

# data

Practical Research for Multiemployer Plans

Winter 2015

## Multiemployer Health Benefits: Key Facts at a Glance

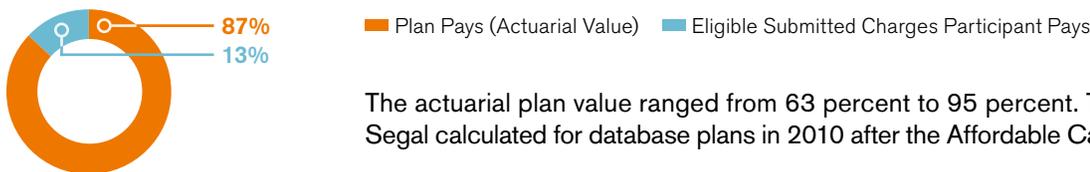
This information is drawn from a representative sample of Segal Consulting's multiemployer client base of more than 500 multiemployer health plans. Benchmarking data can help trustees better plan for the future and make more informed decisions.

Segal Consulting has streamlined the publications we produce for multiemployer plan trustees and others who work with them. *Data* is part of this new set of publications. *Data* will report findings of surveys and studies and other statistics of interest to multiemployer plan sponsors.

### Data Related to the Affordable Care Act

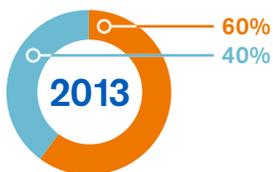
The charts below show data related to the Affordable Care Act.

#### Median Actuarial Plan Value



The actuarial plan value ranged from 63 percent to 95 percent. This data is similar to what Segal calculated for database plans in 2010 after the Affordable Care Act was signed into law.

#### Grandfathered Status



Grandfathered  
Non Grandfathered

#### Likelihood of Family Coverage Triggering the Excise Tax in 2018

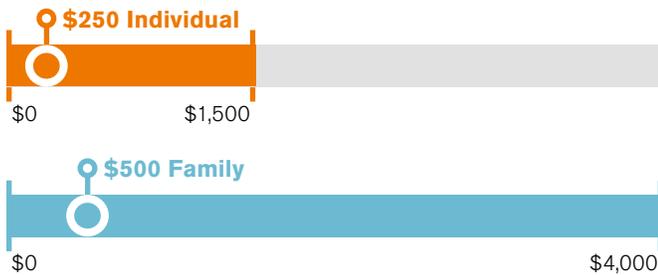


Beginning in 2018, the Affordable Care Act imposes a 40 percent excise tax on the excess plan cost above a government-defined threshold. Segal assessed the likelihood of family coverage triggering the excise tax by assuming no reduction in 2014 plan costs and cost trends equal to or greater than 7 percent per year. Excise tax was based on tiered plans only for those plans where Segal had tiered COBRA rates.

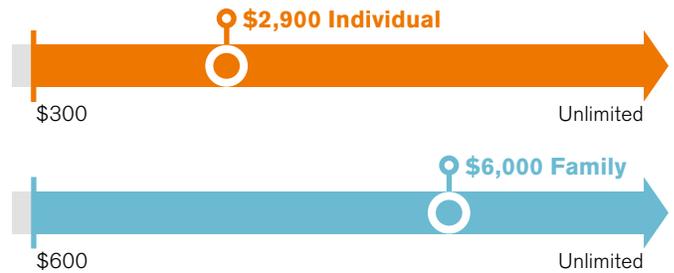
## Data on Participant Cost Sharing

The charts below show data on participant cost sharing for medical plans, pharmacy benefits and dental plans. The colored areas of the bars indicate the range from lowest to highest. The circles within and above the bars represent the median.

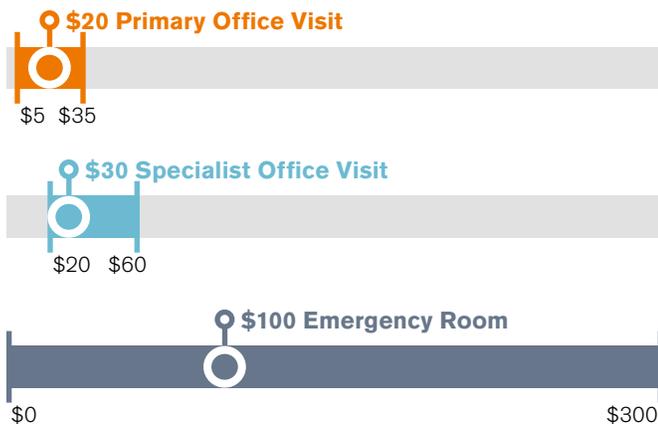
### Medical Plan in-Network Deductibles



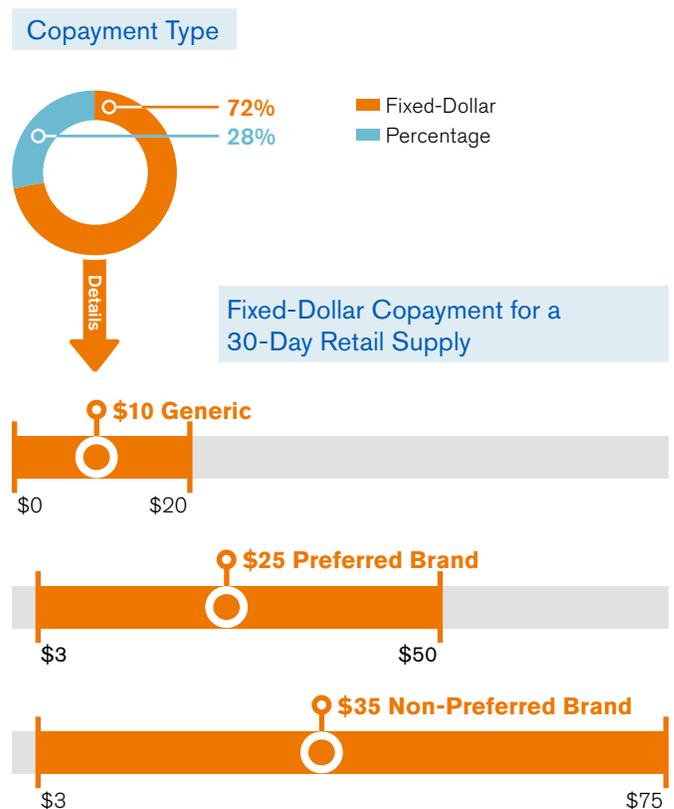
### Medical Plan Annual Out-of-Pocket Maximums for in-Network Coverage (Includes Deductible)



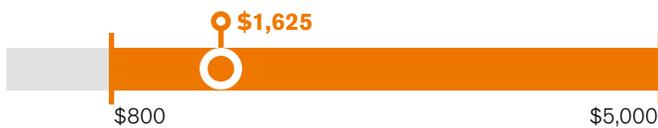
### Copayments by Type of Visit



### Retail Pharmacy Benefit Copayments



### Individual Dental Plan Annual in-Network Benefit Maximum



## Questions? Feedback? Contact Us

For information about Segal's extensive database of multiemployer health benefits and how it can be used to create custom benchmark reports, contact Eileen Flick (212.251.5120 or [eflick@segalco.com](mailto:eflick@segalco.com)) or Andrew D. Sherman (617.424.7337 or [asherman@segalco.com](mailto:asherman@segalco.com)).

Let us know what you think about *Data*, either by reaching out to your Segal consultant or by contacting us via our website: <http://www.segalco.com/about-us/contact-us/>