

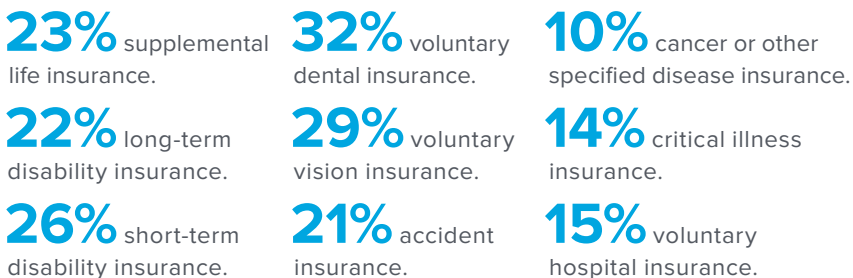
# Businesses with fewer than 50 employees

## EMPLOYEE RESULTS SURVEYED 2,000 EMPLOYEES AT BUSINESSES; 340 WERE FROM BUSINESSES WITH FEWER THAN 50 EMPLOYEES

■ 42% of employees are enrolled in major medical/health insurance through their employer



Employees are enrolled in the following voluntary benefits through their employer:

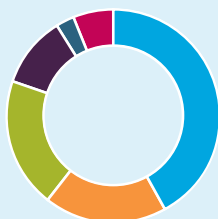


### ENROLLMENT

Employees say they would most like their employers to offer the following during open enrollment:



Employees say they would prefer an insurance agent to communicate with them via the following:



Email: **43%**  
 In person: **19%**  
 Phone: **20%**  
 Mail: **11%**  
 Text: **3%**  
 Online live chat: **5%**

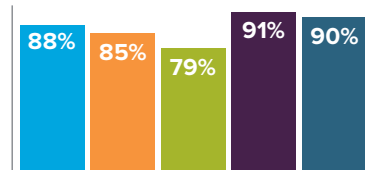
### IMPORTANCE OF BENEFITS

**48%** of employees would be at least somewhat likely to accept a job offer that included a slightly lower compensation but a more robust benefits package.

**34%** percent of employees say that improving their benefits package is one thing their employer could do to keep them in their job.

Employees say that a benefits package is at least somewhat important to:

**Job satisfaction:**  
**Loyalty to employer:**  
**Work productivity:**  
**Well-being:**  
**Financial health:**



### VALUE OF BENEFITS

**66%** of employees say if their employer offered voluntary insurance benefits, they would be at least somewhat likely to purchase them.

**37%** of employees say they strongly or completely consider voluntary insurance benefits to be a part of a comprehensive benefits program.

**80%** agree they see a growing need for voluntary insurance.

**17%** have left a job or turned down a job offer due to the benefits offered.

### FINANCIAL WELL-BEING



**64%** of employees would be able to pay less than \$1,000 for out-of-pocket expenses if an unexpected serious illness or accident occurred today.

**31%** of employees say that due to high medical costs they have avoided going to the doctor; **17%** have delayed a medical procedure.

**19%** of employees say that within the last year, they or a family member had to miss a week or more of work due to illness or injury.

**25%** of employees say they could only go one week without a paycheck; **46%** could go less than one month.

The 2018 Aflac WorkForces Report is the eighth annual Aflac employee benefits study examining benefits trends and attitudes. The study captured responses from 2,000 employees across the United States in various industries. The 2018 Aflac WorkForces Report survey was conducted by Lightspeed on behalf of Aflac. For more information, visit [AflacWorkForcesReport.com](http://AflacWorkForcesReport.com). This article is for informational purposes only and is not intended to be a solicitation.

Aflac herein means American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York.