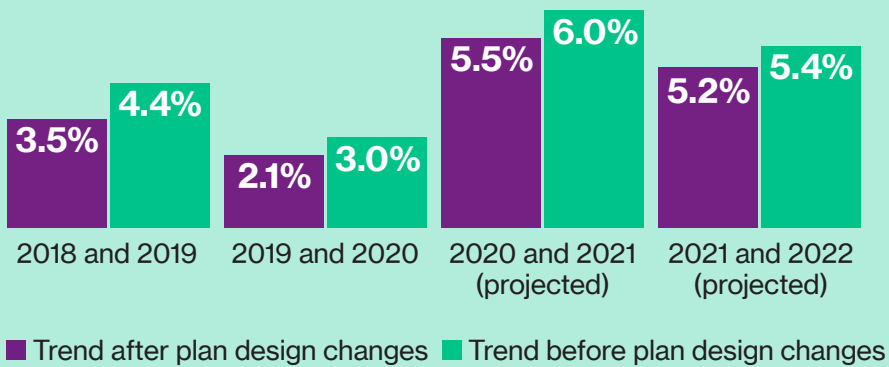


U.S. employers prioritize providing affordable health programs and boosting employee wellbeing



Combined medical and pharmacy benefit expenses expected to rise by 5.2% in 2022



Average employer cost per employee
 2020: \$12,501
 2021: \$13,360 (expected)

Average employee contributions for premiums
 2020: \$3,269
 2021: \$3,331 (expected)

Taking action to address affordability and financial management issues



Contributions and premiums	Today	Planning or considering*
Structure employee contributions based on pay levels or job grades	22%	8%
Use working spousal surcharges when additional employer coverage is available	25%	9%
Network and provider strategies	Today	Planning or considering*
Offer a narrow network of higher-quality and/or lower-cost providers	21%	30%
Use centers of excellence within health plans	48%	23%
Offer access to concierge services with integrated care management programs	31%	25%
Offer coverage for tele-behavioral health services	89%	7%

*In next two years

Employers' top priorities over next two years



<p>Achieve affordable and sustainable costs for organization</p> <p>90%</p>	<p>Achieve affordable health program costs for employees, especially lower-wage employees</p> <p>86%</p>
<p>Enhance employee wellbeing</p> <p>85%</p>	<p>Identify programs that support diversity, equity and inclusion goals and social determinants of health</p> <p>78%</p>

Measures to improve the employee experience around health and wellbeing



<p>45% integrate wellbeing vendors into the overall employee experience</p>	<p>+37% planning or considering*</p>
<p>52% enhance the enrollment experience</p>	<p>+34% planning or considering*</p>
<p>49% add more choices in all benefits</p>	<p>+23% planning or considering*</p>
<p>50% collect feedback of benefit preferences from employees</p>	<p>+34% planning or considering*</p>

*In next two years

Next steps and considerations

- What changes to benefit designs and employee cost sharing would improve the affordability of health programs for your workforce and specifically for lower-wage employees?
- Are you leveraging network and provider strategies that offer employees access to high-quality, affordable care?
- What steps are you taking to redesign wellbeing programs to have a meaningful impact on employees and their families?
- Are you ready to take action to improve the employee experience by enhancing the enrollment experience, improving choice and better integrating wellbeing vendors?

About the survey. A total of 378 U.S. employers participated in the survey, which was conducted during June and July 2021. Respondents employ 5.9 million workers.

Source: 2021 Best Practices in Health Care Survey

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