



New Worker Expectations Create Opportunity for Washington Businesses

Summary

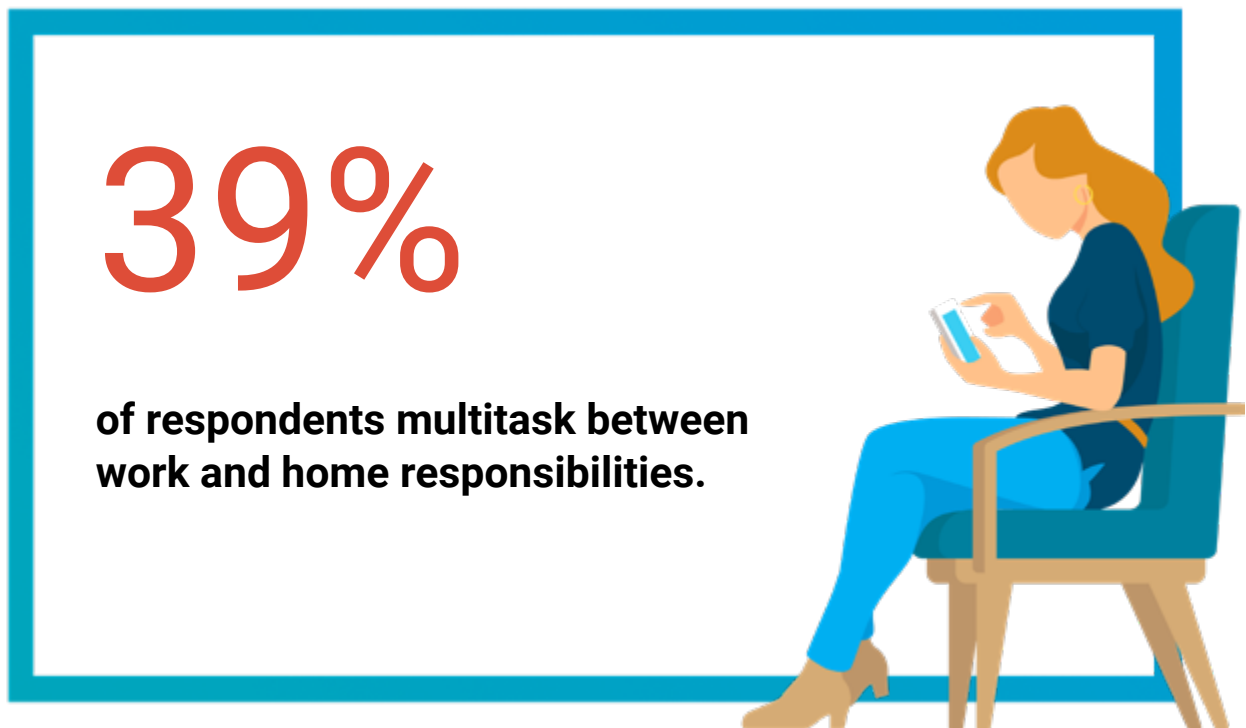
From the C-Suite to the frontlines, from the world's most valuable brands to your local coffee stand, COVID-19 impacts us all. The impact reaches beyond cashflow statements and balance sheets. It has real-life consequences for all 7.61 million Washingtonians. We are not just talking about the obvious life and health impacts. Your employees are hurting. Financially, emotionally, physically, and in virtually any other sense.

Just like you, your employees are overwhelmed on the work and personal fronts. 39% of respondents report multitasking between work and home life. It's not sustainable and something will likely give before a vaccine and some semblance of normalcy resumes. It's likely their productivity. It's likely their satisfaction. It's also likely they'll seek other employment opportunities—and the best talent will find them—if you're not ready for it.

Hope exists, for your business and, more importantly, for your workers. All you have to do is listen to them.

COVID-19 will leave in its wake lasting changes to the workplace. Companies that renew focus internally will reap the rewards, have workers who aren't just satisfied, but thrilled with their employers, and have a new platform for future success.

Premiera Blue Cross engaged 1,000 Washington workers to understand how their employers have reacted to the pandemic. The research uncovered insights into how workers across industries and job levels believed the new reality of working from home or on the frontlines affects their lives.



We listened to their concerns to help business leaders in our community better support their colleagues. What follows are insights that will not only help you be a better corporate citizen, but set your business up for success in the coming years.

Respondents were asked a series of questions about their organizations' response to the COVID-19 pandemic, how they are currently working, how the circumstances have affected their work and attitudes and about their health/healthcare needs. Most questions were rating and multiple-choice, supplemented with open-ended questions to identify areas the study may not have considered.

7 key findings

1. Essential workers are unsatisfied with employers' responses

More than twice as many people working outside of their home felt that their employers were doing the bare minimum required to respond to COVID-19

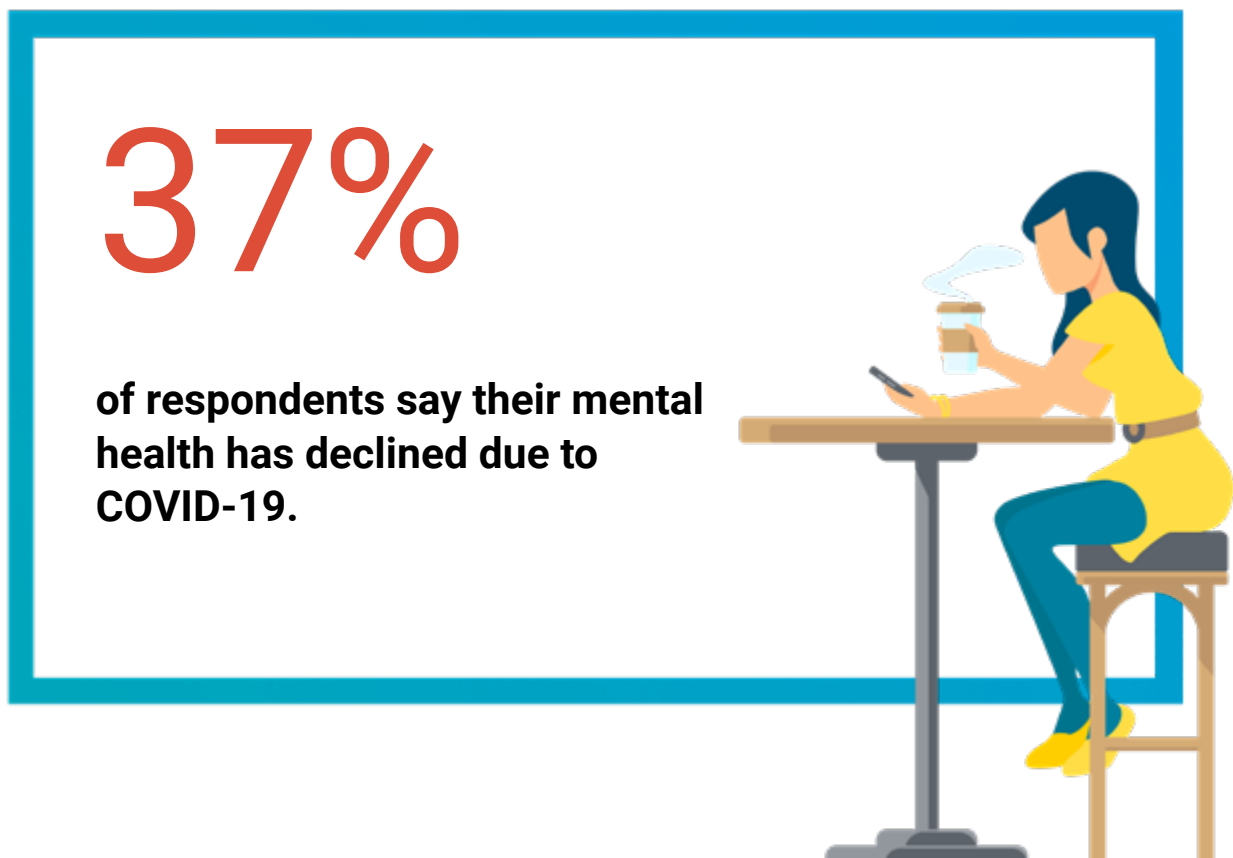
compared to those who are working from home full-time. Lower income workers are much more likely to feel this way. Many of these respondents fall into the “essential worker” category. 54.5% of those working outside of the home are more stressed due to the risk of COVID-19 exposure.

2. Employees are working harder than ever

44% of respondents said they are working harder now than they were prior to the pandemic. People with children in the home and women are more likely to say they are working harder when compared to people with no children in the home, men, and the general population.

3. They're stressed and anxious

Two-thirds of respondents reported higher anxiety than before the pandemic, with 27% saying anxiety is much higher. Parents are significantly more likely to say that their level of stress is much higher than prior to the pandemic when compared to the overall workforce. 37.6% of respondents feel their mental health has declined during the pandemic. Women are significantly more likely than men to say that their mental health has declined – 43.6% compared to 27.8%.



4. Physical health has changed

21.3% of participants said they believe their physical health has improved during the pandemic. But this varied by different groups. 27.3% of people with children at home say their physical health has improved compared to 15.6% for those without children. 27.4% of people working at home fully say their physical health has improved compared to 12.4% of those not working from home. 25% of respondents with a higher yearly household income (more than \$60,000) say their health has improved compared to 13.6% for those with a household income that is less than \$60,000. 26% of men say their physical health has improved compared to 18.2% of women.

5. They would switch jobs for better benefits

1 in 5 respondents said that they would consider changing jobs for better healthcare benefits because they are so important right now. Parents and younger people are more likely to say this. With 28% of respondents saying they feel they have to be available 24/7 and 24% worried they could lose their jobs, your employees could be searching for new opportunities because of the new environment.

6. Expect to work from home

60.2% of workers are highly satisfied working from home. Of those working from home, only 18.3% expect to be working full-time outside of their homes before the end of 2020. 30.6% of respondents that are partially working from home now are much more likely to believe this compared to 14.7% that are working from home full-time now. More than 1 out of 8 people who are fully working from home right now believe that they will never return to working full-time outside of their homes.

7. Need more from employers

Employees working from home want support from their employers for specific tools they need to do their jobs at home. 67.3% believe their employers should provide financial support for computer equipment, including additional monitors or printers. 58.1% want employers to support internet services or other utilities.

21%

of respondents would consider switching jobs for better healthcare benefits.



5 things you can do

1. Support your employees with clear expectations and appreciation

If you have workers on the frontlines or working in the office, make sure you have open communication to understand areas they feel they can be better supported. This could be flexible hours or finding new ways for them to work more from home. 76% of those partially working from home say their company is making changes to their flexible work policy. If you have full-time work-from-home employees, set clear expectations about when they can expect to return to the office. Even if it's just following your local or state guidance, this will remove doubt and a potential stressor. Also show appreciation. There's a reason many believe in positive reinforcement: it works. Your employees are working harder than ever before. Let them know it's appreciated. It can be small gestures like an email or text telling them they are appreciated. It could be a bonus, whether it's \$100 or \$1,000.

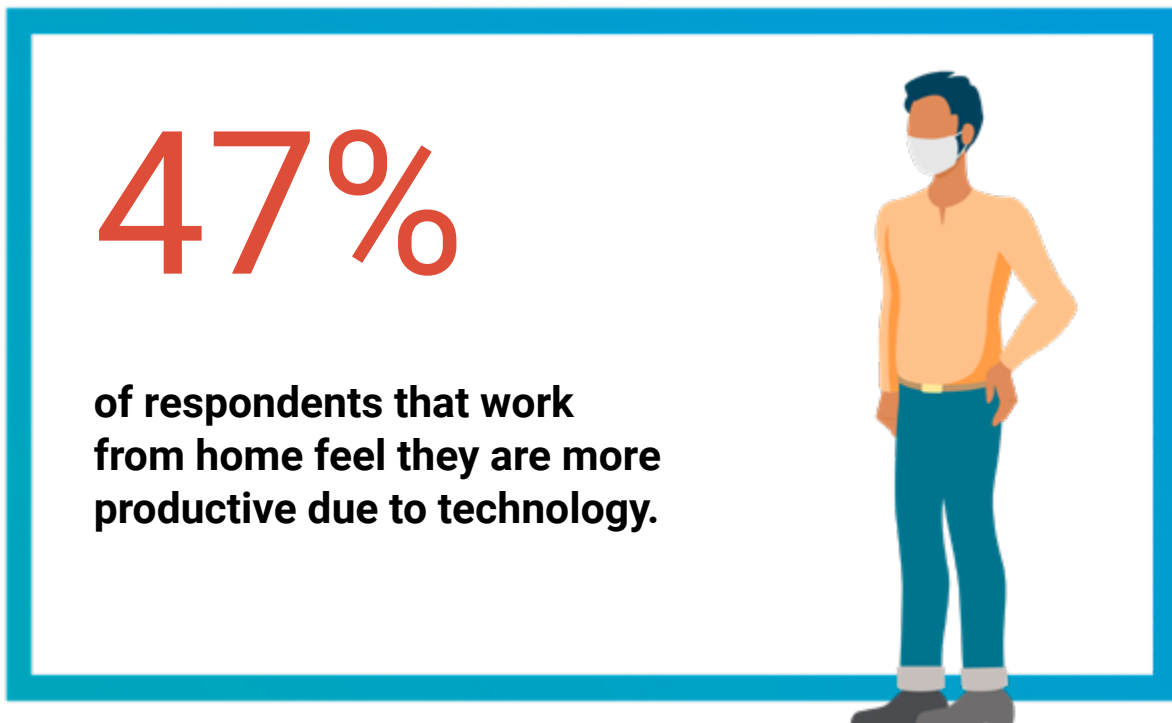
2. Find ways to alleviate stress

Easier said than done, right? There's no cure-all, but there are things you can do to ease your employees' stress levels. Flexible schedules and being more relaxed about deadlines is one way. If you offer a health plan, consider adding virtual therapy to your benefits package. Even if you don't, you can offer to reimburse your employees' expenses from these tools. 22% of

respondents said behavioral health was one of their 3 most important health benefits. Most therapy sessions are occurring virtually now, so why not offer a service that's tried and true? Here are a couple options:

Talkspace: Affordable therapy with licensed providers via private video, text, and audio sessions. Your employees would be covered based off the same rates that apply for in-person visits. For example, Premera customers would pay the same copay or coinsurance amount that they would for in-person sessions. For self-service plans, users are billed monthly on a subscription, non-contract basis, as low as [\\$260 a month](#) for therapist interactions up to 5 days a week.

Doctor on Demand: Get [on-demand](#) visits or schedule appointments to see psychiatrists and other providers who offer therapy and medication management for emotional and behavioral well-being via text and video sessions. Premera members get \$0 behavioral health visits, medical visits and COVID-related visits. For those without insurance, therapy starts at \$129 and initial psychiatry visits cost \$299.



3. Offer ways to improve physical health

In addition to offering digital medical services, look into wellness and exercise options for your employees. Find a local or digital fitness partner to offer at-home workouts to your employees. For example, Premera partners with Industrious, a local gym. We provide access to the Industrious

mobile app for our employees now. Before the pandemic, Industrious held regular group classes on our campus. You could also look to offer a fitness stipend. For example, Microsoft employees get \$1,200 per year toward gym memberships, home sports equipment, student loan repayment, pet care, hobbies, and more!

4. Offer reimbursement for work tools and utilities

If you're in position to offer these benefits, one-time or regular stipends for work equipment and utilities such as internet and phone service will make a huge impact on your employees' finances. 47.5% of workers feel they are more productive due to technology at home. 23.1% feel they are less productive due to their lack of technology. Supporting their technology needs is critical.

5. Take a look at healthcare benefits

With more than 20% of workers saying they would consider changing jobs for better healthcare benefits, this is a key area to look at boosting. In fact, 94.3% of respondents are concerned about their healthcare benefits. Compare your benefits package to others in your industry. Can you find ways to expand your benefits or lower costs? Perhaps it's expanding your virtual care options. Look at the network your plan offers. If your employees don't frequently use certain providers, you can look at narrowing your network to lower costs. Or you can provide options that lower costs without reducing benefits.

44%

of respondents say they are working harder now compared to before the pandemic.



For example, Premera offers [Peak Care](#) in Spokane, Thurston, and Pierce counties in Washington. This plan partners with local provider groups such as MultiCare to provide a more affordable health plan compared to a traditional Preferred Provider organization (PPO). Employers can save up to 15% on their healthcare expenses by offering this plan. You can even offer it along with your standard PPO plan at no extra cost. Every time an employee chooses Peak Care, you save.

Explore your healthcare options

If you're looking at your company's health plan or want to add one to your benefits package, [we are here to help!](#) Premera partners with licensed sales agents, or producers, across Washington that are well-versed in our health plans and benefits. If you have an agent, ask them how Premera or other health plans can potentially lower your costs and/or expand your benefits package. Don't have an agent? Sign up using our form and we'll have a licensed agent contact you to help you decide what plan is right (if you have 1 to 50 employees). If you have 51 or more employees, a Premera sales team member will contact you.

