









































































# Healthcare

General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	85%	85%	84%	88%	79%	-9%	
Health maintenance organization (HMO)	25%	23%	25%	24%	21%	-3%	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	20%	17%	29%	17%	14%	-3%	
Point of service (POS)	16%	14%	11%	13%	14%	1%	
Exclusive provider organization (EPO)	4%	2%	2%	3%	4%	1%	
Indemnity plan (fee-for-service)	6%	6%	3%	5%	3%	-2%	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	68%	67%	-1%	
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	70%	65%	63%	72%	70%	-2%	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	40%	40%	33%	34%	35%	1%	
Health savings account (HSA)	54%	57%	60%	64%	66%	2%	
Employer contributions to health savings accounts (HSAs)	35%	39%	42%	48%	44%	-4%	
Health reimbursement arrangement (HRA)	20%	18%	20%	20%	15%	-5%	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	--	--	2%	0%	0%	0%	
Prescription Drug	2016	2017	2018	2019	2020	1 year change	
Prescription drug coverage bundled with medical insurance	95%	95%	95%	95%	93%	-2%	
Mail-order prescription program	83%	82%	80%	79%	76%	-3%	
Wholesale generic drug program for injectable drugs	21%	31%	20%	12%	23%	11%	
Pharmacy management program (independent of medical plan management)	16%	18%	16%	19%	19%	0%	
Experimental/elective drug coverage	8%	9%	5%	3%	4%	1%	
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	96%	95%	97%	97%	94%	-3%	
Vision insurance	84%	83%	88%	88%	91%	3%	
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	29%	28%	41%	42%	45%	3%	
Hospital indemnity insurance	19%	18%	21%	23%	29%	6%	
Long-term care insurance	23%	16%	29%	29%	32%	3%	
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)	17%	14%	16%	16%	23%	7%	
Cancer insurance (separate from critical illness insurance)	--	23%	29%	26%	30%	4%	
Long-term care insurance available for family members	--	--	--	13%	15%	2%	

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%	83%	85%	79%	-6%	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	76%	71%	73%	72%	70%	-2%	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	71%	68%	67%	65%	61%	-4%	
Accident insurance (separate from travel accident insurance)	33%	26%	34%	33%	35%	2%	
Supplemental accident insurance	46%	29%	29%	26%	32%	6%	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	63%	66%	68%	63%	-5%	
Supplemental long-term disability insurance (employee- or employer-paid)	--	45%	41%	43%	41%	-2%	
Supplemental short-term disability insurance (employee- or employer-paid)	--	51%	43%	45%	44%	-1%	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	85%	81%	84%	85%	83%	-2%	
Contraceptive coverage	81%	79%	73%	73%	76%	3%	
In-vitro fertilization coverage	27%	25%	25%	18%	25%	7%	
Infertility treatment coverage (other than in-vitro fertilization)	29%	26%	25%	18%	26%	8%	
Egg freezing for nonmedical reasons	3%	2%	3%	2%	2%	0%	
Gender reassignment surgery coverage	4%	10%	9%	7%	10%	3%	
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	62%	57%	63%	60%	51%	-9%	
Onsite seasonal flu vaccinations	62%	63%	64%	65%	55%	-10%	
Health risk assessment	45%	43%	43%	47%	34%	-13%	
Health insurance premium discount for participation in wellness program	19%	17%	19%	36%	21%	-15%	
Rewards or bonuses for completing certain health and wellness programs	41%	39%	43%	42%	27%	-15%	
Tobacco cessation program	45%	39%	45%	45%	34%	-11%	
Preventive programs specifically targeting employees with chronic health conditions	36%	34%	27%	26%	21%	-5%	
Weight loss program	34%	30%	30%	27%	24%	-3%	
Stress management program	6%	6%	10%	13%	22%	9%	
Personal or life coaching	38%	31%	27%	15%	20%	5%	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	9%	15%	6%	

# 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%	91%	93%	94%	90%	-4%	
Roth 401(k) or similar defined contribution retirement savings plan	55%	57%	64%	65%	68%	3%	
Traditional defined benefit pension plan (open to all employees)	25%	23%	19%	21%	18%	-3%	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	11%	10%	9%	9%	8%	-1%	
Defined benefit cash balance pension plan	5%	7%	4%	4%	4%	0%	
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	38%	46%	42%	48%	50%	2%	
Automatic escalation of contributions	18%	19%	20%	23%	23%	0%	
Hardship withdrawals	59%	60%	60%	53%	69%	16%	
Loans against savings plan balance	40%	43%	48%	43%	53%	10%	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	57%	54%	52%	60%	47%	-13%	
Student loan repayment assistance	4%	4%	3%	9%	7%	-2%	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	11%	11%	10%	12%	8%	-4%	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	35%	58%	47%	38%	23%	-15%	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	17%	12%	9%	19%	18%	-1%	
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	22%	20%	17%	19%	19%	0%	
Loans to employees for emergency/disaster assistance	12%	14%	13%	14%	12%	-2%	
Employer contribution or match for 529 plan	--	1%	1%	2%	3%	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)	11%	14%	14%	17%	15%	-2%	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	4%	6%	5%	7%	7%	0%	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	--	--	--	7%	5%	-2%	
Retirement planning or investment advice offered online, to a group/classroom, or one on one	--	--	--	59%	55%	-4%	

## Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	6%	2%	4%	5%	5%	0%	
Paid vacation time	98%	95%	96%	99%	99%	0%	
Paid sick time	92%	76%	76%	94%	94%	0%	
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)	22%	26%	29%	35%	48%	13%	
Paid paternity leave (includes coverage by family/parental leave)	17%	20%	23%	29%	38%	9%	
Paid adoption leave (includes coverage by family/parental leave)	17%	20%	22%	29%	31%	2%	
Paid foster leave (includes coverage by family/parental leave)	10%	11%	15%	18%	24%	6%	
Paid parental leave	14%	16%	21%	26%	35%	9%	
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	16%	18%	20%	21%	24%	3%	
Family leave above federal FMLA leave	22%	21%	15%	21%	24%	3%	
Elder care leave above federal FMLA leave	11%	10%	9%	12%	13%	1%	
Up to twelve weeks unpaid leave To care for immediate family	85%	80%	81%	76%	86%	10%	
Up to twelve weeks unpaid leave To care for extended family	40%	36%	41%	38%	37%	-1%	
Paid leave To care for immediate family	--	--	--	--	30%	30%	
Paid leave To care for extended family	--	--	--	--	14%	14%	
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	15%	13%	14%	19%	24%	5%	
Paid bereavement leave	83%	80%	91%	92%	91%	-1%	
Paid time off to vote	--	39%	41%	38%	52%	14%	

## 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)	47%	55%	54%	56%	48%	-8%	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	26%	29%	25%	29%	32%	3%	
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%	27%	24%	29%	30%	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)	39%	40%	35%	39%	43%	4%	

## Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	69%	63%	69%	64%	68%	4%	↑
Bring child to work in emergency (i.e., as backup care for an unexpected event)	20%	30%	20%	21%	24%	3%	↑
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	2%	2%	2%	3%	1%	↑
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	15%	16%	9%	12%	14%	2%	↑
Subsidized child care center or program	3%	3%	2%	3%	3%	0%	↔
Nonsubsidized child care center (company-affiliated onsite or near-site center)	3%	4%	3%	5%	3%	-2%	↓
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	11%	11%	10%	9%	11%	2%	↑
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	2%	--	6%	8%	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	82%	90%	85%	89%	77%	-12%	↓
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	40%	42%	44%	44%	75%	31%	↑
Formal mentoring program	19%	19%	22%	22%	20%	-2%	↓
Professional memberships (e.g., SHRM)	90%	89%	88%	88%	83%	-5%	↓
Professional license application or renewal fees	75%	74%	75%	74%	70%	-4%	↓
Certification/recertification fees	77%	76%	78%	76%	74%	-2%	↓
ESL (English as a second language)	4%	4%	7%	7%	6%	-1%	↓

### Legend



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