

# Towers Perrin 2010 Health Care Cost Survey

## Exhibit 5

### High-Performing vs. Low-Performing Companies 2010 Cost Variation Across Companies

#### Actives Only

	High-Performing Companies	Low-Performing Companies	Difference
Cost per employee per year (composite for all plans)	\$9,456	\$11,280	\$1,824
Increase in overall cost	6%	8%	2%
Increase in employer cost	5%	8%	3%
Increase in employee cost	9%	10%	1%
Employee annual contribution	\$2,052	\$2,472	\$420
Cost per employee for ABHP with HRA	\$9,084	\$10,788	\$1,704
Cost per employee for ABHP with HSA	\$8,064	\$9,084	\$1,020

ABHP: Account-based health plan  
HRA: Health reimbursement account  
HSA: Health savings account

Towers Perrin divides respondents in its annual health care cost database into three categories: low-performing, average-performing and high-performing companies. Performance designations are based on relative costs, as well as whether an organization is meeting its health benefit objectives in key areas that include controlling employer and employee costs, enhancing efficient purchasing of health care services, enhancing employee satisfaction, understanding and involvement in health benefit programs, supporting employees' good health and addressing health risks/current health problems.

Source: Towers Perrin 2010 Health Care Cost Survey