

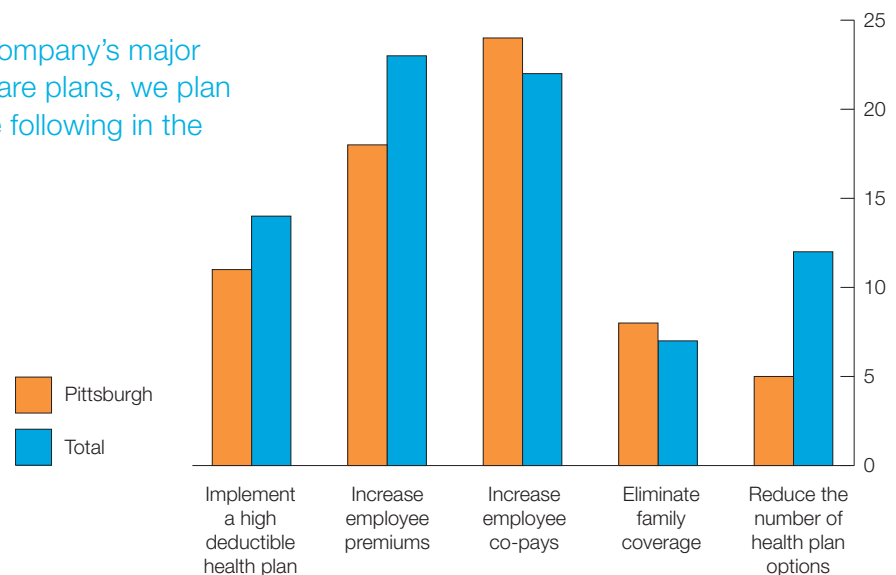
# Fact Sheet

## Pittsburgh Trends

As part of the 2013 Aflac WorkForces Report, 42 respondents were employers based in Pittsburgh, and 149 of respondents were employees working in Pittsburgh; key findings are:

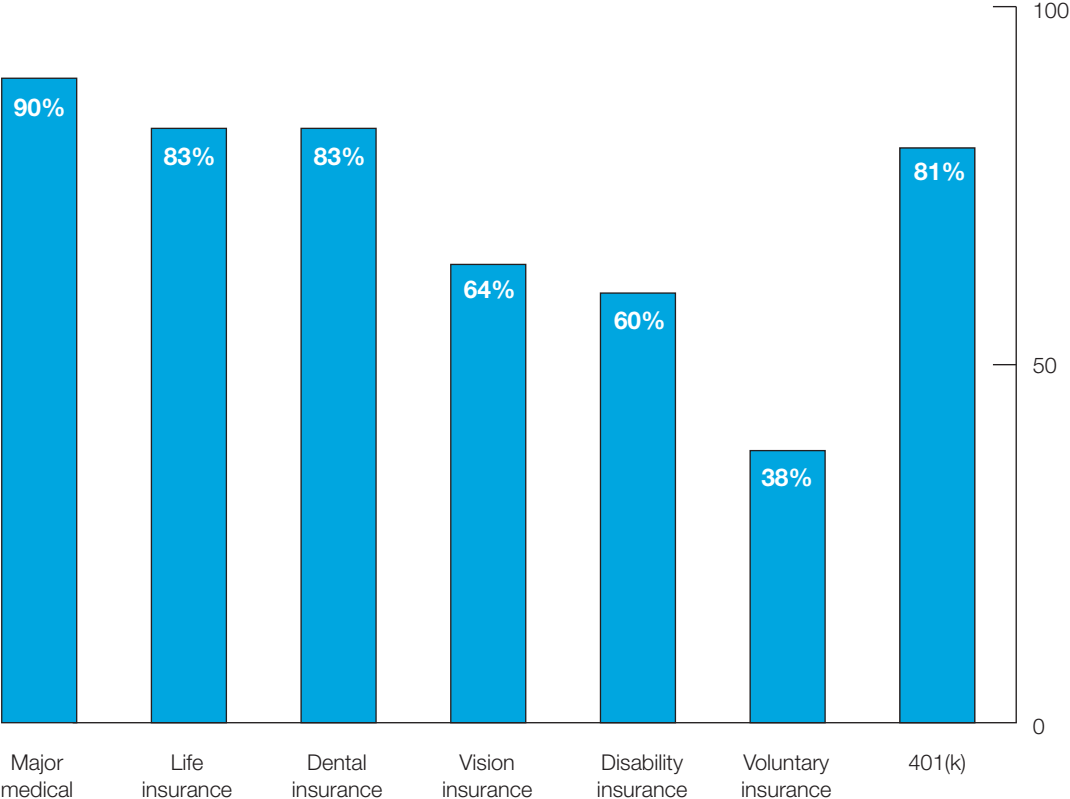
- » Offering robust benefits while staying within budget/cost constraints is a top benefits challenge for 52% of Pittsburgh businesses. Understanding the changing health care landscape is second-largest benefits challenge for 24% of Pittsburgh businesses.
- » Nearly three-quarters (73%) of employees in Pittsburgh say they have not heard of the phrase “Consumer Driven Health Care”; and none of employees surveyed understand the concept of Consumer Driven Health Care very well.
- » 79% of Pittsburgh employees at least somewhat agree health care reform is too complicated to understand.
- » 78% of Pittsburgh employees say they are not very/not at all knowledgeable about State and Federal Exchanges.
- » 55% of employees in Pittsburgh at least somewhat agree that “I would prefer not to be more in control over my health care expenses and options because I will not have the time or knowledge to effectively manage it.”
- » Additionally, 58% of employees at least somewhat agree “I believe I may not adequately manage my health insurance coverage, leaving my family less protected than we currently are.”
- » 52% of Pittsburgh businesses use a broker or benefits consultant to help determine benefits options, vs. 61% of companies overall.

Thinking of my company's major medical/health care plans, we plan to implement the following in the coming year...



# Pittsburgh Company Benefits Offerings At-A-Glance

Which of the following benefits does your company offer?



## The Role of Benefits in Key HR Outcomes

### Talent Attraction

- » 51% of Pittsburgh employees say they are at least somewhat likely to accept a job offer with slightly lower compensation, but better benefits.
- » 84% of workers say a benefits package is important to their willingness to refer a friend to their organization.

### Satisfaction

- » Only 12% of workers in Pittsburgh say they are extremely satisfied with their overall benefits package.
- » When employees are offered voluntary insurance they are much more likely to say their current benefits package meets their needs extremely/very well (60%), compared to those not offered voluntary benefits options (45%).

## Employee Well-being

- » 23% of workers say their current benefits package only meets their family's needs somewhat, and 12% say their benefits package does not meet their needs.
- » When asked if they feel fully protected by their current insurance coverage, 51% of employees in Pittsburgh say they only somewhat agree, and 18% say they strongly/completely disagree.

## Retention

- » Four out of ten employees in Pittsburgh (41%) are at least somewhat-to-extremely likely to look for a new job in the next 12 months.
- » 48% of employees say that improving their benefits package is one thing their employer could do to keep them in their job.
- » 83% of employees at least somewhat agree that a well-communicated benefits program would make them less likely to leave their jobs.

## Disconnects on Key Benefit Issues

### Employers respond that:

62% of employers strongly/somewhat agree that "Our workers are taking full advantage of the benefits we offer."

*Believes benefits are extremely or very influential on:*

- » Job satisfaction – 57%
- » Loyalty to employer – 50%
- » Willingness to refer friends – 39%
- » Work productivity – 46%
- » Decision to leave company – 26%

Half of Pittsburgh employers strongly/somewhat disagree with the statement "our workers are not adequately informed about their benefit choices."

83% of employers strongly/somewhat agree they effectively communicate the value of their benefits to employees.

Only 5% of companies named "educating our employees about health care reform" is an important issue for their organization.

13% of employers named "having employees interested in purchasing voluntary benefits as top challenge in offering voluntary benefits.

### Employees say:

43% of employees completely/strongly agree with the statement "I am taking full advantage of my employee benefits."

*Believes benefits are extremely or very important to:*

- » Job satisfaction – 77%
- » Loyalty to employer – 64%
- » Willingness to refer a friend – 56%
- » Work productivity – 60%
- » Decision to leave company – 56%

79% of workers at least somewhat agree with the statement "I would be more informed about my benefit choices if I sat with an insurance consultant."

32% of workers say their HR department communicates extremely/very effectively about benefits offered by their employer.

70% of workers at least somewhat agree "I believe my employer will educate me about changes to my healthcare coverage as a result of the health care reform."

50% of workers would be at least somewhat likely to purchase voluntary benefits if offered.

## About the study

The 2013 Aflac WorkForces Report is the third annual Aflac employee benefits study examining benefit trends and attitudes. The study, conducted by Research Now in January 2013, captures responses from 1,884 benefits decision-makers and 5,299 employees across the U.S. To learn more about the Aflac WorkForces Report, visit [AflacWorkForcesReport.com](http://AflacWorkForcesReport.com)

