

2010 Milliman Mid-Market Survey Data Elements

CLIENT NAME: _____ TODAY'S DATE: _____ DATE NEEDED BY: _____

Number of EEs: _____ Number of Benefit-Eligible EEs: _____ Age of Company: 0-2 yrs; 3-5 yrs; 6-10 years; 11+ yrs Average Salary (per employee): _____

Do you want National, Local, Industry (circle one or more) Place an "X" in the box next to the item(s) you wish data element information on.

NAICS Code: _____ (select # from list or put in your 6 digit code)			
11	Agriculture, Forestry, Fishing & Hunting	31-33	Manufacturing
21	Mining	42	Wholesale Trade
22	Utilities	44-45	Retail Trade
23	Construction	48-49	Transportation & Warehousing
		51	Information
		52	Finance & Insurance
		53	Real Estate & Rental & Leasing
		54	Professional, Scientific, & Technical Services
		55	Management of Companies & Enterprises
		56	Administrative & Support & Waste Mgmt & Remediation Services
		61	Educational Services
		62	Health Care & Social Assistance
		71	Arts, Entertainment, & Recreation
		72	Accommodation & Food Services
		81	Other Services (except Public Administration)
		92	Public Administration

Type of Organization:

- Corporation/Partnership
- Government
- Union
- Non-profit

Type of health plans offered:

- PPO
- HMO
- EPO
- POS
- Indemnity
- PPO w/HSA or HRA
- PPO as qualified HDHP
- Mini-Med

Types of dental coverage offered:

- Dental PPO
- Dental HMO/DMO
- Dental POS
- Dental Indemnity
- Dental CDHP
- Scheduled Reimbursement

Other coverages offered:

- STD
- LTD
- Basic Life Insurance
- Group Variable Universal Life (GVUL)
- Basic AD&D
- Paid Time Off Program
- Executive Benefits
- Vision
- Supplemental & Dependent Life Insurance
- Voluntary AD&D
- Supplemental Cancer
- Critical Illness
- Cafeteria Plan (Section 125)
- Long Term Care
- Home & Auto Insurance

- Pre-paid Legal

Other coverages offered (continued):

- Employee Assistance Program (EAP)

Flexible Spending Accounts (FSAs):

- Health Care Reimbursement (Sec. 105)
 - Annual Maximum Contribution
 - Debit Card Provided
 - Extension for Reimbursements
- Dependent Care Reimbursement (Sec. 129)
- Mass Transit (Sec. 132)

Retirement:

- Defined Benefit Plan
 - Eligibility
 - Type
 - Estimated Income Replacement
 - Vesting Schedule
- Defined Contribution Plan
 - Eligibility
 - Company Match
 - Investment Allocation of Match
 - Vesting Schedule
- Profit Sharing or Money Purchase Plan
- Brokerage Service Accounts
- Discounted Company Stock
- Eligibility for Retiree Medical
- Safe Harbor

Leaves of Absence:

- Type of Leave
 - Military
 - Paternity
 - Jury Duty
 - Bereavement
 - Sabbaticals
 - Medical
- Paid/Unpaid
- Duration
- % of Salary

- Part -Time Employee Eligibility

Waiting Periods for Health Insurance:

- Full Time
- Part Time

Increase in Plans:

- Medical
 - Actual
 - Expected
- Dental
 - Actual
 - Expected

Renewal Dates

- Medical
- Dental

Number of Participants in Plans

- Medical
- Dental

Domestic Partner Coverage:

- Benefit Plan Available
- Gender

Plan Vendors

Reasons for switching vendors:

- Cost
- Customer service
- Network issues
- Member satisfaction
- Other
- Frequency

Self Insurance Funding:

- Individual stop-loss coverage
 - Deductible amounts
- Aggregate stop-loss coverage
- Combination such as aggregating-specific

Medical Plan Design:

- Deductibles
- Coinsurance
- Out-of-Pocket Maximums
- Office Visit Copays
- Specialist Copays
- Urgent Care Copays
- Emergency Room Copays
- Hospital Copays
- Lifetime Benefit Maximum

Prescription Drug Plan Designs:

- Tiered Copays
- Deductibles
- Coinsurance

Dental Plan Designs:

- Deductibles
- Coinsurance
- Annual Maximums
- Ortho Coverage
 - Child
 - Adult
 - Lifetime Maximum
- Implant Coverage

Number of Tiers

Premium Rates:

- Medical, Dental, or Both (circle one)
 - EE Only
 - EE & Spouse (EE+1)
 - EE & Children
 - EE & Family (EE+2)

Employee Contributions:

- Medical, Dental, or Both (circle one)
 - EE Only
 - EE & Spouse (EE+1)
 - EE & Children
 - EE & Family (EE+2)

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Consumer Driven – PPO w/HSA or HRA:

PPO as qualified HDHP Plans:

- Opinions in various areas
 - Cost
 - Participant Awareness
 - Sharing Responsibility
 - Union Acceptance
 - HR Workload
 - Ease of Use
 - Need for Decision Support Tools
- Funding Account Type
- Total Replacement
- Employer Contribution to Account

Wellness and disease management programs:

- Employee Assistance Programs (EAP)
- Medical Information (website, newsletter, etc.)
- Health Club Discounts/Reimbursement
- Obesity Management Programs
- Smoking Cessation Programs
- Blood Pressure Screening
- Cholesterol Screening
- Chronic Disease Management Programs
- Carve Out Disease Mgmt to Outside Vendors
- Wellness Incentives

Life Insurance:

- Basic, Supplemental, Dependent, AD&D
 - Benefit Level
 - Employer Contribution
 - Number of Participants
 - Volume

Long Term Disability:

- Base & Buy-Up
 - Elimination Periods
 - Benefit Amounts

Long Term Disability (continued):

- Duration of Benefits

- Employer Contribution
- Number of Participants
- Volume
- Pre-tax & After-tax

Short Term Disability:

- Elimination Periods
- Benefit Amounts
- Duration of Benefits
- Employer Contribution
- Number of Participants
- Volume

Paid Time-Off Benefits by Length of Service:

- Type
 - Sick Days
 - Vacation Days
 - Personal Days
 - PTO Bank
- Days Accruing per Year
- Maximum Days Allowed to Carry Forward
- Additional PTO for Volunteer Work

Number of Paid Holidays

Cost Control Strategies:

Plan Designs:

- Increased FSA maximum
- Increased deductibles
- Increased office visit copays
- Increased EE share of coinsurance
- Increased EE out-of-pocket maximums
- Implemented a consumer driven health plan
- Implemented FSA
- Implemented wellness or disease management program

Employee Contributions & Funding

Arrangements:

- Increased EE share of monthly premium
- Implemented self-insured arrangement

- Implemented fully insured arrangement
- Implemented minimum premium arrangement
- Implemented captive insurance arrangement
- Joined association group or purchasing coalition

Carrier Options:

- Negotiated lower costs with current carrier
- Explored market (RFP) and changed carrier/health plan/ TPA
- Add New or Eliminated Existing:
 - HMO
 - PPO
 - POS
 - Indemnity
 - CDHP

Eligibility and scope of coverage:

- Introduced longer waiting periods for new hires
- Eliminated spouses who have coverage with their employer
- Eliminated retiree health coverage
- Performed a dependent audit

Prescription drug plan:

- Increased copays (or coinsurance)
- Introduced three tier copay system (formulary)
- Added mail order option
- Made mail order mandatory for maintenance drugs
- Implemented coinsurance or deductible plan design
- Carved out plan to pharmacy benefits manager

Prescription drug plan (continued):

- Joined drug purchasing coalition
- Implemented mandatory generic substitution

Benefit related tasks through the intranet or internet:

- Access health benefit information
- Obtain forms
- Check claim status
- Access health plan SPD's
- Access tools to help select health plan
- Personalized benefits site
- Complete annual enrollment
- Request reimbursement for FSAs & other
- Complete annual enrollment
- Complete life event change transactions

Additional Benefits Offered:

- Free Parking
- Flex Time Schedule
- Vendor Discounts
- Telecommuting
- Car pool
- Transportation
- Concierge Services
- On-Site Cafeteria
- On-Site Child Care
- On-Site Health Club
- On-Site Nurse
- On-Site Bank
- Charity Matching
- Adoption Assistance
- Pet Insurance
- Company Vehicle
- Cell Phone
- Massage Therapist
- Continuing Education Services:
 - University Tuition
 - Industry Certification
 - Books
 - Exam Fees