

# HCTrends

## Greater Milwaukee

### Annual Employer Health Care Benefits Survey

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## 2012 Survey Results

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[www.HCTrends.com](http://www.HCTrends.com)

*Results by:*

All Respondents (Weighted) 2

<b>Employer Size</b>	<b>7</b>	<b>Employer Type</b>	<b>36</b>
Fewer than 20 Employees	8	Financial & Insurance	37
20-99 Employees	15	Government & Education	44
100-499 Employees	22	Health Care	51
500 or More Employees	29	Manufacturing	58
		Non-Profit	65
		Professional	72
		Service & Retail	79
		Warehouse & Distribution	86

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# All Respondents - Weighted

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**

**2012 Plan Year**

[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

All Respondents - Weighted

2012 Plan Year

www.HCTrends.com

	None	Some	Mostly
Labor Representation	92%	7%	2%

	Yes	No
Offer Same-Sex Benefits	18%	82%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	3%	81%	16%

Participation Control Strategies			
No Restrictions	13%	Eligibility Audit	1%
Opt-Out Waiver	10%	Spousal Carve-Out	9%
Spousal Surcharge	16%	Smoking Surcharge	11%
Full-Time (32 hrs)	94%	Other	4%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent Employees Enrolled	6%	8%	33%	22%	10%	3%	18%

	Yes	No
Plan Changes Made?	36%	64%

	Yes	No	Don't Know
Did Changes Jeopardize Grandfather Status Under Health Care Reform?	18%	49%	33%

Single Coverage Cost (employer/employee combined)	<\$4,000	21%	\$5,000-\$5,249	5%	\$5,750-\$5,999	12%	>=\$7,500	21%
	\$4,000-\$4,749	13%	\$5,250-\$5,499	5%	\$6,000-\$6,499	16%		
	\$4,750-\$4,999	2%	\$5,500-\$5,749	4%	\$6,500-\$7,499	2%		

Family Coverage Cost (employer/employee combined)	<\$12,000	18%	\$14,000-\$14,999	13%	\$18,000-\$19,999	15%
	\$12,000-\$12,999	17%	\$15,000-\$15,999	8%	\$20,000-\$24,999	5%
	\$13,000-\$13,999	1%	\$16,000-\$17,999	14%	>=\$25,000	8%

## Principal Cost-Containment Strategies

Increase Employee Share of Premium	22%
Increase Deductibles/Copays/Co-Insurance	55%
Increase Out-Of-Pocket Maximums	21%
Restrict Eligibility	1%
Reduce/Eliminate Contribution to HRA/HSA	0%
Reduce Type/Variety of Plans Offered	13%
Change Network and/or Plans	38%
Change Pharmacy Benefit Manager/Benefits	15%
Switch to Self-Funded Health Care	4%
Other	15%

## Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	21%	Health Savings/Health Reimbursement Accounts	22%
Biometric Screenings	17%	On-Site Fitness Center	2%
Disease Management for Chronic Conditions	21%	On-Site Medical Facility	0%
Nurse/Medical Help Line	39%	Employee Assistance Program	56%
Tiered Provider Arrangements	1%	Wellness Program	28%
Income-Based Employee Premium Contribution	1%	Smoking Cessation Programs	8%
Value-Based (Outcome-Based) Plan Designs	1%	Other	8%

Rate Increase	Term	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25+%	
		0%	23%	29%	18%	8%	14%	1%	4%	4%

**HSAs/HRAs**

All Respondents - Weighted

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>30%</b>
HRAs	<b>7%</b>
Both of the Above	<b>5%</b>
Neither of the Above	<b>59%</b>

**Offer Alternative to HSA/HRA Plan?**

Yes	<b>22%</b>
No	<b>79%</b>

**Participation**

<10%	<b>28%</b>	50-59%	<b>28%</b>
10-19%	<b>2%</b>	60-69%	<b>4%</b>
20-29%	<b>2%</b>	70-79%	<b>2%</b>
30-39%	<b>4%</b>	80-89%	<b>0%</b>
40-49%	<b>28%</b>	90%+	<b>1%</b>

**Employer Contribution to Employee Account****Plan Deductible**

<b>SINGLE PLAN</b>				
No Funding	<b>41%</b>	\$1,000-\$1,499	<b>0%</b>	
\$1-\$249	<b>10%</b>	\$1,500-\$1,749	<b>36%</b>	
\$250-\$499	<b>1%</b>	\$1,750-\$1,999	<b>0%</b>	
\$500-\$749	<b>4%</b>	\$2,000-\$2,249	<b>15%</b>	
\$750-\$999	<b>2%</b>	\$2,250-\$2,499	<b>2%</b>	
\$1,000-\$1,249	<b>11%</b>	\$2,500+	<b>48%</b>	
\$1,250-\$1,499	<b>9%</b>			
\$1,500+	<b>21%</b>			
<b>FAMILY PLAN</b>				
No Funding	<b>38%</b>	\$2,000-\$2,999	<b>9%</b>	
\$1-\$499	<b>9%</b>	\$3,000-\$3,499	<b>21%</b>	
\$500-\$749	<b>2%</b>	\$3,500-\$3,999	<b>0%</b>	
\$750-\$999	<b>1%</b>	\$4,000-\$4,499	<b>12%</b>	
\$1,000-\$1,249	<b>12%</b>	\$4,500-\$5,499	<b>21%</b>	
\$1,250-\$1,499	<b>0%</b>	\$5,500-\$6,499	<b>29%</b>	
\$1,500-\$1,749	<b>18%</b>	\$6,500+	<b>5%</b>	
\$1,750+	<b>22%</b>			

Wellness Programs		All Respondents - Weighted		2012 Plan Year		www.HCTrends.com				
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	Yes	No	Percent of Employees Participating						
			<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Offer Wellness Program	21%	79%	23%	2%	3%	3%	22%	4%	43%
Total Budget (with Incentives)		Maximum Incentives		Components		Planning Data Collected		How Evaluated	
Included in Premium	33%	<\$100	89%	Risk Assessments	76%	Do Not Collect	68%	Participation	89%
<\$25	1%	\$100-\$250	4%	Biometric	53%	Attendance	28%	Satisfaction	87%
\$26-\$49	5%	\$251-\$400	2%	Classes	53%	Health Risk Scores*	7%	Behavior Change	2%
\$50-\$99	3%	>\$400	5%	Health Coaches	68%	Biometrics*	6%	Biometric Change	45%
\$100-\$149	1%			Online Health Info	96%	Demographics	8%	Change in Risks	2%
\$150-\$199	44%			Books/Brochures	89%	Interest Survey	26%	Productivity Imp	0%
\$200-\$299	44%			Newsletters	52%	Culture Audit	3%	Dis/Work Comp	0%
\$300-\$399	1%			Emails	31%	Modifiable Claims	1%	Health Claims	2%
>=\$400	2%			Social Media	21%	Other	21%		
				Payroll Stuffers	2%	*Aggregated			
				Incentives	50%				
				Smoking Classes	50%				
				Weight-Loss	29%				
				Other	2%				

## Plan Structure

All Respondents - Weighted

2012 Plan Year

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## Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	<b>100%</b>	<b>95-99%</b>	<b>90-94%</b>	<b>85-89%</b>	<b>80-84%</b>	<b>75-79%</b>	<b>70-74%</b>	<b>&lt;70%</b>	
	<b>24%</b>	<b>8%</b>	<b>9%</b>	<b>7%</b>	<b>14%</b>	<b>14%</b>	<b>3%</b>	<b>22%</b>	
<b>FAMILY PLAN:</b>	<b>100%</b>	<b>90-99%</b>	<b>85-89%</b>	<b>80-84%</b>	<b>75-79%</b>	<b>70-74%</b>	<b>65-69%</b>	<b>60-64%</b>	<b>&lt;60%</b>
	<b>22%</b>	<b>13%</b>	<b>7%</b>	<b>6%</b>	<b>14%</b>	<b>4%</b>	<b>1%</b>	<b>2%</b>	<b>31%</b>

## Employer's Share of Coinsurance

<b>IN-NETWORK:</b>	<b>100%</b>	<b>95%</b>	<b>90%</b>	<b>85%</b>	<b>80%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>	<b>60%</b>	<b>&lt;60%</b>	<b>Deductible Only</b>
	<b>35%</b>	<b>7%</b>	<b>11%</b>	<b>1%</b>	<b>19%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>28%</b>	<b>30%</b>
<b>OUT-NETWORK:</b>	<b>100%</b>	<b>95%</b>	<b>90%</b>	<b>85%</b>	<b>80%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>	<b>60%</b>	<b>&lt;60%</b>	<b>Deductible Only</b>
	<b>0%</b>	<b>0%</b>	<b>8%</b>	<b>0%</b>	<b>33%</b>	<b>0%</b>	<b>17%</b>	<b>0%</b>	<b>8%</b>	<b>33%</b>	<b>33%</b>

## Primary Care Office Visit Copays

## Pharmacy Tiers

<i>Deductible Only</i>	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35	1	2	3	4	Other
<b>28%</b>	<b>1%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>6%</b>	<b>14%</b>	<b>34%</b>	<b>34%</b>	<b>11%</b>	<b>0%</b>	<b>5%</b>	<b>44%</b>	<b>45%</b>	<b>5%</b>

## Specialty Care Office Visit Copays

<i>Deductible Only</i>	None	Same	<\$30	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	>\$65
<b>28%</b>	<b>11%</b>	<b>7%</b>	<b>0%</b>	<b>5%</b>	<b>5%</b>	<b>1%</b>	<b>0%</b>	<b>8%</b>	<b>14%</b>	<b>14%</b>	<b>5%</b>	<b>28%</b>

## Deductibles (In Network)

<b>SINGLE PLAN:</b>	<b>FAMILY PLAN:</b>	<b>Out-Of-Pocket Maximums:</b>
None	None	<b>SINGLE PLAN</b>
\$1-499	\$1-\$999	<b>FAMILY PLAN</b>
\$500-\$749	\$1,000-\$1,499	<\$500
\$750-\$999	\$1,500-\$1,999	\$500-\$999
\$1,000-\$1,249	\$2,000-\$2,499	\$1,000-\$1,999
\$1,250-\$1,499	\$2,500-\$3,499	\$2,000-\$2,999
\$1,500-\$1,749	\$3,500-\$4,999	\$3,000-\$3,999
\$1,750+	\$5,000+	\$4,000-\$4,999
		\$5,000+

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# Results by Employer Size

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**

**2012 Plan Year**

[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

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# Fewer Than 20 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*



Company Information	Fewer Than 20 Employees								2012 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	24%	76%	0%	0%	0%	0%	0%	0%

**Type of Business**

Manufacturing	21%	Transportation/Utilities	0%
Service/Retail	9%	Printing/Publishing/Communications	6%
Government/Education	3%	Health Care	0%
Finance	12%	Professional (Law/Accounting)	21%
Warehouse/Distribution/Logistics	9%	Construction/Trades	3%
Non-Profit	12%	Other	3%

	None	Some	Mostly
<b>Labor Representation</b>	94%	6%	0%

Health Plans Offered	Fewer Than 20 Employees					2012 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	3%	70%	20%	3%	3%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	79%	14%	4%	29%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	0%	83%	17%

	Single	Family	Single + Dependent
<b>Enrollment</b>	50%	50%	0%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	7%	7%	31%	21%	10%	3%	21%

	Yes	No
<b>Offer Same-Sex Benefits</b>	19%	81%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	13%	8%	15%	96%	0%	8%	0%	4%

## Health Plan Design

Fewer Than 20 Employees

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>	<b>33%</b>	<b>67%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>	<b>15%</b>	<b>50%</b>	<b>35%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>23%</b>	<b>31%</b>	<b>15%</b>	<b>8%</b>	<b>15%</b>	<b>0%</b>	<b>4%</b>	<b>4%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>22%</b>	\$5,000-\$5,249	<b>4%</b>	\$5,750-\$5,999	<b>13%</b>	>=\$7,500	<b>22%</b>
	\$4,000-\$4,749	<b>13%</b>	\$5,250-\$5,499	<b>4%</b>	\$6,000-\$6,499	<b>17%</b>		
	\$4,750-\$4,999	<b>0%</b>	\$5,500-\$5,749	<b>4%</b>	\$6,500-\$7,499	<b>0%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>19%</b>	\$14,000-\$14,999	<b>12%</b>	\$18,000-\$19,999	<b>15%</b>
	\$12,000-\$12,999	<b>19%</b>	\$15,000-\$15,999	<b>8%</b>	\$20,000-\$24,999	<b>4%</b>
	\$13,000-\$13,999	<b>0%</b>	\$16,000-\$17,999	<b>15%</b>	>=\$25,000	<b>8%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>15%</b>
Increase Deductibles/Copays/Co-Insurance	<b>55%</b>
Increase Out-Of-Pocket Maximums	<b>20%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>
Reduce Types/Variety of Plans Offered	<b>15%</b>
Change Network and/or Plans	<b>40%</b>
Change Pharmacy Benefit Manager/Benefits	<b>15%</b>
Switch to Self-Funded Health Care	<b>5%</b>
Other	<b>15%</b>

### Strategies Employed

Health-Risk Assessments	<b>18%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>14%</b>
Disease Management for Chronic Conditions	<b>18%</b>
Nurse/Medical Help Line	<b>36%</b>
Tiered Provider Networks (e.g. Centers of Excellence)	<b>0%</b>
Income-Based Employee Premium Contributions	<b>0%</b>
Value-Based (outcome-based) Plan Designs	<b>0%</b>
Health Savings/Health Reimbursement Accounts	<b>14%</b>
On-Site Fitness Center	<b>0%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>55%</b>
Wellness Program	<b>23%</b>
Smoking Cessation Programs	<b>5%</b>
Other	<b>9%</b>

**HSAs and HRAs**

Fewer Than 20 Employees

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>31%</b>
HRAs	<b>4%</b>
Both of the Above	<b>4%</b>
Neither of the Above	<b>62%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>7%</b>
Somewhat Interested	<b>36%</b>
Not Interested	<b>57%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>20%</b>	No	<b>80%</b>
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**Participation**

<10%	<b>33%</b>	50-59%	<b>33%</b>
10-19%	<b>0%</b>	60-69%	<b>0%</b>
20-29%	<b>0%</b>	70-79%	<b>0%</b>
30-39%	<b>0%</b>	80-89%	<b>0%</b>
40-49%	<b>33%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>0%</b>
		None of the Above	<b>100%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>44%</b>
\$1-\$249	<b>11%</b>
\$250-\$499	<b>0%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>11%</b>
\$1,250-\$1,499	<b>11%</b>
\$1,500+	<b>22%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>38%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>13%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>50%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>40%</b>
\$1-\$499	<b>10%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>10%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>20%</b>
\$1,750+	<b>20%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>11%</b>
\$3,000-\$3,499	<b>22%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>11%</b>
\$4,500-\$5,499	<b>22%</b>
\$5,500-\$6,499	<b>33%</b>
\$6,500+	<b>0%</b>

**Wellness Programs** Fewer Than 20 Employees 2012 Plan Year www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	16%	84%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	0%	50%	50%	0%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	25%	0%	0%	0%	25%	0%	50%

**CEO Support**

Communicates the Value	50%
Delegates Responsibilities	50%
Participates in Wellness Programs	50%
Allocates Staff/Budget	50%
Don't Know/None of the Above	50%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	75%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	75%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	NA	NA	NA	NA

**How Wellness Program is Evaluated**

Participation	100%
Participant Satisfaction	100%
Improvement in Knowledge/Behaviors	0%
Changes in Biometric Measures	50%
Changes in Risk Factors	0%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	0%
Drop in Health Costs/Trend/Claims	0%

**Components of Wellness Program**

Health Risk Assessments	75%
Biometric Screening (bp, weight, cholesterol)	50%
Classes/Brown Bag Lunches	50%
Health Coaches	75%
Online Health Information	100%
Health Information Books and Brochures	100%
Newsletters	50%
Emails	25%
Social Media	25%
Payroll Stuffers	0%
Incentive Campaigns	50%
Smoking/Tobacco Cessation Programs	50%
Weight-Loss Management	25%
Other	0%

**Data Used to Plan Activities**

Do Not Collect Data	75%
Program/Event Attendance	25%
Aggregated HRA Scores	0%
Aggregated Biometrics	0%
Employee Demographics	0%
Interest Survey	25%
Culture Audit to Gauge Support	0%
Modifiable Medical Claims	0%
Other	25%

**Per-Employee Budget Costs**

Total Budget (with Incentives)	Incentive Budget
Included in Premium	<\$100 100%
If Not Included in Premium:	\$100-\$250 0%
<\$25	\$251-\$400 0%
\$26-\$49	>\$400 0%
\$50-\$99	
\$100-\$149	
\$150-\$199	
\$200-\$299	
\$300-\$399	
>=\$400	

**Incentives Used**

Cash	0%
Premium Differential	0%
Gift Card	33%
Contribution to Savings Account	0%
Merchandise/Trinkets	67%
Eligibility for Preferred Plan	0%
Other	33%

**Wellness Program Staffing**

Total Staff Hours Per Week	<10	10-19	20-29	30-39	40-59	50-79	80+
	100%	0%	0%	0%	0%	0%	0%

**Health Plan Structure** Fewer Than 20 Employees 2012 Plan Year www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	27%	9%	9%	5%	14%	14%	0%	23%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	25%	15%	5%	5%	15%	0%	0%	0%	35%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	38%	8%	8%	0%	15%	0%	0%	0%	0%	31%	32%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	8%	0%	33%	0%	17%	0%	8%	33%	33%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	27%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	6%
\$25	13%
\$30	31%
\$35	38%
>\$35	13%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	27%
Same as Primary	6%
None	13%
<\$30	0%
\$30	6%
\$35	6%
\$40	0%
\$45	0%
\$50	6%
\$55	13%
\$60	13%
\$65	6%
>\$65	31%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	50%	0%	25%	13%	13%

## Health Plan Structure (Cont.)

Fewer Than 20 Employees

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	5%
\$1-499	5%
\$500-\$749	0%
\$750-\$999	0%
\$1,000-\$1,249	11%
\$1,250-\$1,499	5%
\$1,500-\$1,749	21%
\$1,750+	53%

#### FAMILY PLAN:

None	0%
\$1-\$999	5%
\$1,000-\$1,499	5%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	21%
\$3,500-\$4,999	26%
\$5,000+	42%

### Deductibles Apply To:

All Medical Care & Prescriptions	42%
Some Medical Care Excluded:	58%
<b>Exclusions:</b>	
Prescriptions	83%
Office/Urgent Care Visits	33%
Emergency Room Visits	25%
Routine Physician Office Visits	67%
Lab Work / Diagnostic Tests	17%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	25%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	10%
\$500-\$999	0%
\$1,000-\$1,999	20%
\$2,000-\$2,999	15%
\$3,000-\$3,999	20%
\$4,000-\$4,999	15%
\$5,000+	20%

#### FAMILY PLAN

<\$3,500	11%
\$3,500-\$4,499	11%
\$4,500-\$5,499	11%
\$5,500-\$6,499	5%
\$6,500-\$7,499	11%
\$7,500-\$8,499	21%
\$8,500+	32%

### Deductibles Included in Maximum

Yes **81%** No **19%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	5%	42%	47%	5%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	25%

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# 20-99 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	20-99 Employees								2012 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	53%	47%	0%	0%	0%	0%

Type of Business
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Manufacturing	23%	Transportation/Utilities	0%
Service/Retail	13%	Printing/Publishing/Communications	4%
Government/Education	4%	Health Care	0%
Finance	15%	Professional (Law/Accounting)	19%
Warehouse/Distribution/Logistics	4%	Construction/Trades	4%
Non-Profit	11%	Other	2%

	None	Some	Mostly
<b>Labor Representation</b>	85%	6%	9%

Health Plans Offered	20-99 Employees					2012 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	2%	48%	39%	9%	2%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	84%	19%	7%	7%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	5%	79%	17%

	Single	Family	Single + Dependent
<b>Enrollment</b>	40%	48%	12%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	2%	18%	43%	18%	14%	2%	2%

	Yes	No
<b>Offer Same-Sex Benefits</b>	6%	94%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	9%	18%	20%	88%	5%	15%	10%	3%



Health Plan Design		20-99 Employees		2012 Plan Year						www.HCTrends.com		
		Yes	No							Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>		<b>50%</b>	<b>50%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>						<b>35%</b>	<b>38%</b>	<b>27%</b>
	<b>Terminated Plan</b>	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+			
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>24%</b>	<b>11%</b>	<b>34%</b>	<b>11%</b>	<b>8%</b>	<b>5%</b>	<b>5%</b>	<b>3%</b>			
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>19%</b>		\$5,000-\$5,249	<b>11%</b>		\$5,750-\$5,999	<b>3%</b>		>=\$7,500	<b>11%</b>	
	\$4,000-\$4,749	<b>6%</b>		\$5,250-\$5,499	<b>11%</b>		\$6,000-\$6,499	<b>11%</b>				
	\$4,750-\$4,999	<b>14%</b>		\$5,500-\$5,749	<b>6%</b>		\$6,500-\$7,499	<b>8%</b>				
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>17%</b>		\$14,000-\$14,999	<b>14%</b>		\$18,000-\$19,999	<b>11%</b>				
	\$12,000-\$12,999	<b>8%</b>		\$15,000-\$15,999	<b>8%</b>		\$20,000-\$24,999	<b>14%</b>				
	\$13,000-\$13,999	<b>8%</b>		\$16,000-\$17,999	<b>11%</b>		>=\$25,000	<b>8%</b>				
<b>Principal Cost-Containment Strategies</b>				<b>Strategies Employed</b>								
Increase Employee Share of Premium	<b>60%</b>			Health-Risk Assessments			<b>33%</b>					
Increase Deductibles/Copays/Co-Insurance	<b>57%</b>			Biometric Screenings (BP, weight, cholesterol)			<b>27%</b>					
Increase Out-Of-Pocket Maximums	<b>27%</b>			Disease Management for Chronic Conditions			<b>30%</b>					
Restrict Eligibility	<b>3%</b>			Nurse/Medical Help Line			<b>53%</b>					
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>			Tiered Provider Networks (e.g. Centers of Excellence)			<b>7%</b>					
Reduce Types/Variety of Plans Offered	<b>3%</b>			Income-Based Employee Premium Contributions			<b>3%</b>					
Change Network and/or Plans	<b>23%</b>			Value-Based (outcome-based) Plan Designs			<b>3%</b>					
Change Pharmacy Benefit Manager/Benefits	<b>20%</b>			Health Savings/Health Reimbursement Accounts			<b>67%</b>					
Switch to Self-Funded Health Care	<b>0%</b>			On-Site Fitness Center			<b>10%</b>					
Other	<b>13%</b>			On-Site Medical Facility			<b>0%</b>					
				Employee Assistance Program			<b>53%</b>					
				Wellness Program			<b>47%</b>					
				Smoking Cessation Programs			<b>20%</b>					
				Other			<b>3%</b>					

**HSAs and HRAs**

20-99 Employees

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>24%</b>
HRAs	<b>24%</b>
Both of the Above	<b>8%</b>
Neither of the Above	<b>45%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>12%</b>
Moderately Interested	<b>18%</b>
Somewhat Interested	<b>18%</b>
Not Interested	<b>53%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>28%</b>	No	<b>72%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>0%</b>
10-19%	<b>17%</b>	60-69%	<b>33%</b>
20-29%	<b>0%</b>	70-79%	<b>17%</b>
30-39%	<b>33%</b>	80-89%	<b>0%</b>
40-49%	<b>0%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>13%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>7%</b>
Improvement in Health-Risk Scores	<b>7%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>7%</b>
		None of the Above	<b>80%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>29%</b>
\$1-\$249	<b>5%</b>
\$250-\$499	<b>10%</b>
\$500-\$749	<b>14%</b>
\$750-\$999	<b>14%</b>
\$1,000-\$1,249	<b>10%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>19%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>21%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>26%</b>
\$2,250-\$2,499	<b>16%</b>
\$2,500+	<b>37%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>29%</b>
\$1-\$499	<b>5%</b>
\$500-\$749	<b>14%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>10%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>5%</b>
\$1,750+	<b>33%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>0%</b>
\$3,000-\$3,499	<b>15%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>20%</b>
\$4,500-\$5,499	<b>20%</b>
\$5,500-\$6,499	<b>5%</b>
\$6,500+	<b>40%</b>

## Wellness Programs

20-99 Employees

2012 Plan Year

www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	<b>38%</b>	<b>62%</b>

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Age of Wellness Program</b>	<b>21%</b>	<b>50%</b>	<b>21%</b>	<b>7%</b>

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
<b>Percent of Employees Participating</b>	<b>15%</b>	<b>8%</b>	<b>23%</b>	<b>15%</b>	<b>8%</b>	<b>23%</b>	<b>8%</b>

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	25%	<b>78%</b>	<b>11%</b>	<b>0%</b>	<b>11%</b>
Percent of DEPENDENTS Participating	58%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Percent of RETIREES Participating	85%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

**Components of Wellness Program**

Health-Risk Assessments	<b>85%</b>
Biometric Screening (bp, weight, cholesterol)	<b>69%</b>
Classes/Brown Bag Lunches	<b>77%</b>
Health Coaches	<b>31%</b>
Online Health Information	<b>77%</b>
Health Information Books and Brochures	<b>31%</b>
Newsletters	<b>62%</b>
Emails	<b>62%</b>
Social Media	<b>0%</b>
Payroll Stuffers	<b>15%</b>
Incentive Campaigns	<b>46%</b>
Smoking/Tobacco Cessation Programs	<b>54%</b>
Weight-Loss Management	<b>46%</b>
Other	<b>8%</b>

**Data Used to Plan Activities**

Do Not Collect Data	<b>29%</b>
Program/Event Attendance	<b>43%</b>
Aggregated HRA Scores	<b>43%</b>
Aggregated Biometrics	<b>36%</b>
Employee Demographics	<b>57%</b>
Interest Survey	<b>29%</b>
Culture Audit to Gauge Support	<b>14%</b>
Modifiable Medical Claims	<b>0%</b>
Other	<b>0%</b>

**Incentives Used**

Cash	<b>42%</b>
Premium Differential	<b>17%</b>
Gift Card	<b>50%</b>
Contribution to Savings Account	<b>17%</b>
Merchandise/Trinkets	<b>33%</b>
Eligibility for Preferred Plan	<b>0%</b>
Other	<b>0%</b>

**Wellness Program Staffing**

	<10	10-19	20-29	30-39	40-59	50-79	80+
Total Staff Hours Per Week	<b>91%</b>	<b>0%</b>	<b>9%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

**CEO Support**

Communicates the Value	<b>43%</b>
Delegates Responsibilities	<b>57%</b>
Participates in Wellness Programs	<b>43%</b>
Allocates Staff/Budget	<b>50%</b>
Don't Know/None of the Above	<b>21%</b>

**How Wellness Program is Evaluated**

Participation	<b>89%</b>
Participant Satisfaction	<b>44%</b>
Improvement in Knowledge/Behaviors	<b>22%</b>
Changes in Biometric Measures	<b>22%</b>
Changes in Risk Factors	<b>11%</b>
Changes in Productivity	<b>11%</b>
Absenteeism, Work Comp, Disability	<b>0%</b>
Drop in Health Costs/Trend/Claims	<b>0%</b>

**Per-Employee Budget Costs**

	Total Budget (with Incentives)	Incentive Budget
Included in Premium	<b>30%</b>	<\$100 <b>30%</b>
If Not Included in Premium:		\$100-\$250 <b>30%</b>
<\$25	<b>0%</b>	\$251-\$400 <b>10%</b>
\$26-\$49	<b>43%</b>	>\$400 <b>30%</b>
\$50-\$99	<b>14%</b>	
\$100-\$149	<b>0%</b>	
\$150-\$199	<b>14%</b>	
\$200-\$299	<b>14%</b>	
\$300-\$399	<b>0%</b>	
>=\$400	<b>14%</b>	

**Health Plan Structure** 20-99 Employees 2012 Plan Year www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	0%	6%	18%	12%	12%	29%	18%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	3%	3%	15%	12%	6%	35%	3%	12%	12%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	23%	0%	23%	5%	36%	0%	0%	0%	0%	14%	21%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	5%	9%	5%	23%	5%	18%	36%	21%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	32%
None	4%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	9%
\$30	65%
\$35	17%
>\$35	4%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	36%
Same as Primary	5%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	10%
\$45	0%
\$50	14%
\$55	24%
\$60	29%
\$65	0%
>\$65	19%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	42%	0%	50%	0%	8%

## Health Plan Structure (Cont.)

20-99 Employees

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	6%
\$750-\$999	3%
\$1,000-\$1,249	6%
\$1,250-\$1,499	3%
\$1,500-\$1,749	15%
\$1,750+	67%

#### FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	3%
\$1,500-\$1,999	0%
\$2,000-\$2,499	3%
\$2,500-\$3,499	19%
\$3,500-\$4,999	25%
\$5,000+	50%

### Deductibles Apply To:

All Medical Care & Prescriptions	25%
Some Medical Care Excluded:	75%
<b>Exclusions:</b>	
Prescriptions	88%
Office/Urgent Care Visits	58%
Emergency Room Visits	50%
Routine Physician Office Visits	63%
Lab Work / Diagnostic Tests	21%
Inpatient Care Only	4%
Outpatient Care Only	4%
Preventive Care	54%
Other	8%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	13%
\$2,000-\$2,999	23%
\$3,000-\$3,999	13%
\$4,000-\$4,999	13%
\$5,000+	37%

#### FAMILY PLAN

<\$3,500	7%
\$3,500-\$4,499	10%
\$4,500-\$5,499	10%
\$5,500-\$6,499	10%
\$6,500-\$7,499	3%
\$7,500-\$8,499	10%
\$8,500+	50%

### Deductibles Included in Maximum

Yes **81%** No **19%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	6%	48%	42%	3%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$65
Tier 4	25%

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# 100-499 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

100-499 Employees

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	0%	0%	50%	50%	0%	0%

### Type of Business

Manufacturing	27%					Transportation/Utilities	4%
Service/Retail	8%					Printing/Publishing/Communications	2%
Government/Education	15%					Health Care	4%
Finance	10%					Professional (Law/Accounting)	6%
Warehouse/Distribution/Logistics	4%					Construction/Trades	4%
Non-Profit	10%					Other	4%

	None	Some	Mostly
<b>Labor Representation</b>	72%	19%	9%

## Health Plans Offered

100-499 Employees

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	52%	34%	7%	7%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	75%	20%	5%	30%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	40%	58%	2%

	Single	Family	Single + Dependent
<b>Enrollment</b>	41%	37%	22%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	2%	5%	36%	39%	9%	7%	2%

	Yes	No
<b>Offer Same-Sex Benefits</b>	23%	77%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	23%	27%	12%	79%	9%	9%	12%	6%

## Health Plan Design

100-499 Employees

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>	<b>48%</b>	<b>53%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>	<b>34%</b>	<b>57%</b>	<b>9%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>23%</b>	<b>30%</b>	<b>28%</b>	<b>10%</b>	<b>5%</b>	<b>3%</b>	<b>0%</b>	<b>3%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>5%</b>	\$5,000-\$5,249	<b>5%</b>	\$5,750-\$5,999	<b>8%</b>	>=\$7,500	<b>25%</b>
	\$4,000-\$4,749	<b>20%</b>	\$5,250-\$5,499	<b>5%</b>	\$6,000-\$6,499	<b>5%</b>		
	\$4,750-\$4,999	<b>8%</b>	\$5,500-\$5,749	<b>3%</b>	\$6,500-\$7,499	<b>18%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>3%</b>	\$14,000-\$14,999	<b>18%</b>	\$18,000-\$19,999	<b>25%</b>
	\$12,000-\$12,999	<b>13%</b>	\$15,000-\$15,999	<b>8%</b>	\$20,000-\$24,999	<b>13%</b>
	\$13,000-\$13,999	<b>5%</b>	\$16,000-\$17,999	<b>10%</b>	>=\$25,000	<b>8%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>43%</b>
Increase Deductibles/Copays/Co-Insurance	<b>50%</b>
Increase Out-Of-Pocket Maximums	<b>25%</b>
Restrict Eligibility	<b>4%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>7%</b>
Reduce Types/Variety of Plans Offered	<b>4%</b>
Change Network and/or Plans	<b>32%</b>
Change Pharmacy Benefit Manager/Benefits	<b>7%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>18%</b>

### Strategies Employed

Health-Risk Assessments	<b>50%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>47%</b>
Disease Management for Chronic Conditions	<b>39%</b>
Nurse/Medical Help Line	<b>66%</b>
Tiered Provider Networks (e.g. Centers of Excellence)	<b>8%</b>
Income-Based Employee Premium Contributions	<b>11%</b>
Value-Based (outcome-based) Plan Designs	<b>3%</b>
Health Savings/Health Reimbursement Accounts	<b>47%</b>
On-Site Fitness Center	<b>5%</b>
On-Site Medical Facility	<b>5%</b>
Employee Assistance Program	<b>74%</b>
Wellness Program	<b>68%</b>
Smoking Cessation Programs	<b>29%</b>
Other	<b>5%</b>



**HSAs and HRAs**

100-499 Employees

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>23%</b>
HRAs	<b>23%</b>
Both of the Above	<b>8%</b>
Neither of the Above	<b>46%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>11%</b>
Definitely Interested	<b>11%</b>
Moderately Interested	<b>11%</b>
Somewhat Interested	<b>22%</b>
Not Interested	<b>44%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>27%</b>	No	<b>73%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>14%</b>
10-19%	<b>0%</b>	60-69%	<b>0%</b>
20-29%	<b>43%</b>	70-79%	<b>0%</b>
30-39%	<b>14%</b>	80-89%	<b>0%</b>
40-49%	<b>14%</b>	90%+	<b>14%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>21%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>7%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>7%</b>
Improvement in Health-Risk Scores	<b>7%</b>	Participation in Educational Programs	<b>7%</b>
Meeting with Health Coach	<b>14%</b>	Other	<b>7%</b>
		None of the Above	<b>71%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>26%</b>
\$1-\$249	<b>5%</b>
\$250-\$499	<b>5%</b>
\$500-\$749	<b>37%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>16%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>11%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>5%</b>
\$1,500-\$1,749	<b>24%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>24%</b>
\$2,250-\$2,499	<b>14%</b>
\$2,500+	<b>33%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>17%</b>
\$1-\$499	<b>6%</b>
\$500-\$749	<b>6%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>39%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>6%</b>
\$1,750+	<b>28%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>0%</b>
\$3,000-\$3,499	<b>25%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>20%</b>
\$4,500-\$5,499	<b>10%</b>
\$5,500-\$6,499	<b>20%</b>
\$6,500+	<b>25%</b>

## Wellness Programs

100-499 Employees

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
<b>Offer Wellness Program</b>	<b>69%</b>	<b>31%</b>	<b>Age of Wellness Program</b>					<b>15%</b>	<b>30%</b>	<b>48%</b>	<b>7%</b>	
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	<b>CEO Support</b>				
<b>Percent of Employees Participating</b>	<b>7%</b>	<b>15%</b>	<b>15%</b>	<b>19%</b>	<b>7%</b>	<b>30%</b>	<b>7%</b>	Communicates the Value	<b>52%</b>			
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>		Delegates Responsibilities		<b>52%</b>			
Percent of SPOUSES Participating	50%	<b>69%</b>	<b>15%</b>	<b>0%</b>	<b>15%</b>		Participates in Wellness Programs		<b>56%</b>			
Percent of DEPENDENTS Participating	77%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>		Allocates Staff/Budget		<b>52%</b>			
Percent of RETIREES Participating	93%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>		Don't Know/None of the Above		<b>20%</b>			
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>				
Health-Risk Assessments	<b>78%</b>	Do Not Collect Data					<b>38%</b>	Participation		<b>100%</b>		
Biometric Screening (bp, weight, cholesterol)	<b>59%</b>	Program/Event Attendance					<b>46%</b>	Participant Satisfaction		<b>55%</b>		
Classes/Brown Bag Lunches	<b>56%</b>	Aggregated HRA Scores					<b>46%</b>	Improvement in Knowledge/Behaviors		<b>40%</b>		
Health Coaches	<b>33%</b>	Aggregated Biometrics					<b>35%</b>	Changes in Biometric Measures		<b>45%</b>		
Online Health Information	<b>67%</b>	Employee Demographics					<b>35%</b>	Changes in Risk Factors		<b>35%</b>		
Health Information Books and Brochures	<b>37%</b>	Interest Survey					<b>31%</b>	Changes in Productivity		<b>0%</b>		
Newsletters	<b>59%</b>	Culture Audit to Gauge Support					<b>23%</b>	Absenteeism, Work Comp, Disability		<b>5%</b>		
Emails	<b>67%</b>	Modifiable Medical Claims					<b>15%</b>	Drop in Health Costs/Trend/Claims		<b>35%</b>		
Social Media	<b>7%</b>	Other					<b>4%</b>	<b>Per-Employee Budget Costs</b>				
Payroll Staffers	<b>15%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>			
Incentive Campaigns	<b>52%</b>	Cash					<b>24%</b>	Included in Premium	<b>40%</b>	<\$100	<b>38%</b>	
Smoking/Tobacco Cessation Programs	<b>44%</b>	Premium Differential					<b>44%</b>	If Not Included in Premium:		\$100-\$250	<b>14%</b>	
Weight-Loss Management	<b>48%</b>	Gift Card					<b>44%</b>	<\$25	<b>13%</b>	\$251-\$400	<b>10%</b>	
Other	<b>15%</b>	Contribution to Savings Account					<b>12%</b>	\$26-\$49	<b>7%</b>	>\$400	<b>38%</b>	
			Merchandise/Trinkets					<b>40%</b>	\$50-\$99	<b>27%</b>		
			Eligibility for Preferred Plan					<b>12%</b>	\$100-\$149	<b>13%</b>		
			Other					<b>12%</b>	\$150-\$199	<b>0%</b>		
<b>Wellness Program Staffing</b>								\$200-\$299	<b>20%</b>			
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>	\$300-\$399	<b>13%</b>			
	<b>74%</b>	<b>26%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	>=\$400	<b>7%</b>			

## Health Plan Structure

100-499 Employees

2012 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	8%	3%	8%	15%	21%	26%	5%	15%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	8%	8%	16%	18%	21%	8%	5%	8%	8%

### Employer's Share of Coinsurance

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	7%	0%	29%	0%	50%	0%	4%	0%	4%	7%	20%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	39%	0%	39%	21%	18%

### Primary Care Office Visit Copays

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	29%
None	15%
\$5	0%
\$10	4%
\$15	7%
\$20	7%
\$25	41%
\$30	26%
\$35	0%
>\$35	0%

### Specialty Care Office Visit Copays

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	29%
Same as Primary	22%
None	11%
<\$30	7%
\$30	0%
\$35	7%
\$40	0%
\$45	7%
\$50	33%
\$55	4%
\$60	4%
\$65	0%
>\$65	4%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	37%	0%	58%	0%	5%

## Health Plan Structure (Cont.)

100-499 Employees

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	3%
\$1-499	8%
\$500-\$749	19%
\$750-\$999	6%
\$1,000-\$1,249	14%
\$1,250-\$1,499	0%
\$1,500-\$1,749	8%
\$1,750+	42%

#### FAMILY PLAN:

None	3%
\$1-\$999	11%
\$1,000-\$1,499	3%
\$1,500-\$1,999	17%
\$2,000-\$2,499	6%
\$2,500-\$3,499	19%
\$3,500-\$4,999	17%
\$5,000+	25%

### Deductibles Apply To:

All Medical Care & Prescriptions	34%
Some Medical Care Excluded:	66%
<b>Exclusions:</b>	
Prescriptions	74%
Office/Urgent Care Visits	52%
Emergency Room Visits	41%
Routine Physician Office Visits	41%
Lab Work / Diagnostic Tests	22%
Inpatient Care Only	4%
Outpatient Care Only	4%
Preventive Care	59%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	3%
\$500-\$999	3%
\$1,000-\$1,999	20%
\$2,000-\$2,999	9%
\$3,000-\$3,999	26%
\$4,000-\$4,999	20%
\$5,000+	20%

#### FAMILY PLAN

<\$3,500	20%
\$3,500-\$4,499	6%
\$4,500-\$5,499	11%
\$5,500-\$6,499	17%
\$6,500-\$7,499	6%
\$7,500-\$8,499	6%
\$8,500+	34%

### Deductibles Included in Maximum

Yes **84%**      No **16%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
3%	6%	66%	20%	6%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$55
Tier 4	25%

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# 500+ Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	500+ Employees								2012 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	0%	0%	0%	0%	34%	66%

**Type of Business**

Manufacturing	25%	Transportation/Utilities	2%
Service/Retail	12%	Printing/Publishing/Communications	2%
Government/Education	12%	Health Care	20%
Finance	17%	Professional (Law/Accounting)	3%
Warehouse/Distribution/Logistics	5%	Construction/Trades	0%
Non-Profit	0%	Other	2%

	None	Some	Mostly
<b>Labor Representation</b>	52%	41%	7%

Health Plans Offered	500+ Employees					2012 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	24%	43%	24%	9%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	78%	17%	26%	61%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	60%	15%	25%

	Single	Family	Single + Dependent
<b>Enrollment</b>	38%	50%	12%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	2%	8%	34%	46%	8%	2%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	41%	59%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	25%	15%	48%	40%	33%	8%	38%	13%

## Health Plan Design

500+ Employees

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2012 Plan Year	52%	48%	Is Grandfather Status Jeopardized Under Health Care Reform?	33%	62%	5%

Projected Increase 2011 to 2012	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
	0%	36%	34%	15%	6%	4%	0%	0%	4%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	2%	\$5,000-\$5,249	6%	\$5,750-\$5,999	4%	>=\$7,500	6%
	\$4,000-\$4,749	9%	\$5,250-\$5,499	17%	\$6,000-\$6,499	19%		
	\$4,750-\$4,999	4%	\$5,500-\$5,749	9%	\$6,500-\$7,499	23%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	4%	\$14,000-\$14,999	15%	\$18,000-\$19,999	30%
	\$12,000-\$12,999	4%	\$15,000-\$15,999	19%	\$20,000-\$24,999	6%
	\$13,000-\$13,999	6%	\$16,000-\$17,999	15%	>=\$25,000	0%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	67%
Increase Deductibles/Copays/Co-Insurance	31%
Increase Out-Of-Pocket Maximums	17%
Restrict Eligibility	6%
Reduce/Eliminate Contribution to HSA/HRA	6%
Reduce Types/Variety of Plans Offered	3%
Change Network and/or Plans	14%
Change Pharmacy Benefit Manager/Benefits	17%
Switch to Self-Funded Health Care	8%
Other	22%

### Strategies Employed

Health-Risk Assessments	75%
Biometric Screenings (BP, weight, cholesterol)	65%
Disease Management for Chronic Conditions	77%
Nurse/Medical Help Line	77%
Tiered Provider Networks (e.g. Centers of Excellence)	19%
Income-Based Employee Premium Contributions	10%
Value-Based (outcome-based) Plan Designs	17%
Health Savings/Health Reimbursement Accounts	58%
On-Site Fitness Center	35%
On-Site Medical Facility	15%
Employee Assistance Program	96%
Wellness Program	73%
Smoking Cessation Programs	65%
Other	10%

**HSAs and HRAs**

500+ Employees

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>39%</b>
HRAs	<b>16%</b>
Both of the Above	<b>14%</b>
Neither of the Above	<b>32%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>14%</b>
Definitely Interested	<b>21%</b>
Moderately Interested	<b>14%</b>
Somewhat Interested	<b>36%</b>
Not Interested	<b>14%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>63%</b>	No	<b>38%</b>
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**Participation**

<10%	<b>6%</b>	50-59%	<b>6%</b>
10-19%	<b>11%</b>	60-69%	<b>11%</b>
20-29%	<b>22%</b>	70-79%	<b>17%</b>
30-39%	<b>28%</b>	80-89%	<b>0%</b>
40-49%	<b>0%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>47%</b>	Participation in Exercise Program	<b>16%</b>
Smoking Cessation	<b>11%</b>	Participation in Care Management Program	<b>16%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>26%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>16%</b>
Meeting with Health Coach	<b>16%</b>	Other	<b>16%</b>
		None of the Above	<b>47%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>20%</b>
\$1-\$249	<b>10%</b>
\$250-\$499	<b>13%</b>
\$500-\$749	<b>50%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>3%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>3%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>21%</b>
\$1,500-\$1,749	<b>39%</b>
\$1,750-\$1,999	<b>4%</b>
\$2,000-\$2,249	<b>18%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>18%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>21%</b>
\$1-\$499	<b>7%</b>
\$500-\$749	<b>10%</b>
\$750-\$999	<b>7%</b>
\$1,000-\$1,249	<b>38%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>14%</b>
\$1,750+	<b>3%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>25%</b>
\$3,000-\$3,499	<b>29%</b>
\$3,500-\$3,999	<b>7%</b>
\$4,000-\$4,499	<b>14%</b>
\$4,500-\$5,499	<b>14%</b>
\$5,500-\$6,499	<b>4%</b>
\$6,500+	<b>7%</b>



## Wellness Programs

500+ Employees

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>86%</b>	<b>14%</b>	<b>Age of Wellness Program</b>					<b>3%</b>	<b>26%</b>	<b>54%</b>	<b>17%</b>
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>6%</b>	<b>6%</b>	<b>14%</b>	<b>19%</b>	<b>28%</b>	<b>22%</b>	<b>6%</b>	Communicates the Value		<b>55%</b>	
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>	Delegates Responsibilities					<b>66%</b>
Percent of SPOUSES Participating	31%	<b>44%</b>	<b>28%</b>	<b>12%</b>	<b>16%</b>	Participates in Wellness Programs					<b>50%</b>
Percent of DEPENDENTS Participating	89%	<b>75%</b>	<b>25%</b>	<b>0%</b>	<b>0%</b>	Allocates Staff/Budget					<b>68%</b>
Percent of RETIREES Participating	86%	<b>80%</b>	<b>0%</b>	<b>0%</b>	<b>20%</b>	Don't Know/None of the Above					<b>18%</b>
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>82%</b>	Do Not Collect Data					<b>14%</b>	Participation	<b>88%</b>		
Biometric Screening (bp, weight, cholesterol)	<b>71%</b>	Program/Event Attendance					<b>59%</b>	Participant Satisfaction	<b>47%</b>		
Classes/Brown Bag Lunches	<b>55%</b>	Aggregated HRA Scores					<b>73%</b>	Improvement in Knowledge/Behaviors	<b>22%</b>		
Health Coaches	<b>63%</b>	Aggregated Biometrics					<b>62%</b>	Changes in Biometric Measures	<b>66%</b>		
Online Health Information	<b>79%</b>	Employee Demographics					<b>57%</b>	Changes in Risk Factors	<b>59%</b>		
Health Information Books and Brochures	<b>45%</b>	Interest Survey					<b>43%</b>	Changes in Productivity	<b>6%</b>		
Newsletters	<b>63%</b>	Culture Audit to Gauge Support					<b>22%</b>	Absenteeism, Work Comp, Disability	<b>16%</b>		
Emails	<b>63%</b>	Modifiable Medical Claims					<b>30%</b>	Drop in Health Costs/Trend/Claims	<b>53%</b>		
Social Media	<b>18%</b>	Other					<b>3%</b>	<b>Per-Employee Budget Costs</b>			
Payroll Stuffers	<b>13%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Incentive Campaigns	<b>74%</b>	Cash				<b>32%</b>	Included in Premium	<b>29%</b>	<\$100	<b>24%</b>	
Smoking/Tobacco Cessation Programs	<b>82%</b>	Premium Differential				<b>43%</b>	If Not Included in Premium:		\$100-\$250	<b>21%</b>	
Weight-Loss Management	<b>71%</b>	Gift Card				<b>32%</b>	<\$25	<b>20%</b>	\$251-\$400	<b>15%</b>	
Other	<b>8%</b>	Contribution to Savings Account				<b>22%</b>	\$26-\$49	<b>16%</b>	>\$400	<b>39%</b>	
		Merchandise/Trinkets				<b>24%</b>	\$50-\$99	<b>4%</b>			
		Eligibility for Preferred Plan				<b>3%</b>	\$100-\$149	<b>8%</b>			
		Other				<b>11%</b>	\$150-\$199	<b>16%</b>			
							\$200-\$299	<b>8%</b>			
<b>Wellness Program Staffing</b>								\$300-\$399	<b>0%</b>		
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>	>=\$400	<b>28%</b>		
	<b>54%</b>	<b>11%</b>	<b>16%</b>	<b>5%</b>	<b>5%</b>	<b>0%</b>	<b>8%</b>				

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 0%	95-99% 2%	90-94% 12%	85-89% 12%	80-84% 19%	75-79% 30%	70-74% 16%	<70% 9%	
<b>FAMILY PLAN:</b>	100% 0%	90-99% 10%	85-89% 10%	80-84% 24%	75-79% 21%	70-74% 17%	65-69% 10%	60-64% 5%	<60% 5%

**Employer's Share of Coinsurance**

*Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels*

<b>IN-NETWORK:</b>	100% 10%	95% 0%	90% 23%	85% 15%	80% 48%	75% 0%	70% 3%	65% 0%	60% 0%	<60% 3%	<b>Deductible Only</b> 5%
<b>OUT-NETWORK:</b>	100% 0%	95% 0%	90% 2%	85% 0%	80% 10%	75% 2%	70% 20%	65% 7%	60% 49%	<60% 10%	<b>Deductible Only</b> 2%

**Primary Care Office Visit Copays**

*Note: "Deductible Only" responses excluded when calculating percentages for copay levels*

Deductible Only	44%
None	13%
\$5	0%
\$10	4%
\$15	4%
\$20	21%
\$25	17%
\$30	25%
\$35	17%
>\$35	0%

**Specialty Care Office Visit Copays**

*Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels*

Deductible Only	51%
Same as Primary	33%
None	0%
<\$30	0%
\$30	5%
\$35	14%
\$40	14%
\$45	10%
\$50	19%
\$55	0%
\$60	5%
\$65	0%
>\$65	0%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	19%	11%	70%	0%	0%

## Health Plan Structure (Cont.)

500+ Employees

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	2%
\$1-499	21%
\$500-\$749	36%
\$750-\$999	2%
\$1,000-\$1,249	14%
\$1,250-\$1,499	0%
\$1,500-\$1,749	14%
\$1,750+	10%

#### FAMILY PLAN:

None	2%
\$1-\$999	17%
\$1,000-\$1,499	37%
\$1,500-\$1,999	5%
\$2,000-\$2,499	15%
\$2,500-\$3,499	5%
\$3,500-\$4,999	12%
\$5,000+	7%

### Deductibles Apply To:

All Medical Care & Prescriptions	15%
Some Medical Care Excluded:	85%
<b>Exclusions:</b>	
Prescriptions	89%
Office/Urgent Care Visits	36%
Emergency Room Visits	25%
Routine Physician Office Visits	39%
Lab Work / Diagnostic Tests	8%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	69%
Other	3%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	7%
\$500-\$999	5%
\$1,000-\$1,999	26%
\$2,000-\$2,999	36%
\$3,000-\$3,999	12%
\$4,000-\$4,999	10%
\$5,000+	5%

#### FAMILY PLAN

<\$3,500	22%
\$3,500-\$4,499	27%
\$4,500-\$5,499	17%
\$5,500-\$6,499	15%
\$6,500-\$7,499	2%
\$7,500-\$8,499	7%
\$8,500+	10%

### Deductibles Included in Maximum

Yes 89% No 11%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
2%	2%	73%	12%	10%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$25
Tier 3	\$50
Tier 4	25%

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## Results by Employer Type

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
2011 Plan Year  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/O! #REF! or blank results indicate the sample size was too small for statistical analysis**

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# Financial

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	Financial								2012 Plan Year				www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	4%	12%	12%	15%	19%	0%	12%	27%

**Type of Business**

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	100%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	100%	0%	0%

Health Plans Offered	Financial					2012 Plan Year				www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	4%	32%	40%	8%	16%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	75%	21%	17%	46%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	25%	42%	33%

	Single	Family	Single + Dependent
<b>Enrollment</b>	38%	32%	30%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	5%	36%	41%	14%	5%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	31%	69%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	28%	22%	44%	56%	17%	0%	11%	11%

## Health Plan Design

Financial

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2012 Plan Year	50%	50%	Is Grandfather Status Jeopardized Under Health Care Reform?	42%	53%	5%

Projected Increase 2011 to 2012	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
	0%	24%	19%	29%	10%	5%	5%	0%	10%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	10%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%	>=\$7,500	5%
	\$4,000-\$4,749	5%	\$5,250-\$5,499	15%	\$6,000-\$6,499	35%		
	\$4,750-\$4,999	15%	\$5,500-\$5,749	10%	\$6,500-\$7,499	5%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	10%	\$14,000-\$14,999	33%	\$18,000-\$19,999	38%
	\$12,000-\$12,999	5%	\$15,000-\$15,999	5%	\$20,000-\$24,999	5%
	\$13,000-\$13,999	5%	\$16,000-\$17,999	0%	>=\$25,000	0%

## Principal Cost-Containment Strategies

Increase Employee Share of Premium	53%
Increase Deductibles/Copays/Co-Insurance	33%
Increase Out-Of-Pocket Maximums	20%
Restrict Eligibility	7%
Reduce/Eliminate Contribution to HSA/HRA	7%
Reduce Types/Variety of Plans Offered	7%
Change Network and/or Plans	27%
Change Pharmacy Benefit Manager/Benefits	13%
Switch to Self-Funded Health Care	0%
Other	27%

## Strategies Employed

Health-Risk Assessments	61%
Biometric Screenings (BP, weight, cholesterol)	61%
Disease Management for Chronic Conditions	67%
Nurse/Medical Help Line	72%
Tiered Provider Networks (e.g. Centers of Excellence)	11%
Income-Based Employee Premium Contributions	11%
Value-Based (outcome-based) Plan Designs	6%
Health Savings/Health Reimbursement Accounts	72%
On-Site Fitness Center	28%
On-Site Medical Facility	11%
Employee Assistance Program	78%
Wellness Program	72%
Smoking Cessation Programs	39%
Other	22%

**HSAs and HRAs**

Financial

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>50%</b>
HRAs	<b>0%</b>
Both of the Above	<b>20%</b>
Neither of the Above	<b>30%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>20%</b>
Somewhat Interested	<b>40%</b>
Not Interested	<b>40%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>53%</b>	No	<b>47%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>14%</b>
10-19%	<b>14%</b>	60-69%	<b>14%</b>
20-29%	<b>0%</b>	70-79%	<b>29%</b>
30-39%	<b>29%</b>	80-89%	<b>0%</b>
40-49%	<b>0%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>27%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>9%</b>
Improvement in Health-Risk Scores	<b>9%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>9%</b>	Other	<b>27%</b>
		None of the Above	<b>55%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>21%</b>
\$1-\$249	<b>7%</b>
\$250-\$499	<b>14%</b>
\$500-\$749	<b>43%</b>
\$750-\$999	<b>14%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>0%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>8%</b>
\$1,500-\$1,749	<b>54%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>15%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>23%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>21%</b>
\$1-\$499	<b>7%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>14%</b>
\$1,000-\$1,249	<b>50%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>7%</b>
\$1,750+	<b>0%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>7%</b>
\$3,000-\$3,499	<b>57%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>14%</b>
\$4,500-\$5,499	<b>0%</b>
\$5,500-\$6,499	<b>7%</b>
\$6,500+	<b>14%</b>



## Wellness Programs

Financial

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>57%</b>	<b>43%</b>	<b>Age of Wellness Program</b>					<b>0%</b>	<b>17%</b>	<b>75%</b>	<b>8%</b>
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>0%</b>	<b>0%</b>	<b>8%</b>	<b>0%</b>	<b>25%</b>	<b>50%</b>	<b>17%</b>	Communicates the Value	<b>58%</b>		
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>		Delegates Responsibilities		<b>58%</b>		
Percent of SPOUSES Participating	42%	<b>0%</b>	<b>43%</b>	<b>0%</b>	<b>57%</b>		Participates in Wellness Programs		<b>67%</b>		
Percent of DEPENDENTS Participating	92%	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>		Allocates Staff/Budget		<b>50%</b>		
Percent of RETIREES Participating	92%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>		Don't Know/None of the Above		<b>8%</b>		
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>92%</b>	Do Not Collect Data					<b>8%</b>	Participation		<b>92%</b>	
Biometric Screening (bp, weight, cholesterol)	<b>83%</b>	Program/Event Attendance					<b>75%</b>	Participant Satisfaction		<b>42%</b>	
Classes/Brown Bag Lunches	<b>75%</b>	Aggregated HRA Scores					<b>83%</b>	Improvement in Knowledge/Behaviors		<b>25%</b>	
Health Coaches	<b>50%</b>	Aggregated Biometrics					<b>75%</b>	Changes in Biometric Measures		<b>67%</b>	
Online Health Information	<b>83%</b>	Employee Demographics					<b>75%</b>	Changes in Risk Factors		<b>58%</b>	
Health Information Books and Brochures	<b>33%</b>	Interest Survey					<b>33%</b>	Changes in Productivity		<b>0%</b>	
Newsletters	<b>75%</b>	Culture Audit to Gauge Support					<b>33%</b>	Absenteeism, Work Comp, Disability		<b>8%</b>	
Emails	<b>58%</b>	Modifiable Medical Claims					<b>25%</b>	Drop in Health Costs/Trend/Claims		<b>33%</b>	
Social Media	<b>0%</b>	Other					<b>0%</b>	<b>Per-Employee Budget Costs</b>			
Payroll Stuffers	<b>8%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Incentive Campaigns	<b>83%</b>	Cash					<b>25%</b>	Included in Premium	<b>17%</b>	<\$100	<b>25%</b>
Smoking/Tobacco Cessation Programs	<b>67%</b>	Premium Differential					<b>50%</b>	If Not Included in Premium:		\$100-\$250	<b>17%</b>
Weight-Loss Management	<b>83%</b>	Gift Card					<b>42%</b>	<\$25	<b>10%</b>	\$251-\$400	<b>25%</b>
Other	<b>8%</b>	Contribution to Savings Account					<b>33%</b>	\$26-\$49	<b>0%</b>	>\$400	<b>33%</b>
		Merchandise/Trinkets					<b>25%</b>	\$50-\$99	<b>0%</b>		
		Eligibility for Preferred Plan					<b>0%</b>	\$100-\$149	<b>10%</b>		
		Other					<b>0%</b>	\$150-\$199	<b>10%</b>		
								\$200-\$299	<b>20%</b>		
								\$300-\$399	<b>0%</b>		
								>=\$400	<b>50%</b>		
<b>Wellness Program Staffing</b>											
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>				
	<b>67%</b>	<b>17%</b>	<b>8%</b>	<b>8%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>				

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 6%	95-99% 0%	90-94% 11%	85-89% 6%	80-84% 6%	75-79% 44%	70-74% 17%	<70% 11%	
<b>FAMILY PLAN:</b>	100% 0%	90-99% 6%	85-89% 11%	80-84% 6%	75-79% 22%	70-74% 39%	65-69% 0%	60-64% 0%	<60% 17%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100% 27%	95% 0%	90% 20%	85% 13%	80% 27%	75% 0%	70% 7%	65% 0%	60% 0%	<60% 7%	<b>Deductible Only</b> 12%
<b>OUT-NETWORK:</b>	100% 0%	95% 0%	90% 0%	85% 0%	80% 6%	75% 0%	70% 44%	65% 6%	60% 38%	<60% 6%	<b>Deductible Only</b> 6%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	56%
None	0%
\$5	0%
\$10	13%
\$15	0%
\$20	25%
\$25	0%
\$30	13%
\$35	38%
>\$35	13%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	56%
Same as Primary	13%
None	0%
<\$30	13%
\$30	0%
\$35	13%
\$40	13%
\$45	0%
\$50	0%
\$55	0%
\$60	13%
\$65	0%
>\$65	38%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	29%	29%	43%	0%	0%

## Health Plan Structure (Cont.)

Financial

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	6%
\$500-\$749	19%
\$750-\$999	6%
\$1,000-\$1,249	13%
\$1,250-\$1,499	0%
\$1,500-\$1,749	19%
\$1,750+	38%

#### FAMILY PLAN:

None	0%
\$1-\$999	6%
\$1,000-\$1,499	19%
\$1,500-\$1,999	6%
\$2,000-\$2,499	6%
\$2,500-\$3,499	19%
\$3,500-\$4,999	19%
\$5,000+	25%

### Deductibles Apply To:

All Medical Care & Prescriptions	40%
Some Medical Care Excluded:	60%
<b>Exclusions:</b>	
Prescriptions	64%
Office/Urgent Care Visits	36%
Emergency Room Visits	36%
Routine Physician Office Visits	36%
Lab Work / Diagnostic Tests	9%
Inpatient Care Only	0%
Outpatient Care Only	9%
Preventive Care	64%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	38%
\$2,000-\$2,999	31%
\$3,000-\$3,999	6%
\$4,000-\$4,999	13%
\$5,000+	13%

#### FAMILY PLAN

<\$3,500	13%
\$3,500-\$4,499	31%
\$4,500-\$5,499	13%
\$5,500-\$6,499	13%
\$6,500-\$7,499	0%
\$7,500-\$8,499	19%
\$8,500+	13%

### Deductibles Included in Maximum

Yes **83%** No **17%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	75%	13%	13%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$60
Tier 4	0%

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# Government/Education

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	Government/Education								2012 Plan Year				www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	6%	0%	12%	12%	29%	12%	29%

Type of Business		
------------------	--	--

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	100%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	0%	71%	29%

Health Plans Offered	Government/Education					2012 Plan Year				www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	38%	46%	0%	15%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	65%	6%	24%	6%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	62%	38%	0%

	Single	Family	Single + Dependent
<b>Enrollment</b>	25%	71%	4%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	0%	15%	31%	23%	15%	15%

	Yes	No
<b>Offer Same-Sex Benefits</b>	47%	53%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	38%	38%	0%	50%	0%	0%	13%	0%

## Health Plan Design

Government/Education

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>	<b>40%</b>	<b>60%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>	<b>30%</b>	<b>40%</b>	<b>30%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>40%</b>	<b>20%</b>	<b>20%</b>	<b>0%</b>	<b>10%</b>	<b>10%</b>	<b>0%</b>	<b>0%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>0%</b>	\$5,000-\$5,249	<b>0%</b>	\$5,750-\$5,999	<b>0%</b>	>=\$7,500	<b>45%</b>
	\$4,000-\$4,749	<b>0%</b>	\$5,250-\$5,499	<b>0%</b>	\$6,000-\$6,499	<b>9%</b>		
	\$4,750-\$4,999	<b>0%</b>	\$5,500-\$5,749	<b>9%</b>	\$6,500-\$7,499	<b>36%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>0%</b>	\$14,000-\$14,999	<b>0%</b>	\$18,000-\$19,999	<b>55%</b>
	\$12,000-\$12,999	<b>0%</b>	\$15,000-\$15,999	<b>0%</b>	\$20,000-\$24,999	<b>18%</b>
	\$13,000-\$13,999	<b>9%</b>	\$16,000-\$17,999	<b>18%</b>	>=\$25,000	<b>0%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>80%</b>
Increase Deductibles/Copays/Co-Insurance	<b>50%</b>
Increase Out-Of-Pocket Maximums	<b>30%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>20%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Change Network and/or Plans	<b>10%</b>
Change Pharmacy Benefit Manager/Benefits	<b>0%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>10%</b>

### Strategies Employed

Health-Risk Assessments	<b>44%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>33%</b>
Disease Management for Chronic Conditions	<b>44%</b>
Nurse/Medical Help Line	<b>56%</b>
Tiered Provider Networks (e.g. Centers of Excellence)	<b>0%</b>
Income-Based Employee Premium Contributions	<b>0%</b>
Value-Based (outcome-based) Plan Designs	<b>11%</b>
Health Savings/Health Reimbursement Accounts	<b>22%</b>
On-Site Fitness Center	<b>33%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>89%</b>
Wellness Program	<b>67%</b>
Smoking Cessation Programs	<b>22%</b>
Other	<b>11%</b>

**HSAs and HRAs**

Government/Education

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>9%</b>
HRAs	<b>9%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>82%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>11%</b>
Definitely Interested	<b>22%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>44%</b>
Not Interested	<b>22%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>20%</b>	No	<b>80%</b>
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**Participation**

<10%	<b>#DIV/0!</b>	50-59%	<b>#DIV/0!</b>
10-19%	<b>#DIV/0!</b>	60-69%	<b>#DIV/0!</b>
20-29%	<b>#DIV/0!</b>	70-79%	<b>#DIV/0!</b>
30-39%	<b>#DIV/0!</b>	80-89%	<b>#DIV/0!</b>
40-49%	<b>#DIV/0!</b>	90%+	<b>#DIV/0!</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>0%</b>
		None of the Above	<b>100%</b>

**SINGLE PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$1,000-\$1,499	<b>0%</b>
\$1-\$249	<b>0%</b>	\$1,500-\$1,749	<b>50%</b>
\$250-\$499	<b>0%</b>	\$1,750-\$1,999	<b>0%</b>
\$500-\$749	<b>50%</b>	\$2,000-\$2,249	<b>50%</b>
\$750-\$999	<b>0%</b>	\$2,250-\$2,499	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>	\$2,500+	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>		
\$1,500+	<b>50%</b>		

**FAMILY PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$2,000-\$2,999	<b>0%</b>
\$1-\$499	<b>0%</b>	\$3,000-\$3,499	<b>50%</b>
\$500-\$749	<b>0%</b>	\$3,500-\$3,999	<b>0%</b>
\$750-\$999	<b>0%</b>	\$4,000-\$4,499	<b>50%</b>
\$1,000-\$1,249	<b>50%</b>	\$4,500-\$5,499	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>	\$5,500-\$6,499	<b>0%</b>
\$1,500-\$1,749	<b>0%</b>	\$6,500+	<b>0%</b>
\$1,750+	<b>50%</b>		

## Wellness Programs

Government/Education

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
<b>Offer Wellness Program</b>	<b>60%</b>	<b>40%</b>	<b>Age of Wellness Program</b>					<b>0%</b>	<b>33%</b>	<b>67%</b>	<b>0%</b>	
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>				
<b>Percent of Employees Participating</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>	Communicates the Value	<b>67%</b>			
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>		Delegates Responsibilities		<b>100%</b>			
Percent of SPOUSES Participating	20%	<b>50%</b>	<b>50%</b>	<b>0%</b>	<b>0%</b>		Participates in Wellness Programs		<b>67%</b>			
Percent of DEPENDENTS Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>		Allocates Staff/Budget		<b>100%</b>			
Percent of RETIREES Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>		Don't Know/None of the Above		<b>0%</b>			
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>				
Health-Risk Assessments	<b>83%</b>	Do Not Collect Data					<b>20%</b>	Participation		<b>100%</b>		
Biometric Screening (bp, weight, cholesterol)	<b>50%</b>	Program/Event Attendance					<b>80%</b>	Participant Satisfaction		<b>80%</b>		
Classes/Brown Bag Lunches	<b>67%</b>	Aggregated HRA Scores					<b>80%</b>	Improvement in Knowledge/Behaviors		<b>20%</b>		
Health Coaches	<b>50%</b>	Aggregated Biometrics					<b>60%</b>	Changes in Biometric Measures		<b>60%</b>		
Online Health Information	<b>67%</b>	Employee Demographics					<b>60%</b>	Changes in Risk Factors		<b>40%</b>		
Health Information Books and Brochures	<b>67%</b>	Interest Survey					<b>60%</b>	Changes in Productivity		<b>0%</b>		
Newsletters	<b>83%</b>	Culture Audit to Gauge Support					<b>40%</b>	Absenteeism, Work Comp, Disability		<b>0%</b>		
Emails	<b>83%</b>	Modifiable Medical Claims					<b>40%</b>	Drop in Health Costs/Trend/Claims		<b>60%</b>		
Social Media	<b>33%</b>	Other					<b>0%</b>	<b>Per-Employee Budget Costs</b>				
Payroll Staffers	<b>50%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>			
Incentive Campaigns	<b>83%</b>	Cash					<b>17%</b>	Included in Premium	<b>25%</b>	<\$100	<b>50%</b>	
Smoking/Tobacco Cessation Programs	<b>67%</b>	Premium Differential					<b>33%</b>	If Not Included in Premium:		\$100-\$250	<b>0%</b>	
Weight-Loss Management	<b>67%</b>	Gift Card					<b>33%</b>	<\$25	<b>0%</b>	\$251-\$400	<b>0%</b>	
Other	<b>0%</b>	Contribution to Savings Account					<b>0%</b>	\$26-\$49	<b>0%</b>	>\$400	<b>50%</b>	
			Merchandise/Trinkets					<b>33%</b>	\$50-\$99	<b>33%</b>		
			Eligibility for Preferred Plan					<b>0%</b>	\$100-\$149	<b>0%</b>		
			Other					<b>33%</b>	\$150-\$199	<b>67%</b>		
									\$200-\$299	<b>0%</b>		
									\$300-\$399	<b>0%</b>		
									>=\$400	<b>0%</b>		
<b>Wellness Program Staffing</b>												
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>					
	<b>50%</b>	<b>0%</b>	<b>33%</b>	<b>0%</b>	<b>17%</b>	<b>0%</b>	<b>0%</b>					



**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	10%	0%	20%	60%	0%	10%	0%	0%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	11%	22%	44%	11%	11%	0%	0%	0%	0%

**Employer's Share of Coinsurance**

*Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels*

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	67%	0%	33%	0%	0%	0%	0%	0%	0%	0%	0%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	17%	0%	33%	0%	33%	0%	0%	17%	0%

**Primary Care Office Visit Copays**

*Note: "Deductible Only" responses excluded when calculating percentages for copay levels*

Deductible Only	56%
None	25%
\$5	0%
\$10	0%
\$15	25%
\$20	0%
\$25	50%
\$30	0%
\$35	0%
>\$35	0%

**Specialty Care Office Visit Copays**

*Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels*

Deductible Only	56%
Same as Primary	50%
None	25%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	25%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	75%	0%	25%	0%	0%

## Health Plan Structure (Cont.)

Government/Education

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	22%
\$1-499	33%
\$500-\$749	22%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	11%
\$1,750+	11%

#### FAMILY PLAN:

None	25%
\$1-\$999	38%
\$1,000-\$1,499	13%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	13%
\$3,500-\$4,999	13%
\$5,000+	0%

### Deductibles Apply To:

All Medical Care & Prescriptions	0%
Some Medical Care Excluded:	100%
<b>Exclusions:</b>	
Prescriptions	71%
Office/Urgent Care Visits	14%
Emergency Room Visits	14%
Routine Physician Office Visits	0%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	14%
Outpatient Care Only	0%
Preventive Care	71%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	38%
\$500-\$999	25%
\$1,000-\$1,999	25%
\$2,000-\$2,999	0%
\$3,000-\$3,999	0%
\$4,000-\$4,999	13%
\$5,000+	0%

#### FAMILY PLAN

<\$3,500	86%
\$3,500-\$4,499	0%
\$4,500-\$5,499	0%
\$5,500-\$6,499	0%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	14%

### Deductibles Included in Maximum

Yes 86% No 14%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	67%	11%	22%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$22
Tier 3	\$42
Tier 4	0%

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# Health Care

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Health Care

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	0%	0%	14%	0%	36%	50%

### Type of Business

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	100%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	71%	29%	0%

## Health Plans Offered

Health Care

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	31%	23%	46%	0%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	77%	23%	15%	69%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	50%	50%	0%

	Single	Family	Single + Dependent
<b>Enrollment</b>	44%	35%	21%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	8%	0%	69%	23%	0%	0%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	21%	79%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	31%	0%	56%	22%	56%	22%	22%	11%

Health Plan Design		Health Care		2012 Plan Year						www.HCTrends.com		
		Yes	No							Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>		<b>67%</b>	<b>33%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>						<b>18%</b>	<b>82%</b>	<b>0%</b>
	<b>Terminated Plan</b>	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+			
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>42%</b>	<b>42%</b>	<b>17%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>			
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>0%</b>		\$5,000-\$5,249	<b>9%</b>			\$5,750-\$5,999	<b>0%</b>	>=\$7,500	<b>9%</b>	
	\$4,000-\$4,749	<b>0%</b>		\$5,250-\$5,499	<b>0%</b>			\$6,000-\$6,499	<b>27%</b>			
	\$4,750-\$4,999	<b>0%</b>		\$5,500-\$5,749	<b>0%</b>			\$6,500-\$7,499	<b>55%</b>			
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>0%</b>		\$14,000-\$14,999	<b>9%</b>			\$18,000-\$19,999	<b>36%</b>			
	\$12,000-\$12,999	<b>9%</b>		\$15,000-\$15,999	<b>18%</b>			\$20,000-\$24,999	<b>9%</b>			
	\$13,000-\$13,999	<b>0%</b>		\$16,000-\$17,999	<b>18%</b>			>=\$25,000	<b>0%</b>			
<b>Principal Cost-Containment Strategies</b>			<b>Strategies Employed</b>									
Increase Employee Share of Premium	<b>67%</b>	Health-Risk Assessments <b>83%</b>										
Increase Deductibles/Copays/Co-Insurance	<b>50%</b>	Biometric Screenings (BP, weight, cholesterol) <b>50%</b>										
Increase Out-Of-Pocket Maximums	<b>17%</b>	Disease Management for Chronic Conditions <b>75%</b>										
Restrict Eligibility	<b>17%</b>	Nurse/Medical Help Line <b>75%</b>										
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>	Tiered Provider Networks (e.g. Centers of Excellence) <b>25%</b>										
Reduce Types/Variety of Plans Offered	<b>0%</b>	Income-Based Employee Premium Contributions <b>8%</b>										
Change Network and/or Plans	<b>17%</b>	Value-Based (outcome-based) Plan Designs <b>17%</b>										
Change Pharmacy Benefit Manager/Benefits	<b>17%</b>	Health Savings/Health Reimbursement Accounts <b>50%</b>										
Switch to Self-Funded Health Care	<b>0%</b>	On-Site Fitness Center <b>25%</b>										
Other	<b>33%</b>	On-Site Medical Facility <b>8%</b>										
		Employee Assistance Program <b>100%</b>										
		Wellness Program <b>83%</b>										
		Smoking Cessation Programs <b>58%</b>										
		Other <b>0%</b>										

**HSAs and HRAs**

Health Care

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>45%</b>
HRAs	<b>9%</b>
Both of the Above	<b>27%</b>
Neither of the Above	<b>18%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>50%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>0%</b>
Not Interested	<b>50%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>78%</b>	No	<b>22%</b>
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**Participation**

<10%	<b>14%</b>	50-59%	<b>14%</b>
10-19%	<b>14%</b>	60-69%	<b>0%</b>
20-29%	<b>43%</b>	70-79%	<b>0%</b>
30-39%	<b>14%</b>	80-89%	<b>0%</b>
40-49%	<b>0%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>60%</b>	Participation in Exercise Program	<b>20%</b>
Smoking Cessation	<b>20%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>20%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>20%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>0%</b>
		None of the Above	<b>40%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>22%</b>
\$1-\$249	<b>11%</b>
\$250-\$499	<b>11%</b>
\$500-\$749	<b>33%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>22%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>0%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>13%</b>
\$1,500-\$1,749	<b>38%</b>
\$1,750-\$1,999	<b>13%</b>
\$2,000-\$2,249	<b>13%</b>
\$2,250-\$2,499	<b>13%</b>
\$2,500+	<b>13%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>25%</b>
\$1-\$499	<b>13%</b>
\$500-\$749	<b>13%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>25%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>25%</b>
\$1,750+	<b>0%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>13%</b>
\$3,000-\$3,499	<b>25%</b>
\$3,500-\$3,999	<b>13%</b>
\$4,000-\$4,499	<b>13%</b>
\$4,500-\$5,499	<b>25%</b>
\$5,500-\$6,499	<b>13%</b>
\$6,500+	<b>0%</b>

## Wellness Programs

Health Care

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>100%</b>	<b>0%</b>	<b>Age of Wellness Program</b>					<b>0%</b>	<b>40%</b>	<b>40%</b>	<b>20%</b>
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>	<b>20%</b>	<b>30%</b>	<b>20%</b>	<b>0%</b>	Communicates the Value		<b>70%</b>	
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>	Delegates Responsibilities					<b>70%</b>
Percent of SPOUSES Participating	30%	<b>71%</b>	<b>14%</b>	<b>14%</b>	<b>0%</b>	Participates in Wellness Programs					<b>60%</b>
Percent of DEPENDENTS Participating	80%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	Allocates Staff/Budget					<b>80%</b>
Percent of RETIREES Participating	90%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	Don't Know/None of the Above					<b>20%</b>
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>80%</b>	Do Not Collect Data					<b>22%</b>	Participation	<b>78%</b>		
Biometric Screening (bp, weight, cholesterol)	<b>60%</b>	Program/Event Attendance					<b>56%</b>	Participant Satisfaction	<b>33%</b>		
Classes/Brown Bag Lunches	<b>70%</b>	Aggregated HRA Scores					<b>44%</b>	Improvement in Knowledge/Behaviors	<b>33%</b>		
Health Coaches	<b>50%</b>	Aggregated Biometrics					<b>44%</b>	Changes in Biometric Measures	<b>33%</b>		
Online Health Information	<b>50%</b>	Employee Demographics					<b>56%</b>	Changes in Risk Factors	<b>44%</b>		
Health Information Books and Brochures	<b>20%</b>	Interest Survey					<b>44%</b>	Changes in Productivity	<b>11%</b>		
Newsletters	<b>50%</b>	Culture Audit to Gauge Support					<b>11%</b>	Absenteeism, Work Comp, Disability	<b>22%</b>		
Emails	<b>60%</b>	Modifiable Medical Claims					<b>33%</b>	Drop in Health Costs/Trend/Claims	<b>67%</b>		
Social Media	<b>10%</b>	Other					<b>0%</b>	<b>Per-Employee Budget Costs</b>			
Payroll Stuffers	<b>0%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Incentive Campaigns	<b>70%</b>	Cash				<b>33%</b>	Included in Premium	<b>30%</b>	<\$100	<b>33%</b>	
Smoking/Tobacco Cessation Programs	<b>80%</b>	Premium Differential				<b>56%</b>	If Not Included in Premium:		\$100-\$250	<b>22%</b>	
Weight-Loss Management	<b>80%</b>	Gift Card				<b>22%</b>	<\$25	<b>43%</b>	\$251-\$400	<b>11%</b>	
Other	<b>0%</b>	Contribution to Savings Account				<b>22%</b>	\$26-\$49	<b>43%</b>	>\$400	<b>33%</b>	
		Merchandise/Trinkets				<b>0%</b>	\$50-\$99	<b>0%</b>			
		Eligibility for Preferred Plan				<b>0%</b>	\$100-\$149	<b>0%</b>			
		Other				<b>0%</b>	\$150-\$199	<b>0%</b>			
<b>Wellness Program Staffing</b>								\$200-\$299	<b>0%</b>		
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>	\$300-\$399	<b>0%</b>		
	<b>44%</b>	<b>11%</b>	<b>11%</b>	<b>0%</b>	<b>11%</b>	<b>0%</b>	<b>22%</b>	>=\$400	<b>14%</b>		

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 0%	95-99% 0%	90-94% 10%	85-89% 10%	80-84% 30%	75-79% 30%	70-74% 10%	<70% 10%	
<b>FAMILY PLAN:</b>	100% 0%	90-99% 0%	85-89% 10%	80-84% 40%	75-79% 30%	70-74% 10%	65-69% 0%	60-64% 10%	<60% 0%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100% 10%	95% 0%	90% 30%	85% 20%	80% 30%	75% 0%	70% 0%	65% 0%	60% 0%	<60% 10%	<b>Deductible Only</b> 0%
<b>OUT-NETWORK:</b>	100% 0%	95% 0%	90% 0%	85% 0%	80% 10%	75% 0%	70% 10%	65% 10%	60% 30%	<60% 40%	<b>Deductible Only</b> 0%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	30%
None	29%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	14%
\$30	57%
\$35	0%
>\$35	0%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	40%
Same as Primary	17%
None	0%
<\$30	0%
\$30	0%
\$35	33%
\$40	0%
\$45	0%
\$50	33%
\$55	0%
\$60	17%
\$65	0%
>\$65	0%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	14%	14%	71%	0%	0%



## Health Plan Structure (Cont.)

Health Care

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	40%
\$500-\$749	30%
\$750-\$999	0%
\$1,000-\$1,249	10%
\$1,250-\$1,499	0%
\$1,500-\$1,749	10%
\$1,750+	10%

#### FAMILY PLAN:

None	0%
\$1-\$999	30%
\$1,000-\$1,499	40%
\$1,500-\$1,999	10%
\$2,000-\$2,499	10%
\$2,500-\$3,499	10%
\$3,500-\$4,999	0%
\$5,000+	0%

### Deductibles Apply To:

All Medical Care & Prescriptions	10%
Some Medical Care Excluded:	90%
<b>Exclusions:</b>	
Prescriptions	100%
Office/Urgent Care Visits	33%
Emergency Room Visits	33%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	67%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	20%
\$2,000-\$2,999	50%
\$3,000-\$3,999	0%
\$4,000-\$4,999	10%
\$5,000+	20%

#### FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	20%
\$4,500-\$5,499	50%
\$5,500-\$6,499	0%
\$6,500-\$7,499	0%
\$7,500-\$8,499	10%
\$8,500+	20%

### Deductibles Included in Maximum

Yes **100%** No **0%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
10%	0%	70%	0%	20%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$20
Tier 3	\$30
Tier 4	0%

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# Manufacturing

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Manufacturing

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	2%	13%	13%	11%	9%	20%	13%	20%

### Type of Business

Manufacturing	100%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	74%	26%	0%

## Health Plans Offered

Manufacturing

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	51%	35%	12%	2%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	79%	12%	7%	36%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	40%	49%	12%

	Single	Family	Single + Dependent
<b>Enrollment</b>	40%	42%	18%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	2%	12%	33%	40%	9%	2%	2%

	Yes	No
<b>Offer Same-Sex Benefits</b>	13%	87%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	12%	16%	29%	84%	11%	16%	26%	11%

## Health Plan Design

Manufacturing

2012 Plan Year

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	Yes	No		Yes	No	Unknown
Plan Changes Made for 2012 Plan Year	49%	51%	Is Grandfather Status Jeopardized Under Health Care Reform?	36%	45%	18%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	22%	31%	22%	19%	3%	0%	0%	3%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	3%	\$5,000-\$5,249	14%	\$5,750-\$5,999	11%	>=\$7,500	17%
	\$4,000-\$4,749	22%	\$5,250-\$5,499	8%	\$6,000-\$6,499	3%		
	\$4,750-\$4,999	11%	\$5,500-\$5,749	0%	\$6,500-\$7,499	11%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	3%	\$14,000-\$14,999	16%	\$18,000-\$19,999	14%
	\$12,000-\$12,999	14%	\$15,000-\$15,999	11%	\$20,000-\$24,999	5%
	\$13,000-\$13,999	11%	\$16,000-\$17,999	16%	>=\$25,000	11%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	52%
Increase Deductibles/Copays/Co-Insurance	45%
Increase Out-Of-Pocket Maximums	17%
Restrict Eligibility	7%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	10%
Change Network and/or Plans	34%
Change Pharmacy Benefit Manager/Benefits	21%
Switch to Self-Funded Health Care	10%
Other	10%

### Strategies Employed

Health-Risk Assessments	63%
Biometric Screenings (BP, weight, cholesterol)	63%
Disease Management for Chronic Conditions	53%
Nurse/Medical Help Line	66%
Tiered Provider Networks (e.g. Centers of Excellence)	9%
Income-Based Employee Premium Contributions	13%
Value-Based (outcome-based) Plan Designs	13%
Health Savings/Health Reimbursement Accounts	53%
On-Site Fitness Center	22%
On-Site Medical Facility	16%
Employee Assistance Program	63%
Wellness Program	59%
Smoking Cessation Programs	53%
Other	9%

**HSAs and HRAs**

Manufacturing

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>22%</b>
HRAs	<b>22%</b>
Both of the Above	<b>11%</b>
Neither of the Above	<b>46%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>18%</b>
Moderately Interested	<b>24%</b>
Somewhat Interested	<b>24%</b>
Not Interested	<b>35%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>52%</b>	No	<b>48%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>0%</b>
10-19%	<b>9%</b>	60-69%	<b>18%</b>
20-29%	<b>27%</b>	70-79%	<b>9%</b>
30-39%	<b>27%</b>	80-89%	<b>0%</b>
40-49%	<b>9%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>31%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>15%</b>	Participation in Care Management Program	<b>8%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>15%</b>
Improvement in Health-Risk Scores	<b>8%</b>	Participation in Educational Programs	<b>8%</b>
Meeting with Health Coach	<b>15%</b>	Other	<b>0%</b>
		None of the Above	<b>69%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>30%</b>
\$1-\$249	<b>5%</b>
\$250-\$499	<b>5%</b>
\$500-\$749	<b>45%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>15%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>0%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>11%</b>
\$1,500-\$1,749	<b>26%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>16%</b>
\$2,250-\$2,499	<b>5%</b>
\$2,500+	<b>42%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>30%</b>
\$1-\$499	<b>5%</b>
\$500-\$749	<b>10%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>35%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>10%</b>
\$1,750+	<b>10%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>6%</b>
\$3,000-\$3,499	<b>22%</b>
\$3,500-\$3,999	<b>6%</b>
\$4,000-\$4,499	<b>17%</b>
\$4,500-\$5,499	<b>17%</b>
\$5,500-\$6,499	<b>11%</b>
\$6,500+	<b>22%</b>

## Wellness Programs

Manufacturing

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
<b>Offer Wellness Program</b>	<b>58%</b>	<b>42%</b>	<b>Age of Wellness Program</b>					<b>20%</b>	<b>20%</b>	<b>45%</b>	<b>15%</b>	
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	<b>CEO Support</b>				
<b>Percent of Employees Participating</b>	<b>0%</b>	<b>20%</b>	<b>15%</b>	<b>20%</b>	<b>10%</b>	<b>30%</b>	<b>5%</b>	Communicates the Value	<b>57%</b>			
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>		Delegates Responsibilities		<b>52%</b>			
Percent of SPOUSES Participating	30%	<b>57%</b>	<b>29%</b>	<b>7%</b>	<b>7%</b>		Participates in Wellness Programs		<b>52%</b>			
Percent of DEPENDENTS Participating	79%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>		Allocates Staff/Budget		<b>57%</b>			
Percent of RETIREES Participating	81%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>		Don't Know/None of the Above		<b>14%</b>			
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>				
Health-Risk Assessments	<b>90%</b>	Do Not Collect Data					<b>14%</b>	Participation	<b>94%</b>			
Biometric Screening (bp, weight, cholesterol)	<b>81%</b>	Program/Event Attendance					<b>48%</b>	Participant Satisfaction	<b>53%</b>			
Classes/Brown Bag Lunches	<b>62%</b>	Aggregated HRA Scores					<b>81%</b>	Improvement in Knowledge/Behaviors	<b>41%</b>			
Health Coaches	<b>67%</b>	Aggregated Biometrics					<b>67%</b>	Changes in Biometric Measures	<b>76%</b>			
Online Health Information	<b>90%</b>	Employee Demographics					<b>52%</b>	Changes in Risk Factors	<b>59%</b>			
Health Information Books and Brochures	<b>62%</b>	Interest Survey					<b>43%</b>	Changes in Productivity	<b>6%</b>			
Newsletters	<b>62%</b>	Culture Audit to Gauge Support					<b>24%</b>	Absenteeism, Work Comp, Disability	<b>6%</b>			
Emails	<b>62%</b>	Modifiable Medical Claims					<b>24%</b>	Drop in Health Costs/Trend/Claims	<b>47%</b>			
Social Media	<b>24%</b>	Other					<b>5%</b>	<b>Per-Employee Budget Costs</b>				
Payroll Stuffers	<b>24%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>			
Incentive Campaigns	<b>67%</b>	Cash					<b>47%</b>	Included in Premium	<b>32%</b>	<\$100	<b>33%</b>	
Smoking/Tobacco Cessation Programs	<b>86%</b>	Premium Differential					<b>47%</b>	If Not Included in Premium:		\$100-\$250	<b>22%</b>	
Weight-Loss Management	<b>76%</b>	Gift Card					<b>42%</b>	<\$25	<b>8%</b>	\$251-\$400	<b>22%</b>	
Other	<b>19%</b>	Contribution to Savings Account					<b>16%</b>	\$26-\$49	<b>8%</b>	>\$400	<b>22%</b>	
			Merchandise/Trinkets					<b>53%</b>	\$50-\$99	<b>15%</b>		
			Eligibility for Preferred Plan					<b>21%</b>	\$100-\$149	<b>15%</b>		
			Other					<b>5%</b>	\$150-\$199	<b>8%</b>		
									\$200-\$299	<b>15%</b>		
									\$300-\$399	<b>8%</b>		
									>=\$400	<b>23%</b>		
<b>Wellness Program Staffing</b>												
Total Staff Hours Per Week	<10	10-19	20-29	30-39	40-59	50-79	80+					
	<b>60%</b>	<b>20%</b>	<b>10%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>	<b>5%</b>					

## Health Plan Structure

Manufacturing

2012 Plan Year

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### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	6%	6%	8%	17%	31%	11%	17%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	8%	11%	17%	19%	19%	6%	11%	3%

### Employer's Share of Coinsurance

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	4%	0%	16%	8%	60%	0%	4%	0%	0%	8%	19%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	21%	4%	54%	21%	20%

### Primary Care Office Visit Copays

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	28%
None	4%
\$5	0%
\$10	0%
\$15	0%
\$20	8%
\$25	31%
\$30	35%
\$35	23%
>\$35	0%

### Specialty Care Office Visit Copays

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	33%
Same as Primary	13%
None	0%
<\$30	0%
\$30	4%
\$35	8%
\$40	8%
\$45	17%
\$50	17%
\$55	17%
\$60	4%
\$65	0%
>\$65	13%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	25%	0%	67%	4%	4%

## Health Plan Structure (Cont.)

Manufacturing

2012 Plan Year

www.HCTrends.com

## Deductibles (In Network)

## SINGLE PLAN:

None	0%
\$1-499	3%
\$500-\$749	25%
\$750-\$999	8%
\$1,000-\$1,249	14%
\$1,250-\$1,499	0%
\$1,500-\$1,749	14%
\$1,750+	36%

## FAMILY PLAN:

None	0%
\$1-\$999	3%
\$1,000-\$1,499	17%
\$1,500-\$1,999	9%
\$2,000-\$2,499	14%
\$2,500-\$3,499	14%
\$3,500-\$4,999	11%
\$5,000+	31%

## Deductibles Apply To:

All Medical Care & Prescriptions	30%
Some Medical Care Excluded:	70%
<b>Exclusions:</b>	
Prescriptions	89%
Office/Urgent Care Visits	41%
Emergency Room Visits	22%
Routine Physician Office Visits	41%
Lab Work / Diagnostic Tests	11%
Inpatient Care Only	4%
Outpatient Care Only	4%
Preventive Care	44%
Other	4%

## Out-Of-Pocket Maximums:

## SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	15%
\$2,000-\$2,999	21%
\$3,000-\$3,999	32%
\$4,000-\$4,999	15%
\$5,000+	18%

## FAMILY PLAN

<\$3,500	6%
\$3,500-\$4,499	12%
\$4,500-\$5,499	15%
\$5,500-\$6,499	15%
\$6,500-\$7,499	9%
\$7,500-\$8,499	9%
\$8,500+	35%

## Deductibles Included in Maximum

Yes 90% No 10%

## Prescription Drugs

## Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
3%	6%	59%	29%	3%

## If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	25%



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# Non Profit

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Non Profit

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	7%	21%	14%	21%	21%	14%	0%	0%

### Type of Business

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	100%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	83%	17%	0%

## Health Plans Offered

Non Profit

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	0%	69%	23%	8%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	83%	25%	8%	8%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	9%	82%	9%

	Single	Family	Single + Dependent
<b>Enrollment</b>	35%	45%	20%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	0%	46%	31%	15%	8%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	29%	71%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	8%	42%	33%	58%	0%	33%	0%	0%

## Health Plan Design

Non Profit

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>	<b>38%</b>	<b>62%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>	<b>31%</b>	<b>62%</b>	<b>8%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>31%</b>	<b>23%</b>	<b>23%</b>	<b>8%</b>	<b>8%</b>	<b>0%</b>	<b>0%</b>	<b>8%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>17%</b>	\$5,000-\$5,249	<b>0%</b>	\$5,750-\$5,999	<b>17%</b>	>=\$7,500	<b>42%</b>
	\$4,000-\$4,749	<b>0%</b>	\$5,250-\$5,499	<b>0%</b>	\$6,000-\$6,499	<b>8%</b>		
	\$4,750-\$4,999	<b>0%</b>	\$5,500-\$5,749	<b>0%</b>	\$6,500-\$7,499	<b>17%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>0%</b>	\$14,000-\$14,999	<b>8%</b>	\$18,000-\$19,999	<b>0%</b>
	\$12,000-\$12,999	<b>15%</b>	\$15,000-\$15,999	<b>8%</b>	\$20,000-\$24,999	<b>23%</b>
	\$13,000-\$13,999	<b>0%</b>	\$16,000-\$17,999	<b>15%</b>	>=\$25,000	<b>31%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>43%</b>
Increase Deductibles/Copays/Co-Insurance	<b>71%</b>
Increase Out-Of-Pocket Maximums	<b>43%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Change Network and/or Plans	<b>57%</b>
Change Pharmacy Benefit Manager/Benefits	<b>29%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>14%</b>

### Strategies Employed

Health-Risk Assessments	<b>33%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>25%</b>
Disease Management for Chronic Conditions	<b>17%</b>
Nurse/Medical Help Line	<b>50%</b>
Tiered Provider Networks (e.g. Centers of Excellence)	<b>8%</b>
Income-Based Employee Premium Contributions	<b>8%</b>
Value-Based (outcome-based) Plan Designs	<b>0%</b>
Health Savings/Health Reimbursement Accounts	<b>67%</b>
On-Site Fitness Center	<b>8%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>58%</b>
Wellness Program	<b>50%</b>
Smoking Cessation Programs	<b>17%</b>
Other	<b>0%</b>

**HSAs and HRAs**

Non Profit

2012 Plan Year

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**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>33%</b>
HRAs	<b>33%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>33%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>33%</b>
Not Interested	<b>67%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>22%</b>	No	<b>78%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>50%</b>
10-19%	<b>0%</b>	60-69%	<b>0%</b>
20-29%	<b>0%</b>	70-79%	<b>0%</b>
30-39%	<b>50%</b>	80-89%	<b>0%</b>
40-49%	<b>0%</b>	90%+	<b>0%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>25%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>0%</b>
		None of the Above	<b>75%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>33%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>17%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>17%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>33%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>43%</b>
\$1,750-\$1,999	<b>29%</b>
\$2,000-\$2,249	<b>0%</b>
\$2,250-\$2,499	<b>29%</b>
\$2,500+	<b>0%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>17%</b>
\$1-\$499	<b>0%</b>
\$500-\$749	<b>17%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>17%</b>
\$1,750+	<b>50%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>0%</b>
\$3,000-\$3,499	<b>29%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>14%</b>
\$4,500-\$5,499	<b>29%</b>
\$5,500-\$6,499	<b>14%</b>
\$6,500+	<b>14%</b>

## Wellness Programs

Non Profit

2012 Plan Year

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	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>58%</b>	<b>42%</b>	<b>Age of Wellness Program</b>					<b>14%</b>	<b>43%</b>	<b>29%</b>	<b>14%</b>
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>14%</b>	<b>0%</b>	<b>43%</b>	<b>14%</b>	<b>14%</b>	<b>0%</b>	<b>14%</b>	Communicates the Value		<b>50%</b>	
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>			Delegates Responsibilities		<b>50%</b>	
Percent of SPOUSES Participating	43%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>			Participates in Wellness Programs		<b>17%</b>	
Percent of DEPENDENTS Participating	57%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>			Allocates Staff/Budget		<b>50%</b>	
Percent of RETIREES Participating	71%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>			Don't Know/None of the Above		<b>50%</b>	
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>57%</b>							Participation		<b>100%</b>	
Biometric Screening (bp, weight, cholesterol)	<b>29%</b>							Participant Satisfaction		<b>50%</b>	
Classes/Brown Bag Lunches	<b>57%</b>							Improvement in Knowledge/Behaviors		<b>0%</b>	
Health Coaches	<b>14%</b>							Changes in Biometric Measures		<b>25%</b>	
Online Health Information	<b>71%</b>							Changes in Risk Factors		<b>0%</b>	
Health Information Books and Brochures	<b>43%</b>							Changes in Productivity		<b>0%</b>	
Newsletters	<b>57%</b>							Absenteeism, Work Comp, Disability		<b>0%</b>	
Emails	<b>43%</b>							Drop in Health Costs/Trend/Claims		<b>0%</b>	
Social Media	<b>0%</b>							<b>Per-Employee Budget Costs</b>			
Payroll Staffers	<b>14%</b>							<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>	
Incentive Campaigns	<b>43%</b>							Included in Premium	<b>40%</b>	<\$100 <b>75%</b>	
Smoking/Tobacco Cessation Programs	<b>14%</b>							If Not Included in Premium:		\$100-\$250 <b>0%</b>	
Weight-Loss Management	<b>14%</b>							<\$25	<b>0%</b>	\$251-\$400 <b>0%</b>	
Other	<b>14%</b>							\$26-\$49	<b>33%</b>	>\$400 <b>25%</b>	
								\$50-\$99	<b>0%</b>		
								\$100-\$149	<b>33%</b>		
								\$150-\$199	<b>0%</b>		
								\$200-\$299	<b>33%</b>		
								\$300-\$399	<b>0%</b>		
								>=\$400	<b>0%</b>		
<b>Wellness Program Staffing</b>											
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>				
	<b>86%</b>	<b>14%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>				

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	27%	9%	9%	18%	36%	0%	0%	0%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	27%	18%	18%	36%	0%	0%	0%	0%	0%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	0%	43%	0%	43%	0%	0%	0%	0%	0%	30%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	13%	0%	25%	0%	38%	0%	13%	13%	20%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	11%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	38%
\$30	50%
\$35	0%
>\$35	13%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	10%
Same as Primary	10%
None	20%
<\$30	0%
\$30	0%
\$35	0%
\$40	10%
\$45	0%
\$50	20%
\$55	10%
\$60	10%
\$65	10%
>\$65	0%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	100%	0%	0%	0%	0%

## Health Plan Structure (Cont.)

Non Profit

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	11%
\$500-\$749	11%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	44%
\$1,750+	33%

#### FAMILY PLAN:

None	0%
\$1-\$999	11%
\$1,000-\$1,499	11%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	22%
\$3,500-\$4,999	44%
\$5,000+	11%

### Deductibles Apply To:

All Medical Care & Prescriptions	38%
Some Medical Care Excluded:	63%
<b>Exclusions:</b>	
Prescriptions	60%
Office/Urgent Care Visits	60%
Emergency Room Visits	60%
Routine Physician Office Visits	60%
Lab Work / Diagnostic Tests	20%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	80%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	11%
\$1,000-\$1,999	22%
\$2,000-\$2,999	33%
\$3,000-\$3,999	22%
\$4,000-\$4,999	0%
\$5,000+	11%

#### FAMILY PLAN

<\$3,500	22%
\$3,500-\$4,499	22%
\$4,500-\$5,499	22%
\$5,500-\$6,499	11%
\$6,500-\$7,499	11%
\$7,500-\$8,499	0%
\$8,500+	11%

### Deductibles Included in Maximum

Yes 63% No 38%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	57%	43%	0%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$55
Tier 4	25%

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# Professional

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*



## Company Information

Professional

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	14%	19%	24%	19%	5%	10%	5%	5%

### Type of Business

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	100%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	95%	0%	5%

## Health Plans Offered

Professional

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	38%	48%	10%	5%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	76%	29%	5%	33%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	14%	76%	10%

	Single	Family	Single + Dependent
<b>Enrollment</b>	43%	47%	19%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	5%	57%	24%	5%	0%	10%

	Yes	No
<b>Offer Same-Sex Benefits</b>	24%	76%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	17%	25%	10%	5%	65%	0%	5%	10%

## Health Plan Design

Professional

2012 Plan Year

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	Yes	No		Yes	No	Unknown
<b>Plan Changes Made for 2012 Plan Year</b>	<b>62%</b>	<b>38%</b>	<b>Is Grandfather Status Jeopardized Under Health Care Reform?</b>	<b>38%</b>	<b>48%</b>	<b>14%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>38%</b>	<b>14%</b>	<b>14%</b>	<b>5%</b>	<b>19%</b>	<b>0%</b>	<b>10%</b>	<b>0%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>25%</b>	\$5,000-\$5,249	<b>15%</b>	\$5,750-\$5,999	<b>0%</b>	>=\$7,500	<b>5%</b>
	\$4,000-\$4,749	<b>15%</b>	\$5,250-\$5,499	<b>15%</b>	\$6,000-\$6,499	<b>20%</b>		
	\$4,750-\$4,999	<b>0%</b>	\$5,500-\$5,749	<b>0%</b>	\$6,500-\$7,499	<b>5%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>20%</b>	\$14,000-\$14,999	<b>5%</b>	\$18,000-\$19,999	<b>25%</b>
	\$12,000-\$12,999	<b>15%</b>	\$15,000-\$15,999	<b>5%</b>	\$20,000-\$24,999	<b>10%</b>
	\$13,000-\$13,999	<b>5%</b>	\$16,000-\$17,999	<b>15%</b>	>=\$25,000	<b>0%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>26%</b>
Increase Deductibles/Copays/Co-Insurance	<b>58%</b>
Increase Out-Of-Pocket Maximums	<b>26%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>5%</b>
Reduce Types/Variety of Plans Offered	<b>11%</b>
Change Network and/or Plans	<b>11%</b>
Change Pharmacy Benefit Manager/Benefits	<b>16%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>16%</b>

### Strategies Employed

Health-Risk Assessments	<b>47%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>35%</b>
Disease Management for Chronic Conditions	<b>47%</b>
Nurse/Medical Help Line	<b>76%</b>
Tiered Provider Networks (e.g. Centers of Excellence)	<b>6%</b>
Income-Based Employee Premium Contributions	<b>6%</b>
Value-Based (outcome-based) Plan Designs	<b>6%</b>
Health Savings/Health Reimbursement Accounts	<b>53%</b>
On-Site Fitness Center	<b>12%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>76%</b>
Wellness Program	<b>53%</b>
Smoking Cessation Programs	<b>35%</b>
Other	<b>0%</b>

**HSAs and HRAs**

Professional

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>52%</b>
HRAs	<b>10%</b>
Both of the Above	<b>5%</b>
Neither of the Above	<b>33%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>29%</b>
Moderately Interested	<b>14%</b>
Somewhat Interested	<b>43%</b>
Not Interested	<b>14%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>29%</b>	No	<b>71%</b>
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**Participation**

<10%	<b>0%</b>	50-59%	<b>0%</b>
10-19%	<b>0%</b>	60-69%	<b>20%</b>
20-29%	<b>0%</b>	70-79%	<b>20%</b>
30-39%	<b>20%</b>	80-89%	<b>0%</b>
40-49%	<b>20%</b>	90%+	<b>20%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>10%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>10%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>10%</b>
		None of the Above	<b>80%</b>

**SINGLE PLAN****Employer Contribution to Employee Account**

No Funding	<b>50%</b>
\$1-\$249	<b>14%</b>
\$250-\$499	<b>7%</b>
\$500-\$749	<b>14%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>7%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>7%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>15%</b>
\$1,500-\$1,749	<b>15%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>23%</b>
\$2,250-\$2,499	<b>15%</b>
\$2,500+	<b>31%</b>

**FAMILY PLAN****Employer Contribution to Employee Account**

No Funding	<b>50%</b>
\$1-\$499	<b>14%</b>
\$500-\$749	<b>7%</b>
\$750-\$999	<b>7%</b>
\$1,000-\$1,249	<b>7%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>0%</b>
\$1,750+	<b>14%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>15%</b>
\$3,000-\$3,499	<b>8%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>23%</b>
\$4,500-\$5,499	<b>31%</b>
\$5,500-\$6,499	<b>8%</b>
\$6,500+	<b>15%</b>

## Wellness Programs

Professional

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>55%</b>	<b>45%</b>	<b>Age of Wellness Program</b>					<b>9%</b>	<b>36%</b>	<b>45%</b>	<b>9%</b>
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>9%</b>	<b>18%</b>	<b>18%</b>	<b>18%</b>	<b>18%</b>	<b>0%</b>	<b>18%</b>	Communicates the Value		<b>45%</b>	
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>	Delegates Responsibilities					<b>73%</b>
Percent of SPOUSES Participating	30%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	Participates in Wellness Programs					<b>36%</b>
Percent of DEPENDENTS Participating	60%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	Allocates Staff/Budget					<b>55%</b>
Percent of RETIREES Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	Don't Know/None of the Above					<b>18%</b>
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>73%</b>	Do Not Collect Data					<b>27%</b>	Participation	<b>100%</b>		
Biometric Screening (bp, weight, cholesterol)	<b>64%</b>	Program/Event Attendance					<b>55%</b>	Participant Satisfaction	<b>71%</b>		
Classes/Brown Bag Lunches	<b>64%</b>	Aggregated HRA Scores					<b>27%</b>	Improvement in Knowledge/Behaviors	<b>14%</b>		
Health Coaches	<b>55%</b>	Aggregated Biometrics					<b>18%</b>	Changes in Biometric Measures	<b>29%</b>		
Online Health Information	<b>82%</b>	Employee Demographics					<b>45%</b>	Changes in Risk Factors	<b>14%</b>		
Health Information Books and Brochures	<b>45%</b>	Interest Survey					<b>45%</b>	Changes in Productivity	<b>14%</b>		
Newsletters	<b>64%</b>	Culture Audit to Gauge Support					<b>18%</b>	Absenteeism, Work Comp, Disability	<b>0%</b>		
Emails	<b>73%</b>	Modifiable Medical Claims					<b>18%</b>	Drop in Health Costs/Trend/Claims	<b>14%</b>		
Social Media	<b>18%</b>	Other					<b>18%</b>	<b>Per-Employee Budget Costs</b>			
Payroll Stuffers	<b>0%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Incentive Campaigns	<b>27%</b>	Cash				<b>40%</b>	Included in Premium	<b>13%</b>	<\$100	<b>17%</b>	
Smoking/Tobacco Cessation Programs	<b>73%</b>	Premium Differential				<b>10%</b>	If Not Included in Premium:		\$100-\$250	<b>50%</b>	
Weight-Loss Management	<b>36%</b>	Gift Card				<b>50%</b>	<\$25	<b>0%</b>	\$251-\$400	<b>0%</b>	
Other	<b>0%</b>	Contribution to Savings Account				<b>10%</b>	\$26-\$49	<b>43%</b>	>\$400	<b>33%</b>	
		Merchandise/Trinkets				<b>50%</b>	\$50-\$99	<b>14%</b>			
		Eligibility for Preferred Plan				<b>0%</b>	\$100-\$149	<b>0%</b>			
		Other				<b>20%</b>	\$150-\$199	<b>29%</b>			
							\$200-\$299	<b>0%</b>			
<b>Wellness Program Staffing</b>								\$300-\$399	<b>14%</b>		
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>20-29</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>	>=\$400	<b>0%</b>		
	<b>88%</b>	<b>13%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>				

## Health Plan Structure

Professional

2012 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	5%	0%	11%	5%	16%	21%	32%	11%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	0%	6%	6%	28%	17%	17%	0%	22%

### Employer's Share of Coinsurance

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	7%	21%	0%	50%	0%	0%	0%	0%	7%	22%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	8%	0%	23%	8%	31%	31%	24%

### Primary Care Office Visit Copays

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	48%
None	9%
\$5	0%
\$10	0%
\$15	0%
\$20	18%
\$25	0%
\$30	55%
\$35	18%
>\$35	0%

### Specialty Care Office Visit Copays

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	55%
Same as Primary	22%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	11%
\$55	11%
\$60	44%
\$65	0%
>\$65	11%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	33%	0%	67%	0%	0%

## Health Plan Structure (Cont.)

Professional

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	5%
\$1-499	5%
\$500-\$749	5%
\$750-\$999	0%
\$1,000-\$1,249	16%
\$1,250-\$1,499	5%
\$1,500-\$1,749	11%
\$1,750+	53%

#### FAMILY PLAN:

None	0%
\$1-\$999	6%
\$1,000-\$1,499	6%
\$1,500-\$1,999	0%
\$2,000-\$2,499	6%
\$2,500-\$3,499	22%
\$3,500-\$4,999	22%
\$5,000+	39%

### Deductibles Apply To:

All Medical Care & Prescriptions	42%
Some Medical Care Excluded:	58%
<b>Exclusions:</b>	
Prescriptions	83%
Office/Urgent Care Visits	50%
Emergency Room Visits	42%
Routine Physician Office Visits	75%
Lab Work / Diagnostic Tests	17%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	33%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	11%
\$500-\$999	0%
\$1,000-\$1,999	22%
\$2,000-\$2,999	11%
\$3,000-\$3,999	17%
\$4,000-\$4,999	17%
\$5,000+	22%

#### FAMILY PLAN

<\$3,500	24%
\$3,500-\$4,499	0%
\$4,500-\$5,499	0%
\$5,500-\$6,499	24%
\$6,500-\$7,499	6%
\$7,500-\$8,499	12%
\$8,500+	35%

### Deductibles Included in Maximum

Yes 94% No 6%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	16%	47%	32%	5%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$65
Tier 4	25%

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# Service Firms & Retail

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	15%	20%	10%	10%	10%	5%	30%

### Type of Business

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	100%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	63%	26%	11%

## Health Plans Offered

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	44%	25%	31%	0%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	69%	25%	19%	31%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	13%	63%	25%

	Single	Family	Single + Dependent
<b>Enrollment</b>	78%	18%	4%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	13%	33%	27%	13%	7%	7%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	30%	70%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	11%	0%	19%	50%	6%	6%	25%	6%



## Health Plan Design

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2012 Plan Year	7%	93%	Is Grandfather Status Jeopardized Under Health Care Reform?	10%	70%	20%

Projected Increase 2011 to 2012	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
	0%	29%	43%	29%	0%	0%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	7%	\$5,000-\$5,249	0%	\$5,750-\$5,999	7%	>=\$7,500	14%
	\$4,000-\$4,749	0%	\$5,250-\$5,499	21%	\$6,000-\$6,499	14%		
	\$4,750-\$4,999	0%	\$5,500-\$5,749	29%	\$6,500-\$7,499	7%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	8%	\$14,000-\$14,999	15%	\$18,000-\$19,999	15%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	31%	\$20,000-\$24,999	0%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	31%	>=\$25,000	0%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	56%
Increase Deductibles/Copays/Co-Insurance	33%
Increase Out-Of-Pocket Maximums	11%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	11%
Change Pharmacy Benefit Manager/Benefits	11%
Switch to Self-Funded Health Care	0%
Other	22%

### Strategies Employed

Health-Risk Assessments	31%
Biometric Screenings (BP, weight, cholesterol)	38%
Disease Management for Chronic Conditions	46%
Nurse/Medical Help Line	77%
Tiered Provider Networks (e.g. Centers of Excellence)	8%
Income-Based Employee Premium Contributions	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	46%
On-Site Fitness Center	0%
On-Site Medical Facility	0%
Employee Assistance Program	62%
Wellness Program	54%
Smoking Cessation Programs	38%
Other	0%

**HSAs and HRAs**

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>8%</b>
HRAs	<b>17%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>75%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>11%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>11%</b>
Somewhat Interested	<b>11%</b>
Not Interested	<b>67%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>0%</b>	No	<b>100%</b>
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**Participation**

<10%	<b>#DIV/0!</b>	50-59%	<b>#DIV/0!</b>
10-19%	<b>#DIV/0!</b>	60-69%	<b>#DIV/0!</b>
20-29%	<b>#DIV/0!</b>	70-79%	<b>#DIV/0!</b>
30-39%	<b>#DIV/0!</b>	80-89%	<b>#DIV/0!</b>
40-49%	<b>#DIV/0!</b>	90%+	<b>#DIV/0!</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>33%</b>	Participation in Exercise Program	<b>33%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>33%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>33%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>33%</b>
Meeting with Health Coach	<b>33%</b>	Other	<b>33%</b>
		None of the Above	<b>67%</b>

**SINGLE PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$1,000-\$1,499	<b>0%</b>
\$1-\$249	<b>0%</b>	\$1,500-\$1,749	<b>33%</b>
\$250-\$499	<b>0%</b>	\$1,750-\$1,999	<b>0%</b>
\$500-\$749	<b>100%</b>	\$2,000-\$2,249	<b>33%</b>
\$750-\$999	<b>0%</b>	\$2,250-\$2,499	<b>33%</b>
\$1,000-\$1,249	<b>0%</b>	\$2,500+	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>		
\$1,500+	<b>0%</b>		

**FAMILY PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$2,000-\$2,999	<b>33%</b>
\$1-\$499	<b>0%</b>	\$3,000-\$3,499	<b>0%</b>
\$500-\$749	<b>0%</b>	\$3,500-\$3,999	<b>0%</b>
\$750-\$999	<b>0%</b>	\$4,000-\$4,499	<b>0%</b>
\$1,000-\$1,249	<b>67%</b>	\$4,500-\$5,499	<b>33%</b>
\$1,250-\$1,499	<b>0%</b>	\$5,500-\$6,499	<b>33%</b>
\$1,500-\$1,749	<b>33%</b>	\$6,500+	<b>0%</b>
\$1,750+	<b>0%</b>		

## Wellness Programs

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>42%</b>	<b>58%</b>	<b>Age of Wellness Program</b>					<b>25%</b>	<b>0%</b>	<b>75%</b>	<b>0%</b>
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>			
<b>Percent of Employees Participating</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>40%</b>	<b>20%</b>	<b>20%</b>	<b>0%</b>	Communicates the Value			<b>20%</b>
<b>Participation</b>	<b>Ineligible</b>	<b>&lt;25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>	Delegates Responsibilities					<b>60%</b>
Percent of SPOUSES Participating	75%	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	Participates in Wellness Programs					<b>40%</b>
Percent of DEPENDENTS Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	Allocates Staff/Budget					<b>40%</b>
Percent of RETIREES Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	Don't Know/None of the Above					<b>40%</b>
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					<b>How Wellness Program is Evaluated</b>			
Health-Risk Assessments	<b>60%</b>	Do Not Collect Data					<b>60%</b>	Participation			<b>50%</b>
Biometric Screening (bp, weight, cholesterol)	<b>60%</b>	Program/Event Attendance					<b>40%</b>	Participant Satisfaction			<b>50%</b>
Classes/Brown Bag Lunches	<b>40%</b>	Aggregated HRA Scores					<b>40%</b>	Improvement in Knowledge/Behaviors			<b>50%</b>
Health Coaches	<b>60%</b>	Aggregated Biometrics					<b>40%</b>	Changes in Biometric Measures			<b>50%</b>
Online Health Information	<b>80%</b>	Employee Demographics					<b>40%</b>	Changes in Risk Factors			<b>50%</b>
Health Information Books and Brochures	<b>40%</b>	Interest Survey					<b>40%</b>	Changes in Productivity			<b>0%</b>
Newsletters	<b>60%</b>	Culture Audit to Gauge Support					<b>40%</b>	Absenteeism, Work Comp, Disability			<b>0%</b>
Emails	<b>20%</b>	Modifiable Medical Claims					<b>0%</b>	Drop in Health Costs/Trend/Claims			<b>50%</b>
Social Media	<b>0%</b>	Other					<b>0%</b>	<b>Per-Employee Budget Costs</b>			
Payroll Stuffers	<b>0%</b>	<b>Incentives Used</b>					<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Incentive Campaigns	<b>40%</b>	Cash				<b>20%</b>	Included in Premium	<b>60%</b>	<\$100	<b>0%</b>	
Smoking/Tobacco Cessation Programs	<b>60%</b>	Premium Differential				<b>40%</b>	If Not Included in Premium:		\$100-\$250	<b>0%</b>	
Weight-Loss Management	<b>40%</b>	Gift Card				<b>40%</b>	<\$25	<b>50%</b>	\$251-\$400	<b>0%</b>	
Other	<b>20%</b>	Contribution to Savings Account				<b>20%</b>	\$26-\$49	<b>0%</b>	>\$400	<b>100%</b>	
		Merchandise/Trinkets				<b>20%</b>	\$50-\$99	<b>0%</b>			
		Eligibility for Preferred Plan				<b>0%</b>	\$100-\$149	<b>0%</b>			
		Other				<b>40%</b>	\$150-\$199	<b>0%</b>			
<b>Wellness Program Staffing</b>								\$200-\$299	<b>50%</b>		
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-39</b>	<b>40-59</b>	<b>50-79</b>	<b>80+</b>	\$300-\$399	<b>0%</b>		
	<b>80%</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	>=\$400	<b>0%</b>		

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 0%	95-99% 0%	90-94% 0%	85-89% 18%	80-84% 27%	75-79% 9%	70-74% 27%	<70% 18%	
<b>FAMILY PLAN:</b>	100% 0%	90-99% 0%	85-89% 9%	80-84% 18%	75-79% 0%	70-74% 9%	65-69% 0%	60-64% 18%	<60% 45%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100% 11%	95% 0%	90% 0%	85% 0%	80% 78%	75% 0%	70% 0%	65% 0%	60% 0%	<60% 11%	<b>Deductible Only</b> 10%
<b>OUT-NETWORK:</b>	100% 0%	95% 0%	90% 0%	85% 11%	80% 11%	75% 0%	70% 11%	65% 0%	60% 56%	<60% 11%	<b>Deductible Only</b> 10%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	9%
None	10%
\$5	0%
\$10	0%
\$15	0%
\$20	10%
\$25	40%
\$30	30%
\$35	0%
>\$35	10%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	9%
Same as Primary	20%
None	0%
<\$30	0%
\$30	0%
\$35	10%
\$40	0%
\$45	0%
\$50	50%
\$55	0%
\$60	10%
\$65	0%
>\$65	10%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	25%	0%	75%	0%	0%

## Health Plan Structure (Cont.)

Service Firms &amp; Retail

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	10%
\$750-\$999	0%
\$1,000-\$1,249	20%
\$1,250-\$1,499	0%
\$1,500-\$1,749	20%
\$1,750+	50%

#### FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	0%
\$1,500-\$1,999	10%
\$2,000-\$2,499	0%
\$2,500-\$3,499	20%
\$3,500-\$4,999	40%
\$5,000+	30%

### Deductibles Apply To:

All Medical Care & Prescriptions	0%
Some Medical Care Excluded:	100%
<b>Exclusions:</b>	
Prescriptions	100%
Office/Urgent Care Visits	70%
Emergency Room Visits	80%
Routine Physician Office Visits	70%
Lab Work / Diagnostic Tests	60%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	60%
Other	20%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	18%
\$2,000-\$2,999	9%
\$3,000-\$3,999	27%
\$4,000-\$4,999	27%
\$5,000+	18%

#### FAMILY PLAN

<\$3,500	10%
\$3,500-\$4,499	0%
\$4,500-\$5,499	10%
\$5,500-\$6,499	20%
\$6,500-\$7,499	10%
\$7,500-\$8,499	10%
\$8,500+	40%

### Deductibles Included in Maximum

Yes **78%** No **22%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	90%	10%	0%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	NA

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# Warehouse & Distribution

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2012 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Warehouse &amp; Distribution

2012 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	30%	20%	0%	10%	10%	20%	10%

### Type of Business

Manufacturing	0%	Transportation/Utilities	0%
Service/Retail	0%	Printing/Publishing/Communications	0%
Government/Education	0%	Health Care	0%
Finance	0%	Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	100%	Construction/Trades	0%
Non-Profit	0%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	100%	0%	0%

## Health Plans Offered

Warehouse &amp; Distribution

2012 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2012</b>	0%	56%	44%	0%	0%

	PPO	POS	HMO	CDHP
<b>Plan Types</b>	89%	0%	0%	33%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	44%	33%	22%

	Single	Family	Single + Dependent
<b>Enrollment</b>	49%	46%	5%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	13%	38%	25%	13%	0%	13%

	Yes	No
<b>Offer Same-Sex Benefits</b>	33%	67%

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
<b>Participation Control Strategies</b>	20%	13%	0%	75%	25%	0%	0%	0%

## Health Plan Design

Warehouse &amp; Distribution

2012 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2012 Plan Year	50%	50%	Is Grandfather Status Jeopardized Under Health Care Reform?	17%	33%	50%

Projected Increase 2011 to 2012	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
	0%	17%	17%	33%	17%	17%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	0%	\$5,000-\$5,249	0%	\$5,750-\$5,999	33%	>=\$7,500	0%
	\$4,000-\$4,749	0%	\$5,250-\$5,499	33%	\$6,000-\$6,499	0%		
	\$4,750-\$4,999	17%	\$5,500-\$5,749	0%	\$6,500-\$7,499	17%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999	17%	\$18,000-\$19,999	17%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	33%	\$20,000-\$24,999	33%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	0%	>=\$25,000	0%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	40%
Increase Deductibles/Copays/Co-Insurance	20%
Increase Out-Of-Pocket Maximums	20%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	20%
Change Pharmacy Benefit Manager/Benefits	20%
Switch to Self-Funded Health Care	0%
Other	40%

### Strategies Employed

Health-Risk Assessments	0%
Biometric Screenings (BP, weight, cholesterol)	0%
Disease Management for Chronic Conditions	75%
Nurse/Medical Help Line	75%
Tiered Provider Networks (e.g. Centers of Excellence)	25%
Income-Based Employee Premium Contributions	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	50%
On-Site Fitness Center	25%
On-Site Medical Facility	25%
Employee Assistance Program	75%
Wellness Program	25%
Smoking Cessation Programs	0%
Other	0%



**HSAs and HRAs**

Warehouse &amp; Distribution

2012 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>0%</b>
HRAs	<b>40%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>60%</b>

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>33%</b>
Somewhat Interested	<b>33%</b>
Not Interested	<b>33%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>0%</b>	No	<b>100%</b>
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**Participation**

<10%	<b>NA</b>	50-59%	<b>NA</b>
10-19%	<b>NA</b>	60-69%	<b>NA</b>
20-29%	<b>NA</b>	70-79%	<b>NA</b>
30-39%	<b>NA</b>	80-89%	<b>NA</b>
40-49%	<b>NA</b>	90%+	<b>NA</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Meeting with Health Coach	<b>0%</b>	Other	<b>0%</b>
		None of the Above	<b>100%</b>

**SINGLE PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$1,000-\$1,499	<b>0%</b>
\$1-\$249	<b>0%</b>	\$1,500-\$1,749	<b>0%</b>
\$250-\$499	<b>100%</b>	\$1,750-\$1,999	<b>0%</b>
\$500-\$749	<b>0%</b>	\$2,000-\$2,249	<b>50%</b>
\$750-\$999	<b>0%</b>	\$2,250-\$2,499	<b>50%</b>
\$1,000-\$1,249	<b>0%</b>	\$2,500+	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>		
\$1,500+	<b>0%</b>		

**FAMILY PLAN****Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	<b>0%</b>	\$2,000-\$2,999	<b>0%</b>
\$1-\$499	<b>0%</b>	\$3,000-\$3,499	<b>0%</b>
\$500-\$749	<b>100%</b>	\$3,500-\$3,999	<b>0%</b>
\$750-\$999	<b>0%</b>	\$4,000-\$4,499	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>	\$4,500-\$5,499	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>	\$5,500-\$6,499	<b>50%</b>
\$1,500-\$1,749	<b>0%</b>	\$6,500+	<b>50%</b>
\$1,750+	<b>0%</b>		

**Wellness Programs** Warehouse & Distribution 2012 Plan Year www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	<b>50%</b>	<b>50%</b>

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	<b>0%</b>	<b>50%</b>	<b>0%</b>	<b>50%</b>

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	<b>67%</b>	<b>0%</b>	<b>33%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

CEO Support	
Communicates the Value	<b>0%</b>
Delegates Responsibilities	<b>0%</b>
Participates in Wellness Programs	<b>0%</b>
Allocates Staff/Budget	<b>33%</b>
Don't Know/None of the Above	<b>100%</b>

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	67%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Percent of DEPENDENTS Participating	33%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Percent of RETIREES Participating	100%	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

**How Wellness Program is Evaluated**

Participation	<b>100%</b>
Participant Satisfaction	<b>0%</b>
Improvement in Knowledge/Behaviors	<b>0%</b>
Changes in Biometric Measures	<b>0%</b>
Changes in Risk Factors	<b>0%</b>
Changes in Productivity	<b>0%</b>
Absenteeism, Work Comp, Disability	<b>0%</b>
Drop in Health Costs/Trend/Claims	<b>0%</b>

**Components of Wellness Program**

Health-Risk Assessments	<b>0%</b>
Biometric Screening (bp, weight, cholesterol)	<b>0%</b>
Classes/Brown Bag Lunches	<b>0%</b>
Health Coaches	<b>0%</b>
Online Health Information	<b>67%</b>
Health Information Books and Brochures	<b>67%</b>
Newsletters	<b>0%</b>
Emails	<b>33%</b>
Social Media	<b>0%</b>
Payroll Stuffers	<b>0%</b>
Incentive Campaigns	<b>33%</b>
Smoking/Tobacco Cessation Programs	<b>0%</b>
Weight-Loss Management	<b>0%</b>
Other	<b>33%</b>

**Data Used to Plan Activities**

Do Not Collect Data	<b>67%</b>
Program/Event Attendance	<b>33%</b>
Aggregated HRA Scores	<b>0%</b>
Aggregated Biometrics	<b>0%</b>
Employee Demographics	<b>0%</b>
Interest Survey	<b>0%</b>
Culture Audit to Gauge Support	<b>0%</b>
Modifiable Medical Claims	<b>0%</b>
Other	<b>0%</b>

**Per-Employee Budget Costs**

Total Budget (with Incentives)	Incentive Budget
Included in Premium	<b>67%</b>
If Not Included in Premium:	
<\$25	<b>0%</b>
\$26-\$49	<b>100%</b>
\$50-\$99	<b>0%</b>
\$100-\$149	<b>0%</b>
\$150-\$199	<b>0%</b>
\$200-\$299	<b>0%</b>
\$300-\$399	<b>0%</b>
>=\$400	<b>0%</b>

**Wellness Program Staffing**

Total Staff Hours Per Week	<10	10-19	20-29	30-39	40-59	50-79	80+
	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

**Health Plan Structure** Warehouse & Distribution 2012 Plan Year www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 17%	95-99% 0%	90-94% 0%	85-89% 17%	80-84% 17%	75-79% 17%	70-74% 17%	<70% 17%	
<b>FAMILY PLAN:</b>	100% 0%	90-99% 17%	85-89% 0%	80-84% 17%	75-79% 17%	70-74% 17%	65-69% 0%	60-64% 0%	<60% 33%

**Employer's Share of Coinsurance**

Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels

<b>IN-NETWORK:</b>	100% 0%	95% 0%	90% 20%	85% 0%	80% 40%	75% 0%	70% 0%	65% 0%	60% 0%	<60% 40%	<b>Deductible Only</b> 0%
<b>OUT-NETWORK:</b>	100% 0%	95% 0%	90% 0%	85% 0%	80% 0%	75% 20%	70% 0%	65% 0%	60% 40%	<60% 40%	<b>Deductible Only</b> 0%

**Primary Care Office Visit Copays**

Note: "Deductible Only" responses excluded when calculating percentages for copay levels

Deductible Only	17%
None	20%
\$5	0%
\$10	0%
\$15	0%
\$20	20%
\$25	0%
\$30	40%
\$35	20%
>\$35	0%

**Specialty Care Office Visit Copays**

Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay levels

Deductible Only	20%
Same as Primary	25%
None	25%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	0%
\$55	25%
\$60	0%
\$65	0%
>\$65	25%

<b>If Coinsurance, Percent:</b>	10%	15%	20%	25%	>25%
	0%	0%	100%	0%	0%

## Health Plan Structure (Cont.)

Warehouse &amp; Distribution

2012 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	50%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	0%
\$1,750+	50%

#### FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	17%
\$1,500-\$1,999	33%
\$2,000-\$2,499	0%
\$2,500-\$3,499	0%
\$3,500-\$4,999	17%
\$5,000+	33%

### Deductibles Apply To:

All Medical Care & Prescriptions	0%
Some Medical Care Excluded:	100%
<b>Exclusions:</b>	
Prescriptions	83%
Office/Urgent Care Visits	50%
Emergency Room Visits	50%
Routine Physician Office Visits	67%
Lab Work / Diagnostic Tests	17%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	67%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	17%
\$2,000-\$2,999	50%
\$3,000-\$3,999	17%
\$4,000-\$4,999	17%
\$5,000+	0%

#### FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	50%
\$4,500-\$5,499	17%
\$5,500-\$6,499	0%
\$6,500-\$7,499	0%
\$7,500-\$8,499	17%
\$8,500+	17%

### Deductibles Included in Maximum

Yes **80%** No **20%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	17%	83%	0%

#### If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$40
Tier 3	\$70
Tier 4	25%