



Defined Contribution & Private Exchange Trends

How familiar are you with defined contribution health benefit plans (DCPs) & private exchanges?

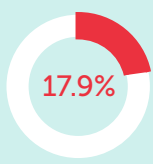
77.5% Familiar

22.5% Not Familiar

Benefits a DCP would bring to your company:



Employees will have a better understanding of benefit costs



Help employees make more cost-conscious benefit decisions



Offer a wider array of options for benefit plans



Continue to offer benefits that would otherwise be in jeopardy

Where are you in the process of exploring or adopting a DCP to offer on a private exchange?

41.9%

Have not begun to explore DCPs

24.5%

Already using DCPs (not on a private exchange)

12.8%

Still learning

6.8%

Using DCPs on a private exchange

6.8%

Are considering exploring/adopting DCPs to offer on a private exchange in the future

What partners would you depend on to help you learn about new health benefit designs and distribution models?

50%

Insurance Brokers

30.2%

Benefit Consultants

26%

Research Independently

16%

Insurance Carrier

11.8%

Third Party Administrator

11.1%

Industry/Trade Association

4.6%

Payroll Companies

Employer utilities you would value in offering health plans in an exchange environment:

82.6%

Premium Payment Automation

82%

Payroll Processing

78.3%

Carrier Integration

65.3%

COBRA Compliance

65%

Health Spending Accounts

If considering defined contribution plans for future, when?

2015



2016



2017



What employee features would you include if you could design a benefit offering using an insurance exchange environment?

Plan and Cost Comparison Tools

67.9%

Online Access

50.4%

Progressive Cost Tracking Tools

46.9%

Help Line

38.5%

Combined Benefit Enrollment

37%

Consolidated Employer Billing Services

29.4%

Mobile

29.4%

Financial Account Options

22.1%

Private exchange features most important:

43.1%

A large choice of plans available at your company's targeted benefit level

40%

The exchange actively screens and restricts the number of plans that may participate on the exchange according to price and quality

39.2%

The exchange allows any plan to meet the exchange's minimum standards to participate

21.4%

The exchange is government-run