HCTrends

Greater Milwaukee

Annual Employer Health Care Benefits Survey

2014 Survey Results

www.HCTrends.com

Results by:

All Respondents (Weighted) 2

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

All Respondents - Weighted

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014 Plan Year www.HCTrends.com

Company Informatio	n	All Resp	ondents	- Weigh	ted			2014 Plan Yea	r	www.	HCTrend	ls.com			
	None		Some		Mostly						Yes		No		
Labor Representation	90%		8%		2%			Offer Sa	ıme-Sex Beı	nefits	32%		68%		
	Self Funde	d I	nsured On	ly	Both			Particip	ation Cont	rol Stratgi	es				
Self-Funded vs. Insured	10%		63%		28%			No Rest		65%	Eligibility		10%		
	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%	•	: Waiver Surchage	9% 14%	Spousal (Other	Carve	3% 1%		
Percent Employees Enrolled	8%	15%	37%	38%	3%	1%	0%		e (30 hrs)	91%	Other		170		
	Yes	No							Yes	No					
Plan Changes Made?	40%	60%		Renewed	Before Ja	n. 1, 2014	to Avoid A	CA Mandates	45%	56%					
Will Terminate Health Plan Whe	n Exchange C	Opens		Percent E	mployees	Paying <9.	5% Base Sa	alary <10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+	Unknow
Don't Know		29%		Toward T	heir Healt	h Insuranc	e Premium	22%	0%	0%	7 %	1%	2%	62 %	7 %
Very Unlikely		55%													
Somewhat Unlikely		5%													_
Somewhat Likely		9%		Will You I	Reduce So	me Employ	/ees	Reduce	d Some Em _l	oloyee Ho	urs in 2014	4	Yes	2%	
Very Likely		1%		To Less th	an 30/Ho	urs Week?							No	96%	
Will Terminate Plan		1%		Will do			1%				Planned t	o Before	Waiver	2%	
				Seriously	Considerir	ng	3%								
Interest in Private Exchange				Contempl	ating		3%	Percent	of Employe	es Potent	ially Impa	cted			
Yes	3%			Not Conte	emplating		82%	<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+	
No	47%			Don't Kno	w		12%	52%	3%	1%	36%	1%	0%	7 %	
Seriuously Considering Don't Know	10% 41%														_
Single Coverage Cost	<\$4,000		7%		\$5,500-\$5	5,999	13%	\$7,000-	\$7,499	2%	\$8,500	-\$8,999	0%		
(employer/employee combined)	\$4,000-\$4	,999	17%		\$6,000-\$6	•	23%	\$7,500-		10%		=\$9,000	9%		
	\$5,000-5,4		14%		\$6,500-\$6		2%	\$8,000-		2%		. ,			
Family Coverage Cost	<\$12,000		14%		\$14,000-\$	\$14,999	30%	\$17,000	-\$17,999	10%	>=5	\$25,000	9%		
			400/		¢15 000 6	4 5 000	40/	¢10,000	¢10 000	E0/					
(employer/employee combined)	\$12,000-\$	512,999	10%		\$15,000-\$	515,999	4%	\$18,000	-\$19,999	5%					

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	l to Lower	Costs								
Wellness Program				59%		Pricing To	ools for C	omparing	Costs		4
Health Risk Asseme	nt w/o Wel	Iness Prog	gram	7%		Income-B	ased Emp	oloyee Pr	emioums	5	1
Biometric Screening	s (BP, weig	ht, choles	terol)	10%		Value-Bas	sed (Outo	ome) Hea	alth Plan	Designs	
Disease Manageme	nt for Chro	nic Condit	ions	35%		On-Site M	1edical Cl	inic			
Employee Assistanc	e Program			58%		Dedicated	d Clinic (N	lot On-Sit	te)		
Nurse/Medical Help	Line			69%		Other					
Tiered Provider Arra	ingements			6%							
Narrow Network for	· Lab/Medi	cal Imagin	g	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%		

HSAs/HRAs		All Res	pondents	- Weigh	ted		2014 P	lan Year		www.	HCTrend	ds.com			
Currently Offer Employees:						Employer (Contribu	ıtion to En	nployee Ac	count					
High-Deductible Plans w/HSA Option	1	53%				SINGLE PLA	AN	No Fund	ing	39%					
HRAs		10%						\$1-\$249		0%					
Both of the Above		10%						\$250-\$49	99	8%					
Neither of the Above		28%						\$500-\$74	19	19%					
								\$750-\$99	99	13%					
Offer Alternative to HSA/HRA Plan?								\$1,000-\$	1,249	3%					
Yes	23%							\$1,250-\$	1,499	11%					
No	77%							\$1,500+		5%					
Participation						FAMILY PL	AN	No Fundi	ng	36%					
<10%	4%		50-59%	6%				\$1-\$499	Ü	0%					
10-19%	2%		60-69%	1%				\$500-\$74	19	6%					
20-29%	11%		70-79%	2%				\$750-\$99		2%					
30-39%	63%		80-89%	1%				\$1,000-\$		16%					
40-49%	4%		90%+	5%				\$1,250-\$		10%					
12.12/2								\$1,500-\$		13%					
								\$1,750+	_,	19%					
Wellness Programs		All Res	pondents	- Weigh	ted		2014 P	lan Year		www.	HCTrend	ds.com			
	Yes	No						<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	
Offer Wellness Program	47%	54%		Percent o	of Employe	es Participating		25%	2%	9%	28%	7%	4%	23%	
Total Budget (with Incentives)			Maximum I	ncentives		Components			Planning	Data Colle	ected		How Eva	aluated	
Included in Premium	44%		<\$100	14%		Health Assessments	76%		Do Not Co	llect Data	47%		Par	ticipation	63%
If Not Included in P	remium:		\$100-\$250	38%		Biometric Screens	54%		Event Atte	ndance	46%		Sa	atisfaction	48%
<\$25	8%		\$251-\$400	10%		Classes/Lunches	50%		Prior Atter	ndance	35%		Behavio	or Change	8%
\$26-\$49	3%		>\$400	38%		Telephonic Coaches	59%		HRA Score	s*	20%		Biometr	ic Change	17 %
\$50-\$99	7%					In-Person Coaches	10%		Biometrics	*	21%		Chang	ge in Risks	16%
\$100-\$149	5%					Online Information	84%		Demograp	hics	32%			ctivity Imp	5%
\$150-\$199	58%	Bu	dget Include	_		Webinars	49%		Interest Su	irvey	39%		Dis/W	ork Comp	8%
\$200-\$299	7%		Yes	12%		Books/Brochures	37%		Culture Au		7%		Hea	lth Claims	17%
\$300-\$399	5%		No	68%		Multiweek Challenges	45%		Medical Cl	aims	6%				
>=\$400	6%					Tobacco Cessation	46%		Other		0%				
						Weight-Loss	34%		*Aggregate	ed					
						Other	5%								

Plan Structure		All Resp	ondents	s - Weigh	ted			2014 PI	an Year		www.l	TCT ren	ids.com		
Employer's Share of Insurance	e Premium														
	SINGLE PI	.AN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%					
			18%	3%	2%	12%	35%	15%	4%	11%					
	FAMILY P	LAN:	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 Coinsurar	nce														
	IN-NETW	ORK:	100% 33%	95% 0%	90% 6%	85% 2%	80% 35%	75% 0%	70% 0%	65% <mark>0</mark> %	60% 0%	<60% 23%	Deducti 25%	ble Only	
	OUT-NET	WORK:	100% 21%	95% 0%	90% 1%	85% 0%	80% 1%	75% 0%	70% 5%	65% <mark>0</mark> %	60% 16%	<60% 56%	Deducti 33%	ble Only	
Primary Care Office Visit Copa											Pharmacy	, Tiors			
Deductible Only	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35		1	2	3	4	Othe
59%	4%	0%	1%	0%	4%	8%	50%	30 %	3%		4%	2%	57%	24%	13%
Specialty Care Office Visit Cop	oays														
Deductible Only	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 PL	.AN:			FAMILY P	LAN:			Out-Of-Po	ocket Max	imums:				
	None		0%		None		0%		SINGLE PI	.AN			FAMILY	PLAN	
	\$1-499		5%		\$1-999		4%		<\$500		0%		<\$3,500)	5%
	\$500-999)	4%		\$1,000-1	,499	3%		\$500-2,9	99	15%		\$3,500	-4,499	3%
	\$1,000-1	,999	40%		\$1,500-1	,999	2%		\$3,000-3,	999	29%		\$4,500-	6,999	11%
	\$2,000-2	,999	28%		\$2,000-2	,999	11%		\$4,000-4,	999	17 %		\$7,000-	9,999	35%
	\$3,000-4	,999	12%		\$3,000-4	,999	43%		\$5,000-5,	999	17 %		\$10,000	-11,999	15%
	\$5,000-5	,999	10%		\$5,000-7	,999	12%		\$6,000-6,	999	21%		\$12,000	-12,999	19%
	\$6,000-6	,999	0%		\$8,000-9	,999	14%		\$7,000+		1%		\$13,000)+	119
	\$7,000-\$	7,999	0%		\$10,000-1	11,999	1%								
	\$8,000+		1%		\$12,000+		9%								

Results by Employer Size

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2014 Plan Year www.HCTrends.com

Fewer Than 20 Employees

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2014

www.HCTrends.com

Company Information	Fewer Th	nan 20 E	Employee	es				2014		www.HCTrends.co
	<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%				Transport	ation/Utili	ties		0%	
Service/Retail	22%				Printing/P	ublishing/	Communic	ations	0%	
Government/Education	0%				Health Ca	re			0%	
Finance	33%				Profession	nal (Law/A	ccounting)		0%	
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	5		11%	
Non-Profit	22%				Other				0%	
	None		Some		Mostly					
Labor Representation	100%		0%		0%					

Health Plans Offered	Fewer T	han 20 E	mployee	?S				2014		www	.HCTrer	nds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	75%	25%	0%	0%							
	Self Funde	d Ir	nsured Onl	У	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	0%		63%		38%		Enrollm	ent	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 \$	Spo	usal Surcha	arge	Full-Time On	ly i	Eligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	75%	0%		0%		100%		0%	0%		0%	

Impact of Health Care Reform	Fewer Th	nan 20 Employees	;		2014			ww\	v.HCTrei	nds.com	
Renewed plan early to avoid the Affordab	le Care mandate	es that took effect	Jan. 1, 201	4							
		Yes 63%	No	38%							
Terminate Health Plan When Exchange Opens		Percent Em	ployees Pay	/ing	Reduced	Some Er	nployee H	lours to <	30 for 20	14	
Don't Know	44%	<9.5% of Ti	neir Base Sa	lary	Yes	0%	No	100%	Was p	lannng to	0%
Very Unlikely	44%	Toward Th	eir Premium	ı							
Somewhat Unlikely	0%	<10%	25%		Reducing	g Some E	mployee	Hours to	<30 for 2	015	
Somewhat Likely	11%	10-20%	0%		Will Do			0%			
Very Likely	0%	21-30%	0%		Seriously	Consideri	ng	0%			
Will Terminate Plan	0%	31-40%	13%		Contemp	lating		0%			
		41-50%	0%		Not Conte	emplating		88%			
Interest in Participating in Private Health	Exchange	51-75%	0%		Don't Kno	w		13%			
Yes	0%	75%+	63%								
No	38%	Don't Know	0%		Percent	of Emplo	yees Impa	acted by	30 Hour	Decision	
Seriously Considering	13%				<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
Don't Know	50%				29%	0%	0%	64%	0%	0%	7 %

Health Plan Design	Fewer Than 20	Employees	S				2014	ļ.		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 29% 71%			Grandfath	her Status	Jeopardiz	ed?		Yes 0%	No 38%	Unknown 25%	NA 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	<\$4,000	0%		\$5,500-\$5	5,999	14%		\$7,000-\$7	7,499	0%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$4,000-\$4,999	14%		\$6,000-\$6	5,499	29%		\$7,500-\$7	,999	14%	>=\$9,000	14%
	\$5,000-\$5,499	14%		\$6,500-\$6	5,999	0%		\$8,000-\$8	3,499	0%		
Estimated Cost for Family Coverage	<\$12,000	13%		\$14,000-\$	514.999	38%		\$17,000-\$	517.999	13%	>=\$25,000	13%
(employer/employee share combined)	\$12,000-\$12,999	13%		\$15,000-\$		0%		\$18,000-\$		0%	¥=5,000	
(0.1.6.6.7.6.1.6.6.7.6.6.1.6.6.6.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6.7.1.6.6	\$13,000-\$13,999	0%		\$16,000-\$		0%		\$20,000-\$		13%		
Principal Cost-Containment Strategies				Strategie	es Employ	yed						
Increase Employee Share of Premium	20%			Wellness	-					50%		
Increase Deductibles/Copays/Co-Insurance	40%			Health-Ris	sk Assessn	nents w/o	Wellness	Program		0%		
Increase Out-Of-Pocket Maximums	40%			Biometric	Screening	gs (BP, wei	ght, chole	sterol)		0%		
Restrict Eligibility	0%			Disease M	1anageme	nt for Chro	nic Condi	tions		33%		
Reduce/Eliminate Contribution to HSA/HRA	0%			Employee	Assistanc	e Program				50%		
Reduce Types/Variety of Plans Offered	0%			Nurse/Me	edical Help	Line				67%		
Change Network and/or Plans	80%			Tiered Pro	ovider Arra	angements	;			0%		
Change Pharmacy Benefit Manager/Benefits	20%			Narrow N	etwork fo	r Lab/Med	ical Imagi	ng		0%		
Switch to Narrow Provider Network (EPO)	20%			Pricing To	ols for Co	mparing Co	osts			50%		
Switch to Self-Funded Plan	0%			Income-B	ased Empl	oyee Pren	niums			17%		
Smoking Surcharge	0%			Value-Bas	sed (Outco	me) Healt	h Plan Des	sign		0%		
Other	0%			On-Site M	1edical Clir	nic				0%		
				Dedicated	d Clinic (No	ot On-Site)				0%		
				Other						0%		

HSAs and HRAs	Fewer ⁻	Than 20 E	Employe	es				2014		www.H	ICTrends.com	
Currently Offer Employees:				Interest	in HSAs/I	HRAs			Offer Em	ployees Alte	ernative to HSA/	HRA
High-Deductible Plans w/HSA Option	63%			Will Impl	ement in 2	015	0%		Yes	17%	No	83%
HRAs	0%			Definitely	/ Interested	d	0%					
Both of the Above	13%			Moderate	ely Interest	ted	0%		Participa	tion		
Neither of the Above	25%			Somewha	at Intereste	ed	0%		<10%	0%	50-59%	0%
				Not Inter	ested		100%		10-19%	0%	60-69%	0%
									20-29%	0%	70-79%	0%
HSA/HRA FUNDIN	G								30-39%	100%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	0%	90%+	0%
Sing	le 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+				
Fami	ly 33%	0%	0%	0%	17%	17 %	17%	17%				

Wellness Programs	Fewer Than 20 Employees					2014						www.HCTrends.con			
	Yes	No							<1	Lyr :	1-3 Yrs	4-7 Yrs	>7 Yrs		
Offer Wellness Program	38%	63%			Age of W	/ellness P	rogram		0	1%	33%	0%	67%		
Per-Employee Budget Costs															
Included in Premium	67%														
				\$100 -	·				Incl	udes St	taffing C	Costs			
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes 09	%	No	67%		
If Not Included in Premium:	0%	0%	0%	0%	100%	0%	0%	0%		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 Tl	nan 20 E	Employee	es			2014	www.HCTre	ends.com	
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		CEO Suppor	t		
Percent of SPOUSES Participating	50%	100%	0%	0%	0%		Communicate	es the Value	33%	
Percent of DEPENDENTS Participating	67%	100%	0%	0%	0%		Delegates Res	sponsibilities	33%	
Percent of RETIREES Participating	100%	NA	NA	NA	NA		Participates ir	n Wellness Programs	33%	
· -							Allocates Staf	f/Budget	33%	
							Don't Know/N	lone of the Above	67%	
Components of Wellness Program			Data Use	ed to Plan	Activities		How Wellne	ess Program is Evaluate	d	
Health Risk Assessments	67%		Do Not Co	ollect Data		67%	Participation			50%
Biometric Screening (bp, weight, cholesterol)	33%		Program/	Event Atte	ndance	33%	Participant Sa	tisfaction		50%
Classes/Brown Bag Lunches	33%		Prior Prog	gram/Event	Attendance	33%	Improvement	in Konwledge/Behaviors		0%
Telephonic Health Coaches	67%		Aggregate	ed HRA Sco	res	0%	Changes in Bi	ometric Measures		0%
On-site or In-Person Health Coaches	0%		Aggregate	ed Biometri	ics	0%	Changes in Ri	sk Factors		0%
Online Health Information/Portal	100%		Employee	Demograp	hics	33%	Changes in Pr	oductivity		0%
Webinars	67%		Interest S	urvey		33%	Absenteeism,	Work Comp, Disability		0%
Health Information Books & Brochures	33%		Culture A	udit to Gau	ge Support	0%	Drop in Healt	h Costs/Trend/Claims		0%
Multiweek Challenges	33%		Modifiabl	e Medical (Claims	0%				
Smoking/Tobacco Cessation Resources	33%		Other			0%				
Weight-Loss Management Programs	33%									
Other	0%									
Incentives Based On			Incentive	es Used			Incentive Bu	ıdget		
Completion of Health-Risk Assessment	0%		Cash			0%	<\$100	0%		
Completion of Tobacco Cessation Programs	50%		Premium	Differentia	I	50%	\$100-\$250	50%		
Completion of End-of-Life Directives	0%		Gift Card			50%	\$251-\$400	0%		
Improvement in HRA Scores or Health Status	0%		Contribut	ion to Savii	ngs Account	0%	>\$400	50%		
Participation in Health Coaching Program	0%		Merchand	dise/Trinke	ts	0%				
Participation in Exercise Program	0%		Eligibility	for Preferr	ed Plan	0%				
Participation in Care Management Program	0%		Other			50%				
Compliance with Sreenings, Including Exams	0%									
Participation in Educational Programs	0%									
None of the Above	100%									
Other	0%									

Health Plan Structure	Fewer Than 20 E	mploye	es				2014			ww	w.HCTre	ends.com
Employer's Share of Insurance Premium												
Employer's Share of insurance Fremium												
	SINGLE PLAN:	100% 29%	95-99% <mark>0%</mark>	90-94% <mark>0%</mark>	85-89% 14%	80-84% 43%	75-79% 14%	70-74% <mark>0%</mark>	<70% <mark>0%</mark>			
		2376	078	078	1476	43/6	1470	078	070			
	FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%		
		14%	0%	14%	29%	14%	0%	0%	0%	29%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 50%	95% 0%	90% 0%	85% 0%	80% 25%	75% 0%	70% 0%	65% <mark>0%</mark>	60% 0%	<60% 25 %	Deductible Only 33%
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
		33%	0%	0%	0%	0%	0%	0%	0%	0%	67%	50%
Primary Care Office Visit Copays	Deductible Only	71%			Specialty	Care Of	fice Visit	Copays		Deductibl	e Only	71%
Note: "Deductible Only" responses excluded when	None	0%						"Same as P		Same as F	Primary	0%
calculating percentages for copay levels	\$5	0%			included w	hen calcula	ting percent	tages for co	pay levels	None		0%
	\$10	0%								<\$30		0%
	\$15	0%								\$30		0%
	\$20	0%								\$35		0%
	\$25	0%								\$40		0%
	\$30	50%								\$45		50%
	\$35	50%								\$50		0%
	>\$35	0%								\$55		0%
										\$60		0%
										\$65		0%
										>\$65		50%
					If Coinsur	ance, Perc	cent:	10%	15%	20%	25%	>25%
								0%	25%	75%	0%	0%

Deductibles (In Network) SINGLE PLAN: None 0% \$1-499 0% \$500-\$999 0% \$1,000-\$1,999 50% \$2,000-\$2,999 33% \$3,000-\$4,999 0% \$5,000-\$5,999 17% \$6,000-\$6,999 0% \$7,000-\$7,999 0% \$8,000+ 0% \$500-\$2,999 0% \$3,000-\$3,999 40% \$4,000-\$4,999 20% \$5,000-\$5,999 20% \$6,000-\$6,999 20% \$7,000+ 0%	\$1-\$999 \$1,000-\$1,499 \$1,500-\$1,999 \$2,000-\$2,999 \$3,000-\$7,999 \$5,000-\$7,999 \$10,000-\$11,999 \$12,000+ FAMILY PLAN <\$3,500 \$3,500-\$4,499 \$4,500-\$6,999 \$7,000-\$9,999	0% All Med 0% Some N 0% Exclusion 0% Press .4% Office 57% Emel 0% Rout .4% Lab N 0% Inpai .4% Outp Other	criptions de/Urgent Care Visits rgency Room Visits rine Physician Office Visits Work / Diagnostic Tests tient Care Only patient Care Only	0% 100% 50% 100% 100% 0% 0% 0%
None 0% \$1-499 0% \$500-\$999 0% \$1,000-\$1,999 50% \$2,000-\$2,999 33% \$3,000-\$4,999 0% \$5,000-\$5,999 17% \$6,000-\$6,999 0% \$7,000-\$7,999 0% \$8,000+ 0% \$8,000+ 0% \$500-\$2,999 0% \$3,000-\$3,999 40% \$3,000-\$3,999 40% \$4,000-\$4,999 20% \$5,000-\$5,999 20% \$5,000-\$5,999 20% \$6,000-\$6,999 20% \$6,000-\$6,999 20% \$7,000+ 0%	None \$1-\$999	0% Some N 0% Exclusio 0% Preso 4% Offic 57% Eme 0% Rout 4% Lab N 0% Inpa 0the	dical Care & Prescriptions Medical Care Excluded: Dons: Criptions De/Urgent Care Visits Drigency Room Visits Drigency Room Visits Drigency Physician Office Visits Drigency Approximately Drigency Room Visits Drigency Roo	100% 100% 50% 100% 100% 0% 0%
\$500-\$999 0% \$1,000-\$1,999 50% \$2,000-\$2,999 33% \$3,000-\$4,999 0% \$5,000-\$5,999 17% \$6,000-\$6,999 0% \$7,000-\$7,999 0% \$8,000+ 0% SINGLE PLAN <\$500 0% \$500-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$3,000-\$2,999 0% \$4,000-\$4,999 20% \$5,000-\$5,999 20% \$5,000-\$5,999 20% \$5,000-\$6,999 20% \$7,000+ 0%	\$1,000-\$1,499 \$1,500-\$1,999 \$2,000-\$2,999 \$3,000-\$4,999 \$5,000-\$7,999 \$8,000-\$9,999 \$10,000-\$11,999 \$12,000+ FAMILY PLAN <\$3,500 \$3,500-\$4,499 \$4,500-\$6,999 \$7,000-\$9,999 \$5	0% Exclusion 0% Press 4% Office 57% Eme 0% Rout 4% Lab N 0% Inpar 0 Other 0% Deductibles Inc 0% 7es 100% 0%	criptions re/Urgent Care Visits regency Room Visits rine Physician Office Visits Work / Diagnostic Tests tient Care Only patient Care Only r	100% 50% 100% 100% 0% 0%
\$1,000-\$1,999	\$1,500-\$1,999 \$2,000-\$2,999 \$3,000-\$4,999 \$5,000-\$7,999 \$8,000-\$9,999 \$10,000-\$11,999 \$12,000+ FAMILY PLAN <\$3,500 \$3,500-\$4,499 \$4,500-\$6,999 \$7,000-\$9,999 \$5	0% Press 4% Office 57% Eme 0% Rout 4% Lab V 0% Inpa 4% Outp Othe Deductibles Inc 0% 7 Yes 100%	criptions re/Urgent Care Visits rgency Room Visits rine Physician Office Visits Work / Diagnostic Tests tient Care Only patient Care Only er	50% 100% 100% 0% 0% 0%
\$2,000-\$2,999	\$2,000-\$2,999	.4% Office .77% Eme .0% Rout .4% Lab \(\) .0% Inpai .4% Outp .0the Deductibles Inc0%	re/Urgent Care Visits rgency Room Visits rine Physician Office Visits Work / Diagnostic Tests tient Care Only patient Care Only er	50% 100% 100% 0% 0% 0%
\$3,000-\$4,999	\$3,000-\$4,999	Deductibles Inc. Deductibles Inc. Yes 100%	rgency Room Visits rine Physician Office Visits Work / Diagnostic Tests tient Care Only patient Care Only er cluded in Maximum	100% 100% 0% 0% 0%
\$5,000-\$5,999	\$5,000-\$7,999	0% Rout 4% Lab V 0% Inpai 4% Outp Othe Deductibles Inc 0% 0% Yes 100%	cluded in Maximum	100% 0% 0% 0%
\$6,000-\$6,999	\$8,000-\$9,999 11 \$10,000-\$11,999 0 \$12,000+ 11 FAMILY PLAN <\$3,500 0 \$3,500-\$4,499 0 \$4,500-\$6,999 0 \$7,000-\$9,999 56	Deductibles Inc. 24% Deductibles Inc. 25% Yes 100%	Work / Diagnostic Tests tient Care Only patient Care Only er	0% 0% 0%
\$7,000-\$7,999	\$10,000-\$11,999	0% Inpa Outp Othe Deductibles Inc % Yes 100%	tient Care Only patient Care Only er cluded in Maximum	0% 0%
\$8,000+ O% Dut-Of-Pocket Maximums: SINGLE PLAN <\$500	\$12,000+ 1.5 FAMILY PLAN <\$3,500 \$3,500-\$4,499 \$4,500-\$6,999 \$7,000-\$9,999 \$5	Deductibles Inc. 70 Yes 100%	cluded in Maximum	0%
Out-Of-Pocket Maximums: SINGLE PLAN	FAMILY PLAN <\$3,500 \$3,500-\$4,499 \$4,500-\$6,999 \$7,000-\$9,999 \$5	Deductibles Inc 0% 0% Yes 100%	cluded in Maximum	
<\$500	<\$3,500 C \$3,500-\$4,499 C \$4,500-\$6,999 \$7,000-\$9,999 56	Deductibles Inc 0% 0% Yes 100%	cluded in Maximum	0%
<\$500	<\$3,500 C \$3,500-\$4,499 C \$4,500-\$6,999 \$7,000-\$9,999 56	0% 0% Yes 100% 0%		
<\$500	<\$3,500 C \$3,500-\$4,499 C \$4,500-\$6,999 \$7,000-\$9,999 56	0% 0% Yes 100% 0%		
\$500-\$2,999	\$3,500-\$4,499	0%	No 0%	
\$3,000-\$3,999 40% \$4,000-\$4,999 20% \$5,000-\$5,999 20% \$6,000-\$6,999 20% \$7,000+ 0%	\$4,500-\$6,999 \$7,000-\$9,999			
\$4,000-\$4,999 20% \$5,000-\$5,999 20% \$6,000-\$6,999 20% \$7,000+ 0%	\$7,000-\$9,999	0%		
\$5,000-\$5,999 20% \$6,000-\$6,999 20% \$7,000+ 0%				
\$7,000+ <mark>0%</mark>		.7%		
	\$12,000-\$12,999 1	7%		
	\$13,000+ 1	7%		
Prescription Drugs				
Number of Tiers in Rx Plan: One Two Three	Four Other			
0% 0% 60%	20% 20%		Member Min	Max
			Co-Ins Co-Pay	Co-Pay
f Flat-Dollar - Specify Copays: Tier 1 \$10	If Co-Ins or Co-Pays - S	• •	NA NA	NA
Tier 2 \$35		Tier 2	NA NA	NA
Tier 3 \$58 Tier 4 75%		Tier 3	NA NA	NA

20-99 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

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Company Information	2 0-99 Em	ployees					2014		www.HCTrends.co
	<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%		
T									
Type of Business									
Manufacturing	37%				ation/Utili			0%	
Service/Retail	14%			Printing/F	Publishing/	Communic	ations	5%	
Government/Education	0%			Health Ca	re			2%	
Finance	2%			Profession	nal (Law/A	ccounting)		23%	
Warehouse/Distribution/Logistics	5%			Construct	ion/Trade	S		0%	
Non-Profit	12%			Other				0%	
	None	Some		Mostly					
Labor Representation	95%	2%		2%					

Health Plans Offered	20-99 Er	mployee	S					2014		www	.HCTrer	ıds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	61%	26%	0%	13%							
	Self Funded	d Ir	nsured Onl	У	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	3%		89%		8%		Enrollm	ent	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 \$	Spo	usal Surcha	arge	Full-Time Onl	y E	ligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	66%	23%		15%		92 %		8%	8%		0%	

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Renewed plan early to avoid the Affo	rdable Care mandate	es that to	ok effect	Jan. 1, 2	014
		Yes	35%	No	65%
Terminate Health Plan When Exchange O	pens	ı	Percent Em	ployees F	Paying
Don't Know	16%	•	<9.5% of TI	neir Base	Salary
ery Unlikely	58%	1	Toward Th	eir Premiu	ım
Somewhat Unlikely	13%		<10%	16%	
Somewhat Likely	11%		10-20%	0%	
/ery Likely	0%		21-30%	0%	
Will Terminate Plan	3%		31-40%	0%	
			41-50%	3%	
Interest in Participating in Private Hea	alth Exchange		51-75%	5%	
Yes	11%		75%+	66%	
No	39%	Do	n't Know	11%	
Seriously Considering	8%				
Don't Know	42%				

2014

20-99 Employees

Impact of Health Care Reform

Health Plan Design	20-99 Employee	es					2014	ļ		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 43% 57%			Grandfath	ner Status	Jeopardiz	ed?		Yes 11%	No 27%	Unknown 59%	NA 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	<\$4,000	22%		\$5,500-\$5	,999	14%		\$7,000-\$7	,499	3%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$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	5,999	0%		\$8,000-\$8	,499	3%		
Estimated Cost for Family Coverage	<\$12,000	20%		\$14,000-\$	14,999	29%		\$17,000-\$	17,999	3%	>=\$25,000	3%
(employer/employee share combined)	\$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				Strategie	s Employ	yed						
Increase Employee Share of Premium	33%			Wellness						67%		
Increase Deductibles/Copays/Co-Insurance	60%			Health-Ris	sk Assessm	nents w/o	Wellness	Program		13%		
Increase Out-Of-Pocket Maximums	37%			Biometric	Screening	gs (BP, weig	ght, chole	sterol)		10%		
Restrict Eligibility	3%			Disease M	lanageme	nt for Chro	nic Condi	tions		13%		
Reduce/Eliminate Contribution to HSA/HRA	3%			Employee	Assistanc	e Program				63%		
Reduce Types/Variety of Plans Offered	7 %			Nurse/Me	edical Help	Line				70%		
Change Network and/or Plans	30%			Tiered Pro	ovider Arra	angements	i			10%		
Change Pharmacy Benefit Manager/Benefits	10%			Narrow N	etwork fo	r Lab/Medi	ical Imagi	ng		3%		
Switch to Narrow Provider Network (EPO)	3%			Pricing To	ols for Cor	mparing Co	osts			33%		
Switch to Self-Funded Plan	3%			Income-Ba	ased Empl	oyee Prem	iums			0%		
Smoking Surcharge	13%			Value-Bas	ed (Outco	me) Healtl	n Plan Des	sign		0%		
Other	7%			On-Site M	edical Clir	nic				3%		
				Dedicated	l Clinic (No	ot On-Site)				0%		
				Other						0%		

HSAs and HRAs	20-99 E	mployees	S					2014		www.H	ICTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alte	ernative to HSA/	HRA
High-Deductible Plans w/HSA Option	30%			Will Impl	ement in 2	015	0%		Yes	24%	No	76%
HRAs	22%			Definitely	y Intereste	d	6%					
Both of the Above	5%			Moderat	ely Interest	ted	19%		Participat	tion		
Neither of the Above	43%			Somewh	at Intereste	ed	13%		<10%	0%	50-59%	20%
				Not Inter	ested		63%		10-19%	0%	60-69%	0%
									20-29%	40%	70-79%	0%
HSA/HRA FUNDIN	G								30-39%	20%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	0%	90%+	20%
Single	e 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+				
Famil	y 55%	0%	5%	0%	10%	0%	5%	25%				

Wellness Programs	20-99 E	mployee	S					2014			www	v.HCTrer	nds.com
	Yes	No							•	<1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	43%	57%			Age of W	/ellness P	rogram			0%	54%	15%	31%
Per-Employee Budget Costs													
Included in Premium	14%												
				\$100 -	\$150-	\$200-	\$300-		Inc	ludes	Staffing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes	29%	No	71%
If Not Included in Premium:	25%	8%	8%	8%	8%	17%	8%	17%		D	on'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 Emplo	yees			2014	www.HCTre	ends.com
Participation	Ineligible <=2	5% 26-49% 5	50-74% >=75%		CEO Support		
Percent of SPOUSES Participating	31% 78	% 11%	11% 0%		Communicates th	ne Value	50%
Percent of DEPENDENTS Participating	36% 10	0%	0% 0%		Delegates Respon	nsibilities	50%
Percent of RETIREES Participating	86% 10	0%	0% 0%		Participates in W	ellness Programs	50%
					Allocates Staff/Bon't Know/Non	~	57% 29%
Components of Wellness Program		Data Used	to Plan Activities		How Wellness	Program is Evaluate	d
Health Risk Assessments	85%	Do Not Colle	ect Data	29%	Participation		759
Biometric Screening (bp, weight, cholesterol)	77%	Program/Eve	ent Attendance	64%	Participant Satisf	action	509
Classes/Brown Bag Lunches	69%	Prior Progra	m/Event Attendance	43%	Improvement in	Konwledge/Behaviors	179
Telephonic Health Coaches	46%	Aggregated	HRA Scores	29%	Changes in Biome	etric Measures	179
On-site or In-Person Health Coaches	15%	Aggregated	Biometrics	29%	Changes in Risk F	actors	259
Online Health Information/Portal	62 %	Employee D	emographics	21%	Changes in Produ	ıctivity	179
Webinars	15%	Interest Surv	vey	43%	Absenteeism, Wo	ork Comp, Disability	259
Health Information Books & Brochures	38%	Culture Audi	it to Gauge Support	7%	Drop in Health Co	osts/Trend/Claims	339
Multiweek Challenges	62%	Modifiable N	Medical Claims	7%			
Smoking/Tobacco Cessation Resources	46%	Other		0%			
Weight-Loss Management Programs	15%						
Other	15%						
Incentives Based On		Incentives	Used		Incentive Budg	et	
Completion of Health-Risk Assessment	82%	Cash		31%	<\$100	36%	
Completion of Tobacco Cessation Programs	55%	Premium Dif	fferential	38%	\$100-\$250	21%	
Completion of End-of-Life Directives	9%	Gift Card		62%	\$251-\$400	29%	
Improvement in HRA Scores or Health Status	27%	Contribution	n to Savings Account	15%	>\$400	14%	
Participation in Health Coaching Program	27%	Merchandise	e/Trinkets	46%			
Participation in Exercise Program	64%	Eligibility for	r Preferred Plan	0%			
Participation in Care Management Program	9%	Other		15%			
Compliance with Sreenings, Including Exams	45%						
Participation in Educational Programs	27%						
None of the Above	0%						
Other	9%						

Health Plan Structure	20-99 Employee	S					2014			ww	w.HCTre	ends.com
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% 6%	95-99% 11%	90-94% <mark>3%</mark>	85-89% <mark>8%</mark>	80-84% 17%	75-79% 17%	70-74% <mark>6%</mark>	<70% 33%			
	FAMILY PLAN:	100% 6%	90-99% 3 %	85-89% 11%	80-84% 17%	75-79% 14%	70-74% 8%	65-69% <mark>8%</mark>	60-64% 8%	<60% 25%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 15%	95% <mark>0%</mark>	90% 10%	85% 0%	80% 45%	75% 0%	70% 0%	65% <mark>0%</mark>	60% <mark>0%</mark>	<60% 30%	Deductible Only 20%
	OUT-NETWORK:	100% 9%	95% 0%	90% 0%	85% 0%	80% 0%	75% 0%	70% 5%	65% 0%	60% 32%	<60% 55%	Deductible Only
Primary Care Office Visit Copays	Deductible Only	40%			-		fice Visit			Deductibl		40%
Note: "Deductible Only" responses excluded when calculating percentages for copay levels	None \$5	10% 0%			note: "Ded included w	•	y" excluded, ting percent		•	None	rimary	10% 5%
	\$10 \$15	0%								<\$30		5%
	\$15 \$20	0% 10%								\$30 \$35		0% 0%
	\$25	14%								\$40		5%
	\$30	52%								\$45		0%
	\$35	5%								\$50		10%
	>\$35	10%								\$55		24%
										\$60		29%
										\$65		0%
										>\$65		14%
					If Coinsu	rance, Pe	ercent:	10%	15%	20%	25%	>25%
								11%	0%	58%	0%	32%

Health Plan Structure (Cont.)	20-99 Er	nployee	S			2014		www	w.HCTrer	nds.com
Deductibles (In Network)	SINGLE P	LAN:			FAMILY PLAN:		Deduct	ibles Apply	/ To:	
(None		0%		None	0%		al Care & Pre		53%
	\$1-499		10%		\$1-\$999	10%	Some Me	dical Care Exc	cluded:	47%
	\$500-\$999	9	0%		\$1,000-\$1,499	0%	Exclusion	ıs:		
	\$1,000-\$1	,999	19%		\$1,500-\$1,999	0%	Prescr	iptions		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%	Emerg	ency Room Vi	isits	40%
	\$5,000-\$5	,999	3%		\$5,000-\$7,999	32%	Routin	e Physician O	ffice Visits	60%
	\$6,000-\$6	,999	0%		\$8,000-\$9,999	23%	Lab W	ork / Diagnos	tic Tests	27%
	\$7,000-\$7	,999	0%		\$10,000-\$11,999	3%	Inpatie	ent Care Only		7%
	\$8,000+		3%		\$12,000+	3%	Outpa	tient Care On	ly	13%
							Other			7%
Out-Of-Pocket Maximums:	SINGLE P	IAN			FAMILY PLAN	De	ductibles Incl	uded in Ma	aximum	
out or 1 outlet maximums.	<\$500		0%		<\$3,500	7%	auctibies inci-	uucu III IVI	axiiii diiii	
	\$500-\$2,9	99	26%		\$3,500-\$4,499	7%	Yes 91%	No	9%	
	\$3,000-\$3	,999	10%		\$4,500-\$6,999	17%				
	\$4,000-\$4		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
f 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

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Company Information	100-499	Employe	ees					2014	www.HCTrends.c	om
	<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%				Transport	ation/Utili	ties		7%	
Service/Retail	4%				Printing/P	ublishing/	Communic	ations	0%	
Government/Education	24%				Health Ca	re			0%	
Finance	13%				Profession	nal (Law/A	ccounting)		13%	
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	;		2%	
Non-Profit	11%				Other				0%	
	None		Sama		Masthy					
Labor Representation	64%		Some 33%		Mostly 2%					

Health Plans Offered	100-499	Employ	ees					2014		www	.HCTrer	nds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	5%	31%	38%	15%	10%							
	Self Funde	d Ir	nsured On	ly	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	38%		51%		10%		Enrollm	ent	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 \$	Spo	ousal Surcha	arge	Full-Time Onl	ly I	Eligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	44%	27%		27%		77%		32%	9%		5%	

Impact of Health Care Reform	100-499	Employees			2014			www	w.HCTre	nds.com	
Renewed plan early to avoid the Affordab	le Care mandate	es that took effect	Jan. 1, 2014								
		Yes 9%	No 91	.%							
Terminate Health Plan When Exchange Opens		Percent En	nployees Payir	g	Reduced	Some En	nployee H	lours to «	<30 for 20	014	
Don't Know	8%	<9.5% of T	heir Base Sala	ту	Yes	9%	No	91%	Was p	lannng to	0%
Very Unlikely	79%	Toward Th	eir Premium								
Somewhat Unlikely	11%	<10%	13%		Reducing	Some Er	mployee I	Hours to	<30 for 2	015	
Somewhat Likely	0%	10-20%	3%		Will Do			5%			
Very Likely	3%	21-30%	0%		Seriously C	Considerir	ng	11%			
Will Terminate Plan	0%	31-40%	0%		Contempla	ating		5%			
		41-50%	0%		Not Conte	mplating		74%			
Interest in Participating in Private Health I	Exchange	51-75%	0%		Don't Know	W		5%			
Yes	5%	75%+	61%								
No	76%	Don't Know	24%		Percent o	f Employ	yees Impa	acted by	<30 Hour	Decision	
Seriously Considering	0%				<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
Don't Know	19%				71%	3%	6%	3%	0%	3%	13%

Health Plan Design	100-499 Employ	/ees					2014	ļ.		WW	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 53% 47%			Grandfath	er Status	Jeopardiz	ed?		Yes 11%	No 39%	Unknown 50%	NA 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	<\$4,000	12%		\$5,500-\$5	,999	6%		\$7,000-\$7	,499	3%	\$8,500-\$8,999	6%
(employer/employee share combined)	\$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	<\$12,000	6%		\$14,000-\$	14,999	17%		\$17,000-\$	17,999	3%	>=\$25,000	11%
(employer/employee share combined)	\$12,000-\$12,999	3%		\$15,000-\$		9%		\$18,000-\$		17%	,	
	\$13,000-\$13,999	14%		\$16,000-\$		3%		\$20,000-\$		17%		
Principal Cost-Containment Strategies				Strategie	s Employ	/ed						
Increase Employee Share of Premium	50%			Wellness F						67%		
Increase Deductibles/Copays/Co-Insurance	47%			Health-Ris	k Assessm	nents w/o	Wellness	Program		30%		
Increase Out-Of-Pocket Maximums	37%			Biometric	Screening	s (BP, wei	ght, chole	sterol)		42%		
Restrict Eligibility	10%			Disease M	anageme	nt for Chro	nic Condi	tions		55%		
Reduce/Eliminate Contribution to HSA/HRA	13%			Employee	Assistanc	e Program				70%		
Reduce Types/Variety of Plans Offered	0%			Nurse/Me	dical Help	Line				70%		
Change Network and/or Plans	10%			Tiered Pro	vider Arra	ingements	;			12%		
Change Pharmacy Benefit Manager/Benefits	10%			Narrow Ne	etwork for	r Lab/Med	ical Imagi	ng		3%		
Switch to Narrow Provider Network (EPO)	0%			Pricing Too	ols for Cor	mparing Co	osts			45%		
Switch to Self-Funded Plan	0%			Income-Ba	sed Empl	oyee Prem	niums			6%		
Smoking Surcharge	23%			Value-Base	ed (Outco	me) Healtl	n Plan De	sign		0%		
Other	3%			On-Site M	edical Clin	nic				0%		
				Dedicated	Clinic (No	ot On-Site)				3%		
				Other						9%		

HSAs and HRAs	1	100-499	Employ	ees .					2014		www.H	CTrends.com	
Currently Offer Employees:					Interest	in HSAs/	HRAs			Offer Em	ployees Alte	rnative to HSA/	'HRA
High-Deductible Plans w/HSA Option		54%			Will Impl	ement in 2	015	14%		Yes	43%	No	57 %
HRAs		14%			Definitely	/ Intereste	d	29%					
Both of the Above		14%			Moderate	ely Interes	ted	14%		Participa ^t	tion		
Neither of the Above		19%			Somewha	at Intereste	ed	14%		<10%	29%	50-59%	7%
					Not Inter	ested		29%		10-19%	0%	60-69%	7%
										20-29%	0%	70-79%	7%
HSA/HRA FUNI	DING									30-39%	14%	80-89%	7%
		\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	29%	90%+	0%
S	ingle	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+				
Fa	amily	16%	0%	12%	8%	40%	0%	8%	16%				

Wellness Programs	100-499	9 Employ	ees					2014		ww	w.HCTre	nds.com
	Yes	No							<1	yr 1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	65%	35%			Age of W	/ellness P	rogram		49	25 %	33%	38%
Per-Employee Budget Costs												
Included in Premium	13%											
				\$100 -	\$150-	\$200-	\$300-		Inclu	des Staffing	Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes 8%	No	83%
If Not Included in Premium:	10%	14%	24%	29%	0%	5%	10%	10%		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	Employ	rees				2014	www.HCTr	ends.com	
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		CEO Support			
Percent of SPOUSES Participating	35%	60%	20%	7%	13%		Communicates t	he Value	70%	
Percent of DEPENDENTS Participating	73%	100%	0%	0%	0%		Delegates Respo	onsibilities	57%	
Percent of RETIREES Participating	92%	50%	50%	0%	0%			Vellness Programs	74%	
· ·							Allocates Staff/E	Budget	70%	
							Don't Know/Nor	ne of the Above	9%	
Components of Wellness Program			Data Use	ed to Plan	Activities		How Wellness	Program is Evaluat	ed	
Health Risk Assessments	92%		Do Not Co	ollect Data		25%	Participation			809
Biometric Screening (bp, weight, cholesterol)	79%		Program/	Event Atte	ndance	50%	Participant Satis	faction		45%
Classes/Brown Bag Lunches	75%		Prior Prog	gram/Event	t Attendance	25%	Improvement in	Konwledge/Behaviors	5	20%
Telephonic Health Coaches	50%		Aggregate	ed HRA Sco	res	54%	Changes in Biom	netric Measures		70 %
On-site or In-Person Health Coaches	25%		Aggregate	ed Biometr	ics	67%	Changes in Risk	Factors		559
Online Health Information/Portal	50%		Employee	Demogra	ohics	42%	Changes in Prod	uctivity		0%
Webinars	42%		Interest S	urvey		42%	Absenteeism, W	ork Comp, Disability		0%
Health Information Books & Brochures	50%		Culture A	udit to Gau	ige Support	25%	Drop in Health C	Costs/Trend/Claims		409
Multiweek Challenges	42%		Modifiabl	e Medical	Claims	13%				
Smoking/Tobacco Cessation Resources	75%		Other			0%				
Weight-Loss Management Programs	50%									
Other	13%									
Incentives Based On			Incentive	es Used			Incentive Budg	get		
Completion of Health-Risk Assessment	67%		Cash			29%	<\$100	23%		
Completion of Tobacco Cessation Programs	28%		Premium	Differentia	ıl	57%	\$100-\$250	32%		
Completion of End-of-Life Directives	6%		Gift Card			38%	\$251-\$400	18%		
Improvement in HRA Scores or Health Status	28%		Contribut	ion to Savi	ngs Account	24%	>\$400	27%		
Participation in Health Coaching Program	39%		Merchand	dise/Trinke	ts	38%				
Participation in Exercise Program	17%		Eligibility	for Preferr	ed Plan	10%				
Participation in Care Management Program	0%		Other			5%				
Compliance with Sreenings, Including Exams	33%									
Participation in Educational Programs	28%									
None of the Above	22%									
Other	0%									

Health Plan Structure	100-499 Employ	ees					2014			W <u>W</u>	w.HCT <u>re</u>	ends.com
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% 0%	95-99% <mark>0%</mark>	90-94% 15%	85-89% 15%	80-84% 26%	75-79% 18%	70-74% <mark>9%</mark>	<70% 18%			
	FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%		
		0%	9%	19%	19%	19%	6%	9%	3%	16%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 14%	95% <mark>0%</mark>	90% 18%	85% 4%	80% 43%	75% 0%	70% 0%	65% <mark>0%</mark>	60% 0%	<60% 21%	Deductible Only 7%
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
		0%	0%	4%	0%	14%	0%	14%	0%	29%	39%	7%
Primary Care Office Visit Copays	Deductible Only	49%			Specialty	Care Of	fice Visit	Copays		Deductibl	le Only	51%
Note: "Deductible Only" responses excluded when	None	11%				•		"Same as F	•	Same as F	Primary	18%
calculating percentages for copay levels	\$5	6%			included w	hen calcula	ting percent	tages for co	pay levels	None		0%
	\$10	0%								<\$30		6%
	\$15	6%								\$30		12%
	\$20	11%								\$35		12%
	\$25	6%								\$40		0%
	\$30	50 %								\$45		6%
	\$35	11%								\$50		6%
	>\$35	0%								\$55		6%
										\$60		24%
										\$65		0%
										>\$65		12%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								30%	4%	61%	0%	4%

Health Plan Structure (Cont.)	100-49	9 Employe	es			2014		www.HCT	rends.con
Deductibles (In Network)	SINGLE	PLAN:			FAMILY PLAN:		Deduct	ibles Apply To:	
,	None		0%		None	0%		al Care & Prescription	ıs 44%
	\$1-499		6%		\$1-\$999	6%	Some Me	edical Care Excluded:	56%
	\$500-\$9	99	9%		\$1,000-\$1,499	9%	Exclusion	ıs:	
	\$1,000-\$	\$1,999	45%		\$1,500-\$1,999	3%	Prescr	iptions	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%	Emerg	ency Room Visits	50%
	\$5,000-\$	55,999	3%		\$5,000-\$7,999	25%	Routir	e Physician Office Vis	its 78%
	\$6,000-\$	6,999	0%		\$8,000-\$9,999	0%	Lab W	ork / Diagnostic Tests	11%
	\$7,000-\$	57,999	0%		\$10,000-\$11,999	0%	Inpatio	ent Care Only	6%
	\$8,000+		0%		\$12,000+	0%	Outpa	tient Care Only	6%
							Other		17%
Out-Of-Pocket Maximums:	SINGLE	PLAN			FAMILY PLAN	De	eductibles Incl	uded in Maximur	n
or i conce maximums.	<\$500		0%		<\$3,500	23%	ductibles incl	auca III Maxiilla	
	\$500-\$2	,999	32%		\$3,500-\$4,499	3%	Yes 94%	No 6%	
	\$3,000-\$	\$3,999	29%		\$4,500-\$6,999	23%			
	\$4,000-\$	\$4,999	23%		\$7,000-\$9,999	23%			
	\$5,000-\$	55,999	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-Pa	y Co-Pay
f Flat-Dollar - Specify Copays:	Tier 1	\$10			If Co-Ins or Co-Pays	- Specify Features:		NA NA	NA
	Tier 2	\$30					Tier 2	NA NA	NA
	Tier 3	\$50					Tier 3	NA NA	NA
	Tier 4	\$150/25%					Tier 4	NA NA	NA

500+ Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Company Information	500+ Emp	oloyees					2014		www.HCTrends.com
	<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%			Transport	ation/Utili	ties		0%	
Service/Retail	11%			Printing/P	ublishing/	Communic	cations	0%	
Government/Education	13%			Health Ca	re			28%	
Finance	9%			Profession	nal (Law/A	ccounting)		6%	
Warehouse/Distribution/Logistics	0%			Construct	ion/Trade:	5		0%	
Non-Profit	4%			Other				0%	
	None	Cama		N 4 + l					
Lahar Danyasantatian	None	Some		Mostly					
Labor Representation	49%	43%		8%					

Health Plans Offered	500+ En	nployees						2014	1	www	v.HCTren	ds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	14%	34%	38%	14%							
	Self Funde	d lı	nsured On	ly	Both				Single	Family	Single	e + Dependent
Self-Funded vs. Insured	56%		14%		30%		Enrollm	ent	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 \$	Spo	usal Surch	arge	Full-Time Onl	y I	Eligibility Au	ıdit Spousal Car	ve-Out	Other	
Participation Control Strategies	30%	12 %		67%		58%		48%	3%		3%	

www.HCTrends.com

Renewed plan early to avoid the Affor	dable Care mandates	that took effect	Jan. 1, 20	14
		Yes 0%	No	100%
Terminate Health Plan When Exchange Op	ens	Percent Em	nployees P	aying
Don't Know	2%	<9.5% of Th	heir Base S	alary
/ery Unlikely	90%	Toward The	eir Premiu	m
Somewhat Unlikely	4%	<10%	22%	
Somewhat Likely	0%	10-20%	0%	
/ery Likely	4%	21-30%	0%	
Will Terminate Plan	0%	31-40%	0%	
		41-50%	2%	
Interest in Participating in Private Hea	Ith Exchange	51-75%	2%	
Yes	0%	75%+	52 %	
No	89%	Don't Know	22%	
Seriously Considering	2%			
Don't Know	9%			

2014

Impact of Health Care Reform

500+ Employees

Health Plan Design	500+ Employees						2014	ļ		www.HCTrends.com					
Plan Changes Made for 2014 Plan Year	Yes No 78% 22%			Grandfather Status Jeopardized?						No 49%	Unknown 42%	NA 0%			
	Terminated Plan	<5%	5-7%	8-10% 1	l1-13%	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	<\$4,000	7%		\$5,500-\$5,999 11%				\$7,000-\$7,499			\$8,500-\$8,999	0%			
(employer/employee share combined)	\$4,000-\$4,999	7%		\$6,000-\$6,4	99	18%		\$7,500-\$7	,999	4%	>=\$9,000	4%			
	\$5,000-\$5,499	16%		\$6,500-\$6,99	99	16%		\$8,000-\$8	,499	7%					
Estimated Cost for Family Coverage	<\$12,000	9%		\$14,000-\$14	1,999	2%		\$17,000-\$	17,999	14%	>=\$25,000	2%			
(employer/employee share combined)	\$12,000-\$12,999	2%		\$15,000-\$15	5,999	14%		\$18,000-\$	19,999	27%					
	\$13,000-\$13,999	7%		\$16,000-\$16	5,999	7%		\$20,000-\$	24,999	16%					
Principal Cost-Containment Strategies				Strategies	Employ	red									
Increase Employee Share of Premium	64%			Wellness Pro	ogram					76%					
Increase Deductibles/Copays/Co-Insurance	50%			Health-Risk /	Assessm	ents w/o	Wellness	Program		18%					
Increase Out-Of-Pocket Maximums	40%			Biometric Sc	reening	s (BP, weig	ght, chole	sterol)		38%					
Restrict Eligibility	10%			Disease Mar	nagemer	nt for Chro	nic Condi	tions		78%					
Reduce/Eliminate Contribution to HSA/HRA	12%			Employee As	ssistance	e Program				78%					
Reduce Types/Variety of Plans Offered	7%			Nurse/Medi	cal Help	Line				76%					
Change Network and/or Plans	2%			Tiered Provi	der Arra	ingements				18%					
Change Pharmacy Benefit Manager/Benefits	5%			Narrow Net	work for	· Lab/Medi	ical Imagi	ng		9%					
Switch to Narrow Provider Network (EPO)	0%			Pricing Tools	s for Con	nparing Co	osts			53%					
Switch to Self-Funded Plan	0%			Income-Base	ed Emplo	oyee Prem	niums			4%					
Smoking Surcharge	19%			Value-Based	l (Outco	me) Health	n Plan Des	sign		4%					
Other	2%			On-Site Med	dical Clin	ic				33%					
				Dedicated C	linic (No	t On-Site)				4%					
				Other						7 %					

HSAs and HRAs	50	500+ Employees							2014		www.HCTrends.com				
Currently Offer Employees:					Interest	in HSAs/	HRAs			Offer Em	ployees Alte	rnative to HSA/	/HRA		
High-Deductible Plans w/HSA Option		58%			Will Implement in 2015			13%		Yes	34%	No	66%		
HRAs		18%			Definitely	/ Interested	d	25%							
Both of the Above		7%				ely Interest	ted	0%		Participation					
Neither of the Above		18%			Somewh	at Intereste	ed	13%		<10%	21%	50-59%	7%		
					Not Inter	ested		50%		10-19%	14%	60-69%	7%		
										20-29%	7%	70-79%	14%		
HSA/HRA FUNDING										30-39%	7%	80-89%	7%		
		\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	14%	90%+	0%		
	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+ Er	mployees					www.HCTrends.com						
	Yes	No							<	1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	84%	16%			Age of W	/ellness P	rogram			6%	19%	31%	44%
Per-Employee Budget Costs													
Included in Premium	17 %												
				\$100 -	\$150-	\$200-	\$300-		Inc	ludes	Staffing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes	31%	No	57%
If Not Included in Premium:	7%	3%	30%	10%	3%	20%	17%	10%		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+ Emplo	oyees					2014	www.HCT	rends.com	
Participation	Ineligible <	=25%	26-49%	50-74%	>=75%		CEO Su	pport		
Percent of SPOUSES Participating	42%	43%	19%	10%	29%		Commu	nicates the Value	54%	
Percent of DEPENDENTS Participating	89%	50%	25%	25%	0%		Delegate	es Responsibilities	59%	
Percent of RETIREES Participating	92%	33%	33%	0%	33%		Participa	ates in Wellness Programs	59%	
							Allocate	s Staff/Budget	73%	
							Don't Kr	now/None of the Above	8%	
Components of Wellness Program			Data Use	d to Plan	Activities		How W	ellness Program is Evaluat	ted	
Health Risk Assessments	92%		Do Not Co	llect Data		6%	Participa	ation		85%
Biometric Screening (bp, weight, cholesterol)	86%		Program/I	Event Atte	ndance	68%	Participa	ant Satisfaction		33%
Classes/Brown Bag Lunches	76%		Prior Prog	ram/Event	Attendance	32%	Improve	ement in Konwledge/Behavior	·s	21%
Telephonic Health Coaches	57%		Aggregate	d HRA Sco	res	76%	Changes	s in Biometric Measures		64%
On-site or In-Person Health Coaches	35%		Aggregate	ed Biometri	ics	79%	Changes	in Risk Factors		48%
Online Health Information/Portal	76%		Employee	Demograp	hics	47%	Changes	in Productivity		6%
Webinars	41%		Interest Si	urvey		56%	Absente	eism, Work Comp, Disability		15%
Health Information Books & Brochures	46%		Culture Au	udit to Gau	ge Support	29%	Drop in	Health Costs/Trend/Claims		52%
Multiweek Challenges	70 %		Modifiable	e Medical (Claims	26%				
Smoking/Tobacco Cessation Resources	89%		Other			0%				
Weight-Loss Management Programs	73%									
Other	3%									
Incentives Based On			Incentive	es Used			Incenti	ve Budget		
Completion of Health-Risk Assessment	84%		Cash			25%	<\$100	24%		
Completion of Tobacco Cessation Programs	53%		Premium	Differentia	I	56%	\$100-\$2	50 18%		
Completion of End-of-Life Directives	3%		Gift Card			31%	\$251-\$4	.00 15%		
Improvement in HRA Scores or Health Status	28%		Contributi	ion to Savir	ngs Account	28%	>\$400	42%		
Participation in Health Coaching Program	34%		Merchand	lise/Trinke	ts	39%				
Participation in Exercise Program	28%		Eligibility	for Preferre	ed Plan	6%				
Participation in Care Management Program	9%		Other			8%				
Compliance with Sreenings, Including Exams	16%									
Participation in Educational Programs	31%									
None of the Above	3%									
Other	0%									

Health Plan Structure	500+ Employees						2014			\A/\A/\	N HCTre	ends.com
riealtii Fian Structure	Joor Employees						2014			VVVV	W.HCHE	ilus.com
Employer's Share of Insurance Premium												
	CINICLE DI ANI.	4000/	05.00%	00.049/	05.000/	00.049/	75 700/	70 740/	- 70 0/			
	SINGLE PLAN:	100% 5%	95-99% <mark>2%</mark>	90-94% 5%	85-89% 12%	80-84% 41%	75-79% 12%	70-74% 12%	<70% 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	IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
calculating percentages for coinsurance levels		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	Deductible Only	52%			Specialty	, Care Of	fice Visit	Copavs		Deductibl	e Only	50%
Note: "Deductible Only" responses excluded when	None	10%			-			"Same as P	rimary"	Same as F	•	14%
calculating percentages for copay levels	\$5	0%			included w	hen calcula	ting percent	tages for co	pay levels	None		14%
	\$10	5%								<\$30		5%
	\$15	0%								\$30		14%
	\$20	10%								\$35		5%
	\$25	30%								\$40		14%
	\$30	45%								\$45		10%
	\$35	0%								\$50		14%
	>\$35	0%								\$55		0%
	·									\$60		5%
										\$65		0%
										>\$65		5%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								14%	11%	69%	3%	3%

SINGLE P None \$1-499 \$500-\$999 \$1,000-\$1		0%		FAMILY PLAN:		Deduct	ibles Apply	То:	
None \$1-499 \$500-\$999						Deddet	ibics Apply		
\$500-\$999	,	1.40/		None	0%	All Medic	al Care & Preso	criptions	43%
	`	14%		\$1-\$999	7%	Some Me	dical Care Excl	uded:	57%
\$1,000-\$1	1	29%		\$1,000-\$1,499	24%	Exclusion	s:		
	,999	36%		\$1,500-\$1,999	15%	Prescri	iptions		96%
\$2,000-\$2	,999	19%		\$2,000-\$2,999	10%	Office/	'Urgent Care V	isits (33%
\$3,000-\$4	,999	2%		\$3,000-\$4,999	22%	Emerg	ency Room Vis	sits	33%
\$5,000-\$5	,999	0%		\$5,000-\$7,999	20%	Routin	e Physician Off	fice Visits	58%
\$6,000-\$6	,999	0%		\$8,000-\$9,999	2%	Lab Wo	ork / Diagnosti	ic Tests	13%
\$7,000-\$7	,999	0%		\$10,000-\$11,999	0%	Inpatie	ent Care Only		0%
\$8,000+		0%		\$12,000+	0%	Outpat	tient Care Only	/	4%
						Other			8%
SINGI F P	IAN			FAMILY PLAN	De	ductibles Incl	uded in Ma	ximum	
<\$500		0%			16%	uuctibies iiiei	uucu III IIIa	Aiiiidiii	
\$500-\$2,9	99	50%			8%	Yes 97%	No	3%	
\$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%				
One	Two	Three	Four	Other					
3%	18%	61%	16%	3%			Member	Min	Max
							Co-Ins	Co-Pay	Co-Pay
Tier 1	\$10			If Co-Ins or Co-Pays	- Specify Features:	Tier 1	NA	NA	NA
									NA
									NA NA
	\$5,000-\$5 \$6,000-\$6 \$7,000-\$7 \$8,000+ SINGLE P <\$500 \$500-\$2,9 \$3,000-\$3 \$4,000-\$4 \$5,000-\$5 \$6,000-\$6 \$7,000+ One 3%	\$5,000-\$5,999 \$6,000-\$6,999 \$7,000-\$7,999 \$8,000+ SINGLE PLAN <\$500 \$500-\$2,999 \$3,000-\$3,999 \$4,000-\$4,999 \$5,000-\$5,999 \$6,000-\$6,999 \$7,000+ One Two 3% 18% Tier 1 \$10 Tier 2 \$28 Tier 3 \$50	\$5,000-\$5,999	\$5,000-\$5,999	\$5,000-\$5,999	\$5,000-\$5,999	\$5,000-\$5,999	\$5,000-\$5,999	\$5,000-\$5,999

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

Company Information	Financial	& Insur	ance					2014	www.HCTrends.con
	<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%				Transport	ation/Utili	ties		0%
Service/Retail	0%				Printing/P	ublishing/	Communic	ations	0%
Government/Education	0%				Health Ca	re			0%
Finance	100%				Profession	nal (Law/A	ccounting)		0%
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	5		0%
Non-Profit	0%				Other				0%
	None		Some		Mostly				
Labor Representation	100%		0%		0%				

Health Plans Offered	Financia	l & Insui	rance					2014		www	.HCTrer	ds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	33%	33%	7%	27%							
	Self Funded	d li	nsured Onl	у	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	27%		53%		20%		Enrolln	nent	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 \$	Spo	usal Surcha	arge	Full-Time On	nly	Eligibility Aud	lit Spousal Car	ve-Out	Other	
Participation Control Strategies	40%	33%		44%		44%		56%	0%		0%	

mpact of Health Care Reform	Financial	& Insurance			201	.4		ww'	w.HCTre	nds.cc
enewed plan early to avoid the Affordable	e Care mandate	es that took effect	Jan. 1, 20	14						
		Yes 21%	No	79%						
erminate Health Plan When Exchange Opens		Percent En	nployees Pa	ying	Reduc	ed Some E	imployee	Hours to	<30 for 2	014
Don't Know	0%	<9.5% of T	heir Base Sa	alary	Ye	es 0%	No	100%	Was _I	plannng to
Very Unlikely	93%	Toward Th	eir Premiur	n						
Somewhat Unlikely	7%	<10%	13%		Reduc	ng Some I	Employee	Hours to	<30 for 2	2015
Somewhat Likely	0%	10-20%	0%		Will Do			0%		
Very Likely	0%	21-30%	0%		Serious	ly Consider	ring	13%		
Will Terminate Plan	0%	31-40%	0%		Conten	plating		0%		
		41-50%	0%		Not Co	ntemplatin	g	87%		
nterest in Participating in Private Health Ex	kchange	51-75%	0%		Don't k	now		0%		
⁄es	13%	75%+	60%							
No	67%	Don't Know	27%		Percer	t of Empl	oyees Imp	acted by	<30 Hour	r Decisio
Seriously Considering	7%				<10%	10-20%	21-30%	31-40%	41-50%	51-75%
Don't Know	13%				91%	0%	0%	0%	0%	0%

Health Plan Design	Financial	& Insurance					2014	ļ.		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes 71%	No 29%		Grandfat	her Status	Jeopardiz	ed?		Yes 8%	No 31%	Unknown 54%	NA 8%
	Terminated		5-7%	8-10%		14-16%	17-19%		25%+			
Projected Increase 2013 to 2014	8%	8%	23%	31%	23%	8%	0%	0%	0%			
Estimated Cost for Single Coverage	<\$4,000	8%		\$5,500-\$5	5,999	8%		\$7,000-\$7	,499	8%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$4,000-\$4,9	999 15%		\$6,000-\$6	5,499	23%		\$7,500-\$7	,999	8%	>=\$9,000	8%
	\$5,000-\$5,4	99 15%		\$6,500-\$6	5,999	8%		\$8,000-\$8	,499	0%		
Estimated Cost for Family Coverage	<\$12,000	8%		\$14,000-5	\$14,999	23%		\$17,000-\$	17,999	15%	>=\$25,000	8%
(employer/employee share combined)	\$12,000-\$1			\$15,000-\$		0%		\$18,000-\$		15%	, ,,,,,	
(\$13,000-\$1			\$16,000-\$		0%		\$20,000-\$		15%		
Principal Cost-Containment Strategies				Strategic	es Employ	yed						
Increase Employee Share of Premium	18%			Wellness	Program					69%		
Increase Deductibles/Copays/Co-Insurance	55%			Health-Ri	sk Assessm	nents w/o	Wellness	Program		8%		
Increase Out-Of-Pocket Maximums	64%			Biometric	Screening	gs (BP, weig	ght, chole	sterol)		31%		
Restrict Eligibility	0%			Disease N	/lanageme	nt for Chro	nic Condi	tions		69%		
Reduce/Eliminate Contribution to HSA/HRA	27%			Employee	e Assistanc	e Program				85%		
Reduce Types/Variety of Plans Offered	0%			Nurse/Me	edical Help	Line				77%		
Change Network and/or Plans	18%			Tiered Pro	ovider Arra	angements				0%		
Change Pharmacy Benefit Manager/Benefits	9%			Narrow N	letwork fo	r Lab/Med	ical Imagi	ng		0%		
Switch to Narrow Provider Network (EPO)	0%			Pricing To	ools for Co	mparing Co	osts			54%		
Switch to Self-Funded Plan	9%			Income-B	ased Empl	oyee Prem	niums			23%		
Smoking Surcharge	9%			Value-Bas	sed (Outco	me) Healtl	n Plan De	sign		0%		
Other	0%			On-Site M	1edical Clir	nic				8%		
				Dedicated	d Clinic (No	ot On-Site)				0%		
				Other						0%		

HSAs and HRAs	Financi	al & Insura	ance					2014		www.l	HCTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alt	ernative to HSA/	HRA
High-Deductible Plans w/HSA Option	92%			Will Impl	ement in 2	015	NA		Yes	27%	No	73%
HRAs	0%			Definitely	/ Interested	d	NA					
Both of the Above	8%			Moderat	ely Interest	ted	NA		Participa	tion		
Neither of the Above	0%			Somewh	at Intereste	ed	NA		<10%	20%	50-59%	0%
				Not Inter	ested		NA		10-19%	0%	60-69%	20%
									20-29%	0%	70-79%	20%
HSA/HRA FUNDIN	G								30-39%	0%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	40%	90%+	0%
Sing	e 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+				
Fami	y 27 %	0%	27%	18%	27%	0%	0%	0%				

Wellness Programs	Financia	al & Insui	rance					2014			wwv	v.HCTrer	nds.com
	Yes	No							<1	yr 1-	-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	69%	31%			Age of W	/ellness P	rogram		0	%	11%	22%	67%
Per-Employee Budget Costs													
Included in Premium	11%												
				\$100 -	\$150-	\$200-	\$300-		Inclu	udes Sta	affing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes 0%	•	No	67%
If Not Included in Premium:	0%	13%	13%	13%	13%	0%	25%	25%		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.)	Financia	& Insu	rance				2014	www.HCT	rends.com	
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%		CEO Support			
Percent of SPOUSES Participating	25%	33%	50%	0%	17%		Communicate	s the Value	67%	
Percent of DEPENDENTS Participating	78%	100%	0%	0%	0%		Delegates Res	ponsibilities	56%	
Percent of RETIREES Participating	100%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		Participates in	Wellness Programs	89%	
							Allocates Staff	_	67% 11%	
Components of Wellness Program			Data Use	ed to Plar	Activities		How Wellne	ss Program is Evaluat	ted	
Health Risk Assessments	100%		Do Not Co	ollect Data		22%	Participation			63%
Biometric Screening (bp, weight, cholesterol)	78%		Program/	Event Atte	ndance	56%	Participant Sat	tisfaction		25%
Classes/Brown Bag Lunches	89%		Prior Prog	gram/Even	t Attendance	33%	Improvement	in Konwledge/Behavior	S	25%
Telephonic Health Coaches	78%		Aggregate	ed HRA Sco	ores	67%	Changes in Bio	metric Measures		63%
On-site or In-Person Health Coaches	22%		Aggregate	ed Biometr	rics	67%	Changes in Ris	k Factors		50%
Online Health Information/Portal	78%		Employee	e Demogra	phics	67%	Changes in Pro	oductivity		13%
Webinars	78%		Interest S	urvey		67%	Absenteeism,	Work Comp, Disability		13%
Health Information Books & Brochures	67%		Culture A	udit to Gau	uge Support	33%	Drop in Health	Costs/Trend/Claims		50%
Multiweek Challenges	67%		Modifiabl	e Medical	Claims	33%				
Smoking/Tobacco Cessation Resources	78%		Other			0%				
Weight-Loss Management Programs	89%									
Other	11%									
Incentives Based On			Incentive	es Used			Incentive Bu	dget		
Completion of Health-Risk Assessment	63%		Cash			22%	<\$100	11%		
Completion of Tobacco Cessation Programs	50%		Premium	Differentia	al	56%	\$100-\$250	33%		
Completion of End-of-Life Directives	13%		Gift Card			22%	\$251-\$400	22%		
Improvement in HRA Scores or Health Status	63%		Contribut	ion to Savi	ngs Account	44%	>\$400	33%		
Participation in Health Coaching Program	63%		Merchand	dise/Trinke	ets	33%				
Participation in Exercise Program	25%		Eligibility	for Preferr	ed Plan	0%				
Participation in Care Management Program	13%		Other			11%				
Compliance with Sreenings, Including Exams	50%									
Participation in Educational Programs	50%									
None of the Above	25%									
Other	0%									

Health Plan Structure	Financial & Insur	ance					2014			ww	w.HCTre	ends.com
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% <mark>8%</mark>	95-99% <mark>0%</mark>	90-94% <mark>8%</mark>	85-89% 17%	80-84% 25%	75-79% <mark>8%</mark>	70-74% 25%	<70% 8%			
	FAMILY PLAN:	100% 0%	90-99% <mark>9%</mark>	85-89% 18%	80-84% 18%	75-79% <mark>9%</mark>	70-74% 27%	65-69% <mark>0%</mark>	60-64% <mark>0%</mark>	<60% 18%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 0%	95% <mark>0%</mark>	90% 11%	85% 0%	80% 78%	75% 0%	70% 0%	65% <mark>0%</mark>	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
Primary Care Office Visit Copays	Deductible Only	77%			Specialty	Care Of	fice Visit	Copays		Deductibl	e Only	69%
Note: "Deductible Only" responses excluded when calculating percentages for copay levels	None \$5	0% 0%					y" excluded, ting percent			Same as F	Primary	25% 0%
	\$10 \$15	0% 0%								<\$30 \$30		0% 25%
	\$20	33%								\$35		0%
	\$25	0%								\$40		0%
	\$30	33%								\$45		0%
	\$35	33%								\$50		0%
	>\$35	0%								\$55		25%
										\$60		25%
										\$65		0%
										>\$65		0%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								20%	0%	80%	0%	0%

Health Plan Structure (Cont.)	Financia	ıl & Insu	rance			2014		www	v.HCTrer	nds.com
Deductibles (In Network)	SINGLE P	PI AN:			FAMILY PLAN:		Deduct	ibles Apply	To:	
Deductibles (iii Network)	None	LATE.	0%		None	0%		cal Care & Pres		85%
	\$1-499		15%		\$1-\$999	0%	Some Me	edical Care Exc	luded:	15%
	\$500-\$99	9	0%		\$1,000-\$1,499	15%	Exclusion	is:		
	\$1,000-\$1	,999	31%		\$1,500-\$1,999	0%	Prescr	iptions		100%
	\$2,000-\$2	2,999	31%		\$2,000-\$2,999	0%	Office,	/Urgent Care \	/isits	0%
	\$3,000-\$4	1,999	15%		\$3,000-\$4,999	54%	Emerg	ency Room Vi	sits	0%
	\$5,000-\$5	,999	8%		\$5,000-\$7,999	23%	Routir	ne Physician Of	ffice Visits	100%
	\$6,000-\$6	5,999	0%		\$8,000-\$9,999	0%	Lab W	ork / Diagnost	ic Tests	0%
	\$7,000-\$7	7,999	0%		\$10,000-\$11,999	8%	Inpatio	ent Care Only		0%
	\$8,000+		0%		\$12,000+	0%	Outpa	tient Care Onl	у	0%
							Other			0%
Out-Of-Pocket Maximums:	SINGLE P	DI ANI			FAMILY PLAN	De	eductibles Incl	udad in Ma	vimum	
or rocket Maximums.	<\$500	LAIT	0%		<\$3,500	8%	suuctibles illei	uucu III Ivia	Alliulii	
	\$500-\$2,9	99	25%		\$3,500-\$4,499	0%	Yes 100%	No	0%	
	\$3,000-\$3		25%		\$4,500-\$6,999	33%				
	\$4,000-\$4		42%		\$7,000-\$9,999	50%				
	\$5,000-\$5		0%		\$10,000-\$11,999	0%				
	\$6,000-\$6		8%		\$12,000-\$12,999	8%				
	\$7,000+		0%		\$13,000+	0%				
Prescription Drugs										
Number of Tiers in Rx Plan:	One	Two	Three	Four	Other					
	17%	0%	75%	0%	8%			Member	Min	Max
								Co-Ins	Co-Pay	Co-Pay
lf Flat-Dollar - Specify Copays:	Tier 1	\$ 8			If Co-Ins or Co-Pa	ys - Specify Features:		20%	\$0	\$0
	Tier 2	\$43					Tier 2	23% \$0	\$0	
	Tier 3	\$68					Tier 3	35%	\$0	\$0
	Tier 4	0%					Tier 4	0%	\$0	\$0

Government & Education

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Company Information	Governm	ient & E	ducation	า				2014	www.HCTrends.com
	<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%				Transport	ation/Utili	ties		0%
Service/Retail	0%				Printing/P			ations	0%
Government/Education	100%				Health Ca	re			0%
Finance	0%				Profession	nal (Law/A	ccounting)		0%
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	;		0%
Non-Profit	0%				Other				0%
	None		Some		Mostly				
Labor Representation	22%		78%		0%				

Health Plans Offered	Governr	nent & E	ducation	า				2014		www.HCTrends.com		
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	50%	29%	14%	7%							
	Self Funde	d Ir	nsured On	ly	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	71%		14%		14%		Enrollm	ent	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 \$	Spo	usal Surcha	arge	Full-Time Onl	ly E	Eligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	46%	29%		0%		57%		86%	0%		0%	

Impact of Health Care Reform	Governm	ent & Educatio			2014			ww	w.HCTre	nds.com		
Renewed plan early to avoid the Affordable	e Care mandate	es that took effe	ct Jar	n. 1, 20	014							
		Yes 10%		No	90%							
erminate Health Plan When Exchange Opens		Percent	Emplo	ovees P	Paving	Reduced	Some En	nployee H	lours to	<30 for 20	014	
Don't Know	0%	<9.5% of	-	-		Yes	20%	No	60%		olannng to	
/ery Unlikely	92%	Toward	Their	Premiu	ım							
omewhat Unlikely	8%	<10%	6 <mark>2</mark>	3%		Reducing	Some Er	mployee	Hours to	<30 for 2	015	
omewhat Likely	0%	10-20%	6 () %		Will Do			23%			
ery Likely	0%	21-30%	6 ()%		Seriously	Considerir	ng	15%			
Vill Terminate Plan	0%	31-40%	6 ()%		Contempl	ating		15%			
		41-50%	6 (0%		Not Conte	mplating		46%			
nterest in Participating in Private Health Ex	change	51-75%	6 ()%		Don't Kno	w		0%			
es	0%	75%·	+ 5	4%								
lo	92%	Don't Knov	v 2	3%		Percent o	of Employ	yees Impa	acted by	<30 Hour	Decision	
Seriously Considering	0%					<10%	10-20%	21-30%	31-40%	41-50%	51-75%	7
Don't Know	8%					64%	18%	9%	9%	0%	0%	

Health Plan Design	Government &					www.HCTrends.com						
Plan Changes Made for 2014 Plan Year	Yes No 58% 42%			Grandfathe	er Status	Jeopardiz	ed?		Yes 0%	No 73%	Unknown 27%	NA 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	<\$4,000	0%		\$5,500-\$5,9	999	0%		\$7,000-\$7	,499	18%	\$8,500-\$8,999	18%
(employer/employee share combined)	\$4,000-\$4,999	9%		\$6,000-\$6,4	199	0%		\$7,500-\$7	,999	0%	>=\$9,000	9%
	\$5,000-\$5,499	9%		\$6,500-\$6,9	999	27%		\$8,000-\$8	3,499	9%		
Estimated Cost for Family Coverage	<\$12,000	0%		\$14,000-\$1	4,999	8%		\$17,000-\$	17,999	17%	>=\$25,000	8%
(employer/employee share combined)	\$12,000-\$12,999	0%		\$15,000-\$1		8%		\$18,000-\$		42%		
	\$13,000-\$13,999	0%		\$16,000-\$1	6,999	0%		\$20,000-\$	24,999	17%		
Principal Cost-Containment Strategies				Strategies	Employ	/ed						
Increase Employee Share of Premium	40%			Wellness Pi						90%		
Increase Deductibles/Copays/Co-Insurance	40%			Health-Risk	Assessm	nents w/o	Wellness	Program		10%		
Increase Out-Of-Pocket Maximums	30%			Biometric S	creening	s (BP, wei	ght, chole	sterol)		30%		
Restrict Eligibility	20%			Disease Ma	nageme	nt for Chro	onic Cond	itions		80%		
Reduce/Eliminate Contribution to HSA/HRA	10%			Employee A	Assistanc	e Program	1			100%		
Reduce Types/Variety of Plans Offered	0%			Nurse/Med	lical Help	Line				90%		
Change Network and/or Plans	0%			Tiered Prov	ider Arra	angements	5			10%		
Change Pharmacy Benefit Manager/Benefits	10%			Narrow Net	twork for	r Lab/Med	ical Imagi	ng		0%		
Switch to Narrow Provider Network (EPO)	0%			Pricing Too	ls for Cor	mparing Co	osts			80%		
Switch to Self-Funded Plan	0%			Income-Bas	sed Empl	oyee Prem	niums			0%		
Smoking Surcharge	20%			Value-Base	d (Outco	me) Healt	h Plan De	sign		0%		
Other	0%			On-Site Me	dical Clir	nic				20%		
				Dedicated (Clinic (No	ot On-Site)				10%		
				Other						10%		

HSAs and HRAs	Govern	ment & I	Educatio	ion				2014		www.HCTrends.com			
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alto	ernative to HSA/	HRA	
High-Deductible Plans w/HSA Option	33%			Will Impl	ement in 2	015	0%		Yes	29%	No	71%	
HRAs	25%			Definitely	y Intereste	d	50%						
Both of the Above	8%			Moderat	ely Interest	ted	25%		Participa	tion			
Neither of the Above	33%			Somewh	at Intereste	ed	25%		<10%	0%	50-59%	0%	
				Not Inter	ested		0%		10-19%	0%	60-69%	0%	
									20-29%	0%	70-79%	0%	
HSA/HRA FUNDIN	G								30-39%	33%	80-89%	0%	
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	67%	90%+	0%	
Sing	e 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+					
Fami	y 25 %	13%	0%	0%	25%	0%	0%	38%					

Wellness Programs	Govern	ment & E	ducation	า				2014			wwv	v.HCTrer	nds.com
	Yes	No							<1	1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	75%	25%			Age of W	/ellness P	rogram		C)%	11%	44%	44%
Per-Employee Budget Costs													
Included in Premium	0%												
				\$100 -	\$150-	\$200-	\$300-		Incl	udes	Staffing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes	44%	No	56%
If Not Included in Premium:	0%	22%	22%	22%	11%	11%	0%	11%		Do	on'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	2	2014 www.HC	Trends.com
Participation	Ineligible <=2	5% 26-49% 50-74% >=75%		CEO Support	
Percent of SPOUSES Participating	13% 43	% 14% 0% 43%		Communicates the Value	78%
Percent of DEPENDENTS Participating	100% #DIV	/0! #DIV/0! #DIV/0! #DIV/0!		Delegates Responsibilities	44%
Percent of RETIREES Participating	56% 50			Participates in Wellness Programs	56%
. 5				Allocates Staff/Budget	78%
				Don't Know/None of the Above	0%
Components of Wellness Program		Data Used to Plan Activities		How Wellness Program is Evalua	ated
Health Risk Assessments	89%	Do Not Collect Data	0%	Participation	1009
Biometric Screening (bp, weight, cholesterol)	100%	Program/Event Attendance	89%	Participant Satisfaction	44%
Classes/Brown Bag Lunches	100%	Prior Program/Event Attendance	67%	Improvement in Konwledge/Behavio	ors 22 %
Telephonic Health Coaches	67%	Aggregated HRA Scores	89%	Changes in Biometric Measures	78%
On-site or In-Person Health Coaches	33%	Aggregated Biometrics	100%	Changes in Risk Factors	78%
Online Health Information/Portal	67%	Employee Demographics	89%	Changes in Productivity	0%
Webinars	33%	Interest Survey	78%	Absenteeism, Work Comp, Disability	11%
Health Information Books & Brochures	67%	Culture Audit to Gauge Support	44%	Drop in Health Costs/Trend/Claims	56%
Multiweek Challenges	56%	Modifiable Medical Claims	22%		
Smoking/Tobacco Cessation Resources	100%	Other	0%		
Weight-Loss Management Programs	67%				
Other	0%				
Incentives Based On		Incentives Used		Incentive Budget	
Completion of Health-Risk Assessment	100%	Cash	11%	<\$100 11%	
Completion of Tobacco Cessation Programs	29%	Premium Differential	67%	\$100-\$250 33%	
Completion of End-of-Life Directives	0%	Gift Card	33%	\$251-\$400 11%	
mprovement in HRA Scores or Health Status	29%	Contribution to Savings Account	22%	>\$400 44%	
Participation in Health Coaching Program	57%	Merchandise/Trinkets	22%		
Participation in Exercise Program	29%	Eligibility for Preferred Plan	0%		
Participation in Care Management Program	0%	Other	22%		
Compliance with Sreenings, Including Exams	29%				
Participation in Educational Programs	43%				
None of the Above	0%				
Other	0%				

Health Plan Structure	Government & E	ducatio	n				2014			_WW\	w.HCTre	ends.com
Treatmin an outdeter												
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% 17%	95-99% <mark>0%</mark>	90-94% 33%	85-89% 25%	80-84% <mark>8%</mark>	75-79% <mark>8%</mark>	70-74% <mark>0%</mark>	<70% 8%			
		1770	070	3370	23/0	070	070	070	070			
	FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%		
		17%	25%	25%	8%	17%	0%	0%	0%	8%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 33%	95% 0%	90% 22%	85% 0%	80% 33%	75% 0%	70% 0%	65% <mark>0%</mark>	60% 0%	<60% 11%	Deductible Only 10%
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
		0%	0%	11%	0%	33%	0%	22%	0%	22%	11%	10%
Primary Care Office Visit Copays	Deductible Only	67%			Specialty	Care Of	fice Visit	Copays		Deductibl	e Only	67%
Note: "Deductible Only" responses excluded when	None	25%			Note: "Dea	luctible Only	y" excluded,	"Same as F	rimary"	Same as F	Primary	25%
calculating percentages for copay levels	\$5	0%			included w	hen calcula	ting percent	tages for co	pay levels	None		25%
	\$10	0%								<\$30		0%
	\$15	0%								\$30		25%
	\$20	0%								\$35		0%
	\$25	25%								\$40		0%
	\$30	50%								\$45		0%
	\$35	0%								\$50		25%
	>\$35	0%								\$55		0%
										\$60		0%
										\$65		0%
										>\$65		0%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								50%	0%	50%	0%	0%

Health Plan Structure (Cont.)	Governr	nent & E	ducation			2014		www.HCTr	ends.con
Deductibles (In Network)	SINGLE P	ΙΔΝ·			FAMILY PLAN:		Deduct	ibles Apply To:	
Seductiones (in Nection)	None		0%		None	0%		al Care & Prescriptions	18%
	\$1-499		27%		\$1-\$999	20%	Some Me	dical Care Excluded:	82%
	\$500-\$99	e	36%		\$1,000-\$1,499	50%	Exclusion	s:	
	\$1,000-\$1	,999	27%		\$1,500-\$1,999	0%	Prescri	ptions	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%	Emerg	ency Room Visits	33%
	\$5,000-\$5	,999	0%		\$5,000-\$7,999	10%	Routin	e Physician Office Visit	33%
	\$6,000-\$6	,999	0%		\$8,000-\$9,999	0%	Lab W	ork / Diagnostic Tests	11%
	\$7,000-\$7	,999	0%		\$10,000-\$11,999	0%	Inpatie	nt Care Only	0%
	\$8,000+		0%		\$12,000+	0%	Outpa	ient Care Only	0%
							Other		0%
Out-Of-Pocket Maximums:	SINGLE P	ΙΔΝ			FAMILY PLAN	De	ductibles Incl	uded in Maximum	
or i ocket Maximums.	<\$500		0%		<\$3,500	70%	auctibies men	adea iii iviaxiiiidiii	
	\$500-\$2,9	99	82%		\$3,500-\$4,499	0%	Yes 82%	No 18%	
	\$3,000-\$3	,999	9%		\$4,500-\$6,999	20%			
	\$4,000-\$4	.999	9%		\$7,000-\$9,999	10%			
					71,000-73,333				
	\$5,000-\$5		0%		\$10,000-\$11,999	0%			
		,999	0% 0%						
	\$5,000-\$5	,999			\$10,000-\$11,999	0%			
Prescription Drugs	\$5,000-\$5 \$6,000-\$6	,999	0%		\$10,000-\$11,999 \$12,000-\$12,999	0% 0%			
· · ·	\$5,000-\$5 \$6,000-\$6	,999	0%	Four	\$10,000-\$11,999 \$12,000-\$12,999	0% 0%			
Prescription Drugs Number of Tiers in Rx Plan:	\$5,000-\$5 \$6,000-\$6 \$7,000+	,999 ,999	0% 0%	Four 18%	\$10,000-\$11,999 \$12,000-\$12,999 \$13,000+	0% 0%		Member Min	Max
Number of Tiers in Rx Plan:	\$5,000-\$5 \$6,000-\$6 \$7,000+ One 0%	,999 ,999 Two 0%	0% 0% Three		\$10,000-\$11,999 \$12,000-\$12,999 \$13,000+ Other 0%	0% 0% 0%		Co-Ins Co-Pay	Co-Pay
· · ·	\$5,000-\$5 \$6,000-\$6 \$7,000+ One 0% Tier 1	,999 ,999 Two 0% \$10	0% 0% Three		\$10,000-\$11,999 \$12,000-\$12,999 \$13,000+ Other 0%	0% 0%	Tier 1	Co-Ins Co-Pay	Co-Pay \$0
Number of Tiers in Rx Plan:	\$5,000-\$5 \$6,000-\$6 \$7,000+ One 0%	,999 ,999 Two 0%	0% 0% Three		\$10,000-\$11,999 \$12,000-\$12,999 \$13,000+ Other 0%	0% 0% 0%	Tier 1 Tier 2 Tier 3	Co-Ins Co-Pay	Co-Pay

Health Care

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Company Information	Health C	are						2014		www.HCTrends.com
	<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%				Transport	ation/Utili	ties		0%	
Service/Retail	0%				Printing/P	ublishing/	Communic	ations	0%	
Government/Education	0%				Health Ca	re			100%	
Finance	0%				Profession	nal (Law/A	ccounting)		0%	
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	5		0%	
Non-Profit	0%				Other				0%	
	None	:	Some		Mostly					
Labor Representation	50%		38%		13%					

Health Plans Offered	Health	Care						2014		www.HCTrends.com			
	None	1	2	3	>3								
Number of Medical Plans Offered in 2014	0%	7%	29%	57%	7%								
	Self Funde	d lı	nsured On	ly	Both				Single	Family	Singl	e + Dependent	
Self-Funded vs. Insured	64%		29%		7%		Enrollm	ent	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 \$	Spo	ousal Surcha	arge	Full-Time Onl	y E	Eligibility Au	dit Spousal Carv	re-Out	Other		
Participation Control Strategies	14%	0%		83%		25%		67%	8%		8%		

Impact of Health Care Reform	Health Care					2014			www	w.HCTre	nds.com	
Renewed plan early to avoid the Affordable	Care mandate	es that took effe	ct Jan	ı. 1, 20	014							
		Yes 0%		No	100%							
Terminate Health Plan When Exchange Opens		Percent	Emplo	yees P	aying	Reduced	Some En	nployee I	lours to	<30 for 20	014	
Don't Know	7%	<9.5% o	f Their	Base S	Salary	Yes	0%	No	100%	Was p	lannng to	0%
Very Unlikely	79%	Toward	Their I	Premiu	ım							
Somewhat Unlikely	0%	<109	6 2 !	5%		Reducing	Some Er	mployee	Hours to	<30 for 2	015	
Somewhat Likely	0%	10-209	6 0	%		Will Do			0%			
Very Likely	7%	21-309	6 0	%		Seriously	Considerir	ng	7 %			
Will Terminate Plan	7%	31-409	6 0	%		Contempl	ating		7 %			
		41-509	6 0	%		Not Conte	mplating		71%			
Interest in Participating in Private Health Exc	hange	51-759	6 1 7	7%		Don't Kno	w		14%			
Yes	8%	75%	+ 17	7%								
No	83%	Don't Know	v 42	2%		Percent	of Employ	yees Imp	acted by	<30 Hour	Decision	
Seriously Considering	0%					<10%	10-20%	21-30%	31-40%	41-50%	51-75%	75%+
Don't Know	8%					89%	11%	0%	0%	0%	0%	0%

Health Plan Design	Health Care						2014	ļ		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 83% 17%			Grandfath	er Status	Jeopardiz	ed?		Yes 8%	No 50%	Unknown 42%	NA 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	<\$4,000	17%		\$5,500-\$5,	,999	0%		\$7,000-\$7	,499	17%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$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	<\$12,000	15%		\$14,000-\$3	14,999	0%		\$17,000-\$	17,999	0%	>=\$25,000	8%
(employer/employee share combined)	\$12,000-\$12,999	0%		\$15,000-\$		0%		\$18,000-\$		38%	. ,	
	\$13,000-\$13,999	8%		\$16,000-\$		8%		\$20,000-\$		23%		
Principal Cost-Containment Strategies				Strategie	s Employ	/ed						
Increase Employee Share of Premium	82%			Wellness F						77%		
Increase Deductibles/Copays/Co-Insurance	45%			Health-Ris	k Assessm	nents w/o	Wellness	Program		15%		
Increase Out-Of-Pocket Maximums	36%			Biometric	Screening	s (BP, wei	ght, chole	sterol)		38%		
Restrict Eligibility	0%			Disease M	anageme	nt for Chro	nic Condi	tions		54%		
Reduce/Eliminate Contribution to HSA/HRA	9%			Employee	Assistanc	e Program				69%		
Reduce Types/Variety of Plans Offered	18%			Nurse/Me	dical Help	Line				54%		
Change Network and/or Plans	9%			Tiered Pro	vider Arra	ingements				23%		
Change Pharmacy Benefit Manager/Benefits	0%			Narrow Ne	etwork for	r Lab/Med	ical Imagi	ng		15%		
Switch to Narrow Provider Network (EPO)	0%			Pricing Too	ols for Cor	mparing Co	osts			23%		
Switch to Self-Funded Plan	0%			Income-Ba	sed Empl	oyee Prem	iums			0%		
Smoking Surcharge	9%			Value-Base	ed (Outco	me) Healtl	n Plan Des	sign		0%		
Other	9%			On-Site Me	edical Clin	nic				31%		
				Dedicated	Clinic (No	ot On-Site)				8%		
				Other						0%		

HSAs and HRAs	Health	Care						2014		www.l	HCTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alt	ernative to HSA/	HRA
High-Deductible Plans w/HSA Option	69%			Will Impl	ement in 2	015	0%		Yes	38%	No	63%
HRAs	0%			Definitely	y Intereste	d	25%					
Both of the Above	0%			Moderat	ely Interest	ted	0%		Participa	tion		
Neither of the Above	31%			Somewh	at Intereste	ed	0%		<10%	50%	50-59%	0%
				Not Inter	ested		75%		10-19%	50%	60-69%	0%
									20-29%	0%	70-79%	0%
HSA/HRA FUNDI	NG								30-39%	0%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	0%	90%+	0%
Sin	gle 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+				
Fan	nily 11%	0%	67%	0%	0%	0%	22%	0%				

Wellness Programs	Health	Care						are 2014 www.HCTrends.com						
	Yes	No							<1	yr 1-3 Yr	s 4-7 Yrs	>7 Yrs		
Offer Wellness Program	85%	15%			Age of W	/ellness P	rogram		10	% 20%	30%	40%		
Per-Employee Budget Costs														
Included in Premium	20%													
				\$100 -	\$150-	\$200-	\$300-		Inclu	ides Staffin	g Costs			
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes 44%	No	44%		
If Not Included in Premium:	13%	13%	38%	13%	0%	13%	13%	0%		Don't know	v 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.HCTr	ends.com	
Participation	Ineligible <=2	5% 26-49%	6 50-74%	>=75%		CEO Support			
Percent of SPOUSES Participating	82% 50	% 0%	50%	0%		Communicates t	he Value	50%	
Percent of DEPENDENTS Participating	100% N	A NA	NA	NA		Delegates Respo	nsibilities	80%	
Percent of RETIREES Participating	100% N	A NA	NA	NA		Participates in W	ellness Programs	60%	
· · · ·						Allocates Staff/B	udget	90%	
						Don't Know/Non	e of the Above	0%	
Components of Wellness Program		Data U	sed to Plan	Activities		How Wellness	Program is Evaluate	ed	
Health Risk Assessments	100%	Do Not	Collect Data		11%	Participation			75 %
Biometric Screening (bp, weight, cholesterol)	91%	Progran	n/Event Atte	ndance	44%	Participant Satisf	action		38%
Classes/Brown Bag Lunches	64%	Prior Pr	ogram/Even	t Attendance	22%	Improvement in	Konwledge/Behaviors		38%
Telephonic Health Coaches	45%	Aggrega	ited HRA Sco	ores	56%	Changes in Biom	etric Measures		50%
On-site or In-Person Health Coaches	27%	Aggrega	ited Biometr	ics	67%	Changes in Risk F	actors		25%
Online Health Information/Portal	73%	Employ	ee Demogra	ohics	33%	Changes in Produ	uctivity		13%
Webinars	27%	Interest	Survey		56%	Absenteeism, W	ork Comp, Disability		38%
Health Information Books & Brochures	45%	Culture	Audit to Gau	ige Support	22%	Drop in Health C	osts/Trend/Claims		63%
Multiweek Challenges	64%	Modifia	ble Medical	Claims	11%				
Smoking/Tobacco Cessation Resources	91%	Other			0%				
Weight-Loss Management Programs	55%								
Other	0%								
Incentives Based On		Incenti	ves Used			Incentive Budg	et		
Completion of Health-Risk Assessment	100%	Cash			27%	<\$100	22%		
Completion of Tobacco Cessation Programs	38%	Premiu	m Differentia	al	64%	\$100-\$250	22%		
Completion of End-of-Life Directives	0%	Gift Car	d		36%	\$251-\$400	22%		
Improvement in HRA Scores or Health Status	25%	Contrib	ution to Savi	ngs Account	0%	>\$400	33%		
Participation in Health Coaching Program	25%	Mercha	ndise/Trinke	ts	55%				
Participation in Exercise Program	25%	Eligibilit	y for Preferr	ed Plan	0%				
Participation in Care Management Program	0%	Other			18%				
Compliance with Sreenings, Including Exams	13%								
Participation in Educational Programs	13%								
None of the Above	0%								
Other	0%								

Health Plan Structure	Health Care						2014			ww	w.HCTre	ends.com
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% 0%	95-99% <mark>9%</mark>	90-94% 0%	85-89% 18%	80-84% 55%	75-79% <mark>0%</mark>	70-74% 9%	<70% 9%			
	FAMILY PLAN:	100% 0%	90-99% <mark>0%</mark>	85-89% 18%	80-84% 64%	75-79% <mark>0%</mark>	70-74% <mark>9%</mark>	65-69% <mark>0</mark> %	60-64% <mark>0%</mark>	<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% <mark>0%</mark>	60% 0%	<60% 13%	Deductible Only 11%
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
		11%	0%	0%	0%	0%	0%	11%	11%	22%	44%	10%
Primary Care Office Visit Copays	Deductible Only	36%			Specialty	/ Care Off	fice Visit	Copays		Deductibl	e Only	36%
Note: "Deductible Only" responses excluded when	None	0%			Note: "Ded	luctible Only	ı" excluded,	"Same as P	Primary"	Same as F	Primary	14%
calculating percentages for copay levels	\$5	0%			included w	hen calculat	ting percent	tages for co	pay levels	None		0%
	\$10	14%								<\$30		0%
	\$15	0%								\$30		29%
	\$20	0%								\$35		0%
	\$25	29%								\$40		29%
	\$30	57%								\$45		29%
	\$35	0%								\$50		0%
	>\$35	0%								\$55		0%
										\$60		0%
										\$65		0%
										>\$65		0%
					If Coinsu	rance, Pe	ercent:	10%	15%	20%	25%	>25%
								22%	22%	56%	0%	0%

Health Plan Structure (Cont.)	Health	Care				2014		WWV	w.HCTrer	nds.com
Deductibles (In Network)	SINGLE P	LAN:			FAMILY PLAN:			ibles Apply		
	None		0%		None	0%		cal Care & Pres	•	55%
	\$1-499		9%		\$1-\$999	10%		edical Care Exc	cluded:	45%
	\$500-\$999		45%		\$1,000-\$1,499	30%	Exclusion			
	\$1,000-\$1		45%		\$1,500-\$1,999	20%		iptions		100%
	\$2,000-\$2		0%		\$2,000-\$2,999	10%	Office,	/Urgent Care \	Visits	40%
	\$3,000-\$4		0%		\$3,000-\$4,999	20%	Emerg	ency Room Vi	isits	40%
	\$5,000-\$5	,999	0%		\$5,000-\$7,999	10%	Routin	ne Physician O	ffice Visits	60%
	\$6,000-\$6	,999	0%		\$8,000-\$9,999	0%	Lab W	ork / Diagnos	tic Tests	20%
	\$7,000-\$7	,999	0%		\$10,000-\$11,999	0%	Inpatie	ent Care Only		0%
	\$8,000+		0%		\$12,000+	0%	Outpa	tient Care Onl	ly	0%
							Other			0%
Out-Of-Pocket Maximums:	SINGLE P	DI ANI			FAMILY PLAN	De	eductibles Incl	udad in Ma	vimum	
Sut-OI-Focket Maximums.	<\$500	LAIV	0%		<\$3,500	11%	eductibles ilici	uueu III IVI	axiiiiuiii	
	\$500-\$2,9	199	56%		\$3,500-\$4,499	11%	Yes 100%	No	0%	
	\$3,000-\$3		22%		\$4,500-\$6,999	56%	10070	110	070	
	\$4,000-\$4		0%		\$7,000-\$9,999	11%				
	\$5,000-\$5		22%		\$10,000-\$11,999	11%				
	\$6,000-\$6		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%	44%	33%	11%	11%			Member	Min Co Dov	Max
If Flat-Dollar - Specify Copays:	Tion 1	¢c.			If Co. Inc. or Co. Do.	s - Specify Features:	T: 0 = 1	Co-Ins	Co-Pay	Co-Pay
ii riat-Dollar - Specify Copays:	Tier 1 Tier 2	\$6 \$25			ii Co-ins or Co-Pay	s - specify reatures:	Tier 1 Tier 2	10% 20%	\$7 \$25	\$20 \$50
	Tier 2	\$25 \$28					Tier 2	20% 35%	\$25 \$43	\$50 \$72
		•							\$43 \$0	\$72 \$0
	Tier 4	0%					Tier 4	50%	ŞU	Ş

Manufacturing

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Company Information	Manufacti	uring					2014	www.HCTrends.com
	< 5	5-19 20	-49 50-99	100-199	200-499	500-999	1000+	
Number of Employees	0%		1% 23%	7%	19%	23%	12%	
Type of Business								
Manufacturing	100%			Transport	ation/Utili	ties		0%
Service/Retail	0%			Printing/P	ublishing/	Communic	ations	0%
Government/Education	0%			Health Ca	re			0%
Finance	0%			Profession	nal (Law/A	ccounting)		0%
Warehouse/Distribution/Logistics	0%			Construct	ion/Trades	5		0%
Non-Profit	0%			Other				0%
	None	Soi	me	Mostly				
Labor Representation	70%	26	5%	5%				

Health Plans Offered	Manufa	cturing						2014		www	.HCTrer	ds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	2%	41%	32%	17%	7%							
	Self Funded	d Ir	nsured On	lv	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	34%		41%	•	24%		Enrollm	ent	43%	34%	Jg.	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 \$	Spo	usal Surcha	arge	Full-Time On	ily I	Eligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	55%	11%		56%		94%		17%	11%		6%	

Impact of Health Care Reform	Manufact	uring			2014			WW۱	w.HCTre	nds.com	
Renewed plan early to avoid the Affordable Co	are mandates	s that took effect	Jan. 1, 20	14							
		Yes 17%	No	83%							
Terminate Health Plan When Exchange Opens		Percent Em	nployees Pa	aying	Reduced	Some Er	nployee H	lours to <	30 for 20	014	
Don't Know	10%	<9.5% of TI	heir Base S	alary	Yes	0%	No	97%	Was p	olannng to	
Very Unlikely	65%	Toward Th	eir Premiu	m							
Somewhat Unlikely	15%	<10%	15%		Reducing	Some E	mployee I	Hours to	<30 for 2	015	
Somewhat Likely	5%	10-20%	0%		Will Do			3%			
Very Likely	5%	21-30%	0%		Seriously (Consideri	ng	0%			
Will Terminate Plan	0%	31-40%	0%		Contempla	ating		5%			
		41-50%	0%		Not Conte	mplating		90%			
nterest in Participating in Private Health Exch	ange	51-75%	3%		Don't Kno	w		3%			
Yes	3%	75%+	70%								
No	62%	Don't Know	13%		Percent o	of Emplo	yees Impa	acted by	<30 Hour	Decision	
Seriously Considering	5%				<10%	10-20%	21-30%	31-40%	41-50%	51-75%	7
Don't Know	31%				97%	3%	0%	0%	0%	0%	

Health Plan Design	Manufacturing						2014	ļ		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 60% 40%			Grandfath	er Status	Jeopardiz	ed?		Yes 10%	No 45%	Unknown 45%	NA 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	<\$4,000	15%		\$5,500-\$5,	,999	15%		\$7,000-\$7	7,499	0%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$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	3,499	3%		
Estimated Cost for Family Coverage	<\$12,000	19%		\$14,000-\$3	14,999	19%		\$17,000-\$	17,999	5%	>=\$25,000	0%
(employer/employee share combined)	\$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				Strategie	s Employ	/ed						
Increase Employee Share of Premium	46%			Wellness F	rogram					64%		
Increase Deductibles/Copays/Co-Insurance	69%			Health-Ris	k Assessm	nents w/o	Wellness	Program		28%		
Increase Out-Of-Pocket Maximums	43%			Biometric	Screening	s (BP, wei	ght, chole	sterol)		28%		
Restrict Eligibility	3%			Disease M	anageme	nt for Chro	nic Condi	itions		50%		
Reduce/Eliminate Contribution to HSA/HRA	11%			Employee	Assistanc	e Program				72%		
Reduce Types/Variety of Plans Offered	3%			Nurse/Me	dical Help	Line				72%		
Change Network and/or Plans	23%			Tiered Pro	vider Arra	angements	;			25%		
Change Pharmacy Benefit Manager/Benefits	9%			Narrow Ne	etwork for	r Lab/Med	ical Imagi	ng		8%		
Switch to Narrow Provider Network (EPO)	0%			Pricing Too	ols for Cor	mparing Co	osts			47%		
Switch to Self-Funded Plan	0%			Income-Ba	sed Empl	oyee Prem	niums			0%		
Smoking Surcharge	26%			Value-Base	ed (Outco	me) Healtl	n Plan De	sign		3%		
Other	6%			On-Site Me	edical Clin	nic				14%		
				Dedicated	Clinic (No	ot On-Site)				3%		
				Other						6%		

HSAs and HRAs	Manuf	acturing						2014		www.H	CTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alte	rnative to HSA,	/HRA
High-Deductible Plans w/HSA Option	33%			Will Impl	ement in 2	015	7%		Yes	33%	No	67%
HRAs	21%			Definitely	/ Intereste	d	13%					
Both of the Above	8%			Moderat	ely Interes	ted	13%		Participat	tion		
Neither of the Above	38%			Somewh	at Intereste	ed	13%		<10%	0%	50-59%	25%
				Not Inter	ested		53%		10-19%	0%	60-69%	13%
									20-29%	13%	70-79%	25%
HSA/HRA FUND	NG								30-39%	0%	80-89%	13%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	13%	90%+	0%
Sir	gle 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+				
Far	nily 10%	0%	19%	14%	24%	0%	10%	24%				

Wellness Programs	Manufa	cturing						2014		W	ww.HCTre	nds.com
	Yes	No							<1	yr 1-3 Yr	s 4-7 Yrs	>7 Yrs
Offer Wellness Program	62%	38%			Age of W	/ellness P	rogram		0	% 43%	24%	33%
Per-Employee Budget Costs												
Included in Premium	19%											
				\$100 -	\$150-	\$200-	\$300-		Inclu	Includes Staffing Costs		
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes 19%	No	67%
If Not Included in Premium:	12%	0%	29%	12%	6%	24%	12%	6%		Don't kno	w 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.)	Manufactı	Manufacturing							www.HCTre	www.HCTrends.com		
Participation	Ineligible <	<=25%	26-49%	50-74%	>=75%			CEO Support				
Percent of SPOUSES Participating	40%	42%	25%	17%	17%			Communicates th	ne Value	55%		
Percent of DEPENDENTS Participating	67%	71%	14%	14%	0%			Delegates Respon	nsibilities	55%		
Percent of RETIREES Participating	95%	0%	100%	0%	0%			Participates in W	ellness Programs	70%		
								Allocates Staff/B	•	70% 15%		
Components of Wellness Program			Data Hee	nd to Dian	Activities			·				
Health Risk Assessments	81%	Data Used to Plan Activities 81% Do Not Collect Data						How Wellness Program is Evaluated Participation			90%	
Biometric Screening (bp, weight, cholesterol)	76%				ndance	19% 62%				35%		
Classes/Brown Bag Lunches	71%		•	ram/Event Attendance 62% Program/Event Attendance 29%				Participant Satisfaction Improvement in Konwledge/Behaviors			5%	
Telephonic Health Coaches	48%		-	ed HRA Sco		57%		Changes in Biometric Measures			65%	
On-site or In-Person Health Coaches	38%			ed Biometr		62%		Changes in Risk Factors			55%	
Online Health Information/Portal	62%			Demogra		33%		Changes in Productivity			10%	
Webinars	43%		Interest S		Jilies	33%		Absenteeism, Work Comp, Disability			5%	
Health Information Books & Brochures	38%			•	ige Support	29%		Drop in Health Costs/Trend/Claims			50%	
Multiweek Challenges	62%			e Medical (•	19%		Drop in riealth Co	osts/ Hend/Claims		30%	
Smoking/Tobacco Cessation Resources	81%		Other	e ivieuicai v	Ciairis	0%						
Weight-Loss Management Programs	57%		Other			070						
Other	5%											
Incentives Based On			Incentives Used					Incentive Budg	et			
Completion of Health-Risk Assessment	61%		Cash			26%		<\$100	17%			
Completion of Tobacco Cessation Programs	56%		Premium	Differentia	ıl	53%		\$100-\$250	22%			
Completion of End-of-Life Directives	6%		Gift Card			42%		\$251-\$400	22%			
Improvement in HRA Scores or Health Status	17%		Contribut	ion to Savi	ngs Account	47%		>\$400	39%			
Participation in Health Coaching Program	28%		Merchand	dise/Trinke	ts	42%						
Participation in Exercise Program	28%		Eligibility	for Preferr	ed Plan	11%						
Participation in Care Management Program	6%		Other			0%						
Compliance with Sreenings, Including Exams	22%											
Participation in Educational Programs	33%											
None of the Above	17%											
Other	0%											

Health Plan Structure	Manufacturing	Manufacturing					2014					www.HCTrends.com			
Health Flan Structure	Wandiactaining				2014					www.nerrenas.com					
Employer's Share of Insurance Premium															
	SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%						
	SINGLE FLAN.	5%	5%	3%	3%	38%	30%	0%	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%					
		3%	3%	3%	30%	30%	U%	3%	3%	19%					
Employer's Share of Coinsurance															
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 5%	95% <mark>0%</mark>	90% 10%	85% 7%	80% 36%	75% 2%	70% 10%	65% 0%	60% 24%	<60% 7%	Deductible Only 2%			
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only			
	001 1121 11011111	0%	0%	0%	0%	6%	0%	22%	0%	0%	72%	5%			
Primary Care Office Visit Copays	Deductible Only	49%			Specialty	, Care Off	fice Visit	Conavs		Deductibl	e Only	50%			
Note: "Deductible Only" responses excluded when	None None	11%			Specialty Care Office Visit Copays Note: "Deductible Only" excluded, "Same as Primary"					Same as Primary		6%			
calculating percentages for copay levels	\$5	0%				•		tages for co	•	None	·····u· y	11%			
	\$10	0%								<\$30		0%			
	\$15	0%								\$30		0%			
	\$20	5%								\$35		6%			
	\$25	21%								\$40		6%			
	\$30	47%								\$45		6%			
	\$35	11%								\$50		17%			
	>\$35	5%								\$55		11%			
										\$60		22%			
										\$65		0%			
										>\$65		17%			
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%			
								7%	11%	68%	4%	11%			

Health Plan Structure (Cont.)	Manufacturing					2014		www.HCTrends.com				
Deductibles (In Network)	SINGLE P	I AN:			FAMILY PLAN:		Deduct	ibles Apply	· To:			
Zeaden Zies (iii Neemoni,	None		0%		None	0%		cal Care & Pres		44%		
	\$1-499		9%		\$1-\$999	9%	Some Me	edical Care Exc	luded:	56%		
	\$500-\$999	9	9%		\$1,000-\$1,499	6%	Exclusion	ns:				
	\$1,000-\$1	,999	32%		\$1,500-\$1,999	9%	Prescr	iptions		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%	Emerg	Emergency Room Visits				
	\$5,000-\$5	,999	3%		\$5,000-\$7,999	32%	Routir	e Physician Office Visits		52%		
	\$6,000-\$6	\$6,000-\$6,999			\$8,000-\$9,999	6%	Lab W	Lab Work / Diagnostic Tests		5%		
	\$7,000-\$7	,999	0%		\$10,000-\$11,999	0%	Inpati	atient Care Only		5%		
	\$8,000+		3%		\$12,000+	6%	Outpatient		t Care Only			
							Other			14%		
Out-Of-Pocket Maximums:	SINGLE P	N ANI			FAMILY PLAN		eductibles Incl	udadia Na	:			
out-oi-Pocket Maximums.	<\$500	LAIN	0%		<\$3,500	7%	reductibles inci	uaea in ivia	iximum			
	\$500-\$2,9	99	38%		\$3,500-\$4,499	10%	Yes 91%	No	9%			
	\$3,000-\$3		34%		\$4,500-\$6,999	37%	103 3170	140	370			
	\$4,000-\$4,999		3%		\$7,000-\$9,999	13%						
	\$5,000-\$5,999		6%		\$10,000 \$5,555	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%			Member	Min	Max		
								Co-Ins	Co-Pay	Co-Pay		
If Flat-Dollar - Specify Copays:	Tier 1	\$10			If Co-Ins or Co-Pa	ys - 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		

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 Prot	it						2014		www.HCTrends.com
	<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%				Transport	ation/Utili	ties		0%	
Service/Retail	0%						Communic	ations	0%	
Government/Education	0%				Health Ca	_			0%	
Finance	0%				Profession	nal (Law/A	ccounting)		0%	
Warehouse/Distribution/Logistics	0%				Construct	ion/Trades	5		0%	
Non-Profit	100%				Other				0%	
	None		Some		Mostly					
Labor Representation	86%		14%		0%					

Health Plans Offered	Non Pro	fit						2014		www	.HCTrer	ids.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	8%	50%	25%	17%	0%							
	Self Funde	d Ir	nsured On	ly	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	8%		75%		17%	I	Enrollm	ent	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 \$	Spc	usal Surcha	arge	Full-Time Onl	y E	Eligibility Au	dit Spousal Carv	e-Out	Other	
Participation Control Strategies	58%	20%		20%		80%		0%	20%		0%	

Impact of Health Care Reform	Non Profi	it				2014			ww	w.HCTre	nds.com	
Renewed plan early to avoid the Affordable (Care mandate	es that took	effect J	lan. 1, 2	014							
		Yes 1	.8%	No	82%							
Tamainaka Hashki Dian Whan Frakanas Onone		Daw	-		Dav.:	Dadwaad	Sama Fu	malayaa I	leure te	<20 for 20	24.4	
Terminate Health Plan When Exchange Opens	470/			ployees I					Hours to			00/
Don't Know	17%			eir Base	•	Yes	0%	No	100%	was p	olannng to	0%
Very Unlikely	75%			ir Premi	um							
Somewhat Unlikely	0%		<10%	9%		Reducing	g Some Ei	mployee	Hours to	<30 for 2	015	
Somewhat Likely	8%	10	0-20%	0%		Will Do			0%			
Very Likely	0%	21	1-30%	0%		Seriously	Considerii	ng	8%			
Will Terminate Plan	0%	31	1-40%	9%		Contempl	ating		17%			
		41	1-50%	0%		Not Conte	emplating		58%			
Interest in Participating in Private Health Excl	hange	51	1-75%	0%		Don't Kno	w		17%			
Yes	0%		75%+	64%								
No	58%	Don't	Know	18%		Percent	of Emplo	yees Imp	acted by	<30 Hour	Decision	
Seriously Considering	8%					<10%	10-20%	21-30%	31-40%	41-50%		75%+
Don't Know	33%					67%	11%	0%	0%	0%	11%	11%

Health Plan Design	Non Profit						2014	ļ		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 50% 50%			Grandfath	ner Status	Jeopardiz	ed?		Yes 17%	No 17%	Unknown 50%	NA 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	<\$4,000	9%		\$5,500-\$5	,999	9%		\$7,000-\$7	,499	9%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$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	<\$12,000	0%		\$14,000-\$	14,999	9%		\$17,000-\$	17,999	9%	>=\$25,000	36%
(employer/employee share combined)	\$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				Strategie	s Employ	yed						
Increase Employee Share of Premium	56%			Wellness I						78%		
Increase Deductibles/Copays/Co-Insurance	56%			Health-Ris	k Assessm	nents w/o	Wellness	Program		0%		
Increase Out-Of-Pocket Maximums	33%			Biometric	Screening	gs (BP, weig	ght, chole	sterol)		22%		
Restrict Eligibility	0%			Disease M	lanageme	nt for Chro	nic Condi	tions		22%		
Reduce/Eliminate Contribution to HSA/HRA	0%			Employee	Assistanc	e Program				44%		
Reduce Types/Variety of Plans Offered	0%			Nurse/Me	dical Help	Line				78%		
Change Network and/or Plans	0%			Tiered Pro	vider Arra	angements				11%		
Change Pharmacy Benefit Manager/Benefits	0%			Narrow N	etwork for	r Lab/Medi	ical Imagi	ng		11%		
Switch to Narrow Provider Network (EPO)	0%			Pricing To	ols for Cor	mparing Co	osts			11%		
Switch to Self-Funded Plan	0%			Income-Ba	ased Empl	oyee Prem	iums			0%		
Smoking Surcharge	0%			Value-Bas	ed (Outco	me) Health	n Plan Des	sign		0%		
Other	0%			On-Site M	edical Clin	nic				0%		
				Dedicated	Clinic (No	ot On-Site)				0%		
				Other						11%		

HSAs and HRAs	Non Pro	ofit	Interest in HSAs/HR Will Implement in 2019 Definitely Interested Moderately Interested Somewhat Interested Not Interested Not Interested 11-249 \$250-499 \$500-749 \$750-1000 \$1 0% 0% 0% 14% \$1-499 \$500-749 \$750-999 \$1,000-\$1,249 \$1					2014		www.h	ICTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Em	ployees Alt	ernative to HSA/	'HRA
High-Deductible Plans w/HSA Option	17%			Will Impl	ement in 2	015	33%		Yes	33%	No	67%
HRAs	42%			Definitely	/ Interested	d	0%					
Both of the Above	17%			Moderate	ely Interest	ted	0%		Participa	tion		
Neither of the Above	25%			Somewha	at Intereste	ed	0%		<10%	33%	50-59%	33%
				Not Inter	ested		67%		10-19%	0%	60-69%	0%
									20-29%	0%	70-79%	0%
HSA/HRA FUNDIN	G								30-39%	33%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	0%	90%+	0%
Sing	e 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+				
Fami	ly 43 %	0%	0%	0%	0%	0%	14%	43%				

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

Wellness Programs (Cont.)	Non Profit						2014	www.HCTr	ends.com	
Participation	Ineligible <=	25% 26-	49% 50	0-74%	>=75%		CEO Support			
Percent of SPOUSES Participating	43% 1	00% 0	%	0%	0%		Communicates t	ne Value	29%	
Percent of DEPENDENTS Participating	43% 1	00%	%	0%	0%		Delegates Respo	nsibilities	43%	
Percent of RETIREES Participating	100% #D	IV/0! #DI	V/0! #0	DIV/0!	#DIV/0!			ellness Programs	57%	
, ,							Allocates Staff/B	_	57%	
							Don't Know/Non	•	29%	
Components of Wellness Program		Dat	a Used t	to Plan	Activities		How Wellness	Program is Evaluato	ed	
Health Risk Assessments	86%	Do N	lot Collec	ct Data		50%	Participation			100%
Biometric Screening (bp, weight, cholesterol)	57%	Prog	ram/Eve	ent Atte	ndance	50%	Participant Satisf	action		67%
Classes/Brown Bag Lunches	57%	Prio	· Progran	n/Event	Attendance	17%	Improvement in	Konwledge/Behaviors	i	33%
Telephonic Health Coaches	71%	Aggı	egated F	HRA Sco	res	0%	Changes in Biom	etric Measures		0%
On-site or In-Person Health Coaches	0%	Aggı	egated B	Biometr	ics	17%	Changes in Risk F	actors		0%
Online Health Information/Portal	43%	Emp	loyee De	emograp	hics	0%	Changes in Produ	ıctivity		0%
Webinars	29%	Inte	est Surv	ey		17%	Absenteeism, W	ork Comp, Disability		0%
Health Information Books & Brochures	43%	Cult	ure Audit	t to Gau	ge Support	0%	Drop in Health C	osts/Trend/Claims		0%
Multiweek Challenges	71%	Mod	ifiable M	/ledical (Claims	0%				
Smoking/Tobacco Cessation Resources	29%	Othe	er			0%				
Weight-Loss Management Programs	29%									
Other	0%									
Incentives Based On		Ince	ntives l	Used			Incentive Budg	et		
Completion of Health-Risk Assessment	25%	Cash	ı			20%	<\$100	50%		
Completion of Tobacco Cessation Programs	0%	Prer	nium Diff	ferentia	I	20%	\$100-\$250	33%		
Completion of End-of-Life Directives	0%	Gift	Card			20%	\$251-\$400	0%		
Improvement in HRA Scores or Health Status	0%	Con	ribution	to Savii	ngs Account	0%	>\$400	17%		
Participation in Health Coaching Program	0%	Mer	chandise	e/Trinke	ts	80%				
Participation in Exercise Program	0%	Eligi	oility for	Preferr	ed Plan	0%				
Participation in Care Management Program	0%	Othe	er			0%				
Compliance with Sreenings, Including Exams	0%									
Participation in Educational Programs	0%									
None of the Above	50%									
Other	25%									

Health Plan Structure	Non Profit						2014			-34/34/3	M HCTra	ends.com
nealth Flan Structure	NonFront		% 0% 0% 0% 0% 0% 90-99% 85-89 % 0% 109 0% 95% 909 % 0% 209 0% 95% 907 % 0% 179 %				2014			VV VV	w.iiciid	erius.com
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% <mark>0%</mark>		90-94% <mark>0%</mark>	85-89% 10%	80-84% 60%	75-79% 20%	70-74% <mark>0%</mark>	<70% 10%			
	FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%		
		0%	0%	10%	40%	20%	0%	20%	10%	0%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when	IN-NETWORK:	100%		90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
calculating percentages for coinsurance levels		20%	0%	20%	0%	60%	0%	0%	0%	0%	0%	44%
		95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only	
		17%	0%	17%	0%	0%	0%	0%	0%	17%	50%	33%
Primary Care Office Visit Copays	Deductible Only	20%			Specialty	, Care Of	fice Visit	Copays		Deductibl	e Only	30%
Note: "Deductible Only" responses excluded when	None	0%				•		"Same as P	•	Same as F	Primary	14%
calculating percentages for copay levels	\$5	13%			included w	hen calcula	ting percent	tages for co	pay levels	None		0%
	\$10	0%								<\$30		0%
	\$15	0%								\$30		0%
	\$20	0%								\$35		0%
	\$25	25%								\$40		14%
	\$30 63% \$35 0%	63%								\$45		14%
									\$50		0%	
	>\$35	0%								\$55		0%
									\$60		43%	
										\$65		0%
										>\$65		14%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								0%	50%	50%	0%	0%

Health Plan Structure (Cont.)	Non Pro	ofit				2014		www.	.HCTrer	nds.com
Deductibles (In Network)	SINGLE F	οι ΑΝΙ•			FAMILY PLAN:		Deduct	ibles Apply 1	Γο·	
Deductibles (III Network)	None	LAIN.	0%		None	0%		al Care & Presc		50%
	\$1-499		10%		\$1-\$999	10%		edical Care Exclu	•	50%
	\$500-\$99	9	0%		\$1,000-\$1,499	0%	Exclusion			
	\$1,000-\$1		40%		\$1,500-\$1,999	0%	Prescr	iptions		100%
	\$2,000-\$2		30%		\$2,000-\$2,999	20%		· /Urgent Care Vis	sits	80%
	\$3,000-\$4		10%		\$3,000-\$4,999	40%		ency Room Visi		80%
	\$5,000-\$5		10%		\$5,000-\$7,999	30%	_	e Physician Offi		80%
	\$6,000-\$6	5,999	0%		\$8,000-\$9,999	0%		ork / Diagnostic		0%
	\$7,000-\$7	7,999	0%		\$10,000-\$11,999	0%	Inpatio	ent Care Only		0%
	\$8,000+		0%		\$12,000+	0%	Outpa	tient Care Only		0%
							Other			0%
Out-Of-Pocket Maximums:	SINGLE F	PLAN			FAMILY PLAN		eductibles Incl	uded in Max	imum	
	<\$500		0%		<\$3,500	11%				
	\$500-\$2,9		22%		\$3,500-\$4,499	0%	Yes 100%	No 0	%	
	\$3,000-\$3		11%		\$4,500-\$6,999	11%				
	\$4,000-\$4		11%		\$7,000-\$9,999	11%				
	\$5,000-\$5		0%		\$10,000-\$11,999	11%				
	\$6,000-\$6	5,999	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%			Member	Min	Max
								Co-Ins	Co-Pay	Co-Pay
f Flat-Dollar - Specify Copays:	Tier 1	\$10			If Co-Ins or Co-Pay	ys - 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

Professional

Greater Milwaukee Annual Employer Health Care Benefits Survey

2014

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Professio	nal					2014		www.HCTrends.com
	<5	5-19 20)-49 50 -99	100-199	200-499	500-999	1000+		
Number of Employees	0%	0% 2	6% 26%	21%	11%	5%	11%		
Type of Business									
Manufacturing	0%			Transport	ation/Utili	ties		0%	
Service/Retail	0%			Printing/F	Publishing/	Communic	cations	0%	
Government/Education	0%			Health Ca	re			0%	
Finance	0%			Profession	nal (Law/A	ccounting)		100%	
Warehouse/Distribution/Logistics	0%			Construct	ion/Trades	5		0%	
Non-Profit	0%			Other				0%	
	None	So	me	Mostly					
Labor Representation	100%	()%	0%					

Health Plans Offered	Professi	onal						2014		www	.HCTrer	nds.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	29%	41%	18%	12%							
	Self Funded	d li	nsured Onl	ly	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	24%		71%		6%		Enrollm	ent	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 I	Benefits	74%	26%
	None	Opt-Out \$	Spo	usal Surcha	arge	Full-Time On	ly I	Eligibility Au	dit Spousal Carve	e-Out	Other	
Participation Control Strategies	29%	33%		17 %		83%		17%	0%		0%	

Impact of Health Care Reform	Profession	nal		2014			www	w.HCTrei	nds.com	
Renewed plan early to avoid the Affordable	e Care mandates	that took effect	Jan. 1, 2014							
		Yes 6%	No 94%							
erminate Health Plan When Exchange Opens		Percent Em	nployees Paying	Reduced	Some Fr	nnlovee F	dours to	20 for 20)1 <i>4</i>	
Don't Know	12%		heir Base Salary	Yes	13%	No No	80%		lannng to	
/ery Unlikely	0%		eir Premium	163	13/0	140	0070	was p	naming to	
omewhat Unlikely	12%	<10%	12%	Reducing	Some E	mployee	Hours to	<30 for 2	015	
omewhat Likely	6%	10-20%	0%	Will Do		. ,	0%			
ery Likely	71%	21-30%	0%	Seriously	Consideri	ng	6%			
Vill Terminate Plan	0%	31-40%	0%	Contempl	ating		12%			
		41-50%	0%	Not Conte	mplating		65%			
terest in Participating in Private Health E	xchange	51-75%	0%	Don't Kno	w		18%			
'es	6%	75%+	76%							
lo	59%	Don't Know	12%	Percent o	of Emplo	yees Impa	acted by	<30 Hour	Decision	
eriously Considering	0%			<10%	10-20%	21-30%	31-40%	41-50%	51-75%	
Oon't Know	35%			73%	13%	0%	0%	7 %	0%	

Health Plan Design	Professional						2014	ļ		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes No 63% 38%			Grandfath	ner Status	Jeopardiz	ed?		Yes 25%	No 31%	Unknown 44%	NA 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	<\$4,000	7%		\$5,500-\$5	,999	7%		\$7,000-\$7	7,499	7%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$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	5,999	0%		\$8,000-\$8	3,499	13%		
Estimated Cost for Family Coverage	<\$12,000	7%		\$14,000-\$	14,999	27%		\$17,000-\$	17,999	7%	>=\$25,000	0%
(employer/employee share combined)	\$12,000-\$12,999	0%		\$15,000-\$		20%		\$18,000-\$		7 %		
	\$13,000-\$13,999	20%		\$16,000-\$	16,999	7%		\$20,000-\$	24,999	7%		
Principal Cost-Containment Strategies				Strategie	s Employ	yed						
Increase Employee Share of Premium	67%			Wellness F						57%		
Increase Deductibles/Copays/Co-Insurance	47%			Health-Ris	sk Assessm	nents w/o	Wellness	Program		29%		
Increase Out-Of-Pocket Maximums	53%			Biometric	Screening	gs (BP, weig	ght, chole	sterol)		29%		
Restrict Eligibility	7%			Disease M	lanageme	nt for Chro	nic Condi	itions		57%		
Reduce/Eliminate Contribution to HSA/HRA	0%			Employee	Assistanc	e Program				71%		
Reduce Types/Variety of Plans Offered	7%			Nurse/Me	dical Help	Line				79%		
Change Network and/or Plans	13%			Tiered Pro	ovider Arra	angements	i			0%		
Change Pharmacy Benefit Manager/Benefits	20%			Narrow Ne	etwork fo	r Lab/Medi	ical Imagi	ng		0%		
Switch to Narrow Provider Network (EPO)	0%			Pricing To	ols for Co	mparing Co	osts			43%		
Switch to Self-Funded Plan	0%			Income-Ba	ased Empl	oyee Prem	niums			7 %		
Smoking Surcharge	27%			Value-Bas	ed (Outco	me) Health	n Plan De	sign		0%		
Other	0%			On-Site M	edical Clir	nic				14%		
				Dedicated	l Clinic (No	ot On-Site)				0%		
				Other						7%		

HSAs and HRAs	Profess	ional						2014		www.H	ICTrends.com	
Currently Offer Employees:				Interest	in HSAs/I	HRAs			Offer Em	ployees Alte	ernative to HSA/	HRA
High-Deductible Plans w/HSA Option	75%			Will Impl	ement in 2	015	0%		Yes	50%	No	50%
HRAs	6%			Definitely	/ Interested	t	0%					
Both of the Above	6%			Moderate	ely Interest	ed	50%		Participa	tion		
Neither of the Above	13%			Somewha	at Intereste	ed	50%		<10%	0%	50-59%	0%
				Not Inter	ested		0%		10-19%	0%	60-69%	0%
									20-29%	29%	70-79%	0%
HSA/HRA FUNDIN	IG								30-39%	43%	80-89%	14%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	14%	90%+	0%
Sing	le 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+				
Fam	ily 54%	0%	0%	8%	15%	0%	0%	23%				

Wellness Programs	Profess	ional						2014			www	v.HCTrer	nds.com
	Yes	No							<	1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	63%	38%			Age of W	/ellness P	rogram		1	.0%	20%	30%	40%
Per-Employee Budget Costs													
Included in Premium	20%												
				\$100 -	\$150-	\$200-	\$300-		Inc	ludes	Staffing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes	20%	No	80%
If Not Included in Premium:	0%	0%	25%	13%	0%	25%	13%	25%		D	on'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.)	Profession	nal					2014		www.HCTre	nds.com	
Participation	Ineligible <	<=25%	26-49%	50-74%	>=75%			CEO Support			
Percent of SPOUSES Participating	22%	86%	14%	0%	0%			Communicates th	ne Value	60%	
Percent of DEPENDENTS Participating	50% 1	100%	0%	0%	0%			Delegates Respon	nsibilities	70%	
Percent of RETIREES Participating	90% 1	100%	0%	0%	0%			Participates in W	ellness Programs	40%	
								Allocates Staff/B Don't Know/Non	•	80% 20%	
Components of Wellness Program			Data Use	d to Plan	Activities			How Wellness	Program is Evaluated	i	
Health Risk Assessments	80%		Do Not Co	llect Data		20%		Participation			70%
Biometric Screening (bp, weight, cholesterol)	70%		Program/	Event Atte	ndance	70%		Participant Satisf	action		60%
Classes/Brown Bag Lunches	60%		Prior Prog	ram/Event	Attendance	30%		Improvement in	Konwledge/Behaviors		40%
Telephonic Health Coaches	50%		Aggregate	d HRA Sco	res	50%		Changes in Biome	etric Measures		40%
On-site or In-Person Health Coaches	30%		Aggregate	ed Biometr	ics	50%		Changes in Risk F	actors		30%
Online Health Information/Portal	70%		Employee	Demograp	ohics	50%		Changes in Produ	ıctivity		0%
Webinars	30%		Interest S	urvey		60%		Absenteeism, Wo	ork Comp, Disability		0%
Health Information Books & Brochures	40%		Culture A	udit to Gau	ige Support	20%		Drop in Health Co	osts/Trend/Claims		10%
Multiweek Challenges	40%		Modifiable	e Medical (Claims	20%					
Smoking/Tobacco Cessation Resources	70%		Other			0%					
Weight-Loss Management Programs	40%										
Other	10%										
Incentives Based On			Incentive	es Used				Incentive Budg	et		
Completion of Health-Risk Assessment	89%		Cash			50%		<\$100	60%		
Completion of Tobacco Cessation Programs	56%		Premium	Differentia	I	40%		\$100-\$250	20%		
Completion of End-of-Life Directives	0%		Gift Card			50%		\$251-\$400	0%		
Improvement in HRA Scores or Health Status	22%		Contribut	ion to Savi	ngs Account	10%		>\$400	20%		
Participation in Health Coaching Program	22%		Merchand	lise/Trinke	ts	30%					
Participation in Exercise Program	56%		Eligibility	for Preferr	ed Plan	0%					
Participation in Care Management Program	0%		Other			0%					
Compliance with Sreenings, Including Exams	11%										
Participation in Educational Programs	11%										
None of the Above	0%										
Other	0%										

and the last of th												
Health Plan Structure	Professional						2014			WW\	w.HCTre	ends.com
Employer's Share of Insurance Premium												
Employer's Share of insurance Premium												
	SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%			
		0%	13%	0%	13%	19%	19%	13%	25%			
	FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%		
		0%	0%	13%	19%	19%	13%	13%	13%	13%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when	IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
calculating percentages for coinsurance levels		25%	0%	17%	0%	42%	0%	0%	0%	0%	17%	14%
	OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
		0%	0%	0%	0%	0%	0%	17%	0%	58%	25%	14%
Primary Care Office Visit Copays	Deductible Only	56%			Specialty	Care Of	fice Visit	Copays		Deductibl	e Only	56%
Note: "Deductible Only" responses excluded when	None	14%			Note: "Ded	luctible Only	ı" excluded,	"Same as F	rimary"	Same as F	rimary	14%
calculating percentages for copay levels	\$5	0%			included w	hen calcula	ting percent	tages for co	pay levels	None		0%
	\$10	0%								<\$30		14%
	\$15	0%								\$30		0%
	\$20	43%								\$35		14%
	\$25	0%								\$40		0%
	\$30	29%								\$45		0%
	\$35	14%								\$50		0%
	>\$35	0%								\$55		29%
										\$60		0%
										\$65		0%
										>\$65		29%
					If Coinsu	rance, Pe	ercent:	10%	15%	20%	25%	>25%
								36%	0%	55%	0%	9%

Health Plan Structure (Cont.)	Professi	onal				2014		wwv	v.HCTrei	nds.com
Deductibles (In Network)	SINGLE F	PLAN:			FAMILY PLAN:		Deduct	ibles Apply	/To:	
Caucalia co (in recentoria)	None		0%		None	0%		cal Care & Pres		40%
	\$1-499		7%		\$1-\$999	7%	Some Me	edical Care Exc	cluded:	60%
	\$500-\$99	9	7%		\$1,000-\$1,499	0%	Exclusion	ns:		
	\$1,000-\$1	,999	29%		\$1,500-\$1,999	7%	Prescr	iptions		78%
	\$2,000-\$2	2,999	36%		\$2,000-\$2,999	7%	Office	/Urgent Care \	Visits	44%
	\$3,000-\$4	1,999	21%		\$3,000-\$4,999	43%	Emerg	gency Room Vi	sits	22%
	\$5,000-\$5	,999	0%		\$5,000-\$7,999	14%	Routir	ne Physician O	ffice Visits	78%
	\$6,000-\$6	5,999	0%		\$8,000-\$9,999	21%	Lab W	ork / Diagnost	tic Tests	33%
	\$7,000-\$7	7,999	0%		\$10,000-\$11,999	0%	Inpati	ent Care Only		11%
	\$8,000+		0%		\$12,000+	0%	Outpa	tient Care Onl	у	11%
							Other			11%
Out-Of-Pocket Maximums:	SINGLE F	οι ΔΝ			FAMILY PLAN	De	eductibles Incl	uded in Ma	vimum	
out-of-r ocket Maximums.	<\$500	LAIV	0%		<\$3,500	14%	auctibles illei	uueu III IVI	AIIIIUIII	
	\$500-\$2,9	99	21%		\$3,500-\$4,499	7%	Yes 93%	No	7%	
	\$3,000-\$3		14%		\$4,500-\$6,999	21%				
	\$4,000-\$4		36%		\$7,000-\$9,999	14%				
	\$5,000-\$5		0%		\$10,000-\$11,999	0%				
	\$6,000-\$6		29%		\$12,000-\$12,999	43%				
	\$7,000+		0%		\$13,000+	0%				
Prescription Drugs										
Number of Tiers in Rx Plan:	One	Two	Three	Four	Other					
	0%	13%	67%	20%	0%			Member	Min	Max
								Co-Ins	Co-Pay	Co-Pay
f Flat-Dollar - Specify Copays:	Tier 1	\$10			If Co-Ins or Co-Pa	ys - Specify Features:	Tier 1	20%	\$0	\$0
	Tier 2	\$35					Tier 2	•	\$0	
	Tier 3	\$60					Tier 3	75%	\$0	\$0
	Tier 4	25%					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 8	k Retail						2014
	<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%				Transport	ation/Utili	ties	
Service/Retail	100%				Printing/P	ublishing/	Communic	cations
Government/Education	0%				Health Ca	re		
Finance	0%				Profession	nal (Law/A	ccounting)	
Warehouse/Distribution/Logistics	0%				Construct	ion/Trade:	5	
Non-Profit	0%				Other			
	None		Some		Mostly			
Labor Representation	69%		19%		13%			

Health Plans Offered	Service	& Retail						2014		www	.HCTrer	ids.com
	None	1	2	3	>3							
Number of Medical Plans Offered in 2014	0%	38%	15%	8%	38%							
	Self Funde	d lı	nsured On	ly	Both				Single	Family	Singl	e + Dependent
Self-Funded vs. Insured	46%		54%		0%		Enrollm	ent	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 \$	Spo	usal Surcha	arge	Full-Time Onl	y E	Eligibility Au	dit Spousal Carv	re-Out	Other	
Participation Control Strategies	69%	25%		25%		100%		0%	0%		0%	

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Renewed plan early to avoid the Affo	rdable Care mandate	s that took effe	ct Jan. 1,	2014
		Yes 31%	No	69%
Terminate Health Plan When Exchange O _l	pens	Percent	Employees	Paying
Oon't Know	15%	<9.5% o	f Their Base	e Salary
ery Unlikely	77%	Toward	Their Prem	ium
omewhat Unlikely	0%	<10%	31%	
omewhat Likely	8%	10-209	6 0%	
/ery Likely	0%	21-309	6 0%	
Will Terminate Plan	0%	31-409	6 <mark>0</mark> %	
		41-50%	6 8%	
Interest in Participating in Private Hea	alth Exchange	51-75%	6 0 %	
Yes	8%	75%	+ 54%	
No	69%	Don't Know	v 8%	
Seriously Considering	8%			
Don't Know	15%			

2014

Impact of Health Care Reform

Service & Retail

Health Plan Design	Service &	Retail						2014	1		ww	w.HCTrends.com	
Plan Changes Made for 2014 Plan Year	Yes 25%	No 75%			Grandfatl	ner Status	Jeopardiz	ed?		Yes 0%	No 15%	Unknown 77%	NA 8%
Projected Increase 2013 to 2014	Terminated		<5% 15%	5-7% 46%	8-10% 31%	11-13% 0%	14-16% 0%	17-19% 0%	20-24% 8%	25%+ 0%			
Projected increase 2013 to 2014	0 76		13/6	40%	31/6	076	078	078	376	070			
Estimated Cost for Single Coverage	<\$4,000		23%		\$5,500-\$5	5,999	0%		\$7,000-\$7	,499	0%	\$8,500-\$8,999	0%
(employer/employee share combined)	\$4,000-\$4,9	999 :	15%		\$6,000-\$6	5,499	8%		\$7,500-\$7	,999	15%	>=\$9,000	0%
	\$5,000-\$5,4	199	23%		\$6,500-\$6	5,999	15%		\$8,000-\$8	3,499	0%		
Estimated Cost for Family Coverage	<\$12,000	:	23%		\$14,000-\$	514,999	15%		\$17,000-\$	17,999	8%	>=\$25,000	0%
(employer/employee share combined)	\$12,000-\$1	2,999	8%		\$15,000-\$	15,999	0%		\$18,000-\$	19,999	8%		
, ,	\$13,000-\$1	3,999	8%		\$16,000-\$	516,999	15%		\$20,000-\$	24,999	15%		
Principal Cost-Containment Strategies					Strategie	es Employ	/ed						
Increase Employee Share of Premium	45%				Wellness	Program					64%		
Increase Deductibles/Copays/Co-Insurance	18%				Health-Ris	sk Assessm	nents w/o	Wellness	Program		27%		
Increase Out-Of-Pocket Maximums	9%				Biometric	Screening	s (BP, wei	ght, chole	sterol)		36%		
Restrict Eligibility	36%				Disease M	1anageme	nt for Chro	nic Condi	itions		55%		
Reduce/Eliminate Contribution to HSA/HRA	0%				Employee	Assistanc	e Program				64%		
Reduce Types/Variety of Plans Offered	9%				Nurse/Me	edical Help	Line				73 %		
Change Network and/or Plans	18%				Tiered Pro	ovider Arra	angements	;			9%		
Change Pharmacy Benefit Manager/Benefits	0%				Narrow N	etwork fo	r Lab/Med	ical Imagi	ng		0%		
Switch to Narrow Provider Network (EPO)	0%				Pricing To	ols for Co	mparing Co	osts			64%		
Switch to Self-Funded Plan	0%				Income-B	ased Empl	oyee Prem	niums			0%		
Smoking Surcharge	0%				Value-Bas	ed (Outco	me) Healt	h Plan De	sign		9%		
Other	9%				On-Site M	ledical Clir	nic				9%		
					Dedicated	d Clinic (No	ot On-Site)				0%		
					Other						9%		

HSAs and HRAs	Service	& Retail						2014		www.H	CTrends.com	
Currently Offer Employees:				Interest	in HSAs/	HRAs			Offer Emp	oloyees Alte	rnative to HSA,	/HRA
High-Deductible Plans w/HSA Option	46%			Will Impl	ement in 2	.015	0%		Yes	11%	No	89%
HRAs	15%			Definitely	y Intereste	d	0%					
Both of the Above	8%			Moderat	ely Interest	ted	0%		Participat	ion		
Neither of the Above	31%			Somewh	at Intereste	ed	0%		<10%	0%	50-59%	0%
				Not Inter	rested		100%		10-19%	0%	60-69%	0%
									20-29%	0%	70-79%	0%
HSA/HRA FUNDII	IG								30-39%	0%	80-89%	0%
	\$0	\$1-249	\$250-499	\$500-749	\$750-1000	\$1000-1249	\$1250-1499	\$1500+	40-49%	0%	90%+	100%
Sing	le 38%	0%	13%	50%	0%	0%	0%	0%				
	\$0	\$1-499	\$500-749	\$750-999	\$1,000-\$1,249	9 \$1,250-1,499	\$1,500-1,749	\$1750+				
Fam	ily 33 %	0%	11%	0%	22%	0%	22%	11%				

Wellness Programs	Service	& Retail						2014			wwv	v.HCTrer	nds.com
	Yes	No							<	1 yr	1-3 Yrs	4-7 Yrs	>7 Yrs
Offer Wellness Program	54%	46%			Age of W	/ellness P	rogram			0%	14%	57%	29%
Per-Employee Budget Costs													
Included in Premium	14%												
				\$100 -	\$150-	\$200-	\$300-		Inc	ludes	Staffing (Costs	
	<\$25	\$26-\$49	\$50-\$99	\$149	\$199	\$299	\$399	>=\$400		Yes	14%	No	86%
If Not Included in Premium:	0%	17%	0%	17%	0%	17%	33%	17%		D	on'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 8	& Retail					2014	www.HCTrends.com			
Participation	Ineligible	<=25%	26-49%	50-74%	>=75%			CEO Support			
Percent of SPOUSES Participating	14%	50%	0%	17%	33%			Communicates th	ne Value	71%	
Percent of DEPENDENTS Participating	86%	100%	0%	0%	0%			Delegates Respon	nsibilities	43%	
Percent of RETIREES Participating	100%	NA	NA	NA	NA			Participates in W	ellness Programs	57%	
								Allocates Staff/Bu Don't Know/None	•	43% 14%	
Components of Wellness Program			Data Use	ed to Plan	Activities			How Wellness	Program is Evaluate	ed	
Health Risk Assessments	100%		Do Not Co	ollect Data		14%		Participation			83%
Biometric Screening (bp, weight, cholesterol)	86%		Program/	ndance	57%		Participant Satisfaction			33%	
Classes/Brown Bag Lunches	71%		Prior Prog	gram/Event	Attendance	43%		Improvement in Konwledge/Behaviors			0%
Telephonic Health Coaches	29%		Aggregate	ed HRA Sco	res	71%		Changes in Biometric Measures			50%
On-site or In-Person Health Coaches	29%		Aggregate	ed Biometr	ics	71%		Changes in Risk Factors			33%
Online Health Information/Portal	71%		Employee	Demogra	hics	14%		Changes in Productivity			0%
Webinars	29%		Interest S	urvey		43%		Absenteeism, Work Comp, Disability			33%
Health Information Books & Brochures	29%		Culture A	udit to Gau	ge Support	0%		Drop in Health Co	osts/Trend/Claims		50%
Multiweek Challenges	43%		Modifiabl	e Medical	Claims	14%					
Smoking/Tobacco Cessation Resources	71%		Other			0%					
Weight-Loss Management Programs	43%										
Other	14%										
Incentives Based On	Incentives Used Incentive Budget						et				
Completion of Health-Risk Assessment	83%		Cash			29%		<\$100	17%		
Completion of Tobacco Cessation Programs	67%		Premium	Differentia	I	57%		\$100-\$250	0%		
Completion of End-of-Life Directives	0%		Gift Card			43%		\$251-\$400	33%		
Improvement in HRA Scores or Health Status	33%		Contribut	ion to Savi	ngs Account	14%		>\$400	50%		
Participation in Health Coaching Program	33%		Merchand	dise/Trinke	ts	14%					
Participation in Exercise Program	33%		Eligibility	for Preferr	ed Plan	14%					
Participation in Care Management Program	17%		Other			14%					
Compliance with Sreenings, Including Exams	50%										
Participation in Educational Programs	33%										
None of the Above	0%										
Other	0%										

Health Plan Structure	Service & Retail		2014					www.HCTrends.com				
Employer's Share of Insurance Premium												
	SINGLE PLAN:	100% <mark>8%</mark>	95-99% <mark>0%</mark>	90-94% 15%	85-89% 15%	80-84% 15%	75-79% <mark>0%</mark>	70-74% 23%	<70% 23%			
	FAMILY PLAN:	100% 8%	90-99% <mark>8%</mark>	85-89% 15%	80-84% <mark>8%</mark>	75-79% <mark>8%</mark>	70-74% 23%	65-69% <mark>8%</mark>	60-64% <mark>8%</mark>	<60% 15%		
Employer's Share of Coinsurance												
Note: "Deductible Only" responses excluded when calculating percentages for coinsurance levels	IN-NETWORK:	100% 0%	95% <mark>0%</mark>	90% 10%	85% 0%	80% 60%	75% 0%	70% 10%	65% <mark>0%</mark>	60% <mark>0%</mark>	<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
Primary Care Office Visit Copays		Deductible Only 33%			Specialty Care Office Visit Copays					Deductibl		31%
Note: "Deductible Only" responses excluded when calculating percentages for copay levels	None \$5	0% 0%				Note: "Deductible Only" excluded, "Same as Primary" included when calculating percentages for copay level.					Primary	11% 0%
	\$10	0%								None <\$30		0%
	\$15	0%								\$30		11%
	\$20	0%								\$35		11%
	\$25	13%								\$40		0%
	\$30	75%								\$45		0%
	\$35	0%								\$50		22%
	>\$35	13%								\$55		0%
										\$60		33%
										\$65		11%
										>\$65		0%
					If Coinsu	ırance, Pe	ercent:	10%	15%	20%	25%	>25%
								0%	0%	78%	0%	22%

Health Plan Structure (Cont.)	Service	& Retail				2014		www.HCTrends.com				
Deductibles (In Network)	SINGLE F	οι ΔΝ·			FAMILY PLAN:		Deduct	ihles Annly	, To∙			
beddetibles (iii Network)	None 0%		0%		None	0%	Deductibles Apply To: All Medical Care & Prescription			ıs 38%		
	\$1-499		0%		\$1-\$999	0%	Some Medical Care Excluded:		•	62%		
	\$500-\$999		0%		\$1,000-\$1,499	0%	Exclusion					
	\$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	3,000-\$4,999			\$3,000-\$4,999	38%	Emergency Room Visits			63%		
	\$5,000-\$5,999 \$6,000-\$6,999		0%		\$5,000-\$7,999	38%	Routir	ne Physician Office Visits Vork / Diagnostic Tests		100% 38%		
			0%		\$8,000-\$9,999	15%	Lab W					
	\$7,000-\$7,999		0%		\$10,000-\$11,999	0%	Inpatie		ent Care Only			
	\$8,000+		0%		\$12,000+	0%	Outpatient Care Only		у	13%		
							Other			13%		
Out-Of-Pocket Maximums:	SINGLE PLAN FAMILY PL					AN Deductibles Included in Maximum						
or rocket Maximums.	<\$500 0%				<\$3,500	0%	ductibles illei	uucu III IVI	Aiiiiuiii			
	\$500-\$2,9	99	8%		\$3,500-\$4,499	0%	Yes 100%	No	0%			
	\$3,000-\$3,999		17%		\$4,500-\$6,999	23%						
	\$4,000-\$4,999		17%		\$7,000-\$9,999	31%						
	\$5,000-\$5,999		33%		\$10,000-\$11,999	31%						
	\$6,000-\$6,999		25%		\$12,000-\$12,999	8%						
	\$7,000+		0%		\$13,000+	8%						
Prescription Drugs												
Number of Tiers in Rx Plan:	One	Two	Three	Four	Other							
	8%	8%	58%	17 %	8%			Member	Min	Max		
								Co-Ins	Co-Pay	Co-Pay		
If Flat-Dollar - Specify Copays:	Tier 1	\$10			If Co-Ins or Co-Pay	s - Specify Features:	Tier 1	20%	\$10	\$10		
	Tier 2	\$35					Tier 2	30%	\$25	\$30		
	Tier 3	\$58					Tier 3	40%	\$40	\$55		
	Tier 4	NA					Tier 4	0%	\$0	\$0		