

Aflac WorkForces Report

Open enrollment trends

Benefits preference and enrollment

Most essential insurance plans



1

Major medical



2

Dental



3

Vision



4

Life



5

Critical illness

Participants ranked most, second or third most necessary.

Most desired nontraditional benefits

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

Participants ranked most, second or third most necessary.

91% of employees enrolled in supplemental insurance say the coverage helps to protect their financial security.

78% of Gen Z and **49%** of millennials say the ongoing national debate about health care has helped them better understand their options, compared to just **29%** of those 39 and older.

Ease of benefits enrollment

Top ranked benefits enrollment tools:

1. Enrollment website
2. Benefits spending/estimated cost tools
3. One-on-one access to a benefits consultant
4. Printed materials



93% of employees typically choose the same benefits (e.g., medical, dental, vision, etc.) year after year.



55% spend less than 30 minutes researching their benefits options.



26% would rather skip their morning coffee or give up their favorite food rather than complete their benefits enrollment.

Family history matters

74% of employees say family history is influential for guiding their health insurance decisions.



would be likely to purchase insurance to help cover costs associated with a serious illness that they know runs in their family history (such as cancer, heart attack or stroke). This is especially true for Gen Z and millennials.



say they or a member of their immediate family suffered a major health event or accident (such as heart attack, stroke, cancer or serious accident requiring hospitalization) in the last year.

Financial checkup



52% could only afford an out-of-pocket expense of less than \$1,000 if an unexpected serious illness or accident occurred today.



74% of employees say their benefits package is extremely or very important to their financial health.

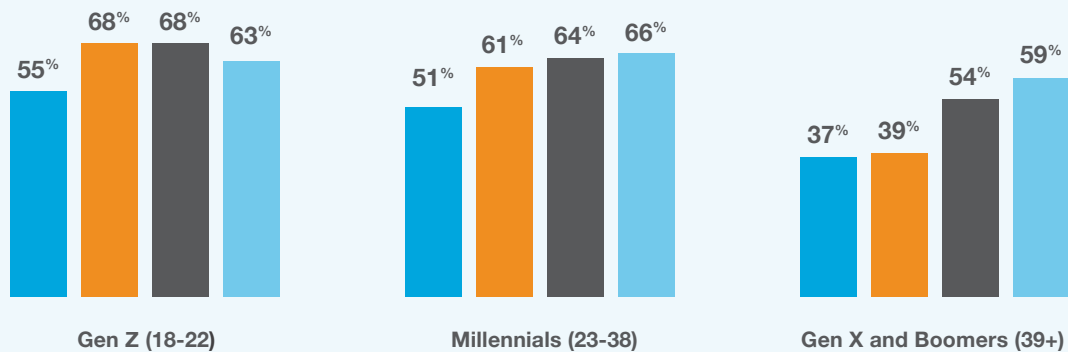
44% have held off on seeing a medical professional because of cost concerns.

63% of employees who have more than one job, or “gig,” say it’s to help make ends meet.

39% of employees couldn’t go a month without a paycheck.

Stressing over benefits?

Gen Z and millennials find benefits processes more stressful than other age groups.*



- Enrolling in health insurance benefits is stressful.
- Submitting a health insurance claim is stressful.
- Trying to understand what insurance or benefits I need is stressful.
- Negotiating medical billing is stressful.

*Respondents say it is somewhat stressful or very stressful.

The 2019 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.

For more information, visit [AflacWorkForcesReport.com](https://www.aflac.com/workforces-report).