

2021

EMPLOYEE WELLNESS INDUSTRY TRENDS REPORT



Wellable

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ABOUT WELLABLE



EXECUTIVE SUMMARY

OVERVIEW

Executive Summary

Twenty-twenty started out like many of the years preceding it. There was a general sense of optimism on economic prospects, a tight labor market with historically low unemployment, and businesses looking to gain a competitive advantage. As a result, employers were continuing to invest in benefits, perks, and human performance tools to attract and retain a productive workforce. One specific area of focus was employee wellness solutions, which allowed companies to meet the wants and needs of their employees, differentiate themselves through a culture of well-being, and drive overall business success.

Before the first quarter even ended and in unprecedented fashion, the nature of personal and professional life was turned upside down. COVID-19 caught the world by surprise, resulting in immediate economic shutdowns that led to record unemployment, overburdened health systems and soaring death counts, and a rush to remote work for those who were fortunate to still have a job. For many aspects of work, the pandemic accelerated trends that were already in place, catalyzing two years of digitization in two weeks and making Zoom a household name. COVID-19 also shed light on important areas of health that were being ignored for too long, such as mental health and emotional well-being.

Fortunately, general use vaccines for COVID-19 are on the horizon along with better therapeutics for the disease. Although it is becoming increasingly clear the world will get through this difficult time, it is also apparent that the future will not look like the past. Whether it will be more flexible work arrangements or comprehensive mental health resources, the pandemic continues to push employers to expand employee well-being solutions. As a result, these programs are increasing in popularity and adapting to the current environment.

OVERVIEW

Executive Summary

The goal of this report is to quantify and better understand the wellness strategies that organizations are implementing in 2021. Employers and brokers can use this information to make better benefits decisions and ensure they are creating competitive wellness plans that address the needs of current and prospective employees. To provide a broader perspective, survey respondents included consultants and wellness directors at health insurance brokers across the country. These professionals have insights on the thoughts and strategies of the numerous employers they advise. As part of the research, the survey explored three key areas: (i) investment trends, (ii) decision influencers, and (iii) vendor criteria. This year, the report also includes a special section dedicated to COVID-19 and its impacts on the future of work and well-being.

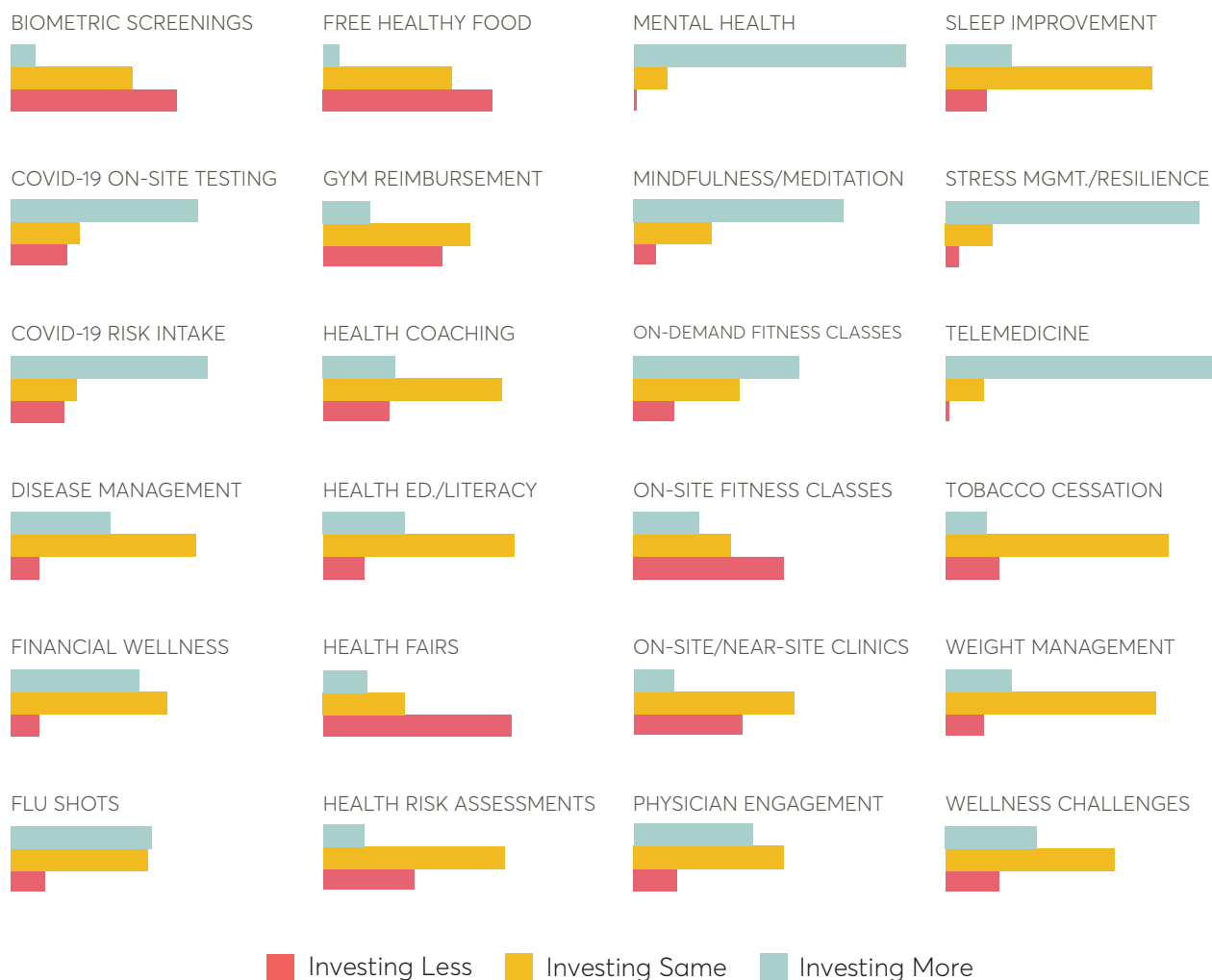
For more detail on the participant profile and a deeper dive into the survey results, please refer to the sections later in the report.



INVESTMENT TRENDS

Executive Summary

The survey identified 24 specific wellness solutions and strategies (listed below) that employers may be considering investing in during the coming year. Respondents were asked whether they expect their employer clients to invest less, the same, or more in the associated programs. Although many employers are planning to invest the same amount in the coming year (42%), there is still a large subset planning to investment more into health and well-being programs (37%). As wellness programs become more popular and the rising cost of benefits pushes employers of all sizes to offer comprehensive and competitive benefits, these programs will continue to see more investment—especially for benefits that are highly valued and/or cost-effective.

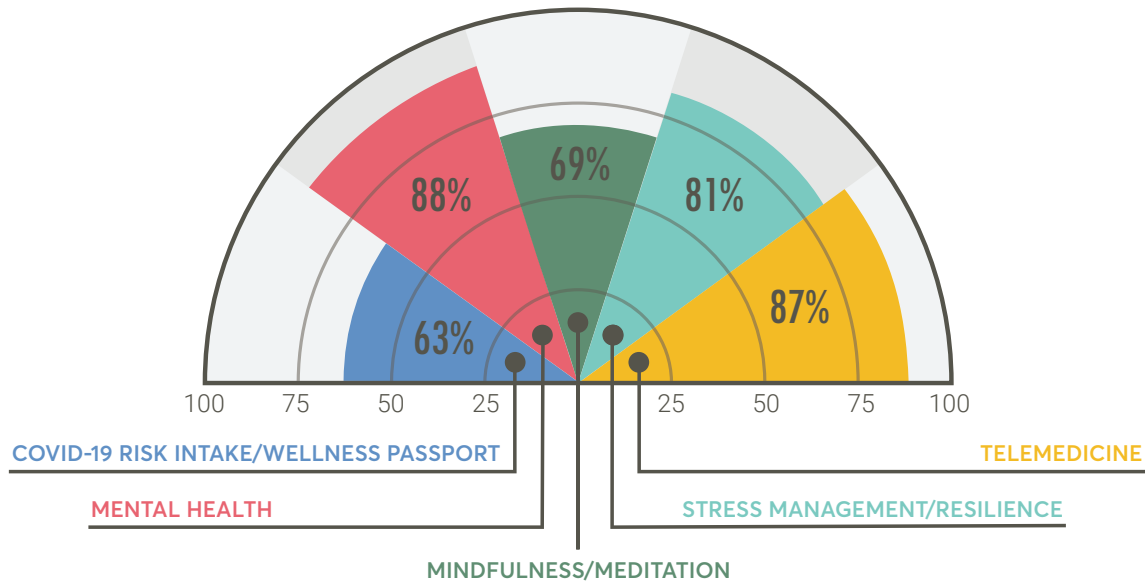


INVESTMENT TRENDS

Executive Summary

RISING STARS

Percentage Of Employers Investing More



Twenty-twenty presented new and unique challenges for employers, many of which stem from the global COVID-19 pandemic and the economic fallout that ensued. As of the writing of this report, case numbers are rising across the country, and uncertainty continues to complicate economic recovery and reopening plans. However, multiple vaccine candidates are on the horizon for general use, which provide hope for a "return to normal" in the second half of 2021. As a result, employers have made significant shifts in their investing plans for employee wellness.

For 2021, employers are investing most in mental health (88%), telemedicine (87%), stress management/resilience (81%), mindfulness and meditation (69%), and COVID-19 risk intake/wellness passport (63%) programs. With three out of five rising stars closely linked to mental health, it is clear that companies are extremely focused on and dedicated to supporting mental well-being. These programs have been growing in popularity in recent years, and the unique challenges created by COVID-19 have only accelerated the demand for mental health solutions.

INVESTMENT TRENDS

Executive Summary

Bereavement, isolation, loss of income, and fear are triggering mental health conditions or exacerbating existing ones. Encouragingly, employers are taking notice.

“With three out of five rising stars closely linked to mental health, it is clear that companies are extremely focused on and dedicated to supporting mental well-being.”

New to the rising stars list this year are telemedicine and COVID-19 risk intake/wellness passport programs. Telemedicine programs in particular experienced the most astounding increase in popularity. During the beginning of the pandemic, the inability to see patients in person and relaxation of government regulations fueled a rapid growth of telehealth visits. These programs allowed for expanded access to care, lower virus exposure for providers and patients, conservation of personal protective equipment (PPE), and a decreased demand on health care facilities.

Finally, this past year saw the debut of COVID-19 risk intake/wellness passport programs. In an effort to reopen business operations while balancing employee safety, these newly-designed programs are an affordable option that complement other COVID-19 risk reduction strategies.

INVESTMENT TRENDS

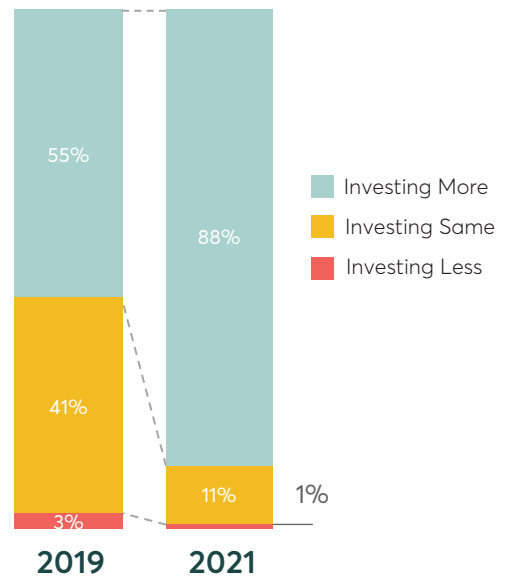
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Mental Health

Employee mental health is at the top of everyone's minds in the coming year. Nearly nine out of ten employers plan to invest more in this area, with just 1% planning to invest less (all of which are small companies). Over the past three years, employers have been rapidly expanding resources and programs supporting mental health. In 2020, however, this area became even more vital to employee well-being and productivity due to added stresses and uncertainties from the COVID-19 pandemic.

Brokers of all experience levels understand this and are pushing clients to invest more into mental health resources so that employers have the right tools to address this area of well-being for employees.

Mental Health Investment Trend

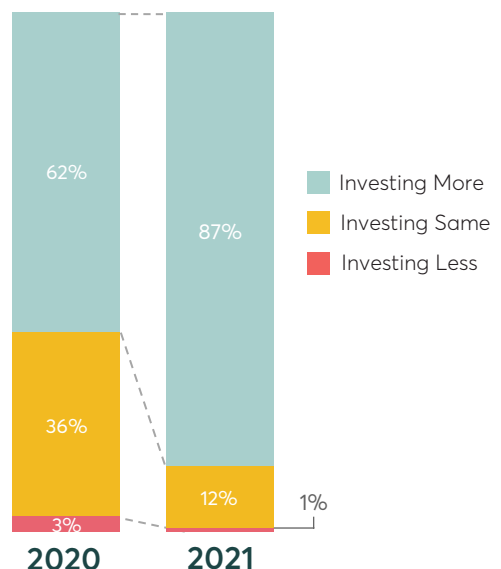


Telemedicine

Of all wellness benefits, telemedicine programs experienced the greatest increase in popularity. Eighty-seven percent of employers, including 90% of small companies, plan to invest more in the coming year—a full 25 percentage points higher than the previous year. Only 1% plan to invest less.

The unprecedented events surrounding the COVID-19 pandemic make this benefit especially

Telemedicine Investment Trend



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valuable, which is why brokers of all experience levels are encouraging clients to invest more. During the pandemic, regulations for telehealth technology have been relaxed, thereby enabling more health care providers and patients to take advantage of these services. As COVID-19 cases continue to rise in many areas, telemedicine remains a critical solution to control the spread of the disease and reduce the burden on overwhelmed health care facilities.

Stress Management/Resilience

Like many mental health-related benefits, stress management/resilience has been on the rise since 2018. This year it reaches a new peak with 81% of companies planning to invest more. Employees are facing more stress and behavioral health impacts due to the many financial struggles, health fears, social distancing measures, and other anxiety-inducing disruptions to normal life brought on by COVID-19. While brokers of all experience levels are encouraging their clients to invest in this area, those with fewer years of experience (less than five in the industry) are particularly emphatic about these benefits.

Mindfulness And Meditation

Consistent with last year's survey results, mindfulness and meditation benefits remain a popular investment with well over two-thirds (69%) of employers planning to spend more on this area of health. These benefits

find particular favor with large companies, which are outnumbering the percentage of medium and small employers investing more by 14 and 25 percentage points, respectively. Just 7% of employers plan to spend less. Brokers with six to ten years

69%

planning to invest more in
mindfulness and meditation

INVESTMENT TRENDS

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experience recommend these benefits the most to their clients. Like other mental health-related offerings, mindfulness and meditation will remain important for supporting employees as COVID-19 and its effects continue to be felt.

COVID-19 Risk Intake/Wellness Passport

Making its debut in 2020, this offering is an affordable option that complements other COVID-19 risk reduction strategies. In the coming year, sixty-three percent of employers plan to invest more in a COVID-19 Risk Intake/Wellness Passport. In order to mitigate the risk of unknowingly exposing employees and other individuals to the virus within a workplace, employers can use this option to identify and have possibly-ill or contagious workers stay home. While this is not completely effective due to the possibility of asymptomatic individuals that may pass screenings, it could be a more attractive strategy because it is cost-effective, can supplement other safety measures, and is implemented easily through the use of employee self-assessments.

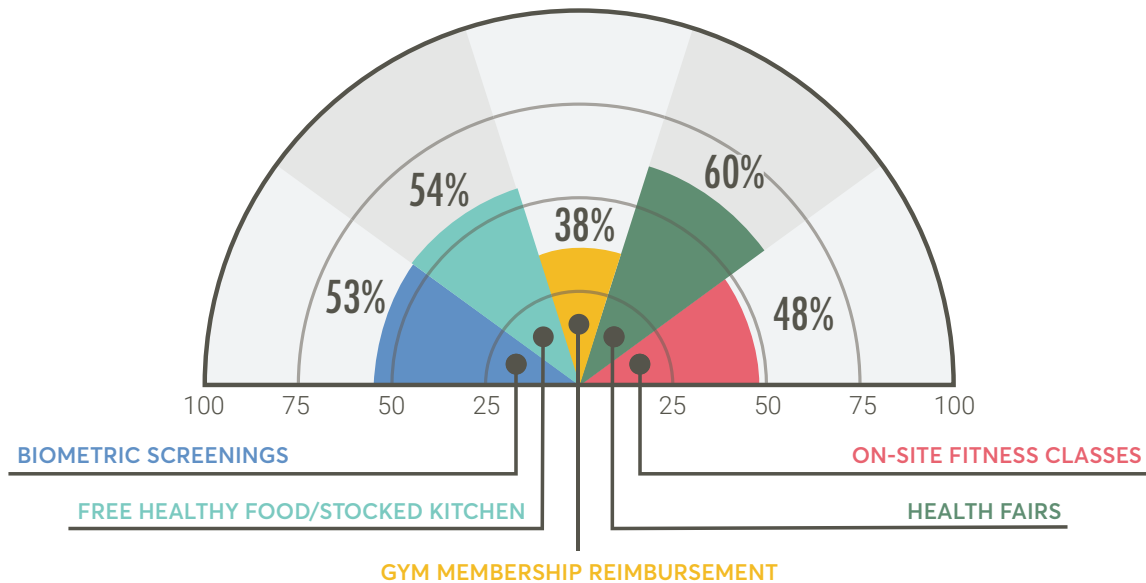
Since the collection period of the survey, there have been many promising announcements regarding an effective COVID-19 vaccine. If multiple safe and effective vaccines become available in 2021, it will be interesting to see if this offering remains a priority for employers or if the scope of the solution expands to include verifying those individuals who have received the vaccine.

INVESTMENT TRENDS

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FALLING GIANTS

Percentage Of Employers Investing Less



Health fairs (60%), free healthy food/stocked kitchens (54%), biometric screenings (53%), on-site fitness classes (48%), and gym membership reimbursement (38%) all ranked the highest in terms of the percentage of employers expecting to invest less. For many of these downward-trending investments, COVID-19 restrictions and public health measures made them unattractive or created too many barriers to their access. With the increase in people working remotely, stricter health and safety protocols, and social distancing recommendations, companies are limiting both the availability of shared food options as well as access to congregation areas like kitchens and break rooms. Many gyms and fitness centers remain closed or with limited access to members, while other at-home and virtual fitness options rise in popularity.

In the case of health fairs and on-site fitness classes, the same wellness goals can be achieved through options that are more affordable and scalable, such as newsletters or an on-demand fitness library. Additionally, these benefits are impersonal and targeted to general audiences. As employers seek to develop more engaging wellness programs

INVESTMENT TRENDS

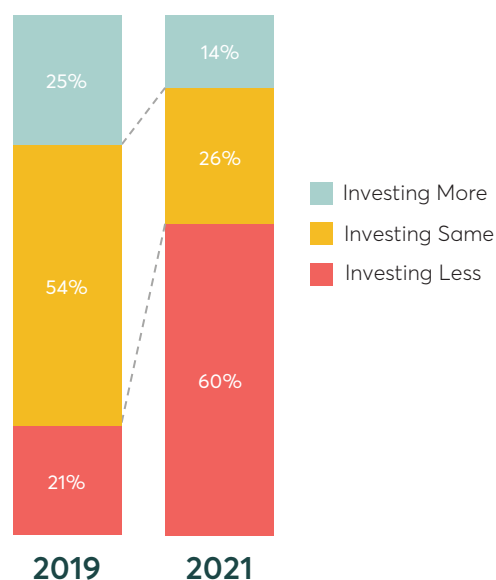
Executive Summary

that meet the specific needs of their workforce, these offerings will continue to be less appealing.

Health Fairs

Three out of five employers (60%) plan to invest less in health fairs in 2021. While about two-thirds of larger clients actually continue to invest the same or more in health fairs, 72% of smaller companies and 65% of medium-sized companies are investing less. In fact, health fairs saw the greatest negative trend out of all benefits this year. Over double the percentage of employers are investing less compared to last year, and this perspective is consistent for brokers of all levels of experience..

Health Fairs Investment Trend



Health fairs had already been losing some momentum prior to COVID-19. With employees restricted from being on-site as well as the inability to safely and successfully host these types of social events, it is not surprising that interest in health fairs has plummeted so sharply. For organizations that are still interested in providing this option, virtual programming is an excellent alternative.

Free Healthy Food/Stocked Kitchen

The number of employers investing less in the area skyrocketed from only 14% last year, to 54% in this year's survey. This trend is likely fueled by the large number of

INVESTMENT TRENDS

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employees working remotely. For companies with on-site workers, increased health and safety precautions in buildings have also impacted these offerings. Access to kitchens and common areas may be restricted to prevent congregating, and high-contact items (like coffee pots or bulk snack bins) may be removed or replaced with pre-packaged, single-serving options.

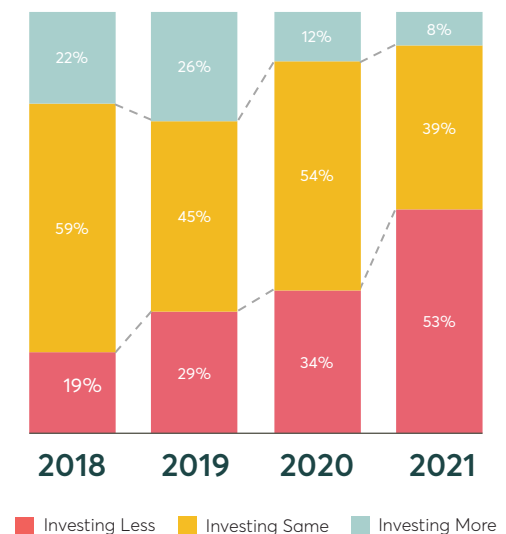
"As employers seek to develop more engaging wellness programs that meet the specific needs of their workforce, these [impersonal] offerings will continue to be less appealing."

Biometric Screenings

The overwhelming research suggests that biometric screenings do not deliver the results that employers previously believed, and companies are taking note with 53% planning to invest less in the coming year. This number has been growing since 2018, with those investing more steadily declining since 2019. Now, only 8% plan to invest more into these programs.

Between COVID-19 and the proposed changes to the Equal Employment Opportunity Commission (EEOC) wellness rules, the past year has made biometric screenings especially inconvenient. With offices closed and health care facilities strained, it is often not possible for employees to complete screening requirements. Also, the new regulatory framework forced many employers that did promote biometric screenings with incentives to come up with alternative options for employees.

Biometric Screenings Investment Trends



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On-site Fitness Classes

Almost half (48%) of employers plan to invest less in on-site fitness classes, including 57% of companies working with the most experienced brokers. This comes as no surprise, with the huge increase in employees working remotely. Companies are now shifting their fitness strategy to on-demand fitness libraries. Over half (53%) of employers plan to invest more in this alternative, which provides employees with a personalized experience that best suits their abilities, fitness interests, and preferred time and place.

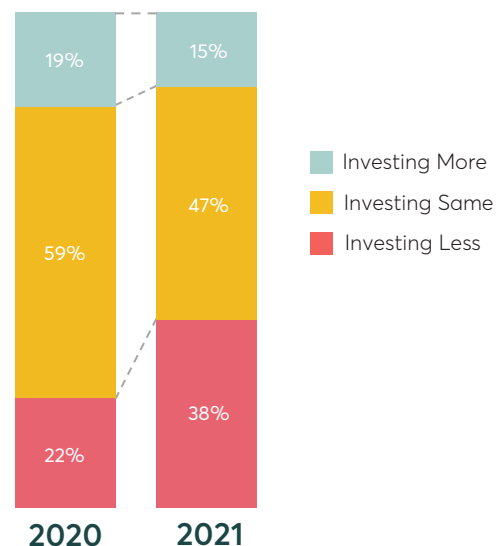
53%

planning to invest more in on-demand fitness class

Gym Membership Reimbursement

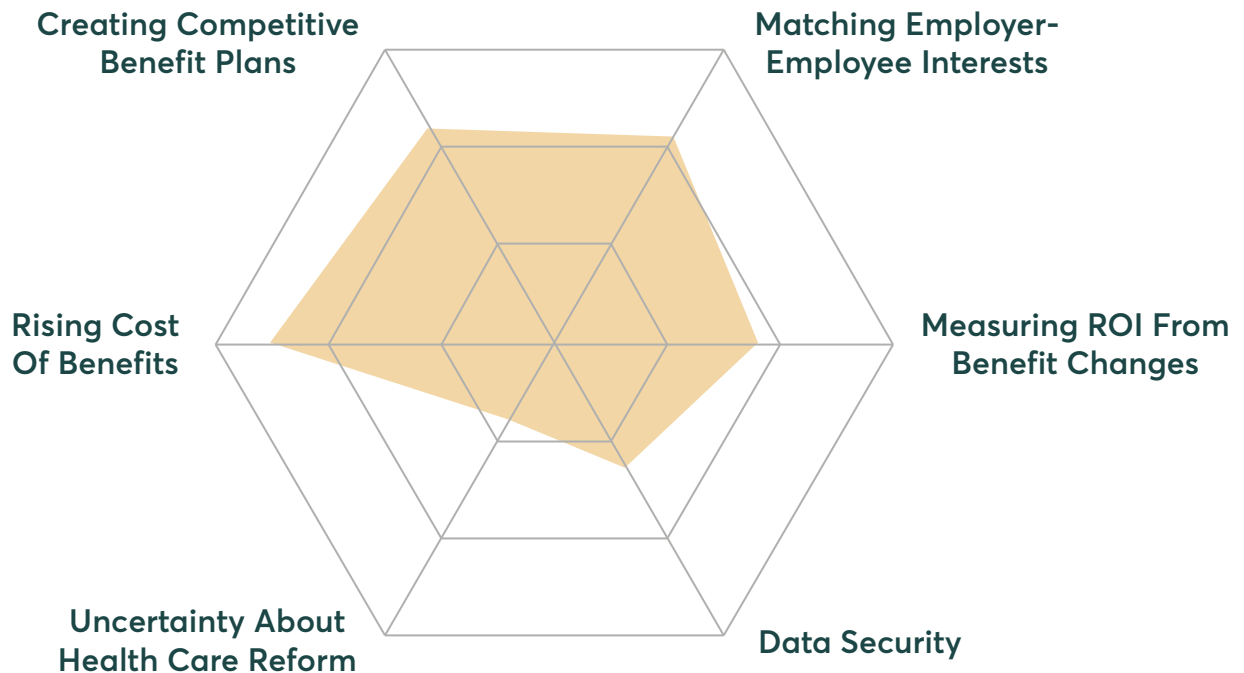
Since 2018, the percentage of employers investing less in gym membership reimbursement has been steadily growing. This year, that number jumped by 16 percentage points. This is largely due to the changing nature of work and gym closures, which resulted in this benefit losing value to many employees. Now, well over a third (38%) of employers, mostly small- and medium-sized companies, plan to invest less. As with on-site fitness classes, employers are shifting their fitness strategy to virtual or on-demand options that better meet the needs of employees working remotely.

Gym Reimbursement Investment Trend



DECISION INFLUENCERS

Executive Summary



In addition to exploring areas of investment, the survey also asked brokers what criteria had the greatest influence of the benefit decisions employers make. Consistent with data from prior reports, pricing continues to be a leading consideration and will be the top factor in 2021. Creating competitive benefit plans, which is usually the primary influencer for employers, fell sharply as mass unemployment resulting from economic shutdowns created less pressure to recruit and retain talent.

With 2021 expected to be a year of significant change—from a new administration to a hopeful reopening of the economy to the rise of permanent shifts in the way people work—the criteria employers use to make decisions will be critical in determining how companies will adjust the benefits strategy to meet the new normal.

DECISION INFLUENCERS

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Creating Competitive Benefit Plans

Two-thirds of employers say they are significantly influenced by their desire to create competitive benefit plans for their employees, compared to just 6% that say they are minimally influenced. This makes it one of the most influential drivers, second only to the rising cost of benefits. Interestingly, a competitive plan can also be a strategic way to address increasing costs.

In 2020, the economic turbulence caused by COVID-19 and the subsequent stock market crash put competitive benefit plans in a new light. Employers with these plans found that they were more able to meet employees' needs, both inside and outside of work. Now, as employees adjust to new norms of life, they covet multifaceted and holistic approaches to well-being. These benefits can relieve external pressures and better allow employees to focus on what matters in both their personal and professional realms.

Nevertheless, the importance of this objective dropped notably since last year, with the number of respondents considering it a significant influence decreasing by 18 percentage points. Prior to COVID-19, a competitive benefits package provided a unique value that could set an employer apart from others, thereby recruiting and retaining top talent within a thriving economy and period of record low unemployment. With a less competitive job market, the need for differentiated benefits has diminished.

"Many employers want to offer attractive health insurance options, but the growing costs associated with doing so tempers their ability to do so."

DECISION INFLUENCERS

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Matching Employer-Employee Interests

Alongside creating competitive benefit plans and rising cost of benefits, matching employer-employee interests significantly influences the decisions companies make. Only 8% of employers are minimally influenced by this factor. Often, the struggle between these two interests can be difficult to manage, which is regularly the case with health insurance. Many employers want to offer attractive health insurance options, but the growing costs associated with doing so tempers their ability to do so. Small- and medium-sized employers are slightly less influenced by matching interests, whereas 79% of larger employers are influenced by this. Potentially, this may be the result of smaller companies having a better understanding of the needs of their employees

79%

of large employers are somewhat or significantly influenced by matching employer-employee interests

Measuring ROI From Benefit Changes

Most employers are still thinking about deriving a measurable return on investment (ROI) from benefit plan changes, with 83% being significantly or somewhat influenced by this factor. Since 2020, there was a 21 percentage point increase in the number of larger employers (62%) that are significantly influenced by this objective. Comparatively, only about half of small- and medium-sized (53%) employers can say the same. This could be due to COVID-19-induced adjustments that have been made to budgets. Employers have been forced to look more critically at the value of current offerings and reconsider their priorities in order to weather the unexpected financial impacts of the pandemic.

Even with greater scrutiny, though, measuring ROI continues to be a challenge, as it is not always attainable nor worth the tracking expenses. This may account for the fact that experienced brokers (with six or more years in the industry) are more likely to be

DECISION INFLUENCERS

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minimally influenced by this factor than less experienced brokers.

Rising Cost Of Benefits

The rising cost of benefits is the most significantly influential factor when deciding on employee plan decisions. For the 95% of companies that are most influenced by growing expenses, COVID-19 has made a major impact. Recent legislation, including the Families First Coronavirus Response (Families First) Act and the Coronavirus Aid, Relief, and Economic Security (CARES) Act, now requires comprehensive private health insurance plans to cover COVID-19 and any related costs that the respiratory disease causes.

With all companies sensitive to budgetary constraints, size of employer and experience of broker did not have a significant impact of the level of influence cost had on benefit decisions. As employers wait to see the full impact of COVID-19 on health care expenses, they must decide how to allocate benefits spending and choose which programs to offer. According to Wills Towers Watson, a 5% increase in costs to employers was projected this year; any impact from COVID-19 will be on top of this projection.

Uncertainty About Health Care Reform

More than two out of five respondents (42%) noted uncertainty about health care reform as having only a minimal influence on their decisions. This is a continuation of a downward trend in this criteria's importance over the last few years, from its peak in 2018 when nearly half (46%) of respondents felt this significantly influenced their decision making. A much larger number of small businesses (78%) are somewhat or

78%

of small employers are somewhat or significantly influenced by uncertainty about health care reform

DECISION INFLUENCERS

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significantly influenced by reform, perhaps due to their more limited legal and financial resources.

As the regulatory environment is constantly changing, so will the importance of this factor. It is important to note that the collection period of this survey (October 6th, 2020 to November 10th, 2020) was initiated before the US presidential and congressional elections. Also, the collection period was after the EEOC held a public meeting on June 11, 2020 and gave a hint of new proposed wellness program rules, including new interpretations of insurance safe harbor, de minimis incentive limit, and privacy protections. The proposed rules have been reviewed by the Office of Management and Budget and Office of Information Regulatory Affairs for critique and comment. Today, the proposed rules are back with the EEOC for further revision with a public comment period.

Unfortunately, the vast majority of employers cannot change the consequences that health care reform may have on their businesses, regardless of how large the financial or non-financial impact may be. In the meantime, employers that sponsor wellness programs that include incentives are cautioned to review the amount of such incentives until final guidance from the EEOC is released.

Data Security

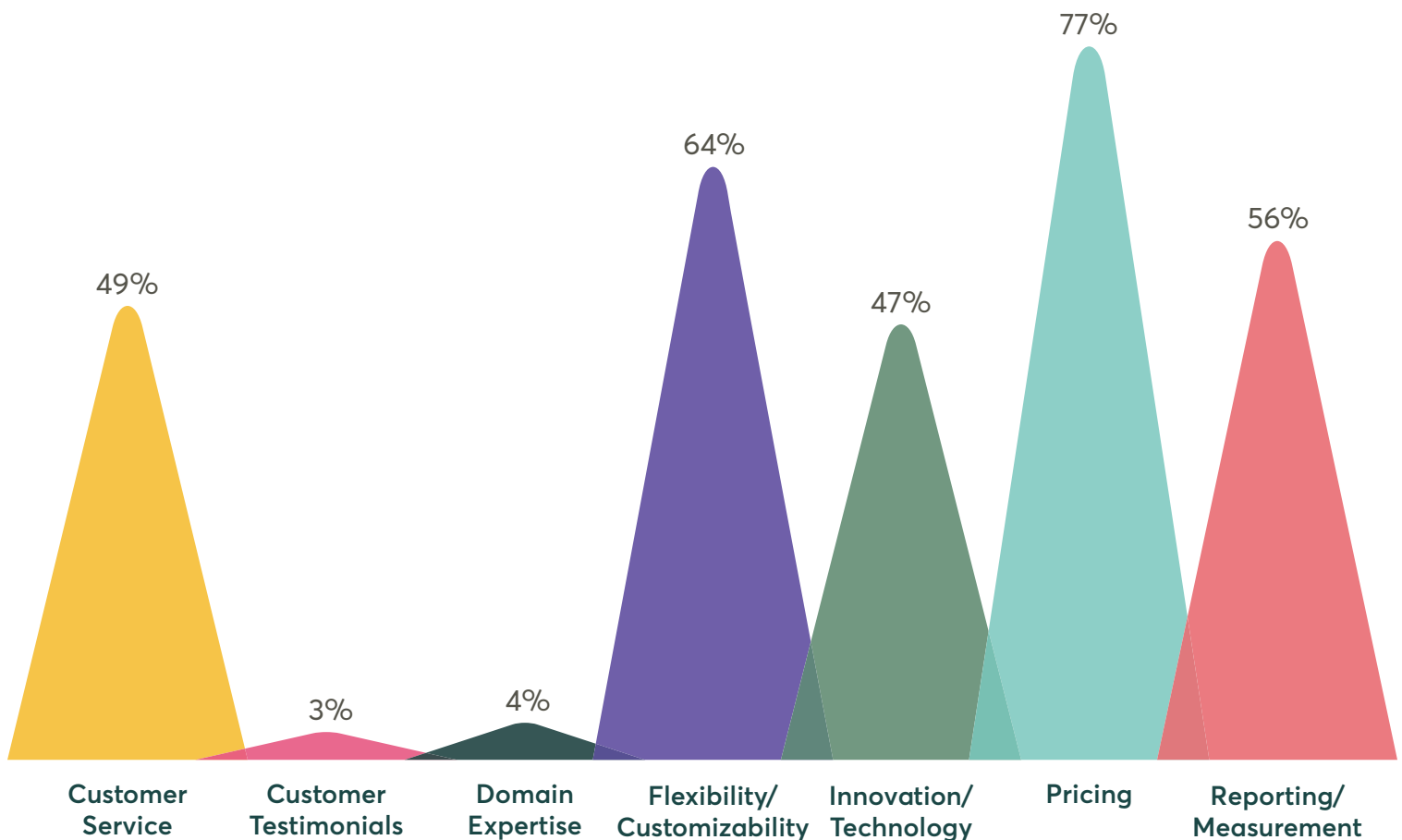
This is an increasingly less influential factor for employers. Respondents that reported being minimally influenced by data security doubled in the last year alone—to 25%, up from 12%. However, just under half (45%) of smaller employers are likely to be significantly influenced by this. Similar to their greater concern over health care reform, these companies with limited resources may just want to minimize any potentially negative legal consequences.

VENDOR CRITERIA

Executive Summary

For the fourth year in a row, pricing is the top criteria when evaluating vendors. Survey results showed that 77% of respondents felt pricing was a top three criteria; that number is even higher (80%) for small- and medium-sized companies. Both customer testimonials (3%) and domain expertise (4%) remain the least popular criteria.

About two-thirds of companies (64%) value a vendor's flexibility and customizability, and for larger companies (72%) this was their top criteria—even above pricing (67%). Typically, large employers will look for a single vendor that can meet a variety of wellness and benefits needs and integrate with other solutions they may lack or employers want to offer. If any specific needs remain to be addressed, employers will then select niche vendors to fill any gaps.



VENDOR CRITERIA

Executive Summary

Other important selection criteria include reporting and measurement (56%), customer service (49%), and innovation and technology (47%). Small (55%) and medium companies (51%), in particular, favored customer service, compared to only 38% of large companies. Reporting and measurement remained higher with medium and large companies, possibly due to a greater interest in monitoring costs and demonstrating value on investment.

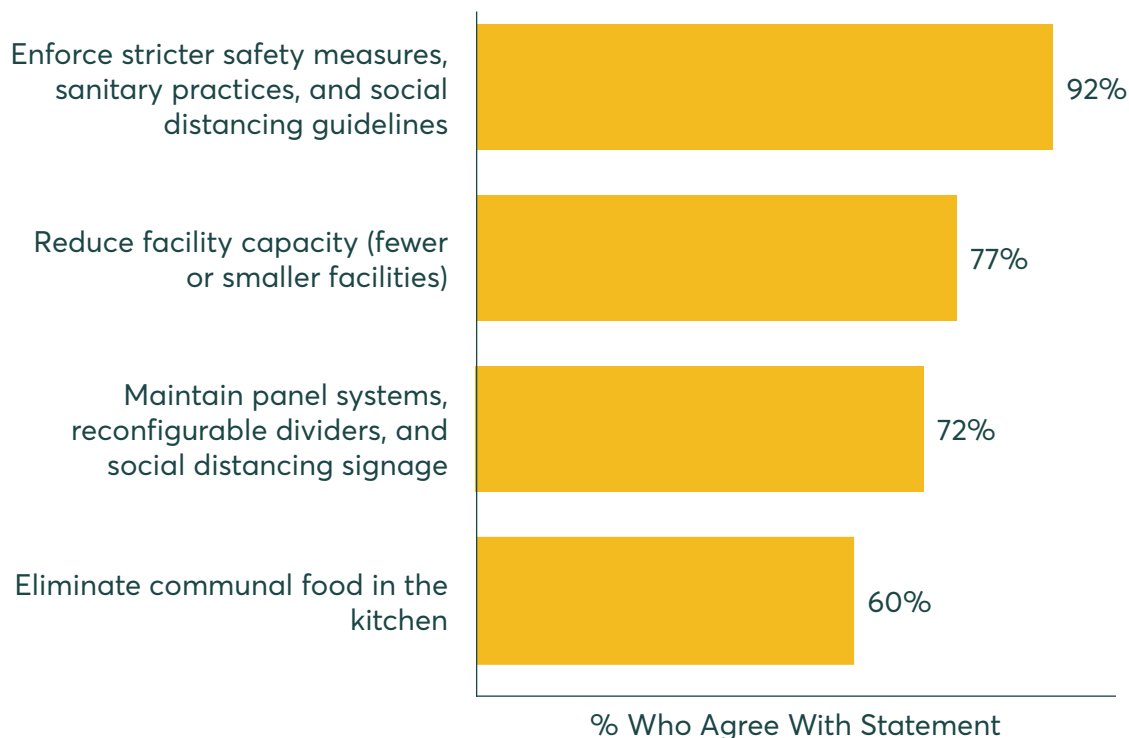
Preferences for innovation and technology had been growing in favor; however, after last year's peak (60%), interest in this dropped 12 percentage points—the most of all criteria. Nonetheless, it remains a top consideration for many employers, especially larger companies (62%) that typically have more resources to spend on new and innovative solutions and are willing to explore non-traditional approaches.

COVID-19 IMPLICATIONS

Executive Summary

PHYSICAL WORKSPACE

Beyond COVID-19, organizations will...



The health concerns of COVID-19 have forced businesses to transform their physical workspaces. In order to create clean and safe environments, employers have had to analyze all the ways in which contagious diseases might be spread through any part of their normal on-site operations. Considering employers' heightened awareness of health concerns, almost all (92%) brokers—including those across all experience levels, and for employers of all sizes—believe that the safety measures, sanitary practices, and social distancing guidelines companies established will remain to some degree even after the pandemic has subsided. These initiatives include setting up sanitation and hygiene stations, leaving empty seats between colleagues, and limiting office capacity.

Specifically, 72% of brokers believe that organizations will continue to utilize physical risk reduction barriers such as panel systems, reconfigurable dividers, and social

COVID-19 IMPLICATIONS

Executive Summary

distancing signage. Not only do these options work as an effective visual reminder for safe in-person interactions, but they are relatively affordable. There is also nothing to lose for employers that have already invested in these items to simply keep using them, even once COVID-19 is under control.

In addition to the physical transformation of offices, the way they are used has also changed substantially, now that a large number of employees and companies have moved to off-site, remote models. Seventy-seven percent of brokers expect companies to continue to reduce facility capacity (either with fewer facilities or smaller-sized spaces). Companies are down-sizing buildings and floor plans to accommodate only those workers that need to be on the premises to complete job tasks, as well as adding in a small number of hot desks or flexible spaces for employees working under a hybrid model (going between on-site and remote work). This reduction in real estate and equipment needs can provide significant cost savings, while still meeting employees' desires for the collaboration, social connection, and mental health support that a physical space enables.

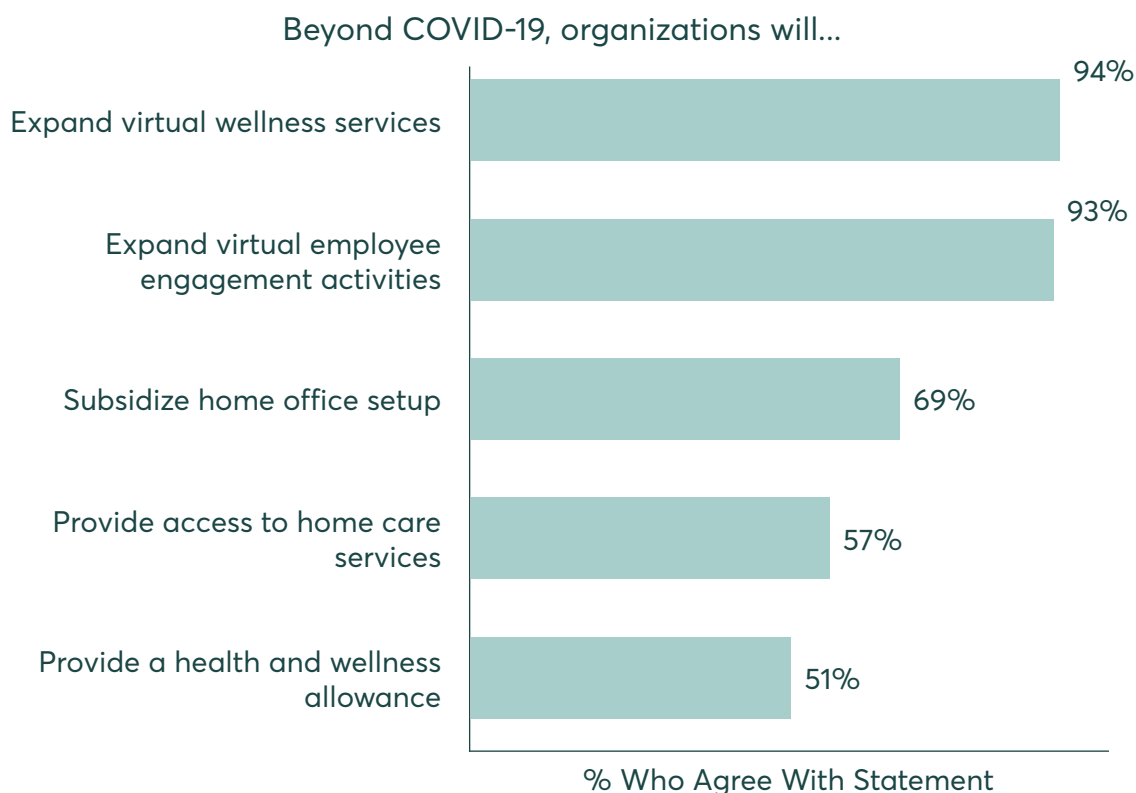
"Considering employers' heightened awareness of health concerns, almost all (92%) brokers [...] believe that the safety measures, sanitary practices, and social distancing guidelines companies established will remain to some degree even after the pandemic has subsided."

However, there is one questionable trend that could disappear along with COVID-19, and this is the elimination of communal food in kitchens. Only about 60% of brokers believe this trend will continue. Many companies replaced bulk food items with pre-packaged options, which cost more and are generally not as fresh and nutritious. Of course, healthy snack and meal options cannot enhance the employee experience if they are not on-site.

COVID-19 IMPLICATIONS

Executive Summary

REMOTE WORK & CULTURE



Remote work models have flourished under COVID-19, and many companies plan to make off-site work options permanent. This will require continued investment from employers in order to create a culture that helps everyone stay connected, healthy, and productive.

Almost all (94%) brokers expect that employers will expand their virtual wellness services. Leading the way in these benefits are larger- (97%) and medium-sized (92%) employers, but 85% of small employers will also continue to do the same. As offices closed during the pandemic, employers pivoted their employee wellness strategy to include virtual options. Since many organizations plan to move forward with a decentralized workforce or hybrid model, expanding these services is an extremely

COVID-19 IMPLICATIONS

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sustainable choice. While they require some work to get started, once implemented, these virtual health resources are easily scalable. Employees benefit from the flexibility by being able to access programs from wherever they are and at any time, while also focusing on the topics that are most relevant and interesting to them.

93%

predict employers will expand
virtual employee engagement
activities

Most brokers (93%) also predict that companies will expand virtual employee engagement activities. Once again, large organizations (97%) are leading the way with these offerings, closely followed by medium (92%) and small (85%) companies. Engagement among a decentralized, off-site workforce can be quite a challenge. COVID-19 unexpectedly accelerated the transition to remote work, further amplifying feelings of isolation and uncertainty. Establishing virtual engagement activities is a great way to foster meaningful connections between colleagues—beyond the typical work-oriented communication.

"A majority of brokers [...] expect that companies will continue to subsidize employees' home office set-up [...]. If employees do not have the appropriate tools and equipment to fulfill their job duties, performance and productivity can suffer."

A majority (69%) of brokers, especially those with the least experience (72%), expect that companies will continue to subsidize employees' home office set-up. This offering is most popular with medium-sized employers (74%), though 59% of large employers also plan to invest in this. If employees do not have the appropriate tools and equipment to fulfill their job duties, performance and productivity can suffer. These subsidies improve the work-from-home experience, and therefore, the quality of work being done at home.

COVID-19 IMPLICATIONS

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Investing in furniture, connectivity needs such as internet, and other technology and security requirements will help employees transition more smoothly to off-site work.

Considering companies' increased focus on virtual services and engagement activities, it makes sense that brokers—especially those with the most years of experience—also anticipate companies will stop investing in their on-site equivalents. Sixty-one percent of brokers do not expect companies to invest in on-site employee engagement activities, and 60% think the same for on-site wellness options. Companies recognize that virtual benefits provide a more reliable and equitable way to reach employees anywhere.

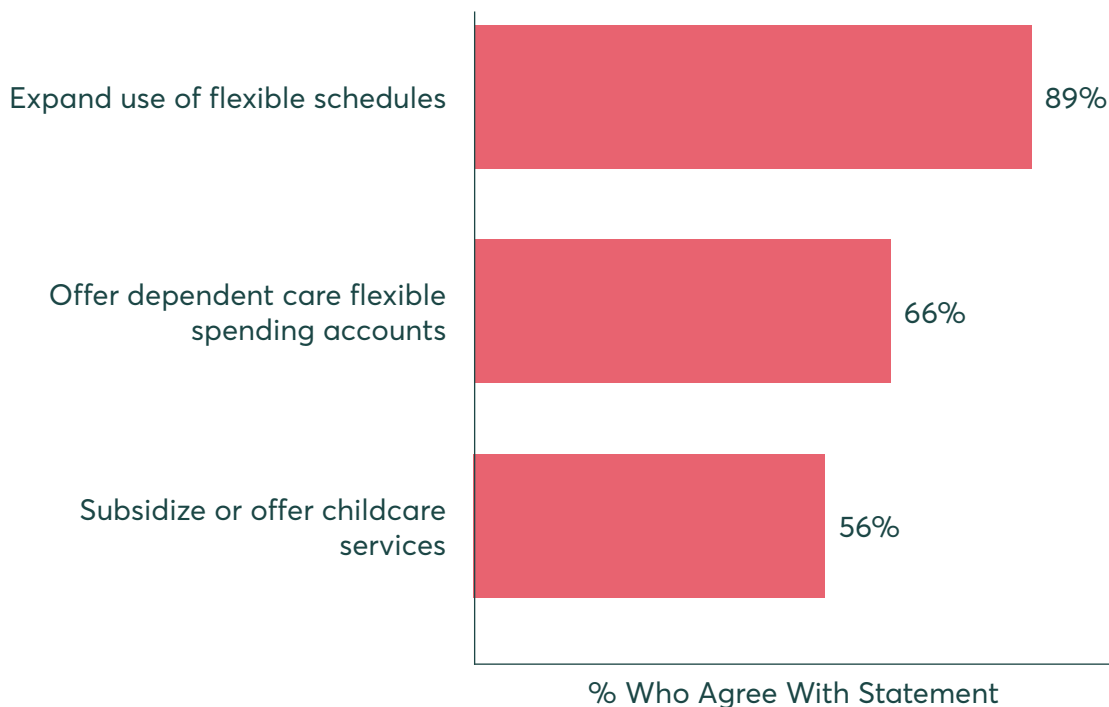
About 19% of brokers think that companies might adjust salaries for workers that are now remote, in order to reflect their current cost of living; however, an overwhelming 47% have no opinion on this. By shifting to remote work, employees have more flexibility to choose where they live. If they move to a place with a lower cost of living, they could be subject to a decrease in pay. This is more likely for organizations based in areas with a high cost of living, such as Silicon Valley, New York City, and other major metropolitan areas. Some argue that an employee's labor provides the same value to the employer, no matter where they are working from, and their compensation should, therefore, not be changed. This is why many brokers seem unsure about whether or not companies will implement these pay adjustments.

COVID-19 IMPLICATIONS

Executive Summary

CAREGIVING BENEFITS

Beyond COVID-19, organizations will...



Caregiving benefits have been on the rise for years, and like many employee benefits, COVID-19 accelerated its adoption. A growing number of households today feature two working parents, and as the baby boomer population ages into retirement, millions of Americans are taking on the role of caregiver for elderly family members. This trend has been further encouraged by younger workers' interests in benefits that support mental well-being and a healthy work-life balance.

Unfortunately, the pandemic impacted many of the typical solutions that these employee-caregivers relied on to manage both their family and work responsibilities. Nursing homes, daycares, schools, and care facilities closed without notice and with no clear timelines of when these services would be available again. This prompted employers to quickly develop new policies to better support employees struggling with added caregiving responsibilities. Without proper support, employees face more stress

COVID-19 IMPLICATIONS

Executive Summary

and strained resources. Companies risk losing top talent if they cannot provide a way for their workers to fulfill at-home responsibilities.

Brokers, especially those with more years of experience, believe that employers will continue to offer flexible scheduling (89%) to support their caregiver-employees even after the pandemic. In fact, only 4% of brokers predict otherwise. Flexibility is key when it comes to balancing both work and caregiving, as these employees are often tied to the schedules of those in their care (such as children with schoolwork or ill family members with medical appointments). Offering this requires no additional upfront costs for an employer, but it can be the difference between retaining workers that, otherwise, might just quit. A good example of this is represented in the number of women, who disproportionately bear the burden of caregiving responsibilities, that left the workforce in 2020. If more employers offered caregiving benefits, the number of women leaving the workforce would be minimized. Employers that do provide these solutions benefit from access to talent that they would otherwise not be made available. However, this practice is not feasible for certain jobs, such as shift workers or those that must be performed on-site or as part of a team.

"Flexibility is key when it comes to balancing both work and caregiving [...]. Offering this requires no additional upfront costs for an employer, but it can be the difference between retaining workers that, otherwise, might just quit."

Medium (87%) and large (90%) employers are more likely to offer flexible work arrangements. This may be due to the resources and infrastructure necessary to create productive work environments with this benefit.

About two-thirds (66%) of brokers predict that companies will offer dependent and flexible care spending accounts beyond the pandemic. With so many businesses closed

COVID-19 IMPLICATIONS

Executive Summary

or restricted, employees may have been unable to use funds in these accounts by the end of the year. As a result, there has been some flexibility made to these accounts, such as allowing mid-year changes to election amounts (outside of open enrollment or a qualifying life event). These accounts are favored by large companies (72%) and medium (71%), with only 38% of smaller employers planning to use them in the future.

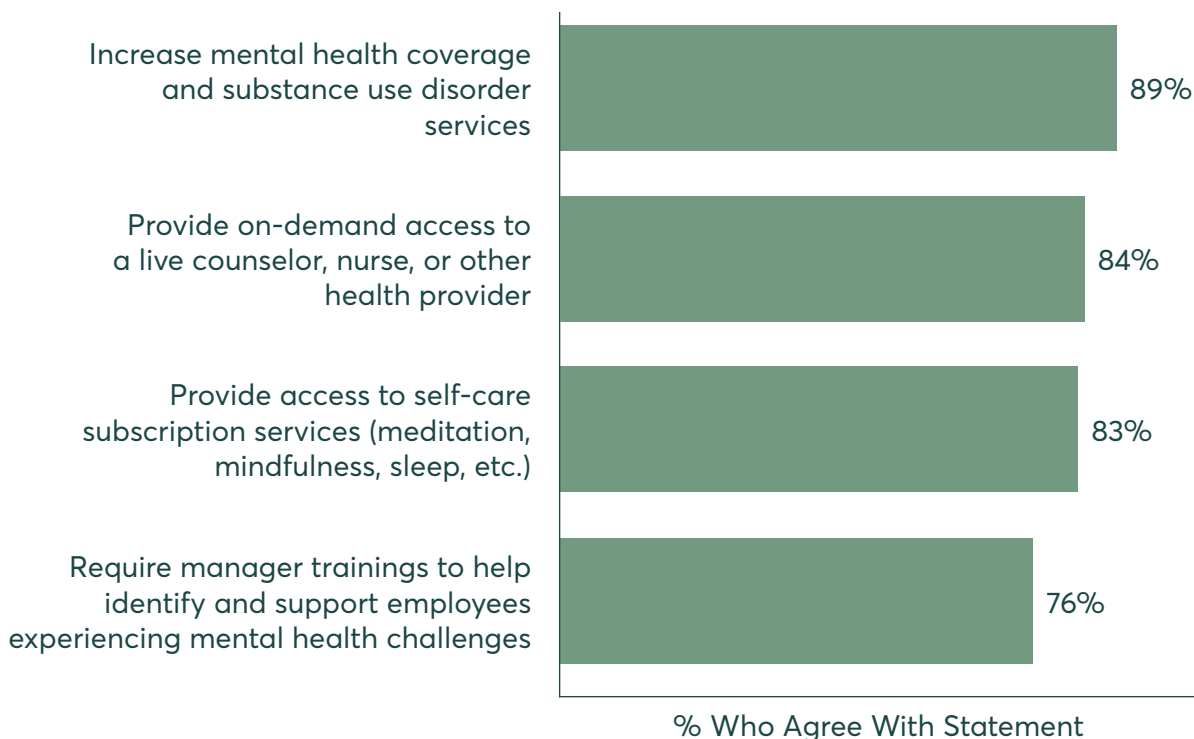
Between April and December of 2020, the Families First Coronavirus Response Act mandated that certain employers provide paid sick leave and expanded family and medical leave to employees that met qualified reasons related to COVID-19, such as employees caring for an individual in quarantine or for a child whose place of care was closed due to the virus. Forty-nine percent of brokers expect that employers will continue to expand paid family leave policies. Paid leave goes a step beyond flexible scheduling, which can still lead to burnout and stress if an employee has too much on their plate; paid leave supports their mental well-being without sacrificing too much income. This offering is favored by large (56%) and medium (51%) employers, likely due to the fact they have more resources. It is also slightly favored by brokers with the least amount of experience (57%), who are more likely to be younger and value these benefits more, compared to their more-seasoned colleagues (45%).

Fifty-six percent of brokers believe that employers will choose to subsidize or offer childcare services. As workplaces reopen physical locations, they can look for childcare facilities in the immediate area and work with them to offer a discount to their employees. Larger employers and those with more resources may even consider establishing an on-site childcare facility for employees, which experts agree would dramatically boost appreciation among working parents who could visit their children during each workday. Of course, subsidies and on-site facilities require more upfront costs, making these benefits more popular with large (69%) and medium (61%) organizations, as opposed to smaller ones (25%).

COVID-19 IMPLICATIONS

Executive Summary

BEHAVIORAL/MENTAL HEALTH BENEFITS



The mental health movement has been well underway for years, but the impacts of COVID-19 propelled companies of all types to acknowledge and prioritize the mental well-being of their employees. As the stigma surrounding mental conditions plummets, employers are looking for comprehensive wellness strategies to support both body and mind. Brokers of all experience levels agree that many of the behavioral and mental health initiatives made in response to the COVID-19 crisis are here to stay.

In many different areas of people's lives, the pandemic has amplified existing stresses or created new sources of worry. Employees have struggled with unfamiliar remote work models, taken on additional caregiving responsibilities, faced income loss or unemployment (either temporary or permanent), or been isolated from friends and family. Almost nine in ten (89%) brokers believe organizations will continue to invest in

COVID-19 IMPLICATIONS

Executive Summary

increased mental health coverage and substance use disorder services. More employers than ever before understand the need to expand resources and design a holistic approach to mental health. By addressing stress, anxiety, mood disorders, and substance use disorders, employee wellness and productivity flourish.

83%

believe that access to self-care subscriptions will outlast the pandemic

The demand for virtual health has also soared in conjunction with these mental health needs. While COVID-19 created a real necessity for on-demand access to live counselors, nurses, and health providers, 84% of brokers think this trend will continue even after the virus is no longer a threat. These are appealing cost-effective options for employers in the US, which has the highest health benefit costs in the world. It also satisfies employees' desire for quality, convenient, and affordable care.

Similarly, 83% of brokers believe that access to self-care subscription services will also outlast the pandemic. These digital options had been scaling up delivery across a variety of platforms even before COVID-19 and can address a range of wellness areas from mindfulness to sleep. They became more popular in 2020 as easy-to-access educational tools that helped employees decrease mental health burdens and start engaging in healthy habits. These options are slightly more popular with larger clients, as they are a cost-effective way to deliver self-care resources with a personalized touch to a large number of employees. The employee chooses the health and well-being initiative that aligns best with their interests, and from there, they have the flexibility to engage with the service when and where it works best for them. While less-experienced brokers find this more popular than their more-experienced counterparts, this could simply be due to the fact they are typically younger and perhaps more comfortable with digital self-care tools.

COVID-19 IMPLICATIONS

Executive Summary

Manager training to identify and support employees experiencing mental health challenges is the least popular initiative, specifically with smaller companies; but it is still favored by over three-quarters (76%) of brokers. Leadership support and understanding is critical to building a supportive work culture. Mental health training allows managers to learn skills that will help them identify signs of mental distress in colleagues, or even themselves, and it gives them tools to intervene before the distress grows into a more urgent or severe situation. This type of training is not only an investment in employee well-being, but also in leadership, making managers more empathetic and approachable for their team members.

"[Mental health training] is not only an investment in employee well-being, but also in leadership, making managers more empathetic and approachable for their team members."



EXPLORE THE DATA



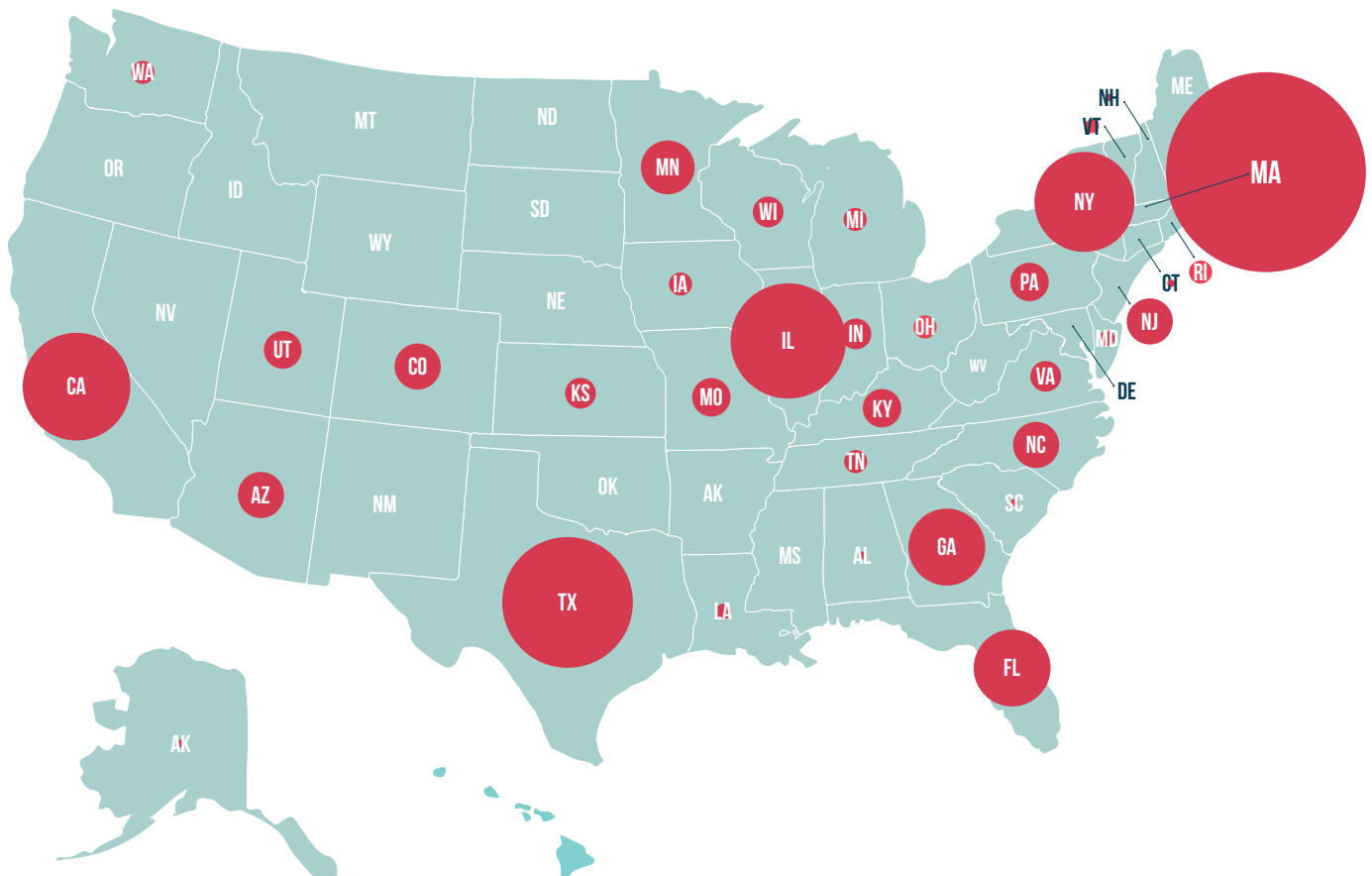
PART 1

PARTICIPANT PROFILE

OVERVIEW

Participant Profile

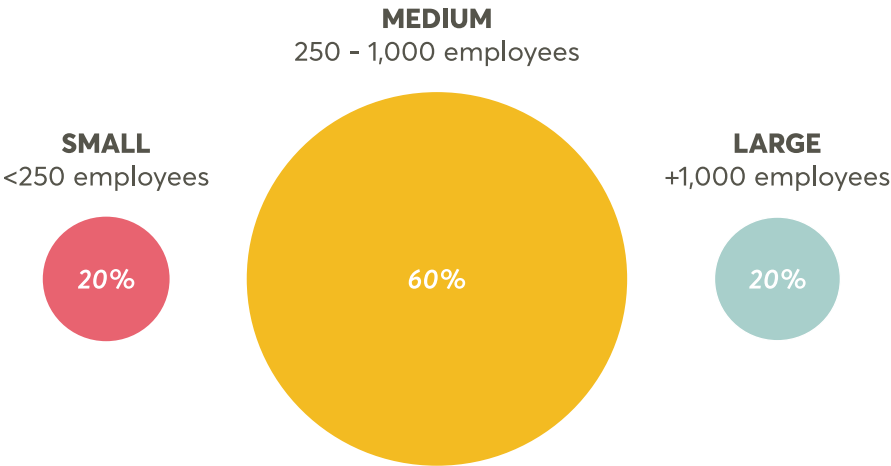
To better understand the perspectives of a vast and diverse set of employers, the 2021 Employee Wellness Industry Trends report surveyed the trusted advisors of companies across the country—health insurance brokers. Health insurance brokers and their wellness directors work closely with organizations to develop short- and long-term strategies for employee wellness success as well as assist in the identification and evaluation of vendors. Through responses from 195 of these professionals, the 2021 Employee Wellness Industry Trends report reflects the current positions of thousands of companies and millions of employees. The survey also captured the geography, years of experience, and average client size of the respondents to identify trends that may exist in specific subgroups. In this year's report, over half of respondents are seasoned professionals with ten or more years of experience, and most work primarily with medium-size companies (250 to 1,000 employees).



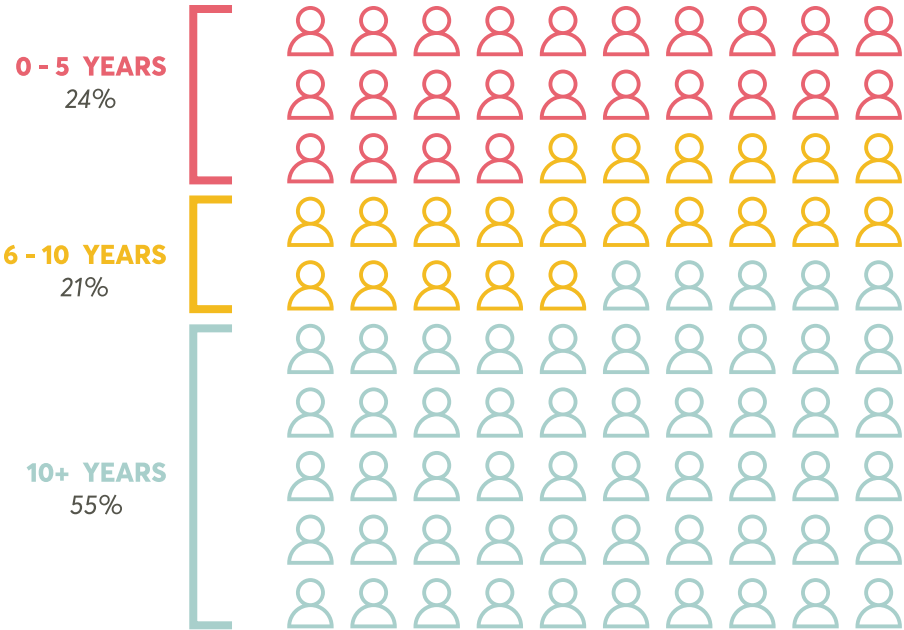
OVERVIEW

Participant Profile

AVERAGE CLIENT SIZE



BROKER YEARS OF EXPERIENCE



PART 2

INVESTMENT TRENDS

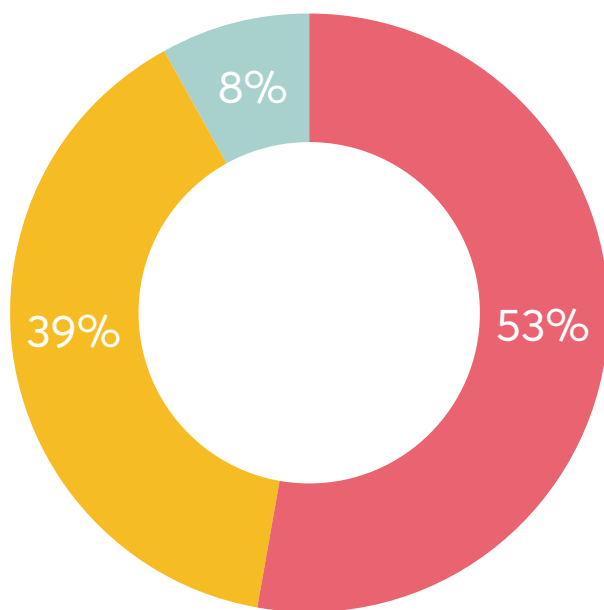


BIOMETRIC SCREENINGS

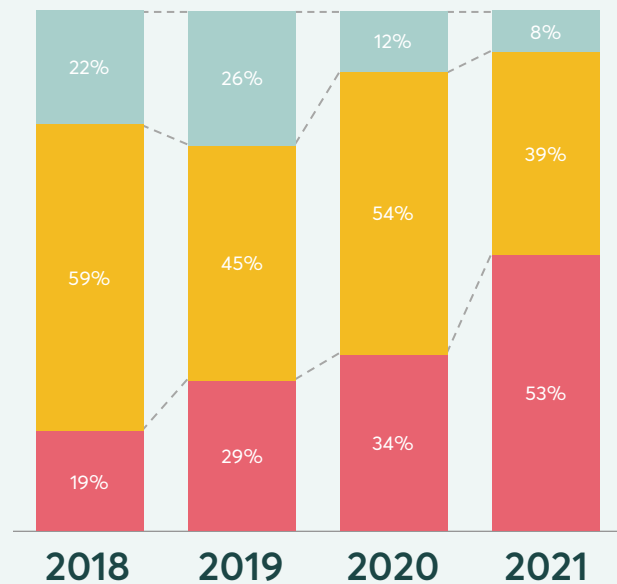
Investment Trends

Key Takeaway: Biometric screenings have been slowly losing favor as research questions their efficacy. COVID-19's impact on accessibility accelerated this change.

2021 Investment Trends

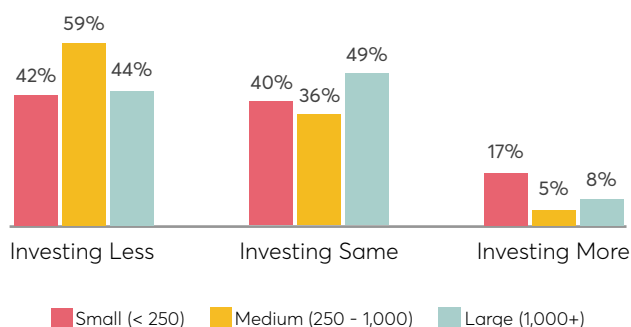


Historical Comparison

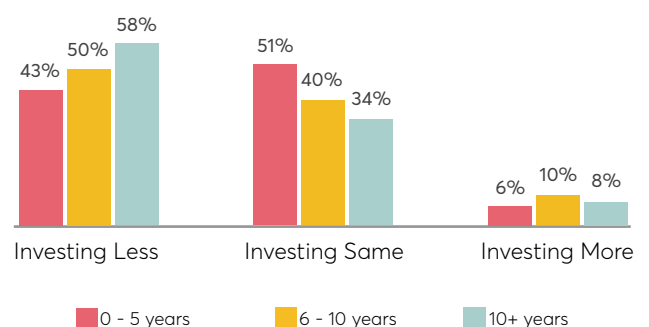


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

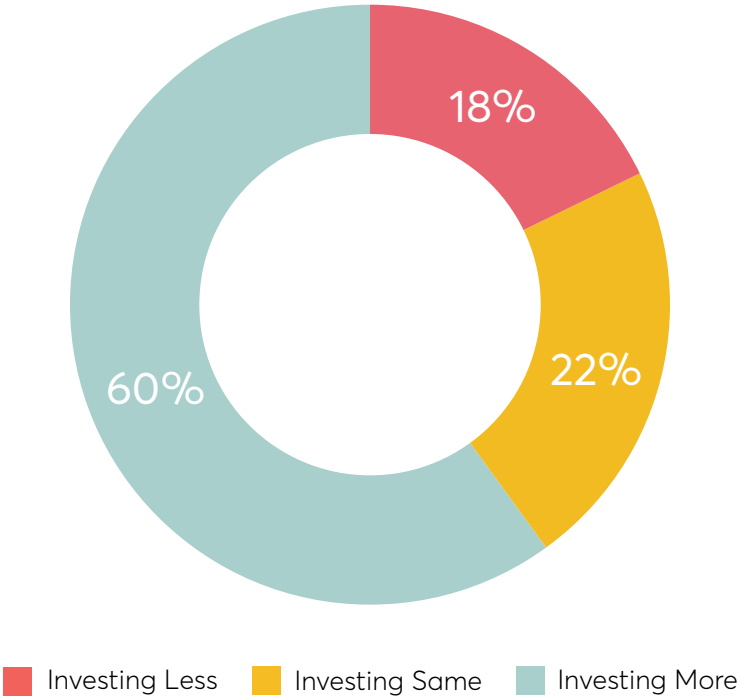


COVID-19 ON-SITE TESTING

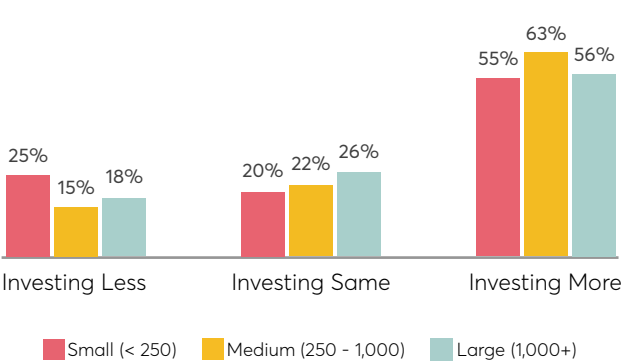
Investment Trends

Key Takeaway: Employers are focused on safely opening facilities, making this solution popular. It is important to note that the survey collection period was prior to the approval of a vaccine.

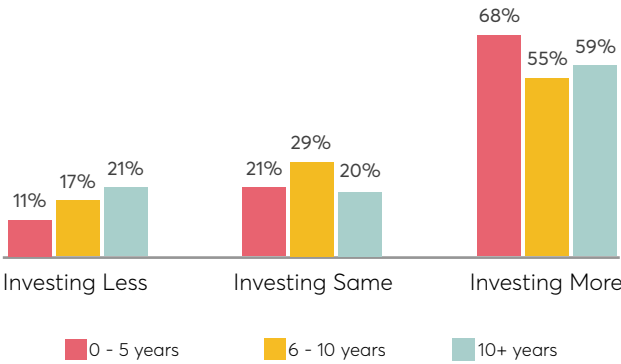
2021 Investment Trends



By Average Client Size



By Years Of Experience

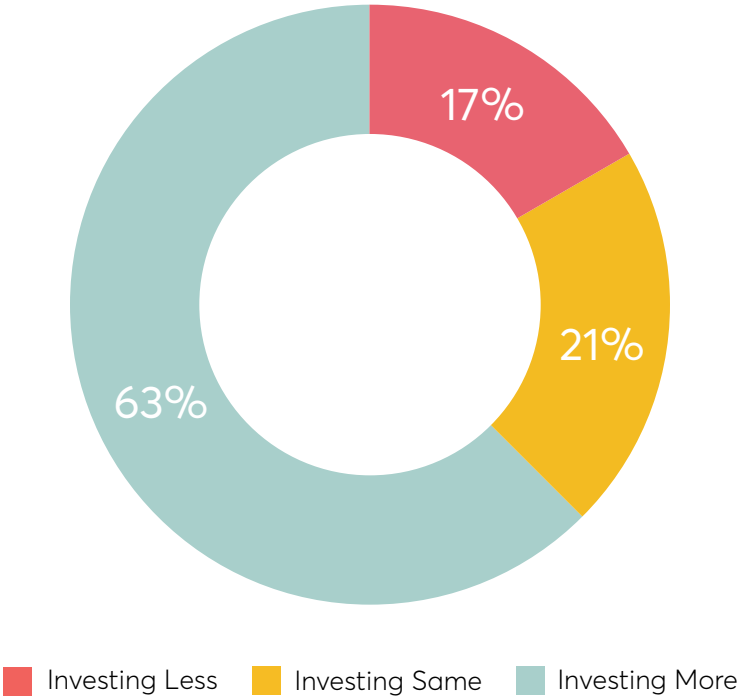


COVID-19 RISK INTAKE/ WELLNESS PASSPORT

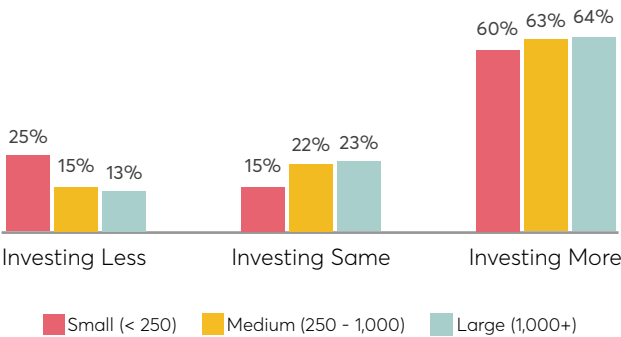
Investment Trends

Key Takeaway: Employers are still focused on safely opening facilities, making this solution popular. However, COVID-19 vaccines may change its value proposition.

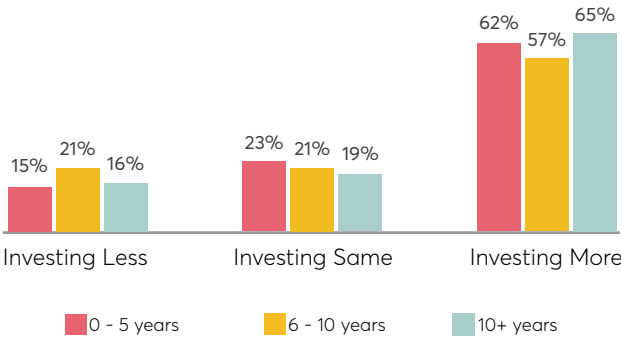
2021 Investment Trends



By Average Client Size



By Years Of Experience

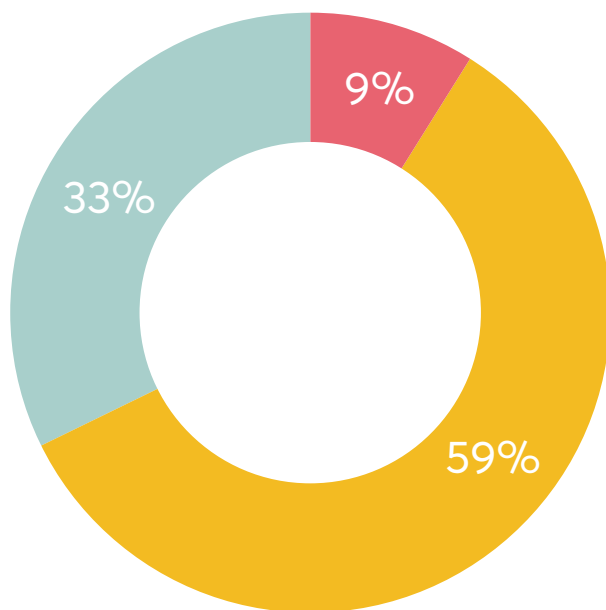


DISEASE MANAGEMENT

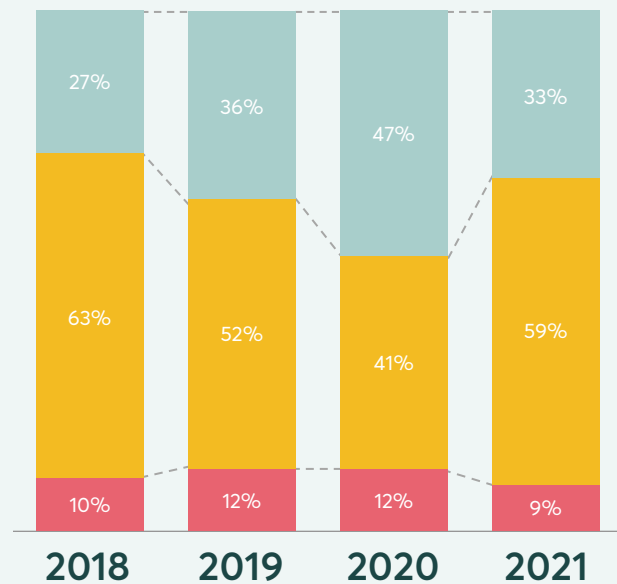
Investment Trends

Key Takeaway: Here to stay, the majority of employers are investing more or the same in this benefit. Large organizations continue to lead the way.

2021 Investment Trends

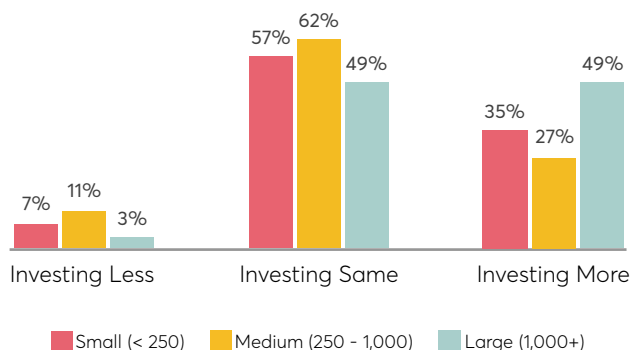


Historical Comparison

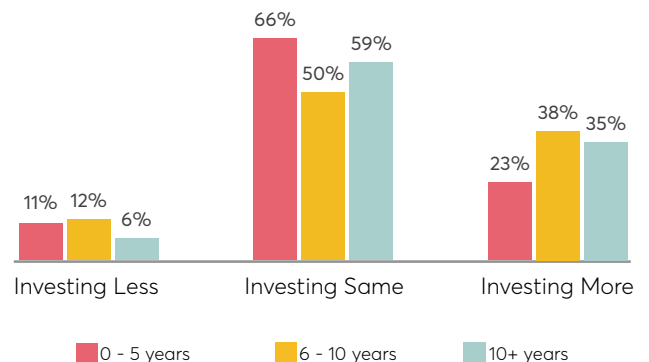


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

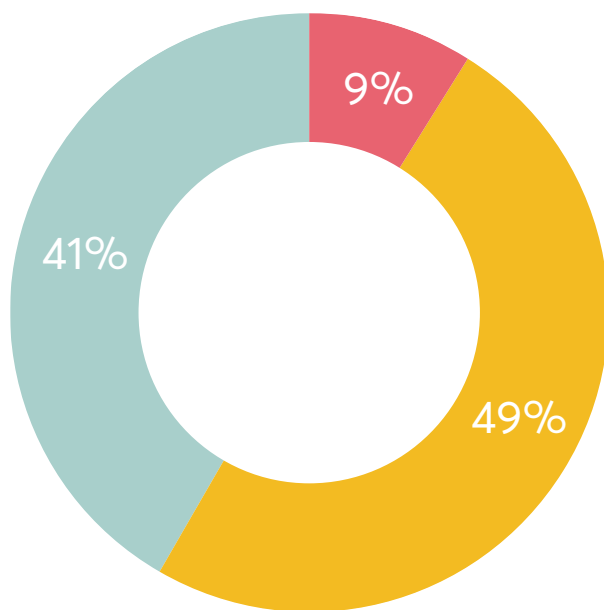


FINANCIAL WELLNESS

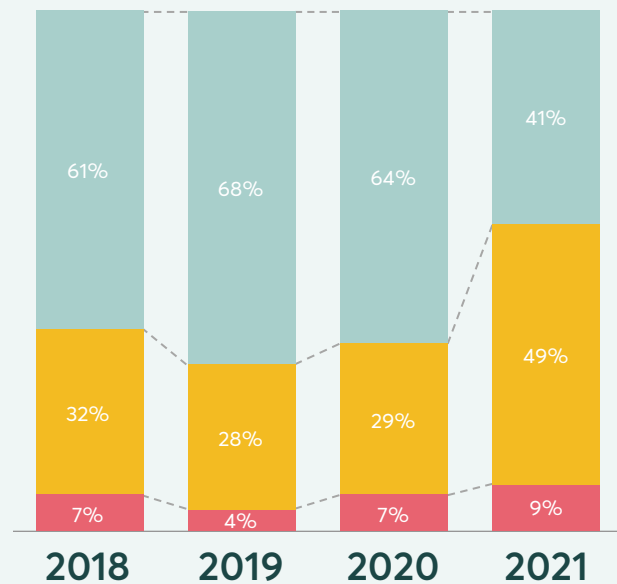
Investment Trends

Key Takeaway: This benefit has been gaining popularity over the years, which could explain the significant drop in employers investing more in these programs in 2021.

2021 Investment Trends

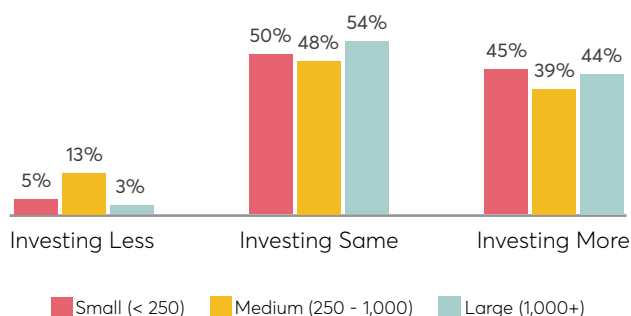


Historical Comparison

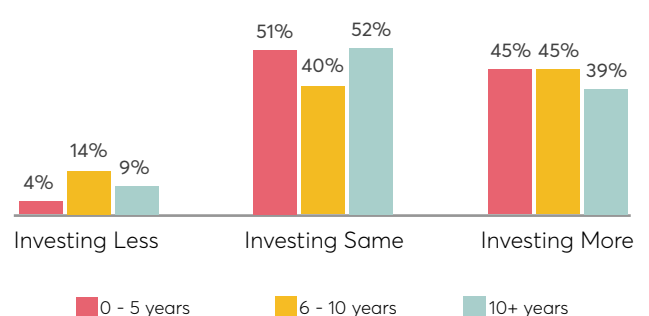


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

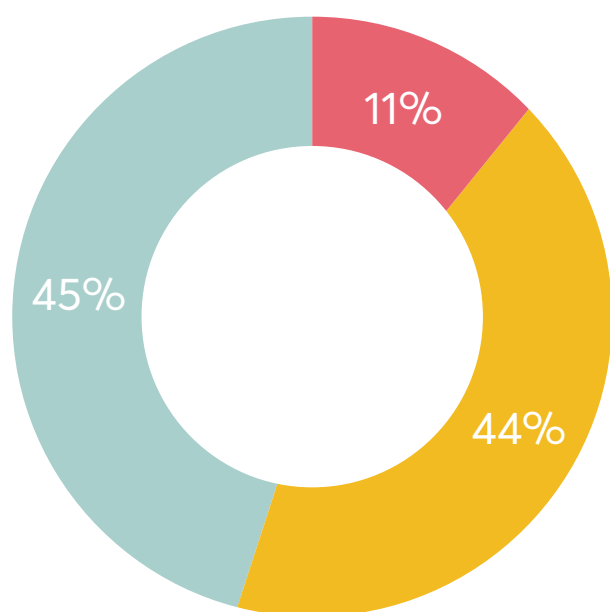


FLU SHOTS

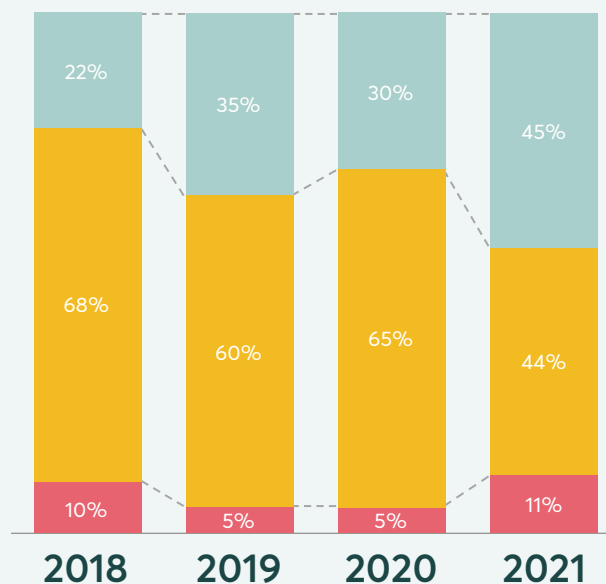
Investment Trends

Key Takeaway: In response to public health guidance to increase vaccination rates, the number of employers increasing their investment in flu shots grew significantly.

2021 Investment Trends

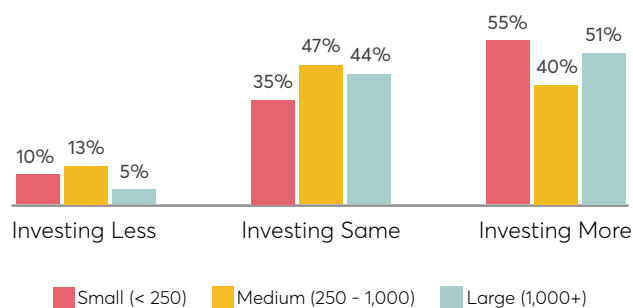


Historical Comparison

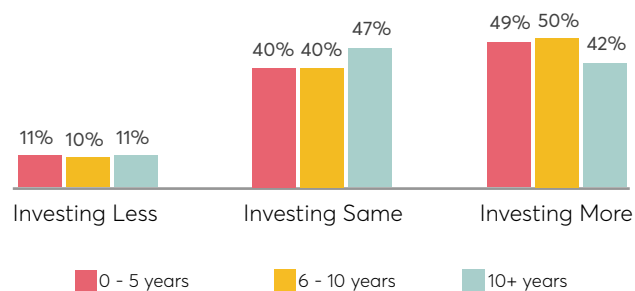


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

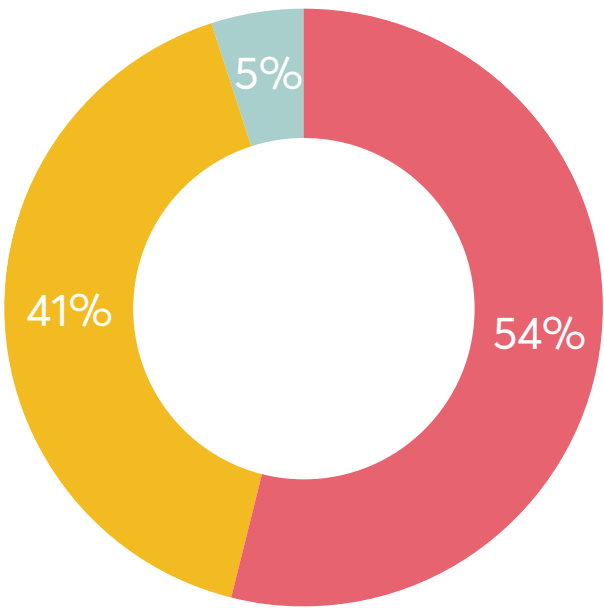


FREE HEALTHY FOOD/ STOCKED KITCHEN

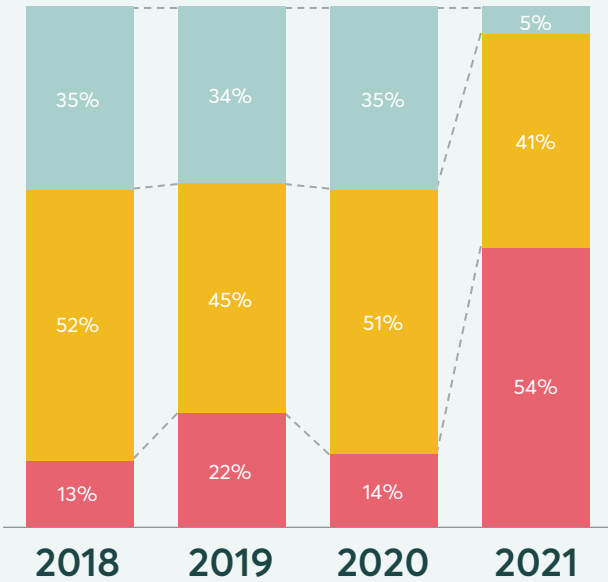
Investment Trends

Key Takeaway: Safety concerns of congregate settings like kitchens and the increase in remote work have employers investing significantly less in this benefit.

2021 Investment Trends

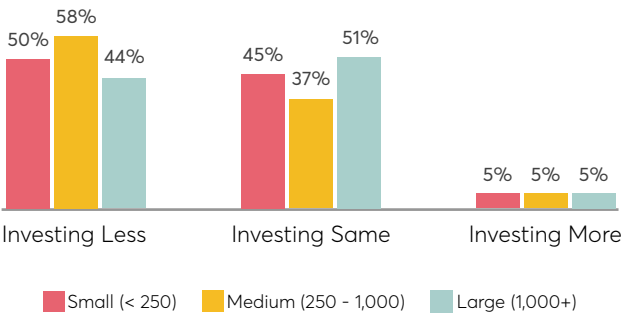


Historical Comparison

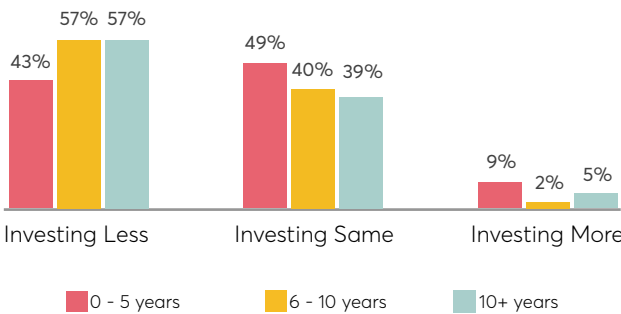


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

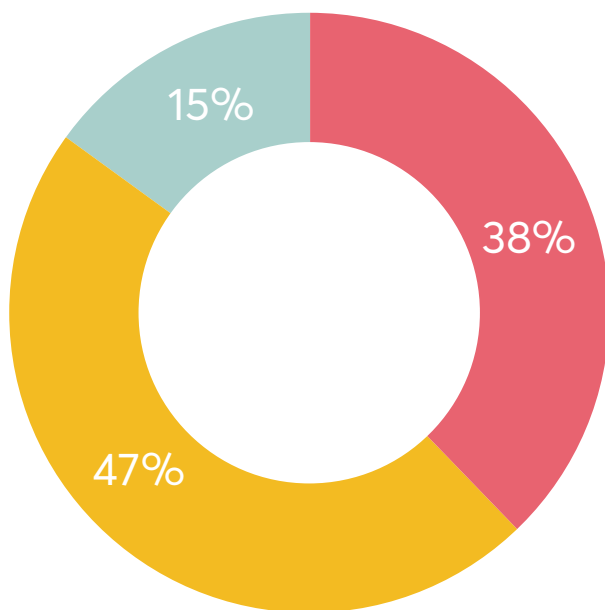


GYM MEMBERSHIP REIMBURSEMENT

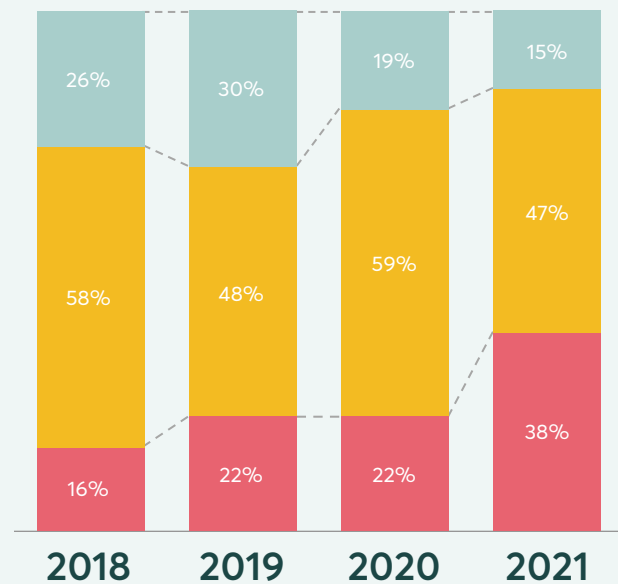
Investment Trends

Key Takeaway: Closures of and capacity limits on gyms have made this benefit less valuable to employees, which has prompted employers to invest less in it.

2021 Investment Trends

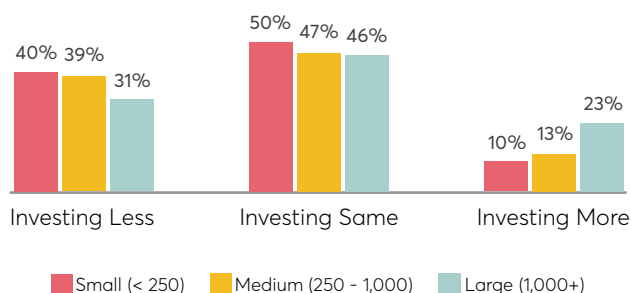


Historical Comparison

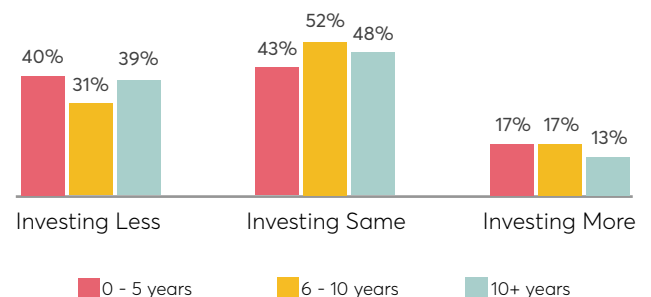


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

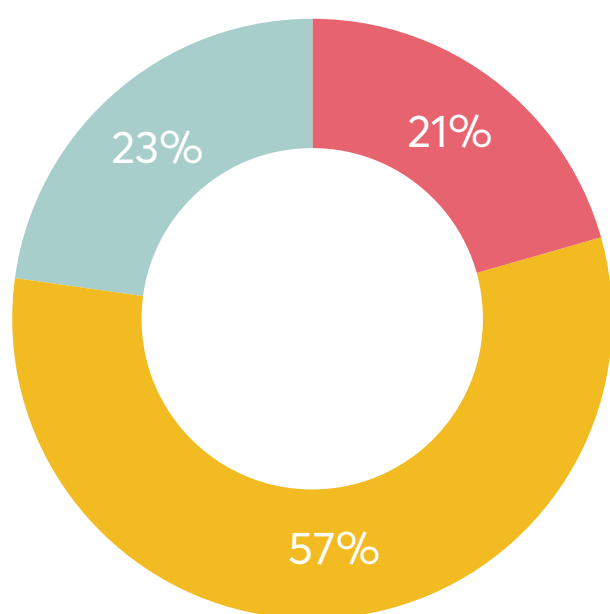


HEALTH COACHING

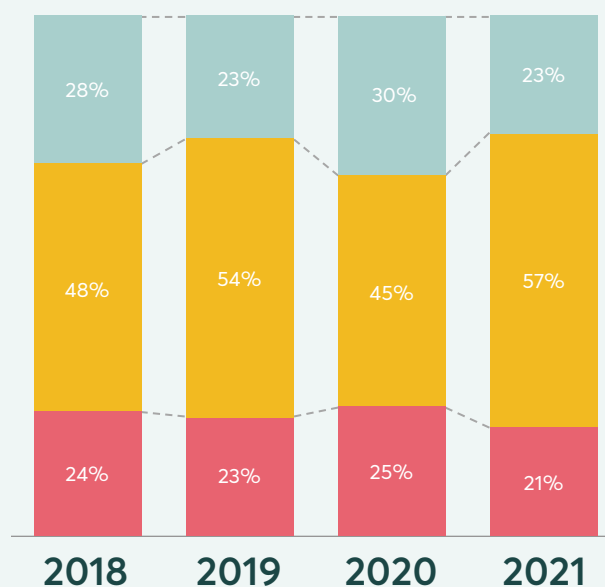
Investment Trends

Key Takeaway: Investment in health coaching has stayed relatively consistent. Although they offer a more personalized approach, cost often prevents more adoption.

2021 Investment Trends

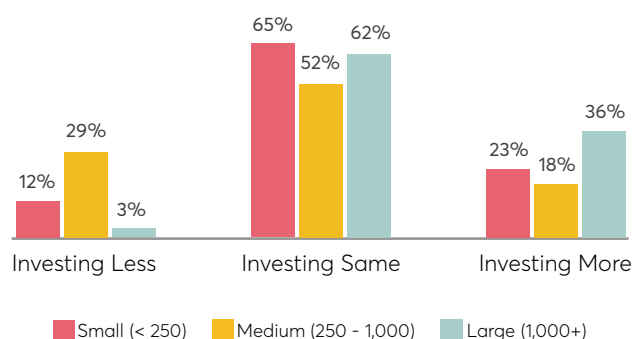


Historical Comparison

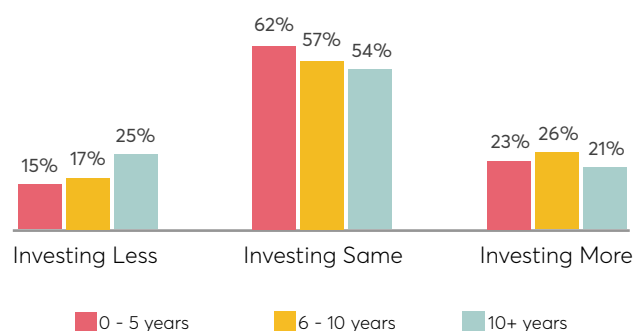


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

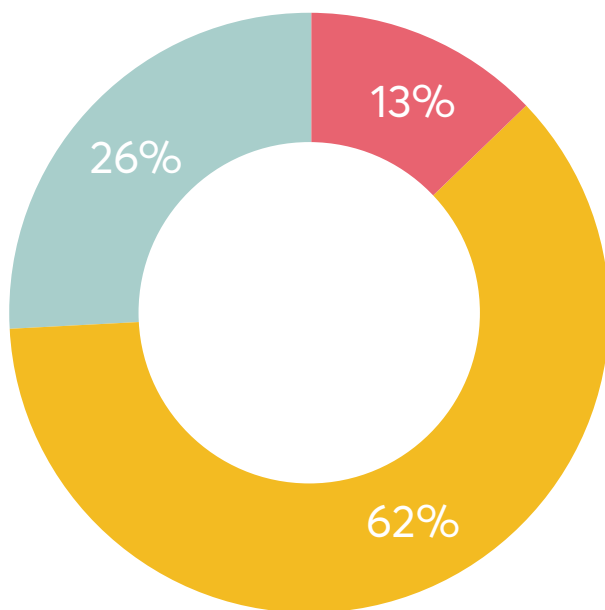


HEALTH EDUCATION/ LITERACY

Investment Trends

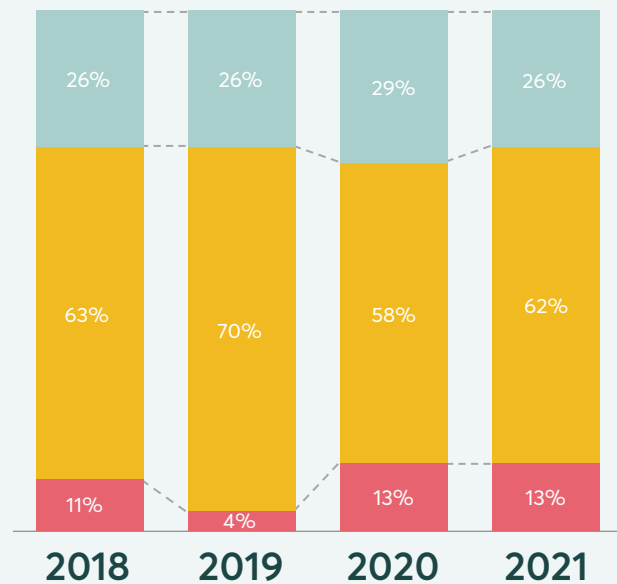
Key Takeaway: COVID-19 did not materially impact interest in health education, but it did change the way content was delivered, increasing digital options.

2021 Investment Trends

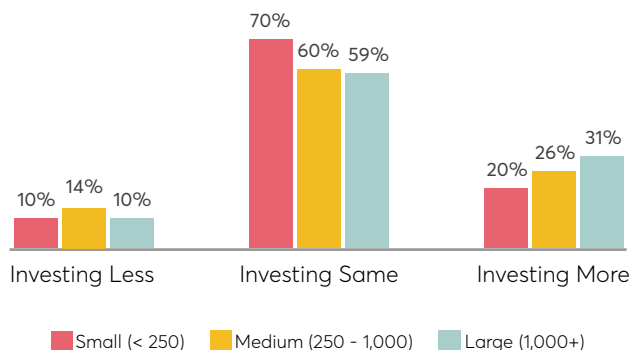


Investing Less Investing Same Investing More

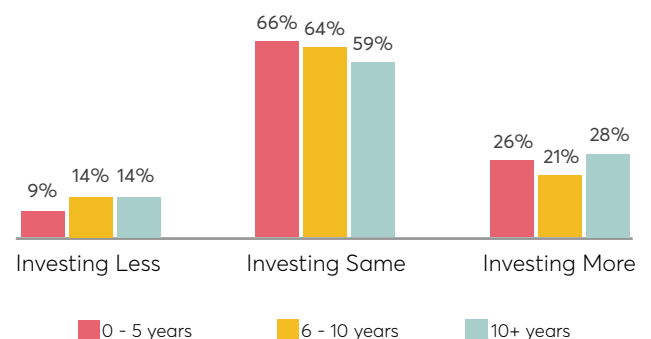
Historical Comparison



By Average Client Size



By Years Of Experience

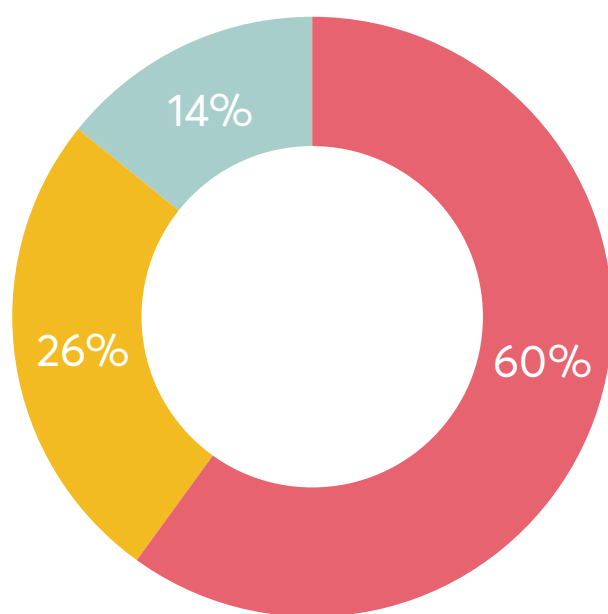


HEALTH FAIRS

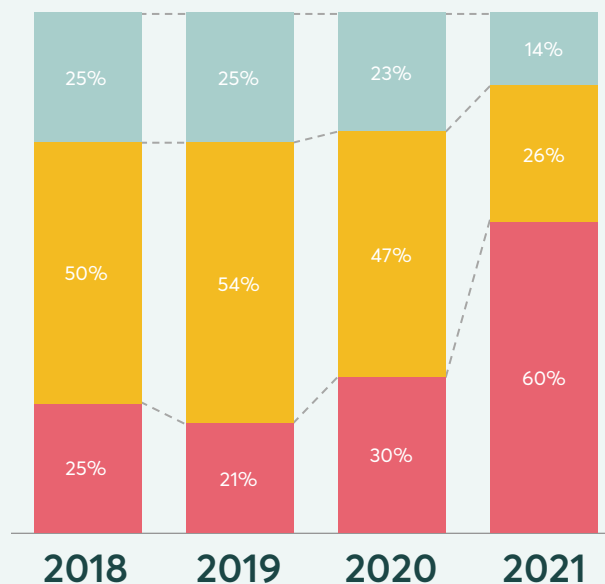
Investment Trends

Key Takeaway: Health fairs, which are primarily on-site, saw the greatest increase in “investing less”. Some employers are making these events virtual.

2021 Investment Trends

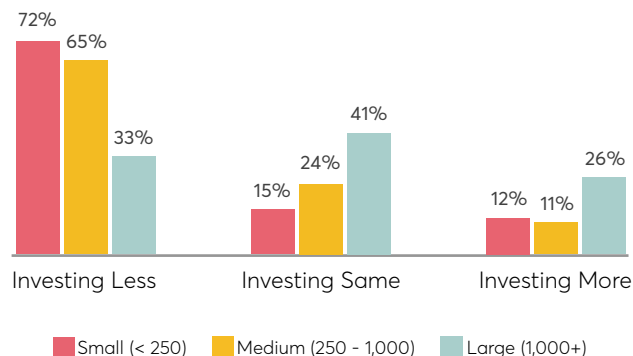


Historical Comparison

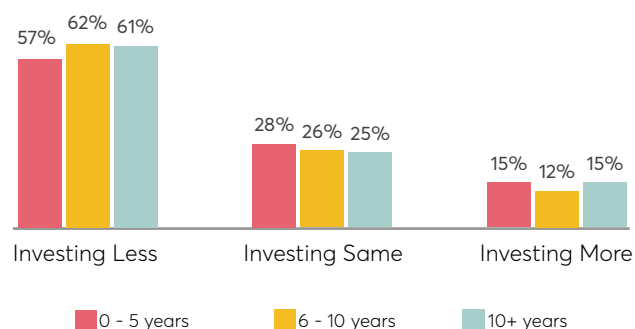


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

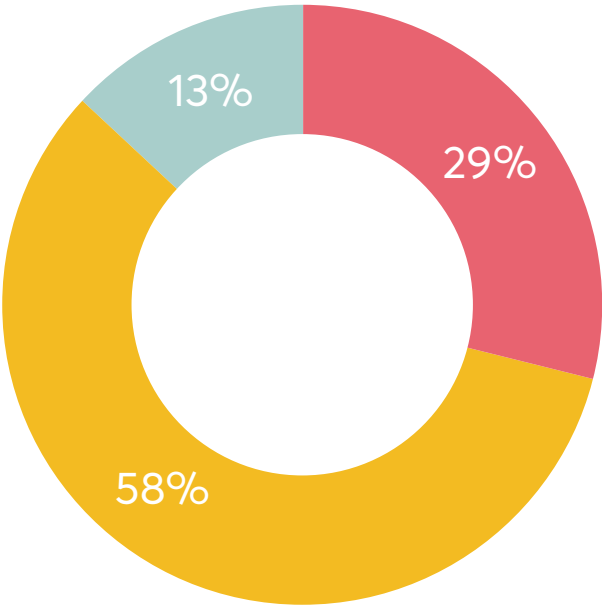


HEALTH RISK ASSESSMENTS

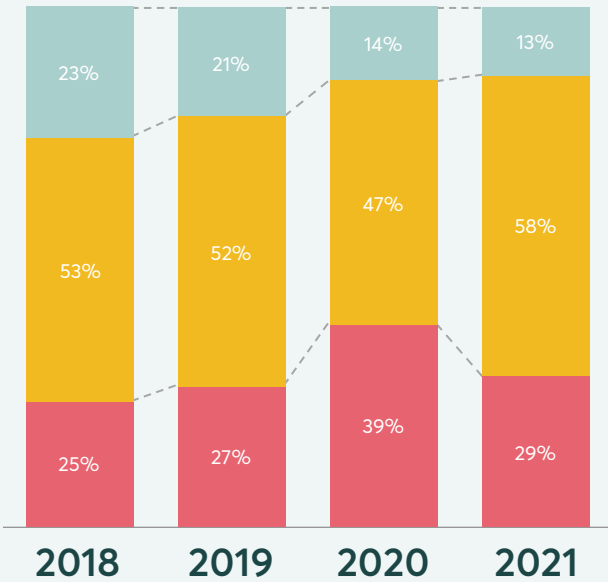
Investment Trends

Key Takeaway: COVID-19 had minimal impact on these programs, which is why the long-term trend of not investing more will continue.

2021 Investment Trends

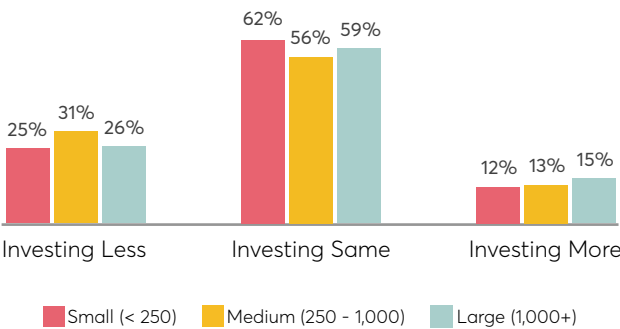


Historical Comparison

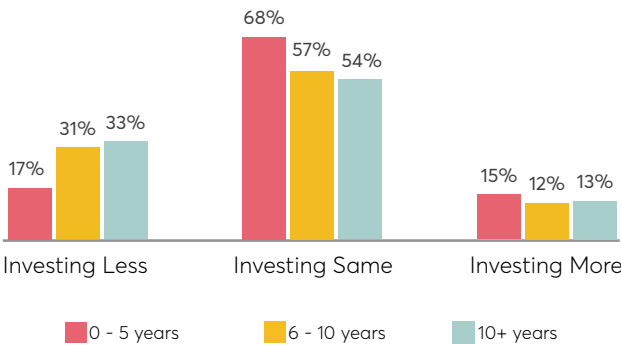


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

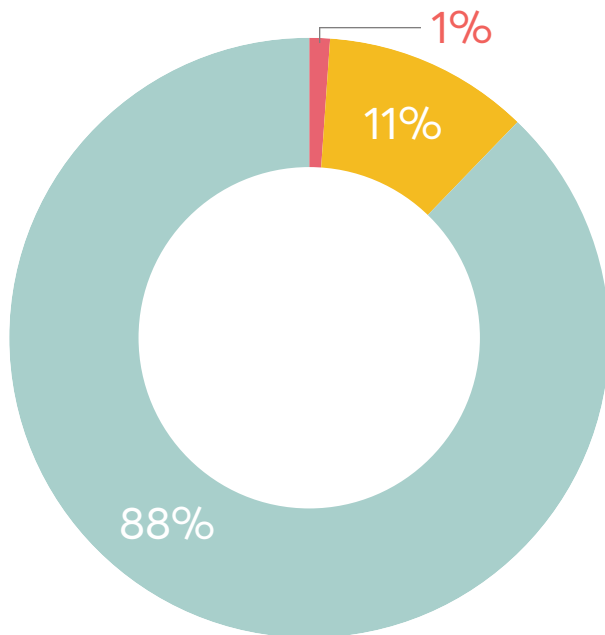


MENTAL HEALTH

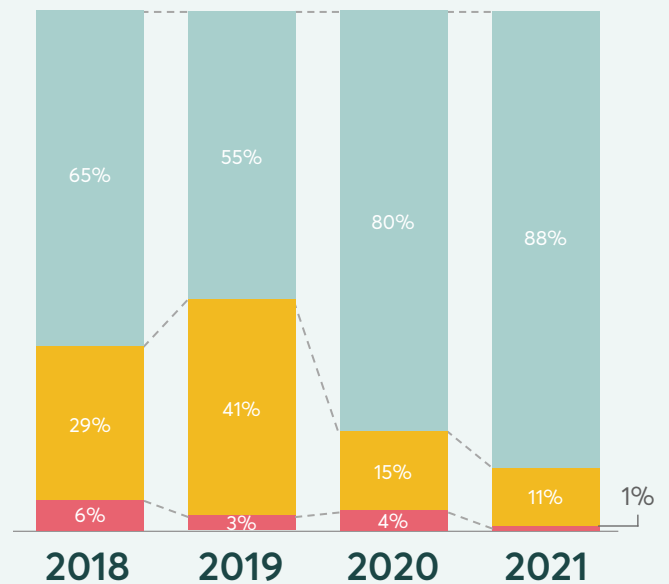
Investment Trends

Key Takeaway: Already growing in popularity, demand for mental health benefits will continue to grow in popularity, as the pandemic highlighted their urgent need.

2021 Investment Trends

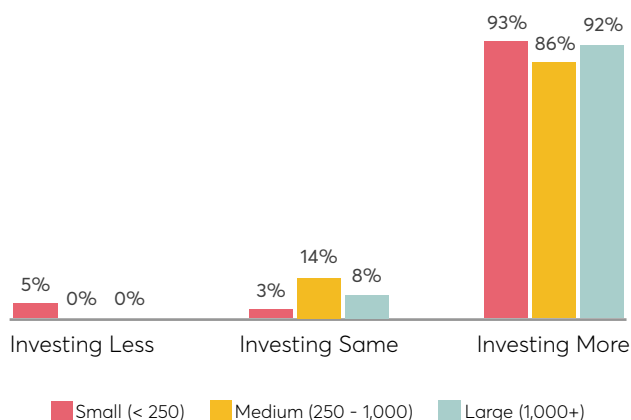


Historical Comparison

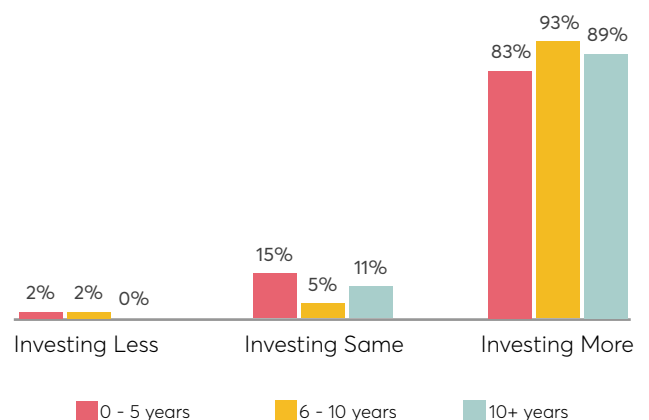


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

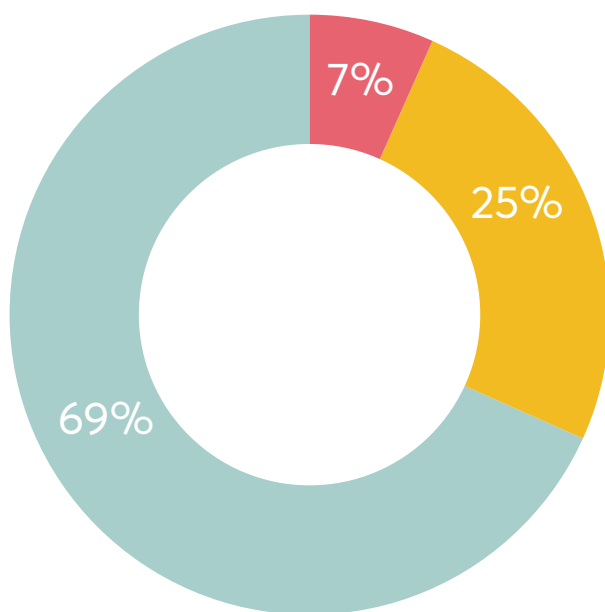


MINDFULNESS/ MEDITATION

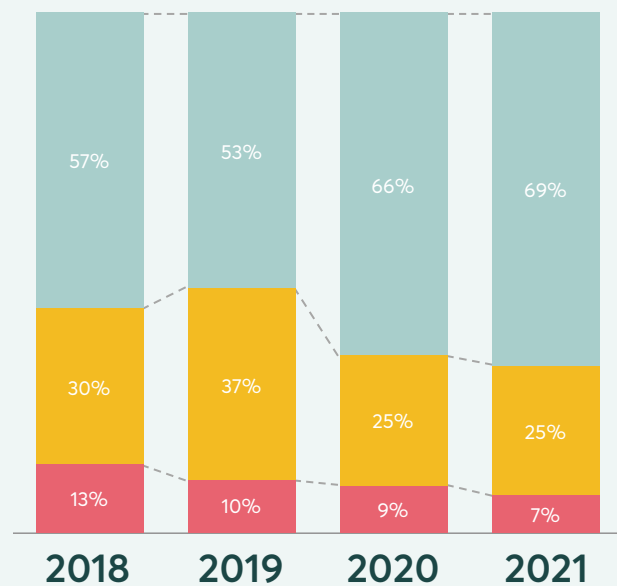
Investment Trends

Key Takeaway: Although most favored by large employers, mindfulness and meditation continues to grow in popularity as an effective tool to address mental health.

2021 Investment Trends

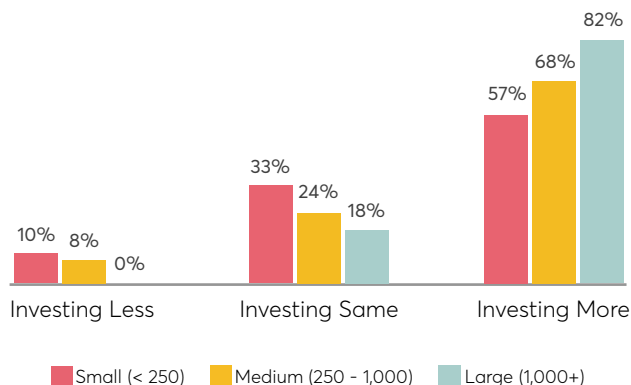


Historical Comparison

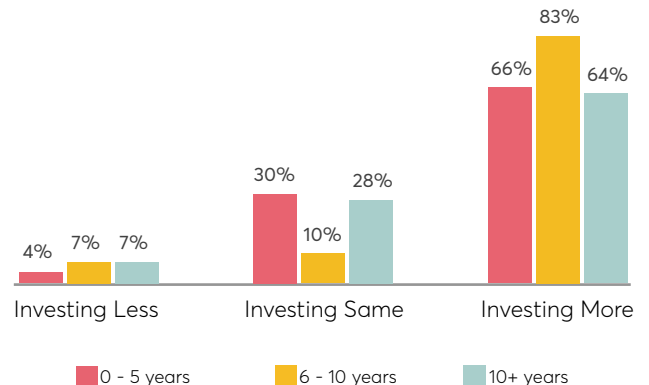


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

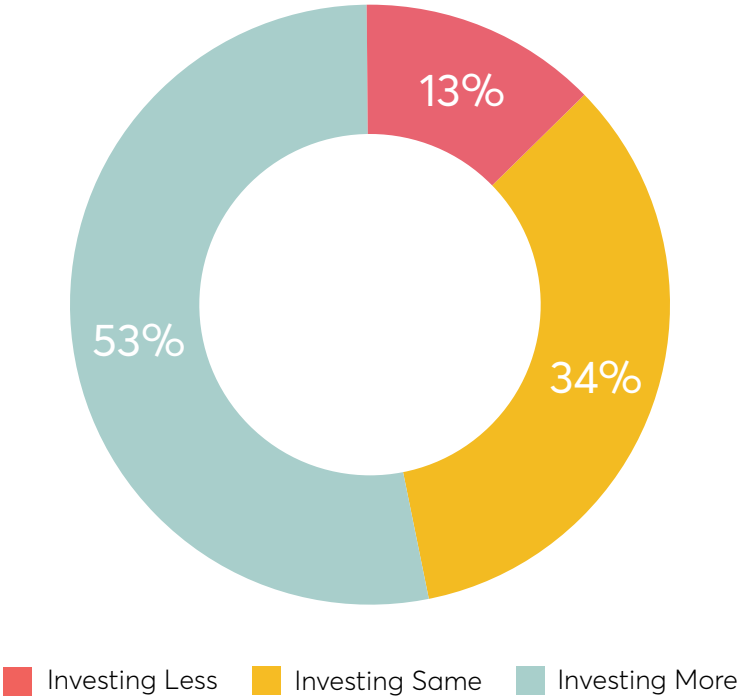


ON-DEMAND FITNESS CLASSES

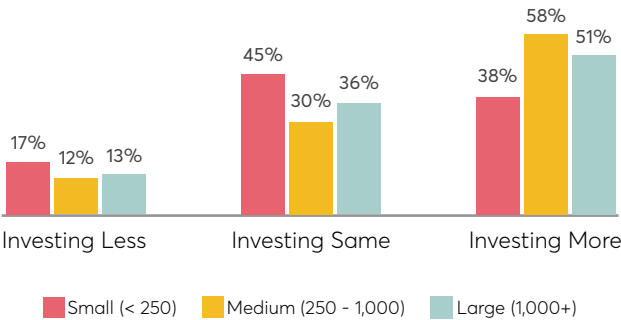
Investment Trends

Key Takeaway: Since on-site solutions now have less utility, the majority of employers are responding by investing more in this affordable and scalable alternative.

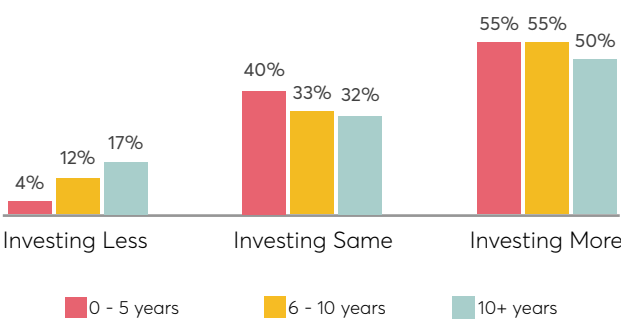
2021 Investment Trends



By Average Client Size



By Years Of Experience

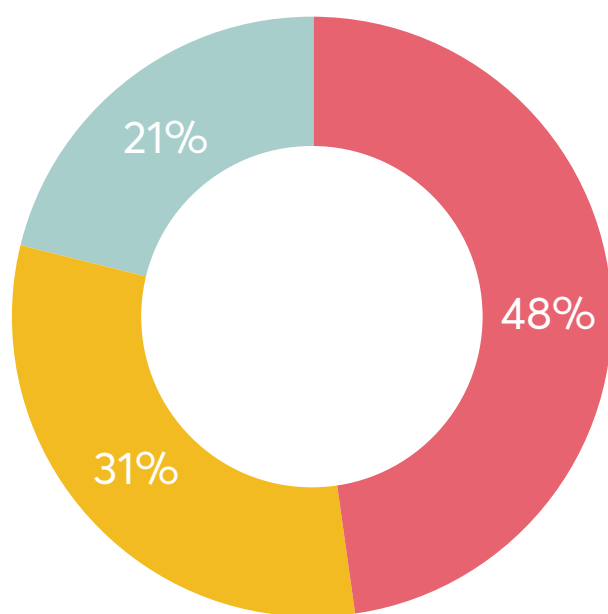


ON-SITE FITNESS CLASSES

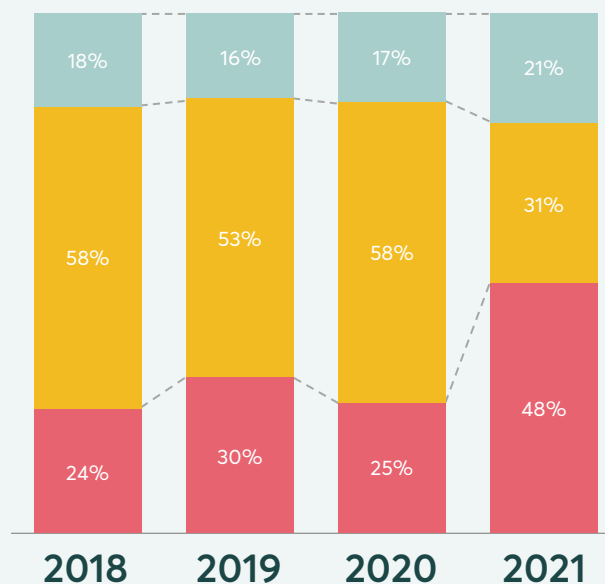
Investment Trends

Key Takeaway: Remote work limits the viability of this benefit. Companies are shifting to on-demand fitness classes, to reach employees working remotely.

2021 Investment Trends

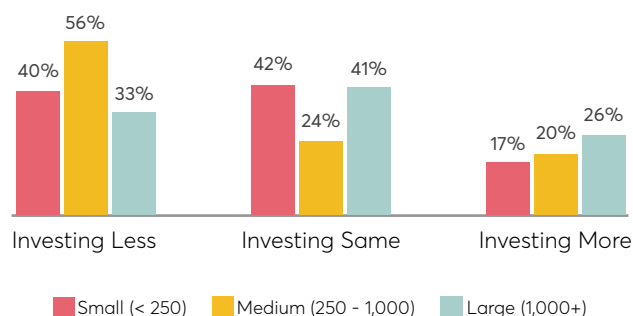


Historical Comparison

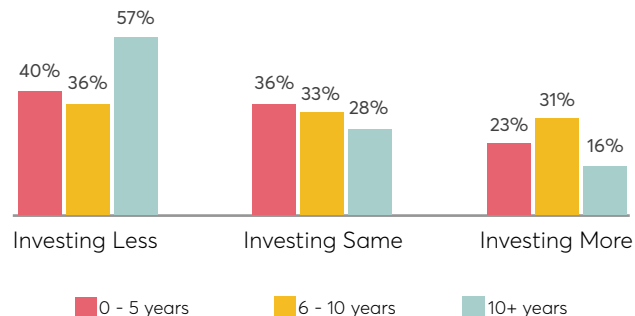


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

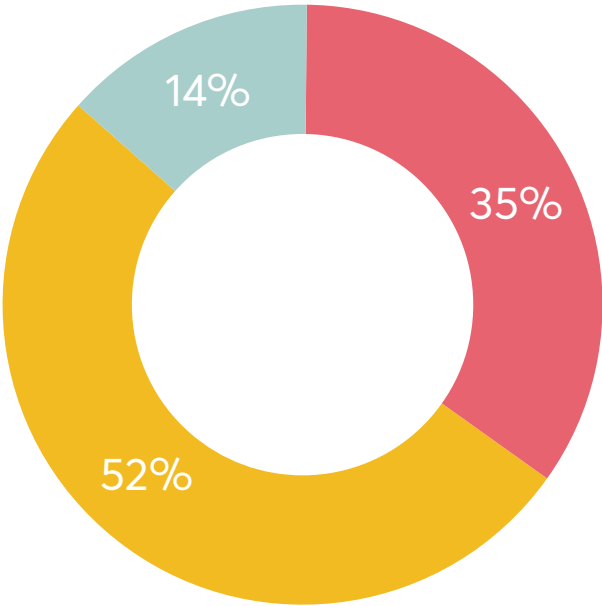


ON-SITE/NEAR-SITE CLINICS

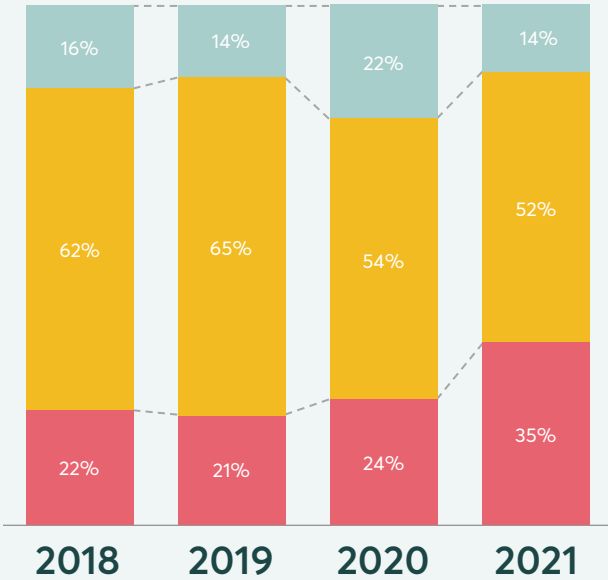
Investment Trends

Key Takeaway: As with most on-site benefits, employers are increasingly investing less in these. The rise in telemedicine adoption also impacted these solutions.

2021 Investment Trends

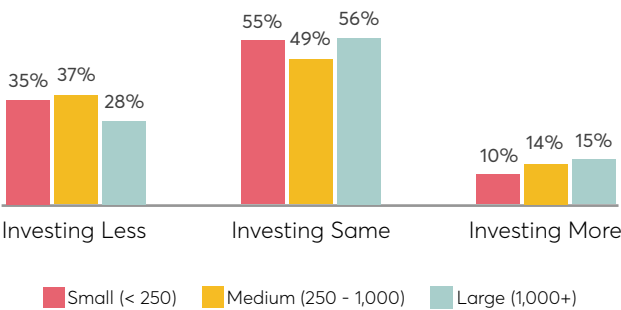


Historical Comparison

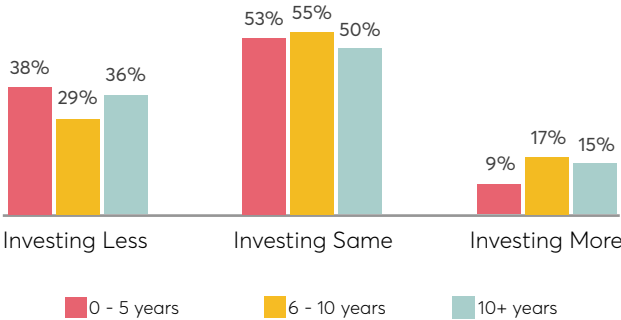


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

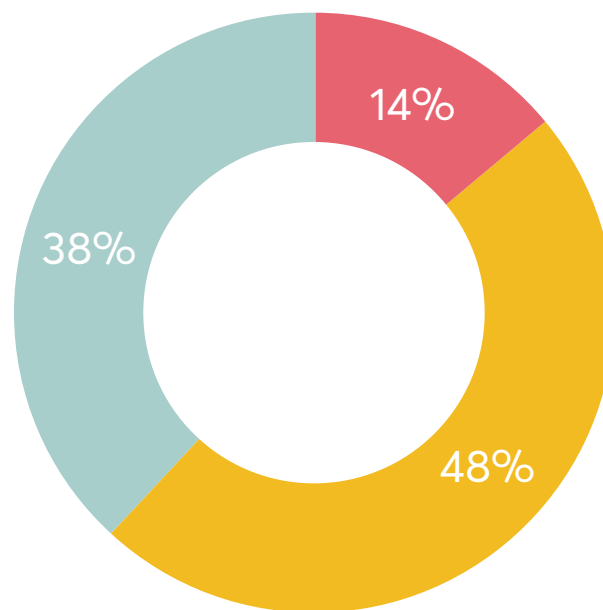


PHYSICIAN ENGAGEMENT

Investment Trends

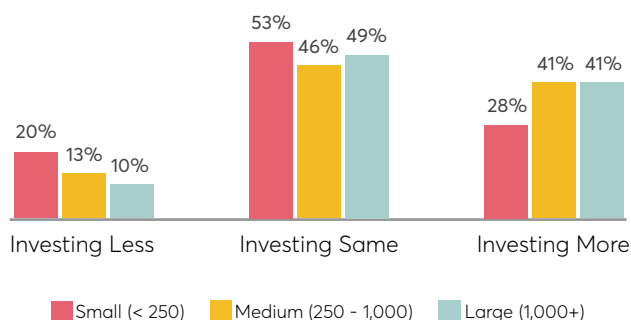
Key Takeaway: The vast majority of employers will invest the same or more in this benefit. This may be due to many employees missing annual physicals in 2020.

2021 Investment Trends

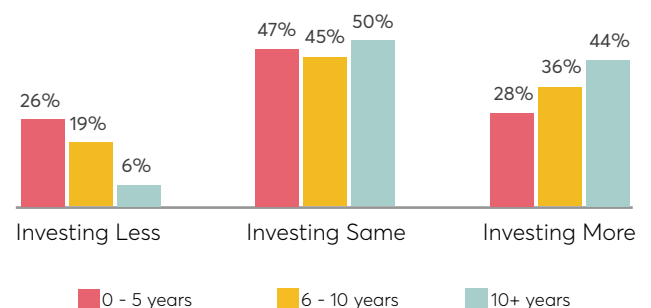


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

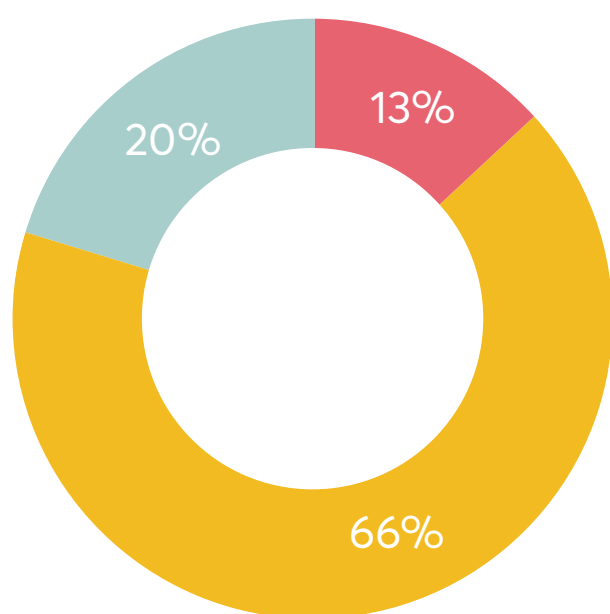


SLEEP IMPROVEMENT

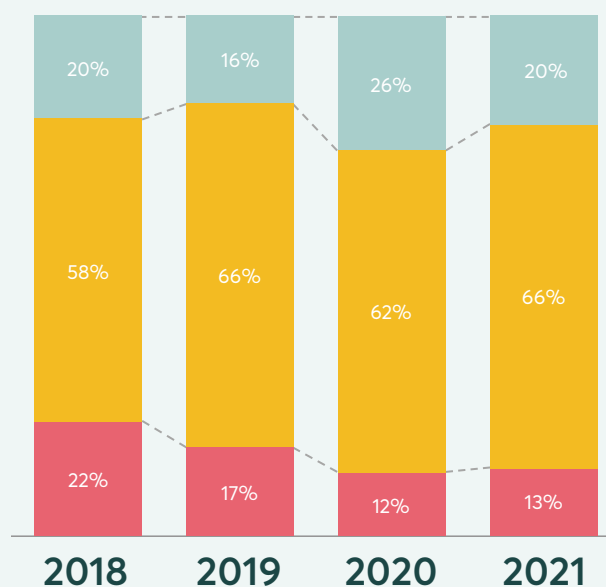
Investment Trends

Key Takeaway: The majority of companies do not plan to increase investment in sleep programs, but like most new innovations, large employers are leading the way.

2021 Investment Trends

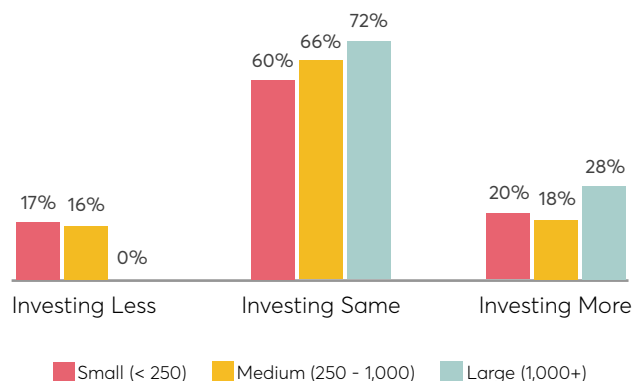


Historical Comparison

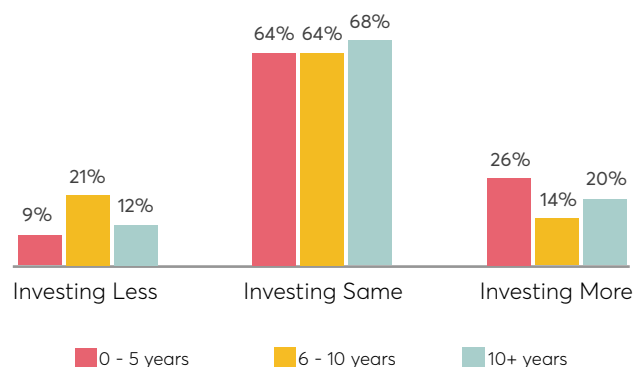


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

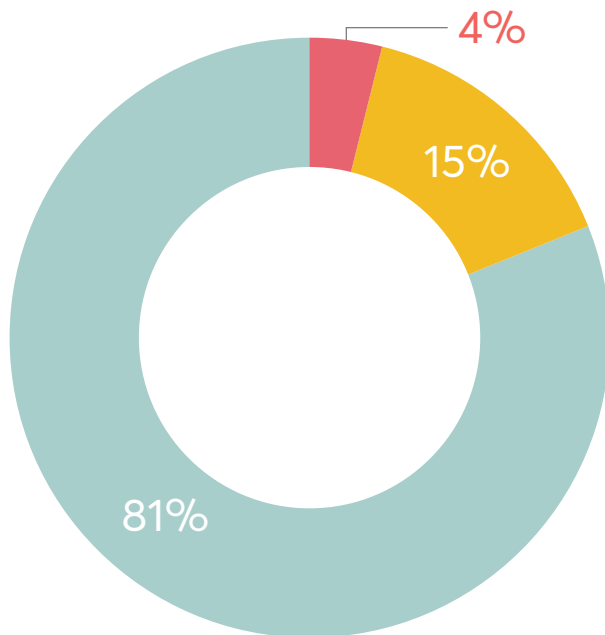


STRESS MANAGEMENT/ RESILIENCE

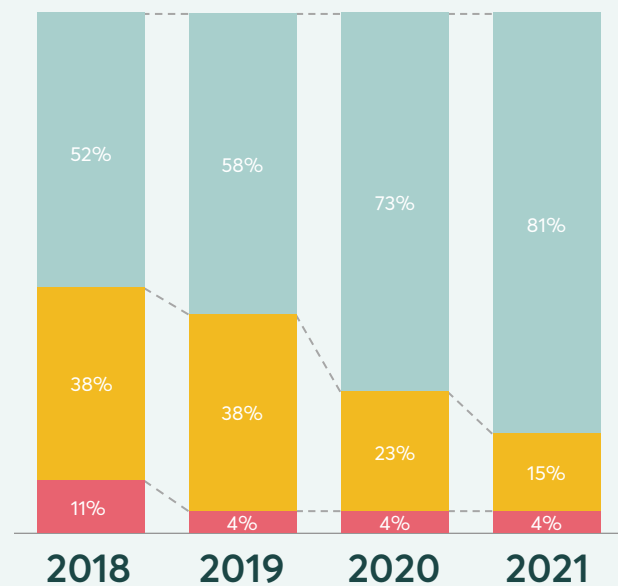
Investment Trends

Key Takeaway: These programs have been on the rise since 2018. COVID-19 pushed it to a new peak, with 81% of companies planning to invest more.

2021 Investment Trends

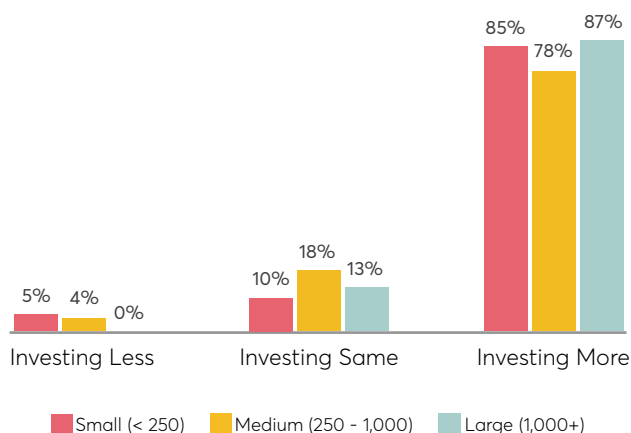


Historical Comparison

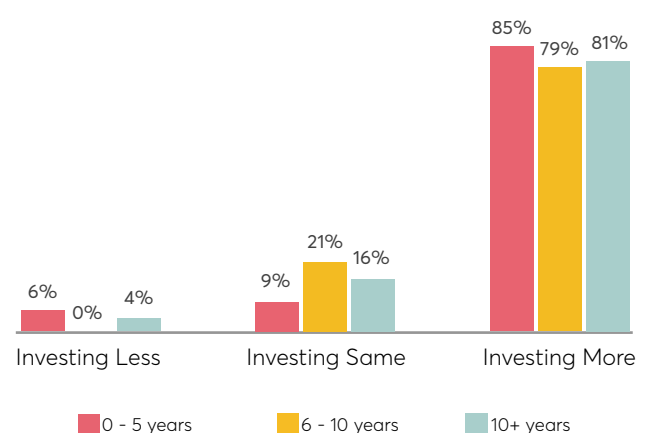


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

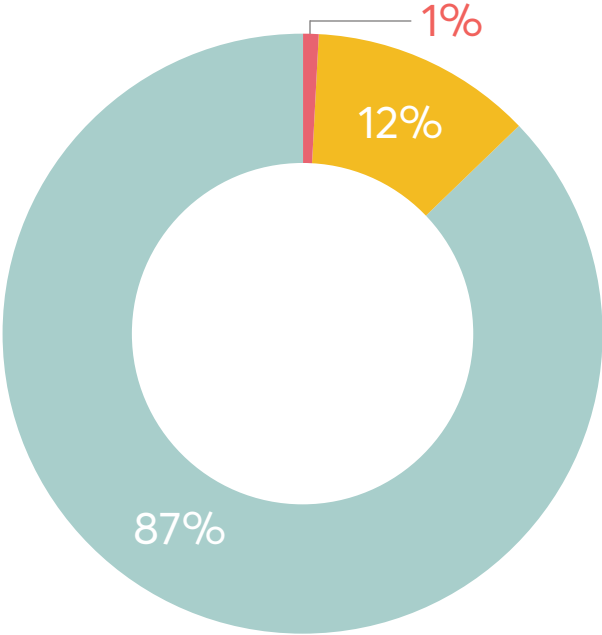


TELEMEDICINE

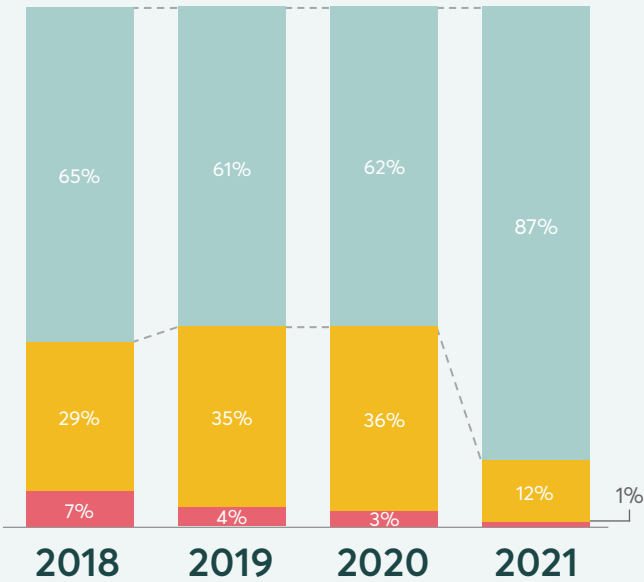
Investment Trends

Key Takeaway: Telemedicine had the greatest increase in popularity, resulting from easier, safer, and more affordable access to health care during the pandemic.

2021 Investment Trends

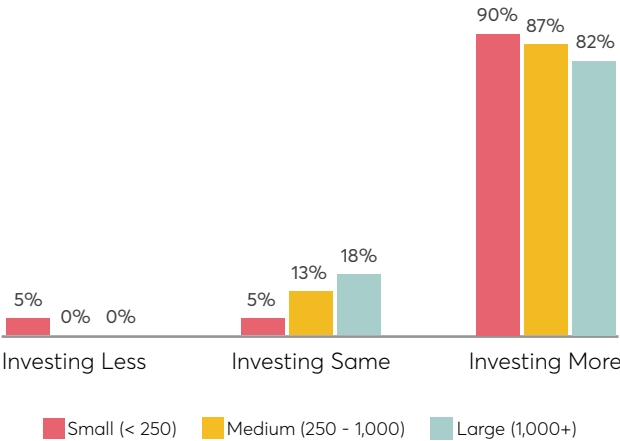


Historical Comparison

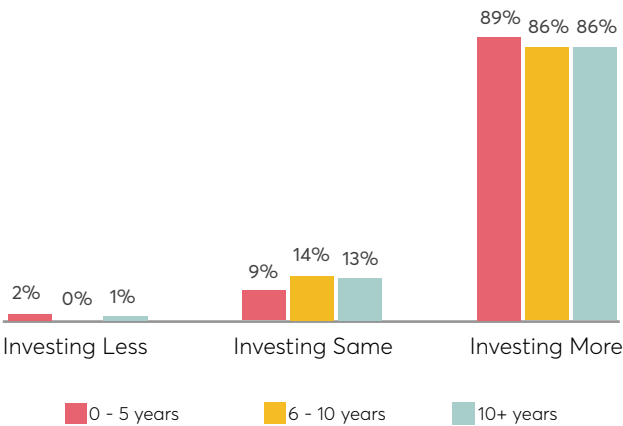


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

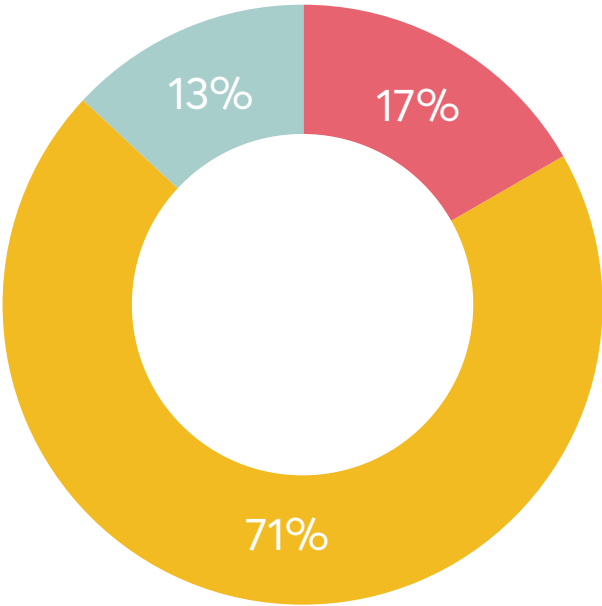


TOBACCO CESSATION

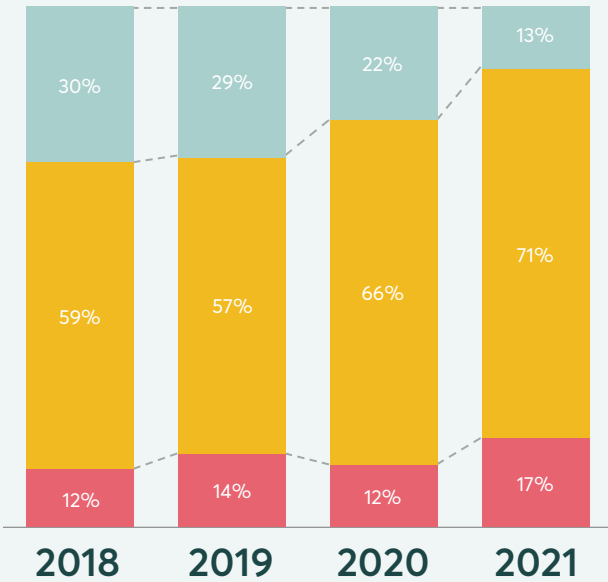
Investment Trends

Key Takeaway: Many employers already offer smoking cessation benefits. The impact of COVID-19 on this solution was minimal, which is why the vast majority will invest the same.

2021 Investment Trends

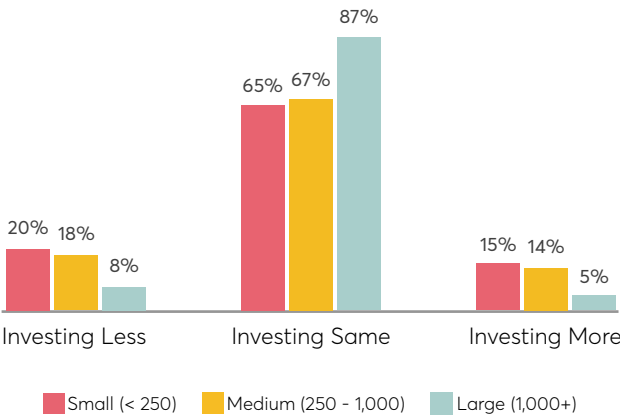


Historical Comparison

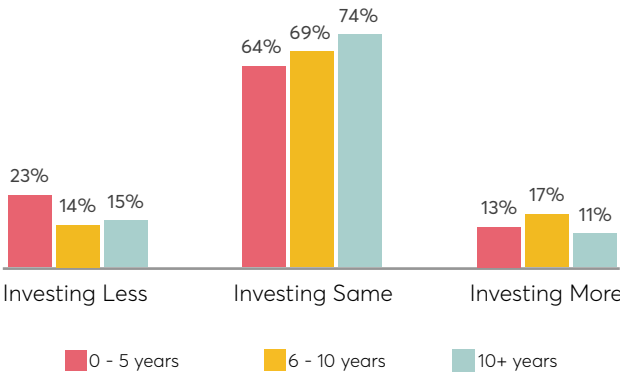


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

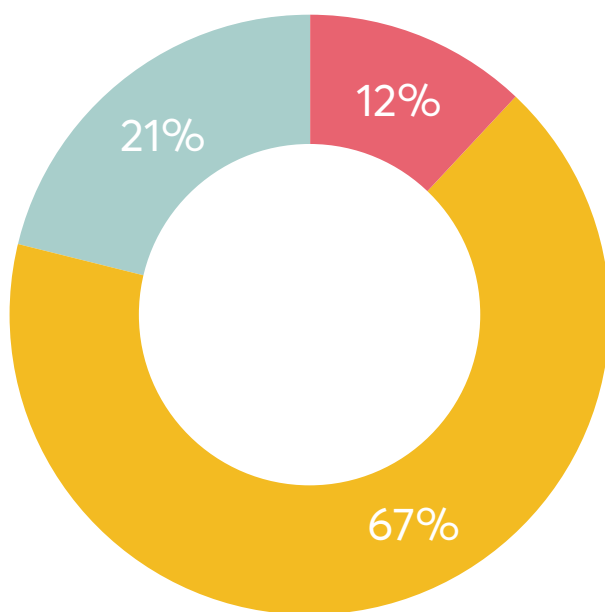


WEIGHT MANAGEMENT

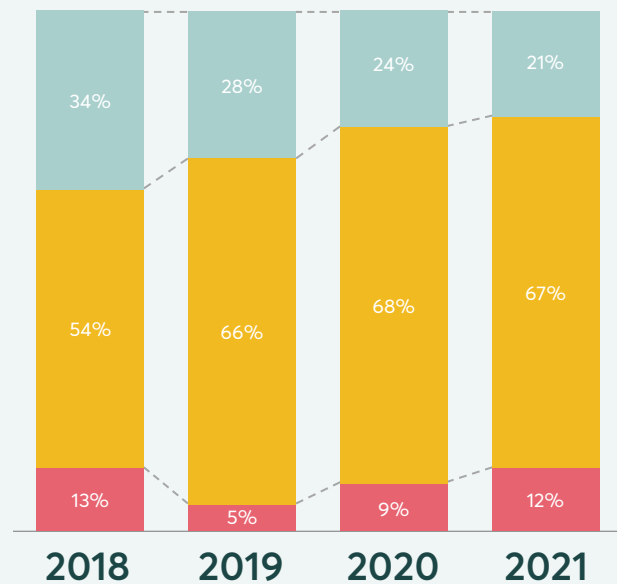
Investment Trends

Key Takeaway: These programs will remain steady with two-thirds of employers investing the same despite evidence suggesting they are not effective or good for employees.

2021 Investment Trends

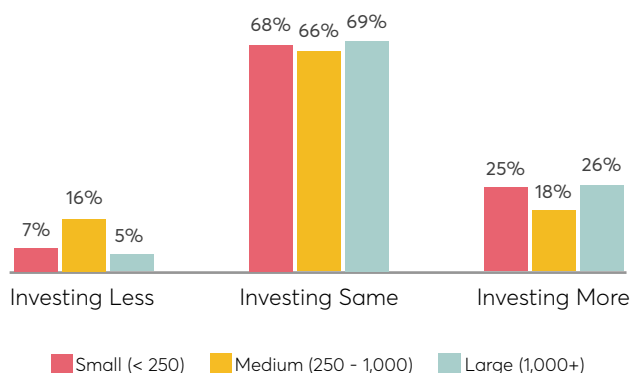


Historical Comparison

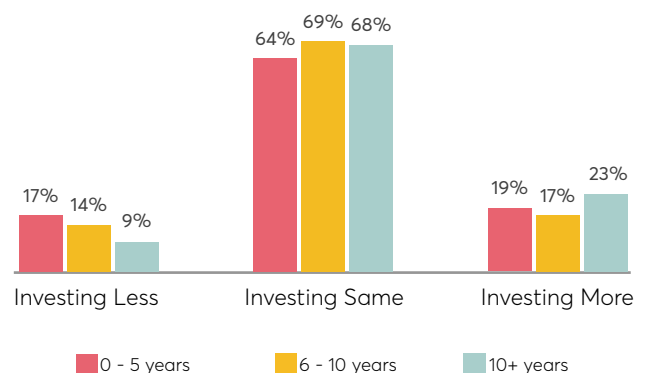


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience

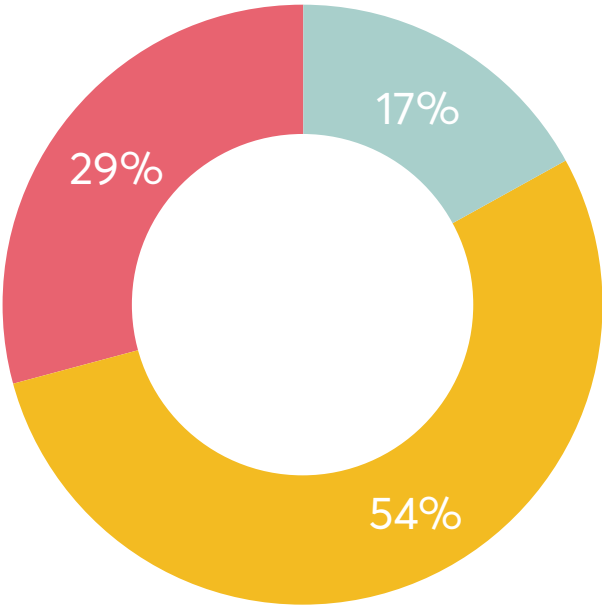


WELLNESS CHALLENGES

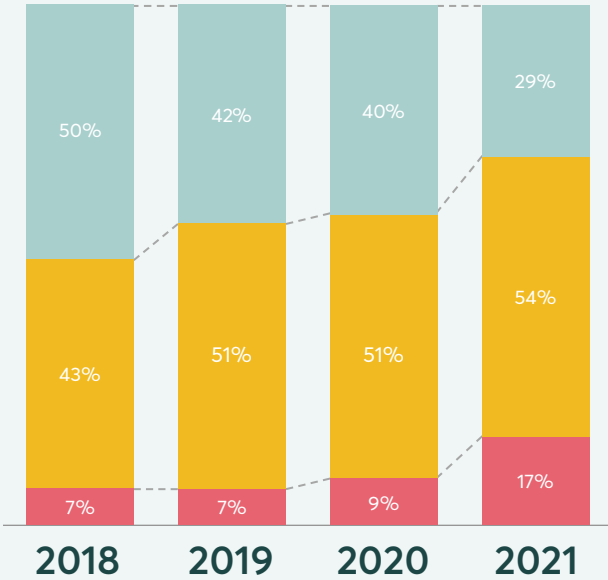
Investment Trends

Key Takeaway: As wellness challenges have grown in popularity over the years, there has been a steady shift from investing more to investing the same.

2021 Investment Trends

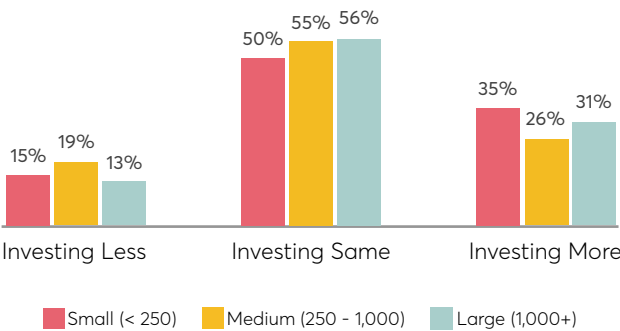


Historical Comparison

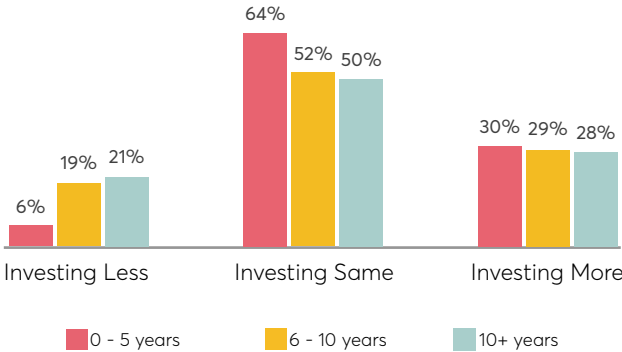


Investing Less Investing Same Investing More

By Average Client Size



By Years Of Experience



PART 3

DECISION INFLUENCERS

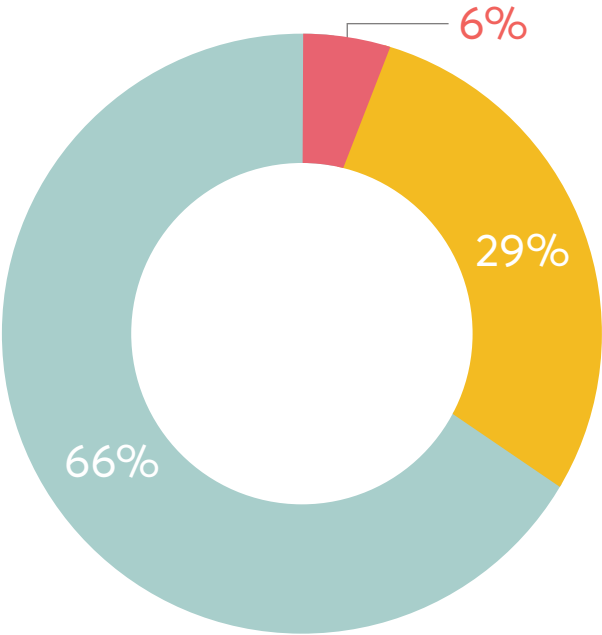


CREATING COMPETITIVE BENEFIT PLANS

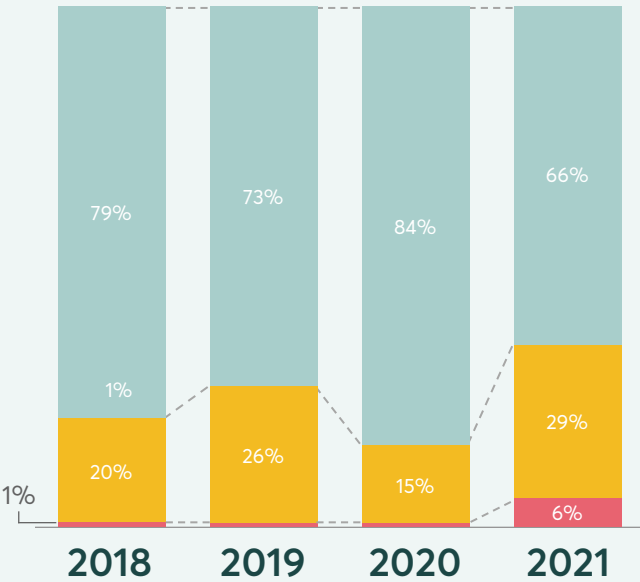
Decision Influencers

Key Takeaway: Although this is a highly influential driver, the need for competitive benefits plans has diminished with a less competitive job market.

2021 Influence Levels

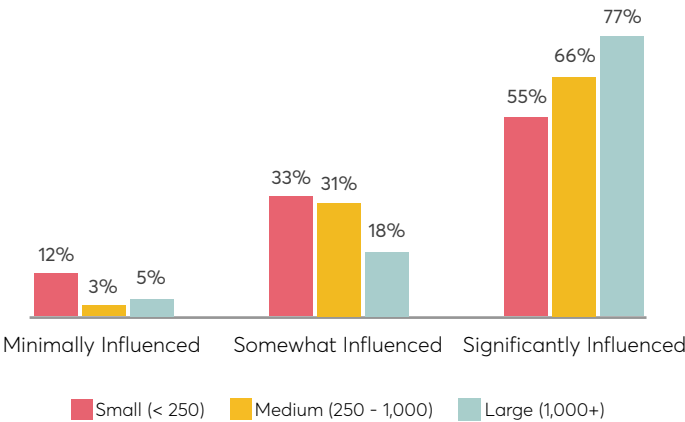


Historical Comparison

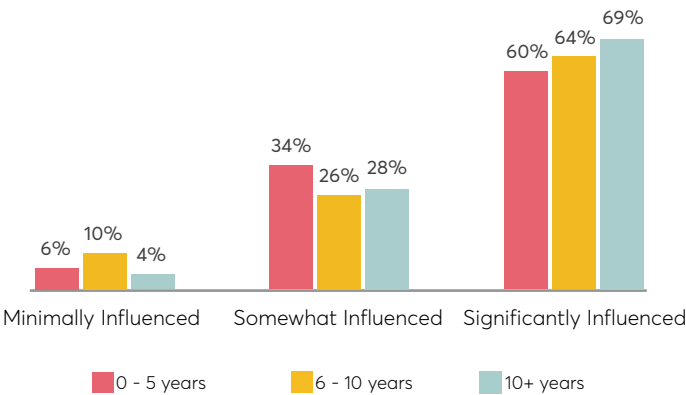


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience

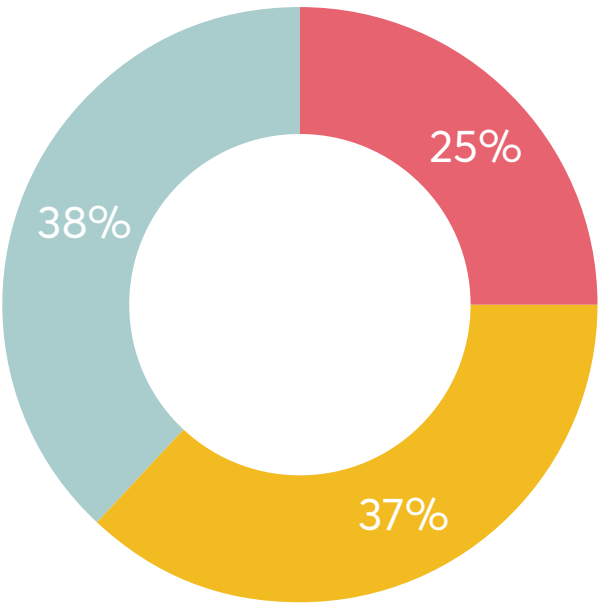


DATA SECURITY

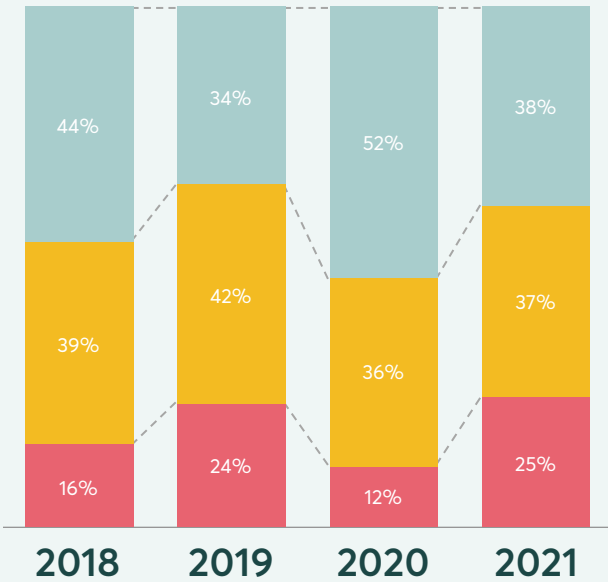
Decision Influencers

Key Takeaway: Data security is an increasingly less influential factor for companies, especially for small employers with limited resources to address this issue.

2021 Influence Levels

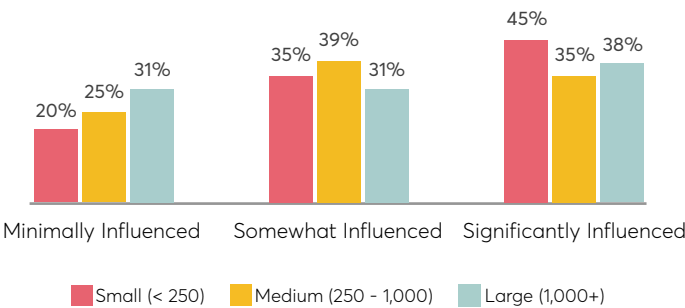


Historical Comparison

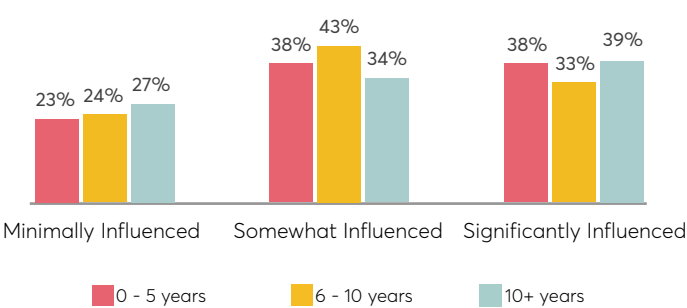


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience

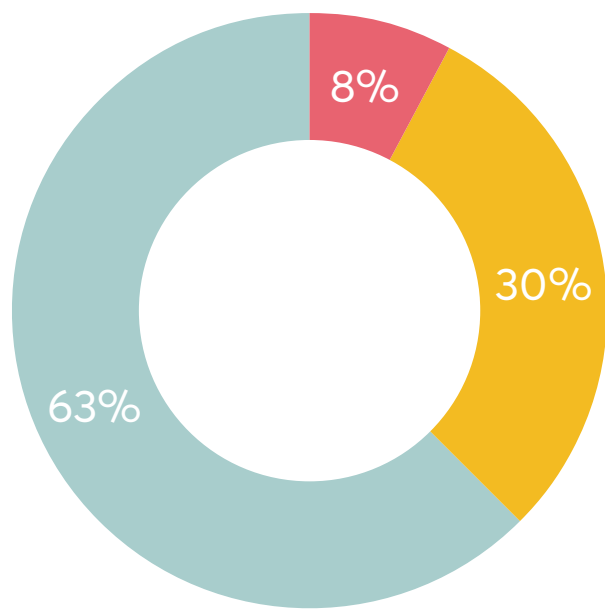


MATCHING EMPLOYER-EMPLOYEE INTERESTS

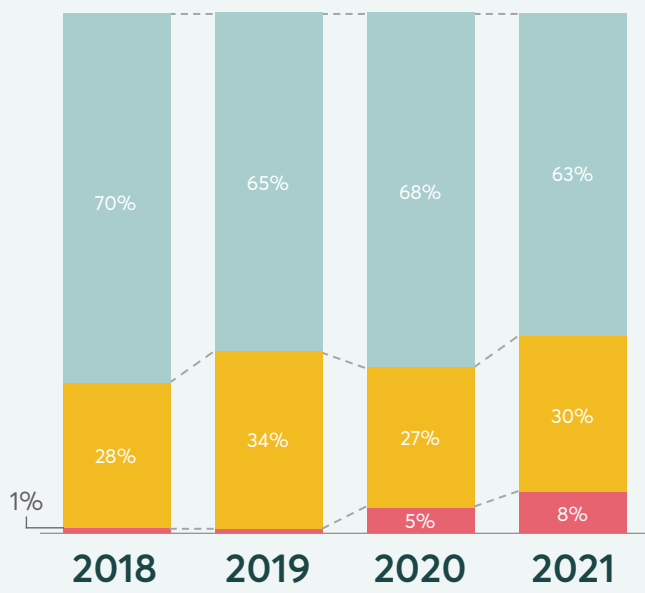
Decision Influencers

Key Takeaway: Matching employer-employee interests significantly and consistently influences the decisions companies make, specifically with large employers.

2021 Influence Levels

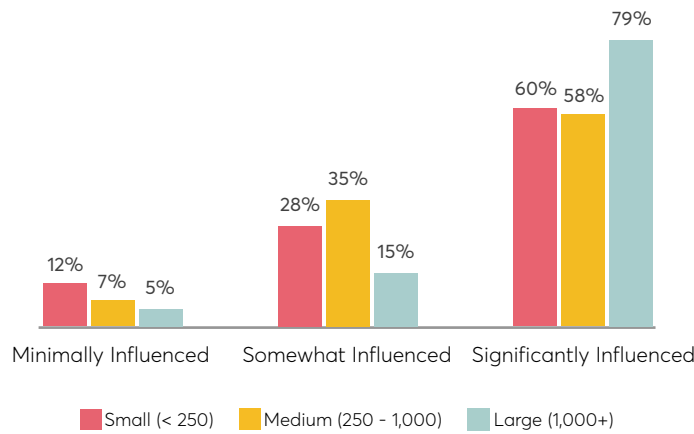


Historical Comparison

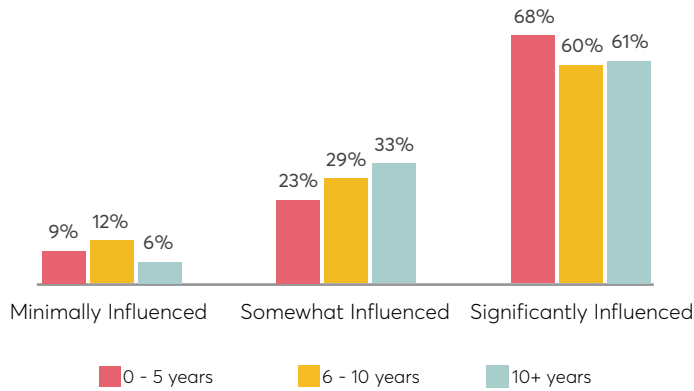


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience

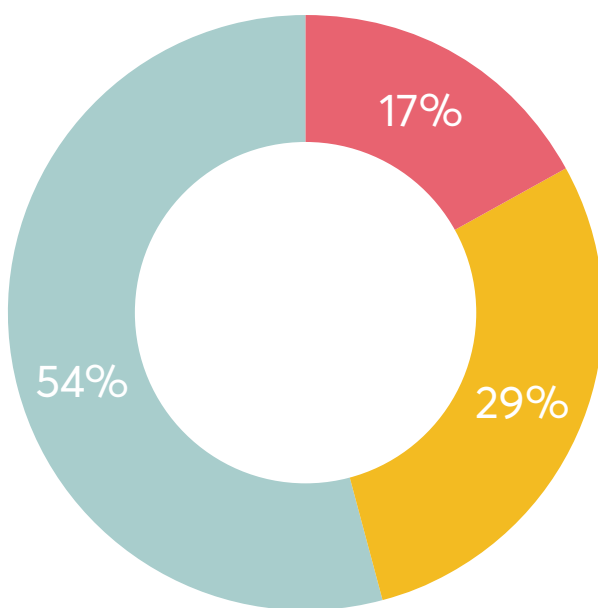


MEASURING ROI FROM BENEFIT CHANGES

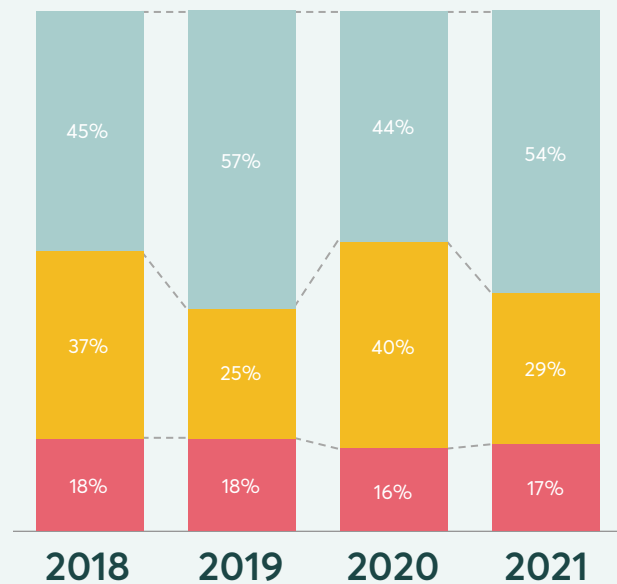
Decision Influencers

Key Takeaway: Due to COVID-19-induced budget changes, employers are increasingly looking to measure return on investment from their benefit plan.

2021 Influence Levels

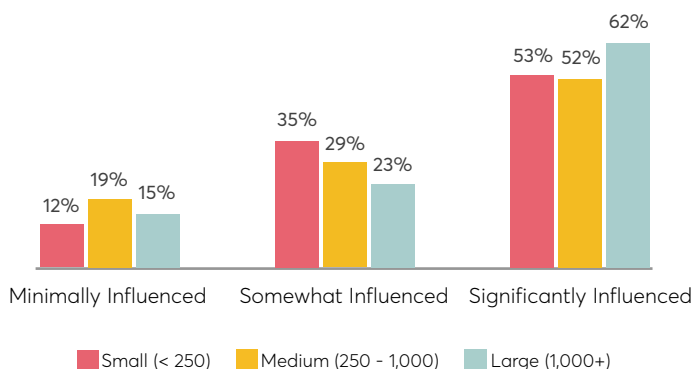


Historical Comparison

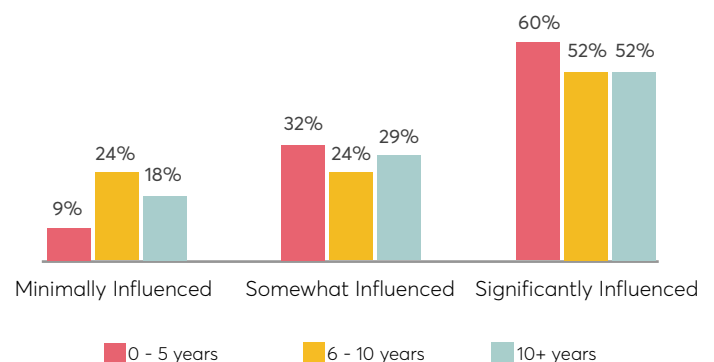


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience

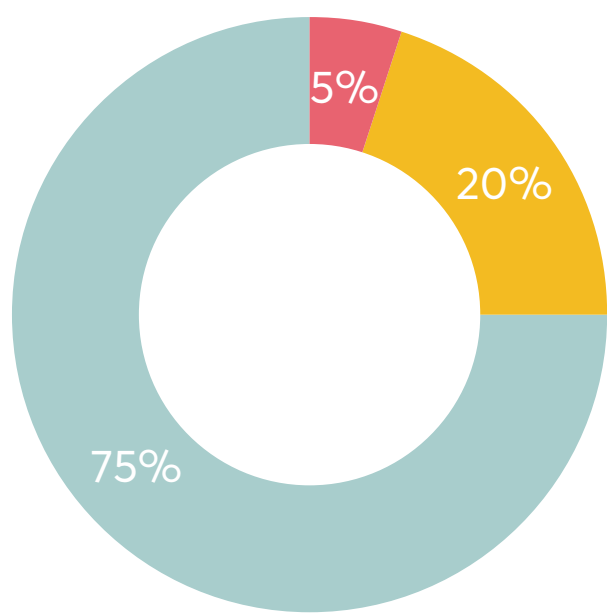


RISING COST OF BENEFITS

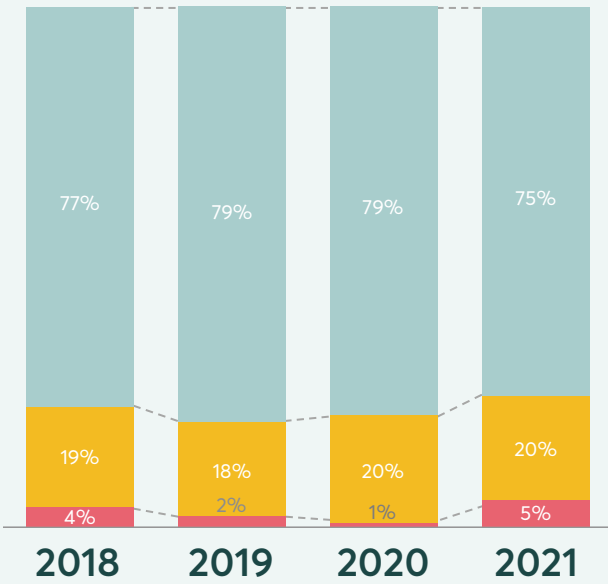
Decision Influencers

Key Takeaway: Although always highly influential, COVID-19's impact on budgets made the rising cost of benefits the most influential factor.

2021 Influence Levels

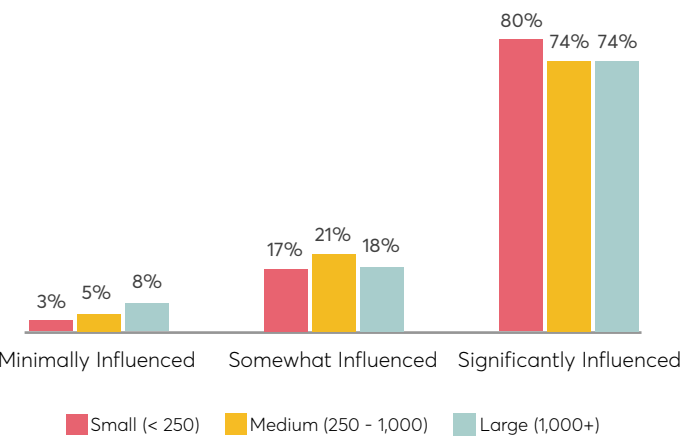


Historical Comparison

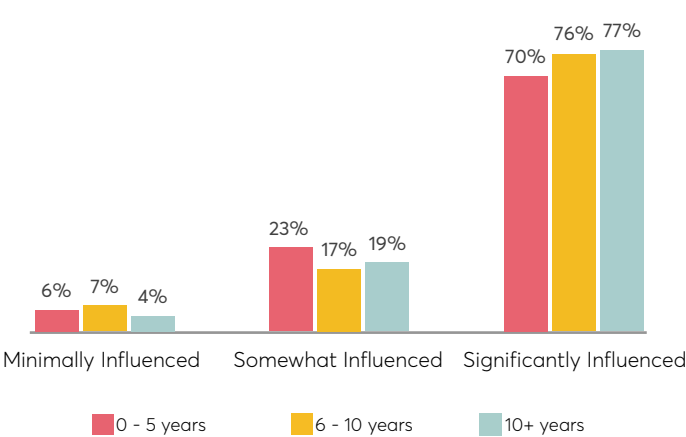


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience

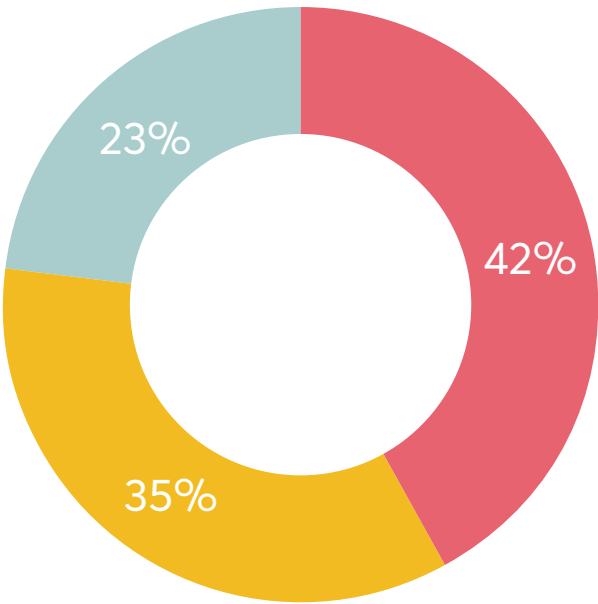


UNCERTAINTY ABOUT HEALTH CARE REFORM

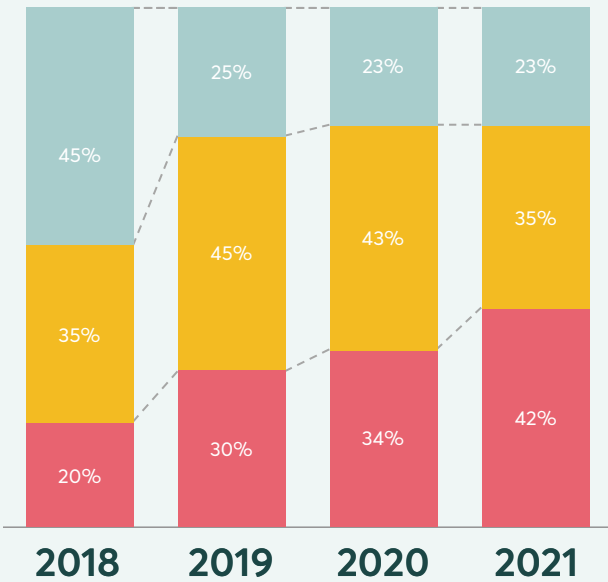
Decision Influencers

Key Takeaway: There continues to be a downward trend in this criteria’s influence on benefits decisions, especially for small employers.

2021 Influence Levels

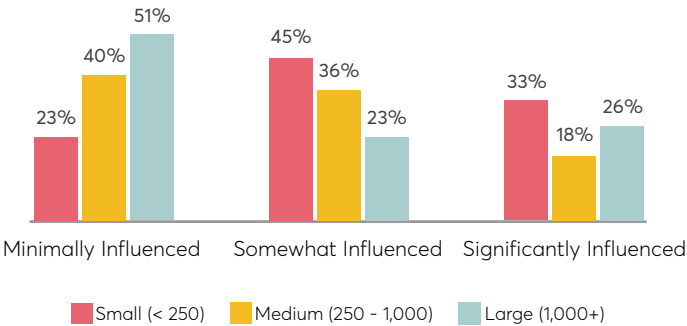


Historical Comparison

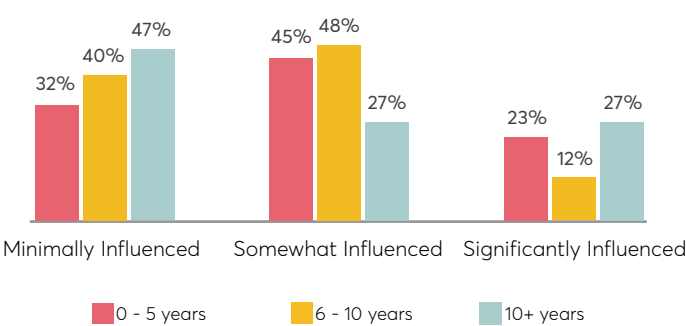


Minimally Influenced Somewhat Influenced Significantly Influenced

By Average Client Size



By Years Of Experience



PART 4

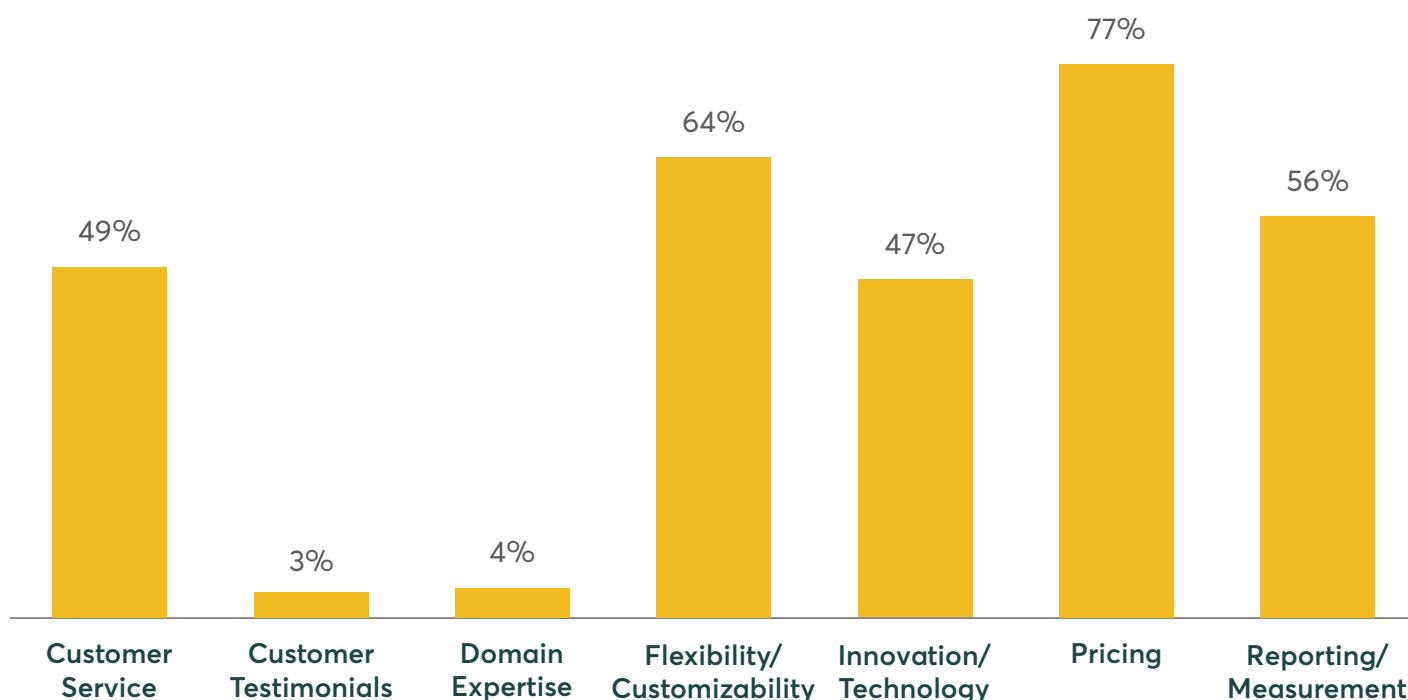
VENDOR EVALUATION



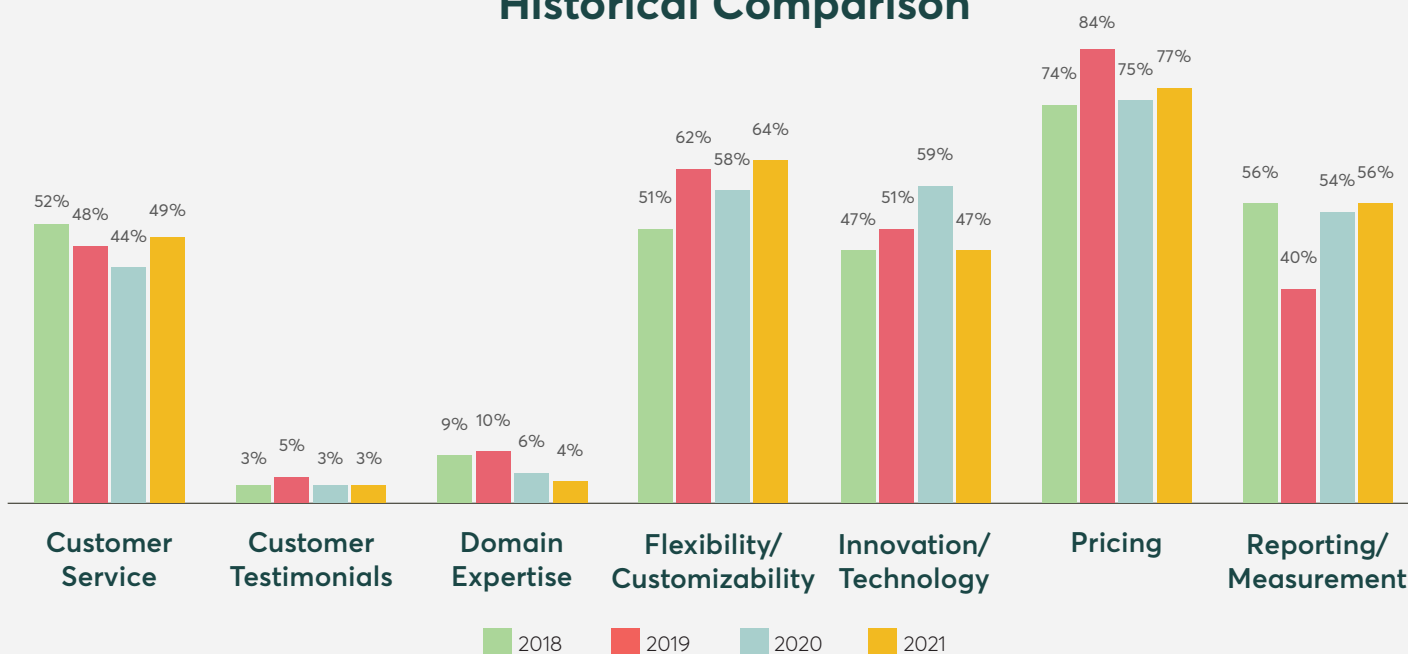
TOP CRITERIA WHEN EVALUATING VENDORS

Vendor Evaluation

Key Takeaway: Pricing continues to be the top criteria. Preferences for innovation and technology had been on the rise but will be less influential in 2021.



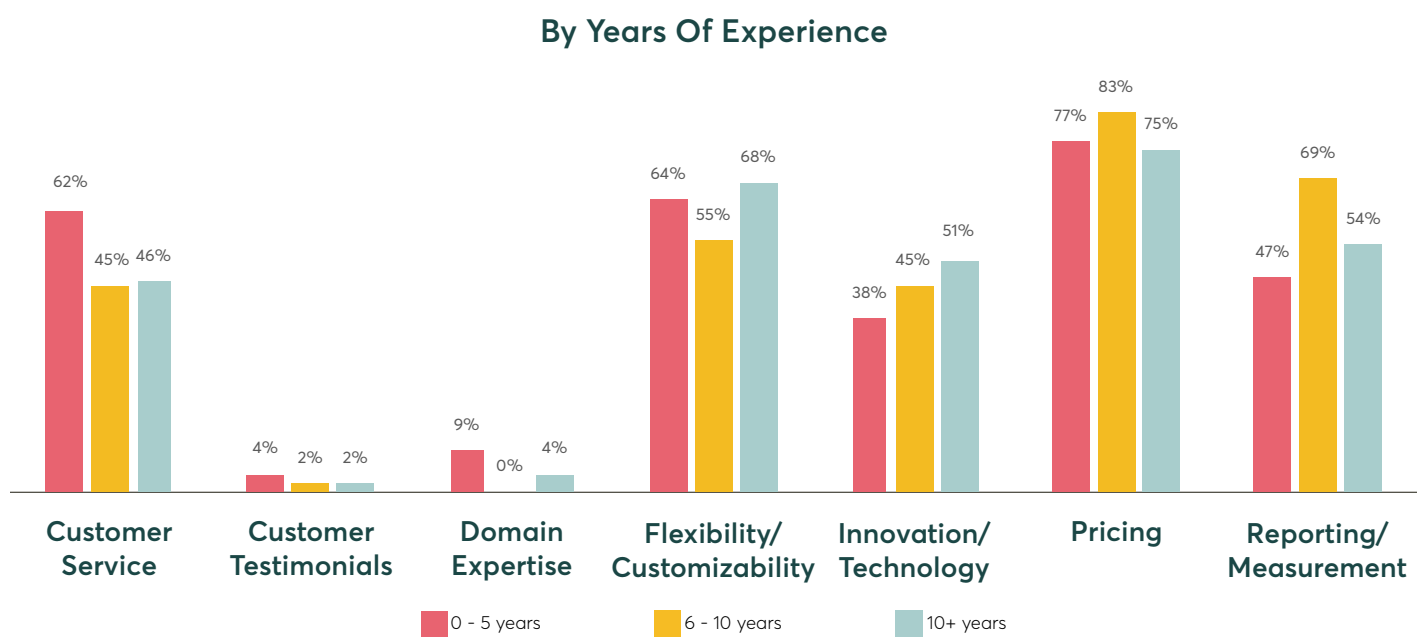
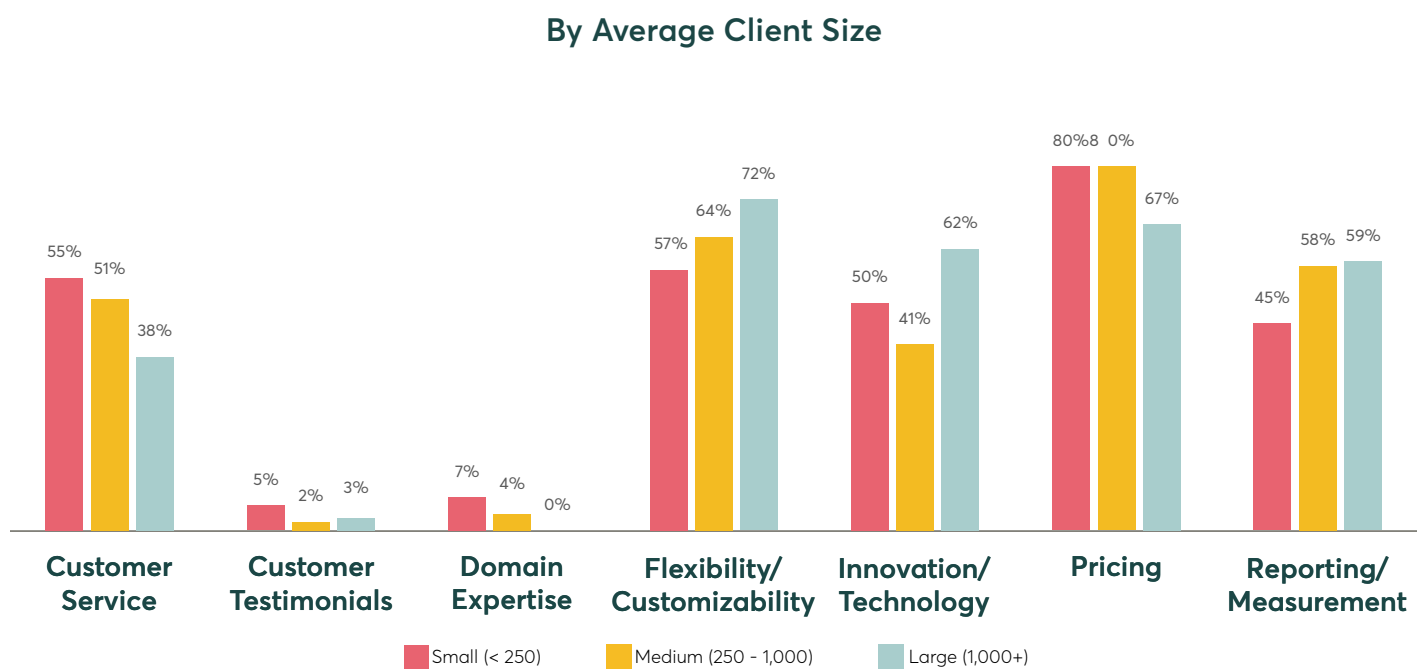
Historical Comparison



TOP CRITERIA WHEN
EVALUATING VENDORS

Vendor Evaluation

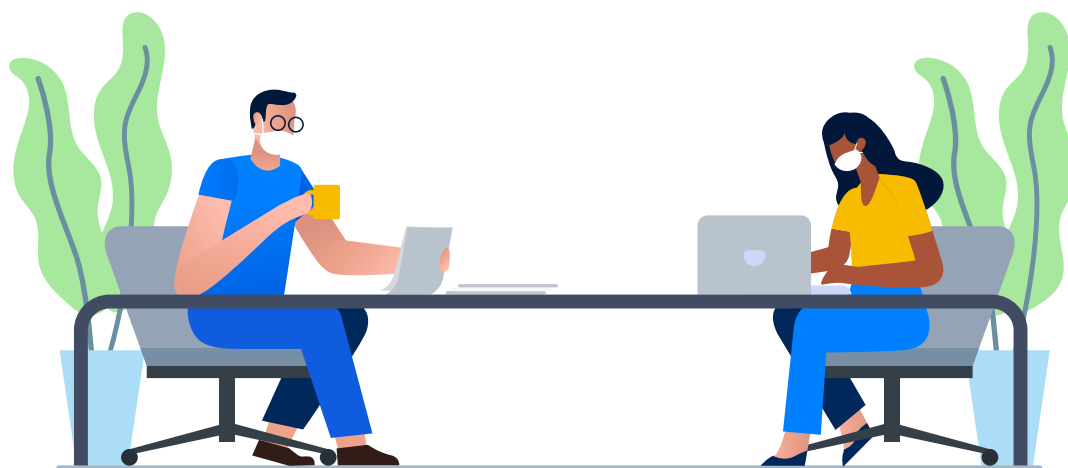
Key Takeaway: Large employers prioritize flexibility and customizability over price; small- and medium-sized employers are more sensitive to budget constraints.



PART 5

DEEP DIVE

COVID-19 IMPLICATIONS



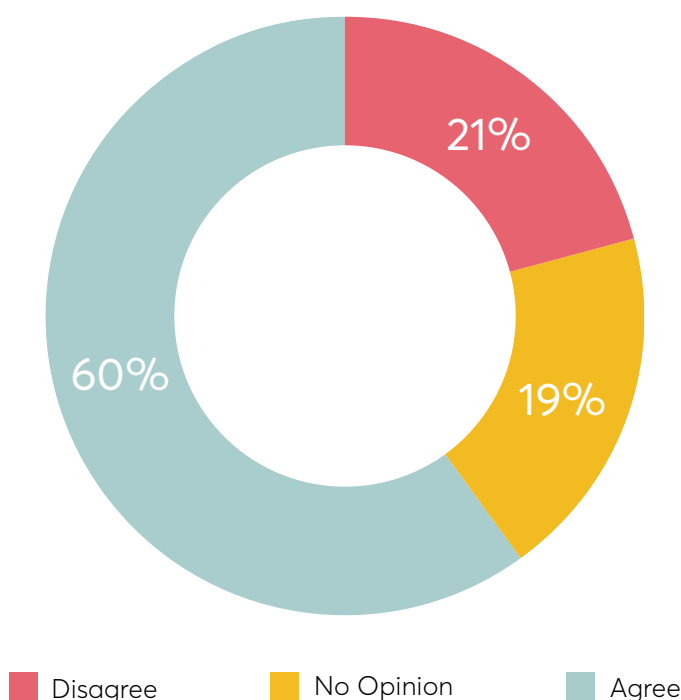


PHYSICAL *W*ORKSPACE

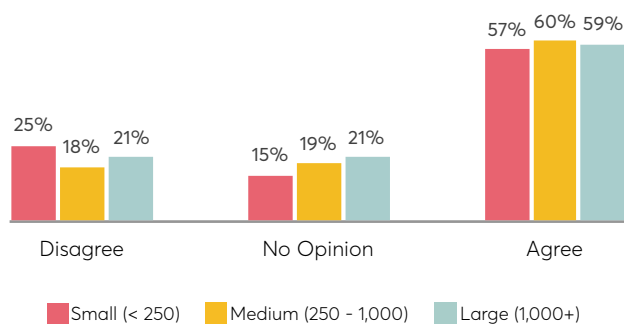
ELIMINATE COMMUNAL FOOD

COVID-19 Implications

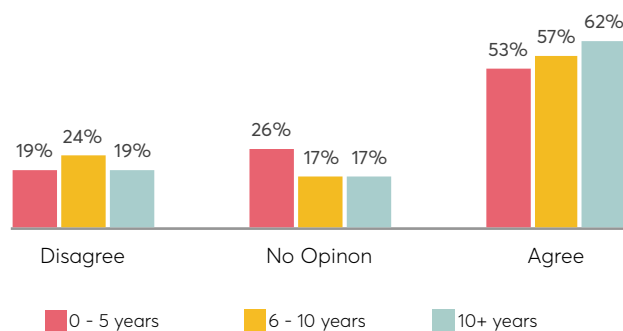
Eliminate communal food in the kitchen



By Average Client Size



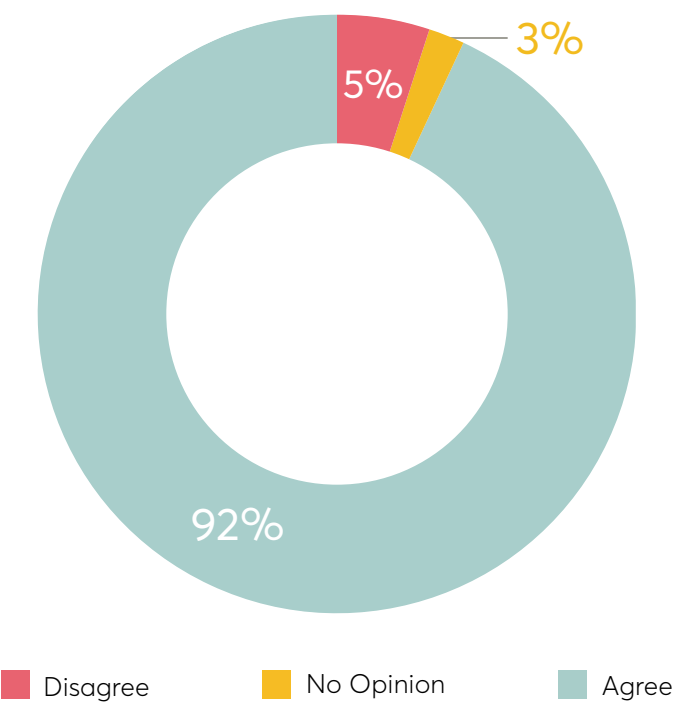
By Years Of Experience



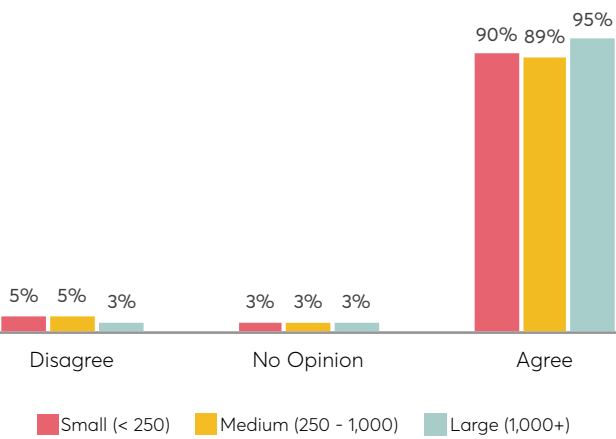
SAFETY AND SANITARY MEASURES

COVID-19 Implications

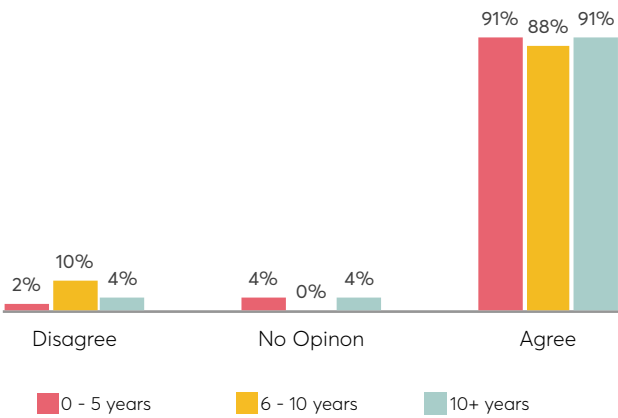
Enforce stricter safety measures, sanitary measures, and social distancing guidelines



By Average Client Size



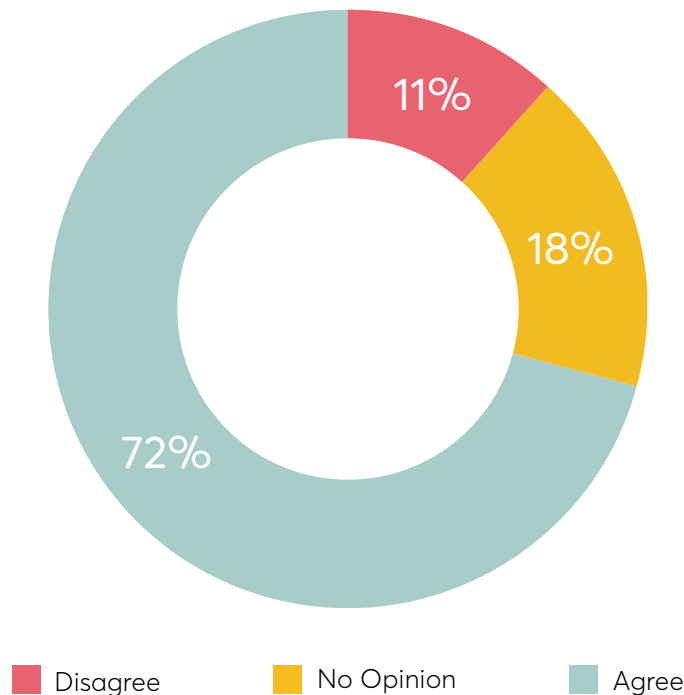
By Years Of Experience



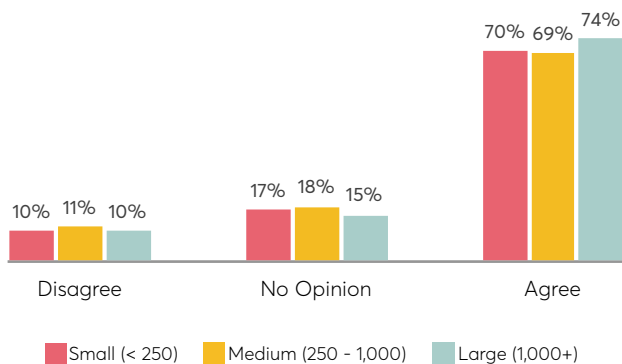
SOCIAL DISTANCING MEASURES

COVID-19 Implications

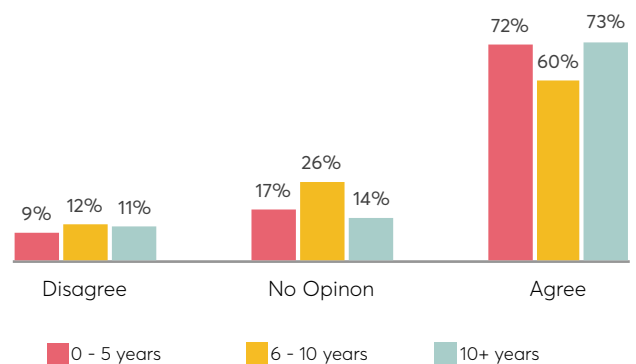
Maintain panel systems, reconfigurable dividers,
and social distancing signage



By Average Client Size



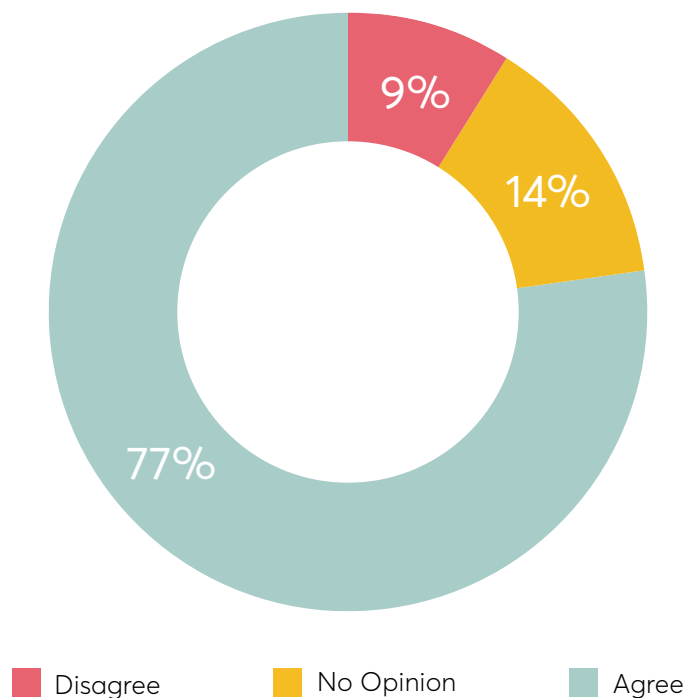
By Years Of Experience



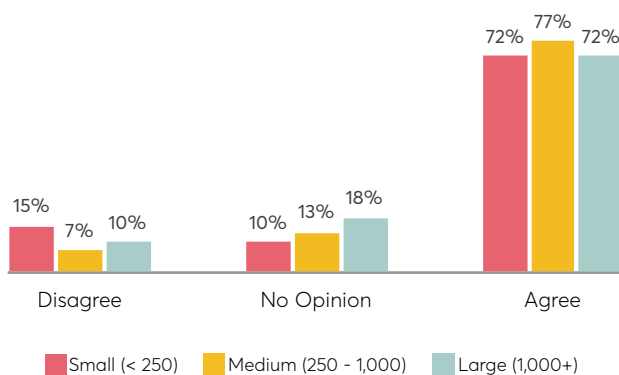
REDUCED CAPACITY

COVID-19 Implications

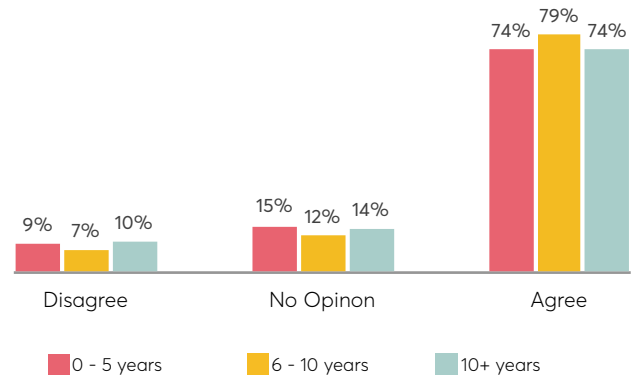
Reduce facility capacity (Fewer or smaller facilities)



By Average Client Size



By Years Of Experience



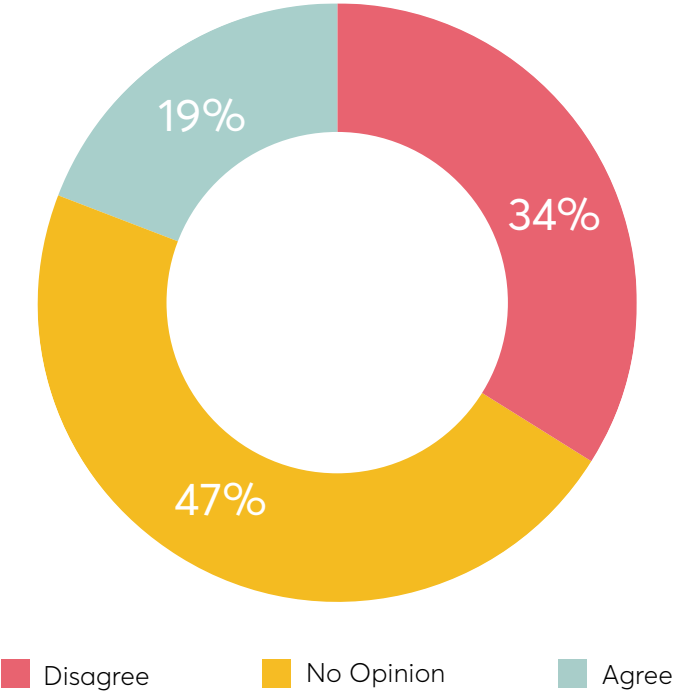


REMOTE WORK & CULTURE

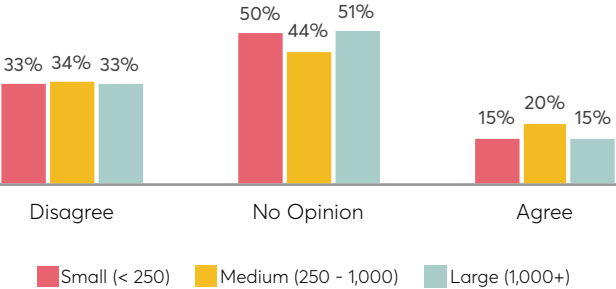
SALARY ADJUSTMENT

COVID-19 Implications

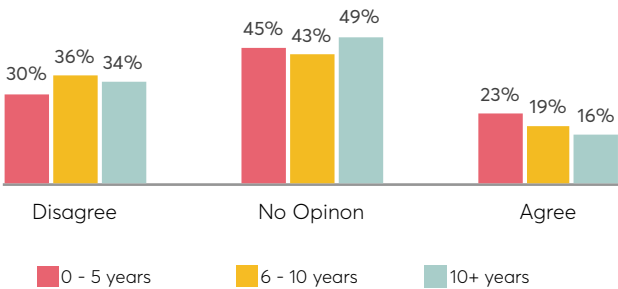
Adjust salaries for remote workers to reflect current cost of living



By Average Client Size



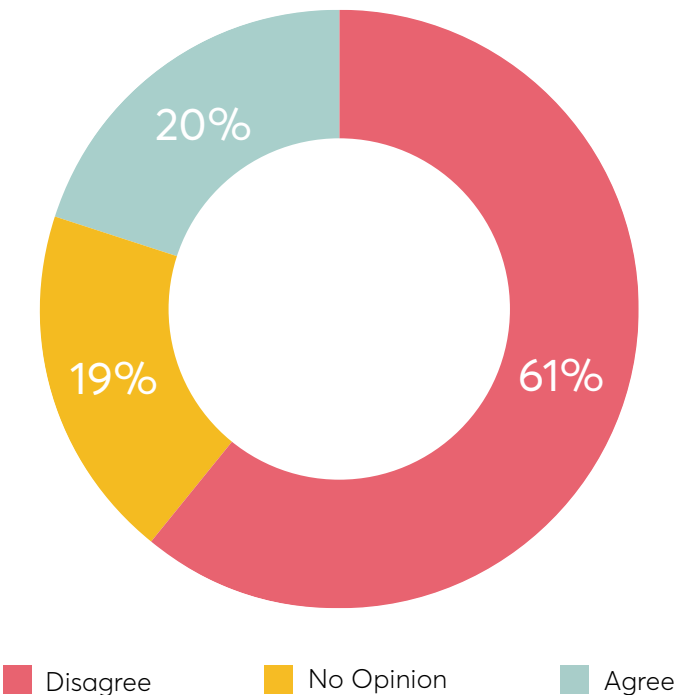
By Years Of Experience



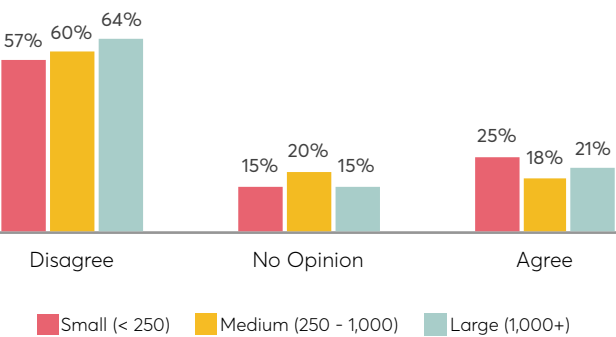
ON-SITE ENGAGEMENT ACTIVITIES

COVID-19 Implications

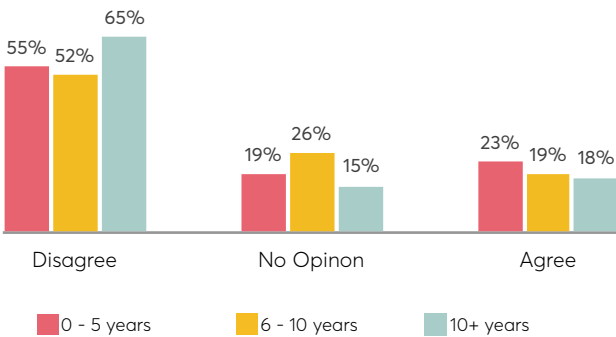
Expand on-site employee engagement activities



By Average Client Size



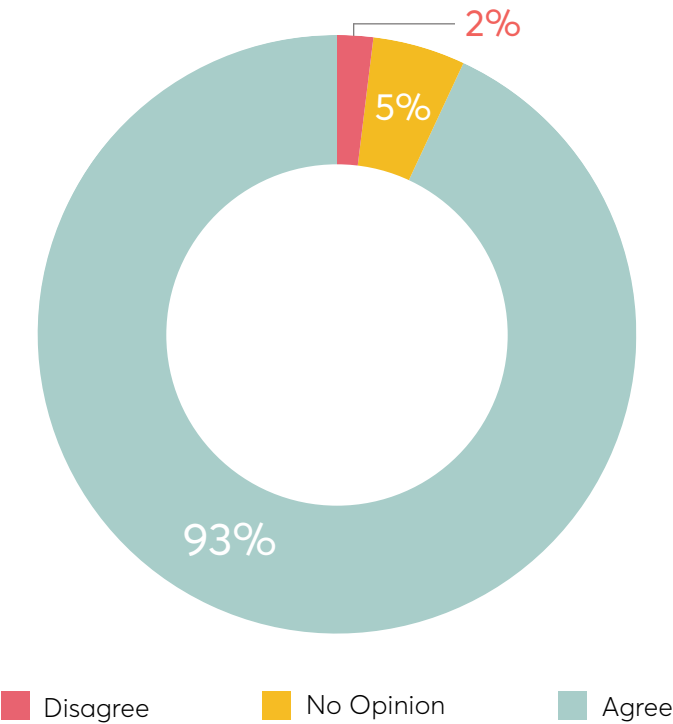
By Years Of Experience



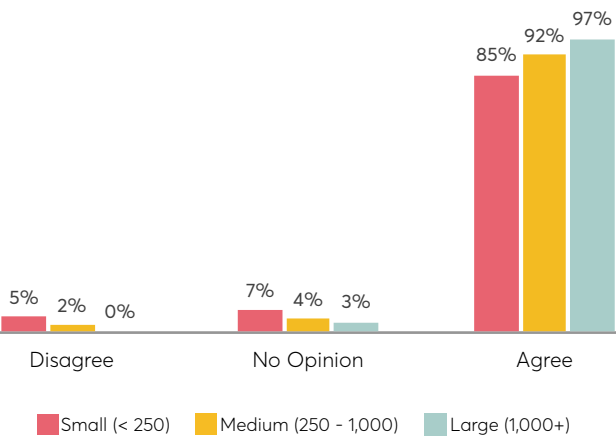
VIRTUAL ENGAGEMENT ACTIVITIES

COVID-19 Implications

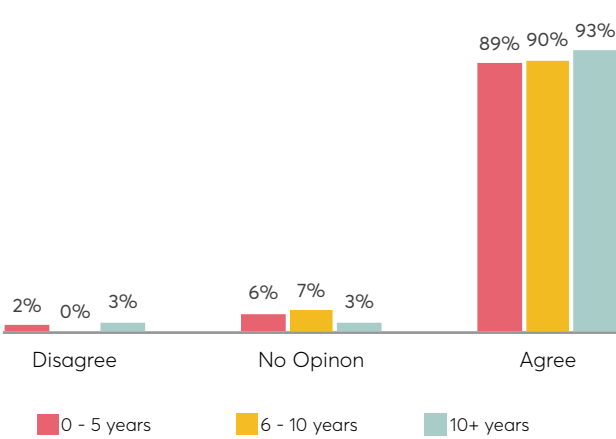
Expand virtual employee engagement activities



By Average Client Size



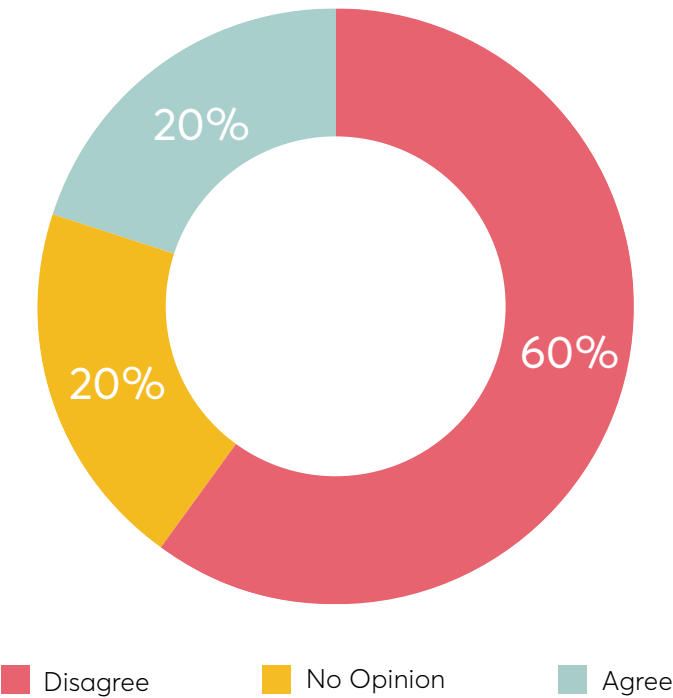
By Years Of Experience



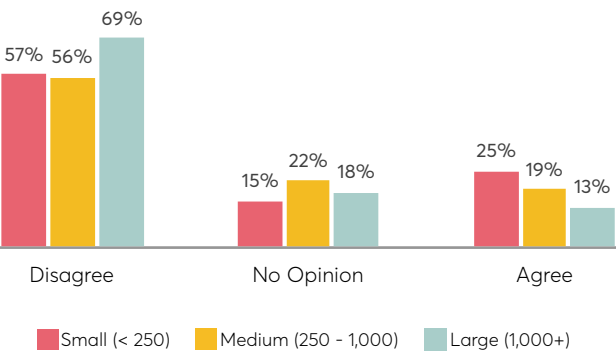
ON-SITE WELLNESS SERVICES

COVID-19 Implications

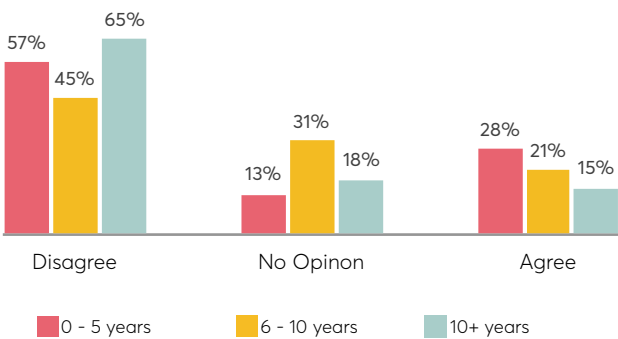
Expand on-site wellness services



By Average Client Size



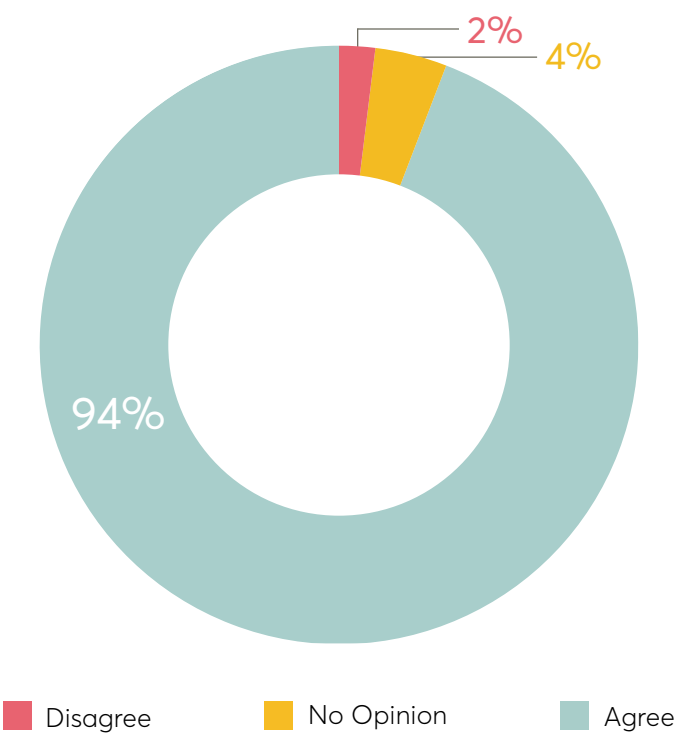
By Years Of Experience



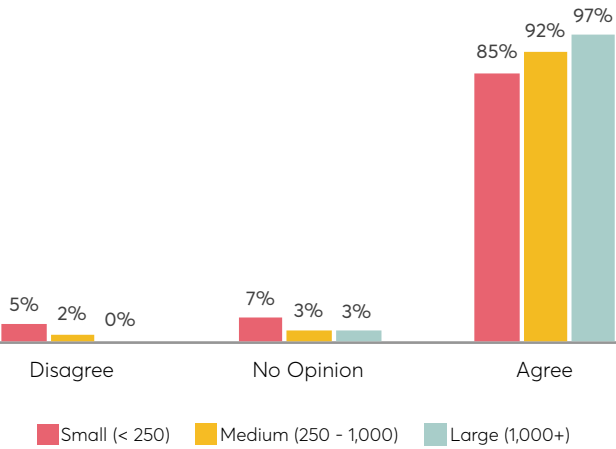
VIRTUAL WELLNESS SERVICES

COVID-19 Implications

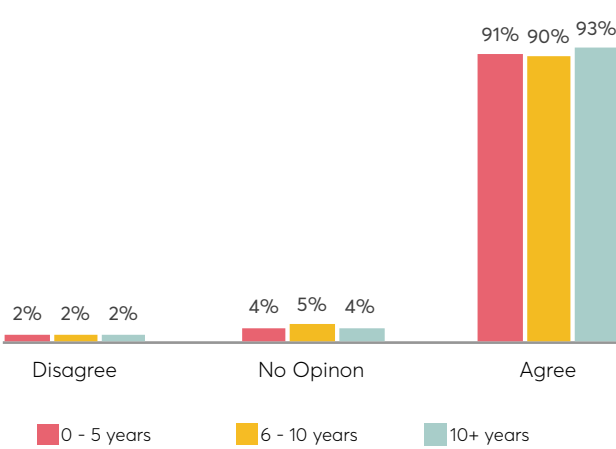
Expand virtual wellness services



By Average Client Size



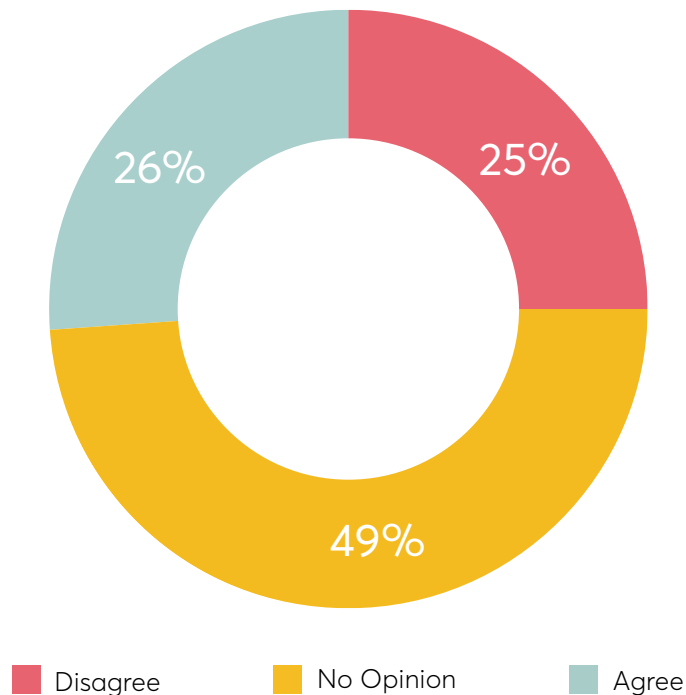
By Years Of Experience



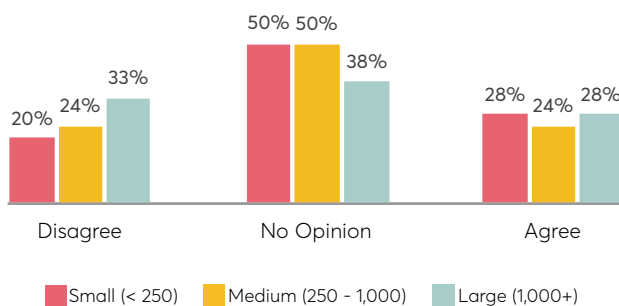
PAID TIME OFF

COVID-19 Implications

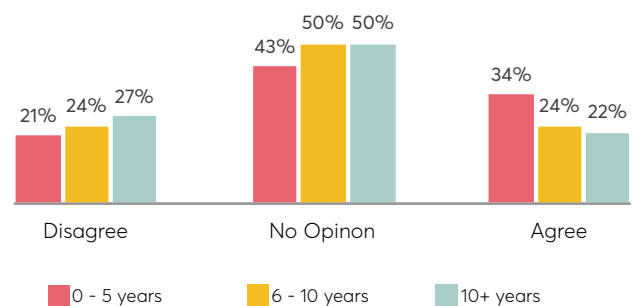
Expand paid time off



By Average Client Size



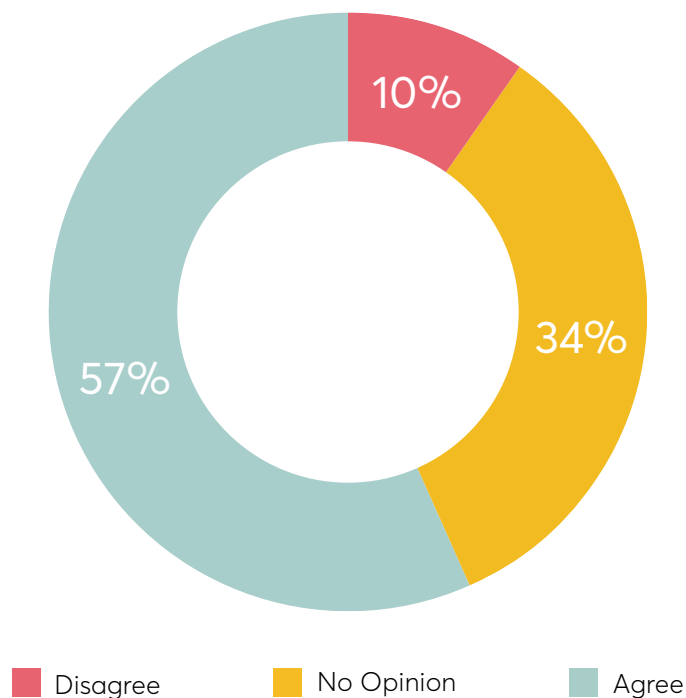
By Years Of Experience



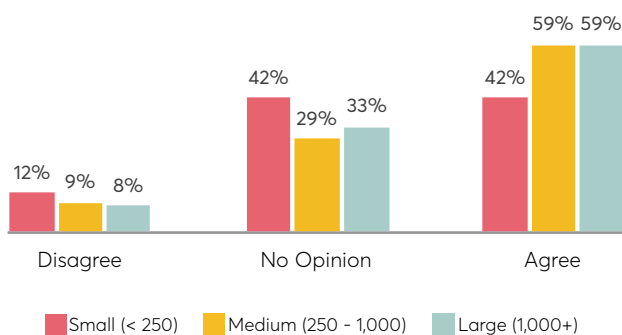
HOME CARE SERVICES

COVID-19 Implications

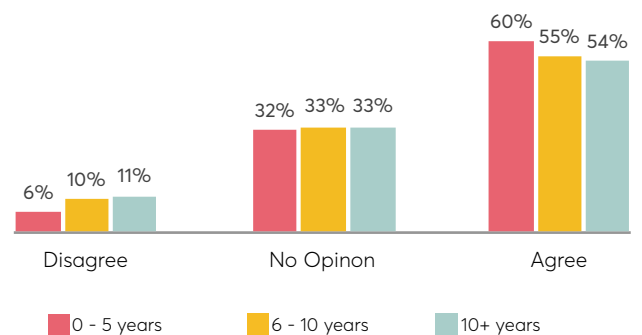
Provide access to home care services



By Average Client Size



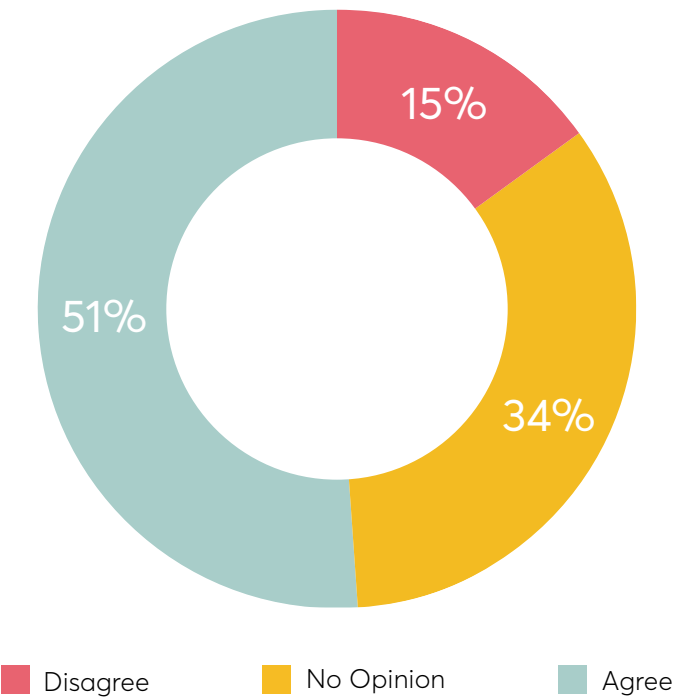
By Years Of Experience



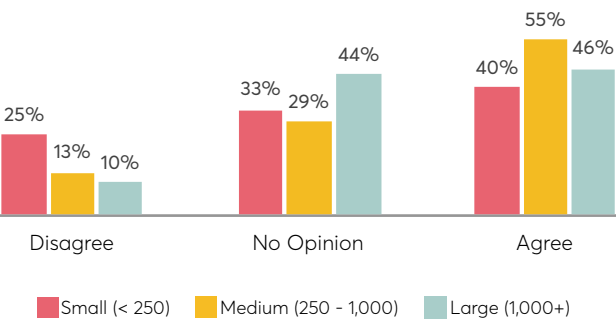
HEALTH AND WELLNESS ALLOWANCE

COVID-19 Implications

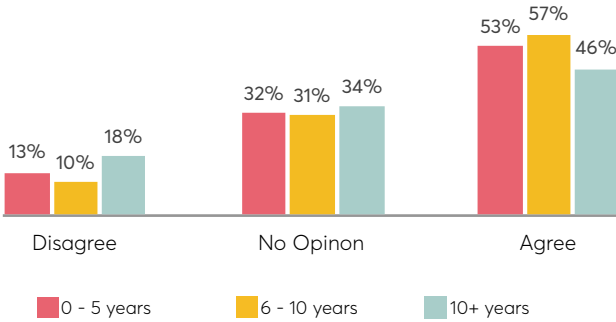
Provide a health and wellness allowance



By Average Client Size



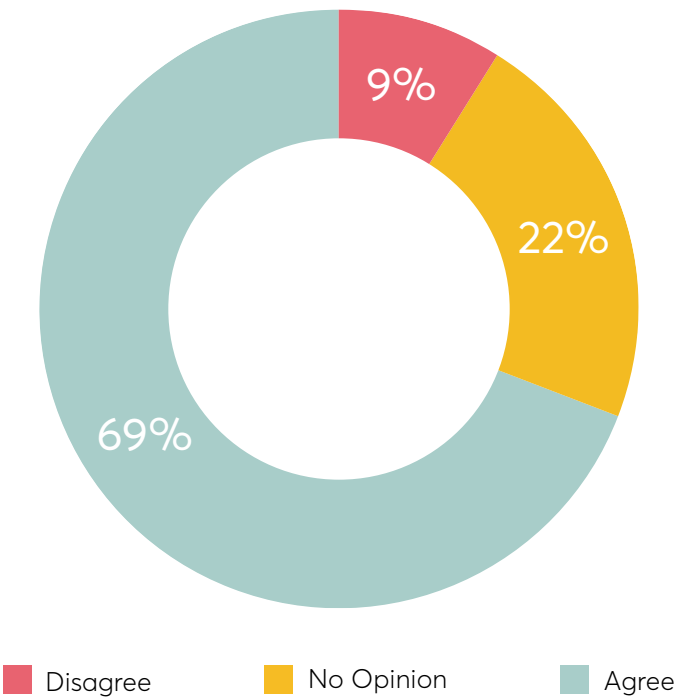
By Years Of Experience



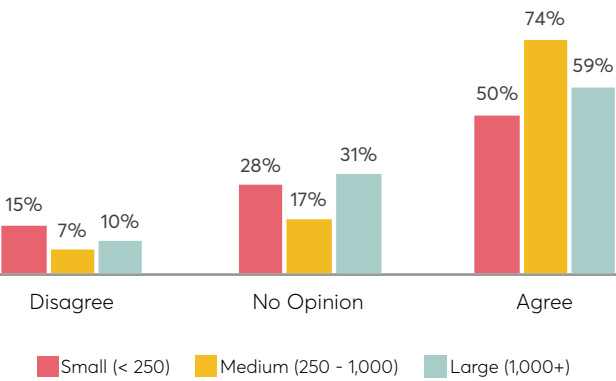
HOME OFFICE SETUP SUBSIDY

COVID-19 Implications

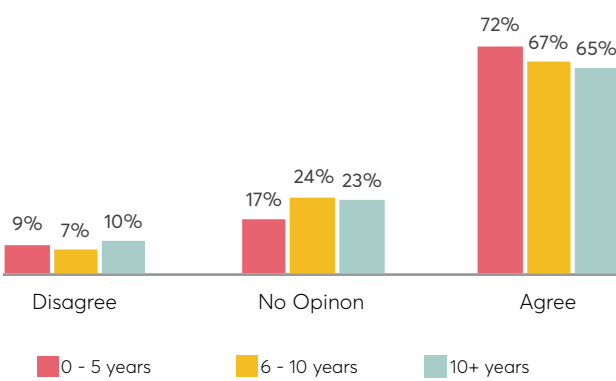
Subsidize home office setup



By Average Client Size



By Years Of Experience



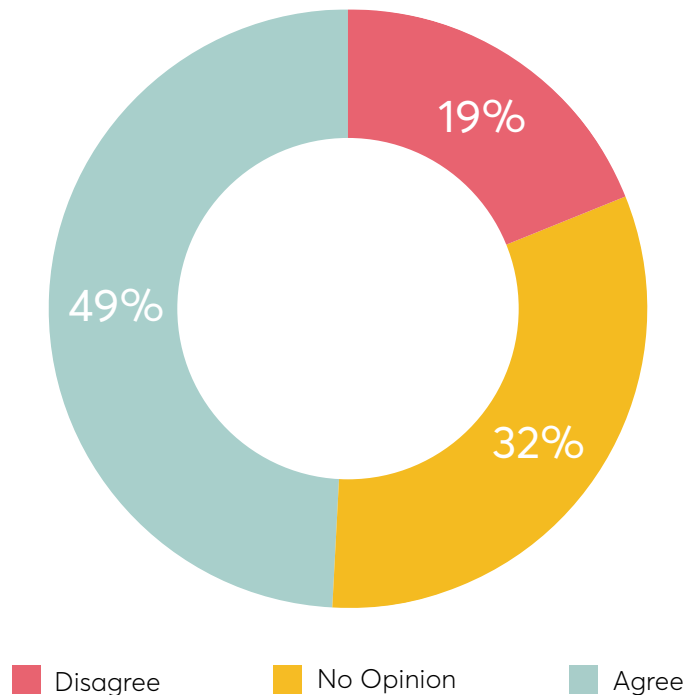


CAREGIVING BENEFITS

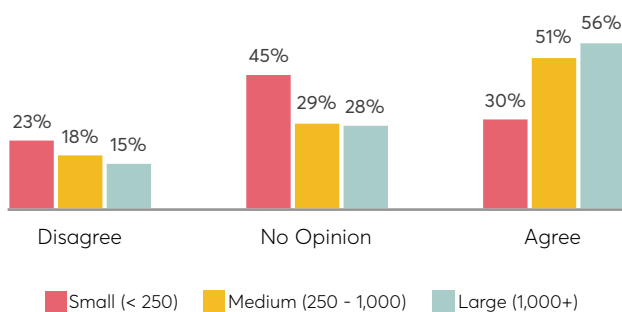
PAID FAMILY LEAVE POLICY

COVID-19 Implications

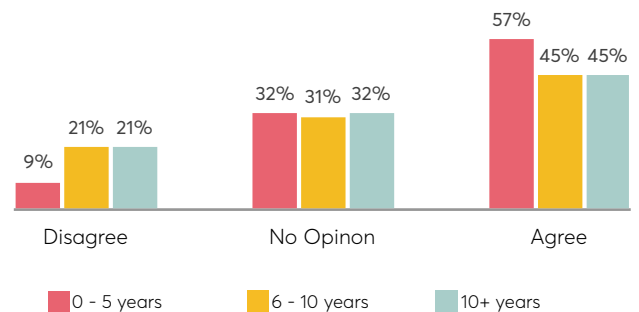
Expand paid leave policy



By Average Client Size



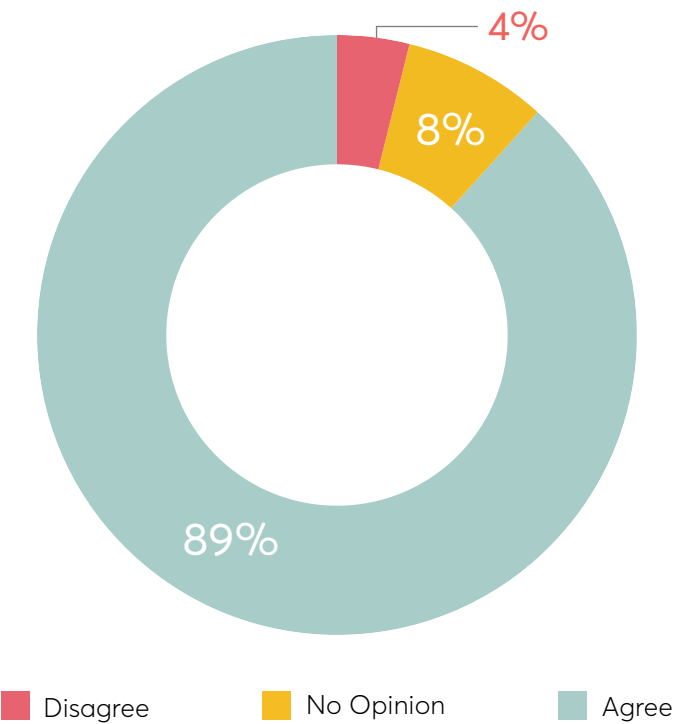
By Years Of Experience



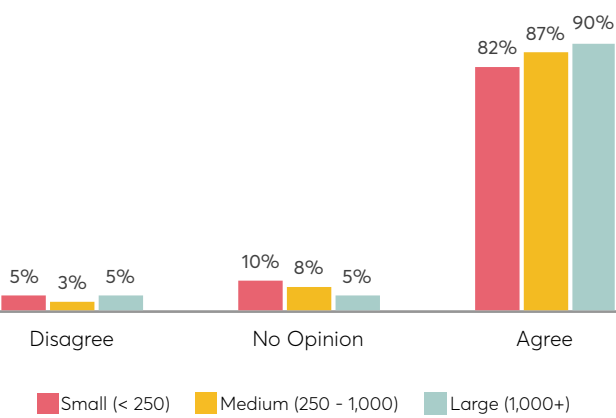
FLEXIBLE SCHEDULES

COVID-19 Implications

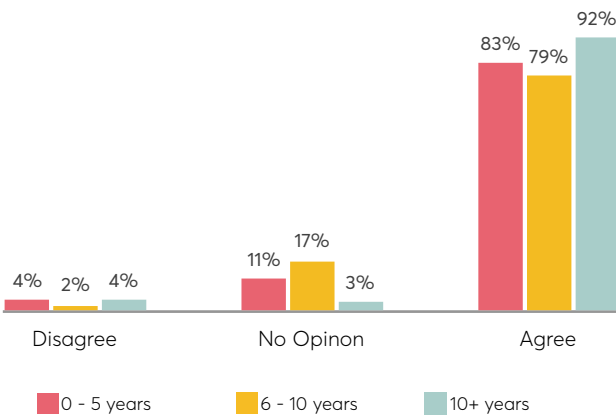
Expand use of flexible schedules



By Average Client Size



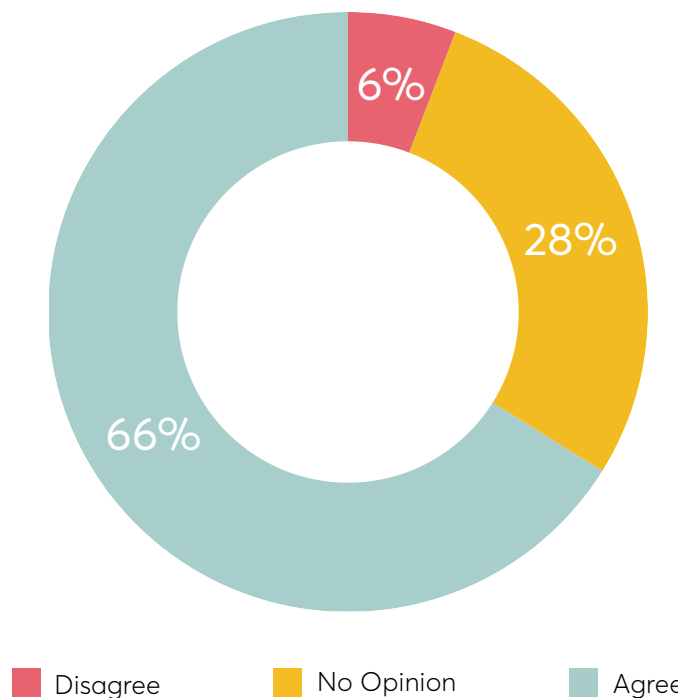
By Years Of Experience



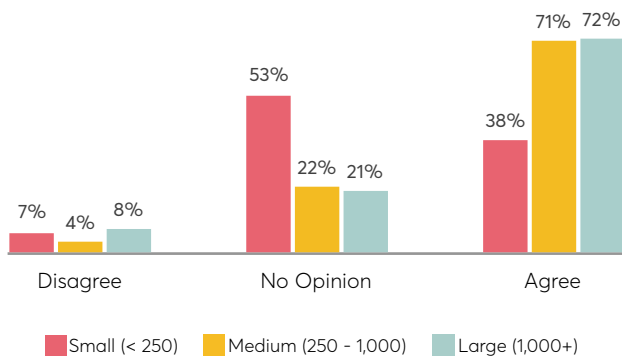
DEPENDENT CARE FSA

COVID-19 Implications

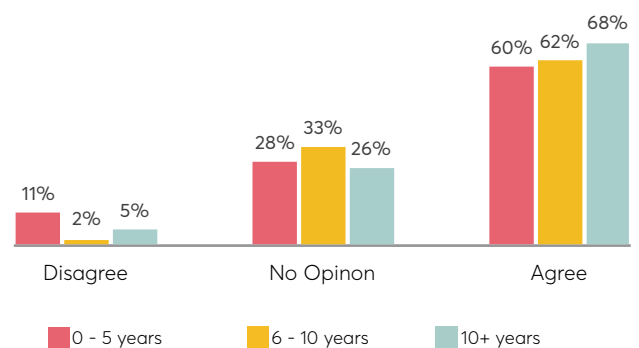
Offer dependent care flexible spending accounts



By Average Client Size



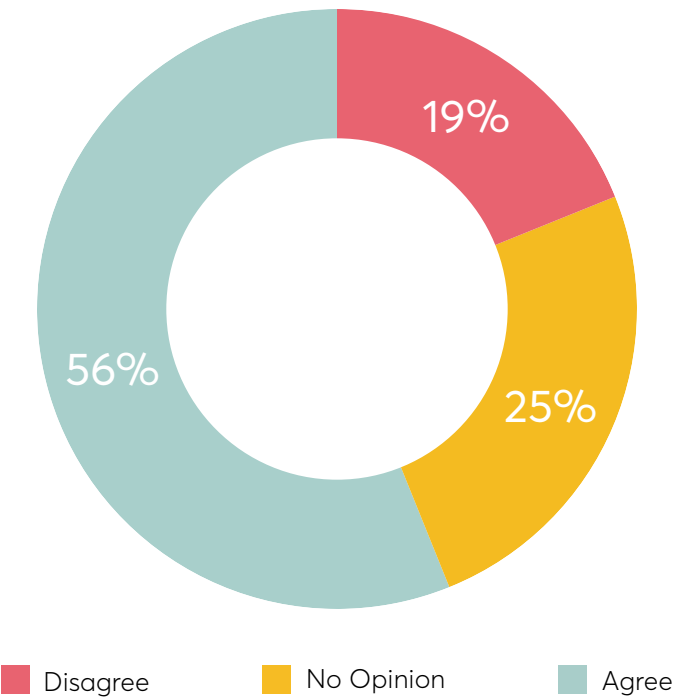
By Years Of Experience



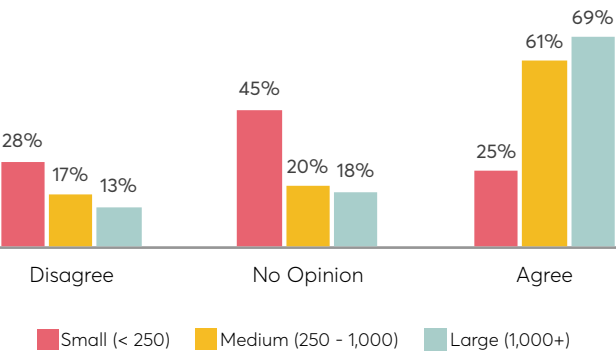
CHILD CARE SERVICES

COVID-19 Implications

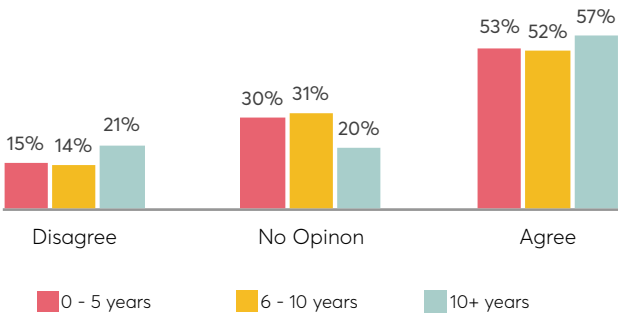
Subsidize or offer childcare services



By Average Client Size



By Years Of Experience



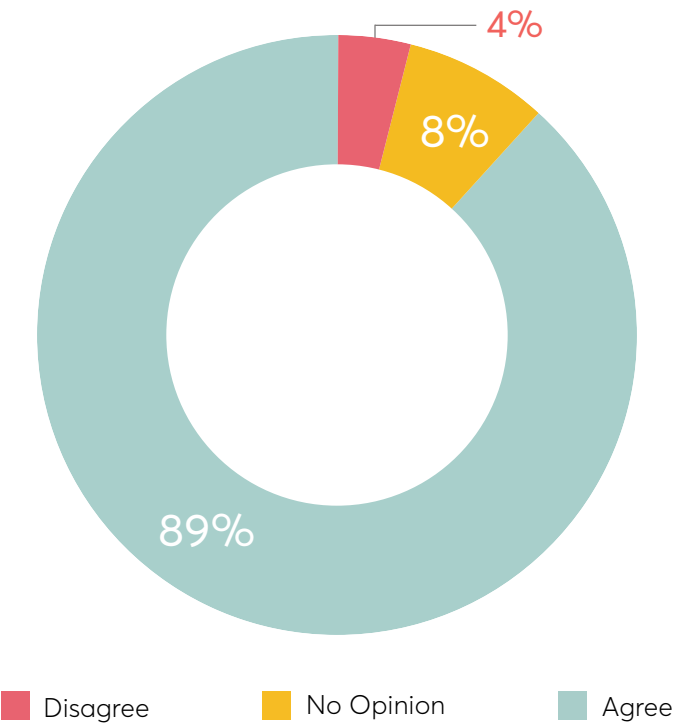


BEHAVIORAL/MENTAL HEALTH BENEFITS

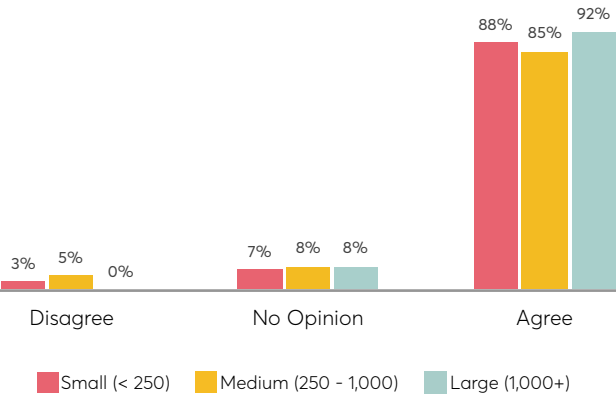
MENTAL HEALTH COVERAGE AND SUBSTANCE USE DISORDER SERVICES

COVID-19 Implications

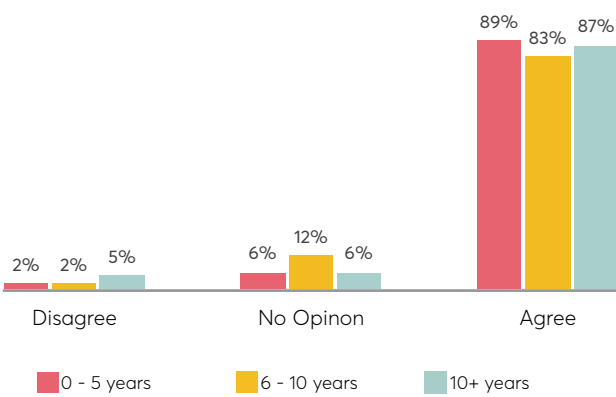
Increase mental health coverage and substance use disorder services



By Average Client Size



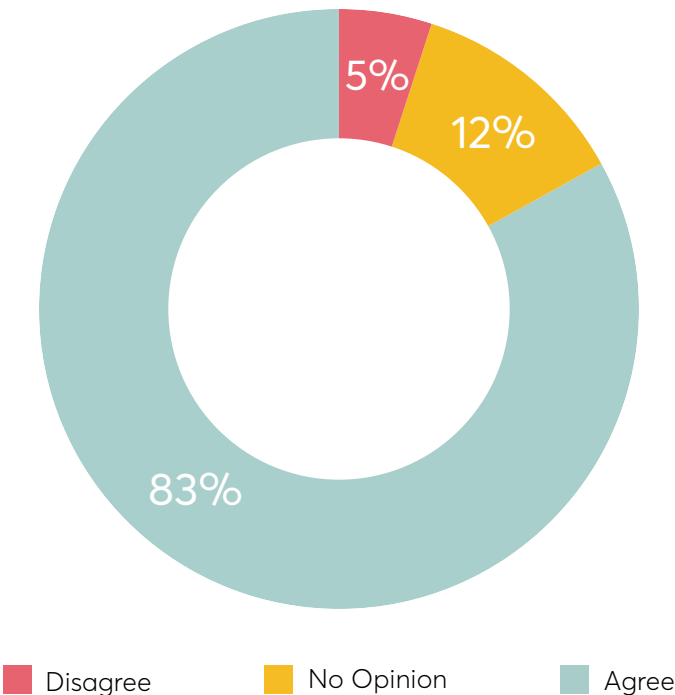
By Years Of Experience



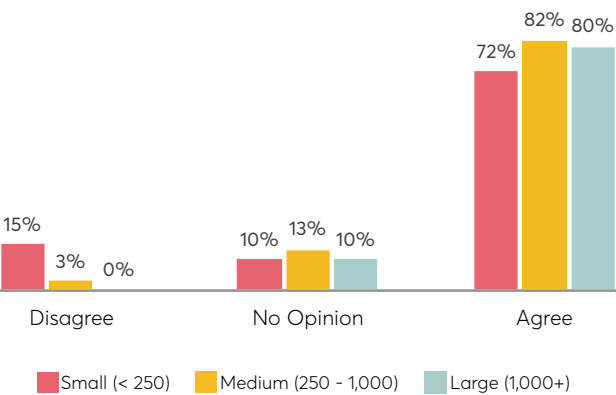
SELF-CARE SUBSCRIPTION SERVICES

COVID-19 Implications

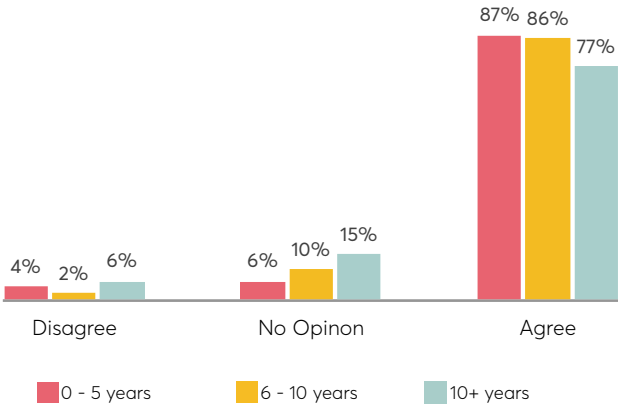
Provide access to self-care subscription services
(meditation, mindfulness, sleep, etc.)



By Average Client Size



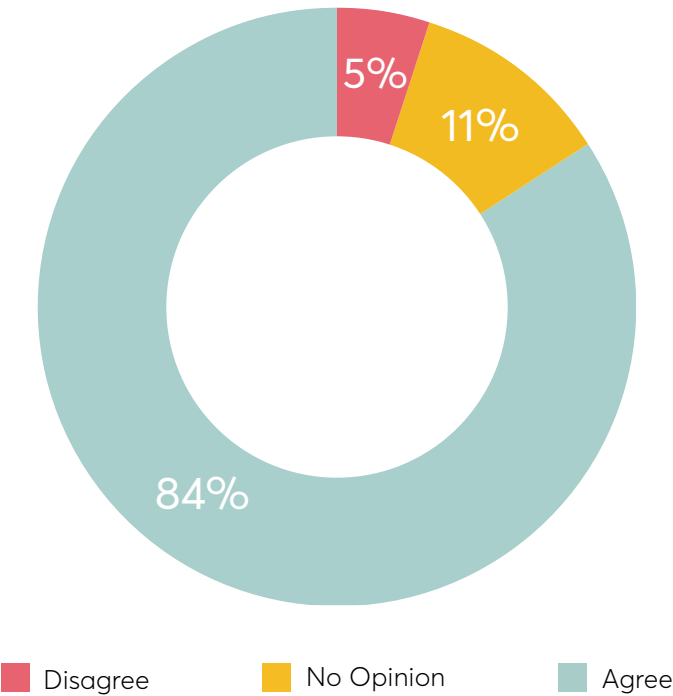
By Years Of Experience



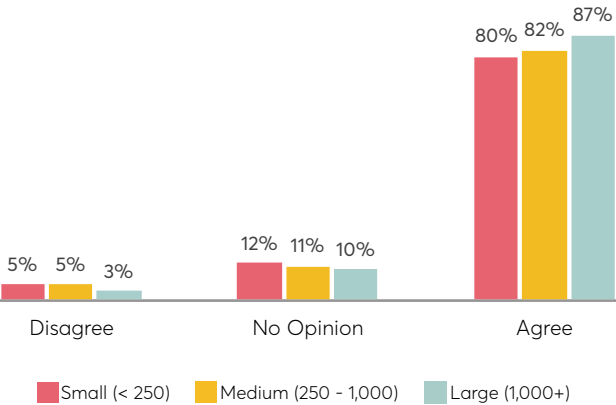
LIVE ACCESS TO COUNSELOR, NURSE, ETC.

COVID-19 Implications

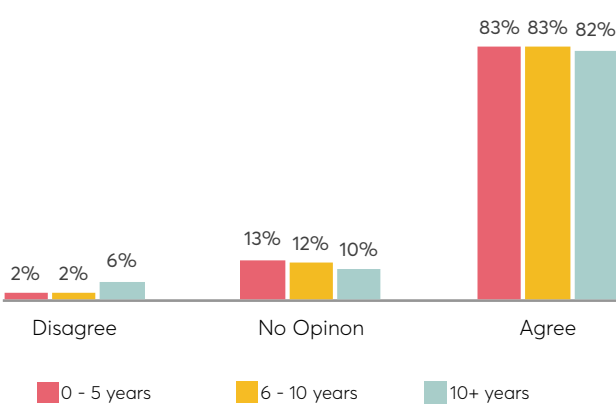
Provide on-demand access to a live counselor, nurse, or other health provider



By Average Client Size



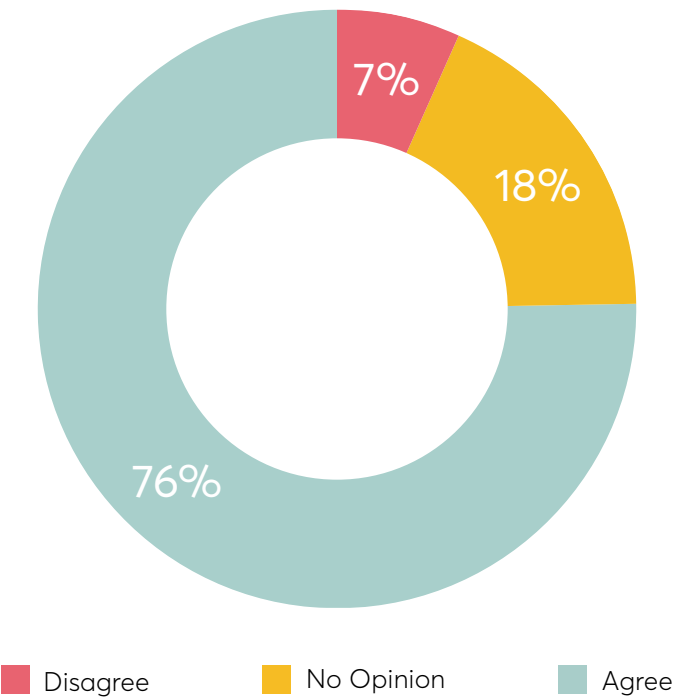
By Years Of Experience



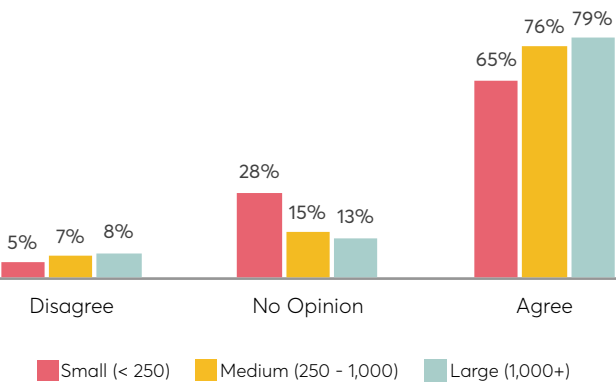
REQUIRE MENTAL HEALTH MANAGER TRAININGS

COVID-19 Implications

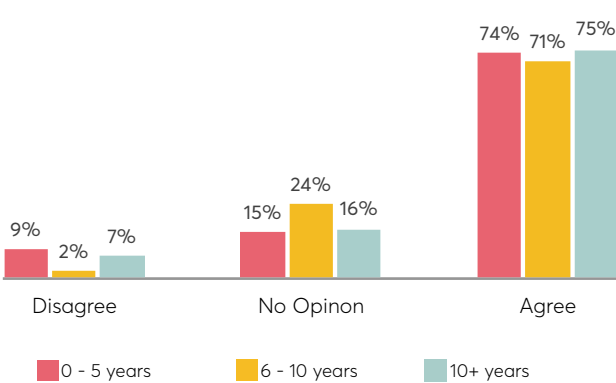
Require manager trainings to help identify and support employees experiencing mental health challenges



By Average Client Size



By Years Of Experience





APPENDIX

SURVEY QUESTIONS

Appendix

1. Where are you based?

2. How many years of experience do you have working in employee benefits or wellness?

0-5 years 6-10 years 10+ years

3. What's your average client size?

Small (< 250) Medium (250 - 1,000) Large (+ 1,000)

4. How much are your clients investing in the benefits listed below compared to the previous year?

Scale of 1 (Investing Significantly Less) to 5 (Investing Significantly More)

5. How much are your clients' decisions influenced by the factors listed below?

6. What are your top criteria when evaluating wellness vendors (choose top 3)?

Scale of 1 (Minimally Influenced) to 5 (Significantly Influenced)

7. Beyond COVID-19, organizations will...

Scale of 1 (Strongly Disagree) to 5 (Strongly Agree)

ABOUT WELLABLE

Wellable is a wellness technology platform that enables organizations to create programs that help employees thrive by engaging them in holistic well-being educational modules and activities. Wellable supplements its digital experience with on-site services and rewards administration to maximize engagement, resulting in a healthier, happier, and more productive workforce and greater business success. Wellable works with employers and health plans of all sizes across the world, with active users in more than 23 different countries.

Visit us online at www.wellable.co and follow us on social media!

