

# KAISER FAMILY FOUNDATION & HEALTH RESEARCH AND EDUCATIONAL TRUST

2012 SUMMARY OF HEALTH BENEFITS SURVEY @ [WWW.KFF.ORG](http://WWW.KFF.ORG)

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|-------------------------------------|----------------|--------------------------|
| • Payroll Contributions - Bi-weekly | \$39.50 Single | \$180.00 with Dependents |
| • Contributions as a % of Premiums  | 18% Single     | 28% with Dependents      |

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|---------------------------------|---|---------------|-----------------------|---------------|
| • Deductibles average           | \$733 PPO   | \$691 HMO     | \$1014 POS            | \$2,086 HDHP  |
| • Hospitalization Copays        | \$258 PPO   | \$293 HMO     | \$227 POS             |               |
| • Office Visits                 | Avg. Primary Copay: \$23    Avg. Specialist Copay: \$33 |               |                       |               |
| • Prescription Rx Copay average | \$10 - Tier 1   | \$29 - Tier 2 | \$51 - Tier 3         | \$79 - Tier 4 |
| • EEs Coinsurance out of pocket | 41% with > \$3,000 Single    16% with > \$8,500 w/ Dep. |               |                       |               |
| • Average Premium rates         | \$468/month Single    \$1,312/month w/ Dependents       |               |                       |               |
| • HRA Funds Available           | \$970 Single  |               | \$1,840 w/ Dependents |               |
| • HSA Employer Deposits         | \$919 Single  |               | \$1,611 w/ Dependents |               |
| • Composite Annual Premium      | \$10,680 / employee                                     |               |                       |               |

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|----------------------------|--|
| • % of workers in HDHP     | 19% in 2012 vs. 17% in 2011                                  |
| • HDHP / HRA or HSA        | 38% of firms over 1,000 EE's offer a plan                    |
| • Retiree Medical coverage | 25% of firms over 200 EE's offer a plan vs. 4% less than 200 |