



Benchmarking your benefits



COMPANIES PARTICIPATING
EMPLOYEES REPRESENTED
HEALTHCARE DOLLARS SPENT

ARIZONA

2018

320+

175,000+

\$1.7 Billion+



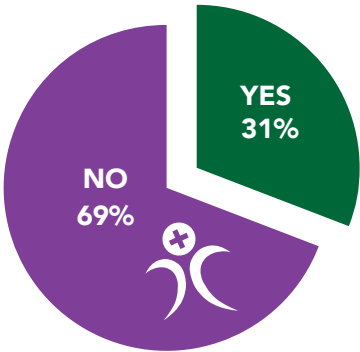
Changing Trends in AZ Over the Past 5 Years:

- 56% increase in survey participation
- 74% of AZ employers surveyed now offer an HDHP, compared to 33% in 2014
- In 2014, 74% could not measure ROI of Wellness programs; 5 years later, 69% still cannot measure ROI

HDHP PLAN MEDIANS

| | NATIONAL | ARIZONA |
|---------------------------------|-------------------------------------|-------------------------------------|
| Deductible | \$2,700/\$5,000 | \$3,000/\$6,000 |
| Coinsurance | 10%/40% | 20%/50% |
| OOP Max | \$5,000/\$10,000 | \$5,000/\$10,000 |
| Employer Contribution (HSA/HRA) | Employee Only/ Family \$750/\$1,200 | Employee Only/ Family \$650/\$1,096 |

CAN YOU MEASURE ROI ON YOUR WELLNESS PROGRAMS?



MEDICAL PREMIUM/ EE CONTRIBUTION MEDIANS

PPO PLAN MEDIANS

| | NATIONAL | ARIZONA |
|-------------------|----------------------|----------------------|
| Deductible | \$1,000/\$2,000 | \$2,000/\$4,000 |
| Coinsurance | 20%/40% | 20%/50% |
| OOP Max | \$4,000/\$7,500 | \$5,000/\$10,000 |
| PCP Copay | \$25 | \$25 |
| Specialist Copay | \$40 | \$50 |
| Rx Copay (retail) | \$10/\$35/\$60/\$100 | \$15/\$35/\$65/\$100 |



| | NATIONAL | ARIZONA |
|----------------|---------------|---------------|
| EE Only | \$576/\$144 | \$469/\$136 |
| EE + Spouse | \$1,233/\$481 | \$982/\$491 |
| EE +Child(ren) | \$1,111/\$422 | \$904/\$434 |
| Family | \$1,698/\$679 | \$1,422/\$739 |



| | NATIONAL | ARIZONA |
|----------------|---------------|---------------|
| EE Only | \$478/\$96 | \$432/\$82 |
| EE + Spouse | \$1,024/\$389 | \$921/\$387 |
| EE +Child(ren) | \$903/\$316 | \$831/\$332 |
| Family | \$1,433/\$573 | \$1,333/\$560 |

