



TREND 2

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?



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

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



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

Benefits enrollment

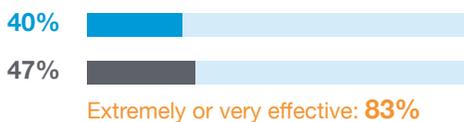
2020 2019

Have you used the following methods for your company's benefits enrollment process?
How effective where they?

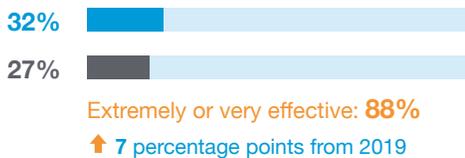
Self-service online enrollment



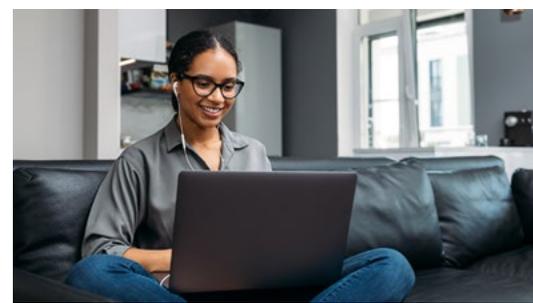
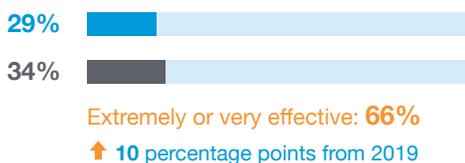
Face-to-face enrollment with an advisor



Phone enrollment with an advisor



Self-service paper enrollment



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

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

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.