

# BENEFITS BY THE NUMBERS

Whether you're vetting a new product, analyzing a current client's needs, or looking for a powerful statistic to pull out of your pocket in a new client meeting, **these are the benefit numbers you need to know.**

More than  
**1/2**

of people said **benefits and perks** are a top consideration before accepting a job

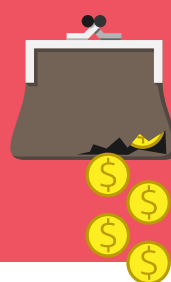


**4 out of 5** employees would prefer a **new benefit** to a pay raise

**#1** benefit: health insurance

## RISING PREMIUMS

**78%** increase since 2006

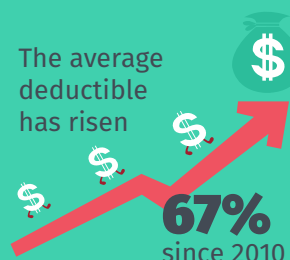


**6%** increase in 2017 alone



## HIGHER DEDUCTIBLES

The average deductible has risen



Minimum deductible for High Deductible Health Plans (HDHP):

**\$1,300** (Individual)  
**\$2,600** (Family)

**\$2,196:** the average individual deductible for a HDHP in 2017

## 213(d) expenses:

Health expenses eligible for reimbursement determined by the IRS in section 213(d) of the tax code. These qualified expenses go beyond what primary plans typically deem medically necessary. Examples include LASIK, prescribed massage therapy, adult orthodontia, wigs and other durable medical equipment.

## COVERAGE

Max annual contribution limit for HSAs (2017):

**\$3,400** single  
**\$6,750** family

Max annual contribution limit for FSAs (2017):

**\$2,600**

## Rx COSTS increased 9.8% in 2017

Because deductibles are rising and Rx expenses are often included inside the deductible, people must pay these increased drug prices out of their own pocket before any coverage kicks in.

## Almost half of employers nationwide expect SUPPLEMENTAL BENEFITS to be vital to total rewards in 2018

**83%**

of employers choose supplemental plans to provide personalized benefits to fit employees' needs and lifestyles

**74%**

of employers choose supplemental tools to enrich their total benefits strategy

**80%**

of employees said they want customized benefits that are tailored to age and individual needs

**3 out of 4**

employees said they want more variety with their benefits



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**Ultimate Health** is a supplemental healthcare insurance plan that provides additional coverage on top of the primary plan by reimbursing for deductibles, co-pays and coinsurance and even health expenses that the primary plan typically wouldn't cover like brand name Rx, LASIK, adult orthodontia and other 213(d) expenses.

Remember, supplemental plans aren't all the same and can be a lot more than just voluntary. Ultimate Health fits into a supplemental category called expense reimbursed insured. This plan can help employers introduce an innovative benefit that can be carved out by employee class and provides up to \$100K of annual coverage and tax efficiency.\*

\*This is not local, state or federal tax advice as each person and company is unique. It is recommended that you seek the independent counsel of a professional tax adviser. Insurance plans and coverage may vary by state. Detailed coverage and exclusions and limitations are listed in the Certificate of Insurance.

SOURCES:  
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