



# Alera Group Employee Benefits Benchmarking Survey

## New Jersey 2025

**460**Companies  
Participating**315,755**Employees  
Represented\***1,237**Medical Plans  
Included

## National 2025

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

## New Jersey in Recent Years

**\$101,050**Median Household  
Income in 2023 Dollars<sup>1</sup>**2.61**Average Persons per  
Household in 2023<sup>1</sup>**4.7%**Unemployment  
Rate June, 2025<sup>2</sup>**\$11,868**Healthcare Costs  
per Capita 2020<sup>3</sup>

### HDHP In-Network Plan Medians

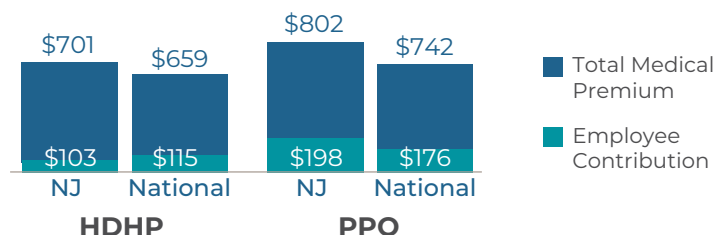
	New Jersey	National
Deductible	\$3,000	\$3,300
OOP Max	\$5,500	\$6,100
HSA Employer Contribution (of those contributions)	\$750	\$760

### PPO In-Network Plan Medians

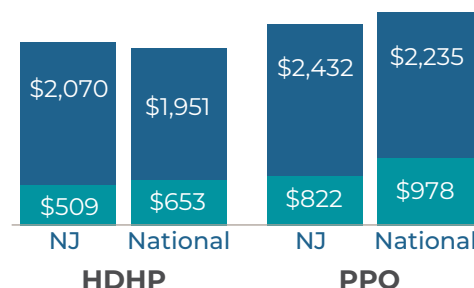
	New Jersey	National
Deductible	\$1,000	\$2,000
OOP Max	\$4,500	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$40	\$50

## 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/laus/>

3. Health Care Expenditures per Capita by State of Residence, Kaiser Family Foundation: World Population Review (updated 2023). <https://worldpopulationreview.com/state-rankings/health-care-costs-by-state>

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