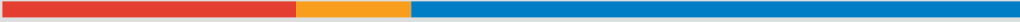




# Mind the Gap: Wellbeing Trends for 2025



# Welcome to the 2025 NFP US Benefits Trend Report



**As we begin 2025**, most employers find themselves at the intersection of complex and rapidly evolving economic, legislative and political landscapes. This environment presents unique challenges for employers striving to offer competitive benefits while effectively managing their fiduciary responsibilities and healthcare expenditures.

The 2025 NFP US Benefits Trend Report focuses on practical and strategic solutions to your most pressing benefits challenges. In this year's annual report, we examine how organizations are:

- Strengthening oversight of pharmacy benefits and healthcare costs through innovative network strategies and enhanced fiduciary governance.
- Streamlining leave management to reduce administrative burden while ensuring compliance with related federal and state law.
- Addressing employee wellbeing needs strategically, particularly in mental health and caregiving support, by focusing resources where they'll have the greatest impact.
- Making smarter decisions about benefits investments through enhanced data analytics and program evaluation.

The challenges of 2025 will require employers to be proactive, adaptable and innovative in their approach to employee benefits and healthcare spending, while at the same time remaining vigilant in their fiduciary obligations. The trends and strategies outlined in this report are designed to help guide employers through those processes so that they can effectively manage costs while providing valuable benefits that support and engage their workforce.

As you review these insights, know that our team of consultative experts stands ready to help you navigate these challenges and implement solutions that work for your organization's specific needs and goals.

All the best,



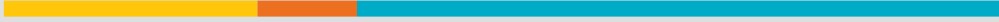
EVP, Head of Health and Benefits  
NFP, an Aon company







# Mind the Gap: Wellbeing Trends for 2025



Today's employers face an increasingly complex landscape in managing employee wellbeing. Beyond dealing with point solution fatigue – where numerous niche benefits lack scalability and holistic integration – organizations must contend with economic pressures, disjointed hybrid workforces and an ongoing mental health crisis. With employees facing an unprecedented blend of personal, mental and financial health challenges, they're seeking more from their employers than ever before.







**Beyond traditional benefits and compensation**, employees now require comprehensive support and tools to thrive both professionally and personally.

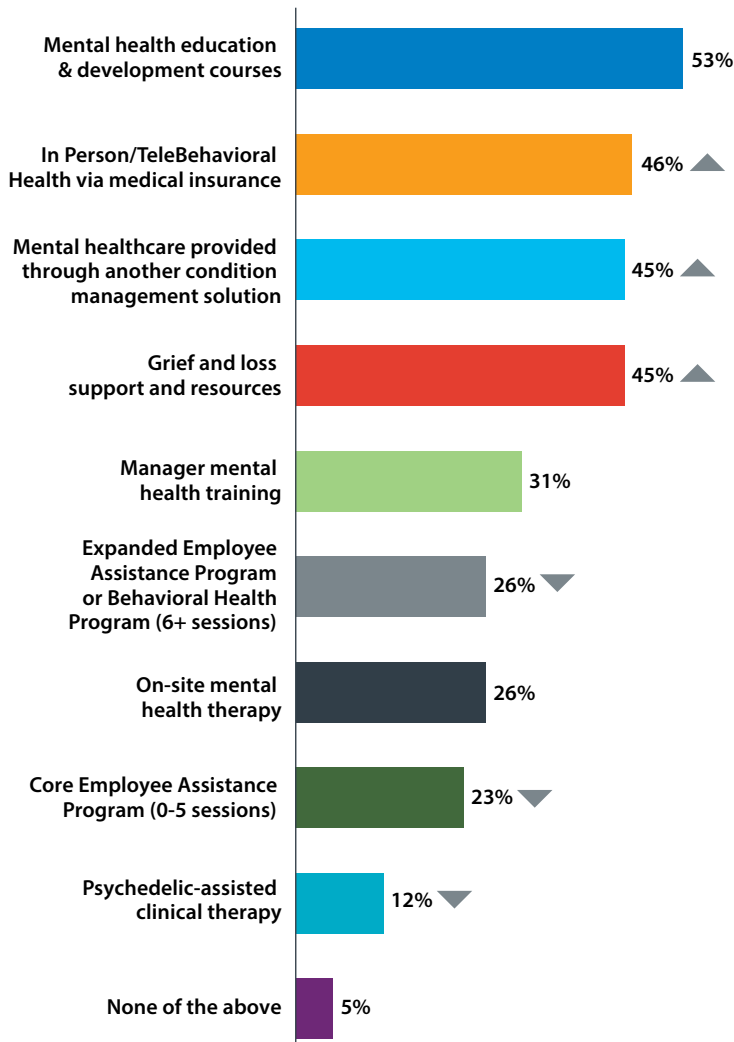
To accommodate this and effectively move the employee needle, organizations should strategically identify and address critical wellbeing gaps in their benefits offerings. A systematic evaluation framework can help in this endeavor by prioritizing initiatives in four key dimensions:

**Figure 1:**  
Evaluation Framework in Four Key Dimensions



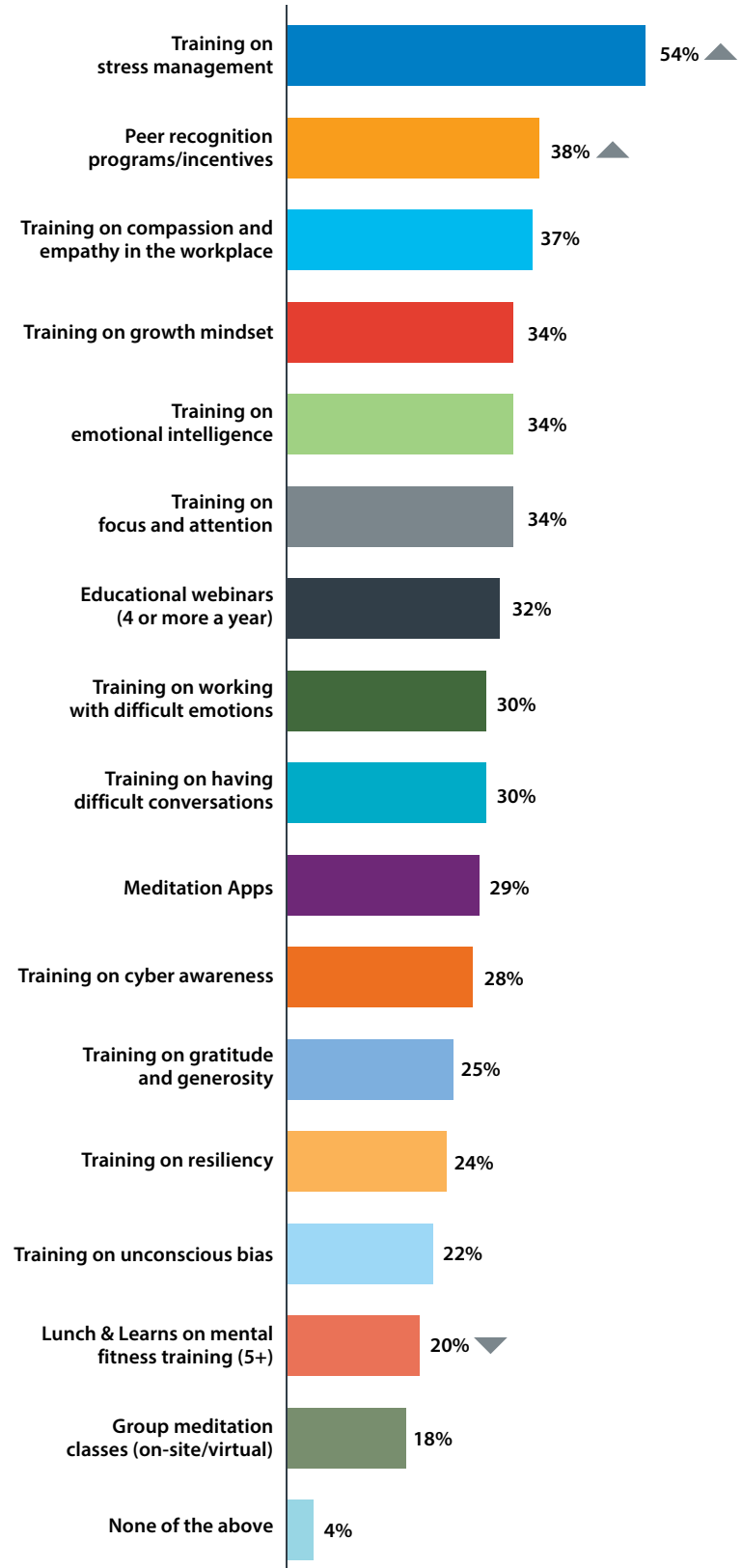
Such an approach ensures resources are allocated to populations with the highest potential impact while aligning with organizational priorities and maintaining comprehensive support across the workforce.

**Figure 2:**  
Mental Health Resources Offered



◆ Arrow indicates statistically significant year-over-year increase or decrease.

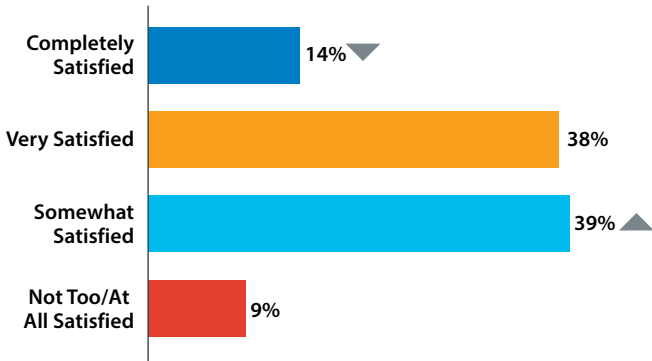
**Figure 3:**  
Mental Wellbeing Programs Offered



◆ Arrow indicates statistically significant year-over-year increase or decrease.

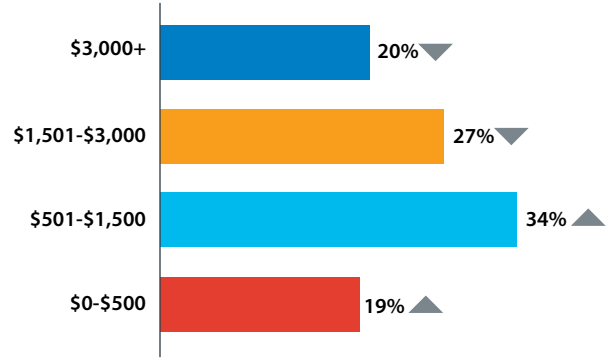
The wellbeing trends discussed in this report – mental health and mental wellbeing, caregiving, physical health and social wellbeing – are key areas where employers can close wellbeing gaps. By focusing on these trends, organizations can enhance employee wellbeing, increase satisfaction and drive broader financial wellness for employees and the organization at large.

**Figure 4:**  
Satisfaction with Employee Engagement in Wellbeing Programs and Benefits



▲ Arrow indicates statistically significant year-over-year increase or decrease.

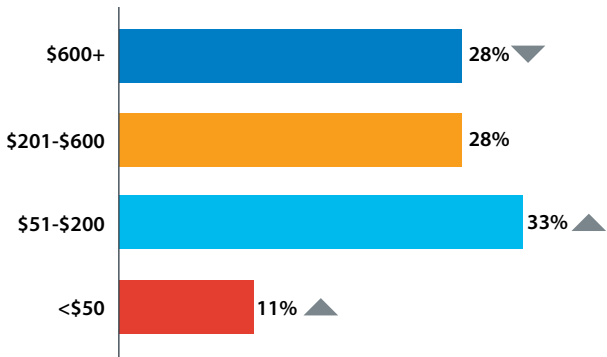
**Figure 5:**  
Per Employee Spend on Mental Health Resources



▲ Arrow indicates statistically significant year-over-year increase or decrease.

**Note:** Mental health resources have shifted from EAP-based to other solutions, likely contributing to lower spend per employee on mental health resources.

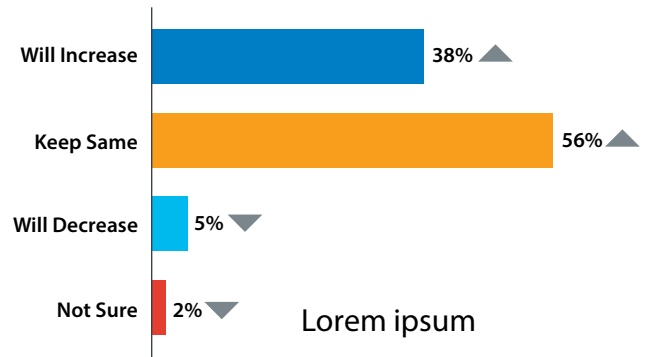
**Figure 6:**  
Per Employee Spend on Mental Wellbeing Programs (Annual)



▲ Arrow indicates statistically significant year-over-year increase or decrease.

**Note:** Mental wellbeing programs appear to be a more common benefit in the workplace, though the annual per employee spend appears to have dropped slightly from last year.

**Figure 7:**  
2025 Plans for per Employee Spend on Wellbeing Programs\*

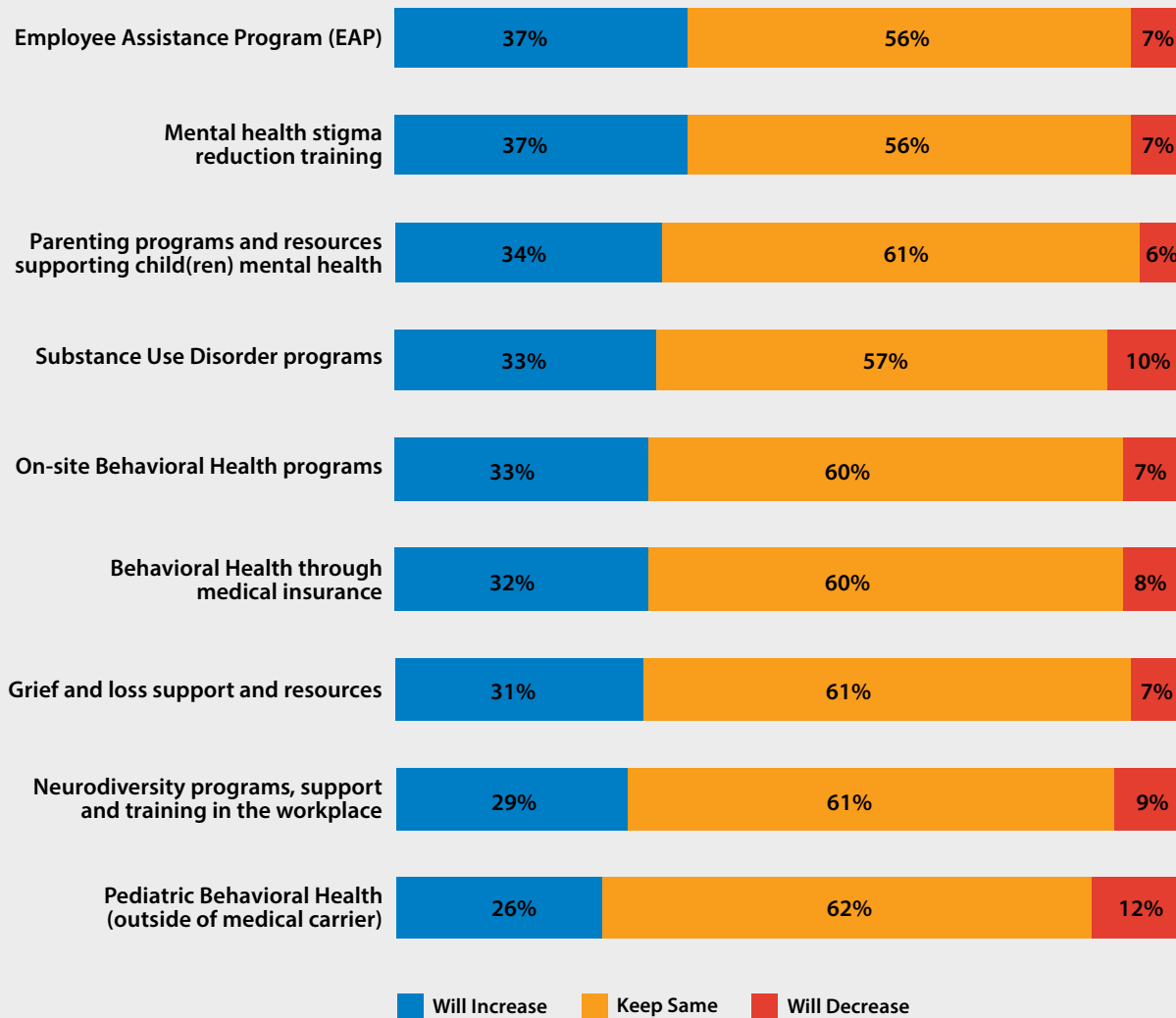


▲ Arrow indicates statistically significant year-over-year increase or decrease.

\*Due to rounding conventions, data may not add to 100%. For more details about the data, see Page 46 or contact [marketing@nfp.com](mailto:marketing@nfp.com).



**Figure 8:**  
2025 Plans for Benefits Support/Programs

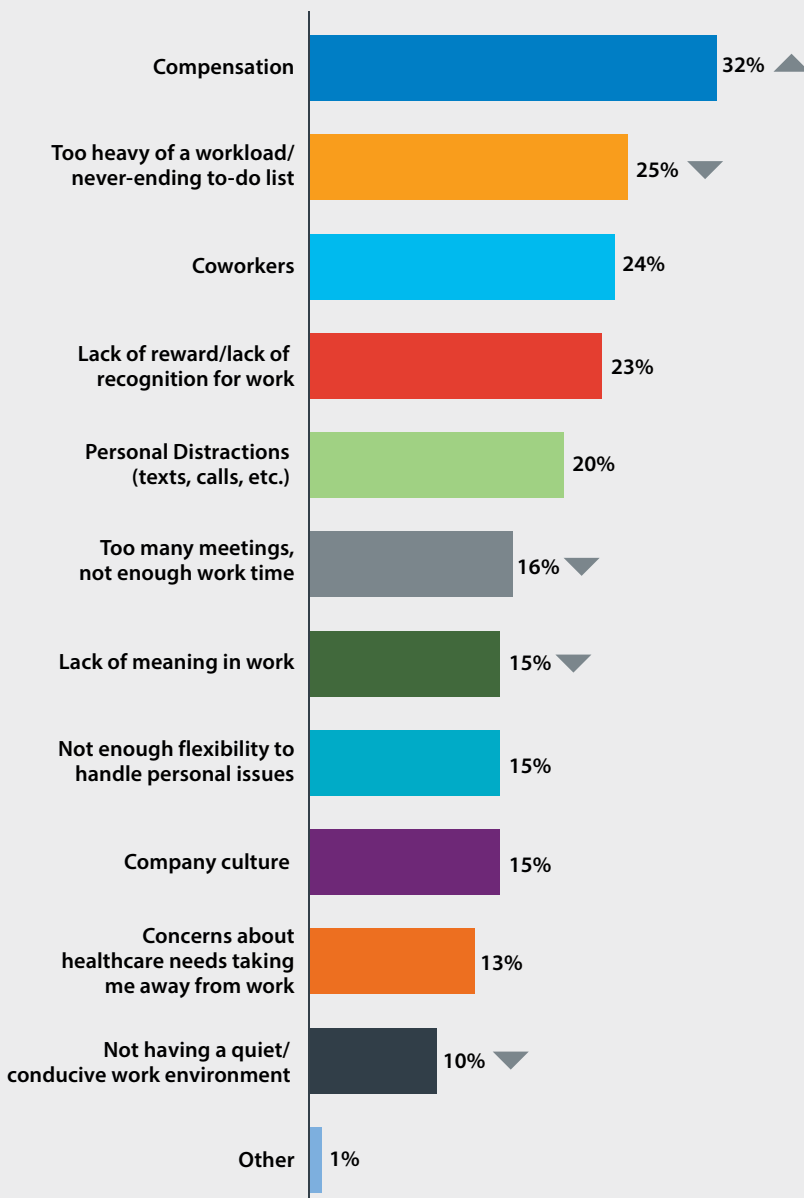


## Mental Health and Mental Wellbeing

Organizations are expanding their mental health support strategy through three critical dimensions. First, employers are prioritizing pediatric and dependent-children mental health services, recognizing that these increasingly needed solutions are harder to find and crucial for workforce wellbeing. Services like ReThink Health and Torchlight provide targeted mental health resources for dependent children, helping parents manage their children's mental health needs while maintaining workplace productivity.

Second, while there's a shift toward integrating mental health support into condition management platforms – such as incorporating counseling into cancer care or cognitive behavioral therapy into fertility programs – this trend raises concerns. Some employers are reducing direct mental health spending, viewing this integration as

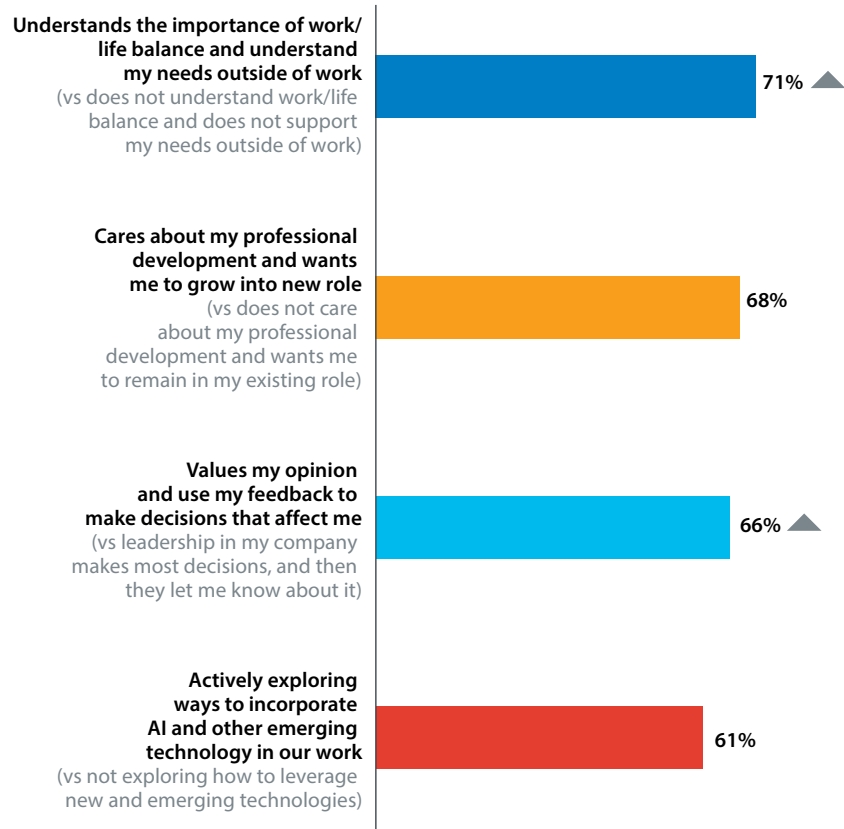
**Figure 9:**  
Workplace Stressors



▲ Arrow indicates statistically significant year-over-year increase or decrease.



**Figure 10:**  
Employee Perception of Employer



▲ Arrow indicates statistically significant year-over-year increase or decrease.

**Note:** Employees maintain strong perceptions of employers, with growth in feeling that employers value their opinion and understand the importance of maintaining a positive work/life balance compared to last year.

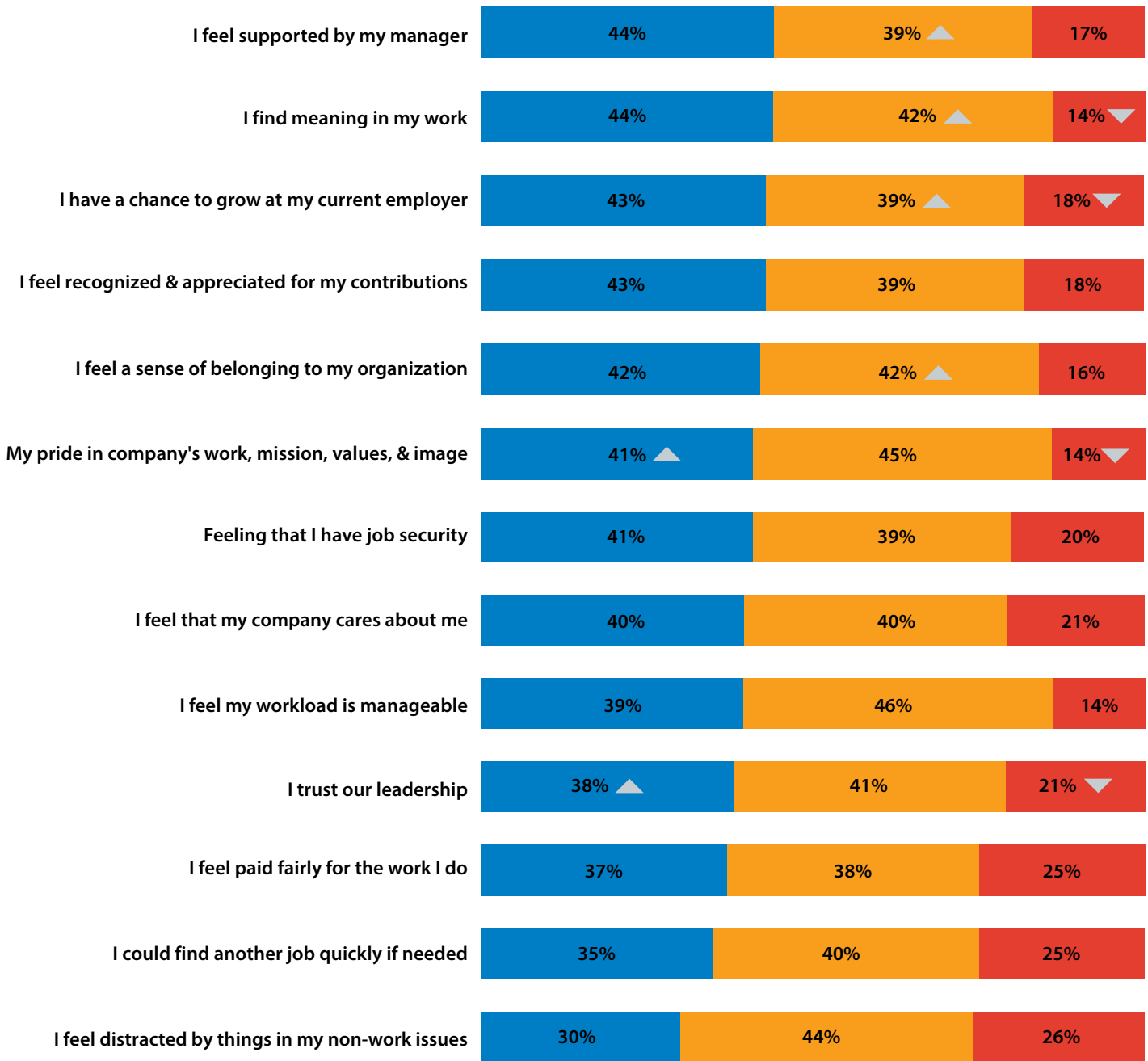
sufficient coverage. However, with nearly 25% of adults and 20% of teens experiencing mental health conditions,\* and with substance use disorders on the rise, mental health demands dedicated attention and resources. While integrated support can be valuable, it shouldn't replace comprehensive, stand-alone mental health solutions. Mental health is a distinct health condition requiring focused interventions beyond what's available through physical health programs.

Third, and perhaps most critically, organizations are confronting a significant care gap in addressing workplace mental wellbeing, particularly burnout. Unlike clinical mental health conditions, burnout is not found in the DSM or recognized with a current procedural terminology code — it's a condition created by and best addressed through workplace environment and culture interventions.

\*Mental Health America. "Prevalence of Mental Illness 2024," [mhanational.org](https://mhanational.org).

**Figure 11:**

Changes in Workplace Engagement in the Past 12-18 Months



▲ Arrow indicates statistically significant year-over-year increase or decrease.

■ Increase   ■ Stayed the Same   ■ Decreased

**Note:** Employee engagement appears to increase across key metrics, including pride in the company's work and trust in leadership.

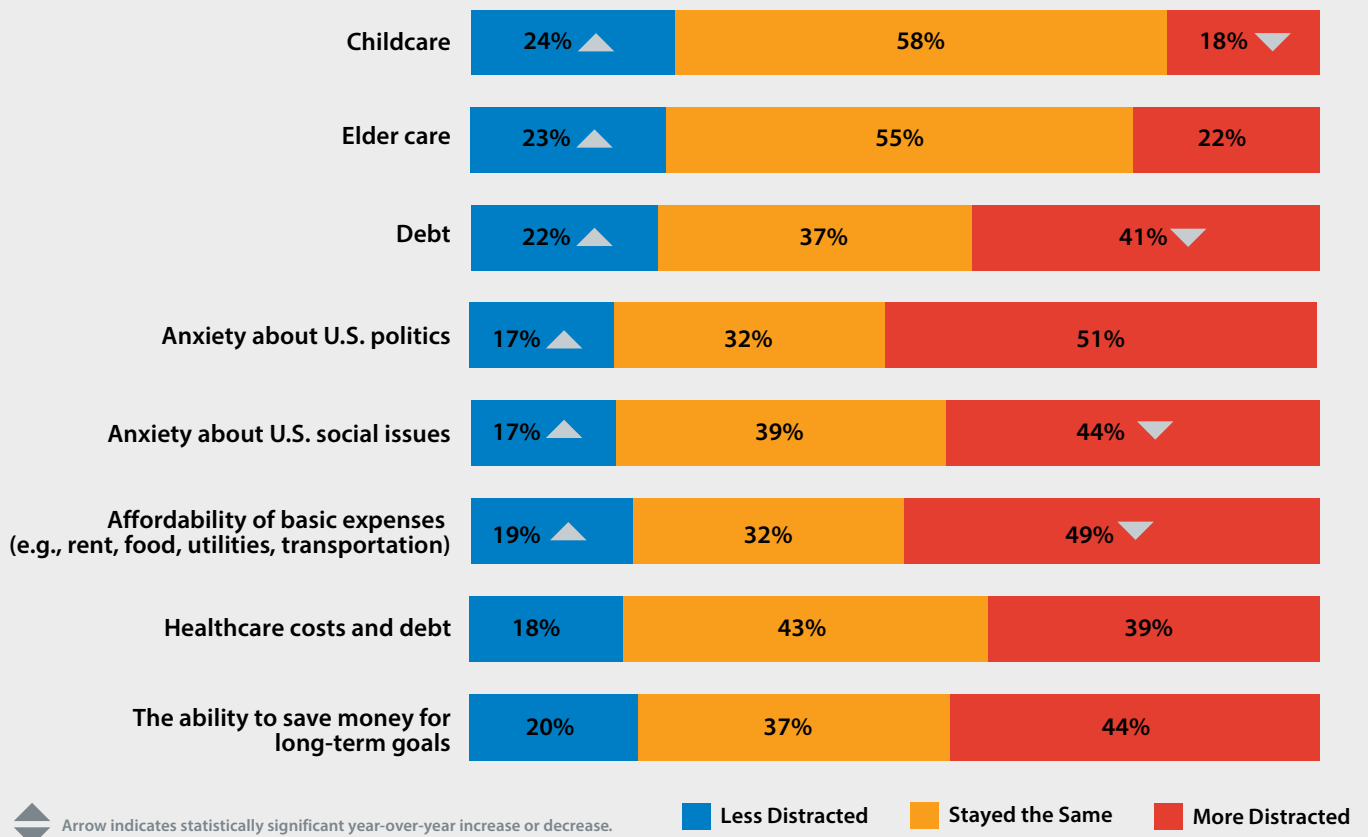


## Caregiving Support

The growing “sandwich generation,” that cohort of adults caring for both their aging parents and children, faces their own set of distinct challenges. Organizations are responding with comprehensive support strategies that go beyond basic flexibility. While expanded leave policies and remote work options remain foundational, employers are implementing dedicated caregiving resources that enable employees to maintain career momentum while better managing family responsibilities.

This support is demonstrated through specific resources that focus on the core aspects of caregiving. Financial counseling helps employees navigate the economic impact of caregiving, while respite care options provide crucial breaks to prevent burnout. Eldercare navigation tools assist with complex healthcare decisions and age-related challenges. These comprehensive support systems are mutually beneficial in that they help reduce the mental and emotional burden on caregivers while maintaining workplace engagement and productivity.

**Figure 12:**  
Changes in Non-Workplace Distractions in the Past 12 Months



To further enhance caregiver support, organizations are implementing sophisticated productivity tools and concierge services that streamline caregiving management. As digital platforms provide secure, centralized storage for caregiving notes, appointments and documentation, they allow family caregivers to collaboratively manage care responsibilities. Some platforms are complemented by access to geriatric social workers who provide expert guidance on critical decisions regarding disease progression, living arrangements and age-related challenges such as hearing loss and mobility issues. Centralizing these resources and providing professional support is a novel approach to helping caregivers navigate complex healthcare and financial decisions, all while maintaining focus and productivity at work.

### Physical Wellbeing

Physical wellbeing initiatives are broadening their scope to focus on two critical areas: comprehensive health and weight management. In the women’s health space, organizations are expanding their benefits to support employees throughout their entire health journey. This includes comprehensive coverage for reproductive health, fertility treatments and menopause support. By offering solutions like women’s health telemedicine services, fertility treatments, pelvic floor physical therapy and menopause coaching, employers can boost engagement and retention while reducing the physical and emotional impact these health challenges have on their workforce.

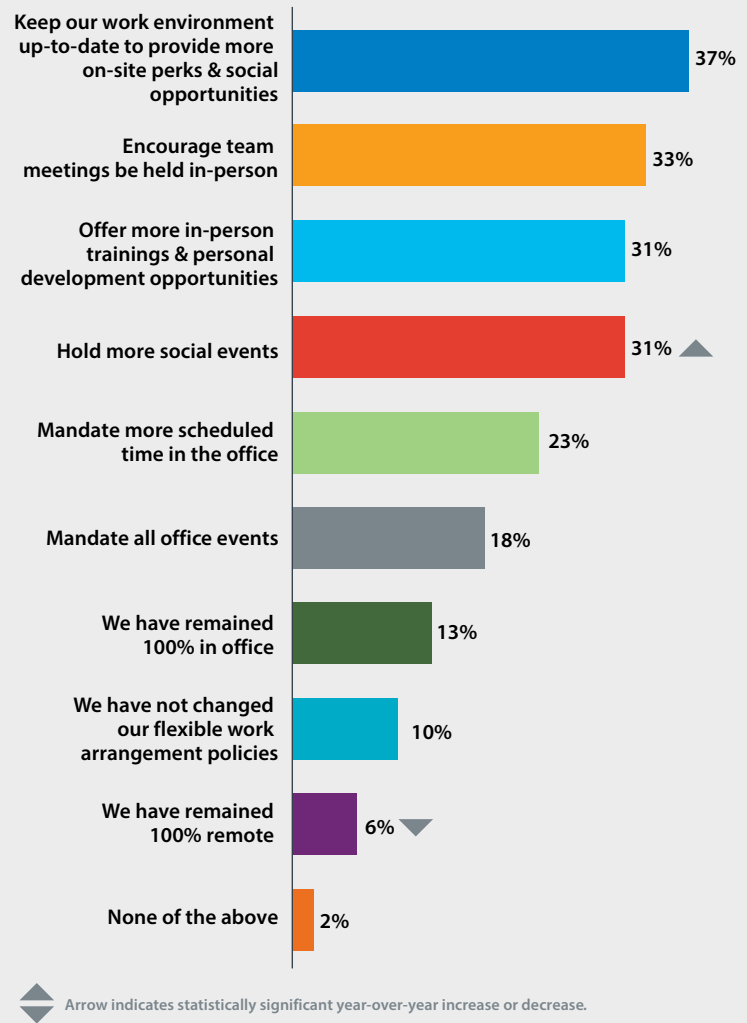
In the men’s health space, employers are recognizing that fertility challenges affect a significant percentage of couples worldwide, with about half of the cases attributed to male factor infertility. Solutions like Posterity Health are helping organizations take an inclusive approach to fertility support, ensuring equitable benefits for all employees.

The rise of GLP-1 medications for weight management has renewed the importance of fundamental wellbeing practices, including hydration, nutrition and physical activity. While these medications offer promising results, organizations recognize the need to support all employees in their weight management journey, including those who may not be eligible for GLP-1 drugs. To fill this gap, increased investment in holistic wellness programs that emphasize sustainable lifestyle changes through nutrition education, exercise programs and overall wellbeing support have emerged as sustainable, long-term solutions.

### Social Wellbeing

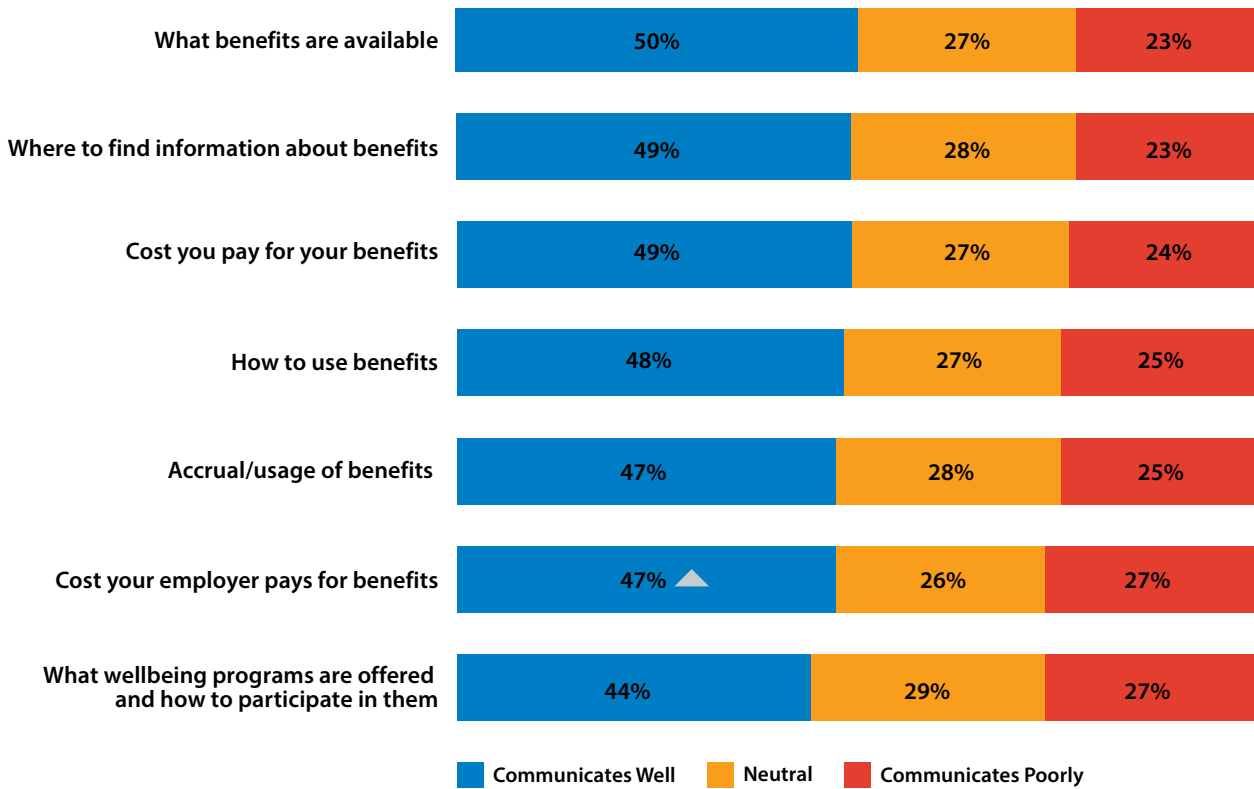
Organizations are strengthening workplace connections and company loyalty through a dual approach to social wellbeing. First, employers are strategically leveraging on-site wellbeing events to encourage office returns while fostering organizational pride and connection. These events, including health fairs,

**Figure 13:**  
Strategies Leveraged for In-Office Worktime





**Figure 14:**  
Effectiveness of Employer Benefits Communication



biometric screenings and preventive health clinics, serve dual purposes: they address immediate health needs through vaccines and screenings while creating organic opportunities for employee interaction. This approach reinforces a culture of care and community, strengthening the shared sense of purpose within the organization.

Second, companies are revitalizing their digital wellbeing platforms to unite both remote and in-office employees. These comprehensive platforms facilitate social connections through engaging activities like team challenges, friendly competitions and achievement leaderboards. By gamifying health initiatives, organizations have the chance to create an inclusive environment that encourages interaction and mutual motivation across all work arrangements. These digital tools have proven effective in promoting both physical health goals and social connections, creating a unified workplace culture regardless of employee location.

Ultimately, focusing on these key trends – mental health and wellbeing, caregiving, physical wellbeing and social wellbeing – can not only enhance employer wellbeing offerings but also strengthen employee engagement and organizational connection. While financial wellbeing isn't explicitly highlighted, each initiative contributes to employees' financial health through reduced healthcare costs and improved productivity. Tracking and communicating these outcomes remains essential for demonstrating the holistic value of wellbeing programs and their impact on organizational success.



## About the Data

The 2025 NFP US Benefits Trend Report draws on data from NFP's 2024 Benefits Trends Employer Survey and Benefits Trends Employee Survey, which were conducted in October 2024 in partnership with Empatix, a strategy, insights and activation firm.

The employer survey of 515 benefits decision-makers was conducted online. Respondents represented a mix of organizations across the US, ranging in size from <100 employees to 5,000+. 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 1,011 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.

Supplementary data was included from NFP's 2024 Rx Satisfaction Survey. Any other sources are as referenced throughout. Due to rounding conventions, data may not add to 100%. For full information on the methodology for each NFP survey, contact [marketing@nfp.com](mailto:marketing@nfp.com).



## About NFP

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Our global capabilities, specialized expertise and customized solutions span property and casualty insurance, benefits, wealth management and retirement plan advisory. Together, we put people first, prioritize partnerships and continuously advance a culture we're proud of.

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