

HCTrends

Greater Milwaukee

Annual Employer Health Care Benefits Survey

2013 Survey Results

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Results by:

All Respondents (Weighted) 2

Employer Size	7	Employer Type	40
Fewer than 20 Employees	8	Financial & Insurance	41
20-99 Employees	16	Government & Education	49
100-499 Employees	24	Health Care	57
500 or More Employees	32	Manufacturing	65
		Non-Profit	73
		Professional	81
		Service & Retail	89

All Respondents - Weighted

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

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Percentages may not total 100% due to rounding

Company Information

All Respondents - Weighted

2013 Plan Year

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	None	Some	Mostly
Labor Representation	93%	7%	1%

	Yes	No
Offer Same-Sex Benefits	16%	84%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	16%	24%	59%

Participation Control Strategies		
No Restrictions	63%	Eligibility Audit 2%
Opt-Out Waiver	17%	Spousal Carve-Out 2%
Spousal Surcharge	11%	Smoking Surcharge 1%
Full-Time (30 hrs)	91%	Other 1%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent Employees Enrolled	6%	9%	29%	21%	1%	23%	10%

	Yes	No
Plan Changes Made?	31%	69%

Will Terminate Health Plan When Exchange Opens	
Don't Know	2%
Very Unlikely	64%
Somewhat Unlikely	8%
Somewhat Likely	19%
Very Likely	7%
Will Terminate Plan	1%

Percent Employees Paying <9.5% Base Salary Toward Their Health Insurance Premium	<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+	Unknown
	25%	0%	0%	0%	3%	0%	66%	6%

Will You Reduce Some Employees To Less than 30/Hours Week?	
Will do	3%
Seriously Considering	9%
Contemplating	6%
Not Contemplating	76%
Don't Know	4%

Percent of Total Employees Impacted	
	<10% 10-20% 21-30% 31-40% 41-50% 51-75% 75%+
	55% 20% 0% 0% 8% 0% 16%

Single Coverage Cost (employer/employee combined)	<\$4,000	\$4,000-\$4,749	\$4,750-\$4,999	\$5,000-\$5,249	\$5,250-\$5,499	\$5,500-\$5,749	\$5,750-\$5,999	\$6,000-\$6,499	\$6,500-\$7,499	>=\$7,500
	20%	4%	8%	7%	7%	0%	2%	11%	11%	30%

Family Coverage Cost (employer/employee combined)	<\$12,000	\$12,000-\$12,999	\$13,000-\$13,999	\$14,000-\$14,999	\$15,000-\$15,999	\$16,000-\$17,999	\$18,000-\$19,999	\$20,000-\$24,999	>=\$25,000
	24%	7%	10%	12%	8%	11%	11%	8%	7%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	60%
Increase Deductibles/Copays/Co-Insurance	68%
Increase Out-Of-Pocket Maximums	41%
Restrict Eligibility	9%
Reduce/Eliminate Contribution to HRA/HSA	11%
Reduce Type/Variety of Plans Offered	5%
Change Network and/or Plans	40%
Change Pharmacy Benefit Manager/Benefits	11%
Switch to Self-Funded Health Care	8%
Other	5%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	37%	Outcomes-Based Employee Premiums	0%
Biometric Screenings	22%	Health Savings Accounts/HRAs	61%
Disease Management for Chronic Conditions	21%	On-Site Fitness Facility	9%
Nurse/Medical Help Line	39%	On-Site Medical Clinic	0%
Tiered Provider Arrangements	19%	Employee Assistance Program	29%
Narrow Network for Lab/Medical Imaging	5%	Wellness Program	32%
Pricing Tools for Comparing Costs	30%	Smoking Cessation Programs	8%
Income-Based Employee Premiums	0%	Other	0%

Rate Increase	Term	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25+%
		0%	12%	23%	17%	15%	6%	9%	9%

HSAs/HRAs

All Respondents - Weighted

2013 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	29%
HRAs	13%
Both of the Above	4%
Neither of the Above	54%

Offer Alternative to HSA/HRA Plan?

Yes	10%
No	90%

Participation

<10%	0%	50-59%	46%
10-19%	1%	60-69%	2%
20-29%	0%	70-79%	1%
30-39%	4%	80-89%	42%
40-49%	0%	90%+	4%

Employer Contribution to Employee Account

SINGLE PLAN	No Funding	5%	\$1,000-\$1,499	18%
	\$1-\$249	12%	\$1,500-\$1,749	14%
	\$250-\$499	13%	\$1,750-\$1,999	1%
	\$500-\$749	14%	\$2,000-\$2,249	3%
	\$750-\$999	1%	\$2,250-\$2,499	6%
	\$1,000-\$1,249	2%	\$2,500+	59%
	\$1,250-\$1,499	11%		
	\$1,500+	44%		

Plan Deductible

FAMILY PLAN

No Funding	5%	\$2,000-\$2,999	19%
\$1-\$499	1%	\$3,000-\$3,499	14%
\$500-\$749	2%	\$3,500-\$3,999	0%
\$750-\$999	12%	\$4,000-\$4,499	3%
\$1,000-\$1,249	14%	\$4,500-\$5,499	13%
\$1,250-\$1,499	1%	\$5,500-\$6,499	22%
\$1,500-\$1,749	13%	\$6,500+	29%
\$1,750+	51%		

Wellness Programs

All Respondents - Weighted

2013 Plan Year

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	Yes	No
Offer Wellness Program	30%	70%

Percent of Employees Participating

<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
3%	3%	3%	14%	15%	38%	25%

Total Budget (with Incentives)	Maximum Incentives	Components	Planning Data Collected	How Evaluated
Included in Premium	<\$100	Risk Assessments	Do Not Collect	Participation
If Not Included in Premium:	\$100-\$250	Biometric	Attendance	Satisfaction
<\$25	\$251-\$400	Classes	Health Risk Scores*	Behavior Change
\$26-\$49	>\$400	Health Coaches	Biometrics*	Biometric Change
\$50-\$99		Online Health Info	Demographics	Change in Risks
\$100-\$149		Books/Brochures	Interest Survey	Productivity Imp
\$150-\$199		Incentive Program	Culture Audit	Dis/Work Comp
\$200-\$299		Smoking Classes	Modifiable Claims	Health Claims
\$300-\$399		Weight Loss	Other	
>=\$400		Other	*Aggregated	

Plan Structure

All Respondents - Weighted

2013 Plan Year

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Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	26%	7%	1%	4%	13%	17%	6%	25%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	26%	9%	5%	11%	14%	4%	1%	1%	30%

Employer's Share of Coinsurance

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	36%	0%	3%	9%	23%	9%	9%	0%	0%	11%	41%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	13%	0%	1%	0%	1%	0%	27%	0%	28%	30%	48%

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
32%	7%	0%	0%	0%	2%	22%	31%	22%	16%	9%	13%	43%	36%	0%

Specialty Care Office Visit Copays

<i>Deductible Only</i>	None	Same	<\$30	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	>\$65
32%	6%	7%	0%	1%	0%	5%	5%	27%	9%	18%	0%	23%

Deductibles (In Network)

	SINGLE PLAN:		FAMILY PLAN:		Out-Of-Pocket Maximums:			
					SINGLE PLAN		FAMILY PLAN	
None	0%		None	0%	<\$500	0%	<\$3,500	1%
\$1-499	9%		\$1-\$999	9%	\$500-\$999	0%	\$3,500-\$4,499	1%
\$500-\$749	1%		\$1,000-\$1,499	1%	\$1,000-\$1,999	5%	\$4,500-\$5,499	19%
\$750-\$999	0%		\$1,500-\$1,999	1%	\$2,000-\$2,999	14%	\$5,500-\$6,499	11%
\$1,000-\$1,249	1%		\$2,000-\$2,499	0%	\$3,000-\$3,999	16%	\$6,500-\$7,499	5%
\$1,250-\$1,499	5%		\$2,500-\$3,499	12%	\$4,000-\$4,999	18%	\$7,500-\$8,499	1%
\$1,500-\$1,749	14%		\$3,500-\$4,999	19%	\$5,000+	46%	\$8,500+	61%
\$1,750+	69%		\$5,000+	58%				

Results by Employer Size

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

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Percentages may not total 100% due to rounding

Fewer Than 20 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey
2013 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Fewer Than 20 Employees								2013 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	24%	76%	0%	0%	0%	0%	0%	0%

Type of Business

Manufacturing	16%	Transportation/Utilities	3%
Service/Retail	32%	Printing/Publishing/Communications	3%
Government/Education	0%	Health Care	3%
Finance	14%	Professional (Law/Accounting)	5%
Warehouse/Distribution/Logistics	5%	Construction/Trades	5%
Non-Profit	11%	Other	3%

	None	Some	Mostly
Labor Representation	95%	5%	0%

Health Plans Offered	Fewer Than 20 Employees					2013 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	3%	84%	13%	0%	0%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	15%	15%	69%	60%	40%	0%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	7%	7%	27%	20%	0%	27%	12%	14%	86%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	66%	18%	9%	91%	0%	0%	0%	0%

Impact of Health Care Reform

Fewer Than 20 Employees

2013 Plan Year

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Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	63%
Somewhat Unlikely	8%
Somewhat Likely	21%
Very Likely	8%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	3%
Somewhat Interested	26%
Not Interested	35%
Don't Know	29%
Unaware of this Alternative	6%

Percent Employees Paying**<9.5% of Their Base Salary****Toward Their Premium**

<10%	27%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	3%
51-75%	0%
75%+	67%
Don't Know	3%

Reducing Some Employee Hours to <30

Will Do	3%
Seriously Considering	10%
Contemplating	6%
Not Contemplating	77%
Don't Know	3%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
50%	23%	0%	0%	9%	0%	18%

Health Plan Design

Fewer Than 20 Employees

2013 Plan Year

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	Yes	No
Plan Changes Made for 2012 Plan Year	28%	72%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	10%	23%	16%	16%	6%	10%	10%	10%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	21%	\$5,000-\$5,249	7%	\$5,750-\$5,999	0%	>=\$7,500	32%
	\$4,000-\$4,749	4%	\$5,250-\$5,499	7%	\$6,000-\$6,499	11%		
	\$4,750-\$4,999	7%	\$5,500-\$5,749	0%	\$6,500-\$7,499	11%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	26%	\$14,000-\$14,999	11%	\$18,000-\$19,999	11%
	\$12,000-\$12,999	7%	\$15,000-\$15,999	7%	\$20,000-\$24,999	7%
	\$13,000-\$13,999	11%	\$16,000-\$17,999	11%	>=\$25,000	7%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	65%
Increase Deductibles/Copays/Co-Insurance	70%
Increase Out-Of-Pocket Maximums	43%
Restrict Eligibility	9%
Reduce/Eliminate Contribution to HSA/HRA	13%
Reduce Types/Variety of Plans Offered	4%
Change Network and/or Plans	43%
Change Pharmacy Benefit Manager/Benefits	9%
Switch to Self-Funded Health Care	9%
Smoking Surcharge	9%
Other	4%

Strategies Employed

Health-Risk Assessments	35%
Biometric Screenings (BP, weight, cholesterol)	20%
Disease Management for Chronic Conditions	20%
Nurse/Medical Help Line	35%
Tiered Provider Arrangements	20%
Narrow Network for Lab/Medical Imaging	5%
Pricing Tools for Comparing Costs	30%
Income-Based Employee Premiums	0%
Outcomes-Based Health Plan Design	0%
Health Savings Accounts/HRAs	60%
On-Site Fitness Facility	10%
On-Site Medical Clinic	0%
Employee Assistance Program	25%
Wellness Program	30%
Smoking Cessation Programs	5%
Other	0%

HSA and HRAs

Fewer Than 20 Employees

2013 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	29%
HRAs	10%
Both of the Above	3%
Neither of the Above	58%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	11%
Moderately Interested	21%
Somewhat Interested	11%
Not Interested	58%

Offer Employees Alternative to HSA/HRA

Yes	8%	No	92%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	0%	Participation in Exercise Program	0%
Smoking Cessation	8%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	8%
Improvement in Health-Risk Scores	0%	Participation in Educational Programs	0%
Meeting with Health Coach	0%	Other	0%
		None of the Above	85%

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

No Funding	0%	\$1,000-\$1,499	20%
\$1-\$249	13%	\$1,500-\$1,749	13%
\$250-\$499	13%	\$1,750-\$1,999	0%
\$500-\$749	13%	\$2,000-\$2,249	0%
\$750-\$999	0%	\$2,250-\$2,499	7%
\$1,000-\$1,249	0%	\$2,500+	60%
\$1,250-\$1,499	13%		
\$1,500+	50%		

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

No Funding	0%	\$2,000-\$2,999	21%
\$1-\$499	0%	\$3,000-\$3,499	14%
\$500-\$749	0%	\$3,500-\$3,999	0%
\$750-\$999	14%	\$4,000-\$4,499	0%
\$1,000-\$1,249	14%	\$4,500-\$5,499	14%
\$1,250-\$1,499	0%	\$5,500-\$6,499	21%
\$1,500-\$1,749	14%	\$6,500+	29%
\$1,750+	57%		

Wellness Programs Fewer Than 20 Employees 2013 Plan Year www.HCTrends.com

	Yes	No
Offer Wellness Program	26%	74%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	0%	67%	17%	17%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	0%	0%	0%	14%	14%	43%	29%

CEO Support

Communicates the Value	67%
Delegates Responsibilities	50%
Participates in Wellness Programs	33%
Allocates Staff/Budget	33%
Don't Know/None of the Above	17%

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	57%	67%	33%	0%	0%
Percent of DEPENDENTS Participating	71%	100%	0%	0%	0%
Percent of RETIREES Participating	71%	50%	0%	0%	50%

How Wellness Program is Evaluated

Participation	60%
Participant Satisfaction	80%
Improvement in Knowledge/Behaviors	60%
Changes in Biometric Measures	40%
Changes in Risk Factors	20%
Changes in Productivity	20%
Absenteeism, Work Comp, Disability	40%
Drop in Health Costs/Trend/Claims	20%

Components of Wellness Program

Health Risk Assessments	57%
Biometric Screening (bp, weight, cholesterol)	71%
Classes/Brown Bag Lunches	43%
Health Coaches	14%
Online Health Information	71%
Health Information Books and Brochures	43%
Incentive Campaigns	57%
Smoking/Tobacco Cessation Programs	43%
Weight-Loss Management	57%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	71%
Program/Event Attendance	0%
Aggregated HRA Scores	29%
Aggregated Biometrics	29%
Employee Demographics	0%
Interest Survey	14%
Culture Audit to Gauge Support	0%
Modifiable Medical Claims	0%
Other	0%

Per-Employee Budget Costs

Total Budget (with Incentives)		Incentive Budget	
Included in Premium	43%	<\$100	43%
If Not Included in Premium:		\$100-\$250	14%
<\$25	0%	\$251-\$400	29%
\$26-\$49	25%	>\$400	14%
\$50-\$99	0%		
\$100-\$149	25%		
\$150-\$199	25%		
\$200-\$299	25%		
\$300-\$399	0%		
>=\$400	0%		

Wellness Program Staffing

Total Staff Hours Per Week	<10	10-19	20-29	30-40	41-59	60-79	80+
	86%	14%	0%	0%	0%	0%	0%

Includes Staffing Costs?	60%	YES	40%	NO
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Health Plan Structure Fewer Than 20 Employees 2013 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	29%	8%	0%	4%	13%	17%	4%	25%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	29%	10%	5%	10%	14%	0%	0%	0%	33%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	40%	0%	0%	10%	20%	10%	10%	0%	0%	10%	44%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	0%	0%	0%	0%	0%	29%	0%	29%	29%	53%

Primary Care Office Visit Copays

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

Deductible Only	32%
None	6%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	24%
\$30	29%
\$35	24%
>\$35	18%

Specialty Care Office Visit Copays

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

Deductible Only	32%
Same as Primary	6%
None	6%
<\$30	0%
\$30	0%
\$35	0%
\$40	6%
\$45	6%
\$50	29%
\$55	6%
\$60	18%
\$65	0%
>\$65	24%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	17%	17%	33%	8%	25%

Health Plan Structure (Cont.)

Fewer Than 20 Employees

2013 Plan Year

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Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	10%
\$500-\$749	0%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	5%
\$1,500-\$1,749	14%
\$1,750+	71%

FAMILY PLAN:

None	0%
\$1-\$999	10%
\$1,000-\$1,499	0%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	10%
\$3,500-\$4,999	20%
\$5,000+	60%

Deductibles Apply To:

All Medical Care & Prescriptions	70%
Some Medical Care Excluded:	30%
Exclusions:	
Prescriptions	75%
Office/Urgent Care Visits	75%
Emergency Room Visits	63%
Routine Physician Office Visits	63%
Lab Work / Diagnostic Tests	50%
Inpatient Care Only	13%
Outpatient Care Only	25%
Preventive Care	63%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	5%
\$2,000-\$2,999	14%
\$3,000-\$3,999	14%
\$4,000-\$4,999	19%
\$5,000+	48%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	0%
\$4,500-\$5,499	21%
\$5,500-\$6,499	11%
\$6,500-\$7,499	5%
\$7,500-\$8,499	0%
\$8,500+	63%

Deductibles Included in Maximum

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

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	14%	41%	36%	0%

If Flat-Dollar - Specify Copays:

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

20-99 Employees

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Percentages may not total 100% due to rounding

Company Information		20-99 Employees							2013 Plan Year	www.HCTrends.com
		<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+	
Number of Employees		0%	0%	53%	47%	0%	0%	0%	0%	
Type of Business										
Manufacturing		30%						Transportation/Utilities	2%	
Service/Retail		23%						Printing/Publishing/Communications	8%	
Government/Education		5%						Health Care	0%	
Finance		2%						Professional (Law/Accounting)	7%	
Warehouse/Distribution/Logistics		5%						Construction/Trades	8%	
Non-Profit		10%						Other	0%	
		None		Some		Mostly				
Labor Representation		85%		12%		3%				

Health Plans Offered		20-99 Employees							2013 Plan Year	www.HCTrends.com
		None	1	2	3	>3				
Number of Medical Plans Offered in 2012		4%	61%	31%	4%	0%				
		Self Funded		Insured Only		Both		Enrollment		
Self-Funded vs. Insured		10%		83%		8%		48%	30%	
									22%	
		Single		Family		Single + Dependent				
Percent of Employees Enrolled in Plans		4%	22%	43%	20%	6%	6%	0%		
									Offer Same-Sex Benefits	
									25%	
									75%	
		None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other	
Participation Control Strategies		45%	14%	14%	93%	7%	14%	0%	3%	

Impact of Health Care Reform

20-99 Employees

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	15%
Very Unlikely	57%
Somewhat Unlikely	9%
Somewhat Likely	11%
Very Likely	2%
Will Terminate Plan	6%

Interest in Participating in Private Health Exchange

Very Interested	19%
Somewhat Interested	0%
Not Interested	67%
Don't Know	2%
Unaware of this Alternative	12%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	15%
10-20%	4%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	56%
Don't Know	25%

Reducing Some Employee Hours to <30

Will Do	4%
Seriously Considering	6%
Contemplating	4%
Not Contemplating	75%
Don't Know	11%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
83%	3%	3%	3%	3%	3%	3%

Health Plan Design

20-99 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No							
Plan Changes Made for 2012 Plan Year	45%	55%							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	2%	18%	22%	24%	8%	4%	6%	8%	10%
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	14%		\$5,000-\$5,249	8%		\$5,750-\$5,999	8%	>=\$7,500 22%
	\$4,000-\$4,749	2%		\$5,250-\$5,499	6%		\$6,000-\$6,499	8%	
	\$4,750-\$4,999	18%		\$5,500-\$5,749	2%		\$6,500-\$7,499	10%	
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	12%		\$14,000-\$14,999	22%		\$18,000-\$19,999	4%	
	\$12,000-\$12,999	6%		\$15,000-\$15,999	16%		\$20,000-\$24,999	12%	
	\$13,000-\$13,999	8%		\$16,000-\$17,999	10%		>=\$25,000	8%	
Principal Cost-Containment Strategies		Strategies Employed							
Increase Employee Share of Premium	32%	Health-Risk Assessments		40%					
Increase Deductibles/Copays/Co-Insurance	63%	Biometric Screenings (BP, weight, cholesterol)		19%					
Increase Out-Of-Pocket Maximums	37%	Disease Management for Chronic Conditions		10%					
Restrict Eligibility	7%	Nurse/Medical Help Line		55%					
Reduce/Eliminate Contribution to HSA/HRA	0%	Tiered Provider Arrangements		10%					
Reduce Types/Variety of Plans Offered	12%	Narrow Network for Lab/Medical Imaging		7%					
Change Network and/or Plans	29%	Pricing Tools for Comparing Costs		31%					
Change Pharmacy Benefit Manager/Benefits	22%	Income-Based Employee Premiums		0%					
Switch to Self-Funded Health Care	0%	Outcomes-Based Health Plan Design		2%					
Smoking Surcharge	7%	Health Savings Accounts/HRAs		67%					
Other	5%	On-Site Fitness Facility		2%					
		On-Site Medical Clinic		0%					
		Employee Assistance Program		38%					
		Wellness Program		40%					
		Smoking Cessation Programs		17%					
		Other		2%					

HSA and HRAs

20-99 Employees

2013 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	26%
HRAs	32%
Both of the Above	8%
Neither of the Above	34%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	6%
Moderately Interested	6%
Somewhat Interested	29%
Not Interested	59%

Offer Employees Alternative to HSA/HRA

Yes	18%	No	82%
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Participation

<10%	0%	50-59%	25%
10-19%	0%	60-69%	13%
20-29%	0%	70-79%	0%
30-39%	25%	80-89%	0%
40-49%	0%	90%+	38%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	7%	Participation in Exercise Program	3%
Smoking Cessation	0%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	3%
Improvement in Health-Risk Scores	0%	Participation in Educational Programs	0%
Meeting with Health Coach	3%	Other	7%
		None of the Above	87%

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

No Funding	37%	\$1,000-\$1,499	0%
\$1-\$249	4%	\$1,500-\$1,749	10%
\$250-\$499	11%	\$1,750-\$1,999	10%
\$500-\$749	11%	\$2,000-\$2,249	19%
\$750-\$999	7%	\$2,250-\$2,499	0%
\$1,000-\$1,249	15%	\$2,500+	61%
\$1,250-\$1,499	0%		
\$1,500+	15%		

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

No Funding	36%	\$2,000-\$2,999	3%
\$1-\$499	4%	\$3,000-\$3,499	6%
\$500-\$749	14%	\$3,500-\$3,999	3%
\$750-\$999	4%	\$4,000-\$4,499	19%
\$1,000-\$1,249	14%	\$4,500-\$5,499	9%
\$1,250-\$1,499	4%	\$5,500-\$6,499	31%
\$1,500-\$1,749	7%	\$6,500+	28%
\$1,750+	18%		

Wellness Programs

20-99 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
Offer Wellness Program	49%	51%	Age of Wellness Program					22%	30%	35%	13%	
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support				
Percent of Employees Participating	23%	18%	23%	14%	14%	9%	0%	Communicates the Value			61%	
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		Delegates Responsibilities				43%	
Percent of SPOUSES Participating	29%	80%	13%	7%	0%		Participates in Wellness Programs				35%	
Percent of DEPENDENTS Participating	57%	89%	11%	0%	0%		Allocates Staff/Budget				35%	
Percent of RETIREES Participating	100%	NA	NA	NA	NA		Don't Know/None of the Above				26%	
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated				
Health Risk Assessments	78%	Do Not Collect Data					61%	Participation				87%
Biometric Screening (bp, weight, cholesterol)	52%	Program/Event Attendance					22%	Participant Satisfaction				33%
Classes/Brown Bag Lunches	43%	Aggregated HRA Scores					26%	Improvement in Knowledge/Behaviors				33%
Health Coaches	22%	Aggregated Biometrics					17%	Changes in Biometric Measures				33%
Online Health Information	65%	Employee Demographics					4%	Changes in Risk Factors				27%
Health Information Books and Brochures	26%	Interest Survey					13%	Changes in Productivity				13%
Incentive Campaigns	30%	Culture Audit to Gauge Support					4%	Absenteeism, Work Comp, Disability				0%
Smoking/Tobacco Cessation Programs	39%	Modifiable Medical Claims					0%	Drop in Health Costs/Trend/Claims				13%
Weight-Loss Management	26%	Other					4%	Per-Employee Budget Costs				
Other	13%							Total Budget (with Incentives)		Incentive Budget		
							Included in Premium	18%	<\$100	35%		
							If Not Included in Premium:			\$100-\$250	18%	
							<\$25	28%	>\$251-\$400	18%		
							\$26-\$49	6%	>\$400	29%		
							\$50-\$99	28%				
							\$100-\$149	22%				
							\$150-\$199	6%				
							\$200-\$299	11%				
							\$300-\$399	0%				
							>=\$400	0%				
							Includes Staffing Costs?	32%	YES	68%	NO	
Wellness Program Staffing			<10	10-19	20-29	30-40	41-59	60-79	80+			
Total Staff Hours Per Week	91%	5%	0%	5%	0%	0%	0%	0%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	14%	0%	7%	7%	11%	18%	16%	27%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	12%	2%	7%	12%	14%	28%	5%	5%	16%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	18%	0%	18%	0%	36%	0%	5%	0%	0%	23%	35%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	13%	0%	9%	0%	4%	0%	9%	0%	17%	48%	32%

Primary Care Office Visit Copays

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

Deductible Only	30%
None	9%
\$5	0%
\$10	0%
\$15	0%
\$20	13%
\$25	9%
\$30	44%
\$35	16%
>\$35	9%

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	10%
None	3%
<\$30	0%
\$30	3%
\$35	3%
\$40	0%
\$45	0%
\$50	13%
\$55	26%
\$60	19%
\$65	3%
>\$65	19%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	10%	0%	71%	0%	19%

Health Plan Structure (Cont.)

20-99 Employees

2013 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	3%
\$500-\$749	3%
\$750-\$999	3%
\$1,000-\$1,249	5%
\$1,250-\$1,499	5%
\$1,500-\$1,749	15%
\$1,750+	68%

FAMILY PLAN:

None	0%
\$1-\$999	3%
\$1,000-\$1,499	3%
\$1,500-\$1,999	5%
\$2,000-\$2,499	0%
\$2,500-\$3,499	18%
\$3,500-\$4,999	18%
\$5,000+	54%

Deductibles Apply To:

All Medical Care & Prescriptions	34%
Some Medical Care Excluded:	66%
Exclusions:	
Prescriptions	71%
Office/Urgent Care Visits	39%
Emergency Room Visits	32%
Routine Physician Office Visits	46%
Lab Work / Diagnostic Tests	32%
Inpatient Care Only	11%
Outpatient Care Only	14%
Preventive Care	54%
Other	4%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	3%
\$500-\$999	0%
\$1,000-\$1,999	5%
\$2,000-\$2,999	16%
\$3,000-\$3,999	24%
\$4,000-\$4,999	11%
\$5,000+	42%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	11%
\$4,500-\$5,499	9%
\$5,500-\$6,499	11%
\$6,500-\$7,499	3%
\$7,500-\$8,499	3%
\$8,500+	63%

Deductibles Included in Maximum

Yes 75% No 25%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
8%	5%	48%	38%	3%

If Flat-Dollar - Specify Copays:

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

100-499 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	100-499 Employees								2013 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	37%	63%	0%	0%

Type of Business

Manufacturing	20%	Transportation/Utilities	5%
Service/Retail	23%	Printing/Publishing/Communications	3%
Government/Education	10%	Health Care	2%
Finance	15%	Professional (Law/Accounting)	8%
Warehouse/Distribution/Logistics	5%	Construction/Trades	3%
Non-Profit	7%	Other	0%

	None	Some	Mostly
Labor Representation	76%	16%	8%

Health Plans Offered	100-499 Employees					2013 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	52%	33%	11%	4%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	38%	60%	2%	44%	31%	25%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	2%	19%	37%	31%	12%	0%	0%	23%	77%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	46%	14%	25%	86%	11%	11%	4%	21%

Terminate Health Plan When Exchange Opens

Don't Know	4%
Very Unlikely	87%
Somewhat Unlikely	6%
Somewhat Likely	2%
Very Likely	2%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	2%
Somewhat Interested	6%
Not Interested	75%
Don't Know	15%
Unaware of this Alternative	2%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	13%
10-20%	0%
21-30%	2%
31-40%	2%
41-50%	0%
51-75%	2%
75%+	67%
Don't Know	13%

Reducing Some Employee Hours to <30

Will Do	10%
Seriously Considering	4%
Contemplating	12%
Not Contemplating	62%
Don't Know	13%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
83%	12%	0%	0%	0%	0%	5%

Health Plan Design

100-499 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No							
Plan Changes Made for 2012 Plan Year	45%	55%							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	33%	30%	26%	7%	2%	2%	0%	0%
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	8%		\$5,000-\$5,249	6%		\$5,750-\$5,999	13%	>=\$7,500 13%
	\$4,000-\$4,749	15%		\$5,250-\$5,499	4%		\$6,000-\$6,499	15%	
	\$4,750-\$4,999	6%		\$5,500-\$5,749	2%		\$6,500-\$7,499	19%	
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	13%		\$14,000-\$14,999	15%		\$18,000-\$19,999	29%	
	\$12,000-\$12,999	2%		\$15,000-\$15,999	13%		\$20,000-\$24,999	13%	
	\$13,000-\$13,999	2%		\$16,000-\$17,999	10%		>=\$25,000	4%	
Principal Cost-Containment Strategies									
Increase Employee Share of Premium	44%								
Increase Deductibles/Copays/Co-Insurance	42%								
Increase Out-Of-Pocket Maximums	17%								
Restrict Eligibility	11%								
Reduce/Eliminate Contribution to HSA/HRA	11%								
Reduce Types/Variety of Plans Offered	8%								
Change Network and/or Plans	19%								
Change Pharmacy Benefit Manager/Benefits	11%								
Switch to Self-Funded Health Care	6%								
Smoking Surcharge	11%								
Other	22%								
Strategies Employed									
Health-Risk Assessments								60%	
Biometric Screenings (BP, weight, cholesterol)								52%	
Disease Management for Chronic Conditions								50%	
Nurse/Medical Help Line								75%	
Tiered Provider Arrangements								13%	
Narrow Network for Lab/Medical Imaging								4%	
Pricing Tools for Comparing Costs								38%	
Income-Based Employee Premiums								4%	
Outcomes-Based Health Plan Design								2%	
Health Savings Accounts/HRAs								60%	
On-Site Fitness Facility								13%	
On-Site Medical Clinic								6%	
Employee Assistance Program								71%	
Wellness Program								50%	
Smoking Cessation Programs								38%	
Other								4%	

HSA and HRAs

100-499 Employees

2013 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	40%
HRAs	27%
Both of the Above	8%
Neither of the Above	25%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	0%
Moderately Interested	0%
Somewhat Interested	58%
Not Interested	42%

Offer Employees Alternative to HSA/HRA

Yes	31%	No	69%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	8%	Participation in Exercise Program	0%
Smoking Cessation	0%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	8%
Improvement in Health-Risk Scores	4%	Participation in Educational Programs	8%
Meeting with Health Coach	4%	Other	15%
		None of the Above	77%

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

No Funding	25%	\$1,000-\$1,499	11%
\$1-\$249	4%	\$1,500-\$1,749	29%
\$250-\$499	4%	\$1,750-\$1,999	0%
\$500-\$749	32%	\$2,000-\$2,249	17%
\$750-\$999	11%	\$2,250-\$2,499	3%
\$1,000-\$1,249	14%	\$2,500+	40%
\$1,250-\$1,499	4%		
\$1,500+	7%		

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

No Funding	24%	\$2,000-\$2,999	14%
\$1-\$499	3%	\$3,000-\$3,499	23%
\$500-\$749	14%	\$3,500-\$3,999	0%
\$750-\$999	3%	\$4,000-\$4,499	11%
\$1,000-\$1,249	17%	\$4,500-\$5,499	14%
\$1,250-\$1,499	3%	\$5,500-\$6,499	11%
\$1,500-\$1,749	10%	\$6,500+	26%
\$1,750+	24%		

Wellness Programs

100-499 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	55%	45%	Age of Wellness Program					0%	48%	32%	20%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	12%	12%	8%	12%	24%	20%	12%	Communicates the Value	50%		
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		Delegates Responsibilities		71%		
Percent of SPOUSES Participating	50%	42%	33%	17%	8%		Participates in Wellness Programs		46%		
Percent of DEPENDENTS Participating	83%	75%	0%	0%	25%		Allocates Staff/Budget		58%		
Percent of RETIREES Participating	88%	33%	33%	0%	33%		Don't Know/None of the Above		8%		
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	85%	Do Not Collect Data					24%	Participation	94%		
Biometric Screening (bp, weight, cholesterol)	77%	Program/Event Attendance					64%	Participant Satisfaction	61%		
Classes/Brown Bag Lunches	69%	Aggregated HRA Scores					72%	Improvement in Knowledge/Behaviors	17%		
Health Coaches	42%	Aggregated Biometrics					68%	Changes in Biometric Measures	67%		
Online Health Information	62%	Employee Demographics					28%	Changes in Risk Factors	39%		
Health Information Books and Brochures	50%	Interest Survey					48%	Changes in Productivity	0%		
Incentive Campaigns	77%	Culture Audit to Gauge Support					32%	Absenteeism, Work Comp, Disability	17%		
Smoking/Tobacco Cessation Programs	69%	Modifiable Medical Claims					32%	Drop in Health Costs/Trend/Claims	28%		
Weight-Loss Management	58%	Other					0%	Per-Employee Budget Costs			
Other	12%	Incentives Used					Total Budget (with Incentives)		Incentive Budget		
							Included in Premium	21%	<\$100	36%	
							If Not Included in Premium:		\$100-\$250	12%	
							<\$25	16%	\$251-\$400	20%	
							\$26-\$49	16%	>\$400	32%	
							\$50-\$99	21%			
							\$100-\$149	16%			
							\$150-\$199	0%			
							\$200-\$299	5%			
							\$300-\$399	5%			
							>=\$400	21%			
							Includes Staffing Costs?	14%	YES	86% NO	
Wellness Program Staffing	<10	10-19	20-29	30-40	41-59	60-79	80+				
Total Staff Hours Per Week	91%	9%	0%	0%	0%	0%	0%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100% 7%	95-99% 5%	90-94% 9%	85-89% 5%	80-84% 18%	75-79% 20%	70-74% 11%	<70% 25%	
FAMILY PLAN:	100% 7%	90-99% 7%	85-89% 5%	80-84% 17%	75-79% 17%	70-74% 10%	65-69% 5%	60-64% 17%	<60% 17%

Employer's Share of Coinsurance

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

IN-NETWORK:	100% 17%	95% 0%	90% 21%	85% 3%	80% 45%	75% 3%	70% 0%	65% 0%	60% 0%	<60% 10%	Deductible Only 3%
OUT-NETWORK:	100% 4%	95% 0%	90% 0%	85% 0%	80% 15%	75% 4%	70% 26%	65% 0%	60% 33%	<60% 19%	Deductible Only 4%

Primary Care Office Visit Copays

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

Deductible Only	33%
None	18%
\$5	0%
\$10	4%
\$15	0%
\$20	0%
\$25	21%
\$30	39%
\$35	11%
>\$35	7%

Specialty Care Office Visit Copays

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

Deductible Only	34%
Same as Primary	15%
None	11%
<\$30	4%
\$30	11%
\$35	0%
\$40	0%
\$45	0%
\$50	15%
\$55	15%
\$60	15%
\$65	0%
>\$65	15%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	44%	6%	50%	0%	0%

Health Plan Structure (Cont.)

100-499 Employees

2013 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	3%
\$500-\$749	13%
\$750-\$999	0%
\$1,000-\$1,249	13%
\$1,250-\$1,499	10%
\$1,500-\$1,749	13%
\$1,750+	49%

FAMILY PLAN:

None	0%
\$1-\$999	5%
\$1,000-\$1,499	3%
\$1,500-\$1,999	8%
\$2,000-\$2,499	5%
\$2,500-\$3,499	26%
\$3,500-\$4,999	16%
\$5,000+	37%

Deductibles Apply To:

All Medical Care & Prescriptions	55%
Some Medical Care Excluded:	45%
Exclusions:	
Prescriptions	82%
Office/Urgent Care Visits	53%
Emergency Room Visits	41%
Routine Physician Office Visits	71%
Lab Work / Diagnostic Tests	35%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	71%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	3%
\$1,000-\$1,999	11%
\$2,000-\$2,999	11%
\$3,000-\$3,999	36%
\$4,000-\$4,999	11%
\$5,000+	28%

FAMILY PLAN

<\$3,500	14%
\$3,500-\$4,499	3%
\$4,500-\$5,499	3%
\$5,500-\$6,499	19%
\$6,500-\$7,499	14%
\$7,500-\$8,499	14%
\$8,500+	33%

Deductibles Included in Maximum

Yes 80% No 20%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
11%	3%	55%	29%	3%

If Flat-Dollar - Specify Copays:

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

500+ Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

500+ Employees

2013 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	0%	0%	33%	67%

Type of Business

Manufacturing	33%	Transportation/Utilities	0%
Service/Retail	16%	Printing/Publishing/Communications	2%
Government/Education	16%	Health Care	12%
Finance	14%	Professional (Law/Accounting)	5%
Warehouse/Distribution/Logistics	0%	Construction/Trades	0%
Non-Profit	3%	Other	0%

	None	Some	Mostly
Labor Representation	52%	47%	2%

Health Plans Offered

500+ Employees

2013 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	11%	39%	30%	20%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	64%	9%	26%	40%	34%	26%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	4%	6%	19%	43%	22%	7%	0%	44%	56%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	37%	9%	53%	69%	50%	9%	3%	19%

Impact of Health Care Reform

500+ Employees

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	94%
Somewhat Unlikely	4%
Somewhat Likely	2%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	4%
Somewhat Interested	13%
Not Interested	79%
Don't Know	4%
Unaware of this Alternative	0%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	19%
10-20%	4%
21-30%	4%
31-40%	2%
41-50%	2%
51-75%	4%
75%+	58%
Don't Know	8%

Reducing Some Employee Hours to <30

Will Do	8%
Seriously Considering	6%
Contemplating	25%
Not Contemplating	62%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
77%	20%	2%	0%	0%	0%	0%

Health Plan Design

500+ Employees

2013 Plan Year

www.HCTrends.com

	Yes	No
Plan Changes Made for 2012 Plan Year	51%	49%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	37%	25%	16%	16%	6%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	4%	\$5,000-\$5,249	4%	\$5,750-\$5,999	10%	>=\$7,500	12%
	\$4,000-\$4,749	6%	\$5,250-\$5,499	6%	\$6,000-\$6,499	16%		
	\$4,750-\$4,999	16%	\$5,500-\$5,749	8%	\$6,500-\$7,499	20%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	8%	\$14,000-\$14,999	6%	\$18,000-\$19,999	20%
	\$12,000-\$12,999	8%	\$15,000-\$15,999	14%	\$20,000-\$24,999	16%
	\$13,000-\$13,999	8%	\$16,000-\$17,999	20%	>=\$25,000	2%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	44%
Increase Deductibles/Copays/Co-Insurance	49%
Increase Out-Of-Pocket Maximums	14%
Restrict Eligibility	5%
Reduce/Eliminate Contribution to HSA/HRA	5%
Reduce Types/Variety of Plans Offered	5%
Change Network and/or Plans	19%
Change Pharmacy Benefit Manager/Benefits	12%
Switch to Self-Funded Health Care	2%
Smoking Surcharge	0%
Other	14%

Strategies Employed

Health-Risk Assessments	81%
Biometric Screenings (BP, weight, cholesterol)	83%
Disease Management for Chronic Conditions	73%
Nurse/Medical Help Line	85%
Tiered Provider Arrangements	23%
Narrow Network for Lab/Medical Imaging	8%
Pricing Tools for Comparing Costs	33%
Income-Based Employee Premiums	6%
Outcomes-Based Health Plan Design	6%
Health Savings Accounts/HRAs	75%
On-Site Fitness Facility	38%
On-Site Medical Clinic	27%
Employee Assistance Program	88%
Wellness Program	79%
Smoking Cessation Programs	69%
Other	4%

HSA and HRAs

500+ Employees

2013 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	51%
HRAs	21%
Both of the Above	9%
Neither of the Above	19%

Interest in HSAs/HRAs

Will Implement in 2013	10%
Definitely Interested	20%
Moderately Interested	0%
Somewhat Interested	60%
Not Interested	10%

Offer Employees Alternative to HSA/HRA

Yes	48%	No	52%
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Participation

<10%	5%	50-59%	9%
10-19%	27%	60-69%	9%
20-29%	5%	70-79%	9%
30-39%	14%	80-89%	9%
40-49%	5%	90%+	9%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	32%	Participation in Exercise Program	3%
Smoking Cessation	3%	Participation in Care Management Program	5%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	5%
Improvement in Health-Risk Scores	5%	Participation in Educational Programs	11%
Meeting with Health Coach	16%	Other	5%
		None of the Above	65%

SINGLE PLAN**Employer Contribution to Employee Account**

No Funding	14%
\$1-\$249	5%
\$250-\$499	36%
\$500-\$749	36%
\$750-\$999	2%
\$1,000-\$1,249	7%
\$1,250-\$1,499	0%
\$1,500+	0%

Insurance Plan Deductible

\$1,000-\$1,499	32%
\$1,500-\$1,749	39%
\$1,750-\$1,999	7%
\$2,000-\$2,249	10%
\$2,250-\$2,499	0%
\$2,500+	12%

FAMILY PLAN**Employer Contribution to Employee Account**

No Funding	14%
\$1-\$499	2%
\$500-\$749	21%
\$750-\$999	17%
\$1,000-\$1,249	24%
\$1,250-\$1,499	2%
\$1,500-\$1,749	12%
\$1,750+	7%

Insurance Plan Deductible

\$2,000-\$2,999	29%
\$3,000-\$3,499	32%
\$3,500-\$3,999	12%
\$4,000-\$4,499	10%
\$4,500-\$5,499	7%
\$5,500-\$6,499	7%
\$6,500+	2%

Wellness Programs

500+ Employees

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	92%	8%	Age of Wellness Program					0%	27%	31%	42%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	4%	11%	7%	9%	35%	26%	9%	Communicates the Value	74%		
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%	Delegates Responsibilities					62%
Percent of SPOUSES Participating	30%	45%	9%	27%	18%	Participates in Wellness Programs					44%
Percent of DEPENDENTS Participating	84%	86%	0%	14%	0%	Allocates Staff/Budget					82%
Percent of RETIREES Participating	92%	75%	0%	25%	0%	Don't Know/None of the Above					3%
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	86%	Do Not Collect Data					8%	Participation	97%		
Biometric Screening (bp, weight, cholesterol)	88%	Program/Event Attendance					65%	Participant Satisfaction	54%		
Classes/Brown Bag Lunches	65%	Aggregated HRA Scores					73%	Improvement in Knowledge/Behaviors	35%		
Health Coaches	63%	Aggregated Biometrics					82%	Changes in Biometric Measures	65%		
Online Health Information	69%	Employee Demographics					57%	Changes in Risk Factors	51%		
Health Information Books and Brochures	57%	Interest Survey					53%	Changes in Productivity	3%		
Incentive Campaigns	84%	Culture Audit to Gauge Support					35%	Absenteeism, Work Comp, Disability	8%		
Smoking/Tobacco Cessation Programs	78%	Modifiable Medical Claims					35%	Drop in Health Costs/Trend/Claims	54%		
Weight-Loss Management	55%	Other					2%	Per-Employee Budget Costs			
Other	12%	Incentives Used					Total Budget (with Incentives)		Incentive Budget		
							Included in Premium	12%	<\$100	30%	
							If Not Included in Premium:		\$100-\$250	7%	
							<\$25	16%	\$251-\$400	28%	
							\$26-\$49	16%	>\$400	35%	
							\$50-\$99	16%			
							\$100-\$149	16%			
							\$150-\$199	5%			
							\$200-\$299	3%			
							\$300-\$399	5%			
							>=\$400	22%			
							Includes Staffing Costs?	33%	YES	67% NO	
Wellness Program Staffing											
Total Staff Hours Per Week	<10	10-19	20-29	30-40	41-59	60-79	80+				
	55%	17%	7%	14%	0%	2%	5%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	2%	7%	14%	47%	12%	12%	7%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	8%	22%	27%	22%	14%	3%	0%	5%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	0%	37%	9%	35%	0%	0%	0%	0%	5%	2%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	14%	0%	41%	0%	30%	16%	0%

Primary Care Office Visit Copays

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

Deductible Only	29%
None	11%
\$5	4%
\$10	4%
\$15	4%
\$20	30%
\$25	19%
\$30	26%
\$35	4%
>\$35	0%

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	48%
None	5%
<\$30	0%
\$30	5%
\$35	0%
\$40	19%
\$45	5%
\$50	10%
\$55	0%
\$60	5%
\$65	0%
>\$65	5%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	39%	9%	35%	0%	17%

Health Plan Structure (Cont.)

500+ Employees

2013 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	5%
\$1-499	11%
\$500-\$749	38%
\$750-\$999	5%
\$1,000-\$1,249	5%
\$1,250-\$1,499	14%
\$1,500-\$1,749	3%
\$1,750+	19%

FAMILY PLAN:

None	6%
\$1-\$999	9%
\$1,000-\$1,499	33%
\$1,500-\$1,999	9%
\$2,000-\$2,499	6%
\$2,500-\$3,499	18%
\$3,500-\$4,999	3%
\$5,000+	15%

Deductibles Apply To:

All Medical Care & Prescriptions	39%
Some Medical Care Excluded:	61%
Exclusions:	
Prescriptions	82%
Office/Urgent Care Visits	41%
Emergency Room Visits	12%
Routine Physician Office Visits	41%
Lab Work / Diagnostic Tests	12%
Inpatient Care Only	6%
Outpatient Care Only	6%
Preventive Care	59%
Other	6%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	6%
\$500-\$999	0%
\$1,000-\$1,999	28%
\$2,000-\$2,999	28%
\$3,000-\$3,999	19%
\$4,000-\$4,999	6%
\$5,000+	13%

FAMILY PLAN

<\$3,500	32%
\$3,500-\$4,499	18%
\$4,500-\$5,499	11%
\$5,500-\$6,499	21%
\$6,500-\$7,499	0%
\$7,500-\$8,499	7%
\$8,500+	11%

Deductibles Included in Maximum

Yes 90% No 10%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	13%	61%	23%	3%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4	25%

Results by Employer Type

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

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

Financial

Greater Milwaukee Annual Employer Health Care Benefits Survey
2013 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Financial								2013 Plan Year			www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	4%	17%	0%	4%	22%	17%	4%	30%

Type of Business		
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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
Labor Representation	87%	9%	4%

Health Plans Offered	Financial					2013 Plan Year			www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	5%	45%	30%	5%	15%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	42%	37%	21%	41%	39%	20%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	5%	32%	47%	16%	0%	0%	48%	52%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	33%	8%	42%	58%	58%	17%	0%	17%

Impact of Health Care Reform

Financial

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	11%
Very Unlikely	84%
Somewhat Unlikely	0%
Somewhat Likely	5%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	21%
Somewhat Interested	0%
Not Interested	74%
Don't Know	0%
Unaware of this Alternative	5%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	21%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	5%
75%+	63%
Don't Know	11%

Reducing Some Employee Hours to <30

Will Do	5%
Seriously Considering	0%
Contemplating	11%
Not Contemplating	74%
Don't Know	11%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
88%	13%	0%	0%	0%	0%	0%

Health Plan Design

Financial

2013 Plan Year

www.HCTrends.com

	Yes	No
Plan Changes Made for 2012 Plan Year	47%	53%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	17%	28%	22%	11%	11%	6%	0%	6%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	16%	\$5,000-\$5,249	5%	\$5,750-\$5,999	16%	>=\$7,500	11%
	\$4,000-\$4,749	21%	\$5,250-\$5,499	5%	\$6,000-\$6,499	11%		
	\$4,750-\$4,999	5%	\$5,500-\$5,749	0%	\$6,500-\$7,499	11%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	21%	\$14,000-\$14,999	16%	\$18,000-\$19,999	16%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	5%	\$20,000-\$24,999	21%
	\$13,000-\$13,999	16%	\$16,000-\$17,999	5%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	25%
Increase Deductibles/Copays/Co-Insurance	50%
Increase Out-Of-Pocket Maximums	13%
Restrict Eligibility	13%
Reduce/Eliminate Contribution to HSA/HRA	6%
Reduce Types/Variety of Plans Offered	13%
Change Network and/or Plans	25%
Change Pharmacy Benefit Manager/Benefits	6%
Switch to Self-Funded Health Care	6%
Smoking Surcharge	19%
Other	13%

Strategies Employed

Health-Risk Assessments	63%
Biometric Screenings (BP, weight, cholesterol)	63%
Disease Management for Chronic Conditions	58%
Nurse/Medical Help Line	79%
Tiered Provider Arrangements	16%
Narrow Network for Lab/Medical Imaging	11%
Pricing Tools for Comparing Costs	53%
Income-Based Employee Premiums	16%
Outcomes-Based Health Plan Design	5%
Health Savings Accounts/HRAs	84%
On-Site Fitness Facility	26%
On-Site Medical Clinic	21%
Employee Assistance Program	74%
Wellness Program	74%
Smoking Cessation Programs	53%
Other	5%

HSAs and HRAs	Financial	2013 Plan Year	www.HCTrends.com	
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Currently Offer Employees:	Financial	Interest in HSAs/HRAs	Offer Employees Alternative to HSA/HRA	
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High-Deductible Plans w/HSA Option	68%	Will Implement in 2013	0%	Yes	19%	No	81%
HRAs	5%	Definitely Interested	0%	Participation			
Both of the Above	5%	Moderately Interested	0%				
Neither of the Above	21%	Somewhat Interested	50%	<10%	0%	50-59%	0%
		Not Interested	50%	10-19%	0%	60-69%	33%
				20-29%	0%	70-79%	0%
				30-39%	0%	80-89%	33%
				40-49%	33%	90%+	0%

Savings Account Funding Contingent On:	Financial	Interest in HSAs/HRAs	Offer Employees Alternative to HSA/HRA	
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Completed Health-Risk Assessment	31%	Participation in Exercise Program	0%				
Smoking Cessation	0%	Participation in Care Management Program	0%				
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	8%				
Improvement in Health-Risk Scores	0%	Participation in Educational Programs	8%				
Meeting with Health Coach	15%	Other	15%				
		None of the Above	54%				

SINGLE PLAN	Employer Contribution to Employee Account		Insurance Plan Deductible	
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No Funding	13%	\$1,000-\$1,499	13%
\$1-\$249	0%	\$1,500-\$1,749	47%
\$250-\$499	13%	\$1,750-\$1,999	0%
\$500-\$749	47%	\$2,000-\$2,249	13%
\$750-\$999	7%	\$2,250-\$2,499	0%
\$1,000-\$1,249	0%	\$2,500+	27%
\$1,250-\$1,499	0%		
\$1,500+	20%		

FAMILY PLAN	Employer Contribution to Employee Account		Insurance Plan Deductible	
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No Funding	13%	\$2,000-\$2,999	13%
\$1-\$499	0%	\$3,000-\$3,499	40%
\$500-\$749	7%	\$3,500-\$3,999	0%
\$750-\$999	7%	\$4,000-\$4,499	20%
\$1,000-\$1,249	33%	\$4,500-\$5,499	0%
\$1,250-\$1,499	7%	\$5,500-\$6,499	20%
\$1,500-\$1,749	13%	\$6,500+	7%
\$1,750+	20%		

Wellness Programs

Financial

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	74%	26%	Age of Wellness Program					0%	14%	21%	64%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	0%	0%	8%	0%	15%	38%	38%	Communicates the Value			69%
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		Delegates Responsibilities				54%
Percent of SPOUSES Participating	29%	10%	30%	30%	30%	Participates in Wellness Programs				62%	
Percent of DEPENDENTS Participating	79%	67%	0%	0%	33%	Allocates Staff/Budget				62%	
Percent of RETIREES Participating	92%	0%	0%	0%	100%	Don't Know/None of the Above				8%	
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	79%	Do Not Collect Data				21%	Participation			78%	
Biometric Screening (bp, weight, cholesterol)	86%	Program/Event Attendance				50%	Participant Satisfaction			67%	
Classes/Brown Bag Lunches	79%	Aggregated HRA Scores				71%	Improvement in Knowledge/Behaviors			44%	
Health Coaches	71%	Aggregated Biometrics				79%	Changes in Biometric Measures			56%	
Online Health Information	86%	Employee Demographics				43%	Changes in Risk Factors			33%	
Health Information Books and Brochures	79%	Interest Survey				64%	Changes in Productivity			11%	
Incentive Campaigns	86%	Culture Audit to Gauge Support				29%	Absenteeism, Work Comp, Disability			0%	
Smoking/Tobacco Cessation Programs	79%	Modifiable Medical Claims				36%	Drop in Health Costs/Trend/Claims			22%	
Weight-Loss Management	79%	Other				0%	Per-Employee Budget Costs				
Other	14%						Total Budget (with Incentives)		Incentive Budget		
							Included in Premium	8%	<\$100	23%	
							If Not Included in Premium:		\$100-\$250	0%	
							<\$25	8%	\$251-\$400	38%	
							\$26-\$49	17%	>\$400	38%	
							\$50-\$99	8%			
							\$100-\$149	0%			
							\$150-\$199	17%			
							\$200-\$299	8%			
							\$300-\$399	0%			
							>=\$400	42%			
							Includes Staffing Costs?	31%	YES	69%	NO
Wellness Program Staffing			<10	10-19	20-29	30-40	41-59	60-79	80+		
Total Staff Hours Per Week	45%	27%	9%	18%	0%	0%	0%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	13%	0%	0%	13%	13%	33%	7%	20%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	8%	0%	8%	0%	17%	25%	0%	8%	33%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	40%	0%	10%	0%	40%	0%	10%	0%	0%	0%	9%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	11%	0%	0%	0%	0%	0%	33%	0%	44%	11%	10%

Primary Care Office Visit Copays

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

Deductible Only	45%
None	17%
\$5	0%
\$10	17%
\$15	0%
\$20	17%
\$25	0%
\$30	17%
\$35	17%
>\$35	17%

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	38%	13%	38%	0%	13%

Health Plan Structure (Cont.)

Financial

2013 Plan Year

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Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	8%
\$500-\$749	8%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	8%
\$1,500-\$1,749	25%
\$1,750+	50%

FAMILY PLAN:

None	0%
\$1-\$999	18%
\$1,000-\$1,499	0%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	36%
\$3,500-\$4,999	18%
\$5,000+	27%

Deductibles Apply To:

All Medical Care & Prescriptions	73%
Some Medical Care Excluded:	27%
Exclusions:	
Prescriptions	18%
Office/Urgent Care Visits	18%
Emergency Room Visits	18%
Routine Physician Office Visits	18%
Lab Work / Diagnostic Tests	9%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	27%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	10%
\$1,000-\$1,999	0%
\$2,000-\$2,999	10%
\$3,000-\$3,999	50%
\$4,000-\$4,999	30%
\$5,000+	0%

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	20%
\$8,500+	30%

Deductibles Included in Maximum

Yes 83% No 17%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
10%	0%	40%	50%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4	25%

Government & Education

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Government & Education

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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	6%	11%	11%	22%	22%	28%

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
Labor Representation	6%	89%	6%

Health Plans Offered

Government & Education

2013 Plan Year

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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	71%	24%	6%	0%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	65%	29%	6%	31%	46%	23%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	0%	29%	24%	29%	18%	0%	24%	76%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	69%	80%	0%	80%	20%	0%	0%	0%

Impact of Health Care Reform

Government & Education

2013 Plan Year

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Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	88%
Somewhat Unlikely	6%
Somewhat Likely	6%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	0%
Somewhat Interested	24%
Not Interested	65%
Don't Know	12%
Unaware of this Alternative	0%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	12%
10-20%	0%
21-30%	6%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	82%
Don't Know	0%

Reducing Some Employee Hours to <30

Will Do	24%
Seriously Considering	12%
Contemplating	29%
Not Contemplating	35%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
67%	33%	0%	0%	0%	0%	0%

Health Plan Design

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2013 Plan Year

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	Yes	No
Plan Changes Made for 2012 Plan Year	25%	75%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	50%	25%	19%	6%	0%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	0%	\$5,000-\$5,249	0%	\$5,750-\$5,999	13%	>=\$7,500	50%
	\$4,000-\$4,749	0%	\$5,250-\$5,499	0%	\$6,000-\$6,499	13%		
	\$4,750-\$4,999	13%	\$5,500-\$5,749	0%	\$6,500-\$7,499	13%		

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

Principal Cost-Containment Strategies

Increase Employee Share of Premium	15%
Increase Deductibles/Copays/Co-Insurance	69%
Increase Out-Of-Pocket Maximums	31%
Restrict Eligibility	15%
Reduce/Eliminate Contribution to HSA/HRA	15%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	15%
Change Pharmacy Benefit Manager/Benefits	15%
Switch to Self-Funded Health Care	8%
Smoking Surcharge	0%
Other	23%

Strategies Employed

Health-Risk Assessments	93%
Biometric Screenings (BP, weight, cholesterol)	80%
Disease Management for Chronic Conditions	67%
Nurse/Medical Help Line	73%
Tiered Provider Arrangements	13%
Narrow Network for Lab/Medical Imaging	0%
Pricing Tools for Comparing Costs	27%
Income-Based Employee Premiums	0%
Outcomes-Based Health Plan Design	0%
Health Savings Accounts/HRAs	73%
On-Site Fitness Facility	27%
On-Site Medical Clinic	7%
Employee Assistance Program	67%
Wellness Program	80%
Smoking Cessation Programs	33%
Other	0%

HSA and HRAs

Government & Education

2013 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	31%
HRAs	31%
Both of the Above	13%
Neither of the Above	25%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	25%
Moderately Interested	0%
Somewhat Interested	50%
Not Interested	25%

Offer Employees Alternative to HSA/HRA

Yes	8%	No	92%
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Participation

<10%	0%	50-59%	0%
10-19%	0%	60-69%	0%
20-29%	0%	70-79%	0%
30-39%	0%	80-89%	100%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	25%	Participation in Exercise Program	0%
Smoking Cessation	0%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	8%
Improvement in Health-Risk Scores	8%	Participation in Educational Programs	17%
Meeting with Health Coach	17%	Other	8%
		None of the Above	67%

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

No Funding	33%	\$1,000-\$1,499	27%
\$1-\$249	0%	\$1,500-\$1,749	27%
\$250-\$499	0%	\$1,750-\$1,999	9%
\$500-\$749	33%	\$2,000-\$2,249	18%
\$750-\$999	17%	\$2,250-\$2,499	0%
\$1,000-\$1,249	17%	\$2,500+	18%
\$1,250-\$1,499	0%		
\$1,500+	0%		

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

No Funding	33%	\$2,000-\$2,999	27%
\$1-\$499	0%	\$3,000-\$3,499	27%
\$500-\$749	8%	\$3,500-\$3,999	9%
\$750-\$999	0%	\$4,000-\$4,499	18%
\$1,000-\$1,249	17%	\$4,500-\$5,499	9%
\$1,250-\$1,499	0%	\$5,500-\$6,499	9%
\$1,500-\$1,749	25%	\$6,500+	0%
\$1,750+	17%		

Wellness Programs

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2013 Plan Year

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	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	88%	13%	Age of Wellness Program					7%	43%	36%	14%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	0%	14%	21%	7%	21%	29%	7%	Communicates the Value	64%		
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%	Delegates Responsibilities 50%					
Percent of SPOUSES Participating	14%	75%	8%	0%	17%	Participates in Wellness Programs 36%					
Percent of DEPENDENTS Participating	79%	67%	0%	0%	33%	Allocates Staff/Budget 57%					
Percent of RETIREES Participating	64%	60%	20%	0%	20%	Don't Know/None of the Above 14%					
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	93%	Do Not Collect Data 14%					Participation 92%				
Biometric Screening (bp, weight, cholesterol)	86%	Program/Event Attendance 79%					Participant Satisfaction 42%				
Classes/Brown Bag Lunches	64%	Aggregated HRA Scores 71%					Improvement in Knowledge/Behaviors 25%				
Health Coaches	57%	Aggregated Biometrics 64%					Changes in Biometric Measures 58%				
Online Health Information	79%	Employee Demographics 43%					Changes in Risk Factors 50%				
Health Information Books and Brochures	71%	Interest Survey 50%					Changes in Productivity 0%				
Incentive Campaigns	86%	Culture Audit to Gauge Support 21%					Absenteeism, Work Comp, Disability 8%				
Smoking/Tobacco Cessation Programs	57%	Modifiable Medical Claims 21%					Drop in Health Costs/Trend/Claims 42%				
Weight-Loss Management	57%	Other 7%					Per-Employee Budget Costs				
Other	14%						Total Budget (with Incentives)		Incentive Budget		
			Incentives Used					Included in Premium	0%	<\$100	64%
			Cash 33%					If Not Included in Premium:		\$100-\$250	0%
			Premium Differential 25%					<\$25	23%	\$251-\$400	14%
			Gift Card 58%					\$26-\$49	8%	>\$400	21%
			Contribution to Savings Account 25%					\$50-\$99	38%		
			Merchandise/Trinkets 8%					\$100-\$149	8%		
			Eligibility for Preferred Plan 0%					\$150-\$199	8%		
			Other 17%					\$200-\$299	0%		
								\$300-\$399	0%		
								>=\$400	15%		
Wellness Program Staffing			<10	10-19	20-29	30-40	41-59	60-79	80+	Includes Staffing Costs?	23% YES 77% NO
Total Staff Hours Per Week	79%	7%	0%	7%	0%	7%	0%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	15%	8%	23%	31%	8%	8%	0%	8%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	18%	27%	36%	0%	9%	0%	0%	0%	9%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	64%	0%	9%	0%	9%	0%	0%	0%	0%	18%	15%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	40%	0%	40%	0%	0%	20%	9%

Primary Care Office Visit Copays

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

Deductible Only	36%
None	33%
\$5	11%
\$10	0%
\$15	0%
\$20	0%
\$25	44%
\$30	0%
\$35	11%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	43%
Same as Primary	38%
None	38%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	13%
\$55	0%
\$60	0%
\$65	0%
>\$65	13%

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

Health Plan Structure (Cont.)

Government & Education

2013 Plan Year

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Deductibles (In Network)

SINGLE PLAN:

None	8%
\$1-499	15%
\$500-\$749	8%
\$750-\$999	0%
\$1,000-\$1,249	8%
\$1,250-\$1,499	15%
\$1,500-\$1,749	15%
\$1,750+	31%

FAMILY PLAN:

None	8%
\$1-\$999	15%
\$1,000-\$1,499	8%
\$1,500-\$1,999	0%
\$2,000-\$2,499	8%
\$2,500-\$3,499	31%
\$3,500-\$4,999	15%
\$5,000+	15%

Deductibles Apply To:

All Medical Care & Prescriptions	33%
Some Medical Care Excluded:	67%
Exclusions:	
Prescriptions	89%
Office/Urgent Care Visits	22%
Emergency Room Visits	11%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	11%
Inpatient Care Only	11%
Outpatient Care Only	11%
Preventive Care	67%
Other	22%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	15%
\$500-\$999	0%
\$1,000-\$1,999	38%
\$2,000-\$2,999	15%
\$3,000-\$3,999	15%
\$4,000-\$4,999	15%
\$5,000+	0%

FAMILY PLAN

<\$3,500	58%
\$3,500-\$4,499	8%
\$4,500-\$5,499	8%
\$5,500-\$6,499	8%
\$6,500-\$7,499	0%
\$7,500-\$8,499	17%
\$8,500+	0%

Deductibles Included in Maximum

Yes 92% No 8%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
7%	0%	71%	21%	0%

If Flat-Dollar - Specify Copays:

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

Health Care

Greater Milwaukee Annual Employer Health Care Benefits Survey

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Percentages may not total 100% due to rounding

Company Information

Health Care

2013 Plan Year

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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	10%	10%	0%	0%	0%	10%	10%	60%

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
Labor Representation	60%	40%	0%

Health Plans Offered

Health Care

2013 Plan Year

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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	33%	11%	33%	22%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	44%	44%	11%	53%	20%	27%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	33%	33%	22%	0%	0%	11%	40%	60%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	13%	0%	71%	43%	43%	0%	0%	29%

Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	78%
Somewhat Unlikely	11%
Somewhat Likely	0%
Very Likely	11%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	0%
Somewhat Interested	13%
Not Interested	63%
Don't Know	25%
Unaware of this Alternative	0%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	25%
10-20%	13%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	50%
Don't Know	13%

Reducing Some Employee Hours to <30

Will Do	0%
Seriously Considering	22%
Contemplating	22%
Not Contemplating	56%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
60%	40%	0%	0%	0%	0%	0%

	Yes	No
Plan Changes Made for 2012 Plan Year	50%	50%

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

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	0%	\$5,000-\$5,249	0%	\$5,750-\$5,999	13%	>=\$7,500	13%
	\$4,000-\$4,749	0%	\$5,250-\$5,499	13%	\$6,000-\$6,499	25%		
	\$4,750-\$4,999	13%	\$5,500-\$5,749	0%	\$6,500-\$7,499	25%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999	29%	\$18,000-\$19,999	29%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	14%	\$20,000-\$24,999	0%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	29%	>=\$25,000	0%

Principal Cost-Containment Strategies

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

Strategies Employed

Health-Risk Assessments	78%
Biometric Screenings (BP, weight, cholesterol)	78%
Disease Management for Chronic Conditions	89%
Nurse/Medical Help Line	44%
Tiered Provider Arrangements	33%
Narrow Network for Lab/Medical Imaging	11%
Pricing Tools for Comparing Costs	11%
Income-Based Employee Premiums	11%
Outcomes-Based Health Plan Design	11%
Health Savings Accounts/HRAs	89%
On-Site Fitness Facility	33%
On-Site Medical Clinic	44%
Employee Assistance Program	78%
Wellness Program	78%
Smoking Cessation Programs	56%
Other	0%

HSAs and HRAs

Health Care

2013 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	78%
HRAs	22%
Both of the Above	0%
Neither of the Above	0%

Interest in HSAs/HRAs

Will Implement in 2013	NA
Definitely Interested	NA
Moderately Interested	NA
Somewhat Interested	NA
Not Interested	NA

Offer Employees Alternative to HSA/HRA

Yes	44%	No	56%
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Participation

<10%	25%	50-59%	25%
10-19%	25%	60-69%	0%
20-29%	0%	70-79%	0%
30-39%	25%	80-89%	0%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

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

SINGLE PLAN

Employer Contribution to Employee Account

No Funding	14%
\$1-\$249	0%
\$250-\$499	43%
\$500-\$749	29%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500+	14%

Insurance Plan Deductible

\$1,000-\$1,499	11%
\$1,500-\$1,749	56%
\$1,750-\$1,999	0%
\$2,000-\$2,249	0%
\$2,250-\$2,499	11%
\$2,500+	22%

FAMILY PLAN

Employer Contribution to Employee Account

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

Insurance Plan Deductible

\$2,000-\$2,999	14%
\$3,000-\$3,499	43%
\$3,500-\$3,999	0%
\$4,000-\$4,499	0%
\$4,500-\$5,499	29%
\$5,500-\$6,499	0%
\$6,500+	14%

Wellness Programs

Health Care

2013 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	89%	11%

Age of Wellness Program

New	1-3 Yrs	4-7 Yrs	>7 Yrs
0%	29%	29%	43%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	13%	13%	13%	0%	38%	25%	0%

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

Components of Wellness Program

Health Risk Assessments	88%
Biometric Screening (bp, weight, cholesterol)	88%
Classes/Brown Bag Lunches	50%
Health Coaches	38%
Online Health Information	88%
Health Information Books and Brochures	38%
Incentive Campaigns	88%
Smoking/Tobacco Cessation Programs	63%
Weight-Loss Management	50%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	13%
Program/Event Attendance	63%
Aggregated HRA Scores	75%
Aggregated Biometrics	75%
Employee Demographics	63%
Interest Survey	63%
Culture Audit to Gauge Support	50%
Modifiable Medical Claims	25%
Other	0%

Incentives Used

Cash	14%
Premium Differential	57%
Gift Card	43%
Contribution to Savings Account	0%
Merchandise/Trinkets	29%
Eligibility for Preferred Plan	0%
Other	14%

Wellness Program Staffing

Total Staff Hours Per Week	<10	10-19	20-29	30-40	41-59	60-79	80+
	71%	0%	14%	0%	0%	0%	14%

CEO Support

Communicates the Value	88%
Delegates Responsibilities	50%
Participates in Wellness Programs	25%
Allocates Staff/Budget	50%
Don't Know/None of the Above	13%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	67%
Improvement in Knowledge/Behaviors	33%
Changes in Biometric Measures	67%
Changes in Risk Factors	50%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	17%
Drop in Health Costs/Trend/Claims	33%

Per-Employee Budget Costs

Total Budget (with Incentives)		Incentive Budget	
Included in Premium	29%	<\$100	50%
If Not Included in Premium:		\$100-\$250	13%
<\$25	40%	\$251-\$400	25%
\$26-\$49	40%	>\$400	13%
\$50-\$99	0%		
\$100-\$149	0%		
\$150-\$199	0%		
\$200-\$299	0%		
\$300-\$399	0%		
>=\$400	20%		
Includes Staffing Costs?	25%	YES	75% NO

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	14%	0%	0%	0%	57%	0%	29%	0%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	17%	0%	33%	33%	0%	17%	0%	0%	0%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	75%	25%	0%	0%	0%	0%	0%	43%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	33%	0%	33%	33%	40%

Primary Care Office Visit Copays

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

Deductible Only	33%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	25%
\$30	75%
\$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	33%
Same as Primary	0%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	75%
\$45	0%
\$50	0%
\$55	0%
\$60	25%
\$65	0%
>\$65	0%

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

Deductibles (In Network)

SINGLE PLAN:

FAMILY PLAN:

None	0%	None	0%
\$1-499	0%	\$1-\$999	0%
\$500-\$749	50%	\$1,000-\$1,499	50%
\$750-\$999	0%	\$1,500-\$1,999	0%
\$1,000-\$1,249	25%	\$2,000-\$2,499	25%
\$1,250-\$1,499	0%	\$2,500-\$3,499	0%
\$1,500-\$1,749	0%	\$3,500-\$4,999	0%
\$1,750+	25%	\$5,000+	25%

Deductibles Apply To:

All Medical Care & Prescriptions	60%
Some Medical Care Excluded:	40%
Exclusions:	
Prescriptions	100%
Office/Urgent Care Visits	33%
Emergency Room Visits	0%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	33%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

FAMILY PLAN

Deductibles Included in Maximum

<\$500	0%	<\$3,500	0%	Yes 80%	No 20%
\$500-\$999	0%	\$3,500-\$4,499	0%		
\$1,000-\$1,999	0%	\$4,500-\$5,499	0%		
\$2,000-\$2,999	0%	\$5,500-\$6,499	33%		
\$3,000-\$3,999	50%	\$6,500-\$7,499	0%		
\$4,000-\$4,999	0%	\$7,500-\$8,499	0%		
\$5,000+	50%	\$8,500+	67%		

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	40%	40%	20%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4	NS

Manufacturing

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Manufacturing								2013 Plan year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	11%	21%	11%	9%	13%	18%	18%

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
Labor Representation	79%	20%	2%

Health Plans Offered	Manufacturing					2013 Plan year	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	4%	45%	33%	12%	6%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	38%	40%	22%	40%	32%	28%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	2%	14%	29%	33%	16%	4%	2%	18%	82%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	35%	9%	30%	85%	18%	18%	0%	9%

Impact of Health Care Reform

Manufacturing

2013 Plan year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	8%
Very Unlikely	69%
Somewhat Unlikely	10%
Somewhat Likely	8%
Very Likely	2%
Will Terminate Plan	2%

Interest in Participating in Private Health Exchange

Very Interested	6%
Somewhat Interested	10%
Not Interested	62%
Don't Know	18%
Unaware of this Alternative	4%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	18%
10-20%	2%
21-30%	0%
31-40%	0%
41-50%	2%
51-75%	2%
75%+	65%
Don't Know	10%

Reducing Some Employee Hours to <30

Will Do	0%
Seriously Considering	4%
Contemplating	8%
Not Contemplating	80%
Don't Know	8%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
83%	6%	0%	0%	3%	0%	9%

Health Plan Design

Manufacturing

2013 Plan year

www.HCTrends.com

	Yes	No
Plan Changes Made for 2012 Plan Year	43%	57%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	2%	27%	22%	24%	18%	2%	0%	0%	4%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	13%	\$5,000-\$5,249	11%	\$5,750-\$5,999	4%	>=\$7,500	11%
	\$4,000-\$4,749	13%	\$5,250-\$5,499	4%	\$6,000-\$6,499	7%		
	\$4,750-\$4,999	7%	\$5,500-\$5,749	7%	\$6,500-\$7,499	24%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	13%	\$14,000-\$14,999	9%	\$18,000-\$19,999	11%
	\$12,000-\$12,999	4%	\$15,000-\$15,999	20%	\$20,000-\$24,999	13%
	\$13,000-\$13,999	11%	\$16,000-\$17,999	17%	>=\$25,000	2%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	59%
Increase Deductibles/Copays/Co-Insurance	44%
Increase Out-Of-Pocket Maximums	24%
Restrict Eligibility	7%
Reduce/Eliminate Contribution to HSA/HRA	5%
Reduce Types/Variety of Plans Offered	10%
Change Network and/or Plans	15%
Change Pharmacy Benefit Manager/Benefits	12%
Switch to Self-Funded Health Care	5%
Smoking Surcharge	12%
Other	17%

Strategies Employed

Health-Risk Assessments	61%
Biometric Screenings (BP, weight, cholesterol)	51%
Disease Management for Chronic Conditions	44%
Nurse/Medical Help Line	83%
Tiered Provider Arrangements	15%
Narrow Network for Lab/Medical Imaging	0%
Pricing Tools for Comparing Costs	29%
Income-Based Employee Premiums	0%
Outcomes-Based Health Plan Design	2%
Health Savings Accounts/HRAs	61%
On-Site Fitness Facility	17%
On-Site Medical Clinic	7%
Employee Assistance Program	66%
Wellness Program	63%
Smoking Cessation Programs	54%
Other	7%

HSA and HRAs

Manufacturing

2013 Plan year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	34%
HRAs	28%
Both of the Above	4%
Neither of the Above	34%

Interest in HSAs/HRAs

Will Implement in 2013	6%
Definitely Interested	6%
Moderately Interested	6%
Somewhat Interested	38%
Not Interested	44%

Offer Employees Alternative to HSA/HRA

Yes	37%	No	63%
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Participation

<10%	0%	50-59%	20%
10-19%	13%	60-69%	13%
20-29%	7%	70-79%	20%
30-39%	7%	80-89%	13%
40-49%	0%	90%+	7%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	20%	Participation in Exercise Program	0%
Smoking Cessation	0%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	0%
Improvement in Health-Risk Scores	8%	Participation in Educational Programs	8%
Meeting with Health Coach	4%	Other	8%
		None of the Above	72%

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

No Funding	28%	\$1,000-\$1,499	19%
\$1-\$249	6%	\$1,500-\$1,749	23%
\$250-\$499	25%	\$1,750-\$1,999	3%
\$500-\$749	19%	\$2,000-\$2,249	10%
\$750-\$999	6%	\$2,250-\$2,499	0%
\$1,000-\$1,249	9%	\$2,500+	45%
\$1,250-\$1,499	0%		
\$1,500+	6%		

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

No Funding	28%	\$2,000-\$2,999	19%
\$1-\$499	6%	\$3,000-\$3,499	19%
\$500-\$749	13%	\$3,500-\$3,999	6%
\$750-\$999	16%	\$4,000-\$4,499	6%
\$1,000-\$1,249	19%	\$4,500-\$5,499	6%
\$1,250-\$1,499	3%	\$5,500-\$6,499	23%
\$1,500-\$1,749	3%	\$6,500+	19%
\$1,750+	13%		

Wellness Programs

Manufacturing

2013 Plan year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	59%	41%	Age of Wellness Program					7%	41%	30%	22%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	8%	12%	4%	16%	40%	12%	8%	Communicates the Value	67%		
								Delegates Responsibilities	56%		
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		Participates in Wellness Programs				
Percent of SPOUSES Participating	36%	25%	25%	38%	13%		Allocates Staff/Budget				
Percent of DEPENDENTS Participating	80%	60%	20%	20%	0%		Don't Know/None of the Above				
Percent of RETIREES Participating	96%	100%	0%	0%	0%		11%				
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	85%	Do Not Collect Data					15%	Participation	100%		
Biometric Screening (bp, weight, cholesterol)	85%	Program/Event Attendance					63%	Participant Satisfaction	63%		
Classes/Brown Bag Lunches	74%	Aggregated HRA Scores					67%	Improvement in Knowledge/Behaviors	26%		
Health Coaches	52%	Aggregated Biometrics					70%	Changes in Biometric Measures	74%		
Online Health Information	70%	Employee Demographics					30%	Changes in Risk Factors	63%		
Health Information Books and Brochures	52%	Interest Survey					44%	Changes in Productivity	5%		
Incentive Campaigns	85%	Culture Audit to Gauge Support					22%	Absenteeism, Work Comp, Disability	11%		
Smoking/Tobacco Cessation Programs	81%	Modifiable Medical Claims					33%	Drop in Health Costs/Trend/Claims	53%		
Weight-Loss Management	56%	Other					0%	Per-Employee Budget Costs			
Other	11%							Total Budget (with Incentives)		Incentive Budget	
								Included in Premium	14%	<\$100	18%
								If Not Included in Premium:		\$100-\$250	18%
								<\$25	11%	\$251-\$400	23%
								\$26-\$49	11%	>\$400	41%
								\$50-\$99	11%		
								\$100-\$149	32%		
								\$150-\$199	0%		
								\$200-\$299	16%		
								\$300-\$399	5%		
								>=\$400	16%		
								Includes Staffing Costs?	18%	YES	82% NO
Wellness Program Staffing			<10	10-19	20-29	30-40	41-59	60-79	80+		
Total Staff Hours Per Week	65%	17%	4%	13%	0%	0%	0%				

Health Plan Structure

Manufacturing

2013 Plan year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	13%	3%	5%	5%	28%	20%	10%	18%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	10%	3%	5%	26%	28%	10%	3%	3%	13%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	6%	0%	35%	3%	42%	3%	0%	0%	0%	10%	21%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	3%	0%	7%	0%	21%	0%	38%	31%	22%

Primary Care Office Visit Copays

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

Deductible Only	39%
None	12%
\$5	0%
\$10	0%
\$15	0%
\$20	12%
\$25	20%
\$30	32%
\$35	16%
>\$35	8%

Specialty Care Office Visit Copays

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

Deductible Only	44%
Same as Primary	18%
None	0%
<\$30	0%
\$30	5%
\$35	5%
\$40	5%
\$45	5%
\$50	5%
\$55	18%
\$60	9%
\$65	5%
>\$65	27%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	33%	4%	38%	4%	21%

Health Plan Structure (Cont.)

Manufacturing

2013 Plan year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	6%
\$500-\$749	20%
\$750-\$999	6%
\$1,000-\$1,249	6%
\$1,250-\$1,499	11%
\$1,500-\$1,749	6%
\$1,750+	46%

FAMILY PLAN:

None	0%
\$1-\$999	6%
\$1,000-\$1,499	16%
\$1,500-\$1,999	13%
\$2,000-\$2,499	3%
\$2,500-\$3,499	16%
\$3,500-\$4,999	13%
\$5,000+	34%

Deductibles Apply To:

All Medical Care & Prescriptions	52%
Some Medical Care Excluded:	48%
Exclusions:	
Prescriptions	82%
Office/Urgent Care Visits	41%
Emergency Room Visits	29%
Routine Physician Office Visits	47%
Lab Work / Diagnostic Tests	24%
Inpatient Care Only	6%
Outpatient Care Only	6%
Preventive Care	41%
Other	6%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	15%
\$2,000-\$2,999	27%
\$3,000-\$3,999	18%
\$4,000-\$4,999	12%
\$5,000+	27%

FAMILY PLAN

<\$3,500	9%
\$3,500-\$4,499	13%
\$4,500-\$5,499	13%
\$5,500-\$6,499	19%
\$6,500-\$7,499	3%
\$7,500-\$8,499	0%
\$8,500+	44%

Deductibles Included in Maximum

Yes 89% No 11%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
3%	3%	54%	34%	6%

If Flat-Dollar - Specify Copays:

Tier 1	\$16
Tier 2	\$40
Tier 3	\$60
Tier 4	25%

Non-Profit Organizations

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information		Non-Profit Organizations							2013 Plan Year	www.HCTrends.com
		<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+	
Number of Employees		7%	21%	21%	21%	14%	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					
Labor Representation		88%		13%	0%					

Health Plans Offered		Non-Profit Organizations							2013 Plan Year	www.HCTrends.com	
		None	1	2	3	>3					
Number of Medical Plans Offered in 2012		0%	73%	27%	0%	0%					
		Self Funded	Insured Only			Both					
Self-Funded vs. Insured		14%	71%			14%		Enrollment	50%	20%	30%
		<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%			
Percent of Employees Enrolled in Plans		0%	27%	27%	40%	7%	0%	0%	Offer Same-Sex Benefits	Yes	No
		None	Opt-Out \$	Spousal Surcharge		Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other	
Participation Control Strategies		67%	20%	20%		60%	20%	0%	0%	40%	

Impact of Health Care Reform

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	13%
Very Unlikely	67%
Somewhat Unlikely	13%
Somewhat Likely	7%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	0%
Somewhat Interested	13%
Not Interested	67%
Don't Know	7%
Unaware of this Alternative	13%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	7%
10-20%	13%
21-30%	7%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	60%
Don't Know	13%

Reducing Some Employee Hours to <30

Will Do	0%
Seriously Considering	0%
Contemplating	13%
Not Contemplating	73%
Don't Know	13%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
70%	10%	0%	0%	0%	0%	20%

Health Plan Design

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

	Yes	No							
Plan Changes Made for 2012 Plan Year	46%	54%							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	31%	15%	15%	8%	8%	8%	8%	8%
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	8%		\$5,000-\$5,249	0%		\$5,750-\$5,999	8%	>=\$7,500 46%
	\$4,000-\$4,749	0%		\$5,250-\$5,499	0%		\$6,000-\$6,499	15%	
	\$4,750-\$4,999	8%		\$5,500-\$5,749	0%		\$6,500-\$7,499	15%	
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	8%		\$14,000-\$14,999	23%		\$18,000-\$19,999	15%	
	\$12,000-\$12,999	0%		\$15,000-\$15,999	0%		\$20,000-\$24,999	23%	
	\$13,000-\$13,999	0%		\$16,000-\$17,999	15%		>=\$25,000	15%	
Principal Cost-Containment Strategies			Strategies Employed						
Increase Employee Share of Premium	11%		Health-Risk Assessments 70%						
Increase Deductibles/Copays/Co-Insurance	67%		Biometric Screenings (BP, weight, cholesterol) 50%						
Increase Out-Of-Pocket Maximums	22%		Disease Management for Chronic Conditions 20%						
Restrict Eligibility	0%		Nurse/Medical Help Line 40%						
Reduce/Eliminate Contribution to HSA/HRA	0%		Tiered Provider Arrangements 10%						
Reduce Types/Variety of Plans Offered	0%		Narrow Network for Lab/Medical Imaging 0%						
Change Network and/or Plans	22%		Pricing Tools for Comparing Costs 20%						
Change Pharmacy Benefit Manager/Benefits	33%		Income-Based Employee Premiums 0%						
Switch to Self-Funded Health Care	0%		Outcomes-Based Health Plan Design 0%						
Smoking Surcharge	0%		Health Savings Accounts/HRAs 60%						
Other	11%		On-Site Fitness Facility 20%						
			On-Site Medical Clinic 20%						
			Employee Assistance Program 50%						
			Wellness Program 30%						
			Smoking Cessation Programs 10%						
			Other 0%						

HSA and HRAs

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	15%
HRAs	38%
Both of the Above	8%
Neither of the Above	38%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	40%
Moderately Interested	0%
Somewhat Interested	20%
Not Interested	40%

Offer Employees Alternative to HSA/HRA

Yes	8%	No	92%
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Participation

<10%	0%	50-59%	0%
10-19%	0%	60-69%	0%
20-29%	0%	70-79%	0%
30-39%	100%	80-89%	0%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

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

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

No Funding	75%	\$1,000-\$1,499	10%
\$1-\$249	0%	\$1,500-\$1,749	0%
\$250-\$499	0%	\$1,750-\$1,999	10%
\$500-\$749	0%	\$2,000-\$2,249	20%
\$750-\$999	0%	\$2,250-\$2,499	0%
\$1,000-\$1,249	0%	\$2,500+	60%
\$1,250-\$1,499	0%		
\$1,500+	25%		

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

No Funding	75%	\$2,000-\$2,999	10%
\$1-\$499	0%	\$3,000-\$3,499	0%
\$500-\$749	0%	\$3,500-\$3,999	10%
\$750-\$999	0%	\$4,000-\$4,499	10%
\$1,000-\$1,249	0%	\$4,500-\$5,499	10%
\$1,250-\$1,499	0%	\$5,500-\$6,499	10%
\$1,500-\$1,749	0%	\$6,500+	50%
\$1,750+	25%		

Wellness Programs

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	38%	62%	Age of Wellness Program					0%	25%	50%	25%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	20%	0%	20%	20%	0%	40%	0%	Communicates the Value			60%
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%			Delegates Responsibilities			80%
Percent of SPOUSES Participating	40%	67%	0%	33%	0%			Participates in Wellness Programs			60%
Percent of DEPENDENTS Participating	100%	NA	NA	NA	NA			Allocates Staff/Budget			60%
Percent of RETIREES Participating	100%	NA	NA	NA	NA			Don't Know/None of the Above			20%
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	80%							Participation			100%
Biometric Screening (bp, weight, cholesterol)	60%							Participant Satisfaction			0%
Classes/Brown Bag Lunches	60%							Improvement in Knowledge/Behaviors			25%
Health Coaches	40%							Changes in Biometric Measures			25%
Online Health Information	80%							Changes in Risk Factors			25%
Health Information Books and Brochures	0%							Changes in Productivity			0%
Incentive Campaigns	20%							Absenteeism, Work Comp, Disability			25%
Smoking/Tobacco Cessation Programs	20%							Drop in Health Costs/Trend/Claims			25%
Weight-Loss Management	0%							Per-Employee Budget Costs			
Other	0%							Total Budget (with Incentives)		Incentive Budget	
								Included in Premium	25%	<\$100	40%
								If Not Included in Premium:		\$100-\$250	0%
								<\$25	33%	\$251-\$400	20%
								\$26-\$49	0%	>\$400	40%
								\$50-\$99	33%		
								\$100-\$149	0%		
								\$150-\$199	0%		
								\$200-\$299	33%		
								\$300-\$399	0%		
								>=\$400	0%		
								Includes Staffing Costs?	25%	YES	75% NO
Wellness Program Staffing			<10	10-19	20-29	30-40	41-59	60-79	80+		
Total Staff Hours Per Week	60%	20%	0%	0%	0%	0%	0%	0%	20%		

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	17%	8%	0%	17%	8%	25%	8%	17%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	18%	9%	18%	9%	9%	18%	9%	0%	9%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	17%	67%	17%	0%	0%	0%	0%	33%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	20%	20%	20%	0%	0%	40%	38%

Primary Care Office Visit Copays

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

Deductible Only	33%
None	25%
\$5	0%
\$10	0%
\$15	0%
\$20	13%
\$25	0%
\$30	38%
\$35	13%
>\$35	13%

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	0%
None	13%
<\$30	0%
\$30	13%
\$35	0%
\$40	0%
\$45	13%
\$50	25%
\$55	25%
\$60	0%
\$65	0%
>\$65	13%

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

Health Plan Structure (Cont.)

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	8%
\$500-\$749	8%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	17%
\$1,750+	67%

FAMILY PLAN:

None	0%
\$1-\$999	9%
\$1,000-\$1,499	0%
\$1,500-\$1,999	9%
\$2,000-\$2,499	0%
\$2,500-\$3,499	9%
\$3,500-\$4,999	9%
\$5,000+	64%

Deductibles Apply To:

All Medical Care & Prescriptions	42%
Some Medical Care Excluded:	58%
Exclusions:	
Prescriptions	71%
Office/Urgent Care Visits	43%
Emergency Room Visits	43%
Routine Physician Office Visits	43%
Lab Work / Diagnostic Tests	43%
Inpatient Care Only	0%
Outpatient Care Only	14%
Preventive Care	57%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	8%
\$500-\$999	0%
\$1,000-\$1,999	0%
\$2,000-\$2,999	25%
\$3,000-\$3,999	8%
\$4,000-\$4,999	0%
\$5,000+	58%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	10%
\$4,500-\$5,499	0%
\$5,500-\$6,499	10%
\$6,500-\$7,499	10%
\$7,500-\$8,499	0%
\$8,500+	70%

Deductibles Included in Maximum

Yes **75%** No **25%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	9%	18%	55%	9%

If Flat-Dollar - Specify Copays:

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

Professional Firms

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Professional Firms

2013 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	7%	7%	14%	14%	7%	29%	0%	21%

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
Labor Representation	93%	7%	0%

Health Plans Offered

Professional Firms

2013 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	31%	31%	8%	31%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	38%	54%	8%	44%	39%	17%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	0%	33%	50%	0%	8%	8%	50%	50%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	36%	0%	14%	86%	0%	0%	0%	0%

Impact of Health Care Reform

Professional Firms

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	9%
Very Unlikely	82%
Somewhat Unlikely	0%
Somewhat Likely	9%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	0%
Somewhat Interested	9%
Not Interested	73%
Don't Know	18%
Unaware of this Alternative	0%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	9%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	91%
Don't Know	0%

Reducing Some Employee Hours to <30

Will Do	0%
Seriously Considering	0%
Contemplating	9%
Not Contemplating	91%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
90%	0%	0%	0%	0%	10%	0%

Health Plan Design

Professional Firms

2013 Plan Year

www.HCTrends.com

	Yes	No							
Plan Changes Made for 2012 Plan Year	45%	55%							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	18%	27%	18%	27%	9%	0%	0%	0%
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	9%		\$5,000-\$5,249	9%		\$5,750-\$5,999	9%	>=\$7,500 9%
	\$4,000-\$4,749	18%		\$5,250-\$5,499	0%		\$6,000-\$6,499	9%	
	\$4,750-\$4,999	0%		\$5,500-\$5,749	9%		\$6,500-\$7,499	27%	
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	9%		\$14,000-\$14,999	0%		\$18,000-\$19,999	9%	
	\$12,000-\$12,999	18%		\$15,000-\$15,999	9%		\$20,000-\$24,999	27%	
	\$13,000-\$13,999	0%		\$16,000-\$17,999	27%		>=\$25,000	0%	
Principal Cost-Containment Strategies		Strategies Employed							
Increase Employee Share of Premium	71%	Health-Risk Assessments		50%					
Increase Deductibles/Copays/Co-Insurance	43%	Biometric Screenings (BP, weight, cholesterol)		40%					
Increase Out-Of-Pocket Maximums	29%	Disease Management for Chronic Conditions		40%					
Restrict Eligibility	0%	Nurse/Medical Help Line		60%					
Reduce/Eliminate Contribution to HSA/HRA	0%	Tiered Provider Arrangements		30%					
Reduce Types/Variety of Plans Offered	0%	Narrow Network for Lab/Medical Imaging		10%					
Change Network and/or Plans	29%	Pricing Tools for Comparing Costs		60%					
Change Pharmacy Benefit Manager/Benefits	14%	Income-Based Employee Premiums		10%					
Switch to Self-Funded Health Care	0%	Outcomes-Based Health Plan Design		0%					
Smoking Surcharge	14%	Health Savings Accounts/HRAs		90%					
Other	0%	On-Site Fitness Facility		10%					
		On-Site Medical Clinic		10%					
		Employee Assistance Program		70%					
		Wellness Program		40%					
		Smoking Cessation Programs		40%					
		Other		20%					

HSA and HRAs

Professional Firms

2013 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	55%
HRAs	18%
Both of the Above	9%
Neither of the Above	18%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	0%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	100%

Offer Employees Alternative to HSA/HRA

Yes	40%	No	60%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	20%	Participation in Exercise Program	0%
Smoking Cessation	0%	Participation in Care Management Program	0%
Complete Advance Directives	0%	Obtaining Preventive Care, Including Exam	0%
Improvement in Health-Risk Scores	0%	Participation in Educational Programs	0%
Meeting with Health Coach	0%	Other	0%
		None of the Above	80%

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

No Funding	0%	\$1,000-\$1,499	50%
\$1-\$249	0%	\$1,500-\$1,749	0%
\$250-\$499	60%	\$1,750-\$1,999	0%
\$500-\$749	40%	\$2,000-\$2,249	25%
\$750-\$999	0%	\$2,250-\$2,499	0%
\$1,000-\$1,249	0%	\$2,500+	25%
\$1,250-\$1,499	0%		
\$1,500+	0%		

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

No Funding	0%	\$2,000-\$2,999	50%
\$1-\$499	0%	\$3,000-\$3,499	0%
\$500-\$749	40%	\$3,500-\$3,999	0%
\$750-\$999	40%	\$4,000-\$4,499	13%
\$1,000-\$1,249	20%	\$4,500-\$5,499	25%
\$1,250-\$1,499	0%	\$5,500-\$6,499	13%
\$1,500-\$1,749	0%	\$6,500+	0%
\$1,750+	0%		

Wellness Programs

Professional Firms

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
Offer Wellness Program	64%	36%	Age of Wellness Program					0%	43%	43%	14%	
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support				
Percent of Employees Participating	14%	14%	14%	0%	57%	0%	0%	Communicates the Value			57%	
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%	Delegates Responsibilities					57%	
Percent of SPOUSES Participating	17%	80%	20%	0%	0%	Participates in Wellness Programs					0%	
Percent of DEPENDENTS Participating	67%	100%	0%	0%	0%	Allocates Staff/Budget					29%	
Percent of RETIREES Participating	100%	NA	NA	NA	NA	Don't Know/None of the Above					14%	
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated				
Health Risk Assessments	86%	Do Not Collect Data					43%	Participation	60%			
Biometric Screening (bp, weight, cholesterol)	86%	Program/Event Attendance					14%	Participant Satisfaction	20%			
Classes/Brown Bag Lunches	29%	Aggregated HRA Scores					43%	Improvement in Knowledge/Behaviors	20%			
Health Coaches	14%	Aggregated Biometrics					43%	Changes in Biometric Measures	40%			
Online Health Information	71%	Employee Demographics					29%	Changes in Risk Factors	20%			
Health Information Books and Brochures	14%	Interest Survey					14%	Changes in Productivity	0%			
Incentive Campaigns	43%	Culture Audit to Gauge Support					14%	Absenteeism, Work Comp, Disability	0%			
Smoking/Tobacco Cessation Programs	57%	Modifiable Medical Claims					29%	Drop in Health Costs/Trend/Claims	0%			
Weight-Loss Management	43%	Other					14%	Per-Employee Budget Costs				
Other	14%	Incentives Used					Total Budget (with Incentives)		Incentive Budget			
		Cash					25%	Included in Premium	29%	<\$100	0%	
		Premium Differential					25%	If Not Included in Premium:		\$100-\$250	25%	
		Gift Card					50%	<\$25	20%	\$251-\$400	0%	
		Contribution to Savings Account					25%	\$26-\$49	20%	>\$400	75%	
		Merchandise/Trinkets					50%	\$50-\$99	20%			
		Eligibility for Preferred Plan					0%	\$100-\$149	20%			
		Other					25%	\$150-\$199	0%			
								\$200-\$299	0%			
								\$300-\$399	20%			
								>=\$400	0%			
Wellness Program Staffing	<10	10-19	20-29	30-40	41-59	60-79	80+	Includes Staffing Costs?	50%	YES	50%	NO
Total Staff Hours Per Week	86%	14%	0%	0%	0%	0%	0%					

Health Plan Structure

Professional Firms

2013 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	0%	11%	44%	33%	11%	0%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	0%	33%	33%	22%	11%	0%	0%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	33%	17%	33%	0%	0%	0%	0%	17%	25%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	33%	0%	50%	17%	0%

Primary Care Office Visit Copays

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

Deductible Only	38%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	40%
\$25	0%
\$30	20%
\$35	40%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	38%
Same as Primary	40%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	20%
\$55	20%
\$60	20%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	0%	50%	50%	0%	0%

Health Plan Structure (Cont.)

Professional Firms

2013 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	25%
\$750-\$999	0%
\$1,000-\$1,249	13%
\$1,250-\$1,499	25%
\$1,500-\$1,749	0%
\$1,750+	38%

FAMILY PLAN:

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

Deductibles Apply To:

All Medical Care & Prescriptions	25%
Some Medical Care Excluded:	75%
Exclusions:	
Prescriptions	63%
Office/Urgent Care Visits	38%
Emergency Room Visits	25%
Routine Physician Office Visits	38%
Lab Work / Diagnostic Tests	13%
Inpatient Care Only	13%
Outpatient Care Only	13%
Preventive Care	50%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	43%
\$2,000-\$2,999	29%
\$3,000-\$3,999	14%
\$4,000-\$4,999	0%
\$5,000+	14%

FAMILY PLAN

<\$3,500	43%
\$3,500-\$4,499	0%
\$4,500-\$5,499	29%
\$5,500-\$6,499	14%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	14%

Deductibles Included in Maximum

Yes 57% No 43%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	29%	29%	43%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$65
Tier 4	25%

Service & Retail

Greater Milwaukee Annual Employer Health Care Benefits Survey

2013 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Service & Retail								2013 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	5%	24%	5%	14%	10%	19%	14%	10%

Type of Business		
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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
Labor Representation	86%	10%	5%

Health Plans Offered	Service & Retail					2013 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2012	0%	47%	29%	18%	6%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	12%	71%	18%	70%	19%	11%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	18%	47%	12%	12%	6%	0%	6%	25%	75%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	47%	0%	11%	89%	0%	22%	0%	0%

Impact of Health Care Reform

Service & Retail

2013 Plan Year

www.HCTrends.com

Terminate Health Plan When Exchange Opens

Don't Know	6%
Very Unlikely	82%
Somewhat Unlikely	0%
Somewhat Likely	0%
Very Likely	12%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Very Interested	0%
Somewhat Interested	0%
Not Interested	71%
Don't Know	18%
Unaware of this Alternative	12%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	18%
10-20%	0%
21-30%	0%
31-40%	6%
41-50%	6%
51-75%	6%
75%+	35%
Don't Know	29%

Reducing Some Employee Hours to <30

Will Do	12%
Seriously Considering	24%
Contemplating	29%
Not Contemplating	35%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
67%	20%	7%	0%	0%	0%	7%

Health Plan Design

Service & Retail

2013 Plan Year

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	Yes	No							
Plan Changes Made for 2012 Plan Year	53%	47%							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2011 to 2012	0%	29%	29%	18%	0%	12%	6%	6%	0%
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	6%		\$5,000-\$5,249	0%		\$5,750-\$5,999	0%	>=\$7,500 19%
	\$4,000-\$4,749	19%		\$5,250-\$5,499	13%		\$6,000-\$6,499	25%	
	\$4,750-\$4,999	13%		\$5,500-\$5,749	0%		\$6,500-\$7,499	6%	
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	19%		\$14,000-\$14,999	19%		\$18,000-\$19,999	25%	
	\$12,000-\$12,999	6%		\$15,000-\$15,999	6%		\$20,000-\$24,999	6%	
	\$13,000-\$13,999	6%		\$16,000-\$17,999	0%		>=\$25,000	13%	
Principal Cost-Containment Strategies		Strategies Employed							
Increase Employee Share of Premium	40%	Health-Risk Assessments		42%					
Increase Deductibles/Copays/Co-Insurance	47%	Biometric Screenings (BP, weight, cholesterol)		33%					
Increase Out-Of-Pocket Maximums	13%	Disease Management for Chronic Conditions		42%					
Restrict Eligibility	0%	Nurse/Medical Help Line		83%					
Reduce/Eliminate Contribution to HSA/HRA	7%	Tiered Provider Arrangements		25%					
Reduce Types/Variety of Plans Offered	0%	Narrow Network for Lab/Medical Imaging		25%					
Change Network and/or Plans	47%	Pricing Tools for Comparing Costs		25%					
Change Pharmacy Benefit Manager/Benefits	7%	Income-Based Employee Premiums		0%					
Switch to Self-Funded Health Care	0%	Outcomes-Based Health Plan Design		0%					
Smoking Surcharge	13%	Health Savings Accounts/HRAs		42%					
Other	13%	On-Site Fitness Facility		17%					
		On-Site Medical Clinic		0%					
		Employee Assistance Program		33%					
		Wellness Program		33%					
		Smoking Cessation Programs		25%					
		Other		0%					

HSA and HRAs

Service & Retail

2013 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	19%
HRAs	25%
Both of the Above	13%
Neither of the Above	44%

Interest in HSAs/HRAs

Will Implement in 2013	0%
Definitely Interested	14%
Moderately Interested	0%
Somewhat Interested	14%
Not Interested	71%

Offer Employees Alternative to HSA/HRA

Yes	20%	No	80%
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Participation

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

Savings Account Funding Contingent On:

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

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

No Funding	40%	\$1,000-\$1,499	33%
\$1-\$249	20%	\$1,500-\$1,749	0%
\$250-\$499	0%	\$1,750-\$1,999	0%
\$500-\$749	20%	\$2,000-\$2,249	33%
\$750-\$999	0%	\$2,250-\$2,499	0%
\$1,000-\$1,249	20%	\$2,500+	33%
\$1,250-\$1,499	0%		
\$1,500+	0%		

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

No Funding	33%	\$2,000-\$2,999	17%
\$1-\$499	17%	\$3,000-\$3,499	17%
\$500-\$749	0%	\$3,500-\$3,999	0%
\$750-\$999	0%	\$4,000-\$4,499	17%
\$1,000-\$1,249	0%	\$4,500-\$5,499	0%
\$1,250-\$1,499	0%	\$5,500-\$6,499	33%
\$1,500-\$1,749	17%	\$6,500+	17%
\$1,750+	33%		

Wellness Programs

Service & Retail

2013 Plan Year

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	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	40%	60%	Age of Wellness Program					0%	67%	0%	33%
	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	CEO Support			
Percent of Employees Participating	17%	33%	0%	0%	17%	33%	0%	Communicates the Value			17%
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%	Delegates Responsibilities					17%
Percent of SPOUSES Participating	50%	33%	0%	33%	33%	Participates in Wellness Programs					0%
Percent of DEPENDENTS Participating	83%	100%	0%	0%	0%	Allocates Staff/Budget					17%
Percent of RETIREES Participating	100%	NA	NA	NA	NA	Don't Know/None of the Above					67%
Components of Wellness Program			Data Used to Plan Activities					How Wellness Program is Evaluated			
Health Risk Assessments	83%	Do Not Collect Data					33%	Participation	100%		
Biometric Screening (bp, weight, cholesterol)	67%	Program/Event Attendance					17%	Participant Satisfaction	25%		
Classes/Brown Bag Lunches	33%	Aggregated HRA Scores					50%	Improvement in Knowledge/Behaviors	0%		
Health Coaches	50%	Aggregated Biometrics					67%	Changes in Biometric Measures	25%		
Online Health Information	50%	Employee Demographics					0%	Changes in Risk Factors	25%		
Health Information Books and Brochures	17%	Interest Survey					0%	Changes in Productivity	0%		
Incentive Campaigns	33%	Culture Audit to Gauge Support					17%	Absenteeism, Work Comp, Disability	0%		
Smoking/Tobacco Cessation Programs	50%	Modifiable Medical Claims					0%	Drop in Health Costs/Trend/Claims	25%		
Weight-Loss Management	17%	Other					0%	Per-Employee Budget Costs			
Other	0%	Incentives Used					Total Budget (with Incentives)				Incentive Budget
							Included in Premium	67%	<\$100	80%	
							If Not Included in Premium:		\$100-\$250	0%	
							<\$25	0%	\$251-\$400	0%	
							\$26-\$49	0%	>\$400	20%	
							\$50-\$99	50%			
							\$100-\$149	50%			
							\$150-\$199	0%			
							\$200-\$299	0%			
							\$300-\$399	0%			
							>=\$400	0%			
							Includes Staffing Costs?	60%	YES	40% NO	
Wellness Program Staffing	<10	10-19	20-29	30-40	41-59	60-79	80+				
Total Staff Hours Per Week	83%	0%	0%	17%	0%	0%	0%				

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	7%	7%	0%	0%	36%	0%	29%	21%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	8%	8%	0%	23%	0%	8%	0%	31%	23%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	11%	0%	11%	0%	67%	0%	0%	0%	0%	11%	10%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	14%	0%	29%	0%	29%	29%	13%

Primary Care Office Visit Copays

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

Deductible Only	21%
None	9%
\$5	0%
\$10	9%
\$15	0%
\$20	9%
\$25	9%
\$30	45%
\$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	21%
Same as Primary	36%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	18%
\$55	0%
\$60	18%
\$65	0%
>\$65	27%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	17%	0%	83%	0%	0%

Health Plan Structure (Cont.)

Service & Retail

2013 Plan Year

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Deductibles (In Network)

SINGLE PLAN:

None	8%
\$1-499	0%
\$500-\$749	15%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	8%
\$1,500-\$1,749	8%
\$1,750+	62%

FAMILY PLAN:

None	8%
\$1-\$999	0%
\$1,000-\$1,499	0%
\$1,500-\$1,999	15%
\$2,000-\$2,499	0%
\$2,500-\$3,499	15%
\$3,500-\$4,999	8%
\$5,000+	54%

Deductibles Apply To:

All Medical Care & Prescriptions	43%
Some Medical Care Excluded:	57%
Exclusions:	
Prescriptions	75%
Office/Urgent Care Visits	75%
Emergency Room Visits	75%
Routine Physician Office Visits	88%
Lab Work / Diagnostic Tests	75%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	75%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	8%
\$2,000-\$2,999	15%
\$3,000-\$3,999	15%
\$4,000-\$4,999	23%
\$5,000+	38%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	8%
\$4,500-\$5,499	8%
\$5,500-\$6,499	23%
\$6,500-\$7,499	0%
\$7,500-\$8,499	15%
\$8,500+	46%

Deductibles Included in Maximum

Yes **71%** No **29%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
8%	8%	62%	23%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	\$95