

Inside This Report

- Monthly Premiums
- Employee Contributions
- Cost Per Employee
- Renewal Increases
- Plan Design Details
- Rx Drug Plan Design
- Section 125 Plans



Report Prepared By



Sample Client Report

# GENERAL PLAN INFORMATION



## Sample Client Report

Survey Benchmarks	Client	National	Regional	State	Industry Group	EE Size Category
<b>Number of Health Plans Reported</b>	<b>1</b>	18,019	3,405	1,056	2,700	6,967
Offer HRA or HSA	<b>No</b>	16.5%	14.3%	10.1%	20.8%	14.0%
Annual Employer Contribution	<b>N/A</b>	\$1,122	\$1,177	\$1,184	\$1,140	\$1,278
Percent of Employees Waiving Coverage	<b>0.0%</b>	19.9%	21.7%	23.4%	17.4%	13.5%
Offer Waiver Bonus	<b>No</b>	2.5%	0.4%	0.4%	2.1%	0.7%
Annual Single Waiver Bonus	<b>N/A</b>	\$1,340	\$1,967	\$1,666	\$1,203	\$1,845
Minimum # Hours / Week for Full-Time Eligibility	<b>30</b>	53.5%	55.7%	77.1%	59.9%	52.4%
Offer More Than One Medical Plan	<b>No</b>	34.5%	27.0%	25.9%	39.1%	17.7%
Offer Company-Sponsored Wellness Program	<b>No</b>	9.8%	6.7%	6.8%	8.2%	4.0%
Full Infertility Treatment Covered	<b>No</b>	24.2%	14.7%	2.3%	28.9%	18.8%
Same Sex Domestic Partners Covered	<b>No</b>	19.3%	7.9%	3.7%	25.8%	18.1%
<b>Offer Early (Pre-65) Retiree Coverage</b>	<b>No</b>	5.3%	4.1%	1.4%	3.0%	1.6%
<b>Offer Regular (Post-65) Retiree Coverage</b>	<b>No</b>	6.9%	6.2%	10.4%	4.3%	3.4%
Type of Retiree Plan Offered	<b>N/A</b>					
Total Monthly Premium - Single	<b>N/A</b>					
Total Monthly Premium - Family	<b>N/A</b>					

## Sample Client Report

Survey Benchmarks	Client	National	Regional	State	Industry Group	EE Size Category
<b>Number of Health Plans Reported</b>	1	9,770	2,221	858	1,363	3,859
<b>Specific Plan Information</b>						
Type of Active Employee Plan Offered	PPO	54.2%	65.2%	81.3%	50.5%	55.4%
Funding Method	Fully Insured	87.5%	88.7%	86.5%	92.9%	99.2%
Most Recent Renewal Increase / Decrease	7.0%	7.6%	8.0%	6.8%	8.3%	8.2%
<b>Average Annual Costs Per Employee</b>						
Average Annual Cost per Employee	\$6,664	\$7,597	\$6,867	\$7,025	\$8,121	\$7,507
Employer Share	\$4,248	\$4,298	\$3,392	\$2,866	\$4,458	\$3,587
Employee Share	\$2,416	\$3,299	\$3,474	\$4,159	\$3,663	\$3,921
<b>Total Monthly Premiums</b>						
Type of Premium Split (2, 3, 4, or 5+)	4	68.9%	78.7%	93.8%	74.8%	73.1%
Total Monthly Premiums						
Single	\$354	\$374	\$354	\$381	\$390	\$385
EE+1	N/A	N/A	N/A	N/A	N/A	N/A
EE+CH	\$641	\$677	\$638	\$684	\$707	\$687
EE+SP	\$846	\$808	\$761	\$819	\$835	\$848
Family	\$1,194	\$1,092	\$1,029	\$1,107	\$1,129	\$1,116
Family (Composite Non-Single)	\$1,016	\$921	\$855	\$904	\$978	\$920

# EMPLOYEE CONTRIBUTIONS



## Sample Client Report

Survey Benchmarks	Client	National	Regional	State	Industry Group	EE Size Category
<b>Number of Health Plans Reported</b>	1	9,770	2,221	858	1,363	3,859
<b>Employee Share of Premiums</b>						
Monthly Employee Premium Share (\$)						
Single	\$0	\$97	\$88	\$86	\$95	\$106
EE+1	N/A	N/A	N/A	N/A	N/A	N/A
EE+CH	\$287	\$298	\$305	\$334	\$302	\$331
EE+SP	\$492	\$380	\$395	\$452	\$378	\$438
Family	\$840	\$558	\$595	\$694	\$566	\$631
Family (Composite Non-Single)	\$662	\$411	\$449	\$513	\$433	\$473
Monthly Employee Premium Share (%)						
Single	0.0%	27.0%	26.0%	23.2%	24.9%	29.9%
EE+1	N/A	N/A	N/A	N/A	N/A	N/A
EE+CH	44.8%	45.1%	48.9%	49.9%	43.5%	49.6%
EE+SP	58.2%	47.7%	52.6%	55.7%	45.8%	52.6%
Family	70.4%	51.9%	58.6%	63.6%	50.6%	57.6%
Family (Composite Non-Single)	63.2%	45.9%	53.1%	56.6%	44.9%	52.8%
<b>% of Plans Requiring No Employee Contribution</b>						
Single	Yes	31.1%	34.5%	48.7%	36.4%	42.3%
EE+1	N/A	N/A	N/A	N/A	N/A	N/A
EE+CH	No	6.9%	3.5%	3.5%	7.5%	12.1%
EE+SP	No	7.0%	3.5%	3.1%	7.6%	12.4%
Family	No	7.1%	3.4%	3.0%	8.0%	12.3%
Family (Composite Non-Single)	No	9.2%	5.3%	3.1%	9.7%	15.4%
<b>% of Employees Electing Dependent Coverage</b>	<b>30.4%</b>	<b>52.8%</b>	<b>43.7%</b>	<b>38.7%</b>	<b>51.2%</b>	<b>42.1%</b>

## Sample Client Report

Survey Benchmarks	Client	National	Regional	State	Industry Group	EE Size Category
<b>Number of Health Plans Reported</b>	1	9,770	2,221	858	1,363	3,859
<b>CoPays</b>						
Primary Care Physician CoPay	\$20	\$20	\$25	\$25	\$20	\$20
Specialty Care Physician CoPay	\$35	\$25	\$25	\$30	\$20	\$25
Urgent Care CoPay	\$50	\$35	\$40	\$50	\$40	\$40
Emergency Room CoPay	\$100	\$100	\$100	\$100	\$100	\$100
Separate In-Hospital Admission CoPay	N/A	\$250	\$250	\$250	\$250	\$250
<b>In-Network Benefits</b>						
Deductible - Single	\$1,000	\$600	\$1,000	\$1,000	\$500	\$1,000
Deductible - Family	\$3,000	\$1,500	\$3,000	\$3,000	\$1,500	\$2,000
Plan Coinsurance	80%	80%	80%	80%	80%	80%
Out-of-Pocket Maximum - Single	\$2,500	\$2,500	\$2,500	\$3,000	\$2,500	\$2,500
Out-of-Pocket Maximum - Family	\$5,000	\$6,000	\$6,000	\$8,000	\$5,500	\$6,000
<b>Out-of-Network Benefits</b>						
Deductible - Single	\$2,000	\$1,000	\$1,500	\$2,000	\$1,000	\$1,000
Deductible - Family	\$6,000	\$2,250	\$3,700	\$6,000	\$2,000	\$3,000
Plan Coinsurance	60%	60%	60%	60%	60%	60%
Out-of-Pocket Maximum - Single	\$5,000	\$5,000	\$6,000	\$7,000	\$4,500	\$5,000
Out-of-Pocket Maximum - Family	\$10,000	\$10,000	\$13,000	\$16,000	\$10,000	\$11,000
<b>Deductible Required</b>						
Single	Yes	88.8%	95.0%	98.6%	85.5%	92.8%
Family	Yes	87.1%	94.3%	97.2%	84.0%	90.8%
Maximum Lifetime Benefit	\$5,000,000	47.8%	51.2%	48.1%	51.4%	55.5%

## Sample Client Report

Survey Benchmarks	Client	National	Regional	State	Industry Group	EE Size Category
<b>Number of Health Plans Reported</b>	<b>1</b>	18,019	3,405	1,056	2,700	6,967
<b>Prescription Drug Coverage</b>						
Separate Rx Deductible Included	<b>No</b>	7.1%	8.6%	6.8%	7.2%	7.5%
Annual Single Rx Deductible	<b>N/A</b>	\$150	\$100	\$100	\$150	\$150
CoPays, Coinsurance, or Both	<b>CoPays Only</b>	79.6%	73.4%	79.4%	86.1%	75.2%
# of CoPay or Coinsurance Tiers	<b>3</b>	74.1%	69.0%	78.1%	77.0%	71.2%
Generic CoPay	<b>\$10</b>	\$10	\$10	\$15	\$10	\$10
Formulary Brand CoPay	<b>\$30</b>	\$30	\$30	\$30	\$30	\$30
Non-Formulary Brand CoPay	<b>\$50</b>	\$50	\$50	\$50	\$50	\$50
4th Tier CoPay	<b>N/A</b>	N/A	N/A	N/A	N/A	N/A
Mail Order - # of Retail CoPays / 90 day supply	<b>2.5 x Retail</b>	20.9%	30.7%	26.4%	19.8%	24.2%
<b>Section 125 Plans</b>						
Medical FSA Offered	<b>Yes</b>	17.9%	16.6%	17.2%	21.6%	4.6%
Annual Maximum Contribution Allowed	<b>\$3,000</b>	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Average Annual Employee Contribution	<b>N/A</b>	\$1,298	\$1,228	\$1,233	\$1,357	\$1,354
% of EEs Participating	<b>N/A</b>	28.5%	30.3%	31.1%	33.7%	45.5%
Limited Purpose FSA Offered	<b>No</b>	0.8%	0.7%	0.4%	1.0%	0.3%
Dependent Care FSA Offered	<b>Yes</b>	16.4%	15.5%	16.2%	20.3%	4.1%
Annual Maximum Contribution Allowed	<b>\$5,000</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Average Annual Employee Contribution	<b>N/A</b>	\$3,284	\$3,042	\$2,675	\$3,643	\$3,452
% of EEs Participating	<b>N/A</b>	4.8%	5.8%	7.5%	6.8%	7.7%

## DEFINITIONS

<b>Regions</b>	<b>States</b>
Northeast	CT, DE, DC, MA, MD, ME, NH, NJ, NY, Eastern PA, RI, VT
North Central	IL, IN, KY, OH, Western PA, MI, WI, WV
Southeast	AL, FL, GA, MS, NC, SC, TN, VA
Central	AR, CO, IA, KS, LA, MN, MO, ND, NE, NM, OK, SD, TX
West	AK, AZ, CA, HI, ID, MT, NV, OR, UT, WA, WY

<b>Industry Categories</b>	<b>NAICS Ranges</b>
Manufacturing	31 - 32 - 33
Wholesale Trade; Retail Trade	42 - 44 - 45
Professional / Scientific / Technical Services	54
Health Care & Social Assistance	62
Finance & Insurance; Real Estate and Renting & Leasing	52 - 53
Public Administration; Education Services; Utilities	22 - 61 - 92
Information; Arts / Entertainment / Recreation; Accommodation & Food Services	51 - 71 - 72
Construction; Agriculture / Forestry / Fishing & Hunting; Mining / Oil & Gas Extraction; Transportation & Warehousing	11-21-23-48-49
Mgm't of Companies & Enterprises; Administration & Support and Waste Mgm't & Remediation Services; Other Services	55 - 56 - 81

<b>Employee Size Categories</b>
< 25
25 -49
50 - 199
200 +