

Innovative and emerging benefits trends

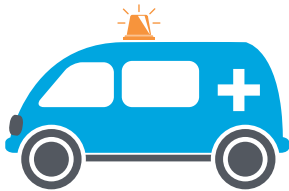
Value of voluntary



26% Approximately 1 in 4 employers offer voluntary insurance to their workforce.

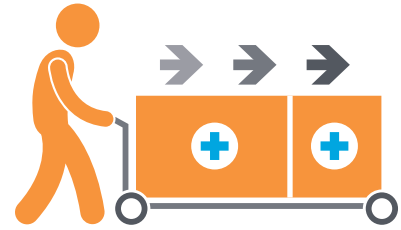
79% Nearly 4 in 5 employees see a growing need for voluntary insurance today compared to last year.

51% of employers noticed a decline in workers' compensation claims after offering voluntary accident insurance.



Exchanges

In 2016, **16 percent of employers** project that they'll move their employee health benefits to a private exchange.



Outsourcing administration



68 percent of employers are interested in outsourcing at least one benefits administration service to a third party.

Wellness programs

54 percent of employers have a company-sponsored wellness program.

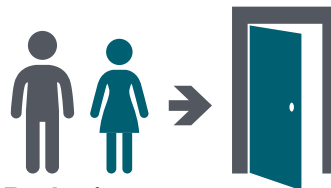
Of those offering a new or emerging wellness option, like telemedicine, an on-site medical clinic, wearable devices, or an on-site pharmacy, over half said the service has reduced overall employee health costs.



Using a broker or benefits consultant

70%

of employers currently use a broker or benefits consultant to determine their benefits options.



Reducing turnover

Employers that use a broker or benefits consultant are more likely than those that don't to say that the benefits their company offers enables them to reduce turnover (**80 percent versus 66 percent**).

Increasing productivity

Employers that use a broker or benefits consultant are more likely than those that don't to say that the benefits their company offers increases worker productivity (**75 percent versus 65 percent**).



The 2016 Aflac WorkForces Report is the sixth annual Aflac study examining benefits trends and attitudes. The study, conducted by Lightspeed/GMI on behalf of Aflac, captures responses from 1,500 employers and 5,000 employees across the U.S. To learn more, visit AflacWorkForcesReport.com.

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