

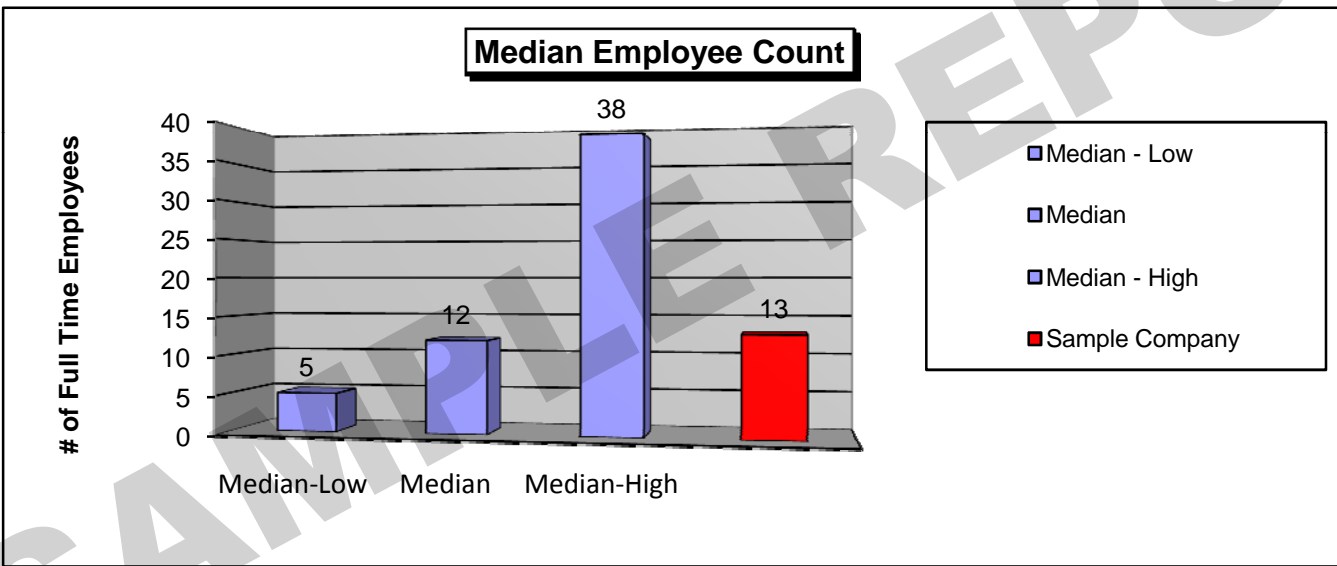
**SMALL BUSINESS
Employee Benefits Benchmarking Survey**
Empowering an underserved population with knowledge.

This report was prepared especially for:

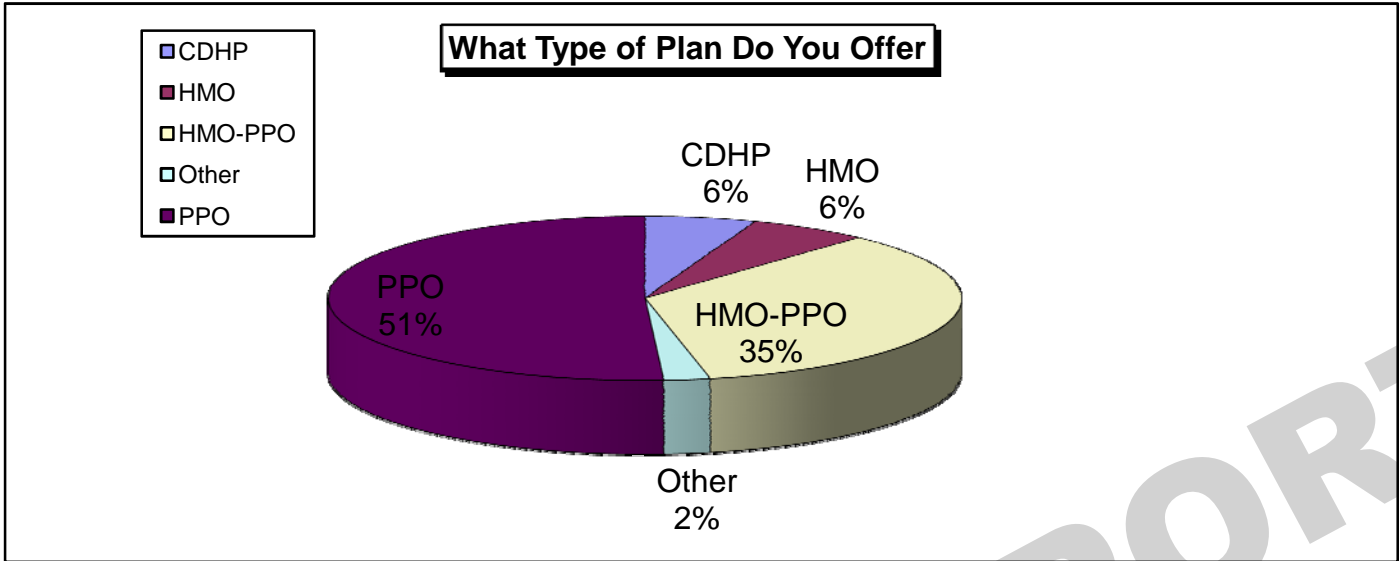


Summary Statistics

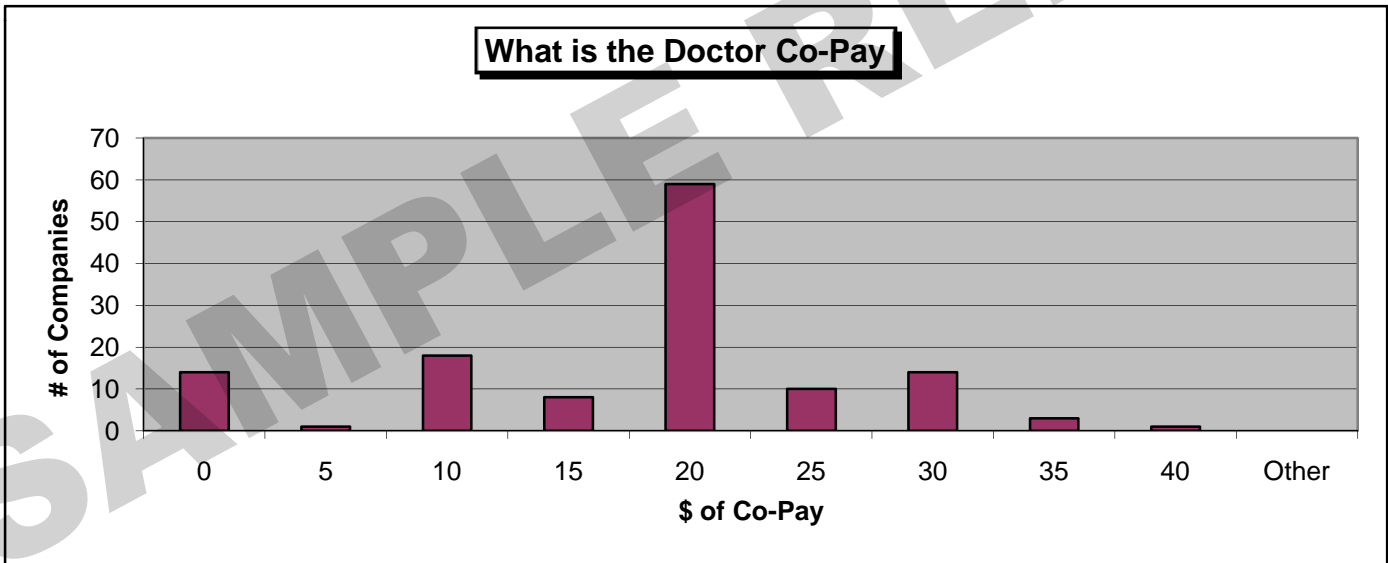
Employer Groups Surveyed		305
Total Full Time Employees		8,771
Total Part Time Employees		2,726
Estimated Health Care Dollars	\$	60,519,900



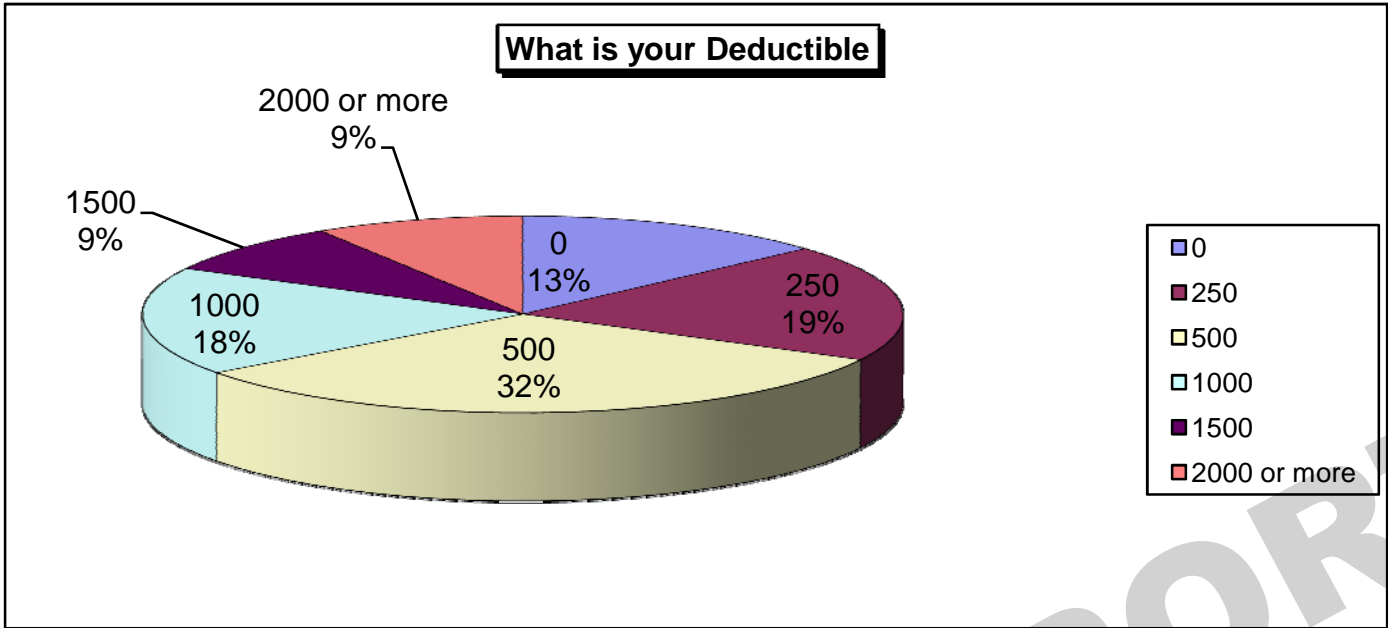
The average number of employees was 30



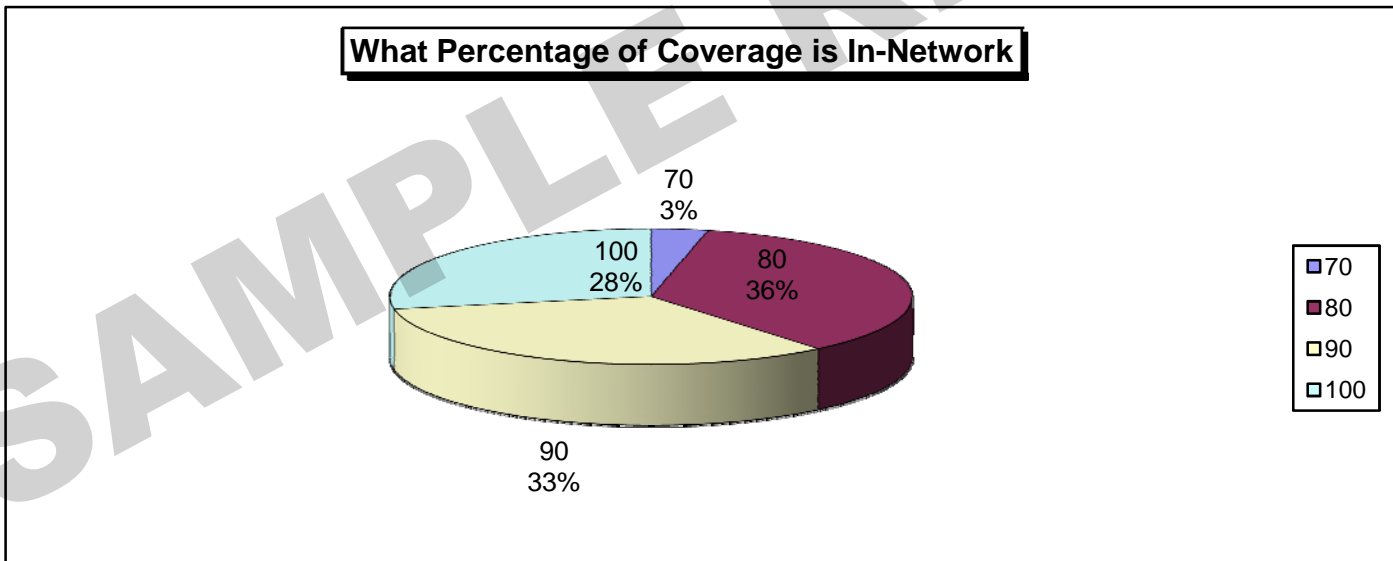
Sample Company offers the following program: PPO



Sample Company has a doctor copay of \$20

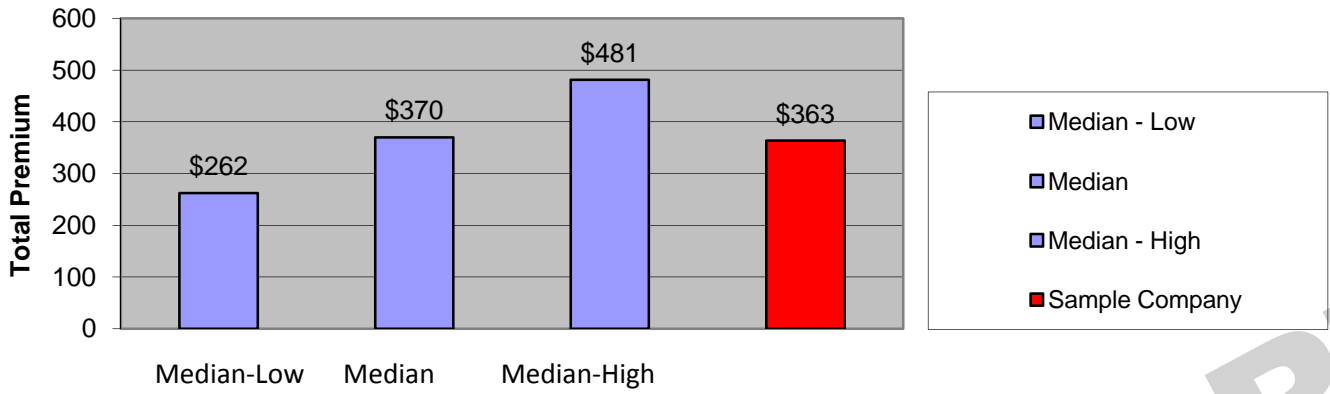


Sample Company has a deductible of \$500



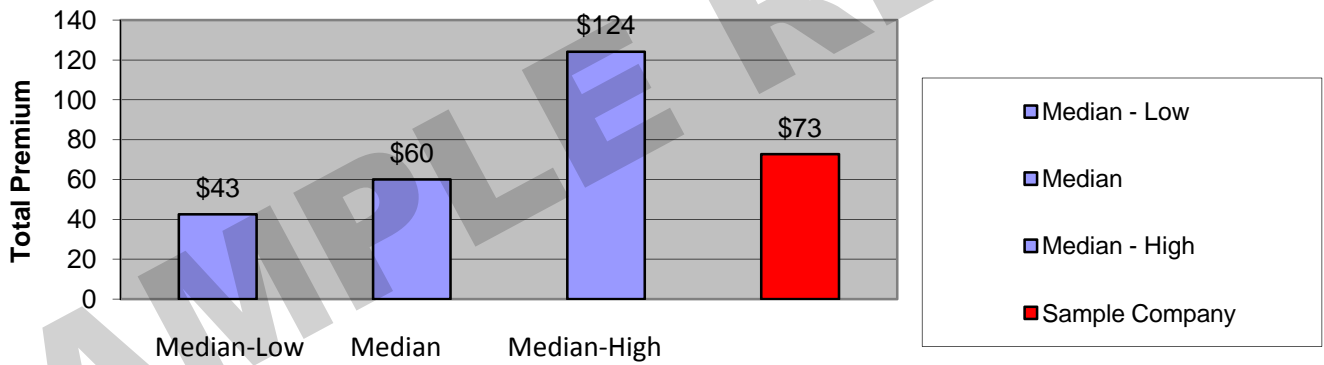
Sample Company has In-Network Coverage of 90%

If PPO What is the Total Premium for Singles

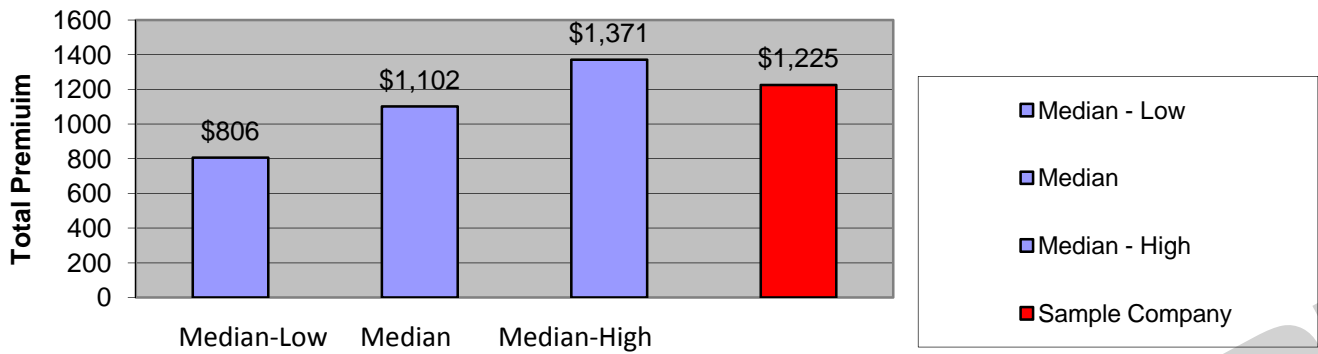


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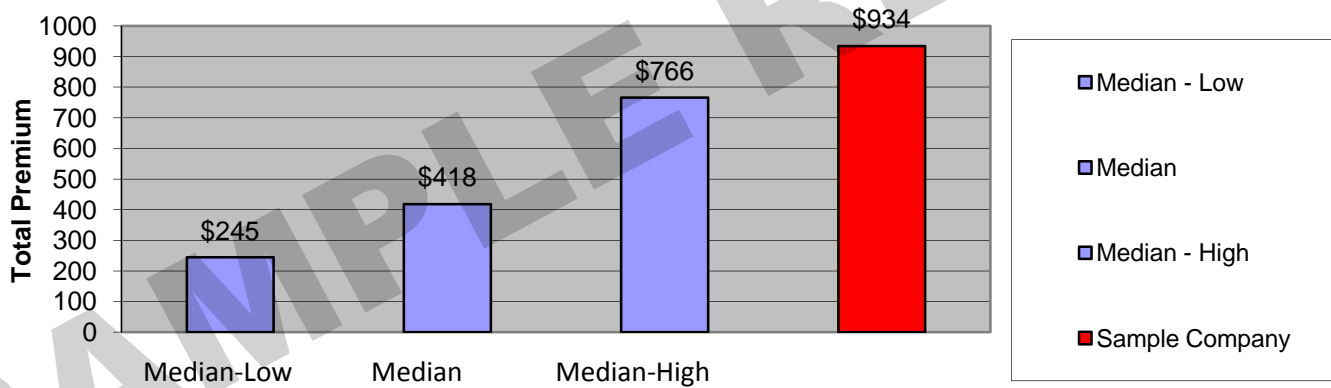
If PPO What does the employee pay for Singles



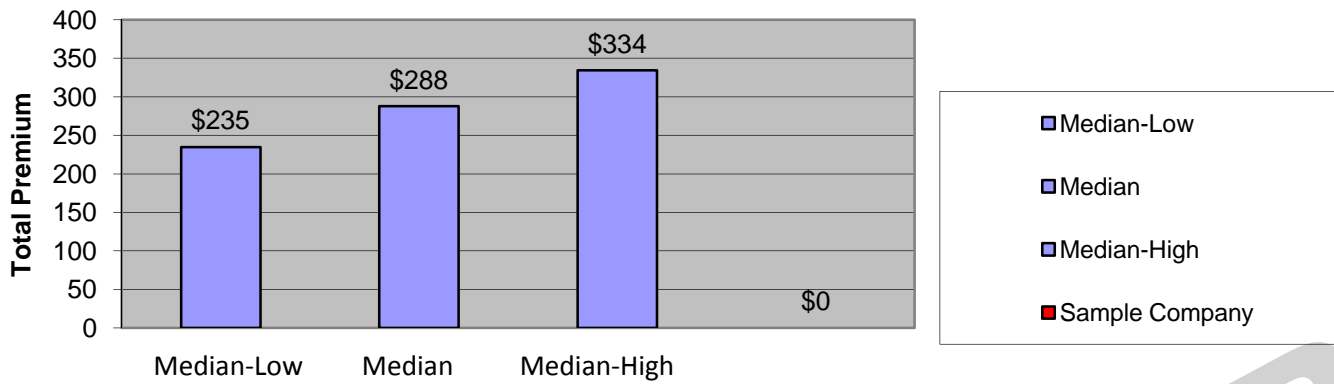
If PPO What is the Total Premium for Family



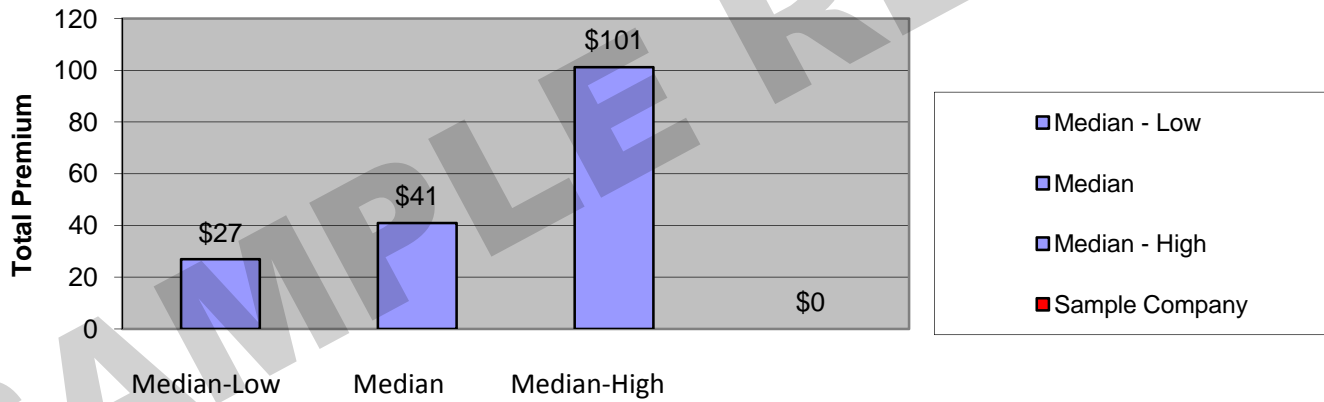
If PPO What does the Employee pay for Family



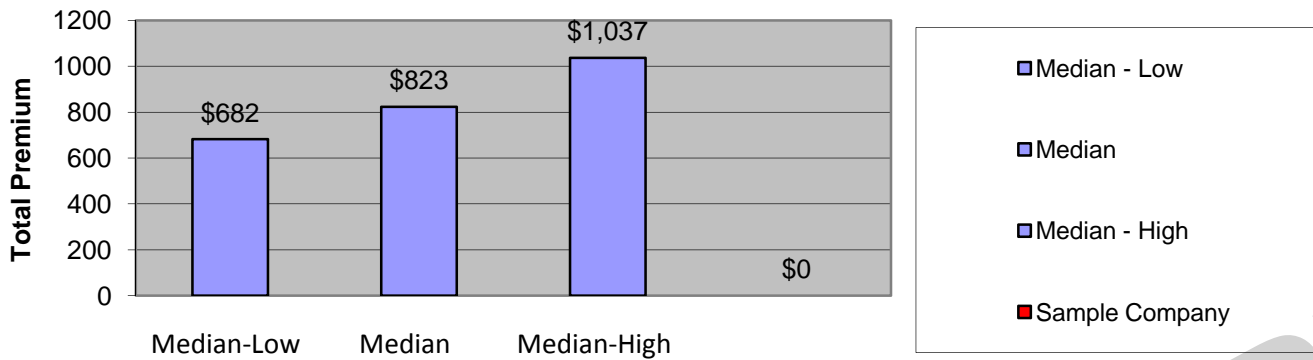
If HMO, What is the Total Premium for Singles



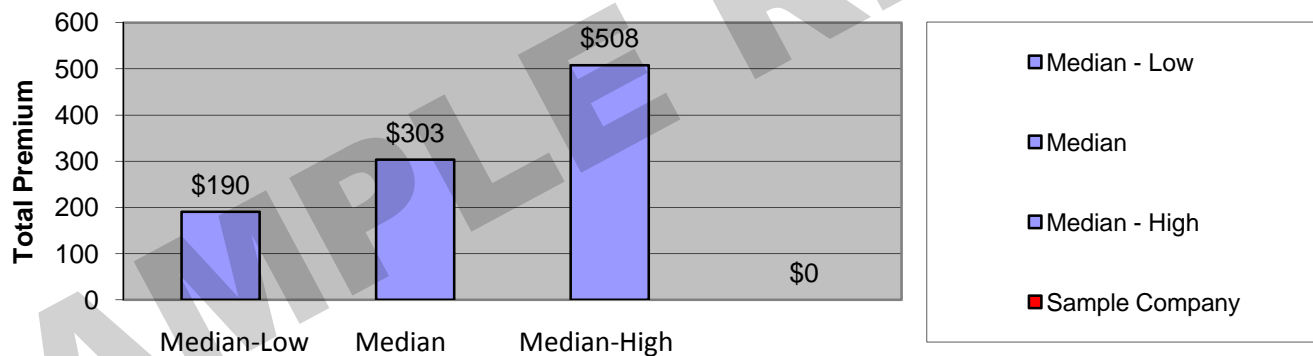
If HMO, What does the employee pay for Singles

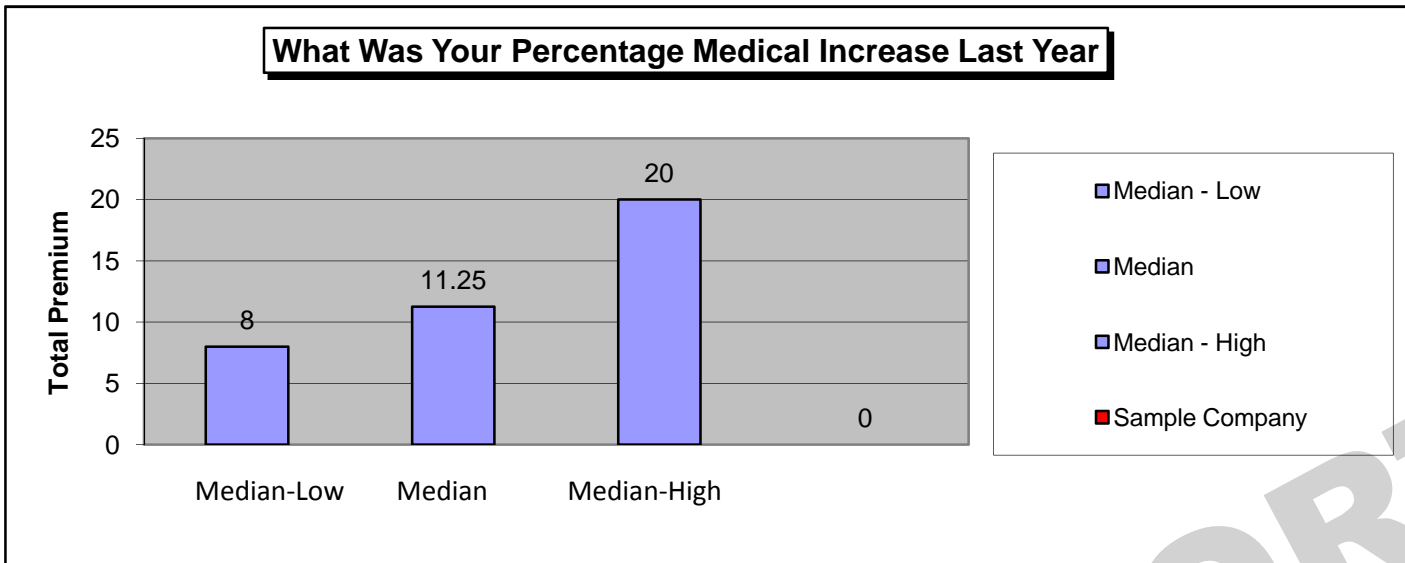


If HMO, What is the Total Premium for Family



If HMO, What does the Employee pay for Family



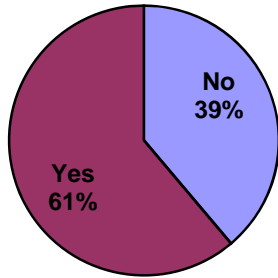


In addition, 2% of respondents had a decrease in their costs.

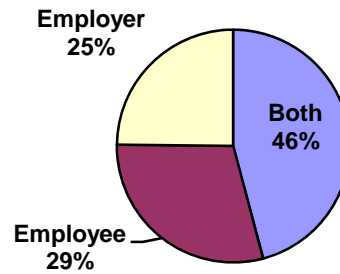
Changes employers made this year to control rising health care costs

Increased Deductible	24%
Increased MD Co-Pay	13%
Decreased Co-Insurance Coverage	4%
Increased Out of Pocket Max	14%
Increased Employee share of Premium	13%
Negotiated with Insurance Company	17%
Changed Insurance Companies	14%
Stopped Offering Health Benefits	1%

Do You Offer a Dental Plan

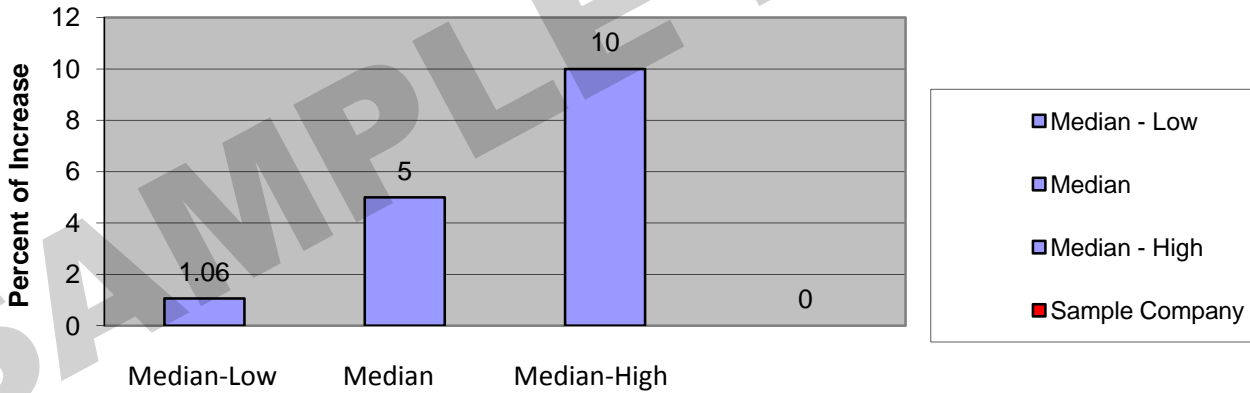


Who Pays for the Dental Plan

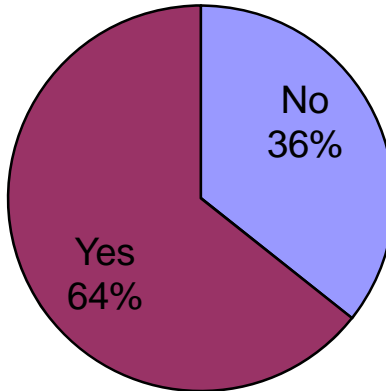


Sample Company does not offer a dental plan

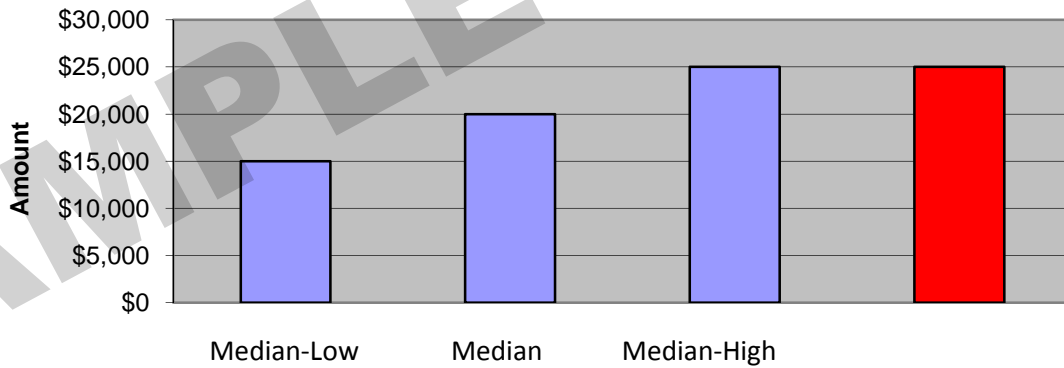
What Was Your Percentage Dental Increase Last Year

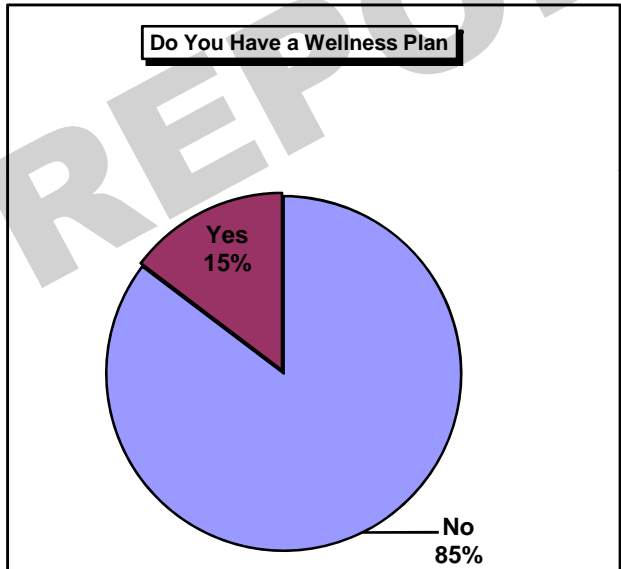
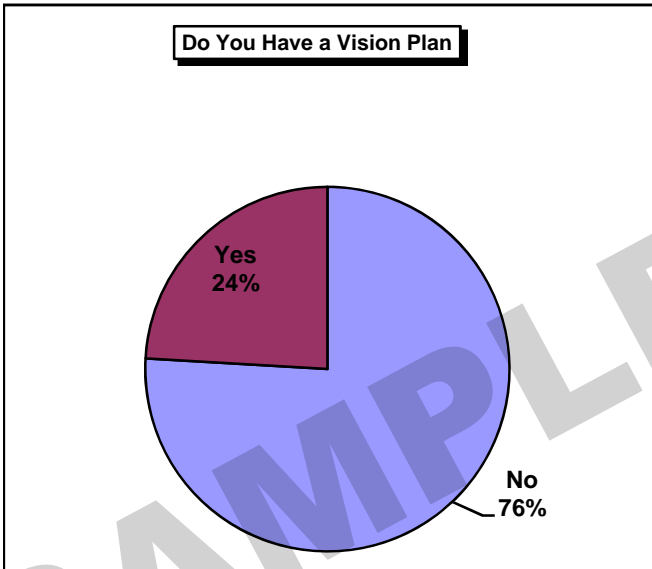
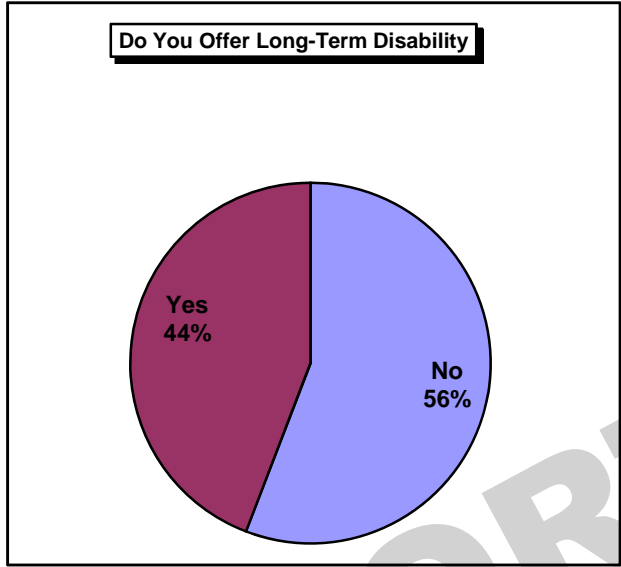
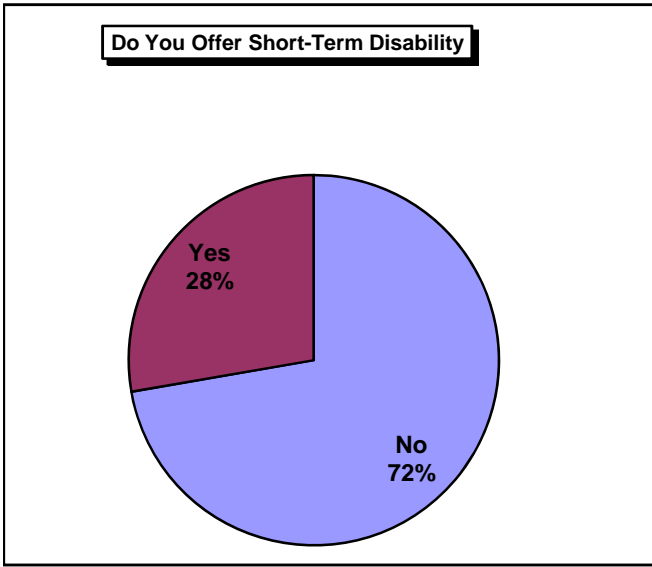


Do You Offer Basic Life Insurance



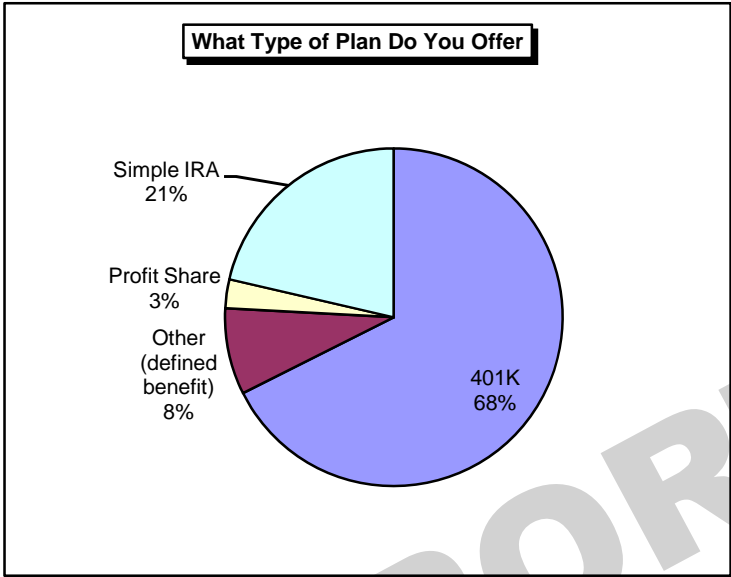
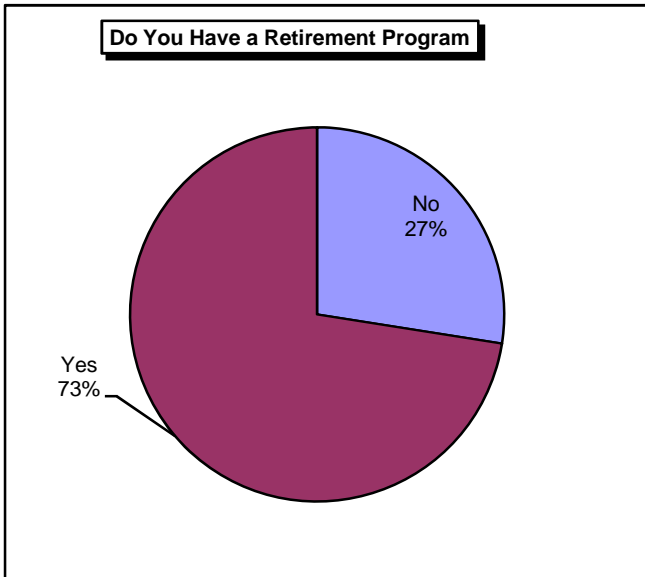
What Was the Death Benefit?





Sample Company

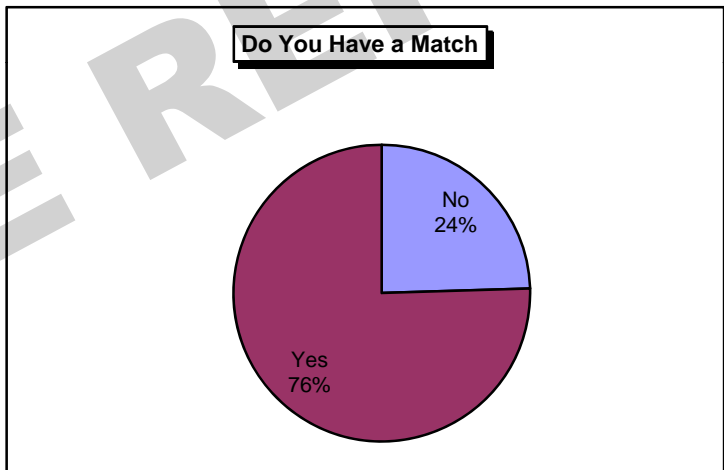
- does not offer short-term disability program
- offers a long-term disability program
- does not offer a vision program
- does not offer a wellness program



Sample Company offers a Simple IRA program

Amount of Employer Match

<1%	18%
1-3%	37%
>3%	45%
<hr/>	
	100%



Additional Findings

Employers believe the fault of rising costs is attributed to the following

Insurance Companies	63%
Hospitals and Doctors	55%
Employees Misusing Insurance Plans	44%
Government Policy	44%

63% of employers have NOT learned about Consumer Driven Health Care

58% of employers WOULD consider offering CDHP next year

36% of employers believe their employees DON'T understand their costs of insurance

84% of employers believe they understand how employees health affects rates

SAMPLE REPORT