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Payment of Employee Health Care Expenses Report August 20, 2020

Prepared for the:

Senate Education, Health, and Environmental Affairs Committee House Health and Government Operations Committee Pursuant to Chapter 687 (SB 433), 2019 Laws of Maryland

The 2019 General Assembly required the Board of Public Works to collect specific information concerning healthcare coverage provided by contractors and sub-contractors bidding on construction-related State projects for a period of three years beginning from July 1, 2019, and to annually report the information collected. The Board of Public Works has collected the information for Fiscal Year 2020 and consolidated it into this *Payment of Employee Health Care Expenses Report*.

Information Collection

To collect the relevant data, the Board of Public Works notified all State procurement units authorized to procure construction contracts to collect additional information from bidders on construction-related competitive-sealed-bid procurements. The agencies were provided a series of questions in a downloadable form to use for covered procurements having bids due July 1, 2019 through June 30, 2022. This report covers information collected in Fiscal Year 2020 – July 1, 2019 through June 30, 2020.

Agencies Providing Information

The agencies authorized to procure construction contracts that provided responses in Fiscal Year 2020 included:

The Department of General Services The Department of Transportation, including its various units The Department of Public Safety and Correctional Services St. Mary's College

¹State Funded Construction Projects - Payment of Employee Health Care Expenses; Ch. 687, Laws of 2019

Survey Questions/Survey Responses

The agencies provided a questionnaire that each bidder and its proposed subcontractors had to complete when bidding on construction projects during the period of July 1, 2019 through June 30, 2020. More than 3,300 individual responses were collected and tabulated.

The survey questions, derived directly from the legislation, are restated below with a summary of the responses received. The complete survey showing each response follows.

- Does this firm provide employee health care coverage on projects that require a prevailing wage?
 - · Most respondents (79%) provide employee health care coverage on prevailing-wage projects.
- For the year ending on the bid submission date:

What percentage of total wages were employer contributions to Social Security?

• The majority of respondents stated that their percentage of employer Social Security contributions from total wages was approximately 6.2%.

What was the total amount spent on employee healthcare?

- The total amount spent on employee healthcare varied significantly among respondents, from tens of thousands to millions of dollars.
- What is the percentage of total health insurance coverage costs paid by the insurance company (versus the employee)?
 - The percentage of total health insurance coverage costs paid by the insurance company varied significantly among respondents.
- What is the type and scope of health insurance coverage?
 - · Respondents reported a variety of health insurance offerings, including PPO and HMO plans with and without dental and vision benefits, prescription drug plans, health savings accounts, and other types of coverage.
- What is the average percentage of the monthly insurance premium paid by: Employer?
 - The average percentage of employer-paid premium varied by respondent; more often the employer paid a higher percentage than its employees paid.

Employees?

- The average percentage of employee-paid premium varied by respondent; more often employees paid a lower percentage than their employer paid.
- What is the average per employee deductible for each health care plan offered?
 - The average employee deductible for each health care plan offered varied by respondent; most deductibles averaged from \$1,000 to \$3,000 depending on the type of health plan and coverage.

1	Bid	1. Health Care Coverage	2.1 Total employer contribution to SS	2.2 \$\$ spent on employee healthcare	3.1 % insurance co. coverage	3.2 Insurance type & scope	3.3 Employer paid ins. Premium	4.1 Employee paid ins. Premium	4.2 Employee deductible / plan
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2 Y 6.20% 0 1 1% HMO 65% \$35% \$1,000)waar and n/a	1	Y	6.20%		Union	Union	n/a	n/a	n/a
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4 Unknown Un				_					
S									
6 Y 7.65% 0 100% decions (offste rural) 7.75% 25% \$1,000.00 7 Y 6.20% \$12,350.00 Medical, Vision, Dental 33% 66% \$110.00 8 N 0.00% \$0.00 0% n/a 0% % % % \$10.00 % \$0.00 \$0.00 % \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>									
7				\$658,583.0					
8					100%	()			
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10				¥					
11				•					
12									
13									+ /
14	13	N	6.20%	n/a	n/a	n/a	n/a	n/a	n/a
15									
16									70.00
17				Supplier		•			
18				-					
19				\$37.404.11					
20									7 /
21				' '		· · · · · · · · · · · · · · · · · · ·			. ,
22									
24		N		-		n/a			
25	23	N	6.20%	\$75,970.00	80%		50%	50%	\$1,500.00
25	24	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	25		6.00%	\$33,943.54	50%		50%	50%	\$1,500.00
28				-					
28	27	N	6.00%	-	n/a		0%	100%	n/a
29 N 6.00% \$10,222.59 80% Pinary Advantage 1000 Maryland - Optimum Choice OCI Premier - Plan BGXI 50% 50% \$1,000.00	20		6.009/		1000/	1	000/	100/	00.00
NA	-			-		OCI HMO Gold Primary Advantage 1000 Maryland - Optimum Choice OCI Premier -			·
N									7 /
32									
33									
33 Y 3.00% 7 80/20.% Health & Dental 90% 10% \$2,000.00 34 Union 6.20% \$133,689.0 60% Health & Dental 90% 40% \$1,000.00 34 Union 6.20% 0 60% Health & Dental 60% 40% \$1,000.00 4 Proportion 40% \$1,706,414. Proportion Average (varies (varies (varies (varies (varies (varies 3500/7000; proportion)))) \$500/1000 in petwork (varies (varies (varies 3500/7000; proportion)) \$500/1000 in petwork (varies (varies 3500/7000; proportion) \$500/1000 in petwork (varies (varies (varies 3500/7000; proportion)) \$500/1000 in petwork (varies (varies 3500/7000; proportion) \$500/1000 in petwork (varies 3500/7000; proportion) \$500/1000 in petwork (varies (varies 3500/7000; proportion) \$500/1000 in petwork (varies (varies 3500/7000; proportion) \$500/1000 in petwork (varies (varies (varies (varies (varies (varies 5700)) \$500/1000 in petwork (varies (varies (varies proportion)) \$500/1000 in petwork (varies (varies proportion) \$500/1000 in petwork (varies (varies proportion) \$500/1000 in petwork (varies proportion) \$1,500.00 \$			12.0070	\$121.679.2	070	174	070	070	ψο.σσ
Note	33		3.00%	7	80/20.%	Health & Dental	90%	10%	\$2,000.00
HDHP Essential Plus					9671			45	
HDHP Essential Plus PPO; HDHP Essential Plus PPO; HDHP Essential PPO; and Traditional PPO; to 91%)	34	Union	6.20%	0	60%	Health & Dental			\$1,000.00
36 Y 6.00% \$1,258,842. 69 100% after deductible High Deductible Plan 100% 0% \$2,500.00 37 Y 5.00% \$15,000.00 25% Veteran 60% 40% \$50.00 38 N 0.00% \$0.00 0% 0 0% \$0.00 39 Y 6.00% 2 242726% Health, Vision, Dental 88% 12% \$2,250.00 40 Y 8.00% \$41,230.93 100% Medical and Dental 75% 25% \$0.00 41 N 6.20% \$75,970.00 80% HMO 50% 50% \$1,500.00 42 N 6.00% \$33,943.54 50% HMO 50% 50% \$1,500.00 43 N N/A N/A N/A N/A N/A N/A 44 Y % \$78,546.21 50% HMO 50% 50% \$1,500.00 45 Y 6.00% <th>35</th> <th>Y</th> <th>0.00%</th> <th></th> <th>n/a</th> <th>PPO; HDHP Essential PPO; and Traditional</th> <th>66% (varies from 57%</th> <th>34% (Varies from 9 to</th> <th>3500/7000; 500/1000 in</th>	35	Y	0.00%		n/a	PPO; HDHP Essential PPO; and Traditional	66% (varies from 57%	34% (Varies from 9 to	3500/7000; 500/1000 in
36 Y 6.00% 69 deductible Plan 100% 0% \$2,500.00 37 Y 5.00% \$15,000.00 25% Veteran 60% 40% \$50.00 38 N 0.00% \$0.00 0% 0 0% \$0.00 39 Y 6.00% 2 242726% Health, Vision, Dental 88% 12% \$2,250.00 40 Y 8.00% \$41,230.93 100% Medical and Dental 75% 25% \$0.00 CareFirst BlueChoice HMO 50% 50% \$1,500.00 41 N 6.20% \$75,970.00 80% HMO 50% 50% \$1,500.00 42 N 6.00% \$33,943.54 50% HMO 50% 50% \$1,500.00 43 N N/A N/A N/A N/A N/A N/A 44 Y % \$78,546.21 50% HMO 50% 50%		<u>'</u>	3.5570				0 1 /0)	10,0)	
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39 Y 6.00% 2 242726% Health, Vision, Dental 88% 12% \$2,250.00 40 Y 8.00% \$41,230.93 100% Medical and Dental 75% 25% \$0.00 41 N 6.20% \$75,970.00 80% HMO 50% 50% \$1,500.00 42 N 6.00% \$33,943.54 50% HMO 50% 50% \$1,500.00 43 N N/A S00.00 \$1,500.00 \$50% \$50% \$1,500.00 \$50% \$500.00 44 Y % \$78,546.21 50% HMO 50% 50% \$1,500.00 45 Y 6.00% \$46,277.58 90% Kaiser Permanente 50% 50% \$500.00									
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42 N 6.00% \$33,943.54 50% HMO 50% 50% \$1,500.00 43 N N/A	41	N	6.20%	\$75,970.00	80%	HMO	50%	50%	\$1,500.00
43 N N/A	42	N	6.00%	\$33.943.54	50%		50%	50%	\$1,500.00
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45 Y 6.00% \$46,277.58 90% Kaiser Permanente 50% 50% \$500.00	44			\$78,546.21		HMO			\$1,500.00
46 N N/A N/A N/A N/A N/A N/A				\$46,277.58				50%	\$500.00
	46	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

		ĺ	\$232,562.7	I	1		I	\$0.00 in
47	Υ	6.67%	9	N.A.	Aetna-Open Access	71%	29%	Network
					Carefirst BlueChoice			4. 5 00 00
48	N Y	5.00%	\$33,943.54	50%	HMO HMO	50%	50%	\$1,500.00
49	Y	6.00%	\$26,721.22	Ranges/Different	Medical-HMO	30%	70%	\$500.00
					BASIC \$50			
					PRIMARY \$50			
					SPECIALIST THEN			
					40%			
					HMO GOLD \$25 PRIMARY \$35			
					SPECIALIST THEN			
					20%			
					HMO			
					PLATINUM \$30 PRIMARY \$40			
50	Y	100.00%	\$46,277.58	90%	SPECIALIST THEN 0%	50%	50%	\$500.00
51	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
					Carefirst BlueChoice			
52	N	6.00%	\$33,943.54	50%	HMO	50%	50%	\$1,500.00
53	N	n/a	n/a	n/a	n/a Medical-HMO	n/a	n/a	n/a
					Basic \$50			
					Primary \$50			
					Specialist then 40%			
					HMO Gold \$25			
					Primary \$35 Specialist then 20%			
					HMO Platinum \$30			
			\$466,277.5		Primary \$40			
54	Y	100.00%	8	90%	Specialist then 0%	50%	50%	\$500.00
					Medical, Rx, Dental, Vision, Health Savings			Health Choice Plus:
					Account, Flexible			Single \$1,750,
					Spending Accounts,			Family
					Employer Paid Hospital			\$3,500,
					Indemnity, Critical Illness and Accident			Health Choice:
					Benefits (for those			Single \$2,600,
55	Υ	6.00%	73.6 Million	80%	enrolled in the plan	85%	15%	Family \$5,000
56	N	A b out 6 20/	To Be	Variable	MEC Plan	10000%	0%	\$2,000.00
57	N	About 6.2% 25.00%	Determined \$-	0%	- IVIEC FIAIT	-	- 0%	\$2,000.00
58	N	0.00%	\$-	0%	0	0%	0%	\$0.00
59	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
60	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
61	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
62 63	N N	6.00% 6.00%	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
64	Yes	25.00%	\$12,567.84	0%	United Health Care Plan	10%	10%	\$1,500.00
			\$124,984.0					
65	yes	6.40%	0	65%	Full	65%	35%	\$126.50/wk
66 67	no Y	0.00% 6.20%	\$0.00 \$17,130.00	0% 80%	0 Health, Vision, Dental	0% 50%	0% 50%	\$0.00 \$2,000.00
07	Ť	6.20%	Medical:	80%	Health, vision, Dental	50%	50%	\$2,000.00
			total					
			Premium:					
			\$369,993			Madiaal	Madiaal	Aetna Select
			EE Share: \$151,730			Medical: 59%	Medical: 41%	2000 (HMO) (Ind/Fam):
			Guardrails			Dental:	Dental:	\$2,000 /
			Share:		Aetna 2 HMO & 1 POS	0% vision:	100%	\$4,000 Aetna
			\$218,263	E	HRA Funding	0% Basic	Vision:	Select 1500
			Guardrails HRA	For a best estimate we have	(Ind/Fam): \$1500/\$3,000 Guardian	Life/AD&D: 100%	100% Basic	(HMO) (Ind/Fam):
			Spend:	provided the	Dental PPO CareFirst	STD:	Life/AD&D:	\$1,500 /
			\$48,240	Actuarial Value of	Vision Basic Life/Ad&D:	100%	0% STD:	\$3,000 Aetna
				each plan: Aetna	1 x annual salary up to	LTD:	0% LTD:	ChoicePOS II
			All Benefits:	Select 2000	\$50,000 STD: 60% up	100%	0%	2000
			Total: \$494,371	(HMO): 88.85% Aetna Choice POS	to \$1,000 LTD: 60% up to \$6,000 Voluntary	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
68	Υ	8.00%	EE Share:	II 2000: 87.75%	Life/AD&D	0%	100%	\$4,000
			•	•		•	•	

96	Y	6.00%	\$1,126,781. 00	provided by various labor unions, each union has its own				
95	Yes through the Union	6.00%	Approximat ely \$1.3 million	80% Insurance is	PPO	100%	0%	\$750.00
94	Yes	6.20%	\$305,206.0 1	100% after deductible	Carefirst HMO Open Access	50%	50%	Family \$5,000 Individual \$2,500
93	Yes	SS - 6.20% MC - 1.45% Total - 7.65%	\$10,039.66 from August	10%	Health, Dental, Vision	10%	90%	\$85 per day Pitt also pays 100% of Life & Disability Ins.
92	Yes	6.00%	1	100%	UNION	100%	0%	\$150.00
91	No	6.20%	\$0.00 \$774,799.9	n/a	n/a	0%	0%	\$0.00
90	N	20.00%	\$0.00	n/a	0	n/a	n/a	n/a
89	Yes n/a	8.00% n/a	n/a	97%/3% n/a	n/a	n/a	25% n/a	n/a
88		8.00%	\$250,000.0 0	97%/3%	Medical	75%	25%	\$10.000.00
86 87	Y	8.00%	\$299,490 \$109,612.0 0	II 2000: 87.75% 70%	Life/AD&D Fully Insured HMO	0% 35%	100% 65%	\$4,000 \$3,650.00
96	v	8 OO%	Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/Ad&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	0% vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			Medical: total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA		A-1 0 UNO 0 4 DOS	Medical: 59% Dental:	Medical: 41% Dental: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 /
85	Y	6.20%	\$17,130.00	80%	Health, Vision, Dental	50%	50%	\$2,000.00
83 84	Exempt Exempt	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
82	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
81	n/a	n/a	n/a	n/a n/a	n/a	n/a	n/a	ავ,000.00 n/a
79 80	Y	6.00%	\$100,568.6 5 \$47,896.43	75% n/a	health, dental, life and vision HMO Referral HAS/HRA	75% 60%	25% 40%	\$1,000.00 \$3,000.00
77	n/a Y	n/a 6.00%	n/a \$264,613.1 5	n/a n/a	n/a Cigna, Open Access Plus	n/a 60%	n/a 40%	n/a \$2,000.00
76	Y	7.00%	\$74,485.41	n/a	Care First Blue Choice / HMO HAS/HRA Silver 2000	100%	0%	\$2,000.00
74 75	n/a Y	n/a 6.00%	n/a \$40,206.10	n/a 40%	n/a Care First Blue Choice	n/a 40%	n/a 60%	n/a \$2,000.00
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
71 72	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
70	Yes	6.00%	\$89,574.24	80%	Med/Dent/Vis	50%	50%	\$1,000.00
69	Y		\$109,612.0 0	70%	Fully Insured HMO	35%	65%	\$3,650.00
			\$194,881 Guardrails Share: \$299,490					

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				administrator and guidelines				
97	N	6%		galaoiii100				
				Insurance is				
				provided by				
				various labor				
				unions, each union				
			\$359,102.0	has its own administrator and				
98	N	6%	0	quidelines				
	.,	370	\$4,300,000.	Insurance is				
99	Y	6%	00	company paid	Carefirst BCBS	100%	0%	\$0.00
				Insurance is				
				provided by				
				various labor				
				unions, each union has its own				
				administrator and				
100	N	6.00%		guidelines				
				Insurance is				
101	Y	6.00%	\$53,867.00	company paid	MCA Administrators	100%	0%	\$0.00
400		7.000/	\$145,014.7	,	1104/1140 001 0	000/	200/	# 4 400 00
102	Y	7.00% 10.00%	9 \$0.00	n/a	HSA/HMO GOLD Health. Dental & Vision	80%	20%	\$1,400.00 \$1,500.00
103 104	No No	10.00%	\$0.00	n/a 0%	Health, Dental & Vision 0	0% 30%	100% 0%	\$1,500.00 \$0.00
104	140	Per State	ψ0.00	070	<u> </u>	30 /0	0 /0	ψυ.υυ
105	No	Rates	n/a	n/a	n/a	n/a	n/a	n/a
		Per State						
106	No	Rates	n/a	n/a	n/a	n/a	n/a	n/a
107	Y	6.00%	\$37,404.11	72%	Carefirst Bluechoice	72%	28%	\$1,500.00
400	V	7.000/	\$240,000.0	/	LIMO	500/	F00/	¢4 000 00
108 109	Y N	7.00% 0.00%	0 \$0.00	n/a 0%	HMO n/a	50% 0%	50% 100%	\$1,000.00 n/a
110	N	6.00%	\$0.00	n/a	none	0%	100%	n/a
111	N	6.00%	\$0.00	n/a	none	0%	100%	n/a
			\$405,000.0					
112	Yes	7.70%	0	n/a	Medical/Vision	50%	50%	\$1,500.00
113	No	15.00%	\$0.00	0%	0	30%	0%	\$0.00
114	N	8.00%	\$0.00	0%	n/a	0%	0%	n/a
115	Y	6.00%	\$1,392,350. 00	77%	Self-funded Medial & RX	77%	23%	a \$500 - B \$2000
113	'	0.0076	\$200,000.0	1170	IXX	1170	2370	Ψ2000
116	Y	8.00%	0	90%	PPO	10000%	0%	\$10.00
			\$174,869.7					\$3000/Individu
117	Υ	6.00%	7	n/a	HMO Carefirst	50%	50%	al
118	Y	6.00%	n/a	n/a	per union contract	n/a	100%	n/a
119	.,	6.00%	\$348,369.0 0	65% by plan 35% by employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750.00
113	У	0.00 /6	\$1,675,000.	33 % by employee	S, Faili	40 /6	00 /6	\$1,730.00
120	У	7.65%	00	n/a	Medical/Rx	55%	45%	\$625.00
			\$246,282.0					
121	у	8.00%	0	80%	PPO Comp.	35%	65%	\$25.00
122	У	7.65%	\$31,362.00	80%	Major Medical	50%	50%	\$5,000.00
123	n	7.65%	\$0.00	0%	n/a n/a	0%	0%	\$0.00
124	n	7.65%	\$0.00	0%	Self-funded Benefit	0%	0%	\$0.00
			\$315,418.0		Trust			
125	Yes	6.20%	4	80%	Plan Type: PPO	100%	0%	\$300.00
			<u> </u>			100% EE	\$0 EE	
400		0.000/	\$3,000,000.	000/	0-16 1 1/01	50%	50%	\$0 if in
126	Yes	6.00%	00 \$1,000,000	80%	Self Insured/Cigna	Dependent	Dependent	Network
127	Yes	6.20%	\$1,900,000. 00	99%	BCBS PPO	100%	0%	\$600.00
128	EXEMPT	0.2070	- 00	3370	2020110	10070	0 /0	ψοσο.σο
129	No	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
			\$520,000.0					
130	yes	6.00%	0	100%	Full	100%	0%	\$400.00
404		0.0007	\$325,359.0	201	LIMO /LIDLID /DOC	000/	000/	\$500/\$1500/\$
131	yes	6.20%	0	0%	HMO/HDHP/POS	80% N/A	20%	500 N/A
132 133	no n/a	6.20% N/A	n/a N/A	n/a n/a	n/a N/A	N/A N/A	N/A N/A	N/A N/A
133	II/a	IN/A	\$1,126,880.	II/a	IN/ <i>F</i> 1	IN/A	IN/A	Premium
134	Yes	6.29%	00	0%	Medical/Dental/Vision	80%	20%	Plan:
							-	

								\$1000/employ ee
								\$2000/family Standard Plan:
								\$2000/employ ee
								\$4000/family
								Dental: \$50/employee \$150/family
135	n	n/a	n/a	n/a	Union	n/a	n/a	n/a
136	у	8.00%		80%	Union	10000%	0%	\$500.00
137	n	n/a	n/a	n/a	n/a	N/A	N/A	N/A
138	у	6.00%	\$90,300.00	93%	PPO Med/Den/Vis	93%	7%	240/person; 480/fam
			\$145,450.3					
139	У	8.00%	7	50%	Heath Vision	50%	50%	50%
140	У	5.00%	\$34,691.99	80%	UHC PCP	100%	0%	2000.00%
444		different per	per union			a atal contan	per union	
141	У	union	contract \$902,037.7	per union	per various union	paid union	contract	per union
142	V	6.00%	\$902,037.7 4	93%	Major Medical	55%	45%	300.00%
143	V	100.00%	N/A	100%	Union	0%	100%	25.00%
144	n	N/A	N/A	n/a	n/a	N/A	n/a	n/a
145	n	n/a	N/A	N/A	N/A	N/A	N/A	N/A
		.,,	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,		1471	1471
146	Y	6%	0	35% by Émployee	Fam	40%	60%	\$1,750
147	Υ	6%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
			\$999,080.0					
148	Y	6%	0 \$1,675,000.	82%	Comprehensive	75%	25%	\$1,500
149	Y	7.65%	00 1. Gold	N/A	Medical/Rx	55%	45%	\$625
			a. Physician Visit - \$25 co-pay, then 100% b. Specialist/U rgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,00 0 (Individual/ Family) Deductible d. 90% Coinsuranc e after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b.					
150	Y	\$ 924,700.00	Specialist/U rgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,0 00 (Individual/ Family)	PPO Medical & Prescription	75%	25%	150000%	

177	Y	2.5%	\$2,700,000. 00	80.0%	PPO	80%	20%	\$4,000
	· · · · · · · · · · · · · · · · · · ·	0.070		~, =p.	i wiii	10 /0	55,0	ψ·,.ου
176	Y	6.0%	\$348,369.0 0	65% By Plan 35% by Emp.	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
175	Υ	6.0%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,000/Induvi dual
174	Y	8.0%	\$200,000.0 0	90.0%	PPO	100%	0%	10%
173	Y	6.2%	\$417,009.8 3	Self Insured Co.	Medial, Vison Dental Prescription	8000%	2000%	7.19, Silver 6.69, Bronze 4.12
172	Y	.062%	Month	100.0%	POS Plan	100%	0%	\$2,500 IBC Gold
171	Y	6.2%	3 \$47,830.72/	56.0%	Comprehensive	56%	44%	\$3,902
170	Y	91.0%	9 \$815,880.9	Varies	Advantage	6700%	3300%	\$2,000
169	Y	6.0%	\$247,499.2	77.0% After Deductible	RX Gold, Silver, Silver	77%	23%	\$1000 \$500, \$1,500,
			\$1,091,539.		Self-funded Medial &			A \$500 - B
168	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$2,000 N/A
167	YES	6.0%	\$89,333.14	UNKNOWN	SILVER HMO & PPO	4000%	6000%	\$2,000
165 166	YES NO	6.0% NONE	0 NONE	\$98,365 NONE	UNITED HMO NONE	5000% NONE	5000% NONE	\$0 NONE
			\$224,797.0					
163	Yes	7.65%	\$69,400.00	20.0%	N/A PPV	50% Ind.	50% Ind.	N/A \$45.00/Wk
162 163	N N	6.00% 6.00%	\$ - \$ -	0% 0%	N/A N/A	N/A N/A	N/A N/A	N/A N/A
161	N/A	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A
160	YES	6.0%	\$89,333.14	UNKNOWN	SILVER HMO & PPO	4000%	6000%	\$2,000
159	NO	NONE	NONE	NONE	NONE	NONE	NONE	NONE
158	YES	6.0%	0	\$98,365	UNITED HMO	5000%	5000%	\$0
157	N	6.2%	9 \$224,797.0	Varies by plan	Varies by plan	71%	29%	Varies by plan
156	Y	6.2%	9 \$308,422.3	95%	HMO & Prescription	8000%	2000%	\$0
450	V		\$394,228.4		LIMO 9 Deposition			·
155	Y	100.0%	\$46,277.58	90%	HMO	5000%	5000%	\$500
154	Y	12%	\$30,764.29	16%	Kaiser MD Gold 500/20/Dental/SEL		100%	\$500
153	Y	5.3%	\$54,000.00	80.0%	HMO Kaisar MD Cold	65%	35%	20.0%
152	N	6.2%	9	Varies by plan	Varies by plan	71%	29%	Varies by plan
151	Y	12%	\$30,764.29 \$308,422.3	16%	500/20/Dental/SEL		100%	\$500
454	.,	4007		100/	Kaiser MD Gold		4000/	# 500
			e after deductible					
			Coinsuranc					
			d. 80%					
			Family) Deductible					
			(Individual/					
			00					
			c. \$3,000/\$6,0					
			co-pay, then 100%					
			Visit - \$40					
			Specialist/U rgent Care					
			b.					
			co-pay, then 100%					
			a. Physician Visit - \$25					
			Plan					
			deductible 3. Bronze					
			e after					
			Coinsuranc					
			d. 90%					
			Deductible					

j i	Ī		\$321,793.3	100% vs. 0% in		İ	Ī	l I
179	Υ	6.2%	7	network	PPO	8000%	2000%	\$0 in network
180	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
181	Y	6.2%	\$47,830.72	100%	POS Plan	10000%	0%	\$2,500
			\$7,286,032.					\$1000/\$2000/
182	Y	6.1%	77	76% vs. 24%	3 PPO Plans	7400%	2600%	\$4000
183	Y	6.0%	\$27,907.00	80%	PPO	5000%	5000%	\$1,000
184	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$23,818,90					\$1,000/\$2,000 and
185	Y	5.7%	6.00	80.0%	2 PPO plans	75%	25%	\$1,500/\$3,000
100		6.2% Soc.	0.00	00.070	PPO with In and Out of	7070	2070	Plan 1 \$400;
		Sec.; 1.45%	\$4,387,600.		Network coverage plus			Plan 2 \$750;
186	Υ	Medicare	00	79.0%	prescriptions	80%	20%	Plan 3 \$2000
					Kaiser MD Gold			
187	Y	12.0%	\$30,764.29	16.0%	500/20/Dental/SEL	0%	100%	\$500
188	Y	5%	\$54,000.00	80%	HMO	65%	35%	20%
189	N	6.2%	\$308,422.3 9	Varies by plan	Varies by plan	71%	29%	Varies by plan
109	IN	0.2 /0	\$1,500,000.	varies by plan	varies by plair	1170	2970	varies by plair
190	Υ	6.2%	00	Varies	HMO/PPO	70%	30%	Varies
			\$200,000.0					
191	Υ	8.0%	0	90%	PPO	100%	0%	\$0
192	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
193	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
194	N Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
195 196	Declined	12.0%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
190	T	12.0%	\$92,560.00	100%	Open Access	0470	10%	\$5750/\$2000/
197	Yes	6.0%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
					Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those			Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600,
198	Υ	6.2%	73.6 Million	80%	enrolled in the plan)	85%	15%	Family: 5,000
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
199		7 70/	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
	Y	7.7%			PARTIALLY SELF			
200			\$316,000.0	GEO/		660/	2.40/	4 E 0 /
200	Y	6.5%	\$316,000.0 0	65%	FUNDED	66%	34%	15%
200			\$316,000.0 0 \$111,441.1 2	65% 90%		66% 8400%	34% 1600%	15% 0%
201	Y	6.5%	\$316,000.0 0 \$111,441.1	90%	FUNDED Heath Saving	8400%	1600%	0%
	Y	6.5%	\$316,000.0 0 \$111,441.1 2 \$276,000.0		FUNDED			
201 202 203	Y Y Y N	6.5% 12.0% 6.2% 8.0%	\$316,000.0 0 \$111,441.1 2 \$276,000.0 0	90% NA N/A	FUNDED Heath Saving Comprehensive Employee Self MD UHC POS Gold	8400% 57%	1600% 43% 0%	0% \$1,500 0%
201 202 203 204	Y Y Y N Y	6.5% 12.0% 6.2% 8.0% 6.20%	\$316,000.0 0 \$111,441.1 2 \$276,000.0 0 \$18,357.00 \$111,138.1 2	90% NA N/A 80%	FUNDED Heath Saving Comprehensive Employee Self MD UHC POS Gold 1500	8400% 57% 100% 74%	1600% 43% 0% 26%	0% \$1,500 0% \$1,500
201 202 203	Y Y Y N	6.5% 12.0% 6.2% 8.0%	\$316,000.0 0 \$1111,441.1 2 \$276,000.0 0 \$18,357.00 \$111,138.1	90% NA N/A	FUNDED Heath Saving Comprehensive Employee Self MD UHC POS Gold	8400% 57% 100%	1600% 43% 0%	0% \$1,500 0%

			\$216,900.0					\$1,500 *75% reimbursed on
207	Y	6.0%	0 \$1,675,000.	72%	Medical, Dental, Life	72%	28%	flex card
208	Υ	7.7%	00	N/A	Medical/Rx	55%	45%	\$625
209	Υ	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
			\$164,302.0					
210	Y	6.2%	0	80%	PPO	8600%	1400%	\$3,000
211	N	7.0%	N/A	N/A 65% By Plan	N/A PPO, HRA Emp,Emp S,	N/A	N/A	N/A
212	Υ	6.0%	\$348,369.0 0	35% by Employee	Fam	40%	60%	\$1,750
		0.070	Ŭ	CO 70 by Employee	ACA compliant health,	1070	0070	ψ1,700
			\$125,771.3		dental, and vision			
213	У	6.2%	4	85%	options	56%	44%	\$40
214	Y	50.0%	\$10,504.00	90%	HMO/Major medical	50% 100%	50%	\$250 Varies
		6.2%	\$5,981,803. 00	100%	Medical	HMO= 0%	0%	depending on type of service
		0.270	\$3,001,492.	10076	ivieuicai	OTHER=	0%	type of service
215	Υ	6.2%	00	80%	Medical Dental Vision	67%	33%	\$1,800
			\$25,101.00					
040		6.2%	\$164,302.0	100%	MEC	100%	0	\$0 \$2,000
216		6.2%	0	80%	PPO CareFirst BC/HMO	86%	14	\$3,000 4000.00
			\$426,319.6		BC Advantage			1000.00
217	Υ	7.0%	0	4%	BC Blue Preferred	3552664%	131452%	1500.00
218	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
219	N	About 6.2 %	To Be Determined	Variable	MEC Plan	100%	0%	\$2,000.00
220	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0.0%
		0.070	\$971,432.0	14/7	PPO Medical &	10070	070	0.070
221	Υ	6.0%	0	N/A	Prescription	75%	25%	\$1,500 Plan has
222	Y	12.0%	\$92,560.57	100.0%	open access	84%	16%	Subcontractor 2 deductible but PII Subcontractor 3 pays 1200.00 of it Subcontractor 4 to employees HAS
223	N	25.0%	\$-	0.0%	-	-	-	-
224	Y	6.2%	73.6 Million	80.0%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
224	ı	0.2 /0	\$111,138.1	00.070	MD UHC POS Gold	030070	1500 /0	1 arriny. 5,000
225	Υ	6.20%	2	80.0%	1500	74%	26%	\$1,500
226	Y	7.0%	\$426,319.6 0	4.0%	CareFirst BC HMO, BC Advantage, & BC Blue Preferred	3552664%	131452%	4000,1000,&1 500, respectively
227	Υ	6.0%	\$430,000.0 0	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
228	N Y	8.0%	N/A	N/A	N/A	70% N/A	N/A	\$1,500.00 N/A
229	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			\$23,818,90					\$1,000/\$2,000 and
230	Y	5.7%	6.00	80.0%	2 PPO plans	75%	25%	\$1,500/\$3,000
231	N	6.2%	NA	NA NA	NA NA	NA	NA	NA \$1,000/\$2,000
232	Y	5.7%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000

			To Be					
233	N	About 6.2 %	Determined	Variable	MEC Plan	100%	0%	\$2,000.00
234 235	Y N/A	6% 10%	73.6 Million \$3,500.00	80% 80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan) PPO	8500% 50%	1500% 5000%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
								Plan has 1500.00 Subcontractor 2 deductible but PII Subcontractor 3 pays 1200.00 of it Subcontractor 4 to employees
236	Y	12%	\$92,560.57	100%	open access	84%	16%	HAS
237	N	6.2%	NA	NA N/A	NA Franksias Calf	NA 4000/	NA oo/	NA oo/
238	N Y	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
239	Y	100% 6.2%	\$46,277.58 \$111,138.1 2	90.0%	HMO MDUHC POS Gold 15	50% 74%	50% 26%	\$500 \$1,500
			\$430,000.0					
241	Y	6.0%	0	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
242	N	8.0%	N/A	N/A	N/A	N/A	N/A	N/A N/A
243	Y	6.0%	N/A \$1,500,000.	N/A	Per Union Contract	N/A	100%	N/A
244	Y	6.2%	00 \$200,000.0	Varies	HMO/PPO	70%	30%	Varies
245	Υ	8.0%	0	90.0%	PPO	100%	0%	\$0
246	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
247	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
248	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
249	Declined							
250	Y	12.0%	\$92,560.00	100.0%	Open Access	84%	16%	\$1,500
251	Υ	6.0%	\$2,700.00	Unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
252					Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those			Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600,
202	Y	6.2%	73.6 Million Medical:	80.0%	enrolled in the plan)	85%	15%	Family: 5,000
253	Y	7.7%	Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000

ı	İ	I	Guardrails	I	I	İ	İ	1 1
			Share:					
			\$299,490					
			\$316,000.0		PARTIALLY SELF			
254	Y	6.5%	0	65%	FUNDED	66%	34%	15%
	.,	40.00/	\$111,441.1	000/		0.4000/	40000/	00/
255	Y	12.0%	\$276,000.0	90%	Heath Saving	8400%	1600%	0%
256	Υ	6.2%	0	NA	Comprehensive	57%	43%	\$1,500
257	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0%
_			\$111,138.1	·	MD UHC POS Gold			
258	Y	6.2%	2	80.0%	1500	74%	26%	\$1,500
259	Y	6.0%	\$38,826.64	100.0%	HMO & PPO	6000%	4000%	\$ 305.56
000	V	0.00/	\$394,228.4	05.00/	LIMO O Description	00000/	00000/	# 0
260	Υ	6.0%	9	95.0%	HMO & Prescription	8000%	2000%	\$0 \$1,500 *75%
			\$216,900.0					reimbursed on
261	Υ	6.0%	0	72.0%	Medical, Dental, Life	72%	28%	flex card
			\$1,675,000.		,			
262	Y	7.7%	00	N/A	Medical/Rx	55%	45%	\$625
263	Υ	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
2004	V	0.00/	\$164,302.0	00.00/	DDO	000/	4.40/	f2 000
264 265	Y N	6.2% 7.0%	0 N/A	80.0% N/A	PPO N/A	86% N/A	14% N/A	\$3,000 N/A
203	IN	7.0%	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	IN/A	IN/A	IN/A
266	Υ	6.0%	0	35% by Employee	Fam	40%	60%	\$1,750
	-	0.070			ACA compliant health,		33.0	7:11:00
			\$125,771.3		dental, and vision			
267	У	6.2%	4	85.0%	options	56%	44%	\$40
268	Y	50.0%	\$10,504.00	90.0%	HMO/Major medical	50%	50%	\$250
			¢22.040.00					\$1,000/\$2,000
269	Υ	5.7%	\$23,818,90 6.00	80.0%	2 PPO plans	75%	25%	and \$1,500/\$3,000
270	Y	6.2%	\$87,161.00	100.0%	PPO and HMO	50%	50%	\$0.0
	-		\$5,981,803.			100%		Varies
			00				0%	depending on
		6.2%		100%	Medical	HMO= 0%		type of service
074	V	0.00/	\$3,001,492.	000/	Madiaal Dagial Vistas	OTHER=	0%	#4.000
271	Y	6.2%	90 \$276,000.0	80%	Medical Dental Vision	67%	33%	\$1,800
272	Υ	6.0%	0	100%	Comprehensive	57^%	43%	\$1,500
		0.070		10070	Medical, RX, Dental,	0. 70	1070	ψ.,σσσ
					Vision, Health Savings			Health Choice
					Account, Flexible			Plus: Single
					Spending Accounts,			\$1,750,
					Employer Paid Hospital Indemnity, Critical			Family: 3,500, Health
					Illness and Accident			Choice:
					Benefits (for those			Single: 2,600,
273	Υ	6%	73.6 Million	80%	enrolled in the plan)	85%	15%	Family: 5,000
			Medical:					
			Total					
			Premium:					
			\$369,993 EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA Spend:	For a best	Aetna 2 HMO & 1 POS	Medical: 59%	Dental: 100%	\$4,000 Aetna Select
			\$48,240	estimate we have	HRA Funding (Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			Ψ+0,240	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
274	Υ	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
	· · · · · · · · · · · · · · · · · · ·							, , ,

1	1	I	\$316,000.0	I	PARTIALLY SELF			1
275	Υ	7%	0	65%	FUNDED	66%	34%	15%
276	Y	12%	\$111,441.1 2	90%	Heath Saving	8400%	1600%	0%
2/0	T	1270	\$276,000.0	90%	Heath Saving	0400%	1000%	076
277	Υ	6%	0	NA	Comprehensive	57%	43%	\$1,500
278	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
279	Y	6.20%	\$111,138.1 2	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
280	Y	6%	\$38,826.64	100%	HMO & PPO	6000%	4000%	\$ 305.56
		5,5	\$394,228.4					7 33333
281	Y	6%	9	95%	HMO & Prescription	8000%	2000%	\$0
			\$216,900.0					\$1,500 *75% reimbursed on
282	Υ	6%	0	72%	Medical, Dental, Life	72%	28%	flex card
			\$1,675,000.				4=0/	****
283 284	Y	8% 6%	00 \$25,101.00	N/A 100%	Medical/Rx MEC	55% 10000%	45% 0%	\$625 \$0
204	Ť	0%	\$164,302.0	100%	IVIEC	10000%	0%	\$0
285	Y	6%	0	80%	PPO	8600%	1400%	\$3,000
286	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
			\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,			
287	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
			¢125 771 2		ACA compliant health,			
288	y	6%	\$125,771.3 4	85%	dental, and vision options	56%	44%	\$40
289	Y	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
			Self insured		,			·
			PPO					
			medical					
			offering low or high					
			deductible					
290	6.01%	68%	plan	68	32	150000%		
291	n/a	n/a	n/a	n/a	n/a	n/a		
292	n/a	n/a	n/a	n/a	n/a	n/a		
		201	\$1,500,000.		1 II 40 (DD0	700/	000/	
293	Y	6%	00 \$200,000.0	Varies	HMO/PPO	70%	30%	Varies
294	Y	8%	0	90%	PPO	100%	0%	\$0
295	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
296	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
297	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
298	Declined	400/	# 00 5 00 00	4000/	2 4	0.40/	400/	0.4.500
299	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500 \$5750/\$2000/
300	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
			To Be					
301	N	About 6.2 %	Determined	Variable	MEC Plan	100%	0%	\$2,000
					Medical, RX, Dental, Vision, Health Savings			Health Choice
					Account. Flexible			Plus: Single
					Spending Accounts,			\$1,750,
					Employer Paid Hospital			Family: 3,500,
					Indemnity, Critical			Health
					Illness and Accident Benefits (for those			Choice: Single: 2,600,
302	Υ	6%	73.6 Million	80%	enrolled in the plan)	85%	15%	Family: 5,000
303	N/A	10%	\$3,500.00	80%	PPO PPO	50%	50%	\$2,000
								Plan has
								1500.00
								Subcontractor 2
								deductible but
								PII
								Subcontractor
								3
								pays 1200.00 of it
								Subcontractor
								4
Ì	1	1	ĺ	1	I			1
304	Υ	12%	\$92,560.57	100%	open access	84%	16%	to employees HAS

305	N	6.2%	NA	NA	NA	NA	NA	NA
306	Υ	6%	\$971,432.0 0	N/A	PPO Medical & Prescription	75%	25%	\$1,500
307	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500
		10070	\$111,138.1	0070	MD UHC POS Gold	0070	0070	-
308	Υ	6.20%	2	80%	1500	74%	26%	\$1,500
			#0.400.000		Kaiser HDHP HMO			\$1500 and
309	Yes	6.2%	\$2,129,382. 00	waiting for information	HAS and HMO(NON HSA), respectively	74%	26%	\$500, respectively
303	103	0.270	Medical:	illioilliation	110A), respectively	1470	2070	respectively
			Total					
			Premium:					
			\$344,106 EE Share:					
			\$140,579					
			Guardrails					
			Share:					
			\$203,527				Medical:	
			Guardrails HRA		Carefirst HMO & PPO	Medical:	41% Dental:	
			Spend:		HRA Funding	59%	100%	
			\$67,500	N/A	(Ind/Fam):	Dental: 0%	Vision:	
			A 11 D . C.	For a best	\$1,500/\$3,000	Vision: 0%	100%	
			All Benefits: Total:	estimate we have provided the	Guardian Dental PPO CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	HMO (Ind/Fam):
		Social	\$483,197	Actuarial Value of	Basic Life/AD&D: 1 x	100%	0%	\$1,500 /
		Security	EE Share:	each plan:	annual salary up to	STD: 100%	STD: 0%	\$3,000
		6.2%	\$174,023	CareFirst HMO:	\$50,000	LTD: 100%	LTD: 0%	PPO
		Medicare Rate 1.45%	Guardrails Share:	86.17% CareFirst PPO:	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
310	Y	Total 7.65%	\$309,174	82.41%	Voluntary Life/AD&D	0%	100%	\$4,000
311	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
			\$5,981,803.			100%	00/	Varies
		6.2%	00	100%	Medical	HMO= 0%	0%	depending on type of service
			\$3,001,492.			OTHER=	0%	
312 313	Y N	6.2% 7.7%	00 \$47,474.00	80% 50%	Medical Dental, Vision Medical/Dental/Vision	67% 50%	33% 50%	\$1,800 0%
314	Y	100.0%	\$46,277.58	90%	HMO	50%	50%	\$500
315	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
246	N	Ab t C O O/	To Be	\/aviahla	MEC Diag	4000/	00/	#2.000.00
316 317	N N	About 6.2 % 25%	Determined \$-	Variable 0%	MEC Plan	100%	0%	\$2,000.00
318	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
			Medical:					
			Total					
			Premium: \$344,106					
			EE Share:					
			\$140,579					
			Guardrails					
			Share: \$203,527				Medical:	
			Guardrails				41%	
			HRA		Carefirst HMO & PPO	Medical:	Dental:	
			Spend:	NI/A	HRA Funding	59%	100%	
			\$67,500	N/A For a best	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Vision: 100%	
			All Benefits:	estimate we have	Guardian Dental PPO	Basic	Basic	НМО
			Total:	provided the	CareFirst Vision	Life/AD&D:	Life/AD&D:	(Ind/Fam):
		Social Security	\$483,197 EE Share:	Actuarial Value of each plan:	Basic Life/AD&D: 1 x	100% STD: 100%	0% STD: 0%	\$1,500 / \$3,000
		6.2%	\$174,023	each plan: CareFirst HMO:	annual salary up to \$50,000	LTD: 100%	LTD: 0%	\$3,000 PPO
		Medicare	Guardrails	86.17%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
245	.,	Rate 1.45%	Share:	CareFirst PPO:	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
319	Y	Total 7.65%	\$309,174	82.41%	Voluntary Life/AD&D Kaiser HDHP HMO	0%	100%	\$4,000 \$1500 and
			\$2,129,382.	waiting for	HAS and HMO(NON			\$1500 and \$500,
320	Yes	6.2%	00	information	HSA), respectively	74%	26%	respectively
								Plan has
								1500.00 Subcontractor
								2
321	Υ	12%	\$92,560.57	100%	open access	84%	16%	deductible but

i		1	1	1	1	1	1	
								PII Subcontractor
								3
								pays 1200.00
								of it
								Subcontractor
								4
								to employees
			£4 500 000					HAS
322	Υ	6.2%	\$1,500,000. 00	Varies	HMO/PPO	70%	30%	Varies
322	'	0.2 /6	\$200,000.0	valles	TIMO/FFO	7076	30 /6	Valles
323	Υ	8.0%	0	90.0%	PPO	100%	0%	\$0
324	Ϋ́	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
325	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
326	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
327	Declined							
328	Y	12.0%	\$92,560.00	100.0%	Open Access	84%	16%	\$1,500
								\$5750/\$2000/
329	Yes	6.0%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
					Medical, RX, Dental, Vision, Health Savings			Hoolth Chains
					Account, Flexible			Health Choice Plus: Single
					Spending Accounts,			\$1,750,
					Employer Paid Hospital			Family: 3,500,
					Indemnity, Critical			Health
					Illness and Accident			Choice:
					Benefits (for those			Single: 2,600,
330	Y	6.2%	73.6 Million	80%	enrolled in the plan)	85%	15%	Family: 5,000
			Medical: Total					
			Premium:					
			\$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails		A - 1 0 LINAO 0 4 DOO	NA U I	41%	\$2,000 /
			HRA	For a best	Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend: \$48,240	estimate we have	HRA Funding (Ind/Fam):	59% Dental: 0%	100% Vision:	Aetna Select 1500 (HMO)
			ψ+0,2+0	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
331	Υ	7.7%	\$299,490	II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Uite/AD&D:	100%	\$2,000 / \$4,000
331	<u>'</u>	1.1 /0	\$316,000.0	11 2000. 01.1070	PARTIALLY SELF	0 /0	10070	ψ-1,000
332	Y	6.5%	0	65.0%	FUNDED	66%	34%	15%
			\$111,441.1					
333	Y	12.0%	2	90.0%	Heath Saving	8400%	1600%	0%
			\$276,000.0	.,.			4.5.	
334	Y	6.2%	0	NA N/A	Comprehensive	57%	43%	\$1,500
335	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0%
336	Y	6.2%	\$111,138.1 2	80.0%	MD UHC POS Gold 1500	74%	26%	\$1,500
337	Y	6.0%	\$38,826.64	100.0%	HMO & PPO	6000%	4000%	\$ 305.56
557	<u> </u>	5.0 /0	\$394,228.4	100.070	1	2000/0	.00070	Ψ 000.00
338	Υ	6.0%	9	95.0%	HMO & Prescription	8000%	2000%	\$0
		-			- 1			\$1,500 *75%
			\$216,900.0					reimbursed on
339	Υ	6.0%	0	72.0%	Medical, Dental, Life	72%	28%	flex card
2.45		7.7 0,	\$1,675,000.	A1/A	NA 11 1/15	==a/	4507	0005
340	Y	7.7%	00	N/A	Medical/Rx	55%	45%	\$625
341	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
342	Υ	6.2%	\$164,302.0 0	80.0%	PPO	86%	14%	\$3,000
343	N	7.0%	N/A	N/A	N/A	N/A	N/A	\$5,000 N/A
J+3	IN	1.0/0	111/71	IN//\	I 11/7	N//\[\frac{1}{2}\]	13/73	1 W/ /T

366	Υ	8.0%	\$299,490.0 0	Aetna Choice POS II 2000 87.75	Life/AD&D: 1 X Annual Salary up to %50K,	100%, STD 100%, LTD	Basic Life AD&D 0,	(Ind/Fam): \$1,500/\$3,000
				(HMO) 87.78%, Aetna Select 1500 (HMO) 88.85%,	\$1,500/\$3,000, Guardian Dental PPO, Carefirst Vision, Basic	Vision 0, Basic Life AD&D	100%, Vision100 %,	\$2,000/\$4,000 , Aetna Select 1500 (HMO)
				Aetna Select 2000	HRA Funding (Ind/Fam):	59%, Dental 0%,	41%, Dental	2000 (HMO) (Ind/Fam):
365	Y	6.0%	0	35% by Employee	Fam Aetna 2 HMO & 1 POS,	40% Medical	60% Medical	\$1,750 Aetna Select
364	Y	12.0%	\$92,560.57 \$348,369.0	100.0% 65% By Plan	Open Access PPO, HRA Emp,Emp S,	84%	16%	to employees HSA.
								Plan has \$1500.00 deductible but PII pays \$1200.00 of it
363	Y	8.0%	Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	each plan: Aetna Select 2000 (HMO): 87 75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS 11 2000: 87 75%	Guardian Dental, PPO, CareFirst Vision, Basic Life/AD&D: 1 x annual salary up to \$50,000, STD: 60% up to \$1,000, LTD: 60% up to \$6,000, Voluntary, Life/AD&D	Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	(Ind/Fam): \$1,500/\$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000/\$4,000
			Total Premium: \$369,993 EE Share: \$151,730 Guardrail Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits:	For a best estimate we have provided the Actuarial Value of	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000,	Medical: 59% Dental: 0% Vision: 0% Basic	Medical: 41% Dental: 100% Vision: 100% Basic	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000/\$4,000 Aetna Select 1500 (HMO)
362	Y	6.0%	0 Medical:	82.0%	Comprehensive	75%	25%	\$1,500
361	Y	5.7%	\$23,818,90 6.00 \$999,080.0	80.0%	2 PPO plans	75%	25%	and \$1,500/\$3,000
360	Y	12.0%	\$95,560.57	100.0%	Open Access	84%	16%	\$ 1,500.00 \$1,000/\$2,000
359	Υ	6.0%	\$85,233.00	87.0%	Open HMO	45%	55%	\$ 1,795.00
357 358	N N	7.0% 6.2%	N/A NA	N/A NA	N/A NA	N/A NA	N/A NA	N/A NA
356	Υ	6.2%	\$164,302.0 0	80.0%	PPO	86%	14%	\$3,000
355	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
354	Υ	6.2%	\$252,037.0 0	85.0%	PPO ACA Limits	95%	5%	No Deductibles
353	, N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
352	Y	6.2% 6.2%	00 \$3,001,492. 00	100% 80%	Medical Medical Dental, Vision	HMO= 0% OTHER= 67%	0% 0% 33%	depending on type of service \$1,800
351	Y		\$5,981,803.	80.0%	Vision	70% 100%	30%	\$4,000 Varies
350	Y	14.0%	\$25,101.00 \$556,429.3	80.0%	MEC BCBS- Medical/ Dental/	100%	0%	\$0
349	Y	6.0%	7	N/A	SELF INSURED	65%	35%	\$1,000
348	N	8.0%	N/A \$866,626.3	N/A	N/A	N/A	N/A	N/A
347	Υ	6.0%	\$430,000.0 0	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
346	Ý	50.0%	\$10,504.00	90.0%	HMO/Major medical	50%	50%	\$250
345	v	6.2%	\$125,771.3 4	85.0%	dental, and vision options	56%	44%	\$40
344	Y	6.0%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam ACA compliant health,	40%	60%	\$1,750

					STD: 60% up to \$6,000, Voluntary Life/ADD&D	100%, Voluntary Life AD&D 0%	STD 0%, LTD 0%, Voluntary Life AD&D 100%	, Aetna Choice POS II (Ind/Fam) \$2,000/\$4,000
367	Y	6.2%	\$363,915.0 0		Aetna PPO	50%	50%	N/A \$1,000/\$2,000
368	Y	5.7%	\$23,818,90 6.00	80.0%	2 PPO plans	75%	25%	and \$1,500/\$3,000
369	Y	6.2%	\$208,620.0 0	0.0%	Medical	90%	10%	\$1,000
370 371	Y	7.7% 6.2%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$198,757.3	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Family Optimum Choice Plan	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$2,000.00 Plan has \$1500 deductible but PII pays \$1200 of it to
372	Y	12.0%	\$92,560.57	100.0%	open access	84%	16%	employees' HAS
373	Y	6.2%	\$838,412.8 8	80.0%	HMO, HRA, Med/Den	61%	39%	\$1,500
374	Y	6.2%	\$198,757.3 8	N/A	Family Optimum Choice Plan	60%	40%	\$2,000
375	Υ	6.0%	\$394,228.4 9	95.0%	HMO & Prescription	80%	20%	\$0
376	N	N/A	N/A \$120,073.7	N/A	N/A	N/A	N/A	N/A N/A **See
377	Y	7.7%	6	N/A **See Note**	Medical, Drug & Vision	90%	10%	Note**
378	Υ	8.0%	\$299,490.0 0	Aetna 2 HMO, HRA	Medical, Drug & Vision	59%	41%	\$2,000
379	Y	6.2%	\$25,101.00 \$164,302.0	100.0%	MEC	100%	0%	\$0
380	Y	6.2%	0	80.0%	PPO	86%	14%	\$3,000 \$1,500 *75%
381	Y	6.0%	\$216,900.0 0	72.0%	Med, Dental, Life	72%	28%	reimbursed on flex card
382	Y	6.0%	\$202,473.7 3	N/A	Silver HMO & PPO	40%	60%	\$2,000
383	Y	7.0%	\$437,000.0 0	65.0%	PPO	66%	34%	\$15
384	Y	6%	\$838,412.8 8	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
385	Y	6%	\$198,757.3 8	N/A	Family Optimum Choice Plan	60%	40%	\$2,000
386	Υ	6%	\$394,228.4 9	95%	HMO & Prescription	80%	20%	\$0
387	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
388	Y	8%	\$120,073.7 6	N/A **See Note**	Medical, Drug & Vision	90%	10%	N/A **See Note**

ĺ	İ	İ	\$299,490.0	Aetna 2 HMO,	İ	İ	İ	
389	Y	8%	0	HRA	Medical, Drug & Vision	59%	41%	\$2,000
390	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
204	Y	C0/	\$164,302.0	000/	DDO	000/	4.40/	#2.000
391	Y	6%	0	80%	PPO	86%	14%	\$3,000 \$1.500 *75%
			\$216,900.0					reimbursed on
392	Y	6%	0	72%	Med, Dental, Life	72%	28%	flex card
393	Υ	6%	\$202,473.7 3	N/A	Silver HMO & PPO	40%	60%	\$2,000
393	ı	0 /6	\$437,000.0	IN/A	Sliver Fillio & FFO	40 /6	00 /6	φ2,000
394	Υ	7%	0	65%	PPO	66%	34%	\$15
	V	00/	\$200,000.0	000/	550	4000/	201	40
395	Y	8%	0 \$107,977.5	90%	PPO	100%	0%	\$0
396	Y	10%	5	75%	Med/Dental/Vision	50%	50%	\$1,500
	.,		\$1,300,000.					*
397	Y	6.2%	00	85.0%	PPO BC HMO/BC	86%	14%	\$1,500
			\$426,319.6		Advantage/B Blue			4000/1000/15
398	Y	7.0%	0	4.0%	Preferred	3552664%	131452%	00
200	V	7.00/	\$437,000.0	05.00/	DDO	000/	0.40/	C4 C
399	Y	7.0%	0 \$394,228.4	65.0%	PPO	66%	34%	\$15
400	Υ	6.2%	9	95.0%	HMO & Prescription	8000%	2000%	\$0
			Medical:					
			Total Premium:					
			\$369,993					
			EE Share:					
			\$151,730 Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails HRA		Actno 2 HMO 8 1 DOS	Medical:	41% Dental:	\$2,000 /
			Spend:	For a best	Aetna 2 HMO & 1 POS HRA Funding	59%	100%	\$4,000 Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			All Danselle	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits: Total:	Actuarial Value of each plan:	Guardian Dental PPO CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881 Guardrails	Aetna Select 1500 (HMO): 88.85%	\$50,000 STD: 60% up to \$1,000	LTD: 100% Voluntary	LTD: 0% Voluntary	2000 (Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
401	Y	7.7%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
402	Υ	6.0%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
402		0.076		33 % by Employee	i aiii	40 /0	Medical	ψ1,730
						Medical	41%,	Aetna Select
					Aetna 2 HMO & 1 POS,	59%, Dental 0%,	Dental 100%,	2000 (HMO) (Ind/Fam):
			1		HRA Funding	Vision 0,	Vision100	\$2,000/\$4,000
					(Ind/Fam):	Basic Life	%,	, Aetna Select
				Aetna Select 2000	\$1,500/\$3,000, Guardian Dental PPO,	AD&D 100%, STD	Basic Life AD&D 0,	1500 (HMO) (Ind/Fam):
			1	(HMO) 87.78%,	Carefirst Vision, Basic	100%, STD 100%, LTD	STD 0%,	\$1,500/\$3,000
			1	Aetna Select 1500	Life/AD&D: 1 X Annual	100%,	LTD 0%,	, Aetna
			\$200,400.0	(HMO) 88.85%, Aetna Choice POS	Salary up to %50K,	Voluntary	Voluntary	Choice POS II
403	Υ	8.0%	\$299,490.0 0	II 2000 87.75	STD: 60% up to \$6,000, Voluntary Life/ADD&D	Life AD&D 0%	Life AD&D 100%	(Ind/Fam) \$2,000/\$4,000
			\$363,915.0		•	- , -	7 -	
404	Y	6.2%	0		Aetna PPO	50%	50%	N/A
405	Υ	6.0%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
		0.070	Medical:	For a best	Aetna 2 HMO & 1 POS	Medical:	Medical:	Aetna Select
			Total	estimate we have	HRA Funding	59%	41%	2000 (HMO)
			Premium: \$369,993	provided the Actuarial Value of	(Ind/Fam): \$1,500/\$3,000,	Dental: 0% Vision: 0%	Dental: 100%	(Ind/Fam): \$2,000/\$4,000
			EE Share:	each plan:	Guardian Dental, PPO,	Basic	Vision:	Aetna Select
			\$151,730	Aetna Select 2000	CareFirst Vision, Basic	Life/AD&D:	100%	1500 (HMO)
400	· ·	0.00/	Guardrail	(HMO): 87 75%	Life/AD&D: 1 x annual	100%	Basic	(Ind/Fam):
406	Υ	8.0%	Share:	Aetna Select 1500	salary up to \$50,000,	STD: 100%	Life/AD&D:	\$1,500/\$3,000

434	Υ	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500 Deductible but
433	Y	6%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI ON	65%	35%	\$1500/ Fam \$3000 Plan has
	-	-,-		122,3			,0	Gold; 0 Silver: Individual
432	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
431	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
429	N N	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
428 429	Y N	6% N/A	\$2,573,559. 00 N/A	68% N/A	Self Insured PPO medical offering low or high deductible plan N/A	68% N/A	32% N/A	\$1,500 N/A
427	Yes	6.0%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
426	Y	12.0%	\$92,560.00	100.0%	Open Access	84%	16%	\$1,500
424	Declined	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A
423 424	N N	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
422	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
421	Υ	8.0%	0	90%	PPO	100%	0%	\$0
420	Y	6.2%	\$2,000,000. 00 \$200,000.0	Varies	HMO/PPO	70%	30%	Varies
419	MBE	n/a	n/a	n/a	n/a	n/a	n/a	n/a
418	MBE	n/a	n/a	n/a	n/a	n/a	n/a	n/a
416 417	MBE MBE	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
415	Y	6.01%	00	68%	high deductible plan	68%	32%	\$1,500
414	Y	6.2%	\$26,541.21 \$2,573,559.	50%	ON Self insured PPO medical offering low or	60%	40%	: \$3000
	·	5.2,0		33,3	HEALTH/DENTAL/VISI	5575	.5,0	GOLD:0 SILVER: Individual \$1,500/Family
413	Y	6.2%	\$217,889.7 3	50%	HEALTH/DENTAL/VISI ON	60%	40%	GOLD:0 SILVER: Individual \$1,500/Family : \$3000
412	Y	6.2%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI ON	65%	35%	GOLD:0 SILVER: Individual \$1,500/Family : \$3000
411	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
410	Y	6%	0	82%	Comprehensive	75%	25%	\$1,500
409	Y	6%	0 \$999,080.0	50%	Aetna PPO	50%	50%	N/A
408	Y	6%	0 \$363,915.0	96%	PPO dental vision	1%	99%	\$2,166
407	Y	6%	\$426,320.0	80%	HMO HSA dental vision	80%	20%	\$1,500
407	V	60/	\$299,490 \$214,584.0	909/	LIMO HCA dontel dicire	000/	2007	¢4 500
			Total: \$494,371 EE Share: \$194,881 Guardrails Share:					
			\$48,240 All Benefits:				Life/AD&D: 100%	\$2,000/\$4,000
			HRA Spend:	11 2000: 87 75%	Voluntary, Life/AD&D	Life/AD&D: 0%	LTD: 0% Voluntary	2000 (Ind/Fam):
			\$218,263 Guardrails	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000, LTD: 60% up to \$6,000,	LTD: 100% Voluntary	0% STD: 0%	Aetna ChoicePOS II

					Medical, RX, Dental, Vision, Health Savings			Health Choice Plus: Single
476	Υ	6%	9	95%	HMO & Prescription	8000%	2000%	\$0
			\$394,228.4					
475	N	6.2%	NA	NA	NA NA	NA	NA	NA
474	Υ	8%	\$200,000.0	90%	PPO	100%	0%	10%
473	N/A	30%	N/A \$200,000.0	N/A	N/A	N/A	N/A	N/A
472	Y	6.2%	9	100%	Only/\$1,500 deductible	58%	42%	\$ 1,500.00
			\$231,729.2		Health Network			
471	Υ	6%	\$263,320.0 0	100%	Health Insurance Only	69%	31%	\$273
470	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
469	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
468	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%
467	Y	5%	\$34,700.00	80%	UHC PCP	100%	0%	14%
466	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
465	Υ	6%	\$243,801.0	0%	Medical	100%	0%	N/A
464	N	6%	N/A \$243,801.0	N/A	N/A	N/A	N/A	-
463	Y	6%	\$90,300.00	93% N/A	PPO Med/Den/Vis	9300%	700%	480/fam
455			#		DD0 11 1/5 * ::	000000		240/person
462	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
461	Υ	8%		80%	UNION	100%	0%	\$500
460	N	na	na	na	N/A	na	na	na
459	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
457 458	N N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
456	Y	12%	\$92,560.57	100%	open access	84% N/A	16% N/A	HSA N/A
								Plan has \$1,500 deductibles but PII pays \$1,200 of it to employees
455	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
454	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
453	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
452	Υ	6%	0	35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
451	Y	8%	6 \$348,369.0	N/A 65%Plan	Med, Drug & Vision	90%	10%	N/A
450	Y	6%	2 \$120,073.7	80%	MD UHC POS Gold 1	74%	26%	\$1,500
	·		\$111,138.1					
448 449	Y	1.45 MC 6%	\$43,876.00 \$57,000.00	100%	prescriptions HMO	80% 80%	20%	\$1,500
448		6.2% SS; 1.45 MC	\$43.976.00	79%	network coverage plus	gno/	20%	Plan 2 \$750; Plan 3 \$2.000
447	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision PPO with in & out of	50%	50%	\$1,500 Plan 1 \$400;
446	N	N/A	N/A \$107.077.5	N/A	N/A	N/A	N/A	N/A
445	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
444	N	6%	n/a	n/a	n/a	n/a	n/a	n/a
443	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
442	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
441	Declined							
440	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
439	N N	N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A	N/A N/A
437 438	Y	8% 6%	0 N/A	90% N/A	PPO Per Union Contract	100% N/A	0% 100%	\$0 N/A
436	Y	6%	\$200,000.0	Varies	HMO/PPO	70%	30%	Varies
			\$2,000,000.					, , , , , , , , ,
435	Υ	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1.500
								HAS

505	Y	8%	\$950,000.0 0	varies per plan	options (different coverage levels); Vision PPO has 1 plan option	67%	33%	each plan offered: individual and
					different deductibles); dental has 2 plan			two-tier deductible for
		- / +	, ,		PPO (3 plans with			We have a
504	Yes	6%	\$35,306.58	50%	Medical only	5000%	5000%	\$1,500
502 503	Y	6% 6.2%	0 \$59,888.30	NA 100%	Comprehensive Medical Insurance	57% 100%	43% 0%	\$1,500 \$0
501	Y	6%	9 \$276,000.0	100%	Health Network Only	58%	42%	\$1,500
			\$231,729.2					
500	N	6.2%	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
498 499	Y N	6.2% 7%	0 N/A	80% N/A	PPO N/A	8600% N/A	1400% N/A	\$3,000 N/A
			\$164,302.0					
496 497	Y	6.2% 6.2%	0 \$25,101.00	85% 100%	PPO ACA Limits MEC	95% 10000%	5% 0%	Deductibles \$0
400	· ·	6.00/	\$252,037.0	050/	DDO ACA L::	050/	E0/	No Doductibles
495	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
494				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYE E ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
493				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYE E ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.0 0 (FAM)
491	Y	6.20%	\$59,888.30 \$178,238.1 1	Option 1:employee only 86%	Medical Insurance 1. EPO PLANS%	100% OPTION 1 EMPLOYE E ONLY 86%	0% OPTION 1 EMPLOYE E ONLY 14%	\$0 1. \$5750 (ind) /\$11500 (FAM)
490 491	Y	6% 6.2%	73.6 Million \$59,888.30	80% 100%	Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan) Medical Insurance	8500% 100%	1500% 0%	Health Choice: Single: 2,600, Family: 5,000
403	ī	076	2	OU76	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital	1470	2070	Health Choice Plus: Single \$1,750, Family: 3,500,
489	Y	6%	\$111,138.1 2	80%	MD UHC POS Gold 15	74%	26%	\$1,500
488	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Priceless Pays \$1,200 of it to employees HSA
487	У	6%	7	100%	Vision	74%	26%	\$0 \$1,500 but
486	YES	8%	6 \$361,981.7	N/A ** see Note** HMO - 80%, Advantage Plan -	Medical, Drug, & Vision Medical, Dental &	9000%	1000%	Note**
46-	\/E-5		\$120,073.7					N/A ** See
485	Y	6%	\$94,228.49	95%	HMO & Prescription	8000%	2000%	\$0
483 484	Y	6.2% 6.00%	0 \$57,000.00	80% 100%	PPO HMO	86% 8000%	14% 2000%	\$3,000 \$1,500
			\$164,302.0					
482	Y	6%	\$25,101.00	100%	MEC	1000%	0%	0%
480 481	N Y	6% 8%	\$0.00 \$0.00	N/A 80%	N/A PPO	N/A 100%	N/A 0%	N/A \$0
479	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
		0,0	\$23,818,90	5570		3070	0.70	\$1,000/\$2,000 and
478	Y	6%	\$250,000.0 0	69%	НМО	69%	31%	\$1000/\$0
					Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)			Health Choice: Single: 2,600, Family: 5,000
l			1	1	Spending Accounts,	1	1	Family: 3,500,

								family. A separate deductible applies for out-of-network benefits. Deductibles for In-Network services followPlan 1: no deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. None of our plans are bona fide "high deductible" plans, as they all offer first-dollar coverage.
506	Υ	6%	\$323,889.0 0	NA	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
507	Y	7%	\$62,400.00	N/A	HMO	80%	20%	\$250
508	Y	STANDARD FICA AND MEDICARE RATES OF 7.65%	\$7,303,000. 00	NOT SURE	MAJOR MEDICAL Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident	77%	23%	THREE TYPES OF DEDUCTIBLE PLANS \$1,000 \$2,000 \$4,000 Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice:
					Benefits (for those			Single: 2,600,
509	Y	6%	73.6 Million \$231,729.2	80%	enrolled in the plan)	8500%	1500%	Family: 5,000
510	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
511	Y	6%	\$40,206.10	40%	Care First Blue Choice	4000%	6000%	\$2,000
512	Y	6%	\$57,000.00	100%	НМО	80%	20%	\$1,500 Plan has 1500.00 deductible, but PII pays 1200.00 of it to employees
513	Υ	12%	\$92,560.57	100%	OPEN ACCESS	8400%	1600%	HSA
514	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500
					HMO Referral			·
515	Y	6.2%	\$47,896.43	N/A	HSA/HRA	60%	40%	\$3,000
516 517	N N	6%	na NA	na NA	na NA	na NA	na NA	na NA
	IN	6.2%	NA \$5,981,803. 00 \$3,001,492.	NA 100%	NA Medical	NA 100% HMO= 0% OTHER=	NA 0% 0%	NA Varies depending on type of service
518	Y	6.2%	00	80%	Medical Dental, Vision	67%	33%	\$1,800
519	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
520 521	N N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
521	Y	N/A 5%	N/A \$34,700.00	N/A 80%	N/A UHC PCP	N/A 100%	N/A 0%	N/A 14%
523	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%
	· · · · · · · · · · · · · · · · · · ·		+=:,000.00			20,3		,

524	N	na	na	na	na	na	na	na
UL-T		TIQ.	\$120,000.0	na	Health, Dental, Vision,	iiu	na	na
525	Υ	5%	0	80%	Life	30%	70%	\$2,500
			\$145,450.3					
526	Y	8%	7	50%	Health Vision	50%	50%	50%
527	Υ	8%		80%	UNION	100%	0%	\$500
528	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					22014 1/2 1/4			240/person
529	Υ	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	480/fam
E20	Υ	different per	per union	norunian	nor verieus union	noid union	per union	norunion
530 531	N Y	union 6%	contract N/A	per union N/A	per various union N/A	paid union N/A	contract N/A	per union N/A
532	N N	6%	\$0.00	OTHER	OTHER	N/A	N/A	N/A
332	IN	0 /6	\$120.000.0	OTTLK	Health, Dental, Vision,	IN/A	IN/A	IN/A
533	Υ	5%	0	80%	Life	30%	70%	\$2,500
534	N .	6%	N/A	N/A	N/A	N/A	N/A	N/A
535	N	na	na	na	na	na	na	na
536	Y	8%		80%	UNION	100%	0%	\$500
537	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
								240/person
538	Υ	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	480/fam
539	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$243,801.0					
540	Y	6%	0	0%	Medical	100%	0%	N/A
541	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
		different per	per union				per union	
542	Υ	union	contract	per union	per various union	paid union	contract	per union
540		00/	\$902,037.7	000/	NA - to a NA - alto a l	FF0/	450/	0000/
543	<u>Y</u>	6%	4	93%	Major Medical	55%	45%	300%
544 545	Y N	100% N/A	N/A N/A	100% N/A	Union N/A	0% N/A	100% N/A	25% N/A
546	N N	N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
547	N N	N/A	N/A	N/A N/A	N/A	N/A	N/A	N/A
347	IN	IN/A	\$308,422.3	IN/A	IN/A	IN/A	IN/A	IN/A
548	N	6.2%	9	Varies by plan	Varies by plan	71%	29%	Varies by plan
040		0.270	Ŭ	varies by plan	Kaiser MD Gold	7 1 70	2070	varies by plan
549	Υ	12%	\$30,784.29	16%	500/20/Dental/SEL	50%	50%	\$500
550	Υ	5%	\$54,000.00	80%	HMO	65%	35%	20%
551	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			To Be					
552	N	About 6.2 %	Determined	Variable	MEC Plan	100%	0%	\$2,000.00
553	N	25%	N/A	0%	-	N/A	N/A	N/A
554	Y	100%	\$46,277.58	90%	НМО	50%	50%	\$500
555	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$453,132.0					_
556	Υ	6.2%	0	0%	Comprehensive PPO	90%	10%	\$ 1,000.00
	V	00/	\$1,300,000.	050/	550	000/	4.407	#4 500
557	Y	6%	00	85%	PPO	86%	14%	\$1,500
			\$361,981.7	HMO - 80%, Advantage Plan -	Medical, Dental &			
558	٧	6%	\$361,981.7 7	Advantage Plan - 100%	Vision	74%	26%	\$0
550	У	0 /0	/ Not	10070	v 131011	Not	Not	ΨΟ
559	Υ	100%	available	Not available	Not available	available	available	Not available
		1	Not			Not	Not	
560	Υ	100%	available	Not available	Not available	available	available	Not available
			Not			Not	Not	
561	Υ	100%	available	Not available	Not available	available	available	Not available
562	Υ	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00
563	Υ	100%	\$43,854.00	0%	Health Dental Vision	0%	100%	\$1,500.00
				Unable to say				
		2 22:	000 -0:	some things have				A- 25
	V-00	6.2%	\$26,721.22	copay some don't.	HMO	30%	70%	\$500
564	Yes		1 R348 360 U	65% by plan 35%	PPO, HRA Emp, S, Fam	4000%	600001	¢4.750
		00/	\$348,369.0	by Francis:		4000%	6000%	\$1,750
564 565	Yes	6%	0	by Employee	Falli	400070	000070	V 1,1 00
565	Yes		0 \$101,000.0					
565 566	Yes Yes	6.00%	0 \$101,000.0 0	50.00%	HMO HSA	50%	50%	\$1,500
565	Yes		0 \$101,000.0 0 \$40,228.00	50.00% 50.00%	HMO HSA HMO HSA			
565 566 567	Yes Yes Yes	6.00% 6.00%	0 \$101,000.0 0	50.00% 50.00% 65% By Plan	HMO HSA HMO HSA PPO, HRA Emp,	50% 50%	50% 50%	\$1,500 \$1,500
565 566	Yes Yes	6.00%	0 \$101,000.0 0 \$40,228.00 \$348,369.0	50.00% 50.00%	HMO HSA HMO HSA	50%	50%	\$1,500

				INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR				
570	Y	6%	\$58,396.00	& GUIDELINES				
571	Y	6%	\$7,286,032. 77	76% vs 24%	BCBS Major Medical, 3 PPO Plans - Low Deductible, Mid Deductible, High Deductible	74%	26%	\$1,000, \$2,000, \$4,000
			\$47,830.72/					
572	Y	6%	Mo.	100%	POS Plan	100%	4000/	\$2,500
573	N N	6%	n/a	n/a	n/a	0%	100%	n/a
574	N	6%	n/a	n/a	n/a	0%	100%	n/a \$3,000 /
575	Y	8%	\$26,568.00	20%	Starmark HSC/Co-Pay	40%	60%	\$3,000 / \$2,000
576	Y	6%	N/A	Varies on Services Rendered	PPO with an HRA	68%	32%	\$2,500
577	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$1,675,000.	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
578	Υ	7.65%	00	N/A	Medical/Rx	55%	45%	\$625
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible				
579	Y	6.2%	\$924,700.0 0	2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/ Family) Deductible d. 90%	PPO Medical &	75%	25%	\$1,500
313	1 '	U.Z /0		u. 30 /0	Prescription	15/0	20 /0	\$1,500

				Coinsurance after				
580	Y	6%	\$2,018,006. 28	deductible	HEALTH/DENTAL/VISI ON	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
581	Y	6%	\$214,584.0 0	80%	HMO HAS dental vision	80%	20%	1500%
582	Y	6%	\$28,836.97	40% through September 2019	option for 3 Blue Cross medical plans and 1 dental plan	50%	50%	\$500-\$3000 depending upon the plan
583	Y	11%	\$517,514.1 3	80%	MCBS-Med/Den/Vi	70%	30%	\$4,000.00
584	Y	6%	\$264,613.1 5	N/A	Cigna, Open Access Plus	60%	40%	\$2,000.00
585	Y	6%	\$50,000.00 Medical:	70%	Medical/Dental	80%	20%	\$1,500
586	Y	8%	Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 Plan has 1500.00 ded.
587	Y	12%	\$92,560.57	100%	open access	84%	16%	but PII pays 1200 of it to employees H A S
	,		\$231,729.2					
588 589	Yes	6.00%	9 \$40,228.00	100% 50%	Health Network Only HMO HSA	58% 50%	42% 50%	\$1,500.00 \$1,500
590	Yes	7.65%	\$120,073.7 6	N/A ** Note **	Medical, Drug & Vision	90%	10%	N/A ** Note **
591	Yes	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
592	Yes	6.25%	\$308,422.3 9	Varies by plan	Varies by plan	71%	29%	Varies by Plan
593	Yes	6.00%	736.6 Million	80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)	85%	15%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000 HMO-\$0.00 / PPO \$0.00/H.S.A
594	Y	6%	\$107,024.5 0	NA	Medical, Dental & Vision	50%	50%	Single 1500/3000 Family
595	N	6.2%	\$308,422.3 9	Varies by plan	Varies by plan	71%	29%	Varies by plan
596	Υ	8%	\$120,073.7 6	N/A	Medical/dental/ vision	90%	10%	N/A

			\$2,060,000.	I	<u> </u>			1
597	Υ	7.65%	00	64%	Full Coverage PPO	64%	36%	\$625
598	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident			Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice:
	.,				Benefits (for those	.=	.====	Single: 2,600,
599 600	Y	6% 6%	73.6 Million \$15,395.45	80% 32%	enrolled in the plan) 3 HMO Plans	8500%	1500%	Family: 5,000
600	ĭ	0%	\$10,395.45	32%	Self-insured PPO	32%	68%	\$3,167
			\$2,573,559.		medical offering low or			
601	Υ	6%	00	68%	high deductible plan	68%	32%	\$1,500
602	Υ	6%	\$348,369.0	65% By Plan, 35%	PPO, HRA Emp, Emp	400/	600/	\$1,750
602	Y	6%	0 \$264,613.1	by Employee	S, Fam Cigna, Open Access	40%	60%	\$1,750
603	Υ	6%	5	N/A	Plan	60%	40%	\$2,000
			\$133,912.5					
604	N	16%	0	50%	HMO	50%	50%	50%
605 606	Y N	8% N/A	N/A	80% N/A	UNION N/A	100% N/A	0% N/A	500.00 N/A
000	IN	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	240/person
607	Υ	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	480/fam
608	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
609	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
610 611	N Y	n/a 5%	n/a \$43,800.00	n/a 80%	n/a UHC PCP	n/a 100%	n/a 0%	n/a 14%
612	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%
		0,0	\$243,801.0	0070	7.211.01	3070	0070	,0
613	Υ	6%	0	0%	Medical	100%	0%	N/A
614	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
615	Y	different per	per union	nor union	nor verious union	noid union	per union	nor union
616	N N	union 6%	contract N/A	per union N/A	per various union N/A	paid union N/A	contract N/A	per union N/A
617	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500
618	Y	6%	\$40,228.00	50% & 50%	HMO/HSA	50%	50%	\$1,500
242		00/	\$264,613.1	100% after	0: 0 4	000/	400/	Фо ооо оо
619	Υ	6%	5 \$2,673,661.	Deductible 100% after	Cigna, Open Access	60%	40%	\$2,000.00
620	Υ	6%	42	Deductible	Major Medical/Vision	66%	34%	\$1,043.38
621	Υ	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
622	Υ	6%	\$96,903.29	80% & 90%	Silver HMO & PPO	50%	50%	\$2,000.00
623	Y	6%	\$3,791,205. 00	80%	Medical	58%	42%	\$2,500.00
023		0 /6	\$7,360,539.	0076	iviedicai	30 /0	42 /0	φ2,300.00
624	Υ	6%	13	76% vs 24%	Major Medical PPO	74%	26%	\$2,000.00
• -			\$5,393,554.		000 000 000			***
625	Υ	8%	00 \$133,013,5	66% vs 73%	CBC PPO & HAS	68%	32%	\$2,250.00
626	Υ	16%	\$133,912.5 0	50%	НМО	50%	50%	50%
627	Y	25%	\$12,567.00	0%	United Healthcare	10%	10%	15%
			\$132,000.0					
628	Y	12%	0	90%	HMO/OA/HAS	50%	50%	10%
629 630	N Y	6% 8%	N/A \$91,037.44	N/A 50%	N/A PPO & HMO	N/A 50%	N/A 50%	N/A 750%
631	N Y	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
632	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has 1500 deductible but PII pays 1200 of it to employees HAS
			\$6,750,000.	Insurance is	Insurance is through the			
633	Y	8%	00	through the Union	Union	N/A	N/A	N/A
634	Y	6%	\$41,319.62 \$148,785.6	80%	PPO PPO Health Dental	50%	50%	100000%
635	Υ	6%	3	90%	Vision	90%	10%	50000%
_					BCBS Major Medical 3			\$1,000,
636	Y	6%	\$7,286,032. 77	76% vs 24%	PPO plans. Low deductibles, Mid-	74%	26%	\$2,000, \$4,000
030	ľ	0%	77	10% VS 24%	ueductibles, Mid-	/4%	20%	φ4,000

668 669	N N	6% N/A	\$0.00 N/A	in cash. N/A	N/A N/A INSURANCE IS	N/A N/A	N/A N/A	N/A N/A
				Fringe benefits are paid to employee				
667	Y	6%	\$14,400.00	N/A N/A	PPO PPO	N/A 25%	75%	0%
665 666	Y N	6% 6%	\$77,126.00 N/A	N/A N/A	United Healthcare Employee responsibility	100%	N/A	\$2,500 N/A
664	Y	6.20%	\$111,138.1 2	80%	MD UHC POS Gold \$1,500	74%	26%	\$1,500
663	Y	6%	\$379,950.0 0	PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
662	Y	6%	\$111,138.1 2	80% INSURANCE IS	MD UHC POS Gold 1500	74%		\$1,500
661	Υ	6%	\$121,706.0 0	100%	НМО	75%		\$1,500
660	N	N/A	N/A	N/A	N/A	N/A		N/A
659	N	N/A	N/A	N/A	N/A	N/A		N/A
658	Y	100%	\$14,400.00	N/A	PPO	25%		0%
656 657	N Y	6% 6%	\$0.00 \$57,000.00	0% 100%	N/A Union Aff HMO	Aff 80%		18% \$1,500
655	N	6%	\$0.00	0%	N/A Union Aff	Aff N/A Union		26%
654	Y	6%	\$77,366.00	N/A	United Health	100% N/A Union		25%
653	Y	6%	Fringes Paid Under Union Agreement	100%	Union Coverage	100%		Per Union
652	N	6%	N/A	N/A	Health Insurance provided through employee's union	N/A		N/A
651	Y	8%	\$258,000.0 0	0%	PPO	82%		\$7,000 Total, \$3,000 Employee, \$4,000 Employer
650	N	6%	N/A	Fringe Benefits are paid to employee in cash.	N/A	N/A		N/A
648 649	Y	6% 6%	\$7,360,539. 13 \$107,027.4 9	76% vs 24% N/A	Deductible, High Deductible Health, Vision, Dental	74% 77%		\$2,000, \$4,000 5%
647	Y	6%	5.00	80%	Medical PPO & 2 HDHP BCBS Major Medical 3 PPO plans, Low deductible, Mid-	76%		3,000 \$1,000,
040	IN	6%	\$18,756,14	IN/A	IN/A	IN/A	N/A	\$750/\$1500/\$
645 646	Y N	6% 6%	N/A N/A	80% N/A	N/A N/A	12% N/A	88% N/A	n/a N/A
644	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15.00
643	N	6%	N/A N/A	varies on services N/A	N/A	08% N/A	32% N/A	\$2,500.00 N/A
641 642	Y	12% 6%	\$92,560.57 N/A	100%	open access PPO	84% 68%	16% 32%	\$1,500.00 \$2,500.00
640	Υ	6%	\$111,138.1 2	80%	MD UHC POS Gold 1500	74%	26%	\$1,500.00
639	Y	6%	\$174,869.7 7	N/A	HMD Carefirst	50%	50%	\$3000/Individu
638	N	6%	n/a	N/A	N/A	N/A N/A	N/A N/A	N/A N/A
637	N	6%	N/A	N/A	Deductible N/A	N/A	N/A	N/A

670	V	60/	\$00,000,00	020/	DDO Mad/Dag/Via	02000/	7000/	240/person
672 673	Y N	6% 6%	\$90,300.00 N/A	93% N/A	PPO Med/Den/Vis N/A	9300% N/A	700% N/A	480/fam N/A
675	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
674 675	N N	N/A N/A	N/A N/A	N/A N/A	PPO (3 plans with different deductibles); dental has 2 plan options (different	N/A N/A	N/A N/A	N/A N/A N/A We have a two-tier deductible for each plan offered: individual and family. A separate deductible applies for out-of-network benefits. Deductibles for In-Network services followPlan 1: no deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. None of our plans are bona fide "high deductible" plans, as they all offer first- dollar
676	Y	7%	7	67%	coverage levels) Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those	67%	33%	coverage. Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600,
677	Υ	6%	73.6 Million	80%	enrolled in the plan)	85%	15%	Family: 5,000
678	Y	STANDARD FICA AND MEDICARE RATES OF 7.65%	\$7,303,000. 00	VARIES	MAJOR MEDICAL	77%	23%	THREE TYPES OF DEDUCTIBLE PLANS \$1,000 \$2,000 \$4,000
			\$117,599.8					
679	Y	7%	4	50%	HMO/OA/HAS	50%	50%	9%
680	<u> </u>	7%	\$62,400.00 \$111,138.1	N/A	HMO MD UHC POS Gold	80%	20%	\$250
681	Y	6.20%	2	80%	1500	74%	26%	\$1,500
682	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
683	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	10%
					Carefirst HMO & PPO			HMO- \$0, PPO-
684	N	8%	\$4.44.070.0	0%	Plans	55%	45%	\$500/\$1000
685	Y	8%	\$141,876.0 0	0%	major medical	68%	32%	2000/pp or 4000/fam
686	Y	6%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000

687	Y	6%	\$264,613.1 5	N/A	Cigna, Open Access	60%	40%	\$2,000
007		070	Medical:	14/71	olgila, open 7.00035	0070	4070	Ψ2,000
			Total					
			Premium:					
			\$369,993					
			EE Share: \$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have provided the	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Vision: 100%	1500 (HMO) (Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
688	Υ	8%	Share: \$299,490	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	Life/AD&D: 100%	\$2,000 / \$4,000
000	<u>'</u>	0 /0	\$231,729.2	11 2000. 07.73 /6	Voluntary Lite/AD&D	0 /6	100 /6	φ4,000
689	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
			\$200,000.0		,			, ,
690	Υ	8%	0	90%	PPO	100%	0%	10%
204		00/	\$236,600.0	N1/A	4 / 1040 0000	200/	400/	Ф0.000
691	Y	6%	0 \$416,209.4	N/A	Aetna HMO &PPO	88%	12%	\$2,800
692	Y	6%	1	80% after ded	UHC HMO/choice	59%	41%	\$1,000
		070	\$231,729.2	0070 0.101 000	011011111070110100	0070	,0	ψ.,σσσ
693	Υ	6%	9	100%	Health Network Only	58%	42%	\$1,500.00
694	Υ	6%	\$36,870.00	N/A	HMO, HAS	45%	55%	1500%
695	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
696	Y	50%	\$10,504.00	90%	HMO, Major Medical	50%	50%	250%
697	Υ	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
031		0 /6	\$258,000.0	0070	FFO	00 /6	14 /0	φ3,000
698	Y	8%	0	0%	PPO	82%	18%	\$7,000
			258,428		-			1500 E/ 3000
699	Υ	6%	(EE & ER)	50%	Health Insurance	50%	50%	F
			\$250,000.0					40-0
700	Y	50%	0	90%	Major Medical	50%	50%	\$250
701	Υ	5%	\$150,000.0 0	5%	Full coverage	60%	40%	\$5,000
702	Y	6%	\$67,218.45	100%	Medical Ins.	100%	0%	\$0.00
703	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
								\$1500/\$1200
704	Y	12%	\$92,560.57	100%	Open Access	84%	16%	pd PII
705	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
706	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
, , , ,		0,0	1	10070	Point of Service,	30 /0	72/0	ψ1,000
707	Υ	100%	\$17,284.68	85%	BlueChoice	100%	0%	\$2,400
			\$263,320.0					
708	Y	6%	0	100%	Health Insurance Only	69%	31%	\$273
709	Y	6.2%	\$231,729.2 9	100%	Health Network Only/\$1,500 deductible	58%	42%	\$ 1,500.00
710	N/A	30%	N/A	N/A	N/A	N/A	N/A	N/A
1.0	1471	0070	\$1,300,000.	14/73	14/71	1471	14/7	14/71
711	Υ	6%	00	85%	PPO	86%	14%	\$1,500
			Medical:		Aetna 2 HMO & 1 POS	Medical:	Medical:	Aetna Select
			Total	For a best	HRA Funding	59%	41%	2000 (HMO)
			Premium: \$369,993	estimate we have provided the	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Dental: 100%	(Ind/Fam): \$2,000 /
			EE Share:	Actuarial Value of	Guardian Dental PPO	Basic	Vision:	\$2,000 / \$4,000
			\$151,730	each plan:	CareFirst Vision	Life/AD&D:	100%	Aetna Select
			Guardrails	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	Basic	1500 (HMO)
			Share:	(HMO): 87.75%	annual salary up to	STD: 100%	Life/AD&D:	(Ind/Fam):
		201	\$218,263	Aetna Select 1500	\$50,000	LTD: 100%	0%	\$1,500 /
712	Υ	8%	Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	STD: 0%	\$3,000

			HRA Spend: \$48,240	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	LTD: 0% Voluntary Life/AD&D:	Aetna ChoicePOS II 2000
			All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:				100%	(Ind/Fam): \$2,000 / \$4,000
713	Y	N/A	\$299,490 N/A			80%	20%	\$1,500
713		IN/A	\$200,000.0			0070	2070	ψ1,500
714	Υ	8%	0	90%	PPO	100%	0%	10%
715	Υ	N/A	N/A			80%	20%	\$1,500
716	Υ	7.65%	\$141,846.0 0	0%	Major Medical	51%	49%	2000/pp or 4000/fam
717	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
					PPO with in & out of			Plan 1 \$400;
746	V	6.2% SS;	\$4,386,000.	700/	network coverage plus	200/	000/	Plan 2 \$750;
718 719	Y Y	1.45 MC 6%	00 \$57,000.00	79% 100%	prescriptions HMO	80% 80%	20% 20%	Plan 3 \$2,000 \$1,500
719	1	U%	\$111,138.1	100%	ПІУІО	00%	20%	φι,συυ
720	Υ	6%	2	80%	MD UHC POS Gold 1	74%	26%	\$1,500
721	Υ	8%	\$120,073.7 6	N/A	Med, Drug & Vision	90%	10%	N/A
722	Y	6%	\$348,369.0 0	65%Plan	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
723	N	6%	\$25,753.44	35%Employee 100%	Medical Only	0%	100%	\$1,750
724	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
				Varies on services				
725	Υ	6%	N/A	rendered	PPO with HRA	68%	32%	\$2,500 Plan has
		100					1001	\$1,500 deductibles but PII pays \$1,200 of it to employees
726 727	Y N	12% 6%	\$92,560.57 \$0.00	100% N/A	open access N/A	84% N/A	16% N/A	HSA N/A
121	IN	076	\$517,514.1	IN/A	IN/A	IN/A	IN/A	IN/A
728	Y	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
729	N	6%	\$0.00	NA	NA	NA	NA	NA
730	Υ	6%	\$231,729.2 9 \$107,977.5	100%	Health Network Only	58%	42%	\$1,500
731	Υ	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
			\$200,000.0					
732	Y	8%	0 Medical:	90%	PPO	100%	0%	10%
			Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share:					Aetna Select 2000 (HMO)
			\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
733	Y	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
734	Υ	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0

i	i	i	I #404.000.0	Ì	1		İ	1
735	Y	6.2%	\$164,302.0 0	80%	PPO	8600%	1400%	\$3,000
736	Υ	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
737	N	1 70	\$0.00	N/A	N/A	N/A	N/A	N/A
			\$2,060,000.		1 9.1			
738	Y	7.65%	00 \$437,000.0	64%	Full Coverage PPO	64%	36%	\$625
739	Y	7%	0	65%	PPO	66%	34%	\$15
	.,		\$264,613.1		Cigna, Open Access		4004	40.000
740	Y	6%	5	N/A	Plus	60%	40%	\$2,000
741 742	y	50% 6%	\$10,504.00 \$14,696.95	90% 80%	HMO, Major medical B/C Advantage MV1	50% 18895%	50% 27345%	\$250 \$5,000
142	у	0 /6	\$174,869.7	0078		1009376	2134370	\$3,000
743	Υ	6%	7	N/A	HMO Carefirst	50%	50%	\$3,000
					all employees pay their own health insurance or			
	NO		just workers		are covered by spouse's			
744	(exempt)	6%	comp	0%	policy	0%	0%	N/A
					POS: CareFirst			Paid by
			\$291,583.0	100% IN / 100%	HealthyBlue 2.0 HSA/HRA INT Option E-			Employer: 2000 Ind/4000
745	Y	6%	0	OUT	S S	50%	50%	Fam
746	Ý	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500
747	N	N/a	N/a	70%	medical/dental	80%	20%	\$1,500
748	Υ	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
			\$310,000.0					
749	Y	6%	0	N/A	AETNA	100%	0%	\$2,500
750	Υ	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
730	ı	0.2 /6	\$1,378,176.	IN/A	TISATINA	00 /6	40 /0	\$3,000
751	Υ	6.20%	63	n/a	HMO, PPO	62%	38%	\$1,000
752	N		N/A	N/A	N/A	N/A	N/A	N/A
753	Y	6%	\$400,000.0 0	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
			\$276,000.0					
754	Y	6%	0	NA 1. Gold Plan	Comprehensive	57%	43%	\$1,500
				a. Physician Visit - \$25 co-pay, then 100% b.				
				Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family)				
				Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit -				
				\$25 co-pay, then 100% b. Specialist/Urgent				
				Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90%				
				Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b.				
755	Y	6.2%	\$924,700.0 0	Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000	PPO Medical & Prescription	75%	25%	\$1,500

				(Individual/Family)			1	
				Deductible d. 80% Coinsurance after				
756	N/A	N/A	N/A	deductible N/A	N/A	N/A	N/A	N/A
757	Y	6%	\$686,805.0 0	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
758	Yes	6.2%	\$4,880,756 (Medical Premiums)	63%	Types: PPO and HMO Scope: ACA Compliant	68%	32%	Employee Only: \$1,500 Family: \$3,700
759	Y	6%	\$2,573,559. 00	68%	Self Insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
760	Υ	N/A	N/A	N/A	N/A	N/A	N/A	N/A
761	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
762	Y	6%	\$2,000,000.	Varies	HMO/PPO	70%	30%	Varies
763	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$0
764	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
765 766	N N	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
767	Declined	13//3	14/73	14//	13/13	14/11	13//1	13//3
768	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500 \$5750/\$2000/
769	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
770	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
771	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
772 773	N Y	N/A 10%	N/A \$107,977.5 5	N/A 75%	N/A Medical/Dental/Vision	N/A 50%	N/A 50%	N/A \$1,500
774	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
775	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
776	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
777	V	00/	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	400/	000/	¢4.750
777 778	Y	6% 100%	\$14,400.00	35% by Employee N/A	Fam PPO	40% 25%	60% 75%	\$1,750 ZERO
110		10070	\$236.600.0	IV/A	110	2370	7370	ZLINO
779	Y	6%	0 \$252,037.0	N/A	Aetna HMO &PPO	88%	12%	\$2,800 No
780	Υ	6.2%	0	85%	PPO ACA Limits	95%	5%	Deductibles
781	Y	6%	\$49,296.21	51%	HMO-HSA Compat.	51%	49%	\$1,500.00
782	Y	6%	\$394,228.4	95%	HMO & Prescription	80%	20%	\$0
783	Υ	8%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
784	Y	6.2%	\$67,218.45	100%	Medical Insurance	100%	0%	\$0
785	Y	12%	\$92,560.57	100%	Open access	84%	16%	\$1,200
786	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
			\$7,360,539.		BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High			\$1,000, \$2,000,
787	Υ	6%	13	76% vs 24%	deductible, Fight	74%	26%	\$2,000, \$4,000
788	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
789	Υ	50%	\$10,504.00	90%	Major medical	50%	50%	\$250
790	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
791	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
792	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			\$2,018,006.		HEALTH/DENTAL/VISI			Gold: 0 Silver: Individual \$1500/ Fam
793	Υ	6%	28	80%	ON	65%	35%	\$3000
794	Y	12%	\$132,000.0 0	90%	Regular Health Ins	50%	50%	10%

795 796 797 798	N N N	6.2% 6.0% 6.2% 6.0%	N/A N/A N/A N/A	Insurance is provided by various unions; each union has its own administrator & guidelines n/a N/A Union - Labor & Operator Insurance is provided by various labor unions; each union has its own administrator & guidelines	Union Provided N/A Union Provided Health Insurance provided through Labor or Operator Union	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A Labor - 26% Operator 18%
799			\$58,396.00 \$371,169.4					
800	Y	6.2%	1	80%/20%	Comprehensive HMO Health Insurance	65%	35%	\$2,500
801	N	6.0%	N/A	N/A	provided through Ironworker union	N/A	N/A	N/A
802	Y	7.7%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$3,791,205.	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 58	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 42	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 2500
803	Y	Not available	00	Not available	Dental	46	54	150
804 805	Y	100% 6.2%	\$14,400.00 \$57,000.00	N/A 100%	PPO HMO	25% 80%	75% 20%	ZERO \$1,500
806	Y	6.08%	\$7,360,539. 13 \$348,369.0	76% vs 24% 65% By Plan	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible PPO, HRA Emp,Emp S,	74%	26%	\$1,000, \$2,000, \$4,000
807	Y	5.8%	0	35% by Employee	Fam	40%	60%	\$1,750
808	Y	50%	\$10,504.00	90%	Major medical	50%	50%	\$250
809	N	6.2%	N/A	N/A	Union Provided	N/A	N/A	N/A 240/person
810	Y	6.2%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	480/fam
811	N	6.2%	N/A \$200,000.0	N/A	N/A	N/A	N/A	N/A
812	Υ	8%	0	90%	PPO	100%	0%	10%
813	Υ	7.65%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
814 815	У	12%	\$92,560.57	100%	Open Access	8400%	1600%	Plan has 1500.00 deductible but PII pays 1200.00 of it to employees H.S.A
	Y	6.0%	\$77,366.00	N/A	United Health	100%	0%	25%

851								PII pays 1200.00 of
849 850	Y	12%	\$92,560.57	100%	open access	84%	16%	1500.00 deductible but
848	N	6%	N/A	N/A	N/A	N/A	N/A	N/A Plan has
847	N I	00/	N1/A	λ1/Δ	High Deduct	<u></u>	N1/A	N1/A
846					Mid Deduct and			
844 845			1		Medical 3 PPO Plans Low Deduct			\$4,000
843	Y	6%	77	76% vs 24%	BCBS Major	74%	26%	,
842	1	0 /0	\$7,286,032.	50 /0	Medical & Prescr	5570	370	\$1,000 Family \$1,000,\$2,000
841	Y	6%	\$1,619,506. 00	90%	Self Insur/Major	95%	5%	\$500 Individual
840	Y	12%	\$92,560.57	100%	open access	84%	16%	deductible but PII pays 1200.00 of it to employees HSA
	-							Plan has 1500.00
838 839	Y	6% N/A	00 N/A	68% N/A	high deductible plan N/A	68% N/A	32% N/A	\$1,500 N/A
331	<u> </u>	0 /0	\$2,573,559.	HELWOIK	Self Insured PPO medical offering low or	OO 70	20 /0	ψο in network
837	Y	6%	\$321,793.3 7	100% vs. 0% in network	PPO	80%	20%	\$0 in network
836	N	6%	N/A	N/A	Health insurance provided through employee's union	N/A	N/A	N/A
835		6%						
833 834		6% 6%	_					
832		6%						
830 831		6% 6%	+					
829		6%						
828	IN	6%						
826 827	Y N	6% 6%	00	& GUIDELINES				
			\$1,126,781.	PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR				
825	Y	6%	00	N/A INSURANCE IS	Medical/RX	55%	45%	\$625.00
			\$1,675,000.					
823 824	N Y	6% 6%	N/A N/A	N/A 60%	employee's union PPO	N/A 60%	N/A 40%	N/A \$2,000.00
					Health insurance provided through			
822	Y	6%	7	network	PPO	80%	20%	\$0 in network
821	Y	6%	\$7,360,539. 13 \$321,793.3	76% vs. 24% 100% vs. 0% in	deductible, Mid- deductible, High Deductible	74%	26%	\$1,000, \$2,000, \$4,000
					BCBS Major Medical, 3 PPO plans. Low			
819 820	N N	6% 6%	N/A N/A	N/A N/A	ironworker union Employee responsibility	N/A N/A	N/A N/A	N/A N/A
	14	070	19/73	TW/A	Health insurance provided through	1 W/ / ⁻ \	1 1 1 / / /	IV/F4
818	N	6%	N/A	N/A	Health insurance provided through employee's union	N/A	N/A	N/A
817	Y	6%	\$321,793.3 7	100% vs. 0% in network	PPO	80%	20%	\$0 in network
816	Y	7.65%	\$146,108.4 4	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer

								it to
852 853								employees HSA
854	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
855	Y		\$1,675,000.				45%	
856	N N	7.65% N/A	00 N/A	N/A N/A	Medical/Rx N/A	55% N/A	45% N/A	\$625 N/A
857	N	6%	\$0.00	NA NA	NA NA	NA	NA	NA NA
			\$437,000.0					1.
858	Y	7%	0 Medical:	65%	PPO	66%	34%	\$15
			Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam):
0.50	V	201	Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
859	Y	8%	\$299,490 \$200,000.0	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
860	Υ	8%	0	90% 1. Gold Plan	PPO	100%	0%	10%
				a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family)				
861	Y	6.2%	\$924,700.0 0	Deductible d. 80%	PPO Medical & Prescription	75%	25%	\$1,500

			1	Coinsurance after				
000	Y	8%	\$20 FC0 00	deductible	Ct a mas a mis	400/	000/	#2000/#2000
862	Y	8%	\$26,568.00 \$2,000,000.	20%	Starmark	40%	60%	\$3000/\$2000
863	Υ	6%	00	Varies	HMO/PPO	70%	30%	Varies
004	V	00/	\$200,000.0	000/	PPO	4000/	00/	# 0
864 865	Y	8% 6%	0 N/A	90% N/A	Per Union Contract	100% N/A	0% 100%	\$0 N/A
866	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A N/A
867	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
868	Declined	14//	14/71	1477	1477	1471	1471	14/7
869	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
								\$5750/\$2000/
870	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
871	N	6%	n/a	n/a	n/a	n/a	n/a	n/a
872 873	Y N	6% N/A	N/A N/A	Varies N/A	PPO with a HRA N/A	6800% N/A	3200% N/A	\$2,500 N/A
0/3	IN	IN/A	\$107,977.5	IN/A	IN/A	IN/A	IN/A	IN/A
874	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
875	Ý	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
		0070	\$517,514.1	0070	- major modiodi	0070	3373	- - - - - - - - - -
876	Υ	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
			\$437,000.0					
877	Y	7%	0	65%	PPO	66%	34%	\$15
070		00/	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	400/	000/	¢4 750
878 879	Y	6% 100%	\$14,400.00	35% by Employee N/A	Fam PPO	40% 25%	60% 75%	\$1,750 ZERO
0/9	ī	100%	\$236,600.0	IN/A	FFU	25%	75%	ZERO
880	Y	6%	0	n/a	Aetna HMO &PPO	88%	12%	\$2,800
			\$1,300,000.	.,,,,		33,1	,	-
881	Υ	6%	00	85%	PPO	86%	14%	\$1,500
			Medical:					
			Total					
			Premium:					
			\$369,993 EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA Spend:	For a best	Aetna 2 HMO & 1 POS	Medical: 59%	Dental: 100%	\$4,000 Aetna Select
			\$48,240	estimate we have	HRA Funding (Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			ψ+0,2+0	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881 Guardrails	Aetna Select 1500 (HMO): 88.85%	\$50,000 STD: 60% up to \$1,000	LTD: 100% Voluntary	LTD: 0% Voluntary	2000 (Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
882	Y	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			\$200,000.0					
883	Y	8%	0	90%	PPO	100%	0%	10%
884	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
			\$2,573,559.		Self Insured PPO medical offering low or			
885	Υ	6%	φ2,573,559. 00	68%	high deductible plan	68%	32%	\$1,500
886	Ý	N/A	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has
								1500.00
								deductible but
								PII pays
								1200.00 of it to employees
887	Υ	12%	\$92,560.57	100%	open access	84%	16%	HSA
888	Ý	6%	\$25,101.00	100%	MEC	100%	0%	\$0
			\$164,302.0	122,3	···= -	2270		7.
889	Y	6%	0	80%	PPO	86%	14%	\$3,000
								Gold; 0
000		00/	\$2,018,006.	000/	HEALTH/DENTAL/VISI	050/	0501	Silver:
890	Υ	6%	28	80%	ON	65%	35%	Individual

ĺ								\$1500/ Fam
								\$3000
			Medical:					
			Total Premium:					
			\$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA	For a best	Aetna 2 HMO & 1 POS	Medical: 59%	Dental: 100%	\$4,000
			Spend: \$48,240	estimate we have	HRA Funding (Ind/Fam):	Dental: 0%	Vision:	Aetna Select 1500 (HMO)
			ψ+0,2+0	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
891	Υ	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			\$231,729.2		•		2270	, ,,,,,,
892	Υ	6%	9	100%	Health Network Only	58%	42%	\$1,500
			\$200,000.0					
893	Y	8%	0	90%	PPO	100%	0%	10%
894	Y	6%	\$236,600.0 0	N/A	Aetna HMO &PPO	88%	12%	\$2,800
034	ı	0 /0	0	HMO - 80%,	Aetha Filvio affo	00 /6	12 /0	φ2,000
			\$361,981.7	Advantage Plan -	Medical, Dental &			
895	У	6%	7	100%	Vision	74%	26%	\$0
								Plan has
								\$1500
								deductible but
								Priceless
								Industries pays \$1200 of
								it to employee
896	Υ	12%	\$92,560.57	100%	Open Access	84%	16%	HSA
								N/A -Stolar
								Construction
								and its
								employees are art of the
								Maryland
								Private
								Exchange
								therefore were
								are unable to
			\$120,073.7					answer
897	Υ	8%	6	N/A See note*	Medical, Drug, Vision	90%	10%	questions 3.1 & 4.2
898	Ý	6%	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
899	Ý	6%	\$14,696.95	80%	B/C Advantage MV1	40%	60%	\$5,000
			\$437,000.0					
900	Y	7%	0	65%	PPO	66%	34%	\$15
			\$2.40.000.0	65%by				
901	Y	6%	\$348,369.0 0	Plan35%byemploy ee	PPO,HRA EMP 5 ,FAM	40%	60%	\$1.750
902	Y	100%	\$14,400.00	N/A	PPO	25%	75%	\$1,750
903	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$231,729.2	1 71 1	1 77 1			
904	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
			\$174,869.7					<u></u>
905	Y	6%	7	N/A	HMO Carefirst	50%	50%	\$3,000
906	Y	50%	\$10,504.00	90%	HMO Major Medical	50%	50%	\$250
907	Y	6%	\$276,000.0 0	N/A	Comprehensive	57%	43%	\$1,500
301	<u>'</u>	0 /0	\$517,514.1	IN/A	Complehensive	J1 /0	45/0	ψ1,500
908	Υ	11%	3	80%	BCBS Med/Den/Vis	70%	30%	\$4,000
909	Ϋ́	65%	\$31,973.40	Varies	HMO Dental/Vision	50%	50%	\$6,000

910 911 912 913	Y Y Y	8% 6.2% SS; 1.45 MC 6%	Share: \$299,490 \$4,387,600. 00 \$57,000.00 \$111,138.1 2	(HMO): 88.85% Aetna Choice POS II 2000: 87.75% 79% 100% 80%	STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO with in & out of network coverage plus prescriptions HMO	Voluntary Life/AD&D: 0% 80% 80%	Voluntary Life/AD&D: 100% 20% 20% 26%	(Ind/Fam): \$2,000 / \$4,000 Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000 \$1,500
914	Y	8%	\$120,073.7 6	N/A	Med, Drug & Vision	90%	10%	N/A
	-		\$348,369.0	65%Plan	· y			
915 916	Y N	6% 6%	0 \$25,753.44	35%Employee 100%	PPO,HRA,Emp S,Fam Medical Only	40% 0%	60% 100%	\$1,750 \$1,500
917	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
				Varies on services				
918	Y	6%	N/A	rendered	PPO with HRA	68%	32%	\$2,500
919	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1,500 deductible but PII pays \$1,200 of it to employees HSA
	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
920			\$517,514.1					
			ψ517,514.1					
921	Y	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
	Y N	11% 6%	3 \$0.00	80% NA	BCBS-Med/Den/Vi NA	70% NA	30% NA	\$4,000 NA
921			3 \$0.00 \$231,729.2 9					
921 922	N	6%	3 \$0.00 \$231,729.2 9 \$107,977.5 5	NA	NA	NA	NA	NA
921 922 923 924	N Y Y	6% 6% 10%	3 \$0.00 \$231,729.2 9 \$107,977.5 5 \$200,000.0	NA 100% 75%	NA Health Network Only Medical/Dental/Vision	NA 58% 50%	NA 42% 50%	\$1,500 \$1,500
921 922 923	N Y	6% 6%	3 \$0.00 \$231,729.2 9 \$107,977.5 5	NA 100%	NA Health Network Only	NA 58%	NA 42%	NA \$1,500

Share:	1
\$299,490 S25,101.00 MEC 10000% 0%	\$0
\$164,302.0	\$0
928 Y 6.2% 0 80% PPO 8600% 1400%	\$3,000
929 Y 7% \$437,000.0 PPO 66% 34%	\$15
930 N \$0.00 N/A N/A N/A N/A	N/A
\$2,060,000.	400-
931 Y 7.65% 00 64% Full Coverage PPO 64% 36% \$437,000.0	\$625
932 Y 7% 0 65% PPO 66% 34%	\$15
\$264,613.1 Cigna, Open Access	Фо ооо
933 Y 6% 5 N/A Plus 60% 40% 934 Y 50% \$10,504.00 90% HMO, Major medical 50% 50%	\$2,000 \$250
935 y 6% \$14,696.95 80% B/C Advantage MV1 18895% 27345%	
\$174,869.7	4
936 Y 6% 7 N/A HMO Carefirst 50% 50% all employees pay their all employees pay their	\$3,000
own health insurance or	
NO just workers are covered by spouse's	
937 (exempt) 6% comp 0% policy 0% 0% POS: CareFirst POS: CareFirst POS: CareFirst POS: CareFirst POS: CareFirst	N/A Paid by
HealthyBlue 2.0	Employer:
\$291,583.0 100% IN / 100% HSA/HRA INT Option E-	2000 Ind/4000
938 Y 6% 0 OUT S 50% 50%	Fam
939 Y 6% \$80,955.00 50% Medical, Dental, Vis 93% 7% 940 N N/A N/a 70% medical/dental 80% 20%	\$2,500 \$1,500
941 Y 12% \$35,000.00 100% HMO 100% 0%	\$1,200
Exclude Dental & Vision	
942 Y 6% 80% unless elected 40% 60% \$310,000.0 \$	\$500.00
943 Y 6% 0 N/A AETNA 100% 0%	\$2,500
HMO Referral	
944 Y 6.2% \$47,896.43 N/A HSA/HRA 60% 40%	\$3,000
945 Y 6.20% \$1,378,176.	\$1,000
946 N N/A N/A N/A N/A N/A	N/A
947 Y 6% \$400,000.0 Full Comprehensive with Rx and hospital 75% 25%	\$4.600
947 Y 6% 0 N/A with Rx and hospital 75% 25% \$276,000.0 \$276	\$1,600
948 Y 6% 0 N/A Comprehensive 57% 43%	\$1,500
1. Gold Plan	
a. Physician Visit - \$25 co-pay, then	
100%	
b. Chariclist/Utgant	
Specialist/Urgent Care Visit - \$40	
co-pay, then 100%	
c. \$500/\$1,000	
(Individual/Family) Deductible	
d. 90%	
Coinsurance after	
deductible 0. O'han Blan	
2. Silver Plan a. Physician Visit -	
\$25 co-pay, then	
100%	
b. Specialist/Ukraent	
Specialist/Urgent Care Visit - \$40	
co-pay, then 100%	
c. \$1,500/\$3,000	
(Individual/Family)	
(Individual/Family) Deductible	
(Individual/Family)	
(Individual/Family) Deductible d. 90% Coinsurance after deductible	
(Individual/Family) Deductible d. 90% Coinsurance after	

1	ı	1	1		1	1	1	
				100% b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family)				
				Deductible				
				d. 80%				
				Coinsurance after				
050	NI/A	NI/A	NI/A	deductible	NI/A	NI/A	NI/A	NI/A
950	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
951	Y	6%	\$686,805.0 0	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
931	T T	076	U	100%	Caleriist HiviO & PPO	90%	0 10 10%	Employee
			\$4,880,756					Only: \$1,500
			(Medical		Types: PPO and HMO			Family:
952	Yes	6.2%	Premiums)	63%	Scope: ACA Compliant	68%	32%	\$3,700
			\$416,209.4					. ,
953	Υ	6%	1	80% after ded	UHC HMO/CHOICE	59%	41%	\$1,000.00
954	Υ	6%	\$25,100.00	100%	MEC	100%	0%	\$0.00
			\$164,302.0					
955	Y	6%	0	80%	PPO	86%	14%	\$3,000.00
			\$231,729.2				4.5.	*
956	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500.00
957		N/A	N/A	N/A	N/A	N/A	N/A	N/A
958	Y	6%	\$2,000,000. 00	Varies	HMO/PPO	70%	30%	Varies
930	Y	0%	\$200,000.0	varies	HIVIO/PPO	70%	30%	varies
959	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	\$0
960	Ϋ́	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
961	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
962	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
963	Declined			·		-		·
964	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
								\$5750/\$2000/
965	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$1000
966	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
967	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
968	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
969	Υ	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
970	Ϋ́	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
0.0	·	0070	\$517,514.1	0070	Time major medicar	0070	0070	Ψ200
971	Y	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
			\$437,000.0					. ,
972	Υ	7%	0	65%	PPO	66%	34%	\$15
			\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,			
973	Y	6%	0	35% by Employee	Fam	40%	60%	\$1,750
974	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
075	. v	60/	\$236,600.0	NI/A	Actno LIMO S DDC	000/	400/	# 0.000
975	Y	6%	0 \$1,300,000	N/A	Aetna HMO &PPO	88%	12%	\$2,800
976	Υ	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
370	'	070	Medical:	0070	110	0070	1470	ψ1,500
			Total					
			Premium:					
			\$369,993					Aetna Select
			EE Share:					2000 (HMO)
			\$151,730				Medical:	(Ind/Fam):
			Guardrails		A - t 0	NA1' - 1	41%	\$2,000 /
			Share:	For a heat	Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			\$218,263 Guardrails	For a best estimate we have	HRA Funding (Ind/Fam):	59% Dental: 0%	100% Vision:	Aetna Select 1500 (HMO)
			HRA	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			Spend:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			\$48,240	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			ψ . σ, ב . σ	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			All Benefits:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			Total:	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			\$494,371	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			EE Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
977	Υ	8%	\$194,881	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000

i i		1	Guardrails			İ		I
			Share:					
			\$299,490					
978	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
979	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
373	'	070	\$1,675,000.	3070	110	10070	070	1070
980	Υ	8%	00	N/A	Medical/Rx	55%	45%	\$625
981	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
000		Al 0 00/	To Be	Mariable	MEO Dise	4000/	00/	# 0.000.00
982	N	About 6.2%	Determined	Variable	MEC Plan	100%	0%	\$2,000.00 Plan has
983	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1500.00 deductible but PII pays 1200.00 of it to the employees HAS
		.=,0	Medical:	10070	OPO G00000	0.70	.070	10
		Social Security 6.2% Medicare Rate 1.45%	Total Premium: \$344,106 EE Share: \$140,579 Guardrails Share: \$203,527 Guardrails HRA Spend: \$67,500 All Benefits: Total: \$483,197 EE Share: \$174,023 Guardrails Share:	N/A For a best estimate we have provided the Actuarial Value of each plan: CareFirst HMO: 86.17% CareFirst PPO:	Carefirst HMO & PPO HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	HMO (Ind/Fam): \$1,500 / \$3,000 PPO (Ind/Fam): \$2,000 /
984	Y	Total 7.65%	\$309,174	82.41%	Voluntary Life/AD&D	0%	100%	\$4,000
985 986	Y N	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
900	IN	25%	\$111,138.1	0%	MD UHC POS Gold			
987	Υ	6.20%	2	80%	1500	74%	26%	\$1,500
988	Y	6%	\$31,973.40	Varies	HMO/Dental /Vision	50%	50%	\$6,000.00
			258,428					1500 E/ 3000
989	Y	6%	(EE & ER)	50%	Health Insurance	50%	50%	F
000	Y	60/	\$83,076.00	750/	Health.Dental, Vision &	750/	250/	¢4 500
990	ı	6%	\$250,000.0	75%	Life	75%	25%	\$1,500
991	Υ	50%	0	90%	Major Medical	50%	50%	\$250
			\$437,000.0		•			
992	Y	7%	0	65%	PPO	66%	34%	\$15
993	Y	5%	\$150,000.0 0	5%	Full coverage	60%	40%	\$5,000
993	Y	6%	\$67,218.45	100%	Medical Ins.	100%	0%	\$0.00
995	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
								\$1500/\$1200
996	Y	12%	\$92,560.57	100%	Open Access	84%	16%	pd PII
997	Y	6%	\$57,000.00 \$231,729.2	100%	HMO	80%	20%	\$1,500
998	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
999	Y	6%	\$36,870.00	N/A	HMO, HAS	45%	55%	1500%
1000	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1001	Υ	50%	\$10,504.00	90%	HMO, Major Medical	50%	50%	\$2,500
1002	Υ	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
1003	Y	8%	\$258,000.0 0 \$104,000.0	0%	PPO	82%	18%	\$7,000
1004	N	6%	\$104,000.0	80%	Blue Cross, PPO	90%	10%	\$1,500
1005	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
		070	ψυυ,υυυ.υυ	1070	modiou, Dontai	0070	2070	ψ1,000

1 1		I	\$263,320.0	I	1	I	I	1
1006	Υ	6%	0	100%	Health Insurance Only	69%	31%	\$273
	.,		\$231,729.2	4000/	Health Network			
1007	Y N/A	6.2%	9	100%	Only/\$1,500 deductible	58%	42%	\$ 1,500.00
1008	N/A	30%	N/A	N/A	N/A Health.Dental, Vision &	N/A	N/A	N/A
1009	Υ	6%	\$83,076.00	75%	Life	75%	25%	\$1,500
1010	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	0%
			\$164,302.0					
1011	Υ	6.2%	0	80%	PPO	86%	14%	3000%
						OPTION 1	OPTION 1	4 (CTTC) (:
			\$178,238.1	Option 1:employee		EMPLOYE E ONLY	EMPLOYE E ONLY	1. \$5750 (ind) /\$11500
1012	Y	6%	1	only 86%	1. EPO PLANS%	86%	14%	(FAM)
		070		0.my 0070	11 21 0 1 2 11 10 70	OPTION 2	, , ,	(17.111)
						EMPLOYE	Option 2	2. \$2000
				Option2: employee		E ONLY	employee	(IND)/\$4000.0
1013				only 60%	2. HAS COMPATIBLE%	60%	only 40%	0 (FAM)
						OPTION 3 EMPLOYE	option3	3. \$1000
				Option3: employee	3. TRADITIONAL	E ONLY	employee	(IND)/\$2000
1014				only 50%	OPTION%	50%	only 50%	(FAM)
1015	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1016	Υ	6%	\$54,000.00	80%	HMO	65%	35%	20%
1017	N		N/A	N/A	N/A	N/A	N/A	N/A
	.,		\$2,543,887.		Self insured with a			^
1018	Y N	1% 6%	00	N/A N/A	deductible N/A	86% N/A	14% N/A	\$750 N/A
1019 1020	Y	8%	\$26,568.00	N/A 20%	N/A Starmark/HAS CoPay	N/A 40%	60%	\$300/\$200
1020	'	0 70	\$348,369.0	65% Plan/35%	PPO, HRA Emp, Emp	40 /6	0078	ψ300/ψ200
1021	Υ	6%	0	Employee	S, Fam	40%	60%	\$1,750
				1	,			\$1,000/\$2,000
			\$23,818,90					and
1022	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1023	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1023	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
1025	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1026	Y	N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
				100% Including				\$2,600.00
			\$125,162.0	Employer Paid	UHC Choice Plus/with			Ind./Paid By
1027	Y	8%	1	Amount	Direct HRA	55%	45%	Employer
1028	N	6%	N/A	N/A	N/A	N/A 100% for	N/A	N/A
						Employee		
			\$125,000.0			Only		
1029	Υ	6%	0	80%	Medical	Coverage		\$2,000
1030	Υ	5%	\$58,885.90	80%	HMO	65%	35%	20%
1031	Υ	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
1032	Y	6%	\$4,300,000. 00	80%	Vision & Dental	100%	0%	\$20
1032	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1000	14	14/71	\$394,228.4	14/71	14//	14/71	14//	14/71
1034	Υ	6%	9	95%	HMO & Prescription	80%	20%	\$0
								\$200
4005	V	00/	\$282,570.0	80/20 up to \$5k,	Major Medical,	4000/	N1/A	Ind./\$600
1035	Y	6%	0 Medical:	Then 100%	Prescription, Optical	100%	N/A	Family Aetna Select
			Total					2000 (HMO)
			Premium:				Medical:	(Ind/Fam):
			\$369,993				41%	\$2,000 /
			EE Share:		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			\$151,730	For a best	HRA Funding	59%	100%	Aetna Select
			Guardrails Share:	estimate we have provided the	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Vision: 100%	1500 (HMO) (Ind/Fam):
			\$218,263	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Guardrails	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			HRA	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			Spend:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$48,240	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			All Benefits:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
1036	Y	8%	Total:	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$2,000 / \$4,000
.000	<u>'</u>	U / U	i olai.	11 2000. 01.1070	Voluntary Ello/ADGD	0 /0	10070	ψ-1,000

\$494,371	
EE Share:	
Guardrails	
Share:	
\$717,800.4 High Deductible w/ 70%	30% - \$5600
1037 Y 7.6% 0 N/A Funded HRA 50%	50% or \$12,600
1038 Y 6.0% 1 60% STD 60%	40% \$2,500
1039 N N/A N/A N/A N/A N/A N/A N/A 1. Gold Plan	N/A N/A
a. Physician Visit - \$25	
co-pay, then 100%	
b. Specialist/Urgent Care Visit - \$40 co-pay,	
then 100%	
c. \$500/\$1,000 (Individual/Family)	
Deductible	
d. 90% Coinsurance after deductible	
2. Silver Plan	
a. Physician Visit - \$25	
co-pay, then 100% b. Specialist/Urgent	
Care Visit - \$40 co-pay,	
then 100% c. \$1,500/\$3,000	
(Individual/Family)	
Deductible d. 90% Coinsurance	
after deductible	
3. Bronze Plan a. Physician Visit - \$25	
co-pay, then 100%	
b. Specialist/Urgent Care Visit - \$40 co-pay,	
then 100%	
c. \$3,000/\$6,000 (Individual/Family)	
Deductible	
\$924,700.0 d. 80% Coinsurance after deductible 75%	250/ \$4.500
1040 Y 6% 0 after deductible 75% 1041 N 6% \$80,955.00 50% Medical, Dental, Vision 93%	25% \$1,500 7% \$2,500
\$2,060,000.	
1042 Y 7.65% 00 64% Full Coverage PPO 64% 1043 Y N/A N/A 0% Medical, Dental, Vision 80%	36% \$625 20% \$1,500
1044 Y 8% \$50,000.00 80% PPO 100%	0% \$0
1045 Y 6% \$13,275.00 80% HMO 0% 1046 N N/A N/A N/A N/A N/A N/A	100% \$2,500 N/A N/A
\$25,101.00	
Y 6.2% \$164,302.0 100% MEC 100% 1047 Y 6.2% 0 80% PPO 86%	0% \$0 14% \$3,000
\$174,869.7	\$3000/Individu
1048 Yes 6% 7 N/A HMO Carefirst 50% 1049 N 7% N/A N/A N/A N/A N/A	50% al N/A N/A
1045 IN 770 IN/A IN/A IN/A IN/A	Plan has
	\$1500 deductible but
	PII pays
	\$1200 of it to
1050 Y 12% \$92,560.57 100% Open Access 84%	Employees 16% HSA
\$198,757.3	
1051 Y 6.20% 8 N/A Family Optimum Choice 60% 1052 N 6% \$6,500.00 N/A PPO 20%	40% \$1,500 80% \$0
1053 Y 6% \$57,000.00 100% HMO 80%	20% \$1,500
\$348,369.0 65% By Plan PPO, HRA Emp, Emp 0 35% By Employee S, Fam 40%	60% \$1,750
\$267,898.9 Medical, RX, Dental,	
1055 Y 6.20% 2 N/A Vision 80%	20% \$3,000
1056 Y 5.77% 0 N/A Comprehensive 70%	30% N/A

1057	ΙΥ	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
1058	Y	6%	\$87,398.35	75% After Deduct.	High Deductible	49%	51%	\$1,500
1059	Υ	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
1060	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
								Part of the MD
			\$120,073.7	Part of the MD				Private
1061	Y	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
4000		440/	\$517,517.1	000/	DODO Mart/Dara//	700/	000/	# 4.000
1062	Y	11%	N/A	80% N/A	BCBS - Med/Den/Vi	70%	30% N/A	\$4,000
1063 1064	N Y	N/A 12%	\$35,000.00	100%	N/A HMO	N/A 100%	0%	N/A \$1,200
1065	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	\$1,200 N/A
1003	'	0 78	IN//A	IN/A	Major Medical,	IN//A	10076	IN/A
1066	Y	6.2%	\$79,415.82	80%	Prescription	77%	23%	\$1,500
1000		0.270	ψ10,110.02	3070	Major medical, vision,	1170	2070	ψ1,000
			\$2,673,661.		hospitalization,			
1067	Υ	6%	42	N/A	pharmacy	66%	34%	\$1,043
				Insurance is				
				provided by				
				various unions;				
				each union has its				
4000		0.00/		own administrator	5	21/2		21/2
1068	N	6.2%	N/A	& guidelines	Union Provided	N/A	N/A	N/A
1069	N	6.0%	N/A	N/A	N/A	N/A	N/A	N/A
1070	N	6.2%	N/A	N/A	Union Provided	N/A	N/A	N/A
				Hadam Labam 0	Health Insurance			L - b 000/
1071	N	6.0%	N/A	Union - Labor & Operator	provided through Labor or Operator Union			Labor - 26%
1071	IN	0.0%	IN/A	Insurance is	or Operator Union			Operator 18%
				provided by				
				various labor				
				unions; each union				
				has its own				
				administrator &				
1072	Υ	6.0%	\$58,396.00	guidelines				
			\$371,169.4					
1073	Y	6.2%	1	80%/20%	Comprehensive HMO	65%	35%	\$2,500
					Health Insurance			
4074		0.00/		N 1/A	provided through			
1074	N	6.0%	N/A	N/A	Ironworker union			
			Medical: Total					
			Premium:					
			\$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			All Donofitor	provided the	\$1,500/\$3,000 Guardian Dental PPO	Vision: 0%	100%	(Ind/Fam):
			All Benefits: Total:	Actuarial Value of each plan:	CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50.000	LTD: 100%	LTD: 0%	2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
1075	Υ	7.7%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			\$1,675,000.		-			
1076	Y	7.65%	00	N/A	Medical/Rx	55%	45%	\$625
40==		001	\$200,000.0	0001	DDO	40007	001	4007
1077	Υ	8%	0	90%	PPO	100%	0%	10%
1070		Not available	\$3,791,205.	Not available	Medical	58 46	42	2500
1078	Y	Not available	00	Not available	Dental	46	54	150
								Plan has 1500.00
								deductible but
								PII pays
1079	У	12%	\$92,560.57	100%	Open Access	8400%	1600%	1200.00 of it
	. ,		, ,, 5.0.				/0	

								to employees
4000	V	1000/	¢4.4.400.00	NI/A	PPO	050/	750/	H.S.A
1080 1081	Y	100% 6.2%	\$14,400.00 \$57,000.00	N/A 100%	HMO	25% 80%	75% 20%	ZERO \$1,500
1081	Y	6.2%		100%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-	80%	20%	\$1,000,
1082	Υ	6.08%	\$7,360,539. 13	76% vs 24%	deductible, High deductible	74%	26%	\$2,000, \$4,000
1083	Υ	5.8%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1.750
1084	Y	50%	\$10,504.00	90%	Major medical	50%	50%	\$250
1085	- i N	6.2%	N/A	N/A	Union Provided	N/A	N/A	N/A
1086	Y	6.2%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
1087	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1088	Y	7.65%	\$146,108.4 4	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
1089	Y	6%	\$321,793.3 7	100% vs. 0% in network	PPO	8000%	2000%	\$0 in network
1099	Y	6.0%	\$77,366.00	N/A	United Health	100%	0%	25%
1091	Y	6.0%	\$121,706.0 0	100%	HMA	75%	25%	\$1,500.00
		2.070	\$148,785.6	12070	PPO HEALTH			Ţ:,=00.00
1092	Y	6%	3 \$47,830.72/	90%	DENTAL/VISION	90%	10%	\$ 500.00
1093	Υ	6.200%	Month	100%	POS Plan	100%	0%	\$2,500
1094	Y	6%	\$18,756,14 5.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$ 3,000
1095	N/A	7.65%	\$156,000.0 0	\$0 on the 1st \$3500. 100% after \$3500	НМО	88%	12%	\$3,500
1096	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1097	Υ	7.0%	\$437,000.0 0	65%	PPO	66%	34%	\$ 15.00
1098	Y	6.0%	\$1,619,506. 00	90%	Self Insur/Major Medical & Prescription	95%	5%	\$500 Ind. / \$1,000 Family
1000	Y	6.009/	\$31,100,00 0.00	909/	Madical Dantal Vision	909/	200/	\$ 2,000.00
1099	Ť	6.00%	\$156,000.0	\$0% \$0 on the first \$3500, 100% after	Medical, Dental, Vision	80%	20%	\$ 2,000.00
1100		7.65%	0	\$3500	НМО	88%	12%	\$ 3,500.00
1101	N	6.00%	\$25,753.44	100%	Medical Only	0%	100%	150000%
1102	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1103	Y	12.00%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but Pl pays \$1200 of it to employees HSA
1103	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1105	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
1106	Υ	100.00%	\$14,400.00	N/A	PPO	25%	75%	Zero
1107	N	0.00%	N/A	0%	N/A	N/A	N/A	N/A
1108	Υ	6.20%	\$111,138.1 2	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
1109	Υ	0.08	\$141,876.0 0	0	Major Medical	68%	32%	\$2000/pp or \$4000/fam
1110	Y	600.00%	\$1,619,506. 00	90%	Self Ins/Major Med & Rx	95%	5%	\$500 Individual \$1,000 Family
1110	1	000.0076	\$146,108.4	100% including employer paid	UHC MD UHC OCI /	90 /0	370	\$2,600.00 Ind. / paid by
1111	Υ	7.65%	\$146,108.4 4 \$348,369.0	amount 65% by Plan	with Direct HRA PPO, HRA, Emp, Emp	55%	45%	employer
1112	Υ	6.00%	\$346,369.0 0	35% by Employee	S, Fam	40%	60%	\$ 1,750.00
1113	Y	7.65%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
1114	Υ	6.00%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam

1138	Y	6.20%	\$21,400.00	dependent on meeting deductible	HMO & PPO + Dental and Vision	50%	50%	\$1,500
1137	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1136	Υ	7.65%	\$1,675,000.	N/A	Medical/Rx	55%	45%	\$625
1135	Υ	50%	\$10,504.00 \$1,675,000.	90%	HMO Maj med	50%	50%	\$250
1134	Y	0.062%	Month	100%	POS Plan	100%	0%	\$2,500
1133	Yes	6%	\$18,756,14 5.00 \$47,830.72/	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$ 3,000
1132	Yes	6.20%	2	80%	1500	74%	26%	\$1,500 \$750/\$1500/\$
1131	Yes	12	\$92,560.57 \$111,138.1	100%	Open Access MD UHC POS Gold	84%	16%	HAŚ
								\$1500 deductible but PII pays 1200 of it to employee
1130	Yes	1170	\$15,000.00	100%	Kaiser - Gold	10000%	0%	\$0
1129	Υ	11%	\$517,514.1 3	80%	BCS-MED/Den/Vi	70%	30%	\$4.000
1128	.,	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1126 1127	Y N	6% 6%	\$0.00	N/A	PPO Med & Pres N/A	7500% N/A	2500% N/A	\$1,500 N/A
1125	N/A	7.65%	924,700.0	\$3500	HMO	8800%	1200%	\$3,500
1124	N/A	N/A	N/A \$156,000.0	pending on plan \$0 on the 1st \$3500. 100% after	Medical/Dental	8000%	2000%	\$1,500
1123	Y	6%	\$44,388.00	100% 70%/100%	Medical	10000%	0%	\$12,000
1122	Y	6%	\$57,000.00	100%	HMO	8000%	2000%	\$1,500
1121	N	5%	N/A	N/A	N/A	N/A	N/A	N/A
1120	Y	8%	\$1,200.00	N/A	UHC Gold	5600%	4400%	\$1,000
1118 1119	Y	8% 100%	\$299,490 \$46,277.58	II 2000: 87.75% 90%	Voluntary Life/AD&D HMO	0% 5000%	100% 5000%	\$4,000 \$500
1117	Y	6%	73.6 Million Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan) Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Family: 3,500, Health Choice: Single: 2,600, Family: 5,000 Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
1110	1	3.9976	00	0376	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts,	7 000 76	3000 %	Health Choice Plus: Single \$1,750,
1116	Y	5.99%	\$1,971,074. 00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000%	3000%	PPO \$700; HMO \$5,000
1115	Y	6.08%	\$7,360,539. 13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000

1139	Y	6%	\$2,000,000. 00	Varies	HMO/PPO	70%	30%	Varies
			\$1,300,000.				0070	
1140 1141	Y	6% 100%	00 \$14,400.00	85% N/A	PPO PPO	86% 25%	14% 75%	\$1,500 ZERO
1141	ī	100%	Medical:	IN/A	PPU	23%	75%	ZERO
			Total					
			Premium: \$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share: \$218,263				Medical:	2000 (HMO) (Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend: \$48,240	For a best estimate we have	HRA Funding (Ind/Fam):	59% Dental: 0%	100% Vision:	Aetna Select 1500 (HMO)
			φ40,240	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	`\$1,500 <i>/</i>
			Total:	each plan: Aetna Select 2000	CareFirst Vision Basic Life/AD&D: 1 x	Life/AD&D: 100%	Life/AD&D: 0%	\$3,000 Aetna
			\$494,371 EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary Life/AD&D:	(Ind/Fam):
1142	Y	8%	Share: \$299,490	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	100%	\$2,000 / \$4,000
			\$200,000.0		,			
1143	Y	8%	0 \$141,846.0	90%	PPO	100%	0%	10% 2000/pp or
1144	Υ	7.65%	0	0%	Major Medical	51%	49%	4000/fam
1145	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
1146	Υ	8%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
1147	Υ	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
1148	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1140	'	1 70	\$252,037.0	0376	FFO	00 /6	34 /6	No
1149	Υ	6.2%	0	85%	PPO ACA Limits	95%	5%	Deductibles
1150	Y	6.2%	\$67,218.45 \$198,757.3	100%	Medical Insurance Family Optimum	100%	0%	\$0
1151	Υ	6.2%	8	N/A	Choice Plan	60%	40%	\$ 2,000.00
1152	N	6%	N/A	0%	N/A	N/A	N/A	N/A
1153	Υ	6%	\$348,369.0 0	65% by plan 35% by employee	PPO,HRA Emp, EMP S,Fam	40%	60%	\$1,750
1154	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500
				Unable to say				
1155	Υ	6%	\$26,721.22	something have copay some don't	HMO	30%	70%	\$500
1100		070	\$231,729.2	copay some don't	THIVIO	0070	7070	ΨΟΟΟ
1156	Y	6%	9	100%	Heath Networth only	58%	42%	\$1,500
1157	Y	6%	\$453,132.0 0	0%	Comprehensive PPO	9000%	1000%	\$1,000
			\$100,000.0		•			
1158	Yes	6%	0	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1159	Yes	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	4000%	6000%	\$1,750
1160	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
			¢00.040.00					\$1,000/\$2,000
1161	Υ	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000
1162	Υ	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1163	Y	6%	\$57,000.00	100%	HMO N/A	80% N/A	20%	\$1,500
1164	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A Part of the MD
			\$120,073.7	Part of the MD				Private
1165	Y	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
					Medical, RX, Dental, Vision, Health Savings			Health Choice Plus: Single
					Account, Flexible			\$1,750,
					Spending Accounts,			Family: 3,500,
1166	Υ	6%	\$73.60	80%	Employer Paid Hospital Indemnity, Critical	85%	15%	Health Choice:
	·		Ţ. J.J.					23.00.

					Illness and Accident Benefits (for those			Single: 2,600, Family: 5,000
					enrolled in the plan)			1 anniy. 5,000
			Medical:					
			Total Premium: \$369,993 EE Share: \$151,730 Guardrails					Aetna Select
			Share: \$218,263 Guardrails HRA Spend:	For a best	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Medical: 41% Dental: 100%	2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select
			\$48,240 All Benefits:	estimate we have provided the Actuarial Value of	(Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO	Dental: 0% Vision: 0% Basic	Vision: 100% Basic	1500 (HMO) (Ind/Fam): \$1,500 /
440-		201	Total: \$494,371 EE Share: \$194,881 Guardrails Share:	each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	\$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
1167	Y	8%	\$299,490 \$316,000.0	II 2000: 87.75%	Voluntary Life/AD&D PARTIALLY SELF	0%	100%	\$4,000
1168	Y	7%	\$276,000.0	65%	FUNDED	66%	34%	15%
1169	Y	6%	0	N/A	Comprehensive	57%	43%	\$1,500
1170	N	8%	\$18,357.00	N/A	Employee Self MD UHC POS Gold	100%	0%	0%
1171	Υ	6%	\$111,138.1 2	80%	1500	74%	26%	\$1,500
1172	Ý	6%	\$38,826.64	100%	HMO & PPO	60%	40%	\$305.56
			\$348,369.0		PPO, HRA Emp,Emp S,			
1173	Y	6%	0	65%	Fam	40%	60%	\$1,750
			\$125,771.3		ACA compliant health, dental, and vision			
1174	Υ	6%	4	85%	options	56%	44%	\$40
1175	Υ	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
1176	N	NA	NA	NA	NA Kaisar HDHD HMO	NA	NA	NA
1177	Yes	6.2%	\$2,129,382. 00	87%Kaiser	Kaiser HDHP HMO HSA	74%	26%	\$1,500
1178	No	6%	NA	NA	NA	NA	NA	NA
1179	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
1180	Yes	6%	\$111,138.1 2 \$2,000,000.	80%	MD UHC POS Gold1	7400%	2600%	\$1,500
1181	Y	6%	00 \$200,000.0	Varies	HMO/PPO	70%	30%	Varies
1182	Υ	8%	\$200,000.0	90%	PPO	100%	0%	\$0
1183	Ϋ́	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1184	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1185	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500 \$5750/\$2000/
1186	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
1187	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1188	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
1189	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1190	Y	50%	\$10,504.00 \$517,514.1	90%	HMO Major medical	50%	50%	\$250
1191	Y	11%	\$437,000.0	80%	BCBS-Med/Den/ Vi	70%	30%	\$4,000
1192	Y	7%	\$348,369.0	65% 65% By Plan	PPO PPO, HRA Emp,Emp S,	66%	34%	\$15
1193	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
1194	Υ	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1195	Y	6%	\$236,600.0 0	N/A	Aetna HMO &PPO	88%	12%	\$2,800
1196	N	6%	\$0.00	N/A	N/A	N/A	N/A	\$≥,800 N/A
							0%	Varies on type
1197	Y	6.2% 6.2%	\$5,981,803 .00	100% 80%	Medical - Medical Dental,Vision	100% HMO=0%	0% 33%	of service \$1,800

			\$3,001,492.			OTHER=6		
1198	N	6.2%	00 N/A	N/A	N/A	7% N/A	N/A	N/A
1130	14	0.270	\$100,000.0	IV/A	14/7	IN//A	IN/A	19/73
1199	Yes	6%	0	50% & 50%	HMO / HSA	5000%	5000%	\$1,500
1200	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
			Medical: Total					
			Premium:					
			\$369,993					
			EE Share:					
			\$151,730					
			Guardrails Share:					Aetna Select 2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA	Fan a basi	Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend: \$48,240	For a best estimate we have	HRA Funding (Ind/Fam):	59% Dental: 0%	100% Vision:	Aetna Select 1500 (HMO)
			ψ40,240	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	`\$1,500 <i> </i>
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371 EE Share:	Aetna Select 2000 (HMO): 87.75%	Basic Life/AD&D: 1 x annual salary up to	100% STD: 100%	0% STD: 0%	Aetna ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
1001	V	00/	Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
1201	Y	8%	\$299,490 \$453,132.0	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
1202	Υ	6.2%	0	0%	Comprehensive PPO	9000%	1000%	\$1,000
					•			\$1,000/\$2,000
1203	Y	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000
1203	ı	076	6.00	100% Including	2 PPO pians	75%	25%	\$2,600.00
			\$125,162.0	Employer Paid	UHC Choice Plus/with			Ind./Paid By
1204	Y	8%	1	Amount	Direct HRA	55%	45%	Employer
1205	N	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
			Medical: Total					
			Premium:					
			\$369,993					
			EE Share: \$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails HRA		Aetna 2 HMO & 1 POS	Medical:	41% Dental:	\$2,000 / \$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			A II D	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits: Total:	Actuarial Value of each plan:	Guardian Dental PPO CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
1206	Υ	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
1207	Υ	6%	\$13,275.00	80%	НМО	0%	100%	\$2,500
1208		1	\$174,869.7		HMO Carefirst	50%	50%	\$3000/Individu al
1209	Y	6%	7	N/A			. 00/0	aı
	Y	6% 6%	7 \$57,000.00	N/A 100%	HMO	80%	20%	\$1,500
1210			7					N/A
1210	Υ	6%	7 \$57,000.00 N/A	100% N/A	HMO	80%	20%	N/A Part of the MD
	Y Y	6% 6%	7 \$57,000.00 N/A \$120,073.7	100% N/A Part of the MD	HMO Per Union Contract	80% N/A	20% 100%	N/A Part of the MD Private
1211	Y Y	6%	7 \$57,000.00 N/A	100% N/A	HMO	80%	20%	N/A Part of the MD
	Y Y	6% 6%	7 \$57,000.00 N/A \$120,073.7 6 \$2,060,000.	100% N/A Part of the MD	HMO Per Union Contract	80% N/A	20% 100%	N/A Part of the MD Private
1211 1212	Y Y Y	6% 6% 7.65% 7.65%	7 \$57,000.00 N/A \$120,073.7 6 \$2,060,000. 00 \$118,631.5	100% N/A Part of the MD Private Exchange 64%	HMO Per Union Contract Medical, Drug, Vision Full Coverage PPO	80% N/A 90% 64%	20% 100% 10% 36%	N/A Part of the MD Private Exchange
1211	Y Y	6% 6% 7.65%	7 \$57,000.00 N/A \$120,073.7 6 \$2,060,000.	100% N/A Part of the MD Private Exchange	HMO Per Union Contract Medical, Drug, Vision	80% N/A 90%	20% 100% 10%	N/A Part of the MD Private Exchange

	[[\$132,000.0	I		I	I	
1215	Υ	12%	Ô	90%	HMO/OA/HAS	50%	50%	10%
1216	Υ	7%	\$493,834.0 0	80%	Highmark PPO, \$3500 \$7000 ded	50%	50%	\$3,500
1217	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1218	N	6%	\$0.00	0%	N/A	0%	100%	N/A
1219	Y	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500.00
1220	N	6%	\$0.00	0%	N/A	0%	100%	N/A
1221	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
1222	Y	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
			\$264,613.1		Cigna, Open Access			
1223	Y	6%	5	N/A 100% including	Plus	60%	40%	\$2,000 \$2,600.00 Ind.
1224	Y	8%	\$146,108.4 4	employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	/ paid by employer
1225	Y	6%	\$838,412.8 8	80%	LIMO LIDA Mod/Don	61%	39%	\$1,500
			\$348,369.0	65% By Plan	HMO, HRA, Med/Den PPO, HRA Emp,Emp S,			
1226	Y	6%	0 \$437,000.0	35% by Employee	Fam	40%	60%	\$1,750
1227	Υ	7%	0	65%	PPO PPO PPO PPO PPO PPO PPO PPO PPO PPO	66%	34%	15%
		6.2% Soc.	#4 007 000		PPO with In and Out of			Plan 1 \$400;
1228	Υ	Sec.; 1.45% Medicare	\$4,387,600. 00	79%	Network coverage plus prescriptions	80%	20%	Plan 2 \$750; Plan 3 \$2,000
				\$0 on the 1st				
1229	N/A	7.65%	\$156,000.0 0	\$3500. 100% after \$3500	НМО	88%	12%	\$3,500
4000	V	00/	\$141,876.0	00/		600/	220/	2000/pp or
1230 1231	Y	8% 100%	0 \$14,400.00	0% N/A	major medical PPO	68% 25%	32% 75%	4000/fam ZERO
			\$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
1232	Y	8%	\$299,490	Il 2000: 87.75% 1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then	Voluntary Life/AD&D	0%	100%	\$4,000
1233	Y	6.2%	\$924,700.0 0	100% b. Specialist/Urgent	PPO Medical & Prescription	75%	25%	\$1,500

1243 1244 1245	Y Y Y	8% 6% 100%	All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$1,300,000. 00 \$14,400.00 Medical: Total Premium: \$369,993	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 85% N/A For a best estimate we have provided the Actuarial Value of	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO PPO Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 86% 25% Medical: 59% Dental: 0% Vision: 0%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 14% 75% Medical: 41% Dental: 100%	\$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 ZERO Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 /
1244	Υ	6%	HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$1,300,000. 00 \$14,400.00 Medical:	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 85% N/A For a best	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO PPO Aetna 2 HMO & 1 POS	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 86% 25% Medical:	Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 14% 75% Medical:	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 ZERO Aetna Select
1244	Υ	6%	HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$1,300,000. 00	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$1,300,000.	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1243	Y	8%	HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
			HRA Spend: \$48,240	estimate we have provided the	HRA Funding (Ind/Fam): \$1,500/\$3,000	59% Dental: 0% Vision: 0%	Dental: 100% Vision: 100%	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam):
1242	Y	8%	0 Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails	0%	MAJOR MEDICAL	68%	32% Medical:	\$2000/\$4000 Aetna Select 2000 (HMO) (Ind/Fam):
1241	Y	6%	\$141,876.0	100%	Health Network Only	58%	42%	\$1,500.00
1240	Y	6%	\$231,729.2	80% after ded	UHC HMO/CHOICE	59%	41%	\$1,000.00
1239	Y	12%	\$92,561.00 \$416,209.4	100%	open access	84%	16%	HAS
								Plan has 1500 deductible but PII pays 1200 of it to employees
1237 1238	Y N	6% N/A	\$9,300.00 N/A	100% N/A	PPO Med/Den/Vis N/A	10000% N/A	0% N/A	480/fam N/A
1236	N	0%	\$0.00	0%	NA NA	0%	100%	NA 240/person
1235	Y	8%	\$2,700.00	80% after ded	HMO Medical/Dental	50%	50%	\$2,000
1234	Y	6%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI ON	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
				Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible				

			\$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1247	Y	12%	\$299,490 \$92,560.57	100%	open access	84%	16%	\$1,500
1248	Υ	7.65%	\$141,846.0 0	0%	Major Medical	51%	49%	2000/pp or 4000/fam
1249	Υ	8%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
1250	V	60/	\$263,320.0	4000/	Llooth Ingurance Only	600/	240/	¢272
1250 1251	Y N/A	6% 30%	0 N/A	100% N/A	Health Insurance Only N/A	69% N/A	31% N/A	\$273 N/A
1252	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$2,129,382.	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Kaiser HDHP HMO	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1253	Yes	6.2%	00 \$2,129,382.	87%Laiser	HSA	74%	26%	\$1,500
1254	Yes	6.2%	00	13%Employees	HMO(NON HSA)	74%	26%	\$500
1255	Yes	7.7%	\$2,700.00	80% after deductible	HMO Medical and Dental	50%	50%	\$2,000
1256	N/A	N/A	N/A \$100,000.0	N/A	N/A	N/A	N/A	N/A
1257	Yes	6%	0	50% & 50%	HMO / HSA	5000%	5000%	\$1,500
1258	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA Health care is provided	5000%	5000%	\$1,500
1259 1260 1261	N Y N	N/A 6% 6%	N/A \$1,126,781. 00	N/A INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES	by the employees union			N/A
1262 1263		6% 6%						
1263 1264		6%						
1265	Υ	6%	\$26,721.22	Unable to say some things have copay some don't	НМО	30%	70%	500%

[]		1	\$1,392,350.		Self-funded Medical &			\$500 - B
1266	Υ	6%	00	77%	RX	77%	23%	\$2000
400=		001	\$200,000.0	000/	DDC	40007	001	4007
1267	Y	8%	0	90%	PPO	100%	0%	10%
1268	Υ	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,000/Individ ual
1269	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1270	Ϋ́	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
1271	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1272	Y	8%	\$31,862.00	75%	Medical, Vision	85%	15%	5%
			\$491,482.0					
1273	Y	6%	0	Varies on services	PPO with a HRA	68%	32%	\$6,000
4074	V		not	natausilahla	not available	not	not	mat available
1274 1275	Y	not available	available	not available	not available N/A	available	available N/A	not available
1275	N Y	6% 6%	None N/A	N/A N/A	Per Union Contract	N/A N/A	100%	N/A N/A
12/0	ı	0 /6	IN/A	IN/A	Fer Official Contract	IN/A	100 /6	\$1,000/\$2,000
			\$23,818,90					and
1277	Υ	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1278	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1279	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1280	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
								Part of the MD
4004	V	7.050/	\$120,073.7	Part of the MD	Madiagl Down Malan	000/	4007	Private
1281	Υ	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
								Gold; 0 Silver:
								Individual
,			\$2,018,006.		HEALTH/DENTAL/VISI			\$1500/ Fam
1282	Υ	6%	28	80%	ON	65%	35%	\$3000
			\$231,729.2					
1283	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
4004	V	C0/	\$2,000,000.	\/	LIMO/DDO	700/	200/	\/a=iaa
1284	Y	6%	00 \$200,000.0	Varies	HMO/PPO	70%	30%	Varies
1285	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	\$0
1286	Ý	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1287	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1288	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1289	Declined							
1290	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
								\$5750/\$2000/
1291 1292	Yes	6% 6%	\$2,700.00 N/A	unknown	CareFirst HMO	30% N/A	70% N/A	\$1000 N/A
1292	N Y	6%	N/A N/A	N/A Varies	N/A PPO with a HRA	68%	32%	\$2,500
1294	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1201		1471	\$107,977.5	14/7	14/7	14/71	14/71	14/7
1295	Υ	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1296	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
			\$517,514.1					
1297	Y	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1298	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1230	ı	1 /0	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	00 /0	J4 /0	φισ
1299	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
1300	Ϋ́	100%	\$14,400.00	N/A	PPO	25%	75%	\$0
			\$236,600.0					
1301	Y	6%	0	N/A	Aetna HMO &PPO	88%	12%	\$2,800
			\$5,981,803.			100%		Varies
		6.00/	00	1000/	Modissi	LIMO 00/	0%	depending on
		6.2%	\$3,001,492.	100%	Medical	HMO= 0% OTHER=	0%	type of service
1302	Υ	6.2%	\$3,001,492. 00	80%	Medical Dental, Vision	67%	33%	\$1,800
1303	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1304	Y	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
			\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,			
1305	Y	6%	0	35% by Employee	Fam	40%	60%	\$1,750
1306	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
400-	\ <u>'</u>	60/	\$453,132.0	00/	Comprehensive DDC	000/	4007	64 000
1307	Υ	6%	0 \$133,000,0	0%	Comprehensive PPO	90%	10%	\$1,000
1308	Y	12%	\$132,000.0	90%	HMO/OA/HAS	50%	50%	\$2,000
1300	I	1270	0	JU 70	I IIVIO/OA/AAS	30%	JU 7/0	φ∠,∪∪U

1		I	\$493,834.0	I	Highmark PPO, \$3500	I	I	
1309	Υ	7%	0	80%	\$7000 ded	50%	50%	\$3,500
1310	N	6%	N/A	0%	N/A	0%	100%	N/A
1311	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500.00
1312	Υ	6%	\$25,101.00	100%	MEC	100%	0%	\$0
			\$164,302.0					
1313	Υ	6%	0	80%	PPO	86%	14%	\$3,000
			\$264,613.1		Cigna, Open Access			
1314	Υ	6%	5	N/A	Plus	60%	40%	\$2,000
1215	Υ	60/	\$838,412.8	000/	HMO HDA Mad/Dan	640/	200/	\$4.500
1315	Y	6%	\$437,000.0	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
1316	Υ	7%	\$437,000.0 0	65%	PPO	66%	34%	15%
1310		6.2% Soc.	0	0376	PPO with In and Out of	0078	3470	Plan 1 \$400;
		Sec.; 1.45%	\$4,387,600.		Network coverage plus			Plan 2 \$750;
1317	Υ	Medicare	00	79%	prescriptions	80%	20%	Plan 3 \$2,000
				\$0 on the 1st				
			\$156,000.0	\$3500. 100%				
1318	N/A	7.65%	0	after \$3500	HMO	88%	12%	\$3,500
			\$141,876.0					2000/pp or
1319	Y	8%	0 Medical:	0%	major medical	68%	32%	4000/fam
1320	Y	8%	Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan				
1321	Y	6.2%	\$924,700.0 0	a. Physician Visit - \$25 co-pay, then	PPO Medical & Prescription	75%	25%	\$1,500

I I	İ		l	100%	I	Ī	1	
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family) Deductible				
				d. 80%				
				Coinsurance after				
1322	N	0%	\$0.00	deductible 0%	NA	0%	100%	NA
								240/person
1323	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	480/fam Plan has 1500
								deductible but
								PII pays 1200
								of it to employees
1324	Υ	12%	\$92,561.00	100%	open access	84%	16%	HAS
1325	Y	6%	\$31,973.40	Varies	HMO/Dental/Vision	50%	50%	\$6,000
1326	Y	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
	•	5,0	Medical:	30,0		20,0	, ,	+ .,555
			Total					
			Premium: \$369.993					
			EE Share:					
			\$151,730					Anton Colont
			Guardrails Share:					Aetna Select 2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails		A - 1 0 LIMO 0 4 DOO	NAP I	41%	\$2,000 /
			HRA Spend:	For a best	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Dental: 100%	\$4,000 Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			A 11 D . C:	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits: Total:	Actuarial Value of each plan:	Guardian Dental PPO CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881 Guardrails	Aetna Select 1500 (HMO): 88.85%	\$50,000 STD: 60% up to \$1,000	LTD: 100% Voluntary	LTD: 0% Voluntary	2000 (Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
1327	Y	8%	\$299,490 \$200,000.0	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
1328	Υ	8%	\$200,000.0	90%	PPO	100%	0%	10%
			\$141,846.0					2000/pp or
1329 1330	Y	7.65% 12%	92,560.57	0% 100%	Mager Medical open access	51% 84%	49% 16%	4000/fam \$1,500
1330	1	1270	\$1,675,000.	10078	open access	0476	1078	ψ1,500
1331	Y	8%	00	N/A	Medical/Rx	55%	45%	\$625
1332	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1333	Yes	8%	\$49,795.00	73%	Blu Choice HMO	73%	27%	\$1,500.00
1334	Yes	12%	\$92,560.57	100%	open access	8400%	1600%	Plan has 1500
1335	Υ	6%	\$1,392,350. 00	77%	Self-funded Medial & RX	77%	23%	A \$500 - B \$2000
			\$437,000.0					
1336	Y	7%	0 \$348,369.0	65% 65% By Plan	PPO PPO, HRA Emp, Emp	66%	34%	\$15
1337	Υ	6%	0	35% by Employee	S, Fam	40%	60%	\$1,750
				1. Gold Plan				
				a. Physician Visit - \$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100%				
				c. \$500/\$1,000				
			\$924,700.0	(Individual/Family) Deductible	PPO Medical &			
1338	Υ	6.2%	0	d. 90%	Prescription	75%	25%	\$1,500
					•			

				Coinsurance after deductible				
				2. Silver Plan a. Physician Visit -				
				\$25 co-pay, then				
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100% c. \$1,500/\$3,000				
				(Individual/Family) Deductible				
				d. 90% Coinsurance after				
				deductible				
				Bronze Plan A. Physician Visit -				
				\$25 co-pay, then 100%				
				b. Specialist/Urgent				
				Care Visit - \$40 co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family) Deductible				
				d. 80% Coinsurance after				
				deductible Unable to say				
1339	Y	6%	\$26,721.22	something have copay some don't	НМО	30%	70%	\$500.00
1340	Y	6%	\$348,369.0 0	65% By Plan 35%	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
			\$246,282.0	by Employee	·			
1341	Y	8%	0 \$156,000.0	80%	PPO Comprehensive	35%	65%	25%
1342	Y	8%	0 \$299,490.0	100% after \$3500	HMO	88%	12%	25%
1343	Y	8%	0 \$437,000.0	88%	НМО	60%	41%	25%
1344	Y	7%	0 \$2,543,887.	65%	PPO Comprehensive Self-insured with	66%	34%	15%
1345	Υ	1%	00	N/A	deductible	86%	14%	\$750
1346	Y	6%	\$348,369.0 0	65%	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1347	Y	6%	\$4,339.15	100%	Medical, Vision, Dental PPO	80%	20%	\$1200/\$2000
1348	Y	6%	\$57,000.00 Medical:	100%	HMO	80%	20%	\$1,500
			Total					
			Premium: \$369,993					
			EE Share: \$151,730					
			Guardrails Share:					Aetna Select 2000 (HMO)
			\$218,263 Guardrails				Medical: 41%	(Ind/Fam): \$2,000 /
			HRA	For a boot	Aetna 2 HMO & 1 POS	Medical: 59%	Dental:	\$4,000
			Spend: \$48,240	For a best estimate we have	HRA Funding (Ind/Fam):	Dental: 0%	100% Vision:	Aetna Select 1500 (HMO)
			All Benefits:	provided the Actuarial Value of	\$1,500/\$3,000 Guardian Dental PPO	Vision: 0% Basic	100% Basic	(Ind/Fam): \$1,500 /
			Total: \$494,371	each plan: Aetna Select 2000	CareFirst Vision Basic Life/AD&D: 1 x	Life/AD&D: 100%	Life/AD&D: 0%	\$3,000 Aetna
			EE Share: \$194,881	(HMO): 87.75% Aetna Select 1500	annual salary up to \$50,000	STD: 100% LTD: 100%	STD: 0% LTD: 0%	ChoicePOS II 2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
1349	Y	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
1350 1351	N Y	6% 12%	N/A \$92,650.00	0% 100%	N/A open access	N/A 84%	N/A 16%	N/A \$1,500

1356	Y	6%	00 Medical: Total Premium:	85%	PPO	86%	14%	\$1,500
			Total					
			\$151,730 Guardrails Share:					Aetna Select 2000 (HMO)
			\$218,263 Guardrails HRA Spend:	For a best	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Medical: 41% Dental: 100%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select
			\$48,240 All Benefits:	estimate we have provided the Actuarial Value of	(Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO	Dental: 0% Vision: 0% Basic	Vision: 100% Basic	1500 (HMO) (Ind/Fam): \$1,500 /
1 1							Life/AD&D:	' '
			Total: \$494,371 EE Share:	each plan: Aetna Select 2000 (HMO): 87.75%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to	Life/AD&D: 100% STD: 100%	0% STD: 0%	\$3,000 Aetna ChoicePOS II
			\$494,371	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	CareFirst Vision Basic Life/AD&D: 1 x	100%	0%	Aetna
1357	Y	8%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	100% STD: 100% LTD: 100% Voluntary	0% STD: 0% LTD: 0% Voluntary	Aetna ChoicePOS II 2000 (Ind/Fam):
1357 1358	Y Y	8% 8%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	100% STD: 100% LTD: 100% Voluntary Life/AD&D:	0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1358	Y	8%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or
1358 1359	Y Y	8% 7.65%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000.	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam
1358 1359 1360	Y Y Y	8% 7.65% 8%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000.	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% 0%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam
1358 1359 1360 1361	Y Y Y	8% 7.65% 8% 50%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000.	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% N/A 90%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250
1358 1359 1360	Y Y Y	8% 7.65% 8%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% 0%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam
1358 1359 1360 1361	Y Y Y	8% 7.65% 8% 50%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% N/A 90%	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250
1358 1359 1360 1361 1362	Y Y Y Y Y	8% 7.65% 8% 50% 7%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% 0% N/A 90% 65% 80% Insurance is provided by	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250
1358 1359 1360 1361 1362	Y Y Y Y Y	8% 7.65% 8% 50% 7%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% 0% N/A 90% 65% 80% Insurance is provided by various unions; each union has its	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250
1358 1359 1360 1361 1362	Y Y Y Y Y Y N	8% 7.65% 8% 50% 7%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0 \$517,514.1 3	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% 0% N/A 90% 65% Insurance is provided by various unions;	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50% 66% 70%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50% 34% 30%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250 \$15 \$4,000
1358 1359 1360 1361 1362 1363	Y Y Y Y Y Y	8% 7.65% 8% 50% 7% 11%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0 \$517,514.1 3	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% N/A 90% 65% Insurance is provided by various unions; each union has its own administrator	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO BCBS-Md/Den/Vi	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50% 66%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50% 34% 30%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250 \$15 \$4,000
1358 1359 1360 1361 1362 1363	Y Y Y Y Y Y N	8% 7.65% 8% 50% 7% 11%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0 \$517,514.1 3	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% N/A 90% 65% Insurance is provided by various unions; each union has its own administrator & guidelines	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO BCBS-Md/Den/Vi	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50% 66% 70%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50% 34% 30%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250 \$15 \$4,000
1358 1359 1360 1361 1362 1363	Y Y Y Y Y N N	8% 7.65% 8% 50% 7% 11% 6.2% 6.2%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$200,000.0 0 \$141,846.0 0 \$1,675,000. 00 \$10,504.00 \$437,000.0 0 \$517,514.1 3	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% 90% N/A 90% 65% 80% Insurance is provided by various unions; each union has its own administrator & guidelines N/A	CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D PPO Major Medical Medical/Rx Major Medical PPO BCBS-Md/Den/Vi Union Provided N/A	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100% 51% 55% 50% 66% 70%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0% 49% 45% 50% 34% 30%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 10% 2000/pp or 4000/fam \$625 \$250 \$15 \$4,000

1			\$348,369.0	I	PPO, HRA Emp, Emp	I		I I
1369	Υ	6%	0	65%/35%	S, Fam	40%	60%	\$1,750
1270	Y	7 650/	\$3,791,205.	900/	Madical	E00/	420/	¢2 500
1370 1371	Y	7.65%	00	80%	Medical Dental	58% 46%	42% 54%	\$2,500 \$150
1071					BCBS Major Medical, 3	4070	0470	\$1,000,
			\$7,360,539.		PPO, Low/Mid/High			\$2,000,
1372	Y	6%	13	76% vs 24%	deductible	74%	26%	\$4,0000
1373	N	N/A	N/A	N/A 100% with	N/A UHC MD UHC OCI/w	N/A	N/A	N/A
1374	Y	8%	\$146,108.4 4	employer	direct HRA	55%	45%	\$2,600 by employer
1074		370	-	employer	Health Insurance	0070	4070	cinployer
					provided through			
1375	N	6%	N/A	N/A	ironworker union	21/2		N/A
1376	N	6%	N/A \$152,000.0	N/A	N/A	N/A	N/A	N/A
1377	Y	6%	0	50%	HMO,HSA, PPO	50%	50%	\$0, \$2,000, \$0
		0,0	\$100,000.0	0070		0070	0070	ψο, ψΞ,οσο, ψο
1378	Yes	6%	0	50% & 50%	HMO / HSA	50%	50%	\$1,500
1379	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	50%	50%	\$1,500
1380	Yes	7.65%	\$2,814.08	80% after deductible	HMO Medical & Dental	50%	50%	\$2,000.00
1300	1 68	7.05%	\$2,814.08	65% By Plan 35%	PPO, HRA Emp,Emp S,	30%	30%	φ∠,∪∪∪.∪∪
1381	Yes	6%	0	by Employee	Fam	40%	60%	\$1,750
1382	Yes	6%	\$60,000.00	N/A	full	80%	20%	\$3,000
4000			\$999,080.0	0001		750	0537	
1383	Y	6%	0 \$348,369.0	82% 65% By Plan	Comprehensive PPO, HRA Emp,Emp S,	75%	25%	\$1,500
1384	Y	6%	\$348,369.0	35% by Employee	Fam	40%	60%	\$1,750
1004		070	Ü	OO70 by Employee	T CITI	4070	Medical	Ψ1,700
						Medical	41%,	Aetna Select
						59%,	Dental	2000 (HMO)
					Aetna 2 HMO & 1 POS, HRA Funding	Dental 0%, Vision 0,	100%, Vision100	(Ind/Fam): \$2,000/\$4,000
					(Ind/Fam):	Basic Life	%,	, Aetna Select
					\$1,500/\$3,000,	AD&D	Basic Life	1500 (HMO)
				Aetna Select 2000	Guardian Dental PPO,	100%, STD	AD&D 0,	(Ind/Fam):
				(HMO) 87.78%, Aetna Select 1500	Carefirst Vision, Basic Life/AD&D: 1 X Annual	100%, LTD 100%,	STD 0%, LTD 0%,	\$1,500/\$3,000
				(HMO) 88.85%,	Salary up to %50K,	Voluntary	Voluntary	, Aetna Choice POS II
			\$299,490.0	Aetna Choice POS	STD: 60% up to \$6,000,	Life AD&D	Life AD&D	(Ind/Fam)
1385	Υ	8%	0	II 2000 87.75	Voluntary Life/ADD&D	0%	100%	\$2,000/\$4,000
1206	V	60/	\$363,915.0 0		Aetna PPO	F00/	F00/	NIA
1386 1387	Y	6% 8%	\$88,236.00	70%	HMO fully insured	50% 38%	50% 62%	NA \$35
1388	Ϋ́	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
			\$231,729.2					
1389	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
1390	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	15%
1390	1	1 /0	\$1,300,000.	0376	FFO	00 /6	34 /0	1376
1391	Υ	6%	00	85%	PPO	86%	14%	\$1,500
1392	Υ	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
4202	Y	7.650/	\$120,073.7	NI/A ** Cc - NI-+-**	Medical, Drug, & Vision	90%	100/	N/A ** See Note**
1393	Y	7.65%	6 Medical:	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	Note
			Total					
			Premium:					Aetna Select
			\$369,993					2000 (HMO)
			EE Share: \$151,730				Medical: 41%	(Ind/Fam): \$2,000 /
			Guardrails		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000 / \$4,000
			Share:	For a best	HRA Funding	59%	100%	Aetna Select
			\$218,263	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			Guardrails HRA	provided the	\$1,500/\$3,000 Guardian Dental PPO	Vision: 0%	100%	(Ind/Fam):
			Spend:	Actuarial Value of each plan:	CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$48,240	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
				(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			All Benefits:	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Total: \$494,371	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
1394	Υ	8%	EE Share:	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000 \$4,000

1426	Υ	6.2%	00	85%	PPO	86%	14%	\$1,500
1425	N	6.20%	N/A \$1,300,000.	N/A	N/A	N/A	N/A	N/A
1424	Y	6%	\$6,948.00	0% N/A	Individual	50%	50%	\$2,400
1423	Y	6%	00	90%	PPO, HMO, HSA	70%	30%	\$500
1422	Y	6%	\$2,659,570.	80%	EPO	63%	37%	\$2,000.00
1421	Υ	6%	\$164,302.0 0 \$169,417.7	80%	PPO	86%	14%	\$3,000
1420	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
1419	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1418	Y	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	50%
1417	Y	6%	\$9,534.50	80%	HMO, HSA	30%	70%	\$1,500
1416	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1414	Y	6% 6%	7 \$47,896.43	80% N/A	EPO HMO Referral HSA/HRA	63%	37% 40%	\$2,000 \$3.000
			\$169,417.7					
1413	Y	5%	\$36,877.00	N/A	STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Voluntary Life/AD&D: 0%	Voluntary Life/AD&D: 100%	(Ind/Fam): \$2,000 / \$4,000
					CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000	Life/AD&D: 100% STD: 100% LTD: 100%	Life/AD&D: 0% STD: 0% LTD: 0%	(Ind/Fam): \$1,500 / \$3,000 PPO
					Carefirst HMO & PPO HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO	Medical: 80% Dental: 0% Vision: 0% Basic	Medical: 20% Dental: 100% Vision: 100% Basic	НМО
1412	Y	6%	258,428 (EE & ER)	50%	Health Insurance	50%	50%	1500 E/ 3000 F
1411	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1410	Y	6.2% 6.2%	\$3,001,492. 00	100% 80%	Medical Medical Dental, Vision	HMO= 0% OTHER= 67%	0% 33%	type of service \$1,800
1409	Y	6%	\$5,981,803. 00	80%	Comprehensive	70% 100%	30% 0%	\$1,500.00 Varies depending on
			\$430,000.0		·			
1407 1408	N N	6% 6%	N/A N/A	N/A 0%	per Union Contract N/A	N/A 0%	100% 0%	N/A 0%
1406	N Y	6% 6%	N/A N/A	N/A	N/A	N/A	N/A 100%	N/A
1405	Y	6%	N/A	N/A	per Union Contracts	N/A	N/A	\$500-\$1,250
1404	Υ	6%	\$430,000.0 0	80%	comprehensive	70%	30%	\$1,500
1403	Y	12%	\$92,560.70	100%	open access	84%	16%	\$1,500 but \$1,200 paid by PSI to employees HAS
1402	Y	6%	\$2,673,661. 42	N/A	major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
1400 1401	Y	6% 100%	\$14,400.00	80% N/A	HDHP & PPO PPO	75% 25%	25% 75%	\$3,000 \$0
1399	Y	8%	\$88,236.00 \$2,126,539.	70%	HMO Fully Insured	38%	62%	\$35
1398	Υ	6.2%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
1397	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
1395 1396	Y	5.2% 11.0%	6.00 \$517,514.1 3	60% 80%	Comprehensive BCBS-Med/Den/Vi	70%	40% 30%	\$1,800 \$4,000
4005	.,	5.00/	\$20,488,21	9994	HDHP HAS	000/	400/	#4.000
			Guardrails Share: \$299,490					

1427	Y	7.7%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			\$200,000.0		•			, ,
1428 1429	Y	8.0% 12.0%	92,560.57	90% 100%	PPO open access	100% 84%	0% 16%	10% \$1.500
			\$1,675,000.		•			* ,
1430 1431	Y	8.0% 6.2%	00 \$10.504.00	N/A 90%	Medical/Rx Major Medical	55% 50%	45% 50%	\$625 \$250
1701	1	U.Z /0	\$437,000.0	30 /0	•	JU /0	JU /0	ΨΖΟΟ
1432	Y	7.0%	0	65%	PPO	66%	34%	\$15
1433 1434	Y N	7.65% 7.65%	\$31,362.00 N/A	80% 0%	Major Medical N/A	5000% 0%	5000% 0%	\$5,000 \$0
1435	Y	6%	\$15,395.45	32%	3 HMO Plans	32%	68%	\$3,167
1436	Y	6%	\$2,129,382. 00	87%	HDHP MNO HSA & non-HAS	740/	260/	\$1500, \$500
1430	ī	0%	\$100,000.0	07 76	HUH-HAS	74%	26%	\$1500, \$500
1437	Yes	6%	0	50% & 50%	HMO / HSA	50%	50%	\$1,500
1438	Yes	6%	\$40,228.00 \$133,912.5	50% & 50%	HMO/HSA	50%	50%	\$1,500
1439	N	16%	0	50%	НМО	50%	50%	50%
				Unable to say				
1440	Υ	6%	\$26,721.22	something have copay some don't	НМО	30%	70%	\$500.00
1441	N/A	30%	N/A	N/A	N/A	N/A	N/A	N/A
1442	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$178,238.1	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% Option 1:employee only 86%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% OPTION 1 EMPLOYE E ONLY 86%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% OPTION 1 EMPLOYE E ONLY 14%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 1. \$5750 (ind) /\$11500 (FAM)
1443	Ť	0%	1	Unity 60%	I. EPU PLANS%	OPTION 2		,
1444				Option2: employee only 60%	2. HAS COMPATIBLE%	EMPLOYE E ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.0 0 (FAM)

						OPTION 3 EMPLOYE	option3	3. \$1000
				Option3: employee	3. TRADITIONAL	E ONLY	employee	(IND)/\$2000
1445			\$556,429.3	only 50%	OPTION%	50%	only 50%	(FAM)
1446	Υ	14%	4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1447	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
1448 1449	N Y	6% 12%	\$0.00 \$92,650.00	0% 100%	N/A open access	N/A 84%	N/A 16%	N/A \$1,500
1443		12 /0	\$2,129,382.	10078	Kaiser HDHP HMO	0470	1070	ψ1,500
1450	Yes	6.2%	00	87%Laiser	HSA	74%	26%	\$1,500
1451			NA P I	13%Employees	HMO(NON HSA)			\$500
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
1452	Υ	8%	\$299,490 \$1,300,000.	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
1453	Υ	6%	00	85%	PPO	86%	14%	\$1,500
1454	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1455	N	16%	N/A Medical:	N/A	N/A	N/A	N/A	N/A
			Total Premium: \$369,993 EE Share: \$151,730 Guardrails					Aetna Select
1456	Y	8% N/A	Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1456 1457	Y	8% N/A	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500
			\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1457	Y	N/A	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See
1457 1458 1459 1460	Y Y Y Y	N/A 7.65% 8% 6%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% N/A ** See Note** 90% 90%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical, Drug, & Vision	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80% 90%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See Note**
1457 1458 1459	Y Y Y	N/A 7.65% 8%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6 \$200,000.0 0 \$10,504.00 \$92,560.57	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% N/A ** See Note**	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical, Drug, & Vision PPO	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See Note**
1457 1458 1459 1460	Y Y Y Y	N/A 7.65% 8% 6%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6 \$200,000.0 0 \$10,504.00 \$92,560.57 \$2,000,000.	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% N/A ** See Note** 90% 90%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical, Drug, & Vision PPO Major Medical	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80% 90%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20% 10% 0% 50%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See Note**
1457 1458 1459 1460 1461 1462	Y Y Y Y Y Y	N/A 7.65% 8% 6% 12% 6%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6 \$200,000.0 0 \$10,504.00 \$92,560.57 \$2,000,000. 0	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% N/A ** See Note** 90% 90% 100% Varies	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical, Drug, & Vision PPO Major Medical open access HMO/PPO	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80% 90% 100% 50% 84% 70%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20% 10% 50% 16% 30%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See Note** 10% \$250 \$1,500 Varies
1457 1458 1459 1460 1461	Y Y Y Y Y Y	N/A 7.65% 8% 6% 12%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 N/A \$120,073.7 6 \$200,000.0 0 \$10,504.00 \$92,560.57 \$2,000,000.	estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75% N/A ** See Note** 90% 90% 100%	HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D Medical, Drug, & Vision PPO Major Medical open access	59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 80% 90%	41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 20% 10% 0% 50%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1,500 N/A ** See Note** 10% \$250 \$1,500

1466	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1467	Y	6%	\$195,160.0 0	Varies	Medical/Dental Aetna	55%	45%	Varies
1468	Y Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
	· ·	1270	ψοΞ,σσσ.σσ	HMO CoPays \$40/25 after ded./	0,00000	0.70	10,0	\$6500/\$2000/
1469	Yes	6%	\$2,700.00	\$15 no ded.	CareFirst HMO	30%	70%	\$500
1470	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1471	Υ	6%	\$83,262.77	Varies	PPO with a HRA	6800%	3200%	\$2,500
4.470	V	4.00/	\$107,977.5	750/	Madical/Dantal/Misian	50%	500/	¢4 500
1472	<u>Ү</u> Ү	10% 50%	5	75% 90%	Medical/Dental/ Vision HMO Major medical		50%	\$1,500 \$250
1473	r	50%	\$10,504.00 \$517,514.1	90%	HIVIO Major medical	50%	50%	\$200
1474	Y	11%	\$317,314.1	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1475	Υ	7%	0	65%	PPO	66%	34%	\$1,500
	•	1 70	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	0070	0170	ψ1,000
1476	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
1477	Υ	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
			\$236,600.0	98% after				
1478	Y	6%	0	deductible	Aetna HMO &PPO	88%	12%	\$2,800
1479	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
			\$1,675,000.					
1480	Υ	7.65%	00	90% After Deduct	Medical/Rx	55%	45%	\$625
					MEDICAL-HMO BASIC \$50 PRIMARY-\$50 SPECIALIST THEN 40% HMO GOLD \$25 PRIMARY-\$35 SPECIALIST THEN 20% HMO PLATINUM \$30 PRIMARY-\$40			
1481	Υ	100%	\$46,277.58	90%	SPECIALIST THEN 0%	50%	50%	\$500
4400	V	201	0.47.000.15	1000/	HMO Referral	000/	1001	# 0.000
1482	Y	6%	\$47,896.43	100%	HSA/HRA	60%	40%	\$3,000
4400	V	C0/	\$2,573,559.	000/	self insured PPO	000/	200/	¢4.500
1483	Y Y	6%	00	68% 100%	medical MEC	68%	32%	\$1,500
1484	Y	6%	\$25,101.00 \$164,302.0	100%	IVIEC	100%	0%	\$0
1485	Υ	6%	0	80%	PPO	86%	14%	\$3,000
1486 1487	Y	12% N/A	\$92,560.57 N/A	100% N/A	Open access N/A	84% N/A	16% N/A	Plan has \$1500 deductible but PII pays \$1200 of it to employees HAS N/A
1488	N I	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1489	N	6%	\$4,229.63	100%	MEC Plan	100%	0%	\$2,000.00
. 400	11	0,0	\$276,000.0	10070	MESTIAII	.0070	0,0	Ψ=,000.00
1490	Y	6%	0	NA	Comprehensive	57%	43%	\$1,500
1491	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
			\$132,000.0					
1492	Y	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000 \$1,000/\$2,000
1493	Υ	5.67%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000
1493	<u>т</u> Ү	8.00%	\$50,000.00	80%	PPO plans	100%	0%	\$1,500/\$3,000
1494	<u>Т</u> Ү	6.00%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1496	N I	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1497	Y	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1498	Y	6%	\$453,132.0 0	0%	Comprehensive PPO	9000%	1000%	\$1,000
1499	Y	6%	\$11,092.00	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
1500	Ϋ́	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00
	•		,, 					, , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

1533	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays \$1200 of it to
1532	Y	6%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI ON	65%	35%	Silver: Individual \$1500/ Fam \$3000 Plan has
1531	N	6%	N/A	N/A	N/A	N/A	N/A	N/A Gold; 0
1530	Y	6%	0	N/A	Aetna HMO &PPO	88%	12%	\$2,800
	-		\$236,600.0	·				
1528 1529	Y Y	6% 100%	\$14,400.00	35% by Employee N/A	Fam PPO	40% 25%	60% 75%	\$1,750 ZERO
1527	Y	7%	\$348,369.0	65% 65% By Plan	PPO PPO, HRA Emp,Emp S,	66%	34%	\$1,500
			\$437,000.0					
1526	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1525	Υ	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
1524	Υ	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1523	Y	6%	\$83,262.77	Varies	PPO with a HRA	68%	32%	\$2,500
1522	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1521	Yes	6%	\$2,700.00	HMO CoPays \$40/25 after ded./ \$15 no ded.	CareFirst HMO	30%	70%	\$6500/\$2000/ \$500
1520	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
1519	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1518	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1517	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$0
1516	Y	6%	\$2,000,000. 00	Varies	HMO/PPO	70%	30%	Varies
1515	Υ	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Private Exchange
1314	IN	0.2070	φυ.υυ	IN/A	IN/A	IN/A	IN/A	Part of the MD
1513 1514	Y N	6% 6.20%	\$57,000.00 \$0.00	100% N/A	HMO N/A	80% N/A	20% N/A	\$1,500 N/A
1512	Y	8% 6%	\$50,000.00	80%	PPO	100%	0% 20%	\$0 \$1,500
1511	Y	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000
1010	IN	1070		JU /0	i liviO	JU /0	JU 70	\$1,000/\$2,000
1510	N	16%	\$133,912.5 0	50%	НМО	50%	50%	50%
1509	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1508	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
1301	ı	0 /0	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	0 /0	100/0	ψ+,500
1506 1507	Y Y	12% 6%	0	90% 100%	HMO/OA/HAS HMO & FLX	50% 0%	50% 100%	\$2,000 \$4,500
1500		400/	\$132,000.0	0007		F00/	F00/	#0.000
1505	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1504	Υ	6.2%	\$3,001,492. 00	80%	Medical Dental, Vision	OTHER= 67%	0% 33%	\$1,800
		6.2%	00	100%	Medical	HMO= 0%	0%	depending on type of service
1503	Y	12%	\$92,560.57 \$5,981,803.	100%	Open Access	84% 100%	16%	employees HAS Varies
								Plan has \$1500 deductible but PII pays \$1200 of it to
1502	Υ	6%	\$231,729.2	100%	Health Network Only	58%	42%	\$1,500
1501	Y	6%	\$2,018,006. 28 \$231,729.2	80%	HEALTH/DENTAL/VISI ON	65%	35%	\$1500/ Fam \$3000
								Gold; 0 Silver: Individual

1551 1552	Y Y	8% 6.2%	Share: \$299,490 \$25,101.00	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0% 10000%	Life/AD&D: 100%	\$2,000 / \$4,000 \$0
			All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails	provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	\$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary	100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary	(Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam):
		0,0	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240	For a best estimate we have	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam):	Medical: 59% Dental: 0%	Medical: 41% Dental: 100% Vision:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO)
1549 1550	Y	10% 8%	\$200,000.0 0	75% 90%	Medical/Dental/ Vision PPO	100%	50% 0%	\$1,500 10%
1548	Y	6%	9 \$107,977.5	100%	Health Network Only	58%	42%	\$1,500
1547	N	6%	N/A \$231,729.2	N/A	N/A	N/A	N/A	N/A
1546	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1544 1545	Y N	12% 6%	\$92,560.57 N/A	100% N/A	open access N/A	84% N/A	16% N/A	HSA N/A
								Plan has \$1,500 deductible but PII pays \$1,200 of it to employees
1543	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
1541 1542	N Y	6% 6%	\$25,753.44 N/A	100% N/A	Medical Only Per Union Contract	0% N/A	100% 100%	\$1,500 N/A
1539 1540	Y	8% 6%	6 \$348,369.0 0	N/A 65%Plan 35%Employee	Med, Drug & Vision PPO,HRA,Emp S,Fam	90%	10% 60%	N/A \$1,750
1538	Y	6%	\$111,138.1 2 \$120,073.7	80%	MD UHC POS Gold 1	74%	26%	\$1,500
1536 1537	Y Y	6.2% SS; 1.45 MC 6%	\$4,386,000. 00 \$57,000.00	79% 100%	network coverage plus prescriptions HMO	80% 80%	20% 20%	Plan 2 \$750; Plan 3 \$2,000 \$1,500
1535	Y	12%	\$92,560.57	100%	open access PPO with in & out of	84%	16%	Plan has 1500.00 deductible but PII pays 1200.00 of it to employees HSA Plan 1 \$400:
1534	Y	6%	\$2,573,559. 00	68%	medical offering low or high deductible plan	68%	32%	\$1,500
					Self Insured PPO			employees HAS

I	I	1	\$437,000.0	I			I	1 1
1557	Υ	7%	0	65%	PPO	66%	34%	\$15
			\$264,613.1		Cigna, Open Access			
1558	Υ	6%	5	N/A	Plus	60%	40%	\$2,000
1559	Υ	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
1560	У	6%	\$14,696.95	80%	B/C Advantage MV1	18895%	27345%	\$5,000
	.,		\$174,869.7					
1561	Y	6%	7	N/A	HMO Carefirst	50%	50%	\$3,000
					all employees pay their own health insurance or			
	NO		just workers		are covered by spouse's			
1562	(exempt)	6%	comp	N/A	policy	N/A	N/A	N/A
1002	(ολοιτιρι)	0,0	ООПР	14/7	POS: CareFirst	14//	14/7	Paid by
					HealthyBlue 2.0			Employer:
			\$291,583.0	100% IN / 100%	HSA/HRA INT Option E-			2000 Ind/4000
1563	Υ	6%	0	OUT	S	50%	50%	Fam
1564	Υ	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500
1565	Y	N/A	N/A	70%	medical/dental	80%	20%	\$1,500
1566	Υ	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
			\$310,000.0					
1567	Y	6%	0	N/A	AETNA	100%	0%	\$2,500
4500		0.637	0.47.000.46	N1/A	HMO Referral	0001	4007	#0.000
1568	Y	6.2%	\$47,896.43	N/A	HSA/HRA	60%	40%	\$3,000
4500	V	6 200/	\$1,378,176.	NI/A	LIMO DDO	600/	2007	¢4.000
1569	Y N	6.20%	63 N/A	N/A N/A	HMO, PPO N/A	62% N/A	38% N/A	\$1,000
1570	IN		\$400,000.0	IN/A	Full Comprehensive	N/A	N/A	N/A
1571	Υ	6%	\$400,000.0	N/A	with Rx and hospital	75%	25%	\$1,600
13/1	1	0 /0	\$276,000.0	IN/A	with tax and nospital	13/0	20/0	ψ1,000
1572	Y	6%	0	N/A	Comprehensive	57%	43%	\$1,500
		070		1. Gold Plan	00	3. 70	.070	ψ.,σσσ
				a. Physician Visit -				
				\$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$500/\$1,000				
				(Individual/Family)				
				Deductible d. 90%				
				Coinsurance after				
				deductible				
				2. Silver Plan				
				a. Physician Visit -				
				\$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$1,500/\$3,000				
				(Individual/Family)				
				Deductible d. 90%				
				Coinsurance after				
				deductible				
				3. Bronze Plan				
				a. Physician Visit -				
				\$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$3,000/\$6,000				
		1		(Individual/Family)				
		1		Deductible				
		1	\$924,700.0	d. 80% Coinsurance after	PPO Medical &			
1573	Υ	6.2%	0	deductible	Prescription	75%	25%	\$1,500
1574	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					. 4/1	, / .	. 47.1	// .

Ì	ĺ	I	\$686,805.0	l				1
1575	Υ	6%	0	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
			\$4,880,756 (Medical		Types: PPO and HMO			Employee Only: \$1,500 Family:
1576	Yes	6.2%	Premiums)	63%	Scope: ACA Compliant	68%	32%	\$3,700
		6.2%	\$5,981,803. 00	100%	Medical	100% HMO= 0%	0%	Varies depending on type of service
			\$3,001,492.			OTHER=	0%	**
1577	Υ	6.2%	00	80%	Medical Dental, Vision	67%	33%	\$1,800
1578	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1579	Υ	8%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40%	60%	\$3,000/\$2,000 Plan has
1580	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500.00 deductible but PII pays \$1200.00 of it to Employees HAS
			, ,		major medical, vision,			
1581	Υ	6%	\$2,673,661. 42	N/A	hospitalization, pharmacy	66%	34%	\$1,043.38
			•					\$1,500 but \$1,200 paid by PSI to employees
1582	Y	12%	\$92,560.70	100%	open access	84%	16%	HAS
1583		7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00 \$1500 deductible but PII pays \$1200 of it to employees
1584 1585	Y	12% 14%	\$92,560.57 \$56,429.34	100% 80%	Open Access BCBS-Med/Den/Vi	84% 70%	16% 30%	HAS \$4,000.00
1585	Y	6%	\$11,092.00	88%	Aetna IH Open HMO	43%	57%	\$4,000.00 \$ 1,951.22
1587	Ý	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00
		1270	\$23,818,90	10070	Gps7.00000	31,0	.070	\$1,000/\$2,000 and
1588	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1589	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1590 1591	Y N	6% 6.20%	\$57,000.00 N/A	100% N/A	HMO N/A	80% N/A	20% N/A	\$1,500 N/A
1391	IN	0.20%	IN/A	IN/A	IN/A	IN/A	IN/A	Part of the MD
1592	Y	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Private Exchange
			\$900,449.5	Company is self-				
1593	Y	6.20%	\$4,502,987.	insured	Comprehensive PPO	9000% 100%	1000%	\$1,000 Varies
		6.2%	00 \$2,799,776.	100%	Medical	HMO= 0% OTHER=	0% 0%	depending on type of service
1594	Υ	6.2%	00	80%	Medical Dental, Vision	67%	33%	\$1,800
1595	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1596	Yes	6%	\$100,000.0	50% & 50%	HMO / HSA	5000%	5000%	\$1,500
1597	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1598	Yes	8%	\$128,609.4 1 \$1,475,219.	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	4000%	6000%	\$1,750
1599	Y	6%	\$1,475,219. 56 \$426,319.6	50%	Kaiser	50%	50%	0%
1600	Y	7%	\$133,912.5	4%	Carefirst	96%	4%	2167%
1601	Υ	16%	0	50%	НМО	50%	50%	50%
1602	Υ	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
1603	Y	6%	\$264,613.1 5	100% after Deductible	Cigna, Open Access	60%	40%	\$2,000.00
1604	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
1605	Υ	6%	\$57,000.00	100%	НМО	80%	20%	\$1,500.00

I			\$231,729.2					
1606	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500.00
1607	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
1007	'	1270	\$4,502,987.	3070	11111070711710	100%	0070	Varies
			00				0%	depending on
		6.2%	\$2,799,776.	100%	Medical	HMO= 0% OTHER=	0%	type of service
1608	Υ	6.2%	00	80%	Medical Dental, Vision	67%	33%	\$1,800
1609	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
								4000
1610	Y	7.00%	\$426,319.6 0	49%	CF/BCHMO-BCADV- BCBF	3552664%	1315%	1000 1500
1010	T T	7.00%	0	Unable to say	БСВГ	3332004%	1313%	1500
				something have				
1611	Y	6%	\$26,721.22	copay some don't	HMO	30%	70%	500%
			\$1,392,350.		Self-funded Medical & RX (for scope			A \$500 - B
1612	Υ	6%	00	77%	RX (for scope see Tab 2)	77%	23%	\$2000 - B \$2000
1613	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
								\$1,000/\$2,000
1614	Y	60/	\$23,818,90	80%	2 DDC plans	750/	250/	and
1614	Y	6%	6.00 \$107,977.5	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1615	Υ	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1616	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
1617	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1618	Y	N/A	N/A	100% 100% Including	Health/Dental/Vision	100%	0%	In Network: \$0 \$2,600.00
			\$125,162.0	Employer Paid	UHC Choice Plus/with			Ind./Paid By
1619	Υ	8%	1	Amount	Direct HRA	55%	45%	Employer
1620	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
						100% for		
			\$125,000.0			Employee Only		
1621	Υ	6%	0	80%	Medical	Coverage		\$2,000
1622	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1623	Υ	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
1624	Υ	6%	\$4,300,000. 00	80%	Vision & Dental	100%	0%	\$20
1625	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$394,228.4					
1626	Y	6%	9	95%	HMO & Prescription	80%	20%	\$0 \$200
			\$282,570.0	80/20 up to \$5k,	Major Medical,			\$200 Ind./\$600
1627	Υ	6%	0	Then 100%	Prescription, Optical	100%	N/A	Family
			Medical:					
			Total					
			Premium: \$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:				NA - di - al-	2000 (HMO)
			\$218,263 Guardrails				Medical: 41%	(Ind/Fam): \$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			A 11 D . C.	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits: Total:	Actuarial Value of	Guardian Dental PPO CareFirst Vision	Basic Life/AD&D:	Basic Life/AD&D:	\$1,500 / \$3,000
			\$494,371	each plan: Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	\$3,000 Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails Share:	(HMO): 88.85% Aetna Choice POS	STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Voluntary Life/AD&D:	Voluntary Life/AD&D:	(Ind/Fam): \$2,000 /
1628	Υ	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			\$717,800.4		High Deductible w/ 70%		/ -	30% - \$5600
1629	Υ	7.6%	0	N/A	Funded HRA	50%	50%	or \$12,600
1630	Y	6.0%	\$733,631.1 1	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2.500
1631	N N	6.0% N/A	N/A	N/A	N/A	N/A	40% N/A	\$2,500 N/A
.001	1 1 1	1 1/ / 7	1 1/ /-1	1.11/73	1.11/7-1	13/73	1 1/ / 1	11/73

1 1	i	İ	1	ı			1	1 1
					1. Gold Plan a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$500/\$1,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance			
					after deductible			
					2. Silver Plan			
					a. Physician Visit - \$25 co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$1,500/\$3,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance			
					after deductible			
					3. Bronze Plan a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$3,000/\$6,000			
					(Individual/Family) Deductible			
			\$924,700.0		d. 80% Coinsurance			
1632	Υ	6%	0		after deductible	75%	25%	\$1,500
1633	N	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
			\$2,060,000.					
1634	Y	7.65%	00	64%	Full Coverage PPO	64%	36%	\$625
1635	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1636 1637	Y Y	8% 6%	\$50,000.00 \$13,275.00	80% 80%	PPO HMO	100% 0%	0% 100%	\$0 \$2,500
1638	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$25,101.00					
	Υ	6.2%	\$164,302.0	100%	MEC	100%	0%	\$0
1639	Y	6.2%	0	80%	PPO	86%	14%	\$3,000
1640	Υ	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3000/Individu al
1641	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has \$1500 deductible but PII pays
								\$1200 of it to Employees
1642	Υ	12%	\$92,560.57	100%	Open Access	84%	16%	HSA
			\$198,757.3		1		•	
1643	Y	6.20%	8	N/A	Family Optimum Choice	60%	40%	\$1,500
1644	N Y	6%	\$6,500.00	N/A 1000/	PPO	20%	80%	\$0 \$1,500
1645	Ť	6%	\$57,000.00 \$348,369.0	100% 65% By Plan	HMO PPO, HRA Emp, Emp	80%	20%	\$1,500
1646	Υ	6%	0	35% By Employee	S, Fam	40%	60%	\$1,750
		- / -	\$267,898.9	, ,	Medical, RX, Dental,			. ,
1647	Υ	6.20%	2	N/A	Vision	80%	20%	\$3,000
4040	V	F 770/	\$212,466.0	N1/A	O a manual transfer	700/	2007	N1/A
1648 1649	Y	5.77% 50%	\$10,504.00	N/A 90%	Comprehensive HMO/Major Medical	70% 50%	30% 50%	N/A \$250
1650	Y	6%	\$87,398.35	75% After Deduct.	High Deductible	49%	51%	\$1,500
1651	Y	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
1652	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
				_				Part of the MD
4050	.,	7.050	\$120,073.7	Part of the MD	Made at 5	6007	1001	Private
1653	Υ	7.65%	\$556,429.3	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
1654	Υ	14%	\$556,429.3 4	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
1655	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				,				

1656	ΙΥ	12%	\$35,000.00	100%	I нмо	100%	0%	\$1,200
1657	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
					Major Medical,			
1658	Y	6.2%	\$79,415.82	80%	Prescription	77%	23%	\$1,500
					Major medical, vision,			
4050	V	00/	\$2,673,661.	N1/A	hospitalization,	000/	0.40/	#4.040
1659	Y	6%	42	N/A	pharmacy	66%	34%	\$1,043
1660	Y	1%	\$2,543,887. 00	N/A	Self insured with deductible	86%	14%	\$750
1661	Y	6%	\$26,568.00	20%	Starmark/HAS CoPay	40%	60%	\$300/\$200
1662	N	4%	N/A	N/A	N/A	N/A	N/A	N/A
1663	Y	6%	N/A	N/A	per union contract	N/A	100%	N/A
				·		-		Plan has
								1500.00
								deductible but
								PII pays
								1200.00 of it to employees
1664	Y	12%	\$92,560.57	100%	open access	84%	16%	HAS
1001		1270	ψο2,000.07	10070	Self-funded Medical &	0170	1070	11/10
			\$1,392,350.		RX (for scope -			A \$500 - B
1665	Υ	6%	00	77%	see Tab 2)	77%	23%	\$2000
1666	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
								IBC Gold
			1					7.19, IBC
			1		Medical, Vision, Dental			Silver 6.69, IBC Bronze
1667	Y	6%	\$41,709.83	Self-Insured Co.	Prescription	80%	20%	4.12
1.00		5,5	Ţ,. co.co	22		20,3	20,0	\$1,000/\$2,000
			\$23,818,90					and
1668	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
	.,		\$107,977.5				/	A.
1669	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1670 1671	Y N	6% N/A	\$27,670.00 N/A	60% N/A	HMO N/A	50% N/A	50% N/A	\$3,200 N/A
1672	Y	N/A N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
1072		14/74	IN/A	100% Including	ricalti / Derita / Vision	10070	070	\$2,600.00
			\$125,162.0	Employer Paid	UHC Choice Plus/with			Ind./Paid By
1673	Υ	8%	1	Amount	Direct HRA	55%	45%	Employer
1674	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
						100% for		
			\$125.000.0			Employee		
1675	Υ	6%	\$125,000.0	80%	Medical	Only Coverage		\$2,000
1676	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1677	Ϋ́	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
			\$4,300,000.					, , ,
1678	Υ	6%	00	80%	Vision & Dental	100%	0%	\$20
1679	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4000	.,	00/	\$394,228.4	050/	11140 0 0	000/	000/	
1680	Y	6%	9	95%	HMO & Prescription	80%	20%	\$0 \$200
			\$282,570.0	80/20 up to \$5k,	Major Medical,			\$200 Ind./\$600
1681	Y	6%	0	Then 100%	Prescription, Optical	100%	N/A	Family
			Medical:		1 / epem			, , , , , , , , , , , , , , , , , , ,
			Total					
			Premium:					, , , ,
			\$369,993					Aetna Select
			EE Share: \$151,730				Medical:	2000 (HMO) (Ind/Fam):
			Guardrails				41%	\$2,000 /
			Share:		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			\$218,263	For a best	HRA Funding	59%	100%	Aetna Select
			Guardrails	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			HRA	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			Spend:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			\$48,240	each plan: Aetna Select 2000	CareFirst Vision Basic Life/AD&D: 1 x	Life/AD&D: 100%	Life/AD&D: 0%	\$3,000 Aetna
			All Benefits:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			Total:	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			\$494,371	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			EE Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
1682	Υ	8%	\$194,881	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000

			Guardrails Share:					
			\$299,490					
			\$717,800.4		High Deductible w/ 70%			30% - \$5600
1683	Y	7.6%	0	N/A	Funded HRA	50%	50%	or \$12,600
4604	V	6.00/	\$733,631.1	600/	Med/Den, HRA, Vis,	600/	400/	¢2.500
1684 1685	Y N	6.0% N/A	N/A	60% N/A	STD N/A	60% N/A	40% N/A	\$2,500 N/A
1000	IN	IN/A	IN/A	IN/A	1. Gold Plan	IN/A	IN/A	IN/A
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$500/\$1,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance after deductible			
					2. Silver Plan			
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$1,500/\$3,000			
					(Individual/Family) Deductible			
					d. 90% Coinsurance			
					after deductible			
					3. Bronze Plan			
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay, then 100%			
					c. \$3,000/\$6,000			
					(Individual/Family)			
					Deductible			
			\$924,700.0		d. 80% Coinsurance			
1686	Y	6% 6%	\$80,955.00	50%	after deductible	75% 93%	25% 7%	\$1,500
1687	Ť	0%	\$2,060,000.	50%	Medical, Dental, Vision	93%	170	\$2,500
1688	Υ	7.65%	00	64%	Full Coverage PPO	64%	36%	\$625
1689	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1690	Υ	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1691	Υ	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
1692	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	V	0.00/	\$25,101.00	4000/	MEG	4000/	00/	¢o.
1693	Y Y	6.2% 6.2%	\$164,302.0 0	100% 80%	MEC PPO	100% 86%	0% 14%	\$0 \$3,000
1033		0.270	\$174,869.7	0070	110	0070	1470	\$3000/Individu
1694	Yes	6%	7	N/A	HMO Carefirst	50%	50%	al
1695	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has
								\$1500
								deductible but PII pays
								\$1200 of it to
								Employees
			1	100%	Open Access	84%	16%	HSA
1696	Υ	12%	\$92,560.57	100%				
			\$198,757.3					
1697	Υ	6.20%	\$198,757.3 8	N/A	Family Optimum Choice	60%	40%	\$1,500
1697 1698	Y N	6.20% 6%	\$198,757.3 8 \$6,500.00	N/A N/A	PPO	20%	80%	\$0
1697	Υ	6.20%	\$198,757.3 8 \$6,500.00 \$57,000.00	N/A N/A 100%	PPO HMO			
1697 1698 1699	Y N	6.20% 6% 6%	\$198,757.3 8 \$6,500.00 \$57,000.00 \$348,369.0	N/A N/A 100% 65% By Plan	PPO HMO PPO, HRA Emp, Emp	20% 80%	80% 20%	\$0 \$1,500
1697 1698	Y N Y	6.20% 6%	\$198,757.3 8 \$6,500.00 \$57,000.00	N/A N/A 100%	PPO HMO	20%	80%	\$0
1697 1698 1699	Y N Y	6.20% 6% 6%	\$198,757.3 8 \$6,500.00 \$57,000.00 \$348,369.0 0 \$267,898.9 2	N/A N/A 100% 65% By Plan	PPO HMO PPO, HRA Emp, Emp S, Fam	20% 80%	80% 20%	\$0 \$1,500
1697 1698 1699 1700	Y N Y Y	6.20% 6% 6% 6% 6%	\$198,757.3 8 \$6,500.00 \$57,000.00 \$348,369.0 0 \$267,898.9 2 \$212,466.0	N/A N/A 100% 65% By Plan 35% By Employee N/A	PPO HMO PPO, HRA Emp, Emp S, Fam Medical, RX, Dental, Vision	20% 80% 40% 80%	80% 20% 60% 20%	\$0 \$1,500 \$1,750 \$3,000
1697 1698 1699 1700 1701	Y N Y Y	6.20% 6% 6% 6% 6.20%	\$198,757.3 8 \$6,500.00 \$57,000.00 \$348,369.0 0 \$267,898.9 2 \$212,466.0 0	N/A N/A 100% 65% By Plan 35% By Employee N/A N/A	PPO HMO PPO, HRA Emp, Emp S, Fam Medical, RX, Dental, Vision Comprehensive	20% 80% 40% 80% 70%	80% 20% 60% 20% 30%	\$0 \$1,500 \$1,750 \$3,000 N/A
1697 1698 1699 1700	Y N Y Y	6.20% 6% 6% 6% 6%	\$198,757.3 8 \$6,500.00 \$57,000.00 \$348,369.0 0 \$267,898.9 2 \$212,466.0	N/A N/A 100% 65% By Plan 35% By Employee N/A	PPO HMO PPO, HRA Emp, Emp S, Fam Medical, RX, Dental, Vision	20% 80% 40% 80%	80% 20% 60% 20%	\$0 \$1,500 \$1,750 \$3,000

1705	Υ	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
1706	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
								Part of the MD
			\$120,073.7	Part of the MD				Private
1707	Υ	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
			\$556,429.3					
1708	Y	14%	4	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
1709	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1710	Y	12%	\$35,000.00	100%	НМО	100%	0%	\$1,200
1711	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
					Major Medical,			
1712	Y	6.2%	\$79,415.82	80%	Prescription	77%	23%	\$1,500
			A		Major medical, vision,			
4-40		00/	\$2,673,661.	.	hospitalization,	000/	0.407	04.040
1713	Y	6%	42	N/A	pharmacy	66%	34%	\$1,043
				Unable to say				
4744	Υ	60/	POC 704 00	something have	НМО	200/	70%	\$500.00
1714	r	6%	\$26,721.22	copay some don't	I NIVIO	30%	70%	\$500.00
1715	Υ	6%	\$409,600.0 0	100%	PPO	100%	0%	90
1713	ı	076		100%	PFO	100%	0%	\$0
1716	Υ	6%	\$5,604,636. 00	80%	Medical Dontal Vision	66%	34%	\$750.00
1716	N	1%	\$700.00	80%	Medical, Dental, Vision Medical	10%	90%	250%
1717	IN	170	\$700.00	00%	iviedical	10%	90%	\$200/per
1718	Υ	17%	\$357,292.9	70%	Base 123 & PPO	65%	35%	\$200/per month
1719	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1719	N N	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A
1721	N	0%	\$0.00	0%	NA NA	0%	0%	0%
1/21	IN	0 /6	\$388,322.0	0 /0	INA	0 /6	0 /6	0 /0
1722	Υ	6.20%	0	n/a	full coverage	95%	5%	250%
1723	N	6%	N/A	N/A	N/A	0%	100%	N/A
1724	Y	070	14/71	14//	14/7	070	10070	14//
1725	N	6%	\$0.00	50%	PPO	0%	100%	2,500.0
1723	IN	070	\$1,142,942.	3070	110	070	10070	2,300.0
1726	Υ	7.65%	00	80%	PPO MED FULL INS	100%	0%	1,000.00
		1.0070		3070		Employer	3,0	1,000.00
				HMO-After Deductible, 100%		pays 100% for employee. Employee pays for		
1				in network. 0% out		family		
1727	Υ	100%	\$58,950.00	of network	HMO - Medical	coverage	N/A	\$1,500
1728	Υ	Union	N/A	N/A	N/A	N/A	N/A	N/A
1729	Υ	6%	\$47,008.75	N/A	HOM	50%	50%	\$55
			\$254,857.0					·
1730	Υ	6%	0	76%	HMO	76%	24%	\$4,000.00
			\$253,500.0					
1731	Υ	6%	0	80%	UHC Core HMO Gold	68%	32%	\$750
			\$607,979.0					
1732	Y	6%	0	100%	HMO	80%	20%	\$2,000
				After deduct.				
1733	Y	6%	\$39,812.00	80/20	Carefirst HMO	50%	50%	\$2,000
4== 4		63.	\$355,929.0	N1/4	E 11 A C 11 1	750	0537	40500 4505
1734	Y	6%	0	N/A	Full Medical	75%	25%	\$2500 - \$5000
470-	V	00/	\$156,747.0	4000/	LIMO O C	40001	N1/A	#0500 #5000
1735	Y	8%	0 N/A	100%	HMO Optimum Care	100%	N/A	\$2500-\$5000
1736	Y	Union		N/A	N/A	N/A	N/A	N/A
1737	Υ	60/	\$104,644.2	E00/	מחטח	E00/	E00/	¢4 500
	Y	6% 50%	\$68,700.00	50%	HDHP Modical	50% 50%	50% 50%	\$1,500 \$3,000
1738 1739	Y	Union	\$68,700.00 N/A	N/A N/A	Medical N/A	50% N/A	50% N/A	\$3,000 N/A
1739	r	Union	IN/A		IN/A	IN/A	IN/A	IN/A
1740	Υ	6%	\$43,430.93	copays after deductible	Blue Choice HMO	67%	33%	\$2,000
1770	ı	0 /0	\$5,604,636.	GGGGGGG	DIGC OHOIGE HIVIO	01 /0	JJ /0	ΨΖ,000
1741	Υ	6%	00	80%	Medical, Dental, Vision	66%	34%	\$750
1741	N	1%	\$700.00	80%	Medical	10%	90%	\$250
1743	N	0%	\$0.00	0%	N/A	0%	0%	0%
1744	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1745	N	6%	\$0.00	NA NA	NA NA	NA NA	NA	NA NA
1746	N	6%	\$0.00	NA NA	NA NA	NA NA	NA	NA NA
1747	N	6%	\$0.00	NA NA	NA NA	NA NA	NA	NA NA
		0 /0	ψυ.υυ	1 17/1	19/3	1 17/1	14/1	1 17/1

[[\$246,282.0					
1748	Υ	8%	0	80%	PPO Comprehensive	35%	65%	\$25
1749	Υ	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
1750	Y	6%	\$12,567.85	5%	United Healthcare	20%	80%	\$1,500
1751	N	6.5.%	\$0.01	N/A	N/A	1%	N/A	N/A
1752	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1753	Yes	6%	\$50,000.00	70%	Medical / dental	8000%	2000%	\$1,500
1754	Voc	Q0/	\$258,000.0	920/ 9 190/	DDO	9200%	1900%	\$7,000
1754	Yes	8%	0	82% & 18% 1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then	PPO	8200%	1800%	\$7,000
				100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b.				
1755 1756	Yes N	6.2% 6%	\$924,700.0 0 \$0.00	Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible 0%	PPO Medical & Prescription N/A	75% N/A	25% N/A	\$1,500 N/A
1757	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500
1758	Υ	6%	\$241.65	50%	BCBS-80%	50%	50%	\$5,000.00
1759	Υ	6%	\$36,870.00	N/A	HMO, HAS	45%	55%	1500%
1760	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
4704	V	60/	\$164,302.0	000/	DDO	060/	4.407	20000/
1761	Υ	6%	\$258,000.0	80%	PPO	86%	14%	3000%
1762	Y	8%	\$258,000.0	0%	PPO	82%	18%	7000%
1762	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	1500%
	•	3 70	\$1,392,350.	1.570	Self-funded Medial &	5576	2070	A \$500 - B
1764	Υ	6%	00	77%	RX	77%	23%	\$2000
			\$151,483.2					
1765	Υ	6%	0	50%	Comprehensive	50%	50%	N/A
			\$348,369.0	65% By Plan	PPO, HRA Emp, Emp			
1766	Y	6%	0	35% by Employee	S, Fam	40%	60%	\$1,750
1767	Υ	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			#00.040.00					\$1,000/\$2,000
1768	Υ	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	and \$1,500/\$3,000
					1			

I	I	I	\$107,977.5	I		İ	İ	l I
1769	Υ	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1770	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
1771	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1772	Y	N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
				100% Including				\$2,600.00
			\$125,162.0	Employer Paid	UHC Choice Plus/with			Ind./Paid By
1773	Y	8%	1	Amount	Direct HRA	55%	45%	Employer
1774	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
						100% for		
			\$125,000.0			Employee Only		
1775	Y	6%	0	80%	Medical	Coverage		\$2,000
1776	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1777	Ϋ́	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
		14//	\$4,300,000.	7070	Woodody Dornar	0070	2070	Ψ1,000
1778	Υ	6%	00	80%	Vision & Dental	100%	0%	\$20
1779	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$394,228.4					
1780	Υ	6%	9	95%	HMO & Prescription	80%	20%	\$0
								\$200
			\$282,570.0	80/20 up to \$5k,	Major Medical,			Ind./\$600
1781	Y	6%	0 Medical:	Then 100%	Prescription, Optical	100%	N/A	Family
1782	Y	8%	Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$194,881 Guardrails Share: \$299,490 \$717,800.4	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D High Deductible w/ 70%	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 30% - \$5600
1783	Y	7.6%	0	N/A	Funded HRA	50%	50%	or \$12,600
1784	Y	6.0%	\$733,631.1 1	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2,500
1785	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		14/14	14/1	1973	1. Gold Plan	14/1	14/1	13// 3
					a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible			
1786	Y	6%	\$924,700.0 0		3. Bronze Plan a. Physician Visit - \$25	75%	25%	\$1,500

1826		6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00
1825	Υ	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
1824	Υ	8%	0	80%	PPO Comprehensive	35%	65%	\$25
			\$246,282.0					
1823	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1822	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1821	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1820	Y	N/A	N/A	N/A N/A	N/A	N/A N/A	N/A	N/A
1818	N N	6%	N/A N/A	N/A N/A	N/A	N/A N/A	N/A	N/A N/A
1817	N Y	6%	N/A N/A	N/A N/A	per union contract	N/A N/A	100%	N/A N/A
1816 1817	•	6% 4%	\$57,000.00	100% N/A	HMO N/A	80% N/A	20% N/A	\$1,500.00
1815	Y	6%	0	50%	Comprehensive	50%	50%	N/A
			\$151,483.2					
1814	Y	1%	\$2,543,887.	N/A	Self Insured with Deductible	86%	14%	\$750
1813	Y	6%	\$2,673,661. 42	N/A	hospitalization, pharmacy	66%	34%	\$1,043
1812	Y	6.2%	\$79,415.82	80%	Prescription Major medical, vision,	77%	23%	\$1,500
	v				Major Medical,			
1811	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1810	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
1808 1809	Y N	11% N/A	N/A	80% N/A	BCBS - Med/Den/Vi N/A	70% N/A	30% N/A	\$4,000 N/A
1807	Y	7.65%	\$517,517.1	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange \$4,000
			\$120,073.7	Part of the MD				Part of the MD Private
1805	N N	6.20%	\$14,696.95	80% N/A	BC Advantage MV1 N/A	18895% N/A	2/345% N/A	\$5,000 N/A
1804 1805	Y	6% 6%	\$87,398.35 \$14.696.95	75% After Deduct. 80%	High Deductible	49% 18895%	51% 27345%	\$1,500 \$5,000
1803	Y	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
1802	Y	5.77%	0	N/A	Comprehensive	70%	30%	N/A
1801	Y	6.20%	\$212,466.0	N/A	Vision	80%	20%	\$3,000
1800	Y	6%	\$267,898.9	35% By Employee	S, Fam Medical, RX, Dental,	40%	60%	\$1,750
4655	.,		\$348,369.0	65% By Plan	PPO, HRA Emp, Emp			
1799	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1798	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
1797	Υ	6.20%	8	N/A	Family Optimum Choice	60%	40%	\$1,500
1796	Υ	12%	\$92,560.57 \$198,757.3	100%	Open Access	84%	16%	Employees HSA
								Plan has \$1500 deductible but PII pays \$1200 of it to
1795	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
1794	Yes	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3000/Individu al
1793	Υ	6.2%	0	80%	PPO	86%	14%	\$3,000
	Υ	6.2%	\$25,101.00 \$164,302.0	100%	MEC	100%	0%	\$0
1792	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1791	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
1790	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1789	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1788	Y	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
1787	N	6%	\$80,955.00	50%	after deductible Medical, Dental, Vision	93%	7%	\$2,500
					Deductible d. 80% Coinsurance			
					c. \$3,000/\$6,000 (Individual/Family)			
					then 100%			
					Care Visit - \$40 co-pay,			
					co-pay, then 100% b. Specialist/Urgent			

1827	Υ	6.2%	\$0.00	0%	NA	0%	0%	NA
1828	Υ	6.2%	\$170.46	100%	MEC	100%	0%	NA
1829		6.2%	\$4,658.46	70/30 %	PPO	86%	14%	3000.00
			\$1,300,000.					
1830	Υ	6%	00	85%	PPO	86%	14%	\$1,500
								\$1,000/\$2,000
			\$23,818,90					and
1831	<u>Y</u>	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1832	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1833 1834	Y N	6% 6.20%	\$57,000.00 \$0.00	100% N/A	HMO N/A	80% N/A	20% N/A	\$1,500 N/A
1034	IN	6.20%	\$0.00	IN/A	IN/A	IN/A	IN/A	Part of the MD
			\$120,073.7	Part of the MD				Private
1835	Υ	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
1000	•	7.0070		1 Hvate Exonarige	PPO with in & out of	3070	1070	Plan 1 \$400;
		6.2% SS;			network coverage plus			Plan 2 \$750;
1836	Υ	1.45 MC	\$43,876.00	79%	prescriptions	80%	20%	Plan 3 \$2,000
1837	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
			\$556,429.3					
1838	Υ	14%	4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1839	Υ	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500
			\$264,613.1		Cigna, Open Access			
1840	Y	6%	5	N/A	Plus	60%	40%	\$2,000
1841	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
1842	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
4040	V	00/	\$200,000.0	000/	550	40001	007	4007
1843	Y	8%	0	90%	PPO	100%	0%	10%
								Plan has
								\$1,500 deductible but
								PII pays
								\$1,200 of it to
								employees
1844	Υ	12%	\$92,560.57	100%	open access	84%	16%	HSA
1845	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$132,000.0					
1846	Y	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000
			\$126,481.0					
1847	Υ	6%	8	57%	Self Funded Plan	65%	35%	\$3,000.00
4040	V	0.000/	\$283,554.0	700/	DC VICAAA LAAFD	700/	200/	4005.00
1848 1849	Y	6.20% N/A	0 N/A	70% N/A	PC VIS/MAJ.MED N/A	70% N/A	30% N/A	1625.00 N/A
1850		N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A
1030		IN/A	\$1,300,000.	IN/A	IN/A	IN/A	IN/A	IN/A
1851	Υ	6%	00	85%	PPO	86%	14%	\$1,500
1852	Ÿ	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
1853	Y Y	6.2%	\$45.730.27	70/30 %	PPO	86%	14%	3000.00
1854	Ϋ́	6.2%	\$0.00	0%	NA NA	0%	0%	NA
1855	Y	6.2%	\$170.46	100%	MEC	100%	0%	NA
1856	-	6.2%	\$4,658.46	70/30 %	PPO	86%	14%	3000.00
						•		\$1,000/\$2,000
			\$23,818,90					and
1857	Υ	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
1858	Υ	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1859	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1860	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
			A 466 6=====	5				Part of the MD
1064	V	7.050/	\$120,073.7	Part of the MD	Modical Dava Vision	000/	100/	Private
1861	Y Y	7.65%	6 \$852,24.96	Private Exchange	Medical, Drug, Vision Medical/Dental	90%	10%	Exchange \$2,500.00
1862	T	6%	\$852,24.96	80% 65% By Plan, 35%	PPO, HRA, EMP S,	62%	38%	φ∠,5∪∪.0U
1863	Υ	6%	\$348,369.0	by Employee	Fam	40%	60%	\$1,750.00
1864	<u>т</u> Ү	6%	\$96,903.29	Unknown	HNO/PPO Sukver 2000	50%	50%	\$2,000.00
1004	1	0 /0	\$111,138.1	OTINTOWIT	THIND/THE SURVEI 2000	JU /0	30 /0	Ψ2,000.00
1865	Υ	6%	2	80%	MD UHC POS Gold	74%	26%	\$1,500.00
	•	1	\$200,000.0	3373	2 23 20.0	, 5		÷ .,555.66
1866	Υ	8%	0	90%	PPO	100%	0%	10%
1867	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$517,514.1					
1868	Υ	11%	3	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
1869	Ϋ́	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00

		l	\$107,977.5	1		Ì	I	
1870	Υ	10%	5	75%	Med/Dental/ Vision	50%	50%	\$1,500.00
1871	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1872	Υ	6%	N/A	Varies on Services Rendered	PPO w/HRA	68%	32%	\$2,500.00
1072		070	\$47,830.72/	rtendered	TTO WITHOUT	0070	32 /0	Ψ2,300.00
1873	Υ	6%	Month	100%	POS Plan	100%	0%	\$2,500.00
1874	Y	8%	\$128,609.4 1	N/A ** Employer and its employees are part of the Maryland Private Exchange. Therefore, we are unable to answer questions 3.1 and 4.2	Med/Drug/Vision	90%	10%	N/A ** Stolar Construction and it's employees are part of the Maryland Private Exchange. Therefore, we are unable to answer questions 3.1 and 4.2
1875	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1876	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
		6.2% SS:	\$4,387,600.		PPO with in & out of network coverage plus			Plan 1 \$400; Plan 2 \$750;
1877	Υ	1.45 MC	\$4,387,600. 00	79%	prescriptions	80%	20%	Plan 2 \$750; Plan 3 \$2,000
1878	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
			\$111,138.1					• /
1879	Y	6%	2	N/A – Employer and its employees are part of the Maryland Private Exchange. Therefore we are unable to answer	MD UHC POS Gold 1	74%	26%	\$1,500 N/A - Employer and its employees are part of the Maryland Private Exchange. Therefore we are unable to answer
1880	Y	8%	\$120,073.7 6 \$348,369.0	questions 3.1 & 4.2 65% By Plan	Med, Drug & Vision	90%	10%	questions 3.1 & 4.2
1881	Υ	6%	\$348,369.0	35% by Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
1882	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
1883	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
	.,	201		Varies on services	DDG 111 LIDA	/		A
1884 1885	Y	6% 12%	N/A \$92,560.57	rendered	PPO with HRA open access	68% 84%	32% 16%	\$2,500 Plan has \$1,500 deductible but PII pays \$1,200 of it to employees HSA
1886	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1887	Υ	14%	\$556,429.3 4	80%	BCBS-Med/Den/Vi	70%	30%	\$4.000
1888	N	6%	\$0.00	80% NA	NA NA	NA	NA	\$4,000 NA
	.,	2,0	\$231,729.2		. 4/ 1			
1889	Y	6%	9 \$107,977.5	100%	Health Network Only	58%	42%	\$1,500
1890	Υ	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1891	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
.001	·	070	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 /
1892	Υ	8%	Guardrails	(HMO): 88.85%	\$50,000 STD: 60% up to \$1,000	Voluntary	STD: 0%	\$1,500 / \$3,000

			HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share:	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	LTD: 0% Voluntary Life/AD&D: 100%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			\$194,881 Guardrails Share: \$299,490					
1893	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
1894	Y	6.2%	\$164,302.0 0	80%	PPO	8600%	1400%	\$3,000
4005			\$437,000.0					
1895 1896	Y N	7%	0 \$0.00	65% N/A	PPO N/A	66% N/A	34% N/A	\$15 N/A
	.,	- 0-01	\$2,060,000.			2.407		
1897	Y	7.65%	00 \$437,000.0	64%	Full Coverage PPO	64%	36%	\$625
1898	Y	7%	0	65%	PPO	66%	34%	\$15
1899	Y	6%	\$264,613.1 5	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
1900	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
1901	у	6%	\$14,696.95	80%	B/C Advantage MV1	18895%	27345%	\$5,000
1902	Υ	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,000
					all employees pay their			, -,
	NO		just workers		own health insurance or are covered by spouse's			
1903	(exempt)	6%	comp	0%	policy	0%	0%	N/A
			\$291,583.0	100% IN / 100%	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-			Paid by Employer: 2000 Ind/4000
1904	Y	6%	0	OUT	S	50%	50%	Fam
1905 1906	Y	6% 6%	\$80,955.00 \$50,000.00	50% 70%	Medical, Dental, Vis medical/dental	93% 80%	7% 20%	\$2,500 \$1,500
1907	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
4000	V	C0/	\$310,000.0	NI/A	A E T N A	4000/	00/	¢0.500
1908	Y	6%	0	N/A	AETNA HMO Referral	100%	0%	\$2,500
1909	Υ	6.2%	\$47,896.43	N/A	HSA/HRA	60%	40%	\$3,000
1910	Y	6.20%	\$1,378,176. 63	N/A	HMO, PPO	62%	38%	\$1,000
1911	N		N/A	N/A	N/A	N/A	N/A	N/A
1912	Y	6%	\$400,000.0 0	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
1913	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%				
				c. \$500/\$1,000 (Individual/ Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit \$25 co-pay, then 100% b.				
1914	Y	6.2%	\$924,700.0 0	Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000	PPO Medical & Prescription	75%	25%	\$1,500

1	1	Ì	İ	(In dividual/Family)	Ì		İ	I I
				(Individual/ Family) Deductible				
				d. 90%				
				Coinsurance after				
				deductible				
				Bronze Plan				
				a. Physician Visit -				
				\$25 co-pay, then 100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family) Deductible				
				d. 80%				
				Coinsurance after				
				deductible				
1915	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1916	Υ	6%	\$686,805.0 0	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
.510	'	<u> </u>		10070	Caron hot hivio a 1 1 O	5570	0.01070	Employee
			\$4,880,756					Only: \$1,500
404-		0.007	(Medical	2007	Types: PPO and HMO	000/	2007	Family:
1917 1918	Yes N/A	6.2% N/A	Premiums) N/A	63% N/A	Scope: ACA Compliant N/A	68% N/A	32% N/A	\$3,700 N/A
1910	IN/A	IN/A	\$377,487.0	IN/A	IN/A	IN/A	IN/A	IN/A
1919	Υ	6%	3	20%	CAREFIRST HMO	2000%	8000%	\$1,500
1920	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1921	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1922	Υ	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
.022		070	\$177,692.0	0070	110	0070	1170	Ψ1,000
1923	N	6%	0	80%	MAJOR MEDICAL	75%	25%	0%
1924	Y				INSURANCE IS			
					PROVIDED BY			
					VARIOUS LABOR			
					UNIONS. EACH UNION			
			#050 400 0		HAS ITS OWN			
1925	N	6%	\$359,102.0 0		ADMINISTRATOR & GUIDELINES			
1323	IN	070	\$449,732.9		OOIDELINEO			No
1926	Υ	6%	2	In network = \$10	Medical POS	75%	25%	deductibles
								in any
1927				copay; out of	Medical HMO			medical, dental, or
1928				network = 80% of	Dental (2 Options)			vision
1929				usual and	Vision			plans.
1930				customary.				
1931					All medical plans are CareFirst			
1932 1933					"Platinum" plans.			
1934	Υ	6%	\$5,906.00	80%	Standard	100%		\$6,000.00
			\$429,596.4					
1935	y N	6%	2	N/A	Full UHC	50%	50%	\$1,500
1936	N	N/A	N/A \$999,080.0	N/A	N/A	N/A	N/A	N/A
1937	Υ	6%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
			\$1,971,074.	PPO 87%; HMO	Fully insured-PPO and			PPO \$700;
1938	Y	5.99%	00	83%	HMO	7000%	3000%	HMO \$5,000
					Medical, RX, Dental, Vision, Health Savings			Health Choice
			1		Account, Flexible			Plus: Single
					Spending Accounts,			\$1,750,
					Employer Paid Hospital			Family: 3,500,
					Indemnity, Critical			Health
			1		Illness and Accident Benefits (for those			Choice: Single: 2,600,
1939	Υ	6%	73.6 Million	80%	enrolled in the plan)	8500%	1500%	Family: 5,000
	Y		Medical:	For a best	Aetna 2 HMO & 1 POS	Medical:	Medical:	Aetna Select
1940		8%	Total	estimate we have	HRA Funding	59%	41%	2000 (HMO)

			\$494,371 EE Share: \$194,881 Guardrails Share:				100%	2000 (Ind/Fam): \$2,000 / \$4,000
1941	Υ	100%	\$299,490 \$46,277.58	90%	HMO	5000%	5000%	\$500
1942	Y	8%	\$1,200.00	N/A	UHC Gold	5600%	4400%	\$1,000
1943	N	5%	N/A	N/A	N/A	N/A	N/A	N/A
1944	Y	6%	\$57,000.00	100%	HMO	8000%	2000%	\$1,500
1945	Ϋ́	6%	\$44,388.00	100%	Medical	10000%	0%	\$12,000
				70%/100%				·
1946	N/A	N/A	N/A	pending on plan	Medical/Dental	8000%	2000%	\$1,500
1947	N/A	7.65%	\$156,000.0 0	\$0 on the 1st \$3500. 100% after \$3500	НМО	8800%	1200%	\$3,500
1948	Υ	6%	\$924,700.0 0		PPO Med & Pres	7500%	2500%	\$1,500
1949	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
1950	.,	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1000			\$517,514.1	1471	,,, .	,, .	,,,	14/71
1951	Υ	11%	3	80%	BCS-MED/Den/Vi	70%	30%	\$4,000
1952	Yes		\$15,000.00	100%	Kaiser - Gold	10000%	0%	\$0
1953	Yes	12	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays 1200 of it to employee HAS
			\$111,138.1		MD UHC POS Gold			
1954	Yes	6.20%	2	80%	1500	74%	26%	\$1,500
1955	Yes	6%	\$18,756,14 5.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$ 3,000
1050	V	0.0600/	\$47,830.72/	4000/	DOC Diam	1000/	00/	\$0.500
1956 1957	Y	0.062% 50%	Mo \$10,504.00	100% 90%	POS Plan HMO Maj med	100% 50%	0% 50%	\$2,500 \$250
1931	ı	JU /0	\$10,504.00	3 ∪ /0	i iiviO iviaj IIIeu	JU /0	JU /0	φ∠υυ
1958	Υ	7.65%	00	N/A	Medical/Rx	55%	45%	\$625
1959	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1960	Y	6.20%	\$21,400.00	dependent on meeting deductible	HMO & PPO + Dental and Vision	50%	50%	\$1,500
I]			\$371,169.4					
1961	Y	6.2%	1	80%/20%	Comprehensive HMO	65%	35%	\$2,500
1962	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A 240/person
1963	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	480/fam
4004	V	00/	\$2,000,000.	\ /!	11840/000	700/	000/	V
1964	Y	6%	00 \$146 108 4	Varies 100% including	HMO/PPO UHC MD UHC OCI /	70%	30%	Varies \$2,600.00 Ind.
1965	Υ	7.65%	\$146,108.4 4	employer paid amount	with Direct HRA	55%	45%	/ paid by employer
1966	No. Provided by various Operator and Laborer Union	6.2%	N/A	N/A	N/A	N/A	N/A	N/A

			\$107,977.5					
1967	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
1968	Y	6.20%	\$25,101.00 \$164,302.0	100%	MEC	100%	0%	\$0
1969	Y	6.20%	0	80%	PPO	86%	14%	\$3,000
1970	N	6%	\$18,148.41	0%	Medical, Dental, Vision	50%	50%	\$6,000
	Exempt -				,			, ,
1971	Supplier							
4070	Exempt -							
1972 1973	Supplier N	6.0	\$0.00	N/A	N/A	N/A	N/A	N/A
1973	IN	6.2	\$2,129,382.	IN/A	Kaiser HDHP HMO	IN/A	IN/A	IN/A
1974	Yes	6.2%	00	87%Laiser	HSA	74%	26%	\$1,500
1975	Yes			13%Employees	HMO(NON HSA)	, , ,		\$500
1976	Y	6.2	\$92,644.00	80/20	PPO -w/Health Savings	6500%	3500%	1500/year
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible				
1977	Y	6.2%	\$924,700.0 0	d. 80% Coinsurance after deductible	PPO Medical & Prescription	75%	25%	\$1,500
1978	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000

1999	Y	8%	\$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share:				Medical: 41%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 /
1998	N	16%	N/A Medical:	N/A	N/A	N/A	N/A	N/A
1997	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1995 1996	N Y	6% 6%	N/A \$1,300,000. 00	N/A 85%	Ironworker union PPO	86%	14%	N/A \$1,500
					Health Insurance provided through			
1993 1994	Y N	6% N/A	9 N/A	95% N/A	HMO & Prescription NONE	80% N/A	20% N/A	0% N/A
1992	to Union	6.2%	N/A \$394,228.4	N/A	Union Insurance	N/A	N/A	N/A
	Y - Fringes Pd	10070	Ψ1-7,-100.00	TV//N	110	2070	1070	LLINO
1990 1991	N Y	0% 100%	\$0.00 \$14,400.00	N/A N/A	N/A PPO	0% 25%	0% 75%	0% ZERO
1989	Y	8%	3	0%	major medical	68%	32%	4000/fam
1988	Y	Medicare	00 \$141,875.6	79%	prescriptions	80%	20%	Plan 3 \$2,000 2000/pp or
		6.2% Soc. Sec.; 1.45%	\$4,387,600.		PPO with In and Out of Network coverage plus			Plan 1 \$400; Plan 2 \$750;
1987	Y	8%	\$146,108.4 4	employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	/ paid by employer
1986	Y	6%	8	N/A 100% including	HMO & PPO Silver	50%	50%	\$2,000 \$2,600.00 Ind.
		8%	\$102,613.3		Health Vision	50%	50%	50%
1985	Y		\$145,450.3	50%	•			
1984	Y	Total 7.65% 2017 % was 7.18	\$2,055,040 ER Share: \$3,338,514	employer cost. CBC PPO :66% CBC HSA: 73%	STD: 70% LTD: 60% Voluntary Life/AD&D	Voluntary Life/AD&D: 0%	Voluntary Life/AD&D: 100%	(Ind/Fam): \$3,000 / \$6,000
		Medicare Rate 1.45%	\$5,393,554 EE Share:	incentives Below is the average	annual salary up to \$40,000	STD: 100% LTD: 100%	STD: 0% LTD: 0%	\$4,500 HSA
		Social Security 6.2%	2017 All Benefits Total Premium:	Employee rates vary by election of coverage and	S A \$3,000/\$6,000 Concordia Dental National Vision Basic Life/AD&D: 1 x	Vision: 0% Basic Life/AD&D: 100%	100% Basic Life/AD&D: 0%	PPO (Ind/Fam): \$1,500 /
			0047.41		CBC PPO \$1,500/\$4,500 CBC H	Medical: 68% Dental: 0%	Medical: 32% Dental: 100% Vision:	
1983	Y	6.00%	\$5,690.00	80.00%	HMO POS	50%	50%	\$1,500
1982	Y	11.00%	\$517,514.1 3	80.00%	BCBS-Med/Dental/ Vision	70%	30%	\$4,000
1980 1981	N Y	6.20% 6.00%	\$0.00 \$83,076.00	N/A N/A	N/A Health, Dental, Vision	N/A 75%	N/A 25%	N/A \$1,500
1979	Y	7.65%	\$299,490 \$1,675,000. 00	N/A	Full Coverage PPO	55%	45%	\$625
			EE Share: \$194,881 Guardrails Share:					

1		I	Share:	I	I		1	1 1
			\$299,490					
2000	Υ	N/A	N/A			80%	20%	\$1,500
2001	Υ	7.65%	\$120,073.7 6	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
2002	Y	6.2%	\$164,302.0 0	80%	PPO	86%	14%	\$3.000
2002	1	0.2 /0	\$141,846.0	0078	110	0078	1470	2000/pp or
2003	Υ	8.00%	0	0%	Major Medical	51%	49%	4000/fam
2004	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
2005	Υ	8%	\$1,675,000. 00	N/A	Medical/Rx PPO Plan	55%	45%	\$625
2006	Y	6%	\$10,504.00	90%	Major Medical	50%	50%	\$250
2007	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2008	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1,500.00 deductible for each health care plan offered
2009	Υ	6%	\$416,209.4 1	80% AFTER DED	UHC HMO/CHOICE	59%	41%	\$1,000.00
2003	'	070	\$141,876.0	00% ATTER DED	OTIO TIMO/OTIOIOE	3370	4170	2000/PP OR
2010	Y	8%	0 \$107,977.5	0%	MAJOR MEDICAL	68%	32%	4000/FAM
2011	Υ	10%	5	75%	MED/DEN/VIS	50%	50%	\$1,500
2012	Υ	6%	\$25,101.00	100%	MFC	100%	0%	\$0
2013	Y	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
2014	N	6%	\$25,753.44	100%	MED ONLY	0%	100%	\$1,500
			\$100,568.6					
2015	Y	6%	5 \$57,000.00	75% 100%	MED/DEN/VIS HMO	75% 80%	25%	\$1,000 \$1,500.00
2016 2017	N	6% 6%	\$35,000.00	80%	MED	50%	20% 50%	\$2,000
			\$156,000.0	100% AFTER				. ,
2018	N	8%	0	DED	HMO	88%	12%	\$3,500
2019	Υ	6%	\$133,199.5 9	80%	BLUR CROSS	50%	50%	\$2,000.00
2020	Y	12%	\$92,560.57	100%	OPEN ACCESS	84%	16%	\$1,200
2021	N	6%	\$38,000.00	80%	MED	50%	50%	\$2,000
2022	Y	6.00%	\$7,103,000. 00	Varies by plan selected	4 comprehensive plans- 1 PPO and 3 High Deductible with Health Savings accounts	100%	0%	\$1,925
			\$456,000,0	0% on the first				
2023	N/A	7.65%	\$156,000.0 0	\$3,500, 100% after \$3,500	НМО	88%	12%	\$3,500
2024	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50%	50%	\$6,000
2025	Y	6.25%	\$47,830.72/ Month	100%	POS Plan	100%		\$2,500
2023	1	0.23 /6	MONTH	100%	FOSFIAII	100 /8		\$2,600.00 Ind.
			\$146,108.4	employer paid	UHC MD UHC OCI /			/ paid by
2026 2027	Y N	7.65% N/A	4 N/A	amount N/A	with Direct HRA N/A	55% N/A	45% N/A	employer N/A
2028	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2029	Y	6.00%	\$430,000.0 0	80%	Comprehensive	70%	30%	\$1,500
	Y		\$218,643.8		Medical/Dental Aetna			. ,
2030		6.00%	3 \$838,412.8	Varies	ivieuical/Dental Aetha	55%	45%	Varies
2031	Y	6.20%	8	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
2032	Y	6.20%	\$57,000.00 \$114,708.0	100% 14.5-21% paid by	HMO	80%	20%	\$1,500 Coverage by
2033	Y	6.20%	0	employee	Coverage by CBA	79-85.5%	14.5-21%	Coverage by CBA
2034	N	5.96%	\$424,880.2 1	43.83%	PPO	43.86%	56.17%	\$2,500/\$5,000
_007	13	6.2% Soc.		10.0070	PPO with In and Out of	10.0070	33.17 /0	Plan 1 \$400;
0007	.,	Sec.; 1.45%	\$4,387,600.	700/	Network coverage plus	2001	2001	Plan 2 \$750;
2035 2036	Y	Medicare 6.00%	00 \$80,955.00	79% 50%	prescriptions Health, Dental, Vision	80% 60%	20% 40%	Plan 3 \$2,000 \$2,500
2036	Y	6.00%	\$50,000.00	70%	medical/dental	80%	20%	\$2,500 \$1,500
2038	Y	6.20%	\$25,101.00	100%	MEC	100%	0%	\$0

			\$164,302.0					
2039	Y	6.20%	0	80%	PPO	86%	14%	\$8,000 Plan has
								\$1,500
								deductible but
								PII pays
								\$1,200 of it to employees
								Health Saving
2040	Υ	12.00%	\$92,560.57	100%	Open Access	84%	16%	Account
0044	V	44.000/	\$517,514.1	000/	BCBS-	700/	000/	# 4.000
2041	Y	11.00%	3 \$141,875.6	80%	Medical/Dental/Vision	70%	30%	\$4,000 2000/pp or
2042	Υ	8%	3	0%	major medical	68%	32%	4000/fam
			Medical:					
			Total					
			Premium: \$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share: \$218,263				Medical:	2000 (HMO) (Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have provided the	(Ind/Fam): \$1.500/\$3.000	Dental: 0% Vision: 0%	Vision: 100%	1500 (HMO) (Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	\$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share: \$194,881	(HMO): 87.75% Aetna Select 1500	annual salary up to \$50,000	STD: 100% LTD: 100%	STD: 0% LTD: 0%	ChoicePOS II 2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
2043 2044	Y Y	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
2044	N Y	6.2% 0%	\$5,690.00	80% 0%	HMO POS N/A	50% 0%	50% 0%	\$1,500 \$0
2046	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
			\$2,129,382.	87% Kaiser, 13%	Kaiser HDHP HMO			
2047	Υ	6.20%	00 \$437,000.0	Empl.	HAS, HMO (NON HAS)	74%	26%	\$1500 /\$ 500
2048	Υ	7.00%	0	65%	PPO	66%	34%	\$1,500
			\$493,834.0		Highmark PPO, \$3500			
2049	Y	7%	0	80%	\$7000 ded	50%	50%	\$3,500
2050	Υ	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2051	N .	6%	N/A	0%	N/A	0%	100%	N/A
2052	N	6%	\$0.00	0%	NA	0%	100%	NA
2053	Υ	6%	\$25,101.00	100%	MEC	100%	0%	\$0
2054	Υ	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
200 .		070	Ŭ	100% including	110	3070	1170	\$2,600.00 Ind.
			\$146,108.4	employer paid	UHC MD UHC OCI /			/ paid by
2055	Y	8%	4 \$838,412.8	amount	with Direct HRA	55%	45%	employer
2056	Υ	6%	\$838,412.8 8	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
			\$437,000.0	3373		3.70	33,0	Ţ.,550
2057	Υ	7%	0	65%	PPO	66%	34%	15%
		6.2% Soc. Sec.; 1.45%	\$4,387,600.		PPO with In and Out of Network coverage plus			Plan 1 \$400; Plan 2 \$750;
2058	Υ	Medicare	\$4,387,600. 00	79%	prescriptions	80%	20%	Plan 2 \$750; Plan 3 \$2,000
	•			\$0 on the 1st	p. 300.1p.10110	3370		1 12 5 \$2,000
			\$156,000.0	\$3500. 100%				
2059 2060	N/A	7.65%	0	after \$3500	HMO	88%	12%	\$3,500
/U6U	Υ	100%	\$14,400.00 Medical:	N/A For a best	PPO Aetna 2 HMO & 1 POS	25% Medical:	75% Medical:	ZERO Aetna Select
2000				i di di bost				
2000			Total	estimate we have	HRA Funding	59%	41%	2000 (HMO)
2000			Total Premium:	provided the	(Ind/Fam):	Dental: 0%	Dental:	(Ind/Fam):
2000			Total Premium: \$369,993	provided the Actuarial Value of	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Dental: 100%	(Ind/Fam): \$2,000 /
2000			Total Premium:	provided the	(Ind/Fam):	Dental: 0%	Dental:	(Ind/Fam):

2067	Y	6%	73.6 Million	80%	Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical	8500%	1500%	\$1,750, Family: 3,500, Health Choice:
	'	5.5576		0070	Medical, RX, Dental, Vision, Health Savings	. 555 /6	230070	Health Choice Plus: Single
2066	Y	5.99%	\$1,971,074. 00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000%	3000%	PPO \$700; HMO \$5,000
2065	Y	12%	\$92,561.00	100%	open access	84%	16%	deductible but PII pays 1200 of it to employees HAS
2064	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	480/fam Plan has 1500
2063	Y	8%	\$2,700.00	80% after ded	HMO Medical/Dental	50%	50%	
2062 2063 2064	Y Y	6.2% 8% 6%	\$924,700.0 0 \$2,700.00 \$9,300.00	c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible 80% after ded	PPO Medical & Prescription HMO Medical/Dental PPO Med/Den/Vis	75% 50% 10000%	25% 50% 0%	Plan has 1500
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%				
			Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	Aetna Choice POS II 2000: 87.75%	STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Voluntary Life/AD&D: 0%	STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			Share: \$218,263	Aetna Select 1500 (HMO): 88.85%	annual salary up to \$50,000	STD: 100% LTD: 100%	Life/AD&D:	(Ind/Fam): \$1,500 /

					Illness and Accident Benefits (for those enrolled in the plan)			Single: 2,600, Family: 5,000
2068	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2069	Ý	100%	\$46,277.58	90%	HMO	5000%	5000%	\$500
2070	Y	8%	\$1,200.00	N/A	UHC Gold	5600%	4400%	\$1,000
2071	N	5%	N/A	N/A	N/A	N/A	N/A	N/A
2072 2073	Y	6% 6%	\$57,000.00 \$44,388.00	100% 100%	HMO	8000% 10000%	2000% 0%	\$1,500 \$12.000
2073	N/A	N/A	N/A	70%/100% pending on plan	Fully insurance PPO Medical/Dental PPO	8000%	2000%	\$12,000
2014	IV/A	IV/A	\$156,000.0	\$0 on the 1st \$3500. 100% after	Wedica/Dertail 1	000078	200078	ψ1,500
2075	N/A	7.65%	0	\$3500 1. Gold Plan	НМО	8800%	1200%	\$3,500
			\$924,700.0	a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family)				

I			Ĭ	d. 80%				1
				Coinsurance after deductible				
2077	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2078	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$517,514.1		·	·		
2079	Y	11%	3	80%	BCS-MED/Den/Vi	70%	30%	\$4,000
2080	Yes	6.2	\$15,000.00	100%	Kaiser - Gold	10000%	0%	\$0 \$1500 deductible but PII pays 1200 of it to employee
2081	Yes	12	\$92,560.57 \$111,138.1	100%	Open Access MD UHC POS Gold	84%	16%	HAS
2082	Yes	6.20%	2	80%	1500	74%	26%	\$1,500
2083	Yes	6%	\$18,756,14 5.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$ 3,000
			\$47,830.72/					
2084	Y	0.062%	Мо	100%	POS Plan	100%	0%	\$2,500
2085	Y	50%	\$10,504.00	90%	HMO Maj med	50%	50%	\$250
		7.6-01	\$2,060,000.	0.00	F # 0 555	0.407	0001	000-
2086	Y	7.65%	00	64%	Full Coverage PPO	64%	36%	\$625
2087	Y	100%	\$14,400.00	N/A	PPO HMO & PPO + Dental	25%	75%	ZERO
2088	Y	6.20%	\$21,400.00	dependent on meeting deductible	and Vision	50%	50%	\$1,500
0000		0.007	\$371,169.4	000//000/	Communication 1940	050/	050/	фо. 5 00
2089 2090	Y N	6.2% N/A	N/A	80%/20% N/A	Comprehensive HMO N/A	65% N/A	35% N/A	\$2,500 N/A
2090	IN	IN/A	IN/A	IV/A	IN/A	IN/A	IN/A	240/person
2091	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	480/fam
2092	Y	6%	\$2,000,000. 00	Varies	HMO/PPO	70%	30%	Varies
2093	Y No.	7.65%	\$146,108.4 4	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
2094	Provided by various Operator and Laborer Union	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
			\$107,977.5					
2095	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
2096	Y	6.20%	\$25,101.00	100%	MEC	100%	0%	\$0
0007	· ·	0.000/	\$164,302.0	000/	550	000/	4.40/	#0.000
2097 2098	Y N	6.20% 6%	0 \$18,148.41	80% 0%	PPO Medical, Dental, Vision	86% 50%	14% 50%	\$3,000 \$6,000
	Exempt -	076	\$10,140.41	078	iviedicai, Deritai, Vision	30 /6	30 /6	φο,οοο
2099	Supplier Exempt -							
2100	Supplier							
2101	Ň	6.2	\$0.00	N/A	N/A	N/A	N/A	N/A
2102	Yes	6.2%	\$2,129,382. 00	87% Kaiser	Kaiser HDHP HMO HSA	74%	26%	\$1,500
2103	Yes			13%Employees	HMO(NON HSA)			\$500
2104	Y	6.2	\$92,644.00	80/20	PPO -w/Health Savings	6500%	3500%	1500/year
2105	N/A	N/A	\$5,700.00	Unknown	general medical	40000%	0%	\$2,500
2106	Y	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,300
2107	Y	6%	\$838,412.8 8	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
0400		00/	\$141,876.0	00/	Made AA - P	000/	0001	2000/pp
2108	Y	8% N/A	0	0%	Major Medical	68%	32%	4000/fam
2109	N	N/A	N/A \$334,800.0	N/A	N/A	N/A	N/A	N/A
2110	Y	6%	0	100%	Lineco	10000%	0%	NA
2111	Y	8%	\$145,450.3 7	50%	Health Vision	50%	50%	50%
2112	Y	8%	\$200,000.0 0	90%	PPO -w/Health Savings	100%	0%	10%

2115				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYE E ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
2116	Y	6%	\$394,228.4 9	95%	HMO & Prescription	8000%	2000%	\$0
2117	Υ	0.62%	\$47,830.72	100%	POS Plan	10000%		2500
2118	N/A	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2119	N	0	N/A	N/A	N/A	0%	0%	0
2120	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
2.20		1270	\$156,000.0	\$0 on the 1st \$3,500, 100%	111110707911110	0070	0070	ΨΞ,000
2121	Y	8%	0	after	HMO	88%	12%	\$3,500
2422	, , , , , , , , , , , , , , , , , , ,	60/	\$83,076.00	750/	Health.Dental, Vision &	750/	250/	¢4 F00
2122 2123	Y N	6% N/A	\$83,076.00 N/A	75% N/A	Life N/A	75% N/A	25% N/A	\$1,500 N/A
	- 13	19//3	19/1	this is dependent	1 1// 1	1 1// 1	14//1	13//1
			\$3,095,760.	on the plan; either				1250/1500/25
2124	Y	100%	00	80/20 or 90/10	PPO Plan or 3 HDHP	70%	30%	00/5000
2125	Y	8%	\$120,073.7 6	N/A	Med/Drug/Vision	90%	10%	Exchange
2126	N	30%	N/A	N/A	N/A	NA	N/A	N/A
			\$838,412.8					
2127	Y	6%	8	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
			\$23,818,90					\$1,000/\$2,000 and
2128	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
				100% Including	•			\$2,600.00
2129	Y	8%	\$125,162.0	Employer Paid	UHC Choice Plus/with	55%	450/	Ind./Paid By
2129	N N	8% N/A	N/A	Amount N/A	Direct HRA N/A	N/A	45% N/A	Employer N/A
2131	Y	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
2132	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2133	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
	Y	6.2%	\$25,101.00 \$164,302.0	100%	MEC	100%	0%	\$0
2134	Ϋ́	6.2%	0	80%	PPO	86%	14%	\$3,000
			\$174,869.7					\$3000/Individu
2135	Yes	6%	7	N/A	HMO Carefirst	50%	50%	al
2136	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500 Part of the MD
			\$120,073.7	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Private Exchange
2137	Υ	7.65%	6	I livate Exchange	Micaical, Drug, Vision			
			\$141,876.0				000/	\$2000
2137 2138	Y	7.65% 8%	\$141,876.0 0	0%	Major Medical	68%%	32%	\$2000 pp/\$4000 fam
			\$141,876.0				32% 50%	
2138 2139	Y Yes	8% 6.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0	0% 50% & 50%	Major Medical HMO/HSA	68%% 50%	50%	pp/\$4000 fam \$1,500
2138 2139 2140	Y Yes Yes	8% 6.00% 6.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0	0% 50% & 50% n / a	Major Medical HMO/HSA Comprehensive	68%% 50% 57%	50% 43%	pp/\$4000 fam \$1,500 \$1,500
2138 2139	Y Yes	8% 6.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00	0% 50% & 50%	Major Medical HMO/HSA	68%% 50%	50%	pp/\$4000 fam \$1,500
2138 2139 2140	Y Yes Yes	8% 6.00% 6.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9	0% 50% & 50% n / a	Major Medical HMO/HSA Comprehensive	68%% 50% 57%	50% 43%	pp/\$4000 fam \$1,500 \$1,500
2138 2139 2140 2141	Y Yes Yes Yes	8% 6.00% 6.00% 6.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4	0% 50% & 50% n / a 70%	Major Medical HMO/HSA Comprehensive medical/dental	68%% 50% 57% 80%	50% 43% 20%	\$1,500 \$1,500 \$1,500 \$1,500 \$0
2138 2139 2140 2141 2142	Y Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0	0% 50% & 50% n / a 70% 95% 90%	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription	68%% 50% 57% 80% 80%	50% 43% 20% 20%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of
2138 2139 2140 2141 2142 2143	Y Yes Yes Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20% 8.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0 0	0% 50% & 50% n / a 70% 95% 90% N/A Part of MD	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO	68%% 50% 57% 80% 80% 100%	50% 43% 20% 20% 0%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of MD Private
2138 2139 2140 2141 2142	Y Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0	0% 50% & 50% n / a 70% 95% 90%	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO Medical, Drug, Vision	68%% 50% 57% 80% 80%	50% 43% 20% 20%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of
2138 2139 2140 2141 2142 2143	Y Yes Yes Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20% 8.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0 0	0% 50% & 50% n / a 70% 95% 90% N/A Part of MD	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO	68%% 50% 57% 80% 80% 100%	50% 43% 20% 20% 0%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of MD Private
2138 2139 2140 2141 2142 2143	Y Yes Yes Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20% 8.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0 0 \$128,609.4	0% 50% & 50% n / a 70% 95% 90% N/A Part of MD Private Exchange	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO Medical, Drug, Vision Kaiser HDHP HMO, HSA HMO(NON HSA)	68%% 50% 57% 80% 80% 100%	50% 43% 20% 20% 0%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of MD Private Exchange
2138 2139 2140 2141 2142 2143	Y Yes Yes Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20% 8.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0 0 \$128,609.4 1	0% 50% & 50% n / a 70% 95% 90% N/A Part of MD Private Exchange 87% Kaiser	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO Medical, Drug, Vision Kaiser HDHP HMO, HSA HMO(NON HSA) PPO (3 plans with	68%% 50% 57% 80% 80% 100%	50% 43% 20% 20% 0%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of MD Private Exchange \$1500 \$500 We have a
2138 2139 2140 2141 2142 2143	Y Yes Yes Yes Yes Yes Yes	8% 6.00% 6.00% 6.00% 6.20% 8.00%	\$141,876.0 0 \$100,000.0 0 \$276,000.0 0 \$50,000.00 \$394,228.4 9 \$200,000.0 0 \$128,609.4 1	0% 50% & 50% n / a 70% 95% 90% N/A Part of MD Private Exchange 87% Kaiser	Major Medical HMO/HSA Comprehensive medical/dental HMO & Prescription PPO Medical, Drug, Vision Kaiser HDHP HMO, HSA HMO(NON HSA)	68%% 50% 57% 80% 80% 100%	50% 43% 20% 20% 0%	\$1,500 \$1,500 \$1,500 \$1,500 \$0 10% N/A Part of MD Private Exchange

2147 2148 2149	Y	6% 6%	\$348,369.0 0 \$49,428.00 \$7,360,539.	65% By Plan 35% by Employee 90% 76% vs. 24%	PPO, HRA Emp,Emp S, Fam HMO BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible Medical, RX, Dental, Vision, Health Savings	40% 80% 74%	60% 20%	services followPlan 1: no deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. None of our plans are bona fide "high deductible" plans, as they all offer first- dollar coverage. \$1,750 500 dollars
2150	Y	6%	73.6 Million	80%	Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2151	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
2152	Y	6%	\$40,206.10	40%	Care First Blue Choice	4000%	6000%	\$2,000
2153	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2154	Y	12%	\$92,560.57	100%	OPEN ACCESS	8400%	1600%	Plan has 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
2155	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500
2156	Y	6.2%	\$47,896.43 \$430,000.0	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2157	Y	6%	\$430,000.0 0 \$132,000.0	80%	Comprehensive	70%	30%	1500%
				000/	HMO/OA/HAS	50%	50%	\$2,000
2158	Y	12%	\$132,000.0	90%				
2158	Y	12% 12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
2159 2160	Y	12% 6%	\$132,000.0 0 \$430,000.0 0	90% 80%	HMO/OA/HAS Comprehensive	70%	30%	\$1,500
2159	Y	12%	\$132,000.0 0 \$430,000.0	90%	HMO/OA/HAS			

			\$252,037.0					No
2163	Y	6.2%	0	85%	PPO ACA Limits	95%	5%	Deductibles
2164	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
2165	N	6%	N/A	0%	N/A	N/A	N/A	N/A
2166	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2467	Y	60/	\$276,000.0	NA	Comprehensive	E 7 0/	420/	¢ 1.500.00
2167	Y	6%	0 \$394,228.4	NA NA	Comprehensive	57%	43%	\$ 1,500.00
2168	Υ	6%	\$394,226.4 9	95%	HMO & Prescription	80%	20%	\$0
2169	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
2103	'	0 78	\$231,729.2	7070	medical/dental	0078	2076	ψ1,500
2170	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
	-		\$1,675,000.	100,0				¥ 1,000
2171	Υ	8%	00	80.00%	Med/Rx PPO Plan	55%	45%	\$625
				HMO - 80%,	Medical, Dental &			
			\$361,981.7	Advantage Plan -	Vision, HMO, CareFirst			
2172	Υ	6%	7	100%	Advantage	74%	26%	\$0
			\$120,073.7		Medical, Dental &			*NOTE: Stolar Construction and its employees are part of the Maryland Private Exchange. Therefore, are unable to answer questions 3.1
2173	Y	8%	6	*See Note	Vision	90%	10%	and 4.2
			\$169,417.7					
2174	Υ	50%	7	90%	EPO	63%	374%	\$2,000.00
2175	Υ	6.2%	\$14,696.95	80%	B/C Advantage MV1	4000%	6000%	\$ 5,000.00
2176	Υ	6%	\$67,218.45	100%	Medical	100%	0%	\$0.00
2177	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2178	Υ	100%	\$46,277.58	90%	HMO	50%	50%	\$500
2179	Y	6.2%	\$14,696.95	80%	B/C Advantage MV1	4000%	6000%	\$ 5,000.00
2180	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 *See Note -
								Omni Excavators does not provide health insurance, The fringe portion of Davis Bacon is paid to employees in their
2181	N	7%	*See Note	*See Note	*See Note	*See Note	*See Note	paycheck.
2182		201	\$2,129,382.	070/1- /400/	IV-1 LIBUR LINGUES	7.40/	0001	#4.505
	Υ	6%	00	87%ins/13% emp	Kaiser HDHP HMOHSA	74%	26%	\$1,500

2183					HMO non HSA			\$500.00
2184	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2185	Y	7.65%	\$1,675,000. 00	80.00%	Medical/Rx, PPO	55%	45%	\$625
			\$394,228.4					·
2186	Y	6%	9 \$1,300,000.	95%	HMO & Prescription	8000%	2000%	\$0
2187	Υ	6%	00	85%	PPO	86%	14%	\$1,500
2188	N	16%	N/A	N/A	N/A	N/A	N/A	N/A
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam):
2490	V	00/	Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 / \$4,000
2189 2190	Y	8% N/A	\$299,490 N/A	II 2000: 87.75%	Voluntary Life/AD&D	0% 80%	100% 20%	\$4,000 \$1,500
			\$120,073.7					N/A ** See
2191	Y	7.65%	6 \$200,000.0	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	Note**
2192	Υ	8%	\$200,000.0	90%	PPO	100%	0%	10%
2193	Y	8%	\$1,675,000. 00	N/A	Medical/Rx PPO Plan	55%	45%	\$625
2194	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1,500.00 deductible for each health care plan offered
		1270	\$4,502,987.	10070	opon access	100%	1070	Varies
2195	Y	6.2% 6.2%	00 \$2,799,776. 00	100% 80%	Medical Medical Dental, Vision	HMO= 0% OTHER= 67%	0% 0% 33%	depending on type of service \$1,800
2196	N	7.7%	\$47,474.00	50%	Medical/Dental/Vision	50%	50%	0%
2197	Y	6%	\$263,320.0 0	100%	1. Aetna MD HN Only SJ2500 2. Aetna MD HN Only 250A 15/35/60 3. Aetna MD HN Option 100/80 250A 10/25/50	69%	31%	\$ 273
2198	N/A	30%	N/A	N/A	N/A	N/A	N/A	N/A
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam):
2199	Y	8%	All Benefits: Total:	Aetna Choice POS II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	Life/AD&D: 100%	\$2,000 / \$4,000

		i		1	i	•	1	1
			\$494,371					
			EE Share:					
			\$194,881					
			Guardrails					
			Share:					
			\$299,490			OPTION 1	OPTION 1	
						EMPLOYE	EMPLOYE	1. \$5750 (ind)
			\$178,238.1	Option 1:employee		E ONLY	E ONLY	/\$11500
2200	Υ	6%	1	only 86%	1. EPO PLANS%	86%	14%	(FAM)
2200	<u> </u>	0 /0	'	Offig 6076	1. LFO FLANS //	OPTION 2	14 /0	(I AIVI)
						EMPLOYE	Option 2	2. \$2000
				Option2: employee		E ONLY	employee	(IND)/\$4000.0
2201				only 60%	2. HAS COMPATIBLE%	60%	only 40%	0 (FAM)
2201				Offig 0076	2. TIAG COIVII ATIBLE /6	OPTION 3	Offiny 4076	O (I AIVI)
						EMPLOYE	option3	3. \$1000
				Option3: employee	3. TRADITIONAL	E ONLY	employee	(IND)/\$2000
2202				only 50%	OPTION%	50%	only 50%	(FAM)
2203	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2204	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2204	IN/ /\	IN/A	\$231,729.2	IN/A	Health Network	IN/A	IN/A	IN/A
2205	Υ	6.2%	9	100%	Only/\$1,500 deductible	58%	42%	\$ 1,500.00
2200		0.270	\$276,000.0	10070	Chryry 1,000 deddelible	0070	72 /0	Ψ 1,000.00
2206	Υ	6%	0	NA	Comprehensive	57%	43%	\$1,500
-200	I	070	\$283,554.0	INA	Completicitoive	31 /0	75 /0	ψ1,000
2207	Υ	6%	0	70%	PC VIS/MAJ.MED	70%	30%	1625%
		N/A-WBE		1070	1 0 VIO/IVI/ W.IVILD	1070	30 /0	102070
2208		Company	N/A	N/A	N/A	N/A	N/A	N/A
		N/A-WBE	1 47.1	14/3	1971	14//1	14/1	1.4/.
2209		Company	N/A	N/A	N/A	N/A	N/A	N/A
			\$246,282.0		1 77. 1		. ,,	
2210	Υ	8%	0	80%	PPO Comprehensive	35%	65%	\$25
2211	Y	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
2212		6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00
2213	Y	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
2214	Y	6.2%	\$170.46	100%	MEC	100%	0%	N/A
2215	Y	6.2%	\$4,658.46	70/30 %	PPO	86%	14%	3000.00
			\$1,300,000.					
2216	Υ	6%	00	85%	PPO	86%	14%	\$1,500
			\$120,073.7					N/A**See
2217	Υ	8%	6	N/A**See Note	Medical, Drug, Vision	90%	10%	Note
2218	Y	8%	\$88,236.00	70%	HMO Fully Insured	38%	62%	35%
			\$999,080.0					
2219	Υ	6%	0	82%	Comprehensive	75%	25%	\$1,500
			\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,			
2220	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
2221	Υ	8%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
2222	Υ							
			\$175,993.0			<u></u>		
2223	Υ	6%	0	80%	HMO HAS dental vision	80%	20%	1500%
1	_		\$1,392,350.		Self-funded Medial &		<u> </u>	A \$500 - B
2224	Υ	6%	00	77%	RX	77%	23%	\$2000
			\$348,369.0	65% By Plan	PPO, HRA Emp, Emp			
2225	Y	6%	0	35% by Employee	S, Fam	40%	60%	\$1,750
2226	Υ	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			000 015					\$1,000/\$2,000
			\$23,818,90	222	0.550			and
2227	Υ	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
0000		4007	\$107,977.5	750/	Madiaal/DestalA/Sats	F00/	500/	φ ₄ -00
2228	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
2229	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
2230	N N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2231	Y	N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
			M405 400 0	100% Including	LILIC Obstace BL 7 197			\$2,600.00
2020	V	00/	\$125,162.0	Employer Paid	UHC Choice Plus/with	FF0/	450/	Ind./Paid By
2232	Y	8%	1	Amount	Direct HRA	55%	45%	Employer
2233	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
						100% for		
			\$40F,000.0			Employee		
2224	V	60/	\$125,000.0	000/	DDO	Only		#2.000
2234	Y	6%	0	80%	PPO	Coverage	050/	\$2,000
2235	Y	5%	\$58,885.90	80%	HMO Madical/Dantal	65%	35%	20%
2236	Y	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500

2237	V	60/	\$4,300,000.	000/	Vision & Dontal	1000/	0%	ድጋር
2238	Y N	6% N/A	00 N/A	80% N/A	Vision & Dental N/A	100% N/A	N/A	\$20 N/A
2230	IN	IN/A	\$394,228.4	IN/A	IV/A	IN/A	IN/A	IN/A
2239	Υ	6%	9	95%	HMO & Prescription	80%	20%	\$0
				33,7		33,1		\$200
			\$282,570.0	80/20 up to \$5k,	Major Medical,			Ind./\$600
2240	Υ	6%	0	Then 100%	Prescription, Optical	100%	N/A	Family
			Medical:					
			Total					
			Premium: \$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails		4		41%	\$2,000 /
			HRA Spend:	For a best	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Dental: 100%	\$4,000 Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			Ψ=0,2=0	provided the	\$1,500/\$3,000	Vision: 0%	100%	(Ind/Fam):
			All Benefits:	Actuarial Value of	Guardian Dental PPO	Basic	Basic	`\$1,500 <i>/</i>
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share: \$194,881	(HMO): 87.75% Aetna Select 1500	annual salary up to \$50,000	STD: 100% LTD: 100%	STD: 0% LTD: 0%	ChoicePOS II 2000
			Guardrails	(HMO): 88.85%	\$50,000 STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
2241	Υ	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
20:5	.,		\$717,800.4	****	High Deductible w/ 70%			30% - \$5600
2242	Y	7.6%	0	N/A	Funded HRA	50%	50%	or \$12,600
2243	Υ	6.0%	\$733,631.1 1	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2,500
2244	N .	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					1. Gold Plan			
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/UrgentCare Visit - \$40 co-pay,			
					then 100%			
					c. \$500/\$1,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance			
					after deductible 2. Silver Plan			
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100% c. \$1,500/\$3,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance			
					after deductible			
					3. Bronze Plan			
					 a. Physician Visit - \$25 co-pay, then 100% 			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
			1		c. \$3,000/\$6,000			
					(Individual/Family)			
			\$924 700 0		Deductible			
2245	Y	6%	\$924,700.0 0		Deductible d. 80% Coinsurance	75%	25%	\$1.500
	Y	6%			Deductible	75%	25%	\$1,500
2245 2246	Y N	6% 6%	\$80,955.00	50%	Deductible d. 80% Coinsurance after deductible	75% 93%	25% 7%	\$1,500 \$2,500
2246	N	6%	\$80,955.00 \$2,060,000.		Deductible d. 80% Coinsurance after deductible Carefirst HMO & PPO Plans	93%	7%	\$2,500
			\$80,955.00	50% 64% 0%	Deductible d. 80% Coinsurance after deductible Carefirst HMO & PPO			

2250	Υ	6%	\$13,275.00	80%	НМО	0%	100%	\$2,500
2251	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	V	0.00/	\$25,101.00	4000/	MEC	4000/	00/	¢o.
2252	Y	6.2% 6.2%	\$164,302.0 0	100% 80%	MEC PPO	100% 86%	0% 14%	\$0 \$3,000
ZZJZ		0.2 /0	\$174,869.7	0070	110	0070	1470	\$3000/Individu
2253	Yes	6%	7	N/A	HMO Carefirst	50%	50%	al
2254	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
2255	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but PII pays \$1200 of it to Employees HSA
0050		0.000/	\$198,757.3	N1/A	Family Online On the in-	000/	400/	#4.500
2256 2257	Y N	6.20% 6%	\$6,500.00	N/A N/A	Family Optimum Choice PPO	60% 20%	40% 80%	\$1,500 \$0
2258	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2230	'	0 70	\$348,369.0	65% By Plan	PPO, HRA Emp, Emp	0070	2070	ψ1,500
2259	Υ	6%	0	35% By Employee	S, Fam	40%	60%	\$1,750
			\$267,898.9		Medical PPO, RX,			
2260	Y	6.20%	2	N/A	Dental, Vision	80%	20%	\$3,000
2204	V	E 770/	\$212,466.0	NI/A	Comprehensive	700/	2007	NI/A
2261	Y	5.77%	0	N/A	Comprehensive	70%	30%	N/A
2262 2263	Y	50% 6%	\$10,504.00	90% 75% After Deduct.	HMO/Major Medical High Deductible	50% 49%	50% 51%	\$250 \$1,500
2263	Y	6%	\$87,398.35 \$14,696.95	75% After Deduct.	BC Advantage MV1	18895%	27345%	\$1,500 \$5,000
2265	N N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2203	IN	0.2076	φυ.υυ	IN/A	IN/A	IN/A	IN/A	Part of the MD
			\$120,073.7	Part of the MD				Private
2266	Υ	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
	-		\$517,517.1	- mene anomange	, and an early and a second	3373		
2267	Υ	11%	3	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
2268	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2269	Y	12%	\$35,000.00	100%	НМО	100%	0%	\$1,200
2270	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2271	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
2211	T	0.276	\$79,413.02	00%	Major medical, vision,	1170	23%	\$1,500
			\$2,673,661.		hospitalization,			
2272	Y	6%	42	N/A	pharmacy	66%	34%	\$1,043
					,			\$1,000/\$2,000
			\$23,818,90					and
2273	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
2274	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
2275	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2276	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A Part of the MD
			\$120,073.7	Part of the MD				Private
2277	Υ	7.65%	6	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
	·	. 155 /			Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those	3373	,	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600,
2278	Υ	6%	\$73.60	80%	enrolled in the plan)	85%	15%	Family: 5,000
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II
2279	Υ	8%	\$48,240	II 2000: 87.75%	Voluntary Life/AD&D	0%	Voluntary	2000
	•							

			All Benefits: Total: \$494,371				Life/AD&D: 100%	(Ind/Fam): \$2,000 / \$4,000
			\$194,881 Guardrails Share: \$299,490					
2280	Υ	7%	\$316,000.0	65%	PARTIALLY SELF FUNDED	66%	34%	15%
2281	Υ	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
2282	N	8%	\$18,357.00	NA	Employee Self	100%	0%	0%
2283	Υ	6%	\$111,138.1 2	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
2284	Y	6%	\$38,826.64	100%	HMO & PPO	60%	40%	\$305.56
			\$348,369.0		PPO, HRA Emp,Emp S,	0070	,	
2285	Y	6%	0	65%	Fam ACA compliant health, dental, and vision	40%	60%	\$1,750
2286	Υ	6%	\$125,771.3 4	85%	oental, and vision options	56%	44%	\$40
2287	Y	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
2288	N	NA	NA	NA	ŃΑ	NA	NA	NA
2000	V	00/	\$852,264.9	000/	HDA/DDO Mas//Daniel	CO0/	2007	#0.500.00
2289 2290	Y N	6% 6%	6 \$0.00	80% N/A	HRA/PPO Med/Dental N/A	62% N/A	38% N/A	\$2,500.00 N/A
2230	IN	078	\$120,900.6	IN/A	IN/A	111/71	IN/A	IN/A
2291	Υ	6%	5	80%	HMO -Medical	50%	50%	\$1,500.00
2292	Υ	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
2293	Y	6%	\$231,729.2 3	100%	Health Network Only	58%	42%	\$1,500.00
2294	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2295	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
2296 2297	Y N	6% 6%	\$57,000.00 N/A	100% N/A	HMO N/A	80% N/A	20% N/A	\$1,500.00 N/A
2291	IN	076	\$348,369.0	65% By Plan/35%	IN/A	IN/A	IN/A	IN/A
2298	Υ	6%	0	By Employee	PPO, HRA Emp, EmpS	40%	60%	\$1,750.00
2299	Υ	8%	\$128,609.4 1	N/A ** See Note	Med, Drug, Vision	90%	10%	N/A **See Note
2300	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
				Varies on Services				1070
2301	Υ	6%	N/A	Rendered	PPO with a HRA	68%	32%	\$2,500.00
2302	Υ	10%	\$107,977.5 5	75%	PPO - Med/Dental/ Vision	50%	50%	\$1,500.00
2303	Υ	1%	47,830/Mon th	100%	POS Plan	100%	0%	\$2,500.00
2000		170		10070	PPO with in & out of	10070	0,0	Plan 1 \$400;
	.,	6.2% SS;			network coverage plus			Plan 2 \$750;
2304 2305	Y	1.45 MC 6%	\$43,876.00 \$57,000.00	79% 100%	prescriptions HMO	80% 80%	20% 20%	Plan 3 \$2,000 \$1,500
2303	1	0 /0	\$556,429.3	10070	I IIVIO	JU /0	20 /0	ψ1,500
2306	Υ	14%	4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2307	Y	6%	\$80,955.00 \$120,073.7	50%	Medical, Dental, Vis	93%	7%	\$2,500
2308	Υ	8%	\$120,073.7	N/A	Med, Drug & Vision	90%	10%	N/A
2309	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
2310	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2311	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
2312	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1,500 deductible but PII pays \$1,200 of it to employees HSA
	•	1270	\$231,729.2	10070	5p511 400000	J 170	1070	11071
2313	Y	6%	9	100%	Health Network Only	58%	42%	\$1,500
2314	N	6%	\$0.00	NA	NA	NA	NA	NA

ĺ	İ	Ī	\$111,138.1	I			1	1 1
2315	Υ	6%	2	80%	MD UHC POS Gold 1	74%	26%	\$1,500
0040		400/	\$107,977.5	750/	Madiaal/Dagtal/Misiaa	500/	500/	#4.500
2316	Y	10%	\$348,369.0	75% 65%Plan	Medical/Dental/Vision	50%	50%	\$1,500
2317	Y	6%	0	35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
	-			Varies on services	, , , , , , , , , , , , , , , , , , ,	,	33,1	7.,
2318	Υ	6%	N/A	rendered	PPO with HRA	68%	32%	\$2,500
0040		0.007	\$2,129,382.	070/1/	Kaiser HDHP HMO	7.40/	000/	0.4 500
2319 2320	Yes No	6.2% 6%	00 \$0.00	87% Kaiser NA	HSA NA	74% NA	26% NA	\$1,500 NA
2321	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
2321	163	1270	\$111,138.1	10076	Open Access	04 /0	1076	ψ1,500
2322	Yes	6%	2	80%	MD UHC POS Gold1	7400%	2600%	\$1,500
					Starmark HSA/Co-Pay			
2323	Y	8%	\$26,568.00	20%	Plan	40%	60%	\$3,000/\$2,000
0004		4.40/	\$556,429.3	000/	DODO Maral/DavatA/	700/	000/	# 4.000.00
2324 2325	Y N	14% 6%	4 N/A	80% 0%	BCBS-Med/Dent/Vis N/A	70% 0%	30% 0%	\$4,000.00 0%
2323	IN	070	IN/A	0%	IN/A	U%	0%	\$2,500.00 is
			\$556,429.3		Medical/ prescription -			the employee
2326	Υ	14%	4	80%	НМО	70%	30%	deductible
					major medical, vision,			
000-	.,	00/	\$2,673,661.	80% after	hospitalization,	000/	0.407	M4 040 00
2327	Y	6%	\$100,000.0	deductible is met	pharmacy	66%	34%	\$1,043.38
2328	Yes	6%	\$100,000.0	50% & 50%	HMO/HSA	5000%	5000%	\$1.500
2329	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
2330	Υ	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
2331		6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00
2332	Υ	6.2%	\$0.00	0%	NA	0%	0%	NA
2333	Υ	6.2%	\$170.46	100%	MEC	100%	0%	NA
2334		6.2%	\$4,658.46 \$1,300,000.	70/30 %	PPO	86%	14%	3000.00
2335	Y	6%	00	85%	PPO	86%	14%	\$1,500
		0,0		Unable to say		0070	1170	4. ,000
				something have				
2336	Y	6%	\$26,721.22	copay some don't	HMO	30%	70%	\$500.00
2337	Y	6%	\$11,092.00	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
2338	Y	12%	\$92,560.27 \$2,000,000.	100%	Open Access	84%	16%	\$ 1,500.00
2339	Y	6%	00	Varies	HMO/PPO	70%	30%	Varies
		070	\$200,000.0	Vallee	11110/110	1070	0070	Variou
2340	Υ	8%	0	90%	PPO	100%	0%	10%
2341	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2342	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2343	Y	12%	\$92,560.00	100%	Open Access	84%	16%	150000%
2344	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
2345	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2346	Y	6%	N/A	Varies	PPO with a HRA	68%	32%	250000%
			\$107,977.5					
2347	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	150000%
2348	Y	50%	\$10,504.00 \$517,514.1	90%	HMO Major medical	50%	50%	25000%
2349	Υ	11%	3	80%	BCBS-Med/Den/Vi	70%	30%	400000%
	· ·	,0	\$437,000.0	3373			2270	13000070
2350	Y	7%	0	65%	PPO	66%	34%	1500%
			\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,			
2351	Y	6%	0	35% by Employee	Fam	40%	60%	175000%
2352	Y	100%	\$14,400.00 \$236,600.0	N/A	PPO	25%	75%	ZERO
2353	Υ	6%	\$236,600.0	N/A	Aetna HMO &PPO	88%	12%	280000%
2354	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
	-		, ,,,,,,,	Unable to say		×		7
				something have				
2355	Υ	6%	\$26,721.22	copay some don't	HMO	30%	70%	\$500.00
2256	Y	60/	\$1,392,350.	77%	Self-funded Medial &	770/	220/	A \$500 - B
2356 2357	Y	6% 6%	00 N/A	N/A	RX Per Union Contract	77% N/A	23% 100%	\$2000 N/A
_ <u></u>	1 1	U /0	13/7	13/7	i ei onion contract	IN/A	10070	IN/A

i	I		I	1	1	I	I	\$1,000/\$2,000
			\$23,818,90					and
2358	Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
			\$107,977.5		•			
2359	Y	10%	5	75%	Medical/Dental/Vision	50%	50%	\$1,500
2360	Y	6%	\$27,670.00	60%	НМО	50%	50%	\$3,200
2361	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2362	Y	N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
			£405.400.0	100% Including	LILIC Obsides Diversible			\$2,600.00
2363	Y	8%	\$125,162.0	Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	Ind./Paid By Employer
2364	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2304	IN	0 76	IN//A	IN/A	IN/A	100% for	IN/A	IN/A
						Employee		
			\$125,000.0			Only		
2365	Υ	6%	0	80%	PPO	Coverage		\$2,000
2366	Υ	5%	\$58,885.90	80%	НМО	65%	35%	20%
2367	Υ	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
			\$4,300,000.		Medical - PPO, Dental -			
2368	Y	6%	00	80%	Open, Vision - Open	100%	0%	\$20
2369	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
			\$394,228.4					4-
2370	Y	6%	9	95%	HMO & Prescription	80%	20%	\$0
			\$200 F70 C	00/00 ···· to 651	Mois a Massite - I			\$200
2274	Y	60/	\$282,570.0 0	80/20 up to \$5k,	Major Medical,	1000/	NI/A	Ind./\$600
2371	Y	6%	Medical:	Then 100%	Prescription, Optical	100%	N/A	Family
			Total					
			Premium:					
			\$369,993					
			EE Share:					
			\$151,730					
			Guardrails					Aetna Select
			Share:					2000 (HMO)
			\$218,263				Medical:	(Ind/Fam):
			Guardrails				41%	\$2,000 /
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	\$4,000
			Spend:	For a best	HRA Funding	59%	100%	Aetna Select
			\$48,240	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	1500 (HMO)
			All Benefits:	provided the Actuarial Value of	\$1,500/\$3,000 Guardian Dental PPO	Vision: 0% Basic	100% Basic	(Ind/Fam): \$1,500 /
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	\$3,000
			\$494,371	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	Aetna
			EE Share:	(HMO): 87.75%	annual salary up to	STD: 100%	STD: 0%	ChoicePOS II
			\$194,881	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	2000
			Guardrails	(HMO): 88.85%	STD: 60% up to \$1,000	Voluntary	Voluntary	(Ind/Fam):
			Share:	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$2,000 /
2372	Y	8%	\$299,490	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			\$717,800.4		High Deductible w/ 70%	/		30% - \$5600
2373	Y	7.6%	0	N/A	Funded HRA	50%	50%	or \$12,600
0074	V	0.00/	\$733,631.1	000/	Med/Den, HRA, Vis,	000/	400/	ФО 500
2374 2375	Y N	6.0% N/A	N/A	60% N/A	STD N/A	60% N/A	40% N/A	\$2,500 N/A
23/3	IN	IN/A	IN/A	IN/A	1. Gold Plan	IN/A	IN/A	IN/A
					a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$500/\$1,000			
					(Individual/Family)			
					Deductible			
					d. 90% Coinsurance			
			1		after deductible			
			1		2. Silver Plan			
			1		a. Physician Visit - \$25 co-pay, then 100%			
			1		b. Specialist/Urgent Care Visit - \$40 co-pay,			
			1		then 100%			1
			1		c. \$1,500/\$3,000			
			1		(Individual/Family)			
			\$924,700.0		Deductible			
2376	Y	6%	0		d. 90% Coinsurance	75%	25%	\$1,500
	·	•	*	•		•	•	

i i	Ì	1	1	1			i	1
					after deductible			
					3. Bronze Plan a. Physician Visit - \$25			
					co-pay, then 100%			
					b. Specialist/Urgent			
					Care Visit - \$40 co-pay,			
					then 100%			
					c. \$3,000/\$6,000			
					(Individual/Family)			
					Deductible			
					d. 80% Coinsurance after deductible			
					Carefirst HMO & PPO			
2377	N	6%	\$80,955.00	50%	Plans	93%	7%	\$2,500
	.,	0,0	\$2,060,000.	3370		0070	. , ,	ψ=,σσσ
2378	Υ	7.65%	00	64%	Full Coverage PPO	64%	36%	\$625
2379	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
2380	Υ	8%	\$50,000.00	80%	PPO	100%	0%	\$0
2381	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
2382	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Υ	6.2%	\$25,101.00 \$164,302.0	100%	MEC	100%	0%	\$0
2383	Ϋ́	6.2%	0	80%	PPO	86%	14%	\$3,000
	-	2:=,0	\$174,869.7			24.4	, ,	\$3000/Individu
2384	Yes	6%	7	N/A	HMO Carefirst	50%	50%	al
2385	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has
								\$1500 deductible but
								PII pays
								\$1200 of it to
								Employees
2386	Y	12%	\$92,560.57	100%	Open Access	84%	16%	HSA
	V	0.000/	\$198,757.3	N 1/A	- " O " O "	000/	400/	04.500
2387 2388	Y N	6.20% 6%	\$6,500.00	N/A N/A	Family Optimum Choice	60% 20%	40% 80%	\$1,500 \$0
2389	Y	6%	\$57,000.00	100%	PPO HMO	80%	20%	\$1,500
2303		070	\$348,369.0	65% By Plan	PPO, HRA Emp, Emp	0070	2070	ψ1,300
2390	Υ	6%	0	35% By Employee	S, Fam	40%	60%	\$1,750
			\$267,898.9		Medical PPO, RX,			
2391	Υ	6.20%	2	N/A	Dental, Vision	80%	20%	\$3,000
2000	V	F 770/	\$212,466.0	000/	0	700/	000/	N1/A
2392 2393	Y	5.77% 50%	\$10,504.00	90% 90%	Comprehensive HMO/Major Medical	70% 50%	30% 50%	N/A \$250
2333	<u>'</u>	30 /6	\$10,304.00	90 /0	PPO -	30 /6	30 /6	φ230
					Medical/Vision/Dental/P			
2394	Υ	6%	\$87,398.35	75% After Deduct.	rescription/Plus HAS	49%	51%	\$1,500
2395	Y	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
2396	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
			\$120,073.7	Part of the MD				Part of the MD Private
2397	Y	7.65%	\$120,073.7	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
	'	00 /0	\$517,517.1	alo Exonango	ou.oui, Drug, Violoii	3070	1070	
2398	Υ	11%	3	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
2399	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2400	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
2401	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2402	Υ	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
Z-70Z		0.2 /0	ψ10,-F10.0Z	3070	Major medical, vision,	11/0	2070	ψ1,500
			\$2,673,661.		hospitalization,			
2403	Y	6%	42	N/A	pharmacy	66%	34%	\$1,043
2404	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2405	N N	6% 6%	N/A N/A	N/A	N/A	N/A	N/A	N/A
2406 2407	N N	6% 6%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2407	No	0%	\$0.00	0%	n/a	0%	0%	\$0
2409	No	6%	\$0.00	0%	0%	0%	0%	\$0
2410	No	6%	\$0.00	0%	0%	0%	0%	\$0
2411	no	1-7%		n/a	N/A	N/A	N/A	N/A
2412	no	1-7%	A : :	n/a	N/A	N/A	N/A	N/A
2413 2414	У	6.20%	\$1.1mm	not Available	PPO	70%	30%	\$2,900.00
	n	6.20%	n/a	n/a	N/A	N/A	N/A	N/A

2415	n	6.20%	n/a	n/a	N/A	N/A	N/A	N/A
2416	v	6.00%	\$162,997.4 0	0%	MDIPA/OCI	80%	20%	\$0.00
2417	V	Supplier	Supplier	Supplier	Supplier	Supplier	Supplier	Supplier
2418	n	6.00%	-	n/a	none	0%	100%	n/a
2419	n	6.00%	-	n/a	none	0%	100%	n/a
2420	У	6.20%	\$37,404.11	72%	Carefirst Bluechoice	72%	28%	\$1,500.00
2421	Y	6.00%	\$51,229.00		HMO, Medical and Dental	50%	50%	\$2,000.00
			' '	n/a				' '
2422	n	6.00%	N/A	n/a	n/a	N/A	N/A	N/A
2423	n	6.00%	N/A	21/2	N/A	0%	100%	N/A
2424	N	6.00%	N/A	N/A	N/A	0%	100%	N/A
2425	n	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2426	Yes	3%	\$121,679.2 7	80/20.	Health & Dental	90%	10%	\$2,000
	Yes incl		\$133,689.0					
2427	Union	6.2%	0	60%	health, dental	60	40	\$1,000
2428	NO	0.00%	\$0.00	0.00%	0.00%	0.00%	0.00%	\$0
2429	yes	0.00%	\$1,706,414. 00	N/A	HDHP Essential Plus PPO; and Traditional PPO	Average 66% (Varies from 57% to 91%)	Average 34% (Varies from 9% to 43%)	1350/2700; 3500/7000; 500/1000 In Network
			\$1,258,842.	100% after	High Deductible Health			
2430	yes	6.00%	69	deductible	Plan	100%	0%	\$2,500.00
2431	Yes	5.00%	\$15,000.00	25%	Veteran	60%	40%	\$50.00
			\$275,825.4		HEALTH, VISION,			
2432	yes	6.00%	2	\$242,726.37	DENTAL	88%	12%	\$2,250.00
2433	у	8.00%	\$41,230.93	100%	Medical and Dental	75%	25%	\$0.00
					CareFirst BlueChoice			
2434	N	6.2%	\$75,970.00	80%	HMO CareFirst BlueChoice	50%	50%	\$1,500
2435	N	6%	\$33,943.54	50%	HMO	50%	50%	\$1,500
2436	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2437	Y	%	\$78,546.21	50%	HMO	50%	50%	\$1,500
2438	Y	6%	\$46,277.58	90%	Kaiser Permanente	50%	50%	\$500
			' '					
2439 2440	N Yes	N/A 6%	N/A \$26,721.22	N/A Ranges/Different	N/A HMO	N/A 30%	N/A 70%	N/A \$ 500.00
2441	Yes	100%	\$46.277.58	90%	MEDICAL-HMO BASIC \$50 PRIMARY-\$50 SPECIALIST THEN 40% HMO GOLD \$25 PRIMARY-\$35 SPECIALIST THEN 20% HMO PLATINUM \$30 PRIMARY-\$40 SPECIALIST THEN 0%	50%	50%	\$ 500.00
2441	162	100 /6	\$232,562.7	90 /0	SPECIALIST THEN 0%	30 /6	30 /6	0.00 in
2442	v	6.67%	9	N/A	Aetna-Open Access	71%	29%	network
2443	n	5.00%	\$33,943.54	50%	CareFirst Blue Choice	50%	0%	\$1,500.00
2444	n	6.00%	n/a	N/A	N/A	N/A	N/A	N/A
2445	n	6.00%	\$33,943.54	50%	CareFirst BlueChoice	50%	50%	\$1,500.00
2446	n	n/a	N/A	N/A	N/A	N/A	N/A	N/A
		19.04	1971		MEDICAL-HMO BASIC \$50 PRIMARY-\$50 SPECIALIST THEN 40% HMO GOLD \$25 PRIMARY-\$35 SPECIALIST THEN 20% HMO PLATINUM \$30 PRIMARY-\$40	13//1	1971	1971
2447	у	100.00%	\$46,277.58	90%	SPECIALIST THEN 0%	50%	50%	\$500.00
					Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those			Health Choice Plus: Single \$1750, Family: 3,500, Health Choice: Single: 2,600,
2448	у	6.00%	73.6 Million To Be	80%	enrolled in the plan)	85%	15%	Family: 5,000
2449	n	about 6.2%	Determined	Variable	MEC Plan	100%	0%	\$2,000.00
								, ,

2450	n	25.00%	\$-	0%	-	-	-	-
2451	n	0.00%	\$-	0%	0	0%	0%	\$0.00
0.450		0.000/	\$774,799.9	4000/	Undan.	4000/	00/	#450.00
2452	Yes	6.00%	1	100%	Union	100%	0%	\$150.00 \$85 per day
2453	Yes	SS - 6.20% MC - 1.45% Total 7.65%	\$10,039.66 from August	10%	Health, Dental, Vision	10%	90%	Pitt also pays 100% of Life & Disability ins. Family
			\$305,206.0	100% after	Carefirst HMO, Open			\$5,000, Individual
2454	yes Yes	6.20%	1 Approximat	deductible	Access	50%	50%	\$2,500
2455	through the Union	6%	ely \$1.3 Million	80%	PPO	100%	0%	\$750
2400	the Onion	070	\$1,126,781.	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR	110	10078	078	φισο
2456	Υ	6%	00	& GUIDELINES				
2457	N	6%		INIOLIDANICE IS				
			\$359,102.0	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR				
2458	N	6%	0	& GUIDELINES				
	Y		\$4,300,000.	INSURANCE IS				
				INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR				
2460	N	6%		& GUIDELINES				
2461	Y	6%	\$53,867.00	Insurance Is Company Paid	MCA Administrators	100%	0%	\$0
			\$145,014.7					
2462	Y	7%	9	NA	HSA/HMO GOLD	80%	20%	\$1,400
2463	No	15%	\$0.00	0%	0%	30	0	\$0
2464	no	per state rates	N/A	NA	n/a	n/a	n/a	n/a
		per state						
2465	no	rates	N/A	NA Took	n/a	n/a	n/a	n/a
2466	У	6.00%	\$37,404.11 \$240,000.0	72%	Carefirst Bluechoice	72%	28%	\$1,500.00
2467	У	7.00%	\$240,000.0 0	NA	НМО	50%	50%	\$1,000.00
2468	n	0.00%	\$-	0%	n/a	0%	100%	n/a
2469	n	6.00%	\$0.00	NA	none	0%	100%	n/a
2470	n	6.00%	\$0.00	NA	none	0%	100%	n/a
2471	n	20.00%	\$0.00	NA - /-	n/a	n/a	n/a	n/a
2472	Y	10.00% N/A	\$0.00	n/a	health, dental & vision	0%	100%	\$1,500.00
2473	n/a	IN/A	N/A \$250,000.0	n/a	n/a	n/a	n/a	n/a
2474	yes	8.00%	\$230,000.0 0	97% / 3%	medical	75%	25%	\$10,000.00
2475	no	6.20%	\$0.00	n/a	n/a	0%	0%	\$0.00
2476	No	15%	\$0.00	0%	0%	30%	0%	\$0
2477	N	8.00%	\$- \$405,000.0	0%	N/A	0%	0%	N/A
2478	yes	7.70%	0	n/a	Medical/Vision	50%	50%	\$1,500.00
2479	n/a	n/a	N/A	n/a	n/a	n/a	n/a	n/a
2480	n	6.00%	\$0.00	NA	none	0%	100%	n/a
	n	6.00%	\$0.00	NA	none	0%	100%	n/a
2481	- ''	0.0070	\$1,392,350.		self-funded Medical &			A \$500 - B

			\$200,000.0					
2483	Y	8.00%	0	90%	PPO	100%	0%	10%
0.40.4		0.000/	\$174,869.7	,		500/	500/	\$3000/individu
2484	Y	6.00%	7	n/a	HMO Carefirst	50%	50%	al
2485	Y	6.00%	n/a \$348,369.0	n/a 65% by Plan	Per Union Contract PPO< HRA Emp, Emp	n/a	100%	n/a
2486	Υ	6.00%	\$348,369.0 0	35% by Employee	S, Fam	40%	60%	\$1,750.00
2400	ī	6.00%	\$1,675,000.	35% by Employee	S, Falli	40%	00%	\$1,750.00
2487	Υ	7.65%	00	n/a	Medical/RX	55%	45%	\$625.00
2401	'	7.0376	\$246,282.0	II/a	Wedical/TCX	3376	4376	ψ023.00
2488	Y	8.00%	0	80%	PPO Comp.	35%	65%	25%
2489	У	7.65%	\$31,362.00	80%	Major Medical	50%	50%	\$5,000.00
2490	n	7.65%	-	-	n/a	0%	0%	\$0.00
2491	n	7.65%	-	-	n/a	0%	0%	\$0.00
			\$658,583.0		Kaiser w/facility + green			
2492	yes	7.65%	0	100%	doctors (offsite rural)	75%	25%	\$1,000.00
			paid by					
2493	у	6.20%	union	union	union	n/a	n/a	n/a
			\$360,000.0					
2494	Y	6.20%	0	85 / 100	HMO	65%	35%	\$1000/year
2495	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2496	unknown	unknown	unknown	unknown	unknown	unknown	unknown	unknown
2497	unknown	unknown	unknown	unknown	unknown	unknown	unknown	unknown
2498	yes	6.20%	\$12,350.00		medical, vision, dental	33%	66%	\$110.00
								Premium Plan:
								\$100/employe
								e,
								\$2000/family,
								Standard
								Plan:
								\$2000/employ
								ee,
								\$4000/family
			#4 400 000					Dental:
2499	1/00	6.29%	\$1,126,880.	0%	medical, dental, vision	80%	20%	\$50/employee , \$150/family
2500	yes yes	25.00%	00 \$12,567.84	0%	United Health Care Plan	10%	10%	\$1,500.00
2300	yes	23.00 /6	\$124,984.0	0 /6	Officed Fleatiff Care Flair	1076	10 /6	\$1,500.00
2501	yes	6.40%	0	65%	Full	65%	35%	\$126.50/week
2502	no	0.00%	\$0.00	0%	0	0%	0%	\$0.00
2503	yes	6.20%	\$17,130.00	80%	health, dental & vision	50%	50%	\$2,000.00
	-		Medical:					
			Total					
			Premium:					
			\$369,993,					
			EE Share:					
			\$151,730,					
			Guardrails Share:					
			\$218,263,			Medical:	Medical:	Aetna Select
			Guardrails			59%,	41%,	2000 (HMO)
			HRA			Dental:	Dental:	(Ind/Fam):
			Spend:	For a best	Aetna 2 HMO & 1 POS	0%, Vision:	100%,	`\$2000 /
			\$48,240	estimate we have	HRA Funding	0%, Basic	Vision:	\$4000, Aetna
				provided the	(Ind/Fam):	Life/AD&D:	100%,	Select 1500
			All Benefits:	Actuarial Value of	\$1500/\$3000 Guardian	100%,	Basic	(HMO)
			Total:	each plan: Aetna	Dental PPO, CareFirst	STD:	Life/AD&D:	(Ind/Fam):
			\$494,371, EE Share:	Select 2000 (HMO): 87.75%	Vision Basic Life/AD&D: 1 x annual salary up to	100%, LTD:	0%, STD: 0%, LTD:	\$1500/\$3000 Aetna
			\$194,881,	Aetna Select 1500	\$50.000. STD: 60% up	100%,	0%, LTD. 0%,	ChoicePOS II
			Guardrails	(HMO): 88.85%	to \$1000, LTD: 60% up	Voluntary	Voluntary	2000
			Share:	Aetna Choice POS	to \$6000, Voluntary	Life/AD&D:	Life/AD&D:	(Ind/Fam):
2504	yes	8.00%	\$299,490	II 2000: 87.75%	Life/AD&D	0%	100%	\$2000/\$4000
	,		\$109,612.0				-	,
		İ	0	70%	Fully Insured HMO	35%	65%	\$3,650.00
2505	yes			000/	Med/Dent/Vis	50%	50%	\$1,000.00
2506	yes yes	6.00%	\$89,574.24	80%		0070	30 /0	ψ1,000.00
2506 2507	yes n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2506 2507 2508	yes n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a
2506 2507 2508 2509	yes n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a	n/a n/a n/a
2506 2507 2508	yes n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a	n/a n/a

2542 2543	Y	8%	\$50,000.00 \$198,757.3	80%	PPO PPO	100%	0%	\$025 \$0 \$1,500
2540 2541	N Y	6% 7.65%	\$80,955.00 \$2,060,000. 00	50% 64%	HMO Full Coverage PPO	93% 64%	7% 36%	\$2,500 \$625
2539	Y	7.41%	1	80%	Health/Dental - HMO Medical, Dental, Vision -	50%	50%	\$1,500
2538	Y	6%	\$394,228.4 9 \$118,631.5	95%	HMO & Prescription	80%	20%	\$0
2537	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2536	Y	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
2535	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
2534	n/a	6.20% n/a	n/a	99% n/a	N/A	N/A	N/A	\$600.00 N/A
2533	yes	6.20%	\$1,900,000. 00	99%	BCBS PPO	100%	0%	\$600.00
2532	no	6.20%	n/a	n/a	N/A	N/A	N/A	N/A
2531	yes	6.20%	\$325,359.0 0	0%	HMO/HDHP/POS	80%	20%	\$500/\$1500/\$ 500
2530	yes	6.00%	\$20,000.00	100%	full	100%	0%	\$400.00
2529	yes	6.20%	\$1,900.00	99%	BCBS PPO	100%	0%	\$600.00
2527 2528	yes no	6.20% 6.00%	00 n/a	99% n/a	BCBS PPO n/a	100% n/a	0% n/a	\$600.00 n/a
2526	yes	6.00%	\$3 million \$1,900,000.	80%	self insured/cigna	Dependent	Dependent	Network \$600.00
						100% EE 50%	\$0 EE 50%	\$0 if in
2525	Yes	6.20%	\$315,418.0 4	80%	Self funded benefit trust Plan Type- PPO	100%	0%	\$300.00
2524	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt
2522 2523	yes yes	8.00%	\$299,490 \$109,612.0 0	II 2000: 87.75% 70%	Life/AD&D Fully Insured HMO	35%	100% 65%	\$2000/\$4000 \$3,650.00
			HRA Spend: \$48,240 All Benefits: Total: \$494,371, EE Share: \$194,881, Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1500/\$3000 Guardian Dental PPO, CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000, STD: 60% up to \$1000, LTD: 60% up to \$6000, Voluntary	Dental: 0%, Vision: 0%, Basic Life/AD&D: 100%, STD: 100%, LTD: 100%, Voluntary Life/AD&D:	Dental: 100%, Vision: 100%, Basic Life/AD&D: 0%, STD: 0%, LTD: 0%, Voluntary Life/AD&D:	(Ind/Fam): \$2000 / \$4000, Aetna Select 1500 (HMO) (Ind/Fam): \$1500/\$3000 Aetna ChoicePOS II 2000 (Ind/Fam):
2521	yes	0.20%	Medical: Total Premium: \$369,993, EE Share: \$151,730, Guardrails Share: \$218,263, Guardrails	30 /8	Health, dental & Vision	Medical: 59%,	Medical: 41%,	Aetna Select 2000 (HMO)
2520 2521	Exempt yes	n/a 6.20%	n/a \$17,130.00	n/a 80%	n/a health. dental & vision	n/a 50%	n/a 50%	n/a \$2,000.00
2519	Exempt	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2518	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2516 2517	y n/a	6.00% n/a	00 n/a	n/a n/a	HAS/HRA n/a	60% n/a	40% n/a	\$3,000.00 n/a
2515	У	6.00%	\$4,789,643.	75%	vision HMO Referral	75%	25%	\$1,000.00
2514	у	6.00%	\$264,613.1 5 \$100,568.6	n/a	Cigna, Open Access Plus health, dental, life and	60%	40%	\$2,000.00
2513	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2512	у	7.00%	\$74,485.41	n/a	HMO HAS/HRA Silver 2000	100%	0%	\$2,000.00

2544	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
2545	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2546	Y	6%	\$14,696.95	80%	BC Advantage MV1	\$188.95	\$273.45	\$5,000
2547	Υ	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2548	Υ	11%	\$517,517.1 3	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
2549	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2343	'	0 76	\$249,645.0	IN/A	1 el Offion Contract	IN//A	10076	IN//A
2550	Y	6%	\$1,300,000.	80%	Major Medical & Rx	100%	0%	\$3,000
2551	Υ	6%	00	85%	PPO	86%	14%	\$1,500
2552	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2553	N	16%	N/A	N/A	N/A	N/A	N/A	N/A
2554	Υ	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$194,881 Guardrails	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2555	Y	N/A	N/A	11 2000. 07.7370	Voidiliary Elic/ADGD	80%	20%	\$1,500
2000	ı	IN/A	\$120,073.7			OU /0	20 /0	N/A ** See
2556	Y	7.65%	6 \$200,000.0	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	Note**
2557	Y	8%	0 \$164,302.0	90%	PPO	100%	0%	2500%
2558	Y	6.2%	0 \$141,846.0	80%	PPO	86%	14%	\$3,000 2000/pp or
2559	Υ	7.65%	0	0%	Major Medical	51%	49%	4000/fam
2560	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
2561	Y	8%	\$1,675,000. 00	N/A	Medical/Rx PPO	55%	45%	\$625
2562	Y	6%	\$10,504.00	90%	Major Medical	50%	50%	\$250
			\$437,000.0					·
2563 2564	Y	7% 12%	\$92,560.57	65%	PPO PPO	84%	34%	\$15 Plan has 1,500.00 deductible for each health care plan offered
2304	I	1270	\$286,500.0	10070	open access	0470	1070	onerea
2565	Y	8%	\$156,000.0	80%	PPO Comprehensive	35%	65%	\$3,250.00
2566	Y	8%	\$299,490.0	100% after \$3500	НМО	88%	12%	\$3,500.00
2567	Υ	8%	\$437,000.0	88%	НМО	60%	41%	\$2,000.00
2568	Υ	7%	\$573,960.0	65%	PPO Comprehensive	66%	34%	\$2,500.00
2569	Y	1%	0	100%	POS BCBS medical/ Dental -	100%	0%	\$2,500.00
2570	Υ	6%	\$50,000.00	70%	Gold and Silver plans	0%	100%	\$1,000
2571	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
2572	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2573	N	6%	N/A	N/A	N/A	N/A	N/A	N/A

2574	N	6%	N/A	N/A	N/A	0%	0%	0%
2575	N	6%	N/A	N/A	N/A	0%	0%	0%
2576	Y	100/	\$132,000.0	90%	HMO/OA/HAS	E00/	E00/	\$2,000
2576 2577	N Y	12% 6%	\$81,000.00	100%	MEC Plan	50% 100%	50% 0%	\$2,000 \$2,000.00
2578	N	25%	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has \$1500.00 deductible but PII pays \$1200.00 of it to employee's
2579	Y	12%	\$92,560.57	100%	Open Access	84%	16%	HSA
2580 2581	N Yes	N/A 6.2%	N/A \$139,326.9	N/A 100% after \$20 copay for outpatient, 80% of inpatient, \$100 per emergency room visit if not admitted.	N/A Carefirst (medical, dental and vision plans) Bronze (HMO), Silver and Gold (PPO) plans	N/A 65	N/A 35	N/A \$3.667
2582	Yes	8%	\$49,795.00	73%	Blue Choice HMO	0.73	0.27	\$1,500
2583	No	6%	N/A	N/A	N/A	N/A	N/A	N/A
	. 10	370	\$1,300,000.	// .	// 1		. 4// 1	. 973
2584	Υ	6%	00	85%	PPO	86%	14%	\$1,500
2585	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
2586	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
2587	у	6%	\$361,981.7 7	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision	74%	26%	\$0
2588	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2500	V	60/	\$276,000.0	NI/A	Camanahanaha	F70/	400/	¢4.500
2589	Y	6%	\$4,502,987. 00	N/A	Comprehensive	57% 100%	43% 0%	\$1,500 Varies depending on
	.,	6.2%	\$2,799,776.	100%	Medical	HMO= 0% OTHER=	0%	type of service
2590 2591	Y N	6.2% 6.0%	00 N/A	80% N/A	Medical Dental, Vision N/A	67% N/A	33% N/A	\$1,800 N/A
2591	Y	6%	\$852,264.9 6	80%	HRA/PPO -Med/Dental	62%	38%	\$2,500.00
2593	Y	6%	\$120,900.6 5	80%	HMO - Medical	50%	50%	\$1,500.00
2594	Ý	6%	\$96,903.29	Unknown	HMO/PPO Silver 2000	50%	50%	\$2,000.00
2595	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
2596	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2597	Y	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
2598	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2599	Υ	8%	\$26,568.00 \$1,170,265.	80%	Starmark HAS/Copay	40%	60%	\$3,000/\$2000
2600	Υ	6%	00	90%	PPO -Med/Den/Vision	52%	48%	\$3,000.00
2601	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			\$200,000.0					
2602	Y	8%	0	90%	PPO	100%	0%	\$2,500.00
2603 2604	N Y	6% 6%	N/A \$5,207.71	N/A 80%	N/A Standard	N/A 93%	N/A 7%	N/A \$6,000.00
2004	ı	070	\$125,771.3	OU 70	Statiualu	3070	1 70	φυ,υυυ.υυ
2605	Y	6%	4	85%	ACA Compliant	85%	15%	85% \$5000 and
2606	Y	8%	\$31,862.00 \$200,000.0	75%	PPO, Medical, Vision	85%	15%	vision is full service
2607	Y	8%	0	90%	PPO	100%	0%	\$2,500
2608	-	N/A	N/A	N/A	N/A Starmark HSA/Co-Pay	N/A	N/A	N/A
2609	Y	8%	\$26,568.00	20%	Plan	40%	60%	\$3,000/\$2,000
2610	Y	12%	\$92,560.57 \$2,673,661.	100%	Open Access major medical, vision, hospitalization,	84%	16%	\$1,500.00
2611 2612	Y Y	6% 12%	\$92,560.57	80% 100%	pharmacy OPEN ACCESS	66% 84%	34% 16%	\$1,043.38 \$1,500.00
	•		, ,,					, ,,,,,,,,,,

			\$2,673,661.		major medical, vision,			
2613	Υ	6%	\$2,673,661. 42	80%	hospitalization, pharmacy	66%	34%	\$1,043.38
2614	Y	12%	\$92.560.57	100%	OPEN ACCESS	84%	16%	\$1,500.00
2615	N	6%	\$54.00	100%	medical	100%	0%	1500%
2616	Y	6%	\$51.08	80%	medical	100%	0%	2000%
2010		070	\$852,264.9	0070	HRA/PPO-	10070	070	200070
2617	Υ	6%	6	80%	Med/Den/Vision	62%	38%	\$2,500.00
2618	Υ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2619	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2620	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2621	Υ	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000
2622	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2623	Υ	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
			\$128,609.4					N/A * See
2624	Υ	8%	1	N/A ** See Note	Medical, Drug, Vision	90%	10%	Note
0005	V	00/	\$200,000.0	000/	550	4000/	00/	400/
2625	Υ	8%	0	90%	PPO	100%	0%	10%
2626	V	60/	\$164,302.0	000/	DDO	060/	4.40/	£2,000,00
2626	Υ	6%	\$231,729.2	80%	PPO	86%	14%	\$3,000.00
2627	Υ	6%	\$231,729.2	100%	Health Network Only	58%	42%	\$1,500.00
2628	Y	6%	\$47,830.72	100%	POS Plan	100%	0%	\$1,500.00
2020		0 /0	\$132,000.0	10070	1 OO I IAH	100 /0	0 /0	ψ2,000
2629	Υ	12%	0	90%	HMO/OA/HAS	50%	50%	\$2.000
	•	,0	\$111,138.1	5575		3373	30,0	+= ,000
2630	Υ	6%	2	80%	MD UHC POS Gold 15	74%	26%	\$1,500
			\$348,369.0		PPO, HRA Emp, Emp			
2631	Υ	6%	0	65%	S, Fam	40%	60%	\$1,750
			\$299,490.0					
2632	Υ	8%	0	87%	Aetna 2 HMO	59%	41%	\$2,000.00
			\$177,489.3		POS/HMO -			
2633	Υ	5%	2	80%	Med/Den/Vision	79%	21%	\$750.00
2634	Υ	6%	\$276,000.0 0	N/A	Comprehensive	57%	43%	\$1,500.00
2034	ı	070	\$287,074.7	IN/A	Comprehensive	37 %	43%	\$1,500.00
2635	Υ	6%	5	80%	HRA/PPO- Med/Den	73%	27%	\$2,500.00
2000		070	\$284,613.1	0070	THOUT O MEG/BETT	7070	21 70	Ψ2,000.00
2636	Υ	6%	5	N/A	Cigna, Open Access	60%	40%	\$2,000.00
			\$133,199.5		9 / 1			
2637	Υ	6%	9	80%	BCBA/PPO-Med/Den	50%	50%	\$2,000.00
2638	N	0%	N/A	0%	N/A	0%	0%	\$0.00
2639	Υ	6%	\$5,027.71	80%	Standard	93%	7%	\$6,000.00
								\$1,000,
	.,		\$7,360,539.		505044		2001	\$2,000,
2640	Y	6%	13	76% vs. 24%	BCBS Major Med	74%	26%	\$4,000
2641	Υ	6%	\$174,869.7 7	45%	HMO Carefirst	50%	50%	\$3,000.00
2642	Y	6%	\$42,296.21	100%	HMO-HSA Compat	51%	49%	\$1,500.00
2643	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2644	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
	.,	070	\$437,000.0	14/7	147.	1471	14//	14//
2645	Υ	7%	0	65%	PPO	66%	34%	\$1,500.00
2646	N	6%	N/A	0%	N/A	N/A	N/A	N/A
			\$107,977.5		PPO-Med/Dental/			
2647	Υ	10%	5	75%	Vision	50%	50%	\$1,500.00
2648	Υ	12%	\$35,000.00	100%	НМО	100%	0%	\$1,200.00
2649	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2650	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
	.,		\$377,487.0		0 0 0 0 0 0 0		2001	A. - 00 00
2651	Y	6%	3	20%	Carefirst HMO	20%	80%	\$1,500.00
2652	Υ	60/	\$1,300,000.	050/	PPO	060/	4.40/	¢4 500
2652	Y	6%	00 Medical:	85% For a best	Aetna 2 HMO & 1 POS	86% Medical:	14% Medical:	\$1,500 Aetna Select
			Total	estimate we have	HRA Funding	59%	41%	2000 (HMO)
			Premium:	provided the	(Ind/Fam):	Dental: 0%	Dental:	(Ind/Fam):
			\$369,993	Actuarial Value of	\$1,500/\$3,000	Vision: 0%	100%	\$2,000 /
			EE Share:	each plan:	Guardian Dental PPO	Basic	Vision:	\$4,000
			\$151,730	Aetna Select 2000	CareFirst Vision	Life/AD&D:	100%	Aetna Select
			Guardrails	(HMO): 87.75%	Basic Life/AD&D: 1 x	100%	Basic	1500 (HMO)
2653	Y	8%	Guardrails Share: \$218,263	(HMO): 87.75% Aetna Select 1500 (HMO): 88.85%	Basic Life/AD&D: 1 x annual salary up to \$50,000	100% STD: 100% LTD: 100%	Basic Life/AD&D: 0%	1500 (HMO) (Ind/Fam): \$1,500 /

							_	
			Guardrails	Aetna Choice POS	STD: 60% up to \$1,000	Voluntary	STD: 0%	\$3,000
			HRA Spond:	II 2000: 87.75%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	LTD: 0%	Aetna ChoicePOS II
			Spend: \$48,240		Voluntary Life/AD&D	076	Voluntary Life/AD&D:	2000
			ψ+0,2+0				100%	(Ind/Fam):
			All Benefits:				.0070	\$2,000 /
			Total:					\$4,000
			\$494,371					
			EE Share:					
			\$194,881 Guardrails					
			Share:					
			\$299,490					
2654	Y	N/A	N/A			80%	20%	\$1,500
			\$120,073.7					N/A ** See
2655	Y	7.65%	6	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	Note**
2656	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
2657	Ý	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
		, ;	+ ,	HMO - 80%,	Medical, Dental &		, ,	4 1,0 0 0
1			\$361,981.7	Advantage Plan -	Vision HMO CareFirst			
2658	у	6%	7	100%	Advantage	74%	26%	\$0
1								*NOTE: Stolar
								Construction and its
								employees
								are part of the
								Maryland
								Private
								Exchange.
								Therefore, are unable to
								answer
			\$120,073.7		Medical, Dental &			questions 3.1
2659	Υ	8%	6	*See Note	Vision	90%	10%	and 4.2
2660	Y	6%	\$67,218.45	100%	Medical	100%	0%	\$0.00
2661	Υ	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2001		1 70	\$394,228.4	0370	110	0070	3470	ΨΙΟ
2662	Υ	6%	9	95%	HMO & Prescription	80%	20%	\$0
				1. Gold Plan				
				a. Physician Visit -				
				\$25 co-pay, then				
				\$25 co-pay, then 100%				
				\$25 co-pay, then 100% b. Specialist/				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family)				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family)				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit -				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100%				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family)				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit -				
				\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then				
			\$924,700.0	\$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit -	PPO Medical &			

2664	Y	6.20%	\$111,138.1 2	Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible 80%	MD UHC POS Gold 1500 Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)	74%	26%	\$1,500 Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2666	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2000	IN	070	\$169,417.7	IN/A	IN/A	IN/A	IN/A	IN/A
2667	Y	50%	7 \$231,729.2	90%	EPO	63%	374%	\$2,000.00
2668	Υ	6%	9	100%	Health Network Only	58%	42%	\$1,500
2669	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2670	Y	6%	\$430,000.0	80%	Comprehensive	70%	30%	\$ 1,500.00
2671	N	8%	N/A	N/A	N/A	N/A	N/A	Ψ 1,500.00 N/A
2672	Y	6%	\$866,626.3	N/A	Self insured	65%	35%	\$ 1,000.00
2673	Y	6%	\$25,101.00	80%	MEC	100%	0%	\$ 1,000.00
2013	<u>'</u>	0 70	\$556,429.3	0070	BCBS - Medical / Dental	10076	0 70	Ψ -
2674	Υ	14%	4	80%	/ Vision	70%	30%	\$ 4,000.00
2675	Y	6%	Medical: Total premium \$394054 EE Share: \$161346 Guardrails Share: \$232708 Guardrails HRA Spend: \$48600 All benefits: Total: \$514771 EE Share: \$199818 Guardrails Share: \$314953	Aetna Select 2000 (HMO): 85.43% Aetna Select 1500 (HMO): 87.45% Aetna Choice PO5 II 2000: 85.43%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	(Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
			\$799,466.0	100% (minus	,			
2676 2677	Y N	6.2% 6.2%	0 N/A	copay) N/A	P.O.S. and HMO N/A	96% N/A	44% N/A	\$0 N/A
2678	N N	13%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2679	Y	6.2%	\$169,417.7	80%	EPO		37%	\$2,000
	Y		\$92,560.57			63%		
2680	N Y	12.0%	\$92,560.57 N/A	100% N/A	Open Access N/A	84% N/A	16% N/A	\$1,500 N/A
2681	IN	6.2% 6.2% SS;	\$4,387,600.	IN/A	PPO with in & out of network coverage plus	IN/A	IN/A	Plan 1 \$400; Plan 2 \$750;
2682	Υ	1.45 MC	00	79%	prescriptions	80%	20%	Plan 3 \$2,000
2683	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
	•	1	\$111,138.1	. 55,5		5575		Ţ.,000
2684	Υ	6%	2	80%	MD UHC POS Gold 1	74%	26%	\$1,500

	Í	I	\$120,073.7		1		I	
2685	Υ	8%	6	N/A	Med, Drug & Vision	90%	10%	N/A
2686	Y	6%	\$348,369.0 0	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
			-		BCBS Bronze, Silver,			
2687 2688	N Y	6% 6%	\$25,753.44 N/A	100% N/A	Gold Per Union Contract	0% N/A	100% 100%	\$1,500 N/A
2000	'	0 78	IN/A	Varies on services	1 el Offion Contract	IN/A	10070	IN/A
2689	Υ	6%	\$19,172.70	rendered	PPO with HRA	68%	32%	\$2,500
2000	V	4.007	* 00 500 57	4000/	0.000 4.0000	040/	460/	Plan has \$1,500 deductible but PII pays \$1,200 of it to employees
2690 2691	Y	12% 100%	\$92,560.57 \$14,400.00	100% N/A	Open Access PPO	84% 25%	16% 75%	HSA ZERO
2031		10070	\$556,429.3	14/74	110	2070	7370	ZENO
2692	Υ	14%	4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2693	Y	6%	\$377,487.0	20%	CAREFIRST HMO	20	80	\$1,500
2694	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
2695	Y	10%	\$107,977.5 5	75%	Two HMO's	50%	50%	\$1,500
			\$200,000.0					
2696	Υ	8%	0 Medical:	90%	PPO	100%	0%	10%
2697 2698	Y Y	8% 6.2%	Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 \$25,101.00 \$164,302.0	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D MEC	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0% 100	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100% 0	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2699	Y	6.2%	0	80%	PPO	86	14	\$3,000
2700	Y	7%	\$437,000.0	65%	PPO	66%	34%	\$15
2701	Υ	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
2702	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2703	-		\$264,613.1		Cigna, Open Access			
2703	Y	6% 50%	5 \$10,504.00	N/A 90%	Plus HMO, Major medical	60% 50%	40% 50%	\$2,000 \$250
2705	у	6%	\$14,696.95	80%	B/C Advantage MV1	188.95	273.45	\$5,000
2706	Υ	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,000
2707	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
			\$291,583.0	100% IN / 100%	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-			Paid by Employer: 2000 Ind/4000
2708	Y	6%	0	OUT	S Carefirst HMO & PPO	50%	50%	Fam
2709 2710	Y	6% 6%	\$80,955.00 \$50,000.00	50% 70%	Plans medical/dental	93%	7% 20%	\$2,500 \$1,500
2/10	Y	0%	JU.UUU,UCφ	/0%	medical/dental	80%	20%	\$1,500

2711	Υ	12%	\$35,000.00	100%	НМО	100%	0%	\$1,200
2712	N		N/A	N/A	N/A	N/A	N/A	N/A
2713	Y	6%	\$310,000.0 0	N/A	AETNA	100%	0%	\$2,500
2714	Υ	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2715	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2716	N		N/A	N/A	N/A	N/A	N/A	N/A
2717	Υ	6%	\$400,000.0 0	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
2718	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
			\$924,700.0	1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after	PPO Medical &			
2719	Y	6.2%	0	deductible	Prescription	75%	25%	\$1,500
2720		8%	\$950,000.0 0	varies per plan	PPO (3 plans with different deductibles); dental has 2 plan options (different coverage levels); Vision PPO has 1 plan option	67%	33%	We have a two-tier deductible for each plan offered: individual and family. A separate deductible applies for out-of-network benefits. Deductibles for In-Network services followPlan 1: no deductible (except for pharmacy) for single or

	Y							family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. None of our plans are bona fide "high deductible" plans, as they all offer first- dollar coverage.
2721	Υ	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2722	Y	6%	\$49,428.00	90%	HMO	80%	20%	500 dollars
2723	Y	6%	\$7,360,539. 13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
2724	Y	6%	73.6 Million	80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)	85	15	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2725		6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
2726	Y	6%	\$40,206.10	40%	Care First Blue Choice	40	60	\$2,000
2727	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2729		120/	\$00 F00 F7	1000/	ODEN ACCESS	0.4	46	Plan has 1500.00 deductible, but PII pays 1200.00 of it to employees
2728	Y	12%	\$92,560.57	100%	OPEN ACCESS	84 50%	16	HSA \$500
2729	<u> Y </u>	100%	\$46,277.58	90%	НМО	50%	50%	\$500

1	1	I			HMO Referral		1	í I
2730	Υ	6.2%	\$47,896.43	N/A	HSA/HRA	60%	40%	\$3,000
	.,		\$430,000.0					A. - - - - - - - - - -
2731	Y	6%	0 \$132,000.0	80%	Comprehensive	70%	30%	\$1,500
2732	Υ	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000
		1270	\$132,000.0	30,0	1	0070	0070	ψ=,000
2733	Y	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000
0704		400/	\$133,912.5	500/	11140	500/	500/	# 500
2734	N	16%	0	50%	HMO 1. Aetna MD HN Only	50%	50%	\$500
					SJ2500			
					2. Aetna MD HN Only			
			# 000 000 0		250A 15/35/60			
2735	Y	6%	\$263,320.0 0	100%	3. Aetna MD HN Option 100/80 250A 10/25/50	69%	31%	\$273
2736	N	33%	N/A	N/A	N/A	N/A	N/A	N/A
2737	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2738	Y	6%	\$67,218.45	100%	Medical Insurance	100%	0%	0%
			\$1,300,000.					
2739	Y	6%	00	85%	PPO	86%	14%	\$1,500
2740	Y	N/A	N/A \$200,000.0		+	80%	20%	\$1,500
2741	Υ	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
		100% (minus	P.O.S. and	5576		. 5576	2,0	\$2,000
2742	6.2%	copay)	HMO	44%				
2743	6.2%	N/A	N/A	N/A				
2744	6.2%	80%	EPO	37%				1
2745	12%	100%	Open Access	16%				
2746	6.2%	N/A	Access	N/A				
	0.270	14,71		. 47. 1	SELF INSURED PPO			
					MEDICAL OFFERING			
07.47		00/	\$2,573,559.	000/	LOW OR HIGH	2007	000/	#4.500
2747 2748	Y	6% N/A	00 N/A	68% N/A	DEDUCTIBLE PLAN N/A	68% N/A	32% N/A	\$1,500 N/A
2749	Y	N/A N/A	N/A	N/A N/A	N/A	N/A	N/A N/A	N/A
2750	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2751		N/A	N/A	N/A	N/A	N/A	N/A	N/A
2752		N/A	N/A	N/A	N/A	N/A	N/A	N/A
2753	Y	6%	\$29,985.10	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
2754	Y	12%	\$92,560.27	100%	Open Access Kaiser HDHP HMO	84%	16%	\$ 1,500.00
2755	Yes	6.2%	\$2,129,382. 00	87% Kaiser	HSA	74%	26%	\$1,500
2756	No	6%	N/A	N/A	N/A	N/A	N/A	N/A
2757	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
			\$111,138.1					
2758	Yes	6%	2	80%	MD UHC POS Gold1	74	26	\$1,500
2759	N	6.04%	\$29,639.33 \$852,264.9	80%-90%	POS	63.54%	36.46%	\$0.00
2760	Υ	6%	\$652,264.9 6	80%	HRA/PPO Med/Dental	62%	38%	2,500.00
2761	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$107,977.5					
2762	Y	10%	5	75%	PPO/Med/Den /Vision	50%	50%	1,500.00
2763	Y	8%	\$202,197.8 8	100%	HSA/HMO	35%	65%	1,000.00
2.00	'	570	\$291,583.0	10070	POS	00 /0	5570	1,000.00
2764	Υ	6%	0	100%	Carefirst/HSA/HRA	50%	50%	2,000.00
2765	N	0%	\$0.00	0%	N/A	N/A	N/A	N/A
2766	Y	6%	\$47,830.72	100%	POS Plan	100%	0%	2,500.00
2767 2768	Y	6% 100%	\$50,000.00 \$46,277.58	70% 90%	PPO/Med/Den HMO	80% 50%	20% 50%	1,500.00 500.00
4100	· · · · · · · · · · · · · · · · · · ·		φ4υ,∠11.30			0%	0%	N/A
2769	Y N			0%	None ()njv -mniovee			
2769	Y N	0%	N/A	0%	None, Only Employee	U70	0 /6	1477
2769 2770			N/A \$394,228.4 9	0% 95%	HMO & Prescription	80%	20%	N/A
2770	N Y	0% 6%	N/A \$394,228.4 9 \$287,074.7	95%	HMO & Prescription	80%	20%	N/A
	N	0%	N/A \$394,228.4 9 \$287,074.7 5		1			
2770 2771	N Y Y	0% 6% 6%	N/A \$394,228.4 9 \$287,074.7 5 \$377,487.0	95% 80%	HMO & Prescription HRA/PPO- Med/Den	80% 73%	20% 27%	N/A 2,500.00
2770	N Y	0% 6%	N/A \$394,228.4 9 \$287,074.7 5 \$377,487.0 3	95%	HMO & Prescription	80%	20%	N/A
2770 2771	N Y Y	0% 6% 6%	N/A \$394,228.4 9 \$287,074.7 5 \$377,487.0	95% 80%	HMO & Prescription HRA/PPO- Med/Den	80% 73%	20% 27%	N/A 2,500.00

	1		\$200,000.0		1		ī.	I
2774	Υ	8%	\$200,000.0	90%	PPO	100%	0%	2,500.00
2775	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2776	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$264,613.1	·		•		
2777	Υ	6%	5	N/A	Cigna, Open Access	60%	40%	2,000.00
			\$7,360,539.					
2778	Υ	6%	13	76%	BCBS Major Medical	74%	26%	4,000.00
2779	Y	6%	\$57,000.00	100%	HMO	80%	20%	1,500.00
2780	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2781 2782	N N	N/A 6%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2783	Y	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	4,000.00
2784	Y	12%	\$35,000.00	100%	HMO	100%	0%	1,200.00
2785	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2786	Ϋ́	6%	\$97,000.00	75%	full	80%	20%	2,500.00
			\$132,000.0					,
2787	Υ	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000
			\$900,449.5	0%, Company is				
2788	Υ	6.2%	6	Self-Insured	Comprehensive PPO	90%	10%	\$1,000
2789	Y	6%	\$2,018,006. 28 \$264,613.1	80%	HEALTH/DENTAL/VISI ON	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
2790	Υ	6%	5	NA	Cigna, Open Access	60%	40%	\$2,000
2791	Y	12%	\$92,560.57 \$236,600.0	100%	Open Access	84%	16%	Plan has \$1500 Deductible but PII pays \$1200 to employee
2792	Υ	6%	0	NA	Aetna HMO & PPO	88%	12%	\$2,800.00
2793	N	6%	\$81,000.00	100%	MEC Plan	100%	0%	\$2,000.00
2794	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	N/A
2795	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2796	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2797	Y	8%	\$950,000.0 0	Varies per plan	PPO (3 plans with different deductibles); dental has 2 plan options (different coverage levels); Vision PPO has 1 plan option	67%	33%	We have a two-tier deductible for each plan offered: individual and family. A separate deductible applies for out-of-network benefits. Deductibles for In-Network services followPlan 1: no deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. None of our plans are bona fide "high deductible" plans, as they all offer first-

								dollar coverage.
2798	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2799	Ϋ́	6%	\$49,428.00	90%	HMO	80%	20%	\$500
2800	Y	6%	\$7,360,539. 13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
					Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those			Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600,
2801	Y	6%	73.6 Million	80%	enrolled in the plan)	85	15	Family: 5,000
2002	V	60/	\$231,729.2	4000/	Lie elth Nieture de Oeke	500/	400/	¢4 500
2802 2803	Y	6% 6%	9 \$40,206.10	100% 40%	Health Network Only Care First Blue Choice	58% 40	42% 60	\$1,500 \$2,000
2804	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2805	Y	12%	\$92,560.57	100%	OPEN ACCESS	84	16	Plan has 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
2806	Ϋ́	100%	\$46,277.58	90%	HMO	50%	50%	\$500
			, ,		HMO Referral			,
2807	Y	6.2%	\$47,896.43 \$132.000.0	N/A	HSA/HRA	60%	40%	\$3,000
2808	Υ	12%	0	90%	HMO/OA/HAS	50%	50%	\$2,000
2809	Υ	8%	\$91,037.44	50%	PPO & HMO	50%	50%	\$750.00
			\$169,417.7					
2810	Y	50%	7	90%	EPO	63%	37%	\$2,000.00
		6.2% SS;	\$4,387,600.		PPO with in & out of network coverage plus			Plan 1 \$400; Plan 2 \$750;
2811	Y	1.45 MC	00	79%	prescriptions	80%	20%	Plan 3 \$2,000
2812	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2813	Υ	6%	\$111,138.1 2	80%	MD UHC POS Gold 1	74%	26%	\$1,500
			\$120,073.7					
2814	Y	8%	6 \$348,369.0	N/A 65%Plan	Med, Drug & Vision	90%	10%	N/A
2815	Y	6%	0	35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
0040		00/	005 750 44	4000/	BCBS Bronze, Silver,	00/	4000/	#4 500
2816 2817	N Y	6% 6%	\$25,753.44 N/A	100% N/A	Gold Per Union Contract	0% N/A	100% 100%	\$1,500 N/A
2017		070	19/73	Varies on services	1 CI OIIION CONTIACT	IN//A	10070	14/74
2818	Y	6%	\$19,172.70	rendered	PPO with HRA	68%	32%	\$2,500 Plan has \$1,500 deductible but PII pays \$1,200 of it to employees
2819	Υ	12%	\$92,560.57	100%	open access	84%	16%	HSA
2820	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2024	\ <u>'</u>	4.40/	\$556,429.3	000/	DCDC Mad/Dar A/:	700/	2007	¢4.000
2821 2822	Y N	14% 6%	\$0.00	80% NA	BCBS-Med/Den/Vi NA	70% NA	30% NA	\$4,000 NA
2022	1 1	J /0	\$231,729.2	14/7	14/7	14/3	14/7	1.4/-7
2823	Y	6%	9 \$107,977.5	100%	Health Network Only	58%	42%	\$1,500
2824	Y	10%	5	75%	Two HMO's	50%	50%	\$1,500
2825	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
			Medical:	For a best	Aetna 2 HMO & 1 POS	Medical:	Medical:	Aetna Select
2826	Υ	8%	Total Premium:	estimate we have provided the	HRA Funding (Ind/Fam):	59% Dental: 0%	41% Dental:	2000 (HMO) (Ind/Fam):

			\$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	\$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2827	Y	6.2%	\$299,490 \$25,101.00	100%	MEC	100	0	\$0
	'	0.270	\$164,302.0	10070	III.EO	100		Ψ
2828	Y	6.2%	0	80%	PPO	86	14	\$3,000
2829	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
			\$218,643.8					* -
2830	Y	6%	3	Varies	Medical/Dental Aetna	55%	45%	Varies
2831	Y	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
			\$437,000.0					
2832	Y	7%	0	65%	PPO	66%	34%	\$15
2833	Y	6%	\$264,613.1 5	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
2834	Ý	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
2835	у	6%	\$14,696.95	80%	B/C Advantage MV1	188.95	273.45	\$5,000
0000		00/	\$174,869.7	N1/A	LINAO O C (500/	500/	#0.000
2836	Y	6%	7	N/A	HMO Carefirst all employees pay their	50%	50%	\$3,000
2837	NO (exempt)	6%	just workers comp	0%	own health insurance or are covered by spouse's policy POS: CareFirst	0%	0%	N/A Paid by
2838	Y	6%	\$291,583.0 0	100% IN / 100% OUT	HealthyBlue 2.0 HSA/HRA INT Option E- S	50%	50%	Employer: 2000 Ind/4000 Fam
2839	Υ	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	70/	\$2,500
2840	Y	6%	\$50,000.00	70%	medical/dental	80%	7% 20%	\$2,500
2841	Ý	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
	-	,	\$133,199.5				0,0	4 1,= 2 2
2842	Y	6.2%	9	80%	BLUE CROSS	50%	50%	\$2,000
2843	Y	6%	\$310,000.0 0	N/A	AETNA	100%	0%	\$2,500
					HMO Referral			
2844	Y	6.2%	\$47,896.43 \$1,378,176.	N/A	HSA/HRA	60%	40%	\$3,000
2845	Υ	6.20%	63	n/a	HMO, PPO	62%	38%	\$1,000
2846	N		N/A	N/A	N/A	N/A	N/A	N/A
2847	Y	6%	\$400,000.0 0	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
2041		U /0	\$276,000.0	14/7	with the and hospital	13/0	ZJ /0	ψι,σου
2848	Y	6%	0	NA	Comprehensive	57%	43%	\$1,500
				1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b.				
2849	Y	6.2%	\$924,700.0 0	Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90%	PPO Medical & Prescription	75%	25%	\$1,500
2073		J.Z /0	. 0	u. 30 /0	i igaciibii(ili	13/0	ZJ /0	ψ1,500

j j		ı	1	Coinsurance after			I	1
				deductible				
				2. Silver Plan				
				a. Physician Visit - \$25 co-pay, then				
				100%				
				b. Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$1,500/\$3,000 (Individual/Family)				
				Deductible				
				d. 90%				
				Coinsurance after deductible				
				3. Bronze Plan				
				a. Physician Visit -				
				\$25 co-pay, then 100%				
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family) Deductible				
				d. 80%				
				Coinsurance after deductible				
2850	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2851	Y	6%	\$686,805.0 0	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
2031	<u>'</u>	070		10070	Carci list i livio di i i o	3070	0 10 10 /0	Employee
			\$4,880,756		Toward DDO and LIMO			Only: \$1,500
2852	Yes	6.2%	(Medical Premiums)	63%	Types: PPO and HMO Scope: ACA Compliant	68%	32%	Family: \$3,700
2853	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2854	Υ	6%	\$377,487.0 3	20%	CAREFIRST HMO	20	80	\$1,500
2855	Ϋ́	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2856	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2857 2858	Y Y	6% 6%	\$77,660.00 \$99,737.27	80% Unknown	HMO dental vision Silver HMO/PPO	80% 50%	20% 50%	1500% \$2,000
			\$1,066,240.	80% after	Oliver Filvio/FF C	0070	0070	Ψ2,000
2859	Y	7%	23	deductible	PPO/HIGH DEDUCT	55	45	\$3,500
					MEDICAL-HMO BASIC \$50 PRIMARY-\$50			
					SPECIALIST THEN			
					40% HMO GOLD \$25 PRIMARY-\$35			
					SPECIALIST THEN			
					20% HMO PLATINUM			
2860	Υ	100%	\$46,277.58	90%	\$30 PRIMARY-\$40 SPECIALIST THEN 0%	50%	50%	\$500
2861	Υ	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00
2862 2863	Y N	6%	\$57,000.00 \$54.00	100% 100%	HMO Medical / Vision HMO	80% 100%	20% 0%	\$1,500
2003	IN	6%	\$54.00	10076	IVICUICAL/ VISION FIVIO	100%	U70	\$1,500.00
2864	Υ	14%	4	80%	BSBS-Med/Den/Vi	70%	30%	\$4,000.00
			\$2,673,661.		Major medical, vision, hospitalization,			
2865	Υ	6%	42	80%	pharmacy	66%	34%	\$1,043.38
2866	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2867	N I	6%	\$0.00	N/a	N/A	N/A	N/A	Ψ4,000 NA
2868	Y	6%	\$50,207.71	80%	Standard	93%	7%	6000%
2869	Υ	8%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40%	60%	\$3,000/\$2,000
2870	Y	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
2074	NI NI	460/	\$133,912.5	E00/		F00/	E00/	\$ 500
2871 2872	N Y	16% 7%	\$60,000.00	50% 70%	HMO Choice Plan	50% 100%	50% 0%	\$500 \$3,000.00
	· · · · · · · · · · · · · · · · · · ·		ψου,σου.σο		00.00 1 10.11		J 70	40,000.00

	I		I	İ	Health Dental Vision -		1	1
2873	Υ	7%	\$43,854.00	80%	HMO	0%	100%	\$1,500.00
				Unable to say				
0074		00/	#00 704 00	something have		000/	700/	Φ=00
2874	Y	6%	\$26,721.22	copay some don't	HMO	30%	70%	\$500
2875	Y	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
2876	Υ	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
2877	Ý	8%	\$91,037.44	50%	PPO & HMO	50%	50%	\$750
2011	'	070	\$169,417.7	0070	1100111110	0070	0070	Ψίου
2878	Υ	50%	7	90%	EPO	63%	37%	\$2,000
			\$252,037.0					No
2879	Y	6.20%	0	85%	PPO ACA Limits	95%	5%	Deductibles
2880	N	6.20%	\$0.00	NA	NA	NA	NA	NA
2881	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
	.,	00/	\$148,785.6	000/ 100/	PPO Health, dental and	000/	400/	# 500
2882	Y	6%	3	90% vs 10%	vision	90%	10%	\$500
2883	N	6%	\$0.00	fringes paid in cash to employee	N/A	N/A	N/A	N/A
2003	IN	0 /0	φ0.00	fringes paid in	IN/A	IN/A	IN/A	IN/A
2884	N	6%	\$0.00	cash to employee	N/A	N/A	N/A	N/A
	. 1	2 /0	\$7,360,539.	Subtrict Stripleyou	13//1	14/1	14//1	\$1000, \$2000,
2885	Υ	6%	13	76% vs 24%	Major Medical	74%	26%	\$4000
			\$111,138.1		.,			,
2886	Υ	6%	2	80% vs 20 %	MD UHC POS gold	74%	26%	\$1,500
2887	Υ	6%	\$92,560.27	100%	Open Access	84%	16%	\$1,500
2888	Υ	6%	N/A	Varies on service	PPO with HRA	68%	32%	\$2,500
				Insurance				
			\$521,401.7	provided by				
2889	Y	6%	6	various Unions	N/A	N/A	N/A	N/A
2890	Y	6%	\$60,113.00	80%	PPO	50%	50%	\$1,000.00
2891	Υ	6%	\$850,467.3 0	100%	PPO	80%	20%	\$0.00
			\$7,286,032.		BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High			\$1,000, \$2,000,
2892	Υ	6%	77	76% vs 24%	deductible	74%	26%	\$4,000
2893	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2894	N	6%	n/a	N/A	N/A	N/A	N/A	N/A
2895	Y	6%	N/A	varies on services	PPO	68%	32%	\$2,500.00
	.,	00/	\$111,138.1	000/	MD UHC POS Gold	7.40/	2001	# 4 5 00 00
2896	Y N	6%	2	80% N/A	1500	74%	26%	\$1,500.00
2897	Y	6%	N/A \$16,433.00	N/A INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE TRADE UNIONS	N/A	N/A	N/A	N/A
	Y	6%	\$70,984.13	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE TRADE UNIONS	N/A	N/A	N/A	N/A
2899								

			\$161,346 Guardrails Share: \$232,708 Guardrails	For a best estimate we have provided the Actuarial Value of	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO	Medical: 59% Dental: 0% Vision: 0% Basic	Dental: 100% Vision: 100% Basic	Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000
			Medical: Total Premium: \$394,054 EE Share:				Medical: 41%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000
2915	N	6%	\$0.00	BENEFITS ARE PAID TO EMPLOYEE IN CASH	N/A	N/A	N/A	N/A
2914	IN	IN/A	IN/A	FRINGE	IN/A	IN/A	IN/A	IN/A
2913 2914	Y	6% N/A	\$102,590.2 9 N/A	0% N/A	HMO/PPO N/A	100% HMO 93% PPO N/A	100% FOR DEPENDE NTS N/A	\$2500 IND/ \$6000 FAMILY N/A
2912	N N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2911	Y	6%	\$7,360,539. 13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
2910	Y	6%	\$521,401.7 6	Insurance is provided by various labor unions, each union has its own administrator quidelines	N/A	N/A	N/A	N/A
2909	Y	6%	\$850,467.3 0	100% vs 0% in network	PPO	80%	20%	0% in network
2907 2908	N N	6% 6%	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2906	Y	6%	0	network	Platinum Choice POS	100%	0%	0% in network
2905	Y	6%	\$521,401.0 0 \$217,000.0	UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR AND GUIDELINES 100% vs 0% in	N/A	N/A	N/A	N/A
2304	IN .	TW/A	IWA	INSURANCE IS PROVIDED BY VARIOUS LABOR	IVA	IW/A	IW/A	IVA
2903 2904	Y	8% N/A	\$8,660,000. 00 N/A	GUIDELINES. NON-UNION INSURANCE IS SELF INSURED BY THE COMPANY N/A	NON-UNION - MERITAIN PPO N/A	92% N/A	8% N/A	\$150 N/A
				INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN				
2901 2902	Y N	6% 0%	\$54,094.33 N/A	rendered N/A	PPO with HRA N/A	68% N/A	32% N/A	\$2,500 N/A
2900	Y	6%	13	76% vs 24% Varies on services	deductible	74%	26%	\$4000
			\$7,360,539.		BCBS Major Medical 3 PPO Plans, Low deductible, mid deductible, high			\$1000, \$2000,

			\$264,613.1					
2931	Υ	6%	5	NA	Cigna, Open Access	60%	40%	2000%
2932	Υ	6%	\$430,000.0 0	80%	Comprehensive	70%	30%	\$1,500.00
2933	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2934	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
					BCBS Major Medical, 3			\$1,000,
			\$7,360,539.		PPO plans. Low, mid			\$2,000,
2935	Υ	6%	13	76% VS 24%	and high deductible	74%	26%	\$4,000
			\$556,429.3		BCBS - Medical / Dental			
2936	Y	14%	4	80%	/ Vision	70%	30%	\$4,000.00
2937	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			000 040 00					\$1,000/\$2,000
0000	V	00/	\$23,818,90	000/	0.000 -1	750/	050/	and
2938	Y Y	6%	6.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
2939	Y Y	8%	\$50,000.00 \$57,000.00	80% 100%	PPO HMO	100%	0%	\$0
2940 2941	N Y	6% 6%	\$0.00	N/A	N/A	80% N/A	20% N/A	\$1,500 N/A
2941	IN	0%	\$0.00	IN/A	IN/A	IN/A	IN/A	Part of the MD
			\$120,073.7	Part of the MD				Private
2942	Υ	8%	\$120,073.7	Private Exchange	Medical, Drug, Vision	90%	10%	Exchange
2342	<u> </u>	0 /0	0	Filvate Exchange	PPO with in & out of	90 /6	10 /6	Plan 1 \$400;
		6.2% SS;			network coverage plus			Plan 2 \$750;
2943	Υ	1.45 MC	\$43,876.00	79%	prescriptions	80%	20%	Plan 3 \$2,000
2944	Ÿ	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
	<u>'</u>	0 /0	\$556,429.3	10070	1 IIVIO	50 /0	20 /0	Ψ1,500
2945	Υ	14%	4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
20.0	•	1170	· ·	0070	Carefirst HMO & PPO	7070	3070	ψ 1,000
2946	Υ	6%	\$80,955.00	50%	Plans	93%	7%	\$2,500
		575	\$120,073.7	3070		0070	. 70	ψ=,σσσ
2947	Υ	8%	6	N/A	Med, Drug & Vision	90%	10%	N/A
				•	BCBS Bronze, Silver,			
2948	N	6%	\$25,753.44	100%	Gold	0%	100%	\$1,500
2949	Υ	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
			\$200,000.0					
2950	Υ	8%	0	90%	PPO	100%	0%	\$2,500
2951	Y	12%	\$92,560.57	100%	open access	84%	400/	\$1,500 deductible but PII pays \$1,200 of it to employees
							16%	HSA
2952			\$231,729.2	10070	5,500	0170	16%	HSA
	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	#SA \$1,500
2953	Y N	6% 6%	\$0.00		·			
	N		9	100%	Health Network Only	58%	42%	\$1,500
			\$0.00 \$111,138.1 2	100%	Health Network Only	58%	42%	\$1,500
2954	N Y	6%	9 \$0.00 \$111,138.1	100% NA 80%	Health Network Only NA MD UHC POS Gold 1	58% NA 74%	42% NA 26%	\$1,500 NA \$1,500
2954	N	6%	9 \$0.00 \$111,138.1 2 \$107,977.5 5	100% NA 80% 75%	Health Network Only NA	58% NA	42% NA	\$1,500 NA
2954 2955	N Y Y	6% 6% 10%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0	100% NA 80% 75% 65%Plan	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision	58% NA 74% 50%	42% NA 26% 50%	\$1,500 NA \$1,500 \$1,500
2954 2955	N Y	6%	9 \$0.00 \$111,138.1 2 \$107,977.5 5	100% NA 80% 75% 65%Plan 35%Employee	Health Network Only NA MD UHC POS Gold 1	58% NA 74%	42% NA 26%	\$1,500 NA \$1,500
2954 2955 2956	N Y Y	6% 6% 10% 6%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0	100% NA 80% 75% 65%Plan 35%Employee Varies on services	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam	58% NA 74% 50% 40%	42% NA 26% 50% 60%	\$1,500 NA \$1,500 \$1,500 \$1,750
2954 2955 2956	N Y Y	6% 6% 10%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0	100% NA 80% 75% 65%Plan 35%Employee	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA	58% NA 74% 50%	42% NA 26% 50%	\$1,500 NA \$1,500 \$1,500
2954 2955 2956 2957	N Y Y Y	6% 6% 10% 6% 6%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559.	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH	58% NA 74% 50% 40% 68%	42% NA 26% 50% 60% 32%	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500
2954 2955 2956 2957 2958	N Y Y Y	6% 6% 10% 6% 6%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN	58% NA 74% 50% 40% 68%	42% NA 26% 50% 60% 32%	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500
2954 2955 2956 2957 2958 2958	N Y Y Y	6% 6% 10% 6% 6% 6% N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A	58% NA 74% 50% 40% 68% N/A	42% NA 26% 50% 60% 32% N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A
2954 2955 2956 2957 2958 2958 2959 2960	Y Y Y Y Y Y	6% 10% 6% 6% 6% N/A N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A	58% NA 74% 50% 40% 68% N/A N/A	42% NA 26% 50% 60% 32% N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961	N Y Y Y	6% 10% 6% 6% 6% N/A N/A N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A	58% NA 74% 50% 40% 68% N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962	Y Y Y Y Y Y	6% 10% 6% 6% 6% N/A N/A N/A N/A	\$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A	\$1,500 NA \$1,500 \$1,750 \$2,500 \$1,750 \$2,500 N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963	Y Y Y Y Y Y	6% 10% 6% 6% 6% N/A N/A N/A N/A N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A N/A N/A	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960	Y Y Y Y Y Y	6% 10% 6% 6% 6% N/A N/A N/A N/A	\$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964	N Y Y Y Y Y Y Y	6% 6% 6% 6% 6% 6% N/A N/A N/A N/A N/A N/A N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A \$252,037.0	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A N/A N/A N/A N	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963	Y Y Y Y Y Y	6% 10% 6% 6% 6% N/A N/A N/A N/A N/A	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A N/A N/A N/A N	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,750 N/A N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965	Y Y Y Y Y Y Y	6% 6% 6% 6% 6% 6% N/A N/A N/A N/A N/A N/A N/A 0.20%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A N/A N/A N/A PPO ACA Limits Family Optimum	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A N/A N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A N/A N/A N/A N/A Deductibles
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965 2966	Y Y Y Y Y Y Y Y	6% 6% 6% 6% 6% 6% N/A N/A N/A N/A N/A N/A 0.04 6.20%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A PPO ACA Limits Family Optimum Choice Plan	58% NA 74% 50% 40% 68% 68% N/A N/A N/A N/A N/A N/A N/A 95% 60%	42% NA 26% 50% 60% 32% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965 2966 2967	Y Y Y Y Y Y Y N	6% 6% 10% 6% 6% 6% N/A N/A N/A N/A N/A 0/A 0/A 0.20% 6.20% 6.20%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A PPO ACA Limits Family Optimum Choice Plan N/A	58% NA 74% 50% 40% 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	42% NA 26% 50% 60% 32% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
2954 2955 2956 2957 2958 2959 2960 2961 2962 2963 2964 2965 2966	Y Y Y Y Y Y Y Y	6% 6% 6% 6% 6% 6% N/A N/A N/A N/A N/A N/A 0.04 6.20%	9 \$0.00 \$111,138.1 2 \$107,977.5 5 \$348,369.0 0 \$19,172.70 \$2,573,559. 00 N/A N/A N/A N/A N/A N/A N/A N/A	100% NA 80% 75% 65%Plan 35%Employee Varies on services rendered 68% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Health Network Only NA MD UHC POS Gold 1 Medical/Dental/Vision PPO, HR ,Emp S, Fam PPO with HRA SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN N/A N/A N/A N/A N/A N/A PPO ACA Limits Family Optimum Choice Plan	58% NA 74% 50% 40% 68% 68% N/A N/A N/A N/A N/A N/A N/A 95% 60%	42% NA 26% 50% 60% 32% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	\$1,500 NA \$1,500 \$1,500 \$1,750 \$2,500 \$1,500 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

2971 N	
2971 N 7.65% 00 80% Med/Rx PPO Plan 55% 45% MA NA NA NA NA NA NA NA	1,500 5/\$1,575
2972 N 6.20% \$0.00 NA NA NA NA NA NA NA	ਹ/ఫਾ,ਹ/ਹ d/Fam
2973	NA
2974	
2974	2,000
2975	1,500
Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 Provided the Actuarial Value of each plan: \$449,371 EE Share: \$194,881 Guardrails Guardrails Guardrails Share: \$194,881 Guardrails Gu	ZERO
Premium: \$389.993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 For a best estimate we have provided the Actuarial Value of each plan: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490 Medical: \$100% Actuarial Value of each plan: \$50,000 STD: 100% STD: 100% STD: 0%	
EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 estimate we have provided the All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$194,881 Guardrails Share: \$194,881 Share: \$194,881 Share: \$194,881 Share: \$299,490 Ray Seph O	
S151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 estimate we have provided the Actural Value of each plan: \$494,371 EE Share: \$194,881 Guardrails Share: \$2977 Y N/A N/A N/A PPO 100%	
Share: \$218,263 Guardrails HRA Spend: \$48,240 estimate we have provided the Actuarial Value of each plan: \$494,371 EE Share: \$194,881 Share: \$294,90 E2977 Y N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
S218,263 Guardrails HRA Spend: \$48,240 S48,240 estimate we have provided the Actuarial Value of each plan: \$494,371 Astna Select 1500 Guardrain Dental PO S50,000 LTD: 10% LTD: 10% LTD: 10% S75% Astna Select 1500 Guardrain Dental PO S50,000 LTD: 10% LTD: 10% S75% S194,881 Astna Select 1500 Guardrails Share: Share: Share: Astna Astna Select 1500 S10,000 LTD: 10% LTD: 10% LTD: 10% S10,000 LTD: 10% LTD: 10% S10,000 LTD: 10% LTD:	na Select
Guardrails HRA Spend: \$48,240 estimate we have provided the Actuarial Value of 2 to 4 to 4 to 4 to 4 to 4 to 4 to 4 to	0 (HMO) d/Fam):
HRA Spend: \$48,240	2,000 /
\$48,240 estimate we have provided the Actuarial Value of each plan: Actuarial Value of each plan: \$494,371 EE Share: \$194,881 Share: \$194,881 Share: \$299,490 Share:	4,000
All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$2977 Y N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	na Select
All Benefits: Total:	0 (HMO) d/Fam):
\$494,371 Ret na Select 2000 Ret Share: \$194,881 Select 1500 Se	1,500 /
EE Share: \$194,881 General Select 1500 \$50,000 LTD: 100%	3,000
\$194,881 Aetna Select 1500 \$50,000 LTD: 100% LTD: 0% Voluntary Voluntary Voluntary Life/AD&D: 1.60% up to \$6,000 Voluntary Life/AD&D:	Aetna cePOS II
2976	2000
2976	d/Fam):
2977	2,000 / 4,000
2978 Y 8% \$200,000.0 90% PPO 100% 0% \$ \$ \$ \$ \$ \$ \$ \$ \$	1,500
1. Aetna MD HN Only SJ2500 2. Aetna MD HN Only 250A 15/35/60 3. Aetna MD HN Option 100/80 250A 10/25/50 69% 31% 33% N/A N/	
SJ2500 2. Aetna MD HN Only 250A 15/35/60 3. Aetna MD HN Option 31% 33% N/A	2,500
2. Aetna MD HN Only 250A 15/35/60 3. Aetna MD HN Option 100/80 250A 10/25/50 69% 31% 2980 N 33% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
2979 Y 6% 0 100% 3. Aetna MD HN Option 100/80 250A 10/25/50 69% 31% 2980 N 33% N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	
2979 Y 6% 0 100% 100/80 250A 10/25/50 69% 31% 2980 N 33% N/A N/A N/A N/A N/A N/A 2981 Y 6% STATE OF THE OWN OF THE OWN OF THE OWN OWN OWN OWN OWN OWN OWN OWN OWN OWN	
2980 N 33% N/A	\$273
2982 Y 100% \$14,400.00 N/A PPO 25% 75% Z Aetr 200 (Inc.) \$2 (Inc.) \$30 (Inc.) \$4 (Inc.) \$4 (Inc.) \$4 (Inc.) \$4 (Inc.) \$150 (Inc.) \$150 (Inc.) \$161,346 \$3 \$30 \$4 <td< th=""><th>N/A</th></td<>	N/A
Aetr 200 (Inc 200 (In	
Medical: Total	ZERO na Select
\$232,708 Guardrails HRA Spend: \$48,600 Estimate we have provided the \$1,500/\$3,000 Guardian Dental PPO Basic Bas	0 (HMO) d/Fam): 2,000 / 4,000 / na Select 0 (HMO) d/Fam): 1,500 / 3,000 / Aetna cePOS II 2000 d/Fam): 2,000 / 4,000 Funding: 1,500 / 000 (1st ar HRA - educes nployee ductible posure)
\$231,729.2	,
	1,500 N/A
	N/A
2987 Y 6% \$67,218.45 100% Medical Insurance 100% 0%	0%

2988 Y 6%	ĺ		I	\$852,264.9				ĺ	
2990	2988	Υ	6%		80%	HRA, PPO	62%	38%	\$2,500.00
2990 Y 6% 5 N/A Cigna, Open Access 60% 40% 82,000.00	2989	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2991 Y 6% \$14,666,95 80% BC Advantage MVI 40% 60% \$5,000,00 2992 Y 12% \$35,000,00 100% HMM N/A <td< th=""><th></th><th></th><th></th><th>\$264,613.1</th><th></th><th></th><th></th><th></th><th></th></td<>				\$264,613.1					
2992 Y 12% \$50,000,00 100% HMO 100% 9% \$120,00 2994 N 6% N/A									
2994 N 0% N/A						Ŭ		1	
2995 Y 6% N/A		-		<u> </u>					
2995									
2996 Y 6% 9 80% 8CBS/PPC-Med/Den 50% 50% \$2,000.00	2994	N	6%		N/A	N/A	N/A	N/A	N/A
2996	2005	V	60/		000/	PCPS/PPO Mod/Don	E00/	E00/	\$2,000,00
2996 Y	2993	T	076	9		BCB3/PPO-ivied/Defi	30%	30%	\$2,000.00
2997	2996	Y	6%	N/A		PPO with HRA	68%	32%	\$2,500,00
2998 Y 8%	2330	· · · · · · · · · · · · · · · · · · ·	070		rendered	TT O WILLTING	0070	32 /0	Ψ2,300.00
2998	2997	Υ	8%		N/A	UHC Gold	56%	44%	\$1.000.00
2999					·				+ ,
2999	2998	Υ	5%	2	80%	Med/Den/Vision	79%	21%	\$750.00
3000				\$236,600.0	98% after				
3000	2999	Υ	6%		deductible	Aetna HMO &PPO	88%	12%	\$2,800
3001 Y 6% \$77,660.00 80% HMO Dental Vision 80% 20% \$1,500.00									
19002 N				-					4 - 1
3003 N 6% N/A									7 /
3004									
3005	3003	N	6%	N/A	N/A		N/A	N/A	N/A
3005	2004	V	60/	¢47.000.00	4000/		600/	4007	\$2,000,00
3006 Y 6% 9 95% HMO & Prescription 80% 20% N/A	3004	Y	0%		100%	HA5/HKA	bU%	40%	\$3,000.00
3006	2005	V	60/		05%	HMO & Proscription	90%	20%	NI/A
3006 Y 6% 3 100% Health Network Only 58% 42% \$1,500.00	3003	ı	0 /6		93 /0	TIMO & Flescription	00 /6	20 /6	IN/A
3007	3006	Υ	6%		100%	Health Network Only	58%	42%	\$1,500,00
1908 N									+ ,
3090 N N/A		N .							
3010 N									
3012	3010	N		N/A	0%	N/A			0%
3013	3011	Υ	6%	\$50,000.00	70%	PPO- Med/Dental	80%	20%	\$1,500.00
\$156.370.4 Y 6%	3012	Υ	6%	\$80,955.00	100%	Carefirst HMO & PPO	50%	50%	
3014	3013	Υ	6%		100%	HMO	80%	20%	\$1,500.00
3015									
3016									
3016	3015	Y	6%		N/A	Per Union Contract	N/A	100%	N/A
3017	2046	V	60/		000/	DDO/Mad & Draggrintian	750/	250/	¢4 500 00
3018 Y 6% 0 65% PPO/HRA 40% 60% \$1,750.00 3019 Y 6% 0 100% HRA/Med/Dental 56% 44% \$2,500.00 3020 N 6% N/A N/A N/A Union Provided N/A N/A N/A N/A 3021 N N/A N/A N/A N/A N/A N/A N/A N/A N/A N									
3018	3017	ı	100 /6		IN/A	FFO	23 /0	1370	\$0.00
3019	3018	Υ	6%	+	65%	PPO/HRA	40%	60%	\$1.750.00
3019 Y 6% 0 100% HRA/Med/Dental 56% 44% \$2,500.00 3020 N 6% N/A S2,000.00 0 0 0 0 0 0 0 0 0 0 0 0	00.0		0,0		0070	11 0,1110,1	1070	0070	ψ1,700.00
3020 N 6%	3019	Υ	6%	1 1	100%	HRA/Med/Dental	56%	44%	\$2,500.00
3022	3020	N	6%	N/A	N/A	Union Provided			
3022 Y 8% 0 87% Aetna HMO/HRA 59% 41% \$2,000.00 3023 Y 6% Month 100% POS Plan 100% 0% \$2,500 3024 Y 8% 8 100% HMO 45% 55% \$5,000.00 3025 Y 6% \$291,583.0 100% POS/HSA/HRA 50% \$50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% \$128,609.4 Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 3030 Y 6% 0 100% PPO 55% 45% \$3,500.00 3031 Y 7%	3021	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3023									
3023 Y 6% Month 100% POS Plan 100% 0% \$2,500 3024 Y 8% 8 100% HMO 45% 55% \$5,000.00 3025 Y 6% 0 100% POS/HSA/HRA 50% 50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 90% 10% ** 3030 Y 6% 0 100% PCO 55% 45% \$3,500.00 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 3032 Y 6%	3022	<u> </u>	8%		87%	Aetna HMO/HRA	59%	41%	\$2,000.00
3024 Y 8% 8 100% HMO 45% 55% \$5,000.00 3025 Y 6% 0 100% POS/HSA/HRA 50% 50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 3030 Y 6% 0 100% Coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 3032 Y 6% 7 100% Advantage 74% 26% \$0	0000	V	00/		4000/	DOO DIST	4000/	00/	#0.500
3024 Y 8% 8 100% HMO 45% 55% \$5,000.00 3025 Y 6% 0 100% POS/HSA/HRA 50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 3030 Y 6% 0 100% Coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Advantage Plan - 7 HMO - 80%, Advantage Plan - 7 Advantage Plan - 7 Advantage Plan - 7 Advantage Plan - 7 76% 26% \$0	3023	Y Y	6%		100%	POS Plan	100%	0%	\$2,500
3025 Y 6% 0 100% POS/HSA/HRA 50% 50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% *** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 Medical, Dental, Vision, Prescription – Full coverage 100% 0% N/A 3030 Y 6% 0 100% Coverage 100% 0% N/A \$1,066,240. 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Advantage Plan - Vision, HMO CareFirst Advantage 74% 26% \$0	3024	V	80/		100%	HMO	15%	55%	\$5,000,00
3025 Y 6% 0 100% POS/HSA/HRA 50% 50% \$2,000.00 3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 3030 Y 6% 0 100% coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, \$361,981.7 Advantage Plan - Vision, HMO CareFirst Advantage 74% 26% \$0	3024	<u> </u>	0 70		10076	TIMO	43 /0	3376	ψ5,000.00
\$437,000.0 \$437,000.0 \$65% PPO \$66% 34% \$1,500.00 3027	3025	Υ	6%		100%	POS/HSA/HRA	50%	50%	\$2,000,00
3026 Y 7% 0 65% PPO 66% 34% \$1,500.00 3027 Y 7% \$88,236.00 70% HMO Fully Insured 38% 62% \$35.00 3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% *** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 Medical, Dental, Vision, Prescription – Full coverage 100% 0% N/A 3030 Y 6% 0 100% coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, \$361,981.7 Advantage Plan - 100% Advantage 74% 26% \$0 3032 Y 6% 7 100% Advantage 74% 26% \$0			070		10070		0070	3375	ψ <u>υ</u> ,σσσ.σσ
\$128,609.4 N/A See Note ** Medical/Drug/ Vision 90% 10% *** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00	3026	Υ	7%		65%	PPO	66%	34%	\$1,500.00
3028 Y 7% 1 N/A See Note ** Medical/Drug/ Vision 90% 10% ** 3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 Medical, Dental, Vision, Prescription – Full coverage 100% 0% N/A 3030 Y 6% 0 100% coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Safe, 981.7 Advantage Plan - 100% Medical, Dental & Vision, HMO CareFirst Vision, HMO CareFirst Advantage 74% 26% \$0	3027	Υ		\$88,236.00		HMO Fully Insured	38%	62%	\$35.00
3029 Y 11% \$17,514.13 80% BCBS-Med/Den/Vision 70% 30% \$4,000.00 3030 Y 6% 0 100% Prescription – Full coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, \$361,981.7 Advantage Plan - 100% Medical, Dental & Vision, HMO CareFirst Advantage 74% 26% \$0				\$128,609.4			· · · · · · · · · · · · · · · · · · ·		N/A See Note
3030 Y 6% 0 100% Prescription - Full coverage 100% 0% N/A \$1,066,240. 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Advantage Plan - Vision, HMO CareFirst 3032 Y 6% 7 100% Advantage 74% 26% \$0									**
3030 Y 6% \$334,800.0 0 Prescription – Full coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, \$361,981.7 Advantage Plan - Advantage Plan - 100% Medical, Dental & Vision, HMO CareFirst Advantage 74% 26% \$0	3029	Y	11%	\$17,514.13	80%		70%	30%	\$4,000.00
3030 Y 6% 0 100% coverage 100% 0% N/A 3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Advantage Plan - 3032 Y 6% 7 Advantage Plan - 100% Advantage 74% 26% \$0				0004000					
3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, Medical, Dental & Vision, HMO CareFirst Advantage Plan - 100% Advantage 74% 26% \$0	2020	V	201		4000/		40001	00/	A1/A
3031 Y 7% 23 80% PPO 55% 45% \$3,500.00 HMO - 80%, \$361,981.7 HMO - 80%, Advantage Plan - 100% Medical, Dental & Vision, HMO CareFirst Advantage 74% 26% \$0	3030	Y	6%		100%	coverage	100%	0%	N/A
HMO - 80%, Medical, Dental & Vision, HMO CareFirst 3032 y 6% 7 100% Advantage 74% 26% \$0	3024	~	70/		Q00/.	DD∩	EE0/	150/	\$3 500 00
3032 y 6% 7 Advantage Plan - Vision, HMO CareFirst Advantage 9 74% 26% \$0	JUJ I	<u> </u>	1 /0	23		_	JJ /0	40/0	ψ5,500.00
3032 y 6% 7 100% Advantage 74% 26% \$0				\$361,981.7					
	3032	٧	6%				74%	26%	\$0
		Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500

1			\$1,675,000.		Full Coverage PPO /			
3034	Υ	7.65%	00	N/A	Prescription	55.00%	45.00%	\$625
3035	Y	6.2%	\$14,696.95	80%	B/C Advantage MV1	40	60	\$ 5,000.00
3036	Υ	6%	\$67,218.45	100%	Medial Ins	100%	0%	\$0
3037	Υ	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
3037	ī	070	\$377,487.0	100%	Health Network Only	30%	4270	\$1,500
3038	Υ	6%	3	20%	CareFirst HMO	20%	80%	\$1,500
3039	N .	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
	.,	070	\$1,095,309.	100% after	14/7	14//	14/7	14/7
3040	Yes	6.20%	89	deductible	Qual.High Deduct PPO	100%	0	\$2,000
			\$735,471.7	0%, Company is				
3041	Y	6.20%	8	Self-Insured	Comprehensive PPO	90	10	\$1,000
		6.2% Soc.			PPO with In and Out of			Plan 1 \$400;
	.,	Sec.; 1.45%	\$4,387,600.		Network coverage plus			Plan 2 \$750;
3042	Y	Medicare	00	79%	prescriptions	80%	20%	Plan 3 \$2000
				INSURANCE PROVIDED BY				
				VARIOUS LABOR				
				UNIONS, EACH				
				HAS ITS OWN				
2010		00/	\$1,126,781.	ADMIN &		N 1/A	.	.
3043	Y N	6%	00	GUIDELINES	N/A	N/A	N/A	N/A
3044	IN	6%	N/A	N/A INSURANCE	N/A	N/A	N/A	N/A
				PROVIDED BY				
				VARIOUS LABOR				
				UNIONS, EACH				
				HAS ITS OWN				
			\$359,102.0	ADMIN &				
3045	N	6%	0	GUIDELINES	N/A	N/A	N/A	N/A
3046	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
					BCBS Major Medical 3			
					PPO plans. Low			\$1,000
			\$7 360 529		deductible, Mid-			\$1,000, \$2,000
3047	Y	6%	\$7,360,529. 13	76% vs 24%		74%	26%	\$2,000,
3047 3048	Y N	6% 6%		76% vs 24% N/A	deductible, Mid- deductible, High	74% N/A	26% N/A	
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life,			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO),			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO,			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO)			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO),			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term			\$2,000, \$4,000
			13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO),			\$2,000, \$4,000
3048		6%	13		deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term		N/A	\$2,000, \$4,000 N/A
			13 N/A	N/A 80%	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125			\$2,000, \$4,000
3048	N	6%	13 N/A \$3,791,205.	N/A 80% Insurance is	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	N	6%	13 N/A \$3,791,205.	N/A 80% Insurance is provided by	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	N	6%	13 N/A \$3,791,205.	N/A 80% Insurance is provided by various labor	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	N	6%	13 N/A \$3,791,205.	80% Insurance is provided by various labor unions, each union	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	N	6%	13 N/A \$3,791,205. 00	80% Insurance is provided by various labor unions, each union has its own	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	N	6%	13 N/A \$3,791,205.	80% Insurance is provided by various labor unions, each union	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section	N/A	N/A	\$2,000, \$4,000 N/A
3048	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is	80% Insurance is provided by various labor unions, each union has its own administrator and	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46%	N/A 42%/54%	\$2,000, \$4,000 N/A 2500/\$150
3048	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by	80% Insurance is provided by various labor unions, each union has its own administrator and	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46%	N/A 42%/54%	\$2,000, \$4,000 N/A 2500/\$150
3049	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines.	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3048	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines.	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46%	N/A 42%/54%	\$2,000, \$4,000 N/A 2500/\$150
3049	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions;	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049	Y	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049	Y Y N	6% 8%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions; each union has its	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049 3050 3051	Y	6% 6%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various Unions	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions; each union has its own administrator	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA) N/A	N/A 58%/46% N/A	N/A 42%/54% N/A	\$2,000, \$4,000 N/A 2500/\$150
3049 3050 3051	Y Y N	6% 6% 6%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various Unions	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions; each union has its own administrator & guidelines N/A \$0 on the 1st	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA) N/A N/A	N/A 58%/46% N/A N/A	N/A 42%/54% N/A N/A	\$2,000, \$4,000 N/A 2500/\$150 N/A N/A
3049 3050 3051 3052 3053	Y N N N N	6% 6% 6% 6.2% 6.0%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various Unions N/A N/A \$156,000.0	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions; each union has its own administrator & guidelines N/A \$0 on the 1st \$3500. 100%	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA) N/A N/A Union Provided N/A	N/A 58%/46% N/A N/A N/A	N/A 42%/54% N/A N/A N/A	\$2,000, \$4,000 N/A 2500/\$150 N/A N/A N/A
3049 3050 3051	Y Y N	6% 6% 6%	\$3,791,205. 00 \$521,401.7 6 Insurance is provided by various Unions	80% Insurance is provided by various labor unions, each union has its own administrator and guidelines. N/A Insurance is provided by various unions; each union has its own administrator & guidelines N/A \$0 on the 1st	deductible, Mid- deductible, High deductible N/A Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA) N/A N/A	N/A 58%/46% N/A N/A	N/A 42%/54% N/A N/A	\$2,000, \$4,000 N/A 2500/\$150 N/A N/A

			Premium: \$369,993 EE Share:					
			' '					
			\$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total:	For a best estimate we have provided the Actuarial Value of each plan:	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000
3064	Y	7.7%	\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
			\$321,793.3	100% vs. 0% in				
3065	Y	6%	\$1,675,000.	network	PPO Plan	80%	20%	\$0 in network
3066	Y	7.65%	\$200,000.0	80.00%	Med/Rx PPO Plan	55%	45%	\$625
3067	Y	8%	0 \$1,971,074.	90% PPO 87%; HMO	PPO Fully insured-PPO and	100%	0%	10% PPO \$700;
3068 3069	Y N	5.99% 5.00%	00 N/A	83% N/A	HMO N/A	70 N/A	30 N/A	HMO \$5,000 N/A
			Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails		747.		Medical:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 /

			Guardrails					
			Share: \$299,490					
3071	Y	12.00%	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays 1200 of it to employee HAS
3072	Υ	44.000/	\$517,514.1	80%	DCC MED/Don///i	700/	200/	¢4.000
3072	1	11.00%	3	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. AMOUNT LISTED IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE LABOR UNION	BCS-MED/Den/Vi	70%	30%	\$4,000
3073	Y	6.00%	\$16,433.00	CONTRACTS.	UNITED HEALTHCARE	50%	50%	\$0
3074 3075	N/A Y	6.20%	N/A	N/A 100%	N/A PPO - MEC	N/A 100%	N/A	N/A \$0
30/5	Y	6.20%	\$25,101.00 \$111,138.1	100%	MD UHC POS Gold	100%	0	\$0
3076	Yes	6.20%	2	80%	1500	74%	26%	\$1,500
3077	Y	6.00%	\$1,713,635. 00	70%	PPO	82%	17%	\$2,583
				\$0 on the 1st				* ,
3078	N/A	7.65%	\$156,000.0 0	\$3500. 100% after \$3500	НМО	88	12	\$3,500
3076	IN/A	7.05%	\$145,450.3	\$3300	ПІЛІО	00	12	\$3,300
3079	Υ	7.65%	7	50%	Health Vision	50%	50%	50%
3080	Y	6.20%	\$9,300.00	100%	PPO Med/Den/Vis	100	0	240/person 480/fam
3081	Y	7.65%	\$146,108.4 4	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
3082	Y	8.00%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
2002	Y	6.000/	\$437,000.0	GEN/	PPO	660/	240/	¢4 500 00
3083		6.00%	0	65% N/A	Health insurance provided through	66%	34% N/A	\$1,500.00
3085	N Y	6.20% 6.00%	N/A N/A	N/A N/A	ironworker union Per Union Contract	N/A N/A	100%	N/A N/A
			\$521,401.7	Insurance is provided by various labor unions, each union has its own administrator and				
3086 3087	Y N	6.00% 16.00%	6 \$26,774.82	guidelines. 2%	N/A Health care PPO/HMO	N/A 0%	N/A 100%	N/A \$500
3088	Exempt Manufactu	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3089	rer N	6.20%	\$0.00	0%	N/A NA	0%	100%	\$0
3090	Y	6.00%	N/A	Varies on services rendered	PPO with a HRA	68%	32%	\$2,500
3091	Y	6.00%	\$98,828.29	50%	Blue Cross Blue Shield	50%	50%	\$298
3092	Y	6.20%	\$14,696.95 \$1,300,000.	80%	B/C Advantage MV1	40	60%	\$ 5,000.00
3093	Y	6%	00	85%	PPO	86%	14%	\$1,500
			Medical: Total	For a best estimate we have	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Medical: 41%	Aetna Select 2000 (HMO)
3094	Y	8%	Premium: \$369,993	provided the Actuarial Value of	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Dental: 100%	(Ind/Fam): \$2,000 /

			EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2005	V	00/	\$200,000.0	90%	PPO	1000/	00/	\$2.500
3095 3096	Y	8% 12%	92,560.57	100%	open access	100% 84%	0% 16%	\$2,500 \$1,500
3030	'	1270	\$437,000.0	10078	open access	0470	1070	ψ1,500
3097	Υ	7%	0	65%	PPO	66%	34%	\$15
3098	Υ	6.2%	\$742,880.3 4	80%	HDHP-w/Health	65%	35%	2500/year
3098	N N	13%	\$0.00	OU /0	Savings Account	0%	0%	2500/year 0%
3100	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3101	Y	6.08%	\$7,360,539. 13	76%	BCBS Major Medical 3 PPO plans. Low Deductible, Mid- Deductible, High Deductible	74%	26%	\$1,000, \$2,000, \$4,000 Plan has \$1,500 deductible but PII pays \$1,200 of it to
3102	Y	12%	\$92,560.57 \$437,000.0	100%	Open Access	84%	16%	employees HAS
3103	Υ	7%	0 \$47,830.72/	65%	PPO	66%	34%	\$1,500
3104	Υ	0.062%	Month	100%	POS Plan	100%	0%	\$2,500
					Health Insurance			
2405	NI	C0/	NI/A	NI/A	provided through	N1/A	N1/A	NI/A
3105	N	6%	N/A \$111,138.1	N/A	ironworker union MD UHC POS Gold	N/A	N/A	N/A
3106	Υ	6.20%	2	80%	1500	74%	26%	\$1,500
3107	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3108	Y	7.65%	\$3,791,205. 00	80%	Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	58%	42%	\$2,500
3109	Y	6% N/A	\$521,401.7 6	Insurance is provided by various labor unions, each union has its own administrator and guidelines.	N/A	N/A	N/A	N/A
3110	N	N/A	N/A	0%	N/A	0%	0%	N/A
3111 3112	Y N	6% 6%	\$57,000.00 N/A	100% N/A	HMO Union Provided	80% N/A	20% N/A	\$1,500 N/A
3112	Y	7.61%	\$8,660,000. 00	IN/A INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH	Nonunion: Meritain PPO	92%	N/A 8%	\$150

3117 3118 3119	Y N N	6% 0% 6%	\$66,852.16 N/A N/A	80% N/A 0%	UPMC Health Plan N/A N/A	100% N/A N/A	0% N/A N/A	20% N/A N/A
3113	11/	070	N/A	1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Indiv./Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/ Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible		IN/A	IVA	IN/A
3120	Y	6.20%	\$924,700.0 0	d. 80% Coinsurance after deductible	PPO Medical & Prescription	75%	25%	\$1,500
3121	Y	6%	\$900,000.0	60%	Health/Dental/Vision	90%	10%	\$1,000.00
3122	Y	6%	\$820,000.0 0	80%	Collective Agree	100%	0%	\$2,000
J.22		2,0	\$156,000.0	\$0 on the 1st \$3500 - 100%		. 50 /0	370	+=,000
3123	N	8%	0	after	HMO Non Union Meritain	88%	12%	\$3,500.00
3124	Y	8%	\$8,660,000. 00	Labor Unions	PPO	92%	8%	\$150
3125	Υ	8%	\$146,108.4 4	100%	UHC MD UHC with Direct HRA	55%	45%	\$2,600 by employer
3126 3127	Y N	6% 6%	\$7,360,539. 13 N/A	76% N/A	BCBS Maj Med, PPO, Low Ded, Mid Ded, High Ded N/A	74% N/A	26% N/A	\$1,000/\$2,000 / \$4,000 N/A

3128	N	13%	N/A	0%	N/A	0%	0%	\$0
3129	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
3130	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
3131	Υ	8%	\$1,675,000. 00	N/A	Med/Rx PPO Plan	55%	45%	\$625
3132	Y	6%	\$521,401.7 6	N/A	Coverage provided by various labor unions, each with its own guidelines and administrators	N/A	N/A	N/A
			\$437,000.0					
3133 3134	Y	7% 6%	0 \$47,830.27	65% 100%	PPO POS	66% 100%	34%	\$1,500 \$2,500
3134	Y	8%	\$3,791,205. 00	80%	Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO, High Deductible PPO) Dental (PPO), Life/AD&D, Long-Term Disability, Short-Term Disability, Section 125 Plan (FSA) and Section 105 Plan (HRA)	58%/46%	42%/54%	\$2,500/\$1,500
3136	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2427		COV.	\$924,700.0	1. Gold Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible d. 80% Coinsurance after	DDO Madical 9 Dv	750/	2504	£4.500
3137 3138	Y N	6% N/A	0 N/A	deductible N/A	PPO Medical & Rx N/A	75% N/A	25% N/A	\$1,500 N/A
3139	Y	6%	\$57,000.00	HMO	100	80%	20%	\$1,500
3140	Υ	6%	\$5,224.68	N/A	Union Affiliated	100%	0%	N/A
3141	Y	6%	Medical: Total Premium:	For a best estimate we have provided the	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam):	Medical: 59% Dental: 0%	Medical: 41% Dental:	Aetna Select 2000 (HMO) (Ind/Fam):

					Voluntary Life, Voluntary Short-Term Disability, Vision (PPO), Medical (HNO, PPO,			
3157	Y	6%	\$47,830.27	100%	POS	100%	J+ /0	\$2,500
3156	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$1,500
3155	Y	6%	\$521,401.7 6	N/A	Coverage provided by various labor unions, each with its own guidelines and administrators	N/A	N/A	N/A
3154	Y	8%	\$1,675,000. 00	N/A	Med/Rx PPO Plan	55%	45%	\$625
3153	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
3152	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
3150	N N	13%	N/A	0%	N/A N/A	0%	0%	\$0
3149 3150	Y N	6% 6%	\$7,360,539. 13 N/A	76% N/A	BCBS Maj Med, PPO, Low Ded, Mid Ded, High Ded N/A	74% N/A	26% N/A	\$1,000/\$2,000 / \$4,000 N/A
3148	Y	8%	\$146,108.4 4	100%	UHC MD UHC with Direct HRA	55%	45%	\$2,600 by employer
3147	Y	8%	\$8,660,000. 00	Labor Unions	Non Union Meritain PPO	92%	8%	\$150
3145	N	8%	\$156,000.0 0	\$0 on the 1st \$3500 - 100% after	HMO	88%	12%	\$3,500.00
3145	Y	6%	\$900,000.0	60%	Health/Dental/Vision	90%	10%	\$1,000.00
3142 3143 3144	Y	6% 7%	\$41,850.00 \$5.00 \$16,433.00	100% 80% INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR AND GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE TRADE UNIONS	PPO/Med/Den/ Vis PPO N/A	100% 70%	0% 30%	480/fam \$20
			\$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600 All Benefits: Total: \$514,771 EE Share: \$199,818 Guardrails Share: \$314,953	Actuarial Value of each plan: Aetna Select 2000 (HMO): 85.43% Aetna Select 1500 (HMO): 87.45% Aetna Choice POS II 2000: 85.43%	\$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	\$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure) 240/person

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					Disability, Short-Term Disability, Section 125			
					Plan (FSA) and Section			
					105 Plan (HRA)			
3159	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
				1. Gold Plan				
				a. Physician Visit -				
				\$25 co-pay, then 100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40				
				co-pay, then 100%				
				c. \$500/\$1,000				
				(Individual/Family)				
				Deductible				
				d. 90%				
				Coinsurance after deductible				
				2. Silver Plan				
				a. Physician Visit -				
				\$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100%				
				c. \$1,500/\$3,000				
				(Individual/Family)				
				Deductible				
				d. 90%				
				Coinsurance after				
				deductible 3. Bronze Plan				
				a. Physician Visit -				
				\$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40 co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family)				
				Deductible				
				d. 80%				
2460	V	60/	\$924,700.0	Coinsurance after	DDO Madical 9 Dv	750/	250/	¢4 500
3160 3161	Y N	6% N/A	0 N/A	deductible N/A	PPO Medical & Rx N/A	75% N/A	25% N/A	\$1,500 N/A
3162	Y	6%	\$57,000.00	HMO	100	80%	20%	\$1,500
3163	Y	6%	\$5,224.68	N/A	Union Affiliated	100%	0%	N/A
			Modical					Aetna Select
			Medical: Total					2000 (HMO) (Ind/Fam):
			Premium:					\$2,000 /
			\$394,054					\$4,000
			EE Share:					Aetna Select
			\$161,346					1500 (HMO)
			Guardrails Share:					(Ind/Fam):
			\$nare: \$232,708				Medical:	\$1,500 / \$3,000
			Guardrails				41%	Aetna
			HRA		Aetna 2 HMO & 1 POS	Medical:	Dental:	ChoicePOS II
			Spend:	For a best	HRA Funding	59%	100%	2000
			\$48,600	estimate we have	(Ind/Fam):	Dental: 0%	Vision:	(Ind/Fam):
			All Benefits:	provided the Actuarial Value of	\$1,500/\$3,000 Guardian Dental PPO	Vision: 0% Basic	100% Basic	\$2,000 / \$4,000
			Total:	each plan:	CareFirst Vision	Life/AD&D:	Life/AD&D:	φ 4 ,000
			\$514,771	Aetna Select 2000	Basic Life/AD&D: 1 x	100%	0%	HRA Funding:
			EE Share:	(HMO): 85.43%	annual salary up to	STD: 100%	STD: 0%	\$1,500 /
			\$199,818	Aetna Select 1500	\$50,000	LTD: 100%	LTD: 0%	\$3,000 (1st
			Guardrails	(HMO): 87.45%	STD: 60% up to \$1,000	Voluntary	Voluntary	dollar HRA -
3164	Υ	6%	Share: \$314,953	Aetna Choice POS II 2000: 85.43%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	Life/AD&D: 100%	Reduces employee
J.07	'	070	ψυ 1 - 1,000	11 2000. 00.70/0	Voluntary Ello/ADGD	0 /0	10070	Simpleyee

1								deductible
								exposure) 240/person
3165	Υ	6%	\$41,850.00	100%	PPO/Med/Den/ Vis	100%	0%	480/fam
3166	Υ	7%	\$5.00	80%	PPO	70%	30%	\$20
				INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR AND				
3167	Y	6%	\$16,433.00	GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE TRADE UNIONS	N/A	N/A	N/A	N/A
3107	'	0 /6	\$10,433.00	TRADE UNIONS	Health insurance	IN/A	IN/A	IN/A
3168	N	6%	N/A	N/A	provided through employee's union	N/A	N/A	N/A
3169	N	6%	N/A	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
3170	N	6%	N/A	N/A	Employee Responsibility	N/A	N/A	N/A
		373		1 31 1	BCBS Major Medical,	. ,,		1 77 1
3171	Y	6%	\$7,360,539. 13	76% vs. 24%	PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000 \$4,000
2472	V	697	\$521,401.7	NI/A	Insurance is provided by various labor unions, each union has its own administrator and	NI/Λ	NI/A	N/A
3172	Y	6%	6 \$1,675,000.	N/A	guidelines	N/A	N/A	N/A
3173	Y	6%	00	N/A	Med/Rx PPO Plan	55%	45%	\$625.00
3174	Υ	6%	\$47,830.72/ Month	100%	POS Plan	100%		\$2,500.00
3175	N	13%	N/A	0%	N/A	N/A	N/A	N/A
3176	Y	8%	\$156,000.0 0	\$0 on the 1st \$3,500. 100% after \$3,500	НМО	88%	12%	\$3,500.00
3177	Υ	11%	\$517,514.1 3	80%	BCBSMed/Den/Vi	70%	30%	
			\$437,000.0					£4.500.00
3178	Y	7%	0	Insurance is provided by various labor unions; each union has its own administrator and guidelines. Amount paid in Item 2.2 is for employees not covered under the	PPO	66%	34%	\$1,500.00
3179	Y	6%	\$16,433.00 \$84,500,00	trade unions	N/A	N/A	N/A	N/A
3180	Y	6%	0.00	80%	PPO - Full Medical	75%	25%	\$1,800 240/person
3181	Y	6%	\$41,850.00	100%	PPO Med/Den/Vis	100	0	240/person 480/fam
3182	Y	6.08%	\$7,360,539. 13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
				Varies on services				
3183	Υ	6.00%	N/A	rendered	PPO with a HRA	68%	32%	\$2,500

3184	Υ	6%	N/A	N/A	N/A	100%	0%	N/A
3185	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$1,500
			\$218,643.8	00%	Medical/Dental Aetna -			φ1,500
3186	Y	6%	3	Varies	EPO	55%	45%	Varies
3187	N	6%	\$39,118.25 \$125,771.3	100%	Medical/Dental - PPO	100	0	80/20
3188	Υ	6%	4	85%	ACA Compliant	85%	15%	85%
0400		00/	405 750 44	4000/	Medical BCBS Bronze,	00/	4000/	04.500
3189 3190	N N	6% 0%	\$25,753.44 \$0.00	100% N/A	Silver, Gold N/A	0% 0%	100% 100%	\$1,500 N/A
3191	Y	50%	\$4,200.00	0%	BCBS	N/A	N/A	N/A
					Medical - United Health			
3192	Y	100%	\$60,319.08	80%	Care Optimum Choice - CPP	100	0	\$2,000
3193	Y	6%	\$1,126,781. 00	INSURANCE PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN ADMIN & GUIDELINES	N/A	N/A	N/A	N/A
3194	N N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3134			\$359,102.0	INSURANCE PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN ADMIN &			NA	
3195	N	6%	0 \$144.460.0	GUIDELINES	N/A	N/A	N/A	N/A
3196	Υ	6.2%	\$144,469.0 0	0% Coinsurance	PPO	100%	0%	\$1,000
3197	Y	6.08%	\$7,360,539. 13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
3198		6%	N/A	N/A	N/A	N/A	N/A	N/A
3199	Y	6%	\$217,000.0 0	100% vs 0% in network	Platinum Choice POS	100%	0%	0% in network
3200	Y	6%	\$850,467.3 0	100% vs 0% in network	PPO	80%	20%	0% in network
3201	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
			\$924,700.0	1. Gold Plan a. Physician Visit - \$25 copay, then 100% b. Specialist/Urgent Care Visit-\$40 copay, then 100% c. \$500/\$1,000(Indivi dual/Family)Deduc tible d. 90% Coinsurance after deductible 2. Silver Plan a. Physician Visit - \$25 copay, then 100% b. Specialist/Urgent Care Visit-\$40 copay, then 100% c. \$1,500/\$3,000 (Individual/Family) Deductible d. 90% Coinsurance after deductible 3. Bronze Plan	PPO Medical &			
3202	Υ	6%	0	a. Physician Visit -	Prescription	75%	25%	\$1,500.00

3203 3204				100% b. Specialist/Urgent Care Visit-\$40 copay then 100% c. \$3,000/\$6,000(Indi vidual/Family) Deductible d. 80% Coinsurance after deductible				
				Care Visit-\$40 copay then 100% c. \$3,000/\$6,000(Indi vidual/Family) Deductible d. 80% Coinsurance after				
				\$3,000/\$6,000(Indi vidual/Family) Deductible d. 80% Coinsurance after				
				vidual/Family) Deductible d. 80% Coinsurance after				
				d. 80% Coinsurance after				
				Coinsurance after		ĺ		
				deductible	l l		1	
				ļ i				Plan has
								1500.00
								deductible but PII pays
								1200.00 of it
								to the employees
3204	Y N	12% 6%	\$92,560.57	100% N/A	open access N/A	84% N/A	16% N/A	HSA N/A
	IN	076	N/A \$1,530,000.	IN/A	IN/A	IN/A	IN/A	IN/A
3205	Y	6%	00 \$2,377,258.	0% 80% after	Self Insurance Medical	76%	24%	\$2,100.00
3206	Υ	6%	\$2,377,258. 00	deductible	Full Coverage Health	77%	23%	\$2,500.00
]				Insurance is provided by				
				various unions;				
				each union has its own administrator				
3207	N	6%	N/A	& guidelines	Union Provided	N/A	N.A	N/A
3208 3209	Y N	50% 6%	\$10,504.00 N/A	90% N/A	Major medical Union Provided	50% N/A	50% N/A	250.00 N/A
3210	Y	6%	\$77,366.00	N/A	United Health	100%	0%	25%
2044	V	00/		020/		020/	70/	240/person
3211 3212	Y N	6% 6%	\$90,300.00 N/A	93% N/A	PPO Med/Den/Vis N/A	93% N/A	7% N/A	480/fam N/A
2042	V	00/	\$121,706.0	4000/	11040	750/	050/	4.500.00
3213	Y	6%	\$900,000.0	100%	HMA	75%	25%	1,500.00
3214 3215	Y N	6% 6%	0 N/A	60% N/A	Health/Dental/ Vision	90% N/A	10% N/A	\$1,000.00 N/A
3215	N N	6%	N/A N/A	N/A	N/A Ironworkers	N/A N/A	N/A N/A	N/A N/A
	.,		\$144,469.0					
3217	Y	6%	\$200,000.0	0%	PPO	100%	0%	\$1,000
3218	Υ	8%	0	90%	PPO PPO MILITARIO	100%	0%	\$2,500
			\$7,360,539.		BCBS Maj Med, PPO, low ded, mid ded, high			\$1000/\$2000/
3219	Y	6%	13	76%	ded	74%	26%	\$4000
					Provided by labor unions each with its			
2000		00/	\$521,401.7		own guidelines and	\$1/A	N1/A	N1/A
3220 3221	Y	6% 6%	6 \$47,830.72	100%	administrators POS	N/A 100%	N/A	N/A \$2,500
3222	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	_	100/	\$92.560.57	100%	Open Access	2/10/	160/	\$1500/\$1200 by PI for HSA
3222	N	6%	N/A	N/A	Ironworkers	N/A	N/A	N/A
3223 3224		60/	\$2,377,258.	80% after ded	Full Coverage Health	770/	220/	\$2.500
3224	'		\$437,000.0		_		ZJ /0	
		7%	0	65%	PPO BCBS Major Medical 3	66%	34%	\$1,500
3224	Y				PPO plans. Low			
3224 3225	Y				deductible, Mid-			
3224 3225	Y		1		CHOUSE HIME		1	1
3224 3225	Y				deductible, Fight			
3224 3225 3226 3227 3227 3228	Y	11%	\$17,514.13	80%	deductible BCBS- MED/DEN/VI	70%	30%	\$4,000
3224 3225 3226 3227		11% 6%	\$17,514.13 \$57,000.00 \$111,138.1	80% 100%	deductible	70% 80%	30% 20%	\$4,000 \$1,500
	Y N Y	6%	\$2,377,258. 00 \$437,000.0	80% after ded	Full Coverage Health PPO BCBS Major Medical 3 PPO plans. Low	77%	23%	N/A \$2,50

				various labor unions; each union has its own				
1				Insurance is provided by				
3241	Y	7%	0	65%	PPO	66%	34%	\$1,500
3240	N	13%	N/A \$437,000.0	N/A	N/A	N/A	N/A	N/A
3239	Y	6%	\$7,360,539. 13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible	74%	26%	\$1,000, \$2,000 \$4,000
3238	Y	6%	\$521,401.7 5	N/A	Insurance is provided by various labor unions, each union has its own administrator and guidelines.	N/A	N/A	N/A
3237	Y	6%	\$47,830.72/ Month	100%	POS Plan	100%		\$2,500
3236	Y	6%	\$742,880.3 4	80%	HDHP-w/Health Savings Account	65%	35%	\$2,500/year
3235	N	6%	N/A	N/A	Employee responsibility			N/A
3234	N	6%	N/A	N/A	Health insurance provided through employee's union			Easz
3233	N	6%	N/A	N/A	provided through employee's union			N/A
3232	Y	6%	\$16,433.00	TRADE UNIONS	N/A Health insurance	N/A	N/A	N/A
3231	Y	6%	\$314,953	II 2000: 85.43% INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR AND GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE	Voluntary Life/AD&D	0%	100%	exposure)
2024		60/	Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600 All Benefits: Total: \$514,771 EE Share: \$199,818 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 85.43% Aetna Select 1500 (HMO): 87.45% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible expensive)

				covered under the trade unions.				
3243	Y	69/	Medical: Total Premium: \$394,054 EE Share: \$161,346 Guiderails Share: \$232,708 Guardrails HRA Spend: \$48,600 All Benefits: Total: \$514,771 EE Share: \$199,818 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 85.43% Aetna Select 1500 (HMO): 87.45% Aetna Choice POS	Aetna 2 HMO & 1 POS HRS Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/ AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD & D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000/\$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500/\$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000/\$4,000 HRA Funding: \$1,500/\$3,000 (1st dollar HRA- Reduces employee deductible
		6%	\$314,953	II 2000: 85.43%		0%	100%	exposure) Plan has \$1,500.00 deductible but Pii pays \$1,200.00 of it to employees
3244	Y	12%	\$92,560.57	100%	Open access Self Insur/Major	84%	16%	HSA
3245	Y	6.0%	\$1,619,506. 00	90%	Medical & Prescr BCBS Major Medical 3 PPO plans. Low deductible, Mid- deductible, High deductible BCBS Major Medical 3 PPO plans. Low deductible, Mid-	95%	5%	\$500 Individual \$1,000,
2010	.,	0.40/	\$7,360,539.	700/ 0.40/	deductible, High	740/	2007	\$2,000,
3246 3247	Y N	6.1% 13.0%	13 \$0.00	76% vs 24% 0%	deductible	74% 0%	26% 0%	\$4,000 \$0
2240				Our field employees receive their healthcare and benefits through the unions they belong to, therefore Green Acres does not provide them health care through our company. If they need any further information or explanation you can contact our HR department — Heather (724) 887-8096 ext 104 or HGraft@greenacr	N/A			¥ 3
3248	N	6.3%	N/A \$200,000.0	escontracting.com.	N/A	N/A	N/A	N/A
3249	Y	8.0%	0	90%	PPO	100%	0%	\$0
3250	Y	7.1%	\$1,066,240. 23	80% after deductible	PPO/HIGH DEDUCT	55%	45%	\$3,500

		0.637	\$144,469.0	00/ 0 :	200	40007	001	A4 222
3251	Yes	6.2%	0	0% Coinsurance 1. Gold Plan	PPO	100%	0%	\$1,000
				a. Physician Visit -				
				\$25 co-pay, then 100%				
				b.				
				Specialist/Urgent				
				Care Visit - \$40 co-pay, then 100%				
				c. \$500/\$1,000				
				(Individual/Family) Deductible				
				d. 90%				
				Coinsurance after deductible				
				2. Silver Plan				
				a. Physician Visit - \$25 co-pay, then				
				100%				
				b.				
				Specialist/Urgent Care Visit - \$40				
				co-pay, then 100%				
				c. \$1,500/\$3,000 (Individual/Family)				
				Deductible				
				d. 90% Coinsurance after				
				deductible				
				Bronze Plan A. Physician Visit -				
				\$25 co-pay, then				
				100% b.				
				Specialist/Urgent				
				Care Visit - \$40 co-pay, then 100%				
				c. \$3,000/\$6,000				
				(Individual/Family) Deductible				
				d. 80%				
3252	Y	6.2%	\$924,700.0 0	Coinsurance after deductible	PPO Medical & Prescription	75%	25%	\$1,500
3253	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has 1500.00
								deductible but
								PII pays 1200 of it to
								employees
3254	Y	12%	\$92,560.57	100%	open access	84%	16%	HSA
3255	Υ	7%	\$437,000.0 0	65%	PPO	66%	34%	\$1,500
			Medical:					Aetna Select
			Total Premium:					2000 (HMO) (Ind/Fam):
			\$394,054					\$2,000 /
			EE Share: \$161,346					\$4,000 Aetna Select
			Guardrails				Medical:	1500 (HMO)
			Share: \$232,708		Aetna 2 HMO & 1 POS	Medical:	41% Dental:	(Ind/Fam): \$1,500 /
			Guardrails	For a best	HRA Funding	59%	100%	\$3,000
			HRA Spend:	estimate we have provided the	(Ind/Fam): \$1,500/\$3,000	Dental: 0% Vision: 0%	Vision: 100%	Aetna ChoicePOS II
			\$48,600	Actuarial Value of	Guardian Dental PPO	Basic	Basic	2000
			All Benefits:	each plan: Aetna Select 2000	CareFirst Vision Basic Life/AD&D: 1 x	Life/AD&D: 100%	Life/AD&D: 0%	(Ind/Fam): \$2,000 /
			Total:	(HMO): 85.43%	annual salary up to	STD: 100%	STD: 0%	\$4,000
			\$514,771 EE Share:	Aetna Select 1500 (HMO): 87.45%	\$50,000 STD: 60% up to \$1,000	LTD: 100% Voluntary	LTD: 0% Voluntary	HRA Funding:
			\$199,818	Aetna Choice POS	LTD: 60% up to \$6,000	Life/AD&D:	Life/AD&D:	\$1,500 /
3256	Υ	6%	Guardrails	II 2000: 85.43%	Voluntary Life/AD&D	0%	100%	\$3,000 (1st

3271	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	deductible but PII pays 1200 of it to
3270	Y	8%	Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS Il 2000: 87.75%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000 Voluntary Life/AD&D	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000 \$1500 deductible but
3268 3269	Y N	6% 5%	00 N/A Medical: Total	83% N/A	HMO N/A	70% N/A	30% N/A	HMO \$5,000 N/A
3267	Y	12%	\$92,560.57 \$1,971,074.	100% PPO 87%; HMO	Open access Fully insured-PPO and	84%	16%	\$1,500 PPO \$700;
3266	Y	8%	0	90%	PPO	100%	0%	\$2,500
3265	Y	8%	\$299,490 \$200,000.0	II 2000: 87.75%	Voluntary Life/AD&D	0%	100%	\$4,000
			EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000 LTD: 60% up to \$6,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D:	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 /
3204	-	078	Medical: Total Premium: \$369,993	65 /6	FFO	0076	1470	\$1,500
3264	Y	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
3262 3263	Y N	6.200% N/A	00 N/A	n/a N/A	and-out of PPO plans Paid into Union	48 100%	52 0%	\$3,000 0%
3261	Y	6%	\$41,850.00 \$1,170,265.	100%	PPO Med/Den/Vis Medical/den/vision in-	100	0	240/person 480/fam
3260	N	6%	N/A	N/A	N/A Union Aff	N/A Union Aff	N/A Union Aff	18%
3259	N	6%	N/A	N/A	N/A Union Aff	N/A Union Aff	N/A Union Aff	26%
3257 3258	Y	6% 6%	\$2,377,258. 00 \$57,000.00	80% after deductible 100%	Full Coverage Health HMO	77% 80%	23% 20%	\$2,500 \$1,500
			Share: \$314,953					dollar HRA - Reduces employee deductible exposure)

								employee
3272	Y	Q0/.	\$1,200,00	N/A	UHC Gold	569/	44%	HAS \$1,000
3272	Y	8%	\$1,200.00	IN/A INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. AMOUNT LISTED IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE	UHC GOId	56%	44%	\$1,000
0070		00/	# 40 400 00	LABOR UNION		500/	500/	00
3273	Y	6%	\$16,433.00	CONTRACTS.	UNITED HEALTHCARE	50%	50%	\$0 N/A
3274	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
3275	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
2276	Voo	60/	\$111,138.1	000/	MD UHC POS Gold	740/	260/	¢1 500
3276	Yes NO-	6%	2	80%	1500	74%	26%	\$1,500
3277	UNION	6.2%	N/A	N/A	ner union contract	N/A	N/A	per union contract
3278	N	6%	N/A	N/A	per union contract Health insurance provided through ironworker union	N/A	N/A	N/A
			\$200,000.0					
3279	Υ	8%	0	90%	PPO	100%	0%	\$2,500
					AFFORDABLE CARE			
3280	N	100%	\$0.00	0%	ACT	0	100	N/A
3281	No	0%	\$0.00	0%	NA	0%	0%	\$0
3282	Y	6%	\$98,828.29	50%	Blue Cross Blue Shield	50%	50%	\$298
3283	Y	6.2%	\$14,696.95	80%	B/C Advantage MV1	40	60	\$ 5,000.00
3284	Y	6%	\$84,500,00 0.00	80%	PPO - Full Medical	75%	25%	\$1,800
3285	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3286	Y	6%	\$16,433.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. AMOUNT PAID IN ITEM 2.2 IS FOR EMPLOYEES NOT COVERED UNDER THE TRADE UNIONS	N/A	N/A	N/A	N/A
3287	N	0%	\$0.00	N/A	N/A	0%	100%	N/A
0201	14	0 /0	\$2,377,258.	80% after	11/71	070	10070	IN/A
3288	Υ	6%	00	deductible	Full Coverage Health	77%	23%	\$2,500
3289	Y	50%	\$4,200.00	0%	BCBS - PPO	N/A	N/A	N/A
			Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600 All Benefits: Total:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 85.43% Aetna Select 1500 (HMO): 87.45%	Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000 STD: 60% up to \$1,000	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary	Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
3290	Υ	6%	\$514,771 EE Share:	Aetna Choice POS II 2000: 85.43%	LTD: 60% up to \$6,000 Voluntary Life/AD&D	Life/AD&D: 0%	Life/AD&D: 100%	HRA Funding:

					HMO Referral			
3308	Yes	7.65%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
3307	care plan.	6.019%	request)	66%	Disability	union: 66%	union: 66%	\$750
	health		upon	For non-union:	Dental, Vision and	For non-	For non-	employee
	employer sponsored		et backup is available	For union: 100% paid by employer	Union: Blue Cross Blue Shield PPO Medical,	by employer	by employer	Non-union: deductible per
	by		(spreadshe	For union, 4000/	union Non-	100% paid	100% paid	of coverage.
	covered		union		Agreements: Vary by	For union:	For union:	varies by type
	Non-union employees		\$17.5 million		Collectively Bargaining			Union: deductible
	union.		MetLife) +					l Inion
	local		Cigna +					
	s covered by their		(Non-Union: BCBC +					
	agreement		\$3.1M					
	bargaining							
	by collective							
	s covered							
	Employee							
3300	Yes -	1∠ ⁷ /0	φυΖ,ϋου.Ζ/	10070	Open Access	0470	1070	φ 1,500.00
3305 3306	Y	6% 12%	\$29,985.10 \$92,560.27	88% 100%	Aetna IH Open HMO Open Access	43% 84%	57% 16%	\$ 1,951.22 \$ 1,500.00
3304	Y	12%	\$92,560.57	100%	Open access	84%	16%	HSA
								to employees
			1					pays 1200.00 of it
								PII
								deductible but
								Plan has 1500.00
3303	Y	8%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
3302	Υ	6%	0		Aetna PPO	50%	50%	N/A
3301	ī	070	\$363,915.0	11 2000 07.73	VOIGHTALY LITE/ADDAD	U 70	10076	ψ2,000/φ4,000
3301	Y	8%	\$299,490.0 0	Aetna Choice POS II 2000 87.75	STD: 60% up to \$6,000, Voluntary Life/ADD&D	Life AD&D 0%	Life AD&D 100%	(Ind/Fam) \$2,000/\$4,000
			4000 100 5	(HMO) 88.85%,	Salary up to %50K,	Voluntary	Voluntary	Choice POS II
				Aetna Select 1500	Life/AD&D: 1 X Annual	100%,	LTD 0%,	, Aetna
			1	(HMO) 87.78%,	Carefirst Vision, Basic	100%, STD 100%, LTD	STD 0%,	\$1,500/\$3,000
			1	Aetna Select 2000	\$1,500/\$3,000, Guardian Dental PPO,	AD&D 100%, STD	Basic Life AD&D 0,	1500 (HMO) (Ind/Fam):
			1		(Ind/Fam):	Basic Life	%,	, Aetna Select
			1		HRA Funding	Vision 0,	Vision100	\$2,000/\$4,000
					Aetna 2 HMO & 1 POS,	Dental 0%,	100%,	(Ind/Fam):
						Medical 59%,	41%, Dental	Aetna Select 2000 (HMO)
							Medical	
3300	Υ	6%	0	35% by Employee	Fam	40%	60%	\$1,750
3299	r	U%	\$348,369.0	65% By Plan	PPO, HRA Emp,Emp S,	13%	20%	υυς, ι φ
3299	Υ	6%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
3298	Y	6%	2	50%	Aetna PPO & HN	50%	50%	N/A
			\$233,144.1					. ,
3297	Y	6%	\$77,660.00	80%	HMO dental vision	80%	20%	\$1,500
3296	Υ	5%	\$189,170.0 0	80%	HMO & PPO	70%	30%	\$2,000
3295	Υ	6%	00	80%	Fully Insured PPO	76%	24%	\$750 - 2,000
			\$1,612,803.					
3294	Υ	100%	\$60,319.08	80%	Choice - CPP	100	0	\$2,000
					Medical - United Healthcare Optimum			
3293	N	6%	\$25,753.44	100%	Silver, Gold	0%	100%	\$1,500
					Medical BCBS Bronze,			
3291	Y	6%	\$57,000.00	100%	open access HMO	80%	20%	\$1,500
3291	Y	12%	\$92,560.57	100%	onen access	84%	16%	exposure) \$1,500
								deductible
			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					employee
			\$314,953					Reduces
			Guardrails Share:					\$3,000 (1st dollar HRA -
			\$199,818					\$1,500 /

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3310	Yes	11%	\$517,517.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
3311	Y	12%	\$92,560.27	100%	Open Access	84%	16%	Plan has 1500.00 deductible but Pl pays 1200.00 of it to employees HAS
			\$9,409,997.		HDHP HSA			A
3312	Y	5%	06	58%	Comprehensive	58%	42%	\$1,600
3313	Y	7.65%	\$88,236.00 \$1,329,000.	70%	HMO fully insured	38%	62%	\$35
3314	Y	6%	00	100%	PPO/HMO	100%	0%	\$0
3315	Υ	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
00.10		6.2%	\$4,502,987. 00 \$2,799,776.	100%	Medical: HMO & PPO with prescription coverage- Plans vary on % coverage 80-100%. Dental & Vision: HMO & PPO- Minimum	100% HMO= 0% OTHER=	0%	Varies depending on type of service
3316	Y	6.2%	00	80%	coverage	67%	33%	\$1,800
3317	N	6.20%	\$10,800.00	Variable	MEC Plan	100%	0%	\$4,500
3318	Y	6%	\$103,609.1 8	80%	Medical - HMO	50%	50%	\$2,000.00
3319	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00
3320	Y	6%	\$125,771.3 4	85%	ACA Compliant Kaiser HDHP HMO	85%	15%	\$5,000 or \$1,400 - We offer two options
3321	Y	6%	\$2,129,382. 00	87% Kaiser 13%Employees	HAS HMO (Non HAS)	74%	26%	1500 500
								Plan has \$1500.00 but PII pays 1200.00 to employees
3322	Y	12%	\$92,560.57	100%	Open Access	84%	16%	HAS \$300 per
3323	Y	6.2% up to 130K	\$1,428,261. 48	90%	Full Family	100%	0%	person; up to \$500 max
3324	Y	6%	\$2,035,905. 00	100%	PPO & HDHP	80%	20%	PPO \$1500/2500 PPO \$2500/4500 HDHP \$2800/5600
0027		070		10070	110 (11011)	5570	2070	Plan has \$1500.00 deductible but PII pays \$1200.00 of it to employees
3325	Υ	12%	\$92,560.57	100%	open access	84%	16%	HSA
3326	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
3327	Υ	8%	\$31,862.00	75%	Medical, Vision - PPO	85%	15%	\$5,000
	1						1	