



Providing Health Care for All Ag Since 1983

2021

Health Benefits Benchmark Report

An annual report to help you make informed decisions on your employee health benefits

2021

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INTRODUCTION

At UnitedAg, we’re always seeking new ways to add value to your membership and help your organization be even more successful. In that spirit, we’re excited to provide you with this sixth annual Health Benefits Benchmark Report for 2021.

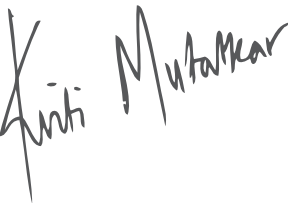
This report is intended to help you better understand the health benefits landscape among your UnitedAg peer organizations. Through simple charts and graphs, the report provides key data points on employer contributions, coverage waiting periods, deductibles and out-of-pocket maximums. This data is also partitioned into large and small employer groups, industry sectors and major regions across California.

Given the uniqueness and complexity of our industry, fluctuation of employees and constant changes in the health benefits market, this important information will enable you to compare and contrast information to make better and more-informed decisions.

Our goal is to provide a useful tool that helps you strengthen employee retention and stay competitive by offering health benefits that are ideally-suited for your employees and organization, year after year.

We hope that you find this report useful and our presentation of the data clear. We welcome your feedback, and look forward to providing future editions and other updates on the important industry norms and trends that matter to you as a UnitedAg member. Thank you!

Sincerely,



Kirti Mutatkar
President &
Chief Executive Officer

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ABOUT US

OUR HISTORY

In 1983, the members of UnitedAg intuitively knew they needed a unique health plan to meet the needs of the agricultural workforce within the state. They sought a health plan that would operate on a non-profit basis, offer a diversity of plan designs and offer customer service designed to accommodate the needs of ag employees.

These employers created UnitedAg Benefit Trust (an ERISA multiple employer welfare arrangement) that grew from 6 small farms to more than 1,000 member companies and provides access to health care to over 55,000 member employees.

Today, UnitedAg has grown to over \$220 million in annual contributions.

OUR MISSION

To bring innovative health benefit solutions to agribusiness by meeting our members’ employee benefits needs, advocating for ag with lawmakers and helping them comply with regulations.

OUR VISION

We are committed to providing the best, most affordable, innovative health care for agriculture.



HOW THIS REPORT WORKS



GROWERS

Employer Contribution	Employee %	Dependent %
100%	65%	20%
80–99%	20%	20%
60–79%	5%	7%
40–59%	10%	8%
0–39%	0%	45%

This report uses aggregated data from calendar years 2020 and 2021 for our UnitedAg member organizations in California that offer employee health benefits through the United Agricultural Benefit Trust (UABT).

The data centers around three important benchmarks which are important to employers when determining the right health benefits package for their organization and employees:

1. **The Employer Contribution** or amount you, as an employer, pay for your Employees’ and their Dependents’ medical benefits
2. **The Waiting Period** you apply to eligible employees prior to their being offered medical benefits
3. **The Type of Medical Plan** offered, specifically relating to the Deductible and Out-of-Pocket Maximum levels of those plans

Each section of the report represents a particular region of the state – Bay Area, Central Coast, Central Valley, Northern California or Southern California and Inland. For each region, the data is broken out by Large Employer Groups, with 101 or more health benefits eligible employees, and Small Employer Groups, with 2–100 eligible employees. For each of these groups, the data is further broken out by each of our represented industry sectors – Growers; Labor; Livestock &

Waiting Period	%
60 Days	43%
30 Days	25%
< 30 Days	32%
Other	0%

Dairy; Packers, Shippers, Coolers, Processors; and Supporting Businesses.

When looking at the Employer Contribution data, the percentages under the Employee and Dependent columns reflect the distribution of your peers who pay the contribution indicated for those two participant categories. In the example shown above, 65% of employers cover 100% of the employee-only contributions and 45% of employers pay 0–39% of their dependents’ portion of the contributions. Further, if you combine the distribution of your peers who pay 60–79%, 80–99% and 100% employer contributions toward dependents, you find that 47% of employers actually cover a majority of the dependent contributions. For your convenience, we have highlighted in color those areas that reflect the majority of your peers.

When reviewing the Waiting Period data, the figures under the Percent column reflect the distribution of your peers regarding the number of days an employee must wait after hire to become eligible for benefits; which would usually be on the first of the month following the completion of those days. In the example shown, 43% of employers impose the maximum waiting period of 60 days, while the remaining employers are split between 30 days, other, and less than 30 days; which is usually first of the month following hire.

Deductible	%
\$5,001+	40%
\$3,001–\$5,000	4%
\$1,001–\$3,000	37%
\$1–\$1,000	19%
\$0	0%

For the Deductible and Out-of-Pocket data pertaining to the Type of Medical Plan, the percentages shown in each column reflect the distribution of your peers that offer plans with the respective Deductible and Out-of-Pocket amounts indicated. In the example shown, 40% of employers offered a medical plan with a deductible of \$5,001 or higher, as well as an out-of-pocket maximum of \$6,001 or higher. Deductible is the biggest driver of medical plan cost, followed by out-of-pocket maximum.

A plan with a deductible of \$5,001 or more is generally categorized as a Bronze-level benefit, or the lowest level allowed. Deductibles of \$3,001–\$5,000 are usually categorized as Silver or Gold, whereas \$1,001–\$3,000 deductibles are usually categorized as Gold or Silver, and \$0–1,000 deductibles are usually categorized either Gold or Platinum.

By taking time to compare and contrast the various data points in this report, you can determine how your organization’s health benefits compare to your UnitedAg peers, and make better, more-informed benefits decisions going forward.

BAY AREA | LARGE EMPLOYER GROUPS (101+)

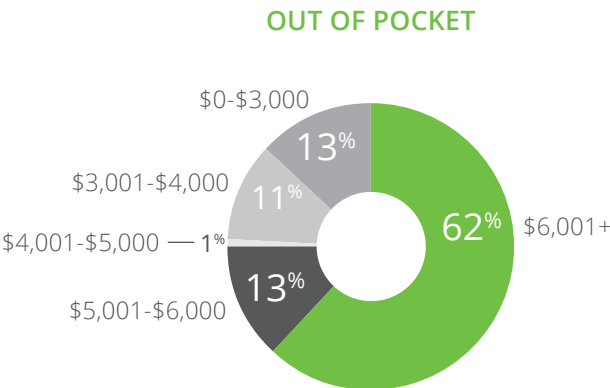
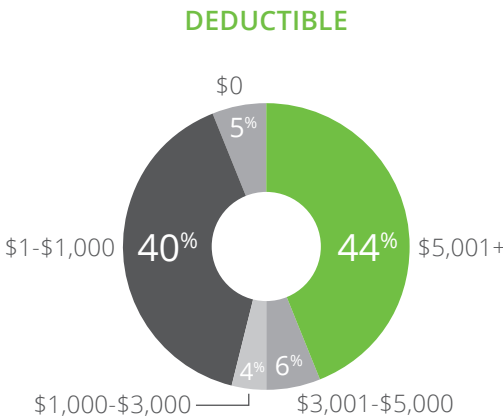
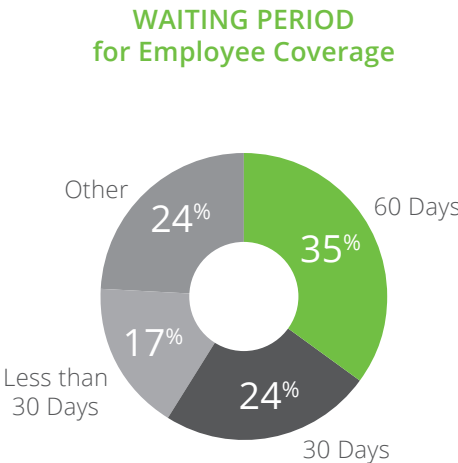
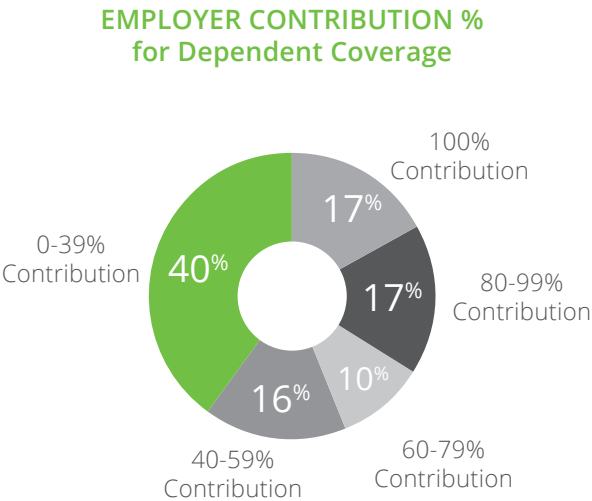
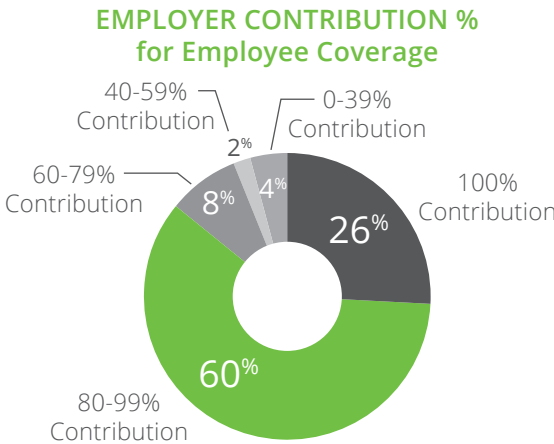


REGIONAL SUMMARY

Counties: Alameda, Contra Costa, Monterey, San Benito, San Francisco, San Mateo, Santa Clara and Santa Cruz

Benefits have decreased in several areas for large employer groups in this region. A decrease in contributions paid by employers for employee coverage and dependent coverage was observed, as well as a decrease in waiting periods with the majority still at 60 days.

Packers, Coolers, Shippers & Processors made the largest decrease in contributions paid for dependent coverage. Supporting Businesses also decreased these contributions as well as contributions paid for employee coverage this year. Many in the Labor sector increased their waiting periods to 60 days.



BAY AREA | LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	26%	18%
80–99%	62%	7%
60–79%	7%	10%
40–59%	4%	20%
0–39%	1%	45%

Waiting Period	%
60 Days	23%
30 Days	23%
< 30 Days	20%
Other	34%

Deductible	%
\$5,001+	48%
\$3,001–\$5,000	10%
\$1,001–\$3,000	2%
\$1–\$1,000	34%
\$0	6%

Out of Pocket	%
\$6,001+	65%
\$5,001–\$6,000	15%
\$4,001–\$5,000	1%
\$3,001–\$4,000	8%
\$0–\$3,000	11%



LABOR

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80–99%	30%	0%
60–79%	70%	0%
40–59%	0%	30%
0–39%	0%	70%

Waiting Period	%
60 Days	100%
30 Days	0%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	70%
\$3,001–\$5,000	0%
\$1,001–\$3,000	0%
\$1–\$1,000	20%
\$0	10%

Out of Pocket	%
\$6,001+	70%
\$5,001–\$6,000	0%
\$4,001–\$5,000	0%
\$3,001–\$4,000	20%
\$0–\$3,000	10%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	46%	25%
80–99%	54%	0%
60–79%	0%	18%
40–59%	0%	18%
0–39%	0%	39%

Waiting Period	%
60 Days	39%
30 Days	0%
< 30 Days	25%
Other	36%

Deductible	%
\$5,001+	60%
\$3,001–\$5,000	0%
\$1,001–\$3,000	11%
\$1–\$1,000	18%
\$0	11%

Out of Pocket	%
\$6,001+	75%
\$5,001–\$6,000	14%
\$4,001–\$5,000	7%
\$3,001–\$4,000	0%
\$0–\$3,000	4%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	20%	16%
80–99%	62%	46%
60–79%	7%	7%
40–59%	0%	4%
0–39%	11%	27%

Waiting Period	%
60 Days	51%
30 Days	35%
< 30 Days	9%
Other	5%

Deductible	%
\$5,001+	27%
\$3,001–\$5,000	0%
\$1,001–\$3,000	7%
\$1–\$1,000	61%
\$0	5%

Out of Pocket	%
\$6,001+	35%
\$5,001–\$6,000	3%
\$4,001–\$5,000	4%
\$3,001–\$4,000	26%
\$0–\$3,000	32%

BAY AREA | SMALL EMPLOYER GROUPS (2-100)



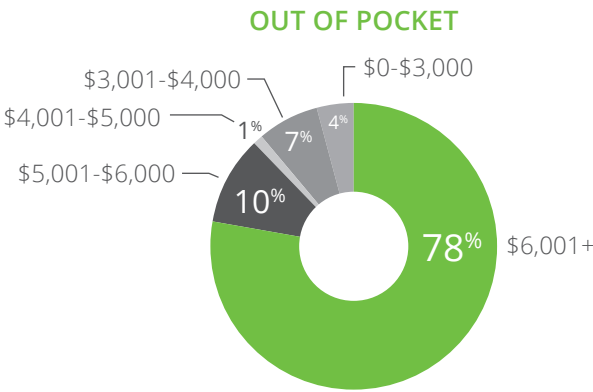
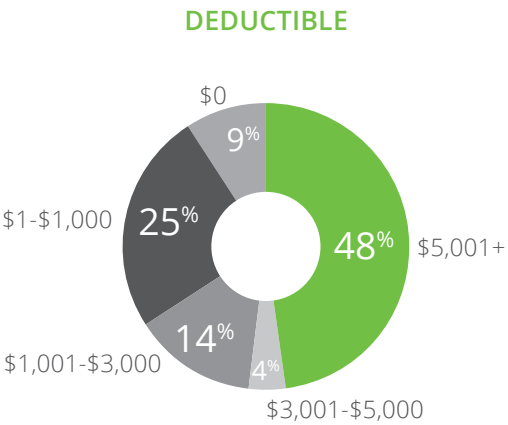
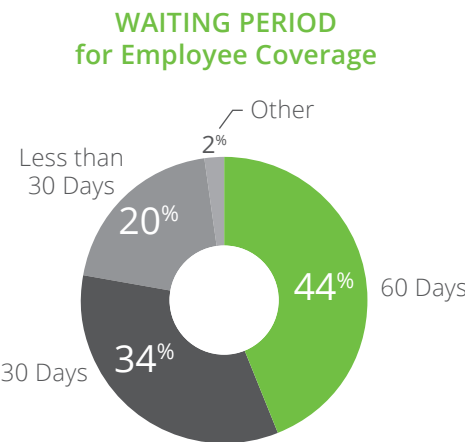
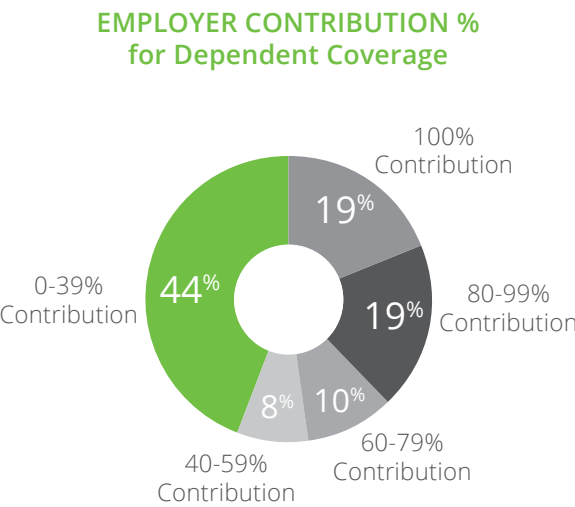
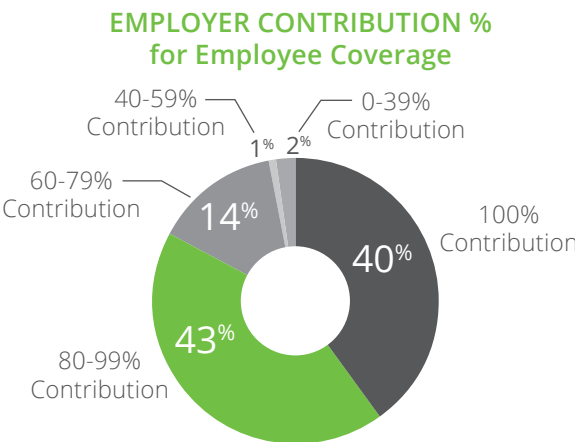
REGIONAL SUMMARY

Counties: Alameda, Contra Costa, Monterey, San Benito, San Francisco, San Mateo, Santa Clara and Santa Cruz

Just like large employer groups in this region, benefits have decreased, with some employers opting to pay less of the dependent contribution.

Supporting Businesses saw a moderate increase in employers contributing more toward employee contributions while Livestock & Dairy contributed slightly less for both employees and dependents. The Labor sector contributed more towards employee contributions, while contributing less towards dependent contributions.

While Livestock & Dairy employers have slightly decreased their out of pocket maximums, an increase has been noted for the remaining small groups in this region.



BAY AREA | SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	47%	19%
80-99%	40%	27%
60-79%	8%	6%
40-59%	1%	9%
0-39%	4%	39%

Waiting Period	%
60 Days	39%
30 Days	39%
< 30 Days	18%
Other	4%

Deductible	%
\$5,001+	48%
\$3,001-\$5,000	4%
\$1,001-\$3,000	10%
\$1-\$1,000	24%
\$0	14%

Out of Pocket	%
\$6,001+	78%
\$5,001-\$6,000	4%
\$4,001-\$5,000	1%
\$3,001-\$4,000	9%
\$0-\$3,000	8%



LABOR

Employer Contribution	Employee %	Dependent %
100%	40%	30%
80-99%	30%	10%
60-79%	20%	20%
40-59%	10%	20%
0-39%	0%	20%

Waiting Period	%
60 Days	30%
30 Days	60%
< 30 Days	10%
Other	0%

Deductible	%
\$5,001+	60%
\$3,001-\$5,000	0%
\$1,001-\$3,000	20%
\$1-\$1,000	20%
\$0	0%

Out of Pocket	%
\$6,001+	100%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



LIVESTOCK & DAIRY

Employer Contribution	Employee %	Dependent %
100%	33%	33%
80-99%	17%	17%
60-79%	50%	0%
40-59%	0%	0%
0-39%	0%	50%

Waiting Period	%
60 Days	67%
30 Days	33%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	33%
\$3,001-\$5,000	0%
\$1,001-\$3,000	17%
\$1-\$1,000	17%
\$0	33%

Out of Pocket	%
\$6,001+	66%
\$5,001-\$6,000	0%
\$4,001-\$5,000	17%
\$3,001-\$4,000	0%
\$0-\$3,000	17%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	6%	6%
80-99%	94%	33%
60-79%	0%	16%
40-59%	0%	6%
0-39%	0%	39%

Waiting Period	%
60 Days	45%
30 Days	22%
< 30 Days	33%
Other	0%

Deductible	%
\$5,001+	50%
\$3,001-\$5,000	6%
\$1,001-\$3,000	22%
\$1-\$1,000	22%
\$0	0%

Out of Pocket	%
\$6,001+	72%
\$5,001-\$6,000	22%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	6%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	42%	19%
80-99%	38%	8%
60-79%	19%	13%
40-59%	0%	7%
0-39%	1%	53%

Waiting Period	%
60 Days	50%
30 Days	27%
< 30 Days	22%
Other	1%

Deductible	%
\$5,001+	48%
\$3,001-\$5,000	5%
\$1,001-\$3,000	15%
\$1-\$1,000	27%
\$0	5%

Out of Pocket	%
\$6,001+	74%
\$5,001-\$6,000	12%
\$4,001-\$5,000	1%
\$3,001-\$4,000	7%
\$0-\$3,000	6%

CENTRAL COAST | LARGE EMPLOYER GROUPS (101+)

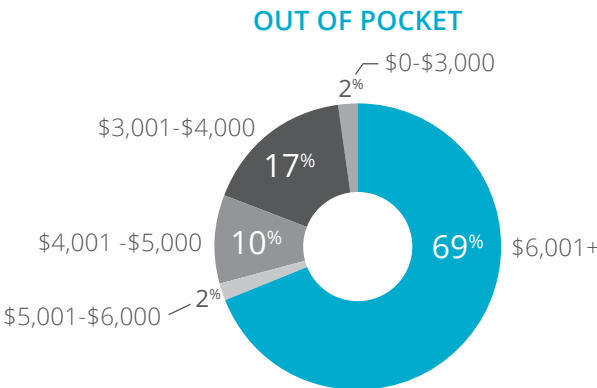
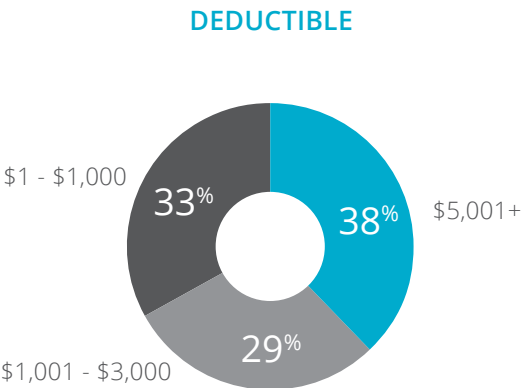
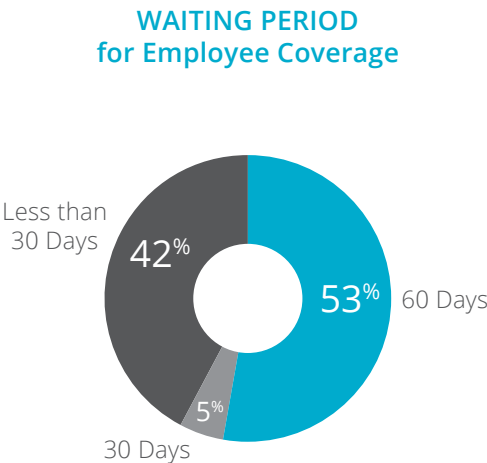
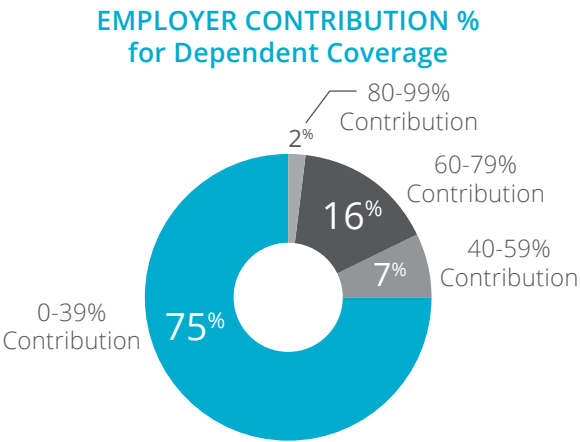
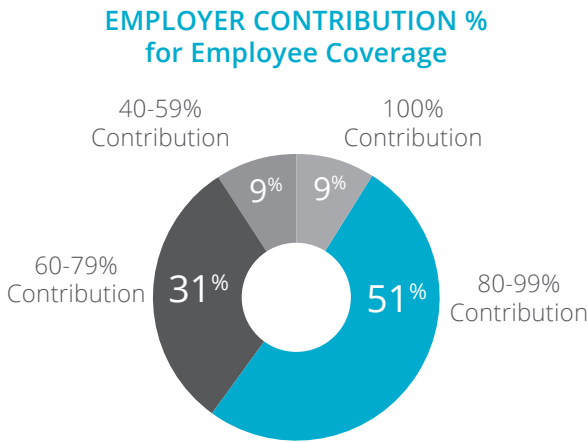


REGIONAL SUMMARY

Counties: San Luis Obispo, Santa Barbara and Ventura

Central Coast large employers have decreased benefits and coverage overall compared to the prior year. Areas that have seen significant shifts include reduction in contributions paid by employers for dependent coverage, increases in waiting periods and increases in deductibles.

Growers saw the most change with decreased waiting periods with 46% now at 30 days or less, and increased benefits through a reduction in deductibles and out of pocket maximums.



CENTRAL COAST | LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	10%	0%
80–99%	50%	2%
60–79%	30%	11%
40–59%	10%	8%
0–39%	0%	79%

Waiting Period	%
60 Days	54%
30 Days	6%
< 30 Days	40%
Other	0%

Deductible	%
\$5,001+	38%
\$3,001–\$5,000	0%
\$1,001–\$3,000	29%
\$1–\$1,000	33%
\$0	0%

Out of Pocket	%
\$6,001+	69%
\$5,001–\$6,000	2%
\$4,001–\$5,000	10%
\$3,001–\$4,000	17%
\$0–\$3,000	2%



LABOR

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80–99%	100%	0%
60–79%	0%	0%
40–59%	0%	0%
0–39%	0%	100%

Waiting Period	%
60 Days	33%
30 Days	67%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	34%
\$3,001–\$5,000	0%
\$1,001–\$3,000	33%
\$1–\$1,000	33%
\$0	0%

Out of Pocket	%
\$6,001+	34%
\$5,001–\$6,000	0%
\$4,001–\$5,000	33%
\$3,001–\$4,000	33%
\$0–\$3,000	0%



SUPPORTING
BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80–99%	25%	0%
60–79%	75%	100%
40–59%	0%	0%
0–39%	0%	0%

Waiting Period	%
60 Days	50%
30 Days	0%
< 30 Days	50%
Other	0%

Deductible	%
\$5,001+	25%
\$3,001–\$5,000	0%
\$1,001–\$3,000	25%
\$1–\$1,000	50%
\$0	0%

Out of Pocket	%
\$6,001+	50%
\$5,001–\$6,000	25%
\$4,001–\$5,000	0%
\$3,001–\$4,000	25%
\$0–\$3,000	0%

CENTRAL COAST | SMALL EMPLOYER GROUPS (2-100)



REGIONAL SUMMARY

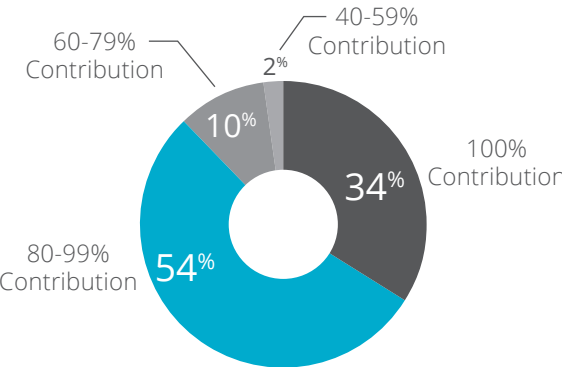
Counties: San Luis Obispo, Santa Barbara and Ventura

Small employers in this region have made some changes this year with the main shifts being a decrease in employer paid contributions for dependents and a decrease in out of pocket maximums.

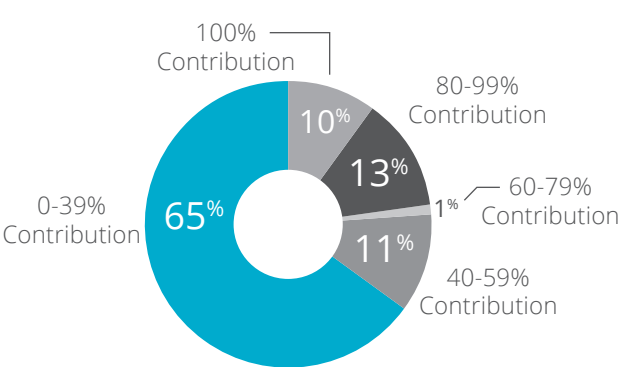
Every sector saw reductions in employer contributions for employees and dependents while the Labor sector remained stable in overall contributions paid for employee coverage.

The Labor and Supporting Business sectors both decreased waiting periods, shifting toward 30 days or less.

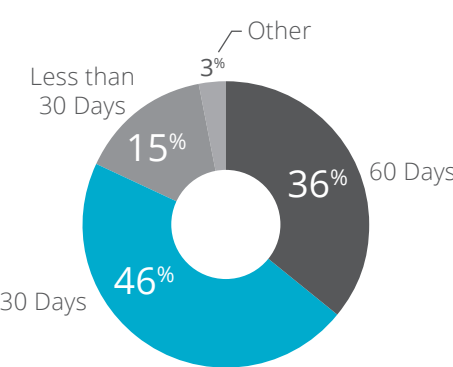
EMPLOYER CONTRIBUTION %
for Employee Coverage



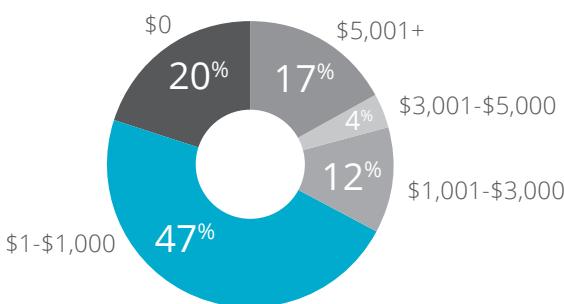
EMPLOYER CONTRIBUTION %
for Dependent Coverage



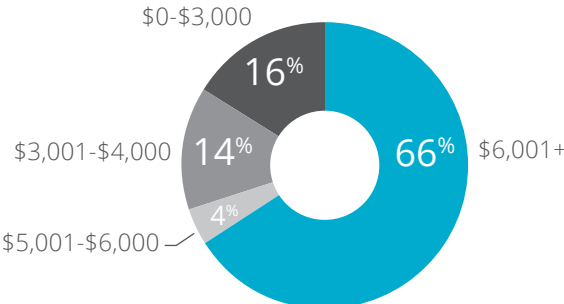
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



CENTRAL COAST | SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	33%	9%
80-99%	55%	13%
60-79%	9%	2%
40-59%	3%	13%
0-39%	0%	63%

Waiting Period	%
60 Days	45%
30 Days	37%
< 30 Days	16%
Other	2%

Deductible	%
\$5,001+	16%
\$3,001-\$5,000	6%
\$1,001-\$3,000	13%
\$1-\$1,000	45%
\$0	20%

Out of Pocket	%
\$6,001+	72%
\$5,001-\$6,000	1%
\$4,001-\$5,000	0%
\$3,001-\$4,000	16%
\$0-\$3,000	11%



LABOR

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80-99%	100%	50%
60-79%	0%	0%
40-59%	0%	50%
0-39%	0%	0%

Waiting Period	%
60 Days	0%
30 Days	100%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	0%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	100%
\$0	0%

Out of Pocket	%
\$6,001+	50%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	50%
\$0-\$3,000	0%



LIVESTOCK & DAIRY

Employer Contribution	Employee %	Dependent %
100%	62%	0%
80-99%	38%	25%
60-79%	0%	0%
40-59%	0%	0%
0-39%	0%	75%

Waiting Period	%
60 Days	50%
30 Days	50%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	38%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	37%
\$0	25%

Out of Pocket	%
\$6,001+	75%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	25%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	29%	7%
80-99%	50%	7%
60-79%	21%	0%
40-59%	0%	0%
0-39%	0%	86%

Waiting Period	%
60 Days	79%
30 Days	14%
< 30 Days	7%
Other	0%

Deductible	%
\$5,001+	29%
\$3,001-\$5,000	0%
\$1,001-\$3,000	7%
\$1-\$1,000	57%
\$0	7%

Out of Pocket	%
\$6,001+	50%
\$5,001-\$6,000	22%
\$4,001-\$5,000	0%
\$3,001-\$4,000	14%
\$0-\$3,000	14%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	35%	17%
80-99%	55%	7%
60-79%	10%	0%
40-59%	10%	10%
0-39%	10%	66%

Waiting Period	%
60 Days	39%
30 Days	36%
< 30 Days	18%
Other	7%

Deductible	%
\$5,001+	7%
\$3,001-\$5,000	4%
\$1,001-\$3,000	17%
\$1-\$1,000	48%
\$0	24%

Out of Pocket	%
\$6,001+	66%
\$5,001-\$6,000	3%
\$4,001-\$5,000	0%
\$3,001-\$4,000	7%
\$0-\$3,000	24%

CENTRAL VALLEY | LARGE EMPLOYER GROUPS (101+)



REGIONAL SUMMARY

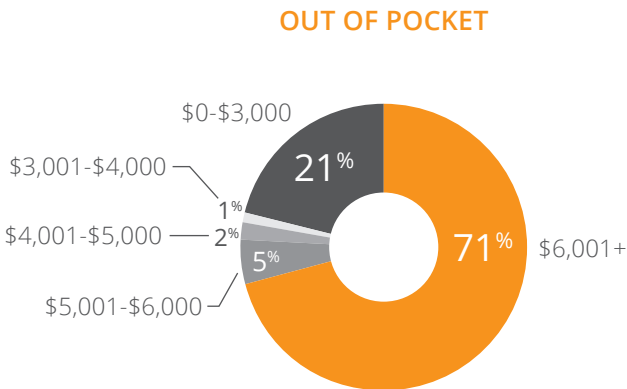
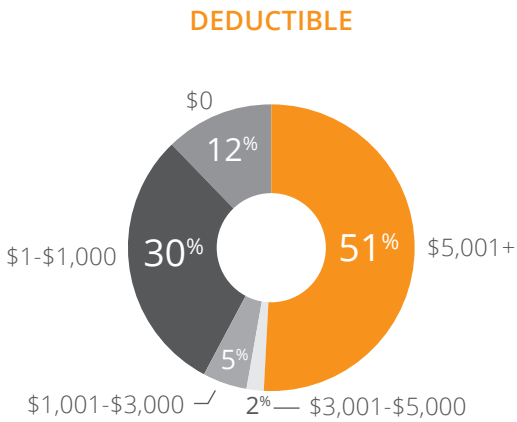
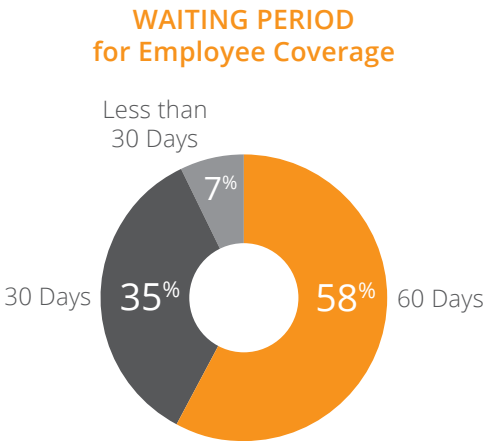
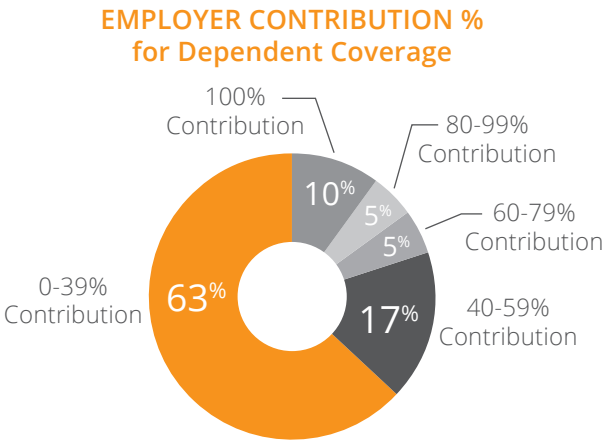
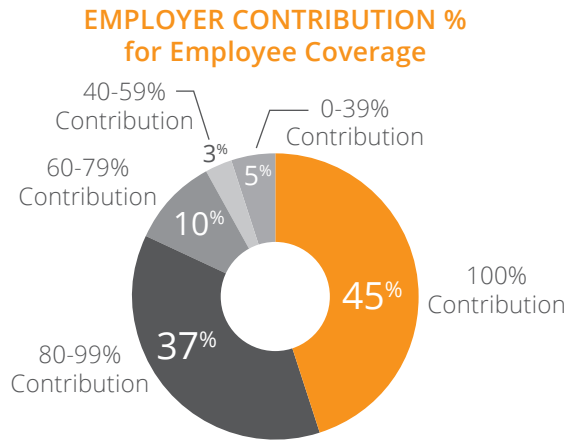
Counties: Fresno, Kern, Kings, Madera, Mariposa, Merced, San Joaquin, Stanislaus and Tulare

Overall, large employers in this region decreased benefits by contributing less toward dependent coverage.

Growers remained stable in employer contributions toward employee and dependent coverage, while other sectors decreased contributions toward employee and dependent coverage.

Waiting periods remained steady across all employers in the region with most offering 60 day majority.

There was a slight increase to plan benefits in the Grower segment via decreased deductibles.



CENTRAL VALLEY | LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	24%	17%
80–99%	52%	0%
60–79%	10%	0%
40–59%	4%	35%
0–39%	10%	48%

Waiting Period	%
60 Days	52%
30 Days	34%
< 30 Days	14%
Other	0%

Deductible	%
\$5,001+	38%
\$3,001–\$5,000	0%
\$1,001–\$3,000	7%
\$1–\$1,000	48%
\$0	7%

Out of Pocket	%
\$6,001+	62%
\$5,001–\$6,000	7%
\$4,001–\$5,000	0%
\$3,001–\$4,000	7%
\$0–\$3,000	24%



LIVESTOCK & DAIRY

Employer Contribution	Employee %	Dependent %
100%	85%	5%
80–99%	0%	0%
60–79%	15%	15%
40–59%	0%	0%
0–39%	0%	80%

Waiting Period	%
60 Days	85%
30 Days	15%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	60%
\$3,001–\$5,000	0%
\$1,001–\$3,000	5%
\$1–\$1,000	15%
\$0	20%

Out of Pocket	%
\$6,001+	70%
\$5,001–\$6,000	0%
\$4,001–\$5,000	5%
\$3,001–\$4,000	0%
\$0–\$3,000	25%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80–99%	80%	40%
60–79%	0%	0%
40–59%	20%	0%
0–39%	0%	60%

Waiting Period	%
60 Days	60%
30 Days	40%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	60%
\$3,001–\$5,000	20%
\$1,001–\$3,000	0%
\$1–\$1,000	0%
\$0	20%

Out of Pocket	%
\$6,001+	80%
\$5,001–\$6,000	0%
\$4,001–\$5,000	0%
\$3,001–\$4,000	0%
\$0–\$3,000	20%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	50%	0%
80–99%	50%	17%
60–79%	0%	0%
40–59%	0%	0%
0–39%	0%	83%

Waiting Period	%
60 Days	0%
30 Days	100%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	83%
\$3,001–\$5,000	0%
\$1,001–\$3,000	0%
\$1–\$1,000	17%
\$0	0%

Out of Pocket	%
\$6,001+	100%
\$5,001–\$6,000	0%
\$4,001–\$5,000	0%
\$3,001–\$4,000	0%
\$0–\$3,000	0%

CENTRAL VALLEY | SMALL EMPLOYER GROUPS (2-100)



REGIONAL SUMMARY

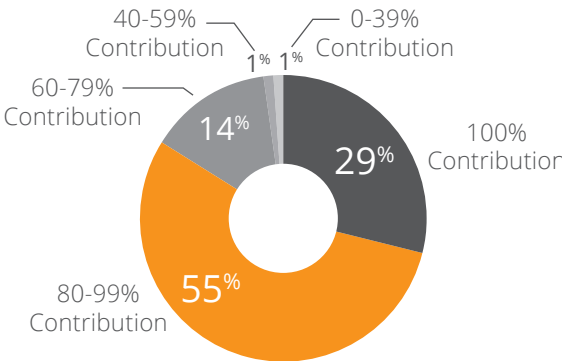
Counties: Fresno, Kern, Kings, Madera, Mariposa, Merced, San Joaquin, Stanislaus and Tulare

Unlike large employers in this region, an increase in out of pocket maximums is the main change this year.

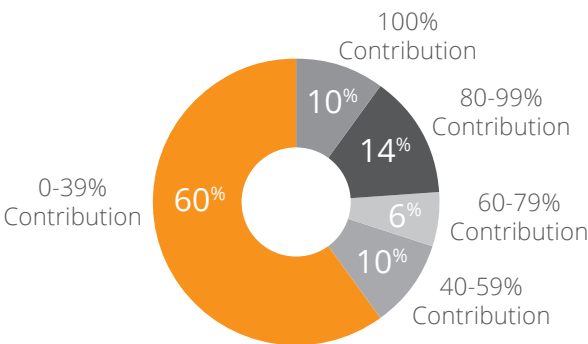
Growers in this region increased contributions toward dependent coverage, while Packers, Coolers, Shippers & Processors markedly decreased contributions.

Labor companies reduced waiting periods this year and increased plan benefits by lowering out of pocket maximums, while Supporting Businesses significantly increased their out of pocket maximums.

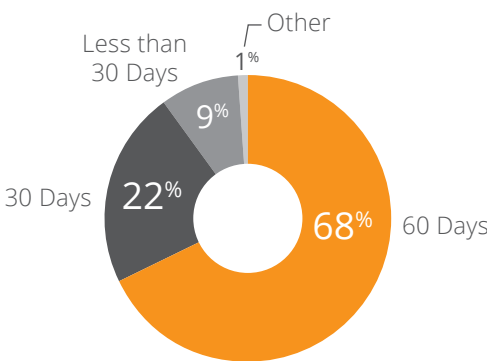
EMPLOYER CONTRIBUTION %
for Employee Coverage



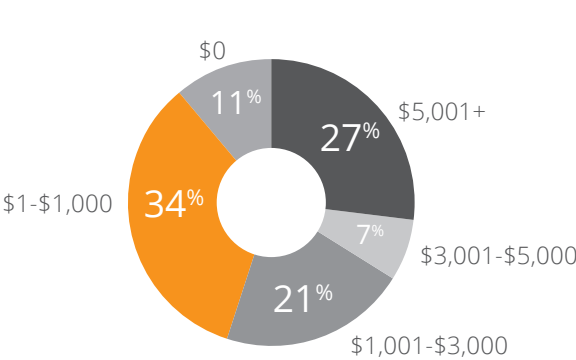
EMPLOYER CONTRIBUTION %
for Dependent Coverage



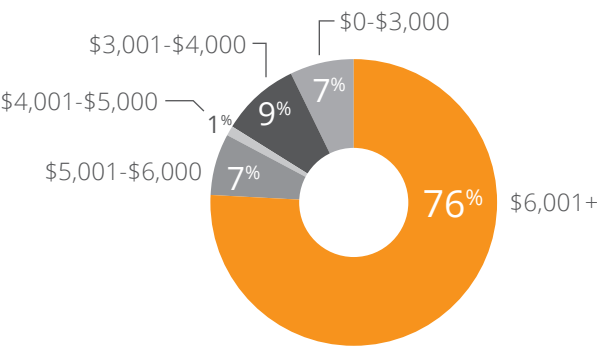
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



CENTRAL VALLEY | SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	20%	9%
80-99%	71%	7%
60-79%	9%	4%
40-59%	0%	11%
0-39%	0%	69%

Waiting Period	%
60 Days	61%
30 Days	27%
< 30 Days	10%
Other	2%

Deductible	%
\$5,001+	34%
\$3,001-\$5,000	2%
\$1,001-\$3,000	23%
\$1-\$1,000	27%
\$0	14%

Out of Pocket	%
\$6,001+	70%
\$5,001-\$6,000	6%
\$4,001-\$5,000	0%
\$3,001-\$4,000	10%
\$0-\$3,000	14%



LABOR

Employer Contribution	Employee %	Dependent %
100%	43%	14%
80-99%	57%	29%
60-79%	0%	0%
40-59%	0%	0%
0-39%	0%	57%

Waiting Period	%
60 Days	57%
30 Days	43%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	43%
\$3,001-\$5,000	0%
\$1,001-\$3,000	43%
\$1-\$1,000	0%
\$0	14%

Out of Pocket	%
\$6,001+	86%
\$5,001-\$6,000	14%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



LIVESTOCK & DAIRY

Employer Contribution	Employee %	Dependent %
100%	67%	21%
80-99%	28%	7%
60-79%	3%	0%
40-59%	2%	8%
0-39%	0%	64%

Waiting Period	%
60 Days	77%
30 Days	20%
< 30 Days	3%
Other	0%

Deductible	%
\$5,001+	61%
\$3,001-\$5,000	5%
\$1,001-\$3,000	6%
\$1-\$1,000	25%
\$0	3%

Out of Pocket	%
\$6,001+	88%
\$5,001-\$6,000	0%
\$4,001-\$5,000	2%
\$3,001-\$4,000	7%
\$0-\$3,000	3%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	11%	4%
80-99%	74%	22%
60-79%	11%	7%
40-59%	0%	0%
0-39%	4%	67%

Waiting Period	%
60 Days	67%
30 Days	19%
< 30 Days	15%
Other	0%

Deductible	%
\$5,001+	22%
\$3,001-\$5,000	15%
\$1,001-\$3,000	7%
\$1-\$1,000	41%
\$0	15%

Out of Pocket	%
\$6,001+	74%
\$5,001-\$6,000	4%
\$4,001-\$5,000	4%
\$3,001-\$4,000	7%
\$0-\$3,000	11%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	21%	7%
80-99%	55%	16%
60-79%	20%	9%
40-59%	2%	12%
0-39%	2%	55%

Waiting Period	%
60 Days	68%
30 Days	21%
< 30 Days	9%
Other	2%

Deductible	%
\$5,001+	13%
\$3,001-\$5,000	10%
\$1,001-\$3,000	26%
\$1-\$1,000	39%
\$0	12%

Out of Pocket	%
\$6,001+	78%
\$5,001-\$6,000	10%
\$4,001-\$5,000	0%
\$3,001-\$4,000	6%
\$0-\$3,000	6%

NORTHERN CALIFORNIA | LARGE EMPLOYER GROUPS (101+)



REGIONAL SUMMARY

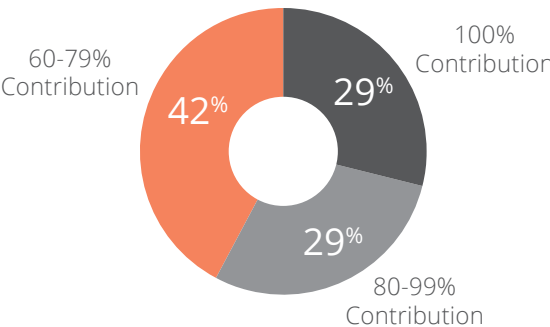
Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo and Yuba

Overall, large employer groups have contributed less toward dependent coverage this year while increasing deductibles and waiting periods.

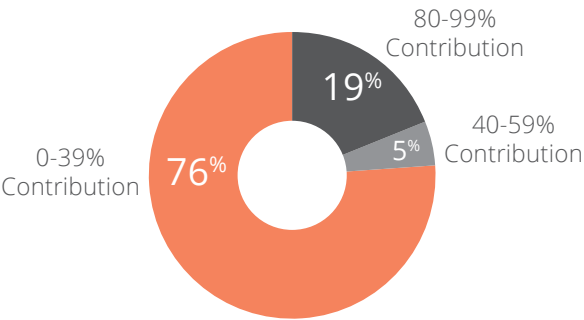
Packers, Coolers, Shippers & Processors are responsible for the most reductions in employer contributions to employee costs, while Supporting Businesses slightly offset that trend by contributing more to both employee and dependent coverage.

Growers made some small reductions in plan benefits with higher deductibles this year.

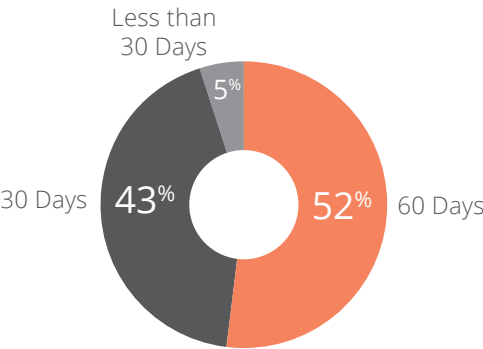
EMPLOYER CONTRIBUTION %
for Employee Coverage



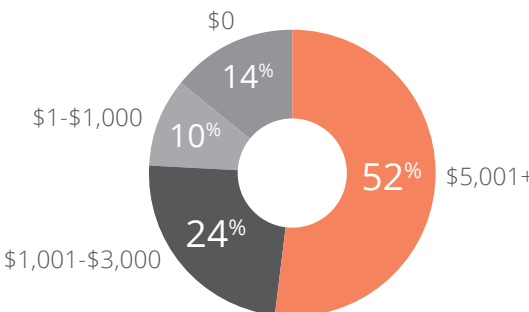
EMPLOYER CONTRIBUTION %
for Dependent Coverage



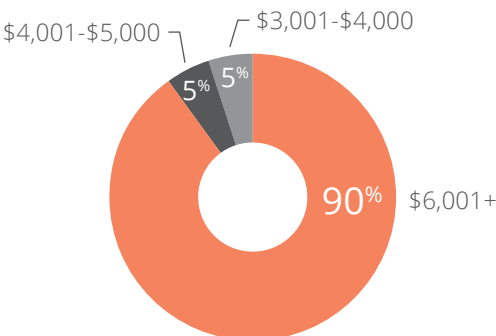
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



NORTHERN CALIFORNIA | LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	13%	0%
80–99%	27%	27%
60–79%	60%	0%
40–59%	0%	0%
0–39%	0%	73%

Waiting Period	%
60 Days	40%
30 Days	60%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	60%
\$3,001–\$5,000	0%
\$1,001–\$3,000	27%
\$1–\$1,000	13%
\$0	0%

Out of Pocket	%
\$6,001+	80%
\$5,001–\$6,000	0%
\$4,001–\$5,000	7%
\$3,001–\$4,000	13%
\$0–\$3,000	0%



PACKERS
SHIPPERS
COOLERS
PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	100%	0%
80–99%	0%	0%
60–79%	0%	0%
40–59%	0%	0%
0–39%	0%	100%

Waiting Period	%
60 Days	100%
30 Days	0%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	0%
\$3,001–\$5,000	0%
\$1,001–\$3,000	0%
\$1–\$1,000	0%
\$0	100%

Out of Pocket	%
\$6,001+	100%
\$5,001–\$6,000	0%
\$4,001–\$5,000	0%
\$3,001–\$4,000	0%
\$0–\$3,000	0%



SUPPORTING
BUSINESSES

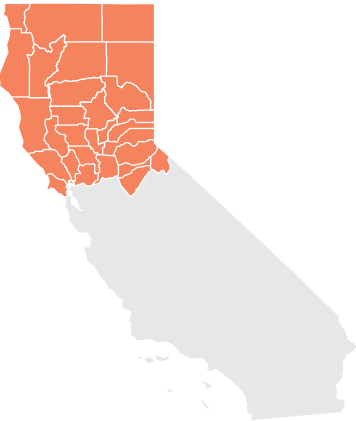
Employer Contribution	Employee %	Dependent %
100%	33%	0%
80–99%	67%	0%
60–79%	0%	0%
40–59%	0%	33%
0–39%	0%	67%

Waiting Period	%
60 Days	67%
30 Days	0%
< 30 Days	33%
Other	0%

Deductible	%
\$5,001+	67%
\$3,001–\$5,000	0%
\$1,001–\$3,000	33%
\$1–\$1,000	0%
\$0	0%

Out of Pocket	%
\$6,001+	100%
\$5,001–\$6,000	0%
\$4,001–\$5,000	0%
\$3,001–\$4,000	0%
\$0–\$3,000	0%

NORTHERN CALIFORNIA | SMALL EMPLOYER GROUPS (2-100)



REGIONAL SUMMARY

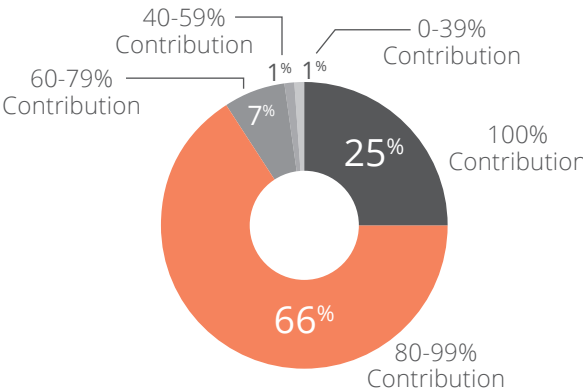
Counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo and Yuba

Small employers in this region have contributed less towards dependent coverage this year, while decreasing deductibles and out of pocket maximums.

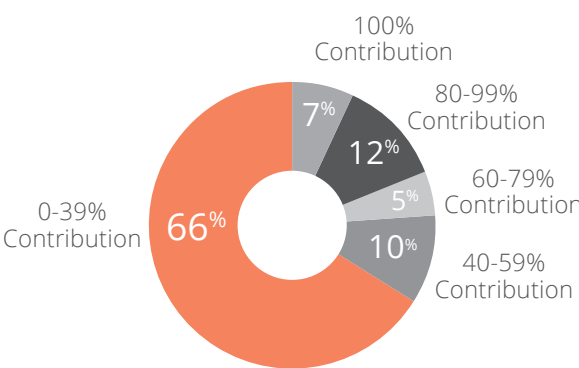
All sectors decreased employer contributions toward dependent coverage where possible, though all sectors except Labor, which increased, saw decreased contributions toward employee coverage. Not many changes were observed in waiting periods.

All sectors showed a reduction of plan benefits with increased deductibles and out of pocket maximums with the exception of Labor that had a slight improvement in deductibles and out of pocket maximums.

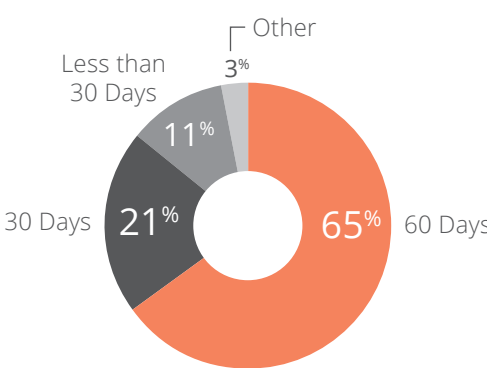
EMPLOYER CONTRIBUTION %
for Employee Coverage



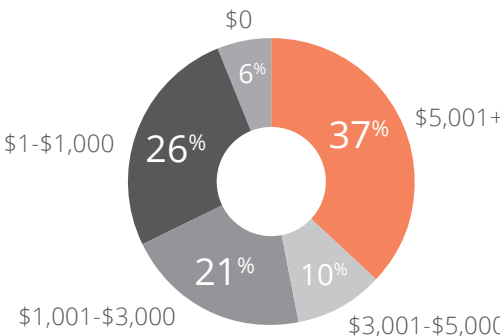
EMPLOYER CONTRIBUTION %
for Dependent Coverage



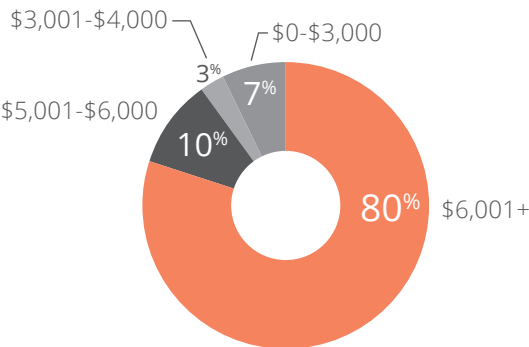
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



NORTHERN CALIFORNIA | SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	34%	10%
80-99%	61%	15%
60-79%	5%	5%
40-59%	0%	8%
0-39%	0%	62%

Waiting Period	%
60 Days	66%
30 Days	17%
< 30 Days	13%
Other	4%

Deductible	%
\$5,001+	36%
\$3,001-\$5,000	8%
\$1,001-\$3,000	17%
\$1-\$1,000	33%
\$0	6%

Out of Pocket	%
\$6,001+	76%
\$5,001-\$6,000	12%
\$4,001-\$5,000	0%
\$3,001-\$4,000	2%
\$0-\$3,000	10%



LABOR

Employer Contribution	Employee %	Dependent %
100%	33%	0%
80-99%	67%	0%
60-79%	0%	0%
40-59%	0%	0%
0-39%	0%	100%

Waiting Period	%
60 Days	100%
30 Days	0%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	67%
\$3,001-\$5,000	0%
\$1,001-\$3,000	33%
\$1-\$1,000	0%
\$0	0%

Out of Pocket	%
\$6,001+	67%
\$5,001-\$6,000	33%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



LIVESTOCK
& DAIRY

Employer Contribution	Employee %	Dependent %
100%	8%	8%
80-99%	84%	17%
60-79%	8%	0%
40-59%	0%	8%
0-39%	0%	67%

Waiting Period	%
60 Days	83%
30 Days	17%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	50%
\$3,001-\$5,000	8%
\$1,001-\$3,000	26%
\$1-\$1,000	8%
\$0	8%

Out of Pocket	%
\$6,001+	92%
\$5,001-\$6,000	8%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



PACKERS
SHIPPERS
COOLERS
PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	16%	5%
80-99%	77%	7%
60-79%	7%	0%
40-59%	0%	29%
0-39%	0%	59%

Waiting Period	%
60 Days	57%
30 Days	34%
< 30 Days	9%
Other	0%

Deductible	%
\$5,001+	27%
\$3,001-\$5,000	23%
\$1,001-\$3,000	27%
\$1-\$1,000	21%
\$0	2%

Out of Pocket	%
\$6,001+	84%
\$5,001-\$6,000	9%
\$4,001-\$5,000	0%
\$3,001-\$4,000	2%
\$0-\$3,000	5%



SUPPORTING
BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	19%	4%
80-99%	69%	10%
60-79%	10%	8%
40-59%	1%	8%
0-39%	1%	70%

Waiting Period	%
60 Days	65%
30 Days	21%
< 30 Days	10%
Other	4%

Deductible	%
\$5,001+	38%
\$3,001-\$5,000	11%
\$1,001-\$3,000	23%
\$1-\$1,000	21%
\$0	7%

Out of Pocket	%
\$6,001+	77%
\$5,001-\$6,000	12%
\$4,001-\$5,000	0%
\$3,001-\$4,000	5%
\$0-\$3,000	6%

SOUTHERN CA & INLAND | LARGE EMPLOYER GROUPS (101+)



REGIONAL SUMMARY

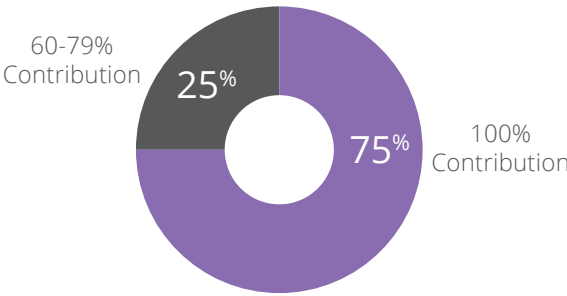
Counties: Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino and San Diego

Overall, the employer groups in this category show a trend in improvement of benefits with lower employee costs and decreased waiting periods and deductibles. However, that has somewhat been offset with decreased dependent coverage and higher out of pocket maximums.

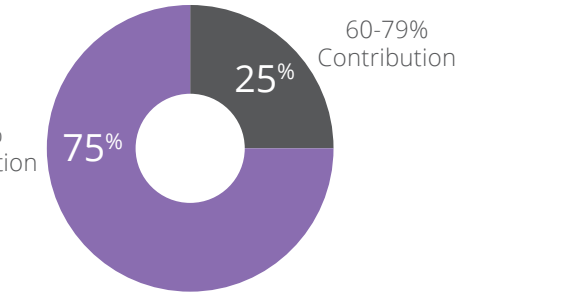
Supporting Businesses made the most drastic decrease in contribution toward employee and dependent coverages.

Growers and Supporting Businesses decreased waiting periods, while Packers, Coolers, Shippers & Processors remained stable.

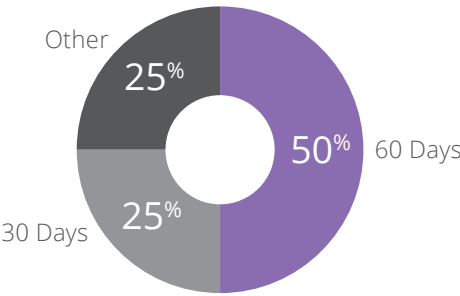
EMPLOYER CONTRIBUTION %
for Employee Coverage



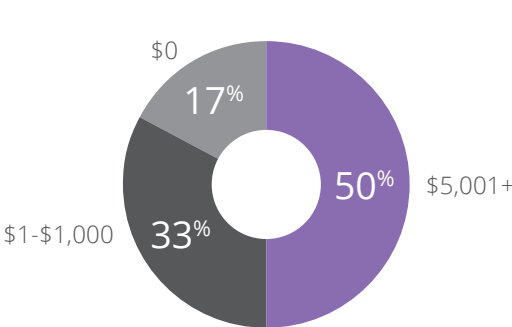
EMPLOYER CONTRIBUTION %
for Dependent Coverage



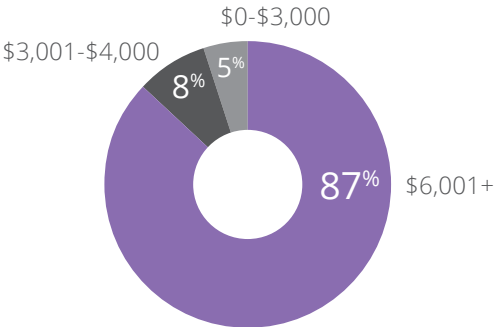
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



SOUTHERN CA & INLAND | LARGE EMPLOYER GROUPS (101+)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	100%	0%
80-99%	0%	0%
60-79%	0%	0%
40-59%	0%	0%
0-39%	0%	100%

Waiting Period	%
60 Days	50%
30 Days	0%
< 30 Days	0%
Other	50%

Deductible	%
\$5,001+	67%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	33%
\$0	0%

Out of Pocket	%
\$6,001+	83%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	17%
\$0-\$3,000	0%



PACKERS
SHIPPERS
COOLERS
PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80-99%	0%	0%
60-79%	100%	100%
40-59%	0%	0%
0-39%	0%	0%

Waiting Period	%
60 Days	0%
30 Days	100%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	0%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	100%
\$0	0%

Out of Pocket	%
\$6,001+	34%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	33%
\$0-\$3,000	33%



SUPPORTING
BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	100%	0%
80-99%	0%	0%
60-79%	0%	0%
40-59%	0%	0%
0-39%	0%	100%

Waiting Period	%
60 Days	100%
30 Days	0%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	67%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	33%
\$0	0%

Out of Pocket	%
\$6,001+	100%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%

SOUTHERN CA & INLAND | SMALL EMPLOYER GROUPS (2-100)



REGIONAL SUMMARY

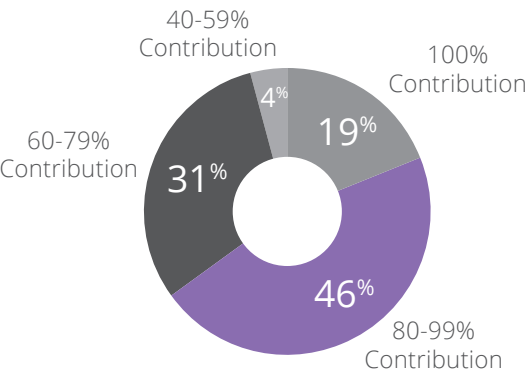
Counties: Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino and San Diego

The majority of changes in this region were decreases in employee benefits with increased dependent costs, deductibles and out of pocket maximums.

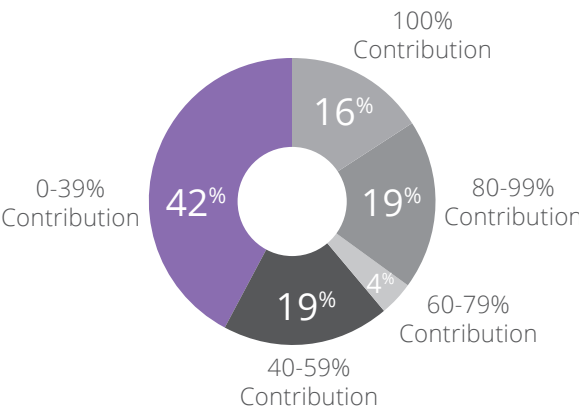
Growers and Supporting Businesses increased employee and dependent costs, while Livestock & Dairy and Packers, Shippers, Coolers & Processors remained stable.

Livestock & Dairy and Growers increased deductibles, while Livestock & Dairy decreased waiting periods.

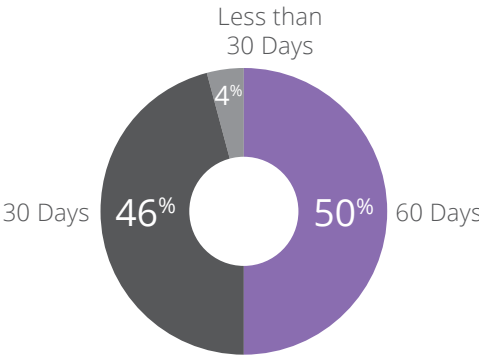
EMPLOYER CONTRIBUTION %
for Employee Coverage



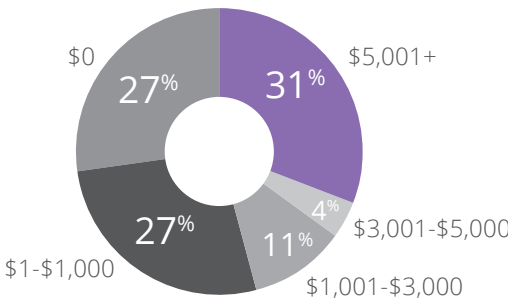
EMPLOYER CONTRIBUTION %
for Dependent Coverage



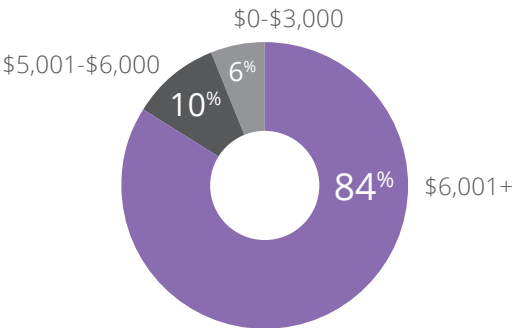
WAITING PERIOD
for Employee Coverage



DEDUCTIBLE



OUT OF POCKET



SOUTHERN CA & INLAND | SMALL EMPLOYER GROUPS (2-100)



GROWERS

Employer Contribution	Employee %	Dependent %
100%	11%	11%
80-99%	56%	22%
60-79%	22%	0%
40-59%	11%	11%
0-39%	0%	56%

Waiting Period	%
60 Days	78%
30 Days	22%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	58%
\$3,001-\$5,000	14%
\$1,001-\$3,000	14%
\$1-\$1,000	14%
\$0	0%

Out of Pocket	%
\$6,001+	89%
\$5,001-\$6,000	11%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



LIVESTOCK & DAIRY

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80-99%	0%	0%
60-79%	100%	0%
40-59%	0%	0%
0-39%	0%	100%

Waiting Period	%
60 Days	0%
30 Days	100%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	0%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	100%
\$0	0%

Out of Pocket	%
\$6,001+	50%
\$5,001-\$6,000	50%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



PACKERS SHIPPERS COOLERS PROCESSORS

Employer Contribution	Employee %	Dependent %
100%	0%	0%
80-99%	0%	0%
60-79%	100%	100%
40-59%	0%	0%
0-39%	0%	0%

Waiting Period	%
60 Days	0%
30 Days	100%
< 30 Days	0%
Other	0%

Deductible	%
\$5,001+	100%
\$3,001-\$5,000	0%
\$1,001-\$3,000	0%
\$1-\$1,000	0%
\$0	0%

Out of Pocket	%
\$6,001+	100%
\$5,001-\$6,000	0%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	0%



SUPPORTING BUSINESSES

Employer Contribution	Employee %	Dependent %
100%	29%	21%
80-99%	50%	21%
60-79%	21%	0%
40-59%	0%	29%
0-39%	0%	29%

Waiting Period	%
60 Days	29%
30 Days	64%
< 30 Days	7%
Other	0%

Deductible	%
\$5,001+	30%
\$3,001-\$5,000	0%
\$1,001-\$3,000	20%
\$1-\$1,000	50%
\$0	0%

Out of Pocket	%
\$6,001+	71%
\$5,001-\$6,000	21%
\$4,001-\$5,000	0%
\$3,001-\$4,000	0%
\$0-\$3,000	8%



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