

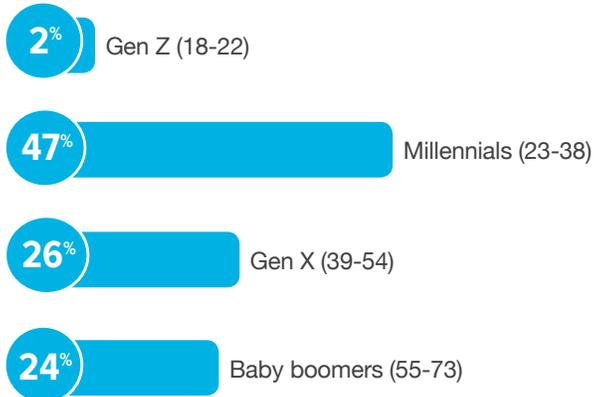
Aflac WorkForces Report

National retail employee trends



Workforce dynamics

Four generations represented:



46% have children under 26 covered on their health plan.



57% have been at their company for five or more years and **14%** for less than two years.



57% say their current level of burnout due to work is moderate to very high.

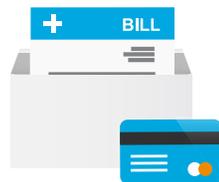


Fragile financials

47% couldn't go a month without a paycheck.



67% couldn't afford an out-of-pocket expense of \$1,000 or more if an unexpected serious illness or accident occurred today.



49% have held off on seeing a medical professional because of cost concerns.



61% who have more than one job or "gig" say it's to help make ends meet.



Did you know?

1 in 4 retail employees couldn't go more than one week without a paycheck. That's higher than the national average among industries at **18%**. Employees in the retail industry need the additional financial protection for out-of-pocket costs should they experience an unexpected illness or injury.

Benefits preference and enrollment

Most necessary insurance plans:



Participants ranked first, second or third most necessary.

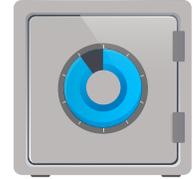
65%

of employees are enrolled in major medical/health insurance through their employer.



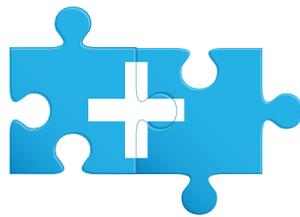
94%

of employees enrolled in supplemental insurance say the coverage helps to protect their financial security.



38%

say the ongoing national debate about health care has helped them better understand their options; meanwhile, 27% say it has made them more confused about their choices.



Most desired nontraditional benefits:

- 1 Flexible work schedule
- 2 Wellness stipend
- 3 Identity theft
- 4 Health advocacy or medical bill negotiation
- 5 Employee assistance

Participants ranked first, second or third most important.

Power of benefits

Employees say their benefits package is extremely or very important to their:



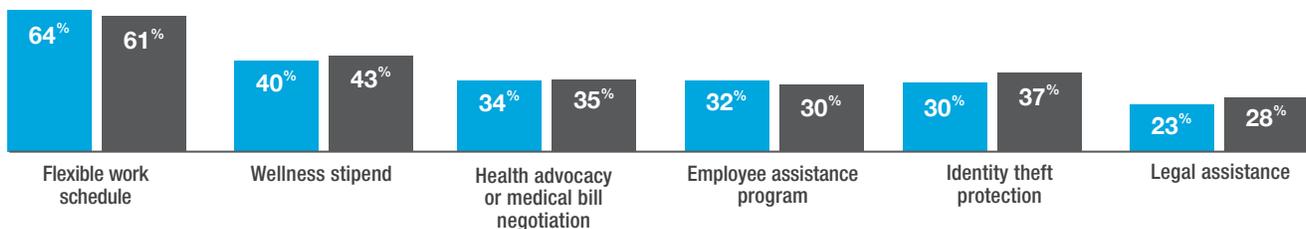
60%

rank health benefits as one of the top-three most important aspects of looking for a new job.



Top value-added services desired by employees

■ National average ■ Retail



Percentage ranking benefit first, second or third important.

The **2019-2020 Aflac WorkForces Report** is the ninth annual Aflac employee benefits study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the study captured responses from 2,000 employees and 1,200 employers across the United States in various industries. Of the 2,000 employees who responded, 137 were members of the retail industry.

This piece is for informational purposes only and is not intended to be a solicitation. For more information, visit AflacWorkForcesReport.com.