



A New Era of Work:

Reimagining the Healthcare Employee Experience

MetLife's 19th Annual
U.S. Employee Benefit Trends Study 2021

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Healthcare employees need more support

59%

of healthcare employees feel mentally healthy

▶ Compared to 68% of all employees

58%

feel physically healthy

▶ Compared to 66% of all employees

50%

are confident in their finances

▶ Compared to 59% of all employees

56%

are satisfied with their employer's efforts to ensure their health and safety

▶ Compared to 65% of all employees

Protecting the Healthcare Workforce in a Transformed World

Healthcare workers faced immense pressure during the pandemic. From caring for Covid-19 patients to navigating new safety protocols to dealing with financial concerns related to lost work hours, there were multiple stressors. The workforce rose to the occasion, revealing their strength and resilience in the midst of an unprecedented crisis.

But now, even as healthcare employees recover, they continue to navigate pandemic-related concerns in all aspects of their life. And they still need employer support. This year's 19th Annual MetLife U.S. Employee Benefit Trends Study reveals that healthcare employees are less likely to have seen an improvement in their mental and physical health when compared to the total workforce. They're also less confident about their finances.

Fortunately, healthcare employers can empower their employees to accelerate their recovery and begin to thrive again. By understanding the needs of employees in this transformed world, employers can provide tools and resources to help employees improve their physical, mental, financial and emotional well-being.

Do so, and you'll not only build a resilient healthcare workforce, but you'll also help improve business outcomes as patients benefit from a healthier workforce as well.

The Workplace One Year Later

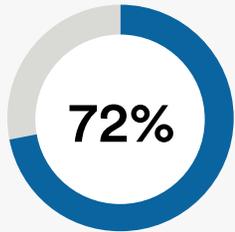
Much of the healthcare workplace has dramatically changed since 2020. For instance, your employees may be navigating expanded safety protocols, working new schedules or positions, or facing financial distress due to last year's workplace closures.

As workers face new and existing challenges, they need support from their employers more than ever. Providing this support pays off. Whether it be a hospital or doctor's office, the organizations that meet evolving employee needs will build resilience among their workforce, enhance employee well-being, and help their workers feel more confident about the future.

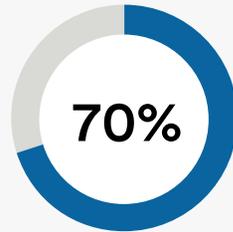


Prioritizing safety and protection

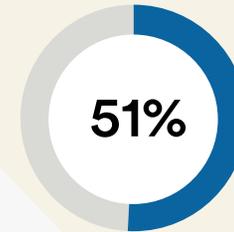
Even as the pandemic wanes, employees still value feeling safe, protected and prepared at work and in other aspects of their lives.



Healthcare employees who say their **safety and protection** is more important now



Say their **family's safety and protection** is more important to them now



Employees who say they're **leaning more on their employers** to address their safety needs

And employers can do more...



2 in 5

healthcare employees say that their employer is **not offering benefits** or programs to support or improve their well-being during the pandemic



1 in 3

Say their employers are providing support but **could do more**

Despite the demand, the healthcare industry is behind other sectors in this area. **Sixty-two percent of healthcare employers say they're focused on protecting employees with benefits, compared to 70% of all employers.**

Focusing on employee protection, however, is worthwhile. Employers who say they've increased their focus on benefits over the course of the pandemic are 37% more likely to say their organization's employees are holistically well.

A new focus on flexibility for administrative healthcare employees

The crisis ushered in new ways of working for less patient-facing healthcare functions.

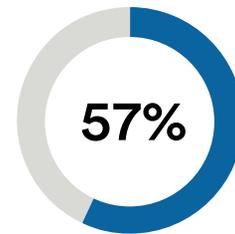
Many of those employees hope to maintain the increased flexibility going forward.

1/2 of administrative healthcare employees are **happier with their working situation now** compared to pre-pandemic

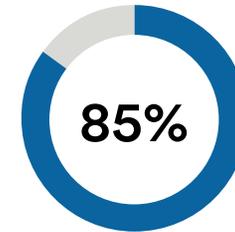


The weight of financial worries

Many healthcare employees faced financial challenges through the crisis, as clinics closed and workers endured furloughs and layoffs. As they recover, financial well-being is top-of-mind.



say **financial health** is their **#1 concern**



say finances are a **top source of stress** now and over the next 12 months

These concerns impact employees at home and work, with a **quarter of healthcare employees reporting that they're less productive** because of financial worries. That's grown from 16% who said the same in April 2020.

Behind the stress

Seven in 10 healthcare employees say they are concerned about the cost of healthcare. Their top concerns include:

- **Affording the cost of healthcare in retirement (66%)**
- **Out-of-pocket medical costs not covered by insurance (53%)**

The well-being and productivity connection

Healthcare employees encountered high rates of burnout last year as they bore the brunt of the pandemic stress. That stress impacted their mental health, work performance, and even their ability to treat patients.

Today, employers are rightly concerned about their employees' holistic well-being, especially regarding employee mental health and physical health. Keeping employees well not only helps them stay healthy, but also improves productivity and engagement, which leads to improved patient care.

Engagement and patient outcomes

Improvements in engagement directly impact outcomes. Healthcare organizations with highly engaged employees report:

- ▶ **64%** decrease in employee safety incidents
- ▶ **58%** decrease in patient safety incidents
- ▶ **81%** decrease in absenteeism



Though we're entering into the later stages of the pandemic, employees are still struggling. Many report feeling less engaged and productive than they were at the beginning of the year—a sign that burnout is still a factor.

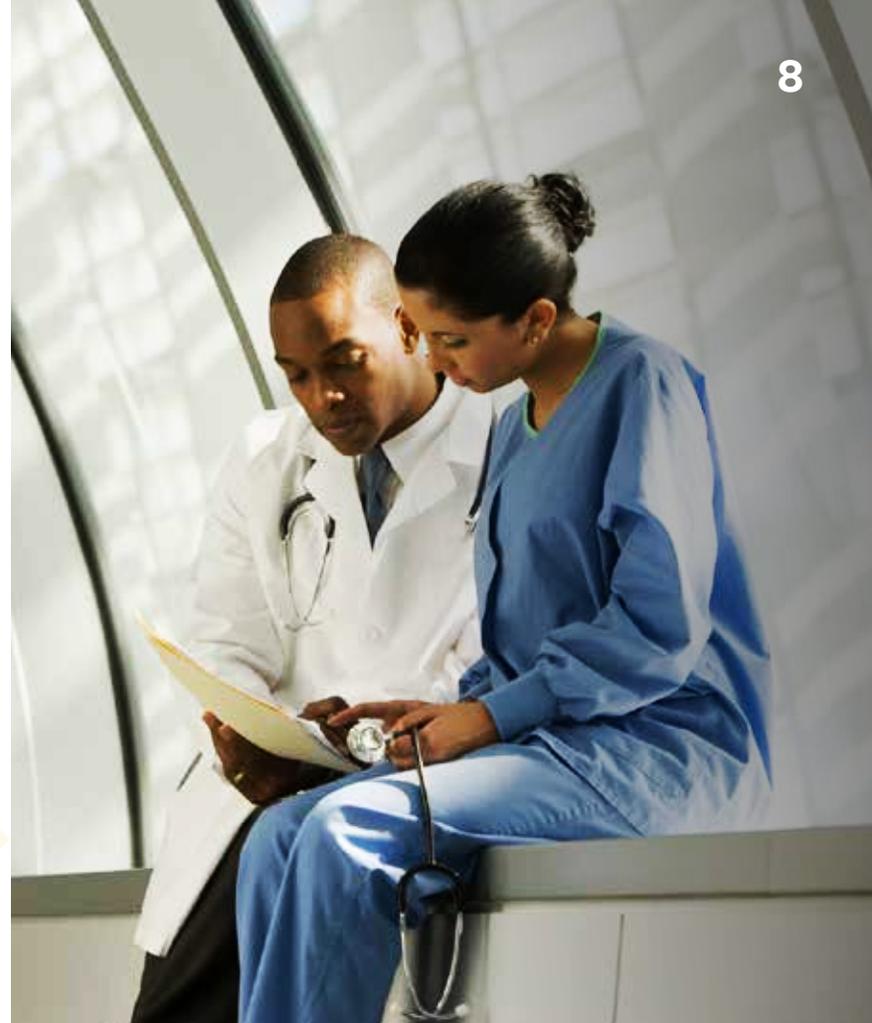
Consider that:

7%
less
productive

73% of healthcare employees say they're productive most of the time at work, a **drop from 80%** who reported the same in April 2020

11%
less
engaged

89% say they feel engaged, **compared to 78%** in April 2020



Healthcare employers:

Top concerns

**#1 Employee
mental health**

64%

**#2 Employee
physical health**

60%

What impacts the workplace of the future?

**#1 Employee
well-being**

75%

**#2 Employee mental health,
stress, and burnout**

74%

Employee Experiences Promote Resilience

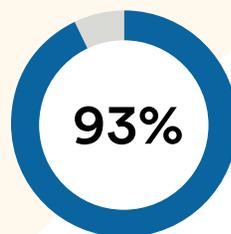
The past year highlighted the importance of cultivating employee resilience, which helps workers confront change, uncertainty, and stress in their work environment. Employee resilience is a significant driver of several traits tied to high-performing organizations, such as productivity and engagement.

But how do you promote resilience in healthcare workers? The support employers provide their employees via a holistic benefits offering can help them better navigate change. The effort makes a real difference.

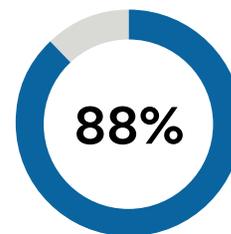
Half of healthcare employees say their organization put a lot of effort into adapting to the new environment. Those respondents who felt that way were also more productive and engaged than the average healthcare worker.

Resilience boosts engagement and outcomes

Among employees who say their employers helped them adapt to a pandemic work life:



are
productive



are
engaged

The need for resilience

Healthcare employers understand the importance of a resilient workforce, but there's a gap between employer priorities and the healthcare employee experience.

For example, healthcare is the only industry where employers ranked resilience as the most important employee trait for business recovery after the pandemic. That's for good reason: Resilient employees are also less stressed, more productive, and more engaged.

However, even as employers recognize the significance of cultivating resilience, healthcare employees report feeling less resilient than their counterparts in other industries. That may be due to a lack of benefits and resources that support resiliency.

Consider that:

- ▶ **42%** of healthcare employers say they've found it challenging to maintain a supportive culture throughout the pandemic
- ▶ **Only 35%** of healthcare employers say they offer a positive and supportive work culture when employees return to work after a leave of absence

Healthcare employers:

What traits are most important to business recovery?



Healthcare employees

"I feel resilient most of the time at work."

58% (67% for all industries)

"I feel in control most of the time at work."

60% (67% for all industries)

How healthcare employers can drive resiliency

Employers can help improve the resiliency of their employees by providing support, empowering employees to take care of themselves, and creating a culture that prioritizes well-being.



“If you don’t think about your wellness and you stay in autopilot, you can be fine. But if you sit down and you really think about it, you realize you are not okay.”

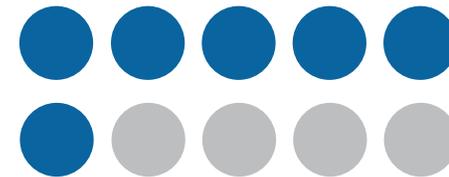
Employee Benefits in a Transformed World

A holistic, employee-first view of benefits is an essential component of building a resilient workforce. A broad mix of benefits supports employee physical, mental, financial, and social health while reducing stress and burnout.

Adapting to the changing landscape of today's healthcare industry means addressing each aspect of employee well-being with a comprehensive benefits offering that includes more choices. Create a strategy that achieves this and you'll cultivate a workforce that's ready to recover and thrive.

Why benefits matter

Healthcare employees are prioritizing their safety, protection, and well-being now more than ever—and benefits have become a critical tool for addressing those needs. Providing them creates a virtuous cycle as employees who feel supported by their benefits also improve their performance at work.



6 in 10

healthcare employees say their employer offers a range of benefits that meets their personal and household needs

Among those that agree:

83%
are productive

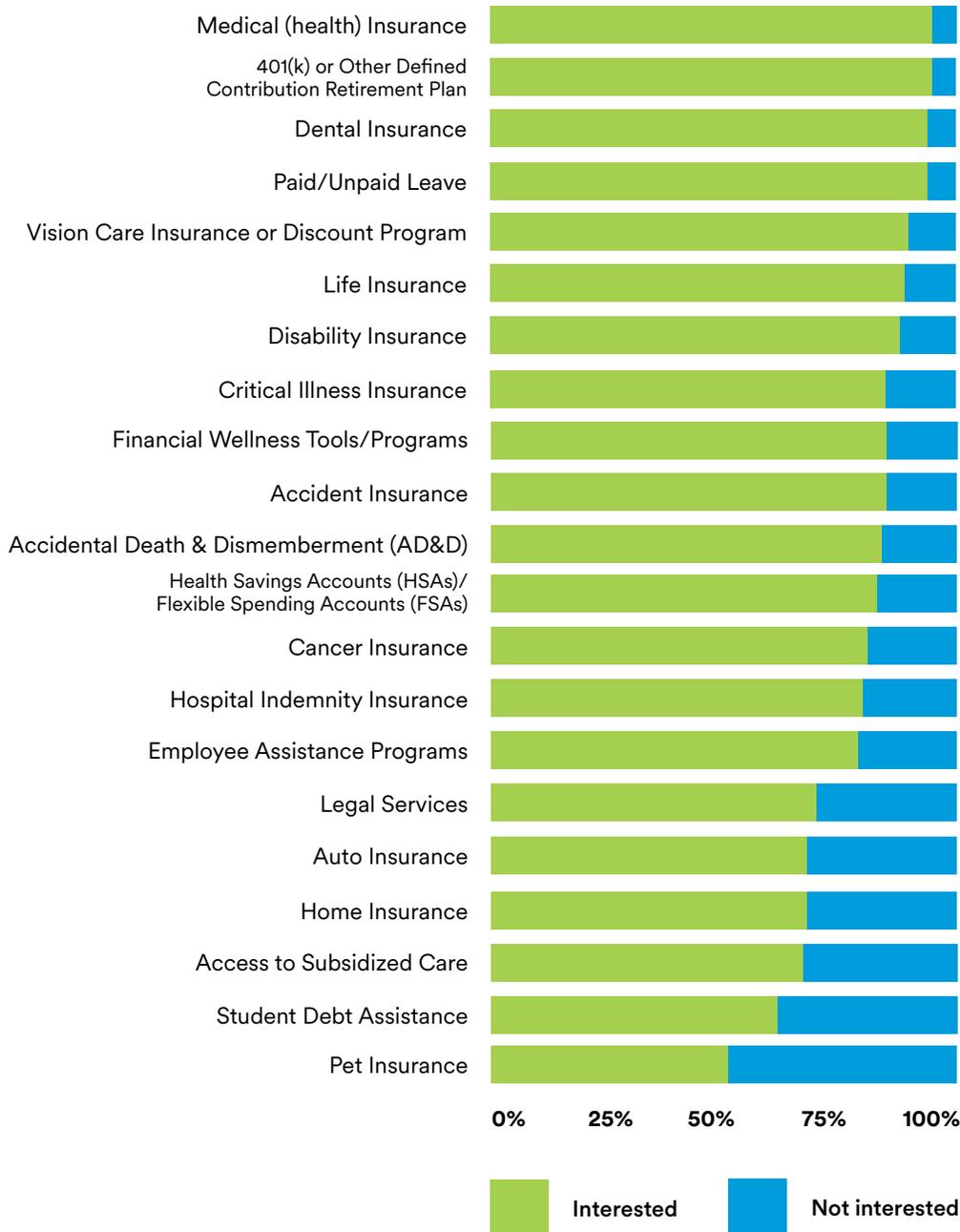
75%
are engaged

1.5x
as likely to be
holistically well

30%
more likely
to be resilient



Which benefits are healthcare employees most interested in?



Healthcare employees prioritize its benefits

Your workforce prioritizes benefits as tools for protecting their physical and mental health as well as financial wellness. For example, **61% of healthcare employees say supplemental benefits such as HSAs, critical illness, and accident coverage help them limit their out-of-pocket medical expenses.**

Offering a wide range of benefits empowers employees to choose the options that meet their needs, reduce their stress and improve their well-being.

The case for improved benefits communications

To get the most from benefits, employees need to understand what they are and how they work. Given that 39% of healthcare employees don't feel like their employer benefits communications are easy to understand, there's an opportunity for employers to improve.

Healthcare employees are

88%

more likely to trust their employer's leadership when they understand their benefits

64%

more likely to say they feel committed to their organization's goals when they understand their benefits

1/2

of healthcare employees want to be more informed about their benefits so that they can get more out of them

Enhance your benefits and you can boost engagement, loyalty, outcomes and even profitability along the way. Employers with strong employee experiences report 2% to 4% higher profits than their sector average.



Digital-first communications

38%

of healthcare employees say **email is the most important way they can learn about their benefits**



A Healthcare Workforce for the Future

The healthcare workforce can and will recover, and resiliency makes that possible. Employers who focus on the changing needs of their workforce—on aspects like safety, protection, and flexibility—will improve their employees' well-being and future-proof their organization.

Employee benefits play a crucial role, especially when those benefits address the challenges connected to healthcare employees' physical, mental, emotional and financial health. However, employees must understand their options and the value of their benefits in order to put them to their best use. That's why improved benefits communication is essential now and going forward.

Healthcare employees are used to putting others first, and throughout the pandemic they prioritized work, patients, and their family. But they need employer support to re-prioritize their own holistic well-being. Help your workforce get there and your employees will recover more quickly and be better prepared and excited for a brighter future.

Visit [metlife.com/ebts2021](https://www.metlife.com/ebts2021)

for additional insights that can help provide perspective on today's workforce challenges and help set a course for a more resilient and productive future.



MetLife’s 19th Annual U.S. Employee Benefit Trends Study was conducted in December 2020-January 2021 and consists of two distinct studies fielded by Rainmakers CSI – a global strategy, insight and planning consultancy.

The employer survey includes 2,500 interviews with benefits decision-makers and influencers at companies with at least two employees. The survey includes 211 interviews with decision-makers at healthcare businesses.

Employees

Gender	
Male	28%
Female	72%
Marital status	
Married	48%
Single, not living with partner	30%
Single, living with partner	12%
Divorced/Separated	9%
Widowed	1%
Ethnicity	
Caucasian	69%
African American	21%
Asian	6%
Other	3%
Family status	
Do not live with children under 18	67%
Live with children under 18	33%
Employer size (staff size)	
2-9	7%
10-49	12%
50-199	14%
200-499	6%
500-999	10%
1,000-4,999	10%
5,000-9,999	10%
10,000+	31%
Geography	
South	29%
West	19%
Northeast	26%
Midwest	26%

The employee survey consists of 2,651 interviews with full-time employees, ages 21 and over, at companies with at least two employees. The survey includes 293 interviews with employees at health-care businesses.

Age	
21-24	6%
25-34	25%
35-44	19%
45-54	25%
55-64	19%
65+	6%
Personal income	
Under \$30,000	10%
\$30,000-\$49,999	28%
\$50,000-\$74,999	23%
\$75,000-\$99,999	14%
\$100,000-\$149,999	13%
\$150,000 and over	9%
Prefer not to answer	3%
Specific Industry	
Hospitals	47%
Offices of physicians	12%
Home health care services	10%
Nursing care facilities (skilled nursing facilities)	6%
Other health care services	4%
Offices of dentists	4%
Offices of other health practitioners	4%
Offices of optometrists	1%
Outpatient care centers	3%
Residential care facilities, except skilled nursing facilities	1%
Association / trust	1%
Something else	8%

Education	
Some schooling completed / No high school diploma	1%
High school graduate or the equivalent (i.e. GED)	12%
Some college credit, no degree	15%
Associate degree	22%
Bachelor's degree	27%
Master's degree	14%
Professional / Doctorate degree	10%

Employers

Employer size (staff size)	
2-9	9%
10-49	15%
50-199	9%
200-499	3%
500-999	6%
1,000-4,999	8%
5,000-9,999	15%
10,000+	34%
Specific Industry	
Hospitals	46%
Offices of physicians	13%
Other health care services	8%
Home health care services	7%
Outpatient care centers	4%
Offices of other health practitioners	4%
Offices of dentists	3%
Nursing care facilities (skilled nursing facilities)	2%
Residential care facilities, except skilled nursing facilities	2%
Offices of optometrists	2%
Association / trust	1%
Something else	7%
Geography	
South	39%
West	23%
Northeast	21%
Midwest	17%
South	29%
West	19%
Northeast	26%
Midwest	26%

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates (“MetLife”), is one of the world’s leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world. Founded in 1868, MetLife has operations in more than 40 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.

About Rainmakers CSI

Rainmakers CSI is a UK-based global strategy, insight and planning consultancy with a focus on delivering game-changing commercial impact. Since our inception in 2007, we’ve worked collaboratively with leading companies to help define opportunities for brands, categories and businesses. Our expertise spans not only Financial Services, but also Food and Drink, Beauty, Healthcare, Telecoms, Technology, Entertainment, and Travel. Our programs and client relationships span all continents, with 50% of our work originating in the US. For more information, visit www.rainmakerscsi.com.

