Employee benefits have been a key focus amid the ongoing pandemic. 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.

Some key findings from the study include:

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

  - Social/political climate: 57% strongly/somewhat agree
  - Work/life balance: 56% strongly/somewhat agree
  - Company response to the pandemic: 53% strongly/somewhat agree

- There are significant increases in interest to access new benefits.

  - Paid Time Off (PTO): 52% interest to offer, compared with 31% previously.
  - Paid sabbatical: 52% interest to offer, compared with 28% previously.
  - Hospital indemnity insurance: 56% interest to offer, compared with 28% previously.

- The gap between employees’ desire for certain benefits and employers’ interest in offering them is closing.

  - The top five areas that increased among employers included:
    - Paid time off for volunteering
    - An all online benefit education and enrollment experience
    - Telephonic enrollment
    - Virtual Benefits Experience
    - Benefits/Service Type

- Employees were asked which three factors they feel are currently contributing most to their stress levels:

  - 45% social/political climate
  - 31% company response to the pandemic
  - 28% work/life balance

- Employees are equally responsible for making decisions about their overall benefit package:

  - Employees: 34% completely/somewhat agree
  - Employers: 32% completely/somewhat agree

- 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.

  - Employees: 65% strongly/somewhat agree
  - Employers: 73% strongly/somewhat agree

- The pandemic has caused employee stress factors to begin to shift from the workplace to more personal reasons.

  - Social/political climate: 25% far/somewhat above
  - Work/life balance: 18% far/somewhat above
  - Company response to the pandemic: 17% far/somewhat above

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