






















Healthcare

General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	85%	83%	82%	94%	80%	-14%	↓
Health maintenance organization (HMO)	31%	34%	33%	17%	31%	14%	↑
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	20%	20%	26%	10%	15%	5%	↑
Point of service (POS)	18%	21%	14%	10%	15%	5%	↑
Exclusive provider organization (EPO)	9%	8%	10%	3%	9%	6%	↑
Indemnity plan (fee-for-service)	6%	6%	4%	10%	4%	-6%	↓
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	57%	61%	4%	↑
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	64%	66%	59%	57%	76%	19%	↑
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	39%	40%	33%	41%	37%	-4%	↓
Health savings account (HSA)	47%	51%	48%	53%	54%	1%	↑
Employer contributions to health savings accounts (HSAs)	30%	37%	31%	47%	40%	-7%	↓
Health reimbursement arrangement (HRA)	17%	17%	17%	20%	20%	0%	↔
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	--	--	0%	--	0%	0%	↔
Prescription Drug	2016	2017	2018	2019	2020	1 year change	
Prescription drug coverage bundled with medical insurance	92%	96%	94%	97%	96%	-1%	↓
Mail-order prescription program	84%	84%	77%	87%	79%	-8%	↓
Wholesale generic drug program for injectable drugs	27%	37%	22%	13%	23%	10%	↑
Pharmacy management program (independent of medical plan management)	16%	20%	18%	13%	18%	5%	↑
Experimental/elective drug coverage	10%	9%	3%	0%	7%	7%	↑
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	95%	95%	96%	100%	96%	-4%	↓
Vision insurance	88%	85%	91%	100%	93%	-7%	↓
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	34%	31%	36%	61%	47%	-14%	↓
Hospital indemnity insurance	23%	22%	18%	26%	33%	7%	↑
Long-term care insurance	33%	16%	28%	32%	34%	2%	↑
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)	24%	18%	14%	26%	24%	-2%	↓
Cancer insurance (separate from critical illness insurance)	--	27%	28%	26%	31%	5%	↑
Long-term care insurance available for family members	--	--	--	19%	18%	-1%	↓

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)	83%	82%	80%	94%	82%	-12%	↓
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	79%	69%	66%	77%	74%	-3%	↓
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	69%	61%	63%	68%	66%	-2%	↓
Accident insurance (separate from travel accident insurance)	33%	27%	32%	42%	41%	-1%	↓
Supplemental accident insurance	54%	31%	30%	32%	32%	0%	↔
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	62%	59%	81%	64%	-17%	↓
Supplemental long-term disability insurance (employee- or employer-paid)	--	49%	38%	39%	40%	1%	↑
Supplemental short-term disability insurance (employee- or employer-paid)	--	49%	36%	48%	42%	-6%	↓
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	81%	84%	86%	90%	85%	-5%	↓
Contraceptive coverage	74%	75%	71%	81%	75%	-6%	↓
In-vitro fertilization coverage	29%	22%	27%	19%	26%	7%	↑
Infertility treatment coverage (other than in-vitro fertilization)	28%	27%	26%	16%	25%	9%	↑
Egg freezing for nonmedical reasons	4%	5%	3%	0%	4%	4%	↑
Gender reassignment surgery coverage	5%	6%	12%	6%	9%	3%	↑
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	59%	62%	58%	48%	42%	-6%	↓
Onsite seasonal flu vaccinations	53%	63%	55%	61%	39%	-22%	↓
Health risk assessment	46%	44%	39%	35%	23%	-12%	↓
Health insurance premium discount for participation in wellness program	17%	19%	19%	32%	14%	-18%	↓
Rewards or bonuses for completing certain health and wellness programs	44%	42%	32%	23%	20%	-3%	↓
Tobacco cessation program	44%	42%	36%	39%	27%	-12%	↓
Preventive programs specifically targeting employees with chronic health conditions	37%	36%	24%	26%	17%	-9%	↓
Weight loss program	33%	33%	24%	35%	20%	-15%	↓
Stress management program	7%	7%	9%	7%	23%	16%	↑
Personal or life coaching	42%	32%	22%	16%	18%	2%	↑
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	6%	20%	14%	↑

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)	88%	89%	92%	97%	93%	-4%	
Roth 401(k) or similar defined contribution retirement savings plan	43%	49%	61%	90%	65%	-25%	
Traditional defined benefit pension plan (open to all employees)	32%	27%	21%	26%	14%	-12%	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	14%	16%	10%	6%	10%	4%	
Defined benefit cash balance pension plan	9%	10%	5%	6%	3%	-3%	
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	34%	38%	38%	52%	48%	-4%	
Automatic escalation of contributions	15%	16%	18%	32%	26%	-6%	
Hardship withdrawals	57%	62%	55%	71%	78%	7%	
Loans against savings plan balance	39%	48%	48%	65%	60%	-5%	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	49%	51%	48%	35%	38%	3%	
Student loan repayment assistance	3%	4%	2%	3%	7%	4%	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	10%	10%	6%	6%	10%	4%	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	30%	60%	45%	42%	25%	-17%	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	19%	11%	9%	19%	15%	-4%	
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	22%	19%	23%	23%	18%	-5%	
Loans to employees for emergency/disaster assistance	11%	8%	19%	10%	13%	3%	
Employer contribution or match for 529 plan	--	2%	1%	3%	1%	-2%	
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)	8%	14%	11%	13%	12%	-1%	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	5%	4%	6%	6%	7%	1%	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	--	--	--	10%	6%	-4%	
Retirement planning or investment advice offered online, to a group/classroom, or one on one	--	--	--	74%	52%	-22%	





Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	6%	2%	0%	3%	7%	4%	↑
Paid vacation time	96%	96%	96%	97%	99%	2%	↑
Paid sick time	92%	81%	80%	87%	96%	9%	↑
Paid time off (PTO) including both vacation and sick time	--	--	--	48%	75%	27%	↑
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)	31%	34%	35%	32%	66%	34%	↑
Paid paternity leave (includes coverage by family/parental leave)	24%	30%	28%	26%	60%	34%	↑
Paid adoption leave (includes coverage by family/parental leave)	22%	26%	25%	26%	51%	25%	↑
Paid foster leave (includes coverage by family/parental leave)	16%	18%	19%	19%	43%	24%	↑
Paid parental leave	21%	23%	27%	19%	42%	23%	↑
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	21%	25%	23%	13%	36%	23%	↑
Family leave above federal FMLA leave	23%	24%	14%	26%	29%	3%	↑
Elder care leave above federal FMLA leave	11%	13%	8%	23%	12%	-11%	↓
Up to twelve weeks unpaid leave To care for immediate family	88%	71%	83%	--	91%	16%	↑
Up to twelve weeks unpaid leave To care for extended family	54%	48%	38%	--	36%	11%	↑
Paid leave To care for immediate family	--	--	--	--	39%	39%	↑
Paid leave To care for extended family	--	--	--	--	17%	17%	↑
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	17%	13%	22%	10%	30%	20%	↑
Paid bereavement leave	80%	80%	89%	97%	90%	-7%	↓
Paid time off to vote	--	46%	49%	58%	60%	2%	↑








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%	53%	51%	77%	58%	-19%	↓
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	32%	26%	30%	26%	32%	6%	↑
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%	30%	25%	65%	26%	-39%	↓
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)	37%	38%	33%	29%	42%	13%	↑

Family Friendly

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%	53%	51%	77%	58%	-19%	↓	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	32%	26%	30%	26%	32%	6%	↑	
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%	30%	25%	65%	26%	-39%	↓	
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)	37%	38%	33%	29%	42%	13%	↑	

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	71%	85%	87%	90%	75%	-15%	↓	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	35%	45%	44%	45%	68%	23%	↑	
Formal mentoring program	23%	19%	24%	29%	21%	-8%	↓	
Professional memberships (e.g., SHRM)	88%	89%	91%	100%	77%	-23%	↓	
Professional license application or renewal fees	74%	78%	78%	94%	74%	-20%	↓	
Certification/recertification fees	73%	78%	78%	90%	74%	-16%	↓	
ESL (English as a second language)	6%	9%	10%	10%	3%	-7%	↓	

Legend



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