



Alera Group Employee Benefits Benchmarking Survey

Northeast Region 2025

1,669

Companies
Participating

227,092

Employees
Represented*

3,914

Medical Plans
Included

National 2025

6,700

Companies
Participating

2,025,435

Employees
Represented*

15,900

Medical Plans
Included

Northeast Region in Recent Years

\$89,066

Median Household
Income in 2023 Dollars¹

2.43

Average Persons per
Household in 2023¹

3.9%

Unemployment
Rate Mar, 2025²

\$12,283

Healthcare Costs
per Capita 2020³

HDHP In-Network Plan Medians

	Northeast	National
Deductible	\$3,200	\$3,300
OOP Max	\$6,250	\$6,100
HSA Employer Contribution (of those contributions)	\$825	\$780

PPO In-Network Plan Medians

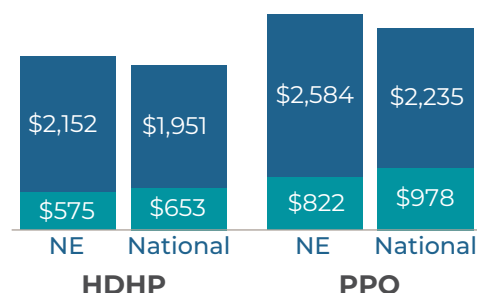
	Northeast	National
Deductible	\$1,000	\$2,000
OOP Max	\$5,000	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$45	\$50

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/laus/>

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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