



Alera Group Employee Benefits Benchmarking Survey

New York 2025

902Companies
Participating**412,475**Employees
Represented***2,162**Medical Plans
Included

New York 2025

6,700Companies
Participating**2,025,435**Employees
Represented***15,900**Medical Plans
Included

New York in Recent Years

\$84,578Median Household
Income in 2022 Dollars¹**2.51**Average Persons per
Household in 2022¹**4.2%**Unemployment
Rate June, 2024²**\$14,007**Healthcare Costs
per Capita 2020³

HDHP In-Network Plan Medians

	New York	National
Deductible	\$3,200	\$3,300
OOP Max	\$6,250	\$6,100
HSA Employer Contribution (of those contributions)	\$850	\$780

PPO In-Network Plan Medians

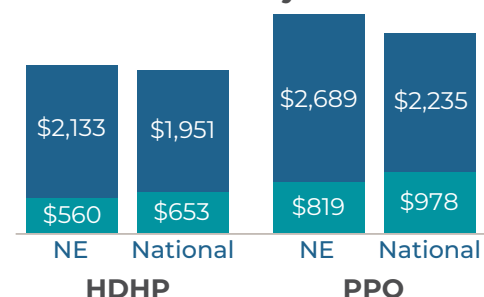
	New York	National
Deductible	\$1,000	\$2,000
OOP Max	\$5,000	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$40	\$50

New York 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. New York. (2023). <https://www.census.gov/quickfacts/fact/table/NY,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>

Copyright © 2025 The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc. Updated as of 03/31/2025.