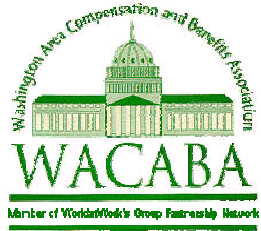




2011 Washington-Baltimore Metro Area Benefits Survey

June 9, 2011

Event Generously Sponsored by:



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Welcome

RaShaun Clark

HRA-NCA President



AFFILIATE OF
SHRMTM
SOCIETY FOR HUMAN
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But first... a word from our sponsors





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Agenda

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



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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



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Committee Members

- Sonya Lee, SPHR, Director of Surveys
- George Lane, CLU, Mercer, Chair of Benefits Survey Committee
- Judy Dale, Mercer
- Joan M. Passerino, JD, MBA, CEBS, District of Columbia Retirement Board
- Raysha Picerno, SPHR, Willis of Maryland, Inc.
- Maria Green, CEBS, CMS, SPHR, HR Consultant

- And the AKRON Team:
 - Rob Case
 - Madeline Fleckenstein, CEBS
 - Gloria Gallo
 - Bryan Williams
 - Angelo Kostopoulos



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The Survey Overview

- 3300 invited to participate
- 226 respondents (vs. 256 in 2010, 265 in 2009, 278 in 2008)
- 72% repeat participation rate
- Data collected February 1 – May 16, 2011
- Data in survey - as of February 1, 2011
- Survey Results available now at:
<http://survey.akroninc.net/hrancaportal>



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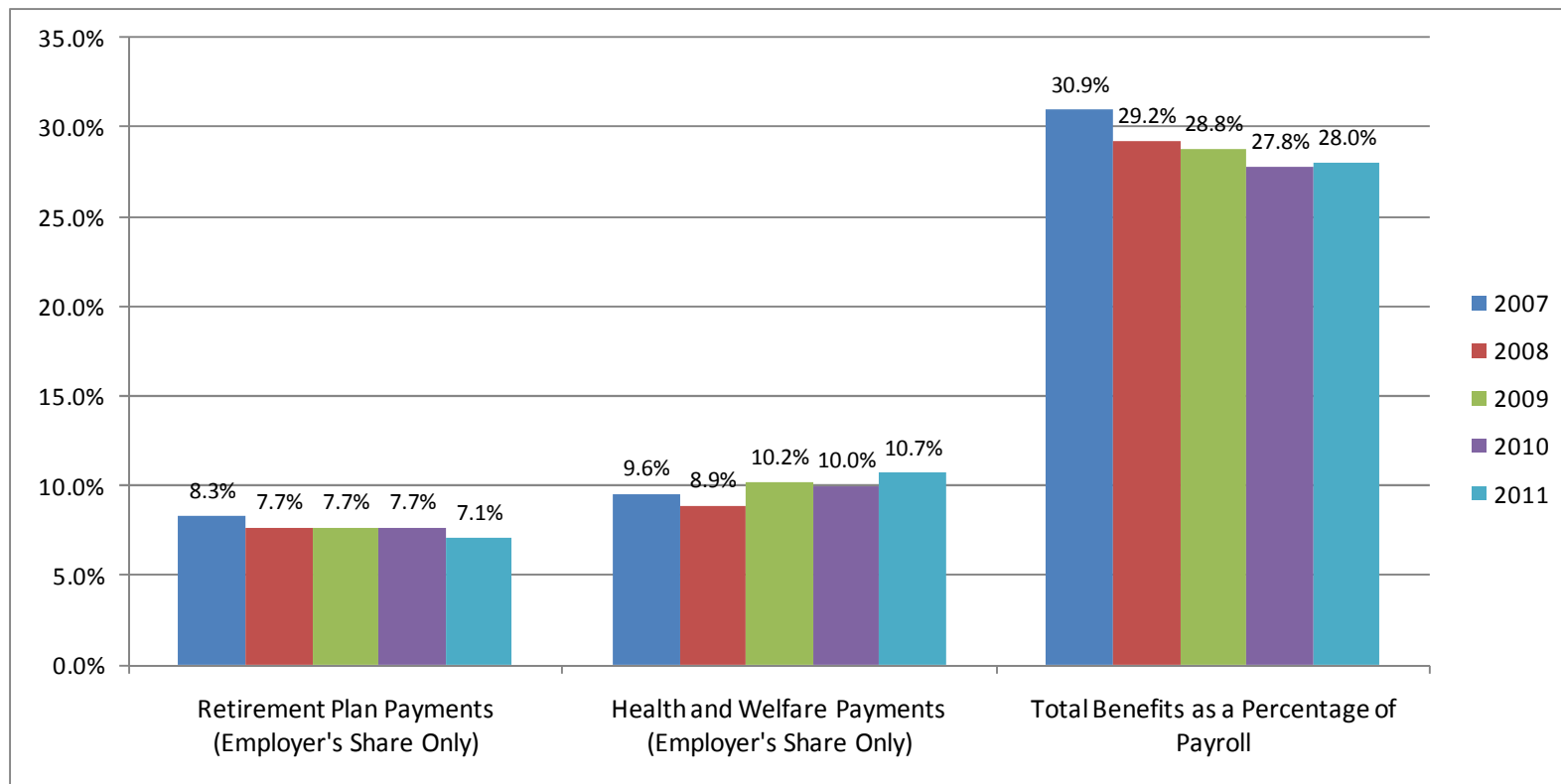
Highlights

- 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) – Raysha Picerno
- Retirement – Joan Passerino



Fringe Rates

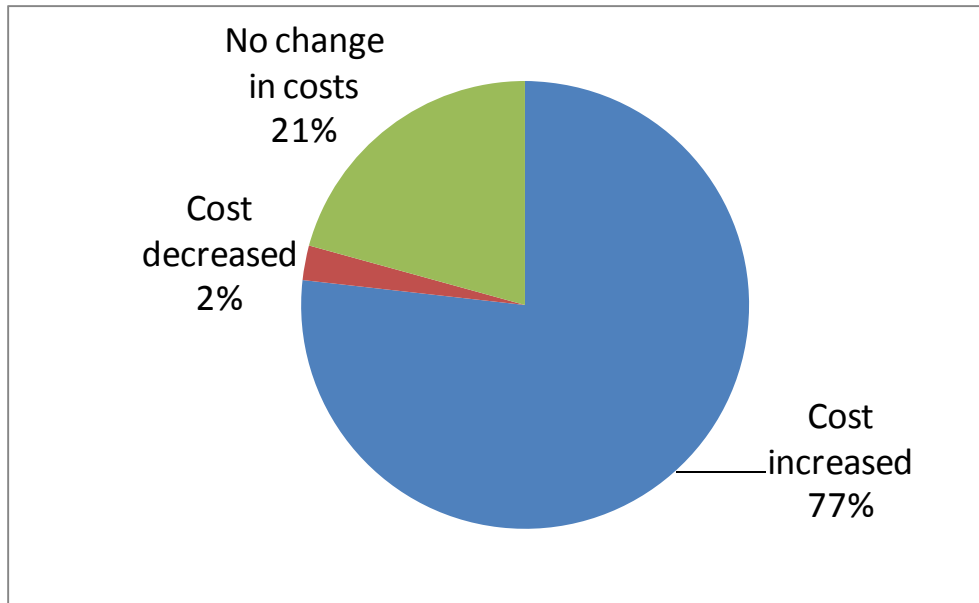
Average percent of payroll paid for each of the following:





Medical – Plan Financials

Assuming no plan design changes, what percent change in your plan costs did you experience in your 2011 renewal?

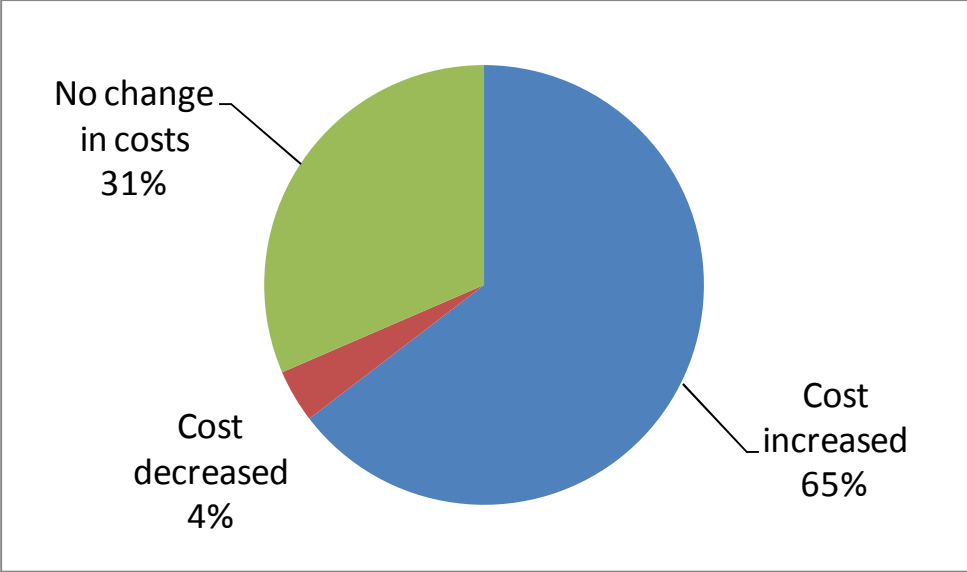


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 6.4%, down from 7.4% last year.



Medical – Plan Financials

What was the FINAL percentage change in your 2011 plan costs?

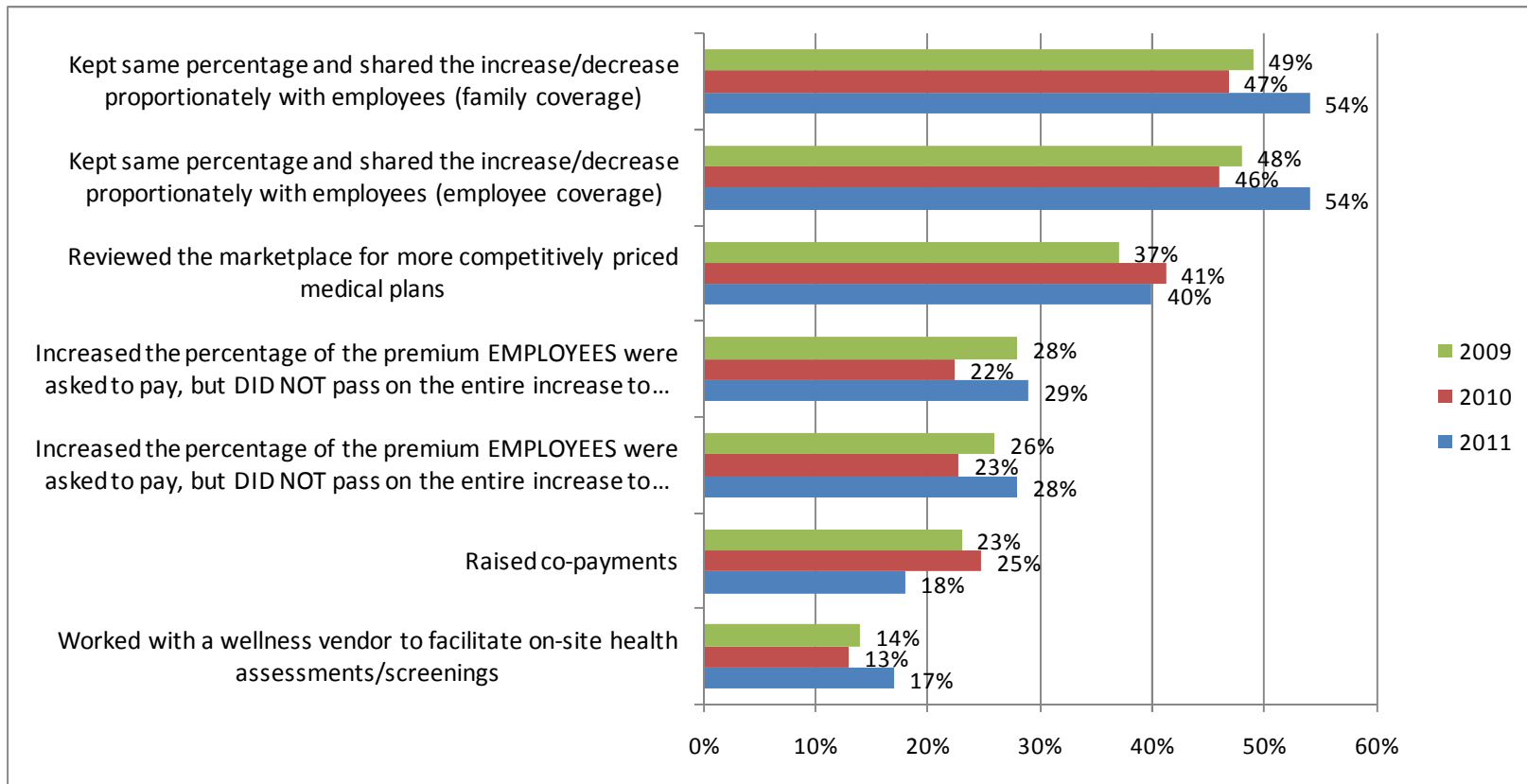


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 4.9%, down from 5.1% last year.



Medical – Plan Financials

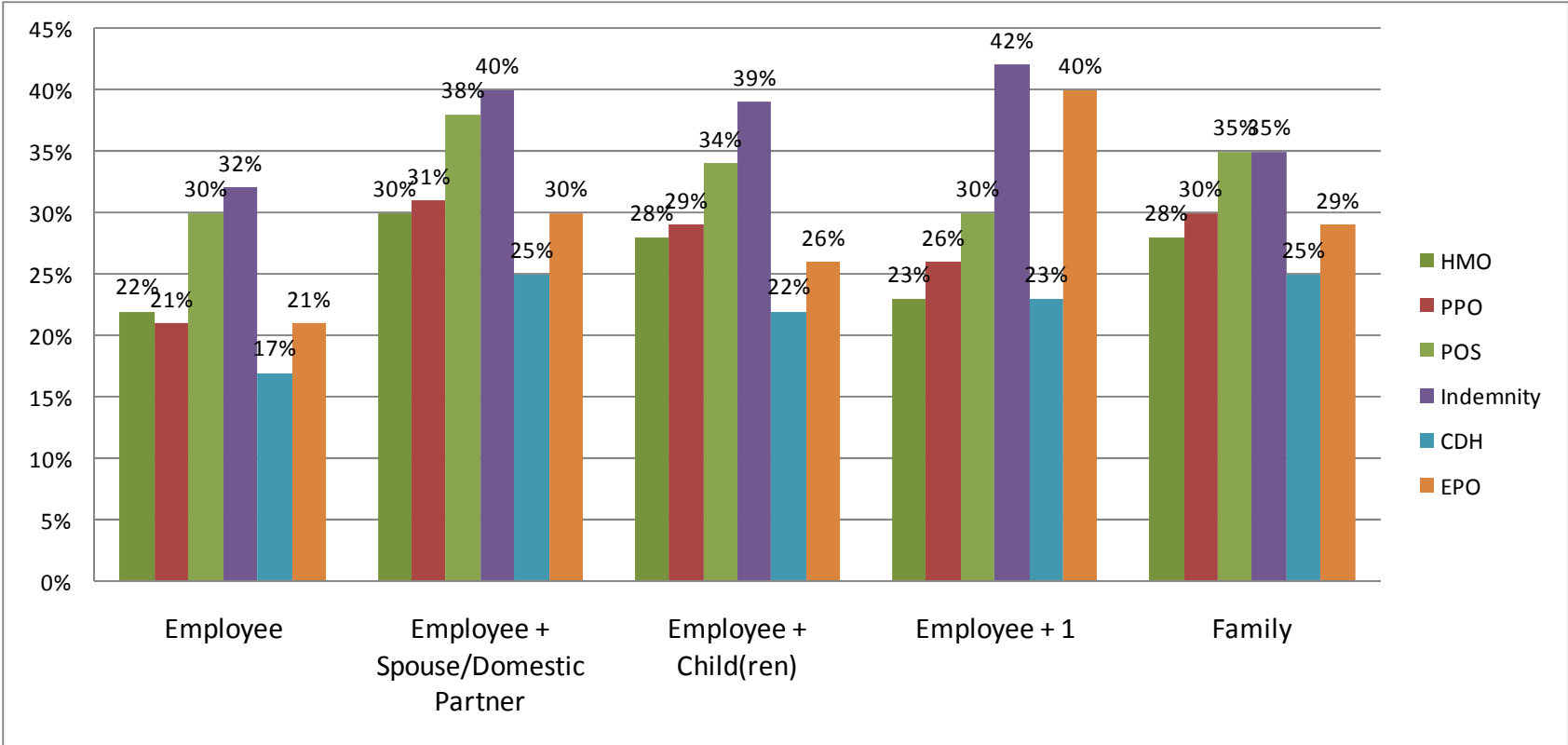
Which of the following actions did you take in response to 2011 plan rate changes?





Medical – Plan Financials

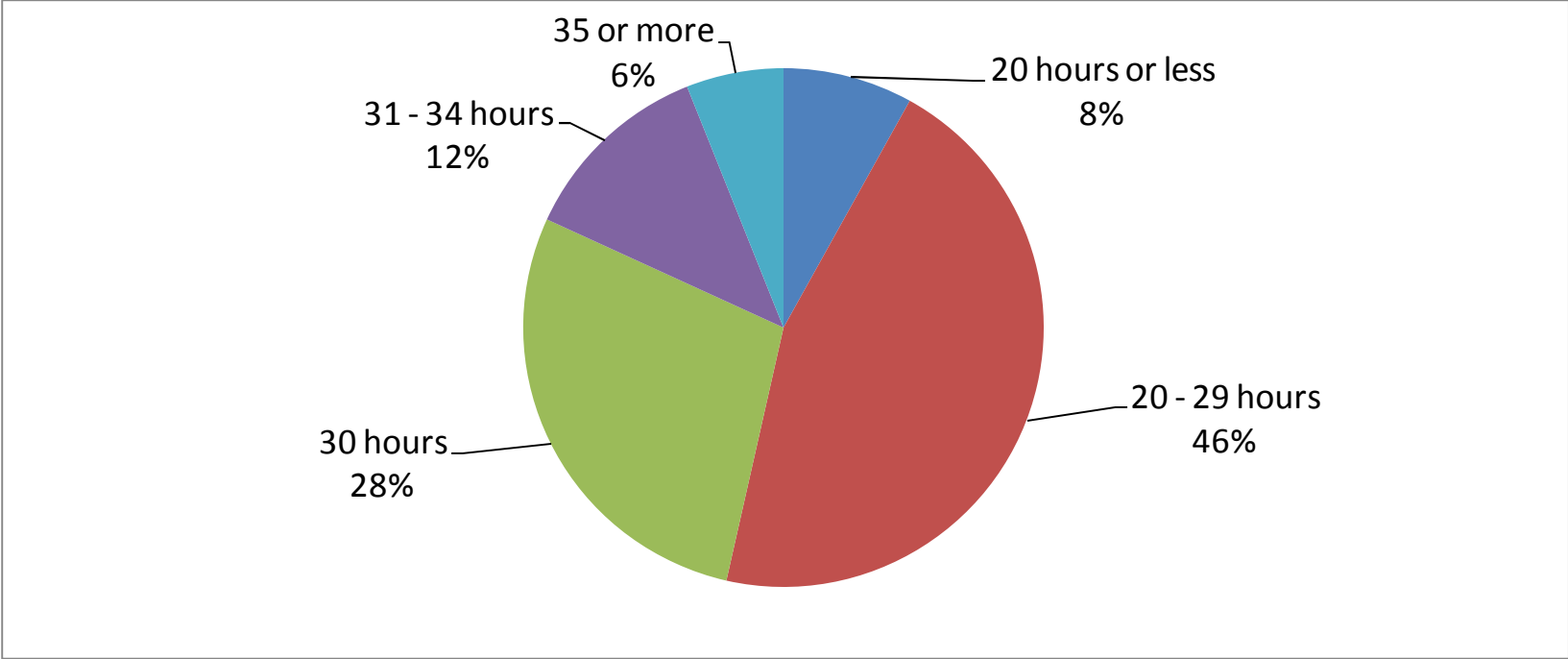
What percent of the monthly health care premium does the employee pay?





Health Care Reform

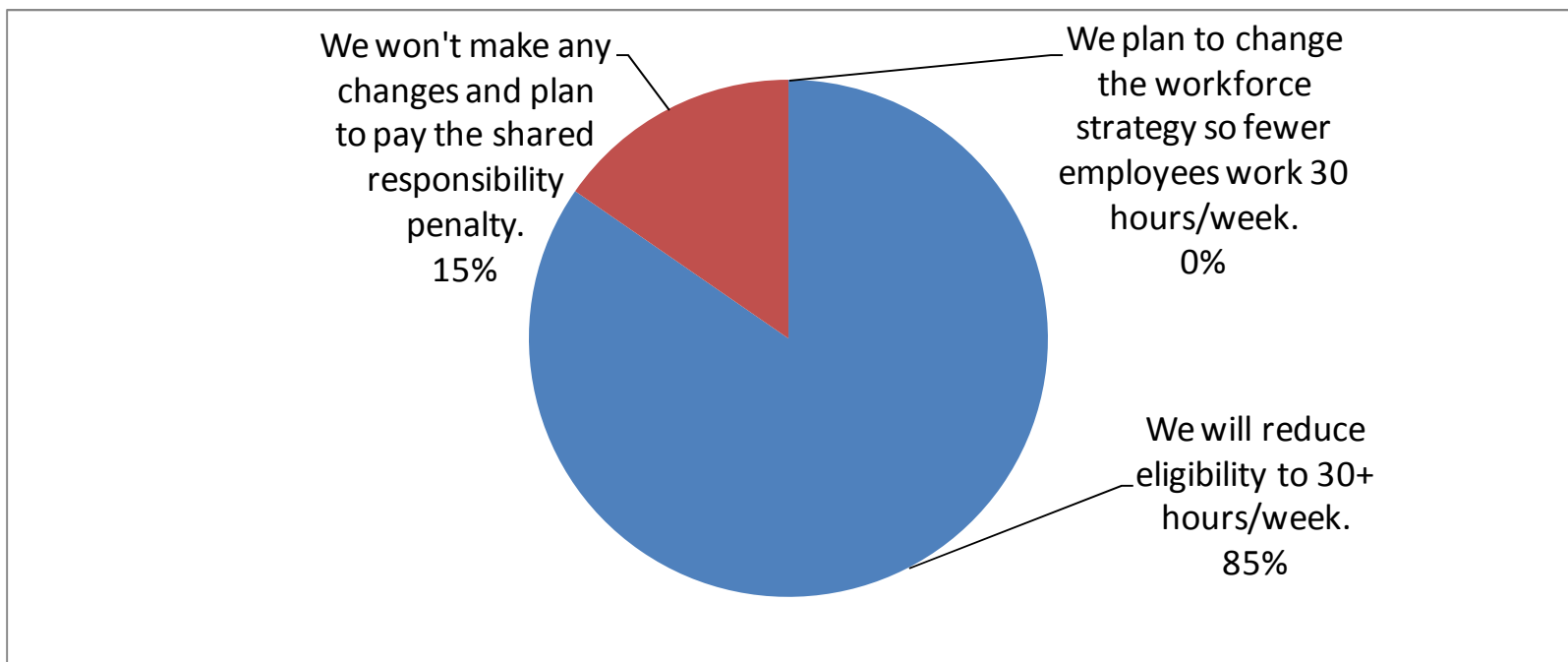
What is the minimum number of hours per week an employee must work in order to be eligible for health care benefits?





Health Care Reform

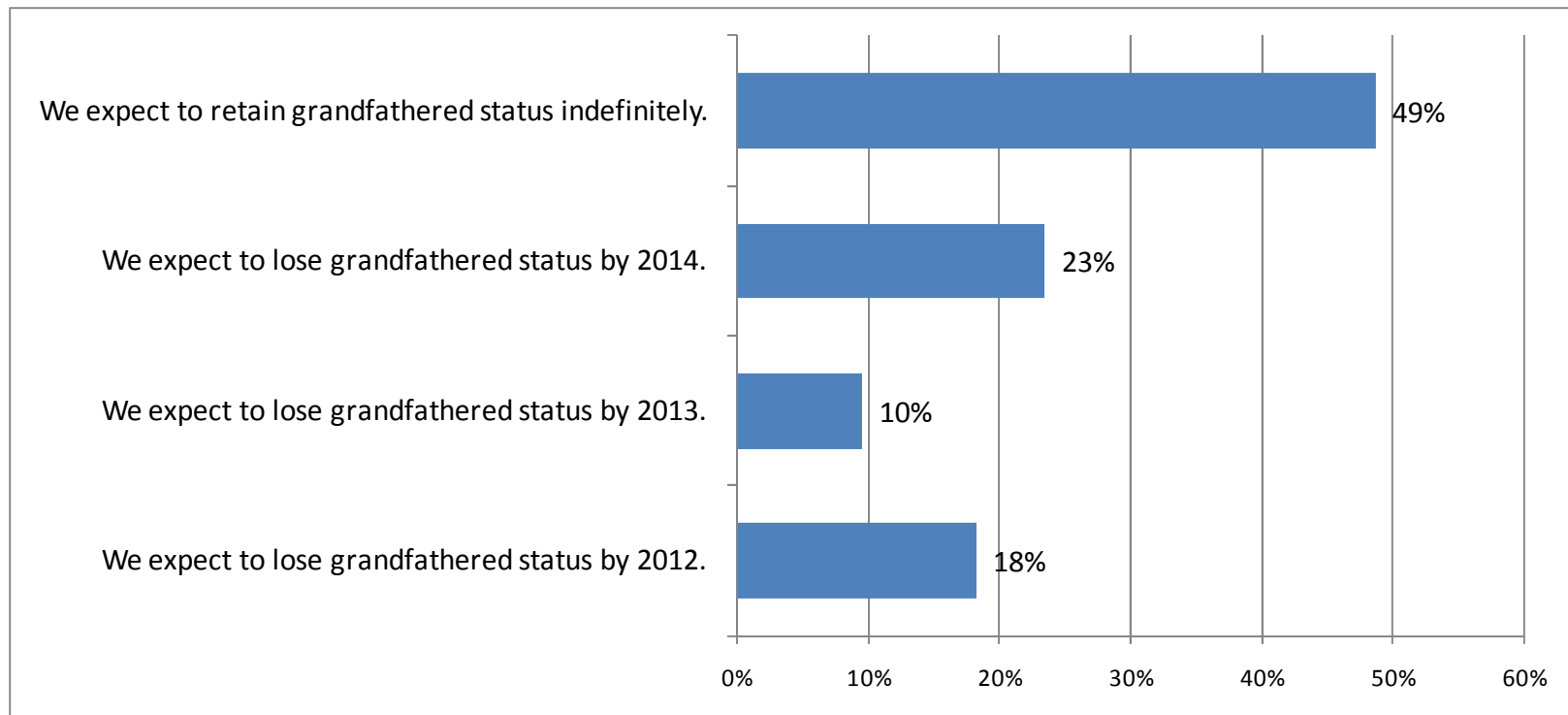
If your minimum eligibility requirement is currently more than 30 hours/week, which of the following actions are you considering:





Health Care Reform

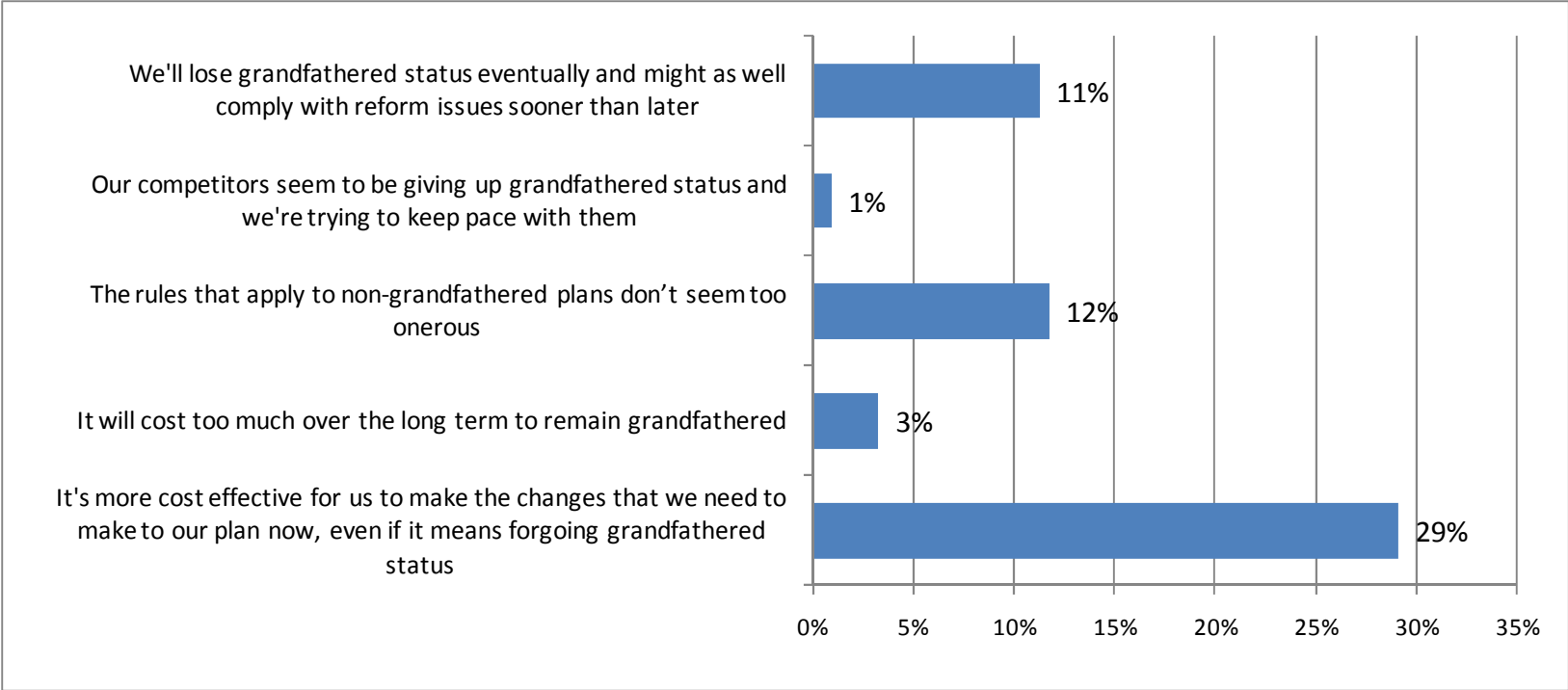
If you indicated that you've retained grandfathered status for one or all plans in 2011, please indicate which of the following is true:





Health Care Reform

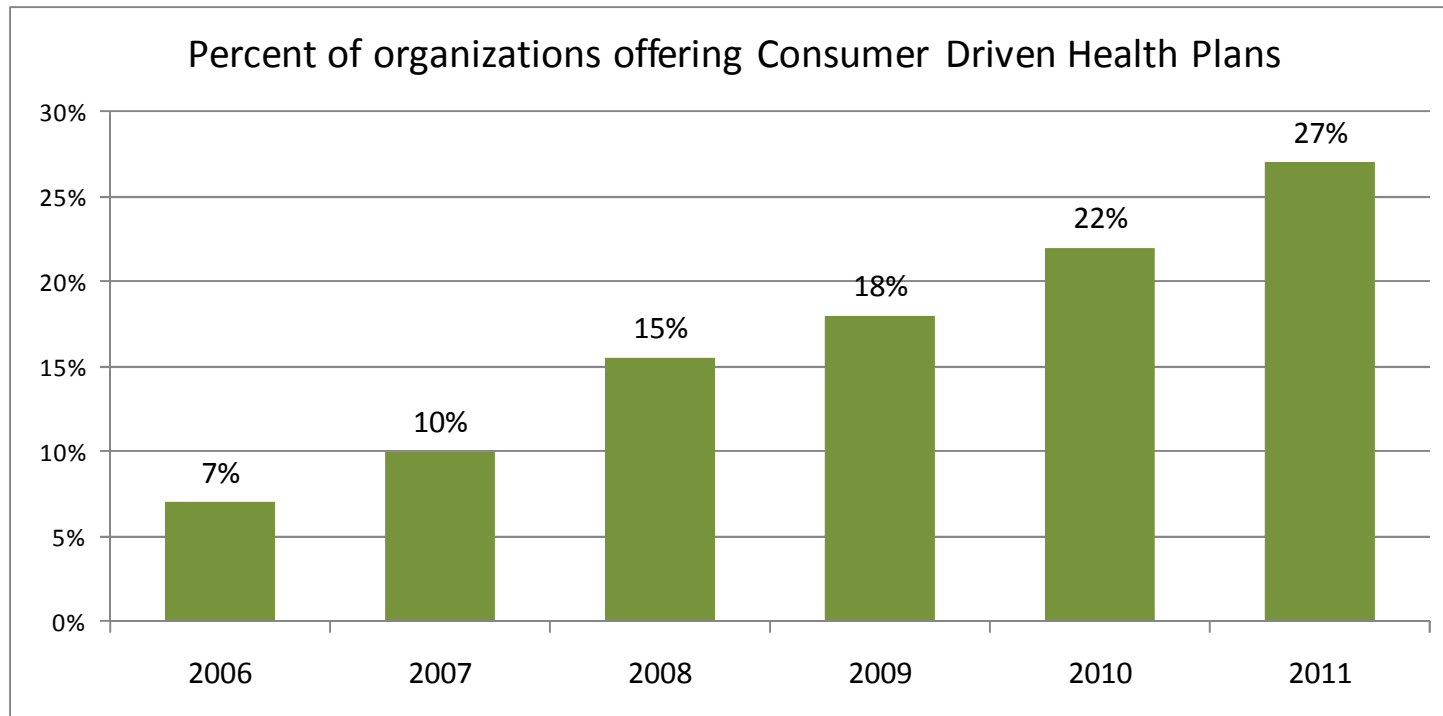
If you indicated that you've lost grandfathered status for one or more plans in 2011, please indicate which of the following reasons resulted in that decision:





Consumer Driven Health Plans

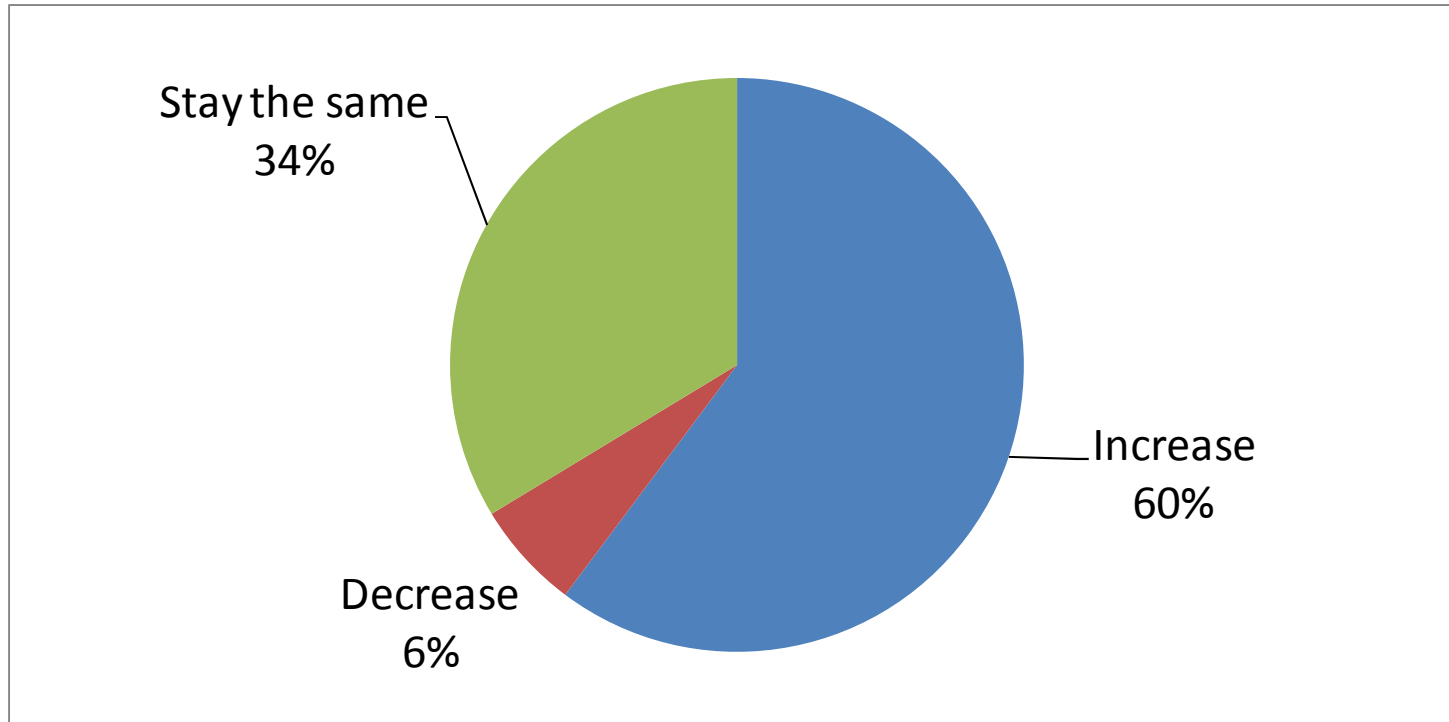
Do you offer a CDH Plan?





Consumer Driven Health Plans

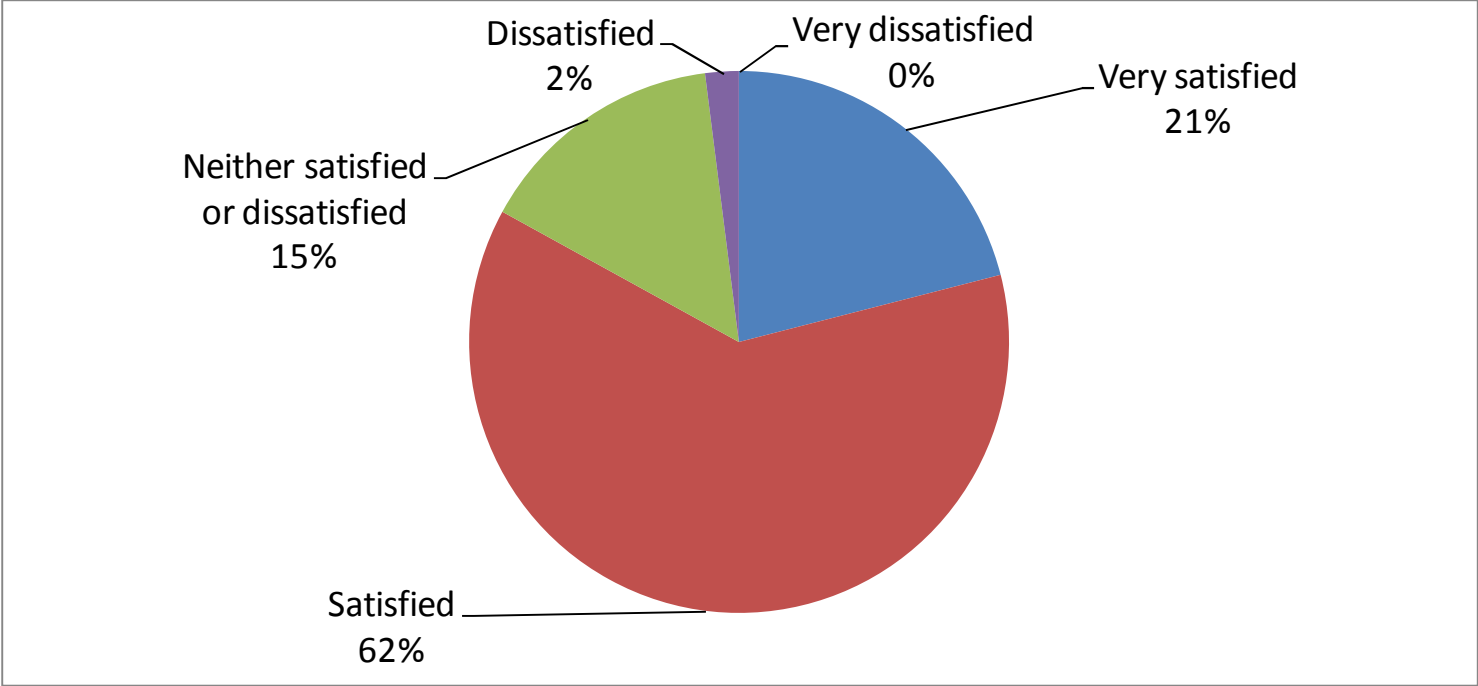
If 2011 is not your first year offering a CDHP, have you seen enrollment:





Consumer Driven Health Plans

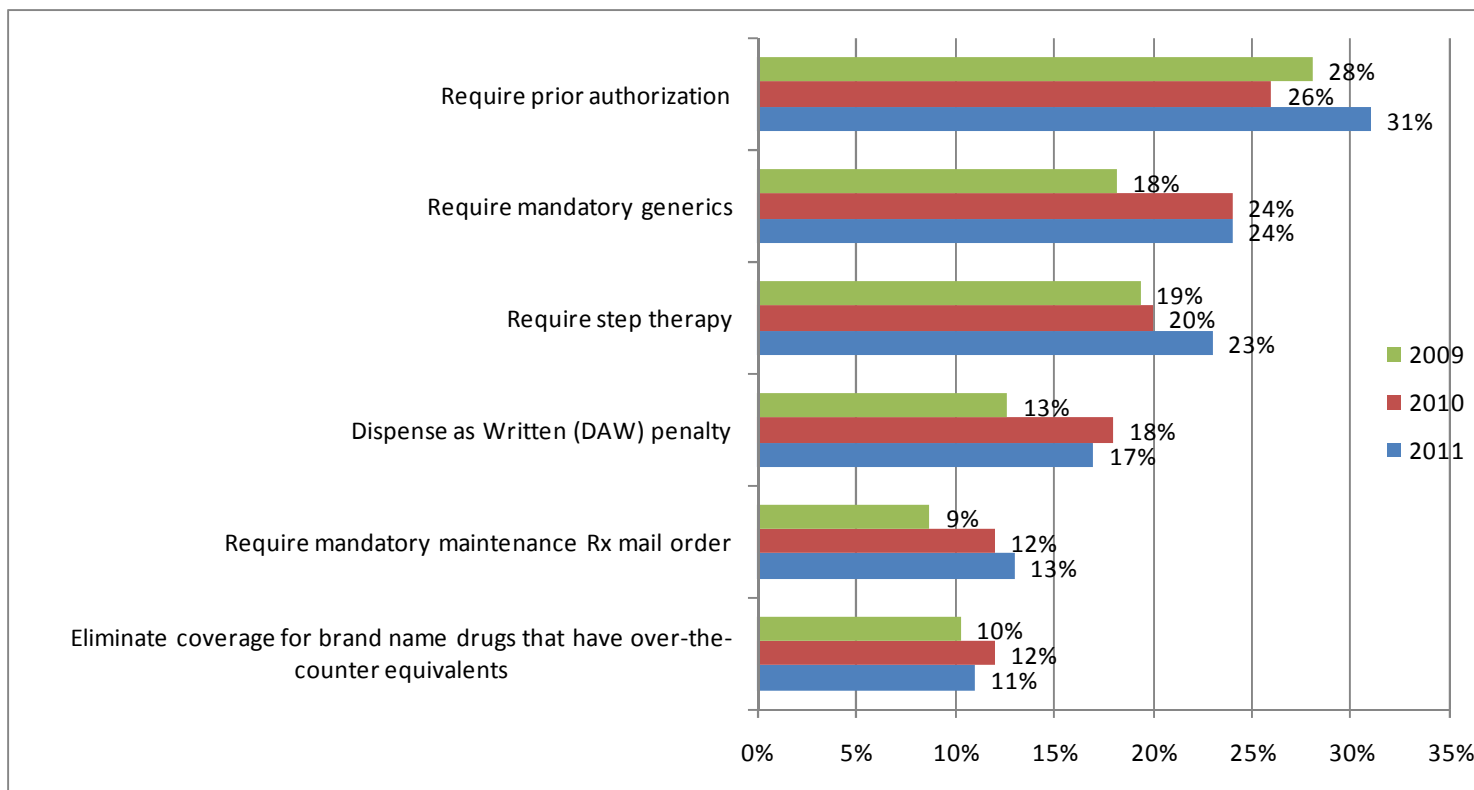
How would you rate your employees' satisfaction with your CDHP?





Prescription Drugs

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





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Welfare Benefits

Judy Dale

Mercer



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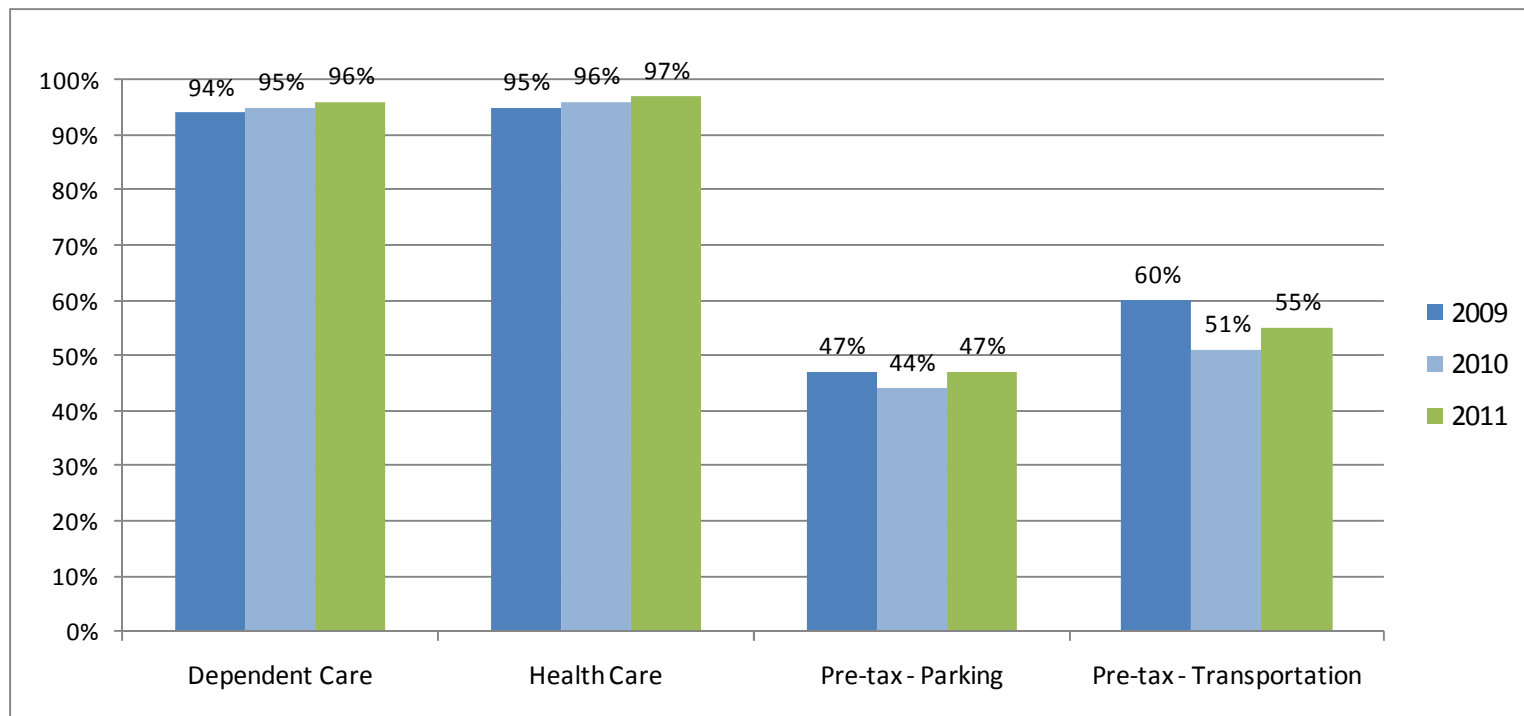
Welfare Benefits

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



Welfare Benefits - Flexible Spending Accounts

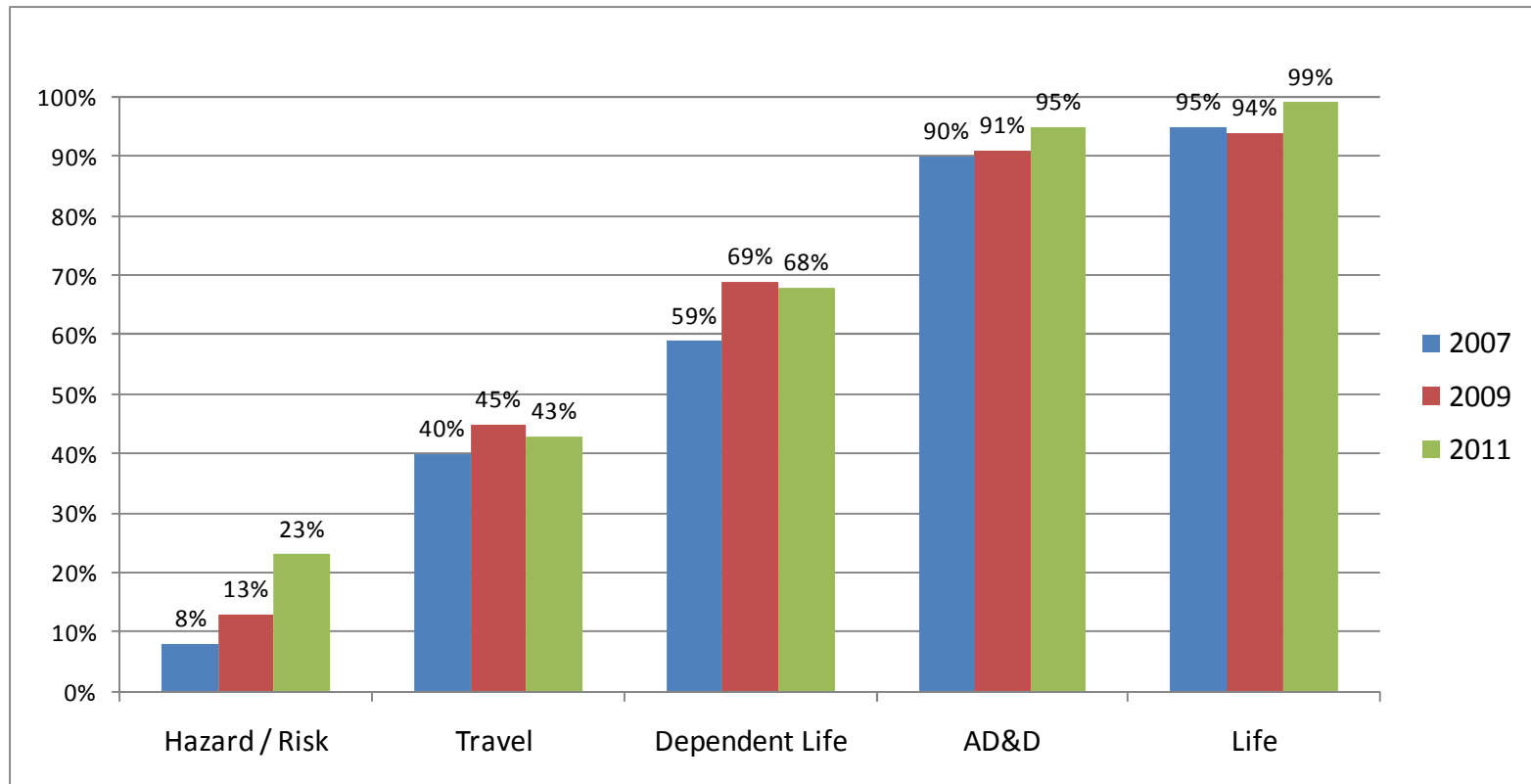
Percent of Respondents who offer these FSA benefits:





Welfare Benefits – Life Insurance

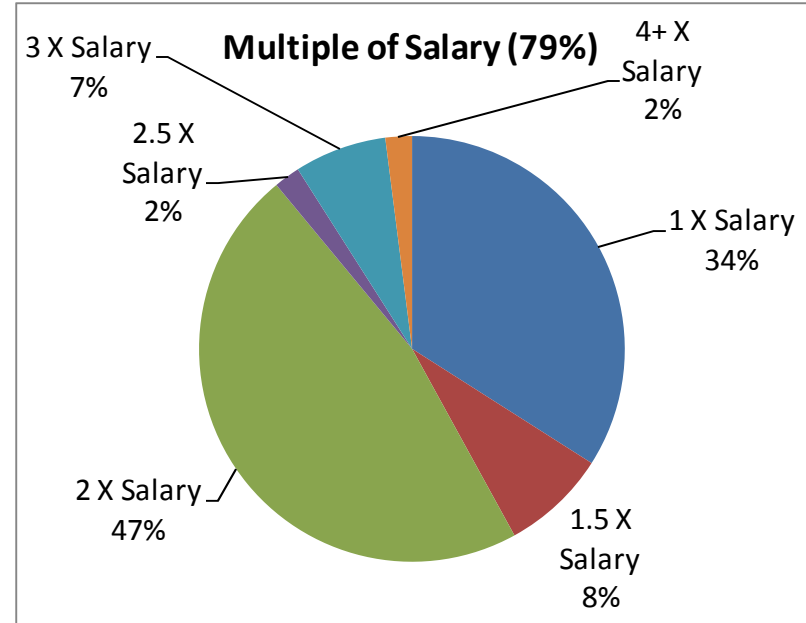
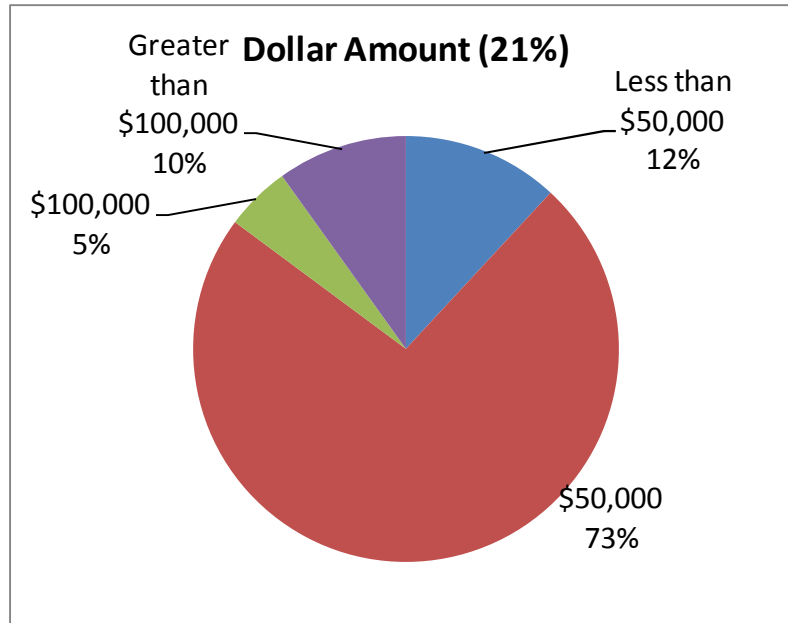
Percent of Respondents Who Offer These Insurance Benefits:





Welfare Benefits – Life Insurance

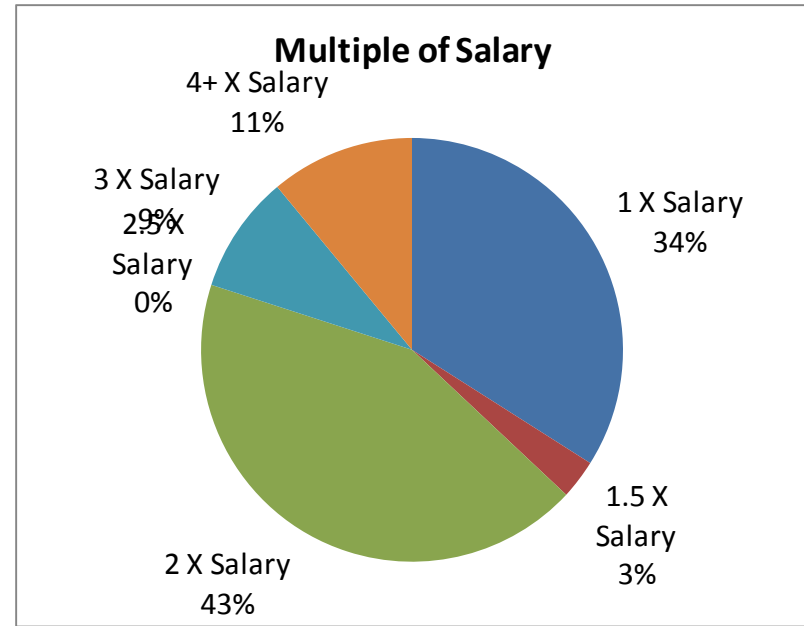
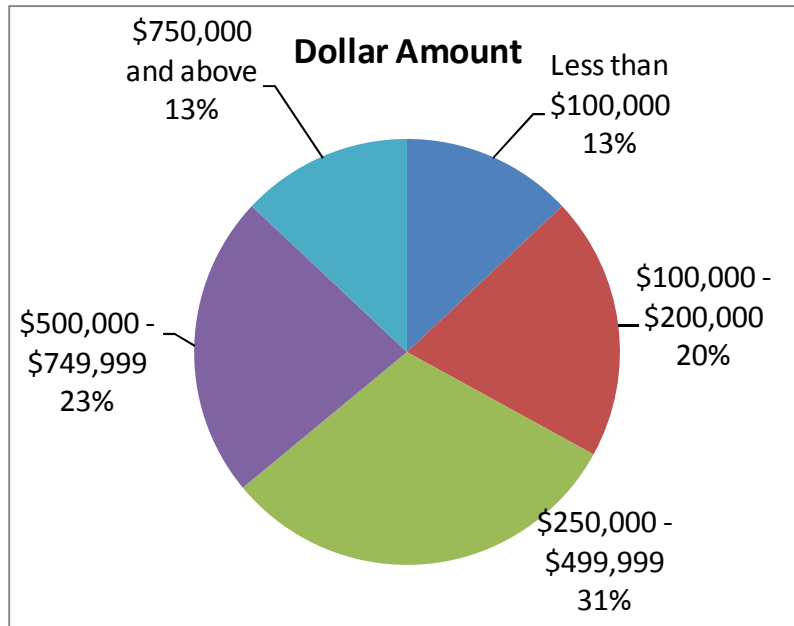
What is the amount of Basic Life Insurance that you offer?





Welfare Benefits – Life Insurance

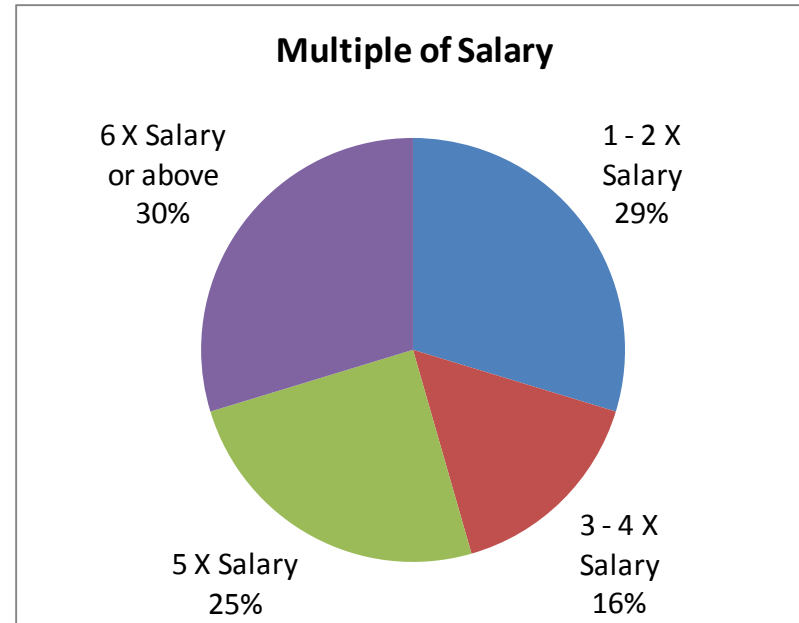
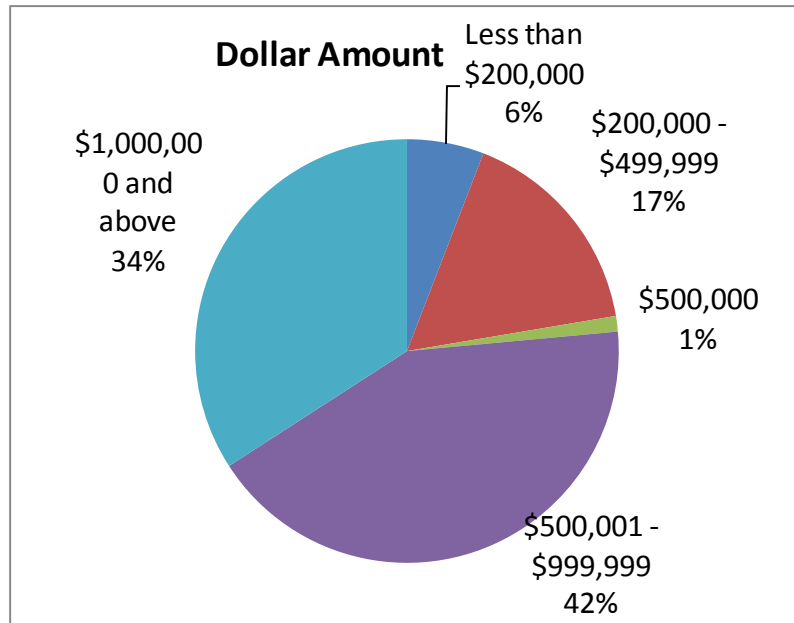
What is the maximum amount of Basic Life Insurance that you offer?





Welfare Benefits – Life Insurance

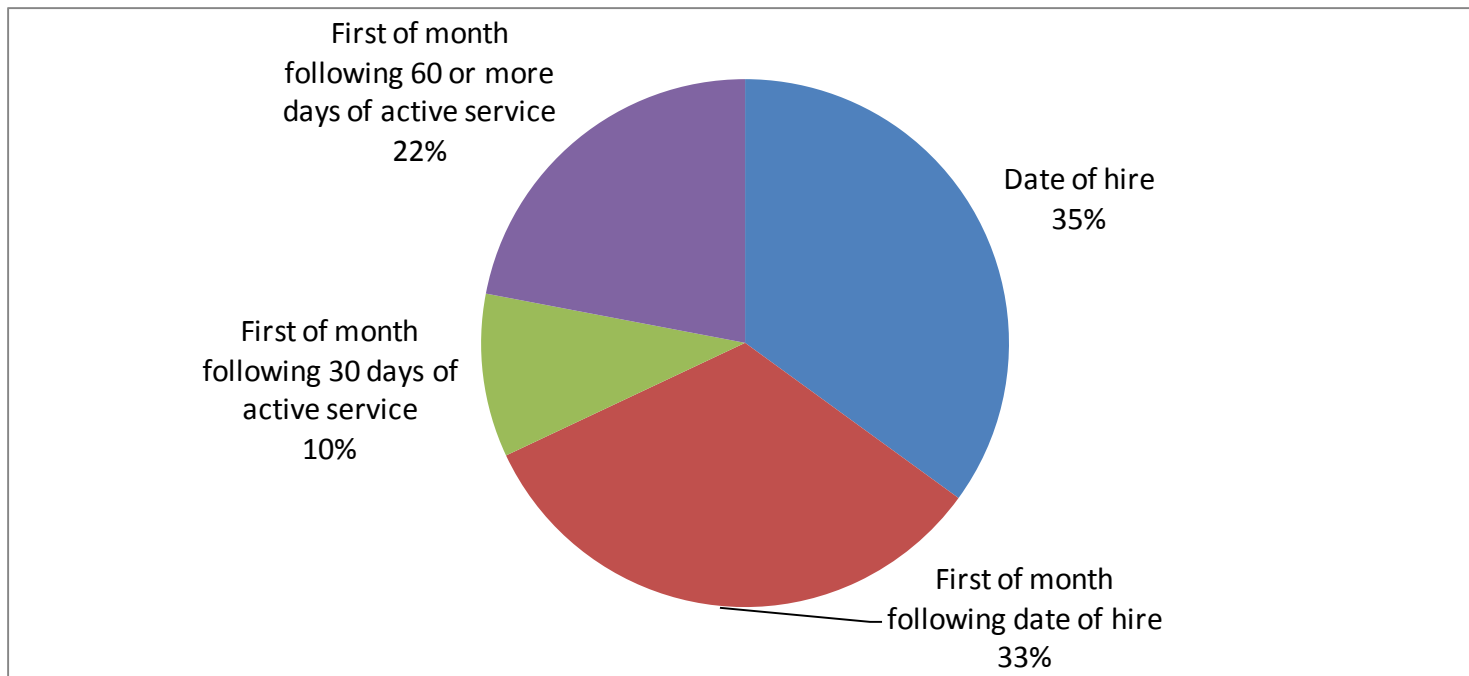
What is the maximum amount of Supplemental Life Insurance that you offer?





Welfare Benefits – Short-term Disability

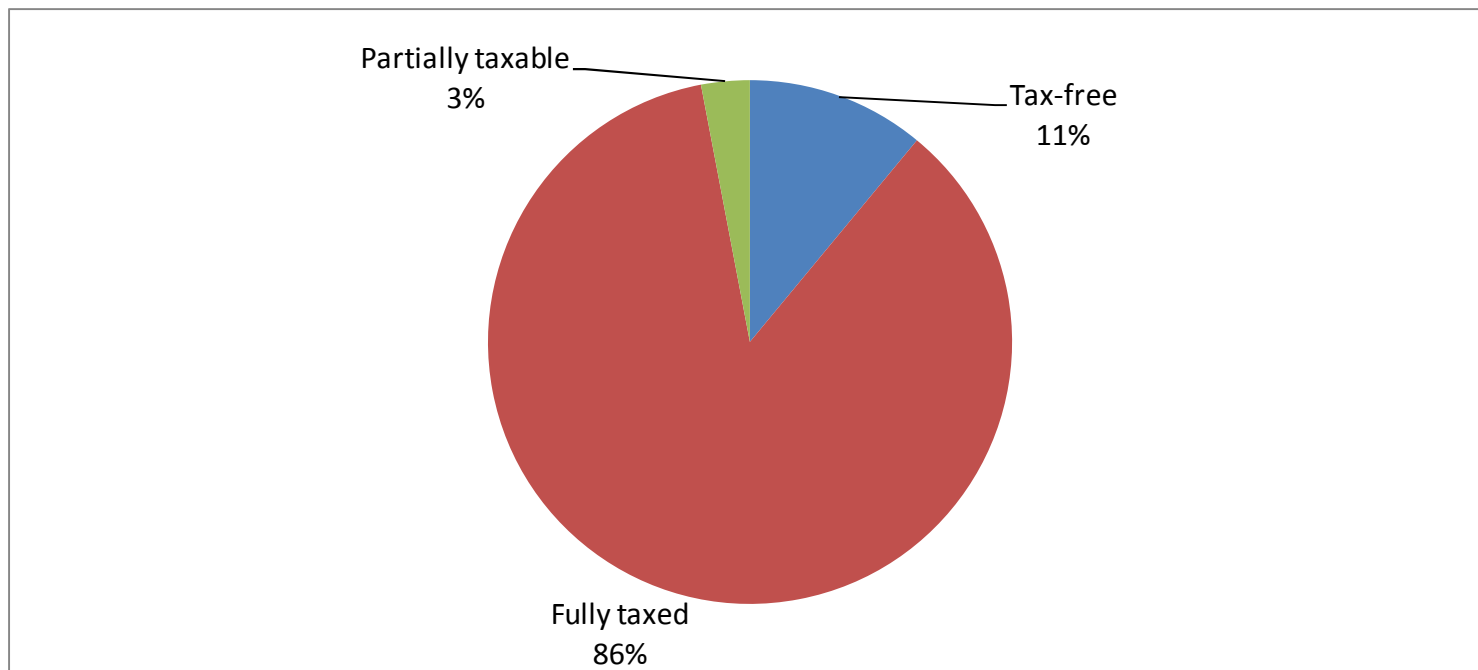
When is a new employee eligible to be enrolled in this plan?





Welfare Benefits – Short-term Disability

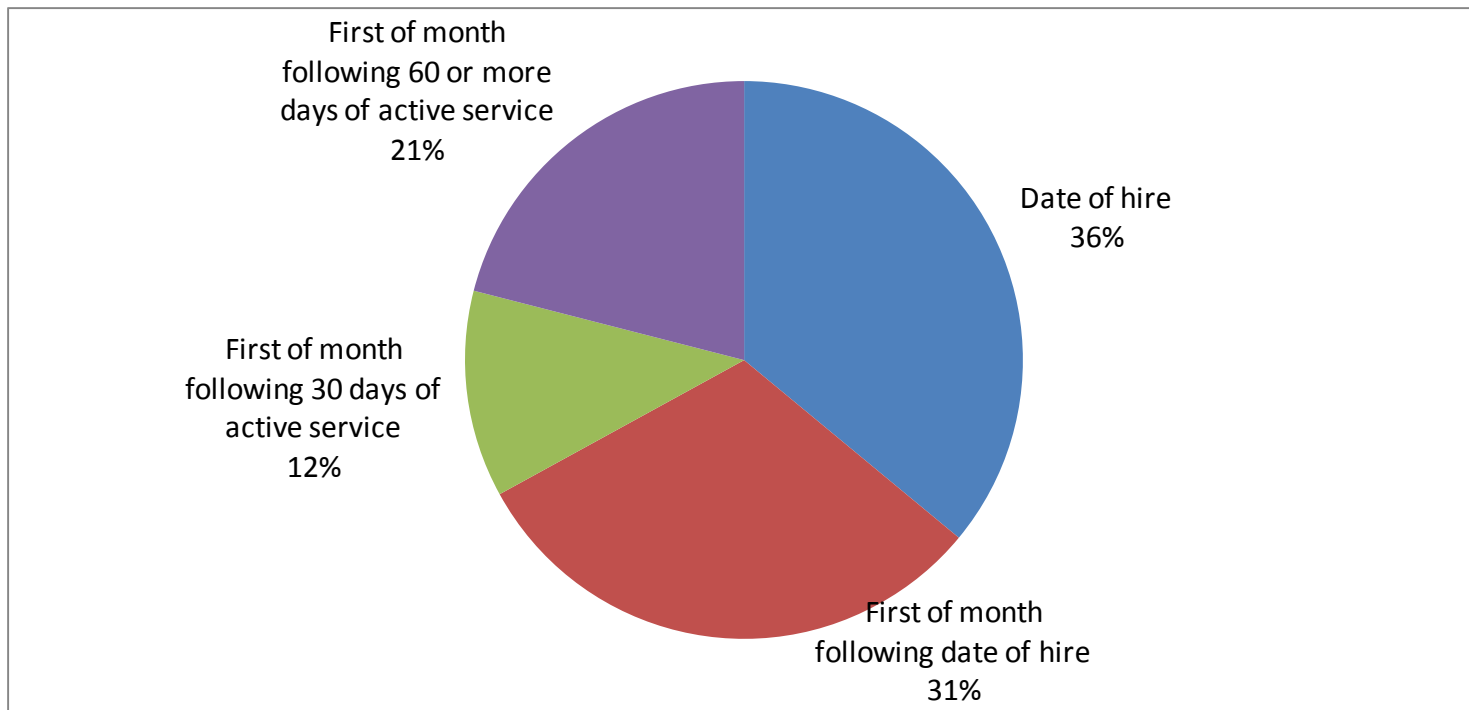
In the event of a short-term disability, the benefit paid to the employee is:





Welfare Benefits – Long-term Disability

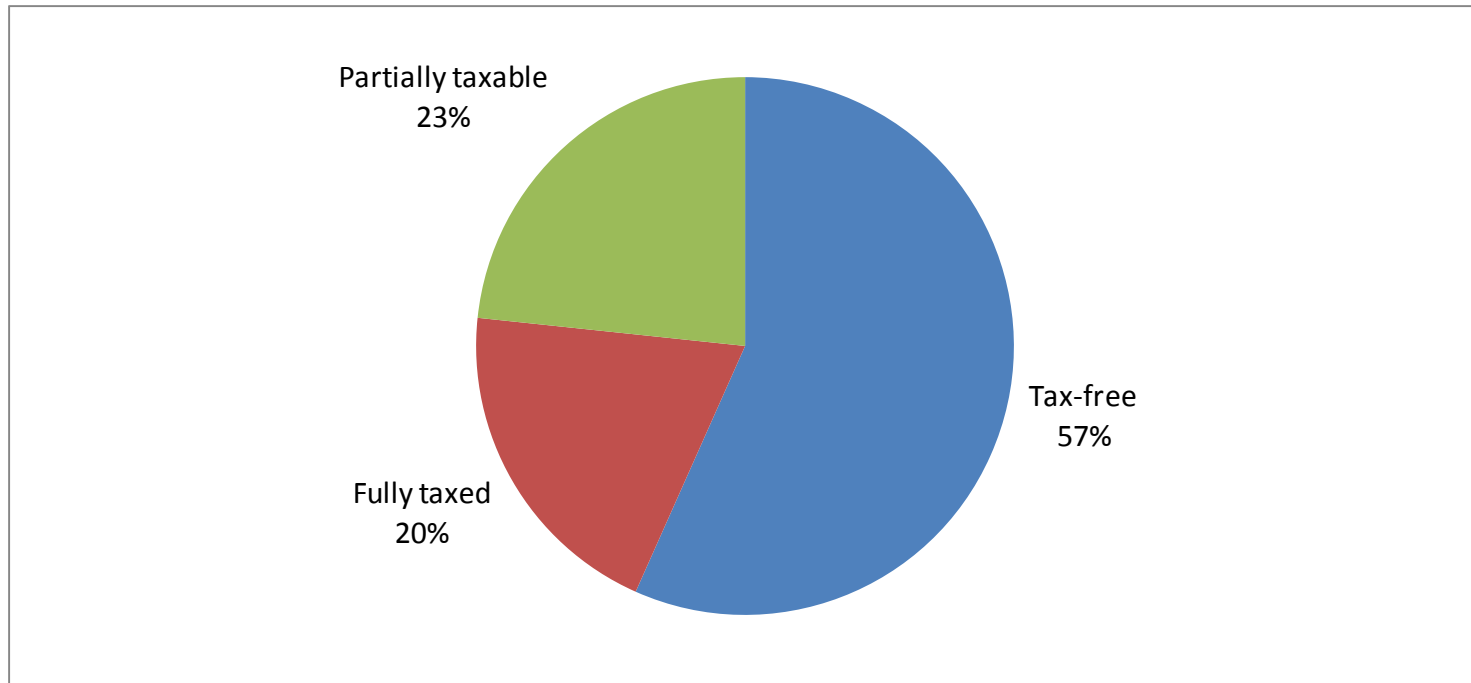
When is a new employee eligible to be enrolled in this plan?





Welfare Benefits – Long-term Disability

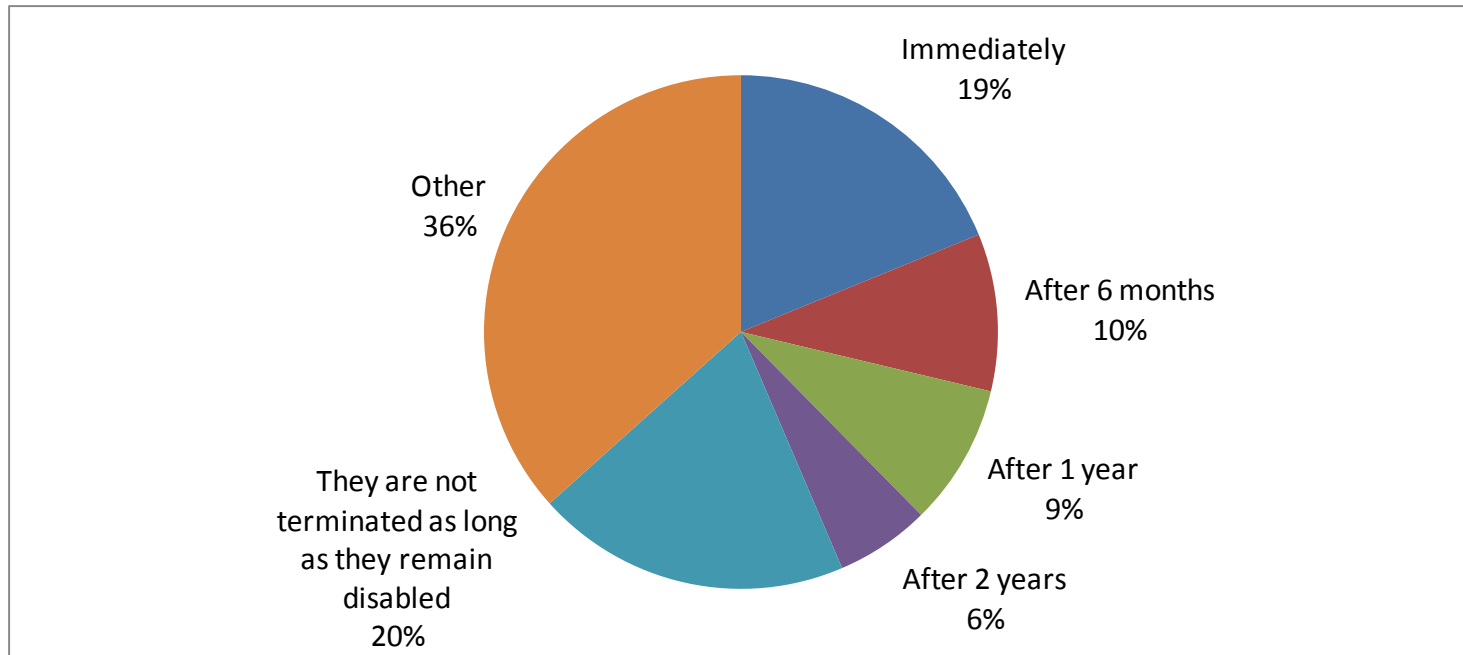
In the event of a long-term disability, the benefit paid to the employee is:





Welfare Benefits – Long-term Disability

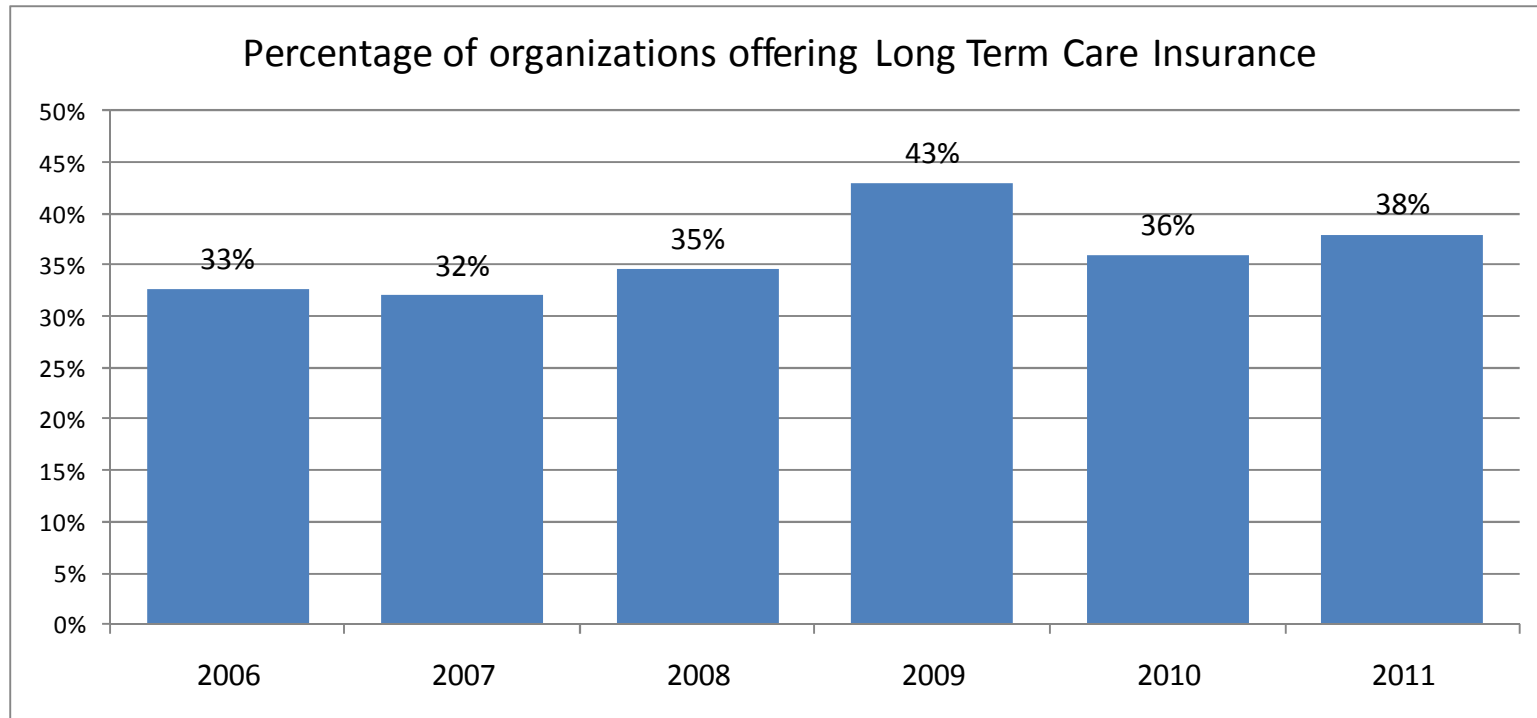
Once an employee has been approved for long-term disability, when is he/she terminated?





Welfare Benefits – Long Term Care Insurance

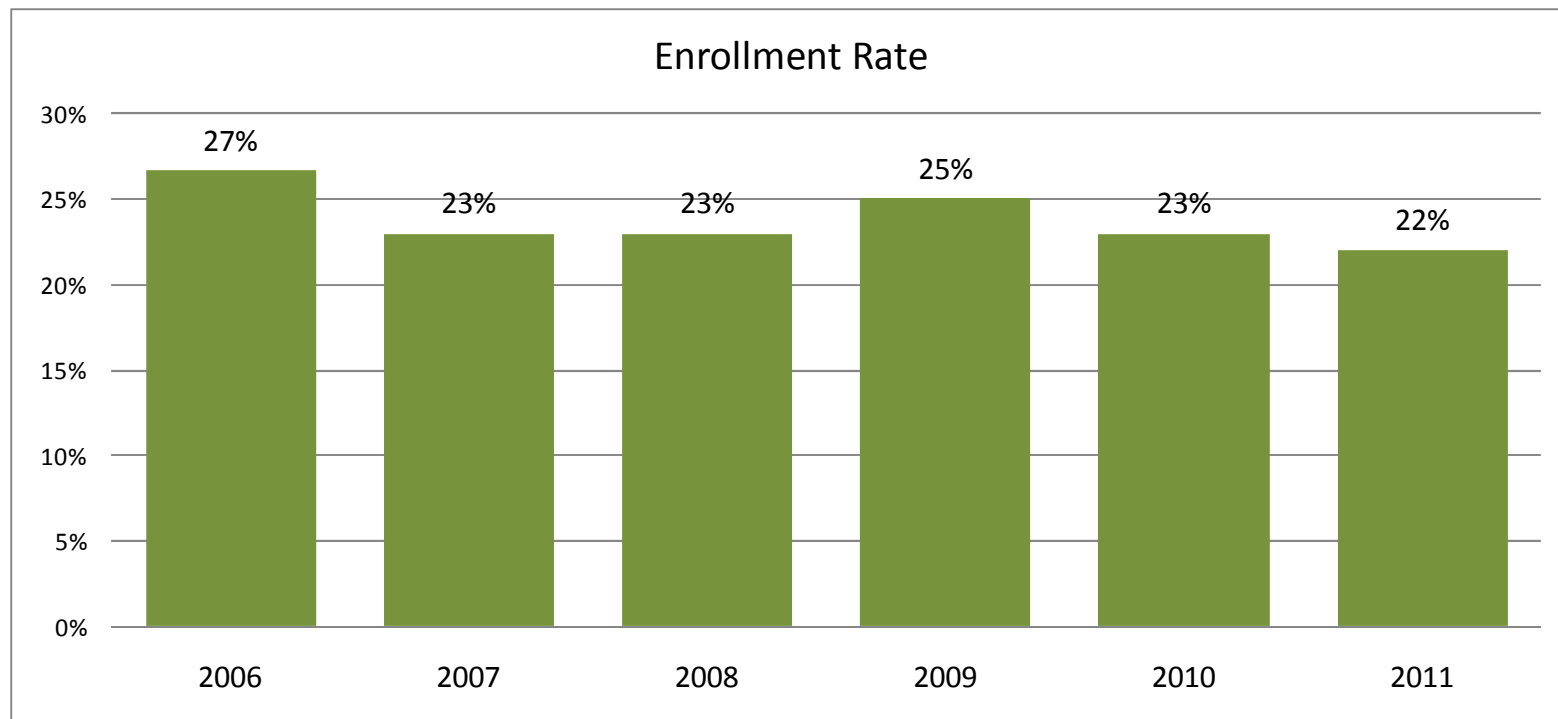
Do you offer Long Term Care Insurance?





Welfare Benefits – Long Term Care Insurance

What percent of EEs are enrolled?





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Work Life Benefits

Raysha Picerno

Willis Group



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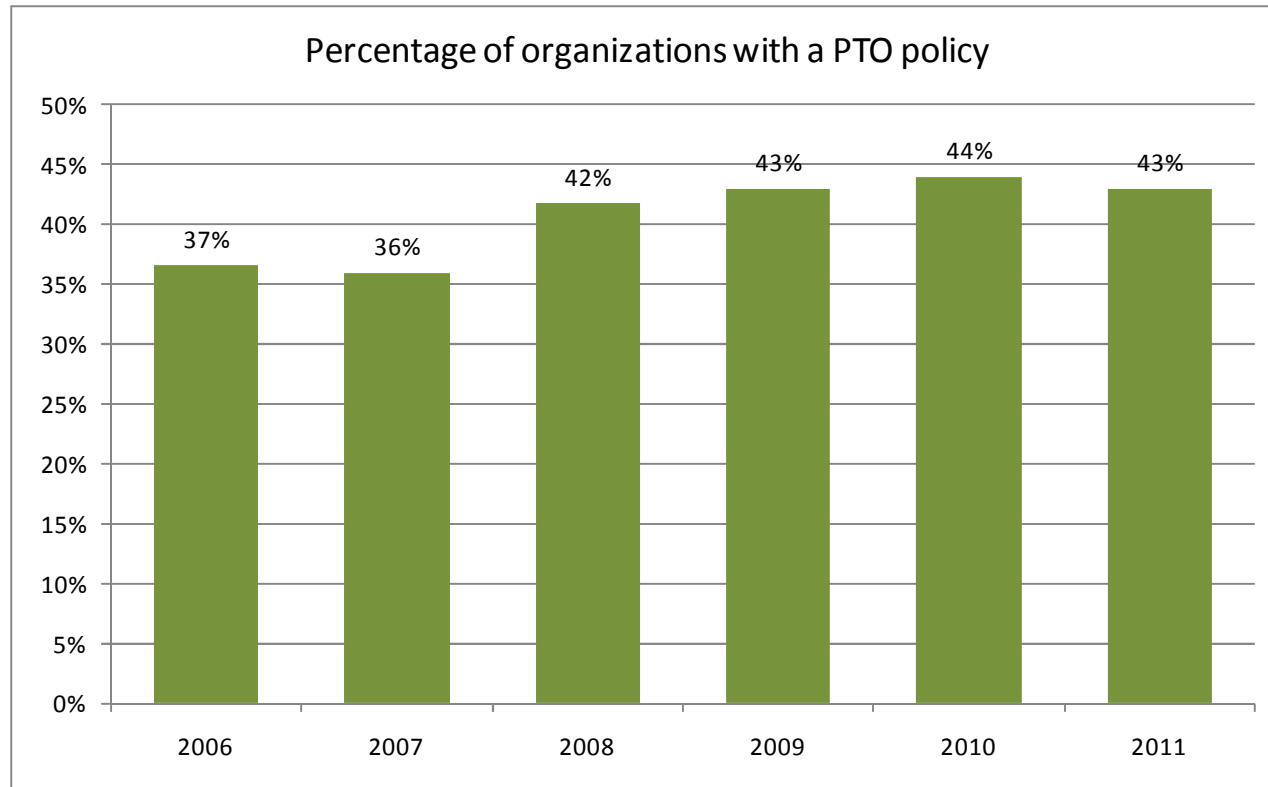
Work Life Benefits

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



Work Life Benefits – PTO

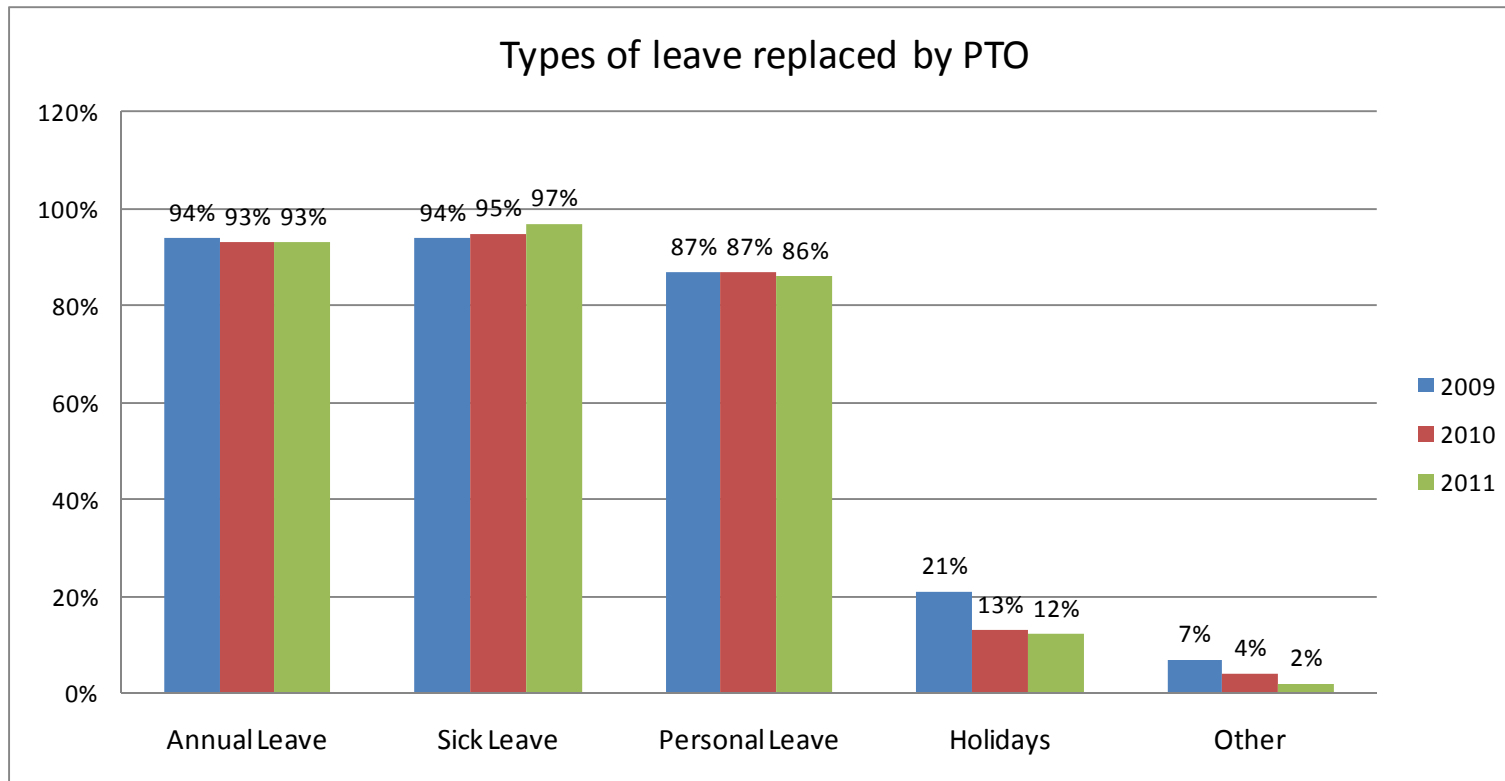
Do you have a PTO Policy?





Work Life Benefits – PTO

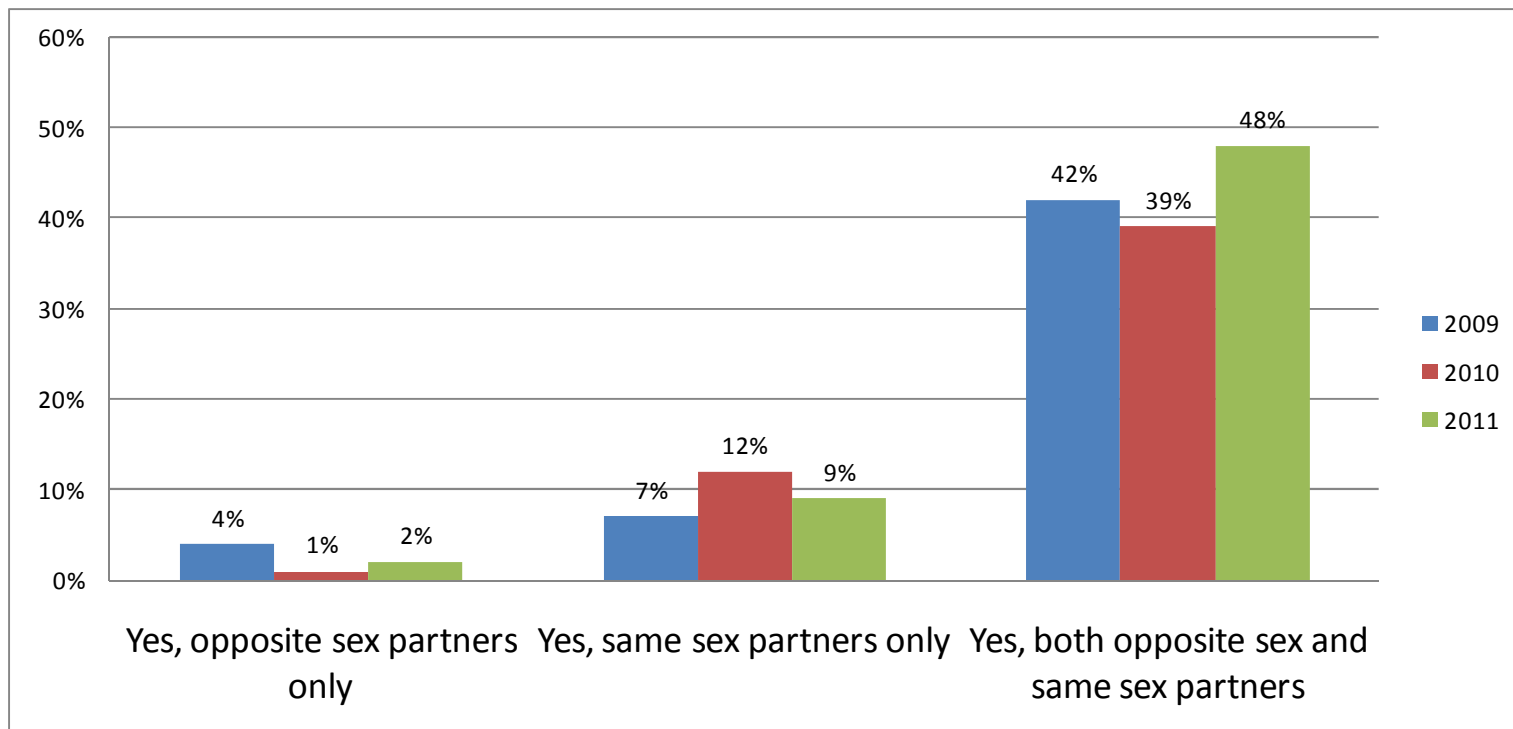
What types of leave are replaced by PTO?





Work Life Benefits – Domestic Partner

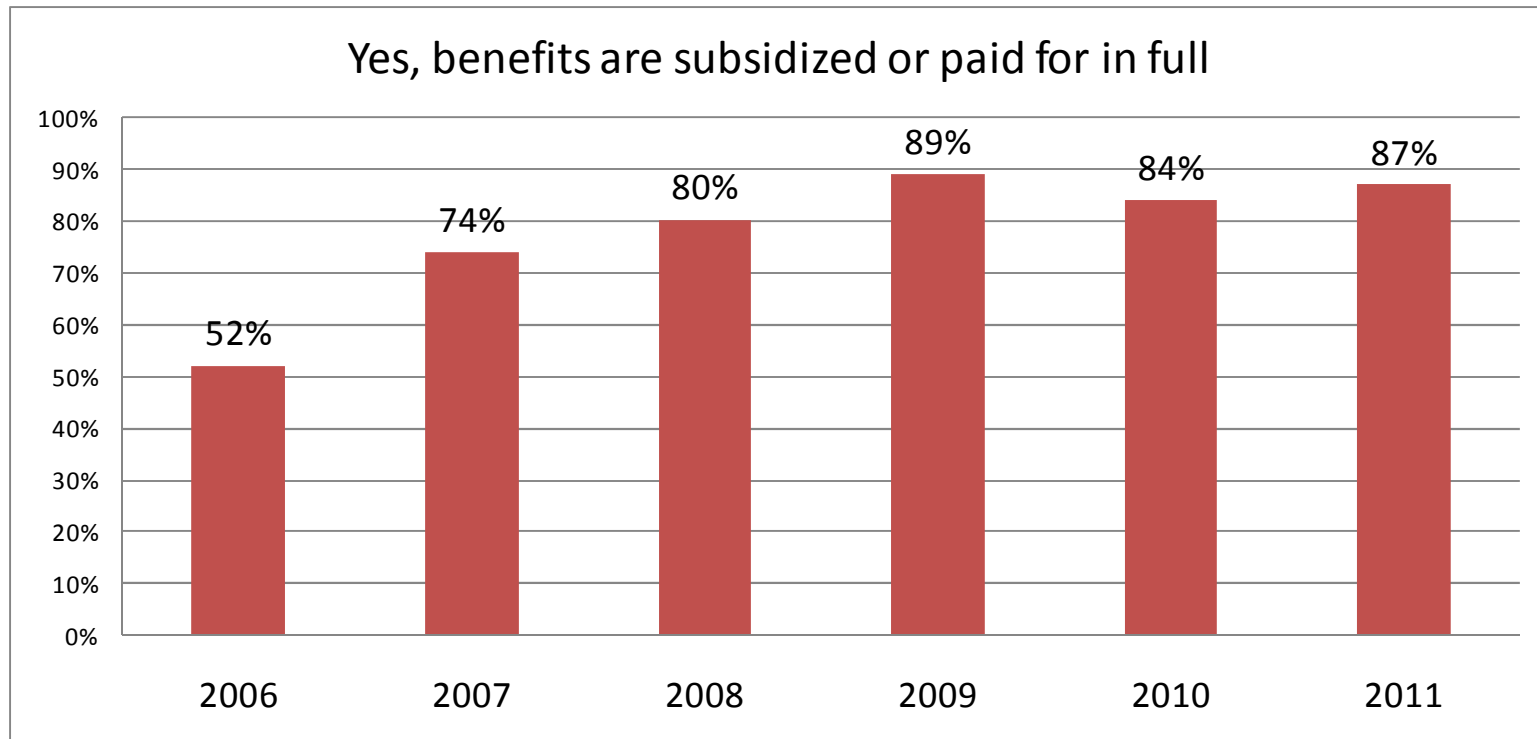
Do you provide employee benefits to domestic partners?





Work Life Benefits – Domestic Partner

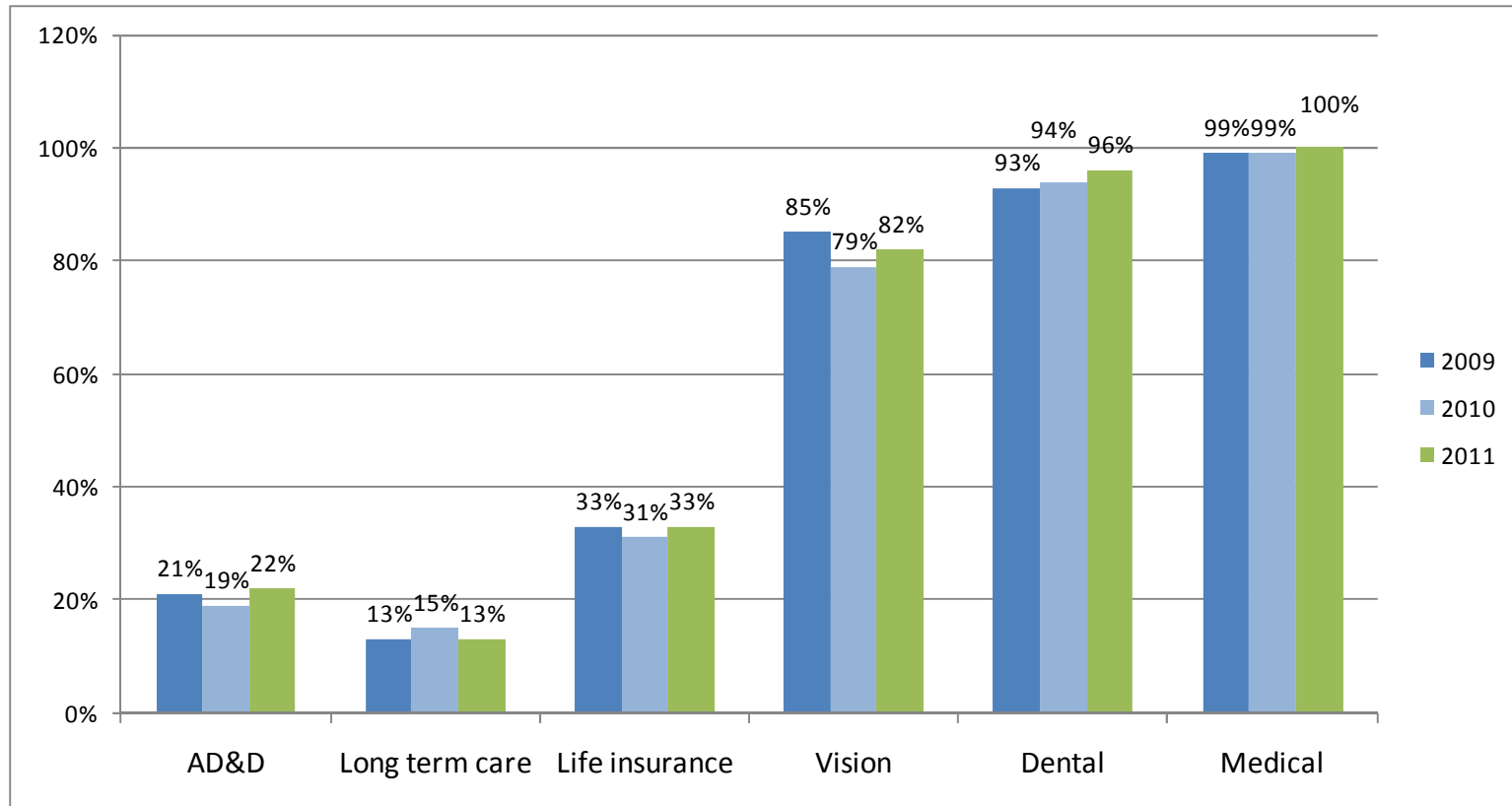
Does your organization pay for these benefits?





Work Life Benefits – Domestic Partner

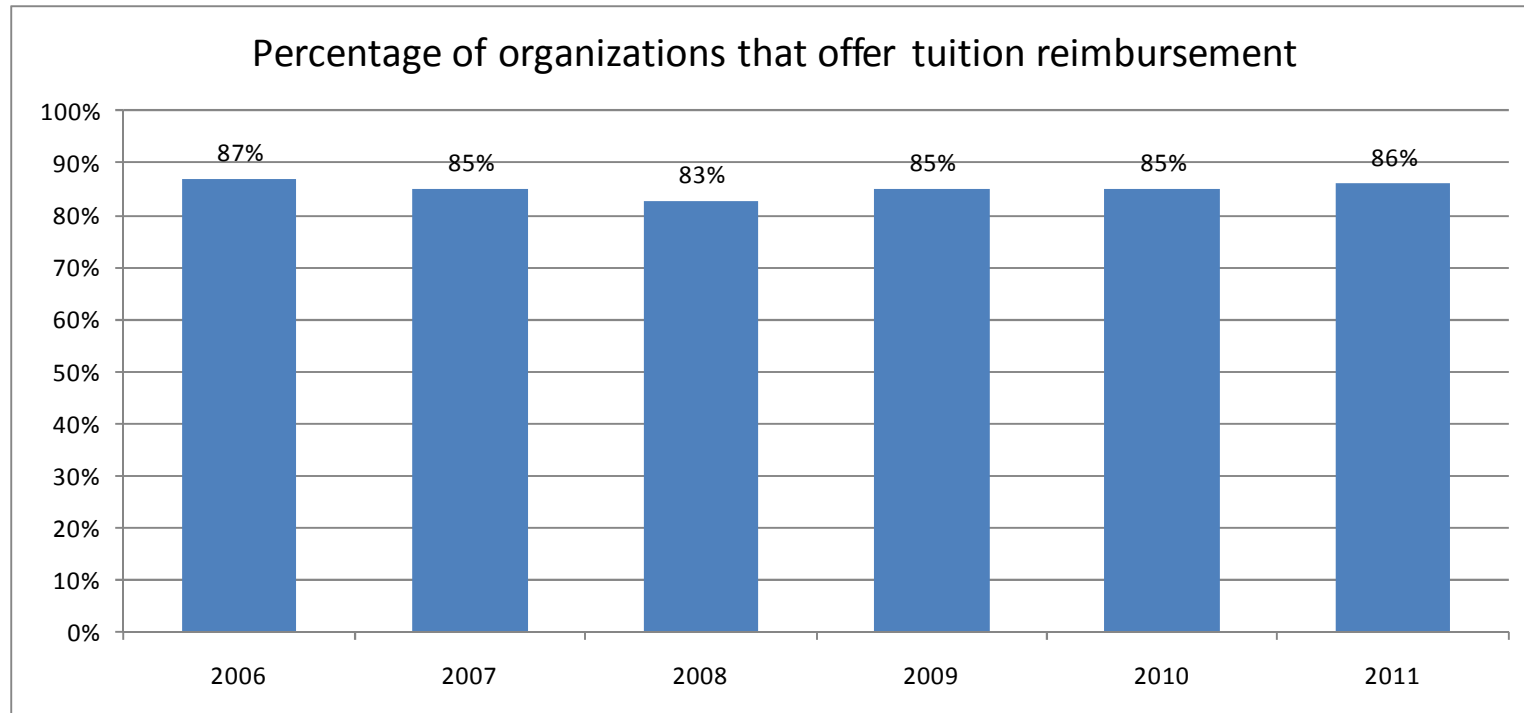
What benefit programs are offered to domestic partners?





Work Life Benefits – Tuition Assistance

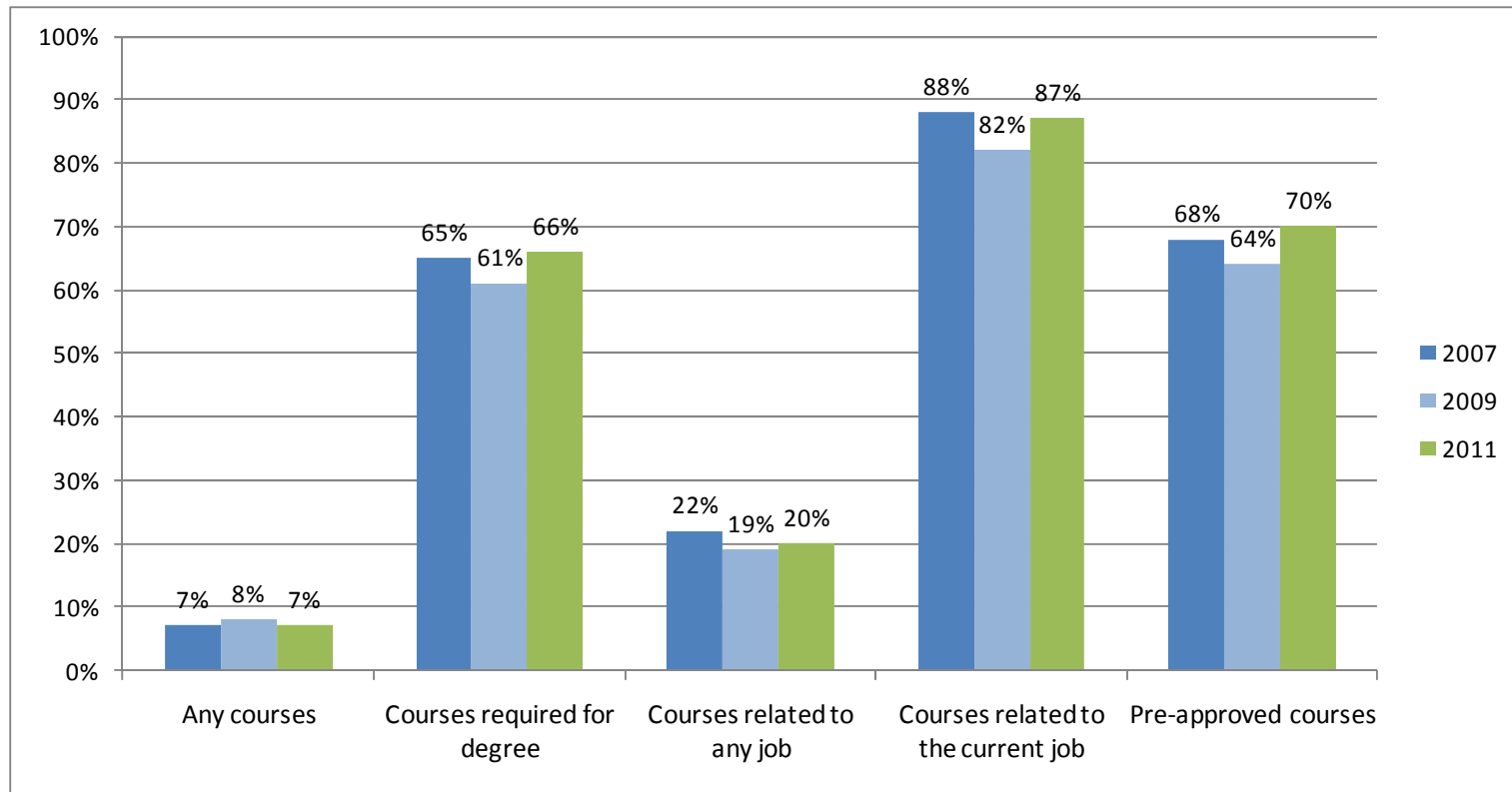
Do you provide tuition reimbursement?





Work Life Benefits – Tuition Assistance

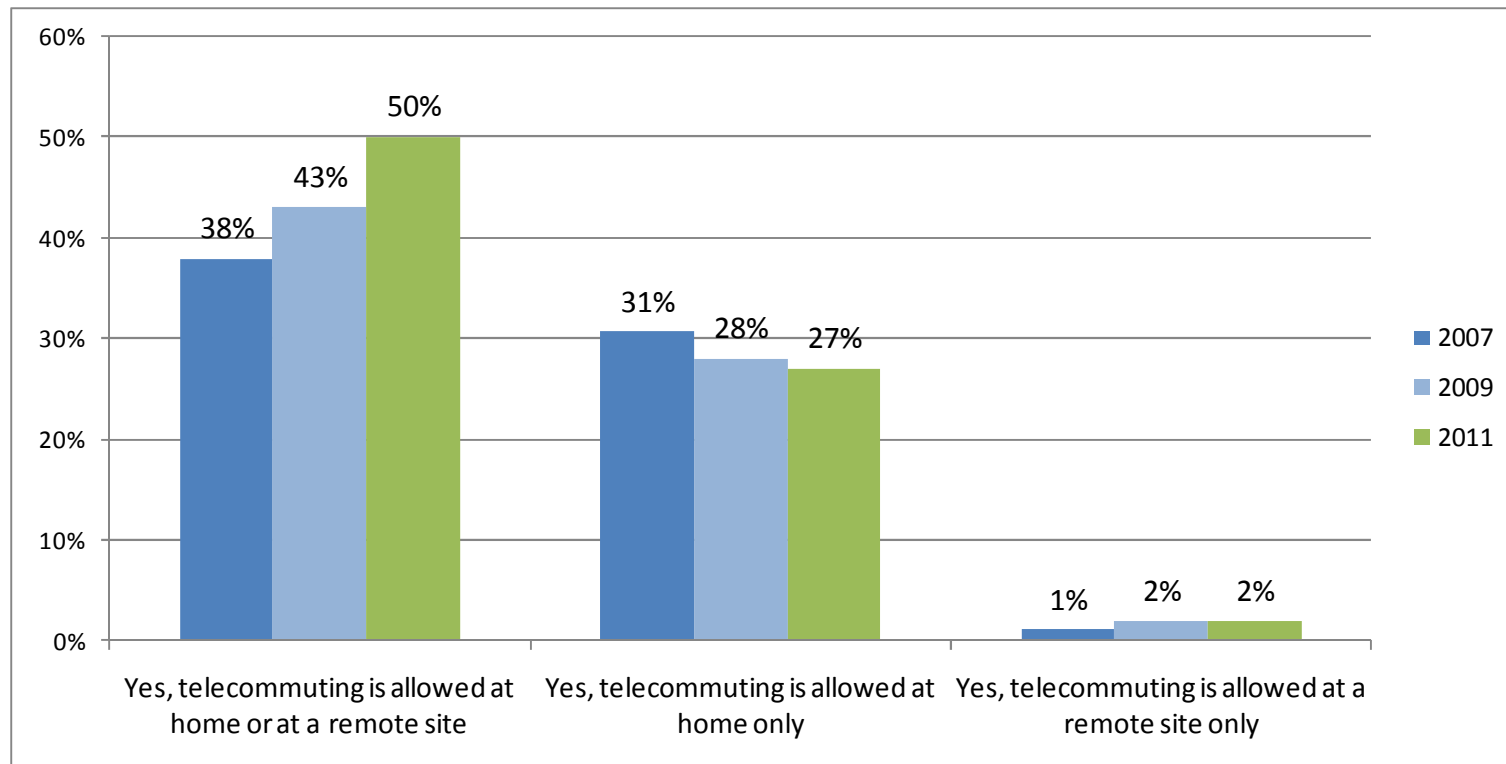
What types of courses qualify for tuition assistance?





Work Life Benefits – Telecommuting

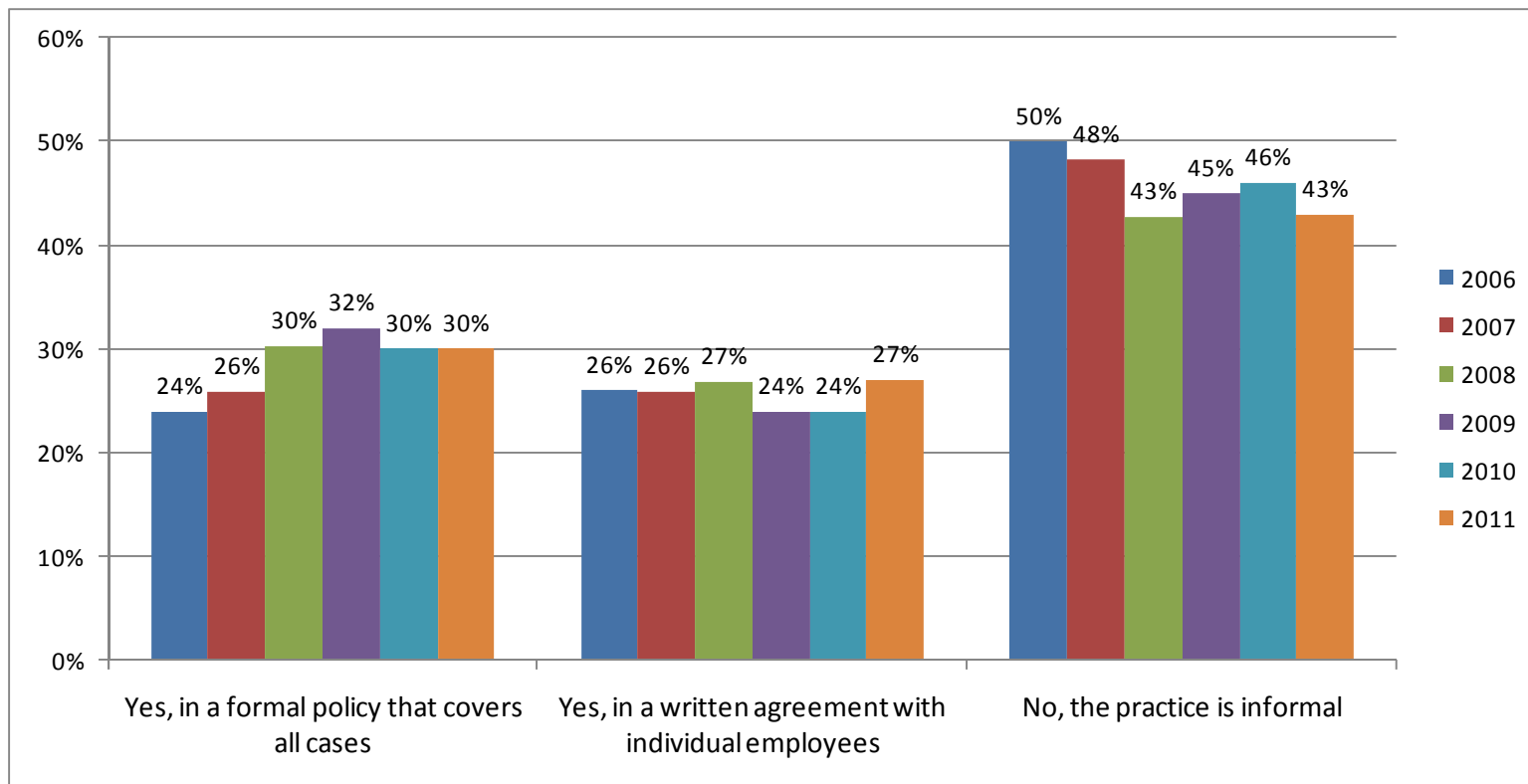
Does your organization allow regular full-time employees to work at home or to telecommute?





Work Life Benefits – Telecommuting

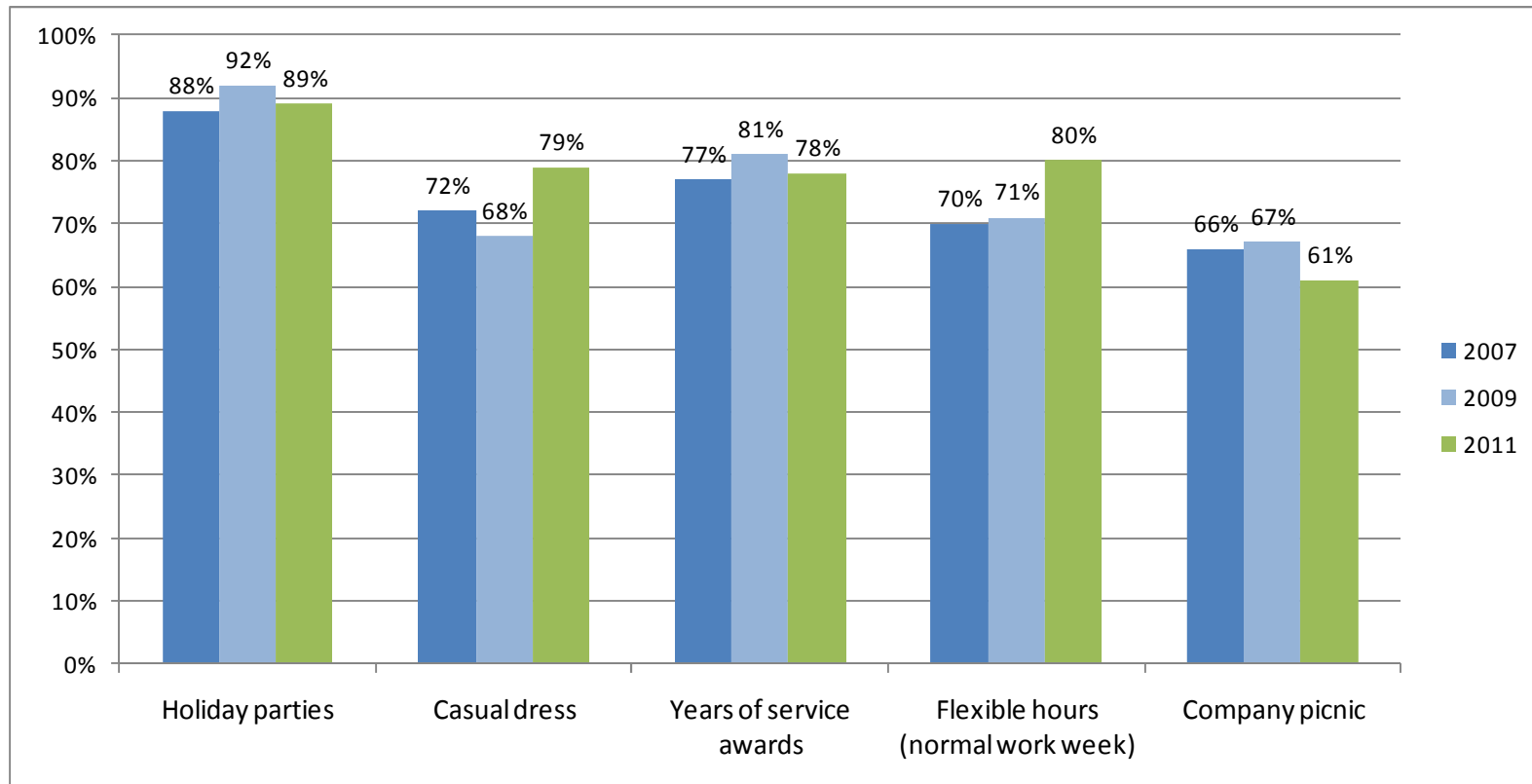
Are the conditions for telecommuting described in a formal policy?





Work Life Benefits – Work Environment

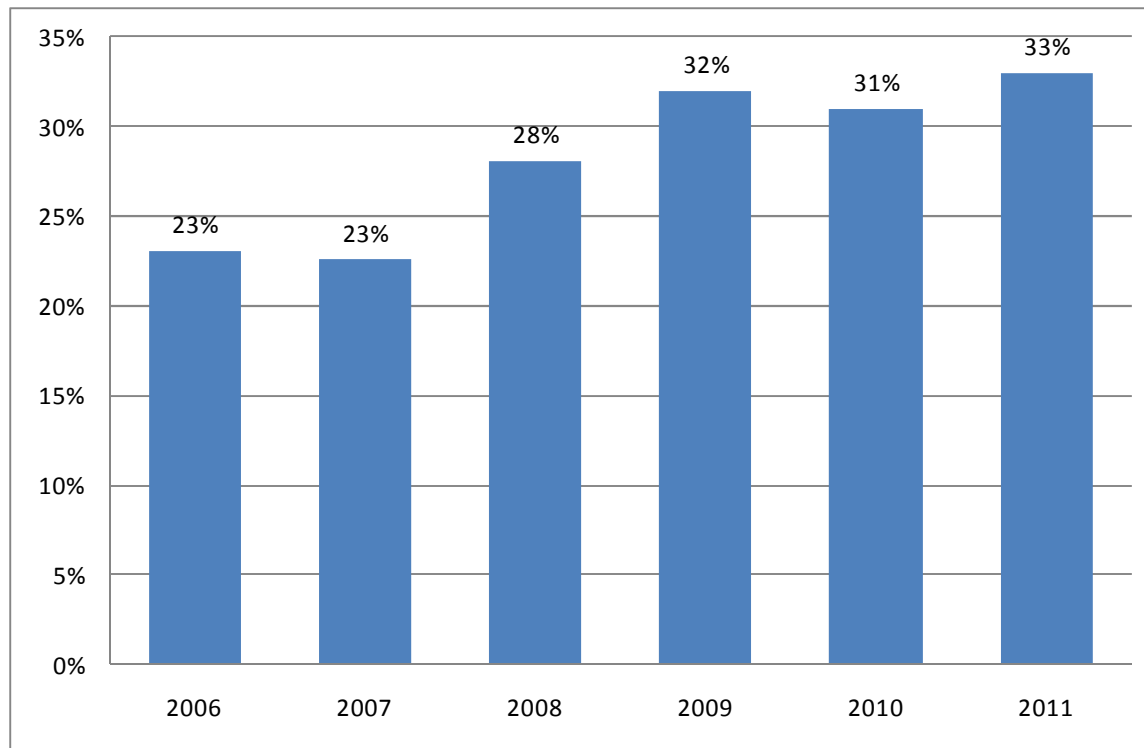
Which of the following benefits do you provide in your organization - most prevalent practices?





Health and Wellness

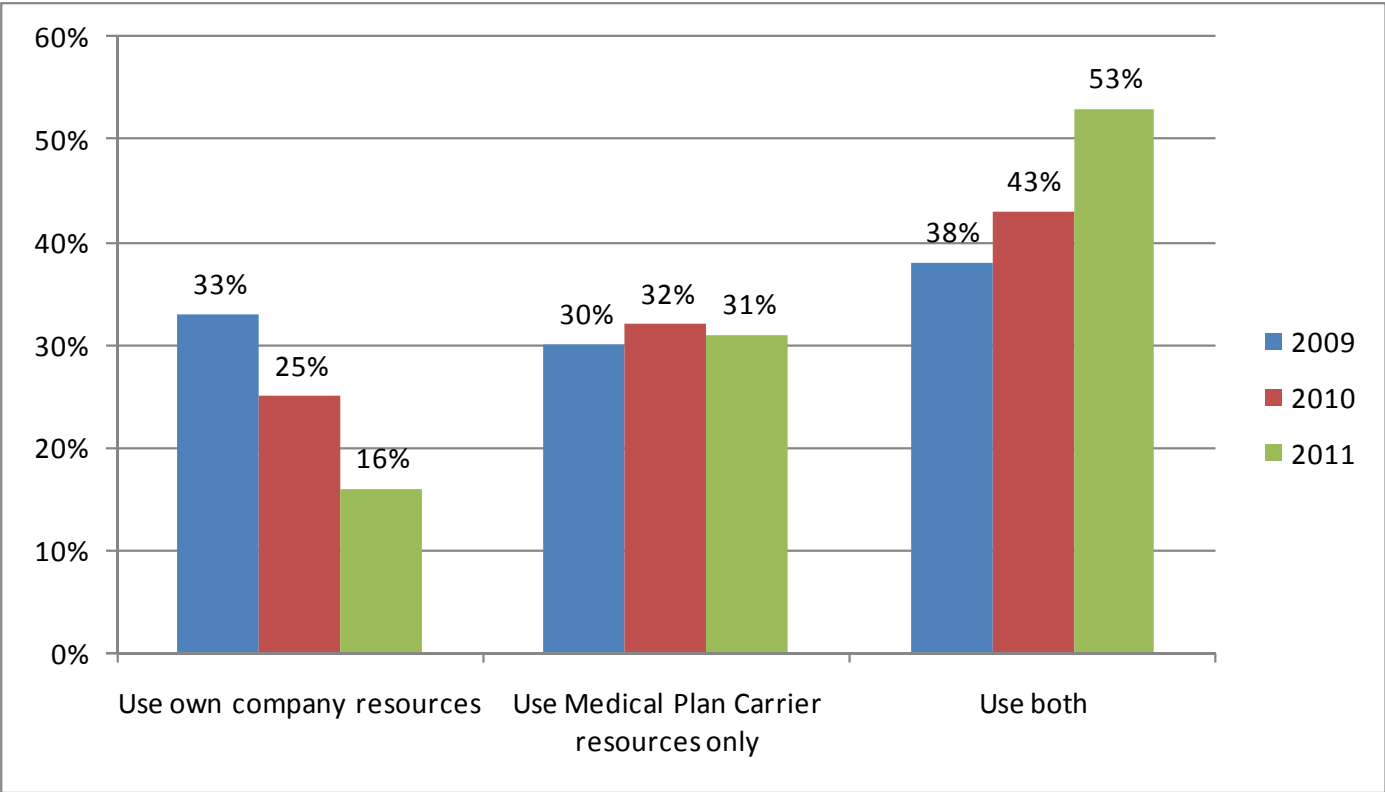
Percentage of organizations with a well-defined wellness program





Health and Wellness

How does your company administer its wellness program?





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Retirement Benefits

Joan Passerino

DC Retirement Board



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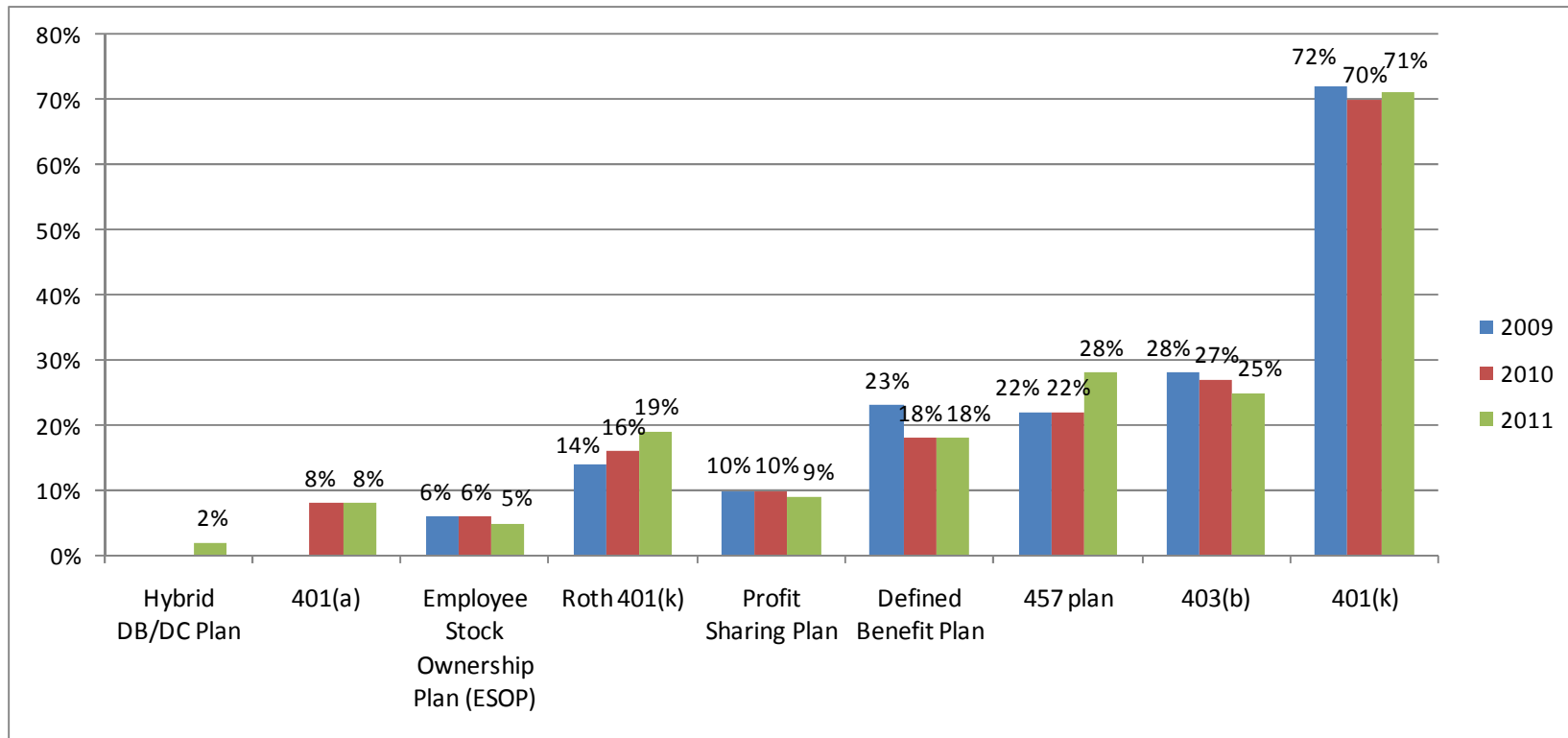
Retirement

- Plan Types
- Defined Benefit Plans
- Defined Contribution Plans
- Deferred Compensation Plans
- Executive Retirement Plans
- Participation



Retirement

What retirement plans does your organization currently offer?

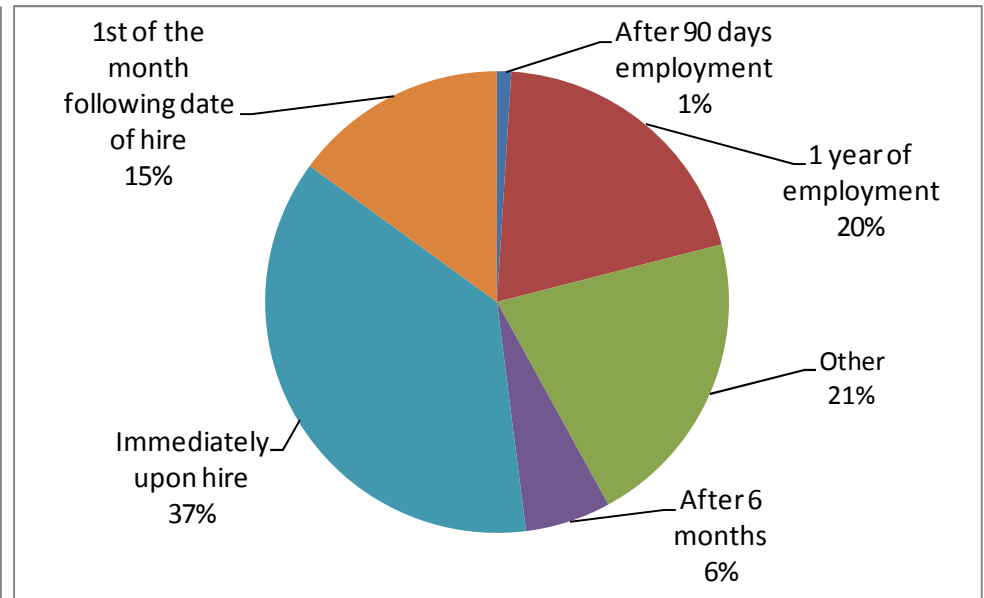
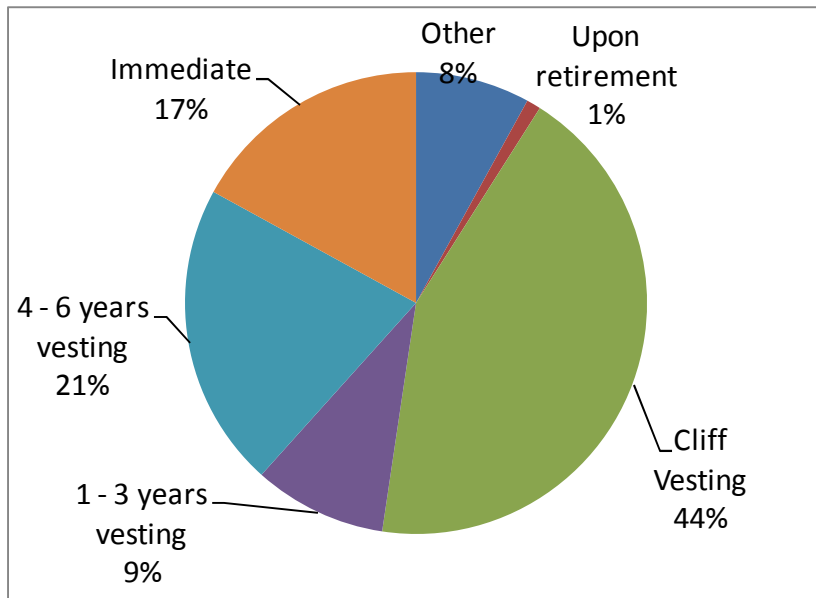




Retirement – Defined Benefit Plans

What is the vesting schedule?

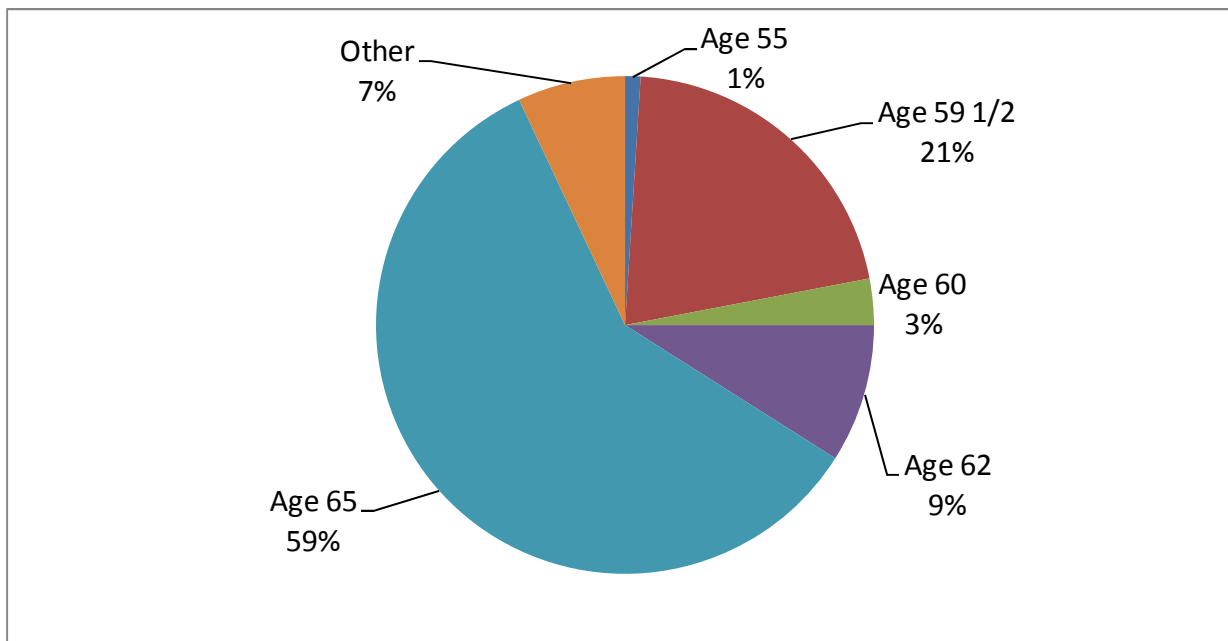
When are employees eligible to participate in the retirement plan?





Retirement – Defined Benefit Plans

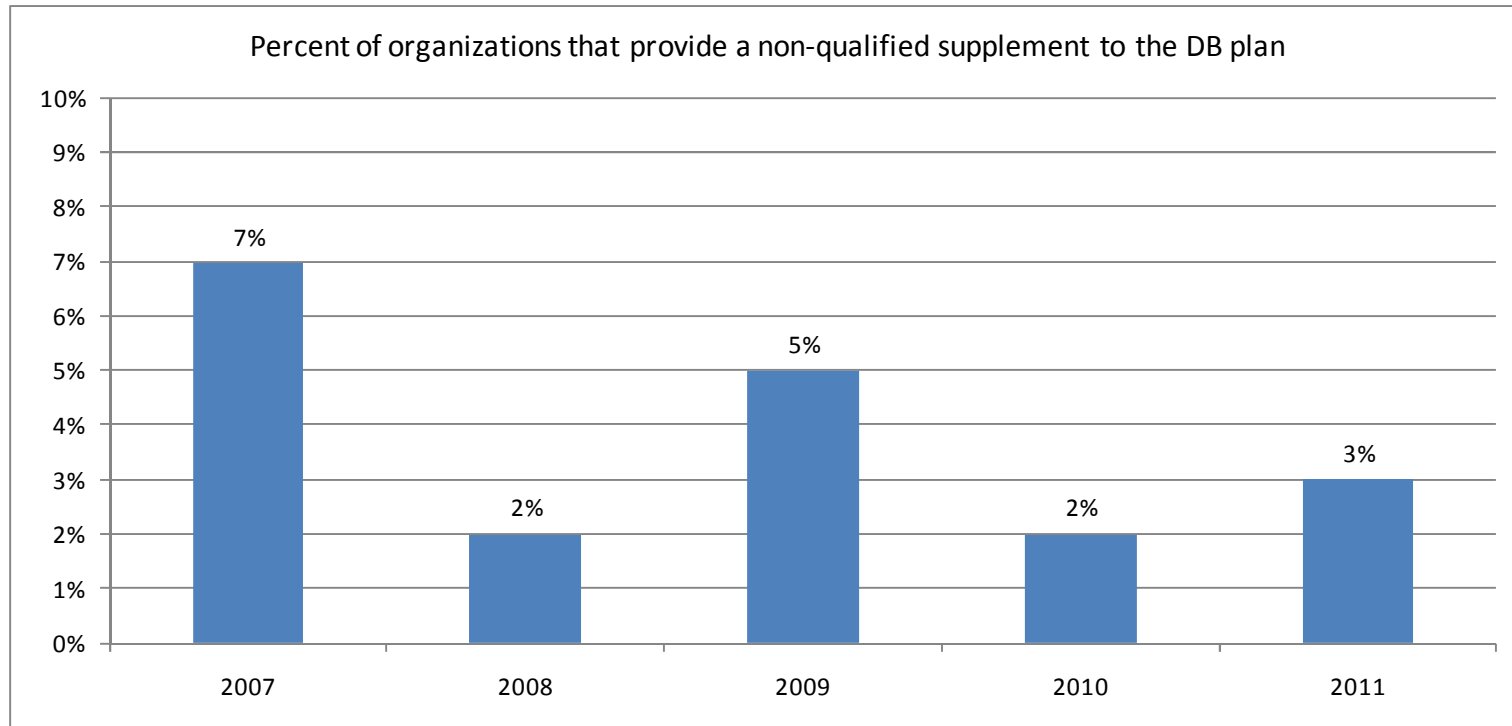
What is the plan's normal retirement age?





Retirement – Defined Benefit Plans

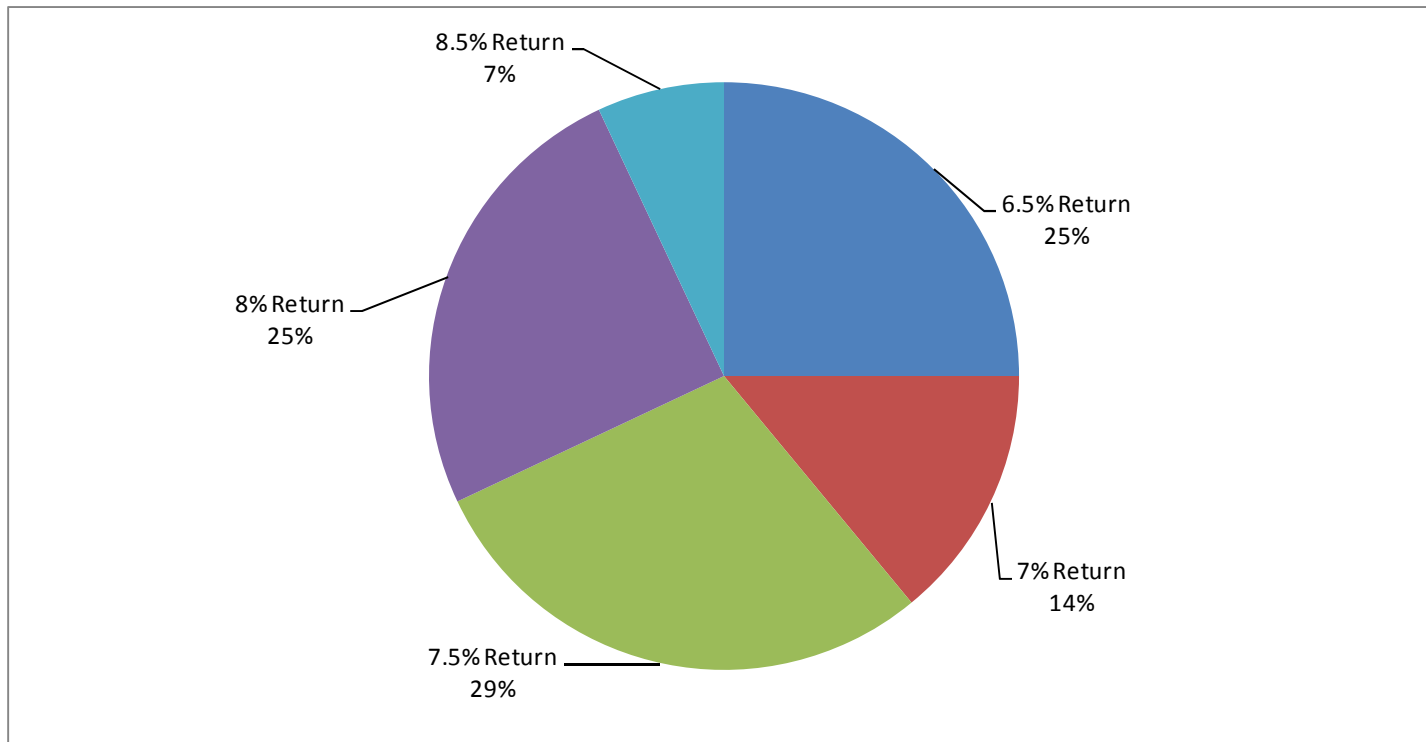
Does your company provide a non-qualified supplement to this plan?
(applies to employees other than executives)





Retirement – Defined Benefit Plans

What is the plan's assumed rate of return?

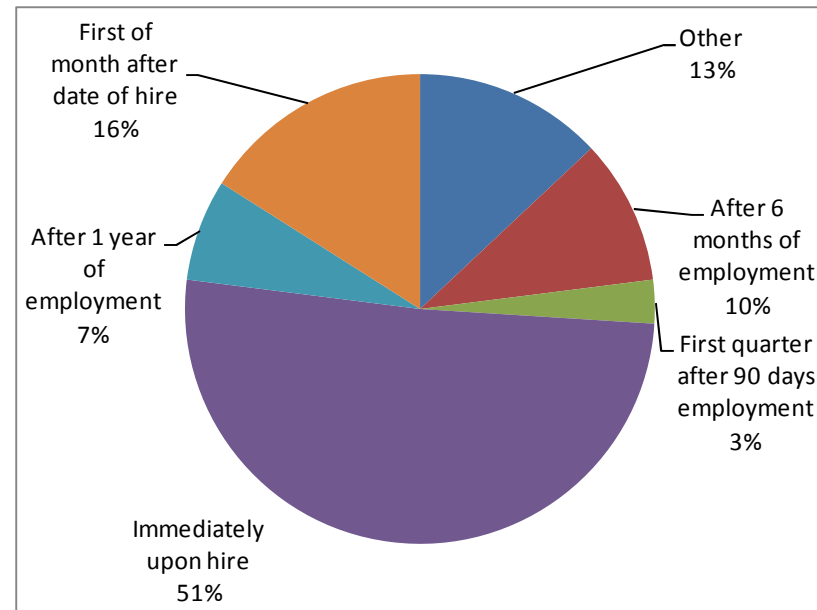
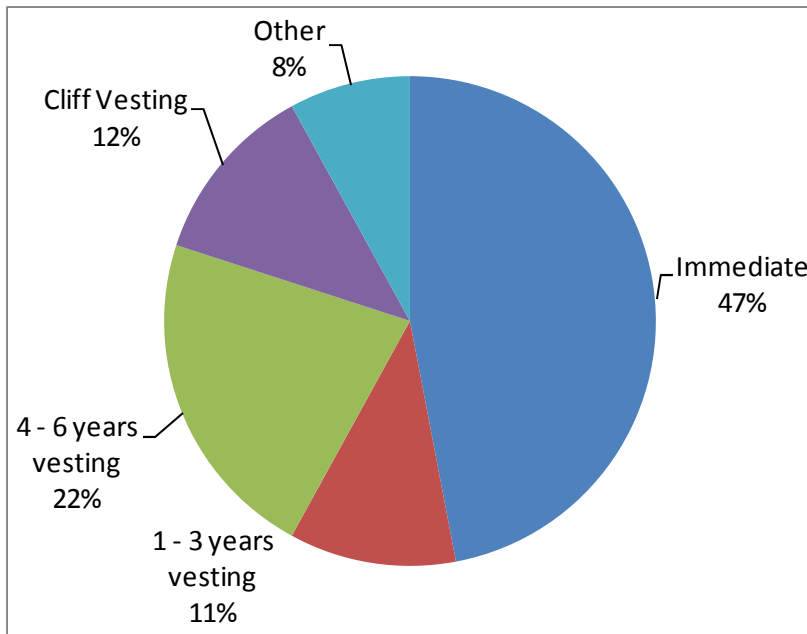




Retirement – Defined Contribution Plans

What is the vesting schedule?

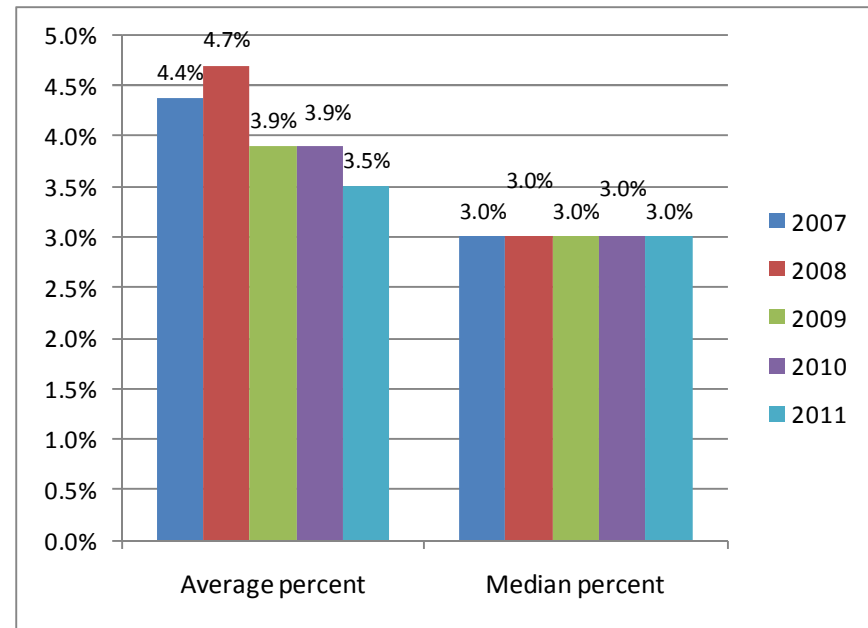
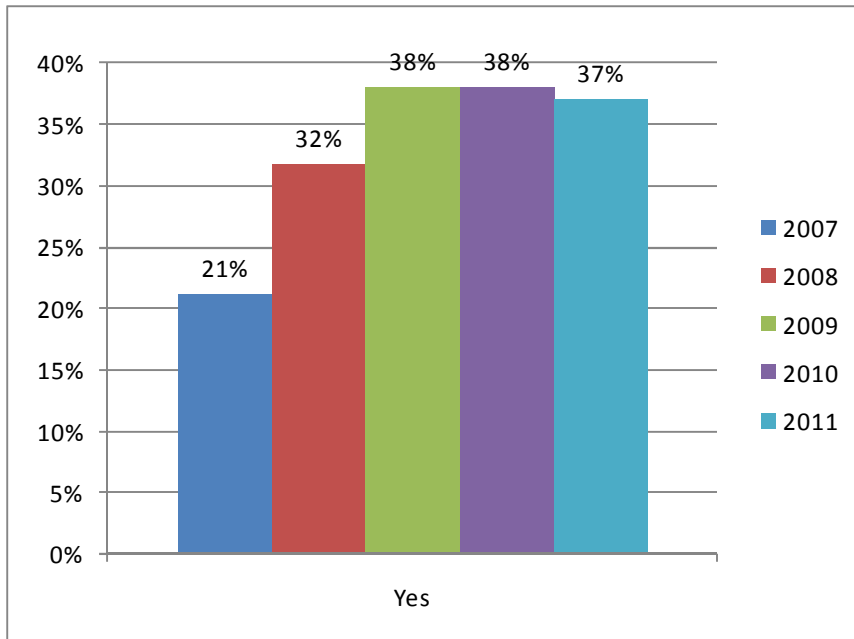
When are employees eligible to participate in the retirement plan?





Retirement – Defined Contribution Plans

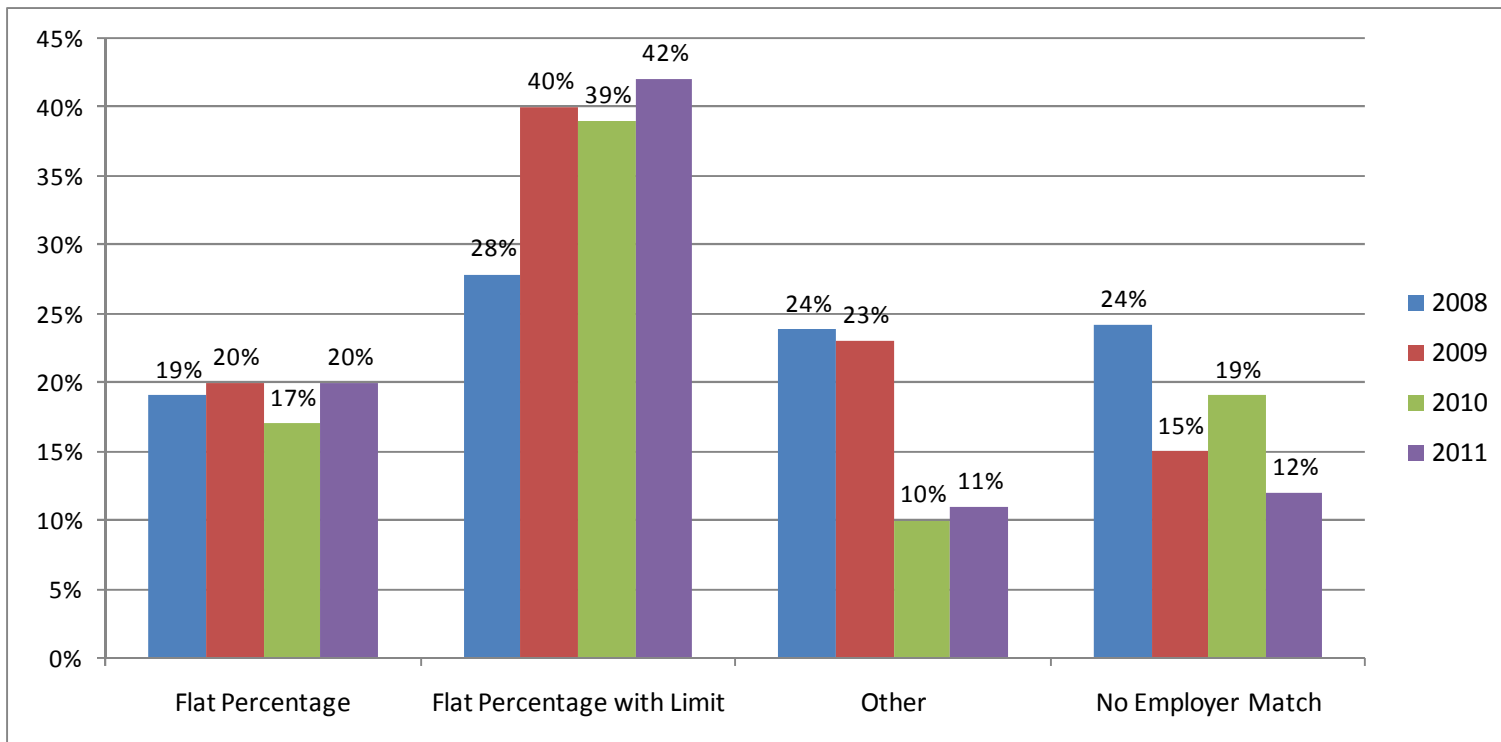
Do you automatically enroll employees in your DC plan upon eligibility?
What is the default deferral percentage?





Retirement – Defined Contribution Plans

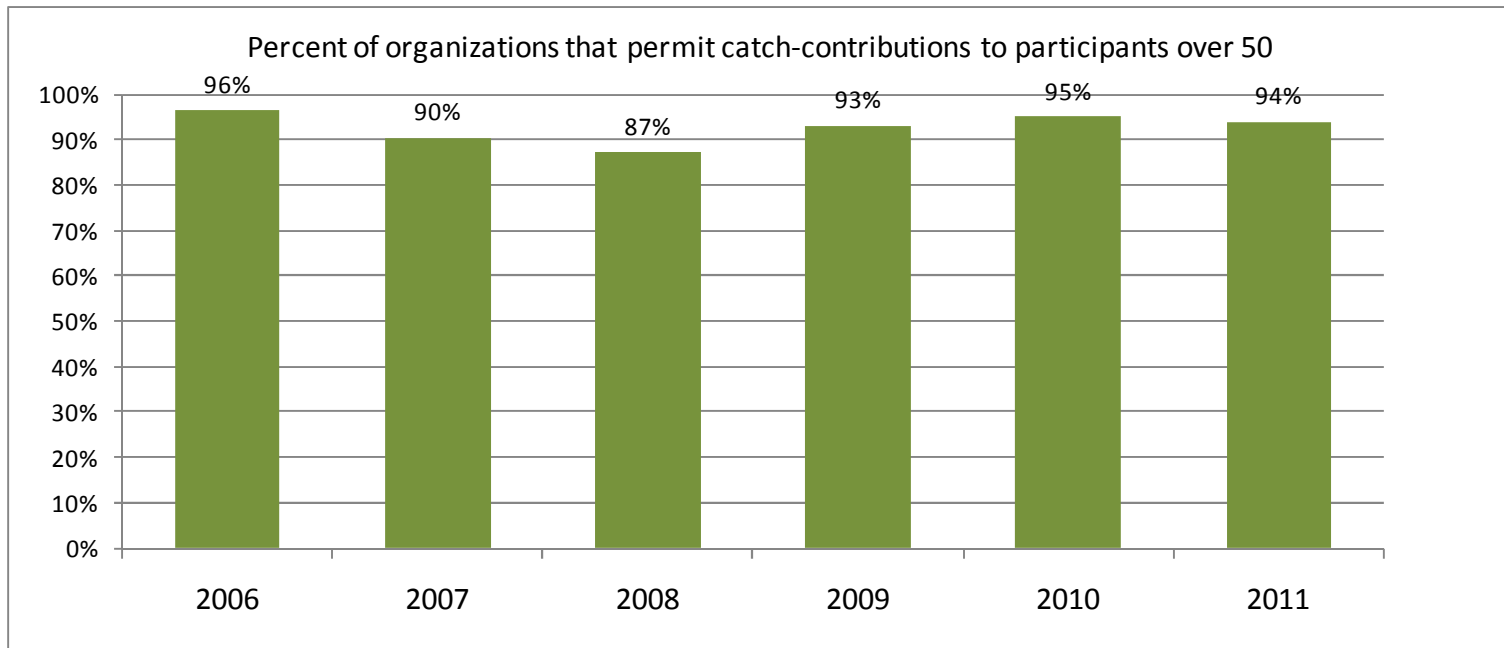
What is the percentage at which the employer matches employee contributions?





Retirement – Defined Contribution Plans

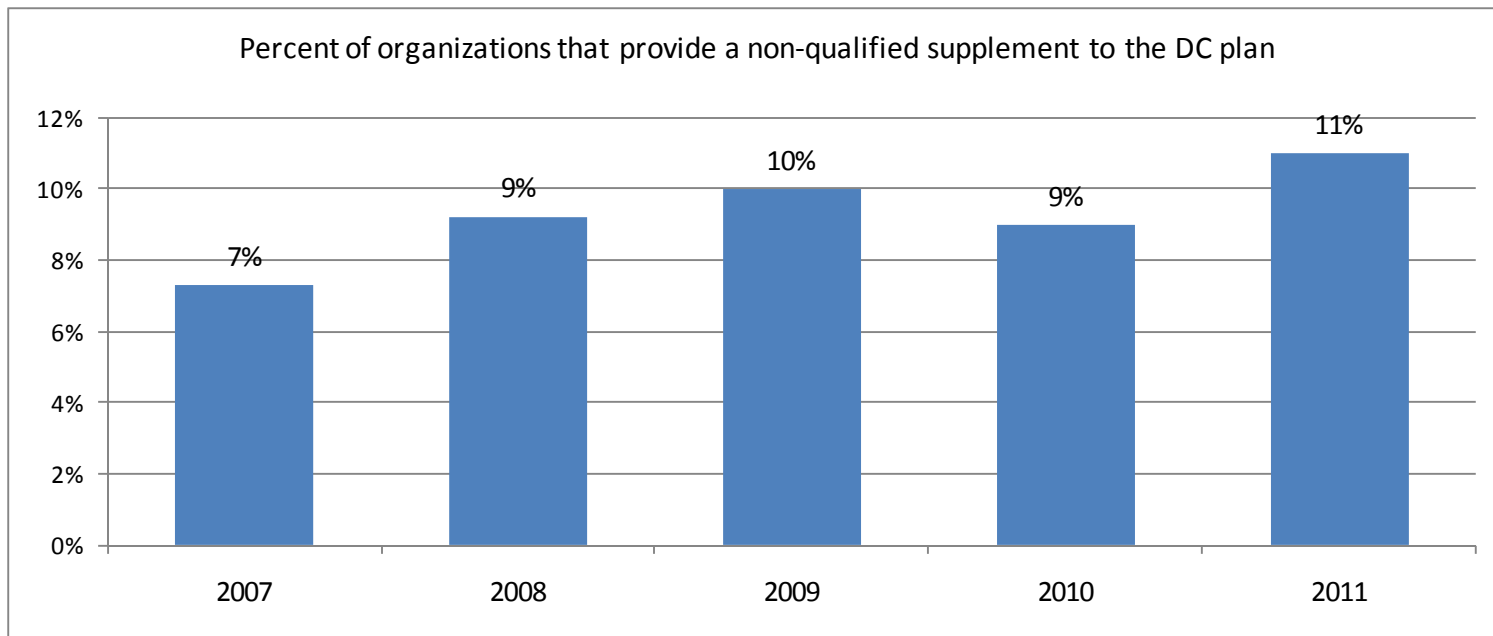
Does the plan permit catch-up contributions to participants age 50 or over?





Retirement – Defined Contribution Plans

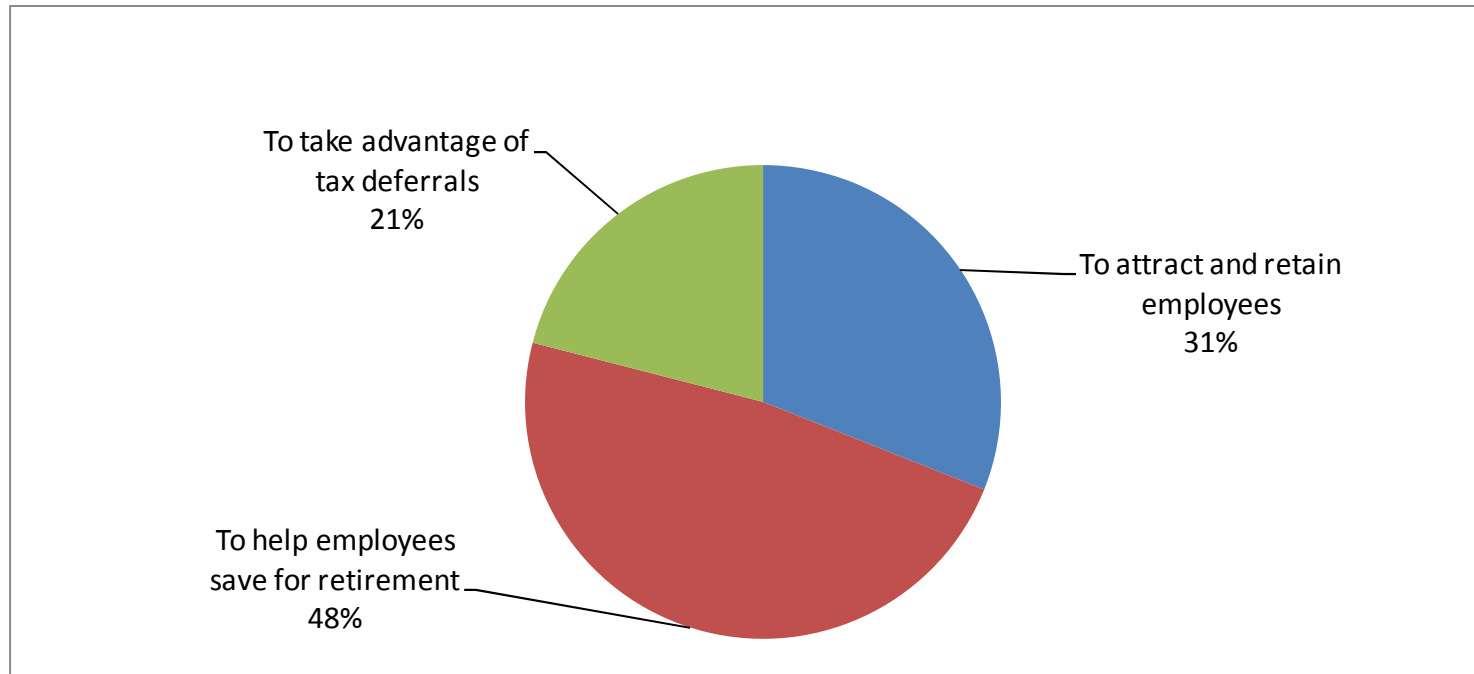
Does your company provide a non-qualified supplement to this plan?
(applies to employees other than executives)





Retirement – Deferred Compensation Plans

What are the primary purposes of offering this plan?





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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



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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