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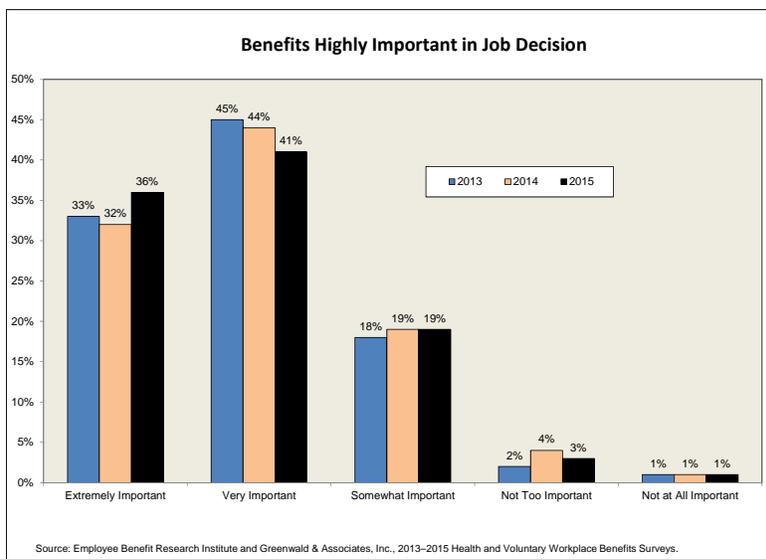
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## New Research from EBRI:

# Workers View Benefits as Essential— Especially Health Coverage

WASHINGTON—More than three-quarters of American workers say their workplace benefits package is important to their decision to take or reject a job, according to new research by the nonpartisan Employee Benefit Research Institute (EBRI) and Greenwald & Associates.

“Workers overwhelmingly consider health insurance to be the most important workplace benefit,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and co-author of the study. “We also find that many workers do not rate the benefits package offered by their employer as high.” He noted that the ranking of retirement benefits has declined in recent years, but that may be due to the introduction of additional benefits in the survey, such as paid time off.



EBRI has been conducting “value of benefits” surveys for 20 years to determine the relative importance of different benefits to workers and to assess the role played by benefits in job choice and job change over time. The most recent findings come from the 2015 EBRI/Greenwald & Associates Health and Voluntary Workplace Benefits Survey (WBS), which examines a broad spectrum of workplace-benefit issues (with a particular focus on voluntary workplace benefits), among other issues. Among its major findings:

- Three-quarters of workers state that the benefits package an employer offers prospective workers is extremely (36 percent) or very (41 percent) important in their decision to accept or reject a job.
- Job satisfaction and worker morale are strongly correlated with benefits satisfaction. For example, more than one-half (54 percent) of those who are extremely satisfied with their benefits are also extremely satisfied with their current job, compared with just 20 percent of those who are very satisfied. Just 10 percent of those who are at most somewhat satisfied with their benefits say they are extremely satisfied with their job.

- Nevertheless, 30 percent are only somewhat satisfied with the benefits offered by their current employer, and 20 percent are not satisfied.
- Eighty-eight percent of workers report that employment-based health insurance is extremely or very important, far more than for any other workplace benefit.
- Workers identify lower cost (compared with purchasing benefits on their own) and choice as strong advantages of voluntary employment-based benefits. However, they are split with respect to their comfort in having their employer choose their benefits providers, and think the possibility that they may have to pay the full cost of any voluntary benefits is a disadvantage.

The full report, “Views on the Value of Voluntary Workplace Benefits: Findings from the 2015 Health and Voluntary Workplace Benefits Survey,” is published in the November 2015 *EBRI Notes* and online at [www.ebri.org](http://www.ebri.org)

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