

2018 Competitor Trend Survey

Based on the informal survey below Healthcare Trends continue to hover around 12%! *This means current healthcare premiums will continue to **double every 6-7 years!***

NOW is the time to educate firms about **alternatives** to their current healthcare options! Talk about healthcare inflation, show them the **Buck Consultants Report** and this survey, and help them understand there are viable **plan design options** they may want to consider which are more cost effective while still providing excellent value!

Informal Trend Survey:

Insurance Company	Extended Health	Dental
Equitable	12.0%	8.50%
Empire (39 ee's)	13.70%	7.44%
Empire (10 ee's)	10.80%	5.90%
Encon	14.88%	10.18%
GWL	11.50%	7.45%
RBC	10.50%	4.50%
Group Source	12.50%	9.0%
Benefits by Design	11.90%	7.50%
Manulife	11.80%	8.0%
Sunlife	11.50%	7.47%
Blue Cross (AB)	12.0%	5.90%
Blue Cross (SK)	9.58%	6.75%
AVERAGE	11.89%	7.34%

Benchmark Trends:

Xerox Health Care Survey (2016) <i>There is NO survey in 2017</i>	11.81%	8.32%
Chambers Plan – Alberta	6.74%	2.0%
Chambers Plan - Saskatchewan	4.29%	4.0%
Chambers Plan – BC	5.98%	2.75%