

**SONOMA / NAPA REGION**  
**Winery Employee Benefits**

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**BENCHMARKING**  
**REPORT**

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**2019 Plan Year**



*This benefits benchmarking report was developed specifically for wineries located in the Napa and Sonoma county regions. This information is to provide insight on the industry's best practices and usage.*

*Our research helps wineries understand and evaluate their current employee benefits program in comparison to their competitors. With quantitative data, employers can align and/or improve their business strategies to stay competitive and abreast of ever-improving best practices.*

# BENCHMARKING

Our benchmarking studies include wineries from our book of business with 2 to 400 employees within the two wine regions. The information included shows what employers have provided for the 2019 plan year.

**Note:** For wineries with over 100 employees that do not have a metal tier option, we matched their plan design to the metal tier that it would be if they were small group.

## Medical Plan Prevalence

EPO*	3%
PPO*	54%
HMO*	70%
<b>Multiple Plans*</b>	<b>25%</b>
Single Carrier	51%
Two or More Carriers	49%
Using a TPA, like CalChoice	19%
Grandfathered	6%
Non-Grandfathered	94%
Platinum*	20%
Gold*	42%
Silver*	50%
Bronze*	42%
<b>Multi-tier*</b>	<b>40%</b>

## Employer Contribution

ER Contributes in % of premium	83%
ER Contributes in flat dollar amount	17%
ER Contributes percentage for DEP(s)	29%
ER Contribution towards EE premium	85%
ER Contribution towards DEP(s) premium	75% <sup>1</sup>
ER Contribution in flat dollar amount per month	\$450

<sup>1</sup>Only applicable to groups that contribute to the dependent premium

**\*\*These numbers are based on the percentage of wineries that offer this type of plan, so the percentages do not add up to 100%.**

## Medical Rate Increase

<b>Overall</b>	<b>8.8%</b>
HMO	7.1%
PPO	12.3%
EPO	7.0%

## Ancillary Benefits

Dental	49%
Vision	40%
Life/AD&D	29%
STD	6%
LTD	20%
Employee Assistance Program (EAP)	20%

## FSA/HRA/HSA

Flexible Spending Accounts	11%
Health Reimbursement Account	15%
Health Savings Account	10%

## Medical Carriers

- Anthem Blue Cross
- Blue Shield of California
- California Choice
- Kaiser Permanente
- Sutter Health Plus
- United Healthcare
- Western Health Advantage
- Western Growers





# Arrow Benefits

Complex Questions.  
Straight Answers.

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