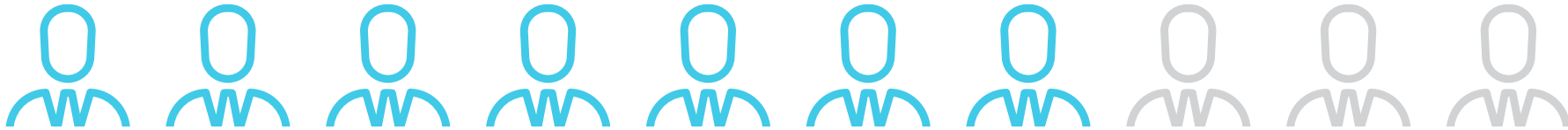


Voluntary Benefits by the Numbers

Nearly 7 in 10

employers say that **voluntary benefits** will become very or more **important to their employee** value proposition in three to five years.¹



EMPLOYERS

- Enhance benefits package at a little or no extra cost.
- Fill gaps in core benefits.
- Address needs of a multi-generational and increasingly diverse workforce.
- Create a competitive tool to attract and retain top talent.



VOLUNTARY BENEFITS ARE A WIN-WIN

EMPLOYEES

- Build a financial safety net for what's now and what's next.
- Access a wider range of benefits.
- Tailor benefits to meet specific needs, goals, and budget.
- Purchase coverage at generally lower group rates and often by answering a few health questions (limitations may apply).

WHY OFFER VOLUNTARY BENEFITS?

Organizations that boosted their benefits last year did so to:



72%
Increase retention²



54%
Support employee needs and wants²



58%
Attract new talent²

WHAT'S NOW? WHAT'S NEXT?

48%
of employees say they often worry about their **current financial situation**.³

59%
of employees say they often worry about their **future financial situation**.³



BUILDING A FINANCIAL SAFETY NET

Even with a comprehensive health plan, serious illness or injury can quickly become a financial burden for workers and their families. Here's how voluntary benefits can help.



50% of workers **SKIPPED** or had **ALTERNATIVE TREATMENT** for some sort of **HEALTH** or **DENTAL CARE** **BECAUSE OF THE COST**.⁴

Health Savings Accounts (HSAs) enable employees to set aside pre-tax dollars to help cover out-of-pocket and other medical expenses such as health care deductibles.



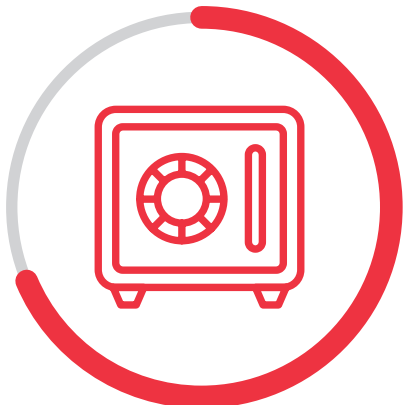
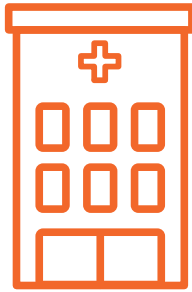
1/3 of workers will be **DIAGNOSED WITH CANCER** in their lifetime.⁵

Critical illness insurance can help cover out-of-pocket medical costs or home care in the event of cancer, heart attack, stroke or other covered illness.

42.2 million

ER VISITS are caused by **ACCIDENTAL INJURIES** each year.⁶

Accident insurance provides cash if an employee suffers a covered injury outside of the workplace.



58% of workers say they feel **MORE FINANCIALLY SECURE** because of the benefits they receive at work.⁷

Improving financial wellness. For what's now and what's next.

In an environment where differentiation is critical, we help you connect the dots with a choice of voluntary group benefits and end to end enrollment programs. You can count on us to help meet the needs of today's workforce and inspire employees to plan for what's now and what's next.

Experience the MassMutual difference.

For more information, visit www.MassMutualatwork.com/worksite.

¹ 2018 Emerging Trends: Voluntary Benefits Now Viewed as Essential, Willis Towers Watson Survey Finds, Willis Towers Watson. www.willistowerswatson.com/en-US/press/2018/04/voluntary-benefits-now-viewed-as-essential-willis-towers-watson-survey-finds

² 2018 Employee Benefits, June 19, 2018. www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/pages/2018-employee-benefits.aspx

³ Worries About Financial Situation Grow Among US Employees, November 29, 2017. Willis Towers Watson. www.willistowerswatson.com/en/insights/2017/11/infographic-worries-about-financial-situation-grow-among-us-employees

⁴ Data Notes: Americans' Challenges with Health Care Costs, June 11, 2019. The Henry J. Kaiser Family Foundation. www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/

⁵ American Cancer Society, 2012-2014. <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html> (most current data available)

⁶ National Center for Health Statistics: Emergency Department Visits, Centers for Disease Control and Prevention. 2016. www.cdc.gov/nchs/fastats/emergency-department.htm

⁷ MassMutual Workplace Benefits Study, February 2018. https://www.massmutual.com/-/media/files/MM%202018%20Benefits%20Study_Final.pdf

