



Alera Group Employee Benefits Benchmarking Survey

Virginia 2025

305Companies
Participating**345,165**Employees
Represented***897**Medical Plans
Included

National 2025

6,800Companies
Participating**2,026,000**Employees
Represented***16,250**Medical Plans
Included

Virginia in Recent Years

\$90,974Median Household
Income in 2023 Dollars¹**2.53**Average Persons per
Household in 2023¹**3.3%**Unemployment
Rate April, 2025²**\$9,195**Healthcare costs
per capita 2020³

HDHP In-Network Plan Medians

	Virginia	National
Deductible	\$3,000	\$3,300
OOP Max	\$5,500	\$6,000
HSA Employer Contribution (of those contributing)	\$750	\$770

PPO In-Network Plan Medians

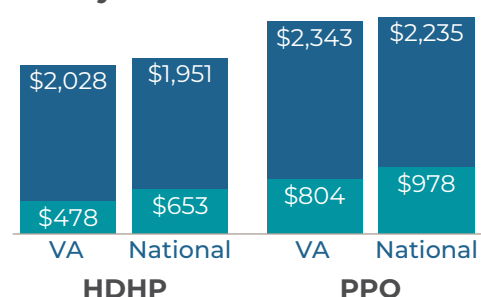
	Virginia	National
Deductible	\$1,000	\$2,000
OOP Max	\$5,000	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$50	\$50

EE Contribution / Medical Premium Medians

Employee Only



Family



* Estimated.

1. U.S. Census Bureau quickfacts: United States. Virginia. (2023). <https://www.census.gov/quickfacts/fact/table/US/SBO020217>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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