

Healthcare

General Health	2016	2017	2018	2019	2020	1 year c	hange	
Preferred provider organization (PPO)	85%	86%	87%	89%	87%	-2%	\checkmark	<u> </u>
Health maintenance organization (HMO)	50%	47%	52%	47%	51%	4%	Υ	\checkmark
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	19%	38%	38%	27%	23%	-4%	\checkmark	\sim
Point of service (POS)	30%	35%	29%	19%	23%	4%	Υ	\sim
Exclusive provider organization (EPO)	21%	19%	14%	16%	19%	3%	1	\searrow
Indemnity plan (fee-for-service)	11%	23%	14%	11%	11%	0%	\leftrightarrow	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				76%	79%	3%	1	
HSA & FSA	2016	2017	2018	2019	2020	1 year c	hange	
Medical flexible spending account (FSA) (IRC Section 125)	81%	84%	83%	91%	86%	-5%	\downarrow	
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	39%	57%	44%	34%	39%	5%	1	\sim
Health savings account (HSA)	82%	85%	78%	80%	77%	-3%	\downarrow	\frown
Employer contributions to health savings accounts (HSAs)	44%	61%	62%	63%	57%	-6%	\downarrow	
Health reimbursement arrangement (HRA)	29%	33%	27%	29%	37%	8%	Υ	\sim
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			0%	2%	0%	-2%	\downarrow	
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Prescription Drug	2016	2017	2018	2019	2020	1 year cl	nange	
Prescription Drug Prescription drug coverage bundled with medical insurance	2016 90%	99%	2018 95%	2019 96%	91%	-5%	nange ↓	\sim
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Prescription drug coverage bundled with medical insurance	90%	99%	95%	96%	91%	-5%	\downarrow	$\stackrel{\scriptstyle \leftarrow}{}$
Prescription drug coverage bundled with medical insurance Mail-order prescription program	90% 90%	99% 93%	95% 90%	96% 83%	91% 91%	-5% 8%	↓ ↑	$\langle \langle \rangle \rangle$
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	90% 90% 35%	99% 93% 39%	95% 90% 37%	96% 83% 19%	91% 91% 37%	-5% 8% 18%	↓ ↑ ↑	< < < < < <
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)	90% 90% 35% 30%	99% 93% 39% 46%	95% 90% 37% 35%	96% 83% 19% 29%	91% 91% 37% 37%	-5% 8% 18% 8%	 ↓ ↑ ↑ ↑ ↑ ↑ 	$\langle \langle \langle \rangle \rangle \rangle$
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	90% 90% 35% 30% 7%	99% 93% 39% 46% 12%	95% 90% 37% 35% 8%	96% 83% 19% 29% 4%	91% 91% 37% 37% 7%	-5% 8% 18% 8% 3%	 ↓ ↑ ↑ ↑ ↑ ↑) >> >> >> >> >> >> >> >> >> >
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.	90% 90% 35% 30% 7% 2016	99% 93% 39% 46% 12% 2017	95% 90% 37% 35% 8% 2018	96% 83% 19% 29% 4% 2019	91% 91% 37% 37% 7% 2020	-5% 8% 18% 8% 3% 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	90% 90% 35% 30% 7% 2016 98%	99% 93% 39% 46% 12% 2017	95% 90% 37% 35% 8% 2018	96% 83% 19% 29% 4% 2019 99%	91% 91% 37% 37% 7% 2020 96%	-5% 8% 18% 8% 3% 1 year c -3%	↓ ↑ ↑ ↑ hange	$\langle \langle \langle \langle \rangle \rangle \rangle $
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	90% 90% 35% 30% 7% 2016 98% 98%	99% 93% 39% 46% 12% 2017 100% 98%	95% 90% 37% 35% 8% 2018 99% 97%	96% 83% 19% 29% 4% 2019 99%	91% 91% 37% 37% 2020 96% 97%	-5% 8% 18% 8% 3% 1 year c -3% -2%	↓ ↑ ↑ ↑ hange ↓ ↓	<pre></pre>
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)	90% 90% 35% 30% 7% 2016 98% 98% 28%	99% 93% 39% 46% 12% 2017 100% 98%	95% 90% 37% 35% 8% 2018 99% 97%	96% 83% 19% 29% 4% 2019 99% 99%	91% 91% 37% 37% 2020 96% 97% 61%	-5% 8% 18% 8% 3% 1 year c -3% -2% 9%	↓ ↑ ↑ ↑ hange ↓ ↓ ↓	$\langle \langle \langle \rangle \rangle \rangle \langle \langle \langle \rangle \rangle \rangle$
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	90% 90% 35% 30% 7% 2016 98% 98% 28%	99% 93% 39% 12% 2017 100% 98% 45%	95% 90% 37% 35% 2018 99% 97% 48%	96% 83% 19% 29% 4% 2019 99% 99% 52%	91% 91% 37% 37% 2020 96% 97% 61%	-5% 8% 18% 8% 3% 1 year c -3% -2% 9% 5%	↓ ↑ ↑ ↑ hange ↓ ↓ ↑	7 \ 7 \ 5 \ 7 \ 7 \ 7 \ 7 \ 7 \ 7 \ 7 \
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	90% 90% 35% 30% 7% 2016 98% 98% 28% 19% 43%	99% 33% 46% 12% 2017 100% 98% 45% 36%	95% 90% 37% 35% 2018 99% 97% 48%	96% 83% 19% 29% 4% 2019 99% 99% 52% 29% 54%	91% 91% 37% 2020 96% 97% 61% 34% 59%	-5% 8% 18% 8% 3% 1 year c -3% -2% 9% 5% 5%	↓ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	<pre>\</pre> \



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Employee Benefits 2020 Report: Organization size – Extra Large

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)	87%	92%	88%	88%	90%	2%	1	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	79%	84%	81%	80%	84%	4%	1	\sim
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	77%	82%	76%	73%	83%	10%	个	\sim
Accident insurance (separate from travel accident insurance)	42%	43%	54%	43%	44%	1%	Υ.	\sim
Supplemental accident insurance	64%	42%	41%	33%	33%	0%	\leftrightarrow	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		82%	81%	80%	81%	1%	1	
Supplemental long-term disability insurance (employee- or employer-paid)		73%	72%	65%	57%	-8%	\mathbf{V}	
Supplemental short-term disability insurance (employee- or employer-paid)		69%	62%	59%	59%	0%	\leftrightarrow	
overage for Specific Health Services	2016	2017	2018	2019	2020	1 year c	hange	
Mental health coverage	88%	92%	90%	84%	91%	7%	\uparrow	\sim
Contraceptive coverage	87%	69%	74%	67%	81%	14%	1	\sim
In-vitro fertilization coverage	42%	29%	43%	27%	47%	20%	1	\sim
Infertility treatment coverage (other than in-vitro fertilization)	36%	34%	44%	25%	43%	18%	1	~~
Egg freezing for nonmedical reasons	5%	9%	9%	5%	11%	6%	\uparrow	\sim
Gender reassignment surgery coverage	14%	17%	21%	12%	24%	12%	1	\sim
Vellness	2016	2017	2018	2019	2020	1 year ch	ange	
General wellness program	79%	82%	87%	81%	83%	2%	Υ	\sim
Onsite seasonal flu vaccinations	77%	86%	85%	82%	79%	-3%	\mathbf{h}	
Health risk assessment	68%	64%	72%	67%	67%	0%	\leftrightarrow	\sim
Health insurance premium discount for participation in wellness program	38%	29%	35%	53%	40%	-13%	\mathbf{h}	\checkmark
Rewards or bonuses for completing certain health and wellness programs	79%	67%	71%	58%	57%	-1%	\mathbf{V}	\sim
Tobacco cessation program	60%	72%	73%	67%	76%	9%	Υ.	\sim
Preventive programs specifically targeting employees with chronic health conditions	68%	57%	61%	48%	56%	8%	1	\sim
Weight loss program	53%	55%	66%	56%	63%	7%	Υ.	\sim
Stress management program	21%	17%	36%	34%	63%	29%	1	
Personal or life coaching	66%	49%	46%	32%	44%	12%	1	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				24%	47%	23%	1	



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Retirement

Retirement	2016	2017	2018	2019	2020	1 year ch	ange	
Traditional 401(k) or similar defined contribution retirement savings plan (e.g., 403(b)s, 457s, federal Thrift Savings Plan)	98%	97%	97%	96%	97%	1%	1	\searrow
Roth 401(k) or similar defined contribution retirement savings plan	60%	54%	56%	58%	64%	6%	1	\checkmark
Traditional defined benefit pension plan (open to all employees)	40%	37%	32%	36%	29%	-7%	\mathbf{V}	\sim
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	42%	28%	27%	24%	20%	-4%	¥	<u> </u>
Defined benefit cash balance pension plan	13%	14%	14%	13%	9%	-4%	\mathbf{V}	\frown
401(k)	2016	2017	2018	2019	2020	1 year cha	ange	
Automatic enrollment for NEW or EXISTING employees	40%	56%	54%	60%	71%	11%	1	
Automatic escalation of contributions	19%	29%	23%	26%	37%	11%	1	\sim
Hardship withdrawals	60%	63%	63%	47%	86%	39%	^	
Loans against savings plan balance	40%	47%	59%	43%	71%	28%	1	\sim
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year cha	nge	
Undergraduate or graduate tuition assistance	71%	74%	77%	81%	71%	-10%	\mathbf{V}	\sim
Student loan repayment assistance	6%	15%	8%	16%	16%	0%	\leftrightarrow	\sim
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	15%	23%	22%	21%	20%	-1%	4	
Non-retirement financial advice offered online, in a group/classroom, or one- on-one	49%	53%	61%	52%	46%	-6%	¥	\checkmark
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	21%	16%	14%	30%	27%	-3%	4	\checkmark
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	28%	46%	32%	34%	24%	-10%	4	<u>~</u>
Loans to employees for emergency/disaster assistance	12%	16%	20%	20%	27%	7%	1	
Employer contribution or match for 529 plan		2%	6%	5%	3%	-2%	\mathbf{V}	
Other Retirement	2016	2017	2018	2019	2020	1 year cl	nange	
Informal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	18%	22%	24%	18%	23%	5%	Υ	\sim
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	15%	14%	17%	15%	21%	6%	1	~~~
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				11%	14%	3%	1	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				60%	67%	7%	1	



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Leave

Vacation & Sick	2016	2017	2018	2019	2020	1 year o	hange	
Paid open/unlimited leave	0%	0%	7%	7%	6%	-1%	\mathbf{V}	
Paid vacation time	96%	100%	96%	98%	100%	2%	1	\sim
Paid sick time	96%	81%	83%	94%	97%	3%	\uparrow	
Paid time off (PTO) including both vacation and sick time				63%	67%	4%	Υ	
Parental	2016	2017	2018	2019	2020	1 year c	hange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	26%	42%	56%	48%	73%	25%	1	~
Paid paternity leave (includes coverage by family/parental leave)	18%	37%	49%	44%	63%	19%	1	
Paid adoption leave (includes coverage by family/parental leave)	20%	36%	51%	43%	49%	6%	\uparrow	
Paid foster leave (includes coverage by family/parental leave)	10%	29%	37%	27%	34%	7%	1	
Paid parental leave	12%	33%	46%	43%	63%	20%	1	\sim
Family	2016	2017	2018	2019	2020	1 year c	hange	
Family Paid family leave	2016 22%	2017 32%	2018 43%	2019 37%	2020 54%	1 year c 17%	hange 个	~
								\sim
Paid family leave	22%	32%	43%	37%	54%	17%	1	\sim
Paid family leave Family leave above federal FMLA leave	22% 27%	32% 34%	43% 23%	37% 24%	54% 50%	17% 26%	↑ ↑	$\left\{ \begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\$
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave	22% 27% 10%	32% 34% 20%	43% 23% 13%	37% 24% 15%	54% 50% 24%	17% 26% 9%	↑ ↑ ↑	<pre>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>></pre>
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family	22% 27% 10% 100%	32% 34% 20% 74%	43% 23% 13% 81%	37% 24% 15% 72%	54% 50% 24% 94%	17% 26% 9% 22%	↑ ↑ ↑ ↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family	22% 27% 10% 100%	32% 34% 20% 74%	43% 23% 13% 81%	37% 24% 15% 72%	54% 50% 24% 94% 53%	17% 26% 9% 22% 20%		<pre>\</pre>
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family Paid leave To care for immediate family	22% 27% 10% 100%	32% 34% 20% 74%	43% 23% 13% 81%	37% 24% 15% 72%	54% 50% 24% 94% 53% 50%	17% 26% 9% 22% 20% 50%	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	<pre>\ } }]]</pre>
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family Paid leave To care for immediate family Paid leave To care for extended family	22% 27% 10% 100% 64% 	32% 34% 20% 74% 32% 	43% 23% 13% 81% 59% 	37% 24% 15% 72% 33% 	54% 50% 24% 94% 53% 50% 21%	17% 26% 9% 22% 20% 50% 21%	↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑ ↑	<pre>\ } } })))</pre>
Paid family leave Family leave above federal FMLA leave Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family Paid leave To care for immediate family 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	22% 27% 10% 64% 2016	32% 34% 20% 74% 32% 2017	43% 23% 13% 81% 59% 2018	37% 24% 15% 72% 33% 2019	54% 50% 24% 94% 53% 50% 21% 2020	17% 26% 9% 22% 20% 50% 21% 1 year c	↑ ↑ ↑ ↑ ↑ ↑ ↑	

Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year cha	nge	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	60%	56%	70%	63%	51%	-12%	\downarrow	~
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	37%	33%	38%	39%	37%	-2%	\downarrow	\checkmark
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)	46%	42%	43%	45%	46%	1%	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)	41%	49%	39%	42%	47%	5%	1	\checkmark



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Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year cha	nge	
Dependent care flexible spending account (IRC Section 125)	87%	90%	87%	72%	84%	12%	1	\sim
Bring child to work in emergency (i.e., as backup care for an unexpected event)	22%	14%	13%	13%	14%	1%	Υ	
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	2%	0%	2%	3%	1%	-2%	\mathbf{h}	\checkmark
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	36%	32%	23%	23%	41%	18%	1	\sim
Subsidized child care center or program	2%	15%	8%	9%	27%	18%	1	\sim
Nonsubsidized child care center (company-affiliated onsite or near-site center)	10%	10%	13%	12%	19%	7%	Υ	
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	26%	23%	23%	15%	34%	19%	1	~
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	4%	12%		12%	26%	14%	1	\sim

Professional Development

Professional Development	2016	2017	2018	2019	2020	1 year chang	je	
Formal training or education provided by or paid for by employer to keep skills current	77%	86%	86%	86%	83%	-3%	Ł	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	47%	55%	56%	50%	77%	27%	↑	
Formal mentoring program	32%	40%	45%	46%	47%	1%	1	
Professional memberships (e.g., SHRM)	75%	83%	78%	70%	61%	-9%	ŀ	\frown
Professional license application or renewal fees	64%	68%	68%	61%	59%	-2%	Ł	\frown
Certification/recertification fees	72%	71%	71%	63%	59%	-4%	Ł	
ESL (English as a second language)	10%	18%	21%	15%	20%	5%	1	\sim



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

