

Frequently Asked Questions

Mid-Market Survey

Health Benefits

Who is JA Benefits?

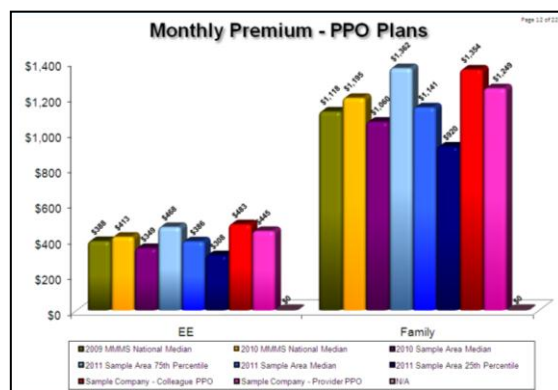
JA Benefits, LLC., the largest benefits consulting firm based in Southern Indiana, is a full-service employee benefit agency. Since 1988, we have developed our business to act as your total benefit resource and provide you the most current solutions with respect to your company's employee benefit plans.

What information will I receive by participating in the survey?

You will receive an Individual Custom Report (ICR) showing your plan(s) benchmarked to others locally and nationally over the last two years covering the following:

- Deductibles
- Office Visit Copayments
- Retail Prescription Drug Copayments
- Medical Plan Cost Increases
- Monthly Premiums (Single/Family)
- Monthly Employee Contributions (%) (Single/Family)
- Wellness
- Benefits Offered

This report will give you a great base to compare your plan to others in the market.



Is other more detailed information available?

Yes! The survey contains 50+ questions and over 1,000 different data elements. Due to printing and timing limitations during the data collection process, we are unable to distribute all of these initially so we have selected the most frequently requested items for the Individual Custom Report. Additional information is available and may be requested based on your specific needs.

Will my information remain private?

We take your privacy very seriously and take every precaution to ensure your trust is not violated. Your information is confidential, and we do not share your specific results with anyone but you. All information is aggregated and de-identified when shared publicly. Additionally, all information sent through the Internet is secured through password protection and firewall security.

Is the survey easy to complete?

Yes! We hired one of the nation's most highly-respected actuarial consulting firms with national experience in this area to produce a survey that is quick and easy to navigate. You can complete the survey online in an average of about 30 to 60 minutes. Before you begin, you will need the following information available:

Milliman

*We apologize if your benefits do not exactly fit the survey format. Please do the best you can with the given format.

III. Medical

6.1. Please fill in the chart below with information about the coverage of your health plan

Base Medical Plans

Plan Name:

Carrier Name:

Type of Plan:

This Plan Covers:

***All coinsurance %s should be entered from the plan's perspective. (i.e. 80%/20%)**

	In network	Out of network
Deductible (if coins. under 80%)	<input type="text"/>	<input type="text"/>
Coinsurance (% after 80%)	<input type="text"/>	<input type="text"/>
Out-of-Pocket Max (ending 00/00)	<input type="text"/>	<input type="text"/>

PCP Office Visit Copay:

Specialist Office Visit Copay:

Urgent Care Copay:

Emergency Care Copay:

Hospital (Inpatient) Copay:

Outpatient Surgery Copay:

- Plan designs for all health and welfare plans (typically found in your Summary Plan Description)
- Total monthly premiums (or budgeted rates), employee contributions (monthly dollar amounts) and enrollment for your plans
- Vacation, wellness, third party disease management, voluntary benefits, leaves of absence and other miscellaneous benefits you offer

Additionally, if you need to take a break, the survey allows you to save your results and come back to them later. This feature is useful if you have to stop before you answer all of the questions or if you want to return to the survey to change an answer you previously entered.

How can I participate and when will I receive my results?

If you would like to participate, you can access the survey by following these simple steps:

Go to: <https://2011survey.millimanomaha.com/survey/338282/1801/?LQID=1&b=JABENEFITS>

1. **For returning participants** – Open the survey site and click on ***‘Returning User? Please click [here.](#)’*** to enter the login area. Enter the e-mail address used last year and the password ***JA Benefits*** in the appropriate boxes. This will take you directly into the 2011 survey pre-populated with your responses from last year (or 2009 if that’s when you last completed the survey).

2. **For new participants** – Open the survey site. Create a new account by entering your company name, e-mail address, password, and confirm password information in the boxes below the label, ***‘Never taken the survey? Sign up for a New Account below.’*** Once your account is established, you will enter the 2011 survey and have ongoing access if you need to finish or modify your responses at a later time. Please note that each e-mail address within the survey database is unique to one response.

Note: E-mail addresses are necessary in order for respondents to save and view responses at a later time. We do not use e-mail addresses for any other purpose.

To participate in the aggregated results for the local area and the seminar presentation, you need to have your response in by **June 1, 2011**.

In July, we will be offering a seminar where you can receive your Individual Custom Report and participate in an interactive seminar presentation of the survey results. If you are unable to attend, we can arrange another time for you to receive your results in person or by mail.

Who can I contact if I have more questions?

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