

# KAISER FAMILY FOUNDATION & HEALTH RESEARCH AND EDUCATIONAL TRUST

2013 SUMMARY OF HEALTH BENEFITS SURVEY @ [WWW.KFF.ORG](http://WWW.KFF.ORG)

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|-------------------------------------|----------------|--------------------------|
| • Payroll Contributions - Bi-weekly | \$31.50 Single | \$190.00 with Dependents |
| • Contributions as a % of Premiums  | 18% Single     | 29% with Dependents      |

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|---------------------------------|---------------------------|---------------|-----------------------------|--------------|
| • Deductibles average           | \$799 PPO                 | \$729 HMO     | \$1,314 POS                 | \$2,003 HDHP |
| • Hospitalization Copays        | \$255 PPO                 | \$348 HMO     | \$246 POS                   |              |
| • Office Visits                 | Avg. Primary Copay: \$23  |               | Avg. Specialist Copay: \$35 |              |
| • Prescription Rx Copay average | \$10 - Tier 1             | \$29 - Tier 2 | \$52 - Tier 3               | \$80- Tier 4 |
| • EEs Coinsurance out of pocket | 70% with > \$4,000 Single |               | 19% with > \$8,500 w/ Dep.  |              |
| • Average Premium rates         | \$490/month Single        |               | \$1,363/month w/ Dependents |              |
| • HRA Funds Available           | \$947 Single              |               | \$1,800 w/ Dependents       |              |
| • HSA Employer Deposits         | \$950 Single              |               | \$1,680 w/ Dependents       |              |
| • Composite Annual Premium      | \$11,118 / employee       |               |                             |              |

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|----------------------------|--|
| • % of workers in HDHP     | 23% in 2013 vs. 19% in 2012                                  |
| • HDHP / HRA or HSA        | 43% of firms over 1,000 EE's offer a plan                    |
| • Retiree Medical coverage | 28% of firms over 200 EE's offer a plan vs. 5% less than 200 |