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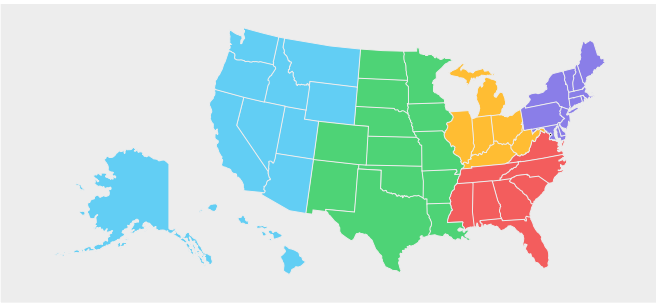
UBA Health Plan Survey

Quick Check Benchmarking Tool

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

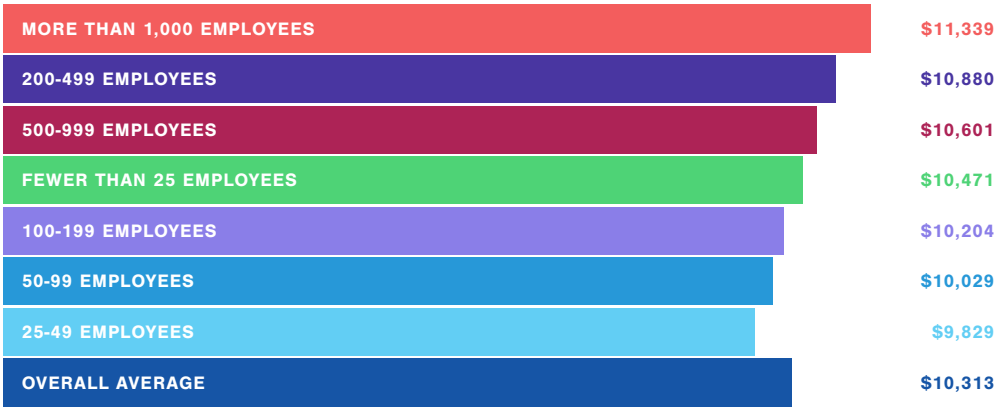
Regional cost averages vary, making it essential to benchmark your costs both nationally and regionally.



NORTHEAST	$11,946
NORTH CENTRAL	$11,126
SOUTHEAST	$9,496
WEST	$9,381
CENTRAL	$9,222
OVERALL AVERAGE	$10,313

Costs by Organization Size

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

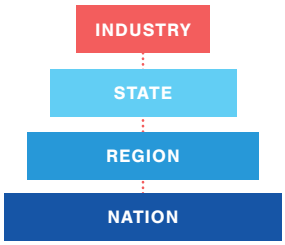




Data in the 2018 UBA Health Plan Survey is based on responses from 8,072 employers sponsoring 14,131 health plans nationwide.

The UBA survey is larger than all the leading surveys

produced by Kaiser, Mercer, Gallager, Willis, Towers Watson, and Aon combined!



The size of the 2018 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.

Contact us today to request a custom benchmarking study of your health plan.

UBA Partner Firm

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
GOVERNMENT, EDUCATION, UTILITIES	$11,959
FINANCIAL, INSURANCE, REAL ESTATE	$11,202
WHOLESALE, RETAIL	$10,789
MANUFACTURING	$10,445
PROFESSIONAL, SCIENTIFIC, TECHNOLOGY SERVICES	$10,353
HEALTH CARE, SOCIAL ASSISTANCE	$10,081
CONSTRUCTION, AGRICULTURE, TRANSPORTATION	$9,553
INFORMATION, ARTS, ACCOMMODATIONS & FOOD	$9,088
ALL PLANS	$10,461

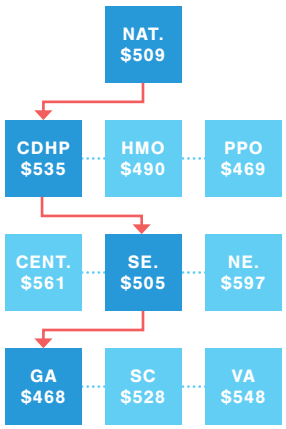
Employer/Employee Contribution by Industry in 2018

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

INDUSTRY	EMPLOYER	EMPLOYEE
GOVERNMENT, EDUCATION, UTILITIES	$8,691	$3,250
FINANCIAL, INSURANCE, REAL ESTATE	$7,393	$3,830
MANUFACTURING	$7,046	$3,410
HEALTH CARE, SOCIAL ASSISTANCE	$6,578	$3,494
PROFESSIONAL, SCIENTIFIC, TECHNOLOGY SERVICES	$6,402	$3,984
WHOLESALE, RETAIL	$5,966	$3,744
INFORMATION, ARTS, ACCOMMODATIONS & FOOD	$5,873	$3,211
CONSTRUCTION, AGRICULTURE, TRANSPORTATION	$5,596	$3,973
ALL PLANS	$6,634	$3,647

Why Employers Should Demand Tailored Health Plan Benchmarking

Consider a manufacturing plant in Georgia that offers a PPO. Its premium cost for single coverage is $507 per month. Compare this with the benchmarks for all plans and you can see that it is $2 per month less than the national average. When compared with other PPOs in the Southeast region, this employer's cost is actually $2 more 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 $468. Bottom line, this employer's monthly single premium is actually $39 more than its competitors in the state.



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