

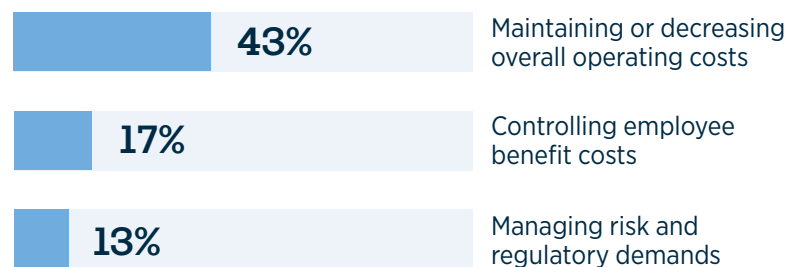
Top Trends FOR ENTERPRISE EMPLOYERS

Enterprise employers — those with 5,000 or more full-time employees — face a complex landscape of economic uncertainty, workforce transformation and heightened expectations from both employees and stakeholders. To stay competitive, they're adopting a strategic framework centered on data, technology and trust. By utilizing data to optimize HR and benefit decisions, fostering innovation, and enhancing the employee experience, these employers are finding new ways to support their workforce and strengthen organizational resilience.

1 Optimizing efficiencies and costs with data-driven insights

To tackle high operating costs and market volatility, enterprise employers are focusing more on operational efficiency. By leveraging data-driven insights, they're setting strategic priorities, aligning benefits with workforce needs and pinpointing program redundancies. Audits of medical, pharmacy and retirement plans are also being conducted to identify outdated records and liabilities.

Top Operational Priorities Related to Efficiency

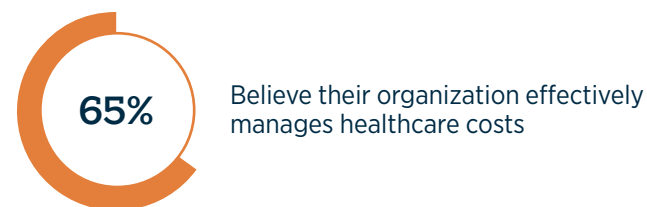


Audits Used to Help Control Healthcare Costs



2 Taking a forward-thinking approach to benefits amid rising costs

With rising healthcare costs and new treatments like GLP-1s gaining attention, enterprise employers are taking a forward-thinking approach to benefits. They're exploring cost-sharing models, specialty drug management and partnerships to offer employees better value and transparency. Given the significant number of lives covered by their health plans, these employers recognize their unique role in the US healthcare system and are innovating care delivery and funding.



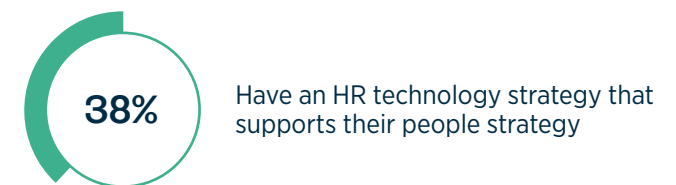
Top Healthcare Cost Management Challenges



3 in 5 Apply at least one value-based benefit tactic

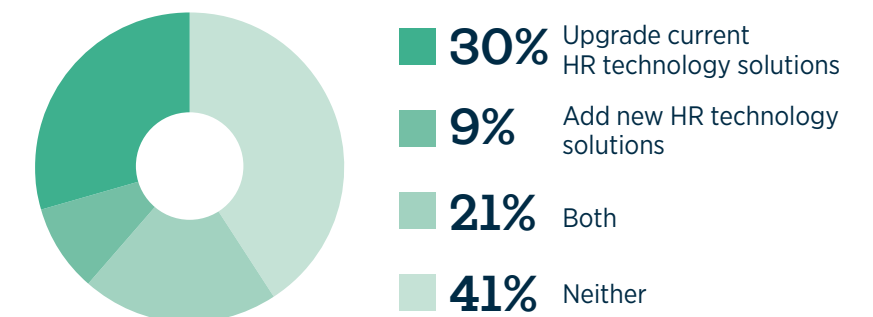
3 Adopting technology to elevate the employee experience

Enterprise employers are pioneering the use of new technologies like artificial intelligence (AI) to enhance workforce engagement. For example, intelligent HR portals and AI chatbots are delivering personalized benefit communications and support. AI is also reshaping job roles by automating routine tasks, enabling focus on higher-value work and creating new career growth opportunities.



2 in 3 Regularly evaluate current HR technology solutions to assess if they are or aren't meeting needs

Expected Changes to HR Technology Solutions by 2027



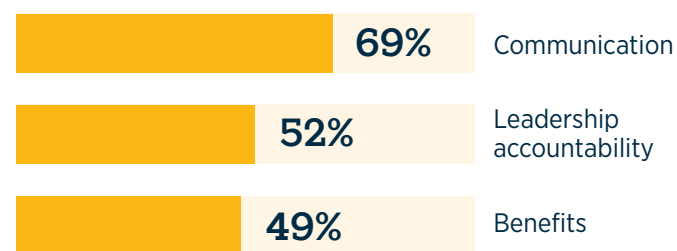
4 Emphasizing merit and transparency in I&D initiatives

Inclusion and diversity (I&D) initiatives are being rebranded to emphasize a broader commitment to merit, transparency and community impact. This shift addresses the changing political landscape while reinforcing openness and opportunity. By embedding transparency into leadership, benefits and culture, enterprise employers are reaffirming their role as stewards of workplace equality.



Nearly 2 in 3 Say the key purpose of current I&D initiatives is to align with the core values of their organization

Functions and Activities That Have Integrated I&D Policies or Practices

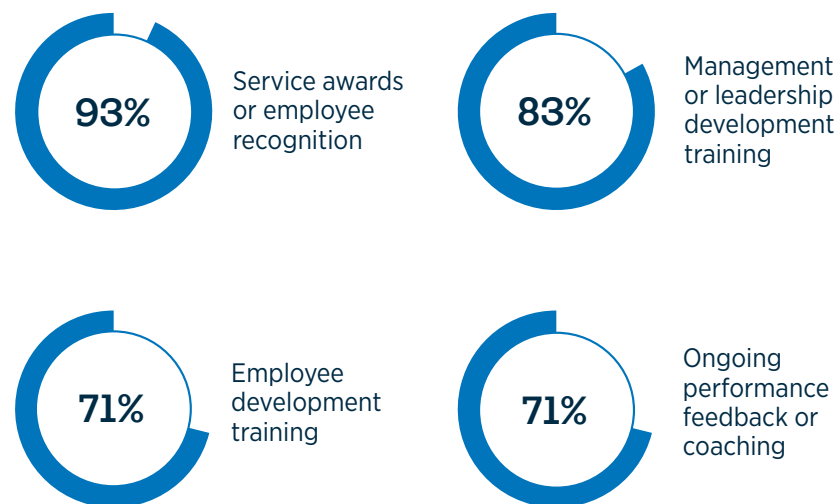


5 Fostering stability and trust through leadership development

In an uncertain business environment, leadership development is crucial. Enterprise employers are prioritizing manager effectiveness and training future leaders to foster stability, build trust and reinforce organizational culture. By integrating cost-saving strategies with leadership growth, they're positioning themselves to succeed, regardless of future challenges.

More than 1 in 3 Say that career wellbeing has become more important to their organization in 2025

Components of Career Wellbeing Initiatives



Thought Leader POV



“Enterprise employers across the US are taking a disciplined and focused approach in managing their total rewards. They’re diving deep into the data behind their programs to uncover new opportunities for efficiency. They’re leveraging technological advancements, including AI, to better support and engage employees. And they’re stepping into their role as stewards of their peoples’ futures, building long-term resilience through strong and transparent leadership.”

—Dean Aloise
Regional President, Enterprise Consulting
dean_aloise@ajg.com

Source: Gallagher's 2025 US Benefits Strategy & Benchmarking Survey. Data was collected from 197 US enterprise employers between January and March 2025.

Contact your local Gallagher consultant or visit [AJG.com/enterpriseconsulting](https://ajg.com/enterpriseconsulting) to learn more.