
















































Healthcare

General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	86%	88%	89%	88%	80%	-8%	
Health maintenance organization (HMO)	44%	50%	46%	47%	38%	-9%	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	15%	18%	26%	18%	16%	-2%	
Point of service (POS)	15%	15%	13%	14%	16%	2%	
Exclusive provider organization (EPO)	10%	9%	5%	10%	8%	-2%	
Indemnity plan (fee-for-service)	7%	9%	5%	6%	4%	-2%	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	53%	55%	2%	
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	67%	67%	58%	67%	66%	-1%	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	42%	42%	36%	32%	30%	-2%	
Health savings account (HSA)	47%	52%	52%	52%	52%	0%	
Employer contributions to health savings accounts (HSAs)	31%	36%	33%	40%	36%	-4%	
Health reimbursement arrangement (HRA)	16%	16%	13%	15%	13%	-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	94%	94%	94%	97%	92%	-5%	
Mail-order prescription program	84%	84%	80%	77%	79%	2%	
Wholesale generic drug program for injectable drugs	27%	35%	23%	17%	32%	15%	
Pharmacy management program (independent of medical plan management)	12%	15%	15%	12%	15%	3%	
Experimental/elective drug coverage	7%	11%	6%	4%	6%	2%	
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	95%	96%	98%	97%	93%	-4%	
Vision insurance	88%	93%	94%	93%	92%	-1%	
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	24%	30%	31%	35%	46%	11%	
Hospital indemnity insurance	18%	22%	23%	21%	33%	12%	
Long-term care insurance	29%	23%	32%	31%	39%	8%	
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)	16%	17%	20%	15%	26%	11%	
Cancer insurance (separate from critical illness insurance)	--	25%	26%	24%	30%	6%	
Long-term care insurance available for family members	--	--	--	17%	21%	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)	81%	78%	81%	78%	79%	1%	↑
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	72%	67%	65%	64%	66%	2%	↑
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	60%	54%	51%	51%	56%	5%	↑
Accident insurance (separate from travel accident insurance)	29%	30%	29%	30%	36%	6%	↑
Supplemental accident insurance	45%	35%	28%	28%	34%	6%	↑
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	65%	64%	65%	68%	3%	↑
Supplemental long-term disability insurance (employee- or employer-paid)	--	49%	45%	41%	46%	5%	↑
Supplemental short-term disability insurance (employee- or employer-paid)	--	55%	44%	40%	47%	7%	↑
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	82%	81%	87%	85%	84%	-1%	↓
Contraceptive coverage	79%	77%	75%	71%	77%	6%	↑
In-vitro fertilization coverage	20%	20%	20%	15%	22%	7%	↑
Infertility treatment coverage (other than in-vitro fertilization)	22%	23%	21%	18%	24%	6%	↑
Egg freezing for nonmedical reasons	2%	2%	3%	2%	5%	3%	↑
Gender reassignment surgery coverage	7%	13%	13%	9%	13%	4%	↑
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	61%	58%	58%	54%	49%	-5%	↓
Onsite seasonal flu vaccinations	51%	52%	54%	55%	45%	-10%	↓
Health risk assessment	40%	33%	37%	38%	28%	-10%	↓
Health insurance premium discount for participation in wellness program	13%	12%	13%	22%	14%	-8%	↓
Rewards or bonuses for completing certain health and wellness programs	40%	34%	33%	33%	25%	-8%	↓
Tobacco cessation program	38%	33%	34%	33%	27%	-6%	↓
Preventive programs specifically targeting employees with chronic health conditions	29%	24%	21%	19%	19%	0%	↔
Weight loss program	27%	23%	25%	26%	22%	-4%	↓
Stress management program	5%	6%	10%	13%	24%	11%	↑
Personal or life coaching	34%	27%	25%	13%	21%	8%	↑
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	13%	18%	5%	↑

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)	88%	90%	91%	91%	89%	-2%	
Roth 401(k) or similar defined contribution retirement savings plan	49%	55%	57%	58%	62%	4%	
Traditional defined benefit pension plan (open to all employees)	28%	27%	19%	23%	21%	-2%	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	13%	8%	7%	8%	7%	-1%	
Defined benefit cash balance pension plan	7%	6%	4%	4%	4%	0%	
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	34%	40%	32%	34%	47%	13%	
Automatic escalation of contributions	18%	18%	14%	17%	25%	8%	
Hardship withdrawals	53%	56%	53%	50%	69%	19%	
Loans against savings plan balance	40%	42%	45%	44%	58%	14%	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	49%	47%	43%	47%	43%	-4%	
Student loan repayment assistance	4%	4%	2%	8%	9%	1%	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	8%	9%	8%	9%	8%	-1%	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	36%	59%	45%	37%	24%	-13%	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	16%	13%	10%	18%	17%	-1%	
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	15%	17%	15%	13%	13%	0%	
Loans to employees for emergency/disaster assistance	12%	12%	12%	17%	15%	-2%	
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)	10%	13%	11%	15%	15%	0%	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	5%	4%	5%	5%	6%	1%	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	--	--	--	6%	6%	0%	
Retirement planning or investment advice offered online, to a group/classroom, or one on one	--	--	--	57%	55%	-2%	

Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	6%	5%	8%	7%	7%	0%	↔
Paid vacation time	97%	96%	94%	99%	98%	-1%	↓
Paid sick time	95%	87%	87%	98%	96%	-2%	↓
Paid time off (PTO) including both vacation and sick time	--	--	--	58%	65%	7%	↑
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)	28%	30%	35%	30%	52%	22%	↑
Paid paternity leave (includes coverage by family/parental leave)	24%	26%	31%	28%	46%	18%	↑
Paid adoption leave (includes coverage by family/parental leave)	23%	25%	29%	24%	37%	13%	↑
Paid foster leave (includes coverage by family/parental leave)	13%	19%	23%	18%	30%	12%	↑
Paid parental leave	20%	23%	31%	26%	37%	11%	↑
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	24%	24%	29%	23%	31%	8%	↑
Family leave above federal FMLA leave	23%	20%	17%	25%	35%	10%	↑
Elder care leave above federal FMLA leave	12%	12%	11%	17%	19%	2%	↑
Up to twelve weeks unpaid leave To care for immediate family	84%	85%	88%	80%	91%	11%	↑
Up to twelve weeks unpaid leave To care for extended family	53%	52%	62%	52%	45%	-7%	↓
Paid leave To care for immediate family	--	--	--	--	36%	36%	↑
Paid leave To care for extended family	--	--	--	--	17%	17%	↑
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	16%	17%	17%	21%	27%	6%	↑
Paid bereavement leave	77%	78%	85%	86%	84%	-2%	↓
Paid time off to vote	--	47%	52%	48%	56%	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)	52%	59%	58%	62%	56%	-6%	↓
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	32%	35%	33%	32%	36%	4%	↑
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)	36%	35%	32%	42%	36%	-6%	↓
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%	39%	36%	42%	46%	4%	↑

Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	66%	71%	64%	55%	63%	8%	↑
Bring child to work in emergency (i.e., as backup care for an unexpected event)	28%	35%	31%	29%	32%	3%	↑
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	3%	4%	4%	5%	7%	2%	↑
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	17%	20%	9%	13%	16%	3%	↑
Subsidized child care center or program	4%	4%	1%	5%	6%	1%	↑
Nonsubsidized child care center (company-affiliated onsite or near-site center)	3%	2%	2%	4%	4%	0%	↔
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	12%	18%	10%	11%	13%	2%	↑
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	2%	2%	--	6%	9%	3%	↑

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%	85%	89%	87%	79%	-8%	↓
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	44%	45%	46%	44%	74%	30%	↑
Formal mentoring program	26%	18%	22%	21%	20%	-1%	↓
Professional memberships (e.g., SHRM)	86%	88%	86%	83%	79%	-4%	↓
Professional license application or renewal fees	76%	76%	73%	70%	72%	2%	↑
Certification/recertification fees	78%	78%	73%	74%	75%	1%	↑
ESL (English as a second language)	6%	5%	8%	7%	8%	1%	↑

Legend



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