



Benefits trends

Portrait of employees making \$50K-\$99.9K annually

BENEFITS IQ

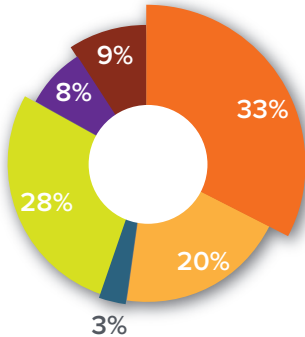
61% don't understand everything in their major medical/health insurance policy, including things like deductibles, copays, providers in their network, etc.



JOB PERFORMANCE

50% say their benefits offerings are extremely or very important to their work productivity.

BENEFITS COMMUNICATION



Employees would prefer an insurance agent to communicate with them...

- through email
- by phone
- by text
- in person
- through mail
- in an online chat

HEADED OUT THE DOOR?

45% say they're at least somewhat likely to look for a new job in the next 12 months.

41% say improving their benefits package is one thing their employers could do to keep them in their jobs.



VOLUNTARY INSURANCE



Medical events such as accidents and illnesses can be expensive – and many employees admit they aren't prepared to pay out-of-pocket costs that may not be covered by major medical insurance. Voluntary insurance can

help make unexpected medical costs more affordable and less of a burden to your workforce.

81% see a growing need for voluntary insurance.

71% say that if offered by their employer, they would be at least somewhat likely to purchase voluntary insurance benefits.

90% at least somewhat consider voluntary insurance benefits to be a part of a comprehensive benefits program.

MEDICAL EXPENSES

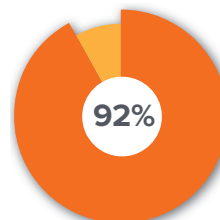


61% have less than \$1,000 to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents.

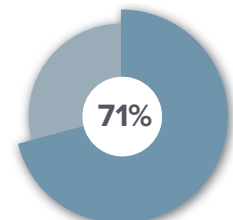
LOYALTY

88% say a benefits package offering is at least somewhat important to loyalty to employer.

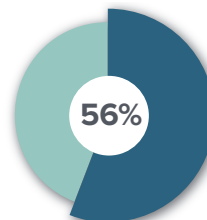
BENEFITS PROFILE



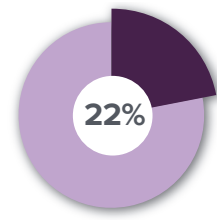
Are offered major medical insurance through their employer.



Are offered life insurance through their employer.



Are offered disability insurance through their employer.



Are offered voluntary insurance through their employer.

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.