

2024



ANNUAL BENCHMARK REPORT



Produced by UnitedAg

This report helps you make informed decisions on your employee health benefits.

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REPORT BACKGROUND

At UnitedAg, we're always looking for ways to bring added value to your membership and support your organization's success. **We have been producing this valuable member report annually since 2016.**

This report provides insights into the health benefits landscape among UnitedAg peer organizations. Using simple charts and graphs, we cover key data points on employer contributions, number of health benefit plans offered, coverage waiting periods, deductibles, and out-of-pocket maximums. The data is categorized by large and small employer groups, industry sectors, and major regions across California and Arizona.

We hope you find this report useful and the data presentation clear. We welcome your feedback and look forward to providing future updates on industry norms and trends important to you as a UnitedAg member.

In an industry marked by employee fluctuation and constant market changes, this information helps you make informed decisions. Our goal is to provide a tool that strengthens employee retention and keeps your organization competitive with well-suited health benefits.



HOW THIS REPORT WORKS

This report utilizes aggregated data from calendar year 2024, sourced from UnitedAg member organizations operating in California and Arizona. These organizations provide employee health benefits through United Agricultural Benefit Trust (UABT).

The data centers around five important benchmarks which are important to employers when determining the right health benefits package for their organization and employees:

- 1.The **Employer Contribution** or amount you, as an employer, pay for your Employees' and their Dependents' medical benefits
- 2.The **Number of Plans** offered to eligible employees
- 3.The **Waiting Period** you apply to eligible employees prior to their being offered medical benefits
- 4.The **Deductible**
- 5.The **Out-of-Pocket Maximum**

Each section of the report represents a specific region – Bay Area, Central Coast, Central Valley, Northern California, Southern California and Inland, and Arizona. For each region, the data is broken out by Large Employer Groups, with 101 or more health benefits-eligible employees, and Small Employer Groups, with 2 to 100 eligible employees.

For each of these groups, the data is further broken out by each of our represented industry sectors – Growers; Growers, Shippers and Packers; and Supporting Businesses.


Please note that Livestock & Dairy is included in the Growers category. Growers who qualify are included in the Growers, Shippers, and Packers category. Labor is included in the Supporting Businesses category.

When looking at the Employer Contribution data, the percentages under the Employee and Dependent columns reflect the distribution of your peers who pay the contribution indicated for those two participant categories.

In the example shown below, 65% of employers cover 100% of the employee-only contributions and 45% of employers pay 0–39% of their dependents' portion of the contributions. The custom category indicates employers who may have more than one contribution strategy or a dollar contribution.

Further, if you combine the distribution of your peers who pay 60–79%, 80–99% and 100% employer contributions toward dependents, you find that 47% of employers actually cover a majority of the dependent contributions. For your convenience, we have highlighted data points in green that reflect the majority of your peers.

By taking time to compare and contrast the various data points in this report, you can determine how your organization's health benefits compare to your UnitedAg peers, and make better, more-informed benefits decisions going forward.

	Employer Contribution	Emp. %	Dep. %	# of Plans Offered	%	Waiting Period	%	Deductible	%	Out of Pocket	%
 GROWERS SHIPPERS PACKERS*	100%	65%	20%	4+	16%	60 days	43%	\$5,001+	40%	\$6,001+	40%
	80 - 99%	20%	20%	3	30%	30 days	25%	\$3,001 - \$5,000	4%	\$5,001 - \$6,000	25%
	60 - 79%	5%	7%	2	23%	< 30 days	32%	\$1,001 - \$3,000	37%	\$4,001 - \$5,000	0%
	40 - 59%	0%	0%	1	31%	Custom	0%	\$1 - \$1,000	19%	\$3,001 - \$4,000	10%
	0 - 39%	0%	45%					\$0	0%	\$0 - \$3,000	25%
	Custom	10%	8%								

*Sample benchmark data shown.

ANNUAL TRENDS & INSIGHTS

Below is a comparison of annual averages for monthly contributions and the number of health benefit plans offered by group size. Year-to-year changes are reflected from 2020 to 2024, providing a clear overview of trends and shifts in benefit plan offerings and contributions.

MONTHLY CONTRIBUTION (\$) PER EMPLOYEE

Monthly Contribution per EE						Annual Percent Change			
Group Size	2020	2021	2022	2023	2024	2020-21	2021-22	2022-23	2023-24
Large (101+)	\$693	\$739	\$685	\$736	\$1,154	+6.64%	-7.31%	+7.45%	+36.23%
Small (2-100)	\$949	\$956	\$905	\$984	\$1,054	+0.74%	-5.33%	+8.73%	+6.64%

HEALTH BENEFIT PLANS OFFERED

Number of Health Benefit Plans Offered						Annual Percent Change			
Group Size	2020	2021	2022	2023	2024	2020-21	2021-22	2022-23	2023-24
Large (101+)	743	698	616	499	391	-6.06%	-11.75%	-18.99%	-27.62%
Small (2-100)	1,646	1,599	1,512	1,137	1,199	-2.86%	-5.44%	-24.80%	5.17%



BAY AREA

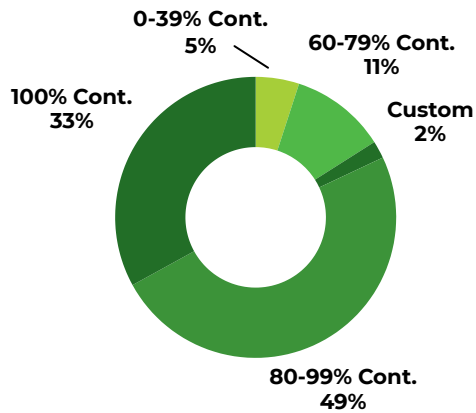
Regional Benchmark Data

LARGE EMPLOYER GROUPS (101+)

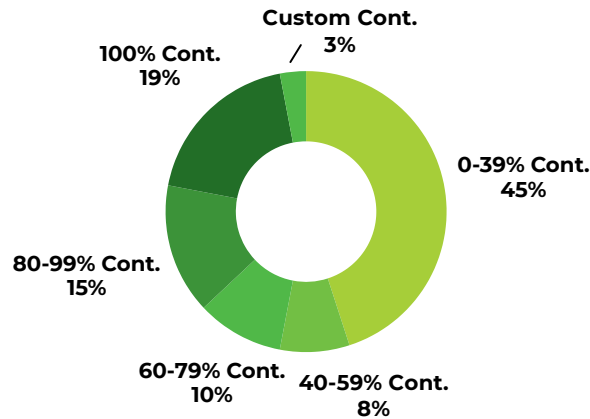
Benefits have remained consistent in this region with the high deductible plans of \$1,000 or more as the favored offerings. Contributions paid by employers have increased providing rich coverage for employees and customized offerings for dependents. Grower, Shippers, Packers, and Supporting businesses have increased benefit offerings to four plans or more. The Grower, Shippers, and Packers and Supporting businesses favor 60 day waiting periods.

**COUNTIES: ALAMEDA / CONTRA COSTA / MONTEREY
SAN BENITO / SAN FRANCISCO / SAN MATEO /
SANTA CLARA / SANTA CRUZ**

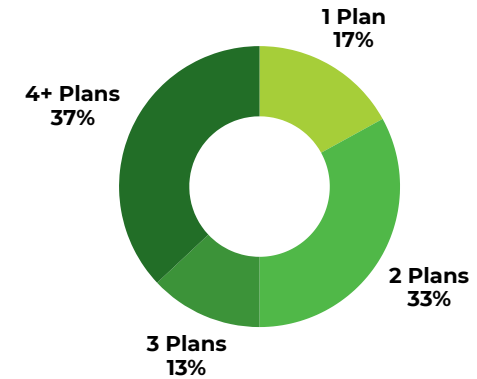
EMPLOYER CONTRIBUTION % FOR EMPLOYEE COVERAGE



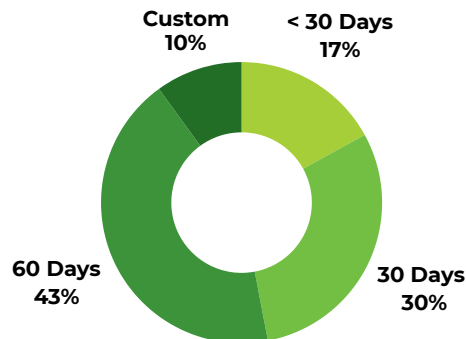
EMPLOYER CONTRIBUTION % FOR DEPENDENT COVERAGE



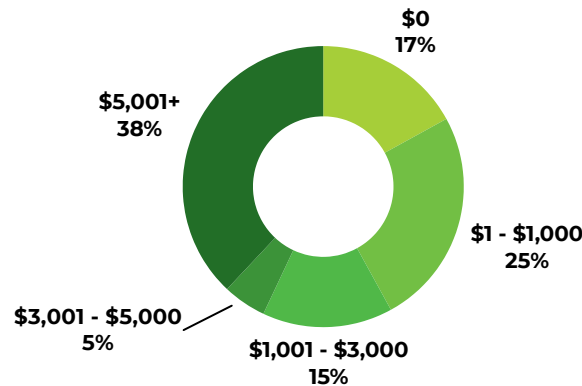
NUMBER OF PLANS OFFERED



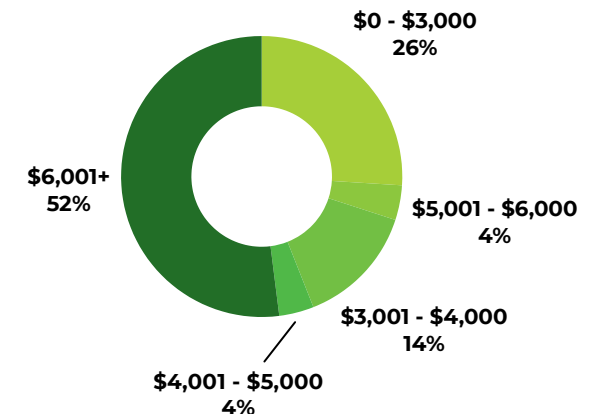
WAITING PERIOD FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET MAXIMUM



BAY AREA

Benchmark Data by Business Type

LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	37%	22%
80 - 99%	57%	14%
60 - 79%	2%	0%
40 - 59%	0%	6%
0 - 39%	4%	57%
Custom	0%	0%

# of Plans Offered	%
4+	19%
3	8%
2	11%
1	62%

Waiting Period	%
60 days	37%
30 days	31%
< 30 days	20%
Custom	12%

Deductible	%
\$5,001+	38%
\$3,001 - \$5,000	2%
\$1,001 - \$3,000	23%
\$1 - \$1,000	21%
\$0	16%

Out of Pocket Max	%
\$6,001+	57%
\$5,001 - \$6,000	5%
\$4,001 - \$5,000	2%
\$3,001 - \$4,000	11%
\$0 - \$3,000	25%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	29%	14%
80 - 99%	33%	0%
60 - 79%	38%	34%
40 - 59%	0%	14%
0 - 39%	0%	38%
Custom	0%	0%

# of Plans Offered	%
4+	16%
3	0%
2	84%
1	0%

Waiting Period	%
60 days	43%
30 days	43%
< 30 days	0%
Custom	14%

Deductible	%
\$5,001+	44%
\$3,001 - \$5,000	16%
\$1,001 - \$3,000	8%
\$1 - \$1,000	16%
\$0	16%

Out of Pocket Max	%
\$6,001+	60%
\$5,001 - \$6,000	4%
\$4,001 - \$5,000	16%
\$3,001 - \$4,000	4%
\$0 - \$3,000	16%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	31%	17%
80 - 99%	45%	26%
60 - 79%	9%	9%
40 - 59%	0%	6%
0 - 39%	9%	33%
Custom	6%	9%

# of Plans Offered	%
4+	11%
3	2%
2	80%
1	7%

Waiting Period	%
60 days	54%
30 days	20%
< 30 days	23%
Custom	3%

Deductible	%
\$5,001+	36%
\$3,001 - \$5,000	4%
\$1,001 - \$3,000	9%
\$1 - \$1,000	33%
\$0	18%

Out of Pocket Max	%
\$6,001+	41%
\$5,001 - \$6,000	4%
\$4,001 - \$5,000	2%
\$3,001 - \$4,000	20%
\$0 - \$3,000	33%

BAY AREA

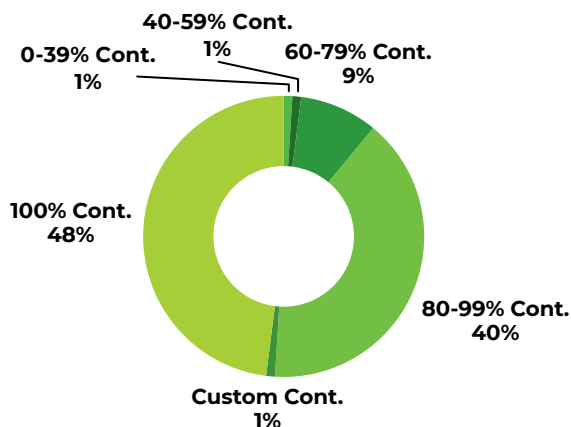
Regional Benchmark Data

SMALL EMPLOYER GROUPS (2-100)

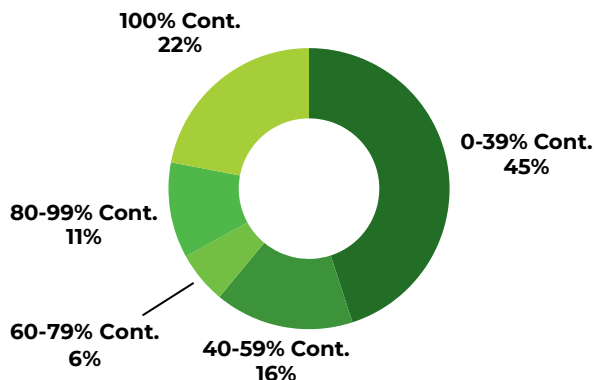
Benefits have remained consistent in this region with the high deductible plans of \$3,000 or more as the favored offerings. Employers have increased contributions for employees and have kept waiting periods consistent with years prior. Grower, Shippers, Packers, and Supporting businesses have continued to offer consolidated benefit offerings with one plan option being favored and waiting periods of 60 days.

**COUNTIES: ALAMEDA / CONTRA COSTA / MONTEREY
SAN BENITO / SAN FRANCISCO / SAN MATEO
SANTA CLARA / SANTA CRUZ**

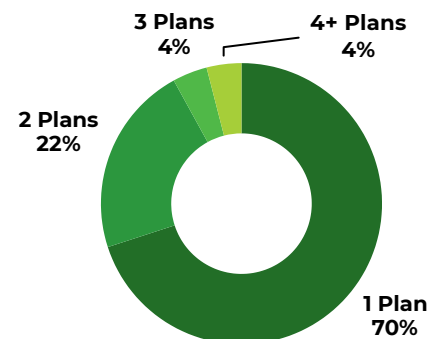
**EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE**



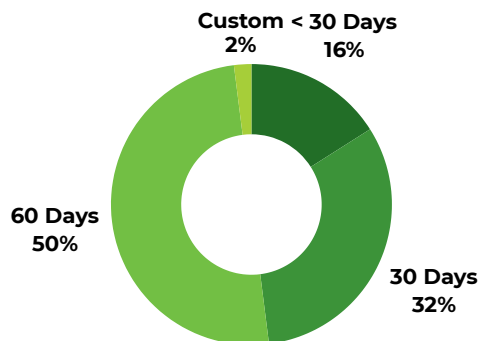
**EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE**



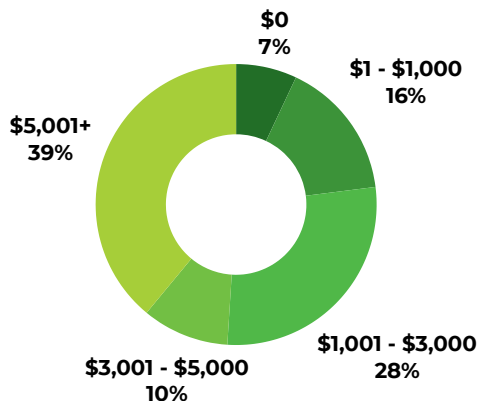
**NUMBER OF PLANS
OFFERED**



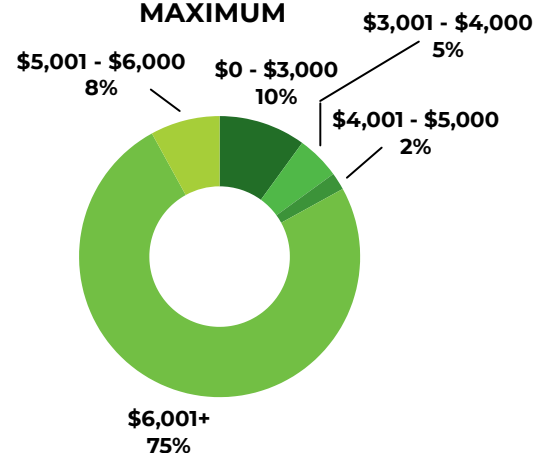
**WAITING PERIOD
FOR EMPLOYEE COVERAGE**



DEDUCTIBLE



**OUT OF POCKET
MAXIMUM**



BAY AREA

Benchmark Data by Business Type

SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	53%	28%
80 - 99%	38%	12%
60 - 79%	5%	5%
40 - 59%	2%	15%
0 - 39%	2%	40%
Custom	0%	0%

# of Plans Offered	%
4+	9%
3	7%
2	25%
1	59%

Waiting Period	%
60 days	42%
30 days	40%
< 30 days	13%
Custom	5%

Deductible	%
\$5,001+	41%
\$3,001 - \$5,000	11%
\$1,001 - \$3,000	17%
\$1 - \$1,000	20%
\$0	11%

Out of Pocket Max	%
\$6,001+	75%
\$5,001 - \$6,000	5%
\$4,001 - \$5,000	6%
\$3,001 - \$4,000	14%
\$0 - \$3,000	0%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	8%	8%
80 - 99%	92%	46%
60 - 79%	0%	0%
40 - 59%	0%	15%
0 - 39%	0%	31%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	1%
2	40%
1	59%

Waiting Period	%
60 days	46%
30 days	38%
< 30 days	16%
Custom	0%

Deductible	%
\$5,001+	36%
\$3,001 - \$5,000	21%
\$1,001 - \$3,000	29%
\$1 - \$1,000	14%
\$0	0%

Out of Pocket Max	%
\$6,001+	79%
\$5,001 - \$6,000	14%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	7%
\$0 - \$3,000	0%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	51%	19%
80 - 99%	34%	6%
60 - 79%	13%	7%
40 - 59%	0%	17%
0 - 39%	1%	51%
Custom	1%	0%

# of Plans Offered	%
4+	5%
3	0%
2	20%
1	75%

Waiting Period	%
60 days	55%
30 days	26%
< 30 days	18%
Custom	1%

Deductible	%
\$5,001+	39%
\$3,001 - \$5,000	7%
\$1,001 - \$3,000	35%
\$1 - \$1,000	13%
\$0	6%

Out of Pocket Max	%
\$6,001+	75%
\$5,001 - \$6,000	10%
\$4,001 - \$5,000	4%
\$3,001 - \$4,000	3%
\$0 - \$3,000	8%

CENTRAL COAST

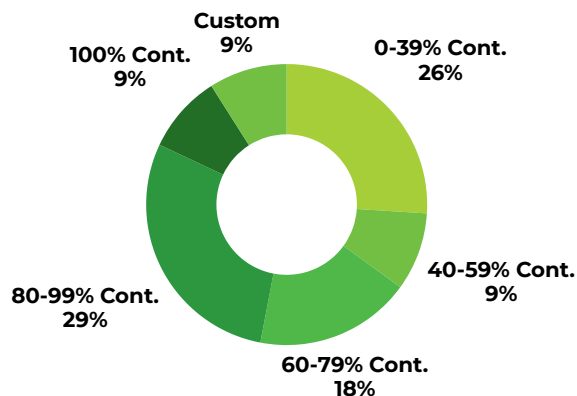
Regional Benchmark Data

LARGE EMPLOYER GROUPS (101+)

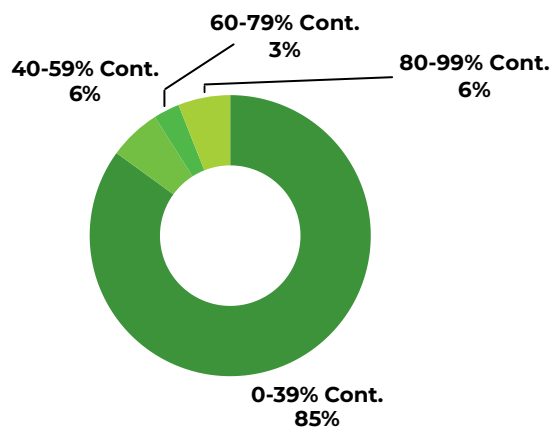
COUNTIES: SAN LUIS OBISPO / SANTA BARBARA / VENTURA

Central Coast large employer groups continues to offer the higher deductible and out of pocket maximum plans as the benefit offerings. Growers have reduced the number of plans offered to 2-4+ from 4+ in the prior year. All sectors continue to offer 60 day waiting periods with Growers, Shippers and Packers now offering employee contributions between 40-59%.

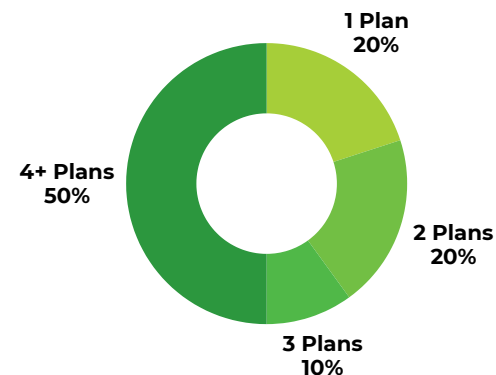
EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE



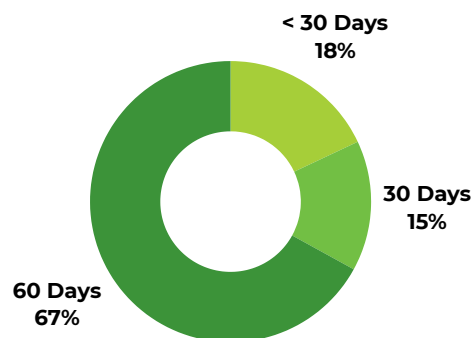
EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE



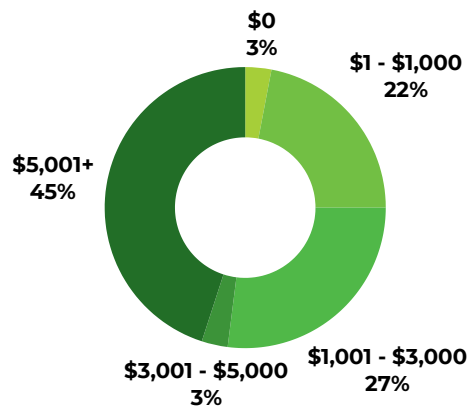
NUMBER OF PLANS
OFFERED



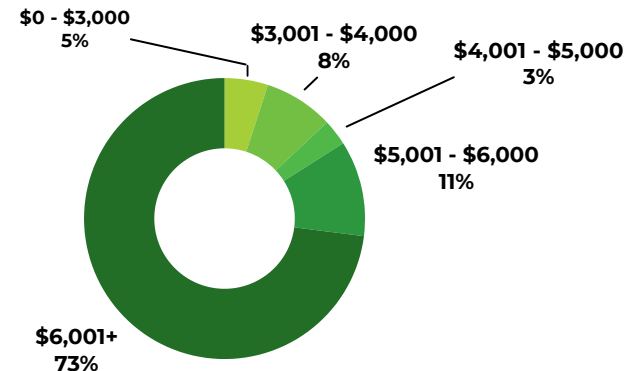
WAITING PERIOD
FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET
MAXIMUM



CENTRAL COAST

Benchmark Data by Business Type

LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	11%	0%
80 - 99%	30%	4%
60 - 79%	19%	0%
40 - 59%	4%	0%
0 - 39%	33%	96%
Custom	4%	0%

# of Plans Offered	%
4+	93%
3	6%
2	0%
1	0%

Waiting Period	%
60 days	70%
30 days	11%
< 30 days	19%
Custom	0%

Deductible	%
\$5,001+	47%
\$3,001 - \$5,000	3%
\$1,001 - \$3,000	23%
\$1 - \$1,000	27%
\$0	0%

Out of Pocket Max	%
\$6,001+	70%
\$5,001 - \$6,000	10%
\$4,001 - \$5,000	3%
\$3,001 - \$4,000	10%
\$0 - \$3,000	7%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	0%	0%
80 - 99%	33%	33%
60 - 79%	0%	0%
40 - 59%	67%	67%
0 - 39%	0%	0%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	47%
1	53%

Waiting Period	%
60 days	33%
30 days	67%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	33%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	33%
\$1 - \$1,000	0%
\$0	33%

Out of Pocket Max	%
\$6,001+	67%
\$5,001 - \$6,000	33%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	0%
\$0 - \$3,000	0%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	0%	0%
80 - 99%	25%	0%
60 - 79%	25%	25%
40 - 59%	0%	0%
0 - 39%	0%	75%
Custom	50%	0%

# of Plans Offered	%
4+	0%
3	0%
2	0%
1	100%

Waiting Period	%
60 days	75%
30 days	0%
< 30 days	25%
Custom	0%

Deductible	%
\$5,001+	50%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	50%
\$1 - \$1,000	0%
\$0	0%

Out of Pocket Max	%
\$6,001+	100%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	0%
\$0 - \$3,000	0%

CENTRAL COAST

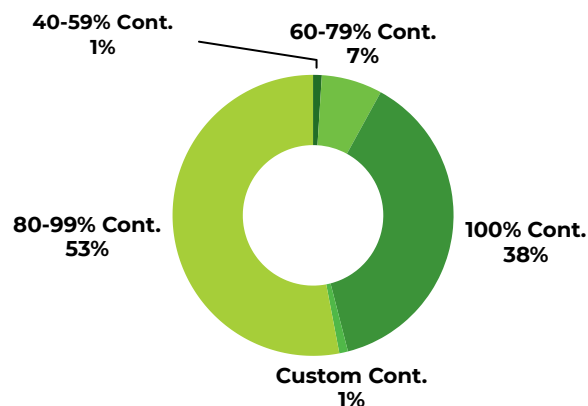
Regional Benchmark Data

SMALL EMPLOYER GROUPS (2-100)

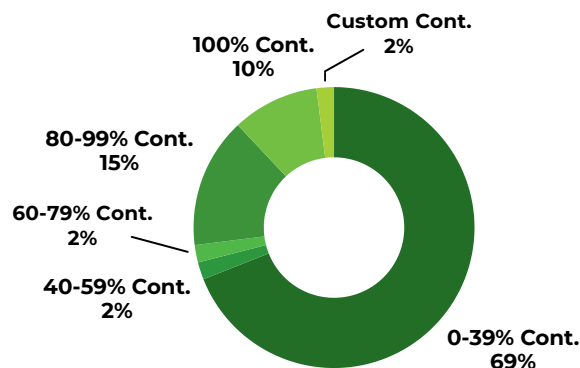
COUNTIES: SAN LUIS OBISPO / SANTA BARBARA / VENTURA

Central Coast small employer groups offer rich benefit plan offerings with over half the plans under \$1,000 deductible and lower out of pocket maximums. All sectors have increased employer contributions for employees and held contributions steady for dependents. The Central Coast continue to offer rich individual plans to all of their groups.

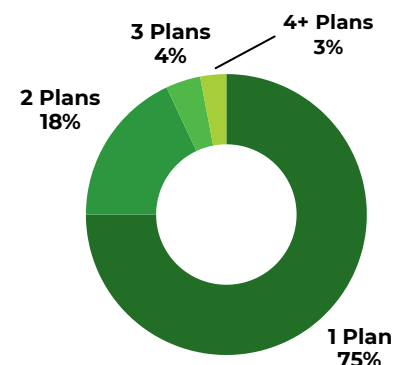
EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE



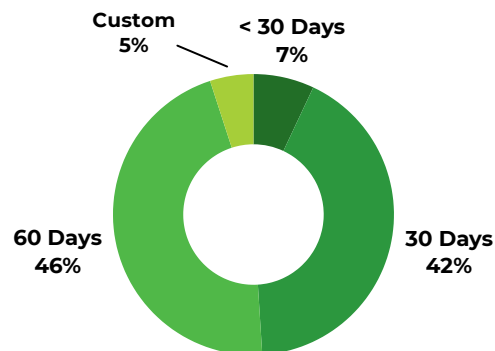
EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE



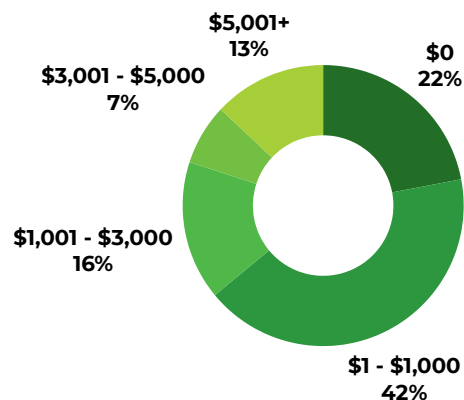
NUMBER OF PLANS
OFFERED



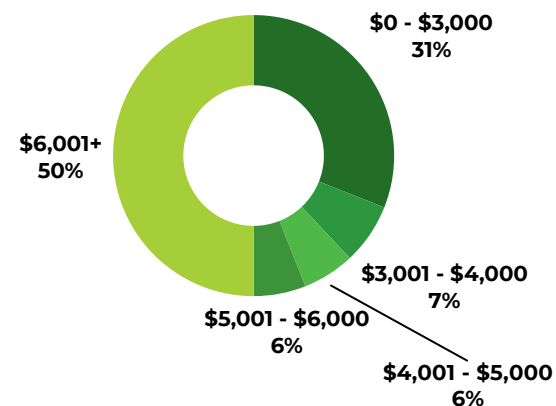
WAITING PERIOD
FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET
MAXIMUM



CENTRAL COAST

Benchmark Data by Business Type

SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	38%	8%
80 - 99%	54%	14%
60 - 79%	7%	3%
40 - 59%	1%	0%
0 - 39%	0%	72%
Custom	0%	3%

# of Plans Offered	%
4+	1%
3	4%
2	22%
1	73%

Waiting Period	%
60 days	42%
30 days	48%
< 30 days	6%
Custom	4%

Deductible	%
\$5,001+	13%
\$3,001 - \$5,000	4%
\$1,001 - \$3,000	12%
\$1 - \$1,000	42%
\$0	29%

Out of Pocket Max	%
\$6,001+	50%
\$5,001 - \$6,000	3%
\$4,001 - \$5,000	3%
\$3,001 - \$4,000	6%
\$0 - \$3,000	38%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	50%	17%
80 - 99%	42%	8%
60 - 79%	0%	0%
40 - 59%	0%	0%
0 - 39%	0%	75%
Custom	8%	0%

# of Plans Offered	%
4+	0%
3	0%
2	9%
1	91%

Waiting Period	%
60 days	58%
30 days	17%
< 30 days	17%
Custom	8%

Deductible	%
\$5,001+	18%
\$3,001 - \$5,000	9%
\$1,001 - \$3,000	18%
\$1 - \$1,000	46%
\$0	9%

Out of Pocket Max	%
\$6,001+	73%
\$5,001 - \$6,000	9%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	9%
\$0 - \$3,000	9%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	32%	12%
80 - 99%	56%	20%
60 - 79%	12%	0%
40 - 59%	0%	8%
0 - 39%	0%	60%
Custom	0%	0%

# of Plans Offered	%
4+	7%
3	0%
2	7%
1	86%

Waiting Period	%
60 days	52%
30 days	36%
< 30 days	8%
Custom	4%

Deductible	%
\$5,001+	8%
\$3,001 - \$5,000	13%
\$1,001 - \$3,000	24%
\$1 - \$1,000	42%
\$0	13%

Out of Pocket Max	%
\$6,001+	41%
\$5,001 - \$6,000	13%
\$4,001 - \$5,000	17%
\$3,001 - \$4,000	8%
\$0 - \$3,000	21%

CENTRAL VALLEY

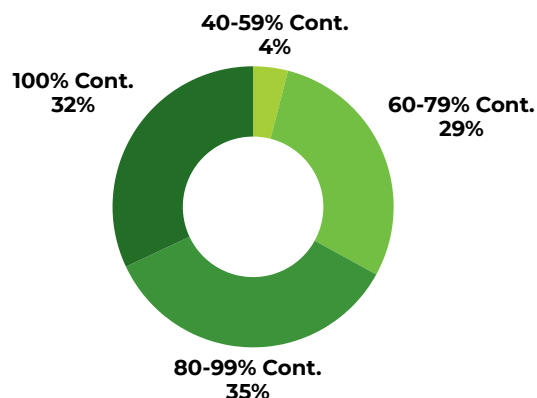
Regional Benchmark Data

LARGE EMPLOYER GROUPS (101+)

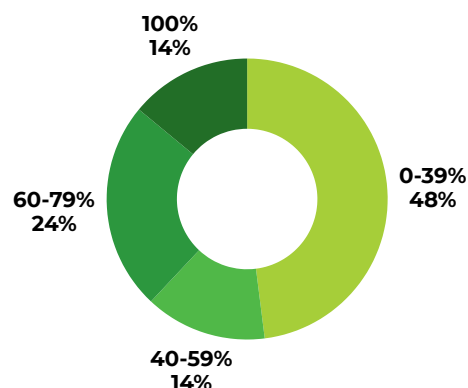
COUNTIES: FRESNO / KERN / KINGS / MADERA / MARIPOSA
MERCED / SAN JOAQUIN / STANISLAUS / TULARE

Large employers in the Central Valley provide rich coverage for the employee and dependent contributions. There is an equal mix of low and high deductible plan offerings. Waiting periods have remained consistent at 60 days for most groups. Growers, Shippers and Packers have increased the number of plan offerings, with additional benefits at the location level.

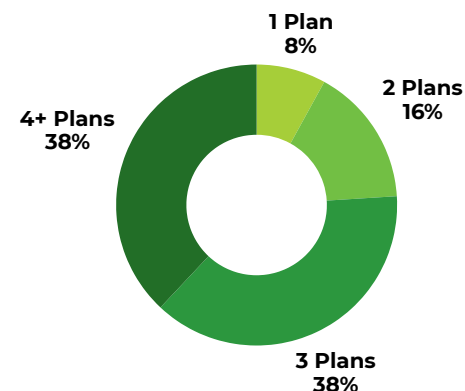
EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE



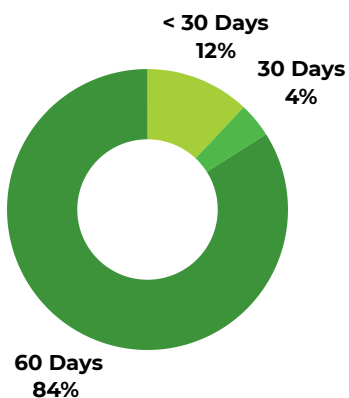
EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE



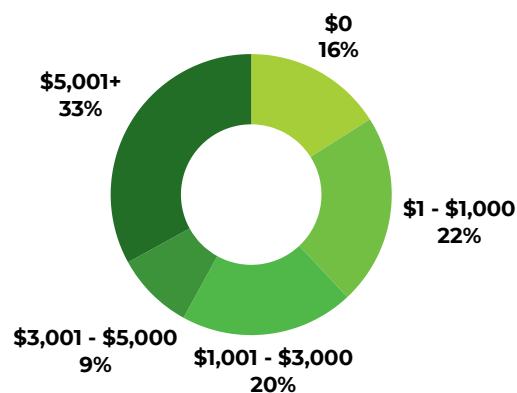
NUMBER OF PLANS
OFFERED



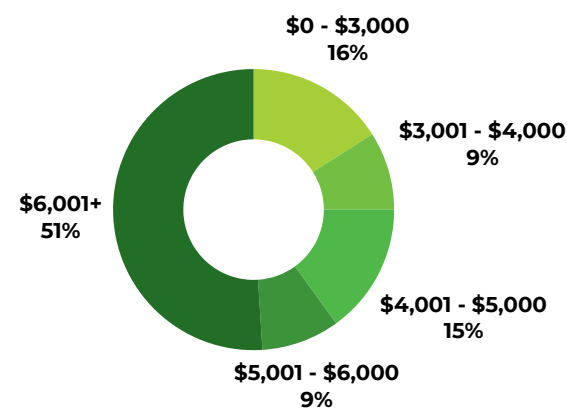
WAITING PERIOD
FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET
MAXIMUM



CENTRAL VALLEY

Benchmark Data by Business Type

LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	65%	30%
80 - 99%	9%	0%
60 - 79%	22%	22%
40 - 59%	4%	9%
0 - 39%	0%	39%
Custom	0%	0%

# of Plans Offered	%
4+	83%
3	3%
2	14%
1	0%

Waiting Period	%
60 days	83%
30 days	0%
< 30 days	17%
Custom	0%

Deductible	%
\$5,001+	33%
\$3,001 - \$5,000	7%
\$1,001 - \$3,000	19%
\$1 - \$1,000	22%
\$0	19%

Out of Pocket Max	%
\$6,001+	52%
\$5,001 - \$6,000	11%
\$4,001 - \$5,000	11%
\$3,001 - \$4,000	7%
\$0 - \$3,000	19%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	0%	0%
80 - 99%	60%	0%
60 - 79%	40%	20%
40 - 59%	0%	30%
0 - 39%	0%	50%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	100%
2	0%
1	0%

Waiting Period	%
60 days	100%
30 days	0%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	37%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	27%
\$1 - \$1,000	18%
\$0	18%

Out of Pocket Max	%
\$6,001+	55%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	18%
\$3,001 - \$4,000	9%
\$0 - \$3,000	18%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	6%	0%
80 - 99%	56%	0%
60 - 79%	32%	31%
40 - 59%	6%	13%
0 - 39%	0%	56%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	19%
2	10%
1	71%

Waiting Period	%
60 days	74%
30 days	13%
< 30 days	13%
Custom	0%

Deductible	%
\$5,001+	29%
\$3,001 - \$5,000	18%
\$1,001 - \$3,000	18%
\$1 - \$1,000	23%
\$0	12%

Out of Pocket Max	%
\$6,001+	46%
\$5,001 - \$6,000	12%
\$4,001 - \$5,000	18%
\$3,001 - \$4,000	12%
\$0 - \$3,000	12%

CENTRAL VALLEY

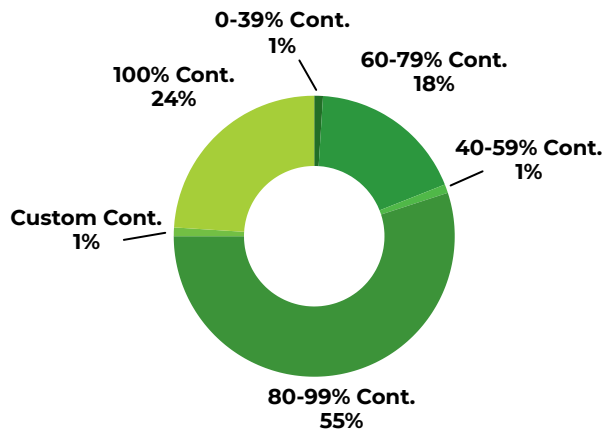
Regional Benchmark Data

SMALL EMPLOYER GROUPS (2-100)

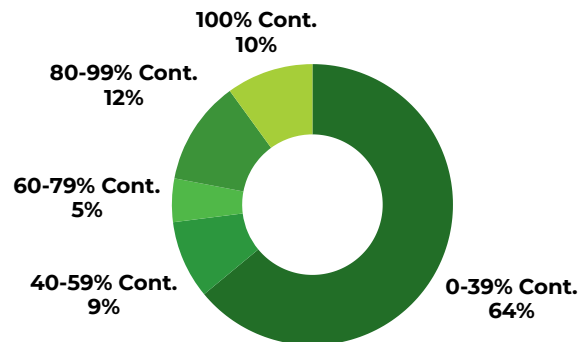
COUNTIES: FRESNO / KERN / KINGS / MADERA / MARIPOSA
MERCED / SAN JOAQUIN / STANISLAUS / TULARE

Central Valley small employer groups continue to offer high deductible plans with higher out of pocket maximums. Contributions for employee benefits have increased in this region with 98% of employers contributing more than 60% towards the employee. The waiting period trend for all categories has remained at 60 days with one plan offering for most employers.

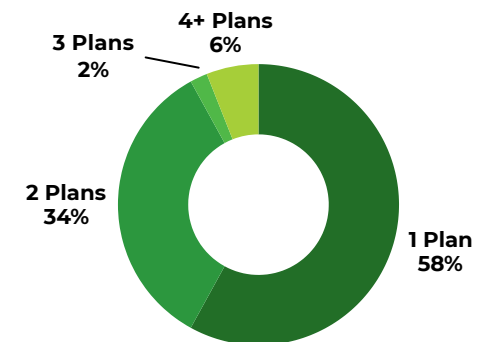
EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE



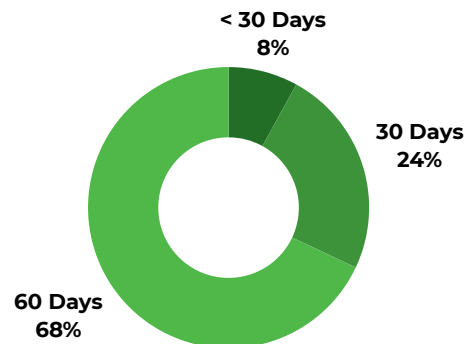
EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE



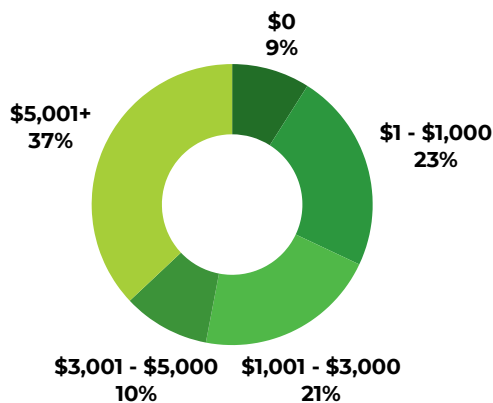
NUMBER OF PLANS
OFFERED



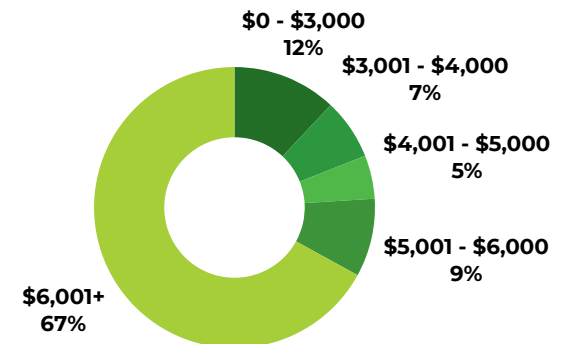
WAITING PERIOD
FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET
MAXIMUM



CENTRAL VALLEY

Benchmark Data by Business Type

SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	42%	17%
80 - 99%	46%	6%
60 - 79%	10%	2%
40 - 59%	1%	8%
0 - 39%	0%	67%
Custom	1%	0%

# of Plans Offered	%
4+	9%
3	0%
2	44%
1	47%

Waiting Period	%
60 days	75%
30 days	22%
< 30 days	3%
Custom	0%

Deductible	%
\$5,001+	47%
\$3,001 - \$5,000	9%
\$1,001 - \$3,000	16%
\$1 - \$1,000	23%
\$0	5%

Out of Pocket Max	%
\$6,001+	77%
\$5,001 - \$6,000	6%
\$4,001 - \$5,000	2%
\$3,001 - \$4,000	7%
\$0 - \$3,000	8%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	12%	6%
80 - 99%	76%	21%
60 - 79%	6%	9%
40 - 59%	0%	0%
0 - 39%	6%	65%
Custom	0%	0%

# of Plans Offered	%
4+	8%
3	11%
2	24%
1	57%

Waiting Period	%
60 days	61%
30 days	24%
< 30 days	15%
Custom	0%

Deductible	%
\$5,001+	45%
\$3,001 - \$5,000	6%
\$1,001 - \$3,000	10%
\$1 - \$1,000	23%
\$0	16%

Out of Pocket Max	%
\$6,001+	58%
\$5,001 - \$6,000	6%
\$4,001 - \$5,000	10%
\$3,001 - \$4,000	10%
\$0 - \$3,000	16%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	15%	6%
80 - 99%	58%	15%
60 - 79%	25%	6%
40 - 59%	1%	13%
0 - 39%	1%	60%
Custom	0%	0%

# of Plans Offered	%
4+	7%
3	0%
2	31%
1	62%

Waiting Period	%
60 days	64%
30 days	25%
< 30 days	10%
Custom	1%

Deductible	%
\$5,001+	29%
\$3,001 - \$5,000	10%
\$1,001 - \$3,000	27%
\$1 - \$1,000	24%
\$0	10%

Out of Pocket Max	%
\$6,001+	63%
\$5,001 - \$6,000	12%
\$4,001 - \$5,000	5%
\$3,001 - \$4,000	6%
\$0 - \$3,000	14%

NORTHERN CA

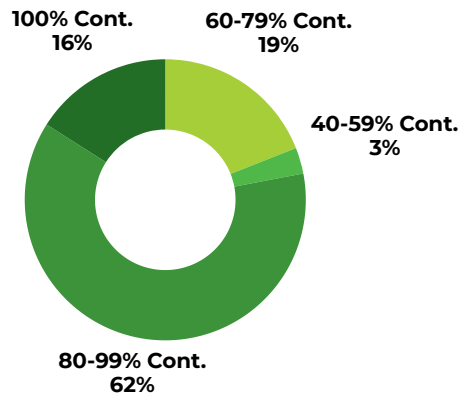
Regional Benchmark Data

LARGE EMPLOYER GROUPS (101+)

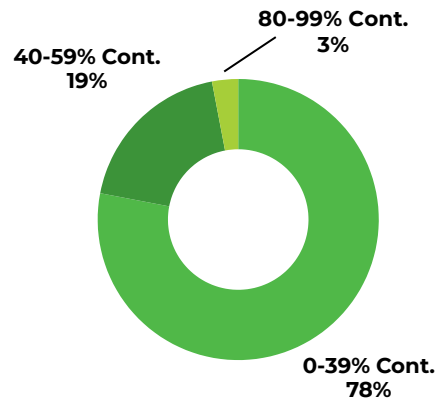
COUNTIES: ALPINE / AMADOR / BUTTE / CALAVERAS / COLUSA / DEL NORTE
EL DORADO / GLENN / HUMBOLDT / LAKE / LASSEN / MARIN / MENDOCINO / MODOC
NAPA / NEVADA / PLACER / PLUMAS / SACRAMENTO / SHASTA / SIERRA / SISKIYOU
SOLANO / SONOMA / SUTTER / TEHAMA / TRINITY / YOLO / YUBA

In Northern California, large employer groups have increased contributions for employee and dependent coverage this year. The plans offered have lower deductibles and out of pocket maximums than the prior year, while, the number of plans offered have remained consistent. Waiting periods for the Growers, Shippers and Packers are 60 days and Growers offer 30 days.

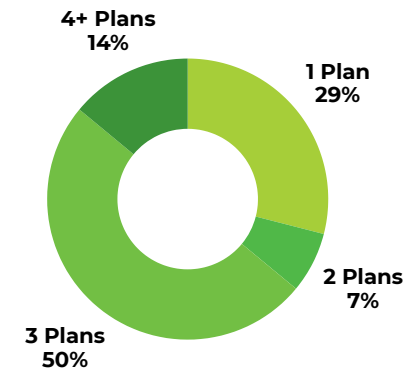
EMPLOYER CONTRIBUTION % FOR EMPLOYEE COVERAGE



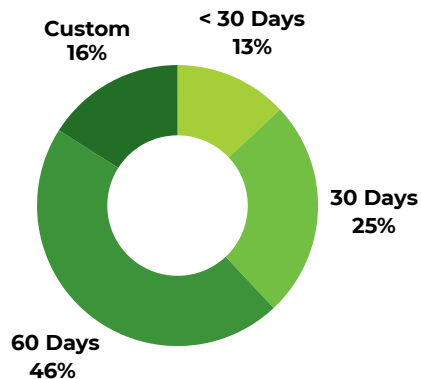
EMPLOYER CONTRIBUTION % FOR DEPENDENT COVERAGE



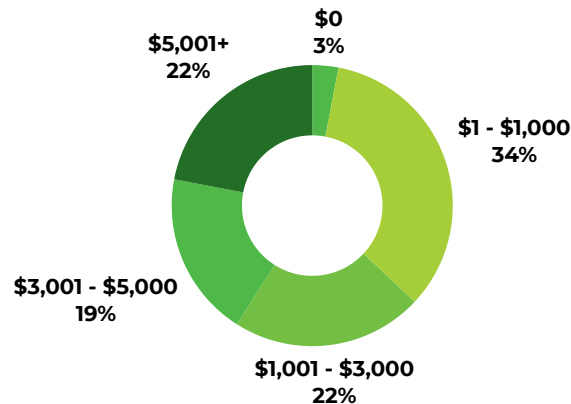
NUMBER OF PLANS OFFERED



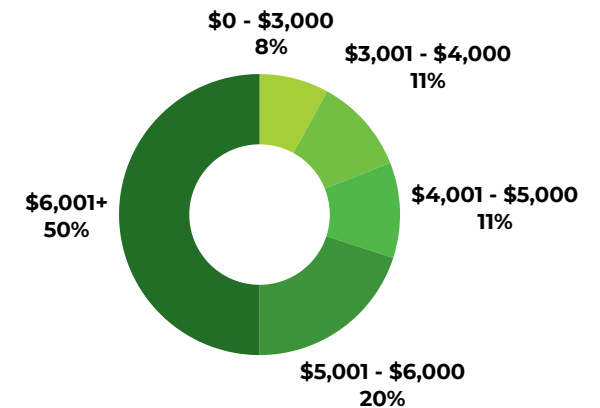
WAITING PERIOD FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET MAXIMUM



NORTHERN CA

Benchmark Data by Business Type

LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	20%	0%
80 - 99%	50%	10%
60 - 79%	30%	0%
40 - 59%	0%	0%
0 - 39%	0%	90%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	66%
2	0%
1	34%

Waiting Period	%
60 days	20%
30 days	50%
< 30 days	0%
Custom	30%

Deductible	%
\$5,001+	39%
\$3,001 - \$5,000	15%
\$1,001 - \$3,000	23%
\$1 - \$1,000	15%
\$0	8%

Out of Pocket Max	%
\$6,001+	69%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	8%
\$3,001 - \$4,000	15%
\$0 - \$3,000	8%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	23%	0%
80 - 99%	46%	0%
60 - 79%	23%	0%
40 - 59%	8%	46%
0 - 39%	0%	54%
Custom	0%	0%

# of Plans Offered	%
4+	5%
3	31%
2	30%
1	34%

Waiting Period	%
60 days	46%
30 days	23%
< 30 days	31%
Custom	0%

Deductible	%
\$5,001+	7%
\$3,001 - \$5,000	21%
\$1,001 - \$3,000	14%
\$1 - \$1,000	58%
\$0	0%

Out of Pocket Max	%
\$6,001+	36%
\$5,001 - \$6,000	43%
\$4,001 - \$5,000	7%
\$3,001 - \$4,000	0%
\$0 - \$3,000	14%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	0%	0%
80 - 99%	100%	0%
60 - 79%	0%	0%
40 - 59%	0%	0%
0 - 39%	0%	100%
Custom	0%	0%

# of Plans Offered	%
4+	52%
3	15%
2	0%
1	33%

Waiting Period	%
60 days	78%
30 days	0%
< 30 days	0%
Custom	22%

Deductible	%
\$5,001+	22%
\$3,001 - \$5,000	22%
\$1,001 - \$3,000	34%
\$1 - \$1,000	22%
\$0	0%

Out of Pocket Max	%
\$6,001+	45%
\$5,001 - \$6,000	11%
\$4,001 - \$5,000	22%
\$3,001 - \$4,000	22%
\$0 - \$3,000	0%

NORTHERN CA

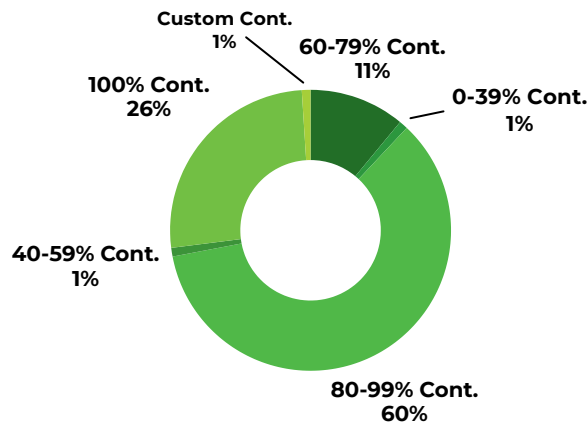
Regional Benchmark Data

SMALL EMPLOYER GROUPS (2-100)

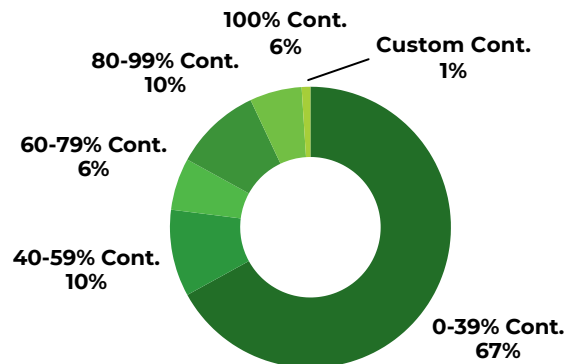
COUNTIES: ALPINE / AMADOR / BUTTE / CALAVERAS / COLUSA / DEL NORTE
EL DORADO / GLENN / HUMBOLDT / LAKE / LASSEN / MARIN / MENDOCINO / MODOC
NAPA / NEVADA / PLACER / PLUMAS / SACRAMENTO / SHASTA / SIERRA / SISKIYOU
SOLANO / SONOMA / SUTTER / TEHAMA / TRINITY / YOLO / YUBA

Northern California, small employer groups continues to offer higher deductible and out of pocket maximum plans as the benefit offerings with over 60% of groups offering one plan to all employees. The waiting period trend continues to be at the 60 day mark for all segments. In this region, employer contributions have remained rich for employees and competitive for dependents.

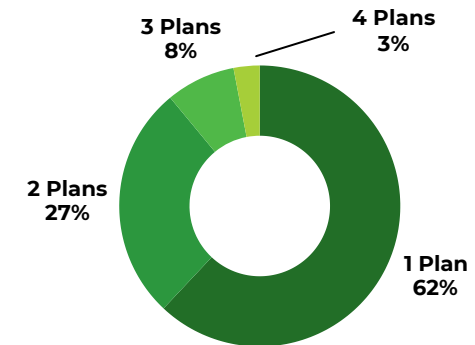
EMPLOYER CONTRIBUTION % FOR EMPLOYEE COVERAGE



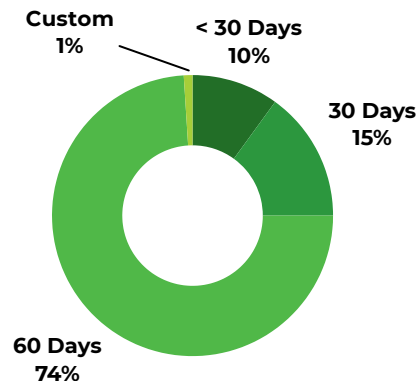
EMPLOYER CONTRIBUTION % FOR DEPENDENT COVERAGE



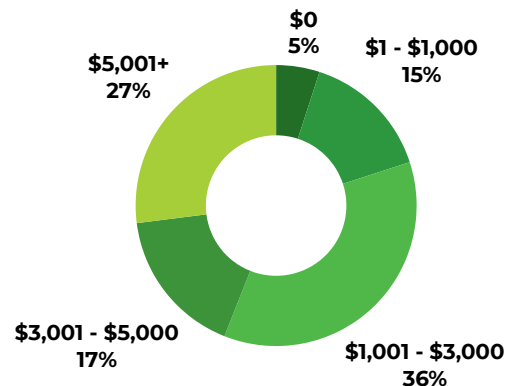
NUMBER OF PLANS OFFERED



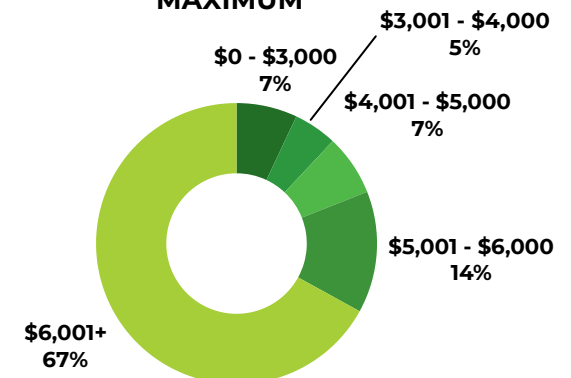
WAITING PERIOD FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET MAXIMUM



NORTHERN CA

Benchmark Data by Business Type

SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	29%	8%
80 - 99%	62%	14%
60 - 79%	7%	3%
40 - 59%	1%	7%
0 - 39%	1%	67%
Custom	0%	1%

# of Plans Offered	%
4+	4%
3	10%
2	17%
1	69%

Waiting Period	%
60 days	72%
30 days	16%
< 30 days	11%
Custom	1%

Deductible	%
\$5,001+	24%
\$3,001 - \$5,000	19%
\$1,001 - \$3,000	35%
\$1 - \$1,000	17%
\$0	5%

Out of Pocket Max	%
\$6,001+	67%
\$5,001 - \$6,000	15%
\$4,001 - \$5,000	7%
\$3,001 - \$4,000	2%
\$0 - \$3,000	9%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	29%	5%
80 - 99%	51%	0%
60 - 79%	20%	10%
40 - 59%	0%	12%
0 - 39%	0%	73%
Custom	0%	0%

# of Plans Offered	%
4+	3%
3	8%
2	26%
1	63%

Waiting Period	%
60 days	73%
30 days	15%
< 30 days	10%
Custom	2%

Deductible	%
\$5,001+	15%
\$3,001 - \$5,000	26%
\$1,001 - \$3,000	28%
\$1 - \$1,000	26%
\$0	5%

Out of Pocket Max	%
\$6,001+	65%
\$5,001 - \$6,000	9%
\$4,001 - \$5,000	5%
\$3,001 - \$4,000	14%
\$0 - \$3,000	7%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	24%	5%
80 - 99%	62%	8%
60 - 79%	12%	7%
40 - 59%	1%	12%
0 - 39%	0%	66%
Custom	1%	2%

# of Plans Offered	%
4+	2%
3	6%
2	34%
1	58%

Waiting Period	%
60 days	76%
30 days	14%
< 30 days	9%
Custom	1%

Deductible	%
\$5,001+	31%
\$3,001 - \$5,000	14%
\$1,001 - \$3,000	39%
\$1 - \$1,000	11%
\$0	5%

Out of Pocket Max	%
\$6,001+	69%
\$5,001 - \$6,000	13%
\$4,001 - \$5,000	7%
\$3,001 - \$4,000	5%
\$0 - \$3,000	6%

SOUTHERN CA AND INLAND

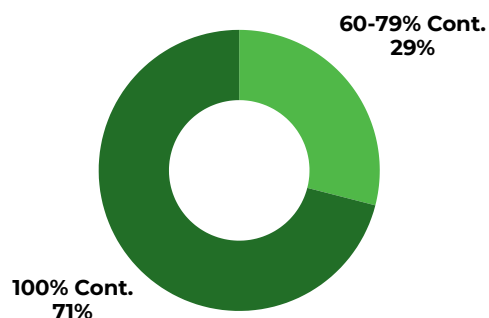
Regional Benchmark Data

LARGE EMPLOYER GROUPS (101+)

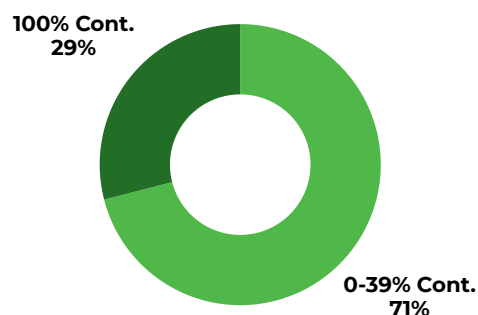
COUNTIES: IMPERIAL / INYO / LOS ANGELES / MONO / ORANGE
RIVERSIDE / SAN BERNARDINO / SAN DIEGO

Southern California and Inland large employer groups continue to offer multiple deductible offerings and plans. Employer contributions are rich for employees in all business types and are highest for dependents in the Supporting Businesses. The waiting periods are generous with most groups providing benefits to employees with under 30 days of employment.

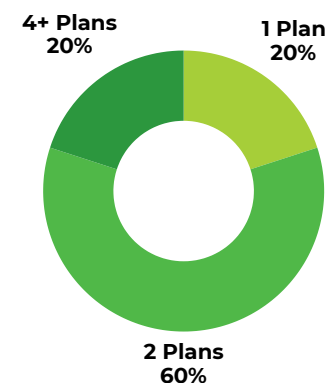
EMPLOYER CONTRIBUTION %
FOR EMPLOYEE COVERAGE



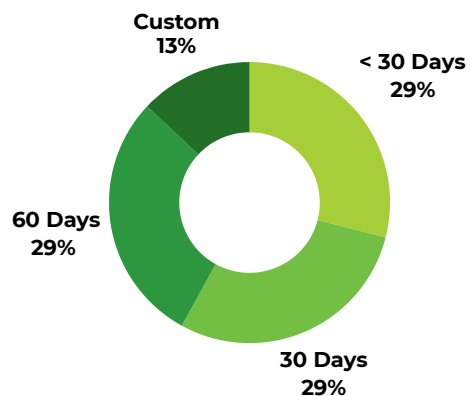
EMPLOYER CONTRIBUTION %
FOR DEPENDENT COVERAGE



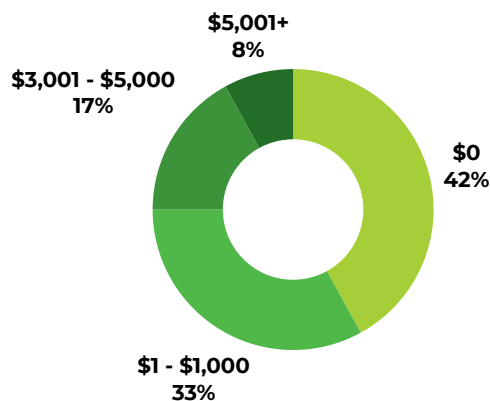
NUMBER OF PLANS
OFFERED



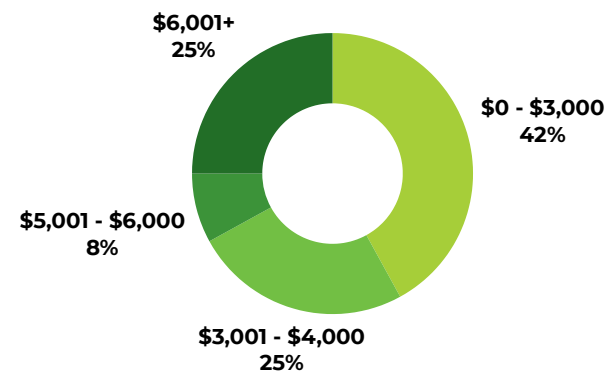
WAITING PERIOD
FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET
MAXIMUM



SOUTHERN CA AND INLAND

LARGE EMPLOYER GROUPS (101+)



Benchmark Data by Business Type



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	100%	0%
80 - 99%	0%	0%
60 - 79%	0%	0%
40 - 59%	0%	0%
0 - 39%	0%	100%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	100%
1	0%

Waiting Period	%
60 days	0%
30 days	0%
< 30 days	0%
Custom	100%

Deductible	%
\$5,001+	50%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	0%
\$1 - \$1,000	50%
\$0	0%

Out of Pocket Max	%
\$6,001+	50%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	50%
\$0 - \$3,000	0%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	100%	100%
80 - 99%	0%	0%
60 - 79%	0%	0%
40 - 59%	0%	0%
0 - 39%	0%	0%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	100%
1	0%

Waiting Period	%
60 days	0%
30 days	100%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	0%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	0%
\$1 - \$1,000	50%
\$0	50%

Out of Pocket Max	%
\$6,001+	0%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	50%
\$0 - \$3,000	50%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	60%	20%
80 - 99%	0%	0%
60 - 79%	40%	0%
40 - 59%	0%	0%
0 - 39%	0%	80%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	50%
1	50%

Waiting Period	%
60 days	40%
30 days	20%
< 30 days	40%
Custom	0%

Deductible	%
\$5,001+	0%
\$3,001 - \$5,000	25%
\$1,001 - \$3,000	0%
\$1 - \$1,000	25%
\$0	50%

Out of Pocket Max	%
\$6,001+	24%
\$5,001 - \$6,000	13%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	13%
\$0 - \$3,000	50%

SOUTHERN CA AND INLAND

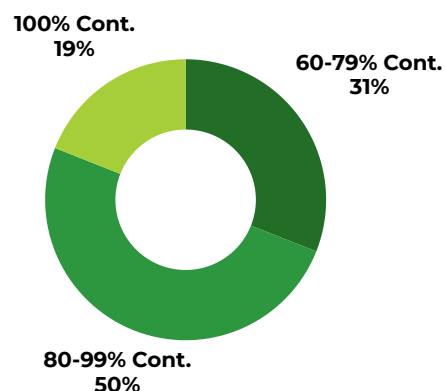
Regional Benchmark Data

SMALL EMPLOYER GROUPS (2-100)

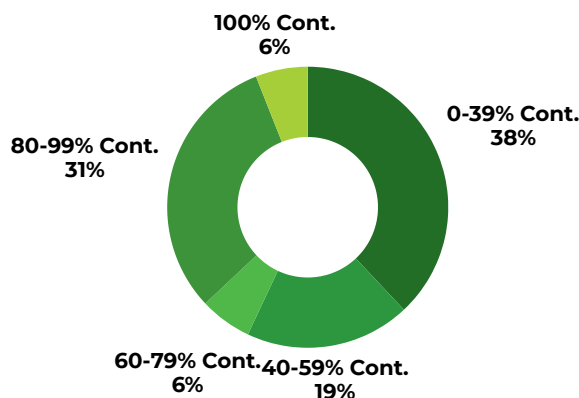
Southern California and Inland small employer groups have continued to offer a mix of deductible plan offerings ranging from \$0 to \$6,350 this year, 44% of the groups offering plans with a \$1,000 or less deductible. Waiting periods have remained steady at 60 days as the preferred time frame. Employer contribution range decreased for both the employee and dependents for all segments.

COUNTIES: IMPERIAL / INYO / LOS ANGELES / MONO / ORANGE
RIVERSIDE / SAN BERNARDINO / SAN DIEGO

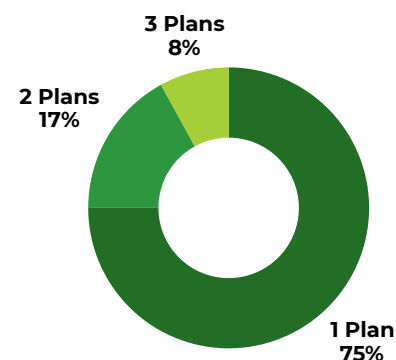
EMPLOYER CONTRIBUTION % FOR EMPLOYEE COVERAGE



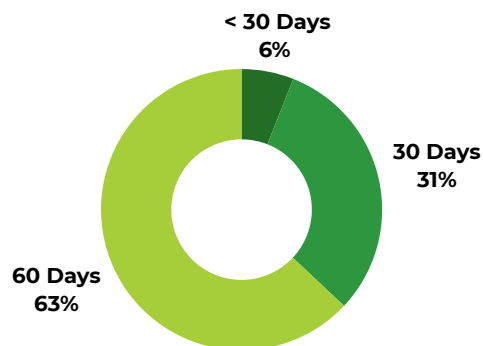
EMPLOYER CONTRIBUTION % FOR DEPENDENT COVERAGE



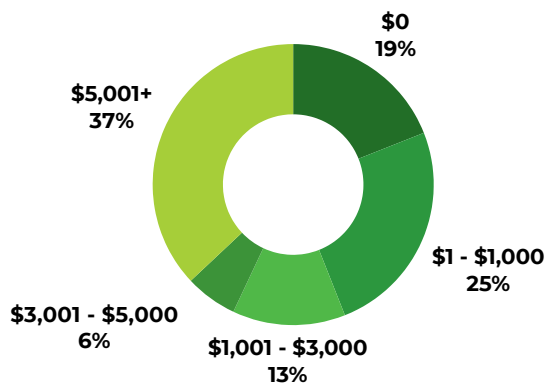
NUMBER OF PLANS OFFERED



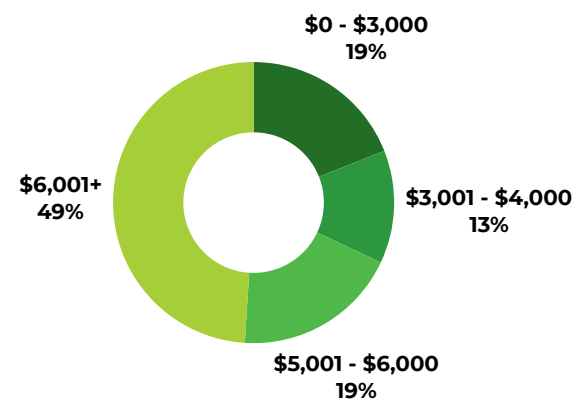
WAITING PERIOD FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET MAXIMUM



SOUTHERN CA AND INLAND

SMALL EMPLOYER GROUPS (2-100)



Benchmark Data by Business Type



GROWERS

Employer Contribution	Emp. %	Dep. %
100%	17%	17%
80 - 99%	50%	33%
60 - 79%	33%	0%
40 - 59%	0%	0%
0 - 39%	0%	50%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	91%
1	9%

Waiting Period	%
60 days	83%
30 days	0%
< 30 days	17%
Custom	0%

Deductible	%
\$5,001+	33%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	0%
\$1 - \$1,000	33%
\$0	33%

Out of Pocket Max	%
\$6,001+	33%
\$5,001 - \$6,000	17%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	17%
\$0 - \$3,000	33%



GROWERS SHIPPERS PACKERS

Employer Contribution	Emp. %	Dep. %
100%	25%	0%
80 - 99%	0%	0%
60 - 79%	75%	25%
40 - 59%	0%	25%
0 - 39%	0%	50%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	0%
1	100%

Waiting Period	%
60 days	75%
30 days	25%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	67%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	0%
\$1 - \$1,000	33%
\$0	0%

Out of Pocket Max	%
\$6,001+	67%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	33%
\$0 - \$3,000	0%



SUPPORTING BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	17%	0%
80 - 99%	83%	50%
60 - 79%	0%	0%
40 - 59%	0%	33%
0 - 39%	0%	17%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	20%
2	0%
1	80%

Waiting Period	%
60 days	33%
30 days	67%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	29%
\$3,001 - \$5,000	14%
\$1,001 - \$3,000	29%
\$1 - \$1,000	14%
\$0	14%

Out of Pocket Max	%
\$6,001+	57%
\$5,001 - \$6,000	29%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	0%
\$0 - \$3,000	14%

ARIZONA

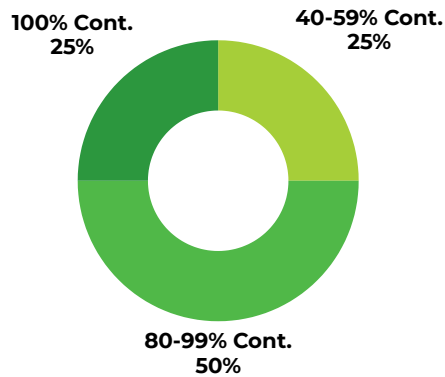
Regional Benchmark Data

COUNTY: YUMA

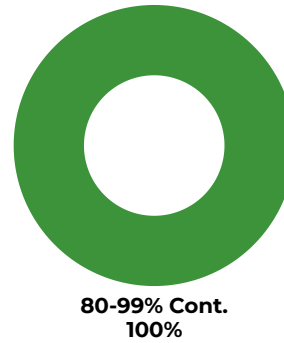
LARGE EMPLOYER GROUPS (101+)

Arizona Large employer groups have increased enrollment this year with more benefit plan offerings. A third of employers in this region offer four or more plans. Employer contributions are rich with 75% of the plans covering between 80-100% of the employee and dependents. Waiting period benefits have shifted from primarily 30 days to a mix of less than 30 days and 30 days as the main offerings.

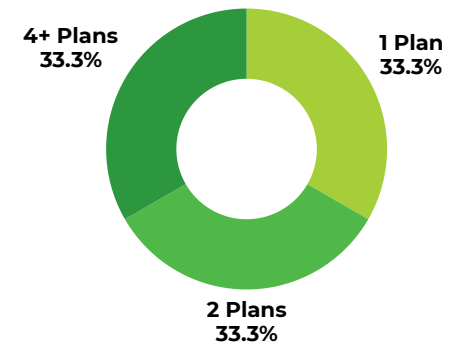
EMPLOYER CONTRIBUTION % FOR EMPLOYEE COVERAGE



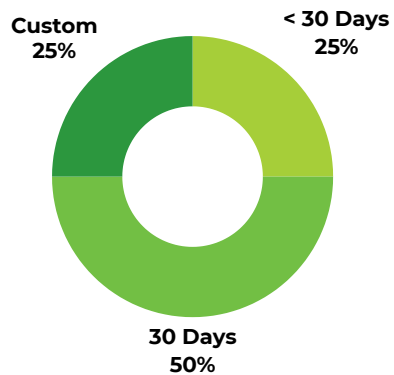
EMPLOYER CONTRIBUTION % FOR DEPENDENT COVERAGE



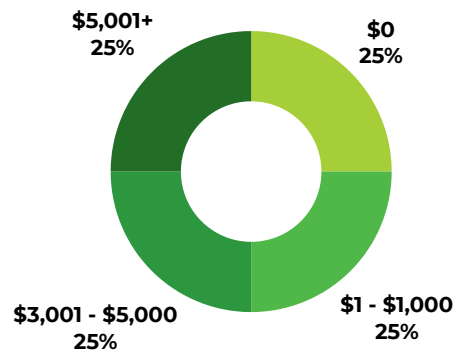
NUMBER OF PLANS OFFERED



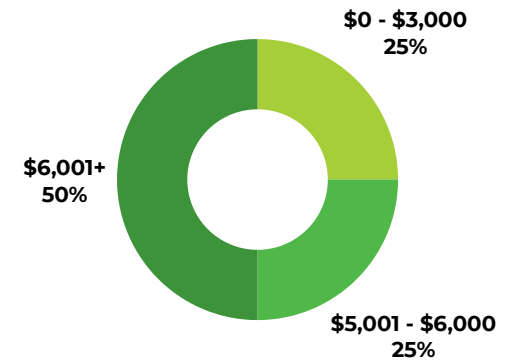
WAITING PERIOD FOR EMPLOYEE COVERAGE



DEDUCTIBLE



OUT OF POCKET MAXIMUM



ARIZONA

Benchmark Data by Business Type

LARGE EMPLOYER GROUPS (101+)



GROWERS
SHIPPERS
PACKERS

Employer Contribution	Emp. %	Dep. %
100%	0%	0%
80 - 99%	50%	100%
60 - 79%	0%	0%
40 - 59%	50%	0%
0 - 39%	0%	0%
Custom	0%	0%

# of Plans Offered	%
4+	0%
3	0%
2	100%
1	0%

Waiting Period	%
60 days	0%
30 days	100%
< 30 days	0%
Custom	0%

Deductible	%
\$5,001+	50%
\$3,001 - \$5,000	50%
\$1,001 - \$3,000	0%
\$1 - \$1,000	0%
\$0	0%

Out of Pocket Max	%
\$6,001+	100%
\$5,001 - \$6,000	0%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	0%
\$0 - \$3,000	0%



SUPPORTING
BUSINESSES

Employer Contribution	Emp. %	Dep. %
100%	50%	0%
80 - 99%	50%	100%
60 - 79%	0%	0%
40 - 59%	0%	0%
0 - 39%	0%	0%
Custom	0%	0%

# of Plans Offered	%
4+	50%
3	0%
2	0%
1	50%

Waiting Period	%
60 days	0%
30 days	0%
< 30 days	50%
Custom	50%

Deductible	%
\$5,001+	0%
\$3,001 - \$5,000	0%
\$1,001 - \$3,000	0%
\$1 - \$1,000	50%
\$0	50%

Out of Pocket Max	%
\$6,001+	0%
\$5,001 - \$6,000	50%
\$4,001 - \$5,000	0%
\$3,001 - \$4,000	0%
\$0 - \$3,000	50%



2024 Edition

ANNUAL BENCHMARK REPORT

An annual report that helps you make informed decisions on your employee health benefits.

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