

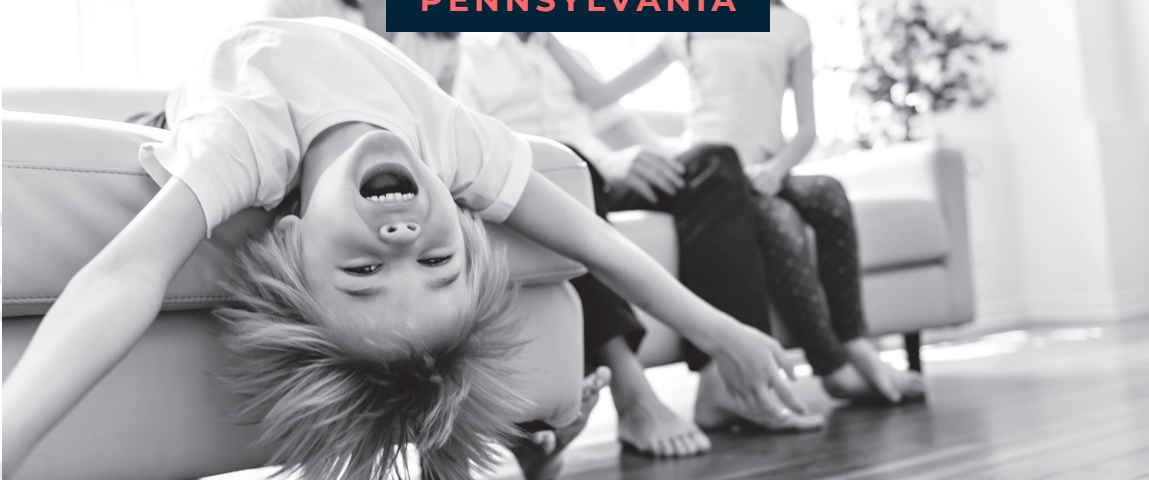


2024

UBA EMPLOYEE BENEFITS BENCHMARKING

STATE TRENDS REPORT

PENNSYLVANIA



THIS STATE REPORT highlights key employee benefits benchmarks to help employers strategically manage plan renewal decisions.

United Benefit Advisors[®] (UBA) has years of experience surveying thousands of employers nationwide regarding their group health plan offerings. Since 2005, UBA Partner Firms have studied plan design and cost trends among employers on a state, regional, and national basis. Data in the 2024 UBA Employee Benefits Benchmarking Trends and State Reports are based on responses from 7,800 employers representing approximately one million employees nationwide—and more than \$13.2 billion in healthcare dollars spent. In Pennsylvania, the survey includes employee benefits plans offered by 459 employers covering more than 47,000 employees to provide valuable benchmark data.

Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.

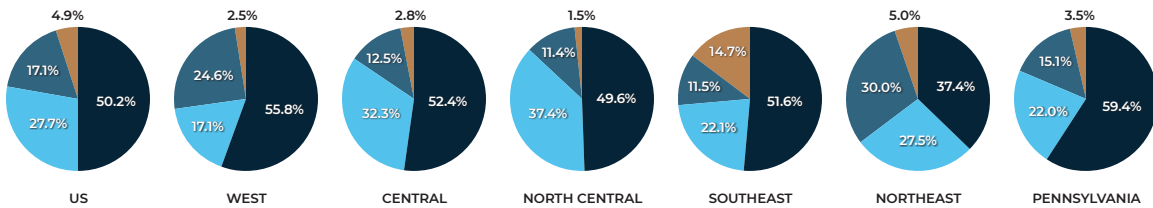
For Pennsylvania employers interested in making the most informed employee benefits decisions possible, it's crucial to compare your plans and costs to national benchmarks and peers in your state and region.

TOP PLANS IN PENNSYLVANIA

PREFERRED provider provider organization (PPO) plans dominate most of the nation, including Pennsylvania.

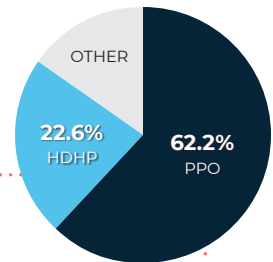
PLAN PREVALENCE IN PENNSYLVANIA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	PENNSYLVANIA
PPO	50.2%	55.8%	52.4%	49.6%	51.6%	37.4%	59.4%
HDHP	27.7%	17.1%	32.3%	37.4%	22.1%	27.5%	22.0%
HMO/EPO	17.1%	24.6%	12.5%	11.4%	11.5%	30.0%	15.1%
POS	4.9%	2.5%	2.8%	1.5%	14.7%	5.0%	3.5%



PREVALENCE VS. ENROLLMENT

IN PENNSYLVANIA, 62.2% OF EMPLOYEES ENROLL IN PPO PLANS, WHILE 22.6% OF EMPLOYEES CHOOSE AN HDHP.

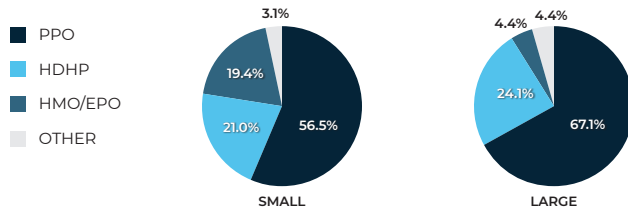




PENNSYLVANIA'S small and large businesses alike prefer PPO plans; however, small groups have more interest in HMO/EPO plans.

PLAN PREVALENCE BY GROUP SIZE

GROUP SIZE	PPO	HDHP	HMO/EPO
SMALL (1-100 EMPLOYEES)	56.5%	21.0%	19.4%
LARGE (101+ EMPLOYEES)	67.1%	24.1%	4.4%



COST COMPARISONS

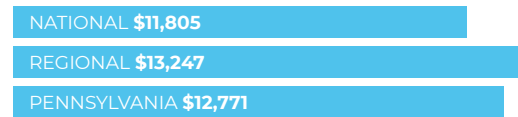
HEALTH PLAN COSTS in Pennsylvania are below regional averages.

AVERAGE TOTAL COST PER EMPLOYEE PER YEAR

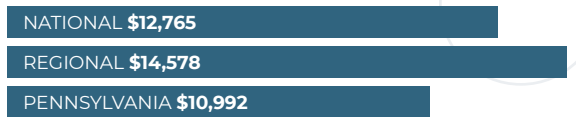
PPO



HDHP



HMO/EPO



POS

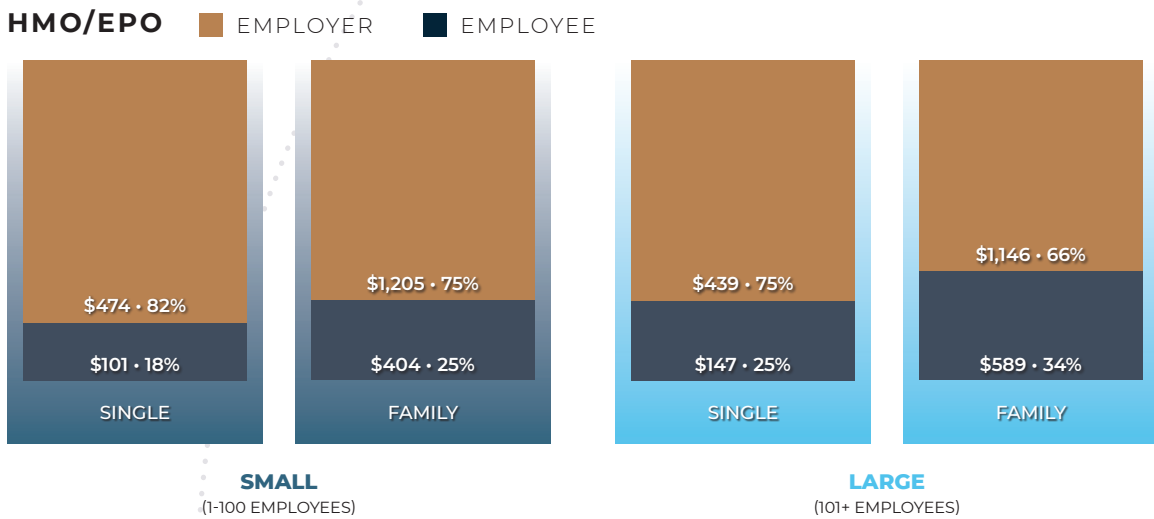
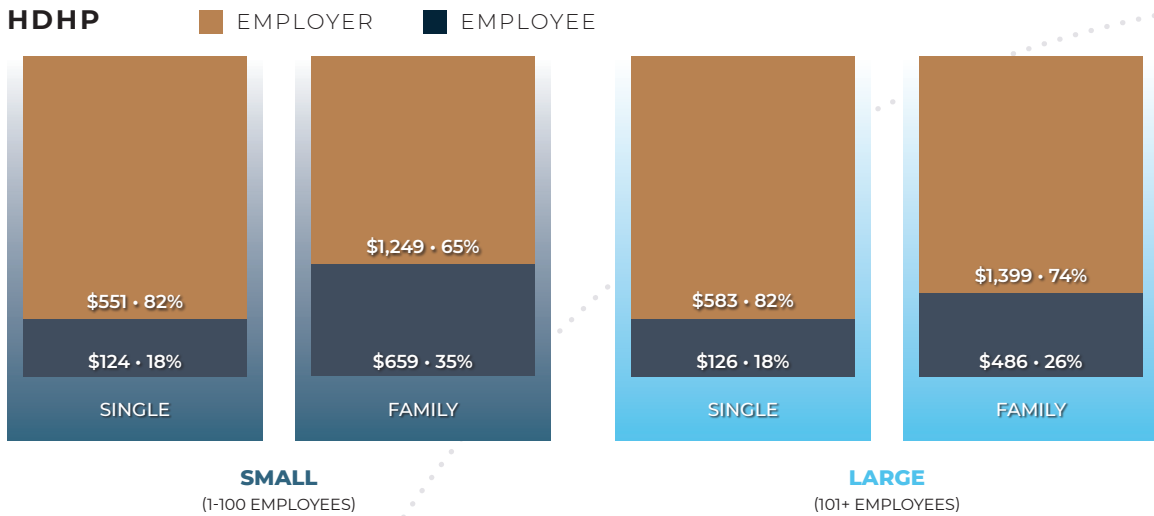
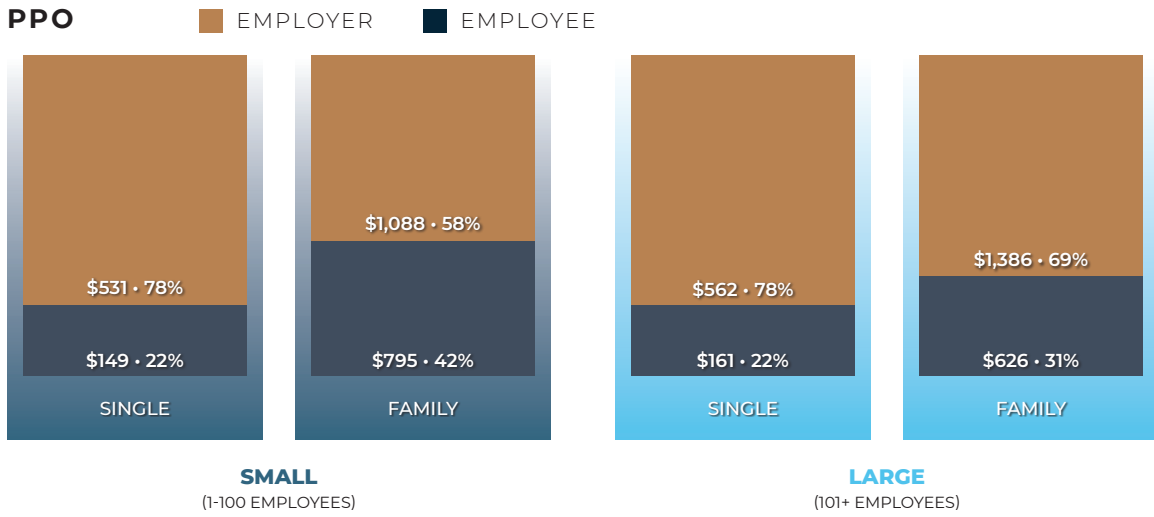


SETTING MONTHLY CONTRIBUTIONS FOR EMPLOYEES

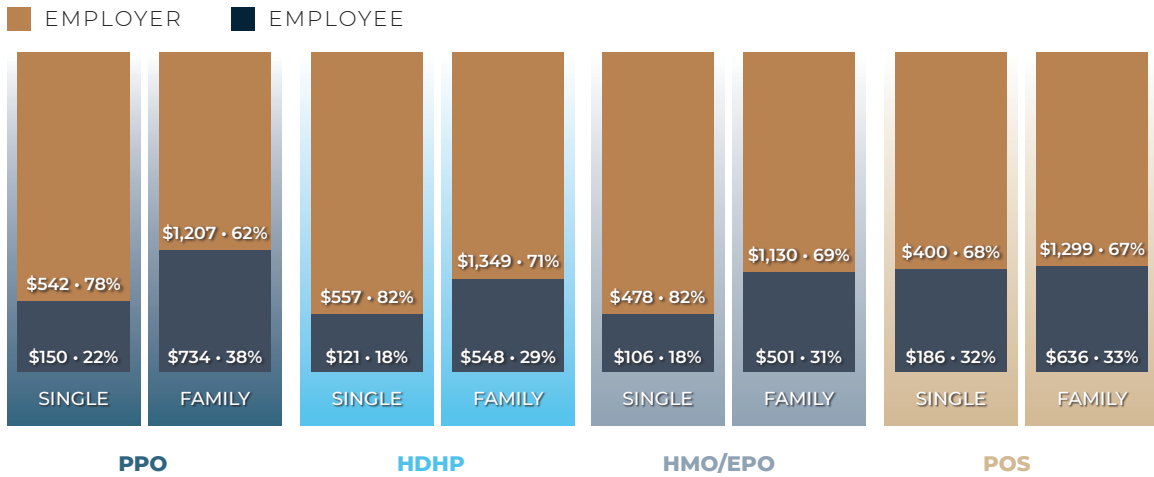
- Pennsylvania businesses offering PPO plans pay 78% of single and 62% of family premiums, compared to the national 76/53 single/family employer contributions for these plans.
- Groups offering HDHPs typically pick up 82% of premiums for singles and 71% of family premiums, compared to the national 82/63 single/family employer contribution.
- Employers in the state offering HMO/EPO plans cover 82% of single and 69% of family premiums, compared to the national 77/55 single/family employer contribution split.
- Large employers in Pennsylvania contribute a higher percentage of monthly PPO plan and HDHP premiums for families.
- Small employers in the state contribute a higher percentage of monthly HMO/EPO plan premiums than their larger counterparts.



AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY GROUP SIZE



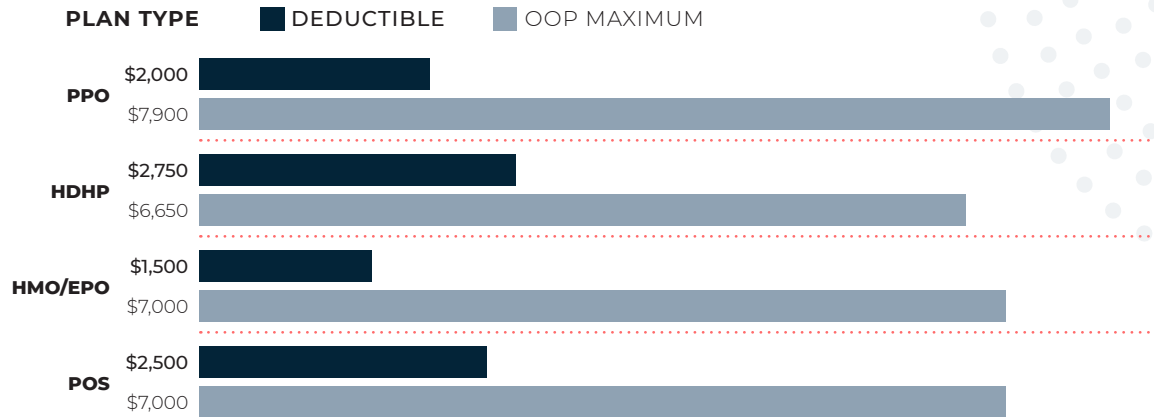
AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY PLAN TYPE



SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Pennsylvania's median in-network PPO plan deductible for singles is \$2,000, compared to \$2,000 nationally and \$1,500 regionally for these plans. The median in-network deductible for singles on HDHPs in Pennsylvania is \$2,750, compared to \$3,475 nationally and \$3,000 in the Northeastern U.S. The median in-network HMO/EPO plan deductible for singles is \$1,500, compared to \$1,500 nationally and \$1,900 regionally for these plans.

MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



PENNSYLVANIA HDHPs FOR SINGLES TYPICALLY INCLUDE A \$1,000 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAs) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs) TO HELP DEFRAID OUT-OF-POCKET COSTS.



MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS BY GROUP SIZE

GROUP SIZE	PPO		HDHP		HMO/EPO	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$2,000	\$7,900	\$3,000	\$6,900	\$1,500	\$7,000
LARGE (101+ EMPLOYEES)	\$2,000	\$7,900	\$2,750	\$6,600	\$2,000	\$6,350

Large groups in Pennsylvania have lower HDHP deductibles compared to their smaller counterparts, while the reverse is true for HMO/EPO plans.

AVERAGE PPO PLAN COPAYS IN PENNSYLVANIA

\$25	\$50	\$10	\$40	\$70	\$95
PRIMARY CARE PHYSICIAN	SPECIALTY CARE PHYSICIAN	GENERIC DRUGS	FORMULARY DRUGS	NON-FORMULARY DRUGS	SPECIALTY DRUGS





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