

2025 WORKPLACE
BENEFITS CONFERENCE

Pathways to Growth

Insights From the 2025 BEAT Study



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Associate Research Director

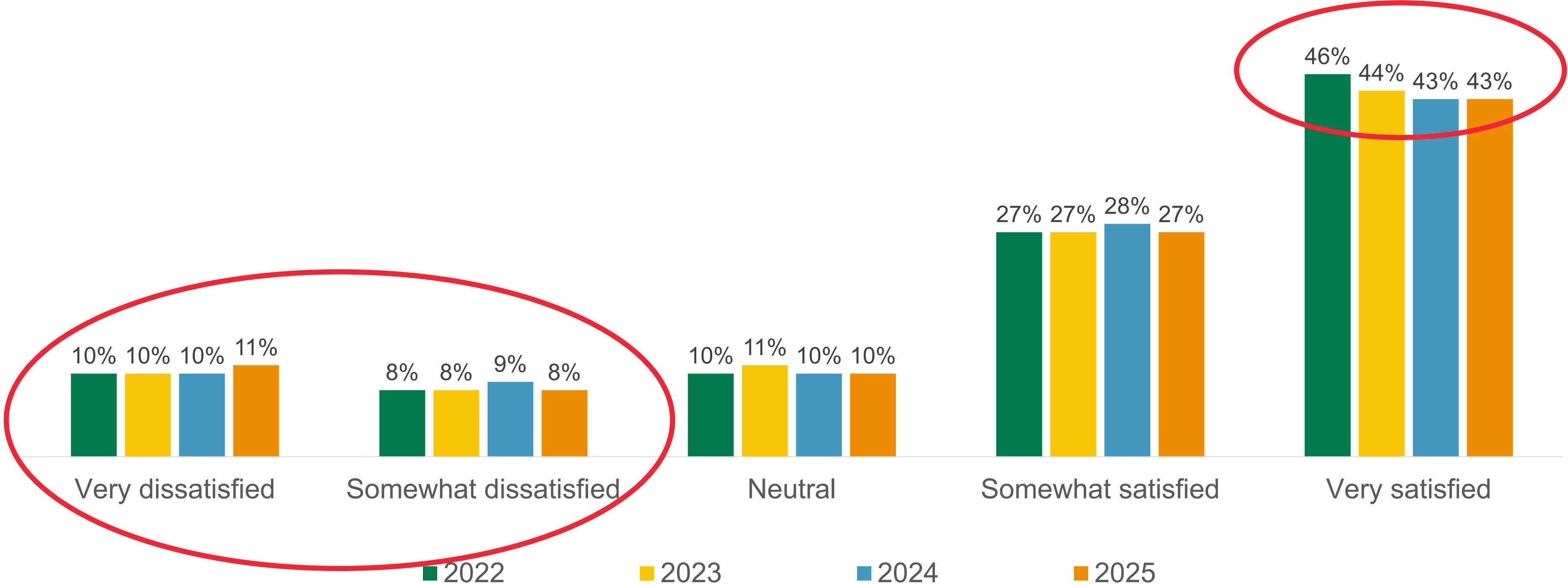
LIMRA and LOMA



- Employee Views of Benefits
- Benefits Education
- Employment Attitudes

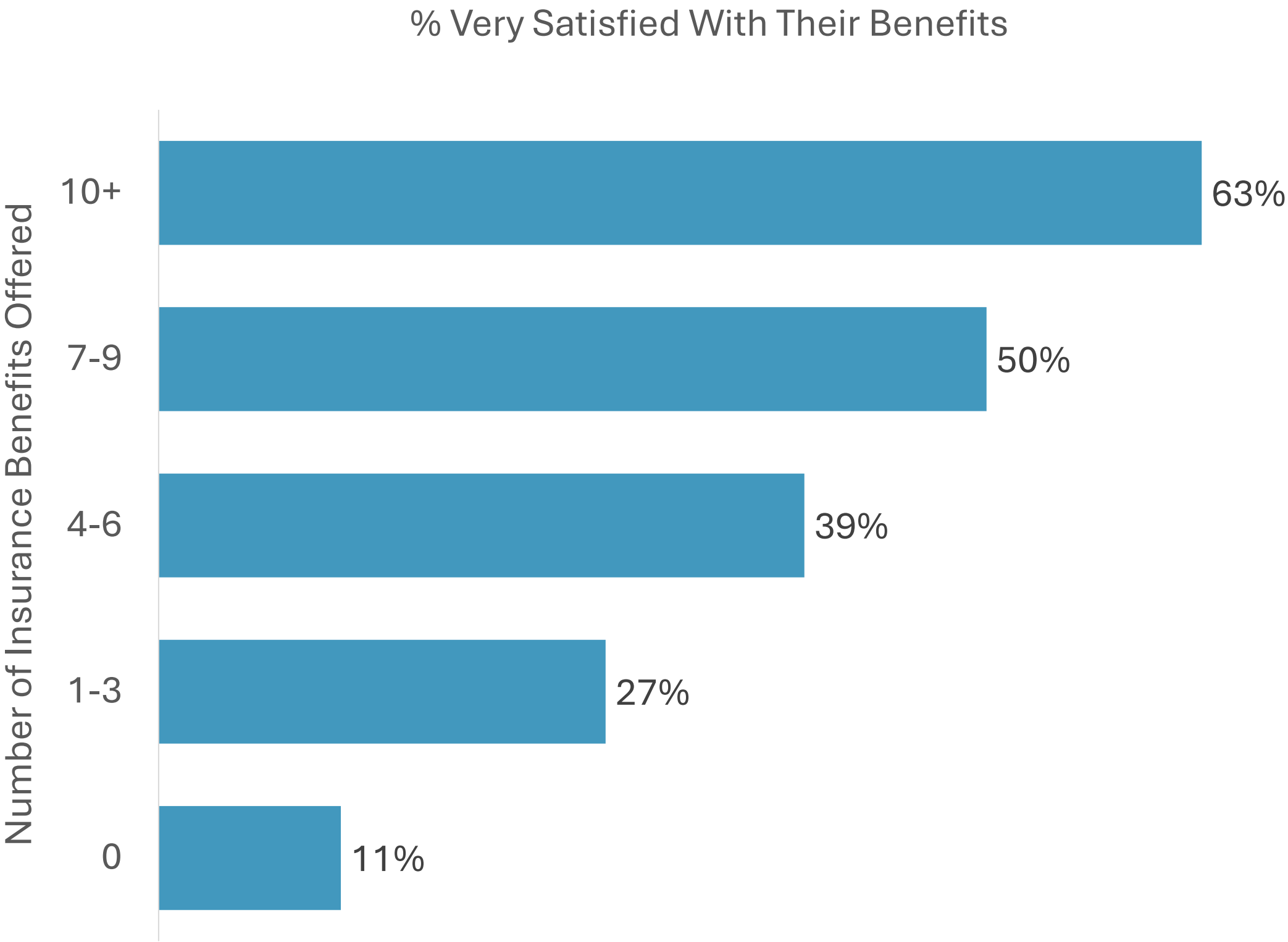
Employee Views of Benefits

Satisfaction With Benefits



Based on all employees. Satisfaction was rated on a 0-10 scale; some categories were merged as follows: Very dissatisfied = 0-2, Somewhat dissatisfied = 3-4, Neutral = 5, Somewhat satisfied = 6-7, Very satisfied = 8-10.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Satisfaction by Number of Insurance Benefits Offered



What Benefits Matter Most to Employees?

Time Off

- **PTO, vacation, or sick time 89%**
- Paid family or medical leave 73%
- Flexible schedule 72%

Insurance

- **Medical 85%**
- Dental 75%
- Life 55%
- Disability 52%
- Critical illness 46%

Retirement / Savings

- **Retirement savings plan 79%**
- Pension plan 58%
- Emergency savings benefit 40%

Everything Else

- Professional development 56%
- Mental health benefits 51%
- Remote work 46%
- Health wellness program 46%

What is the biggest UNMET benefit need?

1. Emergency savings benefits
2. Financial wellness programs
3. Long-term care insurance
4. Paid family or medical leave
5. Pension plans
6. Supplemental health products

Scan QR Code





What is the biggest UNMET benefit need?

Unmet Needs

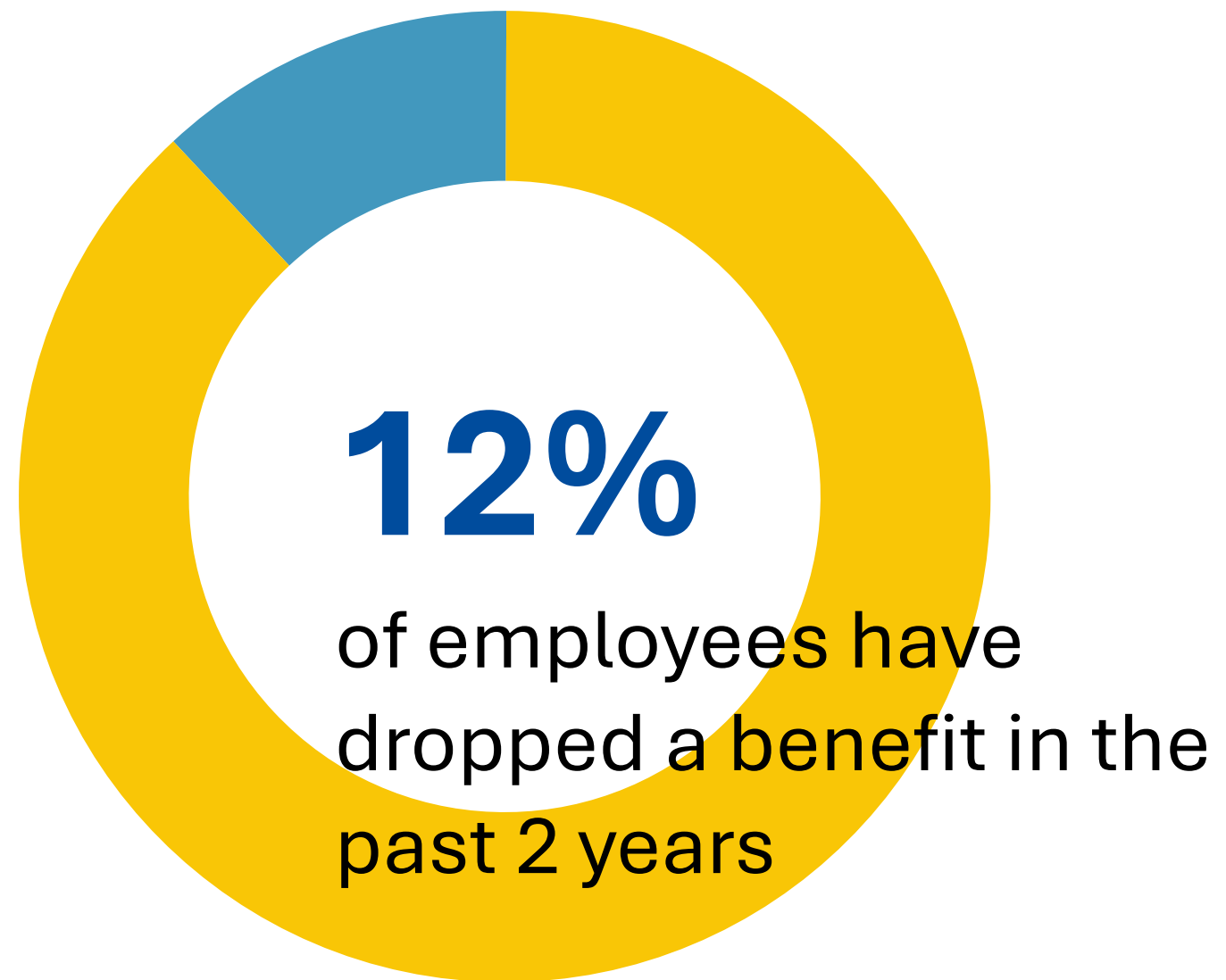
29%	• Pension plan
27%	• Critical illness
27%	• Emergency savings benefit
26%	• Cancer insurance
23%	• Hospital indemnity
22%	• Accident insurance
22%	• Long-term care
22%	• Paid family or medical leave
22%	• ID theft protection
21%	• Financial wellness program

Represents the percent of all employees who consider a specific benefit very/extremely important but are not currently offered the benefit (or are not sure if it's offered).

Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.



Dropping Benefits



Commonly Dropped Benefits



29%	• Vision insurance
27%	• Medical insurance
26%	• Dental insurance
22%	• Legal services
18%	• Pet insurance
15%	• Short-term disability
13%	• Long-term disability
11%	• Critical illness
10%	• Hospital indemnity
10%	• Cancer insurance
10%	• Life insurance

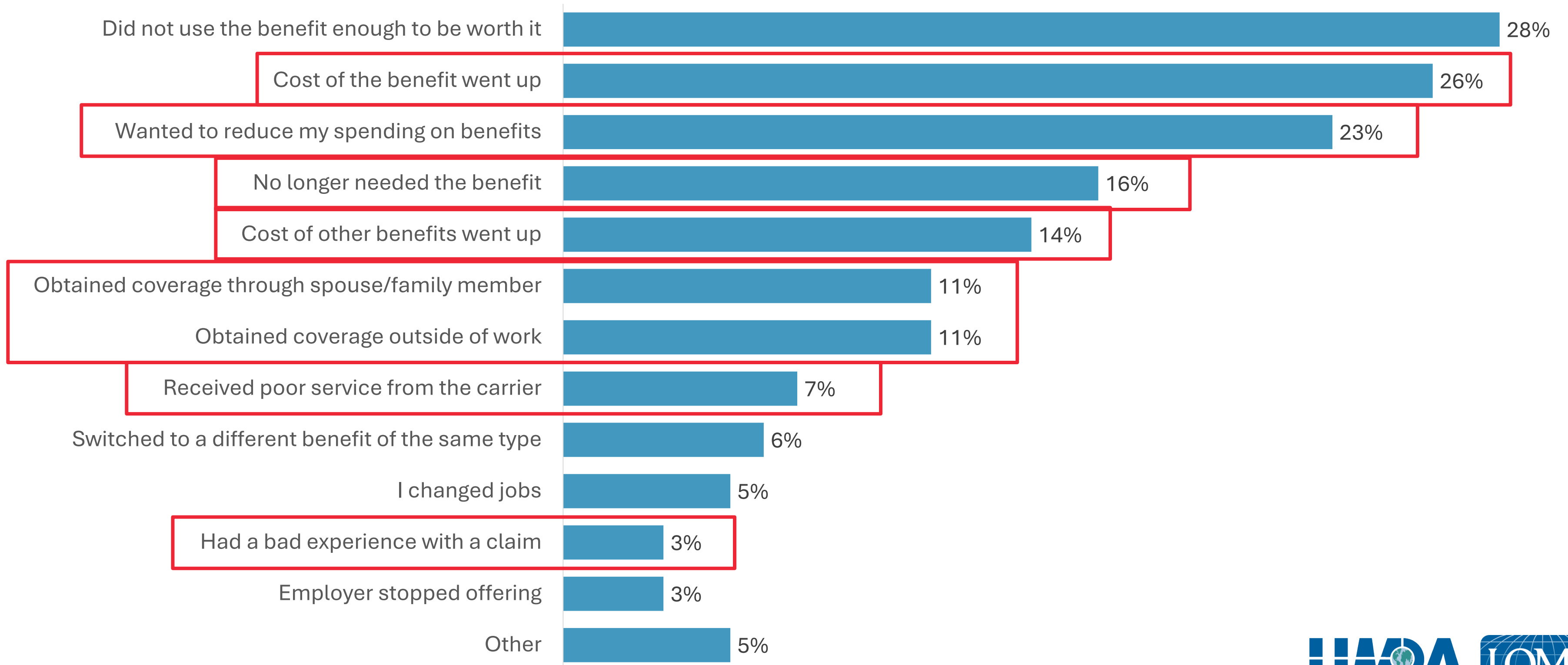
What is the #1 reason employees choose to drop a benefit?

1. Cost
2. Didn't use it enough
3. No longer needed
4. Obtained coverage elsewhere
5. Poor service from the carrier



What is the #1 reason employees choose to drop a benefit?

Reasons for Dropping Benefits



Reasons for Dropping, By Benefit

Medical insurance

- Cost of benefit went up
- Obtained coverage elsewhere

Dental insurance

- Cost of benefit went up
- Didn't use enough to be worth it
- Obtained coverage elsewhere

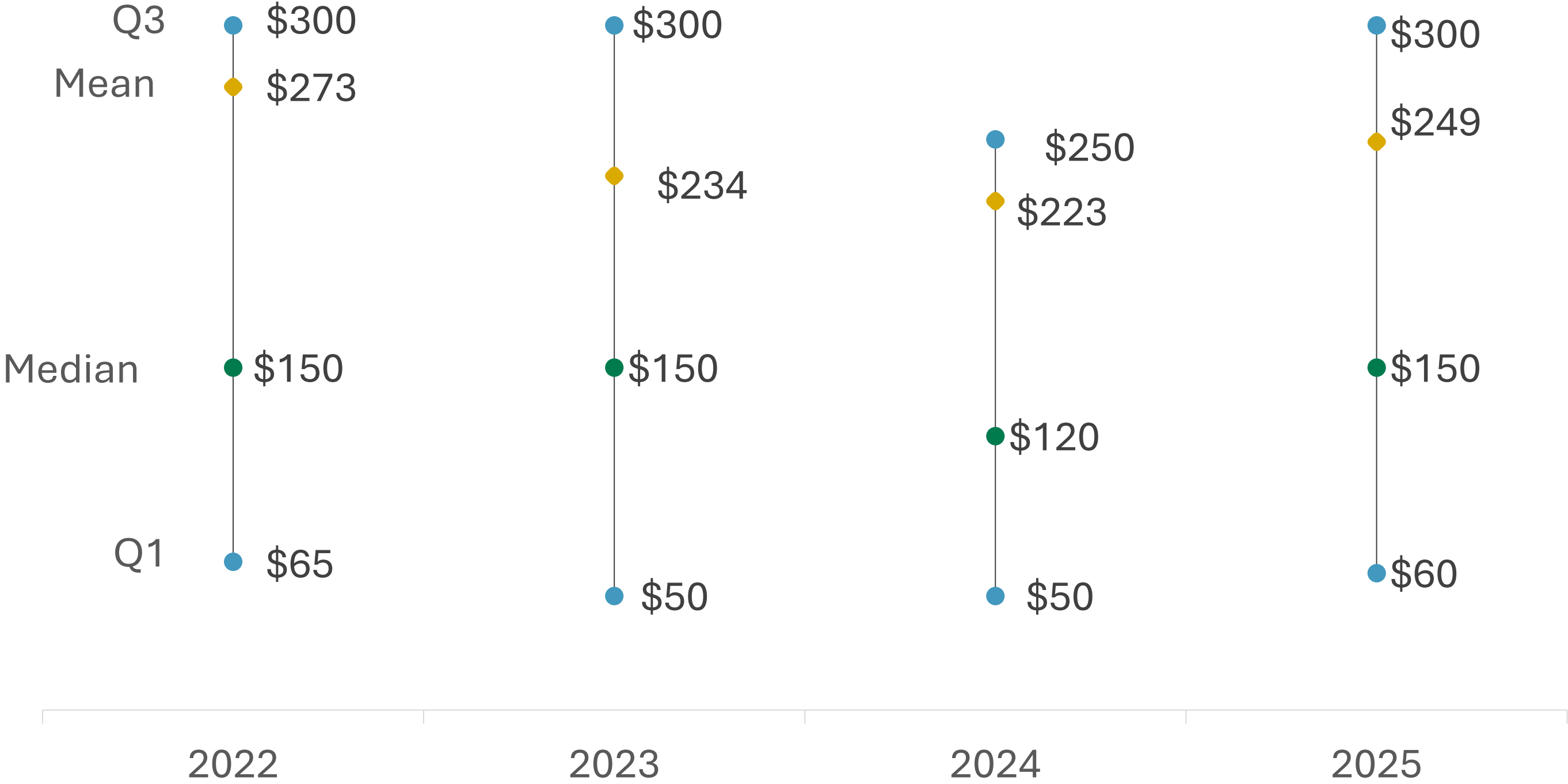
Vision, Life, Disability, Supplemental Health

- Cost of benefit went up
- Wanted to reduce spending
- Didn't use enough to be worth it

Pet, Legal

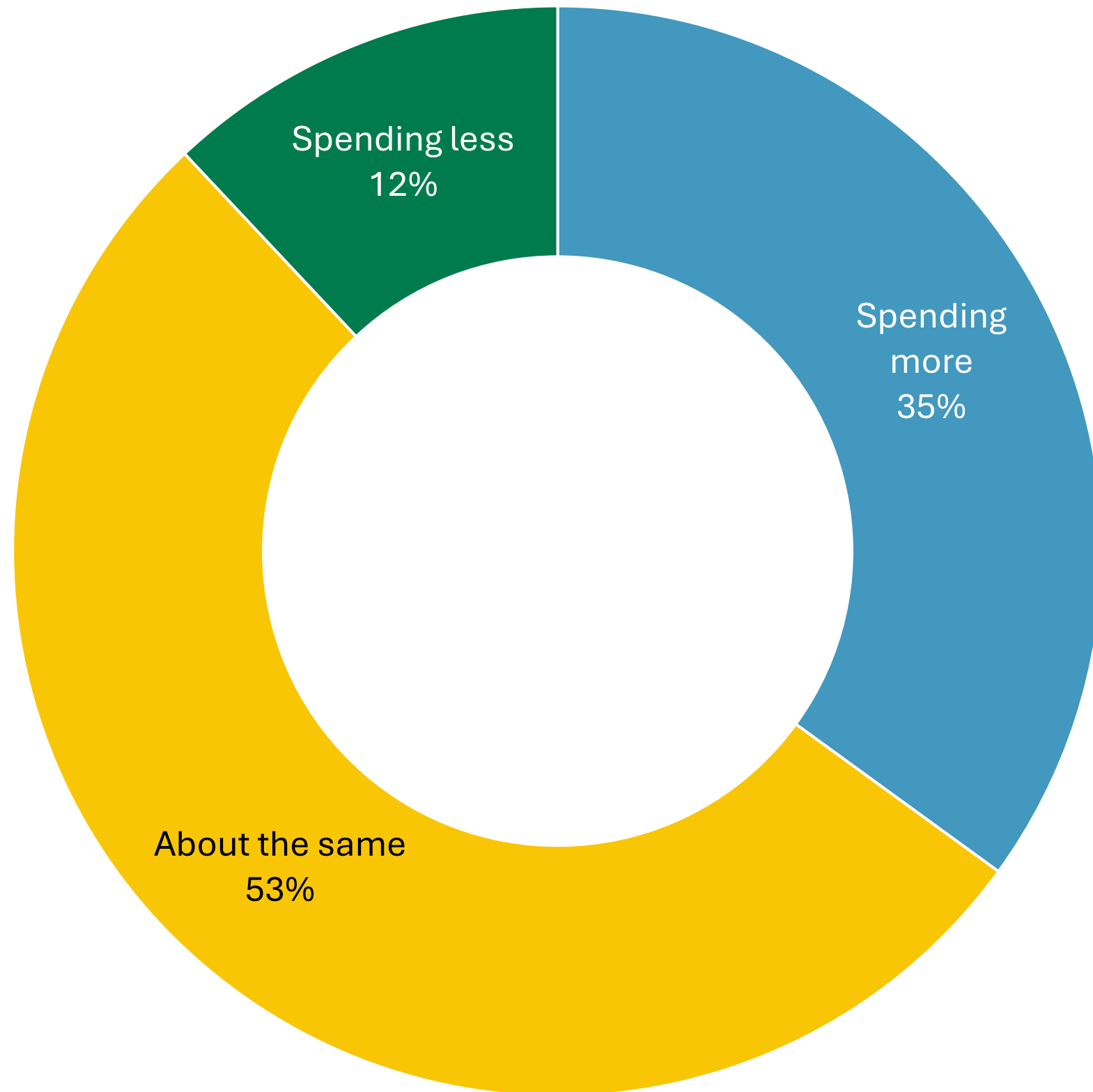
- No longer needed
- Didn't use enough to be worth it
- Cost of benefit went up

Maximum Amount Employees Would Spend



Represents the maximum monthly amount employees (and their spouses/partners, if applicable) would be willing to spend out-of-pocket on benefits, excluding retirement savings.
Based on employees who are offered insurance benefits. Q1 indicates the 25th percentile and Q3 indicates the 75th percentile.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

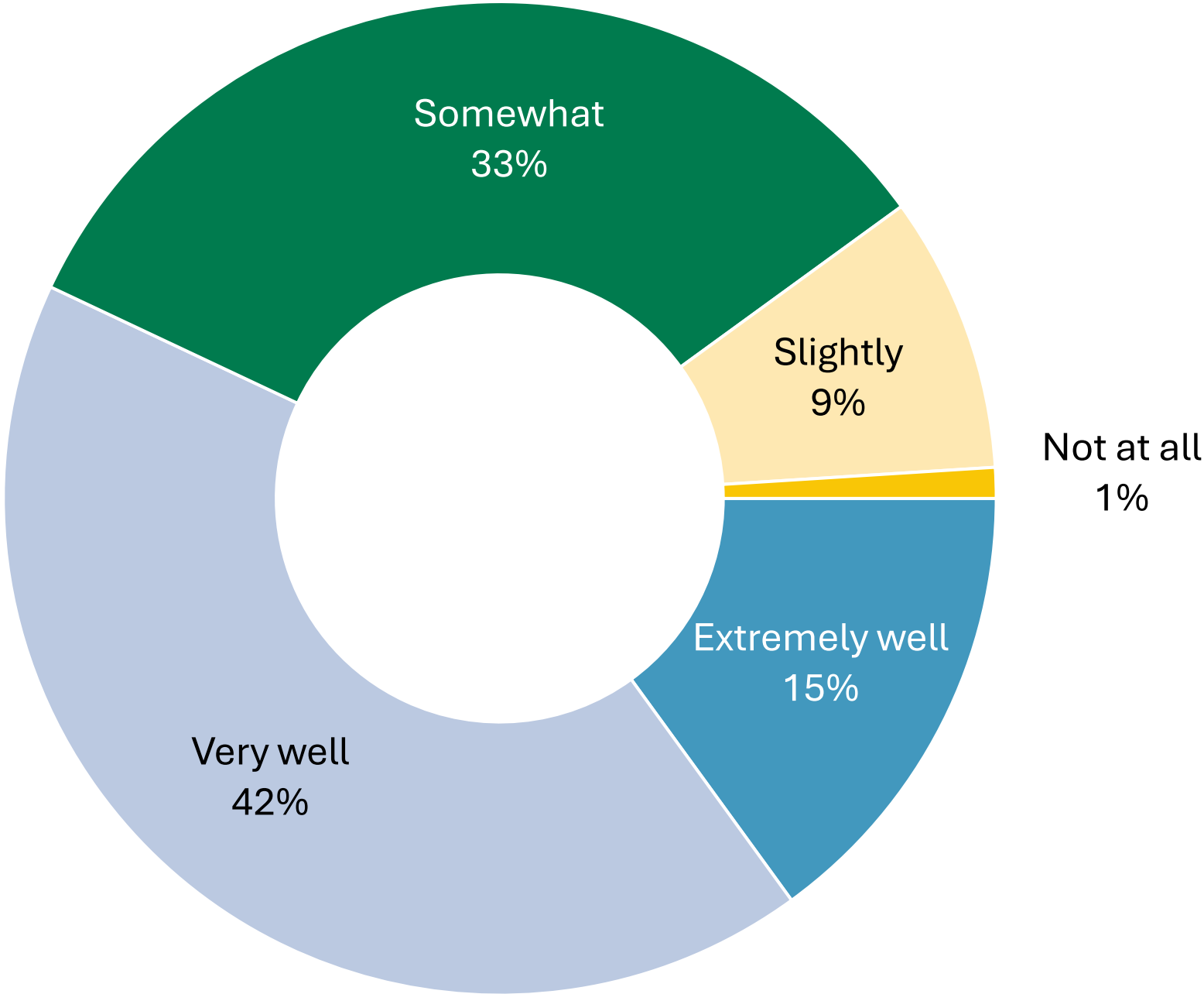
Change in Benefit Spending From Last Year



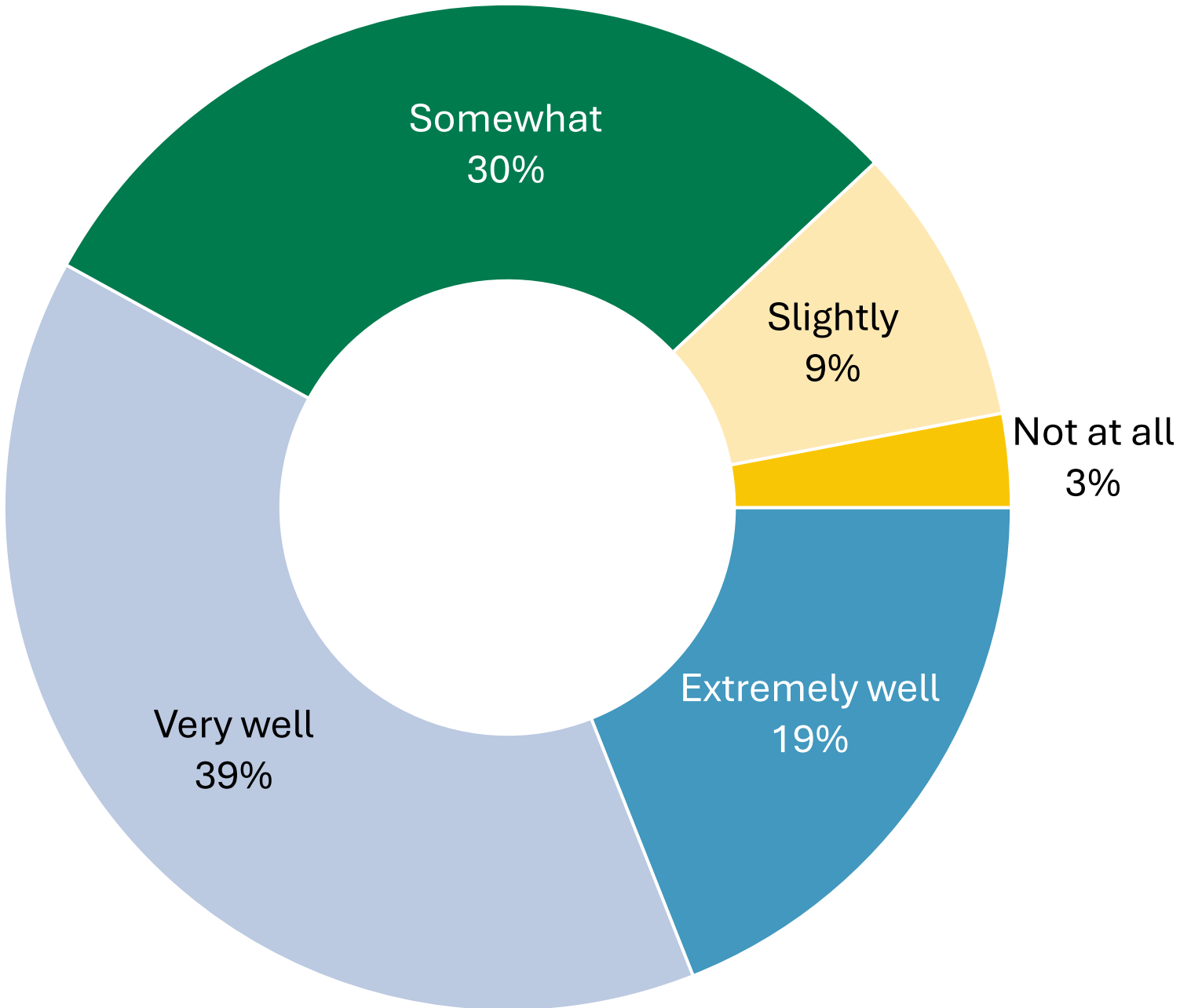
Understanding Of Benefits

How well do you understand your...?

Insurance Benefits



Retirement Benefits



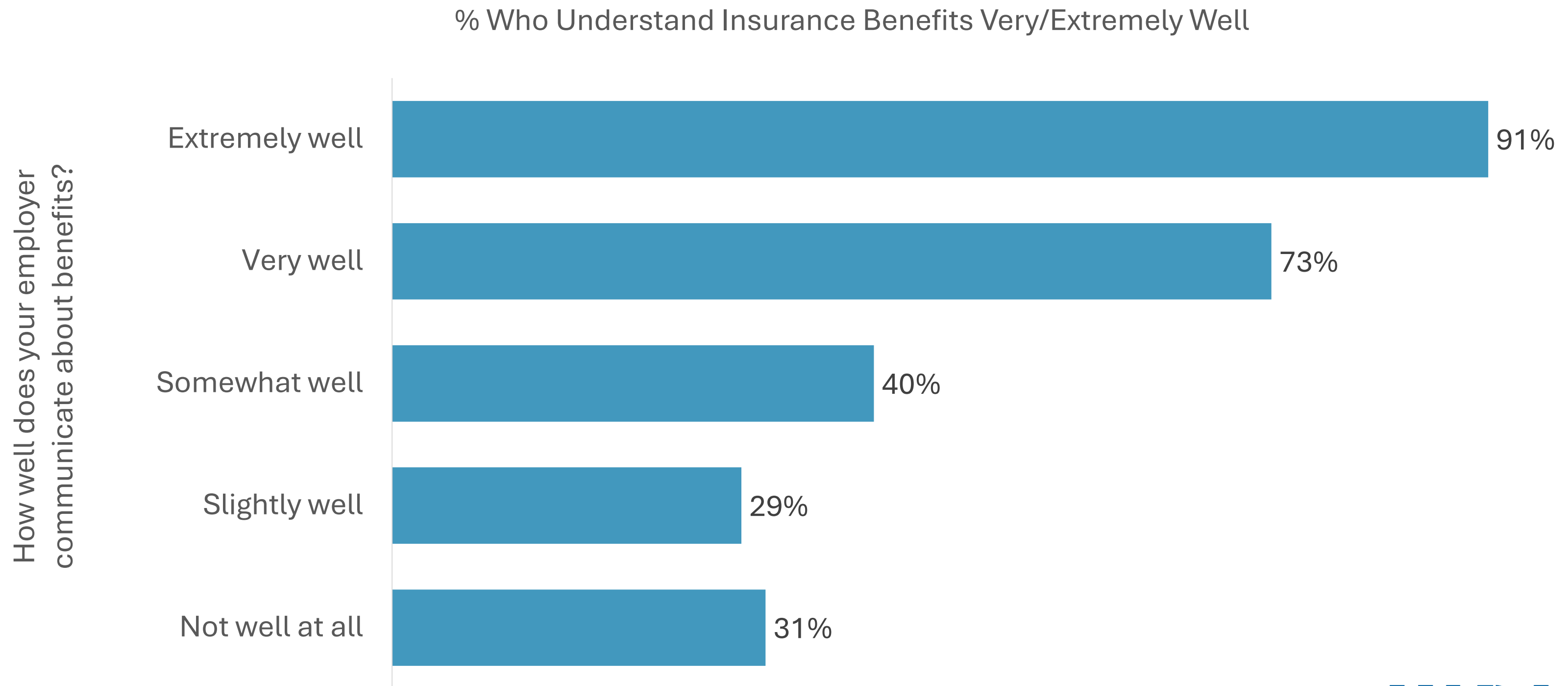
Based on employees offered insurance and/or retirement benefits.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.





Benefits Education

Impact of Communication on Understanding



Represents the percent of employees who feel they understand their insurance benefits very or extremely well. Based on employees who are offered insurance benefits and have had an open enrollment period within the past two years.

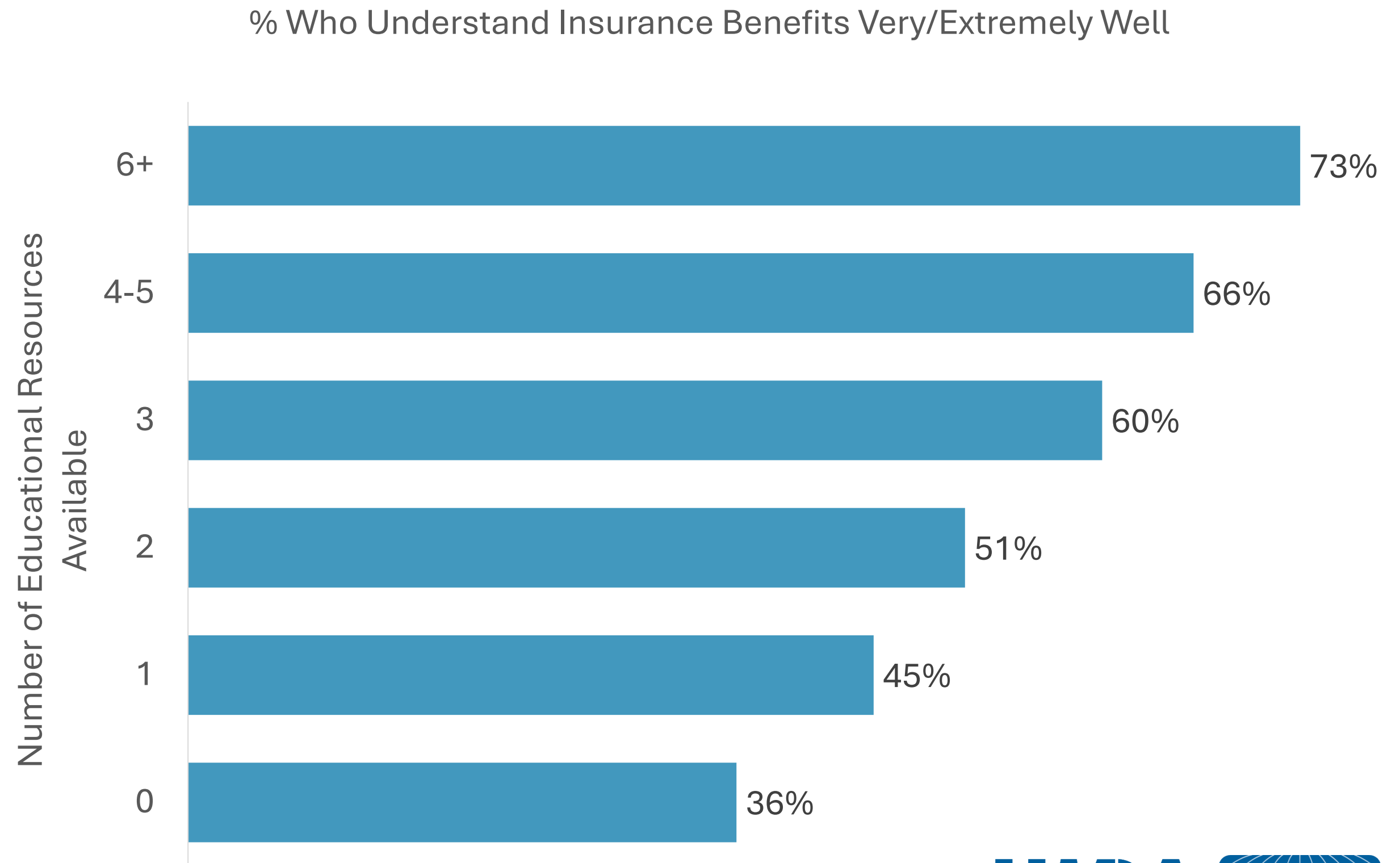
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Most Common Resources for Benefits Education

53%	• Emails
44%	• Online (internet or benefits portal)
29%	• Printed information at work
28%	• Speak with someone by phone
26%	• Printed information mailed home
21%	• In-person group meeting
19%	• Webinar
19%	• In-person 1-on-1 meeting
17%	• Virtual group meeting
17%	• Videos



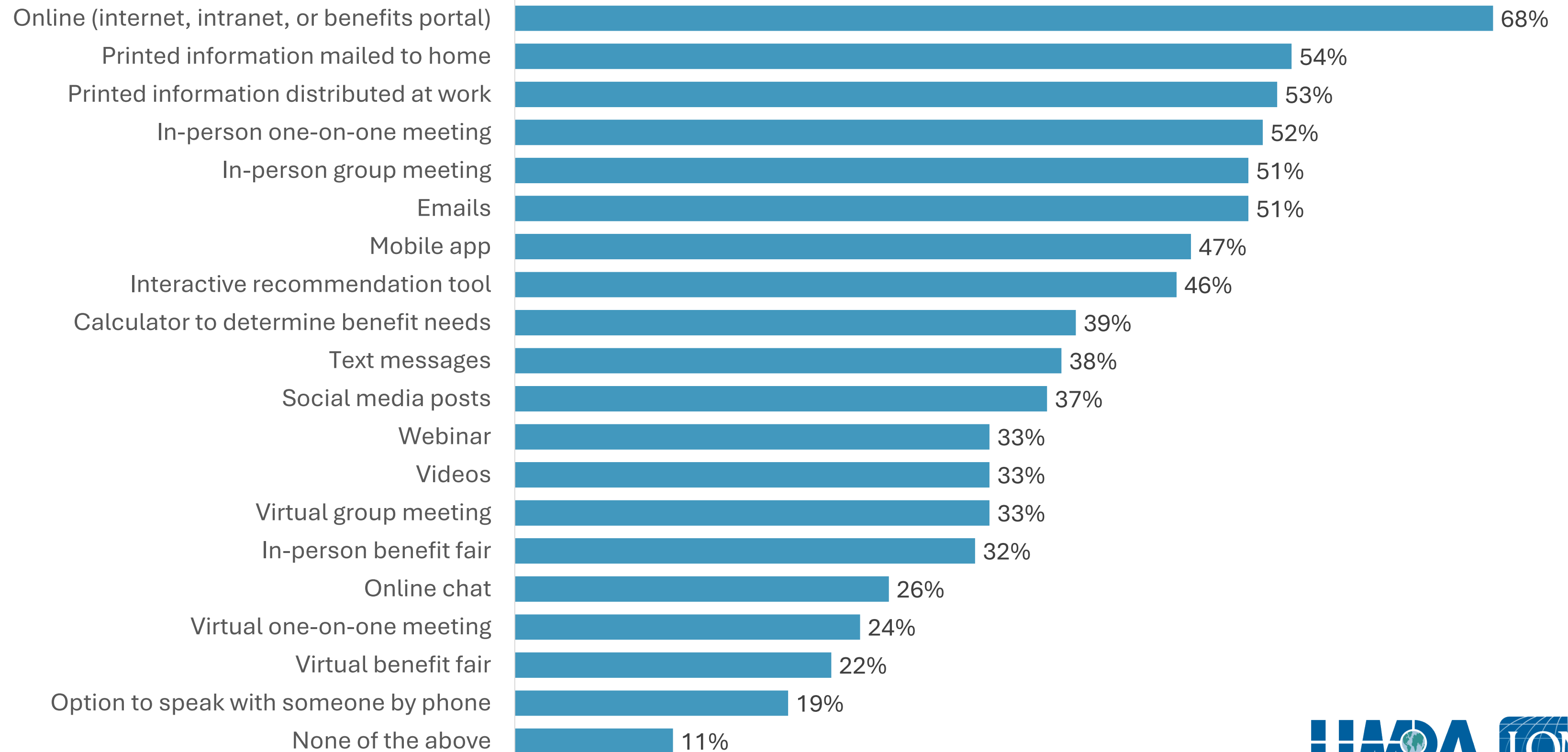
Importance of Multi-Channel Communication



Represents the percent of employees who feel they understand their insurance benefits very or extremely well. Based on employees who are offered insurance benefits and have had an open enrollment period within the past two years.

Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Resources Used (When Available)



Represents the percent of employees who say they actually used a specified resource to learn about their benefits. Based on employees who are offered insurance benefits and are aware that the specified resource was available to them before or during open enrollment. Multiple responses allowed.

Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Which type of benefits communication do employees find most **HELPFUL**?

1. Emails
2. In-person meetings
3. Interactive recommendation tool
4. Online (internet or benefits portal)
5. Printed materials
6. Videos



Which type of benefits communication do employees find most HELPFUL?

Most Helpful Resources



In-person 1-on-1 meeting **81%**



Online (internet or benefits portal) **77%**



In-person group meeting **67%**



Interactive recommendation tool **65%**



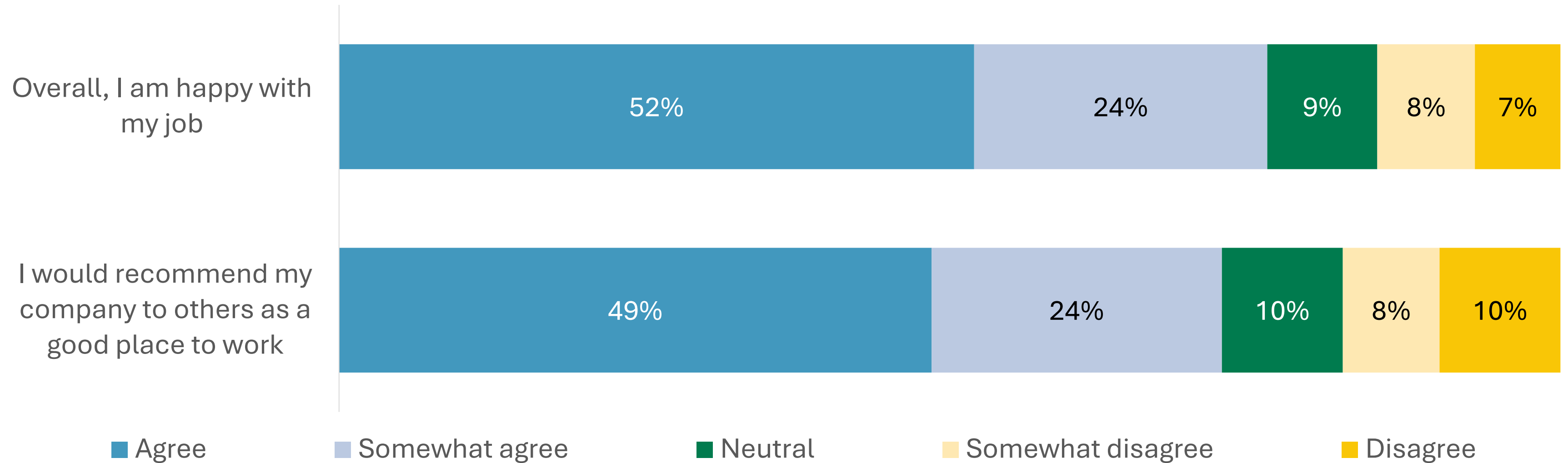
Speak with someone by phone **63%**



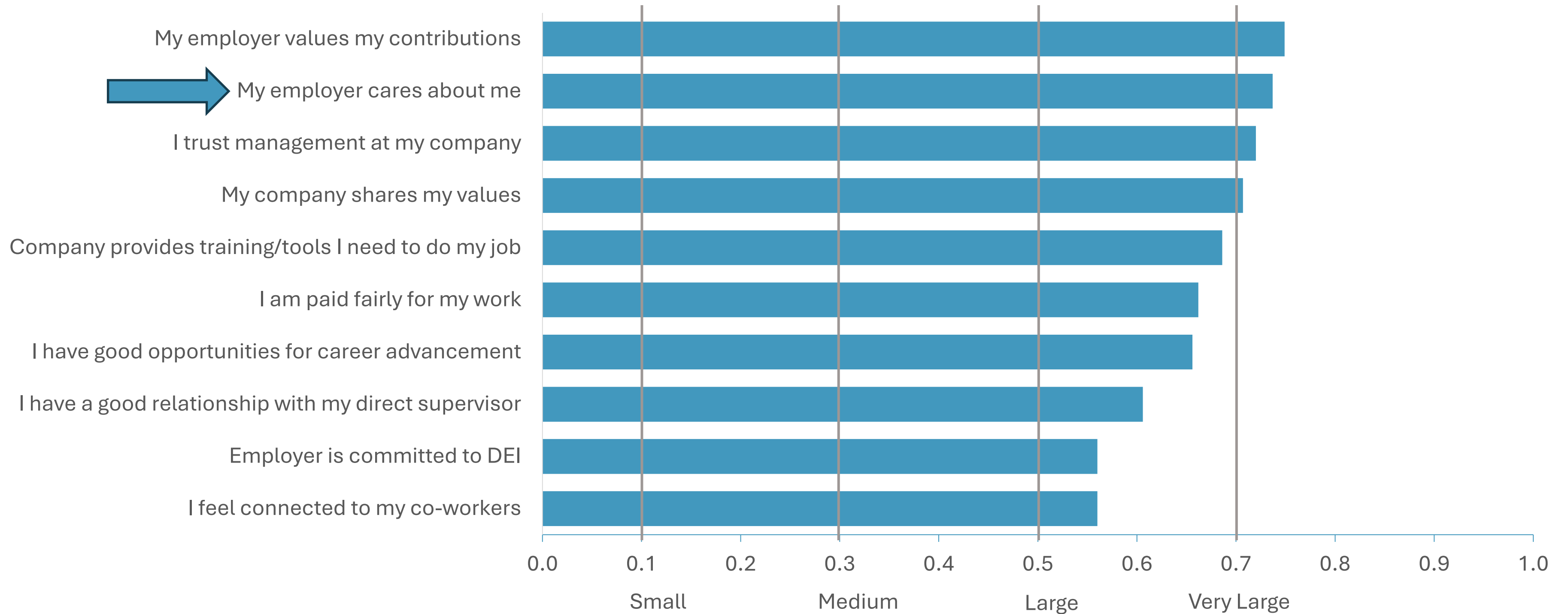
Represents the percent of employees who say the specified resource was one of the most helpful they used. Based on employees who are offered insurance benefits and say they used the specified resource to learn about their benefits during open enrollment. Up to two responses allowed.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Employment Attitudes

Employee Engagement



Factors Associated With Job Satisfaction



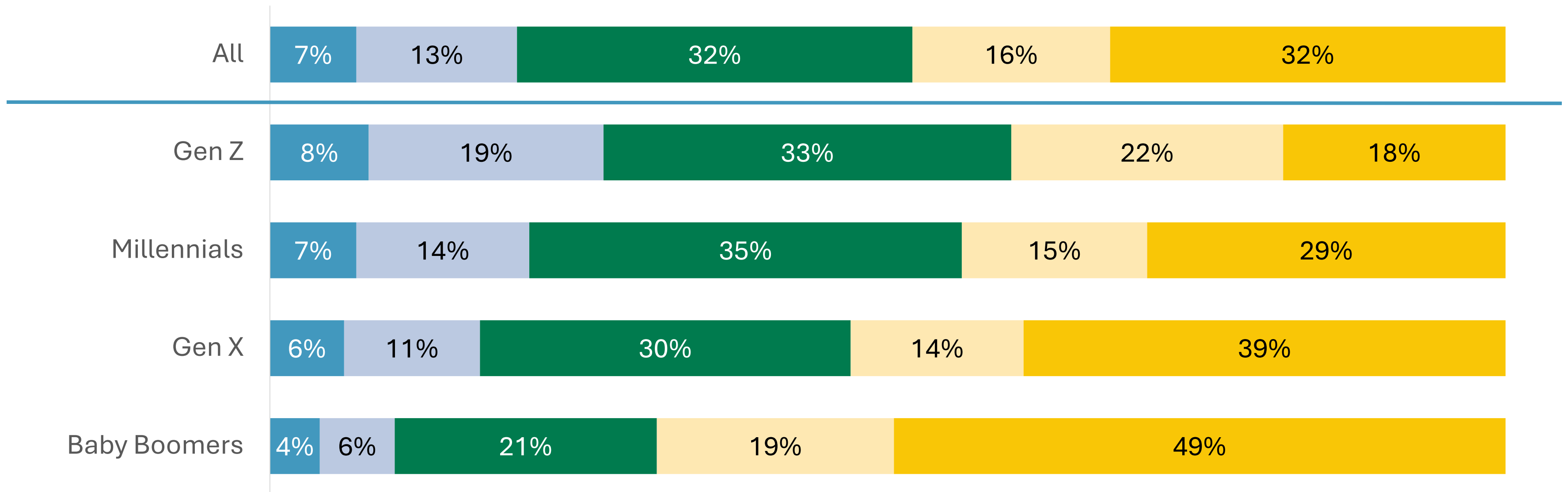
Represents the correlation between the specified attitude and employees' agreement that they are happy with their jobs.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Plans to Change Jobs



- I would like to leave as soon as possible, and am currently looking for a new position
- I am not in a real hurry to leave, but I am actively looking for a new position
- I am not actively looking, but I am open to considering new opportunities
- For the short-term at least, I feel committed to staying with my current employer
- I would like to remain with my current employer for a long time

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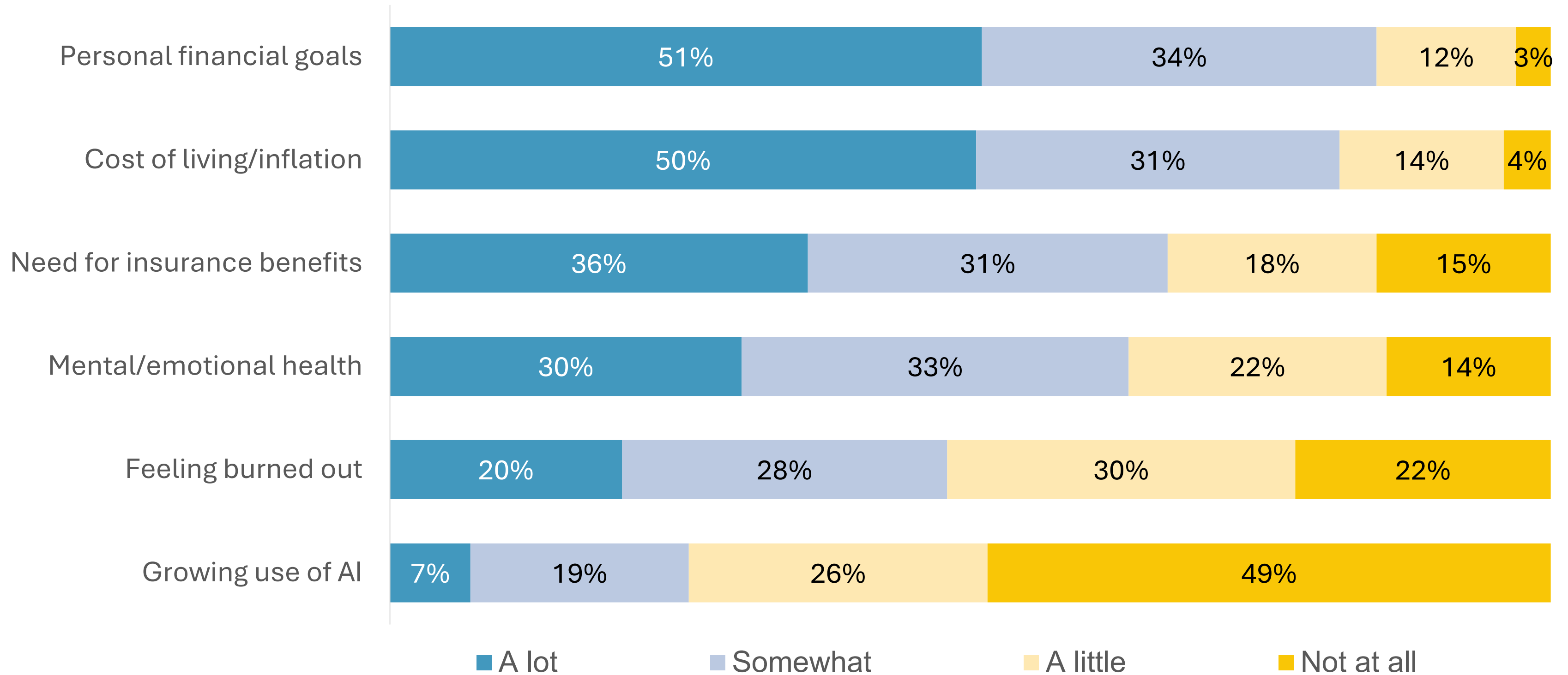
What is having the biggest impact on employees' decisions about their careers?

1. Burnout
2. Cost of living/inflation
3. Growing use of artificial intelligence
4. Mental/emotional health
5. Need for insurance benefits
6. Personal financial goals

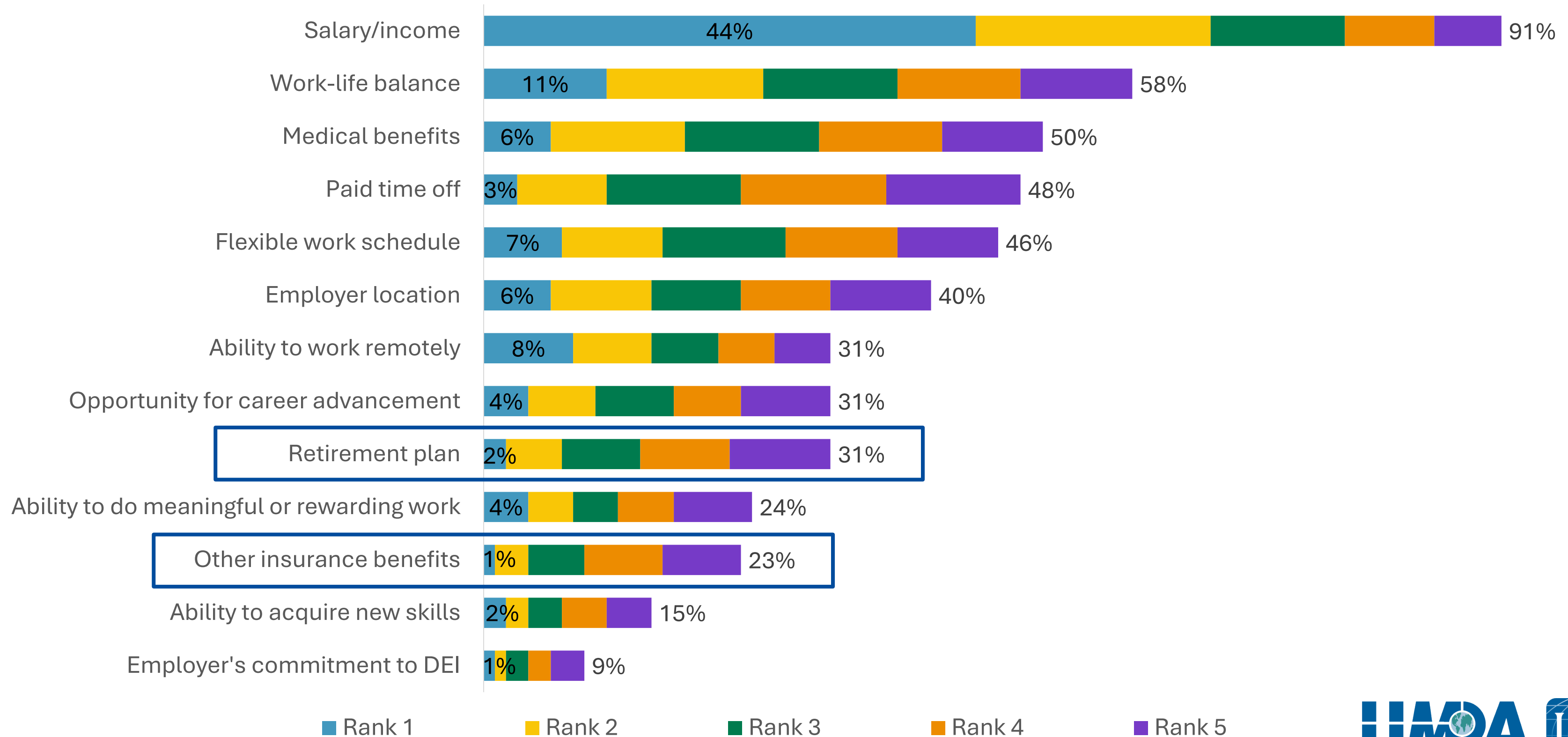


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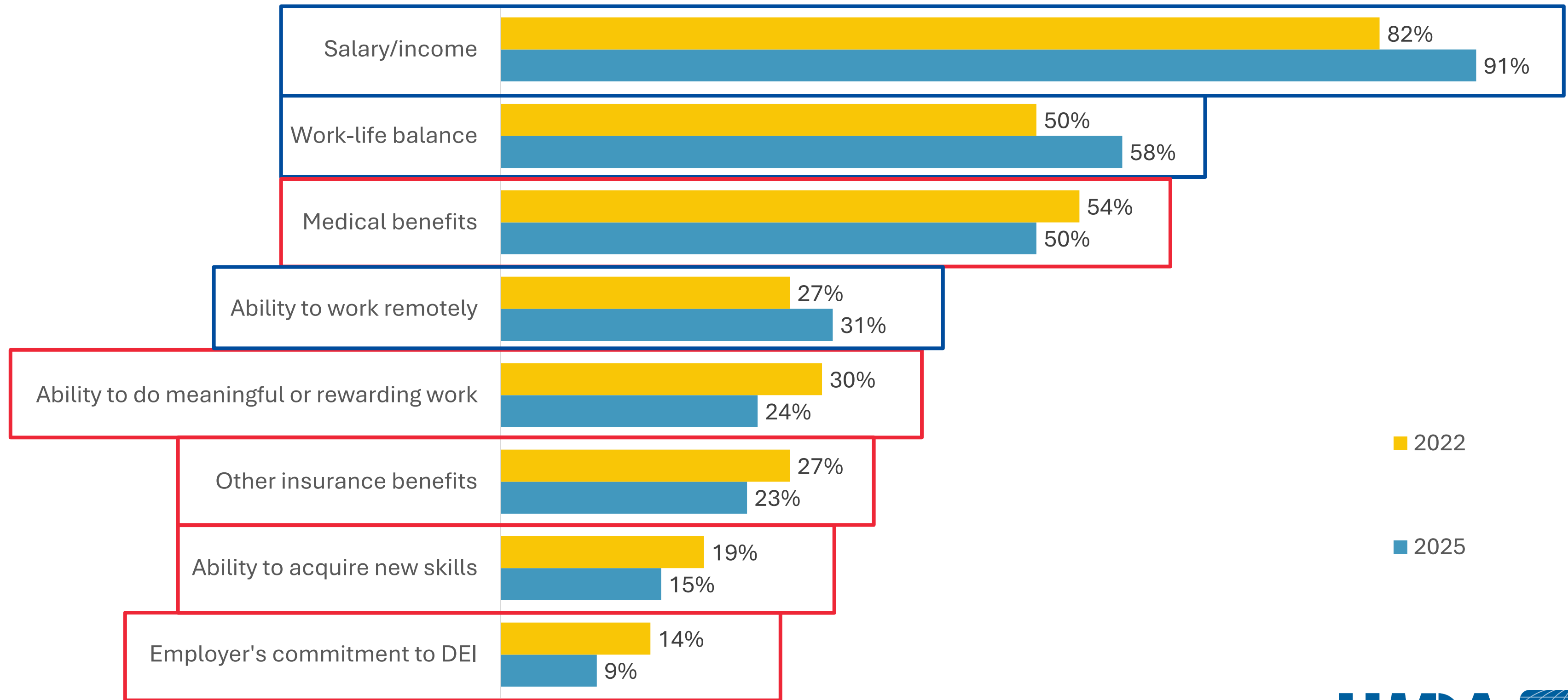
Factors Influencing Career Decisions



Important Factors in a Potential Employer



Important Employer Factors Over Time



Represents the percent of employees who ranked the given factor in their top five.
Source: 2025 BEAT Study: Benefits and Employee Attitude Tracker, LIMRA.

Key Takeaways

1

Cost concerns will continue to impact benefit decisions.

2

Communication needs to be personal and multi-channel.

3

Benefits play a valuable role in job satisfaction.

We Want to Hear From You. Leave a Rating & Review.



Module Option

2025 Workplace Benefits Co...

Event Feed

Agenda

Community Engagement

Conference Resources

Speakers

Attendees

Exhibitors

Sponsors

Ratings & Reviews

Leaderboard

May-

Reg
10:00

Gen
02:00
↓ Sea

GS1
02:30
↓ Dur

Bre
03:30

1.1
03:45
↓ Jav

1.2
03:45
↓ Nat

1.3
03:45
↓ Del

Agenda Option

< Detail

General Session - Workplace Benefits Industry Overview

April-23-2025 02:00 PM-02:30 PM

★★★★★ (no ratings yet)

Sean O' Donnell, LLIF

Location

Session Chat

Add To Calendar



Thank You



Navigate With Confidence