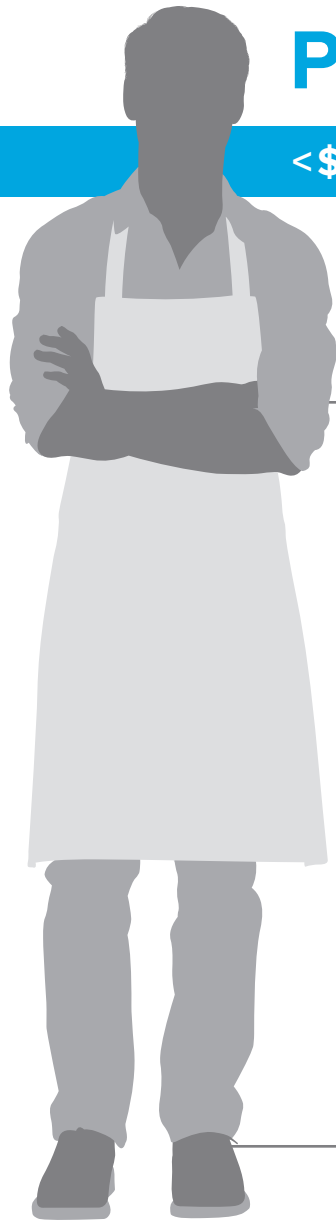


Portrait of Employees Making

<\$25K ANNUALLY¹



Benefits IQ



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

(Among all survey respondents: **22%**)

56% don't understand everything in their major medical/health insurance policy, including things like deductibles, copays, providers in their network, etc.²

(Among all survey respondents: **53%**)

Time Spent



45% spent less than 15 minutes researching their benefits options during their last open enrollment.²

(Among all survey respondents: **35%**)

22% said the time they spent researching their major medical/health insurance options was inadequate.²

(Among all survey respondents: **15%**)

Job Performance



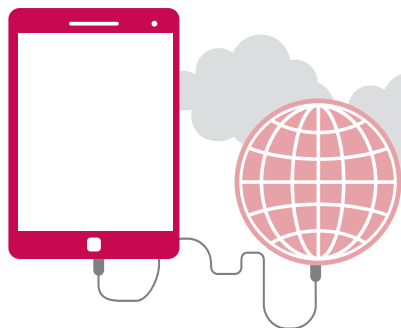
59% say their benefits offerings are extremely or very important to their work productivity.¹

(Among all survey respondents: **60%**)

48% say they're extremely or very important to their workplace engagement.¹

(Among all survey respondents: **54%**)

High-Tech Benefits



75% believe the medical costs they are responsible for will increase.¹

(Among all survey respondents: **81%**)

28% say the amount of monthly premium is the most important factor they consider when choosing their major medical/health coverage.²

(Among all survey respondents: **30%**)

56% who were offered interactive, online tools to help make coverage decisions said they were helpful, and **41%** of those who had the opportunity to speak to a representative from their provider said it was helpful; **69%** of those who were offered a summary of last year's health insurance claims said it was helpful.²

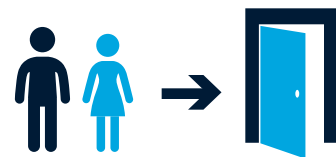
(Among all survey respondents: **64%**, **58%** and **66%** respectively)



VS.



Headed Out the Door?



50% say they're at least somewhat likely to look for a new job in the next 12 months.¹

(Among all survey respondents: **47%**)

35% said improving their benefits package is one thing their employers could do to keep them in their jobs.¹

(Among all survey respondents: **42%**)

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

(Among all survey respondents: **50%**)

Loyalty

88% say a benefits package offering is at least somewhat important to loyalty to employer.¹

(Among all survey respondents: 90%)



Major Medical Insurance + Voluntary Insurance = The Perfect Match⁴

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 **79%** of employees see a growing need for voluntary insurance, but employees enrolled in voluntary insurance say:^{1,3}



They're extremely or very satisfied in their jobs (**78%** vs. **57%**)

They're extremely or very satisfied with their benefits packages (**75%** vs. **46%**)



Their benefits meet their families' needs extremely or very well (**77%** vs. **50%**)



Medical Expenses



32% have had difficulty paying a medical bill due to high medical costs.¹

(Among all survey respondents: 25%)



91% have less than **\$1,000** to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents.¹

(Among all survey respondents: 65%)



26% say that high medical costs have greatly hindered their ability to save.¹

(Among all survey respondents: 29%)

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

Benefits Profile

Percentage of employees making **<\$25K** annually who are offered benefits through their employer.¹



Major Medical: 80%

(Among all survey respondents: 85%)



Life: 50%

(Among all survey respondents: 67%)



Disability: 32%

(Among all survey respondents: 50%)



Dental: 68%

(Among all survey respondents: 78%)



Vision: 56%

(Among all survey respondents: 69%)



Voluntary: 16%

(Among all survey respondents: 24%)



Sources:

¹2016 Aflac WorkForces Report, conducted by Lightspeed GMI Jan. 11–Feb. 11, 2016, among 1,500 benefits decision-makers and 5,000 employees at U.S. companies with at least three employees. This infographic reflects the respondent's annual household income.

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 U.S. at a company with three or more employees.

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

⁴This section reflects all survey respondents, not just those making an annual household income of < \$25K.