

### Healthcare

General Health	2016	2017	2018	2019	2020	1 year cl	nange	
Preferred provider organization (PPO)	82%	82%	82%	85%	73%	-12%	$\mathbf{V}$	
Health maintenance organization (HMO)	33%	38%	42%	34%	33%	-1%	$\downarrow$	$\sim$
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	18%	21%	32%	20%	15%	-5%	$\checkmark$	<u> </u>
Point of service (POS)	23%	23%	16%	23%	15%	-8%	$\mathbf{v}$	$\overline{}$
Exclusive provider organization (EPO)	10%	10%	8%	7%	9%	2%	Υ	$\sim$
Indemnity plan (fee-for-service)	9%	9%	5%	7%	5%	-2%	$\downarrow$	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				68%	59%	-9%	$\checkmark$	
HSA & FSA	2016	2017	2018	2019	2020	1 year cl	nange	
Medical flexible spending account (FSA) (IRC Section 125)	67%	67%	66%	64%	66%	2%	$\uparrow$	$\overline{}$
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	38%	41%	33%	23%	29%	6%	1	$\sim$
Health savings account (HSA)	46%	53%	54%	65%	53%	-12%	$\mathbf{\Psi}$	
Employer contributions to health savings accounts (HSAs)	28%	35%	33%	39%	36%	-3%	$\mathbf{V}$	~~~~
Health reimbursement arrangement (HRA)	20%	22%	19%	17%	20%	3%	$\uparrow$	$\sim$
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			1%	0%	0%	0%	$\leftrightarrow$	<u> </u>
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug Prescription drug coverage bundled with medical insurance	<b>2016</b> 94%	<b>2017</b> 95%	<b>2018</b> 93%	<b>2019</b> 91%	<b>2020</b> 92%	<b>1 year c</b> 1%	hange	$\sim$
								$\sim$
Prescription drug coverage bundled with medical insurance	94%	95%	93%	91%	92%	1%	Ŷ	$\langle \rangle$
Prescription drug coverage bundled with medical insurance Mail-order prescription program	94% 83%	95% 83%	93% 76%	91% 75%	92% 75%	1% 0%	<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	94% 83% 27%	95% 83% 29%	93% 76% 23%	91% 75% 17%	92% 75% 29%	1% 0% 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)	94% 83% 27% 18%	95% 83% 29% 20%	93% 76% 23% 16%	91% 75% 17% 15%	92% 75% 29% 20%	1% 0% 12% 5%	<ul> <li>↑</li> <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	94% 83% 27% 18% 9%	95% 83% 29% 20% 7%	93% 76% 23% 16% 5%	91% 75% 17% 15% 6%	92% 75% 29% 20% 6%	1% 0% 12% 5% 0%	<ul> <li>↑</li> <li>↔</li> <li>↑</li> <li>↑</li> <li>↔</li> </ul>	5 2 2 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.	94% 83% 27% 18% 9% 2016	95% 83% 29% 20% 7% <b>2017</b>	93% 76% 23% 16% 5% 2018	91% 75% 17% 15% 6% 2019	92% 75% 29% 20% 6% 2020	1% 0% 12% 5% 0% <b>1 year c</b>	↑ ↔ ↑ ↔	<pre>\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$</pre>
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	94% 83% 27% 18% 9% 2016 96%	95% 83% 29% 20% 7% <b>2017</b> 94%	93% 76% 23% 16% 5% 2018 97%	91% 75% 17% 15% 6% 2019 97%	92% 75% 29% 20% 6% 2020 94%	1% 0% 12% 5% 0% <b>1 year c</b> -3%	↑ ↔ ↑ ↔ ↔ 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	94% 83% 27% 18% 9% <b>2016</b> 96% 88%	95% 83% 29% 20% 7% 2017 94% 85%	93% 76% 23% 16% 5% <b>2018</b> 97% 90%	91% 75% 17% 15% 6% <b>2019</b> 97% 92%	92% 75% 29% 20% 6% <b>2020</b> 94% 90%	1% 0% 12% 5% 0% 1 year c -3% -2%	↑ ↔ ↑ ↔ hange ↓ ↓	\ \ <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 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)	94% 83% 27% 18% 9% 2016 96% 88% 33%	95% 83% 29% 20% 7% 2017 94% 85% 36%	93% 76% 23% 16% 5% 2018 97% 90% 44%	91% 75% 17% 15% 6% 2019 97% 92% 46%	92% 75% 29% 20% 6% 2020 94% 90% 56%	1% 0% 12% 5% 0% <b>1 year c</b> -3% -2% 10%	↑ ← ↑ ↑ ← hange ↓ ↓ ↓	\\ \ \ <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 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	94% 83% 27% 18% 9% <b>2016</b> 96% 88% 33%	95% 83% 29% 20% 7% 2017 94% 85% 36%	93% 76% 23% 16% 5% 2018 97% 90% 44% 28%	91% 75% 17% 15% 6% 2019 97% 92% 46%	92% 75% 29% 20% 6% 20% 94% 90% 56%	1% 0% 12% 5% 0% <b>1 year c</b> -3% -2% 10%	↑ ↔ ↑ ↑ ↔ hange ↓ ↓ ↓ ↑	<pre>\\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \</pre>
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	94% 83% 27% 18% 9% 2016 96% 88% 33% 22% 29%	95% 83% 29% 20% 7% 2017 94% 85% 36% 36% 22% 22%	93% 76% 23% 16% 5% 2018 97% 90% 44% 28% 34%	91% 75% 17% 6% 2019 97% 92% 46% 37% 39%	92% 75% 29% 20% 6% 2020 94% 90% 56% 38% 42%	1% 0% 12% 5% 0% <b>1 year c</b> -3% -2% 10% 1% 3%	↑ ↔ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	<pre>\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \</pre>



# SRM

Employee Benefits 2020 Report: Healthcare & Social Assistance

lisability & 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)	83%	80%	80%	82%	75%	-7%	$\checkmark$	$\sim$
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	77%	69%	70%	64%	65%	1%	$\uparrow$	~
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	69%	58%	58%	55%	55%	0%	$\leftrightarrow$	
Accident insurance (separate from travel accident insurance)	34%	30%	35%	37%	41%	4%	Υ	$\checkmark$
Supplemental accident insurance	48%	36%	33%	27%	34%	7%	Υ	$\searrow$
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		63%	63%	72%	68%	-4%	$\downarrow$	
Supplemental long-term disability insurance (employee- or employer-paid)		51%	48%	54%	54%	0%	$\leftrightarrow$	
Supplemental short-term disability insurance (employee- or employer-paid)		59%	51%	56%	57%	1%	$\uparrow$	
overage for Specific Health Services	2016	2017	2018	2019	2020	1 year cl	hange	
Mental health coverage	84%	82%	87%	76%	80%	4%	$\uparrow$	$\sim$
Contraceptive coverage	79%	75%	75%	70%	75%	5%	Υ	$\sim$
n-vitro fertilization coverage	27%	23%	29%	20%	28%	8%	Υ	$\sim$
Infertility treatment coverage (other than in-vitro fertilization)	29%	26%	31%	18%	30%	12%	<b>^</b>	$\sim$
Egg freezing for nonmedical reasons	4%	4%	3%	3%	5%	2%	$\uparrow$	~
Gender reassignment surgery coverage	8%	12%	12%	5%	13%	8%	1	$\frown$
lellness	2016	2017	2018	2019	2020	1 year cl	hange	
General wellness program	63%	61%	65%	50%	46%	-4%	$\downarrow$	$\sim$
Onsite seasonal flu vaccinations	62%	66%	69%	65%	65%	0%	$\leftrightarrow$	$\sim$
Health risk assessment	41%	42%	44%	34%	33%	-1%	$\downarrow$	
lealth insurance premium discount for participation in wellness program	17%	17%	19%	28%	19%	-9%	$\mathbf{V}$	
Rewards or bonuses for completing certain health and wellness programs	40%	40%	42%	31%	26%	-5%	$\mathbf{V}$	~
Tobacco cessation program	39%	40%	43%	29%	34%	5%	Υ	-
Preventive programs specifically targeting employees with chronic health conditions	35%	35%	29%	15%	23%	8%	1	
Weight loss program	33%	34%	33%	22%	28%	6%	Υ	
Stress management program	10%	9%	17%	10%	26%	16%	1	
Personal or life coaching	40%	33%	30%	10%	20%	10%	1	$\sim$
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				10%	19%	9%	↑	





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## Retirement

Retirement	2016	2017	2018	2019	2020	1 year c	hange	
Traditional 401(k) or similar defined contribution retirement savings plan (e.g., 403(b)s, 457s, federal Thrift Savings Plan)	87%	89%	92%	90%	90%	0%	$\leftrightarrow$	<u> </u>
Roth 401(k) or similar defined contribution retirement savings plan	40%	45%	51%	53%	53%	0%	$\leftrightarrow$	
Traditional defined benefit pension plan (open to all employees)	30%	30%	24%	14%	12%	-2%	$\mathbf{\Psi}$	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	11%	11%	11%	6%	7%	1%	1	
Defined benefit cash balance pension plan	5%	8%	5%	3%	4%	1%	$\uparrow$	$\frown$
401(k)	2016	2017	2018	2019	2020	1 year ch	ange	
Automatic enrollment for NEW or EXISTING employees	31%	40%	35%	72%	44%	-28%	$\mathbf{V}$	
Automatic escalation of contributions	13%	16%	12%	12%	21%	9%	1	$\sim$
Hardship withdrawals	54%	56%	53%	40%	71%	31%	1	$\sim$
Loans against savings plan balance	35%	37%	40%	31%	51%	20%	1	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	ange	
Undergraduate or graduate tuition assistance	54%	53%	53%	49%	43%	-6%	$\downarrow$	
Student loan repayment assistance	6%	7%	6%	8%	17%	9%	1	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	12%	15%	14%	7%	10%	3%	Υ	$\sim$
Non-retirement financial advice offered online, in a group/classroom, or one- on-one	58%	58%	48%	32%	22%	-10%	¥	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	19%	13%	9%	18%	19%	1%	Υ	$\searrow$
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	18%	20%	17%	15%	17%	2%	Υ	$\sim$
Loans to employees for emergency/disaster assistance	13%	14%	13%	16%	14%	-2%	$\mathbf{h}$	$\sim$
Employer contribution or match for 529 plan		1%	2%	2%	1%	-1%	$\downarrow$	
Other Retirement	2016	2017	2018	2019	2020	1 year cl	hange	
Informal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	10%	13%	14%	10%	16%	6%	1	$\sim$
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	7%	7%	6%	4%	6%	2%	1	$\sim$
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				7%	4%	-3%	$\checkmark$	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				43%	55%	12%	1	



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#### Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year o	hange	
Paid open/unlimited leave	3%	2%	4%	8%	4%	-4%	$\mathbf{V}$	$\checkmark$
Paid vacation time	97%	97%	96%	100%	99%	-1%	$\mathbf{V}$	~~~
Paid sick time	96%	85%	86%	97%	97%	0%	$\leftrightarrow$	$\checkmark$
Paid time off (PTO) including both vacation and sick time				73%	77%	4%	Υ	
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)	24%	29%	33%	22%	40%	18%	1	$\sim$
Paid paternity leave (includes coverage by family/parental leave)	19%	24%	30%	21%	34%	13%	<b>^</b>	$\sim$
Paid adoption leave (includes coverage by family/parental leave)	19%	22%	29%	21%	24%	3%	$\mathbf{\uparrow}$	$\checkmark$
Paid foster leave (includes coverage by family/parental leave)	13%	16%	22%	11%	20%	9%	1	$\sim$
Paid parental leave	16%	21%	28%	21%	26%	5%	1	$\sim$
Family	2016	2017	2018	2019	2020	1 year c	hange	
Family Paid family leave	<b>2016</b> 20%	<b>2017</b> 24%	<b>2018</b> 29%	<b>2019</b> 21%	<b>2020</b> 26%	1 year c 5%	hange ↑	$\sim$
								$\sim$
Paid family leave	20%	24%	29%	21%	26%	5%	$\uparrow$	$\langle \rangle$
Paid family leave Family leave above federal FMLA leave	20% 24%	24% 24%	29% 20%	21% 22%	26% 34%	5% 12%	^ ↑	$\langle \rangle \rangle \rangle \rangle$
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave	20% 24% 12%	24% 24% 13%	29% 20% 13%	21% 22% 13%	26% 34% 18%	5% 12% 5%	↑ ↑ ↑	} } } } }
Paid family leave         Family leave above federal FMLA leave         Elder care leave above federal FMLA leave         Up to twelve weeks unpaid leave To care for immediate family	20% 24% 12% 87%	24% 24% 13% 79%	29% 20% 13% 84%	21% 22% 13% 64%	26% 34% 18% 89%	5% 12% 5% 25%	↑ ↑ ↑ ↑	$\{ \} \{ \{ \{ \} \} \}$
Paid family leave         Family leave above federal FMLA leave         Elder care leave above federal FMLA leave         Up to twelve weeks unpaid leave To care for immediate family         Up to twelve weeks unpaid leave To care for extended family	20% 24% 12% 87%	24% 24% 13% 79%	29% 20% 13% 84%	21% 22% 13% 64%	26% 34% 18% 89% 40%	5% 12% 5% 25% -2%	↑ ↑ ↑ ↑ ↓	<pre>\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`</pre>
Paid family leave         Family leave above federal FMLA leave         Elder care leave above federal FMLA leave         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	20% 24% 12% 87%	24% 24% 13% 79%	29% 20% 13% 84%	21% 22% 13% 64%	26% 34% 18% 89% 40% 31%	5% 12% 5% 25% -2% 31%	↑ ↑ ↑ ↑ ↓ ↓ ↑	<pre>\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`\`</pre>
Paid family leave         Family leave above federal FMLA leave         Elder care leave above federal FMLA leave         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         Paid leave To care for extended family	20% 24% 12% 87% 46% 	24% 24% 13% 79% 43% 	29% 20% 13% 84% 50% 	21% 22% 13% 64% 42% 	26% 34% 18% 89% 40% 31% 13%	5% 12% 5% 25% -2% 31% 13%	↑ ↑ ↑ ↑ ↓ ↓ ↑	<pre> { } ] ] { { [ [ ] ] ] ] ]</pre>
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave 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	20% 24% 12% 87% 46%  	24% 24% 13% 79% 43%   <b>2017</b>	29% 20% 13% 84% 50%  2018	21% 22% 13% 64% 42%  	26% 34% 18% 89% 40% 31% 13% <b>2020</b>	5% 12% 5% 25% -2% 31% 13% <b>1 year c</b>	↑ ↑ ↑ ↓ ↓ ↑ ↑	<pre> { } } </pre>

### **Flexible Work**

Flex Work	2016	2017	2018	2019	2020	1 year cha	nge	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	47%	52%	54%	51%	41%	-10%	¥	$\frown$
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	28%	32%	31%	30%	25%	-5%	$\downarrow$	$\frown$
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)	35%	35%	32%	32%	34%	2%	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)	40%	39%	38%	38%	40%	2%	1	$\searrow$



# SRM BETTER WORKPLACES

## **Family Friendly**

Family Friendly	2016	2017	2018	2019	2020	1 year ch	ange	
Dependent care flexible spending account (IRC Section 125)	66%	68%	72%	50%	61%	11%	1	~
Bring child to work in emergency (i.e., as backup care for an unexpected event)	24%	29%	25%	23%	21%	-2%	$\downarrow$	~
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	4%	4%	4%	5%	1%	1	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	17%	19%	11%	10%	18%	8%	1	$\sim$
Subsidized child care center or program	5%	6%	4%	3%	8%	5%	1	$\sim$
Nonsubsidized child care center (company-affiliated onsite or near-site center)	7%	7%	7%	5%	6%	1%	1	
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	12%	16%	12%	14%	15%	1%	Υ	$\sim$
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	3%	3%		7%	11%	4%	1	$\sim$

#### **Professional Development**

Professional Development	2016	2017	2018	2019	2020	1 year cl	nange	
Formal training or education provided by or paid for by employer to keep skills current	81%	89%	89%	82%	82%	0%	$\leftrightarrow$	$\sim$
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	38%	41%	42%	42%	75%	33%	1	
Formal mentoring program	25%	24%	25%	19%	22%	3%	Υ	$\sim$
Professional memberships (e.g., SHRM)	84%	85%	84%	72%	72%	0%	$\leftrightarrow$	<b></b>
Professional license application or renewal fees	68%	66%	67%	59%	63%	4%	Υ	$\sim$
Certification/recertification fees	71%	69%	70%	64%	66%	2%	Υ	~
ESL (English as a second language)	8%	8%	10%	1%	6%	5%	1	$\sim$



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

