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2010 Washington-Baltimore Metro Area Benefits Survey

June 8, 2010



HRANCA

Human Resource Association
of the National Capital Area



WEB

Worldwide Employee
Benefits Network



Member of WorldatWork's Group Partnership Network

Event Generously Sponsored by:



Human Resource Association
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Welcome

Cynthia Ward

Lee Hecht Harrison
HRA-NCA President



Agenda

- Survey History
- Committee Members
- The Survey Overview
- Highlights of the Survey Results
- Accessing the Results
- Closing Remarks and Conclusion



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JOIN HRA-NCA!

*Our Members receive discounts on
HRA-NCA survey products.*



www.hra-nca.org



Survey History

- Mission of HRA-NCA
 - To promote the exchange of ideas and practices and the development of mutual assistance among Human Resource professionals
- Build on existing partnerships – WACABA and WEB



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About the Survey

George Lane

Mercer

Chair, HRA-NCA Benefits Survey Committee



Committee Members

- Sonya Lee (Director)
- George Lane, Mercer (Committee Chair)
- Judy Dale, Mercer
- Joan M. Passerino, District of Columbia Retirement Board
- Raysha Picerno, Willis of Maryland, Inc.
- And the AKRON Team:
 - Rob Case
 - Madeline Fleckenstein
 - Gloria Gallo
 - Bryan Williams
 - Angelo Kostopoulos



The Survey Overview

- 3600 invited to participate
- 256 respondents (vs. 265 in 2009, 278 in 2008, and 274 in 2007)
- 70% repeat participation rate
- Data collected February 1 – May 15, 2010
- Data in survey - as of February 1, 2010
- Survey Results available now at:
<http://survey.akroninc.net/hrancaportal>



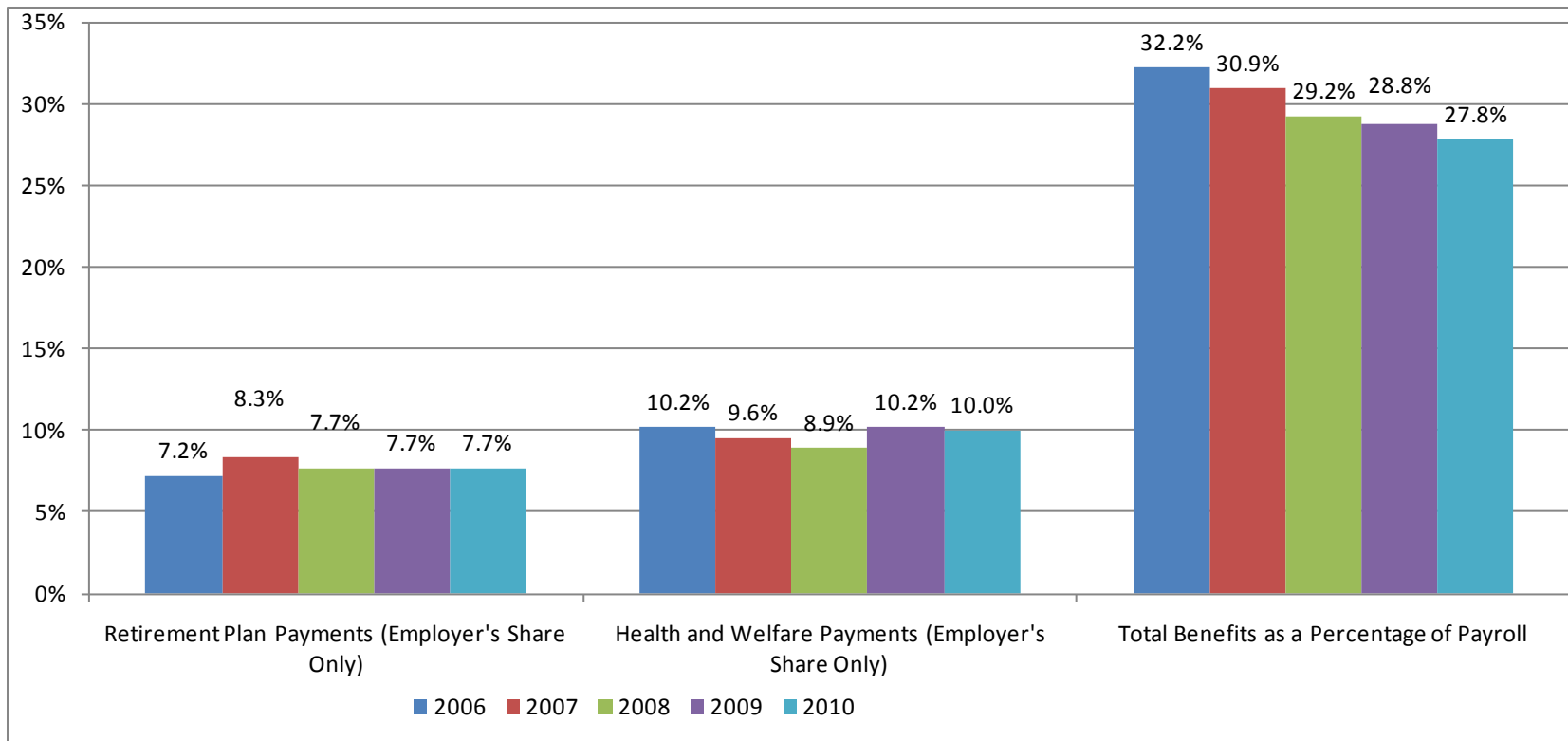
Highlights

- Health (medical, dental, vision, CDH) – George Lane
- Welfare (FSA, life insurance, disability insurance) – Judy Dale
- Work-Life - (leave, domestic partner, tuition assistance, telecommuting, work environment, transportation, health and wellness, financial, and identity theft) – Judy Dale
- Retirement – Joan Passerino



Fringe Rates

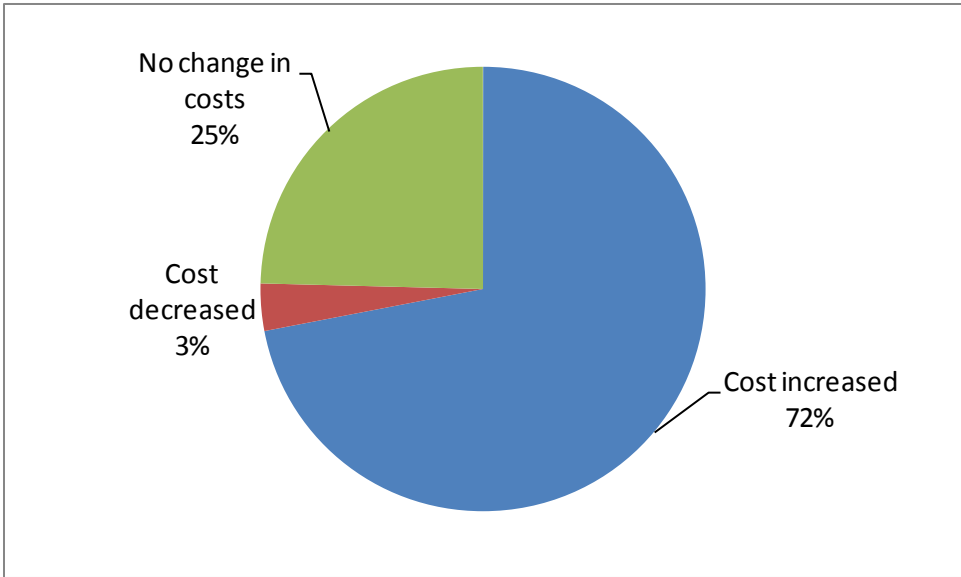
Average percent of payroll paid for each of the following:





Medical – Plan Financials

Assuming no plan design changes, what percent change in your plan costs did you experience in your 2010 renewal?

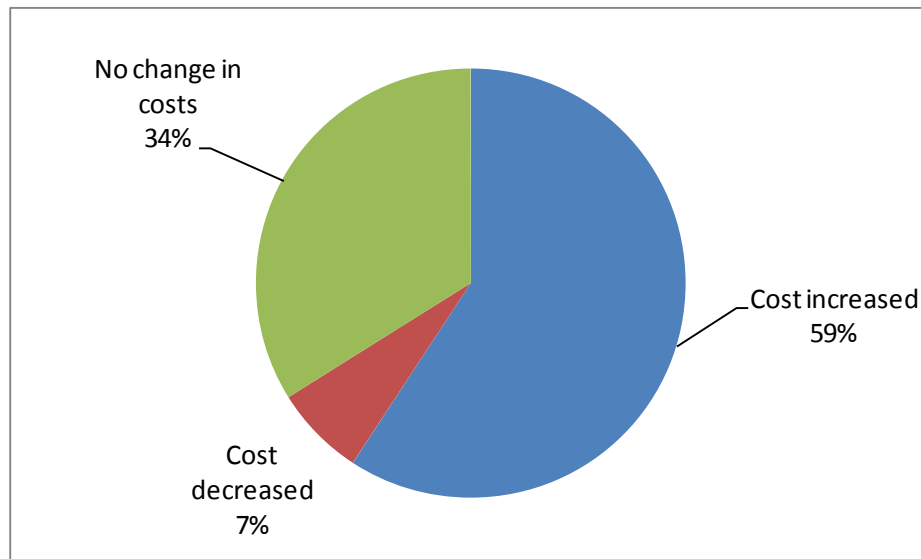


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 7.4%, up from 6.2% last year.



Medical – Plan Financials

What was the FINAL percentage change in your 2010 plan costs?

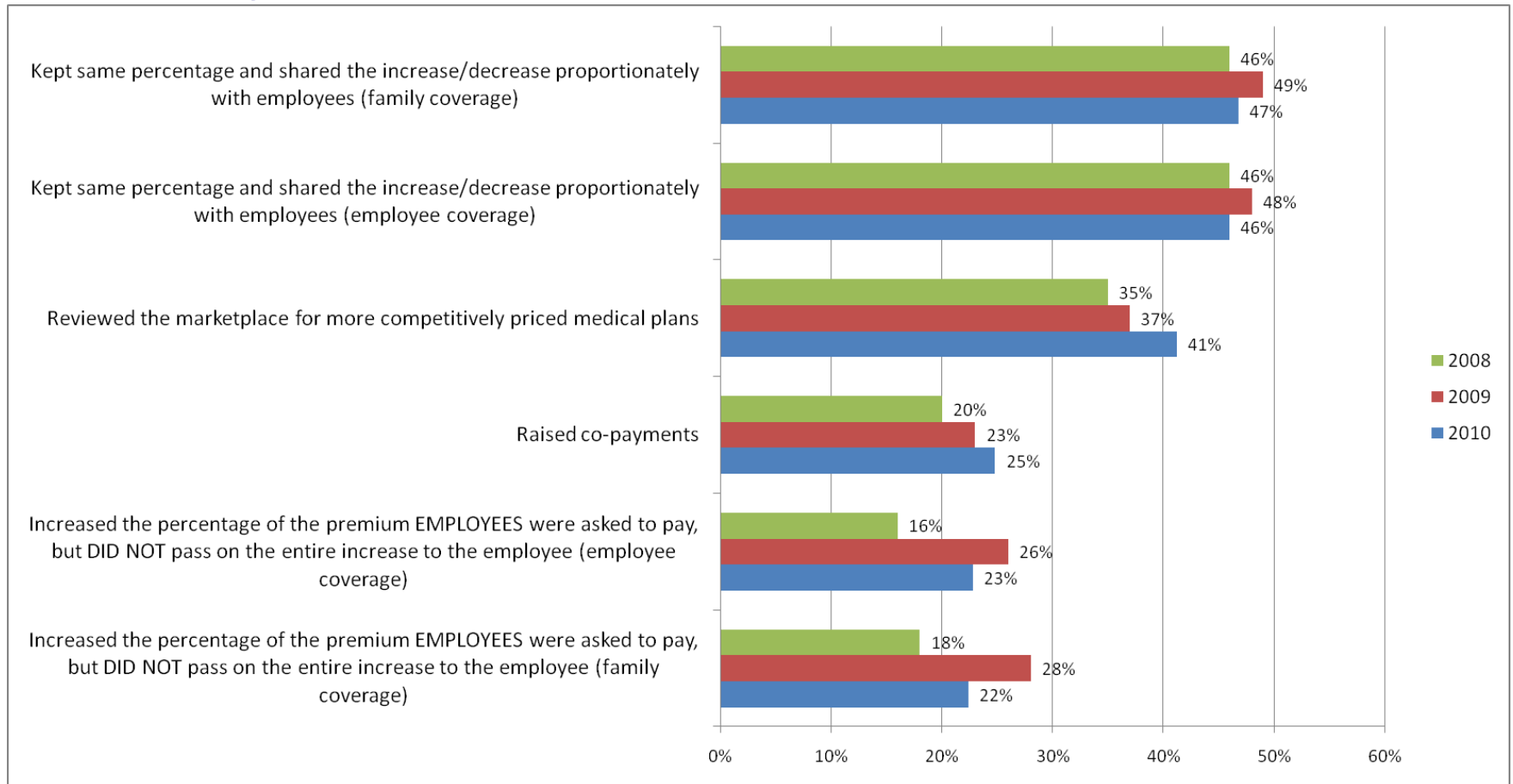


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 5.1%, up from 4.9% last year.



Medical – Plan Financials

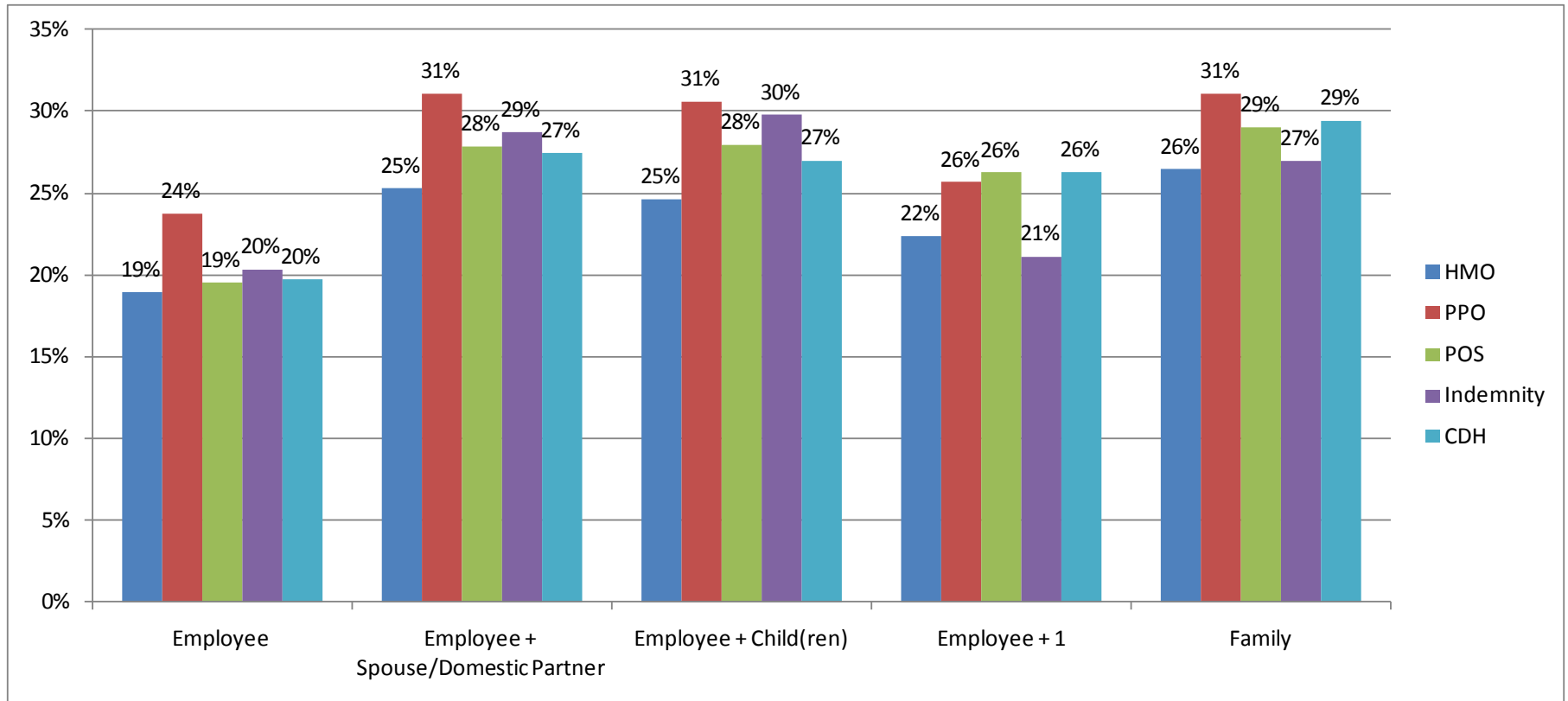
Which of the following actions did you take in response to 2010 plan rate changes?





Medical – Plan Financials

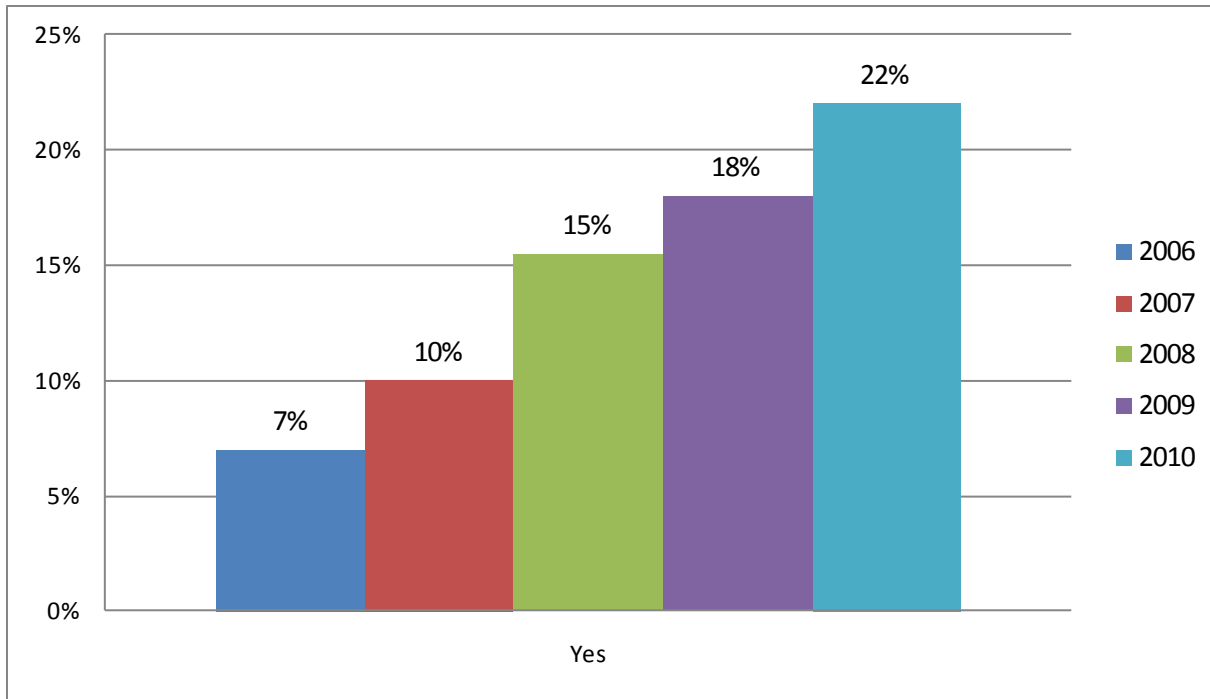
What percent of the monthly health care premium does the employee pay?





Consumer Driven Health Plans

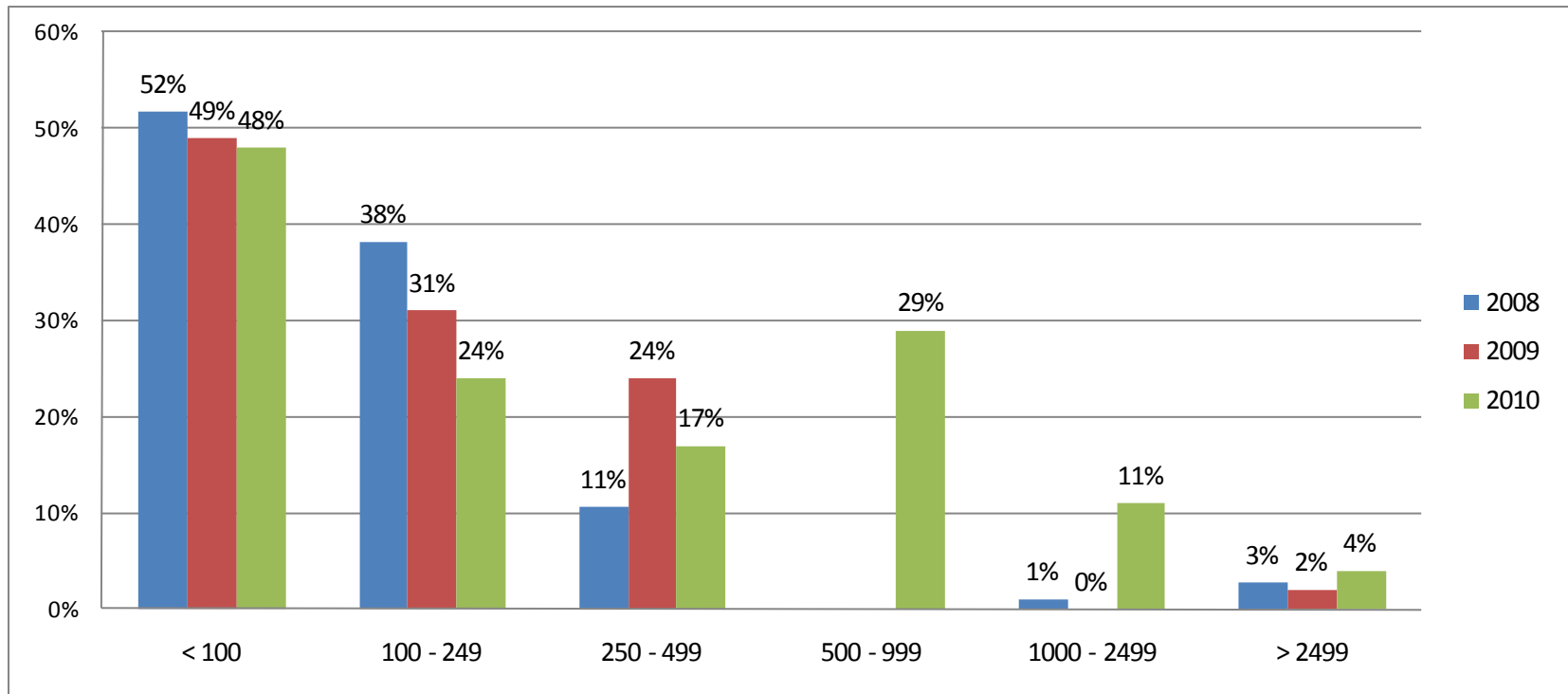
Do you offer a CDH Plan?





Consumer Driven Health Plans

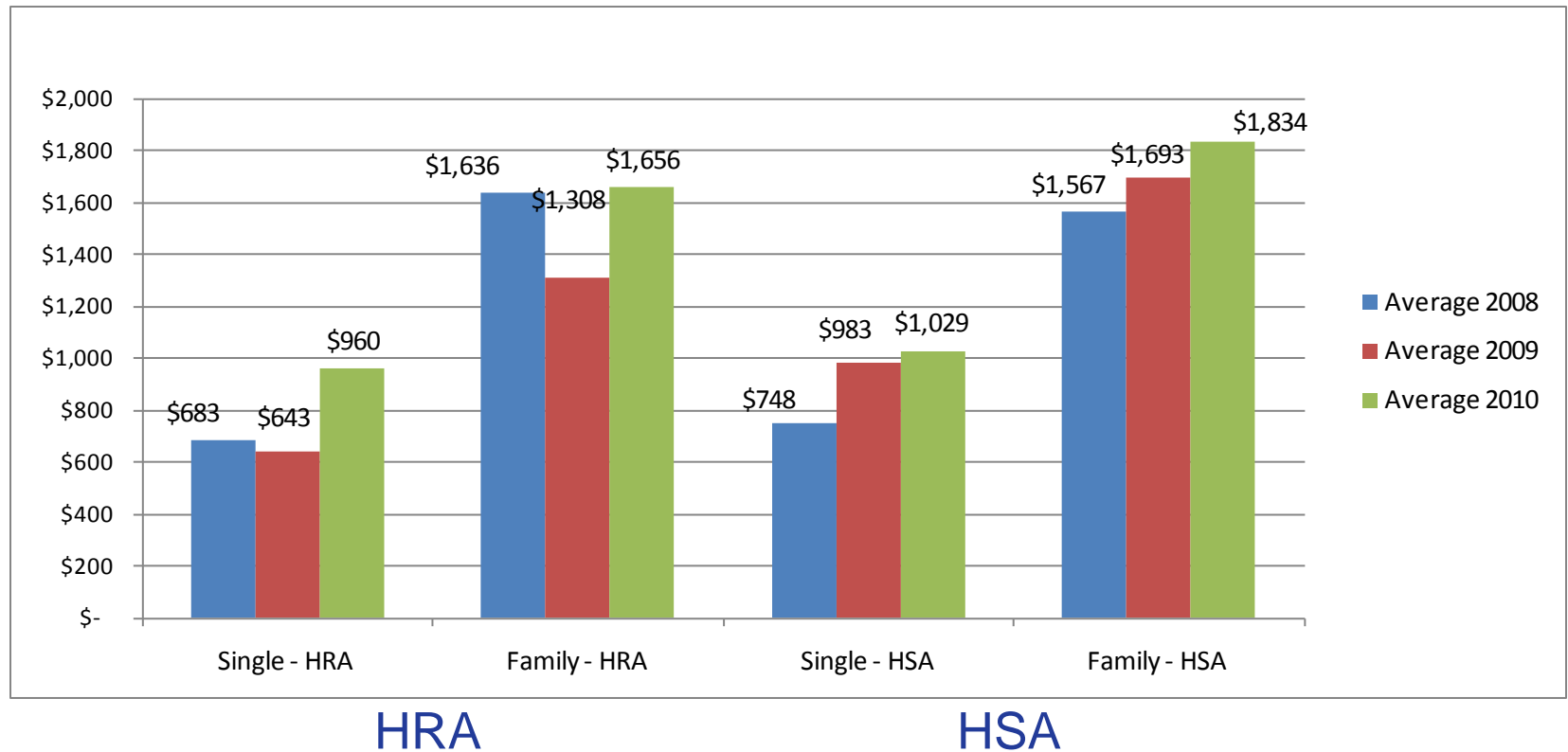
What percent of employees are enrolled in your CDH plan?





Consumer Driven Health Plans

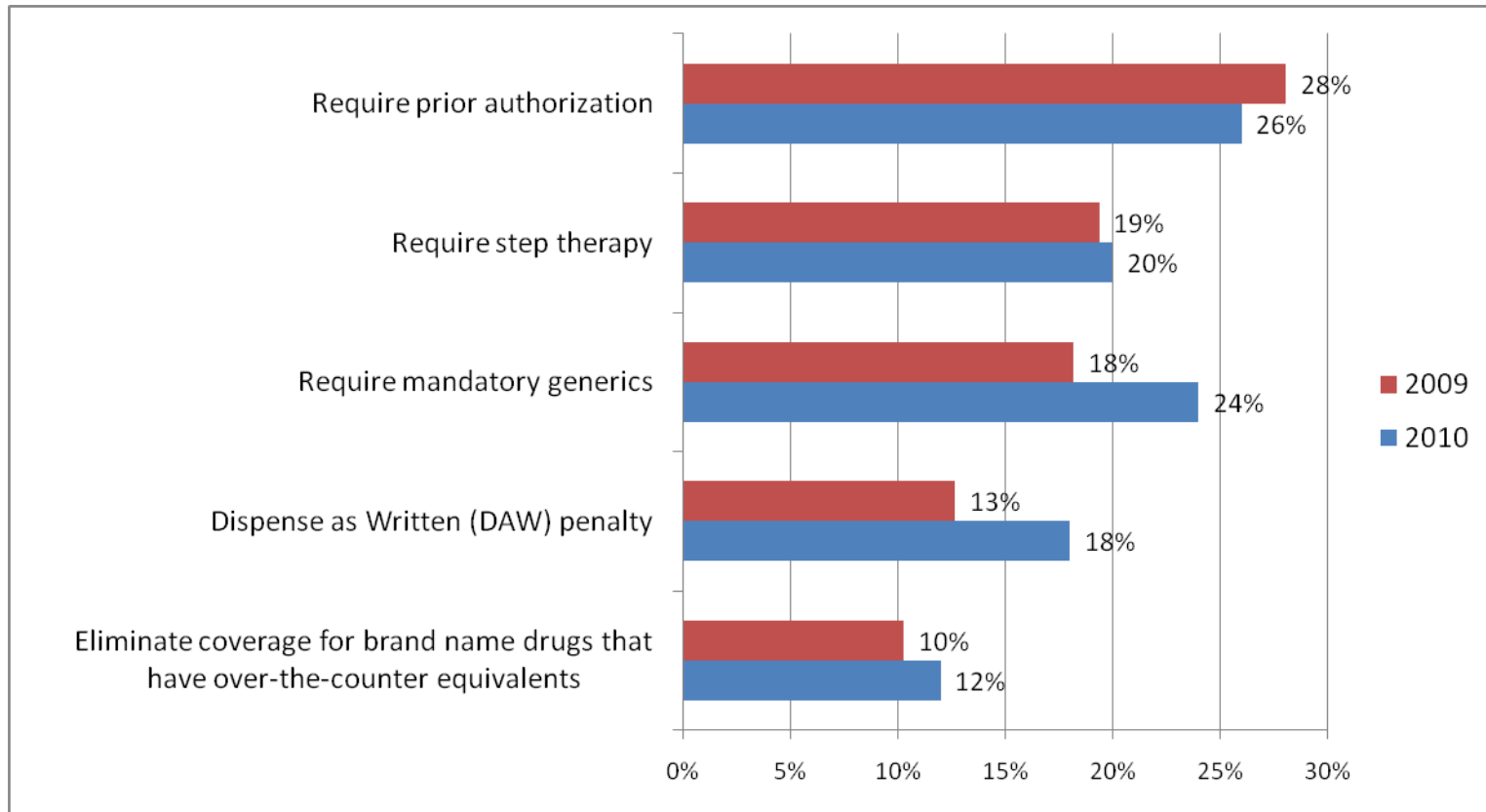
How much does the employer contribute to the HRA or HSA plan?





Prescription Drugs

Which of the following strategies do you currently use to contain costs?





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Welfare Benefits

Judy Dale
Mercer



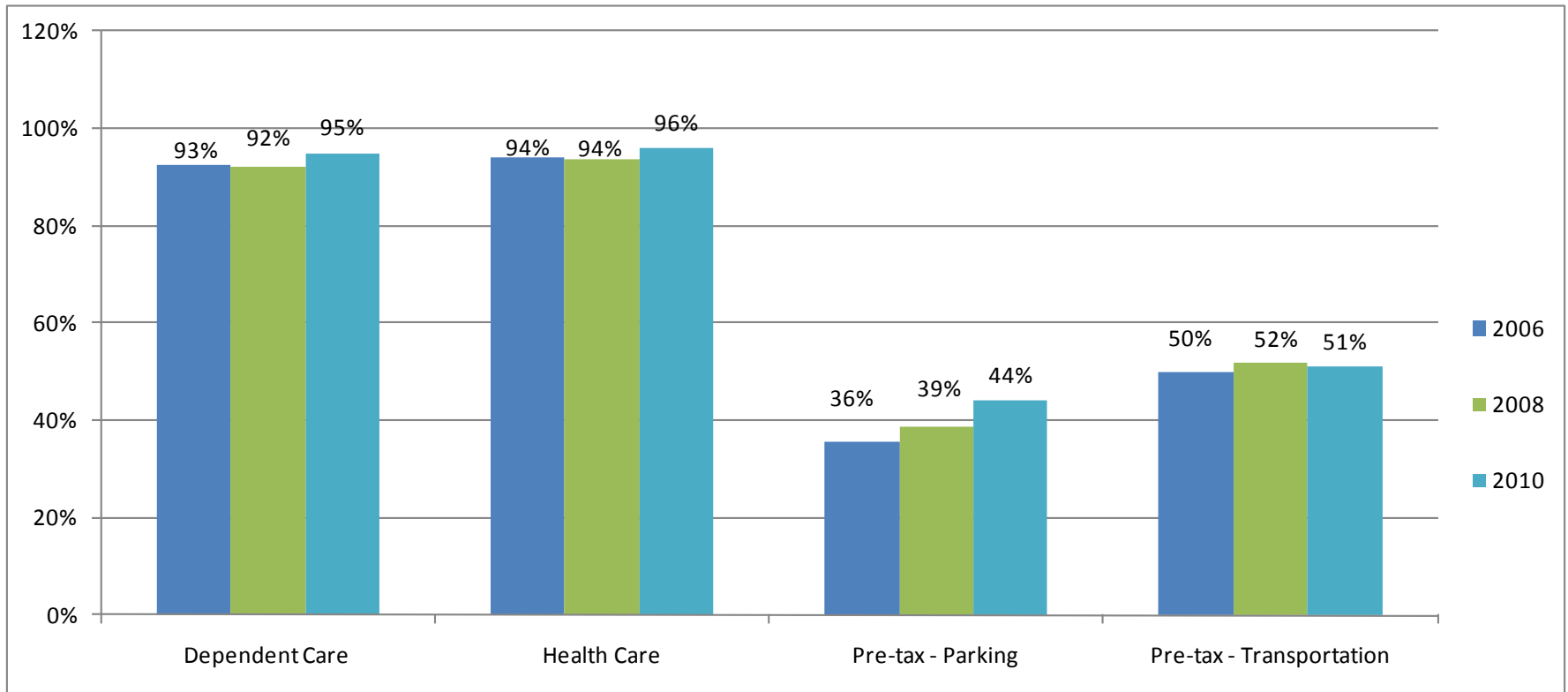
Welfare Benefits

- Flexible Spending Accounts
- Life Insurance
- Disability Insurance
- Employee Assistance Plan (EAP)
- Long-term Care Insurance



Welfare Benefits - Flexible Spending Accounts

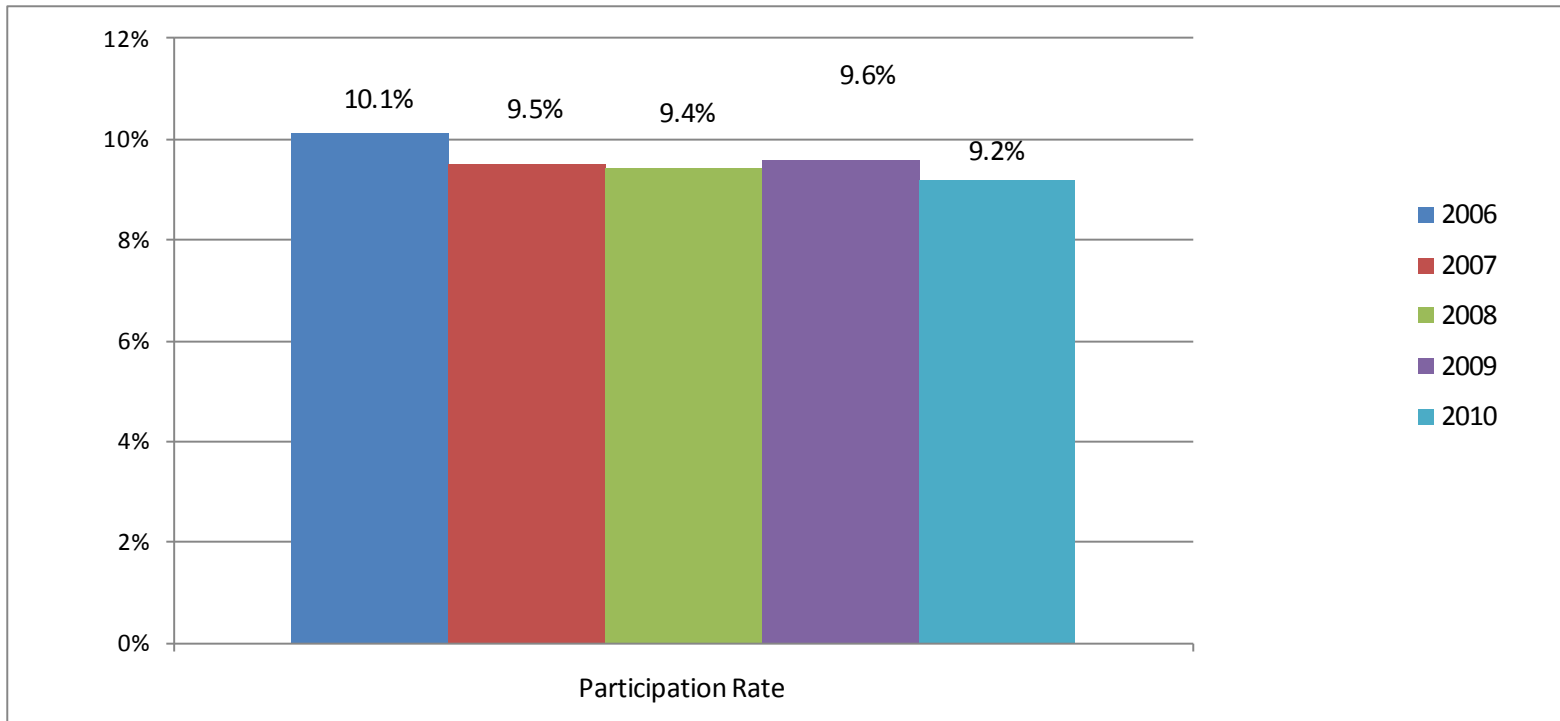
Percent of Respondents who offer these FSA benefits:





Welfare Benefits – Dependent Care Flexible Spending Account

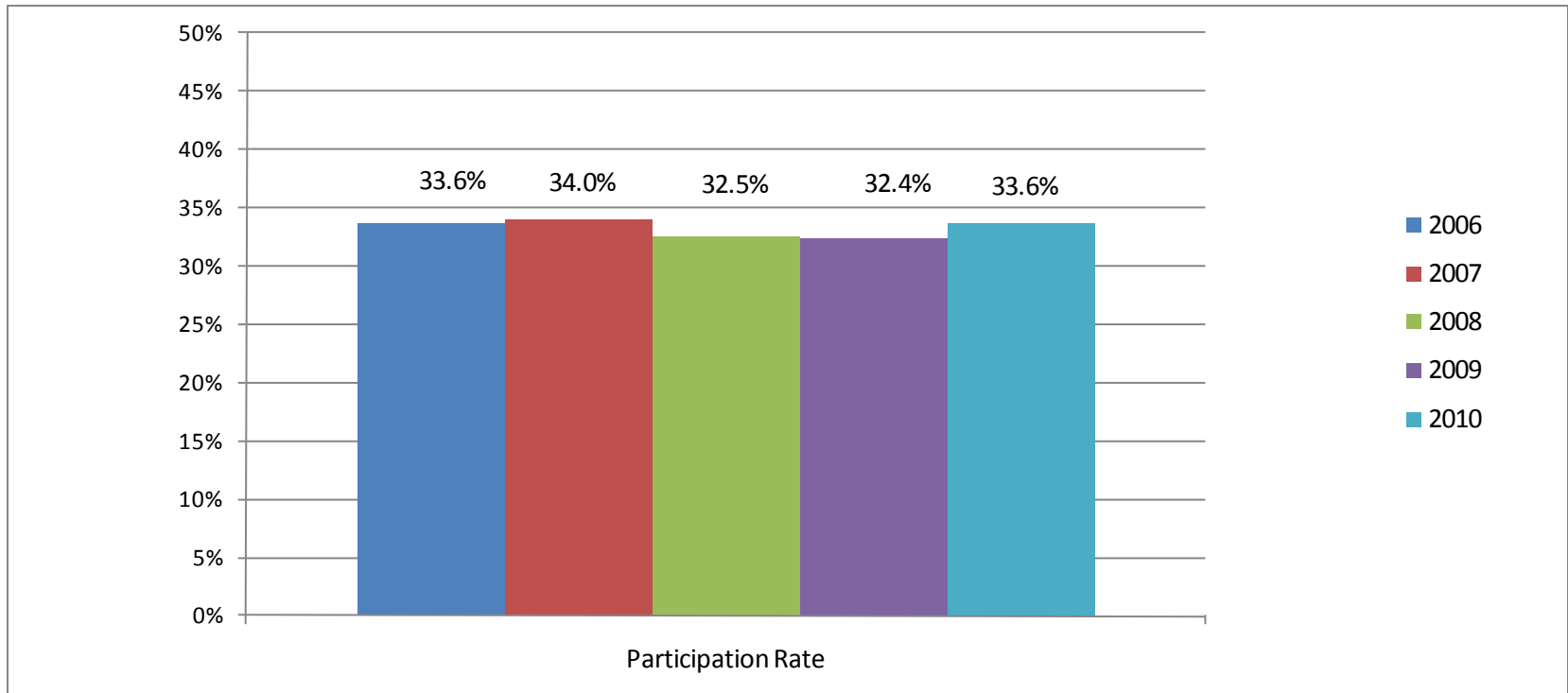
What is the employee participation rate in this program?





Welfare Benefits – Health Care Flexible Spending Account

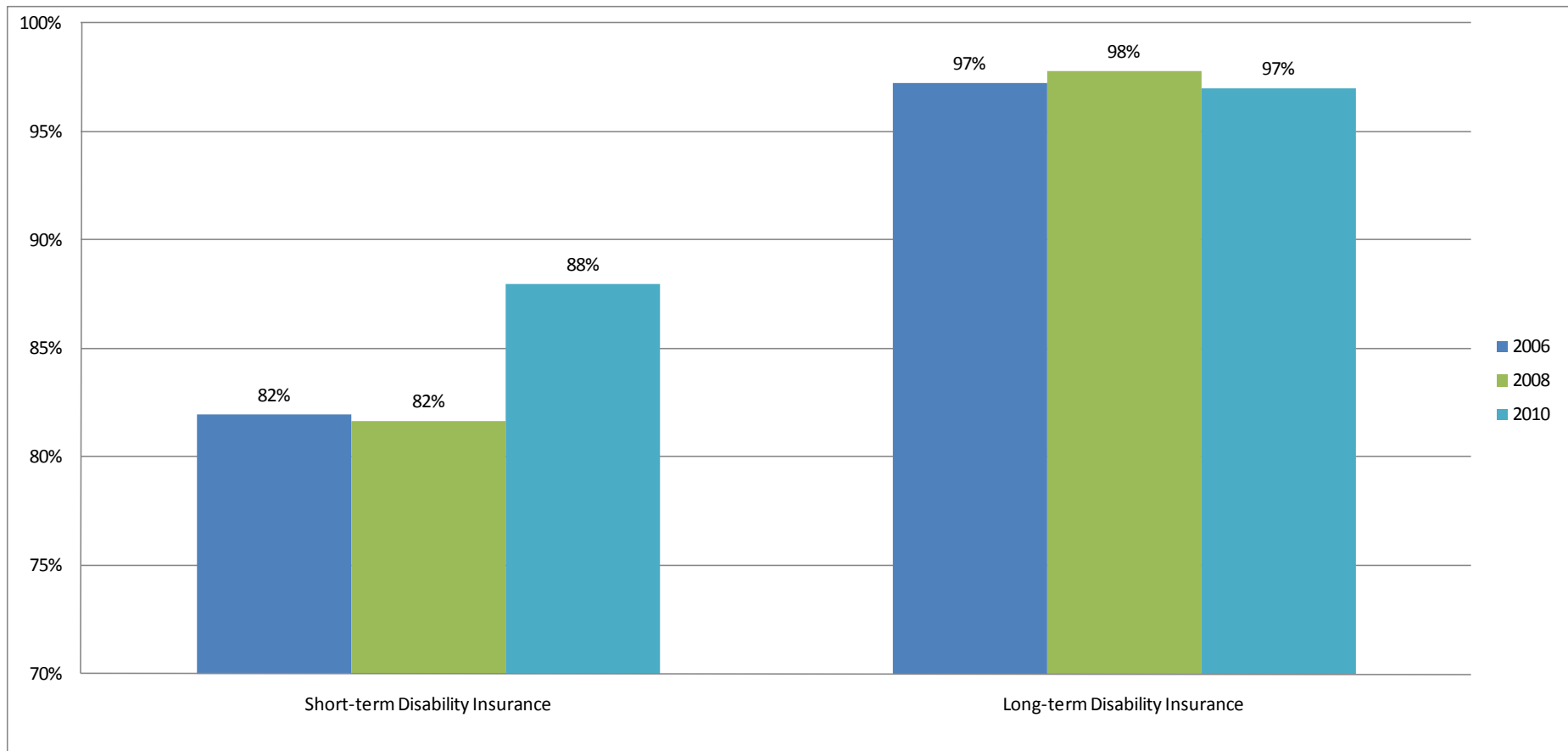
What is the employee participation rate in this program?





Welfare Benefits

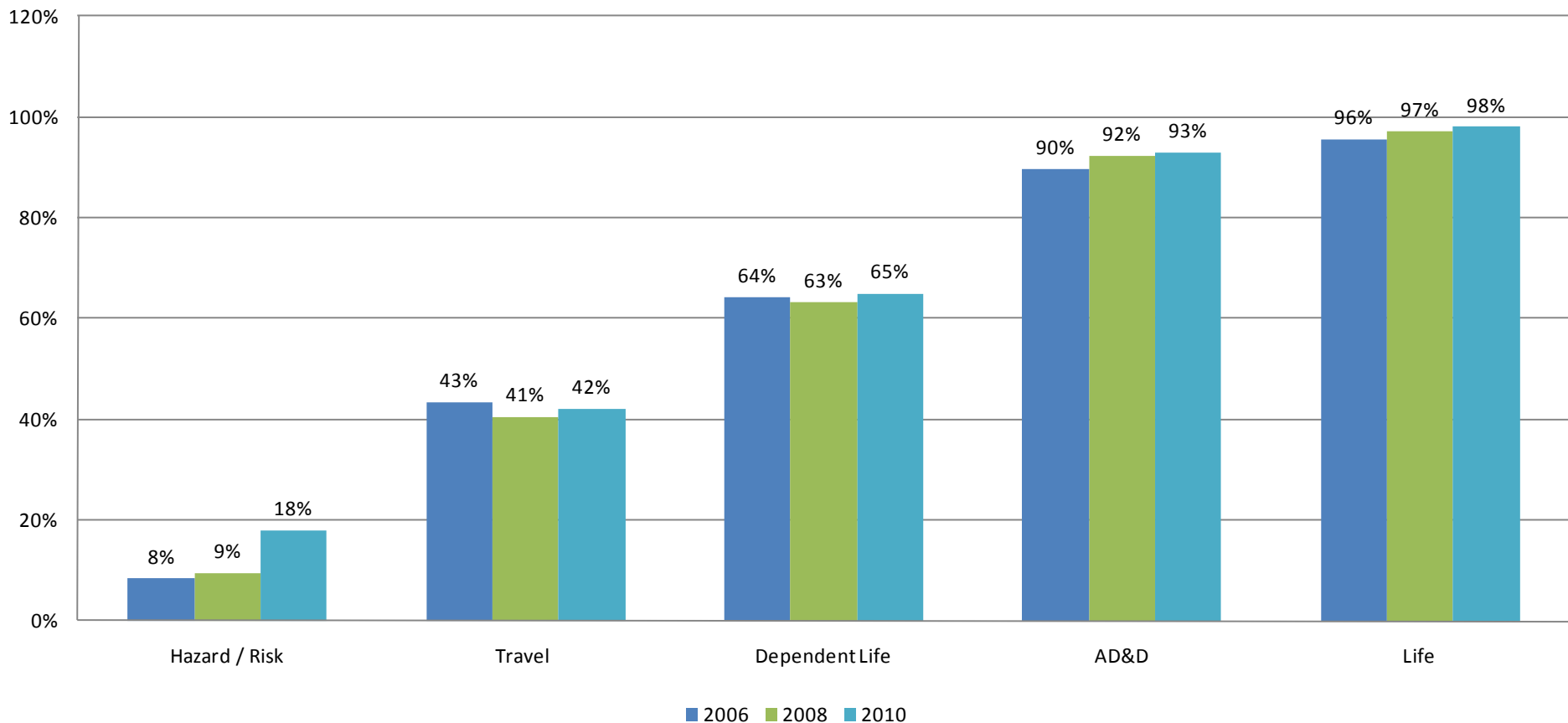
Percent of Respondents who offer these welfare benefits:





Welfare Benefits – Life Insurance

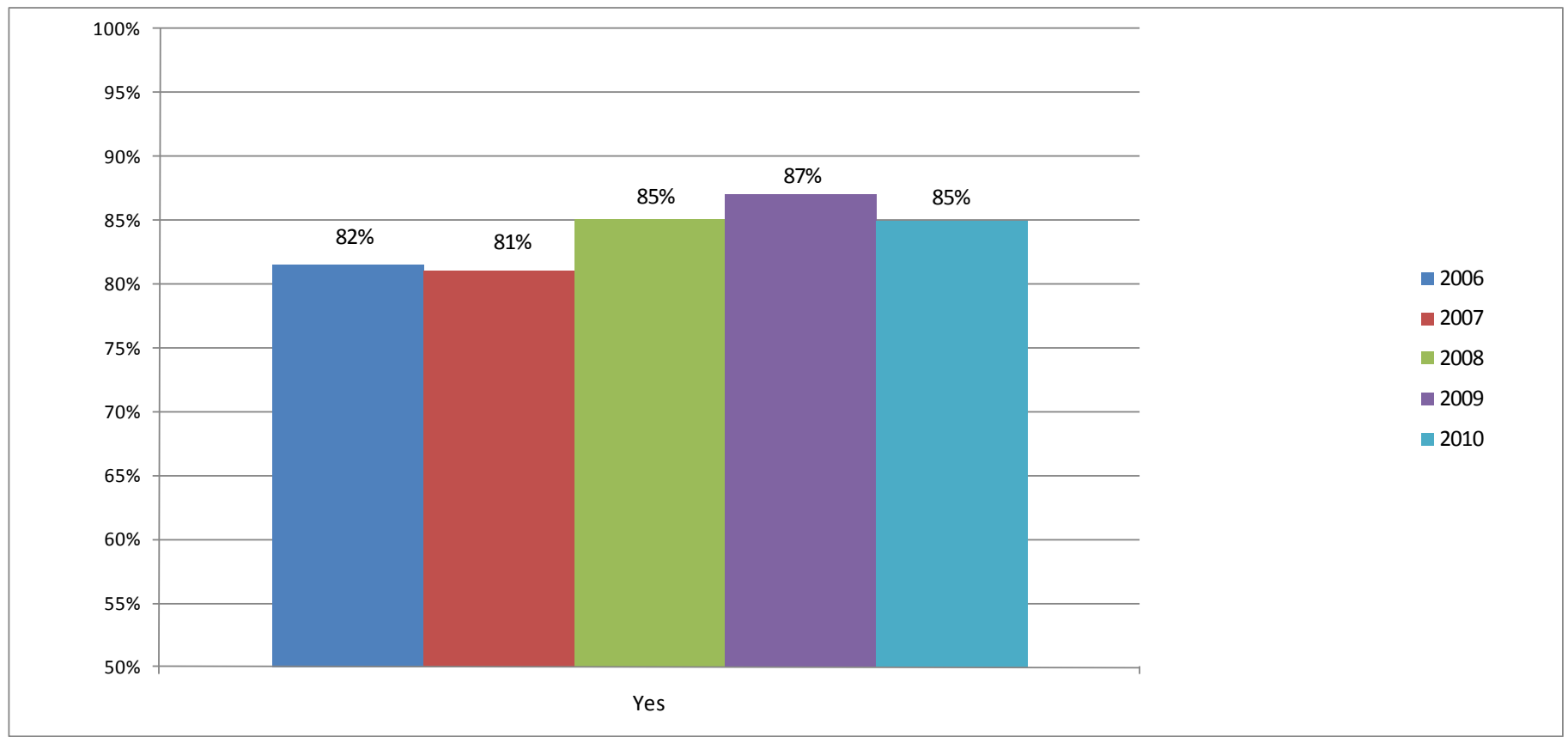
Percent of Respondents Who Offer These Insurance Benefits:





Welfare Benefits – Employee Assistance Plan

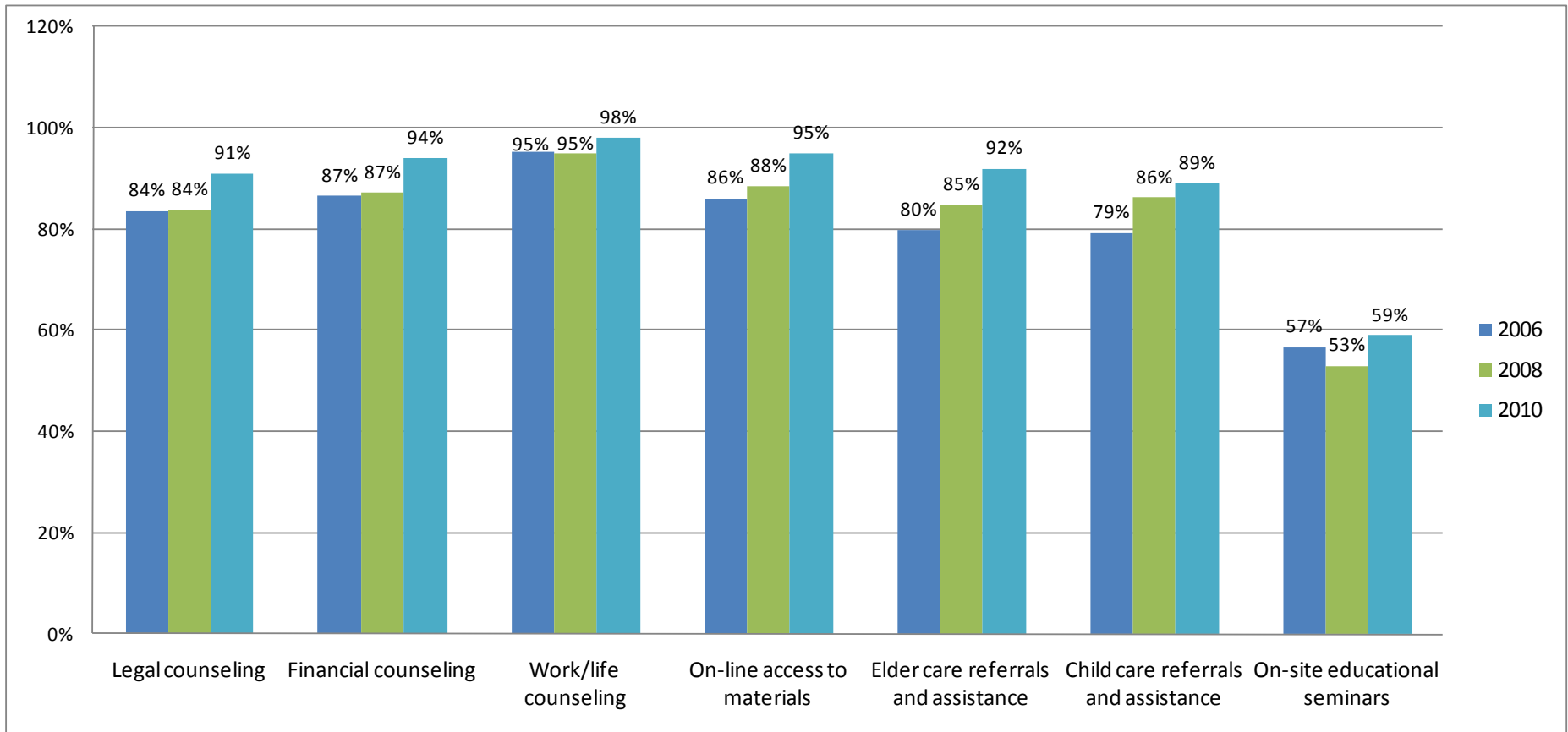
Do you offer an EAP?





Welfare Benefits – Employee Assistance Plan

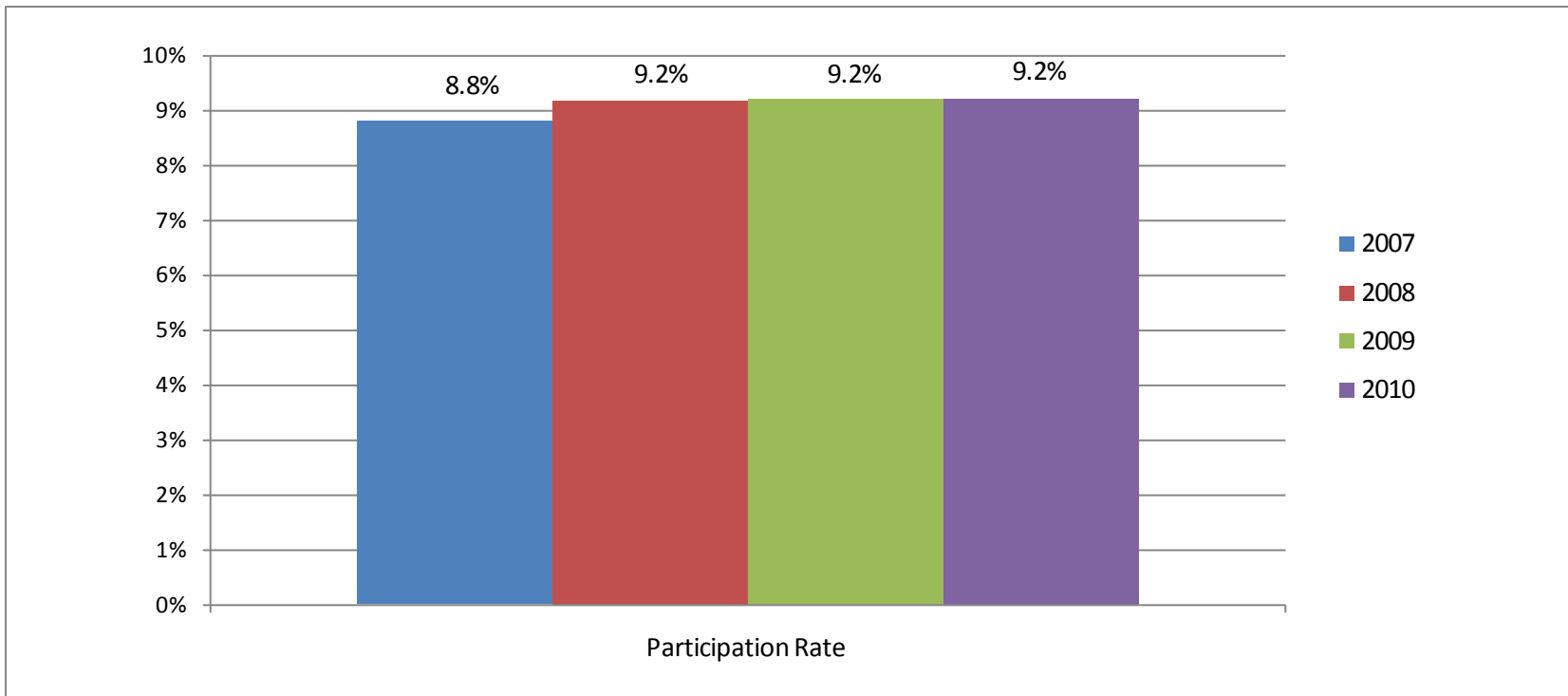
What does your EAP offer?





Welfare Benefits – Employee Assistance Plan

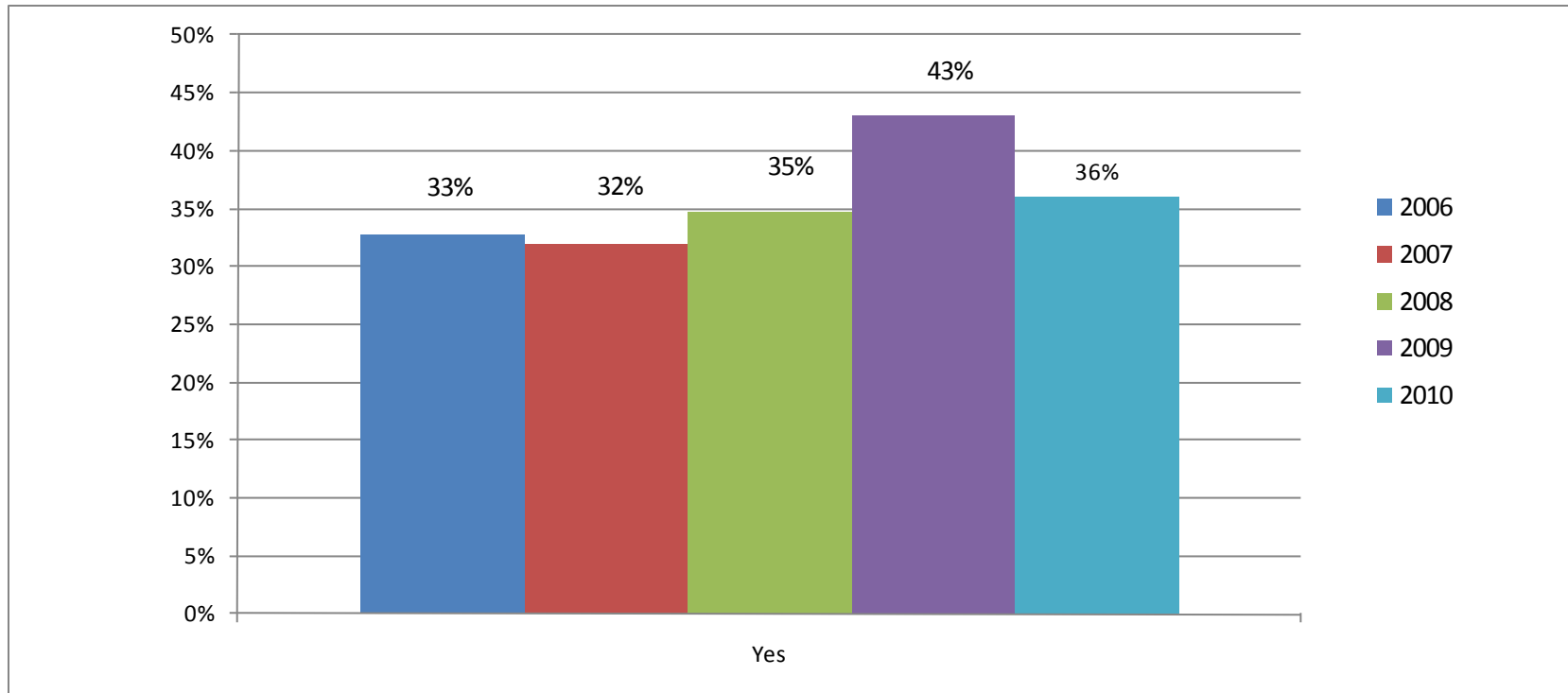
What percent of employees used your EAP?





Welfare Benefits – Long Term Care Insurance

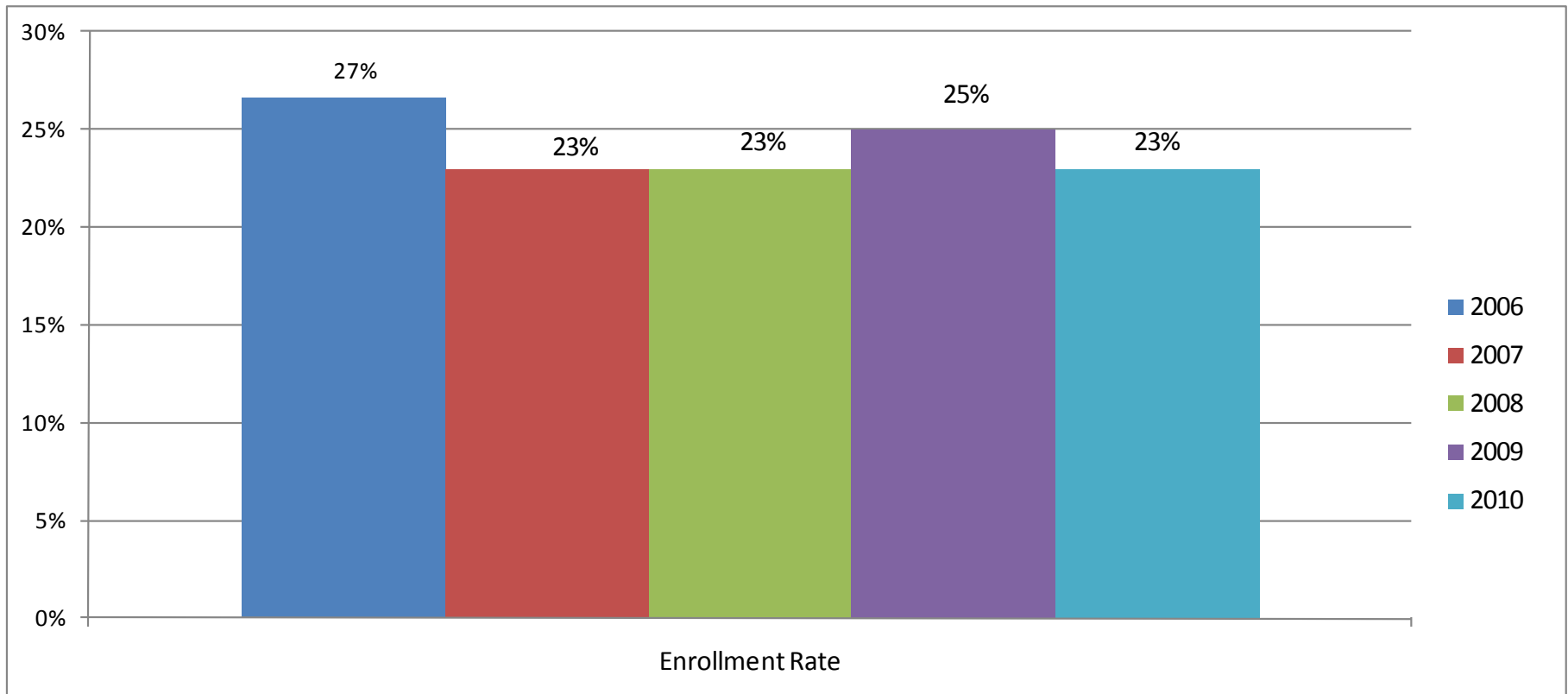
Do you offer Long Term Care Insurance?





Welfare Benefits – Long Term Care Insurance

What percent of EEs are enrolled?





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Work Life Benefits

Judy Dale

Mercer



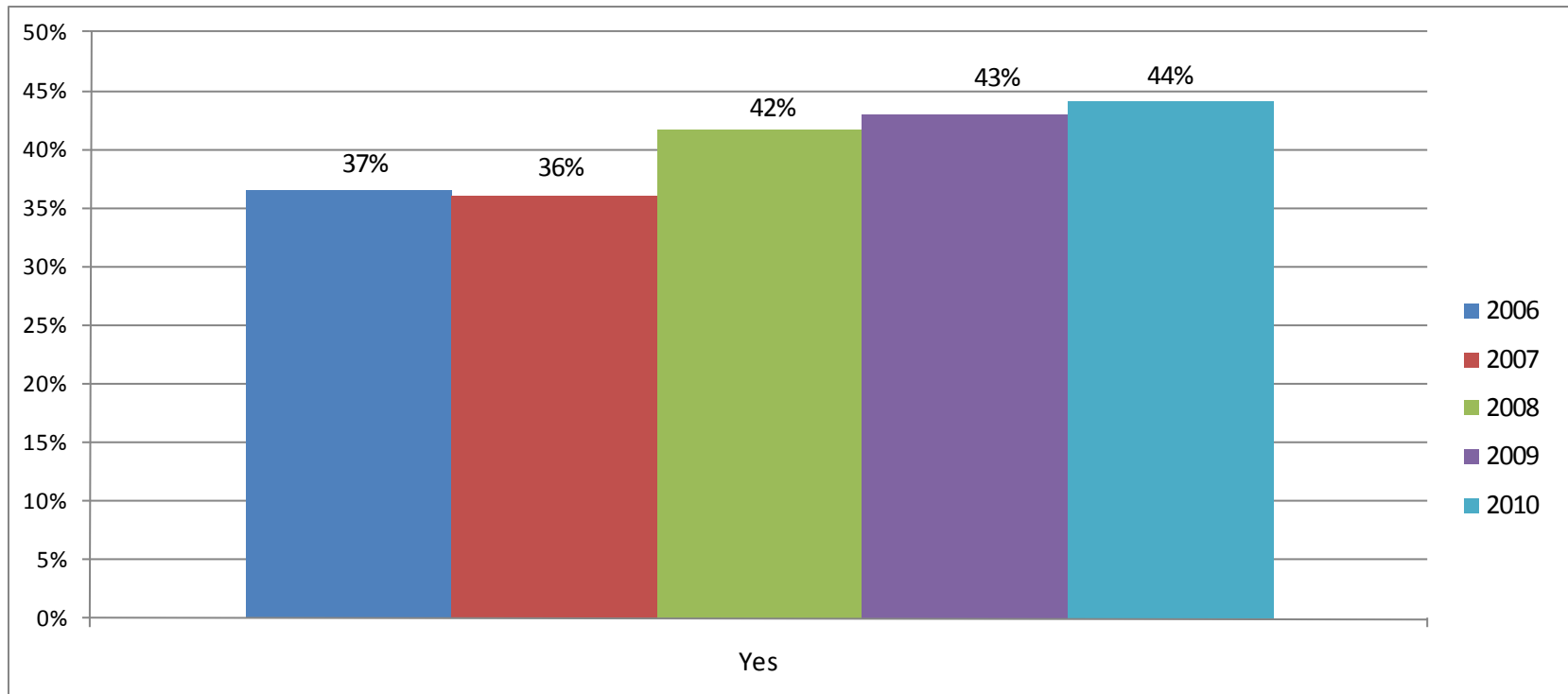
Work Life Benefits

- PTO
- Domestic Partner Benefits
- Tuition Assistance
- Telecommuting
- Work Environment
- Health and Wellness



Work Life Benefits – PTO

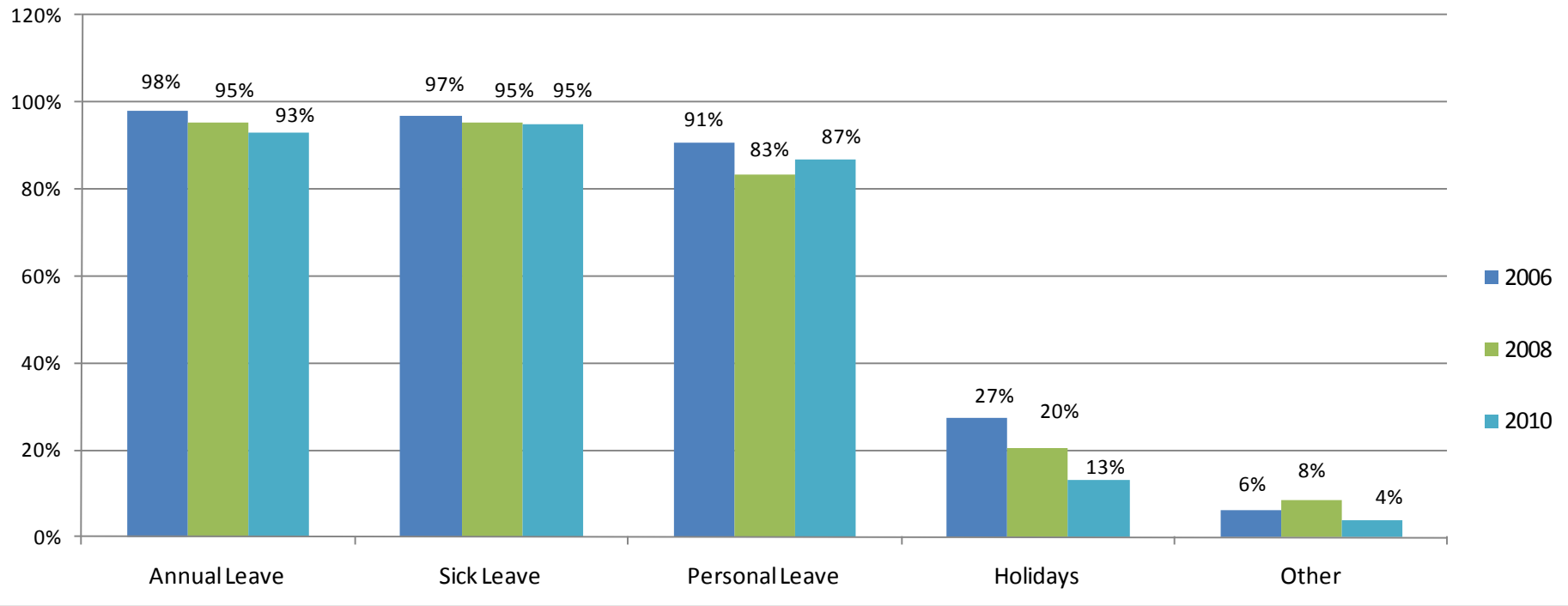
Do you have a PTO Policy?





Work Life Benefits – PTO

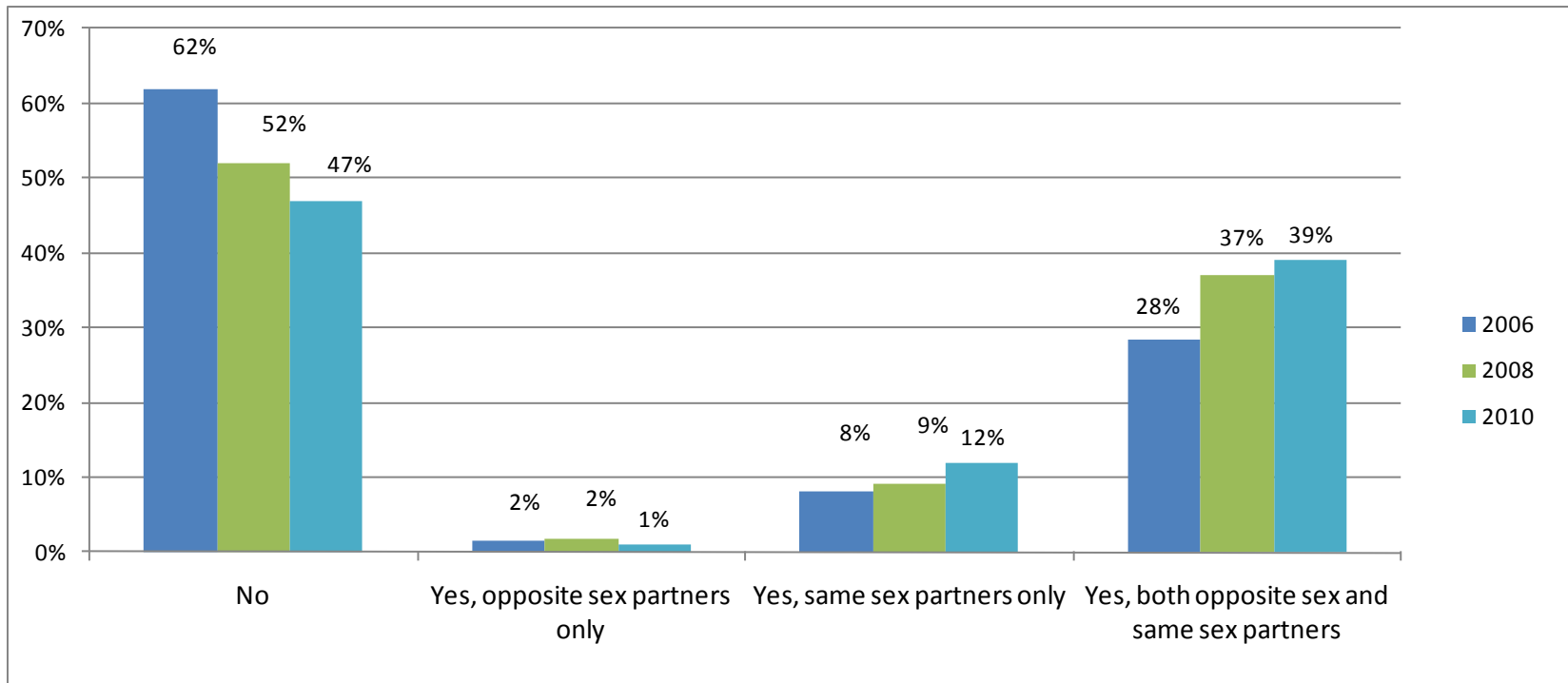
What types of leave are replaced by PTO?





Work Life Benefits – Domestic Partner

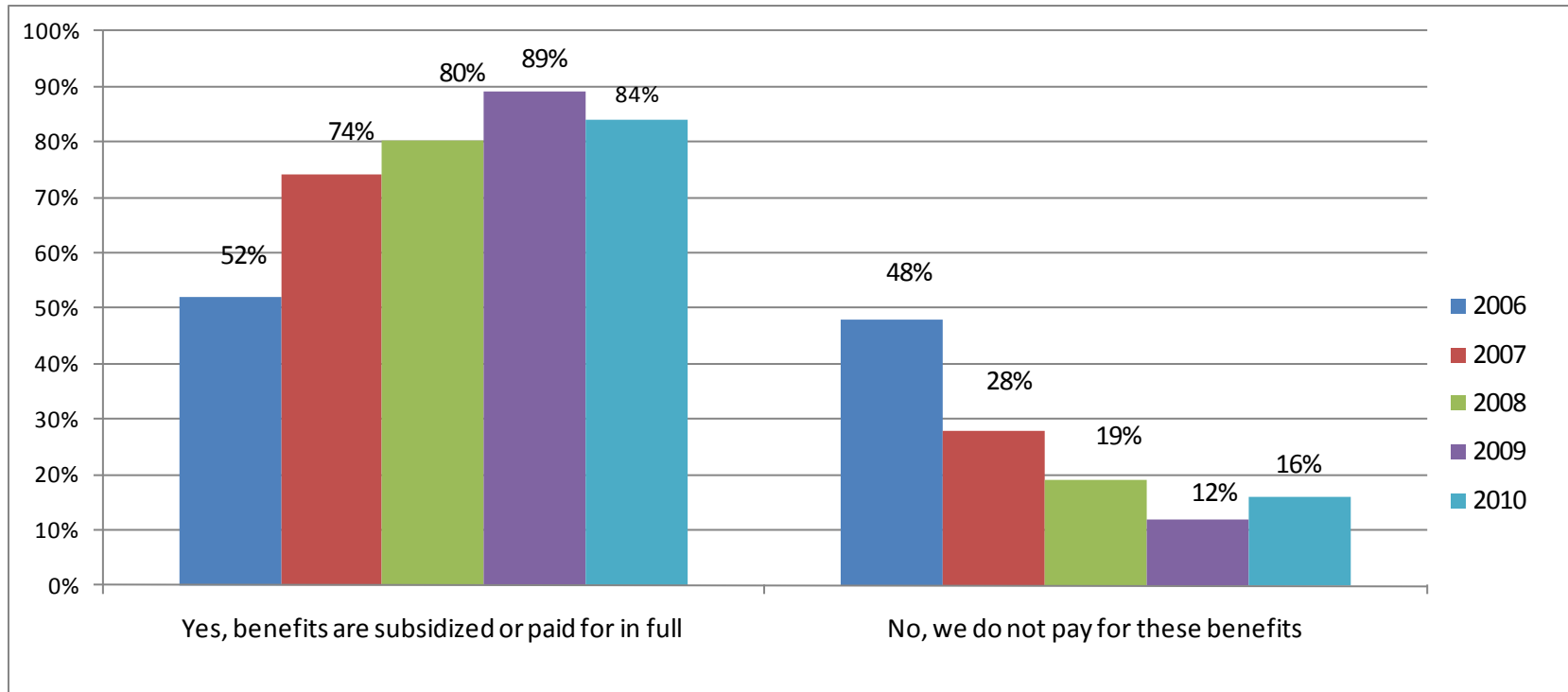
Do you provide employee benefits to domestic partners?





Work Life Benefits – Domestic Partner

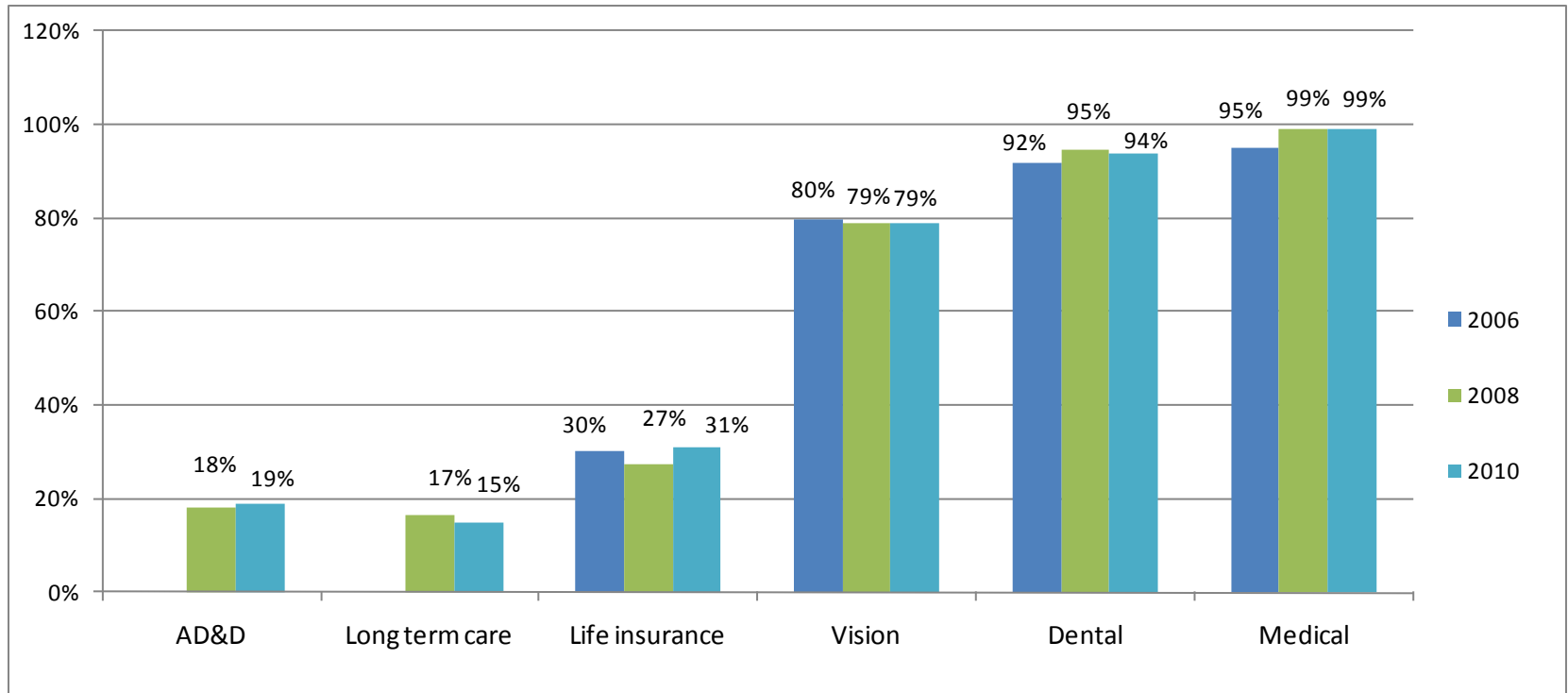
Does your organization pay for these benefits?





Work Life Benefits – Domestic Partner

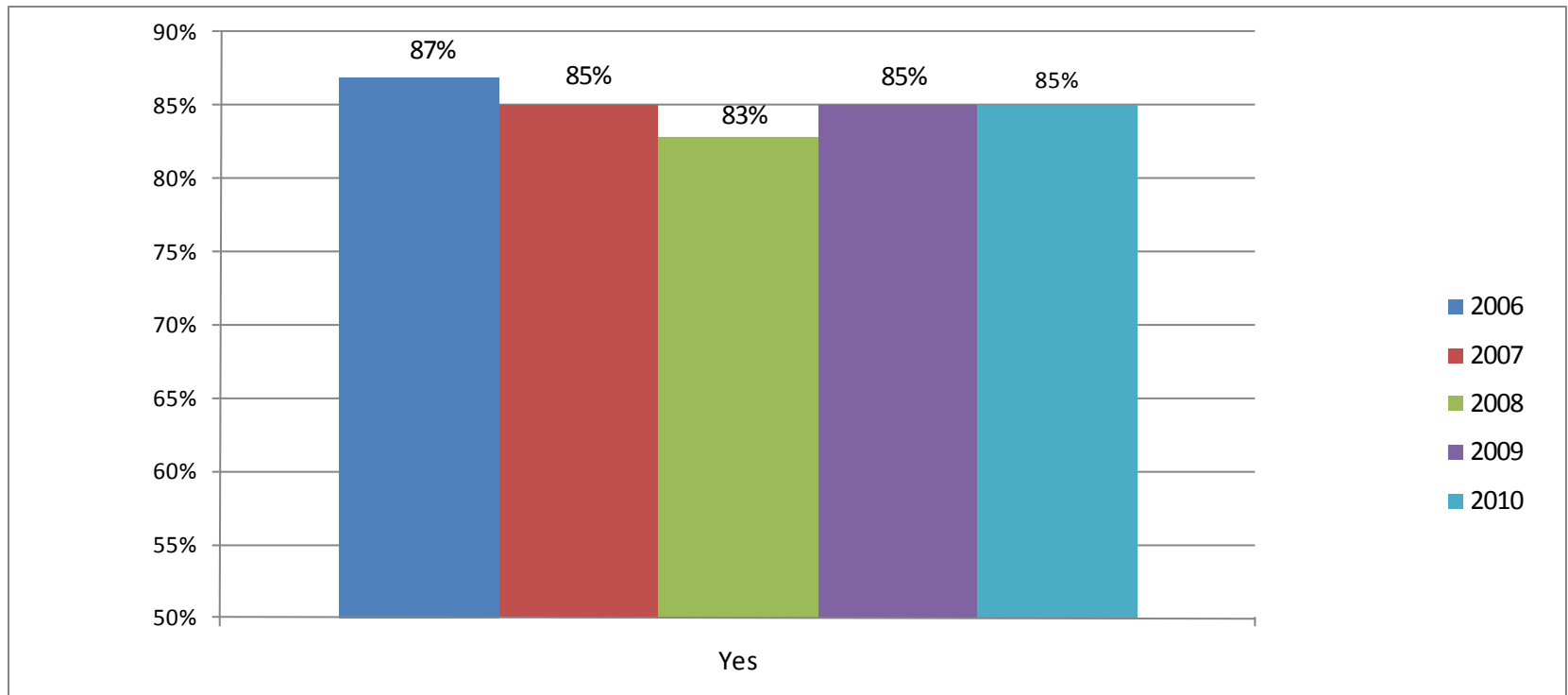
What benefit programs are offered to domestic partners?





Work Life Benefits – Tuition Assistance

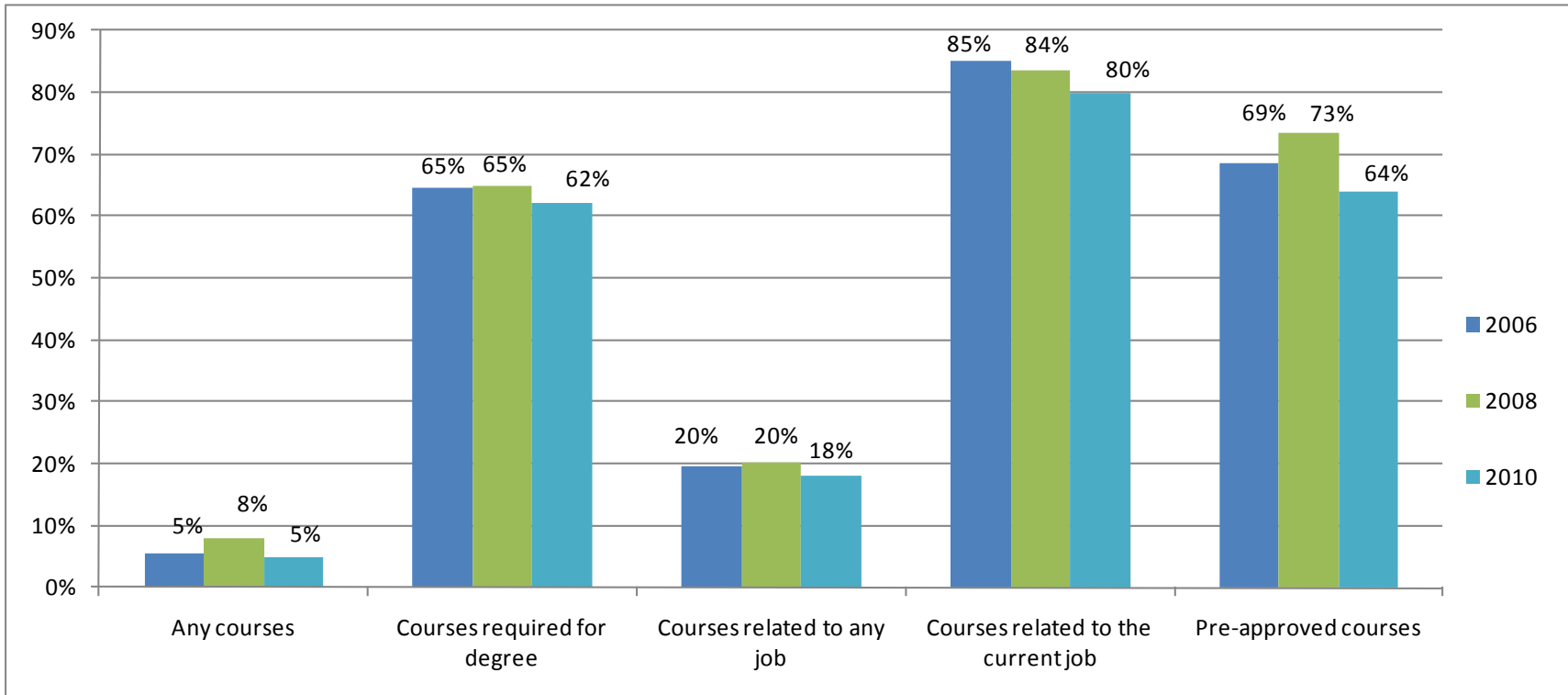
Do you provide tuition reimbursement?





Work Life Benefits – Tuition Assistance

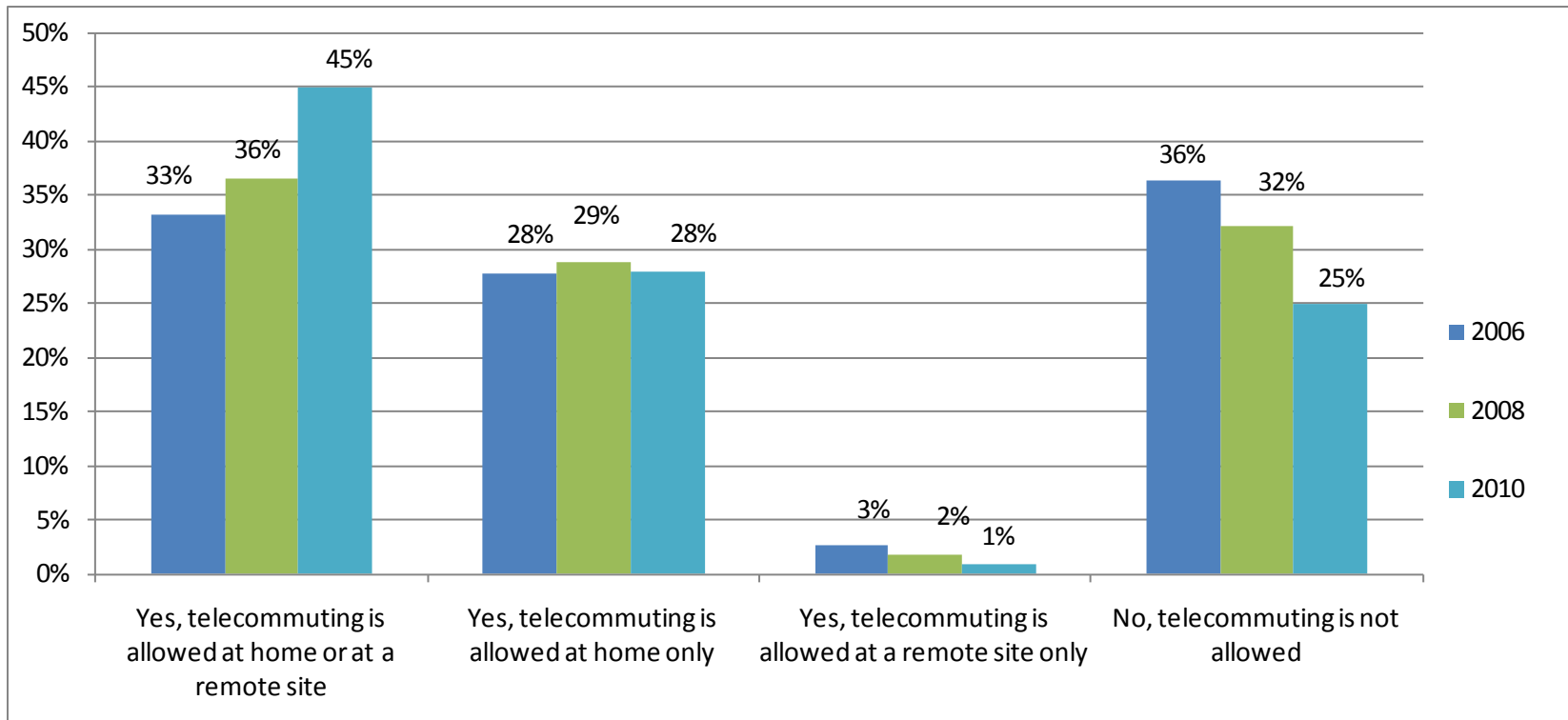
What types of courses qualify for tuition assistance?





Work Life Benefits – Telecommuting

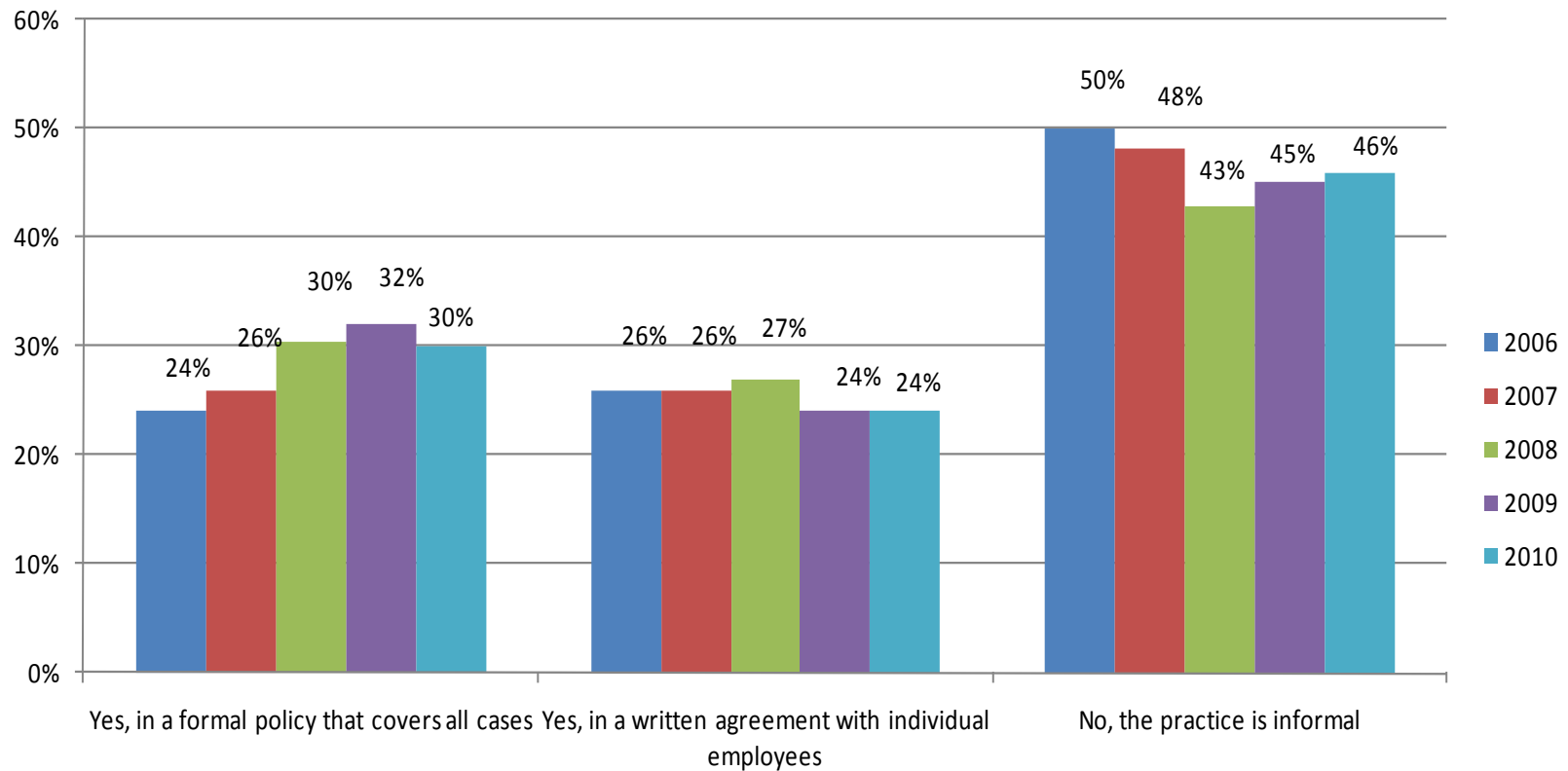
Does your organization allow regular full-time employees to work at home or to telecommute?





Work Life Benefits – Telecommuting

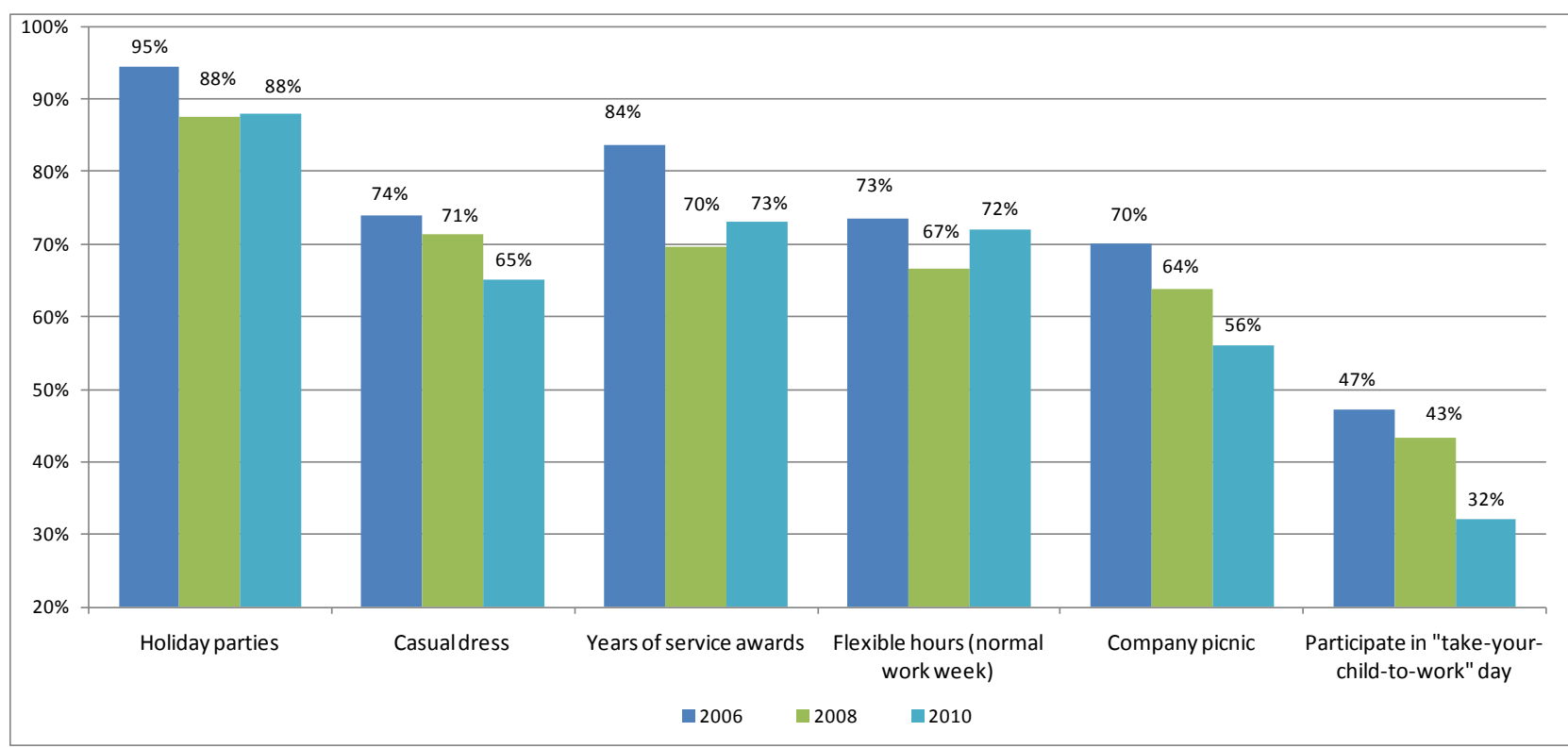
Are the conditions for telecommuting described in a formal policy?





Work Life Benefits – Work Environment

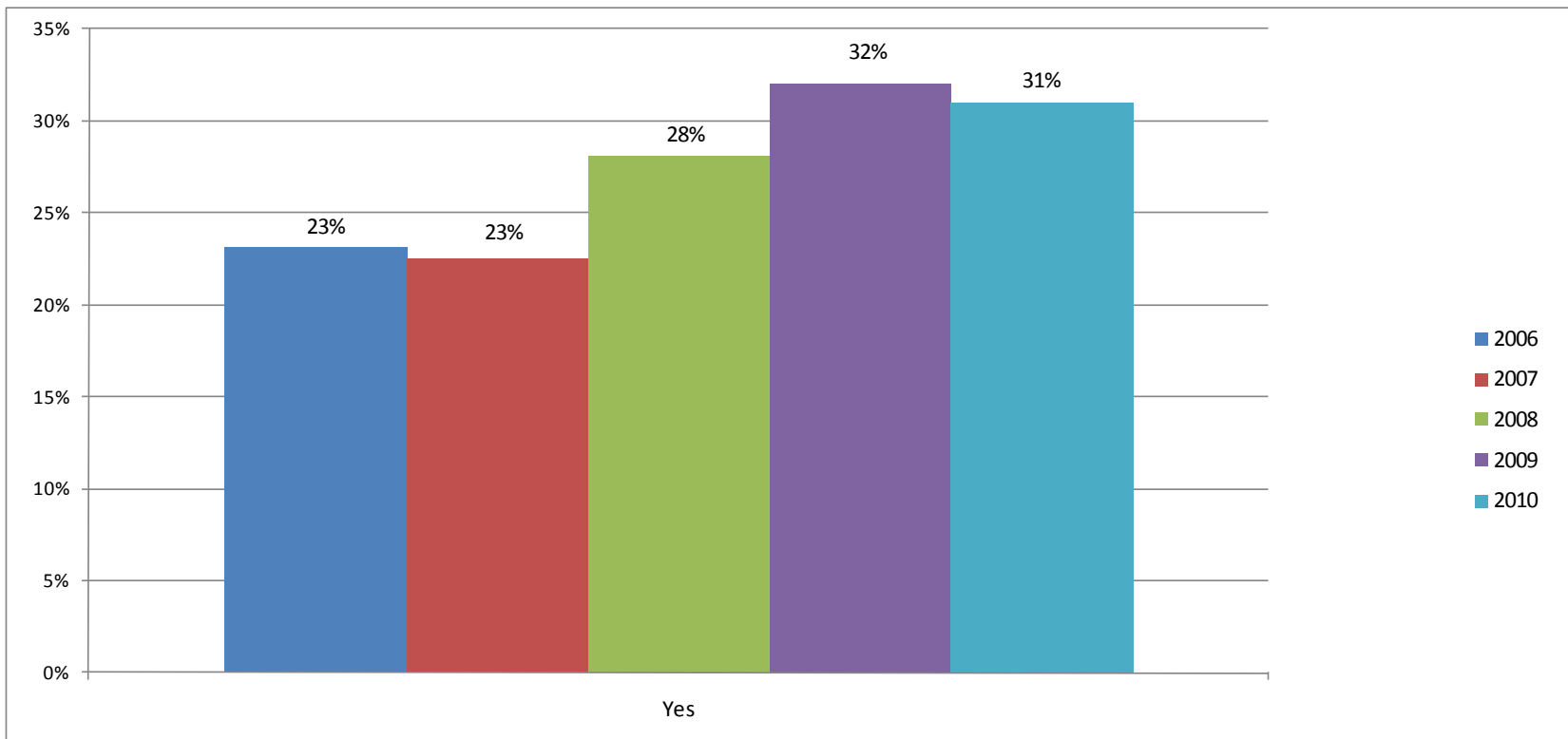
Which of the following benefits do you provide in your organization - most prevalent practices?





Health and Wellness

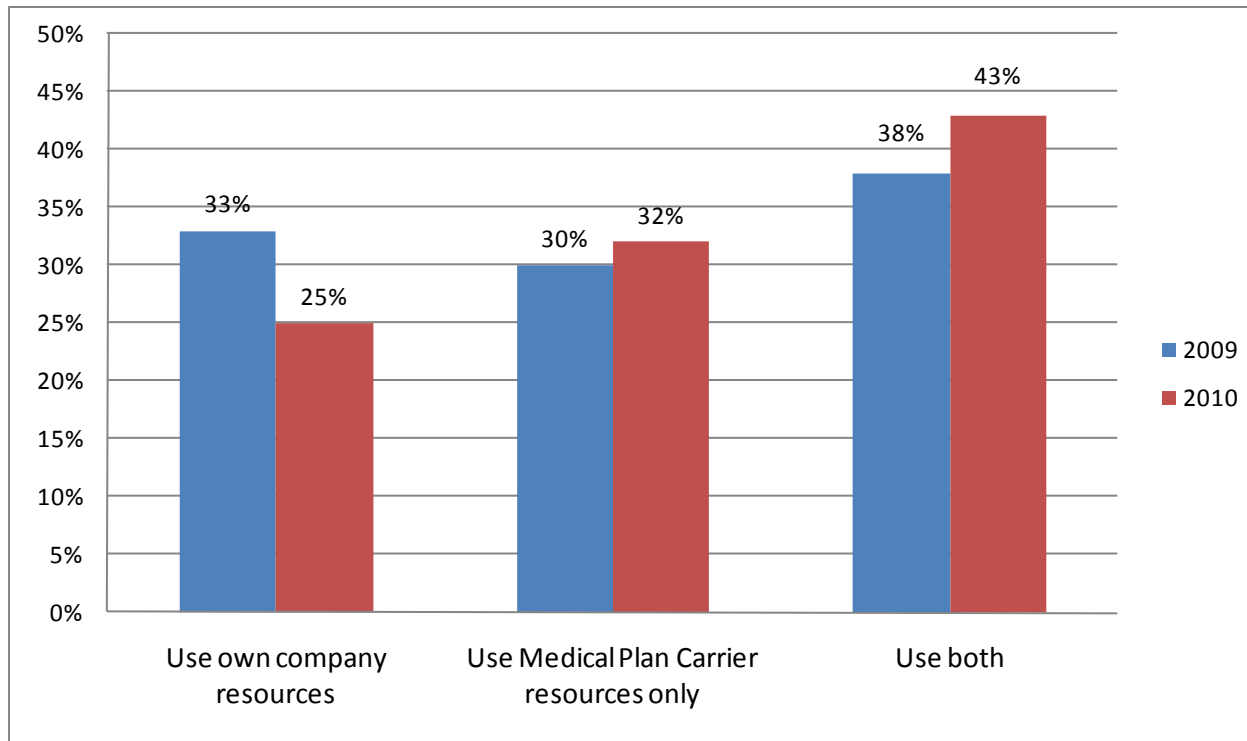
Do you currently have a well-defined “wellness” program?





Health and Wellness

How does your company administer its wellness program?





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Retirement Benefits

Joan Passerino

DC Retirement Board



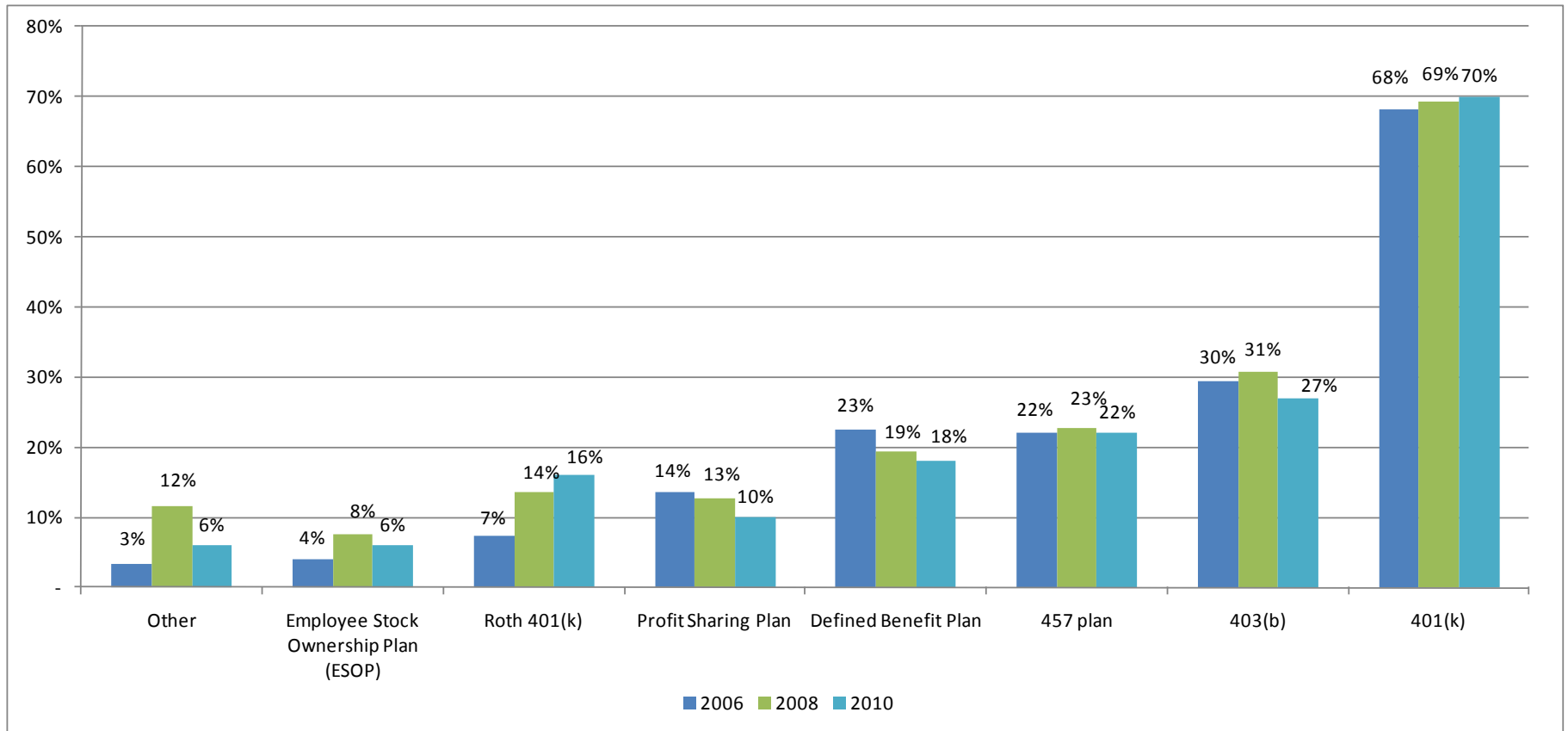
Retirement

- Plan Types
- Defined Benefit Plans
- Defined Contribution Plans
- Participation



Retirement

What retirement plans does your organization currently offer?

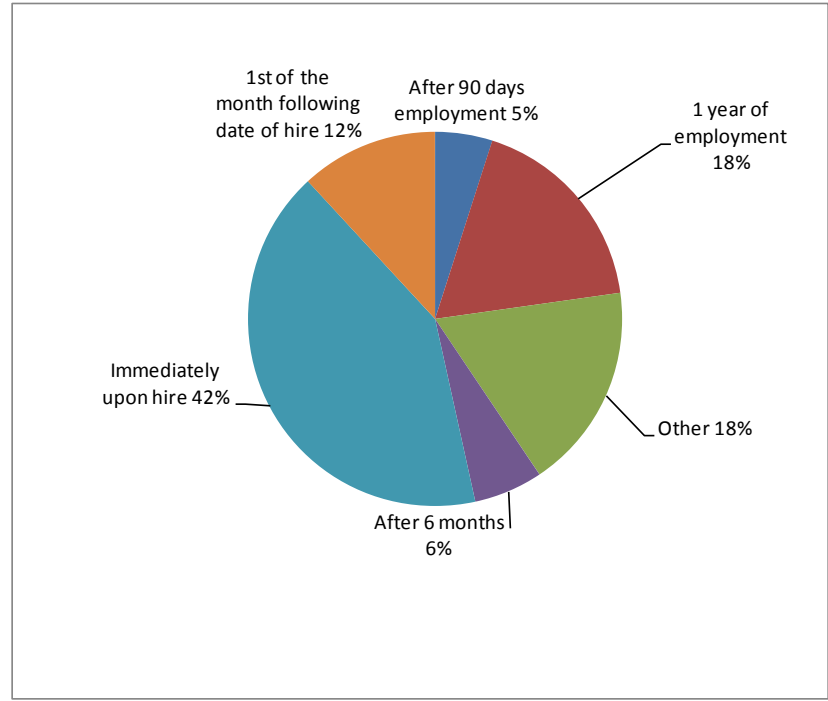
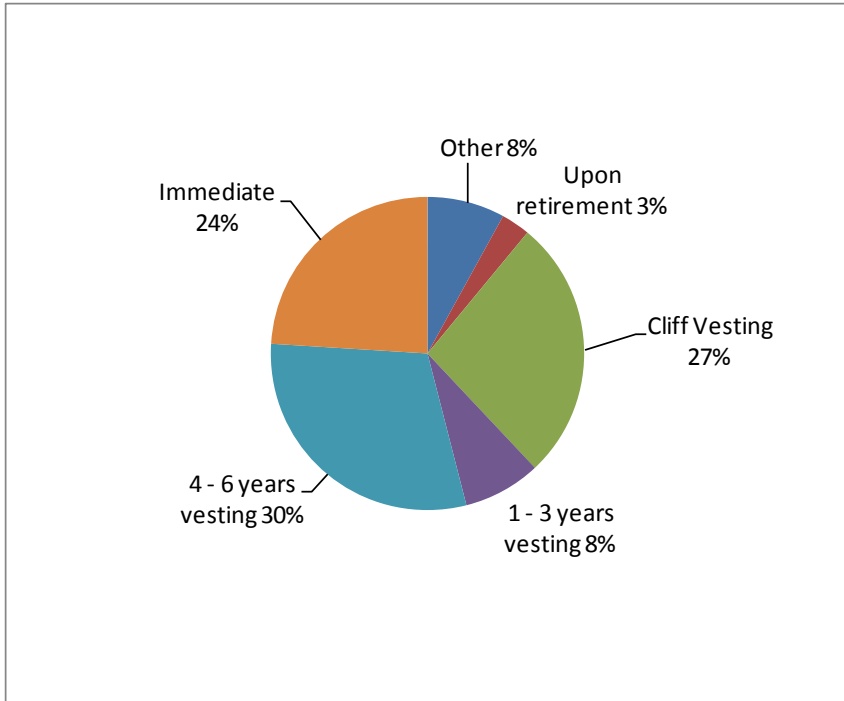




Retirement – Defined Benefit Plans

What is the vesting schedule?

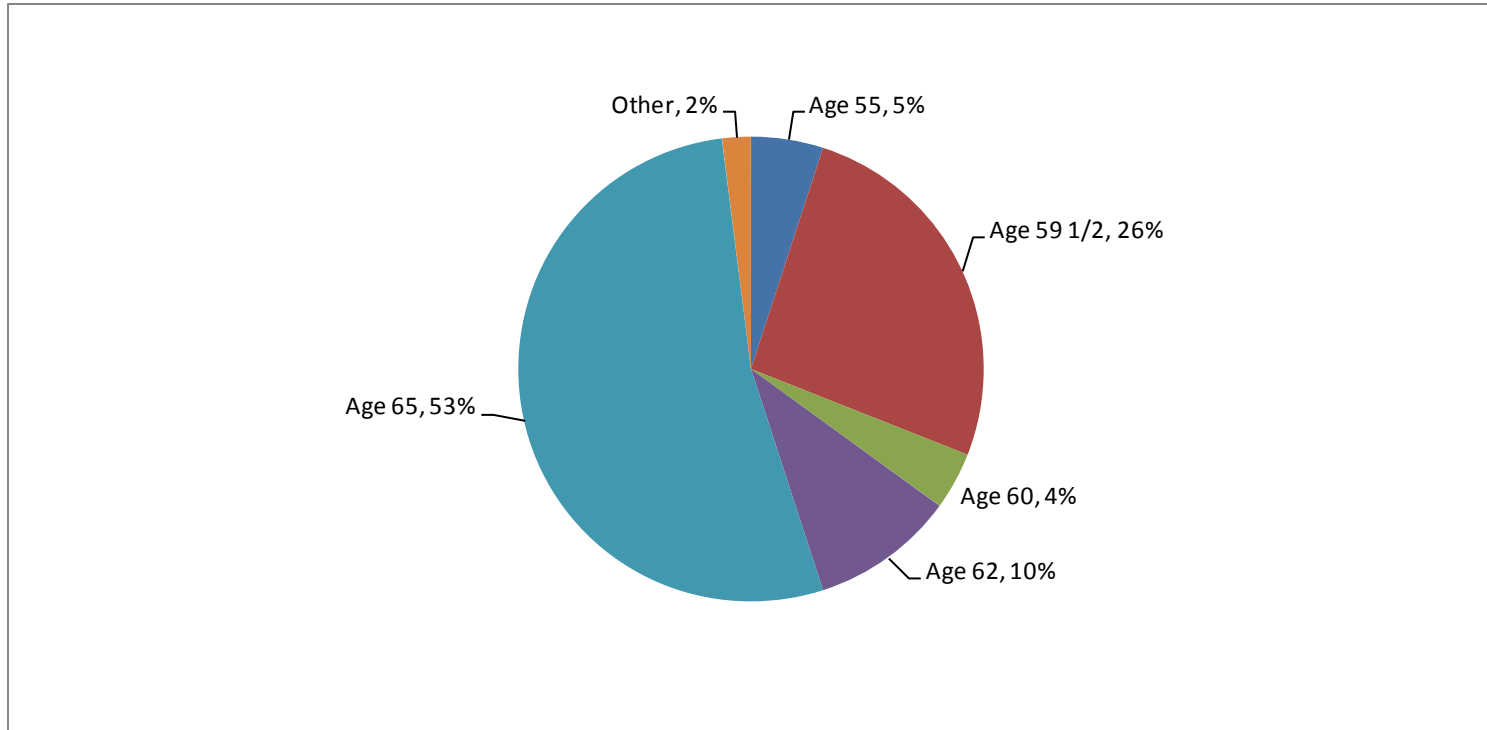
When are employees eligible to participate in the retirement plan?





Retirement – Defined Benefit Plans

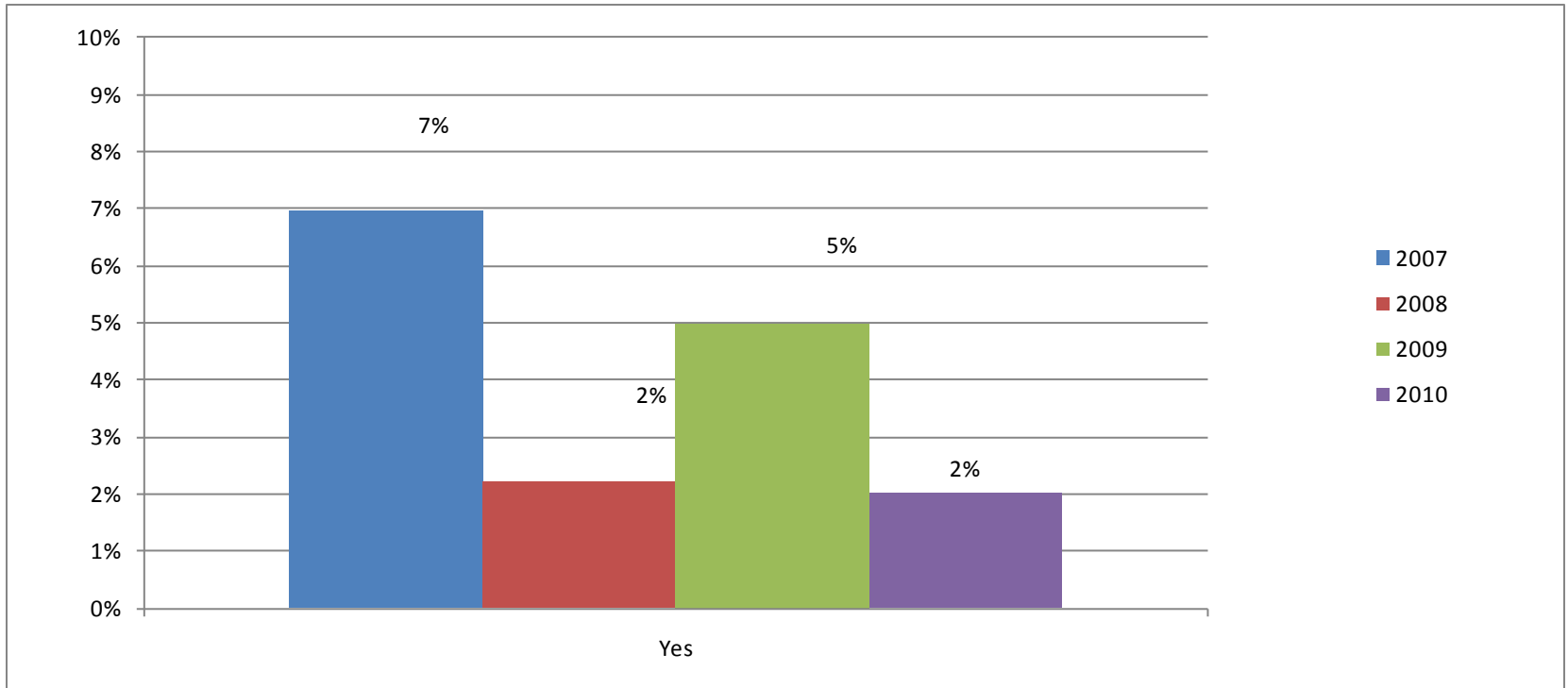
What is the plan's normal retirement age?





Retirement – Defined Benefit Plans

Does your company provide a non-qualified supplement to this plan?
(applies to employees other than executives)

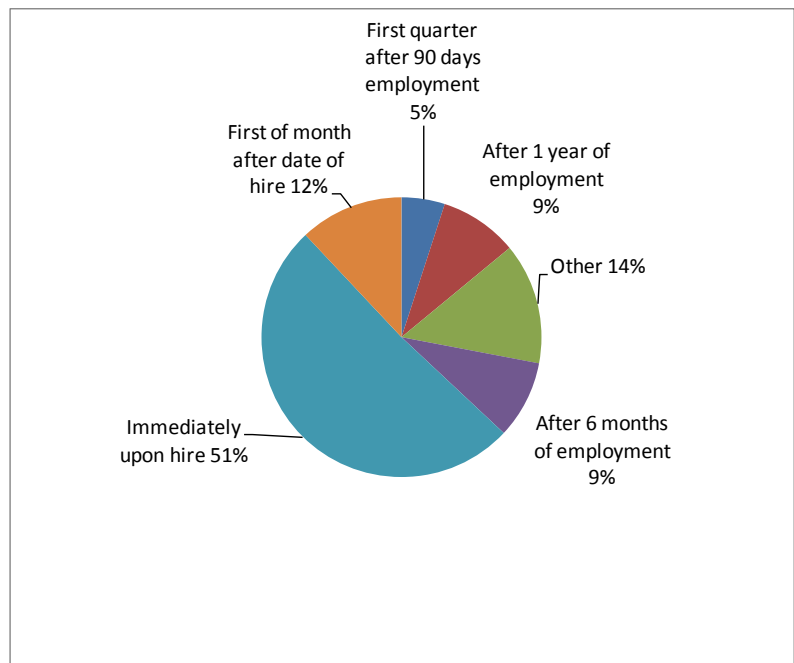
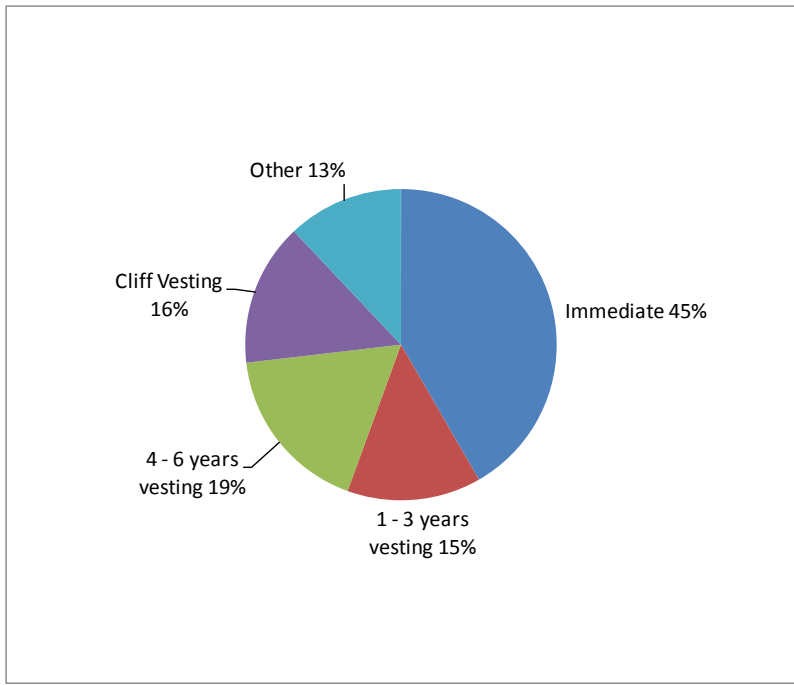




Retirement – Defined Contribution Plans

What is the vesting schedule?

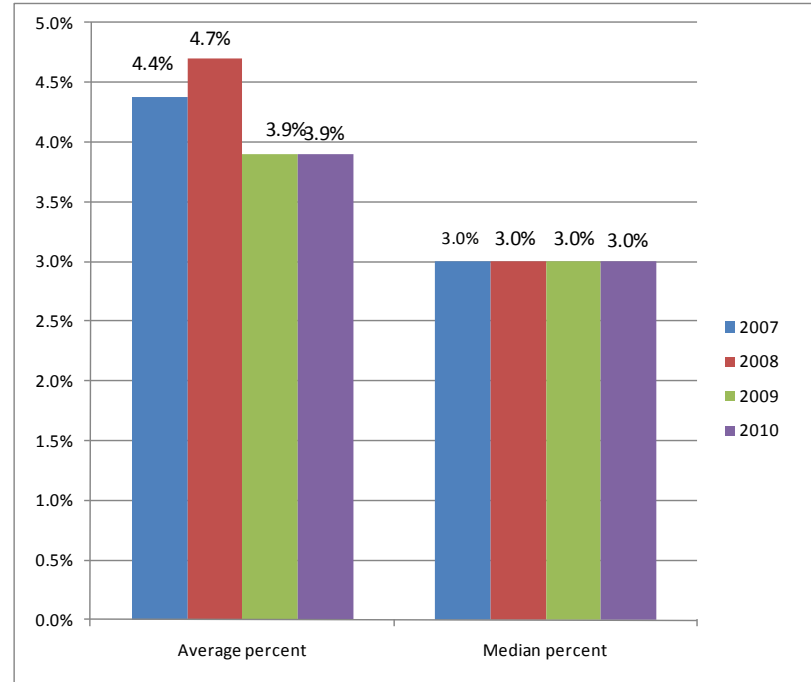
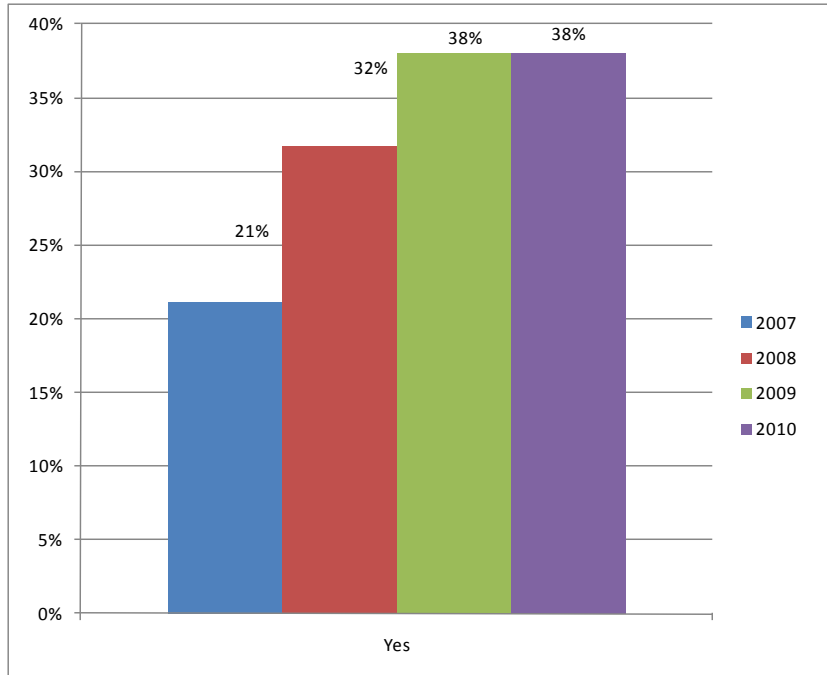
When are employees eligible to participate in the retirement plan?





Retirement – Defined Contribution Plans

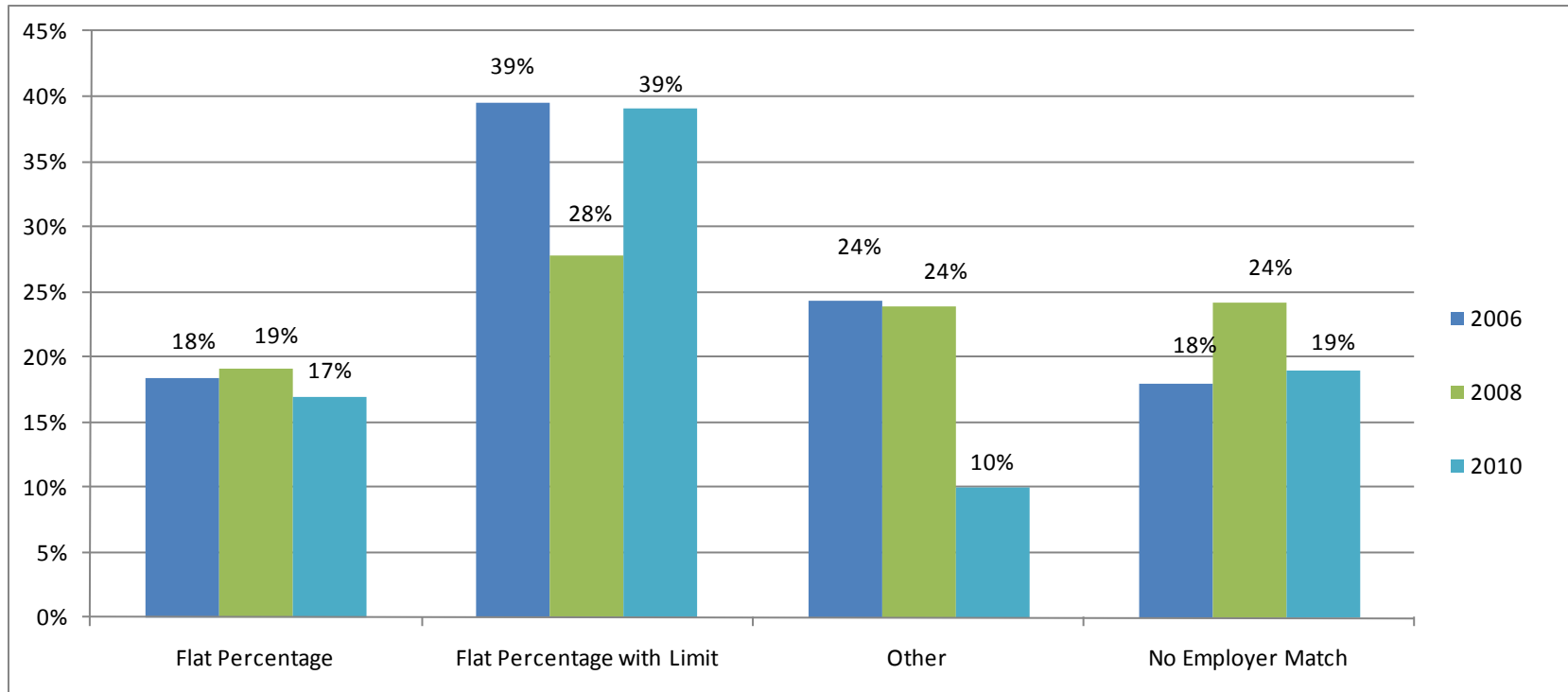
Do you automatically enroll employees in your DC plan upon eligibility?
What is the default deferral percentage?





Retirement – Defined Contribution Plans

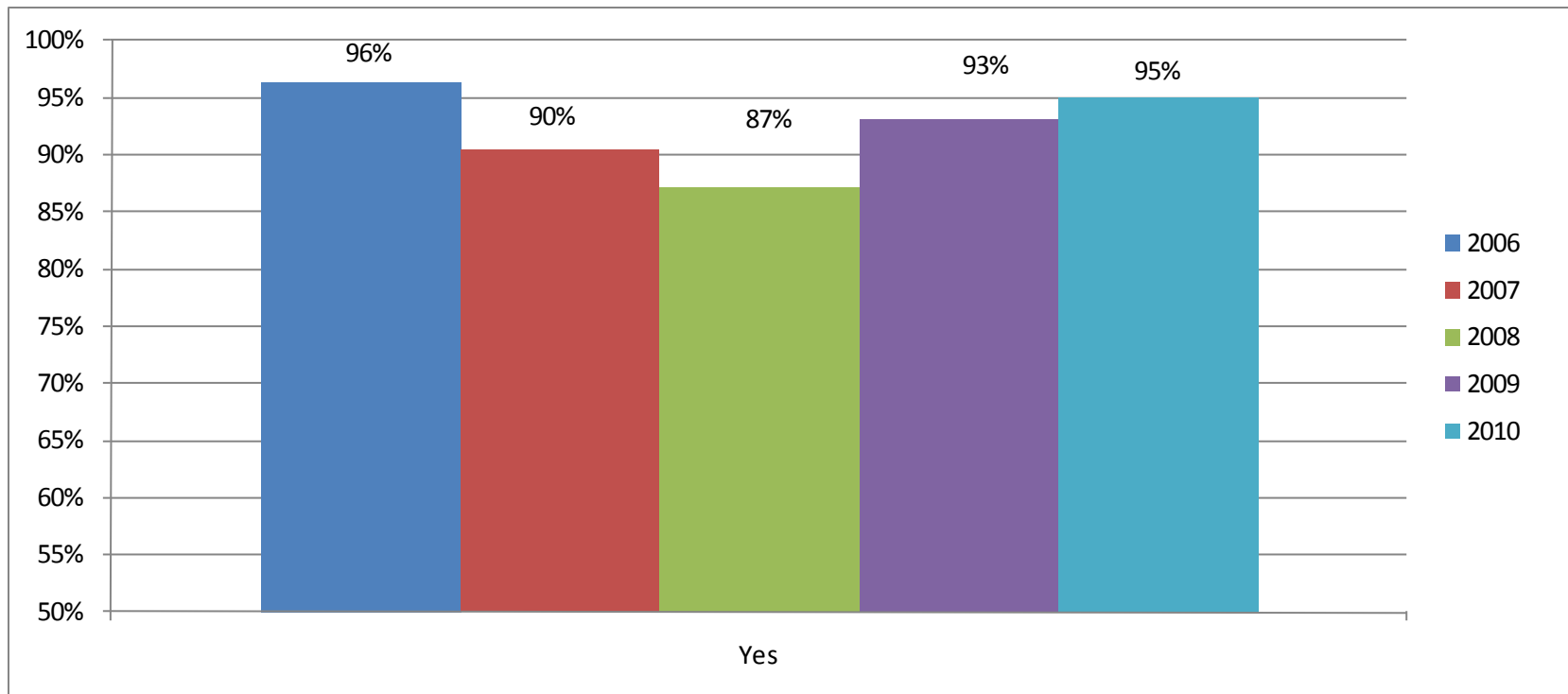
What is the percentage at which the employer matches employee contributions?





Retirement – Defined Contribution Plans

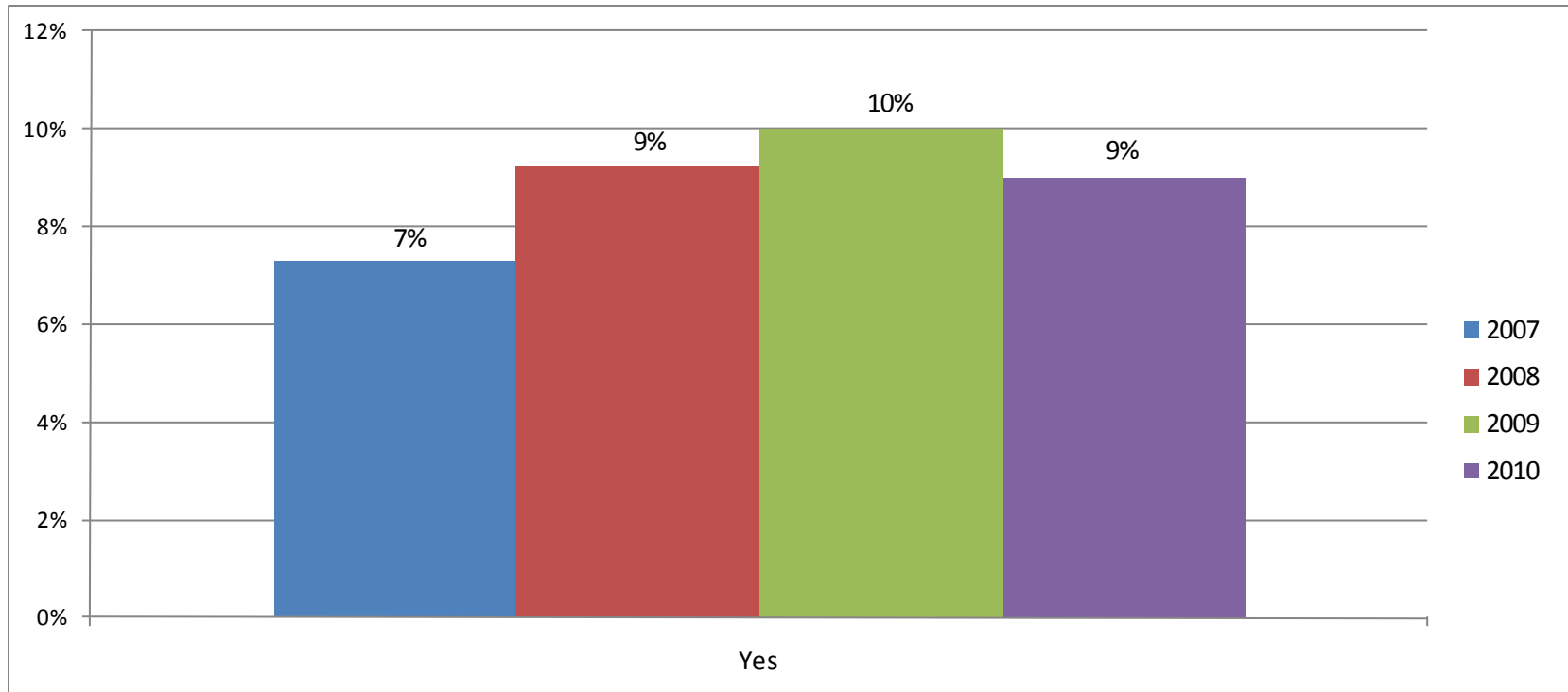
Does the plan permit catch-up contributions to participants age 50 or over?





Retirement – Defined Contribution Plans

Does your company provide a non-qualified supplement to this plan?
(applies to employees other than executives)





Accessing the Results

- PDF will be emailed to organizations that have purchased the survey
- Use standard username/password combination to log into portal:
<http://survey.akroninc.net/hrancaportal>
- Forgot username/password? Go to above address and click on “Forgot your password?”
- Haven’t purchased yet? Download order form at:
http://www.hra-nca.org/compensation_survey



Questions/Closing Remarks

- Thank you very much for coming
- Thank you very much for participating in the survey. We look forward to your participation next year too!
- Additional questions or comments?

survey@akroninc.net or 202-745-0400