



TREND 1

The vast majority of employers plan to maintain their benefits programs.

In a time when employers continue to experience extraordinary change and uncertainty, the study finds that they place a high value on their benefits programs and the well-being of their employees. Many employers made real-time changes to help their employees adapt to closing schools and child care facilities, as well taking care of employees or family members if they received a COVID-19 diagnosis.

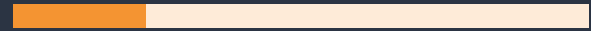
Despite the pandemic environment, a majority of businesses said they expect to maintain their benefits programs. In fact, **68%** are extremely or very certain they'll maintain their benefits offerings, and **23%** are somewhat certain. In the next 12 months, over half of employers are extremely or very interested in adding pandemic insurance to cover the cost, with **18%** saying they expect to increase their benefits to retain employees and ensure business continuity.

In light of current events related to COVID-19, how certain are you that your company will continue its health benefits program as it stands today?

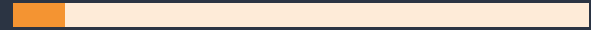
Extremely or very certain: 68%



Somewhat certain: 23%



Not very or not at all certain: 9%



In response to COVID-19, which of the following did your company already add to or change about your standard benefits package offered to employees?

47%

Time off or flexible scheduling to provide dependent care during COVID-19

39%

Additional paid time off for those diagnosed or presumed diagnosed with COVID-19

34%

Additional paid time off to care for family members diagnosed with COVID-19

22%

Financial support

20%

Stipends to support employees' transition to remote work

21%

None of these








Given the financial impacts of COVID-19 on your business, do you anticipate any of the following changes to your benefits in the next 12 months?

- 47%** No changes to benefits as a result of financial impacts
- 23%** Reducing benefits to manage costs
- 18%** Increasing benefits to retain employees and ensure business continuity
- 12%** Not sure



Typical employer benefits offerings

Which of the following does your company offer to employees?

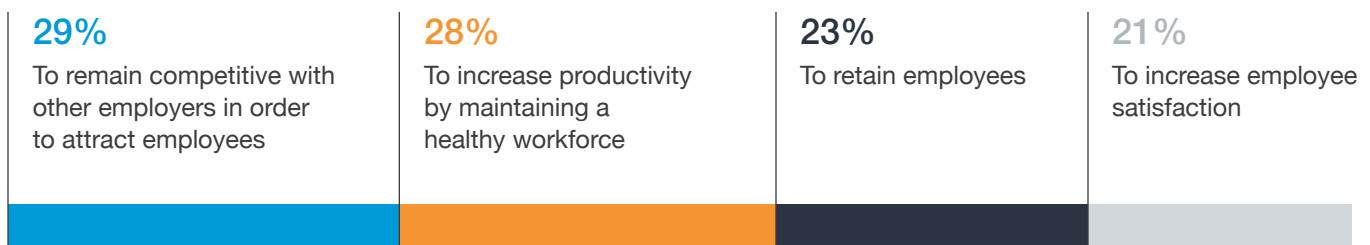
-  **86%** Major medical health insurance
-  **78%** 401(k) or other retirement programs
-  **73%** Dental insurance
-  **67%** Vision insurance
-  **64%** Life insurance
-  **51%** Disability insurance
-  **31%** Supplemental insurance

Which types of health insurance plans do you offer to your employee(s)?

- 61%** PPO
- 48%** HMO
- 34%** HDHP
- 13%** Traditional pay for service coverage
- 13%** POS
- 1%** Another kind of plan

Staying competitive and maintaining a healthy workforce are top benefits program objectives.

Of the following objectives, which is the most important objective for your benefits program?



The 2020-2021 Aflac WorkForces Report is the 10th annual Aflac employee study examining benefits trends and attitudes. The employer survey, conducted by Kantar on behalf of Aflac, took place online between June 12 and June 30, 2020. The survey captured responses from 1,200 employers across the United States in various industries. The employee survey, conducted by Kantar on behalf of Aflac, captured responses from 2,000 employees across various industries and business sizes between July 7 and July 21, 2020. For more, visit aflac.com/awr.

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