



Benefits Benchmarking Report



Prepared by: Broad Reach Benefits, Inc.
Prepared For: Your Company, Inc.
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Introduction

We are pleased to be able to provide you with the attached customized Benefits Benchmarking Report.

The Report summarizes information about benefit programs across selected organizations (see Report Demographics section below for details). Specifically, the report includes the following data:

- Plan types offered
- Eligibility
- Contributions
- Key provisions
- Copays
- Maximums

You can use the data to compare benefit programs or learn what other organizations are offering their employees.

Report Demographics

Number of organizations included:	130
Minimum employee size:	50
Maximum employee size:	500
Average employee size:	122

Industries included:

Computer-related (hardware)	26.15%	(34)
Computer-related (software)	73.85%	(96)

Total: 100.00% (130)

Geographic regions included (location of headquarters):

Northeast	28.46%	(37)
Southeast	15.38%	(20)
North Central	13.85%	(18)
South Central	17.69%	(23)
West	24.62%	(32)

Total: 100.00% (130)

Programs included

Medical

Dental

Vision

Life and Accident Insurance

Short-Term Disability

Long-Term Disability

Long-Term Care

401(k)

Cash Balance Pension Plan

Traditional Pension Plan

Employee Stock Ownership Plan

Stock Options Plan

Stock Purchase Plan

Health Care Flexible Spending Account

Dependent Care Flexible Spending Account

*Note: "Data not available" indicates that the organization: (a) chose to override the individual field, (b) chose to override the standard template and/or (c) did not enter data into the individual field. The "Data not available" units are **not** included in the percentage calculations, but **are** included in the sample count totals.*

Medical

Medical program offered

The following chart indicates whether or not a medical program is offered to employees.

Yes	88.46%	(115)
No	11.54%	(15)
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Total: 100.00% (130)		

Types of plans

The following chart indicates the types of plans available to the employee.

Indemnity	0.97%	(3)
HMO	34.19%	(106)
POS	15.81%	(49)
PPO	48.39%	(150)
Triple Option	0.65%	(2)
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Total: 100.00% (310)		

Eligibility

The following chart indicates which employees are eligible to participate in the program (based on # of plans offered).

All employees	14.73%	(43)
Full-time only	85.27%	(249)
Part-time only	-----	-----
Data not available	-----	(18)
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Total: 100.00% (310)		

Waiting period

The following chart indicates how long an employee needs to be employed before being eligible to participate in the program.

First day of employment	28.42%	(79)
First of the month following date of employment	34.89%	(97)
First of the month after 30 days of employment	15.83%	(44)
First of the month after 60 days of employment	0.72%	(2)
First of the month after 90 days of employment	6.83%	(19)
Other	13.31%	(37)
Data not available	-----	(32)
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Total: 100.00% (310)		

Contributions

Monthly contributions amounts for employee only coverage

The following chart indicates the monthly amount the employee contributes for employee only coverage.

	Indemnity	HMO	POS	PPO	Triple Option
No employee contributions required	50.00%(1)	24.24%(16)	16.67%(7)	13.54%(13)	-----
\$50.00 or less	-----	45.45%(30)	38.10%(16)	44.79%(43)	100.00%(1)
\$50.01-\$100.00	50.00%(1)	25.76%(17)	35.71%(15)	28.13%(27)	-----
\$100.01-\$150.00	-----	4.55%(3)	7.14%(3)	7.29%(7)	-----
\$150.01-\$200.00	-----	-----	2.38%(1)	3.13%(3)	-----
\$200.01-\$250.00	-----	-----	-----	2.08%(2)	-----
\$250.01-\$299.99	-----	-----	-----	-----	-----
\$300.00 or more	-----	-----	-----	1.04%(1)	-----
Data not available	----- (1)	----- (40)	----- (7)	----- (54)	----- (1)
Total:	100.00%(3)	100.00%(106)	100.00%(49)	100.00%(150)	100.00%(2)
Average contribution	\$29.43	\$33.85	\$45.41	\$58.29	\$30.00

Monthly contributions amounts for employee plus spouse coverage

The following chart indicates the monthly amount the employee contributes for employee plus spouse coverage.

	Indemnity	HMO	POS	PPO	Triple Option
No employee contributions required	100.00%(1)	8.11%(3)	5.88%(2)	4.48%(3)	-----
\$50.00 or less	-----	2.70%(1)	2.94%(1)	5.97%(4)	-----
\$50.01-\$100.00	-----	59.46%(22)	17.65%(6)	26.87%(18)	-----
\$100.01-\$150.00	-----	8.11%(3)	26.47%(9)	25.37%(17)	-----
\$150.01-\$200.00	-----	5.41%(2)	17.65%(6)	13.43%(9)	-----
\$200.01-\$250.00	-----	13.51%(5)	5.88%(2)	5.97%(4)	-----
\$250.01-\$300.00	-----	2.70%(1)	14.71%(5)	5.97%(4)	-----
\$300.01-\$350.00	-----	-----	2.94%(1)	7.46%(5)	-----
\$350.01-\$400.00	-----	-----	2.94%(1)	-----	-----
\$400.01-\$450.00	-----	-----	2.94%(1)	2.99%(2)	-----
\$450.01-\$499.99	-----	-----	-----	1.49%(1)	-----
\$500 or more	-----	-----	-----	-----	-----
Data not available	----- (2)	----- (69)	----- (15)	----- (83)	----- (2)
Total:	100.00%(3)	100.00%(106)	100.00%(49)	100.00%(150)	100.00%(2)
Average contribution	\$0.00	\$100.44	\$167.86	\$152.39	-----

Monthly contributions amounts for employee plus children coverage

The following chart indicates the monthly amount the employee contributes for employee plus children coverage.

	Indemnity	HMO	POS	PPO	Triple Option
No employee contributions required	100.00%(1)	5.88%(2)	6.06%(2)	4.92%(3)	-----
\$50.00 or less	-----	20.59%(7)	3.03%(1)	4.92%(3)	-----
\$50.01-\$100.00	-----	44.12%(15)	27.27%(9)	39.34%(24)	-----
\$100.01-\$150.00	-----	14.71%(5)	21.21%(7)	21.31%(13)	-----
\$150.01-\$200.00	-----	5.88%(2)	15.15%(5)	11.48%(7)	-----
\$200.01-\$250.00	-----	2.94%(1)	21.21%(7)	8.20%(5)	-----
\$250.01-\$300.00	-----	-----	-----	4.92%(3)	-----
\$300.01-\$350.00	-----	-----	3.03%(1)	1.64%(1)	-----
\$350.01-\$400.00	-----	2.94%(1)	-----	1.64%(1)	-----
\$400.01-\$450.00	-----	-----	-----	1.64%(1)	-----
\$450.01-\$499.99	-----	2.94%(1)	-----	-----	-----
\$500 or more	-----	-----	3.03%(1)	-----	-----
Data not available	----- (2)	----- (72)	----- (16)	----- (89)	----- (2)
Total:	100.00%(3)	100.00%(106)	100.00%(49)	100.00%(150)	100.00%(2)
Average contribution	\$0.00	\$101.89	\$150.29	\$128.83	-----

Monthly contributions amounts for employee plus family coverage

The following chart indicates the monthly amount the employee contributes for employee plus family coverage.

	Indemnity	HMO	POS	PPO	Triple Option
No employee contributions required	50.00%(1)	5.17%(3)	4.76%(2)	3.61%(3)	-----
\$50.00 or less	-----	3.45%(2)	2.38%(1)	2.41%(2)	-----
\$50.01-\$100.00	-----	17.24%(10)	7.14%(3)	7.23%(6)	-----
\$100.01-\$150.00	-----	25.86%(15)	19.05%(8)	19.28%(16)	-----
\$150.01-\$200.00	50.00%(1)	22.41%(13)	4.76%(2)	19.28%(16)	-----
\$200.01-\$250.00	-----	6.90%(4)	19.05%(8)	13.25%(11)	-----
\$250.01-\$300.00	-----	3.45%(2)	11.90%(5)	14.46%(12)	-----
\$300.01-\$350.00	-----	8.62%(5)	7.14%(3)	2.41%(2)	-----
\$350.01-\$400.00	-----	5.17%(3)	7.14%(3)	4.82%(4)	-----
\$400.01-\$450.00	-----	-----	4.76%(2)	4.82%(4)	-----
\$450.01-\$499.99	-----	-----	4.76%(2)	2.41%(2)	-----
\$500 or more	-----	1.72%(1)	7.14%(3)	6.02%(5)	-----
Data not available	----- (1)	----- (48)	----- (7)	----- (67)	----- (2)
Total:	100.00%(3)	100.00%(106)	100.00%(49)	100.00%(150)	100.00%(2)
Average contribution	\$83.29	\$167.12	\$248.25	\$230.69	-----

Annual individual deductible (In-Network)

The following chart indicates the annual individual deductible amount that the employee is responsible for.

	HMO	POS	PPO	Triple Option
None	95.29%(81)	73.33%(33)	32.17%(46)	50.00%(1)
\$100 or less	2.35%(2)	2.22%(1)	2.10%(3)	50.00%(1)
\$101-\$200	-----	-----	2.80%(4)	-----
\$201-\$300	-----	13.33%(6)	30.77%(44)	-----
\$301-\$400	-----	-----	1.40%(2)	-----
\$401-\$500	-----	8.89%(4)	20.98%(30)	-----
\$501-\$600	-----	-----	-----	-----
\$601-\$700	-----	-----	-----	-----
\$701-\$800	-----	-----	-----	-----
\$801-\$900	-----	-----	-----	-----
\$901-\$999	-----	-----	-----	-----
\$1,000 or more	2.35%(2)	2.22%(1)	9.79%(14)	-----
Data not available	----- (21)	----- (4)	----- (7)	-----
Total:	100.00%(106)	100.00%(49)	100.00%(150)	100.00%(2)
Average deductible	\$800.00	\$466.67	\$502.06	\$100.00

Annual individual deductible (Out-of-Network)

The following chart indicates the annual individual deductible amount that the employee is responsible for.

	Indemnity	POS	PPO	Triple Option
None	-----	8.70%(4)	8.63%(12)	50.00%(1)
\$100 or less	-----	-----	1.44%(2)	50.00%(1)
\$101-\$200	-----	4.35%(2)	2.88%(4)	-----
\$201-\$300	-----	26.09%(12)	31.65%(44)	-----
\$301-\$400	-----	2.17%(1)	3.60%(5)	-----
\$401-\$500	-----	26.09%(12)	20.86%(29)	-----
\$501-\$600	-----	-----	0.72%(1)	-----
\$601-\$700	-----	-----	0.72%(1)	-----
\$701-\$800	-----	2.17%(1)	3.60%(5)	-----
\$801-\$900	-----	-----	-----	-----
\$901-\$999	-----	-----	-----	-----
\$1,000 or more	-----	30.43%(14)	25.90%(36)	-----
Data not available	----- (3)	----- (3)	----- (11)	-----
Total:	100.00%(3)	100.00%(49)	100.00%(150)	100.00%(2)
Average deductible	-----	\$759.52	\$700.00	\$100.00



This document is only a sample of the
Benefits Benchmarking Report.

The complete report is over 40 pages in length
and covers all benefits listed on page three.

**Would you like to see a Benefits Benchmark Report
for your company?**

Call us at (800) 272-1144 or complete our Information Request Form
and we will get right back to you.