Top 10 employer findings

The Aflac WorkForces Report examines benefits trends and attitudes among employees and employers.



Satisfying the needs, interest or demands of employees continues to be the **top reason** employers offer supplemental insurance benefits.



83% of employers say face-to-face conversations with benefits advisors are very or extremely effective for enrollment.

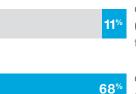
Employers offering supplemental insurance are **more likely** than those that don't offer the products to say:



Their company is growing in terms of sales and revenue.



They're able to invest more in their benefits program.



88%

of businesses overall — higher for small businesses (14%) — cannot continue to afford the plans in which they currently participate.

of small businesses not offering benefits say they cannot financially sustain a program for their workforce.

of employers say the reputation of their health insurance provider is very or extremely important.



One of the most important objectives that concerns business owners is remaining competitive in today's growing marketplace -27% say it's their top objective.

53% of employers report rising health insurance costs are preventing them from increasing compensation, down from 66% in 2017.



90% of business leaders are interested in at least one enrollment or educational tool for their employees.





Of the **60%** of employers who use a broker or benefits consultant, strong knowledge of best practices in employee benefits is the top reason they choose their particular consultant.



Learn more at <u>AflacWorkForcesReport.com</u>.

The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. Conducted by Lightspeed, the surveys captured responses from 1,700 employers and 2,000 employees across the United States in various industries. This piece is for informational purposes only and is not intended to be a solicitation. Aflac herein means American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York. Aflac Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999