



SURVEY RESULTS

A blue speech bubble with a white border contains the text 'SURVEY RESULTS' in white, bold, sans-serif font. Below the text is a faint, light blue line graph with multiple peaks and valleys, suggesting data trends. The speech bubble has a tail pointing downwards towards the title below.

2009 Health Plans

JMBrassill Group Inc.

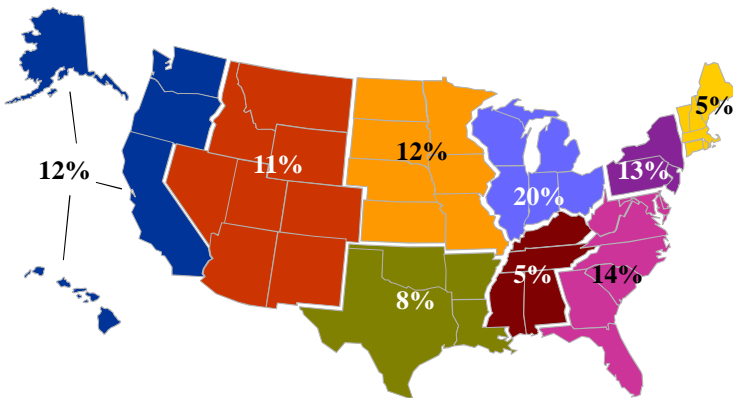
Health Plans Survey

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

This survey has taken into consideration the plan design and cost of the four primary plan types: PPO, HMO, POS and Indemnity plans. It also covers the prevalence of Health Reimbursement Arrangement (HRA) and Health Savings Account (HSA) plans, and the issues that are foremost on employers' minds as related to health care costs. In this year's survey, 1310 respondents summarized 1701 health plans. This included 1128 PPOs, 372 HMOs, 162 POSs, and 39 Indemnity plans.

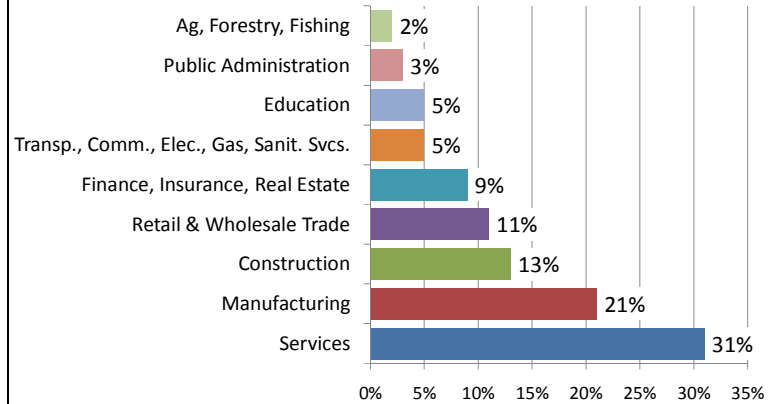
Demographic Information

Where is your organization based?

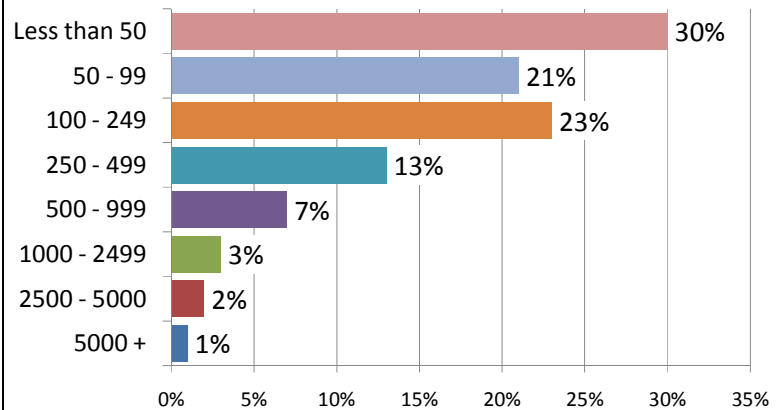


- Pacific (12%)**
- Mountain (11%)**
- West North Central (12%)**
- West South Central (8%)**
- East North Central (20%)**
- East South Central (5%)**
- South Atlantic (14%)**
- Mid-Atlantic (13%)**
- New England (5%)**

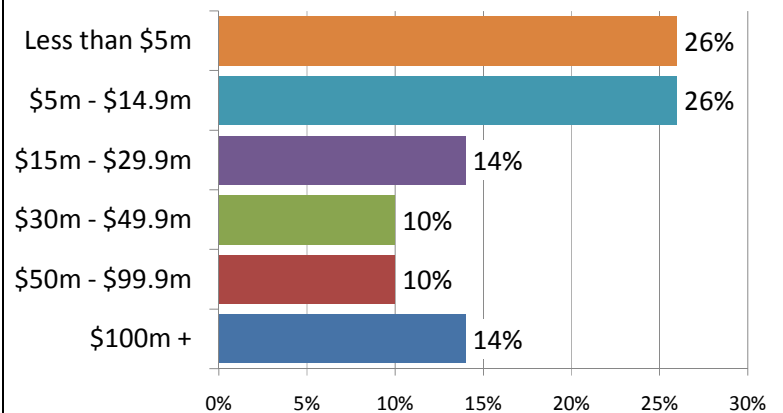
In which industry/sector does your organization operate?



How many employees does your organization have?



What is your organization's annual revenue?



PPO Results

PPO plans continue to be the most popular, with over 66% of the plan offerings being a PPO. HSAs grew in their popularity, and HRAs also increased slightly to 18% (up from 15% in 2008.) Over 21% of HRAs are being offered as a total replacement option, which is consistent with 2008. An additional 23% (up from 21% in 2008) of the PPO plans use an HSA option, with 20% being offered as a total replacement (up from 19% last year.) The PPO results include information on 1128 plans.

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

	In-Network	Out-of-Network
\$0	9.04%	1.86%
\$1 - \$99	3.81%	2.75%
\$100 - \$199	1.95%	1.42%
\$200 - \$249	2.93%	2.30%
\$250 - \$499	14.89%	6.83%
\$500 - \$749	19.59%	16.58%
\$750 - \$999	5.14%	4.34%
\$1,000 - \$1,499	17.11%	17.64%
\$1,500 - \$1,999	7.62%	7.54%
\$2,000 - \$2,499	6.91%	11.52%
\$2,500 +	10.99%	23.40%
No out-of-network coverage	--	3.81%

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

	In-Network	Out-of-Network
0%	25.53%	10.11%
1% - 9%	3.28%	1.77%
10% - 14%	14.10%	2.66%
15% - 19%	3.63%	1.68%
20% - 24%	39.98%	18.17%
25% - 29%	2.83%	3.37%
30% - 34%	3.28%	15.69%
35% - 39%	0.35%	1.06%
40% +	7.00%	39.98%
No out-of-network coinsurance	--	5.50%

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

	In-Network	Out-of-Network
Less than \$249	5.41%	0.80%
\$250 - \$499	3.81%	1.68%
\$500 - \$999	5.85%	3.10%
\$1,000 - \$1,499	13.92%	5.05%
\$1,500 - \$1,999	13.12%	6.21%
\$2,000 - \$2,499	16.13%	8.95%
\$2,500 - \$3,499	22.07%	17.38%
\$3,500 - \$4,999	8.51%	13.92%
\$5,000 - \$7,499	7.98%	20.39%
\$7,500 +	3.19%	18.00%
No out-of-network coverage	--	4.52%

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

	In-Network	Out-of-Network
\$0	4.43%	3.46%
\$1 - \$9	0.18%	0.09%
\$10 - \$14	6.12%	1.33%
\$15 - \$19	11.61%	2.48%
\$20 - \$24	27.04%	5.59%
\$25 - \$29	20.30%	4.43%
\$30 - \$34	11.17%	4.61%
\$35 +	4.88%	9.13%
Subject to deductible & coinsurance	14.27%	63.12%
No out-of-network coverage	--	5.76%

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

	In-Network	Out-of-Network
\$25 - \$49	3.19%	1.24%
\$50 - \$74	11.35%	4.08%
\$75 - \$99	10.20%	5.67%
\$100 - \$124	25.71%	14.72%
\$125 - \$149	2.66%	2.30%
\$150 +	18.44%	15.78%
Subject to deductible & coinsurance	28.46%	50.09%
No out-of-network coverage	--	6.12%

PPO Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	22.07%	5.85%	6.12%	5.85%
1% - 4%	4.26%	1.51%	1.68%	1.60%
5% - 9%	6.65%	3.10%	2.84%	2.66%
10% - 14%	9.75%	5.05%	4.96%	5.41%
15% - 19%	7.54%	5.85%	5.67%	5.23%
20% - 24%	14.27%	10.37%	11.88%	11.70%
25% - 29%	9.93%	10.11%	9.13%	10.55%
30% - 34%	7.62%	7.36%	7.18%	7.45%
35% - 40%	3.55%	5.23%	5.67%	5.76%
41% +	11.70%	36.79%	35.37%	39.27%
N/A	2.66%	8.78%	9.49%	4.52%

Annual Average Cost per Employee for PPO Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	27.57%	\$8,500 - \$8,999	0.27%
\$3,500 - \$3,999	14.18%	\$9,000 - \$9,499	0.71%
\$4,000 - \$4,499	13.30%	\$9,500 - \$9,999	0.62%
\$4,500 - \$4,999	11.79%	\$10,000 - \$10,499	0.80%
\$5,000 - \$5,499	9.22%	\$10,500 - \$10,999	0.18%
\$5,500 - \$5,999	4.17%	\$11,000 - \$11,499	0.53%
\$6,000 - \$6,499	5.41%	\$11,500 - \$11,999	0.44%
\$6,500 - \$6,999	2.57%	\$12,000 - \$12,499	0.53%
\$7,000 - \$7,499	2.84%	\$12,500 - \$12,999	0.27%
\$7,500 - \$7,999	1.60%	\$13,000 +	1.60%
\$8,000 - \$8,499	1.42%		

Annual Average Cost per Employee plus Dependents for PPO Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	5.05%	\$12,000 - \$12,499	6.03%
\$3,500 - \$3,999	2.93%	\$12,500 - \$12,999	3.99%
\$4,000 - \$4,499	3.01%	\$13,000 - \$13,499	3.46%
\$4,500 - \$4,999	2.84%	\$13,500 - \$13,999	2.04%
\$5,000 - \$5,499	3.10%	\$14,000 - \$14,499	2.66%
\$5,500 - \$5,999	3.10%	\$14,500 - \$14,999	2.22%
\$6,000 - \$6,499	4.43%	\$15,000 - \$15,499	2.04%
\$6,500 - \$6,999	3.46%	\$15,500 - \$15,999	1.77%
\$7,000 - \$7,499	3.19%	\$16,000 - \$16,499	0.62%
\$7,500 - \$7,999	3.01%	\$16,500 - \$16,999	0.62%
\$8,000 - \$8,499	4.70%	\$17,000 - \$17,499	0.71%
\$8,500 - \$8,999	4.43%	\$17,500 - \$17,999	0.89%
\$9,000 - \$9,499	5.14%	\$18,000 - \$18,499	0.62%
\$9,500 - \$9,999	4.61%	\$18,500 - \$18,999	0.80%
\$10,000 - \$10,499	5.23%	\$19,000 - \$19,499	0.09%
\$10,500 - \$10,999	3.19%	\$19,500 - \$19,999	0.35%
\$11,000 - \$11,499	3.72%	\$20,000 +	3.01%
\$11,500 - \$11,999	2.93%		

HMO Results

HMO plans rank second in popularity, with almost 22% of the plans being offered as HMOs. An HRA is included in 14.5% of these plans (up from 13% last year), with 18.5% being offered as a total replacement option (down from 24% in 2008). An HSA is included in 17% of these plans (up from 15% last year), with 18% offered as a total replacement option – down significantly from 31% in 2008. The HMO results include information on 372 plans.

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

	In-Network	Out-of-Network
\$0	39.25%	13.98%
\$1 - \$99	10.22%	3.76%
\$100 - \$199	0.53%	0.71%
\$200 - \$249	0.53%	0.62%
\$250 - \$499	7.80%	3.76%
\$500 - \$749	11.29%	6.45%
\$750 - \$999	0.80%	0.53%
\$1,000 - \$1,499	9.95%	8.60%
\$1,500 - \$1,999	9.68%	4.03%
\$2,000 - \$2,499	0.27%	0.44%
\$2,500 +	5.38%	6.45%
No out-of-network coverage	--	45.97%

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

	In-Network	Out-of-Network
0%	46.51%	15.59%
1% - 9%	5.11%	0.35%
10% - 14%	11.56%	0.98%
15% - 19%	3.23%	0.62%
20% - 24%	20.16%	9.95%
25% - 29%	0.53%	0.53%
30% - 34%	0.80%	5.65%
35% - 39%	0.35%	0.62%
40% +	8.33%	7.53%
No out-of-network coinsurance	--	51.88%

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

	In-Network	Out-of-Network
Less than \$249	15.32%	4.57%
\$250 - \$499	0.98%	0.53%
\$500 - \$999	7.53%	0.53%
\$1,000 - \$1,499	15.05%	6.18%
\$1,500 - \$1,999	18.82%	4.84%
\$2,000 - \$2,499	13.17%	6.18%
\$2,500 - \$3,499	18.01%	9.41%
\$3,500 - \$4,999	3.23%	4.03%
\$5,000 - \$7,499	0.89%	7.53%
\$7,500 +	3.23%	0.71%
No out-of-network coverage	--	51.88%

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

	In-Network	Out-of-Network
\$0	0.71%	0.44%
\$1 - \$9	0.18%	0.09%
\$10 - \$14	7.53%	0.53%
\$15 - \$19	16.40%	0.80%
\$20 - \$24	32.80%	5.11%
\$25 - \$29	15.32%	3.23%
\$30 - \$34	4.08%	4.57%
\$35 +	6.18%	6.99%
Subject to deductible & coinsurance	6.72%	19.89%
No out-of-network coverage	--	54.57%

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

	In-Network	Out-of-Network
\$25 - \$49	3.23%	0.53%
\$50 - \$74	14.52%	5.38%
\$75 - \$99	13.98%	4.84%
\$100 - \$124	33.3%	11.29%
\$125 - \$149	1.34%	0.27%
\$150 +	20.16%	9.14%
Subject to deductible & coinsurance	13.44%	20.97%
No out-of-network coverage	--	45.97%

HMO Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	22.04%	6.18%	5.65%	5.38%
1% - 4%	5.11%	0.71%	0.80%	0.71%
5% - 9%	4.57%	0.89%	0.71%	0.71%
10% - 14%	8.60%	4.84%	4.57%	4.84%
15% - 19%	8.06%	6.45%	5.91%	5.65%
20% - 24%	13.98%	8.33%	9.14%	10.48%
25% - 29%	9.14%	9.95%	9.95%	8.87%
30% - 34%	5.91%	7.53%	7.26%	6.18%
35% - 40%	5.11%	3.23%	4.03%	6.18%
41% +	14.25%	39.52%	37.37%	41.13%
N/A	3.23%	9.14%	11.56%	6.99%

Annual Average Cost per Employee for HMO Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	22.31%	\$8,500 - \$8,999	1.08%
\$3,500 - \$3,999	15.86%	\$9,000 - \$9,499	0.27%
\$4,000 - \$4,499	15.32%	\$9,500 - \$9,999	1.34%
\$4,500 - \$4,999	15.05%	\$10,000 - \$10,499	0.81%
\$5,000 - \$5,499	8.33%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	6.18%	\$11,000 - \$11,499	0.27%
\$6,000 - \$6,499	4.03%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	5.11%	\$12,000 - \$12,499	0.54%
\$7,000 - \$7,499	1.08%	\$12,500 - \$12,999	0%
\$7,500 - \$7,999	0.81%	\$13,000 +	1.08%
\$8,000 - \$8,499	0.54%		

Annual Average Cost per Employee plus Dependents for HMO Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	2.69%	\$12,000 - \$12,499	5.11%
\$3,500 - \$3,999	1.61%	\$12,500 - \$12,999	2.96%
\$4,000 - \$4,499	2.96%	\$13,000 - \$13,499	5.11%
\$4,500 - \$4,999	1.61%	\$13,500 - \$13,999	3.76%
\$5,000 - \$5,499	5.11%	\$14,000 - \$14,499	3.23%
\$5,500 - \$5,999	5.11%	\$14,500 - \$14,999	1.08%
\$6,000 - \$6,499	4.84%	\$15,000 - \$15,499	1.88%
\$6,500 - \$6,999	4.30%	\$15,500 - \$15,999	1.34%
\$7,000 - \$7,499	5.11%	\$16,000 - \$16,499	2.15%
\$7,500 - \$7,999	3.23%	\$16,500 - \$16,999	0.27%
\$8,000 - \$8,499	5.38%	\$17,000 - \$17,499	0%
\$8,500 - \$8,999	3.49%	\$17,500 - \$17,999	0.81%
\$9,000 - \$9,499	4.57%	\$18,000 - \$18,499	0%
\$9,500 - \$9,999	5.11%	\$18,500 - \$18,999	0%
\$10,000 - \$10,499	3.76%	\$19,000 - \$19,499	0.54%
\$10,500 - \$10,999	5.65%	\$19,500 - \$19,999	0.27%
\$11,000 - \$11,499	5.11%	\$20,000 +	0.54%
\$11,500 - \$11,999	4.03%		

POS Results

POS plans rank third, with almost 10% of the plans offered being POS plans. Including an HRA are 9%, with 26% being offered as a total replacement option (an increase from 18% last year.) An HSA is included in 21% of the plans (up significantly from 12% in 2008), with 20.5% being offered as a total replacement option. The POS results include information on 162 plans.

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

	In-Network	Out-of-Network
\$0	24.69%	3.70%
\$1 - \$99	2.47%	0.62%
\$100 - \$199	2.47%	0%
\$200 - \$249	1.85%	3.09%
\$250 - \$499	10.49%	8.02%
\$500 - \$749	14.81%	18.52%
\$750 - \$999	1.85%	1.85%
\$1,000 - \$1,499	19.75%	19.14%
\$1,500 - \$1,999	8.02%	8.02%
\$2,000 - \$2,499	5.56%	11.11%
\$2,500 +	8.02%	20.37%
No out-of-network coverage	--	5.56%

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

	In-Network	Out-of-Network
0%	35.19%	9.88%
1% - 9%	3.70%	0.62%
10% - 14%	10.49%	3.70%
15% - 19%	0.62%	0.62%
20% - 24%	32.10%	20.37%
25% - 29%	3.70%	6.17%
30% - 34%	7.41%	14.20%
35% - 39%	0%	0%
40% +	6.79%	37.04%
No out-of-network coinsurance	--	7.41%

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

	In-Network	Out-of-Network
Less than \$249	10.49%	1.23%
\$250 - \$499	3.70%	1.85%
\$500 - \$999	7.41%	3.09%
\$1,000 - \$1,499	14.81%	8.02%
\$1,500 - \$1,999	10.49%	9.26%
\$2,000 - \$2,499	15.43%	11.11%
\$2,500 - \$3,499	24.07%	14.20%
\$3,500 - \$4,999	5.56%	12.35%
\$5,000 - \$7,499	4.32%	20.37%
\$7,500 +	3.70%	12.35%
No out-of-network coverage	--	6.17%

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

	In-Network	Out-of-Network
\$0	4.94%	4.32%
\$1 - \$9	0%	0%
\$10 - \$14	7.41%	0.62%
\$15 - \$19	11.73%	1.23%
\$20 - \$24	31.48%	6.79%
\$25 - \$29	16.67%	3.09%
\$30 - \$34	8.64%	1.23%
\$35 +	5.56%	6.79%
Subject to deductible & coinsurance	13.58%	69.75%
No out-of-network coverage	--	6.17%

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

	In-Network	Out-of-Network
\$25 - \$49	3.09%	0%
\$50 - \$74	14.20%	3.70%
\$75 - \$99	11.73%	3.70%
\$100 - \$124	30.86%	16.05%
\$125 - \$149	1.23%	1.23%
\$150 +	17.90%	11.73%
Subject to deductible & coinsurance	20.99%	56.17%
No out-of-network coverage	--	7.41%

POS Employee Contribution Percentage

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	22.22%	1.85%	1.23%	1.85%
1% - 4%	3.09%	2.47%	1.85%	1.23%
5% - 9%	5.56%	3.70%	4.94%	5.56%
10% - 14%	12.35%	3.09%	3.09%	3.09%
15% - 19%	7.41%	9.26%	8.64%	7.41%
20% - 24%	13.58%	10.49%	10.49%	10.49%
25% - 29%	9.26%	10.49%	12.35%	12.35%
30% - 34%	7.41%	9.26%	6.79%	8.02%
35% - 40%	3.09%	3.09%	4.32%	3.09%
41% +	13.58%	36.42%	36.42%	43.83%
N/A	2.47%	9.88%	9.88%	3.09%

Annual Average Cost per Employee for POS Plans

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	23.46%	\$8,500 - \$8,999	1.23%
\$3,500 - \$3,999	20.37%	\$9,000 - \$9,499	0.62%
\$4,000 - \$4,499	7.41%	\$9,500 - \$9,999	1.23%
\$4,500 - \$4,999	12.35%	\$10,000 - \$10,499	1.23%
\$5,000 - \$5,499	11.73%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	4.32%	\$11,000 - \$11,499	0%
\$6,000 - \$6,499	5.56%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	4.32%	\$12,000 - \$12,499	0.62%
\$7,000 - \$7,499	0.62%	\$12,500 - \$12,999	0%
\$7,500 - \$7,999	1.85%	\$13,000 +	1.85%
\$8,000 - \$8,499	1.23%		

Annual Average Cost per Employee plus Dependents for POS Plans

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	3.70%	\$12,000 - \$12,499	3.09%
\$3,500 - \$3,999	1.23%	\$12,500 - \$12,999	3.70%
\$4,000 - \$4,499	3.09%	\$13,000 - \$13,499	3.09%
\$4,500 - \$4,999	1.23%	\$13,500 - \$13,999	2.47%
\$5,000 - \$5,499	3.09%	\$14,000 - \$14,499	1.23%
\$5,500 - \$5,999	4.32%	\$14,500 - \$14,999	1.85%
\$6,000 - \$6,499	1.85%	\$15,000 - \$15,499	3.09%
\$6,500 - \$6,999	4.94%	\$15,500 - \$15,999	1.23%
\$7,000 - \$7,499	3.70%	\$16,000 - \$16,499	0.62%
\$7,500 - \$7,999	6.79%	\$16,500 - \$16,999	1.23%
\$8,000 - \$8,499	6.79%	\$17,000 - \$17,499	1.23%
\$8,500 - \$8,999	3.09%	\$17,500 - \$17,999	0.62%
\$9,000 - \$9,499	5.56%	\$18,000 - \$18,499	0.62%
\$9,500 - \$9,999	9.26%	\$18,500 - \$18,999	0%
\$10,000 - \$10,499	3.70%	\$19,000 - \$19,499	0.62%
\$10,500 - \$10,999	3.70%	\$19,500 - \$19,999	0%
\$11,000 - \$11,499	2.47%	\$20,000 +	6.17%
\$11,500 - \$11,999	0.62%		

Indemnity Results

Indemnity plans are, of course, the smallest percentage being offered, as they are only 2.2% of the total. An HRA is included in just over 10% of plans. An additional 51% of the indemnity plans use an HSA option. The results include information from 39 plans.

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

	In-Network	Out-of-Network
\$0	2.56%	0%
\$1 - \$99	5.13%	5.13%
\$100 - \$199	2.56%	2.56%
\$200 - \$249	2.56%	0%
\$250 - \$499	17.95%	5.13%
\$500 - \$749	10.26%	12.82%
\$750 - \$999	2.56%	5.13%
\$1,000 - \$1,499	10.26%	15.38%
\$1,500 - \$1,999	7.69%	5.13%
\$2,000 - \$2,499	10.26%	7.69%
\$2,500 +	28.21%	30.77%
No out-of-network coverage	--	10.26%

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

	In-Network	Out-of-Network
0%	41.03%	23.08%
1% - 9%	2.56%	0%
10% - 14%	2.56%	0%
15% - 19%	0%	0%
20% - 24%	33.33%	20.51%
25% - 29%	7.69%	5.13%
30% - 34%	0%	7.69%
35% - 39%	0%	2.56%
40% +	12.82%	33.33%
No out-of-network coinsurance	--	7.69%

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

	In-Network	Out-of-Network
Less than \$249	0%	0%
\$250 - \$499	5.13%	5.13%
\$500 - \$999	7.69%	5.13%
\$1,000 - \$1,499	12.82%	0%
\$1,500 - \$1,999	12.82%	10.26%
\$2,000 - \$2,499	15.38%	15.38%
\$2,500 - \$3,499	23.08%	7.69%
\$3,500 - \$4,999	5.13%	12.82%
\$5,000 - \$7,499	17.95%	15.38%
\$7,500 +	0%	23.08%
No out-of-network coverage	--	5.13%

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

	In-Network	Out-of-Network
\$0	7.69%	7.69%
\$1 - \$9	0%	0%
\$10 - \$14	2.56%	0%
\$15 - \$19	5.13%	0%
\$20 - \$24	12.82%	5.13%
\$25 - \$29	7.69%	2.56%
\$30 - \$34	5.13%	2.56%
\$35 +	0%	2.56%
Subject to deductible & coinsurance	58.97%	66.67%
No out-of-network coverage	--	12.82%

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

	In-Network	Out-of-Network
\$25 - \$49	0%	0%
\$50 - \$74	0%	0%
\$75 - \$99	5.13%	0%
\$100 - \$124	20.51%	10.26%
\$125 - \$149	0%	2.56%
\$150 +	5.13%	10.26%
Subject to deductible & coinsurance	69.23%	69.23%
No out-of-network coverage	--	7.69%

**Indemnity Employee Contribution
Percentage**

	Employee	Employee + Spouse	Employee + Children	Family Coverage
0%	12.82%	7.69%	7.69%	7.69%
1% - 4%	2.56%	2.56%	2.56%	2.56%
5% - 9%	2.56%	0%	0%	0%
10% - 14%	10.26%	2.56%	2.56%	2.56%
15% - 19%	7.69%	7.69%	10.26%	10.26%
20% - 24%	20.51%	20.51%	15.38%	17.95%
25% - 29%	23.08%	17.95%	15.38%	15.38%
30% - 34%	5.13%	2.56%	2.56%	5.13%
35% - 40%	2.56%	7.69%	7.69%	7.69%
41% +	7.69%	25.64%	25.64%	28.21%
N/A	5.13%	5.13%	10.26%	2.56%

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

Cost	Employee	Cost	Employee
\$3,000 - \$3,499	20.51%	\$8,500 - \$8,999	0%
\$3,500 - \$3,999	15.38%	\$9,000 - \$9,499	0%
\$4,000 - \$4,499	15.38%	\$9,500 - \$9,999	0%
\$4,500 - \$4,999	17.95%	\$10,000 - \$10,499	0%
\$5,000 - \$5,499	7.69%	\$10,500 - \$10,999	0%
\$5,500 - \$5,999	2.56%	\$11,000 - \$11,499	0%
\$6,000 - \$6,499	7.69%	\$11,500 - \$11,999	0%
\$6,500 - \$6,999	5.13%	\$12,000 - \$12,499	0%
\$7,000 - \$7,499	2.56%	\$12,500 - \$12,999	0%
\$7,500 - \$7,999	0%	\$13,000 +	2.56%
\$8,000 - \$8,499	0%		

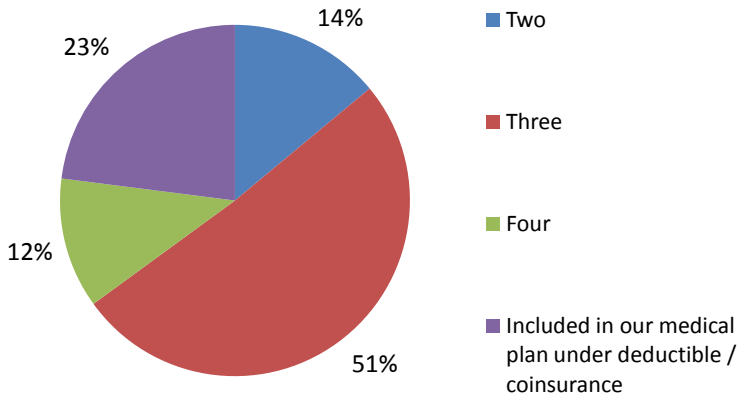
**Annual Average Cost per Employee plus
Dependents for Indemnity Plans**

Cost	Employee + Dependents	Cost	Employee + Dependents
\$3,000 - \$3,499	5.13%	\$12,000 - \$12,499	12.82%
\$3,500 - \$3,999	0%	\$12,500 - \$12,999	0%
\$4,000 - \$4,499	5.13%	\$13,000 - \$13,499	2.56%
\$4,500 - \$4,999	0%	\$13,500 - \$13,999	5.13%
\$5,000 - \$5,499	7.69%	\$14,000 - \$14,499	0%
\$5,500 - \$5,999	2.56%	\$14,500 - \$14,999	2.56%
\$6,000 - \$6,499	5.13%	\$15,000 - \$15,499	2.56%
\$6,500 - \$6,999	7.69%	\$15,500 - \$15,999	0%
\$7,000 - \$7,499	0%	\$16,000 - \$16,499	2.56%
\$7,500 - \$7,999	2.56%	\$16,500 - \$16,999	0%
\$8,000 - \$8,499	0%	\$17,000 - \$17,499	0%
\$8,500 - \$8,999	5.13%	\$17,500 - \$17,999	2.56%
\$9,000 - \$9,499	7.69%	\$18,000 - \$18,499	0%
\$9,500 - \$9,999	5.13%	\$18,500 - \$18,999	0%
\$10,000 - \$10,499	5.13%	\$19,000 - \$19,499	0%
\$10,500 - \$10,999	7.69%	\$19,500 - \$19,999	0%
\$11,000 - \$11,499	2.56%	\$20,000 +	0%
\$11,500 - \$11,999	0%		

Prescription Drug Plans

Over half (51%) of the respondents are utilizing a three-tier copay plan to control costs for their prescription drug plans. Only 12% offer a 4-tier program at this point.

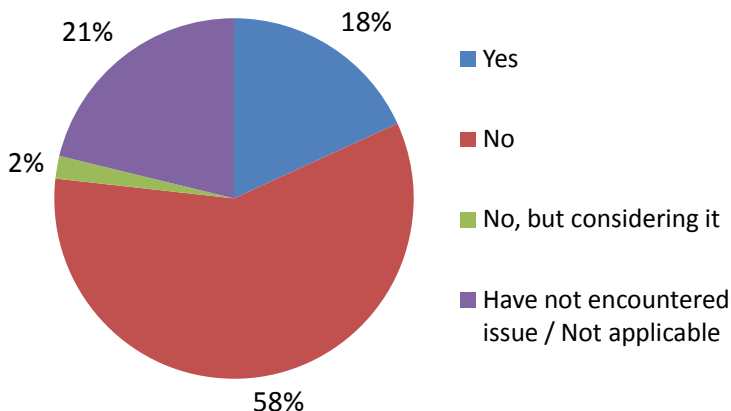
How many tiers does your prescription plan have (excluding mail order)?



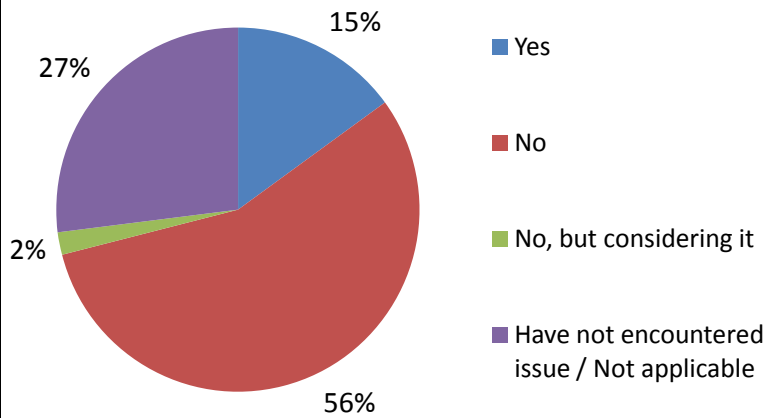
Domestic Partner Benefits

The majority of respondents do not offer health benefits to unmarried domestic partners, whether they are opposite-sex (58%) or same-sex (56%). A total of 48% of respondents either had not encountered the issue or deemed it not applicable. Offering health benefits to married same-sex domestic partners were 18% of respondents.

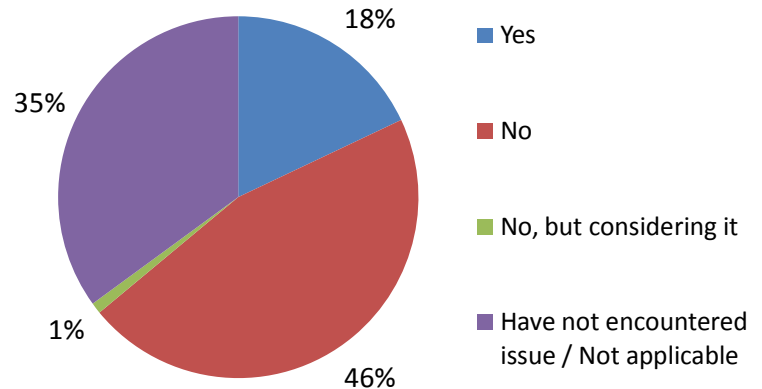
Do you offer health benefits to unmarried opposite-sex domestic partners?



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



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



Health Care Cost Results

Employers plan to utilize a number of strategies to reduce health care costs. The top strategies for reducing health care costs include: increasing and enhancing employee communications (59%); including consumerism resources (51%); and studying health care data for cost or utilization patterns (50%). Your broker has many resources to help you to implement these strategies. Contact your broker today!

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

	Will not utilize	Might utilize	Will likely utilize	Will definitely utilize
Study health care data for cost or utilization patterns	22%	28%	29%	21%
Increase/enhance employee communications	8%	33%	34%	25%
Include consumerism resources (Web site, self-help)	19%	29%	33%	18%
Increase cost sharing to the employees (copays, deductibles, coinsurance)	33%	23%	29%	15%
Restrict employee eligibility for coverage	83%	8%	5%	3%
Add/increase use of disease management	53%	22%	19%	5%
Add/increase wellness program	29%	25%	28%	18%

Please contact your JM Brassill Group Inc. representative to discuss how this survey information can assist you in your future benefit plan strategies.



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This survey was conducted from January to April, 2009 and was available to over 200,000 individuals through the client portal Web site provided by JM Brassill Group Inc. This survey was anonymous, so responses have not been validated for statistical significance or margin of error. Content copyright © 2009 Zywave, Inc. All rights reserved.