



# Alera Group Employee Benefits Benchmarking Survey

## Finance, Insurance and Real Estate 2025

**391**Companies  
Participating**117,660**Employees  
Represented\***958**Medical Plans  
Included

## National 2025

**6,775**Companies  
Participating**2,025,435**Employees  
Represented\***16,150**Medical Plans  
Included

## U.S. Finance, Insurance and Real Estate Data

**431,000**Job Openings,  
Feb 2025<sup>1</sup>**2.1**Total Separation Rate  
(as a % of employment)<sup>1</sup>**\$41.28**Wages and salaries cost per hour worked  
for full-time private industry workers in  
financial activities industries<sup>2</sup>**\$5.51**Insurance plans cost per hour worked  
for full-time private industry workers  
in financial activities industries<sup>2</sup>

### HDHP In-Network Plan Medians

|   | Finance, Insurance<br>and Real Estate | National |
|---|---------------------------------------|----------|
| Deductible  | \$3,300                               | \$3,300  |
| OOP Max   | \$5,800                               | \$6,075  |
| HSA<br>Employer<br>Contribution<br>(of those<br>contributing) | \$850                                 | \$770    |

### PPO In-Network Plan Medians

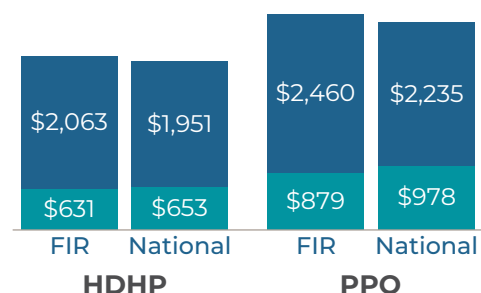
|                     | Finance, Insurance<br>and Real Estate | National |
|---------------------|---------------------------------------|----------|
| Deductible          | \$1,500                               | \$2,000  |
| OOP Max             | \$5,500                               | \$6,250  |
| PCP Copay           | \$25                                  | \$25     |
| Specialist<br>Copay | \$50                                  | \$50     |

## EE Contribution / Medical Premium Medians

### Employee Only



### Family



<sup>1</sup> U.S. Bureau of Labor Statistics, Job Openings and Labor Turnover Survey, Feb 2025, All size classes, seasonally adjusted, <https://www.bls.gov/jlt/data.htm>

<sup>2</sup> U.S. Bureau of Labor Statistics, Employer Costs for Employee Compensation, Dec 2024, All workers for highlighted industry, <https://www.bls.gov/ecec/data.htm>