

Healthcare

General Health	2016	2017	2018	2019	2020	1 year c	hange	
Preferred provider organization (PPO)	87%	87%	85%	84%	78%	-6%	4	
Health maintenance organization (HMO)	27%	27%	26%	25%	25%	0%	\leftrightarrow	
High-deductible health plan (HDHP) that is NOT linked with a savings/spending account (i.e. HSA, HRA or FSA)	20%	20%	29%	17%	16%	-1%	4	
Point of service (POS)	20%	17%	18%	17%	16%	-1%	4	<u></u>
Exclusive provider organization (EPO)	7%	10%	6%	7%	5%	-2%	Ψ.	
Indemnity plan (fee-for-service)	6%	9%	5%	6%	3%	-3%	\downarrow	
High-deductible health plan (HDHP) that is linked with a savings/spending account (i.e. HSA, HRA or FSA)				66%	65%	-1%	\	
HSA & FSA	2016	2017	2018	2019	2020	1 year c	hange	
Medical flexible spending account (FSA) (IRC Section 125)	67%	64%	62%	68%	66%	-2%	\downarrow	\
Health care premium flexible spending account (IRC Section 125 Cafeteria Plan allowing for premium conversion)	42%	39%	35%	28%	28%	0%	\leftrightarrow	
Health savings account (HSA)	54%	55%	61%	60%	62%	2%	1	
Employer contributions to health savings accounts (HSAs)	38%	39%	45%	45%	44%	-1%	4	
Health reimbursement arrangement (HRA)	23%	22%	23%	22%	20%	-2%	\downarrow	\\
Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)			4%	0%	0%	0%	\leftrightarrow	
Prescription Drug	2016	2017	2018	2019	2020	1 year c	hange	
Prescription Drug Prescription drug coverage bundled with medical insurance	2016 96%	2017 96%	2018 95%	2019 98%	2020 92%	1 year c	hange	~
Prescription drug coverage bundled with medical insurance	96%	96%	95%	98%	92%	-6%	Ψ	
Prescription drug coverage bundled with medical insurance Mail-order prescription program	96% 89%	96% 89%	95% 87%	98% 86%	92% 81%	-6% -5%	ψ	
Prescription drug coverage bundled with medical insurance Mail-order prescription program Wholesale generic drug program for injectable drugs	96% 89% 25%	96% 89% 29%	95% 87% 25%	98% 86% 17%	92% 81% 28%	-6% -5% 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)	96% 89% 25% 19%	96% 89% 29% 19%	95% 87% 25% 19%	98% 86% 17% 20%	92% 81% 28% 21%	-6% -5% 11% 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	96% 89% 25% 19% 9%	96% 89% 29% 19% 9%	95% 87% 25% 19% 6%	98% 86% 17% 20% 4%	92% 81% 28% 21% 4%	-6% -5% 11% 1% 0%	↓	X X
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.	96% 89% 25% 19% 9% 2016	96% 89% 29% 19% 9% 2017	95% 87% 25% 19% 6% 2018	98% 86% 17% 20% 4% 2019	92% 81% 28% 21% 4% 2020	-6% -5% 11% 1% 0% 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	96% 89% 25% 19% 9% 2016 97%	96% 89% 29% 19% 9% 2017	95% 87% 25% 19% 6% 2018	98% 86% 17% 20% 4% 2019 97%	92% 81% 28% 21% 4% 2020	-6% -5% 11% 1% 0% 1 year c -3%	↓ ↓ ↑ ↑ ⇔ hange	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. Dental insurance Vision insurance Critical illness insurance (provides funds to help cover extra expenses upon	96% 89% 25% 19% 9% 2016 97% 88%	96% 89% 29% 19% 9% 2017 96% 87%	95% 87% 25% 19% 6% 2018 96% 89%	98% 86% 17% 20% 4% 2019 97% 90%	92% 81% 28% 21% 4% 2020 94% 92%	-6% -5% 11% 1% 0% 1 year c -3% 2%	 ↓ ↓ † † hange ↓ † 	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. Dental insurance Vision insurance Critical illness insurance (provides funds to help cover extra expenses upon diagnosis of a critical illness or condition)	96% 89% 25% 19% 9% 2016 97% 88% 31%	96% 89% 29% 19% 9% 2017 96% 87% 29%	95% 87% 25% 19% 6% 2018 96% 89% 41%	98% 86% 17% 20% 4% 2019 97% 90% 45%	92% 81% 28% 21% 4% 2020 94% 92% 49%	-6% -5% 11% 1% 0% 1 year c -3% 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	96% 89% 25% 19% 9% 2016 97% 88% 31%	96% 89% 29% 19% 9% 2017 96% 87% 29%	95% 87% 25% 19% 6% 2018 96% 89% 41%	98% 86% 17% 20% 4% 2019 97% 90% 45%	92% 81% 28% 21% 4% 2020 94% 92% 49%	-6% -5% 11% 1% 0% 1 year c -3% 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 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	96% 89% 25% 19% 9% 2016 97% 88% 31% 20% 23%	96% 89% 29% 19% 9% 2017 96% 87% 29% 18% 16%	95% 87% 25% 19% 6% 2018 96% 89% 41%	98% 86% 17% 20% 4% 2019 97% 90% 45% 24% 31%	92% 81% 28% 21% 4% 2020 94% 92% 49% 31% 34%	-6% -5% 11% 1% 0% 1 year c -3% 2% 4% 7% 3%	↓ ↓ ↑ ↑ hange ↓ ↑ ↑ ↑ ↑	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\





Disability & Accident Ins.	2016	2017	2018	2019	2020	1 year o	hange	
Accidental death and dismemberment insurance (AD&D) (does not pertain to employee-paid supplemental insurance)	86%	83%	88%	86%	83%	-3%	4	
Long-term disability insurance (does not pertain to employee-paid supplemental insurance)	80%	70%	71%	75%	70%	-5%	Ψ	
Short-term disability insurance (beyond any state-required programs and does not pertain to employee-paid supplemental insurance)	78%	72%	71%	75%	72%	-3%	Ψ	<u>\</u>
Accident insurance (separate from travel accident insurance)	37%	30%	38%	41%	37%	-4%	\downarrow	\
Supplemental accident insurance	51%	30%	33%	28%	30%	2%	1	
Supplemental accidental death and dismemberment insurance (employee- or employer-paid)		65%	69%	71%	70%	-1%	4	
Supplemental long-term disability insurance (employee- or employer-paid)		52%	48%	46%	43%	-3%	\downarrow	
Supplemental short-term disability insurance (employee- or employer-paid)		54%	47%	43%	38%	-5%	\downarrow	
Coverage for Specific Health Services	2016	2017	2018	2019	2020	1 year o	hange	
Mental health coverage	88%	83%	85%	86%	82%	-4%	\downarrow	
Contraceptive coverage	82%	75%	74%	71%	75%	4%	1	
In-vitro fertilization coverage	25%	21%	23%	21%	26%	5%	1	\
Infertility treatment coverage (other than in-vitro fertilization)	27%	24%	24%	21%	27%	6%	↑	\sim
Egg freezing for nonmedical reasons	3%	3%	2%	1%	3%	2%	1	
Gender reassignment surgery coverage	5%	8%	7%	5%	11%	6%	^	\sim
Veliness	2016	2017	2018	2019	2020	1 year ch	ange	
General wellness program	68%	57%	63%	60%	51%	-9%	4	\
Onsite seasonal flu vaccinations	63%	67%	66%	70%	62%	-8%	4	~
Health risk assessment	51%	42%	46%	48%	37%	-11%	Ψ.	
Health insurance premium discount for participation in wellness program	26%	18%	21%	34%	23%	-11%	4	
Rewards or bonuses for completing certain health and wellness programs	47%	41%	43%	43%	30%	-13%	4	
Tobacco cessation program	54%	46%	48%	49%	38%	-11%	Ψ.	-
Preventive programs specifically targeting employees with chronic health conditions	39%	34%	27%	28%	22%	-6%	Ψ	
Weight loss program	36%	32%	31%	31%	23%	-8%	Ψ.	
Stress management program	5%	5%	10%	12%	21%	9%	↑	
Personal or life coaching	43%	29%	30%	13%	17%	4%	1	
Meditation/mindfulness/contemplative program (subsidized, unsubsidized, or reimbursed)				6%	9%	3%	1	





Retirement

Retirement	2016	2017	2018	2019	2020	1 year c	hange	
Traditional 401(k) or similar defined contribution retirement savings plan (e.g. 403(b)s, 457s, federal Thrift Savings Plan)	, 94%	90%	95%	96%	93%	-3%	4	
Roth 401(k) or similar defined contribution retirement savings plan	55%	58%	64%	65%	69%	4%	1	
Traditional defined benefit pension plan (open to all employees)	17%	16%	12%	12%	8%	-4%	\downarrow	
Traditional defined benefit pension plan (frozen for current employees and/or not open to new hires)	18%	15%	13%	12%	12%	0%	\leftrightarrow	
Defined benefit cash balance pension plan	6%	5%	4%	2%	2%	0%	\leftrightarrow	
401(k)	2016	2017	2018	2019	2020	1 year cl	hange	
Automatic enrollment for NEW or EXISTING employees	50%	50%	48%	55%	57%	2%	1	
Automatic escalation of contributions	25%	25%	25%	30%	33%	3%	\uparrow	
Hardship withdrawals	68%	69%	68%	66%	80%	14%	^	
Loans against savings plan balance	50%	53%	60%	56%	68%	12%	^	~
Education and Financial Wellness	2016	2017	2018	2019	2020	1 year ch	ange	
Undergraduate or graduate tuition assistance	67%	64%	63%	65%	60%	-5%	\downarrow	<u></u>
Student loan repayment assistance	3%	3%	3%	6%	5%	-1%	4	
529 plan payroll deduction (tax-advantaged savings plan designed to encourage saving for future college costs)	8%	8%	9%	7%	6%	-1%	4	
Non-retirement financial advice offered online, in a group/classroom, or one-on-one	37%	61%	45%	39%	21%	-18%	4	
Credit counseling service (e.g., credit, debt consolidation, housing counseling)	19%	12%	8%	18%	17%	-1%	1	<u>\</u>
Paycards (payroll debit cards that enable employers to pay employees through payroll direct deposit even if they do not have bank accounts)	23%	25%	19%	25%	20%	-5%	4	
Loans to employees for emergency/disaster assistance	14%	16%	19%	19%	13%	-6%	\downarrow	
Employer contribution or match for 529 plan		2%	2%	2%	1%	-1%	4	
Other Retirement	2016	2017	2018	2019	2020	1 year c	hange	
Informal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	13%	15%	13%	17%	16%	-1%	Ψ	~
Formal phased retirement program (i.e., reduced schedule and/or responsibilities prior to full retirement)	4%	6%	4%	4%	5%	1%	^	
Lifetime income solutions (e.g. in-plan annuities, assistance for retirees to purchase an out-of-plan annuity with in-plan assets)				7%	4%	-3%	4	
Retirement planning or investment advice offered online, to a group/classroom, or one on one				61%	53%	-8%	4	





Leave

acation & Sick	2016	2017	2018	2019	2020	1 year c	hange	
Paid open/unlimited leave	3%	2%	6%	3%	5%	2%	1	✓
Paid vacation time	98%	96%	95%	99%	99%	0%	\leftrightarrow	\checkmark
Paid sick time	86%	69%	71%	90%	86%	-4%	4	
Paid time off (PTO) including both vacation and sick time				60%	67%	7%	1	
Parental	2016	2017	2018	2019	2020	1 year cl	hange	
Paid maternity leave (includes coverage by family/parental leave, other than what is covered by short-term disability or state law)	19%	25%	29%	31%	52%	21%	^	
Paid paternity leave (includes coverage by family/parental leave)	13%	17%	20%	27%	35%	8%	↑	
Paid adoption leave (includes coverage by family/parental leave)	11%	17%	20%	24%	29%	5%	1	
Paid foster leave (includes coverage by family/parental leave)	7%	11%	14%	16%	23%	7%	^	
Paid parental leave	11%	14%	17%	22%	35%	13%	↑	
amily	2016	2017	2018	2019	2020	1 year ch	ange	
Paid family leave	12%	15%	20%	19%	23%	4%	1	_
Family leave above federal FMLA leave	23%	19%	12%	23%	29%	6%	1	~
Elder care leave above federal FMLA leave	9%	8%	7%	11%	12%	1%	1	
Elder care leave above federal FMLA leave Up to twelve weeks unpaid leave To care for immediate family	9% 81%	8% 82%	7% 76%	11% 79%	12% 92%	1% 13%	↑	\sim
Up to twelve weeks unpaid leave To care for immediate family						.,,		\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \
	81%	82%	76%	79%	92%	13%	↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Up to twelve weeks unpaid leave To care for immediate family Up to twelve weeks unpaid leave To care for extended family	81% 40%	82%	76% 37%	79% 38%	92% 28%	13%	↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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	81% 40% 	82%	76% 37%	79% 38% 	92% 28% 23%	13% -10% 23%	↑ ↓ ↑	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
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	81% 40% 	82% 35% 	76% 37% 	79% 38% 	92% 28% 23% 8%	13% -10% 23% 8%	↑ ↓ ↑	
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 ther Religious accommodation paid holidays (paid days off for religious holidays	81% 40% 2016	82% 35% 2017	76% 37% 2018	79% 38% 2019	92% 28% 23% 8% 2020	13% -10% 23% 8% 1 year cl	↑ ↓ ↑	7 2 1 1 5

Flexible Work

Flex Work	2016	2017	2018	2019	2020	1 year chan	ge	
Flextime during core business hours (allowing employees to choose their work hours within limits during core business hours)	44%	43%	46%	51%	39%	-12%	V	
Flextime outside of core business hours (allowing employees to choose their work hours outside of core business hours)	22%	21%	21%	23%	19%	-4%	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)	22%	21%	22%	28%	27%	-1%	4	
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)	30%	29%	29%	30%	30%	0%	\leftrightarrow	





Family Friendly

Family Friendly	2016	2017	2018	2019	2020	1 year chang	e
Dependent care flexible spending account (IRC Section 125)	68%	61%	64%	58%	61%	3%	_
Bring child to work in emergency (i.e., as backup care for an unexpected event)	17%	17%	18%	19%	19%	0% ←	
Babies at work (children under one year of age allowed to come to work with a parent on a regular basis)	1%	1%	1%	1%	2%	1%	/
Child care referral service providing employees with the names of child care providers (separate from or part of an EAP)	16%	16%	8%	10%	13%	3%	
Subsidized child care center or program	2%	3%	1%	2%	2%	0% ←	\
Nonsubsidized child care center (company-affiliated onsite or near-site center)	1%	1%	0%	1%	1%	0% ←	
Elder care referral service providing employees with the names of elder care providers (separate from or part of an EAP)	13%	12%	9%	9%	13%	4%	
Access to elder care services and information (e.g. geriatric counseling, assisted living assessment, in-home assessments, elder care fairs)	1%	1%		5%	8%	3%	

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	78%	85%	81%	84%	75%	-9%	4	
Formal training or education provided by or paid for by employer to develop new skills (upskilling/reskilling)	44%	46%	51%	52%	74%	22%	↑	
Formal mentoring program	18%	17%	17%	22%	18%	-4%	4	
Professional memberships (e.g., SHRM)	90%	91%	88%	86%	86%	0%	\leftrightarrow	
Professional license application or renewal fees	77%	76%	74%	73%	77%	4%	1	\sim
Certification/recertification fees	80%	79%	77%	76%	81%	5%	1	<u></u>
ESL (English as a second language)	7%	8%	12%	13%	12%	-1%	4	

Legend



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

