

Portrait of America's Large Employers: (500+ employees)

Current Human Resources Issues

- ◆ The most important HR issues are: (1) controlling health care costs, (2) retaining employees and (3) increasing worker productivity.
- ◆ Offering robust benefits while staying within budget/cost constraints is a top benefits challenge for 57% of large companies.
- ◆ Understanding the changing health care landscape is the second-largest benefits challenge for 49% of large companies.

Benefits Objectives

- ◆ The top three objectives for benefits programs are: (1) taking care of employees, (2) reducing health care costs and (3) increasing employees' satisfaction.
- ◆ 62% of large companies believe their current benefits packages meet employees' needs extremely/very well.
- ◆ 47% of HR decision-makers think it is important to tailor benefits offerings to employees at different levels or life stages, and 44% do so.
- ◆ 55% of large companies use a broker or benefits consultant to help determine benefits options.

Benefit Communication

- ◆ 38% of HR decision-makers believe they communicate very/extremely effectively with employees. However, just 27% of HR decision-makers believe their employees are extremely/very knowledgeable about benefits offered at their organizations.
- ◆ Half of large businesses survey or measure their employees' understanding of benefits communications; 17% strongly disagree that their employees understand benefits communications.
- ◆ 53% of HR decision-makers say it is extremely/very important to customize their benefits communications approaches to employees at different levels or life stages.
- ◆ For more than one-quarter (28%) of large businesses, the HR staff's appropriate communication of benefits is a top benefits challenge.
- ◆ 39% of large companies communicate benefits options to workers only during initial hire and open enrollment; 61% do so periodically throughout the year.
- ◆ The 61% of large companies that periodically communicate with employees about benefits throughout the year do so an average of 5 times.

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Role of Voluntary Benefits

- ◆ 57% of large companies currently offer voluntary insurance to their employees; just 8% say they would not consider adding new voluntary insurance products.
- ◆ 28% of large companies say satisfying employee demand or interest would be their primary reason for adding voluntary benefits.
- ◆ Just 13% of HR decision-makers believe their employees are extremely/very knowledgeable about voluntary benefits.

Beliefs about Workers' Perspectives

- ◆ Decision-makers at large companies are the most likely to believe an overall benefits package is very influential on:
 - Job satisfaction (46%)
 - Worker loyalty (42%)
 - Willingness to refer friends to the company (32%)
 - Worker productivity (29%)
 - Decisions to leave the company (28%)
- ◆ 67% decision-makers believe employees should be more engaged in making benefits decisions.
- ◆ 61% of decision-makers say health problems are the most prevalent source of worker distraction.
- ◆ On average, large companies believe 25% of productivity is lost because employees are concerned about personal issues.

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**2011 Aflac Workforces Report, a study conducted by Harris Interactive for Aflac, September 2010.*