

Aflac WorkForces Report

Top-10 Trends



EMPLOYER ATTITUDES AND TRENDS



The vast majority of employers plan to maintain or strengthen their benefits programs.

68%

are extremely or very certain they'll maintain their benefits offerings.

23%

are somewhat certain – even in light of the current pandemic environment.



A virtual benefits enrollment experience is the future – now.

56%

of businesses report moving to a remote or virtual office structure because of COVID-19.

26%

view this as a long-term plan.



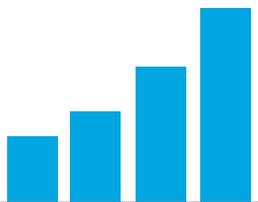
Telehealth and virtual medicine are on an exponential rise.

43%

of employers with wellness programs offer telemedicine to their employees, up from...

29%

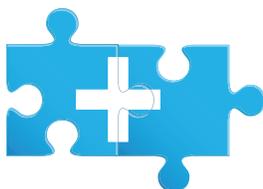
...the previous year.



Cost continues to be the greatest barrier for employers to offer benefits.

52%

of small employers that offer benefits say rising health insurance costs are preventing their company from increasing wages.



Employers choose supplemental insurance and benefits advisors to meet workforce needs and demands.

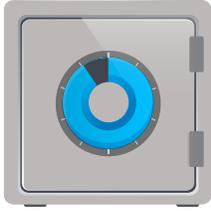
50%

reported that supplemental insurance improves employee recruitment.

60%

reported that it improves retention.

EMPLOYEE ATTITUDES AND TRENDS



Financial security is a major concern for Americans, and health care costs are a strong contributing factor.

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.

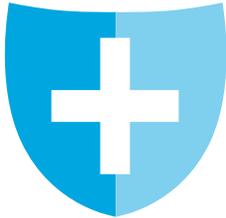


Unexpected out-of-pocket costs have a tangible effect on the U.S. workforce.

Of employees who personally experienced or whose family experienced a serious illness or injury last year,

92%

said they were surprised by at least one health care cost related to that event.



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

63%

expect at least one expanded benefit, including supplemental insurance or telemedicine options.

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 benefits research to understand options better.

~50%

say the pandemic is incentive to spend more time making their benefits selections.



Health benefits continue to play an important role in workforce well-being and satisfaction.

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.

ABOUT THE STUDY

The **2020-2021 Aflac WorkForces Report** is the 10th annual research study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the surveys captured responses from 1,200 employers and 2,000 employees across the United States in various industries between June 8 and July 21, 2020. For more, [visit aflac.com/awr](https://www.aflac.com/awr).

Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.

WWHQ | 1932 Wynnton Road | Columbus, GA 31999.