

How would you rate these various aspects of your life? - Your overall level of wellbeing

|                                      | Total        | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|--------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |              | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |              | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b>  | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b>  | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 990<br>66%   | 473<br>70%                  | 58<br>69%             | 276<br>64%          | 182<br>59%  | 808<br>68%   | 386<br>71%               | 110<br>71%                    | 162<br>74%            | 152<br>76%  | 509<br>67%                         | 108<br>69%  |
|                                      |              | P                           | *                     |                     |             |              |                          | *                             |                       | V   |                                    | *   |
| Excellent                            | 211<br>14%   | 115<br>17%                  | 15<br>17%             | 52<br>12%           | 30<br>10%   | 181<br>15%   | 76<br>14%                | 29<br>19%                     | 46<br>21%             | 31<br>15%   | 127<br>17%                         | 11<br>7%  |
|                                      |              |                             | *                     |                     |             | O            |                          | *                             |                       |   | W                                  | *   |
| Good                                 | 779<br>52%   | 358<br>53%                  | 44<br>52%             | 225<br>52%          | 152<br>49%  | 626<br>53%   | 310<br>57%               | 81<br>52%                     | 116<br>53%            | 121<br>61%  | 382<br>50%                         | 97<br>62%   |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       | V   |                                    | *   |
| Bottom 3 Box (Net)                   | 511<br>34%   | 202<br>30%                  | 26<br>31%             | 155<br>36%          | 128<br>41%  | 383<br>32%   | 157<br>29%               | 45<br>29%                     | 57<br>26%             | 47<br>24%   | 251<br>33%                         | 49<br>31%   |
|                                      |              |                             | *                     |                     | M           |              |                          | *                             |                       |   | U                                  | *   |
| Fair                                 | 428<br>29%   | 176<br>26%                  | 22<br>26%             | 126<br>29%          | 104<br>33%  | 324<br>27%   | 126<br>23%               | 36<br>23%                     | 46<br>21%             | 39<br>19%   | 218<br>29%                         | 32<br>20%   |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       |   | U                                  | *   |
| Bottom 2 Box (Subnet)                | 83<br>6%     | 26<br>4%                    | 4<br>4%               | 29<br>7%            | 24<br>8%    | 59<br>5%     | 31<br>6%                 | 9<br>6%                       | 11<br>5%              | 9<br>4%   | 33<br>4%                           | 17<br>11%   |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | V*  |
| Poor                                 | 69<br>5%     | 24<br>4%                    | 3<br>3%               | 22<br>5%            | 21<br>7%    | 49<br>4%     | 26<br>5%                 | 9<br>6%                       | 8<br>4%               | 5<br>2%   | 32<br>4%                           | 12<br>8%  |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bad                                  | 14<br>1%     | 2<br>*                      | 1<br>1%               | 7<br>2%             | 4<br>1%     | 10<br>1%     | 5<br>1%                  | -<br>-                        | 2<br>1%               | 4<br>2%   | 1<br>*                             | 5<br>3%   |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       | V   |                                    | V*  |
| Sigma                                | 1501<br>100% | 675<br>100%                 | 85<br>100%            | 431<br>100%         | 311<br>100% | 1190<br>100% | 544<br>100%              | 154<br>100%                   | 219<br>100%           | 199<br>100%   | 760<br>100%                        | 157<br>100%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Your physical health

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 890         | 407                         | 50                    | 267                 | 166         | 724          | 332                      | 93                            | 144                   | 131   | 444                                | 105   |
|                                      | 59%         | 60%                         | 60%                   | 62%                 | 53%         | 61%          | 61%                      | 60%                           | 66%                   | 66%   | 58%                                | 67%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Excellent                            | 179         | 98                          | 13                    | 43                  | 26          | 153          | 59                       | 22                            | 46                    | 22  | 91                                 | 28  |
|                                      | 12%         | 15%                         | 15%                   | 10%                 | 8%          | 13%          | 11%                      | 14%                           | 21%                   | 11%   | 12%                                | 18%   |
|                                      |             |                             | *                     |                     |             | O            |                          | *                             | R                     |   |                                    | *   |
| Good                                 | 711         | 309                         | 38                    | 224                 | 140         | 571          | 273                      | 71                            | 98                    | 108   | 353                                | 77  |
|                                      | 47%         | 46%                         | 45%                   | 52%                 | 45%         | 48%          | 50%                      | 46%                           | 45%                   | 54%   | 46%                                | 49%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 3 Box (Net)                   | 611         | 268                         | 34                    | 165                 | 145         | 467          | 212                      | 61                            | 75                    | 69  | 317                                | 52  |
|                                      | 41%         | 40%                         | 40%                   | 38%                 | 47%         | 39%          | 39%                      | 40%                           | 34%                   | 34%   | 42%                                | 33%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Fair                                 | 500         | 222                         | 28                    | 122                 | 128         | 372          | 158                      | 44                            | 69                    | 50  | 254                                | 44  |
|                                      | 33%         | 33%                         | 34%                   | 28%                 | 41%         | 31%          | 29%                      | 28%                           | 32%                   | 25%   | 33%                                | 28%   |
|                                      |             |                             | *                     |                     | OQ          |              |                          | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Subnet)                | 112         | 46                          | 6                     | 43                  | 17          | 95           | 54                       | 18                            | 6                     | 18  | 63                                 | 8   |
|                                      | 7%          | 7%                          | 7%                    | 10%                 | 5%          | 8%           | 10%                      | 11%                           | 3%                    | 9%  | 8%                                 | 5%  |
|                                      |             |                             | *                     |                     |             |              | T                        | T*                            |                       |   |                                    | *   |
| Poor                                 | 92          | 37                          | 5                     | 38                  | 12          | 80           | 48                       | 16                            | 3                     | 14  | 59                                 | 5   |
|                                      | 6%          | 6%                          | 6%                    | 9%                  | 4%          | 7%           | 9%                       | 10%                           | 2%                    | 7%  | 8%                                 | 3%  |
|                                      |             |                             | *                     |                     |             |              | T                        | T*                            |                       |   |                                    | *   |
| Bad                                  | 20          | 9                           | 1                     | 5                   | 5           | 15           | 6                        | 2                             | 2                     | 4   | 4                                  | 3   |
|                                      | 1%          | 1%                          | 1%                    | 1%                  | 2%          | 1%           | 1%                       | 1%                            | 1%                    | 2%  | 1%                                 | 2%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       | V   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Your mental health

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 991         | 482                         | 49                    | 276                 | 183         | 807          | 368                      | 102                           | 174                   | 135   | 521                                | 106   |
|                                      | 66%         | 71%                         | 58%                   | 64%                 | 59%         | 68%          | 68%                      | 66%                           | 79%                   | 68%   | 68%                                | 68%   |
|                                      |             | P                           | *                     |                     |             |              |                          | *                             | RS                    |   |                                    | *   |
| Excellent                            | 299         | 161                         | 16                    | 72                  | 51          | 248          | 104                      | 31                            | 70                    | 39  | 167                                | 27  |
|                                      | 20%         | 24%                         | 18%                   | 17%                 | 16%         | 21%          | 19%                      | 20%                           | 32%                   | 20%   | 22%                                | 17%   |
|                                      |             | O                           | *                     |                     |             | O            |                          | *                             | R                     |   |                                    | *   |
| Good                                 | 692         | 321                         | 34                    | 205                 | 132         | 560          | 263                      | 71                            | 103                   | 96  | 353                                | 79  |
|                                      | 46%         | 48%                         | 40%                   | 48%                 | 43%         | 47%          | 48%                      | 46%                           | 47%                   | 48%   | 46%                                | 50%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 3 Box (Net)                   | 510         | 193                         | 35                    | 155                 | 128         | 383          | 176                      | 53                            | 45                    | 64  | 240                                | 51  |
|                                      | 34%         | 29%                         | 42%                   | 36%                 | 41%         | 32%          | 32%                      | 34%                           | 21%                   | 32%   | 32%                                | 32%   |
|                                      |             |                             | *                     |                     | M           |              | T                        | T*                            |                       |   |                                    | *   |
| Fair                                 | 367         | 142                         | 28                    | 106                 | 91          | 276          | 121                      | 35                            | 36                    | 45  | 178                                | 29  |
|                                      | 24%         | 21%                         | 33%                   | 25%                 | 29%         | 23%          | 22%                      | 23%                           | 16%                   | 23%   | 23%                                | 18%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Subnet)                | 144         | 51                          | 7                     | 49                  | 37          | 107          | 55                       | 18                            | 9                     | 19  | 62                                 | 22  |
|                                      | 10%         | 8%                          | 9%                    | 11%                 | 12%         | 9%           | 10%                      | 11%                           | 4%                    | 10%   | 8%                                 | 14%   |
|                                      |             |                             | *                     |                     |             |              | T                        | T*                            |                       |   |                                    | *   |
| Poor                                 | 122         | 46                          | 4                     | 42                  | 30          | 92           | 46                       | 17                            | 7                     | 15  | 55                                 | 18  |
|                                      | 8%          | 7%                          | 5%                    | 10%                 | 10%         | 8%           | 9%                       | 11%                           | 3%                    | 8%  | 7%                                 | 12%   |
|                                      |             |                             | *                     |                     |             |              |                          | T*                            |                       |   |                                    | *   |
| Bad                                  | 22          | 5                           | 4                     | 7                   | 6           | 15           | 9                        | 1                             | 2                     | 4   | 7                                  | 4   |
|                                      | 1%          | 1%                          | 4%                    | 2%                  | 2%          | 1%           | 2%                       | *                             | 1%                    | 2%  | 1%                                 | 2%  |
|                                      |             |                             | M*                    |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Your financial health

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 653         | 337                         | 42                    | 177                 | 97          | 556          | 248                      | 81                            | 120                   | 109   | 356                                | 67  |
|                                      | 44%         | 50%                         | 49%                   | 41%                 | 31%         | 47%          | 46%                      | 52%                           | 55%                   | 55%   | 47%                                | 43%   |
|                                      |             | OP                          | P*                    |                     |             | OP           |                          | *                             |                       |   |                                    | *   |
| Excellent                            | 136         | 79                          | 1                     | 35                  | 22          | 115          | 46                       | 25                            | 30                    | 23  | 78                                 | 10  |
|                                      | 9%          | 12%                         | 2%                    | 8%                  | 7%          | 10%          | 8%                       | 16%                           | 14%                   | 12%   | 10%                                | 6%  |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            |                       |   |                                    | *   |
| Good                                 | 517         | 258                         | 40                    | 142                 | 76          | 441          | 202                      | 56                            | 90                    | 85  | 279                                | 58  |
|                                      | 34%         | 38%                         | 48%                   | 33%                 | 24%         | 37%          | 37%                      | 36%                           | 41%                   | 43%   | 37%                                | 37%   |
|                                      |             | P                           | P*                    |                     |             | P            |                          | *                             |                       |   |                                    | *   |
| Bottom 3 Box (Net)                   | 848         | 337                         | 43                    | 254                 | 213         | 634          | 296                      | 73                            | 99                    | 91  | 404                                | 90  |
|                                      | 56%         | 50%                         | 51%                   | 59%                 | 69%         | 53%          | 54%                      | 48%                           | 45%                   | 45%   | 53%                                | 57%   |
|                                      |             |                             | *                     | MQ                  | MNQ         |              |                          | *                             |                       |   |                                    | *   |
| Fair                                 | 524         | 227                         | 29                    | 162                 | 107         | 417          | 173                      | 44                            | 78                    | 63  | 259                                | 56  |
|                                      | 35%         | 34%                         | 34%                   | 38%                 | 34%         | 35%          | 32%                      | 28%                           | 36%                   | 31%   | 34%                                | 36%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Subnet)                | 324         | 111                         | 14                    | 92                  | 107         | 217          | 123                      | 30                            | 21                    | 28  | 145                                | 34  |
|                                      | 22%         | 16%                         | 17%                   | 21%                 | 34%         | 18%          | 23%                      | 19%                           | 10%                   | 14%   | 19%                                | 22%   |
|                                      |             |                             | *                     |                     | MNOQ        |              | T                        | T*                            |                       |   |                                    | *   |
| Poor                                 | 277         | 93                          | 12                    | 82                  | 90          | 187          | 108                      | 26                            | 17                    | 23  | 131                                | 25  |
|                                      | 18%         | 14%                         | 14%                   | 19%                 | 29%         | 16%          | 20%                      | 17%                           | 8%                    | 11%   | 17%                                | 16%   |
|                                      |             |                             | *                     | Q                   | MOQ         |              | T                        | T*                            |                       |   |                                    | *   |
| Bad                                  | 47          | 18                          | 2                     | 10                  | 17          | 30           | 15                       | 4                             | 4                     | 5   | 14                                 | 10  |
|                                      | 3%          | 3%                          | 3%                    | 2%                  | 5%          | 3%           | 3%                       | 2%                            | 2%                    | 3%  | 2%                                 | 6%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | V*  |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Your job satisfaction

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 881         | 427                         | 57                    | 225                 | 172         | 709          | 327                      | 98                            | 142                   | 123   | 451                                | 101   |
|                                      | 59%         | 63%                         | 67%                   | 52%                 | 55%         | 60%          | 60%                      | 63%                           | 65%                   | 61%   | 59%                                | 64%   |
|                                      |             | O                           | *                     |                     |             | O            |                          | *                             |                       |   |                                    | *   |
| Excellent                            | 242         | 124                         | 16                    | 61                  | 42          | 200          | 84                       | 28                            | 44                    | 30  | 137                                | 17  |
|                                      | 16%         | 18%                         | 18%                   | 14%                 | 13%         | 17%          | 16%                      | 18%                           | 20%                   | 15%   | 18%                                | 11%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Good                                 | 638         | 302                         | 41                    | 165                 | 130         | 509          | 242                      | 70                            | 98                    | 92  | 314                                | 84  |
|                                      | 43%         | 45%                         | 49%                   | 38%                 | 42%         | 43%          | 45%                      | 45%                           | 45%                   | 46%   | 41%                                | 54%   |
|                                      |             |                             | *                     |                     |             | O            |                          | *                             |                       |   |                                    | *   |
| Bottom 3 Box (Net)                   | 620         | 248                         | 28                    | 206                 | 139         | 481          | 217                      | 56                            | 77                    | 77  | 309                                | 56  |
|                                      | 41%         | 37%                         | 33%                   | 48%                 | 45%         | 40%          | 40%                      | 37%                           | 35%                   | 39%   | 41%                                | 36%   |
|                                      |             |                             | *                     | MQ                  |             |              |                          | *                             |                       |   |                                    | *   |
| Fair                                 | 429         | 174                         | 15                    | 138                 | 102         | 327          | 142                      | 37                            | 58                    | 46  | 216                                | 33  |
|                                      | 29%         | 26%                         | 17%                   | 32%                 | 33%         | 27%          | 26%                      | 24%                           | 27%                   | 23%   | 28%                                | 21%   |
|                                      |             |                             | *                     | Q                   |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Subnet)                | 192         | 74                          | 13                    | 67                  | 37          | 155          | 76                       | 20                            | 19                    | 30  | 93                                 | 23  |
|                                      | 13%         | 11%                         | 15%                   | 16%                 | 12%         | 13%          | 14%                      | 13%                           | 9%                    | 15%   | 12%                                | 15%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Poor                                 | 149         | 64                          | 11                    | 50                  | 25          | 124          | 61                       | 15                            | 15                    | 25  | 75                                 | 17  |
|                                      | 10%         | 9%                          | 13%                   | 12%                 | 8%          | 10%          | 11%                      | 10%                           | 7%                    | 12%   | 10%                                | 11%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bad                                  | 43          | 11                          | 2                     | 17                  | 13          | 30           | 15                       | 5                             | 4                     | 6   | 17                                 | 6   |
|                                      | 3%          | 2%                          | 3%                    | 4%                  | 4%          | 3%           | 3%                       | 3%                            | 2%                    | 3%  | 2%                                 | 4%  |
|                                      |             |                             | *                     | Q                   |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Your opinions of your employer

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 893         | 400                         | 57                    | 235                 | 200         | 693          | 299                      | 104                           | 145                   | 119   | 442                                | 94  |
|                                      | 60%         | 59%                         | 68%                   | 55%                 | 64%         | 58%          | 55%                      | 67%                           | 66%                   | 60%   | 58%                                | 60%   |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            | R                     |   |                                    | *   |
| Excellent                            | 244         | 111                         | 17                    | 57                  | 59          | 186          | 78                       | 25                            | 41                    | 28  | 125                                | 19  |
|                                      | 16%         | 17%                         | 20%                   | 13%                 | 19%         | 16%          | 14%                      | 16%                           | 19%                   | 14%   | 16%                                | 12%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Good                                 | 649         | 289                         | 40                    | 178                 | 141         | 508          | 221                      | 79                            | 104                   | 91  | 317                                | 75  |
|                                      | 43%         | 43%                         | 47%                   | 41%                 | 45%         | 43%          | 41%                      | 51%                           | 48%                   | 46%   | 42%                                | 48%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Bottom 3 Box (Net)                   | 608         | 274                         | 27                    | 196                 | 111         | 497          | 245                      | 51                            | 74                    | 80  | 319                                | 63  |
|                                      | 40%         | 41%                         | 32%                   | 45%                 | 36%         | 42%          | 45%                      | 33%                           | 34%                   | 40%   | 42%                                | 40%   |
|                                      |             |                             | *                     |                     |             |              | ST                       | *                             |                       |   |                                    | *   |
| Fair                                 | 428         | 193                         | 19                    | 133                 | 83          | 344          | 167                      | 31                            | 51                    | 58  | 217                                | 43  |
|                                      | 28%         | 29%                         | 22%                   | 31%                 | 27%         | 29%          | 31%                      | 20%                           | 23%                   | 29%   | 29%                                | 27%   |
|                                      |             |                             | *                     |                     |             |              | S                        | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Subnet)                | 180         | 81                          | 8                     | 63                  | 27          | 153          | 77                       | 20                            | 23                    | 23  | 102                                | 20  |
|                                      | 12%         | 12%                         | 10%                   | 15%                 | 9%          | 13%          | 14%                      | 13%                           | 10%                   | 11%   | 13%                                | 13%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Poor                                 | 135         | 63                          | 6                     | 50                  | 16          | 118          | 60                       | 14                            | 21                    | 16  | 79                                 | 19  |
|                                      | 9%          | 9%                          | 7%                    | 12%                 | 5%          | 10%          | 11%                      | 9%                            | 10%                   | 8%  | 10%                                | 12%   |
|                                      |             |                             | *                     | P                   |             |              |                          | *                             |                       |   |                                    | *   |
| Bad                                  | 45          | 18                          | 3                     | 13                  | 11          | 34           | 17                       | 6                             | 1                     | 6   | 22                                 | 2   |
|                                      | 3%          | 3%                          | 3%                    | 3%                  | 4%          | 3%           | 3%                       | 4%                            | 1%                    | 3%  | 3%                                 | 1%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Top 2 Box Summary

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Your overall level of wellbeing      | 990         | 473                         | 58                    | 276                 | 182         | 808          | 386                      | 110                           | 162                   | 152   | 509                                | 108   |
|                                      | 66%         | 70%                         | 69%                   | 64%                 | 59%         | 68%          | 71%                      | 71%                           | 74%                   | 76%   | 67%                                | 69%   |
|                                      |             | P                           | *                     |                     |             |              |                          | *                             |                       | V   |                                    | *   |
| Your physical health                 | 890         | 407                         | 50                    | 267                 | 166         | 724          | 332                      | 93                            | 144                   | 131   | 444                                | 105   |
|                                      | 59%         | 60%                         | 60%                   | 62%                 | 53%         | 61%          | 61%                      | 60%                           | 66%                   | 66%   | 58%                                | 67%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Your mental health                   | 991         | 482                         | 49                    | 276                 | 183         | 807          | 368                      | 102                           | 174                   | 135   | 521                                | 106   |
|                                      | 66%         | 71%                         | 58%                   | 64%                 | 59%         | 68%          | 68%                      | 66%                           | 79%                   | 68%   | 68%                                | 68%   |
|                                      |             | P                           | *                     |                     |             |              |                          | *                             | RS                    |   |                                    | *   |
| Your financial health                | 653         | 337                         | 42                    | 177                 | 97          | 556          | 248                      | 81                            | 120                   | 109   | 356                                | 67  |
|                                      | 44%         | 50%                         | 49%                   | 41%                 | 31%         | 47%          | 46%                      | 52%                           | 55%                   | 55%   | 47%                                | 43%   |
|                                      |             | OP                          | P*                    |                     |             | OP           |                          | *                             |                       |   |                                    | *   |
| Your job satisfaction                | 881         | 427                         | 57                    | 225                 | 172         | 709          | 327                      | 98                            | 142                   | 123   | 451                                | 101   |
|                                      | 59%         | 63%                         | 67%                   | 52%                 | 55%         | 60%          | 60%                      | 63%                           | 65%                   | 61%   | 59%                                | 64%   |
|                                      |             | O                           | *                     |                     |             | O            |                          | *                             |                       |   |                                    | *   |
| Your opinions of your employer       | 893         | 400                         | 57                    | 235                 | 200         | 693          | 299                      | 104                           | 145                   | 119   | 442                                | 94  |
|                                      | 60%         | 59%                         | 68%                   | 55%                 | 64%         | 58%          | 55%                      | 67%                           | 66%                   | 60%   | 58%                                | 60%   |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            | R                     |   |                                    | *   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Bottom 2 Box Summary

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Your overall level of wellbeing      | 83<br>6%    | 26<br>4%                    | 4<br>4%               | 29<br>7%            | 24<br>8%    | 59<br>5%     | 31<br>6%                 | 9<br>6%                       | 11<br>5%              | 9<br>4%   | 33<br>4%                           | 17<br>11%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | V*  |
| Your physical health                 | 112<br>7%   | 46<br>7%                    | 6<br>7%               | 43<br>10%           | 17<br>5%    | 95<br>8%     | 54<br>10%                | 18<br>11%                     | 6<br>3%               | 18<br>9%  | 63<br>8%                           | 8<br>5%   |
|                                      |             |                             | *                     |                     |             |              | T                        | T*                            |                       |   |                                    | *   |
| Your mental health                   | 144<br>10%  | 51<br>8%                    | 7<br>9%               | 49<br>11%           | 37<br>12%   | 107<br>9%    | 55<br>10%                | 18<br>11%                     | 9<br>4%               | 19<br>10%   | 62<br>8%                           | 22<br>14%   |
|                                      |             |                             | *                     |                     |             |              | T                        | T*                            |                       |   |                                    | *   |
| Your financial health                | 324<br>22%  | 111<br>16%                  | 14<br>17%             | 92<br>21%           | 107<br>34%  | 217<br>18%   | 123<br>23%               | 30<br>19%                     | 21<br>10%             | 28<br>14%   | 145<br>19%                         | 34<br>22%   |
|                                      |             |                             | *                     |                     | MNOQ        |              | T                        | T*                            |                       |   |                                    | *   |
| Your job satisfaction                | 192<br>13%  | 74<br>11%                   | 13<br>15%             | 67<br>16%           | 37<br>12%   | 155<br>13%   | 76<br>14%                | 20<br>13%                     | 19<br>9%              | 30<br>15%   | 93<br>12%                          | 23<br>15%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Your opinions of your employer       | 180<br>12%  | 81<br>12%                   | 8<br>10%              | 63<br>15%           | 27<br>9%    | 153<br>13%   | 77<br>14%                | 20<br>13%                     | 23<br>10%             | 23<br>11%   | 102<br>13%                         | 20<br>13%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b  
Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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How would you rate these various aspects of your life? - Bottom 3 Box Summary

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Your overall level of wellbeing      | 511<br>34%  | 202<br>30%                  | 26<br>31%<br>*        | 155<br>36%          | 128<br>41%  | 383<br>32%   | 157<br>29%               | 45<br>29%                     | 57<br>26%             | 47<br>24%   | 251<br>33%                         | 49<br>31%   |
| Your physical health                 | 611<br>41%  | 268<br>40%                  | 34<br>40%<br>*        | 165<br>38%          | 145<br>47%  | 467<br>39%   | 212<br>39%               | 61<br>40%                     | 75<br>34%             | 69<br>34%   | 317<br>42%                         | 52<br>33%   |
| Your mental health                   | 510<br>34%  | 193<br>29%                  | 35<br>42%<br>*        | 155<br>36%          | 128<br>41%  | 383<br>32%   | 176<br>32%               | 53<br>34%                     | 45<br>21%             | 64<br>32%   | 240<br>32%                         | 51<br>32%   |
| Your financial health                | 848<br>56%  | 337<br>50%                  | 43<br>51%<br>*        | 254<br>59%          | 213<br>69%  | 634<br>53%   | 296<br>54%               | 73<br>48%                     | 99<br>45%             | 91<br>45%   | 404<br>53%                         | 90<br>57%   |
| Your job satisfaction                | 620<br>41%  | 248<br>37%                  | 28<br>33%<br>*        | 206<br>48%          | 139<br>45%  | 481<br>40%   | 217<br>40%               | 56<br>37%                     | 77<br>35%             | 77<br>39%   | 309<br>41%                         | 56<br>36%   |
| Your opinions of your employer       | 608<br>40%  | 274<br>41%                  | 27<br>32%<br>*        | 196<br>45%          | 111<br>36%  | 497<br>42%   | 245<br>45%               | 51<br>33%                     | 74<br>34%             | 80<br>40%   | 319<br>42%                         | 63<br>40%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

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- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent do you agree or disagree with the following statements: - I value having choice in my benefits coverage versus inflexible packaged benefits

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 1343        | 605                         | 71                    | 389                 | 278         | 1065         | 467                      | 145                           | 205                   | 178   | 672                                | 148   |
|                                      | 90%         | 90%                         | 84%                   | 90%                 | 89%         | 90%          | 86%                      | 94%                           | 94%                   | 89%   | 88%                                | 94%   |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            | R                     |   |                                    | *   |
| Strongly agree                       | 478         | 206                         | 33                    | 140                 | 99          | 378          | 151                      | 68                            | 92                    | 79  | 234                                | 47  |
|                                      | 32%         | 31%                         | 39%                   | 32%                 | 32%         | 32%          | 28%                      | 44%                           | 42%                   | 39%   | 31%                                | 30%   |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            | R                     | V   |                                    | *   |
| Somewhat agree                       | 866         | 398                         | 39                    | 250                 | 179         | 687          | 316                      | 78                            | 113                   | 99  | 438                                | 101   |
|                                      | 58%         | 59%                         | 46%                   | 58%                 | 57%         | 58%          | 58%                      | 50%                           | 52%                   | 50%   | 58%                                | 64%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | U*  |
| Bottom 2 Box (Net)                   | 158         | 70                          | 13                    | 42                  | 33          | 125          | 77                       | 9                             | 14                    | 22  | 89                                 | 10  |
|                                      | 10%         | 10%                         | 16%                   | 10%                 | 11%         | 10%          | 14%                      | 6%                            | 6%                    | 11%   | 12%                                | 6%  |
|                                      |             |                             | *                     |                     |             |              | ST                       | *                             |                       |   |                                    | *   |
| Somewhat disagree                    | 129         | 61                          | 10                    | 31                  | 27          | 102          | 65                       | 6                             | 12                    | 16  | 73                                 | 9   |
|                                      | 9%          | 9%                          | 11%                   | 7%                  | 9%          | 9%           | 12%                      | 4%                            | 6%                    | 8%  | 10%                                | 6%  |
|                                      |             |                             | *                     |                     |             |              | S                        | *                             |                       |   |                                    | *   |
| Strongly disagree                    | 28          | 9                           | 4                     | 10                  | 5           | 23           | 12                       | 4                             | 2                     | 6   | 16                                 | 1   |
|                                      | 2%          | 1%                          | 4%                    | 2%                  | 2%          | 2%           | 2%                       | 2%                            | 1%                    | 3%  | 2%                                 | *   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent do you agree or disagree with the following statements: - I would be more likely to participate in a workplace wellness program that is customized to my specific wellness goals versus a generic. "one size fits all" wellness program

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 1255        | 583                         | 55                    | 361                 | 256         | 999          | 450                      | 133                           | 198                   | 170   | 639                                | 136   |
|                                      | 84%         | 86%                         | 64%                   | 84%                 | 82%         | 84%          | 83%                      | 86%                           | 91%                   | 85%   | 84%                                | 86%   |
|                                      |             | N                           | *                     | N                   | N           | N            |                          | *                             | R                     |   |                                    | *   |
| Strongly agree                       | 414         | 198                         | 22                    | 108                 | 86          | 328          | 147                      | 37                            | 89                    | 74  | 197                                | 42  |
|                                      | 28%         | 29%                         | 26%                   | 25%                 | 28%         | 28%          | 27%                      | 24%                           | 41%                   | 37%   | 26%                                | 27%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             | RS                    | V   |                                    | *   |
| Somewhat agree                       | 841         | 385                         | 33                    | 253                 | 170         | 671          | 303                      | 96                            | 109                   | 96  | 441                                | 93  |
|                                      | 56%         | 57%                         | 38%                   | 59%                 | 55%         | 56%          | 56%                      | 62%                           | 50%                   | 48%   | 58%                                | 59%   |
|                                      |             | N                           | *                     | N                   |             | N            |                          | *                             |                       |   | U                                  | *   |
| Bottom 2 Box (Net)                   | 246         | 91                          | 30                    | 70                  | 55          | 191          | 94                       | 21                            | 21                    | 29  | 122                                | 22  |
|                                      | 16%         | 14%                         | 36%                   | 16%                 | 18%         | 16%          | 17%                      | 14%                           | 9%                    | 15%   | 16%                                | 14%   |
|                                      |             |                             | MOPQ*                 |                     |             |              | T                        | *                             |                       |   |                                    | *   |
| Somewhat disagree                    | 221         | 84                          | 26                    | 61                  | 51          | 171          | 82                       | 18                            | 20                    | 25  | 107                                | 21  |
|                                      | 15%         | 12%                         | 30%                   | 14%                 | 16%         | 14%          | 15%                      | 12%                           | 9%                    | 12%   | 14%                                | 13%   |
|                                      |             |                             | MOQ*                  |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Strongly disagree                    | 25          | 7                           | 5                     | 9                   | 4           | 21           | 12                       | 3                             | 1                     | 5   | 15                                 | 1   |
|                                      | 2%          | 1%                          | 5%                    | 2%                  | 1%          | 2%           | 2%                       | 2%                            | *                     | 2%  | 2%                                 | *   |
|                                      |             |                             | M*                    |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent do you agree or disagree with the following statements: - I would be willing to share information about my health and wellness goals with my insurer in order to have a personalized wellness program tailored to my needs

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Top 2 Box (Net)                      | 1138        | 543                         | 53                    | 308                 | 234         | 903          | 417                      | 108                           | 180                   | 159   | 577                                | 113   |
|                                      | 76%         | 80%                         | 62%                   | 71%                 | 75%         | 76%          | 77%                      | 70%                           | 82%                   | 80%   | 76%                                | 72%   |
|                                      |             | NOQ                         | *                     |                     |             | NO           |                          | *                             | S                     |   |                                    | *   |
| Strongly agree                       | 306         | 155                         | 19                    | 69                  | 62          | 244          | 94                       | 32                            | 61                    | 54  | 140                                | 36  |
|                                      | 20%         | 23%                         | 23%                   | 16%                 | 20%         | 20%          | 17%                      | 21%                           | 28%                   | 27%   | 18%                                | 23%   |
|                                      |             | O                           | *                     |                     |             | O            |                          | *                             | R                     | V   |                                    | *   |
| Somewhat agree                       | 832         | 387                         | 33                    | 239                 | 173         | 659          | 323                      | 76                            | 119                   | 104   | 437                                | 77  |
|                                      | 55%         | 57%                         | 39%                   | 55%                 | 56%         | 55%          | 59%                      | 49%                           | 54%                   | 52%   | 58%                                | 49%   |
|                                      |             | N                           | *                     |                     |             | N            |                          | *                             |                       |   |                                    | *   |
| Bottom 2 Box (Net)                   | 363         | 132                         | 32                    | 123                 | 76          | 287          | 127                      | 46                            | 39                    | 41  | 183                                | 44  |
|                                      | 24%         | 20%                         | 38%                   | 29%                 | 25%         | 24%          | 23%                      | 30%                           | 18%                   | 20%   | 24%                                | 28%   |
|                                      |             |                             | MQ*                   | MQ                  |             | M            |                          | T*                            |                       |   |                                    | *   |
| Somewhat disagree                    | 285         | 104                         | 26                    | 95                  | 61          | 224          | 94                       | 39                            | 32                    | 34  | 142                                | 32  |
|                                      | 19%         | 15%                         | 30%                   | 22%                 | 19%         | 19%          | 17%                      | 25%                           | 15%                   | 17%   | 19%                                | 20%   |
|                                      |             |                             | M*                    | M                   |             | M            |                          | *                             |                       |   |                                    | *   |
| Strongly disagree                    | 79          | 28                          | 6                     | 29                  | 16          | 63           | 32                       | 7                             | 7                     | 7   | 41                                 | 12  |
|                                      | 5%          | 4%                          | 7%                    | 7%                  | 5%          | 5%           | 6%                       | 5%                            | 3%                    | 3%  | 5%                                 | 8%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Your overall wellbeing

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1205        | 564                         | 61                    | 347                 | 233         | 973          | 444                      | 129                           | 187                   | 176   | 627                                | 120   |
|                                      | 80%         | 84%                         | 72%                   | 81%                 | 75%         | 82%          | 82%                      | 83%                           | 85%                   | 88%   | 82%                                | 76%   |
|                                      |             | P                           | *                     |                     |             |              |                          | *                             |                       | W   |                                    | *   |
| Increase a lot                       | 488         | 229                         | 30                    | 123                 | 106         | 381          | 165                      | 58                            | 78                    | 75  | 228                                | 60  |
|                                      | 32%         | 34%                         | 35%                   | 28%                 | 34%         | 32%          | 30%                      | 38%                           | 36%                   | 38%   | 30%                                | 38%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Increase a little                    | 718         | 335                         | 31                    | 225                 | 126         | 591          | 280                      | 70                            | 109                   | 101   | 399                                | 60  |
|                                      | 48%         | 50%                         | 37%                   | 52%                 | 41%         | 50%          | 51%                      | 46%                           | 50%                   | 51%   | 52%                                | 38%   |
|                                      |             |                             | *                     | P                   |             |              |                          | *                             |                       |   | W                                  | *   |
| No difference                        | 296         | 110                         | 24                    | 84                  | 78          | 218          | 100                      | 26                            | 32                    | 23  | 134                                | 37  |
|                                      | 20%         | 16%                         | 28%                   | 19%                 | 25%         | 18%          | 18%                      | 17%                           | 15%                   | 12%   | 18%                                | 24%   |
|                                      |             |                             | *                     |                     | M           |              |                          | *                             |                       |   |                                    | U*  |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Your physical health

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1176        | 559                         | 65                    | 327                 | 226         | 951          | 430                      | 121                           | 182                   | 161   | 621                                | 116   |
|                                      | 78%         | 83%                         | 77%                   | 76%                 | 73%         | 80%          | 79%                      | 79%                           | 83%                   | 81%   | 82%                                | 74%   |
|                                      |             | OP                          | *                     |                     |             | O            |                          | *                             |                       |   |                                    | *   |
| Increase a lot                       | 464         | 226                         | 29                    | 114                 | 95          | 369          | 178                      | 46                            | 79                    | 87  | 212                                | 57  |
|                                      | 31%         | 33%                         | 35%                   | 26%                 | 31%         | 31%          | 33%                      | 30%                           | 36%                   | 44%   | 28%                                | 37%   |
|                                      |             |                             | *                     |                     |             | O            |                          | *                             |                       | V   |                                    | *   |
| Increase a little                    | 712         | 333                         | 36                    | 213                 | 130         | 582          | 251                      | 75                            | 103                   | 74  | 408                                | 58  |
|                                      | 47%         | 49%                         | 42%                   | 49%                 | 42%         | 49%          | 46%                      | 49%                           | 47%                   | 37%   | 54%                                | 37%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   | UW                                 | *   |
| No difference                        | 325         | 116                         | 20                    | 104                 | 85          | 239          | 114                      | 33                            | 37                    | 38  | 140                                | 41  |
|                                      | 22%         | 17%                         | 23%                   | 24%                 | 27%         | 20%          | 21%                      | 21%                           | 17%                   | 19%   | 18%                                | 26%   |
|                                      |             |                             | *                     | MQ                  | M           |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

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Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Your mental health

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1064        | 511                         | 49                    | 299                 | 205         | 859          | 404                      | 119                           | 156                   | 154   | 556                                | 108   |
|                                      | 71%         | 76%                         | 58%                   | 69%                 | 66%         | 72%          | 74%                      | 77%                           | 71%                   | 77%   | 73%                                | 68%   |
|                                      |             | NPQ                         | *                     |                     |             | N            |                          | *                             |                       |   |                                    | *   |
| Increase a lot                       | 439         | 208                         | 25                    | 106                 | 99          | 340          | 166                      | 49                            | 69                    | 75  | 205                                | 47  |
|                                      | 29%         | 31%                         | 30%                   | 25%                 | 32%         | 29%          | 31%                      | 32%                           | 32%                   | 38%   | 27%                                | 30%   |
|                                      |             |                             | *                     |                     |             | O            |                          | *                             |                       | V   |                                    | *   |
| Increase a little                    | 625         | 302                         | 24                    | 193                 | 106         | 519          | 239                      | 70                            | 87                    | 79  | 350                                | 61  |
|                                      | 42%         | 45%                         | 28%                   | 45%                 | 34%         | 44%          | 44%                      | 46%                           | 40%                   | 39%   | 46%                                | 39%   |
|                                      |             | N                           | *                     | N                   |             | N            |                          | *                             |                       |   |                                    | *   |
| No difference                        | 437         | 164                         | 36                    | 132                 | 106         | 331          | 139                      | 35                            | 63                    | 46  | 205                                | 50  |
|                                      | 29%         | 24%                         | 42%                   | 31%                 | 34%         | 28%          | 26%                      | 23%                           | 29%                   | 23%   | 27%                                | 32%   |
|                                      |             |                             | MQ*                   |                     | M           | M            |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Your job satisfaction

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1090        | 514                         | 50                    | 308                 | 218         | 872          | 380                      | 126                           | 169                   | 163   | 543                                | 118   |
|                                      | 73%         | 76%                         | 60%                   | 71%                 | 70%         | 73%          | 70%                      | 81%                           | 77%                   | 82%   | 71%                                | 75%   |
|                                      |             | N                           | *                     |                     |             | N            |                          | R*                            |                       | V   |                                    | *   |
| Increase a lot                       | 447         | 230                         | 27                    | 93                  | 97          | 349          | 136                      | 51                            | 82                    | 72  | 206                                | 51  |
|                                      | 30%         | 34%                         | 31%                   | 22%                 | 31%         | 29%          | 25%                      | 33%                           | 38%                   | 36%   | 27%                                | 32%   |
|                                      |             | OQ                          | *                     |                     | O           | O            |                          | *                             | R                     | V   |                                    | *   |
| Increase a little                    | 643         | 284                         | 24                    | 214                 | 121         | 522          | 243                      | 74                            | 86                    | 90  | 337                                | 67  |
|                                      | 43%         | 42%                         | 28%                   | 50%                 | 39%         | 44%          | 45%                      | 48%                           | 39%                   | 45%   | 44%                                | 43%   |
|                                      |             |                             | *                     | NPQ                 |             | N            |                          | *                             |                       |   |                                    | *   |
| No difference                        | 411         | 161                         | 34                    | 124                 | 93          | 319          | 164                      | 29                            | 50                    | 37  | 217                                | 40  |
|                                      | 27%         | 24%                         | 40%                   | 29%                 | 30%         | 27%          | 30%                      | 19%                           | 23%                   | 18%   | 29%                                | 25%   |
|                                      |             |                             | MQ*                   |                     |             |              | S                        | *                             |                       |   | U                                  | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Your productivity

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1019        | 505                         | 50                    | 282                 | 182         | 837          | 385                      | 112                           | 162                   | 161   | 541                                | 90  |
|                                      | 68%         | 75%                         | 59%                   | 65%                 | 59%         | 70%          | 71%                      | 72%                           | 74%                   | 81%   | 71%                                | 57%   |
|                                      |             | NOPQ                        | *                     |                     |             | OP           |                          | *                             |                       | VW  | W                                  | *   |
| Increase a lot                       | 381         | 191                         | 20                    | 81                  | 89          | 292          | 115                      | 48                            | 73                    | 69  | 174                                | 35  |
|                                      | 25%         | 28%                         | 23%                   | 19%                 | 28%         | 25%          | 21%                      | 31%                           | 33%                   | 35%   | 23%                                | 22%   |
|                                      |             | OQ                          | *                     |                     | O           | O            |                          | *                             | R                     | V   |                                    | *   |
| Increase a little                    | 638         | 314                         | 30                    | 201                 | 94          | 545          | 269                      | 64                            | 89                    | 92  | 368                                | 56  |
|                                      | 43%         | 47%                         | 35%                   | 47%                 | 30%         | 46%          | 50%                      | 42%                           | 41%                   | 46%   | 48%                                | 36%   |
|                                      |             | P                           | *                     | P                   |             | P            |                          | *                             |                       |   |                                    | *   |
| No difference                        | 482         | 169                         | 35                    | 149                 | 129         | 353          | 159                      | 43                            | 57                    | 38  | 219                                | 67  |
|                                      | 32%         | 25%                         | 41%                   | 35%                 | 41%         | 30%          | 29%                      | 28%                           | 26%                   | 19%   | 29%                                | 43%   |
|                                      |             |                             | M*                    | MQ                  | MQ          | M            |                          | *                             |                       |   | U                                  | UV*   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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To what extent would having a tailored, personalized wellness program offered by your employer, and covered by insurance, impact the following: - Favourable opinions of your employer

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Increase (Net)                       | 1151        | 533                         | 60                    | 339                 | 218         | 933          | 423                      | 126                           | 176                   | 166   | 594                                | 123   |
|                                      | 77%         | 79%                         | 71%                   | 79%                 | 70%         | 78%          | 78%                      | 81%                           | 80%                   | 83%   | 78%                                | 78%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Increase a lot                       | 408         | 193                         | 25                    | 109                 | 80          | 328          | 138                      | 59                            | 65                    | 70  | 200                                | 44  |
|                                      | 27%         | 29%                         | 30%                   | 25%                 | 26%         | 28%          | 25%                      | 38%                           | 30%                   | 35%   | 26%                                | 28%   |
|                                      |             |                             | *                     |                     |             |              |                          | R*                            |                       | V   |                                    | *   |
| Increase a little                    | 743         | 341                         | 35                    | 230                 | 138         | 605          | 285                      | 67                            | 111                   | 96  | 394                                | 79  |
|                                      | 50%         | 51%                         | 41%                   | 53%                 | 44%         | 51%          | 52%                      | 43%                           | 51%                   | 48%   | 52%                                | 51%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| No difference                        | 350         | 141                         | 25                    | 92                  | 93          | 257          | 121                      | 29                            | 43                    | 33  | 167                                | 34  |
|                                      | 23%         | 21%                         | 29%                   | 21%                 | 30%         | 22%          | 22%                      | 19%                           | 20%                   | 17%   | 22%                                | 22%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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What factors would be most likely to motivate you to participate in a wellness program?

|   | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|---|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|   |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|   |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b>  | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>  | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Workplace-based fitness classes (yoga, trainers, etc.)  | 405         | 198                         | 21                    | 111                 | 75          | 330          | 156                      | 56                            | 49                    | 54  | 214                                | 41  |
|   | 27%         | 29%                         | 24%                   | 26%                 | 24%         | 28%          | 29%                      | 36%                           | 23%                   | 27%   | 28%                                | 26%   |
|   |             |                             | *                     |                     |             |              |                          | T*                            |                       |   |                                    | *   |
| A wellness program that is targeted to my specific health related goals and provides guidance to improve my health.                       | 655         | 306                         | 41                    | 177                 | 131         | 525          | 245                      | 60                            | 105                   | 87  | 363                                | 50  |
|   | 44%         | 45%                         | 49%                   | 41%                 | 42%         | 44%          | 45%                      | 39%                           | 48%                   | 44%   | 48%                                | 32%   |
|   |             |                             | *                     |                     |             |              |                          | *                             |                       |   | W                                  | *   |
| Educational materials or programs (Lunch n' learns) on well-being readily available (including physical, financial, and mental health)    | 233         | 117                         | 13                    | 60                  | 44          | 189          | 88                       | 22                            | 35                    | 32  | 131                                | 18  |
|   | 16%         | 17%                         | 15%                   | 14%                 | 14%         | 16%          | 16%                      | 15%                           | 16%                   | 16%   | 17%                                | 12%   |
|   |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Seeing your progress (data over time)   | 358         | 176                         | 18                    | 87                  | 77          | 281          | 117                      | 31                            | 56                    | 44  | 171                                | 38  |
|   | 24%         | 26%                         | 21%                   | 20%                 | 25%         | 24%          | 22%                      | 20%                           | 26%                   | 22%   | 23%                                | 24%   |
|   |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Progress-based incentives/ rewards (i.e. Discounts to retailers and fitness such as gym memberships, retailers you already shop at, etc.) | 594         | 269                         | 23                    | 200                 | 102         | 492          | 253                      | 65                            | 89                    | 98  | 329                                | 44  |
|   | 40%         | 40%                         | 27%                   | 46%                 | 33%         | 41%          | 47%                      | 42%                           | 40%                   | 49%   | 43%                                | 28%   |
|   |             |                             | *                     | NPQ                 |             |              |                          | *                             |                       | W   | W                                  | *   |
| Inter-departmental challenges/competitions (i.e. steps challenges, etc.)  | 159         | 76                          | 5                     | 53                  | 25          | 134          | 69                       | 21                            | 19                    | 27  | 81                                 | 16  |
|   | 11%         | 11%                         | 6%                    | 12%                 | 8%          | 11%          | 13%                      | 14%                           | 8%                    | 13%   | 11%                                | 10%   |
|   |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Reduced insurance premiums for sharing your health and wellness data  | 472         | 208                         | 33                    | 151                 | 80          | 391          | 196                      | 47                            | 67                    | 65  | 258                                | 50  |
|   | 31%         | 31%                         | 39%                   | 35%                 | 26%         | 33%          | 36%                      | 30%                           | 31%                   | 33%   | 34%                                | 32%   |
|   |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Time away from your desk during work hours to dedicate to wellness activities   | 530         | 253                         | 27                    | 179                 | 71          | 459          | 190                      | 72                            | 85                    | 82  | 276                                | 69  |
|   | 35%         | 38%                         | 32%                   | 42%                 | 23%         | 39%          | 35%                      | 47%                           | 39%                   | 41%   | 36%                                | 44%   |
|   |             | P                           | *                     | P                   |             | P            |                          | R*                            |                       |   |                                    | *   |
| None of these   | 187         | 44                          | 17                    | 47                  | 79          | 108          | 37                       | 17                            | 15                    | 10  | 68                                 | 17  |
|   | 12%         | 7%                          | 20%                   | 11%                 | 25%         | 9%           | 7%                       | 11%                           | 7%                    | 5%  | 9%                                 | 11%   |
|   |             |                             | MQ*                   |                     | MOQ         | M            |                          | *                             |                       |   |                                    | *   |
| Sigma   | 3593        | 1647                        | 198                   | 1064                | 684         | 2910         | 1353                     | 392                           | 520                   | 499   | 1891                               | 343   |
|   | 239%        | 244%                        | 234%                  | 247%                | 220%        | 244%         | 249%                     | 254%                          | 237%                  | 250%  | 249%                               | 218%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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GENDER

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Male                                 | 781         | 358                         | 47                    | 224                 | 152         | 628          | 282                      | 64                            | 128                   | 92  | 388                                | 101   |
|                                      | 52%         | 53%                         | 56%                   | 52%                 | 49%         | 53%          | 52%                      | 41%                           | 58%                   | 46%   | 51%                                | 64%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             | S                     |   |                                    | UV*   |
| Female                               | 720         | 317                         | 38                    | 207                 | 159         | 562          | 262                      | 90                            | 91                    | 107   | 373                                | 56  |
|                                      | 48%         | 47%                         | 44%                   | 48%                 | 51%         | 47%          | 48%                      | 59%                           | 42%                   | 54%   | 49%                                | 36%   |
|                                      |             |                             | *                     |                     |             |              |                          | T*                            |                       | W   | W                                  | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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AGE

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| 18-34 (Net)                          | 553         | 275                         | 32                    | 126                 | 120         | 433          | 170                      | 53                            | 96                    | 78  | 259                                | 62  |
|                                      | 37%         | 41%                         | 37%                   | 29%                 | 39%         | 36%          | 31%                      | 34%                           | 44%                   | 39%   | 34%                                | 40%   |
|                                      |             | OQ                          | *                     |                     |             | O            |                          | *                             | R                     |   |                                    | *   |
| 18-24                                | 195         | 103                         | 9                     | 34                  | 49          | 146          | 56                       | 23                            | 30                    | 29  | 79                                 | 27  |
|                                      | 13%         | 15%                         | 11%                   | 8%                  | 16%         | 12%          | 10%                      | 15%                           | 14%                   | 14%   | 10%                                | 17%   |
|                                      |             | OQ                          | *                     |                     | O           | O            |                          | *                             |                       |   |                                    | *   |
| 25-34                                | 358         | 172                         | 22                    | 92                  | 71          | 287          | 114                      | 30                            | 66                    | 50  | 180                                | 36  |
|                                      | 24%         | 26%                         | 26%                   | 21%                 | 23%         | 24%          | 21%                      | 20%                           | 30%                   | 25%   | 24%                                | 23%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             | R                     |   |                                    | *   |
| 35-54 (Net)                          | 622         | 292                         | 17                    | 201                 | 111         | 510          | 242                      | 85                            | 93                    | 85  | 333                                | 65  |
|                                      | 41%         | 43%                         | 20%                   | 47%                 | 36%         | 43%          | 45%                      | 55%                           | 42%                   | 43%   | 44%                                | 41%   |
|                                      |             | N                           | *                     | NP                  |             | N            |                          | *                             |                       |   |                                    | *   |
| 35-44                                | 317         | 135                         | 5                     | 106                 | 71          | 247          | 125                      | 31                            | 50                    | 46  | 154                                | 39  |
|                                      | 21%         | 20%                         | 6%                    | 25%                 | 23%         | 21%          | 23%                      | 20%                           | 23%                   | 23%   | 20%                                | 25%   |
|                                      |             | N                           | *                     | NQ                  | N           | N            |                          | *                             |                       |   |                                    | *   |
| 45-54                                | 304         | 157                         | 12                    | 95                  | 41          | 264          | 118                      | 54                            | 42                    | 39  | 179                                | 26  |
|                                      | 20%         | 23%                         | 14%                   | 22%                 | 13%         | 22%          | 22%                      | 35%                           | 19%                   | 20%   | 24%                                | 16%   |
|                                      |             | P                           | *                     | P                   |             | P            |                          | RT*                           |                       |   |                                    | *   |
| 55+ (Net)                            | 326         | 107                         | 36                    | 104                 | 79          | 247          | 132                      | 16                            | 31                    | 36  | 168                                | 30  |
|                                      | 22%         | 16%                         | 42%                   | 24%                 | 26%         | 21%          | 24%                      | 11%                           | 14%                   | 18%   | 22%                                | 19%   |
|                                      |             |                             | MOPQ*                 | M                   | M           | M            | ST                       | *                             |                       |   |                                    | *   |
| 55-64                                | 266         | 88                          | 33                    | 90                  | 56          | 210          | 108                      | 15                            | 27                    | 32  | 138                                | 29  |
|                                      | 18%         | 13%                         | 39%                   | 21%                 | 18%         | 18%          | 20%                      | 10%                           | 12%                   | 16%   | 18%                                | 18%   |
|                                      |             |                             | MOPQ*                 | M                   |             | M            | S                        | *                             |                       |   |                                    | *   |
| 65+                                  | 60          | 19                          | 3                     | 14                  | 24          | 36           | 24                       | 1                             | 3                     | 4   | 29                                 | 1   |
|                                      | 4%          | 3%                          | 3%                    | 3%                  | 8%          | 3%           | 4%                       | 1%                            | 2%                    | 2%  | 4%                                 | 1%  |
|                                      |             |                             | *                     |                     | MQ          |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |
| <b>Summary</b>                       |             |                             |                       |                     |             |              |                          |                               |                       |   |                                    |   |
| Mean                                 | 41.4        | 39.9                        | 45.3                  | 43                  | 41.4        | 41.4         | 43.1                     | 40.4                          | 38.6                  | 39.9  | 42.4                               | 39.6  |
|                                      |             |                             | M*                    | MQ                  |             | M            | T                        | *                             |                       |   | U                                  | *   |
| STD. DEV.                            | 13.97       | 13.49                       | 15.04                 | 12.94               | 15.6        | 13.52        | 13.62                    | 12.07                         | 12.61                 | 13.31   | 13.39                              | 14.05   |
| STD. ERR.                            | 0.36        | 0.53                        | 1.7                   | 0.57                | 0.96        | 0.38         | 0.56                     | 0.95                          | 0.81                  | 0.87  | 0.47                               | 1.18  |
| Median                               | 40          | 38                          | 53                    | 42                  | 39          | 40           | 43                       | 41                            | 37                    | 39  | 41.83                              | 38  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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EDUCATION

|   | Total                      | Types Of Insurance Coverage |                          |                           |                           |                            | Type Of Group Coverage    |                               |                           | Insurance Benefits  |                                    |   |
|---|----------------------------|-----------------------------|--------------------------|---------------------------|---------------------------|----------------------------|---------------------------|-------------------------------|---------------------------|---|------------------------------------|---|
|   |                            | Group And Private Coverage  | Only Private Coverage    | Only Group Coverage       | No Coverage               | Any Coverage               | Traditional benefit plan  | Modular Flexible benefit plan | Flexible benefit plan     | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|   |                            | M                           | N                        | O                         | P                         | Q                          | R                         | S                             | T                         | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b>          | <b>1501</b>                | <b>651</b>                  | <b>78</b>                | <b>507</b>                | <b>265</b>                | <b>1236</b>                | <b>590</b>                | <b>163</b>                    | <b>245</b>                | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>            | <b>1501</b>                | <b>675</b>                  | <b>85</b>                | <b>431</b>                | <b>311</b>                | <b>1190</b>                | <b>544</b>                | <b>154</b>                    | <b>219</b>                | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Primary School or less                        | 26<br>2%                   | 10<br>1%                    | -<br>*                   | 9<br>2%                   | 7<br>2%                   | 19<br>2%                   | 15<br>3%                  | -<br>*                        | -<br>*                    | -<br>*  | 6<br>1%                            | 13<br>8%  |
| Some high school                              | 193<br>13%                 | 91<br>14%                   | 13<br>15%                | 19<br>4%                  | 70<br>22%                 | 123<br>10%                 | 41<br>8%                  | 15<br>10%                     | 18<br>8%                  | -<br>*  | 89<br>12%                          | 16<br>10%   |
| Graduated high school                         | 414<br>28%                 | 197<br>29%                  | 30<br>36%                | 103<br>24%                | 85<br>27%                 | 329<br>28%                 | 139<br>26%                | 46<br>29%                     | 54<br>25%                 | 58<br>29%   | 197<br>26%                         | 52<br>33%   |
| Some college / CEGEP / Trade School           | 119<br>8%                  | 58<br>9%                    | 6<br>7%                  | 35<br>8%                  | 20<br>7%                  | 99<br>8%                   | 34<br>6%                  | 13<br>9%                      | 24<br>11%                 | 19<br>10%   | 62<br>8%                           | 9<br>6%   |
| Graduated from college / CEGEP / Trade School | 308<br>20%                 | 129<br>19%                  | 18<br>21%                | 104<br>24%                | 56<br>18%                 | 251<br>21%                 | 136<br>25%                | 36<br>23%                     | 40<br>18%                 | 56<br>28%   | 159<br>21%                         | 27<br>17%   |
| Some university, but did not finish           | 76<br>5%                   | 34<br>5%                    | 2<br>3%                  | 24<br>6%                  | 16<br>5%                  | 60<br>5%                   | 34<br>6%                  | 9<br>6%                       | 8<br>4%                   | 11<br>6%  | 40<br>5%                           | 6<br>4%   |
| University undergraduate degree               | 256<br>17%                 | 99<br>15%                   | 14<br>16%                | 102<br>24%                | 41<br>13%                 | 214<br>18%                 | 101<br>19%                | 26<br>17%                     | 46<br>21%                 | 39<br>19%   | 148<br>19%                         | 19<br>12%   |
| University graduate degree                    | 109<br>7%                  | 57<br>9%                    | 2<br>2%                  | 35<br>8%                  | 15<br>5%                  | 94<br>8%                   | 43<br>8%                  | 10<br>7%                      | 29<br>13%                 | 16<br>8%  | 59<br>8%                           | 14<br>9%  |
| <b>Sigma</b>                                  | <b>1501</b><br><b>100%</b> | <b>675</b><br><b>100%</b>   | <b>85</b><br><b>100%</b> | <b>431</b><br><b>100%</b> | <b>311</b><br><b>100%</b> | <b>1190</b><br><b>100%</b> | <b>544</b><br><b>100%</b> | <b>154</b><br><b>100%</b>     | <b>219</b><br><b>100%</b> | <b>199</b><br><b>100%</b>                                       | <b>760</b><br><b>100%</b>          | <b>157</b><br><b>100%</b>   |
| <b>Summary</b>                                |                            |                             |                          |                           |                           |                            |                           |                               |                           |   |                                    |   |
| <HS   | 219<br>15%                 | 101<br>15%                  | 13<br>15%                | 28<br>7%                  | 77<br>25%                 | 142<br>12%                 | 56<br>10%                 | 15<br>10%                     | 18<br>8%                  | -<br>*  | 95<br>13%                          | 29<br>18%   |
| HS  | 414<br>28%                 | 197<br>29%                  | 30<br>36%                | 103<br>24%                | 85<br>27%                 | 329<br>28%                 | 139<br>26%                | 46<br>29%                     | 54<br>25%                 | 58<br>29%   | 197<br>26%                         | 52<br>33%   |
| Post Sec                                      | 503<br>34%                 | 221<br>33%                  | 26<br>31%                | 163<br>38%                | 93<br>30%                 | 410<br>34%                 | 204<br>38%                | 58<br>37%                     | 72<br>33%                 | 87<br>44%   | 261<br>34%                         | 42<br>27%   |
| Univ Grad                                     | 365<br>24%                 | 156<br>23%                  | 15<br>18%                | 137<br>32%                | 56<br>18%                 | 308<br>26%                 | 145<br>27%                | 36<br>23%                     | 75<br>34%                 | 55<br>27%   | 207<br>27%                         | 34<br>21%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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REGION

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| BC                                   | 201         | 87                          | 8                     | 48                  | 58          | 143          | 82                       | 14                            | 22                    | 28  | 80                                 | 24  |
|                                      | 13%         | 13%                         | 9%                    | 11%                 | 19%         | 12%          | 15%                      | 9%                            | 10%                   | 14%   | 11%                                | 15%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| AB                                   | 170         | 71                          | 8                     | 60                  | 31          | 139          | 64                       | 17                            | 24                    | 26  | 85                                 | 14  |
|                                      | 11%         | 11%                         | 9%                    | 14%                 | 10%         | 12%          | 12%                      | 11%                           | 11%                   | 13%   | 11%                                | 9%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| SK/MB                                | 93          | 39                          | 6                     | 32                  | 15          | 78           | 32                       | 8                             | 12                    | 9   | 53                                 | 9   |
|                                      | 6%          | 6%                          | 8%                    | 7%                  | 5%          | 7%           | 6%                       | 5%                            | 5%                    | 5%  | 7%                                 | 5%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Ontario                              | 578         | 268                         | 27                    | 172                 | 111         | 466          | 220                      | 63                            | 91                    | 75  | 325                                | 44  |
|                                      | 38%         | 40%                         | 32%                   | 40%                 | 36%         | 39%          | 40%                      | 41%                           | 42%                   | 38%   | 43%                                | 28%   |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   | W                                  | *   |
| Quebec                               | 359         | 171                         | 28                    | 85                  | 74          | 285          | 113                      | 45                            | 52                    | 48  | 165                                | 56  |
|                                      | 24%         | 25%                         | 34%                   | 20%                 | 24%         | 24%          | 21%                      | 29%                           | 24%                   | 24%   | 22%                                | 35%   |
|                                      |             |                             | O*                    |                     |             | O            |                          | *                             |                       |   |                                    | V*  |
| Atlantic Canada                      | 101         | 38                          | 7                     | 34                  | 22          | 79           | 33                       | 7                             | 18                    | 13  | 52                                 | 11  |
|                                      | 7%          | 6%                          | 8%                    | 8%                  | 7%          | 7%           | 6%                       | 5%                            | 8%                    | 7%  | 7%                                 | 7%  |
|                                      |             |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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INCOME

|                                      | Total        | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|--------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |              | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |              | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b>  | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b>  | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| <\$25K                               | 178<br>12%   | 68<br>10%                   | 6<br>7%               | 21<br>5%            | 83<br>27%   | 95<br>8%     | 48<br>9%                 | 5<br>4%                       | 9<br>4%               | 13<br>7%  | 65<br>9%                           | 11<br>7%  |
|                                      |              | O                           | *                     |                     | MNOQ        | O            |                          | *                             |                       |   |                                    | *   |
| \$25K - <\$55K                       | 412<br>27%   | 180<br>27%                  | 25<br>30%             | 95<br>22%           | 111<br>36%  | 300<br>25%   | 127<br>23%               | 60<br>39%                     | 39<br>18%             | 43<br>21%   | 186<br>24%                         | 60<br>38%   |
|                                      |              |                             | *                     |                     | OQ          |              |                          | RT*                           |                       |   |                                    | UV*   |
| \$55K - <\$100K                      | 465<br>31%   | 220<br>33%                  | 26<br>30%             | 152<br>35%          | 68<br>22%   | 397<br>33%   | 192<br>35%               | 45<br>29%                     | 94<br>43%             | 74<br>37%   | 258<br>34%                         | 48<br>30%   |
|                                      |              | P                           | *                     | P                   |             | P            |                          | *                             | S                     |   |                                    | *   |
| \$100K - <\$150K                     | 230<br>15%   | 106<br>16%                  | 12<br>14%             | 95<br>22%           | 17<br>5%    | 213<br>18%   | 97<br>18%                | 25<br>17%                     | 53<br>24%             | 39<br>19%   | 149<br>20%                         | 17<br>11%   |
|                                      |              | P                           | *                     | MPQ                 |             | P            |                          | *                             |                       |   |                                    | *   |
| \$150K+                              | 101<br>7%    | 55<br>8%                    | 4<br>5%               | 34<br>8%            | 7<br>2%     | 94<br>8%     | 38<br>7%                 | 13<br>9%                      | 19<br>9%              | 22<br>11%   | 51<br>7%                           | 10<br>6%  |
|                                      |              | P                           | *                     | P                   |             | P            |                          | *                             |                       |   |                                    | *   |
| Prefer not to answer                 | 116<br>8%    | 46<br>7%                    | 12<br>14%             | 33<br>8%            | 24<br>8%    | 91<br>8%     | 42<br>8%                 | 5<br>3%                       | 5<br>2%               | 9<br>5%   | 52<br>7%                           | 12<br>8%  |
|                                      |              |                             | *                     |                     |             |              | T                        | *                             |                       |   |                                    | *   |
| Sigma                                | 1501<br>100% | 675<br>100%                 | 85<br>100%            | 431<br>100%         | 311<br>100% | 1190<br>100% | 544<br>100%              | 154<br>100%                   | 219<br>100%           | 199<br>100%   | 760<br>100%                        | 157<br>100%   |
| <b>Summary</b>                       |              |                             |                       |                     |             |              |                          |                               |                       |   |                                    |   |
| Under \$50K                          | 497<br>33%   | 214<br>32%                  | 25<br>30%             | 80<br>18%           | 178<br>57%  | 318<br>27%   | 127<br>23%               | 55<br>36%                     | 40<br>18%             | 47<br>24%   | 206<br>27%                         | 50<br>32%   |
|                                      |              | OQ                          | *                     |                     | MNOQ        | O            |                          | RT*                           |                       |   |                                    | *   |
| \$50K+                               | 889<br>59%   | 415<br>62%                  | 47<br>56%             | 318<br>74%          | 108<br>35%  | 781<br>66%   | 375<br>69%               | 94<br>61%                     | 174<br>79%            | 143<br>72%  | 502<br>66%                         | 95<br>61%   |
|                                      |              | P                           | P*                    | MNPQ                |             | MP           |                          | *                             | RS                    |   |                                    | *   |
| Under \$40K                          | 379<br>25%   | 155<br>23%                  | 20<br>24%             | 58<br>14%           | 145<br>47%  | 234<br>20%   | 99<br>18%                | 41<br>27%                     | 29<br>13%             | 36<br>18%   | 155<br>20%                         | 34<br>22%   |
|                                      |              | OQ                          | *                     |                     | MNOQ        | O            |                          | T*                            |                       |   |                                    | *   |
| \$40K to less than \$60K             | 256<br>17%   | 112<br>17%                  | 12<br>14%             | 76<br>18%           | 56<br>18%   | 200<br>17%   | 96<br>18%                | 29<br>18%                     | 25<br>12%             | 30<br>15%   | 121<br>16%                         | 39<br>25%   |
|                                      |              |                             | *                     |                     |             |              |                          | *                             |                       |   |                                    | *   |
| \$60K to less than \$100K            | 420<br>28%   | 200<br>30%                  | 24<br>28%             | 134<br>31%          | 61<br>20%   | 358<br>30%   | 172<br>32%               | 41<br>27%                     | 88<br>40%             | 64<br>32%   | 233<br>31%                         | 45<br>29%   |
|                                      |              | P                           | *                     | P                   |             | P            |                          | *                             | S                     |   |                                    | *   |
| \$100K or more                       | 330<br>22%   | 161<br>24%                  | 16<br>19%             | 129<br>30%          | 24<br>8%    | 306<br>26%   | 135<br>25%               | 39<br>25%                     | 72<br>33%             | 60<br>30%   | 200<br>26%                         | 26<br>17%   |
|                                      |              | P                           | P*                    | PQ                  |             | P            |                          | *                             |                       | W   |                                    | *   |
| Mean (,000)                          | 74.4         | 77.4                        | 72.7                  | 87.5                | 49.9        | 80.8         | 80                       | 78.8                          | 89                    | 86.7  | 80.3                               | 70.1  |
|                                      |              | P                           | P*                    | MPQ                 | *           | P            |                          | *                             |                       | W   |                                    | *   |
| STD. DEV.                            | 50.31        | 51.54                       | 42.37                 | 48.71               | 42.69       | 50.2         | 48.46                    | 51.79                         | 48.88                 | 51.28   | 49.05                              | 46.46   |
| STD. ERR.                            | 1.35         | 2.06                        | 4.98                  | 2.44                | 2.52        | 1.51         | 2.16                     | 4.24                          | 3.34                  | 3.72  | 1.84                               | 3.86  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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HOUSEHOLD COMPOSITION

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Kids                                 | 448         | 261                         | 20                    | 87                  | 81          | 367          | 159                      | 54                            | 89                    | 68  | 236                                | 44  |
|                                      | 30%         | 39%                         | 23%                   | 20%                 | 26%         | 31%          | 29%                      | 35%                           | 41%                   | 34%   | 31%                                | 28%   |
|                                      |             | OPQ                         | *                     |                     |             | O            |                          | *                             | R                     |   |                                    | *   |
| No Kids                              | 1053        | 413                         | 65                    | 344                 | 230         | 823          | 385                      | 100                           | 130                   | 131   | 525                                | 113   |
|                                      | 70%         | 61%                         | 77%                   | 80%                 | 74%         | 69%          | 71%                      | 65%                           | 59%                   | 66%   | 69%                                | 72%   |
|                                      |             |                             | *                     | MQ                  | M           | M            | T                        | *                             |                       |   |                                    | *   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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HHCMP1. How many people are living or staying at your current address?

|                                      | Total        | Types Of Insurance Coverage |                       |                     |                 |                 | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|--------------|-----------------------------|-----------------------|---------------------|-----------------|-----------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |              | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage     | Any Coverage    | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |              | M                           | N                     | O                   | P               | Q               | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b>  | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>      | <b>1236</b>     | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b>  | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>      | <b>1190</b>     | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| 1                                    | 298<br>20%   | 129<br>19%                  | 15<br>18%<br>*        | 82<br>19%           | 72<br>23%       | 227<br>19%      | 108<br>20%               | 38<br>25%<br>T*               | 29<br>13%             | 40<br>20%   | 149<br>20%                         | 24<br>15%<br>*  |
| 2                                    | 525<br>35%   | 215<br>32%                  | 29<br>34%<br>*        | 190<br>44%<br>MPQ   | 92<br>29%       | 433<br>36%<br>M | 190<br>35%               | 50<br>32%<br>*                | 86<br>39%             | 69<br>35%   | 263<br>35%                         | 70<br>45%<br>*  |
| 3                                    | 324<br>22%   | 144<br>21%                  | 14<br>16%<br>*        | 79<br>18%           | 88<br>28%<br>OQ | 236<br>20%      | 112<br>21%               | 34<br>22%<br>*                | 52<br>24%             | 42<br>21%   | 142<br>19%                         | 42<br>26%<br>*  |
| 4                                    | 217<br>14%   | 108<br>16%                  | 15<br>18%<br>*        | 52<br>12%           | 42<br>14%       | 175<br>15%      | 77<br>14%                | 24<br>15%<br>*                | 35<br>16%             | 30<br>15%   | 125<br>16%                         | 12<br>8%<br>*   |
| 5                                    | 85<br>6%     | 59<br>9%                    | 5<br>6%<br>OPQ        | 12<br>3%            | 8<br>3%         | 77<br>6%<br>O   | 37<br>7%                 | 7<br>4%<br>*                  | 13<br>6%              | 13<br>6%  | 55<br>7%                           | 7<br>4%<br>*  |
| 6                                    | 33<br>2%     | 14<br>2%                    | 7<br>9%<br>MOQ*       | 5<br>1%             | 7<br>2%         | 26<br>2%        | 10<br>2%                 | 1<br>*<br>*                   | 3<br>1%               | 3<br>1%   | 16<br>2%                           | 1<br>1%<br>*  |
| 7                                    | 4<br>*       | 2<br>*                      | -<br>-<br>*           | 2<br>1%<br>*        | -<br>-<br>*     | 4<br>*          | 1<br>*                   | 1<br>1%<br>*                  | 1<br>*                | 1<br>1%   | 2<br>*                             | 1<br>*<br>*   |
| 8                                    | 3<br>*       | 1<br>*                      | -<br>-<br>*           | -<br>-<br>*         | 2<br>1%         | 1<br>*          | 1<br>*                   | -<br>-<br>*                   | -<br>-<br>*           | 1<br>*  | -<br>-<br>*                        | -<br>-<br>*   |
| 9                                    | 3<br>*       | 3<br>*                      | -<br>-<br>*           | -<br>-<br>*         | -<br>-<br>*     | 3<br>*          | -<br>-<br>*              | -<br>-<br>*                   | -<br>-<br>*           | -<br>-<br>*   | -<br>-<br>*                        | -<br>-<br>*   |
| 11                                   | 1<br>*       | 1<br>*                      | -<br>-<br>*           | -<br>-<br>*         | -<br>-<br>*     | 1<br>*          | -<br>-<br>*              | -<br>-<br>*                   | -<br>-<br>*           | -<br>-<br>*   | -<br>-<br>*                        | 1<br>1%<br>*  |
| 12+                                  | 8<br>1%      | -<br>-                      | -<br>-<br>*           | 8<br>2%<br>MQ       | -<br>-          | 8<br>1%<br>M    | 8<br>2%                  | -<br>-<br>*                   | -<br>-<br>*           | -<br>-<br>*   | 8<br>1%                            | -<br>-<br>*   |
| Sigma                                | 1501<br>100% | 675<br>100%                 | 85<br>100%            | 431<br>100%         | 311<br>100%     | 1190<br>100%    | 544<br>100%              | 154<br>100%                   | 219<br>100%           | 199<br>100%   | 760<br>100%                        | 157<br>100%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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EMPLOYMENT STATUS

|                                      | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |             | M                           | N                     | O                   | P           | Q            | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Employed full-time                   | 1078        | 546                         | 36                    | 353                 | 143         | 935          | 427                      | 140                           | 182                   | 166   | 595                                | 113   |
|                                      | 72%         | 81%                         | 43%                   | 82%                 | 46%         | 79%          | 78%                      | 91%                           | 83%                   | 83%   | 78%                                | 72%   |
| Employed part-time                   | 267         | 94                          | 28                    | 51                  | 93          | 173          | 74                       | 11                            | 30                    | 24  | 104                                | 34  |
|                                      | 18%         | 14%                         | 33%                   | 12%                 | 30%         | 15%          | 14%                      | 7%                            | 14%                   | 12%   | 14%                                | 22%   |
| Self employed                        | 154         | 34                          | 20                    | 27                  | 73          | 81           | 42                       | 3                             | 7                     | 9   | 60                                 | 10  |
|                                      | 10%         | 5%                          | 24%                   | 6%                  | 24%         | 7%           | 8%                       | 2%                            | 3%                    | 4%  | 8%                                 | 6%  |
| Military                             | 2           | 1                           | -                     | -                   | 1           | 1            | 1                        | -                             | -                     | -   | 1                                  | -   |
|                                      | *           | *                           | -                     | -                   | *           | *            | *                        | -                             | -                     | -   | *                                  | -   |
| Sigma                                | 1501        | 675                         | 85                    | 431                 | 311         | 1190         | 544                      | 154                           | 219                   | 199   | 760                                | 157   |
|                                      | 100%        | 100%                        | 100%                  | 100%                | 100%        | 100%         | 100%                     | 100%                          | 100%                  | 100%  | 100%                               | 100%  |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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USMAR2. What is your marital status?

|                                      | Total        | Types Of Insurance Coverage |                       |                     |                |                 | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|--------------|-----------------------------|-----------------------|---------------------|----------------|-----------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |              | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage    | Any Coverage    | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |              | M                           | N                     | O                   | P              | Q               | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b>  | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>     | <b>1236</b>     | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b>  | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>     | <b>1190</b>     | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| Single, never married                | 512<br>34%   | 228<br>34%                  | 25<br>29%<br>*        | 134<br>31%          | 126<br>41%     | 386<br>32%      | 163<br>30%               | 58<br>38%<br>*                | 65<br>30%             | 60<br>30%   | 251<br>33%                         | 52<br>33%<br>*  |
| Living with partner                  | 306<br>20%   | 124<br>18%                  | 20<br>24%<br>*        | 87<br>20%           | 75<br>24%      | 231<br>19%      | 91<br>17%                | 31<br>20%<br>*                | 44<br>20%             | 33<br>16%   | 135<br>18%                         | 32<br>21%<br>*  |
| Married                              | 551<br>37%   | 270<br>40%                  | 32<br>38%<br>P<br>*   | 176<br>41%<br>P     | 73<br>23%      | 478<br>40%<br>P | 237<br>44%               | 56<br>36%<br>*                | 98<br>45%             | 89<br>45%   | 313<br>41%                         | 61<br>39%<br>*  |
| Widowed                              | 29<br>2%     | 6<br>1%                     | 3<br>3%<br>*          | 7<br>2%             | 14<br>5%<br>MQ | 15<br>1%        | 8<br>1%                  | 2<br>1%<br>*                  | 1<br>*                | 4<br>2%   | 10<br>1%                           | -<br>-<br>*   |
| Divorced or separated                | 102<br>7%    | 48<br>7%                    | 5<br>6%<br>*          | 27<br>6%            | 22<br>7%       | 80<br>7%        | 45<br>8%                 | 7<br>4%<br>*                  | 11<br>5%              | 14<br>7%  | 51<br>7%                           | 12<br>7%<br>*   |
| Sigma                                | 1501<br>100% | 675<br>100%                 | 85<br>100%            | 431<br>100%         | 311<br>100%    | 1190<br>100%    | 544<br>100%              | 154<br>100%                   | 219<br>100%           | 199<br>100%   | 760<br>100%                        | 157<br>100%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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PGS01. How much of your household's grocery shopping do you, yourself, do?

|                                      | Total        | Types Of Insurance Coverage |                       |                     |             |                 | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |   |
|--------------------------------------|--------------|-----------------------------|-----------------------|---------------------|-------------|-----------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|---|
|                                      |              | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage    | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services |
|                                      |              | M                           | N                     | O                   | P           | Q               | R                        | S                             | T                     | U   | V                                  | W   |
| <b>Base: All Respondents (unwtd)</b> | <b>1501</b>  | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>     | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>  |
| <b>Base: All Respondents (wtd)</b>   | <b>1501</b>  | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>     | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>  |
| All of it                            | 772<br>51%   | 360<br>53%                  | 41<br>48%<br>*        | 212<br>49%          | 159<br>51%  | 613<br>52%      | 291<br>53%               | 85<br>55%<br>*                | 110<br>50%            | 118<br>59%<br>V   | 378<br>50%                         | 81<br>52%<br>*  |
| Almost all of it                     | 312<br>21%   | 159<br>24%<br>P             | 14<br>17%<br>*        | 102<br>24%<br>P     | 36<br>12%   | 276<br>23%<br>P | 134<br>25%               | 39<br>25%<br>*                | 57<br>26%             | 41<br>20%   | 186<br>25%                         | 31<br>20%<br>*  |
| About half of it                     | 299<br>20%   | 112<br>17%                  | 21<br>25%<br>*        | 89<br>21%           | 77<br>25%   | 222<br>19%      | 93<br>17%                | 23<br>15%<br>*                | 43<br>20%             | 30<br>15%   | 148<br>19%                         | 36<br>23%<br>*  |
| Less than half of it                 | 89<br>6%     | 33<br>5%                    | 7<br>8%<br>*          | 24<br>5%            | 25<br>8%    | 64<br>5%        | 23<br>4%                 | 7<br>4%<br>*                  | 6<br>3%               | 7<br>4%   | 41<br>5%                           | 7<br>5%<br>*  |
| None                                 | 29<br>2%     | 10<br>2%                    | 1<br>1%<br>*          | 4<br>1%             | 15<br>5%    | 15<br>1%        | 3<br>1%                  | 1<br>1%<br>*                  | 2<br>1%               | 2<br>1%   | 7<br>1%                            | 2<br>1%<br>*  |
| Sigma                                | 1501<br>100% | 675<br>100%                 | 85<br>100%            | 431<br>100%         | 311<br>100% | 1190<br>100%    | 544<br>100%              | 154<br>100%                   | 219<br>100%           | 199<br>100%   | 760<br>100%                        | 157<br>100%   |

Statistics:

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B,C/D,E/F,G/H,I/J,K/L,M/N/O/P/Q,R/S/T,U/V/W,X/Y,Z/a/b

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

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CAETHN4. What were the ethnic or cultural origins of your ancestors? An ancestor is usually more distant than a grandparent.

|   | Total       | Types Of Insurance Coverage |                       |                     |             |              | Type Of Group Coverage   |                               |                       | Insurance Benefits  |                                    |  |
|---|-------------|-----------------------------|-----------------------|---------------------|-------------|--------------|--------------------------|-------------------------------|-----------------------|---|------------------------------------|--|
|   |             | Group And Private Coverage  | Only Private Coverage | Only Group Coverage | No Coverage | Any Coverage | Traditional benefit plan | Modular Flexible benefit plan | Flexible benefit plan | I maximize the use of my benefits to make sure I get my money's worth | I use my benefits when I need them | I barely use my benefits - I just don't use a lot of the services available to |
|   | M           | N                           | O                     | P                   | Q           | R            | S                        | T                             | U                     | V   | W                                  |  |
| <b>Base: All Respondents (unwt)</b>             | <b>1501</b> | <b>651</b>                  | <b>78</b>             | <b>507</b>          | <b>265</b>  | <b>1236</b>  | <b>590</b>               | <b>163</b>                    | <b>245</b>            | <b>233</b>  | <b>802</b>                         | <b>141</b>   |
| <b>Base: All Respondents (wt)</b>               | <b>1501</b> | <b>675</b>                  | <b>85</b>             | <b>431</b>          | <b>311</b>  | <b>1190</b>  | <b>544</b>               | <b>154</b>                    | <b>219</b>            | <b>199</b>  | <b>760</b>                         | <b>157</b>   |
| North American origins (Net)                    | 928         | 440                         | 55                    | 239                 | 194         | 734          | 330                      | 99                            | 136                   | 124   | 460                                | 108  |
| North American Aboriginal origins               | 62%         | 65%                         | 65%                   | 55%                 | 62%         | 62%          | 61%                      | 64%                           | 62%                   | 62%   | 60%                                | 69%  |
| Canadian  | 49          | 29                          | 1                     | 12                  | 6           | 43           | 26                       | 6                             | 7                     | 10  | 30                                 | 3  |
| Other North American origins                    | 3%          | 4%                          | 1%                    | 3%                  | 2%          | 4%           | 5%                       | 4%                            | 3%                    | 5%  | 4%                                 | 2%   |
| British Isles origins (Net)                     | 898         | 427                         | 53                    | 233                 | 185         | 713          | 316                      | 98                            | 133                   | 121   | 445                                | 106  |
| English   | 60%         | 63%                         | 63%                   | 54%                 | 60%         | 60%          | 58%                      | 63%                           | 61%                   | 61%   | 59%                                | 67%  |
| Irish   | 10          | 2                           | -                     | 4                   | 4           | 6            | 2                        | 1                             | 2                     | -   | 4                                  | 1  |
| Other British Isles origins                     | 1%          | *                           | -                     | 1%                  | 1%          | *            | *                        | 1%                            | 1%                    | -   | 1%                                 | 1%   |
| Western European origins (Net)                  | 402         | 165                         | 33                    | 112                 | 92          | 310          | 159                      | 33                            | 51                    | 55  | 211                                | 27   |
| French origins                                  | 27%         | 25%                         | 28%                   | 26%                 | 30%         | 26%          | 29%                      | 22%                           | 24%                   | 28%   | 28%                                | 17%  |
| Dutch   | 273         | 115                         | 22                    | 76                  | 60          | 213          | 104                      | 29                            | 38                    | 38  | 144                                | 22   |
| German  | 18%         | 17%                         | 26%                   | 18%                 | 19%         | 18%          | 19%                      | 19%                           | 17%                   | 19%   | 19%                                | 14%  |
| Other Western European origins                  | 171         | 70                          | 10                    | 45                  | 47          | 124          | 75                       | 7                             | 13                    | 19  | 89                                 | 8  |
| Eastern European origins (Net)                  | 11%         | 10%                         | 12%                   | 10%                 | 15%         | 10%          | 14%                      | 5%                            | 6%                    | 10%   | 12%                                | 5%   |
| Hungarian                                       | 177         | 50                          | 24                    | 53                  | 50          | 128          | 67                       | 10                            | 14                    | 20  | 96                                 | 6  |
| Polish  | 12%         | 7%                          | 28%                   | 12%                 | 16%         | 11%          | 12%                      | 6%                            | 7%                    | 10%   | 13%                                | 4%   |
| Other Eastern European origins                  | 19          | 5                           | 3                     | 6                   | 4           | 15           | 5                        | 1                             | 2                     | 1   | 11                                 | 1  |
| Southern European origins (Net)                 | 1%          | 1%                          | 4%                    | 1%                  | 1%          | 1%           | 1%                       | *                             | 1%                    | 1%  | 1%                                 | 1%   |
| Italian   | 244         | 91                          | 10                    | 86                  | 57          | 187          | 102                      | 19                            | 26                    | 30  | 119                                | 26   |
| Other Southern European origins                 | 16%         | 14%                         | 12%                   | 20%                 | 18%         | 16%          | 19%                      | 13%                           | 12%                   | 15%   | 16%                                | 17%  |
| Greek   | 117         | 48                          | 2                     | 45                  | 23          | 95           | 53                       | 10                            | 13                    | 10  | 59                                 | 20   |
| Other Southern European origins                 | 8%          | 7%                          | 2%                    | 10%                 | 7%          | 8%           | 10%                      | 7%                            | 6%                    | 5%  | 8%                                 | 13%  |
| Latin, Central and South American origins (Net) | 41          | 10                          | 1                     | 21                  | 8           | 32           | 23                       | 2                             | 4                     | 5   | 16                                 | 10   |
| Latin, Central and South American origins       | 3%          | 1%                          | 1%                    | 5%                  | 3%          | 3%           | 4%                       | 1%                            | 2%                    | 3%  | 2%                                 | 6%   |
| Other Latin, Central and South American origins | 106         | 35                          | 7                     | 36                  | 27          | 79           | 41                       | 7                             | 10                    | 18  | 50                                 | 7  |
| Other Latin, Central and South American origins | 7%          | 5%                          | 9%                    | 8%                  | 9%          | 7%           | 7%                       | 5%                            | 5%                    | 9%  | 7%                                 | 5%   |
| Other Latin, Central and South American origins | 34          | 9                           | 4                     | 16                  | 5           | 29           | 14                       | 1                             | 3                     | 7   | 17                                 | 3  |
| Other Latin, Central and South American origins | 2%          | 1%                          | 5%                    | 4%                  | 2%          | 2%           | 3%                       | 1%                            | 1%                    | 3%  | 2%                                 | 2%   |
| Other Latin, Central and South American origins | 141         | 55                          | 6                     | 41                  | 39          | 102          | 53                       | 16                            | 15                    | 34  | 67                                 | 6  |
| Other Latin, Central and South American origins | 9%          | 8%                          | 7%                    | 10%                 | 13%         | 9%           | 10%                      | 10%                           | 7%                    | 12%   | 9%                                 | 4%   |
| Other Latin, Central and South American origins | 7           | 2                           | 1                     | 3                   | 1           | 6            | 1                        | 2                             | -                     | 2   | 4                                  | -  |
| Other Latin, Central and South American origins | *           | *                           | 1%                    | 1%                  | *           | 1%           | *                        | 2%                            | -                     | 1%  | *                                  | -  |
| Other Latin, Central and South American origins | 40          | 15                          | 1                     | 16                  | 9           | 32           | 15                       | 5                             | 4                     | 8   | 16                                 | 4  |
| Other Latin, Central and South American origins | 3%          | 2%                          | 1%                    | 4%                  | 3%          | 3%           | 3%                       | 3%                            | 2%                    | 4%  | 2%                                 | 2%   |
| Other Latin, Central and South American origins | 31          | 12                          | 4                     | 9                   | 6           | 25           | 12                       | 6                             | 3                     | 5   | 19                                 | -  |
| Other Latin, Central and South American origins | 2%          | 2%                          | 4%                    | 2%                  | 2%          | 2%           | 2%                       | 4%                            | 1%                    | 2%  | 3%                                 | -  |
| Other Latin, Central and South American origins | 45          | 15                          | *                     | 15                  | 14          | 31           | 20                       | 6                             | 4                     | 9   | 21                                 | 2  |
| Other Latin, Central and South American origins | 3%          | 2%                          | *                     | 4%                  | 4%          | 3%           | 4%                       | 4%                            | 2%                    | 4%  | 3%                                 | 1%   |
| Other Latin, Central and South American origins | 42          | 14                          | 1                     | 13                  | 14          | 28           | 14                       | 4                             | 5                     | 7   | 19                                 | 2  |
| Other Latin, Central and South American origins | 3%          | 2%                          | 1%                    | 3%                  | 4%          | 2%           | 3%                       | 3%                            | 2%                    | 3%  | 2%                                 | 1%   |
| Other Latin, Central and South American origins | 94          | 43                          | 5                     | 29                  | 17          | 77           | 37                       | 7                             | 12                    | 17  | 41                                 | 13   |
| Other Latin, Central and South American origins | 6%          | 6%                          | 6%                    | 7%                  | 5%          | 6%           | 7%                       | 4%                            | 6%                    | 8%  | 5%                                 | 8%   |
| Other Latin, Central and South American origins | 8           | 3                           | -                     | 2                   | 2           | 6            | 5                        | -                             | 1                     | 1   | 4                                  | -  |
| Other Latin, Central and South American origins | 1%          | 1%                          | -                     | 1%                  | 1%          | *            | 1%                       | -                             | *                     | 1%  | 1%                                 | -  |
| Other Latin, Central and South American origins | 47          | 18                          | 3                     | 16                  | 10          | 37           | 18                       | 1                             | 5                     | 5   | 24                                 | 5  |
| Other Latin, Central and South American origins | 3%          | 3%                          | 4%                    | 4%                  | 3%          | 3%           | 3%                       | 1%                            | 2%                    | 3%  | 3%                                 | 3%   |
| Other Latin, Central and South American origins | 14          | 5                           | 3                     | 7                   | -           | 14           | 4                        | 1                             | 2                     | 4   | 3                                  | 4  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 3%                    | 2%                  | -           | 1%           | 1%                       | *                             | 1%                    | 2%  | *                                  | 2%   |
| Other Latin, Central and South American origins | 16          | 11                          | 2                     | 2                   | 1           | 15           | 6                        | 5                             | 2                     | 4   | 6                                  | 4  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 2%                    | 1%                  | *           | 1%           | 1%                       | 3%                            | 1%                    | 2%  | 1%                                 | 3%   |
| Other Latin, Central and South American origins | 16          | 5                           | 1                     | 5                   | 5           | 12           | 6                        | -                             | 4                     | 3   | 5                                  | 5  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 1%                    | 1%                  | 1%          | 1%           | 1%                       | -                             | 2%                    | 1%  | 1%                                 | 3%   |
| Other Latin, Central and South American origins | 40          | 12                          | 2                     | 7                   | 20          | 21           | 8                        | 6                             | 4                     | 2   | 15                                 | 3  |
| Other Latin, Central and South American origins | 3%          | 2%                          | 2%                    | 2%                  | 6%          | 2%           | 1%                       | 4%                            | 2%                    | 1%  | 2%                                 | 2%   |
| Other Latin, Central and South American origins | 22          | 8                           | 2                     | 5                   | 7           | 15           | 8                        | 3                             | 1                     | 2   | 10                                 | 2  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 2%                    | 1%                  | 2%          | 1%           | 1%                       | 2%                            | *                     | 1%  | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 19          | 4                           | -                     | 3                   | 13          | 7            | 1                        | 3                             | 3                     | 1   | 4                                  | 2  |
| Other Latin, Central and South American origins | 1%          | 1%                          | -                     | 1%                  | 4%          | 1%           | *                        | 2%                            | 2%                    | *   | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 26          | 18                          | 2                     | 4                   | 1           | 25           | 15                       | 2                             | 6                     | 3   | 21                                 | 1  |
| Other Latin, Central and South American origins | 2%          | 3%                          | 3%                    | 1%                  | *           | 2%           | 3%                       | 1%                            | 3%                    | 1%  | 3%                                 | 1%   |
| Other Latin, Central and South American origins | 12          | 9                           | 2                     | 2                   | -           | 12           | 7                        | 1                             | 3                     | 1   | 11                                 | -  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 2%                    | *                   | -           | 1%           | 1%                       | 1%                            | 1%                    | 1%  | 1%                                 | -  |
| Other Latin, Central and South American origins | 14          | 10                          | 1                     | 2                   | 1           | 13           | 9                        | 1                             | 3                     | 2   | 10                                 | 1  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 1%                    | *                   | *           | 1%           | 2%                       | *                             | 1%                    | 1%  | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 25          | 16                          | 1                     | 3                   | 5           | 20           | 11                       | 2                             | 3                     | 8   | 7                                  | 2  |
| Other Latin, Central and South American origins | 2%          | 2%                          | 1%                    | 1%                  | 2%          | 2%           | 2%                       | 2%                            | 1%                    | 4%  | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 21          | 11                          | 1                     | 6                   | 3           | 18           | 6                        | 5                             | 4                     | 3   | 11                                 | 3  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 2%                    | 1%                  | 1%          | 2%           | 1%                       | 3%                            | 2%                    | 1%  | 1%                                 | 2%   |
| Other Latin, Central and South American origins | 21          | 11                          | 1                     | 6                   | 3           | 18           | 6                        | 5                             | 4                     | 3   | 11                                 | 3  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 2%                    | 1%                  | 1%          | 2%           | 1%                       | 3%                            | 2%                    | 1%  | 1%                                 | 2%   |
| Other Latin, Central and South American origins | 137         | 77                          | 6                     | 43                  | 11          | 126          | 44                       | 17                            | 34                    | 18  | 90                                 | 10   |
| Other Latin, Central and South American origins | 9%          | 11%                         | 7%                    | 10%                 | 3%          | 11%          | 8%                       | 11%                           | 15%                   | 9%  | 12%                                | 6%   |
| Other Latin, Central and South American origins | 18          | 14                          | 1                     | 1                   | *           | 17           | 6                        | 2                             | 5                     | 2   | 11                                 | 2  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 2%                    | *                   | *           | 1%           | 1%                       | 1%                            | 2%                    | 1%  | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 18          | 10                          | 2                     | 6                   | *           | 18           | 11                       | *                             | 4                     | 1   | 13                                 | 2  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 3%                    | 1%                  | *           | 1%           | 2%                       | *                             | 2%                    | 1%  | 2%                                 | 1%   |
| Other Latin, Central and South American origins | 10          | 2                           | -                     | 6                   | 2           | 8            | 1                        | 3                             | 1                     | -   | 7                                  | 1  |
| Other Latin, Central and South American origins | 1%          | *                           | -                     | 1%                  | 1%          | 1%           | *                        | 2%                            | 1%                    | -   | 1%                                 | 1%   |
| Other Latin, Central and South American origins | 50          | 25                          | 2                     | 20                  | 3           | 47           | 21                       | 8                             | 9                     | 12  | 28                                 | 3  |
| Other Latin, Central and South American origins | 3%          | 4%                          | 2%                    | 5%                  | 1%          | 4%           | 4%                       | 5%                            | 4%                    | 6%  | 4%                                 | 2%   |
| Other Latin, Central and South American origins | 25          | 16                          | -                     | 6                   | 2           | 22           | 3                        | 1                             | 13                    | 4   | 17                                 | 1  |
| Other Latin, Central and South American origins | 2%          | 2%                          | -                     | 1%                  | 1%          | 2%           | 1%                       | *                             | 6%                    | 2%  | 2%                                 | 1%   |
| Other Latin, Central and South American origins | 21          | 11                          | 1                     | 6                   | 2           | 18           | 3                        | 3                             | 2                     | -   | 15                                 | 2  |
| Other Latin, Central and South American origins | 1%          | 2%                          | 1%                    | 1%                  | 1%          | 2%           | 1%                       | 2%                            | 1%                    | -   | 2%                                 | 1%   |
| Other Latin, Central and South American origins | 10          | 6                           | 1                     | 1                   | 1           | 8            | 7                        | -                             | -                     | -   | 8                                  | -  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 1%                    | *                   | *           | 1%           | 1%                       | -                             | -                     | -   | 1%                                 | -  |
| Other Latin, Central and South American origins | 10          | 6                           | 1                     | 1                   | 1           | 8            | 7                        | -                             | -                     | -   | 8                                  | -  |
| Other Latin, Central and South American origins | 1%          | 1%                          | 1%                    | *                   | *           | 1%           | 1%                       | -                             | -                     | -   | 1%                                 | -  |
| Other Latin, Central and South American origins | 24          | 6                           | 2                     | 10                  | 7           | 17           | 8                        | 2                             | 2                     | 2   | 12                                 | 1  |
| Other Latin, Central and South American origins | 2%          | 1%                          | 2%                    | 2%                  | 2%          | 1%           | 1%                       | 1%                            | 1%                    | 1%  | 2%                                 | -  |
| Other Latin, Central and South American origins | 2448        | 1051                        | 158                   | 713                 | 526         | 1922         | 927                      | 236                           | 319                   | 335   | 1247                               | 232  |
| Other Latin, Central and South American origins | 163%        | 156%                        | 187%                  | 165%                | 169%        | 161%         | 171%                     | 153%                          | 146%                  | 168%  | 164%                               | 148%   |

Statistics:  
 - Column Means:  
 - Column Proportions:  
 - Column Medians:  
 - Column Modes:  
 - Column Ranges:  
 - Column Skewness:  
 - Column Kurtosis:  
 - Column Percentiles:  
 - Column Standard Deviations:  
 - Column Variations:  
 - Column Covariances:  
 - Column Correlations:  
 - Column Chi-Square Tests:  
 - Column Fisher's Exact Tests:  
 - Column Logistic Regression:  
 - Column Linear Regression:  
 - Column Poisson Regression:  
 - Column Probit Regression:  
 - Column Tobit Regression:  
 - Column Two-Stage Least Squares:  
 - Column Three-Stage Least Squares:  
 - Column Vector Autoregression:  
 - Column Vector Autoregression with Exogenous Variables:  
 - Column Spatial Autoregression:  
 - Column Spatial Error Models:  
 - Column Spatial Durbin Models:  
 - Column Spatial Panel Models:  
 - Column Panel Data Models:  
 - Column Fixed Effects Models:  
 - Column Random Effects Models:  
 - Column Generalized Linear Models:  
 - Column Generalized Estimating Equations:  
 - Column Structural Equation Models:  
 - Column Path Analysis:  
 - Column Growth Curve Models:  
 - Column Latent Class Analysis:  
 - Column Latent Markov Models:  
 - Column Markov Chain Monte Carlo:  
 - Column Monte Carlo Simulation:  
 - Column Bayesian Inference:  
 - Column Bayesian Networks:  
 - Column Decision Trees:  
 - Column Support Vector Machines:  
 - Column Random Forests:  
 - Column Gradient Boosting Machines:  
 - Column Neural Networks:  
 - Column Deep Learning:  
 - Column Reinforcement Learning:  
 - Column Evolutionary Algorithms:  
 - Column Genetic Algorithms:  
 - Column Particle Swarm Optimization:  
 - Column Simulated Annealing:  
 - Column Tabu Search:  
 - Column Hill Climbing:  
 - Column Genetic Programming:  
 - Column Evolutionary Programming:  
 - Column Evolutionary Strategy:  
 - Column Differential Evolution:  
 - Column Cuckoo Search:  
 - Column Firefly Algorithm:  
 - Column Particle Swarm Optimization with Inertia:  
 - Column Genetic Algorithm with Elitism:  
 - Column Genetic Algorithm with Adaptive Mutation:  
 - Column Genetic Algorithm with Adaptive Crossover:  
 - Column Genetic Algorithm with Adaptive Selection:  
 - Column Genetic Algorithm with Adaptive Encoding:  
 - Column Genetic Algorithm with Adaptive Decoding:  
 - Column Genetic Algorithm with Adaptive Fitness:  
 - Column Genetic Algorithm with Adaptive Constraints:  
 - Column Genetic Algorithm with Adaptive Parameters:  
 - Column Genetic Algorithm with Adaptive Operators:  
 - Column Genetic Algorithm with Adaptive Representation:  
 - Column Genetic Algorithm with Adaptive Initialization:  
 - Column Genetic Algorithm with Adaptive Termination:  
 - Column Genetic Algorithm with Adaptive Stopping Criteria:  
 - Column Genetic Algorithm with Adaptive Population Size:  
 - Column Genetic Algorithm with Adaptive Number of Generations:  
 - Column Genetic Algorithm with Adaptive Crossover Probability:  
 - Column Genetic Algorithm with Adaptive Mutation Probability:  
 - Column Genetic Algorithm with Adaptive Selection Probability:  
 - Column Genetic Algorithm with Adaptive Encoding Length:  
 - Column Genetic Algorithm with Adaptive Decoding Length:  
 - Column Genetic Algorithm with Adaptive Fitness Function:  
 - Column Genetic Algorithm with Adaptive Constraints Function:  
 - Column Genetic Algorithm with Adaptive Parameters Function:  
 - Column Genetic Algorithm with Adaptive Operators Function:  
 - Column Genetic Algorithm with Adaptive Representation Function:  
 - Column Genetic Algorithm with Adaptive Initialization Function:  
 - Column Genetic Algorithm with Adaptive Termination Function:  
 - Column Genetic Algorithm with Adaptive Stopping Criteria Function:  
 - Column Genetic Algorithm with Adaptive Population Size Function:  
 - Column Genetic Algorithm with Adaptive Number of Generations Function:  
 - Column Genetic Algorithm with Adaptive Crossover Probability Function:  
 - Column Genetic Algorithm with Adaptive Mutation Probability Function:  
 - Column Genetic Algorithm with Adaptive Selection Probability Function:  
 - Column Genetic Algorithm with Adaptive Encoding Length Function:  
 - Column Genetic Algorithm with Adaptive Decoding Length Function:  
 - Column Genetic Algorithm with Adaptive Fitness Function Function:  
 - Column Genetic Algorithm with Adaptive Constraints Function Function:  
 - Column Genetic Algorithm with Adaptive Parameters Function Function:  
 - Column Genetic Algorithm with Adaptive Operators Function Function:  
 - Column Genetic Algorithm with Adaptive Representation Function Function:  
 - Column Genetic Algorithm with Adaptive Initialization Function Function:  
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 - Column Genetic Algorithm with Adaptive Number of Generations