



AHT Annual Benefits Benchmarking Report

2022

Individual Median Deductibles

By Plan Type/Industry



Non-HSA Plans

Individual 2021 Median Deductible

\$600

	2020	2021
Construction & Manufacturing	\$1,000	\$1,000
Non-profit	\$1,000	\$625
Professional Services	\$750	\$600
Tech & Biotech	\$500	\$500
Other	\$1,000	\$1,000

HSA Plans

Individual 2021 Median Deductible

\$2,000

	2020	2021
Construction & Manufacturing	\$1,750	\$2,000
Non-profit	\$1,750	\$2,250
Professional Services	\$2,500	\$2,500
Tech & Biotech	\$1,500	\$1,500
Other	\$3,000	\$2,500

Non-HSA Individual Deductible Distribution

	2020	2021
\$0-499		
\$500-999		
\$1,000-1,499		
\$1,500-1,999		
\$2,000-2,499		
\$2,500-2,999		
\$3,000-3,499		
\$3,500-3,999		
\$4,000-4,499		
\$4,500-4,999		
\$5,000-5,499		
\$5,500-5,999		
\$6,000-6,499		
\$6,500-6,999		
\$7,000-7,499		
\$7,500-7,999		

HSA Individual Deductible Distribution

	2020	2021
\$1,000-1,499		
\$1,500-1,999		
\$2,000-2,499		
\$2,500-2,999		
\$3,000-3,499		
\$3,500-3,999		
\$4,000-4,499		
\$4,500-4,999		
\$5,000-5,499		
\$5,500-5,999		
\$6,000-6,499		
\$6,500-6,999		
\$7,000-7,499		

Individual Median Out-of-Pocket Maximums

By Plan Type/Industry



Non-HSA Plans

Individual 2021 Median Out-of-Pocket Max

\$4,500

	2020	2021
Construction & Manufacturing	\$5,000	\$5,000
Non-profit	\$5,000	\$3,750
Professional Services	\$5,000	\$5,000
Tech & Biotech	\$4,000	\$4,000
Other	\$5,000	\$5,000

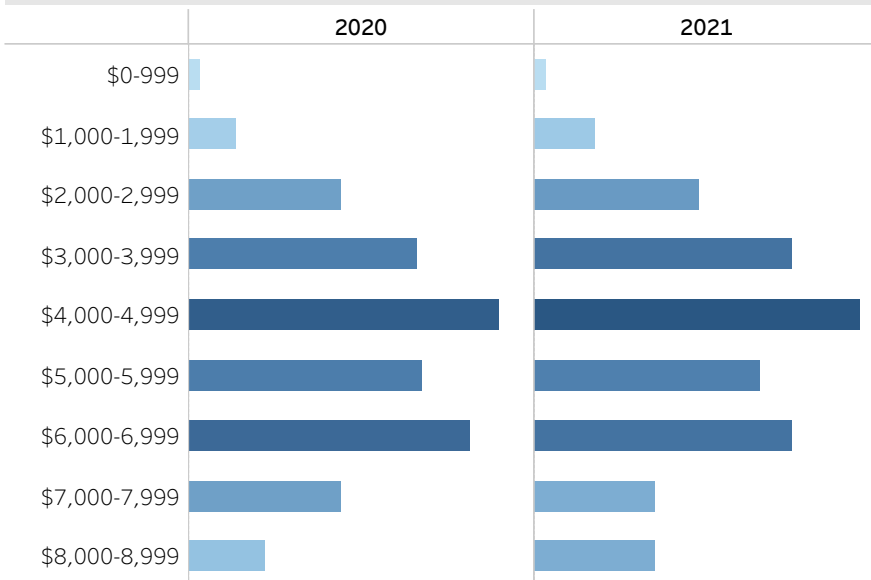
HSA Plans

Individual 2021 Median Out-of-Pocket Max

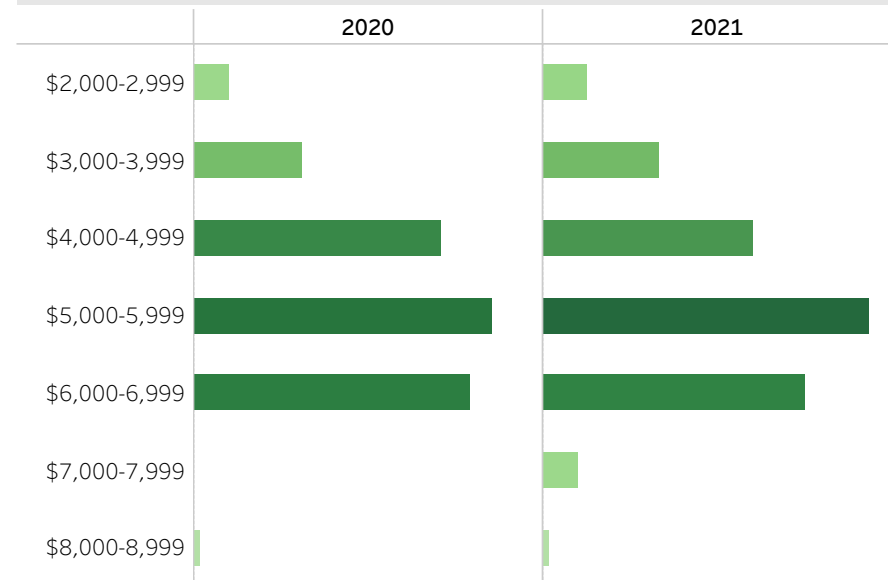
\$5,000

	2020	2021
Construction & Manufacturing	\$5,000	\$4,500
Non-profit	\$3,700	\$3,500
Professional Services	\$5,000	\$5,000
Tech & Biotech	\$4,350	\$5,000
Other	\$5,000	\$5,000

Non-HSA Individual Out-of-Pocket Max Distribution



HSA Individual Out-of-Pocket Max Distribution



Family Median Deductibles

By Plan Type/Industry



Non-HSA Plans

Family 2021 Median Deductible

\$1,500

	2020	2021
Construction & Manufacturing	\$2,000	\$2,000
Non-profit	\$2,000	\$1,250
Professional Services	\$1,500	\$1,500
Tech & Biotech	\$1,000	\$1,050
Other	\$2,625	\$3,000

HSA Plans

Family 2021 Median Deductible

\$4,000

	2020	2021
Construction & Manufacturing	\$3,500	\$3,750
Non-profit	\$3,500	\$4,500
Professional Services	\$5,000	\$5,000
Tech & Biotech	\$3,000	\$3,000
Other	\$6,000	\$5,000

Non-HSA Family Deductible Distribution

	2020	2021
\$0-999		
\$1,000-1,999		
\$2,000-2,999		
\$3,000-3,999		
\$4,000-4,999		
\$5,000-5,999		
\$6,000-6,999		
\$7,000-7,999		
\$8,000-8,999		
\$9,000-9,999		
\$10,000-10,999		
\$11,000-11,999		
\$12,000-12,999		
\$13,000-13,999		
\$14,000-14,999		
\$15,000-15,999		

HSA Family Deductible Distribution

	2020	2021
\$2,000-2,999		
\$3,000-3,999		
\$4,000-4,999		
\$5,000-5,999		
\$6,000-6,999		
\$7,000-7,999		
\$8,000-8,999		
\$9,000-9,999		
\$10,000-10,999		
\$11,000-11,999		
\$12,000-12,999		
\$13,000-13,999		
\$14,000-14,999		

Family Median Out-of-Pocket Maximums

By Plan Type/Industry



Non-HSA Plans

Family 2021 Median Out-of-Pocket Max

\$10,000

	2020	2021
Construction & Manufacturing	\$12,000	\$12,000
Non-profit	\$10,000	\$7,750
Professional Services	\$11,000	\$10,000
Tech & Biotech	\$9,000	\$10,000
Other	\$11,125	\$11,125

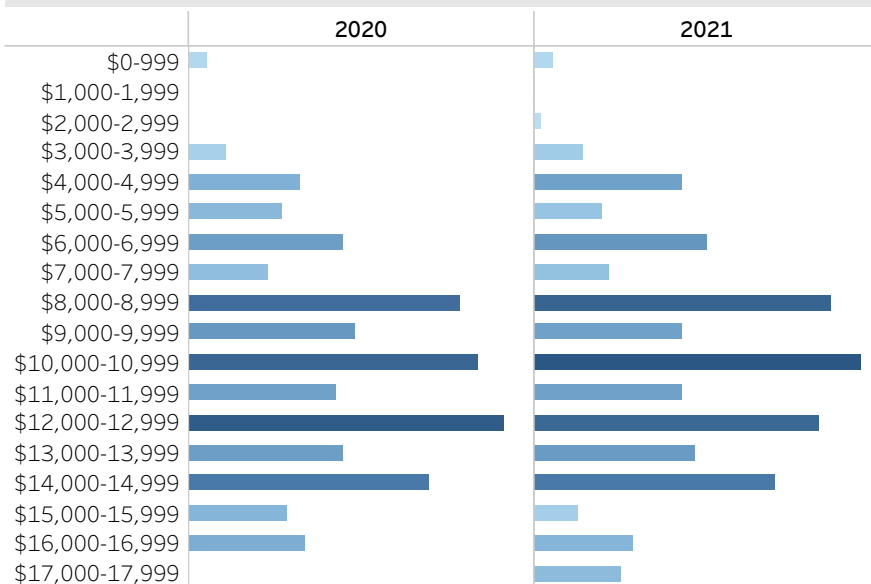
HSA Plans

Family 2021 Median Out-of-Pocket Max

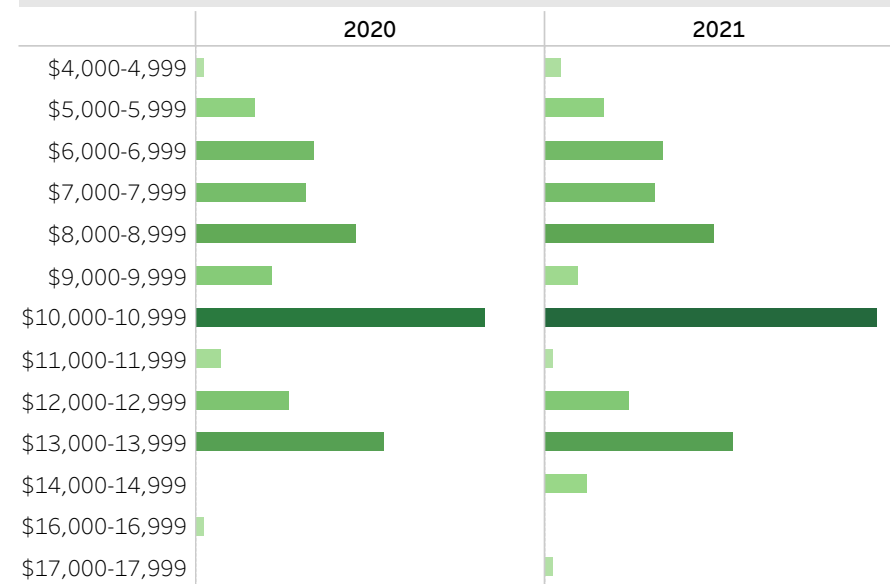
\$10,000

	2020	2021
Construction & Manufacturing	\$10,000	\$9,000
Non-profit	\$7,450	\$7,000
Professional Services	\$10,000	\$10,000
Tech & Biotech	\$8,000	\$10,000
Other	\$10,000	\$10,000

Non-HSA Family Out-of-Pocket Max Distribution



HSA Family Out-of-Pocket Max Distribution



Non-HSA* Median Plan Copays

By Industry



Office Visit 2021 Median Copay

\$25

Specialist Office Visit 2021 Median Copay

\$30

Emergency Room 2021 Median Copay

\$200

	2020			2021		
	Office Visit Copay	Specialist Office Visit	Emergency Room	Office Visit Copay	Specialist Office Visit	Emergency Room
Construction & Manufacturing	\$25	\$30	\$200	\$25	\$30	\$200
Non-profit	\$20	\$30	\$150	\$20	\$25	\$150
Professional Services	\$20	\$30	\$200	\$25	\$30	\$200
Tech & Biotech	\$25	\$30	\$200	\$25	\$30	\$200
Other	\$25	\$30	\$200	\$25	\$35	\$200

Generic Rx 2021 Median Copay

\$10

Brand Rx 2021 Median Copay

\$30

Non-Preferred Brand Rx 2021 Median Copay

\$60

	2020			2021		
	Generic	Brand	Non-Preferred Brand	Generic	Brand	Non-Preferred Brand
Construction & Manufacturing	\$10	\$35	\$60	\$10	\$30	\$60
Non-profit	\$15	\$30	\$55	\$15	\$30	\$50
Professional Services	\$10	\$35	\$60	\$10	\$35	\$60
Tech & Biotech	\$10	\$30	\$60	\$10	\$30	\$60
Other	\$15	\$40	\$60	\$15	\$35	\$60

*HSA plans feature a coinsurance cost share component expressed as a fixed percentage of services rendered rather than fixed copay amounts.

Median Premium Rates

By Plan Type/Industry



Non-HSA Median Premium Year-Over-Year Change

Industry		2020	2021	Y-o-Y % Change
Construction & Manufacturing	Employee Only	\$573.67	\$614.91	▲ 7%
	EE + Spouse	\$1,265.89	\$1,320.92	▲ 4%
	EE + Child(ren)	\$1,085.60	\$1,155.41	▲ 6%
	EE + Family	\$1,754.74	\$1,902.04	▲ 8%
Non-profit	Employee Only	\$674.37	\$703.50	▲ 4%
	EE + Spouse	\$1,447.88	\$1,580.22	▲ 9%
	EE + Child(ren)	\$1,494.40	\$1,358.31	▼ -9%
	EE + Family	\$2,177.87	\$2,190.76	▲ 1%
Professional Services	Employee Only	\$593.36	\$614.81	▲ 9%
	EE + Spouse	\$1,292.05	\$1,360.71	▲ 6%
	EE + Child(ren)	\$1,135.77	\$1,195.49	▲ 5%
	EE + Family	\$1,855.83	\$1,946.41	▲ 3%
Tech & Biotech	Employee Only	\$575.47	\$590.47	▲ 4%
	EE + Spouse	\$1,287.19	\$1,288.02	▲ 5%
	EE + Child(ren)	\$1,076.47	\$1,144.32	▲ 5%
	EE + Family	\$1,794.00	\$1,822.80	▲ 5%
Other	Employee Only	\$498.23	\$543.31	▲ 3%
	EE + Spouse	\$1,121.37	\$1,186.10	● 0%
	EE + Child(ren)	\$1,025.84	\$1,073.06	▲ 6%
	EE + Family	\$1,610.42	\$1,664.43	▲ 2%

HSA Median Premium Year-Over-Year Change

Industry		2020	2021	Y-o-Y % Change
Construction & Manufacturing	Employee Only	\$503.93	\$504.20	● 0%
	EE + Spouse	\$1,106.63	\$1,093.94	▼ -1%
	EE + Child(ren)	\$986.00	\$977.69	▼ -1%
	EE + Family	\$1,584.88	\$1,549.07	▼ -2%
Non-profit	Employee Only	\$578.51	\$597.11	▲ 3%
	EE + Spouse	\$1,255.31	\$1,327.68	▲ 6%
	EE + Child(ren)	\$1,015.60	\$1,096.20	▲ 8%
	EE + Family	\$1,735.53	\$1,849.40	▲ 7%
Professional Services	Employee Only	\$495.54	\$508.83	▲ 11%
	EE + Spouse	\$1,070.58	\$1,066.76	▲ 15%
	EE + Child(ren)	\$932.05	\$949.38	▲ 24%
	EE + Family	\$1,520.70	\$1,517.51	▲ 14%
Tech & Biotech	Employee Only	\$458.87	\$468.52	▲ 3%
	EE + Spouse	\$1,021.98	\$1,025.38	● 0%
	EE + Child(ren)	\$852.66	\$899.57	▲ 2%
	EE + Family	\$1,431.01	\$1,463.44	● 0%
Other	Employee Only	\$425.22	\$472.91	▲ 2%
	EE + Spouse	\$926.05	\$1,061.48	● 0%
	EE + Child(ren)	\$765.38	\$951.65	▲ 6%
	EE + Family	\$1,290.20	\$1,474.28	▲ 2%

Median Employer Contribution Rates

By Plan Type/Industry



Non-HSA Median Contribution Year-Over-Year Change

Industry		2020	2021
Construction & Manufacturing	Employee Only	100%	90%
	EE + Family	50%	50%
	EE + Child(ren)	50%	50%
	EE + Spouse	50%	50%
Non-profit	Employee Only	100%	100%
	EE + Family	20%	0%
	EE + Child(ren)	20%	0%
	EE + Spouse	20%	0%
Professional Services	Employee Only	95%	93%
	EE + Family	50%	30%
	EE + Child(ren)	50%	30%
	EE + Spouse	50%	30%
Tech & Biotech	Employee Only	100%	100%
	EE + Family	50%	63%
	EE + Child(ren)	50%	63%
	EE + Spouse	50%	63%
Other	Employee Only	90%	80%
	EE + Family	0%	0%
	EE + Child(ren)	0%	0%
	EE + Spouse	0%	0%

HSA Median Contribution Year-Over-Year Change

Industry		2020	2021
Construction & Manufacturing	Employee Only	100%	100%
	EE + Family	50%	40%
	EE + Child(ren)	50%	40%
	EE + Spouse	50%	40%
Non-profit	Employee Only	100%	100%
	EE + Family	0%	0%
	EE + Child(ren)	0%	0%
	EE + Spouse	0%	0%
Professional Services	Employee Only	95%	95%
	EE + Family	0%	25%
	EE + Child(ren)	0%	25%
	EE + Spouse	0%	25%
Tech & Biotech	Employee Only	100%	100%
	EE + Family	50%	50%
	EE + Child(ren)	50%	50%
	EE + Spouse	50%	50%
Other	Employee Only	100%	78%
	EE + Family	0%	0%
	EE + Child(ren)	0%	0%
	EE + Spouse	0%	0%

Other Benefits Offered

By Industry



Industry	Dental %		Dental Annual Maximum (Median)		Orthodontia %		Vision %		STD %		LTD %		Life %		Vol Life %	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Construction & Manufacturing	92%	88%	\$2,000	\$2,000	29%	37%	79%	78%	29%	39%	48%	51%	62%	69%	29%	35%
Non-profit	94%	93%	\$2,000	\$2,000	50%	50%	82%	80%	41%	47%	53%	53%	65%	73%	24%	33%
Professional Services	89%	89%	\$1,500	\$1,500	29%	36%	71%	88%	31%	31%	44%	43%	59%	55%	29%	36%
Tech & Biotech	96%	96%	\$2,000	\$2,000	36%	43%	87%	89%	47%	45%	50%	55%	76%	85%	31%	36%
Other	85%	95%	\$1,500	\$1,500	34%	39%	76%	83%	24%	22%	32%	34%	55%	59%	24%	24%

BENCHMARKING BY EMPLOYER SIZE AND INDUSTRY

Individual Median Deductibles

By Employer Size, Plan Type, and Industry



Non-HSA Plans

Employer Size	2020	2021
< 25	\$750	\$500
26 - 50	\$750	\$750
51 - 99	\$750	\$750
100 - 499	\$500	\$500
500+	\$1,000	\$1,000

HSA Plans

Employer Size	2020	2021
< 25	\$2,000	\$1,500
26 - 50	\$2,000	\$2,250
51 - 99	\$2,250	\$2,250
100 - 499	\$1,750	\$2,000
500+	\$2,500	\$2,500

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$1,000	\$1,000
	26 - 50	\$1,000	\$1,000
	51 - 99	\$675	\$500
	100 - 499	\$1,000	\$1,000
Non-profit	< 25	\$2,950	\$1,550
	26 - 50	\$1,000	\$1,000
	51 - 99	\$375	\$375
	100 - 499	\$500	\$500
	500+	\$1,000	\$1,000
Professional Services	< 25	\$750	\$600
	26 - 50	\$550	\$500
	51 - 99	\$1,000	\$1,000
	100 - 499	\$500	\$500
	500+	\$1,000	\$1,000
Tech & Biotech	< 25	\$500	\$500
	26 - 50	\$500	\$500
	51 - 99	\$500	\$500
	100 - 499	\$500	\$500
	500+	\$1,500	\$1,500
Other	< 25	\$550	\$600
	26 - 50	\$1,500	\$1,000
	51 - 99	\$2,000	\$1,500
	100 - 499	\$1,000	\$875
	500+	\$750	\$2,800

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$1,500	\$1,500
	26 - 50	\$2,000	\$2,000
	51 - 99	\$2,750	\$1,500
	100 - 499	\$1,875	\$2,000
Non-profit	< 25	\$1,500	N/A
	26 - 50	\$1,500	\$2,000
	51 - 99	\$2,500	\$2,500
	100 - 499	\$2,000	\$2,000
	500+	\$2,000	\$2,000
Professional Services	< 25	\$2,500	\$2,250
	26 - 50	\$2,000	\$2,000
	51 - 99	\$2,250	\$2,250
	100 - 499	\$2,500	\$2,500
	500+	\$3,750	\$3,750
Tech & Biotech	< 25	\$1,500	\$1,500
	26 - 50	\$2,100	\$2,100
	51 - 99	\$1,500	\$1,500
	100 - 499	\$1,500	\$1,500
	500+	\$2,500	\$3,750
Other	< 25	\$3,000	\$1,500
	26 - 50	\$3,000	\$3,000
	51 - 99	\$3,750	\$3,000
	100 - 499	\$2,500	\$2,500
	500+	\$2,250	\$2,250

Individual Median Out-of-Pocket Maximums

By Employer Size, Plan Type, and Industry



Non-HSA Plans

Employer Size	2020	2021
< 25	\$5,500	\$5,000
26 - 50	\$5,500	\$5,000
51 - 99	\$4,350	\$4,500
100 - 499	\$3,500	\$3,500
500+	\$5,000	\$5,000

HSA Plans

Employer Size	2020	2021
< 25	\$5,500	\$5,000
26 - 50	\$5,000	\$5,000
51 - 99	\$5,000	\$5,000
100 - 499	\$4,200	\$4,500
500+	\$5,500	\$6,000

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$6,000	\$6,500
	26 - 50	\$6,000	\$6,000
	51 - 99	\$5,000	\$4,000
	100 - 499	\$4,000	\$4,000
Non-profit	< 25	\$8,025	\$5,075
	26 - 50	\$5,750	\$5,750
	51 - 99	\$4,500	\$4,500
	100 - 499	\$2,500	\$2,000
	500+	\$2,350	\$2,350
Professional Services	< 25	\$5,750	\$5,750
	26 - 50	\$5,000	\$5,000
	51 - 99	\$5,000	\$5,000
	100 - 499	\$3,000	\$3,250
	500+	\$6,000	\$6,000
Tech & Biotech	< 25	\$5,000	\$4,000
	26 - 50	\$4,500	\$4,500
	51 - 99	\$4,000	\$4,000
	100 - 499	\$3,000	\$3,000
	500+	\$6,000	\$6,000
Other	< 25	\$5,000	\$5,500
	26 - 50	\$5,500	\$5,000
	51 - 99	\$5,500	\$5,000
	100 - 499	\$4,000	\$4,250
	500+	\$4,000	\$4,250

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$5,000	\$5,000
	26 - 50	\$5,250	\$5,250
	51 - 99	\$5,000	\$4,000
	100 - 499	\$4,000	\$4,000
Non-profit	< 25	\$3,900	N/A
	26 - 50	\$5,000	\$3,500
	51 - 99	\$5,000	\$5,000
	100 - 499	\$3,000	\$3,000
	500+	\$3,500	\$3,500
Professional Services	< 25	\$6,500	\$6,525
	26 - 50	\$5,000	\$5,000
	51 - 99	\$5,000	\$5,000
	100 - 499	\$5,000	\$5,000
	500+	\$5,500	\$5,500
Tech & Biotech	< 25	\$5,000	\$5,000
	26 - 50	\$4,600	\$5,750
	51 - 99	\$4,000	\$4,000
	100 - 499	\$4,000	\$4,100
	500+	\$6,000	\$6,375
Other	< 25	\$5,900	\$3,900
	26 - 50	\$6,500	\$6,500
	51 - 99	\$5,000	\$5,000
	100 - 499	\$5,000	\$5,000
	500+	\$5,500	\$5,500

Family Median Deductibles

By Employer Size, Plan Type, and Industry



Non-HSA Plans

Employer Size	2020	2021
< 25	\$1,500	\$1,200
26 - 50	\$2,000	\$1,500
51 - 99	\$1,500	\$1,500
100 - 499	\$1,500	\$1,500
500+	\$2,500	\$3,000

HSA Plans

Employer Size	2020	2021
< 25	\$4,000	\$3,000
26 - 50	\$4,000	\$4,500
51 - 99	\$4,500	\$4,500
100 - 499	\$4,000	\$4,000
500+	\$5,000	\$5,000

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$2,000	\$2,000
	26 - 50	\$2,500	\$2,425
	51 - 99	\$1,500	\$1,500
	100 - 499	\$2,000	\$2,000
Non-profit	< 25	\$5,900	\$3,100
	26 - 50	\$2,000	\$2,000
	51 - 99	\$750	\$750
	100 - 499	\$1,000	\$1,000
	500+	\$3,000	\$3,000
Professional Services	< 25	\$2,000	\$1,200
	26 - 50	\$1,100	\$1,200
	51 - 99	\$2,250	\$2,250
	100 - 499	\$1,500	\$1,500
	500+	\$2,000	\$2,000
Tech & Biotech	< 25	\$1,500	\$1,000
	26 - 50	\$1,500	\$1,500
	51 - 99	\$1,250	\$1,500
	100 - 499	\$1,000	\$1,000
	500+	\$3,000	\$3,000
Other	< 25	\$1,200	\$1,500
	26 - 50	\$3,000	\$3,000
	51 - 99	\$4,000	\$3,000
	100 - 499	\$2,625	\$2,125
	500+	\$1,800	\$5,900

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$3,000	\$3,000
	26 - 50	\$4,000	\$4,000
	51 - 99	\$5,000	\$3,000
	100 - 499	\$3,750	\$4,000
Non-profit	< 25	\$3,000	N/A
	26 - 50	\$3,000	\$4,000
	51 - 99	\$5,000	\$5,000
	100 - 499	\$4,000	\$4,000
	500+	\$4,000	\$4,000
Professional Services	< 25	\$5,000	\$4,500
	26 - 50	\$4,000	\$4,000
	51 - 99	\$4,500	\$4,500
	100 - 499	\$5,000	\$5,000
	500+	\$7,500	\$7,500
Tech & Biotech	< 25	\$3,000	\$3,000
	26 - 50	\$4,200	\$4,200
	51 - 99	\$3,000	\$3,000
	100 - 499	\$3,000	\$3,000
	500+	\$5,000	\$7,500
Other	< 25	\$6,000	\$3,000
	26 - 50	\$6,000	\$6,000
	51 - 99	\$8,000	\$7,000
	100 - 499	\$5,000	\$5,000
	500+	\$4,500	\$4,500

Family Median Out-of-Pocket Maximums

By Employer Size, Plan Type, and Industry



Non-HSA Plans

Employer Size	2020	2021
< 25	\$11,500	\$11,250
26 - 50	\$11,850	\$11,500
51 - 99	\$10,000	\$10,000
100 - 499	\$8,000	\$8,000
500+	\$10,000	\$10,000

HSA Plans

Employer Size	2020	2021
< 25	\$11,000	\$10,000
26 - 50	\$10,000	\$10,000
51 - 99	\$9,000	\$10,000
100 - 499	\$7,000	\$7,350
500+	\$9,500	\$10,000

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$12,000	\$13,000
	26 - 50	\$12,700	\$12,700
	51 - 99	\$10,000	\$10,000
	100 - 499	\$8,875	\$9,875
Non-profit	< 25	\$16,050	\$10,150
	26 - 50	\$11,500	\$11,500
	51 - 99	\$9,000	\$9,000
	100 - 499	\$5,000	\$4,000
	500+	\$7,050	\$7,050
Professional Services	< 25	\$12,600	\$12,800
	26 - 50	\$10,000	\$11,250
	51 - 99	\$10,000	\$10,000
	100 - 499	\$7,000	\$7,500
	500+	\$12,000	\$12,000
Tech & Biotech	< 25	\$12,000	\$10,500
	26 - 50	\$10,500	\$10,500
	51 - 99	\$8,000	\$8,000
	100 - 499	\$6,000	\$6,800
	500+	\$12,000	\$12,000
Other	< 25	\$10,000	\$11,000
	26 - 50	\$12,000	\$11,000
	51 - 99	\$12,000	\$11,000
	100 - 499	\$12,000	\$11,250
	500+	\$8,000	\$8,500

Industry	Employer Size	2020	2021
Construction & Manufacturing	< 25	\$10,000	\$10,000
	26 - 50	\$10,500	\$10,500
	51 - 99	\$10,000	\$8,000
	100 - 499	\$7,500	\$8,000
Non-profit	< 25	\$7,900	N/A
	26 - 50	\$10,000	\$7,000
	51 - 99	\$10,000	\$10,000
	100 - 499	\$6,000	\$6,000
	500+	\$7,000	\$7,000
Professional Services	< 25	\$13,000	\$13,050
	26 - 50	\$9,000	\$10,000
	51 - 99	\$10,000	\$10,000
	100 - 499	\$7,500	\$7,500
	500+	\$9,000	\$9,000
Tech & Biotech	< 25	\$10,000	\$10,000
	26 - 50	\$9,200	\$11,500
	51 - 99	\$8,000	\$8,000
	100 - 499	\$6,850	\$7,500
	500+	\$12,000	\$12,750
Other	< 25	\$11,900	\$7,800
	26 - 50	\$13,000	\$13,000
	51 - 99	\$10,000	\$10,000
	100 - 499	\$6,000	\$6,000
	500+	\$9,500	\$9,500