



Alera Group Employee Benefits Benchmarking Survey

Michigan 2025

355Companies
Participating**312,608**Employees
Represented***983**Medical Plans
Included

National 2025

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

Michigan in Recent Years

\$71,149Median Household
Income in 2023 Dollars¹**2.43**Average Persons per
Household in 2023¹**5.5%**Unemployment
Rate as of Mar. 2025 ²**\$11,793**Healthcare costs
per capita 2020³

HDHP In-Network Plan Medians

	Michigan	National
Deductible	\$3,000	\$3,300
OOP Max	\$5,000	\$6,100
HSA Employer Contribution (of those contributing)	\$700	\$780

PPO In-Network Plan Medians

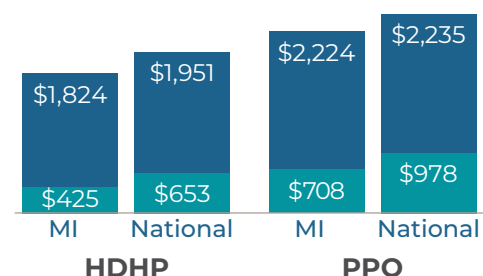
	Michigan	National
Deductible	\$1,500	\$2,000
OOP Max	\$5,500	\$6,250
PCP Copay	\$25	\$25
Specialist Copay	\$45	\$50

EE Contribution / Medical Premium Medians

Employee Only



Family



* Estimated.

¹ U.S. Census Bureau QuickFacts: United States, Michigan. (2023). <https://www.census.gov/quickfacts/fact/table/MI,US/PST045223>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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