

## Healthcare

General Health	2016	2017	2018	2019	2020	1 year c	hange	
Preferred provider organization (PPO)	83%	82%	82%	82%	81%	-1%	4	
Health maintenance organization (HMO)	30%	39%	36%	41%	32%	-9%	4	<b>/</b>
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	20%	21%	26%	23%	19%	-4%	4	<u> </u>
Point of service (POS)	25%	22%	14%	20%	19%	-1%	4	<b>\_</b>
Exclusive provider organization (EPO)	6%	9%	6%	6%	2%	-4%	4	
Indemnity plan (fee-for-service)	8%	8%	4%	3%	2%	-1%	4	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				42%	58%	16%	<b>↑</b>	
HSA & FSA	2016	2017	2018	2019	2020	1 year c	hange	
Medical flexible spending account (FSA) (IRC Section 125)	61%	54%	51%	46%	60%	14%	<b>^</b>	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	34%	40%	30%	23%	31%	8%	<b>↑</b>	
Health savings account (HSA)	52%	57%	53%	39%	54%	15%	<b>↑</b>	
Employer contributions to health savings accounts (HSAs)	32%	34%	33%	27%	42%	15%	<b>↑</b>	~
Health reimbursement arrangement (HRA)	17%	23%	15%	15%	14%	-1%	4	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			0%	0%	0%	0%	$\leftrightarrow$	
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug Prescription drug coverage bundled with medical insurance	<b>2016</b> 90%	<b>2017</b> 93%	<b>2018</b> 94%	<b>2019</b> 92%	<b>2020</b> 96%	1 year c	hange	<u> </u>
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Prescription drug coverage bundled with medical insurance	90%	93%	94%	92%	96%	4%	1	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program	90% 82%	93% 83%	94% 79%	92% 70%	96% 79%	4% 9%	<b>↑</b>	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan	90% 82% 21%	93% 83% 33%	94% 79% 19%	92% 70% 16%	96% 79% 33%	4% 9% 17%	^ ^	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)	90% 82% 21% 17%	93% 83% 33% 14%	94% 79% 19% 12%	92% 70% 16% 14%	96% 79% 33% 26%	4% 9% 17% 12%	^ ^ ^ ^	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage	90% 82% 21% 17%	93% 83% 33% 14%	94% 79% 19% 12%	92% 70% 16% 14%	96% 79% 33% 26%	4% 9% 17% 12%	^ ^ ^ ^	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.	90% 82% 21% 17% 4% 2016	93% 83% 33% 14% 8% 2017	94% 79% 19% 12% 4% 2018	92% 70% 16% 14% 1% 2019	96% 79% 33% 26% 4% 2020	4% 9% 17% 12% 3% 1 year c	↑	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.  Dental insurance	90% 82% 21% 17% 4% <b>2016</b> 93%	93% 83% 33% 14% 8% <b>2017</b> 93%	94% 79% 19% 12% 4% 2018	92% 70% 16% 14% 1% 2019	96% 79% 33% 26% 4% 2020	4% 9% 17% 12% 3% 1 year c	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.  Dental insurance  Vision insurance  Critical illness insurance (provides funds to help cover extra expenses upon	90% 82% 21% 17% 4% <b>2016</b> 93% 85%	93% 83% 33% 14% 8% <b>2017</b> 93% 79%	94% 79% 19% 12% 4% 2018 97% 91%	92% 70% 16% 14% 1% 2019 91% 82%	96% 79% 33% 26% 4% 2020 96% 92%	4% 9% 17% 12% 3% 1 year c 5% 10%	↑ ↑ ↑ ↑ hange	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.  Dental insurance  Vision insurance  Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	90% 82% 21% 17% 4% 2016 93% 85% 36%	93% 83% 33% 14% 8% 2017 93% 79% 32%	94% 79% 19% 12% 4% 2018 97% 91% 42%	92% 70% 16% 14% 1% 2019 91% 82% 44%	96% 79% 33% 26% 4% 2020 96% 92% 46%	4% 9% 17% 12% 3% 1 year c 5% 10% 2%	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.  Dental insurance  Vision insurance  Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)  Hospital indemnity insurance	90% 82% 21% 17% 4% 2016 93% 85% 36% 27%	93% 83% 33% 14% 8% 2017 93% 79% 32%	94% 79% 19% 12% 4% 2018 97% 91% 42%	92% 70% 16% 14% 1% 2019 91% 82% 44%	96% 79% 33% 26% 4% 2020 96% 92% 46%	4% 9% 17% 12% 3% 1 year c 5% 10% 2%	^ ^ hange	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Prescription drug coverage bundled with medical insurance  Mail-order prescription program  Wholesale generic drug program for injectable drugs  Pharmacy management program (independent of medical plan management)  Experimental/elective drug coverage  Supplemental Health Ins.  Dental insurance  Vision insurance  Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)  Hospital indemnity insurance  Long-term care insurance (provides funds to help cover the extra expenses for accidents or illness that result in an admission to a hospital intensive care	90% 82% 21% 17% 4% 2016 93% 85% 36% 27% 28%	93% 83% 33% 14% 8% 2017 93% 79% 32% 21% 22%	94% 79% 19% 12% 4% 2018 97% 91% 42% 23% 27%	92% 70% 16% 14% 1% 2019 91% 82% 44% 27% 22%	96% 79% 33% 26% 4% 2020 96% 92% 46% 32% 33%	4% 9% 17% 12% 3% 1 year c 5% 10% 2% 5% 11%	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \





Disability & Accident Ins.	2016	2017	2018	2019	2020	1 year c	hange	
Accidental death and dismemberment insurance (AD&D) (does not pertain to employee-paid supplemental insurance)	75%	72%	79%	80%	84%	4%	^	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	68%	66%	62%	56%	66%	10%	1	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	64%	62%	57%	54%	60%	6%	1	
Accident insurance (separate from travel accident insurance)	34%	28%	40%	39%	48%	9%	1	
Supplemental accident insurance	52%	35%	37%	36%	37%	1%	<b>↑</b>	\
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		59%	63%	68%	68%	0%	$\leftrightarrow$	
Supplemental long-term disability insurance (employee- or employer-paid)		50%	45%	39%	44%	5%	1	
Supplemental short-term disability insurance (employee- or employer-paid)		58%	47%	49%	49%	0%	$\leftrightarrow$	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year c	hange	
Mental health coverage	78%	74%	84%	81%	82%	1%	1	~~
Contraceptive coverage	75%	71%	70%	65%	84%	19%	<b>↑</b>	
In-vitro fertilization coverage	19%	21%	24%	7%	24%	17%	<b>^</b>	
Infertility treatment coverage (other than in-vitro fertilization)	20%	21%	22%	10%	21%	11%	<b>^</b>	
Egg freezing for nonmedical reasons	2%	2%	2%	2%	5%	3%	1	
Gender reassignment surgery coverage	2%	7%	5%	5%	9%	4%	1	<u>~</u>
Vellness	2016	2017	2018	2019	2020	1 year c	hange	
General wellness program	59%	52%	51%	43%	49%	6%	<b>↑</b>	
Onsite seasonal flu vaccinations	37%	46%	48%	29%	39%	10%	1	
Health risk assessment	39%	36%	39%	32%	35%	3%	1	<b>\</b>
Health insurance premium discount for participation in wellness program	14%	16%	16%	24%	23%	-1%	Ψ.	
Rewards or bonuses for completing certain health and wellness programs	41%	37%	39%	29%	29%	0%	$\leftrightarrow$	
Tobacco cessation program	37%	32%	35%	31%	26%	-5%	4	<u></u>
Preventive programs specifically targeting employees with chronic health conditions	28%	31%	21%	16%	24%	8%	1	
Weight loss program	23%	30%	26%	21%	23%	2%	1	
Stress management program	3%	4%	6%	5%	24%	19%	<b>↑</b>	
Personal or life coaching	31%	28%	23%	13%	23%	10%	1	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				1%	11%	10%	<b>^</b>	





## 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)	87%	89%	89%	93%	93%	0%	$\leftrightarrow$	
Roth 401(k) or similar defined contribution retirement savings plan	46%	53%	58%	61%	66%	5%	<b>↑</b>	
Traditional defined benefit pension plan (open to all employees)	29%	27%	20%	4%	13%	9%	<b>^</b>	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	9%	8%	7%	2%	3%	1%	<b>1</b>	
Defined benefit cash balance pension plan	8%	7%	5%	1%	6%	5%	1	
401(k)	2016	2017	2018	2019	2020	1 year c	hange	
Automatic enrollment for NEW or EXISTING employees	38%	49%	38%	34%	55%	21%	<b>↑</b>	~
Automatic escalation of contributions	27%	18%	18%	16%	34%	18%	<b>^</b>	
Hardship withdrawals	49%	58%	53%	55%	69%	14%	<b>^</b>	~
Loans against savings plan balance	41%	46%	45%	41%	57%	16%	<b>^</b>	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	nange	
Undergraduate or graduate tuition assistance	52%	50%	44%	41%	34%	-7%	4	
Student loan repayment assistance	3%	3%	4%	4%	9%	5%	<b>↑</b>	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	2%	11%	7%	4%	7%	3%	<b>^</b>	<u> </u>
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	25%	59%	43%	36%	18%	-18%	<b>4</b>	<u> </u>
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	16%	10%	8%	16%	11%	-5%	<b>\</b>	$\sim$
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	24%	23%	18%	20%	11%	-9%	4	
Loans to employees for emergency/disaster assistance	21%	24%	23%	23%	20%	-3%	Ψ	
Employer contribution or match for 529 plan		2%	0%	1%	3%	2%	1	<u> </u>
Other Retirement	2016	2017	2018	2019	2020	1 year o	hange	
Informal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	12%	13%	10%	15%	17%	2%	<b>↑</b>	~
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	5%	5%	6%	5%	7%	2%	<b>↑</b>	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				4%	9%	5%	^	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				50%	47%	-3%	<b>\</b>	





#### Leave

acation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	4%	0%	3%	4%	3%	-1%	$\downarrow$	<b>\</b>
Paid vacation time	96%	91%	96%	100%	98%	-2%	4	<b>✓</b>
Paid sick time	93%	72%	74%	91%	94%	3%	1	
Paid time off (PTO) including both vacation and sick time				69%	72%	3%	1	
Parental	2016	2017	2018	2019	2020	1 year c	hange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	23%	20%	30%	15%	44%	29%	<b>^</b>	~
Paid paternity leave (includes coverage by family/parental leave)	17%	13%	23%	14%	29%	15%	<b>^</b>	<b>→</b>
Paid adoption leave (includes coverage by family/parental leave)	16%	12%	20%	12%	31%	19%	<b>^</b>	~~
Paid foster leave (includes coverage by family/parental leave)	13%	8%	16%	8%	23%	15%	<b>^</b>	~
Paid parental leave	15%	13%	20%	12%	27%	15%	<b>^</b>	~
amily	2016	2017	2018	2019	2020	1 year c	hange	
Paid family leave	20%	16%	23%	14%	23%	9%	1	<b>\</b>
Family leave above federal FMLA leave	21%	20%	15%	14%	30%	16%	<b>^</b>	
Elder care leave above federal FMLA leave	10%	8%	11%	11%	15%	4%	1	
Up to twelve weeks unpaid leave To care for immediate family	82%	72%	89%	67%	89%	22%	<b>↑</b>	<b>\</b>
Un to twolve weeks unneid leave To care for extended family		31%	67%	33%	39%	6%	1	$\checkmark$
op to twelve weeks unpaid leave to care for extended family	50%	3170	07 70	3370	0070			
Up to twelve weeks unpaid leave To care for extended family  Paid leave To care for immediate family	50%				24%	24%	1	
, ,	50%					24% 8%	<b>↑</b>	<u>.                                    </u>
Paid leave To care for immediate family Paid leave To care for extended family		  2017	2018		24%		<b>↑</b>	<u>.                                    </u>
Paid leave To care for immediate family  Paid leave To care for extended family  ther  Religious accommodation paid holidays (paid days off for religious holidays					24% 8%	8%	<b>↑</b>	
Paid leave To care for immediate family	2016	  2017	  2018	2019	24% 8% 2020	8% 1 year ch	↑ nange	~ ~

#### Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year chan	ge	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	48%	50%	50%	41%	40%	-1%	Ψ	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	26%	31%	26%	16%	23%	7%	<b>↑</b>	
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)	31%	30%	20%	20%	19%	-1%	Ψ	
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)	42%	40%	37%	33%	33%	0%	<b>→</b>	





## Family Friendly

Flex Work	2016	2017	2018	2019	2020	1 year chan	ge	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	48%	50%	50%	41%	40%	-1%	Ψ	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	26%	31%	26%	16%	23%	7%	<b>↑</b>	
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)	31%	30%	20%	20%	19%	-1%	Ψ	
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)	42%	40%	37%	33%	33%	0%	<b>↔</b>	

# **Professional Development**

Professional Development	2016	2017	2018	2019	2020	1 year cha	nge	
Formal training or education provided by or paid for by employer to keep skills current	79%	88%	89%	83%	76%	-7%	$\downarrow$	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	33%	51%	48%	38%	78%	40%	<b>↑</b>	~
Formal mentoring program	26%	24%	20%	20%	17%	-3%	Ψ	
Professional memberships (e.g., SHRM)	93%	93%	89%	81%	86%	5%	1	
Professional license application or renewal fees	84%	81%	85%	75%	80%	5%	1	~
Certification/recertification fees	85%	84%	85%	75%	84%	9%	1	
ESL (English as a second language)	6%	3%	9%	8%	6%	-2%	4	<b>\</b>

Legend



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

