



2016 Mid-Market Employee Benefits Benchmarking Survey Frequently Asked Questions

Who is Scott Benefit Services?

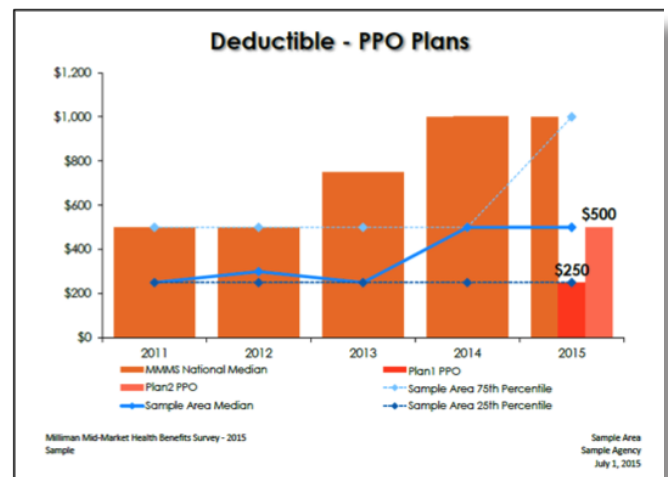
Scott is an employee-owned, regional, full-service broker/business advisor for mid-market employers, focused on reducing cost through managing risk. Areas of specialty range from employee benefits to commercial property casualty, financial services, human resource consulting, risk management, claims management and health risk management/wellness.

What information will I receive when I participate in the survey?

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

- Deductibles
- Office Visit 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(s) to others in the market.

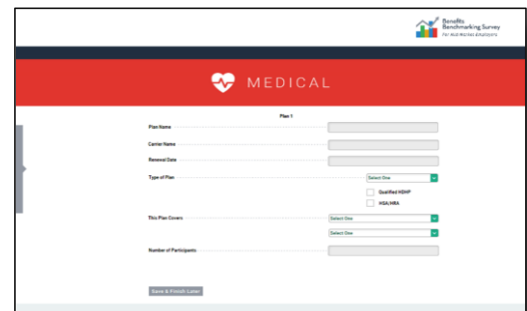


Is other more detailed information available?

Yes! The survey contains 55 questions and over 1,000 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 one of the nation's most highly respected actuarial consulting firms 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 to 60 minutes. Before you begin, you will need the following information available:

- Plan designs for all health and welfare plans (typically found in your Summary Plan Description)
- Total monthly premiums (budgeted rates), monthly employee contributions (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 and when will I receive my results?

If you would like to participate, please contact your Scott Benefits Consultant (<http://www.scottins.com/employee-benefits/contacts/>) or local Scott office (<http://www.scottins.com/contact-us/>).

To participate in the 2016 Mid-Market Employee Benefits Benchmarking survey, you need to have your responses entered by Friday, June 10, 2016.

In July, we will be offering seminars and webinars where you can receive your Individual Custom Report and participate in an interactive seminar presentation of the survey results. If you are unable to attend, we can arrange another time for you to receive your results.