

Frequently Asked Questions



Who is Lassiter Ware Insurance?

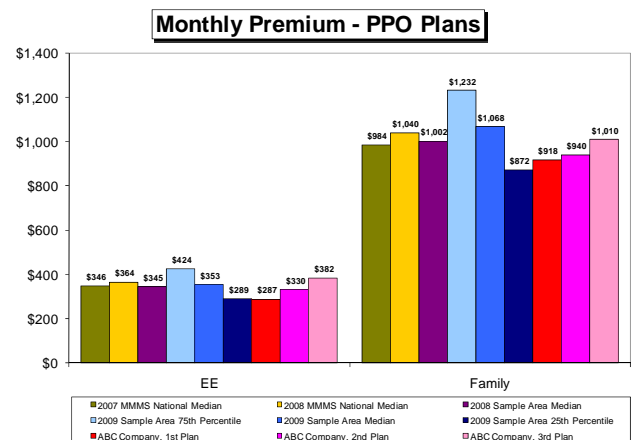
Lassiter Ware Insurance is a regional, full-service agent/broker for employers of all sizes focused on reducing cost through managing risk. Our areas of specialty range from employee benefits to commercial property casualty, financial services, management liability, human resource consulting, risk management, personal insurance and staff leasing services. We have offices in Maitland, Tampa, Jacksonville, Leesburg, Ocala, The Villages and Inverness.

What information will I receive by participating in the survey?

You will receive an Individual Custom Report (ICR) showing your plan(s) benchmarked to others locally and nationally over the last two years covering the following:

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

This report will give you a great base to compare your plan to others in the market.



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 Individual Custom Report. Additional information is available 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 an 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

The screenshot shows a web-based survey form titled "Sample". It includes sections for "Base Medical Plans" and "Prescription Drug Plans". The "Base Medical Plans" section asks for Plan Name, Carrier Name, Type of Plan, Deductible, Coinsurance, Out-of-Pocket Max, PPO Office Visit Copay, Specialist Office Visit Copay, Hospital Copay, and Lifetime Benefit Maximum. The "Prescription Drug Plans" section asks for Rx Structure, Copay, Deductible, Coinsurance, Out-of-Pocket Max, Generic, and Brand Pharmacy. A note at the bottom states: "Are prescription drug benefits included in the Base Medical Plan deductible/coinsurance entries above?" with a "Yes" checkbox.

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.

How can I participate?

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

Go to www.lassiterware.com and click on the *Participate in the Benefits Benchmark Survey* link. 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 be able to login and enter the 2009 survey and have ongoing access to the survey until you are finished.

If you are a member of FADAA, go to www.lassiterware.com and click on *FADAA Members Click Here to Participate in the Benefits Benchmark Survey* link. Continue to follow the directions above.

Who can I contact if I have questions?

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