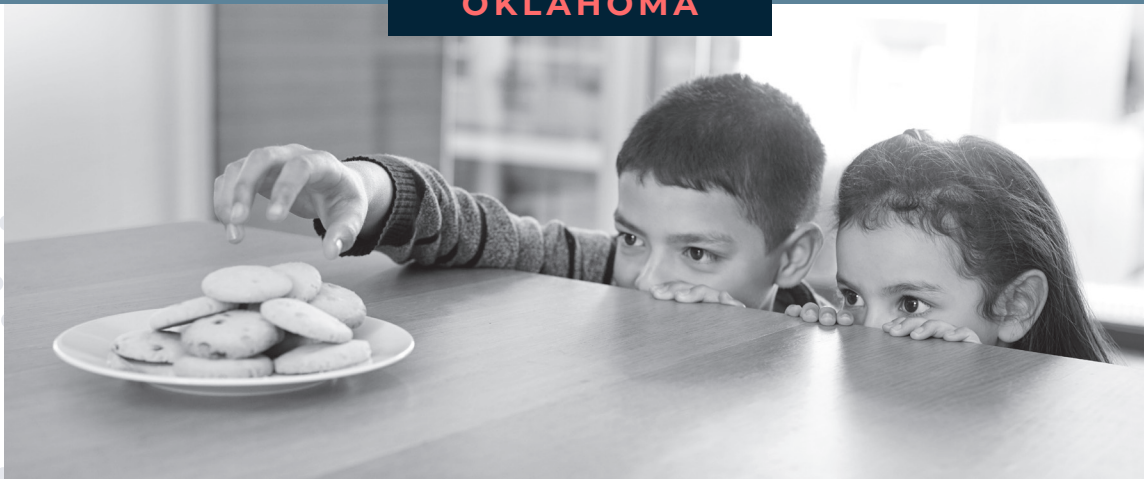


**UBA**Shared Wisdom.  
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UBA EMPLOYEE BENEFITS BENCHMARKING

**STATE TRENDS REPORT****OKLAHOMA**

**THIS STATE REPORT** highlights key employee benefits benchmarks to help employers strategically manage plan renewal decisions.

United Benefit Advisors® (UBA) has years of experience surveying thousands of employers nationwide regarding their group health plan offerings. Since 2005, UBA Partner Firms have studied plan design and cost trends among employers on a state, regional, and national basis. Data in the 2024 UBA Employee Benefits Benchmarking Trends and State Reports are based on responses from 7,800 employers representing approximately one million employees nationwide—and more than \$13.2 billion in healthcare dollars spent. In Oklahoma, the survey includes employee benefits plans offered by 165 employers covering more than 13,000 employees to provide valuable benchmark data.

*Since 2005, UBA Partner Firms across the U.S. have studied plan design and cost trends among employers on a state, regional, and national basis.*

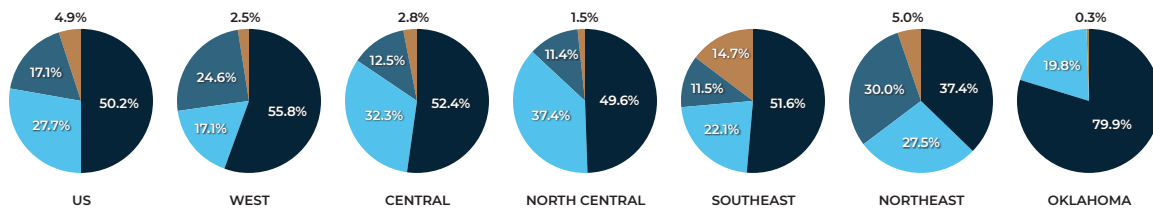
For Oklahoma employers interested in making the most informed employee benefits decisions possible, it's crucial to compare your plans and costs to national benchmarks and peers in your state and region.

## TOP PLANS IN OKLAHOMA

**PREFERRED** provider organization (PPO) plans dominate most of the nation, and particularly in Oklahoma.

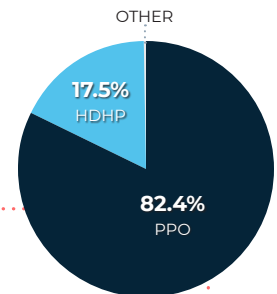
### PLAN PREVALENCE IN OKLAHOMA

PLAN TYPE	US	WEST	CENTRAL	NORTH CENTRAL	SOUTHEAST	NORTHEAST	OKLAHOMA
PPO	50.2%	55.8%	52.4%	49.6%	51.6%	37.4%	79.9%
HDHP	27.7%	17.1%	32.3%	37.4%	22.1%	27.5%	19.8%
HMO/EPO	17.1%	24.6%	12.5%	11.4%	11.5%	30.0%	0.0%
POS	4.9%	2.5%	2.8%	1.5%	14.7%	5.0%	0.3%



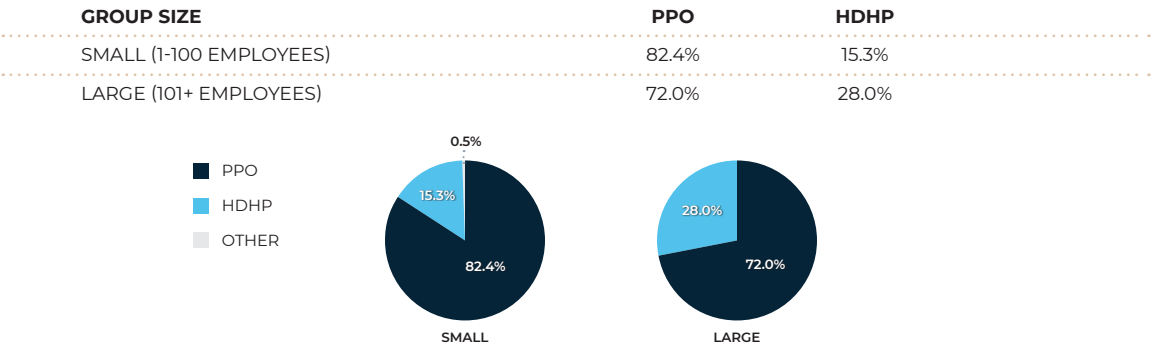
### PREVALENCE VS. ENROLLMENT

IN OKLAHOMA, 82.4% OF EMPLOYEES ENROLL IN A PPO PLAN, WHILE 17.5% OF EMPLOYEES CHOOSE AN HDHP.



**OKLAHOMA'S** large and small businesses alike prefer PPO plans, however, large groups in the state have more interest in HDHPs.

**PLAN PREVALENCE BY GROUP SIZE**



**COST COMPARISONS**

**HEALTH PLAN COSTS** in Oklahoma are lower than national and regional averages.

**AVERAGE TOTAL COST PER EMPLOYEE PER YEAR**

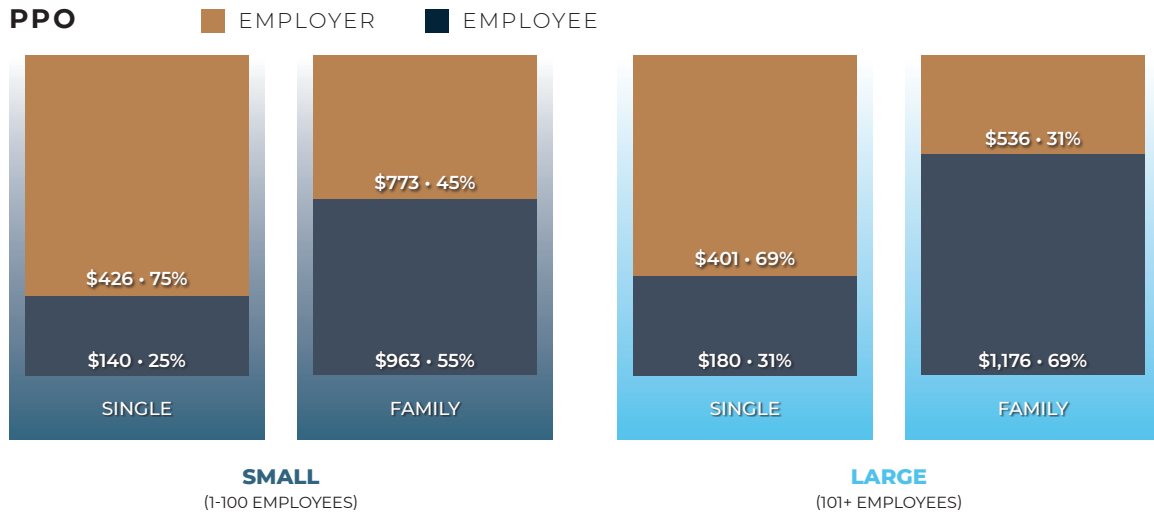


**SETTING MONTHLY CONTRIBUTIONS FOR EMPLOYEES**

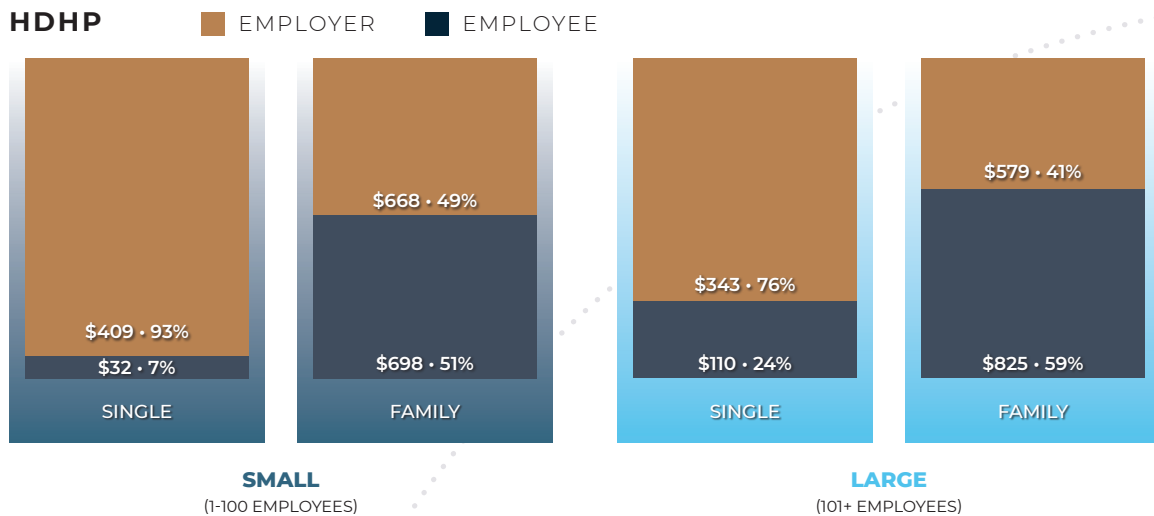
- Oklahoma businesses offering PPO plans pay 74% of single and 39% of family premiums, compared to the national 76/53 single/family employer contributions for these plans.
- Groups offering HDHPs typically pick up 87% of premiums for singles and 47% of family premiums, compared to the national 82/63 single/family employer contributions.
- Small employers in Oklahoma generally contribute a higher percentage of monthly health plan premiums.

## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY GROUP SIZE

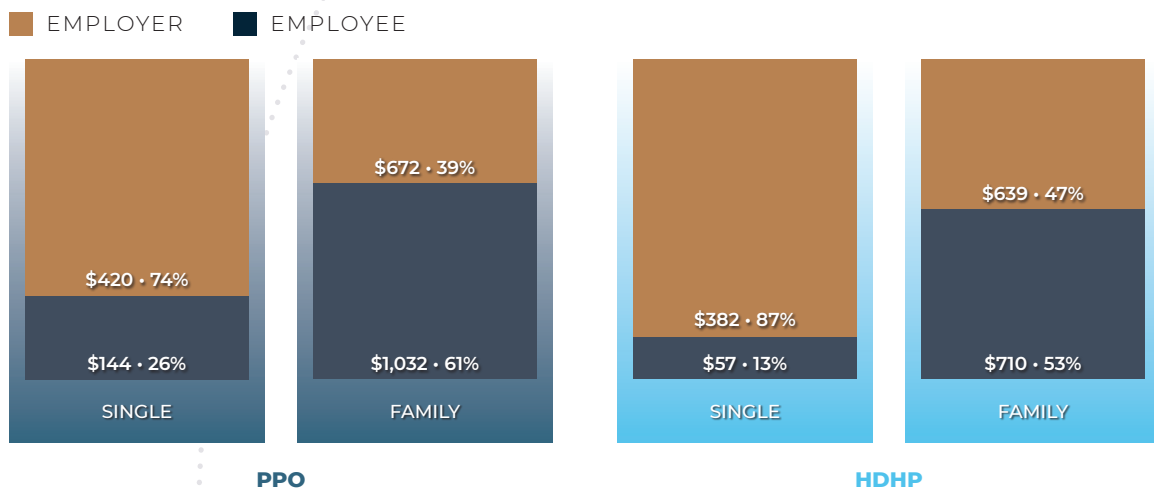
### PPO



### HDHP



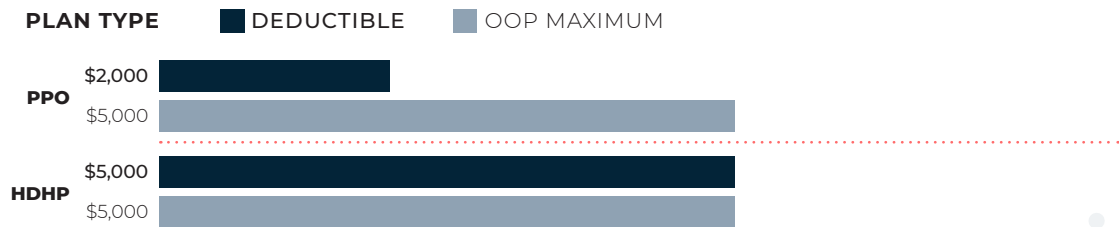
## AVERAGE MONTHLY PREMIUM CONTRIBUTIONS BY PLAN TYPE



## SETTING DEDUCTIBLES AND OUT-OF-POCKET COSTS

Oklahoma’s median in-network PPO plan deductible for singles is \$2,000, equal to both the national and regional amount for these plans. The median in-network deductible for singles on HDHPs in Oklahoma is \$5,000, compared to \$3,475 nationally and \$4,500 in the Central U.S.

### MEDIAN SINGLE DEDUCTIBLES AND OUT-OF-POCKET COSTS



OKLAHOMA HDHPs FOR SINGLES TYPICALLY INCLUDE A \$2,190 EMPLOYER CONTRIBUTION TO HEALTH SAVINGS ACCOUNTS (HSAs) OR HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs) TO HELP DEFRAY OUT-OF-POCKET COSTS.

MEDIAN SINGLE IN-NETWORK DEDUCTIBLES AND OUT-OF-POCKET COSTS  
BY GROUP SIZE

GROUP SIZE	PPO		HDHP	
	DEDUCTIBLE	OOP MAXIMUM	DEDUCTIBLE	OOP MAXIMUM
SMALL (1-100 EMPLOYEES)	\$2,000	\$5,000	\$5,000	\$5,000
LARGE (101+ EMPLOYEES)	\$2,000	\$5,700	\$5,000	\$5,000

Large employers in Oklahoma have the same median PPO plan deductibles for singles as smaller groups, but they have set higher out-of-pocket maximums for these plans.





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