external institutions and 50% depend on informal mentoring networks to sustain continuity. Yet without systemic integration, these programs risk becoming isolated efforts.

Preparing Employees to Fill Upcoming Roles

Rely on informal mentoring and on-the-job training	**50%**
We provide structured, internally-led leadership development programs focused on succession	**49%**
We use AI-powered platforms to personalize learning for future roles	**40%**
We partner with external institutions for accredited learning	**23%**
We have not yet taken steps to address this transition	**6%**

HR's task in this regard is to institutionalize adaptability to embed change capacity into everyday operations. Some are doing this through modular job design, rotational leadership roles or "fusion teams" that blend cross-functional expertise. Others are aligning leadership pipelines with internal mobility platforms, ensuring that development and opportunity move in tandem. It isn't about moving faster, it's about moving smarter.

The organizations that thrive in 2026 will not be those that avoid disruption, but those that absorb it without losing direction.



Culture, like infrastructure, must be both resilient and flexible. HR is no longer just a department. It's an operating philosophy for the modern enterprise. In a world defined by automation, data and disruption, it has also become the conscience of the organization, responsible for ensuring that progress remains human-centered.

The data tell a consistent story: AI is advancing faster than governance, communication is outpacing comprehension and skills needs are changing faster than training can keep up. Yet each of these challenges represents an opportunity for HR to lead through clarity, foresight and accountability.

The most successful organizations of 2026 won't ask HR to keep up with change — they'll depend on it to define what change should mean.

34% **of employers have redesigned their leadership programs to support managers.**

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.

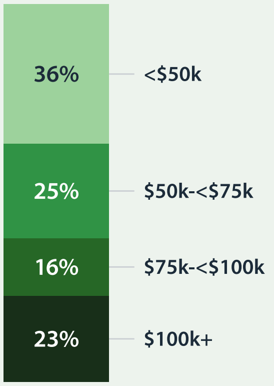
The employer survey of 500 benefits decision-makers was conducted online. Respondents represented a mix of organizations across the US, ranging in size from <100 employees to 5,000+, with an emphasis on companies with 500 or fewer employees. To qualify for the survey, respondents had to have decision-making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

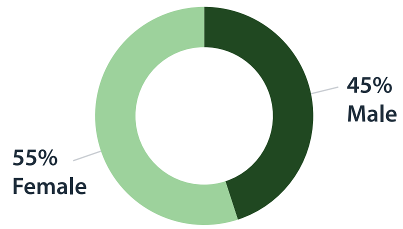
Any other sources are as referenced throughout. Due to rounding conventions, data may not add to 100%. 2025 data was compared to 2024 throughout. Statistically significant year-over-year differences are indicated by up or down arrows on 2025 data points. For full information on the methodology for each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

Employee Survey Demographics

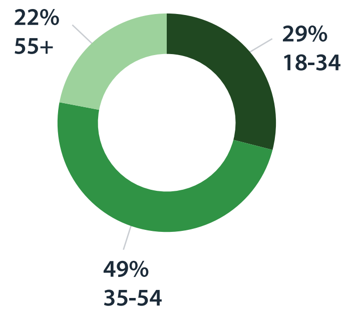
Household Income



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

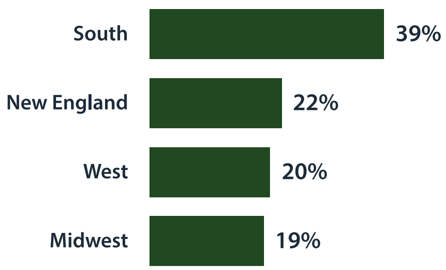
Employer Size

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

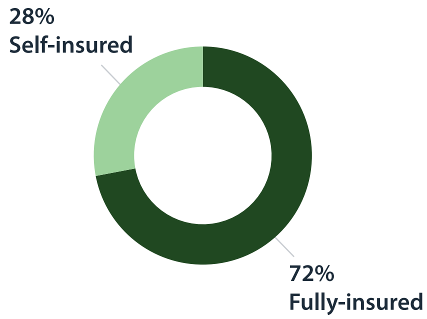
Industry

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 Scienece, etc.)	**15%**

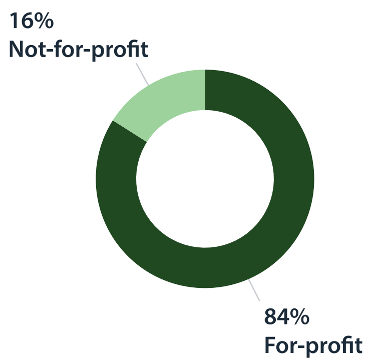
Company Headquarters' Region



Benefits Program Funding Model



Incorporation Status



About the Experts

Kim Bell

Kim is executive vice president, head of Health and Benefits at NFP, where she directs the overall strategy and operations for NFP's national employee benefits practice. With more than 30 years of experience in the employee benefits industry, Kim is an influential thought leader in the corporate benefits space. She graduated from Indiana University's Kelley School of Business with a Bachelor of Science in finance and has a Master of Science degree in management from Indiana Wesleyan University. Kim also holds the Certified Employee Benefits Specialist® (CEBS) designation from the International Foundation of Employee Benefit Plans.

Beth Robertson

Beth Robertson is the co-leader of the Health and Benefits business line at NFP. With over 25 years of experience in employee benefits, human resources and financial management, Beth brings a strategic and client-focused approach to leadership. Since joining NFP in 2005, she has held various roles, including managing director of the Atlantic region, vice president of Strategic Accounts and AVP, senior consultant. Beth's career is distinguished by her work across diverse industries, with a particular focus on government contractors, nonprofits, and private equity. Beth earned her Bachelor of Science degree from Penn State University.

Nick Conway

Nick is president of Rx Solutions, where he guides a team working across private equity, coalitions, small carved-in groups, consultants and pharmacists. Throughout his career, Nick has prioritized patient needs, community health and industry advancement to impact prescription medication accessibility and affordability nationwide.

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.

Maria Trapenasso

Maria M. Trapenasso serves as the senior vice president and national practice leader of Talent Solutions. She oversees NFP's HR consulting practice and guides clients to develop solutions unique to each organization. Maria specializes in leave management, compliance, HR audits and organizational development. Maria has 30 years of HR expertise. In previous roles, she focused on evaluating HR organizations for strategic alignment, implementing total rewards programs and designing impactful training initiatives. Maria is a Senior Certified Professional (SHRM SCP) and Leave Management Specialist (DMEC-CLMS), with membership in SHRM and the National Association of Female Executives since 1998. She also holds a NY State Insurance license for Health, Life and Accident Insurance.

About NFP

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