

# Greater Milwaukee Annual Employer Health Care Benefits Survey

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## 2010 Survey Results

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

*Results by:*

All Respondents (Weighted) 2

Employer Size	6	Employer Type	35
Fewer than 20 Employees	7	Financial & Insurance	36
20-99 Employees	14	Government & Education	43
100-499 Employees	21	Health Care	50
500 or More Employees	28	Manufacturing	57
		Non-Profit	64
		Professional	71
		Service & Retail	78
		Warehouse & Distribution	85

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# All Respondents - Weighted

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Greater Milwaukee Annual Employer Health Care Benefits Survey

**2010 Plan Year**

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

*Percentages may not total 100% due to rounding*

Company Information	All Respondents - Weighted							2010 Plan Year			www.HCTrends.com	
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	None	Some	Mostly
<b>Labor Representation</b>	<b>91%</b>	<b>5%</b>	<b>5%</b>

	Yes	No
<b>Offer Same-Sex Benefits</b>	<b>25%</b>	<b>75%</b>

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	<b>3%</b>	<b>91%</b>	<b>6%</b>

Participation Control Strategies	
Opt-Out Waiver	<b>73%</b>
Spousal Surcharge	<b>31%</b>
Eligibility Audit	<b>11%</b>
Spousal Carve-Out	<b>3%</b>
Other	<b>13%</b>

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent Employees Enrolled</b>	<b>3%</b>	<b>27%</b>	<b>22%</b>	<b>22%</b>	<b>8%</b>	<b>4%</b>	<b>13%</b>

	Yes	No
<b>Plan Changes Made?</b>	<b>40%</b>	<b>60%</b>

<b>Single Coverage Cost</b> (employer/employee combined)	<\$3,500	<b>21%</b>	\$4,750-\$4,999	<b>9%</b>	\$5,500-\$5,749	<b>3%</b>	≥\$6,500	<b>13%</b>
	\$3,500-4,499	<b>18%</b>	\$5,000-\$5,249	<b>5%</b>	\$5,750-\$5,999	<b>3%</b>		
	\$4,500-\$4,749	<b>17%</b>	\$5,250-\$5,499	<b>3%</b>	\$6,000-\$6,499	<b>7%</b>		

<b>Family Coverage Cost</b> (employer/employee combined)	<\$12,000	<b>36%</b>	\$14,000-\$14,999	<b>3%</b>	\$18,000-\$19,999	<b>6%</b>
	\$12,000-\$12,999	<b>20%</b>	\$15,000-\$15,999	<b>9%</b>	\$20,000-\$24,999	<b>2%</b>
	\$13,000-\$13,999	<b>13%</b>	\$16,000-\$17,999	<b>6%</b>	≥\$25,000	<b>4%</b>

#### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>35%</b>	Establish HSAs	<b>22%</b>
Increase Deductibles/Copays/Co-Insurance	<b>60%</b>	Reduce Types/Variety of Plans Offered	<b>3%</b>
Increase Out-Of-Pocket Maximums	<b>38%</b>	Cap Employer Payments	<b>0%</b>
Implement Narrow Network	<b>7%</b>	Change Network and/or Plans	<b>26%</b>
Tiered Provider Arrangements	<b>3%</b>	Change Pharmacy Benefit Manager/Benefits	<b>8%</b>
Allow Employee Customization	<b>3%</b>	Switch to Self-Funded Health Care	<b>0%</b>
Implement Value-Based Plan Design	<b>1%</b>	Other	<b>10%</b>

#### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>43%</b>
Biometric Screenings	<b>11%</b>
Disease Management for Chronic Conditions	<b>11%</b>
Employee Access to Nurse/Help Line	<b>52%</b>
On-Site Fitness Center	<b>9%</b>
On-Site Medical Facility	<b>4%</b>
Employee Assistance Program	<b>24%</b>
100% Preventive Care Programs	<b>44%</b>
Smoking Cestation Programs	<b>20%</b>
Other	<b>4%</b>

<b>Rate Increase</b>	Term	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25+%	
		<b>2%</b>	<b>8%</b>	<b>12%</b>	<b>12%</b>	<b>24%</b>	<b>12%</b>	<b>9%</b>	<b>8%</b>	<b>13%</b>

## HSAs/HRAs

All Respondents - Weighted

2010 Plan Year

www.HCTrends.com

## Currently Offer Employees:

High-Deductible Plans w/HSA Option	<b>37%</b>
HRAs	<b>12%</b>
Both of the Above	<b>3%</b>
Neither of the Above	<b>48%</b>

## Employer Contribution to Employee Account

## Plan Deductible

## SINGLE PLAN

No Funding	<b>45%</b>	\$1,000-\$1,499	<b>16%</b>
\$1-\$249	<b>4%</b>	\$1,500-\$1,749	<b>16%</b>
\$250-\$499	<b>0%</b>	\$1,750-\$1,999	<b>0%</b>
\$500-\$759	<b>3%</b>	\$2,000-\$2,249	<b>24%</b>
\$750-\$999	<b>5%</b>	\$2,250-\$2,499	<b>0%</b>
\$1,000-\$1,249	<b>14%</b>	\$2,500+	<b>45%</b>
\$1,250-\$1,499	<b>15%</b>		
\$1,500+	<b>12%</b>		

## FAMILY PLAN

No Funding	<b>43%</b>	\$2,000-\$2,999	<b>19%</b>
\$1-\$499	<b>5%</b>	\$3,000-\$3,499	<b>15%</b>
\$500-\$749	<b>1%</b>	\$3,500-\$3,999	<b>0%</b>
\$750-\$999	<b>1%</b>	\$4,000-\$4,499	<b>19%</b>
\$1,000-\$1,249	<b>9%</b>	\$4,500-\$5,499	<b>14%</b>
\$1,250-\$1,499	<b>0%</b>	\$5,500-\$6,499	<b>18%</b>
\$1,500-\$1,749	<b>5%</b>	\$6,500+	<b>15%</b>
\$1,750+	<b>36%</b>		

## Participation

<5%	<b>5%</b>	25-29%	<b>4%</b>
5-9%	<b>1%</b>	30-34%	<b>8%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>4%</b>
20-24%	<b>4%</b>	45%+	<b>73%</b>

## Wellness Programs

All Respondents - Weighted

2010 Plan Year

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	<b>Yes</b>	<b>No</b>		<b>&lt;=9%</b>	<b>10-19%</b>	<b>20-29%</b>	<b>30-49%</b>	<b>50-74%</b>	<b>75-94%</b>	<b>&gt;=95%</b>
Offer Wellness Program	<b>18%</b>	<b>82%</b>	Percent of Employees Participating	<b>15%</b>	<b>17%</b>	<b>3%</b>	<b>4%</b>	<b>16%</b>	<b>16%</b>	<b>29%</b>

Total Budget (with Incentives)	Incentives	Components	Planning Data Collected	How Evaluated
Included in Premium	<b>47%</b>	<\$100 <b>48%</b>	Do Not Collect <b>63%</b>	Participation <b>47%</b>
<\$25	<b>2%</b>	\$100-\$250 <b>26%</b>	Attendance <b>21%</b>	Satisfaction <b>45%</b>
\$26-\$49	<b>2%</b>	\$251-\$400 <b>23%</b>	Health Risk Scores* <b>21%</b>	Behavior Improve <b>2%</b>
\$50-\$99	<b>30%</b>	>\$400 <b>3%</b>	Biometrics* <b>20%</b>	Biometric Change <b>24%</b>
\$100-\$149	<b>61%</b>		Demographics <b>19%</b>	Change in Risks <b>3%</b>
\$150-\$199	<b>1%</b>		Medical Claims <b>1%</b>	Productivity Imp <b>1%</b>
\$200-\$299	<b>1%</b>		Other <b>0%</b>	Dis/Work Comp <b>1%</b>
\$300-\$399	<b>3%</b>			Health Claims <b>24%</b>
>=\$400	<b>1%</b>			
		Health Risk Assess <b>70%</b>		
		Biometric <b>35%</b>		
		Classes <b>35%</b>		
		Health Coaches <b>21%</b>		
		Website <b>68%</b>		
		Newsletters <b>78%</b>		
		Incentives <b>24%</b>		
		Smoking Classes <b>32%</b>		
		Other <b>14%</b>		
			*Aggregated	

## Plan Structure

All Respondents - Weighted

2010 Plan Year

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## Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	<b>100%</b>	<b>95-99%</b>	<b>90-94%</b>	<b>85-89%</b>	<b>80-84%</b>	<b>75-79%</b>	<b>70-74%</b>	<b>&lt;70%</b>	
	<b>17%</b>	<b>5%</b>	<b>6%</b>	<b>7%</b>	<b>7%</b>	<b>18%</b>	<b>13%</b>	<b>28%</b>	
<b>FAMILY PLAN:</b>	<b>100%</b>	<b>90-99%</b>	<b>85-89%</b>	<b>80-84%</b>	<b>75-79%</b>	<b>70-74%</b>	<b>65-69%</b>	<b>60-64%</b>	<b>&lt;60%</b>
	<b>16%</b>	<b>4%</b>	<b>4%</b>	<b>7%</b>	<b>15%</b>	<b>12%</b>	<b>8%</b>	<b>12%</b>	<b>26%</b>

## Employer's Share of Coinsurance

<b>IN-NETWORK:</b>	<b>100%</b>	<b>95%</b>	<b>90%</b>	<b>85%</b>	<b>80%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>	<b>60%</b>	<b>&lt;60%</b>	<b>Deductible Only</b>
	<b>23%</b>	<b>0%</b>	<b>9%</b>	<b>6%</b>	<b>23%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>34%</b>	<b>45%</b>
<b>OUT-NETWORK:</b>	<b>100%</b>	<b>95%</b>	<b>90%</b>	<b>85%</b>	<b>80%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>	<b>60%</b>	<b>&lt;60%</b>	<b>Deductible Only</b>
	<b>13%</b>	<b>0%</b>	<b>0%</b>	<b>6%</b>	<b>13%</b>	<b>6%</b>	<b>0%</b>	<b>0%</b>	<b>13%</b>	<b>50%</b>	<b>47%</b>

## Primary Care Office Visit Copays

## Pharmacy Tiers

<i>Deductible Only</i>	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35	1	2	3	4	Other
<b>35%</b>	<b>5%</b>	<b>0%</b>	<b>4%</b>	<b>0%</b>	<b>9%</b>	<b>10%</b>	<b>58%</b>	<b>11%</b>	<b>4%</b>	<b>15%</b>	<b>4%</b>	<b>42%</b>	<b>30%</b>	<b>10%</b>

## Specialty Care Office Visit Copays

<i>Deductible Only</i>	None	Same	<\$30	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	>\$65
<b>35%</b>	<b>4%</b>	<b>7%</b>	<b>4%</b>	<b>12%</b>	<b>0%</b>	<b>9%</b>	<b>0%</b>	<b>58%</b>	<b>0%</b>	<b>6%</b>	<b>0%</b>	<b>0%</b>

## Deductibles (In Network)

<b>SINGLE PLAN:</b>	<b>FAMILY PLAN:</b>	<b>Out-Of-Pocket Maximums:</b>	
None	None	<b>SINGLE PLAN</b>	<b>FAMILY PLAN</b>
\$1-499	\$1-\$999	<\$500	<\$3,500
\$500-\$749	\$1,000-\$1,499	\$500-\$999	\$3,500-\$4,499
\$750-\$999	\$1,500-\$1,999	\$1,000-\$1,999	\$4,500-\$5,499
\$1,000-\$1,249	\$2,000-\$2,499	\$2,000-\$2,999	\$5,500-\$6,499
\$1,250-\$1,499	\$2,500-\$3,499	\$3,000-\$3,999	\$6,500-\$7,499
\$1,500-\$1,749	\$3,500-\$4,999	\$4,000-\$4,999	\$7,500-\$8,499
\$1,750+	\$5,000+	\$5,000+	\$8,500+
<b>3%</b>	<b>3%</b>	<b>5%</b>	<b>14%</b>
<b>4%</b>	<b>1%</b>	<b>0%</b>	<b>11%</b>
<b>2%</b>	<b>1%</b>	<b>11%</b>	<b>20%</b>
<b>6%</b>	<b>11%</b>	<b>31%</b>	<b>22%</b>
<b>9%</b>	<b>10%</b>	<b>14%</b>	<b>3%</b>
<b>5%</b>	<b>18%</b>	<b>15%</b>	<b>8%</b>
<b>22%</b>	<b>19%</b>	<b>23%</b>	<b>24%</b>
<b>51%</b>	<b>36%</b>		

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## Results by Employer Size

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

**2010 Plan Year**

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

*Percentages may not total 100% due to rounding*

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# Fewer Than 20 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

## Company Information

Fewer Than 20 Employees

2010 Plan Year

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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	18%	82%	0%	0%	0%	0%	0%	0%

### Type of Business

Manufacturing	19%	Transportation/Utilities	2%
Service/Retail	17%	Printing/Publishing	10%
Government/Education	6%	Health Care	2%
Finance	12%	Professional (Law/Accounting)	8%
Warehouse/Distribution	12%	Construction	10%
Non-Profit	4%	Other	0%

	None	Some	Mostly
<b>Labor Representation</b>	93%	4%	4%

## Health Plans Offered

Fewer Than 20 Employees

2010 Plan Year

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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	2%	67%	24%	2%	6%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	70%	9%	7%	0%	14%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	0%	94%	6%

	Single	Family	Single + Dependent
<b>Enrollment</b>	42%	58%	0%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	4%	27%	20%	20%	8%	4%	16%

	Yes	No
<b>Offer Same-Sex Benefits</b>	27%	73%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	77%	33%	10%	0%	13%

<b>Health Plan Design</b>	<b>Fewer Than 20 Employees</b>	<b>2010 Plan Year</b>	<b>www.HCTrends.com</b>
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	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>35%</b>	<b>65%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>2%</b>	<b>8%</b>	<b>12%</b>	<b>10%</b>	<b>25%</b>	<b>12%</b>	<b>10%</b>	<b>8%</b>	<b>14%</b>

<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	<\$3,500	23%	\$4,750-\$4,999	10%	\$5,500-\$5,749	2%	>=\$6,500	13%
	\$3,500-4,499	17%	\$5,000-\$5,249	6%	\$5,750-\$5,999	2%		
	\$4,500-\$4,749	19%	\$5,250-\$5,499	2%	\$6,000-\$6,499	6%		

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	38%	\$14,000-\$14,999	2%	\$18,000-\$19,999	6%
	\$12,000-\$12,999	21%	\$15,000-\$15,999	9%	\$20,000-\$24,999	2%
	\$13,000-\$13,999	13%	\$16,000-\$17,999	4%	>=\$25,000	4%

#### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>33%</b>
Increase Deductibles/Copays/Co-Insurance	<b>59%</b>
Increase Out-Of-Pocket Maximums	<b>36%</b>
Implement Narrow Network	<b>8%</b>
Tiered Provider Arrangements	<b>3%</b>
Allow Employee Customization	<b>3%</b>
Implement Value-Based Plan Designs	<b>0%</b>
Establish HSAs	<b>23%</b>
Reduce Types/Variety of Plans Offered	<b>3%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>26%</b>
Change Pharmacy Benefit Manager/Benefits	<b>5%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>10%</b>

#### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>42%</b>
Biometric Screenings	<b>8%</b>
Disease Management for Chronic Conditions	<b>8%</b>
Employee Access to Nurse/Help Line	<b>50%</b>
On-Site Fitness Center	<b>8%</b>
On-Site Medical Facility	<b>4%</b>
Employee Assistance Program	<b>17%</b>
100% Preventive Care Programs	<b>42%</b>
Smoking Cestation Programs	<b>17%</b>
Other	<b>4%</b>

**HSAs and HRAs**

Fewer Than 20 Employees

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>39%</b>
HRAs	<b>8%</b>
Both of the Above	<b>2%</b>
Neither of the Above	<b>51%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>4%</b>
Moderately Interested	<b>13%</b>
Somewhat Interested	<b>21%</b>
Not Interested	<b>63%</b>

**Participation**

<5%	<b>4%</b>	25-29%	<b>4%</b>
5-9%	<b>0%</b>	30-34%	<b>9%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>4%</b>
20-24%	<b>4%</b>	45%+	<b>74%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>100%</b>

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

No Funding	<b>48%</b>
\$1-\$249	<b>5%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>0%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>14%</b>
\$1,250-\$1,499	<b>14%</b>
\$1,500+	<b>14%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>15%</b>
\$1,500-\$1,749	<b>15%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>26%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>45%</b>

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

No Funding	<b>45%</b>
\$1-\$499	<b>5%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>9%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>5%</b>
\$1,750+	<b>36%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>19%</b>
\$3,000-\$3,499	<b>14%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>21%</b>
\$4,500-\$5,499	<b>14%</b>
\$5,500-\$6,499	<b>19%</b>
\$6,500+	<b>14%</b>

## Wellness Programs

Fewer Than 20 Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	12%	88%

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

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	17%	17%	0%	0%	17%	17%	33%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	40%	67%	0%	0%	33%
Percent of DEPENDENTS Participating	50%	67%	33%	0%	0%
Percent of RETIREES Participating	83%	100%	0%	0%	0%

CEO Support	
Communicates the Value	50%
Delegates Responsibilities	50%
Participates in Wellness Programs	83%
Don't Know/None of the Above	17%

## Components of Wellness Program

Health Risk Assessments	67%
Biometric Screening	33%
Classes/Brown Bag Lunches	33%
Health Coaches	17%
Web Site Access to Health Information	67%
Newsletters	83%
Incentive Campaigns	17%
Smoking/Tobacco Restrictions	33%
Other	17%

## Data Used to Plan Activities

Do Not Collect Data	67%
Program/Event Attendance	17%
Aggregated HRA Scores	17%
Aggregated Biometrics	17%
Employee Demographics	17%
Modifiable Medical Claims	0%
Other	0%

## How Wellness Program is Evaluated

Participation	50%
Participant Satisfaction	50%
Improvement in Behaviors	0%
Changes in Biometric Measures	25%
Changes in Risk Factors	0%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	0%
Drop in Health Costs/Claims	25%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	50%		
<\$25	0%	\$150-\$199	0%
\$26-\$49	0%	\$200-\$299	0%
\$50-\$99	33%	\$300-\$399	0%
\$100-\$149	67%	>=\$400	0%

## Annual Incentive Budget

<\$100	50%
\$100-\$250	25%
\$251-\$400	25%
>\$400	0%

## Incentives Used

Cash	67%
Premium Differential	33%
Gift Card	33%
Contribution to Savings Account	0%
Merchandise/Trinkets	33%

**Health Plan Structure** Fewer Than 20 Employees 2010 Plan Year www.HCTrends.com

**Employer's Share of Insurance Premium**

	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	19%	5%	5%	7%	5%	19%	12%	29%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	18%	3%	3%	5%	15%	10%	8%	13%	28%

**Employer's Share of Coinsurance**

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

	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	25%	0%	6%	6%	19%	6%	0%	0%	0%	38%	48%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	13%	0%	0%	6%	13%	6%	0%	0%	13%	50%	47%

**Primary Care Office Visit Copays**

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

None	4%
Deductible Only	37%
\$5	0%
\$10	4%
\$15	0%
\$20	8%
\$25	8%
\$30	62%
\$35	12%
>\$35	4%

**Specialty Care Office Visit Copays**

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

None	4%
Deductible Only	37%
Same as Primary	4%
<\$30	4%
\$30	13%
\$35	0%
\$40	8%
\$45	0%
\$50	63%
\$55	0%
\$60	4%
\$65	0%
>\$65	0%

**Health Plan Structure (Cont.)** Fewer Than 20 Employees 2010 Plan Year www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	3%	None	3%	All Medical Care & Prescriptions	50%
	\$1-499	3%	\$1-\$999	0%	Some Medical Care Excluded:	50%
	\$500-\$749	0%	\$1,000-\$1,499	0%	<b>Exclusions:</b>	
	\$750-\$999	6%	\$1,500-\$1,999	11%	Prescriptions	90%
	\$1,000-\$1,249	9%	\$2,000-\$2,499	11%	Office/Urgent Care Visits	35%
	\$1,250-\$1,499	6%	\$2,500-\$3,499	19%	Emergency Room Visits	30%
	\$1,500-\$1,749	23%	\$3,500-\$4,999	19%	Routine Physician Office Visits	40%
	\$1,750+	51%	\$5,000+	36%	Lab Work / Diagnostic Tests	15%
					Inpatient Care Only	5%
					Outpatient Care Only	5%
					Other	5%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	5%	<\$3,500	14%	Yes	76%
	\$500-\$999	0%	\$3,500-\$4,499	11%	No	24%
	\$1,000-\$1,999	11%	\$4,500-\$5,499	22%		
	\$2,000-\$2,999	32%	\$5,500-\$6,499	22%		
	\$3,000-\$3,999	14%	\$6,500-\$7,499	3%		
	\$4,000-\$4,999	16%	\$7,500-\$8,499	8%		
	\$5,000+	22%	\$8,500+	22%		

**Prescription Drugs**

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other
	17%	3%	39%	31%	11%

If Flat-Dollar - Specify Copays:	
Tier 1	\$10
Tier 2	\$35
Tier 3	\$55
Tier 4	\$0

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# 20-99 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	20-99 Employees								2010 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	62%	38%	0%	0%	0%	0%

Type of Business		
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Manufacturing	33%	Transportation/Utilities	0%
Service/Retail	11%	Printing/Publishing	4%
Government/Education	2%	Health Care	2%
Finance	11%	Professional (Law/Accounting)	9%
Warehouse/Distribution	7%	Construction	7%
Non-Profit	9%	Other	4%

	None	Some	Mostly
<b>Labor Representation</b>	88%	9%	4%

Health Plans Offered	20-99 Employees					2010 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	64%	30%	4%	1%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	81%	10%	3%	0%	20%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	3%	89%	9%

	Single	Family	Single + Dependent
<b>Enrollment</b>	42%	38%	20%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	1%	34%	34%	23%	6%	1%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	10%	90%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	57%	20%	10%	20%	7%

## Health Plan Design

20-99 Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>67%</b>	<b>33%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>8%</b>	<b>8%</b>	<b>19%</b>	<b>19%</b>	<b>14%</b>	<b>6%</b>	<b>13%</b>	<b>13%</b>

	<\$3,500	15%	\$4,750-\$4,999	6%	\$5,500-\$5,749	5%	>=\$6,500	11%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>29%</b>	\$5,000-\$5,249	<b>2%</b>	\$5,750-\$5,999	<b>6%</b>		
	\$4,500-\$4,749	<b>11%</b>	\$5,250-\$5,499	<b>5%</b>	\$6,000-\$6,499	<b>10%</b>		

	<\$12,000	30%	\$14,000-\$14,999	10%	\$18,000-\$19,999	5%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>14%</b>	\$15,000-\$15,999	<b>8%</b>	\$20,000-\$24,999	<b>5%</b>
	\$13,000-\$13,999	<b>19%</b>	\$16,000-\$17,999	<b>8%</b>	>=\$25,000	<b>2%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>42%</b>
Increase Deductibles/Copays/Co-Insurance	<b>70%</b>
Increase Out-Of-Pocket Maximums	<b>48%</b>
Implement Narrow Network	<b>3%</b>
Tiered Provider Arrangements	<b>3%</b>
Allow Employee Customization	<b>7%</b>
Implement Value-Based Plan Designs	<b>5%</b>
Establish HSAs	<b>13%</b>
Reduce Types/Variety of Plans Offered	<b>7%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>22%</b>
Change Pharmacy Benefit Manager/Benefits	<b>22%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>5%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>39%</b>
Biometric Screenings	<b>20%</b>
Disease Management for Chronic Conditions	<b>10%</b>
Employee Access to Nurse/Help Line	<b>51%</b>
On-Site Fitness Center	<b>10%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>53%</b>
100% Preventive Care Programs	<b>49%</b>
Smoking Cestation Programs	<b>24%</b>
Other	<b>4%</b>

**HSAs and HRAs**

20-99 Employees

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>27%</b>
HRAs	<b>32%</b>
Both of the Above	<b>8%</b>
Neither of the Above	<b>32%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>5%</b>
Moderately Interested	<b>30%</b>
Somewhat Interested	<b>40%</b>
Not Interested	<b>25%</b>

**Participation**

<5%	<b>10%</b>	25-29%	<b>2%</b>
5-9%	<b>2%</b>	30-34%	<b>2%</b>
10-14%	<b>2%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>2%</b>
20-24%	<b>2%</b>	45+	<b>76%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>3%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>6%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>90%</b>

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

No Funding	<b>34%</b>
\$1-\$249	<b>2%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>12%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>12%</b>
\$1,250-\$1,499	<b>29%</b>
\$1,500+	<b>5%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>12%</b>
\$1,500-\$1,749	<b>19%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>12%</b>
\$2,250-\$2,499	<b>2%</b>
\$2,500+	<b>56%</b>

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

No Funding	<b>35%</b>
\$1-\$499	<b>3%</b>
\$500-\$749	<b>5%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>3%</b>
\$1,250-\$1,499	<b>3%</b>
\$1,500-\$1,749	<b>0%</b>
\$1,750+	<b>48%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>9%</b>
\$3,000-\$3,499	<b>22%</b>
\$3,500-\$3,999	<b>2%</b>
\$4,000-\$4,499	<b>5%</b>
\$4,500-\$5,499	<b>16%</b>
\$5,500-\$6,499	<b>16%</b>
\$6,500+	<b>31%</b>

## Wellness Programs

20-99 Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	35%	65%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	32%	55%	14%	0%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	5%	20%	15%	30%	5%	10%	15%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	48%	82%	9%	9%	0%
Percent of DEPENDENTS Participating	62%	88%	0%	13%	0%
Percent of RETIREES Participating	90%	100%	0%	0%	0%

CEO Support	
Communicates the Value	37%
Delegates Responsibilities	42%
Participates in Wellness Programs	53%
Don't Know/None of the Above	37%

## Components of Wellness Program

Health Risk Assessments	91%
Biometric Screening	41%
Classes/Brown Bag Lunches	41%
Health Coaches	36%
Web Site Access to Health Information	73%
Newsletters	50%
Incentive Campaigns	50%
Smoking/Tobacco Restrictions	14%
Other	0%

## Data Used to Plan Activities

Do Not Collect Data	52%
Program/Event Attendance	33%
Aggregated HRA Scores	29%
Aggregated Biometrics	24%
Employee Demographics	14%
Modifiable Medical Claims	0%
Other	0%

## How Wellness Program is Evaluated

Participation	75%
Participant Satisfaction	38%
Improvement in Behaviors	13%
Changes in Biometric Measures	13%
Changes in Risk Factors	19%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	0%
Drop in Health Costs/Claims	25%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	40%		
<\$25	7%	\$150-\$199	0%
\$26-\$49	20%	\$200-\$299	0%
\$50-\$99	13%	\$300-\$399	20%
\$100-\$149	33%	>=\$400	7%

## Annual Incentive Budget

<\$100	43%
\$100-\$250	38%
\$251-\$400	10%
>\$400	10%

## Incentives Used

Cash	5%
Premium Differential	21%
Gift Card	63%
Contribution to Savings Account	11%
Merchandise/Trinkets	32%

**Health Plan Structure**      20-99 Employees      2010 Plan Year      www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	3%	2%	7%	3%	18%	17%	20%	30%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	2%	7%	3%	17%	12%	25%	12%	5%	17%

**Employer's Share of Coinsurance**

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	12%	0%	24%	0%	41%	3%	0%	0%	3%	18%	36%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	6%	0%	3%	0%	9%	6%	16%	3%	25%	31%	36%

**Primary Care Office Visit Copays**

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

None	8%
Deductible Only	19%
\$5	0%
\$10	0%
\$15	0%
\$20	15%
\$25	17%
\$30	52%
\$35	6%
>\$35	2%

**Specialty Care Office Visit Copays**

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

None	4%
Deductible Only	19%
Same as Primary	13%
<\$30	0%
\$30	2%
\$35	0%
\$40	13%
\$45	2%
\$50	41%
\$55	0%
\$60	22%
\$65	0%
>\$65	2%

**Health Plan Structure (Cont.)**      20-99 Employees      2010 Plan Year      www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	2%	None	0%	All Medical Care & Prescriptions	41%
	\$1-499	2%	\$1-\$999	2%	Some Medical Care Excluded:	59%
	\$500-\$749	5%	\$1,000-\$1,499	2%	<b>Exclusions:</b>	
	\$750-\$999	5%	\$1,500-\$1,999	5%	Prescriptions	94%
	\$1,000-\$1,249	7%	\$2,000-\$2,499	5%	Office/Urgent Care Visits	49%
	\$1,250-\$1,499	2%	\$2,500-\$3,499	14%	Emergency Room Visits	37%
	\$1,500-\$1,749	16%	\$3,500-\$4,999	21%	Routine Physician Office Visits	60%
	\$1,750+	61%	\$5,000+	50%	Lab Work / Diagnostic Tests	17%
					Inpatient Care Only	3%
					Outpatient Care Only	0%
					Other	0%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	2%	<\$3,500	7%	Yes	75%
	\$500-\$999	0%	\$3,500-\$4,499	11%	No	25%
	\$1,000-\$1,999	5%	\$4,500-\$5,499	11%		
	\$2,000-\$2,999	32%	\$5,500-\$6,499	21%		
	\$3,000-\$3,999	13%	\$6,500-\$7,499	2%		
	\$4,000-\$4,999	14%	\$7,500-\$8,499	7%		
	\$5,000+	34%	\$8,500+	42%		

**Prescription Drugs**

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other
	2%	4%	55%	33%	7%

If Flat-Dollar - Specify Copays:	
Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	\$0

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# 100-499 Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	100-499 Employees								2010 Plan Year					www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	0%	0%	42%	58%	0%	0%

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

Manufacturing	31%					Transportation/Utilities	2%
Service/Retail	8%					Printing/Publishing	2%
Government/Education	12%					Health Care	6%
Finance	11%					Professional (Law/Accounting)	14%
Warehouse/Distribution	6%					Construction	0%
Non-Profit	8%					Other	2%

	None	Some	Mostly
<b>Labor Representation</b>	75%	11%	14%

Health Plans Offered	100-499 Employees								2010 Plan Year					www.HCTrends.com	
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	2%	41%	45%	13%	0%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	80%	18%	2%	0%	35%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	42%	56%	2%

	Single	Family	Single + Dependent
<b>Enrollment</b>	40%	45%	15%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	6%	34%	43%	8%	9%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	20%	80%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	47%	19%	28%	12%	19%

## Health Plan Design

100-499 Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>60%</b>	<b>40%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>15%</b>	<b>17%</b>	<b>30%</b>	<b>19%</b>	<b>9%</b>	<b>2%</b>	<b>2%</b>	<b>6%</b>

	<\$3,500	7%	\$4,750-\$4,999	7%	\$5,500-\$5,749	16%	>=\$6,500	22%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>16%</b>	\$5,000-\$5,249	<b>2%</b>	\$5,750-\$5,999	<b>7%</b>		
	\$4,500-\$4,749	<b>4%</b>	\$5,250-\$5,499	<b>11%</b>	\$6,000-\$6,499	<b>9%</b>		

	<\$12,000	24%	\$14,000-\$14,999	7%	\$18,000-\$19,999	11%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>2%</b>	\$15,000-\$15,999	<b>11%</b>	\$20,000-\$24,999	<b>4%</b>
	\$13,000-\$13,999	<b>9%</b>	\$16,000-\$17,999	<b>28%</b>	>=\$25,000	<b>4%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>49%</b>
Increase Deductibles/Copays/Co-Insurance	<b>56%</b>
Increase Out-Of-Pocket Maximums	<b>49%</b>
Implement Narrow Network	<b>3%</b>
Tiered Provider Arrangements	<b>3%</b>
Allow Employee Customization	<b>5%</b>
Implement Value-Based Plan Designs	<b>3%</b>
Establish HSAs	<b>21%</b>
Reduce Types/Variety of Plans Offered	<b>3%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>28%</b>
Change Pharmacy Benefit Manager/Benefits	<b>23%</b>
Switch to Self-Funded Health Care	<b>3%</b>
Other	<b>23%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>67%</b>
Biometric Screenings	<b>41%</b>
Disease Management for Chronic Conditions	<b>65%</b>
Employee Access to Nurse/Help Line	<b>83%</b>
On-Site Fitness Center	<b>13%</b>
On-Site Medical Facility	<b>2%</b>
Employee Assistance Program	<b>78%</b>
100% Preventive Care Programs	<b>63%</b>
Smoking Cestation Programs	<b>59%</b>
Other	<b>13%</b>

**HSAs and HRAs**

100-499 Employees

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>29%</b>
HRAs	<b>33%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>38%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>12%</b>
Definitely Interested	<b>12%</b>
Moderately Interested	<b>29%</b>
Somewhat Interested	<b>29%</b>
Not Interested	<b>18%</b>

**Participation**

<5%	<b>7%</b>	25-29%	<b>4%</b>
5-9%	<b>7%</b>	30-34%	<b>7%</b>
10-14%	<b>4%</b>	35-39%	<b>0%</b>
15-19%	<b>4%</b>	40-44%	<b>11%</b>
20-24%	<b>11%</b>	45+	<b>44%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>12%</b>	Meet with Health Coach	<b>4%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>8%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>80%</b>

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

No Funding	<b>31%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>8%</b>
\$500-\$759	<b>31%</b>
\$750-\$999	<b>15%</b>
\$1,000-\$1,249	<b>12%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>4%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>44%</b>
\$1,500-\$1,749	<b>13%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>22%</b>
\$2,250-\$2,499	<b>3%</b>
\$2,500+	<b>19%</b>

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

No Funding	<b>33%</b>
\$1-\$499	<b>0%</b>
\$500-\$749	<b>4%</b>
\$750-\$999	<b>4%</b>
\$1,000-\$1,249	<b>19%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>22%</b>
\$1,750+	<b>19%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>34%</b>
\$3,000-\$3,499	<b>19%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>22%</b>
\$4,500-\$5,499	<b>3%</b>
\$5,500-\$6,499	<b>16%</b>
\$6,500+	<b>6%</b>

## Wellness Programs

100-499 Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	67%	33%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	10%	48%	32%	10%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	3%	13%	20%	13%	33%	13%	3%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	48%	73%	13%	7%	7%
Percent of DEPENDENTS Participating	93%	100%	0%	0%	0%
Percent of RETIREES Participating	89%	67%	0%	0%	33%

CEO Support	
Communicates the Value	52%
Delegates Responsibilities	61%
Participates in Wellness Programs	48%
Don't Know/None of the Above	19%

## Components of Wellness Program

Health Risk Assessments	84%
Biometric Screening	61%
Classes/Brown Bag Lunches	65%
Health Coaches	48%
Web Site Access to Health Information	71%
Newsletters	61%
Incentive Campaigns	77%
Smoking/Tobacco Restrictions	48%
Other	3%

## Data Used to Plan Activities

Do Not Collect Data	23%
Program/Event Attendance	50%
Aggregated HRA Scores	70%
Aggregated Biometrics	50%
Employee Demographics	53%
Modifiable Medical Claims	13%
Other	3%

## How Wellness Program is Evaluated

Participation	92%
Participant Satisfaction	50%
Improvement in Behaviors	38%
Changes in Biometric Measures	50%
Changes in Risk Factors	50%
Changes in Productivity	12%
Absenteeism, Work Comp, Disab	27%
Drop in Health Costs/Claims	50%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	18%		
<\$25	22%	\$150-\$199	9%
\$26-\$49	4%	\$200-\$299	17%
\$50-\$99	9%	\$300-\$399	13%
\$100-\$149	13%	>=\$400	13%

## Annual Incentive Budget

<\$100	35%
\$100-\$250	23%
\$251-\$400	12%
>\$400	31%

## Incentives Used

Cash	31%
Premium Differential	50%
Gift Card	54%
Contribution to Savings Account	15%
Merchandise/Trinkets	54%

**Health Plan Structure**      100-499 Employees      2010 Plan Year      www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	7%	11%	13%	18%	16%	9%	11%	16%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	7%	20%	13%	18%	13%	9%	4%	7%	9%

**Employer's Share of Coinsurance**

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	5%	0%	30%	11%	43%	0%	3%	0%	0%	8%	14%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	3%	0%	5%	3%	28%	10%	31%	21%	9%

**Primary Care Office Visit Copays**

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

None	21%
Deductible Only	24%
\$5	0%
\$10	6%
\$15	6%
\$20	15%
\$25	32%
\$30	15%
\$35	6%
>\$35	0%

**Specialty Care Office Visit Copays**

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

None	15%
Deductible Only	24%
Same as Primary	38%
<\$30	6%
\$30	9%
\$35	9%
\$40	9%
\$45	0%
\$50	15%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

100-499 Employees

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	2%
\$1-499	22%
\$500-\$749	17%
\$750-\$999	9%
\$1,000-\$1,249	9%
\$1,250-\$1,499	4%
\$1,500-\$1,749	13%
\$1,750+	24%

#### FAMILY PLAN:

None	2%
\$1-\$999	17%
\$1,000-\$1,499	2%
\$1,500-\$1,999	28%
\$2,000-\$2,499	9%
\$2,500-\$3,499	11%
\$3,500-\$4,999	15%
\$5,000+	15%

### Deductibles Apply To:

All Medical Care & Prescriptions	22%
Some Medical Care Excluded:	78%
<b>Exclusions:</b>	
Prescriptions	81%
Office/Urgent Care Visits	41%
Emergency Room Visits	32%
Routine Physician Office Visits	62%
Lab Work / Diagnostic Tests	11%
Inpatient Care Only	3%
Outpatient Care Only	5%
Other	11%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	4%
\$500-\$999	4%
\$1,000-\$1,999	22%
\$2,000-\$2,999	18%
\$3,000-\$3,999	20%
\$4,000-\$4,999	7%
\$5,000+	24%

#### FAMILY PLAN

<\$3,500	22%
\$3,500-\$4,499	9%
\$4,500-\$5,499	7%
\$5,500-\$6,499	24%
\$6,500-\$7,499	0%
\$7,500-\$8,499	9%
\$8,500+	29%

### Deductibles Included in Maximum

Yes 88% No 13%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
7%	13%	64%	11%	4%

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

Tier 1	\$10
Tier 2	\$25
Tier 3	\$50
Tier 4	\$0

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# 500+ Employees

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	500+ Employees								2010 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	0%	0%	0%	0%	0%	34%	66%

Type of Business			
Manufacturing	27%	Transportation/Utilities	4%
Service/Retail	10%	Printing/Publishing	2%
Government/Education	6%	Health Care	23%
Finance	15%	Professional (Law/Accounting)	6%
Warehouse/Distribution	0%	Construction	0%
Non-Profit	4%	Other	4%

	None	Some	Mostly
<b>Labor Representation</b>	68%	19%	13%

Health Plans Offered	500+ Employees					2010 Plan Year	www.HCTrends.com
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	9%	40%	47%	4%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	85%	13%	23%	2%	55%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	51%	23%	26%

	Single	Family	Single + Dependent
<b>Enrollment</b>	39%	38%	23%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	4%	33%	49%	7%	7%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	42%	58%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	24%	58%	48%	9%	15%

<b>Health Plan Design</b>	<b>500+ Employees</b>	<b>2010 Plan Year</b>	<b>www.HCTrends.com</b>
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	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>74%</b>	<b>26%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>16%</b>	<b>28%</b>	<b>33%</b>	<b>16%</b>	<b>5%</b>	<b>0%</b>	<b>2%</b>	<b>0%</b>

	<\$3,500	2%	\$4,750-\$4,999	9%	\$5,500-\$5,749	7%	>=\$6,500	9%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>9%</b>	\$5,000-\$5,249	<b>9%</b>	\$5,750-\$5,999	<b>16%</b>		
	\$4,500-\$4,749	<b>16%</b>	\$5,250-\$5,499	<b>9%</b>	\$6,000-\$6,499	<b>12%</b>		

	<\$12,000	5%	\$14,000-\$14,999	21%	\$18,000-\$19,999	12%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>9%</b>	\$15,000-\$15,999	<b>12%</b>	\$20,000-\$24,999	<b>5%</b>
	\$13,000-\$13,999	<b>7%</b>	\$16,000-\$17,999	<b>30%</b>	>=\$25,000	<b>0%</b>

#### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>69%</b>
Increase Deductibles/Copays/Co-Insurance	<b>55%</b>
Increase Out-Of-Pocket Maximums	<b>29%</b>
Implement Narrow Network	<b>5%</b>
Tiered Provider Arrangements	<b>2%</b>
Allow Employee Customization	<b>0%</b>
Implement Value-Based Plan Designs	<b>5%</b>
Establish HSAs	<b>14%</b>
Reduce Types/Variety of Plans Offered	<b>10%</b>
Cap Employer Payments	<b>2%</b>
Change Network and/or Plans	<b>17%</b>
Change Pharmacy Benefit Manager/Benefits	<b>12%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>12%</b>

#### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>74%</b>
Biometric Screenings	<b>56%</b>
Disease Management for Chronic Conditions	<b>77%</b>
Employee Access to Nurse/Help Line	<b>63%</b>
On-Site Fitness Center	<b>26%</b>
On-Site Medical Facility	<b>16%</b>
Employee Assistance Program	<b>86%</b>
100% Preventive Care Programs	<b>65%</b>
Smoking Cestation Programs	<b>79%</b>
Other	<b>5%</b>

**HSAs and HRAs**

500+ Employees

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>32%</b>
HRAs	<b>5%</b>
Both of the Above	<b>20%</b>
Neither of the Above	<b>43%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>5%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>32%</b>
Somewhat Interested	<b>21%</b>
Not Interested	<b>42%</b>

**Participation**

<5%	<b>4%</b>	25-29%	<b>8%</b>
5-9%	<b>4%</b>	30-34%	<b>0%</b>
10-14%	<b>8%</b>	35-39%	<b>4%</b>
15-19%	<b>8%</b>	40-44%	<b>4%</b>
20-24%	<b>0%</b>	45+	<b>58%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>16%</b>	Meet with Health Coach	<b>5%</b>
Smoking Cessation	<b>5%</b>	Participation in Educational Programs	<b>11%</b>
Complete Advance Directives	<b>5%</b>	Other	<b>26%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>58%</b>

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

No Funding	<b>13%</b>
\$1-\$249	<b>4%</b>
\$250-\$499	<b>13%</b>
\$500-\$759	<b>58%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>13%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>0%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>45%</b>
\$1,500-\$1,749	<b>39%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>6%</b>
\$2,250-\$2,499	<b>3%</b>
\$2,500+	<b>6%</b>

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

No Funding	<b>13%</b>
\$1-\$499	<b>0%</b>
\$500-\$749	<b>13%</b>
\$750-\$999	<b>13%</b>
\$1,000-\$1,249	<b>42%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>8%</b>
\$1,750+	<b>13%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>50%</b>
\$3,000-\$3,499	<b>25%</b>
\$3,500-\$3,999	<b>3%</b>
\$4,000-\$4,499	<b>3%</b>
\$4,500-\$5,499	<b>13%</b>
\$5,500-\$6,499	<b>0%</b>
\$6,500+	<b>6%</b>

## Wellness Programs

500+ Employees

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	89%	11%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	3%	64%	26%	8%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	3%	3%	22%	25%	22%	22%	3%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	58%	60%	27%	7%	7%
Percent of DEPENDENTS Participating	84%	67%	17%	17%	0%
Percent of RETIREES Participating	89%	75%	0%	25%	0%

CEO Support	
Communicates the Value	62%
Delegates Responsibilities	46%
Participates in Wellness Programs	46%
Don't Know/None of the Above	19%

## Components of Wellness Program

Health Risk Assessments	85%
Biometric Screening	77%
Classes/Brown Bag Lunches	56%
Health Coaches	46%
Web Site Access to Health Information	74%
Newsletters	74%
Incentive Campaigns	64%
Smoking/Tobacco Restrictions	38%
Other	10%

## Data Used to Plan Activities

Do Not Collect Data	16%
Program/Event Attendance	54%
Aggregated HRA Scores	76%
Aggregated Biometrics	57%
Employee Demographics	57%
Modifiable Medical Claims	35%
Other	0%

## How Wellness Program is Evaluated

Participation	94%
Participant Satisfaction	48%
Improvement in Behaviors	48%
Changes in Biometric Measures	55%
Changes in Risk Factors	45%
Changes in Productivity	3%
Absenteeism, Work Comp, Disab	16%
Drop in Health Costs/Claims	58%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	24%		
<\$25	27%	\$150-\$199	15%
\$26-\$49	15%	\$200-\$299	8%
\$50-\$99	12%	\$300-\$399	4%
\$100-\$149	15%	>=\$400	4%

## Annual Incentive Budget

<\$100	40%
\$100-\$250	13%
\$251-\$400	10%
>\$400	37%

## Incentives Used

Cash	29%
Premium Differential	40%
Gift Card	43%
Contribution to Savings Account	11%
Merchandise/Trinkets	51%

## Health Plan Structure

500+ Employees

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	12%	14%	21%	33%	14%	5%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	9%	12%	21%	28%	19%	5%	2%	5%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	3%	0%	28%	10%	60%	0%	0%	0%	0%	0%	7%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	15%	0%	17%	2%	56%	10%	5%

### Primary Care Office Visit Copays

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

None	5%
Deductible Only	48%
\$5	0%
\$10	5%
\$15	0%
\$20	33%
\$25	29%
\$30	19%
\$35	10%
>\$35	0%

### Specialty Care Office Visit Copays

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

None	4%
Deductible Only	47%
Same as Primary	52%
<\$30	0%
\$30	4%
\$35	9%
\$40	22%
\$45	0%
\$50	4%
\$55	0%
\$60	4%
\$65	0%
>\$65	0%

**Health Plan Structure (Cont.)**      500+ Employees      2010 Plan Year      www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	2%	None	2%	All Medical Care & Prescriptions	25%
	\$1-499	23%	\$1-\$999	21%	Some Medical Care Excluded:	75%
	\$500-\$749	33%	\$1,000-\$1,499	28%	<b>Exclusions:</b>	
	\$750-\$999	2%	\$1,500-\$1,999	7%	Prescriptions	80%
	\$1,000-\$1,249	14%	\$2,000-\$2,499	14%	Office/Urgent Care Visits	34%
	\$1,250-\$1,499	2%	\$2,500-\$3,499	14%	Emergency Room Visits	11%
	\$1,500-\$1,749	14%	\$3,500-\$4,999	9%	Routine Physician Office Visits	43%
	\$1,750+	9%	\$5,000+	5%	Lab Work / Diagnostic Tests	17%
					Inpatient Care Only	9%
					Outpatient Care Only	9%
					Other	6%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	5%	<\$3,500	22%	Yes	74%
	\$500-\$999	5%	\$3,500-\$4,499	24%	No	26%
	\$1,000-\$1,999	31%	\$4,500-\$5,499	22%		
	\$2,000-\$2,999	33%	\$5,500-\$6,499	7%		
	\$3,000-\$3,999	10%	\$6,500-\$7,499	2%		
	\$4,000-\$4,999	7%	\$7,500-\$8,499	5%		
	\$5,000+	10%	\$8,500+	17%		

**Prescription Drugs**

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other		Member	Min	Max	
	5%	7%	76%	12%	0%		Co-Ins	Co-Pay	Co-Pay	
<b>If Flat-Dollar - Specify Copays:</b>	Tier 1	\$10				<b>If Co-Ins or Co-Pays - Specify Features:</b>	Tier 1	15%	\$10	\$15
	Tier 2	\$30					Tier 2	20%	\$20	\$50
	Tier 3	\$50					Tier 3	30%	\$50	\$100
	Tier 4	\$0					Tier4	50%		

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## Results by Employer Type

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

**2010 Plan Year**

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

*Percentages may not total 100% due to rounding*

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

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# Financial

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

## Company Information

Financial

2010 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	3%	17%	17%	13%	17%	7%	3%	23%

### Type of Business

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

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

## Health Plans Offered

Financial

2010 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	37%	48%	7%	7%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	67%	30%	7%	0%	48%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	19%	70%	11%

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

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	7%	30%	41%	7%	4%	11%

	Yes	No
<b>Offer Same-Sex Benefits</b>	28%	72%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	33%	20%	33%	7%	40%

## Health Plan Design

Financial

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>64%</b>	<b>36%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>4%</b>	<b>12%</b>	<b>28%</b>	<b>4%</b>	<b>28%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>

	<\$3,500	4%	\$4,750-\$4,999	4%	\$5,500-\$5,749	16%	>=\$6,500	8%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>16%</b>	\$5,000-\$5,249	<b>8%</b>	\$5,750-\$5,999	<b>4%</b>		
	\$4,500-\$4,749	<b>28%</b>	\$5,250-\$5,499	<b>8%</b>	\$6,000-\$6,499	<b>4%</b>		

	<\$12,000	20%	\$14,000-\$14,999	28%	\$18,000-\$19,999	8%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>4%</b>	\$15,000-\$15,999	<b>16%</b>	\$20,000-\$24,999	<b>0%</b>
	\$13,000-\$13,999	<b>16%</b>	\$16,000-\$17,999	<b>8%</b>	>=\$25,000	<b>0%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>50%</b>
Increase Deductibles/Copays/Co-Insurance	<b>63%</b>
Increase Out-Of-Pocket Maximums	<b>42%</b>
Implement Narrow Network	<b>8%</b>
Tiered Provider Arrangements	<b>4%</b>
Allow Employee Customization	<b>4%</b>
Implement Value-Based Plan Designs	<b>0%</b>
Establish HSAs	<b>17%</b>
Reduce Types/Variety of Plans Offered	<b>13%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>25%</b>
Change Pharmacy Benefit Manager/Benefits	<b>17%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>8%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>77%</b>
Biometric Screenings	<b>45%</b>
Disease Management for Chronic Conditions	<b>55%</b>
Employee Access to Nurse/Help Line	<b>68%</b>
On-Site Fitness Center	<b>9%</b>
On-Site Medical Facility	<b>9%</b>
Employee Assistance Program	<b>73%</b>
100% Preventive Care Programs	<b>68%</b>
Smoking Cestation Programs	<b>45%</b>
Other	<b>9%</b>

**HSAs and HRAs**

Financial

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>48%</b>
HRAs	<b>20%</b>
Both of the Above	<b>16%</b>
Neither of the Above	<b>16%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>33%</b>
Somewhat Interested	<b>0%</b>
Not Interested	<b>67%</b>

**Participation**

<5%	<b>5%</b>	25-29%	<b>0%</b>
5-9%	<b>0%</b>	30-34%	<b>0%</b>
10-14%	<b>5%</b>	35-39%	<b>5%</b>
15-19%	<b>0%</b>	40-44%	<b>5%</b>
20-24%	<b>0%</b>	45+	<b>81%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>7%</b>	Meet with Health Coach	<b>7%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>13%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>80%</b>

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

No Funding	<b>24%</b>
\$1-\$249	<b>5%</b>
\$250-\$499	<b>5%</b>
\$500-\$759	<b>24%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>19%</b>
\$1,250-\$1,499	<b>5%</b>
\$1,500+	<b>14%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>13%</b>
\$1,500-\$1,749	<b>30%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>26%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>30%</b>

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

No Funding	<b>24%</b>
\$1-\$499	<b>5%</b>
\$500-\$749	<b>10%</b>
\$750-\$999	<b>5%</b>
\$1,000-\$1,249	<b>14%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>10%</b>
\$1,750+	<b>33%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>5%</b>
\$3,000-\$3,499	<b>33%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>19%</b>
\$4,500-\$5,499	<b>19%</b>
\$5,500-\$6,499	<b>10%</b>
\$6,500+	<b>14%</b>

<b>Wellness Programs</b>	Financial	2010 Plan Year	www.HCTrends.com
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	Yes	No		New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Offer Wellness Program</b>	<b>56%</b>	<b>44%</b>	<b>Age of Wellness Program</b>	<b>0%</b>	<b>43%</b>	<b>36%</b>	<b>21%</b>

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
<b>Percent of Employees Participating</b>	<b>0%</b>	<b>7%</b>	<b>14%</b>	<b>7%</b>	<b>14%</b>	<b>29%</b>	<b>29%</b>

	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	57%	<b>33%</b>	<b>17%</b>	<b>17%</b>	<b>33%</b>
Percent of DEPENDENTS Participating	86%	<b>50%</b>	<b>0%</b>	<b>50%</b>	<b>0%</b>
Percent of RETIREES Participating	93%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

<b>CEO Support</b>	
Communicates the Value	<b>57%</b>
Delegates Responsibilities	<b>36%</b>
Participates in Wellness Programs	<b>43%</b>
Don't Know/None of the Above	<b>29%</b>

<b>Components of Wellness Program</b>	<b>Data Used to Plan Activities</b>
Health Risk Assessments	<b>79%</b>
Biometric Screening	<b>79%</b>
Classes/Brown Bag Lunches	<b>57%</b>
Health Coaches	<b>50%</b>
Web Site Access to Health Information	<b>79%</b>
Newsletters	<b>86%</b>
Incentive Campaigns	<b>79%</b>
Smoking/Tobacco Restrictions	<b>29%</b>
Other	<b>7%</b>
	<b>29%</b>
	<b>36%</b>
	<b>57%</b>
	<b>57%</b>
	<b>50%</b>
	<b>21%</b>
	<b>0%</b>

<b>How Wellness Program is Evaluated</b>	
Participation	<b>92%</b>
Participant Satisfaction	<b>67%</b>
Improvement in Behaviors	<b>42%</b>
Changes in Biometric Measures	<b>58%</b>
Changes in Risk Factors	<b>50%</b>
Changes in Productivity	<b>0%</b>
Absenteeism, Work Comp, Disab	<b>8%</b>
Drop in Health Costs/Claims	<b>50%</b>

<b>Wellness Program Budget (Includes Incentives/Per Employee)</b>		<b>Annual Incentive Budget</b>		<b>Incentives Used</b>	
Included in Insurance Premium	<b>21%</b>	<\$100	<b>25%</b>	Cash	<b>18%</b>
<\$25	<b>9%</b>	\$100-\$250	<b>25%</b>	Premium Differential	<b>55%</b>
\$26-\$49	<b>18%</b>	\$251-\$400	<b>25%</b>	Gift Card	<b>27%</b>
\$50-\$99	<b>9%</b>	>\$400	<b>25%</b>	Contribution to Savings Account	<b>27%</b>
\$100-\$149	<b>18%</b>			Merchandise/Trinkets	<b>55%</b>

## Health Plan Structure

Financial

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	4%	8%	13%	13%	17%	17%	21%	8%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	13%	9%	17%	17%	22%	4%	4%	13%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	20%	0%	27%	0%	47%	0%	0%	0%	0%	7%	35%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	19%	6%	25%	0%	38%	13%	30%

### Primary Care Office Visit Copays

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

None	9%
Deductible Only	52%
\$5	0%
\$10	0%
\$15	0%
\$20	27%
\$25	18%
\$30	36%
\$35	9%
>\$35	0%

### Specialty Care Office Visit Copays

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

None	8%
Deductible Only	50%
Same as Primary	17%
<\$30	0%
\$30	8%
\$35	8%
\$40	17%
\$45	0%
\$50	42%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Financial

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	13%
\$500-\$749	4%
\$750-\$999	4%
\$1,000-\$1,249	17%
\$1,250-\$1,499	4%
\$1,500-\$1,749	17%
\$1,750+	42%

#### FAMILY PLAN:

None	0%
\$1-\$999	13%
\$1,000-\$1,499	4%
\$1,500-\$1,999	4%
\$2,000-\$2,499	8%
\$2,500-\$3,499	25%
\$3,500-\$4,999	21%
\$5,000+	25%

### Deductibles Apply To:

All Medical Care & Prescriptions	55%
Some Medical Care Excluded:	45%
<b>Exclusions:</b>	
Prescriptions	83%
Office/Urgent Care Visits	58%
Emergency Room Visits	33%
Routine Physician Office Visits	83%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	25%
\$2,000-\$2,999	33%
\$3,000-\$3,999	17%
\$4,000-\$4,999	17%
\$5,000+	8%

#### FAMILY PLAN

<\$3,500	17%
\$3,500-\$4,499	17%
\$4,500-\$5,499	17%
\$5,500-\$6,499	29%
\$6,500-\$7,499	4%
\$7,500-\$8,499	4%
\$8,500+	13%

### Deductibles Included in Maximum

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

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
5%	9%	55%	18%	14%

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

Tier 1	\$10
Tier 2	\$30
Tier 3	\$55
Tier 4	\$0

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# Government & Education

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Greater Milwaukee Annual Employer Health Care Benefits Survey  
2010 Plan Year  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

## Company Information

Government &amp; Education

2010 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	19%	13%	0%	13%	38%	0%	19%

### Type of Business

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

	None	Some	Mostly
<b>Labor Representation</b>	25%	13%	63%

## Health Plans Offered

Government &amp; Education

2010 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	71%	21%	0%	7%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	93%	0%	29%	0%	0%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	29%	64%	7%

	Single	Family	Single + Dependent
<b>Enrollment</b>	29%	72%	0%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	14%	14%	14%	29%	29%	0%

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

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	63%	0%	13%	0%	25%

## Health Plan Design

Government &amp; Education

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>29%</b>	<b>71%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>8%</b>	<b>38%</b>	<b>31%</b>	<b>23%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

	<\$3,500	0%	\$4,750-\$4,999	8%	\$5,500-\$5,749	8%	>=\$6,500	54%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	0%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%		
	\$4,500-\$4,749	15%	\$5,250-\$5,499	8%	\$6,000-\$6,499	8%		

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

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>50%</b>
Increase Deductibles/Copays/Co-Insurance	<b>60%</b>
Increase Out-Of-Pocket Maximums	<b>30%</b>
Implement Narrow Network	<b>0%</b>
Tiered Provider Arrangements	<b>0%</b>
Allow Employee Customization	<b>0%</b>
Implement Value-Based Plan Designs	<b>0%</b>
Establish HSAs	<b>0%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>30%</b>
Change Pharmacy Benefit Manager/Benefits	<b>20%</b>
Switch to Self-Funded Health Care	<b>10%</b>
Other	<b>20%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>80%</b>
Biometric Screenings	<b>30%</b>
Disease Management for Chronic Conditions	<b>80%</b>
Employee Access to Nurse/Help Line	<b>70%</b>
On-Site Fitness Center	<b>40%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>60%</b>
100% Preventive Care Programs	<b>60%</b>
Smoking Cestation Programs	<b>50%</b>
Other	<b>20%</b>

**HSAs and HRAs**

Government &amp; Education

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>14%</b>
HRAs	<b>0%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>86%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>9%</b>
Moderately Interested	<b>18%</b>
Somewhat Interested	<b>45%</b>
Not Interested	<b>27%</b>

**Participation**

<5%	<b>0%</b>	25-29%	<b>0%</b>
5-9%	<b>0%</b>	30-34%	<b>0%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>0%</b>
20-24%	<b>0%</b>	45+	<b>100%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>50%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>50%</b>

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

No Funding	<b>50%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>0%</b>
\$750-\$999	<b>50%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>0%</b>

**Insurance Plan Deductible**

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

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

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

**Insurance Plan Deductible**

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

## Wellness Programs

Government &amp; Education

2010 Plan Year

www.HCTrends.com

	Yes	No	Age of Wellness Program			
			New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	54%	46%	0%	57%	29%	14%

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

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	40%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	83%	0%	0%	100%	0%
Percent of RETIREES Participating	83%	0%	0%	0%	100%

## CEO Support

Communicates the Value	86%
Delegates Responsibilities	71%
Participates in Wellness Programs	71%
Don't Know/None of the Above	14%

## Components of Wellness Program

Health Risk Assessments	100%
Biometric Screening	57%
Classes/Brown Bag Lunches	71%
Health Coaches	57%
Web Site Access to Health Information	71%
Newsletters	43%
Incentive Campaigns	71%
Smoking/Tobacco Restrictions	29%
Other	0%

## Data Used to Plan Activities

Do Not Collect Data	29%
Program/Event Attendance	57%
Aggregated HRA Scores	71%
Aggregated Biometrics	29%
Employee Demographics	57%
Modifiable Medical Claims	29%
Other	0%

## How Wellness Program is Evaluated

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

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	17%		
<\$25	60%	\$150-\$199	0%
\$26-\$49	0%	\$200-\$299	40%
\$50-\$99	0%	\$300-\$399	0%
\$100-\$149	0%	>=\$400	0%

## Annual Incentive Budget

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

## Incentives Used

Cash	33%
Premium Differential	33%
Gift Card	33%
Contribution to Savings Account	0%
Merchandise/Trinkets	67%

## Health Plan Structure

Government &amp; Education

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	8%	33%	33%	0%	0%	8%	0%	17%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	8%	58%	8%	0%	8%	0%	8%	0%	8%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	38%	0%	38%	13%	13%	0%	0%	0%	0%	0%	11%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	44%	0%	33%	11%	0%	11%	0%

### Primary Care Office Visit Copays

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

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

### Specialty Care Office Visit Copays

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

None	25%
Deductible Only	27%
Same as Primary	38%
<\$30	25%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	13%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Government &amp; Education

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	15%
\$1-499	54%
\$500-\$749	15%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	8%
\$1,750+	8%

#### FAMILY PLAN:

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

### Deductibles Apply To:

All Medical Care & Prescriptions	50%
Some Medical Care Excluded:	50%
<b>Exclusions:</b>	
Prescriptions	67%
Office/Urgent Care Visits	17%
Emergency Room Visits	17%
Routine Physician Office Visits	50%
Lab Work / Diagnostic Tests	50%
Inpatient Care Only	17%
Outpatient Care Only	33%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

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

#### FAMILY PLAN

<\$3,500	44%
\$3,500-\$4,499	0%
\$4,500-\$5,499	11%
\$5,500-\$6,499	44%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	0%

### Deductibles Included in Maximum

Yes 86% No 14%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	27%	64%	0%	0%

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

Tier 1	\$10
Tier 2	\$20
Tier 3	\$35
Tier 4	

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# Health Care

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

**2010 Plan Year**

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

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

## Company Information

Health Care

2010 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	0%	5%	11%	0%	0%	21%	16%	47%

### Type of Business

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

	None	Some	Mostly
<b>Labor Representation</b>	84%	5%	11%

## Health Plans Offered

Health Care

2010 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	22%	33%	39%	6%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	94%	11%	11%	0%	22%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	50%	44%	6%

	Single	Family	Single + Dependent
<b>Enrollment</b>	43%	33%	24%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	29%	29%	41%	0%	0%	0%

	Yes	No
<b>Offer Same-Sex Benefits</b>	26%	74%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	15%	46%	54%	0%	8%

## Health Plan Design

Health Care

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>80%</b>	<b>20%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>27%</b>	<b>27%</b>	<b>13%</b>	<b>20%</b>	<b>7%</b>	<b>0%</b>	<b>0%</b>	<b>7%</b>

	<\$3,500	13%	\$4,750-\$4,999	6%	\$5,500-\$5,749	13%	>=\$6,500	6%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>0%</b>	\$5,000-\$5,249	<b>0%</b>	\$5,750-\$5,999	<b>31%</b>		
	\$4,500-\$4,749	<b>6%</b>	\$5,250-\$5,499	<b>13%</b>	\$6,000-\$6,499	<b>13%</b>		

	<\$12,000	7%	\$14,000-\$14,999	7%	\$18,000-\$19,999	13%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>7%</b>	\$15,000-\$15,999	<b>20%</b>	\$20,000-\$24,999	<b>0%</b>
	\$13,000-\$13,999	<b>0%</b>	\$16,000-\$17,999	<b>47%</b>	>=\$25,000	<b>0%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>67%</b>
Increase Deductibles/Copays/Co-Insurance	<b>67%</b>
Increase Out-Of-Pocket Maximums	<b>47%</b>
Implement Narrow Network	<b>0%</b>
Tiered Provider Arrangements	<b>0%</b>
Allow Employee Customization	<b>0%</b>
Implement Value-Based Plan Designs	<b>7%</b>
Establish HSAs	<b>27%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Cap Employer Payments	<b>7%</b>
Change Network and/or Plans	<b>33%</b>
Change Pharmacy Benefit Manager/Benefits	<b>7%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>7%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>60%</b>
Biometric Screenings	<b>27%</b>
Disease Management for Chronic Conditions	<b>53%</b>
Employee Access to Nurse/Help Line	<b>60%</b>
On-Site Fitness Center	<b>27%</b>
On-Site Medical Facility	<b>13%</b>
Employee Assistance Program	<b>87%</b>
100% Preventive Care Programs	<b>47%</b>
Smoking Cestation Programs	<b>47%</b>
Other	<b>7%</b>

## HSAs and HRAs

Health Care

2010 Plan Year

www.HCTrends.com

### Currently Offer Employees:

High-Deductible Plans w/HSA Option	<b>40%</b>
HRAs	<b>7%</b>
Both of the Above	<b>7%</b>
Neither of the Above	<b>47%</b>

### Interest in HSAs/HRAs

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>43%</b>
Somewhat Interested	<b>43%</b>
Not Interested	<b>14%</b>

### Participation

<5%	<b>0%</b>	25-29%	<b>29%</b>
5-9%	<b>0%</b>	30-34%	<b>14%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>14%</b>	40-44%	<b>0%</b>
20-24%	<b>14%</b>	45+	<b>29%</b>

### Savings Account Funding Contingent On:

Completed Health-Risk Assessment	<b>0%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>100%</b>

### SINGLE PLAN

#### Employer Contribution to Employee Account

No Funding	<b>33%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>17%</b>
\$500-\$759	<b>33%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>17%</b>

#### Insurance Plan Deductible

\$1,000-\$1,499	<b>64%</b>
\$1,500-\$1,749	<b>18%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>0%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>18%</b>

### FAMILY PLAN

#### Employer Contribution to Employee Account

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

#### Insurance Plan Deductible

\$2,000-\$2,999	<b>64%</b>
\$3,000-\$3,499	<b>9%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>0%</b>
\$4,500-\$5,499	<b>9%</b>
\$5,500-\$6,499	<b>9%</b>
\$6,500+	<b>9%</b>

## Wellness Programs

Health Care

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	73%	27%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	73%	27%	0%

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

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	80%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	90%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CEO Support	
Communicates the Value	60%
Delegates Responsibilities	60%
Participates in Wellness Programs	60%
Don't Know/None of the Above	20%

## Components of Wellness Program

Health Risk Assessments	82%
Biometric Screening	55%
Classes/Brown Bag Lunches	64%
Health Coaches	36%
Web Site Access to Health Information	64%
Newsletters	82%
Incentive Campaigns	36%
Smoking/Tobacco Restrictions	36%
Other	0%

## Data Used to Plan Activities

Do Not Collect Data	20%
Program/Event Attendance	60%
Aggregated HRA Scores	70%
Aggregated Biometrics	40%
Employee Demographics	50%
Modifiable Medical Claims	20%
Other	0%

## How Wellness Program is Evaluated

Participation	83%
Participant Satisfaction	67%
Improvement in Behaviors	67%
Changes in Biometric Measures	33%
Changes in Risk Factors	50%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	33%
Drop in Health Costs/Claims	33%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	11%		
<\$25	50%	\$150-\$199	25%
\$26-\$49	0%	\$200-\$299	13%
\$50-\$99	0%	\$300-\$399	0%
\$100-\$149	13%	>=\$400	0%

## Annual Incentive Budget

<\$100	60%
\$100-\$250	20%
\$251-\$400	10%
>\$400	10%

## Incentives Used

Cash	40%
Premium Differential	20%
Gift Card	50%
Contribution to Savings Account	0%
Merchandise/Trinkets	60%

**Health Plan Structure** Health Care 2010 Plan Year www.HCTrends.com

**Employer's Share of Insurance Premium**

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	21%	14%	14%	29%	7%	14%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	7%	14%	14%	36%	7%	0%	7%	14%

**Employer's Share of Coinsurance**

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	23%	31%	38%	0%	0%	0%	0%	8%	7%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	15%	8%	8%	8%	38%	23%	7%

**Primary Care Office Visit Copays**

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

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

**Specialty Care Office Visit Copays**

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

None	10%
Deductible Only	29%
Same as Primary	40%
<\$30	0%
\$30	0%
\$35	10%
\$40	20%
\$45	0%
\$50	10%
\$55	0%
\$60	10%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Health Care

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	7%
\$1-499	29%
\$500-\$749	21%
\$750-\$999	0%
\$1,000-\$1,249	14%
\$1,250-\$1,499	7%
\$1,500-\$1,749	7%
\$1,750+	14%

#### FAMILY PLAN:

None	7%
\$1-\$999	14%
\$1,000-\$1,499	14%
\$1,500-\$1,999	21%
\$2,000-\$2,499	14%
\$2,500-\$3,499	14%
\$3,500-\$4,999	0%
\$5,000+	14%

### Deductibles Apply To:

All Medical Care & Prescriptions	31%
Some Medical Care Excluded:	69%
<b>Exclusions:</b>	
Prescriptions	91%
Office/Urgent Care Visits	36%
Emergency Room Visits	27%
Routine Physician Office Visits	55%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	9%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	7%
\$500-\$999	0%
\$1,000-\$1,999	21%
\$2,000-\$2,999	36%
\$3,000-\$3,999	7%
\$4,000-\$4,999	7%
\$5,000+	21%

#### FAMILY PLAN

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

### Deductibles Included in Maximum

Yes 85% No 15%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
7%	7%	79%	7%	0%

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

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

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# Manufacturing

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Greater Milwaukee Annual Employer Health Care Benefits Survey  
2010 Plan Year  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

Company Information	Manufacturing								2010 Plan Year					www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	3%	12%	22%	15%	7%	21%	10%	11%

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

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

	None	Some	Mostly
<b>Labor Representation</b>	75%	21%	4%

Health Plans Offered	Manufacturing					2010 Plan Year					www.HCTrends.com	
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	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	2%	47%	36%	14%	2%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	83%	11%	3%	0%	30%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	33%	59%	8%

	Single	Family	Single + Dependent
<b>Enrollment</b>	40%	40%	20%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	20%	25%	34%	9%	6%	5%

	Yes	No
<b>Offer Same-Sex Benefits</b>	14%	86%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	50%	38%	33%	17%	7%

## Health Plan Design

Manufacturing

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>62%</b>	<b>38%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>8%</b>	<b>18%</b>	<b>21%</b>	<b>21%</b>	<b>8%</b>	<b>5%</b>	<b>8%</b>	<b>10%</b>

	<\$3,500	14%	\$4,750-\$4,999	3%	\$5,500-\$5,749	8%	>=\$6,500	8%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	<b>20%</b>	\$5,000-\$5,249	<b>2%</b>	\$5,750-\$5,999	<b>8%</b>		
	\$4,500-\$4,749	<b>15%</b>	\$5,250-\$5,499	<b>5%</b>	\$6,000-\$6,499	<b>15%</b>		

	<\$12,000	19%	\$14,000-\$14,999	7%	\$18,000-\$19,999	5%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	<b>16%</b>	\$15,000-\$15,999	<b>12%</b>	\$20,000-\$24,999	<b>3%</b>
	\$13,000-\$13,999	<b>16%</b>	\$16,000-\$17,999	<b>22%</b>	>=\$25,000	<b>0%</b>

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>45%</b>
Increase Deductibles/Copays/Co-Insurance	<b>70%</b>
Increase Out-Of-Pocket Maximums	<b>47%</b>
Implement Narrow Network	<b>2%</b>
Tiered Provider Arrangements	<b>0%</b>
Allow Employee Customization	<b>4%</b>
Implement Value-Based Plan Designs	<b>2%</b>
Establish HSAs	<b>13%</b>
Reduce Types/Variety of Plans Offered	<b>6%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>17%</b>
Change Pharmacy Benefit Manager/Benefits	<b>17%</b>
Switch to Self-Funded Health Care	<b>2%</b>
Other	<b>17%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>62%</b>
Biometric Screenings	<b>51%</b>
Disease Management for Chronic Conditions	<b>45%</b>
Employee Access to Nurse/Help Line	<b>66%</b>
On-Site Fitness Center	<b>17%</b>
On-Site Medical Facility	<b>11%</b>
Employee Assistance Program	<b>72%</b>
100% Preventive Care Programs	<b>57%</b>
Smoking Cestation Programs	<b>64%</b>
Other	<b>6%</b>

**HSAs and HRAs**

Manufacturing

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>25%</b>
HRAs	<b>25%</b>
Both of the Above	<b>11%</b>
Neither of the Above	<b>40%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>9%</b>
Definitely Interested	<b>4%</b>
Moderately Interested	<b>17%</b>
Somewhat Interested	<b>17%</b>
Not Interested	<b>52%</b>

**Participation**

<5%	<b>3%</b>	25-29%	<b>6%</b>
5-9%	<b>3%</b>	30-34%	<b>6%</b>
10-14%	<b>9%</b>	35-39%	<b>0%</b>
15-19%	<b>3%</b>	40-44%	<b>0%</b>
20-24%	<b>9%</b>	45%+	<b>62%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>10%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>13%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>77%</b>

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

No Funding	<b>21%</b>
\$1-\$249	<b>3%</b>
\$250-\$499	<b>6%</b>
\$500-\$759	<b>32%</b>
\$750-\$999	<b>12%</b>
\$1,000-\$1,249	<b>12%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>15%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>38%</b>
\$1,500-\$1,749	<b>6%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>15%</b>
\$2,250-\$2,499	<b>2%</b>
\$2,500+	<b>40%</b>

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

No Funding	<b>21%</b>
\$1-\$499	<b>3%</b>
\$500-\$749	<b>6%</b>
\$750-\$999	<b>6%</b>
\$1,000-\$1,249	<b>24%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>9%</b>
\$1,750+	<b>32%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>34%</b>
\$3,000-\$3,499	<b>15%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>11%</b>
\$4,500-\$5,499	<b>13%</b>
\$5,500-\$6,499	<b>13%</b>
\$6,500+	<b>15%</b>

## Wellness Programs

Manufacturing

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	<b>55%</b>	<b>45%</b>

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Age of Wellness Program</b>	<b>13%</b>	<b>59%</b>	<b>22%</b>	<b>6%</b>

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
<b>Percent of Employees Participating</b>	<b>3%</b>	<b>9%</b>	<b>19%</b>	<b>16%</b>	<b>38%</b>	<b>16%</b>	<b>0%</b>

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	56%	<b>57%</b>	<b>21%</b>	<b>14%</b>	<b>7%</b>
Percent of DEPENDENTS Participating	91%	<b>67%</b>	<b>33%</b>	<b>0%</b>	<b>0%</b>
Percent of RETIREES Participating	97%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

<b>CEO Support</b>	
Communicates the Value	<b>47%</b>
Delegates Responsibilities	<b>44%</b>
Participates in Wellness Programs	<b>50%</b>
Don't Know/None of the Above	<b>19%</b>

**Components of Wellness Program**

Health Risk Assessments	<b>88%</b>
Biometric Screening	<b>78%</b>
Classes/Brown Bag Lunches	<b>63%</b>
Health Coaches	<b>44%</b>
Web Site Access to Health Information	<b>72%</b>
Newsletters	<b>66%</b>
Incentive Campaigns	<b>72%</b>
Smoking/Tobacco Restrictions	<b>50%</b>
Other	<b>9%</b>

**Data Used to Plan Activities**

Do Not Collect Data	<b>23%</b>
Program/Event Attendance	<b>52%</b>
Aggregated HRA Scores	<b>71%</b>
Aggregated Biometrics	<b>65%</b>
Employee Demographics	<b>48%</b>
Modifiable Medical Claims	<b>19%</b>
Other	<b>3%</b>

**How Wellness Program is Evaluated**

Participation	<b>88%</b>
Participant Satisfaction	<b>38%</b>
Improvement in Behaviors	<b>38%</b>
Changes in Biometric Measures	<b>58%</b>
Changes in Risk Factors	<b>50%</b>
Changes in Productivity	<b>8%</b>
Absenteeism, Work Comp, Disab	<b>15%</b>
Drop in Health Costs/Claims	<b>54%</b>

**Wellness Program Budget (Includes Incentives/Per Employee)**

Included in Insurance Premium	<b>37%</b>		
<\$25	<b>11%</b>	\$150-\$199	<b>5%</b>
\$26-\$49	<b>5%</b>	\$200-\$299	<b>5%</b>
\$50-\$99	<b>16%</b>	\$300-\$399	<b>21%</b>
\$100-\$149	<b>21%</b>	>=\$400	<b>16%</b>

**Annual Incentive Budget**

<\$100	<b>15%</b>
\$100-\$250	<b>33%</b>
\$251-\$400	<b>15%</b>
>\$400	<b>37%</b>

**Incentives Used**

Cash	<b>33%</b>
Premium Differential	<b>53%</b>
Gift Card	<b>50%</b>
Contribution to Savings Account	<b>13%</b>
Merchandise/Trinkets	<b>43%</b>

## Health Plan Structure

Manufacturing

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	0%	4%	7%	17%	22%	22%	22%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	7%	6%	4%	19%	19%	30%	7%	4%	6%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	2%	0%	28%	5%	49%	0%	2%	0%	2%	12%	17%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	2%	0%	5%	0%	5%	0%	24%	2%	41%	20%	20%

### Primary Care Office Visit Copays

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

None	5%
Deductible Only	26%
\$5	0%
\$10	0%
\$15	0%
\$20	20%
\$25	28%
\$30	35%
\$35	13%
>\$35	0%

### Specialty Care Office Visit Copays

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

None	0%
Deductible Only	29%
Same as Primary	33%
<\$30	0%
\$30	8%
\$35	8%
\$40	18%
\$45	3%
\$50	21%
\$55	0%
\$60	8%
\$65	0%
>\$65	3%

## Health Plan Structure (Cont.)

Manufacturing

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	13%
\$500-\$749	15%
\$750-\$999	13%
\$1,000-\$1,249	8%
\$1,250-\$1,499	4%
\$1,500-\$1,749	8%
\$1,750+	38%

#### FAMILY PLAN:

None	0%
\$1-\$999	9%
\$1,000-\$1,499	9%
\$1,500-\$1,999	19%
\$2,000-\$2,499	11%
\$2,500-\$3,499	8%
\$3,500-\$4,999	17%
\$5,000+	26%

### Deductibles Apply To:

All Medical Care & Prescriptions	25%
Some Medical Care Excluded:	75%
<b>Exclusions:</b>	
Prescriptions	86%
Office/Urgent Care Visits	43%
Emergency Room Visits	31%
Routine Physician Office Visits	60%
Lab Work / Diagnostic Tests	14%
Inpatient Care Only	5%
Outpatient Care Only	5%
Other	5%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	4%
\$1,000-\$1,999	17%
\$2,000-\$2,999	42%
\$3,000-\$3,999	9%
\$4,000-\$4,999	8%
\$5,000+	21%

#### FAMILY PLAN

<\$3,500	11%
\$3,500-\$4,499	13%
\$4,500-\$5,499	23%
\$5,500-\$6,499	17%
\$6,500-\$7,499	4%
\$7,500-\$8,499	8%
\$8,500+	25%

### Deductibles Included in Maximum

Yes 75% No 25%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
4%	6%	72%	19%	0%

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

Tier 1	\$10
Tier 2	\$30
Tier 3	\$55
Tier 4	\$0

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

	Member Co-Ins	Min Co-Pay	Max Co-Pay
Tier 1	20%	\$10	\$15
Tier 2	20%	\$25	\$55
Tier 3	30%	\$50	\$120
Tier4			

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# Non-Profit

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

## Company Information

Non-Profit

2010 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	6%	6%	19%	25%	25%	6%	0%	13%

### Type of Business

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

	None	Some	Mostly
<b>Labor Representation</b>	81%	13%	6%

## Health Plans Offered

Non-Profit

2010 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	46%	31%	15%	8%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	85%	8%	15%	0%	31%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	8%	92%	0%

	Single	Family	Single + Dependent
<b>Enrollment</b>	50%	27%	23%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	23%	46%	31%	0%	0%	0%

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

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	43%	14%	14%	14%	14%

## Health Plan Design

Non-Profit

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>54%</b>	<b>46%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>15%</b>	<b>0%</b>	<b>38%</b>	<b>31%</b>	<b>0%</b>	<b>8%</b>	<b>8%</b>	<b>0%</b>

	<\$3,500	8%	\$4,750-\$4,999	15%	\$5,500-\$5,749	0%	>=\$6,500	38%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	8%	\$5,000-\$5,249	8%	\$5,750-\$5,999	15%		
	\$4,500-\$4,749	0%	\$5,250-\$5,499	0%	\$6,000-\$6,499	8%		

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

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>45%</b>
Increase Deductibles/Copays/Co-Insurance	<b>82%</b>
Increase Out-Of-Pocket Maximums	<b>55%</b>
Implement Narrow Network	<b>0%</b>
Tiered Provider Arrangements	<b>9%</b>
Allow Employee Customization	<b>9%</b>
Implement Value-Based Plan Designs	<b>9%</b>
Establish HSAs	<b>18%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>27%</b>
Change Pharmacy Benefit Manager/Benefits	<b>18%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>9%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>55%</b>
Biometric Screenings	<b>9%</b>
Disease Management for Chronic Conditions	<b>27%</b>
Employee Access to Nurse/Help Line	<b>55%</b>
On-Site Fitness Center	<b>18%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>55%</b>
100% Preventive Care Programs	<b>55%</b>
Smoking Cestation Programs	<b>18%</b>
Other	<b>0%</b>

**HSAs and HRAs**

Non-Profit

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>31%</b>
HRAs	<b>46%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>23%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>33%</b>
Somewhat Interested	<b>0%</b>
Not Interested	<b>67%</b>

**Participation**

<5%	<b>13%</b>	25-29%	<b>0%</b>
5-9%	<b>0%</b>	30-34%	<b>0%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>25%</b>
20-24%	<b>0%</b>	45%+	<b>63%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>20%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>80%</b>

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

No Funding	<b>22%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>22%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>22%</b>
\$1,250-\$1,499	<b>11%</b>
\$1,500+	<b>22%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>31%</b>
\$1,500-\$1,749	<b>46%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>15%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>8%</b>

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

No Funding	<b>22%</b>
\$1-\$499	<b>0%</b>
\$500-\$749	<b>0%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>11%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500-\$1,749	<b>0%</b>
\$1,750+	<b>67%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>31%</b>
\$3,000-\$3,499	<b>38%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>8%</b>
\$4,500-\$5,499	<b>8%</b>
\$5,500-\$6,499	<b>15%</b>
\$6,500+	<b>0%</b>

## Wellness Programs

Non-Profit

2010 Plan Year

www.HCTrends.com

	Yes	No		New	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	46%	54%	Age of Wellness Program	50%	50%	0%	0%

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

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

## CEO Support

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

## Components of Wellness Program

Health Risk Assessments	83%
Biometric Screening	0%
Classes/Brown Bag Lunches	33%
Health Coaches	17%
Web Site Access to Health Information	100%
Newsletters	33%
Incentive Campaigns	50%
Smoking/Tobacco Restrictions	17%
Other	0%

## Data Used to Plan Activities

Do Not Collect Data	33%
Program/Event Attendance	50%
Aggregated HRA Scores	50%
Aggregated Biometrics	17%
Employee Demographics	33%
Modifiable Medical Claims	17%
Other	0%

## How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	60%
Improvement in Behaviors	40%
Changes in Biometric Measures	0%
Changes in Risk Factors	20%
Changes in Productivity	20%
Absenteeism, Work Comp, Disab	20%
Drop in Health Costs/Claims	20%

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	40%		
<\$25	0%	\$150-\$199	0%
\$26-\$49	67%	\$200-\$299	0%
\$50-\$99	0%	\$300-\$399	0%
\$100-\$149	0%	>=\$400	33%

## Annual Incentive Budget

<\$100	67%
\$100-\$250	33%
\$251-\$400	0%
>\$400	0%

## Incentives Used

Cash	0%
Premium Differential	33%
Gift Card	67%
Contribution to Savings Account	0%
Merchandise/Trinkets	50%

## Health Plan Structure

Non-Profit

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	8%	0%	15%	15%	46%	0%	8%	8%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	15%	15%	31%	8%	8%	8%	8%	8%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	29%	0%	57%	0%	0%	0%	0%	14%	36%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	0%	0%	83%	17%	40%

### Primary Care Office Visit Copays

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

None	18%
Deductible Only	15%
\$5	0%
\$10	0%
\$15	9%
\$20	0%
\$25	36%
\$30	27%
\$35	9%
>\$35	0%

### Specialty Care Office Visit Copays

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

None	10%
Deductible Only	17%
Same as Primary	30%
<\$30	0%
\$30	0%
\$35	0%
\$40	0%
\$45	0%
\$50	40%
\$55	0%
\$60	20%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Non-Profit

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	18%
\$750-\$999	0%
\$1,000-\$1,249	9%
\$1,250-\$1,499	9%
\$1,500-\$1,749	45%
\$1,750+	18%

#### FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	9%
\$1,500-\$1,999	9%
\$2,000-\$2,499	9%
\$2,500-\$3,499	36%
\$3,500-\$4,999	18%
\$5,000+	18%

### Deductibles Apply To:

All Medical Care & Prescriptions	10%
Some Medical Care Excluded:	90%
<b>Exclusions:</b>	
Prescriptions	100%
Office/Urgent Care Visits	60%
Emergency Room Visits	30%
Routine Physician Office Visits	60%
Lab Work / Diagnostic Tests	20%
Inpatient Care Only	10%
Outpatient Care Only	0%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

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

#### FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	27%
\$4,500-\$5,499	9%
\$5,500-\$6,499	9%
\$6,500-\$7,499	0%
\$7,500-\$8,499	18%
\$8,500+	36%

### Deductibles Included in Maximum

Yes **82%** No **18%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	73%	18%	9%

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

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

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# Professional

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

## Company Information

Professional

2010 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	4%	13%	17%	13%	26%	13%	9%	4%

### Type of Business

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

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

## Health Plans Offered

Professional

2010 Plan Year

www.HCTrends.com

	None	1	2	3	>3
<b>Number of Medical Plans Offered in 2010</b>	0%	33%	29%	38%	0%

	PPO	POS	HMO	Indem	CDHP
<b>Plan Types</b>	71%	19%	10%	0%	57%

	Self Funded	Insured Only	Both
<b>Self-Funded vs. Insured</b>	19%	71%	10%

	Single	Family	Single + Dependent
<b>Enrollment</b>	40%	40%	20%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
<b>Percent of Employees Enrolled in Plans</b>	0%	21%	32%	37%	0%	5%	5%

	Yes	No
<b>Offer Same-Sex Benefits</b>	43%	57%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	47%	27%	20%	7%	27%

## Health Plan Design

Professional

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>72%</b>	<b>28%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>22%</b>	<b>0%</b>	<b>11%</b>	<b>33%</b>	<b>6%</b>	<b>11%</b>	<b>6%</b>	<b>11%</b>

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

<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	<\$12,000	<b>28%</b>		\$14,000-\$14,999	<b>11%</b>		\$18,000-\$19,999	<b>6%</b>		
	\$12,000-\$12,999	<b>22%</b>		\$15,000-\$15,999	<b>11%</b>		\$20,000-\$24,999	<b>6%</b>		
	\$13,000-\$13,999	<b>6%</b>		\$16,000-\$17,999	<b>11%</b>		>=\$25,000	<b>0%</b>		

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>56%</b>
Increase Deductibles/Copays/Co-Insurance	<b>56%</b>
Increase Out-Of-Pocket Maximums	<b>38%</b>
Implement Narrow Network	<b>6%</b>
Tiered Provider Arrangements	<b>0%</b>
Allow Employee Customization	<b>0%</b>
Implement Value-Based Plan Designs	<b>0%</b>
Establish HSAs	<b>31%</b>
Reduce Types/Variety of Plans Offered	<b>19%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>31%</b>
Change Pharmacy Benefit Manager/Benefits	<b>19%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>0%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>69%</b>
Biometric Screenings	<b>38%</b>
Disease Management for Chronic Conditions	<b>31%</b>
Employee Access to Nurse/Help Line	<b>75%</b>
On-Site Fitness Center	<b>0%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>75%</b>
100% Preventive Care Programs	<b>69%</b>
Smoking Cestation Programs	<b>63%</b>
Other	<b>6%</b>

**HSAs and HRAs**

Professional

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>50%</b>
HRAs	<b>11%</b>
Both of the Above	<b>11%</b>
Neither of the Above	<b>28%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>80%</b>
Somewhat Interested	<b>0%</b>
Not Interested	<b>20%</b>

**Participation**

<5%	<b>8%</b>	25-29%	<b>0%</b>
5-9%	<b>15%</b>	30-34%	<b>8%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>8%</b>	40-44%	<b>8%</b>
20-24%	<b>0%</b>	45+	<b>54%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>100%</b>

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

No Funding	<b>62%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>8%</b>
\$500-\$759	<b>15%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>8%</b>
\$1,500+	<b>8%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>25%</b>
\$1,500-\$1,749	<b>6%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>13%</b>
\$2,250-\$2,499	<b>6%</b>
\$2,500+	<b>50%</b>

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

No Funding	<b>58%</b>
\$1-\$499	<b>0%</b>
\$500-\$749	<b>8%</b>
\$750-\$999	<b>8%</b>
\$1,000-\$1,249	<b>8%</b>
\$1,250-\$1,499	<b>8%</b>
\$1,500-\$1,749	<b>0%</b>
\$1,750+	<b>8%</b>

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>25%</b>
\$3,000-\$3,499	<b>6%</b>
\$3,500-\$3,999	<b>0%</b>
\$4,000-\$4,499	<b>19%</b>
\$4,500-\$5,499	<b>13%</b>
\$5,500-\$6,499	<b>13%</b>
\$6,500+	<b>25%</b>

## Wellness Programs

Professional

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Offer Wellness Program</b>	<b>61%</b>	<b>39%</b>

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
<b>Age of Wellness Program</b>	<b>9%</b>	<b>64%</b>	<b>27%</b>	<b>0%</b>

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
<b>Percent of Employees Participating</b>	<b>9%</b>	<b>18%</b>	<b>9%</b>	<b>36%</b>	<b>9%</b>	<b>18%</b>	<b>0%</b>

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	18%	<b>89%</b>	<b>11%</b>	<b>0%</b>	<b>0%</b>
Percent of DEPENDENTS Participating	55%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Percent of RETIREES Participating	73%	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

<b>CEO Support</b>	
Communicates the Value	<b>60%</b>
Delegates Responsibilities	<b>50%</b>
Participates in Wellness Programs	<b>40%</b>
Don't Know/None of the Above	<b>30%</b>

<b>Components of Wellness Program</b>	
Health Risk Assessments	<b>82%</b>
Biometric Screening	<b>55%</b>
Classes/Brown Bag Lunches	<b>64%</b>
Health Coaches	<b>45%</b>
Web Site Access to Health Information	<b>91%</b>
Newsletters	<b>64%</b>
Incentive Campaigns	<b>64%</b>
Smoking/Tobacco Restrictions	<b>27%</b>
Other	<b>9%</b>

<b>Data Used to Plan Activities</b>	
Do Not Collect Data	<b>27%</b>
Program/Event Attendance	<b>55%</b>
Aggregated HRA Scores	<b>45%</b>
Aggregated Biometrics	<b>36%</b>
Employee Demographics	<b>36%</b>
Modifiable Medical Claims	<b>9%</b>
Other	<b>0%</b>

<b>How Wellness Program is Evaluated</b>	
Participation	<b>90%</b>
Participant Satisfaction	<b>50%</b>
Improvement in Behaviors	<b>10%</b>
Changes in Biometric Measures	<b>40%</b>
Changes in Risk Factors	<b>20%</b>
Changes in Productivity	<b>0%</b>
Absenteeism, Work Comp, Disab	<b>0%</b>
Drop in Health Costs/Claims	<b>50%</b>

<b>Wellness Program Budget (Includes Incentives/Per Employee)</b>			
Included in Insurance Premium	<b>27%</b>		
<\$25	<b>13%</b>	\$150-\$199	<b>13%</b>
\$26-\$49	<b>13%</b>	\$200-\$299	<b>13%</b>
\$50-\$99	<b>13%</b>	\$300-\$399	<b>25%</b>
\$100-\$149	<b>13%</b>	>=\$400	<b>0%</b>

<b>Annual Incentive Budget</b>	
<\$100	<b>70%</b>
\$100-\$250	<b>10%</b>
\$251-\$400	<b>10%</b>
>\$400	<b>10%</b>

<b>Incentives Used</b>	
Cash	<b>22%</b>
Premium Differential	<b>22%</b>
Gift Card	<b>78%</b>
Contribution to Savings Account	<b>0%</b>
Merchandise/Trinkets	<b>33%</b>

## Health Plan Structure

Professional

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	6%	6%	18%	24%	12%	12%	18%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	0%	18%	24%	12%	18%	12%	0%	12%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	8%	0%	23%	8%	31%	0%	0%	0%	0%	31%	24%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	8%	0%	23%	15%	8%	46%	24%

### Primary Care Office Visit Copays

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

None	11%
Deductible Only	47%
\$5	0%
\$10	0%
\$15	0%
\$20	22%
\$25	11%
\$30	44%
\$35	11%
>\$35	0%

### Specialty Care Office Visit Copays

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

None	11%
Deductible Only	47%
Same as Primary	22%
<\$30	0%
\$30	11%
\$35	0%
\$40	11%
\$45	0%
\$50	11%
\$55	0%
\$60	33%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Professional

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	6%
\$1-499	0%
\$500-\$749	12%
\$750-\$999	0%
\$1,000-\$1,249	18%
\$1,250-\$1,499	0%
\$1,500-\$1,749	12%
\$1,750+	53%

#### FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	6%
\$1,500-\$1,999	6%
\$2,000-\$2,499	13%
\$2,500-\$3,499	13%
\$3,500-\$4,999	13%
\$5,000+	50%

### Deductibles Apply To:

All Medical Care & Prescriptions	53%
Some Medical Care Excluded:	47%
<b>Exclusions:</b>	
Prescriptions	78%
Office/Urgent Care Visits	22%
Emergency Room Visits	11%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	33%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	6%
\$500-\$999	6%
\$1,000-\$1,999	6%
\$2,000-\$2,999	24%
\$3,000-\$3,999	18%
\$4,000-\$4,999	12%
\$5,000+	29%

#### FAMILY PLAN

<\$3,500	18%
\$3,500-\$4,499	6%
\$4,500-\$5,499	6%
\$5,500-\$6,499	24%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	47%

### Deductibles Included in Maximum

Yes **87%** No **13%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
6%	18%	47%	18%	12%

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

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

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# Service & Retail

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Greater Milwaukee Annual Employer Health Care Benefits Survey  
2010 Plan Year  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

**#DIV/0! "#REF!" or blank results indicate the sample size was too small for statistical analysis**

Company Information		Service & Retail							2010 Plan Year		www.HCTrends.com	
		<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+			
<b>Number of Employees</b>		7%	25%	25%	7%	14%	4%	7%	11%			
<b>Type of Business</b>												
Manufacturing		0%						Transportation/Utilities		0%		
Service/Retail		100%						Printing/Publishing		0%		
Government/Education		0%						Health Care		0%		
Finance		0%						Professional (Law/Accounting)		0%		
Warehouse/Distribution		0%						Construction		0%		
Non-Profit		0%						Other		0%		
		<b>None</b>			<b>Some</b>		<b>Mostly</b>					
<b>Labor Representation</b>		82%		7%		11%						

Health Plans Offered		Service & Retail							2010 Plan Year					www.HCTrends.com			
		None	1	2	3	>3			PPO	POS	HMO	Indem	CDHP				
<b>Number of Medical Plans Offered in 2010</b>		0%	40%	44%	16%	0%			80%	16%	12%	4%	24%				
		<b>Self Funded</b>		<b>Insured Only</b>			<b>Both</b>					<b>Single</b>		<b>Family</b>		<b>Single + Dependent</b>	
<b>Self-Funded vs. Insured</b>		0%		80%		20%			55%		31%		14%				
		<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%				Yes	No				
<b>Percent of Employees Enrolled in Plans</b>		8%	20%	52%	20%	0%	0%	0%				<b>Offer Same-Sex Benefits</b>		30%	70%		
		<b>Opt-Out/Waiver</b>			<b>Spousal Surcharge</b>		<b>Eligibility Audit</b>			<b>Spousal Carve-Out</b>			<b>Other</b>				
<b>Participation Control Strategies</b>		57%			43%			0%		7%				7%			

## Health Plan Design

Service &amp; Retail

2010 Plan Year

www.HCTrends.com

	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>55%</b>	<b>45%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>5%</b>	<b>14%</b>	<b>29%</b>	<b>19%</b>	<b>14%</b>	<b>5%</b>	<b>5%</b>	<b>10%</b>

	<\$3,500	15%	\$4,750-\$4,999	15%	\$5,500-\$5,749	0%	>=\$6,500	5%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	15%	\$5,000-\$5,249	5%	\$5,750-\$5,999	5%		
	\$4,500-\$4,749	20%	\$5,250-\$5,499	5%	\$6,000-\$6,499	15%		

	<\$12,000	29%	\$14,000-\$14,999	10%	\$18,000-\$19,999	14%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	10%	\$15,000-\$15,999	0%	\$20,000-\$24,999	0%
	\$13,000-\$13,999	14%	\$16,000-\$17,999	24%	>=\$25,000	0%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>44%</b>
Increase Deductibles/Copays/Co-Insurance	<b>50%</b>
Increase Out-Of-Pocket Maximums	<b>39%</b>
Implement Narrow Network	<b>11%</b>
Tiered Provider Arrangements	<b>6%</b>
Allow Employee Customization	<b>6%</b>
Implement Value-Based Plan Designs	<b>6%</b>
Establish HSAs	<b>17%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>11%</b>
Change Pharmacy Benefit Manager/Benefits	<b>0%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>6%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>35%</b>
Biometric Screenings	<b>29%</b>
Disease Management for Chronic Conditions	<b>41%</b>
Employee Access to Nurse/Help Line	<b>88%</b>
On-Site Fitness Center	<b>6%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>47%</b>
100% Preventive Care Programs	<b>41%</b>
Smoking Cestation Programs	<b>35%</b>
Other	<b>12%</b>

## HSAs and HRAs

Service &amp; Retail

2010 Plan Year

www.HCTrends.com

### Currently Offer Employees:

High-Deductible Plans w/HSA Option	<b>19%</b>
HRAs	<b>14%</b>
Both of the Above	<b>10%</b>
Neither of the Above	<b>57%</b>

### Interest in HSAs/HRAs

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>0%</b>
Moderately Interested	<b>23%</b>
Somewhat Interested	<b>54%</b>
Not Interested	<b>23%</b>

### Participation

<5%	<b>0%</b>	25-29%	<b>0%</b>
5-9%	<b>11%</b>	30-34%	<b>0%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>11%</b>
20-24%	<b>0%</b>	45%+	<b>78%</b>

### Savings Account Funding Contingent On:

Completed Health-Risk Assessment	<b>7%</b>	Meet with Health Coach	<b>7%</b>
Smoking Cessation	<b>7%</b>	Participation in Educational Programs	<b>7%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>7%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>86%</b>

### SINGLE PLAN

#### Employer Contribution to Employee Account

No Funding	<b>22%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>33%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>11%</b>
\$1,250-\$1,499	<b>22%</b>
\$1,500+	<b>11%</b>

#### Insurance Plan Deductible

\$1,000-\$1,499	<b>19%</b>
\$1,500-\$1,749	<b>29%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>24%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>29%</b>

### FAMILY PLAN

#### Employer Contribution to Employee Account

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

#### Insurance Plan Deductible

\$2,000-\$2,999	<b>20%</b>
\$3,000-\$3,499	<b>20%</b>
\$3,500-\$3,999	<b>5%</b>
\$4,000-\$4,499	<b>15%</b>
\$4,500-\$5,499	<b>10%</b>
\$5,500-\$6,499	<b>15%</b>
\$6,500+	<b>15%</b>

## Wellness Programs

Service &amp; Retail

2010 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	27%	73%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	33%	67%	0%	0%

Percent of Employees Participating	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
	0%	17%	17%	17%	17%	17%	17%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	40%	67%	33%	0%	0%
Percent of DEPENDENTS Participating	50%	67%	33%	0%	0%
Percent of RETIREES Participating	67%	100%	0%	0%	0%

CEO Support	
Communicates the Value	40%
Delegates Responsibilities	80%
Participates in Wellness Programs	40%
Don't Know/None of the Above	20%

Components of Wellness Program	
Health Risk Assessments	100%
Biometric Screening	67%
Classes/Brown Bag Lunches	33%
Health Coaches	67%
Web Site Access to Health Information	67%
Newsletters	50%
Incentive Campaigns	67%
Smoking/Tobacco Restrictions	50%
Other	0%

Data Used to Plan Activities	
Do Not Collect Data	50%
Program/Event Attendance	33%
Aggregated HRA Scores	33%
Aggregated Biometrics	17%
Employee Demographics	50%
Modifiable Medical Claims	33%
Other	0%

How Wellness Program is Evaluated	
Participation	80%
Participant Satisfaction	40%
Improvement in Behaviors	40%
Changes in Biometric Measures	0%
Changes in Risk Factors	20%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	40%
Drop in Health Costs/Claims	60%

Wellness Program Budget (Includes Incentives/Per Employee)			
Included in Insurance Premium	50%		
<\$25	67%	\$150-\$199	0%
\$26-\$49	0%	\$200-\$299	0%
\$50-\$99	0%	\$300-\$399	0%
\$100-\$149	33%	>=\$400	0%

Annual Incentive Budget	
<\$100	33%
\$100-\$250	33%
\$251-\$400	0%
>\$400	33%

Incentives Used	
Cash	20%
Premium Differential	0%
Gift Card	60%
Contribution to Savings Account	40%
Merchandise/Trinkets	40%

## Health Plan Structure

Service &amp; Retail

2010 Plan Year

www.HCTrends.com

### Employer's Share of Insurance Premium

<b>SINGLE PLAN:</b>	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	9%	0%	5%	5%	0%	18%	18%	45%	
<b>FAMILY PLAN:</b>	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	5%	5%	0%	0%	10%	14%	5%	14%	48%

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	67%	8%	0%	0%	0%	25%	29%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	8%	0%	8%	50%	33%	25%

### Primary Care Office Visit Copays

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

None	0%
Deductible Only	24%
\$5	0%
\$10	6%
\$15	0%
\$20	6%
\$25	38%
\$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

None	0%
Deductible Only	29%
Same as Primary	7%
<\$30	7%
\$30	20%
\$35	0%
\$40	7%
\$45	0%
\$50	47%
\$55	0%
\$60	13%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Service &amp; Retail

2010 Plan Year

www.HCTrends.com

### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	14%
\$750-\$999	10%
\$1,000-\$1,249	10%
\$1,250-\$1,499	0%
\$1,500-\$1,749	29%
\$1,750+	38%

#### FAMILY PLAN:

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

### Deductibles Apply To:

All Medical Care & Prescriptions	29%
Some Medical Care Excluded:	71%
<b>Exclusions:</b>	
Prescriptions	81%
Office/Urgent Care Visits	56%
Emergency Room Visits	38%
Routine Physician Office Visits	63%
Lab Work / Diagnostic Tests	25%
Inpatient Care Only	6%
Outpatient Care Only	6%
Other	6%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	14%
\$2,000-\$2,999	18%
\$3,000-\$3,999	23%
\$4,000-\$4,999	27%
\$5,000+	18%

#### FAMILY PLAN

<\$3,500	14%
\$3,500-\$4,499	5%
\$4,500-\$5,499	14%
\$5,500-\$6,499	18%
\$6,500-\$7,499	0%
\$7,500-\$8,499	18%
\$8,500+	32%

### Deductibles Included in Maximum

Yes **73%** No **27%**

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
10%	0%	55%	25%	10%

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

Tier 1	\$10
Tier 2	\$35
Tier 3	\$60
Tier 4	\$0

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# Warehouse & Distribution

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**Greater Milwaukee Annual Employer Health Care Benefits Survey**  
**2010 Plan Year**  
[www.HCTrends.com](http://www.HCTrends.com)

*Percentages may not total 100% due to rounding*

Company Information	Warehouse & Distribution								2010 Plan Year		www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
<b>Number of Employees</b>	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!

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

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

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

Health Plans Offered	Warehouse & Distribution					2010 Plan Year					www.HCTrends.com
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	None	1	2	3	>3		PPO	POS	HMO	Indem	CDHP
<b>Number of Medical Plans Offered in 2010</b>	0%	80%	20%	0%	0%	<b>Plan Types</b>	87%	7%	0%	0%	7%

	Self Funded	Insured Only	Both		Single	Family	Single + Dependent
<b>Self-Funded vs. Insured</b>	20%	80%	0%	<b>Enrollment</b>	40%	55%	15%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%		Yes	No
<b>Percent of Employees Enrolled in Plans</b>	0%	31%	31%	23%	8%	8%	0%	<b>Offer Same-Sex Benefits</b>	13%	88%

	Opt-Out/Waiver	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Other
<b>Participation Control Strategies</b>	67%	22%	33%	22%	11%

## Health Plan Design

Warehouse &amp; Distribution

2010 Plan Year

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	Yes	No
<b>Plan Changes Made for 2010 Plan Year</b>	<b>42%</b>	<b>58%</b>

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
<b>Projected Increase 2009 to 2010</b>	<b>0%</b>	<b>8%</b>	<b>0%</b>	<b>42%</b>	<b>33%</b>	<b>17%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

	<\$3,500	18%	\$4,750-\$4,999	9%	\$5,500-\$5,749	9%	>=\$6,500	27%
<b>Estimated Cost for Single Coverage</b> (employer/employee share combined)	\$3,500-4,499	18%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%		
	\$4,500-\$4,749	9%	\$5,250-\$5,499	9%	\$6,000-\$6,499	0%		

	<\$12,000	45%	\$14,000-\$14,999	0%	\$18,000-\$19,999	0%
<b>Estimated Cost for Family Coverage</b> (employer/employee share combined)	\$12,000-\$12,999	18%	\$15,000-\$15,999	9%	\$20,000-\$24,999	0%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	9%	>=\$25,000	18%

### Principal Cost-Containment Strategies

Increase Employee Share of Premium	<b>55%</b>
Increase Deductibles/Copays/Co-Insurance	<b>36%</b>
Increase Out-Of-Pocket Maximums	<b>27%</b>
Implement Narrow Network	<b>0%</b>
Tiered Provider Arrangements	<b>0%</b>
Allow Employee Customization	<b>0%</b>
Implement Value-Based Plan Designs	<b>0%</b>
Establish HSAs	<b>0%</b>
Reduce Types/Variety of Plans Offered	<b>0%</b>
Cap Employer Payments	<b>0%</b>
Change Network and/or Plans	<b>36%</b>
Change Pharmacy Benefit Manager/Benefits	<b>27%</b>
Switch to Self-Funded Health Care	<b>0%</b>
Other	<b>27%</b>

### Proactive Strategies Employed to Lower Costs

Health Risk Assessments for Employees	<b>33%</b>
Biometric Screenings	<b>11%</b>
Disease Management for Chronic Conditions	<b>22%</b>
Employee Access to Nurse/Help Line	<b>44%</b>
On-Site Fitness Center	<b>11%</b>
On-Site Medical Facility	<b>0%</b>
Employee Assistance Program	<b>67%</b>
100% Preventive Care Programs	<b>33%</b>
Smoking Cestation Programs	<b>22%</b>
Other	<b>0%</b>

**HSAs and HRAs**

Warehouse &amp; Distribution

2010 Plan Year

www.HCTrends.com

**Currently Offer Employees:**

High-Deductible Plans w/HSA Option	<b>0%</b>
HRAs	<b>33%</b>
Both of the Above	<b>0%</b>
Neither of the Above	<b>67%</b>

**Interest in HSAs/HRAs**

Will Implement in 2011	<b>0%</b>
Definitely Interested	<b>25%</b>
Moderately Interested	<b>13%</b>
Somewhat Interested	<b>38%</b>
Not Interested	<b>25%</b>

**Participation**

<5%	<b>25%</b>	25-29%	<b>0%</b>
5-9%	<b>0%</b>	30-34%	<b>0%</b>
10-14%	<b>0%</b>	35-39%	<b>0%</b>
15-19%	<b>0%</b>	40-44%	<b>0%</b>
20-24%	<b>25%</b>	45+%	<b>50%</b>

**Savings Account Funding Contingent On:**

Completed Health-Risk Assessment	<b>0%</b>	Meet with Health Coach	<b>0%</b>
Smoking Cessation	<b>0%</b>	Participation in Educational Programs	<b>0%</b>
Complete Advance Directives	<b>0%</b>	Other	<b>0%</b>
Improvement in Health-Risk Scores	<b>0%</b>	None of the Above	<b>100%</b>

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

No Funding	<b>25%</b>
\$1-\$249	<b>0%</b>
\$250-\$499	<b>0%</b>
\$500-\$759	<b>50%</b>
\$750-\$999	<b>0%</b>
\$1,000-\$1,249	<b>0%</b>
\$1,250-\$1,499	<b>0%</b>
\$1,500+	<b>25%</b>

**Insurance Plan Deductible**

\$1,000-\$1,499	<b>9%</b>
\$1,500-\$1,749	<b>9%</b>
\$1,750-\$1,999	<b>0%</b>
\$2,000-\$2,249	<b>27%</b>
\$2,250-\$2,499	<b>0%</b>
\$2,500+	<b>55%</b>

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

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

**Insurance Plan Deductible**

\$2,000-\$2,999	<b>9%</b>
\$3,000-\$3,499	<b>9%</b>
\$3,500-\$3,999	<b>9%</b>
\$4,000-\$4,499	<b>27%</b>
\$4,500-\$5,499	<b>18%</b>
\$5,500-\$6,499	<b>9%</b>
\$6,500+	<b>18%</b>

## Wellness Programs

Warehouse &amp; Distribution

2010 Plan Year

www.HCTrends.com

	Yes	No	Age of Wellness Program			
Offer Wellness Program	36%	64%	New	1-3 Yrs	4-7 Yrs	>7 Yrs
			25%	0%	75%	0%

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

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

## CEO Support

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

## Components of Wellness Program

Health Risk Assessments	100%
Biometric Screening	25%
Classes/Brown Bag Lunches	25%
Health Coaches	0%
Web Site Access to Health Information	0%
Newsletters	0%
Incentive Campaigns	25%
Smoking/Tobacco Restrictions	25%
Other	0%

## Data Used to Plan Activities

Do Not Collect Data	75%
Program/Event Attendance	0%
Aggregated HRA Scores	25%
Aggregated Biometrics	0%
Employee Demographics	0%
Modifiable Medical Claims	0%
Other	0%

## How Wellness Program is Evaluated

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

## Wellness Program Budget (Includes Incentives/Per Employee)

Included in Insurance Premium	0%		
<\$25	0%	\$150-\$199	0%
\$26-\$49	0%	\$200-\$299	0%
\$50-\$99	67%	\$300-\$399	0%
\$100-\$149	33%	>=\$400	0%

## Annual Incentive Budget

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

## Incentives Used

Cash	0%
Premium Differential	33%
Gift Card	67%
Contribution to Savings Account	0%
Merchandise/Trinkets	0%

## Health Plan Structure

Warehouse &amp; Distribution

2010 Plan Year

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### Employer's Share of Insurance Premium

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

### Employer's Share of Coinsurance

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

<b>IN-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	67%	0%	33%	0%	0%	0%	0%	0%	63%
<b>OUT-NETWORK:</b>	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	0%	0%	33%	0%	33%	33%	63%

### Primary Care Office Visit Copays

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

None	0%
Deductible Only	20%
\$5	0%
\$10	0%
\$15	13%
\$20	25%
\$25	0%
\$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

None	0%
Deductible Only	22%
Same as Primary	14%
<\$30	0%
\$30	0%
\$35	0%
\$40	29%
\$45	0%
\$50	57%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

## Health Plan Structure (Cont.)

Warehouse &amp; Distribution

2010 Plan Year

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### Deductibles (In Network)

#### SINGLE PLAN:

None	0%
\$1-499	11%
\$500-\$749	11%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	11%
\$1,500-\$1,749	22%
\$1,750+	44%

#### FAMILY PLAN:

None	0%
\$1-\$999	11%
\$1,000-\$1,499	0%
\$1,500-\$1,999	11%
\$2,000-\$2,499	0%
\$2,500-\$3,499	11%
\$3,500-\$4,999	33%
\$5,000+	33%

### Deductibles Apply To:

All Medical Care & Prescriptions	22%
Some Medical Care Excluded:	78%
<b>Exclusions:</b>	
Prescriptions	100%
Office/Urgent Care Visits	14%
Emergency Room Visits	29%
Routine Physician Office Visits	29%
Lab Work / Diagnostic Tests	29%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	0%

### Out-Of-Pocket Maximums:

#### SINGLE PLAN

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

#### FAMILY PLAN

<\$3,500	30%
\$3,500-\$4,499	0%
\$4,500-\$5,499	0%
\$5,500-\$6,499	20%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	50%

### Deductibles Included in Maximum

Yes 67% No 33%

### Prescription Drugs

#### Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	0%	44%	56%	0%

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

Tier 1	\$10
Tier 2	\$35
Tier 3	\$55
Tier 4	\$0