

- \* United Benefit Advisors (UBA) conducts an annual health plan survey that includes responses from over 18,000 health plans sponsored by more than 13,000 employers nationwide. It is by far the most comprehensive, validated survey of medical plan design and plan costs ever conducted. The UBA Health Plan Survey provides small- to mid-sized employers with valuable benchmarking data that previously was only available to large corporations.

UBA also sponsors an annual employer opinion survey through the joint effort of nearly 150 of the nation's premier independent benefit advisory firms. Member firms invite select clients and area employers to complete this web-based survey.

For more exclusive information about these surveys, contact your local UBA Advisor or visit [www.benefits.com](http://www.benefits.com) today.



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Building a  
cost-effective  
benefit  
program is  
fundamental.  
Communicating  
the value is essential.



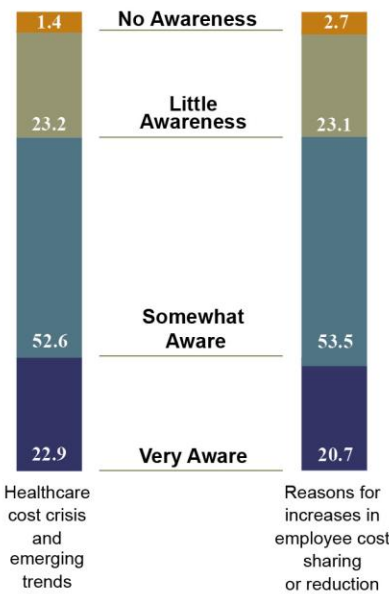
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“Communication is the art of being understood”

PETER USTINOV

- Even though medical costs have increased for many years, employers feel that only one-fifth of their employees are very aware of the reasons benefit costs are increasing, while an even greater percentage (one in four) have little or no awareness. There remains a glaring need for more effective employee education to increase understanding of benefit changes and to empower employees to make appropriate benefit plan choices.\*

Percentage of Employee Awareness



Many successful employers offer substantial employee benefit programs, but they are often frustrated by how little value their employees see in them. In part, this under-appreciation is caused by employee confusion about what benefits are provided and when and how they can take best advantage of those benefits.

When employees do not clearly understand their benefit program, they can become unhappy, unproductive, and even disruptive, which can lead to a steady decline in employee satisfaction and turnover. In the long term, it may become increasingly difficult to attract and retain high-quality employees.

Employees want to believe that employers understand their needs: they want to have choice; they need to understand how to better manage their health and provider costs; and, they want easy-to-use decision support and enrollment tools. And, we know you have enough to think about without having to add on the extra time, effort, and expense of creating benefit communications.

That’s why UBA Advisors, through the shared wisdom of nearly 150 Member Firms, can provide a variety of simple communication resources that enable you to strengthen employee loyalty, reduce the administrative workload, and maximize the return on your benefit investment. Via our Benovation Process, Benefit Consulting Services will help you assess your current situation, clarify your most important goals, and then choose and apply the combination of communication tools and resources best suited to your individual needs and opportunities.

If you would like to identify new ways to enhance the effectiveness of your employee benefit communications and to ensure your employees realize the full value of your benefits program, call today for your Benovation consultation.

- Increasingly affordable web-based technology holds the promise of providing employers with additional means to address the glaring need for more timely and consistent employee communication, more effective employee education and empowerment, and more robust capabilities for early identification and management of employee health conditions.\*

- Notably more employers believe providing employees with provider cost and quality information, employer-based education on managing health costs, and employee decision support tools are more effective means to help employees become better health consumers than raising deductibles or otherwise increasing employee cost-sharing\*

\*(2007 UBA Employer Opinion Survey)

Shared Wisdom. Powerful Results.

