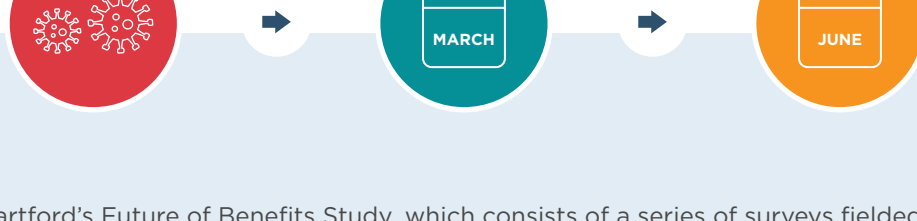


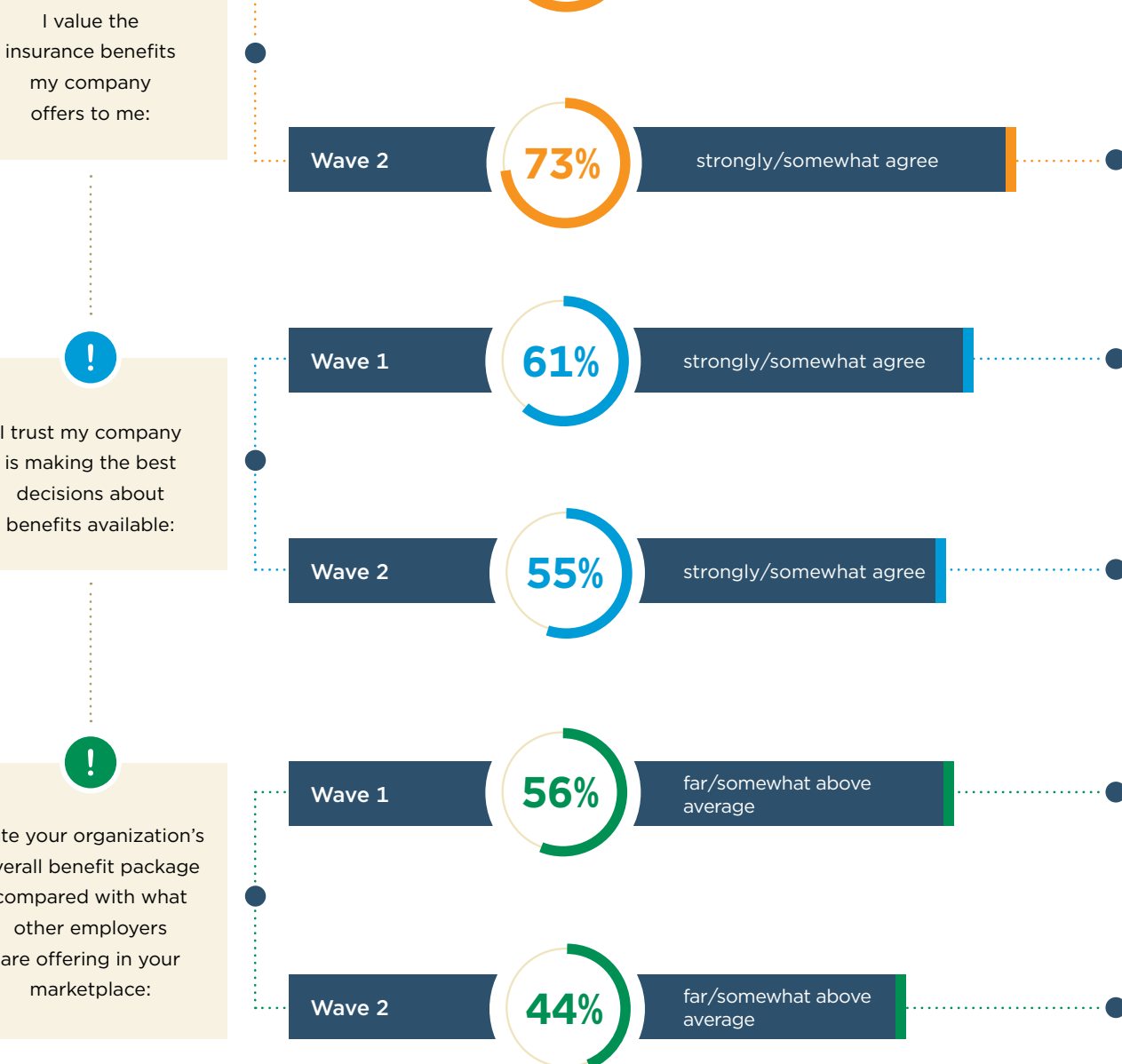
# FUTURE OF BENEFITS

Employee attitudes about benefits decline amid the pandemic; employers interested in doing more.



The Hartford's Future of Benefits Study, which consists of a series of surveys fielded in two waves – one early March 2020 and again in June – provides insights into the pandemic's impact on employee benefits. The survey revealed that employee sentiment about benefits has declined and employers recognize the need to do more for their workforce when it comes to benefits.

## EMPLOYEE SENTIMENT ABOUT BENEFITS



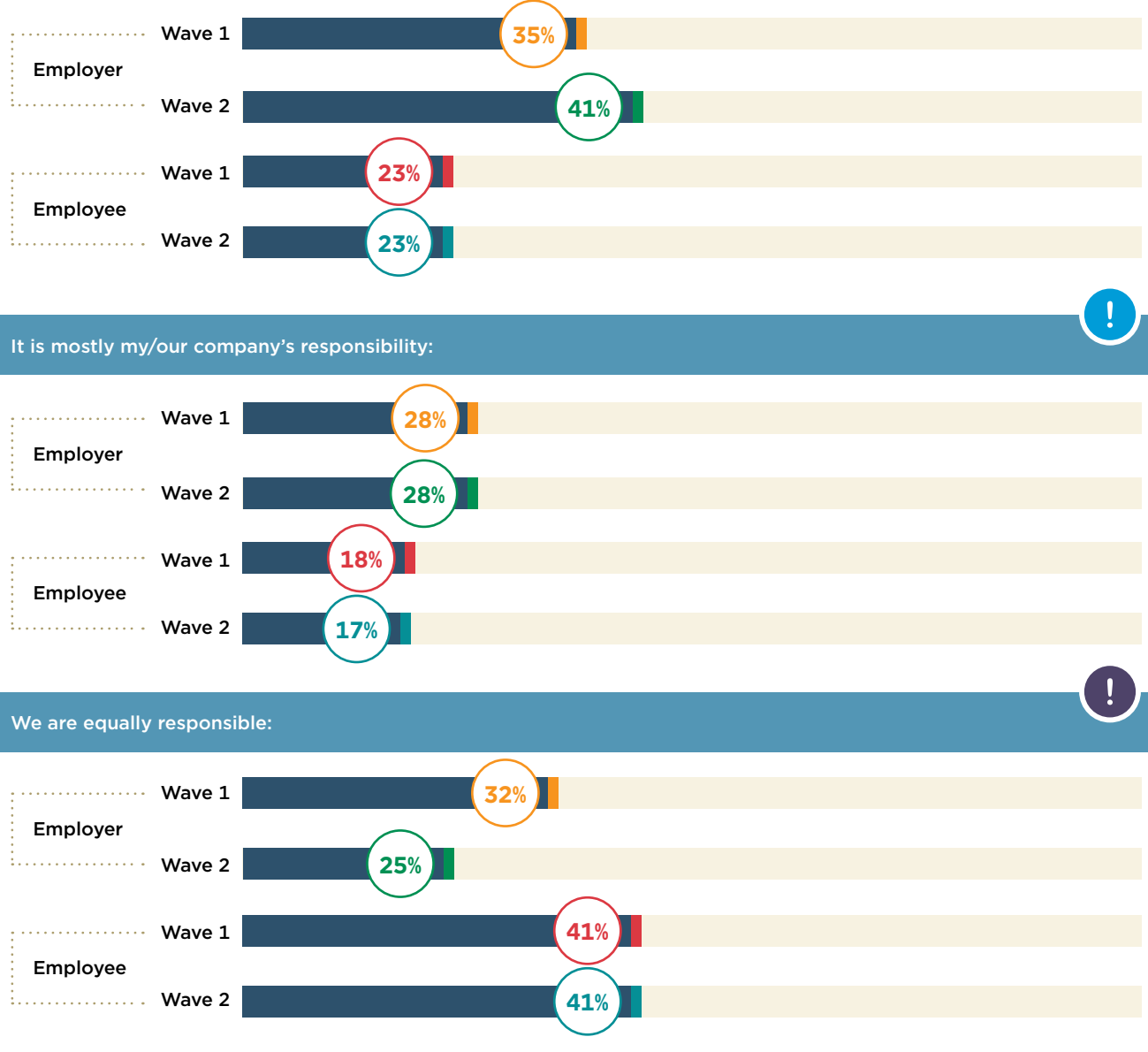
## EMPLOYERS LIKELY TO ADD BENEFITS

The gap between employees' desire for certain benefits and employers' interest in offering them is closing. When asked how likely their company is to offer other benefits to employees in the future that they currently do not, the top five areas that increased among employers included:

| Benefit/Service Type           | Employer Very/Somewhat Likely to Offer |        | Employee Very/Somewhat Interested In |        |
|--------------------------------|--|--------|--------------------------------------|--------|
|                                | Wave 1                                 | Wave 2 | Wave 1                               | Wave 2 |
| Paid time off for volunteering | 20%                                    | 42%    | 58%                                  | 56%    |
| Paid Time Off (PTO)*           | 31%                                    | 52%    | 70%                                  | 67%    |
| Employee assistance programs   | 38%                                    | 56%    | 52%                                  | 53%    |
| Paid sabbatical                | 21%                                    | 38%    | 54%                                  | 49%    |
| Hospital indemnity insurance   | 34%                                    | 48%    | 63%                                  | 50%    |

## BENEFIT EDUCATION RESPONSIBILITY

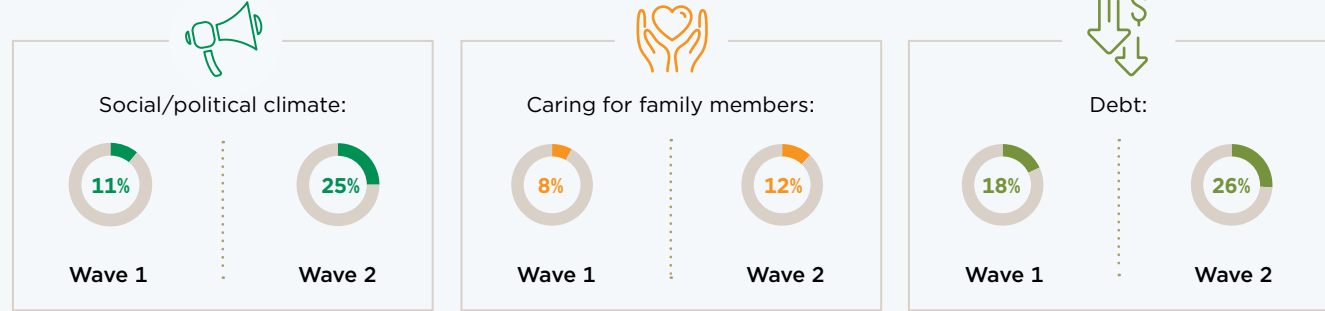
Employers say it is their full responsibility to make sure employees understand the benefits that are being offered by their company. More employees say they are equally responsible.



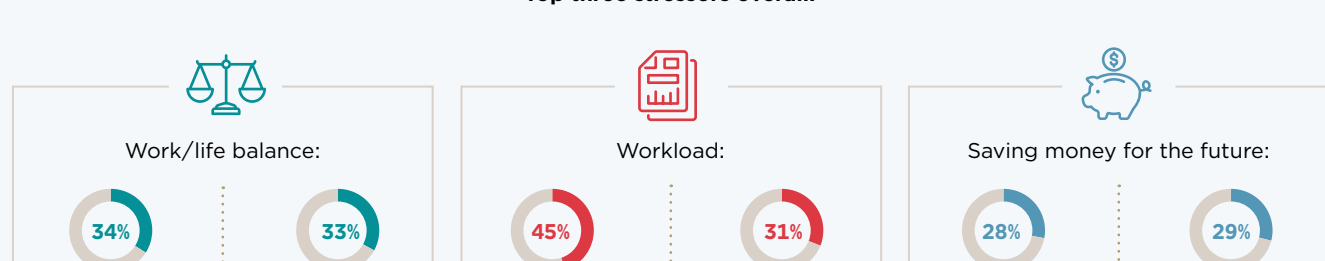
## PANDEMIC IMPACT ON EMPLOYEE STRESSORS

The pandemic has caused employee stress factors to begin to shift from the workplace to more personal reasons. Employees were asked which three factors they feel are currently contributing most to their stress levels:

### Biggest shifts from Wave 1 to Wave 2:

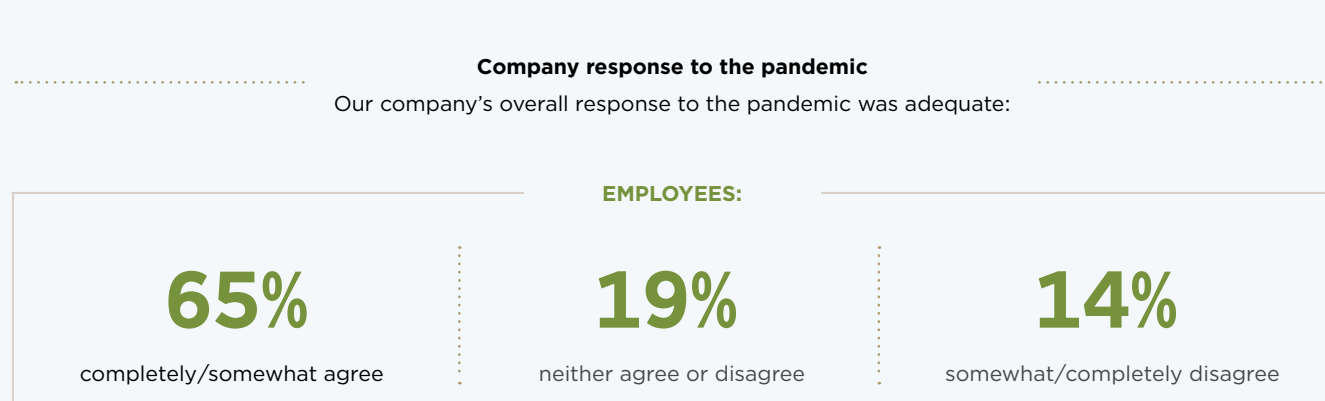


### Top three stressors overall:

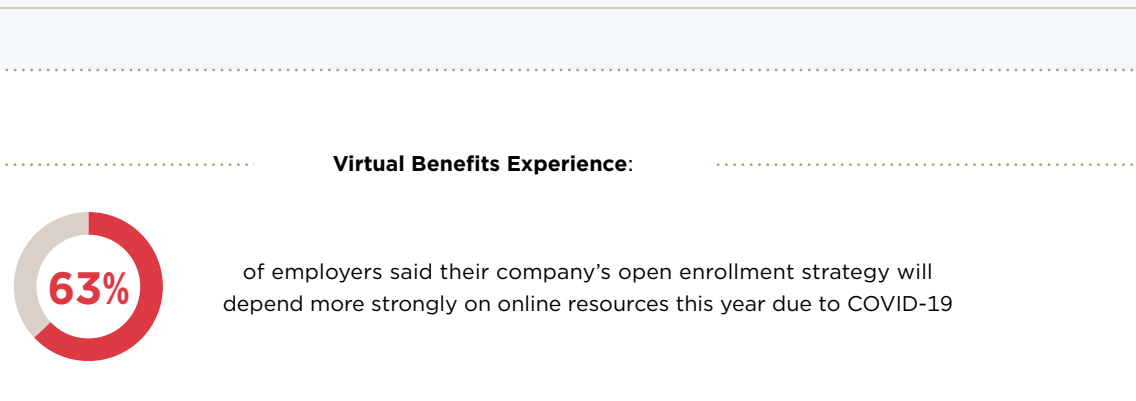


### Company response to the pandemic

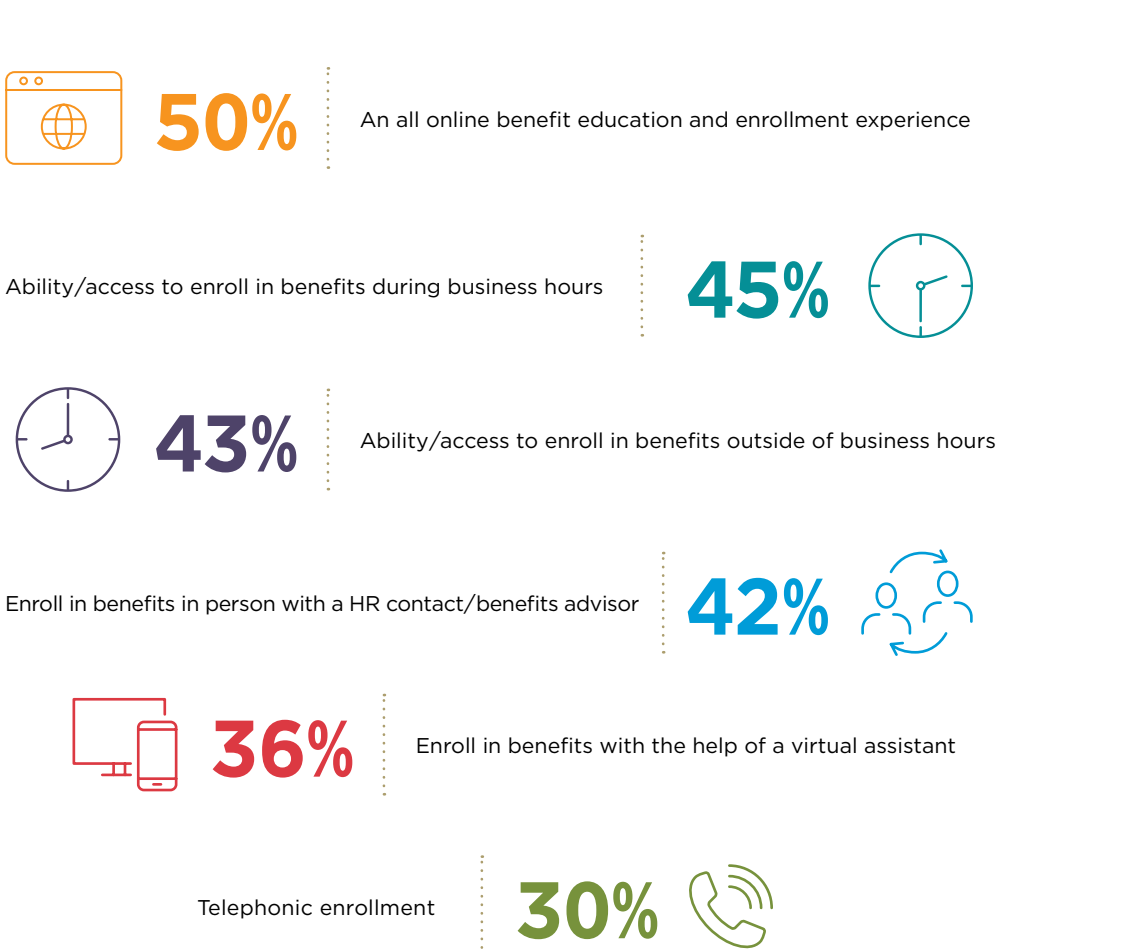
Our company's overall response to the pandemic was adequate:



### Virtual Benefits Experience:



Although shifting to more online resources, employers plan to offer a mix of options:



### Methodology

The Hartford's 2020 Future of Benefits Study was an online survey fielded in two waves. The first wave was fielded from Feb. 27 - March 13, 2020, just before the pandemic escalated in the United States, and included 761 employers and 1,503 employees. The second wave was fielded from June 15 - June 30, 2020 and included 567 employers and 1,038 employees. The employers surveyed were HR professionals who manage/decide employee benefits and employees surveyed were actively employed. The margin of error is employer +/- 4% and employee +/- 3% at a 95% confidence level.

