



2025

GRAND TRAVERSE REGION EMPLOYER BENEFITS REPORT



**TRAVERSE
CONNECT**



**Networks
Northwest**
Talent / Business / Community

EXECUTIVE SUMMARY

The 2025 Grand Traverse region employer benefits survey was conducted to support the ongoing challenge of local businesses in attracting and retaining top talent. In an increasingly competitive labor market, offering the right mix of employee benefits is no longer optional; it's essential. Benefits packages have become a critical differentiator in how employers compete for skilled workers and foster long-term employee loyalty.

This year's survey saw strong engagement, with 250 employers participating across more than a dozen industry sectors, providing a snapshot of the region's employment landscape. The survey examined not only foundational benefits such as health insurance and paid time off, but also focused on evolving offerings like wellness programs, childcare assistance, and other innovative perks that are increasingly influencing where employees choose to work.

The purpose of the survey is to give employers the insights they need to evaluate and refine their benefits strategies in alignment with both market standards and employee expectations. At the same time, it helps current and prospective employees better understand how their compensation and benefits compare within the regional context. By highlighting emerging trends and surfacing employee preferences, the report serves as a benchmarking tool for organizations of all sizes.

By providing timely, relevant, and actionable insights, the Employer Benefits Report helps local employers strengthen their position in a competitive labor market. With more strategic and appealing benefit offerings, businesses can attract top candidates, retain valued employees, and build a more stable and resilient workforce for the future.

KEY FINDINGS



HEALTH INSURANCE

Health insurance is the most offered benefit, with 85% of employers providing at least one coverage option. A trend emerges showing that larger businesses are more likely to contribute to the employee premiums. Among businesses with 25 or fewer employees, 73% do not contribute to health insurance premiums. This percentage drops to 64% for businesses with 26 to 99 employees, and further declines to 39% for those with 100 or more employees.

PAID TIME OFF

Paid time off (PTO) policies vary significantly, but the majority of employers offer at least two weeks of paid time off. The distribution method is nearly evenly split between front-loaded and accrued over time. Notably, nearly 70% of employers provide some form of payout for unused PTO.

RETIREMENT

Retirement planning is offered by nearly all the businesses surveyed. The most common retirement plans are 401(k)s and IRAs, with eligibility being less than six months for most.

KEY FINDINGS



EMPLOYEE WELLNESS PROGRAMS

Employers report increased interest in well-being benefits, such as gym memberships, apps for health and wellness, and employee assistance programs.

PROFESSIONAL DEVELOPMENT

Professional development is offered by 70% of businesses. This benefit is provided in multiple ways, with the most common being conferences and continuing education.

CHILD CARE

Only 13% of the businesses offered childcare support. Of these businesses, 50% of the support offered was a dependent care flexible spending account. Other types of support include childcare reimbursement and the MI Tri-Share program.

KEY FINDINGS



TRENDS & RECOMMENDATIONS

Trend: Mental health and holistic wellness programs are on the rise.

Recommendation: Consider adding EAPs, stipends for mindfulness apps, or mental health days.

Trend: Small businesses are struggling to compete with corporate-level benefits.

Recommendation: Pooling resources or joining local benefit consortiums can increase access and reduce costs.

Trend: Childcare continues to be a barrier to attracting talent in our community.

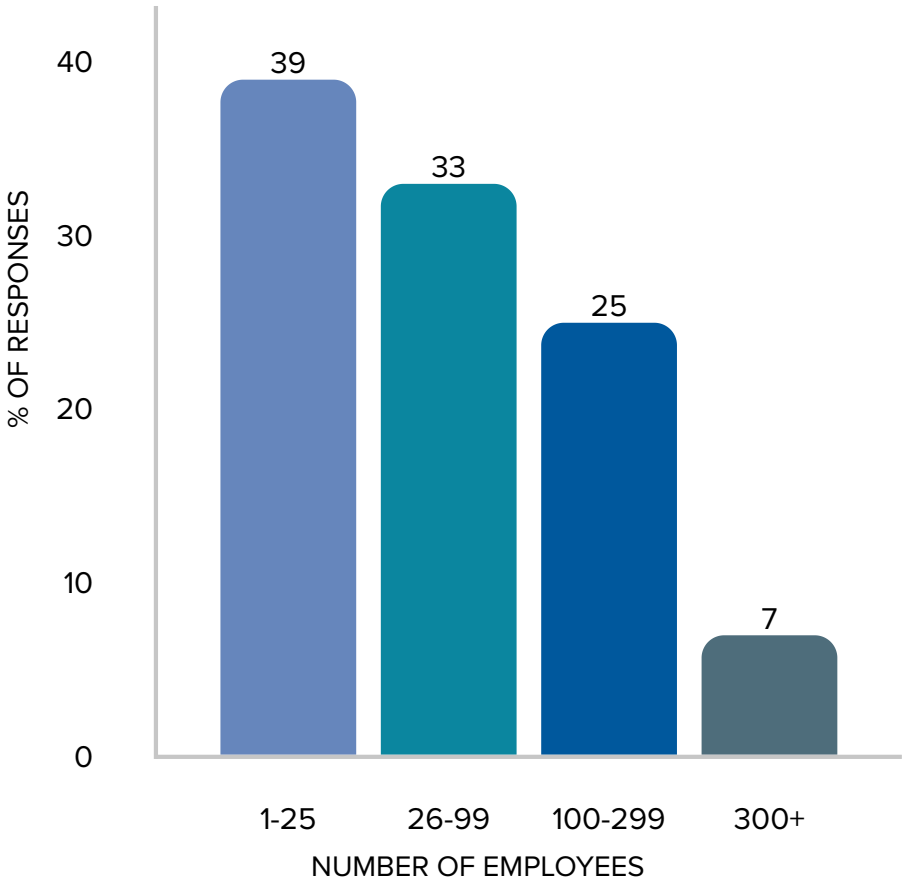
Recommendation: Consider implementing MI Tri-Share or other subsidy programs available.

CONCLUSION

The Regional Employer Benefits Survey Report underscores the dynamic nature of employee benefits across the region. Employers are focusing on areas such as health insurance, paid time off, retirement plans, wellness initiatives, and opportunities for professional growth. As workforce expectations continue to shift, it's essential for organizations to regularly assess and adapt their benefits offerings to remain competitive and meet the evolving needs of their employees.

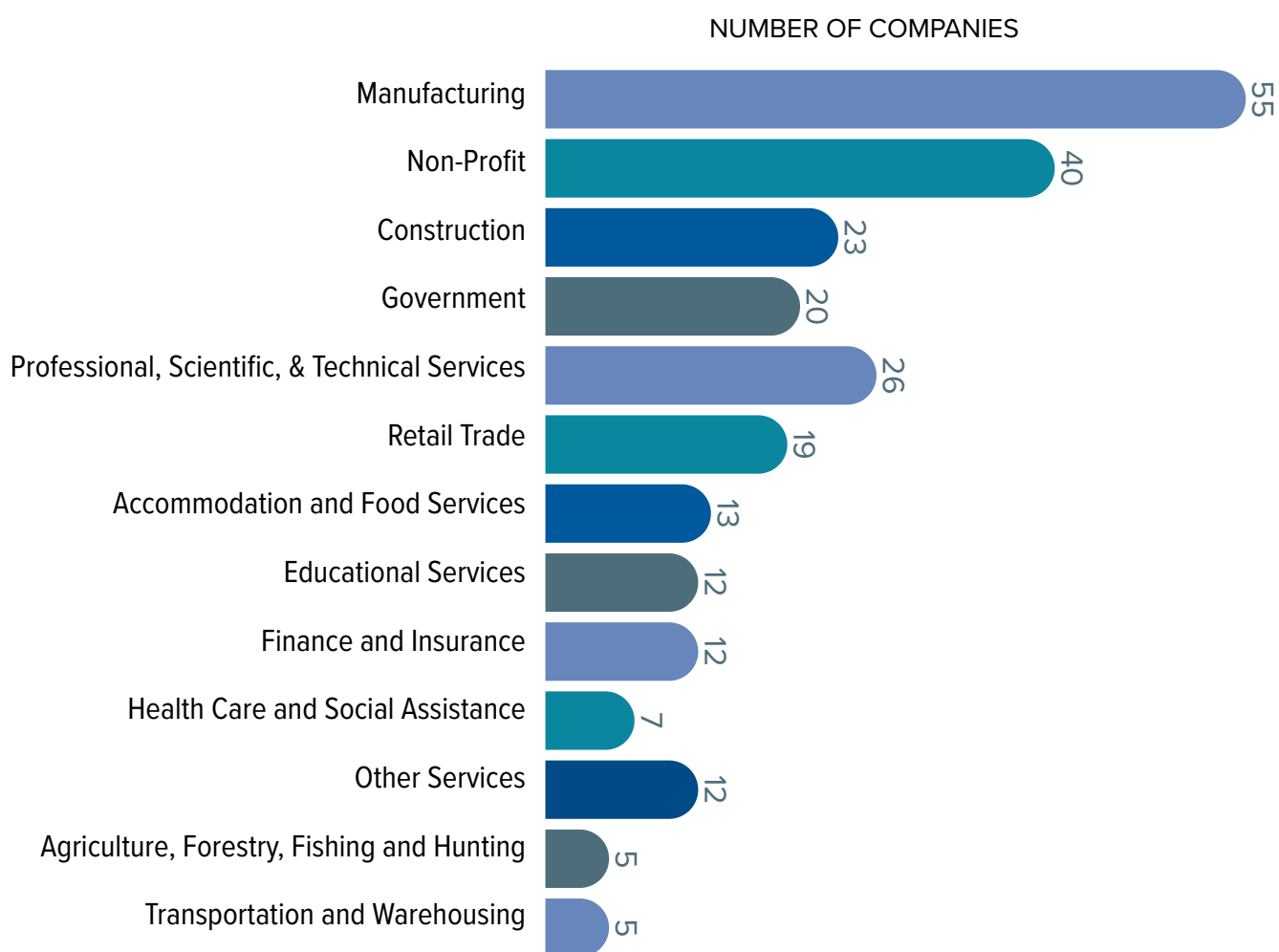
ORGANIZATION SIZE

Responses were received from employers of all sizes, from small businesses to large corporations and institutions.



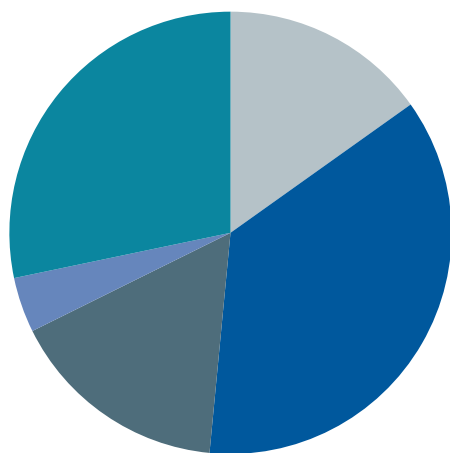
INDUSTRY REPRESENTATION

Organizations from more than a dozen industries represented.



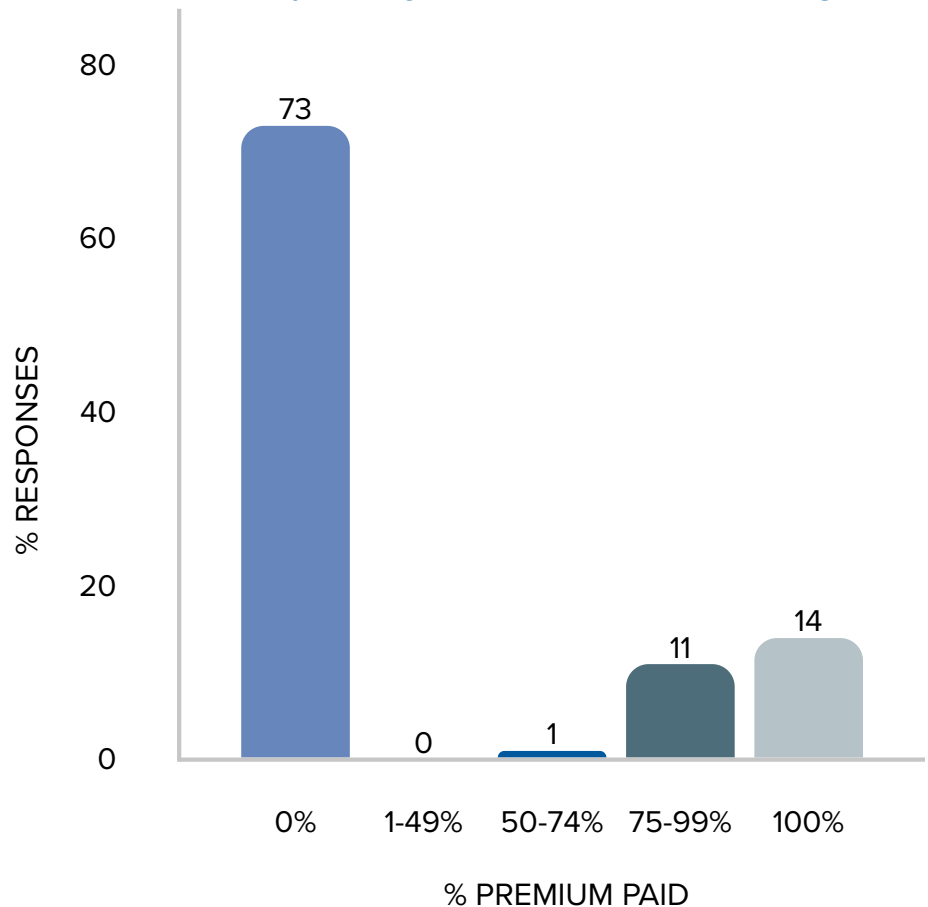
HEALTH INSURANCE: EMPLOYERS 1-25 EMPLOYEES

By law, employers with 50 or more employees are required to offer health insurance coverage to their employees. The data below relating to health insurance is segregated to account for this requirement.

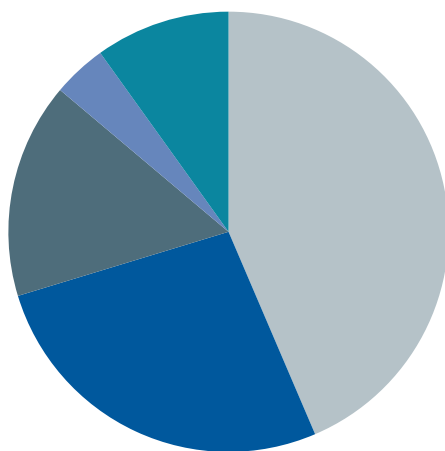


- Traditional & HSA (15)
- Traditional (36)
- HSA (16)
- Other (4)
- None (28)

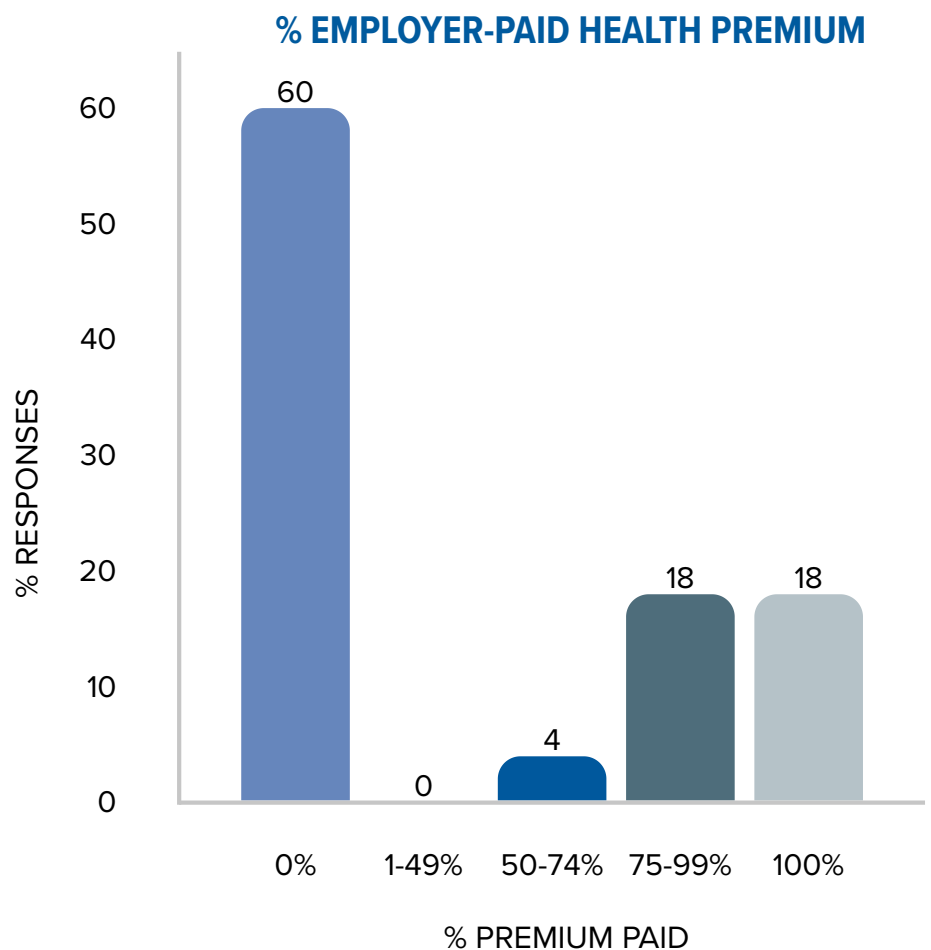
% EMPLOYER-PAID HEALTH PREMIUM



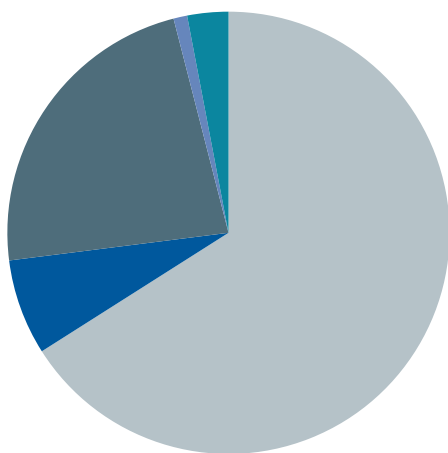
HEALTH INSURANCE: EMPLOYERS 26-99 EMPLOYEES



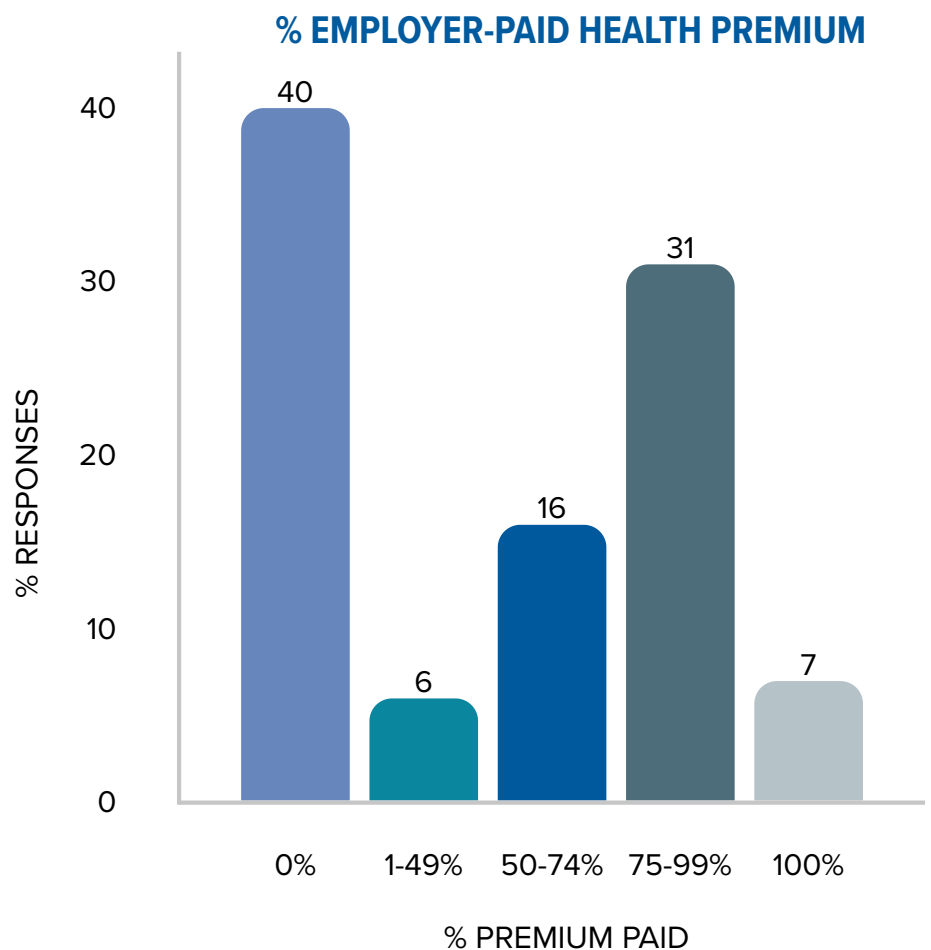
- Traditional & HSA (44)
- Traditional (27)
- HSA (16)
- Other (4)
- None (10)



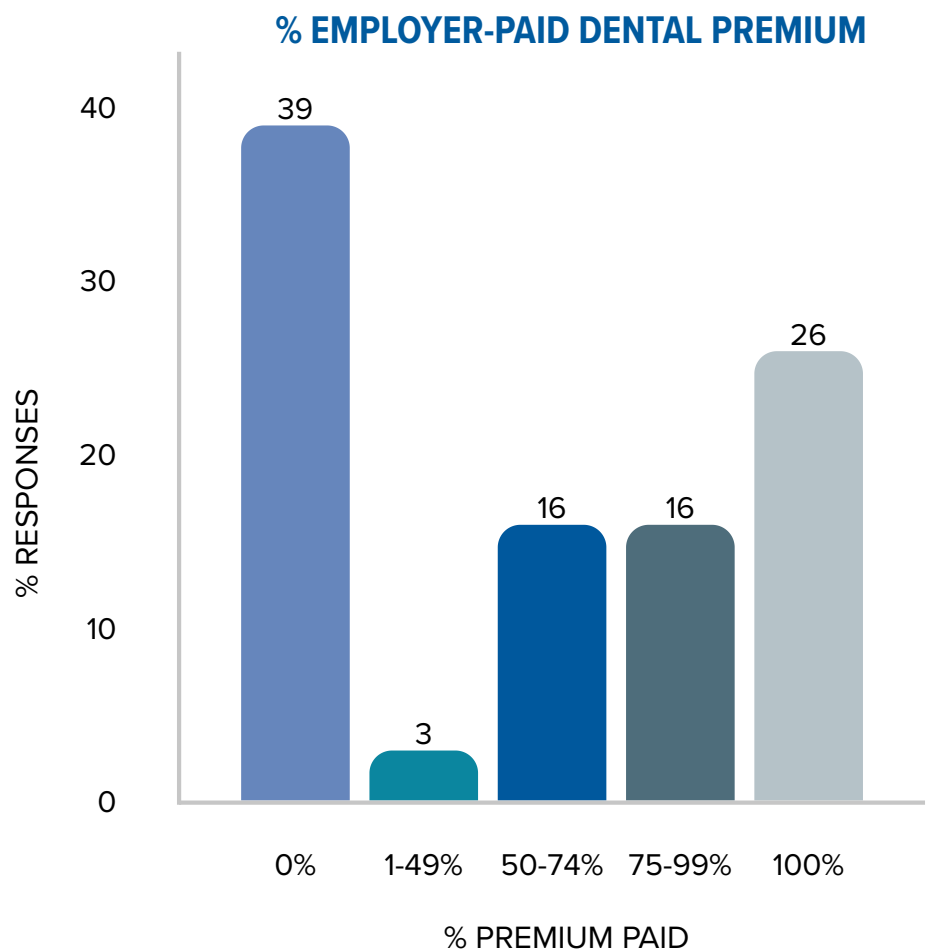
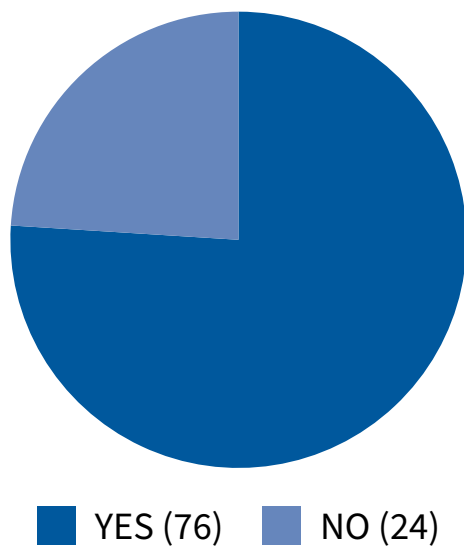
HEALTH INSURANCE: EMPLOYERS 100+ EMPLOYEES



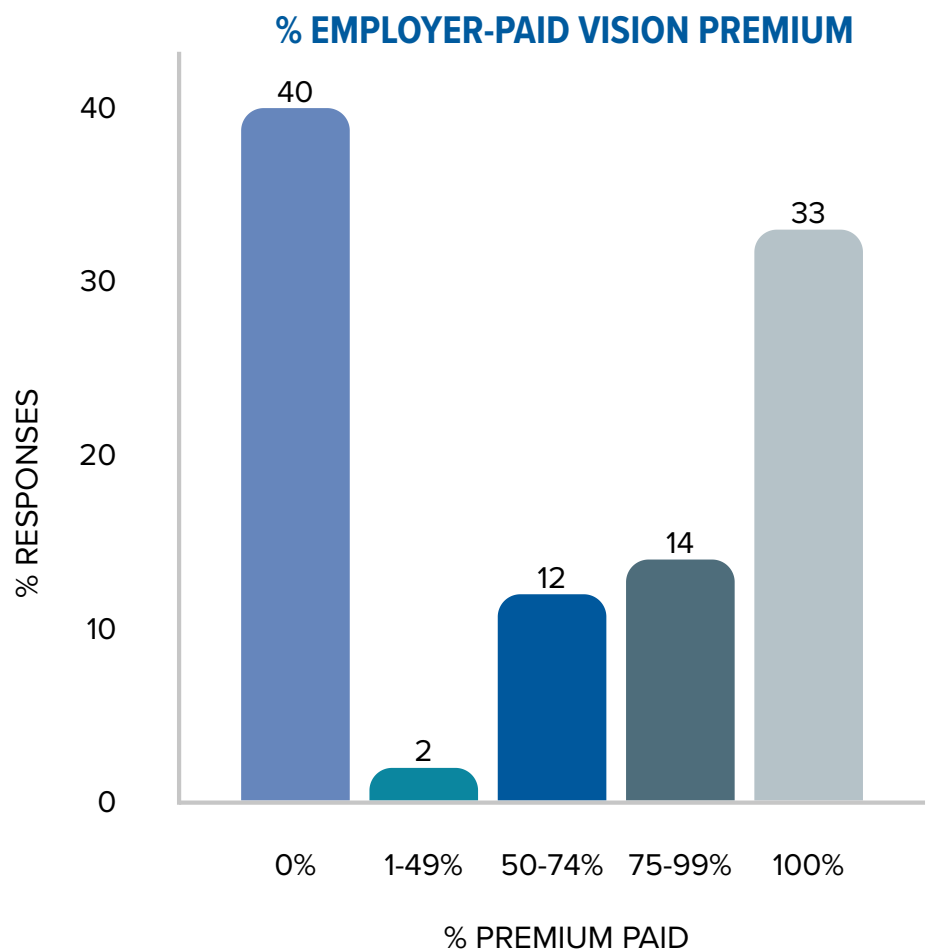
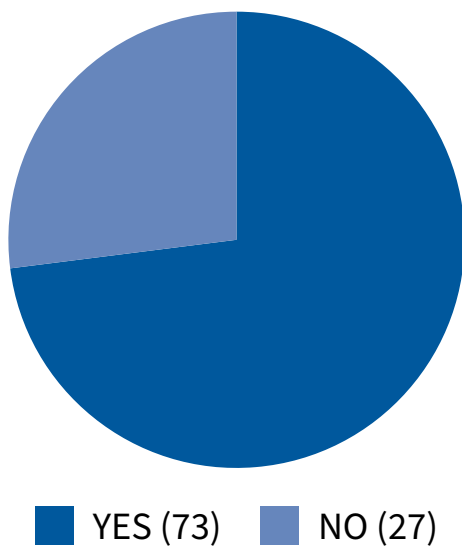
- Traditional & HSA (66)
- Traditional (7)
- HSA (23)
- Other (1)
- None (3)



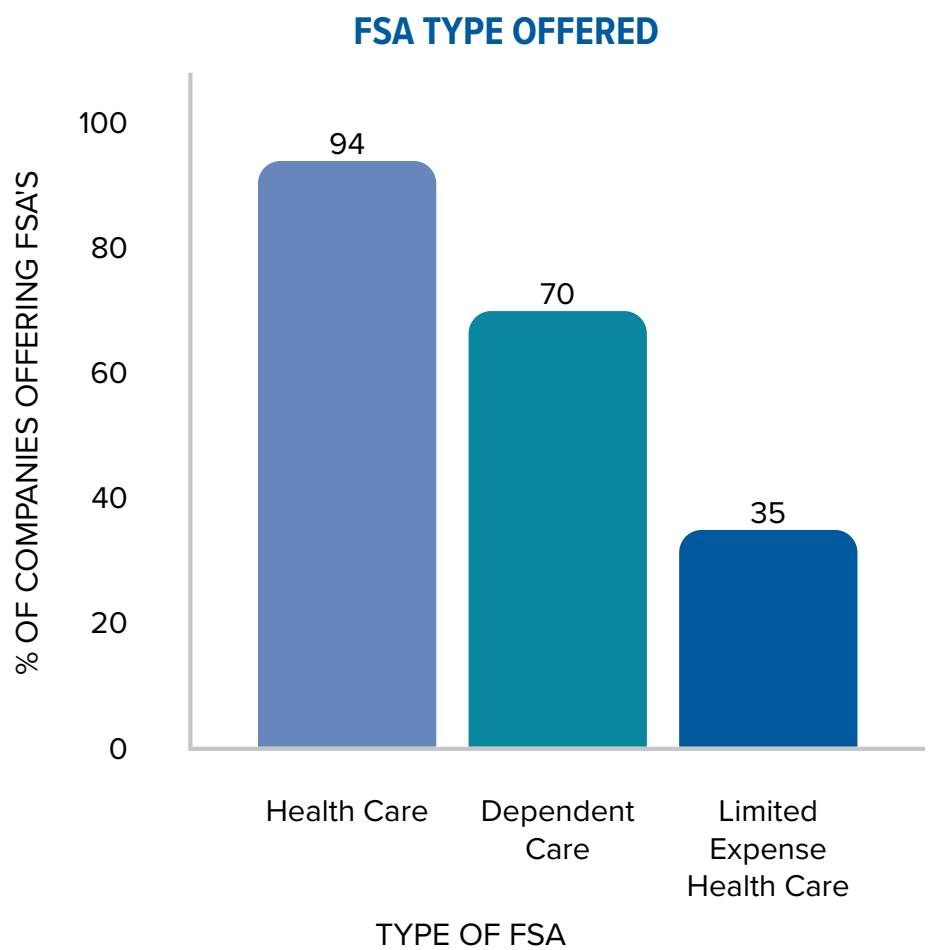
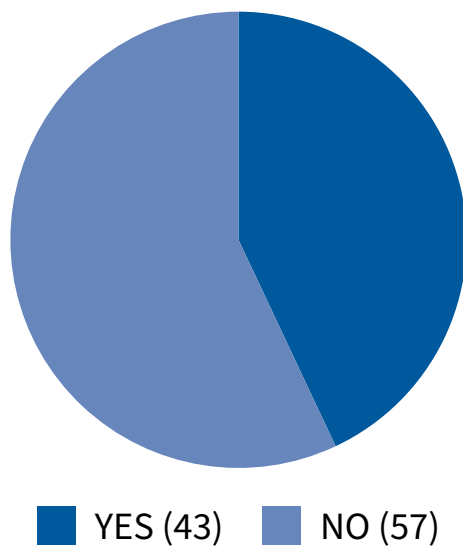
DENTAL INSURANCE



VISION INSURANCE

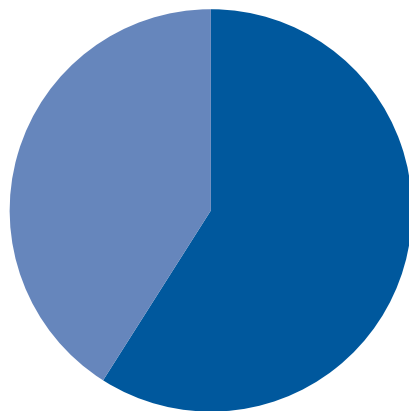


FLEXIBLE SPENDING ACCOUNTS



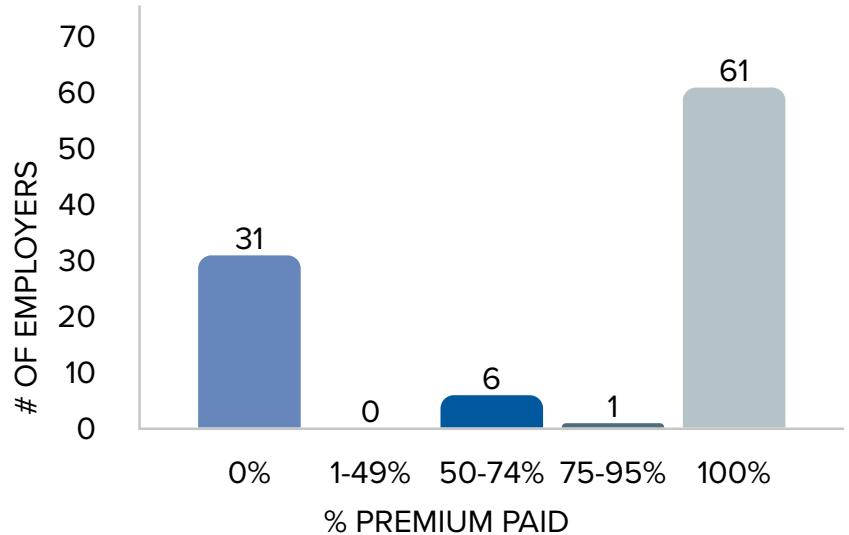
SHORT-TERM & LONG-TERM DISABILITY INSURANCE

SHORT-TERM DISABILITY OFFERED

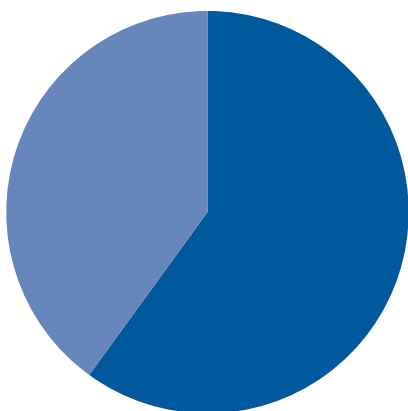


■ YES (59) ■ NO (41)

% EMPLOYER PAID STD PREMIUM

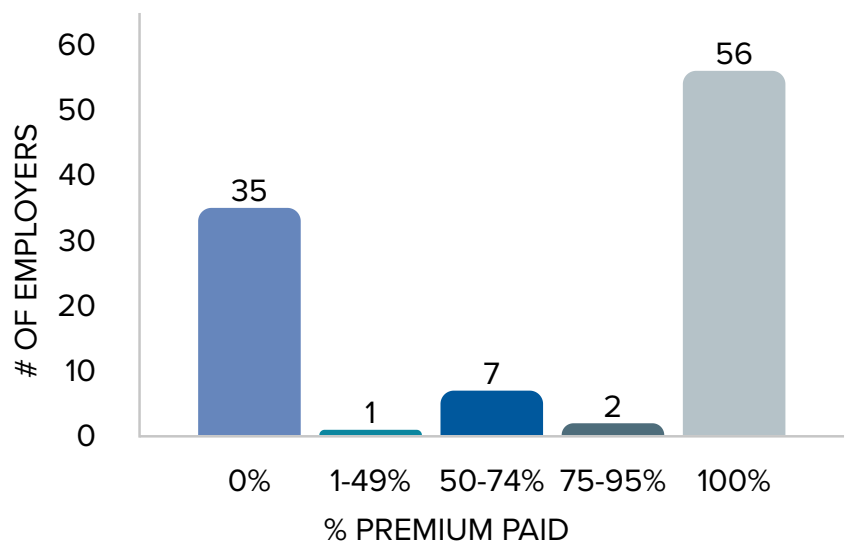


LONG-TERM DISABILITY OFFERED



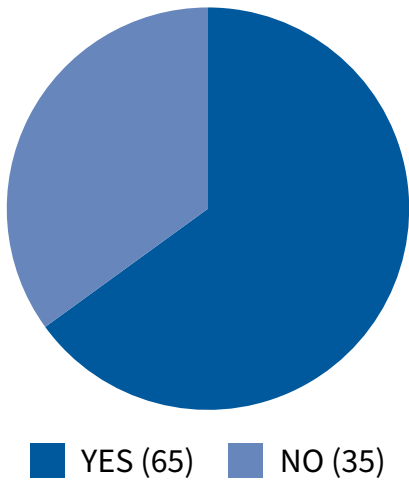
■ YES (60) ■ NO (40)

% EMPLOYER PAID LTD PREMIUM

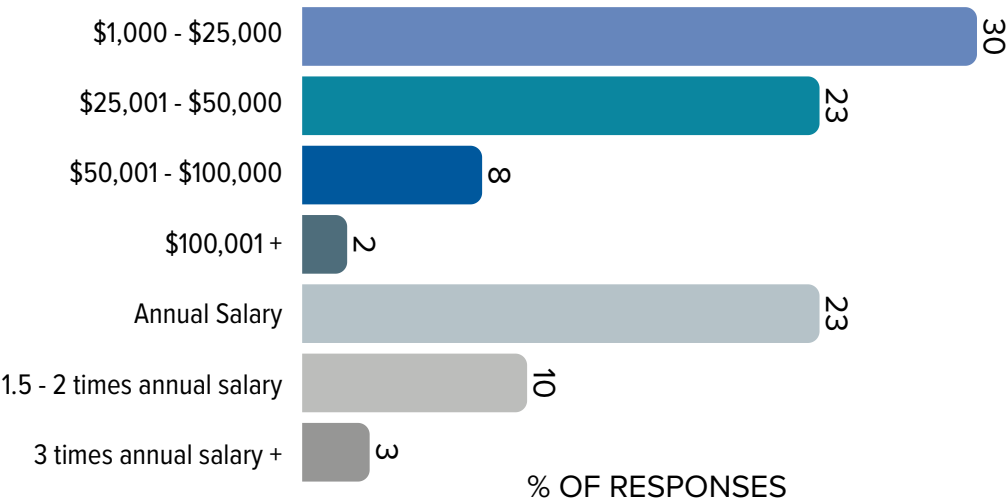


LIFE, AD&D AND OTHER INSURANCE

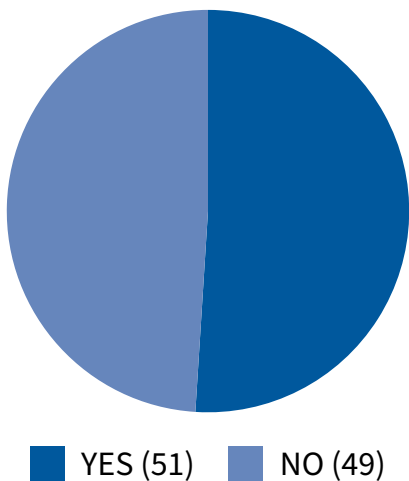
EMPLOYER SPONSORED LIFE



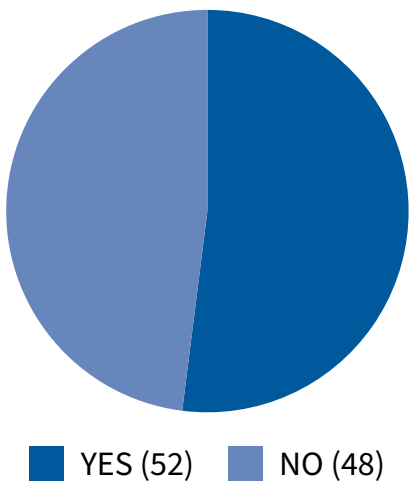
AMOUNT OF LIFE & AD&D PURCHASED BY EMPLOYER



EMPLOYER SPONSORED AD&D



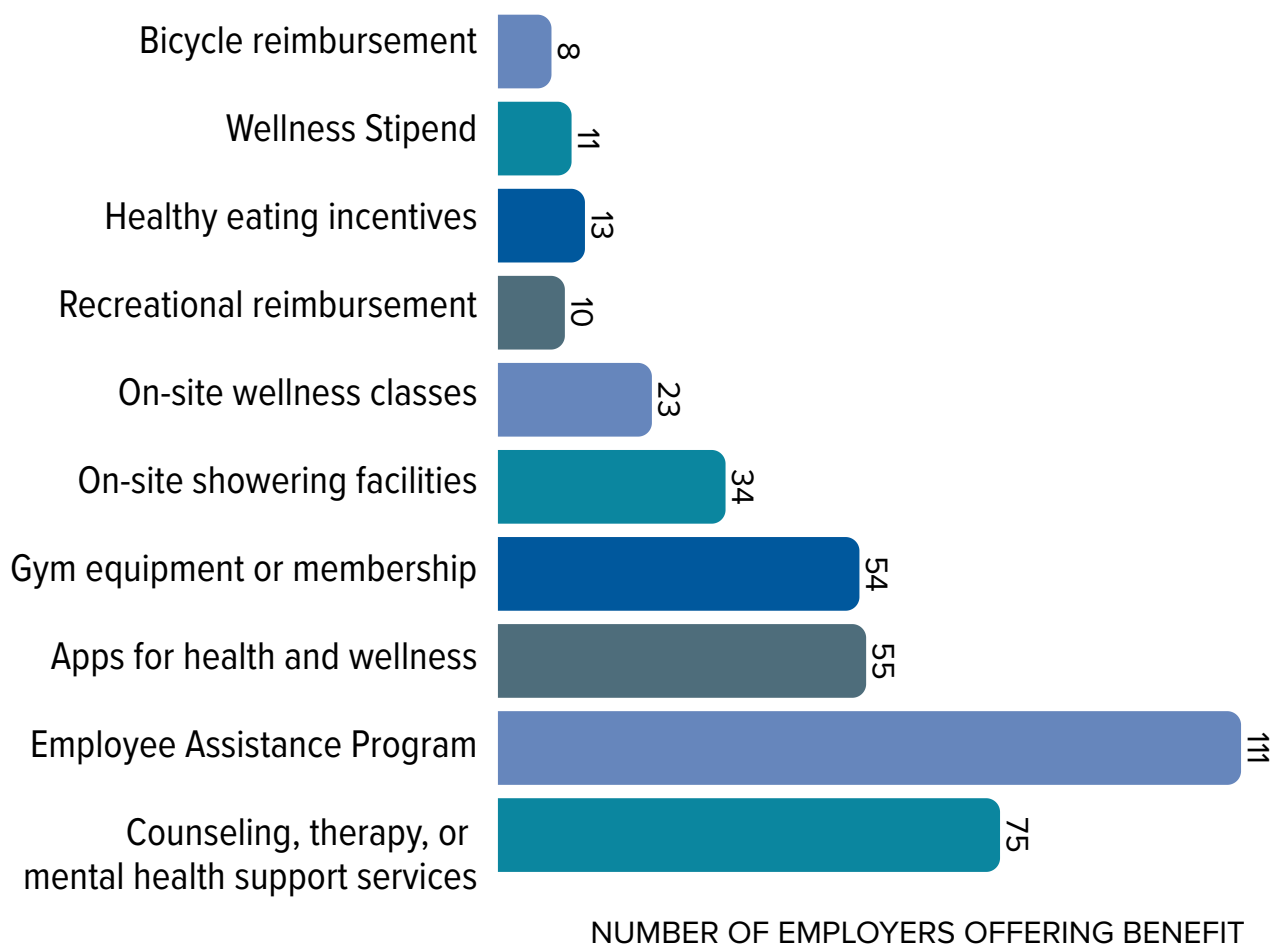
LIFE INSURANCE AVAILABLE FOR PURCHASE BY EMPLOYEE



OTHER INSURANCE OFFERED

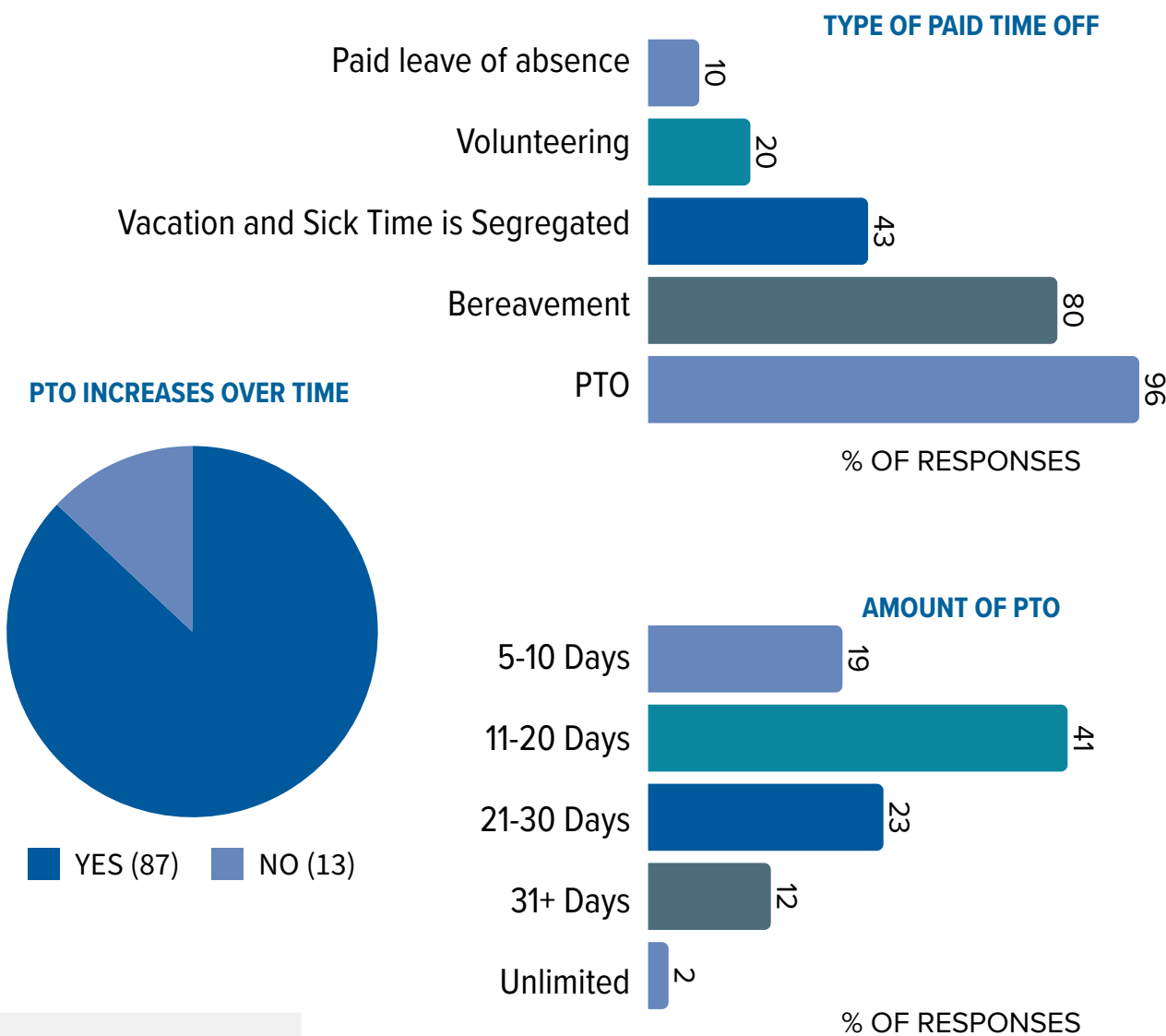
- Pet
- Accident
- Critical Illness
- Legal
- Identity Theft Protection

WELLNESS BENEFITS



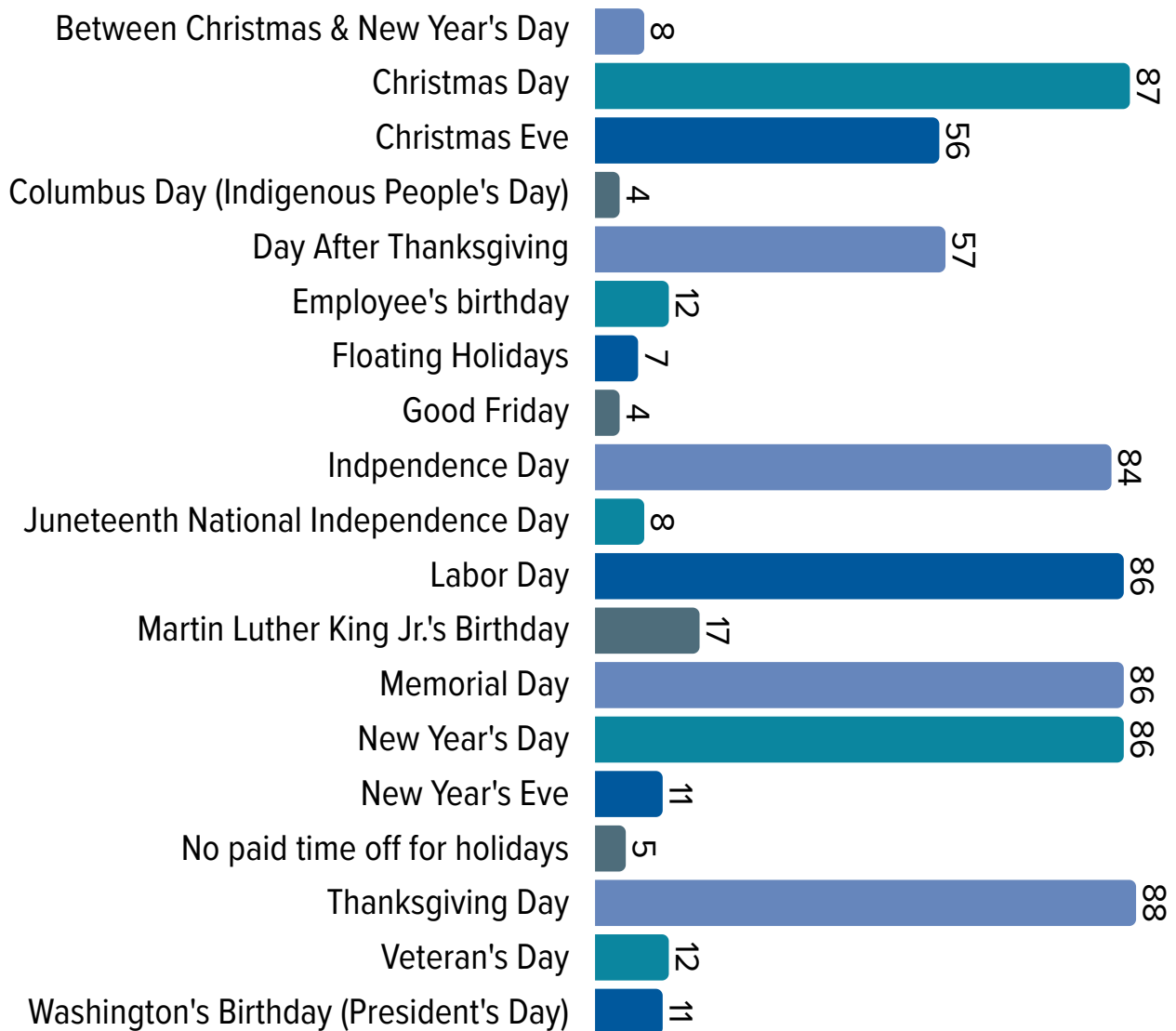
PAID TIME OFF & HOLIDAYS

EMPLOYERS OFFERING PAID TIME OFF



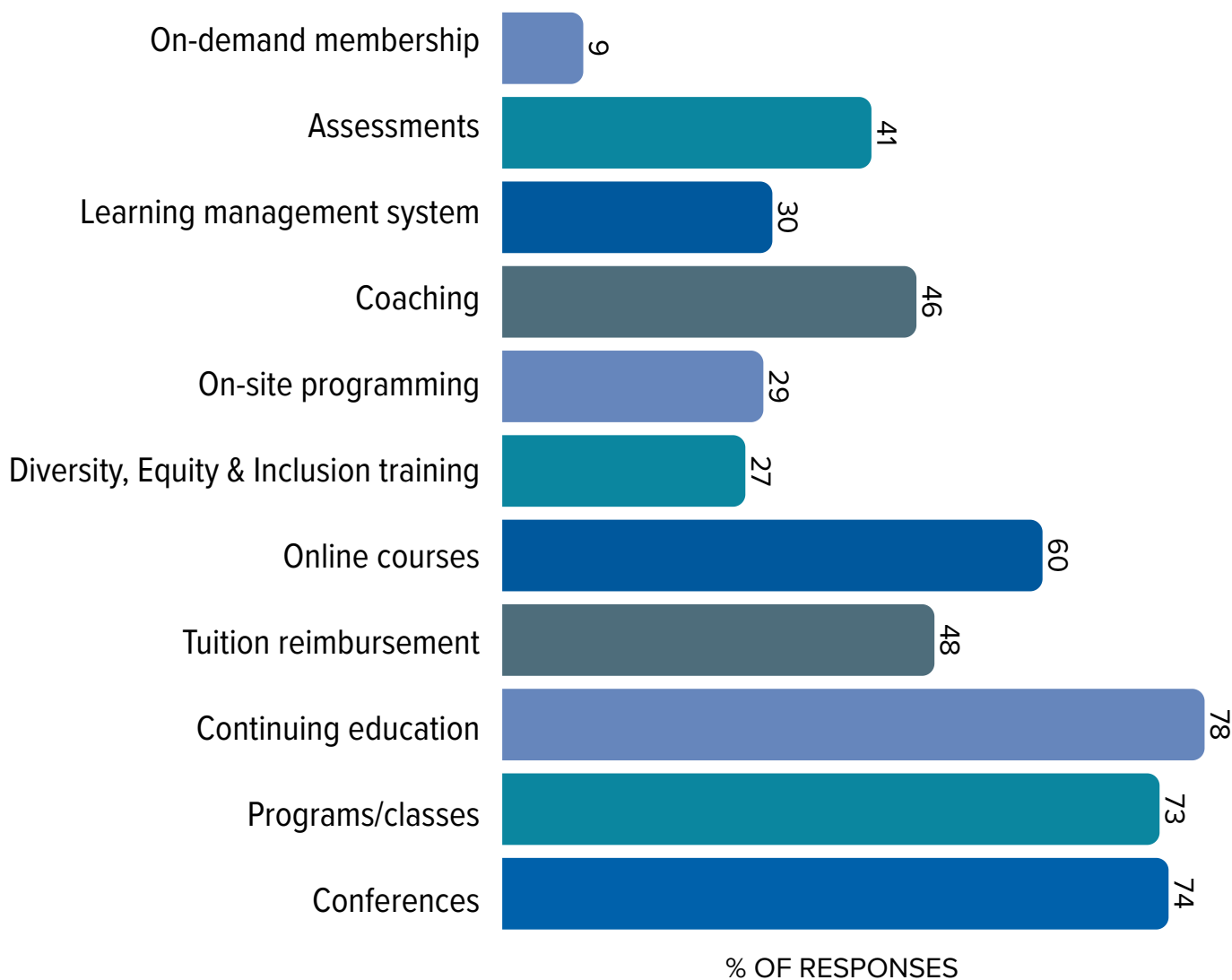
PAID TIME OFF & HOLIDAYS

PAID HOLIDAYS

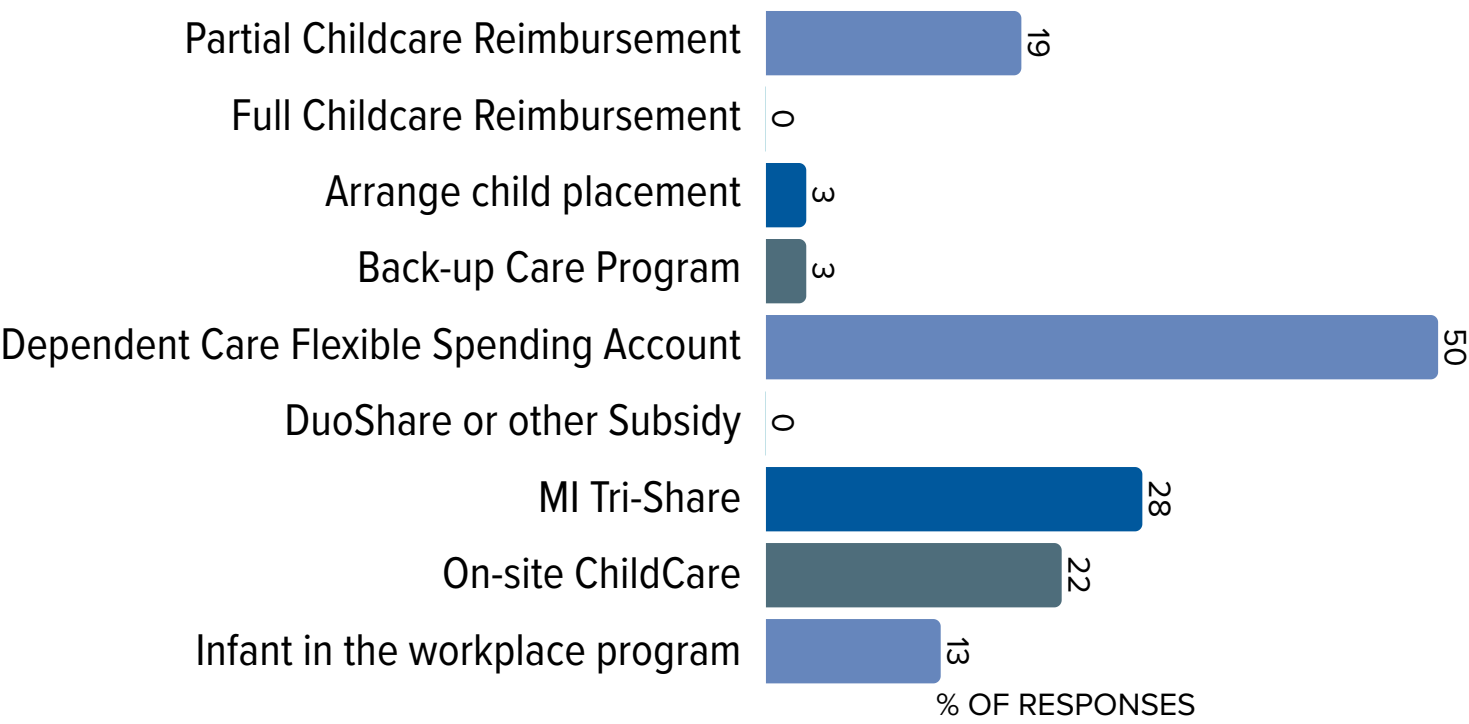


PERCENTAGE OF EMPLOYERS OFFERING HOLIDAY

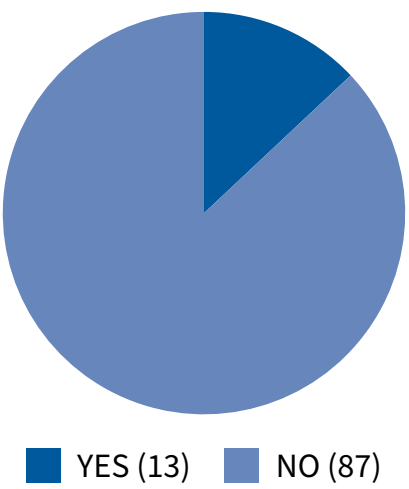
PROFESSIONAL DEVELOPMENT OFFERED



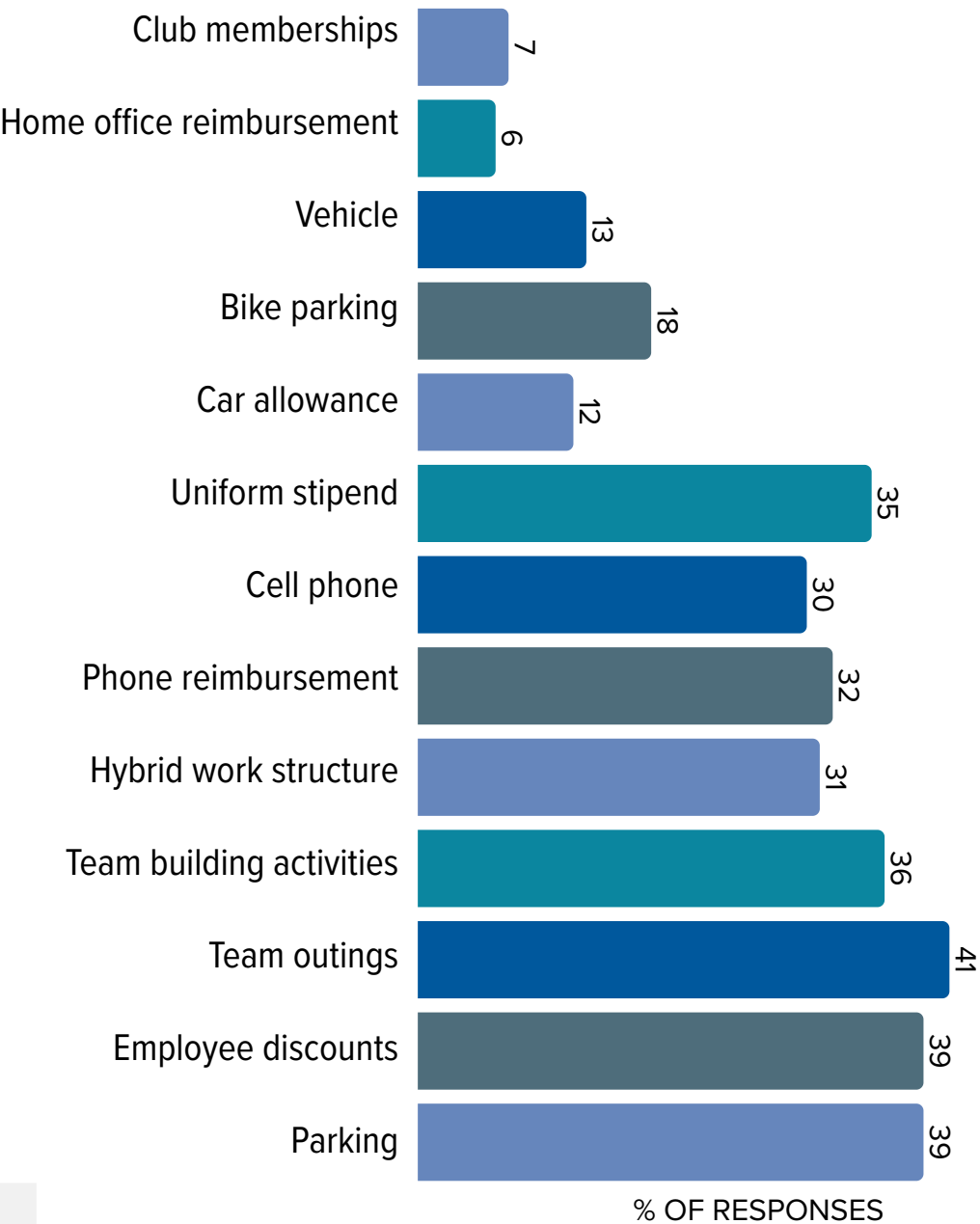
CHILD CARE SUPPORT



CHILD CARE SUPPORT OFFERED



ADDITIONAL BENEFITS OFFERED





TRAVERSE CONNECT
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To advance the economic vitality of the Grand Traverse Region through the growth of family-sustaining careers.