

Portrait of Workers at America's Large Companies: (500+ employees)

Overall Satisfaction with Benefits Package

- ◆ 96% of employees say their employers offer insurance benefits.
- ◆ The average benefits package includes:

Benefit		Benefit	
Major Medical	91%	Disability Insurance	79%
Life Insurance	87%	Voluntary Insurance	57%
Critical Illness	35%	Flex Spending Plan	66%
Dental Insurance	90%	401k or Pension	89%
Vision Insurance	78%	Flex Work Options	39%

- ◆ Nearly half (49%) of employees are very/extremely satisfied with their overall benefits packages; 13% are not very/not at all satisfied.
- ◆ 53% of workers say their current benefits packages meet their families' needs; 11% say their benefits packages meet their needs not very/not at all well.
- ◆ 63% of workers feel protected by their current insurance coverage.
- ◆ Nearly half (49%) of employees strongly agree they would be more informed about their health insurance choices if an insurance consultant were present during enrollment.

Benefits Communications

- ◆ 43% of workers strongly agree that a well-communicated benefits program would make them less likely to leave their jobs.
- ◆ 45% of employees say they receive too little communication about employee benefits from their HR departments.
- ◆ The majority of workers (61%) get their insurance advice/information from colleagues, friends and family.
- ◆ 26% of workers believe their HR departments communicate not very/not at all effectively about employer benefits; just 34% say their HR teams communicate effectively.
- ◆ 38% of employees say they are extremely/very informed about benefits offered at their companies; 18% say they're not very/not at all informed.



Effectiveness/Engagement in Benefits

- ◆ 40% of employees strongly agree they need to be more engaged in making decisions about their health insurance coverage.
- ◆ 67% of employees strongly agree they would be more likely to take advantage of benefits packages tailored to their personal situations.
- ◆ Employees say 16% of work productivity is lost due to concerns about personal issues.
- ◆ 51% of employees say adequate insurance coverage would play a significant role in helping them cope with personal issues.

Level of Protection, Preparedness

- ◆ 52% of employees say they are not very/not at all prepared to pay out-of-pocket expenses not covered by major medical insurance.
- ◆ 31% of workers have less than \$500 available to pay out-of-pocket health care costs resulting from accidents or serious illnesses.
- ◆ 39% of workers are currently experiencing health issues that have affected their ability to get their work done.

Role of Voluntary Benefits

- ◆ 45% of employees say they are offered voluntary benefits, and 20% are enrolled.
- ◆ 20% of employees describe voluntary benefits as “important,” saying the benefits would provide them with more health care coverage options.
- ◆ 13% of employees say additional voluntary insurance benefits would allow them to meet their coverage needs; another 13% say the additional benefits would provide more comprehensive insurance coverage.
- ◆ 61% of employees say they would be likely to purchase voluntary insurance benefits offered by their employers.
- ◆ 20% of employees say their HR departments are not very/not at all knowledgeable about voluntary benefits; just 44% say their HR organizations are extremely/very knowledgeable.

67% of employees strongly agree they would be more likely to take advantage of benefits packages tailored to their personal situations.

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