

Benefits Education and Communication Fast Facts

Employees and employers agree that workers should be more thoughtful and engaged when making decisions about their benefits. However, as the 2011 Aflac WorkForces Reports shows, inadequate education, advice and communication prohibit employees from fully engaging in those decisions.

- ◆ 63% of employers agree that workers need to be more engaged in their benefits decisions, yet only 8% strongly agree that they are fully engaged.
- ◆ Just 40% of employees feel well informed about the benefits their companies offer, and less than half (46%) feel their HR departments are extremely/very knowledgeable about those benefits.
- ◆ Less than one-quarter (24%) of employees say their HR departments have communicated with them about benefits three or more times in the past year.
- ◆ 41% of workers surveyed agree they would be less likely to leave their jobs if they were well informed about their benefits.

Without adequate information from their HR departments, employees tend to receive information and advice about insurance benefits from other sources.

- ◆ 61% of employees say they receive information and/or advice about employee benefits via word of mouth.
- ◆ 45% of employees say they discuss benefits decisions with colleagues, and 36% reported discussing them with friends or family.
- ◆ 66% of survey participants say they would prefer to discuss benefits options with an HR representative or benefits consultant.

The use of a broker or benefits consultants can be useful to both HR representatives and employees when discussing benefits information.

- ◆ Nearly half (49%) of employees strongly/somewhat agree they would be more informed about benefits if their information sessions with employees included a broker or consultant.
- ◆ 54% of employers who reported using broker or benefits consultants strongly/somewhat agree that their employees take full advantage of the benefits offered to them.
- ◆ 52% of employers who use a broker or benefits consultant reported feeling that their overall benefits packages are significantly/slightly more competitive than those of their industry peers.

Health care reform could have a significant effect on the amount and type of benefits communications employees seek from their employers.

- ◆ 34% of workers say they will rely more heavily on their employers to educate them about their health care decisions as a result of health care reform, yet only 23% of employers say they understand health care reform legislation extremely or very well.
- ◆ Nearly half (49%) of employees strongly agree with this statement: "Even though I believe health care reform is intended to give me greater control over my health care decisions, I don't believe I will have greater control because it is too complicated to understand."

2011 Aflac Workforces Report, a study conducted by Harris Interactive for Aflac, September 2010.