

2021-2022

Aflac WorkForces Report

Insights for small businesses

DID YOU KNOW?

Small-business (fewer than 100) employees are far more likely to do very little benefits research during open enrollment. Nearly **a third (31%)** say they spent less than five minutes or didn't do any research at all during their last benefits open enrollment, compared to **20% of employees** at mid-size businesses and large businesses.

HEALTH, WELLNESS + THE POWER OF BENEFITS



30% of small-business employees state their personal mental health negatively affected their job performances last year. **All company sizes: 34%.**



44% of employees say taking paid time off is viewed as positive at their company. **All company sizes: 50%.**

34% say taking a leave of absence is viewed in a positive light. **All company sizes: 39%.**



50% of employees say they couldn't pay \$1,000 or more in out-of-pocket costs. **All company sizes: 46%.**

72% of employers believe their employees can financially meet their health care obligations. **All company sizes: 81%.**



47% of small-business workers have high anxiety about health care costs beyond what their insurance covers. **All company sizes: 51%.**

THE STATE OF WORKPLACE BENEFITS



40% 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%.**



39% 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%.



78% of employers are highly satisfied with their organization's COVID-19 response.

All company sizes: 84%.

63% of small-business employees are highly satisfied with their employer's response.

All company sizes: 67%.



49% of employers experienced an increase in benefits costs in the past year.

All company sizes: 60%.

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



64% of small-business employers think employees understand costs well.

All company sizes: 72%.

54% of employees say they do. **All company sizes: 59%.**



50% of the workforce say they prefer working with a benefits advisor in person.

All company sizes: 53%.

24% prefer a video meeting.

All company sizes: 31%.

22% prefer online chat.

All company sizes: 30%.



57% of employees say medical bill negotiation is stressful, followed by trying to understand what insurance or benefits they need. **All company sizes: 58%.**



81% of employers say their benefits providers demonstrated care for their workforces during the pandemic. **All company sizes: 84%.**

58% 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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