Summary of HAC Group Benefits Survey
March 27 2013

Executive Summary

Thirty-nine Operators/Associates responded to the survey – roughly 80% of those were Operators. Most of the companies that responded were smaller – roughly half had less than five employees.

Eighty-six percent of the companies that responded felt that an HAC Group Benefits program would be "valuable" or "highly valuable".

Most respondents were interested in more traditional insurance products, with Health, Dental, Disability, Life, Vision, and Drugs being the most sought-after.

1. **Survey Responses**: 39

80% Operators
20% Associates

Roughly 60% of the respondents have Life & Disability Insurance

Roughly 70% have Health & Dental Insurance

2. **Value of a Prospective Group Benefits Plan through HAC**

High Value   45%
Valuable   41%
Low Value   13%

3. **"Interested in Learning more about Loss-of-License Insurance"**

Yes   64%
No   36%

4. Number of Respondent-Companies, by Number of Employees

1-5 Employees	46%
6-20 Employees	21%
21-50 Employees	26%
50+ Employees	8%

5. Group Insurance Products of Interest

Health	87%
Dental	87%
Disability	80%
Life	79%
Vision	77%
Drugs	82%
Out-of-Country Medical	66%
Loss-of-License	64%
EAP	36%

6. Selected Comments

We have a good plan now but if we had a less costly one we could afford to add vision care and prescription lenses.
It is difficult for older helicopter pilots to get unrated (ie additional premiums required - $3.50 to $5.00 / $1000) life insurance if they are over 50, even if they are in excellent health. A group policy might be able to overcome this problem.
We have all the listed coverage in Q-13 except Loss of license. We also have a pension plan, 37 full time employees.
I have explored a number of options offered by insurance companies and the reason we are with the current company is that should any of our staff be injured or perish in a company aircraft life insurance and disability are still valid. For many of the options out there this is not the case, this is a necessity for us to change plans.