

#### 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.

# Questions about this guide? Contact our team at sales@bnchmrk.com or call (800) 215-2916

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