



# A Look Ahead: 7 Trends Redefining Employee Benefits in 2025

The start of a new year always brings fresh opportunities, and 2025 is no exception. For employee benefits life and health agents, it's the perfect time to reflect on where we are and where we're headed. Employee expectations around benefits are shifting rapidly, and staying ahead means thinking beyond the basics.

While life and health insurance remain the cornerstone of any solid benefits package, today's employees want more. They're looking for tailored, meaningful perks that align with their values and life goals. Offering innovative solutions doesn't just keep you competitive, but it strengthens relationships, boosts client retention, and opens doors for growth.

Not all the trends shaping 2025 fit neatly into the "traditional" benefits box, but understanding these changes will position you to deliver the kind of value that stands out. Let's dive into seven key trends shaping employee benefits this year and how you can leverage them to make an impact.

## 1. PERSONALIZED BENEFITS PACKAGES: MOVING BEYOND ONE-SIZE-FITS-ALL

Gone are the days of cookie-cutter benefits. Employees now expect packages that cater to their unique life stages, needs, and aspirations. According to a SHRM survey, 71% of employees prefer benefits tailored to their individual circumstances.<sup>1</sup>

Companies offering benefits menus, where employees can select options like childcare support, tuition reimbursement, or wellness stipends are setting a new standard. Individual Coverage Health Reimbursement Arrangements (ICHRA) are also gaining traction in today's market thanks to their personalized approach. These plans empower employees by allowing them to handpick health coverage tailored to their unique needs. This kind of flexibility not only enhances satisfaction but also fosters trust and loyalty within the workforce.

Helping your clients understand how to incorporate personalization into their offerings will build a stronger connection with employees. It's about showing that their individual needs matter, which is invaluable for engagement and retention.



71%

**71% of employees prefer benefits that are personalized to their individual needs.**

## 2. MENTAL HEALTH AND WELL-BEING: NO LONGER OPTIONAL

Mental health has taken center stage as a critical component of employee benefits. According to Willis Towers Watson's 2024 Employee Benefits Survey, 86% of employers plan to increase their investment in mental health programs this year.<sup>2</sup>

From expanded Employee Assistance Programs (EAPs) to on-demand counseling and designated mental health days, these programs are reshaping workplace culture. These benefits send a clear message that employee well-being goes beyond physical health and is part of the company's core values.

Encouraging your clients to prioritize mental health benefits empowers them to build supportive workplaces where employees feel valued.

86%

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## 3. FINANCIAL WELLNESS: ADDRESSING A KEY DRIVER OF EMPLOYEE STRESS

Financial stress doesn't exist in a vacuum; it directly impacts an employee's overall well-being and productivity. For life and health agents, this presents an opportunity to expand the conversation about benefits by including solutions that address one of the biggest stressors in employees' lives. According to the National Endowment for Financial Education, 78% of employees experience financial stress.<sup>3</sup>

Financial wellness benefits are evolving to include programs like budgeting tools, student loan repayment assistance, and retirement planning resources. These offerings don't just help employees manage their finances, they're about fostering long-term stability and reducing the stress that can impact mental and physical health.

Integrating financial wellness into your discussions about benefits demonstrates a forward-thinking approach that aligns with the broader goal of improving employee well-being. Highlighting how financial stress impacts mental and physical health can help employers see these offerings as a natural extension of traditional life and health benefits.

Advising your clients on financial wellness programs positions you as a resourceful partner who looks beyond the basics to create comprehensive benefits strategies. Whether it's connecting employees with retirement planning tools, offering resources to tackle student loan debt, or suggesting financial counseling, these solutions show a holistic understanding of employee needs.



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#### 4. REMOTE WORK BENEFITS: ADAPTING TO NEW REALITIES

Remote work is here to stay, and benefits tailored to remote employees are no longer optional. A Gallup survey found that 53% of remote workers value home office stipends as a top benefit.<sup>4</sup> But there's more to supporting remote workers than just funding ergonomic desks and chairs.

Employers are increasingly offering broader solutions like virtual wellness programs, high-speed internet stipends, and initiatives that foster connection in remote teams. Offering these kinds of benefits shows employees that their unique challenges are understood and addressed.

For employers still working through the complexities of remote work, your expertise can help them design packages that embrace flexibility and reflect their commitment to all employees, no matter where they work.

#### 5. GREEN AND SUSTAINABLE BENEFITS: ALIGNING WITH EMPLOYEE VALUES

Sustainability is becoming a top priority for employees and employers alike. According to Global Workplace Analytics, 67% of employees prefer working for companies with strong sustainability practices.<sup>5</sup>

Green benefits might include paid volunteer days for environmental causes, incentives for using public transportation, or programs that reward employees for adopting sustainable habits. Beyond the tangible perks, these benefits reflect a company's values, signaling that they're committed to making a difference for both employees and the planet.

Advisors can guide their clients toward integrating green initiatives into their benefits strategies, helping to align organizational goals with employee values in meaningful ways.

**A strong majority of employees prefer working for companies with strong sustainability practices**



#### 6. TECHNOLOGY INTEGRATION: BLENDING INNOVATION WITH CONNECTION

Technology is reshaping the way employees interact with their benefits. From AI-powered tools that recommend tailored benefits to platforms that simplify onboarding and open enrollment, integrating tech makes it easier to deliver value.

It's important to highlight the mobile capabilities that insurance carriers and employee benefits vendors are so heavily investing in. Employees value mobile-friendly platforms where they can manage benefits, track expenses, and obtain instant resources such as ID cards or on the spot telemedicine consultations. These digital tools make employee benefits feel more tangible than ever before.

Personalized dashboards take engagement a step further, offering employees resources tailored to their career goals or health priorities. Whether it's tracking professional development or aligning with wellness goals, these tools create a seamless and meaningful experience that employees can access anytime, from their computer or mobile device.

Agents who understand and recommend tech-forward solutions are positioning their clients to thrive in a world where innovation drives connection and efficiency.

## 7. PREVENTATIVE WELLNESS: A PROACTIVE APPROACH TO HEALTH

Preventative wellness programs are no longer a luxury but a smart investment. According to the Global Wellness Institute, every \$1 invested in preventative wellness yields a \$3 return in reduced absenteeism and healthcare costs.<sup>6</sup>

These programs often include health screenings, nutrition counseling, and fitness initiatives. Many employers are tapping into the popularity of wearable devices like Apple Watches and Fitbits, which can track steps, monitor heart rate, and even measure blood sugar levels. By encouraging healthy habits and tying incentives like premium discounts or extra paid time off to these devices, employers make wellness programs more relatable, engaging, and fun for employees.

By showcasing the cost-saving potential of preventative wellness to your clients, you can help them prioritize these programs while highlighting their role in improving employee health and satisfaction.

### BOTTOM LINE

Employee benefits have evolved far beyond health plans and retirement savings. They're about connection, support, and aligning with what matters most to employees. By embracing these trends, you can help your clients create workplaces where people feel truly valued.

At BenefitMall, we're here to support you every step of the way. Together, we can craft benefits solutions that inspire, engage, and deliver real value. Ready to redefine what's possible in 2025? Connect with your local BenefitMall team today.

### CONTRIBUTOR

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### END NOTES

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