

South Carolina Report Card Mixed on Employer Health Benefits

GREENVILLE, S.C., Aug. 31 /PRNewswire/ -- South Carolina businesses are attacking rising health care costs by expanding consumer-driven healthcare programs, adopting high deductible plans, and initiating wellness programs according to the **2010 South Carolina Employer Benefits Survey** released by Rosenfeld Einstein.

As medical costs rise nationally, PPO plan premiums average less in South Carolina at \$389 for single coverage versus \$410 nationally. High Deductible Health Plans (HDHPs), now 46% of surveyed plans across the state, average \$319 single compared to \$332 nationally.

And while South Carolina employees contribute an average of \$71 towards premiums versus \$67 nationally for PPO single coverage, those utilizing HDHP single coverage in South Carolina average lower contributions at \$39, versus \$45 contributed on average nationally.

Average PPO deductibles run significantly higher in South Carolina, averaging \$1,159 for single coverage and \$2,964 for family, versus national averages of \$634 and \$1,488 respectively. Out-of-pocket maximums average \$2,511 for single coverage in-state and \$2,228 nationally. HDHP single deductibles in South Carolina average \$2,327 versus \$1,838 nationally, while family deductibles average \$4,667 in-state and \$3,626 nationally.

The **2010 South Carolina Employer Benefits Survey** is conducted bi-annually by Rosenfeld Einstein to help South Carolina businesses benchmark benefit programs against peers to evaluate their competitive position, and determine if their organizations are providing competitive packages.

Other highlights include:

- **South Carolina is a leader** in embracing Consumer Directed Healthcare Plans, with 46% of surveyed companies offering such plans, up from 30% in 2008
- **Wellness programs in South Carolina are** gaining ground. Personal health assessments (offered by 38%), employee assistance programs (offered by 81%), discounts for non-tobacco use (19%) and banning of tobacco on campuses (44%) are positive indicators
- Nurse practitioners are provided onsite by 13.9% of respondents
- **57% of South Carolina companies offer employees two or more plans** to choose from, up from 45% in 2008
- **91% of employers offer 401(k), 403(b) or profit sharing plans** to employees, with 65.8% offering a company match
- **Short-term disability coverage** is offered by 81.4% of respondents, and **long-term disability coverage** is offered by 89.3% of respondents

"The record participation from nearly 200 businesses representing over 52,000 employees and dozens of industries is highly significant," said Howard Einstein, principal of Rosenfeld Einstein. "These findings provide actionable, current information to guide future benefits planning decisions."

For additional details, contact Einstein at **(864) 271-6336**.

SOURCE Rosenfeld Einstein