

SONOMA / NAPA REGION
Winery Employee Benefits

**BENCHMARKING
REPORT**

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%
Multiple Plans*	25%
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%
Multi-tier*	40%

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% ¹
ER Contribution in flat dollar amount per month	\$450

¹Only 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

Overall	8.8%
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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