

HCTrends

Greater Milwaukee

Annual Employer Health Care Benefits Survey

2014 Survey Results

www.HCTrends.com

Results by:

All Respondents (Weighted) 2

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

All Respondents - Weighted

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014 Plan Year

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Percentages may not total 100% due to rounding

Company Information

All Respondents - Weighted

2014 Plan Year

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	None	Some	Mostly
Labor Representation	90%	8%	2%

	Yes	No
Offer Same-Sex Benefits	32%	68%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	10%	63%	28%

Participation Control Strategies			
No Restrictions	65%	Eligibility Audit	10%
Opt-Out Waiver	9%	Spousal Carve	3%
Spousal Surcharge	14%	Other	1%
Full-Time (30 hrs)	91%		

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent Employees Enrolled	8%	15%	37%	38%	3%	1%	0%

	Yes	No
Plan Changes Made?	40%	60%

	Yes	No
Renewed Before Jan. 1, 2014 to Avoid ACA Mandates	45%	56%

Will Terminate Health Plan When Exchange Opens	
Don't Know	29%
Very Unlikely	55%
Somewhat Unlikely	5%
Somewhat Likely	9%
Very Likely	1%
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
	22%	0%	0%	7%	1%	2%	62%	7%

Interest in Private Exchange	
Yes	3%
No	47%
Seriously Considering	10%
Don't Know	41%

Will You Reduce Some Employees To Less than 30/Hours Week?	Reduced Some Employee Hours in 2014							
Will do	1%	Planned to Before Waiver						2%
Seriously Considering	3%							96%
Contemplating	3%							
Not Contemplating	82%							
Don't Know	12%							
Percent of Employees Potentially Impacted								
	<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+	
	52%	3%	1%	36%	1%	0%	7%	

Single Coverage Cost (employer/employee combined)	<\$4,000	7%	\$5,500-\$5,999	13%	\$7,000-\$7,499	2%	\$8,500-\$8,999	0%
	\$4,000-\$4,999	17%	\$6,000-\$6,499	23%	\$7,500-\$7,999	10%	>=\$9,000	9%
	\$5,000-5,499	14%	\$6,500-\$6,999	2%	\$8,000-\$8,499	2%		

Family Coverage Cost (employer/employee combined)	<\$12,000	14%	\$14,000-\$14,999	30%	\$17,000-\$17,999	10%	>=\$25,000	9%
	\$12,000-\$12,999	10%	\$15,000-\$15,999	4%	\$18,000-\$19,999	5%		
	\$13,000-\$13,999	5%	\$16,000-\$16,999	4%	\$20,000-\$24,999	12%		

Principal Cost-Containment Strategies

Increase Employee Share of Premium	31%
Increase Deductibles/Copays/Co-Insurance	47%
Increase Out-Of-Pocket Maximums	39%
Restrict Eligibility	3%
Reduce/Eliminate Contribution to HRA/HSA	3%
Reduce Types/Variety of Plans	3%
Change Network and/or Plans	53%
Change Pharmacy Benefit Manager/Benefits	15%
Switch to Narrow Provider Network	12%
Switch to Self-Funded	1%
Smoking Surcharge	7%
Other	2%

Proactive Strategies Employed to Lower Costs

Wellness Program	59%	Pricing Tools for Comparing Costs	46%
Health Risk Assessment w/o Wellness Program	7%	Income-Based Employee Premiums	10%
Biometric Screenings (BP, weight, cholesterol)	10%	Value-Based (Outcome) Health Plan Designs	0%
Disease Management for Chronic Conditions	35%	On-Site Medical Clinic	5%
Employee Assistance Program	58%	Dedicated Clinic (Not On-Site)	1%
Nurse/Medical Help Line	69%	Other	1%
Tiered Provider Arrangements	6%		
Narrow Network for Lab/Medical Imaging	2%		

Rate Increase	Term	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25+%	
		7%	12%	22%	31%	3%	9%	9%	1%	8%

HSA/HRAs

All Respondents - Weighted

2014 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	53%
HRAs	10%
Both of the Above	10%
Neither of the Above	28%

Offer Alternative to HSA/HRA Plan?

Yes	23%
No	77%

Participation

<10%	4%	50-59%	6%
10-19%	2%	60-69%	1%
20-29%	11%	70-79%	2%
30-39%	63%	80-89%	1%
40-49%	4%	90%+	5%

Employer Contribution to Employee Account

SINGLE PLAN	No Funding	39%
	\$1-\$249	0%
	\$250-\$499	8%
	\$500-\$749	19%
	\$750-\$999	13%
	\$1,000-\$1,249	3%
	\$1,250-\$1,499	11%
	\$1,500+	5%
FAMILY PLAN	No Funding	36%
	\$1-\$499	0%
	\$500-\$749	6%
	\$750-\$999	2%
	\$1,000-\$1,249	16%
	\$1,250-\$1,499	10%
	\$1,500-\$1,749	13%
	\$1,750+	19%

Wellness Programs

All Respondents - Weighted

2014 Plan Year

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	Yes	No		<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Offer Wellness Program	47%	54%	Percent of Employees Participating	25%	2%	9%	28%	7%	4%	23%

Total Budget (with Incentives)

Included in Premium	44%	Maximum Incentives	<\$100	14%
If Not Included in Premium:		\$100-\$250	38%	
<\$25	8%	\$251-\$400	10%	
\$26-\$49	3%	>\$400	38%	
\$50-\$99	7%			
\$100-\$149	5%			
\$150-\$199	58%	Budget Includes Staffing		
\$200-\$299	7%	Yes	12%	
\$300-\$399	5%	No	68%	
>=\$400	6%			

Components

Health Assessments	76%
Biometric Screens	54%
Classes/Lunches	50%
Telephonic Coaches	59%
In-Person Coaches	10%
Online Information	84%
Webinars	49%
Books/Brochures	37%
Multiweek Challenges	45%
Tobacco Cessation	46%
Weight-Loss	34%
Other	5%

Planning Data Collected

Do Not Collect Data	47%
Event Attendance	46%
Prior Attendance	35%
HRA Scores*	20%
Biometrics*	21%
Demographics	32%
Interest Survey	39%
Culture Audit	7%
Medical Claims	6%
Other	0%
*Aggregated	

How Evaluated

Participation	63%
Satisfaction	48%
Behavior Change	8%
Biometric Change	17%
Change in Risks	16%
Productivity Imp	5%
Dis/Work Comp	8%
Health Claims	17%

Plan Structure

All Respondents - Weighted

2014 Plan Year

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Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	18%	3%	2%	12%	35%	15%	4%	11%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	10%	2%	13%	26%	15%	4%	3%	2%	24%

Employer's Share of Coinsurance

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	33%	0%	6%	2%	35%	0%	0%	0%	0%	23%	25%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	21%	0%	1%	0%	1%	0%	5%	0%	16%	56%	33%

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
59%	4%	0%	1%	0%	4%	8%	50%	30%	3%	4%	2%	57%	24%	13%

Specialty Care Office Visit Copays

<i>Deductible Only</i>	None	Same	<\$30	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	>\$65
59%	3%	4%	2%	2%	1%	3%	30%	5%	6%	10%	0%	33%

Deductibles (In Network)

SINGLE PLAN:	FAMILY PLAN:
None	None
\$1-499	\$1-999
\$500-999	\$1,000-1,499
\$1,000-1,999	\$1,500-1,999
\$2,000-2,999	\$2,000-2,999
\$3,000-4,999	\$3,000-4,999
\$5,000-5,999	\$5,000-7,999
\$6,000-6,999	\$8,000-9,999
\$7,000-\$7,999	\$10,000-11,999
\$8,000+	\$12,000+

Out-Of-Pocket Maximums:

SINGLE PLAN	FAMILY PLAN
<\$500	<\$3,500
\$500-2,999	\$3,500-4,499
\$3,000-3,999	\$4,500-6,999
\$4,000-4,999	\$7,000-9,999
\$5,000-5,999	\$10,000-11,999
\$6,000-6,999	\$12,000-12,999
\$7,000+	\$13,000+

Results by Employer Size

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Fewer Than 20 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey
2014
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information		Fewer Than 20 Employees						2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	11%	89%	0%	0%	0%	0%	0%	0%

Type of Business				
Manufacturing	11%		Transportation/Utilities	0%
Service/Retail	22%		Printing/Publishing/Communications	0%
Government/Education	0%		Health Care	0%
Finance	33%		Professional (Law/Accounting)	0%
Warehouse/Distribution/Logistics	0%		Construction/Trades	11%
Non-Profit	22%		Other	0%

	None	Some	Mostly
Labor Representation	100%	0%	0%

Health Plans Offered		Fewer Than 20 Employees					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	75%	25%	0%	0%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	0%	63%	38%	50%	40%	10%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	13%	13%	38%	38%	0%	0%	0%	33%	67%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	75%	0%	0%	100%	0%	0%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **63%** No **38%**

Terminate Health Plan When Exchange Opens

Don't Know	44%
Very Unlikely	44%
Somewhat Unlikely	0%
Somewhat Likely	11%
Very Likely	0%
Will Terminate Plan	0%

Percent Employees Paying

<9.5% of Their Base Salary	
Toward Their Premium	
<10%	25%
10-20%	0%
21-30%	0%
31-40%	13%
41-50%	0%
51-75%	0%
75%+	63%
Don't Know	0%

Interest in Participating in Private Health Exchange

Yes	0%
No	38%
Seriously Considering	13%
Don't Know	50%

Reduced Some Employee Hours to <30 for 2014

Yes **0%** No **100%** Was planning to **0%**

Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	0%
Contemplating	0%
Not Contemplating	88%
Don't Know	13%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
29%	0%	0%	64%	0%	0%	7%

Health Plan Design		Fewer Than 20 Employees				2014				www.HCTrends.com			
		Yes	No					Yes	No	Unknown	NA		
Plan Changes Made for 2014 Plan Year		29%	71%	Grandfather Status Jeopardized?				0%	38%	25%	38%		
		Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+			
Projected Increase 2013 to 2014		13%	0%	13%	38%	0%	13%	13%	0%	13%			
Estimated Cost for Single Coverage (employer/employee share combined)		<\$4,000	0%	\$5,500-\$5,999	14%	\$7,000-\$7,499	0%	\$8,500-\$8,999	0%	>=\$9,000	14%		
		\$4,000-\$4,999	14%	\$6,000-\$6,499	29%	\$7,500-\$7,999	14%	>=\$9,000	14%		14%		
		\$5,000-\$5,499	14%	\$6,500-\$6,999	0%	\$8,000-\$8,499	0%		0%				
Estimated Cost for Family Coverage (employer/employee share combined)		<\$12,000	13%	\$14,000-\$14,999	38%	\$17,000-\$17,999	13%	>=\$25,000	13%		13%		
		\$12,000-\$12,999	13%	\$15,000-\$15,999	0%	\$18,000-\$19,999	0%		0%				
		\$13,000-\$13,999	0%	\$16,000-\$16,999	0%	\$20,000-\$24,999	13%		13%				
Principal Cost-Containment Strategies						Strategies Employed							
Increase Employee Share of Premium		20%				Wellness Program		50%					
Increase Deductibles/Copays/Co-Insurance		40%				Health-Risk Assessments w/o Wellness Program		0%					
Increase Out-Of-Pocket Maximums		40%				Biometric Screenings (BP, weight, cholesterol)		0%					
Restrict Eligibility		0%				Disease Management for Chronic Conditions		33%					
Reduce/Eliminate Contribution to HSA/HRA		0%				Employee Assistance Program		50%					
Reduce Types/Variety of Plans Offered		0%				Nurse/Medical Help Line		67%					
Change Network and/or Plans		80%				Tiered Provider Arrangements		0%					
Change Pharmacy Benefit Manager/Benefits		20%				Narrow Network for Lab/Medical Imaging		0%					
Switch to Narrow Provider Network (EPO)		20%				Pricing Tools for Comparing Costs		50%					
Switch to Self-Funded Plan		0%				Income-Based Employee Premiums		17%					
Smoking Surcharge		0%				Value-Based (Outcome) Health Plan Design		0%					
Other		0%				On-Site Medical Clinic		0%					
						Dedicated Clinic (Not On-Site)		0%					
						Other		0%					

HSA's and HRAs Fewer Than 20 Employees 2014 www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	63%
HRAs	0%
Both of the Above	13%
Neither of the Above	25%

Interest in HSA's/HRAs

Will Implement in 2015	0%
Definitely Interested	0%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	100%

Offer Employees Alternative to HSA/HRA

Yes	17%	No	83%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	40%	0%	0%	20%	20%	0%	20%	0%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	33%	0%	0%	0%	17%	17%	17%	17%

Wellness Programs Fewer Than 20 Employees 2014 www.HCTrends.com

Offer Wellness Program

Yes	38%	No	63%
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Age of Wellness Program

<1 yr	0%	1-3 Yrs	33%	4-7 Yrs	0%	>7 Yrs	67%
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Per-Employee Budget Costs

Included in Premium	67%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	0%	0%	0%	0%	100%	0%	0%	0%

Includes Staffing Costs

Yes	0%	No	67%
Don't know	33%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	67%	33%	0%	0%	0%	0%	0%	0%

Percent of Employees Participating

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	33%	0%	0%	33%	0%	0%	33%

Wellness Programs (Cont.)

Fewer Than 20 Employees

2014

www.HCTrends.com

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

CEO Support

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

Components of Wellness Program

Health Risk Assessments	67%
Biometric Screening (bp, weight, cholesterol)	33%
Classes/Brown Bag Lunches	33%
Telephonic Health Coaches	67%
On-site or In-Person Health Coaches	0%
Online Health Information/Portal	100%
Webinars	67%
Health Information Books & Brochures	33%
Multiweek Challenges	33%
Smoking/Tobacco Cessation Resources	33%
Weight-Loss Management Programs	33%
Other	0%

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

Completion of Health-Risk Assessment	0%
Completion of Tobacco Cessation Programs	50%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	0%
Participation in Health Coaching Program	0%
Participation in Exercise Program	0%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	0%
Participation in Educational Programs	0%
None of the Above	100%
Other	0%

Incentives Used

Cash	0%
Premium Differential	50%
Gift Card	50%
Contribution to Savings Account	0%
Merchandise/Trinkets	0%
Eligibility for Preferred Plan	0%
Other	50%

Incentive Budget

<\$100	0%
\$100-\$250	50%
\$251-\$400	0%
>\$400	50%

Health Plan Structure Fewer Than 20 Employees 2014 www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	29%	0%	0%	14%	43%	14%	0%	0%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	14%	0%	14%	29%	14%	0%	0%	0%	29%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	50%	0%	0%	0%	25%	0%	0%	0%	0%	25%	33%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	33%	0%	0%	0%	0%	0%	0%	0%	0%	67%	50%

Primary Care Office Visit Copays

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

Deductible Only	71%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	0%
\$30	50%
\$35	50%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	71%
Same as Primary	0%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	50%
\$50	0%
\$55	0%
\$60	0%
\$65	0%
>\$65	50%

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

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	0%
\$1-499	0%	\$1-\$999	0%	Some Medical Care Excluded:	100%	
\$500-\$999	0%	\$1,000-\$1,499	0%	Exclusions:		
\$1,000-\$1,999	50%	\$1,500-\$1,999	0%	Prescriptions	100%	
\$2,000-\$2,999	33%	\$2,000-\$2,999	14%	Office/Urgent Care Visits	50%	
\$3,000-\$4,999	0%	\$3,000-\$4,999	57%	Emergency Room Visits	100%	
\$5,000-\$5,999	17%	\$5,000-\$7,999	0%	Routine Physician Office Visits	100%	
\$6,000-\$6,999	0%	\$8,000-\$9,999	14%	Lab Work / Diagnostic Tests	0%	
\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	0%	
\$8,000+	0%	\$12,000+	14%	Outpatient Care Only	0%	
				Other	0%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum		
	<\$500	0%	<\$3,500	0%	Yes	100%	No
\$500-\$2,999	0%	\$3,500-\$4,499	0%				
\$3,000-\$3,999	40%	\$4,500-\$6,999	0%				
\$4,000-\$4,999	20%	\$7,000-\$9,999	50%				
\$5,000-\$5,999	20%	\$10,000-\$11,999	17%				
\$6,000-\$6,999	20%	\$12,000-\$12,999	17%				
\$7,000+	0%	\$13,000+	17%				

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other	Member Co-Ins	Min Co-Pay	Max Co-Pay	
		0%	0%	60%	20%				20%
If Flat-Dollar - Specify Copays:	Tier 1	\$10				Tier 1	NA	NA	NA
	Tier 2	\$35				Tier 2	NA	NA	NA
	Tier 3	\$58				Tier 3	NA	NA	NA
	Tier 4	75%				Tier 4	NA	NA	NA
						If Co-Ins or Co-Pays - Specify Features:			

20-99 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	20-99 Employees								2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	51%	49%	0%	0%	0%	0%

Type of Business			
Manufacturing	37%	Transportation/Utilities	0%
Service/Retail	14%	Printing/Publishing/Communications	5%
Government/Education	0%	Health Care	2%
Finance	2%	Professional (Law/Accounting)	23%
Warehouse/Distribution/Logistics	5%	Construction/Trades	0%
Non-Profit	12%	Other	0%

	None	Some	Mostly
Labor Representation	95%	2%	2%

Health Plans Offered	20-99 Employees					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	61%	26%	0%	13%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	3%	89%	8%	47%	28%	25%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	26%	37%	34%	3%	0%	0%	21%	79%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	66%	23%	15%	92%	8%	8%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **35%** No **65%**

Terminate Health Plan When Exchange Opens

Don't Know	16%
Very Unlikely	58%
Somewhat Unlikely	13%
Somewhat Likely	11%
Very Likely	0%
Will Terminate Plan	3%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	16%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	3%
51-75%	5%
75%+	66%
Don't Know	11%

Interest in Participating in Private Health Exchange

Yes	11%
No	39%
Seriously Considering	8%
Don't Know	42%

Reduced Some Employee Hours to <30 for 2014

Yes **3%** No **94%** Was planning to **3%**

Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	5%
Contemplating	5%
Not Contemplating	76%
Don't Know	13%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
79%	6%	3%	0%	3%	0%	9%

Health Plan Design		20-99 Employees								2014		www.HCTrends.com	
		Yes	No							Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year		43%	57%							11%	27%	59%	3%
Projected Increase 2013 to 2014	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+				
		0%	25%	28%	25%	6%	6%	6%	3%	3%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	22%		\$5,500-\$5,999	14%			\$7,000-\$7,499	3%		\$8,500-\$8,999	0%	
	\$4,000-\$4,999	28%		\$6,000-\$6,499	14%			\$7,500-\$7,999	3%		>=\$9,000	0%	
	\$5,000-\$5,499	14%		\$6,500-\$6,999	0%			\$8,000-\$8,499	3%				
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	20%		\$14,000-\$14,999	29%			\$17,000-\$17,999	3%		>=\$25,000	3%	
	\$12,000-\$12,999	9%		\$15,000-\$15,999	6%			\$18,000-\$19,999	3%				
	\$13,000-\$13,999	11%		\$16,000-\$16,999	11%			\$20,000-\$24,999	6%				
Principal Cost-Containment Strategies													
Increase Employee Share of Premium		33%											
Increase Deductibles/Copays/Co-Insurance		60%											
Increase Out-Of-Pocket Maximums		37%											
Restrict Eligibility		3%											
Reduce/Eliminate Contribution to HSA/HRA		3%											
Reduce Types/Variety of Plans Offered		7%											
Change Network and/or Plans		30%											
Change Pharmacy Benefit Manager/Benefits		10%											
Switch to Narrow Provider Network (EPO)		3%											
Switch to Self-Funded Plan		3%											
Smoking Surcharge		13%											
Other		7%											
Strategies Employed													
Wellness Program												67%	
Health-Risk Assessments w/o Wellness Program												13%	
Biometric Screenings (BP, weight, cholesterol)												10%	
Disease Management for Chronic Conditions												13%	
Employee Assistance Program												63%	
Nurse/Medical Help Line												70%	
Tiered Provider Arrangements												10%	
Narrow Network for Lab/Medical Imaging												3%	
Pricing Tools for Comparing Costs												33%	
Income-Based Employee Premiums												0%	
Value-Based (Outcome) Health Plan Design												0%	
On-Site Medical Clinic												3%	
Dedicated Clinic (Not On-Site)												0%	
Other												0%	

HSAs and HRAs

20-99 Employees

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	30%
HRAs	22%
Both of the Above	5%
Neither of the Above	43%

Interest in HSAs/HRAs

Will Implement in 2015	0%
Definitely Interested	6%
Moderately Interested	19%
Somewhat Interested	13%
Not Interested	63%

Offer Employees Alternative to HSA/HRA

Yes	24%	No	76%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	55%	0%	5%	10%	5%	5%	0%	20%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	55%	0%	5%	0%	10%	0%	5%	25%

Wellness Programs

20-99 Employees

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	43%	57%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	54%	15%	31%

Per-Employee Budget Costs

Included in Premium	14%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	25%	8%	8%	8%	8%	17%	8%	17%

Includes Staffing Costs

Yes	29%	No	71%
Don't know	0%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	21%	71%	7%	0%	0%	0%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	21%	0%	21%	29%	14%	0%	14%

Wellness Programs (Cont.)

20-99 Employees

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	31%	78%	11%	11%	0%
Percent of DEPENDENTS Participating	36%	100%	0%	0%	0%
Percent of RETIREES Participating	86%	100%	0%	0%	0%

CEO Support

Communicates the Value	50%
Delegates Responsibilities	50%
Participates in Wellness Programs	50%
Allocates Staff/Budget	57%
Don't Know/None of the Above	29%

Components of Wellness Program

Health Risk Assessments	85%
Biometric Screening (bp, weight, cholesterol)	77%
Classes/Brown Bag Lunches	69%
Telephonic Health Coaches	46%
On-site or In-Person Health Coaches	15%
Online Health Information/Portal	62%
Webinars	15%
Health Information Books & Brochures	38%
Multiweek Challenges	62%
Smoking/Tobacco Cessation Resources	46%
Weight-Loss Management Programs	15%
Other	15%

Data Used to Plan Activities

Do Not Collect Data	29%
Program/Event Attendance	64%
Prior Program/Event Attendance	43%
Aggregated HRA Scores	29%
Aggregated Biometrics	29%
Employee Demographics	21%
Interest Survey	43%
Culture Audit to Gauge Support	7%
Modifiable Medical Claims	7%
Other	0%

How Wellness Program is Evaluated

Participation	75%
Participant Satisfaction	50%
Improvement in Knowledge/Behaviors	17%
Changes in Biometric Measures	17%
Changes in Risk Factors	25%
Changes in Productivity	17%
Absenteeism, Work Comp, Disability	25%
Drop in Health Costs/Trend/Claims	33%

Incentives Based On

Completion of Health-Risk Assessment	82%
Completion of Tobacco Cessation Programs	55%
Completion of End-of-Life Directives	9%
Improvement in HRA Scores or Health Status	27%
Participation in Health Coaching Program	27%
Participation in Exercise Program	64%
Participation in Care Management Program	9%
Compliance with Screenings, Including Exams	45%
Participation in Educational Programs	27%
None of the Above	0%
Other	9%

Incentives Used

Cash	31%
Premium Differential	38%
Gift Card	62%
Contribution to Savings Account	15%
Merchandise/Trinkets	46%
Eligibility for Preferred Plan	0%
Other	15%

Incentive Budget

<\$100	36%
\$100-\$250	21%
\$251-\$400	29%
>\$400	14%

Health Plan Structure 20-99 Employees 2014 www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	11%	3%	8%	17%	17%	6%	33%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	3%	11%	17%	14%	8%	8%	8%	25%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	15%	0%	10%	0%	45%	0%	0%	0%	0%	30%	20%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	9%	0%	0%	0%	0%	0%	5%	0%	32%	55%	15%

Primary Care Office Visit Copays

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

Deductible Only	40%
None	10%
\$5	0%
\$10	0%
\$15	0%
\$20	10%
\$25	14%
\$30	52%
\$35	5%
>\$35	10%

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	11%	0%	58%	0%	32%

Health Plan Structure (Cont.) 20-99 Employees 2014 www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	53%
\$1-499	10%	\$1-\$999	10%	Some Medical Care Excluded:	47%	
\$500-\$999	0%	\$1,000-\$1,499	0%	Exclusions:		
\$1,000-\$1,999	19%	\$1,500-\$1,999	0%	Prescriptions	87%	
\$2,000-\$2,999	23%	\$2,000-\$2,999	6%	Office/Urgent Care Visits	47%	
\$3,000-\$4,999	42%	\$3,000-\$4,999	23%	Emergency Room Visits	40%	
\$5,000-\$5,999	3%	\$5,000-\$7,999	32%	Routine Physician Office Visits	60%	
\$6,000-\$6,999	0%	\$8,000-\$9,999	23%	Lab Work / Diagnostic Tests	27%	
\$7,000-\$7,999	0%	\$10,000-\$11,999	3%	Inpatient Care Only	7%	
\$8,000+	3%	\$12,000+	3%	Outpatient Care Only	13%	
				Other	7%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum		
	<\$500	0%	<\$3,500	7%	Yes	91%	No
\$500-\$2,999	26%	\$3,500-\$4,499	7%				
\$3,000-\$3,999	10%	\$4,500-\$6,999	17%				
\$4,000-\$4,999	13%	\$7,000-\$9,999	17%				
\$5,000-\$5,999	19%	\$10,000-\$11,999	20%				
\$6,000-\$6,999	29%	\$12,000-\$12,999	30%				
\$7,000+	3%	\$13,000+	3%				

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other	Member Co-Ins	Min Co-Pay	Max Co-Pay	
		12%	0%	45%	36%				6%
If Flat-Dollar - Specify Copays:	Tier 1	\$10				Tier 1	NA	NA	NA
	Tier 2	\$35				Tier 2	NA	NA	NA
	Tier 3	\$60				Tier 3	NA	NA	NA
	Tier 4	25%				Tier 4	NA	NA	NA
						If Co-Ins or Co-Pays - Specify Features:			

100-499 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

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Percentages may not total 100% due to rounding

Company Information	100-499 Employees								2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	36%	64%	0%	0%

Type of Business			
Manufacturing	24%	Transportation/Utilities	7%
Service/Retail	4%	Printing/Publishing/Communications	0%
Government/Education	24%	Health Care	0%
Finance	13%	Professional (Law/Accounting)	13%
Warehouse/Distribution/Logistics	0%	Construction/Trades	2%
Non-Profit	11%	Other	0%

	None	Some	Mostly
Labor Representation	64%	33%	2%

Health Plans Offered	100-499 Employees					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	5%	31%	38%	15%	10%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	38%	51%	10%	38%	36%	26%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	5%	13%	29%	37%	11%	3%	3%	35%	65%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	44%	27%	27%	77%	32%	9%	5%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **9%** No **91%**

Terminate Health Plan When Exchange Opens

Don't Know **8%**
 Very Unlikely **79%**
 Somewhat Unlikely **11%**
 Somewhat Likely **0%**
 Very Likely **3%**
 Will Terminate Plan **0%**

Percent Employees Paying

**<9.5% of Their Base Salary
 Toward Their Premium**

<10% **13%**
 10-20% **3%**
 21-30% **0%**
 31-40% **0%**
 41-50% **0%**
 51-75% **0%**
 75%+ **61%**
 Don't Know **24%**

Interest in Participating in Private Health Exchange

Yes **5%**
 No **76%**
 Seriously Considering **0%**
 Don't Know **19%**

Reduced Some Employee Hours to <30 for 2014

Yes **9%** No **91%** Was planning to **0%**

Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
71%	3%	6%	3%	0%	3%	13%

Health Plan Design		100-499 Employees				2014				www.HCTrends.com			
		Yes	No							Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year		53%	47%							11%	39%	50%	0%
Projected Increase 2013 to 2014	Terminated Plan	0%	36%	39%	17%	8%	0%	0%	0%	0%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000		12%		\$5,500-\$5,999		6%		\$7,000-\$7,499		3%	\$8,500-\$8,999	6%
	\$4,000-\$4,999		15%		\$6,000-\$6,499		15%		\$7,500-\$7,999		9%	>=\$9,000	6%
	\$5,000-\$5,499		15%		\$6,500-\$6,999		6%		\$8,000-\$8,499		6%		
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000		6%		\$14,000-\$14,999		17%		\$17,000-\$17,999		3%	>=\$25,000	11%
	\$12,000-\$12,999		3%		\$15,000-\$15,999		9%		\$18,000-\$19,999		17%		
	\$13,000-\$13,999		14%		\$16,000-\$16,999		3%		\$20,000-\$24,999		17%		
Principal Cost-Containment Strategies													
Increase Employee Share of Premium		50%											
Increase Deductibles/Copays/Co-Insurance		47%											
Increase Out-Of-Pocket Maximums		37%											
Restrict Eligibility		10%											
Reduce/Eliminate Contribution to HSA/HRA		13%											
Reduce Types/Variety of Plans Offered		0%											
Change Network and/or Plans		10%											
Change Pharmacy Benefit Manager/Benefits		10%											
Switch to Narrow Provider Network (EPO)		0%											
Switch to Self-Funded Plan		0%											
Smoking Surcharge		23%											
Other		3%											
Strategies Employed													
Wellness Program													67%
Health-Risk Assessments w/o Wellness Program													30%
Biometric Screenings (BP, weight, cholesterol)													42%
Disease Management for Chronic Conditions													55%
Employee Assistance Program													70%
Nurse/Medical Help Line													70%
Tiered Provider Arrangements													12%
Narrow Network for Lab/Medical Imaging													3%
Pricing Tools for Comparing Costs													45%
Income-Based Employee Premiums													6%
Value-Based (Outcome) Health Plan Design													0%
On-Site Medical Clinic													0%
Dedicated Clinic (Not On-Site)													3%
Other													9%

HSAs and HRAs

100-499 Employees

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	54%
HRAs	14%
Both of the Above	14%
Neither of the Above	19%

Interest in HSAs/HRAs

Will Implement in 2015	14%
Definitely Interested	29%
Moderately Interested	14%
Somewhat Interested	14%
Not Interested	29%

Offer Employees Alternative to HSA/HRA

Yes	43%	No	57%
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Participation

<10%	29%	50-59%	7%
10-19%	0%	60-69%	7%
20-29%	0%	70-79%	7%
30-39%	14%	80-89%	7%
40-49%	29%	90%+	0%

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	16%	0%	24%	32%	12%	8%	0%	8%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	16%	0%	12%	8%	40%	0%	8%	16%

Wellness Programs

100-499 Employees

2014

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	Yes	No
Offer Wellness Program	65%	35%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	4%	25%	33%	38%

Per-Employee Budget Costs

Included in Premium	13%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	10%	14%	24%	29%	0%	5%	10%	10%

Includes Staffing Costs

Yes	8%	No	83%
Don't know	8%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	25%	54%	13%	8%	0%	0%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	8%	21%	17%	13%	17%	21%	4%

Wellness Programs (Cont.)

100-499 Employees

2014

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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	35%	60%	20%	7%	13%
Percent of DEPENDENTS Participating	73%	100%	0%	0%	0%
Percent of RETIREES Participating	92%	50%	50%	0%	0%

CEO Support

Communicates the Value	70%
Delegates Responsibilities	57%
Participates in Wellness Programs	74%
Allocates Staff/Budget	70%
Don't Know/None of the Above	9%

Components of Wellness Program

Health Risk Assessments	92%
Biometric Screening (bp, weight, cholesterol)	79%
Classes/Brown Bag Lunches	75%
Telephonic Health Coaches	50%
On-site or In-Person Health Coaches	25%
Online Health Information/Portal	50%
Webinars	42%
Health Information Books & Brochures	50%
Multiweek Challenges	42%
Smoking/Tobacco Cessation Resources	75%
Weight-Loss Management Programs	50%
Other	13%

Data Used to Plan Activities

Do Not Collect Data	25%
Program/Event Attendance	50%
Prior Program/Event Attendance	25%
Aggregated HRA Scores	54%
Aggregated Biometrics	67%
Employee Demographics	42%
Interest Survey	42%
Culture Audit to Gauge Support	25%
Modifiable Medical Claims	13%
Other	0%

How Wellness Program is Evaluated

Participation	80%
Participant Satisfaction	45%
Improvement in Knowledge/Behaviors	20%
Changes in Biometric Measures	70%
Changes in Risk Factors	55%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	0%
Drop in Health Costs/Trend/Claims	40%

Incentives Based On

Completion of Health-Risk Assessment	67%
Completion of Tobacco Cessation Programs	28%
Completion of End-of-Life Directives	6%
Improvement in HRA Scores or Health Status	28%
Participation in Health Coaching Program	39%
Participation in Exercise Program	17%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	33%
Participation in Educational Programs	28%
None of the Above	22%
Other	0%

Incentives Used

Cash	29%
Premium Differential	57%
Gift Card	38%
Contribution to Savings Account	24%
Merchandise/Trinkets	38%
Eligibility for Preferred Plan	10%
Other	5%

Incentive Budget

<\$100	23%
\$100-\$250	32%
\$251-\$400	18%
>\$400	27%

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	15%	15%	26%	18%	9%	18%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	9%	19%	19%	19%	6%	9%	3%	16%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	0%	18%	4%	43%	0%	0%	0%	0%	21%	7%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	4%	0%	14%	0%	14%	0%	29%	39%	7%

Primary Care Office Visit Copays

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

Deductible Only	49%
None	11%
\$5	6%
\$10	0%
\$15	6%
\$20	11%
\$25	6%
\$30	50%
\$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	51%
Same as Primary	18%
None	0%
<\$30	6%
\$30	12%
\$35	12%
\$40	0%
\$45	6%
\$50	6%
\$55	6%
\$60	24%
\$65	0%
>\$65	12%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	30%	4%	61%	0%	4%

Health Plan Structure (Cont.)

100-499 Employees

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	6%
\$500-\$999	9%
\$1,000-\$1,999	45%
\$2,000-\$2,999	24%
\$3,000-\$4,999	12%
\$5,000-\$5,999	3%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	6%
\$1,000-\$1,499	9%
\$1,500-\$1,999	3%
\$2,000-\$2,999	13%
\$3,000-\$4,999	44%
\$5,000-\$7,999	25%
\$8,000-\$9,999	0%
\$10,000-\$11,999	0%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	44%
Some Medical Care Excluded:	56%
Exclusions:	
Prescriptions	78%
Office/Urgent Care Visits	44%
Emergency Room Visits	50%
Routine Physician Office Visits	78%
Lab Work / Diagnostic Tests	11%
Inpatient Care Only	6%
Outpatient Care Only	6%
Other	17%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	32%
\$3,000-\$3,999	29%
\$4,000-\$4,999	23%
\$5,000-\$5,999	0%
\$6,000-\$6,999	13%
\$7,000+	3%

FAMILY PLAN

<\$3,500	23%
\$3,500-\$4,499	3%
\$4,500-\$6,999	23%
\$7,000-\$9,999	23%
\$10,000-\$11,999	3%
\$12,000-\$12,999	20%
\$13,000+	3%

Deductibles Included in Maximum

Yes 94% No 6%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
6%	0%	66%	22%	6%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4	\$150/25%

If Co-Ins or Co-Pays - Specify Features:

	Member	Min	Max
	Co-Ins	Co-Pay	Co-Pay
Tier 1	NA	NA	NA
Tier 2	NA	NA	NA
Tier 3	NA	NA	NA
Tier 4	NA	NA	NA

500+ Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	500+ Employees							2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	0%	0%	43%	57%

Type of Business				
Manufacturing	28%		Transportation/Utilities	0%
Service/Retail	11%		Printing/Publishing/Communications	0%
Government/Education	13%		Health Care	28%
Finance	9%		Professional (Law/Accounting)	6%
Warehouse/Distribution/Logistics	0%		Construction/Trades	0%
Non-Profit	4%		Other	0%

	None	Some	Mostly
Labor Representation	49%	43%	8%

Health Plans Offered	500+ Employees					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	14%	34%	38%	14%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	56%	14%	30%	42%	39%	19%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	2%	0%	33%	45%	12%	6%	2%	47%	53%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	30%	12%	67%	58%	48%	3%	3%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes	0%	No	100%
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Terminate Health Plan When Exchange Opens

Don't Know	2%
Very Unlikely	90%
Somewhat Unlikely	4%
Somewhat Likely	0%
Very Likely	4%
Will Terminate Plan	0%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	22%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	2%
51-75%	2%
75%+	52%
Don't Know	22%

Interest in Participating in Private Health Exchange

Yes	0%
No	89%
Seriously Considering	2%
Don't Know	9%

Reduced Some Employee Hours to <30 for 2014

Yes	5%	No	86%	Was planning to	9%
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Reducing Some Employee Hours to <30 for 2015

Will Do	6%
Seriously Considering	6%
Contemplating	10%
Not Contemplating	69%
Don't Know	8%

Percent of Employees Impacted by <30 Hour Decision

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

Health Plan Design		500+ Employees				2014				www.HCTrends.com			
		Yes	No							Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year		78%	22%							9%	49%	42%	0%
Projected Increase 2013 to 2014	Terminated Plan	0%	27%	44%	18%	9%	2%	0%	0%	0%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000		7%		\$5,500-\$5,999		11%		\$7,000-\$7,499		11%	\$8,500-\$8,999	0%
	\$4,000-\$4,999		7%		\$6,000-\$6,499		18%		\$7,500-\$7,999		4%	>=\$9,000	4%
	\$5,000-\$5,499		16%		\$6,500-\$6,999		16%		\$8,000-\$8,499		7%		
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000		9%		\$14,000-\$14,999		2%		\$17,000-\$17,999		14%	>=\$25,000	2%
	\$12,000-\$12,999		2%		\$15,000-\$15,999		14%		\$18,000-\$19,999		27%		
	\$13,000-\$13,999		7%		\$16,000-\$16,999		7%		\$20,000-\$24,999		16%		
Principal Cost-Containment Strategies													
Increase Employee Share of Premium			64%										
Increase Deductibles/Copays/Co-Insurance			50%										
Increase Out-Of-Pocket Maximums			40%										
Restrict Eligibility			10%										
Reduce/Eliminate Contribution to HSA/HRA			12%										
Reduce Types/Variety of Plans Offered			7%										
Change Network and/or Plans			2%										
Change Pharmacy Benefit Manager/Benefits			5%										
Switch to Narrow Provider Network (EPO)			0%										
Switch to Self-Funded Plan			0%										
Smoking Surcharge			19%										
Other			2%										
Strategies Employed													
Wellness Program													76%
Health-Risk Assessments w/o Wellness Program													18%
Biometric Screenings (BP, weight, cholesterol)													38%
Disease Management for Chronic Conditions													78%
Employee Assistance Program													78%
Nurse/Medical Help Line													76%
Tiered Provider Arrangements													18%
Narrow Network for Lab/Medical Imaging													9%
Pricing Tools for Comparing Costs													53%
Income-Based Employee Premiums													4%
Value-Based (Outcome) Health Plan Design													4%
On-Site Medical Clinic													33%
Dedicated Clinic (Not On-Site)													4%
Other													7%

HSAs and HRAs 500+ Employees 2014 www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	58%
HRAs	18%
Both of the Above	7%
Neither of the Above	18%

Interest in HSAs/HRAs

Will Implement in 2015	13%
Definitely Interested	25%
Moderately Interested	0%
Somewhat Interested	13%
Not Interested	50%

Offer Employees Alternative to HSA/HRA

Yes	34%	No	66%
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Participation

<10%	21%	50-59%	7%
10-19%	14%	60-69%	7%
20-29%	7%	70-79%	14%
30-39%	7%	80-89%	7%
40-49%	14%	90%+	0%

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	17%	3%	43%	23%	0%	11%	0%	3%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	17%	3%	29%	11%	14%	0%	11%	14%

Wellness Programs 500+ Employees 2014 www.HCTrends.com

	Yes	No
Offer Wellness Program	84%	16%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	6%	19%	31%	44%

Per-Employee Budget Costs

Included in Premium	17%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	7%	3%	30%	10%	3%	20%	17%	10%

Includes Staffing Costs

Yes	31%	No	57%
Don't know	11%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	14%	39%	8%	17%	14%	3%	0%	6%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	9%	6%	20%	14%	23%	20%	9%

Wellness Programs (Cont.)

500+ Employees

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	42%	43%	19%	10%	29%
Percent of DEPENDENTS Participating	89%	50%	25%	25%	0%
Percent of RETIREES Participating	92%	33%	33%	0%	33%

Components of Wellness Program

Health Risk Assessments	92%
Biometric Screening (bp, weight, cholesterol)	86%
Classes/Brown Bag Lunches	76%
Telephonic Health Coaches	57%
On-site or In-Person Health Coaches	35%
Online Health Information/Portal	76%
Webinars	41%
Health Information Books & Brochures	46%
Multiweek Challenges	70%
Smoking/Tobacco Cessation Resources	89%
Weight-Loss Management Programs	73%
Other	3%

Incentives Based On

Completion of Health-Risk Assessment	84%
Completion of Tobacco Cessation Programs	53%
Completion of End-of-Life Directives	3%
Improvement in HRA Scores or Health Status	28%
Participation in Health Coaching Program	34%
Participation in Exercise Program	28%
Participation in Care Management Program	9%
Compliance with Screenings, Including Exams	16%
Participation in Educational Programs	31%
None of the Above	3%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	6%
Program/Event Attendance	68%
Prior Program/Event Attendance	32%
Aggregated HRA Scores	76%
Aggregated Biometrics	79%
Employee Demographics	47%
Interest Survey	56%
Culture Audit to Gauge Support	29%
Modifiable Medical Claims	26%
Other	0%

Incentives Used

Cash	25%
Premium Differential	56%
Gift Card	31%
Contribution to Savings Account	28%
Merchandise/Trinkets	39%
Eligibility for Preferred Plan	6%
Other	8%

CEO Support

Communicates the Value	54%
Delegates Responsibilities	59%
Participates in Wellness Programs	59%
Allocates Staff/Budget	73%
Don't Know/None of the Above	8%

How Wellness Program is Evaluated

Participation	85%
Participant Satisfaction	33%
Improvement in Knowledge/Behaviors	21%
Changes in Biometric Measures	64%
Changes in Risk Factors	48%
Changes in Productivity	6%
Absenteeism, Work Comp, Disability	15%
Drop in Health Costs/Trend/Claims	52%

Incentive Budget

<\$100	24%
\$100-\$250	18%
\$251-\$400	15%
>\$400	42%

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	5%	2%	5%	12%	41%	12%	12%	10%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	5%	7%	10%	37%	20%	12%	0%	2%	7%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	3%	0%	17%	11%	60%	3%	3%	0%	0%	3%	8%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	3%	0%	3%	0%	22%	3%	50%	19%	5%

Primary Care Office Visit Copays

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

Deductible Only	52%
None	10%
\$5	0%
\$10	5%
\$15	0%
\$20	10%
\$25	30%
\$30	45%
\$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	50%
Same as Primary	14%
None	14%
<\$30	5%
\$30	14%
\$35	5%
\$40	14%
\$45	10%
\$50	14%
\$55	0%
\$60	5%
\$65	0%
>\$65	5%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	14%	11%	69%	3%	3%

Health Plan Structure (Cont.)

500+ Employees

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	14%
\$500-\$999	29%
\$1,000-\$1,999	36%
\$2,000-\$2,999	19%
\$3,000-\$4,999	2%
\$5,000-\$5,999	0%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	7%
\$1,000-\$1,499	24%
\$1,500-\$1,999	15%
\$2,000-\$2,999	10%
\$3,000-\$4,999	22%
\$5,000-\$7,999	20%
\$8,000-\$9,999	2%
\$10,000-\$11,999	0%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	43%
Some Medical Care Excluded:	57%
Exclusions:	
Prescriptions	96%
Office/Urgent Care Visits	33%
Emergency Room Visits	33%
Routine Physician Office Visits	58%
Lab Work / Diagnostic Tests	13%
Inpatient Care Only	0%
Outpatient Care Only	4%
Other	8%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	50%
\$3,000-\$3,999	21%
\$4,000-\$4,999	11%
\$5,000-\$5,999	8%
\$6,000-\$6,999	11%
\$7,000+	0%

FAMILY PLAN

<\$3,500	16%
\$3,500-\$4,499	8%
\$4,500-\$6,999	46%
\$7,000-\$9,999	14%
\$10,000-\$11,999	5%
\$12,000-\$12,999	8%
\$13,000+	3%

Deductibles Included in Maximum

Yes 97% No 3%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
3%	18%	61%	16%	3%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$28
Tier 3	\$50
Tier 4	25%

If Co-Ins or Co-Pays - Specify Features:

	Member	Min	Max
	Co-Ins	Co-Pay	Co-Pay
Tier 1	NA	NA	NA
Tier 2	NA	NA	NA
Tier 3	NA	NA	NA
Tier 4	NA	NA	NA

Results by Employer Type

Greater Milwaukee Annual Employer Health Care Benefits Survey
2014 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

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

Financial & Insurance

Greater Milwaukee Annual Employer Health Care Benefits Survey
2014
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Financial & Insurance							2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	20%	7%	0%	7%	33%	7%	27%

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

Health Plans Offered	Financial & Insurance					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	33%	33%	7%	27%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	27%	53%	20%	40%	37%	23%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	7%	40%	47%	7%	0%	0%	40%	60%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	40%	33%	44%	44%	56%	0%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **21%** No **79%**

Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	93%
Somewhat Unlikely	7%
Somewhat Likely	0%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Yes	13%
No	67%
Seriously Considering	7%
Don't Know	13%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	13%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	60%
Don't Know	27%

Reduced Some Employee Hours to <30 for 2014

Yes **0%** No **100%** Was planning to **0%**

Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	13%
Contemplating	0%
Not Contemplating	87%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
91%	0%	0%	0%	0%	0%	9%

Health Plan Design		Financial & Insurance				2014				www.HCTrends.com		
	Yes	No							Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year	71%	29%							8%	31%	54%	8%
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+			
Projected Increase 2013 to 2014	8%	8%	23%	31%	23%	8%	0%	0%	0%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	8%	\$5,500-\$5,999	8%	\$7,000-\$7,499	8%	\$8,500-\$8,999	0%				
	\$4,000-\$4,999	15%	\$6,000-\$6,499	23%	\$7,500-\$7,999	8%	>=\$9,000	8%				
	\$5,000-\$5,499	15%	\$6,500-\$6,999	8%	\$8,000-\$8,499	0%						
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	8%	\$14,000-\$14,999	23%	\$17,000-\$17,999	15%	>=\$25,000	8%				
	\$12,000-\$12,999	0%	\$15,000-\$15,999	0%	\$18,000-\$19,999	15%						
	\$13,000-\$13,999	15%	\$16,000-\$16,999	0%	\$20,000-\$24,999	15%						
Principal Cost-Containment Strategies												
Increase Employee Share of Premium	18%											
Increase Deductibles/Copays/Co-Insurance	55%											
Increase Out-Of-Pocket Maximums	64%											
Restrict Eligibility	0%											
Reduce/Eliminate Contribution to HSA/HRA	27%											
Reduce Types/Variety of Plans Offered	0%											
Change Network and/or Plans	18%											
Change Pharmacy Benefit Manager/Benefits	9%											
Switch to Narrow Provider Network (EPO)	0%											
Switch to Self-Funded Plan	9%											
Smoking Surcharge	9%											
Other	0%											
Strategies Employed												
Wellness Program	69%											
Health-Risk Assessments w/o Wellness Program	8%											
Biometric Screenings (BP, weight, cholesterol)	31%											
Disease Management for Chronic Conditions	69%											
Employee Assistance Program	85%											
Nurse/Medical Help Line	77%											
Tiered Provider Arrangements	0%											
Narrow Network for Lab/Medical Imaging	0%											
Pricing Tools for Comparing Costs	54%											
Income-Based Employee Premiums	23%											
Value-Based (Outcome) Health Plan Design	0%											
On-Site Medical Clinic	8%											
Dedicated Clinic (Not On-Site)	0%											
Other	0%											

HSA and HRAs

Financial & Insurance

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	92%
HRAs	0%
Both of the Above	8%
Neither of the Above	0%

Interest in HSAs/HRAs

Will Implement in 2015	NA
Definitely Interested	NA
Moderately Interested	NA
Somewhat Interested	NA
Not Interested	NA

Offer Employees Alternative to HSA/HRA

Yes	27%	No	73%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	27%	0%	45%	18%	9%	0%	0%	0%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	27%	0%	27%	18%	27%	0%	0%	0%

Wellness Programs

Financial & Insurance

2014

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	Yes	No
Offer Wellness Program	69%	31%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	11%	22%	67%

Per-Employee Budget Costs

Included in Premium	11%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	0%	13%	13%	13%	13%	0%	25%	25%

Includes Staffing Costs

Yes	0%	No	67%
Don't know	33%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	11%	56%	22%	11%	0%	0%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	0%	11%	22%	11%	11%	44%

Wellness Programs (Cont.)

Financial & Insurance

2014

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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	25%	33%	50%	0%	17%
Percent of DEPENDENTS Participating	78%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CEO Support

Communicates the Value	67%
Delegates Responsibilities	56%
Participates in Wellness Programs	89%
Allocates Staff/Budget	67%
Don't Know/None of the Above	11%

Components of Wellness Program

Health Risk Assessments	100%
Biometric Screening (bp, weight, cholesterol)	78%
Classes/Brown Bag Lunches	89%
Telephonic Health Coaches	78%
On-site or In-Person Health Coaches	22%
Online Health Information/Portal	78%
Webinars	78%
Health Information Books & Brochures	67%
Multiweek Challenges	67%
Smoking/Tobacco Cessation Resources	78%
Weight-Loss Management Programs	89%
Other	11%

Data Used to Plan Activities

Do Not Collect Data	22%
Program/Event Attendance	56%
Prior Program/Event Attendance	33%
Aggregated HRA Scores	67%
Aggregated Biometrics	67%
Employee Demographics	67%
Interest Survey	67%
Culture Audit to Gauge Support	33%
Modifiable Medical Claims	33%
Other	0%

How Wellness Program is Evaluated

Participation	63%
Participant Satisfaction	25%
Improvement in Knowledge/Behaviors	25%
Changes in Biometric Measures	63%
Changes in Risk Factors	50%
Changes in Productivity	13%
Absenteeism, Work Comp, Disability	13%
Drop in Health Costs/Trend/Claims	50%

Incentives Based On

Completion of Health-Risk Assessment	63%
Completion of Tobacco Cessation Programs	50%
Completion of End-of-Life Directives	13%
Improvement in HRA Scores or Health Status	63%
Participation in Health Coaching Program	63%
Participation in Exercise Program	25%
Participation in Care Management Program	13%
Compliance with Screenings, Including Exams	50%
Participation in Educational Programs	50%
None of the Above	25%
Other	0%

Incentives Used

Cash	22%
Premium Differential	56%
Gift Card	22%
Contribution to Savings Account	44%
Merchandise/Trinkets	33%
Eligibility for Preferred Plan	0%
Other	11%

Incentive Budget

<\$100	11%
\$100-\$250	33%
\$251-\$400	22%
>\$400	33%

Health Plan Structure

Financial & Insurance

2014

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Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	8%	0%	8%	17%	25%	8%	25%	8%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	9%	18%	18%	9%	27%	0%	0%	18%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	11%	0%	78%	0%	0%	0%	0%	11%	10%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	11%	0%	11%	0%	56%	22%	10%

Primary Care Office Visit Copays

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

Deductible Only	77%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	33%
\$25	0%
\$30	33%
\$35	33%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	69%
Same as Primary	25%
None	0%
<\$30	0%
\$30	25%
\$35	0%
\$40	0%
\$45	0%
\$50	0%
\$55	25%
\$60	25%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	20%	0%	80%	0%	0%

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
None	0%	None	0%	All Medical Care & Prescriptions	85%	
\$1-499	15%	\$1-\$999	0%	Some Medical Care Excluded:	15%	
\$500-\$999	0%	\$1,000-\$1,499	15%	Exclusions:		
\$1,000-\$1,999	31%	\$1,500-\$1,999	0%	Prescriptions	100%	
\$2,000-\$2,999	31%	\$2,000-\$2,999	0%	Office/Urgent Care Visits	0%	
\$3,000-\$4,999	15%	\$3,000-\$4,999	54%	Emergency Room Visits	0%	
\$5,000-\$5,999	8%	\$5,000-\$7,999	23%	Routine Physician Office Visits	100%	
\$6,000-\$6,999	0%	\$8,000-\$9,999	0%	Lab Work / Diagnostic Tests	0%	
\$7,000-\$7,999	0%	\$10,000-\$11,999	8%	Inpatient Care Only	0%	
\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	0%	
				Other	0%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
<\$500	0%	<\$3,500	8%	Yes	100%	No 0%
\$500-\$2,999	25%	\$3,500-\$4,499	0%			
\$3,000-\$3,999	25%	\$4,500-\$6,999	33%			
\$4,000-\$4,999	42%	\$7,000-\$9,999	50%			
\$5,000-\$5,999	0%	\$10,000-\$11,999	0%			
\$6,000-\$6,999	8%	\$12,000-\$12,999	8%			
\$7,000+	0%	\$13,000+	0%			

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other					
	17%	0%	75%	0%	8%	Member	Min	Max		
						Co-Ins	Co-Pay	Co-Pay		
If Flat-Dollar - Specify Copays:	Tier 1	\$8				If Co-Ins or Co-Pays - Specify Features:	Tier 1	20%	\$0	\$0
	Tier 2	\$43					Tier 2	23%	\$0	\$0
	Tier 3	\$68					Tier 3	35%	\$0	\$0
	Tier 4	0%					Tier 4	0%	\$0	\$0

Government & Education

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Government & Education							2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	6%	56%	11%	28%

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

	None	Some	Mostly
Labor Representation	22%	78%	0%

Health Plans Offered	Government & Education					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	50%	29%	14%	7%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	71%	14%	14%	26%	60%	14%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	8%	15%	23%	31%	15%	8%	41%	59%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	46%	29%	0%	57%	86%	0%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **10%** No **90%**

Terminate Health Plan When Exchange Opens

Don't Know	0%
Very Unlikely	92%
Somewhat Unlikely	8%
Somewhat Likely	0%
Very Likely	0%
Will Terminate Plan	0%

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

<10%	23%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	54%
Don't Know	23%

Interest in Participating in Private Health Exchange

Yes	0%
No	92%
Seriously Considering	0%
Don't Know	8%

Reduced Some Employee Hours to <30 for 2014

Yes **20%** No **60%** Was planning to **20%**

Reducing Some Employee Hours to <30 for 2015

Will Do	23%
Seriously Considering	15%
Contemplating	15%
Not Contemplating	46%
Don't Know	0%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
64%	18%	9%	9%	0%	0%	0%

Health Plan Design

Government & Education

2014

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	Yes	No		Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year	58%	42%		0%	73%	27%	0%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2013 to 2014	0%	50%	42%	8%	0%	0%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	0%	\$5,500-\$5,999	0%	\$7,000-\$7,499	18%	\$8,500-\$8,999	18%
	\$4,000-\$4,999	9%	\$6,000-\$6,499	0%	\$7,500-\$7,999	0%	>=\$9,000	9%
	\$5,000-\$5,499	9%	\$6,500-\$6,999	27%	\$8,000-\$8,499	9%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999	8%	\$17,000-\$17,999	17%	>=\$25,000	8%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	8%	\$18,000-\$19,999	42%		
	\$13,000-\$13,999	0%	\$16,000-\$16,999	0%	\$20,000-\$24,999	17%		

Principal Cost-Containment Strategies

Increase Employee Share of Premium	40%
Increase Deductibles/Copays/Co-Insurance	40%
Increase Out-Of-Pocket Maximums	30%
Restrict Eligibility	20%
Reduce/Eliminate Contribution to HSA/HRA	10%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	0%
Change Pharmacy Benefit Manager/Benefits	10%
Switch to Narrow Provider Network (EPO)	0%
Switch to Self-Funded Plan	0%
Smoking Surcharge	20%
Other	0%

Strategies Employed

Wellness Program	90%
Health-Risk Assessments w/o Wellness Program	10%
Biometric Screenings (BP, weight, cholesterol)	30%
Disease Management for Chronic Conditions	80%
Employee Assistance Program	100%
Nurse/Medical Help Line	90%
Tiered Provider Arrangements	10%
Narrow Network for Lab/Medical Imaging	0%
Pricing Tools for Comparing Costs	80%
Income-Based Employee Premiums	0%
Value-Based (Outcome) Health Plan Design	0%
On-Site Medical Clinic	20%
Dedicated Clinic (Not On-Site)	10%
Other	10%

HSA and HRAs

Government & Education

2014

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	33%
HRAs	25%
Both of the Above	8%
Neither of the Above	33%

Interest in HSAs/HRAs

Will Implement in 2015	0%
Definitely Interested	50%
Moderately Interested	25%
Somewhat Interested	25%
Not Interested	0%

Offer Employees Alternative to HSA/HRA

Yes	29%	No	71%
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Participation

<10%	0%	50-59%	0%
10-19%	0%	60-69%	0%
20-29%	0%	70-79%	0%
30-39%	33%	80-89%	0%
40-49%	67%	90%+	0%

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	25%	13%	0%	25%	0%	25%	0%	13%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	25%	13%	0%	0%	25%	0%	0%	38%

Wellness Programs

Government & Education

2014

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	Yes	No
Offer Wellness Program	75%	25%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	11%	44%	44%

Per-Employee Budget Costs

Included in Premium	0%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	0%	22%	22%	22%	11%	11%	0%	11%

Includes Staffing Costs

Yes	44%	No	56%
Don't know	0%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	0%	56%	11%	11%	11%	11%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	22%	22%	11%	11%	22%	11%

Wellness Programs (Cont.)

Government & Education

2014

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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	13%	43%	14%	0%	43%
Percent of DEPENDENTS Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Percent of RETIREES Participating	56%	50%	25%	0%	25%

CEO Support

Communicates the Value	78%
Delegates Responsibilities	44%
Participates in Wellness Programs	56%
Allocates Staff/Budget	78%
Don't Know/None of the Above	0%

Components of Wellness Program

Health Risk Assessments	89%
Biometric Screening (bp, weight, cholesterol)	100%
Classes/Brown Bag Lunches	100%
Telephonic Health Coaches	67%
On-site or In-Person Health Coaches	33%
Online Health Information/Portal	67%
Webinars	33%
Health Information Books & Brochures	67%
Multiweek Challenges	56%
Smoking/Tobacco Cessation Resources	100%
Weight-Loss Management Programs	67%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	0%
Program/Event Attendance	89%
Prior Program/Event Attendance	67%
Aggregated HRA Scores	89%
Aggregated Biometrics	100%
Employee Demographics	89%
Interest Survey	78%
Culture Audit to Gauge Support	44%
Modifiable Medical Claims	22%
Other	0%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	44%
Improvement in Knowledge/Behaviors	22%
Changes in Biometric Measures	78%
Changes in Risk Factors	78%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	11%
Drop in Health Costs/Trend/Claims	56%

Incentives Based On

Completion of Health-Risk Assessment	100%
Completion of Tobacco Cessation Programs	29%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	29%
Participation in Health Coaching Program	57%
Participation in Exercise Program	29%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	29%
Participation in Educational Programs	43%
None of the Above	0%
Other	0%

Incentives Used

Cash	11%
Premium Differential	67%
Gift Card	33%
Contribution to Savings Account	22%
Merchandise/Trinkets	22%
Eligibility for Preferred Plan	0%
Other	22%

Incentive Budget

<\$100	11%
\$100-\$250	33%
\$251-\$400	11%
>\$400	44%

Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	33%	0%	22%	0%	33%	0%	0%	0%	0%	11%	10%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	11%	0%	33%	0%	22%	0%	22%	11%	10%

Primary Care Office Visit Copays

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

Deductible Only	67%
None	25%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	25%
\$30	50%
\$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	67%
Same as Primary	25%
None	25%
<\$30	0%
\$30	25%
\$35	0%
\$40	0%
\$45	0%
\$50	25%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

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

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	18%
\$1-499	27%	\$1-\$999	20%	Some Medical Care Excluded:	82%	
\$500-\$999	36%	\$1,000-\$1,499	50%	Exclusions:		
\$1,000-\$1,999	27%	\$1,500-\$1,999	0%	Prescriptions	100%	
\$2,000-\$2,999	9%	\$2,000-\$2,999	20%	Office/Urgent Care Visits	33%	
\$3,000-\$4,999	0%	\$3,000-\$4,999	0%	Emergency Room Visits	33%	
\$5,000-\$5,999	0%	\$5,000-\$7,999	10%	Routine Physician Office Visits	33%	
\$6,000-\$6,999	0%	\$8,000-\$9,999	0%	Lab Work / Diagnostic Tests	11%	
\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	0%	
\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	0%	
				Other	0%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	0%	<\$3,500	70%	Yes 82%	No 18%
\$500-\$2,999	82%	\$3,500-\$4,499	0%			
\$3,000-\$3,999	9%	\$4,500-\$6,999	20%			
\$4,000-\$4,999	9%	\$7,000-\$9,999	10%			
\$5,000-\$5,999	0%	\$10,000-\$11,999	0%			
\$6,000-\$6,999	0%	\$12,000-\$12,999	0%			
\$7,000+	0%	\$13,000+	0%			

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other	Member Co-Ins	Min Co-Pay	Max Co-Pay		
	0%	0%	82%	18%	0%					
If Flat-Dollar - Specify Copays:	Tier 1	\$10				If Co-Ins or Co-Pays - Specify Features:	Tier 1	10%	\$0	\$0
	Tier 2	\$30					Tier 2	20%	\$0	\$0
	Tier 3	\$50					Tier 3	25%	\$0	\$0
	Tier 4	10000%					Tier 4	0%	\$0	\$0

Health Care

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

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Percentages may not total 100% due to rounding

Company Information	Health Care								2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	6%	0%	0%	38%	56%

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

	None	Some	Mostly
Labor Representation	50%	38%	13%

Health Plans Offered	Health Care					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	7%	29%	57%	7%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	64%	29%	7%	47%	20%	33%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	8%	54%	31%	8%	0%	0%	38%	63%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	14%	0%	83%	25%	67%	8%	8%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes	0%	No	100%
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Terminate Health Plan When Exchange Opens

Don't Know	7%
Very Unlikely	79%
Somewhat Unlikely	0%
Somewhat Likely	0%
Very Likely	7%
Will Terminate Plan	7%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	25%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	17%
75%+	17%
Don't Know	42%

Interest in Participating in Private Health Exchange

Yes	8%
No	83%
Seriously Considering	0%
Don't Know	8%

Reduced Some Employee Hours to <30 for 2014

Yes	0%	No	100%	Was planning to	0%
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Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	7%
Contemplating	7%
Not Contemplating	71%
Don't Know	14%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
89%	11%	0%	0%	0%	0%	0%

Health Plan Design		Health Care		2014						www.HCTrends.com			
		Yes	No							Yes	No	Unknown	NA
Plan Changes Made for 2014 Plan Year		83%	17%							8%	50%	42%	0%
Projected Increase 2013 to 2014	Terminated Plan	0%	17%	67%	17%	0%	0%	0%	0%	0%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	17%		\$5,500-\$5,999	0%		\$7,000-\$7,499	17%	\$8,500-\$8,999	0%			
	\$4,000-\$4,999	0%		\$6,000-\$6,499	25%		\$7,500-\$7,999	8%	>=\$9,000	8%			
	\$5,000-\$5,499	0%		\$6,500-\$6,999	17%		\$8,000-\$8,499	8%					
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	15%		\$14,000-\$14,999	0%		\$17,000-\$17,999	0%	>=\$25,000	8%			
	\$12,000-\$12,999	0%		\$15,000-\$15,999	0%		\$18,000-\$19,999	38%					
	\$13,000-\$13,999	8%		\$16,000-\$16,999	8%		\$20,000-\$24,999	23%					
Principal Cost-Containment Strategies													
Increase Employee Share of Premium		82%											
Increase Deductibles/Copays/Co-Insurance		45%											
Increase Out-Of-Pocket Maximums		36%											
Restrict Eligibility		0%											
Reduce/Eliminate Contribution to HSA/HRA		9%											
Reduce Types/Variety of Plans Offered		18%											
Change Network and/or Plans		9%											
Change Pharmacy Benefit Manager/Benefits		0%											
Switch to Narrow Provider Network (EPO)		0%											
Switch to Self-Funded Plan		0%											
Smoking Surcharge		9%											
Other		9%											
Strategies Employed													
Wellness Program													77%
Health-Risk Assessments w/o Wellness Program													15%
Biometric Screenings (BP, weight, cholesterol)													38%
Disease Management for Chronic Conditions													54%
Employee Assistance Program													69%
Nurse/Medical Help Line													54%
Tiered Provider Arrangements													23%
Narrow Network for Lab/Medical Imaging													15%
Pricing Tools for Comparing Costs													23%
Income-Based Employee Premiums													0%
Value-Based (Outcome) Health Plan Design													0%
On-Site Medical Clinic													31%
Dedicated Clinic (Not On-Site)													8%
Other													0%

HSAs and HRAs

Health Care

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	69%
HRAs	0%
Both of the Above	0%
Neither of the Above	31%

Interest in HSAs/HRAs

Will Implement in 2015	0%
Definitely Interested	25%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	75%

Offer Employees Alternative to HSA/HRA

Yes	38%	No	63%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	11%	0%	67%	22%	0%	0%	0%	0%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	11%	0%	67%	0%	0%	0%	22%	0%

Wellness Programs

Health Care

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	85%	15%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	10%	20%	30%	40%

Per-Employee Budget Costs

Included in Premium	20%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	13%	13%	38%	13%	0%	13%	13%	0%

Includes Staffing Costs

Yes	44%	No	44%
Don't know	11%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	20%	30%	10%	10%	10%	0%	0%	20%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	0%	44%	33%	11%	11%	0%

Wellness Programs (Cont.)

Health Care

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	82%	50%	0%	50%	0%
Percent of DEPENDENTS Participating	100%	NA	NA	NA	NA
Percent of RETIREES Participating	100%	NA	NA	NA	NA

CEO Support

Communicates the Value	50%
Delegates Responsibilities	80%
Participates in Wellness Programs	60%
Allocates Staff/Budget	90%
Don't Know/None of the Above	0%

Components of Wellness Program

Health Risk Assessments	100%
Biometric Screening (bp, weight, cholesterol)	91%
Classes/Brown Bag Lunches	64%
Telephonic Health Coaches	45%
On-site or In-Person Health Coaches	27%
Online Health Information/Portal	73%
Webinars	27%
Health Information Books & Brochures	45%
Multiweek Challenges	64%
Smoking/Tobacco Cessation Resources	91%
Weight-Loss Management Programs	55%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	11%
Program/Event Attendance	44%
Prior Program/Event Attendance	22%
Aggregated HRA Scores	56%
Aggregated Biometrics	67%
Employee Demographics	33%
Interest Survey	56%
Culture Audit to Gauge Support	22%
Modifiable Medical Claims	11%
Other	0%

How Wellness Program is Evaluated

Participation	75%
Participant Satisfaction	38%
Improvement in Knowledge/Behaviors	38%
Changes in Biometric Measures	50%
Changes in Risk Factors	25%
Changes in Productivity	13%
Absenteeism, Work Comp, Disability	38%
Drop in Health Costs/Trend/Claims	63%

Incentives Based On

Completion of Health-Risk Assessment	100%
Completion of Tobacco Cessation Programs	38%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	25%
Participation in Health Coaching Program	25%
Participation in Exercise Program	25%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	13%
Participation in Educational Programs	13%
None of the Above	0%
Other	0%

Incentives Used

Cash	27%
Premium Differential	64%
Gift Card	36%
Contribution to Savings Account	0%
Merchandise/Trinkets	55%
Eligibility for Preferred Plan	0%
Other	18%

Incentive Budget

<\$100	22%
\$100-\$250	22%
\$251-\$400	22%
>\$400	33%

Health Plan Structure

Health Care

2014

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	9%	0%	18%	55%	0%	9%	9%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	18%	64%	0%	9%	0%	0%	9%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	25%	25%	38%	0%	0%	0%	0%	13%	11%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	11%	0%	0%	0%	0%	0%	11%	11%	22%	44%	10%

Primary Care Office Visit Copays

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

Deductible Only	36%
None	0%
\$5	0%
\$10	14%
\$15	0%
\$20	0%
\$25	29%
\$30	57%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	22%	22%	56%	0%	0%

Health Plan Structure (Cont.)

Health Care

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	9%
\$500-\$999	45%
\$1,000-\$1,999	45%
\$2,000-\$2,999	0%
\$3,000-\$4,999	0%
\$5,000-\$5,999	0%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	10%
\$1,000-\$1,499	30%
\$1,500-\$1,999	20%
\$2,000-\$2,999	10%
\$3,000-\$4,999	20%
\$5,000-\$7,999	10%
\$8,000-\$9,999	0%
\$10,000-\$11,999	0%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	55%
Some Medical Care Excluded:	45%
Exclusions:	
Prescriptions	100%
Office/Urgent Care Visits	40%
Emergency Room Visits	40%
Routine Physician Office Visits	60%
Lab Work / Diagnostic Tests	20%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	56%
\$3,000-\$3,999	22%
\$4,000-\$4,999	0%
\$5,000-\$5,999	22%
\$6,000-\$6,999	0%
\$7,000+	0%

FAMILY PLAN

<\$3,500	11%
\$3,500-\$4,499	11%
\$4,500-\$6,999	56%
\$7,000-\$9,999	11%
\$10,000-\$11,999	11%
\$12,000-\$12,999	0%
\$13,000+	0%

Deductibles Included in Maximum

Yes 100% No 0%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	44%	33%	11%	11%

If Flat-Dollar - Specify Copays:

Tier 1	\$6
Tier 2	\$25
Tier 3	\$28
Tier 4	0%

If Co-Ins or Co-Pays - Specify Features:

	Member Co-Ins	Min Co-Pay	Max Co-Pay
Tier 1	10%	\$7	\$20
Tier 2	20%	\$25	\$50
Tier 3	35%	\$43	\$72
Tier 4	50%	\$0	\$0

Manufacturing

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Manufacturing								2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	2%	14%	23%	7%	19%	23%	12%

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

	None	Some	Mostly
Labor Representation	70%	26%	5%

Health Plans Offered	Manufacturing					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	2%	41%	32%	17%	7%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	34%	41%	24%	43%	34%	23%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	2%	7%	29%	51%	5%	2%	2%	14%	86%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	55%	11%	56%	94%	17%	11%	6%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

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

Terminate Health Plan When Exchange Opens

Don't Know	10%
Very Unlikely	65%
Somewhat Unlikely	15%
Somewhat Likely	5%
Very Likely	5%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Yes	3%
No	62%
Seriously Considering	5%
Don't Know	31%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	15%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	3%
75%+	70%
Don't Know	13%

Reduced Some Employee Hours to <30 for 2014

Yes **0%** No **97%** Was planning to **3%**

Reducing Some Employee Hours to <30 for 2015

Will Do	3%
Seriously Considering	0%
Contemplating	5%
Not Contemplating	90%
Don't Know	3%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
97%	3%	0%	0%	0%	0%	0%

Health Plan Design		Manufacturing								2014		www.HCTrends.com			
	Yes	No									Yes	No	Unknown	NA	
Plan Changes Made for 2014 Plan Year	60%	40%									Grandfather Status Jeopardized?	10%	45%	45%	0%
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+						
Projected Increase 2013 to 2014	0%	36%	28%	13%	10%	5%	5%	0%	3%						
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	15%		\$5,500-\$5,999	15%			\$7,000-\$7,499	0%		\$8,500-\$8,999	0%			
	\$4,000-\$4,999	23%		\$6,000-\$6,499	15%			\$7,500-\$7,999	5%		>=\$9,000	0%			
	\$5,000-\$5,499	21%		\$6,500-\$6,999	3%			\$8,000-\$8,499	3%						
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	19%		\$14,000-\$14,999	19%			\$17,000-\$17,999	5%		>=\$25,000	0%			
	\$12,000-\$12,999	5%		\$15,000-\$15,999	19%			\$18,000-\$19,999	3%						
	\$13,000-\$13,999	11%		\$16,000-\$16,999	11%			\$20,000-\$24,999	8%						
Principal Cost-Containment Strategies	Strategies Employed														
Increase Employee Share of Premium	46%	Wellness Program											64%		
Increase Deductibles/Copays/Co-Insurance	69%	Health-Risk Assessments w/o Wellness Program											28%		
Increase Out-Of-Pocket Maximums	43%	Biometric Screenings (BP, weight, cholesterol)											28%		
Restrict Eligibility	3%	Disease Management for Chronic Conditions											50%		
Reduce/Eliminate Contribution to HSA/HRA	11%	Employee Assistance Program											72%		
Reduce Types/Variety of Plans Offered	3%	Nurse/Medical Help Line											72%		
Change Network and/or Plans	23%	Tiered Provider Arrangements											25%		
Change Pharmacy Benefit Manager/Benefits	9%	Narrow Network for Lab/Medical Imaging											8%		
Switch to Narrow Provider Network (EPO)	0%	Pricing Tools for Comparing Costs											47%		
Switch to Self-Funded Plan	0%	Income-Based Employee Premiums											0%		
Smoking Surcharge	26%	Value-Based (Outcome) Health Plan Design											3%		
Other	6%	On-Site Medical Clinic											14%		
		Dedicated Clinic (Not On-Site)											3%		
		Other											6%		

HSAs and HRAs

Manufacturing

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	33%
HRAs	21%
Both of the Above	8%
Neither of the Above	38%

Interest in HSAs/HRAs

Will Implement in 2015	7%
Definitely Interested	13%
Moderately Interested	13%
Somewhat Interested	13%
Not Interested	53%

Offer Employees Alternative to HSA/HRA

Yes	33%	No	67%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	10%	0%	43%	19%	10%	10%	0%	10%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	10%	0%	19%	14%	24%	0%	10%	24%

Wellness Programs

Manufacturing

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	62%	38%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	43%	24%	33%

Per-Employee Budget Costs

Included in Premium	19%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	12%	0%	29%	12%	6%	24%	12%	6%

Includes Staffing Costs

Yes	19%	No	67%
Don't know	14%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	24%	43%	10%	10%	14%	0%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	10%	19%	10%	14%	24%	19%	5%

Wellness Programs (Cont.)

Manufacturing

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	40%	42%	25%	17%	17%
Percent of DEPENDENTS Participating	67%	71%	14%	14%	0%
Percent of RETIREES Participating	95%	0%	100%	0%	0%

Components of Wellness Program

Health Risk Assessments	81%
Biometric Screening (bp, weight, cholesterol)	76%
Classes/Brown Bag Lunches	71%
Telephonic Health Coaches	48%
On-site or In-Person Health Coaches	38%
Online Health Information/Portal	62%
Webinars	43%
Health Information Books & Brochures	38%
Multiweek Challenges	62%
Smoking/Tobacco Cessation Resources	81%
Weight-Loss Management Programs	57%
Other	5%

Incentives Based On

Completion of Health-Risk Assessment	61%
Completion of Tobacco Cessation Programs	56%
Completion of End-of-Life Directives	6%
Improvement in HRA Scores or Health Status	17%
Participation in Health Coaching Program	28%
Participation in Exercise Program	28%
Participation in Care Management Program	6%
Compliance with Screenings, Including Exams	22%
Participation in Educational Programs	33%
None of the Above	17%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	19%
Program/Event Attendance	62%
Prior Program/Event Attendance	29%
Aggregated HRA Scores	57%
Aggregated Biometrics	62%
Employee Demographics	33%
Interest Survey	33%
Culture Audit to Gauge Support	29%
Modifiable Medical Claims	19%
Other	0%

Incentives Used

Cash	26%
Premium Differential	53%
Gift Card	42%
Contribution to Savings Account	47%
Merchandise/Trinkets	42%
Eligibility for Preferred Plan	11%
Other	0%

CEO Support

Communicates the Value	55%
Delegates Responsibilities	55%
Participates in Wellness Programs	70%
Allocates Staff/Budget	70%
Don't Know/None of the Above	15%

How Wellness Program is Evaluated

Participation	90%
Participant Satisfaction	35%
Improvement in Knowledge/Behaviors	5%
Changes in Biometric Measures	65%
Changes in Risk Factors	55%
Changes in Productivity	10%
Absenteeism, Work Comp, Disability	5%
Drop in Health Costs/Trend/Claims	50%

Incentive Budget

<\$100	17%
\$100-\$250	22%
\$251-\$400	22%
>\$400	39%

Health Plan Structure

Manufacturing

2014

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	5%	5%	3%	3%	38%	30%	0%	16%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	5%	5%	5%	30%	30%	0%	3%	3%	19%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	5%	0%	10%	7%	36%	2%	10%	0%	24%	7%	2%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	6%	0%	22%	0%	0%	72%	5%

Primary Care Office Visit Copays

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

Deductible Only	49%
None	11%
\$5	0%
\$10	0%
\$15	0%
\$20	5%
\$25	21%
\$30	47%
\$35	11%
>\$35	5%

Specialty Care Office Visit Copays

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

Deductible Only	50%
Same as Primary	6%
None	11%
<\$30	0%
\$30	0%
\$35	6%
\$40	6%
\$45	6%
\$50	17%
\$55	11%
\$60	22%
\$65	0%
>\$65	17%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	7%	11%	68%	4%	11%

Health Plan Structure (Cont.)

Manufacturing

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	9%
\$500-\$999	9%
\$1,000-\$1,999	32%
\$2,000-\$2,999	24%
\$3,000-\$4,999	21%
\$5,000-\$5,999	3%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	3%

FAMILY PLAN:

None	0%
\$1-\$999	9%
\$1,000-\$1,499	6%
\$1,500-\$1,999	9%
\$2,000-\$2,999	9%
\$3,000-\$4,999	24%
\$5,000-\$7,999	32%
\$8,000-\$9,999	6%
\$10,000-\$11,999	0%
\$12,000+	6%

Deductibles Apply To:

All Medical Care & Prescriptions	44%
Some Medical Care Excluded:	56%
Exclusions:	
Prescriptions	76%
Office/Urgent Care Visits	24%
Emergency Room Visits	33%
Routine Physician Office Visits	52%
Lab Work / Diagnostic Tests	5%
Inpatient Care Only	5%
Outpatient Care Only	10%
Other	14%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	38%
\$3,000-\$3,999	34%
\$4,000-\$4,999	3%
\$5,000-\$5,999	6%
\$6,000-\$6,999	13%
\$7,000+	6%

FAMILY PLAN

<\$3,500	7%
\$3,500-\$4,499	10%
\$4,500-\$6,999	37%
\$7,000-\$9,999	13%
\$10,000-\$11,999	7%
\$12,000-\$12,999	20%
\$13,000+	7%

Deductibles Included in Maximum

Yes **91%** No **9%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
12%	0%	53%	32%	3%

If Flat-Dollar - Specify Copays:

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

If Co-Ins or Co-Pays - Specify Features:

	Member	Min	Max
	Co-Ins	Co-Pay	Co-Pay
Tier 1	NA	NA	NA
Tier 2	NA	NA	NA
Tier 3	NA	NA	NA
Tier 4	NA	NA	NA

Non Profit

Greater Milwaukee Annual Employer Health Care Benefits Survey
2014
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information		Non Profit							2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	14%	14%	21%	29%	7%	7%	7%

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

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

	None	Some	Mostly
Labor Representation	86%	14%	0%

Health Plans Offered		Non Profit					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	8%	50%	25%	17%	0%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	8%	75%	17%	50%	18%	32%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	25%	25%	17%	25%	0%	8%	0%	21%	79%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	58%	20%	20%	80%	0%	20%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes	18%	No	82%
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Terminate Health Plan When Exchange Opens

Don't Know	17%
Very Unlikely	75%
Somewhat Unlikely	0%
Somewhat Likely	8%
Very Likely	0%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Yes	0%
No	58%
Seriously Considering	8%
Don't Know	33%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	9%
10-20%	0%
21-30%	0%
31-40%	9%
41-50%	0%
51-75%	0%
75%+	64%
Don't Know	18%

Reduced Some Employee Hours to <30 for 2014

Yes	0%	No	100%	Was planning to	0%
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Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	8%
Contemplating	17%
Not Contemplating	58%
Don't Know	17%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
67%	11%	0%	0%	0%	11%	11%

Health Plan Design		Non Profit								2014		www.HCTrends.com			
	Yes	No									Yes	No	Unknown	NA	
Plan Changes Made for 2014 Plan Year	50%	50%									Grandfather Status Jeopardized?	17%	17%	50%	17%
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+						
Projected Increase 2013 to 2014	0%	42%	33%	25%	0%	0%	0%	0%	0%						
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	9%	\$5,500-\$5,999	9%	\$7,000-\$7,499	9%	\$8,500-\$8,999	0%							
	\$4,000-\$4,999	0%	\$6,000-\$6,499	9%	\$7,500-\$7,999	18%	>=\$9,000	18%							
	\$5,000-\$5,499	18%	\$6,500-\$6,999	0%	\$8,000-\$8,499	9%									
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999	9%	\$17,000-\$17,999	9%	>=\$25,000	36%							
	\$12,000-\$12,999	0%	\$15,000-\$15,999	0%	\$18,000-\$19,999	18%									
	\$13,000-\$13,999	0%	\$16,000-\$16,999	0%	\$20,000-\$24,999	27%									
Principal Cost-Containment Strategies															
Increase Employee Share of Premium	56%														
Increase Deductibles/Copays/Co-Insurance	56%														
Increase Out-Of-Pocket Maximums	33%														
Restrict Eligibility	0%														
Reduce/Eliminate Contribution to HSA/HRA	0%														
Reduce Types/Variety of Plans Offered	0%														
Change Network and/or Plans	0%														
Change Pharmacy Benefit Manager/Benefits	0%														
Switch to Narrow Provider Network (EPO)	0%														
Switch to Self-Funded Plan	0%														
Smoking Surcharge	0%														
Other	0%														
Strategies Employed															
Wellness Program	78%														
Health-Risk Assessments w/o Wellness Program	0%														
Biometric Screenings (BP, weight, cholesterol)	22%														
Disease Management for Chronic Conditions	22%														
Employee Assistance Program	44%														
Nurse/Medical Help Line	78%														
Tiered Provider Arrangements	11%														
Narrow Network for Lab/Medical Imaging	11%														
Pricing Tools for Comparing Costs	11%														
Income-Based Employee Premiums	0%														
Value-Based (Outcome) Health Plan Design	0%														
On-Site Medical Clinic	0%														
Dedicated Clinic (Not On-Site)	0%														
Other	11%														

HSAs and HRAs

Non Profit

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	17%
HRAs	42%
Both of the Above	17%
Neither of the Above	25%

Interest in HSAs/HRAs

Will Implement in 2015	33%
Definitely Interested	0%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	67%

Offer Employees Alternative to HSA/HRA

Yes	33%	No	67%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	43%	0%	0%	0%	14%	14%	0%	29%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	43%	0%	0%	0%	0%	0%	14%	43%

Wellness Programs

Non Profit

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	58%	42%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	14%	43%	0%	43%

Per-Employee Budget Costs

Included in Premium	43%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	50%	0%	25%	25%	0%	0%	0%	0%

Includes Staffing Costs

Yes	29%	No	71%
Don't know	0%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	43%	43%	0%	14%	0%	0%	0%	0%

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

Wellness Programs (Cont.)

Non Profit

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	43%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	43%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CEO Support

Communicates the Value	29%
Delegates Responsibilities	43%
Participates in Wellness Programs	57%
Allocates Staff/Budget	57%
Don't Know/None of the Above	29%

Components of Wellness Program

Health Risk Assessments	86%
Biometric Screening (bp, weight, cholesterol)	57%
Classes/Brown Bag Lunches	57%
Telephonic Health Coaches	71%
On-site or In-Person Health Coaches	0%
Online Health Information/Portal	43%
Webinars	29%
Health Information Books & Brochures	43%
Multiweek Challenges	71%
Smoking/Tobacco Cessation Resources	29%
Weight-Loss Management Programs	29%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	50%
Program/Event Attendance	50%
Prior Program/Event Attendance	17%
Aggregated HRA Scores	0%
Aggregated Biometrics	17%
Employee Demographics	0%
Interest Survey	17%
Culture Audit to Gauge Support	0%
Modifiable Medical Claims	0%
Other	0%

How Wellness Program is Evaluated

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

Incentives Based On

Completion of Health-Risk Assessment	25%
Completion of Tobacco Cessation Programs	0%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	0%
Participation in Health Coaching Program	0%
Participation in Exercise Program	0%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	0%
Participation in Educational Programs	0%
None of the Above	50%
Other	25%

Incentives Used

Cash	20%
Premium Differential	20%
Gift Card	20%
Contribution to Savings Account	0%
Merchandise/Trinkets	80%
Eligibility for Preferred Plan	0%
Other	0%

Incentive Budget

<\$100	50%
\$100-\$250	33%
\$251-\$400	0%
>\$400	17%

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	0%	10%	60%	20%	0%	10%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	10%	40%	20%	0%	20%	10%	0%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	20%	0%	20%	0%	60%	0%	0%	0%	0%	0%	44%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	17%	0%	17%	0%	0%	0%	0%	0%	17%	50%	33%

Primary Care Office Visit Copays

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

Deductible Only	20%
None	0%
\$5	13%
\$10	0%
\$15	0%
\$20	0%
\$25	25%
\$30	63%
\$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	30%
Same as Primary	14%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	14%
\$45	14%
\$50	0%
\$55	0%
\$60	43%
\$65	0%
>\$65	14%

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

Health Plan Structure (Cont.)

Non Profit

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	10%
\$500-\$999	0%
\$1,000-\$1,999	40%
\$2,000-\$2,999	30%
\$3,000-\$4,999	10%
\$5,000-\$5,999	10%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	10%
\$1,000-\$1,499	0%
\$1,500-\$1,999	0%
\$2,000-\$2,999	20%
\$3,000-\$4,999	40%
\$5,000-\$7,999	30%
\$8,000-\$9,999	0%
\$10,000-\$11,999	0%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	50%
Some Medical Care Excluded:	50%
Exclusions:	
Prescriptions	100%
Office/Urgent Care Visits	80%
Emergency Room Visits	80%
Routine Physician Office Visits	80%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	22%
\$3,000-\$3,999	11%
\$4,000-\$4,999	11%
\$5,000-\$5,999	0%
\$6,000-\$6,999	56%
\$7,000+	0%

FAMILY PLAN

<\$3,500	11%
\$3,500-\$4,499	0%
\$4,500-\$6,999	11%
\$7,000-\$9,999	11%
\$10,000-\$11,999	11%
\$12,000-\$12,999	44%
\$13,000+	11%

Deductibles Included in Maximum

Yes 100% No 0%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	44%	44%	11%

If Flat-Dollar - Specify Copays:

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

If Co-Ins or Co-Pays - Specify Features:

	Member	Min	Max
	Co-Ins	Co-Pay	Co-Pay
Tier 1	NA	NA	NA
Tier 2	NA	NA	NA
Tier 3	NA	NA	NA
Tier 4	NA	NA	NA

Professional

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Professional								2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	26%	26%	21%	11%	5%	11%

Type of Business

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

Health Plans Offered	Professional					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	29%	41%	18%	12%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	24%	71%	6%	43%	28%	29%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	24%	41%	18%	18%	0%	0%	74%	26%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	29%	33%	17%	83%	17%	0%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes	6%	No	94%
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Terminate Health Plan When Exchange Opens

Don't Know	12%
Very Unlikely	0%
Somewhat Unlikely	12%
Somewhat Likely	6%
Very Likely	71%
Will Terminate Plan	0%

Interest in Participating in Private Health Exchange

Yes	6%
No	59%
Seriously Considering	0%
Don't Know	35%

Percent Employees Paying

<9.5% of Their Base Salary

Toward Their Premium

<10%	12%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	0%
51-75%	0%
75%+	76%
Don't Know	12%

Reduced Some Employee Hours to <30 for 2014

Yes	13%	No	80%	Was planning to	7%
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Reducing Some Employee Hours to <30 for 2015

Will Do	0%
Seriously Considering	6%
Contemplating	12%
Not Contemplating	65%
Don't Know	18%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
73%	13%	0%	0%	7%	0%	7%

Health Plan Design		Professional		2014						www.HCTrends.com			
	Yes	No							Yes	No	Unknown	NA	
Plan Changes Made for 2014 Plan Year	63%	38%							Grandfather Status Jeopardized?	25%	31%	44%	0%
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+				
Projected Increase 2013 to 2014	0%	20%	33%	33%	7%	7%	0%	0%	0%				
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	7%	\$5,500-\$5,999	7%	\$7,000-\$7,499	7%	\$8,500-\$8,999	0%					
	\$4,000-\$4,999	20%	\$6,000-\$6,499	20%	\$7,500-\$7,999	0%	>=\$9,000	0%					
	\$5,000-\$5,499	27%	\$6,500-\$6,999	0%	\$8,000-\$8,499	13%							
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	7%	\$14,000-\$14,999	27%	\$17,000-\$17,999	7%	>=\$25,000	0%					
	\$12,000-\$12,999	0%	\$15,000-\$15,999	20%	\$18,000-\$19,999	7%							
	\$13,000-\$13,999	20%	\$16,000-\$16,999	7%	\$20,000-\$24,999	7%							
Principal Cost-Containment Strategies													
Increase Employee Share of Premium	67%												
Increase Deductibles/Copays/Co-Insurance	47%												
Increase Out-Of-Pocket Maximums	53%												
Restrict Eligibility	7%												
Reduce/Eliminate Contribution to HSA/HRA	0%												
Reduce Types/Variety of Plans Offered	7%												
Change Network and/or Plans	13%												
Change Pharmacy Benefit Manager/Benefits	20%												
Switch to Narrow Provider Network (EPO)	0%												
Switch to Self-Funded Plan	0%												
Smoking Surcharge	27%												
Other	0%												
Strategies Employed													
Wellness Program	57%												
Health-Risk Assessments w/o Wellness Program	29%												
Biometric Screenings (BP, weight, cholesterol)	29%												
Disease Management for Chronic Conditions	57%												
Employee Assistance Program	71%												
Nurse/Medical Help Line	79%												
Tiered Provider Arrangements	0%												
Narrow Network for Lab/Medical Imaging	0%												
Pricing Tools for Comparing Costs	43%												
Income-Based Employee Premiums	7%												
Value-Based (Outcome) Health Plan Design	0%												
On-Site Medical Clinic	14%												
Dedicated Clinic (Not On-Site)	0%												
Other	7%												

HSA and HRAs

Professional

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	75%
HRAs	6%
Both of the Above	6%
Neither of the Above	13%

Interest in HSAs/HRAs

Will Implement in 2015	0%
Definitely Interested	0%
Moderately Interested	50%
Somewhat Interested	50%
Not Interested	0%

Offer Employees Alternative to HSA/HRA

Yes	50%	No	50%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	54%	0%	0%	23%	0%	8%	0%	15%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	54%	0%	0%	8%	15%	0%	0%	23%

Wellness Programs

Professional

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	63%	38%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	10%	20%	30%	40%

Per-Employee Budget Costs

Included in Premium	20%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	0%	0%	25%	13%	0%	25%	13%	25%

Includes Staffing Costs

Yes	20%	No	80%
Don't know	0%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	20%	70%	10%	0%	0%	0%	0%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	20%	0%	10%	20%	40%	10%	0%

Wellness Programs (Cont.)

Professional

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	22%	86%	14%	0%	0%
Percent of DEPENDENTS Participating	50%	100%	0%	0%	0%
Percent of RETIREES Participating	90%	100%	0%	0%	0%

CEO Support

Communicates the Value	60%
Delegates Responsibilities	70%
Participates in Wellness Programs	40%
Allocates Staff/Budget	80%
Don't Know/None of the Above	20%

Components of Wellness Program

Health Risk Assessments	80%
Biometric Screening (bp, weight, cholesterol)	70%
Classes/Brown Bag Lunches	60%
Telephonic Health Coaches	50%
On-site or In-Person Health Coaches	30%
Online Health Information/Portal	70%
Webinars	30%
Health Information Books & Brochures	40%
Multiweek Challenges	40%
Smoking/Tobacco Cessation Resources	70%
Weight-Loss Management Programs	40%
Other	10%

Data Used to Plan Activities

Do Not Collect Data	20%
Program/Event Attendance	70%
Prior Program/Event Attendance	30%
Aggregated HRA Scores	50%
Aggregated Biometrics	50%
Employee Demographics	50%
Interest Survey	60%
Culture Audit to Gauge Support	20%
Modifiable Medical Claims	20%
Other	0%

How Wellness Program is Evaluated

Participation	70%
Participant Satisfaction	60%
Improvement in Knowledge/Behaviors	40%
Changes in Biometric Measures	40%
Changes in Risk Factors	30%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	0%
Drop in Health Costs/Trend/Claims	10%

Incentives Based On

Completion of Health-Risk Assessment	89%
Completion of Tobacco Cessation Programs	56%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	22%
Participation in Health Coaching Program	22%
Participation in Exercise Program	56%
Participation in Care Management Program	0%
Compliance with Screenings, Including Exams	11%
Participation in Educational Programs	11%
None of the Above	0%
Other	0%

Incentives Used

Cash	50%
Premium Differential	40%
Gift Card	50%
Contribution to Savings Account	10%
Merchandise/Trinkets	30%
Eligibility for Preferred Plan	0%
Other	0%

Incentive Budget

<\$100	60%
\$100-\$250	20%
\$251-\$400	0%
>\$400	20%

Health Plan Structure

Professional

2014

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	13%	0%	13%	19%	19%	13%	25%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	13%	19%	19%	13%	13%	13%	13%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	25%	0%	17%	0%	42%	0%	0%	0%	0%	17%	14%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	17%	0%	58%	25%	14%

Primary Care Office Visit Copays

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

Deductible Only	56%
None	14%
\$5	0%
\$10	0%
\$15	0%
\$20	43%
\$25	0%
\$30	29%
\$35	14%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	56%
Same as Primary	14%
None	0%
<\$30	14%
\$30	0%
\$35	14%
\$40	0%
\$45	0%
\$50	0%
\$55	29%
\$60	0%
\$65	0%
>\$65	29%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	36%	0%	55%	0%	9%

Health Plan Structure (Cont.)

Professional

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	7%
\$500-\$999	7%
\$1,000-\$1,999	29%
\$2,000-\$2,999	36%
\$3,000-\$4,999	21%
\$5,000-\$5,999	0%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	7%
\$1,000-\$1,499	0%
\$1,500-\$1,999	7%
\$2,000-\$2,999	7%
\$3,000-\$4,999	43%
\$5,000-\$7,999	14%
\$8,000-\$9,999	21%
\$10,000-\$11,999	0%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	40%
Some Medical Care Excluded:	60%
Exclusions:	
Prescriptions	78%
Office/Urgent Care Visits	44%
Emergency Room Visits	22%
Routine Physician Office Visits	78%
Lab Work / Diagnostic Tests	33%
Inpatient Care Only	11%
Outpatient Care Only	11%
Other	11%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	21%
\$3,000-\$3,999	14%
\$4,000-\$4,999	36%
\$5,000-\$5,999	0%
\$6,000-\$6,999	29%
\$7,000+	0%

FAMILY PLAN

<\$3,500	14%
\$3,500-\$4,499	7%
\$4,500-\$6,999	21%
\$7,000-\$9,999	14%
\$10,000-\$11,999	0%
\$12,000-\$12,999	43%
\$13,000+	0%

Deductibles Included in Maximum

Yes 93% No 7%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	13%	67%	20%	0%

If Flat-Dollar - Specify Copays:

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

If Co-Ins or Co-Pays - Specify Features:

	Member	Min	Max
	Co-Ins	Co-Pay	Co-Pay
Tier 1	20%	\$0	\$0
Tier 2	25%	\$0	\$0
Tier 3	75%	\$0	\$0
Tier 4	100%	\$0	\$0

Service & Retail

Greater Milwaukee Annual Employer Health Care Benefits Survey
2014
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Service & Retail							2014	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	6%	6%	25%	13%	6%	6%	13%	25%

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

	None	Some	Mostly
Labor Representation	69%	19%	13%

Health Plans Offered	Service & Retail					2014	www.HCTrends.com
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	None	1	2	3	>3
Number of Medical Plans Offered in 2014	0%	38%	15%	8%	38%

	Self Funded	Insured Only	Both	Enrollment	Single	Family	Single + Dependent
Self-Funded vs. Insured	46%	54%	0%	50%	43%	7%	

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	Offer Same-Sex Benefits	Yes	No
Percent of Employees Enrolled in Plans	0%	8%	31%	62%	0%	0%	0%	56%	44%	

	None	Opt-Out \$	Spousal Surcharge	Full-Time Only	Eligibility Audit	Spousal Carve-Out	Other
Participation Control Strategies	69%	25%	25%	100%	0%	0%	0%

Renewed plan early to avoid the Affordable Care mandates that took effect Jan. 1, 2014

Yes **31%** No **69%**

Terminate Health Plan When Exchange Opens

Don't Know	15%
Very Unlikely	77%
Somewhat Unlikely	0%
Somewhat Likely	8%
Very Likely	0%
Will Terminate Plan	0%

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

<10%	31%
10-20%	0%
21-30%	0%
31-40%	0%
41-50%	8%
51-75%	0%
75%+	54%
Don't Know	8%

Interest in Participating in Private Health Exchange

Yes	8%
No	69%
Seriously Considering	8%
Don't Know	15%

Reduced Some Employee Hours to <30 for 2014

Yes **0%** No **92%** Was planning to **8%**

Reducing Some Employee Hours to <30 for 2015

Will Do	8%
Seriously Considering	8%
Contemplating	0%
Not Contemplating	62%
Don't Know	23%

Percent of Employees Impacted by <30 Hour Decision

<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
75%	0%	8%	0%	0%	0%	17%

Health Plan Design		Service & Retail								2014				www.HCTrends.com			
		Yes	No									Yes	No	Unknown	NA		
Plan Changes Made for 2014 Plan Year		25%	75%									Grandfather Status Jeopardized?	0%	15%	77%	8%	
Projected Increase 2013 to 2014		Terminated Plan		<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+						
		0%		15%	46%	31%	0%	0%	0%	8%	0%						
Estimated Cost for Single Coverage (employer/employee share combined)		<\$4,000		23%	\$5,500-\$5,999		0%	\$7,000-\$7,499		0%	\$8,500-\$8,999		0%				
		\$4,000-\$4,999		15%	\$6,000-\$6,499		8%	\$7,500-\$7,999		15%	>=\$9,000		0%				
		\$5,000-\$5,499		23%	\$6,500-\$6,999		15%	\$8,000-\$8,499		0%							
Estimated Cost for Family Coverage (employer/employee share combined)		<\$12,000		23%	\$14,000-\$14,999		15%	\$17,000-\$17,999		8%	>=\$25,000		0%				
		\$12,000-\$12,999		8%	\$15,000-\$15,999		0%	\$18,000-\$19,999		8%							
		\$13,000-\$13,999		8%	\$16,000-\$16,999		15%	\$20,000-\$24,999		15%							
Principal Cost-Containment Strategies				Strategies Employed													
Increase Employee Share of Premium				45%	Wellness Program				64%								
Increase Deductibles/Copays/Co-Insurance				18%	Health-Risk Assessments w/o Wellness Program				27%								
Increase Out-Of-Pocket Maximums				9%	Biometric Screenings (BP, weight, cholesterol)				36%								
Restrict Eligibility				36%	Disease Management for Chronic Conditions				55%								
Reduce/Eliminate Contribution to HSA/HRA				0%	Employee Assistance Program				64%								
Reduce Types/Variety of Plans Offered				9%	Nurse/Medical Help Line				73%								
Change Network and/or Plans				18%	Tiered Provider Arrangements				9%								
Change Pharmacy Benefit Manager/Benefits				0%	Narrow Network for Lab/Medical Imaging				0%								
Switch to Narrow Provider Network (EPO)				0%	Pricing Tools for Comparing Costs				64%								
Switch to Self-Funded Plan				0%	Income-Based Employee Premiums				0%								
Smoking Surcharge				0%	Value-Based (Outcome) Health Plan Design				9%								
Other				9%	On-Site Medical Clinic				9%								
					Dedicated Clinic (Not On-Site)				0%								
					Other				9%								

HSAs and HRAs

Service & Retail

2014

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	46%
HRAs	15%
Both of the Above	8%
Neither of the Above	31%

Interest in HSAs/HRAs

Will Implement in 2015	0%
Definitely Interested	0%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	100%

Offer Employees Alternative to HSA/HRA

Yes	11%	No	89%
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Participation

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

HSA/HRA FUNDING

	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	38%	0%	13%	50%	0%	0%	0%	0%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	33%	0%	11%	0%	22%	0%	22%	11%

Wellness Programs

Service & Retail

2014

www.HCTrends.com

	Yes	No
Offer Wellness Program	54%	46%

	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	14%	57%	29%

Per-Employee Budget Costs

Included in Premium	14%							
	<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150- \$199	\$200- \$299	\$300- \$399	>=\$400
If Not Included in Premium:	0%	17%	0%	17%	0%	17%	33%	17%

Includes Staffing Costs

Yes	14%	No	86%
Don't know	0%		

Wellness Program Staffing

Total Staff Hours Per Week	None	<10	10-19	20-29	30-40	41-59	60-79	80+
	14%	57%	0%	29%	0%	0%	0%	0%

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

Wellness Programs (Cont.)

Service & Retail

2014

www.HCTrends.com

Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	14%	50%	0%	17%	33%
Percent of DEPENDENTS Participating	86%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	NA	NA	NA	NA

CEO Support

Communicates the Value	71%
Delegates Responsibilities	43%
Participates in Wellness Programs	57%
Allocates Staff/Budget	43%
Don't Know/None of the Above	14%

Components of Wellness Program

Health Risk Assessments	100%
Biometric Screening (bp, weight, cholesterol)	86%
Classes/Brown Bag Lunches	71%
Telephonic Health Coaches	29%
On-site or In-Person Health Coaches	29%
Online Health Information/Portal	71%
Webinars	29%
Health Information Books & Brochures	29%
Multiweek Challenges	43%
Smoking/Tobacco Cessation Resources	71%
Weight-Loss Management Programs	43%
Other	14%

Data Used to Plan Activities

Do Not Collect Data	14%
Program/Event Attendance	57%
Prior Program/Event Attendance	43%
Aggregated HRA Scores	71%
Aggregated Biometrics	71%
Employee Demographics	14%
Interest Survey	43%
Culture Audit to Gauge Support	0%
Modifiable Medical Claims	14%
Other	0%

How Wellness Program is Evaluated

Participation	83%
Participant Satisfaction	33%
Improvement in Knowledge/Behaviors	0%
Changes in Biometric Measures	50%
Changes in Risk Factors	33%
Changes in Productivity	0%
Absenteeism, Work Comp, Disability	33%
Drop in Health Costs/Trend/Claims	50%

Incentives Based On

Completion of Health-Risk Assessment	83%
Completion of Tobacco Cessation Programs	67%
Completion of End-of-Life Directives	0%
Improvement in HRA Scores or Health Status	33%
Participation in Health Coaching Program	33%
Participation in Exercise Program	33%
Participation in Care Management Program	17%
Compliance with Screenings, Including Exams	50%
Participation in Educational Programs	33%
None of the Above	0%
Other	0%

Incentives Used

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

Incentive Budget

<\$100	17%
\$100-\$250	0%
\$251-\$400	33%
>\$400	50%

Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	10%	0%	60%	0%	10%	0%	0%	20%	17%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	30%	0%	50%	20%	17%

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	13%
\$30	75%
\$35	0%
>\$35	13%

Specialty Care Office Visit Copays

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

Deductible Only	31%
Same as Primary	11%
None	0%
<\$30	0%
\$30	11%
\$35	11%
\$40	0%
\$45	0%
\$50	22%
\$55	0%
\$60	33%
\$65	11%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	0%	0%	78%	0%	22%

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
None	0%	None	0%	All Medical Care & Prescriptions	38%	
\$1-499	0%	\$1-\$999	0%	Some Medical Care Excluded:	62%	
\$500-\$999	0%	\$1,000-\$1,499	0%	Exclusions:		
\$1,000-\$1,999	42%	\$1,500-\$1,999	0%	Prescriptions	75%	
\$2,000-\$2,999	33%	\$2,000-\$2,999	8%	Office/Urgent Care Visits	75%	
\$3,000-\$4,999	25%	\$3,000-\$4,999	38%	Emergency Room Visits	63%	
\$5,000-\$5,999	0%	\$5,000-\$7,999	38%	Routine Physician Office Visits	100%	
\$6,000-\$6,999	0%	\$8,000-\$9,999	15%	Lab Work / Diagnostic Tests	38%	
\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	0%	
\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	13%	
				Other	13%	

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
<\$500	0%	<\$3,500	0%	Yes	100%	No 0%
\$500-\$2,999	8%	\$3,500-\$4,499	0%			
\$3,000-\$3,999	17%	\$4,500-\$6,999	23%			
\$4,000-\$4,999	17%	\$7,000-\$9,999	31%			
\$5,000-\$5,999	33%	\$10,000-\$11,999	31%			
\$6,000-\$6,999	25%	\$12,000-\$12,999	8%			
\$7,000+	0%	\$13,000+	8%			

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other				
	8%	8%	58%	17%	8%				
						Member	Min	Max	
						Co-Ins	Co-Pay	Co-Pay	
If Flat-Dollar - Specify Copays:	Tier 1	\$10				Tier 1	20%	\$10	\$10
	Tier 2	\$35				Tier 2	30%	\$25	\$30
	Tier 3	\$58				Tier 3	40%	\$40	\$55
	Tier 4	NA				Tier 4	0%	\$0	\$0
						If Co-Ins or Co-Pays - Specify Features:			