



QUICK CHECK BENCHMARKING TOOL

Data in the 2015 UBA Health Plan Survey are based on responses from 10,804 employers sponsoring 18,186 health plans nationwide.

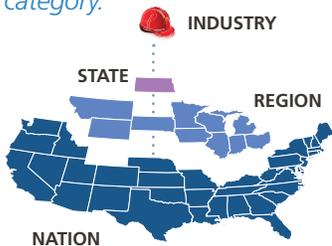
The UBA survey is

larger

than all the leading surveys — produced by Kaiser, Mercer, Gallagher, Willis, Towers Watson, and Aon — **combined!**



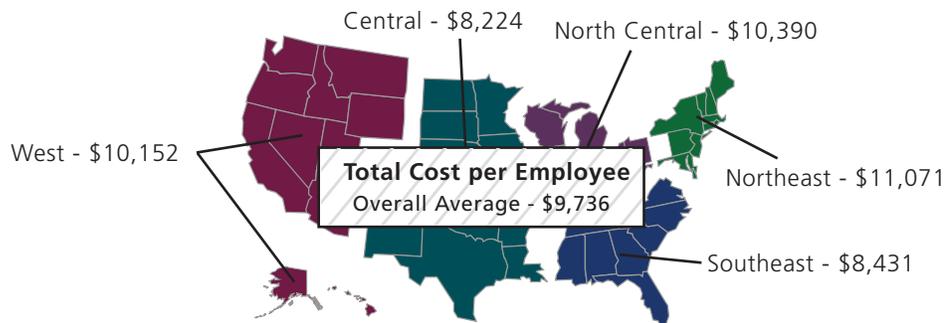
The size of the 2015 UBA Health Plan Survey provides employers with the data they need to benchmark their plans more accurately based on plan type, region, number of employees, and industry category.



Are you benchmarking your health plan correctly? If you are using data from a single carrier or a small study of only large employers, chances are you are not effectively analyzing your rates. To truly benchmark your plan, you need to compare your plan to others in your state, industry, and size category. That's the best way to know if you are getting the best rates or should negotiate more. More granular benchmarking can also help with your workforce communication strategy. If you know your plan is better than most in your state or industry, you'll have powerful talking points when delivering benefit information to employees.

Costs by Region

Regional cost averages vary, making it essential to benchmark your costs both nationally and regionally.



Costs by Industry

It's important for employers to compare their health care costs with others in their industry to be sure their offering is competitive.

Industry	Average Cost per Employee
Financial, Insurance, Real Estate	\$11,426
Government, Education, Utilities	\$11,087
Professional, Scientific, Technology Services	\$9,912
Manufacturing	\$9,706
Health Care, Social Assistance	\$9,298
Construction, Agriculture, Transportation	\$9,124
Wholesale, Retail	\$9,102
Information, Arts, Accommodations & Food	\$8,836
All Plans	\$9,736



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Employer/Employee Contribution by Industry in 2015

Benchmark your overall costs not only by industry, but also by the employee/employer contribution levels. How does your plan stack up?

Average Contribution by Industry in 2015	Employer	Employee
Accommodation and Food Services	\$4,841	\$3,026
Administrative, Support, Waste Management, and Remediation Services	\$5,366	\$3,562
Agriculture, Forestry, Fishing, and Hunting	\$5,853	\$3,425
Arts, Entertainment, and Recreation	\$5,583	\$3,048
Construction	\$5,351	\$3,587
Educational Services	\$7,571	\$2,986
Finance and Insurance	\$8,349	\$3,493
Health Care and Social Assistance	\$6,134	\$3,164
Information	\$6,549	\$3,522
Management of Companies and Enterprises	\$10,340	\$2,531
Manufacturing	\$6,499	\$3,208
Mining, Oil and Gas Extraction	\$6,420	\$3,769
Other Services	\$6,467	\$3,262
Professional, Scientific, and Technical Services	\$6,317	\$3,595
Public Administration	\$9,712	\$2,105
Real Estate and Rental and Leasing	\$6,874	\$3,531
Retail Trade	\$5,035	\$3,654
Transportation and Warehousing	\$5,774	\$3,375
Utilities	\$8,120	\$2,995
Wholesale Trade	\$6,017	\$3,472

Why Employers Should Demand Tailored Health Plan Benchmarking

Consider a design firm in Georgia that offers a consumer-directed health plan (CDHP). Its premium cost for single coverage is \$441 per month. Compare this with the benchmarks for all plans and you can see that it is \$68 per month less than the national average. When compared with other CDHPs in the Southeast region, this employer's cost is actually \$18 per month more expensive than the average. This employer's cost appears to be higher or lower compared with national and regional benchmarks, depending on which benchmark is used. Yet this employer's cost is actually higher than its closest peers' costs when using the state-specific benchmark, which in Georgia is \$435. Bottom line, this employer's monthly single premium is actually \$6 more than its competitors in the state.

Costs by Organization Size

Average costs by organization size (number of employees) are presented in descending order.

