

Healthcare

General Health	2016	2017	2018	2019	2020	1 year c	hange	
Preferred provider organization (PPO)	83%	85%	85%	85%	83%	-2%	4	
Health maintenance organization (HMO)	28%	34%	34%	33%	29%	-4%	\downarrow	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	17%	22%	32%	22%	18%	-4%	4	<u> </u>
Point of service (POS)	27%	26%	23%	24%	18%	-6%	Ψ.	
Exclusive provider organization (EPO)	7%	9%	7%	8%	7%	-1%	4	^
Indemnity plan (fee-for-service)	8%	9%	5%	6%	5%	-1%	4	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				57%	62%	5%	↑	
HSA & FSA	2016	2017	2018	2019	2020	1 year c	hange	
Medical flexible spending account (FSA) (IRC Section 125)	66%	64%	64%	68%	68%	0%	\leftrightarrow	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	38%	38%	37%	28%	31%	3%	↑	
Health savings account (HSA)	50%	57%	57%	57%	59%	2%	1	
Employer contributions to health savings accounts (HSAs)	31%	37%	36%	37%	40%	3%	1	_
Health reimbursement arrangement (HRA)	18%	20%	19%	16%	15%	-1%	\downarrow	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			1%	1%	0%	-1%	4	
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug Prescription drug coverage bundled with medical insurance	2016 93%	2017 96%	2018 93%	2019 96%	2020 92%	1 year c	hange	
								<u></u>
Prescription drug coverage bundled with medical insurance	93%	96%	93%	96%	92%	-4%	Ψ	
Prescription drug coverage bundled with medical insurance Mail-order prescription program	93% 85%	96% 84%	93% 82%	96% 79%	92% 80%	-4% 1%	+	
Prescription drug coverage bundled with medical insurance Mail-order prescription program Wholesale generic drug program for injectable drugs	93% 85% 24%	96% 84% 29%	93% 82% 24%	96% 79% 16%	92% 80% 27%	-4% 1% 11%	↓ ↑	
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% 85% 24% 15%	96% 84% 29% 19%	93% 82% 24% 20%	96% 79% 16% 17%	92% 80% 27% 23%	-4% 1% 11% 6%	↓↑↑↑	
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% 85% 24% 15% 7%	96% 84% 29% 19% 9%	93% 82% 24% 20% 5%	96% 79% 16% 17% 4%	92% 80% 27% 23% 5%	-4% 1% 11% 6% 1%	↓↑↑↑	
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% 85% 24% 15% 7% 2016	96% 84% 29% 19% 9% 2017	93% 82% 24% 20% 5% 2018	96% 79% 16% 17% 4% 2019	92% 80% 27% 23% 5% 2020	-4% 1% 11% 6% 1% 1 year c	↓↑↑↑†thange	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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% 85% 24% 15% 7% 2016 96%	96% 84% 29% 19% 9% 2017 97%	93% 82% 24% 20% 5% 2018 97%	96% 79% 16% 17% 4% 2019	92% 80% 27% 23% 5% 2020	-4% 1% 11% 6% 1% 1 year c	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	
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% 85% 24% 15% 7% 2016 96% 89%	96% 84% 29% 19% 9% 2017 97% 91%	93% 82% 24% 20% 5% 2018 97%	96% 79% 16% 17% 4% 2019 98%	92% 80% 27% 23% 5% 2020 95% 94%	-4% 1% 11% 6% 1% 1 year of -3% -1%	↓ ↑ ↑ ↑ ↑ thange ↓	
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% 85% 24% 15% 7% 2016 96% 89% 38%	96% 84% 29% 19% 9% 2017 97% 91% 40%	93% 82% 24% 20% 5% 2018 97% 92% 47%	96% 79% 16% 17% 4% 2019 98% 95% 51%	92% 80% 27% 23% 5% 2020 95% 94%	-4% 1% 11% 6% 1% 1 year c -3% -1% 2%	↓ ↑ ↑ ↑ ↑ change ↓ ↓	
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% 85% 24% 15% 7% 2016 96% 89% 38%	96% 84% 29% 19% 9% 2017 97% 91% 40%	93% 82% 24% 20% 5% 2018 97% 92% 47%	96% 79% 16% 17% 4% 2019 98% 95% 51%	92% 80% 27% 23% 5% 2020 95% 94% 53%	-4% 1% 11% 6% 1% 1 year c -3% -1% 2%	↓ ↑ ↑ ↑ ↑ change ↓ ↓	
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% 85% 24% 15% 7% 2016 96% 89% 38% 25% 29%	96% 84% 29% 19% 9% 2017 97% 91% 40% 28%	93% 82% 24% 20% 5% 2018 97% 92% 47%	96% 79% 16% 17% 4% 2019 98% 95% 51% 33% 38%	92% 80% 27% 23% 5% 2020 95% 94% 53% 36% 44%	-4% 1% 11% 6% 1% 1 year c -3% -1% 2% 3% 6%	↓ ↑ ↑ ↑ ↑ change ↓ ↓	





Disability & Accident Ins.	2016	2017	2018	2019	2020	1 year c	hange	
Accidental death and dismemberment insurance (AD&D) (does not pertain to employee-paid supplemental insurance)	83%	81%	85%	86%	82%	-4%	Ψ	✓
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	80%	74%	74%	74%	74%	0%	\leftrightarrow	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	74%	67%	66%	64%	66%	2%	↑	
Accident insurance (separate from travel accident insurance)	38%	33%	40%	42%	43%	1%	1	
Supplemental accident insurance	52%	39%	36%	30%	31%	1%	1	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		66%	69%	71%	71%	0%	\leftrightarrow	
Supplemental long-term disability insurance (employee- or employer-paid)		55%	51%	46%	49%	3%	1	
Supplemental short-term disability insurance (employee- or employer-paid)		59%	51%	50%	49%	-1%	\downarrow	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year c	hange	
Mental health coverage	85%	81%	83%	82%	86%	4%	^	~
Contraceptive coverage	81%	71%	71%	70%	79%	9%	^	
In-vitro fertilization coverage	22%	17%	19%	15%	26%	11%	^	_
Infertility treatment coverage (other than in-vitro fertilization)	23%	19%	22%	16%	27%	11%	↑	\sim
Egg freezing for nonmedical reasons	2%	3%	3%	1%	4%	3%	^	\sim
Gender reassignment surgery coverage	4%	8%	6%	5%	12%	7%	^	~
Wellness	2016	2017	2018	2019	2020	1 year c	hange	
General wellness program	60%	60%	64%	61%	53%	-8%	4	
Onsite seasonal flu vaccinations	53%	56%	60%	59%	55%	-4%	4	
Health risk assessment	43%	41%	44%	47%	39%	-8%	4	
Health insurance premium discount for participation in wellness program	18%	17%	20%	30%	23%	-7%	4	
Rewards or bonuses for completing certain health and wellness programs	41%	40%	42%	40%	33%	-7%	Ψ.	
Tobacco cessation program	40%	37%	41%	41%	39%	-2%	4	
Preventive programs specifically targeting employees with chronic health conditions	37%	36%	28%	27%	25%	-2%	4	
Weight loss program	31%	30%	31%	32%	27%	-5%	4	
Stress management program	6%	7%	13%	14%	27%	13%	^	
Personal or life coaching	39%	32%	28%	15%	22%	7%	^	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				9%	16%	7%	^	





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)	90%	88%	92%	95%	91%	-4%	V	✓
Roth 401(k) or similar defined contribution retirement savings plan	52%	53%	59%	58%	61%	3%	1	
Traditional defined benefit pension plan (open to all employees)	25%	24%	22%	22%	21%	-1%	Ψ	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	13%	11%	11%	10%	10%	0%	\leftrightarrow	
Defined benefit cash balance pension plan	6%	7%	6%	5%	5%	0%	\leftrightarrow	
401(k)	2016	2017	2018	2019	2020	1 year c	hange	
Automatic enrollment for NEW or EXISTING employees	36%	44%	41%	42%	54%	12%	^	~
Automatic escalation of contributions	20%	21%	19%	20%	28%	8%	^	
Hardship withdrawals	62%	62%	62%	54%	73%	19%	^	
Loans against savings plan balance	45%	44%	51%	48%	60%	12%	^	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	nange	
Undergraduate or graduate tuition assistance	55%	54%	52%	55%	48%	-7%	Ψ.	~
Student loan repayment assistance	4%	4%	4%	7%	8%	1%	1	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	11%	12%	11%	10%	12%	2%	^	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	36%	58%	48%	37%	26%	-11%	Ψ.	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	18%	12%	10%	19%	17%	-2%	+	\\ \\ \
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	22%	22%	18%	23%	20%	-3%	4	\\
Loans to employees for emergency/disaster assistance	14%	17%	18%	20%	15%	-5%	•	
Employer contribution or match for 529 plan		2%	2%	2%	1%	-1%	4	
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%	11%	14%	12%	13%	1%	↑	~
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	5%	6%	6%	7%	10%	3%	↑	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				7%	7%	0%	\leftrightarrow	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				58%	56%	-2%	4	





Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	3%	4%	4%	6%	8%	2%	1	
Paid vacation time	97%	96%	97%	99%	98%	-1%	\downarrow	\checkmark
Paid sick time	93%	77%	77%	94%	94%	0%	\leftrightarrow	
Paid time off (PTO) including both vacation and sick time				65%	68%	3%	1	
Parental	2016	2017	2018	2019	2020	1 year c	nange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	26%	30%	33%	31%	50%	19%	^	
Paid paternity leave (includes coverage by family/parental leave)	21%	23%	28%	27%	40%	13%	↑	
Paid adoption leave (includes coverage by family/parental leave)	18%	22%	26%	26%	34%	8%	↑	
Paid foster leave (includes coverage by family/parental leave)	12%	14%	18%	18%	26%	8%	^	
Paid parental leave	15%	18%	23%	24%	38%	14%	^	
Family	2016	2017	2018	2019	2020	1 year c	nange	
Paid family leave	16%	19%	21%	22%	29%	7%	↑	
Family leave above federal FMLA leave	19%	19%	15%	19%	31%	12%	^	
Elder care leave above federal FMLA leave	8%	9%	9%	11%	14%	3%	1	
Up to twelve weeks unpaid leave To care for immediate family	81%	83%	82%	78%	88%	10%	^	~
Up to twelve weeks unpaid leave To care for extended family	44%	41%	47%	36%	34%	-2%	\downarrow	~
	44 /0	7170						
Paid leave To care for immediate family					35%	35%	1	
· · · · · · · · · · · · · · · · · · ·					35% 16%	35% 16%	↑	/
Paid leave To care for immediate family Paid leave To care for extended family	 2016	 2017	 2018				↑	/
Paid leave To care for immediate family Paid leave To care for extended family				 	16%	16%	↑	
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	 2016	 2017	 2018	 2019	16% 2020	16%	↑ hange	

Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year chan	ige	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	52%	53%	55%	56%	50%	-6%	Ψ	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	27%	30%	25%	28%	30%	2%	^	\
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)	27%	28%	28%	30%	32%	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)	32%	34%	31%	35%	36%	1%	↑	~





Family Friendly

amily Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	65%	63%	66%	58%	61%	3%	~
Bring child to work in emergency (i.e., as backup care for an unexpected event)	30%	30%	29%	27%	28%	1%	
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%	4%	2% ^	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	15%	16%	9%	9%	18%	9% ^	
Subsidized child care center or program	3%	3%	2%	2%	6%	4% ^	
Nonsubsidized child care center (company-affiliated onsite or near-site center)	3%	4%	2%	3%	5%	2% ^	~
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	11%	11%	8%	8%	16%	8% ^	~
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	2%		6%	12%	6% ↑	

Professional Development

Professional Development	2016	2017	2018	2019	2020	1 year ch	ange	
Formal training or education provided by or paid for by employer to keep skills current	77%	87%	85%	85%	77%	-8%	V	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	41%	44%	46%	46%	73%	27%	^	
Formal mentoring program	20%	23%	21%	25%	26%	1%	1	~
Professional memberships (e.g., SHRM)	87%	87%	88%	80%	80%	0%	\leftrightarrow	
Professional license application or renewal fees	74%	76%	77%	71%	73%	2%	1	
Certification/recertification fees	76%	79%	78%	73%	74%	1%	1	
ESL (English as a second language)	5%	6%	9%	6%	9%	3%	1	\sim

Legend



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

