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For Immediate Release:

EXUDE BENEFITS GROUP'S SURVEY OF 100+ NON-PROFITS REVEALS REGIONAL HEALTHCARE AND BENEFITS TRENDS

– Survey of Non-Profits Offers Insights on How to Maximize Benefits, What Types of Coverage is Typically Offered, and How Companies May Be Affected by Reform –

Philadelphia, PA (June 25, 2010) – eXude Benefits Group, Inc., a major Philadelphia-area provider of employee benefits solutions that works with not-for-profit companies in the Philadelphia and surrounding areas, has conducted a survey of more than 100 Delaware Valley Non-profit organizations regarding their benefits offerings. The survey includes granular information on the type and amount of insurance plans provided by non-profit companies in the region, including the average rate of co-pays and what criteria they depend upon; the typical hospitalization coverage offered; the percentage of companies offering vision, dental or life insurance options; the amount of employee contributions and deductibles offered with different plans; and the typical amount of vacation days accrued by employees annually.

The 30-page “2010 Nonprofit Employee Benefits” report was created to empower non-profit decision-makers with tools to help them offer the best possible resources to their employees, and to allow these executives to benchmark their programs against those of market peers.

However, the conclusions in the survey also provide insights into local healthcare practices that will be affected by the administration’s new Health Care Reform legislation. For instance, Flexible Spending Accounts will be subject to impact by the new legislation, since salary reductions for this purpose will be limited to \$2,500 per year as of 2013. The survey reveals that 52% of respondents have considered HSAs (Health Savings Accounts, a type of Flexible Spending Account) as an alternative to offering a PPO-based plan, and more than 14% have already implemented them. The data points out areas such as this, where non-profit organizations may have to adjust

their plans in order to comply with the new legislation, specifying what kind of changes are required for what plans, and by what year they must be implemented.

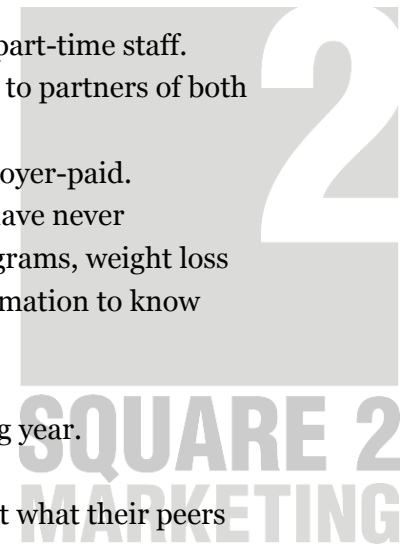
The responding companies came predominantly from the social services sector (52%), with the rest representing a mix of genres such as government, tourism, healthcare, education and arts and culture. In addition to information gathered from the proprietary survey, eXude also included data from sources such as the Henry J. Kaiser Family Foundation, consultants Hewitt and Associates, and the Society for Human Resource Management, supplementing the local Philadelphia-area data with national trend statistics. **The full survey report is available upon request by emailing suzgm@aol.com or adiflorio@experiencehr.com.**

Findings Revealed in the eXude 2010 Nonprofit Employee Benefits Report:

- 48.1% of responding employers will be required to amend their current plans in order to comply with the new Health Care Reform legislation.
- 33.7% of respondents offer medical benefits to both full- and part-time staff.
- 57.5% provide domestic partner benefits; 81% of those offer it to partners of both the same and the opposite sex.
- 82% of respondents offer life insurance, 93% of which is employer-paid.
- Only 14% offer a wellness or health screening program; 72% have never considered it (e.g., gym memberships, smoking cessation programs, weight loss programs). 67% responded that they don't have enough information to know how to implement such programs.
- 90% offer a prescription drug plan.
- 69% allow employees to carry-over sick days into the following year.

“The survey is designed to inform other non-profit organization about what their peers are offering in this community, and to educate them about their choices. However, all businesses have been hungry for information on how the latest legislation will impact healthcare offerings and how drastically those affects might encumber their organizations,” said Marcos Lopez, president and CEO of eXude. “This survey offers insight into that, at a time when companies still have questions as to how the changes will play out -- not just in their corporate ledgers, but in their own lives.”

eXude works with not-for-profit organizations in Philadelphia and its surrounding counties, including the Make-A-Wish Foundation, The Lighthouse, Big Brothers Big Sisters Southeastern PA, Police Athletic League, Ben Franklin Technologies, Volunteers of America Delaware Valley and many more.



About eXude

eXude is a Philadelphia-based, full-service provider of employee benefits products for small-and mid-sized organizations, with a full portfolio of benefits addressing areas such as health and wellness, retirement plans, and human resources. eXude puts all its energy into finding ways to save customers money while providing the most comprehensive employee benefits services available. For more information, visit www.eXudebenefits.com, or call 215.875.8730 or 877.875.4265.

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