



BENEFITS PREVALENCE REPORT
PREPARED FOR:

ABC ORGANIZATION

SAMPLE



welcome to brighter

ABOUT THE REPORT - INTRODUCTION

Mercer conducts the Benefits Valuation Survey - an ongoing survey of benefit plans. The survey reports benefits information for more than 1,000 US organizations. The Summary of Plan Statistics Report summarizes this information into statistics and percentiles.

PRIMARY FUNCTION

The report is designed to provide a statistical breakdown of benefit plan features offered by the peer groups. The report is designed to show at-a-glance how your plan features compare to those of the peer groups.

BENEFIT PLANS

The report illustrates data for each of the following benefit categories:

- Retirement/Savings
- Health/Welfare
- Time Loss

CALCULATIONS AND STATISTICS

For each plan feature the statistics reported are number of plans (# plans) and percentage of plans (% plans). An organization may be counted in more than one area of an individual table due to multiple plans offered (excluding the category of Organization Data.)

Some results may have additional breakdowns to further explain the information (i.e. medical coinsurance has an additional breakdown for copayments).



ADDITIONAL RESOURCES REPORT OPTIONS



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VISIT [IMERCER.COM/BROAD-BASED-BENEFITS](https://www.imercer.com/broad-based-benefits)

Today's ever-changing work environment requires companies to rethink their approach to total rewards. The shift in trends has made it imperative for companies to expand their rewards strategy to focus on the whole rewards package instead of simply compensation and incentives. The United States Benefits Benchmarking Group (BBG) aims to assist companies in assessing and strengthening the benefits portion of their total rewards package.

VALUE-BASED REPORTS

BASIC BENEFITS VALUATION ANALYSIS

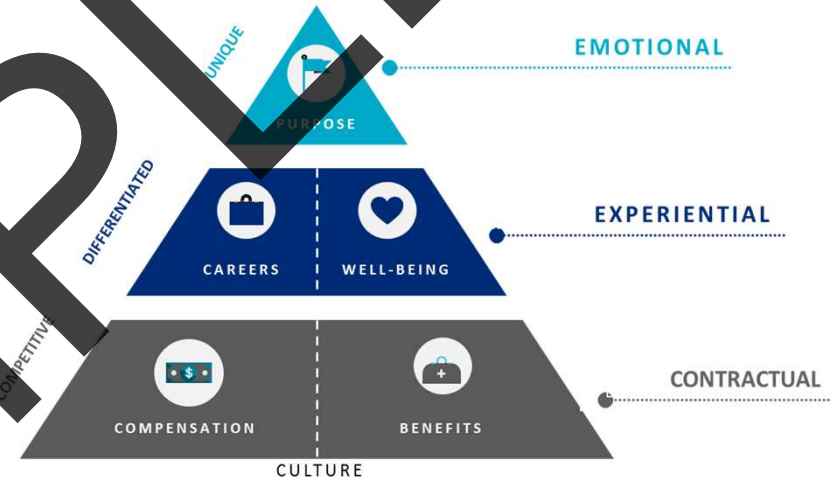
A condensed report highlighting your ranking and index compared to a custom peer group; includes the most popular features of the Enhanced BVA with a comprehensive overview at a reduced price point.

ENHANCED BENEFITS VALUATION ANALYSIS

A custom, comparative, benchmarking report analyzing how benefit plans compare to the chosen peer group in degrees of increasing specificity — by all plans together, by plan groupings (i.e., retirement/savings, health/group, and time loss), and by individual plans. For each degree of specificity noted above, the BVA displays the values and comparative results for 11 sample benchmark employees and a composite workforce.

TOTAL REMUNERATION INDEX (TRI)

The most in-depth analysis available, the TRI takes the BVA a step further to value both compensation and benefits programs for an accurate evaluation of your total rewards package.



PREVALENCE REPORTS

SUMMARY OF PLAN STATISTICS (SPS)

This report offers basic benchmarking of plan details and counts where quantifiable statistics are available for the 10th, 25th, 50th, 75th, and 90th percentiles.

SUMMARY OF PLAN FEATURES (SPF)

Offers a side-by-side comparison providing the opportunity to examine the details of each plan provision.

Benefits Prevalence Report

Organization Data

Group 1

Demographics

Annual Sales

	# Orgs	% Orgs
Less than \$1 billion	281	39.3%
\$1 < \$5 billion	239	33.4%
\$5 - \$10 billion	58	8.1%
Greater than \$10 billion	137	19.2%

Number of Employees

	# Orgs	% Orgs
Less than 2,000	308	39.7%
2,000 - 5,000	167	21.5%
5,001 - 10,000	101	13.0%
10,001 - 25,000	105	13.5%
25,001 - 50,000	49	6.3%
Greater than 50,000	45	5.8%

Fortune Rank

	# Orgs	% Orgs
Fortune 1-50	12	7.2%
Fortune 51-100	16	9.6%
Fortune 101-250	34	20.4%
Fortune 251-500	44	26.3%
Fortune 501-1,000	61	36.5%

Regions

	# Orgs	% Orgs
North Central	197	23.5%
Northeast	145	17.3%
Southeast	183	21.8%
West Coast	179	21.3%
South Central	135	16.1%

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Benefits Prevalence Report

Organization Data

Group 1

Demographics

Industry Breakdown (Orgs may be in more than one group)

	# Orgs	% Orgs
Accommodation and Food	12	1.4%
Broadcast/Telecommunications	9	1.1%
Chemical Manufacturing	15	1.8%
Computer/Electronics Manufacturing	10	1.2%
Durable Manufacturing	8	0.9%
Education	53	6.3%
Finance	47	5.6%
Health Care and Social Assistance	144	17.1%
High Tech	31	3.7%
Hospitals	109	12.9%
Information	20	2.4%
Insurance	60	7.1%
Mining	44	5.2%
Nondurable Manufacturing	37	4.4%
Pharmaceutical	1	0.1%
Professional, Scientific and Technical	54	6.4%
Public Administration	50	5.9%
Religious, Charitable	29	3.4%
Retail	44	5.2%
Transportation	35	4.1%
Transportation Equipment Manufacturing	36	4.3%
Utilities	78	9.2%
Wholesale Trade	15	1.8%
Other	23	2.7%

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Benefits Prevalence Report

Organization Data

Group 1

Plans Offered

Health/Group Benefits

Medical

	# Orgs	% Orgs
Offered	844	100.0%
Not offered	0	0.0%
Not specified	0	0.0%

Retiree Medical

	# Orgs	% Orgs
Offered	299	35.4%
Not offered	545	64.6%
Not specified	0	0.0%

Dental

	# Orgs	% Orgs
Offered	844	100.0%
Not offered	0	0.0%
Not specified	0	0.0%

Vision

	# Orgs	% Orgs
Offered	841	99.6%
Not offered	3	0.4%
Not specified	0	0.0%

Flexible Spending Accounts

	# Orgs	% Orgs
Offered	815	96.6%
Not offered	29	3.4%
Not specified	0	0.0%

Health/Group Benefits - Employer-paid Group Term Life Insurance

Employee

	# Orgs	% Orgs
Offered	814	96.4%
Not offered	30	3.6%
Not specified	0	0.0%

Benefits Prevalence Report

Organization Data

Group 1

Plans Offered

Health/Group Benefits - Employer-paid Group Term Life Insurance

Spouse

Offered

Orgs % Orgs

80 9.5%

Not offered

764 90.5%

Not specified

0 0.0%

Dependent

Orgs % Orgs

Offered

82 9.7%

Not offered

762 90.3%

Not specified

0 0.0%

Health/Group Benefits - Optional Group Term Life Insurance

Employee

Orgs % Orgs

Offered

782 92.7%

Not offered

62 7.3%

Not specified

0 0.0%

Spouse

Orgs % Orgs

Offered

768 91.0%

Not offered

76 9.0%

Not specified

0 0.0%

Dependent

Orgs % Orgs

Offered

761 90.2%

Not offered

83 9.8%

Not specified

0 0.0%

Split Dollar

Orgs % Orgs

Offered

10 1.2%

Not offered

813 96.3%

Not specified

21 2.5%

Benefits Prevalence Report

Organization Data

Group 1

Plans Offered

Health/Group Benefits - Optional Group Term Life Insurance

Employer-paid AD&D

	# Orgs	% Orgs
Offered	690	81.8%
Not offered	154	18.2%
Not specified	0	0.0%

Optional AD&D

	# Orgs	% Orgs
Offered	649	76.9%
Not offered	195	23.1%
Not specified	0	0.0%

Health/Group Benefits

Whole Life (Employee)

	# Orgs	% Orgs
Offered	90	10.7%
Not offered	749	88.8%
Not specified	4	0.5%

Whole Life (Dependent)

	# Orgs	% Orgs
Offered	77	9.1%
Not offered	762	90.4%
Not specified	4	0.5%

Retiree Life Insurance

	# Orgs	% Orgs
Offered	125	14.8%
Not offered	656	77.8%
Not specified	62	7.4%

Optional Retiree Life Insurance

	# Orgs	% Orgs
Offered	100	11.9%
Not offered	675	80.2%
Not specified	67	8.0%

Benefits Prevalence Report

Organization Data

Group 1

Plans Offered

Time Loss Benefits

Sick Days

	# Orgs	% Orgs
Offered	810	96.0%
Not offered	34	4.0%
Not specified	0	0.0%

Short-term Disability

	# Orgs	% Orgs
Offered	785	93.0%
Not offered	59	7.0%
Not specified	0	0.0%

Long-term Disability

	# Orgs	% Orgs
Offered	831	98.5%
Not offered	13	1.5%
Not specified	0	0.0%

Retirement/Savings Benefits

Defined Benefit

	# Orgs	% Orgs
Offered	203	24.1%
Not offered	641	75.9%
Not specified	0	0.0%

Defined Contribution

	# Orgs	% Orgs
Offered	841	99.6%
Not offered	3	0.4%
Not specified	0	0.0%

Stock Purchase

	# Orgs	% Orgs
Offered	119	14.1%
Not offered	725	85.9%
Not specified	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

<u>Plan Types Offered</u>	<u># Plans</u>	<u>% Plans</u>
Point of Service/HDHP POS	97	4.4%
PPO/HDHP PPO	1590	72.7%
Health Maintenance Organization/HDHP HMO	369	16.9%
Exclusive Provider Organization	115	5.3%
Indemnity	13	0.6%
Other	3	0.1%

<u>Cost Management Features</u>	<u># Plans</u>	<u>% Plans</u>
Hospital Pre-Certification	1316	29.7%
Hospital Concurrent Review	613	13.8%
Second Surgical Option	656	14.8%
Outpatient Review	346	7.8%
Large Case Management	864	19.5%
Manage Mental Health	632	14.3%

Point of Service (POS) Plans - Employee Cost Sharing

<u>Employee Only</u>	<u># Plans</u>	<u>% Plans</u>
None	5	6.6%
1% - 10.99%	15	19.7%
11% - 20.99%	33	43.4%
21% - 30.99%	18	23.7%
31% - 40.99%	4	5.3%
41% - 50.99%	1	1.3%
Greater than 50.99%	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Point of Service (POS) Plans - Employee Cost Sharing

Employee + Spouse

	# Plans	% Plans
None	1	1.3%
1% - 10.99%	13	17.1%
11% - 20.99%	27	35.5%
21% - 30.99%	23	30.3%
31% - 40.99%	6	7.9%
41% - 50.99%	3	3.9%
Greater than 50.99%	3	3.9%

Employee + Child

	# Plans	% Plans
None	1	1.3%
1% - 10.99%	13	17.1%
11% - 20.99%	28	36.8%
21% - 30.99%	22	28.9%
31% - 40.99%	5	6.6%
41% - 50.99%	4	5.3%
Greater than 50.99%	3	3.9%

Employee + Family

	# Plans	% Plans
None	1	1.3%
1% - 10.99%	12	15.8%
11% - 20.99%	25	32.9%
21% - 30.99%	29	38.2%
31% - 40.99%	3	3.9%
41% - 50.99%	2	2.6%
Greater than 50.99%	4	5.3%

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Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Preferred Provider Organizations (PPO) - Employee Cost Sharing

Employee Only

	# Plans	% Plans
None	119	9.0%
1% - 10.99%	334	25.1%
11% - 20.99%	481	36.2%
21% - 30.99%	265	19.9%
31% - 40.99%	91	6.8%
41% - 50.99%	26	2.0%
Greater than 50.99%	13	1.0%

Employee + Spouse

	# Plans	% Plans
None	55	4.1%
1% - 10.99%	204	15.3%
11% - 20.99%	426	32.0%
21% - 30.99%	370	27.8%
31% - 40.99%	170	12.8%
41% - 50.99%	56	4.2%
Greater than 50.99%	50	3.8%

Employee + Child

	# Plans	% Plans
None	56	4.2%
1% - 10.99%	230	17.3%
11% - 20.99%	473	35.5%
21% - 30.99%	358	26.9%
31% - 40.99%	136	10.2%
41% - 50.99%	51	3.8%
Greater than 50.99%	28	2.1%

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Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Preferred Provider Organizations (PPO) - Employee Cost Sharing

Employee + Family

	<u># Plans</u>	<u>% Plans</u>
None	51	3.8%
1% - 10.99%	191	14.4%
11% - 20.99%	419	31.5%
21% - 30.99%	396	29.8%
31% - 40.99%	162	12.2%
41% - 50.99%	60	4.5%
Greater than 50.99%	51	3.8%

HMO/EPO - Employee Cost Sharing

Employee Only

	<u># Plans</u>	<u>% Plans</u>
None	45	11.5%
1% - 10.99%	97	24.8%
11% - 20.99%	121	30.9%
21% - 30.99%	85	21.7%
31% - 40.99%	35	9.0%
41% - 50.99%	7	1.8%
Greater than 50.99%	1	0.3%

Employee + Spouse

	<u># Plans</u>	<u>% Plans</u>
None	20	5.1%
1% - 10.99%	71	18.0%
11% - 20.99%	111	28.1%
21% - 30.99%	103	26.1%
31% - 40.99%	68	17.2%
41% - 50.99%	16	4.1%
Greater than 50.99%	6	1.5%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

HMO/EPO - Employee Cost Sharing

Employee + Child

	# Plans	% Plans
None	21	5.3%
1% - 10.99%	76	19.3%
11% - 20.99%	112	28.5%
21% - 30.99%	106	27.0%
31% - 40.99%	61	15.5%
41% - 50.99%	13	3.3%
Greater than 50.99%	4	1.0%

Employee + Family

	# Plans	% Plans
None	19	4.8%
1% - 10.99%	65	16.5%
11% - 20.99%	112	28.4%
21% - 30.99%	111	28.1%
31% - 40.99%	68	17.2%
41% - 50.99%	14	3.5%
Greater than 50.99%	6	1.5%

Indemnity - Employee Cost Sharing

Employee Only

	# Plans	% Plans
None	1	14.3%
1% - 10.99%	0	0.0%
11% - 20.99%	6	85.7%
21% - 30.99%	0	0.0%
31% - 40.99%	0	0.0%
41% - 50.99%	0	0.0%
Greater than 50.99%	0	0.0%

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Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity - Employee Cost Sharing

Employee + Spouse

	# Plans	% Plans
None	1	14.3%
1% - 10.99%	0	0.0%
11% - 20.99%	5	71.4%
21% - 30.99%	0	0.0%
31% - 40.99%	1	14.3%
41% - 50.99%	0	0.0%
Greater than 50.99%	0	0.0%

Employee + Child

	# Plans	% Plans
None	1	14.3%
1% - 10.99%	0	0.0%
11% - 20.99%	5	71.4%
21% - 30.99%	0	0.0%
31% - 40.99%	1	14.3%
41% - 50.99%	0	0.0%
Greater than 50.99%	0	0.0%

Employee + Family

	# Plans	% Plans
None	1	14.3%
1% - 10.99%	0	0.0%
11% - 20.99%	5	71.4%
21% - 30.99%	0	0.0%
31% - 40.99%	1	14.3%
41% - 50.99%	0	0.0%
Greater than 50.99%	0	0.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

POS - Premiums

Employee Only

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	40	41.2%
\$600 - \$699.99	26	26.8%
\$700 - \$799.99	15	15.5%
\$800 - \$899.99	7	7.2%
\$900 - \$999.99	5	5.2%
\$1000 - \$1099.99	1	1.0%
Greater than \$1099.99	3	3.1%

Employee + Spouse

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	0	0.0%
\$600 - \$699.99	0	0.0%
\$700 - \$799.99	3	3.1%
\$800 - \$899.99	2	2.1%
\$900 - \$999.99	6	6.2%
\$1000 - \$1099.99	9	9.3%
\$1100 - \$1199.99	11	11.3%
Greater than \$1199.99	66	68.0%

Employee + Child

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	0	0.0%
\$600 - \$699.99	2	2.1%
\$700 - \$799.99	6	6.2%
\$800 - \$899.99	8	8.2%
\$900 - \$999.99	8	8.2%
\$1000 - \$1099.99	16	16.5%
\$1100 - \$1199.99	7	7.2%
Greater than \$1199.99	50	51.5%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

POS - Premiums

<u>Employee + Family</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$799.99	0	0.0%
\$800 - \$899.99	0	0.0%
\$900 - \$999.99	0	0.0%
\$1000 - \$1099.99	1	1.0%
\$1100 - \$1199.99	2	2.1%
\$1200 - \$1299.99	2	2.1%
\$1,300 - \$1,399.99	6	6.2%
Greater than \$1,399.99	86	88.7%

PPO - Premiums

<u>Employee Only</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	829	52.7%
\$600 - \$699.99	349	22.2%
\$700 - \$799.99	214	13.6%
\$800 - \$899.99	85	5.4%
\$900 - \$999.99	39	2.5%
\$1000 - \$1099.99	20	1.3%
Greater than \$1099.99	36	2.3%

<u>Employee + Spouse</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	14	0.9%
\$600 - \$699.99	9	0.6%
\$700 - \$799.99	28	1.8%
\$800 - \$899.99	76	4.8%
\$900 - \$999.99	116	7.4%
\$1000 - \$1099.99	173	11.0%
\$1100 - \$1199.99	243	15.5%
Greater than \$1199.99	913	58.1%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

PPO - Premiums

<u>Employee + Child</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	27	1.7%
\$600 - \$699.99	32	2.0%
\$700 - \$799.99	97	6.2%
\$800 - \$899.99	171	10.9%
\$900 - \$999.99	226	14.4%
\$1000 - \$1099.99	210	13.4%
\$1100 - \$1199.99	240	15.3%
Greater than \$1199.99	569	36.2%

<u>Employee + Family</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$799.99	12	0.8%
\$800 - \$899.99	7	0.4%
\$900 - \$999.99	12	0.8%
\$1000 - \$1099.99	18	1.1%
\$1100 - \$1199.99	31	2.0%
\$1200 - \$1299.99	71	4.5%
\$1,300 - \$1,399.99	104	6.6%
Greater than \$1,399.99	1317	83.8%

HMO/EPO - Premiums

<u>Employee Only</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	186	39.3%
\$600 - \$699.99	150	31.7%
\$700 - \$799.99	91	19.2%
\$800 - \$899.99	12	2.5%
\$900 - \$999.99	19	4.0%
\$1000 - \$1099.99	8	1.7%
Greater than \$1099.99	7	1.5%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

HMO/EPO - Premiums

Employee + Spouse

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	2	0.4%
\$600 - \$699.99	2	0.4%
\$700 - \$799.99	4	0.8%
\$800 - \$899.99	19	4.0%
\$900 - \$999.99	27	5.7%
\$1000 - \$1099.99	46	9.7%
\$1100 - \$1199.99	43	9.1%
Greater than \$1199.99	330	69.8%

Employee + Child

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$599.99	8	1.7%
\$600 - \$699.99	7	1.5%
\$700 - \$799.99	11	2.3%
\$800 - \$899.99	40	8.5%
\$900 - \$999.99	42	8.9%
\$1000 - \$1099.99	71	15.0%
\$1100 - \$1199.99	68	14.4%
Greater than \$1199.99	226	47.8%

Employee + Family

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$799.99	1	0.2%
\$800 - \$899.99	2	0.4%
\$900 - \$999.99	5	1.1%
\$1000 - \$1099.99	8	1.7%
\$1100 - \$1199.99	9	1.9%
\$1200 - \$1299.99	13	2.7%
\$1,300 - \$1,399.99	25	5.3%
Greater than \$1,399.99	410	86.7%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity - Premiums

Employee Only

	# Plans	% Plans
\$0 - \$599.99	6	54.5%
\$600 - \$699.99	1	9.1%
\$700 - \$799.99	2	18.2%
\$800 - \$899.99	1	9.1%
\$900 - \$999.99	0	0.0%
\$1000 - \$1099.99	0	0.0%
Greater than \$1099.99	1	9.1%

Employee + Spouse

	# Plans	% Plans
\$0 - \$599.99	1	9.1%
\$600 - \$699.99	0	0.0%
\$700 - \$799.99	0	0.0%
\$800 - \$899.99	0	0.0%
\$900 - \$999.99	1	9.1%
\$1000 - \$1099.99	0	0.0%
\$1100 - \$1199.99	1	9.1%
Greater than \$1199.99	8	72.7%

Employee + Child

	# Plans	% Plans
\$0 - \$599.99	1	9.1%
\$600 - \$699.99	0	0.0%
\$700 - \$799.99	0	0.0%
\$800 - \$899.99	1	9.1%
\$900 - \$999.99	1	9.1%
\$1000 - \$1099.99	2	18.2%
\$1100 - \$1199.99	2	18.2%
Greater than \$1199.99	4	36.4%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity - Premiums

Employee + Family

	# Plans	% Plans
\$0 - \$799.99	1	9.1%
\$800 - \$899.99	0	0.0%
\$900 - \$999.99	0	0.0%
\$1000 - \$1099.99	0	0.0%
\$1100 - \$1199.99	0	0.0%
\$1200 - \$1299.99	0	0.0%
\$1,300 - \$1,399.99	1	9.1%
Greater than \$1,399.99	9	81.8%

POS (Inside Network)

Waiting Period

	# Plans	% Plans
At hire	49	54.4%
30 days	10	11.1%
60 days	4	4.4%
90 days	0	0.0%
First of month following date of hire	22	24.4%
1 month	2	2.2%
2 - 5 months	0	0.0%
6 months	3	3.3%
Other	0	0.0%

Individual Deductible Amounts

	# Plans	% Plans
\$0	14	14.4%
\$1 - \$299	4	4.1%
\$300 - \$499	10	10.3%
\$500 - \$750	16	16.5%
Greater than \$750	53	54.6%
% of pay	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

POS (Inside Network)

Family Deductible Amounts

	# Plans	% Plans
\$0	14	14.4%
\$1 - \$500	3	3.1%
\$501 - \$800	6	6.2%
\$801 - \$2,000	23	23.7%
Greater than \$2,000	51	52.6%
% of pay	0	0.0%
Per individual	0	0.0%

Individual Out of Pocket Limits

	# Plans	% Plans
Less than \$1,000	0	0.0%
\$1,000 - \$1,499	2	2.1%
\$1,500 - \$1,999	5	5.2%
\$2,000 - \$2,500	25	25.8%
Greater than \$2,500	65	67.0%
Unlimited	0	0.0%
% of pay	0	0.0%

Family Out of Pocket Limits

	# Plans	% Plans
Less than \$1,500	0	0.0%
\$1,501 - \$1,999	0	0.0%
\$2,000 - \$2,999	2	2.1%
\$3,000 - \$4,999	20	20.6%
\$5,000 - \$7,500	41	42.3%
Greater than \$7,500	34	35.1%
Unlimited	0	0.0%
% of pay	0	0.0%
Per individual	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

POS (Inside Network) - Employee Copayment

Inpatient Hospital

	<u># Plans</u>	<u>% Plans</u>
0%	16	16.5%
10%	18	18.6%
15%	4	4.1%
20%	37	38.1%
25%	2	2.1%
30%	2	2.1%
\$ Amount	12	12.4%
Other	6	6.2%

Outpatient Physician %

	<u># Plans</u>	<u>% Plans</u>
0%	10	10.3%
10%	10	10.3%
15%	0	0.0%
20%	20	20.6%
\$ Amount	51	52.6%
Other	6	6.2%

Outpatient Physician \$

	<u># Plans</u>	<u>% Plans</u>
\$5	1	2.0%
\$10	4	7.8%
\$15	5	9.8%
\$20	14	27.5%
Other \$ amount	27	52.9%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

POS (Inside Network) - Employee Copayment

Outpatient Hospital

	# Plans	% Plans
0%	20	20.6%
10%	18	18.6%
15%	3	3.1%
20%	38	39.2%
25%	2	2.1%
30%	2	2.1%
100%	0	0.0%
\$ Amount	9	9.3%
Other	5	5.2%

PPO (Inside Network)

Waiting Period

	# Plans	% Plans
At hire	633	43.0%
30 days	214	14.5%
60 days	61	4.1%
90 days	22	1.5%
First of month following date of hire	409	27.8%
1 month	96	6.5%
2 - 5 months	11	0.7%
6 months	1	0.1%
Other	24	1.6%

Individual Deductible Amounts

	# Plans	% Plans
\$0	69	4.3%
\$1 - \$299	101	6.4%
\$300 - \$499	112	7.1%
\$500 - \$750	269	17.0%
Greater than \$750	1036	65.3%
% of pay	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

PPO (Inside Network)

Family Deductible Amounts

	# Plans	% Plans
\$0	72	4.5%
\$1 - \$500	74	4.7%
\$501 - \$800	92	5.8%
\$801 - \$2,000	387	24.3%
Greater than \$2,000	959	60.3%
% of pay	0	0.0%
Per individual	6	0.4%

Individual Out of Pocket Limits

	# Plans	% Plans
Less than \$1,000	16	1.0%
\$1,000 - \$1,499	45	2.8%
\$1,500 - \$1,999	46	2.9%
\$2,000 - \$2,500	241	15.3%
Greater than \$2,500	1220	77.2%
Unlimited	12	0.8%
% of pay	0	0.0%

Family Out of Pocket Limits

	# Plans	% Plans
Less than \$1,500	15	0.9%
\$1,501 - \$1,999	3	0.2%
\$2,000 - \$2,999	32	2.0%
\$3,000 - \$4,999	150	9.5%
\$5,000 - \$7,500	658	41.5%
Greater than \$7,500	709	44.7%
Unlimited	17	1.1%
% of pay	0	0.0%
Per individual	1	0.1%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

PPO (Inside Network) - Employee Copayment

Inpatient Hospital

	# Plans	% Plans
0%	147	9.2%
10%	323	20.3%
15%	73	4.6%
20%	728	45.8%
25%	29	1.8%
30%	81	5.1%
\$ Amount	79	5.0%
Other	130	8.2%

Outpatient Physician %

	# Plans	% Plans
0%	101	6.4%
10%	172	10.8%
15%	45	2.8%
20%	458	28.8%
\$ Amount	699	44.0%
Other	115	7.2%

Outpatient Physician \$

	# Plans	% Plans
\$5	5	0.7%
\$10	47	6.7%
\$15	70	10.0%
\$20	177	25.3%
Other \$ amount	400	57.2%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

PPO (Inside Network) - Employee Copayment

Outpatient Hospital

	# Plans	% Plans
0%	158	9.9%
10%	335	21.1%
15%	93	5.8%
20%	770	48.4%
25%	31	1.9%
30%	89	5.6%
100%	0	0.0%
\$ Amount	57	3.6%
Other	57	3.6%

HMO/EPO

Waiting Period

	# Plans	% Plans
At hire	149	32.7%
30 days	68	14.9%
60 days	17	3.7%
90 days	16	3.5%
First of month following date of hire	156	34.3%
1 month	18	4.0%
2 - 5 months	28	6.2%
6 months	0	0.0%
More than 12 months	0	0.0%
Other	3	0.7%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

HMO/EPO

Individual Deductible Amounts

	# Plans	% Plans
\$0	264	54.8%
\$1 - \$299	41	8.5%
\$300 - \$499	29	6.0%
\$500 - \$750	42	8.7%
Greater than \$750	106	22.0%
% of pay	0	0.0%

Family Deductible Amounts

	# Plans	% Plans
\$0	265	54.9%
\$1 - \$500	27	5.6%
\$501 - \$800	30	6.2%
\$801 - \$2,000	79	16.4%
Greater than \$2,000	82	17.0%
% of pay	0	0.0%
Per individual	0	0.0%

Individual Out of Pocket Limits

	# Plans	% Plans
Less than \$1,000	14	2.9%
\$1,000 - \$1,499	26	5.4%
\$1,500 - \$1,999	136	28.2%
\$2,000 - \$2,500	91	18.8%
Greater than \$2,500	210	43.5%
Unlimited	6	1.2%
% of pay	0	0.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

HMO/EPO

Family Out of Pocket Limits

	# Plans	% Plans
Less than \$1,500	8	1.7%
\$1,500 - \$1,999	4	0.8%
\$2,000 - \$2,999	15	3.1%
\$3,000 - \$4,999	182	37.7%
\$5,000 - \$7,500	138	28.6%
Greater than \$7,500	130	26.9%
Unlimited	6	1.2%
% of pay	0	0.0%
Per individual	0	0.0%

HMO/EPO - Employee Copayment

Inpatient Hospital

	# Plans	% Plans
0%	101	20.9%
10%	56	11.6%
15%	10	2.1%
20%	81	16.8%
25%	4	0.8%
30%	17	3.5%
\$ Amount	204	42.2%
Other	10	2.1%

Outpatient Physician

	# Plans	% Plans
\$0	12	2.5%
\$5	10	2.1%
\$10	45	9.3%
\$15	56	11.6%
Other	361	74.6%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

HMO/EPO - Employee Copayment

Outpatient Hospital

	# Plans	% Plans
0%	86	17.8%
10%	52	10.7%
15%	14	2.9%
20%	83	17.1%
25%	4	0.8%
30%	17	3.5%
100%	0	0.0%
\$ Amount	218	45.0%
Other	10	2.1%

Chiropractic

	# Plans	% Plans
\$0	0	0.0%
\$5	1	0.2%
\$10	53	10.9%
\$15	57	11.8%
\$20	80	16.5%
\$25	28	5.8%
Not covered	44	9.1%
% coinsurance	70	14.4%
Other	152	31.3%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity

Waiting Period

	<u># Plans</u>	<u>% Plans</u>
At hire	5	41.7%
30 days	2	16.7%
60 days	0	0.0%
90 days	0	0.0%
First of month following date of hire	4	33.3%
1 month	0	0.0%
2 - 5 months	0	0.0%
6 months	0	0.0%
Other	1	8.3%

Individual Deductible Amounts

	<u># Plans</u>	<u>% Plans</u>
\$0	3	23.1%
\$1 - \$299	1	7.7%
\$300 - \$499	2	15.4%
\$500 - \$750	4	30.8%
Greater than \$750	3	23.1%
% of pay	0	0.0%

Family Deductible Amounts

	<u># Plans</u>	<u>% Plans</u>
\$0	3	23.1%
\$1 - \$500	1	7.7%
\$501 - \$800	0	0.0%
\$801 - \$2,000	6	46.2%
Greater than \$2,000	3	23.1%
% of pay	0	0.0%
Per individual	0	0.0%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity

Individual Out of Pocket Limits

	# Plans	% Plans
Less than \$1,000	1	7.7%
\$1,000 - \$1499	1	7.7%
\$1,500 - \$1,999	0	0.0%
\$2,000 - \$2,500	2	15.4%
Greater than \$2,500	7	53.8%
Unlimited	2	15.4%
% of pay	0	0.0%

Family Out of Pocket Limits

	# Plans	% Plans
Less than \$1,500	0	0.0%
\$1,500 - \$1,999	1	7.7%
\$2,000 - \$2,999	0	0.0%
\$3,000 - \$4,999	3	23.1%
\$5,000 - \$7,500	2	15.4%
Greater than \$7,500	5	38.5%
Unlimited	2	15.4%
% of pay	0	0.0%
Per individual	0	0.0%

Indemnity - Employee Copayment

Inpatient Hospital

	# Plans	% Plans
0%	2	15.4%
10%	1	7.7%
15%	1	7.7%
20%	7	53.8%
25%	0	0.0%
30%	1	7.7%
\$ Amount	0	0.0%
Other	1	7.7%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Indemnity - Employee Copayment

Outpatient Physician

	# Plans	% Plans
0%	2	15.4%
10%	0	0.0%
15%	1	7.7%
20%	6	46.2%
25%	0	0.0%
30%	1	7.7%
\$ Amount	2	15.4%
Other	1	7.7%

Outpatient Hospital

	# Plans	% Plans
0%	1	7.7%
10%	1	7.7%
15%	1	7.7%
20%	8	61.5%
25%	0	0.0%
30%	1	7.7%
100%	1	7.7%
\$ Amount	0	0.0%
Other	0	0.0%

Prescription Drugs (Inside Network) - Employee Copayment

Formulary Generic

	# Plans	% Plans
\$0 - \$5	314	15.2%
\$6 - \$10	793	38.3%
Greater than \$10	352	17.0%
% coinsurance	613	29.6%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Prescription Drugs (Inside Network) - Employee Copayment

<u>Formulary Brand Name</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$10	75	3.6%
\$11 - \$15	23	1.1%
\$16 - \$20	89	4.3%
Greater than \$20	919	44.3%
% coinsurance	969	46.7%

<u>Non-Formulary Brand Name</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$10	64	3.1%
\$11 - \$15	11	0.5%
\$16 - \$20	10	0.5%
Greater than \$20	928	45.6%
% coinsurance	1020	50.2%

<u>Traditional Generic</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$5	28	26.7%
\$6 - \$10	41	39.0%
Greater than \$10	14	13.3%
% coinsurance	22	21.0%

<u>Traditional Brand Name</u>	<u># Plans</u>	<u>% Plans</u>
\$0 - \$10	16	16.0%
\$11 - \$15	13	13.0%
\$16 - \$20	13	13.0%
Greater than \$20	34	34.0%
% coinsurance	24	24.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Prescription Drugs (Inside Network) - Employee Copayment

Separate Deductibles

	# Plans	% Plans
None	1996	93.6%
\$1 - \$50	24	1.1%
\$51 - \$100	56	2.6%
\$101 - \$200	38	1.8%
Greater than \$200	19	0.9%

Mental Health - Employee Copayments

Inpatient Inside Network

	# Plans	% Plans
0%	276	12.7%
10%	392	18.1%
20%	847	39.0%
100%	3	0.1%
\$50	10	0.5%
\$100	35	1.6%
\$200	14	0.6%
\$250	92	4.2%
Both amount and %	100	4.6%
Other	401	18.5%

Inpatient Outside Network

	# Plans	% Plans
0%	17	1.0%
20%	103	6.1%
30%	273	16.0%
40%	707	41.5%
50%	355	20.9%
100%	10	0.6%
\$ Amount	3	0.2%
Both amount and %	131	7.7%
Other %	103	6.1%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Mental Health - Employee Copayments

Outpatient Inside Network

	# Plans	% Plans
0%	178	8.2%
10%	207	9.5%
20%	542	25.0%
30%	76	3.5%
50%	2	0.1%
100%	3	0.1%
\$ Amount	1054	48.5%
Both amount and %	13	0.6%
Other %	96	4.4%

Outpatient Copayment Inside Network

	# Plans	% Plans
\$10	62	5.9%
\$15	111	10.5%
\$20	277	26.3%
\$25	219	20.8%
Other	385	36.5%

Outpatient Outside Network

	# Plans	% Plans
0%	18	1.1%
20%	113	6.6%
30%	291	17.1%
40%	739	43.4%
50%	397	23.3%
100%	3	0.2%
\$ Amount	23	1.4%
Both amount and %	7	0.4%
Other %	111	6.5%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Substance Abuse - Employee Copayments

Inpatient Inside Network

	# Plans	% Plans
0%	293	13.5%
10%	390	18.0%
20%	850	39.2%
100%	3	0.1%
\$50	1	0.0%
\$100	35	1.6%
\$200	14	0.6%
\$250	92	4.2%
Both amount and %	101	4.7%
Other	391	18.0%

Inpatient Outside Network

	# Plans	% Plans
0%	18	1.1%
20%	101	5.9%
30%	275	16.2%
40%	707	41.5%
50%	358	21.0%
100%	10	0.6%
\$ Amount	3	0.2%
Both amount and %	126	7.4%
Other %	104	6.1%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Substance Abuse - Employee Copayments

Outpatient Inside Network

	# Plans	% Plans
0%	196	9.0%
10%	209	9.6%
20%	539	24.8%
30%	76	3.5%
50%	2	0.1%
100%	3	0.1%
\$ Amount	1037	47.8%
Both amount and %	14	0.6%
Other %	95	4.4%

Outpatient Copayment Inside Network

	# Plans	% Plans
\$10	59	5.7%
\$15	111	10.7%
\$20	276	26.6%
\$25	219	21.1%
Other	372	35.9%

Outpatient Outside Network

	# Plans	% Plans
0%	17	1.0%
20%	111	6.5%
30%	291	17.1%
40%	739	43.4%
50%	398	23.4%
100%	3	0.2%
\$ Amount	23	1.4%
Both amount and %	7	0.4%
Other %	113	6.6%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Medical Coverage

Retiree Medical

Retiree Medical Offered

	# Plans	% Plans
Offered	299	35.4%
Not Offered	545	64.6%
Not Specified	0	0.0%

Coverage Type Greater Than 65

	# Plans	% Plans
Medicare Supplement	288	80.2%
Carve Out	9	2.5%
COB	13	3.6%
Exclusion	0	0.0%
Medicare HMO	49	13.6%

Dental Coverage

Dental Plan

Waiting Period

	# Plans	% Plans
At hire	496	35.2%
30 days	214	15.2%
60 days	47	3.3%
90 days	22	1.6%
First of month following date of hire	390	27.6%
1 month	72	5.1%
2 - 5 months	37	2.6%
6 months	8	0.6%
Other	125	8.9%

Reimbursement Methodology

	# Plans	% Plans
Percent of charge	508	72.5%
Scheduled	161	23.0%
Percent of R&C	32	4.6%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Dental Plan - Employee Cost Sharing

Employee Only

	# Plans	% Plans
None	169	12.9%
1% - 10.99%	68	5.2%
11% - 20.99%	139	10.6%
21% - 30.99%	163	12.4%
31% - 40.99%	163	12.4%
41% - 50.99%	156	11.9%
Greater than 50.99%	453	34.6%

Employee + Spouse

	# Plans	% Plans
None	92	7.0%
1% - 10.99%	56	4.3%
11% - 20.99%	128	9.8%
21% - 30.99%	152	11.6%
31% - 40.99%	195	14.9%
41% - 50.99%	180	13.8%
Greater than 50.99%	506	38.7%

Employee + Child

	# Plans	% Plans
None	95	7.3%
1% - 10.99%	63	4.8%
11% - 20.99%	119	9.1%
21% - 30.99%	163	12.5%
31% - 40.99%	187	14.3%
41% - 50.99%	184	14.1%
Greater than 50.99%	498	38.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Dental Plan - Employee Cost Sharing

Employee + Family

	<u># Plans</u>	<u>% Plans</u>
None	90	6.9%
1% - 10.99%	61	4.7%
11% - 20.99%	127	9.7%
21% - 30.99%	139	10.6%
31% - 40.99%	184	14.1%
41% - 50.99%	178	13.6%
Greater than 50.99%	530	40.5%

Dental Plan - Premiums

Employee Only

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$9.99	5	0.4%
\$10 - \$19.99	158	11.5%
\$20 - \$29.99	301	21.8%
\$30 - \$39.99	374	27.1%
\$40 - \$49.99	304	22.1%
\$50 - \$59.99	149	10.8%
Greater than \$59.99	87	6.3%

Employee + Spouse

	<u># Plans</u>	<u>% Plans</u>
\$0 - \$24.99	34	2.5%
\$25 - \$39.99	130	9.4%
\$40 - \$54.99	206	14.9%
\$55 - \$69.99	252	18.3%
\$70 - \$84.99	285	20.7%
\$85 - \$99.99	215	15.6%
Greater than \$99.99	256	18.6%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Dental Plan - Premiums

Employee + Child

	# Plans	% Plans
\$0 - \$24.99	24	1.7%
\$25 - \$39.99	125	9.1%
\$40 - \$54.99	203	14.7%
\$55 - \$69.99	239	17.3%
\$70 - \$84.99	286	20.8%
\$85 - \$99.99	227	16.5%
Greater than \$99.99	274	19.9%

Employee + Family

	# Plans	% Plans
\$0 - \$24.99	1	0.1%
\$25 - \$39.99	36	2.6%
\$40 - \$54.99	81	5.9%
\$55 - \$69.99	88	6.4%
\$70 - \$84.99	140	10.2%
\$85 - \$99.99	156	11.3%
Greater than \$99.99	876	63.6%

PPO Inside Network - Employee Coinsurance

Preventive

	# Plans	% Plans
Not covered	0	0.0%
Less than 80%	0	0.0%
80%	5	1.2%
81% - 99%	1	0.2%
100%	412	98.6%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

PPO Inside Network - Employee Coinsurance

Basic

	# Plans	% Plans
Not covered	0	0.0%
Less than 80%	53	12.7%
80%	213	51.0%
81% - 99%	126	30.1%
100%	26	6.2%

Major

	# Plans	% Plans
Not Covered	13	3.1%
Less than 50%	12	2.9%
50%	225	54.2%
Greater than 50%	165	39.8%

Orthodontia

	# Plans	% Plans
Not covered	95	22.6%
Less than 50%	1	0.2%
50%	272	64.8%
Greater than 50%	52	12.4%

PPO Inside Network - Deductibles

Individual - Preventive

	# Plans	% Plans
No deductible	417	99.0%
Less than \$50	1	0.2%
\$50	3	0.7%
Greater than \$50	0	0.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

PPO Inside Network - Deductibles

Family - Preventive

	# Plans	% Plans
Per individual	1	0.2%
No deductible	417	99.0%
\$1-\$100	0	0.0%
Greater than \$100	3	0.7%

Individual - Basic/Major

	# Plans	% Plans
No deductible	97	22.8%
\$25	59	13.8%
\$50	224	52.6%
\$75	17	4.0%
\$100	15	3.5%
Other	14	3.3%

Family - Basic/Major

	# Plans	% Plans
Per individual	40	9.4%
No deductible	97	22.8%
\$50	4	0.9%
\$75	47	11.0%
\$100	29	6.8%
\$150	171	40.1%
Greater than \$150	27	6.3%
Other	11	2.6%

Individual - Orthodontia

	# Plans	% Plans
No deductible	253	76.4%
\$25	16	4.8%
\$50	50	15.1%
Greater than \$50	6	1.8%
Other	6	1.8%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

PPO Inside Network - Deductibles

Family - Orthodontia

	# Plans	% Plans
Per individual	21	6.3%
No deductible	253	76.4%
\$50	3	0.9%
\$75	11	3.3%
\$100	2	0.6%
\$150	31	9.4%
Other	10	3.0%

PPO Inside Network

Maximum Annual Benefit

	# Plans	% Plans
No maximum	10	2.4%
Less than \$1,000	9	2.1%
\$1,000 - \$1,499	87	20.7%
\$1,500	140	33.3%
Greater than \$1,500	175	41.6%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

PPO Inside Network - Maximum Lifetime Orthodontia

(Benefit Per Individual)

	<u># Plans</u>	<u>% Plans</u>
Not covered	95	22.6%
No maximum	1	0.2%
Less than \$500	0	0.0%
\$500	1	0.2%
\$501 - \$749	0	0.0%
\$750	1	0.2%
\$751 - \$999	0	0.0%
\$1,000	48	11.4%
\$1,001 - \$1,499	7	1.7%
\$1,500	140	33.3%
\$1,501 - \$1,999	12	2.9%
\$2,000	77	18.3%
Greater than \$2,000	38	9.0%

DHMO - Employee Coinsurance

Preventive

	<u># Plans</u>	<u>% Plans</u>
Not covered	0	0.0%
Less than 80%	0	0.0%
80%	0	0.0%
81% - 99%	0	0.0%
100%	99	100.0%

Basic

	<u># Plans</u>	<u>% Plans</u>
Not covered	1	2.2%
Less than 80%	5	10.9%
80%	11	23.9%
81% - 99%	3	6.5%
100%	26	56.5%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

DHMO - Employee Coinsurance

Major

	# Plans	% Plans
Not Covered	2	4.5%
Less than 50%	2	4.5%
50%	11	25.0%
Greater than 50%	29	65.9%

Orthodontia

	# Plans	% Plans
Not covered	8	16.7%
Less than 50%	1	2.1%
50%	29	60.4%
Greater than 50%	10	20.8%

DHMO - Deductibles

Individual - Preventive

	# Plans	% Plans
No deductible	189	100.0%
Less than \$50	0	0.0%
\$50	0	0.0%
Greater than \$50	0	0.0%

Family - Preventive

	# Plans	% Plans
Per individual	0	0.0%
No deductible	189	100.0%
\$1-\$100	0	0.0%
Greater than \$100	0	0.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

DHMO - Deductibles

Individual - Basic/Major

	# Plans	% Plans
No deductible	177	93.7%
\$25	4	2.1%
\$50	6	3.2%
\$75	0	0.0%
\$100	0	0.0%
Other	2	1.1%

Family - Basic/Major

	# Plans	% Plans
Per individual	4	2.1%
No deductible	177	93.7%
\$50	0	0.0%
\$75	2	1.1%
\$100	0	0.0%
\$150	4	2.1%
Greater than \$150	0	0.0%
Other	2	1.1%

Individual - Orthodontia

	# Plans	% Plans
No deductible	175	96.7%
\$25	2	1.1%
\$50	4	2.2%
Greater than \$50	0	0.0%
Other	0	0.0%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

DHMO - Deductibles

Family - Orthodontia

	# Plans	% Plans
Per individual	2	1.1%
No deductible	175	96.7%
\$50	0	0.0%
\$75	1	0.6%
\$100	0	0.0%
\$150	3	1.7%
Other	0	0.0%

DHMO

Maximum Annual Benefit

	# Plans	% Plans
No maximum	164	88.2%
Less than \$1,000	3	1.6%
\$1,000 - \$1,499	3	1.6%
\$1,500	4	2.2%
Greater than \$1,500	12	6.5%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

DHMO - Maximum Lifetime Orthodontia

(Benefit Per Individual)

	<u># Plans</u>	<u>% Plans</u>
Not covered	8	4.4%
No maximum	145	79.7%
Less than \$500	0	0.0%
\$500	0	0.0%
\$501 - \$749	0	0.0%
\$750	2	1.1%
\$751 - \$999	0	0.0%
\$1,000	2	1.1%
\$1,001 - \$1,499	0	0.0%
\$1,500	9	4.9%
\$1,501 - \$1,999	4	2.2%
\$2,000	10	5.5%
Greater than \$2,000	2	1.1%

Indemnity / Silent PPO - Employee Coinsurance

Preventive

	<u># Plans</u>	<u>% Plans</u>
Not covered	2	0.3%
Less than 80%	6	0.8%
80%	16	2.0%
81% - 99%	12	1.5%
100%	756	95.5%

Basic

	<u># Plans</u>	<u>% Plans</u>
Not covered	8	1.0%
Less than 80%	93	11.8%
80%	595	75.8%
81% - 99%	49	6.2%
100%	40	5.1%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Indemnity / Silent PPO - Employee Coinsurance

Major

	# Plans	% Plans
Not Covered	47	6.0%
Less than 50%	15	1.9%
50%	535	68.2%
Greater than 50%	188	23.9%

Orthodontia

	# Plans	% Plans
Not covered	164	20.6%
Less than 50%	4	0.5%
50%	566	71.1%
Greater than 50%	62	7.8%

Indemnity / Silent PPO - Deductibles

Individual - Preventive

	# Plans	% Plans
No deductible	783	98.4%
Less than \$50	8	1.0%
\$50	5	0.6%
Greater than \$50	0	0.0%

Family - Preventive

	# Plans	% Plans
Per individual	3	0.4%
No deductible	783	98.4%
\$1-\$100	8	1.0%
Greater than \$100	2	0.3%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Indemnity / Silent PPO - Deductibles

Individual - Basic/Major

	# Plans	% Plans
No deductible	99	12.4%
\$25	103	12.9%
\$50	513	64.4%
\$75	33	4.1%
\$100	28	3.5%
Other	20	2.5%

Family - Basic/Major

	# Plans	% Plans
Per individual	88	11.1%
No deductible	99	12.4%
\$50	17	2.1%
\$75	72	9.0%
\$100	57	7.2%
\$150	401	50.4%
Greater than \$150	45	5.7%
Other	17	2.1%

Individual - Orthodontia

	# Plans	% Plans
No deductible	468	74.1%
\$25	20	3.2%
\$50	118	18.7%
Greater than \$50	24	3.8%
Other	2	0.3%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Indemnity / Silent PPO - Deductibles

Family - Orthodontia

	# Plans	% Plans
Per individual	38	6.0%
No deductible	468	74.1%
\$50	3	0.5%
\$75	15	2.4%
\$100	17	2.7%
\$150	73	11.6%
Other	18	2.8%

Indemnity / Silent PPO

Maximum Annual Benefit

	# Plans	% Plans
No maximum	15	1.9%
Less than \$1,000	44	5.5%
\$1,000 - \$1,499	164	20.6%
\$1,500	270	33.9%
Greater than \$1,500	303	38.1%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Dental Coverage

Indemnity / Silent PPO - Maximum Lifetime Orthodontia

(Benefit Per Individual)

	<u># Plans</u>	<u>% Plans</u>
Not covered	164	20.7%
No maximum	3	0.4%
Less than \$500	0	0.0%
\$500	1	0.1%
\$501 - \$749	0	0.0%
\$750	5	0.6%
\$751 - \$999	0	0.0%
\$1,000	101	12.7%
\$1,001 - \$1,499	16	2.0%
\$1,500	236	29.7%
\$1,501 - \$1,999	13	1.6%
\$2,000	156	19.6%
Greater than \$2,000	99	12.5%

Life Insurance

100% Employer Paid Life (Basic Life)

Basic Life Offered

	<u># Plans</u>	<u>% Plans</u>
Employee	788	100.0%
Spouse	76	9.6%
Dependent	77	9.8%

Employee Basic Life as a % of Pay

	<u># Plans</u>	<u>% Plans</u>
Less than 1.00 x pay	1	0.1%
1.00 x pay	328	42.3%
1.50 x pay	64	8.3%
2.00 x pay	308	39.7%
3.00 x pay	34	4.4%
Other	40	5.2%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Life Insurance

100% Employer Paid Life (Basic Life)

Employee Basic Life as a Flat Amount

	# Plans	% Plans
Less than \$5,000	3	2.5%
\$5,000	0	0.0%
\$5,001 - \$9,999	3	2.5%
\$10,000	11	9.2%
\$10,001 - \$49,999	43	35.8%
\$50,000	40	33.3%
Greater than \$50,000	20	16.7%

Employee Basic Life Maximum Benefit

	# Plans	% Plans
No maximum	83	10.8%
Less than \$50,000	0	0.0%
\$50,000	49	6.4%
\$50,001 - \$100,000	17	2.2%
\$100,001 - \$200,000	45	5.9%
\$200,001 - \$300,000	68	8.9%
\$300,001 - \$500,000	168	21.9%
\$500,001 - \$1,000,000	255	33.2%
Greater than \$1,000,000	83	10.8%

Basic AD&D

	# Plans	% Plans
Different from group term	112	11.5%
Same as group term	650	66.9%
No coverage	210	21.6%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Life Insurance

Basic AD&D

Basic AD&D as a % of Pay (Not Equal to Life)

	# Plans	% Plans
Less than 1.00 x pay	1	1.3%
1.00 x pay	30	39.5%
1.01 - 1.99 x pay	2	2.6%
2.00 x pay	24	31.6%
2.01 - 2.99 x pay	6	7.9%
3.00 x pay	9	11.8%
Greater than 3.00 x pay	4	5.3%

Basic AD&D Maximum (Not Equal to Life)

	# Plans	% Plans
Less than \$50,000	0	0.0%
\$50,000	2	2.6%
\$50,001 - \$249,999	10	13.2%
\$250,000	5	6.6%
\$250,001 - \$499,999	2	2.6%
\$500,000	11	14.5%
\$500,001 - \$999,999	5	6.6%
\$1,000,000	21	27.6%
Greater than \$1,000,000	9	11.8%
Unlimited	11	14.5%

Subsidized/Supplemental Life

Voluntary Life Offered

	# Plans	% Plans
Employee Life	471	94.8%
Spouse Life	478	96.2%
Dependent Life	493	99.2%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Life Insurance

Subsidized/Supplemental Life

Employee Maximum Coverage Offered as a % of Pay

	# Plans	% Plans
1.00 x pay	13	2.6%
1.50 x pay	5	1.0%
2.00 x pay	9	1.8%
3.00 x pay	38	7.6%
4.00 x pay	71	14.3%
5.00 x pay	200	40.2%
6.00 x pay	45	9.1%
Other	116	23.3%

Spouse Maximum Flat Amount

	# Plans	% Plans
Less than \$5,000	6	0.7%
\$5,000	3	0.4%
\$5,001 - \$9,999	1	0.1%
\$10,000	23	2.9%
\$10,001 - \$49,999	77	9.6%
\$50,000	82	10.2%
\$50,001 - \$99,999	4	0.5%
\$100,000	192	23.8%
Greater than \$100,000	418	51.9%

SAMPLE

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Life Insurance

Subsidized/Supplemental Life

Dependent Maximum Flat Amount

	<u># Plans</u>	<u>% Plans</u>
Less than \$2,000	0	0.0%
\$2,000	8	1.0%
\$2,001 - \$4,999	8	1.0%
\$5,000	45	5.4%
\$5,001 - \$9,999	9	1.1%
\$10,000	549	65.7%
\$10,001 - \$19,999	64	7.7%
\$20,000	96	11.5%
Greater than \$20,000	56	6.7%

Maximum AD&D as a % of pay (Not Equal to Life)

	<u># Plans</u>	<u>% Plans</u>
Less than 1.00 x pay	0	0.0%
1.00 - 2.99 x pay	3	2.6%
3.00 - 4.99 x pay	22	19.3%
5.00 x pay	15	13.2%
5.01 - 9.99 x pay	35	30.7%
10.00 x pay	37	32.5%
Greater than 10.00 x pay	2	1.8%

Flexible Spending Accounts

Plans Offered

	<u># Plans</u>	<u>% Plans</u>
Both Health and Dependent Care	781	96.3%
Dependent Care only	21	2.6%
Health Care only	9	1.1%

Benefits Prevalence Report

HEALTH/GROUP BENEFITS

Group 1

Life Insurance

Flexible Spending Accounts

Maximum Employee Contributions to Health Care FSA

Less than \$2,000

Plans % Plans

2 0.3%

\$2,000 - \$2,999

786 99.5%

\$3,000 - \$4,999

1 0.1%

Greater than \$4,999

1 0.1%

Maximum Employee Contributions to Dependent FSA

Plans % Plans

Less than \$5,000

5 0.6%

\$5,000 (IRS limit)

795 99.4%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Sick Pay

Plan Structure

Informal

Plans % Plans

87 9.1%

Formal

536 56.2%

Included with PTO

331 34.7%

Short Term Disability

Cost Sharing

100% employee paid

Plans % Plans

216 22.3%

Shared

23 2.4%

100% employer paid

729 75.3%

Waiting Period for Hospitalization

0 days

Plans % Plans

209 21.8%

1 - 4 days

16 1.7%

5 days

88 9.2%

6 days

2 0.2%

7 days

428 44.6%

8 - 9 days

9 0.9%

10 days

18 1.9%

11 - 29 days

147 15.3%

30 days

28 2.9%

Greater than 30 days

14 1.5%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Short Term Disability

Waiting Period for Accident

	# Plans	% Plans
0 days	197	20.5%
1 - 4 days	23	2.4%
5 days	91	9.5%
6 days	2	0.2%
7 days	432	45.0%
8 - 9 days	9	0.9%
10 days	18	1.9%
11 - 29 days	146	15.2%
30 days	28	2.9%
Greater than 30 days	14	1.5%

Waiting Period for Sickness

	# Plans	% Plans
0 days	121	12.6%
1 - 4 days	19	2.0%
5 days	96	10.0%
6 days	2	0.2%
7 days	500	52.1%
8 - 9 days	10	1.0%
10 days	18	1.9%
11 - 29 days	152	15.8%
30 days	28	2.9%
Greater than 30 days	14	1.5%

Long Term Disability

Cost Sharing

	# Plans	% Plans
100% employee paid	380	30.6%
Shared	63	5.1%
100% employer paid	799	64.3%

Benefits Prevalence Report

TIME LOSS

Group 1

Long Term Disability

Benefit Levels as a Fixed Percent of Pay (Excluding Buy-up or supplemental)

	<u># Plans</u>	<u>% Plans</u>
40.00%	31	3.3%
50.00%	161	17.1%
60.00%	624	66.1%
66.67%	67	7.1%
70.00%	14	1.5%
Other	47	5.0%

Maximum Monthly Benefit

	<u># Plans</u>	<u>% Plans</u>
Less than \$2,500	23	1.9%
\$2,500 - \$5,000	108	8.7%
\$5,001 - \$7,500	99	8.0%
\$7,501 - \$10,000	334	26.9%
\$10,001 - \$15,000	386	31.1%
Greater than \$15,000	207	16.7%
Unlimited	84	6.8%

Maximum Percentage All Sources

	<u># Plans</u>	<u>% Plans</u>
Less than 50%	35	2.8%
50%	168	13.6%
51% - 59%	1	0.1%
60%	728	58.9%
61% - 69%	235	19.0%
70%	54	4.4%
71% - 79%	11	0.9%
80%	0	0.0%
81% - 99%	1	0.1%
100%	3	0.2%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Long Term Disability

Period for Own Occupation

Years

	<u># Plans</u>	<u>% Plans</u>
0	5	0.4%
1	31	2.5%
2	766	61.2%
2.5	4	0.3%
3.0	20	1.6%
5.0 and greater	12	1.0%
Age 65	53	4.2%
Life	22	1.8%
Other	339	27.1%

Integration with Social Security

	<u># Plans</u>	<u>% Plans</u>
None	26	2.1%
Individual	184	14.9%
Family	1029	83.1%

Paid Leave Plans

Prevalence of PTO Policy

	<u># Plans</u>	<u>% Plans</u>
PTO plan	575	47.4%
Non-PTO plan	639	52.6%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

Non-PTO

Holidays

	# Plans	% Plans
None	0	0.0%
6 days	42	6.5%
7 days	32	5.0%
8 days	66	10.2%
9 days	115	17.8%
10 days	135	20.9%
11 days	73	11.3%
Greater than 11 days	155	24.0%
Other	27	4.2%

Personal Days

	# Plans	% Plans
None	358	62.4%
.1 - 1 day	23	4.0%
1.1 - 2 days	68	11.8%
2.1 - 3 days	67	11.7%
3.1 - 4 days	22	3.8%
4.1 - 5 days	28	4.9%
Greater than 5 days	8	1.4%

Vacation at Date of Hire

	# Plans	% Plans
None	143	22.5%
Less than 10 days	27	4.3%
10 - 14 days	226	35.6%
15 - 19 days	165	26.0%
20 - 24 days	64	10.1%
Greater than 24 days	10	1.6%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

Non-PTO

Vacation at 1 Year of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 10 days	18	2.8%
10 - 14 days	313	49.2%
15 - 19 days	213	33.5%
20 - 24 days	82	12.9%
Greater than 24 days	10	1.6%

Vacation at 5 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 10 days	1	0.2%
10 - 14 days	52	8.2%
15 - 19 days	398	62.6%
20 - 24 days	166	26.1%
Greater than 24 days	19	3.0%

Vacation at 10 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 10 days	1	0.2%
10 - 14 days	6	0.9%
15 - 19 days	184	28.9%
20 - 24 days	390	61.3%
Greater than 24 days	55	8.6%

Vacation at 15 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	46	7.2%
20 - 24 days	493	77.5%
25 - 29 days	87	13.7%
Greater than 29 days	10	1.6%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

Non-PTO

Vacation at 20 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	24	3.8%
20 - 24 days	347	54.6%
25 - 29 days	246	38.7%
Greater than 29 days	19	3.0%

Vacation at 25 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	24	3.8%
20 - 24 days	274	43.1%
25 - 29 days	306	48.1%
Greater than 29 days	32	5.0%

Vacation at 30 Years of Service

	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	24	3.8%
20 - 24 days	265	41.7%
25 - 29 days	278	43.7%
Greater than 29 days	69	10.8%

Carryover Allowed

	<u># Plans</u>	<u>% Plans</u>
Allowed	468	72.6%
Not allowed	159	24.7%
Not specified	18	2.8%

Maximum Carryover Allowed

	<u># Plans</u>	<u>% Plans</u>
1-5 days	106	23.7%
6-10 days	47	10.5%
11-20 days	36	8.0%
21-40 days	147	32.8%
Greater than 40 days	112	25.0%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

PTO		# Plans	% Plans
<u>Holidays</u>			
None		0	0.0%
6 days		49	8.5%
7 days		38	6.6%
8 days		82	14.3%
9 days		91	15.8%
10 days		84	14.6%
11 days		31	5.4%
Greater than 11 days		43	7.5%
Other		157	27.3%
<u>Personal Days</u>			
None		66	82.5%
.1 - 1 day		1	1.2%
1.1 - 2 days		0	0.0%
2.1 - 3 days		2	2.5%
3.1 - 4 days		2	2.5%
4.1 - 5 days		2	2.5%
Greater than 5 days		7	8.8%
<u>PTO at Date of Hire</u>			
None		78	14.0%
Less than 10 days		11	2.0%
10 - 14 days		60	10.8%
15 - 19 days		161	28.9%
20 - 24 days		148	26.5%
Greater than 24 days		100	17.9%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

PTO		# Plans	% Plans
<u>PTO at 1 Year of Service</u>			
Less than 10 days		8	1.4%
10-14 days		60	10.8%
15-19 days		187	33.6%
20-24 days		175	31.5%
Greater than 24 days		126	22.7%
<u>PTO at 5 Years of Service</u>			
Less than 10 days		1	0.2%
10 - 14 days		11	2.0%
15 - 19 days		80	14.4%
20 - 24 days		226	40.6%
Greater than 24 days		238	42.8%
<u>PTO at 10 Years of Service</u>			
Less than 10 days		1	0.2%
10 - 14 days		0	0.0%
15 - 19 days		36	6.5%
20 - 24 days		133	24.0%
Greater than 24 days		385	69.4%
<u>PTO at 15 Years of Service</u>			
Less than 20 days		12	2.2%
20 - 24 days		90	16.2%
25 - 29 days		213	38.4%
Greater than 29 days		240	43.2%

SAMPLE

Benefits Prevalence Report

TIME LOSS

Group 1

Paid Leave Plans

PTO

<u>PTO at 20 Years of Service</u>	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	10	1.8%
20 - 24 days	64	11.5%
25 - 29 days	176	31.7%
Greater than 29 days	305	55.0%
<u>PTO at 25 Years of Service</u>	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	10	1.8%
20 - 24 days	56	10.1%
25 - 29 days	143	25.8%
Greater than 29 days	346	62.3%
<u>PTO at 30 Years of Service</u>	<u># Plans</u>	<u>% Plans</u>
Less than 20 days	10	1.8%
20 - 24 days	56	10.1%
25 - 29 days	138	24.9%
Greater than 29 days	351	63.2%
<u>Carryover Allowed</u>	<u># Plans</u>	<u>% Plans</u>
Allowed	453	78.8%
Not allowed	77	13.4%
Not specified	45	7.8%
<u>Maximum Carryover Allowed</u>	<u># Plans</u>	<u>% Plans</u>
1 - 5 days	76	17.3%
6 - 10 days	33	7.5%
11 - 20 days	22	5.0%
21 - 40 days	151	34.3%
Greater than 40 days	158	35.9%

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Benefit Plans

<u>Type of Plan</u>	<u># Plans</u>	<u>% Plans</u>
Final Average	152	70.7%
Career Average	2	0.9%
Career Average with upgrade	2	0.9%
Cash Balance	56	26.0%
Service Credit	0	0.0%
Retirement Equity	3	1.4%

<u>Eligibility</u>	<u># Plans</u>	<u>% Plans</u>
Immediate coverage	115	53.5%
Age 21 with 1 year service	30	14.0%
Age 21	3	1.4%
1 year service	47	21.9%
Less than age 21	6	2.8%
Other	14	6.5%

Final Average Plans

<u>Type of Integration</u>	<u># Plans</u>	<u>% Plans</u>
PIA offset	1	0.7%
Covered compensation offset	0	0.0%
Covered compensation excess	8	5.3%
Other integrated	0	0.0%
Not integrated	143	94.1%

SAMPLE

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Benefit Plans

Final Average Plans

<u>Maximum Years of Credited Service</u>	<u># Plans</u>	<u>% Plans</u>
Less than 25	0	0.0%
25	1	0.7%
26-29	0	0.0%
30	9	6.1%
31-34	1	0.7%
35	4	2.7%
36-39	0	0.0%
40	10	6.8%
Greater than 40	0	0.0%
Unlimited	123	83.1%

<u>Averaging Period</u>	<u># Plans</u>	<u>% Plans</u>
Less than 3 years / 36 months	3	2.0%
3 years / 36 months	44	28.9%
5 years / 60 months	82	53.9%
10 years / 120 months	0	0.0%
Other	23	15.1%

<u>Averaging Detail - 5 Year/60 Month</u>	<u># Plans</u>	<u>% Plans</u>
High 5/60 non-consecutive in last 10/120	24	29.3%
High 5/60 consecutive in last 10/120	7	8.5%
High 5/60 consecutive	20	24.4%
Last 5/60	0	0.0%
Other	31	37.8%

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Benefit Plans

Final Average Plans

Averaging Detail - 3 Year/36 Month

	<u># Plans</u>	<u>% Plans</u>
High 3/36 non-consecutive in last 10/120	1	2.3%
High 3/36 consecutive in last 10/120	3	6.8%
High 3/36 consecutive	31	70.5%
Last 3/36	4	9.1%
Other	5	11.4%

Vesting Schedule

	<u># Plans</u>	<u>% Plans</u>
Immediate	2	1.3%
5 year cliff	101	66.4%
5 year graded	0	0.0%
Other	49	32.2%

Earliest Age For Unreduced Benefit

	<u># Plans</u>	<u>% Plans</u>
Age 55	0	0.0%
Age 60	14	9.2%
Age 62	26	17.1%
Age 65	90	59.2%
Unknown	1	0.7%
Other	21	13.8%

Cost of Living Adjustments

	<u># Plans</u>	<u>% Plans</u>
None	67	44.1%
Automatic	65	42.8%
Ad - hoc	20	13.2%

Lump Sum Payment Options

	<u># Plans</u>	<u>% Plans</u>
Limited	21	10.9%
Unlimited	79	40.9%
Not allowed	93	48.2%

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Benefit Plans

Cash Balance Plans

Cost of Living Adjustment

	# Plans	% Plans
None	53	94.6%
Automatic	3	5.4%
Ad-hoc	0	0.0%

Vesting Schedule

	# Plans	% Plans
Immediate	1	1.8%
5 year cliff	11	19.6%
5 year graded	0	0.0%
Other	44	78.6%

Investment Credit Rate

	# Plans	% Plans
Fixed rate	14	25.9%
Variable rate	40	74.1%

Variable Rate Basis

	# Plans	% Plans
3 month T-Bill	0	0.0%
1 year T-Bill	0	0.0%
1 year Treasury	0	0.0%
5 year Treasury	5	12.5%
10 year Treasury	9	22.5%
30 year Treasury	16	40.0%
Other	10	25.0%

SAMPLE

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Contribution Plans

Types of Plans

	# Plans	% Plans
403b	189	17.4%
401(k)	667	61.2%
Profit Sharing	5	0.5%
Stock Purchase	117	10.7%
ESOP	6	0.6%
LESOP	0	0.0%
Money Purchase	53	4.9%
Other	52	4.8%

Vesting Schedule

	# Plans	% Plans
Immediate	356	48.2%
3 year	133	18.0%
5 year graded	90	12.2%
5 year cliff	10	1.4%
7 year graded	0	0.0%
Other	149	20.2%

Hardship Withdrawals

	# Plans	% Plans
Not allowed	114	13.5%

Hardship Withdrawals

Allowed

	# Plans	% Plans
403(b)	147	17.4%
401(k)	556	65.6%
Profit Sharing	1	0.1%
Stock Purchase	0	0.0%
ESOP/LESOP	0	0.0%
Money Purchase	6	0.7%
Other	23	2.7%

SAMPLE

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Contribution Plans

401(k) Plans

<u>Percentage of Pay Matched (One Fixed Match Rate)</u>	<u># Plans</u>	<u>% Plans</u>
Less than 6%	178	39.7%
6.00%	211	47.1%
Greater than 6.00%	59	13.2%

<u>Employer Matching Rate (One Fixed Match Rate)</u>	<u># Plans</u>	<u>% Plans</u>
Less than 50.00%	15	3.4%
50.00%	126	28.2%
50.01%-99.99%	37	8.3%
100.00%	253	56.6%
Greater than 100.00%	16	3.6%

<u>Employer Investment Options</u>	<u># Plans</u>	<u>% Plans</u>
1 fund	10	5.1%
2 - 5 funds	0	0.0%
6 - 10 funds	9	4.6%
11 - 15 funds	32	16.3%
Greater than 15 funds	145	74.0%

<u>Loans Allowed for 401(k) or 403(b)</u>	<u># Plans</u>	<u>% Plans</u>
Loans are allowed	748	93.4%
Loans are not allowed	53	6.6%

403(b) Plans

<u>Percentage of Pay Matched (One Fixed Match Rate)</u>	<u># Plans</u>	<u>% Plans</u>
Less than 6%	58	65.9%
6.00%	24	27.3%
Greater than 6.00%	6	6.8%

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Defined Contribution Plans

403(b) Plans

Employer Matching Rate (One Fixed Match Rate)

	<u># Plans</u>	<u>% Plans</u>
Less than 50.00%	3	3.5%
50.00%	39	45.9%
50.01%-99.99%	3	3.5%
100.00%	31	36.5%
Greater than 100.00%	9	10.6%

Employer Investment Options

	<u># Plans</u>	<u>% Plans</u>
1 fund	1	4.3%
2 - 5 funds	10	43.5%
6 - 10 funds	4	17.4%
11 - 15 funds	4	17.4%
Greater than 15 funds	4	17.4%

Stock Purchase

Market Value Determination Method

	<u># Plans</u>	<u>% Plans</u>
Lower beginning/end of purchase period	6	5.1%
Lower beginning/end of offering period	18	15.4%
Price at end of purchase period	38	32.5%
Avg. price during purchase period	16	13.7%
Lower avg./end of purchase period	1	0.9%
Price at beginning of purchase period	23	19.7%
Other	15	12.8%

Employer Contribution Type

	<u># Plans</u>	<u>% Plans</u>
Discount	89	82.4%
Match	19	17.6%

Benefits Prevalence Report

RETIREMENT/SAVINGS

Group 1

Stock Purchase

Employer Discount

	# Plans	% Plans
0%	9	10.1%
5%	15	16.9%
10%	9	10.1%
15%	51	57.3%
Other	5	5.6%

Employee Maximum Contribution Percentage

	# Plans	% Plans
0%	0	0.0%
1 - 9%	2	1.8%
10%	46	41.8%
11 - 14%	0	0.0%
15%	18	16.4%
Greater than 15%	14	12.7%
Unlimited	30	27.3%

SAMPLE

Benefits Prevalence Report

WORK LIFE BENEFITS

Group 1

Benefits Offered

Work Flexibility

	<u># Orgs</u>	<u>% Orgs</u>
Flextime	434	65.7%
Free/Subsidized Parking	533	77.1%
Telecommuting	402	60.8%
Satellite Workplace	135	21.4%
Work at Home	342	53.1%
Business Casual	560	87.2%
Job Sharing	116	18.2%

Wellness/Fitness

	<u># Orgs</u>	<u>% Orgs</u>
Subsidized Eating Facility	218	33.3%
Wellness Program	643	84.6%
Onsite Fitness Facility	386	55.1%
Paid/Subsidized Offsite Fitness	265	38.8%

Family Assistance

	<u># Orgs</u>	<u>% Orgs</u>
Funeral Leave	701	95.2%
College Scholarships	205	30.8%
Employee Assistance Plan	762	97.6%
Child/Elder Care	352	51.6%
Lactation Rooms	590	89.3%
Adoption Benefits	364	52.9%
Onsite Child Care	100	14.9%

Financial Assistance

	<u># Orgs</u>	<u>% Orgs</u>
Discount Purchasing	527	74.8%
Legal Counseling	463	65.7%
Financial Planning Assistance	436	64.6%
Gambling Addiction Counseling	241	37.9%

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