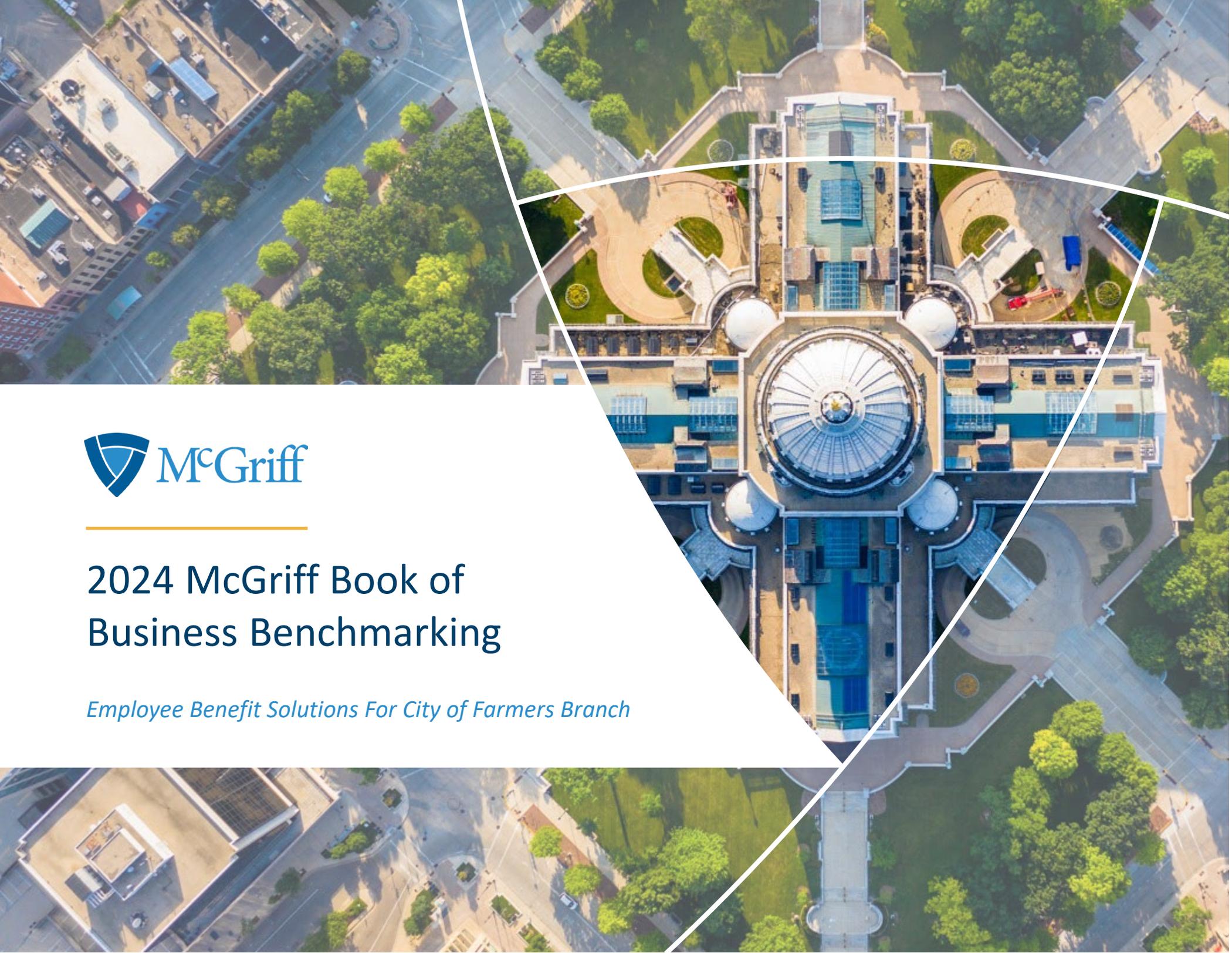




2024 McGriff Book of Business Benchmarking

Employee Benefit Solutions For City of Farmers Branch



Client Profile

City of Farmers Branch

Effective Date: 1/1/2024

Industry: Government Entities

Situs State: TX

Medical Carrier: UMR

Plans Offered: 1 HDHP

Benchmarks Included in Report

Median Plan Benefits and Average Plan Costs for:

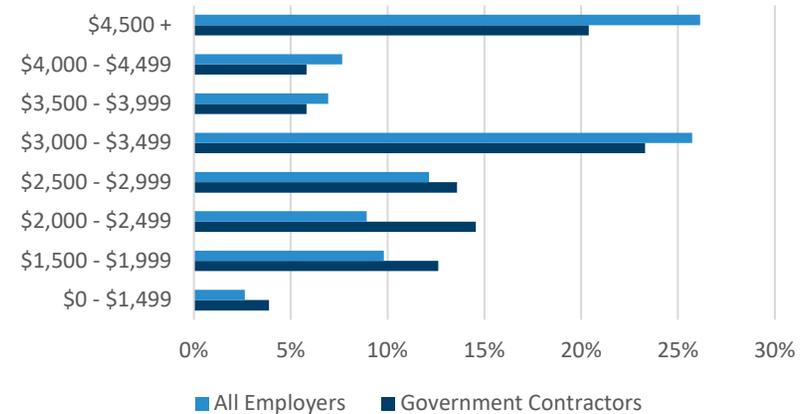
- Benchmark Comparison 1: 100-499
- Benchmark Comparison 2: Government Entities
- Benchmark Comparison 3: TX

HDHP Plan Designs

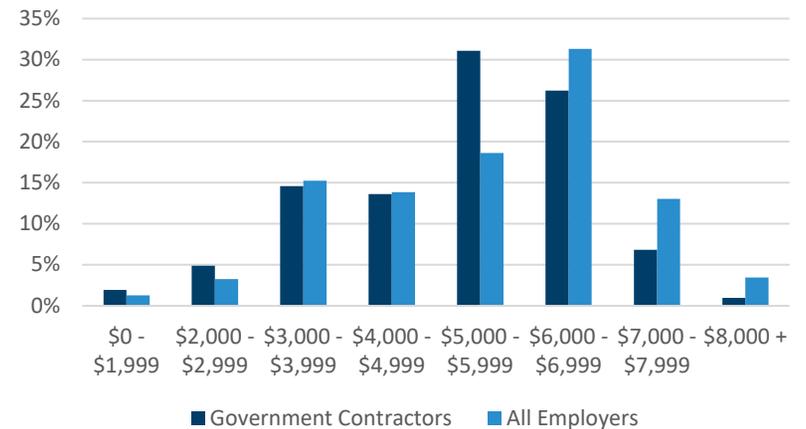
| | COFB | 100-499 | Government Contractors | TX |
|-----------------------|---------------|----------|------------------------|----------|
| Enrollment | | | | |
| % Offer an HSA | 100% | 53% | 59% | 51% |
| % of Enrolled in HSA | 100% | 30% | 41% | 31% |
| Benefits | | | | |
| Individual Deductible | \$2,000 | \$3,000 | \$3,000 | \$3,050 |
| Family Deductible | \$4,000 | \$6,000 | \$6,000 | \$6,000 |
| Coinsurance | 80% | 80% | 90% | 80% |
| Individual MOOP | \$3,000 | \$5,000 | \$5,000 | \$5,000 |
| Family MOOP | \$6,000 | \$10,000 | \$10,000 | \$10,000 |
| HSA Funding | | | | |
| EE Account | \$500 | \$894 | \$888 | ID * |
| Family Account | \$750/\$1,000 | \$1,520 | \$1,543 | ID * |

*ID= Insufficient Data

Individual In Network Deductible HDHP



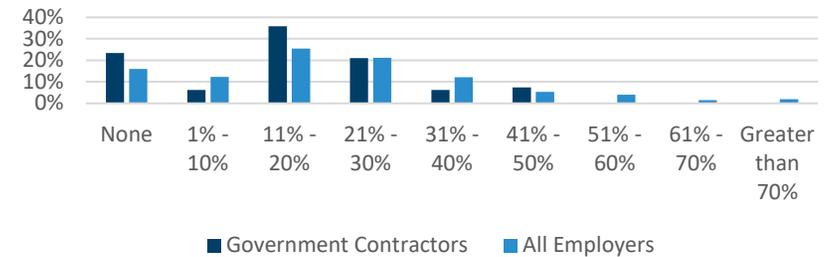
Individual In Network Max OOP HDHP



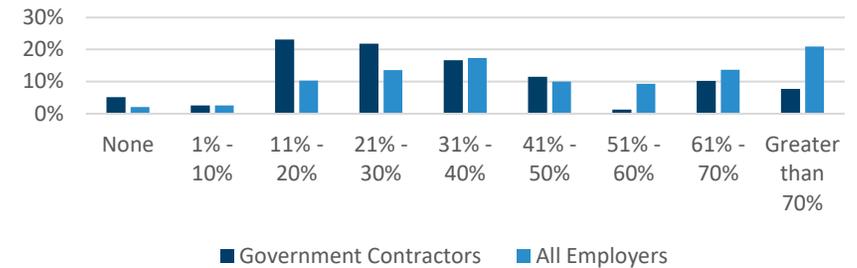
HDHP Plan Premium and Contributions

| | COFB | 100-499 | Government Contractors | TX |
|--|------------|----------|------------------------|----------|
| Plan Cost | | | | |
| Average PEPY | \$12,605 | \$10,789 | \$11,581 | \$11,530 |
| Plan Cost - Monthly Rate | | | | |
| Employee Only | \$555.56 | \$603 | \$617 | \$556 |
| Employee + Spouse | \$1,111.12 | \$1,304 | \$1,359 | \$1,260 |
| Employee + Children | \$1,111.12 | \$1,108 | \$1,160 | \$1,058 |
| Family | \$1,666.68 | \$1,803 | \$1,857 | \$1,761 |
| Average Employee Cost - Monthly | | | | |
| Employee Only | \$55.56 | \$99 | \$86 | \$89 |
| Employee + Spouse | \$233.34 | \$414 | \$396 | \$383 |
| Employee + Children | \$233.34 | \$327 | \$262 | \$303 |
| Family | \$350 | \$620 | \$543 | \$572 |
| Contribution % of Premium | | | | |
| Employee Only | 10% | 16% | 14% | 16% |
| Employee + Spouse | 21% | 32% | 29% | 30% |
| Employee + Children | 21% | 30% | 23% | 29% |
| Family | 21% | 34% | 29% | 32% |
| % No Contribution Required - EE Only | 0% | 15% | 23% | 23% |

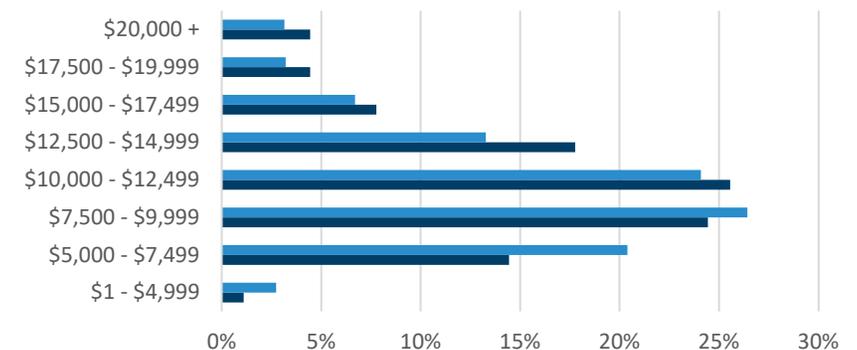
Cost for EE Only Coverage as a % of Premium HDHP



Cost for Family Coverage as a % of Premium HDHP



Average Plan Premium PEPEY HDHP



Client Profile

City of Farmers Branch

Effective Date: 1/1/2024

Industry: Manufacturing

Situs State: TX

Medical Carrier: UMR

Plans Offered: 1 HDHP

Benchmarks Included in Report

Median Plan Benefits and Average Plan Costs for:

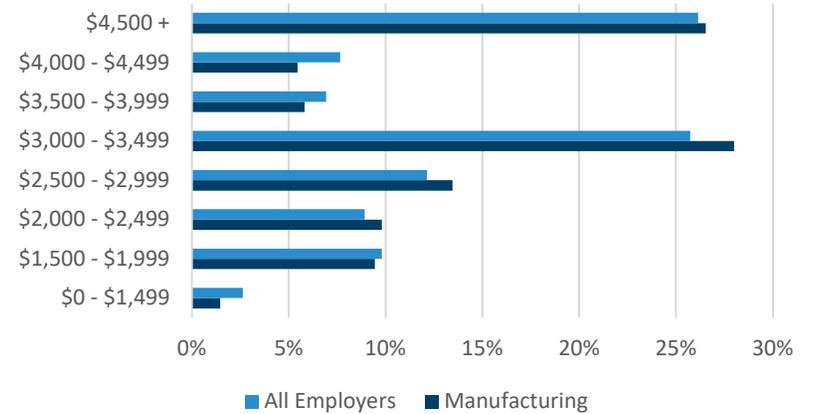
- Benchmark Comparison 1: 100-499
- Benchmark Comparison 2: Manufacturing
- Benchmark Comparison 3: TX

HDHP Plan Designs

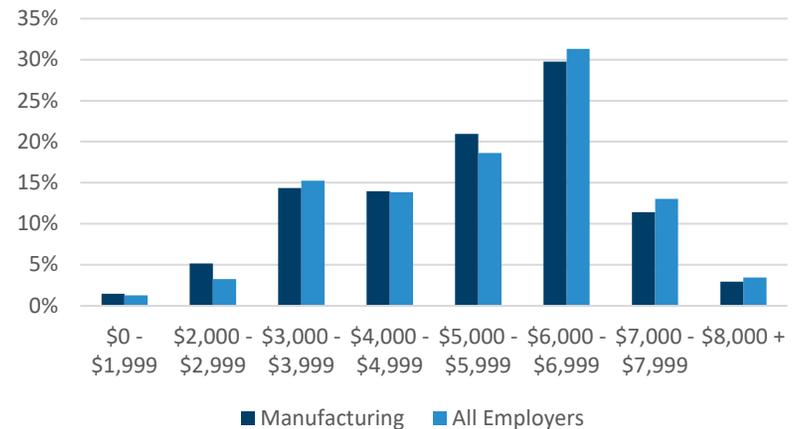
| | COFB | 100-499 | Manufacturing | TX |
|-----------------------|---------------|----------|---------------|----------|
| Enrollment | | | | |
| % Offer an HSA | 100% | 53% | 42% | 51% |
| % of Enrolled in HSA | 100% | 30% | 33% | 31% |
| Benefits | | | | |
| Individual Deductible | \$2,000 | \$3,000 | \$3,000 | \$3,050 |
| Family Deductible | \$4,000 | \$6,000 | \$6,000 | \$6,000 |
| Coinsurance | 80% | 80% | 90% | 80% |
| Individual MOOP | \$3,000 | \$5,000 | \$5,125 | \$5,000 |
| Family MOOP | \$6,000 | \$10,000 | \$10,000 | \$10,000 |
| HSA Funding | | | | |
| EE Account | \$500 | \$894 | \$785 | ID* |
| Family Account | \$750/\$1,000 | \$1,520 | \$1,477 | ID* |

*ID= Insufficient Data

Individual In Network Deductible HDHP



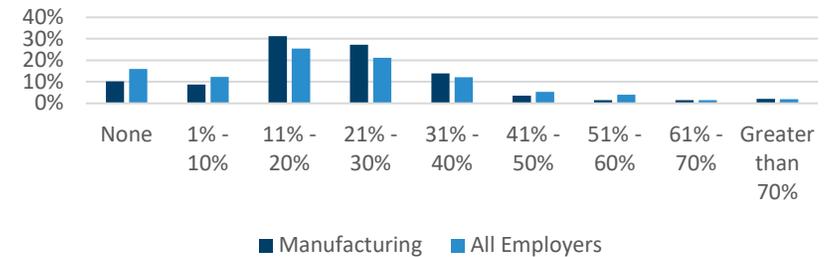
Individual In Network Max OOP HDHP



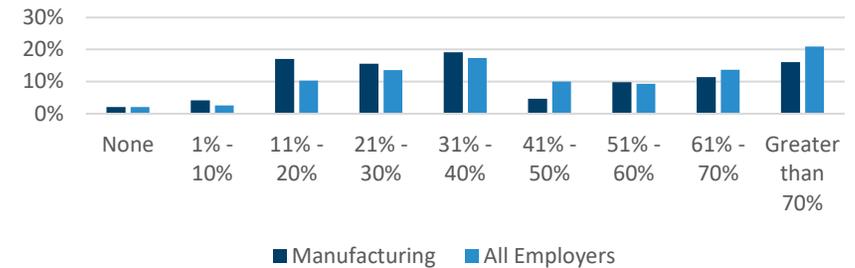
HDHP Plan Premium and Contributions

| | COFB | 100-499 | Manufacturing | TX |
|--|------------|----------|---------------|----------|
| Plan Cost | | | | |
| Average PEPY | \$12,605 | \$10,789 | \$10,610 | \$11,530 |
| Plan Cost - Monthly Rate | | | | |
| Employee Only | \$555.56 | \$603 | \$576 | \$556 |
| Employee + Spouse | \$1,111.12 | \$1,304 | \$1,255 | \$1,260 |
| Employee + Children | \$1,111.12 | \$1,108 | \$1,061 | \$1,058 |
| Family | \$1,666.68 | \$1,803 | \$1,748 | \$1,761 |
| Average Employee Cost - Monthly | | | | |
| Employee Only | \$55.56 | \$99 | \$95 | \$89 |
| Employee + Spouse | \$233.34 | \$414 | \$361 | \$383 |
| Employee + Children | \$233.34 | \$327 | \$288 | \$303 |
| Family | \$350 | \$620 | \$541 | \$572 |
| Contribution % of Premium | | | | |
| Employee Only | 10% | 16% | 16% | 16% |
| Employee + Spouse | 21% | 32% | 29% | 30% |
| Employee + Children | 21% | 30% | 27% | 29% |
| Family | 21% | 34% | 31% | 32% |
| % No Contribution Required - EE Only | 0% | 15% | 10% | 23% |

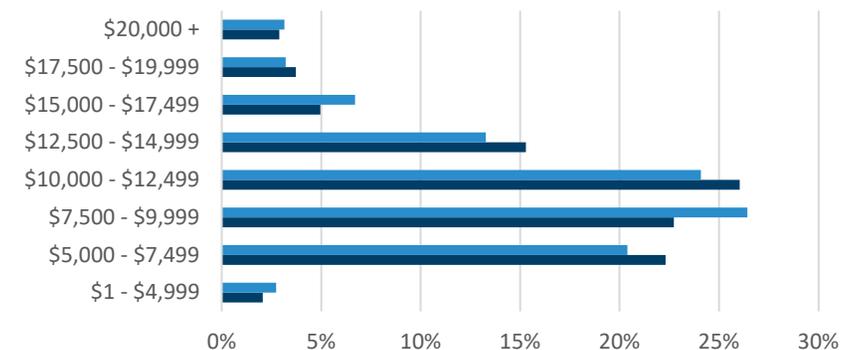
Cost for EE Only Coverage as a % of Premium HDHP



Cost for Family Coverage as a % of Premium HDHP



Average Plan Premium PEPY HDHP



Client Profile

City of Farmers Branch

Effective Date: 1/1/2024

Industry: Consulting or Professional Services

Situs State: TX

Medical Carrier: UMR

Plans Offered: 1 HDHP

Benchmarks Included in Report

Median Plan Benefits and Average Plan Costs for:

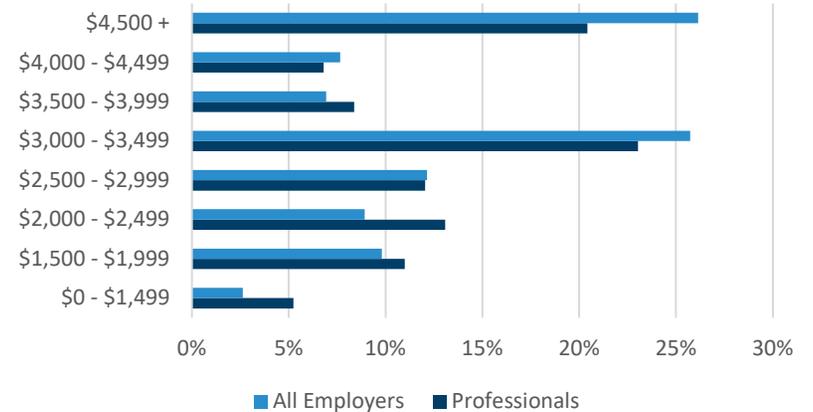
- Benchmark Comparison 1: 100-499
- Benchmark Comparison 2: Professionals
- Benchmark Comparison 3: TX

HDHP Plan Designs

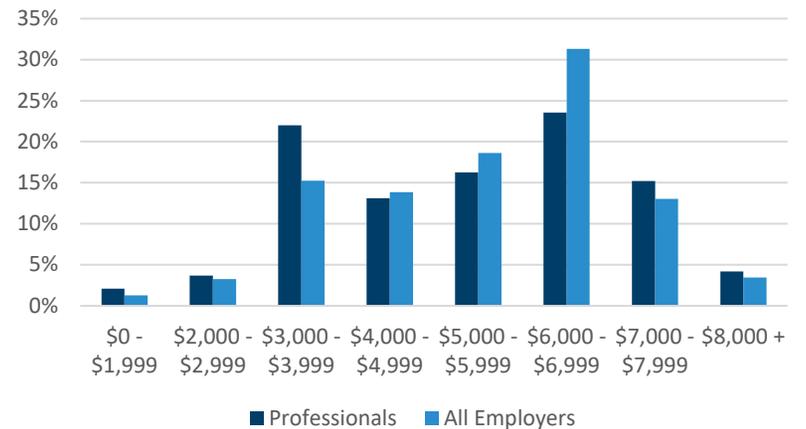
| | HDHP | 100-499 | Professionals | TX |
|-----------------------|-------------|----------|---------------|----------|
| Enrollment | | | | |
| % Offer an HSA | 100% | 53% | 57% | 51% |
| % of Enrolled in HSA | 100% | 30% | 38% | 31% |
| Benefits | | | | |
| Individual Deductible | \$2,000 | \$3,000 | \$3,000 | \$3,050 |
| Family Deductible | \$4,000 | \$6,000 | \$6,000 | \$6,000 |
| Coinsurance | 80% | 80% | 90% | 80% |
| Individual MOOP | \$3,000 | \$5,000 | \$5,000 | \$5,000 |
| Family MOOP | \$6,000 | \$10,000 | \$10,000 | \$10,000 |
| HSA Funding | | | | |
| EE Account | \$500 | \$894 | ID* | ID* |
| Family Account | \$750/1,000 | \$1,520 | ID* | ID* |

*ID= Insufficient Data

Individual In Network Deductible HDHP



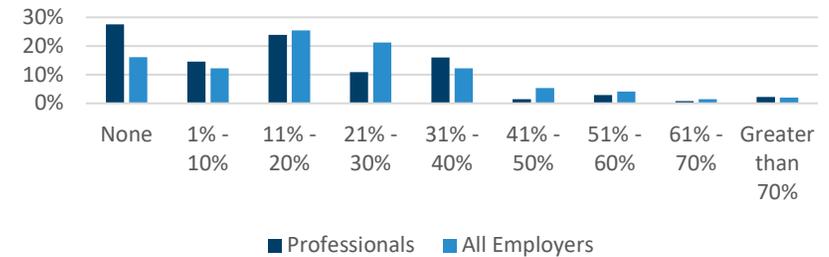
Individual In Network Max OOP HDHP



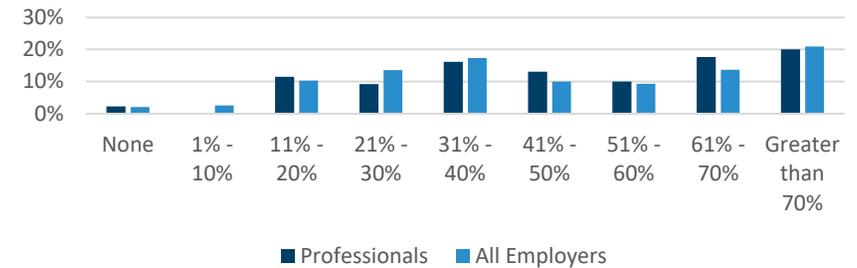
HDHP Plan Premium and Contributions

| | COFB | 100-499 | Professionals | TX |
|--|------------|----------|---------------|----------|
| Plan Cost | | | | |
| Average PEPY | \$12,605 | \$10,789 | \$11,766 | \$11,530 |
| Plan Cost - Monthly Rate | | | | |
| Employee Only | \$555.56 | \$603 | \$657 | \$556 |
| Employee + Spouse | \$1,111.12 | \$1,304 | \$1,394 | \$1,260 |
| Employee + Children | \$1,111.12 | \$1,108 | \$1,212 | \$1,058 |
| Family | \$1,666.68 | \$1,803 | \$1,956 | \$1,761 |
| Average Employee Cost - Monthly | | | | |
| Employee Only | \$55.56 | \$99 | \$103 | \$89 |
| Employee + Spouse | \$233.34 | \$414 | \$552 | \$383 |
| Employee + Children | \$233.34 | \$327 | \$426 | \$303 |
| Family | \$350 | \$620 | \$867 | \$572 |
| Contribution % of Premium | | | | |
| Employee Only | 10% | 16% | 16% | 16% |
| Employee + Spouse | 21% | 32% | 40% | 30% |
| Employee + Children | 21% | 30% | 35% | 29% |
| Family | 21% | 34% | 44% | 32% |
| % No Contribution Required - EE Only | 0% | 15% | 28% | 23% |

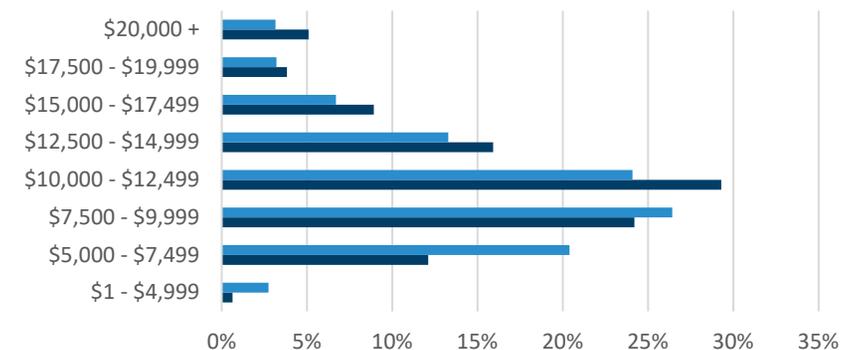
Cost for EE Only Coverage as a % of Premium HDHP



Cost for Family Coverage as a % of Premium HDHP



Average Plan Premium PEPY HDHP



Client Profile

City of Farmers Branch

Effective Date: 1/1/2024

Industry: Technology and IT Services

Situs State: TX

Medical Carrier: UMR

Plans Offered: 1 HDHP

Benchmarks Included in Report

Median Plan Benefits and Average Plan Costs for:

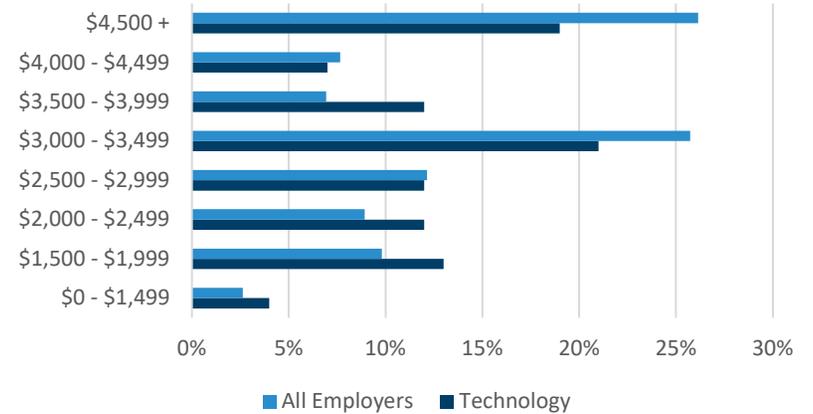
- Benchmark Comparison 1: 100-499
- Benchmark Comparison 2: Technology
- Benchmark Comparison 3: TX

HDHP Plan Designs

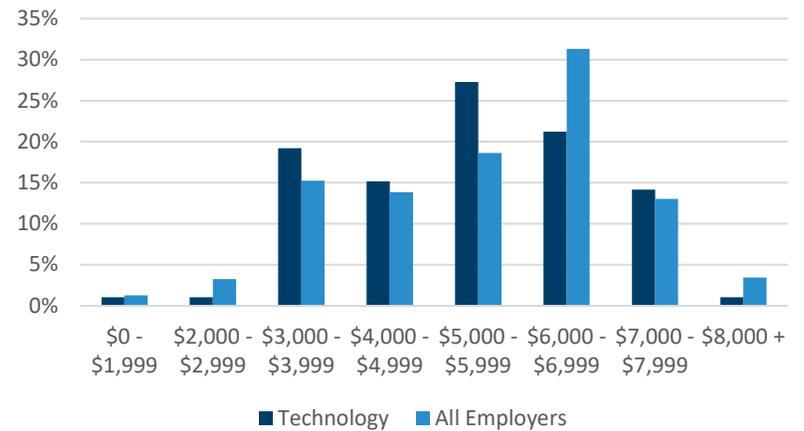
| | COFB | 100-499 | Technology | TX |
|-----------------------|-------------|----------|------------|----------|
| Enrollment | | | | |
| % Offer an HSA | 100% | 53% | 63% | 51% |
| % of Enrolled in HSA | 100% | 30% | 47% | 31% |
| Benefits | | | | |
| Individual Deductible | \$2,000 | \$3,000 | \$3,000 | \$3,050 |
| Family Deductible | \$4,000 | \$6,000 | \$6,000 | \$6,000 |
| Coinsurance | 80% | 80% | 80% | 80% |
| Individual MOOP | \$3,000 | \$5,000 | \$5,000 | \$5,000 |
| Family MOOP | \$6,000 | \$10,000 | \$10,000 | \$10,000 |
| HSA Funding | | | | |
| EE Account | \$500 | \$894 | ID* | ID* |
| Family Account | \$750/1,000 | \$1,520 | ID* | ID* |

*ID= Insufficient Data

Individual In Network Deductible HDHP



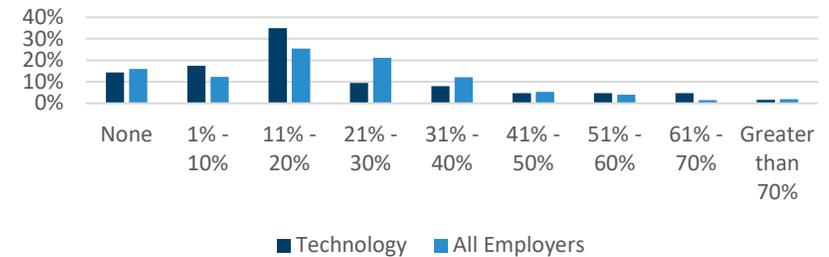
Individual In Network Max OOP HDHP



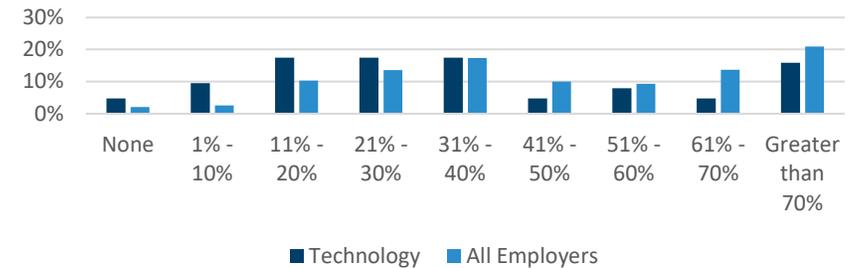
HDHP Plan Premium and Contributions

| | COFB | 100-499 | Technology | TX |
|--|------------|----------|------------|----------|
| Plan Cost | | | | |
| Average PEPY | \$12,605 | \$10,789 | \$12,147 | \$11,530 |
| Plan Cost - Monthly Rate | | | | |
| Employee Only | \$555.56 | \$603 | \$600 | \$556 |
| Employee + Spouse | \$1,111.12 | \$1,304 | \$1,283 | \$1,260 |
| Employee + Children | \$1,111.12 | \$1,108 | \$1,104 | \$1,058 |
| Family | \$1,666.68 | \$1,803 | \$1,778 | \$1,761 |
| Average Employee Cost - Monthly | | | | |
| Employee Only | \$55.56 | \$99 | \$100 | \$89 |
| Employee + Spouse | \$233.34 | \$414 | \$324 | \$383 |
| Employee + Children | \$233.34 | \$327 | \$272 | \$303 |
| Family | \$350 | \$620 | \$506 | \$572 |
| Contribution % of Premium | | | | |
| Employee Only | 10% | 16% | 17% | 16% |
| Employee + Spouse | 21% | 32% | 25% | 30% |
| Employee + Children | 21% | 30% | 25% | 29% |
| Family | 21% | 34% | 28% | 32% |
| % No Contribution Required - EE Only | 0% | 15% | 14% | 23% |

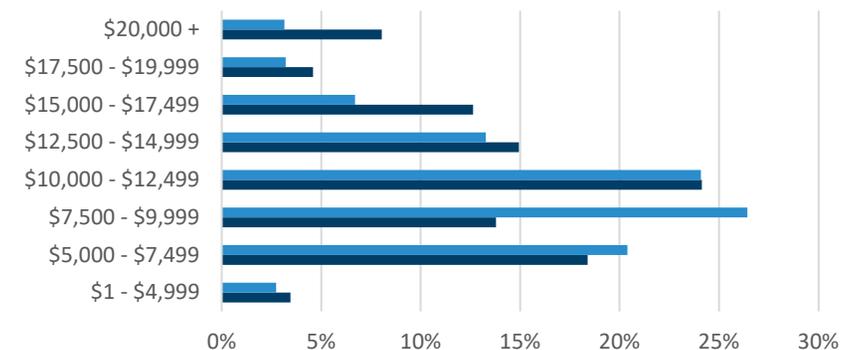
Cost for EE Only Coverage as a % of Premium HDHP



Cost for Family Coverage as a % of Premium HDHP



Average Plan Premium PEPY HDHP



Client Profile

City of Farmers Branch

Effective Date: 1/1/2024

Industry: Transportation and Logistics

Situs State: TX

Medical Carrier: UMR

Plans Offered: 1 HDHP

Benchmarks Included in Report

Median Plan Benefits and Average Plan Costs for:

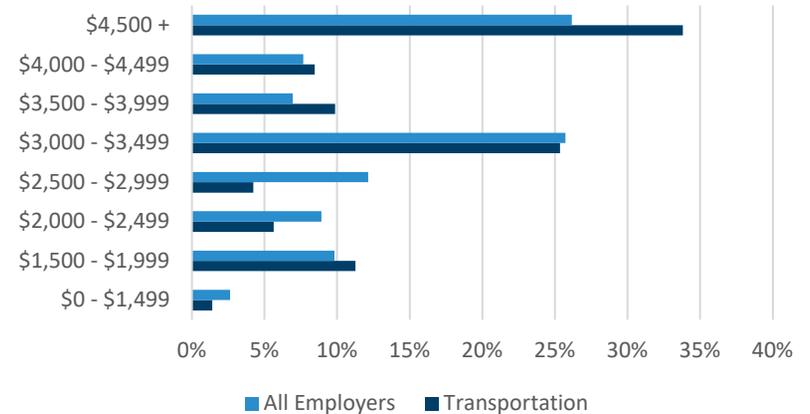
- Benchmark Comparison 1: 100-499
- Benchmark Comparison 2: Transportation
- Benchmark Comparison 3: TX

HDHP Plan Designs

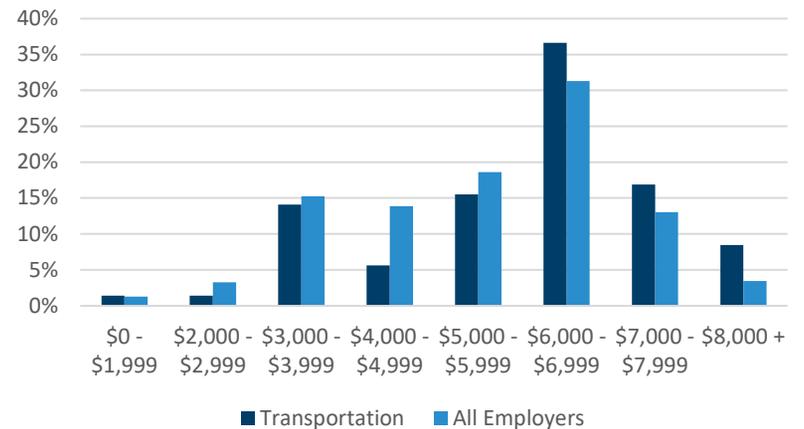
| | COFB | 100-499 | Transportation | TX |
|-----------------------|-------------|----------|----------------|----------|
| Enrollment | | | | |
| % Offer an HSA | 100% | 53% | 41% | 51% |
| % of Enrolled in HSA | 100% | 30% | 20% | 31% |
| Benefits | | | | |
| Individual Deductible | \$2,000 | \$3,000 | \$3,500 | \$3,050 |
| Family Deductible | \$4,000 | \$6,000 | \$7,000 | \$6,000 |
| Coinsurance | 80% | 80% | 80% | 80% |
| Individual MOOP | \$3,000 | \$5,000 | \$6,250 | \$5,000 |
| Family MOOP | \$6,000 | \$10,000 | \$12,500 | \$10,000 |
| HSA Funding | | | | |
| EE Account | \$500 | \$894 | \$657 | ID* |
| Family Account | \$750/1,000 | \$1,520 | \$1,167 | ID* |

*ID= Insufficient Data

Individual In Network Deductible HDHP



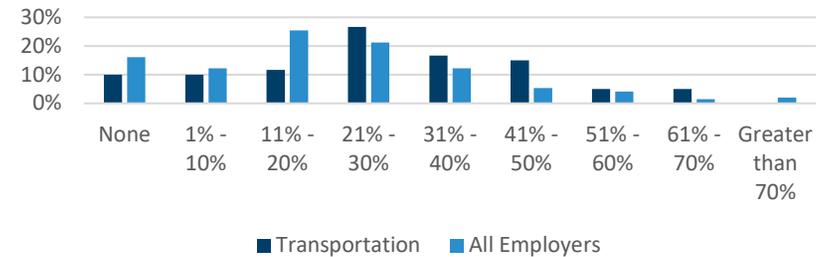
Individual In Network Max OOP HDHP



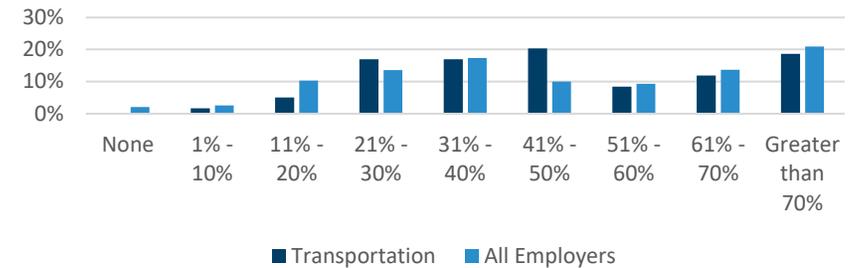
HDHP Plan Premium and Contributions

| | COFB | 100-499 | Transportation | TX |
|--|------------|----------|----------------|----------|
| Plan Cost | | | | |
| Average PEPY | \$12,605 | \$10,789 | \$9,956 | \$11,530 |
| Plan Cost - Monthly Rate | | | | |
| Employee Only | \$555.56 | \$603 | \$594 | \$556 |
| Employee + Spouse | \$1,111.12 | \$1,304 | \$1,278 | \$1,260 |
| Employee + Children | \$1,111.12 | \$1,108 | \$1,096 | \$1,058 |
| Family | \$1,666.68 | \$1,803 | \$1,838 | \$1,761 |
| Average Employee Cost - Monthly | | | | |
| Employee Only | \$55.56 | \$99 | \$131 | \$89 |
| Employee + Spouse | \$233.34 | \$414 | \$476 | \$383 |
| Employee + Children | \$233.34 | \$327 | \$388 | \$303 |
| Family | \$350 | \$620 | \$683 | \$572 |
| Contribution % of Premium | | | | |
| Employee Only | 10% | 16% | 22% | 16% |
| Employee + Spouse | 21% | 32% | 37% | 30% |
| Employee + Children | 21% | 30% | 35% | 29% |
| Family | 21% | 34% | 37% | 32% |
| % No Contribution Required - EE Only | 0% | 15% | 10% | 23% |

Cost for EE Only Coverage as a % of Premium HDHP



Cost for Family Coverage as a % of Premium HDHP



Average Plan Premium PEPY HDHP

