

Portrait of America's Government Workers

Overall Satisfaction with Benefits Packages

- ◆ 96% say their employers offer insurance benefits.
- ◆ 58% are very/extremely satisfied with their overall benefits packages; just 8% say they're not very/not at all satisfied.
- ◆ 61% say their current benefits packages meet their families' needs; 7% say their needs are not very/not at all well met.
- ◆ 51% strongly agree they would be more informed about their health insurance choices if an insurance consultant were present during enrollment.
- ◆ 14%, the smallest percentage among all employees surveyed, say their overall benefits packages are significantly/slightly less competitive than the packages peers receive from competitors.

Benefits Communications

- ◆ 54% strongly agree that a well-communicated benefits program would make them less likely to leave their jobs.
- ◆ 4 in 10 say their HR departments communicate too little about employee benefits.
- ◆ 64% receive their advice/information about benefits by word of mouth from colleagues, friends and family.
- ◆ 38% believe their HR departments communicate extremely/very effectively about employer benefits; 27% rate the communication as not very/not at all effective.
- ◆ 18% say they are not very/not at all informed about benefits offered at their companies; 41% say they are extremely/very informed.

Effectiveness/Engagement in Benefits

- ◆ 42% strongly agree they need to be more engaged in making health insurance coverage decisions.

- ◆ 7 in 10 strongly agree they would be more likely to take advantage of benefits packages tailored to their personal situations.

Level of Protection, Preparedness

- ◆ 45% say they are not very/not at all prepared to pay out-of-pocket expenses that aren't covered by major medical/health insurance.
- ◆ 25% have less than \$500 available to pay out-of-pocket expenses associated with a serious illness or accident.
- ◆ 45% are experiencing a health issue that has affected their ability to get their work done; 48% say having adequate insurance coverage would significantly affect their ability to cope with the issue.
- ◆ Government employees say that, on average, 14% of work productivity is lost due to concerns about personal issues.

Role of Voluntary Benefits

- ◆ 44% say their employers offer voluntary benefits and 20% are enrolled.
- ◆ 22% say the addition of voluntary insurance to their benefits plans would provide more options when it comes to health care coverage, 15% say voluntary benefits would help them meet their insurance needs and 14% say voluntary options would give them more comprehensive insurance coverage.
- ◆ 17% say they would be likely to purchase voluntary insurance benefits offered by their employers.
- ◆ 49% believe their HR departments are extremely/very knowledgeable about benefits; 13% say their HR representatives are not very/not at all knowledgeable.

2011 Aflac Workforces Report, conducted by Harris Interactive on behalf of Aflac, September 2010.