



Alera Group Employee Benefits Benchmarking Survey

Midwest Region 2025

1,842

 Companies
Participating

213,608

 Employees
Represented*

4,728

 Medical Plans
Included

National 2025

6,700

 Companies
Participating

2,025,435

 Employees
Represented*

15,900

 Medical Plans
Included

Midwest Region in Recent Years

\$76,142

 Median Household
Income in 2023 Dollars¹
2.41

 Average Persons per
Household in 2023¹
3.73%

 Unemployment
Rate March, 2025²
\$10,478

 Healthcare Costs
per Capita 2020³

HDHP In-Network Plan Medians

	Midwest	National
Deductible	\$3,500	\$3,300
OOP Max	\$5,800	\$6,100
HSA Employer Contribution (of those contributions)	\$750	\$780

PPO In-Network Plan Medians

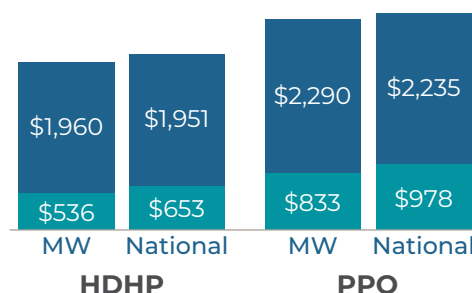
	Midwest	National
Deductible	\$1,500	\$2,000
OOP Max	\$5,500	\$6,250
PCP Copay	\$30	\$25
Specialist Copay	\$55	\$50

EE Contribution / Medical Premium Medians

Employee Only



Family



* Estimated. **Numbers reflect the combined median for all the states of the region.

1. U.S. Census Bureau quickfacts: United States. (2023). <https://www.census.gov/quickfacts/fact/table/US/PST045222>

2. U.S. Bureau of Labor Statistics. (2025). LAUS Home. U.S. Bureau of Labor Statistics. <https://www.bls.gov/lau/>

3. Health Care Expenditures per Capita by State of Residence, Kaiser Family Foundation: World Population Review (updated July, 2023). <https://worldpopulationreview.com/state-rankings/health-care-costs-by-state>

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