Milliman

AT A GLANCE

Interactive Market Data Reports

Access and compare objective, competitive Northwest data on benefit plans.

Create an unlimited number of custom reports by peer group, geographic area, organization size, industry, medical plan type, funding type, etc.

2025 Northwest Benefits Survey

Effective Date: January 2025 *Publication Date:* June 2025

Deductibles and Out-of-Pocket

	Survey Data						Your Data		
Medical Deductible	**In Network Average**	**In Network Median**	**In Network No Deductible # Yes**	**In Network No Deductible % Yes**	**Out of Network Average**	**Out of Network Median**	**In Network**	**In Network No Deductible**	**Out of Network**
Individual Medical Deductible	$1,078	$750	8	7%	$1,984	$1,000	$250	no	$250
Family Medical Deductible	$2,384	$1,800	8	7%	$4,303	$2,400	$750	no	$750
"Per family member" Medical Deductible	$624	$500	ISD	ISD	$1,539	$800	$0		$0
Coinsurance (employee share)	18%	20%	24	21%	37%	40%	10%	no	40%

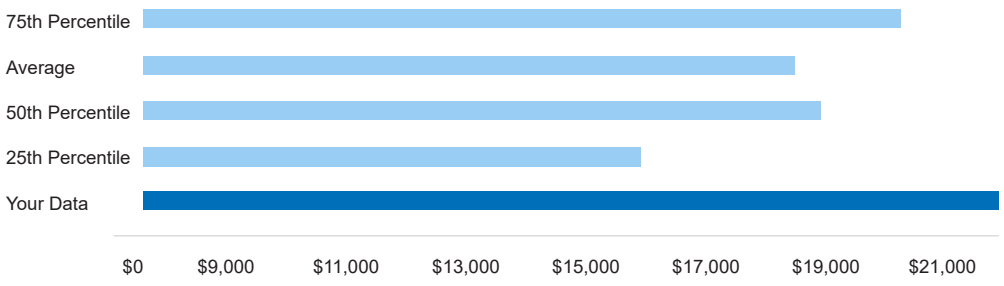
Medical Out-of-Pocket	**In Network Average**	**In Network Median**	**Out of Network No Maximum # Yes**	**Out of Network No Maximum % Yes**	**Out of Network Average**	**Out of Network Median**	**In Network**	**In Network No Deductible**	**Out of Network**
Individual Out-of-Pocket Medical Maximum	$3,327	$3,000	28	25%	$5,644	$5,500	$1,850	no	$1,850
Family Out-of-Pocket Medical Maximum	$7,202	$7,000	28	25%	$11,872	$12,000	$5,500	no	$5,500
"Per family member" Out-of-Pocket Maximum	$3,525	$2,750	ISD	ISD	$4,929	$4,000	$0		$0

Quickly determine the comparative values of your major benefit plans

View your data in comparison to the market, and access personalized benefit valuations for Medical, Dental, Vision, Defined Benefit Plans, Defined Contribution Plans, Total Retirement, LTD, Life, Retiree Medical, etc.

Benefit Value Comparison

	Survey Data				Your Data
	25th %tile	**Average**	**Median**	**75th %tile**	
Medical and Vision	$15,034	$17,107	$17,433	$20,267	$20,271



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SAMPLE

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Create your own data breakouts using the "Set Criteria" feature.

Set Criteria

- ☑ Create an unlimited number of custom reports by peer group, geographic area, organization size, industry, medical plan type, funding type, etc.
- ☑ Exclude your organization from your data sets

Industries

- ☑ Banking / Insurance
- ☑ Biotech
- ☑ Distribution / Wholesale / Retail
- ☑ Electronics / Technology
- ☑ Government / Education
- ☑ Healthcare
- ☑ Manufacturing
- ☑ Services
- ☑ Utilities

Locations

- ☑ Alaska
- ☑ Idaho
- ☑ Oregon (All Other Areas)
- ☑ Oregon (Portland Metro)
- ☑ Washington (Other Areas)
- ☑ Washington (Eastern)
- ☑ Washington (Puget Sound)

Sectors

- ☑ Private Sector
- ☑ Public Sector

For-Profit / Not-For-Profit

- ☑ For-Profit
- ☑ Not-for-Profit

Operating Budget

- ☑ $0-$24M
- ☑ $25M - $74M
- ☑ $75M- $149M
- ☑ $150M - $499M
- ☑ $500M+

Number of Employees

- ☑ 1-99 EES
- ☑ 100-249 EES
- ☑ 250-499 EES
- ☑ 500-1,499 EES
- ☑ 1,500+ EES

- ☐ Dental premiums bundled with medical
- ☐ Vision premiums bundled with medical
- ☑ First reported plan
- ☐ Exclude your agency data

Medical Plan Type

- ☑ All Plan Types
- ☐ PPO Plans
- ☐ PPO Narrow Network Plans
- ☐ HMO Plans
- ☐ POS Plans
- ☐ Indemnity Plans
- ☐ EPO Plans
- ☐ Consumer Directed Plans

Funding Type

- ☑ All Funding Types
- ☐ Fully Insured
- ☐ Self Insured, no stop loss
- ☐ Self Insured, with stop loss
- ☐ Other

If you entered data for more than one plan, select which plan to compare to

- ☑ 1st Most Populated Plan
- ☐ 2nd Most Populated Plan
- ☐ 3rd Most Populated Plan
- ☐ 4th Most Populated Plan

Organizations Matching Criteria

- ☑ Alaska Communications
- ☑ American Seafoods Company
- ☑ Arbor Health
- ☑ Benton PUD
- ☑ Benton Rural Electric Association
- ☑ Big Bend Electric Cooperative, Inc.
- ☑ Brooks Sports, Inc.
- ☑ Burkhart Dental Supply

Not Matching Organizations

- ☐ Sample Company

Matching Companies: 113

Matching Plans: 113

SAMPLE