## 4 generations, 1 workforce

Boomers, Gen X, Millennials, and Gen Z "live in different worlds" from one another.

Their unique economic challenges, health care issues, values and work attitudes shape their benefits expectations. Better benefits, better talent

Benefits are more important than ever according to 95% of employers, and in some cases on par in importance with pay increases.

Customization of benefits is the way of the future.

Whole Person Health is here to stay

Employers see the value in Whole Person Health.

## Employees expect whole person benefits

because they believe employers are responsible for their well-being.

Whole Person Health has a **positive ROI**.

Health care costs – the pressure is on

Health care costs are rising - 5.4% in 2024 alone.

Employees and employers are strained by rising pharmaceutical costs. 1 in 3 employees struggles to afford their prescriptions.

Employers are turning to **transparency and optimization** to mitigate frustration.

All generations report being under-engaged, concerned about cost of living, and in need of improved mental health services.

## MarshMcLennan Agency

trends

of 2024