

# 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.



## Using a broker or benefits consultant

**70%**

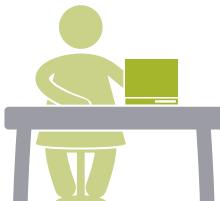
of employers currently use a broker or benefits consultant to determine their benefits options.

## Exchanges

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



## Outsourcing administration

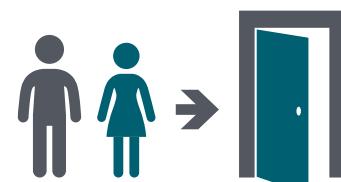


**68 percent of employers** are interested in outsourcing at least one benefits administration service to a third party.

## 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.



## 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](http://AflacWorkForcesReport.com).

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