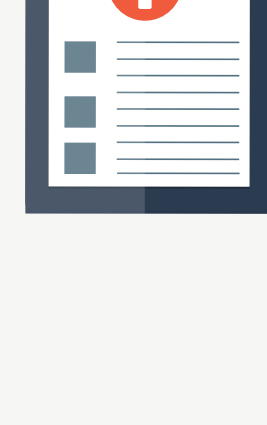


What Your Employees Don't Know About Healthcare

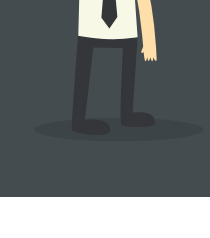
(AND HOW IT'S HURTING YOU)



EMPLOYEES HAVE SIGNIFICANT **KNOWLEDGE GAPS** WHEN IT COMES TO THEIR HEALTHCARE PLANS



HEALTH INSURANCE PLAYS AN IMPORTANT ROLE IN EMPLOYEES' JOB CHOICE AND, ULTIMATELY, WORKPLACE SATISFACTION



ENTER THE AFFORDABLE CARE ACT (ACA), AND EMPLOYEES ARE CONFUSED AND WARY

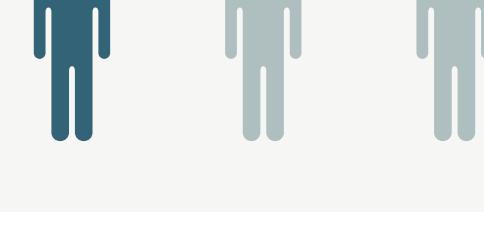
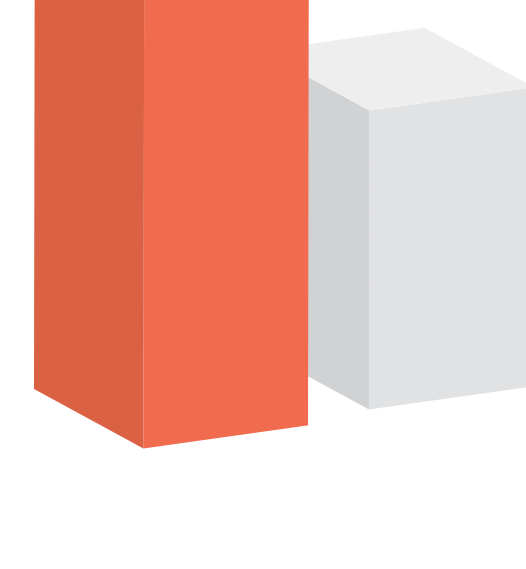


83 percent say healthcare affects their decision to accept a job

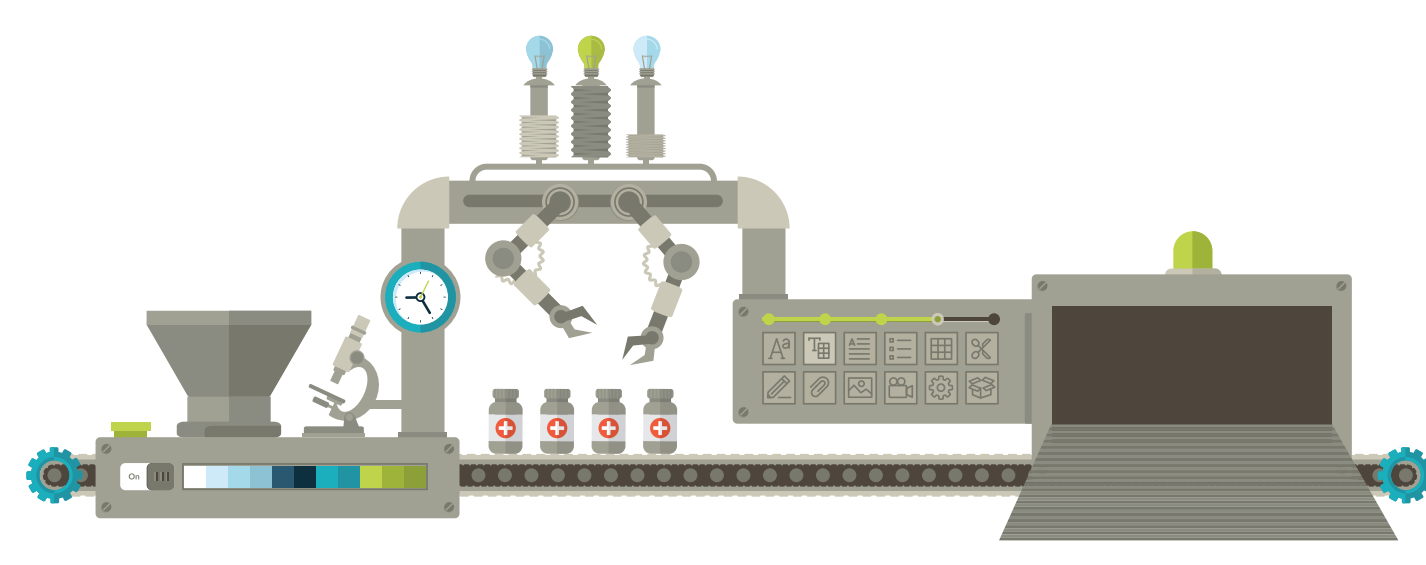
66 percent say healthcare benefits influence how they feel about their job

63 percent don't understand ACA very well or at all

27 percent don't know if their current plan is ACA compliant

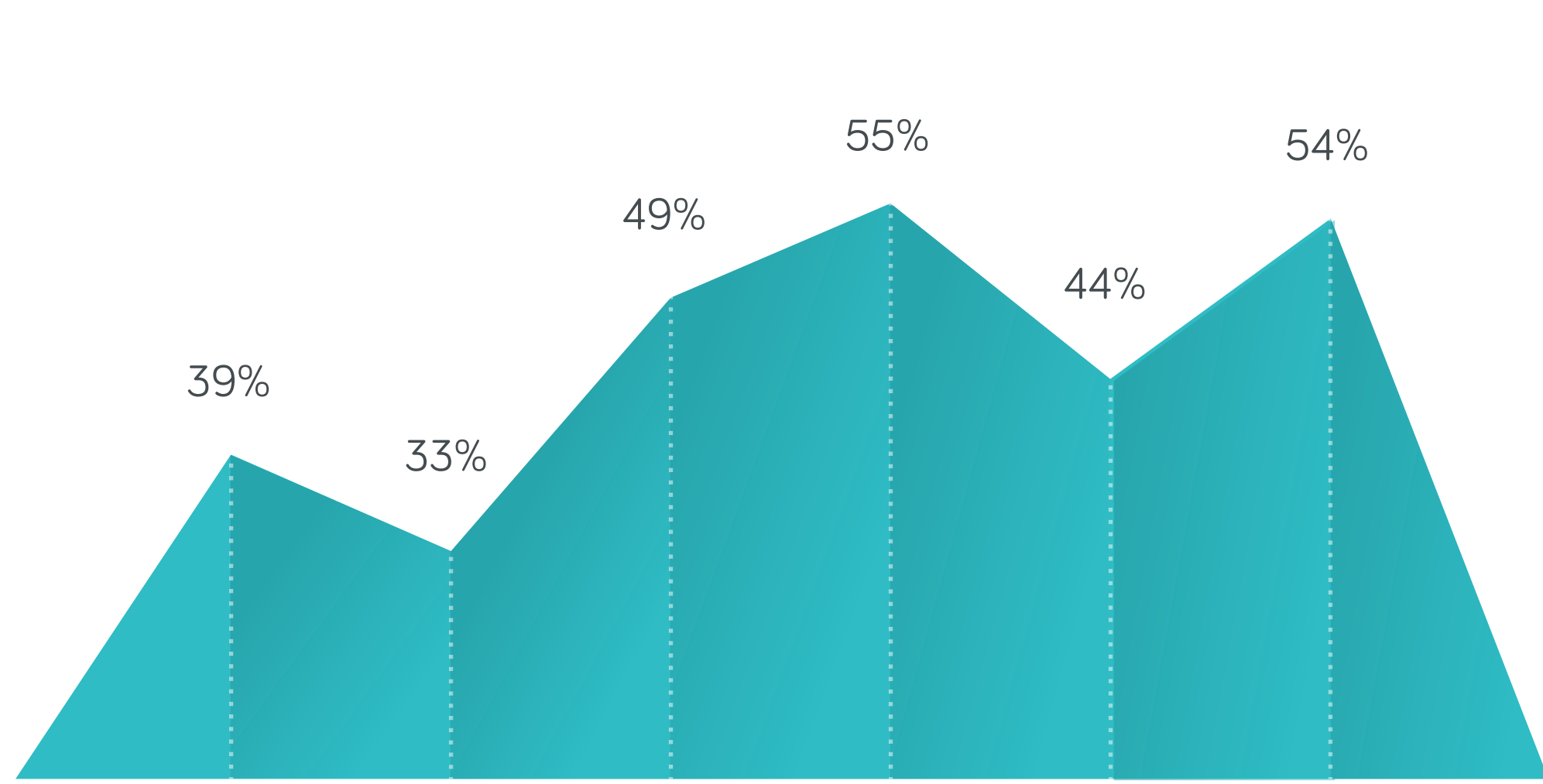


1 IN 3 EMPLOYEES REPORT AN INCREASE IN STRESS AT HOME, WORK OR BOTH SINCE ACA WENT INTO EFFECT



WHAT ASPECTS OF THEIR PLANS ARE EMPLOYEES **UNCOMFORTABLE** USING?

- 39% In-network vs. out-of-network providers
- 33% Cost of monthly premium
- 49% What the premium covers
- 55% How the out-of-pocket maximum works
- 44% How the deductible works
- 54% Submitting claims

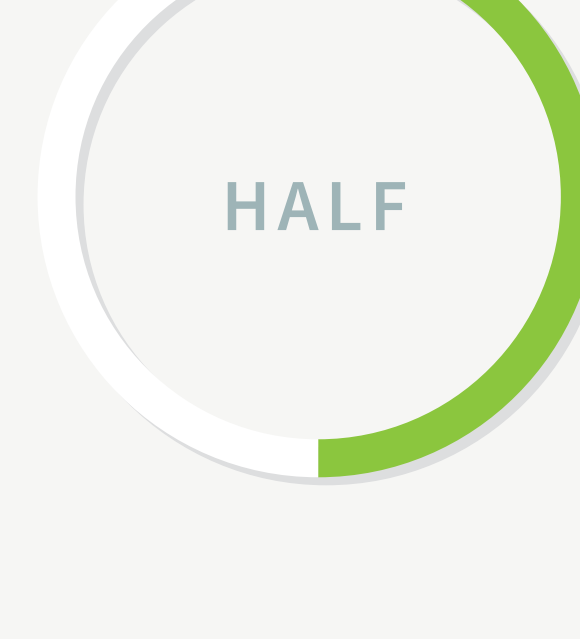
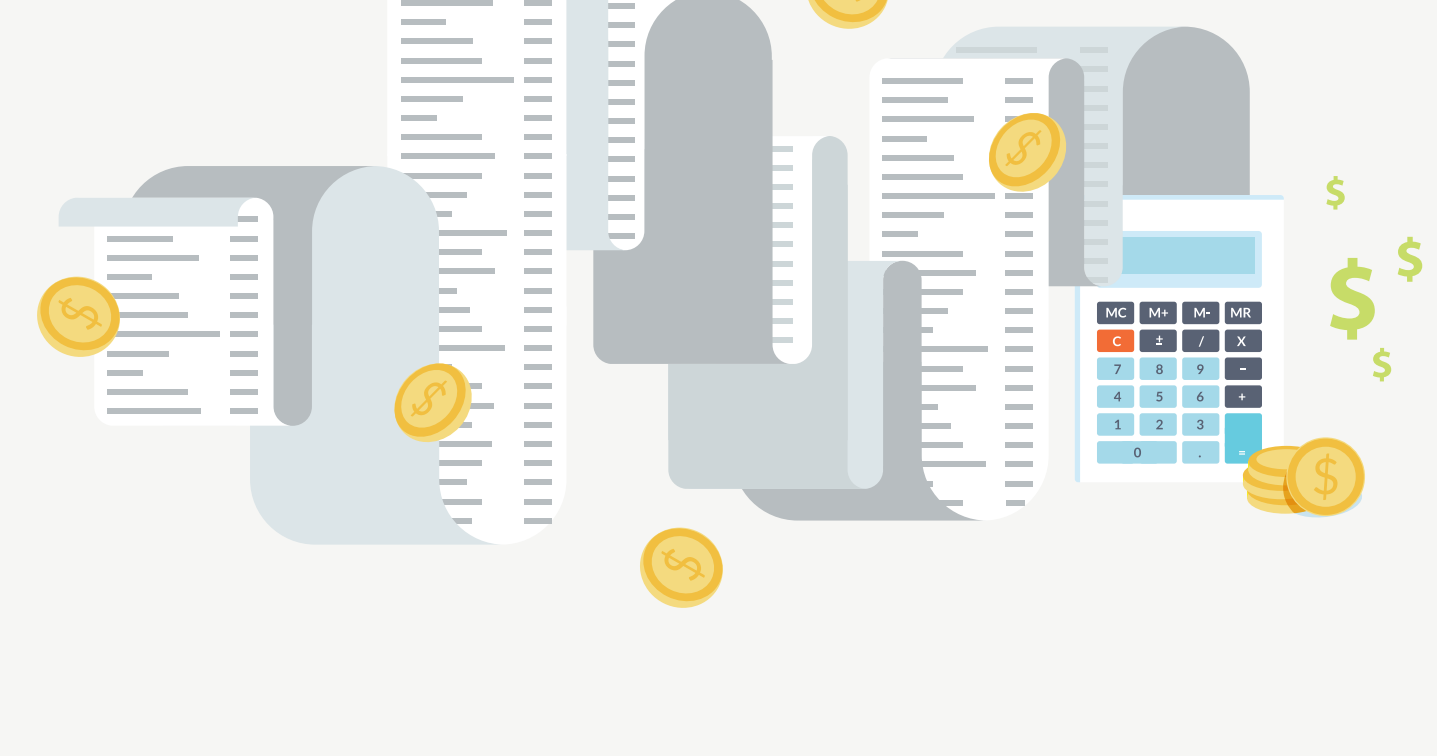


PLANS AREN'T THE ONLY PART OF HEALTHCARE AND ACA EMPLOYEES STRUGGLE TO UNDERSTAND

MANY ARE **UNSURE** HOW ACA MAY AFFECT TAXES



3 out of 4 employees don't understand how ACA will affect tax filings



Half of employees don't know what the penalty is (a fee) for not meeting ACA requirements

SOME EMPLOYEES DON'T UNDERSTAND OPEN ENROLLMENT OR OPTIONS FOR SWITCHING COVERAGE



63 percent don't have a complete understanding of the times they are able to switch coverage (during open enrollment or when a life-changing event occurs)



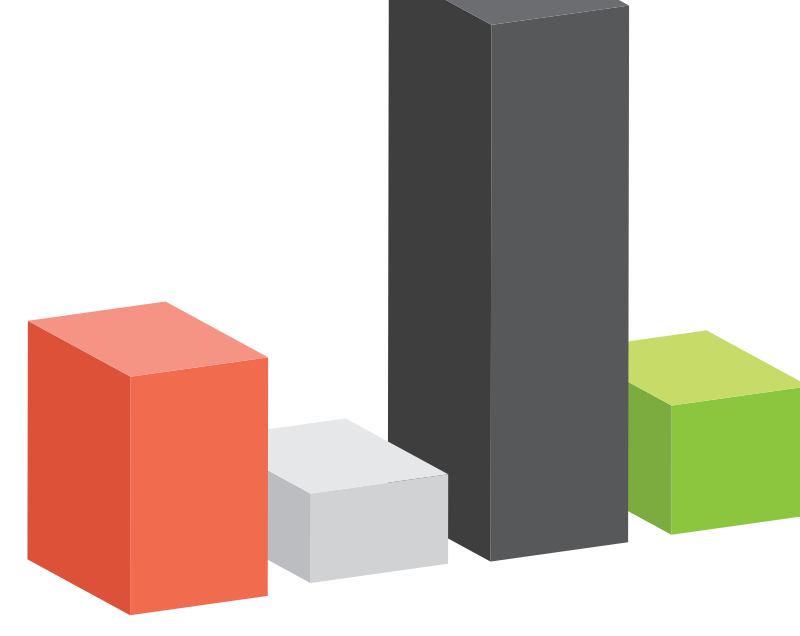
ADDING MORE FRUSTRATION, MOST EMPLOYEES REPORT AN INCREASE IN COSTS BUT NO INCREASE IN QUALITY OF HEALTHCARE

MOST EMPLOYEES SAY THEIR OUT-OF-POCKET HEALTHCARE COSTS HAVE INCREASED



- INCREASED: 58%
- DECREASED: 7%
- STAYED THE SAME: 29%
- DON'T KNOW: 6%

BUT THE INCREASE IN COST HASN'T MEANT AN INCREASE IN QUALITY



QUALITY HAS WORSENERD OR REMAINED THE SAME FOR 78 PERCENT OF EMPLOYEES

- 24% Worsened
- 9% Improved
- 54% Stayed the same
- 13% Don't know or don't have insurance

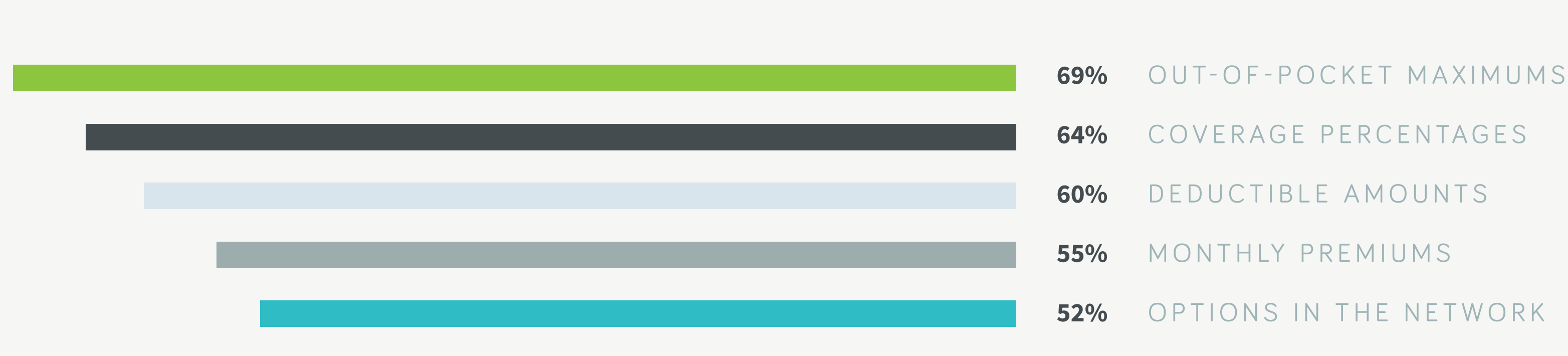


70 PERCENT VIEW INCREASED HEALTHCARE COSTS AS A PAY CUT WHO DO THEY BLAME?

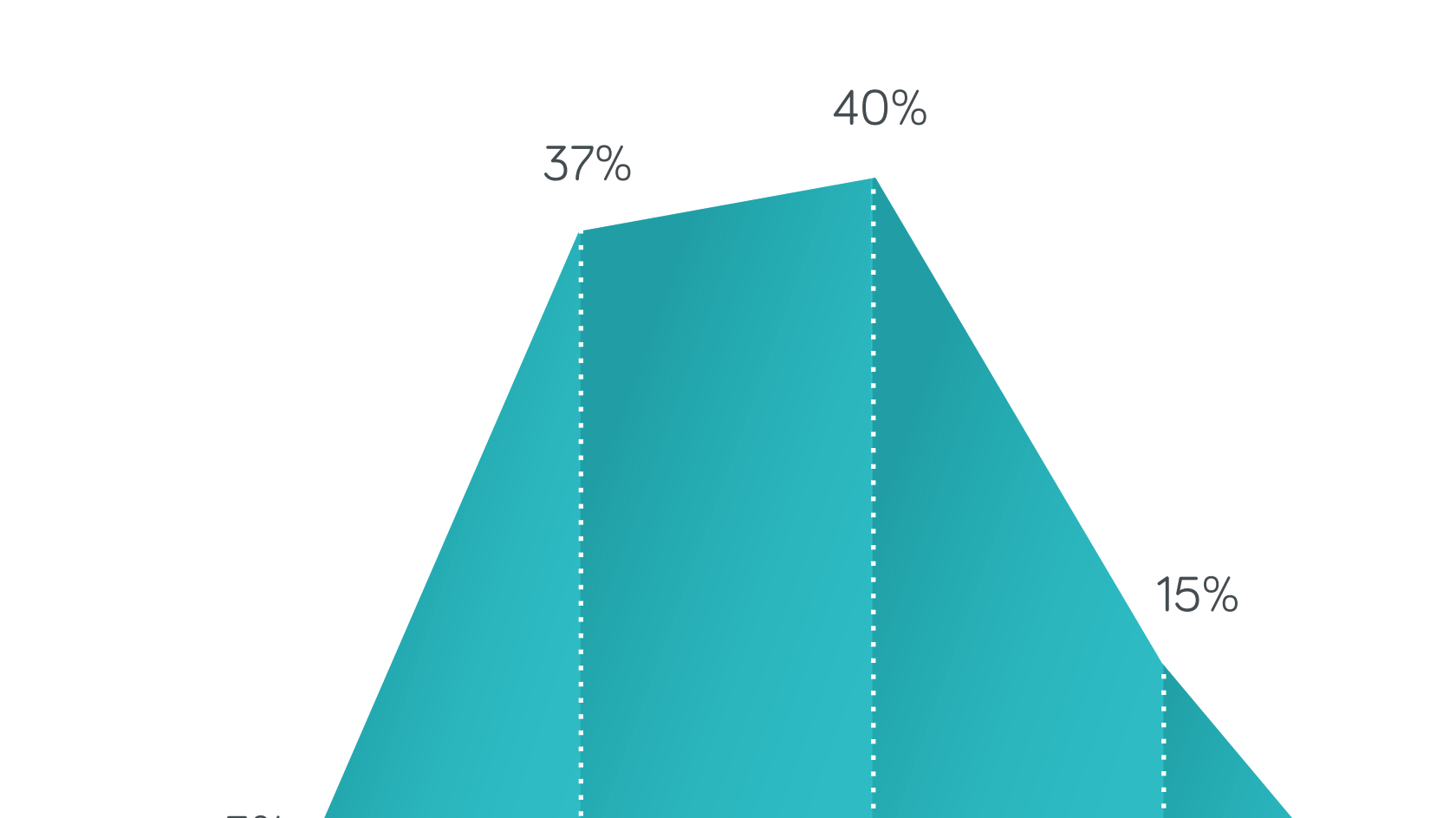
- 48% of respondents blame the government
- 16% blame their employer



EMPLOYEES ARE NOT SATISFIED WITH:



TO MINIMIZE EMPLOYEE CONFUSION, STRESS AND DISSATISFACTION, COMPANIES MUST INCREASE HEALTHCARE EDUCATION

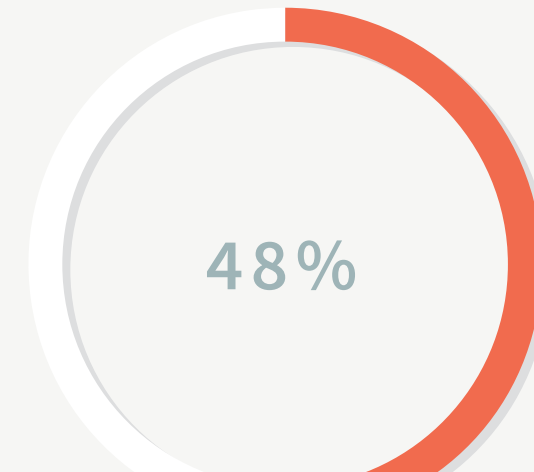


WHO DO EMPLOYEES FEEL SHOULD EDUCATE THEM ABOUT CHANGES?

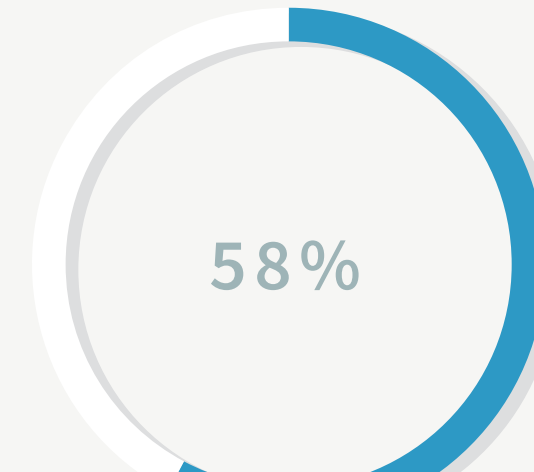
- 3% THE GOVERNMENT
- 37% THEMSELVES
- 40% HR
- 15% THEIR COMPANIES



ALTHOUGH EMPLOYEES ARE CONFUSED BY THEIR HEALTHCARE PLANS AND ACA, MANY HAVE CONFIDENCE IN THEIR HR DEPARTMENT'S ACA COMPETENCE:



48 PERCENT find their HR department competent or somewhat competent about ACA



Most employees, 58 PERCENT, feel that HR explains healthcare changes well or very well



Employees need to understand their healthcare plans even though it can be overwhelming and stressful with increased costs and changing regulations from year to year. With a little help from HR along with personal research, employees can adjust, understand why changes are happening and feel confident in their health plans (and companies).