














































Healthcare




















General Health	2016	2017	2018	2019	2020	1 year change	
Preferred provider organization (PPO)	83%	83%	80%	84%	77%	-7%	
Health maintenance organization (HMO)	33%	35%	38%	37%	31%	-6%	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	18%	17%	24%	16%	15%	-1%	
Point of service (POS)	17%	19%	14%	18%	15%	-3%	
Exclusive provider organization (EPO)	7%	8%	7%	9%	7%	-2%	
Indemnity plan (fee-for-service)	7%	5%	3%	6%	0%	-6%	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)	--	--	--	58%	50%	-8%	
HSA & FSA	2016	2017	2018	2019	2020	1 year change	
Medical flexible spending account (FSA) (IRC Section 125)	63%	64%	52%	73%	55%	-18%	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	35%	35%	30%	32%	26%	-6%	
Health savings account (HSA)	45%	49%	51%	54%	48%	-6%	
Employer contributions to health savings accounts (HSAs)	27%	32%	31%	37%	26%	-11%	
Health reimbursement arrangement (HRA)	19%	21%	22%	19%	16%	-3%	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)	--	--	3%	0%	1%	1%	
Prescription Drug	2016	2017	2018	2019	2020	1 year change	
Prescription drug coverage bundled with medical insurance	94%	94%	93%	96%	90%	-6%	
Mail-order prescription program	82%	80%	74%	78%	74%	-4%	
Wholesale generic drug program for injectable drugs	25%	33%	23%	13%	18%	5%	
Pharmacy management program (independent of medical plan management)	10%	14%	13%	15%	12%	-3%	
Experimental/elective drug coverage	8%	13%	6%	2%	2%	0%	
Supplemental Health Ins.	2016	2017	2018	2019	2020	1 year change	
Dental insurance	94%	92%	98%	98%	87%	-11%	
Vision insurance	84%	81%	87%	91%	82%	-9%	
Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	33%	32%	33%	40%	36%	-4%	
Hospital indemnity insurance	23%	19%	23%	24%	23%	-1%	
Long-term care insurance	26%	21%	36%	33%	36%	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)	24%	17%	20%	16%	24%	8%	
Cancer insurance (separate from critical illness insurance)	--	27%	31%	28%	31%	3%	
Long-term care insurance available for family members	--	--	--	14%	16%	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)	79%	77%	82%	85%	74%	-11%	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	79%	66%	72%	72%	64%	-8%	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	66%	59%	60%	58%	56%	-2%	
Accident insurance (separate from travel accident insurance)	33%	27%	29%	33%	22%	-11%	
Supplemental accident insurance	45%	30%	29%	26%	21%	-5%	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)	--	56%	57%	64%	49%	-15%	
Supplemental long-term disability insurance (employee- or employer-paid)	--	44%	44%	41%	31%	-10%	
Supplemental short-term disability insurance (employee- or employer-paid)	--	52%	40%	45%	36%	-9%	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year change	
Mental health coverage	79%	79%	88%	83%	79%	-4%	
Contraceptive coverage	70%	72%	69%	72%	68%	-4%	
In-vitro fertilization coverage	20%	26%	22%	20%	23%	3%	
Infertility treatment coverage (other than in-vitro fertilization)	24%	27%	23%	20%	21%	1%	
Egg freezing for nonmedical reasons	3%	3%	4%	2%	5%	3%	
Gender reassignment surgery coverage	8%	9%	9%	8%	16%	8%	
Wellness	2016	2017	2018	2019	2020	1 year change	
General wellness program	57%	49%	53%	58%	46%	-12%	
Onsite seasonal flu vaccinations	41%	47%	42%	60%	40%	-20%	
Health risk assessment	34%	32%	26%	41%	29%	-12%	
Health insurance premium discount for participation in wellness program	11%	15%	14%	29%	13%	-16%	
Rewards or bonuses for completing certain health and wellness programs	30%	29%	31%	36%	21%	-15%	
Tobacco cessation program	31%	29%	29%	37%	24%	-13%	
Preventive programs specifically targeting employees with chronic health conditions	23%	24%	15%	24%	16%	-8%	
Weight loss program	26%	22%	20%	27%	16%	-11%	
Stress management program	4%	5%	7%	15%	17%	2%	
Personal or life coaching	29%	25%	22%	14%	17%	3%	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)	--	--	--	13%	12%	-1%	





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%	89%	92%	96%	85%	-11%	
Roth 401(k) or similar defined contribution retirement savings plan	40%	44%	50%	55%	54%	-1%	
Traditional defined benefit pension plan (open to all employees)	25%	22%	17%	20%	16%	-4%	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	14%	12%	7%	9%	5%	-4%	
Defined benefit cash balance pension plan	6%	7%	3%	4%	2%	-2%	
401(k)	2016	2017	2018	2019	2020	1 year change	
Automatic enrollment for NEW or EXISTING employees	30%	42%	31%	42%	50%	8%	
Automatic escalation of contributions	17%	19%	12%	17%	17%	0%	
Hardship withdrawals	54%	58%	56%	53%	66%	13%	
Loans against savings plan balance	40%	40%	43%	47%	48%	1%	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year change	
Undergraduate or graduate tuition assistance	47%	42%	40%	57%	27%	-30%	
Student loan repayment assistance	4%	3%	4%	11%	3%	-8%	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	7%	10%	6%	10%	7%	-3%	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	32%	60%	50%	36%	19%	-17%	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	16%	11%	11%	19%	12%	-7%	
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	18%	20%	12%	15%	17%	2%	
Loans to employees for emergency/disaster assistance	14%	15%	12%	16%	7%	-9%	
Employer contribution or match for 529 plan	--	2%	1%	2%	2%	0%	
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%	14%	12%	15%	7%	-8%	
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	3%	7%	3%	6%	6%	0%	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)	--	--	--	8%	7%	-1%	
Retirement planning or investment advice offered online, to a group/classroom, or one on one	--	--	--	58%	43%	-15%	









Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year change	
Paid open/unlimited leave	2%	2%	3%	5%	3%	-2%	
Paid vacation time	98%	97%	96%	100%	97%	-3%	
Paid sick time	94%	82%	83%	97%	97%	0%	
Paid time off (PTO) including both vacation and sick time	--	--	--	64%	68%	4%	
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%	33%	35%	35%	51%	16%	
Paid paternity leave (includes coverage by family/parental leave)	23%	30%	31%	31%	44%	13%	
Paid adoption leave (includes coverage by family/parental leave)	22%	25%	31%	31%	40%	9%	
Paid foster leave (includes coverage by family/parental leave)	16%	18%	22%	21%	32%	11%	
Paid parental leave	14%	26%	29%	28%	40%	12%	
Family	2016	2017	2018	2019	2020	1 year change	
Paid family leave	19%	25%	25%	25%	31%	6%	
Family leave above federal FMLA leave	20%	24%	17%	23%	29%	6%	
Elder care leave above federal FMLA leave	9%	10%	10%	13%	14%	1%	
Up to twelve weeks unpaid leave To care for immediate family	91%	85%	90%	79%	86%	7%	
Up to twelve weeks unpaid leave To care for extended family	45%	47%	39%	37%	40%	3%	
Paid leave To care for immediate family	--	--	--	--	38%	38%	
Paid leave To care for extended family	--	--	--	--	18%	18%	
Other	2016	2017	2018	2019	2020	1 year change	
Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	14%	22%	24%	22%	27%	5%	
Paid bereavement leave	79%	80%	89%	91%	94%	3%	
Paid time off to vote	--	46%	51%	43%	50%	7%	








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)	45%	56%	65%	58%	53%	-5%	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	28%	35%	35%	29%	34%	5%	
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)	28%	28%	33%	33%	36%	3%	
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)	36%	42%	33%	39%	48%	9%	

Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year change	
Dependent care flexible spending account (IRC Section 125)	61%	61%	56%	62%	48%	-14%	
Bring child to work in emergency (i.e., as backup care for an unexpected event)	32%	40%	37%	26%	43%	17%	
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	4%	6%	5%	3%	9%	6%	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	14%	18%	10%	12%	15%	3%	
Subsidized child care center or program	6%	5%	3%	5%	4%	-1%	
Nonsubsidized child care center (company-affiliated onsite or near-site center)	5%	4%	2%	6%	6%	0%	
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	11%	13%	12%	10%	9%	-1%	
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	99%	--	8%	7%	-1%	

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	79%	90%	88%	88%	73%	-15%	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	36%	45%	40%	39%	68%	29%	
Formal mentoring program	18%	19%	17%	20%	16%	-4%	
Professional memberships (e.g., SHRM)	85%	91%	90%	84%	87%	3%	
Professional license application or renewal fees	72%	72%	72%	71%	70%	-1%	
Certification/recertification fees	74%	75%	74%	72%	67%	-5%	
ESL (English as a second language)	4%	3%	4%	7%	8%	1%	

Legend



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