

The top challenge for brokers in 2025? Helping their clients do more with less.

The 2025 Benefits Broker Survey examined the challenges, priorities and product trends for employers.

What do employers want from their brokers?

Employers hope to control costs in an inflationary environment while delivering a first-class benefits package.

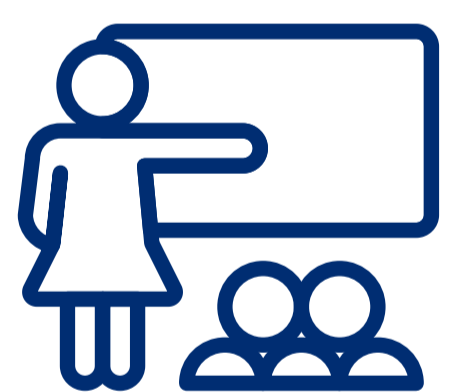
63%

of brokers report "enhancing employee benefits amidst cost pressures" as a key priority for their book of business.

59%

of employers also asked about "new and innovative ideas for cost containment."

What are the client priorities for the next 12-24 months?



54%

Driving employee education and engagement with benefits



49%

Addressing workforce health and wellbeing



48%

Reducing the administrative burden



48%

Managing high-cost claims and specialty drugs

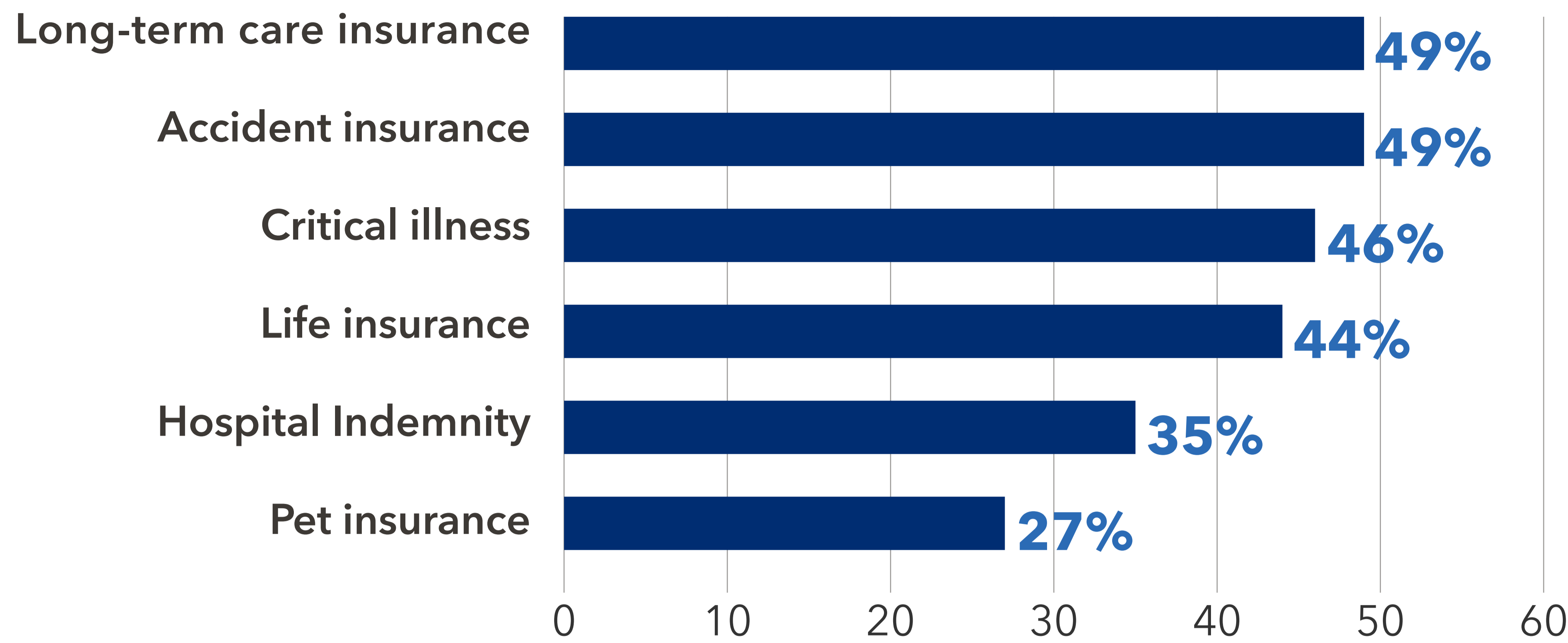
How are employers controlling costs?

Employers aren't looking to cut benefits. Instead, most want to help employees make more cost-effective decisions by:

- ▶ Enhancing prescription drug management
- ▶ Offering navigation support to improve healthcare decisions
- ▶ Shifting cost share to employees
- ▶ Adding point solutions to address specific health needs

Product trends

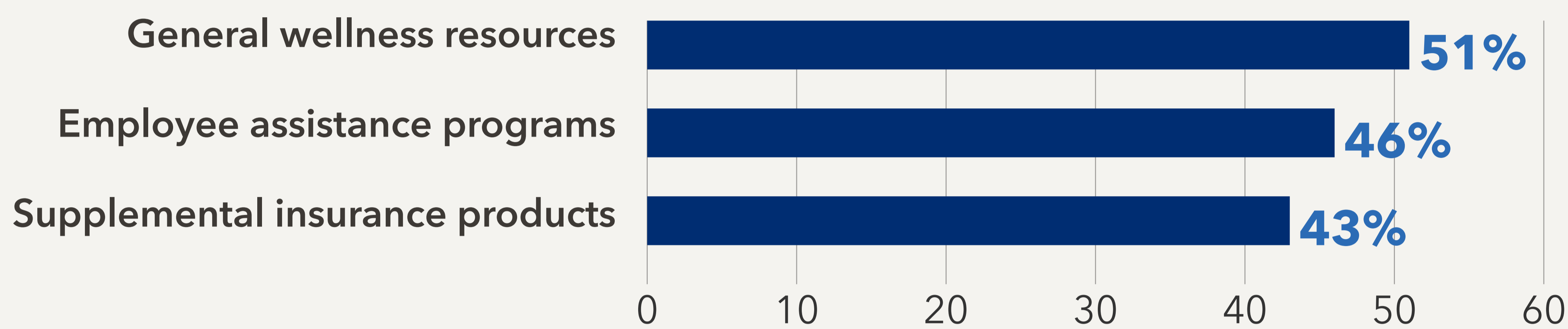
The top supplemental products clients added in the past year



State legislation, similar to the Washington Cares program, and employee demand has led to many employers beginning to offer long-term care insurance.

Overall wellness

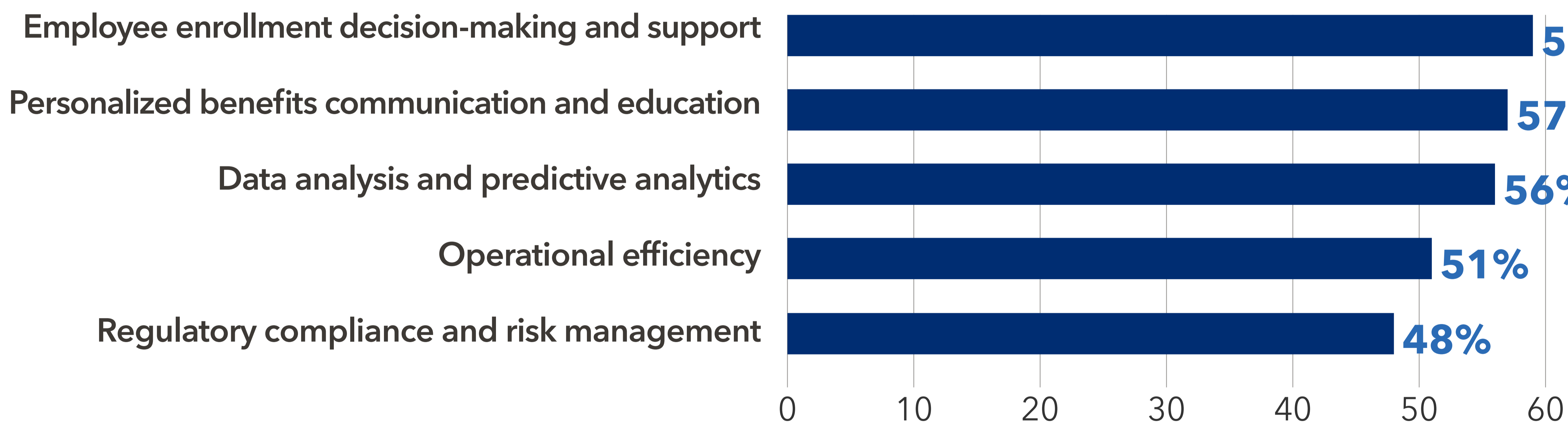
In 2025, employers are more focused on overall wellness with:



Mental health is just one piece of the complete picture.

Technology

How are brokers using AI?



Health is still human: AI is a way to enhance broker knowledge and support, letting them do more with less.

Top goals by employer size



Large employers

with more than 1,000 employees

1. Managing cost pressures
2. Enhancing LTC and life offerings
3. Focusing on technology and innovation



Smaller employers

with fewer than 1,000 employees

1. Reducing the administration burden
2. Driving employee education and engagement
3. Providing more supplemental health products

Making the most of 2025



Employers want to balance cost containment while enhancing benefits.



Brokers who understand the latest benefits and technology trends can help clients strike this balance.



Remember, health is human.

Brokers who deliver *personalized support* enhanced with technology are in the best position to succeed.



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