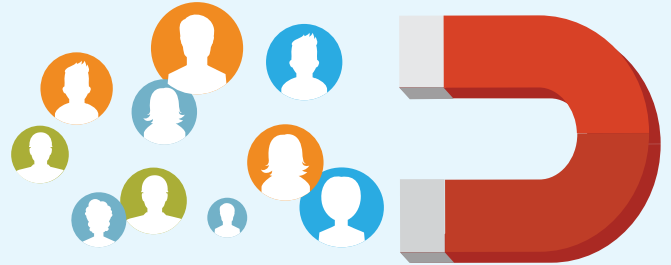


By the numbers:

Supplemental insurance is key to attracting, retaining your company's best assets

Quick: What's your company's best asset? Odds are you answered, "Great employees." After all, employees are the engine of any business. Without them, nothing happens – no matter how strong your product, service or business plan.

One way to attract and keep strong talent is by making sure your benefits offerings are plentiful, competitive and affordable. Even when the economy is rising, so are health care costs such as deductibles, copayments, out-of-pocket expenses and premiums. In fact, premium costs are outpacing wages and inflation.¹



Each year, Aflac surveys employees from throughout the nation about their attitudes and opinions with respect to health care, benefits and related issues. Here's what you should know about the importance of strong benefits options.²

45% of employees are at least somewhat likely to look for new jobs in the next 12 months. While turnover is inevitable, no company wants to lose talent over issues that are avoidable, and that includes less-than-satisfactory benefits options.

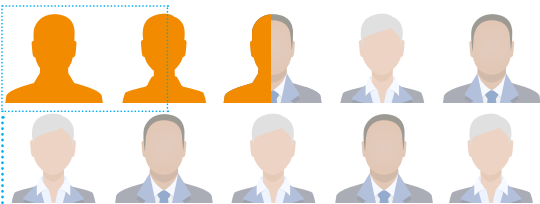


Companies that **offer** supplemental insurance are more likely than those that **don't** to say:

They're growing in terms of sales/revenue in the last 12 months
62% v 55%

Their overall benefits package is extremely influential to their employees' job satisfaction
28% v 24%

24% of employers offer supplemental insurance to their employees, most often short-term disability, life, long-term disability and accident.



... Of those, **61%** do so to satisfy employee need, interest or demand.

34% of employees said improving their benefits packages is one thing their employers could do to keep them in their jobs. The answer was second only to "increase my salary."



85% of employees see a growing need for supplemental insurance benefits, and 92% at least somewhat consider supplemental insurance part of a comprehensive benefits program.



This article is for informational purposes and is not intended as a solicitation.

¹ Henry J. Kaiser Family Foundation. "2019 Employer Health Benefits Survey." <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>. Accessed Sept. 26, 2019.

² The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. The study's surveys, conducted by Lightspeed, captured responses from 1,700 benefits decision-makers and 2,000 employees across the United States in various industries. For more information, visit AflacWorkForcesReport.com.