




















































Healthcare

General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	82%	82%	82%	86%	74%	-12%	
Health maintenance organization (HMO)	34%	33%	34%	28%	28%	0%	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	15%	18%	29%	12%	13%	1%	
Point of service (POS)	25%	22%	19%	18%	13%	-5%	
Exclusive provider organization (EPO)	9%	8%	6%	7%	8%	1%	
Indemnity plan (fee-for-service)	9%	7%	6%	3%	2%	-1%	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	69%	62%	-7%	
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	72%	70%	69%	75%	69%	-6%	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	45%	40%	43%	35%	37%	2%	
Health savings account (HSA)	53%	60%	60%	65%	58%	-7%	
Employer contributions to health savings accounts (HSAs)	38%	41%	41%	47%	42%	-5%	
Health reimbursement arrangement (HRA)	23%	19%	21%	17%	15%	-2%	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	--	--	1%	0%	0%	0%	
Prescription Drug	2016	2017	2018	2019	2020	1 year change	
Prescription drug coverage bundled with medical insurance	92%	95%	94%	96%	93%	-3%	
Mail-order prescription program	87%	86%	85%	79%	79%	0%	
Wholesale generic drug program for injectable drugs	20%	31%	23%	13%	26%	13%	
Pharmacy management program (independent of medical plan management)	14%	19%	19%	19%	16%	-3%	
Experimental/elective drug coverage	6%	7%	7%	3%	2%	-1%	
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	95%	96%	97%	97%	96%	-1%	
Vision insurance	89%	90%	93%	91%	92%	1%	
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	36%	34%	45%	49%	51%	2%	
Hospital indemnity insurance	25%	23%	32%	32%	32%	0%	
Long-term care insurance	32%	22%	37%	36%	40%	4%	
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)	23%	16%	22%	16%	24%	8%	
Cancer insurance (separate from critical illness insurance)	--	32%	36%	31%	37%	6%	
Long-term care insurance available for family members	--	--	--	19%	23%	4%	

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)	85%	84%	85%	88%	83%	-5%	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	82%	79%	80%	84%	80%	-4%	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	68%	73%	69%	68%	64%	-4%	
Accident insurance (separate from travel accident insurance)	34%	30%	42%	35%	42%	7%	
Supplemental accident insurance	50%	34%	34%	30%	34%	4%	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	63%	67%	68%	66%	-2%	
Supplemental long-term disability insurance (employee- or employer-paid)	--	48%	46%	46%	41%	-5%	
Supplemental short-term disability insurance (employee- or employer-paid)	--	54%	44%	46%	45%	-1%	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	87%	78%	85%	88%	85%	-3%	
Contraceptive coverage	83%	77%	75%	75%	82%	7%	
In-vitro fertilization coverage	31%	24%	30%	21%	31%	10%	
Infertility treatment coverage (other than in-vitro fertilization)	32%	24%	30%	22%	32%	10%	
Egg freezing for nonmedical reasons	2%	3%	7%	1%	5%	4%	
Gender reassignment surgery coverage	7%	12%	15%	7%	13%	6%	
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	64%	62%	66%	68%	59%	-9%	
Onsite seasonal flu vaccinations	56%	54%	60%	71%	46%	-25%	
Health risk assessment	44%	42%	43%	56%	33%	-23%	
Health insurance premium discount for participation in wellness program	16%	14%	20%	39%	18%	-21%	
Rewards or bonuses for completing certain health and wellness programs	45%	40%	44%	52%	35%	-17%	
Tobacco cessation program	40%	35%	35%	41%	34%	-7%	
Preventive programs specifically targeting employees with chronic health conditions	36%	32%	25%	32%	19%	-13%	
Weight loss program	33%	32%	31%	34%	33%	-1%	
Stress management program	6%	9%	13%	17%	29%	12%	
Personal or life coaching	40%	33%	26%	12%	25%	13%	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	13%	21%	8%	

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)	93%	94%	95%	95%	92%	-3%	↓
Roth 401(k) or similar defined contribution retirement savings plan	63%	67%	71%	67%	72%	5%	↑
Traditional defined benefit pension plan (open to all employees)	26%	19%	18%	16%	13%	-3%	↓
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	11%	10%	12%	9%	8%	-1%	↓
Defined benefit cash balance pension plan	7%	8%	5%	5%	3%	-2%	↓
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	39%	51%	45%	53%	56%	3%	↑
Automatic escalation of contributions	24%	25%	28%	26%	36%	10%	↑
Hardship withdrawals	66%	67%	70%	61%	80%	19%	↑
Loans against savings plan balance	49%	50%	60%	54%	69%	15%	↑
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	56%	54%	53%	60%	48%	-12%	↓
Student loan repayment assistance	3%	2%	5%	6%	8%	2%	↑
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	17%	10%	13%	15%	8%	-7%	↓
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	40%	52%	54%	47%	33%	-14%	↓
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	18%	16%	15%	22%	24%	2%	↑
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	12%	16%	10%	8%	10%	2%	↑
Loans to employees for emergency/disaster assistance	17%	19%	17%	26%	20%	-6%	↓
Employer contribution or match for 529 plan	--	1%	1%	1%	2%	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)	14%	13%	18%	24%	20%	-4%	↓
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	3%	3%	4%	7%	8%	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	--	--	--	59%	65%	6%	↑

Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	6%	2%	7%	5%	11%	6%	↑
Paid vacation time	98%	94%	95%	98%	98%	0%	↔
Paid sick time	97%	83%	85%	97%	98%	1%	↑
Paid time off (PTO) including both vacation and sick time	--	--	--	64%	66%	2%	↑
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)	29%	34%	37%	37%	57%	20%	↑
Paid paternity leave (includes coverage by family/parental leave)	22%	28%	33%	35%	49%	14%	↑
Paid adoption leave (includes coverage by family/parental leave)	20%	26%	31%	30%	37%	7%	↑
Paid foster leave (includes coverage by family/parental leave)	13%	16%	22%	19%	28%	9%	↑
Paid parental leave	17%	25%	33%	33%	45%	12%	↑
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	18%	23%	29%	27%	34%	7%	↑
Family leave above federal FMLA leave	22%	17%	17%	22%	27%	5%	↑
Elder care leave above federal FMLA leave	11%	7%	11%	11%	14%	3%	↑
Up to twelve weeks unpaid leave To care for immediate family	83%	81%	87%	80%	86%	6%	↑
Up to twelve weeks unpaid leave To care for extended family	44%	43%	47%	37%	41%	4%	↑
Paid leave To care for immediate family	--	--	--	--	36%	36%	↑
Paid leave To care for extended family	--	--	--	--	19%	19%	↑
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	16%	18%	20%	26%	30%	4%	↑
Paid bereavement leave	83%	83%	89%	95%	93%	-2%	↓
Paid time off to vote	--	45%	52%	54%	62%	8%	↑

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)	49%	56%	57%	55%	50%	-5%	↓
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	22%	27%	30%	28%	35%	7%	↑
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)	30%	27%	28%	29%	27%	-2%	↓
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%	38%	37%	37%	0%	↔

Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	72%	74%	74%	69%	69%	0%	↔
Bring child to work in emergency (i.e., as backup care for an unexpected event)	25%	24%	26%	22%	27%	5%	↑
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	2%	2%	4%	3%	-1%	↓
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	19%	20%	11%	16%	16%	0%	↔
Subsidized child care center or program	4%	5%	3%	5%	5%	0%	↔
Nonsubsidized child care center (company-affiliated onsite or near-site center)	1%	2%	2%	3%	3%	0%	↔
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	12%	17%	11%	12%	16%	4%	↑
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	2%	4%	--	10%	12%	2%	↑

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	81%	88%	87%	92%	79%	-13%	↓
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	49%	48%	49%	53%	79%	26%	↑
Formal mentoring program	25%	22%	22%	30%	26%	-4%	↓
Professional memberships (e.g., SHRM)	91%	94%	89%	90%	90%	0%	↔
Professional license application or renewal fees	86%	85%	85%	85%	88%	3%	↑
Certification/recertification fees	86%	86%	86%	86%	87%	1%	↑
ESL (English as a second language)	3%	2%	4%	3%	3%	0%	↔

Legend



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