

2022-2023

Aflac WorkForces Report

Private sector insights



DID YOU KNOW?



Employers strongly believe their benefits packages play an important role in employee satisfaction, retention, talent acquisition, worker productivity and performance. Employers in the private sector believe their benefits packages have a positive impact on workers' productivity (**85%**), and enable them to attract top talent (**84%**). **All industries: 83% and 84%, respectively.**

HEALTH, WELLNESS + THE POWER OF BENEFITS



47% of employees state their personal mental health negatively affected their productivity last year. **All industries: 46%.**



58% of private sector employees say they couldn't pay \$1,000 in out-of-pocket costs. **All industries: 58%.**



78% of employers believe their employees can financially meet their health care obligations. **All industries: 78%.**

58% of workers have high anxiety about health care costs beyond what their insurance covers. **All industries: 57%.**

THE STATE OF WORKPLACE BENEFITS



81% of employers believe their employees are highly satisfied with their benefits, compared to only **59% of employees** who express high satisfaction. **All industries: 79% and 58%, respectively.**



54% of employees are likely to purchase supplemental insurance to protect their incomes. **All industries: 51%.**



82% of employers say working with their broker has improved their benefits packages. **All industries: 81%.**



72% of employers experienced an increase in benefits costs in the past year. **All industries: 71%.**

58% of employers report benefits claims increased primarily due to rising prescription drug prices, medical care and mental health issues likely as a result of delayed visits during COVID-19. **All industries: 58%.**

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



78% of private sector employers think employees understand costs well. **All industries: 76%.**

54% of employees say they do. **All industries: 52%.**



66% of the workforce say it's important to have access to a benefits advisor. **All industries: 65%.**

- **55%** prefer in-person meeting. **All industries: 55%.**
 - **48%** prefer on the phone. **All industries: 47%.**
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55% of employees say medical bill negotiation is stressful. **All industries: 56%.**

54% of employees say the same about trying to understand what insurance or benefits they need. **All industries: 55%.**



92% of employees see a growing need for supplemental insurance benefits. **All industries: 91%.**



About the Study

The 2022-2023 Aflac WorkForces Report is the 12th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employee survey took place online between Aug. 31, 2022, and Sept. 20, 2022, and the employer survey took place online between Sept. 7, 2022, and Sept. 22, 2022. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,200 employers and 2,001 employees across the United States. For more information, visit aflacworkforcesreport.com. Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.