

HCTrends

Greater Milwaukee

Annual Employer Health Care Benefits Survey

2011 Survey Results

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Results by:

All Respondents (Weighted) 2

Employer Size	7	Employer Type	36
Fewer than 20 Employees	8	Financial & Insurance	37
20-99 Employees	15	Government & Education	44
100-499 Employees	22	Health Care	51
500 or More Employees	29	Manufacturing	58
		Non-Profit	65
		Professional	72
		Service & Retail	79
		Warehouse & Distribution	86

All Respondents - Weighted

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

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Percentages may not total 100% due to rounding

Company Information	All Respondents - Weighted							2011 Plan Year				www.HCTrends.com		
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	None	Some	Mostly
Labor Representation	95%	4%	2%

	Yes	No
Offer Same-Sex Benefits	12%	88%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	6%	78%	15%

Participation Control Strategies			
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No Restrictions	59%		
Opt-Out Waiver	46%	Spousal Carve-Out	4%
Spousal Surcharge	34%	Smoking Surcharge	15%
Eligibility Audit	11%	Other	26%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent Employees Enrolled	8%	14%	26%	31%	4%	3%	14%

	Yes	No
Plan Changes Made?	36%	64%

	Yes	No	Don't Know
Did Changes Jeopardize Grandfather Status Under Health Care Reform?	29%	49%	22%

Single Coverage Cost (employer/employee combined)	<\$3,500	12%	\$4,750-\$4,999	6%	\$5,500-\$5,749	7%	>=\$6,500	32%
	\$3,500-\$4,499	20%	\$5,000-\$5,249	3%	\$5,750-\$5,999	3%		
	\$4,500-\$4,749	3%	\$5,250-\$5,499	9%	\$6,000-\$6,499	2%		

Family Coverage Cost (employer/employee combined)	<\$12,000	25%	\$14,000-\$14,999	16%	\$18,000-\$19,999	8%		
	\$12,000-\$12,999	9%	\$15,000-\$15,999	12%	\$20,000-\$24,999	11%		
	\$13,000-\$13,999	9%	\$16,000-\$17,999	5%	>=\$25,000	6%		

Principal Cost-Containment Strategies	
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Increase Employee Share of Premium	30%
Increase Deductibles/Copays/Co-Insurance	43%
Increase Out-Of-Pocket Maximums	26%
Restrict Eligibility	3%
Reduce/Eliminate Contribution to HRA/HSA	6%
Change Network and/or Plans	25%
Change Pharmacy Benefit Manager/Benefits	11%
Switch to Self-Funded Health Care	3%
Other	3%

Proactive Strategies Employed to Lower Costs	
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Health Risk Assessments for Employees	42%	Health Savings/Health Reimbursement Accounts	49%
Biometric Screenings	18%	On-Site Fitness Center	5%
Disease Management for Chronic Conditions	11%	On-Site Medical Facility	1%
Nurse/Medical Help Line	37%	Employee Assistance Program	19%
Tiered Provider Arrangements	7%	100% Preventive Care Programs	41%
Employee-Tailored Health Benefit Designs	0%	Smoking Cessation Programs	14%
Value-Based (Outcome-Based) Plan Designs	0%	Other	1%

Rate Increase	Term	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25+%	
		5%	16%	23%	16%	18%	1%	5%	3%	16%

HSAs/HRAs

All Respondents - Weighted

2011 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	26%
HRAs	19%
Both of the Above	10%
Neither of the Above	46%

Offer Alternative to HSA/HRA Plan?

Yes	20%
No	80%

Participation

<10%	25%	50-59%	21%
10-19%	1%	60-69%	4%
20-29%	2%	70-79%	1%
30-39%	4%	80-89%	1%
40-49%	21%	90%+	21%

Employer Contribution to Employee Account

SINGLE PLAN			Plan Deductible	
No Funding	19%	\$1,000-\$1,499	7%	
\$1-\$249	5%	\$1,500-\$1,749	7%	
\$250-\$499	1%	\$1,750-\$1,999	5%	
\$500-\$749	18%	\$2,000-\$2,249	22%	
\$750-\$999	10%	\$2,250-\$2,499	1%	
\$1,000-\$1,249	11%	\$2,500+	60%	
\$1,250-\$1,499	6%			
\$1,500+	31%			

FAMILY PLAN

No Funding	14%	\$2,000-\$2,999	11%
\$1-\$499	5%	\$3,000-\$3,499	8%
\$500-\$749	2%	\$3,500-\$3,999	5%
\$750-\$999	6%	\$4,000-\$4,499	26%
\$1,000-\$1,249	22%	\$4,500-\$5,499	21%
\$1,250-\$1,499	0%	\$5,500-\$6,499	17%
\$1,500-\$1,749	6%	\$6,500+	14%
\$1,750+	45%		

Wellness Programs

All Respondents - Weighted

2011 Plan Year

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	Yes	No	Percent of Employees Participating							
			<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%	
Offer Wellness Program	25%	75%	1%	1%	1%	18%	3%	22%	53%	
Total Budget (with Incentives)			Maximum Incentives		Components		Planning Data Collected		How Evaluated	
Included in Premium	55%	<\$100	61%	Risk Assessments	81%	Do Not Collect	47%	Participation	88%	
<\$25	4%	\$100-\$250	3%	Biometric	63%	Attendance	34%	Satisfaction	44%	
\$26-\$49	4%	\$251-\$400	30%	Classes	37%	Health Risk Scores*	35%	Behavior Change	65%	
\$50-\$99	1%	>\$400	6%	Health Coaches	50%	Biometrics*	5%	Biometric Change	3%	
\$100-\$149	45%			Online Health Info	92%	Demographics	19%	Change in Risks	65%	
\$150-\$199	2%			Newsletters	50%	Interest Survey	35%	Productivity Imp	0%	
\$200-\$299	1%			Incentives	21%	Culture Audit	17%	Dis/Work Comp	63%	
\$300-\$399	42%			Physical Exams	30%	Modifiable Claims	1%	Health Claims	2%	
>=\$400	2%			Smoking Classes	49%	Other	0%			
				Weight-Loss	48%	*Aggregated				
				Other	1%					

Plan Structure

All Respondents - Weighted

2011 Plan Year

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Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	21%	6%	4%	5%	14%	22%	15%	13%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	16%	8%	2%	12%	16%	14%	4%	8%	21%

Employer's Share of Coinsurance

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	30%	0%	9%	0%	32%	0%	0%	0%	0%	28%	34%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	41%	0%	18%	0%	6%	35%	29%

Primary Care Office Visit Copays

Pharmacy Tiers

<i>Deductible Only</i>	None	\$5	\$10	\$15	\$20	\$25	\$30	\$35	>\$35	1	2	3	4	Other
37%	13%	0%	6%	6%	1%	30%	32%	6%	5%	9%	1%	52%	29%	9%

Specialty Care Office Visit Copays

<i>Deductible Only</i>	None	Same	<\$30	\$30	\$35	\$40	\$45	\$50	\$55	\$60	\$65	>\$65
37%	12%	24%	12%	0%	0%	1%	6%	15%	5%	24%	0%	0%

Deductibles (In Network)

	SINGLE PLAN:	FAMILY PLAN:	Out-Of-Pocket Maximums:	
			SINGLE PLAN	FAMILY PLAN
None	8%	None	8%	
\$1-499	1%	\$1-\$999	1%	<\$500 13%
\$500-\$749	1%	\$1,000-\$1,499	0%	\$500-\$999 1%
\$750-\$999	0%	\$1,500-\$1,999	1%	\$1,000-\$1,999 13%
\$1,000-\$1,249	10%	\$2,000-\$2,499	9%	\$2,000-\$2,999 19%
\$1,250-\$1,499	3%	\$2,500-\$3,499	9%	\$3,000-\$3,999 18%
\$1,500-\$1,749	9%	\$3,500-\$4,999	27%	\$4,000-\$4,999 17%
\$1,750+	68%	\$5,000+	44%	\$5,000+ 20%
				\$8,500+ 28%

Results by Employer Size

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

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Percentages may not total 100% due to rounding

Fewer Than 20 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey
2011 Plan Year
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Percentages may not total 100% due to rounding

Company Information	Fewer Than 20 Employees								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	29%	71%	0%	0%	0%	0%	0%	0%

Type of Business				
Manufacturing	3%		Transportation/Utilities	0%
Service/Retail	16%		Printing/Publishing/Communications	5%
Government/Education	3%		Health Care	5%
Finance	5%		Professional (Law/Accounting)	21%
Warehouse/Distribution/Logistics	13%		Construction/Trades	8%
Non-Profit	18%		Other	3%

	None	Some	Mostly
Labor Representation	98%	3%	0%

Health Plans Offered	Fewer Than 20 Employees					2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	18%	68%	15%	0%	0%

	PPO	POS	HMO	CDHP
Plan Types	74%	14%	6%	14%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	5%	78%	16%

	Single	Family	Single + Dependent
Enrollment	37%	34%	29%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	8%	14%	25%	31%	3%	3%	17%

	Yes	No
Offer Same-Sex Benefits	12%	88%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	60%	50%	36%	7%	0%	7%	29%

Health Plan Design

Fewer Than 20 Employees

2011 Plan Year

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	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	34%	66%	Is grandfather status jeopardized under health care reform?	27%	48%	24%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	6%	15%	24%	15%	18%	0%	3%	3%	18%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	13%	\$4,750-\$4,999	6%	\$5,500-\$5,749	6%	>=\$6,500	35%
	\$3,500-\$4,499	19%	\$5,000-\$5,249	3%	\$5,750-\$5,999	3%		
	\$4,500-\$4,749	3%	\$5,250-\$5,499	10%	\$6,000-\$6,499	0%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	27%	\$14,000-\$14,999	17%	\$18,000-\$19,999	7%
	\$12,000-\$12,999	7%	\$15,000-\$15,999	13%	\$20,000-\$24,999	10%
	\$13,000-\$13,999	10%	\$16,000-\$17,999	3%	>=\$25,000	7%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	26%
Increase Deductibles/Copays/Co-Insurance	42%
Increase Out-Of-Pocket Maximums	26%
Restrict Eligibility	3%
Reduce/Eliminate Contribution to HSA/HRA	6%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	26%
Change Pharmacy Benefit Manager/Benefits	10%
Switch to Self-Funded Health Care	3%
Other	3%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	41%
Biometric Screenings (BP, weight, cholesterol)	15%
Disease Management for Chronic Conditions	7%
Nurse/Medical Help Line	33%
Tiered Provider Arrangement	7%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	48%
On-Site Fitness Center	4%
On-Site Medical Facility	0%
Employee Assistance Program	11%
100% Preventive Care Programs	37%
Smoking Cestation Programs	11%
Other	0%

HSAs and HRAs

Fewer Than 20 Employees

2011 Plan Year

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Currently Offer Employees:

High-Deductible Plans w/HSA Option	26%
HRAs	18%
Both of the Above	9%
Neither of the Above	47%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	13%
Moderately Interested	13%
Somewhat Interested	7%
Not Interested	67%

Offer Employees Alternative to HSA/HRA

Yes	18%	No	82%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	6%	Meeting with Health Coach	0%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	6%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	6%
		None of the Above	82%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	17%	\$1,000-\$1,499	6%
\$1-\$249	6%	\$1,500-\$1,749	6%
\$250-\$499	0%	\$1,750-\$1,999	6%
\$500-\$749	17%	\$2,000-\$2,249	22%
\$750-\$999	11%	\$2,250-\$2,499	0%
\$1,000-\$1,249	11%	\$2,500+	61%
\$1,250-\$1,499	6%		
\$1,500+	33%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	12%	\$2,000-\$2,999	11%
\$1-\$499	6%	\$3,000-\$3,499	6%
\$500-\$749	0%	\$3,500-\$3,999	6%
\$750-\$999	6%	\$4,000-\$4,499	28%
\$1,000-\$1,249	24%	\$4,500-\$5,499	22%
\$1,250-\$1,499	0%	\$5,500-\$6,499	17%
\$1,500-\$1,749	6%	\$6,500+	11%
\$1,750+	47%		

Wellness Programs

Fewer Than 20 Employees

2011 Plan Year

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	Yes	No
Offer Wellness Program	19%	81%

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

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	0%	0%	20%	0%	20%	60%

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

Components of Wellness Program

Health Risk Assessments	83%
Biometric Screening (bp, weight, cholesterol)	67%
Classes/Brown Bag Lunches	33%
Health Coaches	50%
Online Health Information	100%
Newsletters	50%
Incentive Campaigns	17%
Physical Exams	33%
Smoking/Tobacco Cessation Programs	50%
Weight-Loss Management	50%
Other	0%

Data Used to Plan Activities

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

Incentives Used

Cash	0%
Premium Differential	50%
Gift Card	100%
Contribution to Savings Account	0%
Merchandise/Trinkets	0%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	67%	30-39	0%
<10	33%	40-59	0%
10-19	0%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	100%
Delegates Responsibilities	33%
Participates in Wellness Programs	100%
Allocates Staff/Budget	33%
Don't Know/None of the Above	0%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	50%
Improvement in Knowledge/Behaviors	75%
Changes in Biometric Measures	0%
Changes in Risk Factors	75%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	75%
Drop in Health Costs/Claims	0%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	60%	<\$100	67%
<\$25	0%	\$100-\$250	0%
\$26-\$49	0%	\$251-\$400	33%
\$50-\$99	0%	>\$400	0%
\$100-\$149	50%		
\$150-\$199	0%		
\$200-\$299	0%		
\$300-\$399	50%		
>=\$400	0%		

Health Plan Structure Fewer Than 20 Employees 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	24%	7%	3%	3%	14%	21%	14%	14%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	19%	8%	0%	12%	15%	12%	4%	8%	23%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	31%	0%	6%	0%	31%	0%	0%	0%	0%	31%	36%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	41%	0%	18%	0%	6%	35%	29%

Primary Care Office Visit Copays

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

None	13%
Deductible Only	38%
\$5	0%
\$10	6%
\$15	6%
\$20	0%
\$25	31%
\$30	31%
\$35	6%
>\$35	6%

Specialty Care Office Visit Copays

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

None	13%
Deductible Only	38%
Same as Primary	25%
<\$30	13%
\$30	0%
\$35	0%
\$40	0%
\$45	6%
\$50	13%
\$55	6%
\$60	25%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	27%	0%	64%	0%	9%

Health Plan Structure (Cont.)

Fewer Than 20 Employees

2011 Plan Year

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Deductibles (In Network)

SINGLE PLAN:

None	9%
\$1-499	0%
\$500-\$749	0%
\$750-\$999	0%
\$1,000-\$1,249	9%
\$1,250-\$1,499	4%
\$1,500-\$1,749	9%
\$1,750+	70%

FAMILY PLAN:

None	9%
\$1-\$999	0%
\$1,000-\$1,499	0%
\$1,500-\$1,999	0%
\$2,000-\$2,499	9%
\$2,500-\$3,499	9%
\$3,500-\$4,999	30%
\$5,000+	43%

Deductibles Apply To:

All Medical Care & Prescriptions	64%
Some Medical Care Excluded:	36%
Exclusions:	
Prescriptions	86%
Office/Urgent Care Visits	43%
Emergency Room Visits	43%
Routine Physician Office Visits	71%
Lab Work / Diagnostic Tests	57%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	43%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

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

FAMILY PLAN

<\$3,500	32%
\$3,500-\$4,499	5%
\$4,500-\$5,499	9%
\$5,500-\$6,499	5%
\$6,500-\$7,499	9%
\$7,500-\$8,499	14%
\$8,500+	27%

Deductibles Included in Maximum

Yes **63%** No **37%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	0%	52%	30%	9%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$55
Tier 4	25%

20-99 Employees

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Percentages may not total 100% due to rounding

Company Information	20-99 Employees								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	48%	52%	0%	0%	0%	0%

Type of Business			
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Manufacturing	27%		Transportation/Utilities	4%
Service/Retail	16%		Printing/Publishing/Communications	0%
Government/Education	4%		Health Care	6%
Finance	12%		Professional (Law/Accounting)	12%
Warehouse/Distribution/Logistics	4%		Construction/Trades	8%
Non-Profit	6%		Other	0%

	None	Some	Mostly
Labor Representation	90%	8%	2%

Health Plans Offered	20-99 Employees					2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	0%	50%	44%	2%	4%

	PPO	POS	HMO	CDHP
Plan Types	79%	15%	10%	25%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	2%	91%	6%

	Single	Family	Single + Dependent
Enrollment	35%	34%	31%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	10%	19%	35%	25%	8%	0%	2%

	Yes	No
Offer Same-Sex Benefits	9%	91%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	60%	18%	12%	41%	24%	12%	12%

Health Plan Design		20-99 Employees		2011 Plan Year						www.HCTrends.com		
		Yes	No							Yes	No	Unknown
Plan Changes Made for 2011 Plan Year		37%	63%	Is grandfather status jeopardized under health care reform?						33%	53%	15%
	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+			
Projected Increase 2010 to 2011	0%	15%	15%	22%	20%	7%	17%	2%	2%			
Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	11%		\$4,750-\$4,999	8%			\$5,500-\$5,749	16%		>=\$6,500	8%
	\$3,500-\$4,499	29%		\$5,000-\$5,249	3%			\$5,750-\$5,999	3%			
	\$4,500-\$4,749	5%		\$5,250-\$5,499	5%			\$6,000-\$6,499	13%			
Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	13%		\$14,000-\$14,999	18%			\$18,000-\$19,999	13%			
	\$12,000-\$12,999	23%		\$15,000-\$15,999	5%			\$20,000-\$24,999	10%			
	\$13,000-\$13,999	5%		\$16,000-\$17,999	10%			>=\$25,000	3%			
Principal Cost-Containment Strategies				Proactive Strategies Employed to Lower Costs								
Increase Employee Share of Premium	53%			Health Risk Assessments	41%							
Increase Deductibles/Copays/Co-Insurance	53%			Biometric Screenings (BP, weight, cholesterol)	29%							
Increase Out-Of-Pocket Maximums	31%			Disease Management for Chronic Conditions	21%							
Restrict Eligibility	3%			Nurse/Medical Help Line	47%							
Reduce/Eliminate Contribution to HSA/HRA	9%			Tiered Provider Arrangement	6%							
Reduce Types/Variety of Plans Offered	6%			Employee-Tailored Health Benefit Designs	0%							
Change Network and/or Plans	22%			Value-Based (outcome-based) Plan Designs	0%							
Change Pharmacy Benefit Manager/Benefits	9%			Health Savings/Health Reimbursement Accounts	62%							
Switch to Self-Funded Health Care	3%			On-Site Fitness Center	12%							
Other	0%			On-Site Medical Facility	3%							
				Employee Assistance Program	59%							
				100% Preventive Care Programs	56%							
				Smoking Cestation Programs	21%							
				Other	3%							

HSAs and HRAs

20-99 Employees

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	28%
HRAs	23%
Both of the Above	15%
Neither of the Above	35%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	0%
Moderately Interested	50%
Somewhat Interested	21%
Not Interested	29%

Offer Employees Alternative to HSA/HRA

Yes	35%	No	65%
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Participation

<10%	25%	50-59%	0%
10-19%	8%	60-69%	25%
20-29%	8%	70-79%	8%
30-39%	25%	80-89%	0%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	13%	Meeting with Health Coach	6%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	0%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	6%
		None of the Above	81%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	28%	\$1,000-\$1,499	4%
\$1-\$249	0%	\$1,500-\$1,749	12%
\$250-\$499	4%	\$1,750-\$1,999	0%
\$500-\$749	16%	\$2,000-\$2,249	16%
\$750-\$999	8%	\$2,250-\$2,499	0%
\$1,000-\$1,249	12%	\$2,500+	68%
\$1,250-\$1,499	8%		
\$1,500+	24%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	29%	\$2,000-\$2,999	4%
\$1-\$499	0%	\$3,000-\$3,499	17%
\$500-\$749	13%	\$3,500-\$3,999	0%
\$750-\$999	8%	\$4,000-\$4,499	8%
\$1,000-\$1,249	4%	\$4,500-\$5,499	13%
\$1,250-\$1,499	0%	\$5,500-\$6,499	21%
\$1,500-\$1,749	4%	\$6,500+	38%
\$1,750+	42%		

Wellness Programs

20-99 Employees

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	49%	51%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	5%	68%	26%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	11%	5%	5%	5%	21%	37%	16%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	63%	57%	14%	0%	29%
Percent of DEPENDENTS Participating	79%	50%	25%	25%	0%
Percent of RETIREES Participating	94%	100%	0%	0%	0%

Components of Wellness Program

Health Risk Assessments	68%
Biometric Screening (bp, weight, cholesterol)	42%
Classes/Brown Bag Lunches	53%
Health Coaches	47%
Online Health Information	42%
Newsletters	37%
Incentive Campaigns	37%
Physical Exams	11%
Smoking/Tobacco Cessation Programs	32%
Weight-Loss Management	21%
Other	5%

Data Used to Plan Activities

Do Not Collect Data	29%
Program/Event Attendance	41%
Aggregated HRA Scores	41%
Aggregated Biometrics	29%
Employee Demographics	24%
Interest Survey	47%
Culture Audit	12%
Modifiable Medical Claims	0%
Other	0%

Incentives Used

Cash	23%
Premium Differential	38%
Gift Card	38%
Contribution to Savings Account	38%
Merchandise/Trinkets	31%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	53%	30-39	0%
<10	42%	40-59	0%
10-19	5%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	50%
Delegates Responsibilities	39%
Participates in Wellness Programs	50%
Allocates Staff/Budget	50%
Don't Know/None of the Above	28%

How Wellness Program is Evaluated

Participation	87%
Participant Satisfaction	40%
Improvement in Knowledge/Behaviors	20%
Changes in Biometric Measures	47%
Changes in Risk Factors	33%
Changes in Productivity	7%
Absenteeism, Work Comp, Disab	20%
Drop in Health Costs/Claims	0%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	31%	<\$100	27%
<\$25	27%	\$100-\$250	20%
\$26-\$49	36%	\$251-\$400	13%
\$50-\$99	0%	>\$400	40%
\$100-\$149	18%		
\$150-\$199	9%		
\$200-\$299	0%		
\$300-\$399	0%		
>=\$400	9%		

Health Plan Structure

20-99 Employees

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	0%	9%	12%	6%	30%	24%	12%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	3%	6%	9%	3%	21%	35%	6%	6%	12%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	23%	0%	23%	0%	41%	0%	0%	0%	0%	14%	29%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	17%	0%	13%	0%	30%	39%	26%

Primary Care Office Visit Copays

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

None	12%
Deductible Only	29%
\$5	0%
\$10	4%
\$15	4%
\$20	4%
\$25	28%
\$30	44%
\$35	4%
>\$35	0%

Specialty Care Office Visit Copays

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

None	4%
Deductible Only	29%
Same as Primary	8%
<\$30	8%
\$30	4%
\$35	0%
\$40	8%
\$45	4%
\$50	33%
\$55	4%
\$60	25%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	21%	5%	53%	0%	21%

Health Plan Structure (Cont.)

20-99 Employees

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	3%
\$1-499	0%
\$500-\$749	0%
\$750-\$999	3%
\$1,000-\$1,249	15%
\$1,250-\$1,499	0%
\$1,500-\$1,749	12%
\$1,750+	68%

FAMILY PLAN:

None	3%
\$1-\$999	0%
\$1,000-\$1,499	0%
\$1,500-\$1,999	3%
\$2,000-\$2,499	9%
\$2,500-\$3,499	12%
\$3,500-\$4,999	12%
\$5,000+	62%

Deductibles Apply To:

All Medical Care & Prescriptions	38%
Some Medical Care Excluded:	62%
Exclusions:	
Prescriptions	74%
Office/Urgent Care Visits	35%
Emergency Room Visits	39%
Routine Physician Office Visits	30%
Lab Work / Diagnostic Tests	22%
Inpatient Care Only	4%
Outpatient Care Only	4%
Preventive Care	48%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	3%
\$500-\$999	3%
\$1,000-\$1,999	6%
\$2,000-\$2,999	21%
\$3,000-\$3,999	18%
\$4,000-\$4,999	12%
\$5,000+	36%

FAMILY PLAN

<\$3,500	9%
\$3,500-\$4,499	0%
\$4,500-\$5,499	0%
\$5,500-\$6,499	21%
\$6,500-\$7,499	12%
\$7,500-\$8,499	12%
\$8,500+	45%

Deductibles Included in Maximum

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

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
10%	10%	43%	27%	10%

If Flat-Dollar - Specify Copays:

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

100-499 Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey
2011 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	100-499 Employees								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	44%	56%	0%	0%

Type of Business									
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Manufacturing	23%					Transportation/Utilities	5%
Service/Retail	16%					Printing/Publishing/Communications	6%
Government/Education	17%					Health Care	2%
Finance	3%					Professional (Law/Accounting)	13%
Warehouse/Distribution/Logistics	3%					Construction/Trades	0%
Non-Profit	9%					Other	3%

	None	Some	Mostly
Labor Representation	67%	16%	17%

Health Plans Offered	100-499 Employees								2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	2%	53%	28%	11%	6%

	PPO	POS	HMO	CDHP
Plan Types	78%	13%	4%	26%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	33%	56%	11%

	Single	Family	Single + Dependent
Enrollment	40%	37%	23%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	0%	7%	33%	41%	11%	7%	0%

	Yes	No
Offer Same-Sex Benefits	21%	79%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	50%	36%	36%	18%	21%	25%	11%

Health Plan Design

100-499 Employees

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	57%	43%	Is grandfather status jeopardized under health care reform?	45%	47%	8%

Projected Increase 2010 to 2011	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
	0%	27%	23%	17%	8%	8%	8%	4%	6%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	0%	\$4,750-\$4,999	6%	\$5,500-\$5,749	6%	>=\$6,500	43%
	\$3,500-\$4,499	14%	\$5,000-\$5,249	6%	\$5,750-\$5,999	8%		
	\$4,500-\$4,749	6%	\$5,250-\$5,499	6%	\$6,000-\$6,499	4%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	14%	\$14,000-\$14,999	4%	\$18,000-\$19,999	16%
	\$12,000-\$12,999	8%	\$15,000-\$15,999	6%	\$20,000-\$24,999	22%
	\$13,000-\$13,999	8%	\$16,000-\$17,999	20%	>=\$25,000	2%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	55%
Increase Deductibles/Copays/Co-Insurance	40%
Increase Out-Of-Pocket Maximums	17%
Restrict Eligibility	6%
Reduce/Eliminate Contribution to HSA/HRA	4%
Reduce Types/Variety of Plans Offered	4%
Change Network and/or Plans	15%
Change Pharmacy Benefit Manager/Benefits	21%
Switch to Self-Funded Health Care	2%
Other	15%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	48%
Biometric Screenings (BP, weight, cholesterol)	46%
Disease Management for Chronic Conditions	40%
Nurse/Medical Help Line	76%
Tiered Provider Arrangement	12%
Employee-Tailored Health Benefit Designs	2%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	44%
On-Site Fitness Center	8%
On-Site Medical Facility	4%
Employee Assistance Program	72%
100% Preventive Care Programs	64%
Smoking Cestation Programs	28%
Other	14%

HSAs and HRAs

100-499 Employees

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	28%
HRAs	18%
Both of the Above	8%
Neither of the Above	46%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	21%
Moderately Interested	8%
Somewhat Interested	25%
Not Interested	46%

Offer Employees Alternative to HSA/HRA

Yes	17%	No	83%
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Participation

<10%	17%	50-59%	0%
10-19%	0%	60-69%	17%
20-29%	17%	70-79%	0%
30-39%	33%	80-89%	17%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	6%	Meeting with Health Coach	0%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	0%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	11%
		None of the Above	83%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	27%	\$1,000-\$1,499	25%
\$1-\$249	4%	\$1,500-\$1,749	4%
\$250-\$499	12%	\$1,750-\$1,999	0%
\$500-\$749	27%	\$2,000-\$2,249	29%
\$750-\$999	8%	\$2,250-\$2,499	13%
\$1,000-\$1,249	12%	\$2,500+	29%
\$1,250-\$1,499	4%		
\$1,500+	8%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	24%	\$2,000-\$2,999	19%
\$1-\$499	4%	\$3,000-\$3,499	15%
\$500-\$749	8%	\$3,500-\$3,999	0%
\$750-\$999	0%	\$4,000-\$4,499	26%
\$1,000-\$1,249	32%	\$4,500-\$5,499	15%
\$1,250-\$1,499	0%	\$5,500-\$6,499	11%
\$1,500-\$1,749	4%	\$6,500+	15%
\$1,750+	28%		

Wellness Programs

100-499 Employees

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	57%	43%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	14%	45%	31%	10%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	4%	18%	18%	11%	21%	14%	14%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	43%	69%	13%	0%	19%
Percent of DEPENDENTS Participating	86%	100%	0%	0%	0%
Percent of RETIREES Participating	93%	100%	0%	0%	0%

Components of Wellness Program

Health Risk Assessments	72%
Biometric Screening (bp, weight, cholesterol)	48%
Classes/Brown Bag Lunches	66%
Health Coaches	45%
Online Health Information	72%
Newsletters	79%
Incentive Campaigns	59%
Physical Exams	14%
Smoking/Tobacco Cessation Programs	62%
Weight-Loss Management	69%
Other	14%

Data Used to Plan Activities

Do Not Collect Data	31%
Program/Event Attendance	41%
Aggregated HRA Scores	48%
Aggregated Biometrics	41%
Employee Demographics	34%
Interest Survey	45%
Culture Audit	21%
Modifiable Medical Claims	14%
Other	3%

Incentives Used

Cash	38%
Premium Differential	67%
Gift Card	25%
Contribution to Savings Account	4%
Merchandise/Trinkets	38%
Eligibility for Preferred Plan	4%

Wellness Program Staffing

Total Staff Hours Per Week			
None	43%	30-39	0%
<10	54%	40-59	0%
10-19	0%	60-79	0%
20-29	4%	80+	0%

CEO Support

Communicates the Value	55%
Delegates Responsibilities	55%
Participates in Wellness Programs	48%
Allocates Staff/Budget	55%
Don't Know/None of the Above	14%

How Wellness Program is Evaluated

Participation	83%
Participant Satisfaction	43%
Improvement in Knowledge/Behaviors	48%
Changes in Biometric Measures	52%
Changes in Risk Factors	43%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	9%
Drop in Health Costs/Claims	39%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	29%	<\$100	35%
<\$25	30%	\$100-\$250	23%
\$26-\$49	0%	\$251-\$400	12%
\$50-\$99	10%	>\$400	31%
\$100-\$149	15%		
\$150-\$199	10%		
\$200-\$299	10%		
\$300-\$399	10%		
>=\$400	15%		

Health Plan Structure 100-499 Employees 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	2%	6%	13%	21%	31%	17%	4%	6%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	2%	17%	19%	21%	13%	8%	8%	8%	4%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	22%	0%	42%	0%	33%	0%	3%	0%	0%	0%	14%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	3%	3%	17%	0%	44%	0%	22%	11%	14%

Primary Care Office Visit Copays

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

None	24%
Deductible Only	38%
\$5	0%
\$10	14%
\$15	3%
\$20	17%
\$25	21%
\$30	17%
\$35	3%
>\$35	0%

Specialty Care Office Visit Copays

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

None	25%
Deductible Only	39%
Same as Primary	36%
<\$30	7%
\$30	0%
\$35	4%
\$40	7%
\$45	4%
\$50	11%
\$55	0%
\$60	0%
\$65	0%
>\$65	7%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	52%	4%	36%	0%	8%

Health Plan Structure (Cont.)

100-499 Employees

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	4%
\$1-499	19%
\$500-\$749	13%
\$750-\$999	2%
\$1,000-\$1,249	13%
\$1,250-\$1,499	2%
\$1,500-\$1,749	8%
\$1,750+	40%

FAMILY PLAN:

None	4%
\$1-\$999	17%
\$1,000-\$1,499	4%
\$1,500-\$1,999	13%
\$2,000-\$2,499	8%
\$2,500-\$3,499	13%
\$3,500-\$4,999	17%
\$5,000+	25%

Deductibles Apply To:

All Medical Care & Prescriptions	36%
Some Medical Care Excluded:	64%
Exclusions:	
Prescriptions	73%
Office/Urgent Care Visits	33%
Emergency Room Visits	30%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	12%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	55%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	17%
\$500-\$999	4%
\$1,000-\$1,999	15%
\$2,000-\$2,999	23%
\$3,000-\$3,999	19%
\$4,000-\$4,999	10%
\$5,000+	13%

FAMILY PLAN

<\$3,500	29%
\$3,500-\$4,499	8%
\$4,500-\$5,499	13%
\$5,500-\$6,499	21%
\$6,500-\$7,499	4%
\$7,500-\$8,499	8%
\$8,500+	17%

Deductibles Included in Maximum

Yes **77%** No **23%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	7%	62%	18%	4%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$55
Tier 4	25%

500+ Employees

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	500+ Employees								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	0%	0%	0%	0%	0%	23%	77%

Type of Business									
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Manufacturing	28%						Transportation/Utilities	2%
Service/Retail	11%						Printing/Publishing/Communications	2%
Government/Education	9%						Health Care	19%
Finance	15%						Professional (Law/Accounting)	2%
Warehouse/Distribution/Logistics	2%						Construction/Trades	0%
Non-Profit	6%						Other	4%

	None	Some	Mostly
Labor Representation	55%	34%	11%

Health Plans Offered	500+ Employees								2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	0%	14%	41%	32%	14%

	PPO	POS	HMO	CDHP
Plan Types	84%	14%	23%	51%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	70%	11%	18%

	Single	Family	Single + Dependent
Enrollment	40%	30%	30%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	2%	2%	26%	52%	10%	7%	0%

	Yes	No
Offer Same-Sex Benefits	14%	86%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	28%	19%	48%	42%	16%	55%	10%

Health Plan Design	500+ Employees	2011 Plan Year	www.HCTrends.com
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	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	71%	29%	Is grandfather status jeopardized under health care reform?	34%	56%	10%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	29%	33%	21%	10%	7%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	3%	\$4,750-\$4,999	0%	\$5,500-\$5,749	15%	>=\$6,500	26%
	\$3,500-\$4,499	18%	\$5,000-\$5,249	5%	\$5,750-\$5,999	10%		
	\$4,500-\$4,749	3%	\$5,250-\$5,499	5%	\$6,000-\$6,499	15%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	8%	\$14,000-\$14,999	5%	\$18,000-\$19,999	18%
	\$12,000-\$12,999	15%	\$15,000-\$15,999	13%	\$20,000-\$24,999	15%
	\$13,000-\$13,999	5%	\$16,000-\$17,999	20%	>=\$25,000	3%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	61%
Increase Deductibles/Copays/Co-Insurance	45%
Increase Out-Of-Pocket Maximums	29%
Restrict Eligibility	6%
Reduce/Eliminate Contribution to HSA/HRA	6%
Reduce Types/Variety of Plans Offered	6%
Change Network and/or Plans	6%
Change Pharmacy Benefit Manager/Benefits	29%
Switch to Self-Funded Health Care	3%
Other	19%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	73%
Biometric Screenings (BP, weight, cholesterol)	55%
Disease Management for Chronic Conditions	88%
Nurse/Medical Help Line	73%
Tiered Provider Arrangement	20%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	15%
Health Savings/Health Reimbursement Accounts	48%
On-Site Fitness Center	33%
On-Site Medical Facility	13%
Employee Assistance Program	83%
100% Preventive Care Programs	90%
Smoking Cestation Programs	100%
Other	15%

HSAs and HRAs

500+ Employees

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	44%
HRAs	15%
Both of the Above	5%
Neither of the Above	37%

Interest in HSAs/HRAs

Will Implement in 2011	14%
Definitely Interested	14%
Moderately Interested	0%
Somewhat Interested	29%
Not Interested	43%

Offer Employees Alternative to HSA/HRA

Yes	63%	No	37%
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Participation

<10%	19%	50-59%	13%
10-19%	13%	60-69%	6%
20-29%	31%	70-79%	6%
30-39%	13%	80-89%	0%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	29%	Meeting with Health Coach	18%
Smoking Cessation	12%	Obtaining Preventive Care, including exam	18%
Complete Advance Directives	6%	Participation in Educational Programs	24%
Improvement in Health-Risk Scores	0%	Other	24%
		None of the Above	59%

SINGLE PLAN**Employer Contribution to Employee Account**

No Funding	20%
\$1-\$249	8%
\$250-\$499	20%
\$500-\$749	44%
\$750-\$999	4%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500+	4%

Insurance Plan Deductible

\$1,000-\$1,499	33%
\$1,500-\$1,749	42%
\$1,750-\$1,999	0%
\$2,000-\$2,249	17%
\$2,250-\$2,499	0%
\$2,500+	8%

FAMILY PLAN**Employer Contribution to Employee Account**

No Funding	21%
\$1-\$499	8%
\$500-\$749	17%
\$750-\$999	4%
\$1,000-\$1,249	29%
\$1,250-\$1,499	4%
\$1,500-\$1,749	13%
\$1,750+	4%

Insurance Plan Deductible

\$2,000-\$2,999	25%
\$3,000-\$3,499	42%
\$3,500-\$3,999	4%
\$4,000-\$4,499	8%
\$4,500-\$5,499	13%
\$5,500-\$6,499	4%
\$6,500+	4%

Wellness Programs

500+ Employees

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	95%	5%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	3%	28%	38%	31%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	3%	8%	8%	25%	22%	25%	8%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	25%	50%	21%	21%	8%
Percent of DEPENDENTS Participating	82%	100%	0%	0%	0%
Percent of RETIREES Participating	79%	71%	29%	0%	0%

Components of Wellness Program

Health Risk Assessments	77%
Biometric Screening (bp, weight, cholesterol)	67%
Classes/Brown Bag Lunches	51%
Health Coaches	59%
Online Health Information	74%
Newsletters	62%
Incentive Campaigns	51%
Physical Exams	33%
Smoking/Tobacco Cessation Programs	79%
Weight-Loss Management	64%
Other	13%

Data Used to Plan Activities

Do Not Collect Data	26%
Program/Event Attendance	49%
Aggregated HRA Scores	64%
Aggregated Biometrics	56%
Employee Demographics	54%
Interest Survey	44%
Culture Audit	10%
Modifiable Medical Claims	26%
Other	5%

Incentives Used

Cash	33%
Premium Differential	52%
Gift Card	18%
Contribution to Savings Account	18%
Merchandise/Trinkets	18%
Eligibility for Preferred Plan	3%

Wellness Program Staffing

Total Staff Hours Per Week			
None	14%	30-39	14%
<10	37%	40-59	6%
10-19	11%	60-79	0%
20-29	6%	80+	11%

CEO Support

Communicates the Value	51%
Delegates Responsibilities	62%
Participates in Wellness Programs	46%
Allocates Staff/Budget	51%
Don't Know/None of the Above	15%

How Wellness Program is Evaluated

Participation	91%
Participant Satisfaction	47%
Improvement in Knowledge/Behaviors	28%
Changes in Biometric Measures	47%
Changes in Risk Factors	47%
Changes in Productivity	6%
Absenteeism, Work Comp, Disab	13%
Drop in Health Costs/Claims	44%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	21%	<\$100	22%
<\$25	23%	\$100-\$250	16%
\$26-\$49	15%	\$251-\$400	22%
\$50-\$99	15%	>\$400	41%
\$100-\$149	12%		
\$150-\$199	15%		
\$200-\$299	8%		
\$300-\$399	8%		
>=\$400	4%		

Health Plan Structure

500+ Employees

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	8%	5%	16%	18%	18%	21%	13%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	11%	11%	22%	19%	19%	5%	5%	8%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	6%	0%	22%	17%	56%	0%	0%	0%	0%	0%	5%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	3%	0%	0%	3%	8%	0%	19%	3%	47%	17%	3%

Primary Care Office Visit Copays

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

None	0%
Deductible Only	39%
\$5	0%
\$10	9%
\$15	4%
\$20	26%
\$25	30%
\$30	22%
\$35	4%
>\$35	4%

Specialty Care Office Visit Copays

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

None	0%
Deductible Only	39%
Same as Primary	26%
<\$30	9%
\$30	4%
\$35	22%
\$40	17%
\$45	0%
\$50	13%
\$55	0%
\$60	9%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	16%	12%	68%	4%	0%

Health Plan Structure (Cont.)

500+ Employees

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	3%
\$1-499	27%
\$500-\$749	38%
\$750-\$999	8%
\$1,000-\$1,249	11%
\$1,250-\$1,499	0%
\$1,500-\$1,749	5%
\$1,750+	8%

FAMILY PLAN:

None	3%
\$1-\$999	25%
\$1,000-\$1,499	31%
\$1,500-\$1,999	11%
\$2,000-\$2,499	17%
\$2,500-\$3,499	3%
\$3,500-\$4,999	6%
\$5,000+	6%

Deductibles Apply To:

All Medical Care & Prescriptions	18%
Some Medical Care Excluded:	82%
Exclusions:	
Prescriptions	90%
Office/Urgent Care Visits	59%
Emergency Room Visits	45%
Routine Physician Office Visits	59%
Lab Work / Diagnostic Tests	21%
Inpatient Care Only	10%
Outpatient Care Only	10%
Preventive Care	72%
Other	3%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	3%
\$500-\$999	3%
\$1,000-\$1,999	21%
\$2,000-\$2,999	50%
\$3,000-\$3,999	5%
\$4,000-\$4,999	11%
\$5,000+	8%

FAMILY PLAN

<\$3,500	7%
\$3,500-\$4,499	13%
\$4,500-\$5,499	43%
\$5,500-\$6,499	7%
\$6,500-\$7,499	0%
\$7,500-\$8,499	3%
\$8,500+	27%

Deductibles Included in Maximum

Yes 91% No 9%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
9%	6%	74%	11%	0%

If Flat-Dollar - Specify Copays:

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

Results by Employer Type

Greater Milwaukee Annual Employer Health Care Benefits Survey
2011 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Financial

Greater Milwaukee Annual Employer Health Care Benefits Survey
2011 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Financial								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	6%	11%	11%	22%	0%	11%	0%	39%

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

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

Health Plans Offered	Financial					2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	0%	31%	38%	6%	25%

	PPO	POS	HMO	CDHP
Plan Types	69%	19%	19%	69%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	25%	56%	19%

	Single	Family	Single + Dependent
Enrollment	40%	34%	26%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	0%	6%	19%	63%	6%	6%	0%

	Yes	No
Offer Same-Sex Benefits	29%	71%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	50%	25%	25%	50%	13%	38%	38%

Health Plan Design

Financial

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	60%	40%	Is grandfather status jeopardized under health care reform?	43%	57%	0%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	27%	33%	13%	0%	0%	13%	0%	13%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	0%	\$4,750-\$4,999	7%	\$5,500-\$5,749	7%	>=\$6,500	21%
	\$3,500-\$4,499	7%	\$5,000-\$5,249	0%	\$5,750-\$5,999	7%		
	\$4,500-\$4,749	0%	\$5,250-\$5,499	29%	\$6,000-\$6,499	21%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	0%	\$14,000-\$14,999	21%	\$18,000-\$19,999	7%
	\$12,000-\$12,999	7%	\$15,000-\$15,999	7%	\$20,000-\$24,999	21%
	\$13,000-\$13,999	7%	\$16,000-\$17,999	29%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	58%
Increase Deductibles/Copays/Co-Insurance	33%
Increase Out-Of-Pocket Maximums	25%
Restrict Eligibility	8%
Reduce/Eliminate Contribution to HSA/HRA	25%
Reduce Types/Variety of Plans Offered	8%
Change Network and/or Plans	25%
Change Pharmacy Benefit Manager/Benefits	8%
Switch to Self-Funded Health Care	8%
Other	8%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	53%
Biometric Screenings (BP, weight, cholesterol)	40%
Disease Management for Chronic Conditions	27%
Nurse/Medical Help Line	73%
Tiered Provider Arrangement	0%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	7%
Health Savings/Health Reimbursement Accounts	73%
On-Site Fitness Center	20%
On-Site Medical Facility	7%
Employee Assistance Program	80%
100% Preventive Care Programs	73%
Smoking Cestation Programs	33%
Other	13%

HSAs and HRAs

Financial

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	60%
HRAs	0%
Both of the Above	27%
Neither of the Above	13%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	0%
Moderately Interested	100%
Somewhat Interested	0%
Not Interested	0%

Offer Employees Alternative to HSA/HRA

Yes	46%	No	54%
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Participation

<10%	17%	50-59%	0%
10-19%	17%	60-69%	17%
20-29%	17%	70-79%	0%
30-39%	33%	80-89%	0%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	0%	Meeting with Health Coach	0%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	0%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	30%
		None of the Above	70%

SINGLE PLAN

Employer Contribution to Employee Account

No Funding	31%
\$1-\$249	0%
\$250-\$499	0%
\$500-\$749	38%
\$750-\$999	23%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500+	8%

Insurance Plan Deductible

\$1,000-\$1,499	8%
\$1,500-\$1,749	33%
\$1,750-\$1,999	0%
\$2,000-\$2,249	33%
\$2,250-\$2,499	0%
\$2,500+	25%

FAMILY PLAN

Employer Contribution to Employee Account

No Funding	23%
\$1-\$499	0%
\$500-\$749	0%
\$750-\$999	8%
\$1,000-\$1,249	38%
\$1,250-\$1,499	8%
\$1,500-\$1,749	15%
\$1,750+	8%

Insurance Plan Deductible

\$2,000-\$2,999	0%
\$3,000-\$3,499	46%
\$3,500-\$3,999	0%
\$4,000-\$4,499	23%
\$4,500-\$5,499	8%
\$5,500-\$6,499	8%
\$6,500+	15%

Wellness Programs

Financial

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	73%	27%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	0%	27%	36%	36%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	0%	0%	18%	9%	45%	27%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	45%	33%	33%	33%	0%
Percent of DEPENDENTS Participating	91%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	NA	NA	NA	NA

Components of Wellness Program

Health Risk Assessments	91%
Biometric Screening (bp, weight, cholesterol)	91%
Classes/Brown Bag Lunches	82%
Health Coaches	45%
Online Health Information	64%
Newsletters	73%
Incentive Campaigns	55%
Physical Exams	27%
Smoking/Tobacco Cessation Programs	55%
Weight-Loss Management	64%
Other	18%

Data Used to Plan Activities

Do Not Collect Data	9%
Program/Event Attendance	64%
Aggregated HRA Scores	73%
Aggregated Biometrics	55%
Employee Demographics	73%
Interest Survey	82%
Culture Audit	27%
Modifiable Medical Claims	18%
Other	9%

Incentives Used

Cash	11%
Premium Differential	78%
Gift Card	33%
Contribution to Savings Account	11%
Merchandise/Trinkets	0%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	0%	30-39	10%
<10	70%	40-59	20%
10-19	0%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	73%
Delegates Responsibilities	45%
Participates in Wellness Programs	82%
Allocates Staff/Budget	64%
Don't Know/None of the Above	9%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	44%
Improvement in Knowledge/Behaviors	44%
Changes in Biometric Measures	44%
Changes in Risk Factors	67%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	22%
Drop in Health Costs/Claims	44%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	0%	<\$100	22%
<\$25	22%	\$100-\$250	11%
\$26-\$49	22%	\$251-\$400	22%
\$50-\$99	0%	>\$400	44%
\$100-\$149	11%		
\$150-\$199	22%		
\$200-\$299	0%		
\$300-\$399	11%		
>=\$400	11%		

Health Plan Structure Financial 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

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

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	40%	0%	10%	10%	40%	0%	0%	0%	0%	0%	23%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	9%	55%	0%	9%	0%	27%	0%	15%

Primary Care Office Visit Copays

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

None	17%
Deductible Only	57%
\$5	0%
\$10	0%
\$15	0%
\$20	33%
\$25	0%
\$30	50%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

None	17%
Deductible Only	54%
Same as Primary	17%
<\$30	17%
\$30	0%
\$35	0%
\$40	17%
\$45	0%
\$50	17%
\$55	0%
\$60	17%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	0%	0%	100%	0%	0%

Health Plan Structure (Cont.)

Financial

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

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

FAMILY PLAN:

None	7%
\$1-\$999	14%
\$1,000-\$1,499	14%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	14%
\$3,500-\$4,999	21%
\$5,000+	29%

Deductibles Apply To:

All Medical Care & Prescriptions	31%
Some Medical Care Excluded:	69%
Exclusions:	
Prescriptions	56%
Office/Urgent Care Visits	33%
Emergency Room Visits	22%
Routine Physician Office Visits	33%
Lab Work / Diagnostic Tests	0%
Inpatient Care Only	11%
Outpatient Care Only	11%
Preventive Care	78%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	38%
\$2,000-\$2,999	31%
\$3,000-\$3,999	8%
\$4,000-\$4,999	8%
\$5,000+	15%

FAMILY PLAN

<\$3,500	38%
\$3,500-\$4,499	8%
\$4,500-\$5,499	8%
\$5,500-\$6,499	15%
\$6,500-\$7,499	8%
\$7,500-\$8,499	8%
\$8,500+	15%

Deductibles Included in Maximum

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

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
8%	0%	54%	31%	8%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$30
Tier 3	\$50
Tier 4	NA

Government & Education

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Government & Education

2011 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	6%	0%	0%	11%	17%	44%	6%	17%

Type of Business

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

	None	Some	Mostly
Labor Representation	11%	39%	50%

Health Plans Offered

Government & Education

2011 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2011	6%	59%	24%	0%	12%

	PPO	POS	HMO	CDHP
Plan Types	71%	6%	41%	6%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	59%	35%	6%

	Single	Family	Single + Dependent
Enrollment	25%	72%	4%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	6%	0%	6%	44%	17%	22%	6%

	Yes	No
Offer Same-Sex Benefits	24%	76%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	67%	80%	0%	20%	0%	0%	0%

Health Plan Design

Government & Education

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	44%	56%	Is grandfather status jeopardized under health care reform?	29%	57%	14%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	50%	25%	19%	6%	0%	0%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	0%	\$4,750-\$4,999	0%	\$5,500-\$5,749	0%	>=\$6,500	93%
	\$3,500-\$4,499	7%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%		
	\$4,500-\$4,749	0%	\$5,250-\$5,499	0%	\$6,000-\$6,499	0%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	13%	\$14,000-\$14,999	0%	\$18,000-\$19,999	27%
	\$12,000-\$12,999	0%	\$15,000-\$15,999	0%	\$20,000-\$24,999	53%
	\$13,000-\$13,999	7%	\$16,000-\$17,999	0%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	67%
Increase Deductibles/Copays/Co-Insurance	25%
Increase Out-Of-Pocket Maximums	8%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	8%
Change Pharmacy Benefit Manager/Benefits	8%
Switch to Self-Funded Health Care	0%
Other	17%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	57%
Biometric Screenings (BP, weight, cholesterol)	71%
Disease Management for Chronic Conditions	57%
Nurse/Medical Help Line	79%
Tiered Provider Arrangement	14%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	14%
On-Site Fitness Center	36%
On-Site Medical Facility	0%
Employee Assistance Program	86%
100% Preventive Care Programs	57%
Smoking Cestation Programs	0%
Other	0%

HSAs and HRAs

Government & Education

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	7%
HRAs	7%
Both of the Above	0%
Neither of the Above	86%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	15%
Moderately Interested	8%
Somewhat Interested	38%
Not Interested	38%

Offer Employees Alternative to HSA/HRA

Yes	INS DATA	No	INS DATA
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	INS DATA	Meeting with Health Coach	INS DATA
Smoking Cessation	INS DATA	Obtaining Preventive Care, including exam	INS DATA
Complete Advance Directives	INS DATA	Participation in Educational Programs	INS DATA
Improvement in Health-Risk Scores	INS DATA	Other	INS DATA
		None of the Above	INS DATA

INS DATA = Insufficient Data

SINGLE PLAN

Employer Contribution to Employee Account

No Funding	INS DATA
\$1-\$249	INS DATA
\$250-\$499	INS DATA
\$500-\$749	INS DATA
\$750-\$999	INS DATA
\$1,000-\$1,249	INS DATA
\$1,250-\$1,499	INS DATA
\$1,500+	INS DATA

Insurance Plan Deductible

\$1,000-\$1,499	INS DATA
\$1,500-\$1,749	INS DATA
\$1,750-\$1,999	INS DATA
\$2,000-\$2,249	INS DATA
\$2,250-\$2,499	INS DATA
\$2,500+	INS DATA

FAMILY PLAN

Employer Contribution to Employee Account

No Funding	INS DATA
\$1-\$499	INS DATA
\$500-\$749	INS DATA
\$750-\$999	INS DATA
\$1,000-\$1,249	INS DATA
\$1,250-\$1,499	INS DATA
\$1,500-\$1,749	INS DATA
\$1,750+	INS DATA

Insurance Plan Deductible

\$2,000-\$2,999	INS DATA
\$3,000-\$3,499	INS DATA
\$3,500-\$3,999	INS DATA
\$4,000-\$4,499	INS DATA
\$4,500-\$5,499	INS DATA
\$5,500-\$6,499	INS DATA
\$6,500+	INS DATA

Wellness Programs

Government & Education

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	60%	40%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	11%	33%	44%	11%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	0%	43%	0%	14%	14%	29%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	56%	25%	25%	0%	50%
Percent of DEPENDENTS Participating	100%	NA	NA	NA	NA
Percent of RETIREES Participating	88%	0%	0%	0%	100%

Components of Wellness Program

Health Risk Assessments	89%
Biometric Screening (bp, weight, cholesterol)	78%
Classes/Brown Bag Lunches	78%
Health Coaches	44%
Online Health Information	89%
Newsletters	78%
Incentive Campaigns	78%
Physical Exams	11%
Smoking/Tobacco Cessation Programs	78%
Weight-Loss Management	56%
Other	11%

Data Used to Plan Activities

Do Not Collect Data	22%
Program/Event Attendance	44%
Aggregated HRA Scores	78%
Aggregated Biometrics	78%
Employee Demographics	44%
Interest Survey	44%
Culture Audit	22%
Modifiable Medical Claims	11%
Other	0%

Incentives Used

Cash	13%
Premium Differential	75%
Gift Card	13%
Contribution to Savings Account	0%
Merchandise/Trinkets	25%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	22%	30-39	11%
<10	44%	40-59	0%
10-19	0%	60-79	0%
20-29	11%	80+	11%

CEO Support

Communicates the Value	44%
Delegates Responsibilities	67%
Participates in Wellness Programs	56%
Allocates Staff/Budget	67%
Don't Know/None of the Above	11%

How Wellness Program is Evaluated

Participation	88%
Participant Satisfaction	50%
Improvement in Knowledge/Behaviors	38%
Changes in Biometric Measures	63%
Changes in Risk Factors	50%
Changes in Productivity	13%
Absenteeism, Work Comp, Disab	13%
Drop in Health Costs/Claims	50%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	22%	<\$100	25%
<\$25	14%	\$100-\$250	25%
\$26-\$49	0%	\$251-\$400	13%
\$50-\$99	57%	>\$400	38%
\$100-\$149	14%		
\$150-\$199	14%		
\$200-\$299	0%		
\$300-\$399	0%		
>=\$400	0%		

Health Plan Structure Government & Education 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	33%	42%	17%	8%	0%	0%	0%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	77%	15%	8%	0%	0%	0%	0%	0%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	46%	0%	46%	0%	8%	0%	0%	0%	0%	0%	0%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	14%	0%	14%	14%	43%	0%	0%	14%	0%	0%	0%

Primary Care Office Visit Copays

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

None	27%
Deductible Only	15%
\$5	0%
\$10	45%
\$15	0%
\$20	18%
\$25	9%
\$30	0%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

None	27%
Deductible Only	15%
Same as Primary	45%
<\$30	18%
\$30	0%
\$35	0%
\$40	9%
\$45	0%
\$50	0%
\$55	0%
\$60	0%
\$65	0%
>\$65	0%

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

Health Plan Structure (Cont.)

Government & Education

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	23%
\$1-499	69%
\$500-\$749	0%
\$750-\$999	0%
\$1,000-\$1,249	0%
\$1,250-\$1,499	0%
\$1,500-\$1,749	8%
\$1,750+	0%

FAMILY PLAN:

None	23%
\$1-\$999	69%
\$1,000-\$1,499	0%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	8%
\$3,500-\$4,999	0%
\$5,000+	0%

Deductibles Apply To:

All Medical Care & Prescriptions	36%
Some Medical Care Excluded:	64%
Exclusions:	
Prescriptions	88%
Office/Urgent Care Visits	38%
Emergency Room Visits	0%
Routine Physician Office Visits	25%
Lab Work / Diagnostic Tests	13%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	63%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	62%
\$500-\$999	15%
\$1,000-\$1,999	8%
\$2,000-\$2,999	8%
\$3,000-\$3,999	0%
\$4,000-\$4,999	0%
\$5,000+	8%

FAMILY PLAN

<\$3,500	85%
\$3,500-\$4,499	0%
\$4,500-\$5,499	8%
\$5,500-\$6,499	0%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	8%

Deductibles Included in Maximum

Yes 91% **No 9%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	25%	75%	0%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$25
Tier 3	\$35
Tier 4	NA

Health Care

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www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Health Care

2011 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	7%	7%	13%	7%	0%	7%	7%	53%

Type of Business

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

	None	Some	Mostly
Labor Representation	80%	20%	0%

Health Plans Offered

Health Care

2011 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2011	8%	23%	31%	38%	0%

	PPO	POS	HMO	CDHP
Plan Types	83%	8%	17%	50%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	42%	50%	8%

	Single	Family	Single + Dependent
Enrollment	33%	34%	33%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	18%	9%	27%	36%	9%	0%	0%

	Yes	No
Offer Same-Sex Benefits	20%	80%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	33%	0%	88%	38%	0%	25%	0%

Health Plan Design

Health Care

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	55%	45%	Is grandfather status jeopardized under health care reform?	40%	60%	0%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	18%	36%	18%	9%	9%	0%	0%	9%

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

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	9%	\$14,000-\$14,999	9%	\$18,000-\$19,999	9%
	\$12,000-\$12,999	9%	\$15,000-\$15,999	9%	\$20,000-\$24,999	27%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	27%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	63%
Increase Deductibles/Copays/Co-Insurance	50%
Increase Out-Of-Pocket Maximums	38%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	25%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	13%
Change Pharmacy Benefit Manager/Benefits	38%
Switch to Self-Funded Health Care	0%
Other	38%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	56%
Biometric Screenings (BP, weight, cholesterol)	11%
Disease Management for Chronic Conditions	67%
Nurse/Medical Help Line	11%
Tiered Provider Arrangement	33%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	67%
On-Site Fitness Center	0%
On-Site Medical Facility	33%
Employee Assistance Program	56%
100% Preventive Care Programs	67%
Smoking Cestation Programs	56%
Other	11%

HSAs and HRAs

Health Care

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	50%
HRAs	0%
Both of the Above	0%
Neither of the Above	50%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	17%
Moderately Interested	17%
Somewhat Interested	17%
Not Interested	50%

Offer Employees Alternative to HSA/HRA

Yes	71%	No	29%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	67%	Meeting with Health Coach	67%
Smoking Cessation	67%	Obtaining Preventive Care, including exam	67%
Complete Advance Directives	0%	Participation in Educational Programs	67%
Improvement in Health-Risk Scores	0%	Other	33%
		None of the Above	33%

SINGLE PLAN

Employer Contribution to Employee Account

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

Insurance Plan Deductible

\$1,000-\$1,499	17%
\$1,500-\$1,749	33%
\$1,750-\$1,999	0%
\$2,000-\$2,249	0%
\$2,250-\$2,499	0%
\$2,500+	50%

FAMILY PLAN

Employer Contribution to Employee Account

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

Insurance Plan Deductible

\$2,000-\$2,999	17%
\$3,000-\$3,499	33%
\$3,500-\$3,999	0%
\$4,000-\$4,499	17%
\$4,500-\$5,499	17%
\$5,500-\$6,499	0%
\$6,500+	17%

Wellness Programs

Health Care

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	82%	18%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	11%	56%	22%	11%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	33%	11%	22%	33%	0%	0%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	56%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	89%	100%	0%	0%	0%
Percent of RETIREES Participating	89%	100%	0%	0%	0%

Components of Wellness Program

Health Risk Assessments	56%
Biometric Screening (bp, weight, cholesterol)	22%
Classes/Brown Bag Lunches	67%
Health Coaches	11%
Online Health Information	33%
Newsletters	56%
Incentive Campaigns	44%
Physical Exams	33%
Smoking/Tobacco Cessation Programs	44%
Weight-Loss Management	56%
Other	0%

Data Used to Plan Activities

Do Not Collect Data	33%
Program/Event Attendance	44%
Aggregated HRA Scores	33%
Aggregated Biometrics	0%
Employee Demographics	44%
Interest Survey	22%
Culture Audit	0%
Modifiable Medical Claims	22%
Other	0%

Incentives Used

Cash	29%
Premium Differential	0%
Gift Card	29%
Contribution to Savings Account	29%
Merchandise/Trinkets	29%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	33%	30-39	22%
<10	22%	40-59	0%
10-19	11%	60-79	0%
20-29	0%	80+	11%

CEO Support

Communicates the Value	63%
Delegates Responsibilities	75%
Participates in Wellness Programs	38%
Allocates Staff/Budget	50%
Don't Know/None of the Above	13%

How Wellness Program is Evaluated

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

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	22%	<\$100	57%
<\$25	57%	\$100-\$250	43%
\$26-\$49	29%	\$251-\$400	0%
\$50-\$99	0%	>\$400	0%
\$100-\$149	0%		
\$150-\$199	0%		
\$200-\$299	14%		
\$300-\$399	0%		
>=\$400	0%		

Health Plan Structure Health Care 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	0%	20%	20%	10%	20%	30%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	20%	20%	10%	20%	0%	10%	20%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	10%	0%	30%	20%	40%	0%	0%	0%	0%	0%	0%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	10%	0%	30%	0%	20%	40%	0%

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

None	13%
Deductible Only	20%
Same as Primary	25%
<\$30	13%
\$30	0%
\$35	25%
\$40	0%
\$45	0%
\$50	0%
\$55	0%
\$60	25%
\$65	0%
>\$65	0%

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

Health Plan Structure (Cont.)

Health Care

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

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

FAMILY PLAN:

None	11%
\$1-\$999	22%
\$1,000-\$1,499	44%
\$1,500-\$1,999	0%
\$2,000-\$2,499	11%
\$2,500-\$3,499	0%
\$3,500-\$4,999	0%
\$5,000+	11%

Deductibles Apply To:

All Medical Care & Prescriptions	14%
Some Medical Care Excluded:	86%
Exclusions:	
Prescriptions	100%
Office/Urgent Care Visits	86%
Emergency Room Visits	71%
Routine Physician Office Visits	71%
Lab Work / Diagnostic Tests	14%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	86%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	10%
\$2,000-\$2,999	50%
\$3,000-\$3,999	10%
\$4,000-\$4,999	0%
\$5,000+	30%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	0%
\$4,500-\$5,499	60%
\$5,500-\$6,499	0%
\$6,500-\$7,499	0%
\$7,500-\$8,499	0%
\$8,500+	40%

Deductibles Included in Maximum

Yes 80% No 20%

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
11%	0%	67%	22%	0%

If Flat-Dollar - Specify Copays:

Tier 1	\$15
Tier 2	\$30
Tier 3	\$50
Tier 4	NA

Manufacturing

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Manufacturing								2011 Plan Year				www.HCTrends.com	
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	9%	16%	13%	7%	27%	2%	27%

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

	None	Some	Mostly
Labor Representation	69%	24%	7%

Health Plans Offered	Manufacturing					2011 Plan Year				www.HCTrends.com	
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	0%	40%	44%	16%	0%

	PPO	POS	HMO	CDHP
Plan Types	84%	9%	5%	37%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	43%	55%	2%

	Single	Family	Single + Dependent
Enrollment	40%	43%	17%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	0%	12%	30%	42%	12%	5%	0%

	Yes	No
Offer Same-Sex Benefits	9%	91%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	31%	44%	30%	44%	19%	22%	19%

Health Plan Design

Manufacturing

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	74%	26%	Is grandfather status jeopardized under health care reform?	56%	38%	5%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	18%	18%	23%	15%	8%	5%	8%	5%

	<\$3,500	3%	\$4,750-\$4,999	5%	\$5,500-\$5,749	16%	>=\$6,500	16%
Estimated Cost for Single Coverage (employer/employee share combined)	\$3,500-\$4,499	30%	\$5,000-\$5,249	5%	\$5,750-\$5,999	14%		
	\$4,500-\$4,749	11%	\$5,250-\$5,499	0%	\$6,000-\$6,499	0%		

	<\$12,000	18%	\$14,000-\$14,999	5%	\$18,000-\$19,999	16%
Estimated Cost for Family Coverage (employer/employee share combined)	\$12,000-\$12,999	13%	\$15,000-\$15,999	13%	\$20,000-\$24,999	5%
	\$13,000-\$13,999	11%	\$16,000-\$17,999	18%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	57%
Increase Deductibles/Copays/Co-Insurance	63%
Increase Out-Of-Pocket Maximums	23%
Restrict Eligibility	11%
Reduce/Eliminate Contribution to HSA/HRA	9%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	14%
Change Pharmacy Benefit Manager/Benefits	23%
Switch to Self-Funded Health Care	3%
Other	14%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	58%
Biometric Screenings (BP, weight, cholesterol)	52%
Disease Management for Chronic Conditions	52%
Nurse/Medical Help Line	52%
Tiered Provider Arrangement	18%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	9%
Health Savings/Health Reimbursement Accounts	52%
On-Site Fitness Center	9%
On-Site Medical Facility	9%
Employee Assistance Program	58%
100% Preventive Care Programs	67%
Smoking Cestation Programs	61%
Other	12%

HSAs and HRAs

Manufacturing

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	33%
HRAs	22%
Both of the Above	8%
Neither of the Above	36%

Interest in HSAs/HRAs

Will Implement in 2011	8%
Definitely Interested	0%
Moderately Interested	15%
Somewhat Interested	23%
Not Interested	54%

Offer Employees Alternative to HSA/HRA

Yes	45%	No	55%
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Participation

<10%	8%	50-59%	8%
10-19%	17%	60-69%	17%
20-29%	17%	70-79%	8%
30-39%	17%	80-89%	0%
40-49%	8%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	15%	Meeting with Health Coach	8%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	8%
Complete Advance Directives	0%	Participation in Educational Programs	8%
Improvement in Health-Risk Scores	0%	Other	38%
		None of the Above	62%

SINGLE PLAN

Employer Contribution to Employee Account

No Funding	26%
\$1-\$249	4%
\$250-\$499	13%
\$500-\$749	35%
\$750-\$999	9%
\$1,000-\$1,249	0%
\$1,250-\$1,499	9%
\$1,500+	4%

Insurance Plan Deductible

\$1,000-\$1,499	19%
\$1,500-\$1,749	14%
\$1,750-\$1,999	0%
\$2,000-\$2,249	19%
\$2,250-\$2,499	0%
\$2,500+	48%

FAMILY PLAN

Employer Contribution to Employee Account

No Funding	26%
\$1-\$499	4%
\$500-\$749	13%
\$750-\$999	4%
\$1,000-\$1,249	35%
\$1,250-\$1,499	0%
\$1,500-\$1,749	4%
\$1,750+	13%

Insurance Plan Deductible

\$2,000-\$2,999	22%
\$3,000-\$3,499	17%
\$3,500-\$3,999	0%
\$4,000-\$4,499	9%
\$4,500-\$5,499	22%
\$5,500-\$6,499	26%
\$6,500+	4%

Wellness Programs

Manufacturing

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	69%	31%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	4%	38%	38%	19%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	12%	4%	8%	19%	19%	31%	8%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	32%	41%	24%	18%	18%
Percent of DEPENDENTS Participating	72%	100%	0%	0%	0%
Percent of RETIREES Participating	88%	100%	0%	0%	0%

Components of Wellness Program

Health Risk Assessments	80%
Biometric Screening (bp, weight, cholesterol)	72%
Classes/Brown Bag Lunches	56%
Health Coaches	56%
Online Health Information	68%
Newsletters	56%
Incentive Campaigns	52%
Physical Exams	32%
Smoking/Tobacco Cessation Programs	88%
Weight-Loss Management	72%
Other	8%

Data Used to Plan Activities

Do Not Collect Data	23%
Program/Event Attendance	54%
Aggregated HRA Scores	54%
Aggregated Biometrics	46%
Employee Demographics	42%
Interest Survey	38%
Culture Audit	8%
Modifiable Medical Claims	15%
Other	8%

Incentives Used

Cash	52%
Premium Differential	65%
Gift Card	13%
Contribution to Savings Account	22%
Merchandise/Trinkets	30%
Eligibility for Preferred Plan	9%

Wellness Program Staffing

Total Staff Hours Per Week			
None	36%	30-39	4%
<10	44%	40-59	0%
10-19	4%	60-79	0%
20-29	8%	80+	4%

CEO Support

Communicates the Value	50%
Delegates Responsibilities	50%
Participates in Wellness Programs	50%
Allocates Staff/Budget	42%
Don't Know/None of the Above	19%

How Wellness Program is Evaluated

Participation	83%
Participant Satisfaction	35%
Improvement in Knowledge/Behaviors	26%
Changes in Biometric Measures	43%
Changes in Risk Factors	35%
Changes in Productivity	4%
Absenteeism, Work Comp, Disab	4%
Drop in Health Costs/Claims	22%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	32%	<\$100	17%
<\$25	13%	\$100-\$250	17%
\$26-\$49	0%	\$251-\$400	25%
\$50-\$99	7%	>\$400	42%
\$100-\$149	33%		
\$150-\$199	7%		
\$200-\$299	20%		
\$300-\$399	20%		
>=\$400	0%		

Health Plan Structure

Manufacturing

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	3%	9%	9%	24%	30%	12%	12%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	9%	6%	21%	38%	15%	3%	3%	6%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	5%	0%	27%	9%	50%	0%	5%	0%	0%	5%	29%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	9%	0%	27%	0%	41%	23%	29%

Primary Care Office Visit Copays

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

None	10%
Deductible Only	41%
\$5	0%
\$10	5%
\$15	5%
\$20	5%
\$25	55%
\$30	20%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

None	5%
Deductible Only	44%
Same as Primary	21%
<\$30	0%
\$30	5%
\$35	5%
\$40	26%
\$45	11%
\$50	16%
\$55	5%
\$60	0%
\$65	0%
>\$65	5%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	29%	5%	48%	5%	14%

Health Plan Structure (Cont.)

Manufacturing

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	3%
\$500-\$749	18%
\$750-\$999	12%
\$1,000-\$1,249	15%
\$1,250-\$1,499	3%
\$1,500-\$1,749	9%
\$1,750+	41%

FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	9%
\$1,500-\$1,999	15%
\$2,000-\$2,499	21%
\$2,500-\$3,499	9%
\$3,500-\$4,999	12%
\$5,000+	33%

Deductibles Apply To:

All Medical Care & Prescriptions	5%
Some Medical Care Excluded:	95%
Exclusions:	
Prescriptions	82%
Office/Urgent Care Visits	29%
Emergency Room Visits	41%
Routine Physician Office Visits	35%
Lab Work / Diagnostic Tests	12%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	53%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	6%
\$2,000-\$2,999	45%
\$3,000-\$3,999	21%
\$4,000-\$4,999	15%
\$5,000+	12%

FAMILY PLAN

<\$3,500	3%
\$3,500-\$4,499	12%
\$4,500-\$5,499	24%
\$5,500-\$6,499	18%
\$6,500-\$7,499	6%
\$7,500-\$8,499	6%
\$8,500+	30%

Deductibles Included in Maximum

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

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
16%	3%	58%	19%	3%

If Flat-Dollar - Specify Copays:

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

Non-Profit

Greater Milwaukee Annual Employer Health Care Benefits Survey
2011 Plan Year
www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Non-Profit

2011 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	11%	26%	5%	11%	26%	5%	16%	0%

Type of Business

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

	None	Some	Mostly
Labor Representation	89%	0%	11%

Health Plans Offered

Non-Profit

2011 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2011	6%	50%	33%	11%	0%

	PPO	POS	HMO	CDHP
Plan Types	72%	17%	6%	22%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	11%	67%	22%

	Single	Family	Single + Dependent
Enrollment	50%	30%	20%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	0%	22%	56%	17%	0%	0%	6%

	Yes	No
Offer Same-Sex Benefits	37%	63%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	35%	27%	36%	9%	27%	0%	18%

Health Plan Design

Non-Profit

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	39%	61%	Is grandfather status jeopardized under health care reform?	12%	65%	24%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	29%	18%	6%	18%	6%	6%	6%	12%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	6%	\$4,750-\$4,999	0%	\$5,500-\$5,749	6%	>=\$6,500	53%
	\$3,500-\$4,499	18%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%		
	\$4,500-\$4,749	6%	\$5,250-\$5,499	0%	\$6,000-\$6,499	12%		

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

Principal Cost-Containment Strategies

Increase Employee Share of Premium	50%
Increase Deductibles/Copays/Co-Insurance	43%
Increase Out-Of-Pocket Maximums	21%
Restrict Eligibility	14%
Reduce/Eliminate Contribution to HSA/HRA	14%
Reduce Types/Variety of Plans Offered	0%
Change Network and/or Plans	14%
Change Pharmacy Benefit Manager/Benefits	29%
Switch to Self-Funded Health Care	0%
Other	7%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	50%
Biometric Screenings (BP, weight, cholesterol)	31%
Disease Management for Chronic Conditions	31%
Nurse/Medical Help Line	63%
Tiered Provider Arrangement	13%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	56%
On-Site Fitness Center	13%
On-Site Medical Facility	0%
Employee Assistance Program	44%
100% Preventive Care Programs	63%
Smoking Cestation Programs	19%
Other	6%

HSAs and HRAs

Non-Profit

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	28%
HRAs	39%
Both of the Above	0%
Neither of the Above	33%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	60%
Moderately Interested	0%
Somewhat Interested	0%
Not Interested	40%

Offer Employees Alternative to HSA/HRA

Yes	14%	No	86%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	14%	Meeting with Health Coach	0%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	0%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	0%
		None of the Above	86%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	18%	\$1,000-\$1,499	25%
\$1-\$249	0%	\$1,500-\$1,749	17%
\$250-\$499	9%	\$1,750-\$1,999	0%
\$500-\$749	9%	\$2,000-\$2,249	25%
\$750-\$999	0%	\$2,250-\$2,499	0%
\$1,000-\$1,249	18%	\$2,500+	33%
\$1,250-\$1,499	9%		
\$1,500+	36%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	27%	\$2,000-\$2,999	27%
\$1-\$499	0%	\$3,000-\$3,499	18%
\$500-\$749	9%	\$3,500-\$3,999	0%
\$750-\$999	0%	\$4,000-\$4,499	18%
\$1,000-\$1,249	9%	\$4,500-\$5,499	18%
\$1,250-\$1,499	0%	\$5,500-\$6,499	9%
\$1,500-\$1,749	9%	\$6,500+	9%
\$1,750+	45%		

Wellness Programs

Non-Profit

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	53%	47%

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

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	11%	33%	11%	0%	22%	11%	11%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	44%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	78%	100%	0%	0%	0%
Percent of RETIREES Participating	78%	100%	0%	0%	0%

Components of Wellness Program

Health Risk Assessments	67%
Biometric Screening (bp, weight, cholesterol)	33%
Classes/Brown Bag Lunches	56%
Health Coaches	44%
Online Health Information	67%
Newsletters	56%
Incentive Campaigns	56%
Physical Exams	0%
Smoking/Tobacco Cessation Programs	44%
Weight-Loss Management	67%
Other	11%

Data Used to Plan Activities

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

Incentives Used

Cash	25%
Premium Differential	13%
Gift Card	50%
Contribution to Savings Account	13%
Merchandise/Trinkets	38%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	44%	30-39	0%
<10	44%	40-59	0%
10-19	11%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	56%
Delegates Responsibilities	56%
Participates in Wellness Programs	44%
Allocates Staff/Budget	44%
Don't Know/None of the Above	33%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	43%
Improvement in Knowledge/Behaviors	29%
Changes in Biometric Measures	14%
Changes in Risk Factors	29%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	14%
Drop in Health Costs/Claims	57%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	44%	<\$100	75%
<\$25	60%	\$100-\$250	0%
\$26-\$49	0%	\$251-\$400	13%
\$50-\$99	20%	>\$400	13%
\$100-\$149	20%		
\$150-\$199	0%		
\$200-\$299	0%		
\$300-\$399	0%		
>=\$400	0%		

Health Plan Structure

Non-Profit

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	6%	12%	6%	18%	29%	12%	12%	6%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	19%	13%	19%	0%	25%	6%	13%	0%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	22%	0%	33%	11%	22%	0%	0%	0%	0%	11%	36%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	27%	0%	18%	9%	18%	27%	27%

Primary Care Office Visit Copays

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

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

Specialty Care Office Visit Copays

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

None	9%
Deductible Only	35%
Same as Primary	45%
<\$30	0%
\$30	0%
\$35	9%
\$40	0%
\$45	0%
\$50	18%
\$55	0%
\$60	18%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	38%	8%	46%	0%	8%

Health Plan Structure (Cont.)

Non-Profit

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	31%
\$750-\$999	0%
\$1,000-\$1,249	6%
\$1,250-\$1,499	6%
\$1,500-\$1,749	6%
\$1,750+	50%

FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	6%
\$1,500-\$1,999	25%
\$2,000-\$2,499	6%
\$2,500-\$3,499	13%
\$3,500-\$4,999	19%
\$5,000+	31%

Deductibles Apply To:

All Medical Care & Prescriptions	50%
Some Medical Care Excluded:	50%
Exclusions:	
Prescriptions	63%
Office/Urgent Care Visits	50%
Emergency Room Visits	38%
Routine Physician Office Visits	75%
Lab Work / Diagnostic Tests	38%
Inpatient Care Only	25%
Outpatient Care Only	25%
Preventive Care	38%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	6%
\$500-\$999	0%
\$1,000-\$1,999	24%
\$2,000-\$2,999	24%
\$3,000-\$3,999	18%
\$4,000-\$4,999	6%
\$5,000+	24%

FAMILY PLAN

<\$3,500	25%
\$3,500-\$4,499	6%
\$4,500-\$5,499	13%
\$5,500-\$6,499	13%
\$6,500-\$7,499	0%
\$7,500-\$8,499	6%
\$8,500+	38%

Deductibles Included in Maximum

Yes **93%** No **7%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
7%	0%	60%	27%	7%

If Flat-Dollar - Specify Copays:

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

Professional

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Professional

2011 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	9%	26%	9%	17%	22%	13%	4%	0%

Type of Business

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

	None	Some	Mostly
Labor Representation	100%	0%	0%

Health Plans Offered

Professional

2011 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2011	5%	45%	35%	10%	5%

	PPO	POS	HMO	CDHP
Plan Types	74%	32%	11%	21%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	25%	70%	5%

	Single	Family	Single + Dependent
Enrollment	41%	34%	25%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	5%	5%	47%	21%	11%	0%	11%

	Yes	No
Offer Same-Sex Benefits	30%	70%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	41%	40%	20%	30%	20%	30%	10%

Health Plan Design

Professional

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	39%	61%	Is grandfather status jeopardized under health care reform?	35%	59%	6%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	6%	6%	28%	33%	6%	11%	6%	0%	6%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	6%	\$4,750-\$4,999	24%	\$5,500-\$5,749	12%	>=\$6,500	12%
	\$3,500-\$4,499	24%	\$5,000-\$5,249	0%	\$5,750-\$5,999	6%		
	\$4,500-\$4,749	6%	\$5,250-\$5,499	0%	\$6,000-\$6,499	12%		

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

Principal Cost-Containment Strategies

Increase Employee Share of Premium	54%
Increase Deductibles/Copays/Co-Insurance	38%
Increase Out-Of-Pocket Maximums	23%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	8%
Reduce Types/Variety of Plans Offered	15%
Change Network and/or Plans	23%
Change Pharmacy Benefit Manager/Benefits	8%
Switch to Self-Funded Health Care	0%
Other	0%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	56%
Biometric Screenings (BP, weight, cholesterol)	50%
Disease Management for Chronic Conditions	50%
Nurse/Medical Help Line	63%
Tiered Provider Arrangement	13%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	69%
On-Site Fitness Center	13%
On-Site Medical Facility	0%
Employee Assistance Program	56%
100% Preventive Care Programs	56%
Smoking Cestation Programs	44%
Other	13%

HSAs and HRAs

Professional

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	37%
HRAs	11%
Both of the Above	21%
Neither of the Above	32%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	0%
Moderately Interested	17%
Somewhat Interested	33%
Not Interested	50%

Offer Employees Alternative to HSA/HRA

Yes	60%	No	40%
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Participation

<10%	17%	50-59%	17%
10-19%	0%	60-69%	17%
20-29%	0%	70-79%	17%
30-39%	17%	80-89%	17%
40-49%	0%	90%+	0%

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	22%	Meeting with Health Coach	11%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	11%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	11%
		None of the Above	56%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	25%	\$1,000-\$1,499	17%
\$1-\$249	8%	\$1,500-\$1,749	0%
\$250-\$499	8%	\$1,750-\$1,999	8%
\$500-\$749	25%	\$2,000-\$2,249	25%
\$750-\$999	0%	\$2,250-\$2,499	8%
\$1,000-\$1,249	8%	\$2,500+	42%
\$1,250-\$1,499	8%		
\$1,500+	17%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	18%	\$2,000-\$2,999	0%
\$1-\$499	9%	\$3,000-\$3,499	0%
\$500-\$749	9%	\$3,500-\$3,999	10%
\$750-\$999	9%	\$4,000-\$4,499	10%
\$1,000-\$1,249	18%	\$4,500-\$5,499	50%
\$1,250-\$1,499	0%	\$5,500-\$6,499	10%
\$1,500-\$1,749	0%	\$6,500+	20%
\$1,750+	36%		

Wellness Programs

Professional

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	53%	47%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	22%	22%	44%	11%

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

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

Components of Wellness Program

Health Risk Assessments	78%
Biometric Screening (bp, weight, cholesterol)	67%
Classes/Brown Bag Lunches	56%
Health Coaches	67%
Online Health Information	78%
Newsletters	67%
Incentive Campaigns	33%
Physical Exams	22%
Smoking/Tobacco Cessation Programs	56%
Weight-Loss Management	56%
Other	11%

Data Used to Plan Activities

Do Not Collect Data	14%
Program/Event Attendance	43%
Aggregated HRA Scores	57%
Aggregated Biometrics	57%
Employee Demographics	29%
Interest Survey	71%
Culture Audit	29%
Modifiable Medical Claims	29%
Other	0%

Incentives Used

Cash	20%
Premium Differential	80%
Gift Card	20%
Contribution to Savings Account	0%
Merchandise/Trinkets	40%
Eligibility for Preferred Plan	0%

Wellness Program Staffing

Total Staff Hours Per Week			
None	44%	30-39	0%
<10	56%	40-59	0%
10-19	0%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	67%
Delegates Responsibilities	67%
Participates in Wellness Programs	33%
Allocates Staff/Budget	56%
Don't Know/None of the Above	0%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	86%
Improvement in Knowledge/Behaviors	71%
Changes in Biometric Measures	71%
Changes in Risk Factors	71%
Changes in Productivity	14%
Absenteeism, Work Comp, Disab	29%
Drop in Health Costs/Claims	43%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	25%	<\$100	14%
<\$25	17%	\$100-\$250	29%
\$26-\$49	17%	\$251-\$400	14%
\$50-\$99	0%	>\$400	43%
\$100-\$149	0%		
\$150-\$199	17%		
\$200-\$299	0%		
\$300-\$399	0%		
>=\$400	50%		

Health Plan Structure

Professional

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	19%	0%	0%	13%	13%	25%	19%	13%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	7%	0%	13%	7%	7%	27%	13%	7%	20%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	31%	0%	15%	0%	38%	0%	0%	0%	0%	15%	13%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	14%	0%	29%	0%	21%	36%	7%

Primary Care Office Visit Copays

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

None	25%
Deductible Only	50%
\$5	0%
\$10	13%
\$15	0%
\$20	13%
\$25	38%
\$30	13%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	29%	14%	57%	0%	0%

Health Plan Structure (Cont.)

Professional

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	13%
\$1-499	13%
\$500-\$749	0%
\$750-\$999	0%
\$1,000-\$1,249	19%
\$1,250-\$1,499	0%
\$1,500-\$1,749	13%
\$1,750+	44%

FAMILY PLAN:

None	13%
\$1-\$999	6%
\$1,000-\$1,499	6%
\$1,500-\$1,999	0%
\$2,000-\$2,499	6%
\$2,500-\$3,499	19%
\$3,500-\$4,999	25%
\$5,000+	25%

Deductibles Apply To:

All Medical Care & Prescriptions	67%
Some Medical Care Excluded:	33%
Exclusions:	
Prescriptions	83%
Office/Urgent Care Visits	17%
Emergency Room Visits	33%
Routine Physician Office Visits	17%
Lab Work / Diagnostic Tests	17%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	17%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	7%
\$500-\$999	7%
\$1,000-\$1,999	27%
\$2,000-\$2,999	7%
\$3,000-\$3,999	20%
\$4,000-\$4,999	13%
\$5,000+	20%

FAMILY PLAN

<\$3,500	33%
\$3,500-\$4,499	7%
\$4,500-\$5,499	7%
\$5,500-\$6,499	13%
\$6,500-\$7,499	13%
\$7,500-\$8,499	7%
\$8,500+	20%

Deductibles Included in Maximum

Yes **77%** No **23%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
0%	8%	77%	15%	0%

If Flat-Dollar - Specify Copays:

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

Service and Retail

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information

Service and Retail

2011 Plan Year

www.HCTrends.com

	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	7%	14%	17%	10%	24%	10%	7%	10%

Type of Business

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

	None	Some	Mostly
Labor Representation	78%	19%	4%

Health Plans Offered

Service and Retail

2011 Plan Year

www.HCTrends.com

	None	1	2	3	>3
Number of Medical Plans Offered in 2011	8%	48%	24%	12%	8%

	PPO	POS	HMO	CDHP
Plan Types	83%	9%	9%	22%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	8%	60%	32%

	Single	Family	Single + Dependent
Enrollment	50%	20%	30%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	12%	20%	40%	20%	8%	0%	0%

	Yes	No
Offer Same-Sex Benefits	19%	81%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	65%	13%	38%	13%	0%	13%	25%

Health Plan Design

Service and Retail

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	35%	65%	Is grandfather status jeopardized under health care reform?	22%	57%	22%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	5%	9%	18%	27%	23%	5%	9%	0%	5%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	5%	\$4,750-\$4,999	5%	\$5,500-\$5,749	10%	>=\$6,500	20%
	\$3,500-\$4,499	20%	\$5,000-\$5,249	0%	\$5,750-\$5,999	5%		
	\$4,500-\$4,749	0%	\$5,250-\$5,499	20%	\$6,000-\$6,499	15%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	20%	\$14,000-\$14,999	0%	\$18,000-\$19,999	20%
	\$12,000-\$12,999	30%	\$15,000-\$15,999	10%	\$20,000-\$24,999	5%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	15%	>=\$25,000	0%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	47%
Increase Deductibles/Copays/Co-Insurance	47%
Increase Out-Of-Pocket Maximums	33%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	27%
Change Network and/or Plans	20%
Change Pharmacy Benefit Manager/Benefits	27%
Switch to Self-Funded Health Care	0%
Other	0%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	40%
Biometric Screenings (BP, weight, cholesterol)	30%
Disease Management for Chronic Conditions	40%
Nurse/Medical Help Line	70%
Tiered Provider Arrangement	5%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	55%
On-Site Fitness Center	0%
On-Site Medical Facility	0%
Employee Assistance Program	50%
100% Preventive Care Programs	55%
Smoking Cestation Programs	20%
Other	10%

HSAs and HRAs

Service and Retail

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	22%
HRAs	26%
Both of the Above	9%
Neither of the Above	43%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	10%
Moderately Interested	40%
Somewhat Interested	0%
Not Interested	50%

Offer Employees Alternative to HSA/HRA

Yes	25%	No	75%
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	8%	Meeting with Health Coach	8%
Smoking Cessation	0%	Obtaining Preventive Care, including exam	0%
Complete Advance Directives	0%	Participation in Educational Programs	0%
Improvement in Health-Risk Scores	0%	Other	0%
		None of the Above	92%

SINGLE PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	15%	\$1,000-\$1,499	17%
\$1-\$249	0%	\$1,500-\$1,749	0%
\$250-\$499	8%	\$1,750-\$1,999	0%
\$500-\$749	31%	\$2,000-\$2,249	25%
\$750-\$999	8%	\$2,250-\$2,499	17%
\$1,000-\$1,249	23%	\$2,500+	42%
\$1,250-\$1,499	0%		
\$1,500+	15%		

FAMILY PLAN**Employer Contribution to Employee Account****Insurance Plan Deductible**

No Funding	8%	\$2,000-\$2,999	17%
\$1-\$499	0%	\$3,000-\$3,499	8%
\$500-\$749	8%	\$3,500-\$3,999	0%
\$750-\$999	8%	\$4,000-\$4,499	8%
\$1,000-\$1,249	17%	\$4,500-\$5,499	25%
\$1,250-\$1,499	0%	\$5,500-\$6,499	17%
\$1,500-\$1,749	8%	\$6,500+	25%
\$1,750+	50%		

Wellness Programs

Service and Retail

2011 Plan Year

www.HCTrends.com

	Yes	No
Offer Wellness Program	35%	65%

	New	1-3 Yrs	4-7 Yrs	>7 Yrs
Age of Wellness Program	11%	56%	33%	0%

	<=9%	10-19%	20-29%	30-49%	50-74%	75-94%	>=95%
Percent of Employees Participating	0%	13%	0%	0%	50%	38%	0%

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	50%	100%	0%	0%	0%
Percent of DEPENDENTS Participating	88%	100%	0%	0%	0%
Percent of RETIREES Participating	100%	NA	NA	NA	NA

Components of Wellness Program

Health Risk Assessments	88%
Biometric Screening (bp, weight, cholesterol)	75%
Classes/Brown Bag Lunches	50%
Health Coaches	75%
Online Health Information	88%
Newsletters	75%
Incentive Campaigns	63%
Physical Exams	0%
Smoking/Tobacco Cessation Programs	50%
Weight-Loss Management	25%
Other	13%

Data Used to Plan Activities

Do Not Collect Data	50%
Program/Event Attendance	25%
Aggregated HRA Scores	50%
Aggregated Biometrics	38%
Employee Demographics	38%
Interest Survey	38%
Culture Audit	13%
Modifiable Medical Claims	0%
Other	0%

Incentives Used

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

Wellness Program Staffing

Total Staff Hours Per Week			
None	29%	30-39	0%
<10	57%	40-59	0%
10-19	14%	60-79	0%
20-29	0%	80+	0%

CEO Support

Communicates the Value	63%
Delegates Responsibilities	63%
Participates in Wellness Programs	75%
Allocates Staff/Budget	75%
Don't Know/None of the Above	25%

How Wellness Program is Evaluated

Participation	100%
Participant Satisfaction	40%
Improvement in Knowledge/Behaviors	40%
Changes in Biometric Measures	80%
Changes in Risk Factors	40%
Changes in Productivity	0%
Absenteeism, Work Comp, Disab	20%
Drop in Health Costs/Claims	20%

Per-Employee Budget

Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	29%	<\$100	0%
<\$25	20%	\$100-\$250	0%
\$26-\$49	20%	\$251-\$400	20%
\$50-\$99	0%	>\$400	80%
\$100-\$149	20%		
\$150-\$199	0%		
\$200-\$299	0%		
\$300-\$399	20%		
>=\$400	20%		

Health Plan Structure

Service and Retail

2011 Plan Year

www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	5%	0%	10%	20%	25%	5%	20%	15%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	6%	0%	17%	17%	0%	11%	6%	22%	22%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	13%	0%	0%	0%	75%	0%	0%	0%	0%	13%	11%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	13%	0%	13%	0%	63%	13%	11%

Primary Care Office Visit Copays

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

None	8%
Deductible Only	32%
\$5	0%
\$10	0%
\$15	0%
\$20	8%
\$25	23%
\$30	54%
\$35	0%
>\$35	8%

Specialty Care Office Visit Copays

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

None	8%
Deductible Only	32%
Same as Primary	8%
<\$30	8%
\$30	0%
\$35	15%
\$40	0%
\$45	0%
\$50	38%
\$55	0%
\$60	23%
\$65	0%
>\$65	0%

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	13%	0%	63%	0%	25%

Health Plan Structure (Cont.)

Service and Retail

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	6%
\$500-\$749	0%
\$750-\$999	6%
\$1,000-\$1,249	17%
\$1,250-\$1,499	0%
\$1,500-\$1,749	11%
\$1,750+	61%

FAMILY PLAN:

None	0%
\$1-\$999	6%
\$1,000-\$1,499	0%
\$1,500-\$1,999	6%
\$2,000-\$2,499	17%
\$2,500-\$3,499	6%
\$3,500-\$4,999	17%
\$5,000+	50%

Deductibles Apply To:

All Medical Care & Prescriptions	18%
Some Medical Care Excluded:	82%
Exclusions:	
Prescriptions	87%
Office/Urgent Care Visits	53%
Emergency Room Visits	53%
Routine Physician Office Visits	47%
Lab Work / Diagnostic Tests	40%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	47%
Other	7%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	11%
\$500-\$999	0%
\$1,000-\$1,999	0%
\$2,000-\$2,999	28%
\$3,000-\$3,999	11%
\$4,000-\$4,999	33%
\$5,000+	17%

FAMILY PLAN

<\$3,500	11%
\$3,500-\$4,499	6%
\$4,500-\$5,499	6%
\$5,500-\$6,499	17%
\$6,500-\$7,499	11%
\$7,500-\$8,499	17%
\$8,500+	33%

Deductibles Included in Maximum

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

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
6%	6%	69%	13%	6%

If Flat-Dollar - Specify Copays:

Tier 1	\$10
Tier 2	\$35
Tier 3	\$50
Tier 4	NA

Wholesale, Distributor & Logistics

Greater Milwaukee Annual Employer Health Care Benefits Survey

2011 Plan Year

www.HCTrends.com

Percentages may not total 100% due to rounding

Company Information	Wholesale, Distributor & Logistics							2011 Plan Year	www.HCTrends.com
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	<5	5-19	20-49	50-99	100-199	200-499	500-999	1000+
Number of Employees	0%	50%	20%	0%	10%	10%	0%	10%

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

	None	Some	Mostly
Labor Representation	90%	10%	0%

Health Plans Offered	Wholesale, Distributor & Logistics					2011 Plan Year	www.HCTrends.com			
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	None	1	2	3	>3
Number of Medical Plans Offered in 2011	0%	50%	40%	10%	0%

	PPO	POS	HMO	CDHP
Plan Types	90%	10%	0%	10%

	Self Funded	Insured Only	Both
Self-Funded vs. Insured	10%	70%	20%

	Single	Family	Single + Dependent
Enrollment	50%	36%	14%

	<25%	25-49%	50-74%	75-89%	90-94%	95-99%	100%
Percent of Employees Enrolled in Plans	10%	10%	30%	40%	0%	10%	0%

	Yes	No
Offer Same-Sex Benefits	30%	70%

	None	Opt-Out Incentive	Spousal Surcharge	Eligibility Audit	Spousal Carve-Out	Smoke Surchg	Other
Participation Control Strategies	60%	25%	25%	0%	25%	25%	50%

Health Plan Design

Wholesale, Distributor & Logistics

2011 Plan Year

www.HCTrends.com

	Yes	No		Yes	No	Unknown
Plan Changes Made for 2011 Plan Year	20%	80%	Is grandfather status jeopardized under health care reform?	22%	56%	22%

	Terminated Plan	<5%	5-7%	8-10%	11-13%	14-16%	17-19%	20-24%	25%+
Projected Increase 2010 to 2011	0%	20%	20%	20%	20%	0%	20%	0%	0%

Estimated Cost for Single Coverage (employer/employee share combined)	<\$3,500	20%	\$4,750-\$4,999	0%	\$5,500-\$5,749	30%	>=\$6,500	30%
	\$3,500-\$4,499	10%	\$5,000-\$5,249	0%	\$5,750-\$5,999	0%		
	\$4,500-\$4,749	0%	\$5,250-\$5,499	10%	\$6,000-\$6,499	0%		

Estimated Cost for Family Coverage (employer/employee share combined)	<\$12,000	33%	\$14,000-\$14,999	0%	\$18,000-\$19,999	0%
	\$12,000-\$12,999	11%	\$15,000-\$15,999	11%	\$20,000-\$24,999	11%
	\$13,000-\$13,999	0%	\$16,000-\$17,999	22%	>=\$25,000	11%

Principal Cost-Containment Strategies

Increase Employee Share of Premium	71%
Increase Deductibles/Copays/Co-Insurance	57%
Increase Out-Of-Pocket Maximums	43%
Restrict Eligibility	0%
Reduce/Eliminate Contribution to HSA/HRA	0%
Reduce Types/Variety of Plans Offered	14%
Change Network and/or Plans	14%
Change Pharmacy Benefit Manager/Benefits	14%
Switch to Self-Funded Health Care	0%
Other	0%

Proactive Strategies Employed to Lower Costs

Health Risk Assessments	50%
Biometric Screenings (BP, weight, cholesterol)	13%
Disease Management for Chronic Conditions	25%
Nurse/Medical Help Line	50%
Tiered Provider Arrangement	0%
Employee-Tailored Health Benefit Designs	0%
Value-Based (outcome-based) Plan Designs	0%
Health Savings/Health Reimbursement Accounts	25%
On-Site Fitness Center	113%
On-Site Medical Facility	0%
Employee Assistance Program	63%
100% Preventive Care Programs	50%
Smoking Cestation Programs	13%
Other	0%

HSAs and HRAs

Wholesale, Distributor & Logistics

2011 Plan Year

www.HCTrends.com

Currently Offer Employees:

High-Deductible Plans w/HSA Option	11%
HRAs	11%
Both of the Above	11%
Neither of the Above	67%

Interest in HSAs/HRAs

Will Implement in 2011	0%
Definitely Interested	17%
Moderately Interested	17%
Somewhat Interested	33%
Not Interested	33%

Offer Employees Alternative to HSA/HRA

Yes	INS DATA	No	INS DATA
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Participation

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

Savings Account Funding Contingent On:

Completed Health-Risk Assessment	INS DATA	Meeting with Health Coach	INS DATA
Smoking Cessation	INS DATA	Obtaining Preventive Care, including exam	INS DATA
Complete Advance Directives	INS DATA	Participation in Educational Programs	INS DATA
Improvement in Health-Risk Scores	INS DATA	Other	INS DATA
		None of the Above	INS DATA

INS DATA = Insufficient Data

SINGLE PLAN

Employer Contribution to Employee Account

No Funding	INS DATA
\$1-\$249	INS DATA
\$250-\$499	INS DATA
\$500-\$749	INS DATA
\$750-\$999	INS DATA
\$1,000-\$1,249	INS DATA
\$1,250-\$1,499	INS DATA
\$1,500+	INS DATA

Insurance Plan Deductible

\$1,000-\$1,499	INS DATA
\$1,500-\$1,749	INS DATA
\$1,750-\$1,999	INS DATA
\$2,000-\$2,249	INS DATA
\$2,250-\$2,499	INS DATA
\$2,500+	INS DATA

FAMILY PLAN

Employer Contribution to Employee Account

No Funding	INS DATA
\$1-\$499	INS DATA
\$500-\$749	INS DATA
\$750-\$999	INS DATA
\$1,000-\$1,249	INS DATA
\$1,250-\$1,499	INS DATA
\$1,500-\$1,749	INS DATA
\$1,750+	INS DATA

Insurance Plan Deductible

\$2,000-\$2,999	INS DATA
\$3,000-\$3,499	INS DATA
\$3,500-\$3,999	INS DATA
\$4,000-\$4,499	INS DATA
\$4,500-\$5,499	INS DATA
\$5,500-\$6,499	INS DATA
\$6,500+	INS DATA

Wellness Programs Wholesale, Distributor & Logistics 2011 Plan Year www.HCTrends.com

	Yes	No
Offer Wellness Program	22%	78%

Age of Wellness Program	New	1-3 Yrs	4-7 Yrs	>7 Yrs
	INS DATA	INS DATA	INS DATA	INS DATA

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

Participation	Ineligible	<25%	26-49%	50-74%	>=75%
Percent of SPOUSES Participating	INS DATA	INS DATA	INS DATA	INS DATA	INS DATA
Percent of DEPENDENTS Participating	INS DATA	INS DATA	INS DATA	INS DATA	INS DATA
Percent of RETIREES Participating	INS DATA	INS DATA	INS DATA	INS DATA	INS DATA

Components of Wellness Program	
Health Risk Assessments	INS DATA
Biometric Screening (bp, weight, cholesterol)	INS DATA
Classes/Brown Bag Lunches	INS DATA
Health Coaches	INS DATA
Online Health Information	INS DATA
Newsletters	INS DATA
Incentive Campaigns	INS DATA
Physical Exams	INS DATA
Smoking/Tobacco Cessation Programs	INS DATA
Weight-Loss Management	INS DATA
Other	INS DATA

Data Used to Plan Activities	
Do Not Collect Data	INS DATA
Program/Event Attendance	INS DATA
Aggregated HRA Scores	INS DATA
Aggregated Biometrics	INS DATA
Employee Demographics	INS DATA
Interest Survey	INS DATA
Culture Audit	INS DATA
Modifiable Medical Claims	INS DATA
Other	INS DATA

INS DATA = Insufficient Data

Incentives Used	
Cash	INS DATA
Premium Differential	INS DATA
Gift Card	INS DATA
Contribution to Savings Account	INS DATA
Merchandise/Trinkets	INS DATA
Eligibility for Preferred Plan	INS DATA

Wellness Program Staffing			
Total Staff Hours Per Week			
None	INS DATA	30-39	INS DATA
<10	INS DATA	40-59	INS DATA
10-19	INS DATA	60-79	INS DATA
20-29	INS DATA	80+	INS DATA

CEO Support	
Communicates the Value	INS DATA
Delegates Responsibilities	INS DATA
Participates in Wellness Programs	INS DATA
Allocates Staff/Budget	INS DATA
Don't Know/None of the Above	INS DATA

How Wellness Program is Evaluated	
Participation	INS DATA
Participant Satisfaction	INS DATA
Improvement in Knowledge/Behaviors	INS DATA
Changes in Biometric Measures	INS DATA
Changes in Risk Factors	INS DATA
Changes in Productivity	INS DATA
Absenteeism, Work Comp, Disab	INS DATA
Drop in Health Costs/Claims	INS DATA

Per-Employee Budget			
Total Budget (with Incentives)		Maximum Incentives	
Included in Premium	INS DATA	<\$100	INS DATA
<\$25	INS DATA	\$100-\$250	INS DATA
\$26-\$49	INS DATA	\$251-\$400	INS DATA
\$50-\$99	INS DATA	>\$400	INS DATA
\$100-\$149	INS DATA		
\$150-\$199	INS DATA		
\$200-\$299	INS DATA		
\$300-\$399	INS DATA		
>=\$400	INS DATA		

Health Plan Structure Wholesale, Distributor & Logistics 2011 Plan Year www.HCTrends.com

Employer's Share of Insurance Premium

SINGLE PLAN:	100%	95-99%	90-94%	85-89%	80-84%	75-79%	70-74%	<70%	
	0%	0%	13%	0%	13%	25%	38%	13%	
FAMILY PLAN:	100%	90-99%	85-89%	80-84%	75-79%	70-74%	65-69%	60-64%	<60%
	0%	0%	0%	0%	38%	25%	13%	13%	13%

Employer's Share of Coinsurance

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

IN-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	17%	0%	50%	0%	0%	0%	0%	33%	25%
OUT-NETWORK:	100%	95%	90%	85%	80%	75%	70%	65%	60%	<60%	Deductible Only
	0%	0%	0%	0%	25%	0%	0%	0%	0%	75%	33%

Primary Care Office Visit Copays

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

None	0%
Deductible Only	29%
\$5	0%
\$10	0%
\$15	0%
\$20	0%
\$25	40%
\$30	60%
\$35	0%
>\$35	0%

Specialty Care Office Visit Copays

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

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

If Coinsurance, Percent:	10%	15%	20%	25%	>25%
	20%	20%	60%	0%	0%

Health Plan Structure (Cont.)

Wholesale, Distributor & Logistics

2011 Plan Year

www.HCTrends.com

Deductibles (In Network)

SINGLE PLAN:

None	0%
\$1-499	0%
\$500-\$749	14%
\$750-\$999	0%
\$1,000-\$1,249	29%
\$1,250-\$1,499	0%
\$1,500-\$1,749	0%
\$1,750+	57%

FAMILY PLAN:

None	0%
\$1-\$999	0%
\$1,000-\$1,499	14%
\$1,500-\$1,999	0%
\$2,000-\$2,499	0%
\$2,500-\$3,499	14%
\$3,500-\$4,999	14%
\$5,000+	57%

Deductibles Apply To:

All Medical Care & Prescriptions	29%
Some Medical Care Excluded:	71%
Exclusions:	
Prescriptions	80%
Office/Urgent Care Visits	40%
Emergency Room Visits	40%
Routine Physician Office Visits	60%
Lab Work / Diagnostic Tests	40%
Inpatient Care Only	0%
Outpatient Care Only	0%
Preventive Care	100%
Other	0%

Out-Of-Pocket Maximums:

SINGLE PLAN

<\$500	0%
\$500-\$999	0%
\$1,000-\$1,999	0%
\$2,000-\$2,999	29%
\$3,000-\$3,999	14%
\$4,000-\$4,999	14%
\$5,000+	43%

FAMILY PLAN

<\$3,500	0%
\$3,500-\$4,499	0%
\$4,500-\$5,499	29%
\$5,500-\$6,499	0%
\$6,500-\$7,499	14%
\$7,500-\$8,499	43%
\$8,500+	14%

Deductibles Included in Maximum

Yes **100%** No **0%**

Prescription Drugs

Number of Tiers in Rx Plan:

One	Two	Three	Four	Other
14%	14%	43%	0%	29%

If Flat-Dollar - Specify Copays:

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