

Who knows what the future holds?

No one knows for sure, but more and more Americans say it's not looking good for employer-sponsored benefits.

Research from Fidelity Investment Consulting Services, among others, shows strong percentages of workers believe that their boss won't be signing the benefit checks in ten years time. What's more, many say the value of their employee benefits is eroding – workers say they are paying more for their bennies this year, but they are aren't as good, or they are just the same, as last year.

Research from Hewitt paints a similar picture, with many employers themselves agreeing that they are stepping away from providing coverage — even health coverage. Experts say employers have been talking about doing this for years, but that the conversation is becoming decidedly more serious in the current economic environment.

62% of large U.S. employers are **very confident** they will continue to offer health care benefits 10 years from now.

That is down 11% from 2008. Source: Watson Wyatt/National Business Group on Health

The percentage of employers that are **moving away** from directly providing health care benefits.

19%

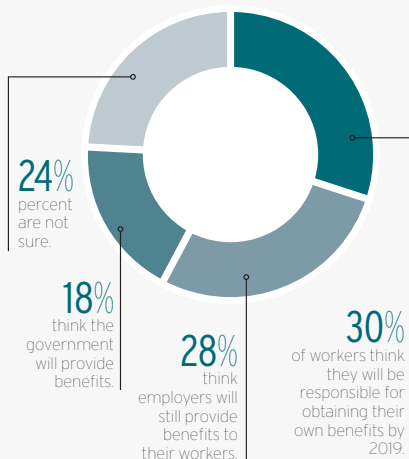
That's up 4% from 2008. Source: Hewitt Associates.

48% of employees **believe** their benefits, — including health, insurance, retirement plans and pension plans — won't be provided by their employer 10 years from now.

Source: Fidelity Investment Consulting Services, 2009.

Who will pay for benefits?

Source: Fidelity Investment Consulting Services, 2009.



Question of the Month

Each month, *EBA* will pose a question related to the data/topic presented on each issue's By the Numbers page.

This month, we want to know: How do you view the future of the employee benefits system? Are you supportive of the current employer-based model? Do you support the removal of employers from the equation, moving to a consumer-based model? Maybe you think an entirely different approach is in order. Visit eba.benefitnews.com/btn and let us know.

61%

of workers say they are **paying more** for benefits, but are getting less or the same as they did in 2007.

Source: Fidelity Investment Consulting Services, 2009.