

Two Roads Diverged: Hewitt's Annual Health Care Survey 2008



About Hewitt Associates

For more than 65 years, Hewitt Associates (NYSE: HEW) has provided clients with best-in-class human resources consulting and outsourcing services. Hewitt consults with more than 3,000 large and mid-size companies around the globe to develop and implement HR business strategies covering retirement, financial and health management; compensation and total rewards; and performance, talent and change management. As a market leader in benefits administration, Hewitt delivers health care and retirement programs to millions of participants and retirees, on behalf of more than 300 organizations worldwide. In addition, more than 30 clients rely on Hewitt to provide a broader range of human resources business process outsourcing services to nearly a million client employees. Located in 33 countries, Hewitt employs approximately 23,000 associates.

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Executive Summary

Employers and Employees See the Same Health Care Road Differently

This report highlights key research findings from Hewitt Associates' 2008 employer survey, *The Road Ahead—Emerging Health Trends* and employee survey, *The Road Ahead—Employee Views on Health*. These surveys continue our examination of the “roads” available to both employers and employees as they consider their roles in the increasingly dysfunctional U.S. health care system. This report provides a holistic view of the near-term health trends employers have identified, as well as employee perceptions and actions in response to employer plans and the overall health care system. Results show that employers and employees don't always see the same issue eye-to-eye.

Employers have not backed away from their role in health and health care and are, in fact, embracing it even more than last year. Employees, on the other hand, want their employers to assist them in better understanding how to maximize the value of their health plan coverage but are less convinced about their employers' role in influencing their personal lifestyle choices and health care decisions.

U.S. employers continue to be concerned about reducing health care costs but are moving toward a more direct role in driving the health and productivity of their workforce. Over the next three to five years, a majority of employers (88%) plan to make “significant investments in longer term solutions aimed at improving the health and productivity of [their] workers.” This is a 25 percentage point increase compared to employers responding positively to a similar question in last year's survey (63%).

Increasingly, health and productivity are seen not only as benefit issues but also as business issues. Results of the study demonstrate a shift in organizational mind-sets from health care as a cost that needs to be managed to health and productivity as a critical business investment. In short, employers are counting on this investment to translate into a strategic business advantage.

Just as employers view health as a financial issue, employees report they are starting to recognize the link between their behaviors and financial well-being. Employees, as well as their dependents, are beginning to embrace the call to wellness and are engaged in the concept of being more involved in their personal health and health care. However, while most employees (88%) say they engage in healthy behaviors, they don't necessarily take specific actions toward living a healthy lifestyle. In other words, employees mean well, but their interest in engaging in healthy behaviors wanes when you ask them about specific tactics. Employees do not see “health” and “health care” as linked in the manner that employers do; employees delineate between health care coverage—its availability and how to use benefits—and actions or strategies aimed at keeping themselves healthy.

Key Findings

Key findings emerging from the surveys include:

- Employers are beginning to acknowledge that cost-shifting and cost-cutting strategies alone will not maximize the value of their health care investments—in fact, cost shifting to employees as a primary strategy has virtually stalled, and adoption rates for “silver bullet” solutions such as consumer-driven health care have slowed.
- Employees recognize that financial incentives may influence their health choices and future behaviors.
- Employers are declaring that having healthy employees is one of their most important workforce issues and are devising strategies to target specific populations for health improvement efforts.
- Employees are open to receiving health plan information from their employers but are less open to information from employers about influencing their health choices. Employees agree on the importance of understanding their personal health risks but struggle with what the next steps should be.
- There will be new ideas for employer plan designs—value-based design, for example, shows strong interest. But there are no easy answers. Employers are using data and data mining techniques to identify the health and health care needs of increasingly narrow segments of their populations and to craft solutions that fit those segments.
- Measurement, particularly around health and productivity, is becoming a more urgent need as employers work to find and implement more sophisticated solutions and determine if those solutions are working.

Results from both the employer and employee surveys are organized around the following themes: Employer Strategies and Employee Reactions, Improving the Health and Productivity of Employees, and The Washington Influence.

The remainder of this report highlights health care trends that will influence the industry in the immediate future, as well as over the next three to five years. It offers both employer and employee perspectives on health and employer-provided health care offerings.

Survey Trends: Employer Strategies and Employee Reactions

Employer Strategies Focus on Health and Productivity of the Workforce

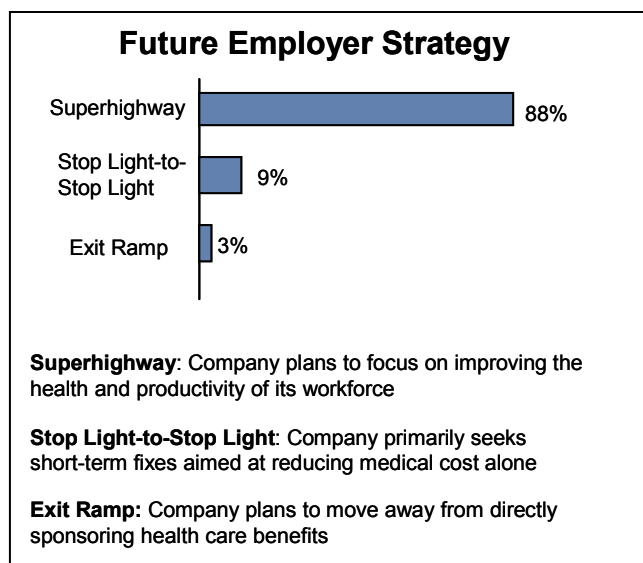
As in 2007, we identified various “roads” available to employers and asked respondents to select the road they felt most accurately described their organization’s views on health and health care benefits.

Overall, the majority of responding health care executives identified their organizations as on the “Superhighway,” and 88% say they plan to continue accelerating onto the “Superhighway” over the next three to five years. These organizations have started focusing on long-term solutions aimed at improving the health and productivity of their workforce. They believe keeping employees healthy is critical to their business success and improving health should be the primary focus of their health care strategies.

Over the next three to five years, only 9% of employers plan to maintain their current focus on health care benefits by primarily seeking short-term fixes aimed at reducing medical and prescription drug costs alone. We refer to these employers as driving “Stop Light-to-Stop Light.” The remaining 3% are considered to be on the “Exit Ramp,” actively seeking to move away from directly sponsoring health care benefits, but still considering continuing to make investments to improve the health and productivity of their workforce.

As employers pave the way to improving the health and productivity of their workforce, employees are beginning to embrace the call to wellness. However, while employees want their employers to assist them in understanding how to maximize the value of their health plan coverage, they are less convinced about their employers’ role in influencing their personal lifestyle choices and health care decisions. Almost three-quarters (74%) of employees agree that their employer has a role in helping them understand how to use their health plan, but only 12% agree or strongly agree their employer has a role in helping them understand how to stay healthy.

Employees may be most comfortable with employers playing a role in their health plan coverage because of the long-standing tradition of the benefits open enrollment period and the accompanying educational activities to help employees understand their choices. Employers are just getting started with their educational efforts on wellness. Going forward, employers have an opportunity to further shape employee perceptions and forge a role in helping employees make healthy decisions.

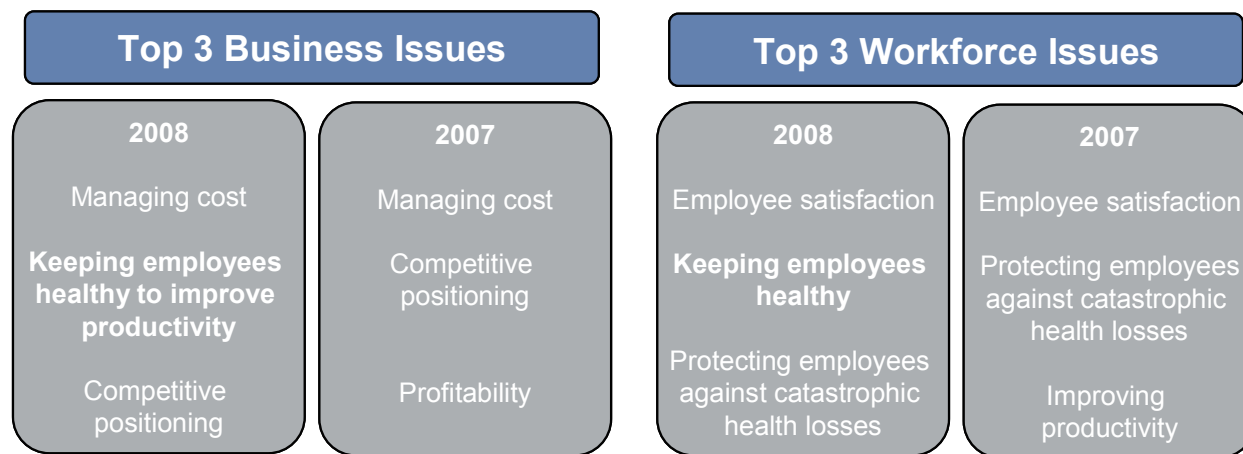


Action Ideas

- Ensure your long-term health care strategy includes measurable goals for aspects of the health care plan design and employee and family member engagement.
- Begin to communicate the importance of health and health care in terms of allowing employees to understand how their improved health is good for them as well as for the organization. Employer messaging that only focuses on cost management will fail to overcome employee perceptions about the role of the employer.

Employee Health Is a Primary Issue for Employers

The employer movement onto the “Superhighway” has been slow over the past few years but is now starting to gain momentum. “Managing Cost” and “Competitive Positioning”—which are both considered “Stop Light-to-Stop Light” behaviors—continue to be among the top business issues identified by employers. However, employers have shifted their focus over the past year toward a “Superhighway” mentality, with “keeping employees healthy to improve productivity” and “keeping employees healthy” ranking among the top three business and workforce issues for 2008.



Employer and Employee Views on Health and Health Care Decisions Differ

While employers may be moving progressively onto the “Superhighway,” employees seem to be moving “Stop Light-to-Stop Light.” One of the biggest challenges facing employers is that employees believe they are already engaging in healthy behaviors and may not see the need for change in their behavior. While most employees (88%) say they engaged in healthy behaviors, they don’t necessarily take specific actions toward living a healthy lifestyle. Less than one-half of employees say they “eat right” or are “exercising three or more times per week” (47% and 40%, respectively). Beyond exercising and eating right, six out of ten employees say they do a good job at getting preventive screening and only four out of ten say they do a good job at tracking their essential health numbers and asking for advice on how to stay healthy. However, what employees say they do doesn’t match national data or might not match their employer claims and experience. In other words, employees are well meaning, but their interest in engaging in healthy behaviors wanes when you ask them about specific, regular tactics.

Employers, however, have different views and believe the biggest obstacles employees face when making health care decisions are both a lack of understanding as to *why* they need to make different decisions, as well as not wanting to make financial sacrifices for health care. Employers also believe a large obstacle standing in the way of employees is the lack of cost and quality information necessary to make informed health care decisions. When information is available, employers often believe it is too difficult for employees to understand.

Clearly, the focus of the future is targeting participant behavior change by engaging employees, as well as their dependents, to become more involved in their personal health and health care. Approximately two-thirds (67%) of employers say their health and productivity strategy focuses on improving the overall health of their population to enable employees to be at work and be productive. Employers not only want to keep their employees healthy, but also want employees with chronic conditions to keep their conditions managed and eliminate or reduce other risks. Managing health conditions is critical to controlling employer health care costs, maintaining high levels of productivity, and mitigating absence.

These diverging views and behaviors represent significant disconnects identified by the surveys. The lack of shared vision between employers and employees about what it means to make good health care decisions is a critical issue determining whether employer strategies will work.

Action Ideas

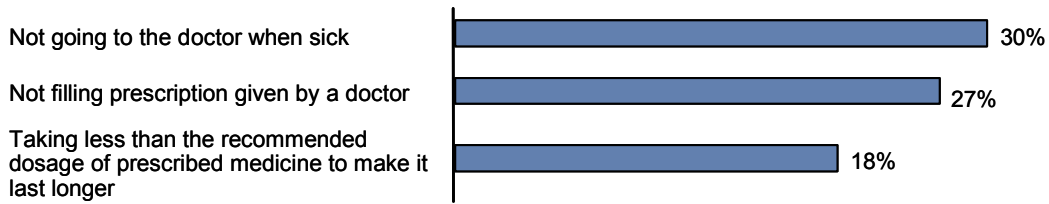
- Consider personalized communication to truly engage your employees and their families in making healthy choices and decisions.
- Track and reward *actions*—not perceptions—to get results.

Employees Are Making Cost-Based Decisions— But Some Are at Odds With Healthy Outcomes

Just as employers view health care cost as a bottom-line financial issue, employees see the link between health and financial well-being. The majority of employees (95%) believe taking care of their health today will have a direct impact on what they pay out-of-pocket for health care in the future. Similarly, 96% agree that catching health problems at an early stage or preventing them before they happen can save them money.

However, while most employees know healthy behaviors can save them money in the long run, for many, awareness isn't resulting in action or is resulting in behaviors that may compromise health outcomes. About one-quarter of employees reported foregoing necessary health care due to cost (e.g., not going to the doctor when sick, not filling or completing prescriptions). For these employees, short-term resource limitations trump awareness of long-term benefits. This may be a critical obstacle to engaging employees and family members in the "Superhighway" of cost-sensitive, high-efficacy health care decisions.

Employee Behaviors Attributed to Cost



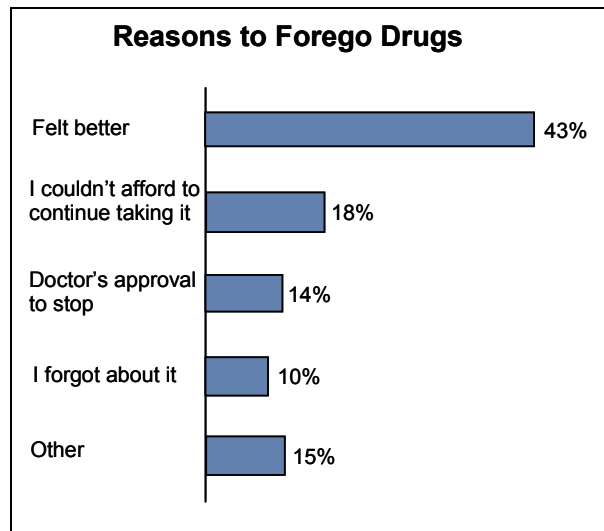
When it comes to desirable cost-driven health care decisions, employees are more likely to ask for cost-saving generic drugs than to choose a doctor or a hospital based on cost. Over two-thirds (69%) of employees have asked for generic drugs, but only 21% report choosing a doctor or hospital based on cost. This shows that consumerism plays a role in health care decisions, but also demonstrates that employees and their family members value other aspects of their health care purchase more strongly than cost and that certain services (such as prescription drugs) are easier for employees to understand from a cost/benefit trade-off perspective. This also can be seen as consumer behavior (when an employee has greater control over his or her health care decisions) versus patient behavior (when an employee has placed control in the hands of his or her doctor). This finding also may be attributed to a lack of available cost information. Indeed, 50% of employers say one of the biggest obstacles for employees in making informed health care decisions is insufficient price information.

Survey results suggest that while employers continue to utilize traditional cost-shifting or reduction strategies, they also are beginning to acknowledge that cost-shifting and cost-cutting strategies alone will not maximize the value of their health care investments.

Prescription Drug Compliance

Employees reported stopping medications for reasons other than cost. About one out of every five employees reported stopping medications before their prescription ran out. Of those who stopped, 43% did so because they were feeling better, 18% stopped due to finances, and 10% just forgot about it.

The majority of employers (95%) are planning to incorporate “prescription drug compliance” as a key component of employer health care strategies. This can be accomplished through design as well as communication, after analysis to determine the specific drug therapy classes for which an employer has compliance concerns.



Action Ideas

- Collaborate with other employers and health plans to pursue greater transparency and clarity for health care cost and quality data to allow increased participant engagement beyond prescription drug decisions.
- Review your data to identify specific participant behaviors that would generate cost savings or better health for your population and adopt strategies that target those specific behaviors. For example, compare actual generic drug usage with employee perceptions of generic drug usage and plan targeted messaging accordingly.
- Adopt specific plan design features that remove barriers for critical health care.

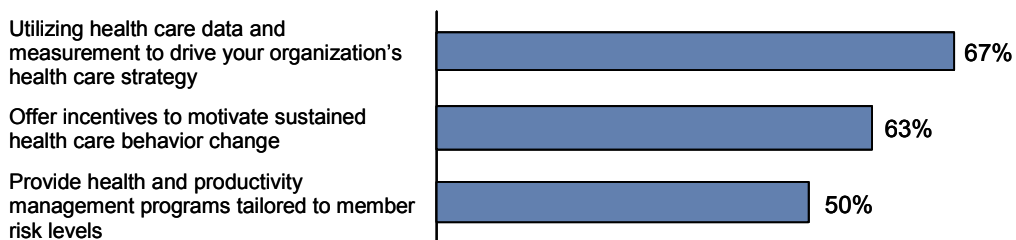
Taking Action: Future Tactics Suggest Alignment Between Employers and Employees

As employers continue to accelerate onto the “Superhighway,” they are *beginning* to add policies, programs, and technology that enable them to better focus on the health and productivity of their workforce. Over 85% of responding employers are either currently investing significant resources in long-term health and productivity initiatives or are considering doing so in the next three to five years.

Almost two-thirds (62%) of employers reported “engaging employees to use health care services more wisely” as part of their current health care strategies. Many employers are increasing reliance on data to find cost savings by adopting strategies over the next three to five years that incent healthy behaviors and use data and technology to better manage risk.

When employers were asked to prioritize the health care tactics they plan to utilize over the next three to five years, their top three priorities all supported the “Superhighway” concept.

Employer Health Care Priorities Over the Next 3–5 Years



Employee viewpoints align in many ways with employers' priorities. When it comes to improving overall health and the ability to maximize employer-provided health care plans, employees:

- Intend to engage in healthy behaviors;
- Prefer “carrot” incentives that reward individuals for healthy behaviors; and
- Intend to utilize resources and tools in their health plan and health care decision making.

It's interesting to see how employees are now beginning to use consumer resources and their perceptions of how these tools influence their ultimate health care decisions. According to employees, Internet sources—the most widely used health care resource—helped them better understand their medical condition; have better conversations about their treatment options; and in some instances, alleviated the need to go to the doctor. Nurse helplines, while not highly utilized, offer a promising resource to mitigate claims. As a result of calling a nurse helpline, almost one-half of employees reported they were able to avoid a doctor visit—underscoring the point that employees and family members are capable and willing to engage in consumer behaviors. With the right approach, a win-win solution is possible. Employers have much to gain by really listening to employees to better understand their health care needs and preferred approaches. Moving forward, we expect employees to be more involved with their health care benefits and, eventually, become better consumers of health.

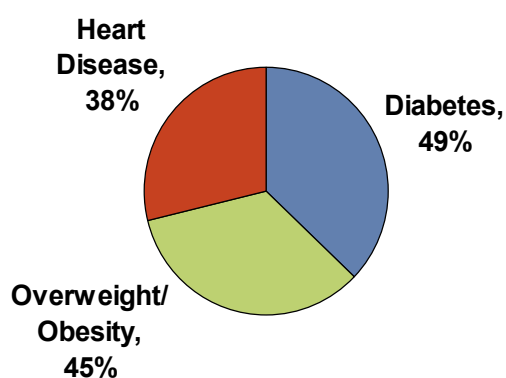
It's clear that employers are moving aggressively into the realm of employee health, both as a way to control health care costs and, more importantly, as a way to maintain a healthy and productive workforce in a competitive business environment.

Survey Trends: Improving the Health and Productivity of Employees

Employees and Employers Agree That Incentives Help Raise Awareness and Change Behavior

An overwhelming majority of employees (99%) agree or strongly agree that it is important to know their personal risk in order to take steps for chronic disease prevention or treatment. To support employees with these efforts, employers are beginning to recognize chronic conditions (cardiovascular diseases, diabetes, etc.) and address them in a holistic manner. In fact, 93% of employers report knowing which conditions are most pressing for their employee populations and plan to target these conditions over the next three to five years. The top three health-related conditions identified by employers include heart disease, diabetes, and overweight/obesity.

Top 3 Pressing Conditions



One-half of employers reported not targeting specific conditions of their employee populations at this time. The remaining 50% target one or more conditions and offer enhanced medical and/or prescription drug benefits. Of these, about one-fifth (20%) require prerequisites for employees to receive these enhanced benefits. However, most organizations don't believe employees should be *required* to participate in chronic condition management programs in order to obtain these higher benefit levels. This employer view is aligned with employee perceptions that incentives that reward, and are not required, are most compelling. Specifically, employees support offering lower payments for prescription drugs for employees or family members suffering from chronic conditions as long as they follow their doctors' treatment plans. This approach also was highly supported by employees who currently did not have anyone in their family with a chronic condition.

Interestingly, employers also are beginning to highlight the impact of lifestyles and physical characteristics as health factors that were not considered a priority in the past. Employers ranked weight management (77%), physical fitness (62%), and smoking cessation (49%) as the top three health improvement programs needed for their employee populations over the next three to five years.

Employees support linking incentives to promote healthier lifestyle decisions. Seven out of ten employees support lower premiums for practicing healthy behaviors, such as maintaining one's weight or exercising regularly. While employees generally prefer the carrot versus the stick approach, employees support the stick approach when it comes to smoking. Over three-quarters (76%) of employees agree with the idea of having higher health care premiums for smokers. These insights provide employers with generally accepted approaches on how to promote healthy behaviors among their employee populations.

Action Ideas

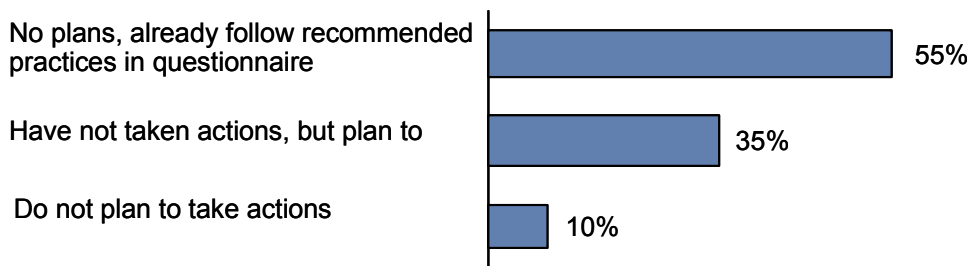
- Consider targeted communication and program design for high-risk segments of your population.
- Consider how you can use incentives to motivate participants to take specific actions.
- Review the language used to frame important incentives.

**Health Risk Questionnaire (HRQ)
Perceptions Diverge Between Employers and Employees**

Employees value HRQs, but they diverge with employers on tying incentives to HRQ participation. The majority of employees (85%) are willing to provide personal information on a confidential basis to learn more about their health risks. About 80% of employees who had an opportunity to complete an HRQ did so. The high rate of participation for HRQ completion suggests that employees see the value in an HRQ for themselves (both the value of the incentive and the value of the HRQ itself). Employers should learn from this finding to deliver other health improvement programs with similar focus on how the participant benefits from the program.

In general, employees who complete HRQs feel they are useful and help them identify ways to improve their health. In fact, 60% of employees report taking actions to improve their health based on the recommendations generated from the HRQ. Of the 40% yet to take action, 55% say they are already following the recommended actions; 35% plan to take actions; and only 10% do not plan to take actions to improve their health based on the HRQ feedback.

Plans of Those Yet to Take Action on HRQ



Although employees generally complete HRQs when asked by their employers, they view the associated incentives with skepticism. Employees responded poorly to the stick approach of *requiring* the completion of an HRQ for health care coverage, with almost two-thirds (64%) disagreeing with such approach. Employees also don't like the idea of providing lower health care premiums for completing an HRQ, with over one-half (54%) disagreeing with this approach. Even though many employers consider offering lower premiums as a carrot, employees apparently perceive this approach as a stick. It may be that tying incentives to completing HRQs is viewed by employees as an employer tactic to retrieve sensitive personal information. However, in our experience, without an appropriate incentive, completion of HRQs falls off dramatically.

Action Ideas

- Understand how segments of your workforce use health care and how those segments align with your strategy for health improvement; adopt segment-specific tactics (e.g., on-site services at a plant with low preventive screening compliance).
- In an environment that lacks a single “silver bullet” it is critical that employers measure the impact of the various tactics deployed, holding vendor partners accountable for results across the employer and not just in the silo in which the vendor operates.
- Review the material your health plan(s) sends to employees and be sure it reinforces your strategy.

New Ideas and Approaches to Health Care

In an age where contributions continue to rise alongside increases in medical expenses, it would make sense for businesses to promote employee accountability by adopting more consumerism approaches. Consumer-centric models have emerged as an efficient solution to part of the health care problem. Yet, consumerism adoption rates seem to have slowed down. Not many employers have adopted or plan to adopt available consumer-centric models over the next three to five years. In addition, over 70% of employers indicated their organizations will not offer a health savings account (HSA) in 2008. Employers increasingly view consumer-driven health care models as a specific tactic rather than a strategy unto itself.

Employers seem to be in a year of reflection—adoption rates have slowed for many “silver bullet” solutions (e.g., consumer-driven health care), but employers are still considering many options for future implementation. There will be new ideas—for example, employers are starting to show interest in offering or adopting value-based design (VBD) programs or enhanced benefit design coverages over the next three to five years. VBD plans are considered leading-edge, starting with the prescription drug arena with the move to medical following in the market.

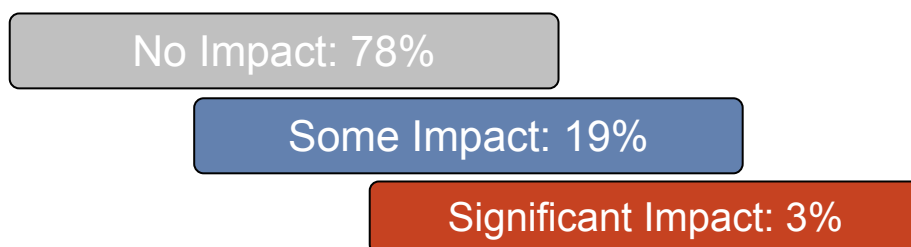
At the same time, employers are rolling up their sleeves to identify the health and health care needs of increasingly narrow segments of their populations and crafting customized solutions that target behavior change for those segments. In addition, employers are considering offering employees biometric screening, health/clinical advocacy, and on-site sources over the next three to five years. Based on survey results, employers are identifying individuals when still healthy and beginning to use technology (biometrics) to identify risks—moving further on the “Superhighway.” Currently, employers’ strategies and tactics focus on targeted programs and data analysis. Future considerations demonstrate a clear shift toward health and health care management through incentives for at-risk individuals, mandatory health assessments, and use of risk prediction modeling. This reflects a clear shift from broad-stroke fixes to narrowing focus to specific employee needs and concerns.

With no easy answers, employers are beginning to use data mining techniques to help guide them to specific solutions for their populations. Measurement, particularly around health and productivity, is becoming a more urgent need as employers seek to find and implement more sophisticated solutions for their employees.

Survey Trends: The Washington Influence

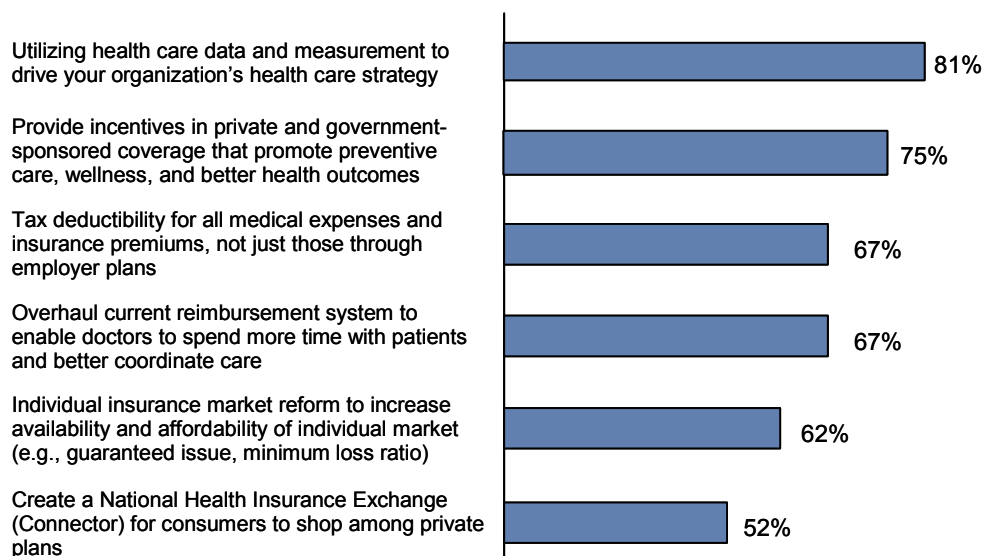
Government Reform

Health care reform is high on the political agenda for the 2008 presidential election. However, when we asked employers to what extent the impending 2008 presidential election (and the possibility of health care reform) will affect their organizations' current health care strategies, over three-quarters (78%) indicated the elections would have no impact. These organizations plan to continue implementing their health and health care strategies for 2008, 2009, and beyond regardless of what is going on in Washington, D.C.



This doesn't mean what ultimately happens in Washington, D.C., in terms of policy issues, won't affect the health care role of employers. We asked employers which proposed federal government reforms they support. Interestingly, the top reform plans supported by respondents represent bipartisan issues and include:

Federal Government Top 6 Reform Plans Supported by Employers



While employers are closely following activities at the federal and state levels, it appears that they are doing so with an eye toward staying in the business of employee health and health care for the foreseeable future.

Conclusion

The road ahead in health care is not a smooth ride for employers, their employees, or the families of those employees. In times of complex global economics, legislative uncertainty, and increasing health care costs and health care risk, both employers and employees will face challenging twists and turns down the road.

This year's employer survey continues the trend of employers getting more involved in both the health and health care of their employees. Our employee survey provides employers with great information on how to communicate with employees in a way that most enhances their ability to make changes in how they use health care and maintain and improve their health. While it's clear that employers and employees have a shared goal of a healthy workforce, they have fundamental differences in their motivations for getting there. Employers are driven to have a more productive, present workforce, while employees want the freedom to manage their health decisions and finances without interference.

Employer Solutions

Employers indicate they will be taking very specific actions to meet these goals. First, they will be looking at the specific needs of their populations. Data mining and analysis can help identify these needs.

Second, they will be designing solutions that address these needs. And, unlike the "one-size-fits-all" approaches of the past, the resulting programs will be tailored to the specific needs of narrower segments of the population.

Third, employers will be measuring the impact of these programs over the long term. They will use measurement not only to design programs and select vendor partners, but also to determine their effectiveness and to refine the programs as needed.

Finally, employers will be using targeted communication efforts to help their employees and dependents get maximum benefits from the programs they offer.

Clearly, some of these activities can yield results without employee involvement. Yet most require significant engagement by not only employees, but also their family members. To meet these goals, employers and employees (and their families) will need direct, regular communication with each other that speaks to the core motivation of each.

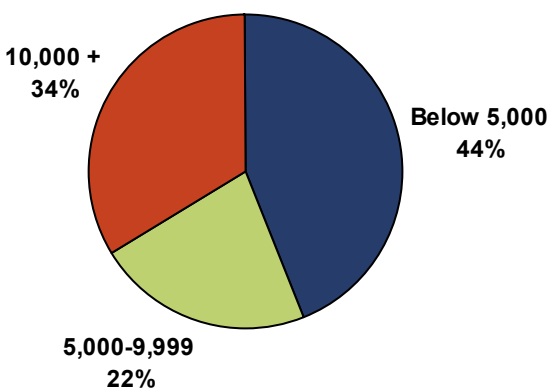
About This Material

About *The Road Ahead*—Emerging Health Trends Employer Survey

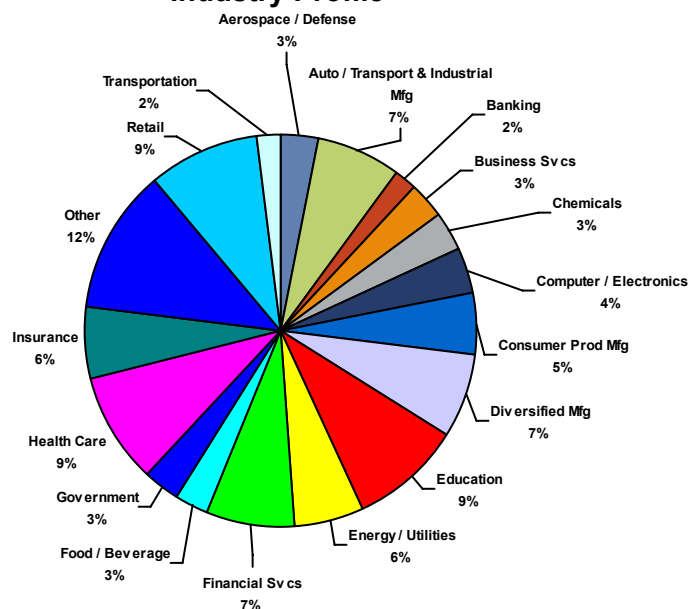
For more than two decades, Hewitt Associates' health care survey has tracked employer health care practices, benefit programs, and efforts to provide and manage workforce health benefits. This report highlights employer-sponsored health care programs and other benefits including short- and long-term cost trends, strategy, and design features. In addition, it covers employers' practices, views, and perspectives regarding managing health care costs, improving workforce health and productivity, and cost prevention—allowing us to identify trends, critical business issues, and opportunities as they develop.

This year, 508 executives responded to the survey. Survey participants collectively represent more than eight million employees from a broad spectrum of industries. Their responses were collected in December 2007 and reflect their current health plan decisions as well as strategies for the next three to five years.

Number of U.S. Benefit-Eligible Employees



Industry Profile

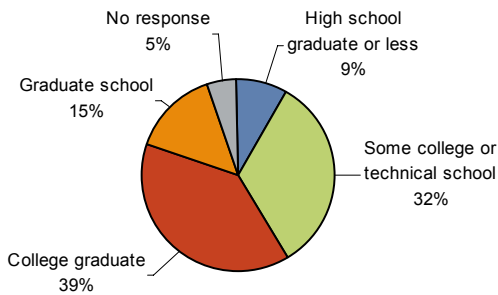


About *The Road Ahead*—Employee Views on Health Survey

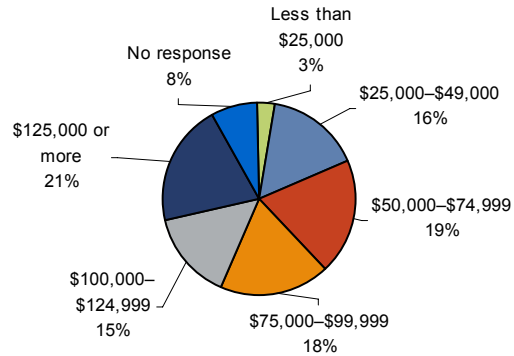
Hewitt's point of view is simple: Smart Behaviors, Great Results. In the health care world, that means motivating employees and their family members to exhibit smart, healthy behaviors all year round, with the expectation that those behaviors will generate great results for their organizations. Employers will be more successful at managing health care costs and improving the health and productivity of their workforce when they: 1) understand participants' attitudes about personal health and the health care system; 2) use this information as key inputs when developing the overall health care strategy and associated tactics; 3) target specific attitudes and behaviors through plan design and communication efforts; 4) conduct consistent outreach to employees and families; and 5) measure the results.

The Road Ahead: Employee Views on Health (2008) survey addresses the first step by giving us a window into the attitudes and behaviors of employees. Hewitt has explored employee perspectives, views, and attitudes on health and health care for the past seven years. This year, almost 30,000 employees representing a variety of industries responded to the survey.

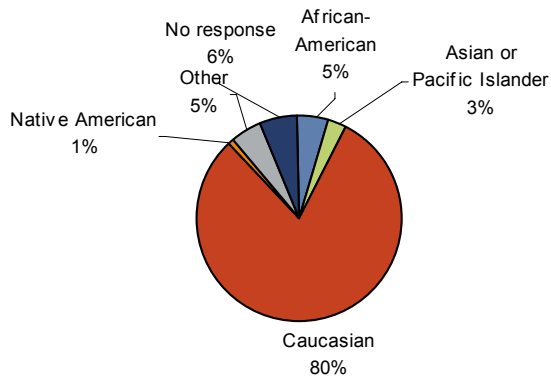
Education



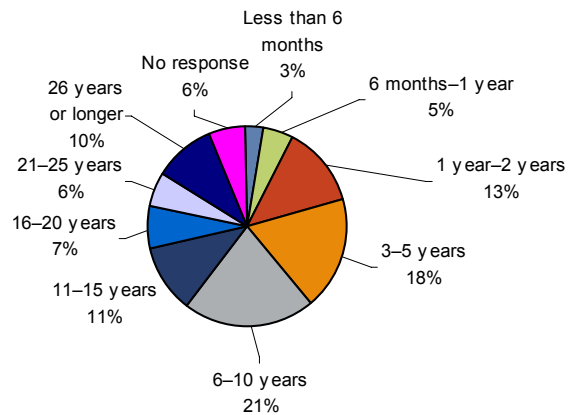
Household Income



Ethnicity



Tenure



About Hewitt

For more than 65 years, Hewitt Associates (NYSE: HEW) has provided clients with best-in-class human resources consulting and outsourcing services. Hewitt consults with more than 3,000 large and mid-size companies around the globe to develop and implement HR business strategies covering retirement, financial, and health management; compensation and total rewards; and performance, talent, and change management. As a market leader in benefits administration, Hewitt delivers health care and retirement programs to millions of participants and retirees, on behalf of more than 300 organizations worldwide. In addition, more than 30 clients rely on Hewitt to provide a broader range of human resources business process outsourcing services to nearly a million client employees. Located in 33 countries, Hewitt employs approximately 23,000 associates. For more information, please visit www.hewitt.com.

For more information about these studies, please contact:

The Road Ahead—Emerging Health Trends (Employer) Survey 2008 Results

Maureen Mersch
Hewitt Associates LLC
100 Half Day Road
Lincolnshire, IL 60069
(847) 295-5000
(maureen.mersch@hewitt.com)

Mary Ann Armatys
Hewitt Associates LLC
100 Half Day Road
Lincolnshire, IL 60069
(847) 295-5000
(maarmaty@hewitt.com)

The Road Ahead—Employee Views on Health Care Survey 2008 Results

Joann Hall Swenson
Hewitt Associates LLC
45 South 7th Street
Minneapolis, MN 55402
(847) 295-5000
(joann.hall.swenson@hewitt.com)

Liz Webler
Hewitt Associates LLC
100 Half Day Road
Lincolnshire, IL 60069
(847) 295-5000
(liz.webler@hewitt.com)

www.hewitt.com