

EMPLOYEE BENEFITS & PTO PREFERENCE SURVEY

— The Gold Standard Benefits Intelligence Template —

Prepared for: [Organization Name]

Survey Period: [Month Year] | Estimated Completion Time: 12–15 Minutes

This survey is completely anonymous. Responses are used solely to improve your benefits program.

Message from the employer to the employee (customized for your company):

SECTION GUIDE

A About You

Demographic context — helps us analyze results by role, generation & life stage

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How well does your current package meet your needs?

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Medical, dental, vision, mental health, HSA/FSA

D Financial Wellbeing & Retirement

Retirement readiness, emergency savings, financial stress

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F PTO Flexibility & Exchange Options

Converting unused PTO into financial value

G Leave Sharing, Giving & Community

Supporting colleagues and causes you care about

H Work-Life, Culture & Total Wellbeing

Mental health, flexibility, caregiving, recognition

I Benefits Communication & Experience

Awareness, enrollment, and how we can do better

A About You

Demographic context — helps us segment results to find patterns across your workforce

HR GUIDE | This section helps HR analyze results by generation, life stage, role type, and tenure — enabling targeted benefits decisions. All responses are anonymous and cannot be linked to any individual.

Q1 What is your age group?

[Select One]

Under 25 — Generation Z

25–34 — Millennial

35–44 — Millennial / Generation X

45–54 — Generation X

55–64 — Baby Boomer
65 or older — Traditional / Boomer
Prefer not to say

Q2 What is your employment type?

[Select One]

Full-time
Part-time
Contractor / Temporary
PRN / Per Diem / On-Call

Q3 How long have you worked at [Organization]?

[Select One]

Less than 1 year
1–3 years
3–5 years
5–10 years
More than 10 years

Q4 Which best describes your role category?

[Select One]

Frontline / Individual Contributor
Technical / Specialist
Administrative / Corporate
Leadership / Management
Research / Innovation
Operations / Facilities / Logistics
Other

Q5 What is your household / life stage?

[Select One — helps us understand how benefits support different family needs]

Single, no dependents
Partnered / Married, no dependents
Parent / Guardian with children under 18
Caregiver for aging parent or family member
Empty nester / Children grown
Prefer not to say

Q6 What is your approximate annual base salary range?

[Select One — helps calibrate financial wellness needs]

Under \$40,000
\$40,000–\$59,999
\$60,000–\$79,999

\$80,000–\$99,999
\$100,000–\$149,999
\$150,000 or more
Prefer not to say

B

Overall Benefits Satisfaction

Big-picture satisfaction — your benefits package as a whole

HR GUIDE | These questions establish your baseline NPS and satisfaction scores for your benefits program. Track these year-over-year to measure whether your investments are landing.

Overall Satisfaction

Q7 Overall, how satisfied are you with our current benefits package?

[Scale 1–5]

1 Very Dissatisfied

2 Dissatisfied

3 Neutral

4 Satisfied

5 Very Satisfied

Q8 How competitive do you feel our benefits package is compared to other employers in your field?

[Scale 1–5]

1 Much Less Competitive

2

3 About the Same

4

5 Much More Competitive

Q9 How likely are you to stay with [Organization] because of the benefits we offer?

[Scale 1–5]

"73% of employees would feel motivated to stay at their company if they had better benefits." — MetLife 2024. Use this question to measure your retention risk directly.

1 Very Unlikely

2

3 Neutral

4

5 Very Likely

Q10 Have you ever considered leaving [Organization] because a competitor offered better benefits?

[Select One]

Yes, this has been a significant factor

Yes, I've thought about it but it was not the main reason

No, benefits have not been a factor in considering other employers

I have never considered leaving

Priority & Value

Q11 Which benefit categories are MOST important to you right now? (Select up to 3)

[Multi-Select]

- Medical / Health Insurance
- Retirement Savings (401K, 403B, pension)
- Paid Time Off (vacation, sick leave, personal days)
- Mental Health & Wellbeing Programs
- Flexible Work Arrangements
- Financial Wellness Benefits (beyond retirement)
- Dental & Vision Coverage
- Life & Disability Insurance
- Education & Student Loan Benefits
- Caregiver / Family Support Benefits
- Health Savings Account (HSA) / Flexible Spending (FSA)
- Other (please specify below)

Other benefit categories important to you:

Q12 Which benefits do you feel are CURRENTLY UNDERSERVED or missing from our package? (Select all that apply)

[Multi-Select]

- Better retirement savings matching or contributions
- Emergency savings / financial hardship support
- More flexible PTO options
- Student loan repayment assistance
- Mental health support beyond EAP
- Caregiver leave / elder care support
- HSA / FSA options with better employer contributions
- Charitable giving programs tied to my benefits
- Leave sharing with colleagues in need
- Financial wellness coaching / education
- I feel our benefits package is comprehensive — nothing major is missing
- Other:

Your response:

Q13 If we could add ONE new benefit this year with no cost increase to you, what would have the highest impact on your satisfaction and loyalty?

[Open Text]

Your response:

C

Health & Wellbeing Benefits

Medical, dental, vision, mental health, and health savings accounts

HR GUIDE | Health benefits remain the #1 priority for employees. SHRM 2025 data confirms 88% of employers rate them "extremely important." Use these questions to identify coverage gaps, HSA adoption barriers, and mental health program utilization.

Health Insurance Satisfaction

Q14 How satisfied are you with our current medical insurance options?

[Scale 1-5]

1 Very Dissatisfied

2

3 Neutral

4

5 Very Satisfied

Q15 Which aspects of our health coverage concern you most? (Select all that apply)

[Multi-Select]

- High out-of-pocket costs / deductibles
- Limited network of providers
- Prescription drug costs
- Lack of specialist coverage
- Mental health coverage gaps
- High employee portion of monthly premium (if applicable)
- Coverage for family members / dependents
- Preventive care options
- I am satisfied with our health coverage

Health Savings & Spending Accounts

Q16 Are you currently enrolled in a Health Savings Account (HSA) or Flexible Spending Account (FSA)?

[Select One]

- Yes — HSA Only
- Yes — FSA Only
- Both
- No — I am not eligible
- No — I am eligible but not enrolled
- I'm not sure what HSA / FSA is

Q17 If you are NOT enrolled in an HSA or FSA, what is the primary reason?

[Select One]

- I didn't fully understand the benefit when I enrolled
- I couldn't afford the contribution at the time
- I wasn't sure how to use it
- I use a different health plan that doesn't qualify
- I am enrolled — this question does not apply to me

ANALYSIS TIP: High "didn't understand" responses here indicate a benefits communication gap, not a coverage gap. Invest in education before expanding offerings.

Q18 Would you increase your HSA/FSA contributions if you could use ADDITIONAL FUNDING SOURCES (e.g., converting unused PTO value into HSA contributions)?

[Scale 1–5]

1 Definitely Not

2

3 Maybe

4

5 Definitely Yes

Mental Health & Wellbeing

Q19 How satisfied are you with the mental health support options available through [Organization]?

[Scale 1–5]

1 Very Dissatisfied

2

3 Neutral

4

5 Very Satisfied

Q20 In the past 12 months, have financial stress or money worries negatively impacted your productivity at work or your overall wellbeing?

[Select One]

- Yes, significantly
- Yes, somewhat
- Occasionally
- No

"60% of full-time employees report financial stress — negatively impacting sleep, mental health, and productivity." — PwC 2023 Employee Financial Wellness Survey. This is a gateway question: high "yes" responses justify the financial wellness benefits in Section D and F.

D Financial Wellbeing & Retirement

Retirement readiness, savings, financial stress, and emergency support

HR GUIDE | Financial wellbeing is the #2 priority for employees in 2025 (SHRM/EBRI). These questions reveal retirement adequacy gaps, emergency savings risks, and student loan burdens — all areas where flexible benefits like PTO Exchange directly address unmet needs.

Retirement Readiness

Q21 How confident are you that you are on track to retire with financial security?

[Scale 1–5]

1 Not at All Confident

2

3 Somewhat Confident

4

5 Very Confident

"More than half of Americans say their retirement savings are not where they should be, and 48% doubt they'll reach their retirement goal." — Bankrate 2025

Q22 Are you currently contributing to our employer-sponsored retirement plan (401K/403B)?

[Select One]

- Yes — I contribute enough to maximize the employer match
- Yes — but I contribute less than the employer match maximum
- Yes — but I do not know what the match maximum is
- No — I cannot afford to right now
- No — I have not enrolled yet
- No — I am not eligible

Q23 What is the PRIMARY reason you are NOT contributing at the match-maximizing level? (Select one)

[Select One]

- My current expenses make it difficult to contribute more
- I am prioritizing paying off student loans or debt
- I am paying high out-of-pocket medical costs
- I didn't realize I was leaving employer match money on the table
- I don't understand the retirement plan well enough
- I am already maximizing my contributions — this does not apply to me

Q24 Would you be interested in being able to CONVERT UNUSED PTO into retirement savings contributions (401K/403B) — receiving additional retirement savings without reducing your paycheck?

[Scale 1–5]

1 Not Interested

2 Slightly Interested

3 Moderately Interested

4 Very Interested

5 Extremely Interested

BENCHMARK: When employees understand this option, interest rates typically score 3.8–4.4/5. High scores here make a direct case for implementing PTO Exchange retirement conversion.

Emergency Savings & Financial Stress

Q25 Do you have sufficient emergency savings to cover 3 months of essential expenses if you needed it?

[Select One]

- Yes — I am confident in my emergency fund
- Partially — I have some savings but it would not last 3 months
- No — I have very little or no emergency savings
- I prefer not to answer

Q26 In the past 12 months, have you experienced any of the following financial hardships? (Select all that apply)

[Multi-Select]

- Difficulty paying monthly bills
- Unable to cover an unexpected expense over \$500
- Carrying high-interest credit card debt
- Struggling to make student loan payments
- Dipping into retirement savings early
- Requesting a payroll advance or personal loan
- None of the above — I am financially stable
- Prefer not to answer

Q27 Would you be interested in having access to EMERGENCY CASH from the value of your accrued, unused PTO — without taking time off and without incurring debt?

[Scale 1–5]

1 Not Interested

2 Slightly Interested

3 Moderately Interested

4 Very Interested

5 Extremely Interested

Student Loans & Education

Q28 Do you currently carry student loan debt?

[Select One]

- Yes — it is a significant financial burden
- Yes — but I am managing it comfortably
- No — I have paid it off
- No — I have never had student loans
- Prefer not to say

Q29 Would you value the ability to use the value of your UNUSED PTO to make student loan or tuition payments (for yourself or a dependent)?

[Scale 1–5]

1 Not Interested

2 Slightly Interested

3 Moderately Interested

4 Very Interested

5 Extremely Interested

E

Paid Time Off — Usage & Policy

How you earn, use, and feel about your PTO today

HR GUIDE | This section is the heart of your PTO liability intelligence. Questions here reveal your accrual burden, utilization gap, policy friction, and employee sentiment — all inputs your HR and Finance leaders need to quantify and act on the PTO liability problem.

PTO Utilization

Q30 How much PTO did you actually TAKE in the past 12 months?

[Select One]

More than 20 days (4+ weeks)

16–20 days (3–4 weeks)

11–15 days (2–3 weeks)

6–10 days (1–2 weeks)

5 days or fewer (1 week or less)

None — I did not use any PTO

I am not eligible for the PTO program

Q31 How does your actual PTO usage compare to what you INTENDED or NEEDED to take?

[Select One]

I took approximately as much as I intended

I took less than I intended — work demands prevented me from taking more

I took less than I intended — I felt guilty or worried about coverage

I took less than I intended — I was saving PTO "just in case"

I took more than I intended — I was at risk of forfeiture

Q32 Approximately how many days of UNUSED, ACCRUED PTO do you currently have banked?

[Select One]

More than 30 days

21–30 days

11–20 days

6–10 days

5 or fewer days

I have no unused PTO / I use it all

I don't know my accrual balance

"The average American worker carries approximately \$3,400 in unused accrued PTO. Most have no way to access that value." — Industry Research 2024–2025. High "21+ days banked" responses directly quantify your PTO liability. Multiply average accrual days × average hourly rate × # employees for a rapid balance sheet estimate.

Policy Friction & Barriers

Q33 Which of the following best describe why you have NOT taken all of your earned PTO? (Select all that apply)

[Multi-Select]

- My workload or patient/customer demands make it hard to be away
- There is not enough coverage to allow me to take time off
- I feel guilty leaving my team short-staffed
- I am saving it in case of illness or family emergency
- I am hoping to receive a payout when I leave the organization
- I am afraid of what might happen to my projects while I'm gone
- I simply don't have enough personal time to plan a vacation
- Our corporate culture makes me feel pressure to not take PTO
- I do use all of my PTO — this doesn't apply to me

Q34 Have you ever taken vacation you didn't actually need because you were at risk of FORFEITING PTO days?

[Select One]

- Yes, more than once
- Yes, once
- No, but I have worried about it
- No — our policy does not have a "use-it-or-lose-it" risk

PTO Policy Sentiment

Q35 Which of the following best describes how you FEEL about our current PTO policy? (Select all that apply)

[Multi-Select]

- I am satisfied with the amount of PTO I receive
- I would prefer to receive more PTO days each year
- I struggle to take the PTO I earn because work is too demanding
- I feel our PTO policy treats all employees fairly across roles
- I feel our PTO policy disadvantages certain roles (e.g., clinical, shift, on-call)
- I would prefer more FLEXIBILITY in how I use the value of my earned PTO
- I feel our PTO accrual policy is competitive with other employers in my field
- None of the above

Q36 How FAIRLY do you feel our PTO policy serves employees across different roles, shifts, and schedules?

[Scale 1–5]

1 Very Unfairly

2

3 Neutrally

4

5 Very Fairly

BENCHMARK: Role inequity scores below 3.0 for clinical/shift workers often signal the need for a more flexible PTO conversion benefit — and are a leading indicator of clinical turnover.

F

PTO Flexibility & Exchange Options

Converting unused PTO into financial value — without taking time off

HR GUIDE | This section is the strategic core of PTO Exchange intelligence gathering. Questions are sequenced from awareness → interest → conversion preference → impact on loyalty. Results should be shared with your CFO alongside Section E data to frame the business case.

Q37 Were you aware that some organizations allow employees to CONVERT THE VALUE OF UNUSED PTO into financial options such as retirement contributions, emergency cash, or student loan payments?

[Select One]

Yes — I was fully aware this was possible

I had heard of it but didn't know the details

No — this is the first I've heard of it

"Awareness of available benefits drives 3x higher utilization. Employees who feel informed are far more likely to enroll and value their benefits package." — 2024 State of Employee Benefits

Q38 Overall, how INTERESTED would you be in the ability to convert some of your unused, accrued PTO into a financial benefit of your choice — WITHOUT taking time off?

[Scale 1-5]

1 Not Interested

2 Slightly Interested

3 Moderately Interested

4 Very Interested

5 Extremely Interested

Q39 Which of the following PTO CONVERSION OPTIONS would you be MOST interested in? Rate each one.

[Matrix Rating]

	Extremely Interested	Very Interested	Moderately Interested	Slightly Interested	Not Interested
Retirement Savings (401K / 403B contributions)					
Cash for unexpected expenses (direct deposit to your bank account)					
Student Loan or Tuition Payments (for you or a dependent)					

Health Savings Account (HSA)
Contributions

Charitable Donation (to a cause of your
choice)

Leave Sharing (donate PTO hours to a
colleague in need)

Discounted Travel & Vacation Packages

College / 529 Savings Plan Contributions

Personal Savings / Investment Account

ANALYSIS TIP: Rank the top 3 options selected by your workforce. Lead with the highest-interest conversion type when introducing PTO Exchange to employees — this dramatically increases adoption rates.

Q40 How much of your UNUSED, ACCRUED PTO would you potentially consider converting in a given year, if this option were available?

[Select One]

- All of my unused PTO
- More than half of my unused PTO
- About half
- Less than half — just a portion to try it
- I would need to learn more before deciding
- I am not interested in converting PTO

Q41 If you could convert unused PTO into retirement or emergency savings, how would this affect your FINANCIAL SECURITY and sense of control over your finances?

[Scale 1–5]

1 No Difference

2

3 Somewhat Better

4

5 Significantly Better

Q42 If [Organization] offered a PTO conversion benefit, how would it affect your feelings about working here? (Select all that apply)

[Multi-Select]

- I would feel like the company values and invests in me as an individual
- I would feel more financially secure and less stressed about money
- I would be more likely to stay with [Organization]
- I would recommend [Organization] as a great place to work
- It would not change how I feel about working here
- I would feel more in control of my financial future

"PTO Exchange programs were especially valued by Gen Z (19%), Millennials (15%), and lower-income workers (14%) — the workforce segments most at risk for financial stress and turnover." — Empower Benefits Blueprint 2025



Leave Sharing, Giving & Community

Supporting colleagues in need and causes you care about

HR GUIDE | Leave sharing and charitable giving are among the most emotionally resonant PTO Exchange features — and among the most powerful drivers of culture scores. These questions reveal whether your workforce has the giving culture that makes these programs successful.

Leave Sharing

Q43 Are you aware that some organizations allow employees to DONATE their unused PTO hours to a colleague who has exhausted their leave due to a serious illness, family emergency, or hardship?

[Select One]

Yes — I was fully aware

I had heard of it but didn't know how it worked

No — this is the first I've heard of this

Q44 If a colleague experienced a serious medical issue or family emergency and exhausted their PTO, would you be willing to DONATE some of your unused PTO hours to support them?

[Select One]

Yes — definitely. I would donate without hesitation

Yes — probably, depending on how much I had available

Possibly — I'd want to understand how it works first

No — I prefer to keep my PTO for my own needs

I don't have enough unused PTO to donate any

Q45 How important is it to you that [Organization] offers a FORMAL LEAVE SHARING PROGRAM — a structured, IRS-compliant way to donate PTO to colleagues in need?

[Scale 1–5]

1 Not Important

2

3 Somewhat Important

4

5 Very Important

Charitable Giving Through Benefits

Q46 Would you be interested in being able to CONVERT SOME OF YOUR UNUSED PTO VALUE into a charitable donation to a cause or organization of your choice?

[Scale 1–5]

1 Not Interested

2 Slightly Interested

3 Moderately Interested

4 Very Interested

5 Extremely Interested

Q47 Does [Organization]'s support for charitable giving and community impact influence how you feel about working here?

[Select One]

Yes, significantly — it is an important factor in my loyalty and pride in the organization

Yes, somewhat — it matters but is not a top factor

Neutral — it does not strongly influence my feelings

No — it is not a factor in how I feel about working here

Q48 If [Organization] launched a program that made it easy to donate unused PTO to a charitable cause, how would that make you feel? (Select all that apply)

[Multi-Select]

It would reinforce that [Organization] lives its values

I would feel proud to work here

It would make me more loyal to [Organization]

I would use it — it would be meaningful to me personally

It would not change how I feel

I'd prefer the option to be available but wouldn't use it myself

H

Work-Life, Culture & Total Wellbeing

Mental health support, flexibility, caregiving, recognition & culture

HR GUIDE | Wellbeing is the new frontier of benefits. SHRM 2025 finds 62% of organizations now offer benefits specifically to improve overall worker wellbeing — not just manage costs. These questions reveal your cultural strengths and gaps.

Work-Life Balance & Flexibility

Q49 How well does your current work schedule allow you to manage your personal and family responsibilities?

[Scale 1-5]

1 Poorly

2

3 Adequately

4

5 Very Well

Q50 Which flexible work options would improve your work-life balance and overall wellbeing? (Select all that apply)

[Multi-Select]

Remote / work-from-home options

Flexible start/end times

Compressed work week (4 x 10-hour days)

- More predictable scheduling (for clinical / shift roles)
- Additional PTO days
- Greater flexibility in HOW I can use the value of my earned PTO
- Job sharing or reduced hours options
- I am satisfied with my current schedule flexibility

Caregiving & Family Support

Q51 Do you have caregiving responsibilities that impact your ability to use your PTO as intended? (Select all that apply)

[Multi-Select]

- Childcare responsibilities (school pickup, sick children, school closures)
- Elder care or care for an aging parent or family member
- Care for a family member with a disability or chronic illness
- No — caregiving responsibilities do not impact my PTO usage

Recognition, Loyalty & Culture

Q52 How well does [Organization] demonstrate that it values and appreciates the contribution you make?

[Scale 1-5]

1 Not at All

2

3 Somewhat

4

5 Exceptionally Well

Q53 Which benefits or programs make you feel most VALUED and APPRECIATED by [Organization]? (Select up to 3)

[Multi-Select]

- Health insurance coverage for me and my family
- Retirement contributions / match
- PTO and time-off policies
- Flexibility in when and where I work
- Investment in my professional development
- Mental health and wellness programs
- Financial wellness support
- Recognition and reward programs
- Leave sharing or charitable giving options
- None of the above — I don't feel strongly valued through our benefits

Q54 Would you describe your experience of [Organization]'s overall care for employee wellbeing as:

[Select One]

- Exceptional — this organization genuinely invests in the whole person
- Good — they offer solid benefits and I feel generally supported
- Adequate — they meet the minimum but don't go beyond basics

Insufficient — I feel the organization could do significantly more
Poor — I feel unsupported and undervalued

I Benefits Communication & Experience

Awareness, enrollment experience, and how we can communicate better

HR GUIDE | Research consistently shows that benefits awareness drives utilization. Employees who feel informed about their benefits are 3x more likely to use them — and significantly more likely to report benefits satisfaction. These questions diagnose your communication gap.

Benefits Awareness & Understanding

Q55 How well do you understand the full benefits package available to you at [Organization]?

[Scale 1–5]

1 Very Poorly

2

3 Somewhat

4

5 Very Well

Q56 Are there benefits available to you that you are NOT USING primarily because you don't fully understand how they work?

[Select One]

Yes — there are several I don't fully understand

Yes — one or two

No — I feel I understand all the benefits available to me

I'm not sure — I might be missing things I'm not aware of

Q57 How do you PREFER to receive information about your benefits? (Select all that apply)

[Multi-Select]

Email summary

Intranet / employee portal

Live Q&A session or benefits fair

Video walkthrough (recorded, self-paced)

One-on-one session with HR or a benefits counselor

Mobile app notifications

Printed materials / paycheck inserts

Direct manager communication

Open Enrollment Experience

Q58 How satisfied are you with our annual open enrollment process?

[Scale 1–5]

1 Very Dissatisfied

2

3 Neutral

4

5 Very Satisfied

Q59 Did you feel you had enough time and information to make confident benefits decisions during your last open enrollment?

[Select One]

Yes — I felt fully informed and confident

Mostly — but there were areas I was uncertain about

No — I felt rushed or did not have enough information

I did not participate in open enrollment

Final Thoughts

Q60 Is there anything about our benefits program that you feel strongly about — positive or negative — that this survey has not captured?

[Open Text]

Your thoughts (any length — all responses are anonymous):

Q61 On a scale of 1–10, how well does our benefits package, OVERALL, reflect that [Organization] genuinely cares about your financial, physical, and personal wellbeing?

[NPS-Style Rating]

1

2

3

4

5

6

7

8

9

10

Not at all

Extremely well

Thank you for completing this survey.

Your feedback directly shapes our benefits program.

Results will be summarized and shared with you by

Questions? Contact HR at

or speak with your Benefits Manager.