



## Medical Plans

### ➤ POS

- » Contributions are average
- » Deductible high with average \$1,000 to \$1,500
- » OOP a little high with average \$3,000 to \$5,000
- » Copays competitive
- » Drug copays competitive except most do not have Rx deductible

### ➤ HDHP

- » Contributions are very competitive, especially with H.S.A. contribution
- » Deductible levels net of H.S.A. contributions are competitive
- » OOP average
- » Copays on drugs average with some not having copays after deductible

## Vision Plan

- » On par, with copay on frames being competitive. Most have \$10 exam and \$20 materials

## Dental

- » On par. Most had \$2,000 annual maximum compared to Resurgens tiered approach based on years of participation
- » Most others had \$2,000 lifetime maximum on orthodontia; however very few have adult orthodontia

## Life Insurance

- » On par except many have 1x salary to maximum of \$100,000. Obviously, those have to deal with Table I reporting for those amounts over \$50,000

## Short Term Disability

- » Competitive. Class one maximum of \$3,333 is higher than \$2,000 average

## Long Term Disability

- » Maximums for physicians is low as many have \$20,000 to \$25,000 maximums, compared to \$15,000
- » Most pay 100% of the premiums except for physicians
- » Many allow for tax choice for non-physicians where employee can be taxed on premium to receive tax-free benefit
- » Voluntary/Worksite Benefits
- » Competitive offerings, although many offer accident and critical illness benefits as well

