

Work Redefined: A New Age of Benefits



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Chapter I

The workforce is transforming



Working doesn't look like it used to

In the 20th century, there was a clearer delineation between work and life: there was what you did to earn income, and there was everything else. But with the advent of mobile technology — which allows employees to be “on” anytime, anywhere — work is no longer confined to the office. And while this mobility offers great advantages, it also allows work to infiltrate employees’ lives.

Industry Revolution

Technological advancements always threaten to shift the status quo. However, with the development of artificial intelligence and robotics, the workforce of today is facing revolutionary changes like never before.

Always “On”

New technologies are increasing mobility for both companies and their employees, leading to greater productivity, greater connection and communications.

No Borders

Companies are connecting their workforces like never before, allowing employees to engage with colleagues both seamlessly and instantly.



Today, life is pushing back

The enjoyment of life is beginning to take back its rightful place in the lives of employees. Today's employees put increased focus on happiness at work—they change jobs more often, their careers take unexpected twists and turns, and personal satisfaction can be as important as the numbers on their paycheck.

Employers recognize these changing priorities, by investing in employee engagement, culture, and team development. This employee-first focus is shaping everything from office floor plans to vacation policies and management styles, making the workplace a more dynamic and expressive place.

Plus, employees are more diverse than ever, no longer easily defined by generational categories like “Millennial,” “Gen X” or “Boomer.” Instead, employees want to be seen and recognized as the unique, multidimensional, and “whole” people that they are.

With so much change, employees are looking for more stability, protection, and a safeguard against disruption. If they can find it in their employer, they’ll show their appreciation through loyalty.



Employees face new realities, and expect employers to respond to their needs

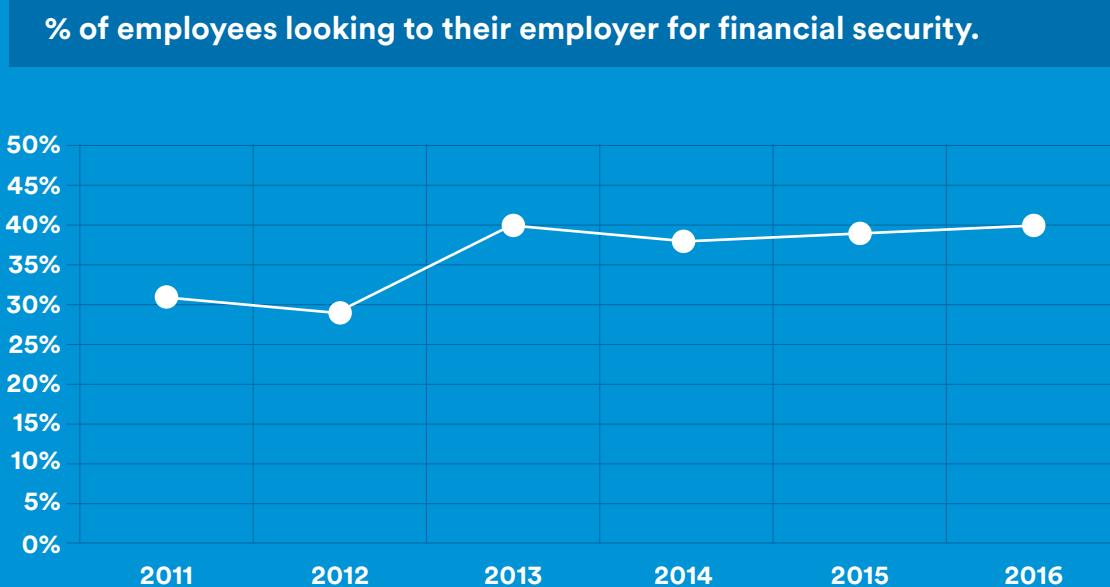
Between work and life, employees want harmony—not just balance. With this new blended experience, they expect their employers to keep up with current trends and proactively provide solutions for their changing needs. Specifically, employees are seeking a sense of financial and emotional wellbeing.

Employees are concerned about their financial wellbeing.

49%

of employees are concerned, anxious or fearful about their current financial wellbeing.

Employees increasingly look to their employers for financial support.



Employers also have a responsibility for the health and wellbeing of their employees.

73% | of employees agree.

82% | of employers agree, exceeding employees' who feel the same by 9%.

Employees are also more diverse than ever

The workforce now includes people living a wide variety of lifestyles. There are more single women than ever. Same-sex marriages are increasingly common. Careers are lasting longer, and many people have several careers in a lifetime. This diverse mix of people represents new realities for employers.

Employees want their benefits to reflect their changing lives, and respond to the diversity of their needs.

Employees seek diverse benefit experiences.

Meets
their
needs

58%

of employees want customized benefit options based on their personal information.

Adapts to
new family
structures

47%

of employees want their company to adjust benefits communications to incorporate same-sex partners.

Supports
extended
careers

43%

of employees expect to postpone their retirement due to their financial situation.

Employers increasingly recognize the value of benefits to their employees and to the business

Benefit objective	2015	2016	Change
Help employees make better financial decisions	58%	64%	+6
Increase employee satisfaction	77%	80%	+3
Increase employee productivity	78%	80%	+2
Increase employee loyalty	76%	78%	+2
Attract employees	71%	73%	+2

Employees want more harmony, so today's benefits experience needs to be more complete.

Here are 5 ways to meet employees where they are:

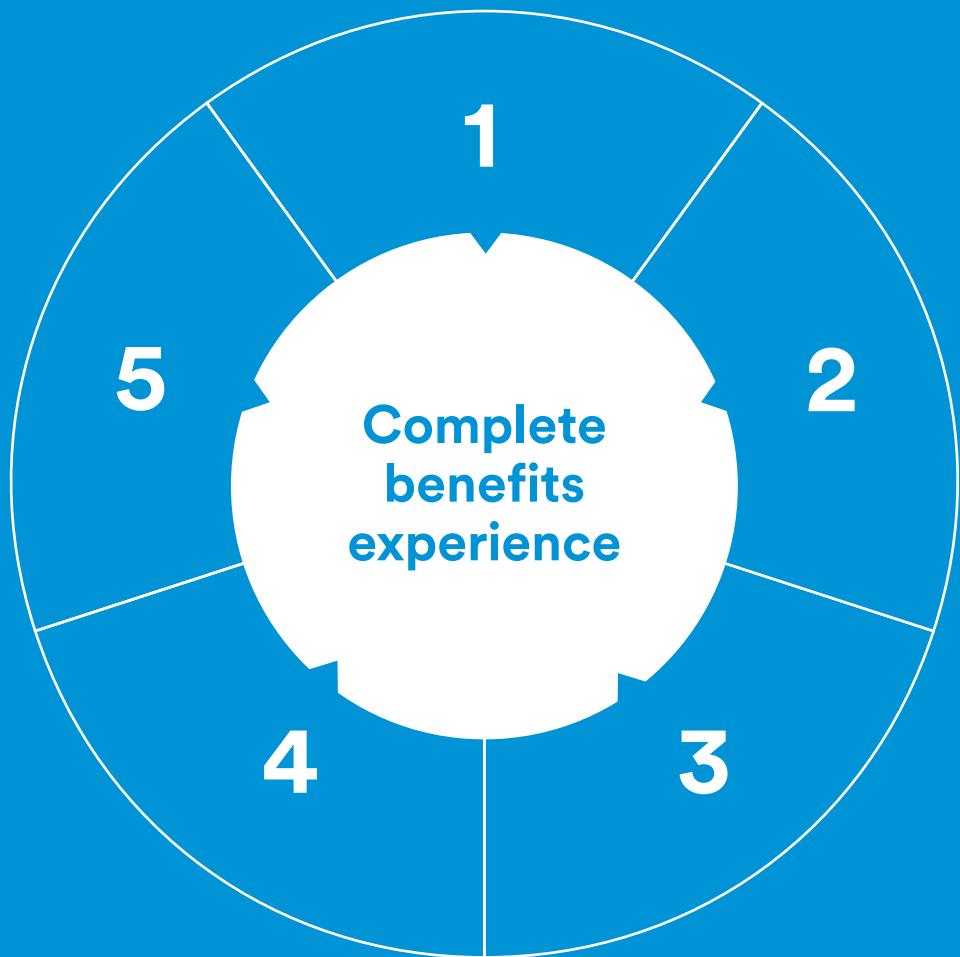
- 1** When employers offer a **breadth of benefit** options, they can help alleviate the anxiety that comes with the integration of work-life and home-life.

- 2** When employers deliver **tailored solutions**, they help an increasingly diverse workforce find the security it's looking for.

- 3** When employees have access to **the right expertise**, it ensures they can get the help they need to meet today's challenges.

- 4** By providing **clearer information** about the benefits available, employers can empower employees to choose the ones that fit their needs.

- 5** Lastly, when **enrollment is simplified**, employees are able to discover the immense value of their benefits. As a result, their appreciation can enhance their loyalty and commitment to their company.



1

A broader
definition
of benefits

2

More
tailored
benefits

3

More
accessible
benefits
expertise

4

A clear
explanation
of benefits

5

A simplified
enrollment
and engagement
experience

Benefits can offer the security that inspires more loyalty



Customized**72%**

of employees agree that the ability to customize benefits increases loyalty.

Portable**68%**

of employees agree that the ability to take benefits with them increases loyalty.

Holistic**59%**

of employees agree that health and holistic benefits increase loyalty.

Chapter II

The blending
of work and life
looks different
for everyone



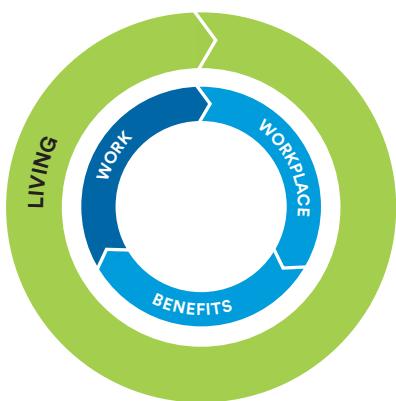
Employees are considering their lives as a whole when making financial decisions

Finding the right blend of work and life takes into account employees' anxieties about macroeconomics, their physical and emotional wellbeing and their expectations of their employers' role in their lives.



Employees across the spectrum experience the positives and negatives of this blended life—but everyone is looking to achieve harmony

Harmony is the experience of a work-life relationship that supports and enables life goals of all kinds. When the work-life relationship is in harmony, employees are empowered in their family life and relationships, as well as in their financial and career goals.



“I feel like my employer has a part in my overall health, wealth and happiness.” — Male with a young family

74%

of employees agree that having insurance/benefits **provides peace of mind for the unexpected.**

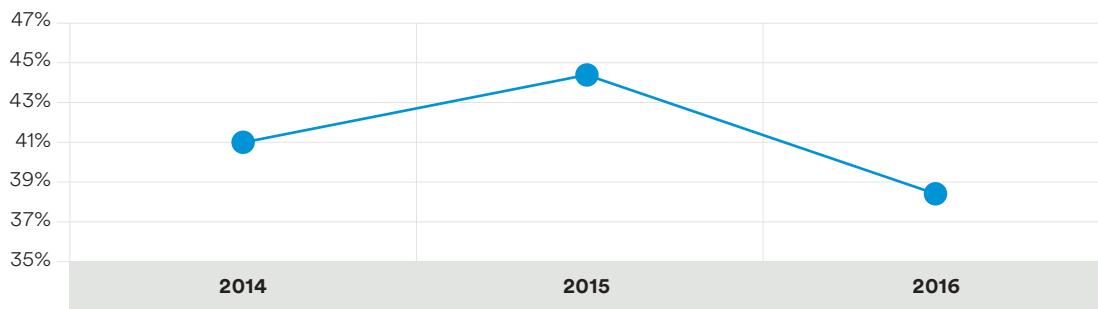
When work and life are in discord, anxieties can creep up and affect happiness and productivity throughout employees' lives.



Achieving harmony between work and life can be a challenge

Employees often struggle to achieve a more blended work-life relationship. Anxieties about finances can affect their personal lives, which can then impact their careers.

% of employees that feel in control of their finances.



60% | worry about money.

32% | are satisfied with their progress towards saving/paying for their children's education.

27% | are satisfied with their progress towards paying down student loans.

39% | feel happy with their income from investments.

Those who do not consider themselves financially secure are more than twice as anxious as those who do.

A big opportunity exists for employers who reflect their employees' desire for a wellbeing-focused benefits experience

49%

of employees want wellbeing programs that reward their healthy behavior.

But only

8%

of employers offer wellbeing programs that reward healthy behavior.

Every day, employees come to work with financial concerns

In larger businesses especially, employees acknowledge that they sacrifice their health and are less productive.

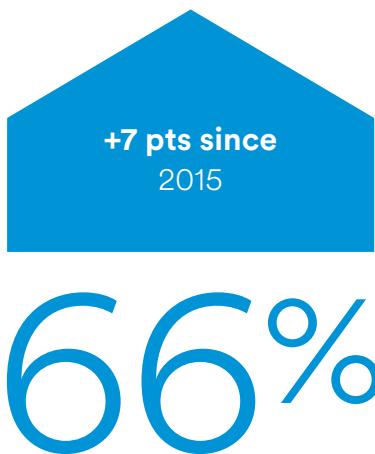
30%

Say they lay awake at night **worrying about money**.

23%

Say they're less productive at work **because of financial worries**.

We heard this from employers, too



Of employers agree that employees are **less productive at work when worried** about personal finance problems.

What is impacted by an employee's efforts to be financially secure?

Productivity

88%

Social relationships

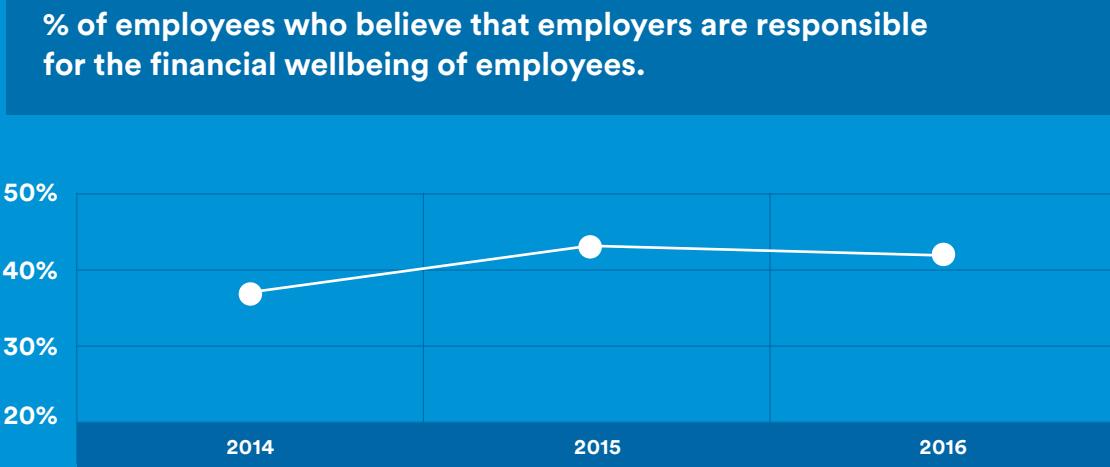
77%

Longer working hours

75%

Employees turn to their employers for help alleviating these stresses and concerns

Employees both want and expect their employers to take an active role in supporting their work and life. Employees are not only looking for benefits that help in retirement, but also for benefits that solve more immediate needs, ranging from gym memberships to paternity leave. They look to employers to help safeguard against work-life stress and anxiety.



"I look to my employer to give me a better future and financial security (via 401k, etc.); that's worth more to me than perks like a free dinner."

– Male with established family

Employers also feel this responsibility

Financial wellbeing

% that agree that employers **have a responsibility for the financial wellbeing of their employees.**

Employee

42%

Employer

47%

Health and wellbeing

% that agree that employers **have a responsibility for the health and wellbeing of their employees.**

Employee

51%

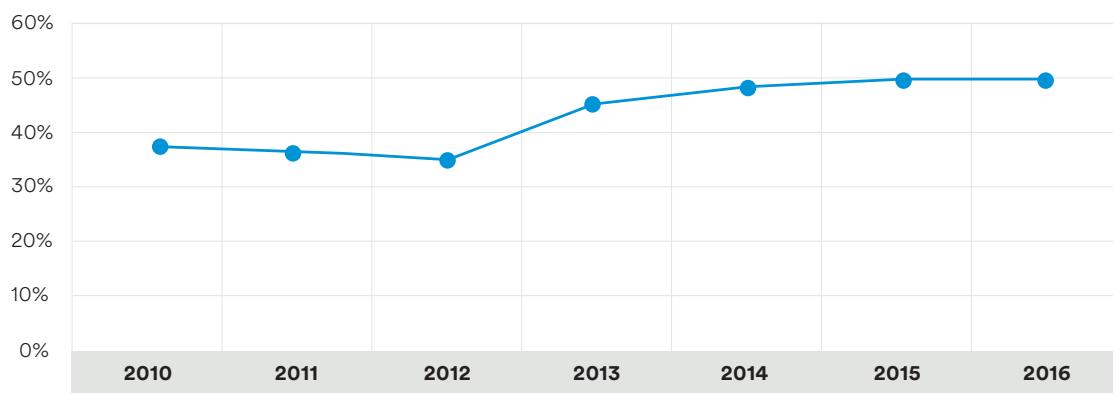
Employer

61%

"It's great that employers are starting to get more involved with health and wellness...gym memberships, learning programs, the flexibility to work from home." – **Female with young family**

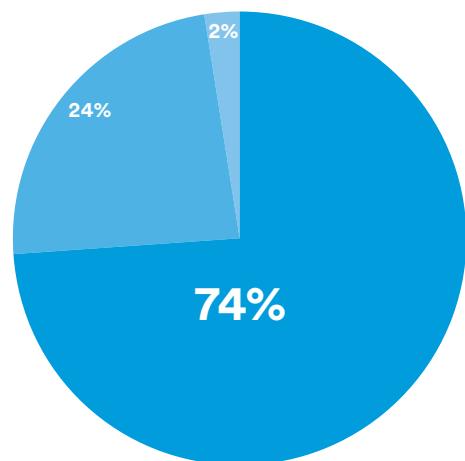
Benefits can offer the protection and harmony that employees desire

% employees that worry less about health and financial issues.



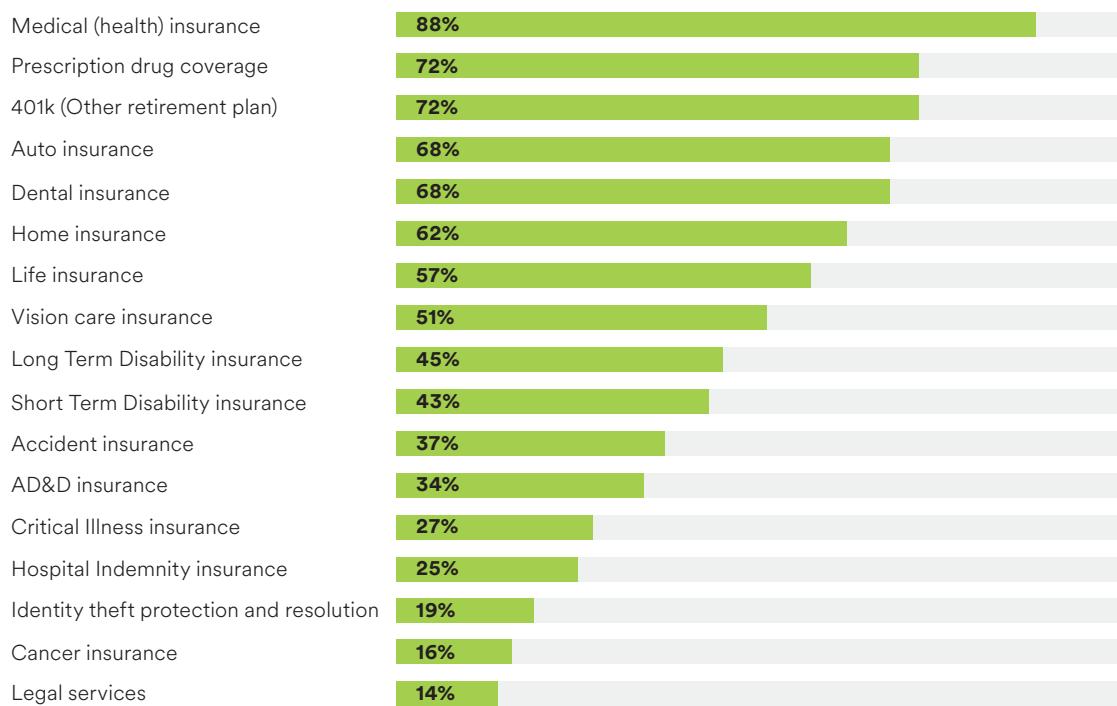
Having insurance/benefits gives me peace of mind for the unexpected.

- Agree
- Neutral
- Disagree



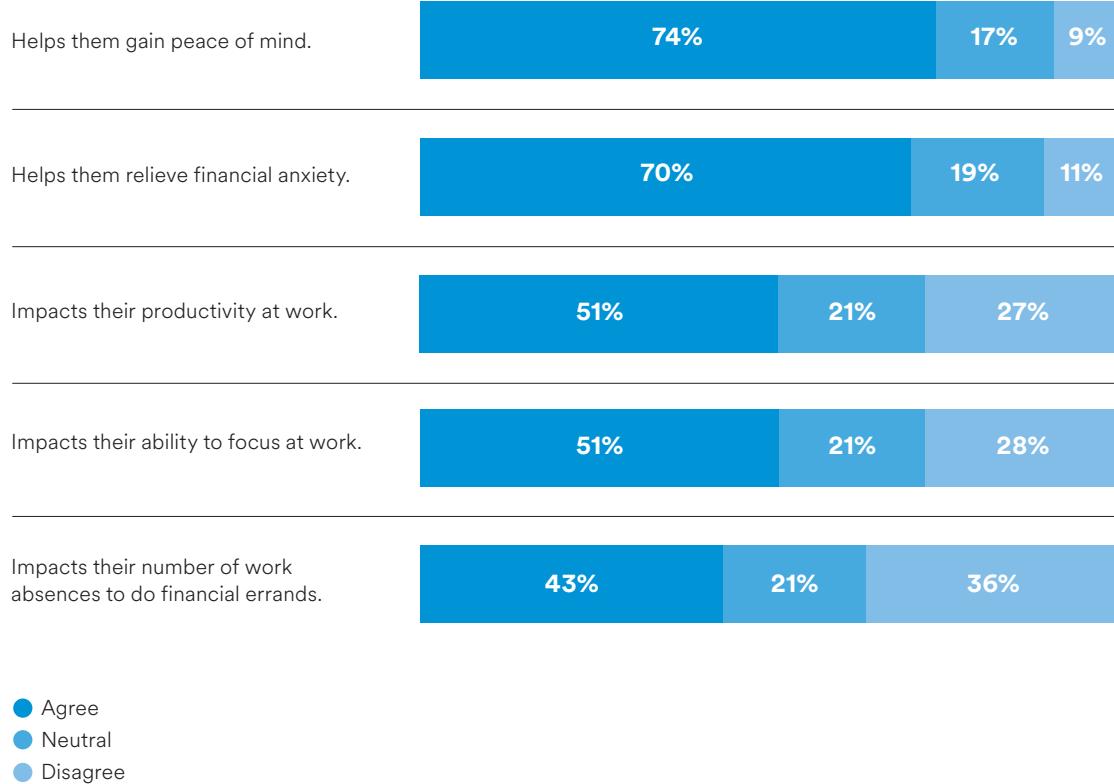
It is important for employers to ensure that they offer the benefits that employees need, even if the company doesn't pay for them

Employee Must-Have Benefits.



A focus on the right benefits can ease concerns and drive productivity...

Achieving financial wellbeing through benefits offered by the employer helps employees.



...as well as support the lifeblood of an organization

Health and wellbeing benefits (e.g., gym discounts, treadmill desks) as well as financial planning programs drive higher attraction and retention of talent for employers.

If health and wellbeing benefits are offered

61% of employees will be more likely to accept a job with a new employer.

59% of employees will be more loyal to their current employer.

If financial planning programs are offered

51% of employees will be more likely to accept a job with a new employer.

53% of employees will be more loyal to their current employer.

It starts with offering the right choices

Expanding the definition of benefits—that both help protect employees now and in the future—will enable employers to tackle the massive shifts happening today. Offering a benefits experience that provides a range of support shows employees that their goals—in and out of work—are understood.

Getting to know the needs of employees can help employers decide on the right mix of benefit options.



Chapter III

Embracing the differences



Understanding the changes employees are facing means recognizing their diversity

Big shifts mean greater needs.

The family is changing.

The definition of family is evolving. From same-sex marriages to an increase in single women in the workforce, employee demographics have created big shifts and changing needs.

Generational differences are no longer sufficient differentiators.

As people live longer, the workforce comprises a variety of generations. As much as we hear about Millennials, Gen Xers and Boomers, there is an increasingly great diversity within these groups. And across these generations, there is a diversity of needs.

Differences in education and salary.

Varying levels of education play a serious role in understanding and buying into benefit packages. Those who earn less place a greater value on the role of benefits in providing job satisfaction.

The gig economy is real.

In an economy that sees disruption more and more frequently, jobs can look more like gigs. Employees expect to have several careers in a lifetime.

To meet these realities and move closer toward work-life harmony, employees want benefits that reflect their diversity

Employees indicate that customized benefit experiences have a big appeal.

58%

Of employees are interested in customized plan options based on personal info.

Specifically, many employees tell us that they want to see a range of benefits—and most are willing to pay for them

I am interested in having my employer provide a wider array of non-medical benefits that I can choose to purchase and pay for on my own.

51%

24%

25%

I am willing to bear more of the cost of my benefits in order to have choices that meet my needs.

52%

26%

22%

● Agree

● Neutral

● Disagree

The gig economy has changed expectations

Employees do not see themselves staying in one job for very long, so flexibility about when and how they work has become an outright necessity.

51%

of employees said they **are interested in contract or freelance work** as opposed to a full-time, salaried job.

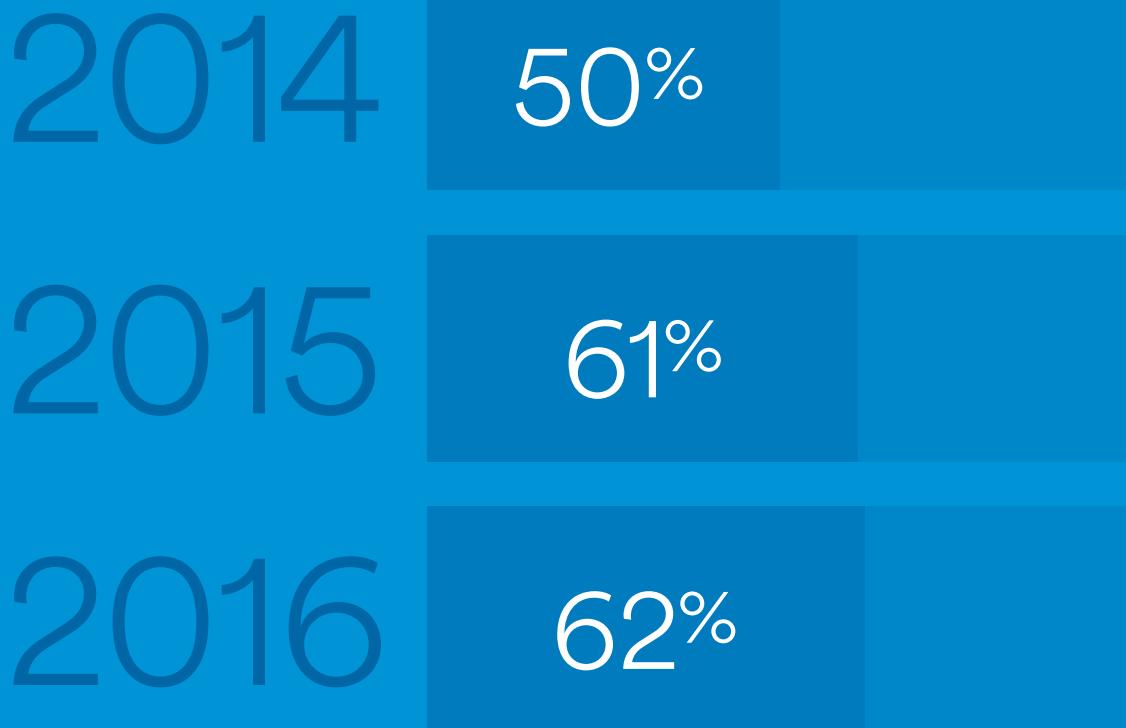
Today the number of employees **looking to be in their same job in 12 months** is just

66%

Seeing employees' lives as a whole can help employers adapt

New mobility is driving interest in portable benefits.

Employee interest in portable benefits.



Evolving lifestyle norms are shifting needs in the workforce as well

Men and women marrying later increases the amount of single people in the workforce and reveals new needs. Equal marriage rights for same-sex couples means that employers must evolve their definition of “spouse” and the benefits that relate to domestic partnerships.

57%

of employers say that the rise of single women as a demographic **will have an impact on the workforce in the next five years.**

People are marrying later, so **there are more single women in the workplace.**

The median age at first marriage is now 27 for women and 29 for men, up from 20 for women and 23 for men in 1960.

2014 Pew Research Center

More people are living in non-traditional family structures.

The proportion of same-sex cohabiting couples who are married has increased from **38% to 49%** in the year since the U.S. Supreme Court legalized same-sex marriage nationwide.

2016 Gallup Study: Social Issues

Employees want benefit experiences that respect their personal lives and family structures

Benefits that are customized to protect employees' new family structures help them feel respected.

74%

of employees **have missed opportunities at work** due to family commitments.

69%

of employees **turn down professional opportunities** because they're concerned they will interfere with family commitments.

58%

of employees **have lost sleep** due to worrying about adequate childcare.

Dependent coverage

69%

60%

Opposite-sex domestic partner coverage

56%

of employees agree that their companies **should expand parental leave to include both partners** in leave options after a new birth or adoption.

● Interested

The diversity of generations is changing the game

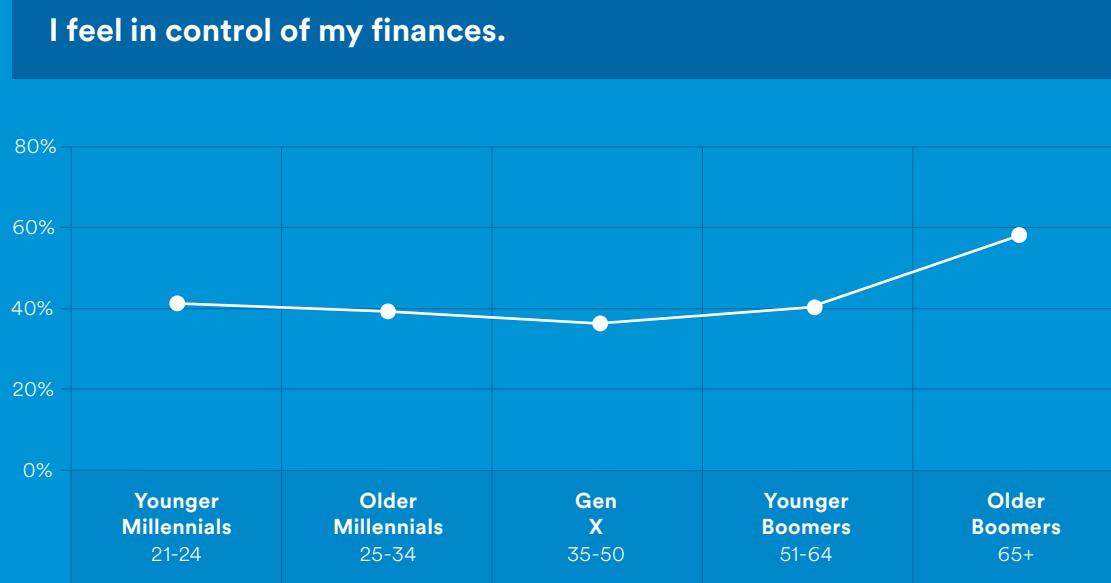
The majority of employers agree that **demographic changes will impact the workplace in the next five years.**

67%

of employers said that the “**continued growth of millennials in the workplace**” will have an impact.

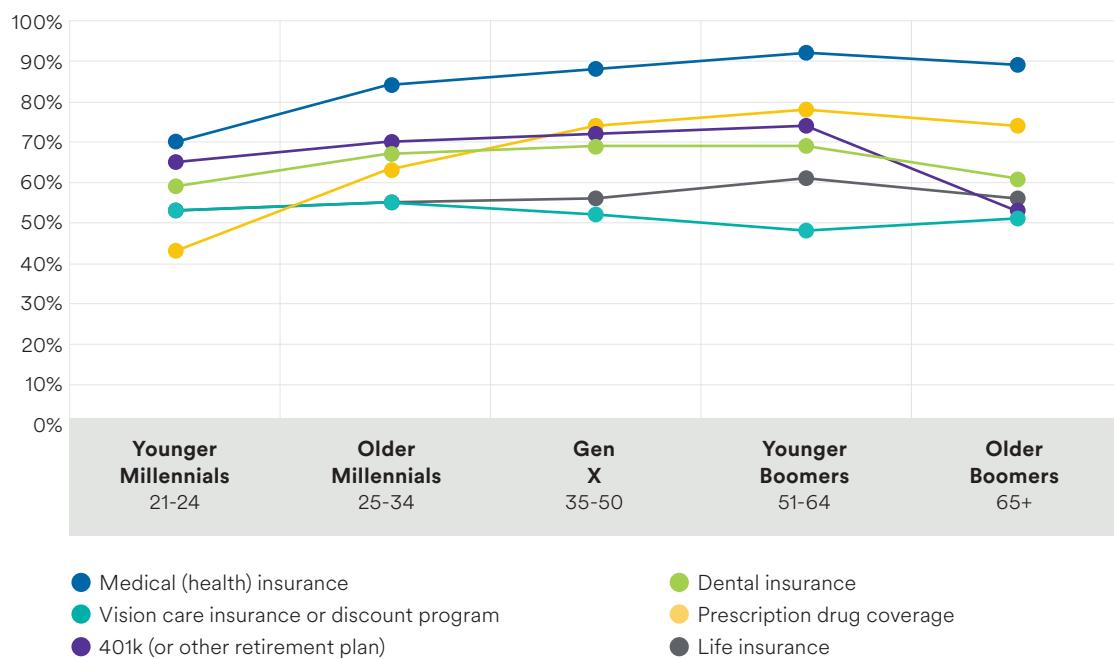
With diversity among generations comes diversity in financial fitness

The spectrum of needs and concerns within generations (e.g., Younger vs. Older Boomers), contribute to varying degrees of financial fitness. Middle generations feel this most significantly.



Generations that are the least secure value benefits the most

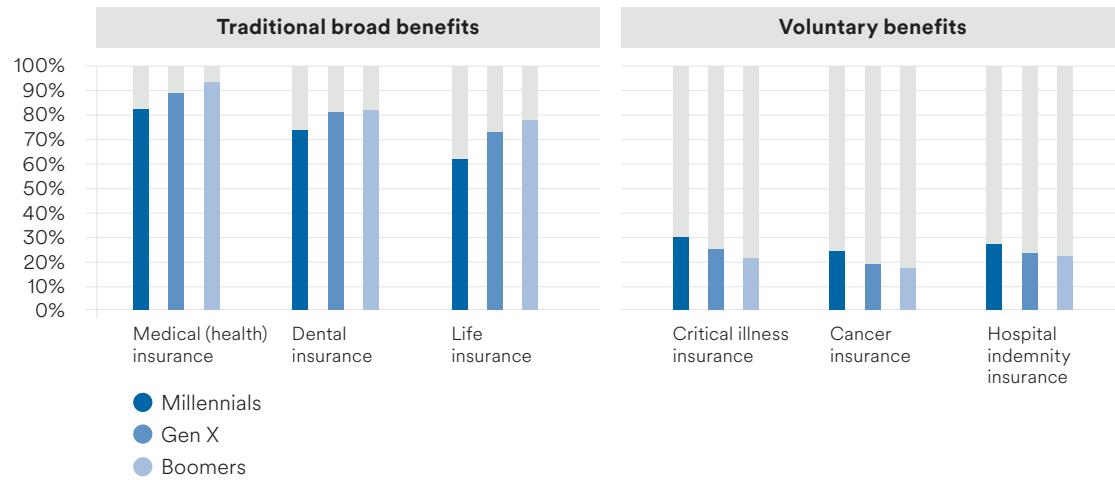
Which benefits would you consider essential and want your employer to offer?



Differing perspectives on the value of benefit offerings reflect employees' age and life stage. With this understanding, employers can better adjust their benefit packages to reflect the diversity that they see in their workforce.

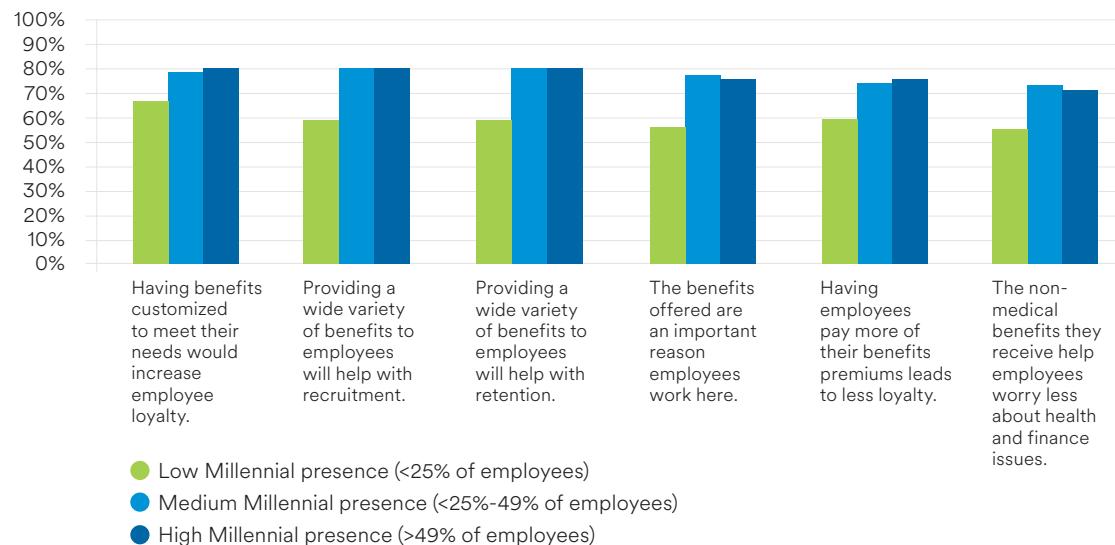
Across generations, employees need different benefits.

Millennial employees use voluntary benefits like critical illness, cancer insurance, and hospital indemnity in place of or as supplements to the more traditional benefits.



Even within a single generation, employers acknowledge there is a wide range of needs.

% of employers who agree with the following



And employees differ in several other areas as well

Salary

Naturally, income is a key indicator of financial control.

% of employees that feel in control of their finances

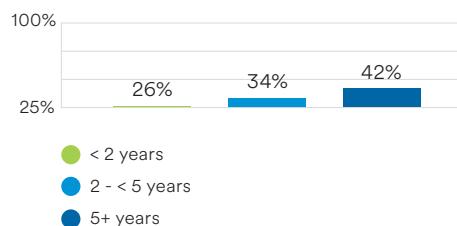


Combined annual income of all members in household

Tenure

Employees with longer tenure feel financially stronger.

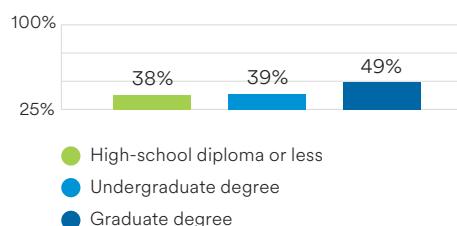
% of employees that feel in control of their finances



Education

Employees with lower levels of education feel less in control of their finances.

% of employees that feel in control of their finances



But, employees with mid-range incomes value benefits most highly.

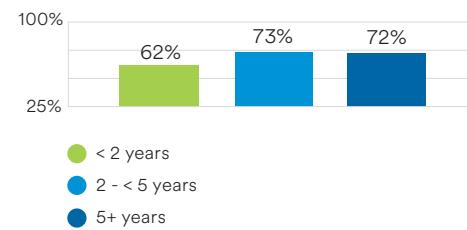
But, benefits are less valued by new employees.

But, benefits are more valued by employees with higher levels of education.

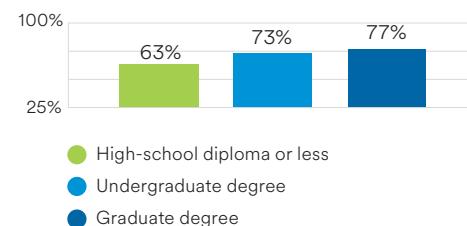
% of employees that feel benefits give them peace of mind for the unexpected



% of employees that would feel less loyal if their employer stopped offering must-have benefits



% of employees that would feel less loyal if their employer stopped offering critical benefits



Adapting to employee diversity can help employers too

Providing benefits tailored to these emerging needs of employees can help employers drive business through higher attraction and retention.

Certain perks are of high interest to employees.

The ability to shift workday hours as necessary (flex time).

75% | of employees will be more likely to accept a job with a new employer. **74%** | of employees will be more loyal to their current employer.

Ability to customize my benefits to meet my needs.

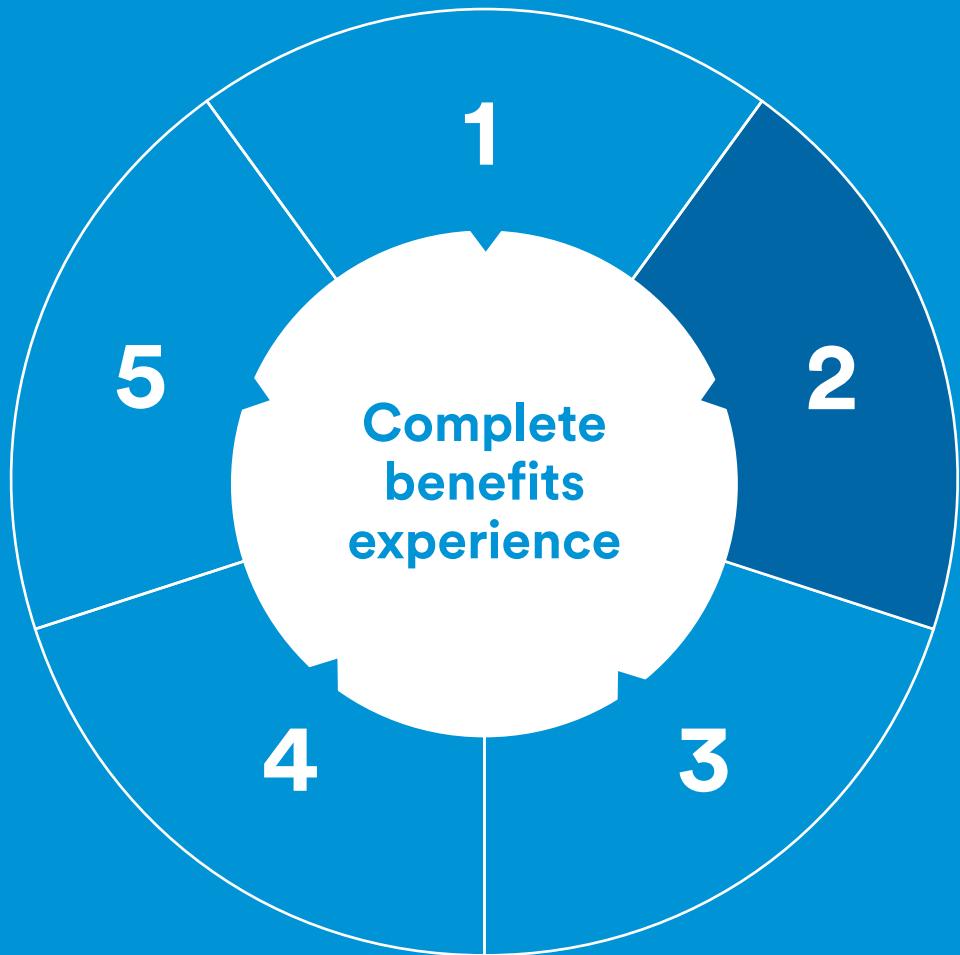
74% | of employees will be more likely to accept a job with a new employer. **72%** | of employees will be more loyal to their current employer.

The ability to work from home or remote locations.

64% | of employees will be more likely to accept a job with a new employer. **66%** | of employees will be more loyal to their current employer.



**Tailoring
solutions
to the diversity
of an employee
base is a second
way to make
benefits more
relevant in
today's world.**

**1**

A broader definition of benefits

2

More tailored benefits

3

More accessible benefits expertise

4

A clear explanation of benefits

5

A simplified enrollment and engagement experience

Chapter IV

**The workforce
needs relevant
expertise**



With so much change and diversity, expert guidance makes all the difference

Employees are looking for stability.

Younger employees are overloaded with student debt, while older employees worry about providing for their childrens' educations and saving for retirement. Markets fluctuate, and politics, technologies and global demographics shift making the future unpredictable.

I feel in control of my finances.

2015

44%

2016

38%

For both employees and employers, expertise provides much needed clarity on the financial landscape and how to navigate it.

Employees who feel knowledgeable about their finances are more financially secure.

Knowledge and benefits are key drivers of financial fitness.

1 Knowledge of financial/investment decisions.

2 Benefits & management of daily finances.

3 General satisfaction with their company.

Employees crave knowledge from trusted sources

Even in the age of social media, most employees look to workplace experts rather than to friends and family when they want expertise about their benefits.

Personalized and customized support.

84%

of employees find at least one of the following sources effective

Trusted sources	
One-on-one in-person consultations with the enrollment representative	✓
Group in-person consultations with enrollment representative	✓
One-on-one phone consultations with enrollment representative	✓
Financial advisors	✓
Doctor/medical professional	✓

Additional resources employees find effective.

75%	Benefits handbook	✓
72%	Provider's benefits website	✓
71%	Confirmation of benefits enrollment elections	✓
71%	Employer	✓
70%	Benefit provider	✓
68%	Company's benefits website	✓
64%	Online decision support tools (e.g., apps, calculators, FAQs)	✓
54%	Benefit fairs	✓
52%	Friends and family	✓

Many businesses are not offering financial education workshops that could help educate their employees.

Employers not offering financial education workshops:

91% Small businesses
(2-99 employees)

78% Mid-size businesses
(100-4,999 employees)

69% Large businesses
(5,000+ employees)

Employers have an opportunity to close the knowledge gap.

Offering access to more resources and more often can help employees feel more secure.

Brokers are a valuable resource

Brokers play a vital role in providing the support that employers need to educate employees about their benefits. And they continue to have the most impact on employers when it comes to benefits strategies.

Employers rely on brokers when educating employees about their benefits.

Employers were asked how significant an impact the following had on the employee benefits selected during the most recent renewal.

81%

said an insurance agent or broker played a role.

75%

said an employee benefits consultant or consulting firm played a role.

Brokers can be a lifeline for employers looking to evolve their benefits experience to one that views the employee holistically and enables work/life harmony.

Employer interest in broker/consultant expertise on	2015	2016	Change
Providing global benefits solutions	41%	52%	+11 pts
Recommending non-medical benefits solutions	48%	58%	+10 pts
Advising on employee physical wellbeing strategies	50%	60%	+10 pts
Advising on employee financial wellbeing strategies	50%	60%	+10 pts
Creating benefit statements	52%	62%	+10 pts
Providing assistance with creating/maintaining an employee benefits handbook	52%	62%	+10 pts
Providing insights on employee needs/desires for benefits	53%	63%	+10 pts
Providing benefits administration (enrollment, billing, etc.)	54%	64%	+10 pts
Recommending product bundling that will meet employee needs	55%	64%	+9 pts
Reducing the frequency and expense of claims	56%	65%	+9 pts
Providing insights regarding benefits trends	54%	62%	+8 pts
Helping with legal, regulatory and compliance issues	56%	64%	+8 pts
Providing prompt, effective service and answer questions on time	60%	68%	+8 pts
Recommending new/innovative benefits solutions	57%	65%	+8 pts
Recommending cost savings alternatives	61%	68%	+7 pts
Advising on Health Care Reform requirements	57%	64%	+7 pts

Education is key to breaking down purchasing barriers.

Many employees need help understanding the value of their benefits. Less than half of employees are likely to renew benefits such as life and disability in their next enrollment cycle.

A few barriers keep employees in the dark.

Can't navigate the information explosion

"I know there are things I'm not participating in, but I won't bother hunting for that information on the convoluted website."

"The benefits website is confusing – there is too much noise. I have a hard time finding the link I need to go to."

Don't have the time or energy to dig in

"I did not look into this benefit because it was the last day of enrollment and I didn't want to put in the time to learn more."

"I do not have a lot of time to find out about benefits options, so I will just re-enroll in the same choices as last year."

Don't know who to turn to with questions

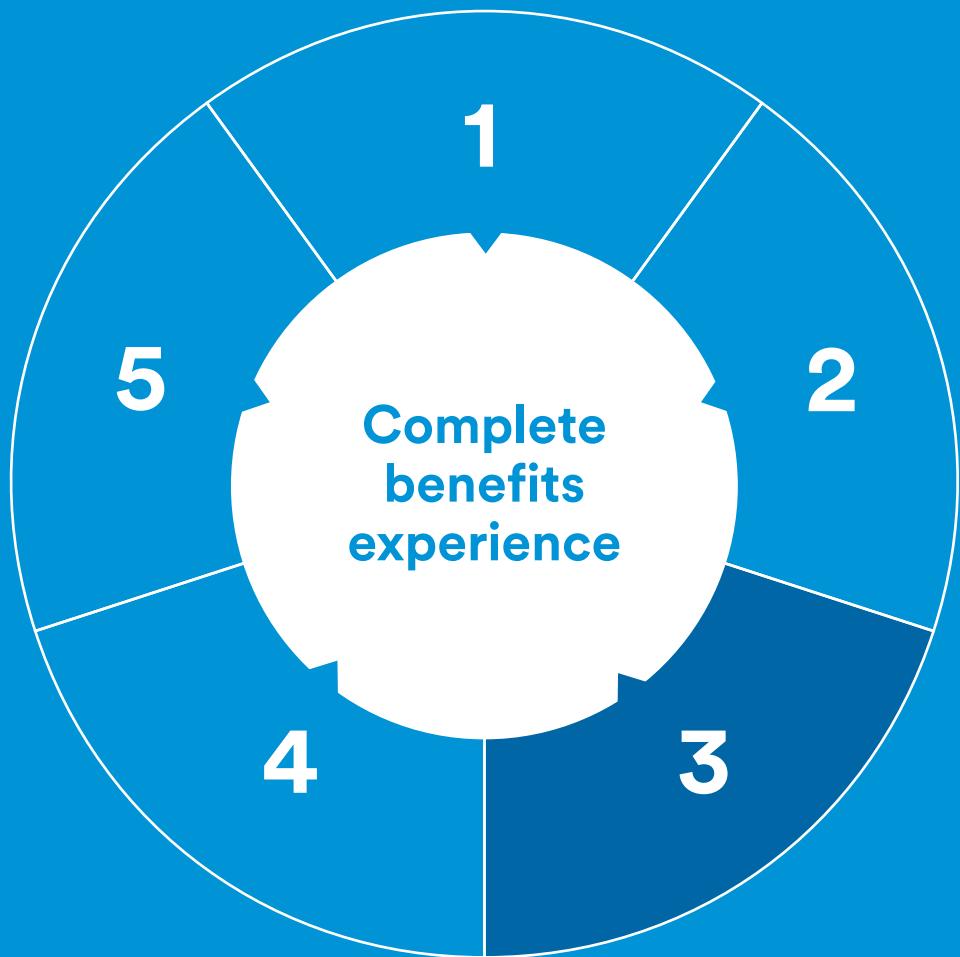
"I have no idea whom to call with benefits questions. It would be nice to be reminded when enrollment is coming up."

"Any awareness and enrollment ... is likely due to the onsite rep; we would love them to visit our sites more often."

Don't know it, (assume) don't need it

"I want someone to tell me exactly what to do based on my situation."

"I know these benefits are available, but I don't think it's worth the money to pay for the potential something might happen in the far-future."

**1**

A broader definition of benefits

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A simplified enrollment and engagement experience

Employers can help their employees get more personal value from benefits in two ways:

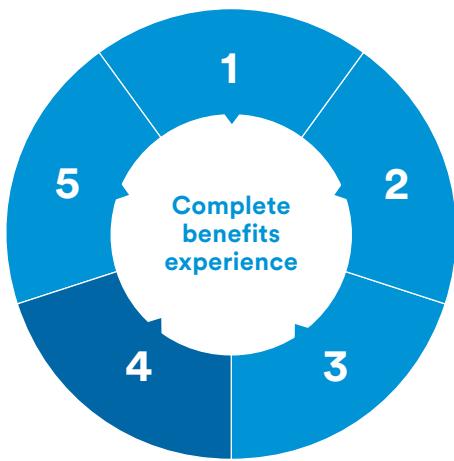


4. Clear communication

Benefits can be confusing and they require incredibly clear communication. When benefits information is easy to understand and framed within an employee's reality, they see the personal value of a benefits experience.

5. Simplified enrollment

Cumbersome and overly complex benefits enrollment processes make enrollment feel intimidating. Making the process of investing in benefits as easy as possible makes a complete benefits experience more accessible and more engaging.



4. Clear communications

Clear communication is necessary to help employees understand their benefits

Employees can feel less secure in their financial fitness when they don't have the information they need to make relevant decisions.

My company's benefits communications are easy to understand.



My company's benefits communications effectively educated me so I could select options that meet my needs.



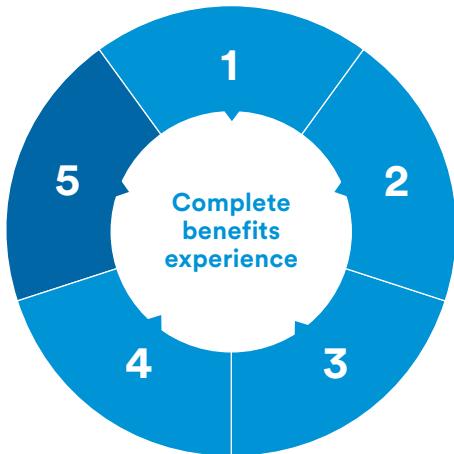
● Agree

● Neutral

● Disagree

While many employers think they offer clear communications about benefits, most overestimate their impact on employees.

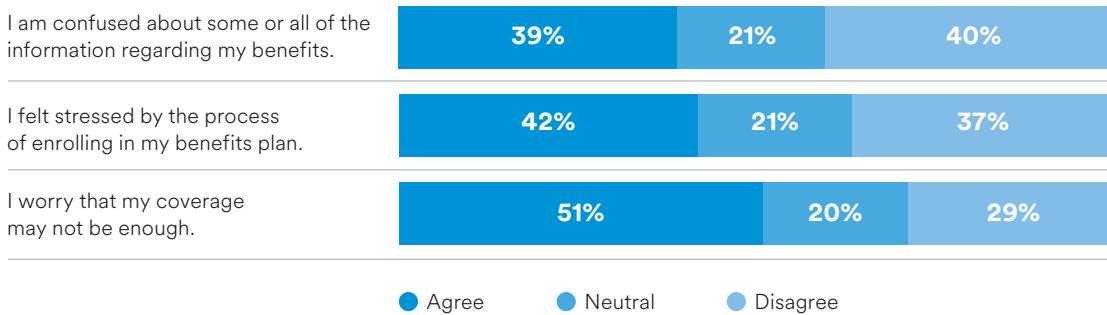
	Employees	Employers	Gap
The company's benefits communications are easy to understand.	60%	73%	+13 pts
The company's benefits communications effectively educated employees so they can select options that best meets their needs.	60%	74%	+14 pts
The company's benefits communications help employees understand how much they will pay for specific services.	63%	76%	+13 pts



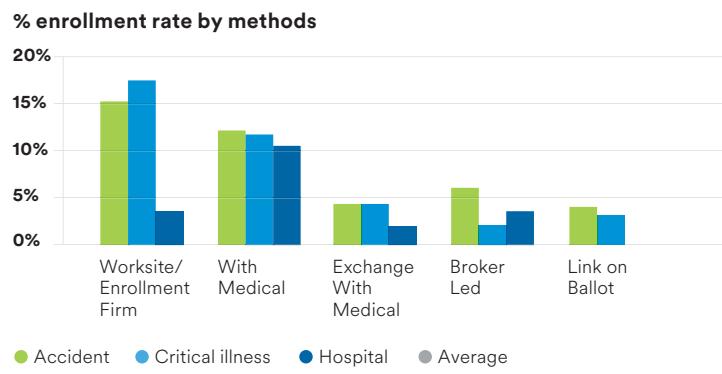
5. Simplified enrollment

A simplified enrollment process is necessary to overcome confusion and complexity

When enrollment is too complex, employees can become stressed and anxious. Many will not enroll if the purchasing barriers are too complicated.



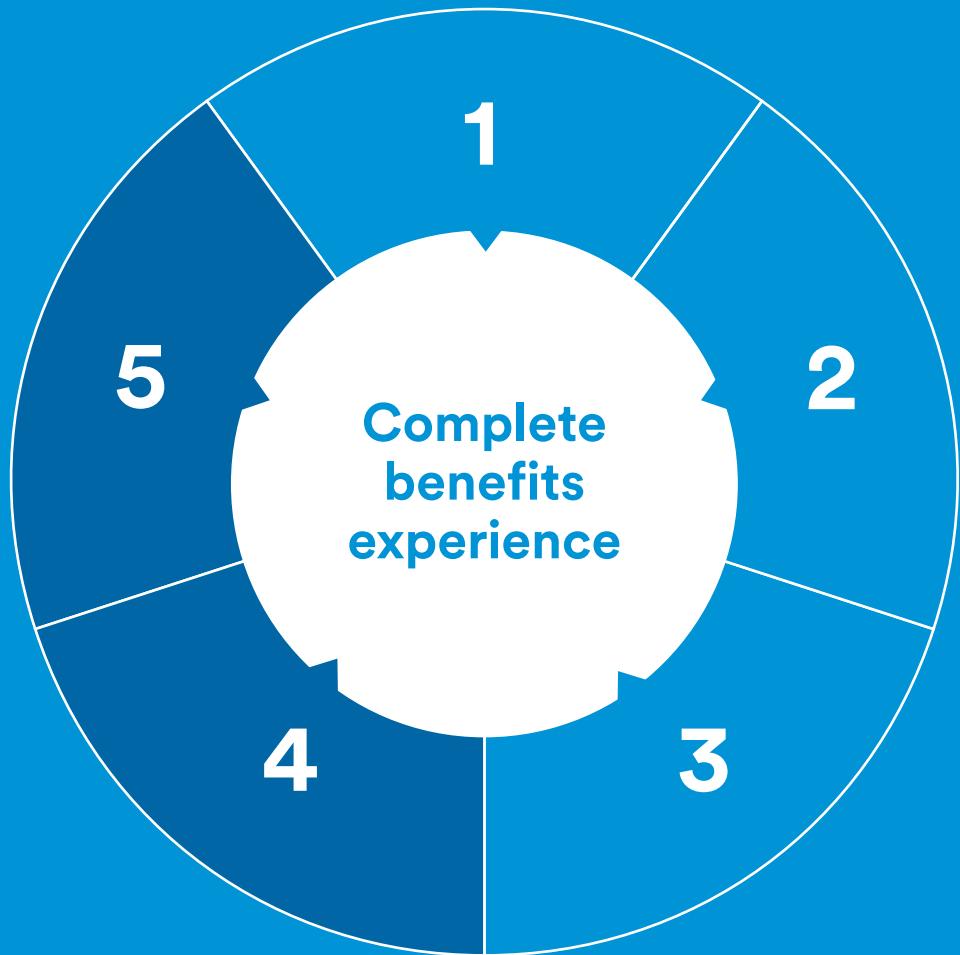
When employers use enrollment firms to make the process smoother, employees are more likely to engage.





**Clear communication
is necessary to
overcome any
lack of employee
understanding about
the value of benefits.**

**Simplified enrollment
is necessary to
overcome complexity
and confusion around
benefits.**



1

A broader
definition
of benefits

2

More
tailored
benefits

3

More
accessible
benefits
expertise

4

A clear
explanation
of benefits

5

A simplified
enrollment
and engagement
experience

Conclusion

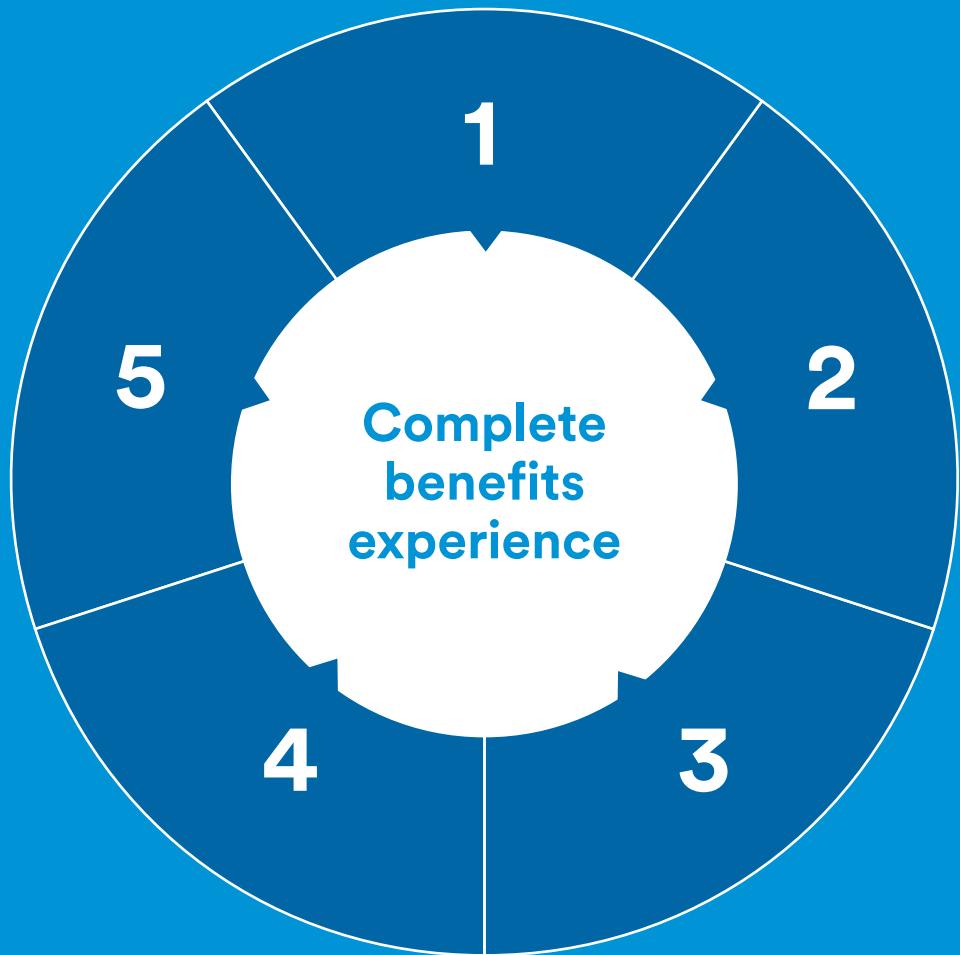
A benefits
experience for
the employee's
life as a whole



A holistic approach to benefits gives employers an accessible way to adapt

While not every employer can completely overhaul its benefits experience, implementing these 5 strategies can provide a wider range of options to meet the anticipated changes head on:

- 1** When employers offer a **breadth of benefit** options, they can help alleviate the anxiety that comes with the integration of work-life and home-life.
- 2** When employers deliver **tailored solutions**, they help an increasingly diverse workforce find the security it's looking for.
- 3** When employees have access to **the right expertise**, it ensures they can get the help they need to meet today's challenges.
- 4** By providing **clearer information** about the benefits available, employers can empower employees to choose the ones that fit their needs.
- 5** Lastly, when **enrollment is simplified**, employees are able to discover the immense value of their benefits. As a result, their appreciation will enhance their loyalty and commitment to their company.



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These strategies can help employers reach their top benefits objectives...

1. Retaining employees

2. Increasing employee productivity

3. Increasing employee satisfaction

4. Controlling health and welfare benefits costs

5. Attracting employees

6. Helping employees make better financial decisions

...and provide the right mix of benefits to help their employees succeed

- | | |
|------------|---|
| 59% | of employees state that health and wellbeing benefits are important to driving job loyalty. |
| 51% | of employees agree achieving financial wellbeing through benefits impacts their productivity at work. |
| 74% | of employees state that they gain peace of mind by achieving financial wellbeing through benefits. |
| 52% | of employees are prepared to pay more of the cost of benefits if the benefits meet their needs. |
| 74% | of employees say that customized benefits are important to driving job acceptance. |
| 70% | of employees agree that financial wellbeing benefits relieve financial anxiety. |

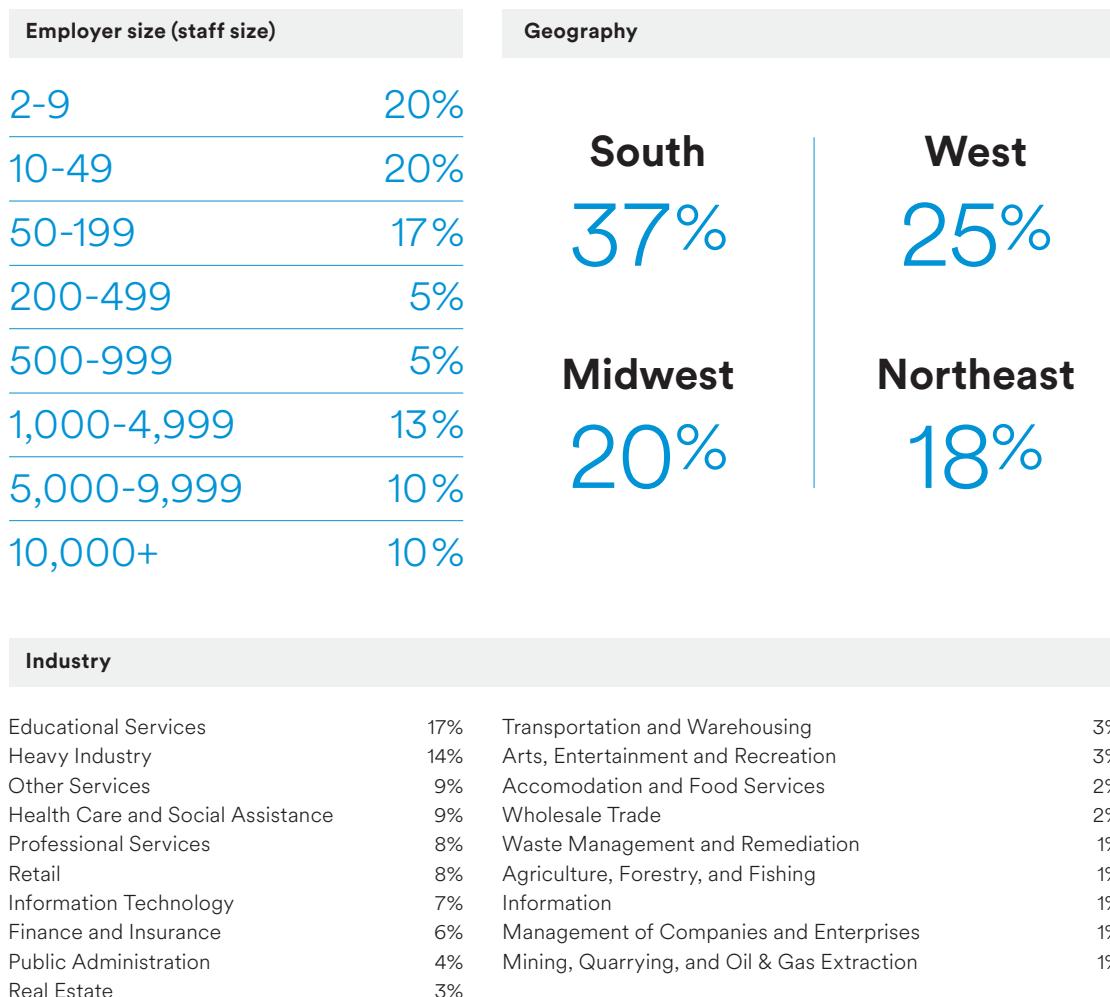
Visit **BenefitTrends.MetLife.com**

for more insights from MetLife's U.S. Employee Benefit Trends Study.

Methodology

MetLife's 15th Annual U.S. Employee Benefit Trends Study was conducted from October 2016 through November 2016, and consisted of two distinct studies fielded by ORC International, a leading business intelligence firm. The employer survey comprised 2,504 interviews with benefits decision makers at companies with at least two employees. The employee survey comprised 2,652 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

Employers



Employees

Gender		Personal income
Male	51%	Under \$30,000 11% \$30,000-\$49,000 25% \$50,000-\$74,999 23% \$75,000-\$99,999 18% \$100,000-\$149,000 13% \$150,000 and over 7%
Female	49%	
Marital Status		Ethnic background
Married	52%	Caucasian 82% Hispanic 13% African-American 8% Asian 6% Other 4%
Single, never married	27%	
Domestic partnership	4%	
Divorced	13%	
Separated	1%	
Widowed	2%	
Industry		Family status
Other Services	18%	Do not live with children under 18 29% Live with children under 18 71%
Heavy Industry	14%	
Health Care and Social Assistance	12%	
Educational Services	11%	
Sales/Trade	10%	
Retail	9%	
Finance and Insurance	7%	
Professional Services	5%	
Information Technology	6%	
Transportation and Warehousing	4%	
Accomodation and Food Services	2%	
Public Administration	3%	
Arts, Entertainment and Recreation	2%	
Real Estate	2%	
Wholesale Trade	1%	
Waste Management and Remediation	1%	
Agriculture, Forestry, and Fishing	1%	
Information	1%	
Management of Companies and Enterprises	1%	
Mining, Quarrying, and Oil & Gas Extraction	1%	
Not sure	2%	
Employer size (staff size)		Employer size (staff size)
2-9	8%	2-9 8% 10-49 14% 50-199 15% 200-499 11% 500-999 10% 1,000-4,999 16% 5,000-9,999 7% 10,000+ 21%
Geography		Geography
South	37%	South 37% West 21% Midwest 23% Northeast 19%
Age		Age
21-24	3%	21-24 3% 25-34 21% 35-44 26% 45-54 28% 55-64 20% 65+ 2%

About ORC International

ORC International is a leader in the art of business intelligence. Its teams are passionate about discovering what engages people around the world. By combining quality data, smart synthesis and best-in-class digital platforms, ORC delivers insight that powers the growth and drives the future of its clients' businesses. To learn more about ORC International, visit www.orcinternational.com.

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.



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