# 2017 Aflac WorkForces Report

# Open enrollment: Top employee findings



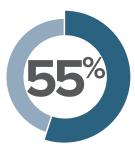
#### **EDUCATION**

Many employees say they're in the dark when it comes to health plan details: 74 percent of employees say there are at least some things they don't understand about their overall policies, including things like deductibles, copays or providers in their network.

**Employees need more information: 31 percent** of employees say what they need most before their next benefits enrollment is more information, such as doctors in the network and out-of-pocket costs.



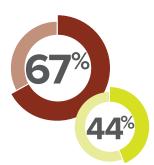




# **SPENDING**

Benefits mistakes can be costly: 55 percent of employees estimate they waste up to \$750 each year because of mistakes they make during open enrollment with their insurance benefits.





### **TECHNOLOGY**

Employees want simpler benefits information and tools: 67 percent of employees say reading about benefits is long, complicated or stressful. In an ideal world, 44 percent say they'd prefer their benefits enrollment process to be more like Amazon. com, with easy-to-compare options online.

## **TIME SPENT**

Most people are on autopilot when it comes to benefits selection: 92 percent of employees choose the same benefits year after year, and many spend little time researching their benefits. In fact, 63 percent spent less than one hour researching their benefits options during their last enrollment.









# **BENEFITS ADVICE**

Employees want benefits advice: 48 percent of employees say they would prefer the chance to speak with an expert, either in person or over the phone, about advice on their insurance benefits.



The **2017 Aflac WorkForces Report** is the seventh annual study examining benefits trends and attitudes. The study's surveys, conducted by Lightspeed GMI, captured responses from 1,800 benefits decision-makers and 5,000 employees across the United States in various industries. For more information, visit AflacWorkForcesReport.com. This piece is for informational purposes only and is not intended to be a solicitation. Aflac herein means American Family Life Assurance Company of New York.

Z170768 EXP 4/19