

KAISER FAMILY FOUNDATION & HEALTH RESEARCH AND EDUCATIONAL TRUST

2014 SUMMARY OF HEALTH BENEFITS SURVEY @ WWW.KFF.ORG

- Payroll Contributions - Bi-weekly \$45.00 Single \$201.00 with Dependents
- Contributions as a % of Premiums 18% Single 29% with Dependents

- Deductibles average \$843 PPO \$1,032 HMO \$1,215 POS \$2,215 HDHP
- Hospitalization Copays \$244 PPO \$371 HMO \$277 POS
- Office Visits Avg. Primary Copay: \$24 Avg. Specialist Copay: \$36
- Prescription Rx Copay average \$11 - Tier 1 \$31 - Tier 2 \$53 - Tier 3 \$83- Tier 4
- EEs Coinsurance out of pocket 54% with > \$4,000 Single 10% with > \$6,000 w/ Dep.
- Average Premium rates \$502/month Single \$1,403/month w/ Dependents
- HRA Funds Available \$1,390 Single \$2,781 w/ Dependents
- HSA Employer Deposits \$769 Single \$1,347 w/ Dependents
- Composite Annual Premium \$11,430 / employee

- % of workers in HDHP 20% in 2013 and 2014
- HDHP / HRA or HSA 45% of firms over 1,000 EE's offer a plan
- Retiree Medical coverage 25% of firms over 200 EE's offer a plan