

2023-2024

Aflac WorkForces Report

Public sector insights



DID YOU KNOW?



There is a noteworthy gap between employer perceptions and employee

experiences, which has widened year-over-year. Nearly two-thirds (65%) of public sector employers think employees understand health care costs well, compared to 61% in 2022. However, **38%** of employees say they do versus 42% in 2022. Employers also continue to have an inflated perception of employees' satisfaction with their overall benefits packages: 71% believe employees are satisfied, while only 58% of public sector employees say they are satisfied. **Private sector industry: 78% and 59%, respectively.**

HEALTH, WELLNESS + THE POWER OF BENEFITS



25% of employees state their personal mental health negatively affected their productivity last year. **Private sector industry: 28%.**



45% of public sector employees say they couldn't pay \$1,000 in out-of-pocket costs. **Private sector industry: 79%.**



85% of employers believe their employees can financially meet their health care obligations. **Private sector industry: 79%.**

44% of workers have high anxiety about health care costs beyond what their insurance covers. **Private sector industry: 52%.**

THE STATE OF WORKPLACE BENEFITS



81% of employees say their supplemental insurance policy helps to protect their income. **Private sector industry: 89%.**



78% of employers state that working with their broker has improved their benefits packages. **Private sector industry: 85%.**



73% of employers experienced an increase in benefits costs in the past year. **Private sector industry: 75%.**

53% of employers report benefits claims increased; top selected reasons were rising prescription drug prices, medical care and mental health issues. **Private sector industry: 62%.**

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



51% of the workforce say it's important to have access to a benefits advisor. **Private sector industry: 56%.**

- **53%** prefer in-person meetings. **Private sector industry: 50%.**
 - **37%** prefer speaking on the phone. **Private sector industry: 45%.**
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64% of employees say medical bill negotiation is stressful. **Private sector industry: 59%.**

62% of employees say the same about trying to understand what insurance or benefits they need. **Private sector industry: 54%.**



85% of employees see a growing need for supplemental insurance benefits. **Private sector industry: 90%.**



About the Study

The 2023-2024 Aflac WorkForces Report is the 13th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between June 2 and June 25, 2023, and the employee survey took place online between June 2 and June 27, 2023. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,201 employers and 2,000 employees across the United States. For more information, visit aflac.com/awr.

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