

### Healthcare

General Health	2016	2017	2018	2019	2020	1 year ch	nange	
Preferred provider organization (PPO)	84%	87%	85%	87%	83%	-4%	4	<b>^</b>
Health maintenance organization (HMO)	34%	37%	37%	33%	34%	1%	<b>↑</b>	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	18%	19%	28%	24%	14%	-10%	Ψ	
Point of service (POS)	21%	23%	19%	23%	14%	-9%	Ψ.	~
Exclusive provider organization (EPO)	9%	11%	8%	10%	10%	0%	$\leftrightarrow$	<b>△</b>
Indemnity plan (fee-for-service)	7%	9%	5%	5%	4%	-1%	4	<b></b>
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				64%	66%	2%	^	
HSA & FSA	2016	2017	2018	2019	2020	1 year o	hange	
Medical flexible spending account (FSA) (IRC Section 125)	66%	69%	63%	68%	67%	-1%	$\downarrow$	<b>\</b>
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	39%	42%	38%	30%	35%	5%	<b>↑</b>	
Health savings account (HSA)	52%	59%	58%	60%	67%	7%	<b>↑</b>	
Employer contributions to health savings accounts (HSAs)	32%	38%	37%	44%	42%	-2%	$\downarrow$	
Health reimbursement arrangement (HRA)	20%	19%	19%	16%	14%	-2%	Ψ	
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			0%	0%	0%	0%	$\leftrightarrow$	
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug  Prescription drug coverage bundled with medical insurance	<b>2016</b> 91%	<b>2017</b> 95%	<b>2018</b> 93%	<b>2019</b> 96%	<b>2020</b> 93%	1 year c	hange <b>↓</b>	<b>^</b>
	_	-	-	_				
Prescription drug coverage bundled with medical insurance	91%	95%	93%	96%	93%	-3%	Ψ	
Prescription drug coverage bundled with medical insurance  Mail-order prescription program	91% 82%	95% 83%	93% 80%	96% 77%	93% 81%	-3% 4%	<b>V</b>	
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	91% 82% 24%	95% 83% 34%	93% 80% 22%	96% 77% 13%	93% 81% 30%	-3% 4% 17%	<b>+ + +</b>	
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)	91% 82% 24% 13%	95% 83% 34% 17%	93% 80% 22% 15%	96% 77% 13% 11%	93% 81% 30% 17%	-3% 4% 17% 6%	<ul><li>↓</li><li>↑</li><li>↑</li><li>↑</li></ul>	
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	91% 82% 24% 13%	95% 83% 34% 17%	93% 80% 22% 15%	96% 77% 13% 11%	93% 81% 30% 17%	-3% 4% 17% 6%	<ul><li>↓</li><li>↑</li><li>↑</li><li>↑</li></ul>	
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.	91% 82% 24% 13% 7% 2016	95% 83% 34% 17% 11% 2017	93% 80% 22% 15% 4%	96% 77% 13% 11% 4% 2019	93% 81% 30% 17% 6% 2020	-3% 4% 17% 6% 2% 1 year c	<ul><li>↓</li><li>↑</li><li>↑</li><li>↑</li><li>hange</li></ul>	
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	91% 82% 24% 13% 7% <b>2016</b> 94%	95% 83% 34% 17% 11% <b>2017</b> 96%	93% 80% 22% 15% 4% <b>2018</b> 97%	96% 77% 13% 11% 4% 2019	93% 81% 30% 17% 6% 2020	-3% 4% 17% 6% 2% 1 year c -1%	<ul> <li>↓</li> <li>↑</li> <li>↑</li> <li>↑</li> <li>hange</li> </ul>	
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	91% 82% 24% 13% 7% 2016 94% 87%	95% 83% 34% 17% 11% <b>2017</b> 96% 89%	93% 80% 22% 15% 4% <b>2018</b> 97% 92%	96% 77% 13% 11% 4% 2019 96% 91%	93% 81% 30% 17% 6% 2020 95% 93%	-3% 4% 17% 6% 2% 1 year c -1% 2%	↓ ↑ ↑ ↑ hange ↓	
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)	91% 82% 24% 13% 7% 2016 94% 87% 29%	95% 83% 34% 17% 11% 2017 96% 89% 32%	93% 80% 22% 15% 4% 2018 97% 92% 35%	96% 77% 13% 11% 4% 2019 96% 91% 41%	93% 81% 30% 17% 6% 2020 95% 93% 45%	-3% 4% 17% 6% 2% 1 year c -1% 2% 4%	↓ ↑ ↑ ↑ hange ↓ ↑	
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	91% 82% 24% 13% 7% 2016 94% 87% 29%	95% 83% 34% 17% 11% 2017 96% 89% 32% 21%	93% 80% 22% 15% 4% <b>2018</b> 97% 92% 35%	96% 77% 13% 11% 4% 2019 96% 91% 41%	93% 81% 30% 17% 6% 2020 95% 93% 45%	-3% 4% 17% 6% 2% 1 year c -1% 2% 4%	<ul> <li>↓</li> <li>↑</li> <li>↑</li> <li>↑</li> <li>†</li> <li>↑</li> <li>↑</li> </ul>	
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 (provides funds to help cover the extra expenses for accidents or illness that result in an admission to a hospital intensive care	91% 82% 24% 13% 7% 2016 94% 87% 29%	95% 83% 34% 17% 11% 2017 96% 89% 32% 21% 23%	93% 80% 22% 15% 4% 2018 97% 92% 35% 24% 31%	96% 77% 13% 11% 4% 2019 96% 91% 41% 25% 26%	93% 81% 30% 17% 6% 2020 95% 93% 45% 30% 40%	-3% 4% 17% 6% 2% 1 year c -1% 2% 4% 5% 14%	↓ ↑ ↑ ↑ ↑ hange ↓ ↑ ↑	





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)	80%	81%	82%	81%	79%	-2%	Ψ	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	76%	75%	73%	76%	74%	-2%	Ψ	<b>\</b>
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	70%	69%	67%	67%	67%	0%	$\leftrightarrow$	
Accident insurance (separate from travel accident insurance)	34%	31%	33%	39%	39%	0%	$\leftrightarrow$	
Supplemental accident insurance	47%	34%	30%	24%	29%	5%	1	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		63%	65%	67%	63%	-4%	4	
Supplemental long-term disability insurance (employee- or employer-paid)		51%	45%	39%	45%	6%	1	
Supplemental short-term disability insurance (employee- or employer-paid)		53%	45%	41%	45%	4%	1	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year cl	nange	
Mental health coverage	81%	81%	83%	83%	86%	3%	<b>1</b>	
Contraceptive coverage	76%	74%	71%	71%	76%	5%	1	
In-vitro fertilization coverage	25%	26%	24%	17%	30%	13%	<b>↑</b>	~
Infertility treatment coverage (other than in-vitro fertilization)	28%	25%	26%	20%	31%	11%	<b>↑</b>	~
Egg freezing for nonmedical reasons	4%	3%	5%	2%	6%	4%	<b>1</b>	~~
Gender reassignment surgery coverage	5%	10%	10%	5%	13%	8%	<b>1</b>	$\sim$
Wellness	2016	2017	2018	2019	2020	1 year ch	ange	
General wellness program	56%	59%	60%	54%	45%	-9%	<b>4</b>	
Onsite seasonal flu vaccinations	45%	53%	51%	46%	36%	-10%	<b>4</b>	
Health risk assessment	36%	37%	34%	36%	23%	-13%	•	
Health insurance premium discount for participation in wellness program	13%	15%	15%	26%	15%	-11%	<b>4</b>	
Rewards or bonuses for completing certain health and wellness programs	35%	36%	35%	34%	25%	-9%	•	
Tobacco cessation program	34%	33%	31%	29%	23%	-6%	4	
Preventive programs specifically targeting employees with chronic health conditions	30%	30%	16%	15%	16%	1%	1	
Weight loss program	27%	28%	25%	22%	18%	-4%	4	
Stress management program	5%	8%	11%	10%	20%	10%	<b>1</b>	
Personal or life coaching	33%	28%	23%	9%	17%	8%	<b>↑</b>	-
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				11%	17%	6%	<b>^</b>	





### 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)	, 88%	90%	93%	93%	91%	-2%	4	
Roth 401(k) or similar defined contribution retirement savings plan	53%	61%	63%	68%	75%	7%	<b>^</b>	
Traditional defined benefit pension plan (open to all employees)	24%	21%	16%	9%	8%	-1%	4	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	11%	8%	8%	6%	6%	0%	$\leftrightarrow$	
Defined benefit cash balance pension plan	7%	6%	4%	4%	2%	-2%	$\downarrow$	
401(k)	2016	2017	2018	2019	2020	1 year c	hange	
Automatic enrollment for NEW or EXISTING employees	33%	43%	37%	35%	51%	16%	<b>^</b>	~
Automatic escalation of contributions	17%	20%	15%	20%	27%	7%	<b>^</b>	~
Hardship withdrawals	55%	59%	60%	57%	76%	19%	<b>^</b>	
Loans against savings plan balance	41%	45%	52%	54%	65%	11%	<b>^</b>	
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	nange	
Undergraduate or graduate tuition assistance	49%	49%	45%	45%	39%	-6%	4	_
Student loan repayment assistance	3%	3%	3%	4%	8%	4%	<b>^</b>	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	10%	11%	10%	9%	9%	0%	$\leftrightarrow$	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	33%	57%	48%	33%	21%	-12%	Ψ	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	16%	10%	9%	16%	16%	0%	$\leftrightarrow$	$\checkmark$
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	15%	17%	12%	16%	15%	-1%	4	<b>\</b>
Loans to employees for emergency/disaster assistance	12%	15%	90%	20%	15%	-5%	<b>V</b>	
Employer contribution or match for 529 plan		2%	2%	1%	2%	1%	1	
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)	11%	14%	13%	19%	18%	-1%		~
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	6%	6%	5%	4%	8%	4%		
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%	57%	0%		





#### Leave

acation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	7%	6%	8%	13%	15%	2%	1	_
Paid vacation time	96%	95%	96%	99%	98%	-1%	$\downarrow$	<b>✓</b>
Paid sick time	95%	82%	82%	96%	95%	-1%	4	
Paid time off (PTO) including both vacation and sick time				69%	68%	-1%	4	
'arental	2016	2017	2018	2019	2020	1 year cl	nange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	33%	38%	44%	44%	63%	19%	<b>↑</b>	
Paid paternity leave (includes coverage by family/parental leave)	27%	32%	39%	39%	55%	16%	<b>^</b>	
Paid adoption leave (includes coverage by family/parental leave)	25%	29%	37%	35%	44%	9%	<b>^</b>	
Paid foster leave (includes coverage by family/parental leave)	16%	20%	28%	27%	35%	8%	<b>1</b>	
Paid parental leave	23%	25%	34%	35%	51%	16%	<b>1</b>	
amily	2016	2017	2018	2019	2020	1 year cl	nange	
Paid family leave	21%	24%	32%	27%	40%	13%	<b>^</b>	_~
Family leave above federal FMLA leave	20%	21%	16%	19%	31%	12%	<b>^</b>	
Elder care leave above federal FMLA leave	9%	10%	9%	13%	17%	4%	1	
Up to twelve weeks unpaid leave To care for immediate family	79%	81%	83%	76%	79%	3%	1	
Up to twelve weeks unpaid leave To care for extended family	42%	46%	52%	47%	40%	-7%	4	
Paid leave To care for immediate family					39%	39%	1	
						100/	<b>1</b>	_
Paid leave To care for extended family					18%	18%		
•	2016	2017	2018	2019	18% <b>2020</b>	18%  1 year		
Paid leave To care for extended family  ther  Religious accommodation paid holidays (paid days off for religious holidays not offered by employer)	<b>2016</b>	2017 22%	2018 21%					
ther Religious accommodation paid holidays (paid days off for religious holidays				2019	2020	1 year o	change	

#### 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)	60%	67%	65%	75%	69%	-6% ↓	<b>~</b>
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	37%	42%	33%	43%	49%	6%	~
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)	32%	30%	26%	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)	37%	38%	35%	40%	44%	4% 1	~





# Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year cl	nange	
Dependent care flexible spending account (IRC Section 125)	65%	70%	68%	63%	62%	-1%	$\downarrow$	
Bring child to work in emergency (i.e., as backup care for an unexpected event)	36%	36%	34%	38%	37%	-1%	4	~
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	3%	2%	3%	4%	6%	2%	<b>↑</b>	
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	17%	17%	10%	11%	22%	11%	<b>↑</b>	
Subsidized child care center or program	4%	4%	3%	2%	6%	4%	<b>^</b>	
Nonsubsidized child care center (company-affiliated onsite or near-site center)	3%	2%	3%	2%	3%	1%	<b>↑</b>	<b>\\\</b>
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	12%	12%	11%	10%	19%	9%	<b>↑</b>	
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	2%	4%		6%	14%	8%	<b>↑</b>	~

## **Professional Development**

Professional Development	2016	2017	2018	2019	2020	1 year cha	ange	
Formal training or education provided by or paid for by employer to keep skills current	77%	87%	86%	86%	76%	-10%	<b>V</b>	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	40%	43%	44%	47%	72%	25%	<b>↑</b>	
Formal mentoring program	24%	25%	25%	27%	28%	1%	1	
Professional memberships (e.g., SHRM)	88%	88%	89%	84%	82%	-2%	4	
Professional license application or renewal fees	75%	76%	77%	77%	73%	-4%	4	
Certification/recertification fees	78%	78%	79%	78%	76%	-2%	4	
ESL (English as a second language)	3%	4%	6%	1%	6%	5%	<b>1</b>	<b>/</b>

Legend



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

