



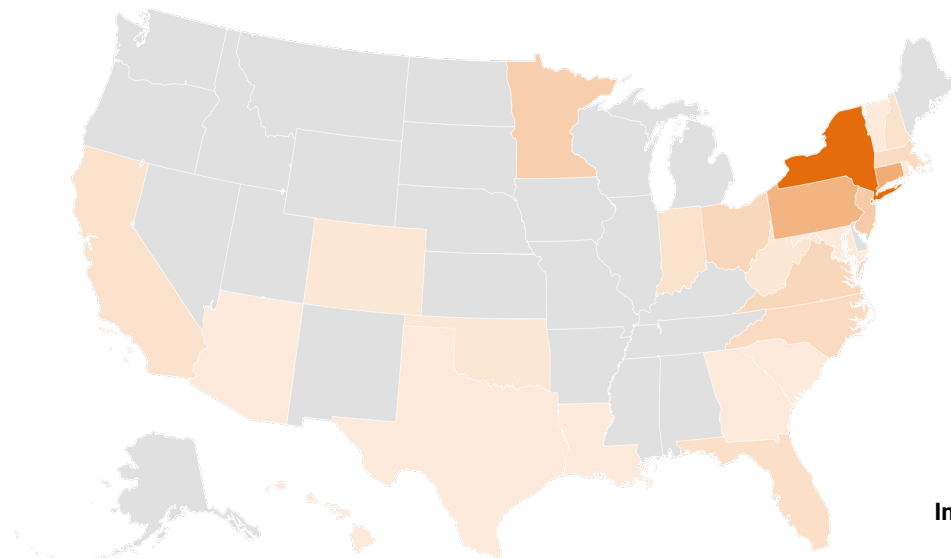
PPI Benefit Solutions Nonprofit Employee Benefits Report

The PPI Benefit Solutions 2021 Nonprofit Employee Benefits Survey

<u>About this Report</u>	3
<u>Benefits Management</u>	4
<u>Nonprofit Benefits</u>	7
Medical plans	9
Reimbursement accounts	17
Vision	19
Prescription drugs	20
Dental plans	21
Life & Disability plans	25
<u>Paid time off policies</u>	27
<u>Wellness programs</u>	34
<u>Benefits administration technology</u>	36

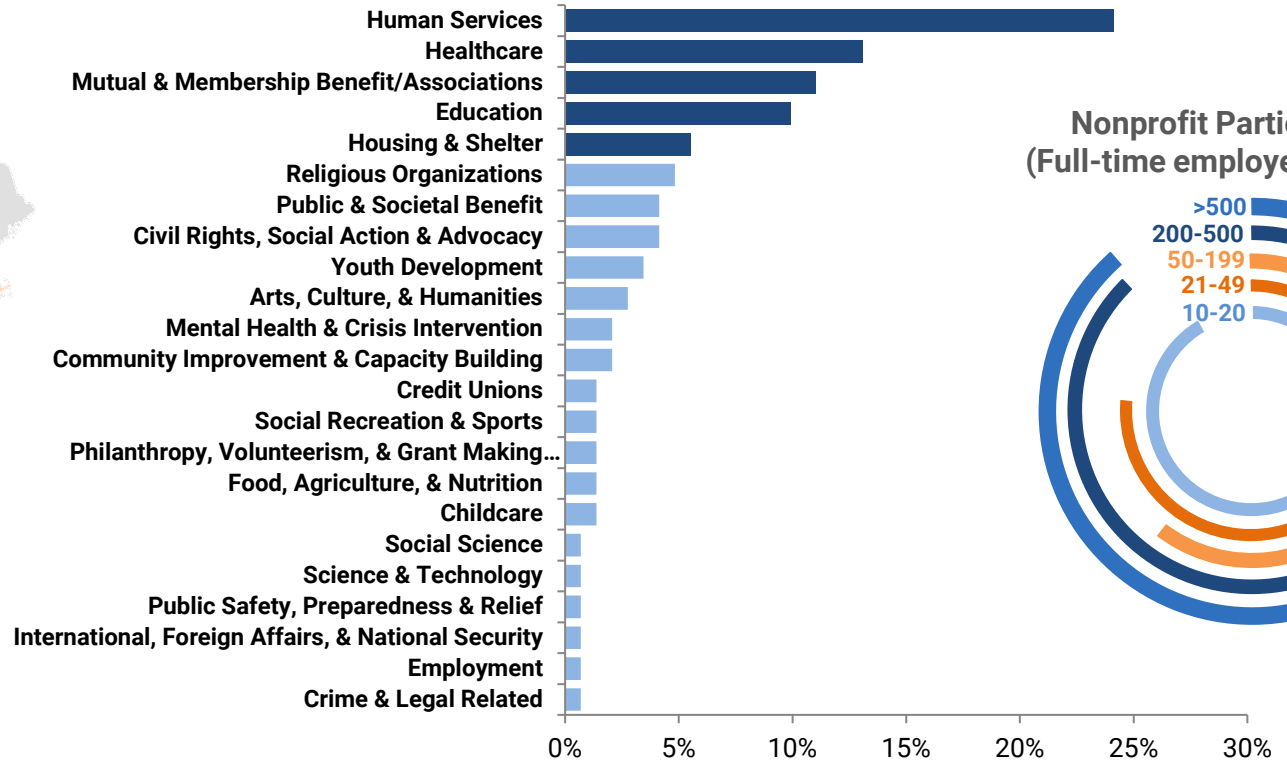
About this Report

PPI conducted the 2021 Nonprofit Employee Benefits Survey over six weeks, between August 16, 2021, and September 3, 2021. A total of 468 responses from U.S. nonprofit organizations was collected.

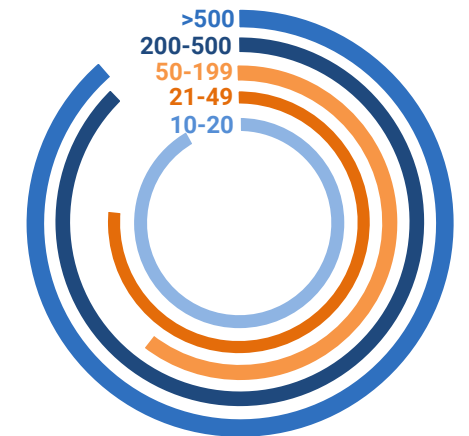


Participant Concentration % 1 34

Participant Nonprofit Type



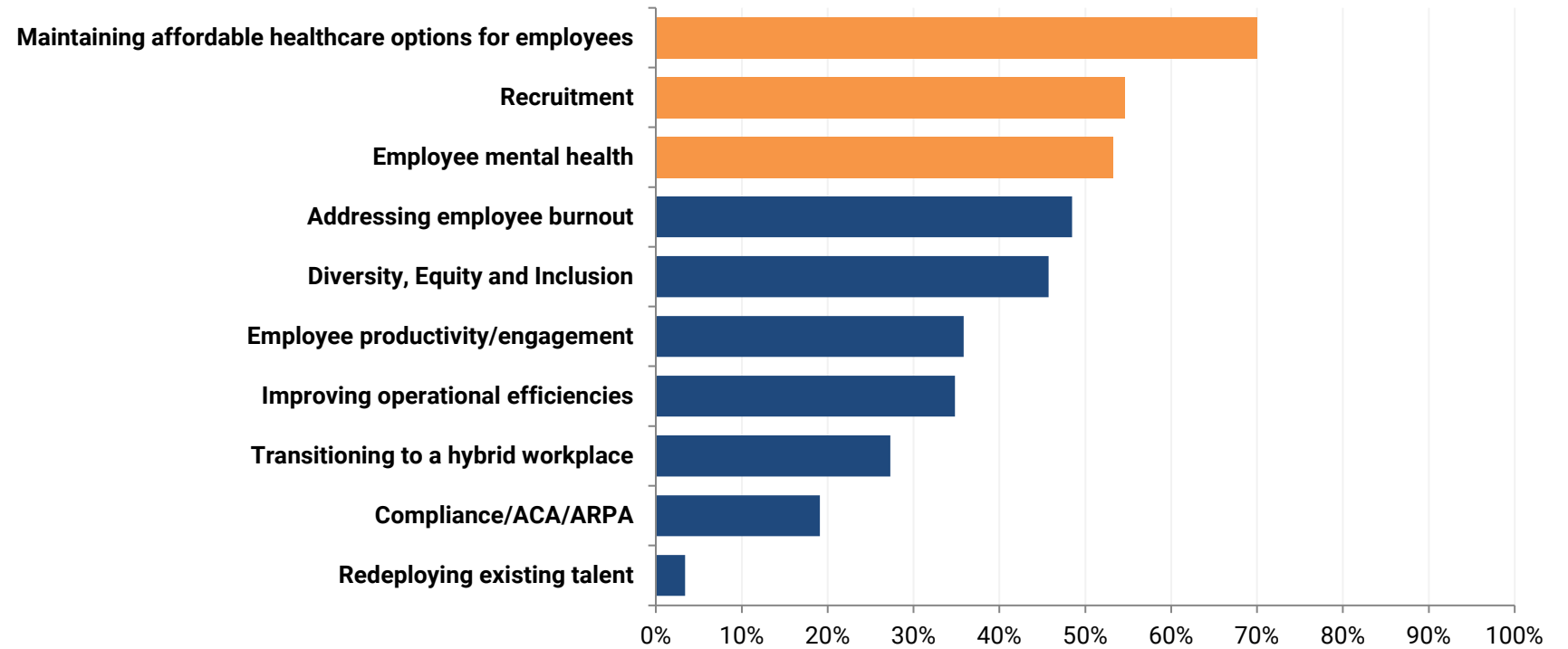
Nonprofit Participant Size (Full-time employees/employer)



Benefits Management

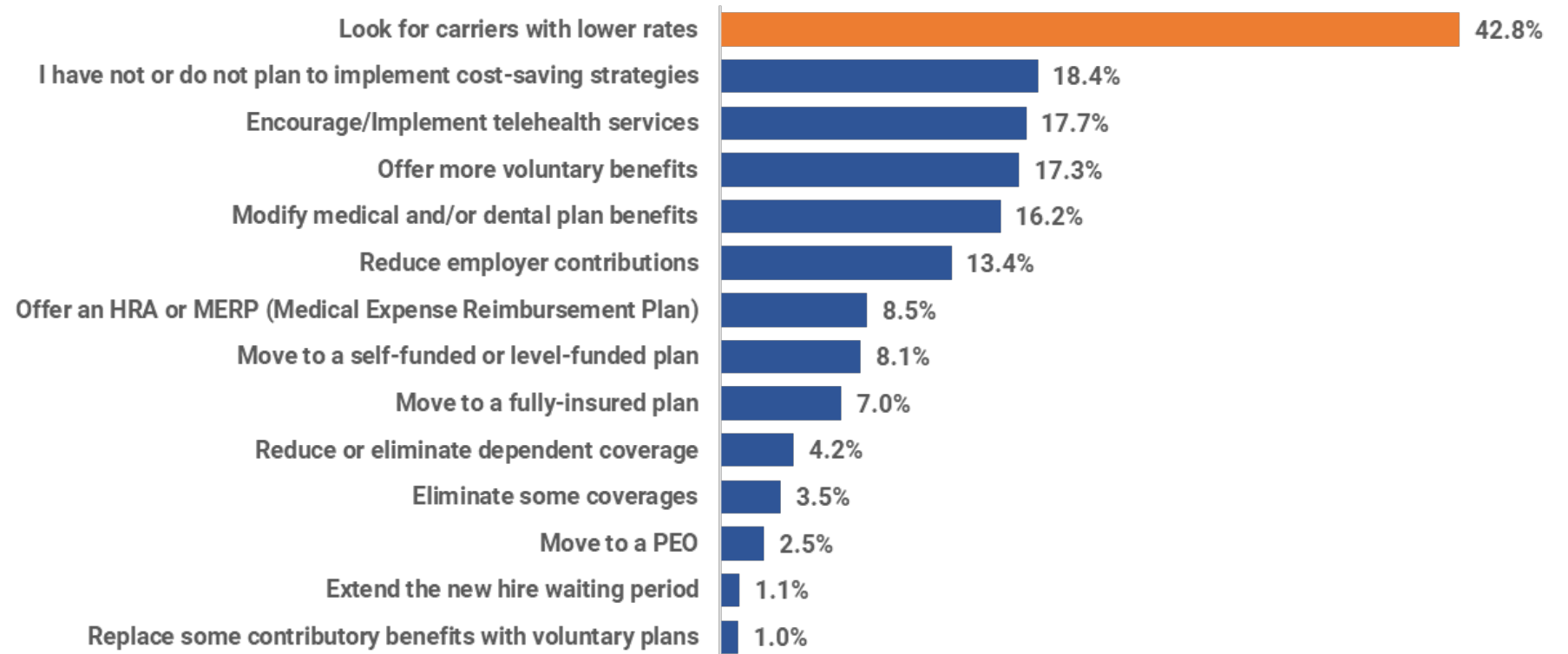
Challenges with Managing Benefits

Survey participants were asked to select all that apply among the following set of challenges:



Planned or Implemented Cost-Saving Strategies

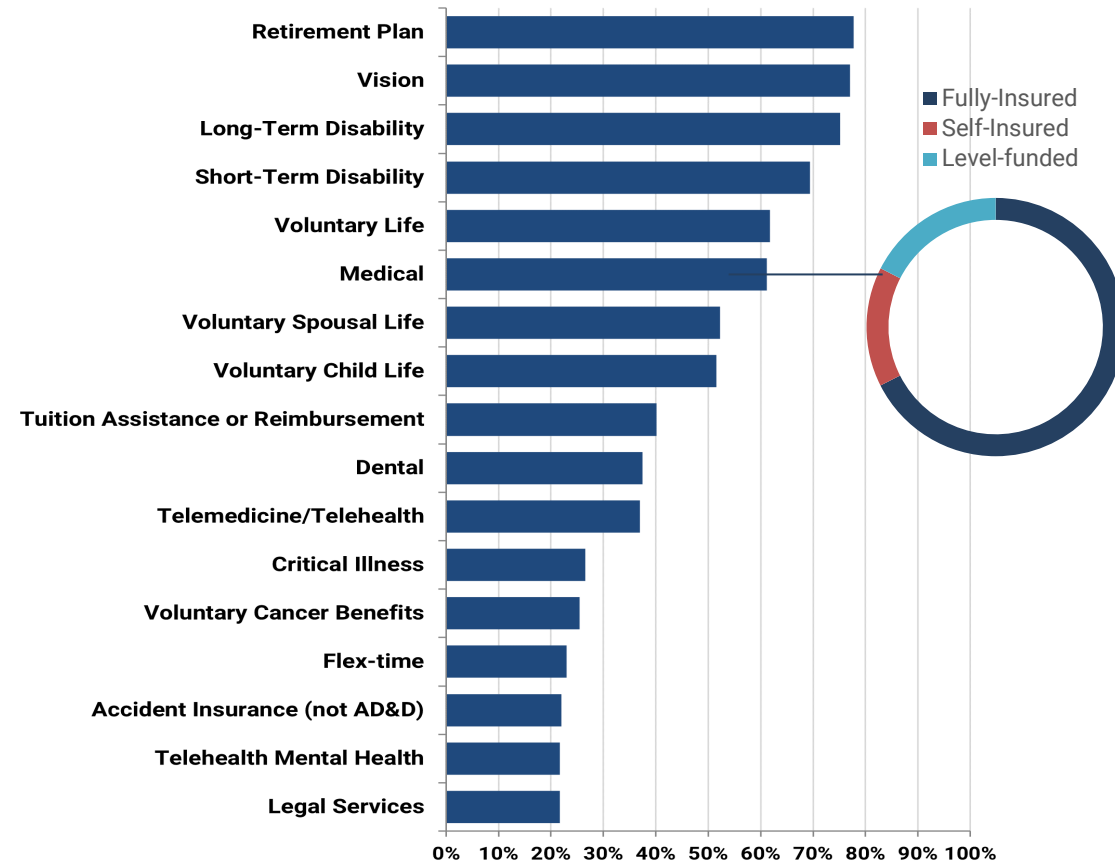
Survey participants were asked to select all that apply among the following set of cost-saving strategies:



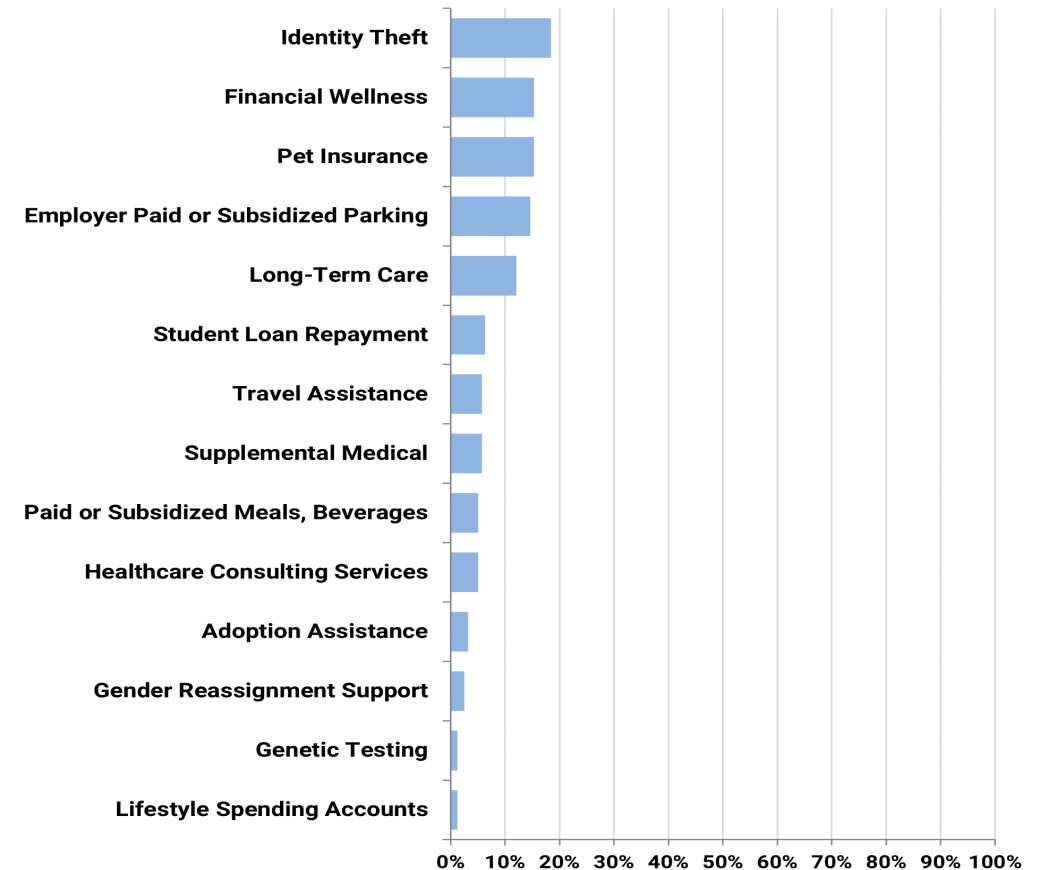
Nonprofit Benefits

Prevalence of Benefits

Benefits offered by >20% of nonprofits

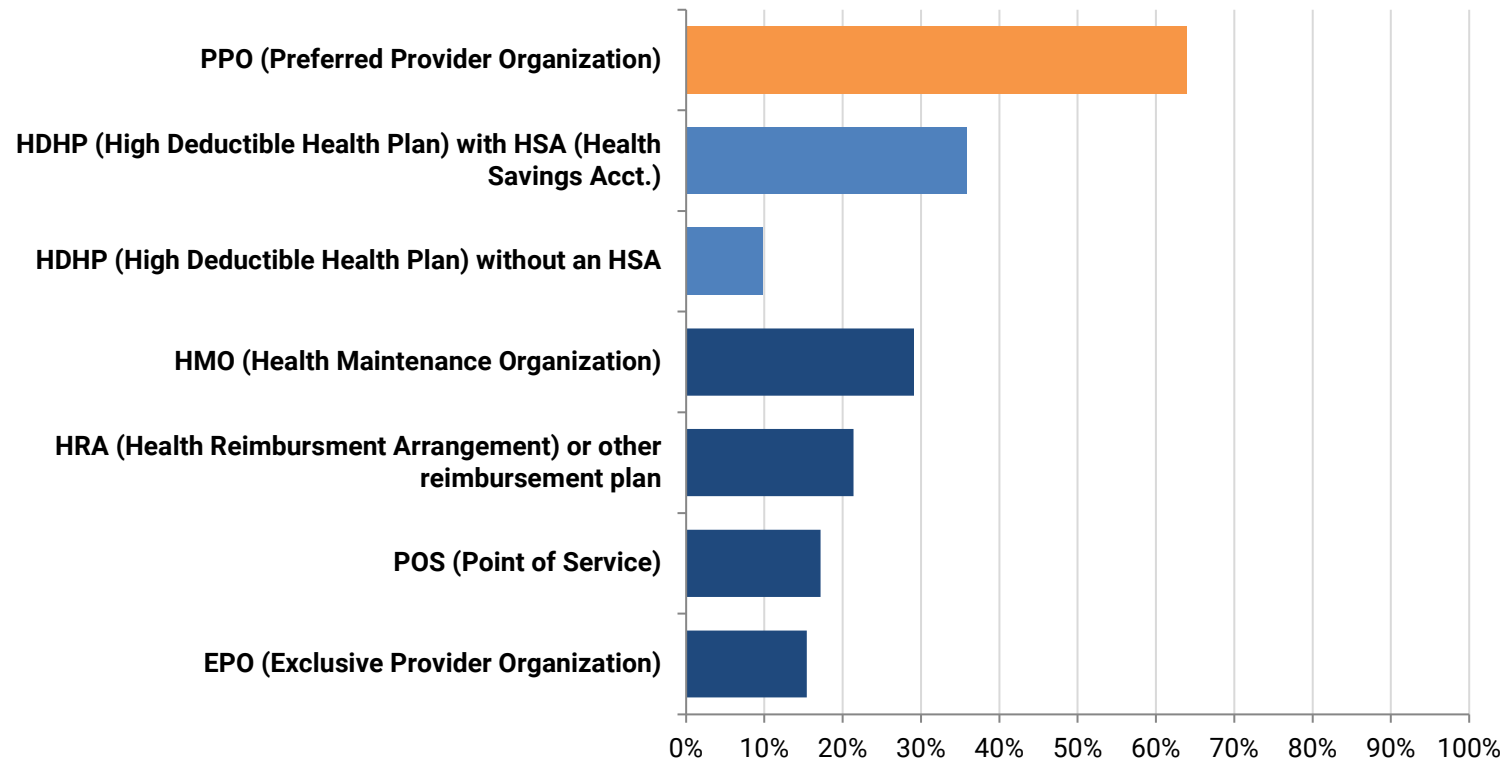


Benefits offered by <20% of nonprofits

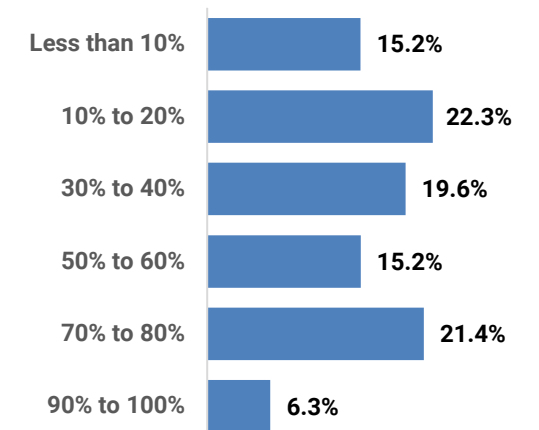


Medical Plans

Survey participants were asked to select all medical plan types offered to employees.



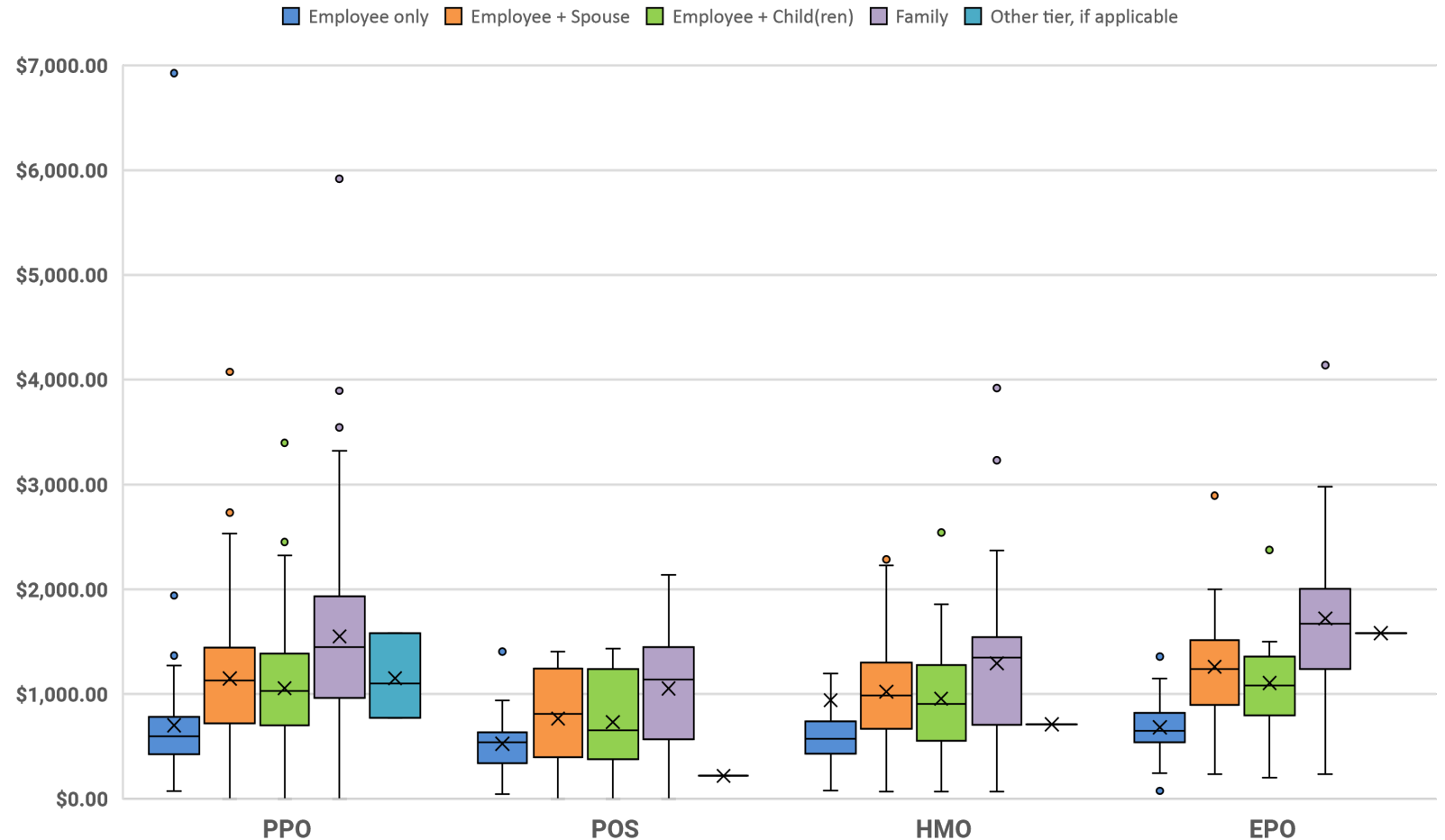
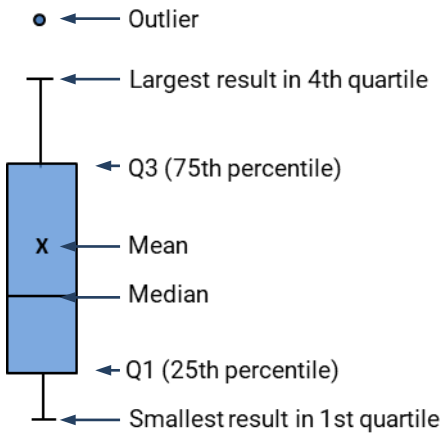
HDHP Enrollment



Medical Plan Employer Contributions

Survey participants were asked to provide monthly **employer** contributions amounts for the medical plan with the most enrollees.

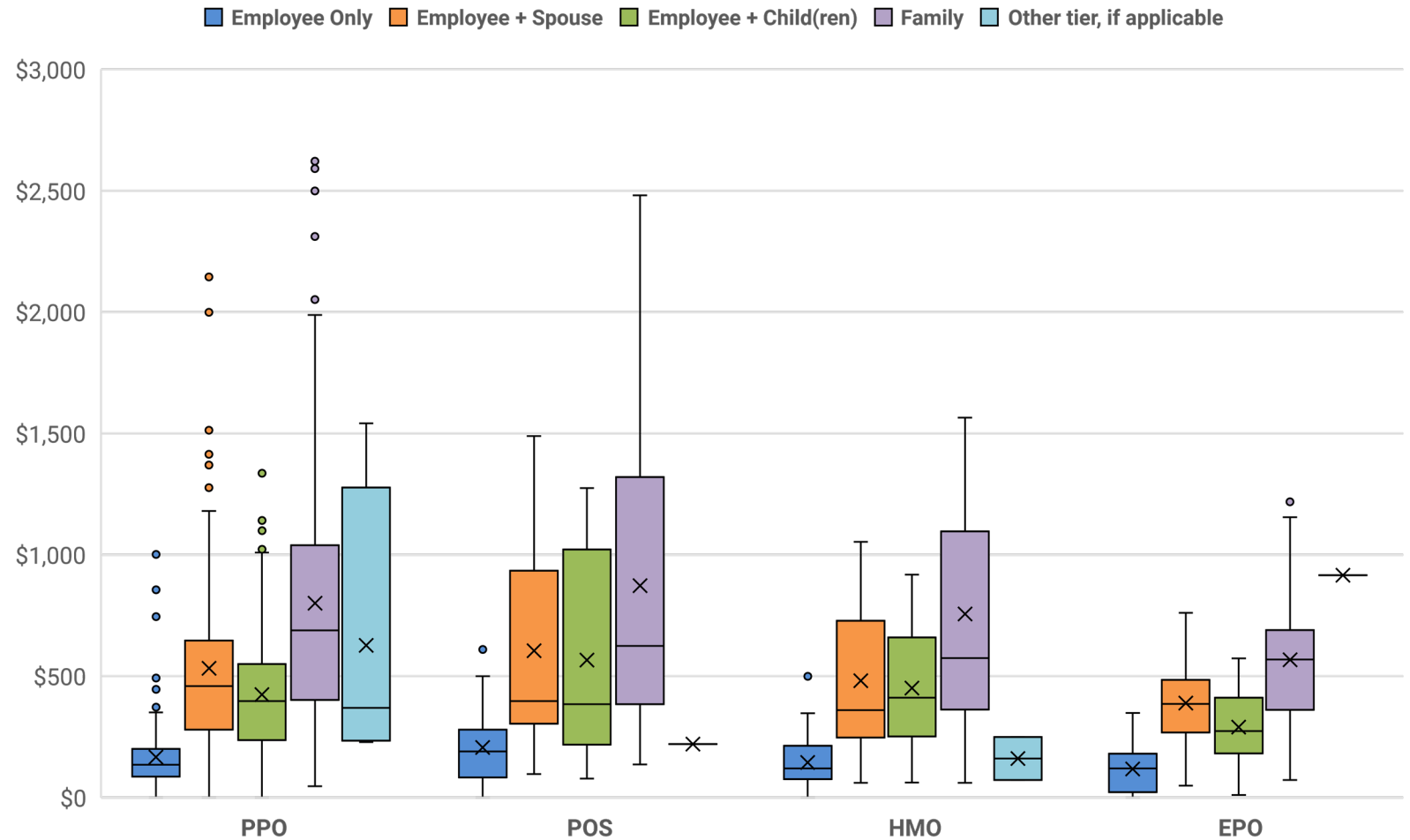
Chart guide



Medical Plan Employee Contributions

Survey participants were asked to provide monthly **employee** contributions amounts for the medical plan with the most enrollees.

A Chart guide is located on [slide 10](#).



Medical Plan In-Network Copayment Amounts

Reported copayment amounts by survey participants offering copayment-based medical plans.

Service	\$0	\$1 to \$20	\$20 to \$25	\$30 to \$35	\$40 to \$45	\$50 to \$55	\$60 to \$75	\$80 to \$100	> \$100
Primary Care (<i>non-preventive</i>)	21%	12%	31%	28%	5%	1%	0%	0%	1%
Specialist	9%	7%	4%	16%	22%	27%	12%	2%	2%
Chiropractic	16%	8%	8%	20%	19%	16%	8%	2%	3%
Physical Therapy	15%	8%	9%	20%	15%	17%	10%	2%	3%
Urgent Care	13%	4%	6%	10%	9%	23%	20%	9%	6%
Emergency Room	12%	1%	0%	2%	1%	5%	4%	13%	63%
In-patient Hospital	36%	2%	0%	3%	1%	2%	0%	5%	53%
Out-patient Surgery	34%	2%	0%	3%	3%	2%	2%	8%	48%

Medical Plan In-Network Coinsurance Amounts

Reported coinsurance amounts by survey participants offering coinsurance-based medical plans.

Service	0	1 to 10%	10% to 15%	20% to 25%	30% to 35%	40% to 45%	50% to 55%	60% to 65%	70% or more
Primary Care (<i>non-preventive</i>)	60%	4%	4%	16%	6%	1%	3%	0%	7%
Specialist	57%	4%	3%	19%	6%	2%	3%	0%	7%
Chiropractic	57%	3%	3%	20%	7%	2%	3%	0%	6%
Physical Therapy	56%	3%	3%	21%	6%	3%	3%	0%	7%
Urgent Care	57%	3%	3%	20%	5%	2%	3%	0%	7%
Emergency Room	53%	3%	3%	22%	8%	1%	3%	1%	6%
Hospital In-patient	45%	5%	5%	26%	8%	1%	3%	1%	6%
Outpatient Surgery	43%	6%	5%	26%	8%	1%	4%	1%	7%

PPO/POS Medical Plan Deductibles

Survey participants were asked to provide annual deductible amounts for the PPO or POS medical plan with the most enrollees.

Tier	\$0	\$1 to \$999	\$1,000 to \$2,499	\$2,500 to \$3,999	\$4,000 to \$5,499	\$5,500 to \$6,999	\$7,000 to \$8,999*	\$9,000 to \$14,999	\$15,000 to \$17,100*
Individual In-Network Deductible	14%	25%	34%	16%	6%	3%	2%	0%	0%
Individual Out-of-Network Deductible	4%	14%	31%	20%	19%	6%	6%	0%	0%
Family In-Network Deductible	12%	10%	23%	16%	20%	7%	4%	7%	0%
Family Out-of-Network Deductible	3%	7%	19%	15%	13%	10%	13%	19%	4%

* The 2021 out-of-pocket maximum for non-grandfathered plans under the ACA was \$8,550 for an individual and \$17,100 for a family.

HMO/EPO Medical Plan Deductibles

Survey participants were asked to provide annual deductible amounts, if applicable, for the HMO or EPO medical plan with the most enrollees.

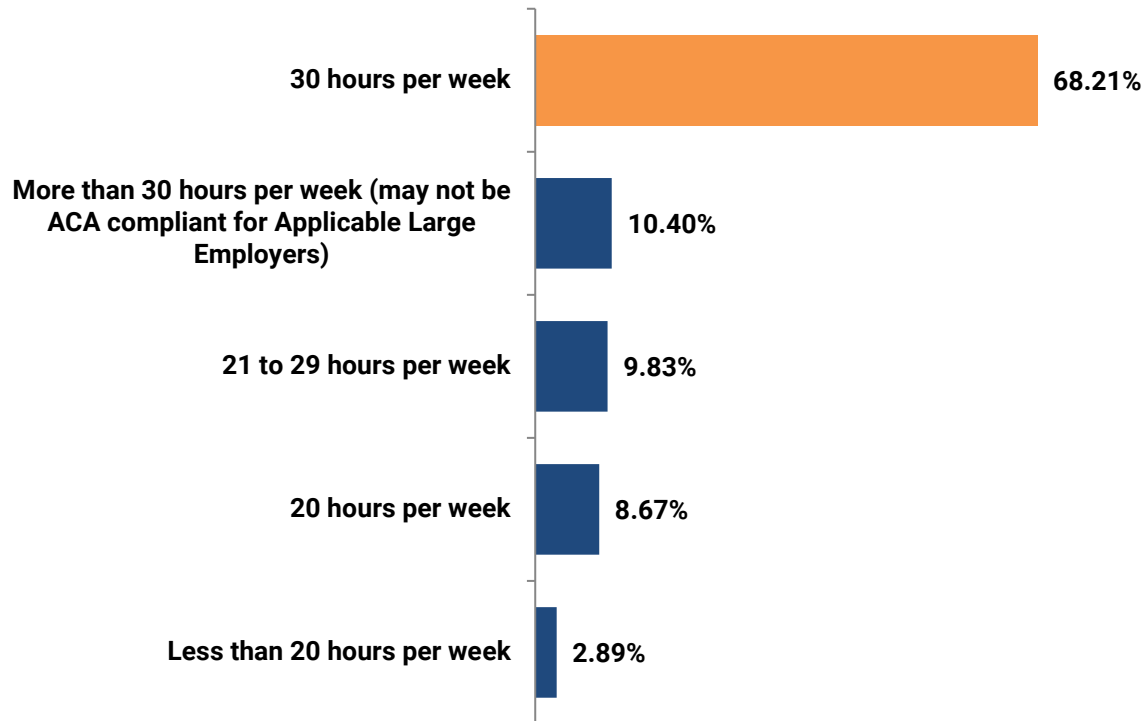
Tier	\$0	\$1 to \$999	\$1,000 to \$2,499	\$2,500 to \$3,999	\$4,000 to \$5,499	\$5,500 to \$6,999	\$7,000 to \$8,999*	\$9,000 to \$14,999	\$15,000 to \$17,100*
Individual In-Network Deductible	32.14%	21.43%	19.64%	12.50%	8.93%	3.57%	1.79%	0.00%	0.00%
Individual Out-of-Network Deductible	44.12%	8.82%	17.65%	20.59%	5.88%	2.94%	0.00%	0.00%	0.00%
Family In-Network Deductible	29.63%	7.41%	20.37%	7.41%	14.81%	9.26%	0.00%	9.26%	1.85%
Family Out-of-Network Deductible	42.86%	8.57%	5.71%	8.57%	14.29%	5.71%	2.86%	11.43%	0.00%

* The 2021 out-of-pocket maximum for non-grandfathered plans under the ACA was \$8,550 for an individual and \$17,100 for a family.

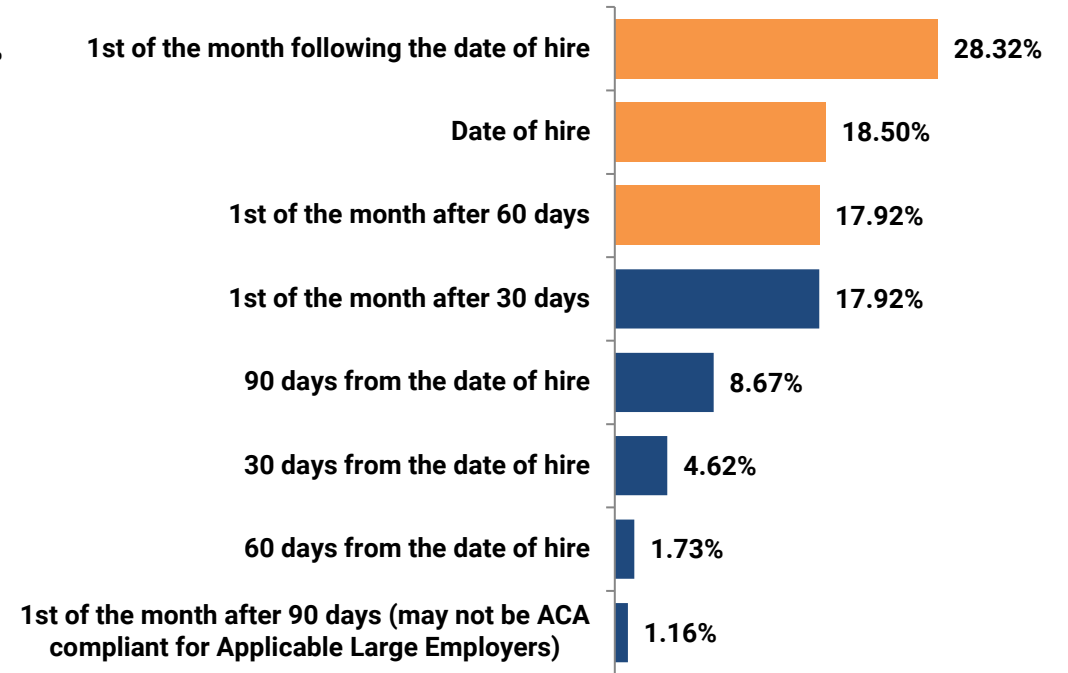
Medical Plan Eligibility

Survey participants were asked to provide eligibility for the medical plan with the most enrolled employees.

Required hours per week



Waiting period



Reimbursement Account Contributions

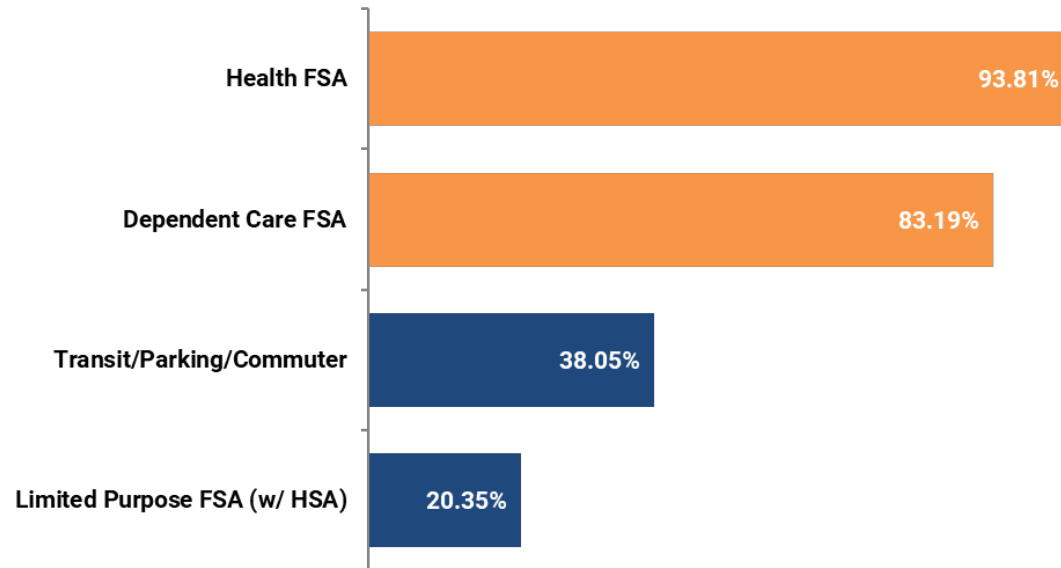
Participants were asked to provide annual **employer** contributions for reimbursement account plans.

Account Type	\$0	\$1 to \$49	\$50 to \$99	\$100 to \$199	\$200 to \$499	\$500 to \$699	\$700 to \$999	\$1,000 to \$1,500	More than \$1,500
Health Savings Account (HSA)	31.0%	0%	0%	4.8%	0%	7.1%	7.1%	9.5%	7.1%
Health Reimbursement Arrangement (HRA)	12.5%	0%	2.1%	2.1%	4.2%	2.1%	0%	10.4%	52.1%
Health Reimbursement Plan (HRP)	36.4%	0%	0%	3.0%	0%	0%	0%	0%	3.0%
Individual Coverage Health Reimbursement Arrangement (ICHRA)	33.3%	0%	0%	3.0%	0%	0%	0%	0%	0%

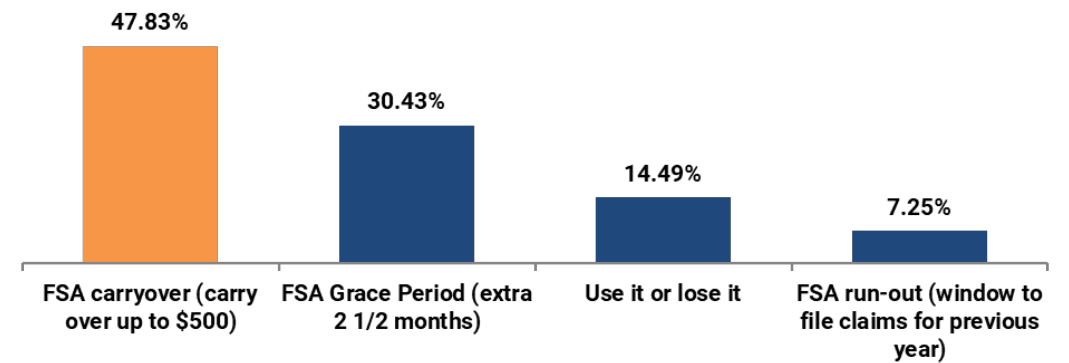
Consumer Spending Accounts

Survey participants were asked to select all consumer spending account plan types offered to employees.

Spending accounts offered



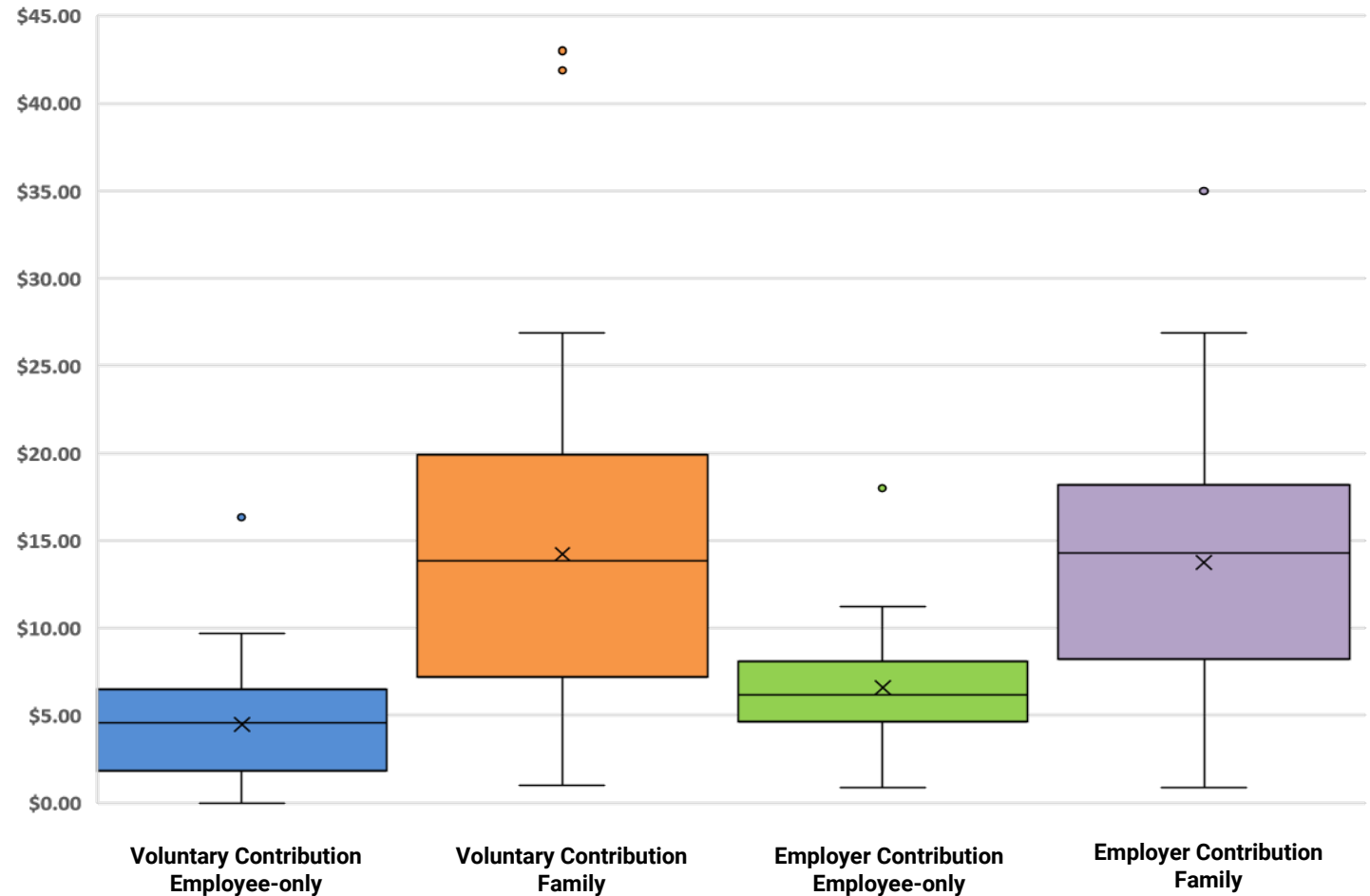
Unused FSA balance options



Vision

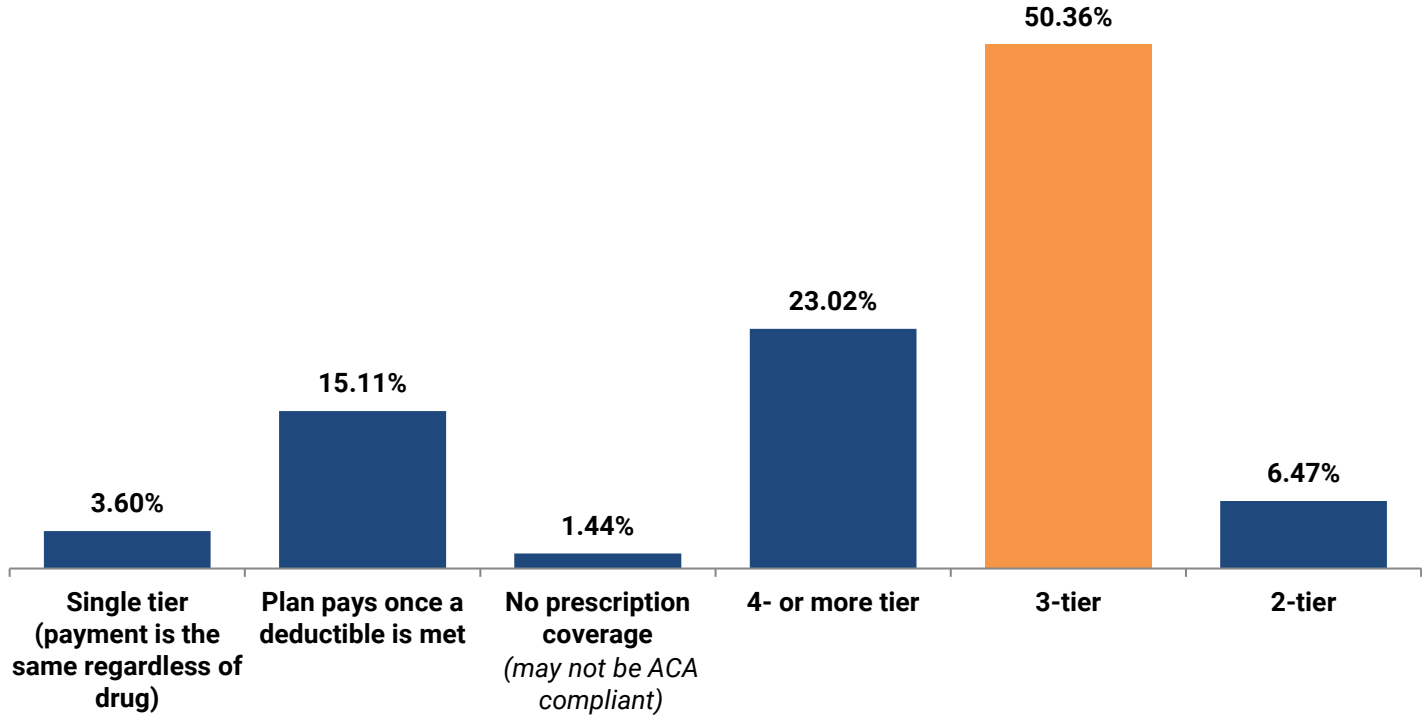
Survey participants who offer a voluntary or contributory vision plan were asked to provide the monthly **employee and employer** contributions to the plan.

A Chart guide is located on [slide 10](#).



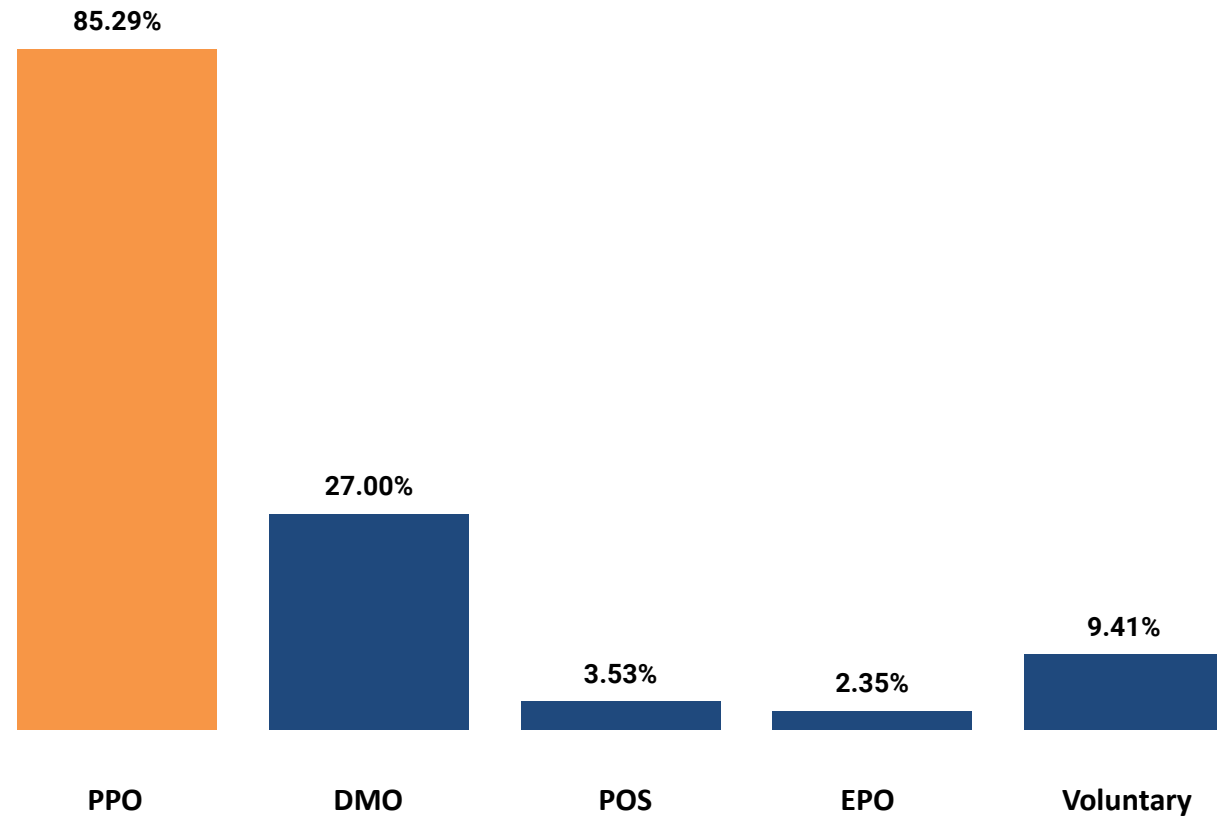
Prescription Drugs

Survey participants were asked to describe the Prescription Drug plan offered to most employees



Dental Plans

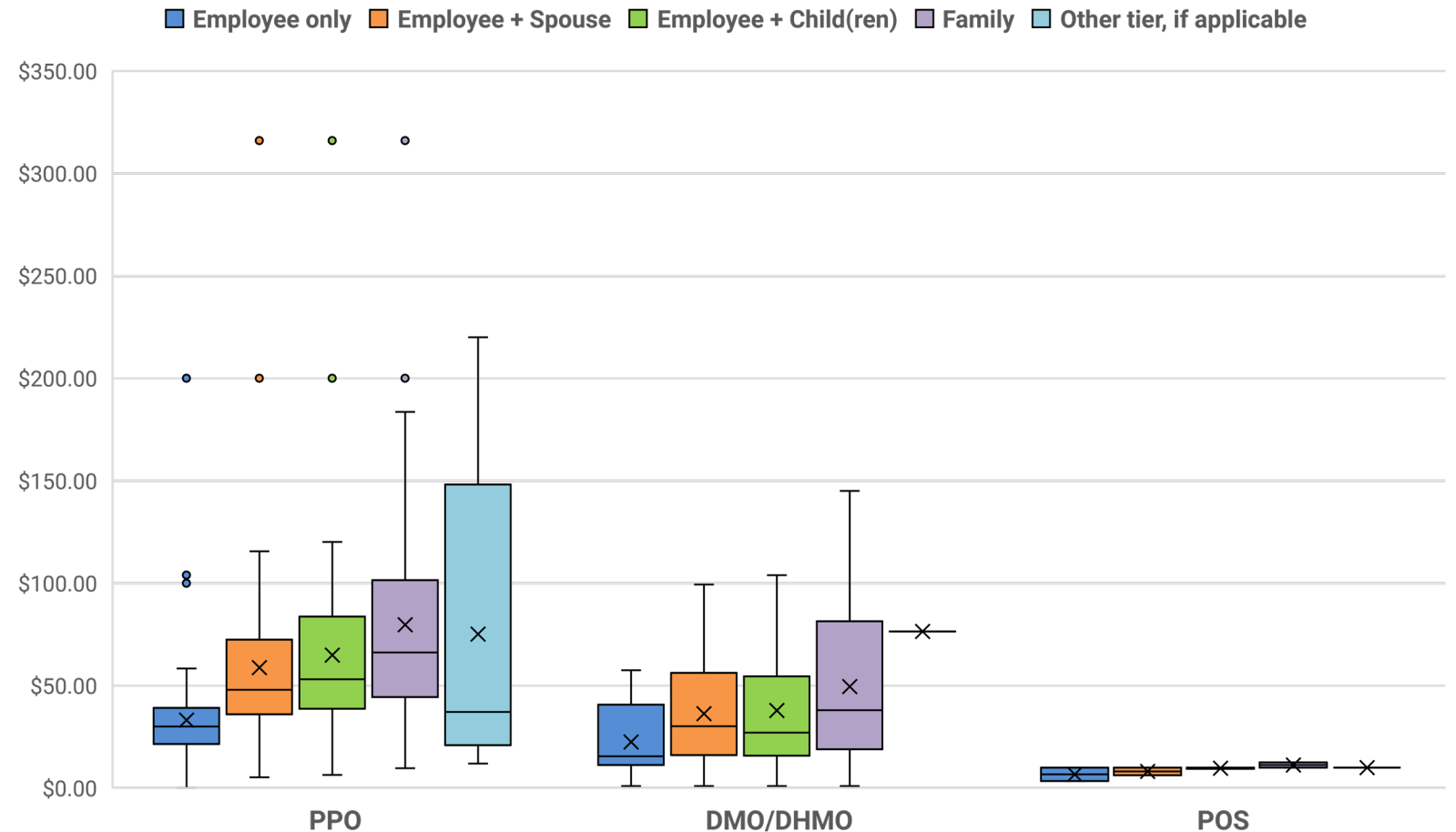
Survey participants were asked to select all dental plan types offered to employees.



Dental Plan Employer Contributions

Survey participants were asked to provide monthly **employer** contributions amounts for the dental plan with the most enrollees.

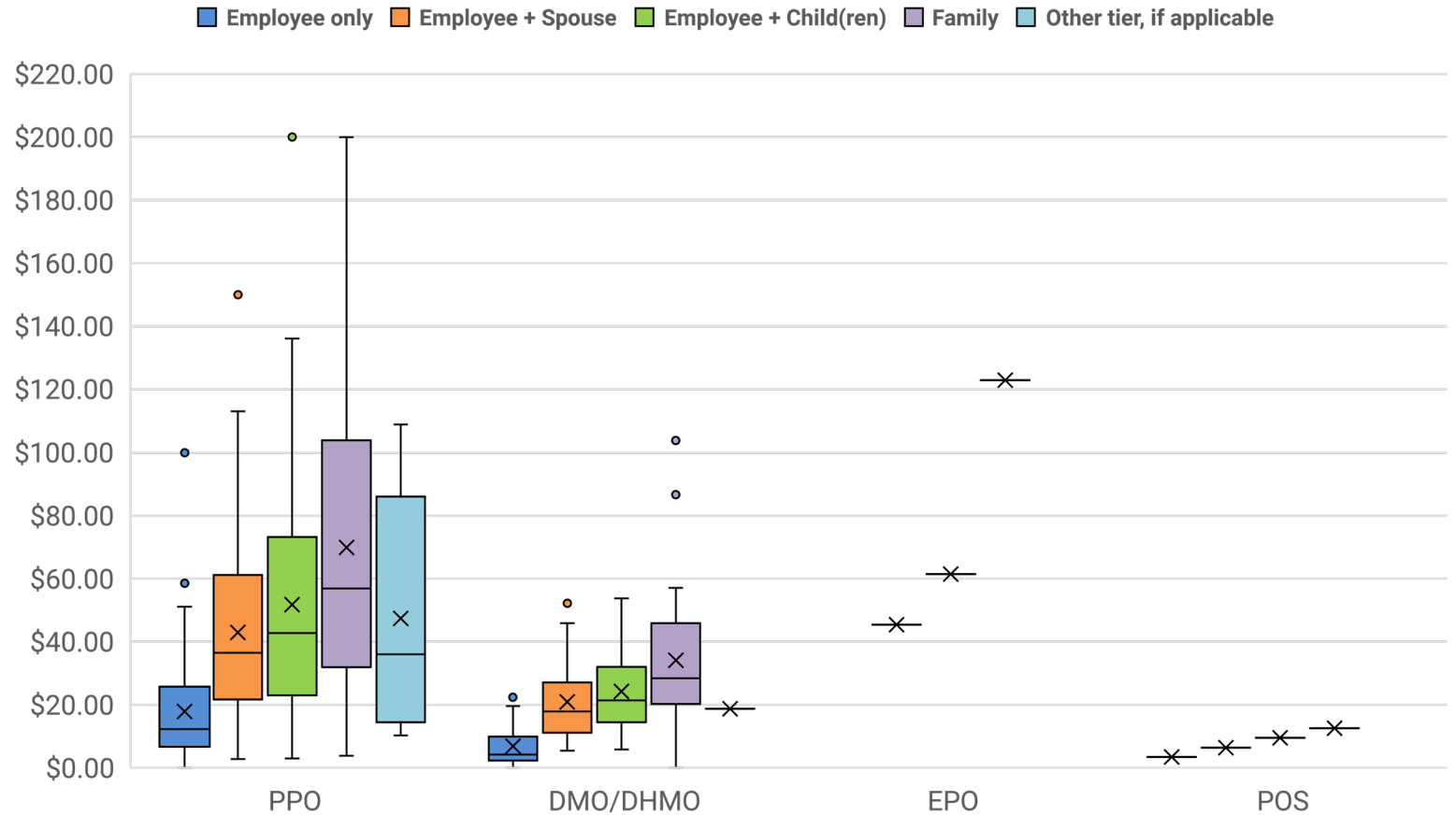
A Chart guide is located on [slide 10](#).



Dental Plan Employee Contributions

Survey participants were asked to provide monthly **employee** contributions amounts for the dental plan with the most enrollees.

A Chart guide is located on [slide 10](#).



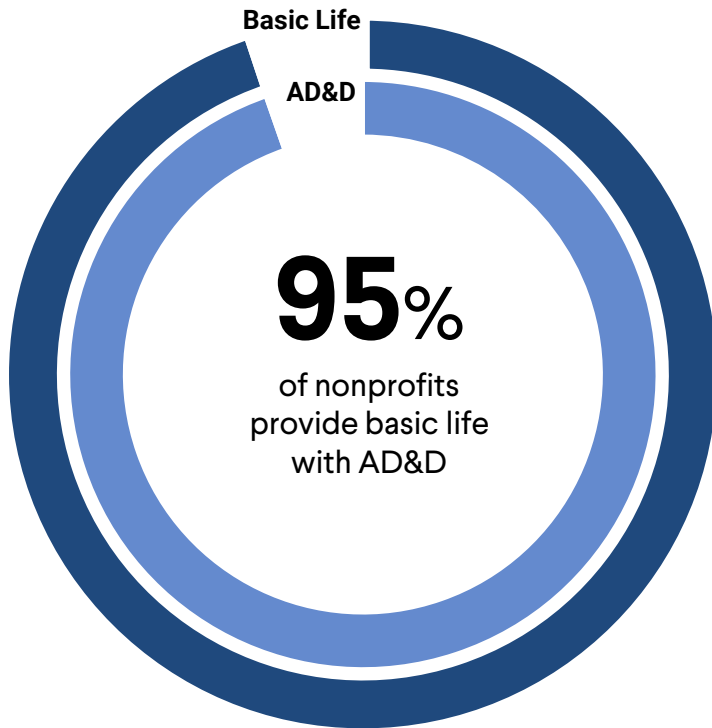
Dental Plan Deductibles

Survey participants were asked to provide annual deductible amounts for the dental plan with the most enrollees.

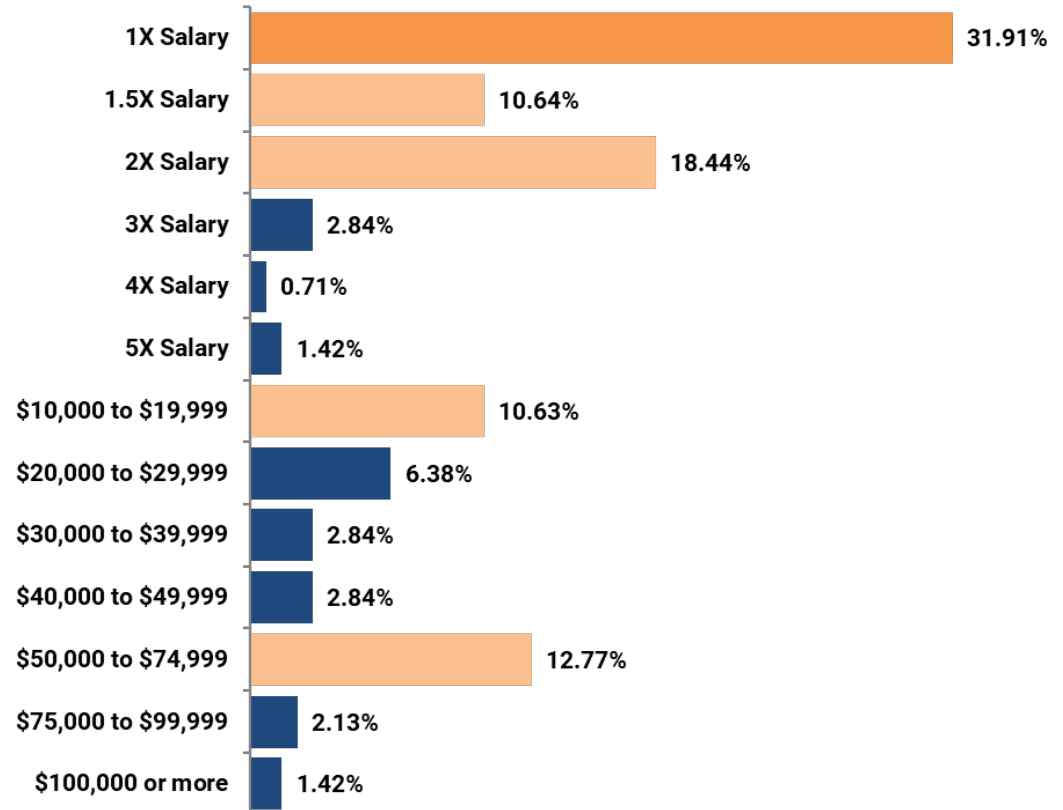
Tier	\$0	\$1 to \$24	\$25 to \$49	\$50 to \$99	\$100 to \$149	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 or more
Individual In-network Deductible	23.08%	0.77%	12.31%	53.85%	4.62%	0.77%	0.77%	0.00%	3.85%
Individual Out-of-network Deductible	12.84%	0.00%	14.68%	52.29%	9.17%	3.67%	0.00%	0.00%	7.34%
Family In-network Deductible	20.31%	0.78%	3.13%	16.41%	10.94%	41.41%	1.56%	0.78%	4.69%
Family Out-of-network Deductible	14.02%	0.00%	4.67%	16.82%	12.15%	39.25%	0.93%	1.87%	10.28%

Basic Life

95% of survey participants offer basic life insurance with AD&D. Most respondents provide a benefit of 1X Salary.

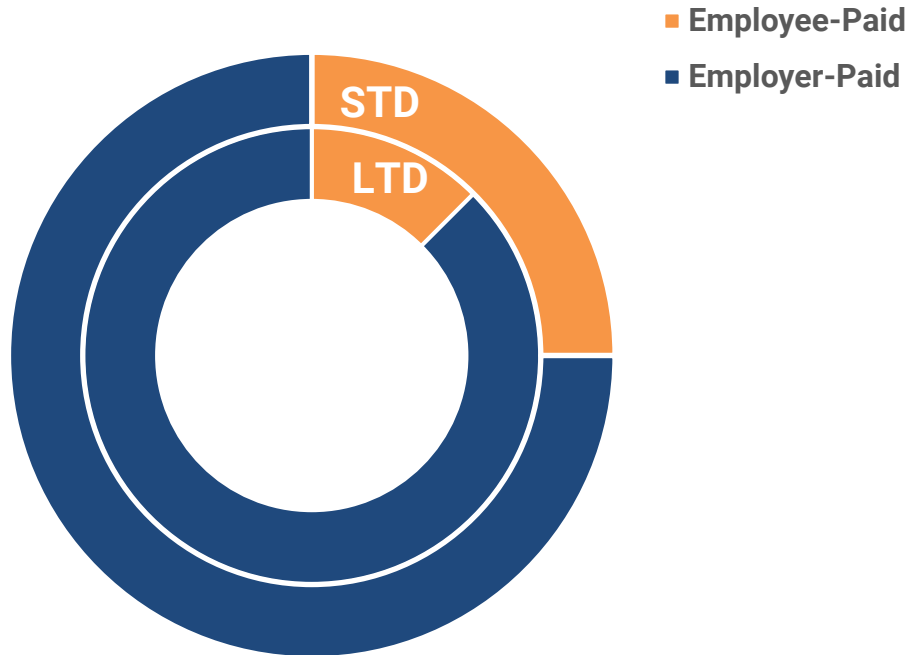


Basic Life Amounts

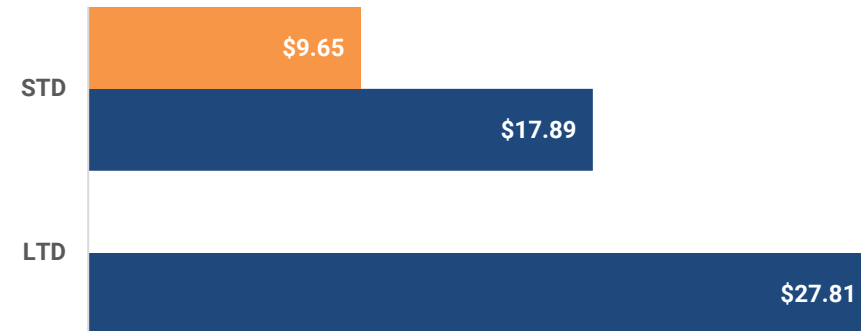


Disability

Most participating nonprofits provide an employer-paid disability plan: 87% provide an LTD and 75% provide an STD.



Average Monthly Disability Contributions

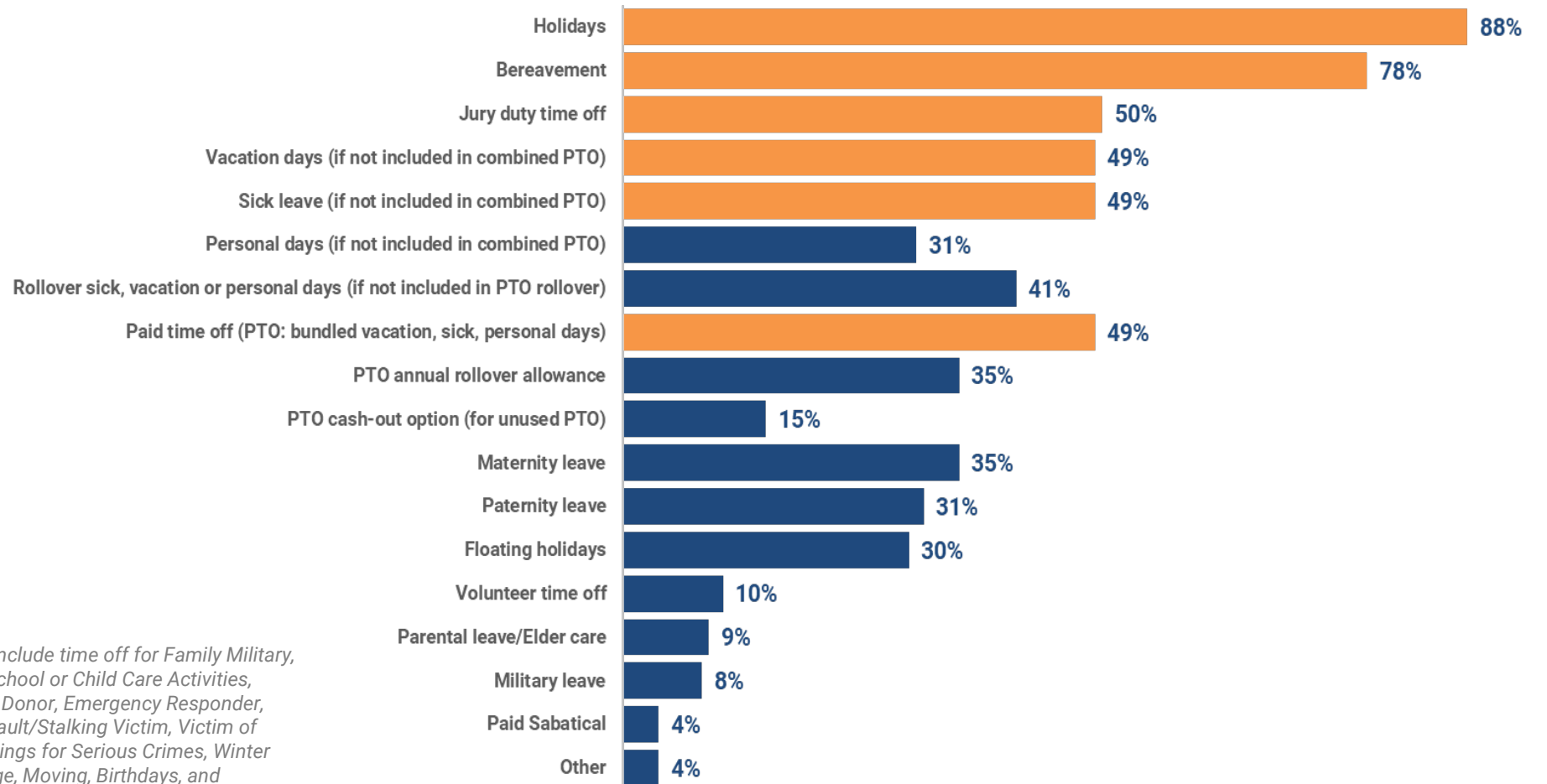


*No employee-paid LTD amounts were reported

Paid Time Off

Paid Leave Types

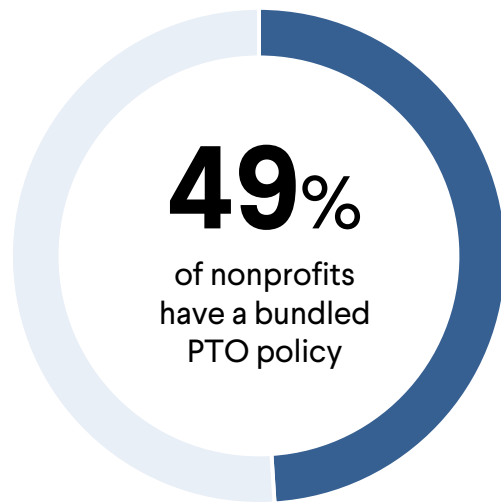
Survey participants were asked to select all Paid Leave types available to employees, not including FMLA, PFL, or state-mandated sick leave.



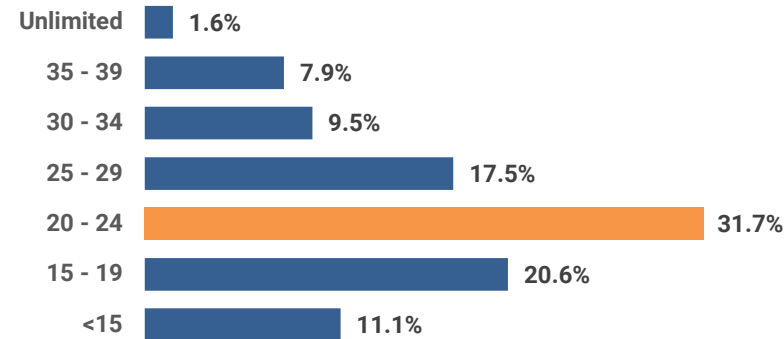
Other Leave types reported but not prevalent include time off for Family Military, Witness Duty, Time to Vote, Election Officer, School or Child Care Activities, School Discipline, Bone Marrow Donor, Organ Donor, Emergency Responder, Civil Air Patrol, Domestic Violence/Sexual Assault/Stalking Victim, Victim of Certain Felonies, and Attending Court Proceedings for Serious Crimes, Winter shut down, Professional Development, Marriage, Moving, Birthdays, and Summer Fridays.

Bundled PTO

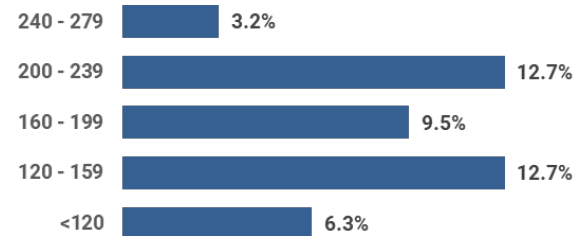
49% of survey participants reported offering bundled PTO. Of those, several reported the amounts provided by days or hours.



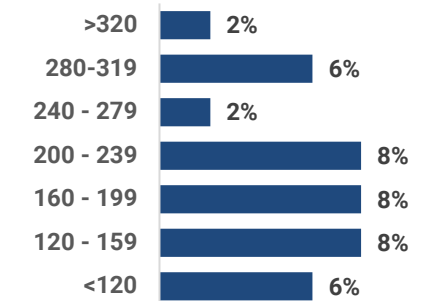
PTO Days



PTO Hours



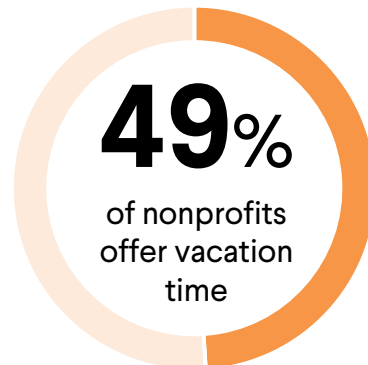
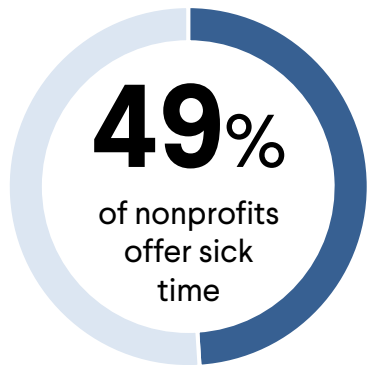
Max PTO Rollover Hours



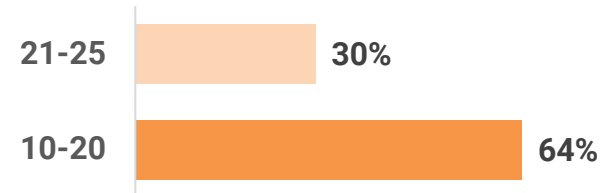
Under-reported leave amounts were omitted

Separate Sick, Vacation, and Personal Days

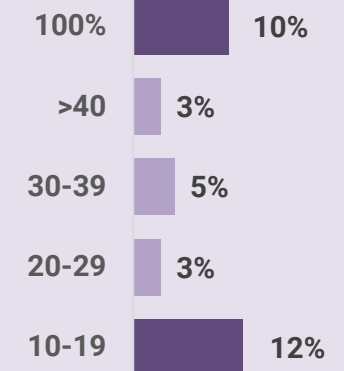
Nonprofits that manage sick, vacation, and personal times separately reported PTO amounts provided to employees.



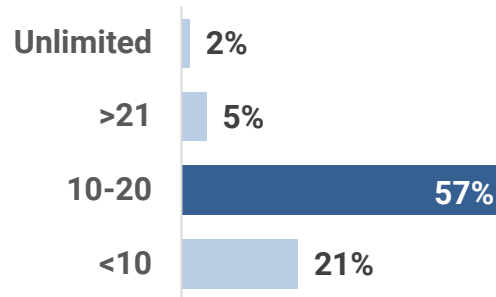
Vacation Days Offered



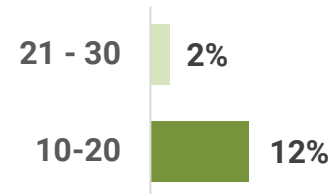
Max PTO Rollover



Sick Days Offered



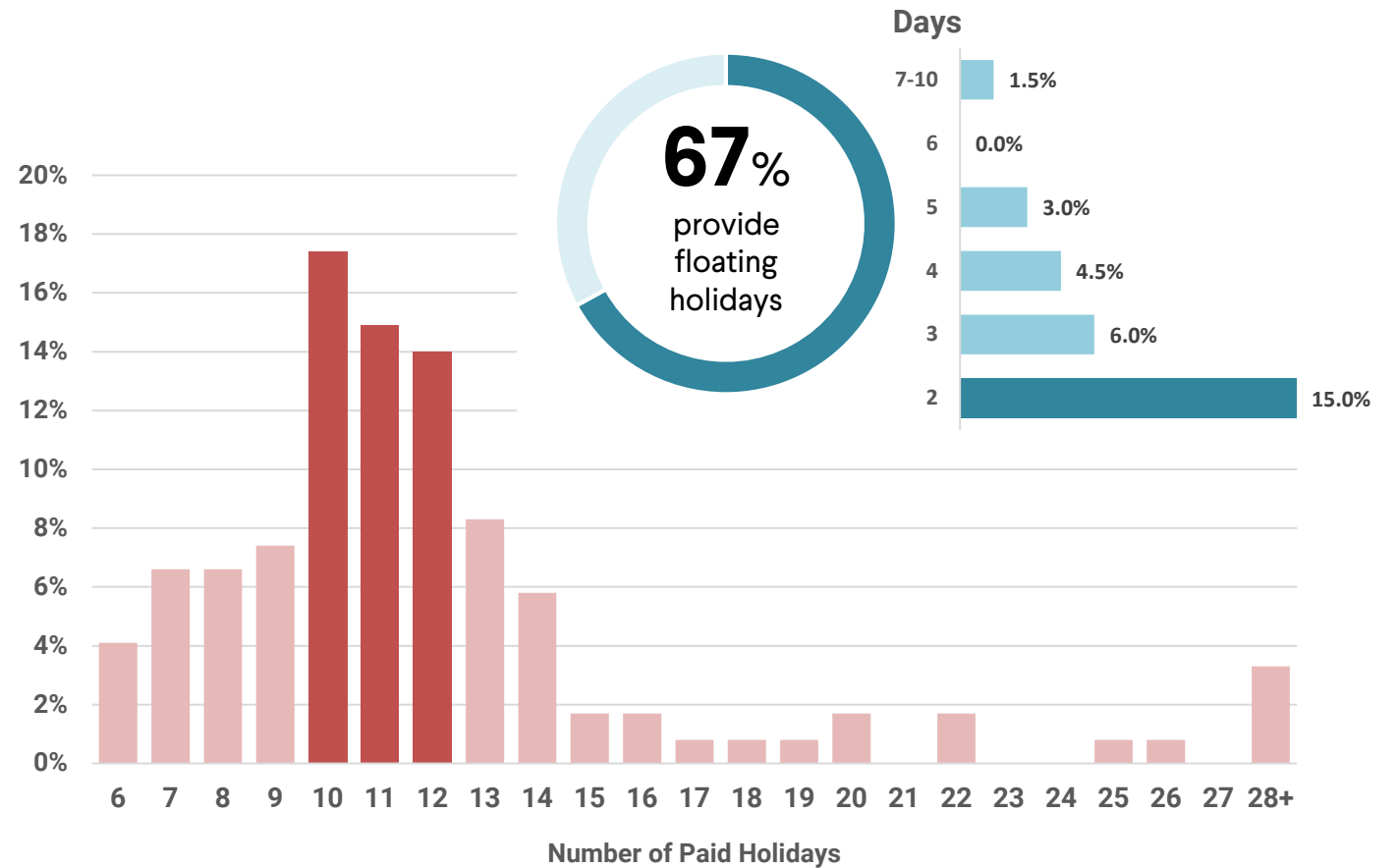
Personal Days Offered



Under-reported leave amounts were omitted

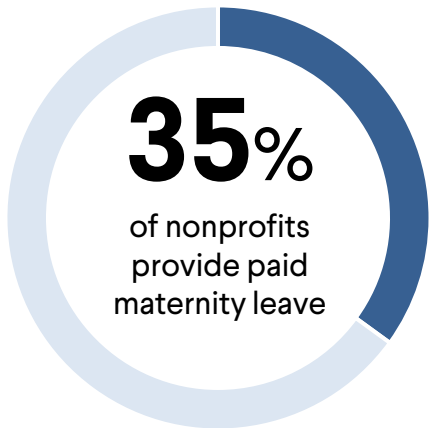
Paid Holidays

88% of nonprofits provide paid holidays, although the number of holidays varies quite significantly.

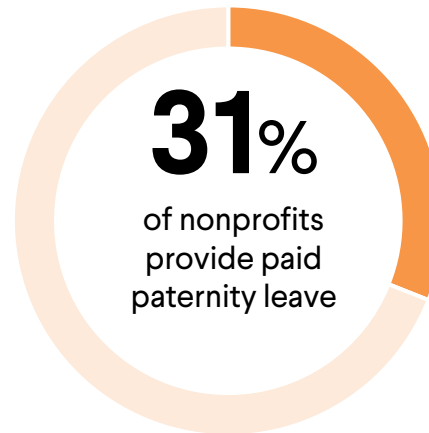
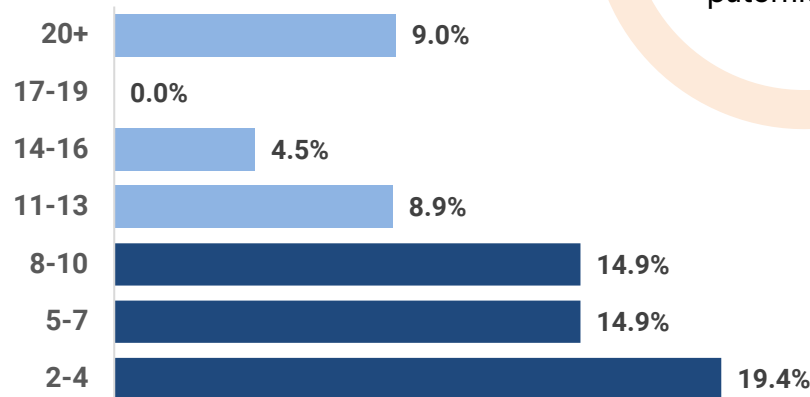


Paid Maternity and Paternity Time

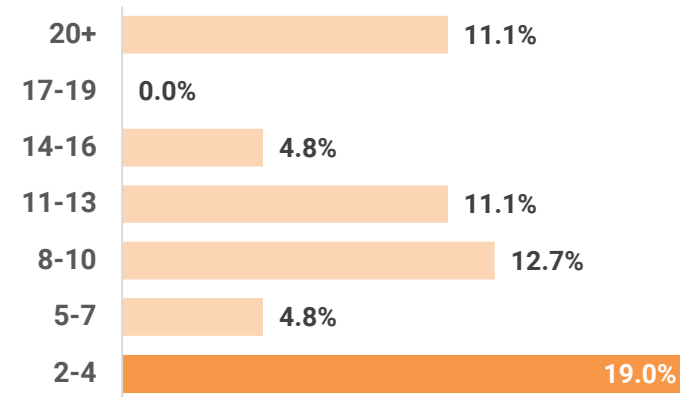
About one-third of nonprofits provide paid maternity leave, and only slightly fewer offer paid paternity leave.



Paid Maternity in Weeks



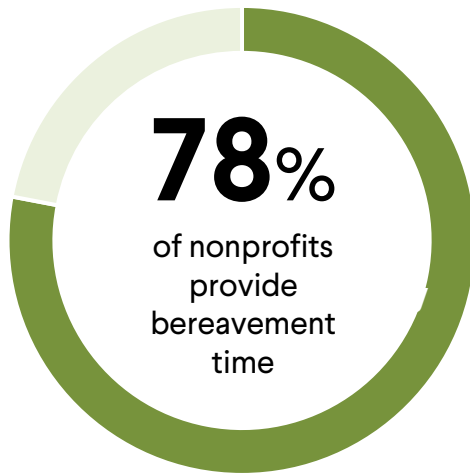
Paid Paternity in Weeks



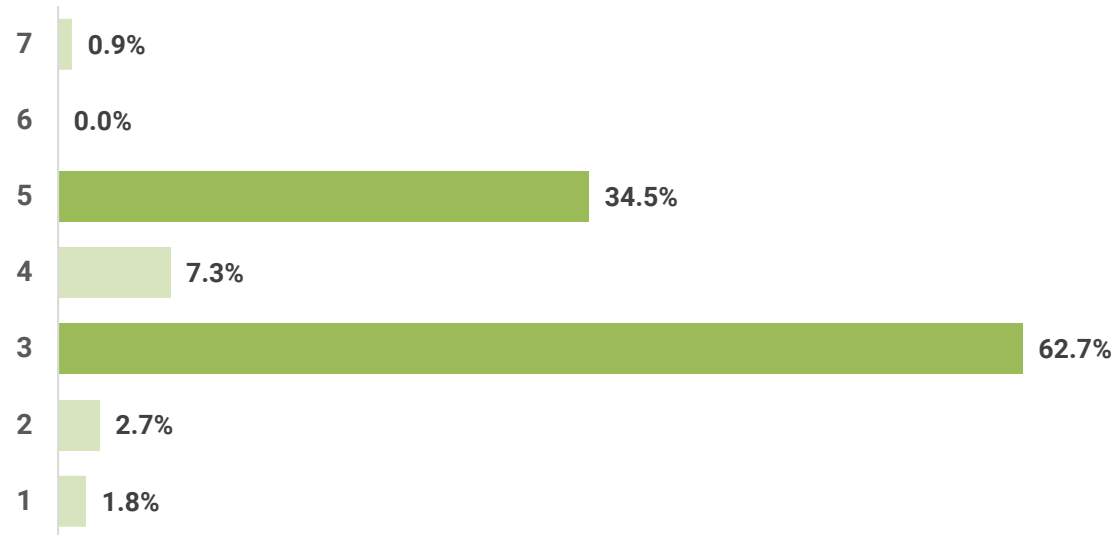
NOTE: The EEOC has indicated that the practice of offering mothers more paid leave than fathers is likely sex discrimination. This applies to leave related to baby bonding. It would not apply to leave related to pregnancy disability.

Bereavement

Over three-quarters of nonprofits provide paid bereavement time, and more than half provide 3 days (generally per incident).



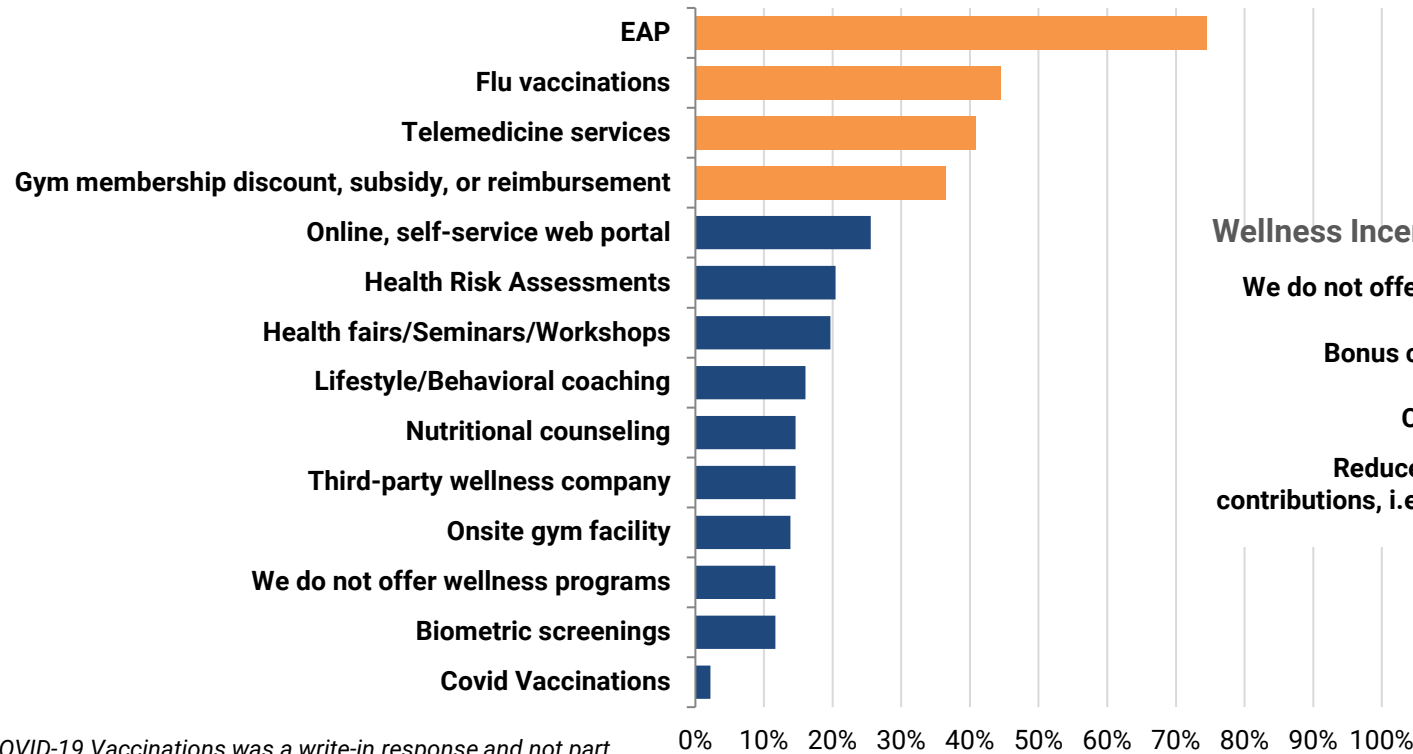
Bereavement Days



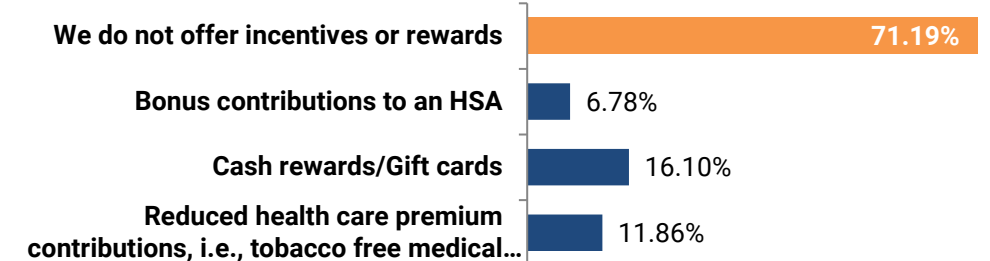
Wellness Programs

Wellness Programs

Nearly 30% of participating nonprofits offer wellness services, and one-third provide incentives for participation.



Wellness Incentives

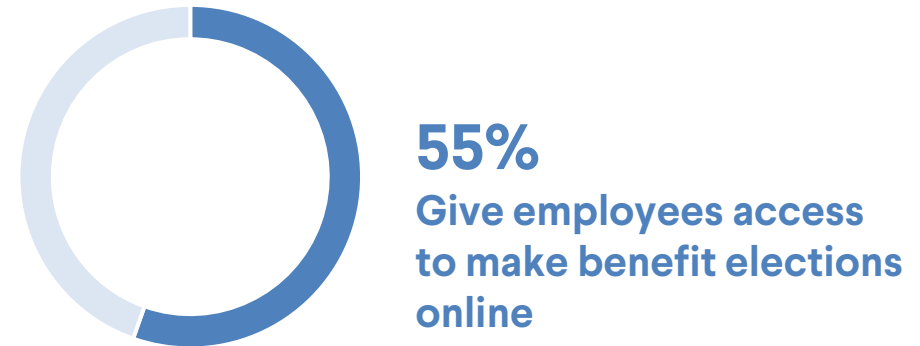


Note: COVID-19 Vaccinations was a write-in response and not part of the provided options for this question. Had it been, it may be assumed that the percentage of nonprofits providing the vaccine would be higher.

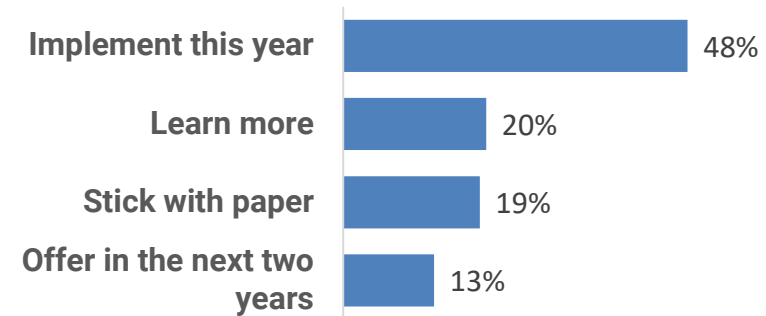
Benefits Technology

Benefits Administration

Over one-half of participating nonprofits use a benefits administration platform to administer benefits, and nearly the same amount provide employees with access to the platform.



Nonprofits who **do not** provide employee access to online enrollment currently, plan to...





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