



Alera Group Employee Benefits Benchmarking Survey

Tennessee 2025

391Companies
Participating**312,608**Employees
Represented***1,019**Medical Plans
Included

National 2025

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

Nevada in Recent Years

\$67,097Median Household
Income in 2023 Dollars¹**2.47**Average Persons per
Household in 2022¹**3.6%**Unemployment
Rate June, 2025²**\$9,336**Healthcare Costs
per Capita 2020³

HDHP In-Network Plan Medians

	Tennessee	National
Deductible	\$3,300	\$3,300
OOP Max	\$6,000	\$6,100
HSA Employer Contribution (of those contributions)	\$600	\$780

PPO In-Network Plan Medians

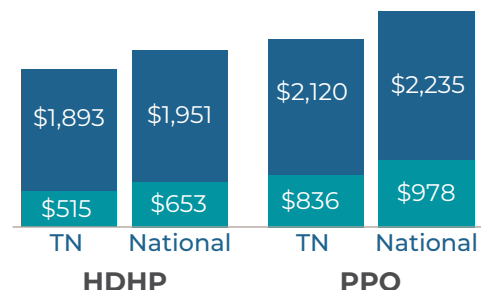
	Tennessee	National
Deductible	\$2,000	\$2,000
OOP Max	\$6,000	\$6,250
PCP Copay	\$30	\$25
Specialist Copay	\$50	\$50

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. Colorado (2023). <https://www.census.gov/quickfacts/fact/table/CO%2CUS/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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