

United Benefit Advisors Releases Results of New 2009 UBA Employer Benefit Perspectives Survey

Employer Opinions Provide Important Benefit Data For Accessing Market Trends

Newton, MA/ April 21, 2009/ EBS Capstone/ -- EBS Capstone and United Benefit Advisors, LLC (UBA), one of the nation's leading employee benefits advisory organizations, today announced the release of the *2009 UBA Employer Benefit Perspectives* survey, which delineates employers' positions and opinions on Employee Communications, Personal Health Management and Scope of Benefits Offered. The release of the *2009 UBA Employer Benefit Perspectives* survey is a compilation of information from 1,650 employers representing all major industry classifications, employee size categories and regions of the country. The survey results can provide employers with critical benchmarks that will allow them to compare attitudes and strategies regarding employer-provided benefits with those of their peers and competitors.

The 2009 survey has yielded some interesting results relating to Regional, Size and Industry differences. Examples of these include the Western region results surrounding benefit communications. Although the West has the highest percentage of employers who utilize employee meetings and dedicated websites for employees to receive and access company benefits information, the Western Region has the lowest utilization of personalized pay and benefit cost statements (hidden paychecks). At the same time, the employers in the West felt their employees were the least aware of why employers are increasing benefit costs or reducing benefits.

"There was a somewhat disconcerting regional discovery related to employers in the Northeast Region," according to Paul Rooney, Managing Partner at EBS Capstone. "These employers were the least likely to employ some proven wellness techniques such as the use of health risk appraisals and health screening programs (blood pressure, cholesterol, etc.), and on-site mammograms. Equally worrisome, these employers are not utilizing programs to identify chronic conditions prevalent within their workforce at a level comparable to other regions of the country, with just 12 percent of them using these programs. Only 5 percent currently use predictive modeling tools to help manage potential large claims before they occur."

Virtually all employers utilize the same benefit communication techniques. Key findings based upon the number of employees an employer has include:

- 91 percent use employee meetings
- 85 percent use nonpersonalized handouts
- Only 40 percent use personalized materials

Nearly one-third of all employers polled now use a dedicated website for employees to access company-provided benefits (employee portal), with 79 percent of employers with more than 1,000 employees utilizing this technique.

Between one-fifth and one-third of the employers responding, provide personalized employee total pay and benefit cost statements (hidden paychecks) to communicate the total value of their offerings.

More than 80 percent of the employers responded they felt employees are at least aware of the health care crisis and the reasons for increasing cost sharing or benefit reductions. However, the largest employers (those with more than 1,000 employees) felt one in five employees had little awareness of these issues, much more so than smaller employers.



One area of concern, according to Mr. Rooney, was "the particular industry segments that have low adoption rates of prevention and wellness plans." These include:

- Professional, Scientific, and Technical Services
- Construction; Agriculture; Forestry, Mining and Transportation
- Information; Entertainment, Food and Accommodation Services

Most of the industries employ people who should have an intuitive understanding of the value of these programs, Mr. Rooney said.

These and many other results of the 2009 UBA Employer Benefit Perspectives survey are available by contacting Kevin Dyer, Director of Marketing and Operations at EBS Capstone (see below).

ABOUT THE 2009 UBA EMPLOYER BENEFIT PERSPECTIVES SURVEY

The *2009 UBA Employer Benefit Perspectives* and the *2008 UBA Employer Opinion Survey* (which addressed employers' specific health care strategies, health benefits philosophy and opinion, health plan management, and Consumer Driven Health Care) serve as companion pieces to the *2008 UBA Health Plan Survey*. Released in August, the *2008 UBA Health Plan Survey* is the largest and most comprehensive benchmarking survey of health plan design and costs ever conducted in the U.S.

ABOUT UNITED BENEFIT ADVISORS

United Benefit Advisors, is an alliance of nearly 140 premier independent benefit advisory firms with offices in more than 165 offices throughout the U.S, Canada and the U.K., and is one of the nation's top five employee benefits advisory organizations. UBA Members – who actively cultivate, validate and collaborate with more than 1,900 experienced benefits professionals – are uniquely prepared to share their collective wisdom with busy employers who want the assurance that they are making informed choices in a complex and rapidly changing employee benefits marketplace. As trusted and knowledgeable advisors, UBA Members go to extraordinary lengths to seek out solutions, ideas, insight, expertise and best-in-class tools and products that positively impact employers and make a real difference in the lives of their employees. Employers, advisors and industry-related organizations interested in obtaining powerful results from our shared wisdom should visit UBA online at www.benefits.com to locate your local UBA Member Firm.

ABOUT EBS CAPSTONE

EBS Capstone, www.ebscapstone.com is a full service insurance brokerage firm offering customized solutions in all lines of Property/Casualty and Employee Benefit services. With a management team comprised of entrepreneurs, engineers, attorneys and certified employee benefit specialists, we are positioned to assist companies across all industries and sizes with their insurance needs. EBS Capstone, is one of the leading insurance brokerage firms in New England.

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