

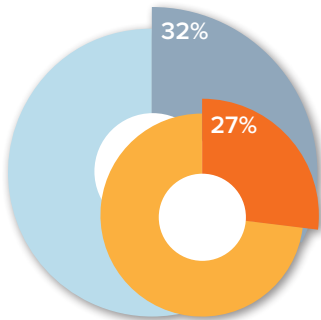
EMPLOYER RESULTS SURVEYED 137 BUSINESS DECISION-MAKERS

■ 32% offer voluntary insurance

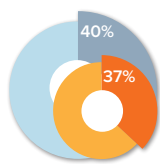
CURRENT BENEFITS LANDSCAPE

The percentage of companies making changes to their benefits programs

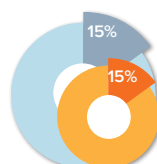
KEY: ■ Changed in 2016 ■ Planned for 2017



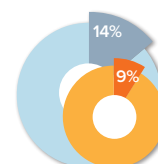
Increased employees' copays



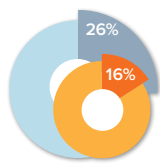
Increased employees' share of premium



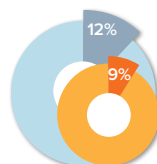
Reduced the number of major medical/health plan options



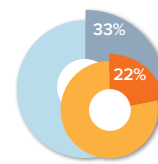
Moved to a private exchange



Implemented a high-deductible health plan (over \$1,000)



Eliminated contributions for spouse/partner coverage



Made contributions to a health reimbursement account for employees

EMPLOYER CONCERNS

27% Controlling costs

27% managing the productivity of their workforce

28% finding the right amount and level of talent to achieve business goals

EMPLOYEE RESULTS SURVEYED 359 EMPLOYEES

■ 29% are enrolled in voluntary insurance

HAPPINESS



69% say improving their benefits package would make them happier employees.

GROWING IMPORTANCE OF VOLUNTARY INSURANCE

40% agree that they regularly underestimate the total cost of an injury or illness, including medical, household and out-of-pocket costs.



30% of employees say that if their employer did not provide adequate health insurance coverage, they would purchase additional, affordable insurance products.

VALUE OF BENEFITS

62% say a benefits package offering is extremely or very important to their job satisfaction, and **52 percent** say it's extremely or very important to their employer loyalty.

49% are at least somewhat likely to accept a job with slightly lower pay but better benefits.

33% say improving their benefits package is one thing their employer could do to keep them in their jobs.

16% have left a job or turned down a job offer due to the benefits offered.

FINANCIAL WELL-BEING



64% of employees would be able to pay less than \$1,000 for out-of-pocket expenses if an unexpected serious illness or accident occurred today.

9% of employees say high medical costs have negatively impacted their credit scores.