

**Employee Benefits Benchmarking Study**

<b>Employer Sponsored Health Benefit Costs 2011</b>						
	<b>HMO</b>		<b>PPO</b>		<b>HSA</b>	
	<b>Average 2011 Monthly Health Care Costs</b>	<b>Annual Costs</b>	<b>Average 2011 Monthly Health Care Costs</b>	<b>Annual Costs</b>	<b>Average 2011 Monthly Health Care Costs</b>	<b>Annual Costs</b>
Single	\$446	\$5,350	\$465	\$5,584	\$399	\$4,793
Family	\$1,274	\$15,288	\$1,284	\$15,404	\$1,142	\$13,704

<b>2011 Summary of Findings</b>						
<b>Average Premium Contributions in Dollars (\$)</b>	<b>HMO</b>		<b>PPO</b>		<b>HSA</b>	
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>
Single	\$4,408	\$941	\$4,582	\$1,002	\$4,070	\$723
Family	\$11,140	\$4,148	\$11,333	\$4,072	\$10,070	\$3,634
<b>Average Premium Contributions by Percentage (%)</b>	<b>HMO</b>		<b>PPO</b>		<b>HSA</b>	
	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>	<b>Employer Share</b>	<b>Employee Share</b>
Single	82%	18%	82%	18%	85%	15%
Family	73%	27%	74%	26%	73%	27%
<b>% of Total Premium Paid by Covered Workers: (All Small Firms (3-199 workers))</b>	<b>0%</b>	<b>Greater than 0%, less than or equal to 25%</b>		<b>Greater than 25%, less than or equal to 50%</b>		<b>Greater than 50%</b>
	Single	35%	42%	19%	4%	
	Family	14%	28%	26%	32%	

<b>Average Deductible for Single Coverage in PPO's:</b>	<b>\$1,202</b>
<b>Percent of covered workers in a plan with a deductible of at least \$1,000 for single coverage:</b>	<b>31%</b>
<b>Percent of employers that offer an HDHP plan:</b>	<b>23%</b>
<b>Percent of covered workers enrolled in an HDHP plan:</b>	<b>17%</b>
<b>Average Prescription copayment: \$10 for first-tier drugs, \$29 for second-tier drugs, \$49 for third-tier drugs and \$91 for fourth-tier drugs</b>	

Source: Kaiser/HRETSurvey of Employer-Sponsored Health Benefits, 2011

For Illustrative Purposes Only