EXECUTIVE SUMMARY
The 2020-2021 Aflac WorkForces Report is the 10th annual survey covering the trends and attitudes driving employers’ decisions and influencing employee benefits. The survey captured responses from 1,200 benefits decision-makers between June 12 and June 30, 2020, as their businesses navigated changes related to the COVID-19 pandemic and public health crisis.

As many employers unexpectedly reconfigured business models and took unprecedented measures to protect their employees and customers, the report highlights attitudes and trends related to employer benefits programs, policies and decisions.

**U.S. Employer Overview**

- The vast majority of employers plan to maintain or strengthen their benefits programs.
- A virtual benefits enrollment experience is the future – now.
- Virtual wellness and telemedicine options rise.
- Cost continues to be the greatest barrier for employers to offer benefits.
- Employers choose supplemental insurance and benefits advisors to meet workforce needs and demands.

**U.S. Employee Overview**

- Financial security continues to be a major concern for Americans, and health care costs are a strong contributing factor.
- Surprise out-of-pocket costs have a big effect on the U.S. workforce.
- Employees anticipate expanded benefits to help them feel secure at the workplace.
- The COVID-19 pandemic was a wake-up call to invest more time on research to understand benefits options better.
- Health benefits continue to play an important role in workplace well-being, recruitment and satisfaction.
- About the 2020 Aflac WorkForces Report

**Key Emerging Trends Include:**

- The vast majority of employers plan to maintain or strengthen their benefits programs.
- A virtual benefits enrollment experience is the future – now.
- Telehealth and virtual medicine are on an exponential rise.
- Cost continues to be the greatest barrier for employers to offer benefits.
- Employers choose supplemental insurance and benefits advisors to meet workforce needs and demands.
In light of current events related to COVID-19, how certain are you that your company will continue its health benefits program as it stands today?

- Extremely or very certain: 68%
- Somewhat certain: 23%
- Not very or not at all certain: 9%

In response to COVID-19, which of the following did your company already add to or change about your standard benefits package offered to employees?

- 47% Time off or flexible scheduling to provide dependent care during COVID-19
- 39% Additional paid time off for those diagnosed or presumed diagnosed with COVID-19
- 34% Additional paid time off to care for family members diagnosed with COVID-19
- 22% Financial support
- 20% Stipends to support employees’ transition to remote work
- 21% None of these

Staying competitive and maintaining a health workforce are top benefits program objectives.

Of the following objectives, which is the most important objective for your benefits program?

- 29% To remain competitive with other employers in order to attract employees
- 28% To increase productivity by maintaining a healthy workforce
- 23% To retain employees
- 21% To increase employee satisfaction

Given the financial impacts of COVID-19 on your business, do you anticipate any of the following changes to your benefits in the next 12 months?

- 47% No changes to benefits as a result of financial impacts
- 23% Reducing benefits to manage costs
- 18% Increasing benefits to retain employees and ensure business continuity
- 12% Not sure

Which types of health insurance plans do you offer to your employee(s)?

- 86% Major medical health insurance
- 78% 401(k) or other retirement programs
- 73% Dental insurance
- 67% Vision insurance
- 64% Life insurance
- 51% Disability insurance
- 31% Supplemental insurance
- 61% PPO
- 48% HMO
- 34% HDHP
- 13% Traditional pay for service coverage
- 13% POS
- 1% Another kind of plan
A virtual benefits enrollment experience is the future – now.

Quite unexpectedly, working from home and social distancing practices propelled virtual and phone benefits enrollment and communications into the forefront. The survey found that 84% of businesses changed their work environment in some way. Additionally, 42% reported that they are preparing to move to a remote or virtual office structure, and a full 26% reported that they plan to do this as a long-term plan.

The shift to a socially distanced workplace created an immediate need for virtual alternatives to in-person benefits enrollment. Employers reported that they are already looking for ways to create and maintain a healthy and safe working environment. One way they are doing this is by providing employees the same robust enrollment tools and information that they always have but in virtual or digital ways – avoiding the traditional physical brochures and meeting face to face.

- Employers reported an increase in phone enrollment with a benefits advisor.
- The study found that while most employers continue to value in-person consultations with an advisor, they show more confidence than in past years in the effectiveness of employees working with an advisor over the phone.
- Employers report a decrease in using printed materials but an increase in using educational online videos.

Of the following business objectives, which is the most important for your company right now?

- 25% Creating and maintaining a healthy and safe working environment
- 15% Staying competitive in today’s marketplace
- 11% Controlling costs
- 11% Finding the right amount and level of talent to achieve our business goals
- 11% Keeping and paying employees
- 9% Managing workforce productivity
- 9% Increasing business efficiency by implementing or updating administrative technology
- 8% Keeping our business afloat

Changes to physical work locations

In light of COVID-19, how did your business respond to having employees at a physical work location?

- 84% Changed employee work environment in some way
- 42% Reduced the number of people at a physical work location
- 56% Moved employees to work from home
- 25% Furloughed employees
- 21% Temporarily laid off employees
- 12% Permanently laid off employees
- 16% No change

Benefits enrollment

Have you used the following methods for your company’s benefits enrollment process?

- Self-service online enrollment 62% 60%
- Extremely or very effective: 84%
- Face-to-face enrollment with an advisor 40% 47%
- Extremely or very effective: 83%
- Phone enrollment with an advisor 32% 27%
- Extremely or very effective: 88% + 7 percentage points from 2019
- Self-service paper enrollment 29% 34%
- Extremely or very effective: 66% + 10 percentage points from 2019

As of today, has your company brought employees back to work to a physical location similar to levels prior to COVID-19?

- 45% Yes
- 53% No
- 2% Not sure

Has your company experienced any of the following related to bringing employees back to work at a physical location?

- 35% Employees voluntarily elect not to return to the workplace due to safety concerns
- 26% Moving to a long-term remote working structure
- 19% Difficulty meeting state or national safety recommendations
- 18% Employees taking new jobs while furloughed or unemployed
- 30% None of the above

Which tools and resources, if any, is your workplace using for employee benefits enrollment?

- 59% Enrollment website + 7% pts
- 51% Printed materials
- 39% One-on-one access to a benefits consultant
- 35% Benefits spending or estimated cost tools + 4% pts
- 29% Educational videos
- 24% Live chat
- 21% Recommendations based on what “others like you purchased”
- 18% Text reminders
- 4% None of the above
## TREND 3

Virtual wellness and telemedicine options rise.

In keeping with an overall concern for maintaining a healthy and safe working environment, employers reported unparalleled increases in telemedicine and other virtual offerings as part of their wellness initiatives. Similar to past years, just over half of employers offer a company-sponsored wellness program, and at least 4 out of 5 report having good participation in their program. Of employers with a company-sponsored wellness program:

- 43% offer telemedicine to their employees – up from 29% the previous year.
- Employers increasingly say that telemedicine reduces their overall health care costs.
- With 26% reporting employee mental health issues affecting their business in the past year, more report offering virtual mental health coaching to help employees.
- COVID-19 testing and antibody screening is the fifth most popular wellness benefit.

### Top-5 wellness program offerings

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<thead>
<tr>
<th>Rank</th>
<th>Offering</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Wellness incentives</td>
<td>57%</td>
</tr>
<tr>
<td>2.</td>
<td>Telemedicine</td>
<td>43%</td>
</tr>
<tr>
<td>3.</td>
<td>Stress management programs</td>
<td>41%</td>
</tr>
<tr>
<td>4.</td>
<td>Web-based resources for healthy living</td>
<td>41%</td>
</tr>
<tr>
<td>5.</td>
<td>Free COVID-19 virus or antibody testing</td>
<td>37%</td>
</tr>
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### Which of the following, if any, does your company offer to assist employees with mental health and self-care?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Time off for personal mental health</td>
<td>55%</td>
</tr>
<tr>
<td>Flexible scheduling</td>
<td>36%</td>
</tr>
<tr>
<td>Virtual mental health coaching</td>
<td>31%</td>
</tr>
<tr>
<td>Group counselling or coaching</td>
<td>29%</td>
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<tr>
<td>On-site mental health care</td>
<td>19%</td>
</tr>
<tr>
<td>Holistic wellness programs</td>
<td>18%</td>
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</tbody>
</table>

### Have employee mental health issues had an effect on your company in the past year?

<table>
<thead>
<tr>
<th>Effect</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Yes</td>
<td>61%</td>
</tr>
<tr>
<td>No</td>
<td>26%</td>
</tr>
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<td>Not sure</td>
<td>13%</td>
</tr>
</tbody>
</table>
Cost continues to be the greatest barrier for employers to offer benefits.

The financial effects of the COVID-19 pandemic continue to play out for businesses, and at the time of the survey, about half of employers said the pandemic had a negative or extremely negative effect on their financial condition. Even with many maintaining their health insurance programs, the study continues to observe that employers of all sizes struggle to keep pace with rising health care costs, with some of the smallest companies unable to offer benefits at all.

Consistent with previous survey waves, offering a robust benefits program while staying within budget and cost restraints is the top challenge faced by employers when offering benefits. Additionally:

- 52% of employers that offer benefits say rising health insurance costs are preventing their company from increasing wages.
- About 1 in 5 (19%) increased employee copays and/or increased employee share of premium in 2020.
- 15% of employers that offer benefits said they cannot continue to sustain the costs of their benefits programs, up from 11% in 2019.
- High-deductible health plans are on an upward trend, jumping from 26% in 2018 to 32% in 2019 and up slightly to 34% in 2020.

Cost is a particular concern for small companies with 3-49 employees.

Of those not currently offering benefits, a full 65% report never offering employee health benefits. Their top-three reasons include:

- 65% Cost: "We cannot sustain a benefits program for our workforce."
- 37% Need: "Our employees don’t need health insurance benefits through our workplace because they have access through another source."
- 16% Quality: "We cannot offer the quality of coverage that our employees need."

Of the following challenges, which is the top challenge your company faces when offering benefits?

- 33% Offering robust benefits while staying within cost constraints
- 14% Determining the benefits that will meet our employees’ needs
- 14% Understanding what employees want when it comes to benefits
- 12% Understanding the options I have to control benefits costs
- 11% Communicating with and educating employees about benefits
- 10% Managing benefits administration and workforce regulation compliance
- 6% Finding time to dedicate to benefits selection and administration

Are rising health insurance costs preventing your company from increasing compensation?

- 52% Yes
- 41% No
- 7% Not sure
Employers choose supplemental insurance and benefits advisors to meet workforce needs and demands.

Supplemental insurance helps employers meet employee need and demand.

The No. 1 reason employers offer supplemental insurance is to satisfy employee need, interest or demand. Employers also said offering these policies can help with recruiting top talent.

Among organizations offering supplemental insurance, 50% reported that it helped with employee recruitment and 60% reported that it helped with employee retention. In light of the current pandemic environment, 56% are extremely or very interested in offering employees insurance to cover costs associated with COVID-19 or a future pandemic, and another 32% are somewhat interested.

How interested are you in offering your employees insurance to cover costs associated with diagnosis and treatment of COVID-19 or future pandemics in the next 12 months?

- 56% Extremely or very interested
- 32% Somewhat interested
- 12% Not very or not at all interested

Does supplemental insurance help your company recruit employees?

- 50% Yes
- 26% No
- 24% Not sure

Does supplemental insurance help your company retain employees?

- 60% Yes
- 21% No
- 19% Not sure

For the 31% of employers offering supplemental insurance, their plans include:

- 60% Long-term disability insurance
- 57% Short-term disability insurance
- 52% Supplemental life insurance
- 49% Accident insurance
- 48% Critical illness insurance
- 38% Cancer or other specified disease insurance
- 37% Supplemental vision insurance
- 36% Supplemental dental insurance
- 33% Supplemental hospital insurance
- 22% COVID-19 or other pandemic insurance

What’s the most important reason you choose to work with a specific broker or benefits consultant?

- 29% Strong knowledge of employee benefits best practices
- 19% Customer service and support
- 17% Benefits communication, education and enrollment capabilities
- 12% Insurance carriers or value-added services they offer
- 10% Cost
- 7% Strong personal referral or recommendation/company reputation
- 2% Some other reason
- 3% I wasn’t involved in the decision to work with a specific broker or consultant

Strong knowledge of best practices in employee benefits is the top reason employers give for using a broker or benefits consultant.

Employers attribute having a better benefits package to their benefits consultant.

Many employers look to benefits consultants, agents or brokers to help determine the benefits for their business.

Employers find value in using a broker or benefits consultant to determine their options:

- 76% say they get more for their money by working with a broker
- 70% say their broker helps their company offer a better benefits package
- 53% say hiring a broker made their benefits package less expensive

59% of employers use a benefits consultant to determine the options for their business.
Financial security continues to be a major concern for Americans, and health care costs are a strong contributing factor. Surprise out-of-pocket costs have a tangible negative effect on the U.S. workforce. Employees anticipate expanded benefits to help them feel secure at the workplace. The COVID-19 pandemic was a wake-up call to invest more time on research to understand benefits options better. Health benefits continue to play an important role in workforce well-being and satisfaction.
Financial security continues to be a major concern for Americans, and health care costs are a strong contributing factor.

As in previous years, the report continues to find that many employees would have difficulty going more than three months without a paycheck before relying on debt or credit. Additionally, health care and dependent care costs are contributing significantly to the financial strain.

➤ 48% couldn’t pay $1,000 or more for out-of-pocket expenses without relying on debt or credit if an unexpected serious illness or accident occurred today.

➤ 42% would use a credit card to pay for high out-of-pocket expenses associated with an unexpected serious illness or accident.

➤ 61% believe their share of medical costs will increase in the next year.

➤ In light of COVID-19, 1 in 5 experienced unexpected costs related to caring for a family member, deductibles and/or out-of-pocket health care costs.

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Financial impact of COVID-19
Anxiety surrounding financial security has only grown with the COVID-19 pandemic. In fact, 67% of employees said they experienced at least a minor financial impact due to the pandemic, including one-third who experienced moderate to major impacts on their finances. Most of the survey respondents — all employed at the time of the survey — experienced some sort of recent turmoil because of the public health crisis. Of those surveyed, 36% experienced a layoff, temporary unemployment or furlough, and half started working from home.

The most common financial impacts reported by employees involved canceled trips or events and loss of a job or income, but 1 in 5 also experienced unexpected costs related to caring for a family member, deductibles and/or out-of-pocket health care costs.

How long could you go without a paycheck?

- 10% 1 week
- 14% 2 weeks
- 10% 3 weeks
- 17% 1 month
- 12% 2 months
- 16% 3-5 months
- 21% 6 or more months

Financial strain related to COVID-19:
- 42% Canceled trip(s) or event(s)
- 36% Loss of a job or income
- 21% Unexpected costs related to care for a family member, child or dependent
- 18% Health insurance deductible (difficulty affording it)
- 18% Out-of-pocket health care costs
- 13% Loss of health insurance benefits
- 17% None of these

70% experienced a significant change at work

- 9% Layoff
- 15% Furlough
- 13% Temporary unemployment
- 52% Working from home
- 30% None of these

Gen Z and Millennials more often reported some type of change:

- 75% Gen Z
- 76% Millennials
- 65% 40+

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- 13% Loss of health insurance benefits
- 17% None of these

67% experienced at least a minor financial impact because of COVID-19

- 13% I experienced a major financial impact (e.g., loss of income, medical expenses)
- 23% I experienced a moderate financial impact
- 31% I experienced a minor financial impact
- 33% I did not experience any financial impact

Gen Z and millennials more often reported at least a minor financial impact:

- 76% Gen Z
- 76% Millennials
- 59% 40+
The survey finds that high medical costs or bills adversely affected over half of the U.S. workforce, and there is growing concern about covering health care costs. Nearly 1 in 4 employees said they or an immediate family member experienced a serious health event or accident requiring hospitalization in the last year such as heart attack, stroke or cancer. Health care costs caught nearly all of these individuals or families off guard. In fact, 92% said at least one health care cost related to the event surprised them.

Surprise out-of-pocket costs have a big effect on the U.S. workforce.

When serious health events, accidents or hospitalizations occur, surprise costs included:

- 50% Hospital bills
- 47% Doctor’s bills
- 42% Prescription costs
- 29% Missed paychecks
- 27% Child care expenses
- 24% Travel or lodging expenses
- 24% Out-of-pocket fees
- 18% Missed a paycheck
- 17% Difficulty paying a medical bill
- 15% Contacted by a collection agency
- 13% Negaively affected my credit score
- 9% Missed a credit card payment
- 8% Filed bankruptcy
- 8% Missed a rent or mortgage payment
- 8% Missed a car payment

Because of a serious health event or accident:

- Missed a paycheck (59%)
- Needed to take a leave of absence (69%)

Which of these has happened to you personally due to high medical costs or bills?

- 22% I have avoided going to the doctor
- 20% Greatly hindered my ability to save
- 18% I have delayed a medical procedure
- 17% I have difficulty paying a medical bill
- 15% Contacted by a collection agency
- 13% Negatively affected my credit score
- 9% I have missed a credit card payment
- 8% Filed bankruptcy
- 8% Missed a rent or mortgage payment
- 8% Missed a car payment

56% have been effected negatively by a high medical cost or bill

Do you have more than one job or “gig” including part-time, freelance or contract work?

- 28% Yes
- 72% No

The reason for having multiple jobs include:

- 59% Help make ends meet
- 39% Have a flexible schedule
- 38% Pay for health care benefits and related expenses
- 33% Have a sense of fulfillment
- 27% Have access to employer health care benefits

More than 1 in 4 have more than one job or “gig,” including part-time, freelance or contract work.

Have you ever had to hold off on medical care because of any of the following expenses?

- 28% Daily living expenses
- 25% Credit card debt or personal loans
- 20% Rent or mortgage
- 10% Student loans

Are you concerned about any of these issues related to delaying medical care?

- 52% Increased stress
- 49% Worsening health issues
- 47% Greater health expenses in the future
- 33% Deteriorating mental health
- 31% Shortened life expectancy

How much anxiety do you feel about health care costs beyond what is covered by your health insurance plan?

- 21% Very high
- 33% Somewhat high
- 26% Neither high nor low
- 11% Somewhat low
- 9% Very low

TREND 2

Surprise out-of-pocket costs have a big effect on the U.S. workforce.

Paychecks: A growing share of employees report that they missed a paycheck and/or took a leave of absence because of a serious health event or accident.

Taking second jobs: A growing share of those who participate in the gig economy say they do so specifically to pay for health care benefits and related expenses.

Delaying medical care: Many report delaying medical care because of cost concerns.

Anxiety, worsening health: Over half of employees surveyed report experiencing some anxiety about health care costs not covered by their health insurance. Respondents also said that delaying medical care caused increased stress, worsening health issues and larger health expenses in the future. They also expressed increased belief that delaying care results in deteriorating mental health.

Delaying major milestones: One-third report that medical expenses not covered by their health insurance caused them to delay or forgo a major life event, such as buying a car or home, pursuing further education, getting married or starting a family.

These unexpected costs have serious implications for the workforce and their financial security:

- 52% Increased stress
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More than 1 in 4 have more than one job or “gig,” including part-time, freelance or contract work.

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The reason for having multiple jobs include:

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TREND 3

Employees expect expanded benefits to help them feel secure at the workplace.

In light of the COVID-19 public health crisis, more than 3 in 5 employees expect protection measures like social distancing and sanitizing stations to help them feel more secure at the workplace. Employees also expect more support from their employers by way of their benefits packages. A full 63% expect at least one expanded benefit such as supplemental insurance or telemedicine options, and 45% expressed high interest in pandemic insurance to help protect their income.

As of today, are you comfortable with your employer having its workforce at or transitioning back to a physical work location?

60% Yes 29% No 11% Not sure

As a result of COVID-19, do you expect your employer to offer any of the following protections to make you feel more comfortable going to a physical worksite? Select all that apply.

67% Social distancing
64% Sanitary stations (hand sanitizers, wipes, masks, etc.)
54% Personal protective equipment
47% Regulated employee screening (e.g., temperature check)
35% Dedicated workspace with buffer zones and/or protective screens
27% Touch-free doors/elevators/other
20% One-way corridors

If offered at a reasonable cost, how interested are you in purchasing supplemental insurance to help offset financial costs related to COVID-19 or other pandemics to protect your income?

21% Extremely interested
24% Very interested
30% Somewhat interested
17% Not very interested
9% Not at all interested

Any of these

Millennials are most likely to be extremely or very interested:

45% Gen Z (18-23)
58% Millennials (24-39)
35% 40+

In light of the COVID-19 public health crisis, more than 3 in 5 employees expect protection measures like social distancing and sanitizing stations to help them feel more secure at the workplace. Employees also expect more support from their employers by way of their benefits packages. A full 63% expect at least one expanded benefit such as supplemental insurance or telemedicine options, and 45% expressed high interest in pandemic insurance to help protect their income.
The COVID-19 pandemic was a wake-up call to invest more time on research to understand benefits options better.

The vast majority of employees (92%) choose the same benefits year after year and on average spend 33 minutes on the task – statistics that haven’t changed meaningfully over the years of the survey. However, in light of current events related to COVID-19, about half of employees said the pandemic was a wake-up call to invest more time researching and selecting the best coverage options for them and their families.

Benefits satisfaction rises with better understanding of benefits options.

Benefits education is an important component of any benefits program, and employees taking more time to understand their benefits could be essential to their satisfaction with those offerings.

The study consistently finds that when employees understand their benefits, they are more often satisfied with those benefits. In fact, employees who understand the total annual cost of their health care coverage more often say they are extremely or very satisfied with their current benefits – a difference of 49 percentage points from those who understand their costs not very or not at all well.

What effect, if any, has COVID-19 had regarding the importance you place on researching and selecting the best health insurance coverage options for you/your family?

- 27% Major wake-up call to invest more time
- 22% Minor wake-up call to invest more time
- 51% No impact; I plan to invest the same amount of time

Understanding of benefits policy and costs directly correlates to sentiments about employer benefits.

<table>
<thead>
<tr>
<th>Understanding total costs</th>
<th>Extremely or very satisfied with benefits</th>
<th>Benefits meet family’s needs extremely or very well</th>
<th>Proud of the benefits my company offers</th>
</tr>
</thead>
<tbody>
<tr>
<td>not very or not at all well</td>
<td>28%</td>
<td>32%</td>
<td>40%</td>
</tr>
<tr>
<td>somewhat well</td>
<td>35%</td>
<td>43%</td>
<td>63%</td>
</tr>
<tr>
<td>extremely or very well</td>
<td>77%</td>
<td>81%</td>
<td>84%</td>
</tr>
</tbody>
</table>

If recommended by the following, more likely to buy insurance:

- 47% A benefits professional
- 39% A family member
- 33%* My employer

- 29% Customer reviews
- 28% A friend
- 20% A co-worker

Which tools and resources, if any, are you interested in using for your benefits enrollment?

- 50% Enrollment website
- 45% Benefits spending or estimated cost tools
- 42% One-on-one access to a benefits consultant

- 38% Printed materials
- 31% Educational videos
- 29% Recommendations based on what “others like you” purchased

- 28% Live chat
- 19% Text reminders

Family history grows in importance for guiding health insurance decisions.

Family history is extremely or very influential on health insurance decisions:

- 35% if recommended by the following, more likely to buy insurance:
- 42% Extremely or very interested in purchasing insurance for an illness that runs in the family:

- 45% if recommended by the following, more likely to buy insurance:
- 55%

TREND 4

The COVID-19 pandemic was a wake-up call to invest more time on research to understand benefits options better.
Employees rank top-five value added benefits.
Percentage of employees ranking benefits first, second or third most important.

- **56%** Flexible work schedule
- **34%** Employee assistance program
- **34%** Health advocacy or medical bill negotiation
- **32%** Identity theft protection

Employees are happier with their benefits and jobs with supplemental insurance.

- 70% enrolled in supplemental insurance are extremely or very satisfied with their benefits package — a difference of 28 percentage points from those who are not offered the plans.
- 65% of younger workers are most likely to look for new jobs: 28% of employees are extremely or very likely to look for a new job in the next 12 months. This is higher for younger employees:
  - Gen Zers: 40%
  - Millennials: 41%
  - 40+: 19%
- 35% say improving their benefits package is the one thing their employer could do to keep them in their jobs — second only to increasing their pay.
- 29% have left or turned down a job due to the benefits offered.

Benefits satisfaction is linked to a well-rounded benefits plan.

Employees continue to rank health insurance as the most important part of their benefits package, but this year, they express more interest in life insurance than in years past. What’s more, satisfaction with their overall benefits package rises with offerings such as supplemental insurance and paid family leave.

Employees rank top-five most important benefits.
Percentage of employees ranking benefits first, second or third most important.

- **79%** Health insurance
- **51%** Dental insurance
- **42%** Life insurance
- **37%** Vision insurance
- **27%** Accident insurance

Paid family medical leave also correlated with benefit attitudes.

- 78% feel employers should offer paid family medical leave.
- 79% say having paid family medical leave would improve their overall job satisfaction.
- 84% of employees who have access to paid family medical leave are extremely or very satisfied with their current benefits package.
About the 2020 Aflac WorkForces Report

The 2020-2021 Aflac WorkForces Report is the 10th annual Aflac employee study examining benefits trends and attitudes. The employer survey, conducted by Kantar on behalf of Aflac, took place online between June 12 and June 30, 2020. The survey captured responses from 1,200 employers across the United States in various industries. The employee survey, conducted by Kantar on behalf of Aflac, captured responses from 2,000 employees across various industries and business sizes between July 7 and July 21, 2020. For more, visit aflac.com/awr.

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