

## Healthcare

General Health	2016	2017	2018	2019	2020	1 year c	hange	
Preferred provider organization (PPO)	82%	84%	87%	85%	84%	-1%	4	<u> </u>
Health maintenance organization (HMO)	34%	35%	39%	35%	42%	7%	<b>1</b>	~
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	20%	21%	36%	31%	36%	5%	1	~
Point of service (POS)	18%	22%	16%	23%	36%	13%	1	~
Exclusive provider organization (EPO)	7%	12%	9%	13%	9%	-4%	4	<b>^</b>
Indemnity plan (fee-for-service)	6%	13%	4%	8%	10%	2%	1	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				57%	48%	-9%	4	
HSA & FSA	2016	2017	2018	2019	2020	1 year ch	nange	
Medical flexible spending account (FSA) (IRC Section 125)	56%	56%	52%	57%	54%	-3%	$\downarrow$	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	31%	35%	32%	27%	21%	-6%	Ψ	
Health savings account (HSA)	38%	49%	51%	63%	45%	-18%	<b>4</b>	
Employer contributions to health savings accounts (HSAs)	21%	27%	27%	34%	22%	-12%	$\downarrow$	
Health reimbursement arrangement (HRA)	17%	12%	19%	20%	16%	-4%	4	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			0%	0%	1%	1%	1	/
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug  Prescription drug coverage bundled with medical insurance	<b>2016</b> 93%	<b>2017</b> 93%	<b>2018</b> 96%	<b>2019</b> 95%	<b>2020</b> 90%	1 year c -5%	hange ↓	
	_	-						
Prescription drug coverage bundled with medical insurance	93%	93%	96%	95%	90%	-5%	Ψ	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program	93% 80%	93% 81%	96% 84%	95% 69%	90% 79%	-5% 10%	<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	93% 80% 19%	93% 81% 25%	96% 84% 31%	95% 69% 18%	90% 79% 34%	-5% 10% 16%	<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)	93% 80% 19% 11%	93% 81% 25% 16%	96% 84% 31% 21%	95% 69% 18% 14%	90% 79% 34% 20%	-5% 10% 16% 6%	<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	93% 80% 19% 11%	93% 81% 25% 16%	96% 84% 31% 21%	95% 69% 18% 14%	90% 79% 34% 20%	-5% 10% 16% 6%	<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.	93% 80% 19% 11% 7% 2016	93% 81% 25% 16% 5% 2017	96% 84% 31% 21% 7% 2018	95% 69% 18% 14% 2% 2019	90% 79% 34% 20% 9% 2020	-5% 10% 16% 6% 7% 1 year c	↓ ↑ ↑ ↑ 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	93% 80% 19% 11% 7% <b>2016</b> 95%	93% 81% 25% 16% 5% <b>2017</b> 93%	96% 84% 31% 21% 7% 2018	95% 69% 18% 14% 2% 2019	90% 79% 34% 20%  9% 2020	-5% 10% 16% 6% 7% 1 year c -9%	↓  ↑  ↑  ↑  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	93% 80% 19% 11% 7% <b>2016</b> 95% 86%	93% 81% 25% 16% 5% <b>2017</b> 93% 88%	96% 84% 31% 21% 7% <b>2018</b> 98% 94%	95% 69% 18% 14% 2% 2019 99% 95%	90% 79% 34% 20% 9% 2020 90% 91%	-5% 10% 16% 6% 7% 1 year c -9% -4%	↓ ↑ ↑ ↑  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)	93% 80% 19% 11% 7% 2016 95% 86% 34%	93% 81% 25% 16% 5% 2017 93% 88% 31%	96% 84% 31% 21% 7% 2018 98% 94% 39%	95% 69% 18% 14% 2% 2019 99% 48%	90% 79% 34% 20%  9% 2020 90% 91% 57%	-5% 10% 16% 6% 7% 1 year c -9% -4% 9%	↓ ↑ ↑ ↑ ↑ 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	93% 80% 19% 11% 7% <b>2016</b> 95% 86% 34%	93% 81% 25% 16% 5% 2017 93% 88% 31%	96% 84% 31% 21% 7% 2018 98% 94% 39%	95% 69% 18% 14% 2% 2019 99% 95% 48%	90% 79% 34% 20% 9% 2020 90% 91% 57% 44%	-5% 10% 16% 6% 7% 1 year c -9% -4% 9%	<ul> <li>↓</li> <li>↑</li> <li>↑</li> <li>↑</li> <li>hange</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.  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  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	93% 80% 19% 11% 7% 2016 95% 86% 34% 19% 26%	93% 81% 25% 16% 5% 2017 93% 88% 31% 23% 19%	96% 84% 31% 21% 7% 2018 98% 94% 39% 25% 35%	95% 69% 18% 14% 2% 2019 99% 95% 48% 32% 25%	90% 79% 34% 20% 9% 2020 90% 91% 57% 44% 41%	-5% 10% 16% 6% 7% 1 year c -9% -4% 9% 12% 16%	↓ ↑ ↑ ↑ ↑ hange ↓ ↑ ↑	





Disability & Accident Ins.	2016	2017	2018	2019	2020	1 year cl	hange	
Accidental death and dismemberment insurance (AD&D) (does not pertain to employee-paid supplemental insurance)	75%	72%	79%	74%	80%	6%	<b>↑</b>	<b>~~</b>
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	67%	63%	63%	52%	65%	13%	1	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	62%	59%	57%	55%	66%	11%	<b>↑</b>	
Accident insurance (separate from travel accident insurance)	31%	29%	38%	38%	54%	16%	1	
Supplemental accident insurance	48%	38%	37%	29%	41%	12%	1	<b>\</b>
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		58%	68%	65%	68%	3%	<b>↑</b>	
Supplemental long-term disability insurance (employee- or employer-paid)		50%	53%	44%	55%	11%	1	
Supplemental short-term disability insurance (employee- or employer-paid)		54%	54%	54%	59%	5%	1	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year c	hange	
Mental health coverage	79%	78%	79%	78%	81%	3%	1	<b>~</b> /
Contraceptive coverage	73%	65%	70%	66%	75%	9%	1	<b>~</b>
In-vitro fertilization coverage	21%	18%	24%	18%	22%	4%	1	<b>\</b>
Infertility treatment coverage (other than in-vitro fertilization)	22%	23%	22%	16%	25%	9%	1	$\sim$
Egg freezing for nonmedical reasons	3%	2%	1%	4%	6%	2%	1	
Gender reassignment surgery coverage	4%	7%	8%	10%	6%	-4%	$\downarrow$	
Wellness	2016	2017	2018	2019	2020	1 year ch	ange	
General wellness program	58%	57%	61%	53%	39%	-14%	$\downarrow$	
Onsite seasonal flu vaccinations	47%	51%	54%	42%	40%	-2%	$\downarrow$	
Health risk assessment	38%	39%	36%	33%	24%	-9%	4	
Health insurance premium discount for participation in wellness program	17%	14%	17%	27%	24%	-3%	4	<u></u>
Rewards or bonuses for completing certain health and wellness programs	34%	35%	35%	33%	18%	-15%	Ψ	
Tobacco cessation program	41%	39%	43%	34%	26%	-8%	4	
Preventive programs specifically targeting employees with chronic health conditions	33%	33%	25%	19%	16%	-3%	Ψ.	
Weight loss program	31%	31%	33%	28%	24%	-4%	4	
Stress management program	7%	7%	15%	6%	20%	14%	<b>↑</b>	
Personal or life coaching	36%	32%	27%	10%	20%	10%	1	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				10%	15%	5%	<b>↑</b>	





### Retirement

Retirement	2016	2017	2018	2019	2020	1 year o	hange	
Traditional 401(k) or similar defined contribution retirement savings plan (e.g., 403(b)s, 457s, federal Thrift Savings Plan)	83%	86%	88%	90%	91%	1%	^	
Roth 401(k) or similar defined contribution retirement savings plan	33%	52%	50%	56%	57%	1%	<b>↑</b>	
Traditional defined benefit pension plan (open to all employees)	27%	21%	14%	7%	6%	-1%	4	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	10%	5%	9%	10%	8%	-2%	4	
Defined benefit cash balance pension plan	3%	4%	4%	6%	4%	-2%	4	^
401(k)	2016	2017	2018	2019	2020	1 year c	hange	
Automatic enrollment for NEW or EXISTING employees	28%	30%	26%	30%	48%	18%	<b>^</b>	~
Automatic escalation of contributions	14%	18%	13%	17%	28%	11%	1	~
Hardship withdrawals	43%	54%	56%	42%	69%	27%	<b>↑</b>	~
Loans against savings plan balance	28%	40%	42%	35%	57%	22%	<b>↑</b>	~
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	nange	
Undergraduate or graduate tuition assistance	48%	48%	41%	44%	39%	-5%	4	~~
Student loan repayment assistance	5%	6%	3%	1%	8%	7%	<b>↑</b>	$\sim$
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	8%	6%	3%	6%	4%	-2%	+	<b>\</b>
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	31%	71%	48%	29%	14%	-15%	<b>4</b>	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	15%	13%	11%	20%	10%	-10%	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)	29%	32%	39%	50%	56%	6%	^	
Loans to employees for emergency/disaster assistance	17%	18%	23%	23%	28%	5%	1	
Employer contribution or match for 529 plan		2%	1%	1%	2%	1%	1	$\sim$
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%	4%	10%	5%	9%	4%	<b>1</b>	<b>\</b> \
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	5%	3%	4%	5%	6%	1%	<b>↑</b>	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	_			2%	6%	4%	<b>↑</b>	
Retirement planning or investment advice offered online, to a group/classroom or one on one	,			50%	45%	-5%	<b>\</b>	





#### Leave

/acation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	6%	0%	5%	8%	9%	1%	1	
Paid vacation time	96%	94%	95%	99%	96%	-3%	$\downarrow$	$\checkmark$
Paid sick time	90%	83%	72%	95%	88%	-7%	$\downarrow$	$\checkmark$
Paid time off (PTO) including both vacation and sick time				68%	64%	-4%	4	
Parental	2016	2017	2018	2019	2020	1 year cl	nange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	27%	25%	38%	20%	36%	16%	<b>^</b>	<b>→</b>
Paid paternity leave (includes coverage by family/parental leave)	22%	19%	32%	19%	31%	12%	1	<b>✓</b>
Paid adoption leave (includes coverage by family/parental leave)	21%	18%	30%	16%	25%	9%	<b>1</b>	~
Paid foster leave (includes coverage by family/parental leave)	17%	12%	25%	5%	20%	15%	<b>^</b>	<b>~</b>
Paid parental leave	18%	14%	27%	18%	28%	10%	1	<b>√</b>
amily	2016	2017	2018	2019	2020	1 year ch	ange	
Paid family leave	22%	15%	30%	11%	20%	9%	1	<b>✓</b>
Family leave above federal FMLA leave	24%	27%	21%	20%	38%	18%	<b>^</b>	~
Elder care leave above federal FMLA leave								_
LIUGI CAIC ICAYC ADOVE IEUCIAI FIVILA ICAYC	10%	16%	14%	13%	16%	3%	1	
	10% 83%	16% 81%	14% 70%	13% 89%	16% 92%	3%	<b>↑</b>	✓
Up to twelve weeks unpaid leave To care for immediate family								~
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%	81%	70%	89%	92%	3%	1	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family	83%	81%	70%	89%	92% 34%	3% -10%	<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% 48% 	81%	70%	89%	92% 34% 25%	3% -10% 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	83% 48% 	81% 52% 	70% 52% 	89% 44% 	92% 34% 25% 14%	3% -10% 25% 14%	↑ ↓ ↑	\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \
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% 48%   2016	81% 52%   2017	70% 52%   2018	89% 44%   2019	92% 34% 25% 14% 2020	3% -10% 25% 14%	↑ ↓ ↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \

#### Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year char	ige	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	42%	45%	41%	44%	36%	-8%	Ψ	<b>^</b>
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	26%	24%	19%	29%	38%	9%	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)	25%	21%	21%	23%	18%	-5%	4	
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)	38%	35%	35%	37%	34%	-3%	Ψ	





# Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year c	hange	
Dependent care flexible spending account (IRC Section 125)	57%	61%	62%	43%	48%	5%	1	
Bring child to work in emergency (i.e., as backup care for an unexpected event)	23%	26%	24%	16%	15%	-1%	4	
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	2%	2%	0%	6%	6%	<b>↑</b>	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	18%	15%	14%	12%	11%	-1%	4	
Subsidized child care center or program	5%	6%	4%	1%	8%	7%	1	~
Nonsubsidized child care center (company-affiliated onsite or near-site center)	3%	5%	3%	2%	5%	3%	1	<b>\</b>
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	11%	12%	14%	8%	10%	2%	^	
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	2%		4%	10%	6%	1	~

## **Professional Development**

Professional Development	2016	2017	2018	2019	2020	1 year cha	ange	
Formal training or education provided by or paid for by employer to keep skills current	75%	80%	82%	76%	60%	-16%	<b>V</b>	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	37%	48%	52%	45%	56%	11%	<b>↑</b>	
Formal mentoring program	23%	22%	27%	18%	21%	3%	1	-
Professional memberships (e.g., SHRM)	85%	86%	83%	80%	71%	-9%	Ψ	
Professional license application or renewal fees	66%	71%	66%	58%	69%	11%	1	
Certification/recertification fees	68%	70%	69%	70%	71%	1%	1	<b>~</b>
ESL (English as a second language)	9%	10%	20%	12%	19%	7%	1	

Legend



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

