

# Benchmarking – Executive Summary Insights Scorecard



## Scope Of This Study

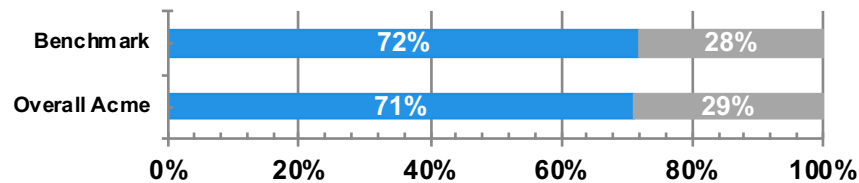
- Total company count = 24
- Industry: Hospital
- Size: 500+ Employees
- Geography: Southeast

- No Change / In-line with Best Practice
- Some Opportunity For Improvement
- Significant Opportunity For Improvement

## Medical Cost & Contributions – Insights



- Acme Co PEPY of \$5,647 percentile rank is 33%
- Overall average employer funding at 71% is -1% lower than benchmark average



## Medical Plan Design – Insights



- On average, your benefits are better than 56% of other plans in market benchmark

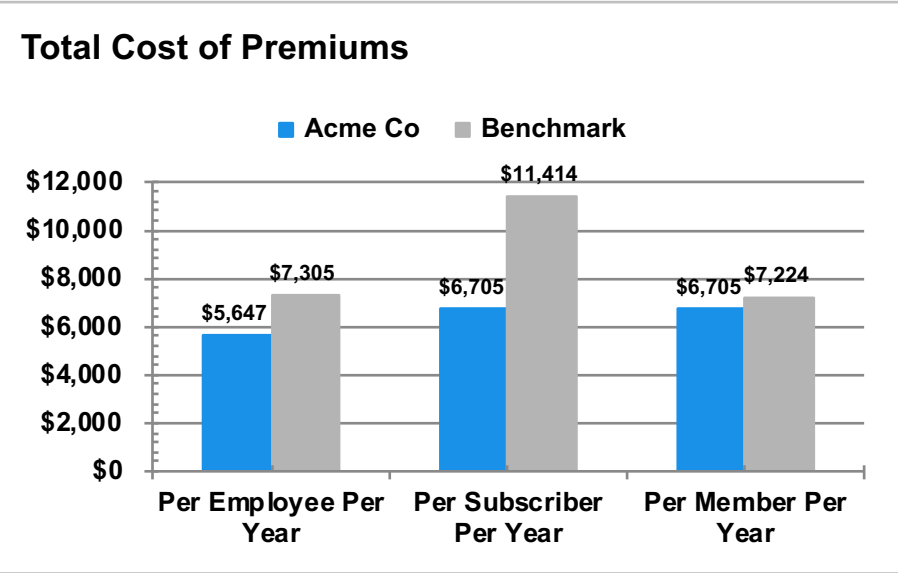
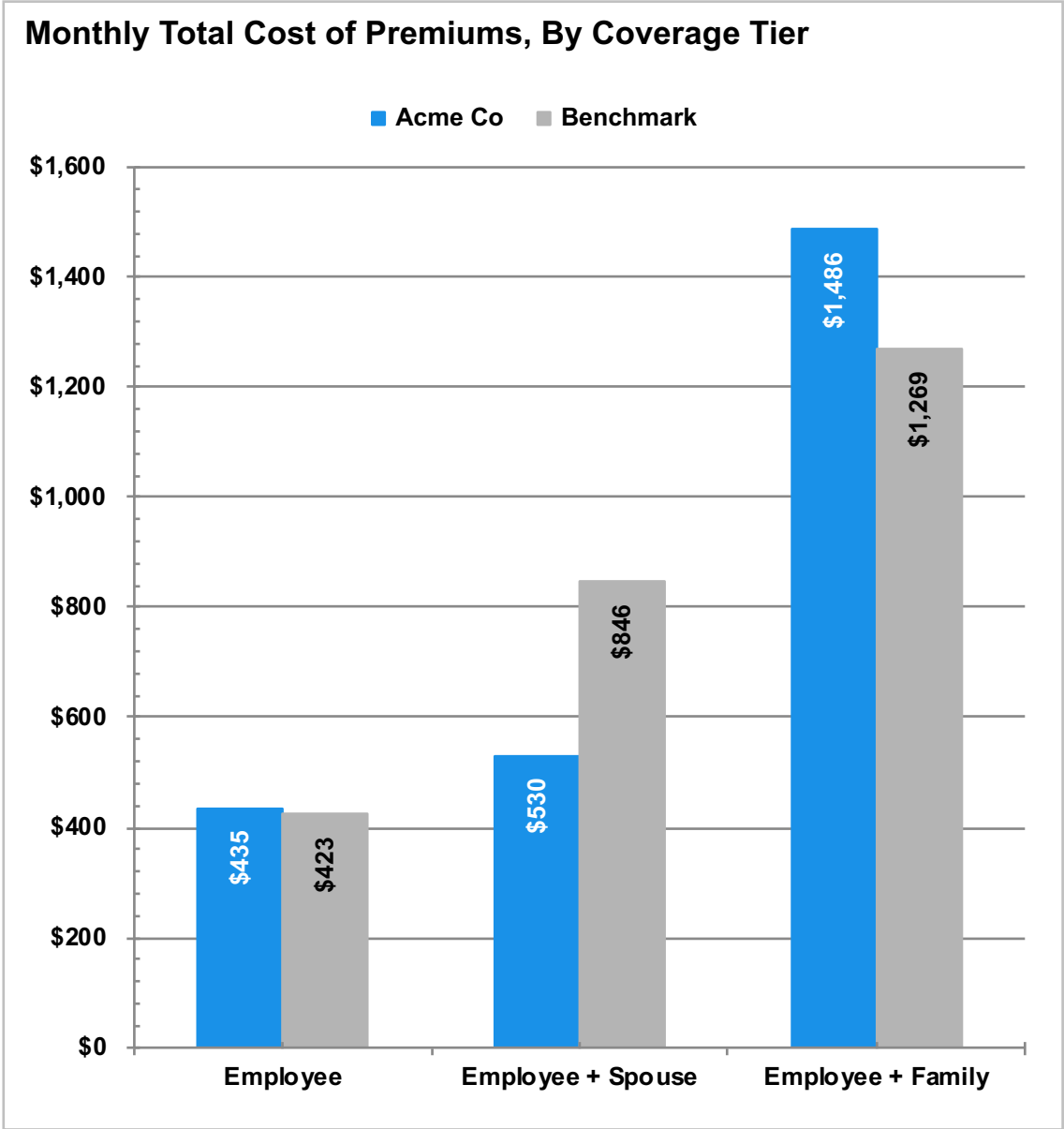
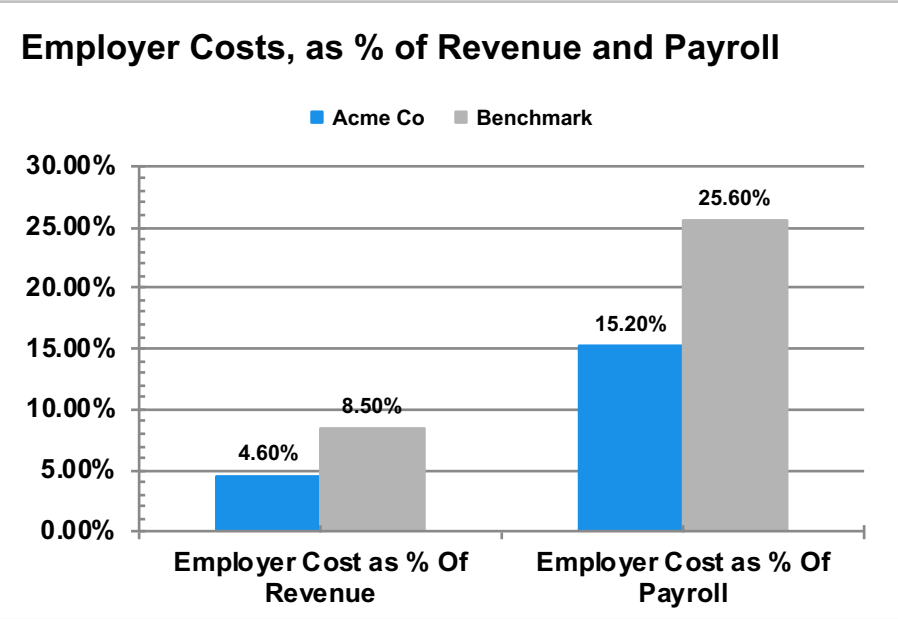
In-Network Benefits	% Of Plans In Market With Better Benefits Than Your Plan
Individual Deductible	88%
Coinsurance	54%
PCP/SCP Copays	82%
ER/Urgent Care	18%
RX Copays	34%
Out of Pocket Max	78%

## Benefits Structure & Participation – Insights



- Acme Co is currently offering 3 lines of coverage, and market benchmark is 4 lines of coverage
- Acme Co waivers are currently 15%, which is -9% to market average of 24%
- Acme Co medical plan currently has 2 tiers, and 72% of market benchmark offers 4 tiers

# Medical Cost Benchmarking Data



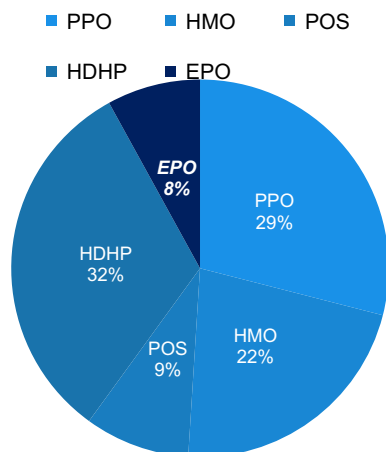
# Benefits Structure & Participation



## Medical Plan Type

Your company offers:

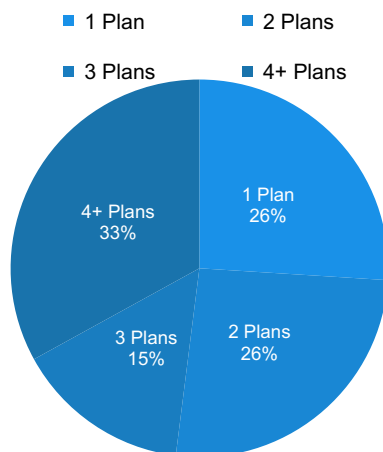
**PPO, HDHP**



## Number of Medical Plans

Your company offers:

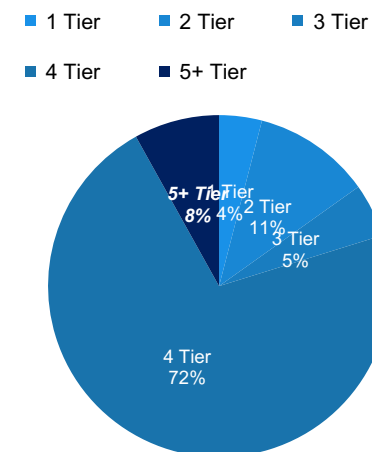
**3 Plans**



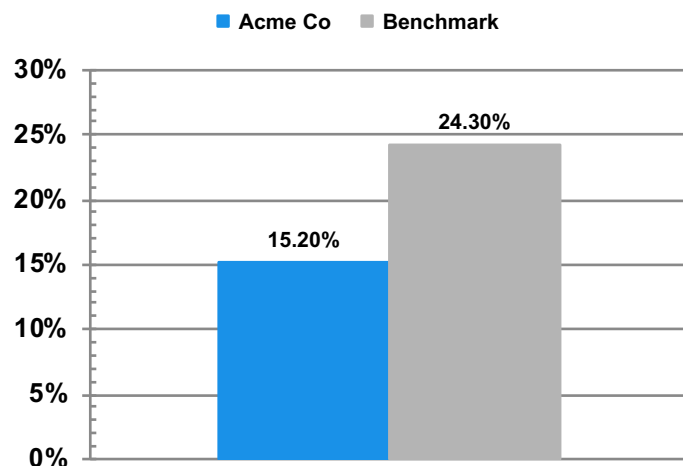
## Enrolled Tier Pricing

Your company offers:

**2 Tiers**

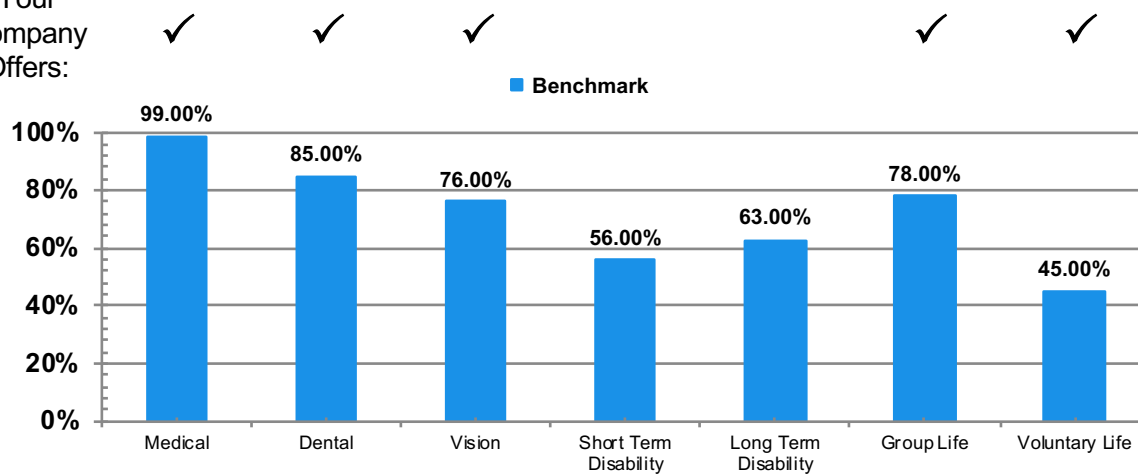


## Medical Plan Participation: % Waivers



## Offered Lines of Coverage

Your Company Offers:

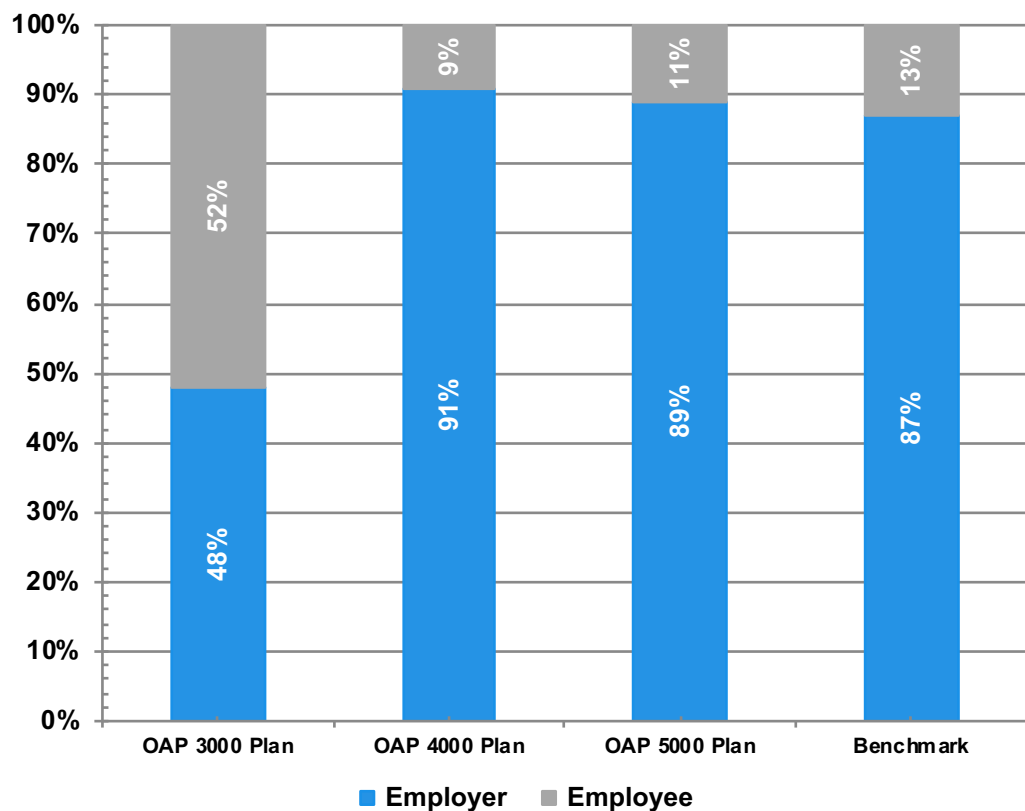


# Employer Premium Contributions

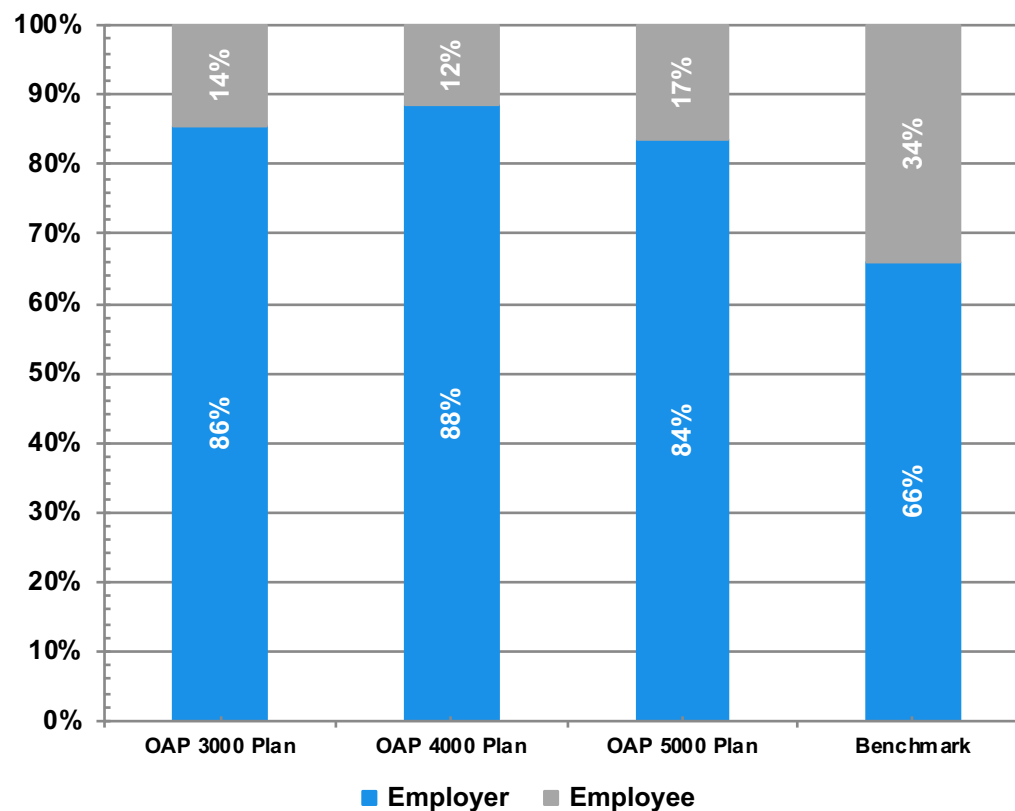


*Employee Class: All other staff*

*Individual Tier*



*All Non-Individual Tier(s)*

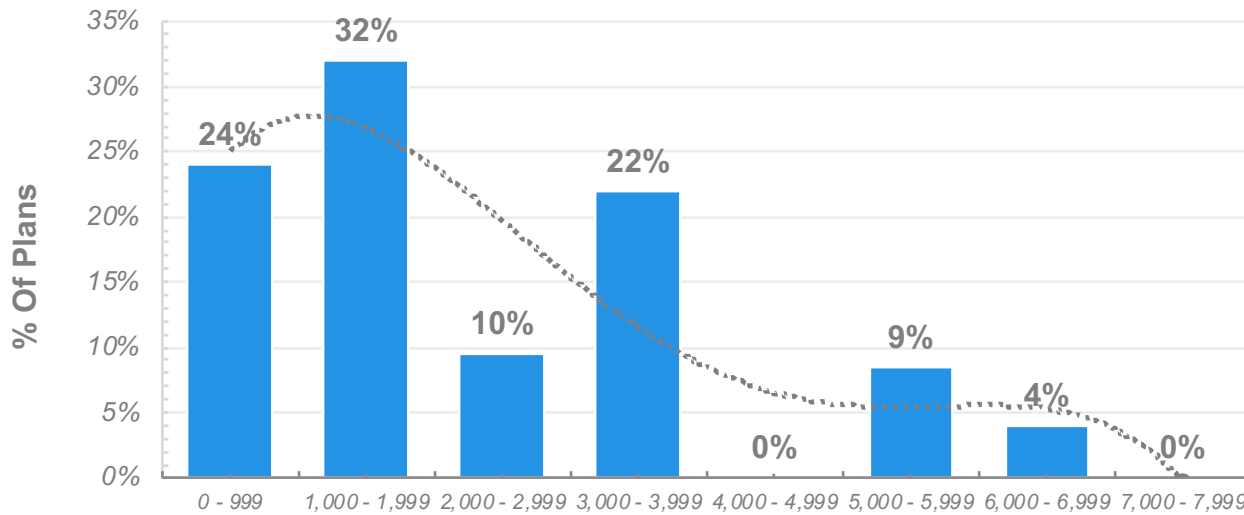


Source: Code SixFour, LLC Employee Benefits Benchmarking Database, April 2018

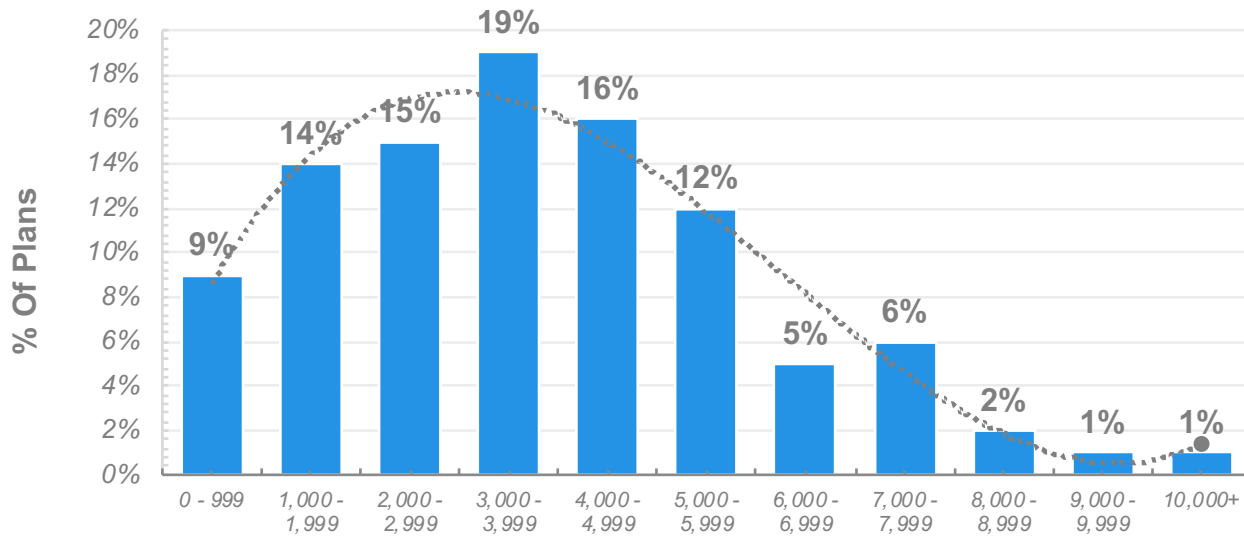


# Plan Design Benchmarking:

## Medical: In Network – Deductibles



Individual In Network Deductible



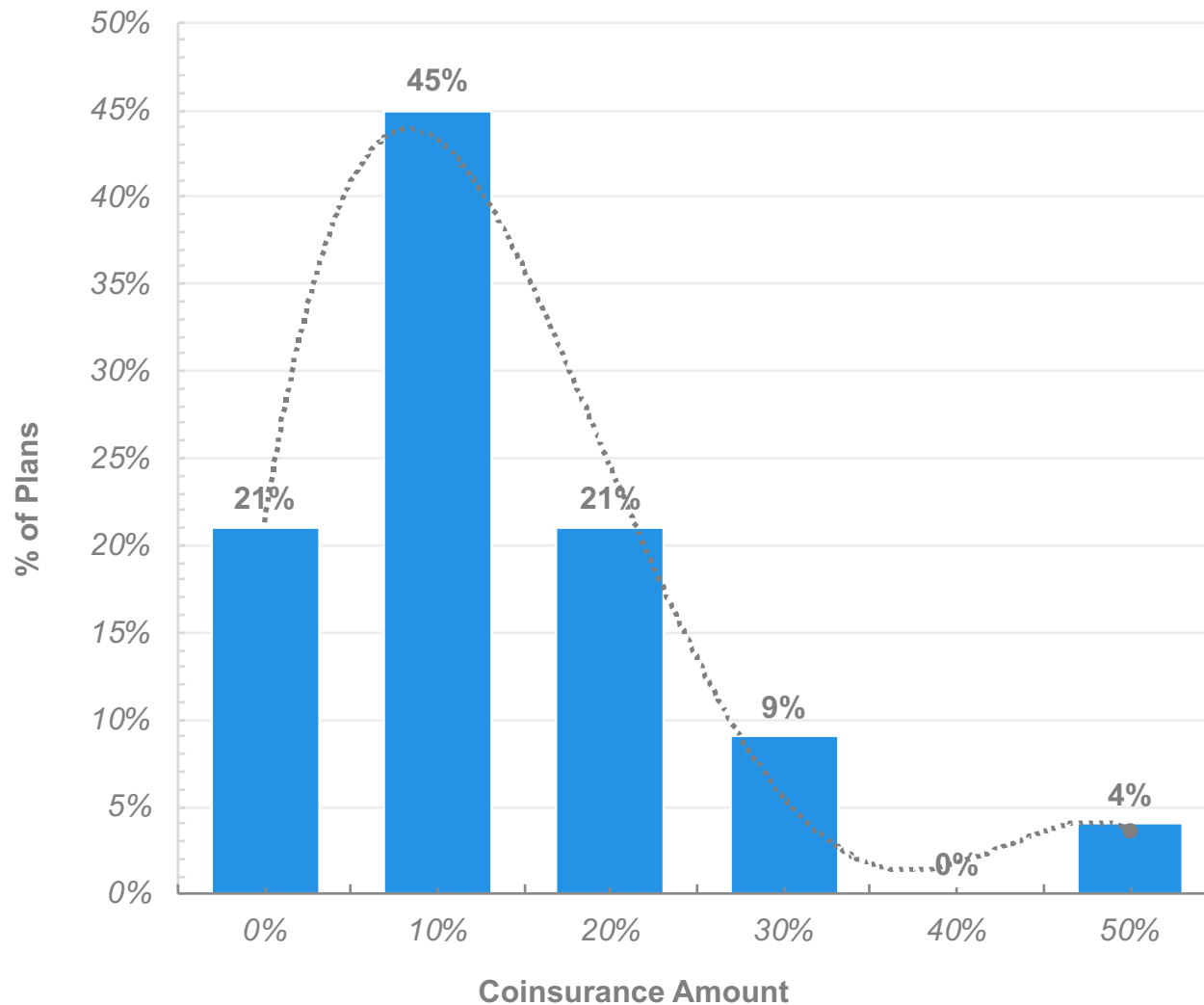
Family In Network Deductible

	Individual Deductible	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$1,500</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$4,270</b>	▲ <b>284%</b>	<b>88%</b>
OAP 3000	\$3,500	▲ 233%	66%
OAP 4500	\$4,500	▲ 233%	88%
OAP 6350	\$6,350	▲ 423%	96%

	Family Deductible	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$3,500</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$8,540</b>	▲ <b>244%</b>	<b>96%</b>
OAP 3000	\$7,000	▲ 200%	90%
OAP 4500	\$9,000	▲ 257%	98%
OAP 6350	\$12,700	▲ 362%	99%



# Plan Design Benchmarking: Medical: In Network – Coinsurance



	Amount	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan <sup>2</sup>
<b>Market Median</b>	<b>10%</b>	--	--
<b>Client Average – Weighted by Enrollment <sup>1</sup></b>	<b>12%</b>	<b>▲ 284%</b>	<b>54%</b>
OAP 3000	10%	--	50%
OAP 4500	20%	▲ 200%	66%
OAP 6350	20%	▲ 200%	66%

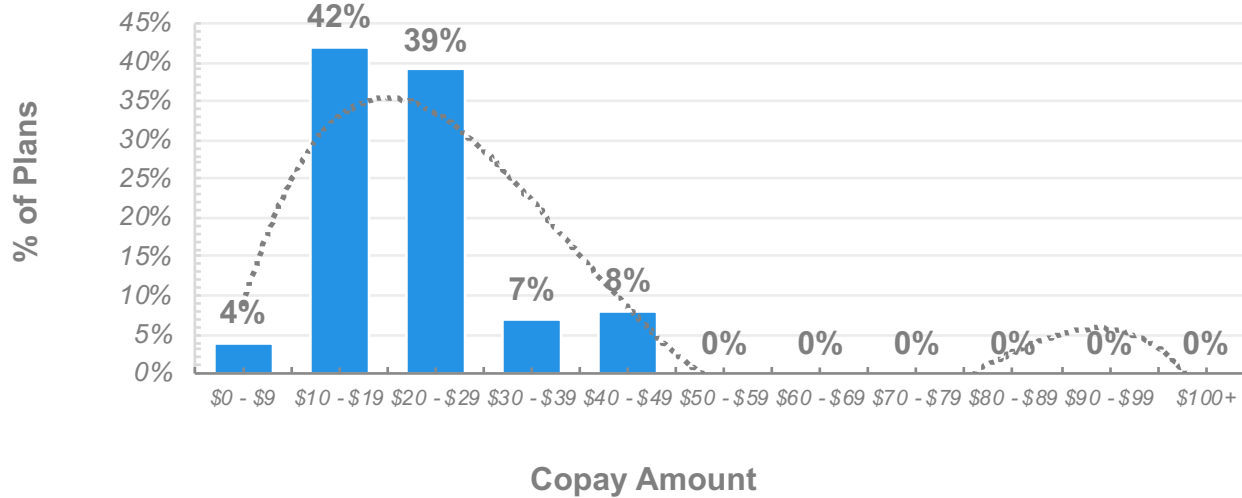
- 1) "Client Average – Weighted By Enrollment" calculates the average, by assigning and percentage weighting to each plan based on the number of employees enrolled out of the total enrolled population
- 2) The "% Of Plans In Market With Better Benefits Than Your Plan" rank provides a quick snapshot comparison of your plan, relative to the market distribution. Lower percentage such as 15% is better than a higher percentage, such as 75%. A low percentage suggests that your benefits are more generous (e.g. lower deductible, copay, coinsurance) than a greater percentage of other plans in your custom data cut



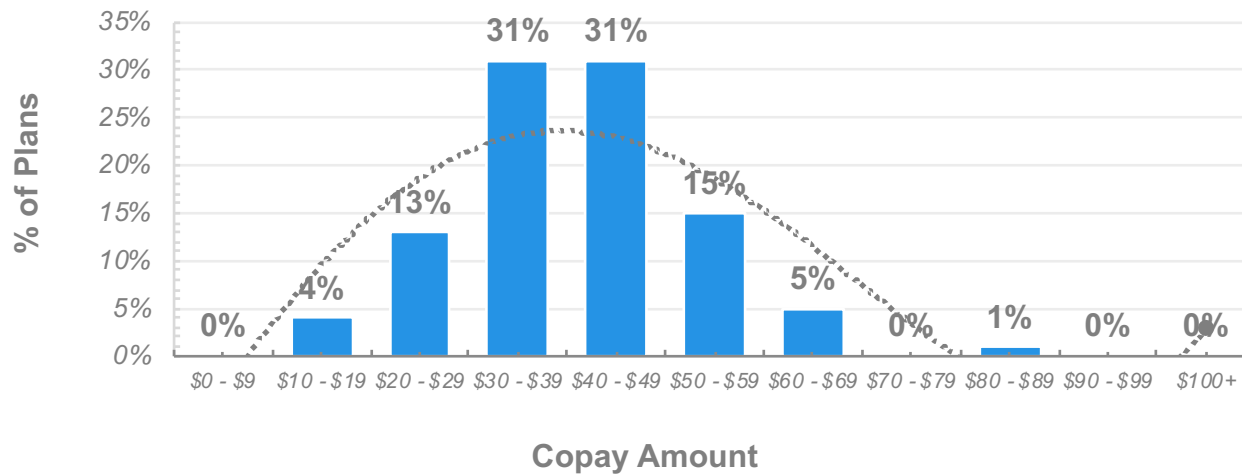
# Plan Design Benchmarking:

## Medical: In Network – Physician Office Visits

### Primary Care Office Visit



### Specialist Office Visit



	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$20.00</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$30.00</b>	<b>▲ 150%</b>	<b>85%</b>
OAP 3000	\$30.00	▲ 150%	85%
OAP 4500	Deductible	--	--
OAP 6350	Deductible	--	--

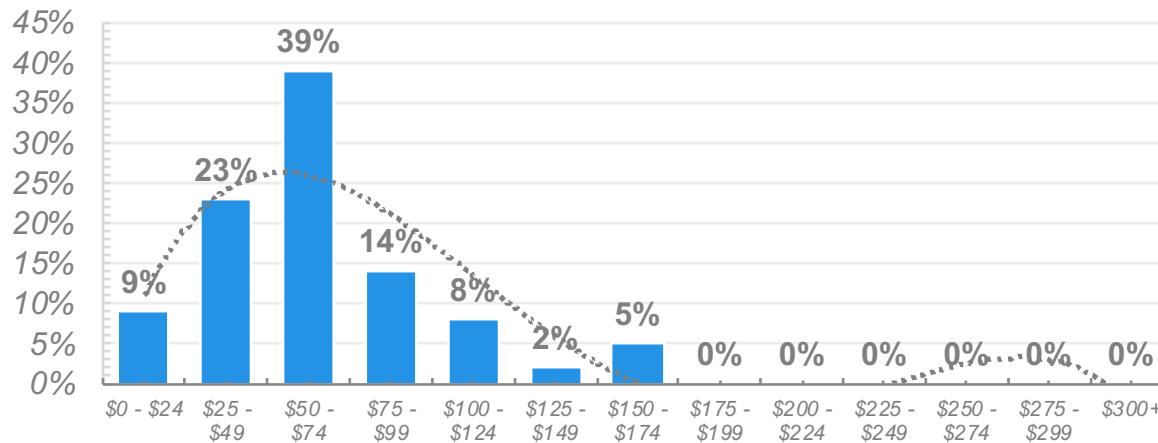
	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$30.00</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$50.00</b>	<b>▲ 166%</b>	<b>79%</b>
OAP 3000	\$50.00	▲ 166%	79%
OAP 4500	Deductible	--	100%
OAP 6350	Deductible	--	100%



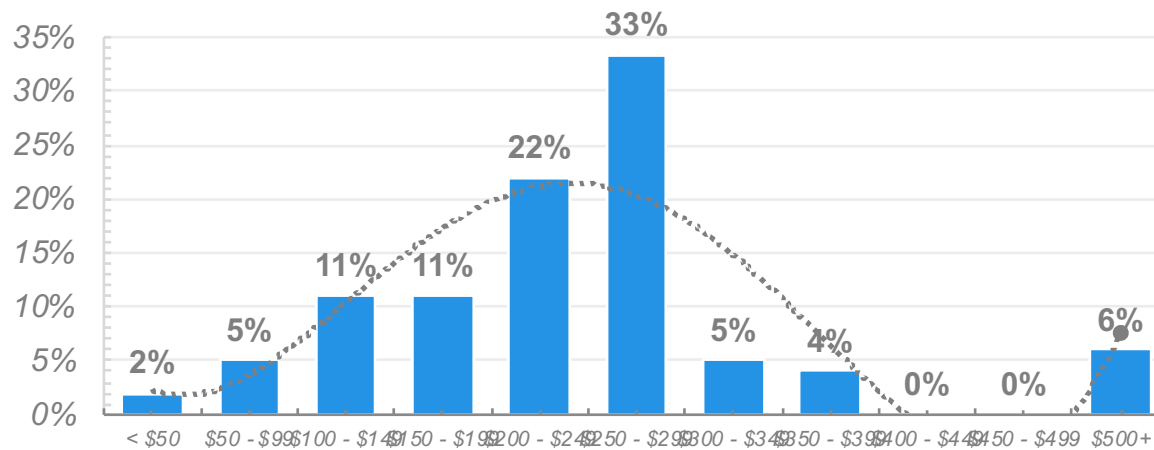
# Plan Design Benchmarking:

## Medical: In Network – Urgent Care / ER Visits

### Urgent Care Office Visit



### Emergency Room Visit



	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
Market Median	\$50.00	--	--
Client Average – Weighted by Enrollment <sup>1</sup>	\$35.00	▼ 46%	18%
OAP 3000	\$35.00	▼ 70%	7%
OAP 4500	Deductible	--	--
OAP 6350	Deductible	--	--

	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
Market Median	\$250.00	--	--
Client Average – Weighted by Enrollment <sup>1</sup>	\$135.00	▼ 46%	18%
OAP 3000	\$75.00	▼ 70%	7%
OAP 4500	\$250.00	--	50%
OAP 6350	\$250.00	--	50%

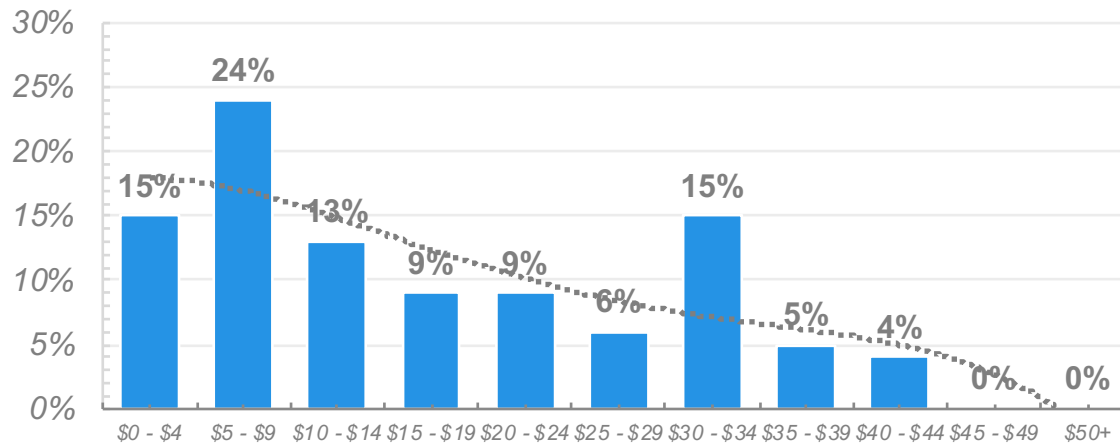




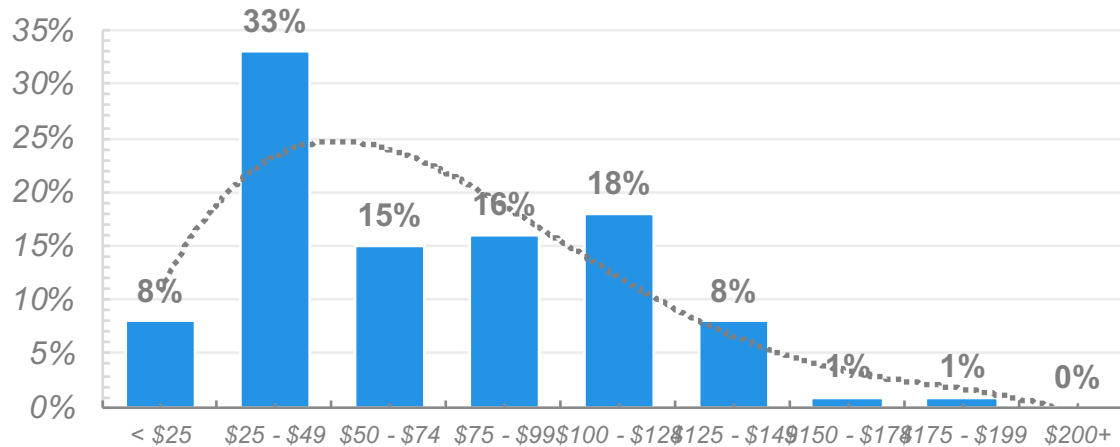
# Plan Design Benchmarking:

## Medical: In Network – Pharmacy / RX

### Tier 1 RX Copay



### Tier 2 RX Copay



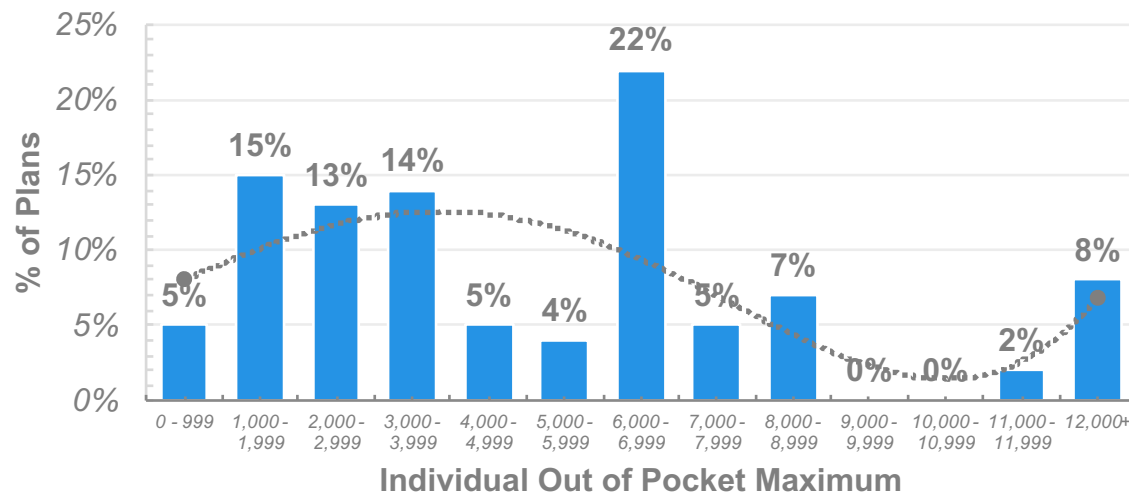
	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
Market Median	\$10.00	--	--
Client Average – Weighted by Enrollment <sup>1</sup>	\$5.00	▼ 50%	27%
OAP 3000	\$5.00	▼ 50%	27%
OAP 4500	Deductible	--	--
OAP 6350	Deductible	--	--

	Copay	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
Market Median	\$50.00	--	--
Client Average – Weighted by Enrollment <sup>1</sup>	\$30.00	▼ 40%	41%
OAP 3000	\$30.00	▼ 40%	41%
OAP 4500	Deductible	--	--
OAP 6350	Deductible	--	--

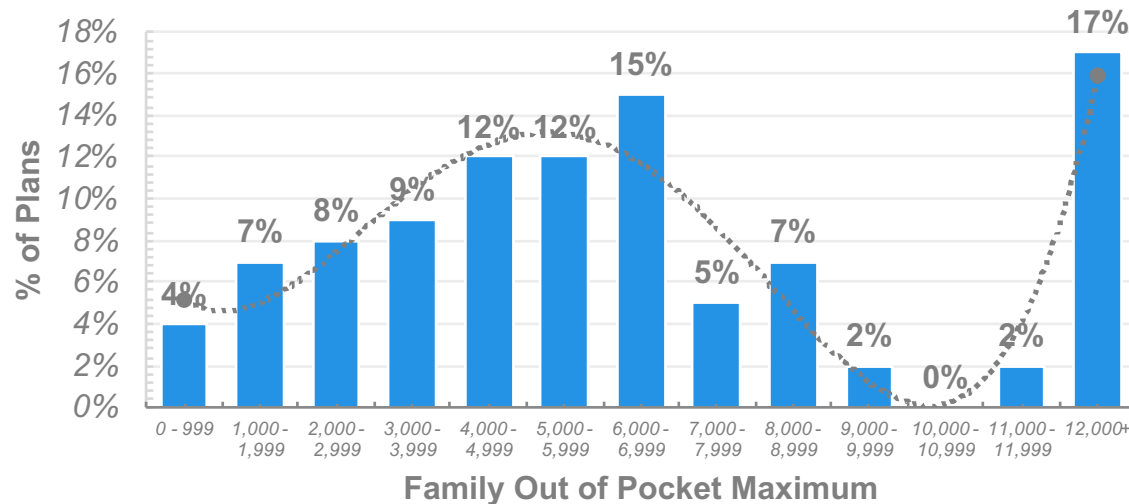


# Plan Design Benchmarking:

## Medical: In Network – Out of Pocket Maximums



	Amount	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$5,300</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$7,540</b>	<b>▲ 42%</b>	<b>78%</b>
OAP 3000	\$5,000	▼ 6%	27%
OAP 4500	\$10,000	▲ 88%	92%
OAP 6350	\$12,700	▲ 139%	100%



	Amount	% Deviation To Market	% Of Plans In Market With Better Benefits Than Your Plan
<b>Market Median</b>	<b>\$6,350</b>	--	--
<b>Client Average – Weighted by Enrollment</b>	<b>\$7,540</b>	<b>▲ 18%</b>	<b>76%</b>
OAP 3000	\$10,000	▲ 57%	80%
OAP 4500	\$12,500	▲ 96%	81%
OAP 6350	\$12,700	▲ 100%	83%