

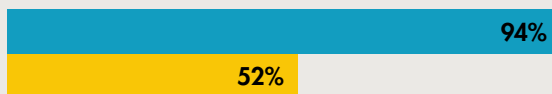
Remote Work Changes the Game for Workforce Benefits



IMPACT OF REMOTE WORK



Likely that a substantial percentage of company's employees will work remotely at least some of the time 5 years from now



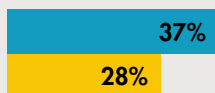
Likely that employees will expect a wider variety of benefits 5 years from now



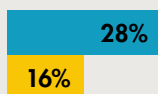
Likely that employees will have more influence over benefit decisions 5 years from now



Meeting the benefit needs of a diverse, multi-generational workforce is a top challenge



Communicating, enrolling, and demonstrating the value of benefits to a remote or geographically dispersed workforce is a top challenge



■ 50%+ employees working remotely ■ <50% employees working remotely

Employers are embracing the benefits of the new world of work.

A hybrid workforce will be the new normal, necessitating a re-imagining of the benefits delivery process. More than **6 in 10** employers predict that in five years, a substantial percent of their employees will work remotely at least some of the time.

Employers with many remote workers are more likely than others to predict that employees will have more influence over benefit decisions and expect a wider variety of benefits five years from now.

It will be critical for carriers and other benefit providers to be prepared to effectively communicate benefit options to remote employees through digital means.

Employers with many remote workers are also more likely than others to find it challenging to meet the needs and communicate the value of benefits to a diverse, dispersed workforce.

Carriers that can help with these challenges will be positioned for success.