



Tri-State Health Care Coalition Health Benefits Survey



July, 2007

Dear Employer:

Have you ever asked yourself the following questions?

- How do my employee benefits compare to other companies in the western Illinois area?
- Are my premiums on par with companies of similar size and plan design?
- How many employers have adopted Consumer Driven Health Plans (CDHP) in my area?
- How many are planning to implement CDHP's in the next year?

Clearly, employers need customized benchmarking – a tailored comparison of their benefit plan(s) to other employers of similar size, industry and within their geographic area. You want to make appropriate changes to your program without compromising your ability to attract and retain employees.

The Tri-State Health Care Coalition and Cottingham & Butler are collaborating to benchmark an Employee Benefits Survey in the Quincy and Hannibal area. Although information is available from national sources, it is too general. An employer needs to know what is happening within their specific geographic area.

Our goal is to provide meaningful information and to advise employers how to make well-informed benefit decisions. To accomplish this objective, the survey is being offered to over 200 companies in the western Illinois and eastern Missouri areas and is designed with your needs in mind:

- **Quick** – it takes an average of 30 – 60 minutes to complete
- **Easy** – user friendly, web-based format, you can complete it at any time and even save results for later completion or editing.
- **Thorough interpretation** – the results will be provided in a clear, easy-to-understand format by a knowledgeable consultant; each participating employer will also receive an individual comparison report

A comprehensive review of the results will be shared at the Tri-State Health Care Coalition's annual meeting in late September. After the meeting, you may obtain your individual survey results report. There is no cost to participate in the survey, no pressure, simply valuable and easy-to-understand information to help you plan for the future of your employee benefits.

Please see the attached Frequently Asked Questions (FAQ) pages for additional details. We look forward to sharing this valuable information with you.

Best regards,

John J. Ottavi  
Vice President

## Frequently Asked Questions

### Who is Cottingham & Butler?

Cottingham & Butler is the 57th largest insurance brokerage firm in the United States. We are a full-service brokerage and consulting firm for middle market employers. We help employers reduce costs by assisting them in managing risk. We offer employee benefits consulting, risk management, claims management, and wellness. We also offer commercial risk management services for property and casualty, management liability, and safety program consulting.

### What information will I receive by participating in the survey?

You will receive an Individual Custom Report showing your plan(s) benchmarked to others locally and nationally over the last two years covering the following:

- Deductibles
- Office Visit Copayments
- Retail Prescription Drug Copayments
- Medical Plan Cost Increases
- Monthly Premiums (Single/Family)
- Monthly Employee Contributions (%) (Single/Family)

This report will give you a great base to compare your plan to others in the market.

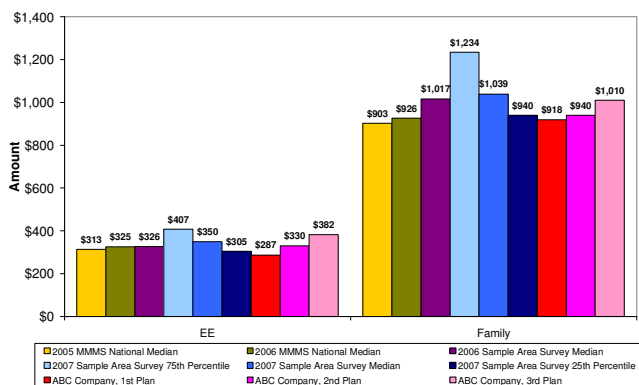
### Is other more detailed information available?

Yes! The survey contains over 300 different data elements. Due to printing and timing limitations during the data collection process, we are unable to distribute all of these initially so we have selected the most frequently requested items for the Individual Custom Report. Additional information is available and may be requested based on your specific needs.

### Will my information remain private?

Your information is confidential, and we do not share your specific results with anyone but you. All information is aggregated and de-identified when shared publicly. Additionally, all information sent through the Internet is secured through password protection and firewall security.

Monthly Premium - PPO Plans

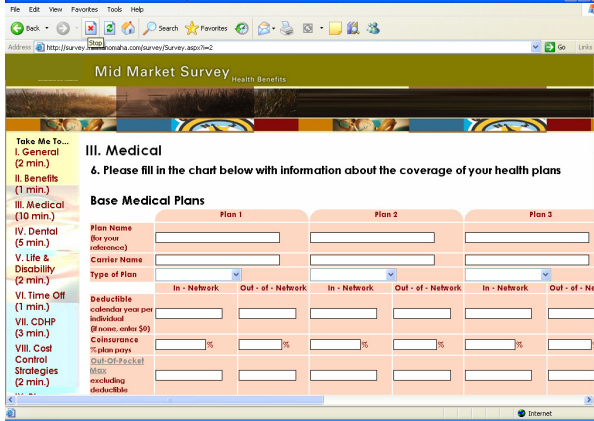


## Frequently Asked Questions - *Continued*

### Is the survey easy to complete?

Yes! You can complete the survey online in an average of about 30 – 60 minutes. Before you begin, you will need the following information:

- Plan designs for all health and welfare plans (typically found in your Summary Plan Description)
- Total premiums (or budgeted rates), employee contributions (by dollar or percentage) and enrollment for your plans
- Vacation, wellness, third party disease management, voluntary benefits, leaves of absence and other miscellaneous benefits you offer



The screenshot shows a web browser window with the URL <http://survey.millimanomaha.com/Survey.asp?b=TSHCC>. The page title is "Mid Market Survey" and the sub-header is "Health Benefits". The main content area is titled "III. Medical" and "6. Please fill in the chart below with information about the coverage of your health plans". Below this is a table for "Base Medical Plans" with three columns for Plan 1, Plan 2, and Plan 3. The table has several rows for inputting data, including Plan Name, Carrier Name, Type of Plan, Deductible, Copay, and Cost Control Strategies.

Additionally, the survey allows you to save your results and come back to them later. This feature is useful if you have to stop before you answer all of the questions or if you want to return to the survey to change an answer you previously entered.

### How can I participate and when will I receive my results?

If you would like to participate, you can obtain access by doing the following:

Go to: <http://survey.millimanomaha.com/StartSurvey.asp?b=TSHCC>

1. **For new participants** – Open the website and go directly to the main login area. To login, in the upper box labeled “Not a returning user?” sign up for a new account with your company name, e-mail address, and password of your choosing. Once your account is established, you will enter the 2007 survey and have ongoing access to your survey if you need to finish/modify your responses at a later time. Please note that all e-mail addresses within the survey database are unique to your response.

*Note: E-mail addresses are necessary in order for respondents to save and view responses at a later time. We do not use e-mail addresses for any other purpose.*

To participate in the aggregate results for the Quincy, Illinois and Hannibal, Missouri areas, you need to have your response in by August 31, 2007. Final results will be shared at the Tri-State Health Care Coalition annual meeting in September.

### Who can I contact if I have questions?

Linda Chezem  
Tri-State Health Care Coalition  
301 Oak Street  
Quincy, IL 62301  
Phone: 217-221-3460  
Fax: 217-221-9712  
E-mail: [info@tri-statehealthcare.com](mailto:info@tri-statehealthcare.com)

## 2007 Guidelines For Taking The Survey

1. Go to <http://survey.millimanomaha.com/StartSurvey.aspx?b=TSHCC>
2. As a new survey participant, create a new account by entering the following into the top box labeled, '**Not a returning user? Sign up for a New Account below.**'
  - a. Company Name
  - b. Email Address
  - c. Password
  - d. Confirm Password
3. Before beginning the survey; we recommend printing a copy of the entire survey, click on '**Print Survey**' at the top or bottom of any section. This will open up a new page with a printable version of your survey. It is easier to review all the questions and identify the material needed to complete the survey. Some prefer to fill it out on paper and then enter the data.
4. In preparation to complete the survey, you will need the following information available:
  - a. General information on how many employees you have, what industry you are in, etc.
  - b. General information about what types of benefit plans you offer
  - c. Medical plan information (plan type, funding type, # of participants, cost increase (%), deductible, coinsurance, premiums/contributions, office visit copays, out-of-pocket maximum, Rx deductible/coinsurance or copays, etc.)
  - d. Dental plan information (plan type, funding type, #of participants, cost increase (%), deductible, annual maximum, preventative/basic/major/ortho coinsurance, premiums/contributions, etc.)
  - e. Life & Disability plan information (basic/supplemental/dependent life. AD&D; LTD base/buy-up, STD)
  - f. Time Off information (sick/vacation/personal/PTO, leaves of absence days/pay)
  - g. Information on what you've done to control costs in the past year
  - h. Plan Management information (how many times have you switched carriers in the last 5 yrs, and why, wellness/disease management programs)
  - i. Retirement plan information (types of plans, vesting schedules, etc.)
  - j. Information on additional benefits you provide your employees
5. Once you have logged into the survey, you can begin entering your information. When you are ready to move onto another section, the best way to navigate through the survey is to use the drop down box located at the top and bottom of each section with the options, '**Next**', '**Save and finish later**', and '**Save and mark survey complete**'. In order to proceed to the next section of the survey, make sure '**Next**' is the option that appears in the drop down box and press the '**Go**' button to the right of the drop down box. This will take you to the next section, as well as save what you've entered thus far. At any time, you can also choose '**Save and finish later**' or '**Save and mark survey complete**' along with the '**Go**' button to save and exit the survey. You can always log back into your survey later.
6. Additional tips:
  - a. If some questions do not apply to your situation or you are unable to find an answer, just leave them blank.
  - b. The more answers you provide, the more accurate and powerful our analysis will be for you.
  - c. We estimate the entry process will take about 30 to 60 minutes.
  - d. To review sections or go back...use the left side navigation.
  - e. To increase/decrease font size...click **View** and then **Text Size** on your browser's menu.
  - f. Do NOT type (\$) dollar signs, (%) percent signs, (,) commas, (.) decimal points, (k) or letters while entering data.
  - g. If your company's benefits do not exactly fit the survey parameters. please complete the questions as best you can with the format that is given.
  - h. Any Questions or Comments can be directed to:  
Linda Chezem  
Tri-State Health Care Coalition  
301 Oak Street  
Quincy, IL 62301  
Phone: 217-221-3460  
Fax: 217-221-9712  
Email: [info@tri-statehealthcare.com](mailto:info@tri-statehealthcare.com)