

2010 SURVEY RESULTS

Health Plans



Health Plans Survey Results 2010

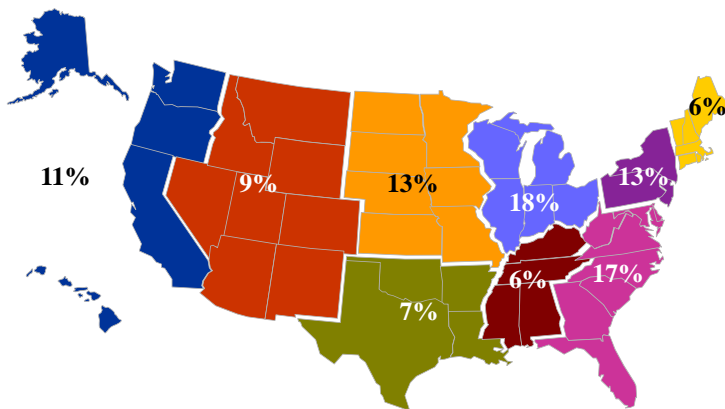
While consumer-driven health plans continue to be of interest to employers, overall health plan design is a critical piece in the puzzle. How are employers positioning their plan design offerings? Take a look at this year's survey results to determine how you fare.

This survey has taken into consideration the plan design and cost of the four primary plan types: PPO, HMO, POS and Indemnity plans. It also covers the prevalence of Health Reimbursement Arrangement (HRA) and Health Savings Account (HSA) plans, and the issues that are foremost on employers' minds as related to health care costs.

In this year's survey, 1,561 respondents summarized 2,097 health plans. This included 1,418 PPOs, 415 HMOs, 219 POSs and 46 Indemnity plans.

Demographic Information

In what state is your organization based (the most employees)?

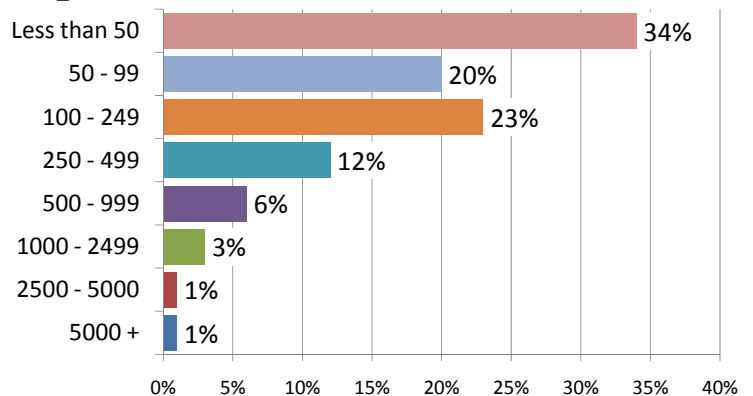


- New England – 6%
- Mid-Atlantic – 13%
- West North Central – 13%
- East North Central – 18%
- South Atlantic – 17%
- East South Central – 6%
- West South Central – 7%
- Mountain – 9%
- Pacific – 11%

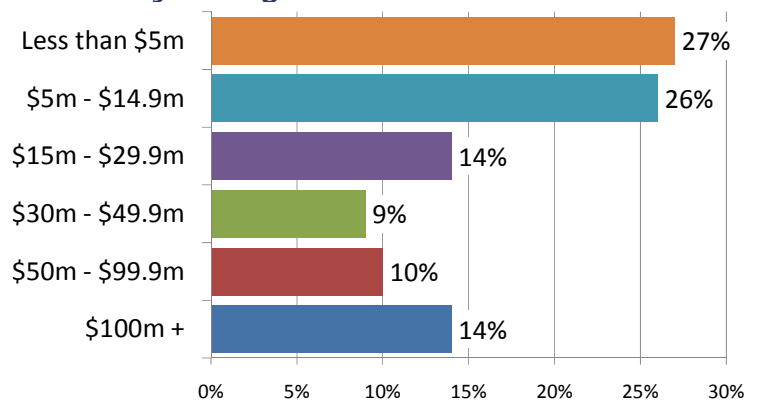
In which industry/sector does your organization operate?

- Accommodation and Food Services – 1%
- Admin. Support, Waste Mgmt./Remediation Svcs. – 1%
- Agriculture, Forestry, Fishing and Hunting – 1%
- Arts, Entertainment and Recreation – 2%
- Construction – 11%
- Educational Services – 6%
- Finance and Insurance – 9%
- Health Care and Social Assistance – 14%
- Information – Telecomm., Broadcasting, Data Process. – 3%
- Management of Companies and Enterprises – 0%
- Manufacturing – 20%
- Mining, Quarrying, Oil and Gas Extraction – 1%
- Professional, Scientific and Technical Services – 10%
- Public Administration – 4%
- Real Estate and Rental/Leasing – 2%
- Repair, Maintenance, Personal Svcs., Religious Orgs. – 2%
- Retail Trade – 5%
- Transportation and Warehousing – 3%
- Utilities – Electric/Natural Gas Dist., Water/Sewage – 1%
- Wholesale Trade – 4%

How many employees does your organization have?



What is your organization's annual revenue?



PPO Results

PPO plans continue to be the most popular, with 67 percent of the plan offerings being a PPO. Both HSAs and HRAs stayed steady at 18 percent. Over 15 percent of HRAs are being offered as a total replacement option, which is down from 18 percent in 2009. An additional 25 percent (up from 23 percent in 2009) of the PPO plans use an HSA option, with 17 percent being offered as a total replacement (down from 20 percent last year). The PPO results include information on 1,418 plans.

PPO In-Network vs. Out-of-Network Deductible

	In-Network	Out-of-Network
\$0	7.1%	1.6%
\$1 - \$99	2.5%	1.3%
\$100 - \$199	1.3%	1.4%
\$200 - \$249	2.4%	2.3%
\$250 - \$499	9.2%	6.2%
\$500 - \$749	17.6%	11.7%
\$750 - \$999	4.2%	3.5%
\$1,000 - \$1,499	19.5%	15.3%
\$1,500 - \$1,999	11.1%	9.2%
\$2,000 - \$2,499	8.8%	12.3%
\$2,500 +	16.1%	31.9%
No out-of-network coverage	--	4.2%

PPO In-Network vs. Out-of-Network Employee Coinsurance

	In-Network	Out-of-Network
0%	23.4%	9.2%
1% - 9%	1.8%	1.0%
10% - 14%	11.0%	1.5%
15% - 19%	2.0%	1.0%
20% - 24%	47.0%	16.9%
25% - 29%	2.1%	2.3%
30% - 34%	4.8%	16.4%
35% - 39%	0.5%	1.5%
40% +	7.3%	45.5%
No out-of-network coinsurance	--	4.7%

PPO In-Network vs. Out-of-Network Out-of-Pocket Maximum

	In-Network	Out-of-Network
Less than \$249	4.7%	0.8%
\$250 - \$499	2.4%	1.0%
\$500 - \$999	4.4%	1.9%
\$1,000 - \$1,499	11.1%	4.9%
\$1,500 - \$1,999	9.7%	4.0%
\$2,000 - \$2,499	15.2%	7.5%
\$2,500 - \$3,499	28.1%	15.9%
\$3,500 - \$4,999	11.6%	13.8%
\$5,000 - \$7,499	9.0%	24.7%
\$7,500 +	3.9%	20.6%
No out-of-network coverage	--	4.8%

PPO In-Network vs. Out-of-Network Office Visit Copay

	In-Network	Out-of-Network
\$0	4.6%	3.3%
\$1 - \$9	0.4%	0.1%
\$10 - \$14	3.7%	0.5%
\$15 - \$19	7.0%	1.0%
\$20 - \$24	25.6%	4.9%
\$25 - \$29	21.4%	4.5%
\$30 - \$34	12.8%	3.7%
\$35 +	6.8%	7.9%
Subject to deductible & coinsurance	17.8%	68.4%
No out-of-network coverage	--	5.6%

PPO In-Network vs. Out-of-Network Emergency Room Copay

	In-Network	Out-of-Network
\$25 - \$49	2.8%	1.2%
\$50 - \$74	7.3%	3.7%
\$75 - \$99	7.4%	3.9%
\$100 - \$124	20.3%	12.6%
\$125 - \$149	2.8%	1.2%
\$150 +	26.4%	19.5%
Subject to deductible & coinsurance	33.1%	53.0%
No out-of-network coverage	--	4.9%

PPO Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	20.7%	4.5%	4.5%	4.7%
1% - 4%	3.7%	1.6%	1.3%	1.6%
5% - 9%	5.4%	2.8%	3.5%	2.9%
10% - 14%	10.7%	4.9%	4.9%	5.1%
15% - 19%	8.5%	5.2%	4.7%	4.7%
20% - 24%	13.4%	9.6%	10.2%	9.3%
25% - 29%	11.6%	10.7%	10.9%	10.4%
30% - 34%	8.8%	9.2%	9.2%	9.9%
35% - 40%	4.3%	7.2%	7.3%	8.0%
41% +	10.6%	3.4%	32.8%	38.1%
N/A	2.2%	10.0%	10.6%	5.3%

Annual Average Cost per Employee for PPO Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	18.8%	\$8,500 - \$8,999	1.1%
\$3,500 - \$3,999	13.2%	\$9,000 - \$9,499	0.9%
\$4,000 - \$4,499	12.6%	\$9,500 - \$9,999	0.6%
\$4,500 - \$4,999	15.6%	\$10,000 - \$10,499	0.8%
\$5,000 - \$5,499	9.0%	\$10,500 - \$10,999	0.1%
\$5,500 - \$5,999	6.8%	\$11,000 - \$11,499	0.3%
\$6,000 - \$6,499	6.4%	\$11,500 - \$11,999	0.1%
\$6,500 - \$6,999	4.5%	\$12,000 - \$12,499	0.4%
\$7,000 - \$7,499	3.7%	\$12,500 - \$12,999	0.1%
\$7,500 - \$7,999	2.0%	\$13,000 +	1.0%
\$8,000 - \$8,499	2.1%		

Annual Average Cost per Employee Plus Dependents for PPO Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	3.6%	\$12,000 - \$12,499	6.1%
\$3,500 - \$3,999	1.6%	\$12,500 - \$12,999	4.9%
\$4,000 - \$4,499	2.2%	\$13,000 - \$13,499	3.9%
\$4,500 - \$4,999	2.9%	\$13,500 - \$13,999	3.3%
\$5,000 - \$5,499	3.5%	\$14,000 - \$14,499	4.4%
\$5,500 - \$5,999	3.5%	\$14,500 - \$14,999	2.5%
\$6,000 - \$6,499	3.2%	\$15,000 - \$15,499	2.8%
\$6,500 - \$6,999	2.8%	\$15,500 - \$15,999	1.7%
\$7,000 - \$7,499	3.1%	\$16,000 - \$16,499	1.8%
\$7,500 - \$7,999	3.1%	\$16,500 - \$16,999	1.4%
\$8,000 - \$8,499	3.9%	\$17,000 - \$17,499	0.8%
\$8,500 - \$8,999	2.7%	\$17,500 - \$17,999	1.0%
\$9,000 - \$9,499	3.6%	\$18,000 - \$18,499	1.7%
\$9,500 - \$9,999	4.5%	\$18,500 - \$18,999	1.0%
\$10,000 - \$10,499	3.9%	\$19,000 - \$19,499	0.8%
\$10,500 - \$10,999	4.2%	\$19,500 - \$19,999	0.4%
\$11,000 - \$11,499	3.8%	\$20,000 +	4.4%
\$11,500 - \$11,999	2.9%		

HMO Results

HMO plans rank second in popularity, with almost 20 percent of the plans being offered as HMOs. An HRA is included in 14 percent of these plans (same as last year), with 24 percent being offered as a total replacement option (up significantly from 18 percent in 2009). An HSA is included in 14 percent of these plans (down from 17 percent last year), with 19 percent offered as a total replacement option. The HMO results include information on 415 plans.

HMO In-Network vs. Out-of-Network Deductible

	In-Network	Out-of-Network
\$0	34.0%	10.6%
\$1 - \$99	7.5%	1.2%
\$100 - \$199	1.0%	2.4%
\$200 - \$249	2.2%	0.5%
\$250 - \$499	4.6%	1.2%
\$500 - \$749	10.8%	4.3%
\$750 - \$999	2.6%	1.2%
\$1,000 - \$1,499	14.0%	8.2%
\$1,500 - \$1,999	8.4%	5.1%
\$2,000 - \$2,499	6.7%	4.8%
\$2,500 +	8.2%	7.5%
No out-of-network coverage	--	53.0%

HMO In-Network vs. Out-of-Network Employee Coinsurance

	In-Network	Out-of-Network
0%	49.4%	14.7%
1% - 9%	3.4%	0%
10% - 14%	8.0%	2.4%
15% - 19%	3.4%	1.2%
20% - 24%	20.5%	8.4%
25% - 29%	2.4%	2.4%
30% - 34%	5.1%	2.4%
35% - 39%	0.5%	1.2%
40% +	7.5%	9.9%
No out-of-network coinsurance	--	57.3%

HMO In-Network vs. Out-of-Network Out-of-Pocket Maximum

	In-Network	Out-of-Network
Less than \$249	11.6%	3.6%
\$250 - \$499	1.7%	1.2%
\$500 - \$999	7.0%	1.7%
\$1,000 - \$1,499	10.4%	4.6%
\$1,500 - \$1,999	20.0%	3.1%
\$2,000 - \$2,499	15.2%	3.4%
\$2,500 - \$3,499	20.2%	7.2%
\$3,500 - \$4,999	6.7%	5.3%
\$5,000 - \$7,499	5.1%	5.3%
\$7,500 +	2.1%	3.1%
No out-of-network coverage	--	61.4%

HMO In-Network vs. Out-of-Network Office Visit Copay

	In-Network	Out-of-Network
\$0	2.9%	1.2%
\$1 - \$9	0.5%	0%
\$10 - \$14	8.2%	0.7%
\$15 - \$19	9.9%	0.5%
\$20 - \$24	31.1%	3.6%
\$25 - \$29	14.0%	3.6%
\$30 - \$34	16.4%	3.6%
\$35 +	8.7%	6.3%
Subject to deductible & coinsurance	6.7%	17.3%
No out-of-network coverage	--	63.1%

HMO In-Network vs. Out-of-Network Emergency Room Copay

	In-Network	Out-of-Network
\$25 - \$49	3.1%	1.0%
\$50 - \$74	10.8%	2.4%
\$75 - \$99	8.0%	1.2%
\$100 - \$124	34.5%	9.6%
\$125 - \$149	2.4%	0.3%
\$150 +	25.1%	13.5%
Subject to deductible & coinsurance	16.1%	18.8%
No out-of-network coverage	--	53.0%

HMO Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	22.2%	5.3%	5.5%	5.5%
1% - 4%	2.9%	1.4%	1.6%	1.2%
5% - 9%	5.1%	2.9%	2.4%	3.1%
10% - 14%	10.8%	3.4%	3.4%	2.6%
15% - 19%	7.2%	4.6%	4.3%	4.6%
20% - 24%	12.3%	10.1%	9.2%	9.6%
25% - 29%	9.2%	7.0%	7.0%	7.5%
30% - 34%	7.5%	9.2%	9.4%	9.2%
35% - 40%	5.1%	5.1%	4.8%	7.2%
41% +	15.9%	42.9%	40.7%	45.1%
N/A	1.9%	8.2%	11.6%	4.3%

Annual Average Cost per Employee for HMO Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	18.8%	\$8,500 - \$8,999	0.5%
\$3,500 - \$3,999	16.9%	\$9,000 - \$9,499	0.5%
\$4,000 - \$4,499	15.9%	\$9,500 - \$9,999	0%
\$4,500 - \$4,999	14.2%	\$10,000 - \$10,499	0.7%
\$5,000 - \$5,499	11.6%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	6.0%	\$11,000 - \$11,499	0.5%
\$6,000 - \$6,499	5.3%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	4.3%	\$12,000 - \$12,499	0%
\$7,000 - \$7,499	1.9%	\$12,500 - \$12,999	0.2%
\$7,500 - \$7,999	0.7%	\$13,000 +	0.7%
\$8,000 - \$8,499	1.2%		

Annual Average Cost per Employee Plus Dependents for HMO Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	3.9%	\$12,000 - \$12,499	6.0%
\$3,500 - \$3,999	3.6%	\$12,500 - \$12,999	4.1%
\$4,000 - \$4,499	2.1%	\$13,000 - \$13,499	2.6%
\$4,500 - \$4,999	2.1%	\$13,500 - \$13,999	3.4%
\$5,000 - \$5,499	2.9%	\$14,000 - \$14,499	2.6%
\$5,500 - \$5,999	2.6%	\$14,500 - \$14,999	3.6%
\$6,000 - \$6,499	2.9%	\$15,000 - \$15,499	3.4%
\$6,500 - \$6,999	1.7%	\$15,500 - \$15,999	2.4%
\$7,000 - \$7,499	3.9%	\$16,000 - \$16,499	1.2%
\$7,500 - \$7,999	3.4%	\$16,500 - \$16,999	1.0%
\$8,000 - \$8,499	5.5%	\$17,000 - \$17,499	1.4%
\$8,500 - \$8,999	3.6%	\$17,500 - \$17,999	1.2%
\$9,000 - \$9,499	2.2%	\$18,000 - \$18,499	1.0%
\$9,500 - \$9,999	4.3%	\$18,500 - \$18,999	0.5%
\$10,000 - \$10,499	4.8%	\$19,000 - \$19,499	0.2%
\$10,500 - \$10,999	5.5%	\$19,500 - \$19,999	1.0%
\$11,000 - \$11,499	3.9%	\$20,000 +	2.1%
\$11,500 - \$11,999	3.1%		

POS Results

POS plans rank third, with 10 percent of the plans offered being POS plans. Including an HRA are 15.5 percent (up from 9 percent last year), with 14.7 percent being offered as a total replacement option (a large decrease from 26 percent last year). An HSA is included in 25.5 percent of the plans (up from 21 percent in 2009), with 18.9 percent being offered as a total replacement option. The POS results include information on 219 plans.

POS In-Network vs. Out-of-Network Deductible

	In-Network	Out-of-Network
\$0	17.4%	2.2%
\$1 - \$99	1.8%	0%
\$100 - \$199	1.4%	0.9%
\$200 - \$249	1.4%	0.5%
\$250 - \$499	10.0%	5.9%
\$500 - \$749	14.2%	12.3%
\$750 - \$999	3.2%	0.1%
\$1,000 - \$1,499	12.3%	16.9%
\$1,500 - \$1,999	11.0%	7.8%
\$2,000 - \$2,499	6.8%	11.4%
\$2,500 +	20.5%	36.1%
No out-of-network coverage	--	4.6%

POS In-Network vs. Out-of-Network Employee Coinsurance

	In-Network	Out-of-Network
0%	35.2%	8.2%
1% - 9%	0.1%	0%
10% - 14%	11.9%	0.1%
15% - 19%	0.1%	0.9%
20% - 24%	34.7%	19.6%
25% - 29%	0.1%	0.3%
30% - 34%	5.0%	16.9%
35% - 39%	0%	0.5%
40% +	9.1%	44.7%
No out-of-network coinsurance	--	5.0%

POS In-Network vs. Out-of-Network Out-of-Pocket Maximum

	In-Network	Out-of-Network
Less than \$249	10.5%	0.5%
\$250 - \$499	2.2%	0.5%
\$500 - \$999	4.6%	1.8%
\$1,000 - \$1,499	10.5%	1.8%
\$1,500 - \$1,999	9.6%	2.3%
\$2,000 - \$2,499	14.6%	6.4%
\$2,500 - \$3,499	27.9%	16.4%
\$3,500 - \$4,999	6.4%	17.4%
\$5,000 - \$7,499	10.5%	26.0%
\$7,500 +	3.2%	22.4%
No out-of-network coverage	--	4.6%

POS In-Network vs. Out-of-Network Office Visit Copay

	In-Network	Out-of-Network
\$0	3.7%	3.2%
\$1 - \$9	0%	0%
\$10 - \$14	6.4%	0.5%
\$15 - \$19	5.5%	0%
\$20 - \$24	24.2%	4.1%
\$25 - \$29	23.7%	3.2%
\$30 - \$34	14.2%	1.8%
\$35 +	5.5%	6.4%
Subject to deductible & coinsurance	16.9%	74.0%
No out-of-network coverage	--	6.8%

POS In-Network vs. Out-of-Network Emergency Room Copay

	In-Network	Out-of-Network
\$25 - \$49	3.2%	1.4%
\$50 - \$74	6.8%	3.7%
\$75 - \$99	4.1%	1.8%
\$100 - \$124	31.5%	18.7%
\$125 - \$149	2.7%	0.9%
\$150 +	25.1%	14.6%
Subject to deductible & coinsurance	26.5%	54.3%
No out-of-network coverage	--	4.6%

POS Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	16.0%	2.7%	2.7%	3.7%
1% - 4%	2.2%	1.4%	1.8%	1.4%
5% - 9%	4.1%	2.7%	2.2%	3.2%
10% - 14%	11.0%	4.6%	3.2%	4.6%
15% - 19%	11.0%	7.3%	6.4%	5.5%
20% - 24%	15.1%	11.0%	11.9%	11.9%
25% - 29%	11.0%	10.0%	10.5%	11.0%
30% - 34%	6.8%	7.8%	7.3%	6.8%
35% - 40%	5.0%	6.8%	6.4%	10.0%
41% +	15.5%	35.6%	33.8%	37.9%
N/A	2.2%	10.0%	13.7%	4.1%

Annual Average Cost per Employee for POS Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	19.6%	\$8,500 - \$8,999	1.8%
\$3,500 - \$3,999	16.4%	\$9,000 - \$9,499	0.5%
\$4,000 - \$4,499	11.9%	\$9,500 - \$9,999	0.9%
\$4,500 - \$4,999	11.9%	\$10,000 - \$10,499	0%
\$5,000 - \$5,499	11.4%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	6.4%	\$11,000 - \$11,499	0%
\$6,000 - \$6,499	7.3%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	0.9%	\$12,000 - \$12,499	0.9%
\$7,000 - \$7,499	3.2%	\$12,500 - \$12,999	0%
\$7,500 - \$7,999	3.7%	\$13,000 +	1.8%
\$8,000 - \$8,499	1.4%		

Annual Average Cost per Employee Plus Dependents for POS Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	4.1%	\$12,000 - \$12,499	6.8%
\$3,500 - \$3,999	3.2%	\$12,500 - \$12,999	4.1%
\$4,000 - \$4,499	0.9%	\$13,000 - \$13,499	5.0%
\$4,500 - \$4,999	0.9%	\$13,500 - \$13,999	1.8%
\$5,000 - \$5,499	2.7%	\$14,000 - \$14,499	3.2%
\$5,500 - \$5,999	2.3%	\$14,500 - \$14,999	0.9%
\$6,000 - \$6,499	2.3%	\$15,000 - \$15,499	4.1%
\$6,500 - \$6,999	3.2%	\$15,500 - \$15,999	3.2%
\$7,000 - \$7,499	3.7%	\$16,000 - \$16,499	1.8%
\$7,500 - \$7,999	5.0%	\$16,500 - \$16,999	3.2%
\$8,000 - \$8,499	2.3%	\$17,000 - \$17,499	1.8%
\$8,500 - \$8,999	1.4%	\$17,500 - \$17,999	1.3%
\$9,000 - \$9,499	2.7%	\$18,000 - \$18,499	0.9%
\$9,500 - \$9,999	5.9%	\$18,500 - \$18,999	0.5%
\$10,000 - \$10,499	3.7%	\$19,000 - \$19,499	1.8%
\$10,500 - \$10,999	2.7%	\$19,500 - \$19,999	0.5%
\$11,000 - \$11,499	2.7%	\$20,000 +	5.9%
\$11,500 - \$11,999	3.2%		

Indemnity Results

Indemnity plans are, of course, the smallest percentage being offered, as they are only 2.1 percent of the total. An HRA is included in almost 18 percent of plans. An additional 58 percent of the indemnity plans use an HSA option. The results include information from 45 plans.

Indemnity In-Network vs. Out-of-Network Deductible

	In-Network	Out-of-Network
\$0	4.4%	0%
\$1 - \$99	0%	0%
\$100 - \$199	2.2%	2.2%
\$200 - \$249	2.2%	2.2%
\$250 - \$499	2.2%	4.4%
\$500 - \$749	8.9%	4.4%
\$750 - \$999	4.4%	2.2%
\$1,000 - \$1,499	15.6%	11.1%
\$1,500 - \$1,999	24.4%	17.8%
\$2,000 - \$2,499	8.9%	6.7%
\$2,500 +	26.7%	42.2%
No out-of-network coverage	--	6.7%

Indemnity In-Network vs. Out-of-Network Employee Coinsurance

	In-Network	Out-of-Network
0%	37.8%	17.8%
1% - 9%	4.4%	2.2%
10% - 14%	6.7%	2.2%
15% - 19%	0%	0%
20% - 24%	35.6%	15.6%
25% - 29%	0%	0%
30% - 34%	6.7%	13.3%
35% - 39%	0%	0%
40% +	8.9%	44.4%
No out-of-network coinsurance	--	4.4%

**Indemnity In-Network vs. Out-of-Network
Out-of-Pocket Maximum**

	In-Network	Out-of-Network
Less than \$249	4.4%	2.2%
\$250 - \$499	0%	0%
\$500 - \$999	6.7%	4.4%
\$1,000 - \$1,499	6.7%	4.4%
\$1,500 - \$1,999	20.0%	8.9%
\$2,000 - \$2,499	11.1%	6.7%
\$2,500 - \$3,499	17.8%	8.9%
\$3,500 - \$4,999	8.9%	13.3%
\$5,000 - \$7,499	24.4%	17.8%
\$7,500 +	0%	28.9%
No out-of-network coverage	--	4.4%

**Indemnity In-Network vs. Out-of-Network
Office Visit Copay**

	In-Network	Out-of-Network
\$0	13.3%	13.3%
\$1 - \$9	0%	0%
\$10 - \$14	4.4%	2.2%
\$15 - \$19	6.7%	2.2%
\$20 - \$24	0%	0%
\$25 - \$29	13.3%	6.7%
\$30 - \$34	0%	0%
\$35 +	2.2%	2.2%
Subject to deductible & coinsurance	60.0%	66.7%
No out-of-network coverage	--	6.7%

**Indemnity In-Network vs. Out-of-Network
Emergency Room Copay**

	In-Network	Out-of-Network
\$25 - \$49	6.7%	2.2%
\$50 - \$74	2.2%	2.2%
\$75 - \$99	4.4%	2.2%
\$100 - \$124	8.9%	8.9%
\$125 - \$149	0%	0%
\$150 +	4.4%	4.4%
Subject to deductible & coinsurance	73.3%	71.1%
No out-of-network coverage	--	8.9%

**Indemnity Employee Contribution
Percentage**

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	22.2%	11.1%	11.1%	11.1%
1% - 4%	4.4%	2.2%	2.2%	2.2%
5% - 9%	8.9%	4.4%	4.4%	2.2%
10% - 14%	22.2%	8.9%	8.9%	11.1%
15% - 19%	4.4%	4.4%	4.4%	2.2%
20% - 24%	6.7%	4.4%	4.4%	4.4%
25% - 29%	2.2%	8.9%	8.9%	6.7%
30% - 34%	6.7%	6.7%	6.7%	11.1%
35% - 40%	4.4%	6.7%	6.7%	15.6%
41% +	15.6%	26.7%	26.7%	28.9%
N/A	2.2%	15.6%	15.6%	4.4%

**Annual Average Cost per Employee for
Indemnity Plans**

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	35.6%	\$8,500 - \$8,999	0%
\$3,500 - \$3,999	6.7%	\$9,000 - \$9,499	0%
\$4,000 - \$4,499	8.9%	\$9,500 - \$9,999	0%
\$4,500 - \$4,999	13.3%	\$10,000 - \$10,499	0%
\$5,000 - \$5,499	15.6%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	6.7%	\$11,000 - \$11,499	0%
\$6,000 - \$6,499	2.2%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	0%	\$12,000 - \$12,499	0%
\$7,000 - \$7,499	4.4%	\$12,500 - \$12,999	0%
\$7,500 - \$7,999	6.7%	\$13,000 +	0%
\$8,000 - \$8,499	0%		

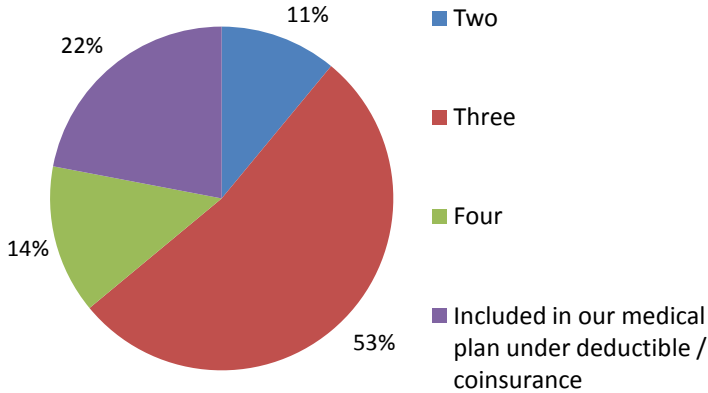
**Annual Average Cost per Employee Plus
Dependents for Indemnity Plans**

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	4.4%	\$12,000 - \$12,499	4.4%
\$3,500 - \$3,999	0%	\$12,500 - \$12,999	0%
\$4,000 - \$4,499	0%	\$13,000 - \$13,499	6.7%
\$4,500 - \$4,999	2.2%	\$13,500 - \$13,999	4.4%
\$5,000 - \$5,499	2.2%	\$14,000 - \$14,499	0%
\$5,500 - \$5,999	0%	\$14,500 - \$14,999	4.4%
\$6,000 - \$6,499	6.7%	\$15,000 - \$15,499	2.2%
\$6,500 - \$6,999	4.4%	\$15,500 - \$15,999	2.2%
\$7,000 - \$7,499	0%	\$16,000 - \$16,499	2.2%
\$7,500 - \$7,999	6.7%	\$16,500 - \$16,999	2.2%
\$8,000 - \$8,499	4.4%	\$17,000 - \$17,499	0%
\$8,500 - \$8,999	4.4%	\$17,500 - \$17,999	2.2%
\$9,000 - \$9,499	4.4%	\$18,000 - \$18,499	0%
\$9,500 - \$9,999	6.7%	\$18,500 - \$18,999	0%
\$10,000 - \$10,499	2.2%	\$19,000 - \$19,499	2.2%
\$10,500 - \$10,999	4.4%	\$19,500 - \$19,999	0%
\$11,000 - \$11,499	2.2%	\$20,000 +	2.2%
\$11,500 - \$11,999	8.9%		

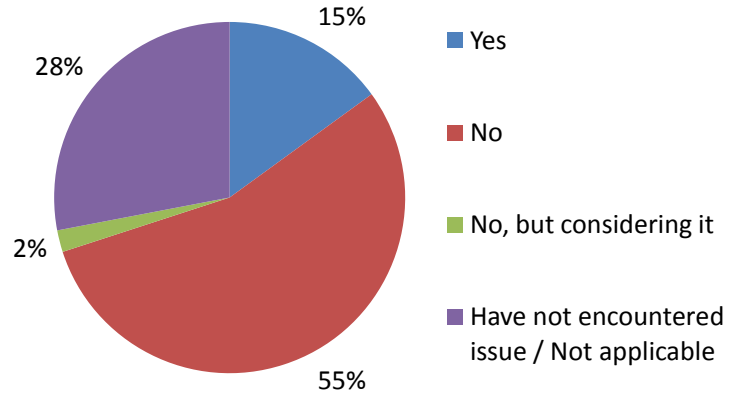
Prescription Drug Plans

Over half (53 percent) of the respondents are utilizing a three-tier copay plan to control costs for their prescription drug plans. Fourteen percent (up from 12 percent in 2009) offer a four-tier program.

How many tiers does your prescription plan have (excluding mail order)?



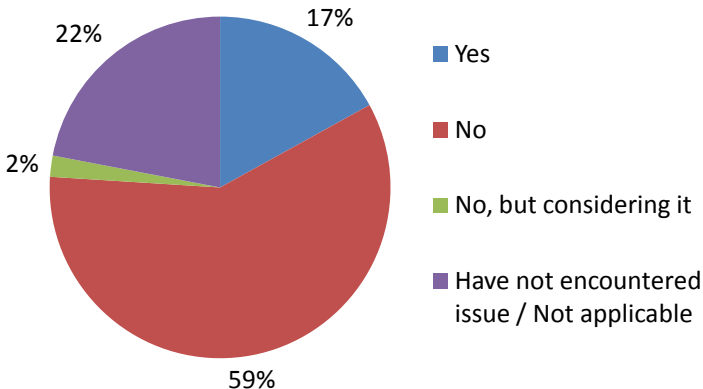
Do you offer health benefits to unmarried same-sex domestic partners?



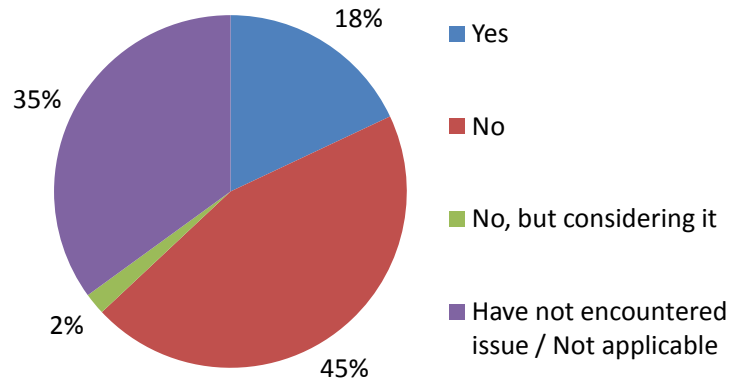
Domestic Partner Benefits

The majority of respondents do not offer health benefits to unmarried domestic partners, whether they are opposite-sex (61 percent) or same-sex (57 percent). Half of all respondents either had not encountered the issue or deemed it not applicable. Offering health benefits to married same-sex domestic partners were 18 percent of respondents, the same as last year.

Do you offer health benefits to unmarried opposite-sex domestic partners?



Do you offer health benefits to married same-sex domestic partners?



Health Care Cost Results

Employers plan to utilize a number of strategies to reduce health care costs. The top strategies for reducing health care costs include increasing or enhancing employee communications (60 percent), studying health care data for cost or utilization patterns (52 percent), including consumerism resources and increasing cost-sharing to employees (48 percent each). Your broker has many resources to help you implement these strategies. Contact your broker today!

What is your organization doing to reduce health care costs for this plan year, or in the near future?

	Will not utilize	Might utilize	Will likely utilize	Will definitely utilize
Study health care data for cost or utilization patterns	22%	26%	30%	22%
Increase/enhance employee communications	7%	33%	35%	25%
Include consumerism resources (website, self-help)	19%	33%	33%	15%
Increase the amount employees pay in contributions	31%	22%	32%	15%
Increase cost sharing to the employees (copays, deductibles, coinsurance)	28%	25%	31%	16%
Restrict employee eligibility for coverage	86%	8%	5%	1%
Add/increase use of disease management	49%	25%	20%	6%
Add/increase wellness program	27%	29%	26%	18%

Contact Horst Insurance to discuss how this survey information can assist you in your future benefit plan strategies!

This survey was conducted in late spring, 2010 and was available to approximately 400,000 individuals through the client portal website provided by your broker/consultant. This survey was anonymous, so responses have not been validated for statistical significance or margin of error.

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