

### Healthcare

General Health	2016	2017	2018	2019	2020	1 year o	hange	
Preferred provider organization (PPO)	91%	86%	88%	89%	81%	-8%	<b>V</b>	~
Health maintenance organization (HMO)	41%	48%	43%	44%	38%	-6%	$\psi$	^
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	12%	16%	30%	24%	15%	-9%	Ψ	
Point of service (POS)	25%	28%	16%	18%	15%	-3%	Ψ.	
Exclusive provider organization (EPO)	12%	13%	8%	10%	9%	-1%	Ψ.	<b>\</b>
Indemnity plan (fee-for-service)	9%	14%	7%	6%	4%	-2%	Ψ	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				55%	60%	5%	<b>↑</b>	
HSA & FSA	2016	2017	2018	2019	2020	1 year o	hange	
Medical flexible spending account (FSA) (IRC Section 125)	75%	72%	69%	82%	79%	-3%	$\downarrow$	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	40%	44%	37%	33%	37%	4%	<b>↑</b>	
Health savings account (HSA)	40%	55%	50%	55%	58%	3%	1	
Employer contributions to health savings accounts (HSAs)	25%	29%	35%	39%	41%	2%	<b>↑</b>	
Health reimbursement arrangement (HRA)	15%	21%	22%	24%	18%	-6%	4	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			0%	4%	0%	-4%	4	
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Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug Prescription drug coverage bundled with medical insurance	<b>2016</b> 96%	<b>2017</b> 92%	<b>2018</b> 94%	<b>2019</b> 96%	<b>2020</b> 93%	1 year c	hange ↓	\ <u>\</u>
Prescription Drug  Prescription drug coverage bundled with medical insurance  Mail-order prescription program								
Prescription drug coverage bundled with medical insurance	96%	92%	94%	96%	93%	-3%	ψ	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program	96% 89%	92% 84%	94% 83%	96% 82%	93% 83%	-3% 1%	<b>*</b>	\$ <u>}</u>
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	96% 89% 27%	92% 84% 34%	94% 83% 21%	96% 82% 15%	93% 83% 25%	-3% 1% 10%	<ul><li>↓</li><li>↑</li><li>↑</li></ul>	\$ \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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	96% 89% 27% 20%	92% 84% 34% 24%	94% 83% 21% 19%	96% 82% 15% 17%	93% 83% 25% 24%	-3% 1% 10% 7%	<ul><li>↓</li><li>↑</li><li>↑</li><li>↑</li></ul>	
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	96% 89% 27% 20%	92% 84% 34% 24%	94% 83% 21% 19%	96% 82% 15% 17%	93% 83% 25% 24%	-3% 1% 10% 7%	<ul><li>↓</li><li>↑</li><li>↑</li><li>↑</li></ul>	\$
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.	96% 89% 27% 20% 9% 2016	92% 84% 34% 24% 9% 2017	94% 83% 21% 19% 3% 2018	96% 82% 15% 17% 4% 2019	93% 83% 25% 24% 6% 2020	-3% 1% 10% 7% 2% 1 year o	<ul> <li>↓</li> <li>↑</li> <li>↑</li> <li>↑</li> <li>↑</li> </ul>	\$ \frac{1}{2} \frac{2}{2} \fra
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	96% 89% 27% 20% 9% <b>2016</b> 99%	92% 84% 34% 24% 9% <b>2017</b> 97%	94% 83% 21% 19% 3% <b>2018</b> 98%	96% 82% 15% 17% 4% 2019	93% 83% 25% 24% 6% 2020	-3% 1% 10% 7% 2% 1 year c -3%	↓ ↑ ↑ ↑ ↑ thange	\$ ) ? ? } \
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	96% 89% 27% 20% 9% <b>2016</b> 99% 93%	92% 84% 34% 24% 9% <b>2017</b> 97% 91%	94% 83% 21% 19% 3% <b>2018</b> 98%	96% 82% 15% 17% 4% 2019 99% 94%	93% 83% 25% 24% 6% 2020 96% 92%	-3% 1% 10% 7% 2% 1 year of control of contro	↓ ↑ ↑ ↑ ↑ thange	\$ ] ? ? ?
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)	96% 89% 27% 20%  9% 2016 99% 93% 31%	92% 84% 34% 24% 9% 2017 97% 91% 37%	94% 83% 21% 19% 3% 2018 98% 40%	96% 82% 15% 17% 4% 2019 99% 94% 43%	93% 83% 25% 24% 6% 2020 96% 92% 46%	-3% 1% 10% 7% 2% 1 year c -3% -2% 3%	↓ ↑ ↑ ↑ ↑ thange ↓ ↓	\$ J ? ? } \$ \$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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	96% 89% 27% 20% 9% 2016 99% 93% 31%	92% 84% 34% 24% 9% 2017 97% 91% 37%	94% 83% 21% 19% 3% 2018 98% 40%	96% 82% 15% 17% 4% 2019 99% 94% 43%	93% 83% 25% 24% 6% 2020 96% 92% 46%	-3% 1% 10% 7% 2% 1 year of -3% -2% 3% 8%	↓ ↑ ↑ ↑ ↑  change ↓ ↓ ↑	\$ ] ? ? ? ? ? ? ? ? ? ? ? ? ? ? ? ? ? ?
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	96% 89% 27% 20%  9% 2016 99% 31% 24% 33%	92% 84% 34% 24% 9% 2017 97% 91% 37% 29% 34%	94% 83% 21% 19% 3% 2018 98% 40% 26% 39%	96% 82% 15% 17% 4% 2019 99% 94% 43% 25% 42%	93% 83% 25% 24% 6% 2020 96% 92% 46% 33% 43%	-3% 1% 10% 7% 2% 1 year of -3% -2% 3% 8% 1%	↓ ↑ ↑ ↑ ↑  change ↓ ↑ ↑	5 ) 2 2 2 2 3 3 1 3 1 7 1





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)	81%	80%	78%	79%	79%	0%	$\leftrightarrow$	<b>\</b>
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	68%	64%	65%	65%	69%	4%	1	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	60%	53%	50%	48%	53%	5%	1	
Accident insurance (separate from travel accident insurance)	26%	31%	30%	33%	32%	-1%	$\downarrow$	
Supplemental accident insurance	47%	41%	34%	31%	31%	0%	$\leftrightarrow$	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		67%	67%	66%	65%	-1%	4	
Supplemental long-term disability insurance (employee- or employer-paid)		56%	52%	46%	45%	-1%	Ψ.	
Supplemental short-term disability insurance (employee- or employer-paid)		64%	50%	48%	47%	-1%	4	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year c	hange	
Mental health coverage	89%	84%	89%	91%	90%	-1%	4	<u></u>
Contraceptive coverage	84%	78%	76%	75%	84%	9%	<b>^</b>	
In-vitro fertilization coverage	26%	27%	30%	17%	30%	13%	<b>^</b>	
Infertility treatment coverage (other than in-vitro fertilization)	28%	29%	29%	20%	33%	13%	<b>^</b>	
Egg freezing for nonmedical reasons	5%	4%	5%	1%	4%	3%	<b>^</b>	~
Gender reassignment surgery coverage	10%	15%	14%	7%	14%	7%	<b>^</b>	
Vellness	2016	2017	2018	2019	2020	1 year ch	ange	
General wellness program	71%	79%	79%	73%	67%	-6%	$\downarrow$	
Onsite seasonal flu vaccinations	61%	68%	74%	75%	65%	-10%	Ψ.	
Health risk assessment	52%	57%	61%	60%	47%	-13%	•	
Health insurance premium discount for participation in wellness program	18%	21%	25%	37%	23%	-14%	<b>V</b>	
Rewards or bonuses for completing certain health and wellness programs	49%	51%	50%	50%	37%	-13%	<b>V</b>	
Tobacco cessation program	51%	49%	56%	56%	41%	-15%	Ψ.	
Preventive programs specifically targeting employees with chronic health conditions	44%	47%	44%	36%	29%	-7%	Ψ.	
Weight loss program	37%	45%	45%	42%	28%	-14%	<b>4</b>	
Stress management program	6%	15%	22%	24%	30%	6%	1	
Personal or life coaching	47%	45%	31%	27%	26%	-1%	4	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				16%	22%	6%	<b>↑</b>	





### Retirement

Retirement	2016	2017	2018	2019	2020	1 year ch	nange	
Traditional 401(k) or similar defined contribution retirement savings plan (e.g., 403(b)s, 457s, federal Thrift Savings Plan)	86%	81%	87%	88%	86%	-2%	4	
Roth 401(k) or similar defined contribution retirement savings plan	41%	46%	50%	49%	49%	0%	$\leftrightarrow$	
Traditional defined benefit pension plan (open to all employees)	65%	68%	65%	69%	57%	-12%	Ψ.	~
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	14%	16%	15%	19%	12%	-7%	Ψ	~
Defined benefit cash balance pension plan	10%	13%	11%	13%	8%	-5%	4	<b>^</b>
901(k)	2016	2017	2018	2019	2020	1 year c	hange	
Automatic enrollment for NEW or EXISTING employees	40%	51%	40%	48%	46%	-2%	$\downarrow$	<b>^</b>
Automatic escalation of contributions	12%	13%	10%	13%	12%	-1%	4	<b>^</b>
Hardship withdrawals	47%	47%	53%	38%	56%	18%	<b>^</b>	<b>-</b>
Loans against savings plan balance	35%	33%	36%	30%	43%	13%	<b>↑</b>	~~
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	nange	
Undergraduate or graduate tuition assistance	55%	59%	62%	71%	59%	-12%	<b>V</b>	
Student loan repayment assistance	5%	5%	5%	15%	7%	-8%	Ψ	^
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	17%	21%	16%	23%	21%	-2%	+	<b>^</b>
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	32%	54%	52%	42%	27%	-15%	Ψ	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	20%	22%	15%	24%	18%	-6%	4	<b>∼</b>
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	13%	16%	10%	14%	10%	-4%	+	<b>^</b>
Loans to employees for emergency/disaster assistance	3%	12%	7%	7%	7%	0%	$\leftrightarrow$	
Employer contribution or match for 529 plan		3%	1%	3%	1%	-2%	4	<b>/</b> /^
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)	10%	11%	14%	12%	14%	2%	<b>↑</b>	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	10%	8%	12%	15%	14%	-1%	Ψ	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				10%	12%	2%	<b>↑</b>	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				65%	61%	-4%	<b>V</b>	





#### Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	2%	3%	0%	4%	3%	-1%	4	~~
Paid vacation time	97%	95%	99%	98%	99%	1%	1	$\sim$
Paid sick time	98%	86%	86%	98%	99%	1%	1	
Paid time off (PTO) including both vacation and sick time				49%	52%	3%	1	
Parental 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)	31%	28%	36%	34%	52%	18%	<b>↑</b>	
Paid paternity leave (includes coverage by family/parental leave)	28%	25%	30%	31%	44%	13%	<b>^</b>	
Paid adoption leave (includes coverage by family/parental leave)	27%	24%	28%	30%	37%	7%	<b>^</b>	
Paid foster leave (includes coverage by family/parental leave)	20%	20%	22%	24%	30%	6%	1	
Paid parental leave	23%	22%	30%	29%	40%	11%	<b>^</b>	
Family	2016	2017	2018	2019	2020	1 year c	hange	
Paid family leave	29%	27%	32%	29%	31%	2%	1	<b>\</b>
Family leave above federal FMLA leave	24%	27%	18%	23%	34%	11%	<b>1</b>	~
Elder care leave above federal FMLA leave	13%	13%	12%	15%	18%	3%	1	
Elder care leave above federal FMLA leave  Up to twelve weeks unpaid leave To care for immediate family	13% 83%	13% 91%	12% 86%	15% 87%	18% 96%	3% 9%	<b>↑</b>	
								~
Up to twelve weeks unpaid leave To care for immediate family	83%	91%	86%	87%	96%	9%	<b>↑</b>	~
Up to twelve weeks unpaid leave To care for immediate family  Up to twelve weeks unpaid leave To care for extended family	83%	91%	86%	87%	96% 44%	9%	<b>↑</b>	
Up to twelve weeks unpaid leave To care for immediate family  Up to twelve weeks unpaid leave To care for extended family  Paid leave To care for immediate family	83%	91%	86%	87%	96% 44% 49%	9% 0% 49% 25%	<b>↑</b>	
Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family Paid leave To care for immediate family Paid leave To care for extended family	83% 44% 	91% 47% 	86% 53% 	87% 44% 	96% 44% 49% 25%	9% 0% 49% 25%	↑	
Up to twelve weeks unpaid leave To care for immediate family  Up to twelve weeks unpaid leave To care for extended family  Paid leave To care for immediate family  Paid leave To care for extended family  Other  Religious accommodation paid holidays (paid days off for religious holidays	83% 44%   2016	91% 47%   2017	86% 53%   2018	87% 44%   2019	96% 44% 49% 25% 2020	9% 0% 49% 25%	↑  ↑  ↑  change	

### Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year chang	e
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	58%	61%	53%	54%	51%	-3%	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	32%	32%	24%	27%	33%	6% 1	
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)	49%	48%	41%	42%	41%	-1%	
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%	42%	33%	43%	46%	3% 1	





# Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year c	hange	
Dependent care flexible spending account (IRC Section 125)	70%	75%	71%	69%	75%	6%	1	/_/
Bring child to work in emergency (i.e., as backup care for an unexpected event)	30%	26%	21%	19%	25%	6%	<b>^</b>	
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	3%	5%	4%	3%	3%	0%	$\leftrightarrow$	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	12%	16%	12%	14%	19%	5%	^	~
Subsidized child care center or program	6%	5%	4%	5%	9%	4%	<b>^</b>	
Nonsubsidized child care center (company-affiliated onsite or near-site center)	5%	4%	6%	9%	12%	3%	1	
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	10%	12%	14%	10%	17%	7%	<b>^</b>	~
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	2%		8%	12%	4%	1	

# **Professional Development**

Professional Development	2016	2017	2018	2019	2020	1 year ch	ange	
Formal training or education provided by or paid for by employer to keep skills current	79%	94%	93%	94%	81%	-13%	<b>V</b>	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	48%	45%	47%	48%	79%	31%	<b>^</b>	
Formal mentoring program	22%	23%	22%	25%	26%	1%	1	
Professional memberships (e.g., SHRM)	86%	87%	82%	80%	77%	-3%	4	
Professional license application or renewal fees	76%	77%	75%	66%	63%	-3%	4	
Certification/recertification fees	75%	80%	77%	68%	65%	-3%	4	
ESL (English as a second language)	3%	6%	7%	11%	8%	-3%	4	_

Legend



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

