

RESEARCH FROM EMPYREAN

Top Five Benefit Trends for 2021

MARCH 2021



EMPYREAN

Empyrean manages employee health and welfare benefits programs, combining the industry's most modern, client-adaptive, and configurable benefits technology platform with expert, responsive service. Empyrean provides market-leading enrollment, eligibility management, ACA reporting and other plan administration services that empower employers, insurance consultants and healthcare exchanges to meet ever-evolving benefit challenges. Founded in 2006, Empyrean's integrated platform serves over 3 million annual participants across a wide spectrum of sizes, industries and complexities.

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TOP 5 BENEFIT TRENDS FOR 2021

Introduction

Like nearly every aspect of personal and work life, the employee benefits arena has been monumentally impacted by the COVID-19 pandemic. A year ago, employers took daring actions—wholesale shifts to remote work, layoffs and furloughs, and actions to support employee physical and mental health—to preserve their businesses and keep employees safe. Today, many of the changes intended to be temporary are still in place, and the business of employee benefits has become more virtual and personalized to meet employees’ unique needs. Though some employees have returned to onsite work, many are still managing the pressures of working from home, and today’s benefits now address this reality.

In many ways, the pandemic has put a spotlight on employee benefits as a powerful force in building company culture and positive employee experiences. Core benefits such as health, dental, and life insurance provide employees with the assurance that they and their dependents will be covered should they face an accident or illness. Supplemental benefits for mental health and financial wellbeing complete the circle; they provide “whole person” support for managing distractions that can drain employees’ energy and limit productivity.

The data highlighted in this year’s report drives home the reality of the deep impact the pandemic has had on the world of work and how employees view their benefits. Now, perhaps more than ever, employees can take advantage of a broader array of comprehensive benefits choices. Moreover, employers also have access to advanced data-driven tools to help employees understand their benefits and make well-informed benefits selections.

As 2021 continues to unfold, there is no doubt that the pandemic, more readily-available COVID-19 vaccines, and new legislation will continue to affect the evolution of employee benefits. Many employees will return to the office and others will stay remote indefinitely, creating new opportunities to offer voluntary benefits to meet employees’ needs no matter where they may be working.

Today’s employers are uniquely positioned to transform the physical, mental, and financial health of employees and their dependents. As you gain more clarity about the key benefit trends to expect in the coming months and years, you will be better equipped to lead your organization through these unprecedented times and seize future opportunities with confidence.

TREND # 1

The Lasting Impact of COVID-19 on the Workplace

The COVID-19 pandemic and the resulting shift to remote work have created a ripple effect in the way employers approach benefits delivery and enrollment. Amid unprecedented layoffs and furloughs, many employers took action to provide their workforce with enhanced benefits support and access to tools that have made it easier for employees to connect with coworkers and healthcare providers alike.

Not surprisingly, COVID-related job reductions represented the most notable change affecting employee benefits events, and many employers also paused hiring activity. **Among the employers covered by our survey, new benefits enrollments were down virtually across the board in 2020 compared to 2019, while the number of COBRA events increased across most industries.**

One notable exception is the healthcare industry. Though healthcare employers in our survey experienced the largest increase in COBRA events in 2020 compared to 2019, they also saw an increase in new hires. Just as non-emergency employees were affected by postponed elective procedures during the pandemic, there was also a hiring surge of critical care and emergency staff.

After job reductions, the most popular COVID-related actions taken by employers came in the form of additional benefits support for existing employees. Though a small percentage of employers in our survey froze or removed some benefits, more employers took supportive action in 2020, including the following:

Enhanced employee assistance program (EAP) services

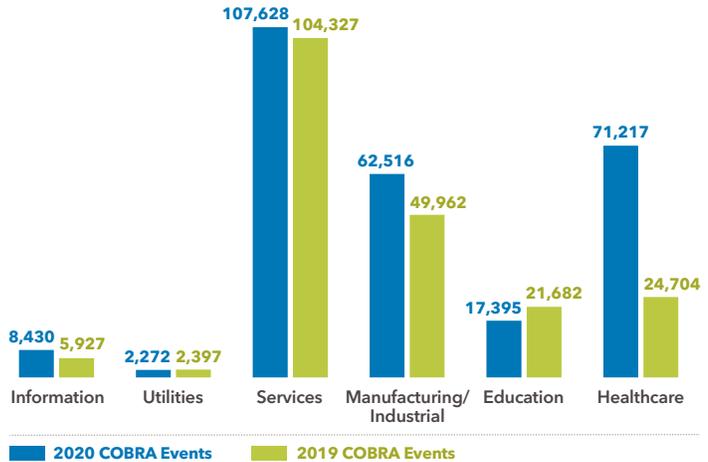
Financial wellness resources

Technology subsidies and reimbursements to assist employees working remotely

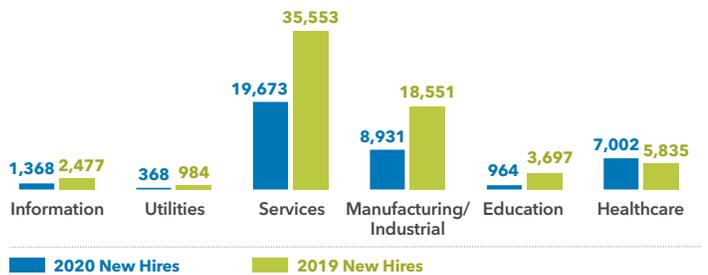
A special enrollment period

A company contribution to employee health savings accounts (HSAs)

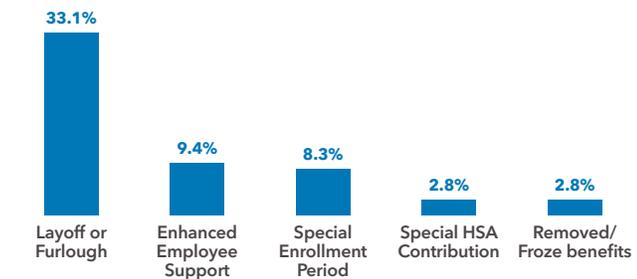
COBRA Events



New Hires



COVID-Related Employer Actions, 2020 Percentage of Employers



SOURCE ALL CHARTS: EMPYREAN BENEFIT TRENDS REPORT 2021 SURVEY (N=181)

Looking Ahead

Though the pandemic will eventually come to a close, employer benefits will remain transformed. Employees are likely to express an increased preference for virtual benefits, making telehealth, virtual open enrollment, and related services more relevant than ever before. Furthermore, as COVID-19 vaccination becomes more widespread in 2021, employers will also need to play a role in encouraging employees to get vaccinated and observe workplace health and safety protocols.

Rising Demand for Telehealth Services

In the early days of the pandemic, when many medical facilities were closed for preventative and non-emergency care, telehealth services made practical sense, and usage soared. According to the Centers for Disease Control and Prevention (CDC), there was a **154 percent increase in telehealth visits** in the last week of March compared to the same period in 2019.¹ As the pandemic persisted, it forever challenged the notion of healthcare as a service bound by doctor's offices and hospital walls. As virtual healthcare provider Teladoc Health described in a recent whitepaper, **"This pandemic-driven boost in adoption has moved the healthcare industry beyond a tipping point and made virtual care synonymous with healthcare."**²

Now, as employees and their family members have grown more comfortable with telehealth services for their convenience and ease of use, the practice is set to become more commonplace. A recent study by consultancy Frost and Sullivan **estimates a roughly 38 percent annual increase in the use of telehealth services through at least the year 2025.**³

Telehealth services comprise more than virtual office visits with medical providers. To keep pace with evolving employee preferences, employers can benefit from considering plans and providers that offer services such as the following:

[Virtual medication administration](#)

[Specialist referrals](#)

[Virtual physical therapy and rehabilitation services](#)

[Resources and support for ongoing wellness, for example, smoking cessation](#)

[Virtual mental health counseling](#)

Expanded access to telehealth services, combined with virtual open enrollment and other benefits support, will give employees greater flexibility to manage their health, whether they have returned to the office or remain working from home.

COVID-19 Vaccination and the Workplace

Many organizations are grappling with the notion of whether COVID-19 vaccination should be a prerequisite for a full return to onsite work. At the same time, employee views run the full spectrum of attitudes about the topic. Some employees will be reluctant to return to the workplace unless they have assurances everyone has been vaccinated, while others may not choose to get vaccinated at all. According to the Kaiser Family Foundation, as of February 2021, **only 55 percent of U.S. adults want a COVID-19 vaccine.**⁴

As you welcome employees back to onsite work in 2021 and beyond, your approach to vaccination will be a matter of what is acceptable within your organizational culture as much as it will be an issue of workplace health and safety. The Equal Employment Opportunity Commission (EEOC) has released guidance that employers can require employees to be vaccinated.⁵ However, most employers plan to encourage vaccination but will not require it, according to the Society of Human Resource Management (SHRM).⁶ Many employers have determined it is better to provide resources to help employees make informed decisions than to issue personal health mandates.

Safely reopening your workplace amid expanding vaccination will require frequent communication with employees about your organization's stance on vaccination as well as mechanisms to support employee safety standards overall. For example, organizations such as Darden Restaurants and Dollar General have announced plans to offer employees paid time off for vaccination in 2021.⁷ Other options include offering wellness credits or small bonuses to employees who get vaccinated.

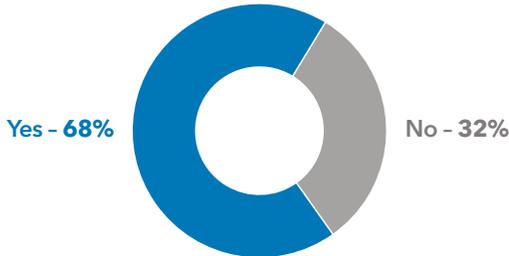
To maintain a balance of workplace health and safety with the development of a positive work culture, it will be critical to provide employees with resources and tools to inform their vaccination decision-making. Available virtual benefits resources and organizational support will help employees make educated choices about vaccination and other healthcare services.

TREND #2

The Need to Support Total Employee Wellness

Traditional health benefits provide a great foundation for helping employees stay healthy and productive. **Sixty-eight percent of clients in our survey offer health savings accounts to their employees, a sure sign that tools supporting health and wealth are essential.** However, employee benefits have evolved significantly. Employees today have come to expect a broader range of supplemental benefits, making total employee wellness a significant benefits trend in 2021.

Companies Offering Health Savings Accounts (HSAs)



SOURCE: EMPYREAN BENEFIT TRENDS REPORT 2021 SURVEY (N=181)

Evolving employee preference isn't the only reason employers have begun to expand benefits offerings beyond traditional health coverage. **Supplemental benefits are also key to helping organizations attract and retain talent.** In a recent Corestream survey, more than two-thirds of employees said voluntary benefits influenced their decision to stay with their employer. Nearly 60 percent of HR professionals in the same survey said voluntary benefits helped their organization retain talent.⁸

Voluntary benefits also provide employees with access to tailored support to address their individual needs. The pandemic has dealt employees a range of emotions, including stress, fear, and loneliness, and employee benefits play a significant role in helping employees cope during these trying times. By offering a diverse mix of benefits that address employee physical, mental and financial health, you can meet the wellness needs of the whole employee.

Looking Ahead

The pandemic has expanded the scope of supplemental benefits and opened new avenues to improve employee wellness. **Seventy-one percent of employees plan to spend more time reviewing voluntary benefit options than they did before the pandemic, according to a Voya Financial survey.**⁹ To help employees as they consider their options, employers will need to offer expanded benefits in the following areas:

Mental Health Support

As employees battle the isolation of remote work or remain worried about the persistent pandemic, depression, burnout, and stress will drive increased demand for mental health services. A poll conducted by the American Psychology Association (APA) reveals an **across-the-board surge in demand for mental health services since the pandemic began**, including treatment for anxiety, depression, substance abuse, and sleep and eating disorders.¹⁰

At a minimum, it is essential to select plans that provide coverage for inpatient and outpatient mental health services, counseling, and telehealth. In many plans, that level of coverage is a given. However, you can provide employees with more targeted support through additional benefits, such as:

- [Virtual mental health support](#)
- [Employee assistance program \(EAP\) referral services](#)
- [Reimbursements for wellness app subscriptions](#)
- [Services to help parents juggle childcare with remote work](#)

Financial Wellness

As organizations focus more on improving the employee experience, it will be imperative to provide support that addresses employee financial needs as much as their physical and mental health needs. Many employers already recognize this reality. A 2020 Bank of America study revealed that **62 percent of surveyed employers felt extremely responsible for their employees' financial wellness**, up from only 13 percent who felt that way in 2013.¹¹

Looking ahead, employers will also offer additional wellness benefits on top of more traditional benefits such as the health savings account (HSA). In addition to HSAs, 401(k) plans, and other savings vehicles, employers will find new ways to bolster employee financial wellbeing. The help is timely. **One in four adults has had trouble paying their bills since the pandemic started**, according to the Pew Research Center.¹²

62 percent of surveyed employers felt extremely responsible for their employees' financial wellness, up from only 13 percent who felt that way in 2013.

Employers can play a valuable role in supporting employees by offering benefits that encourage financial planning and saving. For example, SAVVI Financial has developed a financial wellness platform that combines data and decision science to help individuals define and achieve their financial goals.¹³ The platform offers users a personalized action plan that guides their spending, saving, and investing activities. Other benefits designed to support employee financial wellbeing include:

Emergency savings accounts

Student loan repayment assistance

Critical illness insurance

Benefits to Enhance Work-Life Balance

Flexible schedules and other programs to support work-life balance are nothing new, but they do offer new-found value in the post-pandemic workplace. For example, pet ownership has soared during the pandemic as more people relied on animals to help them fight anxiety and loneliness. As a result, pet insurance has grown in popularity.

To support employees, some of whom may remain permanently remote, employers are likely to offer the following benefits to enhance employee work-life balance going forward:

Mixed remote/onsite work schedules

Online training subscriptions and reimbursements for virtual professional development

Stipends to cover home office setup and technology

Physical health benefits form the cornerstone of employee benefits, and that's not likely to change. However, by adding supplemental benefits to the mix, you can empower employees to take more control over their mental and financial health, so they can stay productive and engaged throughout each stage of their employee lifecycle journey.

TREND #3

Finding Efficient Ways to Manage Benefits Costs

Consistent with the trend of annual increases of five to ten percent, the **cost of employer-sponsored health benefits is expected to increase by five percent in 2021**, according to the non-profit Business Group on Health.¹⁴ In addition to higher premiums, escalating costs for medications and treatment for COVID-19 and other illnesses will affect benefits spending for both employees and employers. Moreover, organizations expanding their benefits programs to include more voluntary benefits must also monitor the short and long-term ROI of those benefits.

Benefits administration always requires an effective balance of solutions that are both affordable and sensible for your workforce. Given the uncertainty that comes with benefits administration and all the different variables affecting cost-carriers, brokers, third-party providers, and new regulations – you require solutions to help you manage your current spending and plan for the future.

Looking Ahead

Employee payroll and benefits rank among the largest budget items for any organization. To manage costs while also offering employees an array of core and supplemental benefits, it will be essential to leverage tools for more insightful budgeting and benefits metric tracking. Instead of being reactive in the face of rising benefits costs, organizations will have expanded capability to leverage data for more proactive benefits decision-making and spending. **Integrated benefits technology and predictive analytics tools are two notable solutions** that organizations will increasingly rely on to support a more data-driven benefits function.

Integrated benefits management technology

Managing employee benefits has long been a process of balancing the need for long-range planning and meeting employees' immediate needs for open enrollment support, COBRA administration, and help with coverage for qualifying events. Improving automation in these areas not only helps you manage compliance risks, but it also creates more opportunities to deliver benefits administration efficiencies.

Organizations and benefits teams come in various sizes, and all need efficiency in benefits administration and cost management. Whether your organization possesses a sizable benefits center of excellence or a few individuals managing benefits alongside other responsibilities, **you can benefit from a solution that pulls your carriers and benefits providers into an integrated platform and helps you track important benefits metrics.**

Next-level benefits technology offers the following capabilities:

Adaptive technology that integrates with virtually every HRIS and payroll platform and conforms to your unique benefits rules, exceptions, and processes

AI-enabled tools that provide employees with personalized benefits recommendations based on age, gender, and claims history

In-platform communication tools that facilitate employee benefits communications customized by age, location, and other parameters

Predictive analytics tools for budget forecasting

As employees and their dependents resume the elective procedures and treatments they paused during the pandemic, it's unclear what the impact will be on benefits costs later in 2021 and into 2022. However, thanks to modern predictive analytics tools, **employers can take the guesswork out of benefits cost forecasting and leverage technology for direct insights into future costs and utilization.**

With the help of solutions that offer data-driven plan design recommendations, you can budget for and even shrink projected benefits costs. For example, data science firm Benefits Science Technologies (BST) applies actuarial science, data warehousing, and trend analysis to analyze organizations' health

The cost of employer-sponsored health benefits is expected to increase by five percent in 2021

plan data, claims histories, employee populations, and costs. The result: **a predictive model that illustrates future trends in your benefits program and yields possible cost scenarios.** These "prescriptive analytics" then help you make plan design and budgeting decisions for the future. For organizations with self-insured benefits plans, BST also offers a COVID-19 Cash Flow Impact Calculator that delivers insights about the financial impact of the pandemic on a business.¹⁵

Going forward, HR and benefits teams will be increasingly accountable for balancing benefits costs and efficiency with tools to support the employee experience. With the help of AI, predictive analytics, and real-time metrics tracking, **benefits administration is poised to become the new data powerhouse in talent management.**

TREND #4

A Rise in Benefits Decision Support

Most employees consider health and wellness benefits a fundamental yet basic element of employment. However, though most employees expect and rely on employer-sponsored benefits, many do not understand how to select and utilize their benefits for maximum value. A 2021 Voya consumer survey revealed that **35 percent of people said they didn't fully understand any of the employee benefits they enrolled in during their most recent open enrollment period.**¹⁶ Many employees are confused by the forms, rules, and if-then scenarios often accompanying benefits selection. As a result, they may avoid less costly plans they don't understand and end up buying more coverage than they need.

As a valuable resource for helping employees understand their benefits options and make more informed selections, benefits decision support has become a growing trend among employers. Organizations large and small increasingly recognize the value of tech-enabled tools to help employees weigh their benefits options against their preferences for cost, convenience, and breadth of coverage. Decision support takes the confusion out of open

“Decision support technology takes a holistic approach to open enrollment. It educates your employees to see the bigger picture of how their benefits work together to meet their needs, and treats them as the whole people they are – not just a sum of parts.”

Jim Priebe, Chief Strategy Officer, Empyrean

enrollment by offering specific recommendations tailored to each employee's financial risk tolerance and demographic profile.

One in three employers covered by our survey uses Empyrean PilotSM decision-support tools during open enrollment. By helping employees make their benefits selections, employers assist employees in taking full advantage of all available core and supplemental benefits. As described by Jim Priebe, Empyrean's Chief Strategy Officer, “Decision support technology takes a holistic approach to open enrollment. It educates your employees to see the bigger picture of how their benefits work together to meet their needs, and treats them as the whole people they are – not just a sum of parts.”¹⁷

Looking Ahead

The majority of employers covered in our survey (73 percent) use a passive open enrollment strategy, where employees can continue their coverage from the previous plan year without taking further action. However, by transitioning to active enrollment and offering decision support to bridge the employee benefits knowledge gap, it is possible to drive deeper employee engagement in the benefits selection process. With this added level of benefits assistance, you can cultivate a positive employee experience while steering employees toward more cost-effective benefits choices.

In 2021 and beyond, **decision support tools will move center stage** in helping employees become more well-informed and engaged in selecting their benefits. Using new solutions for year-round employee benefits education, more employers will offer advanced decision support in the areas of claims management, provider selection, and financial advice.

Some of the latest tools employers are using include:

Solutions that offer employees benefits recommendations, engagement, and provider cost transparency both during and after open enrollment

Virtual services that connect employees to physicians and specialists for second medical opinions

Decision-science software designed to help employees make smarter funding decisions for HSAs and other saving vehicles

As many employers have already discovered, employee benefits decision support goes beyond providing detailed presentations during open enrollment season. Both employers and employees can realize tangible financial gains from using decision-support tools year-round. As a result, employees will be able to make the best use of the many available benefits your organization offers.

TREND #5

New Developments in Benefits Regulatory Compliance

The pandemic unleashed a barrage of new legislation to help employees caught in the crossfire of COVID-19 illness and unprecedented layoffs and furloughs. Most recently, the **Consolidated Appropriations Act of 2021 (CAA)** extended benefits established by the Coronavirus Aid, Relief, and Economic Security Act (CARES) and the Families First Coronavirus Response Act (FFCRA) of 2020, and offers employees the following benefits:

The ability to carry over unused amounts from health and dependent care flexible spending accounts from 2020 into 2021¹⁸

No employee tax liability for student loan payments made by employers into a qualified educational assistance program¹⁹

Potentially extended FFCRA paid leave benefits (employers who voluntarily extend FFCRA family medical and leave benefits were eligible to receive tax credits through March 31, 2021)²⁰

Looking Ahead

Maintaining regulatory compliance in benefits is nothing new, but the laws are expected to grow in complexity—and number. In addition to the 100 percent COBRA subsidy offered through the American Rescue Plan Act, the Biden administration has ushered in the following notable changes affecting employer benefits:

Healthcare plans must cover COVID-19 diagnostic tests, whether individuals are symptomatic or not, with no employee cost-share or prior authorization required²²

A special enrollment period from February to May 2021 has been established for individuals considering participation in a state health insurance marketplace²³

Looking ahead, employers will continue to face reporting requirements associated with the Affordable Care Act (ACA), but new state-specific laws are on the horizon. More states are enacting laws to govern COBRA requirements, insurance affordability, and data privacy. For example, Virginia re-

While it doesn't typically happen overnight, a new presidential administration and Congress often lead to a shift in regulations affecting the workplace. Most anticipate the Biden administration will deliver expanded benefits for employees, a move that will surely have regulatory compliance implications for employer-sponsored benefits. The trend is already moving in this direction with the passage of a third COVID-related federal stimulus package.

The American Rescue Plan Act of 2021, a nearly \$2 trillion relief package passed on March 10, 2021, offers stimulus payments to most Americans, additional loans for small businesses, and **a 100 percent subsidy of COBRA insurance premiums for employees laid off or furloughed due to the pandemic.**²¹ In addition to federal legislation, states such as California, Massachusetts, and Connecticut have passed new laws to provide employees with mandated paid sick leave benefits beginning in 2021.

cently passed a data privacy law that will affect how organizations share and exchange personal data.²⁴ New York, Oklahoma, and Utah are also considering adding privacy bills.

With new legislation, employers will need to **meet compliance requirements and consider the workforce management impact of these regulations.** While you may need to make internal process changes to comply with new laws, you'll also need to communicate any resulting plan design changes to employees and make sure they understand how the changes will affect their benefits. Achieving that goal can be a challenge, particularly with legislative changes coming as frequently as they have in recent years. According to Colleen Waymel, Emphyrean's Chief Operating Officer, **"It's critical to keep regulatory compliance in perspective with your need to balance program efficiency and employee needs. By selecting the right benefits administration partner, you can be thoughtful about your workforce and stay in compliance at the same time."**

Going forward, navigating regulatory compliance will require deep understanding and an agile approach to benefits design and administration. And while achieving healthy regulatory compliance requires patience and attention, it doesn't have to be overwhelming. "By taking steps to stay abreast of new legislation and working with trusted benefits partners who can advise you, you can gain better compliance peace of mind," Waymel adds.

Conclusion

Without a doubt, 2021 will bring new opportunities to elevate your employee benefits strategy in support of a positive company culture and employee experience. As remote work takes permanent hold and healthcare is redefined to include mental and financial wellbeing, employee benefits will continue to evolve. By relying on trusted benefits partners and providers, you can capitalize on the latest benefits trends and realize the full potential of your employee benefits program.

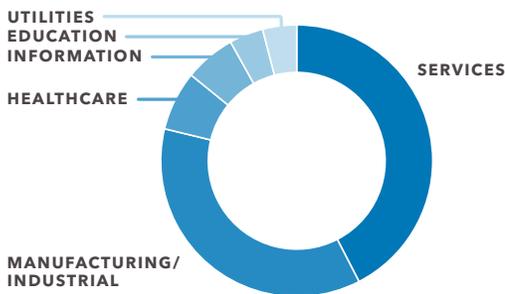
In many ways, employee benefits are the embodiment of the VUCA (volatile, uncertain, complex, and ambiguous) times in which we live. In one short year since the start of the pandemic, employee benefits have taken on new meaning, and employees remain open and ready for tools and resources that will help them operate in today's "new normal." As you embrace new benefits to support total employee wellness and more data-driven decision-making, your entire organization will be well-positioned to navigate the unavoidable changes of the future.

Notes

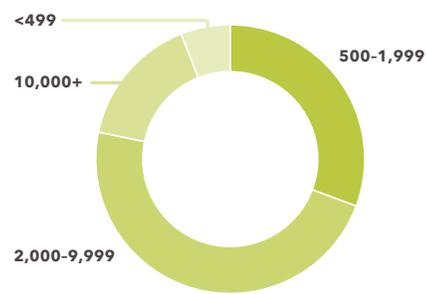
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About the Report

This report was compiled from data collected in January 2021 across 181 Emyprean employer clients. The breakdown of employer demographics is as follows:



INDUSTRY	% OF TOTAL
Services	42%
Manufacturing/Industrial	36%
Healthcare	7%
Information	6%
Utilities	4%
Education	4%



INDUSTRY	% OF TOTAL
500-1,999	31%
2,000-9,999	48%
10,000+	16%
<499	6%



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