



Benefits Trends

Midwest U.S.



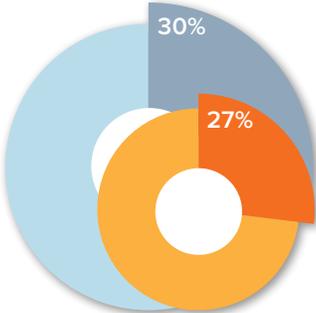
EMPLOYER RESULTS SURVEYED 455 BUSINESS DECISION-MAKERS

■ 30% offer voluntary insurance

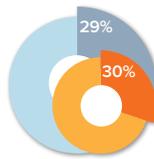
CURRENT BENEFITS LANDSCAPE

The percentage of companies making changes to their benefits programs

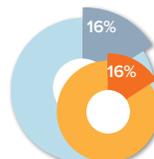
KEY: ■ Changed in 2016 ■ Planned for 2017



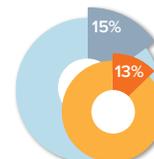
Increased employees' copays



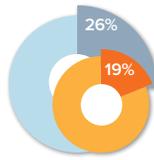
Increased employees' share of premium



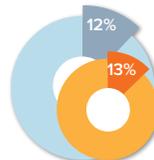
Reduced the number of major medical/health plan options



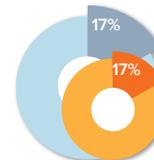
Moved to a private exchange



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

19% Controlling costs

19% managing the productivity of their workforce

31% finding the right amount and level of talent to achieve business goals

EMPLOYEE RESULTS SURVEYED 1,304 EMPLOYEES

■ 30% are enrolled in voluntary insurance

HAPPINESS



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

GROWING IMPORTANCE OF VOLUNTARY INSURANCE

47% agree that they regularly underestimate the total cost of an injury or illness, including medical, household and out-of-pocket costs.



26% of employees say that if their employer did not provide adequate health insurance coverage,

they would purchase additional, affordable insurance products.

VALUE OF BENEFITS

63% say a benefits package offering is extremely or very important to their job satisfaction, and **56 percent** say it's extremely or very important to their employer loyalty.

56% are at least somewhat likely to accept a job with slightly lower pay but better benefits.

39% say improving their benefits package is one thing their employer could do to keep them in their jobs.

19% have left a job or turned down a job offer due to the benefits offered.

FINANCIAL WELL-BEING



66% 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.

12% of employees say high medical costs have negatively impacted their credit scores.

The 2017 Aflac WorkForces Report is the seventh annual study examining benefits trends and attitudes. The study's surveys, conducted by Lightspeed GMI, captured responses from 1,800 benefits decision-makers and 5,000 employees across the United States in various industries. For more information, visit AflacWorkForcesReport.com. This piece is for informational purposes only and is not intended to be a solicitation.