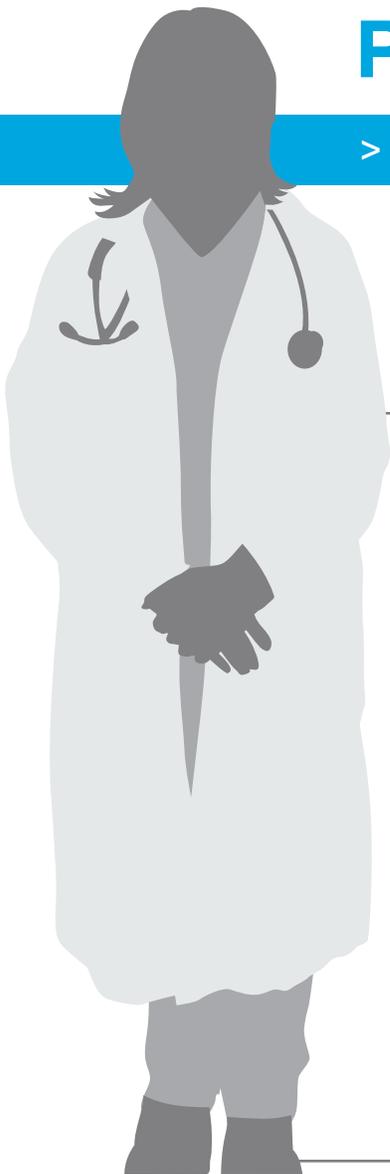


Portrait of Employees Making

> \$100K ANNUALLY



• Benefits IQ

Only **20%** report understanding their total annual health care costs extremely well.¹

43% don't understand everything in their major medical/health insurance policy, including things like deductibles, copays, providers in their network, etc.²

• Job Performance



64% say their benefits offerings are extremely or very important to their work productivity.¹

60% say they're extremely or very important to their workplace engagement.¹

14% say a health problem has affected their or a family member's ability to work.¹

• Time Spent



27% spent less than 15 minutes researching their benefit options during their last open enrollment.²

11% 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, **47%** say it's because the information available was too complicated to understand.²

39% percent would rather prepare their taxes and/or have a dental cavity filled than research their benefits enrollment options.²

• High-Tech Benefits



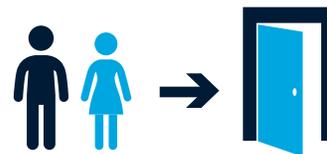
90% say because they're more responsible for their health care costs than in years past, they expect more decision-making tools and support during their health insurance and benefits selection/enrollment experience.¹

26% say the amount of monthly premium is the most important factor they consider when choosing their major medical/health coverage.²

66% who were offered interactive, online tools to help make coverage decisions said they were helpful, and **61%** of those who had the opportunity to speak to a representative from their provider said it was helpful; **67%** of those who were offered a summary of last year's health insurance claims said it was helpful.²



• Headed Out the Door?



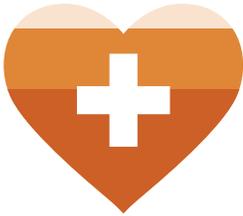
44% say they're at least somewhat likely to look for a new job in the next 12 months.¹

Of those, **43%** said improving their benefits package is one thing their employers could do to keep them in their jobs.¹

36% completely or strongly agree that a well-communicated benefits program would make them less likely to leave their jobs.¹

Loyalty

90% say brand name or reputation is at least somewhat important to selecting health insurance benefits, and 55% 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 60% of employees see a growing need for voluntary insurance, but employees enrolled in voluntary insurance say:^{1,3}



They're satisfied in their jobs (71% vs. 67%)



Their benefits meet their families' needs well (72% vs. 59%)



They're satisfied with their benefits packages (67% vs. 53%)

Medical Expenses



19% have less than \$1,000 to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents, and 7% have less than \$500 available.¹

12% have had difficulty paying a medical bill due to high medical costs.¹



12% completely or strongly agree that medical bills have greatly hindered their ability to save.¹

Benefits Profile

Percentage of employees making >\$100K annually who are offered benefits through their employer.¹



Major Medical: 96%



Life: 84%



Disability: 77%



Dental: 90%



Vision: 80%



Voluntary: 53%



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.