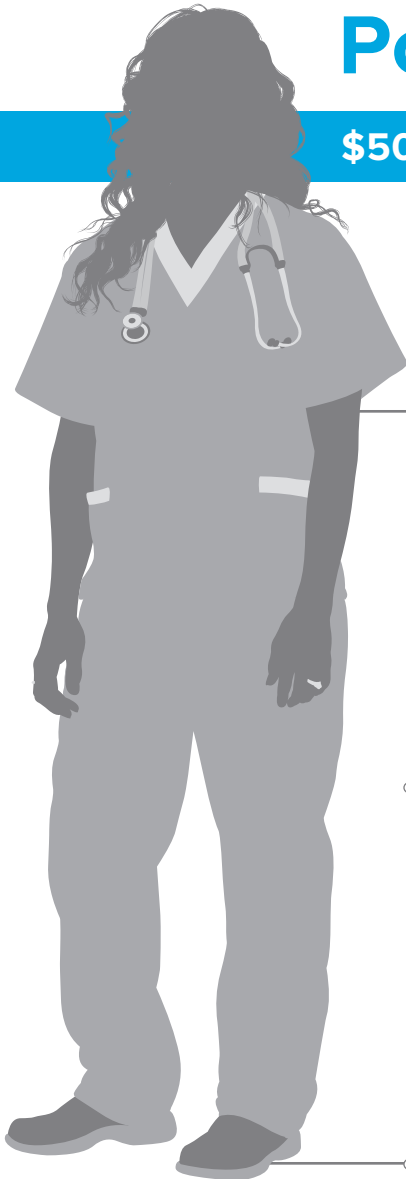


Portrait of Employees Making

\$50K - \$74.9K ANNUALLY



Benefits IQ



Only **17%** report understanding their total annual health care costs extremely well.¹

58% don't understand everything in their major medical/health insurance policy, including things like deductibles, copays, providers in their network, etc.²

Time Spent



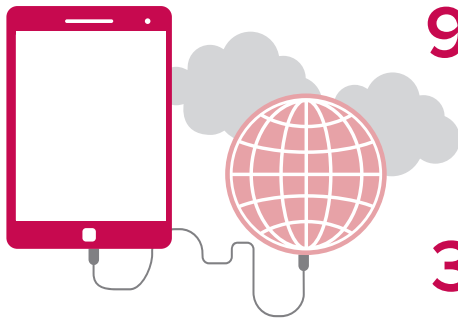
32% spent less than 15 minutes researching their benefit options during their last open enrollment.²

14% said the time they spent researching their major medical/health insurance options was inadequate.²

Of those who said the time they spent researching benefits was inadequate, **51%** say it's because the information available was too complicated to understand.²

28% percent would rather prepare their taxes and/or have a dental cavity filled than research their benefits enrollment options.²

High-Tech Benefits



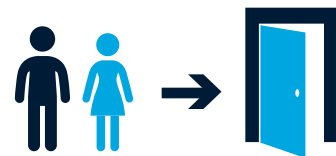
90% say because they're more responsible for their health care costs than in years past, they expect more decision-making tools and support during their health insurance and benefits selection/enrollment experience.¹

34% say the amount of monthly premium is the most important factor they consider when choosing their major medical/health coverage.²

67% who were offered interactive, online tools to help make coverage decisions said they were helpful, and **65%** of those who had the opportunity to speak to a representative from their provider said it was helpful; **65%** of those who were offered a summary of last year's health insurance claims said it was helpful.²



Headed Out the Door?



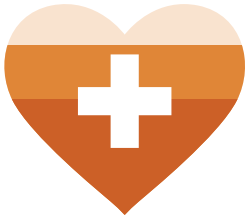
49% say they're at least somewhat likely to look for a new job in the next 12 months.¹

Of those, **47%** said improving their benefits package is one thing their employers could do to keep them in their jobs.¹

40% completely or strongly agree that a well-communicated benefits program would make them less likely to leave their jobs.¹

Loyalty

88% say brand name or reputation is at least somewhat important to selecting health insurance benefits, and 50% say it's extremely or very important.¹



Major Medical Insurance + Voluntary Insurance = The Perfect Match

Medical events such as accidents and illnesses can be expensive – and many employees admit they aren't prepared to pay out-of-pocket costs not covered by major medical insurance. Voluntary insurance can help make unexpected medical costs more affordable and less of a burden to your workforce.

Not only do 66% of employees see a growing need for voluntary insurance, but employees enrolled in voluntary insurance say:^{1,3}



They're satisfied in their jobs (61% vs. 59%)



Their benefits meet their families' needs well (60% vs. 55%)



They're satisfied with their benefits packages (59% vs. 48%)

Medical Expenses



55% have less than \$1,000 to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents, and 24% have less than \$500 available.¹

23% have had difficulty paying a medical bill due to high medical costs.¹



16% completely or strongly agree that medical bills have greatly hindered their ability to save.¹

Benefits Profile

Percentage of employees making \$50K-\$74.9K annually who are offered benefits through their employer.¹



Major Medical: 93%



Life: 73%



Disability: 64%



Dental: 86%



Vision: 75%



Voluntary: 38%



Help your employees build a strong benefits foundation with voluntary insurance.

Sources:

¹2015 Aflac WorkForces Report, conducted by Research Now Jan. 26 – Feb. 11, 2015, among 1,977 benefits decision-makers and 5,337 employees at U.S. companies with at least three employees.

²2015 Aflac Open Enrollment Survey, conducted by Lightspeed GMI June 23 – July 2, 2015, among 2,000 adults ages 18 and older who are employed full or part time in the US at a company with three or more employees.

³Compared to those not offered voluntary insurance by their employer.