

# Our Data: Where It Comes From

Explore the sources, validation process, and ongoing efforts behind Bnchmrk's proprietary benefits database.

## Data You Can Trust

Bnchmrk is powered by a proprietary, purpose-built data warehouse of validated employee benefits information. This guide explains where our data comes from, how it's verified, and what we're adding next.

## Primary Data Sources

Bnchmrk data comes from three trusted sources:

### 1. Direct Employer Submissions

Employers contribute their own benefit plan data when using Bnchmrk — ensuring up-to-date and verified information from the source.

### 2. Consultant & Broker Partnerships

We license data directly from leading benefit agencies and consulting firms, aggregating anonymized information from their book of business to strengthen national benchmarks.

### 3. API-Connected Platforms

Select data comes from integrated systems like enrollment or administration platforms, securely passed to Bnchmrk via API connections under active agreements.

## Validation Process

Every plan submitted goes through multi-stage validation:

- **Manual Review:** All entries are reviewed by our in-house analysts for completeness and accuracy.
- **Normalization:** Data is structured to align with Bnchmrk's standard formats for consistent comparisons.
- **Cross-Checks:** Automated tools flag outliers, missing values, and inconsistencies for further review.

Bnchmrk does **not** scrape data or rely on surveys filled out by unverified sources.

## What's in the Dataset?

Bnchmrk tracks a wide range of plan data points, including:

- **Medical:** Deductibles, OOP max, coinsurance, copays, funding type, contributions, carrier
- **Dental:** Annual max, ortho coverage, network type, contributions
- **Vision:** Frequency, copays, allowances, contributions
- **Life & Disability:** Voluntary vs. employer-paid, flat vs. salary-based amounts, waiting periods, elimination periods

Each plan type includes dozens of attributes covering plan design and cost structure.

## What's Coming Next

We are actively collecting new datasets to expand our benchmarking capabilities:

- **Supplemental Health:** Critical illness, accident, hospital indemnity
- **Leave & PTO:** Paid leave policies, PTO structures, short-term leave practices
- **Retirement:** 401(k) match levels, vesting schedules, auto-enrollment, employer contributions

These categories will be available in forthcoming benchmarking reports.

## Why It Matters

When you benchmark with Bnchmrk, you're not just comparing plans — you're relying on the most structured, validated, and consultant-ready data in the industry.

**No scraped data. No guesses. No gaps.**

Just clear benchmarks built for smarter conversations.

Still have questions about our data methodology? Email [support@bnchmrk.com](mailto:support@bnchmrk.com).

**Questions about this guide? Contact our team at [sales@bnchmrk.com](mailto:sales@bnchmrk.com) or call (800) 215-2916**