



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals

Employer Benchmarking Survey: Family Benefits & Autism Summer 2018

Summary

- 48% of employers offer paid parental leave for baby bonding
- 36% of those who do not offer a paid parental leave for baby bonding are considering offering it next year
- Of those that do offer it, 4% offer less than 1 week for the leave
- 50% said that any parent is eligible for the paid parental leave for baby bonding (which 64% say they must be full time; 29% said part-time employees are eligible)
- 18% of employers let the employee choose if they'd like to take the leave benefit consecutively or intermittently. 68% offer the baby bonding benefit in consecutive days
- Only 20% of employers offer a paid family leave benefit, but 55% are considering adding it next year
- 40% offer less than 6 weeks for paid family leave
- 50% must be FMLA eligible for the paid family leave
- 52% of employers offer benefits to same sex partnerships and 43% offer to opposite sex partnerships
- 69% offer autism benefits, 45% of those have no limits to age, dollar and/or visits, 88% offer ABA therapy
- Of those that offer ABA therapy, 60% do not have limitations to the benefits (40% of those that have limits, combine ABA with other therapy types)

Who Participated?

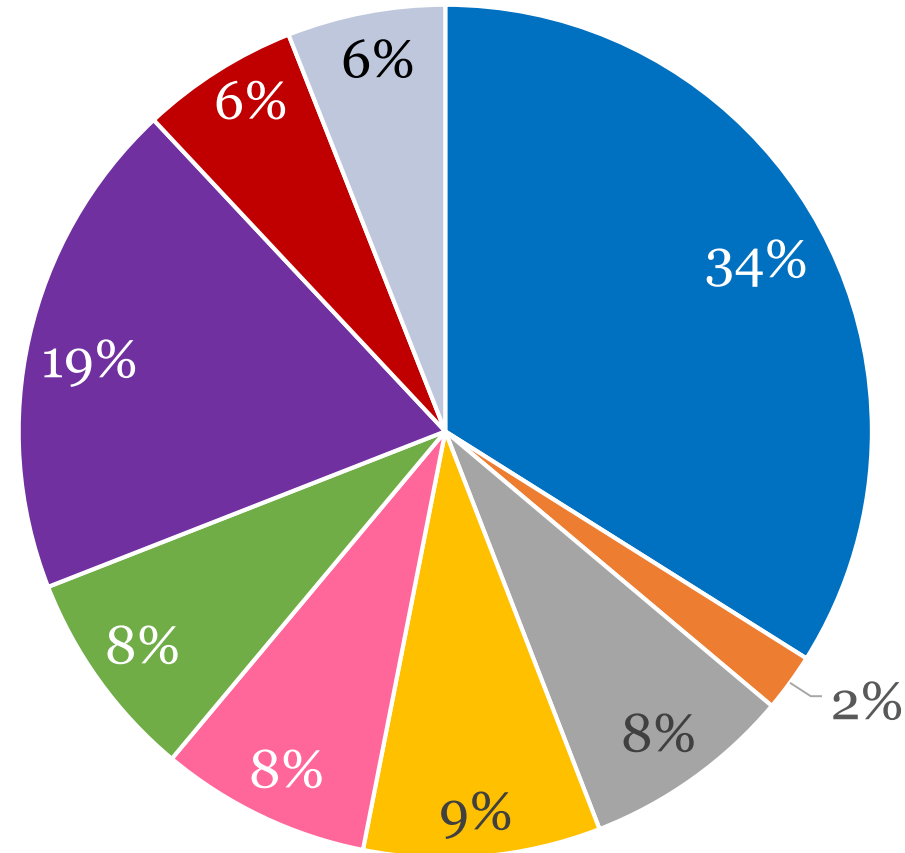
64 total respondents



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals

Industry

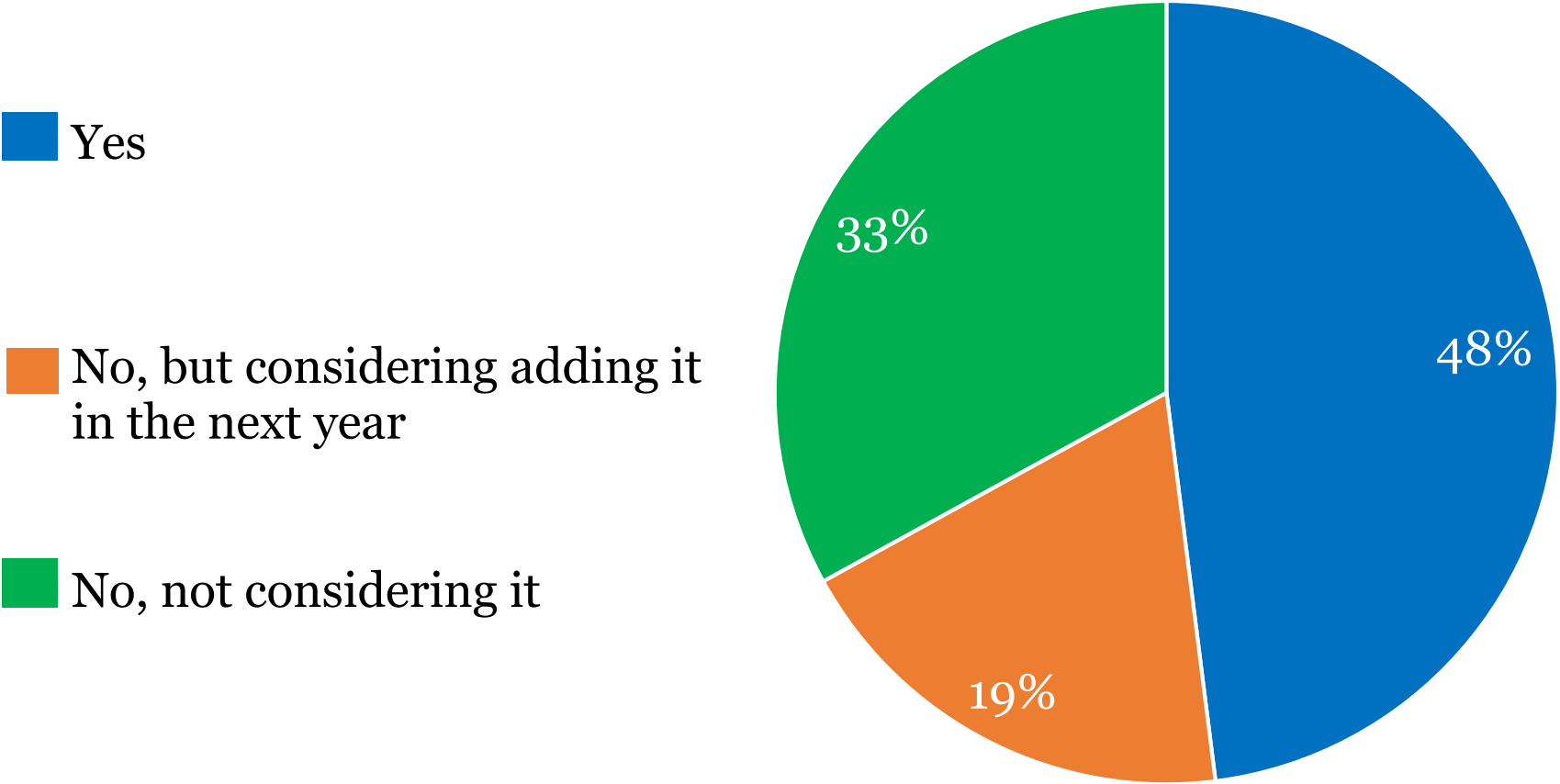
- Manufacturing
- Consultant
- Education
- Financial Services
- Government
- Health Care Provider
- Other
- Retail
- Transportation



Do you offer paid parental leave for baby bonding?



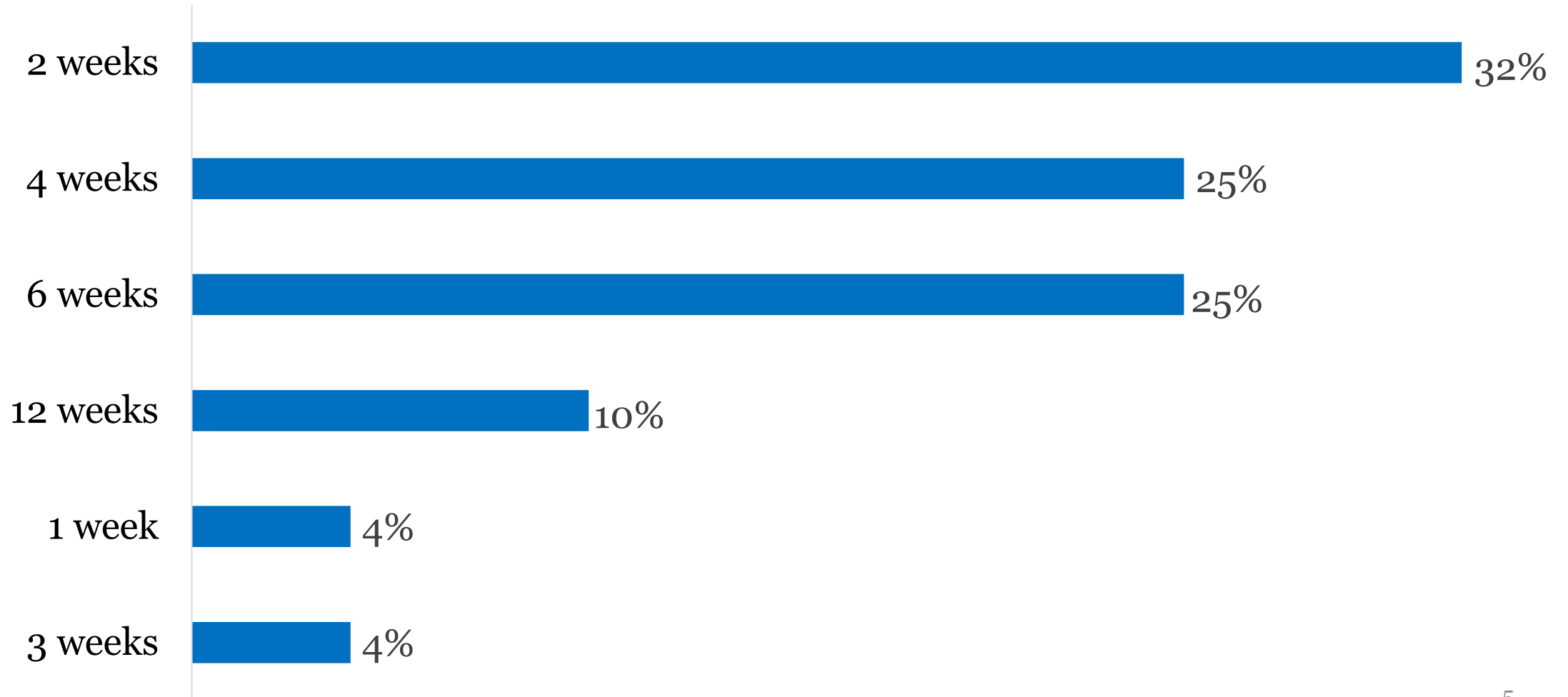
Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



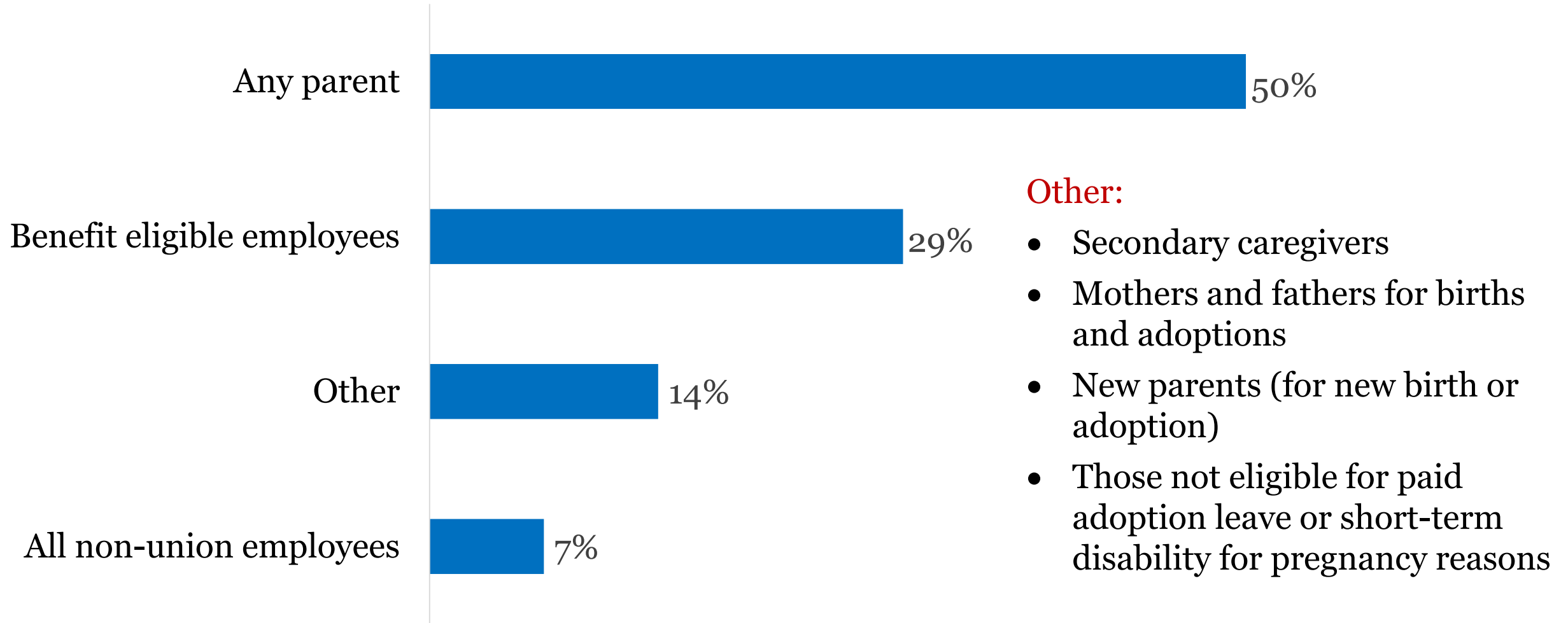
How much paid time off is offered for baby bonding?



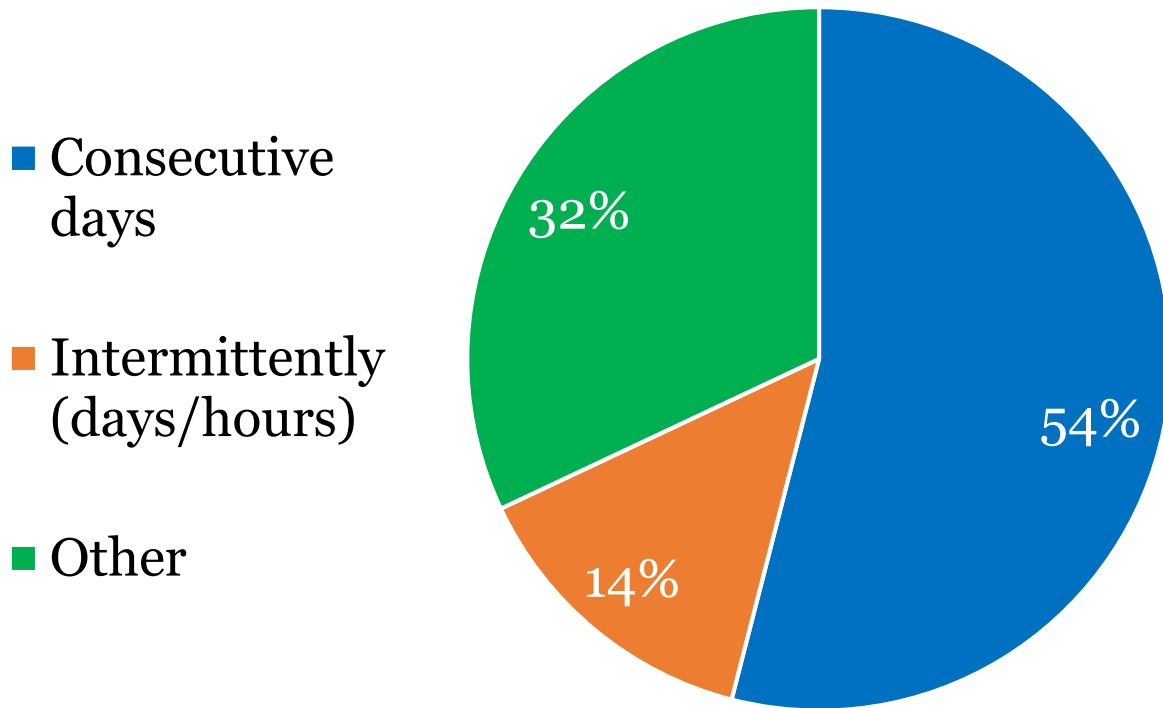
Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



Who is eligible for paid time off for baby bonding?



Of those that offer paid parental leave for baby bonding, the leave is taken:



Other:

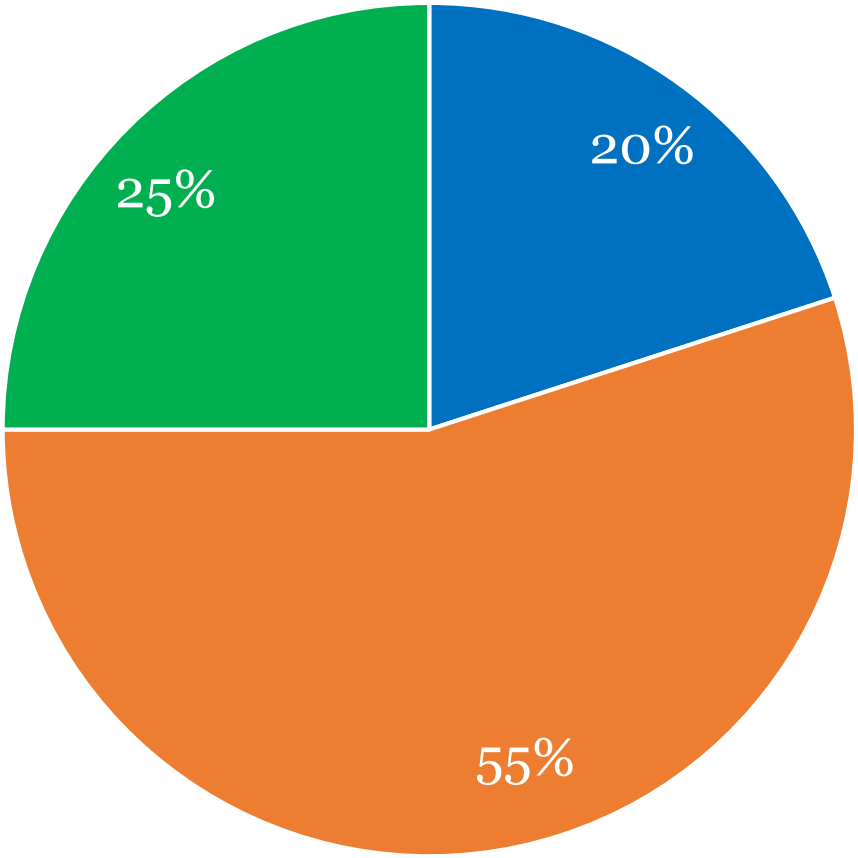
- Employee choice, must be minimum of 1 full day at a time.
- Within 3 months of birth, cannot be taken in less than 1 week increments
- Must be taken continuous, but can take two 1 week increments separately
- Generally consecutive, with exception for intermittent in certain states
- Must take one week at a time and used in first 6 months
- Can be either consecutive or in one-week increments; all 4 weeks must be utilized during first 12 weeks from birth or else are forfeited

Do you offer a paid family leave benefit?



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals

- Yes
- No, but considering adding it in the next year
- No, not considering



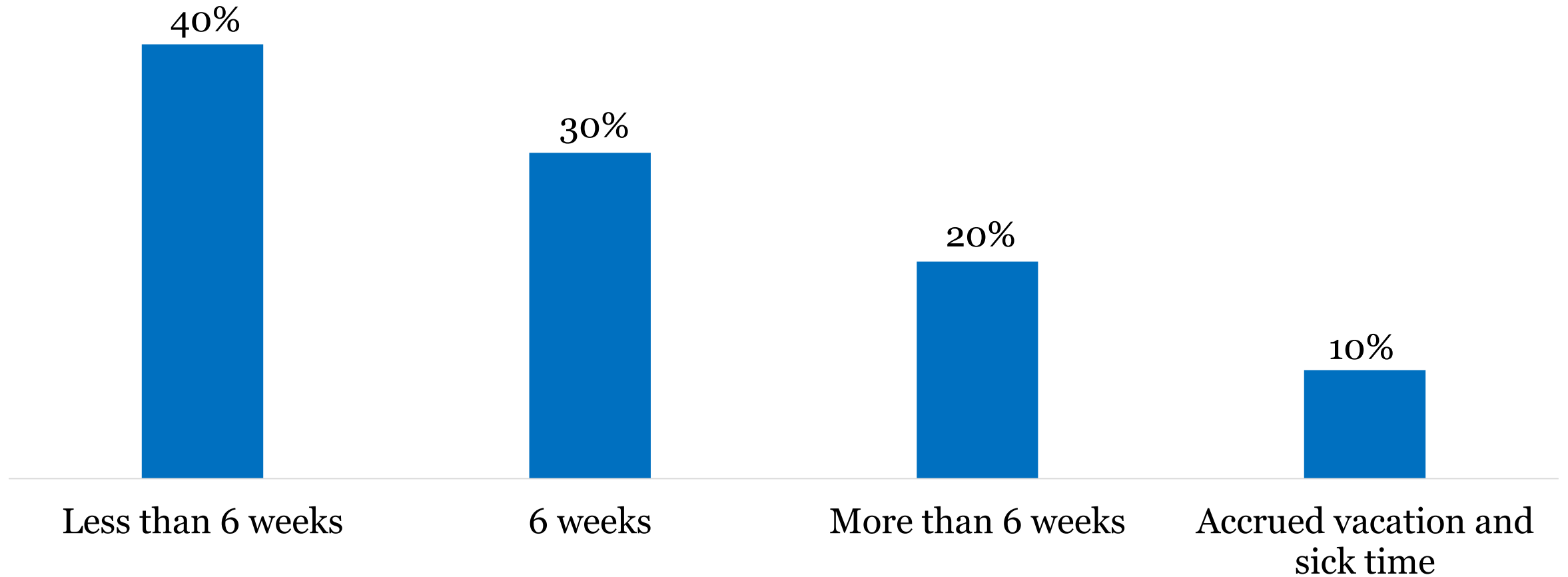
What is the intended use of the paid family leave benefit?

- Cover illness or serious health condition of child, spouse/domestic , parent, parent-in-law, sibling who requires care - broader than FMLA definition and has some flexibility to include others on a case by case basis
- The paid family leave is administered in conjunction with the paid parental leave. FMLA leave may be paid, unpaid, or a combination of paid and unpaid depending on the circumstances
- To take care of spouse, partner, child or any disabled of the above with a serious health condition
- Job protection while dealing with various family issues
- Following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care
- To care for family members (includes doctor appointments)
- To enable new parents to be with their baby and not have to use other paid or sick time

How much paid time off is provided for the family leave?



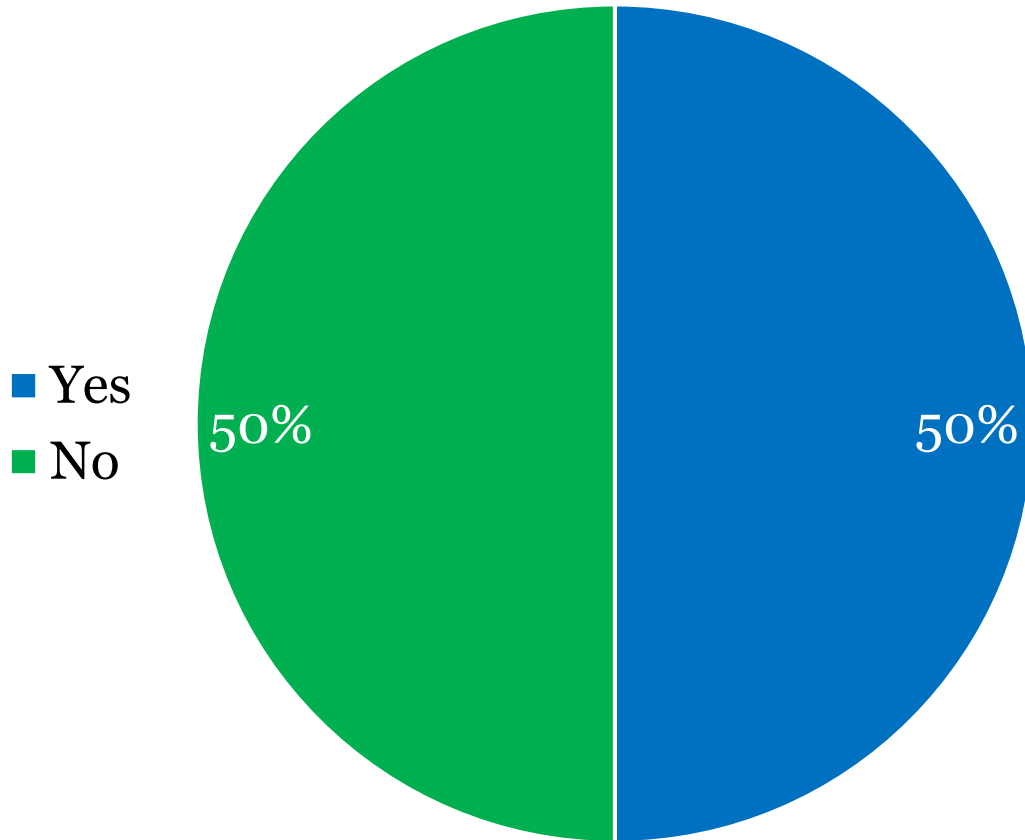
Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



Who is eligible for the paid time off family leave benefit?

- All full-time employees employed at least 1 year
- Benefits eligible employees
- Both parents
- All full-time employees
- All non-bargained employees in the US. Employees must be primary or supporting caregiver to the child, defined as birth parent, adoptive or foster parent
- All full-time & part-time employees after 1 year of service
- Medical eligible employees
- Employees and spouses/partners employed two years or more

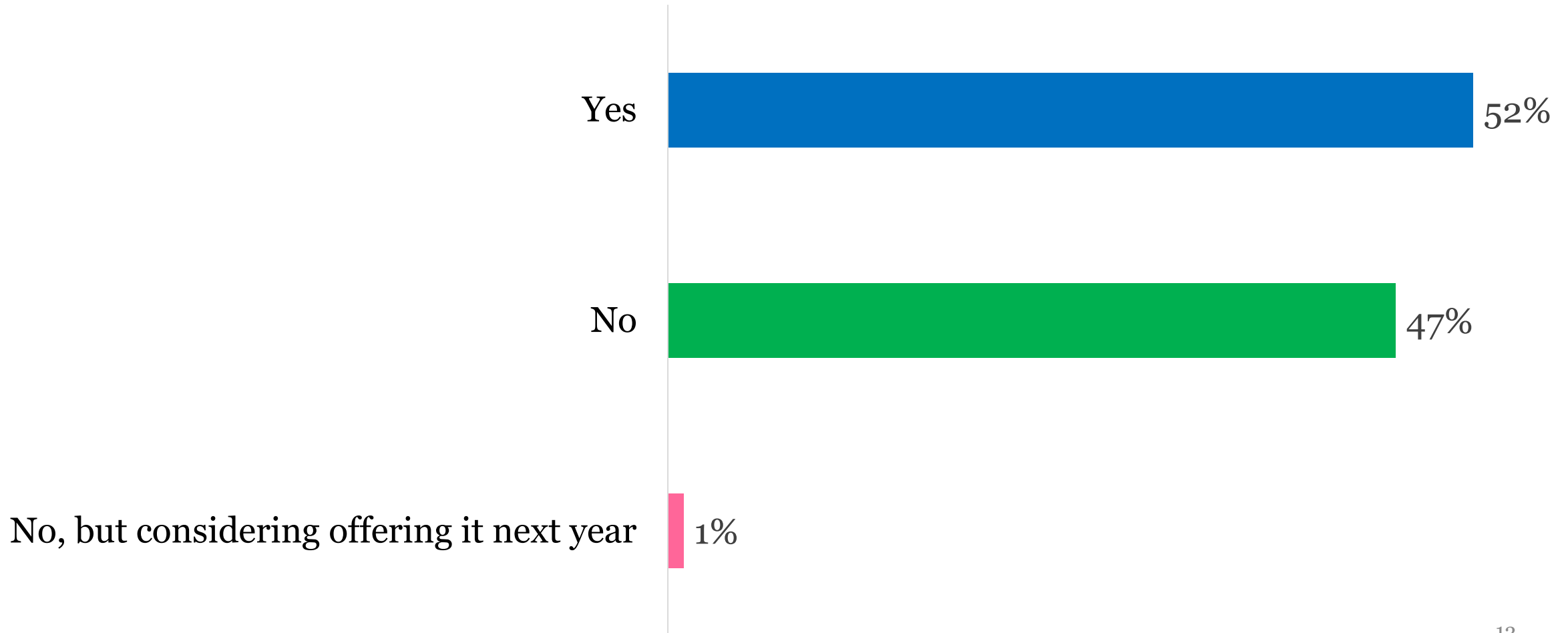
Must the paid family leave be FMLA eligible?



Those that said “No” -they determine if the employee is eligible by:

- Based on physician's note and discussion with the employee if needed. Our definition of eligible family members is broader than FMLA
- All non-bargained US employees that are active. No waiting period. Eligible day one
- Trust
- Length of service

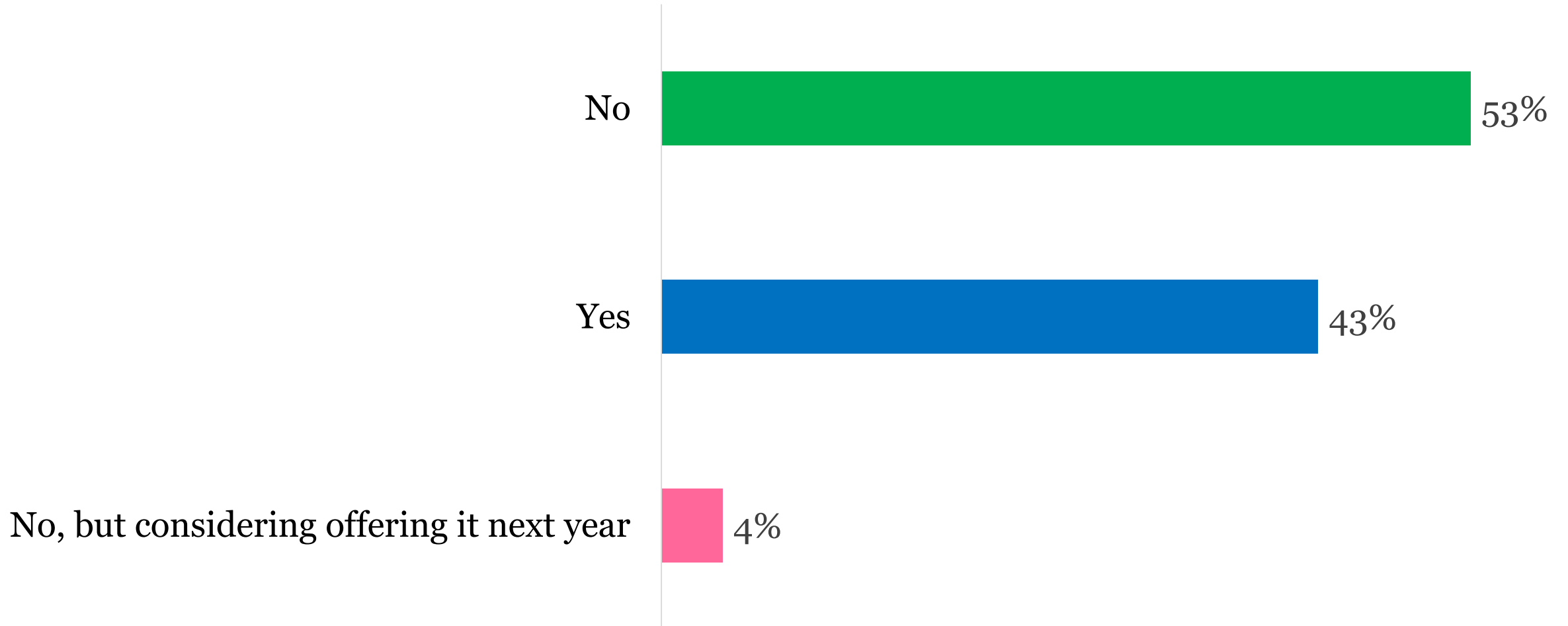
Do you offer benefits to same sex domestic partners?



Do you offer benefits to opposite sex domestic partners?

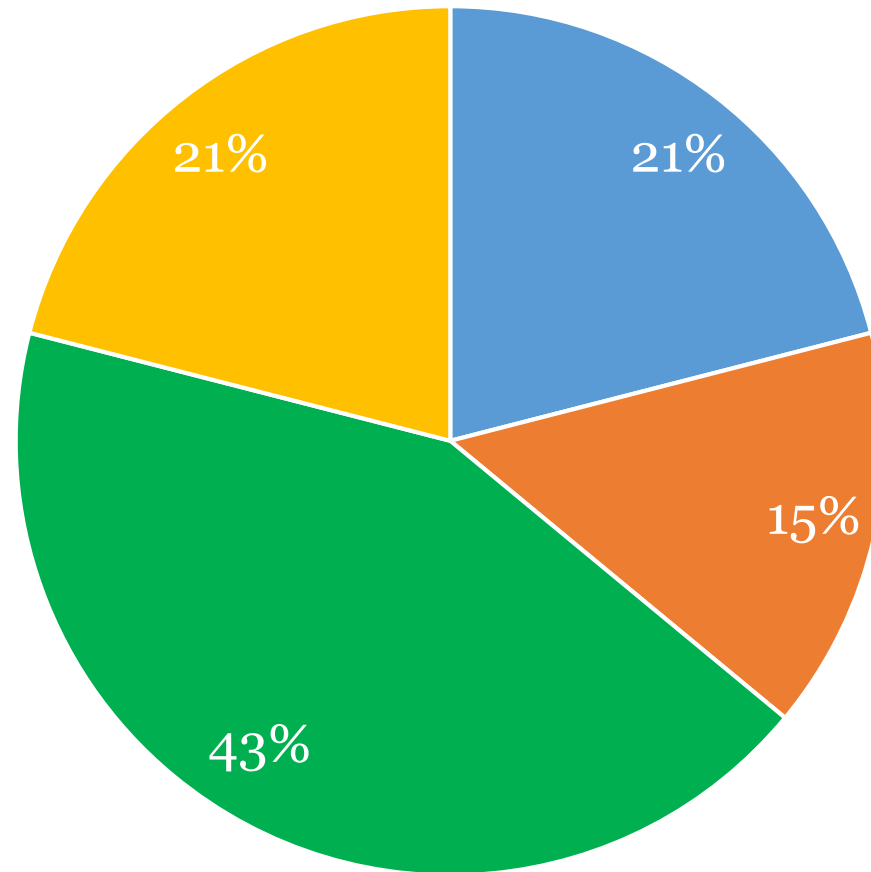


Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



If benefits are offered to domestic partners, what verification is required to show domestic partnership?

- Marriage License
- Affidavit Only
- Affidavit and show either financial interdependence and/or proof of residency
- Other



If benefits are offered to domestic partners, what verification is required to show domestic partnership? (those that answered other)

- Confirmation that the relationship has been in place for 1+ years
- Tax return
- Birth certificate
- Same requirements as health plan eligibility
- Signed affidavit and 3 documents demonstrating shared financial obligations
- Those who are in a committed relationship and have shared the same residence for at least six months and are financially interdependent (and intend to do so permanently). In addition, Domestic Partners must meet one of the following conditions:
 - Share joint ownership of real estate property;
 - Share joint ownership of a car;
 - Have a joint bank account or credit card;
 - Have a will that designates the other as primary beneficiary or a designation as the primary beneficiary for life insurance or retirement benefits;
 - Have a power of attorney for healthcare decisions for the other person

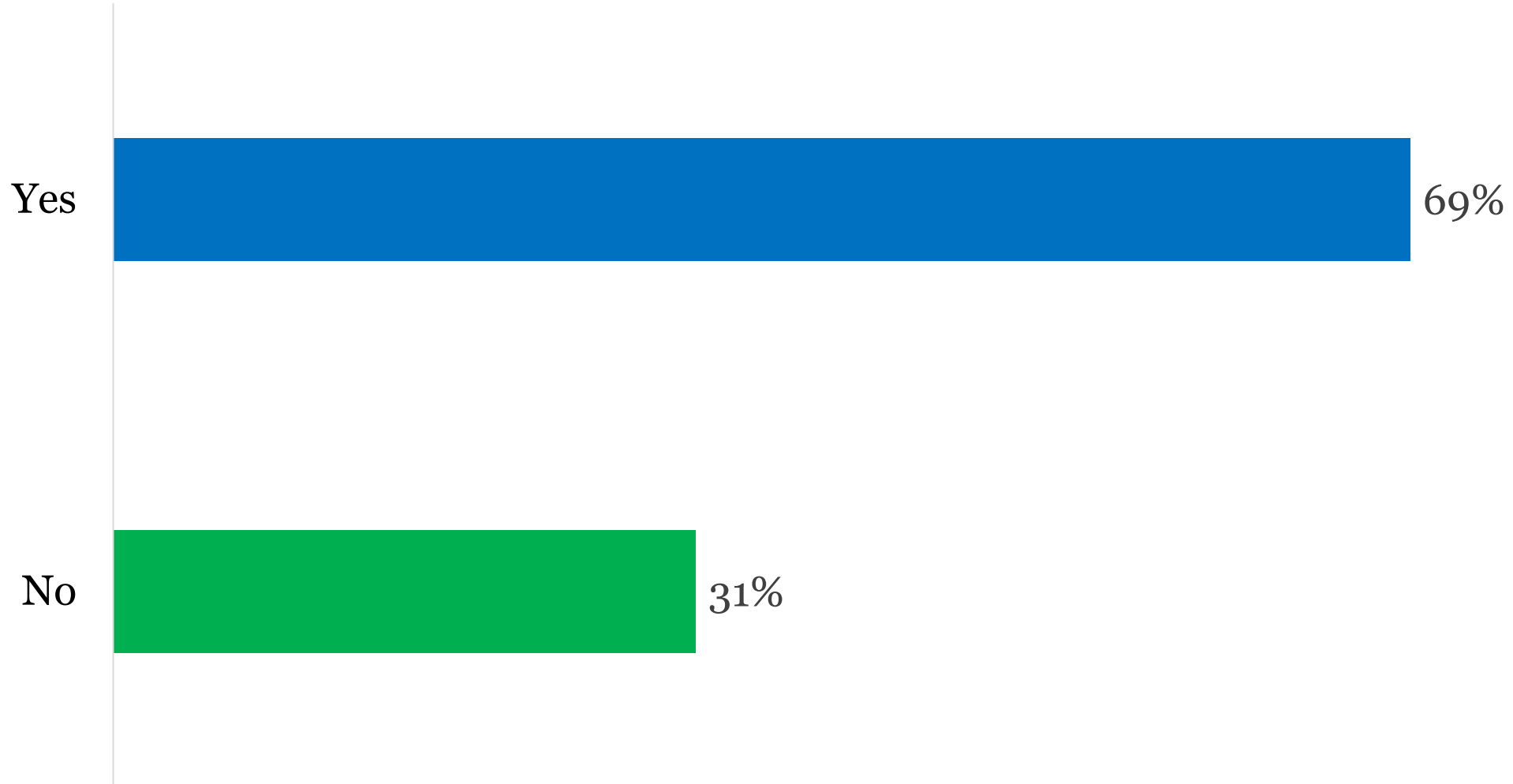
If benefits are offered to domestic partners, what verification is required to show domestic partnership? (those that answered other)

- Must satisfy all of the following:
 - Currently share principal residence and intend to do so permanently
 - Live together for at least the six consecutive months immediately prior to enrollment
 - Jointly responsible for each other's common welfare and financial obligations
 - Neither you nor your partner are legally married to another person
 - You are both at least 18 years old
 - You and your partner are not related by blood to a degree of closeness that would prohibit marriage were you of the opposite sex

Do you offer autism benefits?



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



Types of autism benefits offered:



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals

Diagnosis and Assessments



95%

Speech therapy, occupational therapy and physical therapy



93%

Psychological, Psychiatric and Pharmaceutical Care



88%

Applied Behavior Analysis (ABA) Therapy



88%

No limit to age, dollar and/or visits

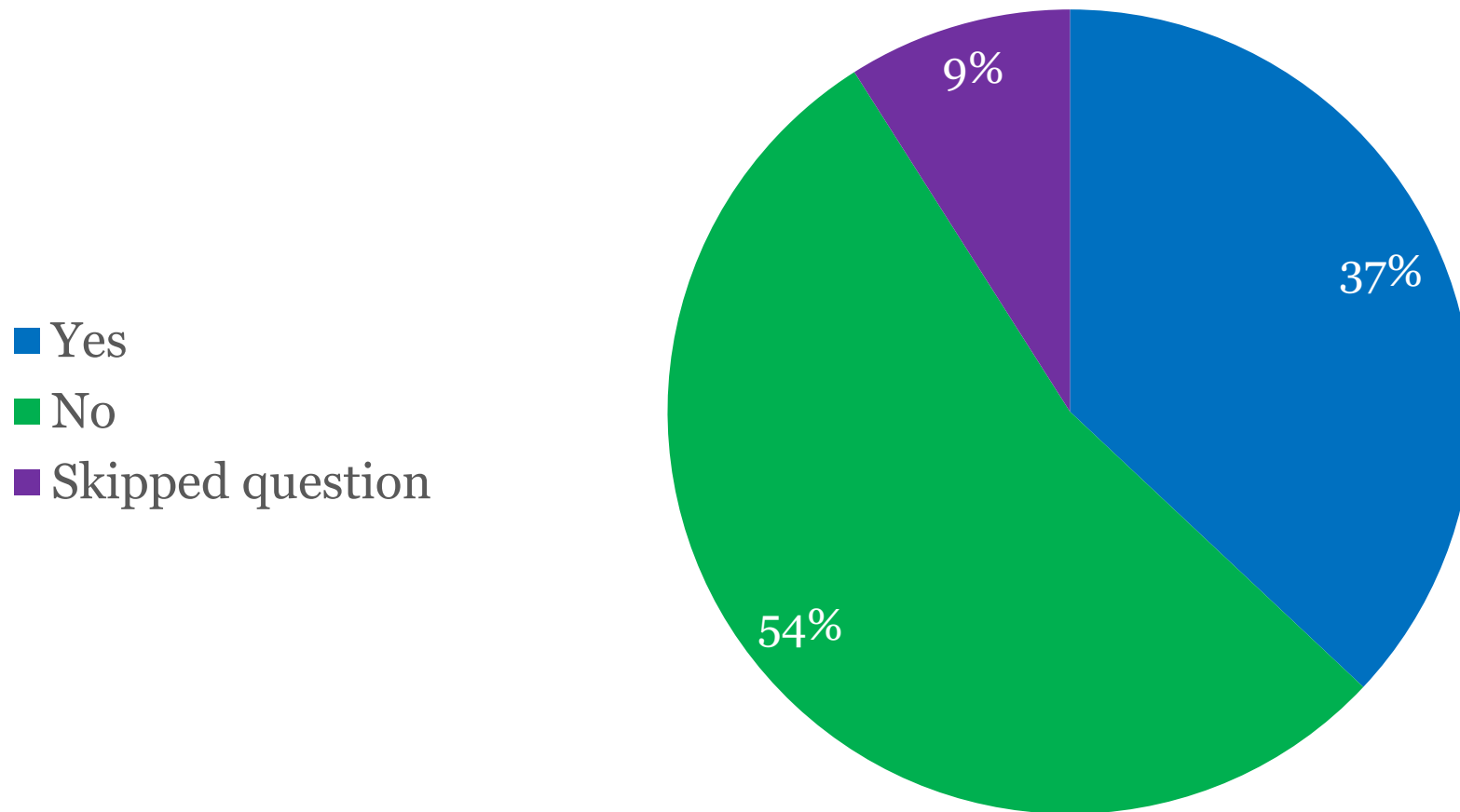


45%

Is ABA Therapy combined with other types of therapy visits?



Midwest Business Group on Health
The Source for Leading Health Benefits Professionals



Limits for ABA Therapy benefits

Visit Limits*

- 90 visits (which is combined with other therapy types)
- 30 visits
- 60 visits
- 90 visits for ABA therapy (not combined)

Age Limits*

- Through age 18

Other Limits*

- While self-funded, they follow the State of IL fully insured mandate

* 4 respondents to this question

Additional information on the limits applied to ABA Therapy:



- We use UHC's behavioral health solutions to manage cases
- ABA is being added in 2019 with medical utilization review/prior authorization under behavioral health UM program
- 85% after deductible. We limit physical and occupational therapy to 60 sessions per year. Speech therapy is limited to 30 visits per year. Autism treatment along with other diagnostic treatments would be subject to these limits.
- We only provide with one of our two health administrators (BCBS). We do not provide through our UHC plan options
- Pre-authorization required