



Healthcare Benefits

More construction companies are realizing how important health benefits are for attracting new employees and retaining them. Surveys show employers are more anxious than ever before that their employees will trade off salary for more robust benefits packages.¹

In fact, 67% of construction companies now offer health benefits in some form.² More than ever, it is crucial for companies to be able to offer health care benefits to retain a competitive edge. Health benefits not only play an essential role in employee retention and talent acquisition, but studies show that they also help with worker productivity and performance—healthier employees are less likely to need time off from work.¹

Many contractors hesitate to offer medical benefits because they think it will be time-consuming and complicated. But Beneco can help you every step of the way. Not only will we go through all the steps to make sure you are compliant, but we will help you maximize your fringe dollars to provide the benefits your employees want while saving your company money.

BENECO OFFERS:

- Group medical
 - Health reimbursement (HRA)
 - Dental and vision
 - Life and AD&D
 - Medical hour banking
 - Long/short term disability
 - Voluntary spousal benefits
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WHY ARE HEALTHCARE BENEFITS SO IMPORTANT TO THE CONSTRUCTION INDUSTRY?



Healthcare spending in the US is on the rise

Projected to rise 5.8% annually,³ it is increasing the financial burden on your employees.



High number of injuries and illnesses

Construction had almost 170k in recordable injuries and illnesses in 2024.⁴



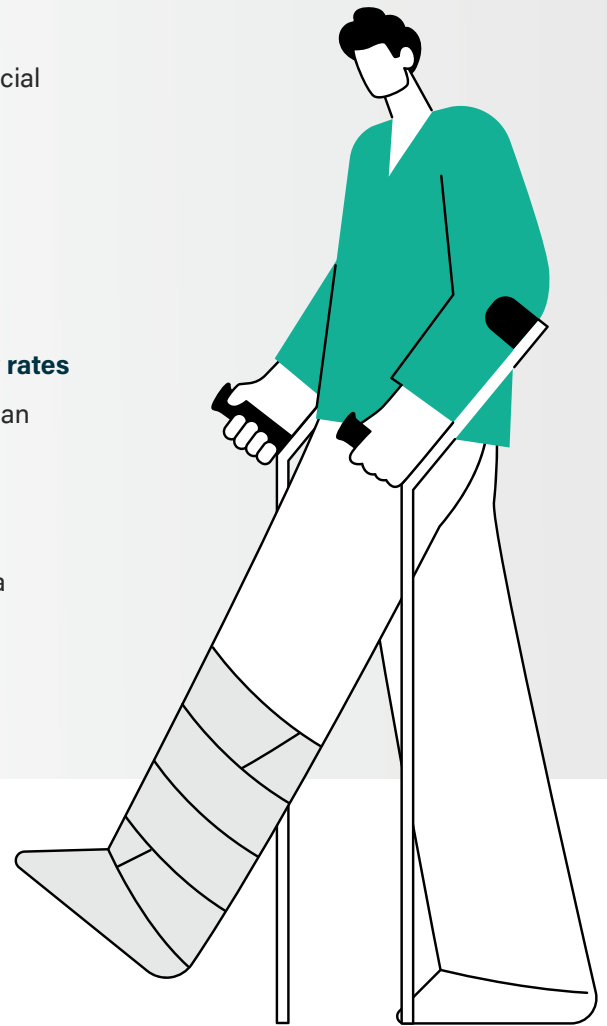
Construction industry has one of the highest in injury rates

On average, the construction injury rate is 28% higher than other industries.⁴



Employees want healthcare coverage

88% of US employees surveyed say health insurance is a must-have benefit.⁵



¹ 2025 AFLAC Workforces Report.

² "Employee Benefits in the U.S.," Bureau of Labor Statistics, March 2025.

³ "National Health Expenditure Data" CMS.gov, modified June 2025.

⁴ "Employer-Reported Workplace Injuries and Illnesses," Bureau of Labor Statistics, January 2026.

⁵ "2025 Employee Benefits Survey," SHRM, June 2025.

Contact us today to package a plan that works for you.



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