

HEALTH PLAN TRENDS

group size & industry

ILLINOIS



THE UNITED BENEFIT ADVISORS® (UBA) employee benefits survey is the nation's definitive employee benefits benchmarking survey. This valuable data enables meaningful study of trends among different size employer groups, within specific regions and states, and by industry groups. Data in the 2023 UBA Employee Benefits Benchmarking Trends Report and State Trends Reports are based on responses from 10,389 employers representing nearly one million employees across the nation—and more than \$28 billion in healthcare dollars spent. In Illinois, the survey includes employee benefit plans offered by 354 employers covering nearly 38,000 employees.

With this granular data, UBA Partner Firms help employers avoid the top two benchmarking pitfalls:

- 1) Automatically adopting the practices of the nation's largest employers who are most often studied by other data sets but are not typically the best benchmarks.
- 2) Looking only at plan data supplied by a single carrier.

UBA Partner Firms help employers of all sizes benchmark their employee benefits plans more accurately based on both national and regional trends and also compared to local, industry, and sized-based peers.

This State Trends Report highlights key cost benchmarks among the following groups:

- Small, midsize, and large employers
- Four of the top industries in Illinois

When employers compare their plan to local peers of the same size or industry, the top three questions typically asked are:

- 1) What type of plans do my peers offer?
- 2) What is the cost per employee?
- 3) What are the in-network deductibles and out-of-pocket maximums?

TOP BENCHMARKS BY GROUP SIZE

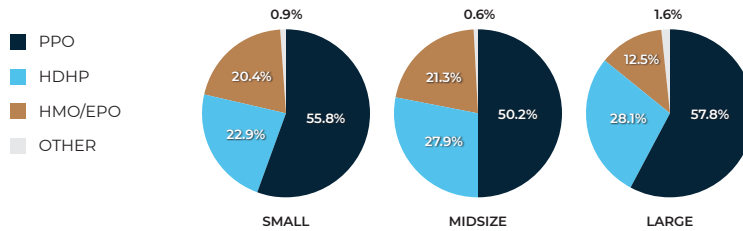
UBA EMPLOYEE BENEFITS BENCHMARKING provides data from employer groups of all sizes. Group size has a tremendous impact on cost, making it an important benchmark for any employer.

WHAT TYPES OF PLANS DO MY SIZE-BASED PEERS OFFER?

Preferred provider organization (PPO) plans are the most common plan type in Illinois, especially among larger groups. After PPO plans, small employers in Illinois equally offer high deductible health plans (HDHPs), sometimes referred to as “consumer-directed” plans, or health maintenance organization (HMO)/exclusive provider organization (EPO) plans. Point of service (POS) plans are rare in the state.

PREVALENCE OF PLAN TYPE BY GROUP SIZE

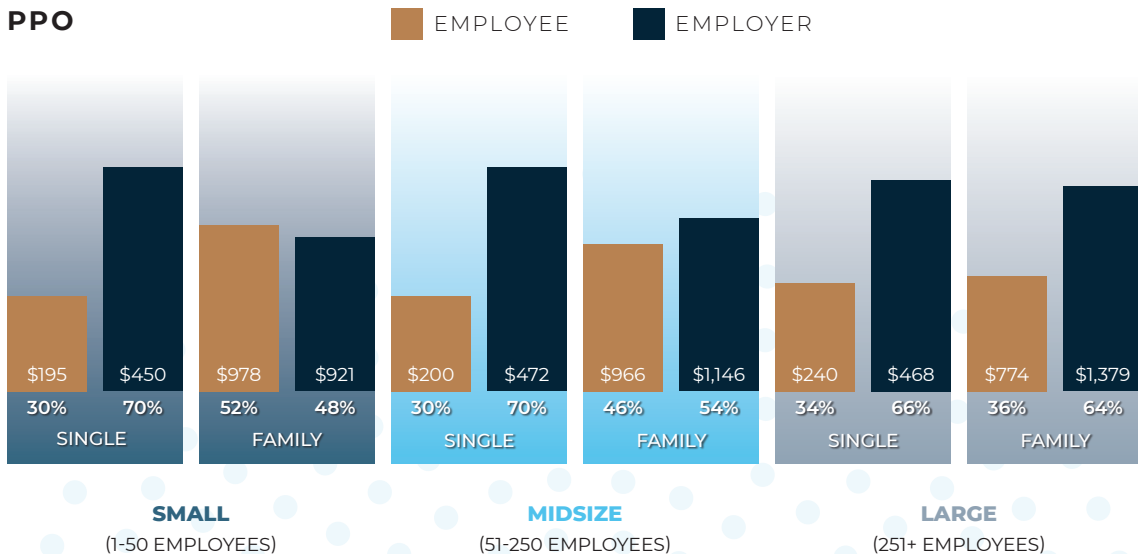
GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-50 EMPLOYEES)	55.8%	22.9%	20.4%
MIDSIZE (51-250 EMPLOYEES)	50.2%	27.9%	21.3%
LARGE (251+ EMPLOYEES)	57.8%	28.1%	12.5%



HOW MUCH DO MY SIZE-BASED PEERS PAY PER EMPLOYEE?

Small businesses in Illinois contribute the highest percentage toward single PPO plan premiums compared to their larger counterparts. Conversely, larger groups in Illinois pick up more of the PPO plan premiums for families than smaller companies. Midsize companies in the state cover the highest percentage of HDHP premiums.

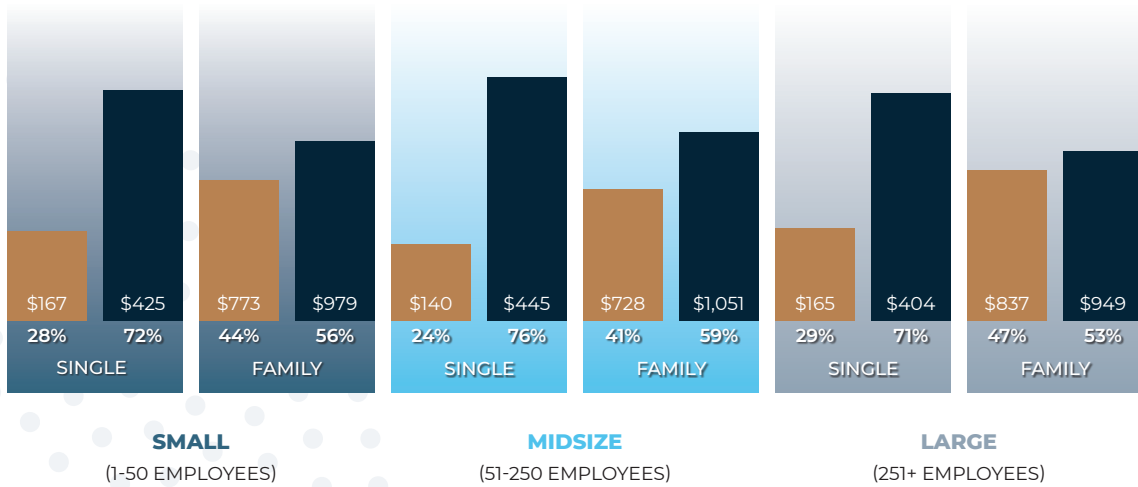
AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT



AVERAGE MONTHLY PREMIUM CONTRIBUTION SPLIT

HDHP

EMPLOYEE EMPLOYER



WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY SIZE-BASED PEERS?

PPO plan deductibles for singles in Illinois are generally lower than those found nationally and regionally. Nationally, PPO plans have a median in-network deductible of \$1,800 for singles, and \$1,750 in the north central U.S. Most Illinois HDHPs have a median in-network deductible for singles above the \$3,000 median found both nationally and in the north central U.S.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

GROUP SIZE	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-50 EMPLOYEES)	\$1,500	\$5,000	\$3,500	\$4,000
MIDSIZE (51-250 EMPLOYEES)	\$1,500	\$4,000	\$2,900	\$5,200
LARGE (251+ EMPLOYEES)	\$1,000	\$4,000	\$3,500	\$5,000

TOP BENCHMARKS BY INDUSTRY

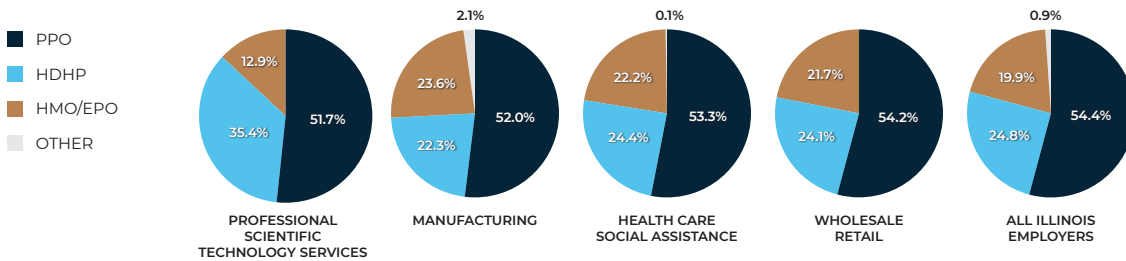
IN ILLINOIS, four of the top industries studied in UBA’s Employee Benefits Benchmarking are Professional/Scientific/Technology Services, Manufacturing, Health Care/Social Assistance, and Wholesale/Retail.

WHAT TYPES OF PLANS DO MY INDUSTRY PEERS OFFER?

All the top industries in Illinois prefer PPO plans. The Professional/Scientific/Technology Services industry in the state has strong interest in HDHPs.

PREVALENCE OF PLAN TYPE BY INDUSTRY

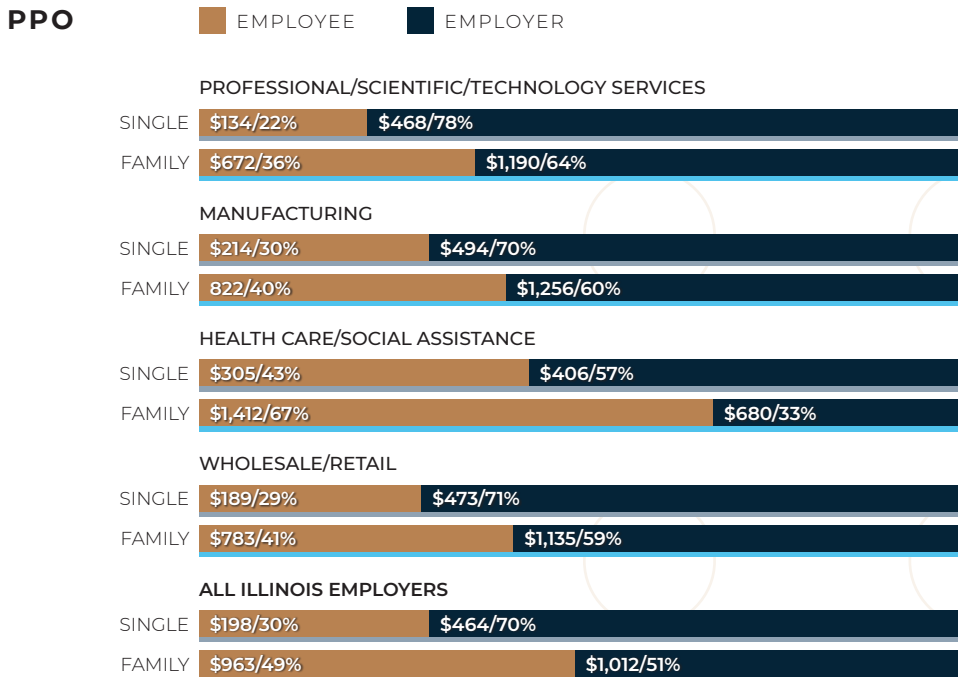
TOP 4 ILLINOIS INDUSTRIES	PPO	HDHP	HMO/EPO
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	51.7%	35.4%	12.9%
MANUFACTURING	52.0%	22.3%	23.6%
HEALTH CARE/SOCIAL ASSISTANCE	53.3%	24.4%	22.2%
WHOLESALE/RETAIL	54.2%	24.1%	21.7%
ALL ILLINOIS EMPLOYERS	54.4%	24.8%	19.9%



HOW MUCH DO MY INDUSTRY PEERS PAY PER EMPLOYEE?

The Professional/Scientific/Technology Services industry in Illinois pays the highest percentage of premiums for PPO plans and HDHPs for both singles and families. The Health Care/Social Assistance industry is paying the least toward PPO plan premiums for singles and families, as well as the lowest amount for HDHP family premiums.

AVERAGE MONTHLY PREMIUM CONTRIBUTION



AVERAGE MONTHLY PREMIUM CONTRIBUTION

HDHP


 EMPLOYEE EMPLOYER

PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES

SINGLE	\$119/20%	\$471/80%
FAMILY	\$574/33%	\$1,167/67%

MANUFACTURING

SINGLE	\$205/30%	\$470/70%
FAMILY	\$785/40%	\$1,155/60%

HEALTH CARE/SOCIAL ASSISTANCE

SINGLE	\$189/29%	\$464/71%
FAMILY	\$1,278/66%	\$647/34%

WHOLESALE/RETAIL

SINGLE	\$191/37%	\$325/63%
FAMILY	\$743/48%	\$799/52%

ALL ILLINOIS EMPLOYERS

SINGLE	\$151/26%	\$439/74%
FAMILY	\$773/44%	\$995/56%

WHAT ARE THE DEDUCTIBLES AND OUT-OF-POCKET COSTS FOR MY INDUSTRY PEERS?

The Health Care/Social Assistance industry in Illinois has higher out-of-pocket maximums than other top industries in the state.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS

TOP 4 ILLINOIS INDUSTRIES	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
PROFESSIONAL/SCIENTIFIC/TECHNOLOGY SERVICES	\$1,500	\$4,100	\$2,900	\$4,000
MANUFACTURING	\$1,500	\$4,000	\$2,800	\$5,000
HEALTH CARE/SOCIAL ASSISTANCE	\$1,500	\$5,500	\$4,000	\$6,000
WHOLESALE/RETAIL	\$1,500	\$5,000	\$4,000	\$4,900
ALL ILLINOIS EMPLOYERS	\$1,500	\$4,925	\$3,000	\$5,000



REREADY TO OFFER RAVED-ABOUT HEALTH PLANS?

A UBA Partner Firm is ready to help.
Make informed health plan decisions
that retain top talent and help recruit
new talent.

REQUEST A
BENCHMARKING
REPORT

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