How well do you know your company’s employees? Test your knowledge

Each year, we ask thousands of employees to share their opinions and observations about health care costs, financial concerns, health insurance and their employee benefits. Take our quiz to find out whether you’re in tune or tone deaf.

**Question 1 of 7**

What percentage of employees at small businesses says their companies communicate too little about benefits?

- A. 67 percent
- B. 24 percent
- C. 46 percent

**Correct answer: 46 percent.** According to the 2013 Aflac Workforces Report, 46 percent of workers at small companies believe their employers communicate too little about health care benefits. Employees are looking to employers for information about changes to the nation’s health care system, as well as for details about voluntary benefits that are available to them through company benefits plans.

**Question 2 of 7**

How many employees routinely choose the same benefits year after year?

- A. 30 percent
- B. 65 percent
- C. 90 percent

**Correct answer: 90 percent.** According to the 2013 Aflac Open Enrollment Survey, 90 percent of employees enroll in the same benefits year after year. When asked whether they understand the changes in their policies each year, 71 percent of workers say they only sometimes, rarely or never understand the changes.

**Question 3 of 7**

How many workers strongly or completely agree they would be financially prepared to cope with a health emergency or serious illness?

- A. 5 percent
- B. 24 percent
- C. 68 percent

**Correct answer: 24 percent.** Funneling cash into an emergency fund is hard to do, as evidenced by the 2013 Aflac WorkForces Report, which revealed that less than 1 in 4 workers (24 percent) completely or strongly agree they would be financially prepared to cope with a health emergency or serious illness.

**Question 4 of 7**

How many workers have less than $1,000 on hand to pay out-of-pocket expenses associated with an illness or accident?

- A. 46 percent
- B. 27 percent
- C. 92 percent

**Correct answer: 46 percent.** The Aflac WorkForces Report revealed that 46 percent of employees have less than $1,000 on hand to pay out-of-pocket expenses associated with illness or accident, and 25 percent of employees have less than $500.
Question 5 of 7
More than half of workers estimate they waste $____ each year due to mistakes made during open enrollment.

A. $1,250  
B. $375  
C. $750  

Correct answer: $750. The Aflac Open Enrollment Survey revealed that more than half of employees (54 percent) believe they waste up to $750 annually because of mistakes made during benefits enrollment:

» 23 percent put too little or too much in their flexible spending accounts.

» 21 percent choose benefits they don’t need or the wrong level of coverage.

» 15 percent don’t elect available benefit or voluntary benefit coverage.

» 14 percent don’t check to be sure their preferred medical professionals are in network or that the coverage deductions are correct.

Question 6 of 7
___ percent of workers who don’t believe their employers take care of them say they’re at least somewhat likely to move on to another job within the next year.

A. 44 percent  
B. 71 percent  
C. 34 percent  

Correct answer: 44 percent. According to the Aflac WorkForces Report, 44 percent of workers who don’t believe their employers take care of them are at least somewhat likely to move on within the next year, compared to 8 percent who at least somewhat agree that their employers take care of them. Engaging workers with comprehensive information about their health care benefits and providing information designed to help them stay financially and physically healthy are two ways to show you care about employee well-being.

Question 7 of 7
In the event of an accident or illness, what percentage of workers would have to borrow money to cover medical costs from friends or a 401(k)?

A. 14 percent  
B. 28 percent  
C. 40 percent  

Correct answer: 40 percent. According to the Aflac WorkForces Report, in the event of an accident or illness 40 percent of employees would have to borrow money to cover medical costs from friends or a 401(k), 28 percent would have to pay by credit card and 14 percent simply have no idea how they would cover the bills.