

# Manufacturers Executive Association

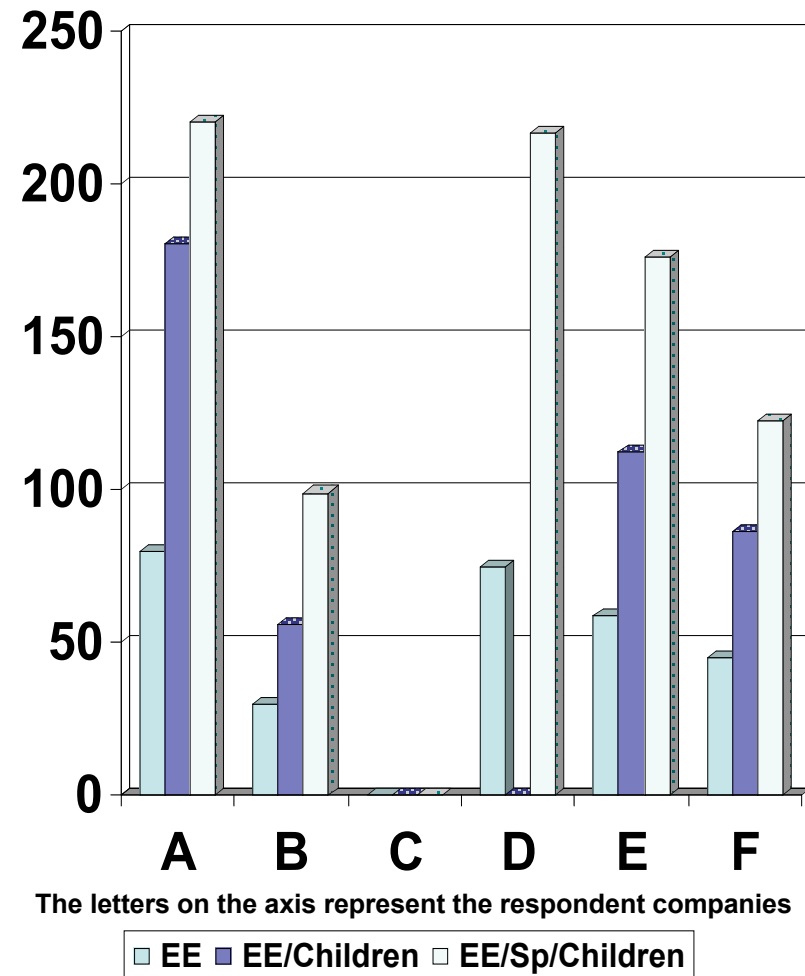
Benchmarking Survey

Preliminary Results

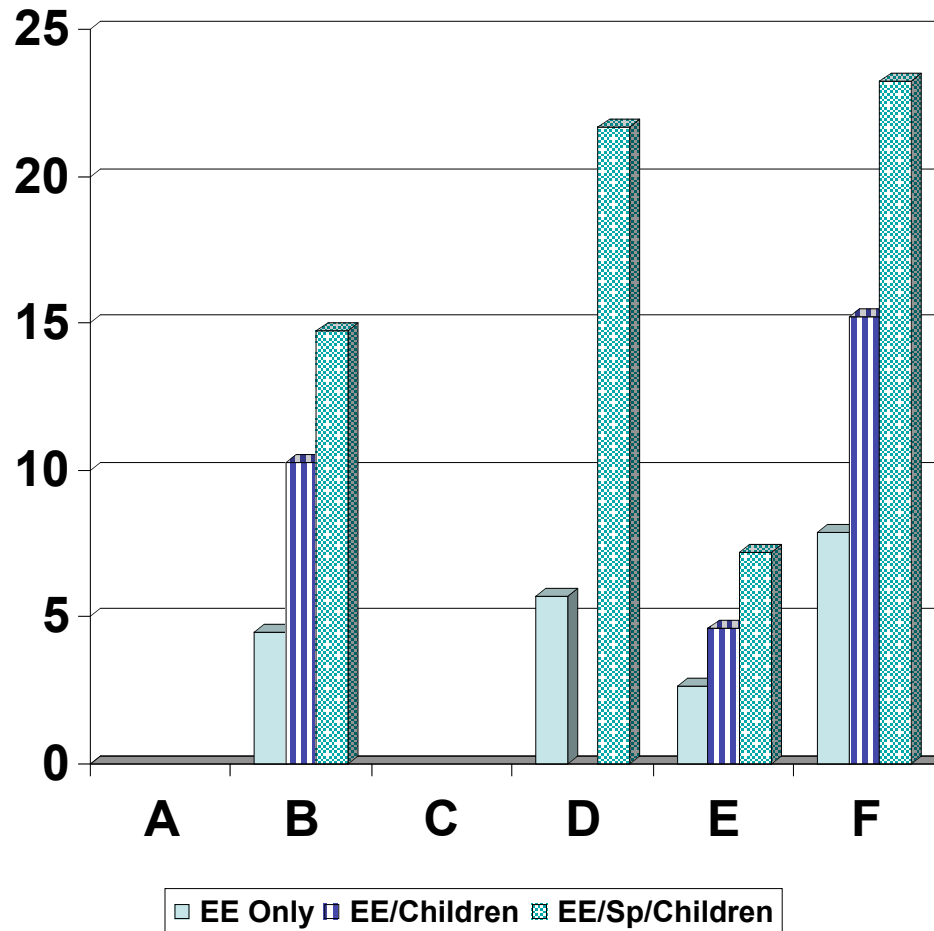
Six Respondents

# Monthly Cost – Health Insurance

- What is the monthly cost to the employee for health insurance in the following categories:
- Employee only
- Employee/Children
- Employee/Spouse/Children



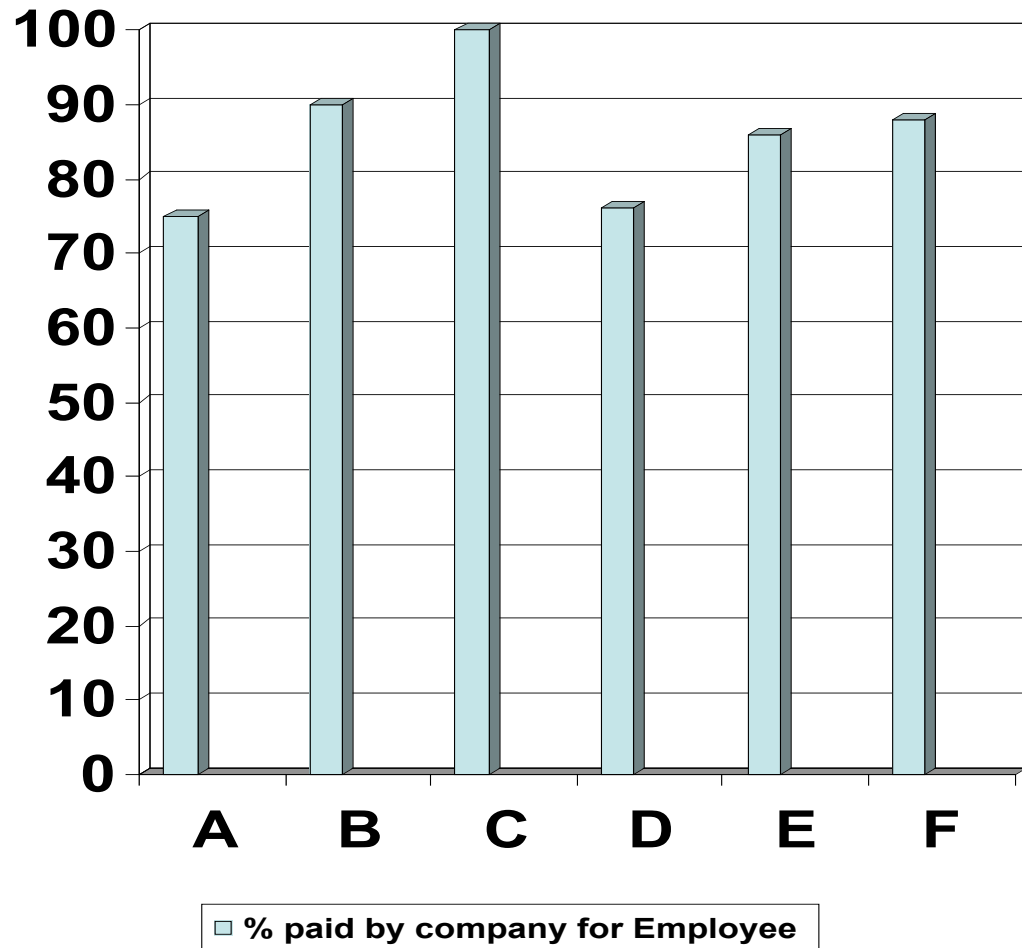
# Monthly Cost – Dental Insurance



- What is the monthly cost to the employee for dental insurance in the following categories:
- Employee only
- Employee/Children
- Employee/Spouse/Children

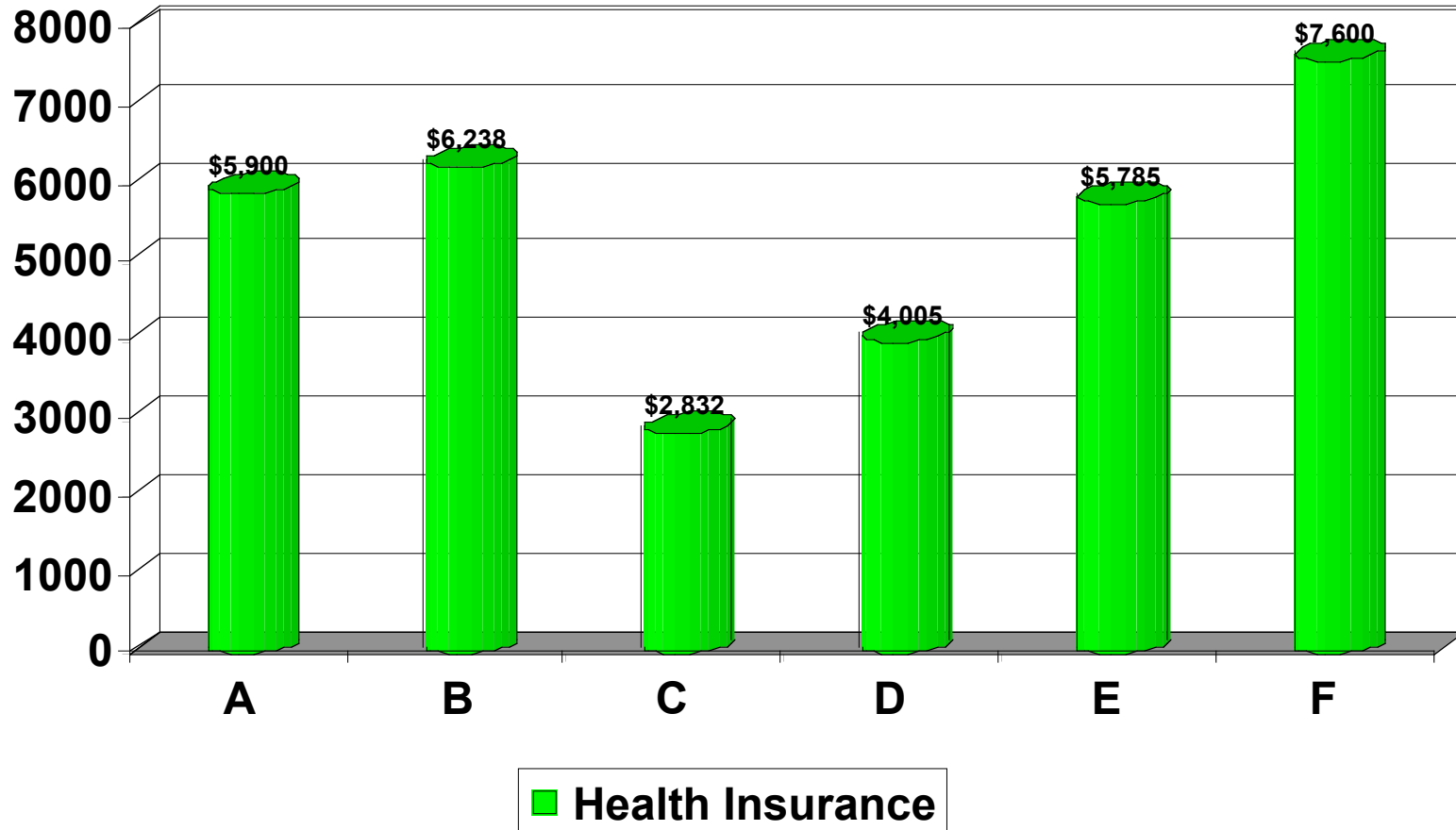
\*\*Company A does not offer dental coverage;  
Company C provides coverage at no charge

# Company Paid Premiums

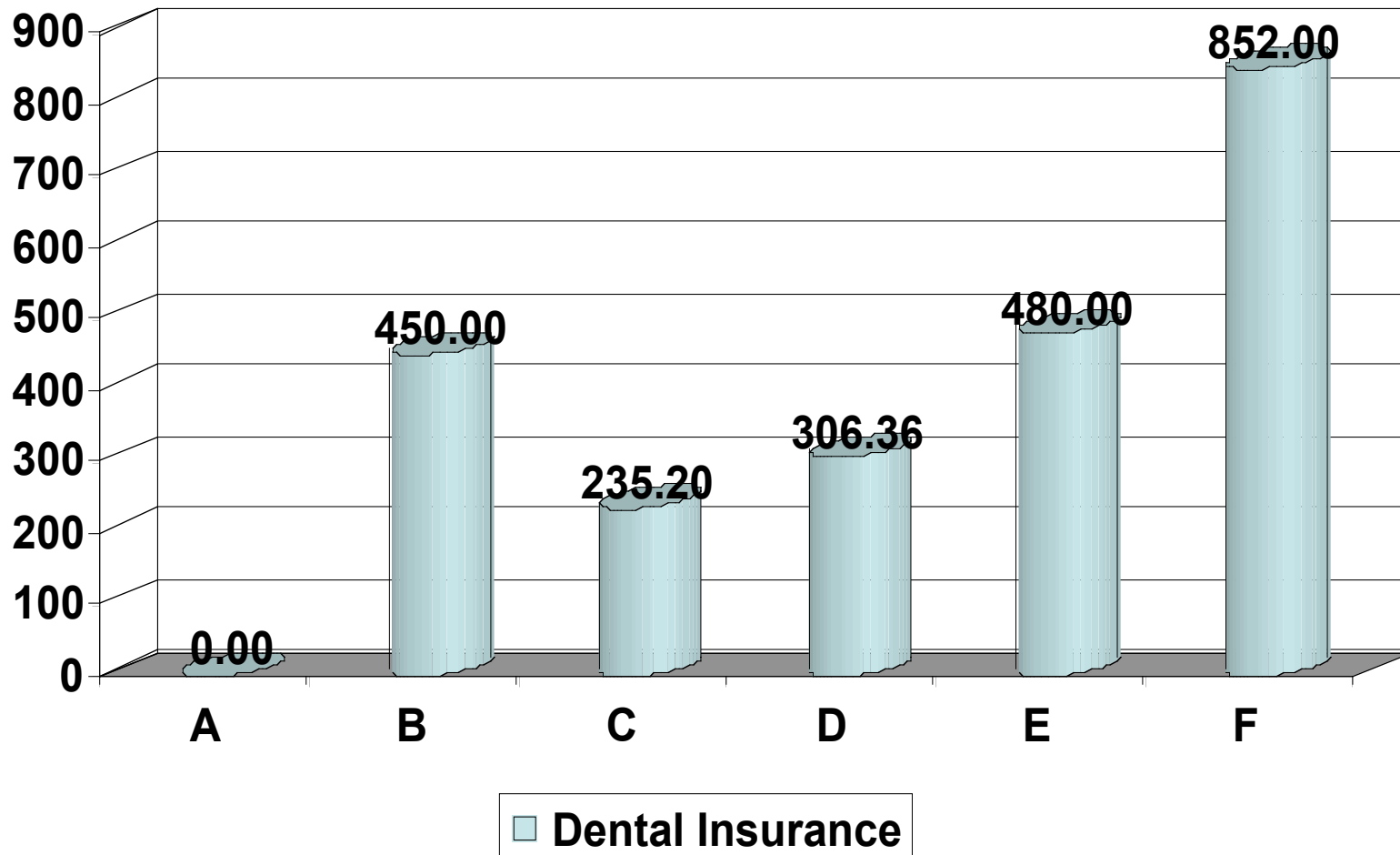


- The percentage of the employee's monthly premium which is paid by the company.

# Annual Cost to Company (per Employee)



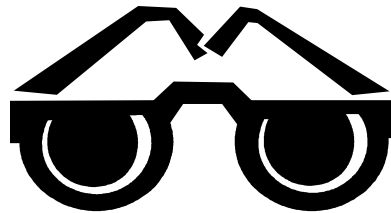
# Annual Cost to Company (per Employee)



Company A did not provide an answer to this question

# Annual Cost to Company

- Two employers provide vision coverage separately from medical coverage for employees. Rates ranging from \$1.44 to \$23.70



# Health Coverage Plans

- 67% of respondents utilize a PPO plan with flexible benefit plan design
- 33% of respondents utilize an HMO plan with flexible benefit plan design

# Annual Deductibles

## Individual

- 33% of individual deductibles are less than \$250.00
- 33% of individual deductibles are less than \$500.00
- 33% of individual deductibles are \$500.00 or greater

## Family

- 17% of family deductibles are less than \$500.00
- 66% of family deductibles are less than or equal to \$1000.00
- 17% of family deductibles are greater than \$1000.00

# Out of Pocket Limits

## Individual

- 17% of the individual out of pocket limits are \$1,000.00 or less
- 33% of the individual out of pocket limits are between \$1,000.00 and \$1,500.00
- 50% of the individual out of pocket limits are greater than \$1,500.00

## Family

- 100% of the family out of pocket limits are greater than \$2,500.00 for those who answered the question

# Prescription Drug Coverage

- All of the respondents have prescription drug coverage for employees
- Co-pay amounts for prescriptions vary from \$5.00 to \$50.00 for those utilizing prescription drug cards at retail pharmacies



# Possible discussion topics for Health Care Forum

- Medical Malpractice Insurance
- Cost Management/Cost Containment  
Strategies

# What is the Top Healthcare Related Issue?

## Rising Healthcare Costs

### All Areas



Insurance Costs including  
Malpractice Insurance

Cost Containment