

# HCTrends

## Greater Milwaukee

### Annual Employer Health Care Benefits Survey

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## 2013 Survey Results

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

*Results by:*

All Respondents (Weighted)      2

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

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# All Respondents - Weighted

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

**2013 Plan Year**

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

*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	20%	\$5,000-\$5,249	7%	\$5,750-\$5,999	2%	≥\$7,500	30%
	\$4,000-\$4,749	4%	\$5,250-\$5,499	7%	\$6,000-\$6,499	11%		
	\$4,750-\$4,999	8%	\$5,500-\$5,749	0%	\$6,500-\$7,499	11%		

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

**Principal Cost-Containment Strategies**

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

**Proactive Strategies Employed to Lower Costs**

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

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

**HSA/HRAs**

All Respondents - Weighted

2013 Plan Year

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**Currently Offer Employees:**

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

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

Yes	<b>10%</b>
No	<b>90%</b>

**Participation**

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

**Employer Contribution to Employee Account**

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

**Plan Deductible****FAMILY PLAN**

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

**Wellness Programs**

All Respondents - Weighted

2013 Plan Year

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	<b>Yes</b>	<b>No</b>
Offer Wellness Program	<b>30%</b>	<b>70%</b>

	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>
Percent of Employees Participating	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>14%</b>	<b>15%</b>	<b>38%</b>	<b>25%</b>

Total Budget (with Incentives)		Maximum Incentives		Components		Planning Data Collected		How Evaluated	
Included in Premium	<b>39%</b>	<\$100	<b>42%</b>	Risk Assessments	<b>61%</b>	Do Not Collect	<b>67%</b>	Participation	<b>55%</b>
If Not Included in Premium:		\$100-\$250	<b>14%</b>	Biometric	<b>69%</b>	Attendance	<b>6%</b>	Satisfaction	<b>70%</b>
<\$25	<b>4%</b>	\$251-\$400	<b>27%</b>	Classes	<b>44%</b>	Health Risk Scores*	<b>31%</b>	Behavior Change	<b>51%</b>
\$26-\$49	<b>22%</b>	>\$400	<b>17%</b>	Health Coaches	<b>16%</b>	Biometrics*	<b>30%</b>	Biometric Change	<b>37%</b>
\$50-\$99	<b>4%</b>			Online Health Info	<b>70%</b>	Demographics	<b>2%</b>	Change in Risks	<b>19%</b>
\$100-\$149	<b>24%</b>			Books/Brochures	<b>42%</b>	Interest Survey	<b>16%</b>	Productivity Imp	<b>17%</b>
\$150-\$199	<b>22%</b>			Incentive Program	<b>55%</b>	Culture Audit	<b>2%</b>	Dis/Work Comp	<b>34%</b>
\$200-\$299	<b>22%</b>			Smoking Classes	<b>44%</b>	Modifiable Claims	<b>2%</b>	Health Claims	<b>18%</b>
\$300-\$399	<b>0%</b>			Weight Loss	<b>54%</b>	Other	<b>0%</b>		
>=\$400	<b>1%</b>			Other	<b>2%</b>	*Aggregated			

## Plan Structure

All Respondents - Weighted

2013 Plan Year

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## Employer's Share of Insurance Premium

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

## Employer's Share of Coinsurance

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

## Primary Care Office Visit Copays

## Pharmacy Tiers

<i>Deductible Only</i>	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35	1	2	3	4	Other
<b>32%</b>	<b>7%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>2%</b>	<b>22%</b>	<b>31%</b>	<b>22%</b>	<b>16%</b>	<b>9%</b>	<b>13%</b>	<b>43%</b>	<b>36%</b>	<b>0%</b>

## Specialty Care Office Visit Copays

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

## Deductibles (In Network)

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

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# Results by Employer Size

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

**2013 Plan Year**

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

*Percentages may not total 100% due to rounding*

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# Fewer Than 20 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2013 Plan Year**  
[www.HCTrends.com](http://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+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	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
<b>Number of Medical Plans Offered in 2012</b>	3%	84%	13%	0%	0%

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	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	<b>0%</b>
Very Unlikely	<b>63%</b>
Somewhat Unlikely	<b>8%</b>
Somewhat Likely	<b>21%</b>
Very Likely	<b>8%</b>
Will Terminate Plan	<b>0%</b>

**Interest in Participating in Private Health Exchange**

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

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

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

**Reducing Some Employee Hours to <30**

Will Do	<b>3%</b>
Seriously Considering	<b>10%</b>
Contemplating	<b>6%</b>
Not Contemplating	<b>77%</b>
Don't Know	<b>3%</b>

**Percent of Employees Impacted by <30 Hour Decision**

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

## Health Plan Design

Fewer Than 20 Employees

2013 Plan Year

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	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>28%</b>	<b>72%</b>

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

<b>Estimated Cost for Single Coverage</b> (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%		

<b>Estimated Cost for Family Coverage</b> (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	<b>65%</b>
Increase Deductibles/Copays/Co-Insurance	<b>70%</b>
Increase Out-Of-Pocket Maximums	<b>43%</b>
Restrict Eligibility	<b>9%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>13%</b>
Reduce Types/Variety of Plans Offered	<b>4%</b>
Change Network and/or Plans	<b>43%</b>
Change Pharmacy Benefit Manager/Benefits	<b>9%</b>
Switch to Self-Funded Health Care	<b>9%</b>
Smoking Surcharge	<b>9%</b>
Other	<b>4%</b>

### Strategies Employed

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

**HSA and HRAs**

Fewer Than 20 Employees

2013 Plan Year

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**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>11%</b>
Moderately Interested	<b>21%</b>
Somewhat Interested	<b>11%</b>
Not Interested	<b>58%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>8%</b>	No	<b>92%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

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

	Yes	No
<b>Offer Wellness Program</b>	<b>26%</b>	<b>74%</b>

**Age of Wellness Program**

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	<b>0%</b>	<b>67%</b>	<b>17%</b>	<b>17%</b>

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

**CEO Support**

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

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

**How Wellness Program is Evaluated**

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

**Components of Wellness Program**

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

**Data Used to Plan Activities**

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

**Per-Employee Budget Costs**

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

**Wellness Program Staffing**

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

Includes Staffing Costs?	<b>60%</b>	<b>YES</b>	<b>40%</b>	<b>NO</b>
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**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	29%	8%	0%	4%	13%	17%	4%	25%	
<b>FAMILY PLAN:</b>	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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	40%	0%	0%	10%	20%	10%	10%	0%	0%	10%	44%
<b>OUT-NETWORK:</b>	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%

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

## Health Plan Structure (Cont.)

Fewer Than 20 Employees

2013 Plan Year

www.HCTrends.com

### 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%
<b>Exclusions:</b>	
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%

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# 20-99 Employees

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

**2013 Plan Year**

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

*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+	
<b>Number of Employees</b>		0%	0%	53%	47%	0%	0%	0%	0%	
<b>Type of Business</b>										
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%	
		<b>None</b>		<b>Some</b>		<b>Mostly</b>				
<b>Labor Representation</b>		85%		12%		3%				

Health Plans Offered		20-99 Employees							2013 Plan Year	www.HCTrends.com
		None	1	2	3	>3				
<b>Number of Medical Plans Offered in 2012</b>		4%	61%	31%	4%	0%				
		<b>Self Funded</b>		<b>Insured Only</b>		<b>Both</b>		<b>Enrollment</b>		
<b>Self-Funded vs. Insured</b>		10%		83%		8%		48%	30%	
									22%	
		<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%		
<b>Percent of Employees Enrolled in Plans</b>		4%	22%	43%	20%	6%	6%	0%		
									<b>Offer Same-Sex Benefits</b>	
									Yes	
									No	
									25%	
									75%	
		<b>None</b>	<b>Opt-Out \$</b>		<b>Spousal Surcharge</b>		<b>Full-Time Only</b>	<b>Eligibility Audit</b>	<b>Spousal Carve-Out</b>	
<b>Participation Control Strategies</b>		45%	14%		14%		93%	7%	14%	
									<b>Smoke Surchg</b>	
									0%	
									<b>Other</b>	
									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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;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							
<b>Plan Changes Made for 2012 Plan Year</b>	<b>45%</b>	<b>55%</b>							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>2%</b>	<b>18%</b>	<b>22%</b>	<b>24%</b>	<b>8%</b>	<b>4%</b>	<b>6%</b>	<b>8%</b>	<b>10%</b>
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>14%</b>		\$5,000-\$5,249	<b>8%</b>		\$5,750-\$5,999	<b>8%</b>	>=\$7,500 <b>22%</b>
	\$4,000-\$4,749	<b>2%</b>		\$5,250-\$5,499	<b>6%</b>		\$6,000-\$6,499	<b>8%</b>	
	\$4,750-\$4,999	<b>18%</b>		\$5,500-\$5,749	<b>2%</b>		\$6,500-\$7,499	<b>10%</b>	
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>12%</b>		\$14,000-\$14,999	<b>22%</b>		\$18,000-\$19,999	<b>4%</b>	
	\$12,000-\$12,999	<b>6%</b>		\$15,000-\$15,999	<b>16%</b>		\$20,000-\$24,999	<b>12%</b>	
	\$13,000-\$13,999	<b>8%</b>		\$16,000-\$17,999	<b>10%</b>		>=\$25,000	<b>8%</b>	
<b>Principal Cost-Containment Strategies</b>		<b>Strategies Employed</b>							
Increase Employee Share of Premium	<b>32%</b>	Health-Risk Assessments		<b>40%</b>					
Increase Deductibles/Copays/Co-Insurance	<b>63%</b>	Biometric Screenings (BP, weight, cholesterol)		<b>19%</b>					
Increase Out-Of-Pocket Maximums	<b>37%</b>	Disease Management for Chronic Conditions		<b>10%</b>					
Restrict Eligibility	<b>7%</b>	Nurse/Medical Help Line		<b>55%</b>					
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>	Tiered Provider Arrangements		<b>10%</b>					
Reduce Types/Variety of Plans Offered	<b>12%</b>	Narrow Network for Lab/Medical Imaging		<b>7%</b>					
Change Network and/or Plans	<b>29%</b>	Pricing Tools for Comparing Costs		<b>31%</b>					
Change Pharmacy Benefit Manager/Benefits	<b>22%</b>	Income-Based Employee Premiums		<b>0%</b>					
Switch to Self-Funded Health Care	<b>0%</b>	Outcomes-Based Health Plan Design		<b>2%</b>					
Smoking Surcharge	<b>7%</b>	Health Savings Accounts/HRAs		<b>67%</b>					
Other	<b>5%</b>	On-Site Fitness Facility		<b>2%</b>					
		On-Site Medical Clinic		<b>0%</b>					
		Employee Assistance Program		<b>38%</b>					
		Wellness Program		<b>40%</b>					
		Smoking Cessation Programs		<b>17%</b>					
		Other		<b>2%</b>					

**HSA and HRAs**

20-99 Employees

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>6%</b>
Moderately Interested	<b>6%</b>
Somewhat Interested	<b>29%</b>
Not Interested	<b>59%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>18%</b>	No	<b>82%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

20-99 Employees

2013 Plan Year

www.HCTrends.com

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

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	14%	0%	7%	7%	11%	18%	16%	27%	
<b>FAMILY PLAN:</b>	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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	18%	0%	18%	0%	36%	0%	5%	0%	0%	23%	35%
<b>OUT-NETWORK:</b>	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%

<b>If Coinsurance, Percent:</b>	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:		FAMILY PLAN:		Deductibles Apply To:	
None	0%	None	0%	All Medical Care & Prescriptions	34%	
\$1-499	3%	\$1-\$999	3%	Some Medical Care Excluded:	66%	
\$500-\$749	3%	\$1,000-\$1,499	3%	<b>Exclusions:</b>		
\$750-\$999	3%	\$1,500-\$1,999	5%	Prescriptions	71%	
\$1,000-\$1,249	5%	\$2,000-\$2,499	0%	Office/Urgent Care Visits	39%	
\$1,250-\$1,499	5%	\$2,500-\$3,499	18%	Emergency Room Visits	32%	
\$1,500-\$1,749	15%	\$3,500-\$4,999	18%	Routine Physician Office Visits	46%	
\$1,750+	68%	\$5,000+	54%	Lab Work / Diagnostic Tests	32%	
				Inpatient Care Only	11%	
				Outpatient Care Only	14%	
				Preventive Care	54%	
				Other	4%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
<\$500	3%	<\$3,500	0%	Yes	75%	No 25%
\$500-\$999	0%	\$3,500-\$4,499	11%			
\$1,000-\$1,999	5%	\$4,500-\$5,499	9%			
\$2,000-\$2,999	16%	\$5,500-\$6,499	11%			
\$3,000-\$3,999	24%	\$6,500-\$7,499	3%			
\$4,000-\$4,999	11%	\$7,500-\$8,499	3%			
\$5,000+	42%	\$8,500+	63%			

**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%

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# 100-499 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2013 Plan Year**  
[www.HCTrends.com](http://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+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	76%	16%	8%

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	46%	14%	25%	86%	11%	11%	4%	21%

**Terminate Health Plan When Exchange Opens**

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

**Interest in Participating in Private Health Exchange**

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

**Percent Employees Paying**

**<9.5% of Their Base Salary**

**Toward Their Premium**

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

**Reducing Some Employee Hours to <30**

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

**Percent of Employees Impacted by <30 Hour Decision**

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

## Health Plan Design

100-499 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>45%</b>	<b>55%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>33%</b>	<b>30%</b>	<b>26%</b>	<b>7%</b>	<b>2%</b>	<b>2%</b>	<b>0%</b>	<b>0%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>8%</b>	\$5,000-\$5,249	<b>6%</b>	\$5,750-\$5,999	<b>13%</b>	>=\$7,500	<b>13%</b>
	\$4,000-\$4,749	<b>15%</b>	\$5,250-\$5,499	<b>4%</b>	\$6,000-\$6,499	<b>15%</b>		
	\$4,750-\$4,999	<b>6%</b>	\$5,500-\$5,749	<b>2%</b>	\$6,500-\$7,499	<b>19%</b>		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>13%</b>	\$14,000-\$14,999	<b>15%</b>	\$18,000-\$19,999	<b>29%</b>
	\$12,000-\$12,999	<b>2%</b>	\$15,000-\$15,999	<b>13%</b>	\$20,000-\$24,999	<b>13%</b>
	\$13,000-\$13,999	<b>2%</b>	\$16,000-\$17,999	<b>10%</b>	>=\$25,000	<b>4%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>44%</b>
Increase Deductibles/Copays/Co-Insurance	<b>42%</b>
Increase Out-Of-Pocket Maximums	<b>17%</b>
Restrict Eligibility	<b>11%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>11%</b>
Reduce Types/Variety of Plans Offered	<b>8%</b>
Change Network and/or Plans	<b>19%</b>
Change Pharmacy Benefit Manager/Benefits	<b>11%</b>
Switch to Self-Funded Health Care	<b>6%</b>
Smoking Surcharge	<b>11%</b>
Other	<b>22%</b>

### Strategies Employed

Health-Risk Assessments	<b>60%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>52%</b>
Disease Management for Chronic Conditions	<b>50%</b>
Nurse/Medical Help Line	<b>75%</b>
Tiered Provider Arrangements	<b>13%</b>
Narrow Network for Lab/Medical Imaging	<b>4%</b>
Pricing Tools for Comparing Costs	<b>38%</b>
Income-Based Employee Premiums	<b>4%</b>
Outcomes-Based Health Plan Design	<b>2%</b>
Health Savings Accounts/HRAs	<b>60%</b>
On-Site Fitness Facility	<b>13%</b>
On-Site Medical Clinic	<b>6%</b>
Employee Assistance Program	<b>71%</b>
Wellness Program	<b>50%</b>
Smoking Cessation Programs	<b>38%</b>
Other	<b>4%</b>

**HSA and HRAs**

100-499 Employees

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>58%</b>
Not Interested	<b>42%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>31%</b>	No	<b>69%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

100-499 Employees

2013 Plan Year

www.HCTrends.com

	Yes	No						New	1-3 Yrs	4-7 Yrs	>7 Yrs	
<b>Offer Wellness Program</b>	<b>55%</b>	<b>45%</b>	<b>Age of Wellness Program</b>					<b>0%</b>	<b>48%</b>	<b>32%</b>	<b>20%</b>	
	<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>	<b>CEO Support</b>				
<b>Percent of Employees Participating</b>	<b>12%</b>	<b>12%</b>	<b>8%</b>	<b>12%</b>	<b>24%</b>	<b>20%</b>	<b>12%</b>	Communicates the Value	<b>50%</b>			
	<b>Ineligible</b>	<b>&lt;=25%</b>	<b>26-49%</b>	<b>50-74%</b>	<b>&gt;=75%</b>		Delegates Responsibilities		<b>71%</b>			
<b>Participation</b>							Participates in Wellness Programs		<b>46%</b>			
Percent of SPOUSES Participating	50%	<b>42%</b>	<b>33%</b>	<b>17%</b>	<b>8%</b>		Allocates Staff/Budget		<b>58%</b>			
Percent of DEPENDENTS Participating	83%	<b>75%</b>	<b>0%</b>	<b>0%</b>	<b>25%</b>		Don't Know/None of the Above		<b>8%</b>			
Percent of RETIREES Participating	88%	<b>33%</b>	<b>33%</b>	<b>0%</b>	<b>33%</b>		<b>How Wellness Program is Evaluated</b>					
<b>Components of Wellness Program</b>			<b>Data Used to Plan Activities</b>					Participation				<b>94%</b>
Health Risk Assessments	<b>85%</b>	Do Not Collect Data					<b>24%</b>	Participant Satisfaction				<b>61%</b>
Biometric Screening (bp, weight, cholesterol)	<b>77%</b>	Program/Event Attendance					<b>64%</b>	Improvement in Knowledge/Behaviors				<b>17%</b>
Classes/Brown Bag Lunches	<b>69%</b>	Aggregated HRA Scores					<b>72%</b>	Changes in Biometric Measures				<b>67%</b>
Health Coaches	<b>42%</b>	Aggregated Biometrics					<b>68%</b>	Changes in Risk Factors				<b>39%</b>
Online Health Information	<b>62%</b>	Employee Demographics					<b>28%</b>	Changes in Productivity				<b>0%</b>
Health Information Books and Brochures	<b>50%</b>	Interest Survey					<b>48%</b>	Absenteeism, Work Comp, Disability				<b>17%</b>
Incentive Campaigns	<b>77%</b>	Culture Audit to Gauge Support					<b>32%</b>	Drop in Health Costs/Trend/Claims				<b>28%</b>
Smoking/Tobacco Cessation Programs	<b>69%</b>	Modifiable Medical Claims					<b>32%</b>	<b>Per-Employee Budget Costs</b>				
Weight-Loss Management	<b>58%</b>	Other					<b>0%</b>	<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Other	<b>12%</b>	<b>Incentives Used</b>					Included in Premium		<b>21%</b>	<\$100	<b>36%</b>	
		Cash					<b>18%</b>	If Not Included in Premium:		\$100-\$250	<b>12%</b>	
		Premium Differential					<b>50%</b>	<\$25	<b>16%</b>	\$251-\$400	<b>20%</b>	
		Gift Card					<b>55%</b>	\$26-\$49	<b>16%</b>	>\$400	<b>32%</b>	
		Contribution to Savings Account					<b>5%</b>	\$50-\$99	<b>21%</b>			
		Merchandise/Trinkets					<b>45%</b>	\$100-\$149	<b>16%</b>			
		Eligibility for Preferred Plan					<b>5%</b>	\$150-\$199	<b>0%</b>			
		Other					<b>9%</b>	\$200-\$299	<b>5%</b>			
<b>Wellness Program Staffing</b>								\$300-\$399	<b>5%</b>			
Total Staff Hours Per Week	<b>&lt;10</b>	<b>10-19</b>	<b>20-29</b>	<b>30-40</b>	<b>41-59</b>	<b>60-79</b>	<b>80+</b>	>=\$400	<b>21%</b>			
	<b>91%</b>	<b>9%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>					
								Includes Staffing Costs?	<b>14%</b>	<b>YES</b>	<b>86%</b>	<b>NO</b>

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100% 7%	95-99% 5%	90-94% 9%	85-89% 5%	80-84% 18%	75-79% 20%	70-74% 11%	<70% 25%	
<b>FAMILY PLAN:</b>	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*

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

**Primary Care Office Visit Copays**

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

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

**Specialty Care Office Visit Copays**

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

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

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

## 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%
<b>Exclusions:</b>	
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%

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# 500+ Employees

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

**2013 Plan Year**

[www.HCTrends.com](http://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+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	52%	47%	2%

## Health Plans Offered

500+ Employees

2013 Plan Year

www.HCTrends.com

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;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
<b>Plan Changes Made for 2012 Plan Year</b>	<b>51%</b>	<b>49%</b>

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

<b>Estimated Cost for Single Coverage</b> (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%		

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

**Strategies Employed**

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

**HSA and HRAs**

500+ Employees

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>10%</b>
Definitely Interested	<b>20%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>60%</b>
Not Interested	<b>10%</b>

**Offer Employees Alternative to HSA/HRA**

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

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

**Savings Account Funding Contingent On:**

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

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

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

**Insurance Plan Deductible**

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

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

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

**Insurance Plan Deductible**

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

## Wellness Programs

500+ Employees

2013 Plan Year

www.HCTrends.com

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

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	2%	7%	14%	47%	12%	12%	7%	
<b>FAMILY PLAN:</b>	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*

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	<b>Deductible Only</b>
	14%	0%	37%	9%	35%	0%	0%	0%	0%	5%	2%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	<b>Deductible Only</b>
	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	<b>29%</b>
None	<b>11%</b>
\$5	<b>4%</b>
\$10	<b>4%</b>
\$15	<b>4%</b>
\$20	<b>30%</b>
\$25	<b>19%</b>
\$30	<b>26%</b>
\$35	<b>4%</b>
>\$35	<b>0%</b>

**Specialty Care Office Visit Copays**

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

Deductible Only	<b>36%</b>
Same as Primary	<b>48%</b>
None	<b>5%</b>
<\$30	<b>0%</b>
\$30	<b>5%</b>
\$35	<b>0%</b>
\$40	<b>19%</b>
\$45	<b>5%</b>
\$50	<b>10%</b>
\$55	<b>0%</b>
\$60	<b>5%</b>
\$65	<b>0%</b>
>\$65	<b>5%</b>

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

## 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%
<b>Exclusions:</b>	
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%

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# Results by Employer Type

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

2013 Plan Year

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

*Percentages may not total 100% due to rounding*

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



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# Financial

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2013 Plan Year**  
[www.HCTrends.com](http://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+
<b>Number of Employees</b>	4%	17%	0%	4%	22%	17%	4%	30%

**Type of Business**

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

	None	Some	Mostly
<b>Labor Representation</b>	87%	9%	4%

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;30 Hour Decision

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

<b>Health Plan Design</b>	Financial	2013 Plan Year	www.HCTrends.com
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	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>47%</b>	<b>53%</b>

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

<b>Estimated Cost for Single Coverage</b> (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%		

<b>Estimated Cost for Family Coverage</b> (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	<b>25%</b>
Increase Deductibles/Copays/Co-Insurance	<b>50%</b>
Increase Out-Of-Pocket Maximums	<b>13%</b>
Restrict Eligibility	<b>13%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>6%</b>
Reduce Types/Variety of Plans Offered	<b>13%</b>
Change Network and/or Plans	<b>25%</b>
Change Pharmacy Benefit Manager/Benefits	<b>6%</b>
Switch to Self-Funded Health Care	<b>6%</b>
Smoking Surcharge	<b>19%</b>
Other	<b>13%</b>

#### Strategies Employed

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

<b>HSA and HRAs</b>	Financial	2013 Plan Year	www.HCTrends.com
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**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>68%</b>
HRAs	<b>5%</b>
Both of the Above	<b>5%</b>
Neither of the Above	<b>21%</b>

**Interest in HSAs/HRAs**

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

**Offer Employees Alternative to HSA/HRA**

Yes	<b>19%</b>	No	<b>81%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>31%</b>	Participation in Exercise Program	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Care Management Program	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Obtaining Preventive Care, Including Exam	<b>8%</b>
Improvement in Health-Risk Scores	<b>0%</b>	Participation in Educational Programs	<b>8%</b>
Meeting with Health Coach	<b>15%</b>	Other	<b>15%</b>
		None of the Above	<b>54%</b>

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

No Funding	<b>13%</b>	\$1,000-\$1,499	<b>13%</b>
\$1-\$249	<b>0%</b>	\$1,500-\$1,749	<b>47%</b>
\$250-\$499	<b>13%</b>	\$1,750-\$1,999	<b>0%</b>
\$500-\$749	<b>47%</b>	\$2,000-\$2,249	<b>13%</b>
\$750-\$999	<b>7%</b>	\$2,250-\$2,499	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>	\$2,500+	<b>27%</b>
\$1,250-\$1,499	<b>0%</b>		
\$1,500+	<b>20%</b>		

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

No Funding	<b>13%</b>	\$2,000-\$2,999	<b>13%</b>
\$1-\$499	<b>0%</b>	\$3,000-\$3,499	<b>40%</b>
\$500-\$749	<b>7%</b>	\$3,500-\$3,999	<b>0%</b>
\$750-\$999	<b>7%</b>	\$4,000-\$4,499	<b>20%</b>
\$1,000-\$1,249	<b>33%</b>	\$4,500-\$5,499	<b>0%</b>
\$1,250-\$1,499	<b>7%</b>	\$5,500-\$6,499	<b>20%</b>
\$1,500-\$1,749	<b>13%</b>	\$6,500+	<b>7%</b>
\$1,750+	<b>20%</b>		

## Wellness Programs

Financial

2013 Plan Year

www.HCTrends.com

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

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	13%	0%	0%	13%	13%	33%	7%	20%	
<b>FAMILY PLAN:</b>	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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	40%	0%	10%	0%	40%	0%	10%	0%	0%	0%	9%
<b>OUT-NETWORK:</b>	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%

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

## Health Plan Structure (Cont.)

Financial

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	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%
<b>Exclusions:</b>	
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%



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# Government & Education

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

**2013 Plan Year**

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

*Percentages may not total 100% due to rounding*

## Company Information

Government &amp; Education

2013 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	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
<b>Labor Representation</b>	6%	89%	6%

## Health Plans Offered

Government &amp; Education

2013 Plan Year

www.HCTrends.com

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	69%	80%	0%	80%	20%	0%	0%	0%

## Impact of Health Care Reform

Government &amp; Education

2013 Plan Year

www.HCTrends.com

### 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

Government &amp; Education

2013 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>25%</b>	<b>75%</b>

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

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	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%		

<b>Estimated Cost for Family Coverage</b> (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	<b>15%</b>
Increase Deductibles/Copays/Co-Insurance	<b>69%</b>
Increase Out-Of-Pocket Maximums	<b>31%</b>
Restrict Eligibility	<b>15%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>15%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Change Network and/or Plans	<b>15%</b>
Change Pharmacy Benefit Manager/Benefits	<b>15%</b>
Switch to Self-Funded Health Care	<b>8%</b>
Smoking Surcharge	<b>0%</b>
Other	<b>23%</b>

### Strategies Employed

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

**HSA's and HRAs**

Government &amp; Education

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSA's/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>25%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>50%</b>
Not Interested	<b>25%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>8%</b>	No	<b>92%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

Government &amp; Education

2013 Plan Year

www.HCTrends.com

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

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	15%	8%	23%	31%	8%	8%	0%	8%	
<b>FAMILY PLAN:</b>	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

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

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

## Health Plan Structure (Cont.)

Government &amp; Education

2013 Plan Year

www.HCTrends.com

## 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%
<b>Exclusions:</b>	
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



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# Health Care

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

**2013 Plan Year**

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

*Percentages may not total 100% due to rounding*

## Company Information

Health Care

2013 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	60%	40%	0%

## Health Plans Offered

Health Care

2013 Plan Year

www.HCTrends.com

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	13%	0%	71%	43%	43%	0%	0%	29%

**Terminate Health Plan When Exchange Opens**

Don't Know	<b>0%</b>
Very Unlikely	<b>78%</b>
Somewhat Unlikely	<b>11%</b>
Somewhat Likely	<b>0%</b>
Very Likely	<b>11%</b>
Will Terminate Plan	<b>0%</b>

**Interest in Participating in Private Health Exchange**

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

**Percent Employees Paying**

**<9.5% of Their Base Salary**

**Toward Their Premium**

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

**Reducing Some Employee Hours to <30**

Will Do	<b>0%</b>
Seriously Considering	<b>22%</b>
Contemplating	<b>22%</b>
Not Contemplating	<b>56%</b>
Don't Know	<b>0%</b>

**Percent of Employees Impacted by <30 Hour Decision**

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

	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>50%</b>	<b>50%</b>

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

<b>Estimated Cost for Single Coverage</b> (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%		

<b>Estimated Cost for Family Coverage</b> (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	<b>57%</b>
Increase Deductibles/Copays/Co-Insurance	<b>57%</b>
Increase Out-Of-Pocket Maximums	<b>14%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>14%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Change Network and/or Plans	<b>14%</b>
Change Pharmacy Benefit Manager/Benefits	<b>14%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Smoking Surcharge	<b>0%</b>
Other	<b>29%</b>

**Strategies Employed**

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

## HSAs and HRAs

Health Care

2013 Plan Year

www.HCTrends.com

### Currently Offer Employees:

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

### Interest in HSAs/HRAs

Will Implement in 2013	<b>NA</b>
Definitely Interested	<b>NA</b>
Moderately Interested	<b>NA</b>
Somewhat Interested	<b>NA</b>
Not Interested	<b>NA</b>

### Offer Employees Alternative to HSA/HRA

Yes	<b>44%</b>	No	<b>56%</b>
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### Participation

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

### Savings Account Funding Contingent On:

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

### SINGLE PLAN

#### Employer Contribution to Employee Account

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

#### Insurance Plan Deductible

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

### FAMILY PLAN

#### Employer Contribution to Employee Account

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

#### Insurance Plan Deductible

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

# Wellness Programs

Health Care

2013 Plan Year

www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	<b>89%</b>	<b>11%</b>

## Age of Wellness Program

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

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

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

## Components of Wellness Program

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

## Data Used to Plan Activities

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

## Incentives Used

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

## Wellness Program Staffing

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

## CEO Support

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

## How Wellness Program is Evaluated

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

## Per-Employee Budget Costs

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

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	14%	0%	0%	0%	57%	0%	29%	0%	
<b>FAMILY PLAN:</b>	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

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

<b>If Coinsurance, Percent:</b>	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%
<b>Exclusions:</b>	
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%	<b>Yes 80%</b>	<b>No 20%</b>
\$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:**

<b>One</b>	<b>Two</b>	<b>Three</b>	<b>Four</b>	<b>Other</b>
0%	40%	40%	20%	0%

**If Flat-Dollar - Specify Copays:**

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



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# Manufacturing

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

**2013 Plan year**

[www.HCTrends.com](http://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+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	79%	20%	2%

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;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
<b>Plan Changes Made for 2012 Plan Year</b>	<b>43%</b>	<b>57%</b>

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

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

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

**Principal Cost-Containment Strategies**

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

**Strategies Employed**

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

**HSA and HRAs**

Manufacturing

2013 Plan year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>6%</b>
Definitely Interested	<b>6%</b>
Moderately Interested	<b>6%</b>
Somewhat Interested	<b>38%</b>
Not Interested	<b>44%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>37%</b>	No	<b>63%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

Wellness Programs		Manufacturing						2013 Plan year				www.HCTrends.com					
		Yes	No									New	1-3 Yrs	4-7 Yrs	>7 Yrs		
<b>Offer Wellness Program</b>		59%	41%					<b>Age of Wellness Program</b>				7%	41%	30%	22%		
		<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%					<b>CEO Support</b>				
<b>Percent of Employees Participating</b>		8%	12%	4%	16%	40%	12%	8%					Communicates the Value	67%			
													Delegates Responsibilities	56%			
<b>Participation</b>		Ineligible	<=25%	26-49%	50-74%	>=75%					Participates in Wellness Programs	44%					
Percent of SPOUSES Participating		36%	25%	25%	38%	13%					Allocates Staff/Budget	78%					
Percent of DEPENDENTS Participating		80%	60%	20%	20%	0%					Don't Know/None of the Above	11%					
Percent of RETIREES Participating		96%	100%	0%	0%	0%					<b>How Wellness Program is Evaluated</b>						
<b>Components of Wellness Program</b>		<b>Data Used to Plan Activities</b>										Participation	100%				
Health Risk Assessments		85%							Do Not Collect Data	15%			Participant Satisfaction	63%			
Biometric Screening (bp, weight, cholesterol)		85%							Program/Event Attendance	63%			Improvement in Knowledge/Behaviors	26%			
Classes/Brown Bag Lunches		74%							Aggregated HRA Scores	67%			Changes in Biometric Measures	74%			
Health Coaches		52%							Aggregated Biometrics	70%			Changes in Risk Factors	63%			
Online Health Information		70%							Employee Demographics	30%			Changes in Productivity	5%			
Health Information Books and Brochures		52%							Interest Survey	44%			Absenteeism, Work Comp, Disability	11%			
Incentive Campaigns		85%							Culture Audit to Gauge Support	22%			Drop in Health Costs/Trend/Claims	53%			
Smoking/Tobacco Cessation Programs		81%							Modifiable Medical Claims	33%			<b>Per-Employee Budget Costs</b>				
Weight-Loss Management		56%							Other	0%			<b>Total Budget (with Incentives)</b>		<b>Incentive Budget</b>		
Other		11%											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%				
<b>Wellness Program Staffing</b>		<10	10-19	20-29	30-40	41-59	60-79	80+					Includes Staffing Costs?	18%	YES	82%	NO
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

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	13%	3%	5%	5%	28%	20%	10%	18%	
<b>FAMILY PLAN:</b>	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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	6%	0%	35%	3%	42%	3%	0%	0%	0%	10%	21%
<b>OUT-NETWORK:</b>	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%

<b>If Coinsurance, Percent:</b>	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%
<b>Exclusions:</b>	
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%



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# Non-Profit Organizations

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

**2013 Plan Year**

[www.HCTrends.com](http://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+	
<b>Number of Employees</b>		7%	21%	21%	21%	14%	14%	0%	0%	
<b>Type of Business</b>										
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%	
		<b>None</b>	<b>Some</b>		<b>Mostly</b>					
<b>Labor Representation</b>		88%		13%	0%					

Health Plans Offered		Non-Profit Organizations							2013 Plan Year	www.HCTrends.com		
		None	1	2	3	>3						
<b>Number of Medical Plans Offered in 2012</b>		0%	73%	27%	0%	0%						
		<b>Self Funded</b>	<b>Insured Only</b>		<b>Both</b>			<b>Enrollment</b>	<b>Single</b>	<b>Family</b>	<b>Single + Dependent</b>	
<b>Self-Funded vs. Insured</b>		14%	71%		14%			50%	20%	30%		
		<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	<b>Offer Same-Sex Benefits</b>		<b>Yes</b>	<b>No</b>
<b>Percent of Employees Enrolled in Plans</b>		0%	27%	27%	40%	7%	0%	0%	19%		81%	
		<b>None</b>	<b>Opt-Out \$</b>	<b>Spousal Surcharge</b>		<b>Full-Time Only</b>	<b>Eligibility Audit</b>	<b>Spousal Carve-Out</b>	<b>Smoke Surchg</b>	<b>Other</b>		
<b>Participation Control Strategies</b>		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							
<b>Plan Changes Made for 2012 Plan Year</b>	<b>46%</b>	<b>54%</b>							
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>31%</b>	<b>15%</b>	<b>15%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$4,000	<b>8%</b>		\$5,000-\$5,249	<b>0%</b>		\$5,750-\$5,999	<b>8%</b>	>=\$7,500 <b>46%</b>
	\$4,000-\$4,749	<b>0%</b>		\$5,250-\$5,499	<b>0%</b>		\$6,000-\$6,499	<b>15%</b>	
	\$4,750-\$4,999	<b>8%</b>		\$5,500-\$5,749	<b>0%</b>		\$6,500-\$7,499	<b>15%</b>	
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>8%</b>		\$14,000-\$14,999	<b>23%</b>		\$18,000-\$19,999	<b>15%</b>	
	\$12,000-\$12,999	<b>0%</b>		\$15,000-\$15,999	<b>0%</b>		\$20,000-\$24,999	<b>23%</b>	
	\$13,000-\$13,999	<b>0%</b>		\$16,000-\$17,999	<b>15%</b>		>=\$25,000	<b>15%</b>	
<b>Principal Cost-Containment Strategies</b>		<b>Strategies Employed</b>							
Increase Employee Share of Premium	<b>11%</b>	Health-Risk Assessments		<b>70%</b>					
Increase Deductibles/Copays/Co-Insurance	<b>67%</b>	Biometric Screenings (BP, weight, cholesterol)		<b>50%</b>					
Increase Out-Of-Pocket Maximums	<b>22%</b>	Disease Management for Chronic Conditions		<b>20%</b>					
Restrict Eligibility	<b>0%</b>	Nurse/Medical Help Line		<b>40%</b>					
Reduce/Eliminate Contribution to HSA/HRA	<b>0%</b>	Tiered Provider Arrangements		<b>10%</b>					
Reduce Types/Variety of Plans Offered	<b>0%</b>	Narrow Network for Lab/Medical Imaging		<b>0%</b>					
Change Network and/or Plans	<b>22%</b>	Pricing Tools for Comparing Costs		<b>20%</b>					
Change Pharmacy Benefit Manager/Benefits	<b>33%</b>	Income-Based Employee Premiums		<b>0%</b>					
Switch to Self-Funded Health Care	<b>0%</b>	Outcomes-Based Health Plan Design		<b>0%</b>					
Smoking Surcharge	<b>0%</b>	Health Savings Accounts/HRAs		<b>60%</b>					
Other	<b>11%</b>	On-Site Fitness Facility		<b>20%</b>					
		On-Site Medical Clinic		<b>20%</b>					
		Employee Assistance Program		<b>50%</b>					
		Wellness Program		<b>30%</b>					
		Smoking Cessation Programs		<b>10%</b>					
		Other		<b>0%</b>					

**HSA and HRAs**

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

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

**Offer Employees Alternative to HSA/HRA**

Yes	<b>8%</b>	No	<b>92%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

Non-Profit Organizations

2013 Plan Year

www.HCTrends.com

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

**Employer's Share of Insurance Premium**

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

**Employer's Share of Coinsurance**

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

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

<b>If Coinsurance, Percent:</b>	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%
<b>Exclusions:</b>	
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%



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# Professional Firms

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

**2013 Plan Year**

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

*Percentages may not total 100% due to rounding*

## Company Information

Professional Firms

2013 Plan Year

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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	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
<b>Labor Representation</b>	93%	7%	0%

## Health Plans Offered

Professional Firms

2013 Plan Year

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	36%	0%	14%	86%	0%	0%	0%	0%

## Impact of Health Care Reform

Professional Firms

2013 Plan Year

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## 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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;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

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

**HSA and HRAs**

Professional Firms

2013 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>0%</b>
Not Interested	<b>100%</b>

**Offer Employees Alternative to HSA/HRA**

Yes	<b>40%</b>	No	<b>60%</b>
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**Participation**

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

Professional Firms

2013 Plan Year

www.HCTrends.com

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

## Health Plan Structure

Professional Firms

2013 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	0%	11%	44%	33%	11%	0%	
<b>FAMILY PLAN:</b>	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

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

<b>If Coinsurance, Percent:</b>	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%
<b>Exclusions:</b>	
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%



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# Service & Retail

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

**2013 Plan Year**

[www.HCTrends.com](http://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+
<b>Number of Employees</b>	5%	24%	5%	14%	10%	19%	14%	10%

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

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

	None	Some	Mostly
<b>Labor Representation</b>	86%	10%	5%

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

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
<b>Percent of Employees Enrolled in Plans</b>	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
<b>Participation Control Strategies</b>	47%	0%	11%	89%	0%	22%	0%	0%

## Impact of Health Care Reform

Service &amp; 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

&lt;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 &lt;30

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

## Percent of Employees Impacted by &lt;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 &amp; Retail

2013 Plan Year

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	Yes	No
<b>Plan Changes Made for 2012 Plan Year</b>	<b>53%</b>	<b>47%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2011 to 2012</b>	<b>0%</b>	<b>29%</b>	<b>29%</b>	<b>18%</b>	<b>0%</b>	<b>12%</b>	<b>6%</b>	<b>6%</b>	<b>0%</b>

<b>Estimated Cost for Single Coverage</b> (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%		

<b>Estimated Cost for Family Coverage</b> (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**

Increase Employee Share of Premium	<b>40%</b>
Increase Deductibles/Copays/Co-Insurance	<b>47%</b>
Increase Out-Of-Pocket Maximums	<b>13%</b>
Restrict Eligibility	<b>0%</b>
Reduce/Eliminate Contribution to HSA/HRA	<b>7%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Change Network and/or Plans	<b>47%</b>
Change Pharmacy Benefit Manager/Benefits	<b>7%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Smoking Surcharge	<b>13%</b>
Other	<b>13%</b>

**Strategies Employed**

Health-Risk Assessments	<b>42%</b>
Biometric Screenings (BP, weight, cholesterol)	<b>33%</b>
Disease Management for Chronic Conditions	<b>42%</b>
Nurse/Medical Help Line	<b>83%</b>
Tiered Provider Arrangements	<b>25%</b>
Narrow Network for Lab/Medical Imaging	<b>25%</b>
Pricing Tools for Comparing Costs	<b>25%</b>
Income-Based Employee Premiums	<b>0%</b>
Outcomes-Based Health Plan Design	<b>0%</b>
Health Savings Accounts/HRAs	<b>42%</b>
On-Site Fitness Facility	<b>17%</b>
On-Site Medical Clinic	<b>0%</b>
Employee Assistance Program	<b>33%</b>
Wellness Program	<b>33%</b>
Smoking Cessation Programs	<b>25%</b>
Other	<b>0%</b>

**HSA and HRAs**

Service &amp; Retail

2013 Plan Year

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**Currently Offer Employees:**

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

**Interest in HSAs/HRAs**

Will Implement in 2013	<b>0%</b>
Definitely Interested	<b>14%</b>
Moderately Interested	<b>0%</b>
Somewhat Interested	<b>14%</b>
Not Interested	<b>71%</b>

**Offer Employees Alternative to HSA/HRA**

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

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

**Savings Account Funding Contingent On:**

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

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

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

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

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

## Wellness Programs

Service &amp; Retail

2013 Plan Year

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

**Employer's Share of Insurance Premium**

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

**Employer's Share of Coinsurance**

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

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

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

## Health Plan Structure (Cont.)

Service &amp; Retail

2013 Plan Year

www.HCTrends.com

### 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%
<b>Exclusions:</b>	
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