

BLR 2015 Survey Series

APRIL

Perks & Insurance

Each month BLR conducts a nationwide survey to learn about current HR policies and practices throughout the country. On average, more than 1,800 individuals participate in the surveys. The data from each survey is aggregated and then shared with participants and posted on BLR websites.

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Survey sponsor

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About this survey

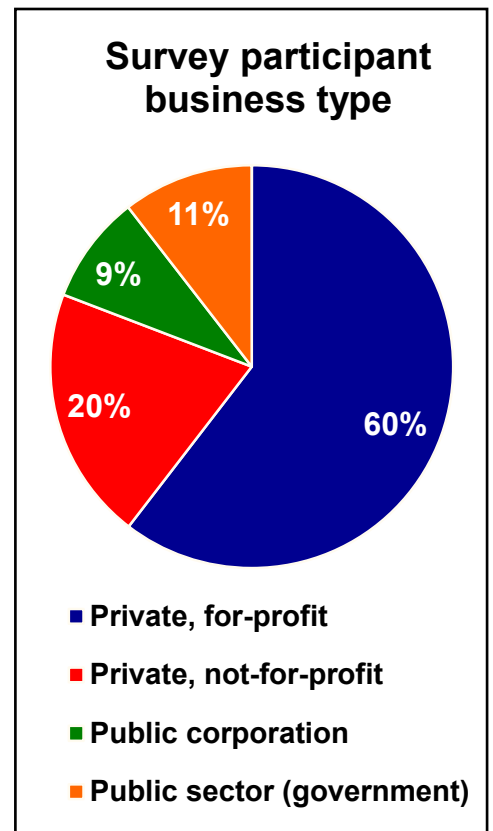
Survey participants

Organizations with up to 250 employees account for 62.1% of our survey participants and 20.6% have 251 to 1,000 employees. Another 17.2% work in organizations with more than 1,000 employees.

Privately held for-profit organizations are represented by 60.5% of survey participants and privately held nonprofits account for 20.4%. The public sector makes up 19.2%.

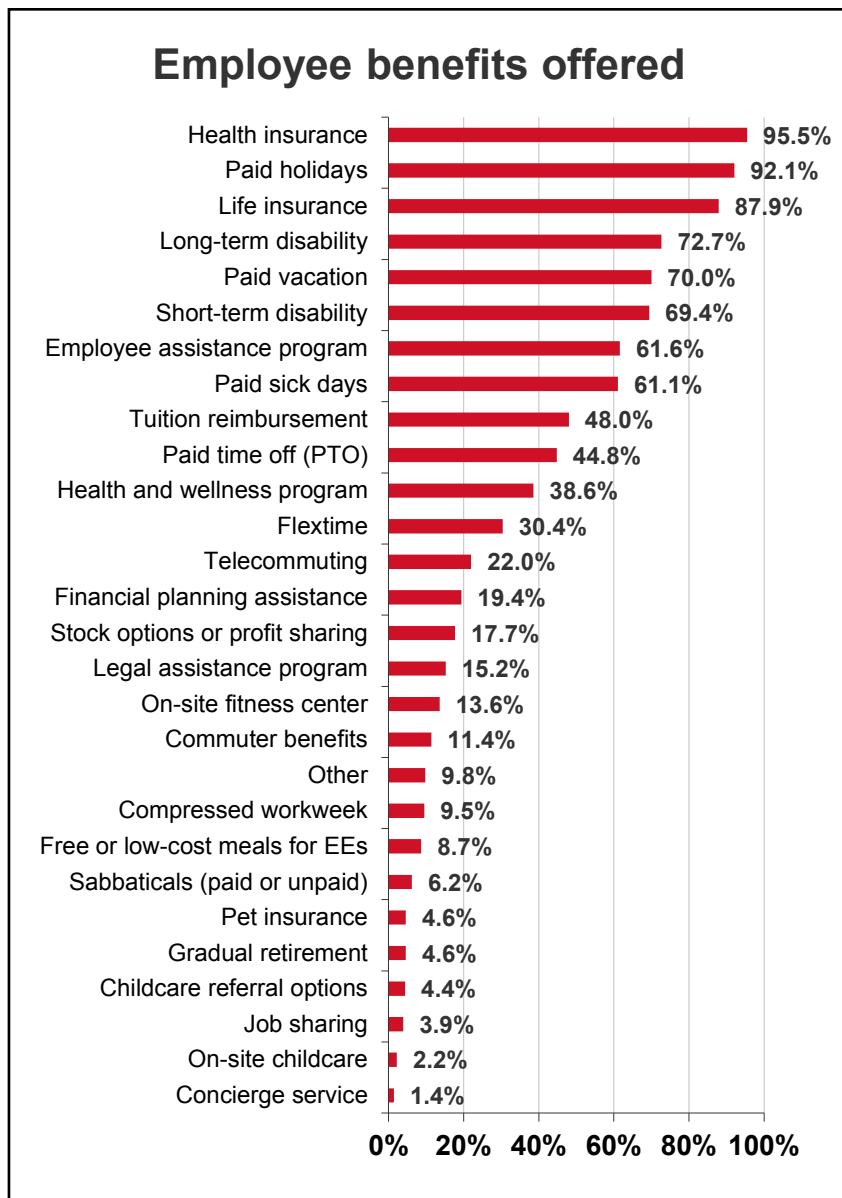
Industries include manufacturing (16.7%); health care and social assistance (13.7%); finance and insurance (9.2%); and professional, technical, and scientific services (9.6%). Educational services represent 5.8% of our survey participants and retail trade accounts for 3.5%.

Our 1,401 survey participants include those in staff positions (15.4%), supervisors (3.9%), manager or director level (64.3%), and VP or above (16.4%).



Does your organization provide on-site childcare? Does it offer tuition reimbursement, telecommuting?

From health insurance to stock options to paid vacation, today's workforce expects to receive perks. All employers, however, do not provide them. At 95.5%, health insurance is the number one perk provided by participants in this survey, followed by paid holidays (92.1%) and life insurance (87.9%). Long-term disability comes in fourth at 72.7% and paid vacation is provided by 70%. Rounding out the top 10 benefits is short-term disability (69.4%), employee assistance programs (61.6%), paid sick days (61.1%), tuition reimbursement (48%), and PTO plans (44.8%).



At the other end of the spectrum, the least offered benefit is concierge service at 1.4%. The bottom 5 benefits also include on-site childcare (2.2%), job sharing (3.9%), childcare referral options (4.4%), and gradual retirement (4.6%).

Supplemental insurance

Voluntary supplemental insurance plans offered to employees include dental insurance, topping the list at 90.2% of employers, and vision insurance, coming in second at 78.1%. Accident insurance is next

at 60.1%. Lump sum cancer or critical illness insurance is offered by 52.7% and the least offered supplemental benefit is Medicare supplement by 5.5% of the employers responding to our survey.

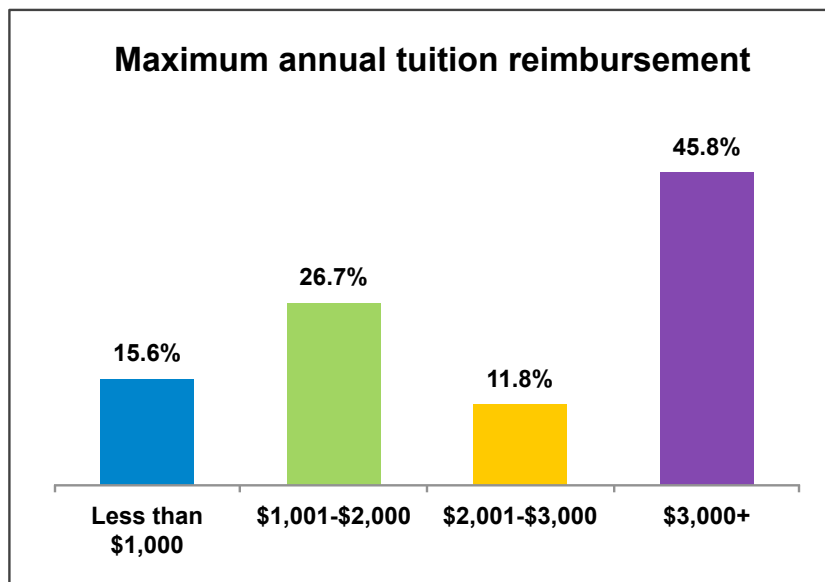
37.5%
offer telecommuting benefits.

Tuition reimbursement

Tuition reimbursement is a benefit for 52.5% of survey participants and 21.9% offer it to part-time employees as well. Of those that offer this benefit, 30.7% consider tuition reimbursement as important or very important to their recruiting and retention efforts.

Less than a year of employment is required for employees to be eligible at 40.5% and at least one year is required for 51.3%. The maximum annual amount of tuition reimbursement is less than \$1,000 for 15.6% of survey participants. It is up to \$2,000 for 26.7% and as much as \$3,000 for 11.8% of employers. The

reimbursement level is above \$3,000 for 45.8%.



Repayment of tuition reimbursement is never required by 26.9% of employers, even if the employee leaves the company. Repayment is required on a case-by-case basis for 14.6%. It depends on the timing of the departure for 56%.

Telecommuting

Telecommuting benefits are provided by 37.5% of survey participants with 44.2% of that group indicating they offer the benefit because it improves

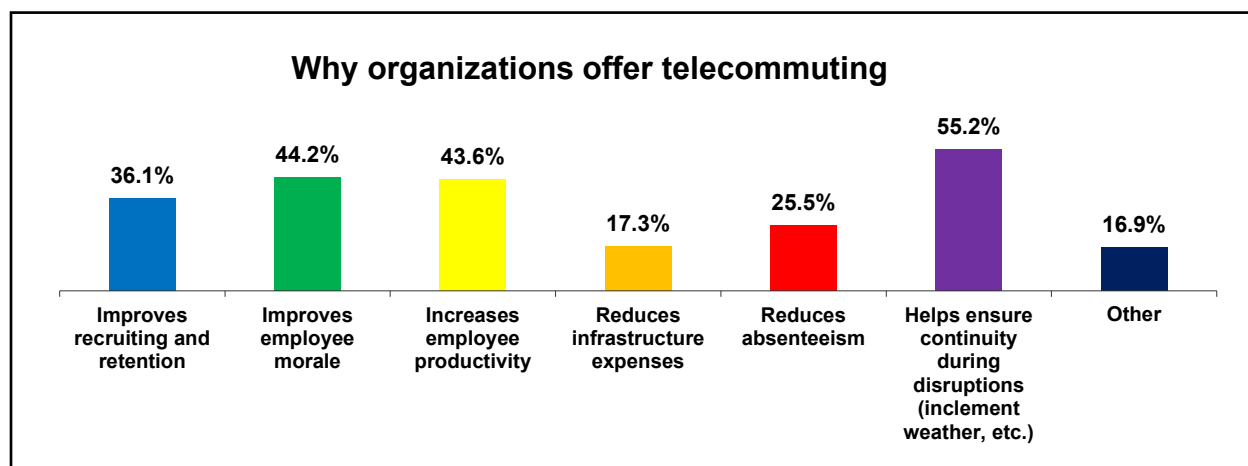
employee morale. Improved recruiting and retention is realized by 36.1%. Telecommuting reduces absenteeism for 25.5% and reduces infrastructure expenses for 17.3%. Higher employee productivity is a benefit of telecommuting for 43.6% of employers.

29%
require a formal telecommuting agreement.

Formal telecommuting agreements are required by 29%.

Those agreements cover performance criteria (63.3%), equipment requirements (62.8%), hours of work (54.4%), and “checking-in” (53.3%). An “at will” disclaimer is included by 35.6% and environmental requirements are specified by 48.3%.

An allowance to cover employee expenses for setting up telecommuting at their



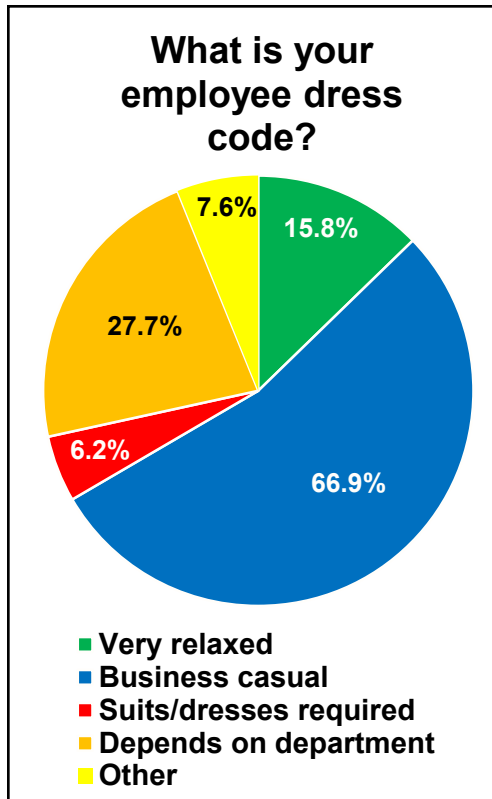
home is provided by 14.6%, with 70.1% reimbursing telecommuting employees for monthly Internet connections, and 66.7% reimbursing for telephone expenses.

Of those that offer this benefit, 39.7% consider it to be important or very important to their recruiting and retention efforts. Some survey participants, however, have concerns regarding their telecommuting programs, including:

- Employee management (out of sight, out of mind), 44.4%
- Monitoring productivity (are they really working), 56.7%
- Effective two-way communication, 24.3%
- Scheduling meetings with telecommuters, 21.6%
- Inadequate technology, 8.6%
- Security risks (data breach during information transit), 20.5%

- Liability for employee accidents while working at home, 13.1%
- Increased costs to employer, 3.4%
- Morale issues of employees not telecommuting eligible, 39.9%

32.7%
have a relaxed dress code in the summer.



Dress codes

Dress codes are in place for 79.5% of survey participants, with 66.9% of them opting for business casual and “very relaxed” as the norm for 15.8%. The matter of dress is left up to departments for 27.7% but it’s strictly suits for 6.2% (less than 1% in 2014). Of those who have them, their dress code is considered important or very important to recruiting and retention for 23.1%.

Their dress code is relaxed during the summer months for 32.7% of survey participants. Dress-down days are offered by 79.2% but only for employees with no customer contact for 12.2%. Friday casual is the norm for 43.7% but only

on or near holidays for 15.3%. Dress-down is a reward for performance or fundraising for 8.8%.

Insurance

Health insurance is offered as a benefit by 95.8% of the employers represented in our survey. Packages for 2015 are about the same as in 2014 for 77% of survey participants and 8.1% have a more generous package. Their 2015 package is less generous than last year for 14%.

Plan options

A PPO (Preferred Provider Organization) is offered by 73.7% of survey participants and an HMO (Health Maintenance Organization) is offered

by 30.1%. Point-of-service plans are available for 9.6%, traditional indemnity plans are available for 4.9%, and open access plans are an option for 6.1%. High-deductible plans are a benefit for 31.8% and have been considered as a potential offering by 22.9% of survey participants.

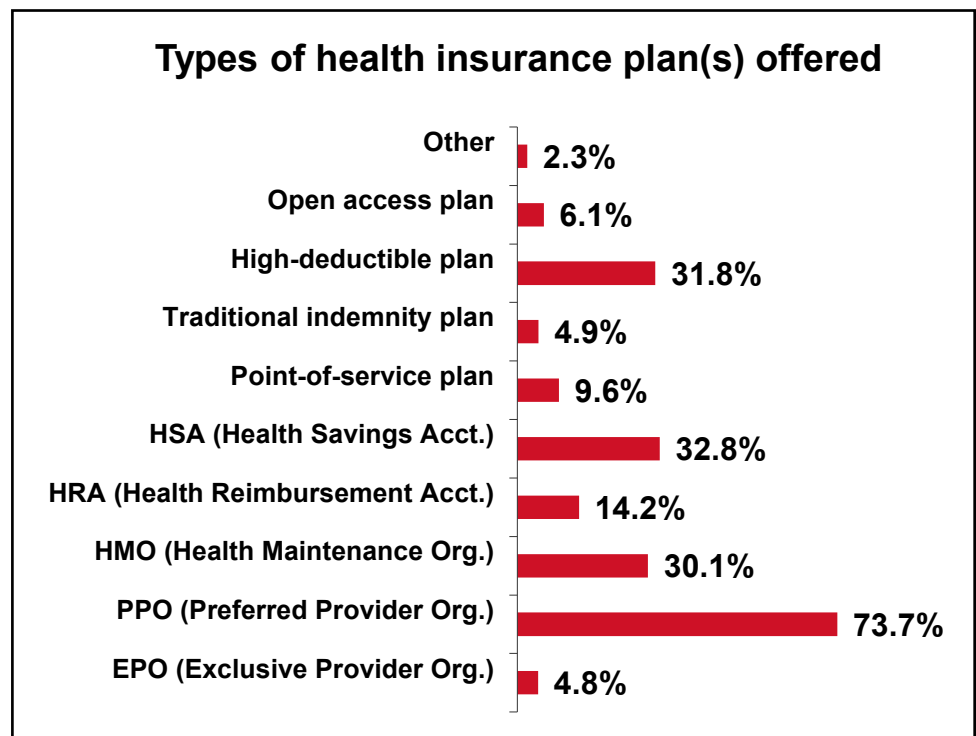
20%
expect no change to their insurance plan in 2015.

A Health Savings Account (HSA) is offered by 32.8% and 14.2% provide a Health Reimbursement Account (HRA) as a benefit option. FSAs (flexible spending accounts) are not an option for 28.3%. They are available, however, to 63.9% for childcare, 15.6% for eldercare, 68.4% for healthcare, and 1.7% for disability insurance.

Dependent coverage

Unmarried partners are included in their benefit plans for 30.6% (up from 28% last year), but 62% of our survey participants do not offer such benefits and 7.4% are not sure. The numbers are a bit different, however, for same-

sex partners with health insurance benefits offered by 26.2% and available for 37.5% if married or a registered domestic partner. That benefit is not offered by 25% (37% in 2014 and 48% in 2013).



Plan changes

A hefty 59.6% conducted a comprehensive review of their benefits package in 2014 and 29.4% have done or plan to do the same in 2015.

No changes to their 2015 insurance plan designs are anticipated by 20% of survey respondents. Significant changes, however, are expected by 3.7% and minor to moderate changes are planned for 30.2%. “Unknown at this time” rounds out the field at 46.1%.

5%
cover the full
cost of depen-
dent coverage.

Priorities

For healthcare benefits in 2015, the main priority for 41.7% of survey participants is reining in costs. It is complying with healthcare reform for 39.2% and rethinking their long-term benefits strategy for 13.8%. Though offering healthcare benefits is neutral or not important to the recruiting and retention efforts of 12.4% of survey participants, it is important or very important to 86.8%.

Plan costs

Health insurance costs in 2015 increased from 1-5% for 29.3% of survey participants and from 6-10% for 26.6%. The cost increase was 11-15% for 8.6% and 16-20% for 3.9%, though 2015 costs stayed the same for 10.6%.

For survey participants who had increased health insurance costs for 2015, 57.2% passed some of the increase along to employees, 5.8% passed along most of the increase, and another 2.8% passed on all of the increased cost to employees. A generous 18.5% of employers represented in our survey absorbed all of the increased cost this year. A lucky 11.1% did not have increased costs in 2015.

Average cost per employee for health insurance in 2015

(Includes both employer and employee costs.)

Less than \$3,000	12.9%
\$3,000 to \$4,000	11.0%
\$4,001 to \$5,000	12.7%
\$5,001 to \$6,000	13.3%
\$6,001 to \$7,000	11.6%
\$7,001 to \$8,000	10.4%
\$8,001 to \$10,000	11.9%
Over \$10,000	16.2%

While a little over half (51.7%) of our survey's participants cover 75-99% of the premium for employee coverage, 19.6% cover 100% of employee health insurance premiums. Another 20.5% pay 50-74% of the premium and 4.4% cover 1-49%. Zero employer contribution to health insurance premiums is made by .4% of survey respondents, while 3.4% responded with "don't know."

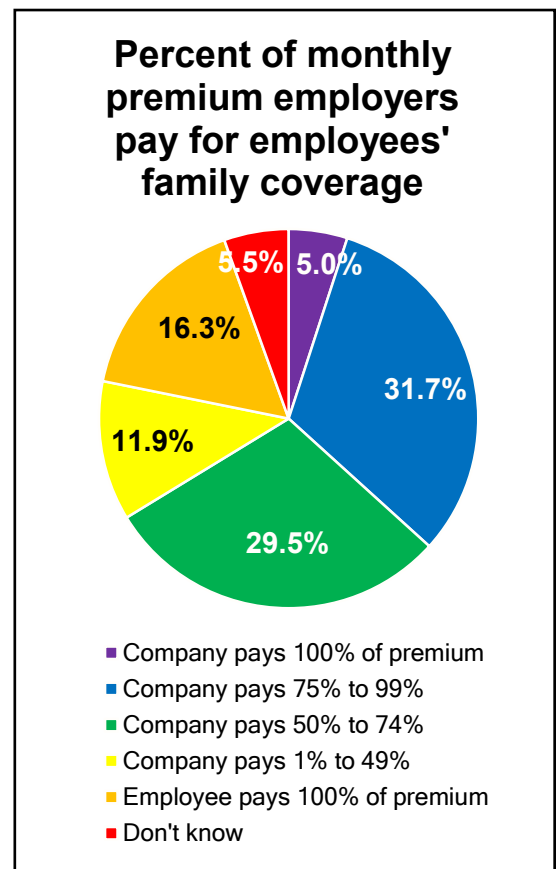
77.1%
expect their cost
for insurance to
increase in 2016.

Employer contribution to family coverage paints a different picture, though, with 5% of employers paying 100% of the premium for family coverage and 31.7% paying 75% to 99%. One-half to three-fourths (50-74%) of the family premium is paid by 29.5% of survey participants and 1% to 49% of the premium is covered by 11.9% of employers. The employee pays 100% of family coverage for 16.3% of the employers in our survey and 5.5% selected "don't know" as their response.

Cost containment

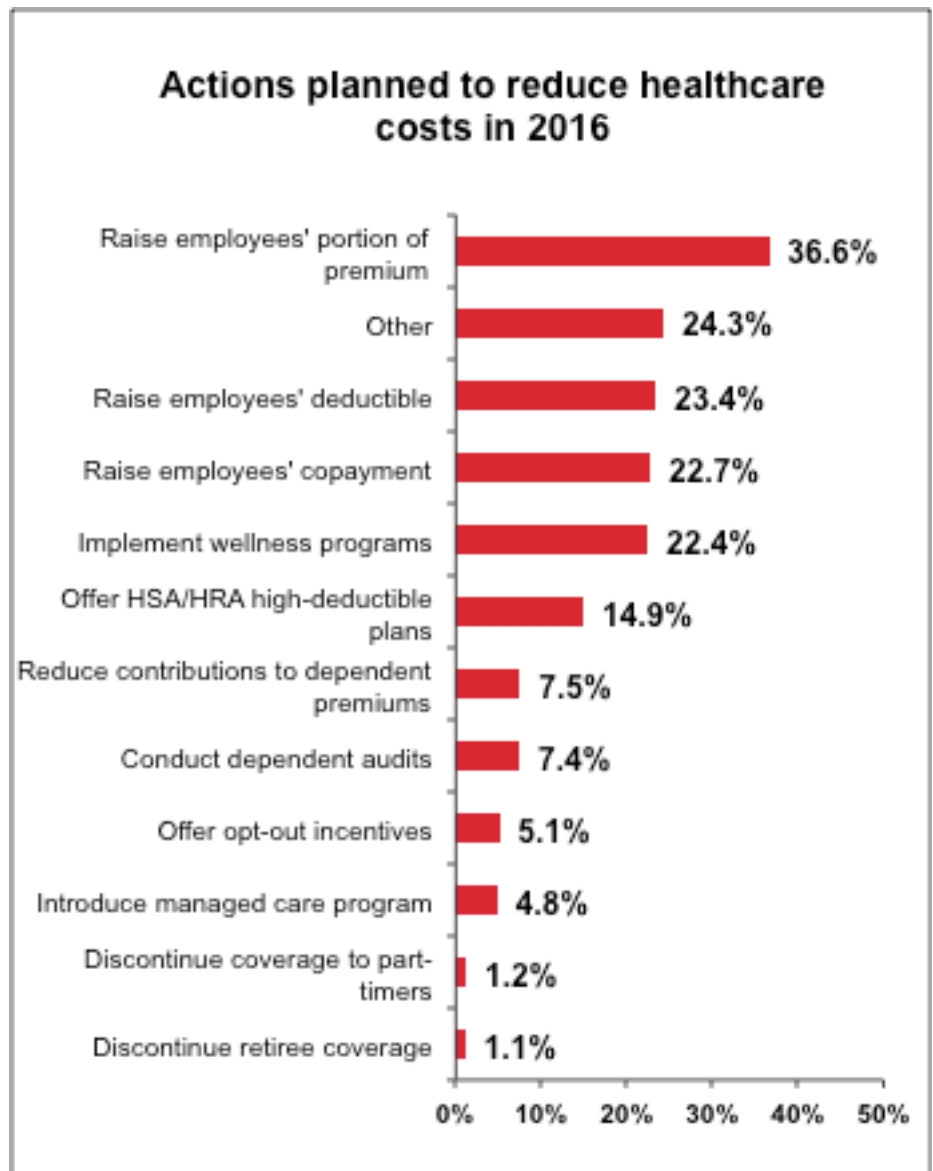
Though 33.7% made no changes in 2015, some employers took steps to reduce their organizations' 2015 health insurance costs, including:

- Raising the employee portion of the premium, 31.3%
- Implementing wellness programs, 15.6%
- Raising employee deductibles, 29.9%
- Offering HSA/HRA high-deductible plans, 16.1%
- Raising employee copayments, 20.9%
- Introducing managed care programs, 4.1%
- Conducted employee dependent audits, 5.3%
- Offering opt-out incentives, 4.1%



When asked how they think their organization's healthcare costs will change in 2016, 28% indicated their costs will increase significantly, 49.1% believe their costs will increase but not significantly, 18.1% expect their costs to stay the same with a small inflationary increase, and .9% think their costs will go down.

To help reduce their organizations' 2016 health insurance costs, 36.6% plan to increase employee premiums, 22.4% plan to implement wellness programs, and 46.1% plan to raise employee deductibles or copayments. Some employers plan to offer HSA/HRA high-deductible plans (14.9%) and 7.4% plan to conduct dependent audits.



Healthcare reform

The Patient Protection and Affordable Care Act (PPACA) caused 2015 insurance costs to increase for 54.5% of our survey participants. It has not caused significant increases in costs, though, for 30.9% and 12.8% don't know yet.

Survey Data

Where is your organization's primary location?

Answer Options	Response Percent	Response Count
US: Central/Rocky Mountain/Southwest: AZ, CO, ID, KS, MT, ND, NE, NM, NV, SD, UT, WY	11.0%	153
US: East Central: IA, IL, IN, MI, MN, MO, OH, WI, WV	24.5%	341
US: Far West: AK, CA, HI, OR, WA	10.6%	147
US: Northeast/Mid-Atlantic: CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT	24.8%	345
US: South: AL, AR, FL, GA, KY, LA, MS, NC, OK, SC, TN, TX	24.6%	342
International	4.5%	63
<i>answered question</i>		1391
<i>skipped question</i>		10

Please select the category that best describes your business type.

Answer Options	Response Percent	Response Count
Private, for-profit	60.5%	845
Private, not-for-profit	20.4%	285
Public corporation	8.7%	121
Public sector (government)	10.5%	146
<i>answered question</i>		1397
<i>skipped question</i>		4

Number of employees

Answer Options	Response Percent	Response Count
1-50	24.2%	339
51-100	15.5%	217
101-250	22.4%	313
251-500	12.5%	175
501-1,000	8.1%	113
1,001 - 2,500	6.3%	88
2,501 - 5,000	4.4%	62
5,001 - 7,500	1.7%	24
7,501 - 10,000	1.1%	15
Over 10,000	3.7%	52
<i>answered question</i>		1398
<i>skipped question</i>		3

Please select the industry category that best describes the nature of your business.

Answer Options	Response Percent	Response Count
Accommodation, Food Services	1.7%	23
Administrative and Support Services	1.9%	27
Agriculture, Forestry, Fishing, and Hunting	0.8%	11
Arts, Entertainment, and Recreation	1.9%	27
Construction	3.0%	42
Educational Services	5.8%	80
Finance and Insurance	9.2%	128
Health Care and Social Assistance	13.7%	191
Information (Media, Data, Telecommunication)	3.4%	47
Management of Companies and Enterprises	0.6%	9
Manufacturing	16.7%	232
Mining, Quarrying, and Oil and Gas Extraction	1.0%	14
Other Services (except Public Administration)	11.3%	157
Professional, Scientific, Technical Services	9.6%	134
Public Administration	5.3%	74
Real Estate and Rental and Leasing	2.0%	28
Retail Trade	3.5%	48
Transportation and Warehousing	3.4%	47
Utilities	1.3%	18
Waste Management/Remediation Services	0.5%	7
Wholesale Trade	3.4%	47
<i>answered question</i>		1391
<i>skipped question</i>		10

Position level		
Answer Options	Response Percent	Response Count
Staff	15.4%	188
Supervisor	3.9%	48
Manager	37.1%	454
Director	27.2%	333
VP or higher	16.4%	200
<i>answered question</i>		1223
<i>skipped question</i>		178

Which employee benefits are offered by your organization?

Answer Options	Response Percent	Response Count
Concierge service	1.4%	19
On-site childcare	2.2%	30
Job sharing	3.9%	53
Childcare referral options	4.4%	60
Gradual retirement	4.6%	63
Pet insurance	4.6%	63
Sabbaticals (paid or unpaid)	6.2%	85
Free or low-cost meals for EEs	8.7%	119
Compressed workweek	9.5%	129
Other	9.8%	134
Commuter benefits	11.4%	156
On-site fitness center	13.6%	186
Legal assistance program	15.2%	207
Stock options or profit sharing	17.7%	242
Financial planning assistance	19.4%	265
Telecommuting	22.0%	300
Flextime	30.4%	415
Health and wellness program	38.6%	527
Paid time off (PTO)	44.8%	611
Tuition reimbursement	48.0%	655
Paid sick days	61.1%	834
Employee assistance program	61.6%	841
Short-term disability	69.4%	947
Paid vacation	70.0%	955
Long-term disability	72.7%	992
Life insurance	87.9%	1200
Paid holidays	92.1%	1257
Health insurance	95.5%	1304
	<i>answered question</i>	1365
	<i>skipped question</i>	36

Which supplemental (other than health insurance) benefits are available?

Answer Options	Response Percent	Response Count
Accident	60.1%	761
Dental	90.2%	1142
Vision	78.1%	989
Cancer or other specified disease	35.6%	451
Critical care & recovery	25.5%	323
Lump sum cancer or critical illness	17.1%	217
Medicare supplement	5.5%	69
Other	8.5%	107
<i>answered question</i>		1266
<i>skipped question</i>		135

Do you offer tuition reimbursement?

Answer Options	Response Percent	Response Count
Yes	52.5%	717
No	44.6%	610
Don't know	2.9%	40
<i>answered question</i>		1367
<i>skipped question</i>		34

Is tuition reimbursement available to part-time employees?

Answer Options	Response Percent	Response Count
Yes	21.9%	162
No	71.9%	533
Don't know	6.2%	46
<i>answered question</i>		741
<i>skipped question</i>		660

Length of service required for tuition reimbursement eligibility

Answer Options	Response Percent	Response Count
Less than 1 year	40.5%	293
1 year	51.3%	371
2 years	4.8%	35
3 years	1.1%	8
4 years	0.1%	1
5 years	0.8%	6
More than 5 years	1.2%	9
<i>answered question</i>		723
<i>skipped question</i>		678

Maximum annual tuition reimbursement

Answer Options	Response Percent	Response Count
Less than \$1,000	15.6%	110
\$1,001-\$2,000	26.7%	188
\$2,001-\$3,000	11.8%	83
\$3,000+	45.8%	322
<i>answered question</i>		703
<i>skipped question</i>		698

Is repayment required if employee leaves within a specified time frame?

Answer Options	Response Percent	Response Count
No	26.9%	194
Sometimes, on a case-by-case basis	14.6%	105
Yes, depending on time frame	56.0%	404
Other	2.5%	18
<i>answered question</i>		721
<i>skipped question</i>		680

How important is tuition reimbursement to your recruiting and retention efforts?

Answer Options	Response Percent	Response Count
Very important	7.2%	53
Important	23.5%	173
Neutral	29.0%	213
Somewhat important	18.9%	139
Not important	15.5%	114
Don't know	5.9%	43
<i>answered question</i>		735
<i>skipped question</i>		666

Does your organization allow employees to telecommute?

Answer Options	Response Percent	Response Count
Yes	37.5%	505
No	59.8%	804
Don't know	2.7%	36
<i>answered question</i>		1345
<i>skipped question</i>		56

If it is allowed, why does your organization offer telecommuting?

Answer Options	Response Percent	Response Count
Improves recruiting and retention	36.1%	180
Improves employee morale	44.2%	220
Increases employee productivity	43.6%	217
Reduces infrastructure expenses	17.3%	86
Reduces absenteeism	25.5%	127
Helps ensure continuity during disruptions (inclement weather, etc.)	55.2%	275
Other	16.9%	84
<i>answered question</i>		498
<i>skipped question</i>		903

Are telecommuters required to sign a formal agreement?

Answer Options	Response Percent	Response Count
Yes	29.0%	148
No	63.0%	322
Don't know	8.0%	41
<i>answered question</i>		511
<i>skipped question</i>		890

If a formal telecommuting agreement is required, which of the following does it cover?

Answer Options	Response Percent	Response Count
Length of service requirement	26.7%	48
Hours of work required	54.4%	98
Performance criteria (measure of productivity)	63.3%	114
Reporting/check-in requirement	53.3%	96
Environmental requirement (office space, safety)	48.3%	87
Equipment requirement (hardware/software)	62.8%	113
Employment at will disclaimer	35.6%	64
Other	6.7%	12
<i>answered question</i>		180
<i>skipped question</i>		1221

If you provide telecommuters with an allowance for expenses, which of the following expenses do you reimburse?

Answer Options	Response Percent	Response Count
Internet access	70.1%	143
Phone	66.7%	136
Fax	21.1%	43
Office furniture	5.9%	12
Other	19.1%	39
<i>answered question</i>		204
<i>skipped question</i>		1197

How important is your telecommuting benefit to attracting and retaining talent?

Answer Options	Response Percent	Response Count
Very important	11.5%	56
Important	28.2%	137
Neutral	23.7%	115
Somewhat important	12.6%	61
Not important	16.1%	78
Don't know	7.8%	38
<i>answered question</i>		485
<i>skipped question</i>		916

If dissatisfied with your telecommuting program, what issues have caused concern?

Answer Options	Response Percent	Response Count
Employee management (out of sight, out of mind)	44.4%	119
Monitoring productivity (are they really working)	56.7%	152
Effective two-way communication	24.3%	65
Scheduling meetings with telecommuters	21.6%	58
Inadequate technology	8.6%	23
Security risks (data breach during information transit)	20.5%	55
Liability for employee accidents while working at home	13.1%	35
Increased costs to employer	3.4%	9
Morale issues of employees not telecommuting eligible	39.9%	107
Other	8.6%	23
<i>answered question</i>		268
<i>skipped question</i>		1133

Does your organization have a dress code?

Answer Options	Response Percent	Response Count
Yes	79.5%	1057
No	20.3%	270
Don't know	0.2%	2
<i>answered question</i>		1329
<i>skipped question</i>		72

What is your employee dress code?

Answer Options	Response Percent	Response Count
Very relaxed	15.8%	168
Business casual	66.9%	709
Suits/dresses required	6.2%	66
Depends on department	27.7%	294
Other	7.6%	81
<i>answered question</i>		1060
<i>skipped question</i>		341

Is your dress code more relaxed in summer months?

Answer Options	Response Percent	Response Count
Yes	32.7%	346
No	66.1%	699
Don't know	1.1%	12
<i>answered question</i>		1057
<i>skipped question</i>		344

Are "dress down" days offered?

Answer Options	Response Percent	Response Count
Yes, applies to all employees	26.6%	272
Yes, for employees with no customer contact	12.2%	125
Yes, only on Fridays	43.7%	447
Occasionally, such as before holidays	15.3%	156
As a reward for performance or fund-raising	8.8%	90
No, dress down days are not allowed	20.8%	213
<i>answered question</i>		1022
<i>skipped question</i>		379

How important is your dress code to attracting and retaining talent?

Answer Options	Response Percent	Response Count
Very important	4.2%	45
Important	18.9%	200
Neutral	39.6%	419
Somewhat important	9.5%	101
Not important	22.7%	240
Don't know	5.1%	54
<i>answered question</i>		1059
<i>skipped question</i>		342

Does your company currently offer health insurance to workers?

Answer Options	Response Percent	Response Count
Yes	95.8%	1269
No	4.2%	55
Don't know	0.1%	1
<i>answered question</i>		1325
<i>skipped question</i>		76

As a benefit for employees, how does your health insurance package for 2015 compare with last year's?

Answer Options	Response Percent	Response Count
Less generous than last year	14.0%	176
About the same as last year	77.0%	965
More generous than last year	8.1%	102
Don't know	0.9%	11
<i>answered question</i>		1254
<i>skipped question</i>		147

What type of health insurance plan(s) do you offer employees?

Answer Options	Response Percent	Response Count
EPO (Exclusive Provider Org.)	4.8%	60
PPO (Preferred Provider Org.)	73.7%	921
HMO (Health Maintenance Org.)	30.1%	376
HRA (Health Reimbursement Acct.)	14.2%	177
HSA (Health Savings Acct.)	32.8%	410
Point-of-service plan	9.6%	120
Traditional indemnity plan	4.9%	61
High-deductible plan	31.8%	397
Open access plan	6.1%	76
Other	2.3%	29
<i>answered question</i>		1249
<i>skipped question</i>		152

Has your company considered offering high-deductible health insurance?

Answer Options	Response Percent	Response Count
Yes, we do offer high-deductible health insurance	46.9%	579
Yes, we have considered offering high-deductible health insurance but decided against it	22.9%	282
No, we have not considered it	26.0%	321
Other	4.2%	52
<i>answered question</i>		1234
<i>skipped question</i>		167

If you offer Flexible Spending Accounts, which of the following do you offer?

Answer Options	Response Percent	Response Count
For childcare	63.9%	735
For eldercare	15.6%	179
For health care	68.4%	787
For disability insurance	1.7%	20
For commuter benefits (such as transit and parking)	8.3%	95
We do not offer an FSA	28.3%	325
Other	1.4%	16
<i>answered question</i>		1150
<i>skipped question</i>		251

Does your health insurance plan allow employees to obtain insurance for their unmarried partners?

Answer Options	Response Percent	Response Count
Yes	30.6%	381
No	62.0%	773
Don't know	7.4%	92
<i>answered question</i>		1246
<i>skipped question</i>		155

Does your health insurance plan allow employees to obtain insurance for their same-sex partners?

Answer Options	Response Percent	Response Count
Yes	26.2%	328
Yes, if they are married or registered domestic partners	37.5%	469
No	25.0%	312
Don't know	11.3%	141
<i>answered question</i>		1250
<i>skipped question</i>		151

When was the last comprehensive review of your benefits package?

Answer Options	Response Percent	Response Count
This year	29.4%	366
2014	59.6%	742
2013	5.2%	65
2012	2.0%	25
Before 2012	3.7%	46
<i>answered question</i>		1244
<i>skipped question</i>		157

If changes are planned for 2016, how extensive will those changes be?

Answer Options	Response Percent	Response Count
No changes are planned	20.0%	250
We plan to make minor changes	20.7%	258
We plan to make moderate changes	9.5%	119
We plan to make significant changes	3.7%	46
Unknown at this time	46.1%	576
<i>answered question</i>		1249
<i>skipped question</i>		152

What is your main priority this year when it comes to healthcare benefits?

Answer Options	Response Percent	Response Count
Complying with healthcare reform	39.2%	484
Reining in costs	41.7%	515
Rethinking our long-term benefits strategy	13.8%	170
Other (please specify)	5.3%	65
<i>answered question</i>		1234
<i>skipped question</i>		167

How important is your healthcare plan to attracting and retaining talent?

Answer Options	Response Percent	Response Count
Very important	46.1%	578
Important	40.7%	510
Neutral	6.5%	82
Somewhat important	4.9%	61
Not important	1.0%	13
Don't know	0.8%	10
<i>answered question</i>		1254
<i>skipped question</i>		147

What is the average cost per employee for your health insurance in 2015? (Include amounts that both employer and employee pay.)

Answer Options	Response Percent	Response Count
Less than \$3,000	12.9%	148
\$3,000 to \$4,000	11.0%	127
\$4,001 to \$5,000	12.7%	146
\$5,001 to \$6,000	13.3%	153
\$6,001 to \$7,000	11.6%	134
\$7,001 to \$8,000	10.4%	120
\$8,001 to \$10,000	11.9%	137
Over \$10,000	16.2%	186
<i>answered question</i>		1151
<i>skipped question</i>		250

How did the overall cost of your health insurance change for 2015?

Answer Options	Response Percent	Response Count
Increased 1-5%	29.3%	351
Increased 6-10%	26.6%	318
Increased 11-15%	8.6%	103
Increased 16-20%	3.9%	47
Increased 21-30%	3.6%	43
Increased 31-40%	1.7%	20
Increased more than 40%	1.7%	20
Stayed the same	10.6%	127
Decreased	5.9%	71
Don't know	8.0%	96
<i>answered question</i>		1196
<i>skipped question</i>		205

How have the health insurance reforms (implemented by the PPACA) for plan years beginning on or after January 1, 2013, affected your health insurance plan costs?

Answer Options	Response Percent	Response Count
The new reforms have made our costs go up	54.5%	650
The new reforms have made our costs go down	1.8%	22
They did not significantly impact our costs	30.9%	368
Don't know	12.8%	152
<i>answered question</i>		1192
<i>skipped question</i>		209

If your health insurance costs increased, did you pass on the cost increase to your employees?

Answer Options	Response Percent	Response Count
Yes, we passed on SOME of the increase	57.2%	673
Yes, we passed on MOST of the increase (more than half)	5.8%	68
Yes, we passed on ALL of the increase	2.8%	33
No, we absorbed ALL of the increase	18.5%	218
Costs did not increase	11.1%	130
Don't know	4.6%	54
<i>answered question</i>		1176
<i>skipped question</i>		225

How much of the monthly health insurance premium does your company pay for SINGLE COVERAGE (insurance for employee only) in 2015?

Answer Options	Response Percent	Response Count
Company pays 100% of premium	19.6%	234
Company pays 75% to 99%	51.7%	618
Company pays 50% to 74%	20.5%	245
Company pays 1% to 49%	4.4%	52
Employee pays 100% of premium	0.4%	5
Don't know	3.4%	41
<i>answered question</i>		1195
<i>skipped question</i>		206

How much of the monthly health insurance premium does your company pay for FAMILY COVERAGE in 2015?

Answer Options	Response Percent	Response Count
Company pays 100% of premium	5.0%	60
Company pays 75% to 99%	31.7%	379
Company pays 50% to 74%	29.5%	353
Company pays 1% to 49%	11.9%	142
Employee pays 100% of premium	16.3%	195
Don't know	5.5%	66
<i>answered question</i>		1195
<i>skipped question</i>		206

What actions were taken in 2014 to reduce your organization's healthcare costs in 2015?

Answer Options	Response Percent	Response Count
Raised employee copayment	20.9%	247
Raised employee deductible	29.9%	353
Raised employee portion of premium	31.3%	370
Introduced managed care program	4.1%	49
Conducted dependent audits	5.3%	63
Reduced contributions to dependent premiums	4.2%	50
Offered HSA/HRA high-deductible plans	16.1%	190
Implemented wellness programs	15.6%	184
Discontinued or decreased retiree coverage	1.2%	14
Discontinued or decreased coverage to part-timers	1.5%	18
Offered opt-out incentives	4.1%	49
No changes were made	33.7%	398
Other	9.0%	106
<i>answered question</i>		1182
<i>skipped question</i>		219

How do you think your organization's healthcare costs will change in 2016?

Answer Options	Response Percent	Response Count
Costs will increase significantly	28.0%	326
Costs will increase, but the change won't be very significant	49.1%	573
Costs will stay pretty much the same with a small rise due to inflation	18.1%	211
Costs will stay the same	3.9%	45
Costs will go down	0.9%	11
<i>answered question</i>		1166
<i>skipped question</i>		235

What actions are planned for 2015 to reduce your organization's healthcare costs in 2016?

Answer Options	Response Percent	Response Count
Discontinue retiree coverage	1.1%	11
Discontinue coverage to part-timers	1.2%	12
Introduce managed care program	4.8%	47
Offer opt-out incentives	5.1%	50
Conduct dependent audits	7.4%	72
Reduce contributions to dependent premiums	7.5%	73
Offer HSA/HRA high-deductible plans	14.9%	145
Implement wellness programs	22.4%	218
Raise employees' copayment	22.7%	221
Raise employees' deductible	23.4%	228
Other	24.3%	237
Raise employees' portion of premium	36.6%	356
<i>answered question</i>		974
<i>skipped question</i>		427