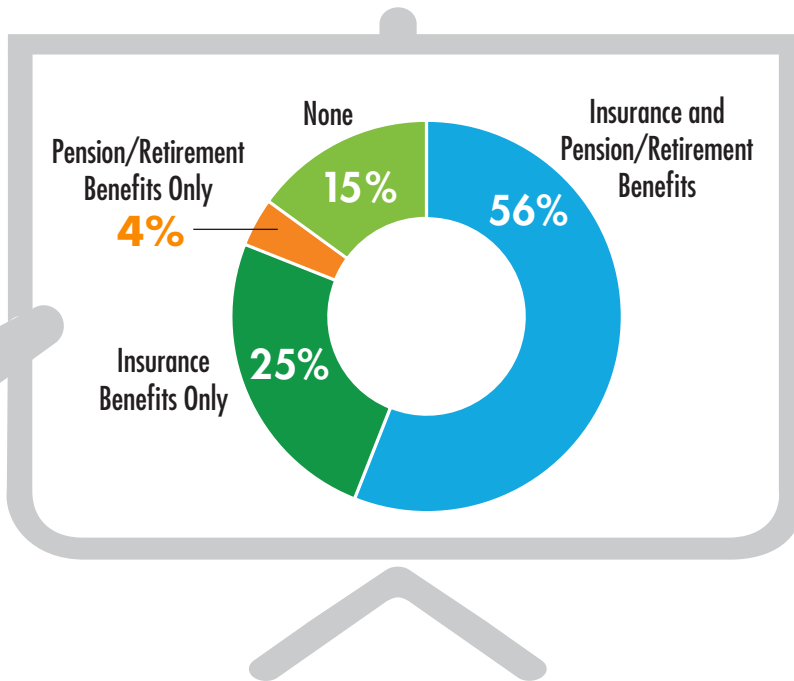


HIDDEN CURRENTS

Under-the-Surface Changes in the Employee Benefits Market

▶ What insurance and pension/retirement benefits are employers offering?

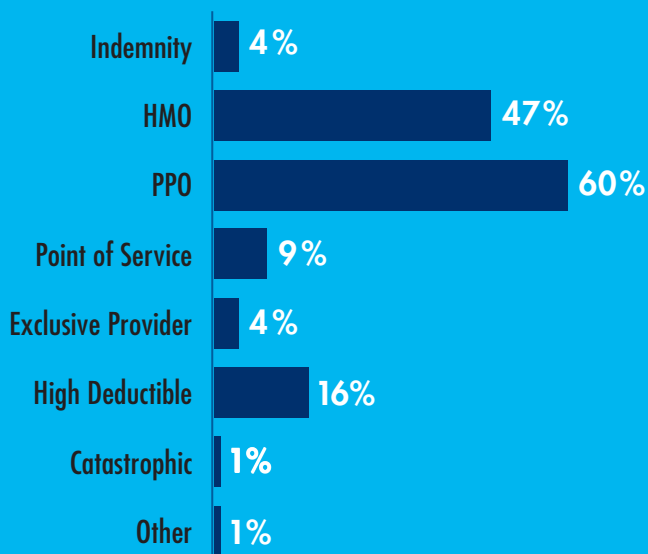


HOW MANY?

7 The average number of benefits offered

▶ Health insurance trends continue to drive employers' benefits policies.

TYPE OF MEDICAL PLANS OFFERED



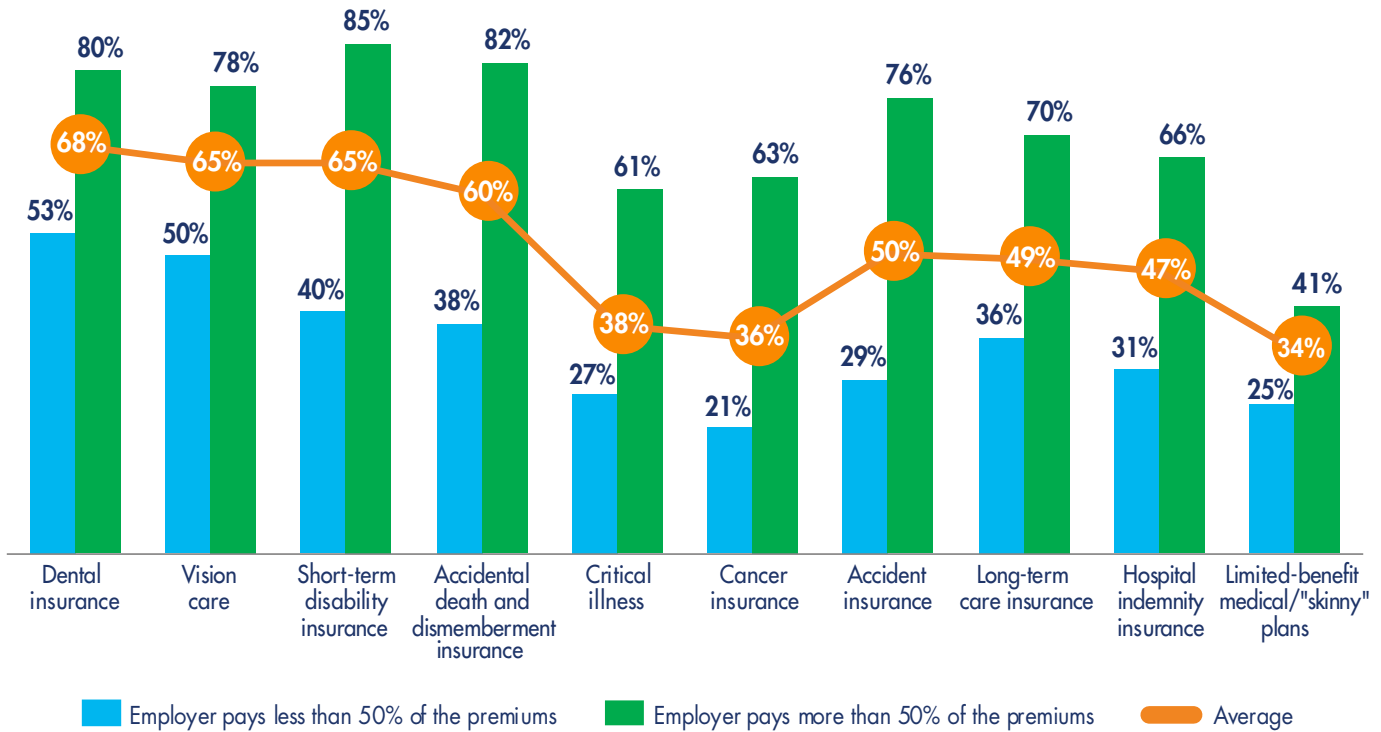
PPO and DHMO plans remain the most popular, and high deductible plans are making little headway, especially at smaller employers.



► **Benefit funding matters.**

Enrollment rates are clearly related to employer funding, but not the value of these products to employees.

AVERAGE BENEFITS PARTICIPATION RATES



► **WATCH OUT:**
 Core insurance benefit penetration rates are declining.

A silver lining?

Employers' interest in non-insurance benefits is growing. Can you provide them with non-traditional benefits they'll subsidize?