



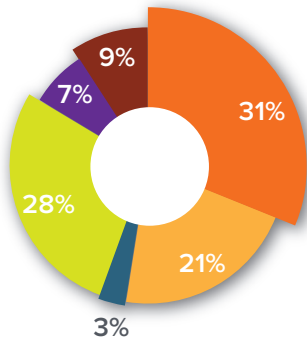
# Benefits trends

Portrait of employees making less than \$50K annually

## BENEFITS IQ

**54%** don't understand everything in their major medical/health insurance policy, including things like deductibles, copays, providers in their network, etc.

## BENEFITS COMMUNICATION



Employees would prefer an insurance agent to communicate with them...

- through email
- by phone
- by text
- in person
- through mail
- in an online chat

## JOB PERFORMANCE



**50%** say their benefits offerings are extremely or very important to their work productivity.

## HEADED OUT THE DOOR?

**55%** say they're at least somewhat likely to look for a new job in the next 12 months.

**38%** say improving their benefits package is one thing their employers could do to keep them in their jobs.



## VOLUNTARY INSURANCE



Medical events such as accidents and illnesses can be expensive – and many employees admit they aren't prepared to pay out-of-pocket costs that may not be covered by major medical insurance. Voluntary insurance can

help make unexpected medical costs more affordable and less of a burden to your workforce.

**82%** see a growing need for voluntary insurance.

**74%** say that if offered by their employer, they would be at least somewhat likely to purchase voluntary insurance benefits.

**90%** at least somewhat consider voluntary insurance benefits to be a part of a comprehensive benefits program.

## MEDICAL EXPENSES

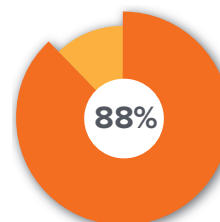


**82%** have less than \$1,000 to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents.

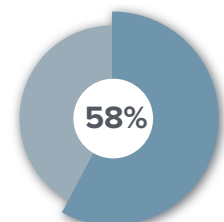
## LOYALTY

**86%** say a benefits package offering is at least somewhat important to loyalty to employer.

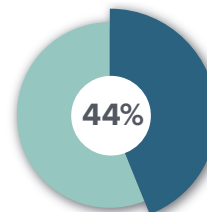
## BENEFITS PROFILE



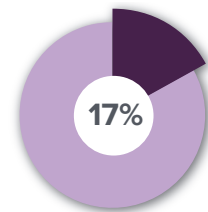
Are offered major medical insurance through their employer.



Are offered life insurance through their employer.



Are offered disability insurance through their employer.



Are offered voluntary insurance through their employer.