



## 2009 Government Contractor Fringe Benefits Survey Frequently Asked Questions

### *How do I KNOW if my fringe benefit package is competitive from both a cost and benefit standpoint? Am I guessing?*

As we move into the most active government procurement 4<sup>th</sup> quarter in history, firms of all sizes that are seeking to secure contracting opportunities must ask one definitive question: **Are You Competitive?**

GovConNet and The Insurance Exchange have partnered to provide the 2009 Government Contractor Fringe Benefits Survey. This report will give government contractors invaluable information for making strategic benefit planning decisions. A well known reality in government contracting firms is that the greatest resource that any firm has is its people. Recruiting and retaining top talent has never been as critical as it is now. Despite this tough economy the labor market for government contractors remains competitive due to unique skill sets, security clearances, and experience working with government clients and relationships. Fringe benefit costs continue to rise so our GovConNet Benefits Survey provides the real-time benchmarking information needed to strike a balance.

### *What value is in it for me?*

In our continuing effort to arm our valued government contractors with the most meaningful information, we urge you to participate in this invaluable survey. Only survey participants will have access to the final report. While the cost is being completely underwritten by the Insurance Exchange, this survey and the results are available to you free of charge if you take the Survey by **October 16, 2009**.

Can you really continue to extend fringe packages without knowing where you stand?

To participate in the survey, click the link below:

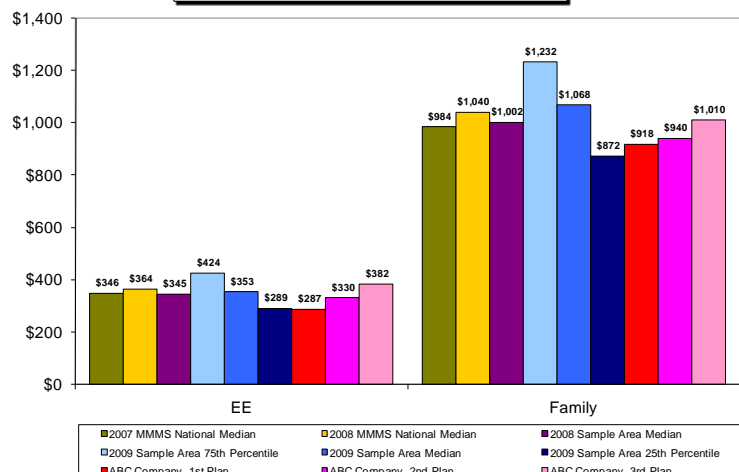
<https://2009survey.millimanomaha.com/survey/246792/f6c1/?LQID=1&b=GOVCONNET>

### *What information will I receive by participating in the survey?*

You will receive a **FREE** Individual Custom Report (ICR) with Summary of Results showing your plan(s) benchmarked to other **GovConNet** Survey Participants and a **Regional** and a **National** benefit survey benchmark for the following:

- Deductibles
- Office Visit Copayments
- Retail Prescription Drug Copayments
- Medical Plan Cost Increases
- Monthly Premiums (Single/Family)
- Monthly Employee Contributions (%) (Single/Family)
- Wellness Initiatives
- Other Benefits Offered

**Monthly Premium - PPO Plans**



### ***Is other more detailed information available?***

Yes! The survey contains **35** questions and over **900** different data elements. Due to printing and timing limitations during the data collection process, we are unable to distribute all of these initially so we have selected the most frequently requested items for the **FREE** Individual Custom Report given to all Survey Participants. Additional information showing actuarial evaluations is available to clients of The Insurance Exchange and may be requested based on your specific needs.

### ***Will my information remain private?***

We take your privacy very seriously and take every precaution to ensure your trust is not violated. Your information is confidential, and we do not share your specific results with anyone but you. All information is aggregated and de-identified when shared publicly. Additionally, all information sent through the Internet is secured through password protection and firewall security.

### ***Is the survey easy to complete?***

Yes! We hired a highly respected actuarial consulting firm with national experience in this area to produce a survey that is quick and easy to navigate. You can complete the survey online in an average of about 30 – 60 minutes.

Before you begin, you will need the following information available on hand:

- Plan designs for all health and welfare plans (typically found in your Summary Plan Description)
- Total monthly premiums (or budgeted rates), employee contributions (monthly dollar amounts) and enrollment for your plans
- Vacation, wellness, third party disease management, voluntary benefits, leaves of absence and other miscellaneous benefits you offer

Additionally, if you need to take a break, the survey allows you to save your results and come back to them later. This feature is useful if you have to stop before you answer all of the questions or if you want to return to the survey to change an answer you previously entered.

Each subsequent year, you can just log in and update your answers from the prior year which should only take 5 to 10 minutes.

### ***How can I participate and when will I receive my results?***

If you would like to participate, you can obtain access by doing the following:

Go to: <https://2009survey.millimanomaha.com/survey/246792/f6c1/?LQID=1&b=GOVCONNET>

1. **For returning participants** – Open the survey site and click on ***‘Returning User? Please click [here.](#)’*** to the enter the login area. Then, enter the e-mail address you entered last year and the password ***tie-inc*** in the appropriate boxes. This will take you directly into the 2009 survey pre-populated with your responses from last year (or 2007 if that’s when you last completed the survey).

2. **For new participants** – Open the website and go to the main login area. To login, create a new account by entering your company name, e-mail address, password, and confirm password information in the boxes below the label, ***‘Never taken the survey? Sign up for a New Account below.’*** Once your account is established, you will enter the 2009 survey and have ongoing access to your survey if you need to finish/modify your responses at a later time. Please note that all e-mail addresses within the survey database are unique to your response.

Note: E-mail addresses are necessary in order for respondents to save and view responses at a later time. We do not use e-mail addresses for any other purpose.

To participate in the aggregated results for the Washington/Baltimore area and the webinar presentation, you need to have your response in by **August 1, 2009**. We will be offering a webinar presentation in September of the survey results led by our actuarial partner and the Insurance Exchange Benefit Practice Leader. We will send your Individual Custom Report (ICR) prior to the webinar. If you are unable to attend the webinar, or would like a more personal interaction, we can arrange another time for you to receive your results in person.

***Who can I contact if I have questions?***

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***Who is GovConNet?***

GovConNet is a resource for Federal Procurement education, access to procurement officials, and information to help government contractors win more contracts. GovConNet supports every facet of Federal contracting from back office management best practices to positioning a government contractor for greater growth.

[www.montgomerycountychamber.com/pubs/main/GovConNet.cfm](http://www.montgomerycountychamber.com/pubs/main/GovConNet.cfm)

***Who is The Insurance Exchange?***

The Insurance Exchange, Inc. is a large regional, high service insurance brokerage and consulting firm focused on government Contractors. Our areas of specialty range from employee benefits consulting to commercial property casualty, retirement plan services, safety and loss control, bonding, risk management, claims management, HR compliance, and wellness programs.

[www.TIE-Inc.com](http://www.TIE-Inc.com)