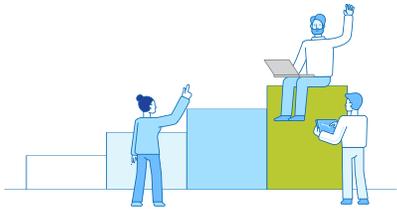
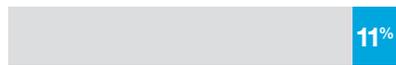


Top 10 employer findings

The **Aflac WorkForces Report** examines benefits trends and attitudes among employees and employers.



Satisfying the needs, interest or demands of employees continues to be the **top reason** employers offer supplemental insurance benefits.



of businesses overall — higher for small businesses (14%) — cannot continue to afford the plans in which they currently participate.



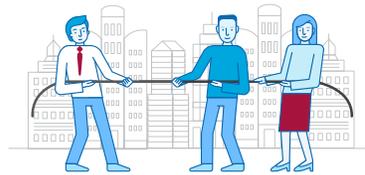
of small businesses not offering benefits say they cannot financially sustain a program for their workforce.



of employers say the reputation of their health insurance provider is very or extremely important.



83% of employers say face-to-face conversations with benefits advisors are very or extremely effective for enrollment.



One of the most important objectives that concerns business owners is remaining competitive in today's growing marketplace — **27%** say it's their top objective.



90% of business leaders are interested in at least one enrollment or educational tool for their employees.

Employers offering supplemental insurance are **more likely** than those that don't offer the products to say:



Their company is growing in terms of sales and revenue.



They're able to invest more in their benefits program.

53% of employers report rising health insurance costs are preventing them from increasing compensation, down from 66% in 2017.



Of the **60%** of employers who use a broker or benefits consultant, strong knowledge of best practices in employee benefits is the top reason they choose their particular consultant.

Learn more at AflacWorkForcesReport.com.

