

Americans purchased new health benefits in response to COVID-19 pandemic

2021 open enrollment fact sheet



The 2021-2022 Aflac WorkForces Report found that employees believe the expansion of health care coverage, telehealth and supplemental insurance is more important today because of the pandemic.

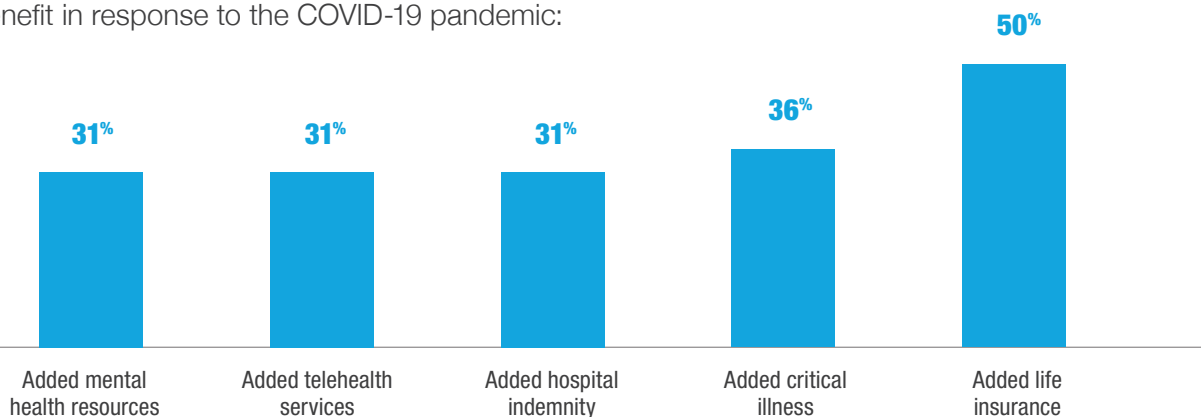


WORKERS NEED HELP WITH FINANCIAL BURDENS, INCLUDING SUPPLEMENTAL INSURANCE

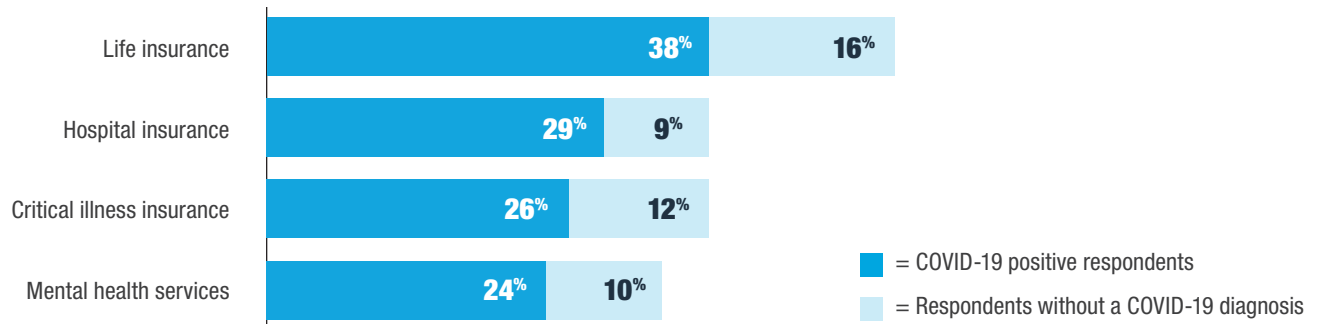
- 29%** of American workers indicated the pandemic has made them more aware of the costs associated with health care.
- 51%** of American workers view supplemental benefits as a core component of a comprehensive benefits program.
- 90%** believe the need for supplemental benefits is increasing.

COVID-19 LEADS MORE AMERICAN WORKERS TO PURCHASE NEW HEALTH BENEFITS

44% of U.S. employees purchased at least one new health benefit in response to the COVID-19 pandemic:



RESPONDENTS IMPACTED BY COVID-19 WERE MORE LIKELY TO PURCHASE AT LEAST ONE NEW HEALTH BENEFIT

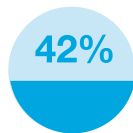


MENTAL HEALTH MATTERS FOR A HEALTHY WORKFORCE

Last year:

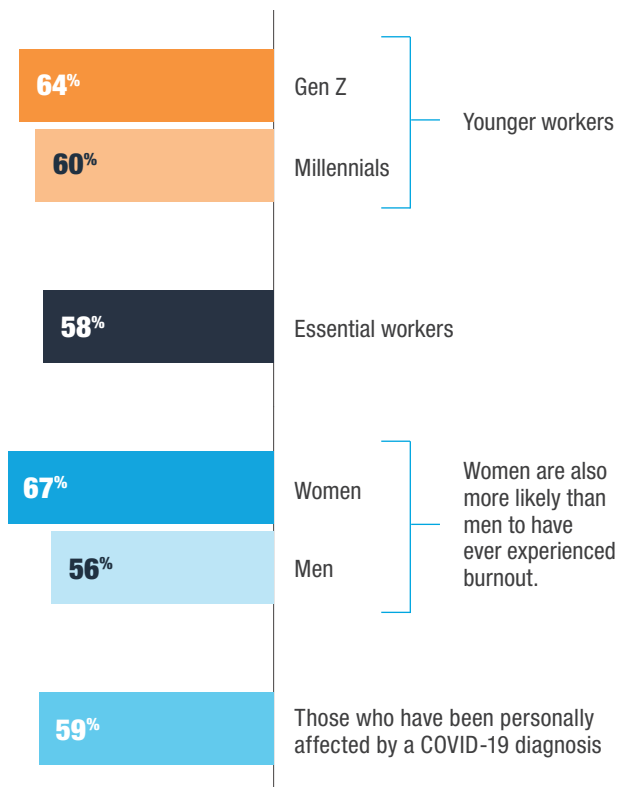


This year:



Essential workers are **1.75 times more likely** than nonessential workers to say their mental health negatively affected their job performance compared to last year.

Respondents who are more likely experiencing burnout include:



51%

of workers reported having high anxiety about health care costs beyond what their insurance covers.



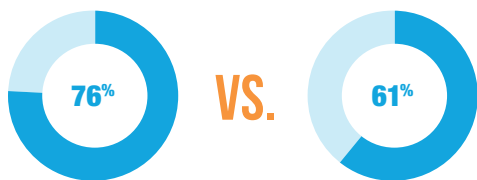
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of American workers indicated their personal mental health has negatively affected their job performance over the last year.



PANDEMIC IMPACTS EMPLOYERS AND EMPLOYEES DIFFERENTLY

Employers are unaware of employees' financial stress.



76% of employers think their employees are satisfied with their benefits package, when in reality, only **61% of employees** reported satisfaction.

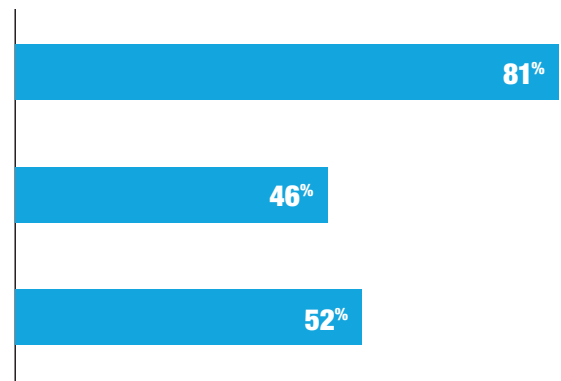


72% of employers think employees understand their health care costs extremely or very well, while just **59% of employees** say that they do.

81% of employers believe their workforce is able to financially meet their health care obligations.

46% of employees report they could not pay more than \$1,000 for out-of-pocket medical expenses.

52% of employees report they could not go one month or more without a paycheck.



The 2021-2022 Aflac WorkForces Report is the 11th annual Aflac study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey was conducted online June 28-July 14, 2021, and the employee survey was conducted online June 28-July 16, 2021. The surveys captured responses from 1,200 employers and 2,000 employees across the United States in various industries. For more information visit aflac.com/awr.

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