

**SONOMA / NAPA REGION**  
Winery Employee Benefits

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**BENCHMARKING**  
**REPORT**

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**2018 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 with 2 to 400 employees within the two wine regions. The information included shows what employers have provided for the 2018 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*                        | 68%        |
| <b>Multiple Plans*</b>      | <b>30%</b> |
| Single Carrier              | 51%        |
| Two or More Carriers        | 49%        |
| Using a TPA, like CalChoice | 19%        |
| Grandfathered               | 6%         |
| Non-Grandfathered           | 94%        |
| Platinum*                   | 14%        |
| Gold*                       | 51%        |
| Silver*                     | 38%        |
| Bronze*                     | 43%        |
| <b>Multi-tier*</b>          | <b>35%</b> |

## Employer Contribution

|   |                  |
|---|------------------|
| ER Contributes in % of premium                  | 73%              |
| ER Contributes in flat dollar amount            | 27%              |
| ER Contributes percentage for DEP(s)            | 24%              |
| ER Contribution towards EE premium              | 86%              |
| ER Contribution towards DEP(s) premium          | 76% <sup>1</sup> |
| ER Contribution in flat dollar amount per month | \$423            |

<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>7.60%</b> |
| HMO            | 7.56%        |
| PPO            | 8.23%        |
| EPO            | 7.00%        |

## Ancillary Benefits

|                                   |     |
|-----------------------------------|-----|
| Dental                            | 46% |
| Vision                            | 71% |
| Life/AD&D                         | 27% |
| STD                               | 5%  |
| LTD                               | 19% |
| Employee Assistance Program (EAP) | 19% |

## FSA/HRA/HSA

|                              |     |
|------------------------------|-----|
| Flexible Spending Accounts   | 11% |
| Health Reimbursement Account | 11% |
| Health Savings Account       | 30% |

## Medical Carriers

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

Complex Questions.  
Straight Answers.

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