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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.¹ 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

¹*State 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.

47	Y	6.67%	\$232,562.79	N.A.	Aetna-Open Access	71%	29%	\$0.00 in Network
48	N	5.00%	\$33,943.54	50%	Carefirst BlueChoice HMO	50%	50%	\$1,500.00
49	Y	6.00%	\$26,721.22	Ranges/Different	HMO	30%	70%	\$500.00
50	Y	100.00%	\$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
51	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
52	N	6.00%	\$33,943.54	50%	Carefirst BlueChoice HMO	50%	50%	\$1,500.00
53	N	n/a	n/a	n/a	n/a	n/a	n/a	n/a
54	Y	100.00%	\$466,277.58	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
55	Y	6.00%	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
56	N	About 6.2%	To Be Determined	Variable	MEC Plan	10000%	0%	\$2,000.00
57	N	25.00%	\$-	0%	-	-	-	-
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	N	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
63	N	6.00%	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
65	yes	6.40%	\$124,984.00	65%	Full	65%	35%	\$126.50/wk
66	no	0.00%	\$0.00	0%	0	0%	0%	\$0.00
67	Y	6.20%	\$17,130.00	80%	Health, Vision, Dental	50%	50%	\$2,000.00
68	Y	8.00%	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:	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	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	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

			\$194,881 Guardrails Share: \$299,490					
69	Y		\$109,612.00	70%	Fully Insured HMO	35%	65%	\$3,650.00
70	Yes	6.00%	\$89,574.24	80%	Med/Dent/Vis	50%	50%	\$1,000.00
71	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
72	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
73	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
74	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
75	Y	6.00%	\$40,206.10	40%	Care First Blue Choice	40%	60%	\$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
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
78	Y	6.00%	\$264,613.15	n/a	Cigna, Open Access Plus	60%	40%	\$2,000.00
79	Y	6.00%	\$100,568.65	75%	health, dental, life and vision	75%	25%	\$1,000.00
80	Y	6.00%	\$47,896.43	n/a	HMO Referral HAS/HRA	60%	40%	\$3,000.00
81	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
83	Exempt	n/a	n/a	n/a	n/a	n/a	n/a	n/a
84	Exempt	n/a	n/a	n/a	n/a	n/a	n/a	n/a
85	Y	6.20%	\$17,130.00	80%	Health, Vision, Dental	50%	50%	\$2,000.00
86	Y	8.00%	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): 88.85% Aetna Choice POS II 2000: 87.75%	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	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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000
87	Y		\$109,612.00	70%	Fully Insured HMO	35%	65%	\$3,650.00
88	Yes	8.00%	\$250,000.00	97%/3%	Medical	75%	25%	\$10,000.00
89	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
90	N	20.00%	\$0.00	n/a	0	n/a	n/a	n/a
91	No	6.20%	\$0.00	n/a	n/a	0%	0%	\$0.00
92	Yes	6.00%	\$774,799.91	100%	UNION	100%	0%	\$150.00
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.
94	Yes	6.20%	\$305,206.01	100% after deductible	Carefirst HMO Open Access	50%	50%	Family \$5,000 Individual \$2,500
95	Yes through the Union	6.00%	Approximat ely \$1.3 million	80%	PPO	100%	0%	\$750.00
96	Y	6.00%	\$1,126,781.00	Insurance is provided by various labor unions, each union has its own				

				administrator and guidelines				
97	N	6%						
98	N	6%	\$359,102.00	Insurance is provided by various labor unions, each union has its own administrator and guidelines				
99	Y	6%	\$4,300,000.00	Insurance is company paid	Carefirst BCBS	100%	0%	\$0.00
100	N	6.00%		Insurance is provided by various labor unions, each union has its own administrator and guidelines				
101	Y	6.00%	\$53,867.00	Insurance is company paid	MCA Administrators	100%	0%	\$0.00
102	Y	7.00%	\$145,014.79	n/a	HSA/HMO GOLD	80%	20%	\$1,400.00
103	Y	10.00%	\$0.00	n/a	Health, Dental & Vision	0%	100%	\$1,500.00
104	No	15.00%	\$0.00	0%	0	30%	0%	\$0.00
105	No	Per State Rates	n/a	n/a	n/a	n/a	n/a	n/a
106	No	Per State 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
108	Y	7.00%	\$240,000.00	n/a	HMO	50%	50%	\$1,000.00
109	N	0.00%	\$0.00	0%	n/a	0%	100%	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
112	Yes	7.70%	\$405,000.00	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
116	Y	8.00%	\$200,000.00	90%	PPO	10000%	0%	\$10.00
117	Y	6.00%	\$174,869.77	n/a	HMO Carefirst	50%	50%	\$3000/Individual
118	Y	6.00%	n/a	n/a	per union contract	n/a	100%	n/a
119	y	6.00%	\$348,369.00	65% by plan 35% by employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750.00
120	y	7.65%	\$1,675,000.00	n/a	Medical/Rx	55%	45%	\$625.00
121	y	8.00%	\$246,282.00	80%	PPO Comp.	35%	65%	\$25.00
122	y	7.65%	\$31,362.00	80%	Major Medical	50%	50%	\$5,000.00
123	n	7.65%	\$0.00	0%	n/a	0%	0%	\$0.00
124	n	7.65%	\$0.00	0%	n/a	0%	0%	\$0.00
125	Yes	6.20%	\$315,418.04	80%	Self-funded Benefit Trust Plan Type: PPO	100%	0%	\$300.00
126	Yes	6.00%	\$3,000,000.00	80%	Self Insured/Cigna	100% EE 50% Dependent	\$0 EE 50% Dependent	\$0 if in Network
127	Yes	6.20%	\$1,900,000.00	99%	BCBS PPO	100%	0%	\$600.00
128	EXEMPT							
129	No	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
130	yes	6.00%	\$520,000.00	100%	Full	100%	0%	\$400.00
131	yes	6.20%	\$325,359.00	0%	HMO/HDHP/POS	80%	20%	\$500/\$1500/\$500
132	no	6.20%	n/a	n/a	n/a	N/A	N/A	N/A
133	n/a	N/A	N/A	n/a	N/A	N/A	N/A	N/A
134	Yes	6.29%	\$1,126,880.00	0%	Medical/Dental/Vision	80%	20%	Premium Plan:

								\$1000/employee \$2000/family Standard Plan: \$2000/employee \$4000/family Dental: \$50/employee \$150/family
135	n	n/a	n/a	n/a	Union	n/a	n/a	n/a
136	y	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	y	6.00%	\$90,300.00	93%	PPO Med/Den/Vis	93%	7%	240/person; 480/fam
139	y	8.00%	\$145,450.37	50%	Heath Vision	50%	50%	50%
140	y	5.00%	\$34,691.99	80%	UHC PCP	100%	0%	2000.00%
141	y	different per union	per union contract	per union	per various union	paid union	per union contract	per union
142	y	6.00%	\$902,037.74	93%	Major Medical	55%	45%	300.00%
143	y	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
146	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
147	Y	6%	\$999,080.00	82%	Comprehensive	75%	25%	\$1,500
148	Y	6%	\$999,080.00	82%	Comprehensive	75%	25%	\$1,500
149	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
150	Y	\$924,700.00	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)	PPO Medical & Prescription	75%	25%	150000%	

			Deductible d. 90% Coinsurance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/U rgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,0 00 (Individual/ Family) Deductible d. 80% Coinsurance after deductible					
151	Y	12%	\$30,764.29	16%	Kaiser MD Gold 500/20/Dental/SEL		100%	\$500
152	N	6.2%	\$308,422.39	Varies by plan	Varies by plan	71%	29%	Varies by plan
153	Y	5.3%	\$54,000.00	80.0%	HMO	65%	35%	20.0%
154	Y	12%	\$30,764.29	16%	Kaiser MD Gold 500/20/Dental/SEL		100%	\$500
155	Y	100.0%	\$46,277.58	90%	HMO	5000%	5000%	\$500
156	Y	6.2%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0
157	N	6.2%	\$308,422.39	Varies by plan	Varies by plan	71%	29%	Varies by plan
158	YES	6.0%	\$224,797.00	\$98,365	UNITED HMO	5000%	5000%	\$0
159	NO	NONE	NONE	NONE	NONE	NONE	NONE	NONE
160	YES	6.0%	\$89,333.14	UNKNOWN	SILVER HMO & PPO	4000%	6000%	\$2,000
161	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
162	N	6.00%	\$ -	0%	N/A	N/A	N/A	N/A
163	N	6.00%	\$ -	0%	N/A	N/A	N/A	N/A
164	Yes	7.65%	\$69,400.00	20.0%	PPV	50% Ind.	50% Ind.	\$45.00/Wk
165	YES	6.0%	\$224,797.00	\$98,365	UNITED HMO	5000%	5000%	\$0
166	NO	NONE	NONE	NONE	NONE	NONE	NONE	NONE
167	YES	6.0%	\$89,333.14	UNKNOWN	SILVER HMO & PPO	4000%	6000%	\$2,000
168	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
169	Y	6.0%	\$1,091,539.00	77.0%	Self-funded Medial & RX	77%	23%	A \$500 - B \$1000
170	Y	91.0%	\$247,499.29	After Deductible Varies	Gold, Silver, Silver Advantage	6700%	3300%	\$500, \$1,500, \$2,000
171	Y	6.2%	\$815,880.93	56.0%	Comprehensive	56%	44%	\$3,902
172	Y	.062%	\$47,830.72/ Month	100.0%	POS Plan	100%	0%	\$2,500
173	Y	6.2%	\$417,009.83	Self Insured Co.	Medial, Vison Dental Prescription	8000%	2000%	IBC Gold 7.19, Silver 6.69, Bronze 4.12
174	Y	8.0%	\$200,000.00	90.0%	PPO	100%	0%	10%
175	Y	6.0%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000/Indivi dual
176	Y	6.0%	\$348,369.00	65% By Plan 35% by Emp.	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
177	Y	2.5%	\$2,700,000.00	80.0%	PPO	80%	20%	\$4,000
178	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A

179	Y	6.2%	\$321,793.37	100% vs. 0% in 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
182	Y	6.1%	\$7,286,032.77	76% vs. 24%	3 PPO Plans	7400%	2600%	\$1000/\$2000/\$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
185	Y	5.7%	\$23,818,906.00	80.0%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
186	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79.0%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
187	Y	12.0%	\$30,764.29	16.0%	Kaiser MD Gold 500/20/Dental/SEL	0%	100%	\$500
188	Y	5%	\$54,000.00	80%	HMO	65%	35%	20%
189	N	6.2%	\$308,422.39	Varies by plan	Varies by plan	71%	29%	Varies by plan
190	Y	6.2%	\$1,500,000.00	Varies	HMO/PPO	70%	30%	Varies
191	Y	8.0%	\$200,000.00	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
195	Declined							
196	Y	12.0%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
197	Yes	6.0%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/\$1000
198	Y	6.2%	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
199	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 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
200	Y	6.5%	\$316,000.00	65%	PARTIALLY SELF FUNDED	66%	34%	15%
201	Y	12.0%	\$111,441.12	90%	Heath Saving	8400%	1600%	0%
202	Y	6.2%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
203	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0%
204	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
205	Y	6.0%	\$38,826.64	100%	HMO & PPO	6000%	4000%	\$ 305.56
206	Y	6.0%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0

207	Y	6.0%	\$216,900.00	72%	Medical, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
208	Y	7.7%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
209	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
210	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
211	N	7.0%	N/A	N/A	N/A	N/A	N/A	N/A
212	Y	6.0%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
213	y	6.2%	\$125,771.34	85%	ACA compliant health, dental, and vision options	56%	44%	\$40
214	Y	50.0%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
215	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100% 80%	Medical -- Medical Dental Vision	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
216		6.2% 6.2%	\$25,101.00 \$164,302.00	100% 80%	MEC PPO	100% 86%	0 14	\$0 \$3,000
217	Y	7.0%	\$426,319.60	4%	CareFirst BC/HMO BC Advantage BC Blue Preferred	3552664%	131452%	4000.00 1000.00 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%
221	Y	6.0%	\$971,432.00	N/A	PPO Medical & Prescription	75%	25%	\$1,500
222	Y	12.0%	\$92,560.57	100.0%	open access	84%	16%	Plan has 1500.00 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
225	Y	6.20%	\$111,138.12	80.0%	MD UHC POS Gold 1500	74%	26%	\$1,500
226	Y	7.0%	\$426,319.60	4.0%	CareFirst BC HMO, BC Advantage, & BC Blue Preferred	3552664%	131452%	4000,1000,&1500, respectively
227	Y	6.0%	\$430,000.00	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
228	N	8.0%	N/A	N/A	N/A	N/A	N/A	N/A
229	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
230	Y	5.7%	\$23,818,906.00	80.0%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
231	N	6.2%	NA	NA	NA	NA	NA	NA
232	Y	5.7%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000

233	N	About 6.2 %	To Be Determined	Variable	MEC Plan	100%	0%	\$2,000.00
234	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
235	N/A	10%	\$3,500.00	80%	PPO	50%	5000%	\$2,000
236	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 Subcontractor 2 deductible but PII Subcontractor 3 pays 1200.00 of it Subcontractor 4 to employees HAS
237	N	6.2%	NA	NA	NA	NA	NA	NA
238	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
239	Y	100%	\$46,277.58	90.0%	HMO	50%	50%	\$500
240	Y	6.2%	\$111,138.12	80.0%	MDUHC POS Gold 15	74%	26%	\$1,500
241	Y	6.0%	\$430,000.00	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
242	N	8.0%	N/A	N/A	N/A	N/A	N/A	N/A
243	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
244	Y	6.2%	\$1,500,000.00	Varies	HMO/PPO	70%	30%	Varies
245	Y	8.0%	\$200,000.00	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	Y	6.0%	\$2,700.00	Unknown	CareFirst HMO	30%	70%	\$5750/\$2000/\$1000
252	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)	85%	15%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
253	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	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

			Guardrails Share: \$299,490					
254	Y	6.5%	\$316,000.00	65%	PARTIALLY SELF FUNDED	66%	34%	15%
255	Y	12.0%	\$111,441.12	90%	Heath Saving	8400%	1600%	0%
256	Y	6.2%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
257	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0%
258	Y	6.2%	\$111,138.12	80.0%	MD UHC POS Gold 1500	74%	26%	\$1,500
259	Y	6.0%	\$38,826.64	100.0%	HMO & PPO	6000%	4000%	\$ 305.56
260	Y	6.0%	\$394,228.49	95.0%	HMO & Prescription	8000%	2000%	\$0
261	Y	6.0%	\$216,900.00	72.0%	Medical, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
262	Y	7.7%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
263	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
264	Y	6.2%	\$164,302.00	80.0%	PPO	86%	14%	\$3,000
265	N	7.0%	N/A	N/A	N/A	N/A	N/A	N/A
266	Y	6.0%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
267	y	6.2%	\$125,771.34	85.0%	ACA compliant health, dental, and vision options	56%	44%	\$40
268	Y	50.0%	\$10,504.00	90.0%	HMO/Major medical	50%	50%	\$250
269	Y	5.7%	\$23,818,906.00	80.0%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
270	Y	6.2%	\$87,161.00	100.0%	PPO and HMO	50%	50%	\$0.0
		6.2%	\$5,981,803.00	100%	Medical --	100%	0%	Varies depending on type of service
271	Y	6.2%	\$3,001,492.00	80%	Medical Dental Vision	HMO= 0% OTHER= 67%	0% 33%	\$1,800
272	Y	6.0%	\$276,000.00	100%	Comprehensive	57%	43%	\$1,500
273	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
274	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

275	Y	7%	\$316,000.00	65%	PARTIALLY SELF FUNDED	66%	34%	15%
276	Y	12%	\$111,441.12	90%	Heath Saving	8400%	1600%	0%
277	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
278	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
279	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
280	Y	6%	\$38,826.64	100%	HMO & PPO	6000%	4000%	\$ 305.56
281	Y	6%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0
282	Y	6%	\$216,900.00	72%	Medical, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
283	Y	8%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
284	Y	6%	\$25,101.00	100%	MEC	10000%	0%	\$0
285	Y	6%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
286	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
287	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
288	y	6%	\$125,771.34	85%	ACA compliant health, dental, and vision options	56%	44%	\$40
289	Y	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
290	6.01%	68%	Self insured PPO medical offering low or high deductible 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		
293	Y	6%	\$1,500,000.00	Varies	HMO/PPO	70%	30%	Varies
294	Y	8%	\$200,000.00	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							
299	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
300	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
301	N	About 6.2 %	To Be Determined	Variable	MEC Plan	100%	0%	\$2,000
302	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
303	N/A	10%	\$3,500.00	80%	PPO	50%	50%	\$2,000
304	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 Subcontractor 2 deductible but PII Subcontractor 3 pays 1200.00 of it Subcontractor 4 to employees HAS

305	N	6.2%	NA	NA	NA	NA	NA	NA
306	Y	6%	\$971,432.00	N/A	PPO Medical & Prescription	75%	25%	\$1,500
307	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500
308	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
309	Yes	6.2%	\$2,129,382.00	waiting for information	Kaiser HDHP HMO HAS and HMO(NON HSA), respectively	74%	26%	\$1500 and \$500, respectively
310	Y	Social Security 6.2% Medicare Rate 1.45% Total 7.65%	Medical: 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: \$309,174	N/A For a best estimate we have provided the Actuarial Value of each plan: CareFirst HMO: 86.17% CareFirst PPO: 82.41%	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 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%	HMO (Ind/Fam): \$1,500 / \$3,000 PPO (Ind/Fam): \$2,000 / \$4,000
311	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
312	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100%	Medical --	HMO= 0% OTHER= 67%	0%	Varies depending on type of service
313	N	7.7%	\$47,474.00	50%	Medical Dental, Vision	50%	50%	\$1,800
314	Y	100.0%	\$46,277.58	90%	HMO	50%	50%	0%
315	N	N/A	N/A	N/A	N/A	N/A	N/A	\$500
316	N	About 6.2 %	To Be Determined	Variable	MEC Plan	100%	0%	N/A
317	N	25%	\$-	0%	-	-	-	\$2,000.00
318	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	-
319	Y	Social Security 6.2% Medicare Rate 1.45% Total 7.65%	Medical: 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: \$309,174	N/A For a best estimate we have provided the Actuarial Value of each plan: CareFirst HMO: 86.17% CareFirst PPO: 82.41%	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 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%	HMO (Ind/Fam): \$1,500 / \$3,000 PPO (Ind/Fam): \$2,000 / \$4,000
320	Yes	6.2%	\$2,129,382.00	waiting for information	Kaiser HDHP HMO HAS and HMO(NON HSA), respectively	74%	26%	\$1500 and \$500, respectively
321	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 Subcontractor 2 deductible but

								PII Subcontractor 3 pays 1200.00 of it Subcontractor 4 to employees HAS
322	Y	6.2%	\$1,500,000.00	Varies	HMO/PPO	70%	30%	Varies
323	Y	8.0%	\$200,000.00	90.0%	PPO	100%	0%	\$0
324	Y	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
329	Yes	6.0%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
330	Y	6.2%	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
331	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 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
332	Y	6.5%	\$316,000.00	65.0%	PARTIALLY SELF FUNDED	66%	34%	15%
333	Y	12.0%	\$111,441.12	90.0%	Heath Saving	8400%	1600%	0%
334	Y	6.2%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
335	N	8.0%	\$18,357.00	N/A	Employee Self	100%	0%	0%
336	Y	6.2%	\$111,138.12	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
338	Y	6.0%	\$394,228.49	95.0%	HMO & Prescription	8000%	2000%	\$0
339	Y	6.0%	\$216,900.00	72.0%	Medical, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
340	Y	7.7%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
341	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
342	Y	6.2%	\$164,302.00	80.0%	PPO	86%	14%	\$3,000
343	N	7.0%	N/A	N/A	N/A	N/A	N/A	N/A

344	Y	6.0%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
345	y	6.2%	\$125,771.34	85.0%	ACA compliant health, dental, and vision options	56%	44%	\$40
346	Y	50.0%	\$10,504.00	90.0%	HMO/Major medical	50%	50%	\$250
347	Y	6.0%	\$430,000.00	80.0%	COMPREHENSIVE	70%	30%	\$1,500.00
348	N	8.0%	N/A	N/A	N/A	N/A	N/A	N/A
349	Y	6.0%	\$866,626.37	N/A	SELF INSURED	65%	35%	\$1,000
350	Y	14.0%	\$25,101.00	80.0%	MEC	100%	0%	\$0
351	Y		\$556,429.34	80.0%	BCBS- Medical/ Dental/ Vision	70%	30%	\$4,000
352	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100% 80%	Medical -- Medical Dental, Vision	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
353	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
354	Y	6.2%	\$252,037.00	85.0%	PPO ACA Limits	95%	5%	No Deductibles
355	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
356	Y	6.2%	\$164,302.00	80.0%	PPO	86%	14%	\$3,000
357	N	7.0%	N/A	N/A	N/A	N/A	N/A	N/A
358	N	6.2%	NA	NA	NA	NA	NA	NA
359	Y	6.0%	\$85,233.00	87.0%	Open HMO	45%	55%	\$ 1,795.00
360	Y	12.0%	\$95,560.57	100.0%	Open Access	84%	16%	\$ 1,500.00
361	Y	5.7%	\$23,818,906.00	80.0%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
362	Y	6.0%	\$999,080.00	82.0%	Comprehensive	75%	25%	\$1,500
363	Y	8.0%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrail 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 11 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
364	Y	12.0%	\$92,560.57	100.0%	Open Access	84%	16%	Plan has \$1500.00 deductible but Pll pays \$1200.00 of it to employees HSA.
365	Y	6.0%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
366	Y	8.0%	\$299,490.00	Aetna Select 2000 (HMO) 87.78%, 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 %50K,	Medical 59%, Dental 0%, Vision 0, Basic Life AD&D 100%, STD 100%, LTD	Medical 41%, Dental 100%, Vision100 %, Basic Life AD&D 0,	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000/\$4,000 , Aetna Select 1500 (HMO) (Ind/Fam): \$1,500/\$3,000

					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%	\$363,915.00		Aetna PPO	50%	50%	N/A
368	Y	5.7%	\$23,818,906.00	80.0%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
369	Y	6.2%	\$208,620.00	0.0%	Medical	90%	10%	\$1,000
370	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 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
371	Y	6.2%	\$198,757.38	N/A	Family Optimum Choice Plan	60%	40%	\$ 2,000.00
372	Y	12.0%	\$92,560.57	100.0%	open access	84%	16%	Plan has \$1500 deductible but Pll pays \$1200 of it to employees' HAS
373	Y	6.2%	\$838,412.88	80.0%	HMO, HRA, Med/Den	61%	39%	\$1,500
374	Y	6.2%	\$198,757.38	N/A	Family Optimum Choice Plan	60%	40%	\$2,000
375	Y	6.0%	\$394,228.49	95.0%	HMO & Prescription	80%	20%	\$0
376	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
377	Y	7.7%	\$120,073.76	N/A **See Note**	Medical, Drug & Vision	90%	10%	N/A **See Note**
378	Y	8.0%	\$299,490.00	Aetna 2 HMO, HRA	Medical, Drug & Vision	59%	41%	\$2,000
379	Y	6.2%	\$25,101.00	100.0%	MEC	100%	0%	\$0
380	Y	6.2%	\$164,302.00	80.0%	PPO	86%	14%	\$3,000
381	Y	6.0%	\$216,900.00	72.0%	Med, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
382	Y	6.0%	\$202,473.73	N/A	Silver HMO & PPO	40%	60%	\$2,000
383	Y	7.0%	\$437,000.00	65.0%	PPO	66%	34%	\$15
384	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
385	Y	6%	\$198,757.38	N/A	Family Optimum Choice Plan	60%	40%	\$2,000
386	Y	6%	\$394,228.49	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%	\$120,073.76	N/A **See Note**	Medical, Drug & Vision	90%	10%	N/A **See Note**

389	Y	8%	\$299,490.00	Aetna 2 HMO, HRA	Medical, Drug & Vision	59%	41%	\$2,000
390	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
391	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
392	Y	6%	\$216,900.00	72%	Med, Dental, Life	72%	28%	\$1,500 *75% reimbursed on flex card
393	Y	6%	\$202,473.73	N/A	Silver HMO & PPO	40%	60%	\$2,000
394	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
395	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
396	Y	10%	\$107,977.55	75%	Med/Dental/Vision	50%	50%	\$1,500
397	Y	6.2%	\$1,300,000.00	85.0%	PPO	86%	14%	\$1,500
398	Y	7.0%	\$426,319.60	4.0%	BC HMO/BC Advantage/B Blue Preferred	3552664%	131452%	4000/1000/1500
399	Y	7.0%	\$437,000.00	65.0%	PPO	66%	34%	\$15
400	Y	6.2%	\$394,228.49	95.0%	HMO & Prescription	8000%	2000%	\$0
401	Y	7.7%	\$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
402	Y	6.0%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
403	Y	8.0%	\$299,490.00	Aetna Select 2000 (HMO) 87.78%, 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 %50K, STD: 60% up to \$6,000, Voluntary Life/ADD&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%, Vision100%, 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 Choice POS II (Ind/Fam) \$2,000/\$4,000
404	Y	6.2%	\$363,915.00		Aetna PPO	50%	50%	N/A
405	Y	6.0%	\$999,080.00	82%	Comprehensive	75%	25%	\$1,500
406	Y	8.0%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrail Share:	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%	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

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

								PII pays \$1200 of it to employees HAS
435	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
436	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
437	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
438	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
439	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
440	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
441	Declined							
442	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
443	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/\$1000
444	N	6%	n/a	n/a	n/a	n/a	n/a	n/a
445	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
446	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
447	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
448	Y	6.2% SS; 1.45 MC	\$43,876.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
449	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
450	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
451	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
452	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
453	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
454	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
455	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
456	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1,500 deductibles but PII pays \$1,200 of it to employees HSA
457	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
458	N							
459	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
460	N	na	na	na	N/A	na	na	na
461	Y	8%		80%	UNION	100%	0%	\$500
462	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
463	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
464	N	6%	N/A	N/A	N/A	N/A	N/A	
465	Y	6%	\$243,801.00	0%	Medical	100%	0%	N/A
466	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
467	Y	5%	\$34,700.00	80%	UHC PCP	100%	0%	14%
468	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%
469	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
470	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
471	Y	6%	\$263,320.00	100%	Health Insurance Only	69%	31%	\$273
472	Y	6.2%	\$231,729.29	100%	Health Network Only/\$1,500 deductible	58%	42%	\$ 1,500.00
473	N/A	30%	N/A	N/A	N/A	N/A	N/A	N/A
474	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
475	N	6.2%	NA	NA	NA	NA	NA	NA
476	Y	6%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0
477	Y	6%	73.6 Million	80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible	8500%	1500%	Health Choice Plus: Single \$1,750,

					Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident Benefits (for those enrolled in the plan)			Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
478	Y	6%	\$250,000.00	69%	HMO	69%	31%	\$1000/\$0
479	Y	6%	\$23,818.90	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
480	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
481	Y	8%	\$0.00	80%	PPO	100%	0%	\$0
482	Y	6%	\$25,101.00	100%	MEC	10000%	0%	0%
483	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
484	Y	6.00%	\$57,000.00	100%	HMO	8000%	2000%	\$1,500
485	Y	6%	\$94,228.49	95%	HMO & Prescription	8000%	2000%	\$0
486	YES	8%	\$120,073.76	N/A ** see Note**	Medical, Drug, & Vision	9000%	1000%	N/A ** See Note**
487	y	6%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision	74%	26%	\$0
488	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500 but Priceless Pays \$1,200 of it to employees HSA
489	Y	6%	\$111,138.12	80%	MD UHC POS Gold 15	74%	26%	\$1,500
490	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
491	Y	6.2%	\$59,888.30	100%	Medical Insurance	100%	0%	\$0
492	Y	6.20%	\$178,238.11	Option 1: employee only 86%	1. EPO PLANS%	OPTION 1 EMPLOYEE ONLY 86%	OPTION 1 EMPLOYEE ONLY 14%	1. \$5750 (ind) /\$11500 (FAM)
493				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYEE ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.00 (FAM)
494				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
495	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
496	Y	6.2%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No Deductibles
497	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
498	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
499	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
500	N	6.2%	NA	NA	NA	NA	NA	NA
501	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
502	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
503	Y	6.2%	\$59,888.30	100%	Medical Insurance	100%	0%	\$0
504	Yes	6%	\$35,306.58	50%	Medical only	5000%	5000%	\$1,500
505	Y	8%	\$950,000.00	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 follow...Plan 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	Y	6%	\$323,889.00	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	77%	23%	THREE TYPES OF DEDUCTIBLE PLANS \$1,000 \$2,000 \$4,000	
509	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000	
510	Y	6%	\$231,729.29	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%	HMO	80%	20%	\$1,500	
513	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	
514	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500	
515	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000	
516	N	6%	na	na	na	na	na	na	
517	N	6.2%	NA	NA	NA	NA	NA	NA	
518	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100%	Medical -- Medical Dental, Vision	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800	
519	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
520	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
521	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
522	Y	5%	\$34,700.00	80%	UHC PCP	100%	0%	14%	
523	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%	

524	N	na	na	na	na	na	na	na
525	Y	5%	\$120,000.00	80%	Health, Dental, Vision, Life	30%	70%	\$2,500
526	Y	8%	\$145,450.37	50%	Health Vision	50%	50%	50%
527	Y	8%		80%	UNION	100%	0%	\$500
528	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
529	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
530	Y	different per union	per union contract	per union	per various union	paid union	per union contract	per union
531	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
532	N	6%	\$0.00	OTHER	OTHER	N/A	N/A	N/A
533	Y	5%	\$120,000.00	80%	Health, Dental, Vision, 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
538	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
539	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
540	Y	6%	\$243,801.00	0%	Medical	100%	0%	N/A
541	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
542	Y	different per union	per union contract	per union	per various union	paid union	per union contract	per union
543	Y	6%	\$902,037.74	93%	Major Medical	55%	45%	300%
544	Y	100%	N/A	100%	Union	0%	100%	25%
545	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
546	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
547	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
548	N	6.2%	\$308,422.39	Varies by plan	Varies by plan	71%	29%	Varies by plan
549	Y	12%	\$30,784.29	16%	Kaiser MD Gold 500/20/Dental/SEL	50%	50%	\$500
550	Y	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
552	N	About 6.2 %	To Be 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%	HMO	50%	50%	\$500
555	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
556	Y	6.2%	\$453,132.00	0%	Comprehensive PPO	90%	10%	\$ 1,000.00
557	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
558	y	6%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision	74%	26%	\$0
559	Y	100%	Not available	Not available	Not available	Not available	Not available	Not available
560	Y	100%	Not available	Not available	Not available	Not available	Not available	Not available
561	Y	100%	Not available	Not available	Not available	Not available	Not available	Not available
562	Y	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00
563	Y	100%	\$43,854.00	0%	Health Dental Vision	0%	100%	\$1,500.00
564	Yes	6.2%	\$26,721.22	Unable to say some things have copay some don't.	HMO	30%	70%	\$500
565	Yes	6%	\$348,369.00	65% by plan 35% by Employee	PPO, HRA Emp, S, Fam	4000%	6000%	\$1,750
566	Yes	6.00%	\$101,000.00	50.00%	HMO HSA	50%	50%	\$1,500
567	Yes	6.00%	\$40,228.00	50.00%	HMO HSA	50%	50%	\$1,500
568	Yes	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
569	Y	6.2%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No Deductibles

570	Y	6%	\$58,396.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & 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
572	Y	6%	\$47,830.72/Mo.	100%	POS Plan	100%		\$2,500
573	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
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	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
578	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
579	Y	6.2%	\$924,700.00	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%	PPO Medical & Prescription	75%	25%	\$1,500

				Coinsurance after deductible				
580	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver; Individual \$1500/ Fam \$3000
581	Y	6%	\$214,584.00	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%	\$517,514.13	80%	MCBS-Med/Den/Vi	70%	30%	\$4,000.00
584	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000.00
585	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
586	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
587	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 ded. but PII pays 1200 of it to employees H A S
588	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500.00
589	Yes	6.00%	\$40,228.00	50%	HMO HSA	50%	50%	\$1,500
590	Yes	7.65%	\$120,073.76	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%	\$308,422.39	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
594	Y	6%	\$107,024.50	NA	Medical, Dental & Vision	50%	50%	HMO-\$0.00 / PPO \$0.00/H.S.A Single 1500/3000 Family
595	N	6.2%	\$308,422.39	Varies by plan	Varies by plan	71%	29%	Varies by plan
596	Y	8%	\$120,073.76	N/A	Medical/dental/ vision	90%	10%	N/A

597	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
598	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
599	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
600	Y	6%	\$15,395.45	32%	3 HMO Plans	32%	68%	\$3,167
601	Y	6%	\$2,573,559.00	68%	Self-insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
602	Y	6%	\$348,369.00	65% By Plan, 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
603	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plan	60%	40%	\$2,000
604	N	16%	\$133,912.50	50%	HMO	50%	50%	50%
605	Y	8%		80%	UNION	100%	0%	500.00
606	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
607	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 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	N	n/a	n/a	n/a	n/a	n/a	n/a	n/a
611	Y	5%	\$43,800.00	80%	UHC PCP	100%	0%	14%
612	Y	6%	\$57,359.00	80%	AET PCP	50%	50%	17%
613	Y	6%	\$243,801.00	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 union	per union contract	per union	per various union	paid union	per union contract	per union
616	N	6%	N/A	N/A	N/A	N/A	N/A	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
619	Y	6%	\$264,613.15	100% after Deductible	Cigna, Open Access	60%	40%	\$2,000.00
620	Y	6%	\$2,673,661.42	100% after Deductible	Major Medical/Vision	66%	34%	\$1,043.38
621	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
622	Y	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
624	Y	6%	\$7,360,539.13	76% vs 24%	Major Medical PPO	74%	26%	\$2,000.00
625	Y	8%	\$5,393,554.00	66% vs 73%	CBC PPO & HAS	68%	32%	\$2,250.00
626	Y	16%	\$133,912.50	50%	HMO	50%	50%	50%
627	Y	25%	\$12,567.00	0%	United Healthcare	10%	10%	15%
628	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	10%
629	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
630	Y	8%	\$91,037.44	50%	PPO & HMO	50%	50%	750%
631	N	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
633	Y	8%	\$6,750,000.00	Insurance is through the Union	Insurance is through the Union	N/A	N/A	N/A
634	Y	6%	\$41,319.62	80%	PPO	50%	50%	100000%
635	Y	6%	\$148,785.63	90%	PPO Health Dental Vision	90%	10%	50000%
636	Y	6%	\$7,286,032.77	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductibles, Mid-	74%	26%	\$1,000, \$2,000, \$4,000

					Deductible, High Deductible			
637	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
638	N	6%	n/a	N/A	N/A	N/A	N/A	N/A
639	Y	6%	\$174,869.77	N/A	HMD Carefirst	50%	50%	\$3000/Individual
640	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500.00
641	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500.00
642	Y	6%	N/A	varies on services	PPO	68%	32%	\$2,500.00
643	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
644	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15.00
645	Y	6%	N/A	80%	N/A	12%	88%	n/a
646	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
647	Y	6%	\$18,756.145.00	80%	Medical PPO & 2 HDHP	76%		\$750/\$1500/\$3,000
648	Y	6%	\$7,360,539.13	76% vs 24%	BCBS Major Medical 3 PPO plans, Low deductible, Mid-Deductible, High Deductible	74%		\$1,000, \$2,000, \$4,000
649	Y	6%	\$107,027.49	N/A	Health, Vision, Dental	77%		5%
650	N	6%	N/A	Fringe Benefits are paid to employee in cash.	N/A	N/A		N/A
651	Y	8%	\$258,000.00	0%	PPO	82%		\$7,000 Total, \$3,000 Employee, \$4,000 Employer
652	N	6%	N/A	N/A	Health Insurance provided through employee's union	N/A		N/A
653	Y	6%	Fringes Paid Under Union Agreement	100%	Union Coverage	100%		Per Union
654	Y	6%	\$77,366.00	N/A	United Health	100%		25%
655	N	6%	\$0.00	0%	N/A Union Aff	N/A Union Aff		26%
656	N	6%	\$0.00	0%	N/A Union Aff	N/A Union Aff		18%
657	Y	6%	\$57,000.00	100%	HMO	80%		\$1,500
658	Y	100%	\$14,400.00	N/A	PPO	25%		0%
659	N	N/A	N/A	N/A	N/A	N/A		N/A
660	N	N/A	N/A	N/A	N/A	N/A		N/A
661	Y	6%	\$121,706.00	100%	HMO	75%		\$1,500
662	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1500	74%		\$1,500
663	Y	6%	\$379,950.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS; EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
664	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold \$1,500	74%	26%	\$1,500
665	Y	6%	\$77,126.00	N/A	United Healthcare	100%		\$2,500
666	N	6%	N/A	N/A	Employee responsibility	N/A	N/A	N/A
667	Y	6%	\$14,400.00	N/A	PPO	25%	75%	0%
668	N	6%	\$0.00	Fringe benefits are paid to employee in cash.	N/A	N/A	N/A	N/A
669	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
670	N	6%		N/A	INSURANCE IS THROUGH THE UNION	N/A	N/A	N/A
671	N		N/A	N/A	N/A	N/A	N/A	N/A

672	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
673	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
674	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
675	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
676	Y	7%	\$975,566.8 7	67%	PPO (3 plans with different deductibles); dental has 2 plan options (different coverage levels)	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 follow...Plan 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.
677	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
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
679	Y	7%	\$117,599.8 4	50%	HMO/OA/HAS	50%	50%	9%
680	Y	7%	\$62,400.00	N/A	HMO	80%	20%	\$250
681	Y	6.20%	\$111,138.1 2	80%	MD UHC POS Gold 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%
684	N	8%		0%	Carefirst HMO & PPO Plans	55%	45%	HMO- \$0, PPO- \$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 ON	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000

687	Y	6%	\$264,613.15	N/A	Cigna, Open Access	60%	40%	\$2,000
688	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 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
689	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
690	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
691	Y	6%	\$236,600.00	N/A	Aetna HMO &PPO	88%	12%	\$2,800
692	Y	6%	\$416,209.41	80% after ded	UHC HMO/choice	59%	41%	\$1,000
693	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500.00
694	Y	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	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
698	Y	8%	\$258,000.00	0%	PPO	82%	18%	\$7,000
699	Y	6%	258,428 (EE & ER)	50%	Health Insurance	50%	50%	1500 E/ 3000 F
700	Y	50%	\$250,000.00	90%	Major Medical	50%	50%	\$250
701	Y	5%	\$150,000.00	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
704	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500/\$1200 pd PII
705	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
706	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
707	Y	100%	\$17,284.68	85%	Point of Service, BlueChoice	100%	0%	\$2,400
708	Y	6%	\$263,320.00	100%	Health Insurance Only	69%	31%	\$273
709	Y	6.2%	\$231,729.29	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
711	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
712	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 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%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000

			HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000
713	Y	N/A	N/A			80%	20%	\$1,500
714	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
715	Y	N/A	N/A			80%	20%	\$1,500
716	Y	7.65%	\$141,846.00	0%	Major Medical	51%	49%	2000/pp or 4000/fam
717	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
718	Y	6.2% SS; 1.45 MC	\$4,386,000.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
719	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
720	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
721	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
722	Y	6%	\$348,369.00	65% Plan 35% Employee	PPO, HRA, Emp S, Fam	40%	60%	\$1,750
723	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
724	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
725	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
726	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1,500 deductibles but PII pays \$1,200 of it to employees HSA
727	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
728	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
729	N	6%	\$0.00	NA	NA	NA	NA	NA
730	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
731	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
732	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
733	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000
734	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0

735	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
736	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
737	N		\$0.00	N/A	N/A	N/A	N/A	N/A
738	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
739	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
740	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
741	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
742	y	6%	\$14,696.95	80%	B/C Advantage MV1	18895%	27345%	\$5,000
743	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000
744	NO (exempt)	6%	just workers comp	0%	all employees pay their own health insurance or are covered by spouse's policy	0%	0%	N/A
745	Y	6%	\$291,583.00	100% IN / 100% OUT	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-S	50%	50%	Paid by Employer: 2000 Ind/4000 Fam
746	Y	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	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
749	Y	6%	\$310,000.00	N/A	AETNA	100%	0%	\$2,500
750	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
751	Y	6.20%	\$1,378,176.63	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%	\$400,000.00	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
754	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
755	Y	6.2%	\$924,700.00	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	PPO Medical & Prescription	75%	25%	\$1,500

				(Individual/Family) Deductible d. 80% Coinsurance after deductible				
756	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
757	Y	6%	\$686,805.00	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	Y	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%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
763	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
764	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
765	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
766	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
767	Declined							
768	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
769	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$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	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
773	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
774	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
775	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
776	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
777	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
778	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
779	Y	6%	\$236,600.00	N/A	Aetna HMO & PPO	88%	12%	\$2,800
780	Y	6.2%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No Deductibles
781	Y	6%	\$49,296.21	51%	HMO-HSA Compat.	51%	49%	\$1,500.00
782	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
783	Y	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
787	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
788	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
789	Y	50%	\$10,504.00	90%	Major medical	50%	50%	\$250
790	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
791	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
792	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
793	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISI ON	65%	35%	Gold: 0 Silver: Individual \$1500/ Fam \$3000
794	Y	12%	\$132,000.00	90%	Regular Health Ins	50%	50%	10%

				Insurance is provided by various unions; each union has its own administrator & guidelines				
795	N	6.2%	N/A		Union Provided	N/A	N/A	N/A
796	N	6.0%	N/A	n/a	N/A	N/A	N/A	N/A
797	N	6.2%	N/A	N/A	Union Provided	N/A	N/A	N/A
798	N	6.0%	N/A	Union - Labor & Operator	Health Insurance provided through Labor or Operator Union			Labor - 26% Operator 18%
799	Y	6.0%	\$58,396.00	Insurance is provided by various labor unions; each union has its own administrator & guidelines	Union Provided	N/A	N/A	N/A
800	Y	6.2%	\$371,169.41	80%/20%	Comprehensive HMO	65%	35%	\$2,500
801	N	6.0%	N/A	N/A	Health Insurance 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	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
803	Y	Not available	\$3,791,205.00	Not available	Medical Dental	58 46	42 54	2500 150
804	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
805	Y	6.2%	\$57,000.00	100%	HMO	80%	20%	\$1,500
806	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
807	Y	5.8%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, 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
810	Y	6.2%	\$90,300.00	93%	PPO Med/Den/Vis	9300%	700%	240/person 480/fam
811	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
812	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
813	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
814	y	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
815	Y	6.0%	\$77,366.00	N/A	United Health	100%	0%	25%

816	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
817	Y	6%	\$321,793.37	100% vs. 0% in network	PPO	80%	20%	\$0 in network
818	N	6%	N/A	N/A	Health insurance provided through employee's union	N/A	N/A	N/A
819	N	6%	N/A	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
820	N	6%	N/A	N/A	Employee responsibility	N/A	N/A	N/A
821	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
822	Y	6%	\$321,793.37	100% vs. 0% in network	PPO	80%	20%	\$0 in network
823	N	6%	N/A	N/A	Health insurance provided through employee's union	N/A	N/A	N/A
824	Y	6%	N/A	60%	PPO	60%	40%	\$2,000.00
825	Y	6%	\$1,675,000.00	N/A	Medical/RX	55%	45%	\$625.00
826	Y	6%	\$1,126,781.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
827	N	6%						
828		6%						
829		6%						
830		6%						
831		6%						
832		6%						
833		6%						
834		6%						
835		6%						
836	N	6%	N/A	N/A	Health insurance provided through employee's union	N/A	N/A	N/A
837	Y	6%	\$321,793.37	100% vs. 0% in network	PPO	80%	20%	\$0 in network
838	Y	6%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
839	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
840	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
841	Y	6%	\$1,619,506.00	90%	Self Insur/Major Medical & Prescr	95%	5%	\$500 Individual
842								\$1,000 Family
843	Y	6%	\$7,286,032.77	76% vs 24%	BCBS Major Medical 3 PPO	74%	26%	\$1,000,\$2,000
844								\$4,000
845					Plans Low Deduct			
846					Mid Deduct and			
847					High Deduct			
848	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
849	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 deductible but
850								PII pays 1200.00 of
851								

852								it to employees
853								HSA
854	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
855	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
856	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
857	N	6%	\$0.00	NA	NA	NA	NA	NA
858	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
859	Y	8%	\$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
860	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
861	Y	6.2%	\$924,700.00	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%	PPO Medical & Prescription	75%	25%	\$1,500

				Coinsurance after deductible				
862	Y	8%	\$26,568.00	20%	Starmark	40%	60%	\$3000/\$2000
863	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
864	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
865	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
866	N	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							
869	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
870	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$1000
871	N	6%	n/a	n/a	n/a	n/a	n/a	n/a
872	Y	6%	N/A	Varies	PPO with a HRA	6800%	3200%	\$2,500
873	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
874	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
875	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
876	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
877	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
878	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
879	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
880	Y	6%	\$236,600.00	n/a	Aetna HMO &PPO	88%	12%	\$2,800
881	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
882	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
883	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
884	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
885	Y	6%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
886	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
887	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 deductible but Pll pays 1200.00 of it to employees HSA
888	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
889	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
890	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISI ON	65%	35%	Gold; 0 Silver: Individual

								\$1500/ Fam \$3000
			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					
891	Y	8%		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
892	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
893	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
894	Y	6%	\$236,600.0 0	N/A	Aetna HMO &PPO	88%	12%	\$2,800
895	y	6%	\$361,981.7 7	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision	74%	26%	\$0
896	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but Priceless Industries pays \$1200 of it to employee HSA
897	Y	8%	\$120,073.7 6	N/A See note*	Medical, Drug, Vision	90%	10%	N/A -Stolar Construction and its employees are art of the Maryland Private Exchange therefore were are unable to answer questions 3.1 & 4.2
898	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
899	Y	6%	\$14,696.95	80%	B/C Advantage MV1	40%	60%	\$5,000
900	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
901	Y	6%	\$348,369.0 0	65%by Plan35%byemploy ee	PPO,HRA EMP 5 ,FAM	40%	60%	\$1,750
902	Y	100%	\$14,400.00	N/A	PPO	25%	75%	\$0
903	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
904	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
905	Y	6%	\$174,869.7 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
908	Y	11%	\$517,514.1 3	80%	BCBS Med/Den/Vis	70%	30%	\$4,000
909	Y	65%	\$31,973.40	Varies	HMO Dental/Vision	50%	50%	\$6,000

910	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
911	Y	6.2% SS; 1.45 MC	\$4,387,600. 00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
912	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
913	Y	6%	\$111,138.1 2	80%	MD UHC POS Gold 1	74%	26%	\$1,500
914	Y	8%	\$120,073.7 6	N/A	Med, Drug & Vision	90%	10%	N/A
915	Y	6%	\$348,369.0 0	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
916	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
917	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
918	Y	6%	N/A	Varies on services 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 Pll pays \$1,200 of it to employees HSA
920	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
921	Y	11%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
922	N	6%	\$0.00	NA	NA	NA	NA	NA
923	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
924	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
925	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
926	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:	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

			Share: \$299,490						
927	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0	
928	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000	
929	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15	
930	N		\$0.00	N/A	N/A	N/A	N/A	N/A	
931	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625	
932	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15	
933	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000	
934	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250	
935	y	6%	\$14,696.95	80%	B/C Advantage MV1	18895%	27345%	\$5,000	
936	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000	
937	NO (exempt)	6%	just workers comp	0%	all employees pay their own health insurance or are covered by spouse's policy	0%	0%	N/A	
938	Y	6%	\$291,583.00	100% IN / 100% OUT	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-S	50%	50%	Paid by Employer: 2000 Ind/4000 Fam	
939	Y	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500	
940	N	N/A	N/a	70%	medical/dental	80%	20%	\$1,500	
941	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200	
942	Y	6%		80%	Exclude Dental & Vision unless elected	40%	60%	\$500.00	
943	Y	6%	\$310,000.00	N/A	AETNA	100%	0%	\$2,500	
944	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000	
945	Y	6.20%	\$1,378,176.63	n/a	HMO, PPO	62%	38%	\$1,000	
946	N		N/A	N/A	N/A	N/A	N/A	N/A	
947	Y	6%	\$400,000.00	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600	
948	Y	6%	\$276,000.00	N/A	Comprehensive	57%	43%	\$1,500	
949	Y	6.2%	\$924,700.00		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	PPO Medical & Prescription	75%	25%	\$1,500

				100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible				
950	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
951	Y	6%	\$686,805.00	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
952	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
953	Y	6%	\$416,209.41	80% after ded	UHC HMO/CHOICE	59%	41%	\$1,000.00
954	Y	6%	\$25,100.00	100%	MEC	100%	0%	\$0.00
955	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000.00
956	Y	6%	\$231,729.29	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
959	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
960	Y	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
965	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/ \$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	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
970	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
971	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
972	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
973	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
974	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
975	Y	6%	\$236,600.00	N/A	Aetna HMO &PPO	88%	12%	\$2,800
976	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
977	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	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

			Guardrails Share: \$299,490					
978	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
979	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
980	Y	8%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
981	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
982	N	About 6.2%	To Be Determined	Variable	MEC Plan	100%	0%	\$2,000.00
983	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1500.00 deductible but PII pays 1200.00 of it to the employees HAS
984	Y	Social Security 6.2% Medicare Rate 1.45% Total 7.65%	Medical: 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: \$309,174	N/A For a best estimate we have provided the Actuarial Value of each plan: CareFirst HMO: 86.17% CareFirst PPO: 82.41%	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 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%	HMO (Ind/Fam): \$1,500 / \$3,000 PPO (Ind/Fam): \$2,000 / \$4,000
985	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
986	N	25%		0%				
987	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
988	Y	6%	\$31,973.40	Varies	HMO/Dental /Vision	50%	50%	\$6,000.00
989	Y	6%	258,428 (EE & ER)	50%	Health Insurance	50%	50%	1500 E/ 3000 F
990	Y	6%	\$83,076.00	75%	Health, Dental, Vision & Life	75%	25%	\$1,500
991	Y	50%	\$250,000.00	90%	Major Medical	50%	50%	\$250
992	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
993	Y	5%	\$150,000.00	5%	Full coverage	60%	40%	\$5,000
994	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
996	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500/\$1200 pd PII
997	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
998	Y	6%	\$231,729.29	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	Y	50%	\$10,504.00	90%	HMO, Major Medical	50%	50%	\$2,500
1002	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1003	Y	8%	\$258,000.00	0%	PPO	82%	18%	\$7,000
1004	N	6%	\$104,000.00	80%	Blue Cross, PPO	90%	10%	\$1,500
1005	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500

1006	Y	6%	\$263,320.00	100%	Health Insurance Only	69%	31%	\$273
1007	Y	6.2%	\$231,729.29	100%	Health Network Only/\$1,500 deductible	58%	42%	\$ 1,500.00
1008	N/A	30%	N/A	N/A	N/A	N/A	N/A	N/A
1009	Y	6%	\$83,076.00	75%	Health, Dental, Vision & Life	75%	25%	\$1,500
1010	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	0%
1011	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	3000%
1012	Y	6%	\$178,238.11	Option 1: employee only 86%	1. EPO PLANS%	OPTION 1 EMPLOYEE ONLY 86%	OPTION 1 EMPLOYEE ONLY 14%	1. \$5750 (ind)/\$11500 (FAM)
1013				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYEE ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.00 (FAM)
1014				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
1015	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1016	Y	6%	\$54,000.00	80%	HMO	65%	35%	20%
1017	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1018	Y	1%	\$2,543,887.00	N/A	Self insured with a deductible	86%	14%	\$750
1019	N	6%		N/A	N/A	N/A	N/A	N/A
1020	Y	8%	\$26,568.00	20%	Starmark/HAS CoPay	40%	60%	\$300/\$200
1021	Y	6%	\$348,369.00	65% Plan/35% Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1022	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1023	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1024	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
1027	Y	8%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
1028	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1029	Y	6%	\$125,000.00	80%	Medical	100% for Employee Only Coverage		\$2,000
1030	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1031	Y	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
1033	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1034	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
1035	Y	6%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100%	N/A	\$200 Ind./\$600 Family
1036	Y	8%	Medical: Total 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 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

			\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490					
1037	Y	7.6%	\$717,800.4 0	N/A	High Deductible w/ 70% Funded HRA	50%	50%	30% - \$5600 or \$12,600
1038	Y	6.0%	\$733,631.1 1	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2,500
1039	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% Coinsurance after deductible			
1040	Y	6%	\$924,700.0 0			75%	25%	\$1,500
1041	N	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
1042	Y	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
1043	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1044	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1045	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
1046	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
1048	Yes	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3000/Individual
1049	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
								Plan has \$1500 deductible but Pll pays \$1200 of it to Employees HSA
1050	Y	12%	\$92,560.57	100%	Open Access	84%	16%	
1051	Y	6.20%	\$198,757.3 8	N/A	Family Optimum Choice	60%	40%	\$1,500
1052	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
1053	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1054	Y	6%	\$348,369.0 0	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1055	Y	6.20%	\$267,898.9 2	N/A	Medical, RX, Dental, Vision	80%	20%	\$3,000
1056	Y	5.77%	\$212,466.0 0	N/A	Comprehensive	70%	30%	N/A

1057	Y	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	Y	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
1061	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1062	Y	11%	\$517,517.13	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
1063	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1064	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
1065	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1066	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
1067	Y	6%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043
1068	N	6.2%	N/A	Insurance is provided by various unions; each union has its own administrator & 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
1071	N	6.0%	N/A	Union - Labor & Operator	Health Insurance provided through Labor or Operator Union			Labor - 26% Operator 18%
1072	Y	6.0%	\$58,396.00	Insurance is provided by various labor unions; each union has its own administrator & guidelines				
1073	Y	6.2%	\$371,169.41	80%/20%	Comprehensive HMO	65%	35%	\$2,500
1074	N	6.0%	N/A	N/A	Health Insurance provided through Ironworker union			
1075	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 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
1076	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
1077	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1078	Y	Not available	\$3,791,205.00	Not available	Medical Dental	58 46	42 54	2500 150
1079	y	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
1080	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1081	Y	6.2%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1082	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
1083	Y	5.8%	\$348,369.00	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	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%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
1089	Y	6%	\$321,793.37	100% vs. 0% in network	PPO	8000%	2000%	\$0 in network
1090	Y	6.0%	\$77,366.00	N/A	United Health	100%	0%	25%
1091	Y	6.0%	\$121,706.00	100%	HMA	75%	25%	\$1,500.00
1092	Y	6%	\$148,785.63	90%	PPO HEALTH DENTAL/VISION	90%	10%	\$ 500.00
1093	Y	6.200%	\$47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500
1094	Y	6%	\$18,756,145.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$3,000
1095	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88%	12%	\$3,500
1096	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1097	Y	7.0%	\$437,000.00	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
1099	Y	6.00%	\$31,100,000.00	80%	Medical, Dental, Vision	80%	20%	\$ 2,000.00
1100		7.65%	\$156,000.00	\$0 on the first \$3500, 100% after \$3500	HMO	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 PI pays \$1200 of it to employees HSA
1104	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	Y	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	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
1109	Y	0.08	\$141,876.00	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
1111	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
1112	Y	6.00%	\$348,369.00	65% by Plan 35% by Employee	PPO, HRA, Emp, Emp S, Fam	40%	60%	\$ 1,750.00
1113	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
1114	Y	6.00%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam

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
1116	Y	5.99%	\$1,971,074.00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000%	3000%	PPO \$700; HMO \$5,000
1117	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
1118	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
1119	Y	100%	\$46,277.58	90%	HMO	5000%	5000%	\$500
1120	Y	8%	\$1,200.00	N/A	UHC Gold	5600%	4400%	\$1,000
1121	N	5%	N/A	N/A	N/A	N/A	N/A	N/A
1122	Y	6%	\$57,000.00	100%	HMO	8000%	2000%	\$1,500
1123	Y	6%	\$44,388.00	100%	Medical	10000%	0%	\$12,000
1124	N/A	N/A	N/A	70%/100% pending on plan	Medical/Dental	8000%	2000%	\$1,500
1125	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800%	1200%	\$3,500
1126	Y	6%	\$924,700.00		PPO Med & Pres	7500%	2500%	\$1,500
1127	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
1128		N/A	N/A	N/A	N/A	N/A	N/A	N/A
1129	Y	11%	\$517,514.13	80%	BCS-MED/Den/Vi	70%	30%	\$4,000
1130	Yes		\$15,000.00	100%	Kaiser - Gold	10000%	0%	\$0
1131	Yes	12	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays 1200 of it to employee HAS
1132	Yes	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
1133	Yes	6%	\$18,756,145.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$3,000
1134	Y	0.062%	\$47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500
1135	Y	50%	\$10,504.00	90%	HMO Maj med	50%	50%	\$250
1136	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
1137	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1138	Y	6.20%	\$21,400.00	dependent on meeting deductible	HMO & PPO + Dental and Vision	50%	50%	\$1,500

1139	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1140	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1141	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1142	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
1143	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1144	Y	7.65%	\$141,846.00	0%	Major Medical	51%	49%	2000/pp or 4000/fam
1145	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
1146	Y	8%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
1147	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
1148	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1149	Y	6.2%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No Deductibles
1150	Y	6.2%	\$67,218.45	100%	Medical Insurance	100%	0%	\$0
1151	Y	6.2%	\$198,757.38	N/A	Family Optimum Choice Plan	60%	40%	\$ 2,000.00
1152	N	6%	N/A	0%	N/A	N/A	N/A	N/A
1153	Y	6%	\$348,369.00	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
1155	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500
1156	Y	6%	\$231,729.29	100%	Heath Network only	58%	42%	\$1,500
1157	Y	6%	\$453,132.00	0%	Comprehensive PPO	9000%	1000%	\$1,000
1158	Yes	6%	\$100,000.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1159	Yes	6%	\$348,369.00	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
1161	Y	6%	\$23,818.906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1162	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1163	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1164	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1165	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1166	Y	6%	\$73.60	80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical	85%	15%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice:

					Illness and Accident Benefits (for those enrolled in the plan)			Single: 2,600, 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: \$299,490					
1167	Y	8%		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
1168	Y	7%	\$316,000.00	65%	PARTIALLY SELF FUNDED	66%	34%	15%
1169	Y	6%	\$276,000.00	N/A	Comprehensive	57%	43%	\$1,500
1170	N	8%	\$18,357.00	N/A	Employee Self	100%	0%	0%
1171	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
1172	Y	6%	\$38,826.64	100%	HMO & PPO	60%	40%	\$305.56
1173	Y	6%	\$348,369.00	65%	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1174	Y	6%	\$125,771.34	85%	ACA compliant health, dental, and vision options	56%	44%	\$40
1175	Y	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
1176	N	NA	NA	NA	NA	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%	\$111,138.12	80%	MD UHC POS Gold1	7400%	2600%	\$1,500
1181	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1182	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
1183	Y	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
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%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1190	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
1191	Y	11%	\$517,514.13	80%	BCBS-Med/Den/ Vi	70%	30%	\$4,000
1192	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1193	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1194	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1195	Y	6%	\$236,600.00	N/A	Aetna HMO &PPO	88%	12%	\$2,800
1196	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
1197	Y	6.2% 6.2%	\$5,981,803.00	100% 80%	Medical - Medical Dental,Vision	100% HMO=0%	0% 0% 33%	Varies on type of service \$1,800

			\$3,001,492.00			OTHER=67%		
1198	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1199	Yes	6%	\$100,000.00	50% & 50%	HMO / HSA	5000%	5000%	\$1,500
1200	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1201	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
1202	Y	6.2%	\$453,132.00	0%	Comprehensive PPO	9000%	1000%	\$1,000
1203	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1204	Y	8%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
1205	N	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
1206	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
1207	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
1208	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3000/Individual
1209	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1210	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1211	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1212	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
1213	Y	7.41%	\$118,631.51	80%	Health/Dental	50%	50%	\$1,500
1214	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	100%	0%	240/person 480/family

1215	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	10%
1216	Y	7%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50%	50%	\$3,500
1217	Y	6%	\$348,369.00	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%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1223	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
1224	Y	8%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
1225	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
1226	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1227	Y	7%	\$437,000.00	65%	PPO	66%	34%	15%
1228	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1229	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88%	12%	\$3,500
1230	Y	8%	\$141,876.00	0%	major medical	68%	32%	2000/pp or 4000/fam
1231	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1232	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
1233	Y	6.2%	\$924,700.00	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	PPO Medical & Prescription	75%	25%	\$1,500

				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				
1234	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
1235	Y	8%	\$2,700.00	80% after ded	HMO Medical/Dental	50%	50%	\$2,000
1236	N	0%	\$0.00	0%	NA	0%	100%	NA
1237	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam
1238	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1239	Y	12%	\$92,561.00	100%	open access	84%	16%	Plan has 1500 deductible but PII pays 1200 of it to employees HAS
1240	Y	6%	\$416,209.41	80% after ded	UHC HMO/CHOICE	59%	41%	\$1,000.00
1241	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500.00
1242	Y	8%	\$141,876.00	0%	MAJOR MEDICAL	68%	32%	\$2000/\$4000
1243	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
1244	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1245	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1246	Y	8%	Medical: Total Premium: \$369,993 EE Share:	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	Medical: 59% Dental: 0% Vision: 0% Basic	Medical: 41% Dental: 100% Vision:	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000

			\$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240 All Benefits: Total: \$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%	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%	\$92,560.57	100%	open access	84%	16%	\$1,500
1248	Y	7.65%	\$141,846.00	0%	Major Medical	51%	49%	2000/pp or 4000/fam
1249	Y	8%	\$1,675,000.00	N/A	Medical/Rx	55%	45%	\$625
1250	Y	6%	\$263,320.00	100%	Health Insurance Only	69%	31%	\$273
1251	N/A	30%	N/A	N/A	N/A	N/A	N/A	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	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
1253	Yes	6.2%	\$2,129,382.00	87%Laiser	Kaiser HDHP HMO HSA	74%	26%	\$1,500
1254	Yes	6.2%	\$2,129,382.00	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	N/A	N/A	N/A	N/A	N/A
1257	Yes	6%	\$100,000.00	50% & 50%	HMO / HSA	5000%	5000%	\$1,500
1258	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
1259	N	N/A	N/A	N/A	Health care is provided by the employees union			N/A
1260	Y	6%	\$1,126,781.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
1261	N	6%						
1262		6%						
1263		6%						
1264		6%						
1265	Y	6%	\$26,721.22	Unable to say some things have copay some don't	HMO	30%	70%	500%

1266	Y	6%	\$1,392,350.00	77%	Self-funded Medical & RX	77%	23%	\$500 - B \$2000
1267	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1268	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000/Individual
1269	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1270	Y	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%
1273	Y	6%	\$491,482.00	Varies on services	PPO with a HRA	68%	32%	\$6,000
1274	Y	not available	not available	not available	not available	not available	not available	not available
1275	N	6%	None	N/A	N/A	N/A	N/A	N/A
1276	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1277	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1278	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1279	Y	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
1281	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1282	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
1283	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1284	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1285	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
1286	Y	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
1291	Yes	6%	\$2,700.00	unknown	CareFirst HMO	30%	70%	\$5750/\$2000/\$1000
1292	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1293	Y	6%	N/A	Varies	PPO with a HRA	68%	32%	\$2,500
1294	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1295	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1296	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
1297	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1298	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1299	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1300	Y	100%	\$14,400.00	N/A	PPO	25%	75%	\$0
1301	Y	6%	\$236,600.00	N/A	Aetna HMO &PPO	88%	12%	\$2,800
1302	Y	6.2%	\$5,981,803.00	100%	Medical --	100%	0%	Varies depending on type of service
1303	N	N/A	\$3,001,492.00	80%	Medical Dental, Vision	HMO= 0% OTHER= 67%	0%	\$1,800
1304	Y	6%	N/A	N/A	N/A	N/A	N/A	N/A
1305	Y	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
1306	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1307	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1308	Y	6%	\$453,132.00	0%	Comprehensive PPO	90%	10%	\$1,000
1309	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000

1309	Y	7%	\$493,834.00	80%	Highmark PPO, \$3500 \$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	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
1313	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1314	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
1315	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
1316	Y	7%	\$437,000.00	65%	PPO	66%	34%	15%
1317	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1318	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88%	12%	\$3,500
1319	Y	8%	\$141,876.00	0%	major medical	68%	32%	2000/pp or 4000/fam
1320	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
1321	Y	6.2%	\$924,700.00	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	PPO Medical & Prescription	75%	25%	\$1,500

				100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible				
1322	N	0%	\$0.00	0%	NA	0%	100%	NA
1323	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam
1324	Y	12%	\$92,561.00	100%	open access	84%	16%	Plan has 1500 deductible but PII pays 1200 of it to employees 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
1327	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
1328	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
1329	Y	7.65%	\$141,846.0 0	0%	Mager Medical	51%	49%	2000/pp or 4000/fam
1330	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
1331	Y	8%	\$1,675,000. 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	Y	6%	\$1,392,350. 00	77%	Self-funded Medial & RX	77%	23%	A \$500 - B \$2000
1336	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1337	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1338	Y	6.2%	\$924,700.0 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%	PPO Medical & Prescription	75%	25%	\$1,500

				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				
1339	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500.00
1340	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1341	Y	8%	\$246,282.00	80%	PPO Comprehensive	35%	65%	25%
1342	Y	8%	\$156,000.00	100% after \$3500	HMO	88%	12%	25%
1343	Y	8%	\$299,490.00	88%	HMO	60%	41%	25%
1344	Y	7%	\$437,000.00	65%	PPO Comprehensive	66%	34%	15%
1345	Y	1%	\$2,543,887.00	N/A	Self-insured with deductible	86%	14%	\$750
1346	Y	6%	\$348,369.00	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	100%	HMO	80%	20%	\$1,500
1349	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
1350	N	6%	N/A	0%	N/A	N/A	N/A	N/A
1351	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500

1352	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
1353	Y	12%	\$132,000.0 0	90%	HMO/OA/HAS	50%	50%	\$2,000
1354	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
1355	N	30%	N/A	N/A	N/A	NA	N/A	N/A
1356	Y	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
1357	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
1358	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
1359	Y	7.65%	\$141,846.0 0	0%	Major Medical	51%	49%	2000/pp or 4000/fam
1360	Y	8%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
1361	Y	50%	\$10,504.00	90%	Major Medical	50%	50%	\$250
1362	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1363	Y	11%	\$517,514.1 3	80%	BCBS-Md/Den/Vi	70%	30%	\$4,000
1364	N	6.2%	N/A	Insurance is provided by various unions; each union has its own administrator & guidelines	Union Provided	N/A	N/A	N/A
1365	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1366	Y	6.0%	\$121,706.0 0	100%	HMA	75%	25%	\$1,500.00
1367	Y	6%	\$305,000.0 0	60%	Health/Dental/Vision	90%	10%	\$1,000
1368	Y	6%	\$371,169.4 1	80%/20%	Comprehensive HMO	65%	35%	\$2,500

1369	Y	6%	\$348,369.00	65%/35%	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1370	Y	7.65%	\$3,791,205.00	80%	Medical	58%	42%	\$2,500
1371					Dental	46%	54%	\$150
1372	Y	6%	\$7,360,539.13	76% vs 24%	BCBS Major Medical, 3 PPO, Low/Mid/High deductible	74%	26%	\$1,000, \$2,000, \$4,000
1373	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1374	Y	8%	\$146,108.44	100% with employer	UHC MD UHC OCI/w direct HRA	55%	45%	\$2,600 by employer
1375	N	6%	N/A	N/A	Health Insurance provided through ironworker union			N/A
1376	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1377	Y	6%	\$152,000.00	50%	HMO,HSA, PPO	50%	50%	\$0, \$2,000, \$0
1378	Yes	6%	\$100,000.00	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
1381	Yes	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1382	Yes	6%	\$60,000.00	N/A	full	80%	20%	\$3,000
1383	Y	6%	\$999,080.00	82%	Comprehensive	75%	25%	\$1,500
1384	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1385	Y	8%	\$299,490.00		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 %50K, STD: 60% up to \$6,000, Voluntary Life/ADD&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%, Vision100%, 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 Choice POS II (Ind/Fam) \$2,000/\$4,000
1386	Y	6%	\$363,915.00		Aetna PPO	50%	50%	NA
1387	Y	8%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
1388	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1389	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1390	Y	7%	\$437,000.00	65%	PPO	66%	34%	15%
1391	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1392	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1393	Y	7.65%	\$120,073.76	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
1394	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:	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

			\$194,881 Guardrails Share: \$299,490					
1395	Y	5.2%	\$20,488,21 6.00	60%	HDHP HAS Comprehensive	60%	40%	\$1,800
1396	Y	11.0%	\$517,514.1 3	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1397	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
1398	Y	6.2%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
1399	Y	8%	\$88,236.00	70%	HMO Fully Insured	38%	62%	\$35
1400	Y	6%	\$2,126,539. 40	80%	HDHP & PPO	75%	25%	\$3,000
1401	Y	100%	\$14,400.00	N/A	PPO	25%	75%	\$0
1402	Y	6%	\$2,673,661. 42	N/A	major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
1403	Y	12%	\$92,560.70	100%	open access	84%	16%	\$1,500 but \$1,200 paid by PSI to employees HAS
1404	Y	6%	\$430,000.0 0	80%	comprehensive	70%	30%	\$1,500
1405	Y	6%	N/A	N/A	per Union Contracts	N/A	N/A	\$500-\$1,250
1406	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1407	Y	6%	N/A	N/A	per Union Contract	N/A	100%	N/A
1408	N	6%	N/A	0%	N/A	0%	0%	0%
1409	Y	6%	\$430,000.0 0	80%	Comprehensive	70%	30%	\$1,500.00
1410	Y	6.2%	\$5,981,803. 00	100%	Medical --	100%	0%	Varies depending on type of service
1411	N	6.2%	\$3,001,492. 00	80%	Medical Dental, Vision	HMO= 0% OTHER= 67%	0% 33%	\$1,800
1412	Y	6%	N/A	N/A	N/A	N/A	N/A	N/A
1413	Y	5%	258,428 (EE & ER)	50%	Health Insurance	50%	50%	1500 E/ 3000 F
1414	Y	6%	\$36,877.00	N/A	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 Voluntary Life/AD&D	Medical: 80% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 20% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	HMO (Ind/Fam): \$1,500 / \$3,000 PPO (Ind/Fam): \$2,000 / \$4,000
1415	Y	6%	\$169,417.7 7	80%	EPO	63%	37%	\$2,000
1416	Y	6%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
1417	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1418	Y	6%	\$9,534.50	80%	HMO, HSA	30%	70%	\$1,500
1419	Y	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	50%
1420	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1421	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
1422	Y	6%	\$164,302.0 0	80%	PPO	86%	14%	\$3,000
1423	Y	6%	\$169,417.7 7	80%	EPO	63%	37%	\$2,000.00
1424	Y	6%	\$2,659,570. 00	90%	PPO, HMO, HSA	70%	30%	\$500
1425	Y	6%	\$6,948.00	0%	Individual	50%	50%	\$2,400
1426	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1427	Y	6.2%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500

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 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
1428	Y	8.0%	\$200,000.0 0	90%	PPO	100%	0%	10%
1429	Y	12.0%	\$92,560.57	100%	open access	84%	16%	\$1,500
1430	Y	8.0%	\$1,675,000. 00	N/A	Medical/Rx	55%	45%	\$625
1431	Y	6.2%	\$10,504.00	90%	Major Medical	50%	50%	\$250
1432	Y	7.0%	\$437,000.0 0	65%	PPO	66%	34%	\$15
1433	Y	7.65%	\$31,362.00	80%	Major Medical	5000%	5000%	\$5,000
1434	N	7.65%	N/A	0%	N/A	0%	0%	\$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	74%	26%	\$1500, \$500
1437	Yes	6%	\$100,000.0 0	50% & 50%	HMO / HSA	50%	50%	\$1,500
1438	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	50%	50%	\$1,500
1439	N	16%	\$133,912.5 0	50%	HMO	50%	50%	50%
1440	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	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	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
1443	Y	6%	\$178,238.1 1	Option 1:employee only 86%	1. EPO PLANS%	OPTION 1 EMPLOYEE ONLY 86%	OPTION 1 EMPLOYEE ONLY 14%	1. \$5750 (ind) /\$11500 (FAM)
1444				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYEE ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.0 0 (FAM)

				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
1445								
1446	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1447	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
1448	N	6%	\$0.00	0%	N/A	N/A	N/A	N/A
1449	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500
1450	Yes	6.2%	\$2,129,382.00	87%Laiser	Kaiser HDHP HMO HSA	74%	26%	\$1,500
1451				13%Employees	HMO(NON HSA)			\$500
1452	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
1453	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1454	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1455	N	16%	N/A	N/A	N/A	N/A	N/A	N/A
1456	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
1457	Y	N/A	N/A			80%	20%	\$1,500
1458	Y	7.65%	\$120,073.76	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
1459	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1460	Y	6%	\$10,504.00	90%	Major Medical	50%	50%	\$250
1461	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
1462	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1463	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
1464	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1465	N	6%	N/A	N/A	N/A	N/A	N/A	N/A

1466	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1467	Y	6%	\$195,160.00	Varies	Medical/Dental Aetna	55%	45%	Varies
1468	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
1469	Yes	6%	\$2,700.00	HMO CoPays \$40/25 after ded./ \$15 no ded.	CareFirst HMO	30%	70%	\$6500/\$2000/\$500
1470	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1471	Y	6%	\$83,262.77	Varies	PPO with a HRA	6800%	3200%	\$2,500
1472	Y	10%	\$107,977.55	75%	Medical/Dental/ Vision	50%	50%	\$1,500
1473	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
1474	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1475	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
1476	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1477	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1478	Y	6%	\$236,600.00	98% after deductible	Aetna HMO &PPO	88%	12%	\$2,800
1479	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
1480	Y	7.65%	\$1,675,000.00	90% After Deduct	Medical/Rx	55%	45%	\$625
1481	Y	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
1482	Y	6%	\$47,896.43	100%	HMO Referral HSA/HRA	60%	40%	\$3,000
1483	Y	6%	\$2,573,559.00	68%	self insured PPO medical	68%	32%	\$1,500
1484	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
1485	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1486	Y	12%	\$92,560.57	100%	Open access	84%	16%	Plan has \$1500 deductible but PII pays \$1200 of it to employees HAS
1487	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1488	N	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
1490	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
1491	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1492	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
1493	Y	5.67%	\$23,818.906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1494	Y	8.00%	\$50,000.00	80%	PPO	100%	0%	\$0
1495	Y	6.00%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1496	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1497	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1498	Y	6%	\$453,132.00	0%	Comprehensive PPO	9000%	1000%	\$1,000
1499	Y	6%	\$11,092.00	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
1500	Y	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00

1501	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
1502	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1503	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but PII pays \$1200 of it to employees HAS
1504	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100%	Medical --	100%	0%	Varies depending on type of service
1505	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1506	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
1507	Y	6%		100%	HMO & FLX	0%	100%	\$4,500
1508	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1509	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1510	N	16%	\$133,912.50	50%	HMO	50%	50%	50%
1511	Y	6%	\$23,818.90 6.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1512	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1513	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1514	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1515	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1516	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1517	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$0
1518	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1519	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1520	Y	12%	\$92,560.00	100%	Open Access	84%	16%	\$1,500
1521	Yes	6%	\$2,700.00	HMO CoPays \$40/25 after ded./ \$15 no ded.	CareFirst HMO	30%	70%	\$6500/\$2000/ \$500
1522	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1523	Y	6%	\$83,262.77	Varies	PPO with a HRA	68%	32%	\$2,500
1524	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1525	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	\$250
1526	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1527	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
1528	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
1529	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1530	Y	6%	\$236,600.00	N/A	Aetna HMO & PPO	88%	12%	\$2,800
1531	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1532	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
1533	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but PII pays \$1200 of it to

								employees HAS
1534	Y	6%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
1535	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
1536	Y	6.2% SS; 1.45 MC	\$4,386,000.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1537	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1538	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
1539	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
1540	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
1541	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
1542	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1543	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
1544	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
1545	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1546	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1547	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1548	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1549	Y	10%	\$107,977.55	75%	Medical/Dental/ Vision	50%	50%	\$1,500
1550	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1551	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
1552	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
1553	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
1554	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1555	N		N/A	N/A	N/A	N/A	N/A	N/A
1556	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625

1575	Y	6%	\$686,805.00	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
1576	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
1577	Y	6.2%	\$5,981,803.00 \$3,001,492.00	100%	Medical -- Medical Dental, Vision	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
1578	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1579	Y	8%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40%	60%	\$3,000/\$2,000
1580	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500.00 deductible but PII pays \$1200.00 of it to Employees HAS
1581	Y	6%	\$2,673,661.42	N/A	major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
1582	Y	12%	\$92,560.70	100%	open access	84%	16%	\$1,500 but \$1,200 paid by PSI to employees HAS
1583	Y	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00
1584	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays \$1200 of it to employees HAS
1585	Y	14%	\$56,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000.00
1586	Y	6%	\$11,092.00	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
1587	Y	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00
1588	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1589	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1590	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1591	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1592	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1593	Y	6.20%	\$900,449.56	Company is self-insured	Comprehensive PPO	9000%	1000%	\$1,000
1594	Y	6.2%	\$4,502,987.00 \$2,799,776.00	100%	Medical -- Medical Dental, Vision	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
1595	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
1596	Yes	6%	\$100,000.00	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%	\$128,609.41	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	4000%	6000%	\$1,750
1599	Y	6%	\$1,475,219.56	50%	Kaiser	50%	50%	0%
1600	Y	7%	\$426,319.60	4%	Carefirst	96%	4%	2167%
1601	Y	16%	\$133,912.50	50%	HMO	50%	50%	50%
1602	Y	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
1603	Y	6%	\$264,613.15	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	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00

1656	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
1657	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1658	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
1659	Y	6%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, 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
1664	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 deductible but PII pays 1200.00 of it to employees HAS
1665	Y	6%	\$1,392,350.00	77%	Self-funded Medical & RX (for scope - see Tab 2)	77%	23%	A \$500 - B \$2000
1666	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1667	Y	6%	\$41,709.83	Self-Insured Co.	Medical, Vision, Dental Prescription	80%	20%	IBC Gold 7.19, IBC Silver 6.69, IBC Bronze 4.12
1668	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1669	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1670	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
1671	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1672	Y	N/A	N/A	100%	Health/Dental/Vision	100%	0%	In Network: 0
1673	Y	8%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
1674	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1675	Y	6%	\$125,000.00	80%	Medical	100% for Employee Only Coverage		\$2,000
1676	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1677	Y	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
1678	Y	6%	\$4,300,000.00	80%	Vision & Dental	100%	0%	\$20
1679	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1680	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
1681	Y	6%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100%	N/A	\$200 Ind./\$600 Family
1682	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	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

			Guardrails Share: \$299,490					
1683	Y	7.6%	\$717,800.40	N/A	High Deductible w/ 70% Funded HRA	50%	50%	30% - \$5600 or \$12,600
1684	Y	6.0%	\$733,631.11	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2,500
1685	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% Coinsurance after deductible			
1686	Y	6%	\$924,700.00			75%	25%	\$1,500
1687	Y	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
1688	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
1689	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1690	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1691	Y	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
	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
1693	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1694	Yes	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3000/Individual
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 HSA
1696	Y	12%	\$92,560.57	100%	Open Access	84%	16%	
1697	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$1,500
1698	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
1699	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1700	Y	6%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1701	Y	6.20%	\$267,898.92	N/A	Medical, RX, Dental, Vision	80%	20%	\$3,000
1702	Y	5.77%	\$212,466.00	N/A	Comprehensive	70%	30%	N/A
1703	Y	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
1704	Y	6%	\$87,398.35	75% After Deduct.	High Deductible	49%	51%	\$1,500

1705	Y	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
1707	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1708	Y	14%	\$556,429.34	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%	HMO	100%	0%	\$1,200
1711	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1712	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
1713	Y	6%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043
1714	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500.00
1715	Y	6%	\$409,600.00	100%	PPO	100%	0%	\$0
1716	Y	6%	\$5,604,636.00	80%	Medical, Dental, Vision	66%	34%	\$750.00
1717	N	1%	\$700.00	80%	Medical	10%	90%	250%
1718	Y	17%	\$357,292.92	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
1720	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1721	N	0%	\$0.00	0%	NA	0%	0%	0%
1722	Y	6.20%	\$388,322.00	n/a	full coverage	95%	5%	250%
1723	N	6%	N/A	N/A	N/A	0%	100%	N/A
1724	Y							
1725	N	6%	\$0.00	50%	PPO	0%	100%	2,500.0
1726	Y	7.65%	\$1,142,942.00	80%	PPO MED FULL INS	100%	0%	1,000.00
1727	Y	100%	\$58,950.00	HMO-After Deductible, 100% in network. 0% out of network	HMO - Medical	Employer pays 100% for employee. Employee pays for family coverage	N/A	\$1,500
1728	Y	Union	N/A	N/A	N/A	N/A	N/A	N/A
1729	Y	6%	\$47,008.75	N/A	HOM	50%	50%	\$55
1730	Y	6%	\$254,857.00	76%	HMO	76%	24%	\$4,000.00
1731	Y	6%	\$253,500.00	80%	UHC Core HMO Gold	68%	32%	\$750
1732	Y	6%	\$607,979.00	100%	HMO	80%	20%	\$2,000
1733	Y	6%	\$39,812.00	After deduct. 80/20	Carefirst HMO	50%	50%	\$2,000
1734	Y	6%	\$355,929.00	N/A	Full Medical	75%	25%	\$2500 - \$5000
1735	Y	8%	\$156,747.00	100%	HMO Optimum Care	100%	N/A	\$2500-\$5000
1736	Y	Union	N/A	N/A	N/A	N/A	N/A	N/A
1737	Y	6%	\$104,644.22	50%	HDHP	50%	50%	\$1,500
1738	Y	50%	\$68,700.00	N/A	Medical	50%	50%	\$3,000
1739	Y	Union	N/A	N/A	N/A	N/A	N/A	N/A
1740	Y	6%	\$43,430.93	copays after deductible	Blue Choice HMO	67%	33%	\$2,000
1741	Y	6%	\$5,604,636.00	80%	Medical, Dental, Vision	66%	34%	\$750
1742	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
1746	N	6%	\$0.00	NA	NA	NA	NA	NA
1747	N	6%	\$0.00	NA	NA	NA	NA	NA

1748	Y	8%	\$246,282.00	80%	PPO Comprehensive	35%	65%	\$25
1749	Y	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	Yes	8%	\$258,000.00	82% & 18%	PPO	8200%	1800%	\$7,000
				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 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				
1755	Yes	6.2%	\$924,700.00		PPO Medical & Prescription	75%	25%	\$1,500
1756	N	6%	\$0.00	0%	N/A	N/A	N/A	N/A
1757	Y	12%	\$92,650.00	100%	open access	84%	16%	\$1,500
1758	Y	6%	\$241.65	50%	BCBS-80%	50%	50%	\$5,000.00
1759	Y	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
1761	Y	6%	\$164,302.00	80%	PPO	86%	14%	3000%
1762	Y	8%	\$258,000.00	0%	PPO	82%	18%	7000%
1763	Y	6%	\$50,000.00	70%	Medical/Dental	80%	20%	1500%
1764	Y	6%	\$1,392,350.00	77%	Self-funded Medial & RX	77%	23%	A \$500 - B \$2000
1765	Y	6%	\$151,483.20	50%	Comprehensive	50%	50%	N/A
1766	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1767	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1768	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000

1769	Y	10%	\$107,977.55	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
1773	Y	8%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
1774	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1775	Y	6%	\$125,000.00	80%	Medical	100% for Employee Only Coverage		\$2,000
1776	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
1777	Y	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
1778	Y	6%	\$4,300,000.00	80%	Vision & Dental	100%	0%	\$20
1779	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1780	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
1781	Y	6%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100%	N/A	\$200 Ind./\$600 Family
1782	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
1783	Y	7.6%	\$717,800.40	N/A	High Deductible w/ 70% Funded HRA	50%	50%	30% - \$5600 or \$12,600
1784	Y	6.0%	\$733,631.11	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
1786	Y	6%	\$924,700.00		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	75%	25%	\$1,500

					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			
1787	N	6%	\$80,955.00	50%	Medical, Dental, Vision	93%	7%	\$2,500
1788	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
1789	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
1790	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1791	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
1792	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1793	Y Y	6.2% 6.2%	\$25,101.00 \$164,302.00	100% 80%	MEC PPO	100% 86%	0% 14%	\$0 \$3,000
1794	Yes	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3000/Individual
1795	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
1796	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but PII pays \$1200 of it to Employees HSA
1797	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$1,500
1798	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
1799	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1800	Y	6%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
1801	Y	6.20%	\$267,898.92	N/A	Medical, RX, Dental, Vision	80%	20%	\$3,000
1802	Y	5.77%	\$212,466.00	N/A	Comprehensive	70%	30%	N/A
1803	Y	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
1804	Y	6%	\$87,398.35	75% After Deduct.	High Deductible	49%	51%	\$1,500
1805	Y	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
1806	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1807	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1808	Y	11%	\$517,517.13	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
1809	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1810	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
1811	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1812	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
1813	Y	6%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043
1814	Y	1%	\$2,543,887.00	N/A	Self Insured with Deductible	86%	14%	\$750
1815	Y	6%	\$151,483.20	50%	Comprehensive	50%	50%	N/A
1816	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00
1817	N	4%	N/A	N/A	N/A	N/A	N/A	N/A
1818	Y	6%	N/A	N/A	per union contract	N/A	100%	N/A
1819	N	6%	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
1821	Y	N/A	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
1823	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1824	Y	8%	\$246,282.00	80%	PPO Comprehensive	35%	65%	\$25
1825	Y	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
1826		6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00

1827	Y	6.2%	\$0.00	0%	NA	0%	0%	NA
1828	Y	6.2%	\$170.46	100%	MEC	100%	0%	NA
1829		6.2%	\$4,658.46	70/30 %	PPO	86%	14%	3000.00
1830	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1831	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1832	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1833	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1834	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1835	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1836	Y	6.2% SS; 1.45 MC	\$43,876.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1837	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1838	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1839	Y	6%	\$80,955.00	50%	Medical,Dental, Vis	93%	7%	\$2,500
1840	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
1841	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
1842	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1843	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1844	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
1845	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1846	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
1847	Y	6%	\$126,481.08	57%	Self Funded Plan	65%	35%	\$3,000.00
1848	Y	6.20%	\$283,554.00	70%	PC VIS/MAJ.MED	70%	30%	1625.00
1849		N/A	N/A	N/A	N/A	N/A	N/A	N/A
1850		N/A	N/A	N/A	N/A	N/A	N/A	N/A
1851	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1852	Y	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
1853	Y	6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00
1854	Y	6.2%	\$0.00	0%	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
1857	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
1858	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
1859	Y	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
1861	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
1862	Y	6%	\$852,24.96	80%	Medical/Dental	62%	38%	\$2,500.00
1863	Y	6%	\$348,369.00	65% By Plan, 35% by Employee	PPO, HRA, EMP S, Fam	40%	60%	\$1,750.00
1864	Y	6%	\$96,903.29	Unknown	HNO/PPO Sukver 2000	50%	50%	\$2,000.00
1865	Y	6%	\$111,138.12	80%	MD UHC POS Gold	74%	26%	\$1,500.00
1866	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1867	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1868	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
1869	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00

1870	Y	10%	\$107,977.55	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	Y	6%	N/A	Varies on Services Rendered	PPO w/HRA	68%	32%	\$2,500.00
1873	Y	6%	\$47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500.00
1874	Y	8%	\$128,609.41	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	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1877	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1878	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
1879	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
1880	Y	8%	\$120,073.76	N/A – Employer and its employees are part of the Maryland Private Exchange. Therefore we are unable to answer questions 3.1 & 4.2	Med, Drug & Vision	90%	10%	N/A - Employer and its employees are part of the Maryland Private Exchange. Therefore we are unable to answer questions 3.1 & 4.2
1881	Y	6%	\$348,369.00	65% By Plan 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	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
1884	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
1885	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1,500 deductible but Pll pays \$1,200 of it to employees HSA
1886	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
1887	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
1888	N	6%	\$0.00	NA	NA	NA	NA	NA
1889	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
1890	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
1891	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
1892	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 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%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000

			HRA Spend: \$48,240 All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490	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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000
1893	Y	6.2%	\$25,101.00	100%	MEC	10000%	0%	\$0
1894	Y	6.2%	\$164,302.00	80%	PPO	8600%	1400%	\$3,000
1895	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1896	N		\$0.00	N/A	N/A	N/A	N/A	N/A
1897	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
1898	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
1899	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
1900	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
1901	y	6%	\$14,696.95	80%	B/C Advantage MV1	18895%	27345%	\$5,000
1902	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000
1903	NO (exempt)	6%	just workers comp	0%	all employees pay their own health insurance or are covered by spouse's policy	0%	0%	N/A
1904	Y	6%	\$291,583.00	100% IN / 100% OUT	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-S	50%	50%	Paid by Employer: 2000 Ind/4000 Fam
1905	Y	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500
1906	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
1907	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
1908	Y	6%	\$310,000.00	N/A	AETNA	100%	0%	\$2,500
1909	Y	6.2%	\$47,896.43	N/A	HMO Referral 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%	\$400,000.00	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
1913	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
1914	Y	6.2%	\$924,700.00	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	PPO Medical & Prescription	75%	25%	\$1,500

				(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				
1915	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1916	Y	6%	\$686,805.00	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
1917	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
1918	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1919	Y	6%	\$377,487.03	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	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1923	N	6%	\$177,692.00	80%	MAJOR MEDICAL	75%	25%	0%
1924	Y							
1925	N	6%	\$359,102.00		INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS. EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES			
1926	Y	6%	\$449,732.92	In network = \$10	Medical POS	75%	25%	No deductibles
1927				copay; out of	Medical HMO			in any medical,
1928				network = 80% of	Dental (2 Options)			dental, or
1929				usual and	Vision			plans.
1930				customary.				
1931					All medical plans			
1932					are CareFirst			
1933					"Platinum" plans.			
1934	Y	6%	\$5,906.00	80%	Standard	100%		\$6,000.00
1935	y	6%	\$429,596.42	N/A	Full UHC	50%	50%	\$1,500
1936	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1937	Y	6%	\$999,080.00	82%	Comprehensive	75%	25%	\$1,500
1938	Y	5.99%	\$1,971,074.00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000%	3000%	PPO \$700; HMO \$5,000
1939	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
1940	Y	8%	Medical: Total	For a best estimate we have	Aetna 2 HMO & 1 POS HRA Funding	Medical: 59%	Medical: 41%	Aetna Select 2000 (HMO)

			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	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%	(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	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%	(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
1941	Y	100%	\$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	Y	6%	\$44,388.00	100%	Medical	10000%	0%	\$12,000
1946	N/A	N/A	N/A	70%/100% pending on plan	Medical/Dental	8000%	2000%	\$1,500
1947	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800%	1200%	\$3,500
1948	Y	6%	\$924,700.00		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
1951	Y	11%	\$517,514.13	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
1954	Yes	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
1955	Yes	6%	\$18,756,145.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$ 3,000
1956	Y	0.062%	\$47,830.72/ Mo	100%	POS Plan	100%	0%	\$2,500
1957	Y	50%	\$10,504.00	90%	HMO Maj med	50%	50%	\$250
1958	Y	7.65%	\$1,675,000.00	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
1961	Y	6.2%	\$371,169.41	80%/20%	Comprehensive HMO	65%	35%	\$2,500
1962	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1963	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam
1964	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
1965	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / 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

1967	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500	
1968	Y	6.20%	\$25,101.00	100%	MEC	100%	0%	\$0	
1969	Y	6.20%	\$164,302.00	80%	PPO	86%	14%	\$3,000	
1970	N	6%	\$18,148.41	0%	Medical, Dental, Vision	50%	50%	\$6,000	
1971	Exempt - Supplier								
1972	Exempt - Supplier								
1973	N	6.2	\$0.00	N/A	N/A	N/A	N/A	N/A	
1974	Yes	6.2%	\$2,129,382.00	87%Laiser	Kaiser HDHP HMO 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% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible					
1977	Y	6.2%	\$924,700.00		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 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	

			EE Share: \$194,881 Guardrails Share: \$299,490					
1979	Y	7.65%	\$1,675,000.00	N/A	Full Coverage PPO	55%	45%	\$625
1980	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1981	Y	6.00%	\$83,076.00	N/A	Health, Dental, Vision	75%	25%	\$1,500
1982	Y	11.00%	\$517,514.13	80.00%	BCBS-Med/Dental/ Vision	70%	30%	\$4,000
1983	Y	6.00%	\$5,690.00	80.00%	HMO POS	50%	50%	\$1,500
1984	Y	Social Security 6.2% Medicare Rate 1.45% Total 7.65% 2017 % was 7.18	2017 All Benefits Total Premium: \$5,393,554 EE Share: \$2,055,040 ER Share: \$3,338,514	Employee rates vary by election of coverage and incentives Below is the average employer cost. CBC PPO :66% CBC HSA: 73%	CBC PPO \$1,500/\$4,500 CBC HSA \$3,000/\$6,000 Concordia Dental National Vision Basic Life/AD&D: 1 x annual salary up to \$40,000 STD: 70% LTD: 60% Voluntary Life/AD&D	Medical: 68% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%	Medical: 32% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%	PPO (Ind/Fam): \$1,500 / \$4,500 HSA (Ind/Fam): \$3,000 / \$6,000
1985	Y	8%	\$145,450.37	50%	Health Vision	50%	50%	50%
1986	Y	6%	\$102,613.38	N/A	HMO & PPO Silver	50%	50%	\$2,000
1987	Y	8%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
1988	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
1989	Y	8%	\$141,875.63	0%	major medical	68%	32%	2000/pp or 4000/fam
1990	N	0%	\$0.00	N/A	N/A	0%	0%	0%
1991	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1992	Y - Fringes Pd to Union	6.2%	N/A	N/A	Union Insurance	N/A	N/A	N/A
1993	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	0%
1994	N	N/A	N/A	N/A	NONE	N/A	N/A	N/A
1995	N	6%	N/A	N/A	Health Insurance provided through Ironworker union			N/A
1996	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
1997	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
1998	N	16%	N/A	N/A	N/A	N/A	N/A	N/A
1999	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	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

			Share: \$299,490					
2000	Y	N/A	N/A			80%	20%	\$1,500
2001	Y	7.65%	\$120,073.76	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
2002	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2003	Y	8.00%	\$141,846.00	0%	Major Medical	51%	49%	2000/pp or 4000/fam
2004	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
2005	Y	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%	\$437,000.00	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	Y	6%	\$416,209.41	80% AFTER DED	UHC HMO/CHOICE	59%	41%	\$1,000.00
2010	Y	8%	\$141,876.00	0%	MAJOR MEDICAL	68%	32%	2000/PP OR 4000/FAM
2011	Y	10%	\$107,977.55	75%	MED/DEN/VIS	50%	50%	\$1,500
2012	Y	6%	\$25,101.00	100%	MFC	100%	0%	\$0
2013	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2014	N	6%	\$25,753.44	100%	MED ONLY	0%	100%	\$1,500
2015	Y	6%	\$100,568.65	75%	MED/DEN/VIS	75%	25%	\$1,000
2016	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00
2017	N	6%	\$35,000.00	80%	MED	50%	50%	\$2,000
2018	N	8%	\$156,000.00	100% AFTER DED	HMO	88%	12%	\$3,500
2019	Y	6%	\$133,199.59	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
2023	N/A	7.65%	\$156,000.00	0% on the first \$3,500, 100% after \$3,500	HMO	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
2026	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
2027	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2028	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2029	Y	6.00%	\$430,000.00	80%	Comprehensive	70%	30%	\$1,500
2030	Y	6.00%	\$218,643.83	Varies	Medical/Dental Aetna	55%	45%	Varies
2031	Y	6.20%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
2032	Y	6.20%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2033	Y	6.20%	\$114,708.00	14.5-21% paid by employee	Coverage by CBA	79-85.5%	14.5-21%	Coverage by CBA
2034	N	5.96%	\$424,880.21	43.83%	PPO	43.86%	56.17%	\$2,500/\$5,000
2035	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2036	Y	6.00%	\$80,955.00	50%	Health, Dental, Vision	60%	40%	\$2,500
2037	Y	6.00%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
2038	Y	6.20%	\$25,101.00	100%	MEC	100%	0%	\$0

2039	Y	6.20%	\$164,302.00	80%	PPO	86%	14%	\$8,000
2040	Y	12.00%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1,500 deductible but PII pays \$1,200 of it to employees Health Saving Account
2041	Y	11.00%	\$517,514.13	80%	BCBS-Medical/Dental/Vision	70%	30%	\$4,000
2042	Y	8%	\$141,875.63	0%	major medical	68%	32%	2000/pp or 4000/fam
2043	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
2044	Y	6.2%	\$5,690.00	80%	HMO POS	50%	50%	\$1,500
2045	N	0%	-	0%	N/A	0%	0%	\$0
2046	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2047	Y	6.20%	\$2,129,382.00	87% Kaiser, 13% Empl.	Kaiser HDHP HMO HAS, HMO (NON HAS)	74%	26%	\$1500 / \$ 500
2048	Y	7.00%	\$437,000.00	65%	PPO	66%	34%	\$1,500
2049	Y	7%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50%	50%	\$3,500
2050	Y	6%	\$348,369.00	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	Y	6%	\$25,101.00	100%	MEC	100%	0%	\$0
2054	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2055	Y	8%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
2056	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
2057	Y	7%	\$437,000.00	65%	PPO	66%	34%	15%
2058	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2059	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88%	12%	\$3,500
2060	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2061	Y	8%	Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails	For a best estimate we have provided the Actuarial Value of each plan: Aetna Select 2000 (HMO): 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	Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100%	Medical: 41% Dental: 100% Vision: 100% Basic	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO)

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

					Illness and Accident Benefits (for those enrolled in the plan)			Single: 2,600, 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: \$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
2068	Y	8%						
2069	Y	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	Y	6%	\$57,000.00	100%	HMO	8000%	2000%	\$1,500
2073	Y	6%	\$44,388.00	100%	Fully insurance PPO	10000%	0%	\$12,000
2074	N/A	N/A	N/A	70%/100% pending on plan	Medical/Dental PPO	8000%	2000%	\$1,500
2075	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800%	1200%	\$3,500
2076	Y	6%	\$924,700.00	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	PPO Med & Pres	7500%	2500%	\$1,500

				d. 80% 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
2079	Y	11%	\$517,514.13	80%	BCS-MED/Den/Vi	70%	30%	\$4,000
2080	Yes	6.2	\$15,000.00	100%	Kaiser - Gold	10000%	0%	\$0
2081	Yes	12	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but PII pays 1200 of it to employee HAS
2082	Yes	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
2083	Yes	6%	\$18,756,145.00	80%	Medical PPO & 2 HDHP	76%	24%	\$750/\$1500/\$3,000
2084	Y	0.062%	\$47,830.72/Mo	100%	POS Plan	100%	0%	\$2,500
2085	Y	50%	\$10,504.00	90%	HMO Maj med	50%	50%	\$250
2086	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
2087	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2088	Y	6.20%	\$21,400.00	dependent on meeting deductible	HMO & PPO + Dental and Vision	50%	50%	\$1,500
2089	Y	6.2%	\$371,169.41	80%/20%	Comprehensive HMO	65%	35%	\$2,500
2090	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2091	Y	6%	\$9,300.00	100%	PPO Med/Den/Vis	10000%	0%	240/person 480/fam
2092	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
2093	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
2094	No. Provided by various Operator and Laborer Union	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
2095	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
2096	Y	6.20%	\$25,101.00	100%	MEC	100%	0%	\$0
2097	Y	6.20%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2098	N	6%	\$18,148.41	0%	Medical, Dental, Vision	50%	50%	\$6,000
2099	Exempt - Supplier							
2100	Exempt - Supplier							
2101	N	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%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,300
2107	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
2108	Y	8%	\$141,876.00	0%	Major Medical	68%	32%	2000/pp 4000/fam
2109	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2110	Y	6%	\$334,800.00	100%	Lineco	10000%	0%	NA
2111	Y	8%	\$145,450.37	50%	Health Vision	50%	50%	50%
2112	Y	8%	\$200,000.00	90%	PPO -w/Health Savings	100%	0%	10%

2113	Y	6%	\$178,238.11	Option 1: employee only 86%	1. EPO PLANS%	OPTION 1 EMPLOYEE ONLY 86%	OPTION 1 EMPLOYEE ONLY 14%	1. \$5750 (ind)/\$11500 (FAM)
2114				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYEE ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.00 (FAM)
2115				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
2116	Y	6%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0
2117	Y	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%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2121	Y	8%	\$156,000.00	\$0 on the 1st \$3,500, 100% after	HMO	88%	12%	\$3,500
2122	Y	6%	\$83,076.00	75%	Health, Dental, Vision & Life	75%	25%	\$1,500
2123	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2124	Y	100%	\$3,095,760.00	this is dependent on the plan; either 80/20 or 90/10	PPO Plan or 3 HDHP	70%	30%	1250/1500/2500/5000
2125	Y	8%	\$120,073.76	N/A	Med/Drug/Vision	90%	10%	Exchange
2126	N	30%	N/A	N/A	N/A	NA	N/A	N/A
2127	Y	6%	\$838,412.88	80%	HMO, HRA, Med/Den	61%	39%	\$1,500
2128	Y	6%	\$23,818.906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
2129	Y	8%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
2130	N	N/A	N/A	N/A	N/A	N/A	N/A	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
2134	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2135	Yes	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3000/Individual
2136	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2137	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2138	Y	8%	\$141,876.00	0%	Major Medical	68%%	32%	\$2000 pp/\$4000 fam
2139	Yes	6.00%	\$100,000.00	50% & 50%	HMO/HSA	50%	50%	\$1,500
2140	Yes	6.00%	\$276,000.00	n / a	Comprehensive medical/dental	57%	43%	\$1,500
2141	Yes	6.00%	\$50,000.00	70%	Comprehensive medical/dental	80%	20%	\$1,500
2142	Yes	6.20%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
2143	Yes	8.00%	\$200,000.00	90%	PPO	100%	0%	10%
2144	Yes	7.65%	\$128,609.41	N/A Part of MD Private Exchange	Medical, Drug, Vision	90%	10%	N/A Part of MD Private Exchange
2145	Yes	6.2%	\$2,129,382.00	87% Kaiser 13% Employees	Kaiser HDHP HMO, HSA HMO(NON HSA)	74%	26%	\$1500 \$500
2146	Y	8%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental has 2 plan options (different	67%	33%	We have a two-tier deductible for each plan

					coverage levels); Vision PPO has 1 plan option			offered: individual and family. A separate deductible applies for out-of-network benefits. Deductibles for In-Network services follow...Plan 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.
2147	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2148	Y	6%	\$49,428.00	90%	HMO	80%	20%	500 dollars
2149	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
2150	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)	8500%	1500%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2151	Y	6%	\$231,729.29	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	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2157	Y	6%	\$430,000.00	80%	Comprehensive	70%	30%	1500%
2158	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2159	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2160	Y	6%	\$430,000.00	80%	Comprehensive	70%	30%	\$1,500
2161	N	30%	N/A	N/A	N/A	NA	N/A	N/A
2162	Y	8%	\$120,073.76	N/A	Med/Drug/Vision	90%	10%	Exchange

2163	Y	6.2%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No 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
2167	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$ 1,500.00
2168	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
2169	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
2170	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2171	Y	8%	\$1,675,000.00	80.00%	Med/Rx PPO Plan	55%	45%	\$625
2172	Y	6%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision, HMO, CareFirst Advantage	74%	26%	\$0
2173	Y	8%	\$120,073.76	*See Note	Medical, Dental & Vision	90%	10%	*NOTE: Stolar Construction and its employees are part of the Maryland Private Exchange. Therefore, are unable to answer questions 3.1 and 4.2
2174	Y	50%	\$169,417.77	90%	EPO	63%	374%	\$2,000.00
2175	Y	6.2%	\$14,696.95	80%	B/C Advantage MV1	4000%	6000%	\$ 5,000.00
2176	Y	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	Y	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
2181	N	7%	*See Note	*See Note	*See Note	*See Note	*See Note	*See Note - Omni Excavators does not provide health insurance, The fringe portion of Davis Bacon is paid to employees in their paycheck.
2182	Y	6%	\$2,129,382.00	87%ins/13% emp	Kaiser HDHP HMOHSA	74%	26%	\$1,500

2183					HMO non HSA			\$500.00
2184	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
2185	Y	7.65%	\$1,675,000.00	80.00%	Medical/Rx, PPO	55%	45%	\$625
2186	Y	6%	\$394,228.49	95%	HMO & Prescription	8000%	2000%	\$0
2187	Y	6%	\$1,300,000.00	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 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
2189	Y	8%	\$299,490					
2190	Y	N/A	N/A			80%	20%	\$1,500
2191	Y	7.65%	\$120,073.76	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
2192	Y	8%	\$200,000.00	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
2195	Y	6.2%	\$4,502,987.00 \$2,799,776.00	100%	Medical --	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
2196	N	7.7%	\$47,474.00	50%	Medical/Dental/Vision	50%	50%	0%
2197	Y	6%	\$263,320.00	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
2199	Y	8%	Medical: Total 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 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

			\$494,371 EE Share: \$194,881 Guardrails Share: \$299,490					
2200	Y	6%	\$178,238.1 1	Option 1:employee only 86%	1. EPO PLANS%	OPTION 1 EMPLOYEE E ONLY 86%	OPTION 1 EMPLOYEE E ONLY 14%	1. \$5750 (ind) /\$11500 (FAM)
2201				Option2: employee only 60%	2. HAS COMPATIBLE%	OPTION 2 EMPLOYEE E ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.0 0 (FAM)
2202				Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE E ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (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
2205	Y	6.2%	\$231,729.2 9	100%	Health Network Only/\$1,500 deductible	58%	42%	\$ 1,500.00
2206	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
2207	Y	6%	\$283,554.0 0	70%	PC VIS/MAJ.MED	70%	30%	1625%
2208		N/A-WBE Company	N/A	N/A	N/A	N/A	N/A	N/A
2209		N/A-WBE Company	N/A	N/A	N/A	N/A	N/A	N/A
2210	Y	8%	\$246,282.0 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
2216	Y	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
2217	Y	8%	\$120,073.7 6	N/A**See Note	Medical, Drug, Vision	90%	10%	N/A**See Note
2218	Y	8%	\$88,236.00	70%	HMO Fully Insured	38%	62%	35%
2219	Y	6%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
2220	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2221	Y	8%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
2222	Y							
2223	Y	6%	\$175,993.0 0	80%	HMO HAS dental vision	80%	20%	1500%
2224	Y	6%	\$1,392,350. 00	77%	Self-funded Medial & RX	77%	23%	A \$500 - B \$2000
2225	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
2226	Y	6.0%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2227	Y	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
2228	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
2229	Y	6%	\$27,670.00	60%	HMO	50%	50%	\$3,200
2230	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
2232	Y	8%	\$125,162.0 1	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
2233	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2234	Y	6%	\$125,000.0 0	80%	PPO	100% for Employee Only Coverage		\$2,000
2235	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
2236	Y	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500

2237	Y	6%	\$4,300,000.00	80%	Vision & Dental	100%	0%	\$20
2238	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2239	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
2240	Y	6%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100%	N/A	\$200 Ind./\$600 Family
2241	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
2242	Y	7.6%	\$717,800.40	N/A	High Deductible w/ 70% Funded HRA	50%	50%	30% - \$5600 or \$12,600
2243	Y	6.0%	\$733,631.11	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
2245	Y	6%	\$924,700.00		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	75%	25%	\$1,500
2246	N	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	7%	\$2,500
2247	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
2248	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
2249	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0

2250	Y	6%	\$13,275.00	80%	HMO	0%	100%	\$2,500
2251	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2252	Y Y	6.2% 6.2%	\$25,101.00 \$164,302.00	100% 80%	MEC PPO	100% 86%	0% 14%	\$0 \$3,000
2253	Yes	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3000/Individual
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
2256	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$1,500
2257	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
2258	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2259	Y	6%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
2260	Y	6.20%	\$267,898.92	N/A	Medical PPO, RX, Dental, Vision	80%	20%	\$3,000
2261	Y	5.77%	\$212,466.00	N/A	Comprehensive	70%	30%	N/A
2262	Y	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
2263	Y	6%	\$87,398.35	75% After Deduct.	High Deductible	49%	51%	\$1,500
2264	Y	6%	\$14,696.95	80%	BC Advantage MV1	18895%	27345%	\$5,000
2265	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2266	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2267	Y	11%	\$517,517.13	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%	HMO	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
2272	Y	6%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043
2273	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$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
2277	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2278	Y	6%	\$73.60	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
2279	Y	8%	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 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	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000 Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000 Aetna ChoicePOS II 2000

			All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490				Life/AD&D: 100%	(Ind/Fam): \$2,000 / \$4,000
2280	Y	7%	\$316,000.0 0	65%	PARTIALLY SELF FUNDED	66%	34%	15%
2281	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
2282	N	8%	\$18,357.00	NA	Employee Self	100%	0%	0%
2283	Y	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
2285	Y	6%	\$348,369.0 0	65%	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2286	Y	6%	\$125,771.3 4	85%	ACA compliant health, dental, and vision options	56%	44%	\$40
2287	Y	50%	\$10,504.00	90%	HMO/Major medical	50%	50%	\$250
2288	N	NA	NA	NA	NA	NA	NA	NA
2289	Y	6%	\$852,264.9 6	80%	HRA/PPO Med/Dental	62%	38%	\$2,500.00
2290	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2291	Y	6%	\$120,900.6 5	80%	HMO -Medical	50%	50%	\$1,500.00
2292	Y	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	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00
2297	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2298	Y	6%	\$348,369.0 0	65% By Plan/35% By Employee	PPO, HRA Emp, EmpS	40%	60%	\$1,750.00
2299	Y	8%	\$128,609.4 1	N/A ** See Note	Med, Drug, Vision	90%	10%	N/A **See Note
2300	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	10%
2301	Y	6%	N/A	Varies on Services Rendered	PPO with a HRA	68%	32%	\$2,500.00
2302	Y	10%	\$107,977.5 5	75%	PPO - Med/Dental/ Vision	50%	50%	\$1,500.00
2303	Y	1%	47,830/Mon th	100%	POS Plan	100%	0%	\$2,500.00
2304	Y	6.2% SS; 1.45 MC	\$43,876.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2305	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2306	Y	14%	\$556,429.3 4	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2307	Y	6%	\$80,955.00	50%	Medical, Dental, Vis	93%	7%	\$2,500
2308	Y	8%	\$120,073.7 6	N/A	Med, Drug & Vision	90%	10%	N/A
2309	N	6%	\$25,753.44	100%	Medical Only	0%	100%	\$1,500
2310	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2311	Y	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 Pll pays \$1,200 of it to employees HSA
2313	Y	6%	\$231,729.2 9	100%	Health Network Only	58%	42%	\$1,500
2314	N	6%	\$0.00	NA	NA	NA	NA	NA

2315	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
2316	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
2317	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
2318	Y	6%	N/A	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
2319	Yes	6.2%	\$2,129,382.00	87% Kaiser	Kaiser HDHP HMO HSA	74%	26%	\$1,500
2320	No	6%	\$0.00	NA	NA	NA	NA	NA
2321	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
2322	Yes	6%	\$111,138.12	80%	MD UHC POS Gold1	7400%	2600%	\$1,500
2323	Y	8%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40%	60%	\$3,000/\$2,000
2324	Y	14%	\$556,429.34	80%	BCBS-Med/Dent/Vis	70%	30%	\$4,000.00
2325	N	6%	N/A	0%	N/A	0%	0%	0%
2326	Y	14%	\$556,429.34	80%	Medical/ prescription - HMO	70%	30%	\$2,500.00 is the employee deductible
2327	Y	6%	\$2,673,661.42	80% after deductible is met	major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
2328	Yes	6%	\$100,000.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
2329	Yes	6%	\$40,228.00	50% & 50%	HMO/HSA	5000%	5000%	\$1,500
2330	Y	6.2%	\$5,476.26	100%	MEC	100%	0%	NA
2331		6.2%	\$45,730.27	70/30 %	PPO	86%	14%	3000.00
2332	Y	6.2%	\$0.00	0%	NA	0%	0%	NA
2333	Y	6.2%	\$170.46	100%	MEC	100%	0%	NA
2334		6.2%	\$4,658.46	70/30 %	PPO	86%	14%	3000.00
2335	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
2336	Y	6%	\$26,721.22	Unable to say something have 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	100%	Open Access	84%	16%	\$ 1,500.00
2339	Y	6%	\$2,000,000.00	Varies	HMO/PPO	70%	30%	Varies
2340	Y	8%	\$200,000.00	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%
2347	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	150000%
2348	Y	50%	\$10,504.00	90%	HMO Major medical	50%	50%	25000%
2349	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	400000%
2350	Y	7%	\$437,000.00	65%	PPO	66%	34%	1500%
2351	Y	6%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	175000%
2352	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2353	Y	6%	\$236,600.00	N/A	Aetna HMO &PPO	88%	12%	280000%
2354	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2355	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500.00
2356	Y	6%	\$1,392,350.00	77%	Self-funded Medial & RX	77%	23%	A \$500 - B \$2000
2357	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A

2358	Y	6%	\$23,818.90 6.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
2359	Y	10%	\$107,977.5 5	75%	Medical/Dental/Vision	50%	50%	\$1,500
2360	Y	6%	\$27,670.00	60%	HMO	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
2363	Y	8%	\$125,162.0 1	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600.00 Ind./Paid By Employer
2364	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2365	Y	6%	\$125,000.0 0	80%	PPO	100% for Employee Only Coverage		\$2,000
2366	Y	5%	\$58,885.90	80%	HMO	65%	35%	20%
2367	Y	N/A	\$50,000.00	70%	Medical/Dental	80%	20%	\$1,500
2368	Y	6%	\$4,300,000. 00	80%	Medical - PPO, Dental - Open, Vision - Open	100%	0%	\$20
2369	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2370	Y	6%	\$394,228.4 9	95%	HMO & Prescription	80%	20%	\$0
2371	Y	6%	\$282,570.0 0	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100%	N/A	\$200 Ind./\$600 Family
2372	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
2373	Y	7.6%	\$717,800.4 0	N/A	High Deductible w/ 70% Funded HRA	50%	50%	30% - \$5600 or \$12,600
2374	Y	6.0%	\$733,631.1 1	60%	Med/Den, HRA, Vis, STD	60%	40%	\$2,500
2375	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2376	Y	6%	\$924,700.0 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	75%	25%	\$1,500

					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			
2377	N	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	7%	\$2,500
2378	Y	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
2379	Y	N/A	N/A	0%	Medical, Dental, Vision	80%	20%	\$1,500
2380	Y	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
2383	Y Y	6.2% 6.2%	\$25,101.00 \$164,302.0 0	100% 80%	MEC PPO	100% 86%	0% 14%	\$0 \$3,000
2384	Yes	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3000/Individual
2385	N	7%	N/A	N/A	N/A	N/A	N/A	N/A
2386	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 deductible but Pll pays \$1200 of it to Employees HSA
2387	Y	6.20%	\$198,757.3 8	N/A	Family Optimum Choice	60%	40%	\$1,500
2388	N	6%	\$6,500.00	N/A	PPO	20%	80%	\$0
2389	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2390	Y	6%	\$348,369.0 0	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
2391	Y	6.20%	\$267,898.9 2	N/A	Medical PPO, RX, Dental, Vision	80%	20%	\$3,000
2392	Y	5.77%	\$212,466.0 0	90%	Comprehensive	70%	30%	N/A
2393	Y	50%	\$10,504.00	90%	HMO/Major Medical	50%	50%	\$250
2394	Y	6%	\$87,398.35	75% After Deduct.	PPO - Medical/Vision/Dental/P 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
2397	Y	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2398	Y	11%	\$517,517.1 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	Y	6.2%	\$79,415.82	80%	Major Medical, Prescription	77%	23%	\$1,500
2403	Y	6%	\$2,673,661. 42	N/A	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043
2404	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2405	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2406	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2407	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2408	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%		n/a	N/A	N/A	N/A	N/A
2413	y	6.20%	\$1.1mm	not Available	PPO	70%	30%	\$2,900.00
2414	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	y	6.00%	\$162,997.40	0%	MDIPA/OCI	80%	20%	\$0.00
2417	y	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	y	6.20%	\$37,404.11	72%	Carefirst Bluechoice	72%	28%	\$1,500.00
2421	Y	6.00%	\$51,229.00	n/a	HMO, Medical and Dental	50%	50%	\$2,000.00
2422	n	6.00%	N/A	n/a	n/a	N/A	N/A	N/A
2423	n	6.00%	N/A		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%	\$121,679.27	80/20.	Health & Dental	90%	10%	\$2,000
2427	Yes incl Union	6.2%	\$133,689.00	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
2430	yes	6.00%	\$1,258,842.69	100% after deductible	High Deductible Health Plan	100%	0%	\$2,500.00
2431	Yes	5.00%	\$15,000.00	25%	Veteran	60%	40%	\$50.00
2432	yes	6.00%	\$275,825.42	\$242,726.37	HEALTH, VISION, DENTAL	88%	12%	\$2,250.00
2433	y	8.00%	\$41,230.93	100%	Medical and Dental	75%	25%	\$0.00
2434	N	6.2%	\$75,970.00	80%	CareFirst BlueChoice HMO	50%	50%	\$1,500
2435	N	6%	\$33,943.54	50%	CareFirst BlueChoice 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	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2440	Yes	6%	\$26,721.22	Ranges/Different	HMO	30%	70%	\$ 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
2442	y	6.67%	\$232,562.79	N/A	Aetna-Open Access	71%	29%	0.00 in 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
2447	y	100.00%	\$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
2448	y	6.00%	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 \$1750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2449	n	about 6.2%	To Be Determined	Variable	MEC Plan	100%	0%	\$2,000.00

2450	n	25.00%	\$-	0%	-	-	-	-
2451	n	0.00%	\$-	0%	0	0%	0%	\$0.00
2452	Yes	6.00%	\$774,799.91	100%	Union	100%	0%	\$150.00
2453	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.
2454	yes	6.20%	\$305,206.01	100% after deductible	Carefirst HMO, Open Access	50%	50%	Family \$5,000, Individual \$2,500
2455	Yes through the Union	6%	Approximat ely \$1.3 Million	80%	PPO	100%	0%	\$750
2456	Y	6%	\$1,126,781. 00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
2457	N	6%						
2458	N	6%	\$359,102.0 0	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
2459	Y	6%	\$4,300,000. 00	INSURANCE IS COMPANY PAID	CAREFIRST B.C.B.S.	100%	0%	\$0
2460	N	6%		INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES				
2461	Y	6%	\$53,867.00	Insurance Is Company Paid	MCA Administrators	100%	0%	\$0
2462	Y	7%	\$145,014.7 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
2465	no	per state rates	N/A	NA	n/a	n/a	n/a	n/a
2466	y	6.00%	\$37,404.11	72%	Carefirst Bluechoice	72%	28%	\$1,500.00
2467	y	7.00%	\$240,000.0 0	NA	HMO	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%	\$0.00	n/a	health, dental & vision	0%	100%	\$1,500.00
2473	n/a	N/A	N/A	n/a	n/a	n/a	n/a	n/a
2474	yes	8.00%	\$250,000.0 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%	\$-	0%	N/A	0%	0%	N/A
2478	yes	7.70%	\$405,000.0 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
2481	n	6.00%	\$0.00	NA	none	0%	100%	n/a
2482	Y	6.00%	\$1,392,350. 00	77%	self-funded Medical & RX	77%	23%	A \$500 - B \$2000

2483	Y	8.00%	\$200,000.00	90%	PPO	100%	0%	10%
2484	Y	6.00%	\$174,869.77	n/a	HMO Carefirst	50%	50%	\$3000/individual
2485	Y	6.00%	n/a	n/a	Per Union Contract	n/a	100%	n/a
2486	Y	6.00%	\$348,369.00	65% by Plan 35% by Employee	PPO< HRA Emp, Emp S, Fam	40%	60%	\$1,750.00
2487	Y	7.65%	\$1,675,000.00	n/a	Medical/RX	55%	45%	\$625.00
2488	Y	8.00%	\$246,282.00	80%	PPO Comp.	35%	65%	25%
2489	y	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
2492	yes	7.65%	\$658,583.00	100%	Kaiser w/facility + green doctors (offsite rural)	75%	25%	\$1,000.00
2493	y	6.20%	paid by union	union	union	n/a	n/a	n/a
2494	Y	6.20%	\$360,000.00	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
2499	yes	6.29%	\$1,126,880.00	0%	medical, dental, vision	80%	20%	Premium Plan: \$100/employee, \$2000/family, Standard Plan: \$2000/employee, \$4000/family Dental: \$50/employee, \$150/family
2500	yes	25.00%	\$12,567.84	0%	United Health Care Plan	10%	10%	\$1,500.00
2501	yes	6.40%	\$124,984.00	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
2504	yes	8.00%	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): \$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 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): \$2000 / \$4000, Aetna Select 1500 (HMO) (Ind/Fam): \$1500/\$3000, Aetna ChoicePOS II 2000 (Ind/Fam): \$2000/\$4000
2505	yes		\$109,612.00	70%	Fully Insured HMO	35%	65%	\$3,650.00
2506	yes	6.00%	\$89,574.24	80%	Med/Dent/Vis	50%	50%	\$1,000.00
2507	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2508	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2509	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2510	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2511	y	6.00%	\$40,206.10	40%	Carefirst Bluechoice	40%	60%	\$2,000.00

2512	y	7.00%	\$74,485.41	n/a	Carefirst Bluechoice/ HMO HAS/HRA Silver 2000	100%	0%	\$2,000.00
2513	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2514	y	6.00%	\$264,613.15	n/a	Cigna, Open Access Plus	60%	40%	\$2,000.00
2515	y	6.00%	\$100,568.65	75%	health, dental, life and vision	75%	25%	\$1,000.00
2516	y	6.00%	\$4,789,643.00	n/a	HMO Referral HAS/HRA	60%	40%	\$3,000.00
2517	n/a	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
2519	Exempt	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2520	Exempt	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2521	yes	6.20%	\$17,130.00	80%	health, dental & vision	50%	50%	\$2,000.00
2522	yes	8.00%	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): \$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 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): \$2000 / \$4000, Aetna Select 1500 (HMO) (Ind/Fam): \$1500/\$3000 Aetna ChoicePOS II 2000 (Ind/Fam): \$2000/\$4000
2523	yes		\$109,612.00	70%	Fully Insured HMO	35%	65%	\$3,650.00
2524	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	Exempt
2525	Yes	6.20%	\$315,418.04	80%	Self funded benefit trust Plan Type- PPO	100%	0%	\$300.00
2526	yes	6.00%	\$3 million	80%	self insured/cigna	100% EE 50% Dependent	\$0 EE 50% Dependent	\$0 if in Network
2527	yes	6.20%	\$1,900,000.00	99%	BCBS PPO	100%	0%	\$600.00
2528	no	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
2529	yes	6.20%	\$1,900.00	99%	BCBS PPO	100%	0%	\$600.00
2530	yes	6.00%	\$20,000.00	100%	full	100%	0%	\$400.00
2531	yes	6.20%	\$325,359.00	0%	HMO/HDHP/POS	80%	20%	\$500/\$1500/\$ 500
2532	no	6.20%	n/a	n/a	N/A	N/A	N/A	N/A
2533	yes	6.20%	\$1,900,000.00	99%	BCBS PPO	100%	0%	\$600.00
2534	n/a	n/a	n/a	n/a	N/A	N/A	N/A	N/A
2535	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000 \$1,000/\$2,000 and \$1,500/\$3,000
2536	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,500/\$3,000
2537	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2538	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	\$0
2539	Y	7.41%	\$118,631.51	80%	Health/Dental - HMO	50%	50%	\$1,500
2540	N	6%	\$80,955.00	50%	Medical, Dental, Vision - HMO	93%	7%	\$2,500
2541	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
2542	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
2543	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$1,500

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	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2548	Y	11%	\$517,517.13	80%	BCBS - Med/Den/Vi	70%	30%	\$4,000
2549	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2550	Y	6%	\$249,645.00	80%	Major Medical & Rx	100%	0%	\$3,000
2551	Y	6%	\$1,300,000.00	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	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
2555	Y	N/A	N/A			80%	20%	\$1,500
2556	Y	7.65%	\$120,073.76	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
2557	Y	8%	\$200,000.00	90%	PPO	100%	0%	2500%
2558	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2559	Y	7.65%	\$141,846.00	0%	Major Medical	51%	49%	2000/pp or 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
2563	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
2564	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1,500.00 deductible for each health care plan offered
2565	Y	8%	\$286,500.00	80%	PPO Comprehensive	35%	65%	\$3,250.00
2566	Y	8%	\$156,000.00	100% after \$3500	HMO	88%	12%	\$3,500.00
2567	Y	8%	\$299,490.00	88%	HMO	60%	41%	\$2,000.00
2568	Y	7%	\$437,000.00	65%	PPO Comprehensive	66%	34%	\$2,500.00
2569	Y	1%	\$573,960.00	100%	POS	100%	0%	\$2,500.00
2570	Y	6%	\$50,000.00	70%	BCBS medical/ Dental - 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	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2577	N	6%	\$81,000.00	100%	MEC Plan	100%	0%	\$2,000.00
2578	N	25%	N/A	N/A	N/A	N/A	N/A	N/A
2579	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500.00 deductible but PII pays \$1200.00 of it to employee's HSA
2580	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2581	Yes	6.2%	\$139,326.90	100% after \$20 copay for outpatient, 80% of inpatient, \$100 per emergency room visit if not admitted.	Carefirst (medical, dental and vision plans) Bronze (HMO), Silver and Gold (PPO) plans	65	35	\$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
2584	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
2585	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
2586	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2587	y	6%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision	74%	26%	\$0
2588	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2589	Y	6%	\$276,000.00	N/A	Comprehensive	57%	43%	\$1,500
2590	Y	6.2%	\$4,502,987.00	100%	Medical --	100%	0%	Varies depending on type of service
2591	N	6.0%	\$2,799,776.00	80%	Medical Dental, Vision	HMO= 0% OTHER= 67%	33%	\$1,800
2592	Y	6%	\$852,264.96	80%	N/A	N/A	N/A	N/A
2593	Y	6%	\$120,900.65	80%	HRA/PPO -Med/Dental	62%	38%	\$2,500.00
2594	Y	6%	\$96,903.29	Unknown	HMO - Medical	50%	50%	\$1,500.00
2595	Y	12%	\$92,560.57	100%	HMO/PPO Silver 2000	50%	50%	\$2,000.00
2596	Y	6%	\$57,000.00	100%	Open Access	84%	16%	\$1,500.00
2597	Y	11%	\$17,514.13	80%	HMO	80%	20%	\$1,500
2598	N	6%	N/A	N/A	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
2599	Y	8%	\$26,568.00	80%	N/A	N/A	N/A	N/A
2600	Y	6%	\$1,170,265.00	90%	Starmark HAS/Copay	40%	60%	\$3,000/\$2000
2601	Y	6%	\$200,000.00	90%	PPO -Med/Den/Vision	52%	48%	\$3,000.00
2602	Y	8%	\$200,000.00	90%	Per Union Contract	N/A	100%	N/A
2603	N	6%	N/A	N/A	PPO	100%	0%	\$2,500.00
2604	Y	6%	\$5,207.71	80%	N/A	N/A	N/A	N/A
2605	Y	6%	\$125,771.34	85%	Standard	93%	7%	\$6,000.00
2606	Y	8%	\$31,862.00	75%	ACA Compliant	85%	15%	85%
2607	Y	8%	\$200,000.00	90%	PPO, Medical, Vision	85%	15%	\$5000 and vision is full service
2608	Y	N/A	N/A	N/A	PPO	100%	0%	\$2,500
2609	Y	8%	\$26,568.00	20%	N/A	N/A	N/A	N/A
2610	Y	12%	\$92,560.57	100%	Starmark HSA/Co-Pay Plan	40%	60%	\$3,000/\$2,000
2611	Y	6%	\$2,673,661.42	80%	Open Access	84%	16%	\$1,500.00
2612	Y	12%	\$92,560.57	100%	major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
2612	Y	12%	\$92,560.57	100%	OPEN ACCESS	84%	16%	\$1,500.00

2613	Y	6%	\$2,673,661.42	80%	major medical, vision, 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%
2617	Y	6%	\$852,264.96	80%	HRA/PPO-Med/Den/Vision	62%	38%	\$2,500.00
2618	Y	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	Y	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000
2622	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2623	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500.00
2624	Y	8%	\$128,609.41	N/A ** See Note	Medical, Drug, Vision	90%	10%	N/A * See Note
2625	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
2626	Y	6%	\$164,302.00	80%	PPO	86%	14%	\$3,000.00
2627	Y	6%	\$231,729.23	100%	Health Network Only	58%	42%	\$1,500.00
2628	Y	6%	\$47,830.72	100%	POS Plan	100%	0%	\$2,500
2629	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2630	Y	6%	\$111,138.12	80%	MD UHC POS Gold 15	74%	26%	\$1,500
2631	Y	6%	\$348,369.00	65%	PPO, HRA Emp, Emp S, Fam	40%	60%	\$1,750
2632	Y	8%	\$299,490.00	87%	Aetna 2 HMO	59%	41%	\$2,000.00
2633	Y	5%	\$177,489.32	80%	POS/HMO - Med/Den/Vision	79%	21%	\$750.00
2634	Y	6%	\$276,000.00	N/A	Comprehensive	57%	43%	\$1,500.00
2635	Y	6%	\$287,074.75	80%	HRA/PPO- Med/Den	73%	27%	\$2,500.00
2636	Y	6%	\$284,613.15	N/A	Cigna, Open Access	60%	40%	\$2,000.00
2637	Y	6%	\$133,199.59	80%	BCBA/PPO-Med/Den	50%	50%	\$2,000.00
2638	N	0%	N/A	0%	N/A	0%	0%	\$0.00
2639	Y	6%	\$5,027.71	80%	Standard	93%	7%	\$6,000.00
2640	Y	6%	\$7,360,539.13	76% vs. 24%	BCBS Major Med	74%	26%	\$1,000, \$2,000, \$4,000
2641	Y	6%	\$174,869.77	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
2645	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500.00
2646	N	6%	N/A	0%	N/A	N/A	N/A	N/A
2647	Y	10%	\$107,977.55	75%	PPO-Med/Dental/Vision	50%	50%	\$1,500.00
2648	Y	12%	\$35,000.00	100%	HMO	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
2651	Y	6%	\$377,487.03	20%	Carefirst HMO	20%	80%	\$1,500.00
2652	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
2653	Y	8%	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 (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	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 /

			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
2654	Y	N/A	N/A			80%	20%	\$1,500
2655	Y	7.65%	\$120,073.7 6	N/A ** See Note**	Medical, Drug, & Vision	90%	10%	N/A ** See Note**
2656	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
2657	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
2658	y	6%	\$361,981.7 7	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision HMO CareFirst Advantage	74%	26%	\$0
2659	Y	8%	\$120,073.7 6	*See Note	Medical, Dental & Vision	90%	10%	*NOTE: Stolar Construction and its employees are part of the Maryland Private Exchange. Therefore, are unable to answer questions 3.1 and 4.2
2660	Y	6%	\$67,218.45	100%	Medical	100%	0%	\$0.00
2661	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2662	Y	6%	\$394,228.4 9	95%	HMO & Prescription	80%	20%	\$0
2663	Y	6.2%	\$924,700.0 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 (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% Coinsur- ance after deductible 3. Bronze Plan a. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent	PPO Medical & Prescription	75%	25%	\$1,500

				Care Visit - \$40 co-pay, then 100% c. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible				
2664	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
2665	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
2666	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2667	Y	50%	\$169,417.77	90%	EPO	63%	374%	\$2,000.00
2668	Y	6%	\$231,729.29	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%	\$430,000.00	80%	Comprehensive	70%	30%	\$ 1,500.00
2671	N	8%	N/A	N/A	N/A	N/A	N/A	N/A
2672	Y	6%	\$866,626.37	N/A	Self insured	65%	35%	\$ 1,000.00
2673	Y	6%	\$25,101.00	80%	MEC	100%	0%	\$ -
2674	Y	14%	\$556,429.34	80%	BCBS - Medical / Dental / 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%	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 exposure)
2676	Y	6.2%	\$799,466.00	100% (minus copay)	P.O.S. and HMO	96%	44%	\$0
2677	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
2678	N	13%	N/A	N/A	N/A	N/A	N/A	N/A
2679	Y	6.2%	\$169,417.77	80%	EPO	63%	37%	\$2,000
2680	Y	12.0%	\$92,560.57	100%	Open Access	84%	16%	\$1,500
2681	N	6.2%	N/A	N/A	N/A	N/A	N/A	N/A
2682	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2683	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2684	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500

2685	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
2686	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S.Fam	40%	60%	\$1,750
2687	N	6%	\$25,753.44	100%	BCBS Bronze, Silver, Gold	0%	100%	\$1,500
2688	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2689	Y	6%	\$19,172.70	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
2690	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
2691	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2692	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2693	Y	6%	\$377,487.03	20%	CAREFIRST HMO	20	80	\$1,500
2694	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2695	Y	10%	\$107,977.55	75%	Two HMO's	50%	50%	\$1,500
2696	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
2697	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
2698	Y	6.2%	\$25,101.00	100%	MEC	100	0	\$0
2699	Y	6.2%	\$164,302.00	80%	PPO	86	14	\$3,000
2700	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
2701	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64%	36%	\$625
2702	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15
2703	Y	6%	\$264,613.15	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
2704	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
2705	y	6%	\$14,696.95	80%	B/C Advantage MV1	188.95	273.45	\$5,000
2706	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000
2707	Y	6%	\$276,000.00	NA	Comprehensive POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-S	57%	43%	\$1,500
2708	Y	6%	\$291,583.00	100% IN / 100% OUT	Carefirst HMO & PPO Plans	50%	50%	Paid by Employer: 2000 Ind/4000 Fam
2709	Y	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	7%	\$2,500
2710	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500

2711	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
2712	N		N/A	N/A	N/A	N/A	N/A	N/A
2713	Y	6%	\$310,000.00	N/A	AETNA	100%	0%	\$2,500
2714	Y	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	Y	6%	\$400,000.00	N/A	Full Comprehensive with Rx and hospital	75%	25%	\$1,600
2718	Y	6%	\$276,000.00	NA	Comprehensive	57%	43%	\$1,500
2719	Y	6.2%	\$924,700.00	Coinsurance after deductible	PPO Medical & Prescription	75%	25%	\$1,500
2720		8%	\$950,000.00	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 follow...Plan 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.
	Y								
2721	Y	6%	\$348,369.00	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	Y	6%	\$231,729.29	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	
2728	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	
2729	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500	

2730	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2731	Y	6%	\$430,000.00	80%	Comprehensive	70%	30%	\$1,500
2732	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2733	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2734	N	16%	\$133,912.50	50%	HMO	50%	50%	\$500
2735	Y	6%	\$263,320.00	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
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%
2739	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
2740	Y	N/A	N/A			80%	20%	\$1,500
2741	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500
2742	6.2%	100% (minus copay)	P.O.S. and HMO	44%				
2743	6.2%	N/A	N/A	N/A				
2744	6.2%	80%	EPO	37%				
2745	12%	100%	Open Access	16%				
2746	6.2%	N/A		N/A				
2747	Y	6%	\$2,573,559.00	68%	SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN	68%	32%	\$1,500
2748	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2749	Y	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	84%	16%	\$ 1,500.00
2755	Yes	6.2%	\$2,129,382.00	87% Kaiser	Kaiser HDHP HMO 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
2758	Yes	6%	\$111,138.12	80%	MD UHC POS Gold1	74	26	\$1,500
2759	N	6.04%	\$29,639.33	80%-90%	POS	63.54%	36.46%	\$0.00
2760	Y	6%	\$852,264.96	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
2762	Y	10%	\$107,977.55	75%	PPO/Med/Den /Vision	50%	50%	1,500.00
2763	Y	8%	\$202,197.88	100%	HSA/HMO	35%	65%	1,000.00
2764	Y	6%	\$291,583.00	100%	POS 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	Y	6%	\$50,000.00	70%	PPO/Med/Den	80%	20%	1,500.00
2768	Y	100%	\$46,277.58	90%	HMO	50%	50%	500.00
2769	N	0%	N/A	0%	None, Only Employee	0%	0%	N/A
2770	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	N/A
2771	Y	6%	\$287,074.75	80%	HRA/PPO- Med/Den	73%	27%	2,500.00
2772	Y	6%	\$377,487.03	20%	Carefirst HMO	20%	80%	1,500.00
2773	Y	6%	\$111,138.12	80%	MD UHC POS Gold	74%	26%	1,500.00

2774	Y	8%	\$200,000.00	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
2777	Y	6%	\$264,613.15	N/A	Cigna, Open Access	60%	40%	2,000.00
2778	Y	6%	\$7,360,539.13	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	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2782	N	6%	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	Y	6%	\$97,000.00	75%	full	80%	20%	2,500.00
2787	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2788	Y	6.2%	\$900,449.56	0%, Company is Self-Insured	Comprehensive PPO	90%	10%	\$1,000 Gold; 0 Silver: Individual \$1500/ Fam \$3000
2789	Y	6%	\$2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Individual \$1500/ Fam \$3000
2790	Y	6%	\$264,613.15	NA	Cigna, Open Access	60%	40%	\$2,000
2791	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500 Deductible but PII pays \$1200 to employee
2792	Y	6%	\$236,600.00	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%	\$950,000.00	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 follow...Plan 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%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
2799	Y	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
2801	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
2802	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2803	Y	6%	\$40,206.10	40%	Care First Blue Choice	40	60	\$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	Y	100%	\$46,277.58	90%	HMO	50%	50%	\$500
2807	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2808	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2809	Y	8%	\$91,037.44	50%	PPO & HMO	50%	50%	\$750.00
2810	Y	50%	\$169,417.77	90%	EPO	63%	37%	\$2,000.00
2811	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2812	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2813	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
2814	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
2815	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40%	60%	\$1,750
2816	N	6%	\$25,753.44	100%	BCBS Bronze, Silver, Gold	0%	100%	\$1,500
2817	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2818	Y	6%	\$19,172.70	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
2819	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
2820	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2821	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2822	N	6%	\$0.00	NA	NA	NA	NA	NA
2823	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2824	Y	10%	\$107,977.55	75%	Two HMO's	50%	50%	\$1,500
2825	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
2826	Y	8%	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):

			\$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	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%	\$25,101.00	100%	MEC	100	0	\$0
2828	Y	6.2%	\$164,302.0 0	80%	PPO	86	14	\$3,000
2829	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2830	Y	6%	\$218,643.8 3	Varies	Medical/Dental Aetna	55%	45%	Varies
2831	Y	7.65%	\$2,060,000. 00	64%	Full Coverage PPO	64%	36%	\$625
2832	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$15
2833	Y	6%	\$264,613.1 5	N/A	Cigna, Open Access Plus	60%	40%	\$2,000
2834	Y	50%	\$10,504.00	90%	HMO, Major medical	50%	50%	\$250
2835	y	6%	\$14,696.95	80%	B/C Advantage MV1	188.95	273.45	\$5,000
2836	Y	6%	\$174,869.7 7	N/A	HMO Carefirst	50%	50%	\$3,000
2837	NO (exempt)	6%	just workers comp	0%	all employees pay their own health insurance or are covered by spouse's policy	0%	0%	N/A
2838	Y	6%	\$291,583.0 0	100% IN / 100% OUT	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E- S	50%	50%	Paid by Employer: 2000 Ind/4000 Fam
2839	Y	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	7%	\$2,500
2840	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500
2841	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200
2842	Y	6.2%	\$133,199.5 9	80%	BLUE CROSS	50%	50%	\$2,000
2843	Y	6%	\$310,000.0 0	N/A	AETNA	100%	0%	\$2,500
2844	Y	6.2%	\$47,896.43	N/A	HMO Referral HSA/HRA	60%	40%	\$3,000
2845	Y	6.20%	\$1,378,176. 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
2848	Y	6%	\$276,000.0 0	NA	Comprehensive	57%	43%	\$1,500
2849	Y	6.2%	\$924,700.0 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%	PPO Medical & Prescription	75%	25%	\$1,500

				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				
2850	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2851	Y	6%	\$686,805.00	100%	CareFirst HMO & PPO	90%	0 to 10%	\$2,500
2852	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
2853	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2854	Y	6%	\$377,487.03	20%	CAREFIRST HMO	20	80	\$1,500
2855	Y	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	Y	6%	\$77,660.00	80%	HMO dental vision	80%	20%	1500%
2858	Y	6%	\$99,737.27	Unknown	Silver HMO/PPO	50%	50%	\$2,000
2859	Y	7%	\$1,066,240.23	80% after deductible	PPO/HIGH DEDUCT	55	45	\$3,500
2860	Y	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
2861	Y	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00
2862	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2863	N	6%	\$54.00	100%	Medical / Vision HMO	100%	0%	\$1,500.00
2864	Y	14%	\$556,429.34	80%	BSBS-Med/Den/Vi	70%	30%	\$4,000.00
2865	Y	6%	\$2,673,661.42	80%	Major medical, vision, hospitalization, pharmacy	66%	34%	\$1,043.38
2866	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2867	N	6%	\$0.00	N/a	N/A	N/A	N/A	NA
2868	Y	6%	\$50,207.71	80%	Standard	93%	7%	6000%
2869	Y	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
2871	N	16%	\$133,912.50	50%	HMO	50%	50%	\$500
2872	Y	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000.00

2873	Y	7%	\$43,854.00	80%	Health Dental Vision - HMO	0%	100%	\$1,500.00
2874	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500
2875	Y	6%	\$0.00	100%	HMO & FLX	0%	100%	\$4,500
2876	Y	12%	\$132,000.00	0	HMO/OA/HAS	50%	50%	\$2,000
2877	Y	8%	\$91,037.44	50%	PPO & HMO	50%	50%	\$750
2878	Y	50%	\$169,417.77	90%	EPO	63%	37%	\$2,000
2879	Y	6.20%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No 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
2882	Y	6%	\$148,785.63	90% vs 10% fringes paid in cash to employee	PPO Health, dental and vision	90%	10%	\$500
2883	N	6%	\$0.00	fringes paid in cash to employee	N/A	N/A	N/A	N/A
2884	N	6%	\$0.00	fringes paid in cash to employee	N/A	N/A	N/A	N/A
2885	Y	6%	\$7,360,539.13	76% vs 24%	Major Medical	74%	26%	\$1000, \$2000, \$4000
2886	Y	6%	\$111,138.12	80% vs 20 %	MD UHC POS gold	74%	26%	\$1,500
2887	Y	6%	\$92,560.27	100%	Open Access	84%	16%	\$1,500
2888	Y	6%	N/A	Varies on service	PPO with HRA	68%	32%	\$2,500
2889	Y	6%	\$521,401.76	Insurance provided by various Unions	N/A	N/A	N/A	N/A
2890	Y	6%	\$60,113.00	80%	PPO	50%	50%	\$1,000.00
2891	Y	6%	\$850,467.30	100%	PPO	80%	20%	\$0.00
2892	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
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
2896	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500.00
2897	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2898	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
2899	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

2900	Y	6%	\$7,360,539.13	76% vs 24%	BCBS Major Medical 3 PPO Plans, Low deductible, mid deductible, high deductible	74%	26%	\$1000, \$2000, \$4000
2901	Y	6%	\$54,094.33	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
2902	N	0%	N/A	N/A	N/A	N/A	N/A	N/A
2903	Y	8%	\$8,660,000.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN GUIDELINES. NON-UNION INSURANCE IS SELF INSURED BY THE COMPANY	NON-UNION - MERITAIN PPO	92%	8%	\$150
2904	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2905	Y	6%	\$521,401.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR AND GUIDELINES	N/A	N/A	N/A	N/A
2906	Y	6%	\$217,000.00	100% vs 0% in network	Platinum Choice POS	100%	0%	0% in network
2907	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2908	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2909	Y	6%	\$850,467.30	100% vs 0% in network	PPO	80%	20%	0% in network
2910	Y	6%	\$521,401.76	Insurance is provided by various labor unions, each union has its own administrator guidelines	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
2912	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2913	Y	6%	\$102,590.29	0%	HMO/PPO	100% HMO 93% PPO	100% FOR DEPENDENTS	\$2500 IND/\$6000 FAMILY
2914	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2915	N	6%	\$0.00	FRINGE BENEFITS ARE PAID TO EMPLOYEE IN CASH	N/A	N/A	N/A	N/A
2916	Y	6%	Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600 All Benefits: Total: \$514,771	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 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%	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

			EE Share: \$199,818 Guardrails Share: \$314,953					HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)	
				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					
2917	Y	6.2%	\$924,700.0 0	75%	PPO Medical & Prescription	75%	25%	\$1,500	
2918	Y	6%	\$970.00	75%	Full	80%	20%	\$2,500	
2919	N								
2920	Y	6%	\$29,985.10	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22	
2921	Y	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00	
2922	Y	6%	\$23,818,90 6.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000	
2923	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0	
2924	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500	
2925	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A	
2926	Y	7.65%	\$120,073.7 6	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange	
2927	Y	7%	\$60,000.00	70%	Choice Plan	100%	0%	\$3,000	
2928	Y	100%	\$43,854.00	0%	Health dental Vision	0%	100%	\$1,500	
2929	Y	6%	\$26,721.22	Unable to say something have copay some don't	HMO	30%	70%	\$500	
2930	Y	6%	\$2,018,006. 28	80%	HEALTH/DENTAL/VISI ON	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000	

2931	Y	6%	\$264,613.15	NA	Cigna, Open Access	60%	40%	2000%
2932	Y	6%	\$430,000.00	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
2935	Y	6%	\$7,360,539.13	76% VS 24%	BCBS Major Medical, 3 PPO plans. Low, mid and high deductible	74%	26%	\$1,000, \$2,000, \$4,000
2936	Y	14%	\$556,429.34	80%	BCBS - Medical / Dental / Vision	70%	30%	\$4,000.00
2937	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2938	Y	6%	\$23,818,906.00	80%	2 PPO plans	75%	25%	\$1,000/\$2,000 and \$1,500/\$3,000
2939	Y	8%	\$50,000.00	80%	PPO	100%	0%	\$0
2940	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2941	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2942	Y	8%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90%	10%	Part of the MD Private Exchange
2943	Y	6.2% SS; 1.45 MC	\$43,876.00	79%	PPO with in & out of network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2944	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
2945	Y	14%	\$556,429.34	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
2946	Y	6%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93%	7%	\$2,500
2947	Y	8%	\$120,073.76	N/A	Med, Drug & Vision	90%	10%	N/A
2948	N	6%	\$25,753.44	100%	BCBS Bronze, Silver, Gold	0%	100%	\$1,500
2949	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2950	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500
2951	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
2952	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2953	N	6%	\$0.00	NA	NA	NA	NA	NA
2954	Y	6%	\$111,138.12	80%	MD UHC POS Gold 1	74%	26%	\$1,500
2955	Y	10%	\$107,977.55	75%	Medical/Dental/Vision	50%	50%	\$1,500
2956	Y	6%	\$348,369.00	65%Plan 35%Employee	PPO, HR ,Emp S, Fam	40%	60%	\$1,750
2957	Y	6%	\$19,172.70	Varies on services rendered	PPO with HRA	68%	32%	\$2,500
2958	Y	6%	\$2,573,559.00	68%	SELF INSURED PPO MEDICAL OFFERING LOW OR HIGH DEDUCTIBLE PLAN	68%	32%	\$1,500
2959	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2960	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2961	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2962	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2963	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2964	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2965	Y	6.20%	\$252,037.00	85%	PPO ACA Limits	95%	5%	No Deductibles
2966	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice Plan	60%	40%	\$ 2,000.00
2967	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
2968	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100%	N/A
2969	Y	6.20%	\$276,000.00	NA	Comprehensive	57%	43%	\$ 1,500.00

2970	Y	6.00%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2971	N	7.65%	\$1,675,000.00	80%	Med/Rx PPO Plan	55%	45%	\$625/\$1,575
2972	N	6.20%	\$0.00	NA	NA	NA	NA	NA
2973	Y	12%	\$132,000.00	90%	HMO/OA/HAS	50%	50%	\$2,000
2974	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
2975	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2976	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
2977	Y	N/A	N/A			80%	20%	\$1,500
2978	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500
2979	Y	6%	\$263,320.00	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
2980	N	33%	N/A	N/A	N/A	N/A	N/A	N/A
2981	Y	6%						
2982	Y	100%	\$14,400.00	N/A	PPO	25%	75%	ZERO
2983	Y	6%	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: \$314,953	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 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%	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 exposure)
2984	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
2985	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2986	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2987	Y	6%	\$67,218.45	100%	Medical Insurance	100%	0%	0%

2988	Y	6%	\$852,264.96	80%	HRA, PPO	62%	38%	\$2,500.00
2989	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
2990	Y	6%	\$264,613.15	N/A	Cigna, Open Access	60%	40%	\$2,000.00
2991	Y	6%	\$14,696.95	80%	B/C Advantage MV1	40%	60%	\$5,000.00
2992	Y	12%	\$35,000.00	100%	HMO	100%	0%	\$1,200.00
2993	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2994	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
2995	Y	6%	\$133,199.59	80%	BCBS/PPO-Med/Den	50%	50%	\$2,000.00
2996	Y	6%	N/A	Varies on Services Rendered	PPO with HRA	68%	32%	\$2,500.00
2997	Y	8%	\$1,200/Month	N/A	UHC Gold	56%	44%	\$1,000.00
2998	Y	5%	\$177,489.32	80%	POS/HMO - Med/Den/Vision	79%	21%	\$750.00
2999	Y	6%	\$236,600.00	98% after deductible	Aetna HMO & PPO	88%	12%	\$2,800
3000	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000.00
3001	Y	6%	\$77,660.00	80%	HMO Dental Vision	80%	20%	\$1,500.00
3002	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3003	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3004	Y	6%	\$47,896.00	100%	HMO Referral HAS/HRA	60%	40%	\$3,000.00
3005	Y	6%	\$394,228.49	95%	HMO & Prescription	80%	20%	N/A
3006	Y	6%	\$231,729.23	100%	Health Network Only	58%	42%	\$1,500.00
3007	Y	6%	\$42,296.21	51%	HMO-HAS Compat	51%	49%	\$1,500.00
3008	N	16%	N/A	N/A	N/A	N/A	N/A	N/A
3009	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3010	N	0%	N/A	0%	N/A	0%	0%	0%
3011	Y	6%	\$50,000.00	70%	PPO- Med/Dental	80%	20%	\$1,500.00
3012	Y	6%	\$80,955.00	100%	Carefirst HMO & PPO	50%	50%	\$2,500.00
3013	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500.00
3014	Y	6%	\$156,370.48	95%	Copay/HAS/Med/Den	95%	5%	\$1,000.00
3015	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
3016	Y	6%	\$924,700.00	80%	PPO/Med & Prescription	75%	25%	\$1,500.00
3017	Y	100%	\$14,400.00	N/A	PPO	25%	75%	\$0.00
3018	Y	6%	\$348,369.00	65%	PPO/HRA	40%	60%	\$1,750.00
3019	Y	6%	\$731,019.00	100%	HRA/Med/Dental	56%	44%	\$2,500.00
3020	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
3021	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3022	Y	8%	\$369,993.00	87%	Aetna HMO/HRA	59%	41%	\$2,000.00
3023	Y	6%	47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500
3024	Y	8%	\$202,197.88	100%	HMO	45%	55%	\$5,000.00
3025	Y	6%	\$291,583.00	100%	POS/HSA/HRA	50%	50%	\$2,000.00
3026	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500.00
3027	Y	7%	\$88,236.00	70%	HMO Fully Insured	38%	62%	\$35.00
3028	Y	7%	\$128,609.41	N/A See Note **	Medical/Drug/ Vision	90%	10%	N/A See Note **
3029	Y	11%	\$17,514.13	80%	BCBS-Med/Den/Vision	70%	30%	\$4,000.00
3030	Y	6%	\$334,800.00	100%	Medical, Dental, Vision, Prescription – Full coverage	100%	0%	N/A
3031	Y	7%	\$1,066,240.23	80%	PPO	55%	45%	\$3,500.00
3032	y	6%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision, HMO CareFirst Advantage	74%	26%	\$0
3033	Y	6%	\$50,000.00	70%	medical/dental	80%	20%	\$1,500

3034	Y	7.65%	\$1,675,000.00	N/A	Full Coverage PPO / Prescription	55.00%	45.00%	\$625
3035	Y	6.2%	\$14,696.95	80%	B/C Advantage MV1	40	60	\$ 5,000.00
3036	Y	6%	\$67,218.45	100%	Medial Ins	100%	0%	\$0
3037	Y	6%	\$231,729.29	100%	Health Network Only	58%	42%	\$1,500
3038	Y	6%	\$377,487.03	20%	CareFirst HMO	20%	80%	\$1,500
3039	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
3040	Yes	6.20%	\$1,095,309.89	100% after deductible	Qual.High Deduct PPO	100%	0	\$2,000
3041	Y	6.20%	\$735,471.78	0%, Company is Self-Insured	Comprehensive PPO	90	10	\$1,000
3042	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80%	20%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
3043	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
3044	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3045	N	6%	\$359,102.00	INSURANCE PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN ADMIN & GUIDELINES	N/A	N/A	N/A	N/A
3046	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3047	Y	6%	\$7,360,529.13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-deductible, High deductible	74%	26%	\$1,000, \$2,000, \$4,000
3048	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3049	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%	2500/\$150
3050	Y	6%	\$521,401.76	Insurance is provided by various labor unions, each union has its own administrator and guidelines.	N/A	N/A	N/A	N/A
3051	N	6%	Insurance is provided by various Unions	N/A	N/A	N/A	N/A	N/A
3052	N	6.2%	N/A	Insurance is provided by various unions; each union has its own administrator & guidelines	Union Provided	N/A	N.A	N/A
3053	N	6.0%	N/A	N/A	N/A	N/A	N/A	N/A
3054	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88%	12%	\$3,500
3055	N	6.2%	N/A	N/A	Union Provided	N/A	N/A	N/A

3056	N	6.0%	N/A	Union - Labor & Operator	Health Insurance provided through Labor or Operator Union			Labor - 26% Operator 18%
3057	Y	6.0%	\$58,396.00	Insurance is provided by various labor unions; each union has its own administrator & guidelines	N/A	N/A	N/A	N/A
3058	Y	6.0%	\$1,619,506.00	90%	Self Insur/Major Medical & Prescription	95%	5%	\$500 Ind. / \$1,000 Family
3059	Y	7.0%	\$437,000.00	65%	PPO	66%	34%	\$ 15.00
3060	Y	6.2%	\$371,169.41	80%/20%	Comprehensive HMO	65%	35%	\$2,500
3061	Y	0.062%	\$47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500
3062	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55%	45%	\$2,600.00 Ind. / paid by employer
3063	N	6.0%	N/A	N/A	Health Insurance provided through Ironworker union	N/A	N/A	N/A
3064	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 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
3065	Y	6%	\$321,793.37	100% vs. 0% in network	PPO	80%	20%	\$0 in network
3066	Y	7.65%	\$1,675,000.00	80.00%	Med/Rx PPO Plan	55%	45%	\$625
3067	Y	8%	\$200,000.00	90%	PPO	100%	0%	10%
3068	Y	5.99%	\$1,971,074.00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	70	30	PPO \$700; HMO \$5,000
3069	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
3070	Y	8.00%	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	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

			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	Y	11.00%	\$517,514.13	80%	BCS-MED/Den/Vi	70%	30%	\$4,000
3073	Y	6.00%	\$16,433.00	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 CONTRACTS.	UNITED HEALTHCARE	50%	50%	\$0
3074	N/A	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3075	Y	6.20%	\$25,101.00	100%	PPO - MEC	100%	0	\$0
3076	Yes	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
3077	Y	6.00%	\$1,713,635.00	70%	PPO	82%	17%	\$2,583
3078	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88	12	\$3,500
3079	Y	7.65%	\$145,450.37	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%	\$146,108.44	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%	\$200,000.00	90%	PPO	100%	0%	\$2,500
3083	Y	6.00%	\$437,000.00	65%	PPO	66%	34%	\$1,500.00
3084	N	6.20%	N/A	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
3085	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100%	N/A
3086	Y	6.00%	\$521,401.76	Insurance is provided by various labor unions, each union has its own administrator and guidelines.	N/A	N/A	N/A	N/A
3087	N	16.00%	\$26,774.82	2%	Health care PPO/HMO	0%	100%	\$500
3088	Exempt Manufacturer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3089	N	6.20%	\$0.00	0%	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	80%	B/C Advantage MV1	40	60%	\$ 5,000.00
3093	Y	6%	\$1,300,000.00	85%	PPO	86%	14%	\$1,500
3094	Y	8%	Medical: Total Premium: \$369,993	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%	Medical: 41% Dental: 100%	Aetna Select 2000 (HMO) (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	
3095	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500	
3096	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500	
3097	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$15	
3098	Y	6.2%	\$742,880.34	80%	HDHP-w/Health	65%	35%	2500/year	
3099	N	13%	\$0.00		Savings Account	0%	0%	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	
3102	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1,500 deductible but Pll pays \$1,200 of it to employees HAS	
3103	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500	
3104	Y	0.062%	\$47,830.72/ Month	100%	POS Plan	100%	0%	\$2,500	
3105	N	6%	N/A	N/A	Health Insurance provided through ironworker union	N/A	N/A	N/A	
3106	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 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%	\$521,401.76		Insurance is provided by various labor unions, each union has its own administrator and guidelines.	N/A	N/A	N/A	
3110	N	N/A	N/A	0%	N/A	0%	0%	N/A	
3111	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500	
3112	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A	
3113	Y	7.61%	\$8,660,000.00		INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH	Nonunion: Meritain PPO	92%	8%	\$150

				UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES . NONUNION INSURANCE IS SELF INSURED BY THE COMPANY				
3114	Y	6%	\$41,850.00	100%	PPO Med/Den/Vis	100%	0%	240/person 480/fam
3115	Y	7%	\$5.00	80%	PPO	70%	30%	20%
3116	Y	6.20%	\$47,734.32	80/20	HDHP-w/Health Savings Account	65%	35%	\$2500/year
3117	Y	6%	\$66,852.16	80%	UPMC Health Plan	100%	0%	20%
3118	N	0%	N/A	N/A	N/A	N/A	N/A	N/A
3119	N	6%	N/A	0%	N/A	N/A	N/A	N/A
3120	Y	6.20%	\$924,700.00	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. \$3,000/\$6,000 (Individual/Family) Deductible d. 80% Coinsurance after deductible	PPO Medical & Prescription	75%	25%	\$1,500
3121	Y	6%	\$900,000.00	60%	Health/Dental/Vision	90%	10%	\$1,000.00
3122	Y	6%	\$820,000.00	80%	Collective Agree	100%	0%	\$2,000
3123	N	8%	\$156,000.00	\$0 on the 1st \$3500 - 100% after	HMO	88%	12%	\$3,500.00
3124	Y	8%	\$8,660,000.00	Labor Unions	Non Union Meritain PPO	92%	8%	\$150
3125	Y	8%	\$146,108.44	100%	UHC MD UHC with Direct HRA	55%	45%	\$2,600 by employer
3126	Y	6%	\$7,360,539.13	76%	BCBS Maj Med, PPO, Low Ded, Mid Ded, High Ded	74%	26%	\$1,000/\$2,000 / \$4,000
3127	N	6%	N/A	N/A	N/A	N/A	N/A	N/A

3128	N	13%	N/A	0%	N/A	0%	0%	\$0	
3129	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500	
3130	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A	
3131	Y	8%	\$1,675,000.00	N/A	Med/Rx PPO Plan	55%	45%	\$625	
3132	Y	6%	\$521,401.76	N/A	Coverage provided by various labor unions, each with its own guidelines and administrators	N/A	N/A	N/A	
3133	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500	
3134	Y	6%	\$47,830.27	100%	POS	100%		\$2,500	
3135	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	
3137	Y	6%	\$924,700.00	80%	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	PPO Medical & Rx	75%	25%	\$1,500
3138	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3139	Y	6%	\$57,000.00	HMO	100	80%	20%	\$1,500	
3140	Y	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):	

			\$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)
3142	Y	6%	\$41,850.00	100%	PPO/Med/Den/ Vis	100%	0%	240/person 480/fam
3143	Y	7%	\$5.00	80%	PPO	70%	30%	\$20
3144	Y	6%	\$16,433.00	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	N/A	N/A	N/A	N/A
3145	Y	6%	\$900,000.0 0	60%	Health/Dental/Vision	90%	10%	\$1,000.00
3146	N	8%	\$156,000.0 0	\$0 on the 1st \$3500 - 100% after	HMO	88%	12%	\$3,500.00
3147	Y	8%	\$8,660,000. 00	Labor Unions	Non Union Meritain PPO	92%	8%	\$150
3148	Y	8%	\$146,108.4 4	100%	UHC MD UHC with Direct HRA	55%	45%	\$2,600 by employer
3149	Y	6%	\$7,360,539. 13	76%	BCBS Maj Med, PPO, Low Ded, Mid Ded, High Ded	74%	26%	\$1,000/\$2,000 / \$4,000
3150	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3151	N	13%	N/A	0%	N/A	0%	0%	\$0
3152	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
3153	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
3154	Y	8%	\$1,675,000. 00	N/A	Med/Rx PPO Plan	55%	45%	\$625
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
3156	Y	7%	\$437,000.0 0	65%	PPO	66%	34%	\$1,500
3157	Y	6%	\$47,830.27	100%	POS	100%		\$2,500
3158	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	58%/46%	42%/54%	\$2,500/\$1,500

					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% Coinsurance after deductible				
3160	Y	6%	\$924,700.00		PPO Medical & Rx	75%	25%	\$1,500
3161	N	N/A	N/A	N/A	N/A	N/A	N/A	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
3164	Y	6%	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: \$314,953	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 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%	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 exposure)
3165	Y	6%	\$41,850.00	100%	PPO/Med/Den/ Vis	100%	0%	240/person 480/fam
3166	Y	7%	\$5.00	80%	PPO	70%	30%	\$20
3167	Y	6%	\$16,433.00	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	N/A	N/A	N/A	N/A
3168	N	6%	N/A	N/A	Health insurance 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
3171	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
3172	Y	6%	\$521,401.76	N/A	Insurance is provided by various labor unions, each union has its own administrator and guidelines	N/A	N/A	N/A
3173	Y	6%	\$1,675,000.00	N/A	Med/Rx PPO Plan	55%	45%	\$625.00
3174	Y	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%	\$156,000.00	\$0 on the 1st \$3,500. 100% after \$3,500	HMO	88%	12%	\$3,500.00
3177	Y	11%	\$517,514.13	80%	BCBSMed/Den/Vi	70%	30%	
3178	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500.00
3179	Y	6%	\$16,433.00	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	N/A	N/A	N/A	N/A
3180	Y	6%	\$84,500.00	80%	PPO - Full Medical	75%	25%	\$1,800
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
3183	Y	6.00%	N/A	Varies on services rendered	PPO with a HRA	68%	32%	\$2,500

3184	Y	6%	N/A	N/A	N/A	100%	0%	N/A
3185	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
3186	Y	6%	\$218,643.83	Varies	Medical/Dental Aetna - EPO	55%	45%	Varies
3187	N	6%	\$39,118.25	100%	Medical/Dental - PPO	100	0	80/20
3188	Y	6%	\$125,771.34	85%	ACA Compliant	85%	15%	85%
3189	N	6%	\$25,753.44	100%	Medical BCBS Bronze, Silver, Gold	0%	100%	\$1,500
3190	N	0%	\$0.00	N/A	N/A	0%	100%	N/A
3191	Y	50%	\$4,200.00	0%	BCBS	N/A	N/A	N/A
3192	Y	100%	\$60,319.08	80%	Medical - United Health 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	6%	N/A	N/A	N/A	N/A	N/A	N/A
3195	N	6%	\$359,102.00	INSURANCE PROVIDED BY VARIOUS LABOR UNIONS, EACH HAS ITS OWN ADMIN & GUIDELINES	N/A	N/A	N/A	N/A
3196	Y	6.2%	\$144,469.00	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%	\$217,000.00	100% vs 0% in network	Platinum Choice POS	100%	0%	0% in network
3200	Y	6%	\$850,467.30	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
3202	Y	6%	\$924,700.00	1. Gold Plan a. Physician Visit - \$25 copay, then 100% b. Specialist/Urgent Care Visit-\$40 copay, then 100% c. \$500/\$1,000(Individual/Family)Deductible 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 a. Physician Visit -	PPO Medical & Prescription	75%	25%	\$1,500.00

				\$25 copay, then 100% b. Specialist/Urgent Care Visit-\$40 copay then 100% c. \$3,000/\$6,000(Individual/Family) Deductible d. 80% Coinsurance after deductible				
3203	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 deductible but PII pays 1200.00 of it to the employees HSA
3204	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3205	Y	6%	\$1,530,000.00	0%	Self Insurance Medical	76%	24%	\$2,100.00
3206	Y	6%	\$2,377,258.00	80% after deductible	Full Coverage Health	77%	23%	\$2,500.00
3207	N	6%	N/A	Insurance is provided by various unions; each union has its own administrator & guidelines	Union Provided	N/A	N/A	N/A
3208	Y	50%	\$10,504.00	90%	Major medical	50%	50%	250.00
3209	N	6%	N/A	N/A	Union Provided	N/A	N/A	N/A
3210	Y	6%	\$77,366.00	N/A	United Health	100%	0%	25%
3211	Y	6%	\$90,300.00	93%	PPO Med/Den/Vis	93%	7%	240/person 480/fam
3212	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3213	Y	6%	\$121,706.00	100%	HMA	75%	25%	1,500.00
3214	Y	6%	\$900,000.00	60%	Health/Dental/ Vision	90%	10%	\$1,000.00
3215	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
3216	N	6%	N/A	N/A	Ironworkers	N/A	N/A	N/A
3217	Y	6%	\$144,469.00	0%	PPO	100%	0%	\$1,000
3218	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500
3219	Y	6%	\$7,360,539.13	76%	BCBS Maj Med, PPO, low ded, mid ded, high ded	74%	26%	\$1000/\$2000/ \$4000
3220	Y	6%	\$521,401.76		Provided by labor unions each with its own guidelines and administrators	N/A	N/A	N/A
3221	Y	6%	\$47,830.72	100%	POS	100%		\$2,500
3222	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3223	Y	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500/\$1200 by PI for HSA
3224	N	6%	N/A	N/A	Ironworkers	N/A	N/A	N/A
3225	Y	6%	\$2,377,258.00	80% after ded	Full Coverage Health	77%	23%	\$2,500
3226	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
3227					BCBS Major Medical 3 PPO plans. Low deductible, Mid-deductible, High deductible			
3228	Y	11%	\$17,514.13	80%	BCBS- MED/DEN/VI	70%	30%	\$4,000
3229	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
3230	Y	6%	\$111,138.12	80%	MD UHC POS Gold	74%	26%	\$1,500

			<p>Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600</p> <p>All Benefits: Total: \$514,771 EE Share: \$199,818 Guardrails Share: \$314,953</p>	<p>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 II 2000: 85.43%</p>	<p>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</p>	<p>Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%</p>	<p>Medical: 41% Dental: 100% Vision: 100% Basic Life/AD&D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%</p>	<p>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 exposure)</p>
3231	Y	6%						
3232	Y	6%	\$16,433.00	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	N/A	N/A	N/A	N/A
3233	N	6%	N/A	N/A	Health insurance provided through employee's union			N/A
3234	N	6%	N/A	N/A	Health insurance provided through employee's union			Easz
3235	N	6%	N/A	N/A	Employee responsibility			N/A
3236	Y	6%	\$742,880.34	80%	HDHP-w/Health Savings Account	65%	35%	\$2,500/year
3237	Y	6%	\$47,830.72/ Month	100%	POS Plan	100%		\$2,500
3238	Y	6%	\$521,401.75	N/A	Insurance is provided by various labor unions, each union has its own administrator and guidelines.	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
3240	N	13%	N/A	N/A	N/A	N/A	N/A	N/A
3241	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
3242	Y	6%	\$16,433.00	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	N/A	N/A	N/A	N/A

				covered under the trade unions.				
3243	Y	6%	<p>Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600</p> <p>All Benefits Total: \$514,771 EE Share: \$199,818 Guardrails Share: \$314,953</p>	<p>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 II 2000: 85.43%</p>	<p>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</p>	<p>Medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 100% LTD: 100% Voluntary Life/AD&D: 0%</p>	<p>Medical: 41% Dental: 100% Vision: 100% Basic Life/AD & D: 0% STD: 0% LTD: 0% Voluntary Life/AD&D: 100%</p>	<p>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 exposure)</p>
3244	Y	12%	\$92,560.57	100%	Open access	84%	16%	Plan has \$1,500.00 deductible but Pii pays \$1,200.00 of it to employees HSA
3245	Y	6.0%	\$1,619,506.00	90%	Self Insur/Major Medical & Prescr BCBS Major Medical 3 PPO plans. Low deductible, Mid-deductible, High deductible	95%	5%	\$500 Individual
3246	Y	6.1%	\$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
3247	N	13.0%	\$0.00	0%		0%	0%	\$0
3248	N	6.3%	N/A	<p>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 HGrant@greenacrescontracting.com.</p>	N/A	N/A	N/A	N/A
3249	Y	8.0%	\$200,000.00	90%	PPO	100%	0%	\$0
3250	Y	7.1%	\$1,066,240.23	80% after deductible	PPO/HIGH DEDUCT	55%	45%	\$3,500

3251	Yes	6.2%	\$144,469.00	0% Coinsurance	PPO	100%	0%	\$1,000
				<p>1. Gold Plan</p> <p>a. Physician Visit - \$25 co-pay, then 100%</p> <p>b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%</p> <p>c. \$500/\$1,000 (Individual/Family) Deductible</p> <p>d. 90% Coinsurance after deductible</p> <p>2. Silver Plan</p> <p>a. Physician Visit - \$25 co-pay, then 100%</p> <p>b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%</p> <p>c. \$1,500/\$3,000 (Individual/Family) Deductible</p> <p>d. 90% Coinsurance after deductible</p> <p>3. Bronze Plan</p> <p>a. Physician Visit - \$25 co-pay, then 100%</p> <p>b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%</p> <p>c. \$3,000/\$6,000 (Individual/Family) Deductible</p> <p>d. 80% Coinsurance after deductible</p>				
3252	Y	6.2%	\$924,700.00		PPO Medical & Prescription	75%	25%	\$1,500
3253	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3254	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has 1500.00 deductible but PII pays 1200 of it to employees HSA
3255	Y	7%	\$437,000.00	65%	PPO	66%	34%	\$1,500
3256	Y	6%	<p>Medical: Total Premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$232,708 Guardrails HRA Spend: \$48,600</p> <p>All Benefits: Total: \$514,771 EE Share: \$199,818 Guardrails</p>	<p>For a best estimate we have provided the Actuarial Value of each plan:</p> <p>Aetna Select 2000 (HMO): 85.43%</p> <p>Aetna Select 1500 (HMO): 87.45%</p> <p>Aetna Choice POS II 2000: 85.43%</p>	<p>Aetna 2 HMO & 1 POS HRA Funding (Ind/Fam): \$1,500/\$3,000</p> <p>Guardian Dental PPO CareFirst Vision Basic Life/AD&D: 1 x annual salary up to \$50,000</p> <p>STD: 60% up to \$1,000</p> <p>LTD: 60% up to \$6,000</p> <p>Voluntary Life/AD&D</p>	<p>Medical: 59%</p> <p>Dental: 0%</p> <p>Vision: 0%</p> <p>Basic Life/AD&D: 100%</p> <p>STD: 100%</p> <p>LTD: 100%</p> <p>Voluntary Life/AD&D: 0%</p>	<p>Medical: 41%</p> <p>Dental: 100%</p> <p>Vision: 100%</p> <p>Basic Life/AD&D: 0%</p> <p>STD: 0%</p> <p>LTD: 0%</p> <p>Voluntary Life/AD&D: 100%</p>	<p>Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000</p> <p>Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000</p> <p>Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000</p> <p>HRA Funding: \$1,500 / \$3,000 (1st</p>

			Share: \$314,953					dollar HRA - Reduces employee deductible exposure)
3257	Y	6%	\$2,377,258. 00	80% after deductible	Full Coverage Health	77%	23%	\$2,500
3258	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
3259	N	6%	N/A	N/A	N/A Union Aff	N/A Union Aff	N/A Union Aff	26%
3260	N	6%	N/A	N/A	N/A Union Aff	N/A Union Aff	N/A Union Aff	18%
3261	Y	6%	\$41,850.00	100%	PPO Med/Den/Vis	100	0	240/person 480/fam
3262	Y	6.200%	\$1,170,265. 00	n/a	Medical/den/vision in- and-out of PPO plans	48	52	\$3,000
3263	N	N/A	N/A	N/A	Paid into Union	100%	0%	0%
3264	Y	6%	\$1,300,000. 00	85%	PPO	86%	14%	\$1,500
3265	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
3266	Y	8%	\$200,000.0 0	90%	PPO	100%	0%	\$2,500
3267	Y	12%	\$92,560.57	100%	Open access	84%	16%	\$1,500
3268	Y	6%	\$1,971,074. 00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	70%	30%	PPO \$700; HMO \$5,000
3269	N	5%	N/A	N/A	N/A	N/A	N/A	N/A
3270	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
3271	Yes	12%	\$92,560.57	100%	Open Access	84%	16%	\$1500 deductible but Pll pays 1200 of it to

								employee HAS
3272	Y	8%	\$1,200.00	N/A	UHC Gold	56%	44%	\$1,000
3273	Y	6%	\$16,433.00	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 CONTRACTS.	UNITED HEALTHCARE	50%	50%	\$0
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
3276	Yes	6%	\$111,138.12	80%	MD UHC POS Gold 1500	74%	26%	\$1,500
3277	NO-UNION	6.2%	N/A	N/A	per union contract	N/A	N/A	per union contract
3278	N	6%	N/A	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
3279	Y	8%	\$200,000.00	90%	PPO	100%	0%	\$2,500
3280	N	100%	\$0.00	0%	AFFORDABLE CARE 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	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
3288	Y	6%	\$2,377,258.00	80% after deductible	Full Coverage Health	77%	23%	\$2,500
3289	Y	50%	\$4,200.00	0%	BCBS - PPO	N/A	N/A	N/A
3290	Y	6%	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:	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 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%	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:

			\$199,818 Guardrails Share: \$314,953					\$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
3291	Y	12%	\$92,560.57	100%	open access	84%	16%	\$1,500
3292	Y	6%	\$57,000.00	100%	HMO	80%	20%	\$1,500
3293	N	6%	\$25,753.44	100%	Medical BCBS Bronze, Silver, Gold	0%	100%	\$1,500
3294	Y	100%	\$60,319.08	80%	Medical - United Healthcare Optimum Choice - CPP	100	0	\$2,000
3295	Y	6%	\$1,612,803. 00	80%	Fully Insured PPO	76%	24%	\$750 - 2,000
3296	Y	5%	\$189,170.0 0	80%	HMO & PPO	70%	30%	\$2,000
3297	Y	6%	\$77,660.00	80%	HMO dental vision	80%	20%	\$1,500
3298	Y	6%	\$233,144.1 2	50%	Aetna PPO & HN	50%	50%	N/A
3299	Y	6%	\$999,080.0 0	82%	Comprehensive	75%	25%	\$1,500
3300	Y	6%	\$348,369.0 0	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40%	60%	\$1,750
3301	Y	8%	\$299,490.0 0	Aetna Select 2000 (HMO) 87.78%, 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 %50K, STD: 60% up to \$6,000, Voluntary Life/ADD&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%, Vision100 %, 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 Choice POS II (Ind/Fam) \$2,000/\$4,000
3302	Y	6%	\$363,915.0 0		Aetna PPO	50%	50%	N/A
3303	Y	8%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
3304	Y	12%	\$92,560.57	100%	Open access	84%	16%	Plan has 1500.00 deductible but Pll pays 1200.00 of it to employees HSA
3305	Y	6%	\$29,985.10	88%	Aetna IH Open HMO	43%	57%	\$ 1,951.22
3306	Y	12%	\$92,560.27	100%	Open Access	84%	16%	\$ 1,500.00
3307	Yes - Employee s covered by collective bargaining agreement s covered by their local union. Non-union employees covered by employer sponsored health care plan.	6.019%	\$3.1M (Non-Union: BCBC + Cigna + MetLife) + \$17.5 million union (spreadshe et backup is available upon request)	For union: 100% paid by employer For non-union: 66%	Collectively Bargaining Agreements: Vary by union Non- Union: Blue Cross Blue Shield PPO Medical, Dental, Vision and Disability	For union: 100% paid by employer For non- union: 66%	For union: 100% paid by employer For non- union: 66%	Union: deductible varies by type of coverage. Non-union: deductible per employee \$750
3308	Yes	7.65%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
3309	Y	6%	\$47,896.43	100%	HMO Referral HSA/HRA	60%	40%	\$3,000

3310	Yes	11%	\$517,517.13	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 PI pays 1200.00 of it to employees HAS
3312	Y	5%	\$9,409,997.06	58%	HDHP HSA Comprehensive	58%	42%	\$1,600
3313	Y	7.65%	\$88,236.00	70%	HMO fully insured	38%	62%	\$35
3314	Y	6%	\$1,329,000.00	100%	PPO/HMO	100%	0%	\$0
3315	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
3316	Y	6.2%	\$4,502,987.00	100%	Medical: HMO & PPO with prescription coverage- Plans vary on % coverage 80-100%. Dental & Vision: HMO & PPO- Minimum coverage	100%	0%	Varies depending on type of service
3317	N	6.20%	\$2,799,776.00	80%	MEC Plan	HMO= 0% OTHER= 67%	33%	\$1,800
3318	Y	6%	\$10,800.00	Variable	Medical - HMO	100%	0%	\$4,500
3319	Y	6%	\$103,609.18	80%	HMO	50%	50%	\$2,000.00
3320	Y	6%	\$57,000.00	100%	ACA Compliant	80%	20%	\$1,500.00
3321	Y	6%	\$125,771.34	85%	Kaiser HDHP HMO HAS HMO (Non HAS)	85%	15%	\$5,000 or \$1,400 - We offer two options
3322	Y	6%	\$2,129,382.00	87% Kaiser 13%Employees		74%	26%	1500 500
3323	Y	12%	\$92,560.57	100%	Open Access	84%	16%	Plan has \$1500.00 but PII pays 1200.00 to employees HAS
3324	Y	6.2% up to 130K	\$1,428,261.48	90%	Full Family	100%	0%	\$300 per person; up to \$500 max
3325	Y	6%	\$2,035,905.00	100%	PPO & HDHP	80%	20%	PPO \$1500/2500 PPO \$2500/4500 HDHP \$2800/5600
3326	Y	12%	\$92,560.57	100%	open access	84%	16%	Plan has \$1500.00 deductible but PII pays \$1200.00 of it to employees HAS
3327	Y	11%	\$517,514.13	80%	BCBS-Med/Den/Vi	70%	30%	\$4,000
3328	Y	8%	\$31,862.00	75%	Medical, Vision - PPO	85%	15%	\$5,000