

2017



COTTINGHAM & BUTLER
HIGHER EDUCATION
BENEFITS BENCHMARK REPORT



2017 Cottingham & Butler Higher Education Benefits Benchmark Report Aggregate Results

2017 Aggregate Data

INSTITUTION OVERVIEW

Institution type	Private: 74%		Community/Technical College: 26%	
Number of full-time employees	Average: 508			
Employee turnover percentage	0% - 9%: 49%	10% - 19%: 44%		20% - 29%: 7%
Paid leave offered	Vacation & Sick: 100%	Personal: 83%	Family: 48%	PTO: 32%
Benefits purchasing method	Association: 7%		Broker: 68%	
	Direct carrier: 14%		Other: 11%	
	ADP: 7%		Ellucian: 38%	
HRIS vendor	Microsoft Dynamics: 7%		Paycor: 7%	
	PeopleSoft: 10%		Other: 24%	
	No HRIS system: 7%			
Benefit eligibility audit completed	Yes: 22%	Not sure: 39%		No: 39%
Benefit enrollment method				
Bswift (electronic)	7%			
Other electronic system	29%			
Paper	64%			

MEDICAL PLAN

Health plan funding type	Fully-insured: 40%		Split-funded: 3%		Self-funded: 57%	
Employees enrolled in health plan	Average: 388					
Members enrolled in health plan	Average: 565					
Medical plan insurance carrier						
BCBS	53%					
Consociate	6%					
HealthPartners	6%					
Medical Associates	6%					
Other	29%					
Number of health plans offered						
One	13%					
Two	45%					
Three or more	42%					
Average amounts	Plan 1: Single	Plan 1: Family	Plan 2: Single	Plan 2: Family		
Monthly employee contribution	\$122	\$447	\$113	\$408		
Annual deductible	\$917	\$1,908	\$2,311	\$4,782		
Annual out-of-pocket maximum	\$2,426	\$5,198	\$3,596	\$7,060		
Medical visit copays	Plan 1		Plan 2			
Primary care physician	\$23		\$21			
Specialist	\$31		\$43			
Urgent care	\$34		\$46			
Emergency room	\$155		\$206			
Coinsurance percentage	Plan 1		Plan 2			
In-network	84%		95%			
Out-of-network	65%		87%			
Rx drug copays	Average					
Generic	\$11					
Preferred	\$34					
Non-preferred	\$55					
Specialty	\$73					
Working spousal carve-out provision	Yes: 11%	Not sure: 3%		No: 86%		
Working spousal surcharge provision	Yes: 4%	Not sure: 4%		No: 92%		
Health savings account	Yes: 65%		No: 35%			
Flexible spending plan	Yes: 94%	Not sure: 3%		No: 3%		
Retiree coverage	Yes: 34%		No: 66%			
Telemedicine program	Yes: 42%	Not sure: 10%		No: 48%		
Voluntary programs	Percent of institutions offering programs					
Critical illness	35%					
Accident	48%					
Hospital indemnity	23%					

2017 Cottingham & Butler Higher Education Benefits Benchmark Report Aggregate Results

2017 Aggregate Data

WELLNESS PROGRAM

Wellness program offered	Yes: 61%	No: 39%
Incentive offered to participate	Yes: 68%	No: 32%
Blood draw/biometrics screen included	Yes: 74%	No: 26%
Types of wellness programs offered	Percent of institutions offering programs	
Disease management	36%	
Health club reimbursement	64%	
Onsite fitness equipment	89%	
Smoking cessation program	46%	
Weight loss program	43%	
Wellness newsletters	43%	

DENTAL PLAN

Dental plan offered	Yes: 100%	No: 0%
Dental plan funding type	Fully-insured: 45%	Self-funded: 55%
Dental plan insurance carrier		
BCBS	13%	
Consociate	6%	
Delta	39%	
Guardian	13%	
Metlife	6%	
Other	23%	
Dental monthly employee contribution	Single: \$20	Family: \$67
Dental annual deductible		
\$0	26%	
\$25	23%	
\$50	48%	
Other	3%	
Dental benefit maximum	Average: \$1,450	
Orthodontic coverage offered	Yes: 77%	No: 23%
Lifetime orthodontic coverage	Average: \$1,304	

VISION PLAN

Vision plan offered	Yes: 90%	No: 10%
Vision plan funding type	Fully-insured: 74%	Self-funded: 26%
Vision plan insurance carrier		
Avesis	14%	
Eyemed	25%	
VSP	25%	
Other	36%	
Vision monthly employee contribution	Single: \$7	Family: \$17

LIFE INSURANCE PLAN

Life insurance offered	Yes: 100%	No: 0%
Voluntary buy-up offered	Yes: 90%	No: 10%
Average life insurance benefit amount	\$50,000 or 1.6 x salary	

DISABILITY PLAN

Short-term disability offered	Yes: 48%	No: 52%
Funded by	Higher ed institution: 80%	Voluntary: 20%
Long-term disability offered	Yes: 100%	No: 0%
Funded by	Split: 10%	Higher ed institution: 76%
		Voluntary: 14%

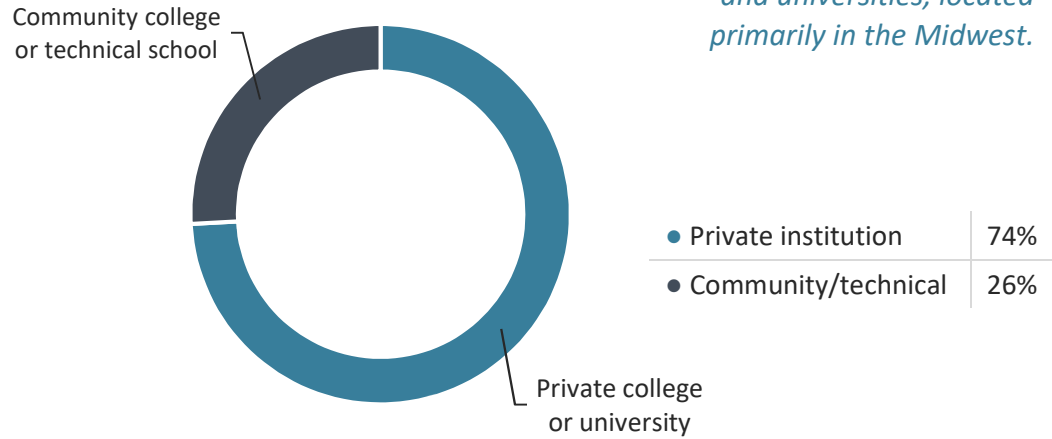
TUITION ASSISTANCE

Tuition assistance offered	Yes: 96%	No: 4%
Benefit amount by year	Percent tuition covered: 94%	Dollar amount benefit: \$3,600

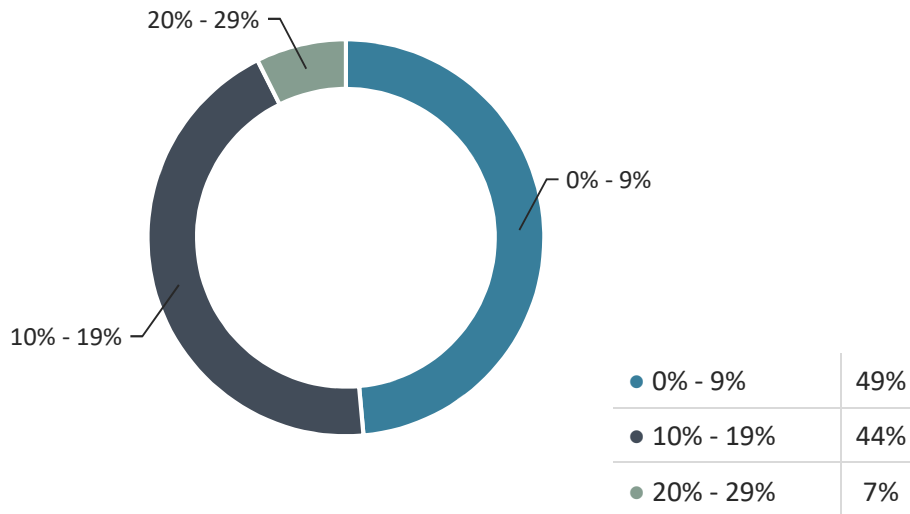
INSTITUTION OVERVIEW

Institution type:

This survey includes results from 31 colleges and universities, located primarily in the Midwest.

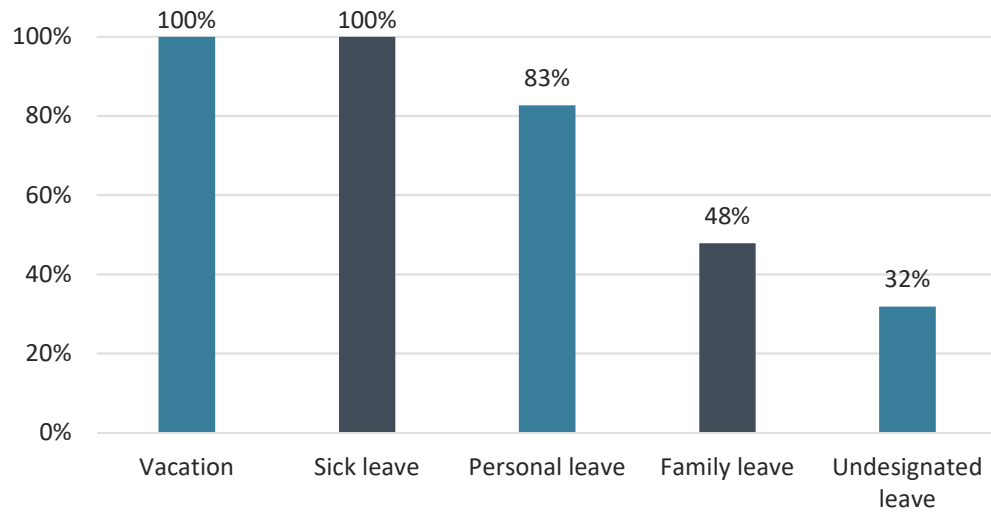


Employee turnover percentage:

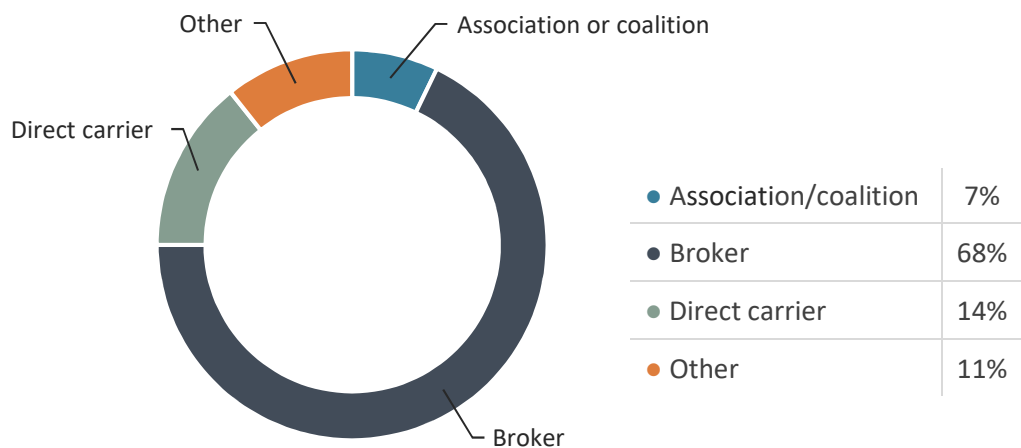


INSTITUTION OVERVIEW - Continued

Paid leave offered:

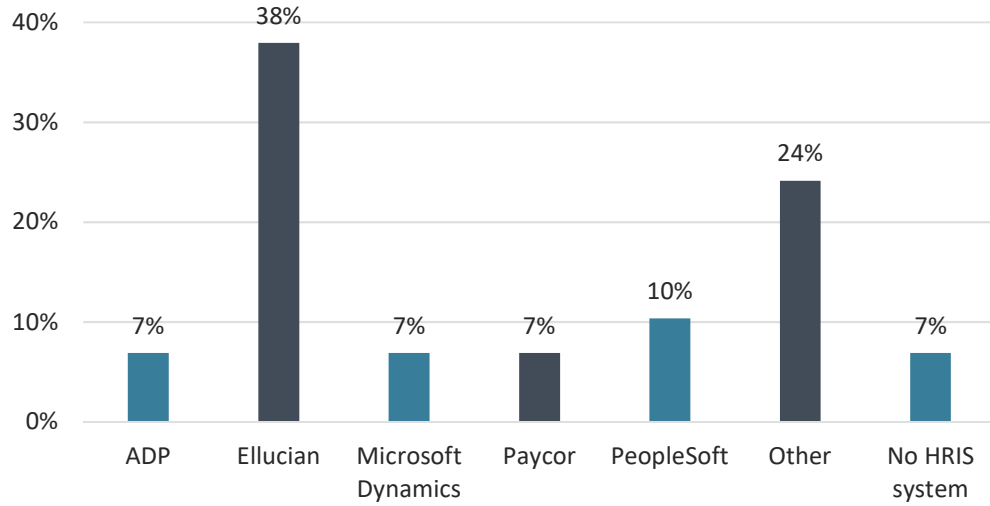


Benefits purchasing method:

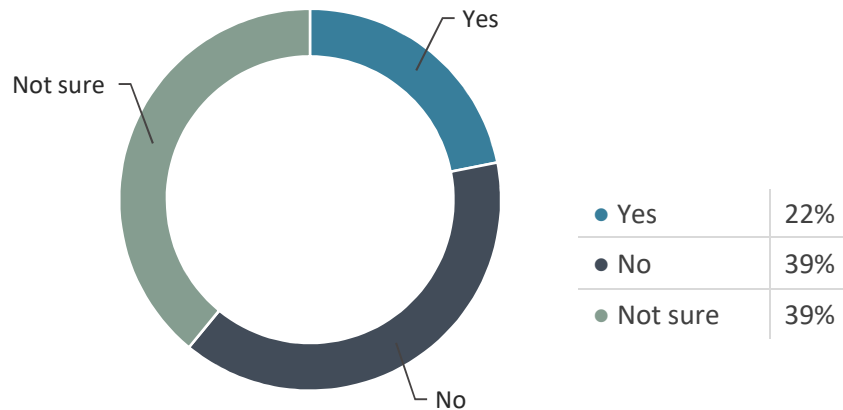


INSTITUTION OVERVIEW - Continued

HRIS vendor:

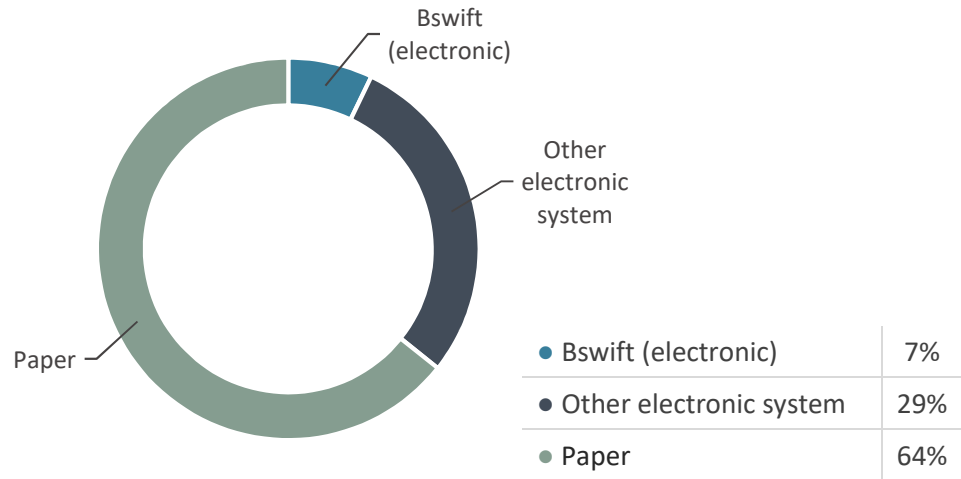


Benefit eligibility audit completed:



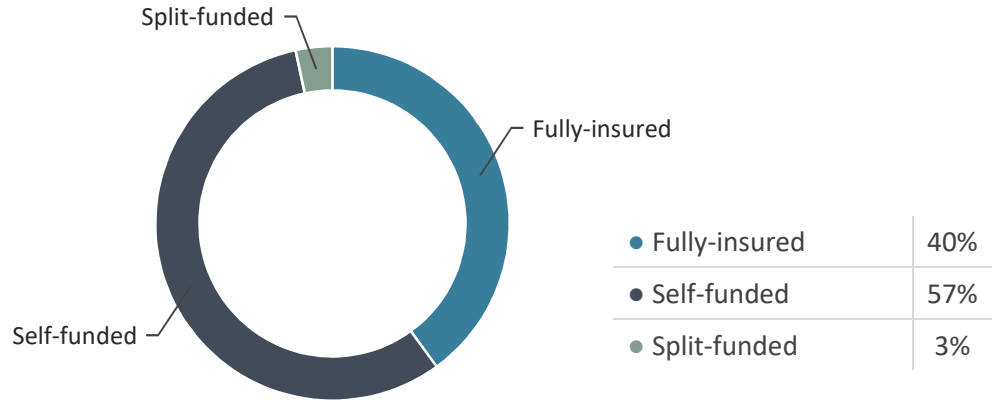
INSTITUTION OVERVIEW - Continued

Benefit enrollment method:



MEDICAL PLAN

Medical plan funding type:

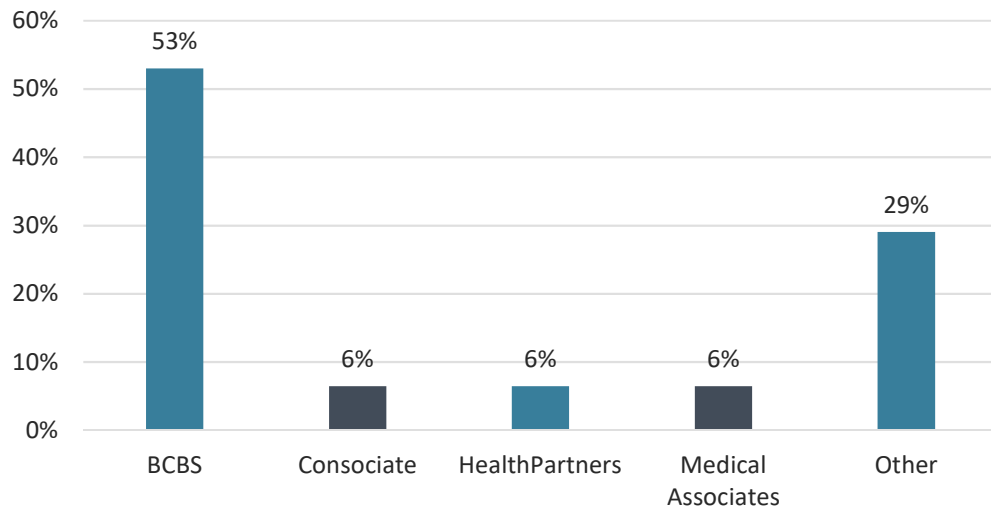


Medical plan participation:

	Average
Number of full time employees	508
Number of employees enrolled in health plan	388
Number of members enrolled in health plan	565

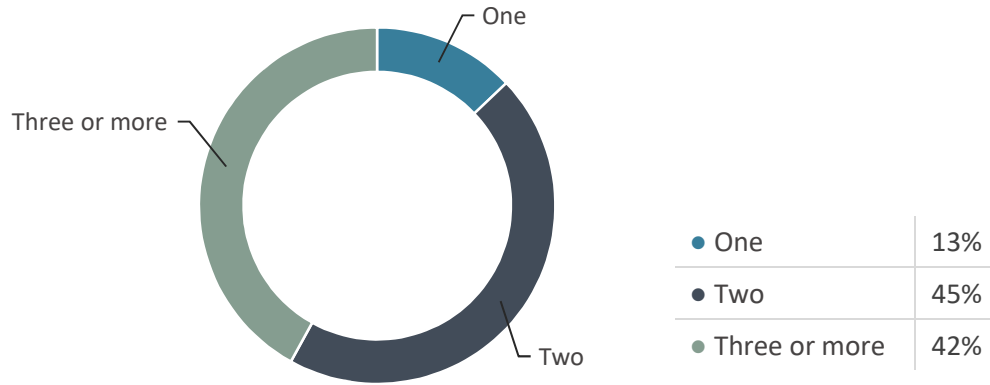
The average participation rate for institutions surveyed is 76%.

Medical plan insurance carrier:



MEDICAL PLAN - Continued

Number of medical plans offered:



Average monthly employee contribution to medical plan:

	Single	Family
Plan 1	\$122	\$447
Plan 2	\$113	\$408

Average annual medical plan deductible:

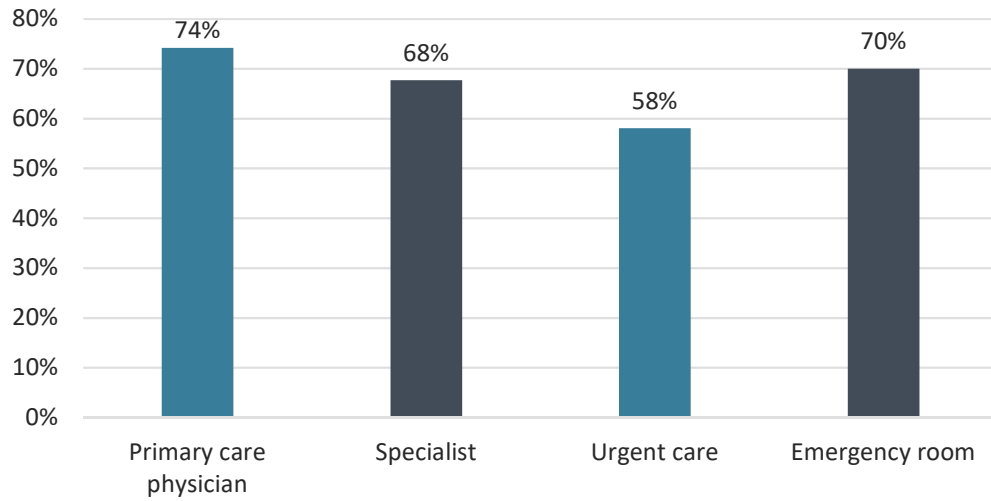
	Single	Family
Plan 1	\$917	\$1,908
Plan 2	\$2,311	\$4,782

Annual average out-of-pocket maximum:

	Single	Family
Plan 1	\$2,426	\$5,198
Plan 2	\$3,596	\$7,060

MEDICAL PLAN - Continued

Medical visit copays offered:



Average copay amounts:

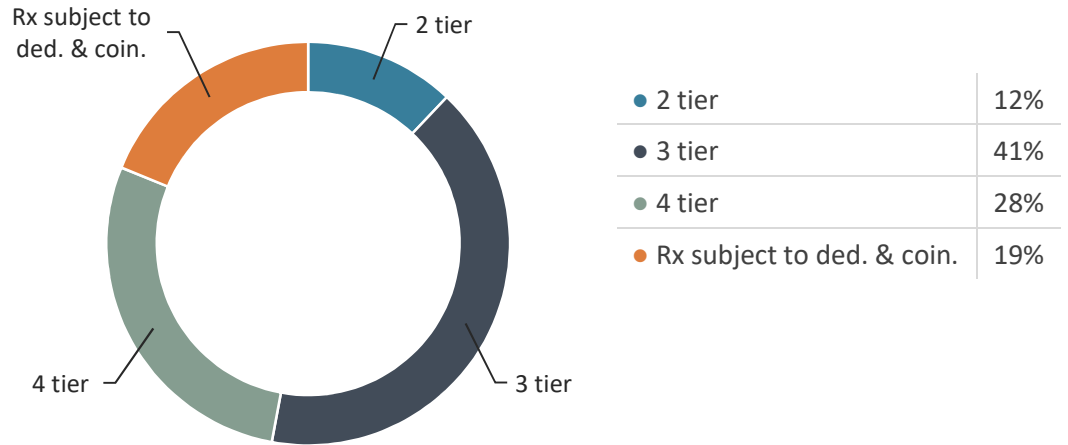
	Plan 1	Plan 2
Primary care physician	\$23	\$21
Specialist	\$31	\$43
Urgent care	\$34	\$46
Emergency room	\$155	\$206

Average coinsurance percentage:

	Plan 1	Plan 2
In-network	84%	95%
Out-of-network	65%	87%

MEDICAL PLAN - Continued

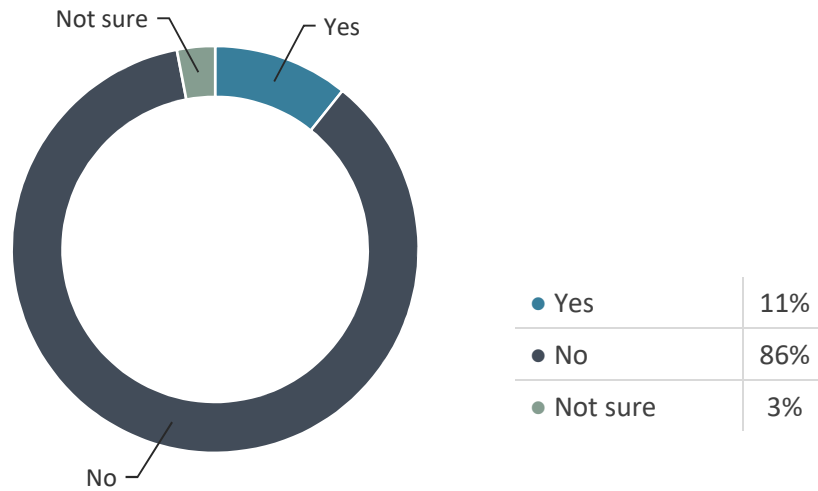
Prescription drug card benefit:



Average Rx copay amount:

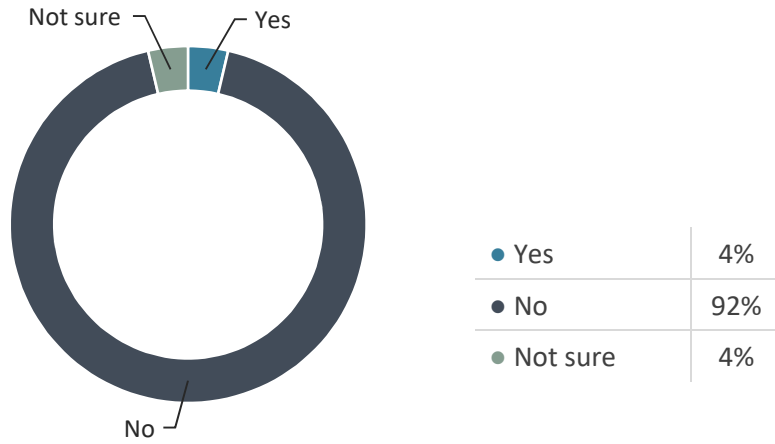
Generic	\$11	Non-preferred	\$55
Preferred	\$34	Specialty	\$73

Working spousal carve-out provision offered:

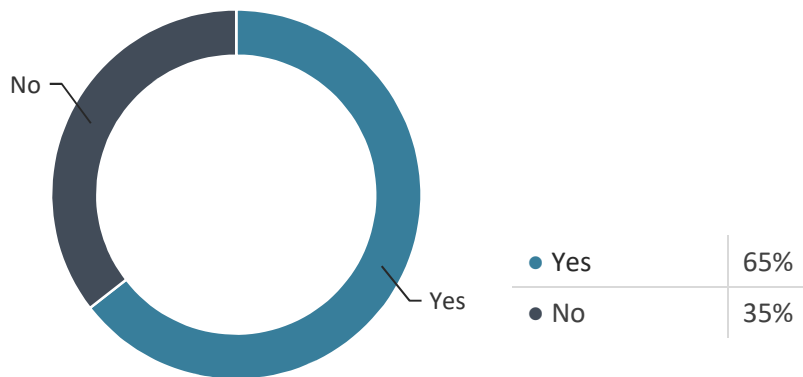


MEDICAL PLAN - Continued

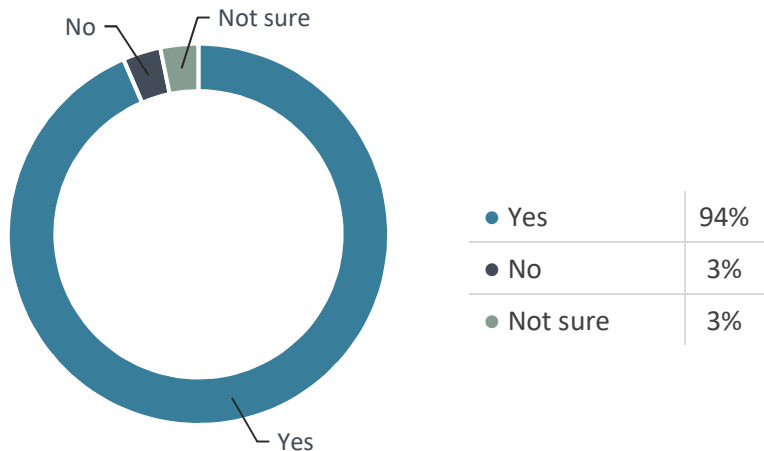
Working spousal surcharge provision offered:



Health savings account offered:

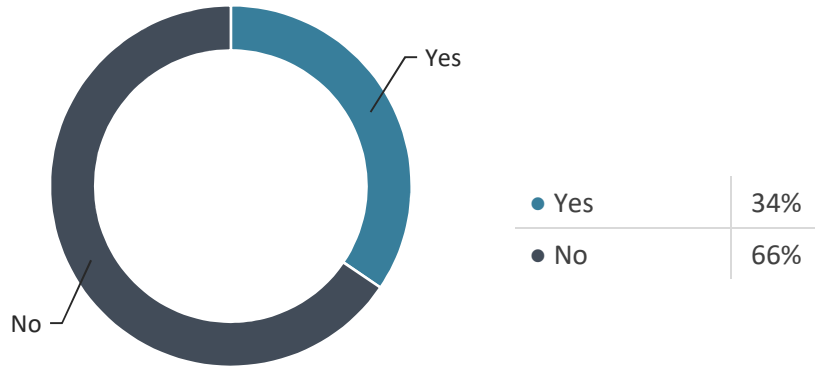


Flexible spending plan offered:

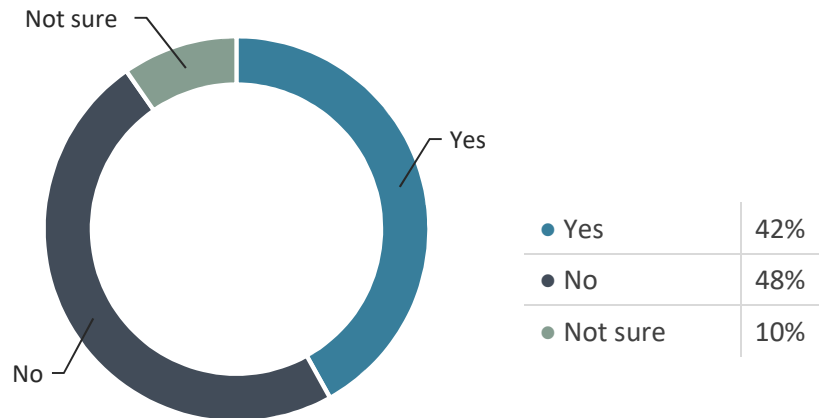


MEDICAL PLAN - Continued

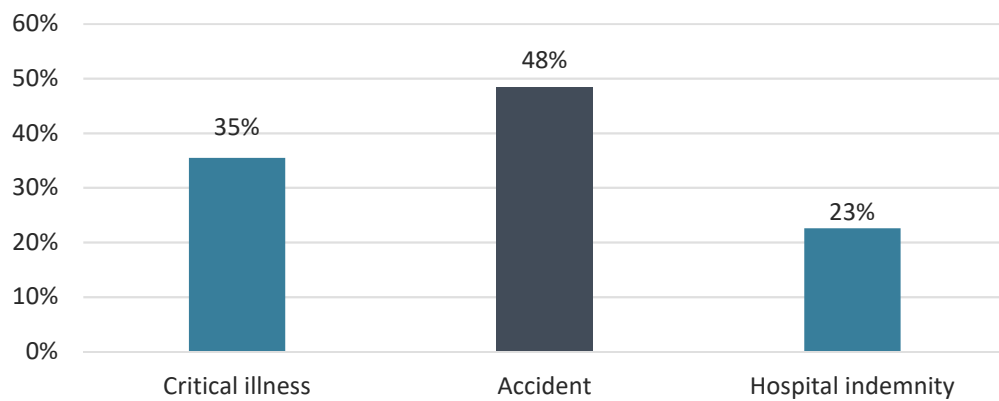
Retiree coverage offered:



Telemedicine program offered:

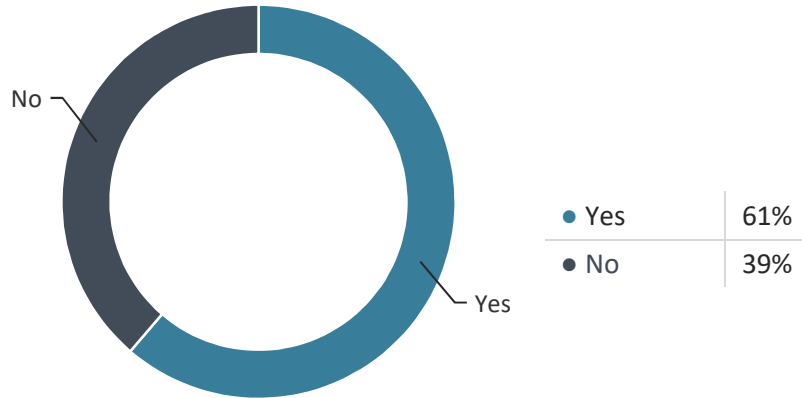


Voluntary programs offered:

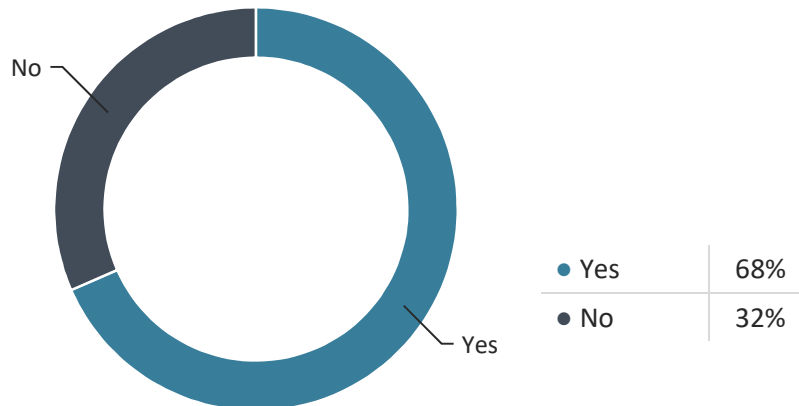


WELLNESS PROGRAM

Wellness program offered:



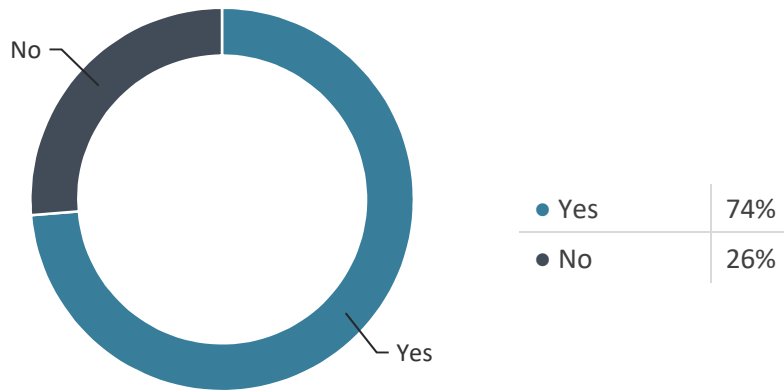
Incentive offered to participate in wellness program:



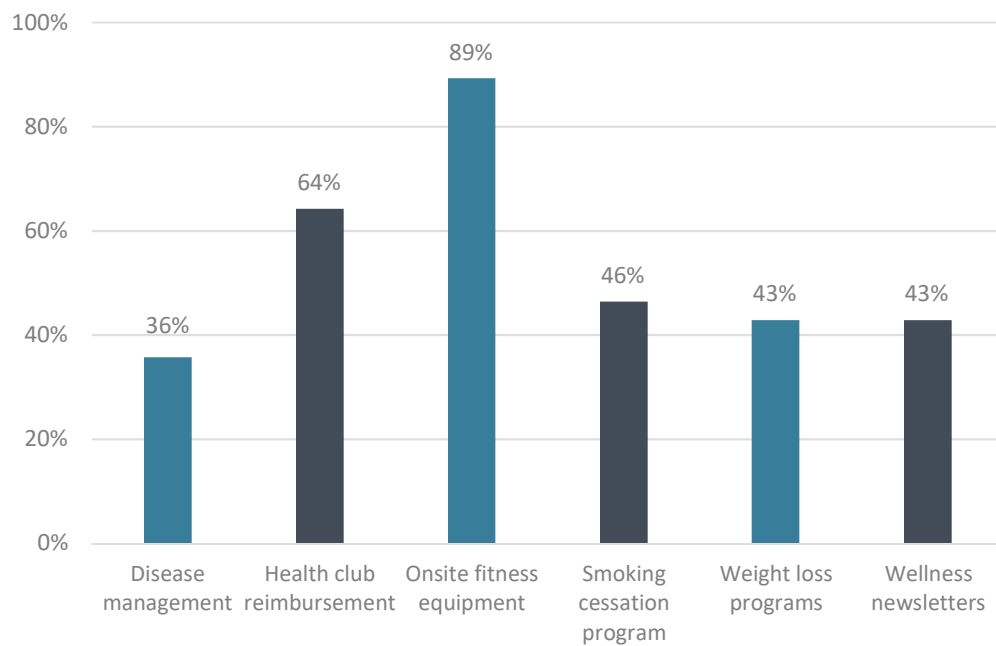
WELLNESS PROGRAM - Continued

Blood draw/biometrics screening included in wellness program:

Based on the 61% of respondents who offer wellness programs



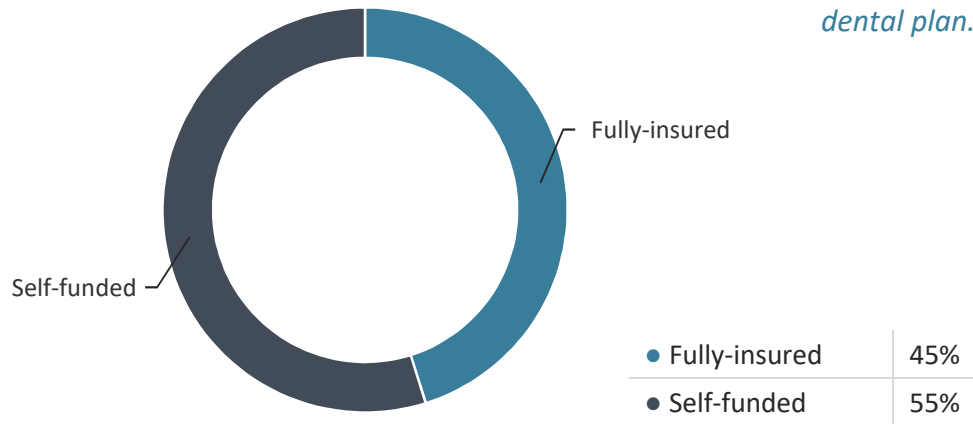
Types of wellness programs offered:



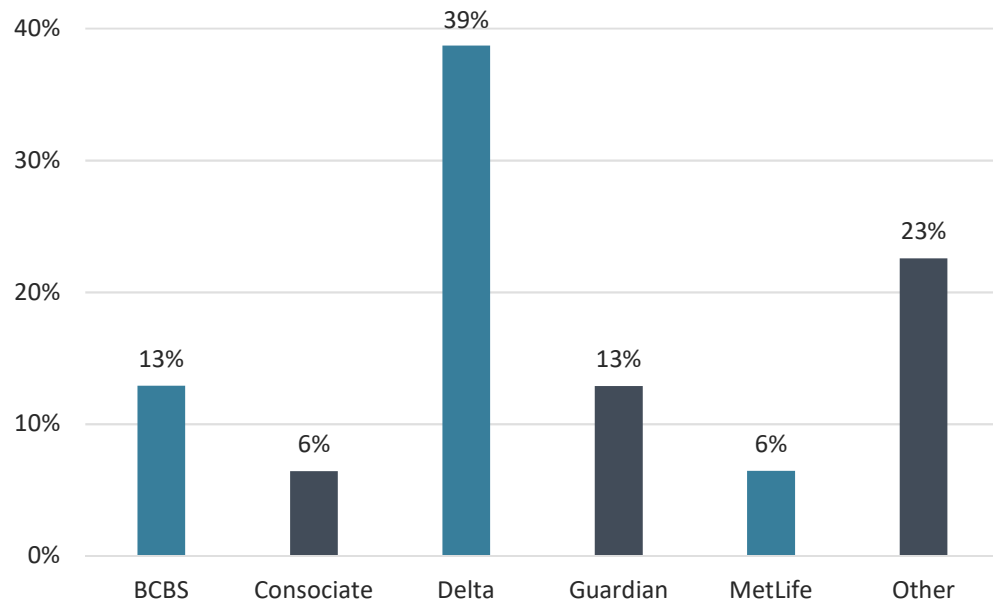
DENTAL PLAN

Dental plan funding type:

100% of higher education institutions surveyed offers a dental plan.

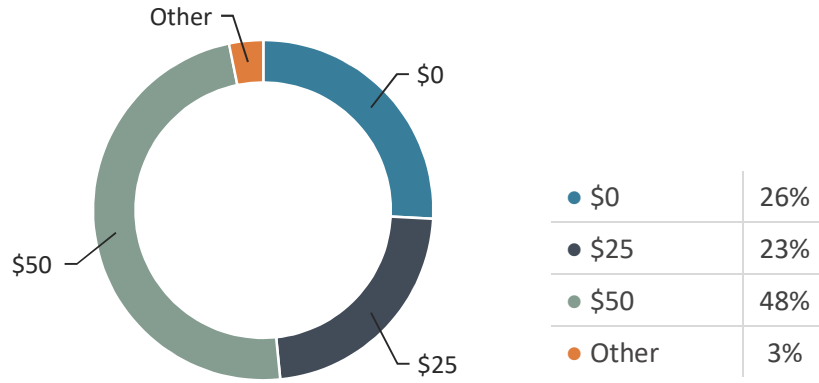


Dental plan insurance carrier:



DENTAL PLAN - Continued

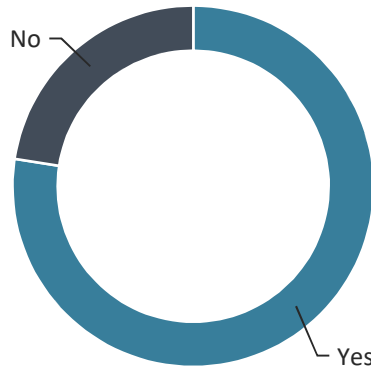
Annual dental deductible per employee:



Dental plan employee contribution and benefit maximum:

	Single	Family
Monthly employee contribution to dental plan	\$20	\$67
Annual dental benefit maximum	\$1,450	

Orthodontic coverage offered:

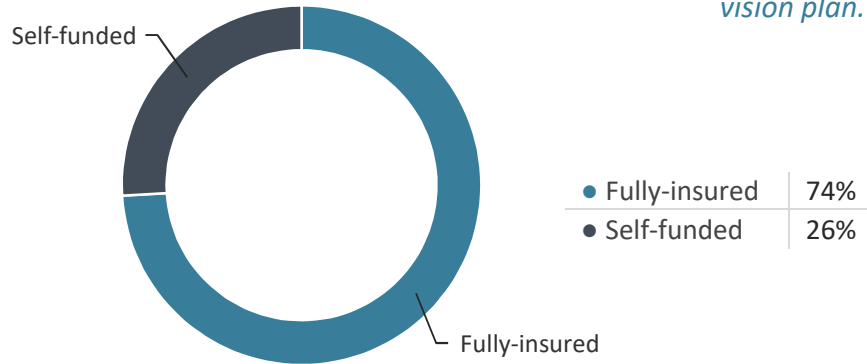


The average lifetime orthodontic coverage amount of institutions surveyed is \$1,304.

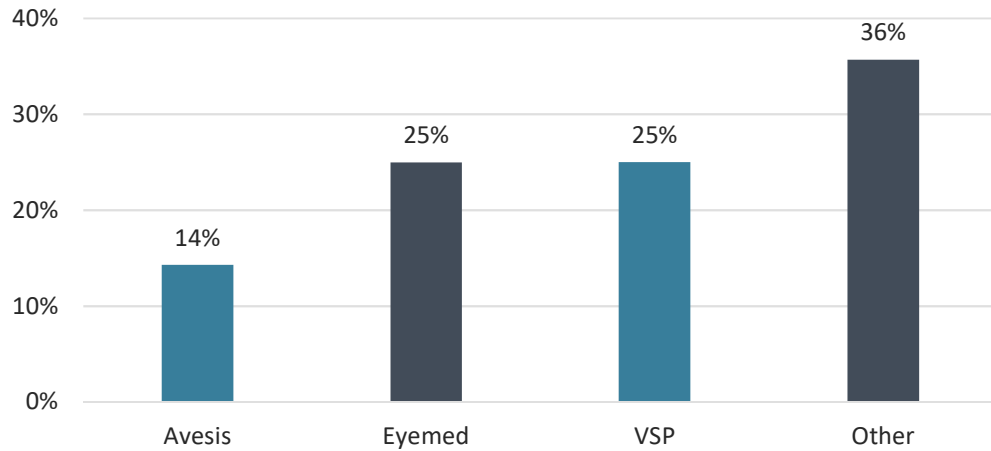
VISION PLAN

Vision plan funding type:

90% of higher education institutions surveyed offers a vision plan.



Vision plan insurance carrier:

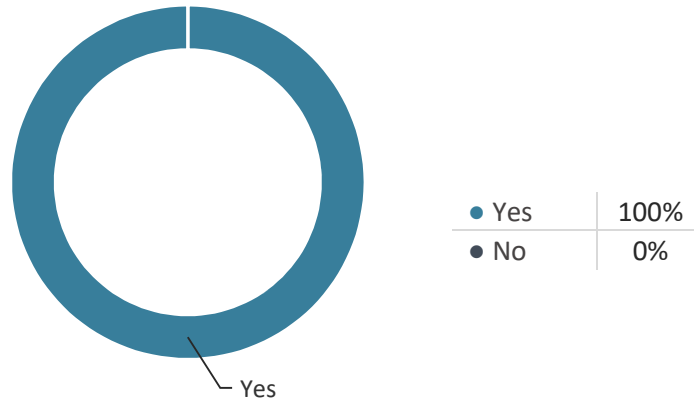


Average monthly employee contribution to vision plan:

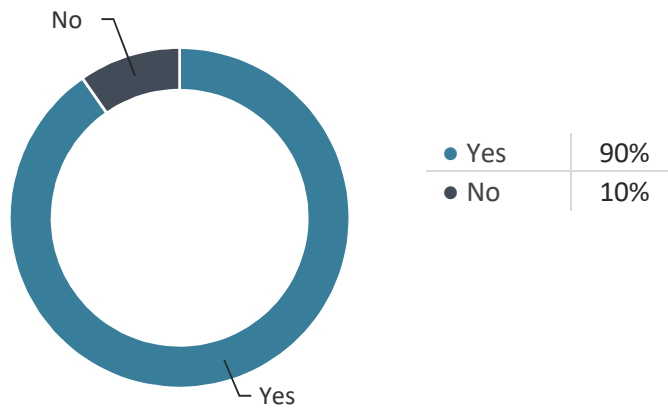
Single vision plan	\$7
Family vision plan	\$17

LIFE INSURANCE PLAN

Life insurance offered:



Voluntary buy-up offered as a life insurance option:

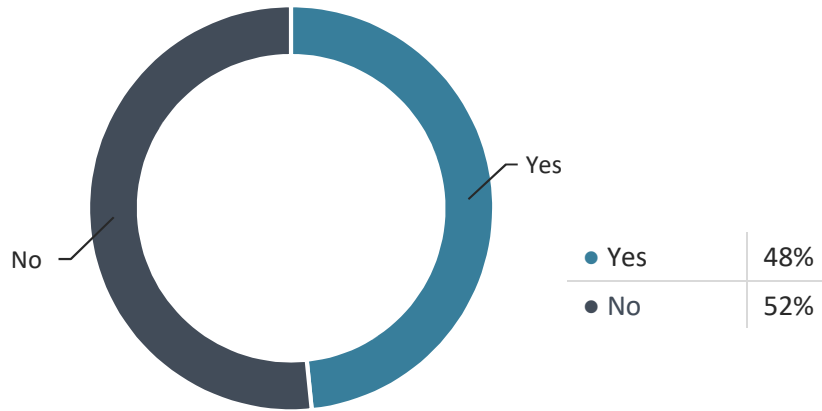


Average life insurance benefit amount:

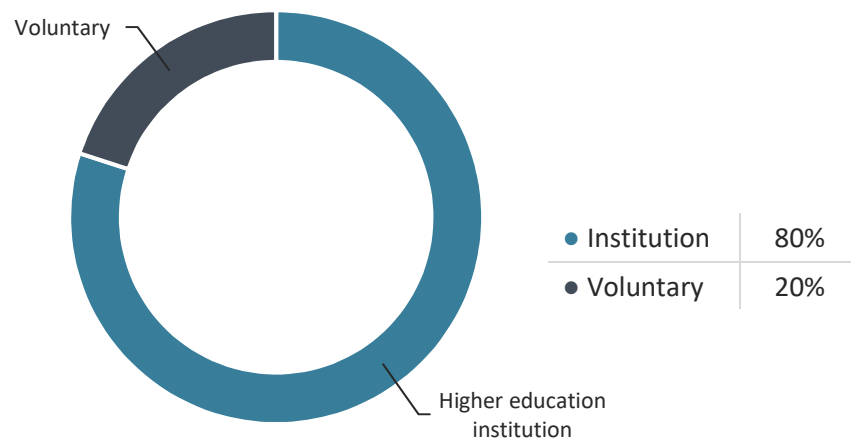
\$50,000 or 1.6 x Salary

DISABILITY PLAN

Short-term disability offered:

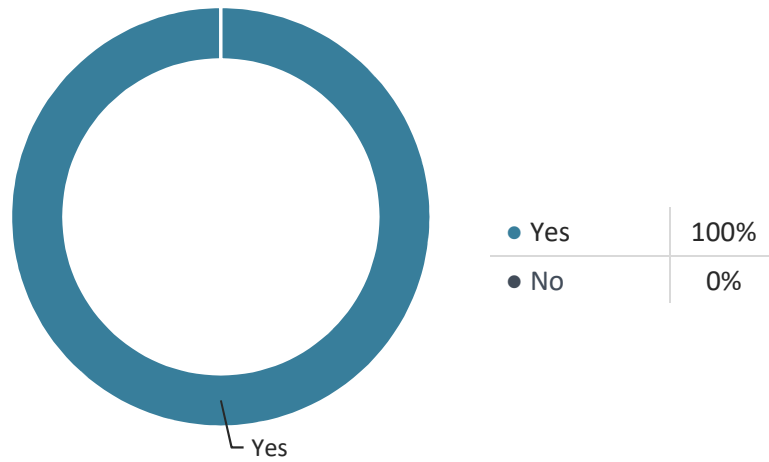


Short-term disability funding method:

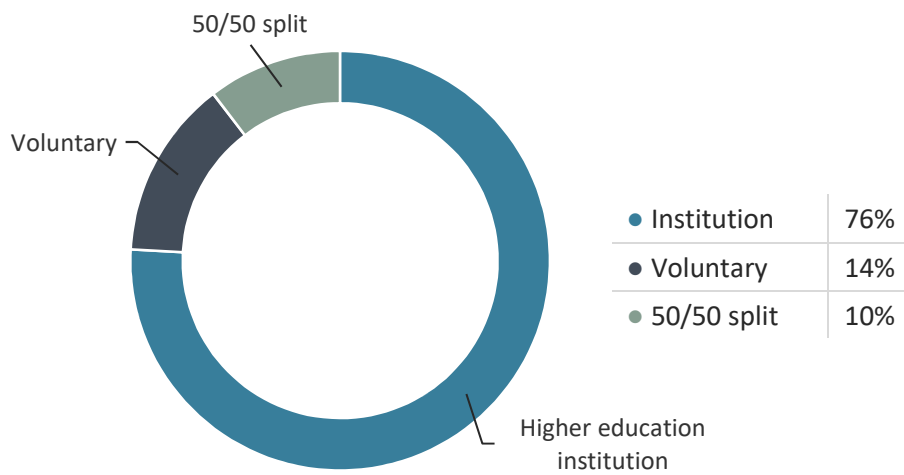


Disability Plan - Continued

Long-term disability offered:

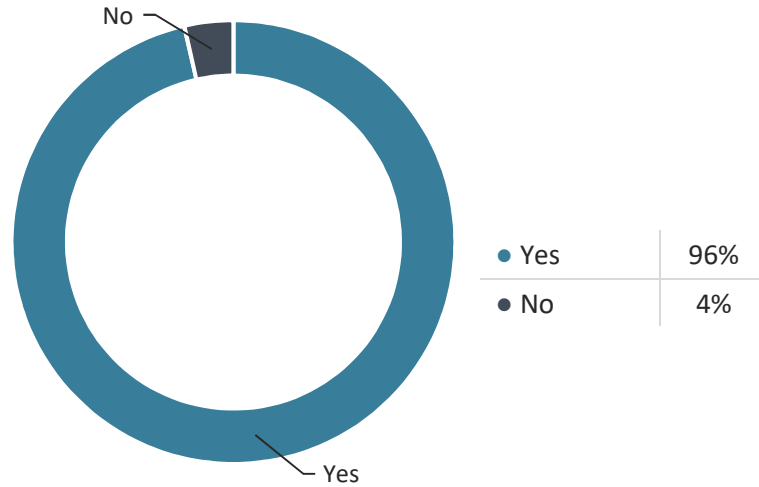


Long-term disability funding method:



TUITION ASSISTANCE

Tuition assistance offered:



Average annual tuition assistance benefit as dollar amount toward tuition:

\$3,600

Average annual tuition assistance benefit as percent of tuition:

94%

