
















































# Healthcare

General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	82%	81%	80%	81%	72%	-9%	
Health maintenance organization (HMO)	34%	35%	38%	39%	40%	1%	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	16%	18%	26%	21%	13%	-8%	
Point of service (POS)	26%	29%	19%	24%	13%	-11%	
Exclusive provider organization (EPO)	17%	19%	16%	16%	14%	-2%	
Indemnity plan (fee-for-service)	7%	7%	3%	5%	4%	-1%	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	65%	63%	-2%	
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	67%	68%	66%	71%	71%	0%	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	37%	39%	33%	28%	38%	10%	
Health savings account (HSA)	46%	53%	51%	56%	60%	4%	
Employer contributions to health savings accounts (HSAs)	31%	33%	33%	38%	44%	6%	
Health reimbursement arrangement (HRA)	30%	28%	26%	31%	31%	0%	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	--	--	3%	0%	0%	0%	
Prescription Drug	2016	2017	2018	2019	2020	1 year change	
Prescription drug coverage bundled with medical insurance	94%	95%	96%	96%	95%	-1%	
Mail-order prescription program	89%	91%	86%	82%	85%	3%	
Wholesale generic drug program for injectable drugs	24%	32%	21%	15%	25%	10%	
Pharmacy management program (independent of medical plan management)	16%	18%	14%	15%	21%	6%	
Experimental/elective drug coverage	9%	10%	4%	4%	5%	1%	
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	96%	94%	96%	97%	95%	-2%	
Vision insurance	86%	84%	85%	89%	87%	-2%	
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	28%	29%	35%	40%	46%	6%	
Hospital indemnity insurance	19%	19%	23%	25%	29%	4%	
Long-term care insurance	27%	19%	30%	32%	36%	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)	18%	13%	14%	14%	24%	10%	
Cancer insurance (separate from critical illness insurance)	--	24%	31%	27%	29%	2%	
Long-term care insurance available for family members	--	--	--	14%	21%	7%	

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)	81%	80%	80%	83%	78%	-5%	↓
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	78%	73%	72%	75%	73%	-2%	↓
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	72%	69%	67%	65%	66%	1%	↑
Accident insurance (separate from travel accident insurance)	35%	28%	33%	37%	37%	0%	↔
Supplemental accident insurance	47%	30%	31%	25%	26%	1%	↑
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	54%	60%	64%	59%	-5%	↓
Supplemental long-term disability insurance (employee- or employer-paid)	--	46%	51%	46%	43%	-3%	↓
Supplemental short-term disability insurance (employee- or employer-paid)	--	52%	48%	47%	42%	-5%	↓
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	87%	83%	91%	85%	85%	0%	↔
Contraceptive coverage	80%	76%	79%	72%	80%	8%	↑
In-vitro fertilization coverage	40%	39%	44%	31%	43%	12%	↑
Infertility treatment coverage (other than in-vitro fertilization)	40%	42%	44%	32%	43%	11%	↑
Egg freezing for nonmedical reasons	6%	6%	7%	3%	9%	6%	↑
Gender reassignment surgery coverage	9%	13%	16%	9%	18%	9%	↑
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	61%	63%	60%	59%	56%	-3%	↓
Onsite seasonal flu vaccinations	55%	61%	60%	64%	54%	-10%	↓
Health risk assessment	38%	37%	37%	41%	32%	-9%	↓
Health insurance premium discount for participation in wellness program	14%	15%	14%	35%	21%	-14%	↓
Rewards or bonuses for completing certain health and wellness programs	39%	37%	36%	39%	34%	-5%	↓
Tobacco cessation program	39%	38%	35%	38%	31%	-7%	↓
Preventive programs specifically targeting employees with chronic health conditions	32%	32%	22%	24%	22%	-2%	↓
Weight loss program	32%	34%	29%	31%	26%	-5%	↓
Stress management program	9%	7%	12%	14%	28%	14%	↑
Personal or life coaching	35%	28%	27%	13%	23%	10%	↑
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	16%	22%	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)	89%	94%	95%	94%	93%	-1%	
Roth 401(k) or similar defined contribution retirement savings plan	48%	54%	55%	57%	64%	7%	
Traditional defined benefit pension plan (open to all employees)	22%	21%	18%	19%	17%	-2%	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	12%	11%	12%	12%	11%	-1%	
Defined benefit cash balance pension plan	6%	6%	4%	6%	4%	-2%	
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	40%	42%	38%	47%	51%	4%	
Automatic escalation of contributions	21%	19%	16%	18%	28%	10%	
Hardship withdrawals	62%	66%	65%	58%	79%	21%	
Loans against savings plan balance	49%	49%	57%	53%	65%	12%	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	57%	54%	56%	63%	54%	-9%	
Student loan repayment assistance	3%	3%	6%	9%	9%	0%	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	14%	13%	13%	13%	13%	0%	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	35%	59%	52%	35%	22%	-13%	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	18%	10%	11%	19%	16%	-3%	
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	11%	18%	13%	15%	15%	0%	
Loans to employees for emergency/disaster assistance	13%	17%	16%	18%	12%	-6%	
Employer contribution or match for 529 plan	--	2%	2%	2%	1%	-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)	12%	14%	17%	18%	19%	1%	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	7%	5%	5%	7%	9%	2%	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	--	--	--	10%	9%	-1%	
Retirement planning or investment advice offered online, to a group/classroom, or one on one	--	--	--	57%	60%	3%	

## Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	3%	4%	7%	6%	6%	0%	
Paid vacation time	98%	95%	96%	100%	98%	-2%	
Paid sick time	94%	83%	86%	98%	96%	-2%	
Paid time off (PTO) including both vacation and sick time	--	--	--	66%	66%	0%	
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)	30%	34%	47%	44%	67%	23%	
Paid paternity leave (includes coverage by family/parental leave)	23%	30%	41%	40%	56%	16%	
Paid adoption leave (includes coverage by family/parental leave)	22%	26%	40%	38%	43%	5%	
Paid foster leave (includes coverage by family/parental leave)	13%	19%	32%	27%	35%	8%	
Paid parental leave	19%	27%	39%	37%	49%	12%	
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	20%	25%	44%	36%	43%	7%	
Family leave above federal FMLA leave	22%	23%	18%	23%	36%	13%	
Elder care leave above federal FMLA leave	9%	10%	9%	13%	19%	6%	
Up to twelve weeks unpaid leave To care for immediate family	74%	74%	82%	81%	90%	9%	
Up to twelve weeks unpaid leave To care for extended family	34%	45%	41%	40%	40%	0%	
Paid leave To care for immediate family	--	--	--	--	38%	38%	
Paid leave To care for extended family	--	--	--	--	16%	16%	
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	19%	20%	22%	23%	33%	10%	
Paid bereavement leave	85%	85%	93%	94%	94%	0%	
Paid time off to vote	--	37%	36%	42%	46%	4%	

## 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%	50%	54%	56%	47%	-9%	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	25%	33%	29%	30%	31%	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)	26%	24%	25%	29%	28%	-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)	34%	31%	31%	35%	36%	1%	

## Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	87%	69%	71%	62%	69%	7%	↑
Bring child to work in emergency (i.e., as backup care for an unexpected event)	22%	26%	29%	27%	22%	-5%	↓
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	1%	3%	4%	3%	-1%	↓
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	36%	17%	12%	14%	24%	10%	↑
Subsidized child care center or program	2%	7%	5%	6%	8%	2%	↑
Nonsubsidized child care center (company-affiliated onsite or near-site center)	10%	3%	4%	4%	6%	2%	↑
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	26%	13%	14%	12%	23%	11%	↑
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	4%	3%	--	9%	15%	6%	↑

## 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	78%	87%	86%	87%	76%	-11%	↓
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	43%	43%	43%	47%	74%	27%	↑
Formal mentoring program	23%	25%	25%	25%	27%	2%	↑
Professional memberships (e.g., SHRM)	89%	91%	87%	83%	81%	-2%	↓
Professional license application or renewal fees	75%	77%	72%	72%	71%	-1%	↓
Certification/recertification fees	78%	81%	75%	73%	73%	0%	↔
ESL (English as a second language)	5%	6%	8%	8%	7%	-1%	↓

### Legend



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