



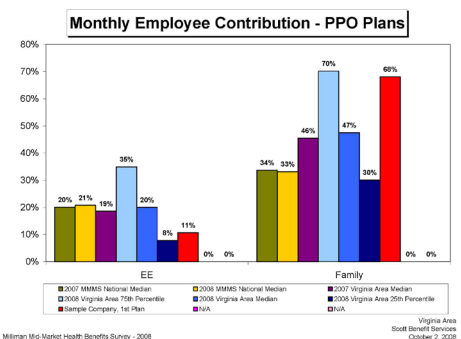
2010 Mid Market Employee Benefits Benchmarking Survey

Frequently Asked Questions

What information will I receive when I participate in the survey?

An Individual Customized Report (ICR) showing your plans benchmarked to other similar sized companies locally and nationally:

- Deductibles
- Office Visit Co-payments
- Prescription Drug Co-payments
- Medical Plan Increases
- Monthly Premiums (Single/Family)
- Monthly Employee Contribution Strategies
- HMO, PPO, and POS Costs
- CDHP (Consumer Driven Health Plan)
- Ancillary (Dental, Life, AD&D, STD, LTD, etc.) Lines Benchmarking
- Wellness/Health Risk Management



Is other more detailed information available?

Yes! The survey contains 35 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 taking 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.

Historically, what has participation been with this survey?

In 2009, there were 287 mid-market participants in Virginia and North Carolina. Nationally, there were over 3,200 mid-market participants.

Who is Scott Benefit Services?

Scott is an employee-owned regional, full-service broker/business advisor for mid-market employers focused on reducing cost through managing risk. Areas of specialty range from employee benefits to commercial property casualty, financial services, human resource consulting, risk management, claims management and health risk management/wellness.

Is the survey easy to complete?

Yes. We teamed up with one of the largest national actuaries to produce a survey that is quick and easy to complete. You can complete the survey online in an average of about 30-45 minutes. Before you begin, you will need the following information available:

- Plan designs for all health and welfare plans (typically found in your SPD).
- Total premiums (budget rates), employee contributions (by dollar or percent) and enrollment for your plans.
- Vacation, wellness, third party disease management, voluntary benefits, LOAs and other misc. 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?

If you would like to participate, you can obtain access by doing the following:

<https://2010survey.millimanomaha.com/survey/246792/f6c1/?LQID=1&b=VANHA>

1. **For returning participants** – Open the survey site and click on **'Returning User? Please click here.'** to enter the login area. Then, enter the e-mail address you entered last year and the password **scottins** in the appropriate boxes. This will take you directly into the 2010 survey pre-populated with your responses from last year (or 2008 if that's when you last completed the survey).

2. **For new participants** - Open the website and go to the main login area. To login, 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 2010 survey and have ongoing access to your survey if you need to finish/modify your responses at a later time. Please note that all e-mail addresses within the survey database are unique to your response.

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

What is the cost to participate?

There is no cost to participate in the survey.

How long do I have to complete the 2010 survey?

The survey will open on June 1, 2010 and be available for completion until July 31, 2010. Seminars will be held in September explaining the results. Continuing education credits will be provided at the seminars.

Who is my immediate contact for questions and/or more detail around logistics (e.g. survey completion, website, etc.)?

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