

TABLE OF CONTENTS

General Overview

| | |
|-----------------------------------|---|
| Introduction | 1 |
| Survey Methodology | 1 |
| Industry Breakouts | 2 |
| Organization Size Breakouts | 3 |
| Geographic Breakouts | 3 |
| Participant Profile | 4 |

Data Presentation

| | National | Midwest | Northeast | South Central | Southeast | West |
|---|----------|---------|-----------|---------------|-----------|------|
| Benefits Eligibility | 8 | 150 | 282 | 414 | 536 | 666 |
| Waiting Period for Each Benefit..... | 8 | 150 | 282 | 414 | 536 | 666 |
| Minimum Hours Per Week Required for Benefits | 8 | 150 | 282 | 414 | 536 | 666 |
| Flexible Programs | 9 | 151 | 283 | 415 | 537 | 667 |
| Flexible Benefit Programs | 9 | 151 | 283 | 415 | 537 | 667 |
| Paid Time Off (PTO) Provisions | 10 | 152 | 284 | 416 | 538 | 668 |
| Formal PTO Programs | 10 | 152 | 284 | 416 | 538 | 668 |
| Vacation..... | 18 | 158 | 290 | 422 | 545 | 674 |
| Personal Days and Holidays | 25 | 165 | 296 | 428 | 550 | 681 |
| Sick Days..... | 26 | 166 | 297 | 429 | 551 | 682 |
| Other Paid Days | 27 | 167 | 298 | 430 | 552 | 683 |
| Medical Insurance - General Provisions | 28 | 168 | 299 | 431 | 553 | 684 |
| Plan Type Offered..... | 28 | 168 | 299 | 431 | 553 | 684 |
| Cost Containment & Reduction Measures | 29 | 169 | 300 | 432 | 554 | 685 |
| Wellness Options & Rewards..... | 31 | 171 | 302 | 434 | 556 | 687 |
| Alternative Treatments | 32 | 172 | 303 | 435 | 558 | 688 |
| Medical Coverage - Indemnity Plans | 34 | 174 | 305 | 437 | 559 | 690 |
| Premiums Paid by Organization | 34 | 174 | 305 | 437 | 559 | 690 |
| Premiums Paid by Employee | 40 | 180 | 310 | 441 | 562 | 694 |
| Premium Increases..... | 43 | 182 | 312 | 443 | 564 | 696 |
| Annual Deductibles..... | 44 | 183 | 313 | 444 | 565 | 697 |
| Co-Insurance | 46 | 184 | 314 | 445 | 566 | 698 |
| Co-Pay Amounts..... | 47 | 185 | 315 | 446 | 566 | 698 |
| Maximum Out-of-Pocket Expense..... | 47 | 185 | 315 | 446 | 567 | 698 |
| Drug Co-Pays | 50 | 187 | 317 | 448 | 568 | 700 |
| Medical Coverage - HMO Plans | 51 | 188 | 318 | 449 | 569 | 701 |
| Premiums Paid by Organization | 51 | 188 | 318 | 450 | 569 | 701 |
| Premiums Paid by Employee | 57 | 194 | 324 | 455 | 575 | 707 |
| Premium Increases..... | 60 | 197 | 327 | 457 | 578 | 710 |
| Annual Deductibles..... | 61 | 198 | 328 | 458 | 579 | 711 |
| Co-Insurance | 63 | 200 | 330 | 459 | 581 | 713 |
| Co-Pay Amounts..... | 64 | 201 | 330 | 460 | 582 | 714 |
| Maximum Out-of-Pocket Expense..... | 65 | 201 | 331 | 460 | 582 | 714 |
| Drug Co-Pays | 68 | 204 | 334 | 462 | 585 | 717 |
| Medical Coverage - PPO Plans | 69 | 205 | 335 | 463 | 586 | 718 |
| Premiums Paid by Organization | 69 | 205 | 335 | 463 | 586 | 718 |
| Premiums Paid by Employee | 75 | 211 | 341 | 469 | 592 | 724 |
| Premium Increases..... | 78 | 214 | 344 | 472 | 595 | 727 |
| Annual Deductibles..... | 79 | 215 | 345 | 473 | 596 | 728 |

TABLE OF CONTENTS
(Continued)

| Data Presentation | National | Midwest | Northeast | South Central | Southeast | West |
|---|-----------------|----------------|------------------|----------------------|------------------|-------------|
| Co-Insurance | 81 | 217 | 347 | 475 | 598 | 730 |
| Co-Pay Amounts..... | 82 | 218 | 348 | 476 | 599 | 731 |
| Maximum Out-of-Pocket Expense..... | 83 | 218 | 349 | 476 | 600 | 732 |
| Drug Co-Pays..... | 85 | 221 | 351 | 479 | 602 | 734 |
| Medical Coverage - POS Plans | 87 | 222 | 352 | 480 | 604 | 736 |
| Premiums Paid by Organization | 87 | 222 | 352 | 480 | 604 | 736 |
| Premiums Paid by Employee | 93 | 227 | 358 | 484 | 610 | 739 |
| Premium Increases..... | 96 | 230 | 361 | 486 | 613 | 744 |
| Annual Deductibles..... | 97 | 231 | 362 | 487 | 614 | 745 |
| Co-Insurance | 99 | 233 | 364 | 488 | 616 | 747 |
| Co-Pay Amounts..... | 100 | 233 | 364 | 488 | 616 | 747 |
| Maximum Out-of-Pocket Expense..... | 101 | 234 | 365 | 489 | 617 | 748 |
| Drug Co-Pays..... | 103 | 236 | 367 | 491 | 619 | 750 |
| Medical Coverage - HDHP Plans | 105 | 237 | 369 | 492 | 621 | 751 |
| Premiums Paid by Organization | 105 | 237 | 369 | 492 | 621 | 751 |
| Premiums Paid by Employee | 111 | 243 | 375 | 498 | 627 | 757 |
| Premium Increases..... | 114 | 246 | 378 | 501 | 630 | 760 |
| Annual Deductibles..... | 115 | 247 | 379 | 502 | 631 | 761 |
| Co-Insurance | 117 | 249 | 381 | 504 | 633 | 763 |
| Co-Pay Amounts..... | 118 | 250 | 382 | 505 | 634 | 764 |
| Maximum Out-of-Pocket Expense..... | 119 | 250 | 382 | 506 | 634 | 764 |
| Drug Co-Pays..... | 121 | 253 | 385 | 508 | 637 | 767 |
| Consumer-Driven Health Plans | 123 | 254 | 386 | 509 | 638 | 768 |
| Consumer-Driven Health Plans Offered | 123 | 254 | 386 | 509 | 638 | 768 |
| Percent of Employees Enrolled in HSA & HRA | 123 | 254 | 386 | 509 | 638 | 768 |
| Organization's Contributions to HSA | 124 | 255 | 387 | 510 | 639 | 769 |
| Annual Deductible for HDHP - HSA..... | 125 | 256 | 388 | 511 | 640 | 770 |
| Organization's Contributions to HRA..... | 126 | 257 | 389 | 512 | 641 | 771 |
| Annual Deductible for HDHP - HRA..... | 127 | 258 | 390 | 513 | 642 | 772 |
| Dental Coverage | 128 | 259 | 391 | 514 | 643 | 773 |
| Organizations Offering Dental Insurance | 128 | 259 | 391 | 514 | 643 | 773 |
| Premiums Paid by Employee | 128 | 259 | 391 | 514 | 643 | 773 |
| Maximum Annual Benefit..... | 130 | 261 | 393 | 516 | 645 | 775 |
| Annual Dental Deductibles | 130 | 261 | 393 | 516 | 645 | 775 |
| Orthodontia..... | 132 | 263 | 395 | 518 | 647 | 777 |
| Life Insurance Coverage | 133 | 264 | 396 | 519 | 648 | 778 |
| Organizations Offering & Method of Computation..... | 133 | 264 | 396 | 519 | 648 | 778 |
| Maximum Death Benefit | 133 | 264 | 396 | 519 | 648 | 778 |
| Dependent Life Insurance | 134 | 265 | 397 | 520 | 649 | 779 |
| Other Insurance Coverage | 136 | 267 | 399 | 522 | 651 | 781 |
| Offering STD, LTD and Long-Term Care | 136 | 267 | 399 | 522 | 651 | 781 |
| Vision..... | 136 | 267 | 399 | 522 | 651 | 781 |
| Supplemental Retiree Health Coverage..... | 138 | 269 | 401 | 524 | 653 | 783 |
| Retirement Plans | 139 | 270 | 402 | 525 | 654 | 784 |
| Type of Retirement Plan Offered | 139 | 270 | 402 | 525 | 654 | 784 |

TABLE OF CONTENTS
(Continued)

| Data Presentation | National | Midwest | Northeast | South Central | Southeast | West |
|---|-----------------|----------------|------------------|----------------------|------------------|-------------|
| Type of Defined Contribution Plan Offered..... | 140 | 271 | 403 | 526 | 655 | 785 |
| Matching Formulas..... | 141 | 272 | 404 | 527 | 656 | 786 |
| Vesting Requirements | 143 | 274 | 406 | 529 | 658 | 788 |
| Tuition Reimbursement | 144 | 275 | 407 | 530 | 659 | 789 |
| Organizations Offering Tuition Reimbursement..... | 144 | 275 | 407 | 530 | 659 | 789 |
| Maximum Benefit | 145 | 276 | 408 | 531 | 660 | 790 |
| Work Requirement | 145 | 276 | 408 | 531 | 660 | 790 |
| Other Benefits | 146 | 277 | 409 | 532 | 661 | 791 |
| Cost of Benefits | 148 | 279 | 411 | 534 | 662 | 793 |
| Terms & Definitions | | | | | | 795 |

Introduction

Compdata Surveys is pleased to present the fifteenth edition of *Benefits USA: The National Survey of Company Benefits Programs and Policies*.

Benefits USA analyzes national and regional data on benefits eligibility and administration policies with detailed information on benefit plans, premiums and provisions. In addition, information is presented on various paid time off provisions. Based on data collected from almost 4,000 benefit plans covering over 11 million employees in 47 states, *Benefits USA* includes industry, company size and regional profiles. The national breakout, the five regional breakouts and the eight industry groups provide a comprehensive view of benefit plans offered today.

The benefits data is organized into the following sections:

- General Overview
- National Data
- Midwest Region Data
- Northeast Region Data
- South Central Region Data
- Southeast Region Data
- West Region Data

Survey Methodology

The benefits data presented in this survey was collected during the first half of 2013 and is effective as of January 1, 2013. As a matter of policy, the data is maintained in absolute confidentiality and individual participant data is never revealed. No information is presented if data was collected but the minimum sample requirement of five organizations was not met. In those instances, asterisks (*.*) are displayed.

General Overview

Industry Breakouts

| | |
|------------------------------|--|
| Banking and Finance | Includes banking, credit union, financial brokerage and mortgage organizations. |
| Healthcare | Includes direct care facilities such as critical access hospitals, hospitals, long-term care facilities and managed care entities. Also includes medical practice and diagnostic facilities. Does not include non-patient care entities such as pharmaceutical firms, health insurance providers or independent living facilities. |
| Hospitality | Includes hotels, inns, resorts, restaurants, casinos and other similar organizations. |
| Insurance | Includes organizations providing sales, service and basic insurance programs for the public and private sector. |
| Mfg. and Distribution | Includes facilities producing durable or non-durable tangible goods. Includes organizations primarily involved in the distribution, warehousing or transportation of goods. |
| Not-For-Profit | Includes associations, libraries, museums, educational institutions, religious organizations and government entities. |
| Services | Includes law, accounting, and engineering firms, cable companies, real estate/construction companies, household goods moving companies or trucking, technology and data processing organizations, and business and personal service companies. |
| Utilities | Includes electric power, natural gas, water, sewage, and other similar organizations. |

Organization Size Breakouts

Organization size breakouts are grouped by the number of employees in terms of full-time equivalent (FTE) units reported by participating organizations. Organization size is grouped by the number of employees as follows:

| Organization Size Breakouts (by number of employees) |
|---|
| Up to 100 |
| 101 - 200 |
| 201 - 500 |
| 501 - 1000 |
| 1001 - 5000 |
| Over 5000 |

Geographic Breakouts

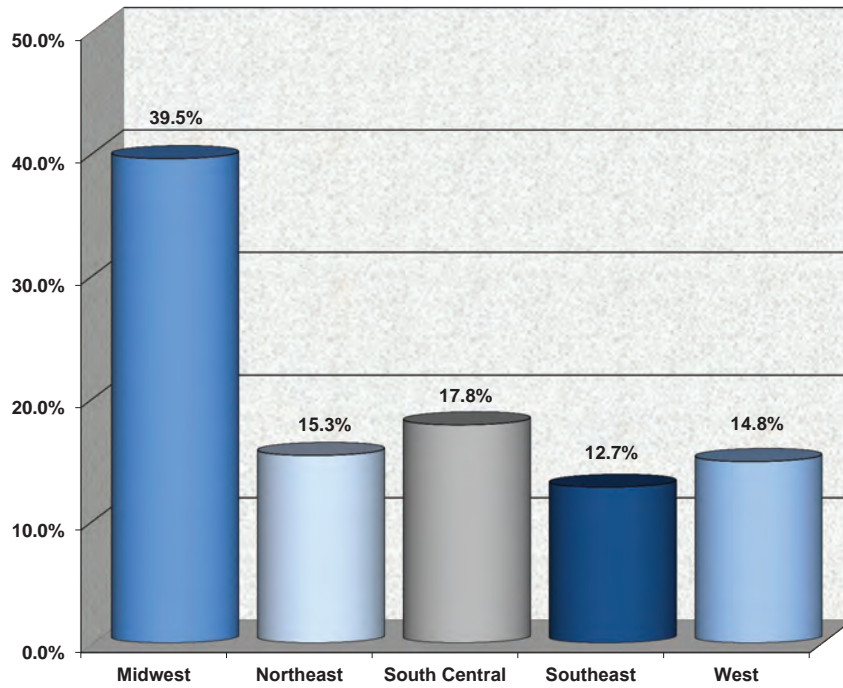
Geographic breakouts are presented as follows:

- National** Includes the Midwest, Northeast, South Central, Southeast and West regions.
- Midwest** Includes the states of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin.
- Northeast** Includes the states of Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Virginia.
- South Central** Includes the states of Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee and Texas.
- Southeast** Includes the states of Florida, Georgia, North Carolina, South Carolina, Virginia and West Virginia.
- West** Includes the states of Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming.

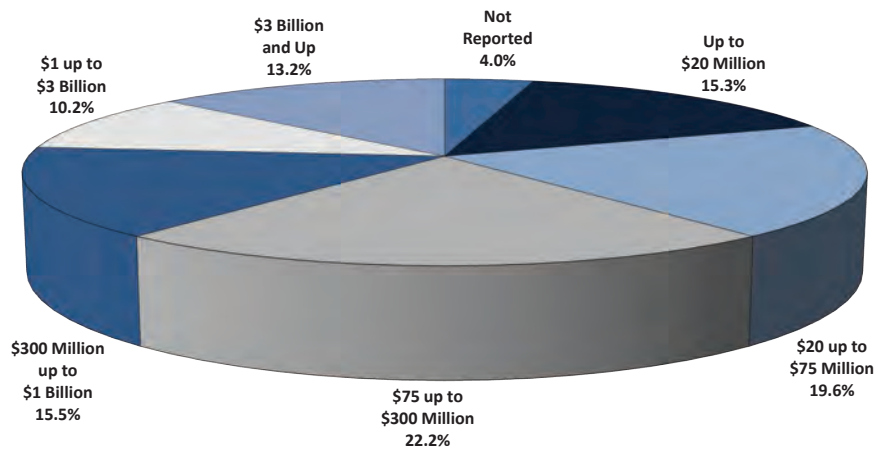
General Overview

Participant Profile

Organizations Participating by Region



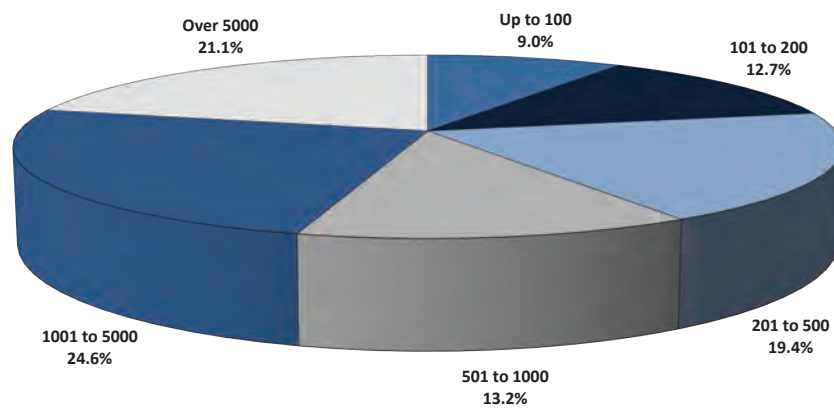
Organizations Participating by Gross Annual Revenue



Organizations Participating by Industry

| Industry | % Participating |
|-----------------------|-----------------|
| Banking and Finance | 6.2 |
| Healthcare | 24.3 |
| Hospitality | 6.2 |
| Insurance | 6.2 |
| Mfg. and Distribution | 32.7 |
| Not-For-Profit | 17.2 |
| Services | 4.4 |
| Utilities | 2.8 |

Organizations Participating by Employee Size

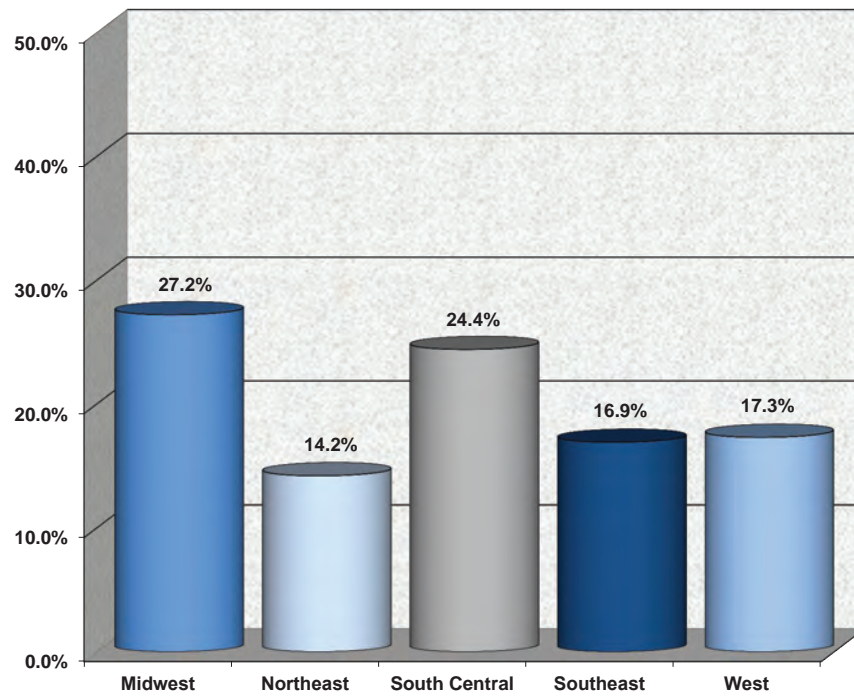


Organizations Participating By Level

| Type | % Participating |
|---|-----------------|
| Corporate/Parent/Single Unit Organization | 69.9 |
| Division/Branch | 11.9 |
| Group/Subsidiary | 8.4 |
| Plant | 9.7 |

General Overview

Full-Time Employees by Region



Full-Time Employees by Industry

| Industry | % Participating |
|-----------------------|-----------------|
| Banking and Finance | 4.6 |
| Healthcare | 18.1 |
| Hospitality | 4.5 |
| Insurance | 1.1 |
| Mfg. and Distribution | 60.9 |
| Not-For-Profit | 9.2 |
| Services | 0.9 |
| Utilities | 0.6 |