The 2019-2020 Aflac WorkForces Report was conducted between Sept. 25 and Oct. 17, 2019. Therefore, data does not reflect the COVID-19 crisis and its effect on the workforce.

Health insurance, benefits programs and financial security continue to be important to both employers and their employees. This survey includes insight into issues that, while always relevant, are perhaps even more so in the current pandemic environment – the rising cost of health care, influence of paid family leave and rising out-of-pocket expenses.

It is in this spirit that we share the data included in the ninth annual Aflac WorkForces Report.

**Benefits meet diverse business needs**
Approximately 1 in 4 employers say the most important objectives for their benefits program are increasing productivity, increasing employee satisfaction, remaining competitive or retaining employees.

**Health care costs continue to shift to employees**
While gold health plans that pay an average of 80% for covered benefits remain the most popular employer option, silver- and bronze-level plans are increasing in popularity.

**Pay and benefits top employees’ concerns**
Employees consistently say improving their benefits is the one thing their employers can do to keep them in their jobs — second only to pay.

**Wellness programs help employers keep insurance premiums down**
Of the 53% of employers surveyed who offered wellness programs, 73% said doing so reduced their insurance premiums.
Most American workers still struggle with medical costs
More than half (52%) would not be able to cover unexpected out-of-pocket medical costs of $1,000 or more.

Employees enrolled in supplemental insurance are happier with their overall benefits packages
Satisfaction increased from 43% to 59% when employers offered supplemental insurance and to 66% among employees who enrolled. Paid family leave programs have a similar effect.

Employers attribute having better benefits packages to their benefits consultants
Nearly three-fourths (72%) who use a broker or other benefits consultant say they can offer a better benefits packages as a result.

Cost is the biggest barrier to offering benefits for small businesses
Sixty-eight percent of small businesses not offering benefits say they cannot sustain a benefits program for their workforce.

Gen Zers and millennials stress about health care benefits
A full 68% of Gen Zers and 64% of millennials said selecting health care benefits is stressful.

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.

For more information, visit AflacWorkForcesReport.com.