

Healthcare




















| General Health | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|---|------|------|------|------|------|---------------|--|
| Preferred provider organization (PPO) | 84% | 85% | 84% | 86% | 79% | -7% | |
| Health maintenance organization (HMO) | 32% | 34% | 35% | 34% | 31% | -3% | |
| High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA) | 17% | 19% | 29% | 19% | 16% | -3% | |
| Point of service (POS) | 21% | 21% | 17% | 19% | 16% | -3% | |
| Exclusive provider organization (EPO) | 9% | 9% | 7% | 9% | 8% | -1% | |
| Indemnity plan (fee-for-service) | 7% | 8% | 4% | 6% | 4% | -2% | |
| High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA) | -- | -- | -- | 61% | 62% | 1% | |
| HSA & FSA | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Medical flexible spending account (FSA) (IRC Section 125) | 67% | 65% | 63% | 70% | 68% | -2% | |
| Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion) | 39% | 40% | 35% | 30% | 33% | 3% | |
| Health savings account (HSA) | 50% | 55% | 56% | 58% | 59% | 1% | |
| Employer contributions to health savings accounts (HSAs) | 32% | 36% | 37% | 41% | 40% | -1% | |
| Health reimbursement arrangement (HRA) | 20% | 20% | 19% | 19% | 17% | -2% | |
| Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) | -- | -- | 1% | 1% | 0% | -1% | |
| Prescription Drug | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Prescription drug coverage bundled with medical insurance | 94% | 95% | 94% | 96% | 93% | -3% | |
| Mail-order prescription program | 85% | 85% | 82% | 79% | 80% | 1% | |
| Wholesale generic drug program for injectable drugs | 24% | 31% | 22% | 15% | 27% | 12% | |
| Pharmacy management program (independent of medical plan management) | 15% | 18% | 17% | 16% | 20% | 4% | |
| Experimental/elective drug coverage | 8% | 9% | 5% | 4% | 5% | 1% | |
| Supplemental Health Ins. | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Dental insurance | 96% | 96% | 97% | 97% | 95% | -2% | |
| Vision insurance | 87% | 88% | 90% | 92% | 92% | 0% | |
| Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition) | 31% | 33% | 40% | 43% | 48% | 5% | |
| Hospital indemnity insurance | 21% | 22% | 26% | 26% | 32% | 6% | |
| Long-term care insurance | 27% | 22% | 32% | 33% | 39% | 6% | |
| Intensive care insurance (provides funds to help cover the extra expenses for accidents or illness that result in an admission to a hospital intensive care unit) | 19% | 18% | 19% | 17% | 25% | 8% | |
| Cancer insurance (separate from critical illness insurance) | -- | 28% | 33% | 30% | 33% | 3% | |
| Long-term care insurance available for family members | -- | -- | -- | 16% | 21% | 5% | |

| Disability & Accident Ins. | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | | |
|---|------|------|------|------|------|---------------|---|--|
| Accidental death and dismemberment insurance (AD&D) (does not pertain to employee-paid supplemental insurance) | 82% | 81% | 83% | 83% | 80% | -3% | ↓ | |
| Long-term disability insurance (does not pertain to employee-paid supplemental insurance) | 77% | 72% | 72% | 71% | 71% | 0% | ↔ | |
| Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance) | 70% | 65% | 64% | 62% | 62% | 0% | ↔ | |
| Accident insurance (separate from travel accident insurance) | 34% | 29% | 35% | 36% | 38% | 2% | ↑ | |
| Supplemental accident insurance | 48% | 34% | 32% | 28% | 31% | 3% | ↑ | |
| Supplemental accidental death and dismemberment insurance (employee- or employer-paid) | -- | 63% | 66% | 68% | 66% | -2% | ↓ | |
| Supplemental long-term disability insurance (employee- or employer-paid) | -- | 49% | 47% | 44% | 45% | 1% | ↑ | |
| Supplemental short-term disability insurance (employee- or employer-paid) | -- | 55% | 47% | 46% | 46% | 0% | ↔ | |
| Coverage for Specific Health Services | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | | |
| Mental health coverage | 85% | 81% | 86% | 84% | 85% | 1% | ↑ | |
| Contraceptive coverage | 80% | 75% | 74% | 71% | 78% | 7% | ↑ | |
| In-vitro fertilization coverage | 26% | 24% | 25% | 19% | 28% | 9% | ↑ | |
| Infertility treatment coverage (other than in-vitro fertilization) | 27% | 26% | 27% | 20% | 29% | 9% | ↑ | |
| Egg freezing for nonmedical reasons | 3% | 3% | 4% | 2% | 5% | 3% | ↑ | |
| Gender reassignment surgery coverage | 6% | 10% | 10% | 7% | 13% | 6% | ↑ | |
| Wellness | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | | |
| General wellness program | 61% | 59% | 62% | 59% | 52% | -7% | ↓ | |
| Onsite seasonal flu vaccinations | 54% | 58% | 60% | 61% | 52% | -9% | ↓ | |
| Health risk assessment | 42% | 39% | 41% | 44% | 34% | -10% | ↓ | |
| Health insurance premium discount for participation in wellness program | 17% | 15% | 17% | 31% | 20% | -11% | ↓ | |
| Rewards or bonuses for completing certain health and wellness programs | 41% | 38% | 40% | 39% | 30% | -9% | ↓ | |
| Tobacco cessation program | 41% | 37% | 40% | 40% | 34% | -6% | ↓ | |
| Preventive programs specifically targeting employees with chronic health conditions | 34% | 32% | 25% | 24% | 22% | -2% | ↓ | |
| Weight loss program | 31% | 30% | 30% | 29% | 25% | -4% | ↓ | |
| Stress management program | 6% | 7% | 12% | 14% | 25% | 11% | ↑ | |
| Personal or life coaching | 37% | 30% | 27% | 14% | 21% | 7% | ↑ | |
| Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed) | -- | -- | -- | 11% | 18% | 7% | ↑ | |





Retirement

| Retirement | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|---|------|------|------|------|------|---------------|--|
| Traditional 401(k) or similar defined contribution retirement savings plan (e.g., 403(b)s, 457s, federal Thrift Savings Plan) | 90% | 90% | 93% | 94% | 91% | -3% | |
| Roth 401(k) or similar defined contribution retirement savings plan | 51% | 55% | 59% | 59% | 63% | 4% | |
| Traditional defined benefit pension plan (open to all employees) | 25% | 24% | 20% | 22% | 19% | -3% | |
| Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires) | 13% | 10% | 10% | 10% | 9% | -1% | |
| Defined benefit cash balance pension plan | 6% | 7% | 5% | 5% | 5% | 0% | |
| 401(k) | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Automatic enrollment for NEW or EXISTING employees | 37% | 43% | 39% | 43% | 51% | 8% | |
| Automatic escalation of contributions | 19% | 19% | 18% | 20% | 26% | 6% | |
| Hardship withdrawals | 60% | 61% | 60% | 54% | 72% | 18% | |
| Loans against savings plan balance | 44% | 44% | 50% | 47% | 59% | 12% | |
| Education and Financial Wellness | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Undergraduate or graduate tuition assistance | 55% | 53% | 51% | 56% | 47% | -9% | |
| Student loan repayment assistance | 4% | 4% | 4% | 8% | 8% | 0% | |
| 529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs) | 11% | 11% | 11% | 11% | 10% | -1% | |
| Non-retirement financial advice offered online, in a group/classroom, or one-on-one | 36% | 58% | 52% | 37% | 24% | -13% | |
| Credit counseling service (e.g., credit, debt consolidation, housing counseling) | 17% | 12% | 10% | 19% | 17% | -2% | |
| Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts) | 19% | 20% | 16% | 18% | 17% | -1% | |
| Loans to employees for emergency/disaster assistance | 13% | 15% | 15% | 17% | 14% | -3% | |
| Employer contribution or match for 529 plan | -- | 2% | 1% | 2% | 1% | -1% | |
| Other Retirement | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Informal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement) | 11% | 13% | 14% | 15% | 15% | 0% | |
| Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement) | 5% | 6% | 5% | 6% | 8% | 2% | |
| Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets) | -- | -- | -- | 7% | 7% | 0% | |
| Retirement planning or investment advice offered online, to a group/classroom, or one on one | -- | -- | -- | 58% | 56% | -2% | |









Leave

| Vacation & Sick | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|---|------|------|------|------|------|---------------|---|
| Paid open/unlimited leave | 4% | 4% | 5% | 6% | 7% | 1% | ↑  |
| Paid vacation time | 97% | 96% | 96% | 99% | 98% | -1% | ↓  |
| Paid sick time | 93% | 80% | 81% | 96% | 95% | -1% | ↓  |
| Paid time off (PTO) including both vacation and sick time | -- | -- | -- | 63% | 66% | 3% | ↑  |
| Parental | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law) | 26% | 30% | 35% | 34% | 53% | 19% | ↑  |
| Paid paternity leave (includes coverage by family/parental leave) | 21% | 24% | 29% | 30% | 44% | 14% | ↑  |
| Paid adoption leave (includes coverage by family/parental leave) | 20% | 23% | 28% | 28% | 36% | 8% | ↑  |
| Paid foster leave (includes coverage by family/parental leave) | 13% | 15% | 21% | 20% | 28% | 8% | ↑  |
| Paid parental leave | 17% | 20% | 27% | 28% | 39% | 11% | ↑  |
| Family | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Paid family leave | 18% | 21% | 27% | 24% | 31% | 7% | ↑  |
| Family leave above federal FMLA leave | 21% | 21% | 16% | 22% | 31% | 9% | ↑  |
| Elder care leave above federal FMLA leave | 10% | 10% | 10% | 13% | 16% | 3% | ↑  |
| Up to twelve weeks unpaid leave To care for immediate family | 81% | 81% | 83% | 79% | 89% | 10% | ↑  |
| Up to twelve weeks unpaid leave To care for extended family | 42% | 43% | 47% | 41% | 39% | -2% | ↓  |
| Paid leave To care for immediate family | -- | -- | -- | -- | 35% | 35% | ↑  |
| Paid leave To care for extended family | -- | -- | -- | -- | 16% | 16% | ↑  |
| Other | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
| Religious accommodation paid holidays (paid days off for religious holidays not offered by employer) | 16% | 17% | 19% | 21% | 27% | 6% | ↑  |
| Paid bereavement leave | 81% | 79% | 88% | 89% | 89% | 0% | ↔  |
| Paid time off to vote | -- | 42% | 44% | 43% | 53% | 10% | ↑  |








Flexible Work

| Flex Work | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|---|------|------|------|------|------|---------------|---|
| Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours) | 51% | 54% | 55% | 57% | 50% | -7% | ↓  |
| Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours) | 28% | 31% | 27% | 30% | 32% | 2% | ↑  |
| Compressed workweek (allowing full-time employees to work longer days for part of the week or pay period in exchange for shorter days or a day off each week or pay period) | 29% | 29% | 27% | 32% | 32% | 0% | ↔  |
| Break arrangements (employees who generally can only take assigned breaks enter into an arrangement with their employers giving them more flexibility over when they take breaks) | 36% | 36% | 33% | 38% | 40% | 2% | ↑  |

Family Friendly

| Family Friendly | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|--|------|------|------|------|------|---------------|---|
| Dependent care flexible spending account (IRC Section 125) | 66% | 67% | 67% | 60% | 64% | 4% | ↑  |
| Bring child to work in emergency (i.e., as backup care for an unexpected event) | 26% | 29% | 27% | 26% | 27% | 1% | ↑  |
| Babies at work (children under one year of age allowed to come to work with a parent on a regular basis) | 2% | 2% | 3% | 3% | 4% | 1% | ↑  |
| Child care referral service providing employees with the names of child care providers (separate from or part of an EAP) | 16% | 17% | 9% | 12% | 18% | 6% | ↑  |
| Subsidized child care center or program | 4% | 4% | 2% | 4% | 6% | 2% | ↑  |
| Nonsubsidized child care center (company-affiliated onsite or near-site center) | 3% | 3% | 3% | 4% | 5% | 1% | ↑  |
| Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP) | 12% | 13% | 10% | 10% | 15% | 5% | ↑  |
| Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs) | 2% | 2% | -- | 7% | 11% | 4% | ↑  |

Professional Development

| Professional Development | 2016 | 2017 | 2018 | 2019 | 2020 | 1 year change | |
|--|------|------|------|------|------|---------------|---|
| Formal training or education provided by or paid for by employer to keep skills current | 78% | 87% | 86% | 87% | 77% | -10% | ↓  |
| Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling) | 42% | 43% | 45% | 45% | 74% | 29% | ↑  |
| Formal mentoring program | 21% | 22% | 22% | 23% | 24% | 1% | ↑  |
| Professional memberships (e.g., SHRM) | 88% | 89% | 87% | 83% | 81% | -2% | ↓  |
| Professional license application or renewal fees | 75% | 76% | 75% | 72% | 72% | 0% | ↔  |
| Certification/recertification fees | 77% | 78% | 77% | 74% | 74% | 0% | ↔  |
| ESL (English as a second language) | 5% | 5% | 8% | 7% | 8% | 1% | ↑  |

Legend



Colored arrows represent a statistically significant change from 2019 to 2020
Grey are changes that did not reach significance