

National trends

2015 Aflac WorkForces Report



At a glance

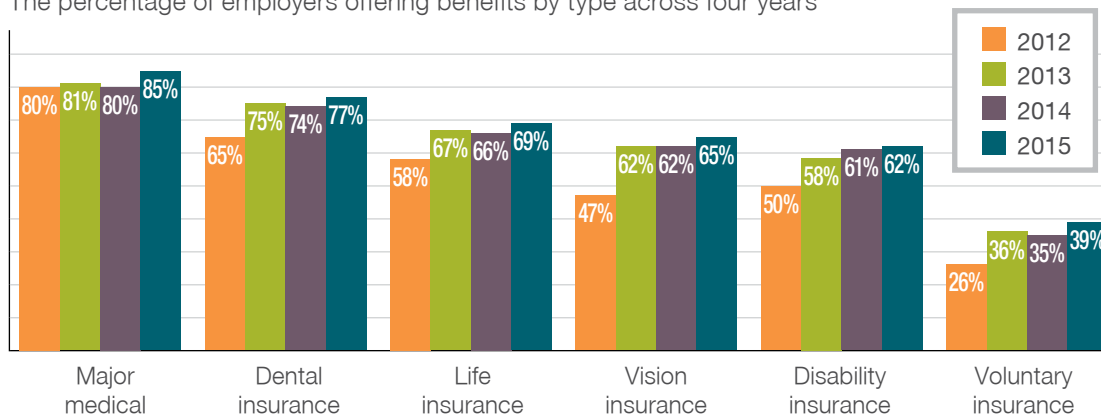
- Surveyed **5,337** employees and **1,977** business decision-makers at businesses with at least three employees in the U.S.
- **Hispanic employees:** 12 percent.
- **Millennial employees** (born after 1980): 27 percent.

Key employee findings

- **53 percent** of employees are extremely or very satisfied with their benefits packages.
- **57 percent** of employees say their current benefits package meets their family needs extremely or very well.
- **52 percent** of employees have less than **\$1,000** to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents, and **28 percent** have less than **\$500** available.
- **40 percent** of employees are not at all or not very prepared to pay out-of-pocket expenses.

Employer benefits offerings

The percentage of employers offering benefits by type across four years

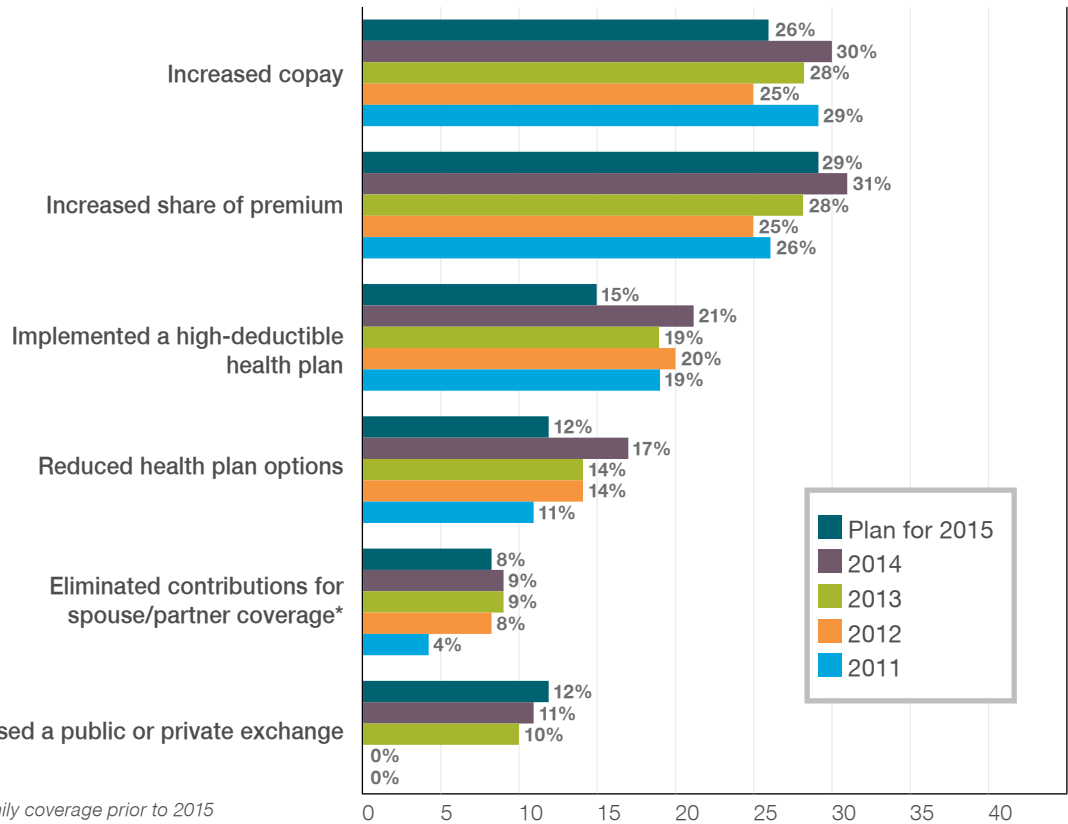


Value of benefits

Employees say an overall benefits package is influential in the decision to leave a current employer. ¹	76%
Employees are likely ² to take a job with slightly lower pay but a more robust benefits package.	59%
Employees are likely ² to look for a new job in the next 12 months.	49%
Employees who are at least somewhat likely to look for a job in the next 12 months say improving their benefits package is one thing their employers could do to keep them in their jobs.	45%

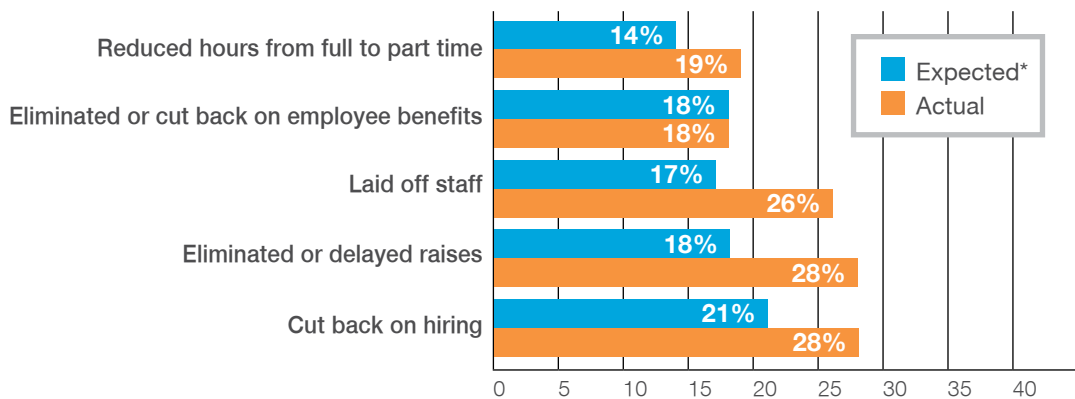
Consumer-driven health care

The percentage of companies making changes to their benefits programs



Hiring and compensation

Actual changes compared to employer projections in 2014



*Reported in the 2014 Aflac WorkForces Report



Workforce financial stability

52 percent of employees have less than \$1,000 to pay for unexpected out-of-pocket medical expenses; **28 percent** of employees have less than \$500.

44 percent of employees would have to use a credit card and/or borrow from their 401(k) or other retirement account to pay out-of-pocket costs associated with unexpected serious illnesses or accidents.

17 percent of employees have been contacted by a collection agency due to outstanding medical bills and/or had their credit score negatively impacted due to high medical costs.

9 percent of employees have missed bill payments³ due to high medical costs.

Workforce earnings



Sources

¹ Includes extremely, very and somewhat influential

² Includes extremely, very and somewhat likely

³ Includes car, credit card and/or rent/mortgage payments

The 2015 Aflac WorkForces Report is the fifth annual Aflac employee benefits study. The study, conducted in February 2015 by Research Now, captured responses from **1,977** benefits decision-makers and **5,337** employees from across the United States. To learn more about the Aflac WorkForces Report, visit AflacWorkForcesReport.com.

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit healthcare.gov (which may also be contacted at 1-800-318-2596) for additional information.

This article is for informational purposes only and is not intended to be a solicitation.