

Health and Well-being Touchstone Survey results

June 2014

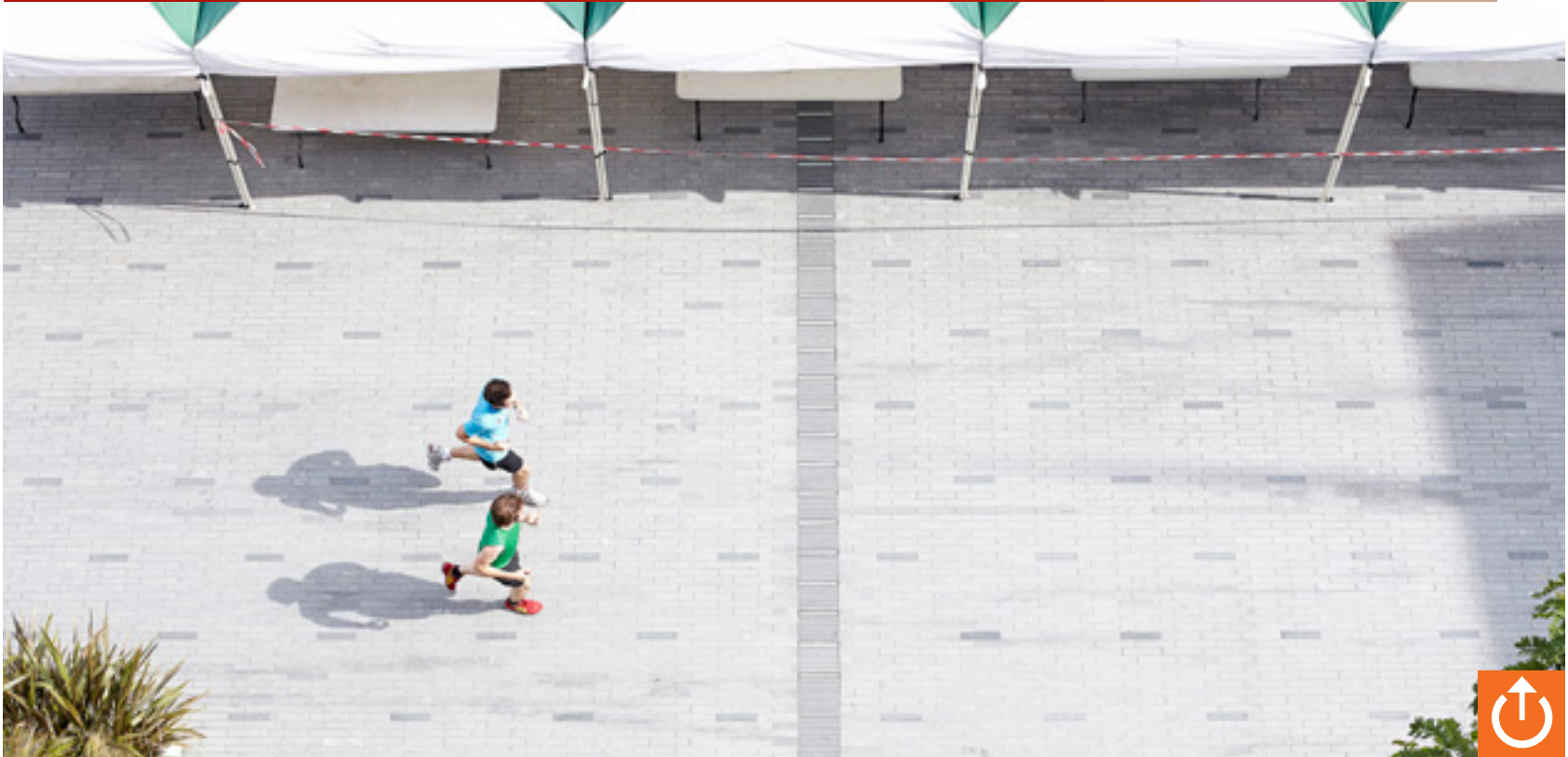


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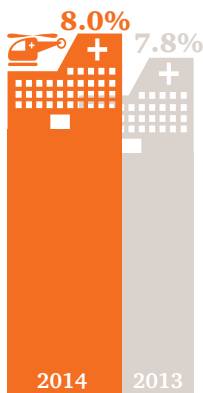
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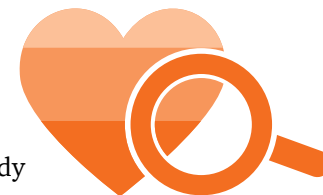
2014 Health and Well-being Touchstone Survey highlights



- The average reported increase in **healthcare costs** before plan changes in 2013 was **7.8%** and **8.0%** in 2014
 - The average reported annual increase after plan changes was **4.5%** for 2013, which is lower than the **5.4%** forecast in the 2013 survey and lower than the **5.3%** being expected for 2014

- Wellness** continues to be a major investment of employers

- **49%** of employers expect to implement or expand wellness initiatives with another **39%** already having done so
- Approximately **25%-30%** are expanding their focus to broader definitions of well-being (financial, emotional, social, community, career)



- Employers are continuing to shift health plan costs to employees
 - **38%** of employers have increased medical plan employee cost sharing through plan design changes, up from **31%** last year
 - **24%** have increased prescription drug cost sharing through plan design changes, up from **18%** last year
 - **33%** of employers have already increased employee contributions compared to **25%** last year
- High deductible plans (HDHPs) continue to grow in popularity
 - **67%** offer HDHPs (up from **62%** last year) with Health Savings Account (HSA) compatible plans growing the fastest (**47%** up from **39%** last year)
 - HDHPs are now the highest enrolled plan for **26%** of employers (up from **17%** in 2012)
 - The in-network deductible in the highest enrolled plan is \$1,000 or more for **40%** of employers (up from **22%** in 2012)
 - Full replacement high deductible plans are being considered by **44%** of employers, while **18%** have already implemented them

- Other than traditional cost savings efforts geared towards cost shifting, employers are considering private exchange more often than other new/emerging strategies
 - **32%** of employers are considering moving their active employees to a private exchange in the next 3 years
 - For those who offer retiree medical coverage, **39%** are considering a private exchange for their post-65 retirees and **43%** are considering for their pre-65 retirees

Newer strategies related to performance based networks and value based designs are growing in interest

- **34%** of employers are considering performance based networks and **41%** are considering value based plan designs



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2014 Health and Well-being Touchstone Survey summary

- The survey was completed in the first quarter of 2014
- The survey data contains detailed benefits information provided by approximately 1,200 participating employers in 35 different industries across the nation
 - There was a larger percentage of employers participating this year who have more than 5,000 employees as compared to 2013

	2014	2013	2012
<1,000 employees	51%	52%	36%
1,000–5,000 employees	26%	33%	30%
5,000+ employees	23%	15%	34%

- The 2014 survey provides summary data on medical, prescription drug, and dental plan design, costs, COBRA rates, wellness and disease management programs, work-life programs, fringe benefits, future healthcare strategies, retirement benefits, and health reform

Medical costs continue to increase faster than inflation

- The average reported increase in medical plan costs before plan changes was **7.8%** for 2013 over 2012; which was slightly more than the **7.5%** predicted in the 2013 Touchstone Survey
 - The average reported annual increase after plan changes was **4.5%** for 2013, which is lower than the **5.4%** predicted in the 2013 survey, and **5.3%** expected for 2014
- The average 2014 gross spend per active employee is **\$12,442**
 - The Services industry was the most costly with an average of **\$13,460**
- The average 2014 net spend per active employee is **\$8,496**
 - The Manufacturing and Retail & consumer industries contributing the least amount towards employee medical coverage
- The most common trend rates used in the 2014 renewal for medical, prescription drug, and dental plans were **9.6%**, **8.6%**, and **5.5%**, respectively

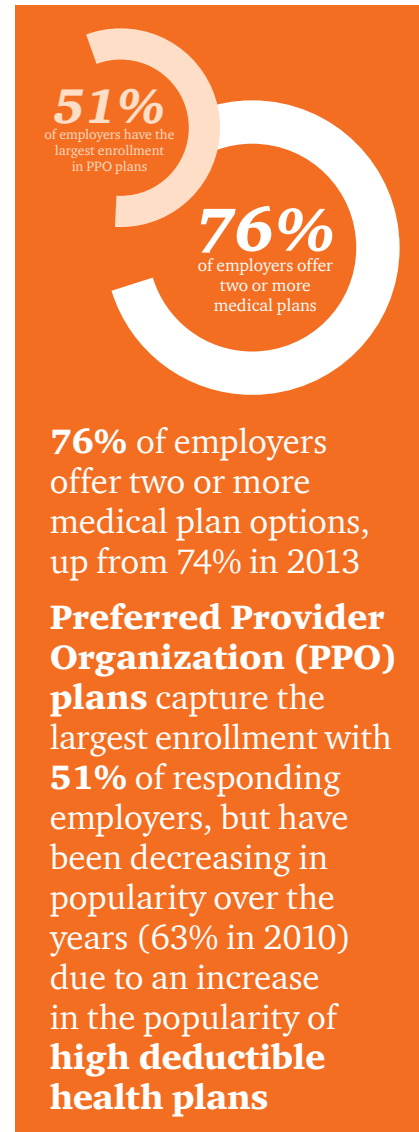
Customized reports are available upon request based on industry, size, and/or geographic location

Premium and contribution structure:

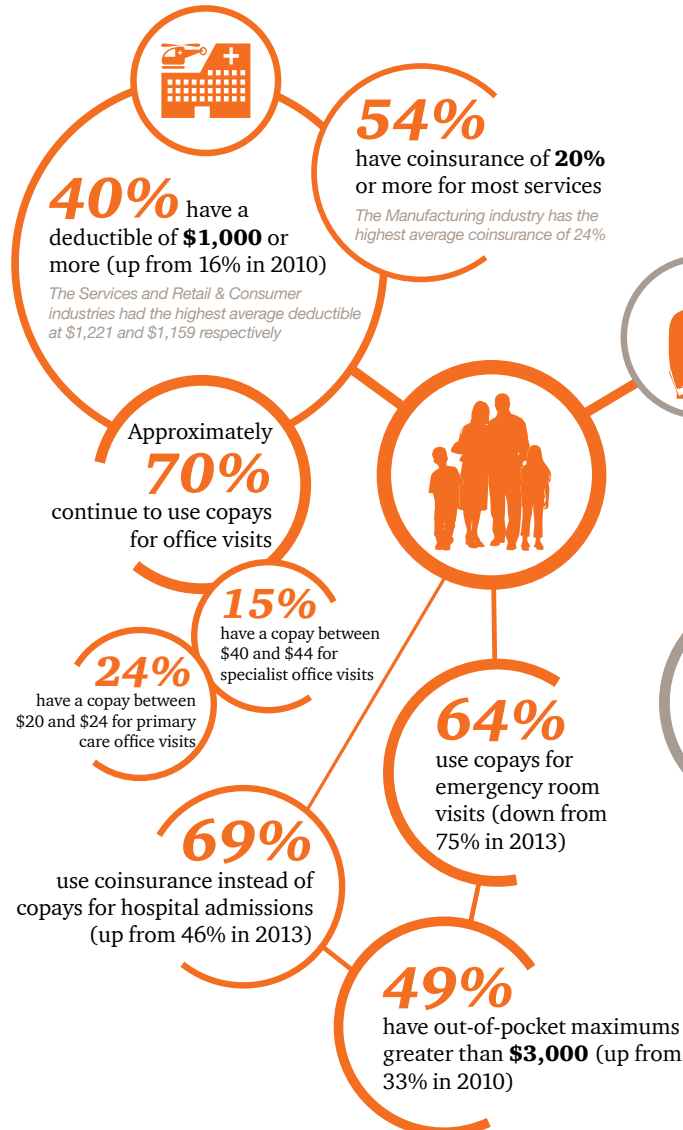
- 4-tier rate structures remain the most popular among employers (**63%** in 2014)
- On average, employees contribute **27%** of single coverage premiums and **32%** of family coverage premiums
- 14%** of employers have salary based contributions
- 20%** of employers have a smoking surcharge for employees (**9%** for dependents)

2014 Health and Well-being Touchstone Survey summary

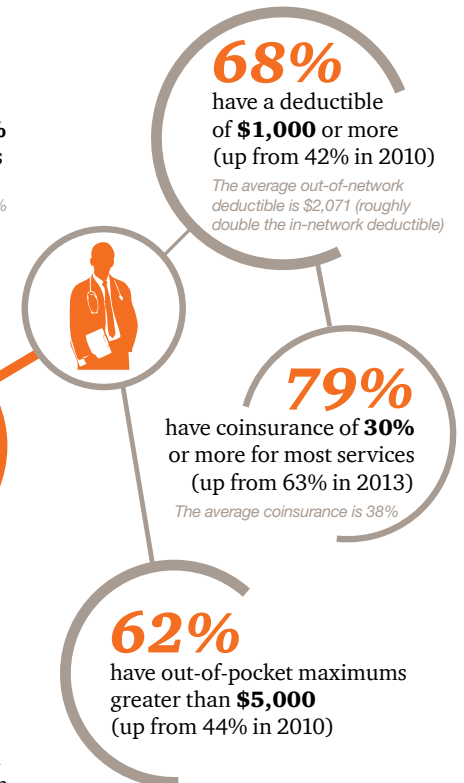
Medical plan features:



► In-network features

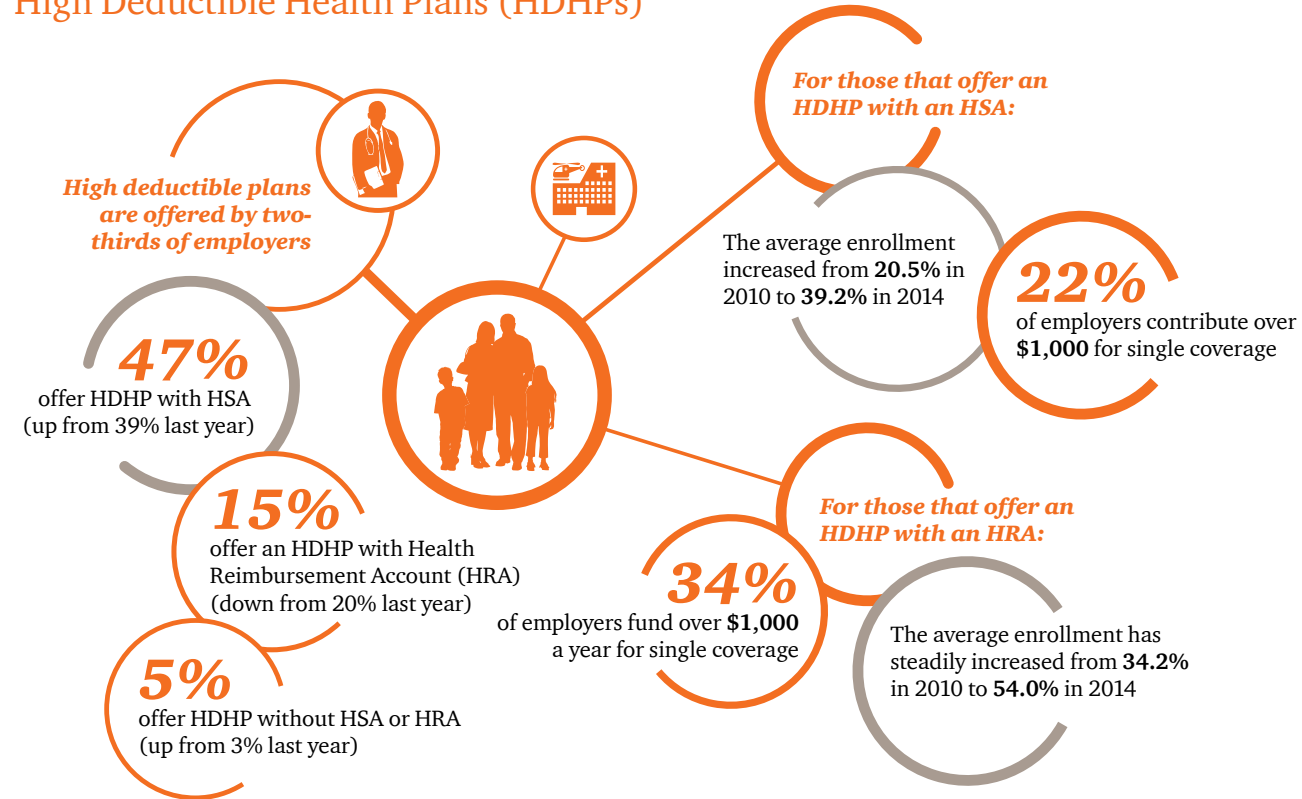


► Out-of-network features



2014 Health and Well-being Touchstone Survey summary

High Deductible Health Plans (HDHPs)



% offering	HSA			HRA		
	2014	2013	2012	2014	2013	2012
<1,000 employees	39%	35%	28%	11%	18%	12%
1,000–5,000 employees	52%	40%	42%	15%	20%	14%
5,000+ employees	59%	46%	52%	25%	25%	26%
Year total	47%	39%	40%	15%	20%	17%



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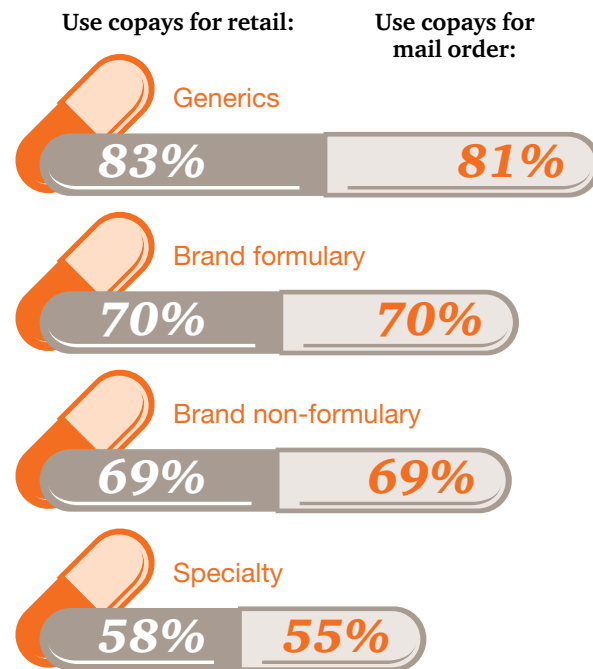
2014 Health and Well-being Touchstone Survey summary

Prescription drug benefits

- The percentage of employers using a combined medical/pharmacy deductible has increased from last year
 - 24%** apply a combined medical/pharmacy deductible (up from **15%** in 2013)
 - 66%** do not apply a deductible on pharmacy claims (down from **74%** in 2013)
 - 10%** have a separate prescription drug deductible

- Where copays apply, the average copays for prescription drug benefits are:
 - Retail: \$11** generic/**\$32** brand formulary/**\$51** brand non-formulary/**\$59** specialty
 - Mail order: \$19** generic/**\$60** brand formulary/**\$100** brand non-formulary/**\$91** specialty
- Where coinsurance applies, the average coinsurance for prescription drug benefits is:
 - Retail: **25%** generic, **30%** brand formulary, **35%** brand non-formulary and **30%** specialty
 - Mail order: **26%** generic, **30%** brand formulary, **38%** brand non-formulary and **34%** specialty

Copays remained the most common cost sharing method (the balance use coinsurance)



Dental benefits

- The majority of employers' (**98%**) offer dental benefits to their employees with dental PPO plans being most common (**88%**)
 - 66%** of dental plans have between a \$50 and \$59 deductible with an average deductible of **\$64**
 - 44%** of dental plans have between a \$1,500 and \$1,999 annual benefit maximum with an average maximum of **\$1,519**
- The most common dental plan design for diagnostic & preventives/basic/major is **100%/80%/50%** with an average of **92%/76%/53%**
- On average, employees contribute **39%** for single dental coverage and **45%** for family dental coverage
 - 16%** of employers offer a dental plan on a voluntary basis (employee pays the full cost of coverage)



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Wellness programs

- **71%** of employers offer wellness programs (up from **68%** in 2013)
 - The most common wellness programs were Employee Assistance Program (EAP) (**85%**), followed by biometric screening (**78%**), health risk questionnaire (**76%**), tobacco cessation (**63%**), and physical activity program/fitness discount (**58%**)
 - Health risk questionnaire had the largest participation rate of **57%** followed by body mass index and biometric screening with **54%**
 - Biometric screening was indicated as the most valuable wellness program by **52%** of employers
- **63%** of employers currently offer one-on-one coaching through their wellness programs
- **93%** of employers currently target physical dimensions with their wellness programs and **73%** of employers currently target mental dimensions
 - Approximately **25–30%** of employers are interested in targeting additional dimensions of well-being including financial, career, social and emotional
- **90%** of employers do not have sufficient data to calculate or do not measure their return on investment for their wellness programs

Disease management programs

- **53%** offer disease management programs (up from **49%** in 2013)
 - Most common programs were diabetes (**72%**), asthma (**57%**), cardiac (**56%**), and chronic obstructive pulmonary disease (**53%**)

- **52%** of employers consider their diabetes program as the most valuable disease management program
- **87%** of employers do not have sufficient data to calculate or do not measure their return on investment of their disease management programs

Self-insurance and stop loss

- Self-insurance is most prevalent for large employers and becoming more popular with small employers
- **59%** of employers with 500–1,000 employees are self-insured, (up from **55%** in 2013)
- **57%** of those self-insured employers do not have aggregate stop loss coverage while only **25%** do not have specific stop loss
 - The most common specific/individual stop loss coverage is between \$100,000 and \$199,999 for self-insured employers who elect to have coverage
 - Employers with 5,000 or more employees are less likely to have stop loss coverage

Specific/individual coverage	<1,000 employees	1,000–5,000 employees	5,000+ employees
<\$50,000	8%	1%	0%
\$50,000–\$99,999	21%	1%	0%
\$100,000–\$199,999	40%	22%	3%
\$200,000–\$299,999	12%	28%	7%
\$300,000–\$499,999	5%	23%	15%
\$500,000–\$999,999	2%	4%	17%
\$1,000,000+	3%	4%	8%
N/A	9%	17%	50%



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Retiree medical programs

- **38%** of employers provide pre-65 retiree medical programs, while **31%** provide post-65, relatively consistent with 2013 (36% and 31% respectively)
 - The average pre-65 subsidy amount is **53%** and the post-65 subsidy amount is **61%**
- Of those who provide retiree medical plans, new hires are often excluded:
 - **42%** do not offer pre-65 coverage and **48%** do not offer post-65 coverage to new hires, up from 2013 (**40%** and **45%** respectively)
- **43%** of employers are considering moving their pre-65 retirees to a private exchange with a company subsidy

401(k) plans are still the most prevalent form of retirement program

- **92%** of employers offer 401(k) or 403(b) plans
 - **35%** vest employer 401(k) contributions immediately
 - **87%** provide an employer match and **55%** provide an employee default contribution
- **25%** of employers offer a defined benefit plan with **39%** of those plans closed to new accruals or closed to new employees

Paid Time Off (PTO) banks are less common than traditional vacation/sick day programs

- **42%** of employers offer a PTO bank, which averages to be **16** days annually for new hires and **21** days annually for full-time employees with 5 or more years tenure
- For employers who offer separate sick and vacation days:
 - On average, new hires receive **8** sick days a year which is the same as employees with 5 or more years tenure
 - On average, new hires receive **10** vacation days a year and employees with 5 or more years tenure receive **16** vacation days a year
- Employees receive an average of **10** holidays a year



69%
of employers allow
carryover of unused
PTO or vacation days



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Work-life programs remain common for many employers

- The most common work-life programs included:



Health reform

- About half of employers are very likely to re-evaluate their overall benefits strategy in light of health reform
- 60% of employers expect the excise tax in 2018 to have a financial impact on their company with 31% expecting that impact to be significant

Future solutions for mitigating healthcare cost increases over the next three years

- Employees expect continued cost shifting to employees
 - 47% of employers are considering further increasing employee cost sharing in medical plan design
 - 52% are considering further increasing employee cost sharing in pharmacy plan design
 - 56% of employers are considering increasing employee contributions
- 44% of employers are considering offering a high deductible plan as a full replacement to their current plans
 - 18% have already implemented HDHPs as the only medical plan option
- Other leading future strategies to mitigate healthcare cost increases:
 - 49% of employers are considering implementing or expanding their workplace wellness program
 - 41% are considering value based design
 - 34% are considering performance based networks

Private exchanges are also being considered as a major strategy moving forward

- 32% are considering moving active employees to a private exchange (2% have already done so)
- 22% are considering moving retirees to a private exchange (4% have already done so)



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Detailed findings—**Section 3: Medical plan costs**





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Company's annual medical gross spend per active employee

Gross spend per active employee

	Education & nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology	2014 total
<\$5,000	6%	4%	3%	6%	10%	4%	7%	6%
\$5,000–\$6,999	12%	15%	15%	19%	17%	17%	19%	16%
\$7,000–\$8,999	13%	10%	13%	9%	10%	9%	6%	10%
\$9,000–\$9,999	6%	4%	3%	5%	6%	4%	2%	5%
\$10,000–\$11,999	6%	13%	11%	15%	10%	10%	16%	12%
\$12,000–\$13,999	16%	14%	14%	14%	16%	12%	16%	14%
\$14,000–\$15,999	9%	11%	11%	10%	10%	8%	11%	11%
\$16,000–\$17,999	8%	8%	12%	9%	9%	14%	8%	9%
\$18,000–\$19,999	10%	7%	5%	7%	4%	8%	7%	7%
\$20,000+	14%	14%	13%	6%	8%	14%	8%	10%
Average gross spend	\$13,310	\$12,985	\$12,926	\$12,040	\$11,315	\$13,460	\$11,958	\$12,442

The Services industry offers the most expensive benefits versus the Retail & consumer industry which tends to offer less rich benefits



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Company's annual medical net spend per active employee

Net spend per active employee

	Education & nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology	2014 total
<\$3,000	9%	14%	9%	15%	15%	13%	11%	14%
\$3,000–\$4,999	16%	14%	12%	16%	22%	9%	15%	13%
\$5,000–\$6,999	15%	16%	17%	13%	14%	15%	16%	16%
\$7,000–\$8,999	11%	14%	14%	14%	14%	16%	12%	12%
\$9,000–\$10,999	10%	13%	11%	15%	11%	12%	17%	14%
\$11,000–\$12,999	14%	11%	16%	8%	9%	11%	12%	11%
\$13,000–\$14,999	7%	6%	8%	10%	5%	10%	8%	8%
\$15,000–\$16,999	5%	5%	3%	4%	7%	6%	3%	5%
\$17,000+	13%	7%	10%	5%	3%	8%	6%	7%
Average net spend	\$9,521	\$8,307	\$9,258	\$8,121	\$7,502	\$9,224	\$8,374	\$8,496

The manufacturing and retail & consumer industries pay the least amount towards employee medical coverage



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Medical plan costs before/after plan change

Healthcare costs continue to rise at rates in excess of Consumer Price Index (CPI) and employers are expecting them to increase slightly more this year than last year

Before plan changes

	Expected calendar year 2014 over 2013	Calendar year 2013 over 2012
Decrease	4%	6%
Unchanged	13%	12%
1%–4% increase	12%	14%
5%–9% increase	38%	32%
10%–14% increase	20%	22%
15%–19% increase	7%	7%
20%+ increase	6%	7%
Average	8.0% increase	7.8% increase

After plan changes

	Expected calendar year 2014 over 2013	Calendar year 2013 over 2012
Decrease	7%	9%
Unchanged	22%	23%
1%–4% increase	16%	21%
5%–9% increase	35%	29%
10%–14% increase	12%	13%
15%–19% increase	5%	3%
20%+ increase	3%	2%
Average	5.3% increase	4.5% increase

The **7.8%**
increase from 2012 to 2013 is
slightly higher than the **7.5%**
expected as indicated in the
2013 Touchstone Survey

The **4.5%**
increase from 2012 to 2013
was less than the expected
increase of **5.4%** from the
2013 Touchstone Survey



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Medical plan 2014 active monthly COBRA rates by tier

		Monthly dollars by percentile		
Tier/plan	Distribution %	25th	50th	75th
2-tier rates				
Employee	13%	420	500	606
Family		1,200	1,434	1,670
3-tier rates				
Employee	13%	455	527	631
Employee + 1		909	1,052	1,246
Employee + 2 or more		1,312	1,528	1,790
4-tier rates				
Employee	63%	451	519	591
Employee + spouse		954	1,093	1,234
Employee + children		830	959	1,115
Family		1,368	1,548	1,781
5-tier rates				
Employee	11%	447	506	581
Employee + spouse		964	1,065	1,199
Employee + child		744	927	1,128
Employee + children		871	1,012	1,202
Family		1,335	1,495	1,666
Average employee:		\$529		

Tier	<1,000 employees	1,000–5,000 employees	5,000+ employees
2-tier	12%	6%	14%
3-tier	24%	27%	11%
4-tier	58%	65%	63%
5-tier	6%	2%	12%

The majority of employers offer 4-tier rates regardless of size



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Section 3: Medical plan costs

Medical plan 2014 pre-65 and post-65 retiree monthly rates

Tier	Monthly dollars by percentile		
	25th	50th	75th
Pre-65 retiree	495	713	867
Post-65 retiree	340	445	547
Average pre-65 retiree:		\$714	
Average post-65 retiree:		\$545	

2014 renewal trend rates

Actual trend rates used by administrators for the 2014 renewal

	Medical	Prescription drug	Dental
Decrease	0%	1%	1%
0%	3%	7%	21%
1%–5%	15%	19%	40%
6%–10%	63%	56%	33%
11%–15%	14%	13%	2%
16%–19%	0%	1%	0%
20%+	5%	3%	3%
Average	9.6%	8.6%	5.5%

For medical and prescription drug,
the majority of employers faced a

6%–10%
increase in rates for their highest
enrolled plan in 2014

For dental, most employers faced a

1%–5%
increase in their renewal rates



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Medical plans with the largest enrollment

Survey participants selected the following plans as those with the largest enrollment:

	2014	2013	2012	2011	2010
PPO plan	51%	54%	57%	57%	63%
High deductible plan	26%	21%	17%	17%	13%
HMO plan	10%	9%	13%	12%	9%
POS plan	7%	8%	8%	7%	10%
EPO	4%	6%	4%	6%	4%
Indemnity	1%	1%	1%	1%	1%
All other plans (mini-med, Open Access, etc.)	1%	1%	0%	0%	0%

The average enrollment of the plans that attract the most employees is 82%. On average, 16% of employees decide to opt out of medical coverage.

	<1,000 employees	1,000–5,000 employees	5,000+ employees
PPO plan	48%	58%	53%
High deductible plan	27%	19%	28%
HMO plan	13%	7%	6%
POS plan	7%	7%	6%
EPO	3%	6%	5%
Indemnity	1%	1%	1%
All other plans	1%	2%	1%

High deductible plans are gaining more popularity with small and large employers



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Medical plan options

Number of medical plan options	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total	2013 total
0	2%	0%	0%	1%	1%
1	35%	12%	11%	23%	25%
2	31%	33%	27%	31%	33%
3	23%	31%	32%	27%	24%
4	5%	13%	13%	9%	8%
5	2%	5%	6%	4%	3%
6	1%	1%	1%	1%	2%
7	0%	2%	3%	1%	1%
8	0%	0%	1%	1%	1%
9	0%	1%	0%	0%	0%
10+	1%	2%	6%	2%	2%
Average	2.5 plans	3.1 plans	3.6 plans	2.9 plans	2.6 plans

Large employers tend to offer more medical plan options to their employees than small employers

81%
of employers offer 1 to 3 medical plan options to their employees and 9% of employers offer 5 or more medical plan options

The average number of plans offered has increased from 2.6 plans in 2013 to 2.9 plans in 2014

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Medical plan in-network features (single deductible)

For the medical plan selected as having the largest enrollment, the historical and industry breakdown of the medical *in-network deductible* feature follows:

	2014	2013	2012	2011	2010
\$0	16%	18%	21%	22%	24%
\$1–\$199	3%	4%	8%	8%	8%
\$200–\$299	9%	10%	11%	14%	16%
\$300–\$399	6%	7%	9%	9%	9%
\$400–\$499	4%	5%	5%	5%	7%
\$500–\$749	16%	17%	19%	16%	14%
\$750–\$999	6%	7%	5%	4%	6%
\$1,000–\$1,999	22%	17%	13%	11%	11%
\$2,000–\$2,999	9%	9%	6%	7%	3%
\$3,000+	9%	6%	3%	4%	2%

The average deductible is

\$1,046The Services industry
has the highest
average deductible of**\$1,221**

	Education & nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology
\$0	24%	14%	18%	13%	13%	19%	13%
\$1–\$199	0%	1%	7%	2%	1%	5%	1%
\$200–\$299	13%	9%	8%	9%	5%	7%	17%
\$300–\$399	8%	3%	8%	7%	4%	1%	8%
\$400–\$499	0%	3%	2%	7%	5%	2%	5%
\$500–\$749	11%	14%	16%	17%	21%	20%	12%
\$750–\$999	2%	8%	2%	4%	13%	5%	7%
\$1,000–\$1,999	16%	25%	18%	28%	22%	15%	15%
\$2,000–\$2,999	15%	14%	11%	6%	7%	14%	15%
\$3,000+	11%	9%	10%	7%	9%	12%	7%
Average	\$1,094	\$1,132	\$944	\$989	\$1,159	\$1,221	\$1,069

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Medical plan in-network features (out-of-pocket maximum)

The average out-of-pocket maximum is

\$3,046

Retail & consumer has the highest average out-of-pocket maximum at

\$3,484

For the medical plan selected as having the largest enrollment, the historical and industry breakdown of the medical out-of-pocket maximum feature follows:

	2014	2013	2012	2011	2010
<\$1,000	9%	6%	13%	10%	10%
\$1,000–\$1,999	16%	19%	27%	27%	28%
\$2,000–\$2,999	26%	26%	27%	27%	29%
\$3,000–\$4,999	32%	24%	16%	20%	17%
\$5,000–\$9,999	15%	11%	6%	6%	5%
\$10,000+	2%	1%	1%	1%	0%
Unlimited	0%	13%	10%	9%	11%

In 2014, out-of-pocket maximums are capped at \$6,350 for employee only coverage for non-grandfathered plans

	Education & nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology
<\$1,000	12%	9%	12%	8%	1%	13%	6%
\$1,000–\$1,999	20%	15%	17%	14%	12%	19%	20%
\$2,000–\$2,999	24%	25%	24%	34%	26%	18%	24%
\$3,000–\$4,999	25%	34%	34%	31%	39%	28%	37%
\$5,000–\$9,999	17%	15%	11%	12%	21%	21%	12%
\$10,000+	2%	2%	2%	1%	1%	1%	1%
Unlimited	0%	0%	0%	0%	0%	0%	0%
Average	\$2,971	\$3,100	\$2,810	\$2,891	\$3,484	\$3,025	\$2,934

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Medical plan in-network features (employee coinsurance)

For the medical plan selected as having the largest enrollment, the historical and industry breakdown of the medical *employee coinsurance* for most services feature follows:

	2014	2013	2012	2011	2010
0%	20%				
1%–9%	1%	10%	12%	8%	6%
10%–19%	25%	36%	39%	41%	41%
20%–24%	38%	47%	41%	46%	49%
25%–29%	1%				
30%–39%	4%				
40%–49%	0%	2%	3%	1%	2%
50%+	11%	5%	5%	4%	2%

The average in-network coinsurance is

21%

Manufacturing has the highest average coinsurance of

24%

	Education & nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology
0%	30%	19%	28%	12%	13%	28%	18%
1%–9%	0%	0%	2%	1%	1%	0%	0%
10%–19%	14%	29%	26%	25%	14%	30%	38%
20%–24%	41%	32%	31%	43%	59%	25%	34%
25%–29%	5%	1%	1%	3%	0%	0%	0%
30%–39%	5%	7%	3%	3%	4%	3%	1%
40%–49%	0%	0%	0%	0%	0%	0%	0%
50%+	5%	12%	9%	13%	9%	14%	9%
Average	17%	22%	18%	24%	22%	21%	19%

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Medical plan in-network features (office visits)

For the medical plan selected as having the largest enrollment, the following is the breakdown of the *in-network primary care office visit* medical feature:

Primary care office visit

	2014	2013	2012	2011	2010
\$0 copay	2%	8%	6%	7%	6%
\$1–\$9 copay	0%	1%	1%	1%	1%
\$10–\$19 copay	9%	12%	16%	17%	20%
\$20–\$24 copay	24%	24%	26%	29%	30%
\$25–\$29 copay	18%	20%	19%	16%	17%
\$30–\$34 copay	13%	11%	10%	8%	6%
\$35–\$39 copay	4%				
\$40+ copay	1%	4%	3%	4%	2%
0% coinsurance	3%				
1%–19% coinsurance	7%				
20%–24% coinsurance	14%				
25%–29% coinsurance	1%	20%	19%	18%	18%
30%–39% coinsurance	1%				
40%+ coinsurance	3%				

The average copay for
primary care office visits
is **\$23** and the average
coinsurance is **23%**

71%
of employers utilize copays
for primary care visits
which is a decrease from
80% in 2013

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Medical plan in-network features (office visits)

For the medical plan selected as having the largest enrollment, the following is the breakdown of the *in-network specialist office visit* medical feature:

Specialist office visit

	2014	2013	2012	2011	2010
\$0 copay	2%	5%	4%	5%	3%
\$1–\$9 copay	0%	0%	1%	1%	0%
\$10–\$19 copay	4%	6%	6%	9%	10%
\$20–\$24 copay	7%	9%	10%	11%	15%
\$25–\$29 copay	7%	10%	12%	9%	11%
\$30–\$34 copay	12%	13%	12%	14%	17%
\$35–\$39 copay	6%	34%	33%	29%	21%
\$40–\$44 copay	15%				
\$45–\$49 copay	4%				
\$50–\$59 copay	9%				
\$60+ copay	3%	23%	22%	22%	23%
0% coinsurance	3%				
1%–19% coinsurance	8%				
20%–24% coinsurance	15%				
25%–29% coinsurance	1%				
30%–39% coinsurance	1%				
40%+ coinsurance	3%				

The average copay for
specialist office visits
is \$35 and the average
coinsurance is 24%

69%
of employers utilize copays
for specialist office visits
which is a decrease from
77% in 2013



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Medical plan in-network features (hospital)

For the medical plan selected as having the largest enrollment, the following is the breakdown of the *in-network hospital* medical feature:

Inpatient hospital cost per admission

	2014	2013	2012	2011	2010
\$0 copay	7%	18%	20%	16%	0%
\$1–\$199 copay	8%	9%	11%	13%	12%
\$200–\$299 copay	8%	14%	16%	17%	24%
\$300–\$399 copay	3%				
\$400–\$599 copay	4%	9%	7%	7%	7%
\$600+ copay	1%	4%	5%	5%	4%
0% coinsurance	6%	46%	41%	42%	53%
1%–19% coinsurance	21%				
20%–24% coinsurance	31%				
25%–29% coinsurance	1%				
30%–39% coinsurance	2%				
40%+ coinsurance	8%				

The average copay for
inpatient hospital visits
is **\$201** and the average
coinsurance is **24%**

31%
of employers utilize copays
which is a decrease from
54% in 2013

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Medical plan in-network features Emergency Room (ER)

For the medical plan selected as having the largest enrollment, the following is
the breakdown of the *in-network ER* medical feature:

ER cost per visit

	2014	2013	2012	2011	2010
\$0 copay	2%		7%	8%	2%
\$1–\$49 copay	2%	4%			
\$50–\$99 copay	11%	15%	17%	21%	26%
\$100–\$124 copay	20%	28%	27%	26%	30%
\$125–\$149 copay	1%		3%	4%	2%
\$150–\$199 copay	14%	14%	13%		
\$200+ copay	14%	14%	12%	19%	17%
0% coinsurance	3%				
1%–19% coinsurance	9%				
20%–24% coinsurance	16%				
25%–29% coinsurance	1%	25%	21%	22%	23%
30%–39% coinsurance	2%				
40%+ coinsurance	5%				

The average ER copay is
\$131 and the average
coinsurance is **26%**

The percentage of
employers utilizing copays
has decreased from **75%**
in 2013 to **64%** in 2014

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Medical plan out-of-network features

For the medical plan selected as having the largest enrollment:

Deductible

	2014	2013	2012	2011	2010
<\$200	5%	1%	4%	2%	1%
\$200–\$299	3%				
\$300–\$399	2%	10%	14%	16%	23%
\$400–\$499	2%				
\$500–\$749	13%	17%	20%	21%	23%
\$750–\$999	7%	8%	10%	7%	11%
\$1,000–\$1,999	27%	29%	29%	28%	25%
\$2,000–\$2,999	15%	11%	11%	10%	7%
\$3,000–\$3,999	12%				
\$4,000+	14%	23%	12%	16%	10%

The average out-of-network deductible is **\$2,071** which is almost double the average in-network deductible

68%
of employers have an out-of-network deductible of \$1,000 or more in 2014 which has increased over the past few years (63% in 2013 and 52% in 2012)

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Medical plan out-of-network features

For the medical plan selected as having the largest enrollment:

Out-of-pocket maximum

	2014	2013	2012	2011	2010
\$0	3%				
\$1–\$999	1%	3%	4%	5%	5%
\$1,000–\$1,999	3%	6%	10%	9%	9%
\$2,000–\$2,999	8%	11%	16%	12%	16%
\$3,000–\$4,999	23%	27%	27%	29%	26%
\$5,000–\$9,999	40%	32%	22%	25%	24%
\$10,000+	18%	11%	7%	8%	9%
Unlimited	4%	10%	14%	12%	11%

Employee coinsurance

	2014	2013	2012	2011	2010
0%	6%				
1%–9%	0%	5%	7%	9%	6%
10%–19%	1%				
20%–24%	13%	20%	21%	19%	19%
25%–29%	1%				
30%–39%	22%	58%	27%	29%	28%
40%–49%	30%		28%	29%	29%
50%+	27%	17%	17%	14%	18%

Average out-of-pocket
maximum is **\$6,045**Employers have
an average**38%**
out-of-network employee
coinsurance, consistent
with prior yearsSimilarly, the average
coinsurance for out-of-
network primary and
specialist office visits
is **40%**



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Medical plan out-of-network features (hospital and ER)

For the medical plan selected as having the largest enrollment, the following is the breakdown of the *out-of-network hospital and ER* medical features:

Inpatient hospital cost per admission

	2014
\$0 copay	2%
\$1–\$199 copay	4%
\$200–\$299 copay	3%
\$300–\$399 copay	1%
\$400–\$599 copay	2%
\$600+ copay	1%
0% coinsurance	1%
1%–19% coinsurance	1%
20%–24% coinsurance	10%
25%–29% coinsurance	1%
30%–39% coinsurance	22%
40%+ coinsurance	52%

ER cost per visit

	2014
\$0 copay	1%
\$1–\$49 copay	1%
\$50–\$99 copay	8%
\$100–\$149 copay	16%
\$150–\$199 copay	12%
\$200+ copay	11%
0% coinsurance	1%
1%–19% coinsurance	1%
20%–24% coinsurance	7%
25%–29% coinsurance	0%
30%–39% coinsurance	11%
40%+ coinsurance	31%

The average out-of-network hospital copay is \$224 and the average emergency room copay is \$134

The average coinsurance for out-of-network hospital and emergency room is 41% and 40%, respectively

13%
of employers utilize copays
for inpatient hospital visits
and **49%** utilize
copays for emergency
room visits



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Section 4: Medical plan design highlights

High deductible plans

There is an increase in employers offering high deductible plans with an HSA, from **39%** last year to **47%** this year. In contrast, there is a decrease in employers offering high deductible plans with an HRA, from **20%** last year to **15%** this year.

% offering

	HSA	HRA
<1,000 employees	39%	11%
1,000–5,000 employees	52%	15%
5,000+ employees	59%	25%
2014 total	47%	15%

Average enrollment

	HSA	HRA
2014	39.2%	54.0%
2013	34.6%	54.2%
2012	28.2%	43.2%
2011	29.5%	37.9%
2010	20.5%	34.2%

% employees who fund through their payroll deductions

	HSA
<10%	27%
10%–19%	10%
20%–29%	7%
30%–39%	5%
40%–49%	4%
50%–59%	9%
60%–69%	10%
70%–79%	9%
80%–89%	7%
90%+	12%

Large employers tend to offer HSA and HRA plans more than small employers

Enrollment in both HSA and HRA plans has been steadily increasing the last few years

47% of employers have
50%+ of their employees funding
their HSA through payroll deductions with **12%** of employers having more
than 90% of their employees funding

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High deductible plans (single)

Employer account subsidy

	HSA				HRA			
	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
\$0	1%	0%	0%	0%	0%	0%	0%	0%
\$1–\$499	17%	17%	28%	21%	7%	7%	27%	17%
\$500–\$749	22%	52%	52%	40%	19%	50%	39%	34%
\$750–\$999	19%	17%	13%	17%	11%	29%	12%	15%
\$1,000–\$1,499	28%	13%	5%	16%	15%	14%	22%	18%
\$1,500–\$1,999	7%	1%	2%	4%	26%	0%	0%	9%
\$2,000–\$2,999	4%	0%	0%	1%	7%	0%	0%	2%
\$3,000+	2%	0%	0%	1%	15%	0%	0%	5%
Average	\$877	\$620	\$533	\$696	\$1,602	\$654	\$587	\$933

Small employers tend to contribute more to their employees' HSA or HRA accounts than large employers

40% of employers contribute
\$500–\$749 into their employees' HSA accounts

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High deductible plans (family)

Employer subsidy

	HSA				HRA			
	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
\$0	1%	0%	0%	1%	4%	0%	0%	1%
\$1–\$499	4%	2%	8%	5%	7%	0%	7%	6%
\$500–\$749	9%	13%	13%	11%	7%	0%	12%	8%
\$750–\$999	7%	6%	8%	7%	0%	14%	15%	10%
\$1,000–\$1,499	24%	45%	52%	39%	14%	43%	37%	30%
\$1,500–\$1,999	24%	20%	13%	19%	21%	29%	12%	18%
\$2,000–\$2,999	18%	11%	6%	12%	18%	14%	17%	17%
\$3,000+	13%	3%	0%	6%	29%	0%	0%	10%
Average	\$1,659	\$1,286	\$1,041	\$1,358	\$3,003	\$1,291	\$1,122	\$1,785

The average HSA or HRA contribution for family coverage is approximately double that of employee only coverage

The most common HSA contribution is \$1,000–\$1,499

29% of small employers contribute more than \$3,000 into the HRA account



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Section 4: Medical plan design highlights

Financing of medical plans with the largest enrollment

<500 employees

	2014	2013	2012	2011	2010
Self-insured	26%	31%	22%	20%	29%
Fully-insured	69%	65%	65%	67%	68%
Minimum premium arrangement	5%	4%	13%	13%	3%

500–1,000 employees

	2014	2013	2012	2011	2010
Self-insured	59%	55%	49%	54%	69%
Fully-insured	38%	43%	47%	39%	26%
Minimum premium arrangement	3%	2%	4%	7%	5%

1,000+ employees

	2014	2013	2012	2011	2010
Self-insured	87%	85%	86%	87%	87%
Fully-insured	12%	13%	12%	12%	11%
Minimum premium arrangement	1%	2%	2%	1%	2%

60%
of employers are
self-insured in 2014

59%
of employers with 500–1,000
employees are self-insured
which is an increase from
55% in 2013



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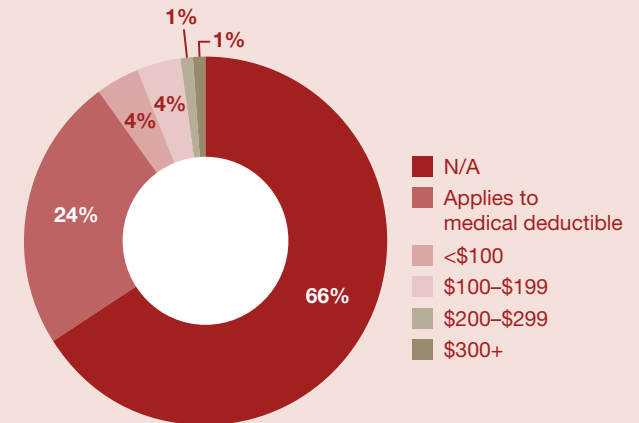
Percentage of medical & prescription claim cost that is related to prescription drug claims

	2014
<7%	6%
7%	2%
8%	2%
9%	4%
10%	9%
11%	1%
12%	4%
13%	3%
14%	4%
15%	12%
16%	5%
17%	4%
18%	8%
19%	5%
20%	12%
21%+	19%
Average	16%

53%
of employers find
that prescription
drug costs are
more than 15%
of total health
(medical and
prescription drug
claims) costs

19%
stated that
prescription drug
claims are more
than 21% of
health care costs

In-network prescription drug deductible



While 66% of the plans do not apply a deductible on pharmacy claims, the most common deductible continues to be an integrated deductible with medical claims rather than a standalone prescription deductible which represents only 10% of the plans

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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is the breakdown of the prescription drug *retail generic* plan feature:

Generic

	2014	2013	2012	2011	2010
Not covered	1%	1%	2%	2%	1%
<\$5 copay	3%	30%	21%	21%	22%
\$5–\$9 copay	19%				
\$10–\$11 copay	41%		42%	43%	43%
\$12–\$14 copay	1%	51%			
\$15–\$19 copay	14%		12%	10%	11%
\$20+ copay	4%	4%	7%	5%	4%
<10% coinsurance	2%	5%	6%	6%	6%
10%–14% coinsurance	5%				
15%–19% coinsurance	1%	6%	8%	8%	9%
20%–24% coinsurance	5%				
25%+ coinsurance	4%	3%	2%	5%	4%

83%

of employers have a copay
plan for retail generics

The average copay for retail
generics is **\$11** and the
average coinsurance is **24%**

The most common member
cost share for retail generics
over the past five years
continues to be in the
\$10–\$14 copay range

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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is the breakdown of the prescription drug *retail brand “formulary”* plan feature:

Brand “formulary”

	2014	2013	2012	2011	2010
Not covered	1%	2%	2%	3%	1%
<\$10 copay	0%	7%	6%	6%	5%
\$10–\$19 copay	4%				
\$20–\$24 copay	6%	27%	28%	32%	36%
\$25–\$29 copay	13%				
\$30–\$34 copay	21%	23%	20%	17%	16%
\$35–\$49 copay	21%	25%	18%	13%	9%
\$50+ copay	5%				
<15% coinsurance	3%	2%	2%	2%	2%
15%–19% coinsurance	1%				
20%–24% coinsurance	10%	11%	21%	22%	27%
25%–29% coinsurance	4%				
30%–34% coinsurance	6%				
35%+ coinsurance	5%	3%	3%	5%	4%

70%

of employers have a
copay plan for retail
brand “formulary”

The average copay for retail
brand “formulary” is **\$32**
and the average coinsurance
is **28%**

The most common member
cost share for retail brand
“formulary” has shifted
from the \$20–\$29 copay
range to the \$30–\$49
copay range



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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is the breakdown of the prescription drug retail brand “non-formulary” plan feature:

Brand “non-formulary”

	2014	2013	2012	2011	2010
Not covered	2%	3%	4%	6%	4%
<\$30 copay	5%	7%	8%	9%	4%
\$30–\$49 copay	19%	25%	24%	26%	32%
\$50–\$59 copay	22%	22%	23%	18%	20%
\$60–\$64 copay	12%				
\$65–\$74 copay	4%	18%	13%	10%	8%
\$75+ copay	6%				
<14% coinsurance	3%				
15%–19% coinsurance	0%	2%	2%	3%	2%
20%–24% coinsurance	4%				
25%–29% coinsurance	2%	6%	6%	6%	9%
30%–34% coinsurance	4%				
35%–39% coinsurance	2%	6%	7%	8%	5%
40%–49% coinsurance	6%				
50%–59% coinsurance	6%	11%	13%	14%	16%
60%+ coinsurance	3%				

69% of employers
have a copay plan for retail
brand “non-formulary”

The average copay for retail
brand “non-formulary”
is **\$51** and the average
coinsurance is **37%**

The most common member
cost share for retail brand
“non-formulary” has
shifted from the \$30–\$49
copay range to the \$50–\$59
copay range

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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is
the breakdown of the prescription drug *retail specialty* plan feature:

Specialty

	2014	2013	2012	2011	2010
Not covered	11%	13%	9%	11%	6%
<\$20 copay	4%				
\$20–\$29 copay	3%	3%	8%	5%	22%
\$30–\$39 copay	6%				
\$40–\$49 copay	6%	15%	20%	21%	20%
\$50–\$59 copay	15%	18%	19%	17%	13%
\$60–\$74 copay	9%				
\$75–\$99 copay	4%	20%	16%	13%	7%
\$100+ copay	10%				
<14% coinsurance	5%				
15%–19% coinsurance	0%	4%	3%	3%	3%
20%–24% coinsurance	9%	8%	7%	7%	10%
25%–29% coinsurance	3%				
30%–34% coinsurance	4%	10%	8%	18%	10%
35%–39% coinsurance	1%				
40%–49% coinsurance	3%				
50%+ coinsurance	7%	9%	10%	11%	9%

The average copay
for retail specialty is
\$59 and the average
coinsurance is **32%**

58%
of employers use a
copay plan for retail
specialty drug

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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is the summary of the prescription drug plan average copay amounts:

Retail copays

	2014	2013	2012	2011	2010
Generic	\$11	\$13	\$14	\$13	\$13
Brand “formulary”	\$32	\$33	\$32	\$30	\$29
Brand “non-formulary”	\$51	\$51	\$49	\$46	\$47
Specialty	\$59	\$60	\$56	\$44	\$39

Mail order

	2014	
	Copay	Coinsurance
Generic	\$19	26%
Brand “formulary”	\$60	30%
Brand “non-formulary”	\$100	38%
Specialty	\$91	34%

Retail copays for non-formulary are approximately **60%** higher than formulary

The average retail copay for specialty drugs has increased since 2010, going from a \$39 copay to a \$59 copay

Average retail copays have remained stable over the past year

Mail order average copays are typically 2x retail average copays

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In-network prescription drug plan features

For the medical plan selected as having the largest enrollment, the following is the breakdown of the prescription drug plan features for *mail order*:

Mail order copay

	Generic	Brand “formulary”	Brand “non-formulary”	Specialty
Not covered	4%	4%	5%	20%
<\$10 copay	8%	1%	1%	1%
\$10–\$19 copay	24%	2%	1%	1%
\$20–\$29 copay	33%	5%	1%	2%
\$30–\$39 copay	10%	6%	3%	2%
\$40–\$49 copay	2%	6%	3%	2%
\$50–\$59 copay	1%	9%	4%	4%
\$60–\$64 copay	0%	12%	4%	3%
\$65–\$79 copay	0%	12%	2%	2%
\$80+ copay	0%	15%	47%	27%
<14% coinsurance	6%	3%	3%	6%
15%–19% coinsurance	1%	1%	0%	1%
20%–29% coinsurance	6%	13%	5%	11%
30%–39% coinsurance	1%	6%	6%	5%
40%–49% coinsurance	1%	1%	6%	4%
50%+ coinsurance	3%	4%	9%	9%
Average copay	\$19	\$60	\$100	\$91
Average coinsurance	26%	30%	38%	34%

The majority of employers use copays for mail order prescription drugs as opposed to coinsurance

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Medical contribution strategies

Medical contribution strategies

	2014		2013	
	Single	Family	Single	Family
Non-contributory—employees pay 0% of the premium	12%	8%	14%	8%
Defined benefit—employees pay a percent of premium	64%	67%	64%	68%
Defined benefit—employer determines employee contribution amount	16%	17%	16%	17%
Defined contribution—employer pays a fixed amount	8%	8%	6%	7%

From 2013 to 2014, there was not a noticeable change in medical contribution strategies, however there is an uptick in the use of defined contribution

Defined contribution—employer pays a fixed amount

	2014		2013	
	Single	Family	Single	Family
<\$100	14%	12%	16%	13%
\$100–\$199	9%	2%	13%	2%
\$200–\$299	15%	2%	20%	5%
\$300–\$399	27%	9%	20%	11%
\$400–\$749	20%	23%	15%	14%
\$750–\$999	0%	12%	0%	23%
\$1,000–\$1,999	3%	26%	3%	18%
\$2,000+	12%	14%	13%	14%
Average contribution	\$817	\$1,892	\$860	\$2,001

From 2013 to 2014, there was a decrease in the average employer contribution of approximately 5%–6%

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Contribution strategies

Defined benefit—employees pay a percentage of the premium

	2014		2013	
	Single	Family	Single	Family
<10%	4%	3%	4%	3%
10%–14%	9%	6%	10%	5%
15%–19%	17%	11%	17%	10%
20%–24%	25%	25%	26%	24%
25%–29%	17%	15%	16%	16%
30%–39%	15%	20%	14%	22%
40%–49%	2%	4%	2%	4%
50%+	11%	16%	11%	16%
Average contribution	27%	32%	27%	32%

From 2013 to 2014, the defined benefit percentage contribution did not change

Defined benefit—employer determines employee contribution amount

	2014		2013	
	Single	Family	Single	Family
<\$50	29%	13%	31%	14%
\$50–\$99	24%	6%	26%	6%
\$100–\$199	17%	14%	15%	16%
\$200–\$299	2%	12%	1%	10%
\$300–\$399	3%	9%	2%	11%
\$400–\$749	4%	16%	7%	15%
\$750–\$1,999	18%	7%	17%	7%
\$2,000+	3%	23%	1%	21%
Average contribution	\$395	\$1,271	\$356	\$1,134

From 2013 to 2014, there was an increase in the average employee contribution of approximately 11%–12%

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Employee contribution percentages vary by company size

Employee only coverage

Contribution	<1,000 employees	1,000–5,000 employees	5,000+ employees
<10%	19%	16%	7%
10%–14%	17%	12%	18%
15%–19%	15%	26%	23%
20%–24%	11%	16%	20%
25%–29%	8%	10%	8%
30%–39%	8%	5%	14%
40%+	22%	15%	10%
Average	33%	28%	26%

Family coverage

Contribution	<1,000 employees	1,000–5,000 employees	5,000+ employees
<10%	12%	9%	4%
10%–14%	13%	10%	11%
15%–19%	10%	20%	23%
20%–24%	13%	19%	21%
25%–29%	11%	14%	12%
30%–34%	7%	10%	10%
35%–39%	5%	2%	8%
40%–49%	4%	3%	3%
50%–74%	7%	2%	2%
75%+	18%	11%	6%
Average	38%	31%	28%

The average employee contribution for family coverage is 2%–5% higher than employee only coverage

Small employers tend to have higher employee contribution levels than large employers

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Salary based contributions and smoking surcharges

Number of salary tiers

	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Yes	9%	17%	24%	14%
No	91%	83%	76%	86%
Average # of tiers	4	4	9	6

The popularity of salary based contribution tiers increases as employer size increases

Monthly smoking surcharges

	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
No	89%	76%	65%	80%
Yes, for employees	11%	24%	34%	20%
Yes, for dependents	6%	10%	15%	9%
Average for employees	\$53	\$39	\$60	\$51
Average for dependents	\$62	\$41	\$68	\$59

More than one option was allowed to be chosen

Large employers are more likely to impose smoking surcharges with the average monthly amount being more than small employers

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Spouse/dependent coverage

Are spouses excluded from receiving coverage if they are offered coverage elsewhere?

	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Yes	13%	15%	6%	12%
No, but they pay a surcharge	9%	14%	27%	14%
No, they pay no surcharge	74%	70%	64%	71%
Do not offer coverage for spouses	4%	1%	3%	3%

Large employers are more likely to include spouses, but have them pay a surcharge, whereas small employers are more likely to include spouses without a surcharge

Are dependents excluded from receiving coverage if they are offered coverage elsewhere?

	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Yes	6%	8%	3%	6%
No, but they pay a surcharge	4%	1%	1%	3%
No, they pay no surcharge	87%	90%	95%	89%
Do not offer coverage for dependents	3%	1%	1%	2%

Employers are more likely to include dependents with no surcharge than spouses with no surcharge



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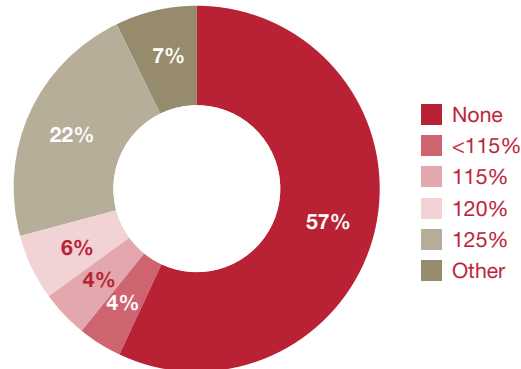
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Stop loss coverage

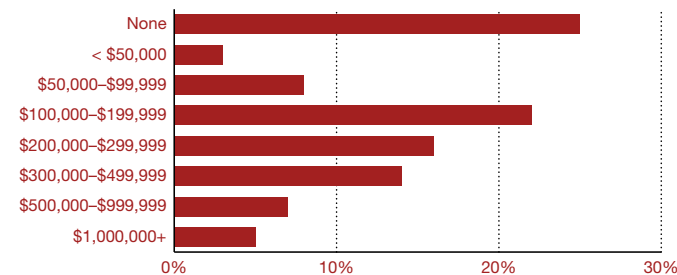
For the medical plan(s) selected as self-insured, the following is the breakdown of stop loss coverage:

Aggregate coverage



57% of self-insured plans do not have aggregate stop loss coverage and 25% do not have specific/individual coverage, slightly more than 2013

Specific/individual coverage



Stop loss coverage by company size

Large employers tend to purchase less aggregate stop loss coverage than small employers

Aggregate coverage

	<1,000 employees	1,000–5,000 employees	5,000+ employees
<115%	10%	2%	1%
115%	6%	1%	3%
120%	9%	7%	1%
125%	37%	24%	8%
Other	10%	7%	4%
None	28%	59%	83%

The majority of self-insured small employers obtain specific/individual stop loss coverage whereas half of large employers do not obtain specific/individual stop loss coverage

Specific/individual coverage

	<1,000 employees	1,000–5,000 employees	5,000+ employees
<\$50,000	8%	1%	0%
\$50,000–\$99,999	21%	1%	0%
\$100,000–\$199,999	40%	22%	3%
\$200,000–\$299,999	12%	28%	7%
\$300,000–\$499,999	5%	23%	15%
\$500,000–\$999,999	2%	4%	17%
\$1,000,000+	3%	4%	8%
None	9%	17%	50%

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Medical plan providers

Survey participants use the following administrators for their medical plans:

Medical plan with the highest enrollment

	<1,000 employees	1,000–5,000 employees	5,000+ employees
Aetna, including Coventry	6%	11%	14%
BCBS–Wellpoint/Anthem	13%	10%	13%
BCBS–Other than Wellpoint/Anthem	30%	31%	21%
CIGNA	11%	14%	11%
Kaiser	2%	0%	1%
UnitedHealthcare	13%	18%	21%
Other Health Plan	18%	9%	13%
Other Third Party Administrator (TPA)	7%	7%	6%

All other medical plans offered

	<1,000 employees	1,000–5,000 employees	5,000+ employees
Aetna, including Coventry	4%	8%	10%
BCBS–Wellpoint/Anthem	11%	6%	8%
BCBS–Other than Wellpoint/Anthem	24%	25%	19%
CIGNA	18%	7%	10%
Humana	12%	21%	20%
Kaiser	8%	16%	12%
UnitedHealthcare	1%	0%	4%
Other Health Plan	15%	12%	14%
Other Third Party Administrator (TPA)	7%	5%	3%

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Vendor satisfaction

	2014			2013			2012		
	Very satisfied	Satisfied	Not satisfied	Very satisfied	Satisfied	Not satisfied	Very satisfied	Satisfied	Not satisfied
Claim administration	37%	58%	5%	38%	58%	4%	44%	52%	4%
Consumer/decision support	20%	66%	14%	18%	68%	14%	22%	66%	12%
Member services	27%	65%	8%	27%	65%	8%	34%	59%	7%
Medical management	26%	65%	9%	23%	70%	7%	27%	66%	7%
Network discounts	40%	56%	4%	36%	59%	5%	44%	53%	3%
Pharmacy benefit administration*	25%	65%	10%	25%	69%	6%	—	—	—
Wellness	20%	62%	18%	19%	63%	18%	23%	62%	15%

* Not a survey response option in prior years

Satisfaction with vendors has been fairly stable over the last few years with a slight movement from satisfied to very satisfied

95% indicated they were very satisfied or satisfied with claim administration in 2014 versus **96%** in 2012

92% indicated they were very satisfied or satisfied with member services in 2014 versus **93%** in 2012

96% indicated they were very satisfied or satisfied with network discounts in 2014 versus **97%** in 2012



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The benefit administration of medical plans by company size

	<1,000 employees			1,000–5,000 employees			5,000+ employees			Total		
	2014	2013	2012	2014	2013	2012	2014	2013	2012	2014	2013	2012
Insourced	36%	38%	33%	32%	31%	28%	31%	21%	21%	34%	32%	27%
Outsourced	23%	24%	44%	24%	25%	41%	32%	39%	55%	25%	28%	47%
Co-sourced	41%	38%	23%	44%	44%	31%	37%	40%	24%	41%	40%	26%

Small employers are trending towards more co-sourcing and moving away from outsourcing and large employers are trending towards more insourcing and co-sourcing

Fewer employers are outsourcing in 2014 moving from 47% in 2012 to 25% in 2014





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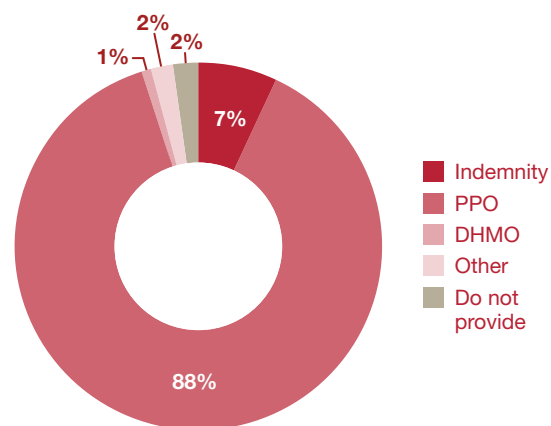
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Dental plan features

Dental plan types



98% of employers offer dental coverage to their employees with the PPO being the most common plan type

On average, dental plan designs have a **\$64 deductible** and a **\$1,519 annual benefit maximum**

The most common deductible is **\$50–\$59** and the most common annual benefit maximum is **\$1,500–\$1,999**

Deductible (single coverage)

	2014
\$0	10%
\$1–\$49	11%
\$50–\$59	66%
\$60–\$74	0%
\$75–\$99	5%
\$100–\$149	5%
\$150+	3%
Average	\$64

Annual benefit maximum

	2014
\$0	1%
\$1–\$999	3%
\$1,000–\$1,499	25%
\$1,500–\$1,999	44%
\$2,000–\$2,499	21%
\$2,500–\$2,999	4%
\$3,000+	2%
Average	\$1,519

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Dental plan features

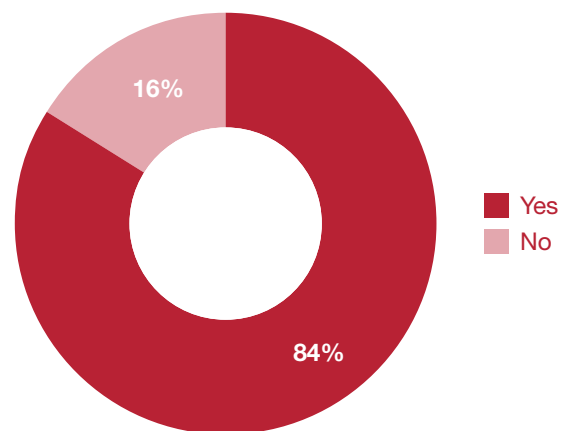
Coinsurance

	Diagnostic & preventive	Basic	Major
<50%	7%	6%	6%
50%	1%	4%	69%
55%			0%
60%			14%
65%	0%		0%
70%		1%	2%
75%		1%	1%
80%		72%	7%
85%	2%	1%	0%
90%	1%	9%	1%
100%	89%	5%	0%
Average	92%	76%	53%

Monthly Contribution

	Single	Family
0%	13%	10%
1%–9%	4%	2%
10%–19%	11%	6%
20%–29%	21%	18%
30%–39%	11%	14%
40%–49%	7%	8%
50%–59%	13%	15%
60%–69%	2%	4%
70%–79%	2%	4%
80%–89%	2%	3%
90%–99%	0%	1%
100%	14%	15%
Average	39%	45%

Orthodontic coverage



An average dental plan design is 92%/76%/53%

The most common dental plan design is 100%/80%/50%

Employees, on average, pay 39% for single coverage and 45% for family coverage



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Detailed findings—**Section 6: Wellness and disease management**





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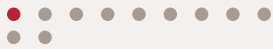
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Wellness and disease management programs

Employers offering wellness and disease management programs:

	Wellness programs					Disease management programs				
	2014	2013	2012	2011	2010	2014	2013	2012	2011	2010
<1,000 employees	57%	57%	56%	52%	65%	31%	31%	28%	40%	41%
1,000–5,000 employees	81%	71%	76%	81%	73%	64%	60%	65%	74%	68%
5,000+ employees	83%	85%	85%	88%	85%	79%	75%	81%	86%	83%
Total	71%	68%	72%	73%	76%	53%	49%	58%	66%	68%

- As company size increases, the percentage of employers offering wellness and disease management programs increases
- Since 2013, the prevalence of both wellness and disease management programs stayed the same for small employers, increased for mid-size employers, and increased as an aggregate

Wellness programs

- **71%** of all survey participants and **83%** of large employers offer wellness programs to eligible individuals
- **71%** of employers with 20,000+ employees and **45%** of employers with <500 employees spend more than **1.0%** of total medical costs on wellness programs which is a slight decrease from 2013
- **35%** of employers use their medical vendor for their wellness program, **28%** manage the program in-house, and **37%** utilize an external vendor

Disease management programs

- **53%** of all survey participants and **79%** of large employers offer disease management programs to eligible individuals although participation rates are typically low
- **86%** of employers use their medical vendor for their disease management program, **4%** manage the program in-house, and **10%** utilize an external vendor



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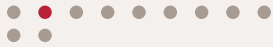
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Wellness and disease management programs: Incentives

Incentives	Wellness	Disease management
Cash/gift card <\$100	16%	17%
Cash/gift card \$100–\$199	7%	4%
Cash/gift card \$200+	8%	3%
Annual premium surcharge for not participating	6%	–
Annual premium incentive <\$100	1%	1%
Annual premium incentive \$100–\$199	3%	0%
Annual premium incentive \$200–\$299	3%	0%
Annual premium incentive \$300–\$499	5%	3%
Annual premium incentive \$500+	10%	4%
Additional employer contribution into HSA/HRA/FSA <\$100	0%	0%
Additional employer contribution into HSA/HRA/FSA \$100–\$199	1%	10%
Additional employer contribution into HSA/HRA/FSA \$200–\$299	2%	3%
Additional employer contribution into HSA/HRA/FSA \$300–\$499	1%	0%
Additional employer contribution into HSA/HRA/FSA \$500+	4%	3%
Small gifts	13%	4%
Raffles for large gifts	12%	3%
Charitable donations	2%	3%
Other	6%	42%

- **87%** of employers offer incentives/disincentives for their wellness programs and **31%** offer incentives for their disease management programs
- A greater percentage of employers are offering incentives/disincentives for wellness programs and disease management programs in 2014 as compared to 2013 (**87%** for wellness and **31%** for disease management in 2014 compared to **82%** and **19%** in 2013, respectively)



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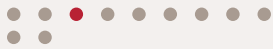
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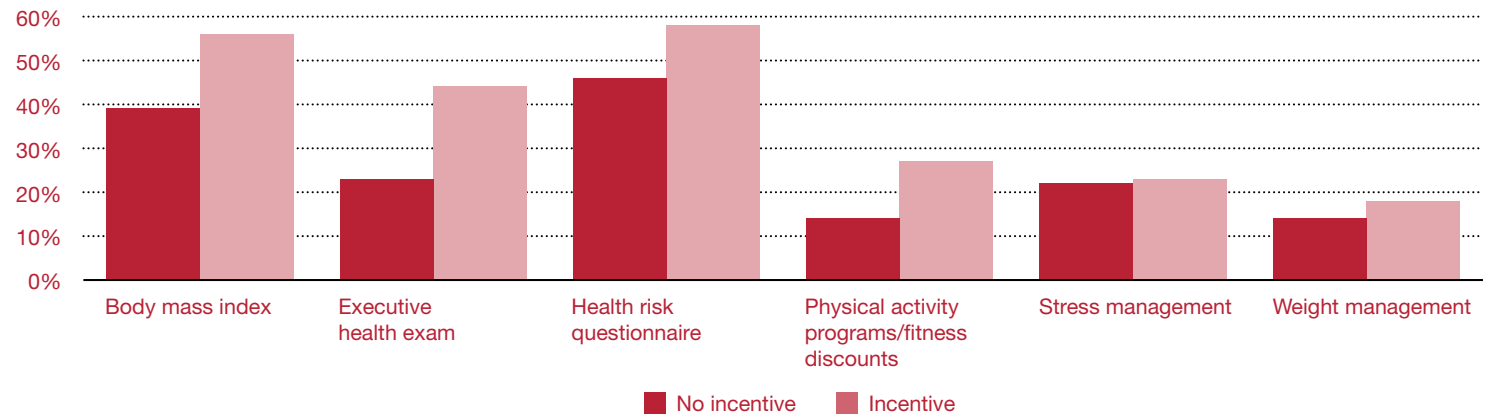
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Wellness programs: Incentives

For those employers who offer incentives, participation rates are positively impacted by incentives:



Programs where incentives did not significantly
impact participation:

- Employee assistance program
- Ergonomics
- Health coach
- Nutrition
- Onsite fitness
- Onsite health clinic
- Tobacco cessation

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Wellness program

Wellness program targeting dimensions

	Currently targeting	Interested in targeting	Not interested in targeting
Career	26%	26%	48%
Community	34%	23%	43%
Emotional	64%	26%	10%
Financial	55%	30%	15%
Mental	73%	21%	6%
Physical	93%	5%	2%
Social	38%	27%	35%
Spiritual	15%	20%	65%

Wellness program features

	Currently offering	Interested in offering	Not interested in offering
Incentives	81%	12%	7%
One-on-one coaching	63%	20%	17%
Competition/gamification	51%	35%	14%
Activity tracking devices	47%	40%	13%
Feedback loops	35%	42%	23%
Mobile apps or user interface	32%	52%	16%
Social sharing	25%	36%	39%
User profiling and/or personalization	24%	50%	26%

Most employers are currently targeting mental and physical dimensions through their wellness programs yet the interest lies in targeting financial, social, career, and emotional dimensions

The majority of employers are interested in offering mobile apps or user interface and user profiling and/or personalization

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Wellness and disease management program

Wellness program

	2014	2013
Employee assistance program (EAP)	85%	86%
Biometric screening	78%	—
Health risk questionnaire	76%	80%
Tobacco cessation	63%	61%
Physical activity program/fitness discounts	58%	—
Body mass index	56%	58%
Health coach	53%	—
Weight management	53%	52%
Nutrition	46%	41%
Onsite fitness	42%	38%
Stress management	41%	35%
Ergonomics	30%	25%
Executive health exam	24%	23%
Onsite health clinic	14%	15%

More than one option was allowed to be chosen

Disease management program

	2014	2013
Diabetes	72%	70%
Asthma	57%	59%
Cardiac	56%	57%
Chronic obstructive pulmonary disease	53%	54%
Hypertension	48%	—
Cancer	42%	46%
Lower back pain	39%	35%
Depression	34%	35%

More than one option was allowed to be chosen

85%

of employers offer an employee assistance program (EAP) and 28% of employees utilize EAP when offered

14%

of employers offer an onsite health clinic with 48% average participation

79%

of large employers vs. 59% of small employers offer diabetes programs

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Wellness and disease management program

Wellness program

	Most valuable	2nd most valuable	3rd most valuable
Biometric screening	52%	13%	8%
Body mass index (BMI)	0%	6%	4%
Employee assistance program (EAP)	9%	9%	18%
Ergonomics	2%	2%	2%
Executive health exam	1%	1%	1%
Health coach	4%	9%	8%
Health risk questionnaire	8%	25%	14%
Nutrition	1%	3%	4%
Onsite fitness	6%	7%	8%
Onsite health clinic	6%	2%	2%
Physical activity program/fitness discounts	6%	11%	11%
Stress management	0%	1%	1%
Tobacco cessation	2%	5%	9%
Weight management	2%	5%	10%

Responses of "Other" are not shown above

Disease management program

	Most valuable	2nd most valuable	3rd most valuable
Asthma	7%	11%	13%
Cancer	11%	9%	6%
Cardiac	12%	20%	21%
Chronic obstructive pulmonary disease	2%	10%	11%
Depression	1%	6%	7%
Diabetes	52%	24%	13%
Hypertension	7%	15%	12%
Lower back pain	5%	2%	12%

Responses of "Other" are not shown above

52%

of employers consider the biometric screening to be the most valuable wellness program they offer followed by the health risk questionnaire and the employee assistance program (EAP)

76%

of employers ranked their diabetes program as being the most and second most valuable disease management program offered

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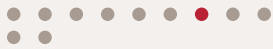
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Wellness programs

Effectiveness of wellness program at:

	Very effective	Somewhat effective	Not effective
Mitigating healthcare costs	12%	68%	20%
Improving performance and productivity	6%	70%	24%
Enhancing employee engagement, attraction and loyalty	17%	66%	17%
Reinforcing corporate responsibility and image	20%	60%	20%

Gauging the effectiveness of wellness program at:

	Subjective judgment	Quantitative metrics	Both	Neither
Mitigating healthcare costs	25%	32%	31%	12%
Improving performance and productivity	7%	54%	18%	21%
Enhancing employee engagement, attraction and loyalty	7%	55%	19%	19%
Reinforcing corporate responsibility and image	3%	60%	16%	21%

*Of employers who consider their wellness programs to not be as effective at mitigating healthcare costs, **64%** use subjective judgment*

Overall, employers view wellness programs to be somewhat effective



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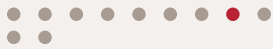
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Disease management programs

Effectiveness of disease management program at:

	Very effective	Somewhat effective	Not effective
Mitigating healthcare costs	10%	72%	18%
Improving performance and productivity	5%	64%	31%
Enhancing employee engagement, attraction and loyalty	6%	51%	43%
Reinforcing corporate responsibility and image	7%	52%	41%

Gauging the effectiveness of disease management program at:

	Subjective judgment	Quantitative metrics	Both	Neither
Mitigating healthcare costs	32%	28%	23%	17%
Improving performance and productivity	9%	45%	13%	33%
Enhancing employee engagement, attraction and loyalty	7%	46%	12%	35%
Reinforcing corporate responsibility and image	6%	46%	13%	35%

The majority of employers who consider their disease management programs not effective, do not use any method to gauge the effectiveness

Overall, employers mainly use quantitative metrics to gauge the effectiveness of their disease management program



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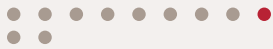
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ROI from wellness and disease management programs

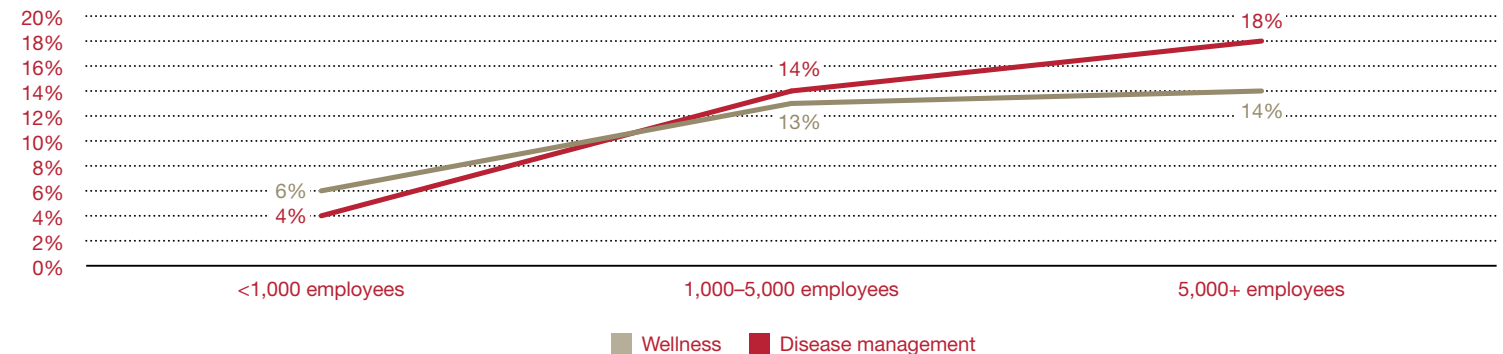
Return on investment (ROI)

	Wellness	Disease management
Do not measure	45%	51%
Insufficient information provided to calculate ROI	45%	36%
Below 1 to 1	1%	2%
1 to 1	1%	2%
2 to 1	4%	5%
3 to 1	2%	2%
4 to 1 or more	2%	2%

Of those that measure ROI
for wellness and disease
management programs,

80% and
69%
respectively have a
positive impact

Employers measuring ROI by company size





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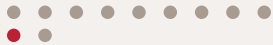
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Work-life programs

Employers sponsor the following work-life programs:

	2014	2013	2012	2011	2010
Flexible work schedule	49%	36%	46%	46%	41%
Telecommuting	45%	43%	55%	51%	47%
Parental leave	28%	25%	36%	35%	34%
Reduced hours	21%	23%	31%	30%	30%
Community service time	21%	19%	26%	25%	20%
Adult leave/care*	17%	17%	16%	—	—
Childcare	14%	13%	25%	22%	20%
Job share	9%	8%	14%	14%	16%
Concierge service	9%	5%	8%	9%	8%
Other	1%	2%	4%	4%	3%

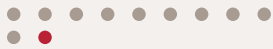
* Not a survey response option in prior years

More than one option was allowed to be chosen

In 2014, employers sponsor flexible work schedules more frequently than telecommuting or other work-life programs

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Work-life programs by company size

Availability of work-life programs increases as company size increases

	2014			2013		
	<1,000 employees	1,000–5,000 employees	5,000+ employees	<1,000 employees	1,000–5,000 employees	5,000+ employees
Flexible work schedule	41%	54%	57%	28%	39%	47%
Telecommuting	37%	49%	54%	35%	45%	56%
Parental leave	21%	35%	32%	18%	30%	34%
Reduced hours	19%	21%	23%	18%	27%	28%
Community service time	15%	23%	28%	15%	23%	24%
Adult leave/care	11%	19%	24%	12%	20%	23%
Childcare	5%	16%	28%	6%	12%	29%
Job share	5%	7%	17%	5%	7%	16%
Concierge service	6%	9%	12%	3%	8%	7%
Other	2%	1%	1%	2%	1%	3%

More than one option was allowed to be chosen

57% of large employers sponsor flexible work schedules as compared to 41% of small employers. This is an increase over 2013 (47% of large employers vs. 28% of small employers)



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Detailed findings—**Section 7: Welfare benefits**



Welfare benefit programs

For employers offering the following welfare benefit programs:

	2014		2013	
	Employer subsidized	Voluntary	Employer subsidized	Voluntary
AD&D*	78%	22%	–	–
Auto insurance	7%	93%	3%	97%
Basic life insurance	97%	3%	96%	4%
Business travel accident*	96%	4%	–	–
Cancer/specified disease insurance	7%	93%	6%	94%
Dental	84%	16%	86%	14%
Dependent life	20%	80%	17%	83%
Homeowners insurance	3%	97%	2%	98%
Identity theft*	32%	68%	–	–
Legal insurance	8%	92%	8%	92%
Long-term care insurance	19%	81%	18%	82%
Long-term disability	83%	17%	83%	17%
Personal excess liability insurance	14%	86%	19%	81%
Pet insurance	2%	98%	0%	100%
Short-term disability	85%	15%	85%	15%
Supplement/optional life	9%	91%	9%	91%
Vision	51%	49%	51%	49%

*Not an option in prior years

Over 90% of employers offer AD&D, basic life insurance, dental, long- & short-term disability, and vision with the majority of those programs being employer subsidized



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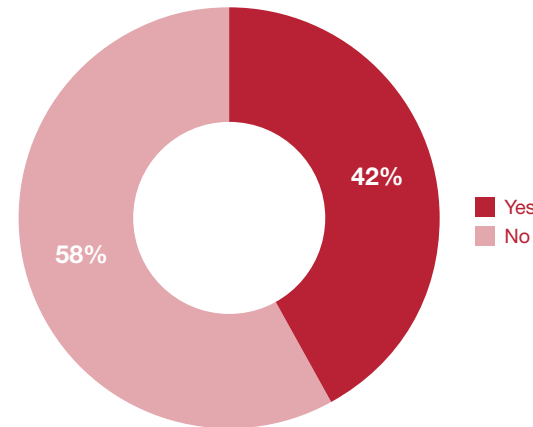
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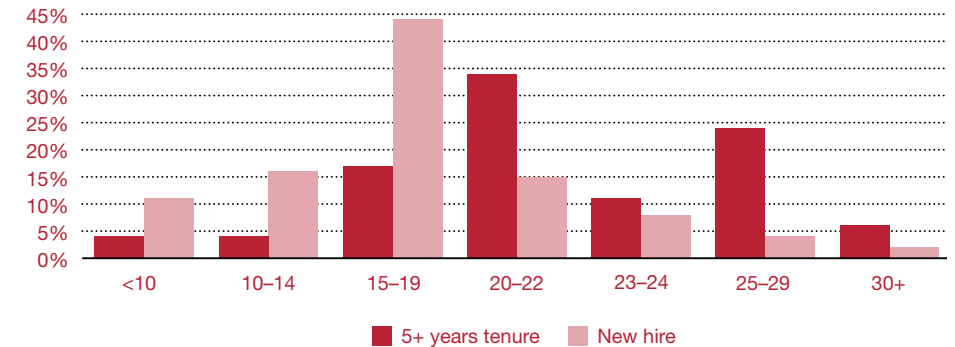
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Paid Time Off (PTO) policies

Do you offer a PTO bank rather than a
traditional vacation & sick day allotment?



Number of PTO days



Average	5+ years tenure	New hire
PTO days	21 days	16 days

When do employees accrue PTO days?	2014
Date of hire	81%
3 months	9%
6 months	3%
Other	7%

Fewer employers are offering PTO banks, a decrease from 49% in 2013 to 42% in 2014

Large employers, on average, offer 18 days to a new hire vs. small employers that offer 14 days

11% of employers permit or require
conversion of PTO days into other benefits



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Paid time off by company size

Do you offer paid time off that employees can use to address family needs in addition to family medical leave of absence?

	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Bereavement	81%	83%	77%	81%
Jury duty	79%	82%	76%	79%
Military leave	33%	48%	55%	44%
Maternity leave (birth of a child)	33%	41%	43%	38%
Personal days	30%	35%	24%	30%
Paternity leave (birth of a child)	23%	29%	23%	25%
Adoption leave (placement of a child)	19%	26%	27%	23%
Family illness, including care of extended family	16%	17%	15%	16%
Not available/not offering	10%	7%	8%	9%
Sabbatical leave	3%	9%	5%	6%
Other	4%	5%	6%	5%
Study days/exam days	3%	7%	1%	4%

More than one option was allowed to be chosen

Only **9%** of employers are not offering
additional time off to address family needs/other
personal needs as compared to **16%** last year

Volunteering and community service were other
common PTO offerings



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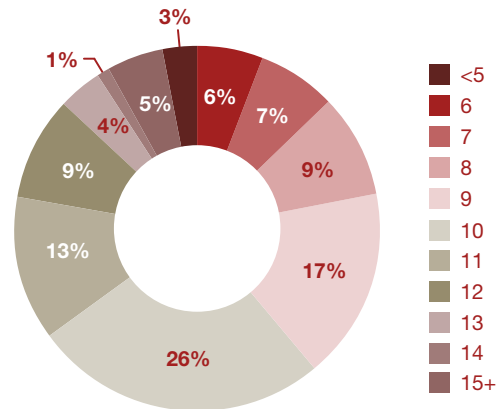
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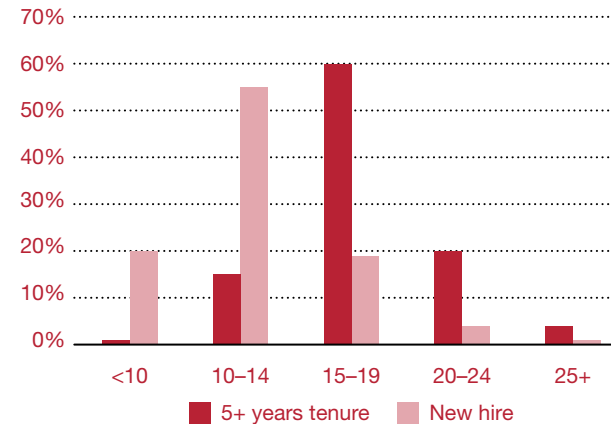
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Paid time off policies

Paid holidays

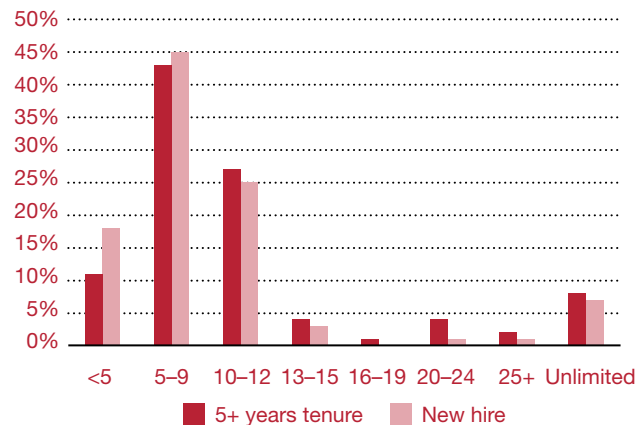


Number of vacation days



77%
of employers provide
vacation days to
employees starting
on date of hire

Number of sick days



Average	5+ years tenure	New hire
Holidays	10 days	
Vacation days	16 days	10 days
Sick days	8 days	8 days

Sick/vacation policies vary by:	Vacation	Sick
Tenure	91%	40%
Level	43%	22%
Hours worked (full-time vs. part-time)	73%	63%

More than one option was allowed to be chosen



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Detailed findings—**Section 8: Retiree medical**





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Section 8: Retiree medical

Retiree medical programs for current retirees

Employers offering pre-65 retiree medical programs to current retirees	2014	2013	2012
Do not offer any pre-65 retiree medical	62%	64%	52%
Pre-65 retiree medical, access only	14%	12%	18%
Pre-65 retiree medical, company subsidized	14%	13%	16%
Pre-65 retiree medical to grandfathered groups only, company subsidized	10%	11%	14%
Employers offering post-65 retiree medical programs to current retirees	2014	2013	2012
Do not offer any post-65 retiree medical	69%	69%	59%
Post-65 retiree medical, access only	10%	10%	14%
Post-65 retiree medical, company subsidized	10%	9%	13%
Post-65 retiree medical to grandfathered groups only, company subsidized	11%	12%	14%

The percentage of employers offering pre- and post-65 retiree medical programs to current retirees has decreased since 2012

Pre-65

From

48%

in 2012

to **38%**
in 2014

Post-65

From

41%

in 2012

to **31%**
in 2014



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Retiree medical programs for new hires

Of employers offering retiree medical programs to current retirees, the following are the percentages of employers offering retiree medical programs to new hires as well:

Pre-65 retiree medical programs for new hires	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Do not offer any pre-65 retiree medical	47%	44%	38%	42%
Pre-65 retiree medical, access only	28%	41%	39%	37%
Pre-65 retiree medical, company subsidized	28%	18%	23%	23%
Post-65 retiree medical programs for new hires	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Do not offer any post-65 retiree medical	54%	34%	54%	48%
Post-65 retiree medical, access only	21%	45%	29%	32%
Post-65 retiree medical, company subsidized	27%	23%	18%	22%

More than one option was allowed to be chosen

As size increases, more employers offer pre-65 retiree medical programs to new hires

38% of employers currently offer pre-65 plans to their current retirees; of the 38% that offer to retirees, 58% offer these plans to new hires as well

31% of employers currently offer post-65 plans to their current retirees; of the 31% that offer to retirees, 52% offer these plans to new hires as well



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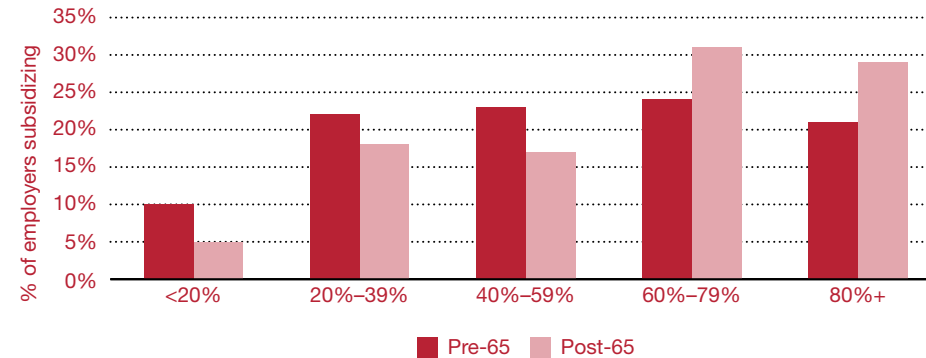
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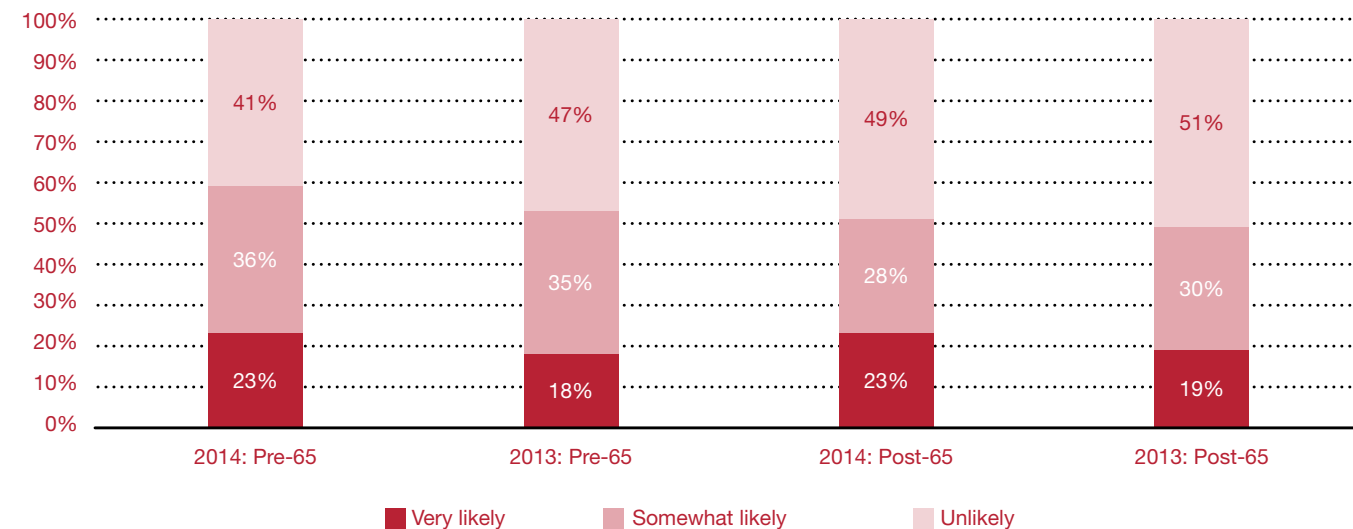
Retiree medical programs

Percent company subsidy, for retiree medical coverage that is subsidized:



*On average, employers
subsidize **53%** for
pre-65 and **61%** for
post-65 coverage*

Likelihood that your company will consider changing or eliminating retiree medical benefits:



- **59%** of employers in 2014 are likely to change or eliminate pre-65 retiree medical benefits vs. **53%** in 2013
- **51%** of employers in 2014 are likely to change or eliminate post-65 retiree medical benefits vs. **49%** in 2013

Retiree medical

What employers are considering over the next three years regarding their retiree medical plans:

Pre-65 retiree	Already implemented	Under consideration	Not under consideration
Implement dollar caps for company subsidies for some/all retirees	34%	12%	54%
Keep current benefits and contribution rates	21%	37%	42%
Continue to sponsor coverage but increase retiree cost-sharing or contributions	16%	41%	43%
Move retirees to a private exchange with a company subsidy	2%	43%	55%
Terminate coverage	2%	23%	75%
Move retirees to a private exchange without a company subsidy	1%	32%	67%
Move retirees to a public exchange with a company subsidy	0%	31%	69%
Move retirees to a public exchange without a company subsidy	0%	29%	71%
Post-65 retiree	Already implemented	Under consideration	Not under consideration
Implement dollar caps for company subsidies for some/all retirees	32%	13%	55%
Keep current benefits and contribution rates	25%	35%	40%
Continue to sponsor coverage but increase retiree cost-sharing or contributions	14%	37%	49%
Implement employer group waiver plan (EGWP)	11%	13%	76%
Move retirees to a private exchange with a company subsidy	10%	39%	51%
Implement employer group waiver plan + wrap (EGWP + WRAP)	8%	14%	78%
Terminate coverage	3%	19%	78%
Move retirees to a private exchange without a company subsidy	1%	30%	69%

10% (up from 6% in 2013) of employers have already moved their post-65 retirees to a private exchange with a company subsidy with 39% considering the change



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Detailed findings—**Section 9: Retirement plans** ►





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Employer provided retirement programs

401(k) and 403(b) plans are typically the most common retirement programs sponsored by employers

Type of employer provided retirement programs

	2014	2013	2012	2011
401(k) (or 403(b)) defined contribution plan	92%	96%	95%	86%
457 plan*	11%	—	—	—
Defined benefit	25%	26%	33%	32%
ESOP (Employee Stock Ownership Plan)*	8%	—	—	—
Profit sharing plan*	19%	—	—	—
Other	7%	13%	12%	11%
None*	2%	2%	—	—

* Not a survey response option in prior years

More than one option was allowed to be chosen

24% of small
employers offer a profit sharing
plan as compared to only **10%** of
large employers

12% of small
employers offer a defined benefit
plan vs. **42%** of large employers

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Employer provided retirement programs by industry

Type of employer provided retirement programs sponsored

	Education & other nonprofit	Financial services	Health industries	Manufacturing	Retail & consumer	Services	Technology
401(k) (or 403(b)) defined contribution plan	86%	91%	92%	97%	92%	94%	98%
457 plan	35%	3%	37%	1%	1%	0%	0%
Defined benefit	27%	24%	28%	27%	16%	14%	18%
ESOP (Employee Stock Ownership Plan)	0%	8%	3%	7%	11%	8%	21%
Profit sharing plan	6%	18%	7%	25%	15%	38%	15%
Other	8%	6%	7%	5%	4%	5%	2%
None	4%	2%	3%	0%	5%	3%	2%

More than one option was allowed to be chosen

401(k) plans are the most popular retirement plan sponsored in each industry, with very few employers offering no retirement programs; the prevalence of profit sharing plans differs greatly between industries from services with

38% to education & other nonprofit with **6%**

Defined benefit plans



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If offered, defined benefit plans are

	2014	2013	2012	2011
Open to all employees	61%	52%	53%	55%
Open to employees hired before a certain date	18%	28%	30%	31%
Frozen to all accruals	21%	20%	17%	14%

If offered, defined benefit plan's funded status percentage

	2014	2013	2012
<70%	12%	5%	10%
70%–79.9%	8%	11%	9%
80%–89.9%	25%	38%	39%
90%–99.9%	23%	16%	18%
100%+	32%	30%	24%

Defined benefit plans frozen to all accruals have been increasing gradually over the last 4 years

55% of employers in 2014 maintain a funded status percentage of 90% or above, up from 46% in 2013

Defined benefit plans

Of those employers sponsoring defined benefit plans, the following types are offered with their respective accrual rate:

Hybrid/cash balance (% comp)	2014	2013	2012	2011
% offering	25%	31%	31%	29%
<1.0%	3%	3%	0%	2%
1.0%–1.9%	0%	0%	0%	5%
2.0%–2.9%	8%	8%	10%	7%
3.0%–3.9%	18%	13%	18%	16%
4.0%–4.9%	13%	15%	16%	16%
5.0%–5.9%	16%	20%	20%	19%
6.0%+	42%	41%	36%	35%

Final average earning (% per year of service)	2014	2013	2012	2011
% offering	35%	52%	64%	60%
<1.0%	2%	3%	7%	1%
1.0%–1.9%	44%	59%	44%	56%
2.0%–2.9%	22%	15%	19%	20%
3.0%–3.9%	3%	3%	11%	9%
4.0%–4.9%	8%	5%	3%	2%
5.0%–5.9%	5%	3%	8%	2%
6.0%+	16%	12%	8%	10%

Dollar times service (per month)	2014	2013	2012	2011
% offering	18%	7%	10%	8%
\$0–\$19	18%	22%	6%	8%
\$20–\$39	55%	45%	69%	67%
\$40–\$59	18%	11%	19%	25%
\$60+	9%	22%	6%	0%

Career average earning (% per year of service)	2014	2013	2012	2011
% offering	22%	20%	23%	17%
<1.0%	0%	0%	8%	0%
1.0%–1.9%	54%	56%	42%	52%
2.0%–2.9%	11%	12%	23%	16%
3.0%–3.9%	7%	12%	11%	8%
4.0%–4.9%	3%	4%	0%	8%
5.0%–5.9%	14%	8%	11%	4%
6.0%+	11%	8%	5%	12%



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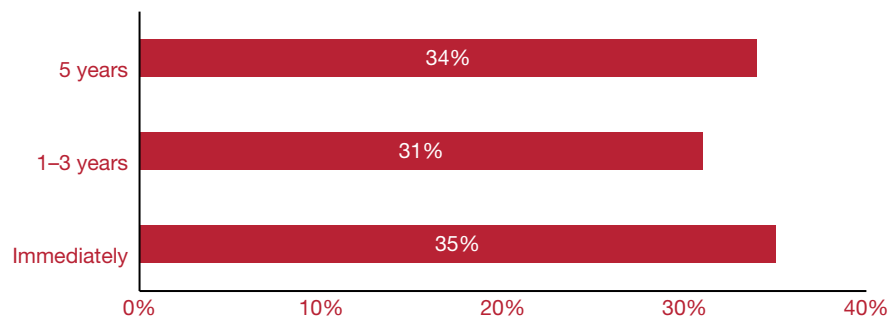
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Section 9: Retirement plans

401(k) plans

For employers offering 401(k) plans, vesting in the employer
contribution occurs as follows:



For employers offering 401(k) plans,

35% vest employer
contributions immediately

74% of employers have
a participation rate in their 401(k)
plans of over 70%

Current 401(k) company contribution match (percentage of employee contribution)

Percentage of employee contribution	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total	2013 total
No match	18%	12%	4%	13%	16%
25%	9%	7%	7%	8%	8%
50%	24%	30%	26%	26%	22%
100%	26%	33%	39%	32%	19%
Other*	23%	18%	24%	21%	35%

* Common other responses:

- 75% employee contribution
- 100% for the first 3%, then 50% for the next 2% (safe harbor design)



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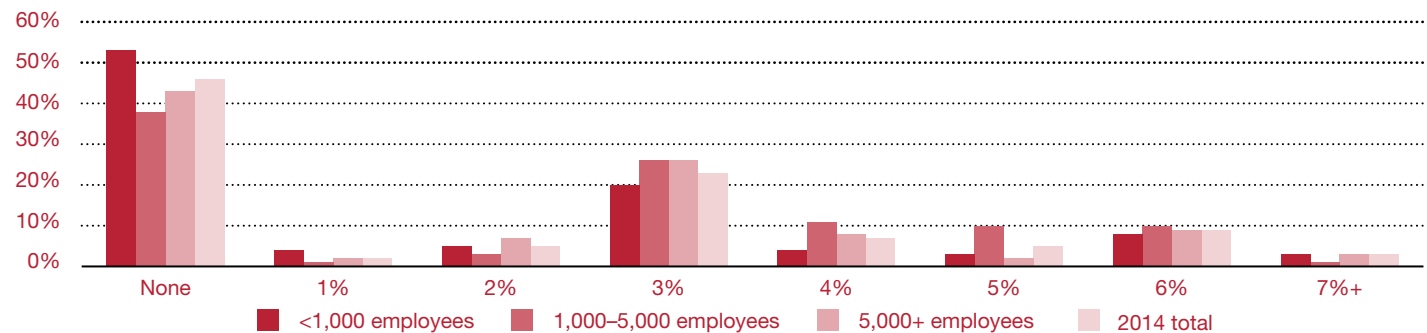
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401(k) plans

401(k) maximum employee contribution match (percentage of compensation)



401(k) default employee contribution (if no employee election is made)





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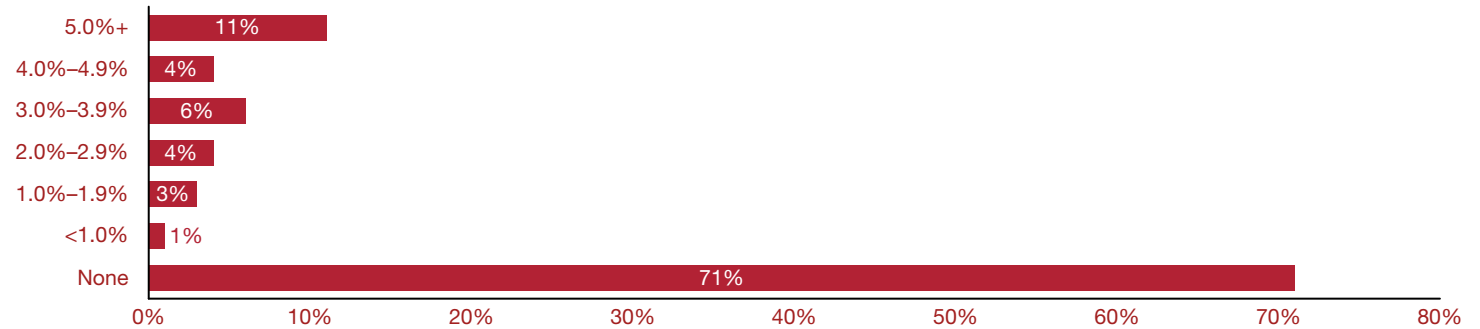
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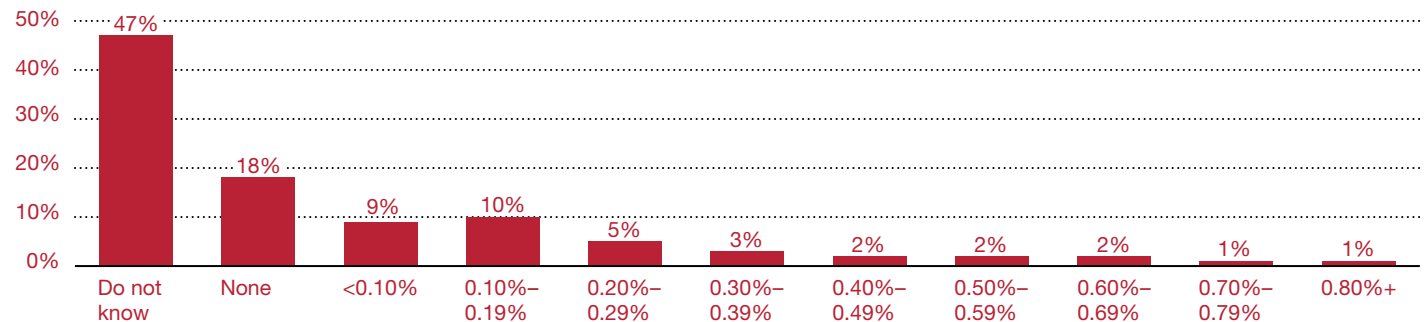
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401(k) plans

Non-elective employer contribution



401(k) estimated administrative fee charged per participant (percentage of account balance)





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Section 9: Retirement plans

401(k) plans

Average overall deferral rate	2014
<3%	3%
3%	7%
4%	10%
5%	15%
6%	23%
7%	12%
8%	15%
9%–10%	12%
11%+	3%

Average match	2014
<3%	5%
3%	10%
4%	20%
5%	16%
6%	39%
7%–8%	5%
9%–10%	2%
11%+	3%

% of employees that contribute to receive the maximum employer contribution	2014
0%	1%
1%–9%	7%
10%–19%	8%
20%–29%	8%
30%–39%	6%
40%–49%	8%
50%–59%	9%
60%–69%	13%
70%–79%	11%
80%–89%	13%
90%–99%	10%
100%	6%

Components of compensation that are included in the definition of pay	2014
Base	34%
Base + bonus	44%
Base + bonus + other	22%

*On average, 56% of employees contribute
at the threshold to receive the maximum
employer contribution*



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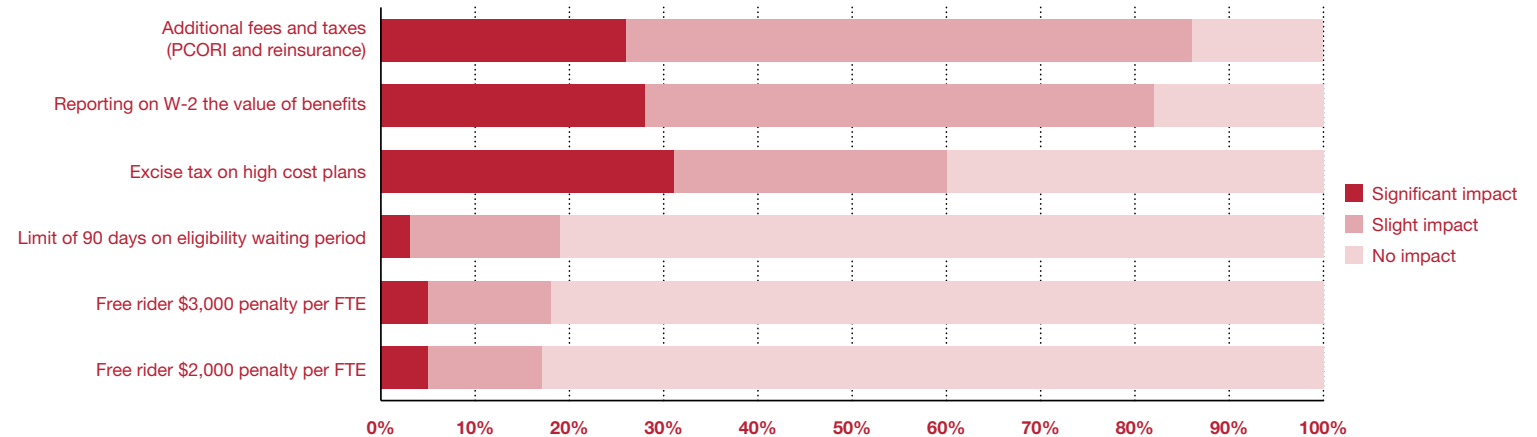
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Detailed findings—Section 10: Health reform—ACA



Financial impact



82% of employers in 2014 indicated that reporting on W-2s will have a financial impact as compared to 55% in 2013

As ACA continues to be implemented, fewer employers consider the free rider penalties as having a financial impact as compared to 2013

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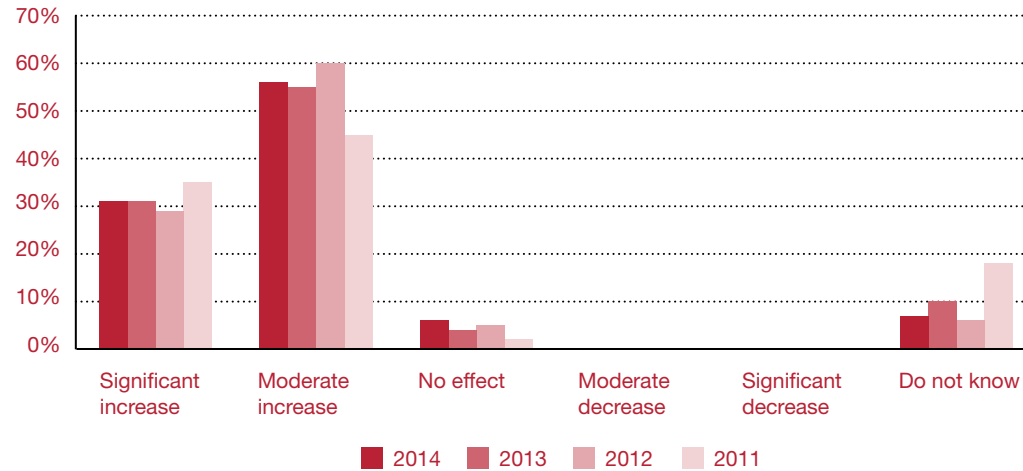
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Compliance/administrative impact

To what degree has health reform created or is expected to create additional compliance/administrative burdens for the HR/Benefits function at your company?



87% of employers have seen or expect additional compliance/administrative burdens



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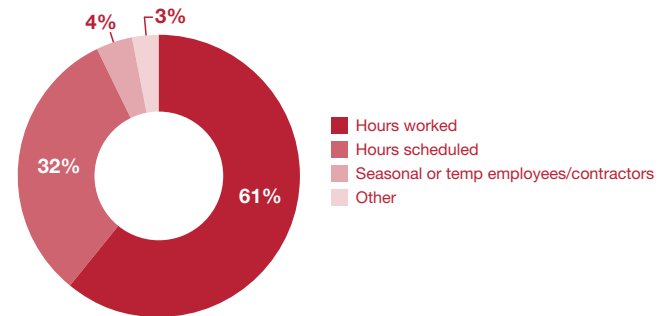
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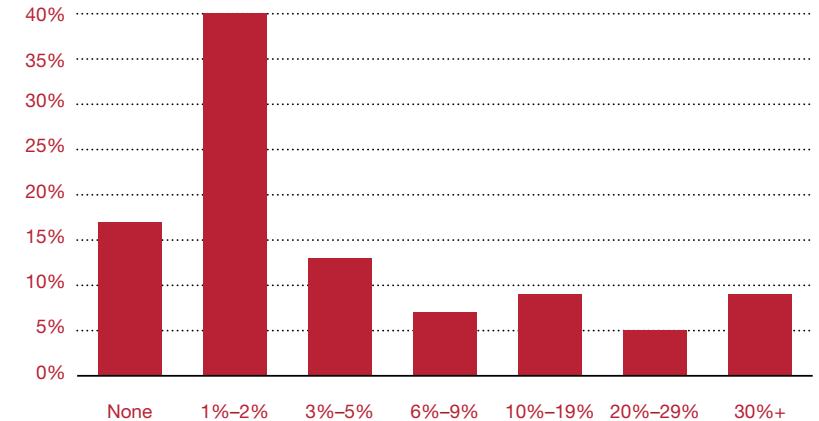
Part-time employees

On average, employers currently require 33 hours/week to be considered full-time
with 40% of employers requiring 30 hours/week

Part-time employee definition based on

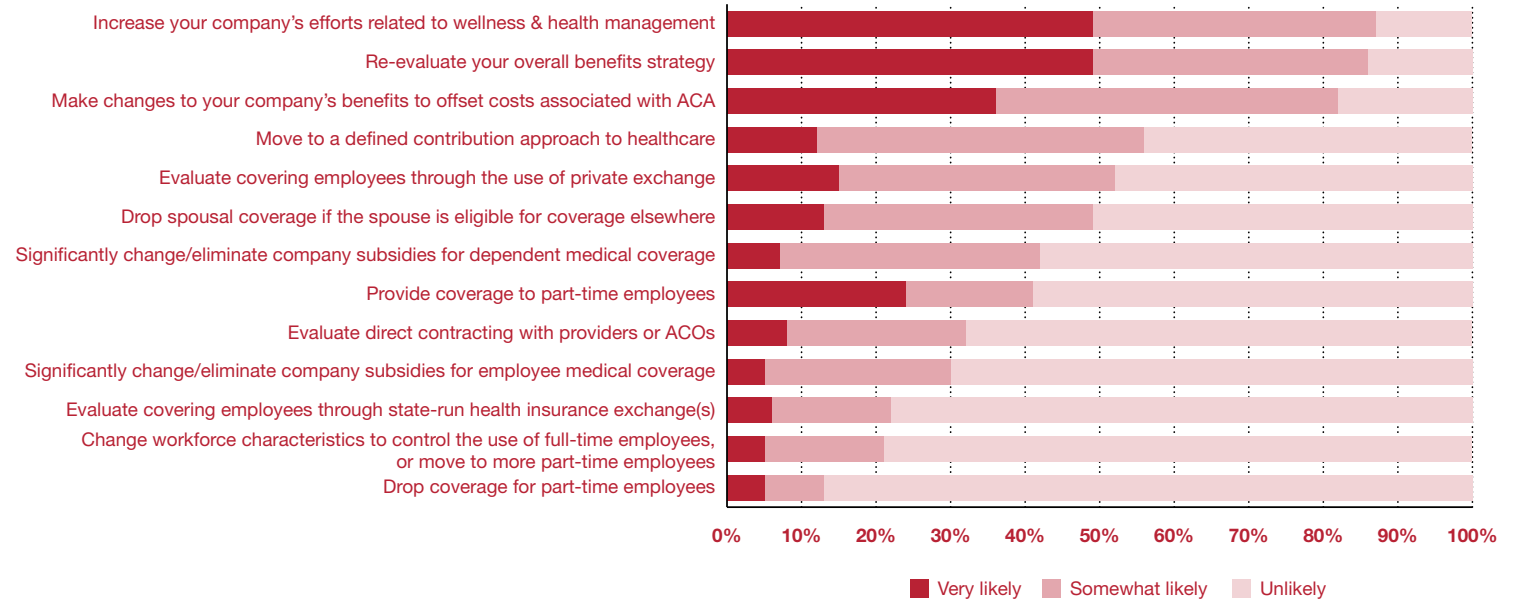


Work force that is part-time



Are part-time employees eligible for medical benefits?	2014
No	53%
Yes, but for different medical benefits than full-time employees	2%
Yes, for the same medical benefits as full-time employees and contribute the same as full-time employees	23%
Yes, for the same medical benefits as full-time employees but contribute less than full-time employees	1%
Yes, for the same medical benefits as full-time employees but contribute more than full-time employees	21%

Reactions to ACA provisions



ACA reporting requirements

For new ACA reporting requirements, have you:	Administrative functions	Compliance functions
Already implemented a solution in-house	57%	43%
Already implemented an outsourced solution	50%	50%
Currently considering solution	53%	47%
Have not yet considered a solution	68%	32%
Do not know	54%	46%

More than one option was allowed to be chosen

87%
of employers are likely to increase their efforts related to wellness & health management



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Employers' consideration of exchanges

When access is granted in the public exchange for active full-time employees, employers are considering:	<1,000 employees	1,000–5,000 employees	5,000+ employees	2014 total
Moving employees to public exchange as individuals without a subsidy	1%	1%	1%	1%
Moving employees to public exchange as individuals with a subsidy	3%	2%	3%	3%
Moving group to public exchange when available	2%	2%	2%	2%
Continuing to offer traditional employer plans	68%	68%	82%	72%
Do not know	29%	30%	16%	26%

More than one option was allowed to be chosen

72% of employers plan to continue offering traditional benefit plans, while almost a quarter (26%) will take the “wait and see” approach

82% of large employers plan to offer traditional benefit plans, while 6% are considering moving active employees to the public exchange



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Detailed findings—**Section 11: Future solutions**





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Future solutions under consideration by respondents:

	Already implemented	Under consideration	Not under consideration
Increase medical plan employee cost sharing through plan design changes	38%	47%	15%
Decrease medical plan employee cost sharing through plan design changes	3%	14%	83%
Increase prescription drug plan cost sharing through plan design changes	24%	52%	24%
Decrease prescription drug plan cost sharing through plan design changes	2%	12%	86%
Increase employee contributions	33%	56%	11%
Decrease employee contributions	2%	11%	87%
Terminate benefits and push employees out to the exchanges	0%	11%	89%
Move active employees to a private exchange	2%	32%	66%
Move retirees to a private exchange	4%	22%	74%
Implement a performance based network	3%	34%	63%
Implement a value based plan design	8%	41%	51%
Implement a defined contribution plan for retiree health	6%	17%	77%
Implement a high deductible plan as a full replacement option for medical benefits	18%	44%	38%
Implement an HSA qualified high deductible plan as an additional medical plan option	44%	32%	24%
Offer a health savings account	49%	31%	20%
Offer a health reimbursement account	24%	21%	55%
Expand and improve wellness outside the United States	7%	16%	77%
Implement/expand workplace wellness	39%	49%	12%
Reduce/consolidate wellness programs	4%	14%	82%
Implement/offer flexible work arrangements	27%	23%	50%
Consolidate vendors	15%	28%	57%
Medical home	4%	16%	80%
On-site clinics	13%	17%	70%
Direct contracting	5%	21%	74%
Tuition assistance	69%	8%	23%
Transit reimbursement program	41%	7%	52%

More than one option was allowed to be chosen

- Employers continue to consider cost shifting through plan design changes and increased employee contributions
- **32%** of employers are considering moving their active employees to a private exchange in the next three years



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All participating industries

	2014	2013	2012	2011	2010
Agribusiness*	1%	1%	–	–	–
Education & Nonprofit	8%	8%	5%	4%	3%
Energy, Utilities & Mining	4%	3%	6%	5%	5%
Engineering & Construction	3%	3%	3%	4%	2%
Financial Services					
Asset Management*	1%	1%	<1%	–	–
Banking & Capital Markets	2%	2%	2%	2%	3%
Financial Services	6%	7%	7%	8%	8%
Insurance	7%	6%	7%	7%	7%
Investment Management (Alternative Investments)	1%	<1%	1%	1%	1%
Private Equity*	<1%	<1%	0%	–	–
Real Estate	2%	1%	<1%	1%	1%
Government/ Public Services	2%	2%	3%	2%	3%
Health Industries					
Healthcare Providers	8%	9%	8%	8%	12%
Health Plans	2%	2%	1%	2%	1%
Life Sciences	1%	1%	1%	2%	1%
Other	3%	2%	2%	1%	2%
Pharmaceuticals	1%	1%	3%	2%	3%

*Not a survey response option in prior years

	2014	2013	2012	2011	2010
Manufacturing					
Aerospace & Defense	1%	2%	3%	1%	2%
Automotive	1%	1%	1%	1%	2%
Chemicals	1%	1%	1%	1%	3%
Forest, Paper & Packaging	<1%	<1%	0%	<1%	0%
Manufacturing	13%	16%	11%	12%	11%
Metals	<1%	<1%	0%	<1%	0%
Retail & Consumer					
Consumer Products	1%	1%	0%	<1%	0%
Food & Beverage	2%	2%	1%	1%	1%
Hospitality & Leisure	1%	2%	1%	1%	1%
Retail & Consumer	4%	4%	3%	4%	4%
Wholesale & Distribution	2%	3%	3%	3%	1%
Services					
Law Firms	2%	2%	2%	2%	2%
Professional Services*	5%	–	–	–	–
Services	3%	7%	4%	6%	4%
Technology					
Communications	1%	1%	2%	1%	2%
Entertainment & Media	1%	2%	2%	1%	2%
Technology	5%	5%	8%	7%	7%
Transportation & Logistics	3%	2%	2%	2%	1%



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Survey participants: location and company size

Survey participants by location

	2014
National	32%
New England	5%
Mid-Atlantic	14%
Mid-West	21%
Southeast	4%
Southwest	5%
South Atlantic	10%
Mountain	3%
Pacific	6%

Survey participants by company size (i.e., active employees)

	2014	2013	2012	2011	2010
<500	39%	38%	25%	24%	14%
500–999	12%	13%	11%	11%	13%
1,000–1,999	11%	15%	12%	14%	14%
2,000–2,499	4%		8%	8%	9%
2,500–2,999	3%				
3,000–3,999	4%	10%	4%	5%	5%
4,000–4,999	4%		6%	5%	6%
5,000–9,999	9%	9%	11%	11%	13%
10,000–19,999	6%	6%	10%	10%	11%
20,000+	8%	9%	13%	12%	15%



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To have a deeper discussion on the findings, please contact the following. *(Please note that customized, industry specific results are only available to participants of the survey.)* If you wish to participate in the next Touchstone survey please contact any of the individuals listed below:

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