

## Medical Insurance Benefits

Survey participants provided details about both HMO and PPO health care plans offered to employees. In cases where more than one HMO and/or PPO plan is offered, respondents answered based on the plan with the highest level of employee enrollment. Results indicate continued increases in premium costs over 2007, as well as some increases in out-of-pocket maximum amounts. The average employer contribution (as percent of total cost) numbers are slightly higher than reported in 2007. (See 2007 report for actual data).

	HMO				PPO			
	Single Employee	Employee + Spouse	Employee + Children	Family	Single Employee	Employee + Spouse	Employee + Children	Family
Average monthly premium cost (Employer + Employee contribution)	\$391	\$817	\$806	\$1,154	\$446	\$953	\$859	\$1,298
Average employer contribution as % of total cost	91%	69%	70%	65%	83%	66%	68%	63%
% of employers paying 100% of cost	53%	12%	12%	10%	25%	10%	9%	9%
Annual deductible (PPO only)					\$534			\$1,148
Annual out-of-pocket maximum	\$1,897			\$3,960	\$2,630			\$5,489
Average co-payments:								
Office visit	\$18				\$19			
Hospital admission	\$352				\$282			
Brand-name prescription	\$25				\$27			
Generic prescription	\$13				\$12			

Twenty percent (20%) of surveyed employers offer the option of a medical insurance plan that is HSA (Health Savings Account) compatible. These high-deductible plans can be used in conjunction with accounts that allow individuals to pay for current health expenses and save for future qualified medical expenses on a tax-free basis.

Participants were asked to rate their organization's cash compensation and benefits levels on a scale of 1 to 9 where 1 is very low, 5 is fully competitive, and 9 is very high compared to the labor market in which they compete for people. These perceptions are an indication of how employers are allocating their resources in order to attract and retain qualified employees.

	Average rating	Median rating
Cash compensation (base pay + any variable pay)	5.26	5
Benefits	6.43	7