

Health Care Reform

- ▶ A summary of employer opinions on future costs, plan designs and impact of Health Care Reform provisions

About the Survey

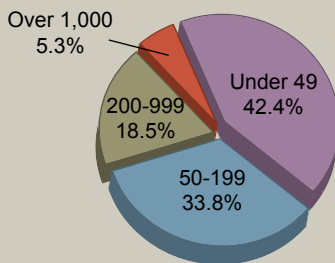
United Benefit Advisors, located in Indianapolis, has completed the data collection phase of the 2010 UBA Employer Opinion Survey. The final results are currently being reviewed and will be available in the full report scheduled for release in April 2010.

In addition to the Survey's primary questions relating to the four main areas of Health Care Strategy, Health Benefits Philosophy and Opinion, Health Plan Management and Consumer Driven Health Care, the 2010 UBA Employer Opinion Survey includes a special timely supplement on current Health Care Reform issues being considered by both houses of Congress. The following is a compilation of the results of the supplemental questions on Health Care Reform completed by 1,510 employers of all size companies, industries and regions of the country. These results are likely highly representative of what employers believe should be included and excluded in whatever Health Care Reform legislation gets passed.

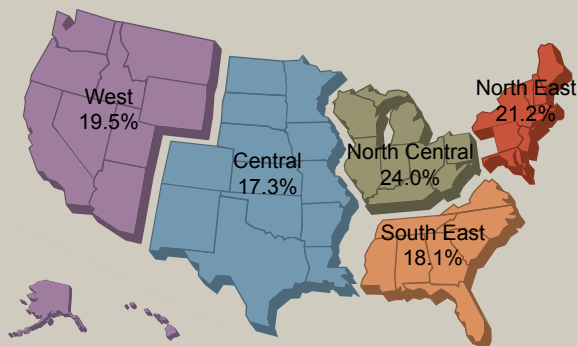
The results are divided into two groups. The first group represents the issues employers felt they want, desire and/or support in any Health Care Reform legislation. The second part of this summary is a list of those items employers identified as being undesirable and should not be a consideration in the final Health Care Reform legislation. Also reported are the actual questions asked and the responses in their entirety.

Survey Demographics

Employee Size Groupings



Geographic Regions



Industry Category Groupings	NAICS Range	% Responses
Manufacturing	31-32-33	16.3%
Wholesale Trade - Retail Trade	42-44-45	7.4%
Professional / Scientific / Technical Services	54	12.3%
Health Care & Social Assistance	62	12.3%
Finance & Insurance - Real Estate and Renting & Leasing	52-53	11.6%
Public Administration - Education Services - Utilities	22-61-92	10.3%
Information - Arts / Entertainment / Recreation - Accommodation and Food Services	51-71-72	4.4%
Construction - Agriculture / Forestry / Fishing & Hunting - Mining / Oil & Gas Extraction - Transportation & Warehousing	11-21-23	11.8%
All Other Services (Management of Companies and Enterprises - Administration & Support and Waste Management & Remediation Services - Other Services)	48-49-55-56-81	13.6%

Health Care Reform is an extremely important issue for employers of all sizes (and their employees), industries and geographic regions and they are anxious about the final outcomes. They are supportive of appropriate reform efforts that would provide coverage and financial protection to their employees while controlling costs, but are indicating they want whatever final legislation passed to be a positive result and not just a political gain for either party.

Key Findings

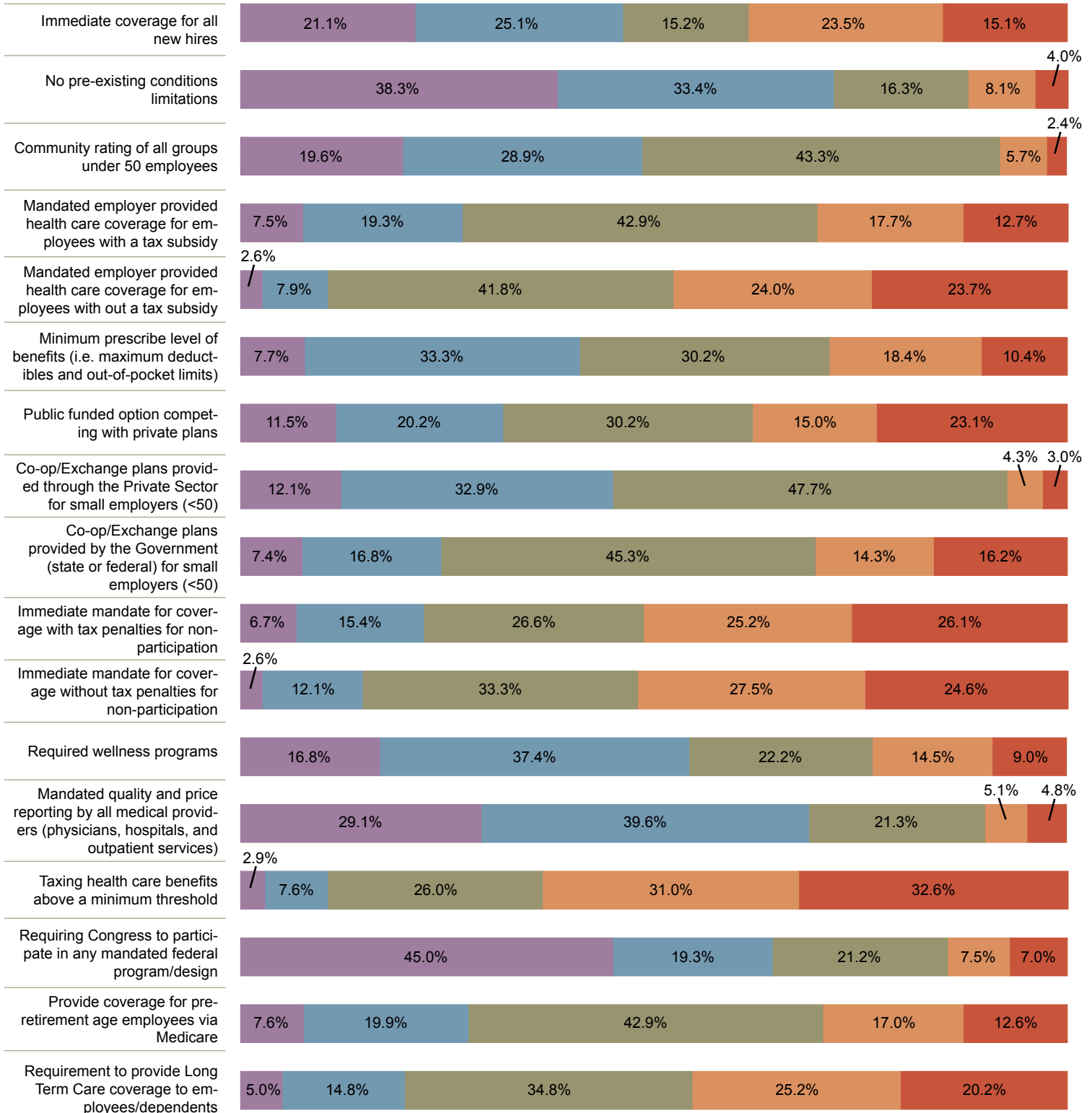
- ▶ Employers want to be assured that their employees and their families have protection against the financial burdens caused as a result of having no or inadequate health care, pre-existing conditions and loss of coverage. Yet, at the same time, they do not support individual mandates for coverage with or without tax incentives/subsidies.
- ▶ Employers want their employees to become more personally responsible for their health and support mandated wellness programs and employee access to the information needed to make good decisions.
- ▶ Employers do not believe the current Health Care Reform effort will have a positive impact on health care costs. In fact, more than two-thirds stated they believe health care cost will continue rising, while only 8 percent anticipate any resulting savings.
- ▶ Employers generally support Health Care Reform efforts but have little faith the current effort will improve costs. They do not support taxation of benefits.
- ▶ Whatever ultimate program is passed, employers believe that all members of Congress must participate in whatever is passed.

Employers Do Not Support

- ▶ A government-run program. Only one in three employers support a government-run program. Only 24.2 percent of employers support an exchange/co-op plan being provided by state or federal government.
- ▶ Mandated employer-provided health care with or without tax subsidies.

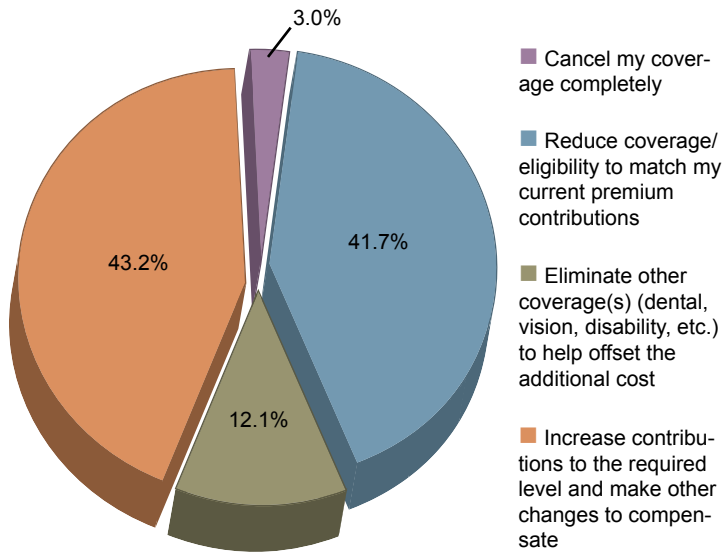
Additional results relating to health care in general will be available in the 2010 UBA Employer Opinion Survey, which will be released in April 2010.

Of the potential changes listed below, please indicate which provisions you would support as an employer if there were to be included in a health care reform program:

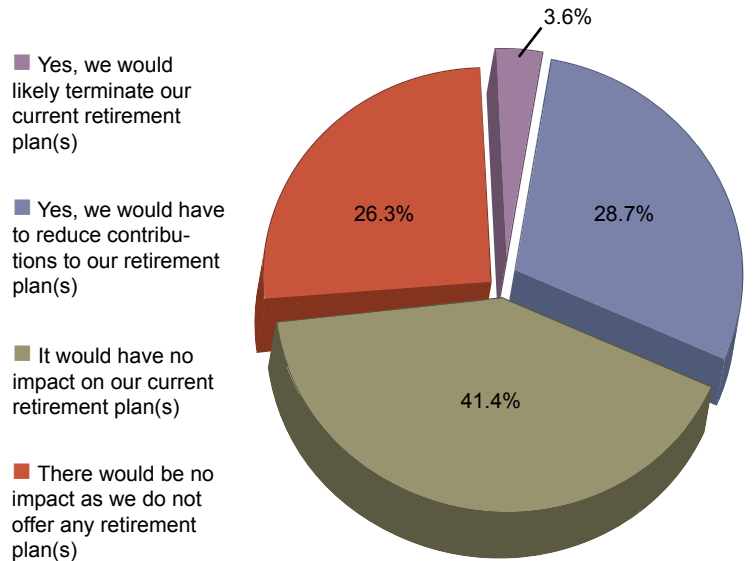


Definitely Would Support
 Likely Would Support
 Need to Know More
 Likely Would Not Support
 Definitely Would Not Support

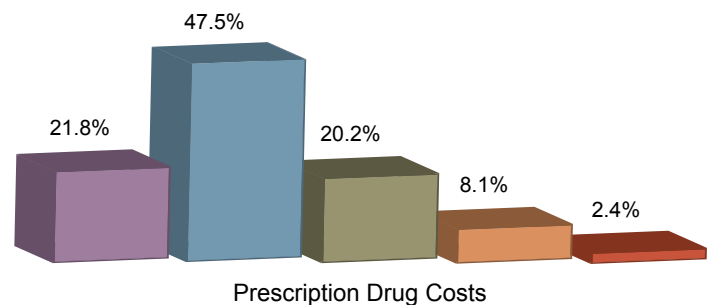
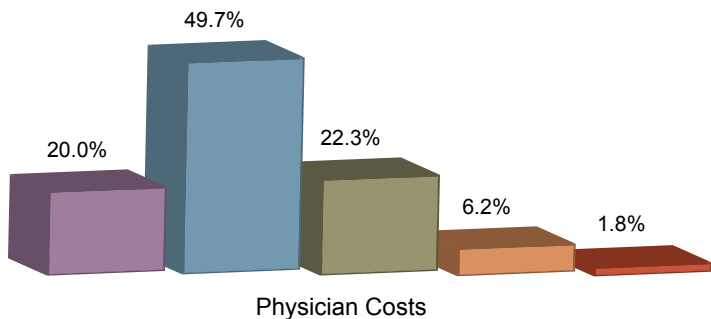
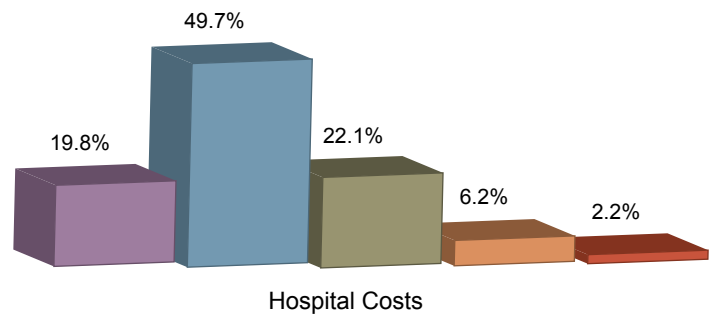
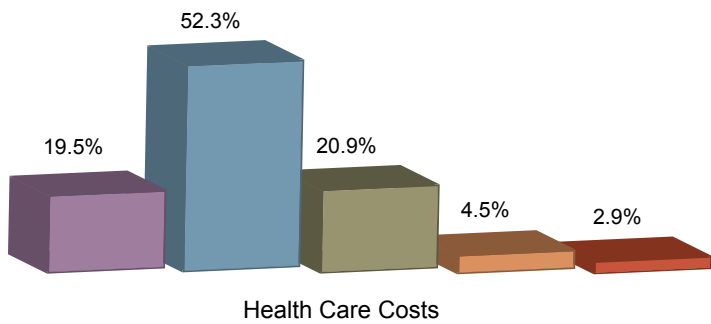
Should a comprehensive Health Care Reform Bill be passed that included required minimum employer contributions beyond what you are currently contributing, what changes (if any) would you make to your plan(s)?



Would inclusion of coverage/contribution mandates have an impact on any retirement programs you currently offer your employees?



Should a comprehensive Health Care Reform Bill be passed, what do you think will happen to the following costs over the next five years:



Increase, but no more than present trends
 Increase at a much higher trend rate
 Increase but at a lesser trend rate
 Decrease a little
 Decrease substantially

About United Benefit Advisors

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About The UBA Surveys

UBA also conducts an annual health plan survey that provides small to mid-sized employers with valuable benchmarking data that previously was only available to large corporations. With responses from 17,655 health plans sponsored by 12,316 employers nationwide, the UBA Health Plan Survey is by far the most comprehensive, validated survey of medical plan design and plan costs ever conducted. UBA also sponsors the Employer Benefits Perspective survey and the Employer Opinion survey through the joint effort of select UBA Member Firm clients and area employers. For more information, contact your local UBA Member Firm or visit www.UBAbenefits.com to find a Member Firm near you.



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2010 UBA Employer Opinion Survey

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