



# 2012 Washington-Baltimore Metro Area Benefits Survey Webinar

September 18, 2012



Human Resource Association  
Of the National Capital Area

DC SHRM





Pamela Smith, Director of Surveys, HRA-NCA  
Associate Vice President, Human Resources, NAHB

# Welcome



## Agenda

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



## Welcome

- Objective for Today’s Seminar
- Benefits of Membership
- Upcoming Chapter Events:
  - September 19: Career Management Program -- “Disability as a Diversity Talent and Compliance Strategy”
  - September 19: Job Seekers Group



George Lane, Chair, Benefits Survey Committee  
Principal, Mercer

# About the Survey

## Overview of Health Care



## Committee Members

- Pamela Smith, National Association of Home Builders, Director of Surveys for HRA-NCA
- Sonya Lee, SPHR, URAC, Immediate past Director of Surveys
- George Lane, CLU, Mercer, Chair of Benefits Survey Committee
- Judy Dale, Senior Associate, Mercer
- Joan M. Passerino, JD, MBA, CEBS, District of Columbia Retirement Board
- Raysha Picerno, SPHR, Willis of Maryland, Inc.
- Maria Green, CEBS, CMS, SPHR, American Chemical Society
  
- And the AKRON Team:
  - Andrew Schierholz
  - Gloria Gallo
  - Pete McLaughlin
  - Bryan Williams
  - Angelo Kostopoulos





## The Survey Overview

- 3300 invited to participate
- 206 respondents (vs. 226 in 2011)
- 77% repeat participation rate
- Data collected March 1 – June 30, 2012
- Data in survey - as of February 1, 2012
- Survey Results available now at:  
<http://survey.akroninc.net/hrancaportal>



## Highlights

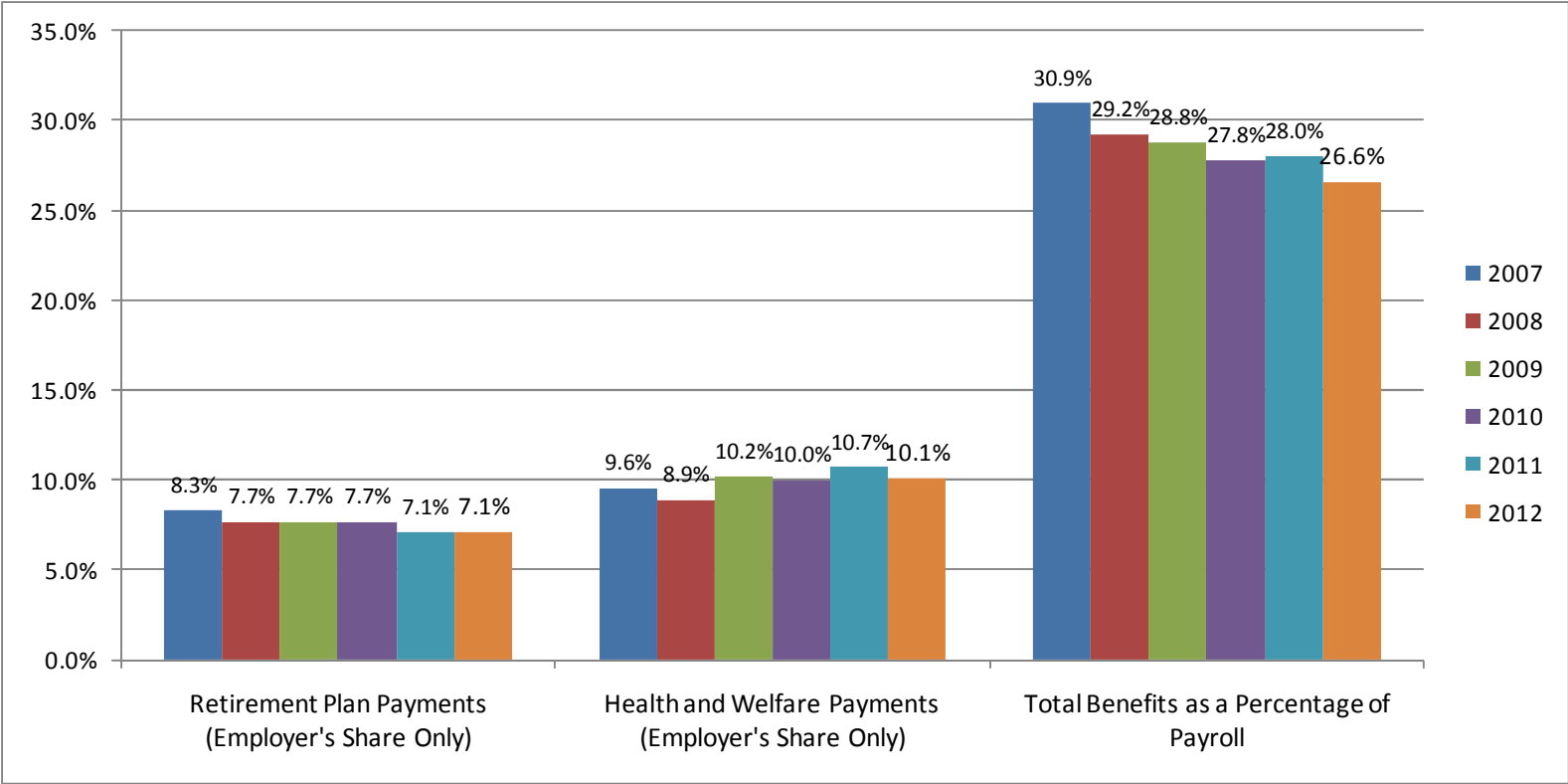
- Health (medical, dental, vision, CDH) – George Lane
- Welfare (FSA, life insurance, disability insurance) – Judy Dale
- Work-Life - (leave, domestic partner, tuition assistance, telecommuting, work environment, transportation, health and wellness, financial, and identity theft) – Raysha Picerno
- Retirement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





# Fringe Rates

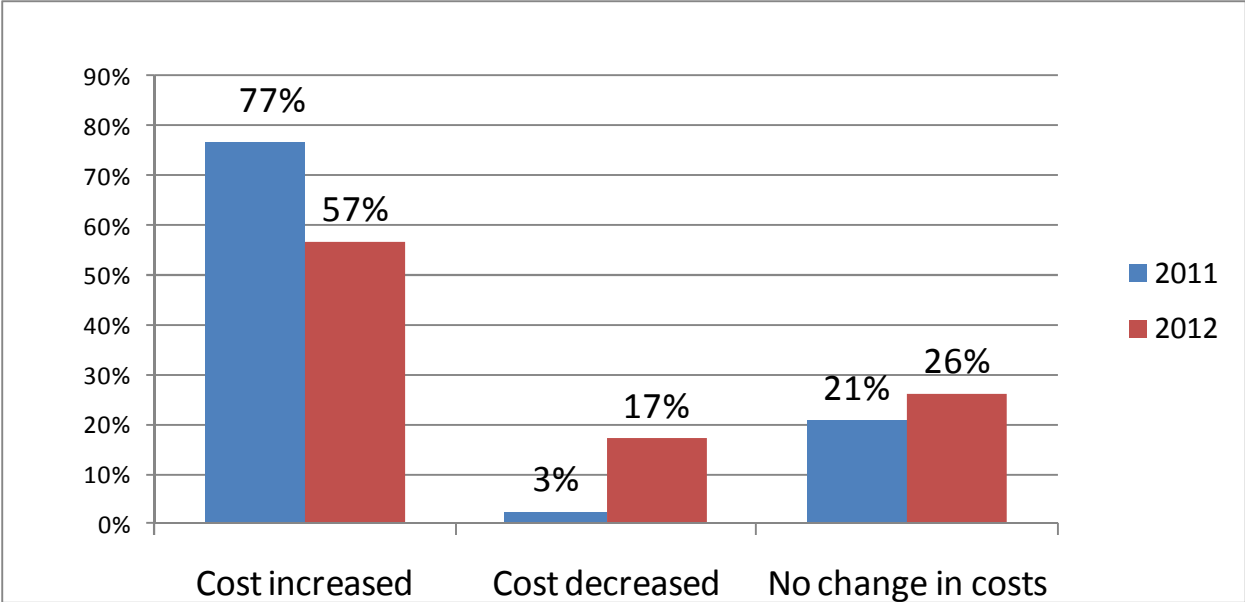
Average percent of payroll paid for each of the following:





# Medical – Plan Financials

Assuming no plan design changes, what percent change in your plan costs did you experience in your 2012 renewal?

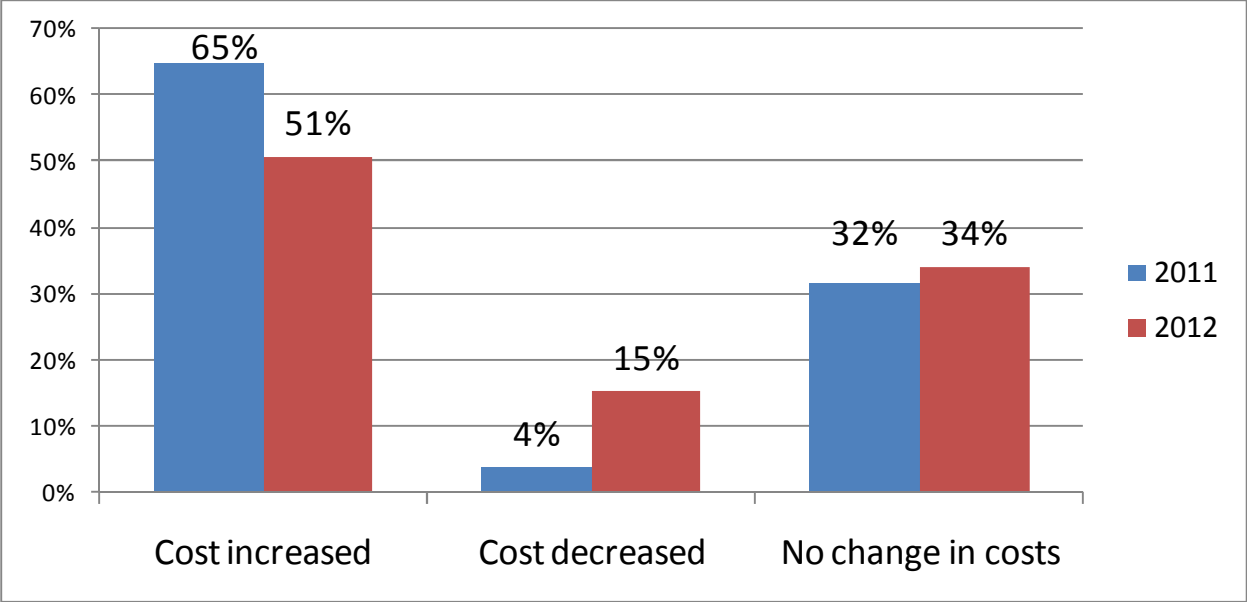


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 3.0%, down from 6.4% last year.



# Medical – Plan Financials

What was the FINAL percentage change in your 2012 plan costs?

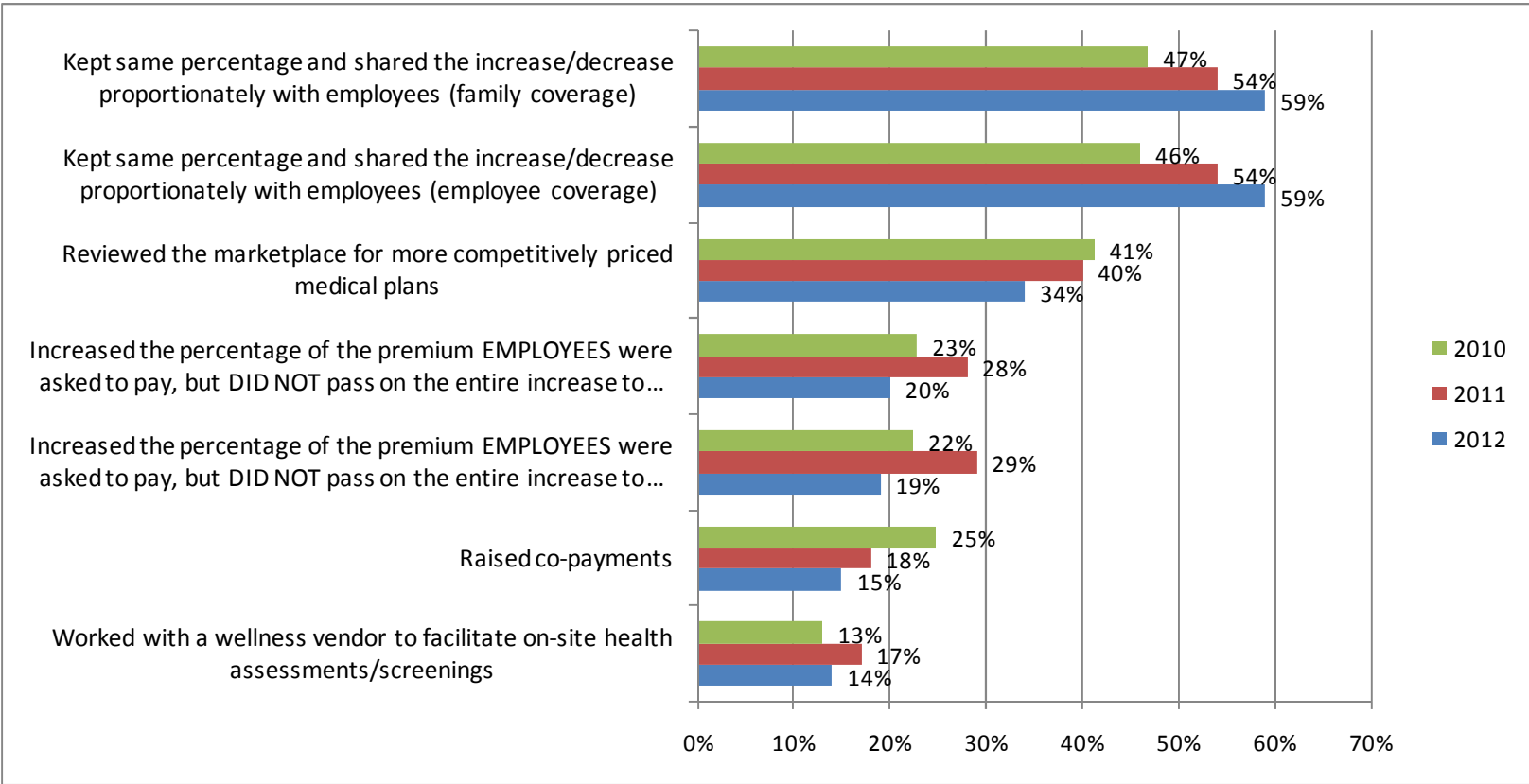


Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees was 2.1%, down from 4.9% last year.



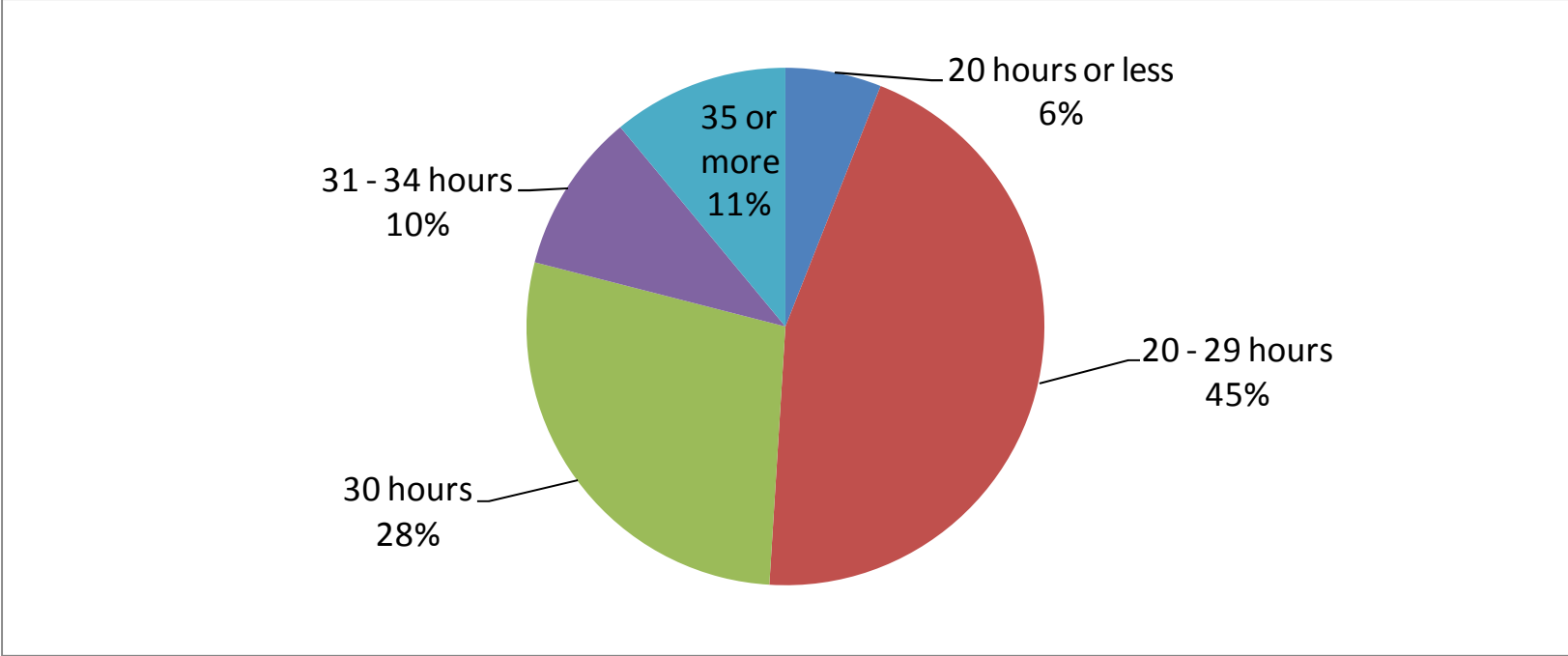
# Medical – Plan Financials

Which of the following actions did you take in response to 2012 plan rate changes?



# Health Care Reform

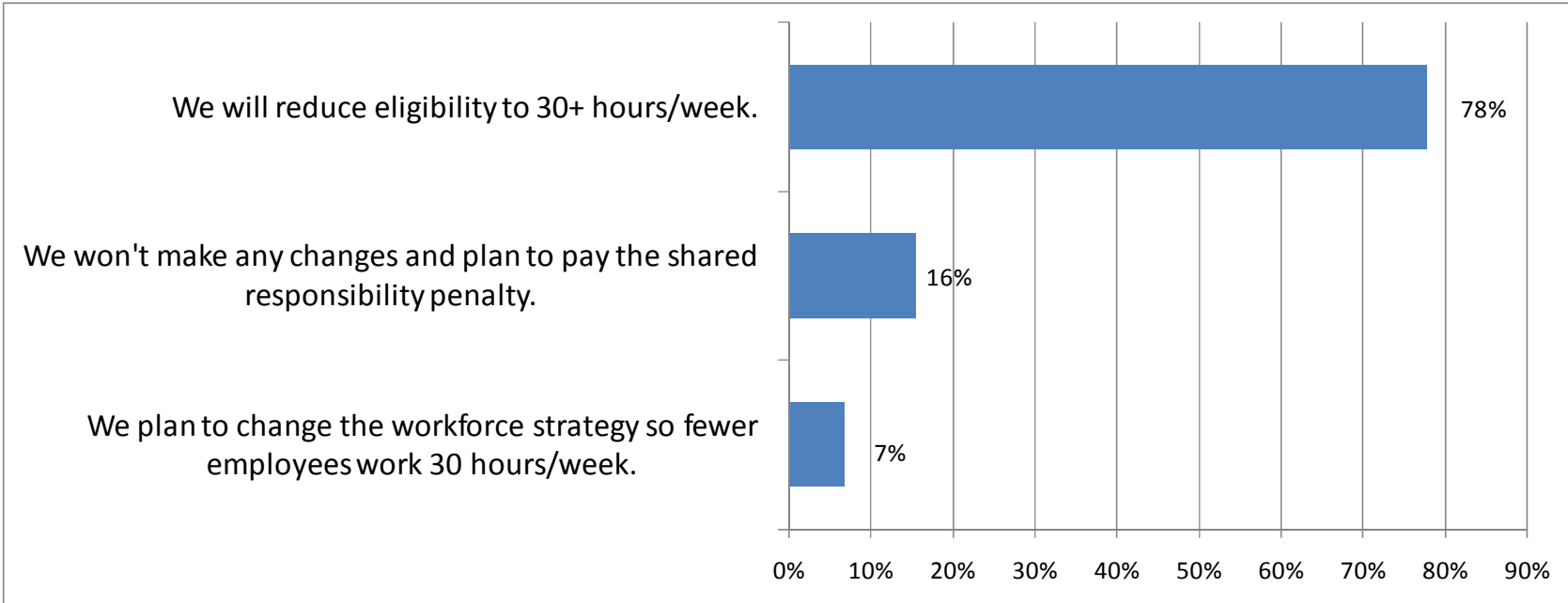
What is the minimum number of hours per week an employee must work in order to be eligible for health care benefits?





# Health Care Reform

If your minimum eligibility requirement is currently more than 30 hours/week, which of the following actions are you considering by 1/1/2014:

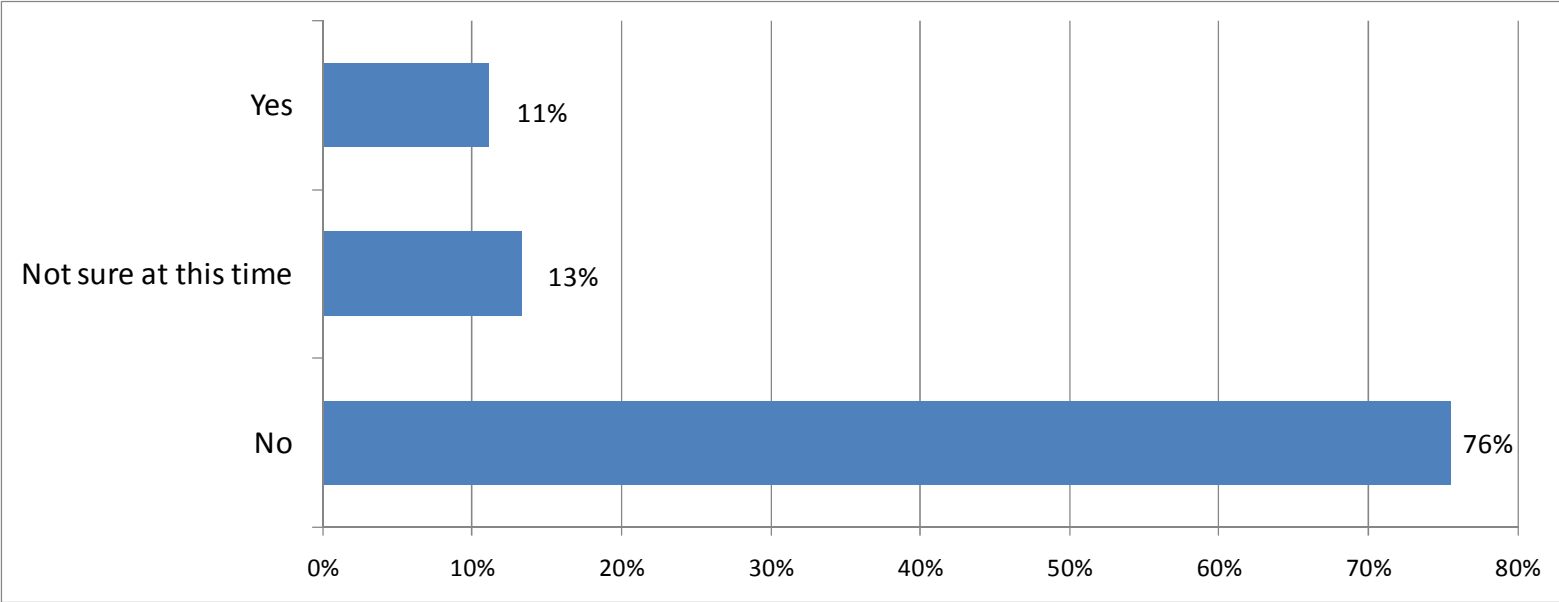






# Health Care Reform

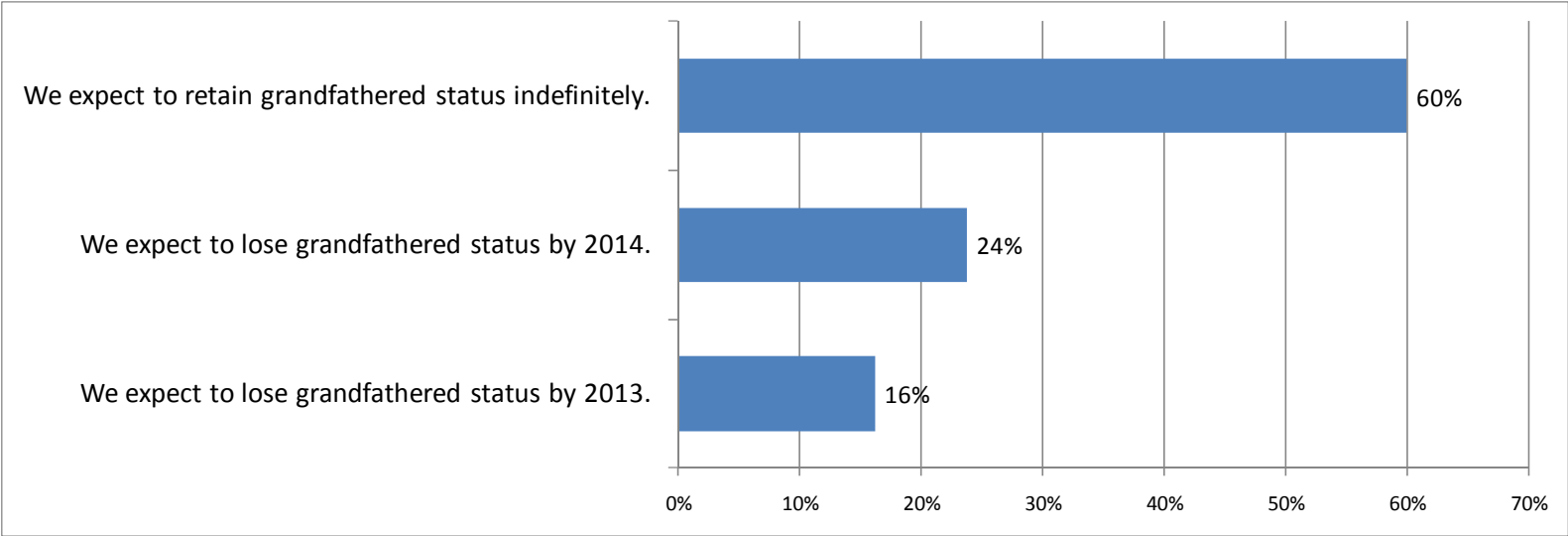
If your minimum eligibility requirement is currently below 30 hours/week, do you plan to raise your eligibility requirement to 30+ hours/week by 1/1/2014:





# Health Care Reform

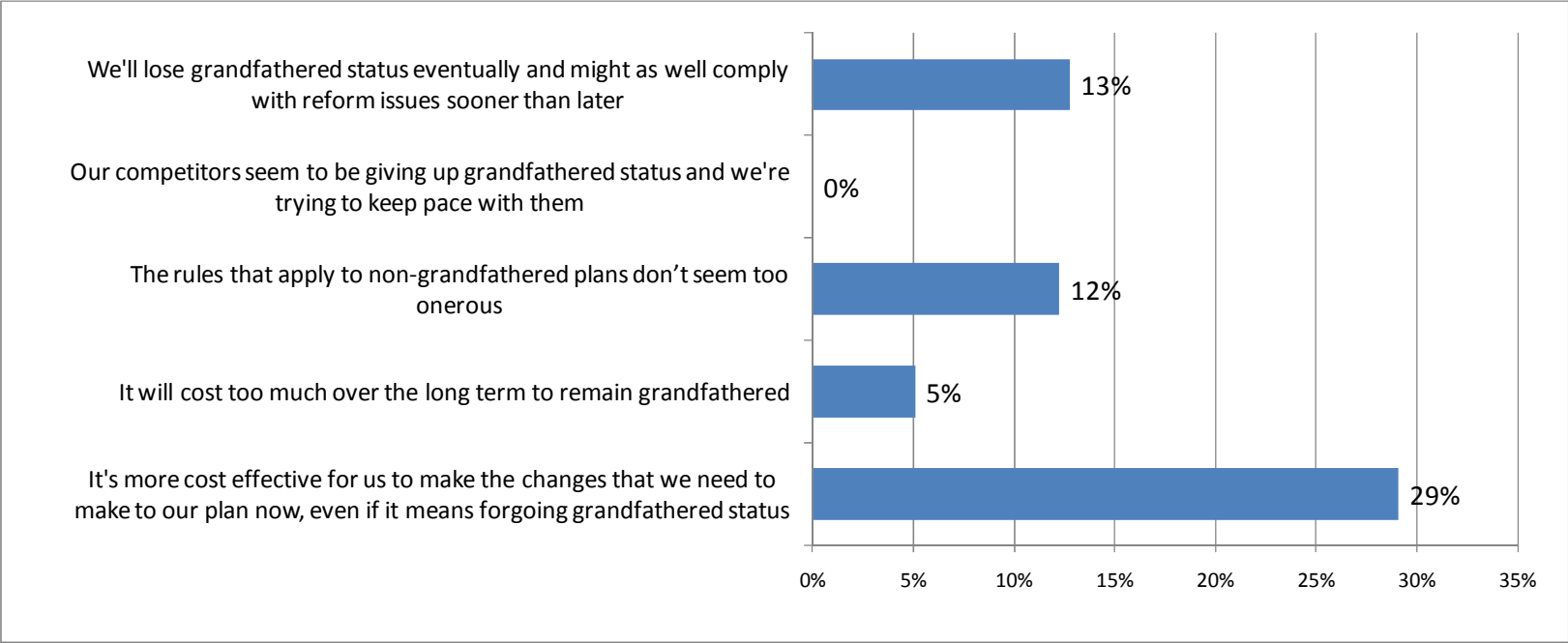
If you indicated that you've retained grandfathered status for one or all plans in 2012, please indicate which of the following is true:





# Health Care Reform

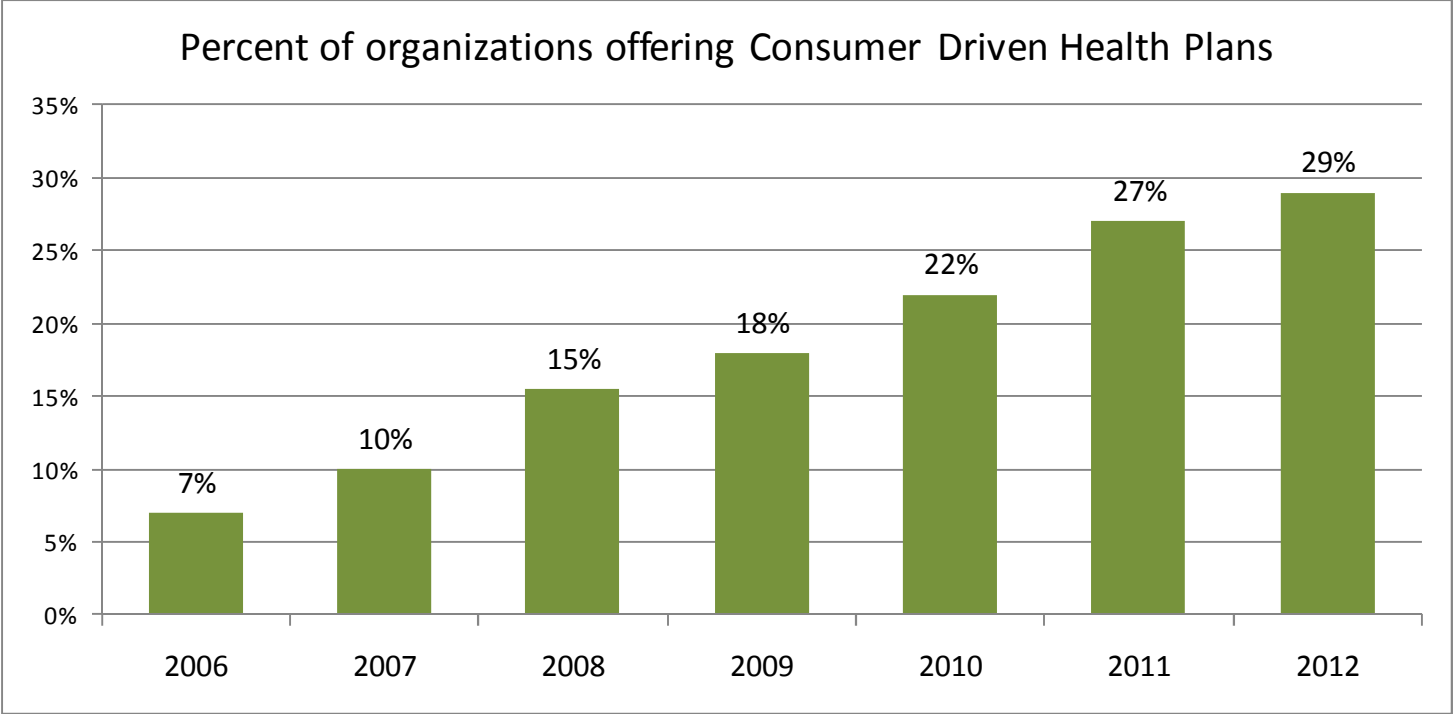
If you indicated that you've lost grandfathered status for one or more plans in 2012, please indicate which of the following reasons resulted in that decision:





# Consumer Driven Health Plans

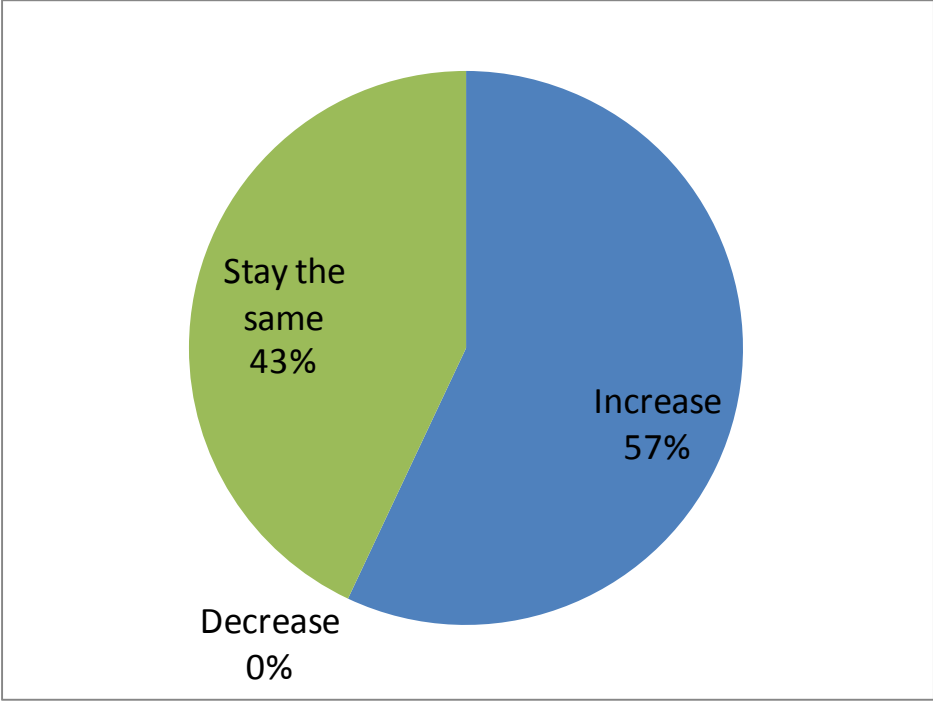
Do you offer a CDH Plan?





# Consumer Driven Health Plans

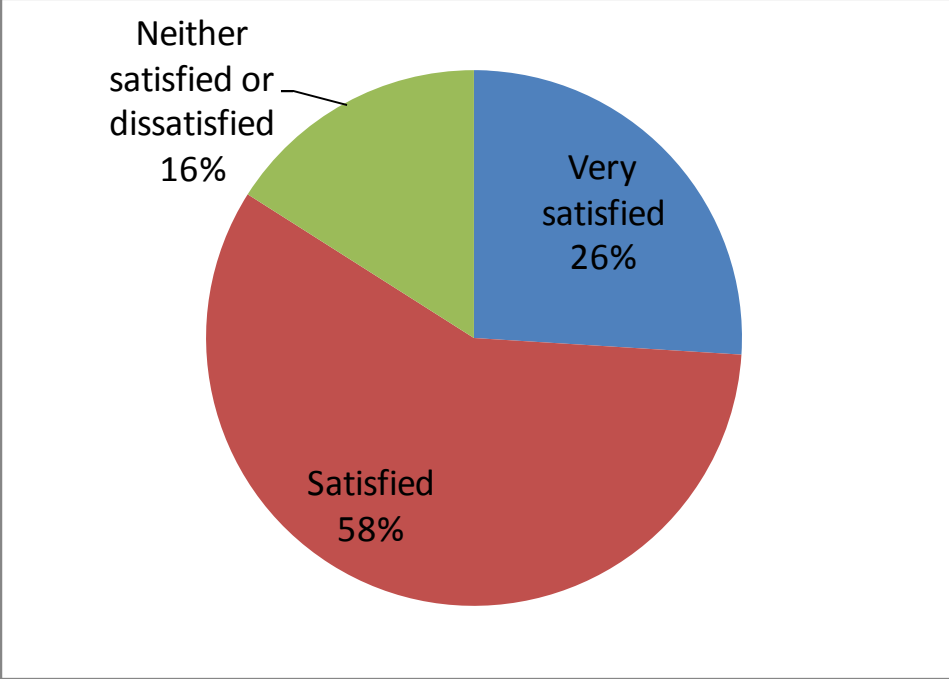
If 2012 is not your first year offering a CDHP, have you seen enrollment:





# Consumer Driven Health Plans

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

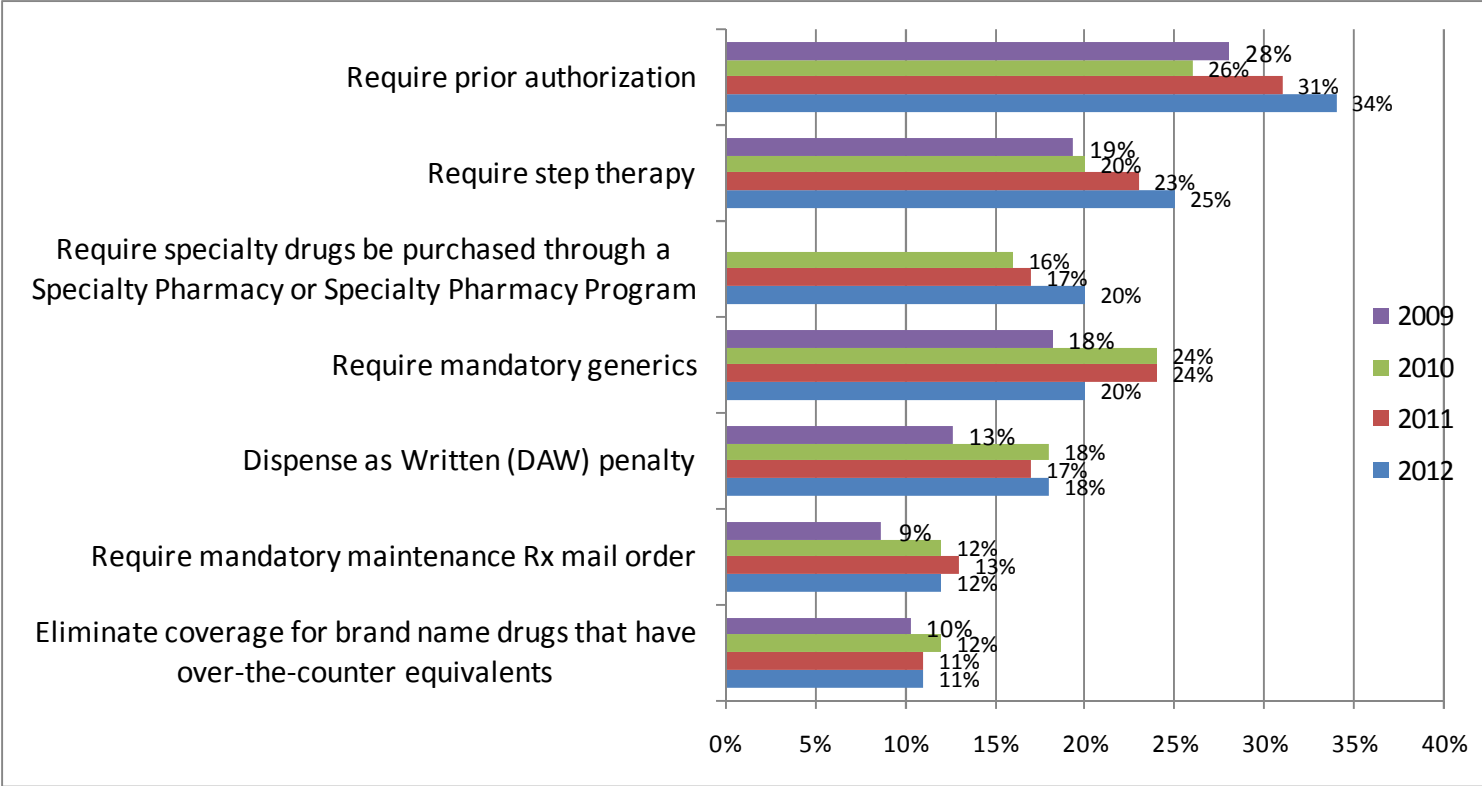






# Prescription Drugs

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





Judy Dale, Benefits Survey Committee Member  
Consultant, Mercer

# Welfare Benefits



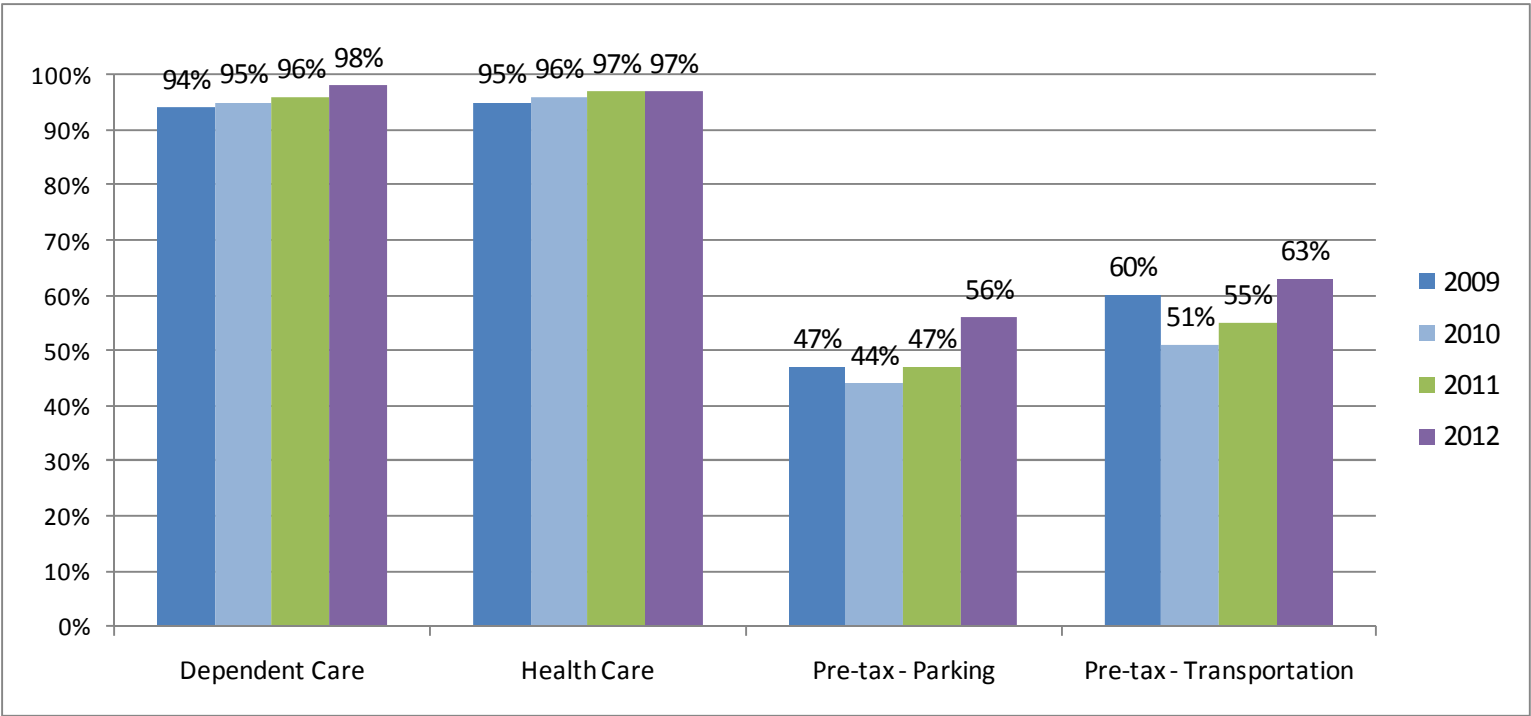
## Welfare Benefits

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



# Welfare Benefits - Flexible Spending Accounts

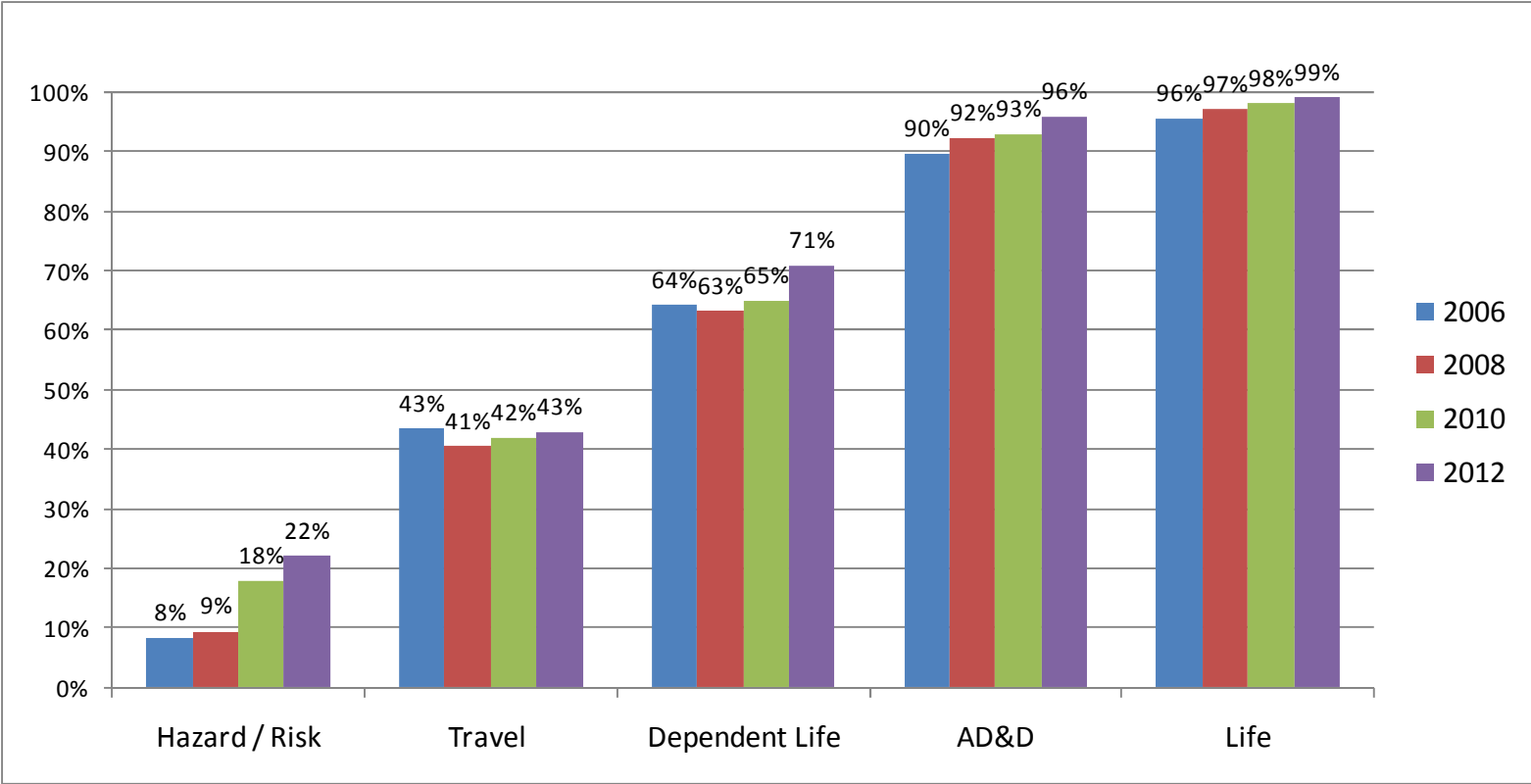
Percent of Respondents who offer these FSA benefits:





# Welfare Benefits – Life Insurance

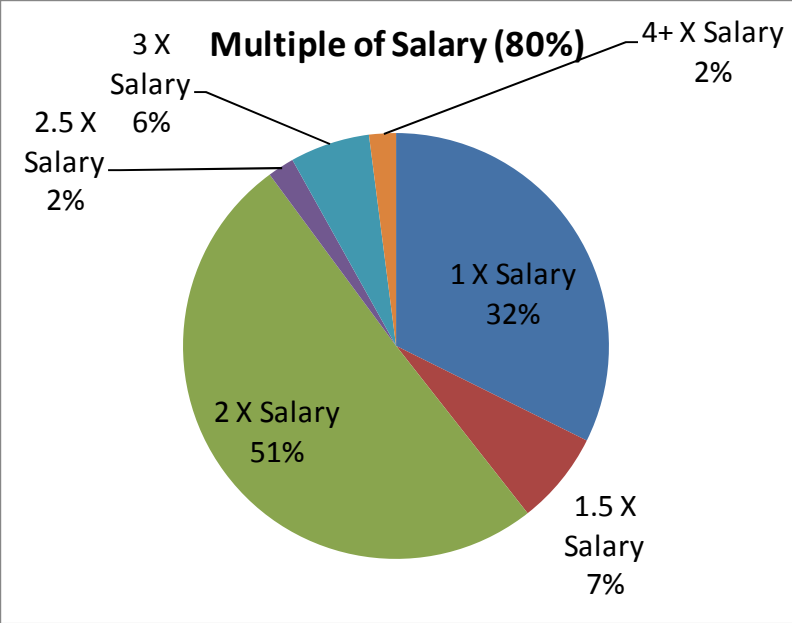
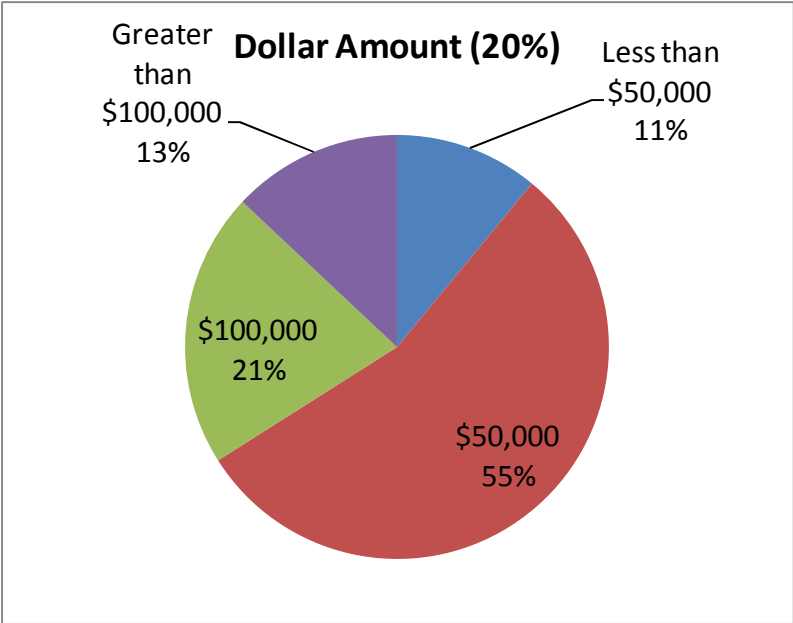
Percent of Respondents Who Offer These Insurance Benefits:





# Welfare Benefits – Life Insurance

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

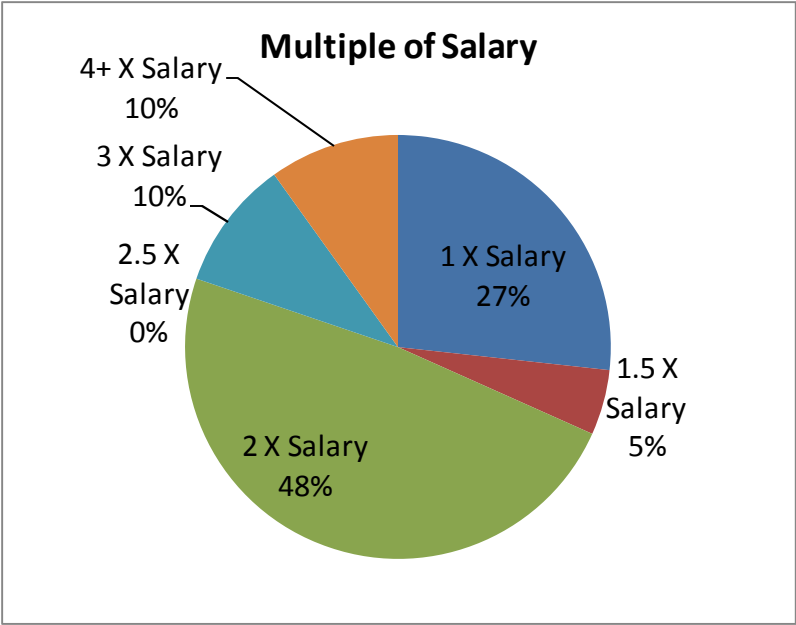
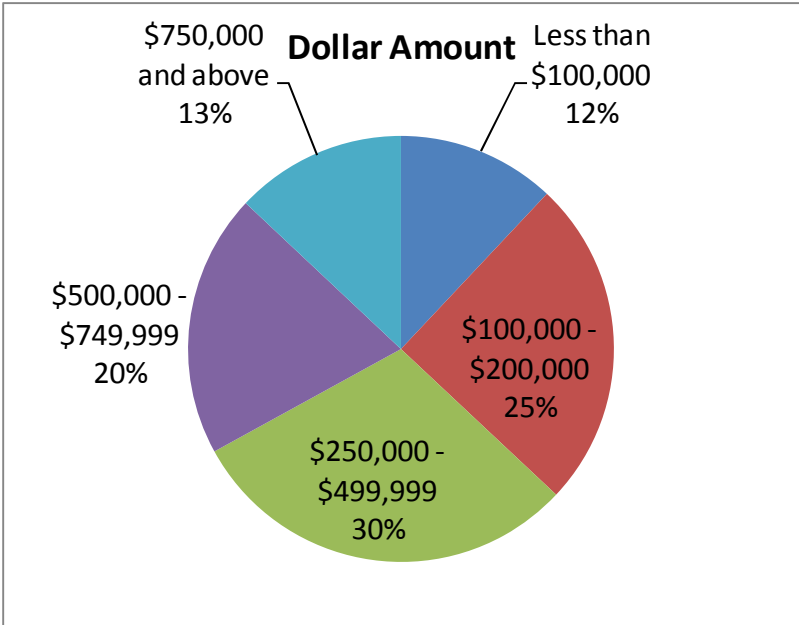






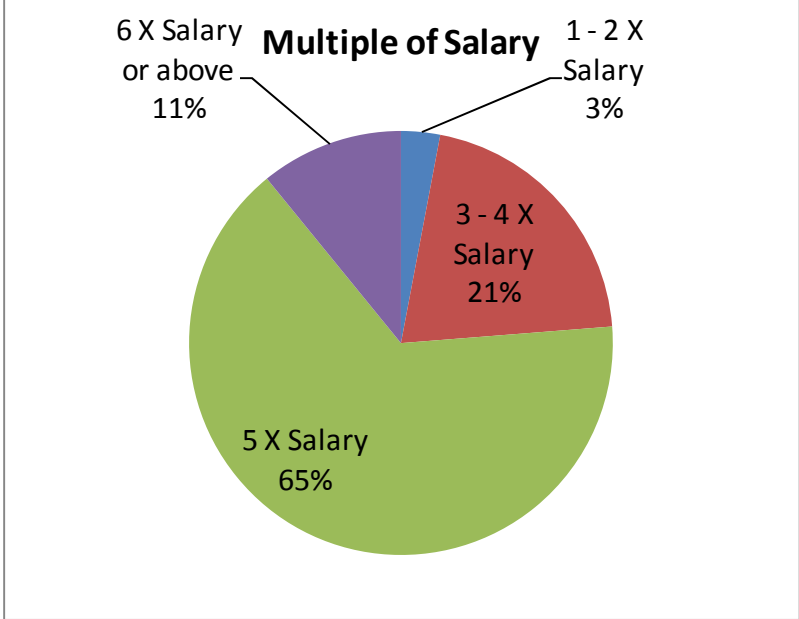
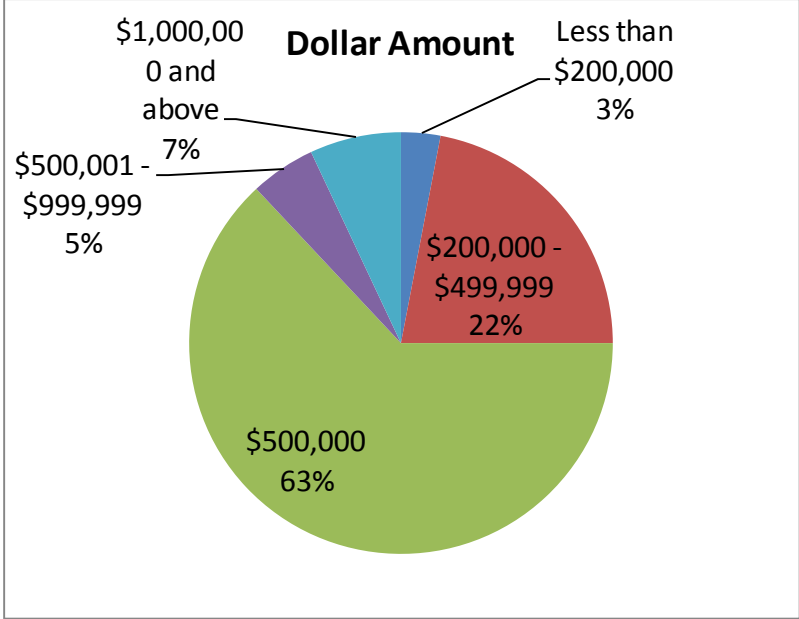
# Welfare Benefits – Life Insurance

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



# Welfare Benefits – Life Insurance

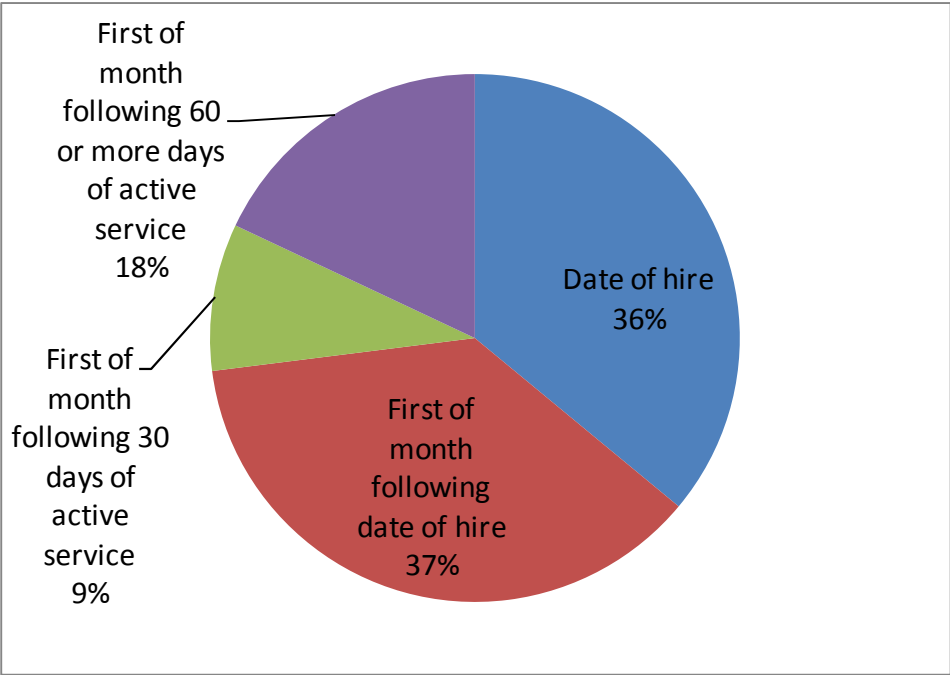
What is the maximum amount of Supplemental Life Insurance that you offer?



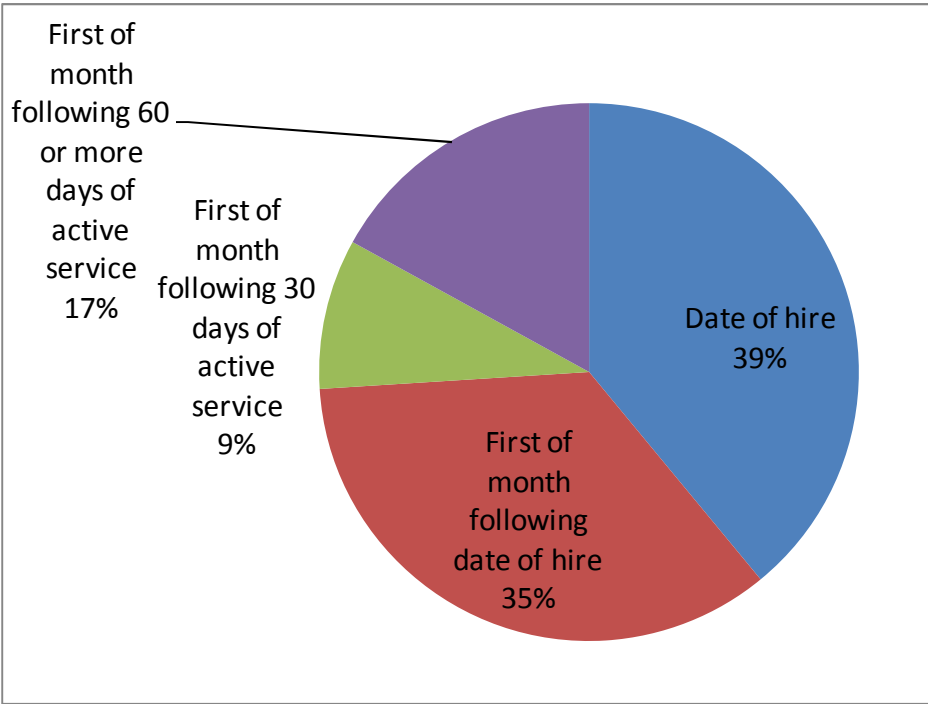
# Welfare Benefits – Disability

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

Short-term Disability



Long-term Disability

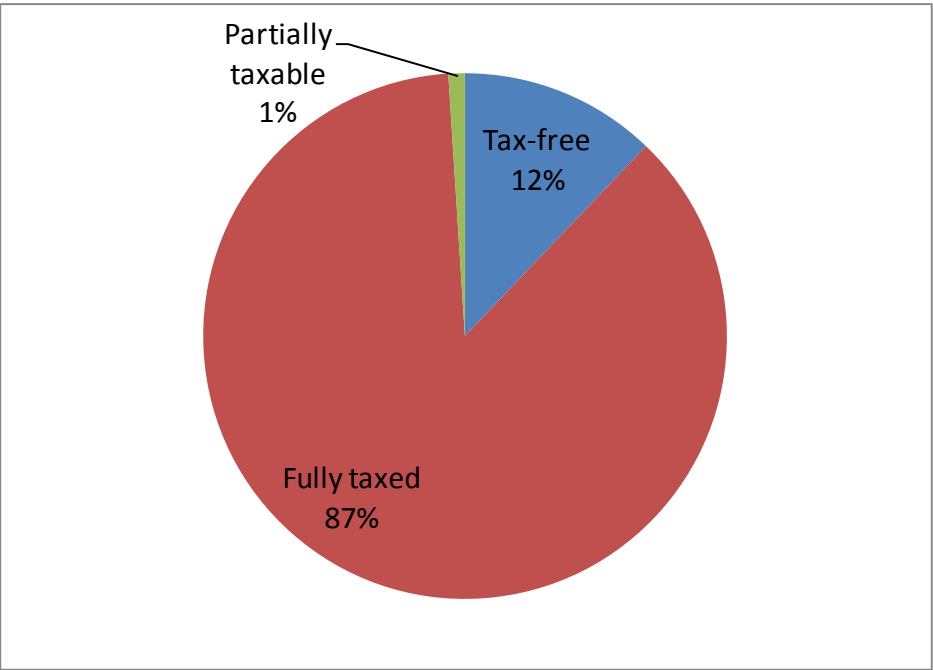




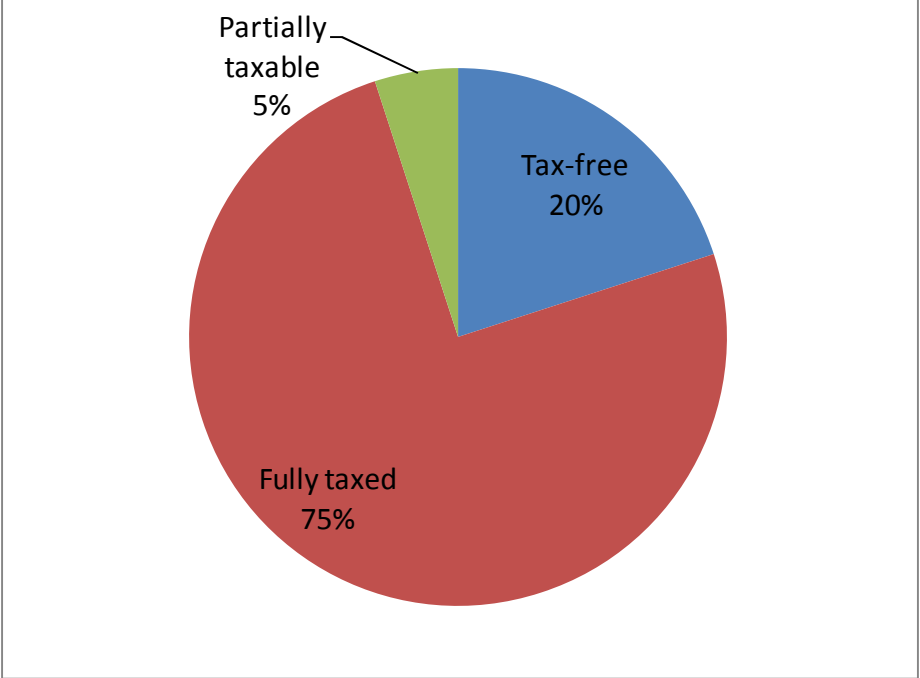
# Welfare Benefits – Disability

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

Short-term Disability

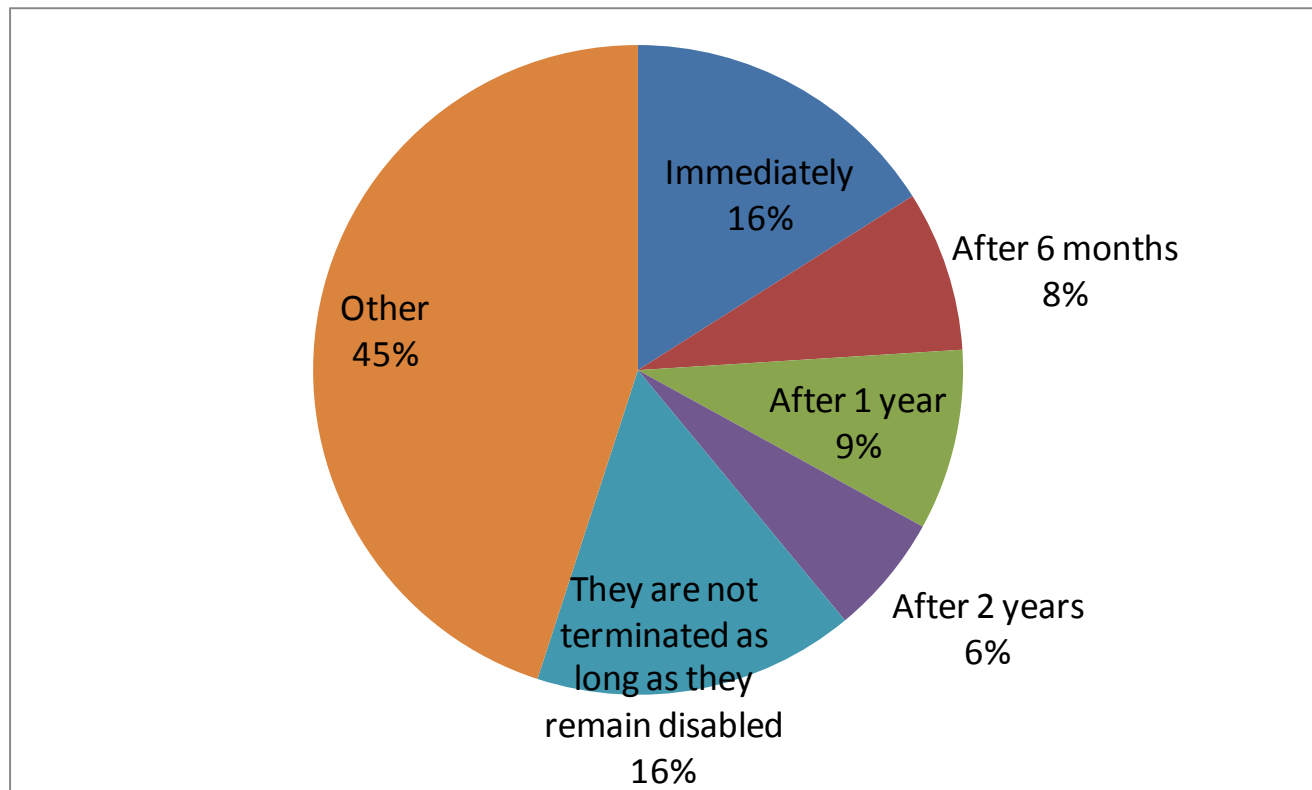


Long-term Disability



## Welfare Benefits – Long-term Disability

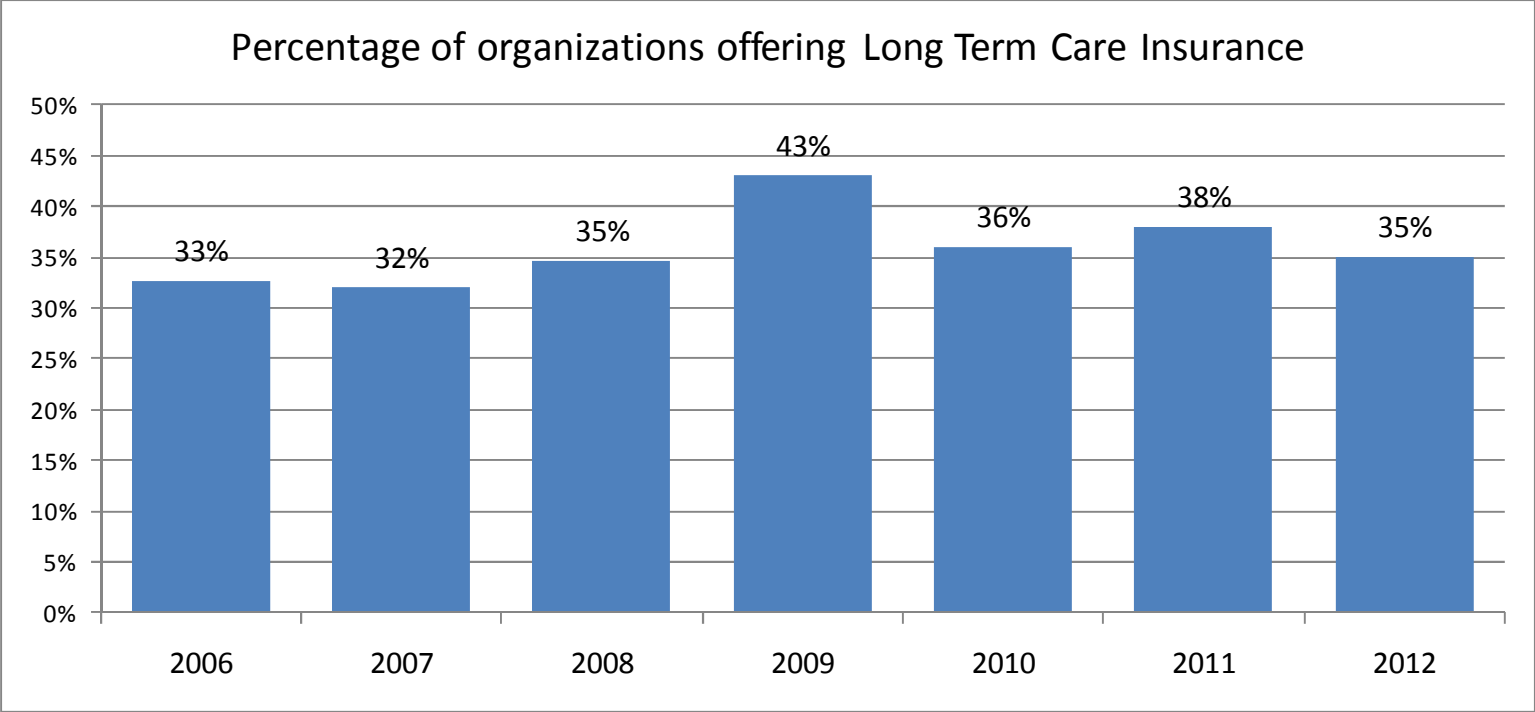
Once an employee has been approved for long-term disability, when is he/she terminated?





# Welfare Benefits – Long Term Care Insurance

Do you offer Long Term Care Insurance?

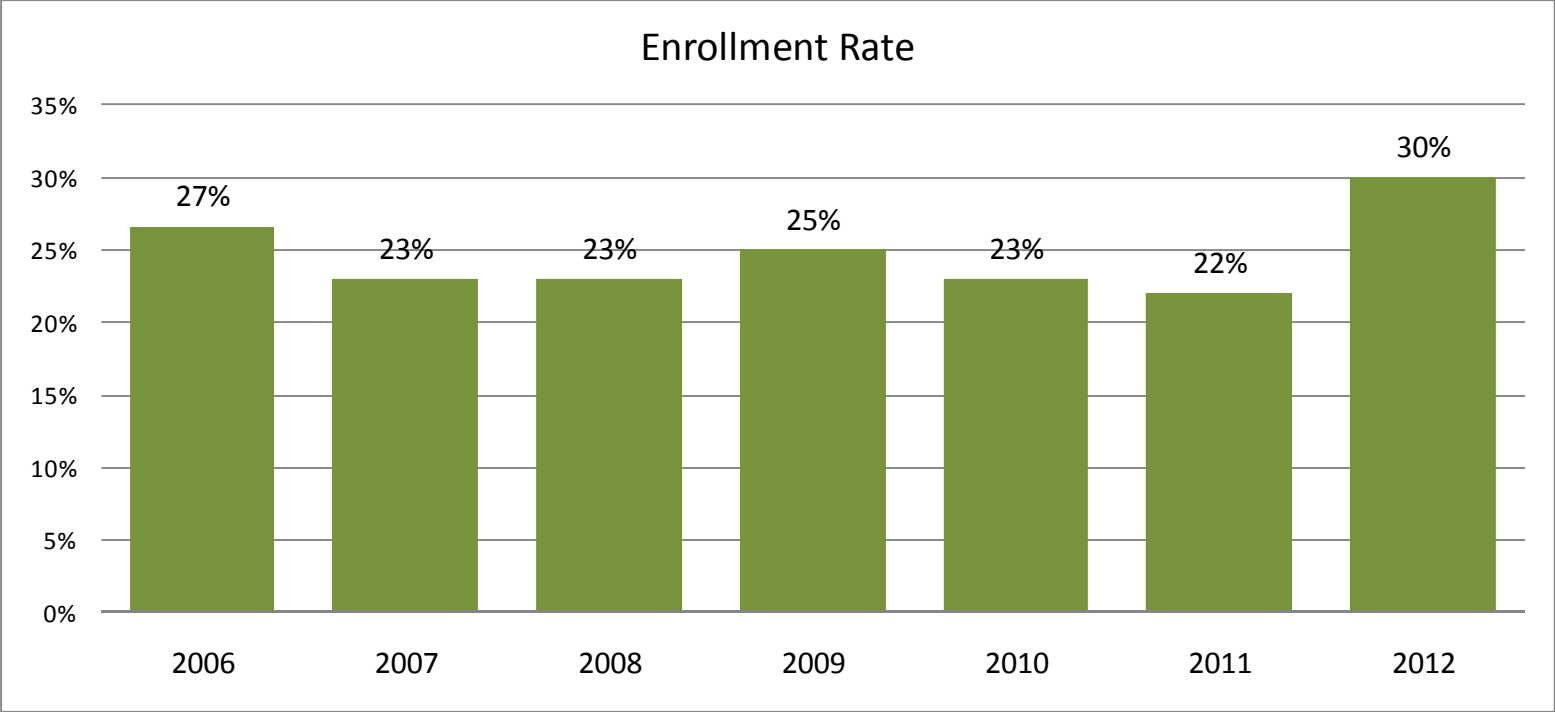






# Welfare Benefits – Long Term Care Insurance

What percent of EEs are enrolled?





Judy Dale, Benefits Survey Committee Member  
Consultant, Mercer

# Work-Life Benefits



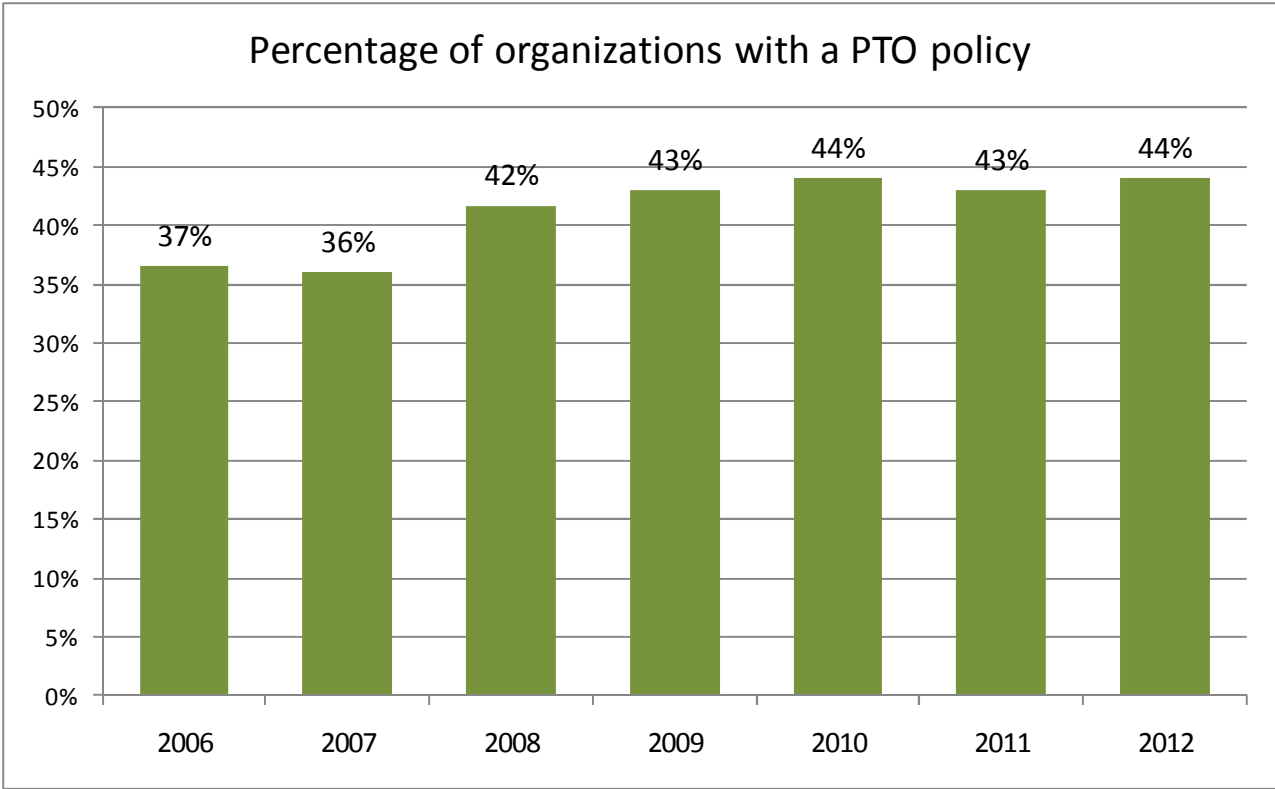
## Work Life Benefits

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



# Work Life Benefits – PTO

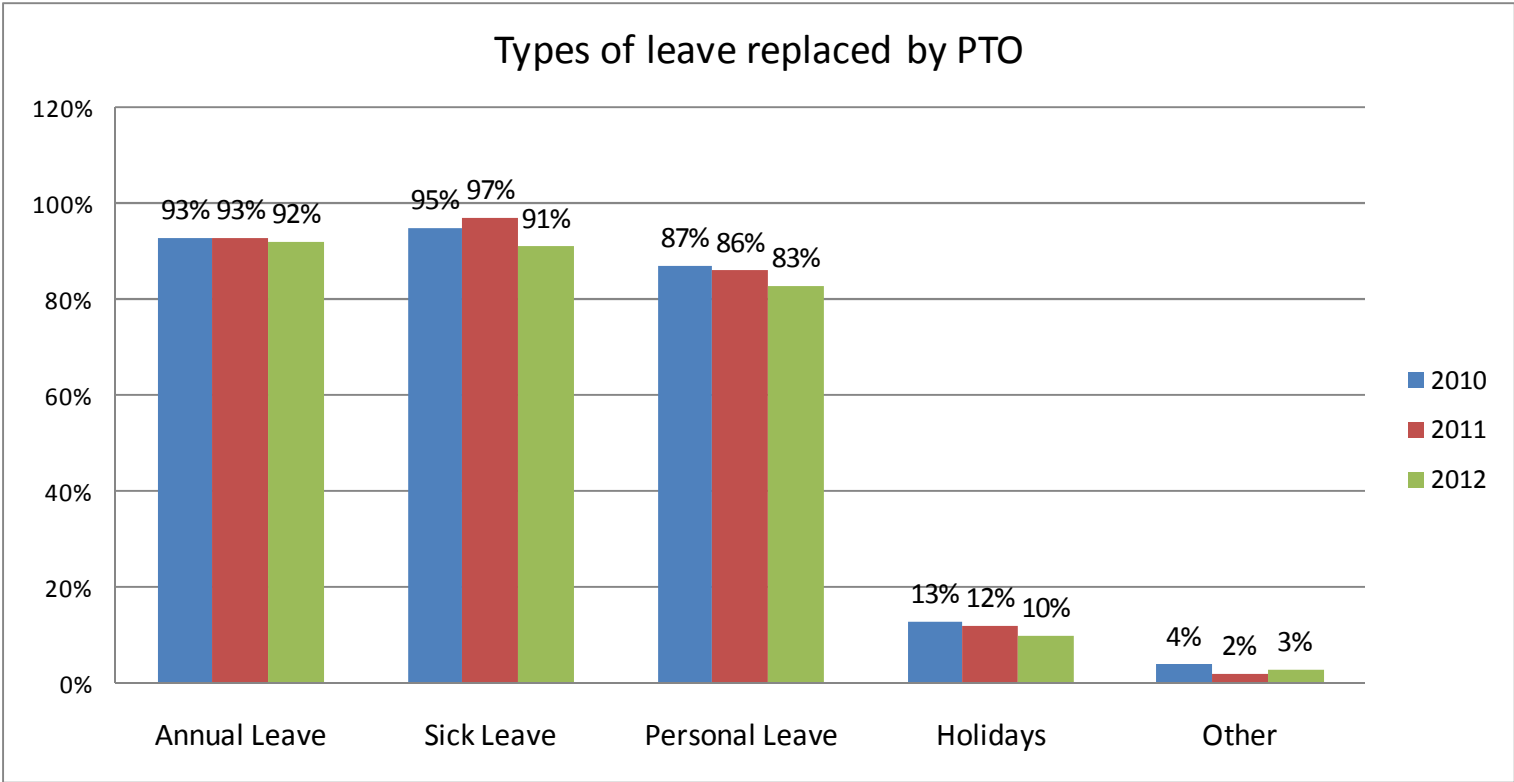
Do you have a PTO Policy?





# Work Life Benefits – PTO

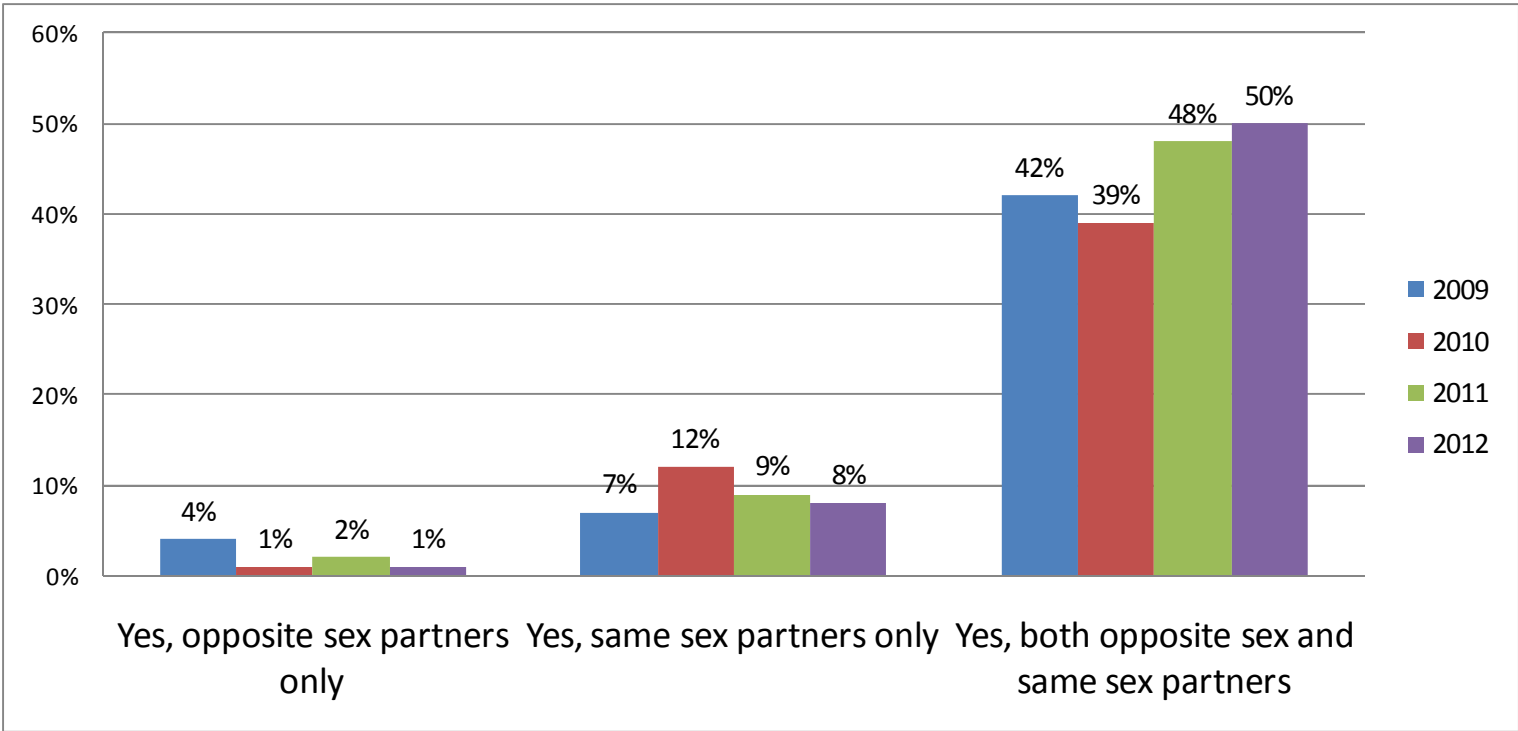
What types of leave are replaced by PTO?





# Work Life Benefits – Domestic Partner

Do you provide employee benefits to domestic partners?

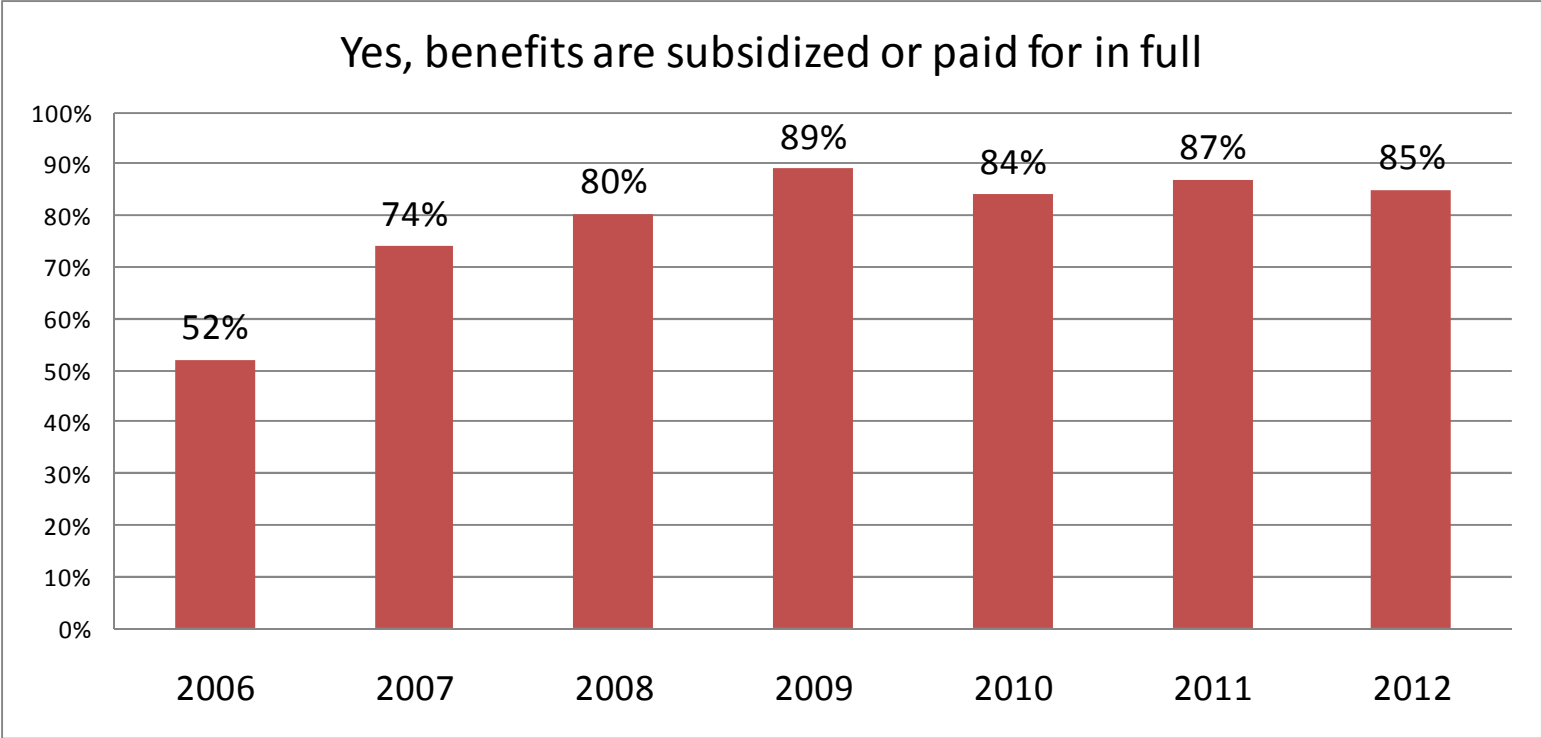






# Work Life Benefits – Domestic Partner

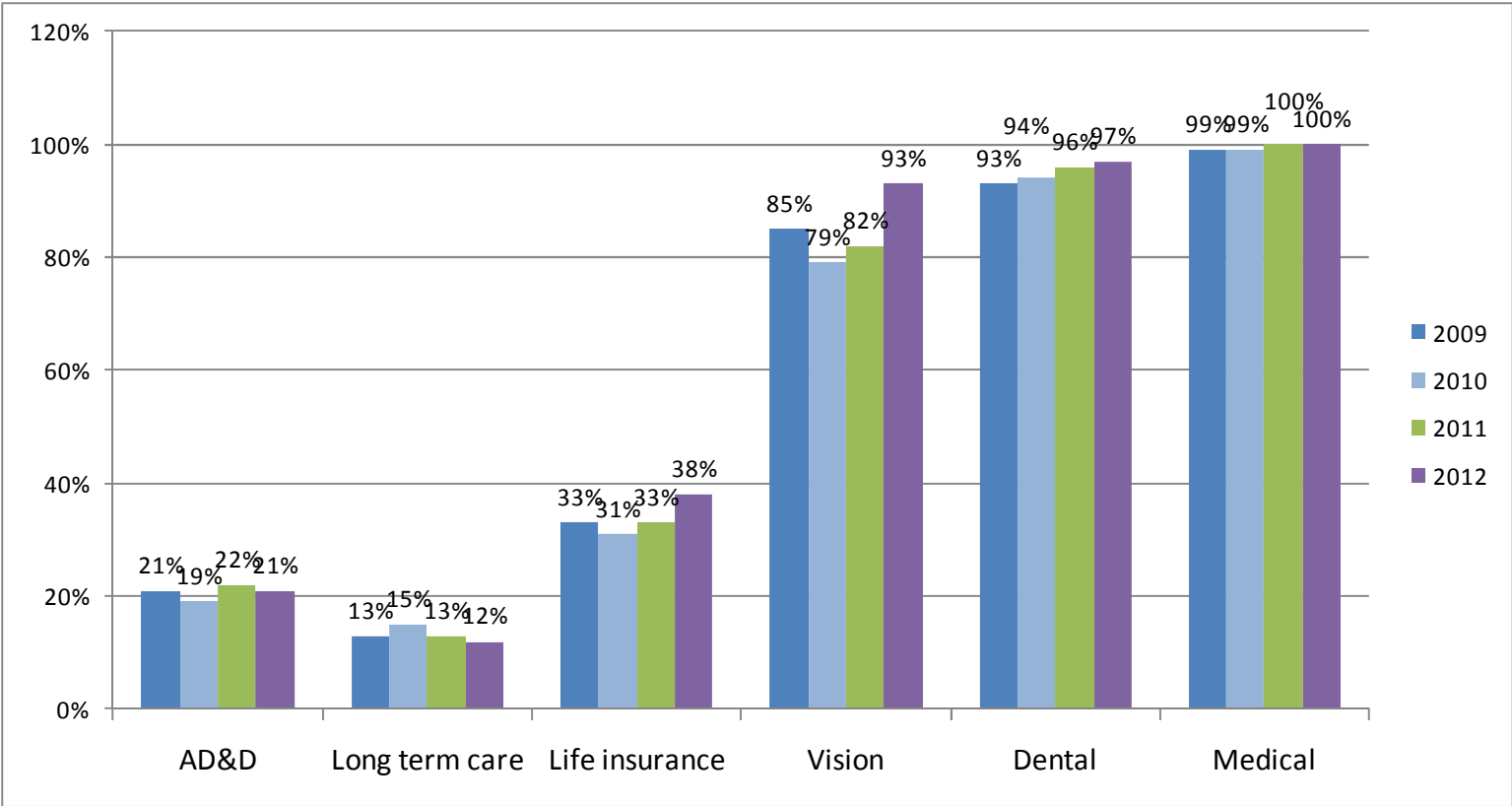
Does your organization pay for these benefits?





# Work Life Benefits – Domestic Partner

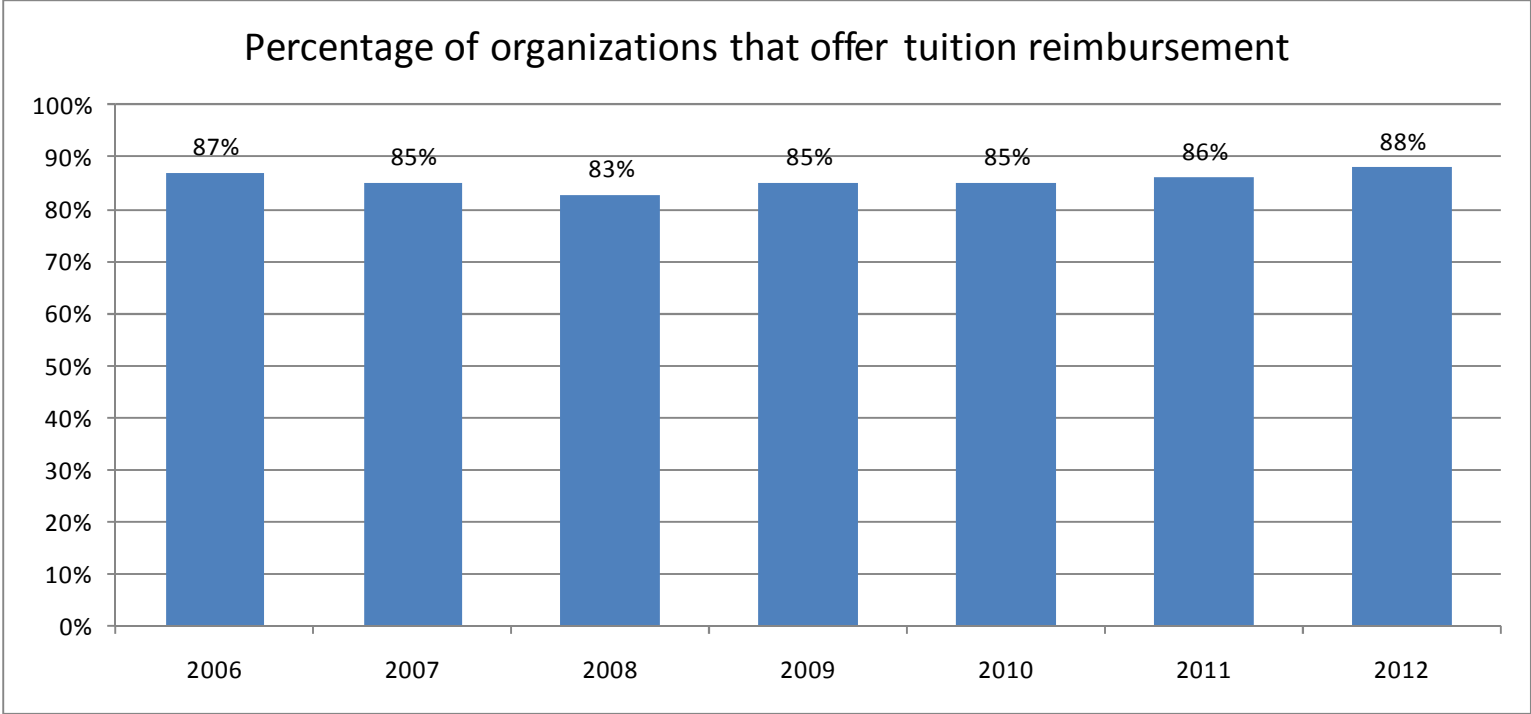
What benefit programs are offered to domestic partners?





# Work Life Benefits – Tuition Assistance

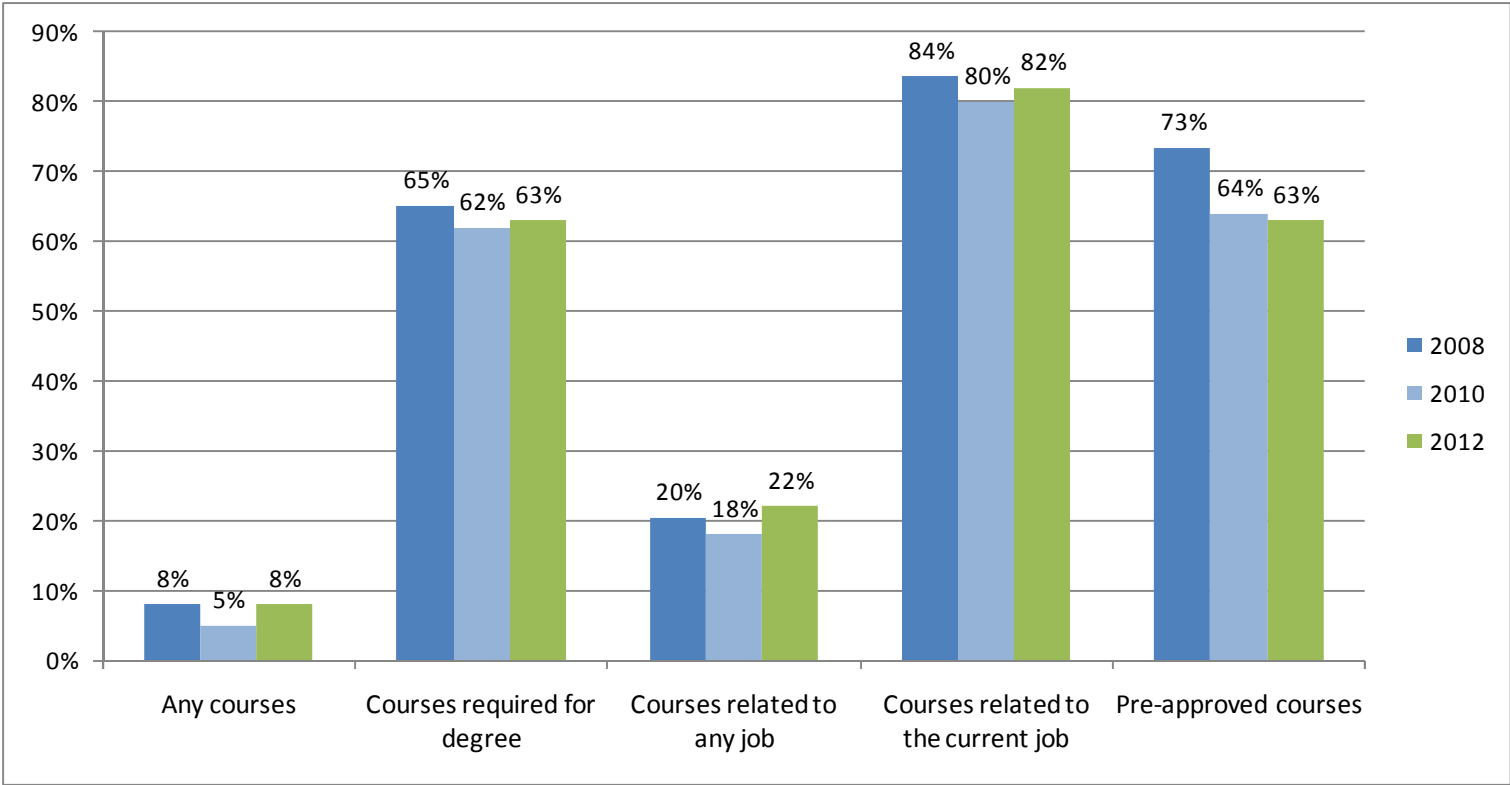
Do you provide tuition reimbursement?





# Work Life Benefits – Tuition Assistance

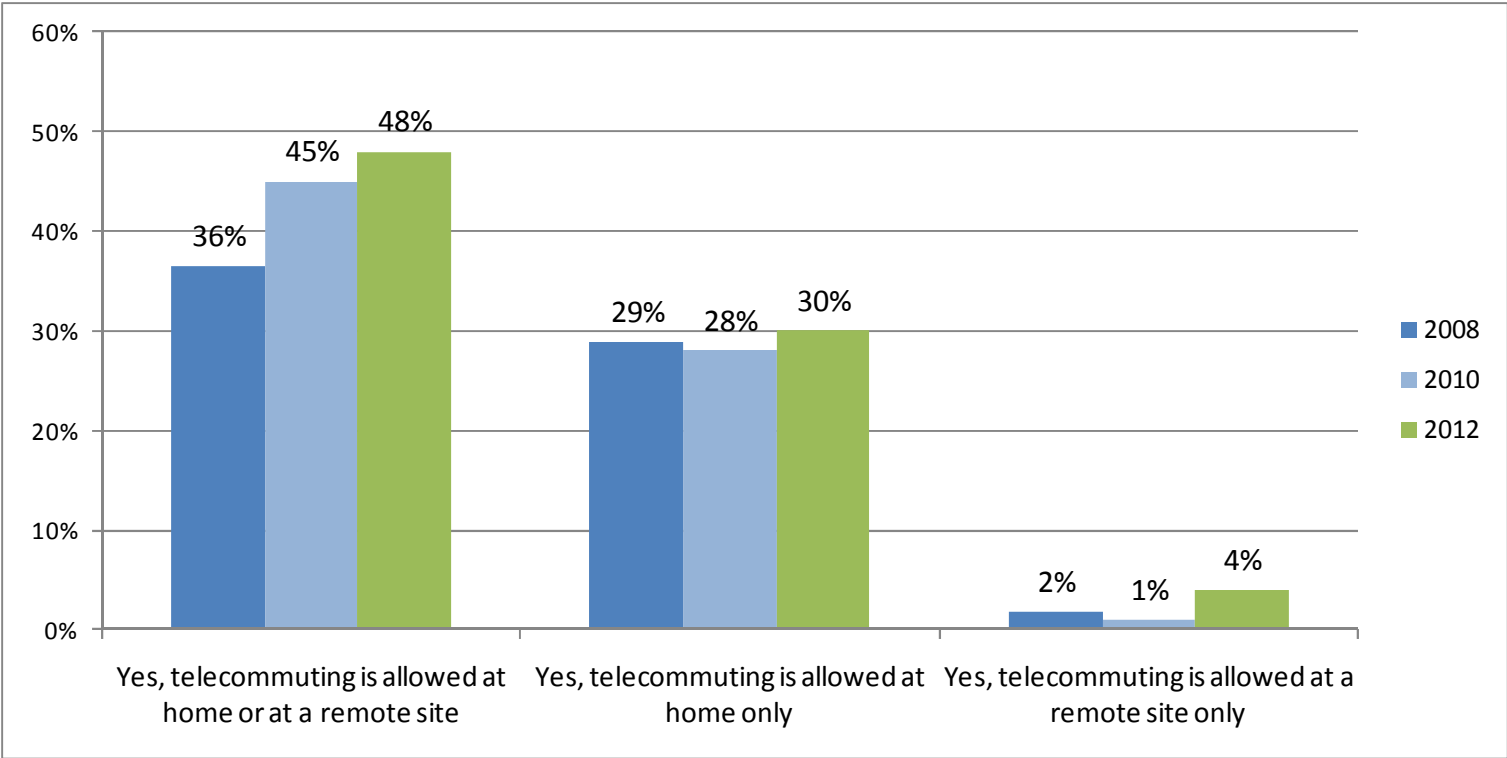
What types of courses qualify for tuition assistance?





# Work Life Benefits – Telecommuting

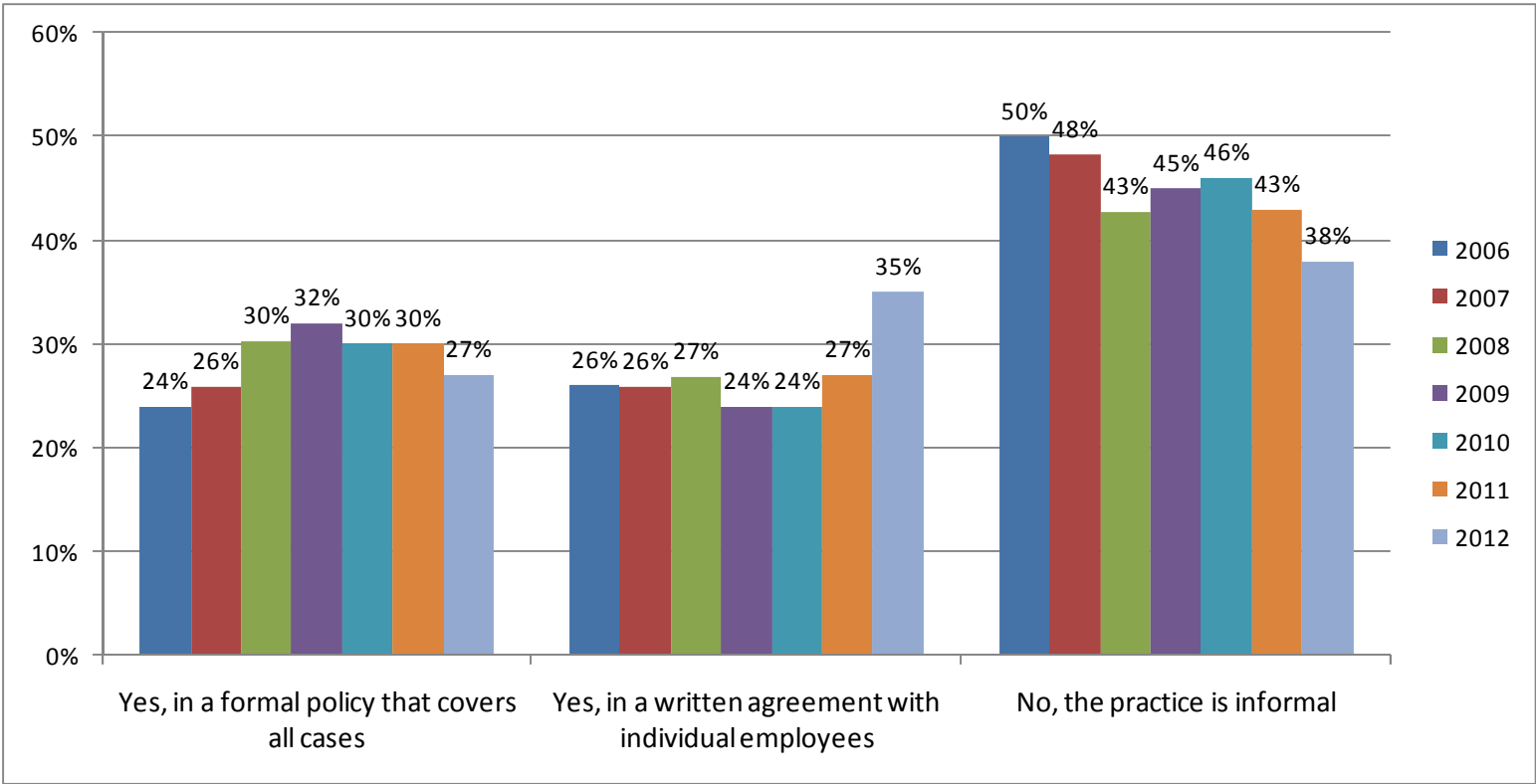
Does your organization allow regular full-time employees to work at home or to telecommute?





# Work Life Benefits – Telecommuting

Are the conditions for telecommuting described in a formal policy?

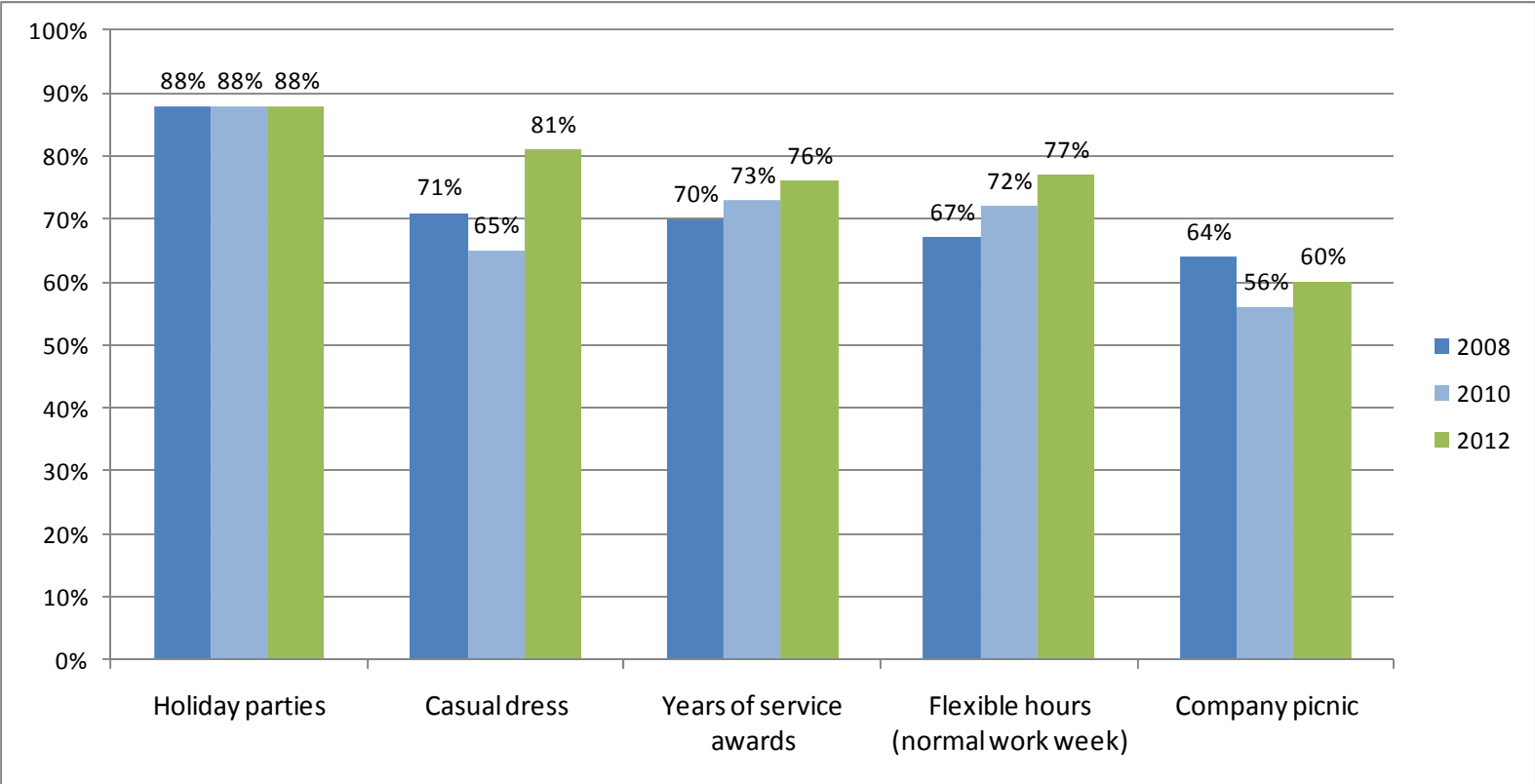






# Work Life Benefits – Work Environment

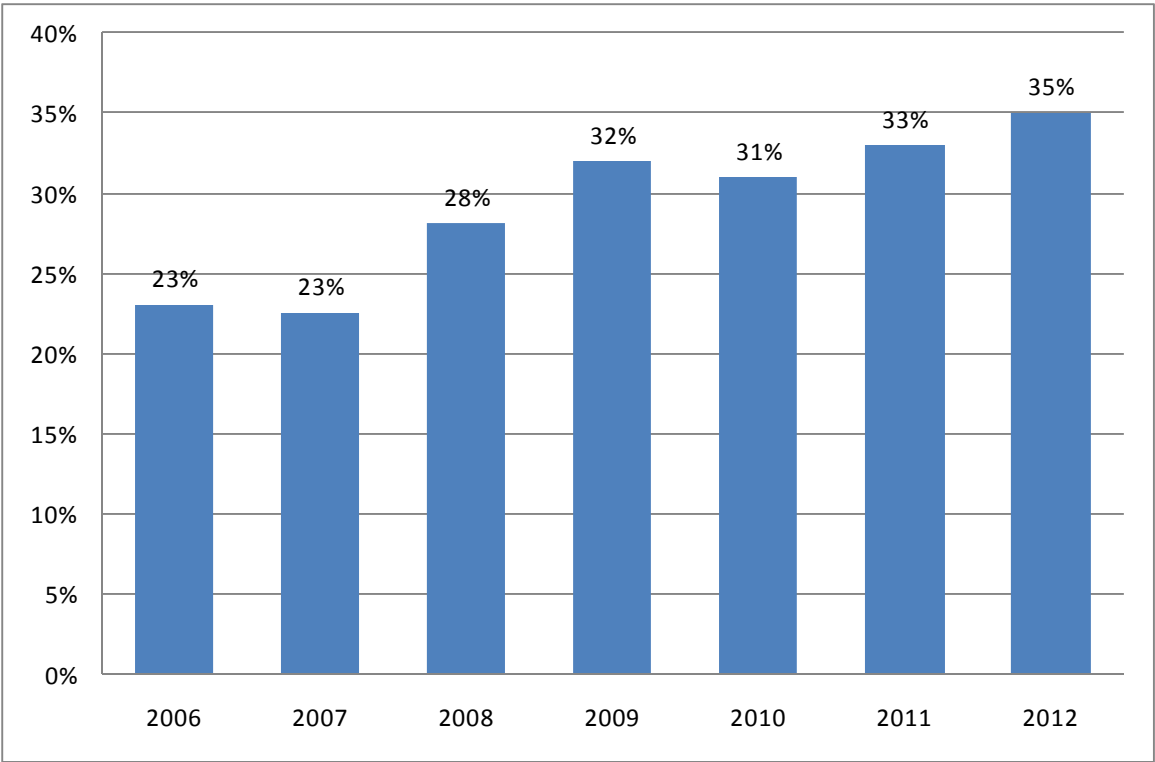
Which of the following benefits do you provide in your organization - most prevalent practices?





# Health and Wellness

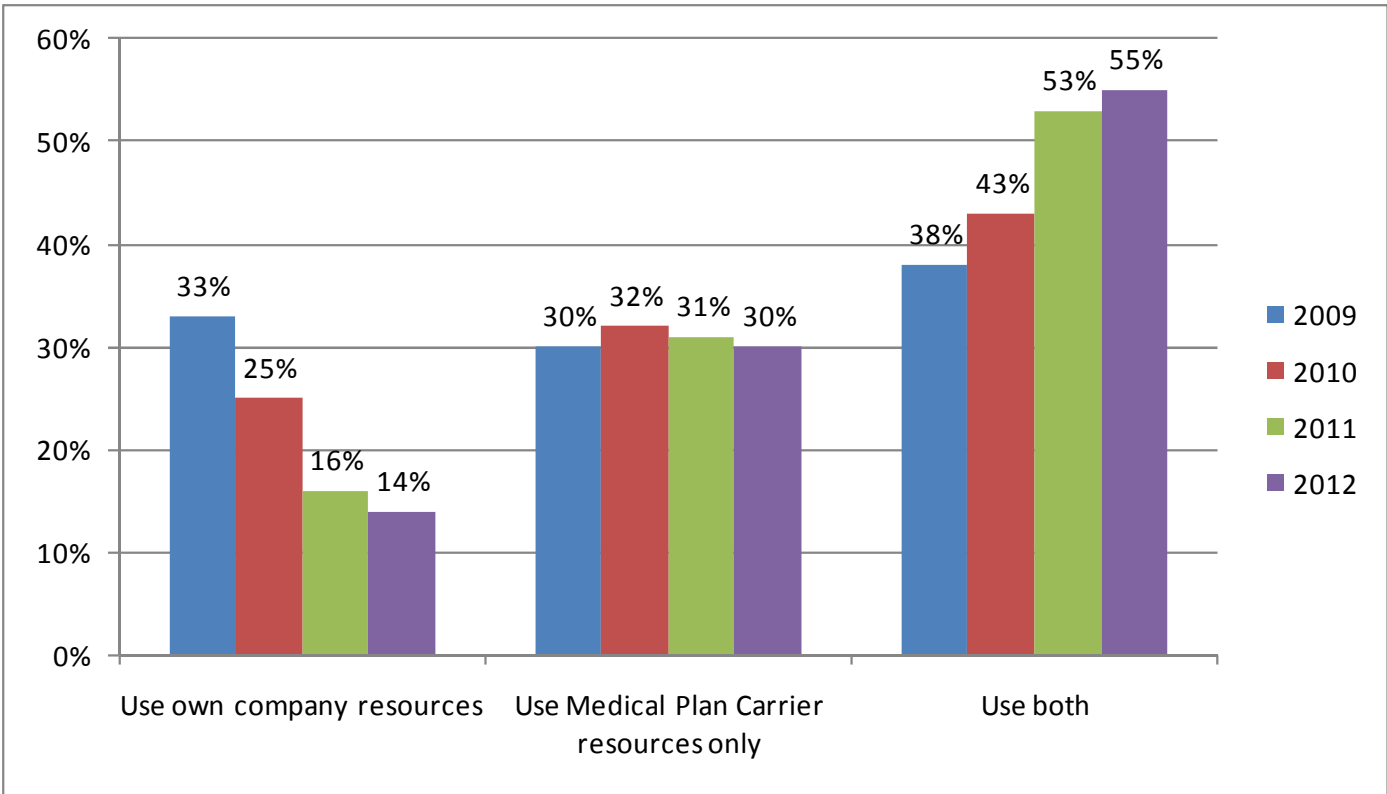
Percentage of organizations with a well-defined wellness program





# Health and Wellness

How does your company administer its wellness program?





Joan Passerino, Benefits Survey Committee Member  
Chief Benefits Officer, DC Retirement Board

# Retirement Benefits



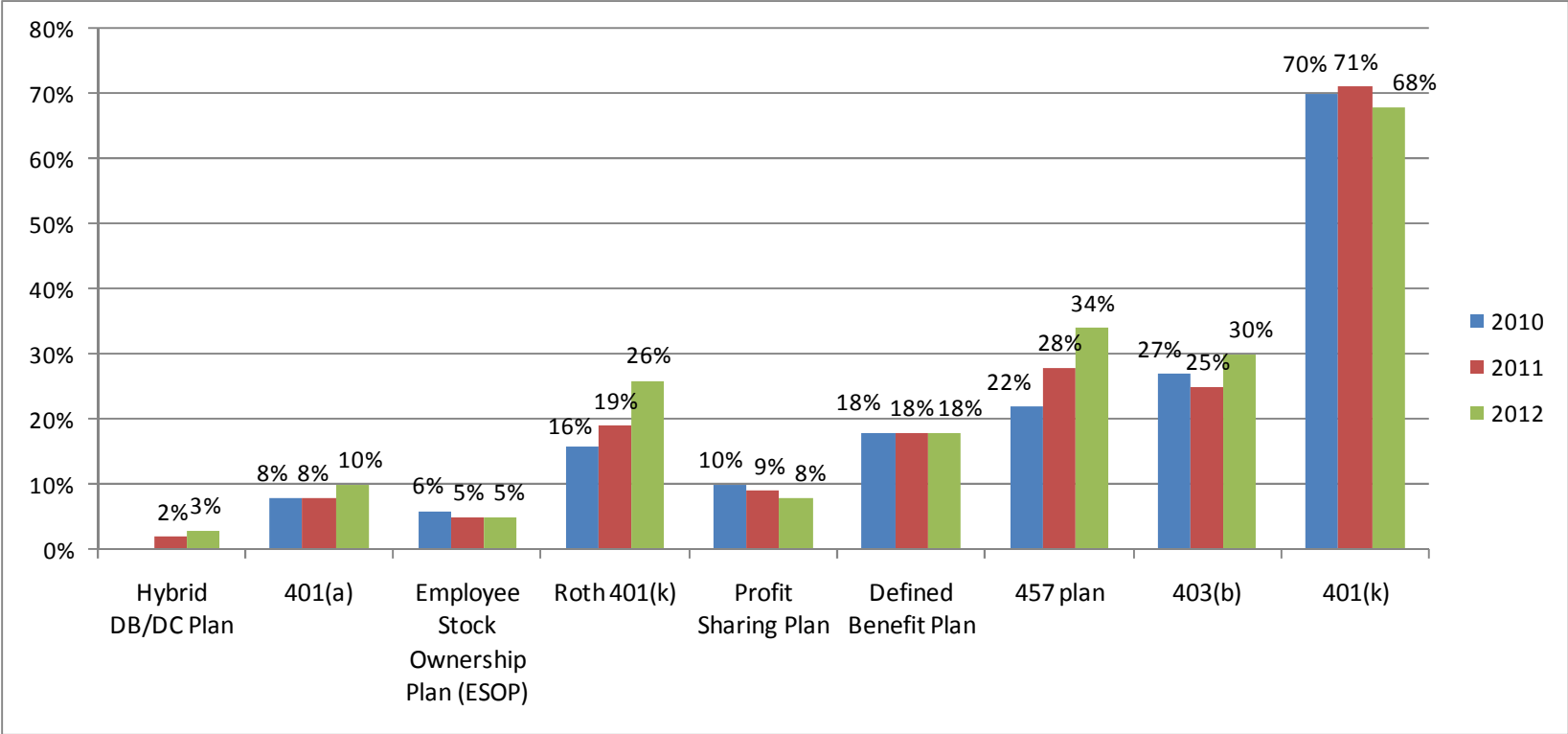
## Retirement

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



# Retirement

What retirement plans does your organization currently offer?

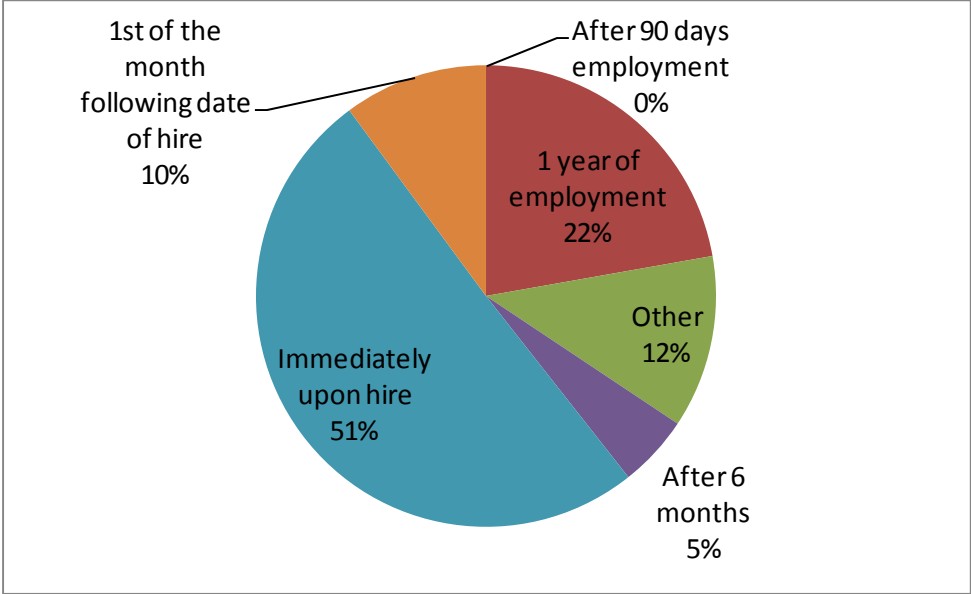
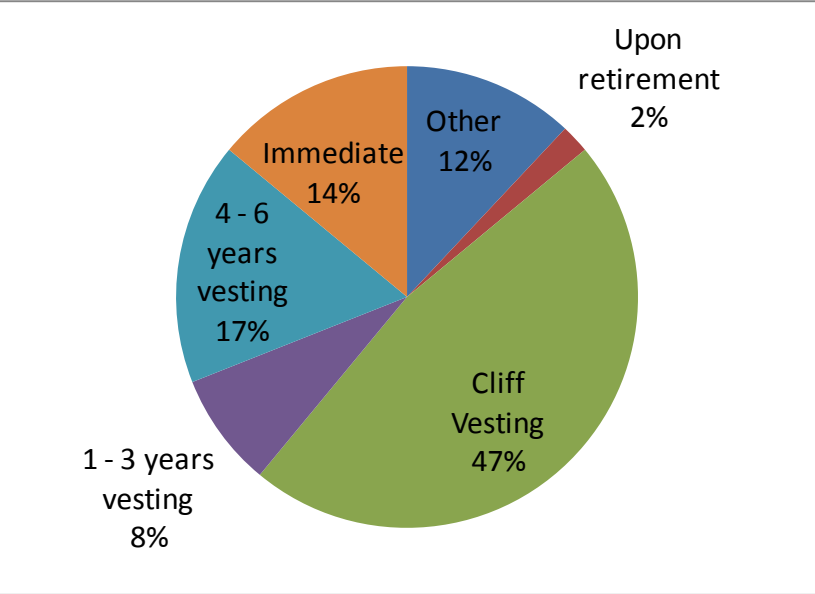




# Retirement – Defined Benefit Plans

What is the vesting schedule?

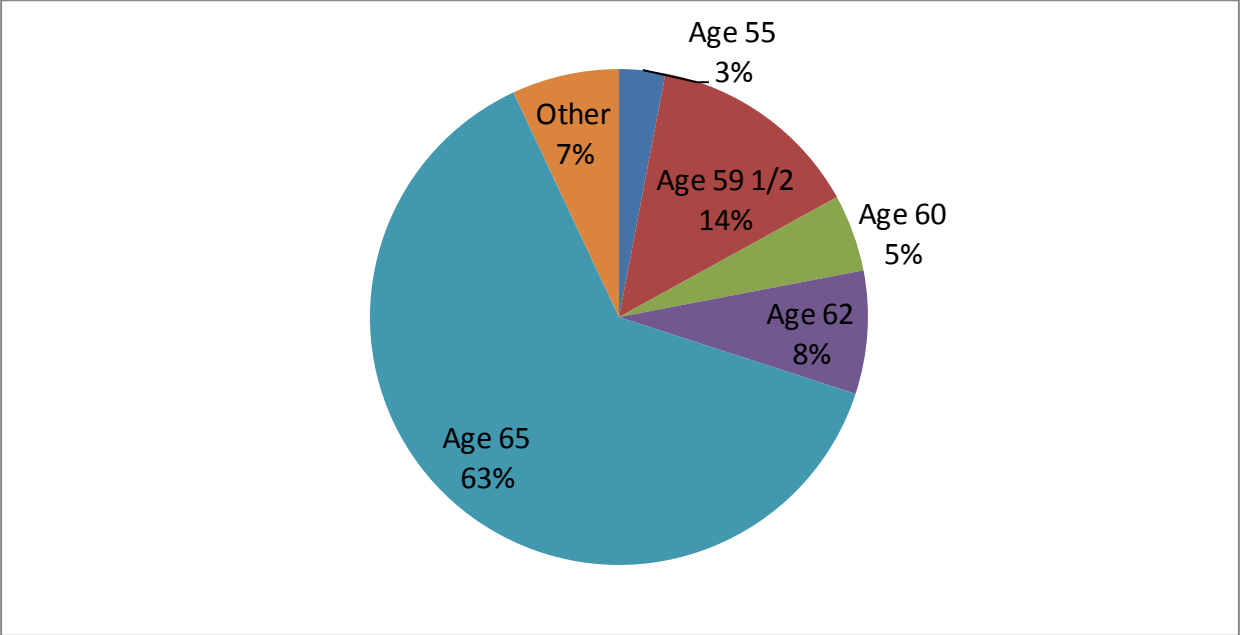
When are employees eligible to participate in the retirement plan?





# Retirement – Defined Benefit Plans

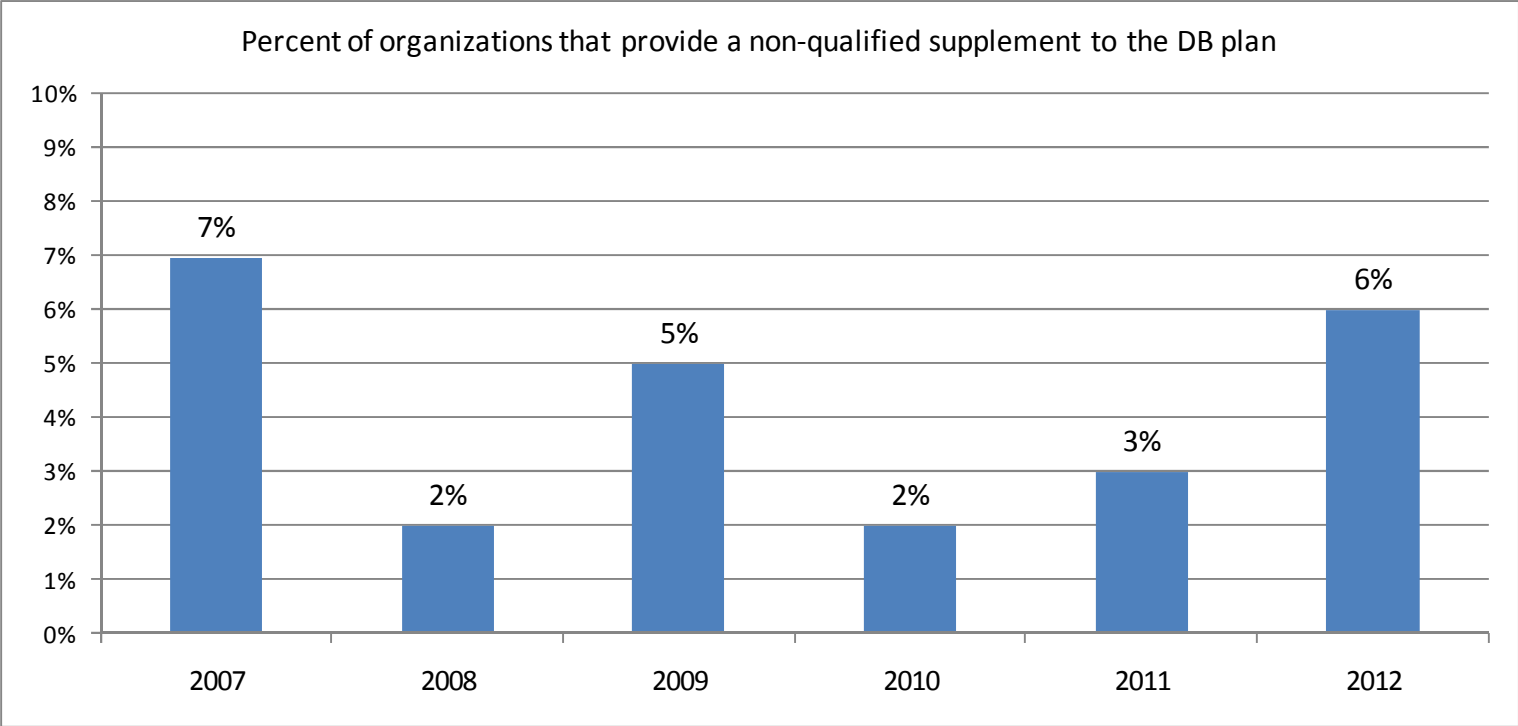
What is the plan's normal retirement age?





# Retirement – Defined Benefit Plans

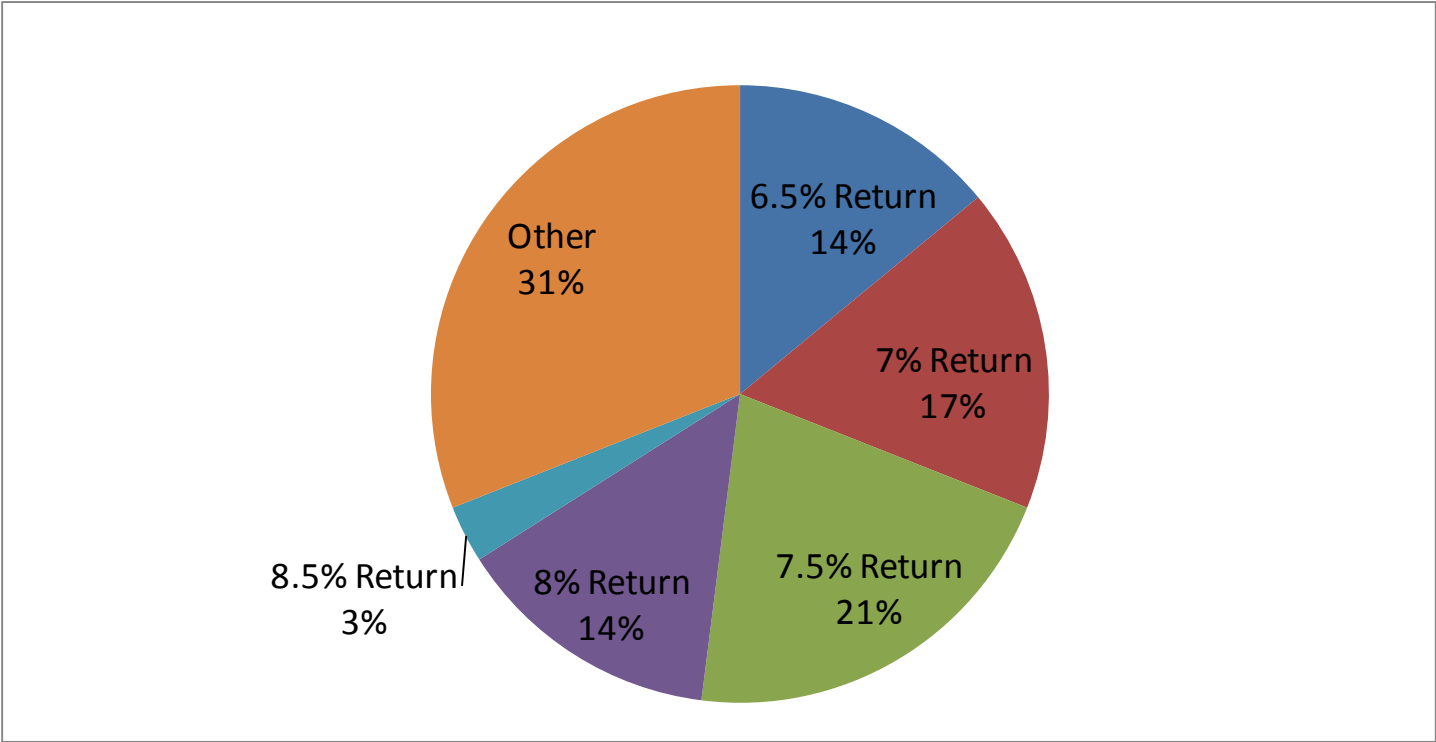
Does your company provide a non-qualified supplement to this plan?  
(applies to employees other than executives)





# Retirement – Defined Benefit Plans

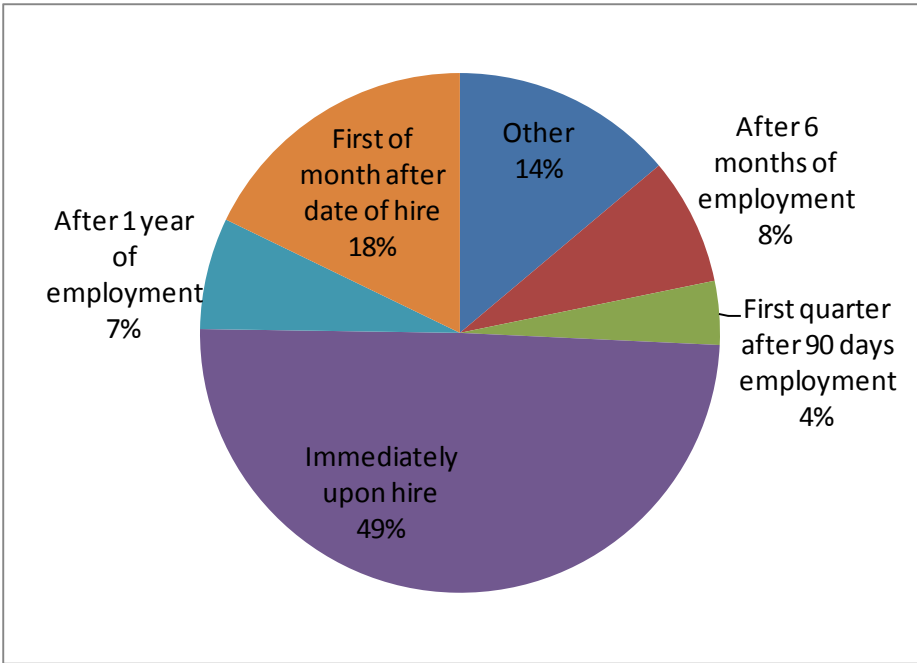
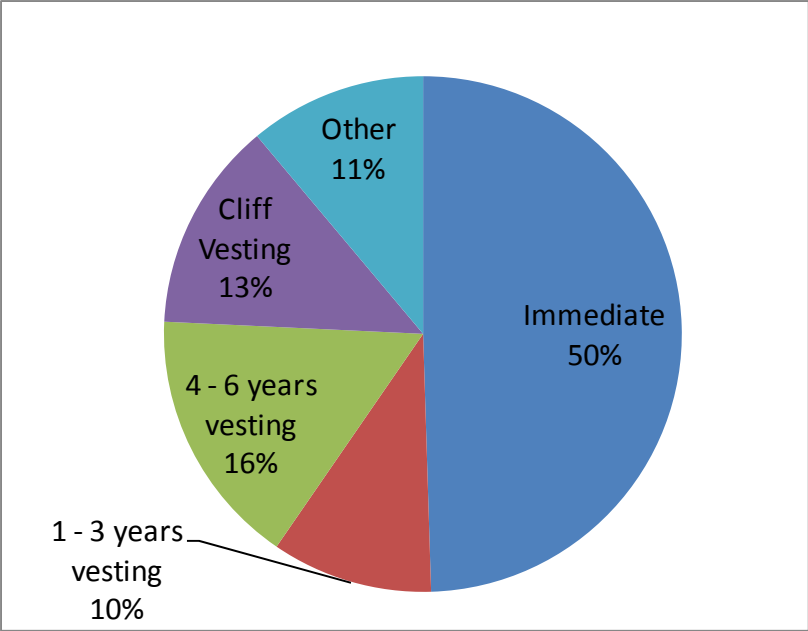
What is the plan's assumed rate of return?



# Retirement – Defined Contribution Plans

What is the vesting schedule?

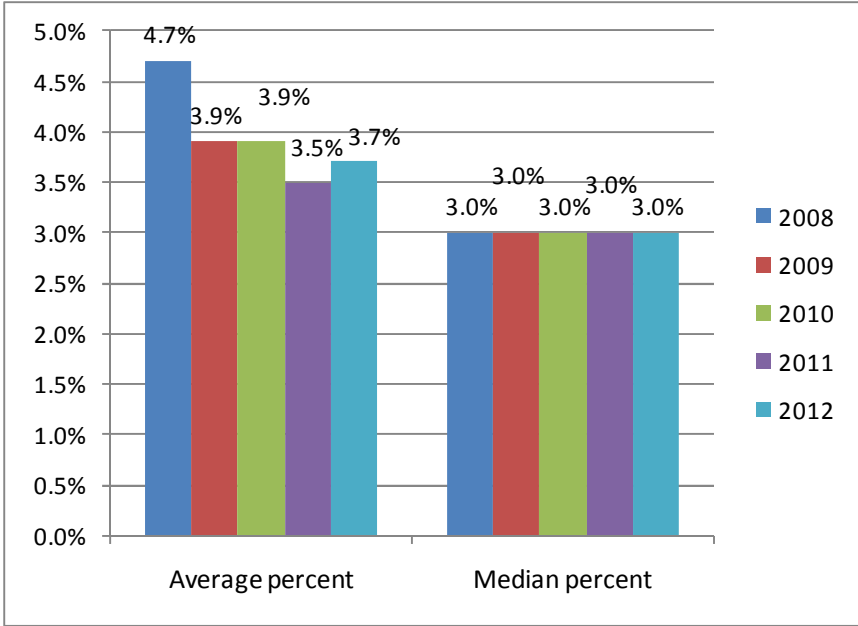
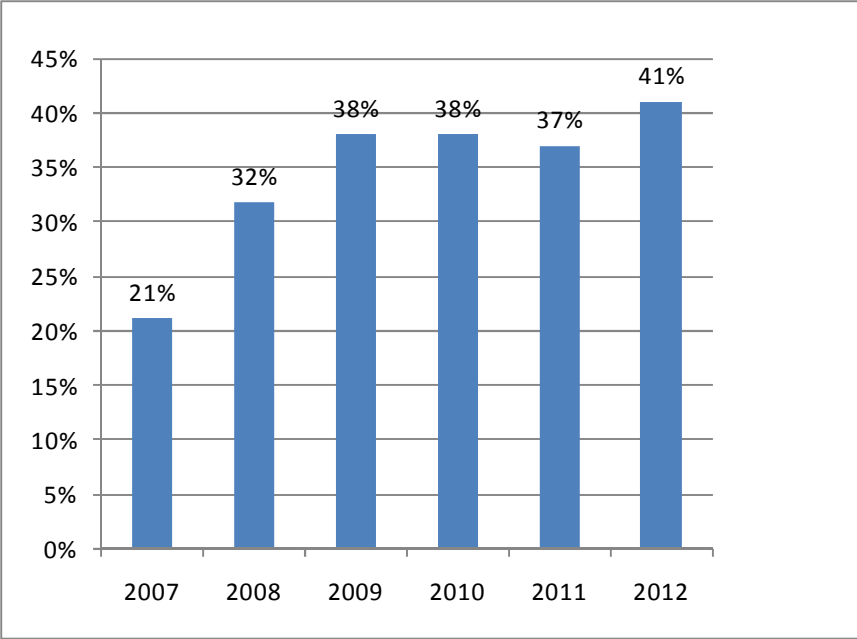
When are employees eligible to participate in the retirement plan?





# Retirement – Defined Contribution Plans

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



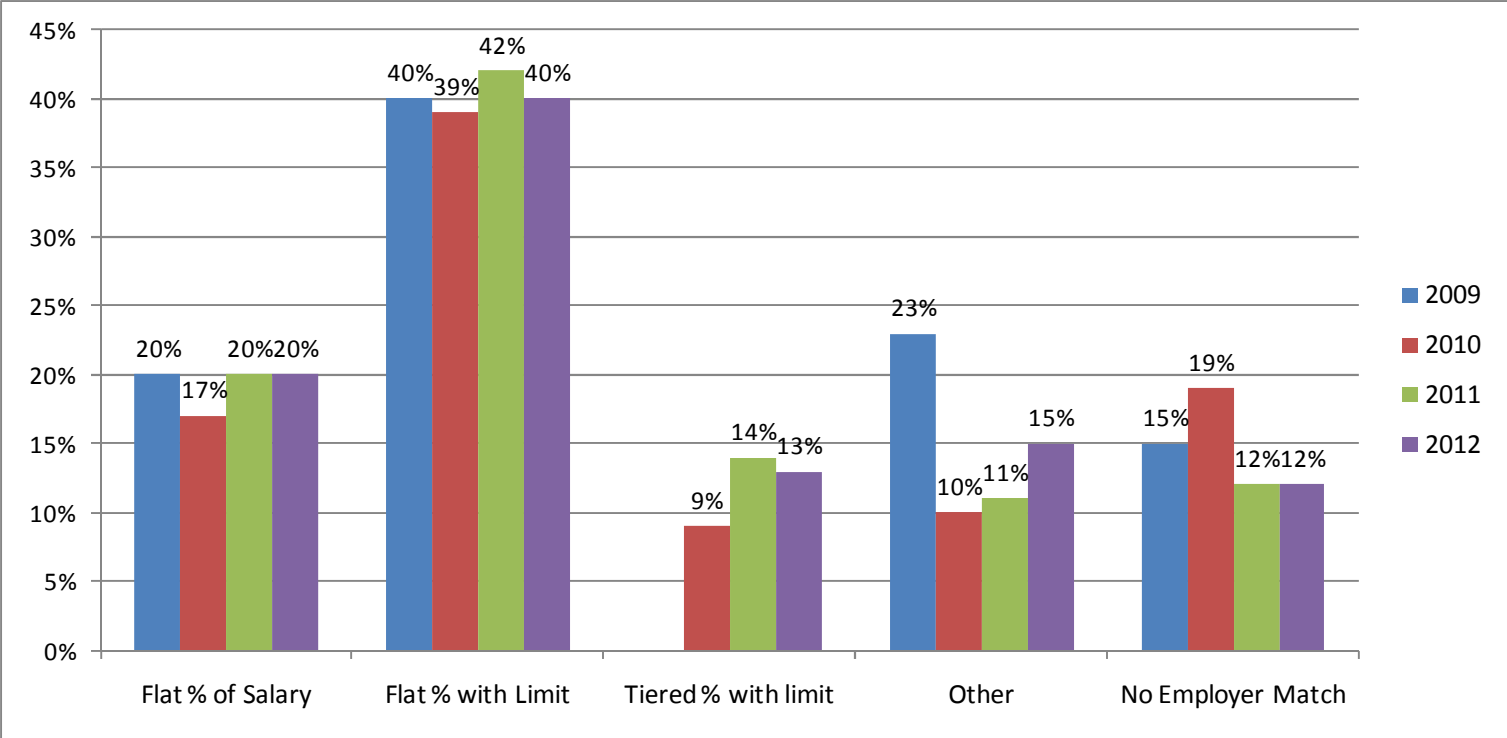
Percentage automatically enrolling employees





# Retirement – Defined Contribution Plans

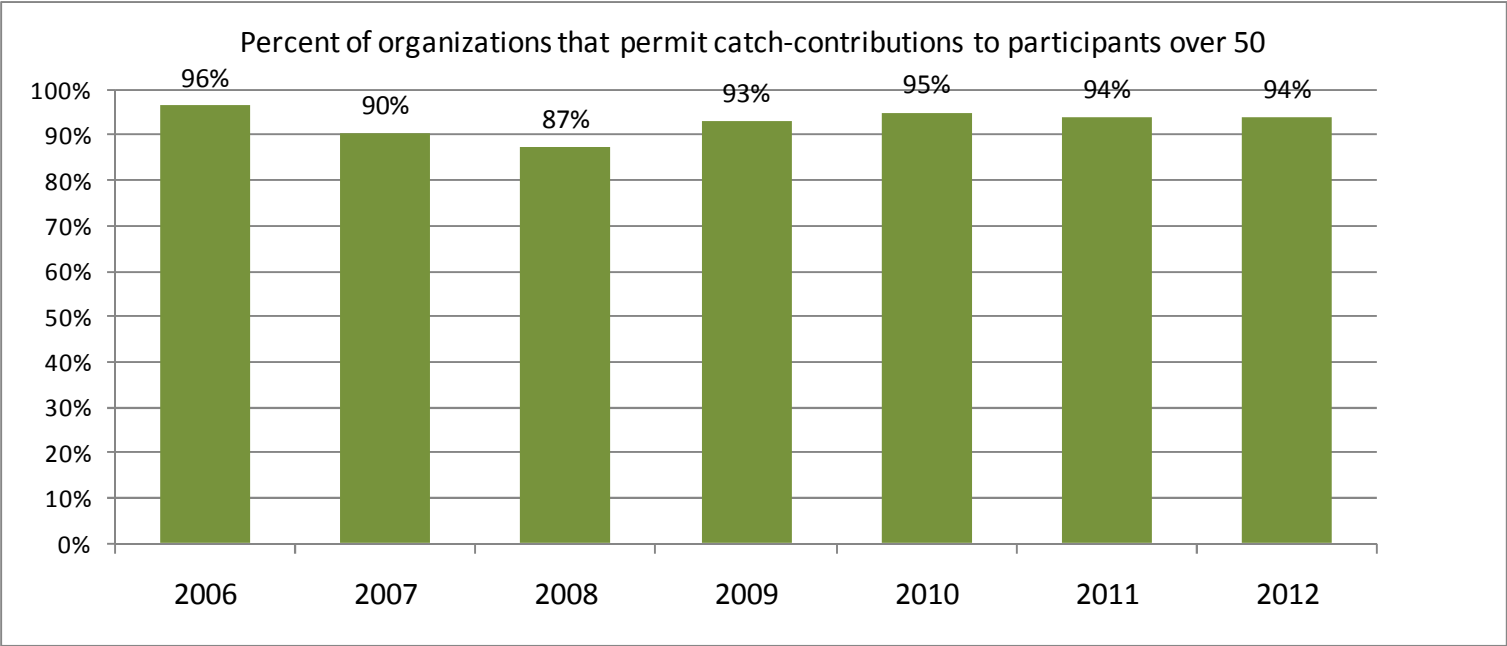
What is the percentage at which the employer matches employee contributions?





# Retirement – Defined Contribution Plans

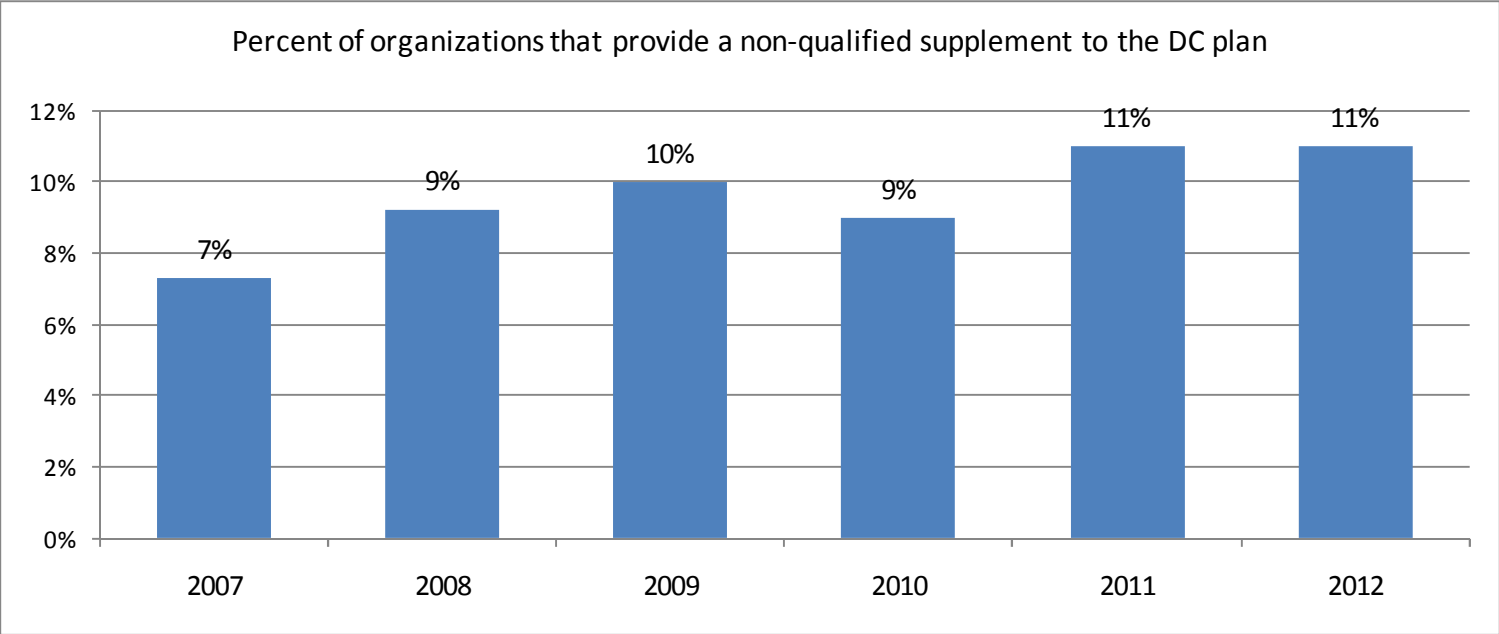
Does the plan permit catch-up contributions to participants age 50 or over?





# Retirement – Defined Contribution Plans

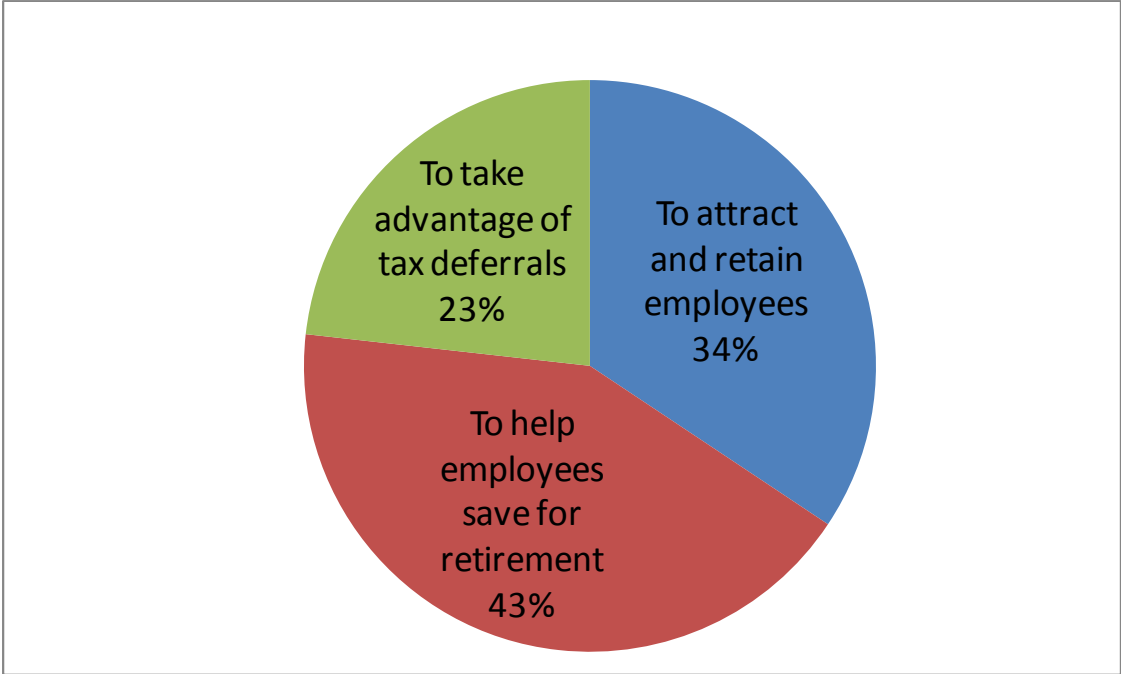
Does your company provide a non-qualified supplement to this plan?  
(applies to employees other than executives)





# Retirement – Deferred Compensation Plans

What are the primary purposes of offering this plan?





## Accessing the Results

- PDF has been 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](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](mailto:survey@akroninc.net) or 202-745-0400