

Building benefits for remote and on-site employees' different needs



Not long ago, working from home was the exception, not the rule. But since the pandemic, there has been a significant shift. In 2019, only about 5% of U.S. employees worked remotely.¹ Now, nearly a third of people who have remote-capable jobs are logging in from home all the time, while 5 in 10 work remotely some or most of the time.²

As people adapt to these different work environments, their health needs are changing, too. Remote and hybrid employees face distinct factors that can affect their well-being. Employers supporting in-person and remote staff should consider the unique needs of their employees based on where and how they work, then offer customized benefits to match. Here's what to keep in mind for your remote, hybrid and in-person employees.

Commuting contributes to health concerns for in-person employees

For employees who work in person, the commute itself can pose health and safety concerns. According to National Highway Traffic Safety Administration data, more vehicle accidents take place during the morning or evening commute hours.¹¹ Therefore, employees who drive to work some or all of the time are at an increased risk of auto accidents and the possibility of an accidental injury. Offering Aflac accident insurance can help as it pays cash benefits to insured employees to assist with out of pocket expenses not covered by their health insurance, so they can get back on their feet and back to work.

Screen time is a strain on all employees' vision

Between phones, computers and televisions, people are looking at screens more than ever. This is particularly the case for remote employees, who report spending an average of nearly 13 hours a day looking at screens, compared with nearly 11 hours for those in the office. Because of this, 68% of remote employees say they've noticed new vision issues since they began working from home.³

But eye problems don't just plague people who work remotely. Extended computer use can also cause eyestrain for in-office employees, especially if they don't take regular breaks to rest their eyes. Heavy workloads could be to blame for eye fatigue, as 1 in 4 people say they feel too much stress or pressure to be able to take even short computer breaks throughout the workday.³

Employers can help support their employees' visual health by offering vision coverage. With [Aflac vision insurance](#), insured employees can get routine eye exams to make sure their prescriptions are up to date, then choose from contacts or glasses to fit their needs. And if they opt for vision correction surgery, they'll get a 25% discount through the plan.



Sitting too long can hurt, and remote employees are doing it more

There's unfortunate news for the 4 in 5 U.S. employees whose jobs are mostly sedentary:⁴ Spending too much time sitting has been tied to musculoskeletal fatigue and an increased risk of chronic diseases. What's more, sitting with poor posture and doing repetitive motions such as typing or moving a mouse can cause stress injuries over time.⁵

Remote employees are often more sedentary, sitting for longer periods of time than their in-person counterparts.⁶ This could be because people working in an office get up more frequently to go to meetings and walk farther for meals and restroom breaks than those working at home. Proper ergonomics can help reduce the risk of stress injuries, but employers have little control over equipment and furniture for their remote employees, who could be working at a kitchen table, on a couch or even in a coffee shop.

When injuries do occur, short-term disability insurance can help protect people who miss work for an extended period by covering some of their lost income and helping them pay for expenses until they are back on the job.

Employees everywhere are feeling mental fatigue

Both in-person and remote employees deal with mental health challenges — just in different ways. While remote employees say they feel more satisfied with their jobs and experience less burnout than their in-person counterparts,⁷ there can be drawbacks, too. For example, constant video meetings — a hallmark of remote work — can lead to mental fatigue, as many people struggle to concentrate and take in information during long or back-to-back virtual meetings.⁸

For on-site employees, top contributors to poor mental health include greater stress and challenges with work-life balance,⁹ both of which can lead to burnout. People working in an office full-time may experience more pressure to finish their work during typical office hours and feel there is less flexibility to spend time with family. In one recent survey, 59% of in-person employees said their stress had increased in the past year, compared with 36% of those who were fully remote.¹⁰

A comprehensive insurance plan that accounts for the overall needs of remote and on-site employees should include support for their mental health, too. Aflac's life, absence and disability solution includes an employee assistance program that provides access to mental health support and tools, including counseling services. In partnership with NeuroFlow, Aflac also offers an app that makes mental health check-ins easier than ever, regardless of where an employee works.

Wherever your employees are, they are looking for benefits that fit their needs. In fact, more than half of American employees say that they would consider accepting a role with lower pay but better benefits than their current job.¹² Offering Aflac's insurance options can help your employees through life's unexpected moments so they can feel better about their work *and* their lives, no matter where they are.

To learn more about how Aflac's benefits solutions can help employers and employees, contact your Aflac benefits representative today.

- ¹ U.S. Census Bureau. "Census Bureau Releases New Brief About Travel to Work Since Pandemic's Onset." Published 2.20.24. [Accessed 9.3.25.](#)
- ² Gallup. "Hybrid Work." [Accessed 9.3.25.](#)
- ³ All About Vision. "Has WFH changed the way we see?" Updated 2.19.24. [Accessed 9.3.25.](#)
- ⁴ Wellhub. "How to Avoid Health Risks of Sedentary Jobs." Updated 1.28.25. [Accessed 9.3.25.](#)
- ⁵ Health. "How To Prevent and Manage Repetitive Stress Injuries." Published 2.13.25. [Accessed 9.3.25.](#)
- ⁶ UVIC. "Workers Spend More Time Seated and For Longer Periods of Time When Working From Home Than Those Working In The Office." Published 5.14.25. [Accessed 9.30.25.](#)
- ⁷ Remote. "Remote workers are happier and healthier than in-office counterparts, survey finds." Published 2.5.25. [Accessed 9.3.25.](#)
- ⁸ RingCentral. "9 tips to fight meeting fatigue (plus 6 warning signs)." Updated 3.13.25. [Accessed 9.3.25.](#)
- ⁹ Healthy Work Campaign. "The Mental Health Crisis in the Workplace." Published 2.28.25. [Accessed 9.3.25.](#)
- ¹⁰ U.S. Career Institute. "50 Eye-Opening Remote Work Statistics for 2024." Published April 2024. [Accessed 9.3.25.](#)
- ¹¹ Injury Claim Coach. "Fatal Commuter Crashes." [Accessed 9.3.25.](#)
- ¹² Aflac. "Workplace benefits trends: Executive Summary 2024-2025." Published 2024. [Accessed 9.3.25.](#)

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