

2021-2022

Aflac WorkForces Report

Insights for large businesses

DID YOU KNOW?

62% of large-business (500 or more) employees want access to a benefits enrollment website and **49%** want benefits cost-estimate tools to help them make their benefits decisions. This is higher when compared to smaller organizations. Large-business employers are also most likely to say communicating and educating employees about benefits is one of the top three challenges when offering benefits (**37%**), illustrating the importance online benefits resources and cost-estimate tools for larger businesses.

For comparison: At small businesses, **45%** want access to a benefits-enrollment website and **34%** want cost-estimate tools. At midsize businesses with 100-499 employees, **53%** and **40%**, respectively, want these tools.

HEALTH, WELLNESS + THE POWER OF BENEFITS



36% of large-business employees state their personal mental health negatively affected their job performances last year. **All company sizes: 34%.**



54% of employees say taking paid time off is viewed as positive at their company. **All company sizes: 50%.**

43% say taking a leave of absence is viewed in a positive light. **All company sizes: 39%.**



41% of employees say they couldn't pay \$1,000 or more in out-of-pocket costs. **All company sizes: 46%.**

86% of employers believe their employees can financially meet their health care obligations. **All company sizes: 81%.**



53% of large-business workers have high anxiety about health care costs beyond what their insurance covers. **All company sizes: 51%.**

90% of those who experienced a serious medical event in their immediate family also had an unexpected cost. **All company sizes: 88%.**

THE STATE OF WORKPLACE BENEFITS



46% of workers purchased at least one new benefit as a result of the pandemic, with life, critical illness and mental health resources topping the list. **All company sizes: 44%.**



46% of employees are highly interested in purchasing supplemental insurance to help cover the financial costs related to COVID-19 and other pandemics. **All company sizes: 45%.**



87% of employers are highly satisfied with their organization's COVID-19 response. **All company sizes: 84%.**

69% of large-business employees are highly satisfied with their employer's response. **All company sizes: 67%.**



64% of employers experienced an increase in benefits costs in the past year. **All company sizes: 60%.**

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



78% of large-business employers think employees understand costs well. **All company sizes: 72%.**

62% of employees say they do. **All company sizes: 59%.**



52% of the workforce say they prefer working with a benefits advisor in person. **All company sizes: 53%.**

33% prefer a video meeting. **All company sizes: 31%.**

34% prefer online chat. **All company sizes: 30%.**



56% of employees say medical bill negotiation is stressful, followed by trying to understand what insurance or benefits they need. **All company sizes: 58%.**



86% of employers say their benefits providers demonstrated care for their workforces during the pandemic. **All company sizes: 84%.**

66% of employees agree their benefits company cares for them. **All company sizes: 65%.**



The 2021-2022 Aflac WorkForces Report is the 11th annual Aflac study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey was conducted online June 28-July 14, 2021, and the employee survey was conducted online June 28-July 16, 2021. The surveys captured responses from 1,200 employers and 2,000 employees across the United States in various industries. For more information visit aflac.com/awr.

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