

Insights+

2024

COHORT BENCHMARK:

Employer Size

Employer Region

Employer Industry

100-499 Employees

South Atlantic

**Government & Public
Administration**

Prepared For:



Table of Contents

1. About this Report
2. Executive Summary
3. Medical Plan
4. Medical Ancillary
5. Core Ancillary

1. About this Report

Your Benchmarking Cohort

Your Cohort Selection

Size: **100-499 Employees**

Region: **South Atlantic**

Industry: **Government & Public Administration**

Employers in your benchmark cohort

Your cohort is built from companies of your size, region and industry. This cohort is made up of **10 - 20 companies**.

For certain statistics, we may have more data than others. In those cases, we may choose to utilize regional or national numbers where we cannot provide a statistically significant number for your specific cohort. Those will be marked on your report.

Mployer benefit rating

Mployer Advisor's proprietary benefit rating provides unparalleled benefit transparency, empowering employers to strategically invest in benefits, and confidently, and easily, communicate the competitiveness of their benefit plans to employees and recruits.

About Mployer

Benefit costs have been on a sharp upward trajectory, increasing at near double-digit rates for over two decades. In response to this unsustainable trend, our mission at Mployer Advisor is to empower employers with the tools and strategies necessary to counteract these escalating expenses.

While Mployer is not a broker, we take great pride in our strategic partnerships with many of the top brokers and consultants across the nation. These collaborations are crucial as they enable us to combine our specialized expertise with their extensive market reach and deep understanding of customer needs.

Our benefits data

Each year, Mployer Advisor aggregates and assesses over **17,000** employee benefit plans. Our sources include direct surveys of employers, plans shared by partner brokers and consultants, public filings, foundation and association plans and claims data processors.

Understanding the report

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

What your rating means

Each of the segments for each of the plan components is compared against your custom cohort. The aggregate rating is then provided, both at a component and segment level, which ultimately rolls up into the overall plan rating.

Top Benefits



Offers an elite benefits package surpassing industry standards, providing unique and comprehensive advantages for retention and recruitment but likely costing more for the employer.

Market Leading



Features a benefits package materially above market, demonstrating a commitment to employee welfare.

Market Competitive



Presents a solid benefits package in line with industry norms, balancing employee needs with market expectations and cost.

Below Market



Provides a benefits package that is modest compared to industry standards, reflecting a more cost-conscious approach. Plans in this area could face headwinds when recruiting new employees

Market Laggard



Offers a basic benefits package below industry norms, prioritizing cost-saving while indicating room for enhancement. Employers in this area will face issues retaining and recruiting new employees.

Example Ranking

Market Competitive

This is your plan's overall rating as compared to the market, evaluating all plan components

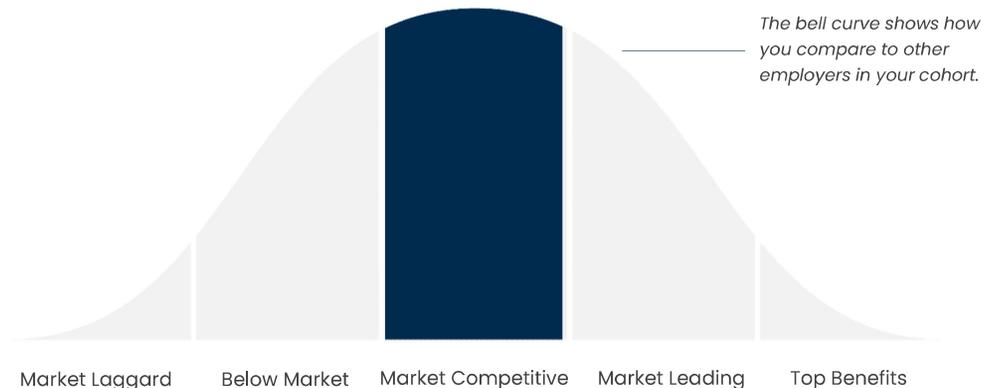
Example: Employer Contribution

\$XX,XXX

This is the dollar value of your plan including all components provided

How your plan compares

Of the plans in your cohort, your plan is **in the 40th to 60th percentile.**



2. Executive Summary

Benefit Plan Market Positioning

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Plan Ranking

Top Benefits

Employer Contribution

\$22,500

Utilizes the average across individual and family

Individual plan **\$12,600**

Family plan **\$32,400**

How your plan compares

Of the plans in your cohort, your plan is **in the 80th-100th percentile.**



Market Positioning

9 Box Grid



Summary

Offers an elite benefits package surpassing industry standards with superior medical plans featuring high employer contributions, low deductibles, and comprehensive ancillary benefits such as dental, vision, life, and disability insurance. This category provides unique advantages for retention and recruitment but may involve higher costs for the employer.

Benefit Plan Market Positioning

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Segment	Rating	Employer Investment	Summary
Medical	Market Leading	\$20,100 <small>Average of individual and family</small>	The company's medical plan delivers market-leading coverage, exceeding industry standards with comprehensive healthcare benefits that prioritize employee well-being.
Ancillary	Market Leading	\$2,400	Employees benefit from superior ancillary benefits that not only surpass industry standards but also offer innovative supports that cater to a wide array of health and lifestyle preferences.
Leave	Leave information not provided		
Retirement	Retirement information not provided		
Overall	Top Benefits	\$22,500	The company sets a high bar with its top-tier overall benefits package, with extensive healthcare, and superior ancillary benefits, ensuring optimal employee satisfaction and comprehensive well-being.

Benefit Plan Market Positioning

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Segment 1

Segment 2

Segment 3

Segment 4

Medical

Ancillary

Leave

Retirement

Market Leading

Market Leading

Leave information not provided

Retirement information not provided

Below Market Market Competitive Above Market

% Contribution

Below Market Market Competitive Above Market

Dental

Plan Design

Vision

Tax Strategy

Life & Disability

Tax Strategy:
An employer-offered benefit plan includes a tax-advantaged HSA or HRA, with contributions from the employer. This support helps employees better manage healthcare costs and benefit from associated tax advantages.

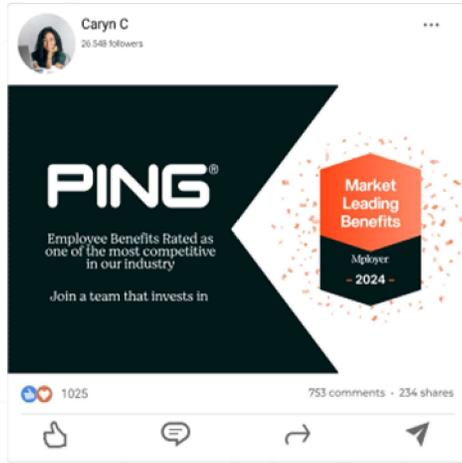
Congratulations! Your Benefits are Rated as: **Top Benefits!**

You qualify for a recognition package that includes:

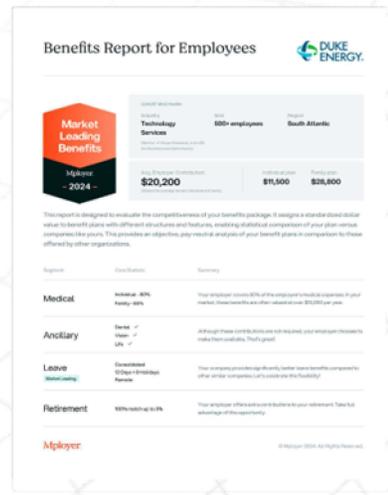
- 01 Badge to use on career pages & in email signatures.



- 02 Ready-made social toolkit to promote your benefits on social channels.



- 03 One-pager to easily communicate the value of your benefits with your employees and recruits.



[CLICK HERE TO LEARN MORE](#)

Or go to cms.mployeradvisor.com/access-large

3. Medical Plan

Medical Benefits

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Plan Ranking

Market Leading

Employer Contribution

\$20,100

Utilizes the average across individual and family

Individual plan

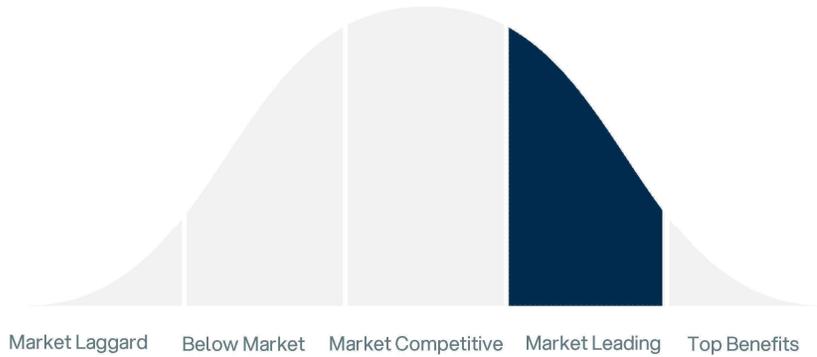
\$10,200

Family plan *

\$30,000

How your plan compares

Of the plans in your cohort, your plan is **in the 60th-80th percentile.**



Summary Medical Planning



* Family Plan: Employee + Spouse + Child(ren)

Plan ranking:
The plan ranking evaluates the employer contribution and plan design value for an employee compared to the custom cohort. The total employer contribution to the plan is the average of the contribution to each of the medical plans provided. It is the average of the individual and family score.

1. HDHP

Compared to other HSA plans

Plan Rank: Market Leading

Cohort Benchmark

Size
100-499 Employees

Region
South Atlantic

Industry
Government & Public Administration

Plan Design		Current plan	Cohort	National
Individual				
Employer Contribution 	Employer Contribution	95%	88%	84%
	Employee Premium	\$40	\$76	\$101
	Total Premium	\$798	\$643	\$642
Plan Design 	Deductible	\$3,200	\$3,241	\$2,710
	Max Out of Pocket	\$3,200	\$5,057	\$4,833
	HSA	\$750	\$729	\$639
Family (Employee + Dependents)				
Employer Contribution 	Employer Contribution	92%	71%	76%
	Employee Premium	\$192	\$510	\$449
	Total Premium	\$2,394	\$1,765	\$1,867
Plan Design 	Deductible (Per-Person Family)	\$3,200	\$4,659	\$4,037
	Max Out of Pocket	\$6,400	\$10,113	\$9,666
	HSA	\$1,500	\$1,224	\$1,172

Copayments		Current plan	National
Care Utilization Copay Summary			
Healthcare Setting 	PCP Copay	*	
	Specialist Copay	*	
	Employee - Office Coinsurance	*	
	Emergency Room Copay	*	
Prescription Copay Summary			
Drug Class 	Tier One - Generics	*	
	Tier Two - Preferred	*	
	Tier Three - Non-Preferred	*	
	Tier Four - Specialty	*	
	Tier Five - Other	*	

* Indicates not applicable

2. Cigna 1500 OAP

Compared to other POS plans



Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Plan Design		Current plan	Cohort	National
Individual				
Employer Contribution 	Employer Contribution	90%	84%	80%
	Employee Premium	\$95	\$116	\$148
	Total Premium	\$949	\$737	\$730
Plan Design 	Deductible	\$1,500	\$1,675	\$1,757
	Max Out of Pocket	\$3,000	\$4,259	\$4,883
Family (Employee + Dependents)				
Employer Contribution 	Employer Contribution	90%	64%	66%
	Employee Premium	\$285	\$722	\$691
	Total Premium	\$2,847	\$2,016	\$2,014
Plan Design 	Deductible (Per-Person Family)	\$1,500	\$4,337	\$3,574
	Max Out of Pocket	\$6,000	\$8,518	\$9,765

Copayments		Current plan	National
Care Utilization Copay Summary			
Healthcare Setting 	PCP Copay	\$25	\$29
	Specialist Copay	\$40	\$48
	Employee - Office Coinsurance	0%	20%
	Emergency Room Copay	\$250	\$228
Prescription Copay Summary			
Drug Class 	Tier One - Generics	\$15	\$11
	Tier Two - Preferred	\$35	\$36
	Tier Three - Non-Preferred	\$55	\$66
	Tier Four - Specialty	25%	26%
	Tier Five - Other	*	*

* Indicates not applicable

3. Cigna OAPIN

Compared to other HMO plans



Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Plan Design		Current plan	Cohort	National
Individual				
Employer Contribution 	Employer Contribution	90%	86%	82%
	Employee Premium	\$96	\$93	\$126
	Total Premium	\$963	\$670	\$704
Plan Design 	Deductible	\$750	\$1,052	\$1,018
	Max Out of Pocket	\$2,000	\$3,377	\$4,665
Family (Employee + Dependents)				
Employer Contribution 	Employer Contribution	90%	69%	69%
	Employee Premium	\$289	\$578	\$617
	Total Premium	\$2,889	\$1,893	\$2,014
Plan Design 	Deductible (Per-Person Family)	\$750	\$2,038	\$1,894
	Max Out of Pocket	\$4,000	\$6,754	\$9,331

Copayments		Current plan	National
Care Utilization Copay Summary			
Healthcare Setting 	PCP Copay	\$25	\$25
	Specialist Copay	\$40	\$40
	Employee - Office Coinsurance	0%	20%
	Emergency Room Copay	\$150	\$228
Prescription Copay Summary			
Drug Class 	Tier One - Generics	\$15	\$11
	Tier Two - Preferred	\$35	\$36
	Tier Three - Non-Preferred	\$55	\$66
	Tier Four - Specialty	25%	26%
	Tier Five - Other	*	

* Indicates not applicable

Medical Plan Design: Cohort Market Data

Cohort
Benchmark

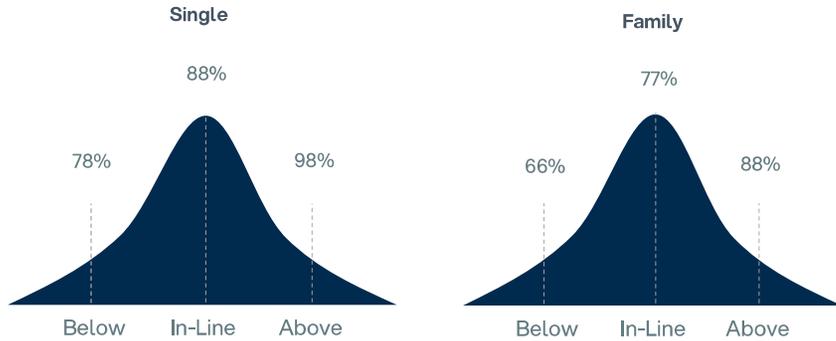
Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

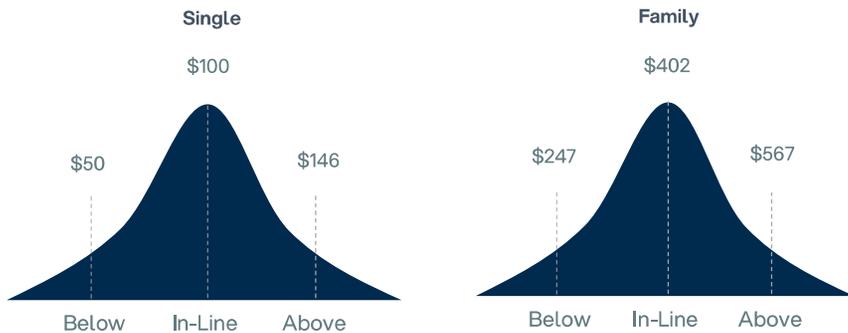
Proportion of Premium Covered by the Employer

All Plan Type Average

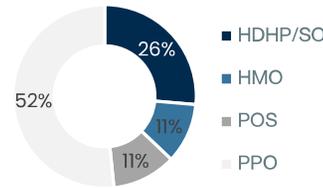


EE Contribution Ranges

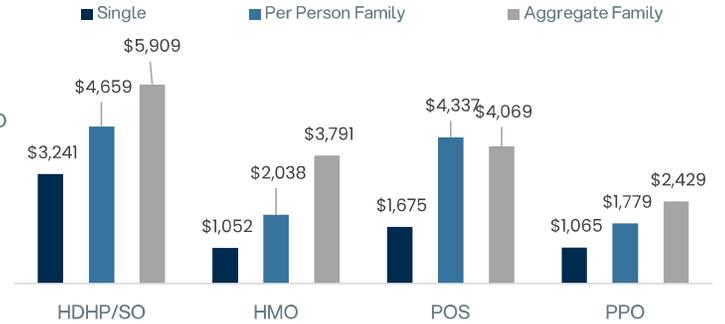
All Plan Type Average



Plan Type Utilization

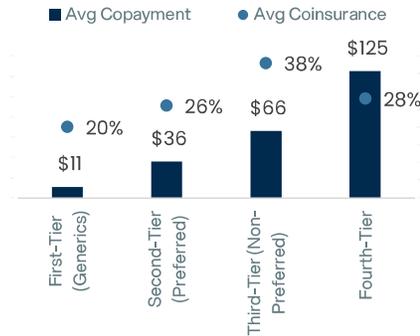


Deductible Ranges by Plan Type



Prescription Tiers Benchmark*

Plans with 3+ Tiers



Max OOP Ranges

Individual Plan



*Though only a small percentage difference, HDHP/SO plans are more likely than other plan types to have the same payment regardless of the type of drug and be in a plan with no cost sharing once the plan deductible is met.

Ancillary Benefits

Cohort
Benchmark

Size
**100-499
Employees**

Region
South Atlantic

Industry
**Government & Public
Administration**

Plan Ranking

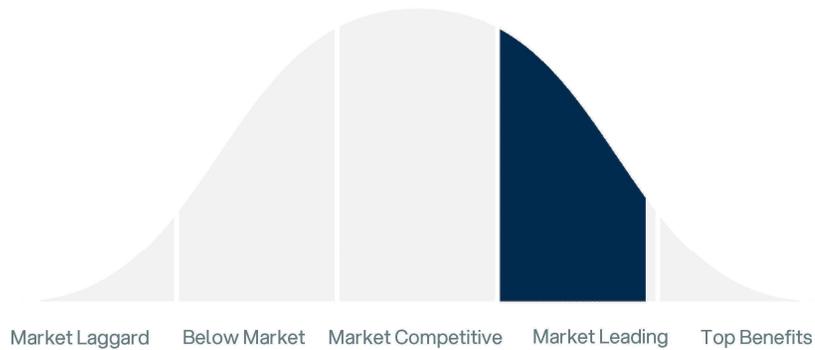
Market Leading

Employer Contribution

\$2,400

How your plan compares

Of the plans in your cohort, your plan is **in the 60th-80th percentile.**



Summary Medical Planning



Ancillary plan ranking & value algorithms:

For certain ancillary benefits, annual salary is required to calculate that value. In these instances, the average salary for the selected industry was utilized based on the nation's leading salary benchmarking provider. Nationally, the salary average is \$68K with some industries significantly higher and lower.

Dental

Plan Rank: Market Leading



Cohort Benchmark

Size
100-499 Employees

Region
South Atlantic

Government & Public Administration

Dental	Current Plan	Cohort	National
Market Leading 			
Offer Dental	Yes	87%	93%
% Employer Contribution - Individual	100%	75%	82%
% Employer Contribution - Family	100%	67%	69%
Individual In-Network Deductible	\$50	\$50	\$50
Family In-Network Deductible	\$150	\$150	\$150
Annual Maximum	\$1,500	\$1,500	\$1,550
Coinsurance - Preventative	100%	100%	100%
Coinsurance - Basic	80%	80%	80%
Coinsurance - Major	50%	50%	50%
Coinsurance - Orthodontics	50%	50%	50%

Cohort Market Data

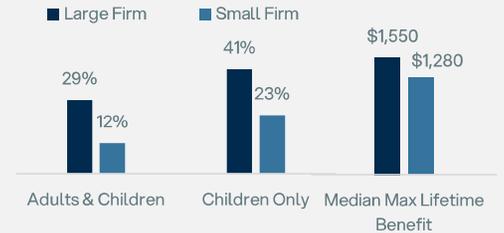
Dental coverage is evaluated with a significant emphasis due to its widespread utilization and importance among employees. The scoring system prioritizes the offer rate of dental benefits, ensuring they are accessible to the majority of employees. Additionally, the level of employer contribution to dental plans is carefully considered, alongside factors such as deductibles and maximum benefits. This comprehensive evaluation aims to highlight the overall value and appeal of dental benefits, ensuring they meet the needs and expectations of employees.

Dental Employer Contribution

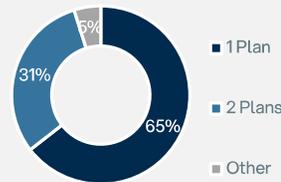


Orthodontics - Offer Rates

for plans with offering dental



Dental Plans Offered



Vision



Cohort Benchmark	Size 100-499 Employees	Region South Atlantic	Industry Government & Public Administration
------------------	----------------------------------	---------------------------------	---

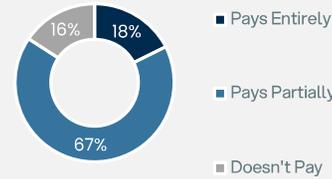
Vision	Current Plan	Cohort	National
Offer Vision	Yes	80%	82%
% Employer Contribution - Individual	0%	82%	82%
% Employer Contribution - Family	0%	69%	69%
Eye Exam Copay	*	\$25	\$10
Materials Copay	\$15	\$23	\$25
Eye Exam Frequency	12 Months	93%	95%
Lens Replacement Frequency	12 Months	86%	90%
Frames Replacement Frequency	12 Months	43%	48%



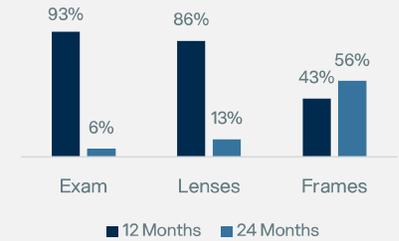
Cohort Market Data

Vision coverage is assessed with attention to its specific utilization and relevance for employees. The scoring criteria focus on the offer rate of vision benefits, emphasizing their availability to a broad employee base. In evaluating vision plans, the level of employer contribution is a key factor, along with considerations such as copays. This thorough assessment ensures that vision benefits are valuable and attractive, contributing to the overall effectiveness and appeal of the employee benefits package.

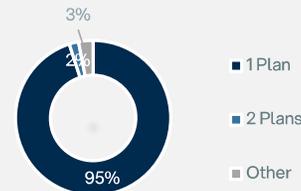
Vision Employer Contribution



Vision - Frequencies



Vision Plans Offered



Disability



Cohort Benchmark	Size	Region	Industry
	100-499 Employees	South Atlantic	Government & Public Administration

Short-term Disability	Current plan	Cohort	National
	Offered	Yes	38%
Employer Contribution	Yes		
Annual Salary Percentage	60%	59%	63%
Max Weekly Benefit	\$750	\$692	\$1,023
Max Duration	90 Days	52%	43%

Market Leading

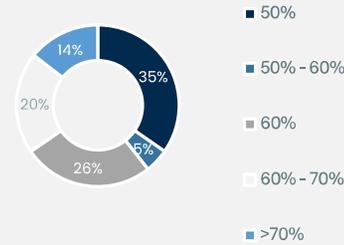
Long-term Disability	Current plan	Cohort	National
	Offered	Yes	41%
Employer Contribution	No		
Annual Salary Percentage	60%	61%	58%
Max Monthly Benefit	\$5,000	\$5,000	\$9,607
Elimination Period	180 Days	23%	25%

Market Competitive

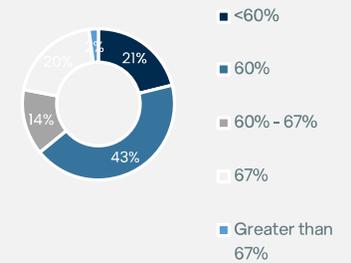
Cohort Market Data

Disability benefits are a core part of an employer offering. The scoring places the greatest emphasis on the offer rates of these benefits, acknowledging the particular importance of short-term disability for women of childbearing age and roles with physical risks, and long-term disability for providing peace of mind, especially in higher-risk situations. Following this, the percentage of salary covered and the maximum benefits are also weighted, reflecting their significance in the overall value of the disability benefits.

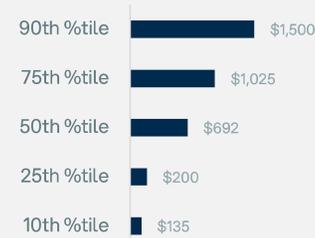
STD Ranges: Proportion of Salary



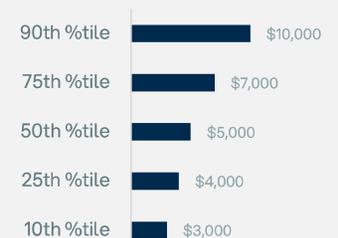
LTD Ranges: Proportion of Salary



STD: Max Weekly Benefits



LTD: Max Monthly Benefits



Life

Plan Rank: Market Leading



Cohort Benchmark

Size
100-499 Employees

Region
South Atlantic

Industry
Government & Public Administration

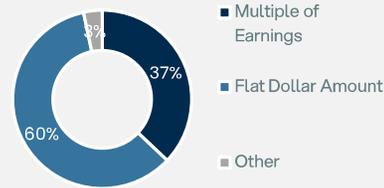
Cohort Market Data

Life insurance is a key element of an employee benefits package, providing financial security for employees' families. In the event of an employee's death, it ensures beneficiaries receive a lump sum to cover expenses like funeral costs, debts, and daily living needs. This coverage offers peace of mind and can be customized with options such as term or whole life policies to meet individual needs.

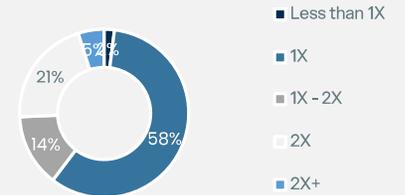
Life	Current plan	Cohort	National
Offered	Yes	90%	61%
Employer Contribution	Yes		
Employer Primary Offering	Multiple Of Earnings		
Multiple of Earnings	1.5	1.4	1.3
Max Benefit Amount	\$200,000	\$200,000	\$269,792
Flat Dollar	*	\$20,000	\$22,000



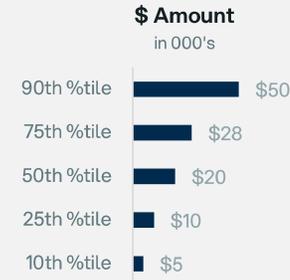
Life Insurance Types



Life Insurance Ranges: Salary Multiple

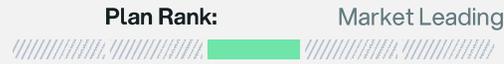


Life Insurance Ranges: Flat \$ Amount



* indicates that it is not the primary plan type offering; information is included for reference to see the market offering

Voluntary Offerings



Cohort Benchmark: **100-499 Employees**
 Region: **South Atlantic**
 Industry: **Government & Public Administration**

Voluntary	Current plan	Cohort	National
Accident Offer Rate	No	59%	62%
Critical Illness Offer Rate	No	53%	56%
Long-term Care Offer Rate	No	29%	17%
Supplemental Life Offer Rate	Yes	22%	21%
Childcare Offer Rate	No	17%	12%
EAP Offer Rate	Yes	87%	58%
Subsidized Commuting Offer Rate	No	17%	10%
Wellness Program Offer Rate	Yes	72%	46%



Cohort Market Data

Voluntary benefits are a flexible addition to employee benefits packages, allowing employees to select options that suit their personal needs. These benefits often include supplemental health insurance, dental and vision coverage, disability insurance, and wellness programs. Typically funded by employees, these options enhance the overall appeal of the benefits package by providing tailored coverage that promotes employee satisfaction and well-being.



*Benchmark values are determined solely based on size. Regional and industry factors are not considered.

Appendix – Methodology

Employer Contribution Plan Dollarization

Our process utilizes what an employer pays on average for the benefits of each employee based on the information provided. We are evaluating the employer's total cost or investment per employee.

Medical - Annual cost of the employer's contribution towards the medical premium.

Dental - Annual cost the employer pays per employee for dental. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Vision - Annual cost the employer pays per employee for vision. When only a percentage is provided this is a derived amount based on the industry average using the percent provided.

Short Term & Long Term Disability - This is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry.

Life - Similar to disability, this is an approximate cost based on the plan details provided and assumes a variable percent of employees salary based on their industry and is approximately 1% of salary.

Voluntary - As there is generally no direct employer investment for these benefits, this component is not included in the total dollar investment, but is included in the weighting.

Leave - Leave is calculated based on the total days made available to an employee times the average salary for that industry, which usually ranges from \$45K-\$85K depending on the industry.

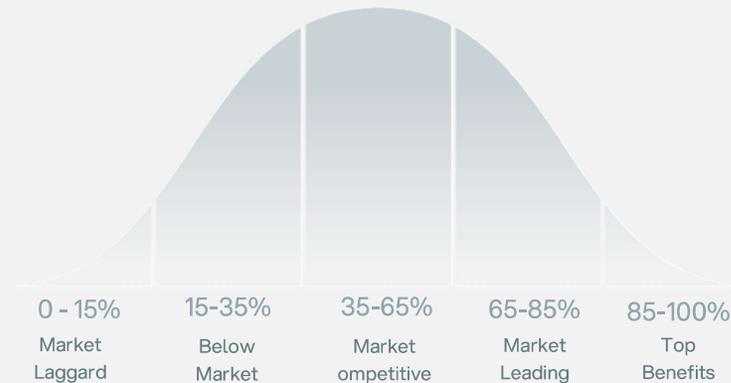
Retirement - Retirement is calculated based on the retirement contributions made to the employee as a percentage of salary for that industry, which usually ranges from \$45K-\$85K depending on the industry.

Plan Rating

Our process involves evaluating employee benefit plans by comparing each submission against a tailored cohort. We analyze each component of the benefit plan, from medical to retirement, and plot them on a bell curve. The distance from the norm, measured in standard deviations, determines the rating and grade for each component. In our aggregate scoring, components that cost employers the most are given greater weight. This comprehensive approach ensures a detailed and fair assessment of each benefit plan.

Rating Distribution

Our scoring system uses a bell curve and normal distribution to assess employee benefit plans. Each plan is evaluated based on its deviation from the norm and categorized into five levels: Top Benefits, Market Leading, Market Competitive, Below Market and Market Laggard. This method ensures a comprehensive and fair comparison of each plan's market performance.



Mployer Advisor reserves the right to adjust its evaluation model, weightings, and scoring methodologies as necessary to reflect market changes, regulatory requirements, or improved data practices.

Appendix – Key Terms

Medical Benefits

Health Savings Account (HSA): An HSA is a tax-advantaged account designed for individuals with high-deductible health plans to save for medical expenses. Contributions are tax-deductible, and funds can be withdrawn tax-free for qualified medical expenses.

Health Reimbursement Account (HRA): An HRA is an employer-funded account that reimburses employees for qualified medical expenses. Unlike HSAs, HRAs are not owned by employees and are funded solely by the employer.

HDHP/SO (High Deductible Health Plan with Savings Option): This is a health insurance plan with higher deductibles and lower premiums, often paired with a savings option like an HSA or HRA. It's designed to encourage consumers to manage their own health care costs.

POS Health Plan (Point of Service): A POS plan is a hybrid of HMO and PPO plans, requiring a primary care physician for referrals but allowing out-of-network service at a higher cost. It offers a balance of structured, lower-cost care with the flexibility to go outside the network.

Family Aggregate Deductible: This is the total deductible amount that must be paid by a family under a health plan before the insurer starts paying. Once this total amount is met by any combination of family members, full benefits kick in for the entire family.

Family Per-Person Deductible: In this structure, each family member has an individual deductible, and the insurer begins paying once a single member meets their deductible. However, there's usually a family maximum after which the insurer covers all family members.

Prescription Tiers: Prescription tiers categorize medications into different levels of cost, typically with generic drugs being the least expensive (tier 1) and specialty drugs the most (higher tiers). Insurance coverage and out-of-pocket costs vary depending on the drug's tier.

Ancillary Benefits

Short Term Disability – Max Weekly Benefit: The highest weekly amount paid to an employee under short-term disability insurance during the period of disability.

Long Term Disability – Max Monthly Benefits: The maximum monthly payment an employee can receive under long-term disability insurance during a prolonged period of disability.

Life Insurance Flat Dollar Amount vs. Multiple of Earnings: Flat dollar amount is a fixed benefit, while multiple of earnings bases the benefit on a multiple of the employee's salary.

Leave Benefits

Consolidated vs. Non-Consolidated Leave Programs: Consolidated leave programs combine all leave types (sick, vacation, personal) into one pool, while non-consolidated programs separate them into distinct categories. This affects how employees can utilize their time off.

Sick Leave: Sick leave is paid time off provided by employers for employees to use during periods of temporary illness. It ensures employees can recover without losing income.

Most Common Federal Holidays: Widely recognized holidays in the U.S., such as New Year's Day, Independence Day, Thanksgiving, and Christmas.

Flexible Work Schedule: An arrangement that allows employees to set their own working hours within certain limits.

Flexible Workplace: A policy that allows employees to work remotely or from various locations.

Retirement

401K Employer Match Percentage: The percentage of an employee's contribution that an employer adds to their 401K plan, typically up to a certain limit.

Auto-Escalation: A feature in 401K plans that automatically increases the employee's contribution percentage annually.

Auto-Enrollment: A feature where employees are automatically enrolled in a 401K plan, with the option to opt-out.

401K Loans: Allows employees to borrow from their 401K account under certain conditions and repay the amount with interest.

401K Withdrawals: The act of taking money out of a 401K account, which can be subject to taxes and penalties depending on the age and circumstances of the withdrawal.

401K Minimum Age or Service Requirements: The minimum criteria set by an employer for an employee to be eligible to participate in the 401K plan.

Cliff Vesting: A vesting schedule where an employee gains 100% ownership of employer contributions after a specified period of time.

Graded Vesting: A vesting schedule where employee ownership of employer contributions increases gradually over time.

Immediate Vesting: An arrangement where the employee is immediately entitled to 100% ownership of employer contributions to a retirement plan.