

2025: Anticipating the year ahead

Voluntary Benefits



Employers continue trying to keep pace with the ever-changing and transformative nature of employee benefits.



They're looking for differentiated value to help them identify and capture opportunities — without additional spend.

Voluntary benefits allow employers to grow with agility and stay nimble in the years to come through exceptional plan design and benefits delivery experience for their employees.



By providing comprehensive benefits, employers can address health risks, protect their employees, and ultimately create a foundation for them to thrive at work and beyond¹

¹Mercer Survey on Health & Benefit Strategies for 2025; ²Eastbridge, 2024

Helping employers respond

These key environmental factors will need employers' attention moving into the new year and beyond:



Healthcare affordability

Unprecedented healthcare affordability challenges require levers to soften employee financial risk and coverage gaps



Mental and financial health

Emphasis on emerging trends that address employee desire for greater support with physical, financial and mental well-being



Compliance outlook

Legislative and compliance impacts continue for Long-Term Care, plus consideration on additional concepts that could impact the industry



Nearly a third of employees who declined the voluntary benefits their employers offered say they didn't understand the product or couldn't get answers to their questions²

Employers need to decide not only which voluntary benefits to offer, but how to ensure what they have in place is reaching employees, both in awareness and education.

While employers still need voluntary benefits solutions that provide choice and customization to their employees, more and more are trying to calibrate voluntary benefits execution — specifically areas to enhance and elevate the employee experience journey.

These levers and more are table stakes to help employees make better, more informed benefits decisions. Employers who prioritize delivery will make the most strides with employee engagement.

Enrollment best practices

Year-round communication strategies

Role of benefits technology

Claims processes and benefits utilization

Get started with Mercer



We're focused on ensuring the continuity of your voluntary benefits program through each employee experience touchpoint. Learn how Mercer can help you achieve your business objectives through voluntary benefits, while maximizing value and impact with your employees — starting with a future-fit 2025.

Learn more and request a program evaluation at Mercer.US/VB or contact your Mercer Consultant.

