Introduction

Not all benchmarks are created equal, and over the coming year 2013’s employee benefits benchmark survey may have greater significance than any that have come before it. That’s because it offers one final snapshot of employer-based benefits before the system was fundamentally altered by the Affordable Care Act.

While the fate of that legislation and the ways employers and the benefits insurance industry adapt to the coming changes remain unclear at the time of this writing, the 2013 employee benefits benchmark survey provides hints of things yet to come.

There appear to be a few clear trends at play. Health care insurance is a near-universal offering among employers. Other types of shared insurance benefits have declined slightly, while voluntary (employee-pay-all) offerings seem to have increased and diversified. Four out of 5 employers now offer defined contribution pension plans, compared to nearly one-fifth that offer defined benefit pension plans.

These trends seem to indicate that employers continue to use benefits as a tool to recruit and improve the lives of their employees, but that employers are handing off the active management of benefits to employees themselves, delegating the decisions and risk that comes with determining their future.

The 2013 Employee Benefits Benchmark Survey was conducted in late 2013 and was available to individuals through their client portal website. A total of 1,313 respondents completed the survey.

Table of Contents

Demographics .................................................................3
Health Care Benefits ..........................................................5
Domestic Partner Benefits ....................................................8
Prescription Drug Plans .......................................................8
Dental Plans .......................................................................9
Life Insurance .....................................................................11
Accidental Death and Dismemberment Insurance ...................13
Short-term Disability Insurance .............................................14
Long-term Disability Insurance .............................................15
Employee Assistance Programs ...........................................16
Disease Management Programs ...........................................16
Voluntary Benefits .............................................................16
Retirement Plans ...............................................................18
Demographics

This survey was completed by employers in all 50 states and the District of Columbia. As in 2012, the overwhelming majority of survey respondents were from organizations employing fewer than 500 employees, and over half employ fewer than 100.

In which region is your organization based (the most employees)?

How many employees does your organization employ?

- Fewer than 100: 56%
- 100 - 499: 32%
- 500 - 999: 5%
- 1,000 - 2,499: 4%
- 2,500 - 4,999: 2%
- 5,000+: 1%

What is your organization’s annual revenue?

- Less than $5,000,000: 34%
- $5,000,000 - $14,999,999: 24%
- $15,000,000 - $29,999,999: 13%
- $30,000,000 - $49,999,999: 8%
- $50,000,000 - $99,999,999: 9%
- $100,000,000+: 13%
In which industry/sector does your organization operate?

- Agriculture, Forestry, And Fishing: 1%
- Construction: 10%
- Manufacturing: 18%
- Transportation, Communications, Utilities: 4%
- Retail & Wholesale Trade: 8%
- Finance, Insurance, And Real Estate: 10%
- Other Services not listed: 16%
- Hotels/Hospitality: 2%
- Healthcare: 9%
- Education: 6%
- Legal: 2%
- Social Services: 2%
- Non-profit: 9%
- Public Administration: 3%
Health Care Benefits

According to the last survey before the launch of the Affordable Care Act Marketplaces, health care benefits are a near-universal offering among employers, with only 3 percent declining to offer them. Of the 97 percent of employers that do offer health care, PPO plans are the plans most frequently offered, with over two-thirds of respondents choosing to offer them—one percentage point more than last year.

Over half of employees are enrolled in PPO plans, up two percentage points from 2012, and HDHPS with HSAs have overtaken HMOs as the second-most popular health plan for employees. However, despite the gain in popularity, employees are only signing up for HDHPS at half the rate at which they are offered.

**What type of health care plans do you offer to employees? (Select all that apply.)**

- Preferred Provider Organization (PPO) 69%
- Point-of-Service Plan (POS) 10%
- Health Maintenance Organization (HMO) 21%
- Traditional Indemnity / Fee-for-Service Plan 2%
- Exclusive Provider Organization (EPO) 2%
- High-Deductible Health Plan without account 5%
- High-Deductible Health Plan with health savings account (HSA) 30%
- High-Deductible Health Plan with health reimbursement arrangement (HRA) 8%
- Not sure 2%
- Other, please specify 2%

**How is your organization’s health plan funded?**

- Fully insured 52%
- Fully self-funded 14%
- Partially self-funded 27%
- Not sure 7%

**Indicate the health plan in which the majority of your participants are enrolled.**

- Preferred Provider Organization (PPO) 52%
- Point-of-Service Plan (POS) 6%
- Health Maintenance Organization (HMO) 13%
- Traditional Indemnity / Fee-for-Service Plan 1%
- Exclusive Provider Organization (EPO) 1%
- High-Deductible Health Plan without account 3%
- High-Deductible Health Plan with health savings account (HSA) 15%
- High-Deductible Health Plan with health reimbursement arrangement (HRA) 6%
- Not sure 3%
### Health Care Flexible Spending Account
- Offered by 48% of organizations

### Pretax Employee Premium Contributions
- Offered by 61% of organizations

### Full-Flex Plan
- Offered by 11% of organizations

### N/A
- Offered by 20% of organizations

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**For the health plan with the majority of participants enrolled, what is the single in-network deductible?**

- Not sure: 7%
- $0-99: 1%
- $100-199: 1%
- $200-499: 2%
- $500-750: 4%
- $751-1000: 5%
- $1001-1500: 5%
- $1501-2000: 8%
- $2001-2500: 8%
- $2501-5000: 27%
- $5000+: 17%

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**For the health plan with the majority of participants enrolled, what is the annual in-network deductible for family coverage?**

- Not sure: 7%
- $0-99: 1%
- $100-199: 1%
- $200-499: 2%
- $500-750: 4%
- $751-1000: 5%
- $1001-1500: 5%
- $1501-2000: 8%
- $2001-2500: 8%
- $2501-5000: 27%
- $5000+: 17%

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**For the plan in which the majority of your participants are enrolled, what is the average annual total premium for covered workers for SINGLE coverage?**

- Don’t know: 14%
- $0-99: 1%
- $100-199: 1%
- $200-499: 5%
- $500-749: 10%
- $750-999: 9%
- $1000-1499: 13%
- $1500-1999: 13%
- $2000-2499: 10%
- $2500-2999: 9%
- $3000+: 15%
- $3000-3499: 13%
For the plan in which the majority of your participants are enrolled, what is the average annual total premium for covered workers for FAMILY coverage?

<table>
<thead>
<tr>
<th>Premium Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don't know</td>
<td>18%</td>
</tr>
<tr>
<td>$20,000+</td>
<td>0%</td>
</tr>
<tr>
<td>$19,500 - $19,999</td>
<td>2%</td>
</tr>
<tr>
<td>$19,000 - $19,499</td>
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</tr>
<tr>
<td>$3,500 - $3,999</td>
<td>1%</td>
</tr>
<tr>
<td>$3,000 - $3,499</td>
<td>3%</td>
</tr>
</tbody>
</table>

Which of the following cost-management measures does your organization currently employ or plan to employ for your medical plan? (Select all that apply)

- Study health care data for cost or utilization patterns: 34%
- Increase/enhance employee communications: 50%
- Include resources to help employees become better consumers of health care: 50%
- Increase the amount employees pay in contributions: 32%
- Increase cost sharing to employees (co-pays, deductibles, coinsurance): 37%
- Restrict employee eligibility for coverage: 6%
- Add/increase use of disease management: 7%
- Wellness initiatives (including health risk assessments): 43%
- Moving to a defined contribution plan: 3%
- Sending employees to the state/federal health insurance exchange: 5%
- Sending employees to a private health insurance exchange: 3%
- Other, please specify: 4%
Domestic Partner Benefits

The number of employers that extend benefits to employees’ domestic partners continues to increase for both same-sex and opposite-sex domestic partners, though much faster for the former.

The percent of employers that offer benefits to married or unmarried same-sex domestic partners jumped to 34 percent, up from 28 percent in 2012 and 21 percent in 2011. The increase in the percentage of employers offering benefits to unmarried opposite-sex domestic partners is not nearly as high, growing a single percentage point from 2012 to 2013 after a six-point jump in 2011. Significant single-digit responses of employers that are considering adding domestic partner benefits for both same-sex and opposite-sex partners suggests the potential for more growth in the year to come.

Prescription Drug Plans

While the vast majority of employer-sponsored prescription drug coverage remains part of employers’ health care plans, both the number of organizations providing drug coverage as part of a health plan and the number of those using a three-tier copay system have decreased slightly from 2012, by two and five percentage points, respectively.

<table>
<thead>
<tr>
<th>Does your organization provide coverage for prescription drugs?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, as part of the health care plan</td>
</tr>
<tr>
<td>Yes, as a separate plan</td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td>Not sure</td>
</tr>
</tbody>
</table>

Which of the following cost-management techniques does your organization use for your prescription drug plan? (Select all that apply.)

- Three tiers for cost sharing (e.g., generic, brand-name and non-preferred brand-name drugs) | 68%
- Four or more tiers for cost sharing (e.g., generic, brand-name, non-preferred brand-name and specialty) | 16%
- Cover select over-the-counter drugs | 3%
- Discontinue or limit coverage of lifestyle drugs | 2%
- Require the use of generic drugs when available | 20%
- Promote the use of generic drugs through financial incentives | 10%
- Drug card program | 6%
- Mail-order drug service | 48%
- Prior authorization, utilization management | 9%
- None of the above | 7%
- Other, please specify | 3%
Dental Plans

This year’s survey shows no change from 2012 in the number of employers offering dental plans.

The most common deductible for single employees in 2013 also remains the same at $40 to $59; however, the percentage of employees who have this deductible has dropped by four points both in-network and out-of-network since 2012.

Sixty-two percent of respondents say the total monthly cost of single coverage for the majority of their participants is under $40; while 52 percent of respondents say the majority of families pay $80 or more per month for dental coverage per month, and over one-third of survey respondents say the majority of families pay $100 or more.

For the dental plan with the majority of participants enrolled, what is the annual in-network single deductible or annual single deductible?

- $0: 11%
- $1 - $19: 1%
- $20 - $39: 10%
- $40 - $59: 43%
- $60 - $79: 2%
- $80 - $99: 0%
- $100 - $149: 5%
- $150 - $199: 3%
- $200 - $249: 1%
- $250 - $299: 2%
- More than $300: 5%
- Unknown: 13%
- N/A: 3%
- Other, please specify: 1%

For the dental plan with the majority of participants enrolled, what is the annual out-of-network single deductible?

- $0: 7%
- $1 - $19: 0%
- $20 - $39: 5%
- $40 - $59: 31%
- $60 - $79: 2%
- $80 - $99: 1%
- $100 - $149: 7%
- $150 - $199: 4%
- $200 - $249: 2%
- $250 - $299: 1%
- More than $300: 6%
- Unknown: 23%
- N/A: 10%
- Other: 2%
For the dental plan with the majority of participants enrolled, what is the total MONTHLY dental plan cost for single coverage?

- Less than $20: 17%
- $20 - $29: 22%
- $30 - $39: 23%
- $40 - $49: 11%
- $50 - $59: 7%
- $60 - $69: 2%
- $70 - $79: 1%
- $80 - $89: 0%
- $90 - $99: 0%
- $100 - $124: 1%
- $125 - $149: 1%
- $150 - $174: 0%
- $175 - $199: 0%
- $200+: 2%
- Don’t know: 10%
- N/A: 2%

For the dental plan with the majority of participants enrolled, what is the total MONTHLY dental plan cost for family coverage?

- Less than $20: 3%
- $20 - $29: 4%
- $30 - $39: 5%
- $40 - $49: 5%
- $50 - $59: 6%
- $60 - $69: 6%
- $70 - $79: 5%
- $80 - $89: 8%
- $90 - $99: 9%
- $100 - $124: 16%
- $125 - $149: 9%
- $150 - $174: 4%
- $175 - $199: 2%
- $200+: 4%
- Don’t know: 12%
- N/A: 2%
Life Insurance

The percentage of employers offering basic life insurance declined slightly to 81 percent (down from 85 percent). Fifty-four percent of employers that offer life insurance provide a specific dollar amount of coverage, while 41 percent of employers offer life insurance based on employees’ salaries. These numbers show a gap between levels of coverage that has grown significantly in the past two years.

Do you offer basic life insurance?

- **81%** Yes
- **14%** No

What is the level of coverage available?

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 X salary</td>
<td>22%</td>
</tr>
<tr>
<td>2 X salary</td>
<td>14%</td>
</tr>
<tr>
<td>3 X salary</td>
<td>3%</td>
</tr>
<tr>
<td>4 X salary</td>
<td>1%</td>
</tr>
<tr>
<td>5 X salary</td>
<td>1%</td>
</tr>
<tr>
<td>$0 - $9,999</td>
<td>1%</td>
</tr>
<tr>
<td>$10,000 - $19,999</td>
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</tr>
<tr>
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<td>1%</td>
</tr>
<tr>
<td>$100,000+</td>
<td>4%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5%</td>
</tr>
</tbody>
</table>

Who pays for the life insurance?

- Employee pays all or part of the premium: **13%**
- Employer pays the entire premium: **87%**

What percentage of the premium does the EMPLOYEE pay?

- Don’t know: **19%**
- 100%: **42%**
- 90% - 99%: **1%**
- 80% - 89%: **0%**
- 70% - 79%: **3%**
- 60% - 69%: **1%**
- 50% - 59%: **11%**
- 40% - 49%: **2%**
- 30% - 39%: **5%**
- 20% - 29%: **4%**
- 10% - 19%: **5%**
- 1% - 9%: **8%**

Do you offer employee supplemental life insurance? (additional coverage to the core life insurance coverage)

- **56%** Yes
- **44%** No
What is the maximum level of coverage available?

- Don't know: 20%
- $50,000 or more: 12%
- $250,000 - $499,999: 12%
- $200,000 - $249,999: 4%
- $150,000 - $199,999: 3%
- $100,000 - $149,999: 8%
- $50,000 - $99,999: 5%
- $0 - $49,999: 3%
- 5X salary: 18%
- 4X salary: 2%
- 3X salary: 7%
- 2X salary: 5%
- 1X salary: 3%

Do you offer spousal life insurance?

- No: 52%
- Yes: 48%

Who pays for the supplemental life insurance?

- Employee pays all or part of the premium: 94%
- Employer pays the entire premium: 6%

What is the level of coverage available for spousal life insurance?

- Don't know: 15%
- $50,000+: 49%
- $40,000 - $49,999: 5%
- $30,000 - $39,999: 4%
- $20,000 - $29,999: 11%
- $10,000 - $19,999: 8%
- $0 - $9,999: 8%

Do you offer child(ren) life insurance?

- No: 53%
- Yes: 47%
Accidental Death and Dismemberment Insurance

Fewer employers now offer AD&D coverage—70 percent in 2013 compared to 74 percent in 2012. Of those employers, only 69 percent are willing to pay the entire premium, down from 79 percent in 2011.

Do you offer AD&D coverage?

70% Yes
30% No

What percentage of the premium is EMPLOYEE-paid?

- Don't know: 10%
- 100%: 72%
- 90% - 99%: 0%
- 80% - 89%: 0%
- 70% - 79%: 0%
- 60% - 69%: 1%
- 50% - 59%: 4%
- 40% - 49%: 1%
- 30% - 39%: 2%
- 20% - 29%: 5%
- 10% - 19%: 2%
- 1% - 9%: 2%

Who pays for the AD&D insurance?

- Employee pays all or part of the premium: 31%
- Employer pays the entire premium: 69%
Short-term Disability Insurance

Short-term disability coverage remains a fairly popular way for employers to add value to their benefits programs, with 60 percent continuing to offer coverage. However, that number is down five percentage points from 2012. While five to eight days is still the most widely offered elimination period for both accidents and illnesses, it also seems to be decreasing in popularity—34 percent of employers offer this option for accidents, down from 37 percent in 2012 and 40 percent in 2011, and 46 percent offer this period for illnesses, down from 49 percent in 2012 and 55 percent in 2011.

Do you offer short-term disability coverage?

60% Yes
40% No

What is the number of days an employee must be absent before benefits begin after an accident?

- 0 - 4 days: 19%
- 5 - 8 days: 34%
- 13 - 15 days: 19%
- 29 - 30 days: 7%
- 60 days: 2%
- 90 days: 3%
- Don’t know: 10%
- Other, please specify: 6%

What is the number of days an employee must be absent before benefits begin for an illness?

- 0 - 4 days: 6%
- 5 - 8 days: 46%
- 13 - 15 days: 21%
- 29 - 30 days: 7%
- 60 days: 1%
- 90 days: 2%
- Don’t know: 11%
- Other, please specify: 6%

What percentage of salary is paid?

- 50%: 4%
- 60%: 45%
- 66.6%: 15%
- 70% - 75%: 4%
- 100%: 3%
- Employee selects: 6%
- Paid on a flat dollar amount: 5%
- Based upon years of service: 3%
- Don’t know: 11%
- Other, please specify: 5%

Who pays for the STD insurance?

- Employee pays all or part of the premium: 45%
- Employer pays the premium: 55%
Long-term Disability Insurance

Currently, long-term disability insurance is offered by 64 percent of employers, and 68 percent of those plans are completely employer-funded. This is a drop from 68 percent in 2012 and 73 percent in 2011.

Do you offer long-term disability coverage?

64% Yes

No 36%

What is the elimination period (number of days an employee must be absent before benefits begin)?

- Less than 90 days: 7%
- 90 days: 56%
- 180 days: 22%
- 365 days: 1%
- Don't know: 12%
- Other, please specify: 3%

Who pays for the LTD insurance?

- Employee pays all or part of the premium: 32%
- Employer pays the entire premium: 68%
Employee Assistance Programs

Employee assistance programs also continued a slight two-year decline, with 44 percent of employers offering the benefit compared to 48 percent in 2012 and 49 percent in 2011.

Voluntary Benefits

Voluntary benefits are benefits that employees can pick and choose, offered in addition to employees’ core compensation and benefits packages. While voluntary benefits include traditional mainstays like dental insurance, disability insurance and accidental death and dismemberment insurance, many employers have begun to offer or are considering offering nontraditional voluntary benefits.

Non-traditional voluntary benefits include offerings that are newer benefit products or more specialized than the traditional voluntary benefits insurance products. Some of the nontraditional benefits are insurance plans, but others are types of reimbursement or discount programs that contribute to employees’ quality of life or their ability to get the most out of their budgets.

For most voluntary insurance offerings, employees pay 100 percent of the premiums.

For 2013, the most common group voluntary benefit was dental insurance, offered by half of all respondents. Term life insurance was offered by just under half of respondents, followed by vision and short-term disability insurance, which are both offered by over 40 percent of employers. The most popular nontraditional group voluntary benefits are membership or discount programs and financial counseling or investing advice, offered by 15 and 14 percent of employers, respectively.

The most common individual voluntary benefit was term life insurance, offered by 36 percent of employers. Dental, vision, short-term disability, cancer and accident insurance were all close behind with around one-third of respondents offering them in their employment packages.
### What type of voluntary (employee-pay-all) GROUP benefits do you offer, or plan to offer, your employees?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Offer Now</th>
<th>Plan to Add in the Next Year</th>
<th>Don't Offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical or mini-medical</td>
<td>34%</td>
<td>1%</td>
<td>65%</td>
</tr>
<tr>
<td>Dental</td>
<td>50%</td>
<td>1%</td>
<td>49%</td>
</tr>
<tr>
<td>Vision</td>
<td>47%</td>
<td>1%</td>
<td>52%</td>
</tr>
<tr>
<td>Term Life</td>
<td>49%</td>
<td>1%</td>
<td>50%</td>
</tr>
<tr>
<td>Whole or Universal Life</td>
<td>13%</td>
<td>1%</td>
<td>86%</td>
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<td>Long Term Care</td>
<td>13%</td>
<td>2%</td>
<td>85%</td>
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<td>62%</td>
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<td>41%</td>
<td>2%</td>
<td>56%</td>
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<td>Group Legal</td>
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<td>1%</td>
<td>90%</td>
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<td>Critical Illness Insurance</td>
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<td>74%</td>
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<tr>
<td>Cancer Insurance</td>
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<td>67%</td>
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<td>Accident</td>
<td>34%</td>
<td>1%</td>
<td>65%</td>
</tr>
<tr>
<td>Home &amp; Auto</td>
<td>4%</td>
<td>1%</td>
<td>95%</td>
</tr>
<tr>
<td>Membership or discount programs</td>
<td>15%</td>
<td>2%</td>
<td>83%</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>2%</td>
<td>1%</td>
<td>97%</td>
</tr>
<tr>
<td>Financial Counseling / Investment Advice</td>
<td>14%</td>
<td>1%</td>
<td>85%</td>
</tr>
<tr>
<td>Adoption Assistance Program</td>
<td>3%</td>
<td>1%</td>
<td>97%</td>
</tr>
<tr>
<td>Identity Theft Insurance</td>
<td>6%</td>
<td>1%</td>
<td>93%</td>
</tr>
</tbody>
</table>

### What type of voluntary (employee-pay-all) INDIVIDUAL benefits do you offer, or plan to offer, your employees?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Offer Now</th>
<th>Plan to Add in the Next Year</th>
<th>Don't Offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical or mini-medical</td>
<td>21%</td>
<td>1%</td>
<td>78%</td>
</tr>
<tr>
<td>Dental</td>
<td>34%</td>
<td>1%</td>
<td>66%</td>
</tr>
<tr>
<td>Vision</td>
<td>31%</td>
<td>1%</td>
<td>68%</td>
</tr>
<tr>
<td>Term Life</td>
<td>36%</td>
<td>1%</td>
<td>63%</td>
</tr>
<tr>
<td>Whole or Universal Life</td>
<td>15%</td>
<td>1%</td>
<td>84%</td>
</tr>
<tr>
<td>Long Term Care</td>
<td>12%</td>
<td>2%</td>
<td>86%</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>27%</td>
<td>2%</td>
<td>72%</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>33%</td>
<td>2%</td>
<td>65%</td>
</tr>
<tr>
<td>Group Legal</td>
<td>7%</td>
<td>1%</td>
<td>92%</td>
</tr>
<tr>
<td>Critical Illness Insurance</td>
<td>25%</td>
<td>1%</td>
<td>74%</td>
</tr>
<tr>
<td>Cancer Insurance</td>
<td>31%</td>
<td>1%</td>
<td>68%</td>
</tr>
<tr>
<td>Accident</td>
<td>31%</td>
<td>1%</td>
<td>68%</td>
</tr>
<tr>
<td>Home &amp; Auto</td>
<td>4%</td>
<td>0%</td>
<td>96%</td>
</tr>
<tr>
<td>Membership or discount programs</td>
<td>11%</td>
<td>1%</td>
<td>88%</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>2%</td>
<td>1%</td>
<td>97%</td>
</tr>
<tr>
<td>Financial Counseling / Investment Advice</td>
<td>8%</td>
<td>1%</td>
<td>91%</td>
</tr>
<tr>
<td>Adoption Assistance Program</td>
<td>2%</td>
<td>0%</td>
<td>98%</td>
</tr>
<tr>
<td>Identity Theft Insurance</td>
<td>5%</td>
<td>1%</td>
<td>94%</td>
</tr>
</tbody>
</table>
Retirement Plans

The number of employers offering defined benefit pension plans and defined contribution plans declined in the past year. Only 19 percent of respondents offer defined benefit pension plans, down from 26 percent a year ago. Eighty-one percent of employers currently offer some sort of defined contribution pension plan, down three percent from the previous year. The 401(k) remains the most popular defined contribution plan, with over three-quarters of respondents offering it to their employees.

Does your organization currently offer a defined benefit pension plan?

- Yes: 77%
- No: 19%
- Not sure: 5%

Does your organization offer a defined contribution pension plan? (e.g., 401(k), 403(b), etc.)

- Yes: 81%
- No: 18%
- Not sure: 1%

Which of the following types of defined contribution plans does your organization offer? (Select all that apply.)

- 401(k): 76%
- Roth 401(k): 29%
- 403(b): 15%
- 457 plan: 6%
- Employee stock ownership plan (ESOP): 4%
- Money purchase plan: 0%
- Profit-sharing plan: 15%
- Savings and thrift plan: 0%
- Savings incentive match plan for employees (SIMPLE): 7%
- Other, please specify: 3%

What is your 401(k) or Roth 401(k) plan’s participation rate?

- 0% - 10%: 14%
- 11% - 20%: 6%
- 21% - 30%: 7%
- 31% - 40%: 8%
- 41% - 50%: 5%
- 51% - 60%: 5%
- 61% - 70%: 6%
- 71% - 80%: 10%
- 81% - 90%: 9%
- 91% - 100%: 14%
- Don’t know: 18%

What are the service requirements for plan entry?

- 1 year: 37%
- 4 to 6 months: 15%
- 0 to 3 months: 28%
- Immediate: 20%
Based on your most recent nondiscrimination testing, what was the average deferral percentage for non-highly compensated employees?

- Don’t know: 44%
- 8% or more: 3%
- 6% to 7.99%: 9%
- 4% to 5.99%: 25%
- Less than 4%: 19%

Does your plan have an automatic enrollment or negative election feature?

- No: 69%
- Yes: 31%

Based on your most recent nondiscrimination testing, what was the average deferral percentage for highly compensated employees?

- Don’t know: 48%
- 8% or more: 16%
- 6% to 7.99%: 13%
- 4.00% to 5.99%: 14%
- Less than 4.00%: 10%

Do you offer matching contributions for your 401(k) or Roth 401(k) plan?

- Yes: 73%
- No: 26%
- N/A: 2%

What is your match rate?

- 0% - 10%: 57%
- 11% - 20%: 2%
- 21% - 30%: 8%
- 31% - 40%: 1%
- 41% - 50%: 14%
- 51% - 60%: 1%
- 61% - 70%: 1%
- 71% - 80%: 1%
- 81% - 90%: 0%
- 91% - 100%: 10%
- I don’t know: 6%

What is the participant average account balance?

- Don’t know: 54%
- $100,001+: 4%
- $75,001 - $100K: 4%
- $50,001 - $75K: 7%
- $25,001 - $50K: 11%
- $10,001 - $25K: 12%
- $0 - $10K: 8%
Contact Sagewell Partners to discuss how this survey information can assist you in your future benefit plan strategies.

This survey was conducted in late 2013 and was available to approximately 400,000 individuals through the client portal website provided by Sagewell Partners. This survey was anonymous, so responses have not been validated for statistical significance or margin of error.

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