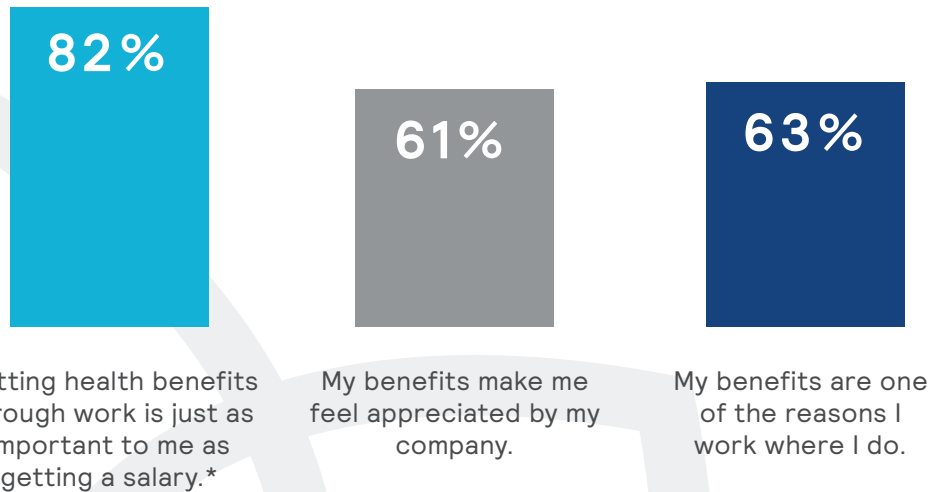




CRITICAL COMPONENT

Regardless of company size or workforce demographic, Canadian employees overwhelmingly agree that benefits are important to their employment equation, according to Mercer's research.



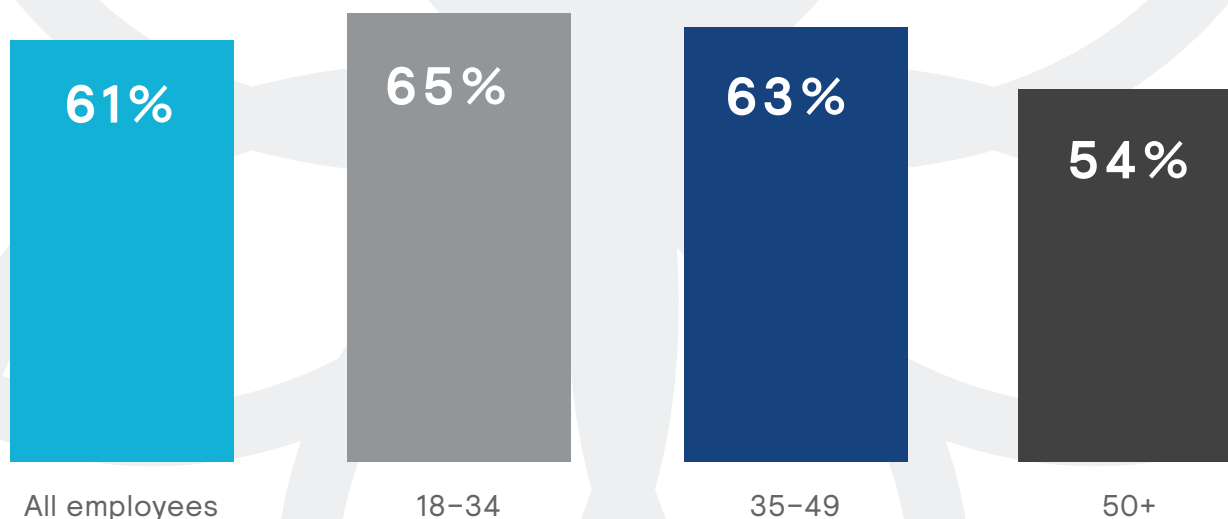
Percentage who agree (all employees)

*Among employees who are enrolled in an employer-sponsored health plan

Source: Mercer's 2015 Inside Employees' Minds™ Survey

FANS OF FLEXIBILITY

The majority of Canadian workers would like greater benefits flexibility and choice. Support for this is strongest among younger workers and declines with worker age.



Percentage of employees who would like to reduce the value of some benefits they receive and increase the value of others

Source: Mercer's 2015 Inside Employees' Minds™ Survey

AFFORDABLE TODAY

64%

of Canadian workers who are enrolled in an employer-sponsored health plan say their out-of-pocket costs for health care today are either **affordable or easily affordable**.

Source: Mercer's 2015 Inside Employees' Minds™ Survey

MAYBE NOT TOMORROW

45%

of employees expect their out-of-pocket health care costs will be **affordable or easily affordable in five years**.