Colonial Life®

Making benefits count.

Workplace Forecast

Perspectives on Benefits in the Next Five Years

Benefits at Work Series

A Colonial Life White Paper

October 2010

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Workplace Forecast

Introduction:

Health Care Reform, Increased Costs and the Recession Force Benefits Transition

The recession forced many companies to shift into cost-cutting mode in order to survive. However, with the economy showing some signs of recovery, companies are now moving forward with cautious optimism. As they look ahead to the next five years, employers understand the ongoing need to attract and retain the best and brightest employees. And they know a competitive benefits package is critical to their success.

Voluntary benefits have become an integral and growing component of today's benefits packages, and with good reason. Employers have learned that employee-paid supplemental insurance can help them survive and thrive within an ever-changing benefits landscape. But with the recession's impact still lingering, workforce demographics continually shifting, and health care reform now a reality, the question becomes: What role will employee benefits — and voluntary benefits in particular — play in the next five years?

New evidence shows health care reform will drive more interest in several voluntary product lines if employee cost-shifting continues and health insurance becomes a commodity , as predicted, when state-run insurance exchanges take hold. [1]

Yet companies do not seem to be waiting for health care reform to kick into gear to implement voluntary benefit strategies. Voluntary sales for 2009 were up again despite the recession, according to a recent Eastbridge Consulting sales study. In fact, voluntary sales increased 3.3 percent to $5.4 billion, up from $5.2 billion in 2008. [2] Additionally, employers' expectations about their employees' enthusiasm for voluntary benefits are high. In a recent study, 82 percent of worksite carriers, third party administrators and brokers said they believe workers will be more enthusiastic about voluntary benefits 12 months from now, up from 71 percent in 2009. [3]

Carriers see critical illness insurance, accident coverage and supplemental medical plans as key voluntary products in the post-health care reform world.[4]

Sales of critical illness insurance , for example, nearly doubled between 2008 and 2009 [5] — and in the heat of the recession. This surge could indicate employees finally recognize the need for additional insurance to help with rising health-related expenses that won't be covered by traditional employer-sponsored benefits plans.

"One way or another, voluntary benefits will remain a staple within the workplace benefits landscape," says Ronald R. Neyer Jr., CLU, ChFC, LIMRA distribution research senior analyst. "The ongoing recession has already caused fundamental changes within the industry. And, continued cost increases have caused many firms to already transition some existing benefits toward voluntary arrangements. While health care reform will undoubtedly continue to reshape the industry, I fully expect the voluntary carriers to adapt to whatever new obstacles they encounter."

One way or another, voluntary benefits will remain a staple within the workplace benefits landscape.

In June 2010, Colonial Life conducted three surveys to gain a better understanding of what employees, brokers and human resource professionals expect to see in workplace benefits during the next five years — including perspectives on future influential events, key insurance offerings and potential changes in how benefits may be delivered at work. See page 15 for details of survey methodology.

Summary of Key Findings

Perspectives on Benefits in the Next Five Years

Employees' Perspectives

Outside of health care, life insurance will be most important in the next five years.
Eighty-two percent of those who currently have benefits think life insurance will be important, very important or extremely important five years from now. However, only 61 percent take advantage of this offering now.

Unforeseen health problems are seen as the biggest influence on benefits decisions.
Of those who plan to be employed five years from now, 48 percent think health problems will most heavily influence their insurance benefits decisions.

Five years from now, high costs will still be an issue, but concern over the availability of workplace insurance grows.
Of those who plan to be employed five years from now, people are much more concerned about the impact of costs and the availability of benefits at work. Future concerns about increased deductibles, co-pays and premiums edge up several percentage points compared to what employees are concerned about today. A significant number of workers are more worried about whether their employers will stop offering certain benefits in the future. Thirty-four percent are concerned about this now, but 48 percent are concerned about this in the future.

Not all employees see the value benefits might bring to their future financial security.
Only half of employees say their benefits will strengthen their financial security at least a moderate amount.

Many believe their employer's role as benefits provider will remain unchanged.
The majority of employees (57 percent) say employer involvement in insurance benefits will not change in the future. However, little consensus exists as to whether the same benefits offered now will be available in five years.

Salary and benefits hold equal footing in the next five years.
Of those who plan to be employed in five years, a strong majority (71 percent) say salary and benefits will be equally important.

Employers' and Brokers' Perspectives

Outside of health care, disability insurance is seen as the most important benefit in the next five years.
Employers (82 percent) and brokers (86 percent) rate disability insurance as the most important benefit five years from now.

Baby boomer retirement and health care reform top the list of the most influential events affecting benefits.
Brokers rate baby boomers retiring as the most important event affecting the workplace benefits landscape in the next five years: 98 percent say it is important or very important. Employers rate health care reform as the most important event: 94 believe it is important or very important. Brokers rate health care reform a strong second.

Increases in across-the-board costs worry HR professionals for the future.
Brokers (89 percent) and employers (88 percent) say the increased the cost of premiums is their top concern. Higher deductibles and co-pays is the next biggest concern.

Nearly all agree workplace benefits will provide future financial safety nets for employees.
Ninety percent of brokers and 95 percent of employers say employees will rely either somewhat or very much on workplace benefits to provide a financial safety net.

An air of uncertainty exists regarding the employer's future role in providing benefits.
Brokers and employers are generally more pessimistic than employees about the future role employers will play in providing benefits. Brokers (42 percent) are more likely than employers (37 percent) to say employers will play a smaller role in providing insurance benefits in the future. However, the vast majority of brokers (81 percent) and employers (82 percent) say it is likely or somewhat likely that employer-paid insurance will be around in five years.

Most see salary and benefits as equally important during the next five years.
The majority of brokers (67 percent) and employers (66 percent) say salary and benefits will be equally important during the next five years.

Conclusions: Voluntary Benefits Give Companies the Agility and Flexibility to Adapt to Future Changes in the Workplace

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A good deal of concern exists across the board about changes coming to workplace benefits. Even though most everyone agrees employers will remain the main benefits provider during the next five years, employees may not realize the potential impact of the shift in more responsibility to them.

Rising costs are a big concern.

All groups clearly say the increasing cost of benefits is their top concern. Because employees consistently rate benefits as one of the key factors in job selection and on-the-job satisfaction, organizations find it critical to build and maintain attractive benefits packages. Yet, they must do so in a cost-effective manner while offering practical, affordable solutions that resonate with employees' lifestyles.

Voluntary insurance allows employers to offer a cost-effective, expanded benefits package at little to no direct cost to them. Employees choose the benefits that best meet their individual and family needs and typically pay for these products themselves, usually through convenient payroll deduction.

Cost-sharing will continue to increase.

One of the most significant trends affecting workplace benefits is the increase in cost-sharing through raising premiums, deductibles and co-payments. These increases, however, leave more financial exposure for employees as coverage gaps widen even further. By integrating voluntary benefits with core group offerings, employers can help employees protect themselves against increased financial exposure and help alleviate economic pressures that may materialize down the road. While HR professionals recognize the role workplace benefits play in employees' financial well-being, only half of workers realize the full value of this symbiotic relationship.

"We see voluntary benefits taking on an increasingly greater role," says Bonnie Brazzell, vice president, Eastbridge Consulting Group Inc. "We believe employers and employees will see voluntary benefits as even more critical to providing a robust benefits program — one that can be tailored to meet the unique needs of individual employees. Some products in the voluntary market will take on increased importance or emphasis, such as critical illness and accident insurance, because they provide needed dollars to round out the costs of handling a serious illness or injury. Similarly, we expect to see new product types developed to fill in gaps around health plans."

This apparent evolution in the voluntary benefits marketplace will go a long way toward alleviating some of the biggest benefits anxieties expected five years from now: employees' concerns about unforeseen health problems and HR professionals' trepidation about health care reform.

Employers and employees will see voluntary benefits as even more critical to providing a robust benefits program — one that can be tailored to meet the unique needs of individual employees.

Employees need more education about their benefits.

Clearly, an education void needs to be filled regarding the financial safety net voluntary benefits can provide. While employees list life and disability insurance as the two most important benefits in the next five years (outside of health care), many are not taking advantage of these offerings today.

Even in a stable business environment, organizations are challenged to get employees to understand and appreciate the benefits they receive. A changing workplace demands even more communication and education from employers. Health care reform and the subsequent changes it brings to employee benefits will only heighten the confusion employees feel about their benefits and how to make good benefits decisions.

Forward-thinking employers need to be proactive in order to reassure nervous employees, increase worker retention, address workplace trends and improve overall productivity. Benefits communication and education helps employees understand what they need and better appreciate what they have.

Employers are shifting their focus from retirees to younger employees.

Another future event cited as having significant influence over workplace benefits is the impending retirement of baby boomers. Consequently, companies must offer flexibility in their benefits packages to accommodate the needs of both soon-to-retire employees and the new generation of workers.

With this mass baby boomer exodus in sight, the focus of employers will naturally shift to keeping younger generations happy, healthy and productive on the job. This demographic represents a new frontier for many HR professionals.

However, many young workers are not taking advantage of employers' benefits and are, in turn, leaving themselves vulnerable because of a lack of insurance. Since 1999, more of them now have lower-paying jobs, if they can get a job at all. They view health care as a luxury and see retirement security as something for their parents, not them. In fact, many younger than 35 still live at home with their parents because they can't afford to be on their own.[6]

Today's younger workers represent tomorrow's corporate intellectual capital, but they need a good dose of benefits education and engagement to help them prepare financially for the future.

"Strong voluntary product lines that supplement core benefits will have greater significance for employees, allowing them the flexibility of creating a program that fits their needs," said W. Thomas Younger, CLU, GBDS, broker and senior vice president with J. Smith Lanier & Co. "Employers will design packages for their prized employees on a case-by-case basis to recruit and retain them using their voluntary and group benefits as the base package. There will be greater emphasis on the decision makers to contain overall cost while still finding creative packages and benefits for the critical employees."

Voluntary benefits give employers the agility to react and adapt to future workplace trends more readily — whether demographic, economic or legislative. In a time when employees are prioritizing their finances and striving to make every penny count, voluntary benefits give them the flexibility to select the right mix of insurance for their individual situations.

However, it is imperative that employers and brokers read employees' concerns correctly in order to develop total compensation packages buoyed by robust benefit solutions that address workers' current needs — and their needs five years from now.

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Detailed Findings

Detailed Findings

Employees' Perspectives

Age brings more interest in life as well as disability benefits.

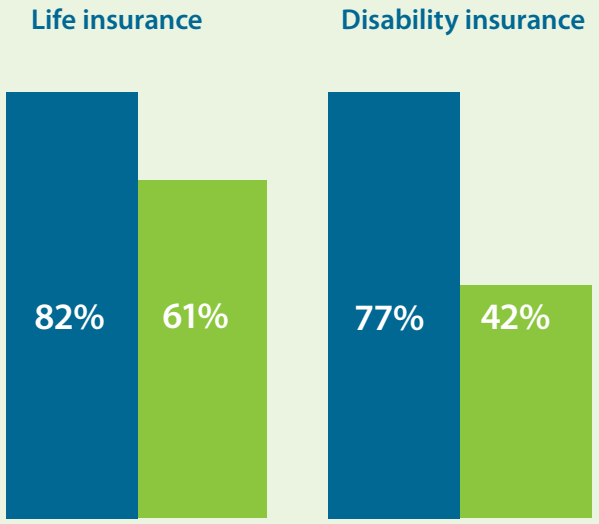
Although health care insurance will more than likely remain top of mind for most working Americans, interest in life and disability benefits continues to grow. Eighty-two percent of those who currently have benefits think life insurance will be important, very important or extremely important five years from now, but only 61 percent have life coverage now. Similarly, 77 percent of employees think having access to disability insurance will be crucial, even though only 42 percent enroll in those benefits now. A solid majority of full-time workers also place a good deal of importance on critical illness and accident insurance for the immediate future.

These numbers seem to represent a growing interest over current participation rates. A majority of employees (61 percent) who are enrolled in some type of benefits program take advantage of life insurance offerings, while not even half (42 percent) subscribe to disability benefits, which squarely take aim at protecting an employee's income.

Interest in these products tends to increase with the age of respondent. Those employees more established in their careers and now with families are far more likely to understand the need to protect their financial assets from an unforeseen health or life event.

Importance of benefits to employees five years from now

Although the majority of employees think life and disability insurance will be important five years from now, many of them do not have this coverage today.



● Percent of employees who believe benefit will be important five years from now
● Percent of employees who currently have insurance

Source: Colonial Life & Accident Insurance Company/Harris Interactive Survey, June 5-7, 2010 .

What factors will influence your benefits decisions five years from now?

Health problems top the list of factors employees expect to most influence their benefits decisions five years from now.

Health problems
48%

Retirement
37%

Changing Jobs
28%

Source: Colonial Life & Accident Insurance Company/Harris Interactive Survey, June 5-7, 2010.

Employees' health will determine benefits decisions.

The growing interest in both critical illness and accident insurance aligns with the fact that 48 percent of people who plan to be employed five years from now think health problems will most heavily influence their benefits decisions. More than one-third of respondents (37 percent) list retirement as a major influence, which more than likely reflects the large contingent of baby boomers starting to think about post-work life. Not surprisingly in light of the current economy, 28 percent list changing jobs as a main influencer of their benefits decisions.

Even if employers still offer benefits, many employees aren't sure what their packages will look like.

Most employees (57 percent) believe the employer's role in providing insurance benefits will remain unchanged in the next five years. Of those who believe there will be change in the future, twice as many say employers will play a smaller role (22 percent) than a larger role (11 percent). Older workers, in particular, feel more strongly that the employer's role will be smaller.

Even if workers believe their employers will continue to play a key role in providing their insurance, they are not so sure the same types of benefits they receive now will be offered in the future. Although responses were split fairly evenly, 39 percent of employees say they do not believe they will have the same benefits in the future. The fact that nearly one-third (31 percent) answer not sure indicates a good deal of uncertainty among employees.

Role of employer in providing benefits five years from now

57% **percent of employees believe their employer's role in providing benefits will not change five years from now.**

Source: Colonial Life & Accident Insurance Company/ Harris Interactive Survey, June 5-7, 2010.

Concerns mount about the cost and ongoing availability of workplace insurance.

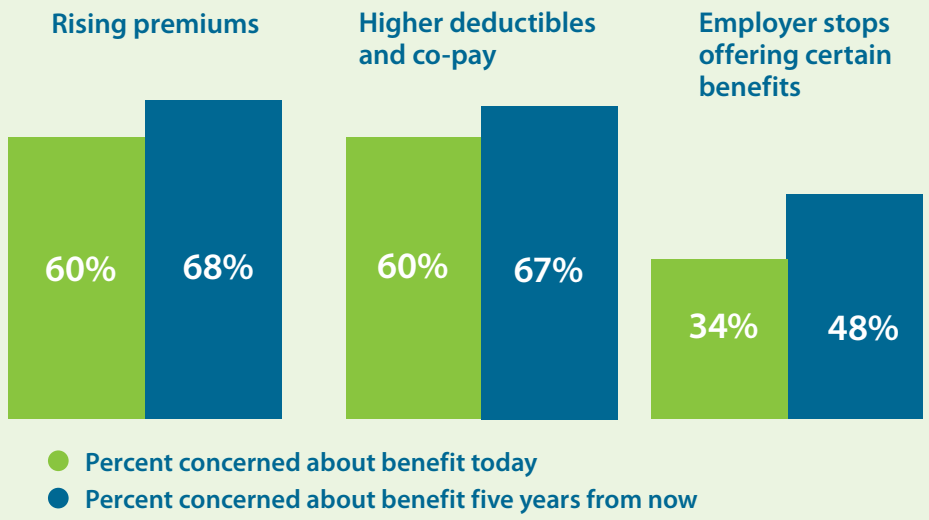
Most employees eligible to receive benefits have experienced a rise in the cost of their insurance, whether in the form of higher deductibles or increased premiums and co-pays. Since 1999, family premiums for employer-sponsored health coverage have increased 131 percent.[7] With workers' wages growing at a much slower pace than health care costs, many employees cannot afford this increased cost burden. Evidently, employees don't see a cost solution in sight.

Whether now or five years from now, rising insurance costs concern employees. However, for those who plan to be employed in the immediate future, anxieties are mounting. Concern over rising premiums increases from 60 percent who list this as a top concern today to 68 percent who are more worried about this issue in the next five years. Worry over higher deductibles and co-pays today and in the next five years also increases from 60 to 67 percent, respectively. Of special note is the fact that more employees are concerned about the future possibility of their employers discontinuing certain benefits — an increase from 34 percent who note this as a current concern to 48 percent who note this as a future issue.

Married couples, the demographic group most closely associated with families, and those who plan to start a family, are the most concerned about increased costs in the future. Singles and those who have never been married show the most indifference to cost issues between now and the next five years. In fact, this group is slightly less concerned about cost in the future.

Employee concerns about current and future benefits

Employee concern about each of these issues is greater in five years than it is now.



Source: Colonial Life & Accident Insurance Company/Harris Interactive Survey, June 5-7, 2010.

Employees miss the connection between benefits and financial security.

After the troubling economy forced employers to make some tough decisions about their benefits plans, employees naturally became more concerned about the effects of these changes on their paychecks and their financial stability —both now and in the future. However, only half of employees (50 percent) say their benefits will strengthen their financial security at least a moderate amount. And, nearly one-fourth (23 percent) think their benefits will have no effect at all on their future security.

This perception may exist, in large part, because of the low level of engagement employees currently have with their employee benefits. They may take their benefits for granted, not realizing how important they are until they need them or when gaps in coverage materialize that leave them more financially vulnerable and exposed.

This perception gap presents a tremendous opportunity for companies to develop a strong benefits communication and education program. According to recent Colonial Life research, employees' understanding of how best to use their benefits is particularly important to employers.[8] A good understanding of their benefits not only enables workers to make more informed decisions about their personal and family needs, but also helps employers build loyalty, increase morale and drive productivity in the workplace.

How much will your workplace benefits strengthen your financial security five years from now?

Many employees don't seem to understand the relationship between benefits and financial security. Employers have an opportunity to educate employees about the tremendous value of the benefits they provide.

At least a moderate amount	**50%**
Not at all	**23%**

Source: Colonial Life & Accident Insurance Company/Harris Interactive Survey, June 5-7, 2010.

Seeing the total compensation picture is the wave of the future.

When employees think about how much they earn, the first thing that comes to mind is the net amount listed on their paychecks. Generally speaking, most employees have not appreciated the relationship between pay and benefits as part of their total compensation. However, employers' increased drive to further engage and educate their employees about this synergy seems to be paying dividends.

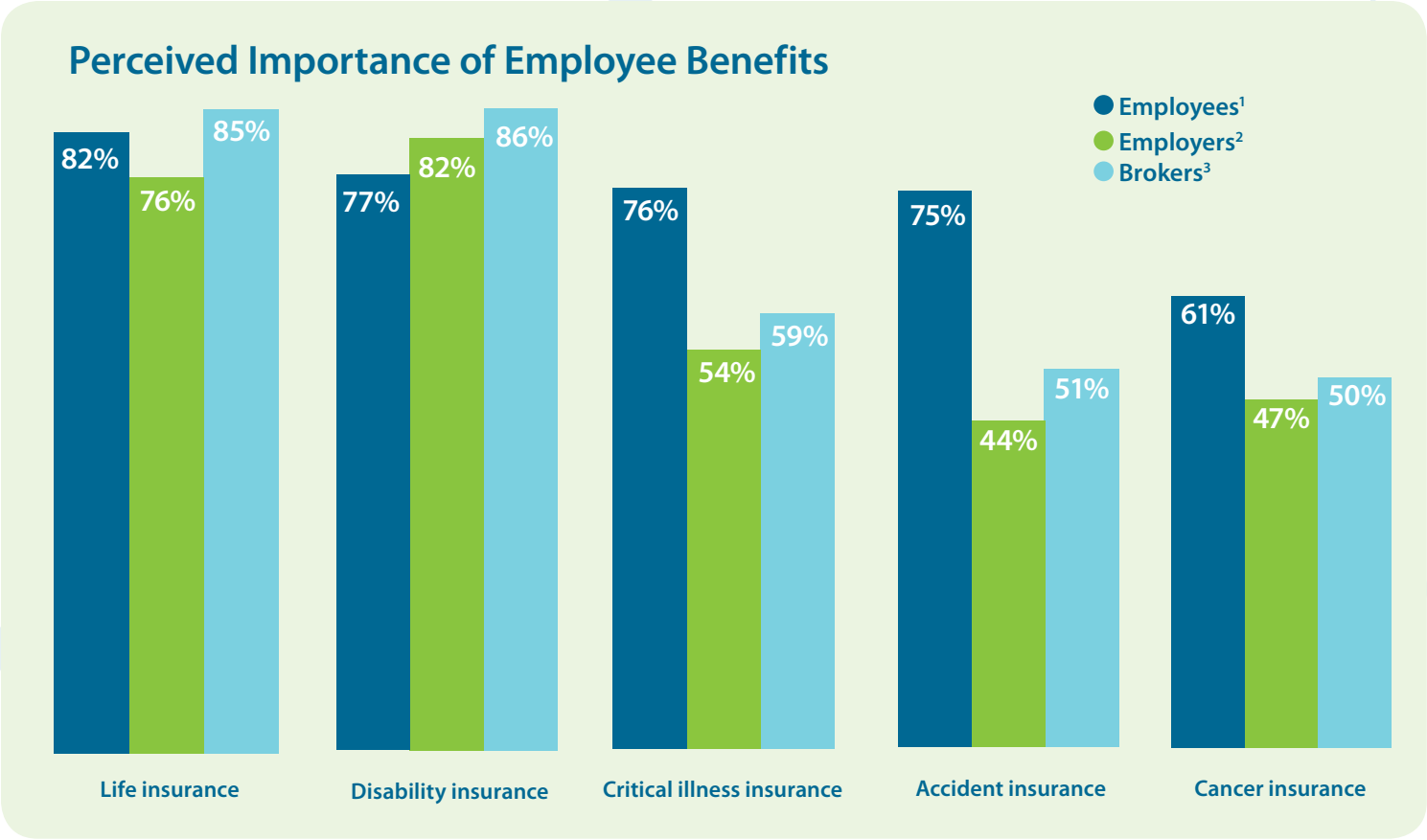
Of those people who plan to be employed in five years, 71 percent say salary and benefits will be equally important. Women feel the strongest about this, with 80 percent giving equal marks. Younger workers (32 percent), singles (28 percent) and men (24 percent) are more oriented than average toward salary as being more important than benefits.

HR Professionals' and Brokers' Perspectives

Disability insurance is seen as the key employee benefit in the next five years.

An overwhelming majority of both employers (82 percent) and brokers (85 percent) view disability insurance as a key part of workplace benefits packages during the next five years, in addition to health care. These groups also believe life insurance will prove to be significantly important. However, moving past the "basics" of life and disability insurance, both employers and brokers seem to underestimate the importance of additional protection (such as critical illness, accident and cancer insurance) to employees five years from now.

A very small number of employers (21 percent) and brokers (16 percent) say cancer insurance, in particular, will be not at all important. With the cost of treating cancer doubling during the past 20 years, and one in four cancer patients or their families using up all or most of their savings to pay for treatment, this point of view is surprising. [9] Their opinions could possibly reflect the notion that somehow these products will not be needed in the new world of health care reform.



Percentage who rated product as important or very important.

[1] *Colonial Life & Accident Insurance Company/Harris Interactive Survey, June 3-7, 2010.*

[2] *Survey of HR executives, Employee Benefit News, June 17, 2010.*

[3] *Survey of brokers, Employee Benefit Adviser, June 17, 2010.*

Employers face significant changes, but health care reform and loss of baby boomers top the list.

Both brokers and employers rank health care reform high on the list of the most influential events affecting insurance benefits. Ninety-four percent of employers think it is important, while brokers rate it a strong second. However, from the brokers' perspective, baby boomer retirement warrants the top concern (98 percent) in the next five years.

Oddly enough, neither employers nor brokers rate the influx of younger workers very highly. This may indicate a demographic blind spot, as other studies have indicated this age group could dramatically change the workplace of the future.

Concerns about uncontrolled costs roll right into the future.

Employees are not alone when it comes to future concerns about rising insurance costs. Both brokers and employers say increased premium costs are their top concern (89 and 88 percent respectively). Higher deductibles and co-pays are the next biggest concerns. Employers (81 percent) are much more concerned than brokers (65 percent), mainly because corporate executives are essentially on the front lines of the battle to maintain a cost-effective benefits package that meets their employees' needs. Consequently, not being able to offer benefits that meet employee needs is the third highest concern for both employers (51 percent) and brokers (56 percent).

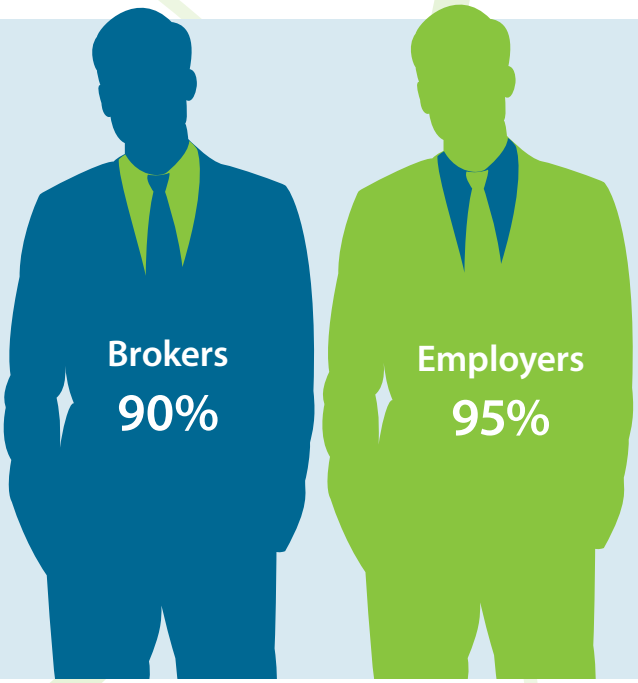
Both employers (42 percent) and brokers (39 percent) are much more concerned about employees understanding their benefits than workers are. Similarly, other surveys have shown more than 90 percent of employers feel it is important to their business, in terms of productivity and loyalty, that employees understand and appreciate the value of their benefits. [10]

HR professionals and brokers see insurance as key to employees' financial safety.

Almost all brokers (90 percent) and employers (95 percent) believe that employees will rely either somewhat or very much on their workplace benefits to strengthen their financial well-being. Employees feel much less strongly about this. Only 50 percent say their workplace benefits will increase their financial strength at least moderately, with almost one-quarter of workers saying their workplace benefits will have no bearing at all. This type of disconnect indicates that HR professionals have an educational gap to fill in terms of helping employees understand the deeper financial value workplace benefits provide.

How much will employees rely on their workplace benefits to strengthen their financial safety nets five years from now?

Brokers and employers feel strongly that workplace benefits will help strengthen the financial safety nets of employees in the future.



Percentage that answered somewhat or very much

Survey of brokers, Employee Benefit Adviser, June 17, 2010.

Employers and brokers see salary and benefits as equally important in the future.

Brokers and employers feel the same about how employees will view their total compensation in the future. Sixty-seven percent of brokers and 66 percent of employers see salary and benefits being equally important for workers five years from now. These findings are slightly stronger among employees (71 percent).

Significantly more employers (29 percent) and brokers (27 percent) say salary will be most important than do employees (20 percent).

Company-paid insurance remains in the cards, but pessimism exists over the size of the employer's role.

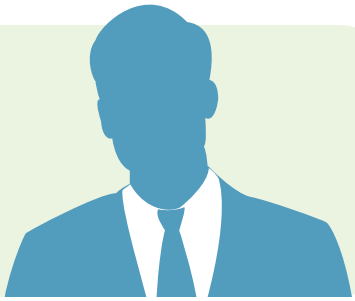
Less than one-quarter of employers (21 percent) feel their companies will play a larger role in providing workforce insurance benefits in the next five years. More employers (42 percent) feel their roles will be about the same, while another 37 percent of employers think their roles will actually grow smaller. Similarly, 42 percent of brokers feel employers will play a smaller role in providing insurance benefits in the future. A significant number of brokers (35 percent) feel the employer's role will stay the same.

Five years from now, most brokers (81 percent) and employers (82 percent) believe employer-paid insurance benefits will still be in force. Very few in either of the groups — 1 percent for employers and 5 percent for brokers — think these types of benefits will disappear entirely.

However, many of them anticipate voluntary products will be the stabilizer, taking on increased importance or emphasis to fill out core benefits packages where financial and health care gaps may occur.

What is the likelihood employer-paid benefits will be around five years from now?

Brokers	81%
Employers	82%



Percentage that said likely or somewhat likely.

Source: Survey of HR executives, Employee Benefit News, June 17, 2010.
Survey of brokers, Employee Benefit Adviser, June 17, 2010.

"It is important for organizations to consider and anticipate the needs, preferences and make up of their workforces when considering employee benefits offerings," said Shawn Fegley, survey research analyst at the Society for Human Resource Management. "The ever-changing economy, the rising cost of health care, balancing work and personal responsibilities, and reaching retirement age with inadequate savings are some of the major concerns of employees. Benefits are a great way for organizations to help attract and retain a diverse workforce. Because of this, voluntary benefits will continue to be an increasingly important element of an employee's total compensation package now and in the future."

Benefits are a great way for organizations to help attract and retain a diverse workforce. Because of this, voluntary benefits will continue to be an increasingly important element of an employee's total compensation package now and in the future.

Survey Methodology

The breakdown of survey participants shows:

- **724 responses from employees**: Harris Interactive,® administered the online study on behalf of Colonial Life between June 3 and 7, 2010, via its QuickQuery℠ online omnibus service. Harris Interactive interviewed a nationwide sample of 2,071 U.S. adults aged 18 years and older. Of those, 724 were employed full-time and enrolled in an employer-provided or spouse's benefits plan including at least one from the following: health insurance, life insurance or disability insurance. This online survey is not based on a probability sample and therefore no estimates of theoretical sampling error can be calculated.
- **268 responses from corporate HR executives:** The online survey was administered by *Employee Benefit News* magazine on June 17, 2010. 6,151 benefits executives in companies with fewer than 10,000 employees across all industries were sampled through a series of seven questions.
- **210 responses from group benefit brokers:** The online survey was administered by *Employee Benefit Adviser* magazine on June 17, 2010. 5,663 brokers, advisers, consultants and agents who sell benefits including health, supplemental, disability, accident, life and voluntary products and work in companies of all sizes across all industries were surveyed through a series of seven questions.

About Colonial Life

Colonial Life & Accident Insurance Company is a market leader in providing insurance benefits for employees and their families through the workplace, along with individual benefits education, advanced yet simple-to-use enrollment technology and quality personal service.

Colonial Life offers disability, life and supplemental accident and health insurance policies in 49 states and the District of Columbia. Similar policies, if approved, are underwritten in New York by a Colonial Life affiliate, The Paul Revere Life Insurance Company. Colonial Life is based in Columbia, S.C., and is a subsidiary of Unum Group.

For more information on voluntary benefits, call Colonial Life at (803) 798-7000 or visit **coloniallife.com**.

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