BimGroup

Insights + 2026

Comparative Benefits Benchmarking Analysis



INDUSTRY:

62 - Health Care and Social Assistance

LOCATION:

Southeast

EMPLOYER SIZE:

1000+ Employees

Prepared for:

Ephraim McDowell



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1. About this Report

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Understanding the report

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

Your Cohort Selection

Size: **1000+ Employees**	**4,346 Employers**
Location: **Southeast**	**5,704 Employers**
Industry: **62 - Health Care and Social Assistance**	**5,498 Employers**
Custom Cohort: **Companies we selected that most closely match your profile**	**10 Employers**

Our benefits data

Each year, Mployer Advisor aggregates and assesses benefit plans for over 75,000 employers. Our sources include direct surveys of employers, plans shared by partner brokers and consultants, public filings, foundation and association plans and claims data processors.

What your rating means

Each of the segments for each of the plan components is compared against your custom cohort. The aggregate rating is then provided, both at a component and segment level, which ultimately rolls up into the overall plan rating.

Top Benefits

Offers an elite benefits package surpassing industry standards, providing unique and comprehensive advantages for retention and recruitment but likely costing more for the employer.

Market Leading

Features a benefits package materially above market, demonstrating a commitment to employee welfare.

Market Competitive

Presents a solid benefits package in line with industry norms, balancing employee needs with market expectations and cost.

Below Market

Provides a benefits package that is modest compared to industry standards, reflecting a more cost-conscious approach. Plans in this area could face headwinds when recruiting new employees.

Market Laggard

Offers a basic benefits package below industry norms, prioritizing cost-saving while indicating room for enhancement. Employers in this area will face issues retaining and recruiting new employees.

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2. Executive Summary

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COMPONENT SUMMARY

Benefit Plan Market Positioning

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

Plan Ranking

Market Competitive

Employer Contribution:

$16,760

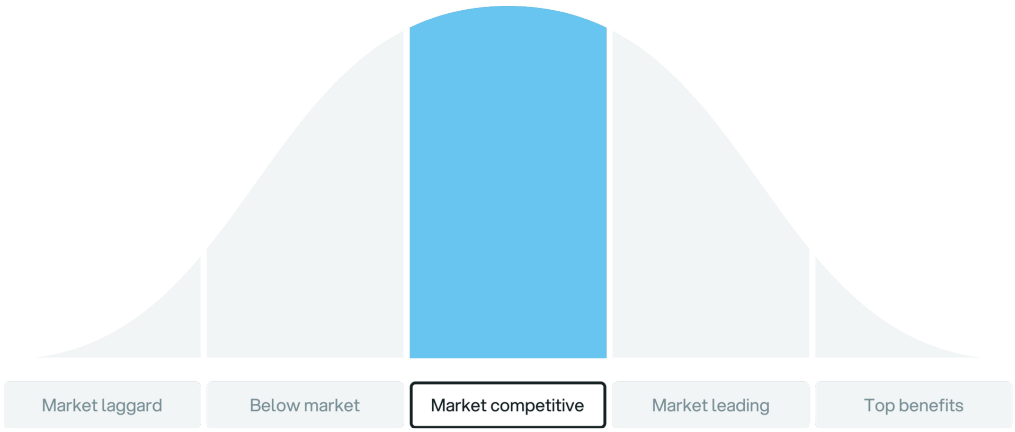
Utilizes the average across individual and family

Individual plan **$11,660**

Family plan **$21,760**

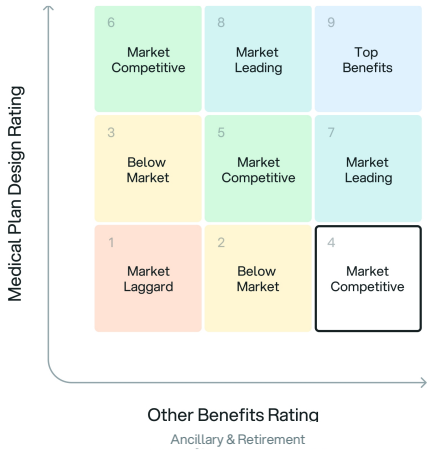
How your plan compares

Of the plans in your cohort, your plan is **in the 40-50th percentile.**



Market Positioning

9 Box Grid



Summary

Provides a benefits package that is materially above market due to its high-quality medical plans, although paired with ancillary benefits that are modest compared to industry standards. This combination reflects a focused investment in primary health care with potential cost savings on ancillary services.

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Benefit Plan Market Positioning

COHORT BENCHMARK

Size	Location	Industry
1000+ Employees	Southeast	62 - Health Care and Social Assistance

Overall Summary

Market Competitive

Employer Investment **$16,760**

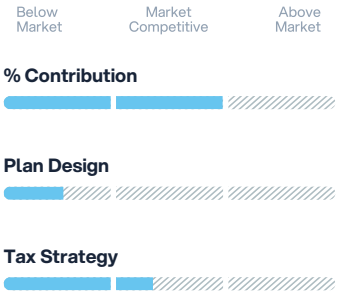
Overall, the benefits package is market-competitive, offering comprehensive healthcare coverage, below market ancillary coverage, and unparalleled retirement planning, ensuring the well-being and satisfaction of its employees.

Medical

Market Competitive

Employer Investment **$12,800**

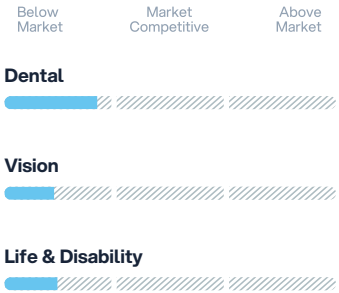
Average of Individual and Family



Ancillary

Below Market

Employer Investment **$0**



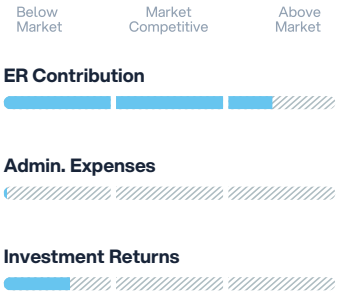
Leave

Leave information not provided

Retirement

Top Benefits

Employer Investment **$3,956**



Tax Strategy:

Tax-advantaged plan (HSA/HRA) offered with no employer contribution. Employees can contribute their own pre-tax dollars to the account to cover eligible medical expenses and take advantage of tax benefits.

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3. Medical Plan

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COMPONENT SUMMARY

Medical Benefits

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

Plan Ranking

Market Competitive

Employer Contribution:

$12,800

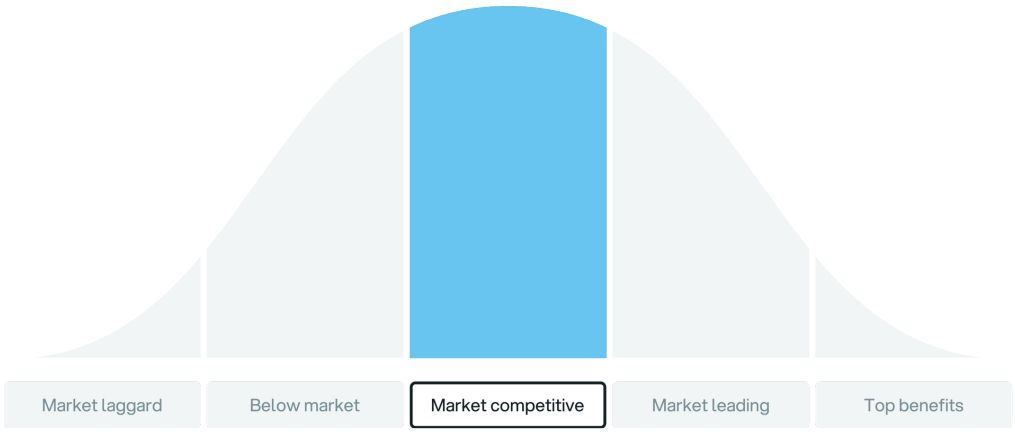
Utilizes the average across individual and family

Individual plan **$7,700**

Family plan* **$17,800**

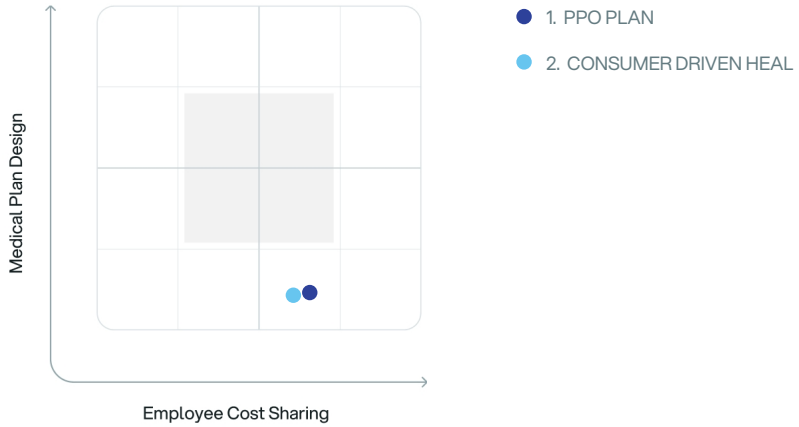
How your plan compares

Of the plans in your cohort, your plan is **in the 40-50th percentile.**



Summary Medical Planning

2x2 Positioning: Medical Plan Design vs. Employee Cost Sharing



* Family Plan: Employee + Spouse + Child(ren)

Plan Ranking:

The plan ranking evaluates the employer contribution and plan design value for an employee compared to the custom cohort. The total employer contribution to the plan is the average of the contribution to each of the medical plans provided. It is the average of the individual and family score.

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COMPONENT SUMMARY

Medical Plan Design: Cohort Market Data

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

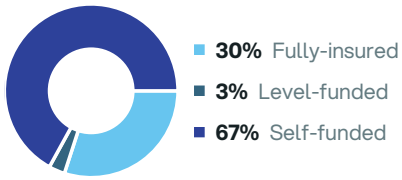
	Current plan	Cohort	National
Plan Funding Status - Key Variable			
Funding Type	**Fully Insured**	**30%**	**30%**
Aggregating Specific Deductible		*	*
Individual Stop Loss Deductible	*	*	*
Aggregate Risk Corridor	*	*	*
Plan Design			
# of Plan Types Offered	**2**	**58%**	**27%**

This segment of an employee benefits plan is not scored or factored into an overall score.

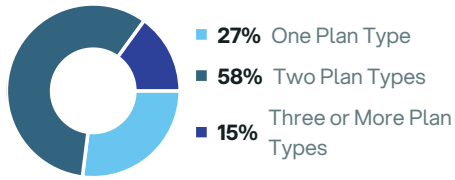
Cohort Market Data – 1000+ Employees

Below shows market information on funding status and approaches, stop-loss levels , and plan structure. While these are market averages, each employer has unique characteristics that should drive their funding approach, tax advantage account approach and total plan offering. This investment must also be weighed with the time and effort on the internal HR team to execute.

Funding Status



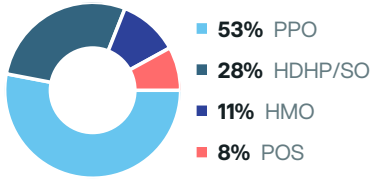
of Plan Types Offered



Individual Stop-Loss Amount



Plan Types Offered



Aggregate Risk Corridors



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MEDICAL PLAN ASSESSMENT

PPO PLAN

Compared to other PPO plans

Plan Rank: Market Competitive

COHORT BENCHMARK

Size	Location	Industry
1000+ Employees	Southeast	62 - Health Care and Social Assistance

Cost Sharing		Current plan	Cohort	National
Employee Only				
Employer Contribution	Employer Contribution	-	73%	74%
	Employee Premium	$77	$204	$207
	Total Premium	-	$756	$794
Employee + Spouse				
Employer Contribution	Employer Contribution	-	69%	67%
	Employee Premium	$480	$485	$554
	Total Premium	-	$1,564	$1,680
Employee + Children				
Employer Contribution	Employer Contribution	-	67%	63%
	Employee Premium	$197	$458	$552
	Total Premium	-	$1,388	$1,493
Employee + Family				
Employer Contribution	Employer Contribution	-	64%	56%
	Employee Premium	$718	$804	$1,049
	Total Premium	-	$2,233	$2,384

Health Plan Coverage Levels		Current plan	Cohort	National
Medical Plan Design				
Single	Deductible	$2,500	$1,467	$1,857
	Max Out of Pocket	$6,500	$4,518	$4,999
Family	Deductible (Per Person)	$7,500	$1,884	$1,638
	Max Out of Pocket	$13,000	$9,035	$9,997
Care Utilization Copay				
Healthcare Setting	PCP Copay	$60	-	$27
	Specialist Copay	$100	-	$45
	Employee - Office Coinsurance	30%	-	20%
	Emergency Room Copay	$200	-	$228
Prescription Copay				
Drug Class	Tier One - Generics	$10	-	$12
	Tier Two - Preferred	$35	-	$40
	Tier Three - Non-Preferred	$60	-	$71
	Tier Four - Specialty	25%	-	31%

* Indicates not applicable.

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MEDICAL PLAN ASSESSMENT

CONSUMER DRIVEN HEAL

Compared to other HDHP/HSA plans

Plan Rank: Below Market

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

Industry: 62 - Health Care and Social Assistance

Cost Sharing		Current plan	Cohort	National
Employee Only				
Employer Contribution	Employer Contribution	-	81%	80%
	Employee Premium	$59	$125	$131
	Total Premium	-	$657	$655
Employee + Spouse				
Employer Contribution	Employer Contribution	-	78%	74%
	Employee Premium	$361	$299	$360
	Total Premium	-	$1,358	$1,386
Employee + Children				
Employer Contribution	Employer Contribution	-	77%	72%
	Employee Premium	$149	$277	$345
	Total Premium	-	$1,205	$1,232
Employee + Family				
Employer Contribution	Employer Contribution	-	73%	66%
	Employee Premium	$540	$536	$673
	Total Premium	-	$1,987	$1,979

Health Plan Coverage Levels		Current plan	Cohort	National
Medical Plan Design				
Single	Deductible	$4,000	$3,038	$3,401
	Max Out of Pocket	$7,000	$5,036	$5,028
	HSA	$0	$515	$458
Family	Deductible (Per Person)	$8,000	$3,482	$3,273
	Max Out of Pocket	$14,000	$10,072	$10,056
	HSA	$0	$809	$817
Care Utilization Copay				
Healthcare Setting	PCP Copay	*		
	Specialist Copay	*		
	Employee - Office Coinsurance	*		
	Emergency Room Copay	*		
Prescription Copay				
Drug Class	Tier One - Generics	*		
	Tier Two - Preferred	*		
	Tier Three - Non-Preferred	*		
	Tier Four - Specialty	*		

* Indicates not applicable.

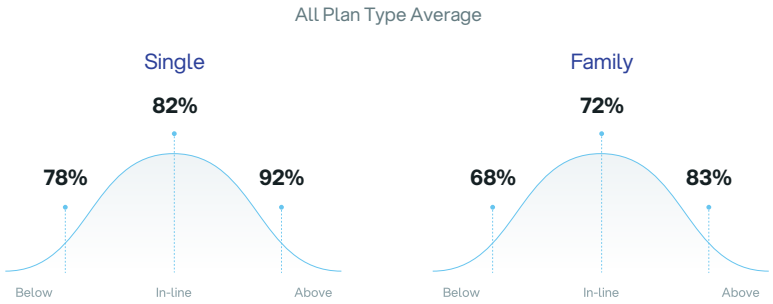
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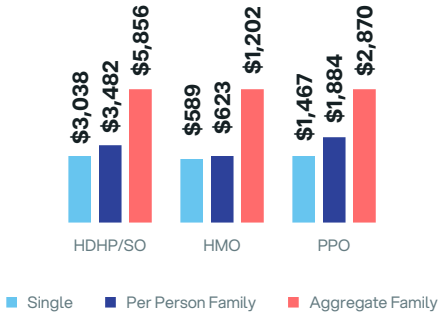
Medical Plan Design: Cohort Market Data

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

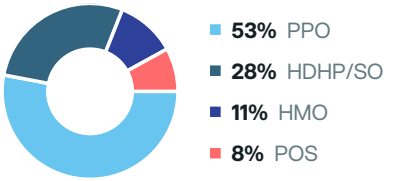
Proportion of Premium Covered by the Employer



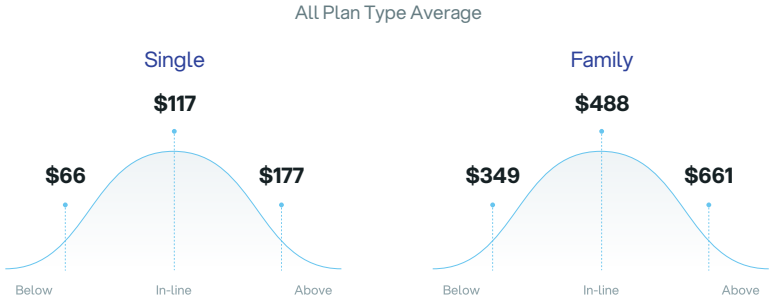
Deductible Ranges by Plan Type



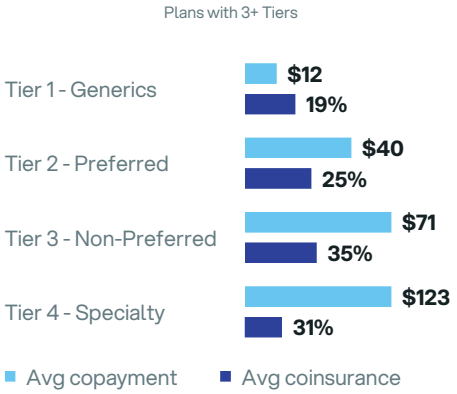
Plan Type Utilization



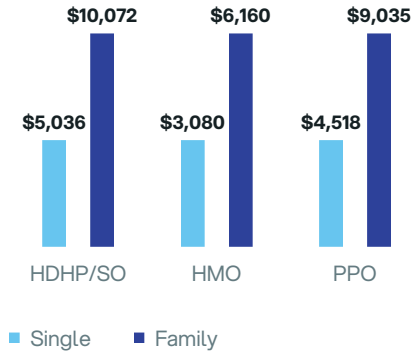
EE Contribution Ranges



Prescription Tiers Benchmark*



Max OOP Ranges



*Though only a small percentage difference, HDHP/SO plans are more likely than other plan types to have the same payment regardless of the type of drug and be in a plan with no cost sharing once the plan deductible is met.

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COMPONENT SUMMARY

Ancillary Benefits

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

Plan Ranking

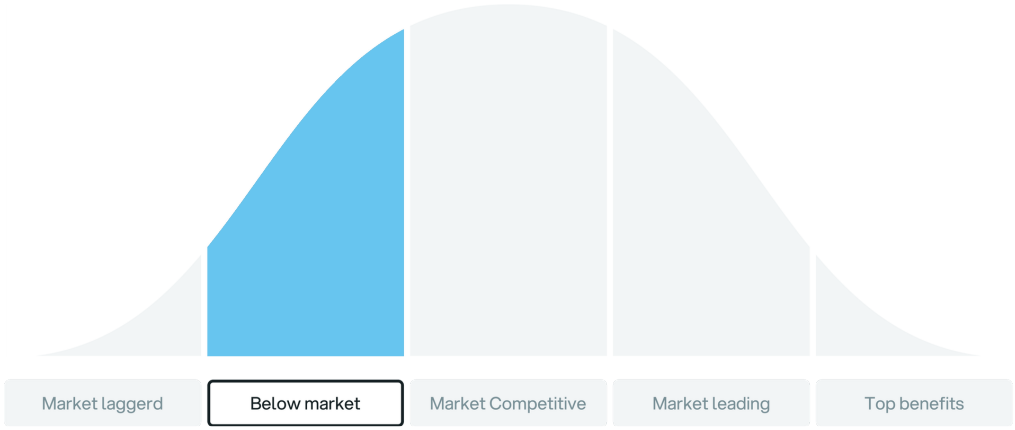
Below Market

Employer Contribution:

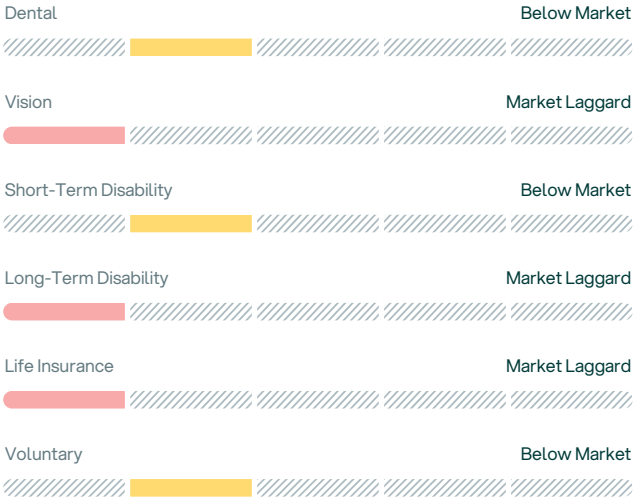
$0

How your plan compares to market

Of the plans in your cohort, your plan is **in the 20-30th percentile.**



Ancillary Benefits Rating



Ancillary plan ranking & value algorithms

For certain ancillary benefits, annual salary is required to calculate that value. In these instances, the average salary for the selected industry was utilized based on the nation's leading salary benchmarking provider. Nationally, the salary average is $68K with some industries significantly higher and lower.

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ANCILLARY PLAN DETAIL

Dental

Plan Rank: Below Market

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

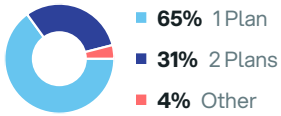
Industry: 62 - Health Care and Social Assistance

Dental	Current Plan	Cohort	National
Below Market			
Offer Dental	**No**		
Individual Cost Sharing			
% Employer Contribution			
Employee Monthly Premium			
Total Monthly Premium	-		
Family Cost Sharing			
% Employer Contribution			
Employee Monthly Premium			
Total Monthly Premium	-		
Plan Design			
Individual In-Network Deductible		**$50**	**$50**
Family In-Network Deductible		**$150**	**$150**
Annual Maximum		**$1,500**	**$1,500**
Coinsurance - Preventative		**100%**	**100%**
Coinsurance - Basic		**80%**	**80%**
Coinsurance - Major		**50%**	**50%**
Coinsurance - Orthodontics		**50%**	**50%**

Cohort Market Data

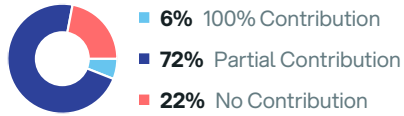
Dental plans are evaluated on offer rates, contributions, deductibles, maximums, orthodontia, and family coverage, then benchmarked against a custom peer group. Dental benefits are foundational to employee wellness and satisfaction.

Dental Plans Offered



- **65%** 1 Plan
- **31%** 2 Plans
- **4%** Other

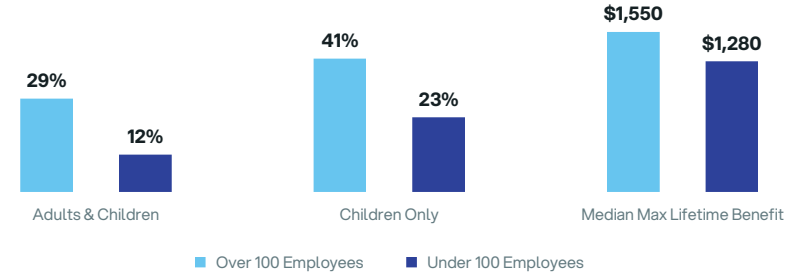
Dental Cost Sharing



- **6%** 100% Contribution
- **72%** Partial Contribution
- **22%** No Contribution

Orthodontics

for plans with offering dental



Approximately two-thirds of employees who are offered dental and or vision utilize the benefit.

Vision

Plan Rank: Market Laggard

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

Industry: 62 - Health Care and Social Assistance

Vision		Current Plan	Cohort	National
Market Laggard	Offer Vision	**No**	**90%**	**89%**
	Individual			
	% Employer Contribution	-	**35%**	**50%**
	Employee Monthly Premium		**$4**	**$3**
	Total Monthly Premium	-	**$6**	**$7**
	Family			
	% Employer Contribution	-	**29%**	**36%**
	Employee Monthly Premium		**$13**	**$13**
	Total Monthly Premium	-	**$19**	**$21**
	Plan Design			
	Eye Exam Copay		**$25**	**$10**
	Materials Copay		**$25**	**$25**
	Eye Exam Frequency (Months)			
	Lens Replacement Frequency (Months)			
	Frames Replacement Frequency (Months)			

Cohort Market Data

Vision plans are assessed based on offer rates, employer-paid coverage, replacement frequency for glasses or lenses, and access to annual exams. These elements are benchmarked against similar employers by industry, size, and region. Vision coverage, while often seen as supplemental, can enhance the overall value of a benefits package and support long-term employee well-being.

Vision Employer Contribution



- **8%** 100% Contribution
- **36%** Partial Contribution
- **56%** No Contribution

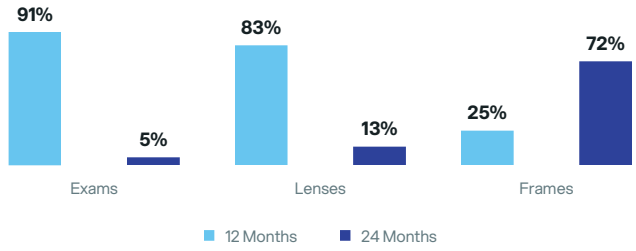
Vision Plans Offered



- **95%** 1 Plan
- **2%** 2 Plans
- **3%** Other

Vision - Frequencies

For plans offering vision



Approximately two-thirds of employees who are offered dental and or vision utilize the benefit.

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Disability

Plan Rank: Market Laggard

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

Industry: 62 - Health Care and Social Assistance

Short-term Disability		Current Plan	Cohort	National
Below Market	STD Offer	**No**	**79%**	**69%**
	Employer Contribution			
	Annual Salary Percentage		**65%**	**64%**
	Max Weekly Benefit		**$1,767**	**$1,602**
	Max Duration			

Long-term Disability		Current Plan	Cohort	National
Market Laggard	LTD Offer	**No**	**82%**	**72%**
	Employer Contribution			
	Annual Salary Percentage		**59%**	**60%**
	Max Monthly Benefit		**$8,876**	**$8,273**
	Elimination Period			

Cohort Market Data

Disability benefits are a core part of an employer offering. The scoring places the greatest emphasis on the offer rates of these benefits, acknowledging the particular importance of short-term disability for women of childbearing age and roles with physical risks, and long-term disability for providing peace of mind, especially in higher-risk situations. Following this, the percentage of salary covered and the maximum benefits are also weighted, reflecting their significance in the overall value of the disability benefits.

STD Ranges: Proportion of Salary



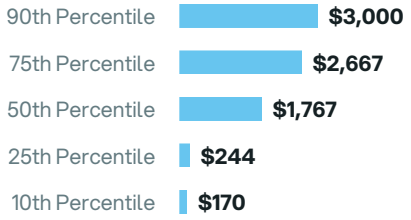
- **1%** Less than 50%
- **20%** Equal to 50%
- **18%** Between 51%-59%
- **40%** Equal to 60%
- **8%** Between 61%-69%
- **13%** Greater than 69%

LTD Ranges: Proportion of Salary

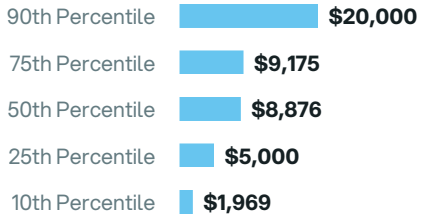


- **24%** Less than 60%
- **50%** Equal to 60%
- **21%** Between 61%-66%
- **3%** Equal to 67%
- **2%** Greater than 67%

STD: Max Weekly Benefit



LTD: Max Monthly Benefit



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Life

Plan Rank: Market Laggard

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

Industry: 62 - Health Care and Social Assistance

Life		Current Plan	Cohort	National
Market Laggard	Offered	**No**	**89%**	**83%**
	Employer Contribution			
	Employer Primary Offering			
	Multiple of Earnings	*	**1.6**	**1.4**
	Max Benefit Amount	*	**$416,667**	**$321,154**
	Flat Dollar	**$0**	**$29,688**	**$42,439**

Cohort Market Data

Life insurance plans are analyzed by offer rate, coverage amount (whether flat dollar or salary-based), and overall plan structure. This data is measured against a custom cohort to determine how the plan compares in scope and generosity. Life insurance can play a key role in financial security for employees and their families, reinforcing an employer's commitment to long-term support.

Life Insurance Types



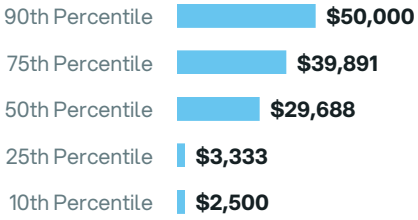
- **66%** Earnings Multiple
- **34%** Flat Dollar
- **0%** All Other

Salary Multiple – X Earnings



- **9%** Greater than 2x
- **13%** 2X
- **14%** 1-2X
- **63%** 1X
- **1%** Less than 1X

Life Insurance Ranges: Flat Dollar Amount



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ANCILLARY PLAN DETAIL

Voluntary

Plan Rank: Below Market

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

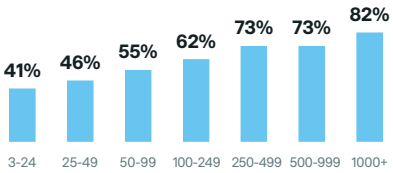
Industry: 62 - Health Care and Social Assistance

Voluntary	Current Plan	Cohort	National
Below Market	Accident Offer Rate	83%	67%
	Critical Illness Offer Rate	81%	62%
	Long-term Care Offer Rate	24%	6%
	Supplemental Life Offer Rate	21%	21%
	Childcare Offer Rate	4%	3%
	EAP Offer Rate	93%	79%
	Subsidized Commuting Offer Rate	6%	5%
	Wellness Program Offer Rate	58%	36%

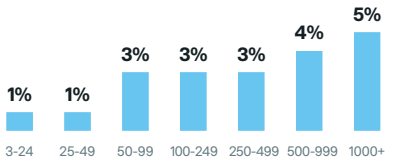
Cohort Market Data

Voluntary benefits are reviewed based on offer rates, whether the employer subsidizes any portion of the premiums, and how comprehensive the overall offering is. These plans are benchmarked against a tailored group of similar employers. A strong voluntary program can help round out the total rewards package and address diverse employee needs without significant cost to the employer.

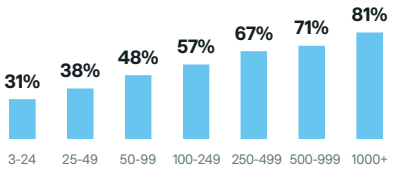
Accident - Offer Rate



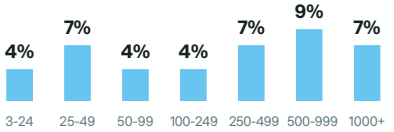
Childcare - Offer Rate



Critical Illness - Offer Rate



LTC - Offer Rate



COMPONENT SUMMARY

Retirement Benefits

COHORT BENCHMARK	Size	Location	Industry
	1000+ Employees	Southeast	62 - Health Care and Social Assistance

Plan Ranking

Top Market

Employer Contribution:

$3,956

How your plan compares to market

Of the plans in your cohort, your plan is **in the 80-90th percentile.**



Summary Financial Plan Rating



Retirement benefits ranking & value algorithms:

The dollar value is now calculated by determining the average contribution per employee using the total retirement plan contribution from the 5500 filing and the number of employees."

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ANCILLARY PLAN DETAIL

Retirement & Financial

Plan Rank: Top Benefits

COHORT BENCHMARK

Size: 1000+ Employees

Location: Southeast

Industry: 62 - Health Care and Social Assistance

Plan Year	Plan Type	Plan Name	Total Assets	Participants
2024	403b	Emh Retirement Savings Plan	$202,586,878	1,967

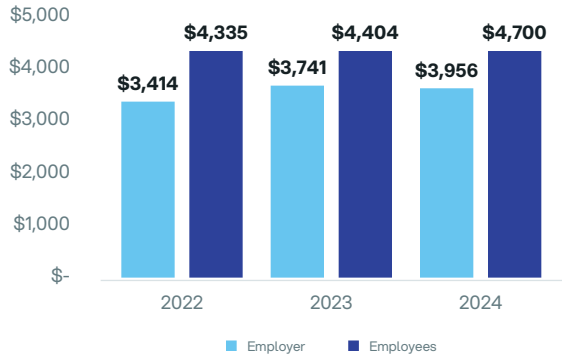
Contributions		Current Plan	Cohort
Top Benefits	Average ER Contribution	$3,956	$1,967
	Average EE Contribution	$4,700	$4,566

Admin Fees		Current Plan	Cohort
Market Laggard	Admin Expenses PPPY	$198.52	$68.12
	Admin Expenses BPS	21.7	11.4

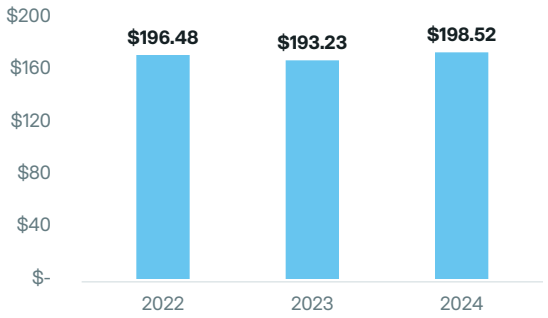
Returns		Current Plan	Cohort
Below Market	Returns Trended	10.53%	11.66%

Plan Features	
Loans Allowed	Yes
Self-directed	No Self-Directed
Auto-enrollment	Yes
Vesting Requirements	Yes

Average Contributions Per Employee



Admin Expenses PPPY



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Appendix – Methodology

Employer Contribution Plan Dollarization

Our process utilizes what an employer pays on average for the benefits of each employee based on the information provided. We are evaluating the employer's total cost or investment per employee.

Medical: Annual cost of the employer's contribution towards the medical premium.

Dental: Annual cost the employer pays per employee for dental. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Vision: Annual cost the employer pays per employee for vision. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Short Term & Long Term Disability: This is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry.

Life: Similar to disability, this is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry and is approximately 1% of salary.

Voluntary: As there is generally no direct employer investment for these benefits, this component is not included in the total dollar investment, but is included in the weighting.

Leave: Leave is calculated based on the total days made available to an employee times the average salary for that industry, which usually ranges from $45K-$85K depending on the industry.

Retirement: Retirement is calculated based on the retirement contributions made to the employee as a percentage of salary for that industry, which usually ranges from $45K-$85K depending on the industry.

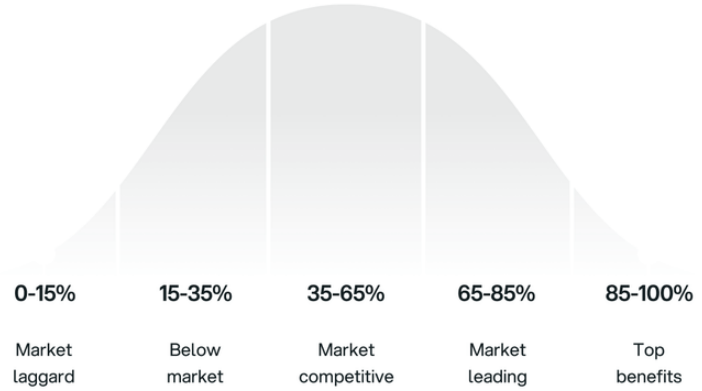
Plan Rating

Our process involves evaluating employee benefit plans by comparing each submission against a tailored cohort. We analyze each component of the benefit plan, from medical to retirement, and plot them on a bell curve.

The distance from the norm, measured in standard deviations, determines the rating and grade for each component. In our aggregate scoring, components that cost employers the most are given greater weight. This comprehensive approach ensures a detailed and fair assessment of each benefit plan.

Rating Distribution

Our scoring system uses a bell curve and normal distribution to assess employee benefit plans. Each plan is evaluated based on its deviation from the norm and categorized into five levels: Top Benefits, Market Leading, Market Competitive, Below Market and Market Laggard. This method ensures a comprehensive and fair comparison of each plan's market performance.



Mployer Advisor reserves the right to adjust its evaluation model, weightings, and scoring methodologies as necessary to reflect market changes, regulatory requirements, or improved data practices.

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Appendix – Key Terms

Medical Benefits

Health Savings Account (HSA): An HSA is a tax-advantaged account designed for individuals with high-deductible health plans to save for medical expenses. Contributions are tax-deductible, and funds can be withdrawn tax-free for qualified medical expenses.

Health Reimbursement Account (HRA): An HRA is an employer-funded account that reimburses employees for qualified medical expenses. Unlike HSAs, HRAs are not owned by employees and are funded solely by the employer.

HDHP/SO (High Deductible Health Plan with Savings Option): This is a health insurance plan with higher deductibles and lower premiums, often paired with a savings option like an HSA or HRA. It's designed to encourage consumers to manage their own health care costs.

POS Health Plan (Point of Service): A POS plan is a hybrid of HMO and PPO plans, requiring a primary care physician for referrals but allowing out-of-network service at a higher cost. It offers a balance of structured, lower-cost care with the flexibility to go outside the network.

Family Aggregate Deductible: This is the total deductible amount that must be paid by a family under a health plan before the insurer starts paying. Once this total amount is met by any combination of family members, full benefits kick in for the entire family.

Family Per-Person Deductible: In this structure, each family member has an individual deductible, and the insurer begins paying once a single member meets their deductible. However, there's usually a family maximum after which the insurer covers all family members.

Prescription Tiers: Prescription tiers categorize medications into different levels of cost, typically with generic drugs being the least expensive (tier 1) and specialty drugs the most (higher tiers). Insurance coverage and out-of-pocket costs vary depending on the drug's tier.

Ancillary Benefits

Short Term Disability – Max Weekly Benefit: The highest weekly amount paid to an employee under short-term disability insurance during the period of disability.

Long Term Disability – Max Monthly Benefits: The maximum monthly payment an employee can receive under long-term disability insurance during a prolonged period of disability.

Life Insurance Flat Dollar Amount vs. Multiple of Earnings: Flat dollar amount is a fixed benefit, while multiple of earnings bases the benefit on a multiple of the employee's salary.

Leave Benefits

Consolidated vs. Non-Consolidated Leave Programs: Consolidated leave programs combine all leave types (sick, vacation, personal) into one pool, while non-consolidated programs separate them into distinct categories. This affects how employees can utilize their time off.

Sick Leave: Sick leave is paid time off provided by employers for employees to use during periods of temporary illness. It ensures employees can recover without losing income.

Most Common Federal Holidays: Widely recognized holidays in the U.S., such as New Year's Day, Independence Day, Thanksgiving, and Christmas.

Flexible Work Schedule: An arrangement that allows employees to set their own working hours within certain limits.

Flexible Work Place: A policy that allows employees to work remotely or from various locations.

Retirement

401K Employer Match Percentage: The percentage of an employee's contribution that an employer adds to their 401K plan, typically up to a certain limit.

Auto-Escalation: A feature in 401K plans that automatically increases the employee's contribution percentage annually.

Auto-Enrollment: A feature where employees are automatically enrolled in a 401K plan, with the option to opt-out.

401K Loans: Allows employees to borrow from their 401K account under certain conditions and repay the amount with interest.

401K Withdrawals: The act of taking money out of a 401K account, which can be subject to taxes and penalties depending on the age and circumstances of the withdrawal.

401K Minimum Age or Service Requirements: The minimum criteria set by an employer for an employee to be eligible to participate in the 401K plan.

Cliff Vesting: A vesting schedule where an employee gains 100% ownership of employer contributions after a specified period of time.

Graded Vesting: A vesting schedule where employee ownership of employer contributions increases gradually over time.

Immediate Vesting: An arrangement where the employee is immediately entitled to 100% ownership of employer contributions to a retirement plan.

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