

HCTrends

Greater Milwaukee

Annual Employer Health Care Benefits Survey

2014 Survey Results

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Results by:

All Respondents (Weighted) 2

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

All Respondents - Weighted

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014 Plan Year

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Percentages may not total 100% due to rounding

Company Information	All Respondents - Weighted	2014 Plan Year	www.HCTrends.com
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	None	Some	Mostly
Labor Representation	90%	8%	2%

	Yes	No
Offer Same-Sex Benefits	32%	68%

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

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

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

	Yes	No
Plan Changes Made?	40%	60%

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

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

Percent Employees Paying <9.5% Base Salary Toward Their Health Insurance Premium	<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+	Unknown
	22%	0%	0%	7%	1%	2%	62%	7%

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

Will You Reduce Some Employees To Less than 30/Hours Week?	Reduced Some Employee Hours in 2014						
Will do	1%						Yes 2%
Seriously Considering	3%						No 96%
Contemplating	3%						Planned to Before Waiver 2%
Not Contemplating	82%						
Don't Know	12%						
Percent of Employees Potentially Impacted							
	<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
	52%	3%	1%	36%	1%	0%	7%

Single Coverage Cost (employer/employee combined)		<\$4,000	7%	\$5,500-\$5,999	13%	\$7,000-\$7,499	2%	\$8,500-\$8,999	0%
		\$4,000-\$4,999	17%	\$6,000-\$6,499	23%	\$7,500-\$7,999	10%	>=\$9,000	9%
		\$5,000-5,499	14%	\$6,500-\$6,999	2%	\$8,000-\$8,499	2%		
Family Coverage Cost (employer/employee combined)		<\$12,000	14%	\$14,000-\$14,999	30%	\$17,000-\$17,999	10%	>=\$25,000	9%
		\$12,000-\$12,999	10%	\$15,000-\$15,999	4%	\$18,000-\$19,999	5%		
		\$13,000-\$13,999	5%	\$16,000-\$16,999	4%	\$20,000-\$24,999	12%		

Principal Cost-Containment Strategies

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

Proactive Strategies Employed to Lower Costs

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

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

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

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Total Budget (with Incentives)		Maximum Incentives		Components		Planning Data Collected		How Evaluated		
Included in Premium		44%	<\$100	14%	Health Assessments	76%	Do Not Collect Data	47%	Participation	63%
If Not Included in Premium:			\$100-\$250	38%	Biometric Screens	54%	Event Attendance	46%	Satisfaction	48%
<\$25	8%		\$251-\$400	10%	Classes/Lunches	50%	Prior Attendance	35%	Behavior Change	8%
\$26-\$49	3%		>\$400	38%	Telephonic Coaches	59%	HRA Scores*	20%	Biometric Change	17%
\$50-\$99	7%				In-Person Coaches	10%	Biometrics*	21%	Change in Risks	16%
\$100-\$149	5%				Online Information	84%	Demographics	32%	Productivity Imp	5%
\$150-\$199	58%	Budget Includes Staffing			Webinars	49%	Interest Survey	39%	Dis/Work Comp	8%
\$200-\$299	7%		Yes	12%	Books/Brochures	37%	Culture Audit	7%	Health Claims	17%
\$300-\$399	5%		No	68%	Multiweek Challenges	45%	Medical Claims	6%		
>=\$400	6%				Tobacco Cessation	46%	Other	0%		
					Weight-Loss	34%	*Aggregated			
					Other	5%				

Plan Structure

All Respondents - Weighted

2014 Plan Year

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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

Primary Care Office Visit Copays

Pharmacy Tiers

<i>Deductible Only</i>	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35	1	2	3	4	Other
59%	4%	0%	1%	0%	4%	8%	50%	30%	3%	4%	2%	57%	24%	13%

Specialty Care Office Visit Copays

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

Deductibles (In Network)

SINGLE PLAN:														
None	0%													
\$1-499	5%													
\$500-999	4%													
\$1,000-1,999	40%													
\$2,000-2,999	28%													
\$3,000-4,999	12%													
\$5,000-5,999	10%													
\$6,000-6,999	0%													
\$7,000-\$7,999	0%													
\$8,000+	1%													

FAMILY PLAN:

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

Out-Of-Pocket Maximums:

SINGLE PLAN														
<\$500	0%													
\$500-2,999	15%													
\$3,000-3,999	29%													
\$4,000-4,999	17%													
\$5,000-5,999	17%													
\$6,000-6,999	21%													
\$7,000+	1%													
FAMILY PLAN														
<\$3,500	5%													
\$3,500-4,499	3%													
\$4,500-6,999	11%													
\$7,000-9,999	35%													
\$10,000-11,999	15%													
\$12,000-12,999	19%													
\$13,000+	11%													

Results by Employer Size

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2014 Plan Year

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Percentages may not total 100% due to rounding

Fewer Than 20 Employees

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2014

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Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

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

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

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

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

Impact of Health Care Reform

Fewer Than 20 Employees

2014

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

Yes	63%	No	38%
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Terminate Health Plan When Exchange Opens

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

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

<10%	25%
10-20%	0%
21-30%	0%
31-40%	13%
41-50%	0%
51-75%	0%
75%+	63%
Don't Know	0%

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	Fewer Than 20 Employees	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	17%	No	83%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Fewer Than 20 Employees	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	38%	63%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)	Fewer Than 20 Employees	2014	www.HCTrends.com
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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	50%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	67%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	NA	NA	NA	NA

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	Fewer Than 20 Employees	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10% 0%	15% 25%	20% 75%	25% 0%	>25% 0%
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Health Plan Structure (Cont.)

Fewer Than 20 Employees

2014

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

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

Prescription Drugs

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

20-99 Employees

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Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	95%	2%	2%

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

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

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

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

Impact of Health Care Reform

20-99 Employees

2014

www.HCTrends.com

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

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

Terminate Health Plan When Exchange Opens

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	20-99 Employees	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	24%	No	76%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	20-99 Employees	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	43%	57%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)	20-99 Employees	2014	www.HCTrends.com
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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	31%	78%	11%	11%	0%
Percent of DEPENDENTS Participating	36%	100%	0%	0%	0%
Percent of RETIREES Participating	86%	100%	0%	0%	0%

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	20-99 Employees	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

20-99 Employees

2014

www.HCTrends.com

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

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

Prescription Drugs

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

100-499 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	64%	33%	2%

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

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

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

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

Impact of Health Care Reform

100-499 Employees

2014

www.HCTrends.com

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

Yes	9%	No	91%
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Terminate Health Plan When Exchange Opens

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

Yes	9%	No	91%	Was planning to	0%
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Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	100-499 Employees	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	43%	No	57%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	100-499 Employees	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	65%	35%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)

100-499 Employees

2014

www.HCTrends.com

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

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	100-499 Employees	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

Deductible Only	49%
None	11%
\$5	6%
\$10	0%
\$15	6%
\$20	11%
\$25	6%
\$30	50%
\$35	11%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	51%
Same as Primary	18%
None	0%
<\$30	6%
\$30	12%
\$35	12%
\$40	0%
\$45	6%
\$50	6%
\$55	6%
\$60	24%
\$65	0%
>\$65	12%

If Coinsurance, Percent:	10% 30%	15% 4%	20% 61%	25% 0%	>25% 4%
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Health Plan Structure (Cont.)

100-499 Employees

2014

www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	44%
	\$1-499	6%	\$1-\$999	6%	Some Medical Care Excluded:	56%
	\$500-\$999	9%	\$1,000-\$1,499	9%	Exclusions:	
	\$1,000-\$1,999	45%	\$1,500-\$1,999	3%	Prescriptions	78%
	\$2,000-\$2,999	24%	\$2,000-\$2,999	13%	Office/Urgent Care Visits	44%
	\$3,000-\$4,999	12%	\$3,000-\$4,999	44%	Emergency Room Visits	50%
	\$5,000-\$5,999	3%	\$5,000-\$7,999	25%	Routine Physician Office Visits	78%
	\$6,000-\$6,999	0%	\$8,000-\$9,999	0%	Lab Work / Diagnostic Tests	11%
	\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	6%
	\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	6%
					Other	17%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	0%	<\$3,500	23%	Yes	No
	\$500-\$2,999	32%	\$3,500-\$4,499	3%	94%	6%
	\$3,000-\$3,999	29%	\$4,500-\$6,999	23%		
	\$4,000-\$4,999	23%	\$7,000-\$9,999	23%		
	\$5,000-\$5,999	0%	\$10,000-\$11,999	3%		
	\$6,000-\$6,999	13%	\$12,000-\$12,999	20%		
	\$7,000+	3%	\$13,000+	3%		

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other			
	6%	0%	66%	22%	6%	Member	Min	Max
						Co-Ins	Co-Pay	Co-Pay
If Flat-Dollar - Specify Copays:	Tier 1	\$10				Tier 1	NA	NA
	Tier 2	\$30				Tier 2	NA	NA
	Tier 3	\$50				Tier 3	NA	NA
	Tier 4	\$150/25%				Tier 4	NA	NA
						If Co-Ins or Co-Pays - Specify Features:		

500+ Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	49%	43%	8%

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

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

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

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

Impact of Health Care Reform

500+ Employees

2014

www.HCTrends.com

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

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

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	500+ Employees	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	34%	No	66%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	500+ Employees	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	84%	16%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)

500+ Employees

2014

www.HCTrends.com

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

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure

500+ Employees

2014

www.HCTrends.com

Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

Deductible Only	52%
None	10%
\$5	0%
\$10	5%
\$15	0%
\$20	10%
\$25	30%
\$30	45%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

500+ Employees

2014

www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	43%
	\$1-499	14%	\$1-\$999	7%	Some Medical Care Excluded:	57%
	\$500-\$999	29%	\$1,000-\$1,499	24%	Exclusions:	
	\$1,000-\$1,999	36%	\$1,500-\$1,999	15%	Prescriptions	96%
	\$2,000-\$2,999	19%	\$2,000-\$2,999	10%	Office/Urgent Care Visits	33%
	\$3,000-\$4,999	2%	\$3,000-\$4,999	22%	Emergency Room Visits	33%
	\$5,000-\$5,999	0%	\$5,000-\$7,999	20%	Routine Physician Office Visits	58%
	\$6,000-\$6,999	0%	\$8,000-\$9,999	2%	Lab Work / Diagnostic Tests	13%
	\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	0%
	\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	4%
					Other	8%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	0%	<\$3,500	16%	Yes 97%	No 3%
	\$500-\$2,999	50%	\$3,500-\$4,499	8%		
	\$3,000-\$3,999	21%	\$4,500-\$6,999	46%		
	\$4,000-\$4,999	11%	\$7,000-\$9,999	14%		
	\$5,000-\$5,999	8%	\$10,000-\$11,999	5%		
	\$6,000-\$6,999	11%	\$12,000-\$12,999	8%		
	\$7,000+	0%	\$13,000+	3%		

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other			
	3%	18%	61%	16%	3%			
If Flat-Dollar - Specify Copays:	Tier 1	\$10				If Co-Ins or Co-Pays - Specify Features:	Tier 1	Member Co-Ins NA
	Tier 2	\$28					Tier 2	Min Co-Pay NA
	Tier 3	\$50					Tier 3	Max Co-Pay NA
	Tier 4	25%					Tier 4	NA

Results by Employer Type

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

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

Financial & Insurance

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

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

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

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

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

Impact of Health Care Reform

Financial & Insurance

2014

www.HCTrends.com

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

Yes	21%	No	79%
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Terminate Health Plan When Exchange Opens

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	Financial & Insurance	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	27%	No	73%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Financial & Insurance	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	69%	31%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)	Financial & Insurance	2014	www.HCTrends.com
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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	25%	33%	50%	0%	17%
Percent of DEPENDENTS Participating	78%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure

Financial & Insurance

2014

www.HCTrends.com

Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

Financial & Insurance

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	15%
\$500-\$999	0%
\$1,000-\$1,999	31%
\$2,000-\$2,999	31%
\$3,000-\$4,999	15%
\$5,000-\$5,999	8%
\$6,000-\$6,999	0%
\$7,000-\$7,999	0%
\$8,000+	0%

FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	15%
\$1,500-\$1,999	0%
\$2,000-\$2,999	0%
\$3,000-\$4,999	54%
\$5,000-\$7,999	23%
\$8,000-\$9,999	0%
\$10,000-\$11,999	8%
\$12,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	85%
Some Medical Care Excluded:	15%
Exclusions:	
Prescriptions	100%
Office/Urgent Care Visits	0%
Emergency Room Visits	0%
Routine Physician Office Visits	100%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	0%
Outpatient Care Only	0%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$2,999	25%
\$3,000-\$3,999	25%
\$4,000-\$4,999	42%
\$5,000-\$5,999	0%
\$6,000-\$6,999	8%
\$7,000+	0%

FAMILY PLAN

<\$3,500	8%
\$3,500-\$4,499	0%
\$4,500-\$6,999	33%
\$7,000-\$9,999	50%
\$10,000-\$11,999	0%
\$12,000-\$12,999	8%
\$13,000+	0%

Deductibles Included in Maximum

Yes 100% No 0%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
17%	0%	75%	0%	8%

If Flat-Dollar - Specify Copays:

Tier 1	\$8
Tier 2	\$43
Tier 3	\$68
Tier 4	0%

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

	Member Co-Ins	Min Co-Pay	Max Co-Pay
Tier 1	20%	\$0	\$0
Tier 2	23%	\$0	\$0
Tier 3	35%	\$0	\$0
Tier 4	0%	\$0	\$0

Government & Education

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	22%	78%	0%

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

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

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

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

Impact of Health Care Reform

Government & Education

2014

www.HCTrends.com

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

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

Terminate Health Plan When Exchange Opens

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

Percent Employees Paying
<9.5% of Their Base Salary
Toward Their Premium<10% **23%**10-20% **0%**21-30% **0%**31-40% **0%**41-50% **0%**51-75% **0%**75%+ **54%**Don't Know **23%**

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

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

Health Plan Design		Government & Education				2014				www.HCTrends.com					
	Yes	No					Yes	No	Unknown	NA					
Plan Changes Made for 2014 Plan Year	58%	42%	Grandfather Status Jeopardized?				0%	73%	27%	0%					
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+						
Projected Increase 2013 to 2014	0%	50%	42%	8%	0%	0%	0%	0%	0%						
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	0%	\$5,500-\$5,999		0%	\$7,000-\$7,499		18%	\$8,500-\$8,999		18%				
	\$4,000-\$4,999	9%	\$6,000-\$6,499		0%	\$7,500-\$7,999		0%	>=\$9,000		9%				
	\$5,000-\$5,499	9%	\$6,500-\$6,999		27%	\$8,000-\$8,499		9%							
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999		8%	\$17,000-\$17,999		17%	>=\$25,000		8%				
	\$12,000-\$12,999	0%	\$15,000-\$15,999		8%	\$18,000-\$19,999		42%							
	\$13,000-\$13,999	0%	\$16,000-\$16,999		0%	\$20,000-\$24,999		17%							
Principal Cost-Containment Strategies				Strategies Employed											
Increase Employee Share of Premium	40%	Wellness Program				90%									
Increase Deductibles/Copays/Co-Insurance	40%	Health-Risk Assessments w/o Wellness Program				10%									
Increase Out-Of-Pocket Maximums	30%	Biometric Screenings (BP, weight, cholesterol)				30%									
Restrict Eligibility	20%	Disease Management for Chronic Conditions				80%									
Reduce/Eliminate Contribution to HSA/HRA	10%	Employee Assistance Program				100%									
Reduce Types/Variety of Plans Offered	0%	Nurse/Medical Help Line				90%									
Change Network and/or Plans	0%	Tiered Provider Arrangements				10%									
Change Pharmacy Benefit Manager/Benefits	10%	Narrow Network for Lab/Medical Imaging				0%									
Switch to Narrow Provider Network (EPO)	0%	Pricing Tools for Comparing Costs				80%									
Switch to Self-Funded Plan	0%	Income-Based Employee Premiums				0%									
Smoking Surcharge	20%	Value-Based (Outcome) Health Plan Design				0%									
Other	0%	On-Site Medical Clinic				20%									
				Dedicated Clinic (Not On-Site)				10%							
				Other				10%							

HSAs and HRAs	Government & Education	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	29%	No	71%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Government & Education	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	75%	25%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)

Government & Education

2014

www.HCTrends.com

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

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	Government & Education	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

Deductible Only	67%
None	25%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	25%
\$30	50%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

Government & Education

2014

www.HCTrends.com

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

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

Prescription Drugs

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

Health Care

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

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Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	50%	38%	13%

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

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

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

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

Impact of Health Care Reform

Health Care

2014

www.HCTrends.com

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

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

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

Health Plan Design			Health Care			2014					www.HCTrends.com		
	Yes	No					Yes	No	Unknown	NA			
Plan Changes Made for 2014 Plan Year	83%	17%				Grandfather Status Jeopardized?	8%	50%	42%	0%			
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+				
Projected Increase 2013 to 2014	0%	17%	67%	17%	0%	0%	0%	0%	0%				
Estimated Cost for Single Coverage (employer/employee share combined)	<\$4,000	17%		\$5,500-\$5,999	0%		\$7,000-\$7,499	17%		\$8,500-\$8,999	0%		
	\$4,000-\$4,999	0%		\$6,000-\$6,499	25%		\$7,500-\$7,999	8%		>=\$9,000	8%		
	\$5,000-\$5,499	0%		\$6,500-\$6,999	17%		\$8,000-\$8,499	8%					
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	15%		\$14,000-\$14,999	0%		\$17,000-\$17,999	0%		>=\$25,000	8%		
	\$12,000-\$12,999	0%		\$15,000-\$15,999	0%		\$18,000-\$19,999	38%					
	\$13,000-\$13,999	8%		\$16,000-\$16,999	8%		\$20,000-\$24,999	23%					
Principal Cost-Containment Strategies			Strategies Employed										
Increase Employee Share of Premium	82%		Wellness Program					77%					
Increase Deductibles/Copays/Co-Insurance	45%		Health-Risk Assessments w/o Wellness Program					15%					
Increase Out-Of-Pocket Maximums	36%		Biometric Screenings (BP, weight, cholesterol)					38%					
Restrict Eligibility	0%		Disease Management for Chronic Conditions					54%					
Reduce/Eliminate Contribution to HSA/HRA	9%		Employee Assistance Program					69%					
Reduce Types/Variety of Plans Offered	18%		Nurse/Medical Help Line					54%					
Change Network and/or Plans	9%		Tiered Provider Arrangements					23%					
Change Pharmacy Benefit Manager/Benefits	0%		Narrow Network for Lab/Medical Imaging					15%					
Switch to Narrow Provider Network (EPO)	0%		Pricing Tools for Comparing Costs					23%					
Switch to Self-Funded Plan	0%		Income-Based Employee Premiums					0%					
Smoking Surcharge	9%		Value-Based (Outcome) Health Plan Design					0%					
Other	9%		On-Site Medical Clinic					31%					
			Dedicated Clinic (Not On-Site)					8%					
			Other					0%					

HSAs and HRAs	Health Care	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	38%	No	63%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Health Care	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	85%	15%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)	Health Care	2014	www.HCTrends.com
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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	82%	50%	0%	50%	0%
Percent of DEPENDENTS Participating	100%	NA	NA	NA	NA
Percent of RETIREES Participating	100%	NA	NA	NA	NA

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	Health Care	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

Health Care

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

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

FAMILY PLAN:

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

Deductibles Apply To:

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

Out-Of-Pocket Maximums:

SINGLE PLAN

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

FAMILY PLAN

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

Deductibles Included in Maximum

Yes 100% No 0%

Prescription Drugs

Number of Tiers in Rx Plan:

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

If Flat-Dollar - Specify Copays:

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

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

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

Manufacturing

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	70%	26%	5%

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

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

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

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

Impact of Health Care Reform

Manufacturing

2014

www.HCTrends.com

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

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

Terminate Health Plan When Exchange Opens

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	Manufacturing	2014	www.HCTrends.com
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Currently Offer Employees:		Interest in HSAs/HRAs		Offer Employees Alternative to HSA/HRA	
High-Deductible Plans w/HSA Option	33%	Will Implement in 2015	7%	Yes	33%
HRAs	21%	Definitely Interested	13%	No	67%
Both of the Above	8%	Moderately Interested	13%		
Neither of the Above	38%	Somewhat Interested	13%		
		Not Interested	53%		

Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Manufacturing	2014	www.HCTrends.com
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	Yes	No		<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	62%	38%	Age of Wellness Program	0%	43%	24%	33%

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)		Manufacturing				2014	www.HCTrends.com	
Participation		Ineligible	<=25%	26-49%	50-74%	>=75%	CEO Support	
Percent of SPOUSES Participating		40%	42%	25%	17%	17%	Communicates the Value	55%
Percent of DEPENDENTS Participating		67%	71%	14%	14%	0%	Delegates Responsibilities	55%
Percent of RETIREES Participating		95%	0%	100%	0%	0%	Participates in Wellness Programs	70%
							Allocates Staff/Budget	70%
							Don't Know/None of the Above	15%
Components of Wellness Program		Data Used to Plan Activities				How Wellness Program is Evaluated		
Health Risk Assessments		81%	Do Not Collect Data				Participation	90%
Biometric Screening (bp, weight, cholesterol)		76%	Program/Event Attendance				Participant Satisfaction	35%
Classes/Brown Bag Lunches		71%	Prior Program/Event Attendance				Improvement in Knowledge/Behaviors	5%
Telephonic Health Coaches		48%	Aggregated HRA Scores				Changes in Biometric Measures	65%
On-site or In-Person Health Coaches		38%	Aggregated Biometrics				Changes in Risk Factors	55%
Online Health Information/Portal		62%	Employee Demographics				Changes in Productivity	10%
Webinars		43%	Interest Survey				Absenteeism, Work Comp, Disability	5%
Health Information Books & Brochures		38%	Culture Audit to Gauge Support				Drop in Health Costs/Trend/Claims	50%
Multiweek Challenges		62%	Modifiable Medical Claims					
Smoking/Tobacco Cessation Resources		81%	Other					
Weight-Loss Management Programs		57%						
Other		5%						
Incentives Based On		Incentives Used				Incentive Budget		
Completion of Health-Risk Assessment		61%	Cash				<\$100	17%
Completion of Tobacco Cessation Programs		56%	Premium Differential				\$100-\$250	22%
Completion of End-of-Life Directives		6%	Gift Card				\$251-\$400	22%
Improvement in HRA Scores or Health Status		17%	Contribution to Savings Account				>\$400	39%
Participation in Health Coaching Program		28%	Merchandise/Trinkets					
Participation in Exercise Program		28%	Eligibility for Preferred Plan					
Participation in Care Management Program		6%	Other					
Compliance with Screenings, Including Exams		22%						
Participation in Educational Programs		33%						
None of the Above		17%						
Other		0%						

Health Plan Structure	Manufacturing	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10% 7%	15% 11%	20% 68%	25% 4%	>25% 11%
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Health Plan Structure (Cont.)

Manufacturing

2014

www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	44%
	\$1-499	9%	\$1-\$999	9%	Some Medical Care Excluded:	56%
	\$500-\$999	9%	\$1,000-\$1,499	6%	Exclusions:	
	\$1,000-\$1,999	32%	\$1,500-\$1,999	9%	Prescriptions	76%
	\$2,000-\$2,999	24%	\$2,000-\$2,999	9%	Office/Urgent Care Visits	24%
	\$3,000-\$4,999	21%	\$3,000-\$4,999	24%	Emergency Room Visits	33%
	\$5,000-\$5,999	3%	\$5,000-\$7,999	32%	Routine Physician Office Visits	52%
	\$6,000-\$6,999	0%	\$8,000-\$9,999	6%	Lab Work / Diagnostic Tests	5%
	\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	5%
	\$8,000+	3%	\$12,000+	6%	Outpatient Care Only	10%
					Other	14%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	0%	<\$3,500	7%		
	\$500-\$2,999	38%	\$3,500-\$4,499	10%	Yes 91%	No 9%
	\$3,000-\$3,999	34%	\$4,500-\$6,999	37%		
	\$4,000-\$4,999	3%	\$7,000-\$9,999	13%		
	\$5,000-\$5,999	6%	\$10,000-\$11,999	7%		
	\$6,000-\$6,999	13%	\$12,000-\$12,999	20%		
	\$7,000+	6%	\$13,000+	7%		

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other			
	12%	0%	53%	32%	3%			
If Flat-Dollar - Specify Copays:	Tier 1	\$10				If Co-Ins or Co-Pays - Specify Features:	Tier 1	NA
	Tier 2	\$35					Tier 2	NA
	Tier 3	\$60					Tier 3	NA
	Tier 4	25%					Tier 4	NA
							Member Co-Ins	Min Co-Pay
								Max Co-Pay

Non Profit

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	86%	14%	0%

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

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

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

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

Impact of Health Care Reform

Non Profit

2014

www.HCTrends.com

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

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

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs		Non Profit		2014		www.HCTrends.com		
Currently Offer Employees:		Interest in HSAs/HRAs		Offer Employees Alternative to HSA/HRA		Participation		
High-Deductible Plans w/HSA Option	17%	Will Implement in 2015	33%	Yes	33%	No	67%	
HRAs	42%	Definitely Interested	0%					
Both of the Above	17%	Moderately Interested	0%					
Neither of the Above	25%	Somewhat Interested	0%					
		Not Interested	67%					
HSA/HRA FUNDING								
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+
Single	43%	0%	0%	0%	14%	14%	0%	29%
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	\$1,250-1,499	\$1,500-1,749	\$1750+
Family	43%	0%	0%	0%	0%	0%	14%	43%

Wellness Programs		Non Profit		2014		www.HCTrends.com	
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		Yes	No									
Offer Wellness Program		58%	42%	Age of Wellness Program					<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
									14%	43%	0%	43%
Per-Employee Budget Costs												
Included in Premium		43%										
		<\$25	\$26-\$49	\$50-\$99	\$100 - \$149	\$150-\$199	\$200-\$299	\$300-\$399	>=\$400	Includes Staffing Costs		
										Yes	No	
If Not Included in Premium:		50%	0%	25%	25%	0%	0%	0%	0%	29%	71%	
										Don't know	0%	
Wellness Program Staffing												
Total Staff Hours Per Week		None	<10	10-19	20-29	30-40	41-59	60-79	80+			
		43%	43%	0%	14%	0%	0%	0%	0%			
		<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%				
Percent of Employees Participating		29%	14%	29%	14%	0%	14%	0%				

Wellness Programs (Cont.)	Non Profit	2014	www.HCTrends.com
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Participation	Ineligible	<=25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	43%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	43%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	Non Profit	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

Deductible Only	20%
None	0%
\$5	13%
\$10	0%
\$15	0%
\$20	0%
\$25	25%
\$30	63%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

Deductible Only	30%
Same as Primary	14%
None	0%
<\$30	0%
\$30	0%
\$35	0%
\$40	14%
\$45	14%
\$50	0%
\$55	0%
\$60	43%
\$65	0%
>\$65	14%

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

Health Plan Structure (Cont.)

Non Profit

2014

www.HCTrends.com

Deductibles (In Network)	SINGLE PLAN:		FAMILY PLAN:		Deductibles Apply To:	
	None	0%	None	0%	All Medical Care & Prescriptions	50%
	\$1-499	10%	\$1-\$999	10%	Some Medical Care Excluded:	50%
	\$500-\$999	0%	\$1,000-\$1,499	0%	Exclusions:	
	\$1,000-\$1,999	40%	\$1,500-\$1,999	0%	Prescriptions	100%
	\$2,000-\$2,999	30%	\$2,000-\$2,999	20%	Office/Urgent Care Visits	80%
	\$3,000-\$4,999	10%	\$3,000-\$4,999	40%	Emergency Room Visits	80%
	\$5,000-\$5,999	10%	\$5,000-\$7,999	30%	Routine Physician Office Visits	80%
	\$6,000-\$6,999	0%	\$8,000-\$9,999	0%	Lab Work / Diagnostic Tests	0%
	\$7,000-\$7,999	0%	\$10,000-\$11,999	0%	Inpatient Care Only	0%
	\$8,000+	0%	\$12,000+	0%	Outpatient Care Only	0%
					Other	0%

Out-Of-Pocket Maximums:	SINGLE PLAN		FAMILY PLAN		Deductibles Included in Maximum	
	<\$500	0%	<\$3,500	11%	Yes	100%
	\$500-\$2,999	22%	\$3,500-\$4,499	0%	No	0%
	\$3,000-\$3,999	11%	\$4,500-\$6,999	11%		
	\$4,000-\$4,999	11%	\$7,000-\$9,999	11%		
	\$5,000-\$5,999	0%	\$10,000-\$11,999	11%		
	\$6,000-\$6,999	56%	\$12,000-\$12,999	44%		
	\$7,000+	0%	\$13,000+	11%		

Prescription Drugs

Number of Tiers in Rx Plan:	One	Two	Three	Four	Other			
	0%	0%	44%	44%	11%			
If Flat-Dollar - Specify Copays:	Tier 1	\$10				If Co-Ins or Co-Pays - Specify Features:	Tier 1	Member Co-Ins
	Tier 2	\$35					Tier 2	Min Co-Pay
	Tier 3	\$60					Tier 3	Max Co-Pay
	Tier 4	25%					Tier 4	

Professional

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

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

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

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

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

Impact of Health Care Reform

Professional

2014

www.HCTrends.com

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

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

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

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

Percent of Employees Impacted by <30 Hour Decision

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

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

HSAs and HRAs	Professional	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	50%	No	50%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Professional	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	63%	38%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)		Professional				2014	www.HCTrends.com	
Participation		Ineligible	<=25%	26-49%	50-74%	>=75%	CEO Support	
Percent of SPOUSES Participating		22%	86%	14%	0%	0%	Communicates the Value	60%
Percent of DEPENDENTS Participating		50%	100%	0%	0%	0%	Delegates Responsibilities	70%
Percent of RETIREES Participating		90%	100%	0%	0%	0%	Participates in Wellness Programs	40%
							Allocates Staff/Budget	80%
							Don't Know/None of the Above	20%
Components of Wellness Program		Data Used to Plan Activities				How Wellness Program is Evaluated		
Health Risk Assessments		80%	Do Not Collect Data				Participation	70%
Biometric Screening (bp, weight, cholesterol)		70%	Program/Event Attendance				Participant Satisfaction	60%
Classes/Brown Bag Lunches		60%	Prior Program/Event Attendance				Improvement in Knowledge/Behaviors	40%
Telephonic Health Coaches		50%	Aggregated HRA Scores				Changes in Biometric Measures	40%
On-site or In-Person Health Coaches		30%	Aggregated Biometrics				Changes in Risk Factors	30%
Online Health Information/Portal		70%	Employee Demographics				Changes in Productivity	0%
Webinars		30%	Interest Survey				Absenteeism, Work Comp, Disability	0%
Health Information Books & Brochures		40%	Culture Audit to Gauge Support				Drop in Health Costs/Trend/Claims	10%
Multiweek Challenges		40%	Modifiable Medical Claims					
Smoking/Tobacco Cessation Resources		70%	Other					
Weight-Loss Management Programs		40%						
Other		10%						
Incentives Based On		Incentives Used				Incentive Budget		
Completion of Health-Risk Assessment		89%	Cash				<\$100	60%
Completion of Tobacco Cessation Programs		56%	Premium Differential				\$100-\$250	20%
Completion of End-of-Life Directives		0%	Gift Card				\$251-\$400	0%
Improvement in HRA Scores or Health Status		22%	Contribution to Savings Account				>\$400	20%
Participation in Health Coaching Program		22%	Merchandise/Trinkets					
Participation in Exercise Program		56%	Eligibility for Preferred Plan					
Participation in Care Management Program		0%	Other					
Compliance with Screenings, Including Exams		11%						
Participation in Educational Programs		11%						
None of the Above		0%						
Other		0%						

Health Plan Structure	Professional	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

Professional

2014

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

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

FAMILY PLAN:

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

Deductibles Apply To:

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

Out-Of-Pocket Maximums:

SINGLE PLAN

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

FAMILY PLAN

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

Deductibles Included in Maximum

Yes 93% No 7%

Prescription Drugs

Number of Tiers in Rx Plan:

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

If Flat-Dollar - Specify Copays:

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

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

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

Service & Retail

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

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

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

	None	Some	Mostly
Labor Representation	69%	19%	13%

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

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

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

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

Impact of Health Care Reform

Service & Retail

2014

www.HCTrends.com

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

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

Terminate Health Plan When Exchange Opens

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

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

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

Interest in Participating in Private Health Exchange

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

Reduced Some Employee Hours to <30 for 2014

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

Reducing Some Employee Hours to <30 for 2015

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

Percent of Employees Impacted by <30 Hour Decision

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

HSAs and HRAs	Service & Retail	2014	www.HCTrends.com
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Currently Offer Employees:

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

Interest in HSAs/HRAs

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

Offer Employees Alternative to HSA/HRA

Yes	11%	No	89%
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Participation

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

HSA/HRA FUNDING

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

Wellness Programs	Service & Retail	2014	www.HCTrends.com
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	Yes	No
Offer Wellness Program	54%	46%

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

Per-Employee Budget Costs

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

Includes Staffing Costs

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

Wellness Program Staffing

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

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

Wellness Programs (Cont.)

Service & Retail

2014

www.HCTrends.com

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

CEO Support

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

Components of Wellness Program

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

Data Used to Plan Activities

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

How Wellness Program is Evaluated

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

Incentives Based On

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

Incentives Used

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

Incentive Budget

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

Health Plan Structure	Service & Retail	2014	www.HCTrends.com
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Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

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

Primary Care Office Visit Copays

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

Deductible Only	33%
None	0%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	13%
\$30	75%
\$35	0%
>\$35	13%

Specialty Care Office Visit Copays

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

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

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

Health Plan Structure (Cont.)

Service & Retail

2014

www.HCTrends.com

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

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

Prescription Drugs

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