



USI BENEFITS BENCHMARKING STUDY

2020 BENCHMARKING TABLES FOR NON-PROFIT ORGANIZATIONS

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Benchmarking Table 1

Qualified High Deductible Plans – Benefit Components

		Nonprofit Organizations	New York	All Respondents (100+)
Deductibles / OOP Maximums				
Individual deductible	median	\$2,800	\$2,500	\$2,800
Family deductible	median	\$5,600	\$5,000	\$5,600
Individual OOP max	median	\$4,875	\$5,000	\$5,000
Family OOP max	median	\$9,750	\$10,000	\$10,000
HSA / HRA Employer Funding (when offered)				
Single Total	median	\$600	\$510	\$600
Family Total	median	\$1,040	\$1,200	\$1,200
Coinsurances and Copays				
Coinsurance (incl. 100% coinsurance plans)	median	20%	20%	20%
Out of network offered	%	93%	88%	86%
Median copay, when required				
PCP Copay	median	\$30	\$25	\$30
Specialist Copay	median	\$48	\$35	\$50
ER Copay	median	\$200	\$125	\$200
Urgent Care Copay	median	\$50	\$50	\$50
Inpatient Hospital Copay	median	\$250	\$500	\$250
Inpatient Hospital: Copay is per day	%	0%	0%	0%
Outpatient Surgical Copay	median	\$225	\$150	\$150
Prescription Drug Cost Sharing				
Tier 1 Copay	median	\$10	\$10	\$10
Tier 1 Coinsurance	median	20%	20%	20%
Tier 2 Copay	median	\$35	\$35	\$35
Tier 2 Coinsurance	median	20%	20%	20%
Tier 3 Copay	median	\$60	\$70	\$60
Tier 3 Coinsurance	median	30%	50%	20%

Benchmarking Table 2

Qualified High Deductible Plans – Funding, Premiums, and Contributions

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups that offers this type of plan		43%	45%	51%
Percentage of groups by funding type				
Fully--insured		76%	66%	59%
Level Funded		1%	0%	0%
Self--insured with stop loss coverage		22%	34%	41%
Self--insured without stop loss coverage		0%	0%	0%
Monthly Premium				
Single	median	\$571	\$547	\$530
Family	median	\$1,601	\$1,586	\$1,568
Employee Payroll Contribution				
Single	median	\$87	\$103	\$96
Family	median	\$567	\$432	\$487
Monthly Employer Contribution Percentage				
Single	median	85%	81%	82%
Family	median	65%	73%	69%

Benchmarking Table 3

Regional or Performance Network Plans – Benefit Components

		Nonprofit Organizations	New York	All Respondents (100+)
Deductibles / OOP Maximums				
Individual deductible	median	\$500	\$0	\$250
Family deductible	median	\$1,000	\$0	\$500
Individual OOP max	median	\$3,000	\$5,500	\$3,000
Family OOP max	median	\$6,000	\$11,000	\$6,000
HRA Employer Funding (when offered)				
Single Total	median	\$500	ID	\$1,000
Family Total	median	\$1,250	ID	\$1,800
Coinsurances and Copays				
Coinsurance (incl. 100% coinsurance plans)	median	20%	20%	20%
Out of network offered	%	60%	78%	33%
Median copay, when required				
PCP Copay	median	\$25	\$25	\$20
Specialist Copay	median	\$40	\$40	\$35
ER Copay	median	\$150	\$100	\$150
Urgent Care Copay	median	\$35	\$30	\$30
Inpatient Hospital Copay	median	\$500	\$500	\$300
Inpatient Hospital: Copay is per day	%	0%	0%	0%
Outpatient Surgical Copay	median	\$200	\$88	\$110
Prescription Drug Cost Sharing				
Tier 1 Copay	median	\$10	\$10	\$10
Tier 1 Coinsurance	median	ID	ID	20%
Tier 2 Copay	median	\$35	\$30	\$30
Tier 2 Coinsurance	median	ID	ID	30%
Tier 3 Copay	median	\$60	\$50	\$50
Tier 3 Coinsurance	median	ID	ID	30%

Benchmarking Table 4

Regional or Performance Network Plans – Funding, Premiums, and Contributions

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups that offers this type of plan		32%	11%	21%
Percentage of groups by funding type				
Fully--insured		84%	92%	92%
Level Funded		0%	0%	0%
Self--insured with stop loss coverage		16%	8%	8%
Self--insured without stop loss coverage		0%	0%	0%
Monthly Premium				
Single	median	\$602	\$717	\$577
Family	median	\$1,775	\$1,945	\$1,681
Employee Payroll Contribution				
Single	median	\$130	\$138	\$130
Family	median	\$846	\$555	\$707
Monthly Employer Contribution Percentage				
Single	median	78%	81%	78%
Family	median	52%	71%	58%

Benchmarking Table 5

Traditional National Network Plans – Benefit Components

		Nonprofit Organizations	New York	All Respondents (100+)
Median plan provisions				
Individual deductible	median	\$1,225	\$500	\$1,000
Family deductible	median	\$2,450	\$1,000	\$2,000
Individual OOP max	median	\$4,000	\$4,000	\$4,500
Family OOP max	median	\$8,000	\$8,000	\$9,000
HRA Employer Funding (when offered)				
Single Total	median	\$1,500	\$950	\$1,000
Family Total	median	\$3,000	\$1,500	\$1,500
Coinsurances and Copays				
Coinsurance (incl. 100% coinsurance plans)	median	20%	20%	20%
Out of network offered	%	91%	73%	90%
Median copay, when required				
PCP Copay	median	\$25	\$25	\$25
Specialist Copay	median	\$40	\$40	\$40
ER Copay	median	\$150	\$150	\$200
Urgent Care Copay	median	\$50	\$50	\$50
Inpatient Hospital Copay	median	\$250	\$500	\$300
Inpatient Hospital: Copay is per day	%	0%	0%	0%
Outpatient Surgical Copay	median	\$250	\$100	\$150
Median prescription drug cost sharing				
Tier 1 Copay	median	\$10	\$10	\$10
Tier 1 Coinsurance	median	20%	20%	20%
Tier 2 Copay	median	\$35	\$30	\$35
Tier 2 Coinsurance	median	20%	25%	20%
Tier 3 Copay	median	\$60	\$60	\$60
Tier 3 Coinsurance	median	20%	38%	30%

Benchmarking Table 6

Traditional National Network Plans – Funding, Premiums, and Contributions

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups that offers this type of plan		79%	89%	86%
Percentage of groups by funding type				
Fully--insured		74%	68%	60%
Level Funded (fully-insured with some form of reimbursement for good years)		0%	0%	0%
Self--insured with stop loss coverage		26%	32%	40%
Self--insured without stop loss coverage		0%	0%	0%
Monthly Premium				
Single	median	\$689	\$766	\$627
Family	median	\$1,975	\$2,231	\$1,835
Employee Payroll Contribution				
Single	median	\$143	\$176	\$144
Family	median	\$740	\$622	\$673
Monthly Employer Contribution Percentage				
Single	median	79%	77%	77%
Family	median	63%	72%	63%

Benchmarking Table 7

Population Health Management – Culture and Approach

	Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups that offer:			
Financial wellness resources or training	27%	18%	20%
Percentage of groups that promote:			
Primary care physician engagement as part of the overall population health strategy	57%	57%	59%
Promotes Age/Gender Specific Screenings for Early Detection of Cancer	35%	40%	40%
Percentage of groups offering rewards as population health/wellness incentive			
Premium Differentials/Credits	20%	14%	27%
HSA Funding	13%	12%	22%
HRA Funding	12%	13%	8%
Gift Cards	20%	20%	19%
Cash	8%	7%	6%
PTO	14%	7%	8%
Percentage of groups using emerging technologies within population health risk management programs			
Mobile technology (applications accessible via smartphone, tablet, or wireless devices)	42%	49%	48%
Social media (technology which supports communication and interaction)	9%	11%	13%
Gamification (technology which supports games and contests)	5%	6%	8%
Wearables (web-enabled devices)	9%	6%	13%
Company making population health risk management invests in the following areas:			
Biometric Screenings	24%	39%	34%
Health Risk Assessments	23%	29%	32%
Lifestyle and Behavior Modification (Wellness Portal)	34%	38%	38%
Healthcare Data Analytics/Mining	12%	22%	21%
Genetic Testing	1%	2%	2%
Targeted Disease Management	14%	18%	19%
Worksite or Near-site Clinics	6%	11%	10%

Benchmarking Table 8

Employee Engagement

	Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups using engagement opportunities during open enrollment:			
We walk through plan designs, explain networks and answer general questions regarding coverage	95%	90%	88%
HR has an open-door policy regarding personal coverage questions and will answer specific questions	83%	84%	86%
We encourage our employees to utilize our third-party health or claims advocacy service	62%	57%	57%
Case studies are provided that illustrate how our plans/contributions compare on an annualized basis	15%	22%	18%
We illustrate tax savings examples for our FSA and/or HSA plans and explain these accounts in detail	46%	52%	46%
Employees are invited to bring spouses to open enrollment sessions	17%	17%	20%
We host after hour webinars/recorded open enrollment presentations to include employees and spouses	19%	27%	27%
We utilize interactive decision support services	8%	11%	8%
Percentage of groups hosting any of the following events, outside of open enrollment:			
Health Savings Account information sessions	11%	10%	12%
Enrollment meetings for voluntary lines of coverage (critical illness, prepaid legal, pet insurance, etc.)	26%	25%	23%
Retirement/401(k) information sessions detailing investment options	58%	52%	53%
Financial wellness presentations	27%	24%	26%
Wellness classes (healthy cooking, mindfulness, yoga, etc.)	35%	24%	28%
Other	7%	7%	7%
Percentage of groups utilizing any of the following methods to educate employees:			
Newsletters (either partially or entirely dedicated to health-related topics)	54%	52%	52%
Educational audio/visual content related to benefits hosted on intranet or emailed to employees	44%	40%	45%
Home mailers announcing upcoming changes to benefits, OE dates or other benefit related material	21%	20%	28%
Posters and/or internal TV stations discussing benefit or wellness related materials	23%	29%	34%
Mobile application/texting campaign	5%	6%	14%

Benchmarking Table 9

Other Benefits Strategies

	Nonprofit Organizations	New York	All Respondents (100+)
Pharmacy Strategies			
Percent of companies taking financial measurements to ensure pharmacy contract guarantees have been achieved	22%	33%	32%
Percent of companies using a separate third-party vendor to manage pharmacy benefits (carve-out?)	15%	16%	16%
Approaches to handling prescription drug rebates from carrier or PBM			
The carrier administering our pharmacy benefits does not share rebate details with us	76%	65%	63%
Rebates are applied to our account to offset other costs (medical credit)	8%	13%	17%
We receive a check for a portion of the total rebate amount	7%	7%	7%
We receive a check for the total amount of pharmacy rebates	8%	16%	12%
Specialty Rx Benefits			
We have a separate, specialty Rx benefit (e.g. Tier 1, 2, 3, and Specialty Rx)	41%	30%	48%
Specialty drugs fall under one of our traditional Rx tiers (e.g. Tier 1, 2, 3)	59%	70%	52%
Current drug formulary			
Our carrier/PBM does not allow changes to the formulary	67%	57%	54%
We are using their standard formulary but have the option of a “value” formulary	29%	35%	36%
We choose a “value” formulary option	1%	6%	6%
We have the ability to create custom formulary lists	3%	2%	4%
Waivers and Opt Outs			
Percent of eligible employees waiving medical coverage	20%	22%	17%
Percent of companies offering a form of financial incentive to employees who waive or opt out	13%	18%	10%
Annual incentive amount provided to employees who waive or opt out	\$1,417	\$1,375	\$1,500
Spousal Surcharges			
Special provisions concerning coverage for spouses who have coverage available thru their employer			
Charges extra payroll contributions for spouses who elect our coverage but have coverage available through their	3%	3%	7%
Requires spouses to take coverage from their employer	8%	2%	11%
No special provisions	90%	94%	82%
Monthly spousal surcharge amount	ID	ID	\$100

Benchmarking Table 10

Dental PPO – Benefit Components

		Nonprofit Organizations	New York	All Respondents (100+)
In-Network Benefits: Deductible				
Individual	median	\$50	\$50	\$50
Family	median	\$150	\$150	\$150
In-Network Benefits: Coinsurance				
Preventive Services	median	No coinsurance	No coinsurance	No coinsurance
Basic Restorative	median	80%	80%	80%
Major	median	50% or less	50% or less	50% or less
In-Network Benefits: Annual Maximum				
	median	\$1,500	\$1,500	\$1,500
In-Network Benefits: Orthodontia				
Offered	%	64%	68%	65%
Ortho without Deductible	%	84%	56%	71%
Deductible	median	ID	\$50	\$50
Orthodontia Lifetime Maximum	median	\$1,000	\$1,500	\$1,250

Benchmarking Table 11

Dental PPO – Funding, Premiums, and Contributions

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups offering Dental PPO:		93%	86%	92%
Percentage of groups by dental PPO funding type:				
Fully-Insured		80%	73%	76%
Self-Insured		20%	27%	24%
Dental PPO Monthly Premium				
Single	median	\$33	\$39	\$33
Family	median	\$107	\$120	\$109
Dental PPO Monthly Employee Payroll Contribution				
Single	median	\$12	\$17	\$16
Family	median	\$59	\$63	\$69
Monthly Employer Contribution Percentage				
Single	median	62%	56%	51%
Family	median	45%	47%	37%

Benchmarking Table 12

Dental HMO – Funding, Premiums, and Contributions

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups offering a Dental HMO		17%	23%	14%
Dental HMO Monthly Premium				
Single	median	\$20	\$17	\$17
Family	median	\$57	\$51	\$50
Dental HMO Employee Payroll Contribution				
Single	median	\$6	\$11	\$9
Family	median	\$35	\$38	\$35
Monthly Employer Contribution Percentage				
Single	median	69%	36%	45%
Family	median	39%	26%	31%

Benchmarking Table 13

Paid Time Off

	Nonprofit Organizations	New York	All Respondents (100+)
Paid Time Off			
Percentage of groups offering paid time off, excluding paid holidays	91%	86%	90%
Percent offering unlimited PTO/employees can take off up to 365 days each year	0%	0%	0%
Percentage of groups offering sick days	53%	48%	43%
Number of PTO days based on years of service / tenure, not including holidays			
Less than a year of service	14	10	10
1-2 years of service	15	14	10
3-4 years of service	18	15	14
5-6 years of service	20	15	15
7-8 years of service	20	18	15
9-10 years of service	22	20	19
11+ years of service	25	20	20
PTO Usage versus Accrual			
Employees can use time they have not yet accrued	21%	33%	30%
Employees can only use time they have accrued	62%	41%	50%
The entire allotment of PTO time is available on the first day of each annual cycle	8%	12%	10%
PTO rollover is allowed	72%	47%	61%
Average number of days of rollover, when allowed	15	10	13
Employees are allowed to donate PTO to coworkers	19%	9%	17%
Average number of days allowed for:			
Paid Sick Leave	10	8	7
Paid Holiday Days	10	9	9
Paid Community Service/Charity Days :	2	1	1
Paid Bereavement Days	3	3	3
Outsources FMLA (not including groups under 50 employees)	17%	25%	19%
Maternity and Paternity Benefits			
Percent of employers offering paid maternity days	38%	39%	30%
Number of paid maternity days when offered	30	50	35
Percent of employers offering paid paternity days	36%	31%	26%
Number of paid paternity days when offered	30	30	15

Benchmarking Table 14

Basic Life

	Nonprofit Organizations	New York	All Respondents (100+)
Basic Life			
Percent of groups offering basic life insurance	78%	61%	76%
1 times pay	24%	26%	21%
1.5 times pay	4%	5%	4%
2 times pay	29%	18%	13%
Another multiple of pay	5%	9%	5%
Flat amount	38%	42%	57%

Benchmarking Table 15

Short- and Long-Term Disability

	Nonprofit Organizations	New York	All Respondents (100+)
Short-Term Disability			
Percentage of groups offering short-term disability	53%	36%	53%
100% of the premium is paid by the employer	62%	65%	56%
Partially paid by the employer	4%	14%	9%
None, the entire premium is paid by the employee	34%	21%	36%
Elimination Period (Days)			
Accident	7	7	7
Illness	7	7	7
Policy Details			
% of Salary covered by Short-Term disability benefit	60%	60%	60%
Maximum weekly dollar benefit paid by Short-Term disability program	\$1,129	\$1,000	\$1,000
Total weeks Short-Term disability benefits paid	13	25	13
Long-Term Disability			
Percentage of groups offering long-term disability	70%	53%	64%
100% of the premium is paid by the employer	77%	64%	65%
Partially paid by the employer	6%	20%	12%
None, the entire premium is paid by the employee	18%	17%	23%
Policy Details			
% of Salary covered by long-term disability benefit	60%	60%	60%
Maximum monthly dollar benefit paid by your long-term disability program	\$6,000	\$10,000	\$7,500

Benchmarking Table 16

Voluntary, or Worksite Benefits

		Nonprofit Organizations	New York	All Respondents (100+)
Percentage of groups offering:				
529 College Savings Plan		11%	14%	8%
Accident Coverage		58%	53%	56%
Auto Insurance		7%	14%	7%
Critical Illness/Cancer Coverage		55%	50%	54%
FSA Dependent		81%	81%	69%
FSA Healthcare		86%	84%	71%
FSA Commuter		31%	56%	25%
Homeowners		6%	11%	6%
Hospital Indemnity Coverage		29%	25%	27%
Long Term Care Coverage (stand alone)		25%	20%	22%
Pet Insurance		16%	16%	14%
Prepaid Legal		19%	19%	17%
Universal Life/Whole Life		37%	33%	35%
Percentage of groups offering a Vision Plan		74%	64%	74%
Vision median plan provisions:				
Exam Copay	median	\$10	\$10	\$10
Exam Frequency	median	12 months	12 months	12 months
Lenses Frequency	median	12 months	12 months	12 months
Frames Frequency	median	24 months	24 months	24 months
Vision Monthly Premium				
Single	median	\$6	\$6	\$7
Family	median	\$19	\$18	\$20
Vision Monthly Employee Payroll Contribution				
Single	median	\$6	\$6	\$6
Family	median	\$17	\$16	\$18
Monthly Employer Contribution Percentage				
Single	median	5%	8%	9%
Family	median	7%	15%	9%



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