

Health Plan Design Benchmark Report

The 2021 Health Plan Design Benchmark Report consists of data from nearly 10,000 employers and 18,000 plans* during the 2021 calendar year. It offers benchmarking information for the following key design measures:

- Coinsurance
- Emergency Room Copay
- Individual Deductible
- Individual Out-of-Pocket Maximum
- Primary Office Visit Copay
- Specialty Office Visit Copay
- Prescription Drug Deductible

Results shown are based on the following selections:

Region: North Central, North East, Puerto Rico, South Atlantic, South Central, West

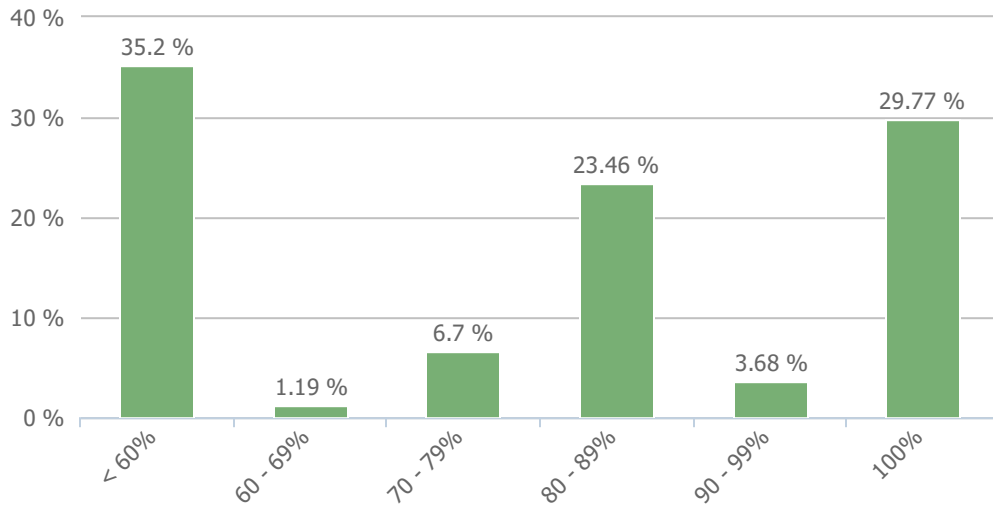
Plan Type: HMO, HRA, HSA, Indemnity, Other, POS, PPO

Industry: Accommodation and Food Services, Administrative and Support and Waste Management and Remediation Services, Agriculture, Forestry, Fishing and Hunting, Arts, Entertainment, and Recreation, Construction, Educational Services, Finance and Insurance, Health Care and Social Assistance, Information, Management of Companies and Enterprises, Manufacturing, Mining, Quarrying, and Oil and Gas Extraction, Other Services (except Public Administration), Professional, Scientific, and Technical Services, Public Administration, Real Estate and Rental and Leasing, Retail Trade, Service, Transportation and Warehousing, Utilities, Wholesale Trade

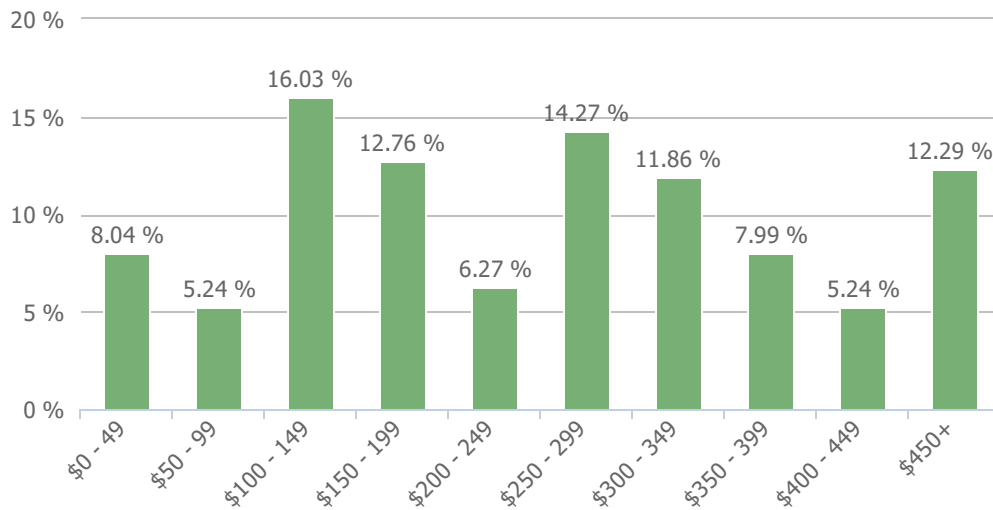
Client size: < 25, 26 - 50, 51 - 99, 100 - 499, 500 - 999, 1,000 - 2,499, 2,500 - 4,999, 5,000 +

* Though this is a large sample size, care should be taken in applying and interpreting this data. It has not been validated for statistical significance or margin of error. It is informational in nature and should be used in conjunction with the advice of a licensed insurance broker.

Co-insurance



Emergency Room Copay



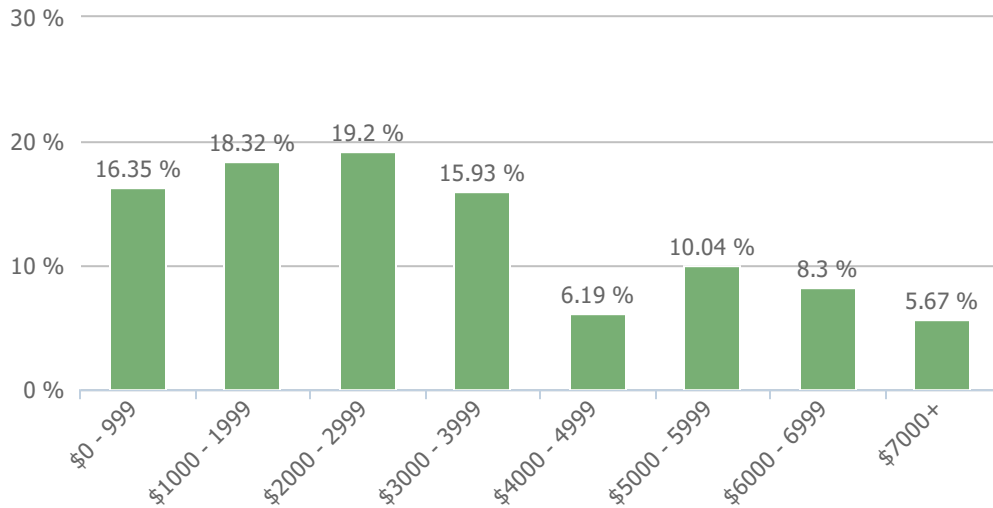
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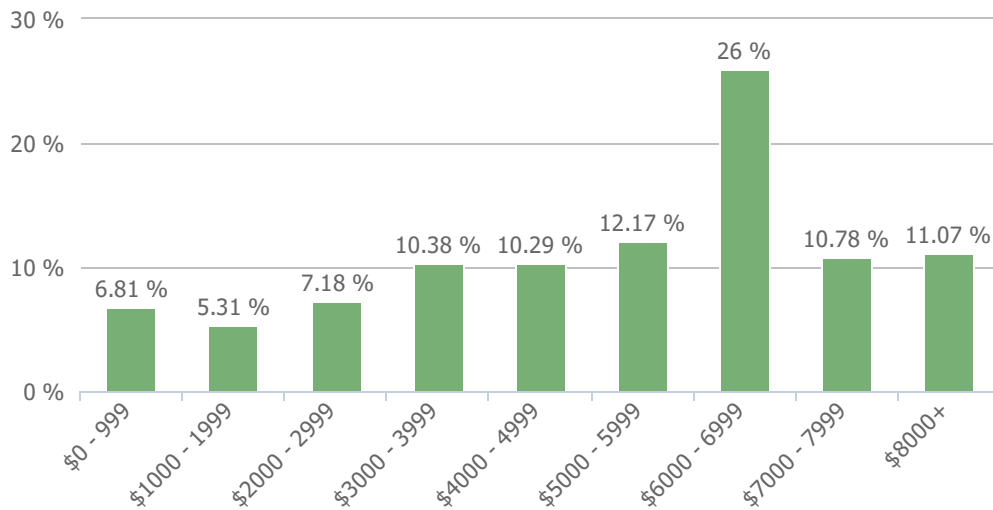
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Individual Deductible



Individual Out-of-Pocket Maximum



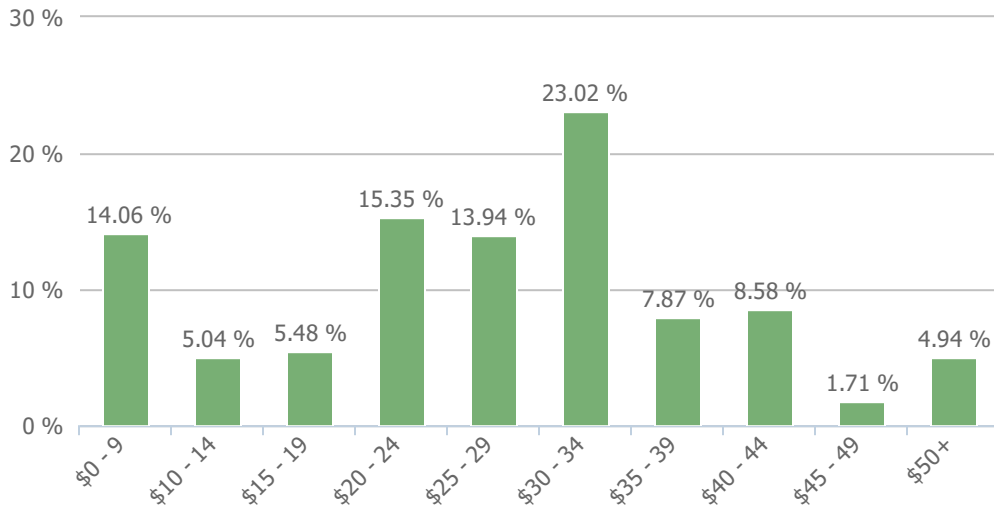
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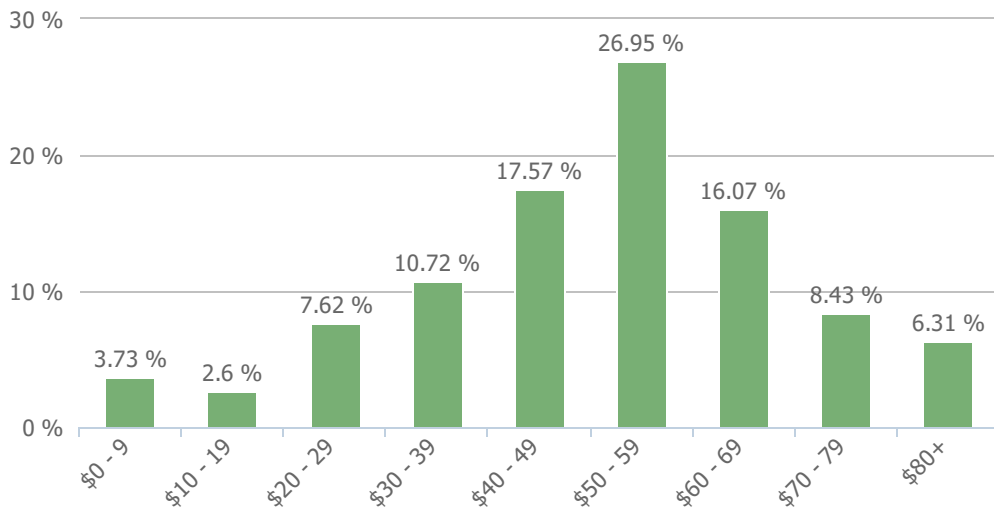
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Primary Office Visit Copay



Specialty Office Visit Copay



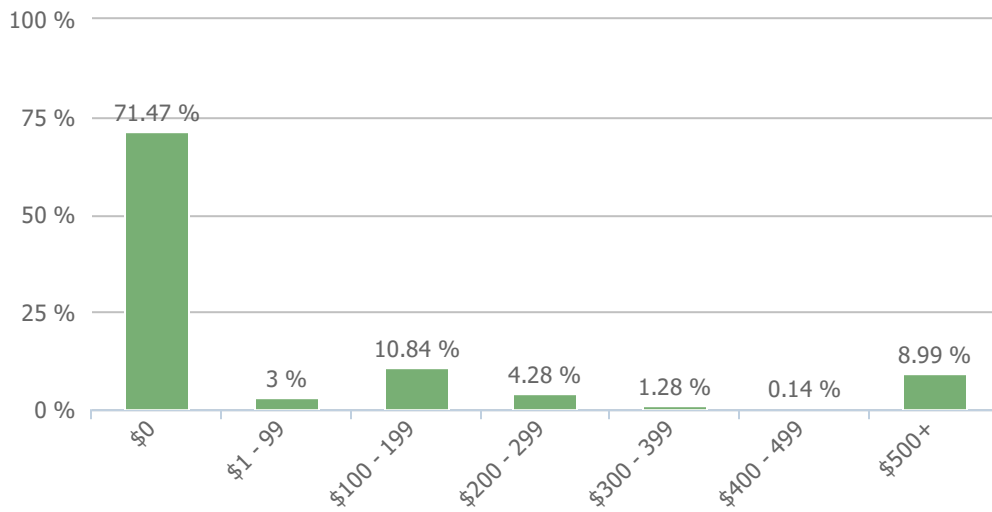
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Prescription Drug Deductible



Region: North Central, North East, Puerto Rico, South Atlantic, South Central, West

Plan Type: HMO, HRA, HSA, Indemnity, Other, POS, PPO

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