

Create a benefits plan that will work for you and your employees in the post-pandemic workplace



As more and more Americans receive Covid-19 vaccinations, the question looms large: What's next? Within the workforce, that applies to everything from keeping people healthy and helping them recover from a stressful year to the possibility of long-term remote work. And all these questions surrounding the future of work connect in some way to employee benefits.

This is partly why nearly half of employers are planning to enhance health care benefits in the wake of Covid-19. They're also investing in supplemental programs that directly relate to employees' acute needs driven by the pandemic: 45% of employers expect to enhance well-being programs, 38% will enhance sick leave and 26% will enrich caregiving benefits.¹

As we look forward toward moving beyond the Covid-19 pandemic, consider the following resources to help you shape your employee benefits for what may come next.



Flexible work arrangements

Many businesses are changing their policies surrounding flexible scheduling as a response to Covid-19.² This includes everything from flexible working hours to long-term remote work arrangements even after physical work locations have safely reopened. Businesses that were forced to work remotely have found ways of working that support many staff members, particularly the 58% of people who live with at least one person considered to be vulnerable to Covid-19 and other infectious diseases.³

- **Learn more about how to safely implement flexible work arrangements:** [“Managing flexible work arrangements,” Society for Human Resource Management](#)
- **Learn more about best practices surrounding remote work:** [“Our work-from-anywhere future,” Harvard Business Review](#)





Wellness and preventative care

The pandemic put the need for health maintenance in sharp relief. Couple that with the fact that more than a third of adults in the U.S. delayed medical care due to Covid-19,⁴ and it's clear why businesses may want to double down on wellness going forward.

- **Learn more about the research supporting the efficacy of workplace wellness programs:** [Global Wellness Institute](#)
- **Learn more about how dental and vision insurance supports overall preventative care:** [“Regular eye exams and dental cleanings do more than the obvious: They can save your life,” Aflac](#)
- **Learn more about Covid-19 vaccination in the workplace:** [“Covid-19 vaccination resources,” Society for Human Resource Management](#)



Telemedicine

Today, 43% of workplaces offer some form of telemedicine benefits—up from 29% in 2019. Good thing, too, as 26% of employees have come to expect telemedicine from their employer as a way to help them feel safer returning to a physical work location.²

- **Learn more about the basics of telehealth:** [“What employers need to know about telehealth services,” Employee Benefit News](#)
- **Learn more about how to deepen employee engagement with telemedicine:** [“How to increase workplace telemedicine engagement,” Employee Benefit Adviser](#)
- **Learn more about Aflac’s telemedicine program with MeMD:** Talk with your Aflac benefits advisor.



Supplemental coverage

Things like critical illness insurance have a new role in light of Covid-19, and employees are coming to demand it: 23% of employees expect supplemental benefit options now, including younger workers (58% of millennials are interested in supplemental coverage specifically because of Covid-19).² If you're considering reinforcing your supplemental coverage, you're in good company: Almost a quarter of large employers intend to add or expand supplemental benefits.⁵

- **Learn more about different types of coverage available:** [“Know the difference: Accident, hospital indemnity and critical illness insurance”](#)—or call your Aflac benefits advisor
- **Learn more about how Aflac can support your employees:** [“Make your employees happier and healthier—even during a pandemic—with the Aflac Plus Rider”](#)



Mental health benefits

As many as two-thirds of employees are having symptoms of depression, but 37% of employees haven't done anything to cope with their symptoms.³ That's where business leaders like you come in with benefits such as digital health solutions and employee assistance programs. Aflac offers services that can help your employees in times of stress, including behavioral health services and an EAP program with 24/7 access to licensed counselors. And many of our plans address mental and behavioral health, such as our group products for critical illness, hospital indemnity, and short-and long-term disability.

- **Learn more about the future of mental health benefits:** [“Mental health in the workplace: The coming revolution,” McKinsey Quarterly](#)
- **Learn more about getting started with an EAP:** [“A beginner’s guide to creating an employee assistance program \(EAP\),” The Blueprint](#)
- **Learn more about how Aflac can help:** Talk with your Aflac benefits advisor.



Virtual enrollment solutions

Getting benefits enrollment right is important, and online enrollment is one way to get there—particularly as 42% of businesses planned to move to a remote or virtual office structure, with 26% saying these changes will be long-term.² And self-service enrollment solutions are increasingly appreciated; 84% of business decision-makers who use self-service online enrollment say they find it extremely or very effective, the highest of any form of enrollment.²

- **Learn more about open enrollment:** [“Open enrollment guide & resources,” Society for Human Resource Management](#)
- **Learn more about guiding your workforce:** [“Only half of employees understand their benefits. Here’s what HR leaders can do about it,” Forbes](#)
- **Learn more about Aflac’s virtual enrollment solutions:** Talk with your Aflac benefits advisor.

To take the next step into the post-coronavirus benefits landscape, contact your Aflac benefits advisor. If you don't have one, visit [Aflac.com/business](https://www.aflac.com/business) and click “Request Info.”



¹ Willis Towers Watson. "The Growing Importance & Value of Voluntary Benefits in a Post-COVID World." Published 6.15.2020. [Accessed 3.22.2021.](#)

² Aflac. "Aflac WorkForcesReport: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 3.22.2021.](#)

³ Society for Human Resource Management. "Impact of the Pandemic on Mental Health." Published 2020.

⁴ U.S. News & World Report. "1 in 3 Americans Delayed, Skipped Medical Care During Pandemic." Published 2.17.2021. [Accessed 3.23.2021.](#)

⁵ Mercer. "With Slow Health Benefit Cost Growth in 2020, Employers Plan to Invest in More Support for Employees, Says Mercer." Published 12.8.2020. [Accessed 3.15.2021.](#)

Accident: In Idaho, Policies A36100ID–A36400ID, & A3630FID. In Oklahoma, Policies A36100OK–A36400OK, A3630FOK; or Policies A371AAOK, A371BOK. In Virginia, Policies A35100VA–A35400VA, A35B24VA, A35BOFVA; or Policies A371AAVA, A371BAOK. **Specified Health Event:** In Idaho, Policies A71100ID & A71200ID. In Oklahoma, Policies A71100OK & A71200OK. In Virginia, Policies A71100VA & A71200VA. Or Policies: In Idaho, Policies A73100ID & A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA. Or Policies: In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Virginia, Policies A74100VA, A74200VA, A74300VA. Or Policies: **Lump Sum Critical Illness:** In Idaho, Policies A73100ID & A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK & A7310HOK. In Virginia, Policy A73100VA. **Hospital Confinement Indemnity:** In Idaho, Policies B40100ID & B4010HID. In New York, Policies NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, B40100VA & B4010HVA. Or Policies: In New York, Policies NY49100–NY49400, & NY4910H. In Oklahoma, Policies A49100OK–A49400OK & A4910HOK. In Virginia, Policies A49100VAR–A49400VAR & A4910HVAR. **Aflac Plus Rider:** In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ & CIRIDERH NJ. Aflac Plus Rider not available for residents in Idaho, New York, Pennsylvania or Virginia.

Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.

Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York.
WWHQ | 1932 Wynnton Road | Columbus, GA 31999
Continental American Insurance Company | Columbia, SC