

# Employee Benefit Policymaker Guide

119th Congress

# Protecting What's Most Important

EBRI research helps industry professionals and policymakers evaluate employee benefit programs that are key for employer compensation and talent strategies and that support the security and well-being of U.S. workers, and retirees, and their families. EBRI research also considers the important role of, and interplay between, private and public sector benefit programs.

## What We Are & Aren't

- ✓ Objective
- ✓ Thought Leaders
- ✓ Evidence-Based
- ✓ Unbiased, Impartial, Nonpartisan
- ✓ Data-Driven
- ✗ Advocates, Lobbyists, Consultants

EBRI's value is compelling and represents significant portions of the U.S. economy. Over 100 leading companies and consumer organizations, representing 95% of the workforce, and 150 million workers, rely on our valuable research as members to make important, informed business decisions. With substantial legislative and regulatory activity affecting employee benefits in the 119th Congress, our trusted research on the following topics can be a resource that we welcome the opportunity to brief you on.

## WEALTH

- Retirement Security Projections & Confidence after SECURE 1.0 & 2.0 Acts
- Generational Differences in Wealth
- Employee Tenure & Retirement Plan Participation
- Spending Impact on Retirement Plan Behavior
- Savers Match
- Emergency Savings Accounts (ESA)

## HEALTH

- Individual Coverage Health Reimbursement Arrangements (ICHRA)
- Health Savings Accounts (HSA) & Flexible Spending Accounts (FSA)
- Health Coverage Trends
- High Deductible Health Plans (HDHP)
- Supplemental Voluntary Benefits (Dental, Vision, Disability, Long-Term Care Insurance)
- ERISA

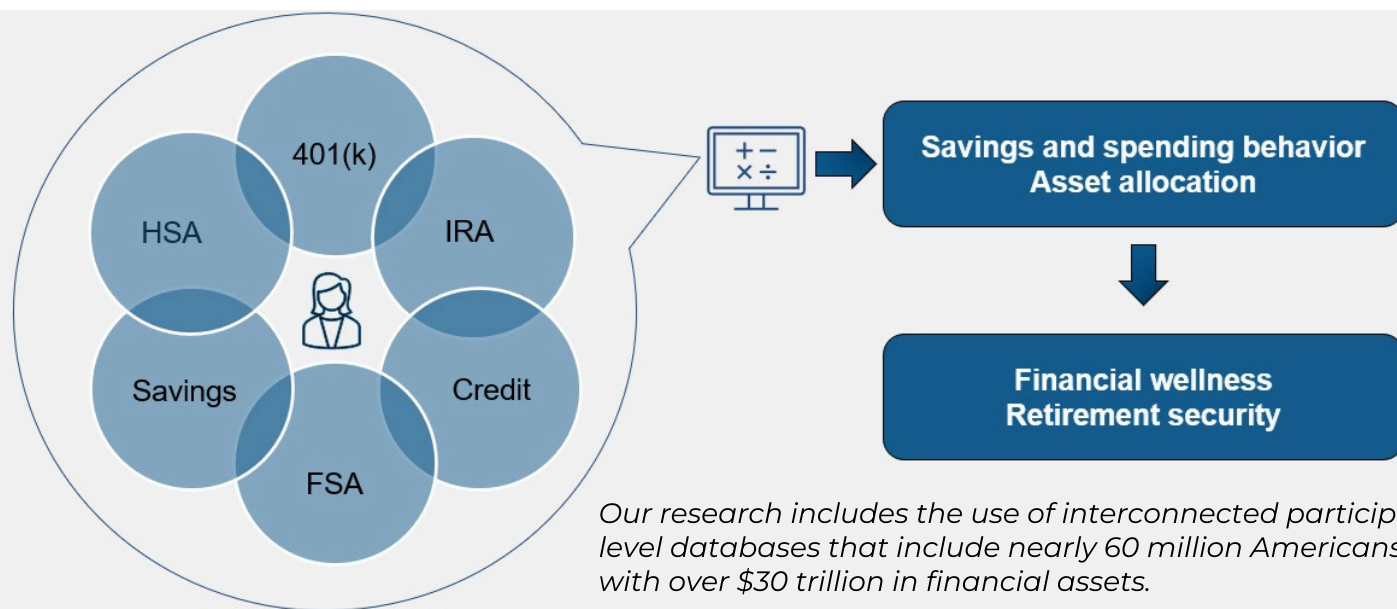


The pace of change in employee benefits is rapid due to market conditions and policy considerations. EBRI's role is increasingly critical and valuable for studying trends on outcomes in health, wealth, financial well-being, and beyond. **We are nonpartisan and produce timely and relevant research and analysis** that support policymakers to make informed decisions that may impact development of innovative solutions and benefit program design.

EBRI Director of Health Research, Dr. Paul Fronstin  
Testimony Before Congress, September 10, 2024:  
ERISA at 50. The Value of Employer-Sponsored Health Plans



# Reliable Research When You Need It Most

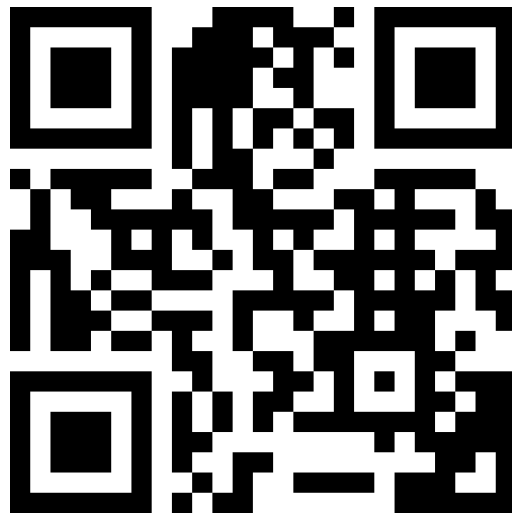


**EBRI in the Know:** Our research is seen and trusted by millions when it comes to employee benefits information you need to know. We are mentioned in the media every business day and over 12,000 times a year in publications such as Forbes, The Wall Street Journal, CNN, and the Financial Times. Our EBRIInsights newsletter also reaches over 17,000 professionals weekly.



The Employee Benefit Research Institute, American Benefits Council, and International Foundation of Employee Benefit Plans host a 2024 Lunch & Learn Series at the Capitol Visitor Center.

FOR FURTHER INFORMATION:



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