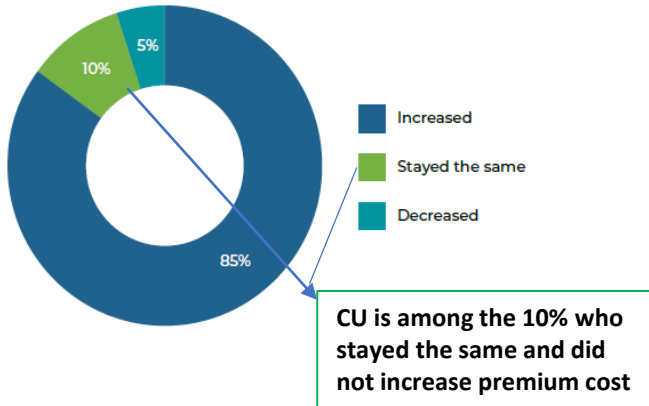


## Majority experienced rate increases

As predicted for 2023, the majority of respondents surveyed experienced a rate increase. Data indicates that, for plans of the same design as 2022, 85% experienced a rate increase. Those plans experienced a median increased cost of 8%.

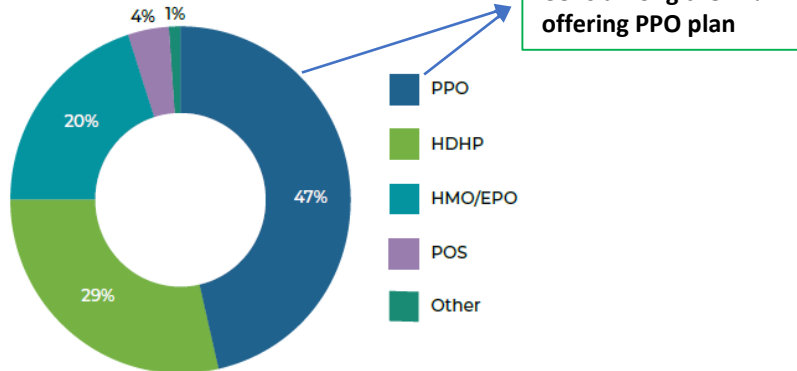
Rate change



## PPO plans most common

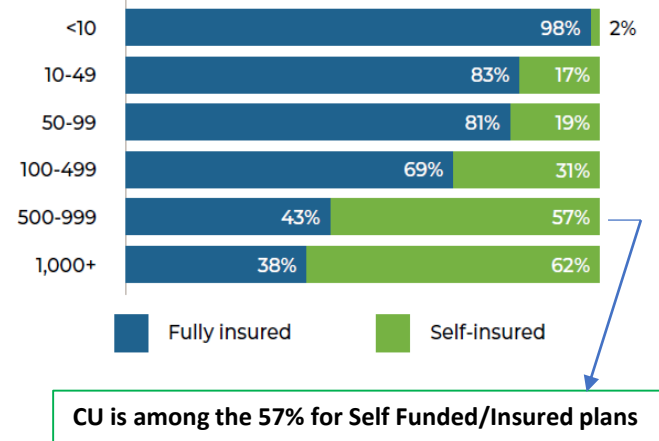
The prevalence of PPO plans is also consistent with prior year results. PPO is the most popular type of medical plan, and nearly half of the plans included in the survey were defined as PPO. Results indicate that PPOs are also the plan of choice for companies offering just one plan.

Medical plans (types of plans offered)



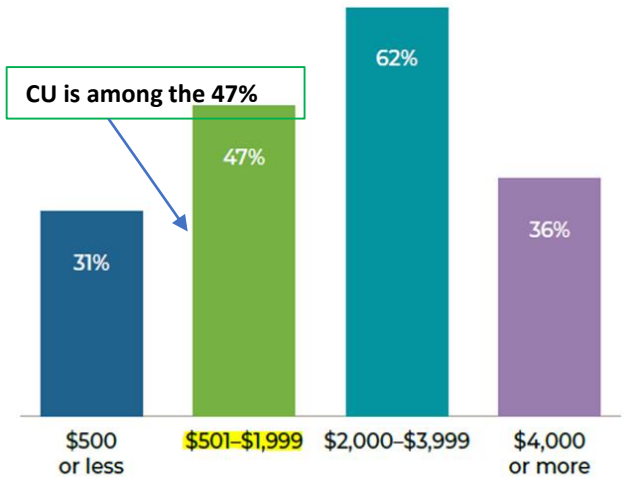
The size of the organization also impacts whether it's fully insured or self-funded. Smaller companies are significantly more likely to fully insure than larger companies.

Funding method



## Medical plans

Percentage of accounts offering a plan with an in-network, individual deductible of ...



## PPO PLAN DESIGN

Medians for PPO plans for individual only coverage:

	Benchmark In-Network	CU In-Network	Benchmark Out-of-Network	CU Out-of-Network
<b>Deductible</b>	\$ 1,500.00	\$ 500.00	\$ 4,000.00	\$ 700.00
<b>Coinsurance</b>	80%	20%	50%	30%
<b>Out-of-pocket max</b>	\$ 6,250.00	\$ 3,000.00	\$ 10,000.00	\$ 6,000.00
<b>Office visit copay</b>	\$ 25.00	N/A	N/A	N/A
<b>Specialist copay</b>	\$ 50.00	N/A	N/A	N/A
<b>ER Visit</b>	\$ 250.00	Deductible + 20% Coinsurance	N/A	Deductible + 30% Coinsurance
<b>Urgent Care</b>	\$ 50.00	Deductible + 20% Coinsurance	N/A	Deductible + 30% Coinsurance

## Industry view of employee contributions

Data indicates that, when paying for healthcare, employees contribute, on average, 25% of the cost for employee-only rates. Employees working in the association/public administration industry contribute the least, averaging 16%, while those working in the construction, services and retail/wholesale industries average the highest percentage.

For the cost of a family plan, the average contribution was higher, at 49%. Construction required the greatest contribution, with 59% of the premium covered by the employee.



CU employees contribution is 20% for all coverage tiers:

- Employee Only
- Employee + Spouse
- Employee + Child(ren)
- Family

CU employer contribution is 80%

**\*325 Educational Employers Included in Benchmarking**