

John T. Gontrum, Esq.
Executive Secretary

Gabriel Gnall, Esq.
Procurement Advisor

David Bohannon, Esq.
General Counsel

William Morgante, PWS
Wetlands Administrator

Payment of Employee Health Care Expenses Report **August 17, 2021**

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

Chapter 687, Laws of 2019 requires the Board of Public Works to collect specific information concerning health care coverage provided by contractors and sub-contractors bidding on construction-related State projects for a period of three years beginning from July 1, 2019, and to annually report the information collected. The Board of Public Works has collected the information for Fiscal Year 2021 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 2021 – July 1, 2020 through June 30, 2021.

Agencies Providing Information

The agencies authorized to procure construction contracts that provided responses in Fiscal Year 2021 included:

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

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, 2020 through June 30, 2021. More than 3000 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 (80%) 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 6.0%.
 - What was the total amount spent on employee health care?*
 - The total amount spent on employee health care 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 \$4,000 depending on the type of health plan and coverage.

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1	Y	6.20%	\$2,129,382.00	87% Kaiser	Kaiser HDHP HMO HSA	74.00%	26.00%	\$1,500
2	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
4	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold1	7400.00 %	2600.00 %	\$1,500
5	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
6	Y	6.00%	\$1,392,350.00	77%	Self-funded Medial & RX	77.00%	23.00%	A \$500 - B \$2000
7	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
8	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
9	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
10	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
11	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$2,500
12	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
13	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
14	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
15	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
16	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
17	Y	7.00%	\$60,000.00	70%	Choice Plan	100.00%	0.00%	\$3,000
18	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
19	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
20	Y	6.00%	\$50,207.71	80%	Standard	93.00%	7.00%	\$60
21	N	6.00%	\$54.00	100%	HMO-Med/Den/Vi	100.00%	0.00%	\$1,500
22	Y	14.11%	\$556,429.34	80%	BSBS-Med/Den/Vi	70.00%	30.00%	\$4,000
23	Y	8.00%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40.00%	60.00%	\$3,000/\$2,000
24	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
25	Y	5.80%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	65.00%	35.00%	\$1,043
26	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
27	N	6.20%	UNION	UNION	UNION	UNION	UNION	UNION
28	Y	7.65%	\$201,288.00	90%	PPO	100.00%	0.00%	\$2,500
29	Y	7.65%	\$31,862.00	75%	PPO, Medical, Vision	85.00%	15.00%	\$5000 and vision is full service
30	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
31	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
32	N	16.00%	N/A	N/A	N/A	N/A	N/A	N/A
33	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>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%</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</p>
34	Y	N/A	N/A			80.00%	20.00%	\$1,500
35	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	\$1,500
36	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	Y	7.65%	\$286,500.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
38	Y	7.65%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
39	Y	7.65%	\$299,490.00	88%	HMO	60.00%	41.00%	\$2,000
40	Y	7.00%	\$437,000.00	65%	PPO Comprehensive	66.00%	34.00%	\$2,500
41	Y	1.00%	\$573,960.00	100%	POS	100.00%	0.00%	\$2,500
42	Y	6.01%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
43	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
45	Y	7.00%	\$517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
46	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	\$1,500
47	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
48	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
49	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	Y	6.20%	\$668,915.33	0%, Company is Self-Insured	Comprehensive PPO	9000.00 %	1000.00 %	\$1,000
52	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N 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.
54	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
55	Y	6.20%	\$49,428.00	90%	HMO	80.00%	20.00%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
56	Y	6.08%	\$7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000
57	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
58	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
59	Y	6.00%	\$40,206.10	40%	Care First Blue Choice	4000.00 %	6000.00 %	\$2,000
60	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
61	Y	12.00%	\$92,560.57	100%	OPEN ACCESS	8400.00 %	1600.00 %	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
62	Y	100.00 %	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
63	Y	6.20%	\$47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
64	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
65	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
66	Y	7.65%	\$31,362.00	80%	Major Medical	5000.00 %	5000.00 %	\$5,000
67	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
68	Y	98.00%	\$366,000.00	30%	PPO	7000.00 %	3000.00 %	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
69	Y	6.00%	<p>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</p>	<p>For a best estimate we have provided the Actuarial Value of each plan: 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 1x 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): \$1500 / \$3,000 Aetna Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)</p>
70	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
71	Y	12.00%	\$92,560.57	100%	Open access	84.00%	16.00%	Plan HSA 1500.00 deductible but PII pays 1,200.00 of it to employees HSA
72	N	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
74	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
75	Y	6.00%	\$15,395.45	32%	3 HMO Plans	32.00%	68.00%	\$3,167
76	N	30.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
77	Y	6.00%	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 POSHRA 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
78	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
79	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
80	Y	6.20%	\$1,091,643.00	Ins. 90% Empl 10%	Major Medical/Vision/ Dental	75.00%	25.00%	\$2,000
81	Y	6.20%	\$47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
82	Y	6.20%	\$25,101.00	100%	MEC	100.00%	0.00%	\$0
83	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$30
84	Y	6.00%	\$50,000.00	70%	Med/Dental/PPO	80.00%	20.00%	\$1,500
85	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
86	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
87	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$15
88	Y	6.00%	\$174,665.00	52%	4 Plans Offered: PPO Programs HMO 2 HSA	52.00%	48.00%	HMO: \$500/\$1000 PPO: \$500/\$1000 HSA: \$1500/\$3000
89	Y	6.20%	\$1,264,535.69	69%	H.S.A	69.00%	31.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
90	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO with in & out of network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
91	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
92	N	6.00%	\$25,753.44	100%	BCBS Bronze, Silver, Gold	0.00%	100.00 %	\$1,500
93	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
94	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1,500 deductible but PII pays \$1,200 of it to employees HSA
95	Y	14.11%	\$556,429.34	80%	BCBS-Med/Den/ Vi	70.00%	30.00%	\$4,000
96	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
97	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>For a best estimate we have provided the Actuarial Value of each plan:</p> <p>Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%</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</p>
98	Y	6.20%	\$25,101.00	100%	MEC	10000.00 %	0.00%	\$0
99	Y	6.20%	\$164,302.00	80%	PPO	8600.00 %	1400.00 %	\$3,000
100	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$15
101	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
102	Y	6.20%	\$291,583.00	100% IN / 100% OUT	POS: CareFirst HealthyBlue 2.0 HSA/HRA INT Option E-S	50.00%	50.00%	Paid by Employer: 2000 Ind/4000 Fam
103	Y	6.20%	\$133,199.59	80%	BLUE CROSS	50.00%	50.00%	\$2,000
104	Y	6.20%	\$47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
105	Y	5.86%	\$400,000.00	N/A	Full Comprehensive with Rx and hospital	75.00%	25.00%	\$1,600
106	Y	6.20%	\$4,880,756 (Medical Premiums)	63%	Types: PPO and HMO Scope: ACA Compliant	68.00%	32.00%	Employee Only: \$1,500 Family: \$3,700
107	Y	5.77%	\$99,737.27	100% after deductible or copay	Silver HMO/PPO	50.00%	50.00%	\$2,000
108	N	0.00%	\$0.00	0%	N/A	0.00%	0.00%	\$0
109	Y	7.65%	\$201,288.00	90%	PPO	100.00%	0.00%	\$0
110	Y	"6.2%"	\$793,740.00	0%	Medical/Hosp/Prescription/Dental/Medical POS/EPO/HSA	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
111	Y	12.00%	\$92,500.57	100%	open access	84.00%	16.00%	Plan HSA \$1500.00 deductible but PII pays \$1200 of it to employees HSA
112	N	6.20%	\$136,046.00	70%	BCBS Major Medical	75.00%	25.00%	\$3,000
113	Y	6.00%	\$1,392,350.00	77%	Self-funded Medial & RX	77.00%	23.00%	A \$500 - B \$2000
114	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
115	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
116	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
117	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
118	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$2,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
119	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
120	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
121	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
122	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
123	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
124	Y	6.20%	\$2,129,382.00	87% Kaiser	Kaiser HDHP HMO HSA	74.00%	26.00%	\$1,500
125	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
126	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
127	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold1	7400.00 %	2600.00 %	\$1,500
128	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
129	Y	6.00%	\$1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A \$500 - B \$2000
130	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
131	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
132	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
133	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$2,500
134	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
135	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
136	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
137	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
138	Y	6.00%	\$50,000.00	70%	BCBS Medical/Dental	0.00%	100.00 %	\$1,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
139	Y	6.00%	\$736,000,000.00	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
140	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
141	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
142	Y	6.00%	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
143	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
144	Y	6.20%	258,428 (EE & ER)	50%	Health Insurance	50.00%	50.00%	1500 E/ 3000 F
145								
146	Y	6.25%	\$31,973.40	Varies	HMO/Dental/ Vision	50.00%	50.00%	\$6,000
147	Y	6.00%	\$50,000.00	70%	medical/dental	80.00%	20.00%	\$1,500
148	Y	6.20%	\$47,896.43	N/A	HMO Referral HSA/ HRA	60.00%	40.00%	\$3,000
149	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
150	Y	100.00%	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
151	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500 deduct but PI Pays 1200 of it to employee HSA

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
152	Y	6.20%	\$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	69.00%	31.00%	\$273
153	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
154	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
155	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
156	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
157	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)
158	Y	6.20%	\$178,238.11	Option2: employee only 60%	2. HSA COMPATIBLE %	OPTION 2 EMPLOYEE ONLY 60%	Option 2 employee only 40%	2. \$2000 (IND)/\$4000.00 (FAM)
159	Y	6.20%	\$178,238.11	Option3: employee only 50%	3. TRADITIONAL OPTION%	OPTION 3 EMPLOYEE ONLY 50%	option3 employee only 50%	3. \$1000 (IND)/\$2000 (FAM)
160	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
161	N	16.00%	\$133,912.50	50%	HMO	50.00%	50.00%	\$1
162	Y	6.20%	\$252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N Deductibles
163	Y	6.20%	\$198,757.38	N/A	Family Optium Choice Plan	60.00%	40.00%	\$2,000
164	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
165	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
166	Y	6.20%	\$276,000.00	NA	Comprehensive	57.00%	43.00%	\$1,500
167	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
168	N	7.65%	\$1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
169	N	6.20%	\$0.00	NA	NA	NA	NA	NA
170	Y	6.20%	\$25,101.00	100%	MEC	100.00%	0.00%	\$0
171	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
172	Y	6.00%	Plan is effective 08/20	85%	Medical, Dental, Vision - 1 PPOs and 1 HMO to take effect in September, 2020	10000.00 %	30000.00 %	N Deductible
173	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
174	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
175	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>For a best estimate we have provided the Actuarial Value of each plan:</p> <p>Aetna Select 2000 (HMO): 87.75%</p> <p>Aetna Select 1500 (HMO): 88.85%</p> <p>Aetna Choice POS II 2000: 87.75%</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%</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>
176	Y	N/A	N/A			80.00%	20.00%	\$1,500
177	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$2,500
178	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
179	Y	6.20%	\$196,008.78	100%	Open EPO Plus	50.00%	50.00%	<p>Plus 1000: Single \$1,000 Family \$2,000</p> <p>Plus 2000: Single \$2,000 Family \$4,000</p> <p>Plus 2500 HSA: Single \$2,500 Family \$5,000</p>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
180	Y	6.20%	\$736,000,000.00	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
181	Y	6.20%	\$31,973.40	Varies	HMO/Dental/ Vision	50.00%	50.00%	\$6,000
182	Y	6.20%	\$74,808.25	80/20%	PPO	84.00%	16.00%	\$3,000
183	Y	6.20%	\$394,228.49	95%	HMO & Prescription	80.00%	20.00%	N/A
184	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
185	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$2,500
186	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
187	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
188	Y	6.20%	\$47,897.43	100%	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
189	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N 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.
190	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
191	Y	6.20%	\$49,428.00	90%	HMO	80.00%	20.00%	500 dollars
192	Y	6.08%	\$7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
193	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
194	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
195	Y	6.00%	\$40,206.10	40%	Care First Blue Choice	4000.00 %	6000.00 %	\$2,000
196	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
197	Y	12.00%	\$92,560.57	100%	OPEN ACCESS	8400.00 %	1600.00 %	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
198	Y	100.00 %	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
199	Y	6.20%	\$47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
200	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
201	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
202	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
203	Y	6.20%	\$2,129,382.00	87% Kaiser	Kaiser HDHP HMO HSA	74.00%	26.00%	\$1,500
204	N	6.20%	\$0.00	NA	NA	NA	NA	NA
205	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
206	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold1	7400.00 %	2600.00 %	\$1,500
207	Y	6.20%	\$2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
208	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$2,500
209	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
210	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
211	Y	12.00%	\$92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
212	Y	6.00%	\$2,700.00	unknown	CareFirst HMO	30.00%	70.00%	\$5750/\$2000/\$1000
213	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
214	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00 %	3200.00 %	\$2,500
215	Y	10.00%	\$107,977.55	75%	PPO/Med/Den/ Vision	50.00%	50.00%	\$1,500
216	Y	50.00%	\$10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
217	Y	11.00%	\$517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
218	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$15
219	Y	5.80%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
220	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
221	Y	6.20%	\$236,600.00	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
222	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
223	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
224	Y	6.00%	\$77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
225	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%	50.00%	50.00%	\$500
226	Y	6.00%		100%	HMO & FLX	0.00%	100.00 %	\$4,500
227	Y	5.80%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
228	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
229	Y	6.2% 6.2%	\$4,502,987.00\$2,799,776.00	100%80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100%Dental & Vision: HMO & PPO- Minimum coverage	100%HM O= 0%OTHE R= 67%	0%0%3 3%	Varies depending on type of service \$1,800
230	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
231	Y	5.98%	\$29,985.10	88%	Aetna IH Open HMO	42.68%	57.32%	\$1,951
232	Y	12.00%	\$92,560.27	100%	Open Access	84.00%	16.00%	\$1,500
233	Y	6.00%	\$1,392,350.00	77%	Self-funded Medial & RX	77.00%	23.00%	A \$500 - B \$2000
234	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
235	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
236	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
237	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
238	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
239	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
240	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
241	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
242	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
243	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
244	Y	1.00%	\$2,543,887.00	N/A	Self insured with a deductible	86.00%	14.00%	\$750
245	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
246	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
247	Y	6.00%	<p>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</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 POSHRA 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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)</p>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
248	Y	6.20%	\$924,700.00	<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/ Family) Deductible . 80% Coinsurance after deductible</p>	PPO Medical & Prescription	75.00%	25.00%	\$1,500
249	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx	55.00%	45.00%	\$625

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
250	Y	7.00%	\$517,514.13	80%	BCBS-Med/Dental/ Vision	70.00%	30.00%	\$4,000
251	Y	7.65%	\$286,500.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
252	Y	7.65%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
253	Y	7.65%	\$299,490.00	88%	HMO	60.00%	41.00%	\$2,000
254	Y	7.00%	\$437,000.00	65%	PPO Comprehensive	66.00%	34.00%	\$2,500
255	Y	1.00%	\$573,960.00	100%	POS	100.00%	0.00%	\$2,500
256	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
257	Y	7.65%	Medical:Total Premium: \$369,993EE Share: \$151,730Guardrails Share: \$218,263Guardrails HRA Spend: \$48,240All Benefits:Total: \$494,371EE Share: \$194,881Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
258	Y	"6.2%"	\$793,740.00	0%	Medical/Hosp/ Dental/Medical Prescription/ POS/EPO/H S A	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
259	Y	12.00%	\$92,500.57	100%	open access	84.00%	16.00%	Plan HSA \$1500.00 deductible but PII pays \$1200 of it to employees HSA
260	N	6.20%	\$136,046.00	70%	BCBS Major Medical	75.00%	25.00%	\$3,000
261	Y	7.65%	\$201,288.00	90%	PPO	100.00%	0.00%	\$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
262	Y	7.65%	\$258,000.00	PPO Plan that pays 100% of claims after deductible PPO pays 100% of Primary Care Visits after \$30 copay PPO pay 100% of Specialist Care Visits after \$50 copay	PPO	82.00%	18.00%	PPO HSA an \$8000 deductible, but Alpha space pays \$5000 through a Health Reimbursement Arrangement (HRA), therefore an employee only need to satisfy \$3000.
263	N	7.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
264	N	6.04%	\$29,639.33	80%	POS	63.54%	36.46%	\$0
265	Y	6.00%	\$231,729.29	100% After Deductible	Health/Dental/ Vision	58.00%	42.00%	\$1,500
266	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
267	Y	6.00%	\$430,000.00	80%	Comprehensive	70.00%	30.00%	\$1,500
268	N	16.00%	\$133,912.50	50%	HMO	50.00%	50.00%	\$500
269	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
270	Y	7.65%	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: 100% 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
271	Y	N/A	N/A	N/A	N/A	80.00%	20.00%	\$1,500
272	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$2,500
273	Y	N/A	N/A			80.00%	20.00%	\$1,500
274	Y	7.65%	\$141,846.00	0%	Major Medical	51.00%	49.00%	2000/pp or 4000/fam
275	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
276	Y	8.00%	\$1,675,000.00	N/A	Medical/Rx PPO	55.00%	45.00%	\$625

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
277	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$15
278	Y	6.2%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56%	44%	\$0
279	N	6.2%	\$0.00	N/A	N/A	N/A	N/A	N/A
280	Y	6.0%	\$398,817.41	50.00%	HMO	50%	50%	\$0
281	Y	6%	\$ 218,643.83	Varies	EPO Plan For Medical	55%	45%	Varies
282	Y	12%	\$ 92,560.57	100.00%	Open Access	84%	16%	\$1,500
283	N	6%	\$0.00	N/A	N/A	N/A	N/A	N/A
284	N	N/A	\$0.00	N/A	N/A	N/A	N/A	N/A
285	N	6.2%	\$0.00	N/A	N/A	N/A	N/A	N/A
286	Y	7.6%	\$ 128,609.41	N/A	Medical, Drug Vision	90%	10%	N/A
287	Y	6.00%	\$50,000.00	HMO - 70% 100% after deductible	BCBS Gold & Silver Medical/ Dental	0.00%	100.00 %	\$1,000
288	Y	6.00%	\$50,000.00	HMO - 70% 100% after deductible	Medical/Dental	80.00%	20.00%	\$1,500
289	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$0
290	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$0
291	Y	6.20%	\$83,076.00	N/A	Health/Dental/ Vision	75.00%	25.00%	\$1,500
292	Y	6.00%	\$231,729.29	100% after deductible	Health/Dental/ Vision	58.00%	42.00%	\$1,500
293	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	
294	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	
295	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
296	Y	6.20%	\$252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N Deductibles
297	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
298	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
299	Y	6.20%	\$276,000.00	NA	Comprehensive	57.00%	43.00%	\$1,500
300	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
301	N	7.65%	\$1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
302	N	6.20%	\$0.00	NA	NA	NA	NA	NA
303	Y	5.98%	\$29,985.10	88%	Aetna IH Open HMO	42.68%	57.32%	\$1,951
304	Y	12.00%	\$92,560.27	100%	Open Access	84.00%	16.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
305	Y	6.2% 6.2%	\$4,502,987.00 \$2,799,776.00	100% 80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100% Dental & Vision: HMO & PPO- Minimum coverage	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
306	Y	6.00%	\$45,000.00	90%	ACA Gold Plan	60.00%	40.00%	\$0
307	y	6.07%	\$361,981.77	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision, HMO CareFirst/Blue Choice Advantage	74.00%	26.00%	HMO- \$0, Advantage, \$1,000 Individual, \$2,000 Family
308	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to employees HSA
309	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
310	Y	6.20%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
311	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
312	Y	6.00%	\$736,000,000.00	80%	Medical, RX, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Employer Paid Hospital Indemnity, Critical Illness and Accident (for those enrolled in plan)	85.00%	15.00%	Health Choice Plus: Single \$1750, Family \$3500, Health Choice: Single \$2600, Family 5,000
313	Y	6.00%	\$174,869.77	N/A	HMO CareFirst	50.00%	50.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
314	Y	7.65%	\$1,675,000.00	N/A	Medical/Rx PPO Plan	55.00%	45.00%	\$625
315	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
316	Y	6.20%	\$67,218.45	100%	Medical Ins.	100.00%	0.00%	\$0
317	N	6.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
318	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
319	Y	100.00%	\$46,277.58	90%	Medical - HMO Basic \$50,Primary \$50 Specialist then 40% HMO Gold \$25 Primary \$35 Specialist them 20% HMO Platinum \$30 Primary \$40 Specialist then \$0			
320	Y	6.08%	\$7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000
321	Y	6.00%	\$430,000.00	80%	Comprehensive	70.00%	30.00%	\$1,500
322	Y	6.00%	\$398,817.41	50% Employee	HMO	50.00%	50.00%	\$0
323	Y	6.00%	\$26,721.22	Primary Care - \$20 copay Specialist - \$40 co pay Outpatient Facility - deductible \$150 Inpatient Hospital - deductible \$500	HMO	30.00%	70.00%	\$500
324	Y	31.00%	\$948,927.00	77%	Med, Den, Vis. - 2 PPO plans: 1 w/Copay and 1 w/ HSA	53.00%	47.00%	Copay - 1,000 indiv / 2,000 family HSA - 1,500 indiv / 3,000 family

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
325	Y	6.00%	\$1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A \$500 - B \$2000
326	N	100.00 %	\$0.00	0%		0.00%	0.00%	\$0
327	Y	7.65%	\$286,500.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
328	Y	7.65%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
329	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
330	Y	6.00%	\$174,870.00	80%	HMO Carefirst	50.00%	50.00%	\$3,000
331	Y	1.00%	\$573,960.00	100%	POS	100.00%	0.00%	\$2,500
332	Y	6.20%	\$900,449.56	0%, Company is Self-Insured	Comprehensive PPO	9000.00 %	1000.00 %	\$1,000
333	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500
334	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
335	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
336	Y	100.00 %	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
337	Y	6.00%	\$265.00	50%	PPO/Medical	50.00%	50.00%	\$3,000
338	Y	6.00%	\$452,137.56	100%	Collective Bargaining	100.00%	0.00%	Unknown - Per Union Agreement
339	Y	6.20%	\$1,500,000.00	89%	Self-Insured Captive	70.00%	30.00%	\$4,000
340	Y	7.65%	\$23,682.00	80%	HMO med & dental	5000.00 %	5000.00 %	\$2,000
341	N	3.00%	N/A	N/A	N/A	N/A	N/A	N/A
342	Y	N/A	\$322,419.00	N/A	Aetna AFA	100.00%	0.00%	\$1,500
343	N	6.00%	\$-	N/A	N/A	N/A	N/A	N/A
344	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
345	Y	6.00%	\$159,908.74	80%	IFHA Open EPO/ IFHA Open POSII	75.00%	25.00%	\$2,000
346	Y	50.00%	\$0.50	50%	HMO	441342.00%	441342.00%	\$3,000
347	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3,500. 100% after \$3,500	HMO	88.00%	12.00%	\$3,500
348	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
349	0	6.20%	\$0.00	0%	N/A	0.00%	0.00%	\$0
350	offers when waiting period is met/does not automatically		Self Funded	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	HDHCP, includes RX	80.0 thru 86.5	13.5 thru 19.2	in network annually \$1400 or \$2800

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	provide							
351	Y Provided by IBEW Local 24	6.20%	3.1 Million	80% by Insurance. 20% by Employee	Carefirst B.C.C.S.	100.00%	0.00%	Deductible is \$300 individual and \$650/Family
352	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
353	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
355	N	6.20%	\$100,882.59	N/A	Paid into Union	100.00%	0.00%	\$0
356	Y	6.2% - \$187,930	\$254,402.98	UHC Choice HSA - 80% UHC HMO HSA - 90% UHC Choice Plus - 80%	Medical, Pharmacy, Dental, Vision	39.00%	61.00%	UHC Choice HSA - \$750 UHC HMO HSA - \$4,500 UHC Choice Plus \$7,500
357	Y - Employees covered by collective bargaining agreements 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 (spreadsheet backup is available upon request)	For union: 100% paid by employer For Non-union: 66%	Collectively Bargain 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: Deductable varies by type of coverage. Non-union: Deductable per employee \$750
358	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
359	Y	6.00%	\$122,763.00	Unknown	Medical-BGXR, Choice Gold, includes Rx	54.00%	46.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
360	Y - Employees covered by collective bargaining agreements 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 (spreadsheet backup is available upon request)	For union: 100% paid by employer For Non-union: 66%	Collectively Bargain 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: Deductable varies by type of coverage. Non-union: Deductable per employee \$750
361	offers when waiting period is met/does not automatically provide		self-funded	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	HDHCP, includes RX	80-86.5%	13.5-19.2%	\$1400-\$2800
362	Y	6.20%	\$205,298.62	70%	Medical HRA/w RX	76.50%	23.50%	5,000/10,000
363	Y	7.65%	\$267,690.00	80%	Medical, dental, and Optical	100.00%	0.00%	\$0
364	Y	6.00%	\$159,908.74	80%	IFHA Open EPO/IFHA	75.00%	25.00%	\$2,000
365	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
366	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
367	N/A	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
368	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500
369	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
370	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
371	Y	100.00%	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
372	Y	6.2%.	\$361,495.56	100% after the deductible for in-network services for plan 1 and 2. 70% coinsurance for plan 1 and 60% for plan 2.	PPO Medical and Rx coverage	80% employer	20% employee	Plan 1 \$2,500 with \$1,000 HRA funding. Plan 2 \$3,000 with \$1,000 HRA funding.
373	Y	6.20%	\$1,500,000.00	89%	Self-Insured Captive	70.00%	30.00%	\$4,000
374	Y	6.20%	\$331,691.90	80% or 90%	HMO or plus	26.68%	73.32%	3,000 or 2,000
375	Y Provided by IBEW Local 24	6.20%	3.1 Million	80% by Insurance	Carefirst B.C.C.S.	100.00%	0.00%	Deductible is \$300/individual, \$650/family
376	N	2.50%	N/A	N/A	N/A	N/A	N/A	N/A
377	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
378	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
379	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
380	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
381	Y	6.20%	\$131,455.00	50%	Medical, Dental & Vision	50.00%	50.00%	\$1750/Year
382	Y	6.20%	\$1,500,000.00	89%	Self-Insured Captive	70.00%	30.00%	\$4,000
383	Y	6.20%	\$36,072.67	50%	Fully insured PPO Group Plan	75.00%	25.00%	\$1,000 per year
384	N (Coverage Provided by Union)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
385	Y	6.2%.	\$361,495.56	100% after the deductible for in-network services for plan 1 and 2. 70% coinsurance for plan 1 and 60% for plan 2.	PPO Medical and Rx coverage	80% employer	20% employee	Plan 1 \$2,500 with \$1,000 HRA funding. Plan 2 \$3,000 with \$1,000 HRA funding.
386	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
387	Y	6.20%	\$56,946.84	N/A	N/A	100.00%	0.00%	Single - \$1500 Family - \$3000
388	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
389	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
390	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	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	<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</p>
391	Y	6.2%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
392	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	Plan HSA 1,500.00 deductible for each health care plan offered
393	Y	5.99%	\$1,971,074.00	PPO 87% HMO 83%	Self Ins PPO / HMO	2000.00 %	3000.00 %	PPO \$700/HMO \$5000
394	Y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
395	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
396	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
397	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
398	Y		\$15,000.00	100%	Kaiser - Gold	10000.00 %	0.00%	\$0
399	Y	6.20%	\$28,400.00	80%	Exclude dental vision unless elected	40.00%	60.00%	\$500
400	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
401	N/A	6.00%	\$770.80	100%	N/A	N/A	N/A	N/A
402	N/A	N/A	\$5,700.00	Unknown	General Medical	40000.00 %	0.00%	\$2,500
403	N	100.00 %	\$0.00	0%	AFFORDABLE CARE ACT	0.00%	10000.00 %	N/A
404	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00 %	1200.00 %	\$3,500
405	Exempt under 12 employees and manu	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	facturer							
406	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
407	Y	620.00 %	Varies	Unknown	Union Agreement	Based on hr rate	Based on hr rate	Unknown Union Agreement
408	Y		Self-Funded	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	HDHCP, includes RX	80.0 thru 86.5	13.5 thru 19.2	in network annually \$1400 or \$2800
409	Y	6.20%	\$1,500,000.00	89%	Self-Insured Captive	70.00%	30.00%	\$4,000
410	Y	7.61%	\$8,660,000.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HAS ITS OWN ADMINISTRATOR & GUIDELINES. NNUNION INSURANCE IS SELF INSURED BY THE COMPANY	NNUNION: MERITAIN PPO	92.00%	8.00%	\$150
411	Supplier (Exempt)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
412	N	600.00 %	N/A	N/A	N/A	N/A	N/A	N/A
413	Y	4.00%	\$42,000.00	70%	HMO Med, Den, Vision, Supplemental	5000.00 %	5000.00 %	\$20
414	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
415	Y	6.00%	\$112,177.00	N/A	Medical-BGXR, Choice Gold, includes Rx	54.00%	46.00%	\$1,500
416	N	6.00%	unknown	N/A	N/A	N/A	N/A	N/A
417	Y	1200.00 %	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1500 deductible but PII pays 1200 of it to employee HSA
418	Y	11.00%	\$517,514.13	80%	BCS-MED/Den/Vi	70.00%	30.00%	\$4,000
419	Y	6.00%	\$98,828.29	50%	Blue Cross Blue Shield HMO	50.00%	50.00%	\$298
420	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
421	Y		\$15,000.00	100%	Kaiser - Gold	10000.00 %	0.00%	\$0
422	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
423	Y	6.20%	\$23,634.96	50%	Medical, Dental (PPO)	50.00%	50.00%	\$82
424	Y	0.06%	\$40,862.80/Mo	100%	POS Plan	100.00%	N/A	\$2,500
425	Y	7.65%	\$19,263.00	80%	HMO med & dental	50.00%	50.00%	\$2,000
426	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500
427	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
428	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
429	Y	6.20%	\$1,500,000.00	89%	Self-Insured Captive	70.00%	30.00%	\$4,000
430	Y	100.00 %	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
431	Y	7.00%	\$1,649,460.39	80% after deductible	PPP/HIGH DEDUCT	5500.00 %	4500.00 %	\$3,500
432	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00 %	1200.00 %	\$3,500
433	Y	7.65%	\$17,426.76/year	None	medical and Rx	100.00%	None	2500/single 5000/married
434	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
435	Y	5.74%	\$96,903.29	100% after deductible or copay	HMO/PPO Silver 2000	50.00%	50.00%	\$2,000
436	Y	6.19%	N/A	N/A	Essential StaffCARE	N/A	10000.0 0%	\$20
437	N	6.20%	\$0.00	0%	N/A	0.00%	10000.0 0%	
438	Y	6.20%	Varies based on Hrly Rate Governed by different Union Agreements	UnkNwn;Union Agreement	Union Agreement	UnkNwn varies based on Hrly Rate Governed by Union	UnkNwn varies based on Hrly Rate Governed by Union	UnkNwn;Union Agreement
439	Y	7.65%	\$141,875.63	0%	major medical	51.00%	49.00%	2000/pp or 4000/fam
440	Y	6.00%	\$1,500,000.00	89%	SELF-INSURED CAPTIVE	7000.00 %	3000.00 %	\$4,000
441	Y		\$44,965.92	70%	Fully Insured HMO	3500.00 %	6500.00 %	\$3,600
442	Y	7.65%	\$19,263.00	80%	HMO med & dental	50.00%	50.00%	\$2,000
443	N	100.00 %	\$0.00	0%	Nne	0.00%	0.00%	\$0
444	Y	6.20%	\$12,797.64	100%	PPO - MEC	100.00%	0.00%	NA
445		6.20%	\$125,983.77	80/20%	PPO	84.00%	16.00%	\$3,000
446	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
447	N	8.00%	\$0.00	0%	N/A	0.00%	10000.0 0%	N/A
448	Y	12.00%	\$92,560.57	100%	open access	8400.00 %	1600.00 %	Plan HSA 1500 ded but PII pays 1200 of it to employees HSA

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
449	offers when waiting period is met/does not automatically provide		we are self-funded	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	HDHCP, includes RX	80.0 thru 86.5	13.5 thru 19.2	in network annually \$1400 or \$2800
450	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
451	Y	5.00%	\$46,000.00	50%	Medical, Dental, Vision	5000.00 %	5000.00 %	\$1,200
452	Y	7.00%	\$517,514.13	80%	BCBS-MED/DEN/VI	7000.00 %	3000.00 %	\$4,000
453	Y	6.20%	\$125,771.34	85%	ACA Compliant	85.00%	15.00%	\$1
454	Y	6.20%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
455	Y	6.20%	\$40,662.80/Month	100%	POS	10000.00 %	0.00%	\$2,500
456	Y	6.20%	\$48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
457	N/A	13.00%	N/A	N/A	N/A	N/A		N/A
458	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
459	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
460	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
461	Y	6.20%	\$11,400,000.00	70%	H.S.A & O.A.P	7000.00 %	3000.00 %	\$3500 & \$1500
462	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
463	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
464	Y	7.00%	\$44,016.24	50%	ppo/hmo	50.00%	50.00%	\$1,500
465	N	9.00%	\$71,281.00	50%	GOLD UPMC HEALTH	5000.00 %	5000.00 %	\$1,000
466	Y	6.20%	\$68,525.04	It varies	HMO/Silver Blue Cross	10000.00 %		2000/ind 4000/fam
467	Y	7.65%	\$17,426.76/year	Nne	medical and Rx	100.00%	Nne	2500/single 5000/married
468	Y	6.00%	\$129,179.93	80%	Fully Insured PPO	54.00%	46.00%	\$1,500
469	N	8.00%	N/A	0%	N/A	0.00%	0.00%	\$0
470	Y	7.00%	\$23,640.00	80%	HMO w/referrals	52.00%	48.00%	\$0
471	Y	6.00%	\$20,197.56	80%	Fully Insured HMO	80.00%	20.00%	\$750
472	Y	6.00%	\$361,495.56	100% after deduct.	PPO w/Rx Card	80.00%	20.00%	Plan 1 - \$2500
473	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
474	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
475	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	\$0

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
476	Y	8.00%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	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	<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</p>
477	N	1099 Form	N/A	N/A	N/A	N/A	N/A	N/A
478	Y	8.00%	\$141,876.00	0%	Major Medical	68%%	32.00%	\$2000 pp/\$4000 fam
479	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
480	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
481	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
482	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
483	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
484	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
485	Y	6.00%	\$13,275.00	80%	HMO	0.00%	100.00%	\$2,500
486	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
487	N	6.00%	\$6,500.00	N/A	PPO	20.00%	80.00%	\$0
488	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
489	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
490	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
491	Y	6.00%	\$9,300.00	100%%	PPO Med/Den/Vis	100.00%	0.00%	\$240/PP - \$480/Fam
492	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
493	Y	6.20%	\$735,471.78	0%	Comprehensive PPO	9000.00%	1000.00%	\$1,000
494	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
495	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
496	Y	7.65%	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
497	Y	N/A	N/A			80.00%	20.00%	\$1,500
498	Y	7.65%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
499	Y	6.2%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
500	Y	7.65%	\$141,846.00	0%	Mager Medical	51.00%	49.00%	2000/pp or 4000/fam
501	Y	8.00%	\$1,675,000.00	N/A	Medical/Rx	55.00%	45.00%	\$625
502	Y	8.00%	\$287,000.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
503	Y	8.00%	\$156,000.00	100%	HMO	88.00%	12.00%	\$3,500
504	Y	6.00%	\$174,870.00	80%	HMO	50.00%	50.00%	\$3,000
505	Y	8.00%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
506	Y	6.20%	\$55,400.00	Unknwn	HMO/Dental/Vision	50.00%	50.00%	\$3,000
507	Y	6.00%	\$7,295,935.00	Varies by plan selected	4 comprehensive plans - 1 PPO and 3 High Deductible with Health Savings Accounts	85.00%	15.00%	\$2,175
508	Y	7.00%	\$517,514.13	80%	BCBS-Med/den/vi	70.00%	30.00%	\$4,000
509	Y	6.00%	\$41,356.98	87%	Health/visual/dental	87.00%	13.00%	221.56/mo
510	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
511	N	6.00%	\$125,568.75	N/A	N/A	100.00%		N/A
512	Y	6.20%	\$55,400.00	N/A	HMO/Dental/Vision	50.00%	50.00%	\$3,000
513	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
514	Y	6.00%	\$53,082.00	0%	HMO-HSA	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
515	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
516	Y	6.00%	\$152,217.77	N/A	POS	100.00%	0.00%	4000 IN/8000 FAM
517	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
518	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	Plan HSA \$1,500.00 deductible but PII pays \$1,200.00 of it to employees H.S.A.
519	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
520	Y	6.20%	<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>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
521	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
522	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
523	Y	6.00%	\$416,209.41	80% after ded	UHC HMO/CHOICE	59.00%	41.00%	\$2,500
524	Y	6.00%	\$31,973.40			50.00%	50.00%	\$6,000
525	Y	6.00%	\$514,771.00	87%	Aetna HMO/POS	59.00%	41.00%	2000 /4000
526	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
527	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
528	Y	6.00%	\$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	69.00%	31.00%	\$273
529	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
530	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
531	Y	6.00%	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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
532	N	9.00%	\$0.00	0%	N/A	0.00%	10000.00%	\$0
533	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
534	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
535	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
536	Y	7.00%	\$97,840.00	80%	major medical	7500.00%	2500.00%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
537	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
538	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
539	Y	6.00%	\$53,082.00	0%	HMO-HSA	50.00%	50.00%	\$1,500
540	Y	6.20%	\$25,101.00	100%	MEC	10000.00 %	0.00%	\$0
541	Y	6.20%	\$164,302.00	80%	PPO	8600.00 %	1400.00 %	\$3,000
542	N	6.20%	\$125,568.75	N/A	N/A	100.00%		N/A
543	N	6.00%	-	N/A	N/A	N/A	N/A	N/A
544	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
545	Y	7.00%	\$437,000.00	65%	Ppo	66.00%	34.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
546	Y	6.00%	<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:</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 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>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
547	Y	6.20%	\$924,700.00	1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/ Family) Deductible . 80% Coinsurance after deductible	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
548	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
549	HSA a collective bargaining agreement with Ironworkers local #6. We pay \$7.50 per hour worked per employee into local #6 health fund. Coverage, scope of benefits, deductible	3.1%/0.73	\$7.50/hr	na	na	na	na	na
550	Y	6.00%	\$23,634.96	50%	Medical, Dental (PPO)	50.00%	50.00%	\$82
551	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
552	Y	7.65%	\$128,609.41	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
553	Y	8.00%	\$246,282.00	80%	PPO Comprehensive	35.00%	65.00%	\$25
554	Y	6.20%	\$735,471.78	0%	Comprehensive PPO	9000.00 %	1000.00 %	\$1,000
555	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
556	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>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%</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</p>
557	Y	7.65%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
558	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500
559	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
560	Y	6.2%	\$361,495.56	100% after the deductible for in-network services for plan 1 and 2. 70% coinsurance for plan 1 and 60% for plan 2.	PPO Medical and Rx coverage	80% employer	20% employee	Plan 1 \$2,500 with \$1,000 HRA funding. Plan 2 \$3,000 with \$1,000 HRA funding.
561	Y	600.00%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
562	Y	765.00%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
563	Y	620.00%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
564	Y	1200.00%	\$92,560.57	100%	open access	84.00%	16.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
565	Y - Employees covered by collective bargaining agreements covered by their local union. Non-union employees covered by employer sponsored health care plan	5.69%	\$4.1 M (Non-Union: BCBC + Cigna + MetLife) + \$15.4 million union (spreadsheet backup is available upon request)	For Union: 100% paid by employer For Non-union: 66%	Collective bargain 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: Deductable varies by type of coverage. Non-union: Deductable per employee \$750.
566	union employees	5.69%	n/a	n/a	per union contract	n/a	10000.00%	n/a
567	Have Not received back from Sub-will provide post bid; if low bidder	N/A	N/A	N/A	N/A	N/A	N/A	N/A
568	Y	6.2% SS, 1.45% Med	\$1.24 M	90% minus deductible up to out of pocket	HRA Open Access Plus (OAPIN) with HRA and HSA	82.26%	17.74%	\$1350 individual/ \$2700 family
569	Have Not received back from Sub-will provide	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	post bid; if low bidder							
570	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500.00
571	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
572	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
573	Y	100.00%	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
574	Y	6.00%	\$160,000.00	50%	Kaiser Permanente	50.00%	50.00%	\$500
575	Y	6.20%	\$111,587.16	80%	MVP Gold	100.00%	0.00%	\$ 525
576	Y	6.20%	\$65,808.36	60%	CDPHP Bronze	100.00%	0.00%	\$ 0 (PHSAe I) / \$9,000 (Ph. II)
577	Y	5.90%	\$669,847.91	0%	Comprehensive PPO	90.00%	10.00%	\$1,000
578	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$0
579	Union	7.65%	Union	Union	PPO	Union	Union	80/20
580	Y	6.20%	\$111,587.16	80%	MVP Gold	100.00%	0.00%	\$525
581	Y	6.20%	\$65,808.36	60%	CDPHP Bronze	100.00%	0.00%	\$ 0 (PHSAe I) / \$9,000 (Ph. II)
582	N	7.65%	n/a	n/a	n/a	n/a	n/a	n/a
583	Y	7.20%	\$2,122,348.44	80% after deductible	PPP/HIGH DEDUCT	5500.00%	4500.00%	\$3,500
584	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
585	Y	6.00%	\$736,000,000.00	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
586	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
587	Y	6.20%	\$40,862.80/Mth	100%	POS Plan	100.00%		\$2,500
588	Y	100.00%	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
589	Y	10.00%	\$150,000.00	10%	Full Health	60.00%	40.00%	\$ 7,500.00
590	Y	6.20%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000/Indiv
591	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
592	Y	6.20%	\$2,129,382.00	87%Laiser	Kaiser HDHP HMO HSA	74.00%	26.00%	\$1,500
593				13%Employees	HMO(NN HSA)			\$500
594	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
595	Y	10.00%	\$15,000.00	100%	Kaiser - Gold	10000.00%	0.00%	\$0
596	N	6.00%	\$25,753.44	100%	Carefirst BCBS	0.00%	100.00%	\$1,500
597	N/A	0.00%	\$0.00	0%	N/A	N/A	N/A	N/A
598	Y	4.50%	\$131,077.34	80%	Self-insured, Cigna PPO	60.00%	40.00%	\$1,500
599	Y	6.00%	N/A	N/A	Per Union Contract	N/A	10.00%	N/A
600	Y	7.65%	\$128,609.41	N/A	Medical, Drug & Vision	90.00%	10.00%	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
601	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
602	Y	6.20%	\$924,700.00	<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%.b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%.c. \$500/\$1,000 (Individual/Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. 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 . 90% Coinsurance after deductible3 . Bronze Plana. 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 . 80% Coinsuranc</p>	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage e after deductible	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
603	Y	6.25%	\$971,432.00	N/A	PPO Medical & Prescription	75.00%	25.00%	\$1,500
604	Y	50.00%	\$99,464.28	80%	medical/dental	5000.00%	5000.00%	\$1,500
605	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
606	Y	6.00%	\$110,279.69	100% after deductible or copay	HMO/PPO Silver 2000	50.00%	50.00%	\$2,000
607	N	7.65%	\$1,675,000.00	80%	Med/RX PPO Plan	55.00%	45.00%	\$625/\$1575 Ind/Fam
608	Y	6.20%	n/a	80%	UNION	10000.00%	0.00%	\$500
609	Y	5.00%	\$56,000.00	50%	Med, Dental, Vis	5000.00%	5000.00%	\$1,200
610	N	n/a	n/a	n/a	n/a	n/a	n/a	n/a
611	Y	6.00%	\$57,000.00	100%	HMO	8000.00%	2000.00%	\$1,500
612	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
613	Y	5.82%	\$88,000,000.00	80%	PPO Medical/Dental	75.00%	25.00%	\$1,800
614	Y	5.00%	\$56,000.00	50%	Medical/Dental/Vision	50.00%	50.00%	\$1,200

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
615	Y	6.20%	\$63,120.17	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
616	Y	6.30%	\$480,000.00	100%	Health Savings EPO	9000.00 %	1000.00 %	\$1,150
617	Y	6.00%	\$57,000.00	100%	HMO	8000.00 %	2000.00 %	\$1,500
618	Y	5.00%	\$56,000.00	50%	Medical, Dental, Vision	5000.00 %	5000.00 %	\$1,200
619	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500.00
620	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
621	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
622	Y	100.00 %	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
623	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
624	Union	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
625	Y	6.00%	\$95,019.19	0%	HMO-HSA Compatible Silver Plan - \$150 Deductible	52.00%	48.00%	\$1,500
626	Y	6.00%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
627	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
628	Y	6.00%	\$456,046.00	100%	LINECO	100.00%	0.00%	\$400
629	Y	6.00%	\$100,568.65	75%	Health/Dental/Vision	75.00%	25.00%	\$1,000
630	Y	N/A	N/A	100%	Health/Dental/Vision	100.00%	0.00%	In Network: 0
631	Union	3.10%	\$7.50/Hour	N/A	N/A	N/A	N/A	N/A
632	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
633								
634	Y	6.00%	\$36,608.00	100%	Carefirst - Blue Cross/Blue Choice Medical	100.00%	0.00%	\$5,000
635	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20% (Confirmed by Cheryl @ Ed's)
636	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
637	Y	6.00%	\$394,228.49	95%	HMO/Prescription	80.00%	20.00%	\$0
638	N/A	15.00%	\$107,100.00	N/A	BCBS Platinum Plus	80.00%	20.00%	\$1,000
639	Y	8.00%	\$30,859.33	80%	UHC Choice Plus	42.00%	58.00%	\$3,250
640	N*	SS - 3.1% - Medicare - 0.73%	\$7.50 per hour	N/A	N/A	N/A	N/A	N/A
641	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
642	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family
643	Y	6.00%	\$60,745.83	50%	Full/Med/Den/Vis	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
644	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): 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
645	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
646	N	1099 Form	N/A	N/A	N/A	N/A	N/A	N/A
647	Y	6.00%	\$166,080.00	N/A	CareFirst Bronze	100.00%		\$5,750
648	Y	8.00%	\$141,876.00	0%	Major Medical Health/Dental	68%%	32.00%	\$2000 pp/\$4000 fam
649	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
650	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
651	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
652	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
653	Y	6.00%	\$424,000.00	100%	IBC/PPO	100.00%	0.00%	\$1,500/\$3,000 - \$2,000/\$4,000
654	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
655	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
656	Y	6.00%	\$13,275.00	80%	HMO	0.00%	100.00%	\$2,500
657	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
658	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
659	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000/Individual
660	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
661	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
662	Y	6.20%	Depends on Union	N/A	Union Determined	100.00%	N/A	N/A
663	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
664	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
665	Y	6.00%	\$23,634.96	50%	Medical/Dental (PPO)	50.00%	50.00%	\$82
666	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
667	Y	6.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
668	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
669	Y	6.00%	\$7,360,539.13	76%/24%	BCBS Major Medical	74.00%	26.00%	\$1,000/\$2,000/ \$4,000
670	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
671	N	6.20%	N/A	0%	N/A	0.00%	0.00%	N/A
672	Y	6.00%	\$87,398.35	75% After Deduct.	PPO - Medical/Vision/Dental/Prescription/Plu s HSA	49.00%	51.00%	\$1,500
673	N	6.00%	\$25,753.44	100%	Medical BCBS	0.00%	100.00 %	\$1,500
674	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
675	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
676	Y	5.00%	\$216,377.30	Varies on Services Rendered	PPO with an HRA	68.00%	32.00%	\$2,500
677	Y	6.00%	\$160,000.00	40%	PPO	60.00%	40.00%	\$1,500
678	Y	6.00%	\$9,300.00	100%	PPO Med/Den/Vis	100.00%	0.00%	\$240/PP - \$480/Fam
679	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
680	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
681	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
682	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
683	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
684	Y	6.00%	\$31,100,000.00	80%	Medical, Dental, Vision	80.00%	20.00%	\$2,000
685	Y	6.20%	\$48,862.56	80%	MD UHC POS Gold 1500	10000.00 %	0.00%	\$1,750
686	Y	6.20%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
687	Y	6.20%	\$57,000.00	100%	HMO	8000.00 %	2000.00 %	\$0
688	Y	12.00%	\$92,560.57	100%	Open Access	8400.00 %	1600.00 %	\$1,200
689	Y	7.65%	\$128,609.41	N?A	Medical, Drug, and Vision	9000.00 %	1000.00 %	N/A
690	Y	6.20%	\$25,301.00	80%	PPO	8600.00 %	1400.00 %	\$3,000
691	Y	35.00%	\$111,852.00	65%	Various Medical and Dental	6500.00 %	3500.00 %	\$370
692	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
693	Y	6.20%	\$2,129,382.00	87%	Kaiser HDHP HMO HSA	7400.00 %	2600.00 %	\$1,500
694	Y	96.26%	\$83,329.39	80%	Carefirst Blue Choice	80.00%	20.00%	\$3,500
695	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
696	Y	6.00%	\$95,019.19	0%	HMO-HSA	5200.00 %	4800.00 %	\$1,500
697	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
698	Y	7.65%	\$16,021.00	80%	HMO med & dental	5000.00 %	5000.00 %	\$2,000
699	Y	6.00%	\$174,869.77	80%	HMO Carefirst	5000.00 %	5000.00 %	\$1
700	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
701	Y	6.00%	\$732/PP/MNT	80%	HEALTH/DENTAL/VISION	73200.00 %	12200.00 %	\$61
702	Y	7.65%	\$141,875.63	0%	major medical	68.00%	32.00%	2000/pp or 4000/fam
703	Y	5.90%	\$669,847.91	0%	Comprehensive PPO	90.00%	10.00%	\$1,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
704	Y	6.20%	\$25,101.00	100%	MEC	100.00%	0.00%	\$0
705	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
706	Y	100.00%	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
707	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$0
708	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
709	Y	6.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
710	Y	12.00%	\$92,560.57	100%	OPEN ACCESS	84.00%	16.00%	\$1,500
711	Y	7.00%	\$97,840.00	80%	MAJOR MEDICAL	75.00%	75.00%	\$1,000
712	Y	6.00%	732/PP/MNT	80%	HEALTH/DENTAL/VISION	100.00%	0.00%	\$61
713	Y	10.00%	\$15,000.00	100%	KAISER - GOLD	100.00%	0.00%	\$0
714	Y	6.20%	\$1,400,000.00	62%	PPO	60.00%	40.00%	\$1,500
715	N	3.1-7%	\$7.50 Per Hr	Genesis Steel Service, Inc. HSA a collective bargaining agreement with the Ironworkers Local #5. We pay \$7.50 per hour per employee into their health fund. Coverage, scope, deductible unknown.	N/A	N/A	N/A	N/A
716	Y	6.20%	\$36,698.00	100%	medical,dental,vision	10000.00%	0.00%	\$1,500
717	N	6.00%	N/A	N/A	N/A	N/A		N/A
718	Y	7.00%	\$43,854.00	80%	HMO	0.00%	100.00%	\$1,500
719	Y	10.00%	\$15,000.00	100%	kaiser - Gold	10000.00%	0.00%	\$0
720	N	6.00%	Local 486	Local 486	Local 486	Local 486	Local 486	Local 486
721	N	6.00%	\$23,753.44	100%	BCBS Medical	0.00%	10000.00%	\$1,500
722	Y	7.00%	\$97,840.00	80%	major medical	7500.00%	2500.00%	\$1,000
723	Y	96.26%	\$83,329.39	80%	Carefirst Blue Choice	80.00%	20.00%	\$3,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
724	Y	6.00%	Medical:Total Premium: \$394,054EE Share: \$161,346Guardrails Share: \$232,708Guardrails HRA Spend: \$48,600All Benefits:Total: \$514,771EE Share: \$199,818Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
725	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
726	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
727	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500.00 deductible but PII pays \$1200.00 of it to employees HSA
728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
729	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$0
730	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
731	Y	7.65%	\$128,609.41	N/A**See Nte	Medical, Drug, & Vision	90.00%	10.00%	Nte** Stolar Construction and its employees are part of the Maryland Private Exchange. Therefore, we are unable to answer questions 3.1 and 4.2.
732	Y	6.00%	\$84,500,000.00	80%	PPO - Full Medical	75.00%	25.00%	\$1,800
733	Y	6.00%	\$95,019.19	0%	HMO-HSA Compatible Silver Paln - \$1500 Deductible	52.00%	48.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
734	Y	7.00%	\$43,854.00	80%	HMO	0.00%	100.00%	\$1,500
735	Y	6.00%	\$58,070.00	50%	Medical/Dental PPO	5000.00%	5000.00%	\$500
736	Y	6.00%	\$50,000.00	70%	Medical/Dental PPO	8000.00%	2000.00%	\$1,500
737	N	3.10%	\$7.00/HR	N/A	N/A	N/A	N/A	N/A
738	Y	6.00%	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 POSHRA 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: 0% 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
739	N	6.20%	\$0.00	N/A	N/A	0.00%	0.00%	\$0
740	Y	6.00%	732/ppmt	80%	Health/Dental/Vision	73200.00%	12200.00%	\$61
741	Y	12.00%	\$196,650.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
742	y	6.00%	\$174,869.77	80%	HMO Carefirst	5000.00%	5000.00%	\$50
743	Y	8.00%	\$91,037.44	50%	PPO & HMO	50.00%	50.00%	\$750
744	Y	6.20%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
745	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$0
746	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
747	Y	7.65%	\$128,609.41	N/A	Medical, Drug, Vision	90.00%	10.00%	N/A
748	Y	7.00%	\$517,514.13	80%	BCBS-Med/Den/VI	70.00%	30.00%	\$4,000
749	Y	6.20%	\$10,800.00	70%	HSA Insurance Plan	70.00%	30.00%	\$5,000
750	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
751	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
752	Y	6.00%	\$852,264.96	80%	HRA-PPO, Med. Den., Vision	6200.00%	3800.00%	\$2,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
753	Y - Employees covered by collective bargaining agreements covered by their local union. Non-union employees covered by employer sponsored health care plan.	5.69%	\$4.1M (Non-Union: BCBC + Cigna + MetLife) + \$15.4 million union (spreadsheet backup is available upon request)	For union: 100% paid by employer For Non-union: 66%	Collectively Bargain 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: Deductable varies by type of coverage. Non-union: Deductable per employee \$750
754	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500 deductible but PII pasy 1200 of it to employees HSA
755	Y	6.88%	\$1,649,460.39	80% after deductible	PPO/HIGH DEDUCT	5500.00 %	4500.00 %	\$3,500
756	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
757	Y	7.65%	\$79,307.00	100% including employer paid amount	UHC Choice Plus / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
758	N	6.00%	N/A	N/A	Health Insurance provided through Ironworker union			N/A
759	Y	7.65%	\$26,788.62	80%	UHC Choice Plus	4200.00 %	5800.00 %	\$3,250
760	N	30.00%	\$7.50/Hr	N/A	N/A	N/A	N/A	N/A
761	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
762	Y	6.20%	Varies based on Hrly rate governed by different union agreements	N/A	N/A	N/A	N/A	N/A
763	Y	765.00 %	\$141,876.00	0%	major medical	51.00%	49.00%	2000/pp or 4000/fam
764	Y	6.20%	\$838,412.88	80%	HMO, HRA, Med/Den	61.00%	39.00%	\$1,500
765	Y	6.88%	\$1,649,460.39	80% after deductible	PPO/HIGH DEDUCT	5500.00 %	4500.00 %	\$3,500
766	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500 ded but PII puts 1200 into employees HSA
767	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
768	Y	7.00%	\$517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
769	offers when waiting period is met/does not automatically provide		we are self-funded	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	HDHCP, includes RX	80.0 thru 86.5	13.5 thru 19.2	in network annually \$1400 or \$2800
770	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
771	Y	6.00%	\$180,000.00	?	PPO	60.00%	40.00%	Varies
772	Y	6.00%	\$396,246.00	N/A self-funded	PPO Med/Rx Plan	81.50%	18.50%	\$750/1000/3000
773	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
774	Y	6.20%	\$1,476,451.00	73%	2 PPO Plans & 1 QHDHP	78.10%	21.90%	PPO \$750 PPO \$4,000.00 QHDHP \$3,000.00
775	Y	6.00%	\$37,404.11	72%	Carefirst Bluecross.	72.00%	28.00%	\$1,500
776	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
777	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
778	Y	6.20%	\$44,826.21	100% After Copay	Med,Den, Vis.	25.00%	75.00%	\$40
779	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
780	Y	6.20%	\$87,435.00	0%	Med,Den, Vis.	90.00%	10.00%	\$0
781	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
782	FTG Nn Prev Wag	5.00%	\$125,000.00	95%	full	80.00%	20.00%	\$1,000
783	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
784	Y	5.89%	\$669,847.91	0%	Comprehensive PPO	9000.00 %	1000.00 %	\$1,000
785	Y	3.00%	\$187,561.00	75%/25%	HDHSA	7500.00 %	2500.00 %	\$2,700

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
786	Y	6.00%	\$80,526.25		Health Saving Acct.	50.00%	50.00%	
787	Y	6.20%	\$139,326.90	100% after \$20 copay for outpatient, 8% of inpatient, \$100 per Emergency room visit if Nt admitted.	Carefirst (medical,dental and vision plans) Bronze (HMO), Silver and Gold (PPO) plans.	65.00%	35.00%	\$3,667
788	Y	6.00%	\$229,700.00	100% after deductible	HMO - Medical	77.00%	23.00%	\$1,500
789	Y	0.62%	approx \$4,200	80%	HMO	45.00%	55.00%	\$1,500
790	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
791	Y	6.00%	\$20,877.18	N/A	UHC OCI Primary Adv	58.00%	42.00%	\$2,750
792	Y	6.20%	\$87,435.00	0%	Med/Dental	90.00%	10.00%	\$0
793	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
794	Y	6.00%	\$162,997.40	0%	MDIPA/OCI	80.00%	20.00%	\$0
795	Y	5-10%	n/a	50%	Full Coverage	50.00%	50.00%	\$2000 - \$6000
796	Y	6.00%	\$43,430.93	copays after deductible	Blue Choice HMO SHA/HRA Silver 2000	67.00%	33.00%	\$2,000 paid by employer
797	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
798	N/A							
799	N/A							
800	Y	9.00%	\$319,524.00	90%	hmo,ppo	6500.00 %	3500.00 %	\$5,000
801	Y	6.20%	\$87,435.00	0%		9000.00 %	9000.00 %	\$0
802	N/A							
803	N/A							
804	Y	6.00%	\$129,179.93	80%	Fully Insured PPO	54.00%	46.00%	\$1,500
805	N	8.00%	N/A	0%	N/A	0.00%	0.00%	\$0
806	Y	7.00%	\$23,640.00	80%	HMO w/referrals	52.00%	48.00%	\$0
807	Y	6.00%	\$20,197.56	80%	Fully Insured HMO	80.00%	20.00%	\$750
808	Y	6.00%	\$361,495.56	100% after deduct.	PPO w/Rx Card	80.00%	20.00%	Plan 1 - \$2500
809	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
810	Y	6.00%	\$152,217.77	N/A	POS	100.00%	0.00%	\$4000 Ind/\$8000 Fam
811	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
812	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision - 2 PPO Plans	50.00%	50.00%	\$1,500
813	Union	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
814	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
815	Y	8.00%	\$1200/Month	N/A	UHC Gold	56.00%	44.00%	\$1,000
816	Y	6.20%	\$55,400.00	60%	HMO/Dental/Vision	50.00%	50.00%	\$3,000
817	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
818	Y	N/A	N/A	100%	Health/Dental/Vision	100.00%	0.00%	In Network: 0
819	Y	N/A	N/A	N/A	N/A	50.00%	50.00%	N/A
820	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
821	Y	8.00%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55.00%	45.00%	\$2,600.00 Ind./Paid By Employer
822	Y	6.00%	\$36,608.00	100%	Carefirst - Blue Cross/Blue Choice Medical	100.00%	0.00%	\$5,000
823	Y	6.00%	\$339,038.20	N/A	Medical/Dental/Vision	75.00%	25.00%	\$2,000
824	N	6.00%	N/A	N/A	Health Insurance Provided Through Ironworker Union	N/A	N/A	N/A
825	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
826	Y	6.00%	\$125,000.00	80%	PPO	100% for Employee Only Coverage		\$2,000
827	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20%
828	Y	N/A	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
829	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
830	Y	6.00%	\$394,228.49	95%	HMO/Prescription	80.00%	20.00%	\$0
831	N*	SS - 3.1% - Medicare - 0.73%	\$7.50 per hour	N/A	N/A	N/A	N/A	N/A
832	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family
833	Y	8.00%	Medical:Total Premium: \$369,993EE Share: \$151,730Guardrails Share: \$218,263Guardrails HRA Spend: \$48,240All Benefits:Total: \$494,371EE Share: \$194,881Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary Life/AD&D	Medical: 59%Dental: 0%Vision: 0%Basic Life/AD&D: 100%STD: 100%LTD: 100%LT D: 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
834	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
835	Y	7.60%	\$717,800.40	N/A	High Deductible w/ 70% Funded HRA	50.00%	50.00%	30% - \$5600 or \$12,600
836	Y	6.20%	\$1,170,265.00	N/A	Med/Den/Vis PPO Plan	48.00%	52.00%	\$3,000
837	Y	6.00%	\$733,631.11	60%	Med/Den, HRA, Vis, STD	60.00%	40.00%	\$2,500
838	N	1099 Form	N/A	N/A	N/A	N/A	N/A	N/A
839	Y	6.00%	\$166,080.00	N/A	CareFirst Bronze	100.00%		\$5,750
840	Y	8.00%	\$141,876.00	0%	Major Medical	68%	32.00%	\$2000 pp/\$4000 fam
841	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
842	Y	6.20%	\$924,700.00		<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/Family) Deductible. 90% Coinsurance after deductible2. Silver Plana. Physician Visit - \$25 co-pay, then 100%b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/Family) Deductible. 90% Coinsurance after deductible3. Bronze Plana. Physician Visit - \$25 co-pay, then 100%b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/Family) Deductible. 80% Coinsurance after deductible</p>	75.00%	25.00%	\$1,500
843	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
844	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
845	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
846	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
847	Y	7.65%	\$2,700.00	80%	HMO Medical & Dental	50.00%	50.00%	\$2,000
848	Y	6.00%	\$424,000.00	100%	IBC/PPO	100.00%	0.00%	\$1,500/\$3,000 - \$2,000/\$4,000
849	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
850	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
851	Y	6.00%	\$13,275.00	80%	HMO	0.00%	100.00%	\$2,500
852	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental	55.00%	45.00%	Varies
853	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
854	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
855	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
856	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000/Individual
857	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
858	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
859	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
860	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500
861	Y	6.00%	\$23,634.96	50%	Medical/Dental (PPO)	50.00%	50.00%	\$82
862	N	6.00%	\$6,500.00	N/A	PPO	20.00%	80.00%	\$0
863	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
864	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
865	Y	6.00%	\$7,360,539.13	76%/24%	BCBS Major Medical	74.00%	26.00%	\$1,000/\$2,000/\$4,000
866	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
867	Y	5.77%	\$212,466.00	90%	Comprehensive	70.00%	30.00%	N/A
868	Y	6.00%	\$87,398.35	75% After Deduct.	PPO - Medical/Vision/Dental/Prescription/Plu s HSA	49.00%	51.00%	\$1,500
869	Y	6.00%	Depends on Union	N/A	Union Determined	100.00%	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
870	N	6.00%	\$25,753.44	100%	Medical BCBS	0.00%	100.00%	\$1,500
871	Y	6.00%	\$14,696.95	80%	BC Advantage MV1	18895.00%	27345.00%	\$5,000
872	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
873	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
874	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
875	Y	7.00%	\$44,050.14	30%	Health/Dental/Vision	90.00%	10.00%	\$3,000
876	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
877	Y	5.00%	\$216,377.30	Varies on Services Rendered	PPO with an HRA	68.00%	32.00%	\$2,500
878	Y	6.00%	\$9,300.00	100%	PPO Med/Den/Vis	100.00%	0.00%	\$240/PP - \$480/Fam
879	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
880	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
881	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
882	Y	6.20%	\$3,338,514.00	CBC PPO - 66% CBC HSA - 73%	%%%	68.00%	32.00%	PPO (Ind/Fam): \$1500/\$4500, HSA (Ind/Fam): \$3000/\$6000
883	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
884	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
885	Y	6.00%	\$31,100,000.00	80%	Medical, Dental, Vision	80.00%	20.00%	\$2,000
886	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
887	N/A	8.00%	\$156,000.00	\$0 on the 1st \$3500, 100% after \$3500	HMO	88.00%	12.00%	\$3,500
888	Y	7.65%	\$128,609.41	N/A	90%	10.00%		N/A
889	Y	6.20%	\$60,000.00	80%	PPO/OAPOS	560000.00%	300000.00%	\$2,500
890	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
891	Y	6.00%	\$23,634.96	50%	Medical, Dental (PPO)	5000.00%	5000.00%	\$82
892	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
893	Y	7.65%	\$141,875.63	0%	major medical	68.00%	32.00%	2000/pp or 4000/fam
894	y	6.00%	\$852,265.00	80%	HRA/PPM/Med/Dental	62.00%	38.00%	\$2,500
895	N	7.00%	\$0.00	N/A	N/A	0.00%	N/A	N/A
896	Y	6.20%	\$1,400,000.00	62%	PPO	60.00%	40.00%	\$1,500
897	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
898	Y	7.65%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
899	Y	8.00%	\$200,000.00	90%	ppo	100.00%	0.00%	10%
900	Y	7.65%	\$141,846.00	0%	Mager Medical	51.00%	49.00%	2000/pp or 4000/fam
901	Y	10.00%	\$85,509.68	100%	Blue Cross Blue Choice	100.00%	0.00%	\$6,000.00 (Company Paid)
902	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
903	Y	7.65%	\$79,307.00	100% including employer paid amount	UHC Choice Plus / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
904	NA	6.16%	\$51,600.00	80%	Medical HMO HSA / Medical HSA PPO	100.00%	0.00%	\$2,000 HMO / \$1,500 PPO
905	N	6.00%	\$25,753.44	100%	Medical BCBS	0.00%	100.00%	\$1,500
906	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
907	Y	6.00%	\$23,634.96	50%	Medical, Dental (PPO)	50.00%	50.00%	\$82
908	Y	6.20%	\$2,129,382.00	87%	Kaiser HDHP HMO HS	74.00%	26.00%	\$1,500
909	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
910	Y	6.00%	n/a	n/a	n/a	n/a	n/a	n/a
911	Y	3.1-.72%	\$7.50/ HR	n/a	n/a	n/a	n/a	n/a
912	Y	7.00%	\$200,000.00	Union	PPO	2500.00%	7500.00%	\$0
913	N	30.00%	N/A	N/A	N/A	N/A	N/A	N/A
914	Y	3.1-.72%	\$7.50/ HR	N/A	N/A	N/A	N/A	N/A
915	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 Concordian 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: 0% LTD: 100% LT D: 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
916	Y	6.00%	Self Insured	Self Insured	Consumer Health Plan	17.00%	83.00%	
917	Y	5.99%	\$1,971,074.00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000.00%	3000.00%	PPO \$700; HMO \$5,000
918	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00%	1200.00%	\$3,500
919	Y	5.80%	\$18,148.41	0%	Medical, Dental, Vision	50.00%	50.00%	\$6,000
920	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)
921	N-UNION	6.2%	N/A	N/A	per union contract	N/A	N/A	per union contract

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
922	Y	8.00%	\$1,200.00	N/A	UHC Gold	5600.00 %	4400.00 %	\$1,000
923	N	6.00%	N/A	N/A	NA	N/A	N/A	N/A
924	Y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
925	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
926	Y	100.00 %	\$46,277.58	90%	HMO	5000.00 %	5000.00 %	\$500
927	N	6.20%	N/A	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
928	N/A	N/A	N/A	70%/100% pending on plan	Medical/Dental PPO	8000.00 %	2000.00 %	\$1,500
929	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
930	N	16.00%	\$26,774.82	2%	Health Care PPO/HMO	0.00%	100.00 %	\$500
931	N	6.00%	na	N/A	N/A	N/A	N/A	N/A
932	N	100.00 %	\$0.00	0%	AFFORDABLE CARE ACT	0.00%	10000.0 0%	N/A
933	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): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POSHRA 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
934	Y	8.00%	\$141,876.00	0%	Major Medical	68.00%	32.00%	2000/pp 4000/fam
935	Y	1200.00 %	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1500 deductible but PII pays 1200 of it to employee HSA
936	Y	6.20%	\$57,000.00	100%	HMO	8000.00 %	2000.00 %	\$1,500
937	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
938	Y	6.20%	\$23,634.96	50%	Medical, Dental (PPO)	50.00%	50.00%	\$82
939	N	620.00 %	\$0.00	N/A	N/A	N/A	N/A	N/A
940	Y	7.60%	\$128,609.41	N/A	MD Private Exchange	90.00%	10.00%	N/A
941	Y	11.00%	\$517,514.13	80%	BCS-MED/Den/VI	70.00%	30.00%	\$4,000
942	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
943	N/A	N/A	\$5,700.00	Unknwn	General Medical	40000.00 %	0.00%	\$2,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
944	Exempt - Supplier							
945	Y		\$15,000.00	100%	kaiser - Gold	10000.00 %	0.00%	\$0
946	Exempt under 12 employees and manufacturer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
947	N	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
948	Y	6.00%	\$98,828.29	50%	Blue Cross Blue Shield HMO	50.00%	50.00%	\$298
949	Exempt under 12 employees	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
950	Exempt under 30 employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
951	Y	6.20%	\$100,568.65	75%	health, dental, life and vision	75.00%	25.00%	\$1,000
952	Exempt under 30 employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
953								
954	Y	6.20%	\$36,688.34	Bronze Plan 62%-58% Silver Plan 66%-72% Gold Plan 76% to 82%	2 Open Access (N referral) HMO and one Point of Service HMO (Blue Choice Advantage)	75.00%	25.00%	Bronze - \$6,000.00 Silver - \$3,000.00 Gold - \$1,500.00
955	NA	15.00%	\$107,100.00	NA	BCBS Platinum Plus	8000.00 %	2000.00 %	\$1,000
956	Y	6.00%	N/A	Varies on services rendered	PPO with a HRA	6800.00 %	3200.00 %	\$2,500
957	Ironworkers Local	3.10%	\$7.50 Hr	N/A	N/A	N/A	N/A	N/A
958	N	6.20%	NA	0%	NA	0.00%	0.00%	NA
959	N/A	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
960	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
961	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
962	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
963	Y	7.00%	\$97,840.00	80%	major medical PPO	7500.00 %	2500.00 %	\$500
964	Y	6.00%	\$44,388.00	100%	PPO	10000.00 %	0.00%	\$12,000
965	Y	5.00%	\$189,170.00	80%	HMO & PPO	70.00%	30.00%	\$2,000
966	N	7.65%	\$140,114.57	N/A	N/A	100.00%	0.00%	\$0
967	Y	6.20%	\$154,941.76	N/A	Blue Choice	93.30%	6.70%	\$333
968	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
969	Less than 30 employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
970	N	6.00%	\$25,753.44	100%	Medical BCBS	0.00%	100.00 %	\$1,500
971	N/A	6.00%	N/A	N/A	NA	N/A	N/A	N/A
972	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
973	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
974	Y	8.00%	\$30,859.33	80%	UHC Choice Plus	42.00%	58.00%	\$3,250
975	N - Union	3.10%	\$7.50 hr	N/A	N/A	N/A	N/A	N/A
976	Y	6.00%	\$8,873.00	100%	EPO health dent vis life	100.00%	0.00%	\$30
977	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
978	Y	6.00%	\$999,080.00	82%	Comprehensive	75.00%	25.00%	\$1,500
979	Y	6.00%	\$7,295,935.00	Varies by plan selected	4 comprehensive plans - 1 PPO and 3 High Deductible with Health Savings Accounts	85.00%	15.00%	\$2,175
980	Y	7.00%	\$517,514.13	80%	BCBS-Med/den/vi	70.00%	30.00%	\$4,000
981	Y	6.00%	\$41,356.98	87%	Health/visual/dental	87.00%	13.00%	221.56/mo
982	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
983	N	7.65%	\$140,114.57	N/A	N/A	100.00%	0.00%	\$0
984	Y	6.20%	\$55,400.00	N/A	HMO/Dental/Vision	50.00%	50.00%	\$3,000
985	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
986	Y	6.00%	\$53,082.00	0%	HMO-HSA	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
987	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
988	Y	6.00%	\$152,217.77	N/A	POS	100.00%	0.00%	4000 IN/8000 FAM
989	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
990	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	Plan HSA \$1,500.00 deductible but PII pays \$1,200.00 of it to employees H.S.A.
991	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$ 1,500.00
992	Y	6.20%	<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:</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 LTD: 60% up to \$6,000 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 dollar HRA - Reduces employee deductible exposure)</p>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
993	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
994	Y	100.00 %	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
995	N/A	8.00%	\$156,000.00	\$0 ON THE 1ST \$3500. 100% AFTER \$3500	HMO	88.00%	12.00%	\$3,500
996	Y	6.20%	\$456,046.00	100%	LINECO	100.00%	0.00%	\$400
997	Y	6.20%	\$83,076.00	75%	Health.Dental, Vision & Life	75.00%	25.00%	\$1,500
998	NA	15.00%	\$107,100.00	NA	BCBS Platinum Plus	8000.00 %	2000.00 %	\$1,000
999	Genesis Steel Services, Inc. HSA a collective bargaining agreement with the ironworkers local #5. We pay \$7.50 per hour per employee into their health fund. Coverage, Scope, deductible unknown.	3.1% - 0.72	\$7.50 Per Hour	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1000	Y	6.00%	<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>	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)
1001	Y	6.00%	\$166,080.00	NA	Carefirst Bronze	100.00%	0.00%	\$6,500
1002	N	765.00 %	\$-	N/A	N/A	N/A	N/A	N/A
1003	Y	6.00%	\$2,666,372.77	N/A	2 PPO plans & a HDHP with a Health Savings Account	70.00%	30.00%	\$2,500
1004	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1005	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1006	Y	6.00%	\$87,398.35	75% after deductible	med/vis/den/RX/PPO	49.00%	51.00%	\$1,500
1007	Y	6.00%	\$216,377.30	Vanes on Service rendered	PPO with a HRA	68.00%	32.00%	\$2,500
1008	Y	6.20%	\$295,097.94	20%	UHC-Medical/Dental/Vision	50-70%	30%-50%	\$750-\$1500
1009	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1010	Y	6.00%	Self insured	Self Insured	Consumer Health Plan	17.00%	83.00%	-
1011	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
1012	Y	6.00%	\$63,798.25	100%	Medical/Dental	10000.00 %	0.00%	\$200

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1013	Y	6.00%	\$431,000.00	HSA Cigna pays 100% after Deductable is met OAO/OAPIN Plan pays 100% after copays & deductible are met.	EE, EC, ES, Family HSA-OAPIN-OAP	(Class 1) 72% (Class 2) 40%	(Class 1) 28% (Class 2) 60%	Cigna HSA Ind 2,500 HSA Family 5,000 OAP Ind 250 OAP Family 500 OAPIN ind 500 OAPIN Family 1,000
1014	Y	6.00%	\$50,000.00	70%	health/dental/PPO	8000.00 %	2000.00 %	\$1,500
1015	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1016	Y	6.00%	\$174,869.77	80%	HMO Carefirst	50.00%	50.00%	50%
1017	Y	10.00%	\$15,000.00	100%	kaiser - Gold	10000.00 %	0.00%	\$0
1018	Y	6.20%	\$295,097.94	20%	UHC-Medical/Dental/Vision	50-70%	30%-50%	\$750-\$1500
1019	Y	6.00%	\$61,541.81	50%	80%	50.00%	50.00%	\$6,000
1020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1021	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
1022	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1023	Y	6.00%	\$8,873.00	Employer pays 100%	Health, Vision, Dental, Life	100.00%	0.00%	\$30
1024	Y	6.20%	\$13,868.10	100%	PPO-MEC	100.00%	0.00%	N/A
1025	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1026	Y	6.20%	\$200,629.00	100%	PPO	6000.00 %	4000.00 %	\$2,000
1027	Y	.062%	\$40,862.80/Month	100%	POS Plan	100%		\$2,500
1028	Y	6.20%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1029	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1030	We have a collective bargaining agreement with the Ironworkers Local 516, we pay \$7.50 per hour per employee	3.10%	\$7.50/hr	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	into their health fund.							
1031	Y	7.00%	\$2,069,498.00	100%	Aetna Open Access	100.00%	0.00%	\$6,500
1032	NA	NA	NA	NA	NA	NA	NA	NA
1033	Y	6.00%	\$50,000.00	70%	health/dental/PPO	8000.00 %	2000.00 %	\$1,500
1034	Y	6.20%	\$48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
1035	N	NA	NA	NA	NA	NA	NA	NA
1036	Y	12.00%	\$132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
1037	Y	6.00%	\$264,613.15	NA	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
1038	NA	3.00%	\$7.50	NA	NA	NA	NA	NA
1039	N	NA	NA	NA	NA	NA	NA	NA
1040	Y	6.00%	Self Insured	Self Insured	Consumer Health Plan	17.00%	83.00%	NA
1041	Y	7.65%	\$128,609.41	**Nte: Stolar Construction and its employees are part of the Maryland Private Exchange.	Medical, Drug, and Vision	9000.00 %	10.00%	**Nte: Stolar Construction and its employees are part of the Maryland Private Exchange.
1042	Y	5.33%	\$19,614,940.00	79%	PPO	79.90%	20.10%	\$1,750
1043	Y	6.20%	\$328,864.00	80% insurance & 20% employee	Medical,Dental,optical, prescription	100.00%	0.00%	\$250
1044	Y	6.20%	\$165,176.00	80% insurance & 20% employee	Medical, Vision, Dental, Prescription, Life, Accident and dismemberment, Short term disability, Retiree cobra	100.00%	0.00%	\$200 individual, \$600 Family

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1045	Y	0.00%	\$0.00	80% insurance & 20% employee	ERISA self-funded health plan; meets ACA requirements for Creditable Coverage	100.00%	0.00%	\$450
1046	Y	0.00%	\$0.00	80% insurance & 20% employee	ERISA self-funded health plan; meets ACA requirements for Creditable Coverage	100.00%	0.00%	\$450
1047	Y	6.20%	\$125,113.00	80% insurance & 20% employee	Hospital, Dental, RX, Optical	100.00%	0.00%	\$250
1048	Y	6.20%	\$35,417.00	70%	Medical Indemnity & Rx, Short Term Disability, Life	100.00%	0.00%	\$500
1049	See below * - N	3.1% - 0.72	\$7.50	N/A	N/A	N/A	N/A	N/A
1050	Y	7.65%	\$128,609.41	N/A - See Below**	Medical, Drug, Vision	90.00%	10.00%	N/A - See Below**
1051	Union	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
1052	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1053	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1054	Y	6.20%	\$456,046.00	100%	LINECO	100.00%	0.00%	\$400
1055	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1056	Y	6.20%	\$83,076.00	75%	Health.Dental, Vision & Life	75.00%	25.00%	\$1,500
1057	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
1058	Y	6.00%	\$431,000.00	HSA Cigna pays 100% after Deductible is met OAO/OAPI N Plan pays 100% after copays & deductible are met.	EE, EC, ES, Family HSA-OAPIN-OAP	(Class 1) 72% (Class 2) 40%	(Class 1) 28% (Class 2) 60%	Cigna HSA Ind 2,500 HSA Family 5,000 OAP Ind 250 OAP Family 500 OAPIN ind 500 OAPIN Family 1,000
1059	Y	6.20%	\$46,277.58	90%	HMO	50.00%	50.00%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1060	N	6.00%	N/A***	N/A	Health insurance provided through ironworker union	N/A	N/A	N/A
1061	Y	6.00%	\$61,541.81	80%		50.00%	50.00%	\$6,000
1062	Y	6.00%	\$50,000.00	70%	health/dental/PPO	80.00%	20.00%	\$1,500
1063	Y	6.20%	\$1,172,691.00	80%	Medical, Dental, Vision "HMO Open Access Plus"	75.00%	25.00%	\$0
1064	N	0.00%	\$0.00	0%	N/A	0.00%	0.00%	\$0
1065	NA	15.00%	\$107,100.00	NA	BCBS Platinum Plus	80.00%	20.00%	\$1,000
1066	Y	6.00%	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 Choice POS II 2000 (Ind/Fam): \$2,000 / \$4,000 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1067	N	6.20%	\$0.00	0%	N/A	0.00%	0.00%	\$0
1068	N	7.65%	\$140,114.57	N/A	N/A	100.00%	0.00%	\$0

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1069	Y	6.20%	\$924,700.00	1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/ Family) Deductible . 80% Coinsurance after deductible	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1070	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1071	Y	6.20%	\$48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
1072	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1073	N	16.00%	N/A	N/A	N/A	N/A	N/A	N/A
1074	N	As per law	\$0.00	0%	N/A	N/A	N/A	N/A
1075	Y	6.00%	\$1,431,289.00	80% health insurance / 20% member	There are three plan offerings providing employees a choice between higher cost plan options with lower out-of-pocket exposure and lower cost plan options with greater out-of-pocket exposure. There is also a qualified high deductible health plan with a health savings accounts. For those employees enrolled in the high deductible plan, Navarro and Wright contributes towards the health savings account for the employee. All medical plans are PPO.	73.00%	27.00%	Base Plan - \$3,500 Mid-Plan - \$2,000, Best Plan - \$1,000
1076	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000 Individual
1077	Y	6.20%	\$13,868.10	100%	PPO - MEC	100.00%	0.00%	N/A
1078	Y	6.20%	\$153,384.69	80%/20%	PPO	84.00%	16.00%	\$3,000
1079	Y	6.20%	Depends on Union	N/A	Union Determined	100.00%	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1080	Y	6.20%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
1081	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1082	Y	6.00%	\$87,398.35	75% after deductible	med/vis/den/RX/ PPO	49.00%	51.00%	\$1,500
1083	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
1084	Y	6.20%	\$295,097.94	20%	UHC-Medical/Dental/ Vision	50-70%	30%-50%	\$750-\$1500
1085	Y	6.20%	Self Insured	Self Insured	Consumer Health Plan	17.00%	83.00%	\$3,000
1086	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1087	Y	6.00%	\$152,217.77	N/A	POS	100.00%	0.00%	4000 In / 8000 Fam
1088	Y	6.20%	\$40,437.02	100%	Medical/Hospital	65.00%	45.00%	\$4,000
1089	N	14.00%	N/A	N/A	N/A	N/A	N/A	N/A
1090	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. Nne of our plans are bona fide "high deductible" plans, as they all offer first-dollar coverage.
1091	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
1092	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1093	Y	6.00%	\$8,873.00	Employer Pays 100%	Health, Vision, Dental, Life	100.00%	0.00%	\$30.00
1094	Y	6.20%	\$307,305.52	80% (Coinsurance)	HMO-Health, Dental, Vision, Life	100.00%	0.00%	\$1000/Year
1095	Y	7.00%	\$517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
1096	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1097	Y	6.20%	\$742,880.34	80%	HDHP-w/Health	65.00%	35.00%	\$2,600/year
1098	Y	6.00%	\$852,264.96	80%	HRA/PPO/Med/ Dental	62.00%	38.00%	\$2,500
1099	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible, but PII pays \$1200 of it to Employees' HSA
1100	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1101	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1102	Y	5.00%	\$189,170.00	80%	HMO & PPO	70.00%	30.00%	\$2,000
1103	Y	6.00%	\$14,942,087.10	58%	HDHP H.S.A. Comprehensive	58.42%	41.58%	\$1,600
1104	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
1105	Y	6.00%	\$460,000.00	100%	IBC/PPO High Deductible	100.00%	0.00%	\$3,000/\$1,500
1106	Y	6.20%	Depends on union	N/A	Union determined	100.00%	N/A	N/A
1107	Y	7.00%	\$2,239,649.02	80% after deductible	PPP/HIGH DEDUCT	5500.00 %	4500.00 %	\$3,500
1108	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
1109		13.00%	\$-	0%	N/A	0.00%	0.00%	\$0
1110	Y	6.20%	\$46,277.58	90%	HMO	50.00%	50.00%	\$500
1111	Y	6.00%	\$50,000.00	70%	health/dental/PPO	8000.00 %	2000.00 %	\$1,500
1112	NA	15.00%	\$107,100.00	NA	BCBS Platinum Plus	8000.00 %	2000.00 %	\$1,000
1113	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1114	Y	6.00%	Medical:Total Premium: \$394,054EE Share: \$161,346Guardrails Share: \$232,708Guardrails HRA Spend: \$48,600All Benefits:Total: \$514,771EE Share: \$199,818Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1115	N	7.65%	\$140,114.57	N/A	N/A	100.00%	0.00%	\$0
1116	Y	6.20%	\$48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
1117	Y	6.00%	\$218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1118	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000/Individual
1119	Y	6.00%	Self Insured	Self Insured	Consumer Health Plan	17.00%	83.00%	
1120	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1121	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1122	Y	6.00%	\$87,398.35	75% after deductible	med/vis/den/RX/PPO	49.00%	51.00%	\$1,500
1123	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1124	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
1125	Y	6.00%	\$216,377.30	Varies on Services Rendered	PPO with a HRA	6800.00%	3200.00%	\$2,500
1126	Y	6.20%	\$295,097.94	20%	UHC-Medical/Dental/Vision	50-70%	30%-50%	\$750-\$1500
1127	Y	6.00%	\$40,000.00	90%	United Health Care	50.00%	50.00%	\$0
1128	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1129	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1130	Y	6.00%	\$120,167.76	100%	Medical	10000.00%	0.00%	\$500
1131	Y	6.00%	\$8,873.00	Employer Pays 100%	Health, Vision, Dental, Life	10000.00%	0.00%	\$30

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1132	Y	7.65%	\$79,307.00	100% including employer paid amount	UHC Choice Plus / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
1133	Union	7.65%	n/a	n/a	n/a	n/a	n/a	n/a
1134	Union	7.65%	n/a	n/a	n/a	n/a	n/a	n/a
1135	N		n/a	n/a	n/a	n/a	n/a	n/a
1136	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1137	Y	6.00%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500.00
1138	Y	6.2% 6.2%	\$13,868.11 \$153,384.69	100% 80/20%	PPO - MEC PPO	100% 84%	0% 16%	N/A \$3,000
1139	Y	6.20%	\$307,305.52	80% (Coinsurance)	HMO-Health, Dental, Vision, Life	100.00%	0.00%	\$1000/Year
1140	N	6.00%	N/A	N/A	Health Ins through Union			N/A
1141	Y	6.20%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1142	Y	5.74%	\$96,903.29	100% after deductible or copay	HMO/PPO Silver 2000	50.00%	50.00%	\$2,000
1143	Y	6.20%	\$200,629.00	100%	PPO	60.00%	40.00%	\$2,000
1144	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1145	N	12.00%	\$0.00	0%	N/A	0.00%	0.00%	\$0
1146	Y	6.20%	\$742,880.34	80%	HDHP-w/Health	65.00%	35.00%	2600/year
1147	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1148	Y	7.00%	\$517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
1149	Y	6.20%	\$218,704.00	20%	We offer HDP combined with a Health Savings Plan. This includes Individual, Family, Husband and Wife and Parent Child Coverage	51.33%	48.66%	Plan A Deductible - \$58,818, Plan B Deductible - \$4,722, Plan C Deductible - \$4,625

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1150	N - Genesis Steel HSA a Collective bargaining agreement with the Ironworkers Local #5. We pay \$7.50 per hour per employee into their health fund. Coverage, scope & deductible Unkn onwn	3.1% 0.72	7.50/Hr	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1151	Y	6.20%	\$924,700.00	<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/ Family) Deductible . 80% Coinsurance after deductible</p>	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1152	Y	6.20%	\$68,400.00	Up to \$3500 paid by employee then Insurance pays	Health, dental Vision HMO Gold HMO Silver	60.00%	40.00%	\$20 \$25
1153	Y	6.00%	\$852,264.96	80%	HRA/PPO/Med/Dental	62.00%	38.00%	\$2,500
1154	N	6.00%	\$0.00	NA	NA	NA	NA	NA
1155	Y	6.20%	\$2,129,382.00	87%Kaiser 13%Employees	Kaiser HDHP HMO HSA HMO(NN HSA)	74.00%	26.00%	\$1500 \$500
1156	Y	.062%	\$40,862.80/Month	100%	POS Plan	100%		\$2,500
1157	Y	6.20%	\$2,129,382.00	87%	Kaiser HDHP HMO HS	74.00%	26.00%	\$1,500
1158	Y	12.00%	\$92,560.57	100%	Open In Access	84.00%	16.00%	Plan HSA 1500 Deductible & Pll pays 1200 of it to the Employee HSA
1159	Y	5.00%	\$42,000.00	70%	Medical, Dental, Vision, Supplemental	5000.00 %	5000.00 %	\$20
1160	Y	5.00%	\$189,170.00	80%	HMO & PPO	70.00%	30.00%	\$2,000
1161	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1162	Y	6.20%	\$295,097.94	20%	UHC-Medical/Dental/Vision	50-70%	30%- 50%	\$750-\$1500
1163	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
1164	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
1165	Y	6.00%	\$999,080.00	82%	Comprehensive	75.00%	25.00%	\$1,500
1166	N	NA	NA	NA	NA	NA	NA	NA
1167	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1168	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1169	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20%

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1170	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): 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
1171	N	1099 Form	N/A	N/A	N/A	N/A	N/A	N/A
1172	Y	8.00%	\$141,876.00	0%	Major Medical	68%	32.00%	\$2000 pp/\$4000 fam
1173	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
1174	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
1175	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1176	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1177	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
1178	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
1179	Y	6.00%	\$13,275.00	80%	HMO	0.00%	100.00%	\$2,500
1180	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1181	N	6.00%	\$6,500.00	N/A	PPO	20.00%	80.00%	\$0
1182	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1183	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
1184	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
1185	Y	6.00%	\$9,300.00	100%	PPO Med/Den/Vis	100.00%	0.00%	\$240/PP - \$480/Fam
1186	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1187	Y	6.20%	\$735,471.78	0%	Comprehensive PPO	9000.00%	1000.00%	\$1,000
1188	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1189	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1190	Y	7.65%	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
1191	Y	N/A	N/A			80.00%	20.00%	\$1,500
1192	Y	7.65%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
1193	Y	6.2%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
1194	Y	7.65%	\$141,846.00	0%	Mager Medical	51.00%	49.00%	2000/pp or 4000/fam
1195	Y	8.00%	\$1,675,000.00	N/A	Medical/Rx	55.00%	45.00%	\$625
1196	Y	8.00%	\$287,000.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
1197	Y	8.00%	\$156,000.00	100%	HMO	88.00%	12.00%	\$3,500
1198	Y	6.00%	\$174,870.00	80%	HMO	50.00%	50.00%	\$3,000
1199	Y	8.00%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
1200	Y	6.20%	\$55,400.00	Unknwn	HMO/Dental/Vision	50.00%	50.00%	\$3,000
1201	Y	6.00%	\$7,295,935.00	Varies by plan selected	4 comprehensive plans - 1 PPO and 3 High Deductible with Health Savings Accounts	85.00%	15.00%	\$2,175
1202	Y	7.00%	\$517,514.13	80%	BCBS-Med/den/vi	70.00%	30.00%	\$4,000
1203	Y	6.00%	\$41,356.98	87%	Health/visual/dental	87.00%	13.00%	221.56/mo
1204	Y	100.00%	\$14,400.00	N/A	PPO	25.00%	75.00%	\$0
1205	N	6.00%	\$125,568.75	N/A	N/A	100.00%		N/A
1206	Y	6.20%	\$55,400.00	N/A	HMO/Dental/Vision	50.00%	50.00%	\$3,000
1207	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1208	Y	6.00%	\$53,082.00	0%	HMO-HSA	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1209	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
1210	Y	6.00%	\$152,217.77	N/A	POS	100.00%	0.00%	4000 IN/8000 FAM
1211	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1212	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	Plan HSA \$1,500.00 deductible but PII pays \$1,200.00 of it to employees H.S.A.
1213	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$ 1,500.00
1214	Y	6.20%	<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:</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 LTD: 60% up to \$6,000 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 dollar HRA - Reduces employee deductible exposure)</p>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1215	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1216	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
1217	Y	6.00%	\$416,209.41	80% after ded	UHC HMO/CHOICE	59.00%	41.00%	\$2,500
1218	Y	6.00%	\$31,973.40			50.00%	50.00%	\$6,000
1219	Y	6.00%	\$514,771.00	87%	Aetna HMO/POS	59.00%	41.00%	2000 /4000
1220	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1221	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1222	Y	6.00%	\$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	69.00%	31.00%	\$273
1223	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1224	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
1225	Y	6.00%	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)
1226	N	9.00%	\$0.00	0%	N/A	0.00%	10000.00%	\$0
1227	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1228	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
1229	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1230	Y	7.00%	\$97,840.00	80%	major medical	7500.00%	2500.00%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1231	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
1232	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
1233	Y	6.00%	\$53,082.00	0%	HMO-HSA	50.00%	50.00%	\$1,500
1234	Y	6.20%	\$25,101.00	100%	MEC	10000.00 %	0.00%	\$0
1235	Y	6.20%	\$164,302.00	80%	PPO	8600.00 %	1400.00 %	\$3,000
1236	N	6.20%	\$125,568.75	N/A	N/A	100.00%		N/A
1237	N	6.00%	-	N/A	N/A	N/A	N/A	N/A
1238	Y	5.20%	\$1,497,738.00	100%	Aetna PPO MedPremier Major Medical including ancillary Dental, Vision and Life/AD&D benefits. Cigna HSA Open Access Major Medical including ancillary Dental, Life/AD&D and LTD.	100.00%	0.00%	Aetna Medical In-Network Deductible \$1,500/\$3,000, Cigna Medical In-Network Deductible \$3,000/\$6,000
1239	Y	7.00%	\$437,000.00	65%	Ppo	66.00%	34.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1240	Y	6.00%	<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>	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>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% 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>

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1241	Y	6.20%	\$924,700.00	<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/ Family) Deductible . 90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/ Family) Deductible . 80% Coinsurance after deductible</p>	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1242	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1243	HSA a collective bargaining agreement with Ironworkers local #6. We pay \$7.50 per hour worked per employee into local #6 health fund. Coverage, scope of benefits, deductible	3.1%/0.73	\$7.50/hr	na	na	na	na	na
1244	y	6.00%	\$23,634.96	50%	Medical, Dental (PPO)	50.00%	50.00%	\$82
1245	Y	5.80%	\$777,214.44	86%	PPO/Comprehensive	100.00%	0.00%	\$300In/\$3,000 Out
1246	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1247	Y	6.00%	\$125,771.34	85%	ACA Compliant	85.00%	15.00%	85%
1248	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1249	N	13.00%	N/A	N/A	N/A	N/A	N/A	N/A
1250	Y	100.00 %	N/A	100%	Union	0.00%	100.00 %	25%
1251	Y	6.20%	\$11,400,000.00	70%	H.S.A & O.A.P	7000.00 %	3000.00 %	\$3500 & \$1500
1252	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1253	N	9.00%	\$71,281.00	50%	GOLD UPMC HEALTH	5000.00 %	5000.00 %	\$1,000
1254	Y	7.65%	\$17,426.76/year	Nne	medical and Rx	100.00%	Nne	2500/single
1255	Y	6.00%	\$2,200,000.00	80%	HDHP, PPO	75.00%	25.00%	\$3,000
1256			2.2 is the estimated year end spend			3.3 is based on employee coverage		
1257	Y	5.00%	\$42,000.00	70%	Medical, Dental, Vision, Supplemental	5000.00 %	5000.00 %	\$20
1258	Y	7.65%	\$41,937.76	80%	HMO Med & Dental	50.00%	50.00%	\$2,000
1259	Y	100.00 %	N/A	100%		0.00%	100.00 %	\$0
1260	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1261	Y	14.46%	\$6,596,829.91	100%	Self insurance- medical, dental, and vision. Vision is new effective 1/1/2021	N/A- self insured	N/A- self insured	Medical: 2020- \$500 individual/\$1,000 family 2021- \$750 individual/\$1,500 family N deductible for dental or vision
1262	Less than 30 employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1263	N	13.00%	-	N/A	N/A	N/A	N/A	N/A
1264	Y	7.65%	\$41,937.76	80%	HMO Med & Dental	5000.00 %	5000.00 %	\$2,000
1265	N	100.00 %	n/a	n/a	Union DC51	0.00%	0.00%	n/a
1266	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500.00
1267	Y	6.00%	\$160,000.00	50%	ppo	5000.00 %	5000.00 %	\$500
1268	Y	100.00 %	\$17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
1269	Y	100.00 %	-	100%	Union	0.00%	10000.00%	25%
1270	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
1271	Y	6.2%	\$1,713,968.00	90%	Comprehensive	75.00%	25.00%	\$2,500
1272	Y	5.67%	\$23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1273	Y	8.00%	\$1200/Month	N/A	UHC Gold	56.00%	44.00%	\$1,000
1274	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1275	Y	8.00%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55.00%	45.00%	\$2,600.00 Ind./Paid By Employer
1276	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1277	Y	N/A	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
1278	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1279	Y	6.00%	\$394,228.49	95%	HMO/Prescription	80.00%	20.00%	\$0
1280	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1281	Y	8.00%	Medical:Total Premium: \$369,993EE Share: \$151,730Guardrails Share: \$218,263Guardrails HRA Spend: \$48,240All Benefits:Total: \$494,371EE Share: \$194,881Guardrails 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 87.75%	Aetna 2 HMO & 1 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary Life/AD&D	Medical: 59%Dental: 0%Vision : 0%Basic Life/AD&D: 100%STD: 100%LTD: 100%LT D: 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
1282	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1283	Y	6.20%	\$1,170,265.00	N/A	Med/Den/Vis PPO Plan	48.00%	52.00%	\$3,000
1284	N	1099 Form	N/A	N/A	N/A	N/A	N/A	N/A
1285	Y	7.41%	\$118,631.51	80%	Health/Dental	50.00%	50.00%	\$1,500
1286	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
1287	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1288	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
1289	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
1290	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1291	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500
1292	Y	6.00%	\$23,634.96	50%	Medical/Dental (PPO)	50.00%	50.00%	\$82
1293	N	6.00%	\$6,500.00	N/A	PPO	20.00%	80.00%	\$0
1294	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1295	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam PPO -	40.00%	60.00%	\$1,750
1296	Y	6.00%	\$87,398.35	75% After Deduct.	Medical/Vision/Dental/Prescription/Plu s HSA	49.00%	51.00%	\$1,500
1297	N	6.00%	\$25,753.44	100%	Medical BCBS	0.00%	100.00%	\$1,500
1298	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
1299	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
1300	Y	5.00%	\$216,377.30	Varies on Services Rendered	PPO with an HRA	68.00%	32.00%	\$2,500
1301	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1302	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
1303	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1304	Y	6.20%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1305	Y	6.00%	\$87,398.35	75% after deductible	med/vis/den/RX/PPO	49.00%	51.00%	\$1,500
1306	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1307	Y	7.65%	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: 87.75%	Aetna 2 HMO & 1 POSHRA 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: 0% 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
1308	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1309	Y	7.65%	\$120,073.76	N/A ** See Nte**	Medical, Drug, & Vision	90.00%	10.00%	N/A ** See Nte**
1310	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
1311	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
1312	Y	7.65%	\$141,846.00	0%	Mager Medical	51.00%	49.00%	2000/pp or 4000/fam
1313	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	\$1,500
1314	Y	6.20%	\$82,385.78	100%	PPO Med/Den/Vis	10000.00%	0.00%	500/person 1,000/fam
1315	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
1316	N	30.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1317	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 H S A \$3,000/\$6,000Concordian DentalNational VisionBasic Life/AD&D: 1 x annual salary up to \$40,000STD: 70% LTD: 60% Voluntary Life/AD&D	Medical: 68% Dental: 0% Vision: 0% Basic Life/AD&D: 100% STD: 0% LTD: 100% LT D: 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 / \$4,500HSA (Ind/Fam): \$3,000 / \$6,000
1318	n	0.00%	\$0.00	0%	N/A	N/A	N/A	N/A
1319	Y	5.99%	\$1,971,074.00	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000.00 %	3000.00 %	PPO \$700; HMO \$5,000
1320	N	6.00%	na	N/A	N/A	N/A	N/A	N/A
1321	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
1322	N	100.00 %	\$0.00	0%	AFFORDABLE CARE ACT	0.00%	10000.0 0%	N/A
1323	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
1324	Y	50.00%	\$10,504.00	90%	HMO Maj med	50.00%	50.00%	\$250
1325	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): 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: 0% 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
1326	Y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
1327	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1328	Exempt under 12 employees and manufacturer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1329	N	6.20%	\$0.00	0%	NA	0.00%	100.00%	\$0
1330	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00%	1200.00%	\$3,500
1331	N/A	N/A	\$5,700.00	UnkNwn	General Medical	40000.00%	0.00%	\$2,500
1332	Y	8.00%	\$141,876.00	0%	Major Medical	68.00%	32.00%	2000/pp 4000/fam
1333	N	16.00%	\$26,774.82	2%	Health Care PPO/HMO	0.00%	100.00%	\$500
1334	N	6.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
1335	Y	10.00%	\$15,000.00	100%	kaiser - Gold	10000.00%	0.00%	\$0
1336	N	6.00%	N/A	N/A	NA	N/A	N/A	N/A
1337	Y	7.60%	\$128,609.41	N/A	MD Private Exchange	90.00%	10.00%	N/A
1338	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00%	1200.00%	\$3,500
1339	Y	6.00%	\$166,080.00	NA	Carefirst Bronze	100.00%	0.00%	\$6,500
1340	Y	6.20%	\$1,172,691.00	80%	Medical, Dental, Vision HMO	75.00%	25.00%	\$0
1341	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
1342	Y	6.20%	\$15,000.00	100%	kaiser - Gold	10000.00%	0.00%	\$0
1343	Y	1200.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1500 deductible but PII pays 1200 of it to employee HSA
1344	Y	5.80%	\$18,148.41	0%	Medical, Dental, Vision	50.00%	50.00%	\$6,000
1345	N	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
1346	Y	6.00%	\$44,388.00	100%	PPO	10000.00%	0.00%	\$12,000
1347	N-UNION	6.2%	N/A	N/A	per union contract	N/A	N/A	per union contract
1348	Y	6.20%	\$100,568.65	75%	health, dental, life and vision	75.00%	25.00%	\$1,000
1349	Y	8.00%	\$200,000.00	90%	ppo	100.00%	0.00%	10%
1350	N/A	6.00%		N/A	N/A	N/A	N/A	N/A
1351	Y	8.00%	\$1,200.00	N/A	UHC Gold	5600.00%	4400.00%	\$1,000
1352	Y	8.00%	\$287,000.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250
1353	Y	8.00%	\$156,000.00	100%	HMO	88.00%	12.00%	\$3,500
1354	Y	6.00%	\$174,870.00	80%	HMO	50.00%	50.00%	\$3,000
1355	Y	8.00%	\$156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500
1356	Y	6.20%	\$55,400.00	UnkNwn	HMO/Dental/Vision	50.00%	50.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1357	Y	6.00%	\$87,400.00	75%	PPO Comprehensive	49.00%	51.00%	\$1,500
1358	Y	8.00%	\$146,100.00	100%	UHC MD OCI	55.00%	45.00%	\$2,600
1359	Y	6.00%	\$166,080.00	NA	Carefirst Bronze	100.00%	0.00%	\$6,500
1360	y	6.20%	\$138,909.72	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision, HMO CareFirst/Blue Choice Advantage	74.00%	26.00%	HMO- \$0, Advantage, \$1,000 Individual, \$2,000 Family
1361	Y	6.20%	\$394,228.49	95%	HMO & Prescription	8000.00 %	2000.00 %	\$0
1362	Y	7.65%	\$120,073.76	N/A	Medical, Drug, Vision	9000.00 %	1000.00 %	N/A
1363	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	5000.00 %	5000.00 %	\$6,000
1364	Y	7.65%	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 POSHRA 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
1365	Y	12.00%	\$92,560.57	100%	open access	8400.00 %	1600.00 %	\$1,500
1366	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
1367	Y	7.65%	\$141,875.63	0%	major medical	68.00%	32.00%	2000/pp or 4000/fam
1368	Y	100.00 %	\$14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1369	Y	6.00%	\$87,398.35	75% after deductible	med/vis/den/RX/PPO	49.00%	51.00%	\$1,500
1370	Y	6.20%	\$43,764.52	50%	80%	5000.00 %	5000.00 %	\$1
1371	Y	6.00%	\$166,080.00	NA	Carefirst Bronze	100.00%	0.00%	\$6,500
1372	Y	7.00%	\$2,069,498.00	100%	Aetna Open Access	10000.00 %	0.00%	\$6,500
1373	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1374	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1375	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1376	Y	7.65%	\$128,609.41	N/A	Medical, DRG, Vis	9000.00 %	1000.00 %	N/A
1377	Y	6.00%	\$57,000.00	100%	HMO	8000.00 %	2000.00 %	\$1,500
1378	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1379	Y	5.00%	\$56,000.00	50%	Med, Dent, Vis	5000.00 %	5000.00 %	\$1,200
1380	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1381	N/A	3.10%	\$7.50	N/A	N/A	N/A	N/A	N/A
1382	Y	8.00%	\$17,426.76	Nne	Med & Rx	10000.00 %	Nne	\$2,500
1383	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
1384	N	6.00%	N/A	N/A	N/A	N/A	100.00 %	N/A
1385	Y	6.20%	\$1,095,309.89	100% after deductible	Qual.High Deduct PPO	100.00%	0.00%	\$2,000
1386	Y	6.00%	\$47,896.43	100%	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
1387	Y	7.65%	\$146,108.44	100% including employer paid amount	UHC MD UHC OCI / with Direct HRA	55.00%	45.00%	\$2,600.00 Ind. / paid by employer
1388	Y	6.20%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1389	y	6.20%	\$25,101.00	100%	MEC	10000.00 %	0.00%	\$0
1390	Y	6.20%	\$164,302.00	80%	ppo	8600.00 %	1400.00 %	\$3,000
1391	Y	6.00%	\$40,000.00	90%	United Health Care	50.00%	50.00%	\$0
1392	Y	6.20%	\$1,170,265.00	n/a	medical/den/vision in-and-out of network PPO plans	4800.00 %	5200.00 %	\$3,000
1393	N	6.00%	-	N/A	N/A	N/A	N/A	N/A
1394	Y	6.25%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
1395	Y	6.00%	\$50,000.00	70%	Health/Dental/PPO	8000.00 %	2000.00 %	\$1,500
1396	Y	6.00%	\$166,080.00	NA	Carefirst Bronze	100.00%	0.00%	\$6,500
1397	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
1398	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1399	Y	6.00%	<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>	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)
1400	Y	5.80%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
1401	Y	6.00%	\$5,224.68	NA	Union Affiliated	100.00%	0.00%	na
1402	Y	12.00%	\$92,560.57	100%	open access	84.00%	1600.00%	Plans HSA 1500 deductible but PII pays 1200 of it to employees HSA
1403	Y	7.00%	\$4,373,000.00	65%	PPO	66.00%	34.00%	\$1,500
1404	N	0.00%	\$-	0%	N/A	0.00%	0.00%	\$0
1405	Y	6.20%	\$43,764.52	50%	80%	5000.00%	5000.00%	50%
1406	Y	6.00%	\$83,076.00	7%	Health Dental Vision	75.00%	25.00%	\$1,500
1407	Y	5.00%	\$56,000.00	50%	Medical, Dental, Vision	5000.00%	5000.00%	\$1,200
1408	N	NA	NA	NA	NA	NA	NA	NA
1409	N	NA	NA	NA	NA	NA	NA	NA
1410	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
1411	n	0.00%	\$0.00	0%	na	na		na

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1412	na	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	hmo	88.00%	12.00%	\$3,500
1413	Y	6.20%	\$361,495.56	100% AFTER THE DEDUCTIBLE FOR IN-NETWORK SERVICES FOR PLAN 1 AND 2. 70% COINSURANCE FOR PLAN 1 AND 60% FOR PLAN 2.	OPPO MEDICAL AND RX COVERAGE	8000.00 %	2000.00 %	PLAN 1 \$2500 WITH \$1000 HRA FUNDING. PLAN 2 \$3000 WITH \$1000 HRA FUNDING.
1414	Y	6.00%	\$358,271.00	n/a	health care	7300.00 %	2700.00 %	\$1,200
1415	Y	6.00%	\$23,818,906.00	80%	2 PPO plans	7500.00 %	2500.00 %	\$1000/\$2000 and \$1500/\$3000
1416	Y	5.00%	\$58,885.90	8000%	HN	6500.00 %	3500.00 %	\$20
1417	N	6.00%	\$80,955.00	5000%	MEDICAL, DENTAL, VISION	9300.00 %	700.00 %	\$2,500
1418	Y	7.65%	\$2,060,000.00	6400%	Full Coverage PPO	6400.00 %	3600.00 %	\$625
1419	y	8.00%	\$50,000.00	8000%	PPO	10000.00 %	0.00%	\$0
1420	y	7.65%	\$120,073.76	Part of the MD Private Exchange	MEDICAL, DRUG, VISION	9000.00 %	1000.00 %	Part of the MD Private Exchange
1421	y	n/a	n/a	n/a	N/A	N/A	N/A	n/a
1422	y	6.00%	n/a	n/a	per union contract	N/A	10000.00 %	n/a
1423	Y	6.20%	\$ 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	69.00%	31.00%	\$273
1424	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
1425	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1426	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1427	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1428	Y	6.00%	\$67,218.45	100%	Medical Insurance	100.00%	0.00%	0%
1429	Y	6.25%	\$ 31,973.40	Varies	HMO/Dental/ Vision	50.00%	50.00%	\$6,000
1430	Y	6.20%	\$ 133,199.59	80%	BLUE CROSS	50.00%	50.00%	\$2,000
1431	N	9.00%	\$ -	N/A	N/A	0.00%	100.00%	N/A
1432	Y	5.98%	\$ 29,985.10	88%	Aetna IH Open HMO	42.68%	57.32%	\$ 1,951.22
1433	Y	12.00%	\$ 92,560.27	100%	Open Access	84.00%	16.00%	\$ 1,500.00
1434	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
1435	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1436	Y	6.00%	\$ 218,643.83	Varies	EPO Plan For Medical	55.00%	45.00%	Varies
1437	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
1438	Y	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1439	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1440	Y	7.60%	\$ 128,609.41	N/A	Medical, Drug Vision	90.00%	10.00%	N/A
1441	Y	6.00%	\$40,000.00	90%	United Health Care	50.00%	50.00%	0%
1442	Y	6.20%	\$ 252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N Deductibles
1443	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
1444	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1445	Y	6.20%	\$ 276,000.00	N/A	Comprehensive	57.00%	43.00%	150000%
1446	Y	6.00%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	150000%
1447	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
1448	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1449	Y	12.00%	\$ 2,217,539.00	80%	High-deductible HMO with prescription drug	74.00%	26.00%	150000%
1450	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1451	Y	N/A	N/A			80.00%	20.00%	\$1,500
1452	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500
1453	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
1454	Y	8.00%	\$ 1,675,000.00	N/A	Medical/Rx PPO	55.00%	45.00%	\$625
1455	Y	6.00%	\$ 2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
1456	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1457	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1458	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1459	Y	6.00%	\$ 852,264.96	80%	HRA/PPO - Med/Den	62.00%	38.00%	\$2,500.00
1460	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1461	Y	6.00%	\$ 394,228.49	95%	HMO & Prescription	80.00%	20.00%	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1462	Y	6.00%	\$ 47,896.00	100%	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
1463	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500.00
1464	Y	6.00%	\$ 174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000
1465	Y	6.20%	\$ 164,302.00	80%	PPO	86.00%	14.00%	\$3,000
1466	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1467	Y	6.00%	\$ 133,199.59	80%	BCBS/PPO-Med/Den	50.00%	50.00%	\$2,000
1468	Y	6.00%	\$ 14,696.95	80%	B/C Advantage MVI	40.00%	60.00%	\$5,000
1469	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1470	Y	6.00%	\$ 231,729.23	100%	Health Network Only	58.00%	42.00%	\$1,500
1471	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1472	Y	7.65%	\$ 2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1473	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1474	Y	98.00%	\$ 366,000.00	30%	PPO	70.00%	30.00%	\$3,000
1475	Y	6.00%	\$ 348,369.00	65%	PPO, HRA Emp, Emp S	40.00%	60.00%	\$1,750.00
1476	Y	6.20%	\$ 48,862.56	80%	MD UHC POS Gold15	100.00%	0.00%	\$1,750.00
1477	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access	60.00%	40.00%	\$2,000
1478	Y	8.00%	\$ 369,993.00	88%	Aetna 2 HMO, PPO, HRA	59.00%	41.00%	\$2,000
1479	Y	6.20%	\$47,830.72/ Month	100%	POS Plan	100.00%	0.00%	\$2,500
1480	Y	7.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vision	70.00%	30.00%	\$4,000
1481	Y	6.00%	\$ 1,520,466.41	85%	HMO/PPO-Med/Den	63.00%	37.00%	\$1,125
1482	Y	6.00%	\$ 999,080.00	82%	Comprehensive	75.00%	25.00%	\$1,500
1483	Y	6.00%	\$ 80,955.00	100%	Carefirst HMO & PPO	50.00%	50.00%	\$2,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1484	Y	7.65%	\$ 950,000.00	Varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. Nne of our plans are bona fide "high deductible" plans, as they all offer first-dollar coverage.
1485	Y	6.00%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1486	Y	6.20%	\$ 49,428.00	90%	HMO	80.00%	20.00%	\$500
1487	Y	6.08%	\$ 7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1488	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
1489	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1490	Y	6.00%	\$40,206.10	40%	Care First Blue Choice	40.00%	60.00%	\$2,000
1491	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1492	Y	12.00%	\$ 92,560.57	100%	OPEN ACCESS	84.00%	16.00%	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
1493	Y	100.00 %	\$ 46,277.58	90%	HMO	50.00%	50.00%	\$500
1494	Y	6.20%	\$ 47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
1495	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
1496	Y	6.00%	\$ 431,000.00	HSA Cigna pays 100% after Deductible is met OAO/OAPI N Plan pays 100% after copays & deductible are met.	EE, EC, ES, Family HSA-OAPIN-OAP	(Class 1) 72% (Class 2) 40%	(Class 1) 28% (Class 2) 60%	Cigna HSA Ind 2,500 HSA Family 5,000 OAP Ind 250 OAP Family 500 OAPIN ind 500 OAPIN Family 1,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1497	Y	6.00%	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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO Care First 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1498	N	12.40%	N/A	N/A	N/A	N/A	N/A	
1499	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
1500	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1501	Y	7.00%	\$ 60,000.00	70%	Choice Plan	100.00%	0.00%	\$3,000
1502	Y	6.00%	\$231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
1503	Y	100.00%	\$ 43,854.00	0%	Health Dental Vision	0.00%	100.00%	\$1,500
1504	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
1505	Y	6.00%	\$ 5,700.00	100%	HMO	80.00%	20.00%	\$1,500
1506	N	16.00%	\$ 133,912.50	50%	HMO	50.00%	50.00%	\$500
1507	Y	6.00%	\$ 264,613.15	80%	Open Access	60.00%	40.00%	\$2,000
1508	Y	6.20%	\$ 924,700.00	80%	PPO Medical	75.00%	25.00%	\$1,500.00
1509	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1,500.00
1510	Y	7.65%	\$ 128,609.41	N/A - Stolar is part of the MD Private Exchange	Medical, Dug & Vision	90.00%	10.00%	N/A
1511	Y	6.00%	\$ 852,264.96	80%	HRA/PPO	62.00%	38.00%	\$2,500.00
1512	Y	6.00%	\$ 50,000.00	50% & 50%	HMO/HSA	50.00%	50.00%	\$ 1,500.00
1513	Y	6.00%	\$ 20,000.00	50% & 50%	HMO/HSA	50.00%	50.00%	\$ 1,500.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1514	Y	6.00%	Medical:Total Premium: \$394,054EE Share: \$161,346Guardrails Share: \$232,708Guardrails HRA Spend: \$48,600All Benefits:Total: \$514,771EE Share: \$199,818Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary Life/AD&D	Medical: 59%Dental: 0%Vision: 0%Basic Life/AD&D: 100%STD: 0%LTD: 100%LT D: 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1515	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
1516	Y	6.20%	\$ 133,199.59	80%	BLUE CROSS	50.00%	50.00%	\$ 2,000.00
1517	Y	7.65%	\$ 128,609.41	Part of the MD Private Exchange	Med, Drug & Vision	90.00%	10.00%	Part of the MD Private Exchange
1518	Y	6.20%	\$252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N Deductibles
1519	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
1520	N	7.65%	\$1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
1521	Y	6.00%	\$ 366,000.00	30%	PPO	7000.00 %	3000.00 %	\$3,000
1522	Y	6.00%	\$ 264,613.15	N/A	Cigna Open Access Plus	60.00%	40.00%	\$2,000
1523	Y	6.00%	\$ 1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A - \$500 B - \$2000
1524	Y	1.00%	\$ 2,844,000.00	N/A	Self Insured with a deductible	80.00%	20.00%	\$750
1525	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500
1526	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1527	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1528	Y	8.00%	\$ 15,000.00	32%	3 HMO Plans	32.00%	68.00%	\$3,167
1529	Y	7.65%	\$ 1,675,000.00	N/A	Medical/RX - PPO	55.00%	45.00%	\$625
1530	Y	31.00%	\$ 948,927.00	77%	PPO	53.00%	47.00%	\$1,500
1531	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1532	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1533	Y	6.00%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
1534	Y	8.00%	\$ 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%, 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 (Ind/Fam) \$2,000/\$4,000
1535	Y	7.65%	\$ 88,236.00	70%	HMO fully insured	38.00%	62.00%	\$35
1536	Y	100.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO

1. Health Care 2.1 Total employer contribution to Social Security 3.1 % insurance co. coverage 3.2 Insurance type and scope 3.3 Employer paid premium 4.1 Employee paid premium 4.2 Employee deductible plan	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1537	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 (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	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage e after deductible	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1538	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1539	Y	6.20%	\$ 1,713,968.00	90%	Comprehensive	75.00%	25.00%	\$2,500
1540	Y - Employees covered by collective bargaining agreements covered by their local union. Nn-union empl	6.019%	\$3.1M (Nn-Union: BCBC + Cigna + MetLife) + \$17.5 million union (spreadsheet backup is available upon request)	For union: 100% paid by employer For Nn-union: 66%	Collectively Bargain Agreements: Vary by union Nn-Union: Blue Cross Blue Shield PPO Medical, Dental, Vision and Disability	For union: 100% paid by employer For Nn-union: 66%	For union: 100% paid by employer For Nn-union: 66%	Union: Deductable varies by type of coverage. Nn-union: Deductable per employee \$750

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	employees covered by employer sponsored health care plan.							
1541	Y	7.65%	\$ 88,236.00	70%	HMO Fully insured	38.00%	62.00%	35%
1542	Y	6.00%	\$125,771	85%	ACA Compliant	85.00%	15.00%	85%
1543			\$ 128,609.41					
	Y	7.65%		N/A	Medical, Drug, & Vision - Stolar is part of the MD Private Exchange	90.00%	10.00%	N/A
1544	Y	10.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	N/A
1545	Y	8.00%	\$ 1,951,000.00	100%	Medical and RX - PPO	65.00%	35.00%	Individual \$500.00, Family \$1,250.00
1546	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1547	Y	7.00%	\$437,000.00	65%	PPO	66.00%	34.00%	15%
1548			\$ 263,320.00					
	Y	6.20%		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	69.00%	31.00%	\$273
1549	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
1550	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1551	Y	6.20%	\$ 133,199.59	80%	BLUE CROSS	50.00%	50.00%	\$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1552	Y	6.00%	Medical:Total Premium: \$394,054EE Share: \$161,346Guardrails Share: \$232,708Guardrails HRA Spend: \$48,600All Benefits:Total: \$514,771EE Share: \$199,818Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary Life/AD&D	Medical: 59%Dental: 0%Vision: 0%Basic Life/AD&D: 100%STD: 0%LTD: 100%LT D: 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1553	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1554	Y	6.00%	\$67,218.45	100%	Medical Insurance	100.00%	0.00%	0%
1555	Y	6.00%	\$50,000.00	HMO - 70% 100% after deductible	BCBS medical/ Dental	0.00%	100.00%	1,000
1556	Y	6.00%	\$50,000.00	HMO - 70% 100% after deductible	Medical/Dental	80.00%	20.00%	1,500
1557	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	0
1558	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	0
1559	Y	6.00%	\$231,729.29	100% after deductible	Health/Dental/ Vision	58.00%	42.00%	1,500
1560	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
1561	Y	6.20%	\$125,099.00	90%	Care First Medical, Dental & Vision	50.00%	50.00%	\$2,000
1562	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1563	Y	6.00%	\$276,000.00	N/A	Comprehensive	57.00%	43.00%	\$1,500
1564	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
1565	Y	6.00%	\$ 218,643.83	Varies	EPO Plan For Medical	55.00%	45.00%	Varies
1566	N		N/A	N/A	N/A	N/A	N/A	N/A
1567	Y	6.20%	\$ 2,129,382.00	87% Kaiser	Kassie HDHP HMO HS	7400.00%	2600.00%	\$1,500
1568	Y	7.60%	\$ 128,609.41	N/A	Medical, Drug Vision	90.00%	10.00%	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1569	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. Nne of our plans are boN/A fide "high deductible" plans, as they all offer first-dollar coverage.
1570	Y	5.80%	\$ 323,889.00	N/A	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1571	Y	7.00%	\$62,400.00	N/A	HMO	80.00%	20.00%	\$250
1572	Y	STAND ARD FICA AND MEDIC ARE RATES OF 7.65%	\$7,303,000.00	varies per plan	MAJOR MEDICAL	77.00%	23.00%	Three type of deductible plans \$1,000 \$2,000 \$4,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1573	Y	6.20%	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) - HMP, PPO	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
1574	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1575	Y	6.00%	\$40,206.10	40%	B/C Advantage MV1 HMO	4000.00 %	6000.00 %	\$2,000
1576	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1577	Y	12.00%	\$ 92,560.57	100%	OPEN ACCESS	8400.00 %	1600.00 %	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
1578	Y	100.00 %	\$ 46,277.58	90%	HMO	50.00%	50.00%	\$500
1579	Y	6.20%	\$ 47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
1580	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1581	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1582	Y	7.65%	\$ 128,609.41	N/A	PPO, HRA Emp	90.00%	10.00%	N/A
1583	Y	6.00%	\$ 430,000.00	80%	Comprehensive	70.00%	30.00%	\$1,500
1584	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
1585	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1586	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$1,000
1587	Y	8.00%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625
1588	Y	6.20%	\$ 252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N deductibles
1589	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1590	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1591	Y	6.00%	\$ 125,099.00	90%	Care First Medical, Dental & Vision	50.00%	50.00%	HMO-\$0.00 / PPO \$0.00/H.S.A Single 2000/4000 Family
1592	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
1593	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
1594	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1595	Y	12.00%	\$ 2,217,539.00	80%	High-deductible HMO with prescription drug	74.00%	26.00%	\$1,500
1596	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
1597	Y	6.20%	\$ 198,757.38	N/A	Family Optium Choice Plan	60.00%	40.00%	\$2,000
1598	y	6.20%	\$ 138,909.72	HMO - 80%, Advantage Plan - 100%	Medical, Dental & Vision, HMO CareFirst/Blue Choice Advantage	74.00%	26.00%	HMO- \$0, Advantage, \$1,000 Individual, \$2,000 Family
1599	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%	5000.00 %	5000.00 %	\$500
1600	Y	6.00%	\$ 174,869.77	N/A	HMO CareFirst	50.00%	50.00%	\$3,000
1601	Y	6.00%	\$ 67,218.45	100%	Medical Insurance	100.00%	0.00%	\$0
1602	N	6.00%	\$ -	N/A	N/A	N/A	N/A	N/A
1603	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$2500 deductible but PII pays \$1200 of it to employees HSA
1604	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1605	Y	6.08%	\$ 7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000
1606	Y	6.00%	\$ 25,101.00	100%	MEC	10.00%	0.00%	\$0
1607	Y	6.00%	\$ 164,302.00	80%	PPO	86.00%	14.00%	\$3,000
1608	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1609	Y	6.00%	\$ 50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
1610	Y	6.20%	\$276,000	NA	Comprehensive	57.00%	43.00%	\$1,500
1611	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1612	Y	6.20%	\$ 394,228.49	95%	HMO & Prescription	8000.00%	2000.00%	\$0
1613	Y	7.65%	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
1614	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
1615	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
1616	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
1617	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1618	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1619	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
1620	Y	6.00%	\$2,700	HMO Copays \$40/25 after ded./ \$15 N ded.	CareFirst HMO	30.00%	70.00%	\$5750/\$2000/\$1000
1621	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1622	Y	6.00%	\$ 216,377.00	Varies	PPO with a HRA	6800.00%	3200.00%	\$2,500
1623	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1624	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
1625	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
1626	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
1627	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1628	Y	100.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1629	Y	6.20%	\$236,600	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
1630	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
1631	Y	100.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	N/A
1632	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1633	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
1634	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%	50.00%	50.00%	\$500
1635	Y	6.20%	\$1.329M	100%	PPO/HMO	100.00%	0.00%	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1636	N	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%	50.00%	50.00%	\$500
1637	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
1638	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$200
1639	Y	6.00%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1640	Y	50.00%	\$ 50.00	0%	Medical	50.00%	50.00%	\$2,000
1641	Y	6.2% 6.2%	\$4,502,987.00 \$2,799,776.00	100% 80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100% Dental & Vision: HMO & PPO- Minimum coverage	100% HM O= 0% OTHE R= 67%	0% 0% 3%	Varies depending on type of service \$1,800
1642	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1643	N	6.20%	N/A	Insurance is provided by various unions; each union HSA its own administrat or & guidelines	Union Provided	N/A	N/A	N/A
1644	Y	50.00%	\$ 10,504.00	90%	Major medical	50.00%	50.00%	\$250
1645	N	6.20%	N/A	N/A	Union Provided	N/A	N/A	N/A
1646	Y	6.00%	\$ 77,366.00	100% after copay	United Health HMO	100.00%	0.00%	\$2,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1647	Y	6.20%	\$ 90,300.00	93%	PPO Med/Den/Vis	93.00%	7.00%	\$240/person \$480/fam
1648	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1649	Y	6.00%	\$121,706.00	100%	HMA	75.00%	25.00%	\$1,500.00
1650	Y	6.20%	\$ 157,004.70	90%	United Health Care	100.00%	0.00%	\$1,000 / \$2,000
1651	Y	6.00%	\$ 95,091.95	90%	Union Provided	N/A	N/A	N/A
1652	Y	6.00%	\$ 1,126,781.00	INSURANCE PROVIDED BY VARIOUS LABOR UNIONS, EACH HSA ITS OWN ADMIN & GUIDELINES	N/A	N/A	N/A	N/A
1653	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1654	Y	6.08%	\$ 7,360,529.13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.00%	\$1,000, \$2,000, \$4,000
1655	Y	6.20%	\$ 144,469.00	Insurance 80-100%. EE Pays \$30 to 20%	PPO	100.00%	0.00%	\$1,000
1656	Y	6.00%	\$ 900,000.00	60%	Health/Dental/ Vision	90.00%	10.00%	\$1,000
1657	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1658	Y	6.08%	\$ 7,360,539.13	76% vs 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000
1659	Y	10.00%	\$15,000.00	100%	Kaiser - Gold	10000.00 %	0.00%	\$0
1660	Y	6.00%	\$ 7,200,000.00	100%	Health/Dental/ Vision	100% per union	0.00%	\$0
1661	Y	6.00%	\$ 35,349.00	100%	United Health Care HMO	100.00%	0.00%	\$1,500
1662	Y	0.00%	\$ 3,576,138.00	70%-90%	PPO	64.00%	36.00%	\$1,748
1663	Y	6.00%	\$ 60,113.00	80%	PPO	50.00%	50.00%	\$1,000.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1664	Y	6.00%	\$ 7,200,000.00	100%	Health, Dental, Vision - PPO	100.00%	0.00%	0%
1665	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1666	Y	6.00%	\$ 7,286,032.00	76%	PPO	76.00%	24.00%	\$1,000-\$4,000.
1667	Y	5.98%	\$ 29,985.10	88%	Aetna IH Open HMO	42.68%	57.32%	\$ 1,951.22
1668	Y	12.00%	\$ 92,560.27	100%	Open Access	84.00%	16.00%	\$ 1,500.00
1669	Y	6.00%	\$ 366,000.00	30%	PPO	7000.00 %	3000.00 %	\$3,000
1670	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1671	Y	6.00%	Medical:Total Premium: \$394,054EE Share: \$161,346Guardrails Share: \$232,708Guardrails HRA Spend: \$48,600All Benefits:Total: \$514,771EE Share: \$199,818Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary 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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
1672	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access plan	60.00%	40.00%	\$2,000.00
1673	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1674	Y	6.20%	\$ 133,199.59	80%	Blue Cross	50.00%	50.00%	\$2,000.00
1675	Y	8.00%	N/A	N/A	PPO	0.00%	100.00 %	\$4,000.00
1676	Y	6.00%	\$ 231,729.29	100%	Health network	58.00%	42.00%	\$1,500.00
1677								
1678	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
1679	Y	7.00%	\$ 260,000.00	75%	EPO HSA Plans	80.00%	20.00%	1500/S 3000./2 or more
1680	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1681	Y	0.00%	\$ -	N/A	N/A	N/A	100.00 %	N/A
1682	N	8.00%	\$ 18,357.00	N/A	Employee Self	100.00%	0.00%	0%

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1683	Y	6.00%	\$ 23,818,906.00	80%	2 PPO Plans	75.00%	25.00%	1000/2000 & 1500/3000
1684	Y	6.00%	\$ 852,264.96	80%	HRA/PPO/Med/Den	62.00%	38.00%	\$2,500
1685	Y	6.00%	\$ 287,074.75	80%	HRA/PPO/Med/Den	73.00%	27.00%	\$2,500.00
1686	Y	6.00%	\$ 174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000
1687	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1688	Y	6.00%	\$ 14,696.95	80%	B/C Advantage MV1	40.00%	60.00%	\$5,000
1689	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1690	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1691	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
1692	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1693	Y	6.00%	\$ 133,199.59	80%	Blue Cross	50.00%	50.00%	\$2,000
1694	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access	60.00%	40.00%	\$2,000
1695	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500
1696	Y	6.00%	\$ 348,369.00	65%	PPO, HRA Emp, Emp S	40.00%	60.00%	\$1,750
1697	Y	98.00%	\$ 366,000.00	30%	PPO	70.00%	30.00%	\$3,000
1698	Y	6.00%	\$47,830.72/Month	100%	POS Plan	100.00%	0.00%	\$2,500
1699	Y	8.00%	\$ 299,490.00	87%	HMO Carefirst	59.00%	41.00%	\$2,000
1700	Y	7.65%	\$ 2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1701	Y	6.00%	\$ 48,862.56	80%	MD UHC POS Gold	100.00%	0.00%	\$1,750
1702	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1703	Y	7.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vision	70.00%	30.00%	\$4,000
1704	Y	6.00%	\$ 365,000.00	80%	HRA/PPO/Med/ Den	100.00%	0.00%	\$400
1705	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1706	Y	6.00%	\$ 164,302.00	80%	PPO	86.00%	14.00%	\$3,000
1707	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
1708	Y	6.00%	\$ 96,903.29	N/A	HMO/PPO Silver 2000	50.00%	50.00%	\$2,000
1709	Y	6.00%	\$ 924,700.00	80%	PPO Medical/Presc	75.00%	25.00%	\$1,500
1710	Y	6.00%	\$ 7,360,539.13	76%	BCBS Major Medical	74.00%	26.00%	\$4,000
1711	Y	7.00%	\$ 260,000.00	75%	Advantage EPO HSA	80.00%	20.00%	\$3,000
1712	Y	6.20%	\$ 252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N deductibles
1713	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1714	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1715	Y	6.20%	\$ 276,000.00	NA	Comprehensive	57.00%	43.00%	\$ 1,500.00
1716	Y	6.00%	\$231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
1717	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
1718	N	6.20%	\$ -	NA	NA	NA	NA	NA
1719	Y	12.00%	\$2,217,539	80%	High-deductible HMO with prescription drug	74.00%	26.00%	\$ 1,500.00
1720	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
1721	Y	6.00%	\$40,000.00	90%	United Health Care Plus	50.00%	50.00%	0%
1722	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
1723	Y	6.20%	\$ 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	69.00%	31.00%	\$273
1724	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
1725	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
1726	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1727	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1728	Y	6.00%	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)

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1729	N	9.00%	\$ -	0%	N/A	0.00%	100.00%	0%
1730	Y	6.00%	\$67,218.45	100%	Medical Insurance	100.00%	0.00%	0%
1731	Y	6.00%	\$ 40,000.00	90%	United Health Care Plus	50.00%	50.00%	0%
1732								
1733	Y	6.00%	\$ 1,619,506.00	90%	Self Insur/Major Medical & Prescription	95.00%	5.00%	\$500 Individual \$1,000 Family
1734	Y	7.65%	\$ 258,000.00	0%	PPO	82.00%	18.00%	7,000 Total 3,000 Employee 9,000 Employer
1735	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1736	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1737	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	Plan HSA 1500.00 deductible but Pll pay 1200.00 of it to employee HSA
1738	Y	8.00%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40.00%	60.00%	\$3,000/\$2,000
1739	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
1740		6.00%	\$ 7,866.80	80%	Standard	93.00%	7.00%	\$6,000
1741	Y	6.20%	\$ 371,169.41	80%	Comprehensive HMO	65.00%	35.00%	\$2,500
1742	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	\$1,500
1743	Y	6.00%	\$ 216,377.30	varies on services rendered	PPO with a HRA	68.00%	32.00%	\$2,500
1744	Y	7.65%	\$ 258,000.00	0%	PPO	82.00%	18.00%	\$7,000
1745	Y	6.00%	\$ 148,785.63	90% vs 10%	PPO	90.00%	10.00%	\$500
1746	Y	6.00%	\$ 258,000.00	82% vs 18%	PPO	82.00%	18.00%	\$3,000
1747	N	6.00%	\$ -	fringes paid cash to employee		N/A	N/A	N/A
1748	Y	6.00%	\$ 7,360,593.13	76% vs 24%	Major Medical	76.00%	24.00%	\$1000,\$2000,\$4000
1749	Y	6.00%	\$ 111,138.12	80% vs 20%	MD UHC POS gold	80.00%	20.00%	\$1,500
1750	Y	6.00%		varies on service	PPO with HRA	68.00%	32.00%	2500%
1751	Y	8.00%	\$ 26,568.00	20%	starmark HSA/co-pay	40.00%	60.00%	\$3000/\$2000
1752	Y	6.00%	\$ 36,870.00	N/A	HMO / HSA	44.80%	55.00%	\$1,500
1753	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1754	Y	6.00%	\$ 25,000.00	N/A	HMO	45.00%	55.00%	
1755	Y	6.00%	\$ 30,000.00	N/A	HMO	40.00%	60.00%	

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1756	Y	6.00%	\$ 129,179.93	80%	Fully Insured PPO	54.00%	46.00%	\$1,500.00
1757	N	8.00%	\$0	0%	N/A	0.00%	0.00%	\$0
1758	Y	7.00%	\$ 23,640.00	80%	HMO w/referrals	52.00%	48.00%	\$0
1759	Y	6.00%	\$ 20,197.56	80%	Fully Insured HMO	80.00%	20.00%	\$750.00
1760	Y	6.00%	\$ 2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
1761	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1762	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1763	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1764	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1765	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
1766	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
1767	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
1768	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1769	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
1770	Y	6.00%	\$2,700	270000%	HMO CoPays \$40/25 after ded./ \$15 N ded.	30.00%	70.00%	\$5750/\$2000/\$1000
1771	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1772	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00 %	3200.00 %	\$2,500
1773	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
1774	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
1775	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
1776	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500
1777	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1778	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1779	Y	6.20%	\$236,600	98% after deductible	Aetna HMO &PPO	88.00%	12.00%	\$2,800
1780	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
1781	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1782	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1783	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1784	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%	50.00%	50.00%	\$500
1785	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
1786	Y	6.00%	\$ 1,619,506.00	90%	Self Insured/Major	95.00%	5.00%	\$500 Individual
1787					Medical & Prescription			\$1,000 Family
1788	Y	6.20%	\$ 107,027.49	N/A	PPO - Health / Vision / Dental	77.00%	23.00%	\$3,260
1789	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1790	Y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	Plan HSA 1500.00 deductible but PII pay 1200.00 of it to employee HSA
1791	N	6.20%	\$ -	0%	N/A	0.00%	0.00%	0%
1792	Y	6.20%	\$ 307,305.52	80% (Coinsurance)	HMO-Med/Den/Vis/Life	100.00%	0.00%	\$1000/Year
1793	Y	6.00%	\$ 50,000.00	70%	Health/Dental/PPO	80.00%	20.00%	\$1,500
1794		N/A	N/A	N/A	N/A	N/A	N/A	N/A
1795	Y	7.00%	517,514.13	80%	BCBS-Med/Den/Vis	70.00%	30.00%	\$4,000
1796	Y	6.00%	\$ 41,312.00	N/A	HMO/HSA	50.00%	50.00%	\$1,500
1797	Y	6.00%	\$ 18,000.00	N/A	HSA	40.00%	60.00%	\$1,200
1798	Y	6.25%	\$ 45,000.00	n/a	HMO/HSA	60.00%	40.00%	\$2,100
1799	Y	6.25%	\$ 55,000.00	n/a	HMO/HSA	45.00%	55.00%	\$1,750
1800	Y	6.50%	\$ 30,000.00	n/a	HSA	30.00%	70.00%	\$1,200
1801	Y	6.00%	\$ 416,209.41	80% after deductible	UHC HMO/CHOICE	59.00%	41.00%	\$2,500.00
1802	Y	10.00%	\$ 107,977.55	75%	MED/DEN/VIS	50.00%	50.00%	\$1,500.00
1803	Y	12.00%	\$ 92,560.57	100%	OPEN ACCESS	84.00%	16.00%	\$1,500.00
1804	Y	6.00%	\$ 36,870.00	N/A	HMO/HSA	45.00%	55.00%	\$1,500.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1805	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1806	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$1,000
1807	Y	6.00%	\$ 8,373.24	50%	HMO	50.00%	50.00%	\$ 2,750.00
1808	Y	6.00%	\$ 999,080.00	82%	Comprehensive	75.00%	25.00%	\$ 1,500.00
1809	Y	6.00%	\$ 63,120.17	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$ 3,000.00
1810	Y	6.00%	\$ 38,870.00	N/A	HMO/HSA	45.00%	55.00%	1500%
1811	Y	100.00 %	\$ 46,277.58	90%	HMO	50.00%	50.00%	500%
1812	Y	6.20%	258,428 (EE & ER)	50%	Health Insurance	50.00%	50.00%	1500 E/ 3000 F
1813	Y	6.20%	\$ 36,870.00	N/A	HMO / HSA	44.80%	55.00%	1500%
1814	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
1815	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$1500 deduct. PII pays \$1200 to Emp. HSA
1816	Y	100.00 %	\$ 17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
1817								
1818	Y	6.00%	\$ 999,080.00	82%	Comprehensive	75.00%	25.00%	\$1,500
1819								
1820	Y	6.00%	\$ 185,245.02	85%	Aetna Medical, Dental & Vision	50.00%	50.00%	HMO-\$0.00 / PPO \$0.00/H.S.A Single 1500/3000 Family
1821	N	8.00%	\$ 18,357.00	N/A	Employee Self	100.00%	0.00%	0%
1822	Y	6.00%	\$ 999,080.00	82%	Comprehensive	75.00%	25.00%	\$1,500
1823	Y	6.00%	\$ 50,000.00	70%	Health/Dental/ PPO	80.00%	20.00%	1500%
1824	Y	6.00%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
1825	Y	6.00%	\$ 40,000.00	90%	United Health Care	50.00%	50.00%	0%
1826	Y	6.00%	\$ 36,870.00	N/A	HMO/HSA	45.00%	55.00%	1500%
1827	Y	100.00 %	\$ 46,277.58	90%	Medical-HMO	50.00%	50.00%	500%
1828	Y	6.20%	\$ 263,320.00	100%	1. Aetna MD HN Only SJ25002. Aetna MD HN Only 250A 15/35/603. Aetna MD HN Option 100/80 250A 10/25/50	69.00%	31.00%	\$273
1829	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A
1830	Y	6.00%	\$67,218.45	100%	Medical Insurance	100.00%	0.00%	0%
1831	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1832	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1833	Y	6.00%	\$ 50,000.00	70%	Health/Dental/PPO	80.00%	20.00%	\$1,500
1834	N	6.20%	\$ -	0%	N/A	0.00%	0.00%	0%
1835	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1836	Y	6.00%	\$ 50,000.00	70%	BCBS Medical/Dental	0.00%	100.00%	\$1,000
1837	Y	6.20%	\$ 36,870.00	N/A	HMO / HSA	44.80%	55.00%	1500%
1838	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1839	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	0%
1840	Y	6.00%	\$ 50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
1841	Y	6.00%	\$ 218,000.00	100%	Full Coverage	80.00%	20.00%	\$2,000
1842	Y	6.00%	\$ 1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A \$500 - B \$2000
1843	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1844	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1845	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
1846	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
1847	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1848	Y	11.00%	\$517,517.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
1849	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1850	Y	5.80%	\$2,673,661.42	80%	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043
1851	Y	6.00%	\$ 460,000.00	100%	IBC / PPO High Deductible	100.00%	0.00%	3,000. / 1,500.
1852	Y	1.00%	\$ 2,543,887.00	N/A	Self-insured with a deductible	86.00%	14.00%	\$750
1853	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500 deductible but PII pays 1200 of it to employee HSA
1854	N	0.00%		0%	N/A	0.00%	0.00%	0%
1855	N	100% Social Security	N/A	N/A	N/A	N/A	N/A	N/A
1856	Y	8.00%	\$ 26,568.00	20%	Starmark/HSA Copay	40.00%	60.00%	\$300/\$200
1857	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1858	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1859	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1860	Y	6.00%	\$ 631,270.52	N/A	H. S. A. HDHP	75.00%	25.00%	3000%
1861	Y	6.00%	\$ 6,104.91	100%	Standard	93.00%	7.00%	0%
1862	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1863	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1864	Y	6.00%	\$ 631,270.52	N/A	H. S. A. HDHP	75.00%	25.00%	3000%
1865	Y	6.00%	\$ 6,104.91	100%	Standard	93.00%	7.00%	0%
1866	Y	7.65%	\$49,795.00	73%	Blu Choice HMO	73.00%	27.00%	\$1,500.00
1867	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
1868	Y	6.20%	\$ 1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
1869	Y	6.16%	\$ 51,600.00	80%	Medical HMO HSA / Medical HSA PPO	100.00%	0.00%	\$2,000 HMO / \$1,500 PPO
1870	Y	6.20%	\$ 164,302.00	80%	PPO	86.00%	14.00%	\$3,000
1871	Y	6.20%	\$ 13,243.08	100%	PPO - MEC	100.00%	0.00%	NA
1872		6.20%	\$ 135,962.01	80/20%	PPO	84.00%	16.00%	\$ 3,000.00
1873	Y	6.20%	\$ 625.02	100%	PPO - MEC	100.00%	0.00%	NA
1874		6.20%	\$ 17,422.68	80/20%	PPO	84.00%	16.00%	\$ 3,000.00
1875	Y	6.20%	\$ -	100%	PPO - MEC	100.00%	0.00%	NA
1876		6.20%	\$ -	80/20%	PPO	84.00%	16.00%	\$ 3,000.00
1877	Y	5.99%	\$1,971,074	PPO 87%; HMO 83%	Fully insured-PPO and HMO	7000.00 %	3000.00 %	PPO \$700; HMO \$5,000
1878	Y	11.00%	\$ 517,514.13	80%	BCS-MED/Den/Vi	70.00%	30.00%	\$4,000
1879	N/A	7.65%	\$ 156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	8800.00 %	1200.00 %	\$3,500
1880	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1881	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1882	Y	6.00%	\$129,179.93	80%	Fully Insured PPO	54.00%	46.00%	\$1,500.00
1883	N	8.00%	N/A	N/A	N/A	N/A	N/A	N/A
1884	Y	6.20%	\$ 283,554.00	70%	PC VIS/MAJ.MED	70.00%	30.00%	1625%
1885	N/A-WBE Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1886	N/A-WBE Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1887	N/A-WBE Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1888	Y	5.80%	\$ 2,673,661.42	80%	major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043.38
1889	Y	12.00%	\$92,560.57	100%	OPEN ACCESS	84.00%	16.00%	\$1,500.00
1890	Y	6.00%	\$ 1,392,350.00	77%	Self-funded Medial & RX	77.00%	23.00%	A \$500 - B \$2000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1891	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1892	Y	6.00%	\$ 348,369.00	65% by plan 35% by employee	PPO, HRA Emp,Emp, S,Fam	40.00%	60.00%	\$1,750.00
1893	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	plan HSA 1500.00 deductible but PII pays 1200 of it to employees HSA
1894	Y	6.00%	\$ 218,000.00	100%	Full Coverage	80.00%	20.00%	\$2,000
1895	Y	7.65%	\$ 286,500.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250.00
1896	Y	7.65%	\$ 156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500.00
1897	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
1898	Y	6.00%	\$ 174,870.00	80%	HMO Carefirst	50.00%	50.00%	\$3,000.00
1899	Y	6.00%	\$ 1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A \$500 - B \$2000
1900	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1901	Y	6.00%	\$ 140,341.54	80%	HMO	50.00%	50.00%	\$1500.00 but APF pays \$800.00 to HRA
1902	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500.00 but PII pays 1200.00 of it to employees HSA
1903	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1904	Y	6.00%	\$ 125,770.00	85%	ACA Compliant	58.00%	42.00%	5K, 1.4K, or 0
1905	Y	6.02%	2,056,292.70	100%	PPO & HDHP	80.00%	20.00%	PPO \$1500/2500 PPO \$2500/4500 HDHP \$2800/5600
1906	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
1907	N	6.00%	\$ -	0%	N/A	N/A	N/A	N/A
1908	Y	12.00%	\$ 92,650.00	100%	open access	84.00%	16.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1909	Y	6.00%	\$ 26,721.22	Primary Care - \$20 copay Specialist - \$40 co pay Outpatient Facility - deductible \$150 Inpatient Hospital - deductible \$500	HMO	30.00%	70.00%	\$500.00
1910	Y	7.65%	\$ 286,500.00	80%	PPO Comprehensive	35.00%	65.00%	\$3,250.00
1911	Y	7.65%	\$ 156,000.00	100% after \$3500	HMO	88.00%	12.00%	\$3,500.00
1912	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
1913	Y	6.00%	\$ 174,870.00	80%	HMO Carefirst	50.00%	50.00%	\$3,000.00
1914	Y	1.00%	\$ 573,960.00	100%	POS	100.00%	0.00%	\$2,500.00
1915	Y	6.00%	\$ 50,000.00	70%	BCBS Medical/Dental	0.00%	100.00%	\$1,000
1916	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1917	Y	6.00%	\$ 1,392,350.00	77%	Self-funded Medical & RX	77.00%	23.00%	A \$500 - B \$2000
1918	Y	6.00%	\$ 218,000.00	100%	Full Coverage	80.00%	20.00%	\$2,000
1919	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1920	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
1921	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
1922	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1923	Y	5.80%	\$ 26,721.22	Primary Care - \$20 copay Specialist - \$40 co pay Outpatient Facility - deductible \$150 Inpatient Hospital - deductible \$500	HMO	30.00%	70.00%	\$500
1924	Y			50%	DHMO Plus 15 - AC	50.00%	50.00%	50%
1925	Y	5.98%	\$0.00	88%	Aetna IH Open HMO	42.68%	57.32%	\$ 1,951.22
1926	Y	12.00%	\$ -	100%	Open Access	84.00%	16.00%	\$ 1,500.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1927	Y	6.00%	\$ 26,721.22	Primary Care - \$20 copay Specialist - \$40 co pay Outpatient Facility - deductible \$150 Inpatient Hospital - deductible \$500	HMO	30.00%	70.00%	\$500.00
1928	Y	6.00%	\$ 218,000.00	100%	Full Coverage	80.00%	20.00%	\$2,000
1929	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
1930	Y	8.00%	\$200,000.00	90%	ppo	100.00%	0.00%	\$0
1931	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
1932	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
1933	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
1934	Y	6.00%	\$2,700	unknown	CareFirst HMO	30.00%	70.00%	\$5750/\$2000/\$1000
1935	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1936	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00%	3200.00%	\$2,500
1937	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
1938	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
1939	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
1940	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
1941	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
1942	Y	100.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1943	Y	6.20%	\$236,600	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
1944	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
1945	Y	100.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
1946	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
1947	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1948	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%	50.00%	50.00%	\$500
1949	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
1950	Y	5.98%	\$0.00	88%	Aetna IH Open HMO	42.68%	57.32%	\$ 1,951.22
1951	Y	12.00%	\$ -	100%	Open Access	84.00%	16.00%	\$ 1,500.00
1952	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
1953	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
1954	Y	6.00%	\$27,670.00	60%	HMO	50.00%	50.00%	\$3,200
1955	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1956	Y	N/A	N/A	100%	Health/Dental/Vision	100.00%	0.00%	In Network: \$0
1957	Y	8.00%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55.00%	45.00%	\$2,600.00 Ind./Paid By Employer
1958	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
1959	Y	6.00%	\$125,000.00	80%	Medical - PPO	100% for Employee Only Coverage	N/A	\$2,000
1960	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20%
1961	Y	N/A	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
1962	Y	6.00%	\$4,300,000.00	80%	Medical - PPO, Dental - Open, Vision - Open	100.00%	0.00%	\$20
1963	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1964	Y	6.00%	\$394,228.49	95%	HMO & Prescription	80.00%	20.00%	\$0
1965	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1966	Y	8.00%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	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%	<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</p>
1967	Y	7.60%	\$717,800.40	70%	High Deductible w/ 70% Funded HRA	50.00%	50.00%	30% - \$5600 or \$12,600
1968	Y	6.00%	\$733,631.11	60%	Med/Den, HRA, Vis, STD	60.00%	40.00%	\$2,500
1969	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1970	Y	6.20%	\$924,700.00		1. Gold Plana. Physician Visit - \$25 co-pay, then 100%b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%c. \$500/\$1,000 (Individual/Family) Deductible. 90% Coinsurance after deductible2. Silver Plana. 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. 90% Coinsurance after deductible3. Bronze Plana. 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. 80% Coinsurance after deductible	75.00%	25.00%	\$1,500
1971	Y	6.00%	\$80,955.00	50%	Medical, Dental, Vision - PPO	93.00%	7.00%	\$2,500
1972	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
1973	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
1974	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
1975	Y	6.00%	\$13,275	80%	HMO	0.00%	100.00%	\$2,500
1976	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1977	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
1978	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000/Individual
1979	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1980	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
1981	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500
1982	N	6.00%	\$6,500	N/A	PPO	20.00%	80.00%	\$0
1983	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
1984	Y	6.00%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
1985	Y	6.20%	\$267,898.92	N/A	Medical, RX, Dental, Vision - PPO	80.00%	20.00%	\$3,000
1986	Y	5.77%	\$212,466.00	N/A	Comprehensive	70.00%	30.00%	N/A
1987	Y	50.00%	\$10,504.00	90%	HMO/Major Medical	50.00%	50.00%	\$250
1988	Y	6.00%	\$87,398.35	75% After Deduct.	Med/Den/Vis/RX - PPO	49.00%	51.00%	\$1,500
1989	Y	6.00%	\$14,696.95	80%	BC Advantage MV1	18895.00 %	27345.0 0%	\$5,000
1990	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
1991	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
1992	Y	14.11%	\$556,429.34	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
1993	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
1995	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
1996	Y	6.20%	\$79,415.82	80%	Major Medical, Prescription	77.00%	23.00%	\$1,500
1997	Y	5.80%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043
1998	Y	6.2% SS; 1.45 MC	\$43,876.00	79%	PPO with in & out of network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
1999	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1,500 deductible but PII pays \$1,200 of it to employees HSA
2000	Y	14.00%	\$ 556,429.34	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2001	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
2002	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2003	N	6.00%	\$25,753.44	100%	Medical Only	0.00%	100.00%	\$1,500
2004	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2005	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2006	Y	5.80%	\$ 26,721.22	Primary Care - \$20 copay Specialist - \$40 co pay Outpatient Facility - deductible \$150 Inpatient Hospital - deductible \$500	HMO	30.00%	70.00%	\$500
2007	Y			50%	DHMO Plus 15 - AC	50.00%	50.00%	50%
2008	Y	8.00%	\$26,568.00	20%	Starmark HSA/Co-Pay Plan	40.00%	60.00%	\$3,000/\$2,000
2009	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500.00
2010	N	6.00%	\$ 54.00	100%	MEDICAL - HMO	100.00%	0.00%	\$ 1,500
2011	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2012	Y	6.02%	2,056,292.70	100%	PPO & HDHP	80.00%	20.00%	PPO \$1500/2500 PPO \$2500/4500 HDHP \$2800/5600
2013	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500
2014	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2015	Y	5.80%	\$ 2,673,661.42	80%	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043.38
2016	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2017	Y	6.20%	\$ 480,607.19	75%	Medical (Platinum, Plus, HMO), Dental (Preferred, Traditional) Vision	70.00%	30.00%	N deductibles on any of Murtech's health care options
2018	N/A	7.65%	\$156,000.00	\$0 on the 1st \$3500. 100% after \$3500	HMO	88.00%	12.00%	\$3,500
2019	Y	6.00%	\$768.68	100%	Standard	93.00%	7.00%	\$0
2020	Y	6.00%	\$348,369.00	65% by plan, 35% by employee	PPO, HRA Emp, Emps, Fam	40.00%	60.00%	\$1,750
2021	Y	6.2%	\$1,713,968	90%	Comprehensive	75.00%	25.00%	\$2,500
2022	Y	6.02%	2,056,292.70	100%	PPO & HDHP	80.00%	20.00%	PPO \$1500/2500 PPO \$2500/4500H DHP \$2800/5600
2023	Y	8.00%	\$ 201,288.00	90%	PO	100.00%	0.00%	\$2,000
2024	Y	6.00%	\$ 140,341.54	80%	HMO	50.00%	50.00%	\$1500.00 but APF pays \$800.00 to HRA
2025	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500.00 but PII pays \$1200.00 of it to employee HSA
2026	Y	6.20%	\$ 2,129,382.00	87% Kaiser	Kaiser HDHP HMO HSA	74.00%	26.00%	\$1,500.00
2027	Y			13% Employees	HMO (NN HSA)			\$500.00
2028	Y	6.00%	\$ 125,770.00	85%	ACA Compliant	58.00%	42.00%	5k, 4k or 0
2029	Y	8.00%	258,000.00	100%	PPO	82.00%	18.00%	\$7k deductible, of which \$3k employee pays & \$4k ASC pays
2030	Y	12.00%	92,560.57	100%	Open Access	84.00%	16.00%	\$1500 deductible, PII pays \$1200 of it to employee HSA

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2031	Y	6.20%	\$803,350.00	0%	Medical/Hosp/ Prescription/ Dental/Medical POS/EPO/HSA	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
2032	Y	12.00%	\$ 92,500.57	100%	OPEN ACCESS	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to employees HSA
2033	Y	6.00%	\$ 2,112,371.00	100%	Health - PPO Anthem, Dental, Vision	85.00%	15.00%	2K, 4K
2034	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2035	Y	6.01%	\$ 2,573,559.00	68%	self-insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
2036	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2037	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2038	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
2039	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2040	Y	6.00%	\$27,670.00	60%	HMO	50.00%	50.00%	\$3,200
2041	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2042	Y	N/A	N/A	100%	Health/Dental/Vision	100.00%	0.00%	In Network: 0
2043	Y	8.00%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55.00%	45.00%	\$2,600.00 Ind./Paid By Employer
2044	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2045	Y	6.00%	\$125,000.00	80%	Medical - PPO	100% for Employee Only Coverage	0.00%	\$2,000
2046	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20% (confirmed by company)
2047	Y	N/A	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2048	Y	6.00%	\$4,300,000.00	80%	Medical - PPO, Dental - Open, Vision - Open	100.00%	0.00%	\$20
2049	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2050	Y	6.00%	\$394,228.49	95%	HMO & Prescription	80.00%	20.00%	\$0
2051	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family
2052	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): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%	Aetna 2 HMO & 1 POSHRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO Care First 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
2053	Y	7.60%	\$717,800.40	70%	High Deductible w/ 70% Funded HRA	50.00%	50.00%	30% - \$5600 or \$12,600
2054	Y	6.00%	\$733,631.11	60%	Med/Den, HRA, Vis, STD	60.00%	40.00%	\$2,500
2055	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2056	Y	6.20%	\$924,700.00		1. Gold Plana. Physician Visit - \$25 co-pay, then 100%b. Specialist/Urgent Care Visit - \$40 co-pay, then 100%c. \$500/\$1,000 (Individual/Family) Deductible. 90% Coinsurance after deductible2. Silver Plana. 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. 90% Coinsurance after deductible3. Bronze Plana. 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. 80% Coinsurance after deductible	75.00%	25.00%	\$1,500
2057	Y	6.00%	\$80,955.00	50%	Medical, Dental, Vision - POS	93.00%	7.00%	\$2,500
2058	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
2059	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
2060	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
2061	Y	6.00%	\$13,275	80%	HMO	0.00%	100.00%	\$2,500
2062	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2063	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2064	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000/Individual
2065	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2066	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
2067	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500
2068	N	6.00%	\$6,500	N/A	PPO	20.00%	80.00%	\$0
2069	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2070	Y	6.00%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
2071	Y	6.20%	\$267,898.92	N/A	Medical, RX, Dental, Vision - PPO	80.00%	20.00%	\$3,000
2072	Y	5.77%	\$212,466.00	N/A	Comprehensive	70.00%	30.00%	N/A
2073	Y	50.00%	\$10,504.00	90%	HMO/Major Medical	50.00%	50.00%	\$250
2074	Y	6.00%	\$87,398.35	75% After Deduct.	High Deductible	49.00%	51.00%	\$1,500
2075	Y	6.00%	\$14,696.95	80%	BC Advantage MV1	18895.00 %	27345.0 0%	\$5,000
2076	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2077	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
2078	Y	14.11%	\$556,429.34	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
2079	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2080	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
2081	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2082	Y	6.20%	\$79,415.82	80%	Major Medical, Prescription	77.00%	23.00%	\$1,500
2083	Y	5.80%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043
2084	Y	6.20%	\$ 1,400,000.00	62%	PPO	60.00%	40.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2085	Y	7.65%	Medical:Total Premium: \$369,993EE Share: \$151,730Guardrails Share: \$218,263Guardrails HRA Spend: \$48,240All Benefits:Total: \$494,371EE Share: \$194,881Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary Life/AD&D	Medical: 59%Dental: 0%Vision : 0%Basic Life/AD&D: 100%STD: 0%Voluntary Life/AD&D: 100%	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 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2086	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,000
2087	Y	6.00%	\$2,129,382.00	87%	Kaiser HDHP HMO HS	74.00%	26.00%	\$1,500
2088	Y	6.00%	\$264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2089	Y	6.00%	\$ 80,955.00	100% after deductible & copay	Carefirst HMO& PPO Plans	50.00%	50.00%	\$2,500.00
2090	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2091	Y	6.00%	\$231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
2092	Y	6.00%	\$ 852,264.96	80%	HRA-PPO-Med/Dental	62.00%	38.00%	\$2,500.00
2093	Y	6.00%	\$ 276,000.00	N/A	Comprehensive	57.00%	43.00%	\$1,500.00
2094	Y	6.00%	\$ 50,000.00	70%	PPO-Med/Dental	80.00%	20.00%	\$1,500.00
2095	Y	6.00%	\$ 174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000.00
2096	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access	60.00%	40.00%	\$2,000.00
2097	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2098	Y	6.00%	\$ 133,199.59	80%	BCBS/PPO-Med/Den	50.00%	50.00%	\$2,000.00
2099	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2100	Y	6.00%	\$ 77,660.00	80%	HMO Dental Vision	80.00%	20.00%	\$1,500.00
2101	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2102	Y	12.00%	\$ 92,560.57	100%	Open Access/HSA	84.00%	16.00%	\$1,500.00
2103	Y	10.00%	\$ 107,977.55	75%	PPO-Med/Dental/Vision	50.00%	50.00%	\$1,500
2104	Y	6.00%	\$ 330,165.00	20%	HMO	65.00%	35.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2105	Y	7.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vision	70.00%	30.00%	\$4,000
2106	Y	6.00%	\$ 287,074.75	80%	HRA/PPO-Med/Den	73.00%	27.00%	\$2,500.00
2107	Y	6.00%	\$ 24,395.44	Nt Available to Employees	POS-Med, PPO Den	65.00%	35.00%	\$2,750.00
2108	Y	6.00%	N/A	N/A	Per Union Contract	0.00%	100.00 %	N/A
2109	Y	6.00%	\$ 47,896.00	100%	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000.00
2110	Y	6.00%	\$ 514,771.00	87%	Aetna 2 HMO &1 POS HRA	59.00%	41.00%	\$1,500.00
2111	Y	6.00%	\$ 48,862.56	80%	MD UHC POS Gold	100.00%	0.00%	\$1,750.00
2112	N	6.00%	N/A	N/A	Union Provided	N/A	N/A	N/A
2113	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500.00
2114	Y	6.00%	47830.72/Month	100%	POS Plan	100.00%	0.00%	\$2,500.00
2115	Y	6.00%	\$ 80,955.00	100%	Carefirst HMO & PPO	50.00%	50.00%	\$2,500.00
2116	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500.00
2117	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2118	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2119	Y	6.00%	\$ 7,360,539.13	76%	BCBS Major Medical	74.00%	26.00%	\$4,000.00
2120	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
2121	Y	6.20%	\$ 14,696.95	80%	B/C Advantage MV1	40.00%	60.00%	\$5,000.00
2122	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1,500.00
2123	Y	5.00%	\$ 177,489.32	80%	POS/HMO-Med/Den/Vision	79.00%	21.00%	\$750.00
2124	Y	6.00%	\$ 5,207.71	80%	Standard	93.00%	7.00%	\$6,000.00
2125	Y	6.00%	\$ 40,000.00	90%	United Health Care	50.00%	50.00%	\$0.00
2126	Y	6.00%	\$ 416,209.41	80% AFTER DED	UHC HMO/CHOICE	59.00%	41.00%	3000 6000
2127	Y	6.00%	\$ 231,729.29	100%	HEALTH NETWORK ONLY	58.00%	42.00%	\$1,500.00
2128	Y	10.00%	\$ 107,977.55	75%	MED/DEN/VIS	50.00%	50.00%	\$1,500.00
2129	Y	8.00%	\$ 369,993.00	87%	AETNA MED/DEN	59.00%	41.00%	2000 4000
2130	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
2131	Y	6.00%	N/A	N/A	PER UNION CONTRACT	0.00%	100.00 %	N/A
2132	Y	6.00%	\$ 50,000.00	HMO - 70% 100% after deductible	BCBS medical/ Dental	0.00%	100.00 %	\$1,000
2133	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2134	Y	6.00%	\$ 231,729.29	100% after deductible	Health/Dental/ Vision	58.00%	42.00%	\$ 1,500.00
2135	Y	6.00%	\$ 50,000.00	HMO - 70% 100% after deductible	BCBS medical/ Dental	0.00%	100.00 %	\$1,000
2136	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -
2137	Y	6.00%	\$ 231,729.29	100% after deductible	Health/Dental/ Vision	58.00%	42.00%	\$ 1,500.00
2138	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
2139	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
2140	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2141	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2142	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
2143	Y	6.00%	\$2,700	unknown	CareFirst HMO	30.00%	70.00%	\$5750/\$2000/\$1000
2144	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2145	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00 %	3200.00 %	\$2,500
2146	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2147	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
2148	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2149	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
2150	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2151	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
2152	Y	6.20%	\$236,600	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
2153	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2154	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
2155	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
2156	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2157	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%	50.00%	50.00%	\$500
2158	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2159	Y	5.84%	\$ 2,224,203.00	0%	Various Plans - see separate attachment	54.00%	46.00%	\$4,000
2160	Y	6.00%	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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO Care First 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: 0% 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
2161	Y	586.00 %	\$400,000	N/A	Full Comprehensive with Rx and hospital	75.00%	25.00%	\$1,600
2162	Y	6.00%	\$ 15,395.45	32%	3 HMO Plans	32.00%	68.00%	\$3,167

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2163	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	Plan HSA 1500 Deductible but PII pays 1200.00 of it to employees HSA
2164	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2165	Y	6.00%	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 POSHRA 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
2166	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO with in & out of network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2,000
2167	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2168	Y	6.20%	\$ 48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
2169	Y	7.65%	\$128,609.41	N/A	Med, Drug & Vision	90.00%	10.00%	N/A
2170	Y	6.20%	\$ 377,487.03	20%	CAREFIRST HMO	20.00%	80.00%	\$1,500
2171	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
2172	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2173	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2174	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	Plan HSA \$1,500 deductible but PII pays \$1,200 of it to employees HSA
2175	Y	6.20%	\$ 133,199.59	80%	BLUE CROSS	50.00%	50.00%	\$2,000
2176	Y	7.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2177	Y	6.00%	\$ 90,551.00	100% after deductible & copay	CareFirst POS & HMO Plans	50.00%	50.00%	\$2,500
2178	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2179	Y	10.00%	\$107,977.55	75%	Two HMO's	50.00%	50.00%	\$1,500
2180	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2181	Y	7.65%	<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:</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 LTD: 60% up to \$6,000 Voluntary Life/AD&D</p>	<p>Medical: 59%</p> <p>Dental: 0%</p> <p>Vision: 0%</p> <p>Basic Life/AD&D: 0%</p> <p>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 dollar HRA - Reduces employee deductible exposure)</p>
2182	Y	6.20%	\$ 7,360.50	100%	PPO - MEC	10000.00%	0.00%	N/A
2183	Y	6.20%	\$ 74,808.25	4%	PPO	8400.00%	1600.00%	\$3,000
2184	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
2185	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
2186	Y	7.65%	\$ 2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2187	Y	6.20%	\$276,000	NA	Comprehensive	57.00%	43.00%	\$1,500
2188	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2189	Y	6.20%	\$ 47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
2190	y	6.00%	\$ 14,696.95	80%	B/C Advantage MV1	18895.00 %	27345.00 %	\$5,000
2191	Y	6.00%	\$ 174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000
2192	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%	50.00%	50.00%	\$500
2193	Y	6.00%	\$ 50,000.00	70%	medical/dental	80.00%	20.00%	\$1,500
2194	Y	6.20%	\$334,000	100%	Aetna Health, Dental, Vision, Life and supplemental life are all provided	92.00%	8.00%	\$3,000
2195	N	6.00%	-	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2196			\$ 924,700.00	<p>1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Indiv/Fam) Deductible .90% Coinsurance after deductible2 . Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/ Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Indiv/Fam) Deductible .90% Coinsurance after deductible3 . Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Indiv/Fam) Deductible .80% Coinsurance after deductible</p>				
	Y	6.20%			PPO Medical & Prescription	75.00%	25.00%	\$1,500
2197	N	7.65%	\$ -	0%	NA	0.00%	100.00%	NA
2198	N	0.00%	\$ -	N/A	N/A	N/A	N/A	N/A
2199	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2200	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
2201	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2202	Y	6.20%	\$169,417.77	80%	EPO	63.00%	37.00%	\$2,000
2203	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2204	Y	6.20%	\$ 296,874.00	80%	PPO	100.00%	0.00%	\$2,500
2205	Y	6.00%	\$ 77,660.00	80%	HMO	80.00%	20.00%	\$1,500
2206	N	6.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
2207	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. Nne of our plans are bona fide "high deductible" plans, as they all offer first-dollar coverage.
2208	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2209	Y	6.20%	\$ 49,428.00	90%	HMO	80.00%	20.00%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2210	Y	6.08%	\$ 7,360,539.13	76% vs. 24%	BCBS Major Medical 3 PPO plans. Low deductible, Mid-Deductable, High Deductable	74.00%	26.28%	\$1,000, \$2,000, \$4,000
2211	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2212	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2213	Y	6.00%	\$40,206.10	40%	Care First Blue Choice	4000.00 %	6000.00 %	\$2,000
2214	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2215	Y	12.00%	\$ 92,560.57	100%	OPEN ACCESS	8400.00 %	1600.00 %	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
2216	Y	100.00 %	\$ 46,277.58	90%	HMO	50.00%	50.00%	\$500
2217	Y	6.20%	\$ 47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
2218	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
2219	Y			50%	DHMO Plus 15 - AC	50.00%	50.00%	50%
2220	N							
2221	N	6.00%	\$ -	0%	N/A	N/A	N/A	N/A
2222	Y	12.00%	\$ 92,650.00	100%	Open Access	84.00%	16.00%	\$1,500
2223	Y	6.00%	\$ 77,660.00	80%	HMO Dental Vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2224	Y	6.00%	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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO Care First 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
2225	Y	6.00%	\$ 852,264.96	80%	HRA-PPO-Med/Dental	62.00%	38.00%	\$2,500.00
2226	Y	6.20%	\$ 252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N deductibles
2227	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
2228	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2229	Y	6.20%	\$ 198,757.38	N/A	Family Optimum Choice Plan	60.00%	40.00%	\$ 2,000.00
2230	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
2231	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
2232	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2233	Y	12.00%	\$ 2,217,539.00	80%	High-deductible HMO with prescription drug	74.00%	26.00%	\$ 1,500.00
2234	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
2235	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
2236	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2237	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2238	Y	7.00%	\$517,514.13	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
2239	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2240	Y	5.80%	\$2,673,661.42	80%	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043
2241	Y	6.00%	\$ 460,000.00	100%	IBC / PPO High Deductible	100.00%	0.00%	3,000. / 1,500.
2242	Y	6.00%	\$323,889.00	N/A	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
2243	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2244	Y	1.00%	\$ 2,543,887.00	N/A	Self-insured with deductible	86.00%	14.00%	\$750
2245	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2246	Y	6.00%	\$ 70.00	79%	UPMC Health Plan	79.00%	21.00%	21%
2247	Y	6.00%	\$ 140,341.54	80%	HMO	50.00%	50.00%	\$700
2248	N	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
2249	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2250	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp/ Prescription / Dental/Medical POS/EPO/HS.A	20.00%	80.00%	HS.A \$2500 EPO \$2000 POS \$1000
2251	Y	6.20%	\$ 442,514.00	75%	Medical - PPO, PPO+Premier; Dental - PPO+Premier	77.50%	22.50%	\$3,250
2252	y	7.65%	\$258,000.00	0%	PPO	82.00%	18.00%	\$7k tot/ \$3k employee & \$4k employer
2253	y	6.04%	\$8,904,828.76	75% vs 25%	BCBS Major Med	75.00%	25.00%	\$1,000, \$2,000, \$4,000
2254	Y	6.00%	\$ 2,112,371.00	100%	Health - PPO Anthem, Dental, Vision	85.00%	15.00%	2K, 4K
2255	Y	6.02%	\$2,056,292.70	100%	PPO & HDHP	80.00%	20.00%	PPO \$1500/2500 PPO \$2500/4500 HDHP \$2800/5600

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2256	Y	5.80%	\$ 2,673,661.42	80%	major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043.38
2257	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2258	N	6.00%	\$ -	N/A	N/A	N/A	N/A	N/A
2259	Y	6.00%	\$ 6,000.00	100%	Blue Cross	100.00%	0.00%	0%
2260	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp/ Prescription/ Dental/Medical POS/EPO/HS.A	20.00%	80.00%	HS.A \$2500 EPO \$2000 POS \$1000
2261	Y	12.00%	\$ 92,500.57	100%	OPEN ACCESS	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to employees HS.A
2262	Y	6.00%	N/A	N/A	Per Union Contract	0.00%	100.00%	N/A
2263	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2264	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$ -
2265	Y	6.00%	\$ 416,209.41	80% AFTER DED	UHC HMO/CHOICE	59.00%	41.00%	3000 6000
2266	Y	7.00%	\$ 17,514.13	80%	BCBS-MED/DEN/VIS	70.00%	30.00%	\$4,000.00
2267	Y	10.00%	\$ 107,977.55	75%	MED/DEN/VIS	100.00%	0.00%	\$1,500.00
2268	Y	6.20%	\$ 25,101.00	100%	MEC	86.00%	14.00%	\$0.00
2269	Y	6.20%	\$ 164,302.00	80%	PPO	80.00%	20.00%	\$3,000.00
2270	Y	6.00%	\$ 31,973.00	VARIES	HMO/DEN/VIS	50.00%	50.00%	\$6,000.00
2271	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
2272	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
2273	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2274	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2275	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
2276								
2277	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2278	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00%	3200.00%	\$2,500
2279	Y	10.00%	\$107,977.55	75%	Medical/Dental/ Vision	50.00%	50.00%	\$1,500
2280	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
2281	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/ Vision	70.00%	30.00%	\$4,000
2282	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2283	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2284	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
2285	Y	6.20%	\$236,600	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
2286	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2287	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
2288	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2289	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%	50.00%	50.00%	\$500
2290	Y	6.20%	\$ 2,018,006.28	80%	Cigna-Open Access- Health/Dental/Vision	65.00%	35.00%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
2291	Y	6.00%	\$ 264,613.15	NA	Aetna 2 HMO & 1 POS	60.00%	40.00%	2000%

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2292	Y	7.65%	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
2293	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2294	Y	6.01%	\$ 2,573,559.00	68%	self-insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
2295	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2296	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2297	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2298	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2299	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2300	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2301	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2302	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
2303	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2304	Y	6.20%	\$169,417.77	80%	EPO	63.00%	37.00%	\$2,000
2305	Y	6.00%	\$ 64,531.78	20%	HMO	65.00%	35.00%	30%
2306	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2307	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2308	Y	6.20%	\$ 296,874.00	80%	PPO	100.00%	0.00%	\$2,500
2309	Y	6.00%	\$ 77,660.00	80%	HMO	80.00%	20.00%	\$1,500
2310	N	6.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
2311	N	6.20%	\$0.00	N/A	Medical, Drug Vision	90.00%	10.00%	N/A
2312	Y	6.00%	\$ 50,000.00	HMO - 70% 100% after deductible	BCBS medical/ Dental	0.00%	100.00%	\$1,000
2313	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -
2314	Y	6.00%	\$ 231,729.29	100% after deductible	Health/Dental/Vision	58.00%	42.00%	\$ 1,500.00
2315	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$ 1,500.00
2316	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -
2317	Y	6.00%	\$ 50,000.00	70%	Medical/Dental	80.00%	20.00%	\$ 1,500.00
2318	Y	6.20%	\$ 1,400,000.00	62%	PPO	60.00%	40.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2319	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	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
2320	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2321	Y	6.00%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
2322	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2323	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2324	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
2325	N	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
2326	Y	6.20%	\$306,900.90		Aetna PPO + HN	50.00%	50.00%	N/A
2327	Y	6.00%	<p>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</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%	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)

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2328	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2329	Y	6.20%	\$ 394,228.49	95%	HMO & Prescription	8000.00 %	2000.00 %	N/A
2330	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%	50.00%	50.00%	\$500
2331	N	6.00%						
2332	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2333	Y	6.20%	\$ 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	69.00%	31.00%	\$273
2334	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2335	Y	6.00%	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 POSHRA 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: 0% LTD: 0% 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
2336	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2337	N	9.00%	\$ -	0%	N/A	0.00%	100.00%	0%
2338	Y	6.25%	\$ 31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
2339	Y	7.00%	\$ 426,319.60	4%	CareFirst BC HMO / BC Advantage / BC Blue Preferred	96.43%	3.57%	\$4000 / \$1000 / \$1500.00
2340	Y	6.00%	\$ 852,264.96	80%	HRA/PPO-Med/Dental	62.00%	38.00%	\$2,500.00
2341	N	6.00%	N/A	N/A	Union Provided	N/A	N/A	N/A
2342	Y	6.00%	\$ 276,000.00	N/A	Comprehensive	57.00%	43.00%	\$1,500.00
2343	Y	5.00%	\$ 177,489.32	80%	POS/HMO-Med/Den/Vision	79.00%	21.00%	\$750.00
2344	Y	7.65%	\$ 2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625.00
2345	Y	6.00%	\$ 236,600.00	98%	Aetna HMO & PPO	88.00%	12.00%	\$2,800.00
2346	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500.00
2347	Y	6.00%	\$ 174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3,000.00
2348	Y	6.20%	\$ 25,101.00	100%	MEC/PPO	100.00%	0.00%	\$0.00
2349	Y	6.00%	\$ 77,660.00	80%	HMO Dental-Vision	80.00%	20.00%	\$1,500.00
2350	Y	6.00%	\$ 133,199.59	80%	BCBS/PPO-Med/Den	50.00%	50.00%	\$2,000.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2351	Y	10.00%	\$ 15,000.00	100%	Keiser - Gold	100.00%	0.00%	\$0.00
2352	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2353	Y	7.65%	\$ 128,609.41	N/A ** See Nte	Medical, Drug, Vision	90.00%	10.00%	N/A ** See Nte below
2354	Y	7.00%	\$ 517,514.13	80%	BCBS/Med/Den/Vision	70.00%	30.00%	\$4,000.00
2355	Y	6.00%	\$ 40,000.00	90%	United Health Care	50.00%	50.00%	\$0.00
2356	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200.00
2357	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2358	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$1,500.00
2359	Y	6.00%	\$ 50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500.00
2360	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$1,500.00
2361	Y	6.20%	\$ 14,696.95	80%	B/C Advantage MV1	40.00%	60.00%	\$5,000.00
2362	Y	6.00%	\$ 235,494.71	80%	HMO Gold- Med/Den	70.00%	30.00%	\$1,125.00
2363	Y	12.00%	\$ 92,560.37	100%	Open Access	84.00%	16.00%	\$1,500.00
2364	Y	10.00%	\$ 107,977.55	75%	PPO/Med,Den, Vision	50.00%	50.00%	\$1,500.00
2365	Y	6.00%	\$ 365,000.00	80%	HRA/PPO/Med/ Den	100.00%	0.00%	\$400.00
2366	Y	6.00%	\$ 514,771.00	85%	Aetna 2 HMO & 1 POS HRA	59.00%	41.00%	\$3,000.00
2367	Y	6.00%	\$ 264,613.15	N/A	Cignam Open Access	60.00%	40.00%	\$2,000.00
2368	Y	6.00%	\$ 14,400.00	N/A	PPO	25.00%	75.00%	\$0.00
2369	Y	6.00%	\$ 7,360,539.13	76%	BCBS Major Medical	74.00%	26.00%	\$4,000.00
2370	Y	6.00%	\$ 348,369.00	65%	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750.00
2371	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1,500.00
2372	Y	6.00%	\$ 394,228.49	95%	HMO & Prescription	80.00%	20.00%	N/A
2373	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Med/Den	55.00%	45.00%	Varies
2374	N	16.00%	\$ 133,912.50		HMO	50.00%	50.00%	
2375	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
2376	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp/ Prescription/ Dental/Medical POS/EPO/HS.A	20.00%	80.00%	HS.A \$2500 EPO \$2000 POS \$1000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2377	Y	12.00%	\$ 92,500.57	100%	OPEN ACCESS	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to employees HS.A
2378	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2379	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	\$0
2380	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2381	Y	6.00%	\$290,829.05 (2020)	50% after deductible	HORIZON EPO/HSA WITH Blue Card (HRA card provided) Principal Dental	80.00%	20.00%	\$1,500/\$3,000
2382	Y	6.20%	258,428 (EE & ER)	50%	Health Insurance	50.00%	50.00%	1500 E/ 3000 F
2383	Y	6.00%	\$736,000,000.00	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2384	Y	6.25%	\$ 31,973.40	Varies	HMO/Dental/ Vision	50.00%	50.00%	\$6,000
2385								
2386	Y	5.00%	\$ 150,000.00	5%	Full coverage	60.00%	40.00%	\$5,000
2387	N		Nne	N/A	N/A	Nne	N/A	N/A
2388	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA 1500 deductible but PII pays 1200.00 of it to employees HSA
2389	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2390	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2391	Y	100.00 %	\$ 17,284.68	85%	Point of Service, BlueChoice	100.00%	0.00%	\$2,400
2392	Y	6.00%	\$ 50,000.00	HMO - 70% 100% after deductible	BCBS medical/ Dental	0.00%	100.00 %	\$1,000
2393	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -
2394	Y	6.00%	\$ 231,729.29	100% after deductible	Health/Dental/Vision	58.00%	42.00%	\$ 1,500.00
2395	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	16.00%	\$ 1,500.00
2396	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	\$ -
2397	Y	6.00%	\$ 50,000.00	70%	Medical/Dental	80.00%	20.00%	\$ 1,500.00
2398	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
2399	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2400	Y	6.20%	\$169,417.77	80%	EPO	63.00%	37.00%	\$2,000
2401	Y	6.00%	\$ 64,531.78	20%	HMO	65.00%	35.00%	30%
2402	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2403	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2404	Y	6.20%	\$ 296,874.00	80%	PPO	100.00%	0.00%	\$2,500
2405	Y	6.00%	\$ 77,660.00	80%	HMO	80.00%	20.00%	\$1,500
2406	N	6.00%	\$0.00	N/A	N/A	N/A	N/A	N/A
2407	N	6.20%	\$0.00	N/A	Medical, Drug Vision	90.00%	10.00%	N/A
2408	N	16.00%	\$ 133,912.50	50%	HMO	50.00%	50.00%	50%
2409			\$ 263,320.00					
	Y	6.20%		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	69.00%	31.00%	\$273
2410	N	33.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2411	Y	6.00%	<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>	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% 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)
2412	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2413	N	9.00%	\$ -	0%	N/A	0.00%	100.00%	0%
2414	Y	6.25%	\$ 31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
2415	Y	7.00%	\$ 426,319.60	4%	CareFirst BC HMO / BC Advantage / BC Blue Preferred	96.43%	3.57%	\$4000 / \$1000 / \$1500.00
2416	Y	6.20%	\$ 1,400,000.00	62%	PPO	60.00%	40.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2417	Y	7.65%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	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
2418	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2419	Y	6.00%	\$31,973.40	Varies	HMO/Dental/Vision	50.00%	50.00%	\$6,000
2420	Y	6.00%	\$ 264,613.15	N/A	Cigna, Open Access Plus	60.00%	40.00%	\$2,000
2421	Y	6.00%	\$231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2422	N	6.00%	\$25,753.44	100%	BCBS Medical Only	0.00%	100.00%	\$1,500
2423	N	0.00%	N/A	N/A	N/A	N/A	N/A	N/A
2424	Y	6.20%	\$306,900.90		Aetna PPO + HN	50.00%	50.00%	N/A
2425	Y	6.00%	<p>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</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%	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)

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2426	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)	85.00%	15.00%	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2427	Y	6.20%	\$ 394,228.49	95%	HMO & Prescription	8000.00 %	2000.00 %	N/A
2428	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%	50.00%	50.00%	\$500
2429	N	6.00%						
2430	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2431	Y	7.65%	\$950,000.00	varies per plan	PPO (3 plans with different deductibles); dental HSA 2 plan options (different coverage levels); Vision PPO HSA 1 plan option	67.00%	33.00%	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: N deductible (except for pharmacy) for single or family; plan 2: \$250 single / \$500 family; plan 3: \$2,500 single / \$5,000 family. Nne of our plans are boN/A fide "high deductible" plans, as they all offer first-dollar coverage.
2432	Y	5.80%	\$ 323,889.00	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) - HMP, PPO	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2433	Y	7.00%	\$62,400.00	N/A	HMO	80.00%	20.00%	\$250
2434	Y	STANDARD FICA AND MEDICARE RATES OF 7.65%	\$7,303,000.00	varies per plan	MAJOR MEDICAL	77.00%	23.00%	Three type of deductible plans \$1,000 \$2,000 \$4,000
2435	Y	6.20%	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) - HMP, PPO	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2436	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2437	Y	6.00%	\$40,206.10	40%	B/C Advantage MV1 HMO	4000.00 %	6000.00 %	\$2,000
2438	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2439	Y	12.00%	\$ 92,560.57	100%	OPEN ACCESS	8400.00 %	1600.00 %	Plan HSA 1500.00 deductible, but PII pays 1200.00 of it to employees HSA
2440	Y	100.00 %	\$ 46,277.58	90%	HMO	50.00%	50.00%	\$500
2441	Y	6.20%	\$ 47,896.43	N/A	HMO Referral HSA/HRA	60.00%	40.00%	\$3,000
2442	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2443	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2444	Y	7.65%	\$ 128,609.41	N/A	PPO, HRA Emp	90.00%	10.00%	N/A
2445	Y	6.00%	\$ 430,000.00	80%	Comprehensive	70.00%	30.00%	\$1,500
2446	Y	12.00%	\$ 132,000.00	90%	HMO/OA/HSA	50.00%	50.00%	\$2,000
2447	Y	6.20%	\$ 252,037.00	85%	PPO ACA Limits	95.00%	5.00%	N deductibles

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2448	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2449	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2450	Y	6.00%	\$ 125,099.00	90%	Care First Medical, Dental & Vision	50.00%	50.00%	HMO-\$0.00 / PPO \$0.00/H.S.A Single 2000/4000 Family
2451	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1,500
2452	N	7.65%	\$ 1,675,000.00	80%	Med/Rx PPO Plan	55.00%	45.00%	\$625/\$1,575 Ind/Fam
2453	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2454	Y	12.00%	\$ 2,217,539.00	80%	High-deductible HMO with prescription drug	74.00%	26.00%	\$1,500
2455	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A
2456	Y	6.20%	\$ 198,757.38	N/A	Family Optium Choice Plan	60.00%	40.00%	\$2,000
2457	Y	6.2%	\$4,502,987.00 \$2,799,776.00	100% 80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100% Dental & Vision: HMO & PPO- Minimum coverage	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
2458	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2459	Y	6.00%	\$15,395	32%	3 HMO Plans	32.00%	68.00%	\$3,167
2460	N	30.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2461	Y	6.00%	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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000 Guardian Dental PPO Care First 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: 0% 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 HRA Funding: \$1,500 / \$3,000 (1st dollar HRA - Reduces employee deductible exposure)
2462	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2463	Y	6.00%	\$ 100,000.00	50% & 50%	HMO / HSA	50.00%	50.00%	\$1,500
2464	Y	6.00%	\$ 40,228.00	50% & 50%	HMO/HSA	50.00%	50.00%	\$1,500
2465	Y	5.67%	\$ 23,818,906.00	80%	2 PPO plans	75.00%	25.00%	\$1,000/\$2,000 and \$1,500/\$3,000
2466	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2467	Y	6.00%	\$27,670.00	60%	HMO	50.00%	50.00%	\$3,200
2468	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2469	Y	N/A	N/A	100%	Health/Dental/Vision	100.00%	0.00%	In Network: 0
2470	Y	8.00%	\$125,162.01	100% Including Employer Paid Amount	UHC Choice Plus/with Direct HRA	55.00%	45.00%	\$2,600.00 Ind./Paid By Employer
2471	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2472	Y	6.00%	\$125,000.00	80%	Medical	100% for Employee Only Coverage		\$2,000
2473	Y	5.00%	\$58,885.90	80%	HMO	65.00%	35.00%	20%
2474	Y	N/A	\$50,000.00	70%	Medical/Dental	80.00%	20.00%	\$1,500
2475	Y	3.10%	\$2,723,930.00	N/A	BCBS - Health/Dental/Vision - PPO	83.00%	17.00%	\$750/single; \$1500/family
2476	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2477	Y	6.00%	\$394,228.49	95%	HMO & Prescription	80.00%	20.00%	\$0
2478	Y	6.00%	\$282,570.00	80/20 up to \$5k, Then 100%	Major Medical, Prescription, Optical	100.00%	N/A	\$200 Ind./\$600 Family
2479	Y	8.00%	<p>Medical: Total Premium: \$369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend: \$48,240</p> <p>All Benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>For a best estimate we have provided the Actuarial Value of each plan:</p> <p>Aetna Select 2000 (HMO): 87.75% Aetna Select 1500 (HMO): 88.85% Aetna Choice POS II 2000: 87.75%</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</p>
2480	Y	7.60%	\$717,800.40	N/A	High Deductible w/ 70% Funded HRA	50.00%	50.00%	30% - \$5600 or \$12,600
2481	Y	6.00%	\$733,631.11	60%	Med/Den, HRA, Vis, STD	60.00%	40.00%	\$2,500
2482	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2483			\$924,700.00		1. Gold Plana. Physician Visit - \$25 co-pay, then 100% b. Specialist/Urgent Care Visit - \$40 co-pay, then 100% c. \$500/\$1,000 (Individual/Family) Deductible. 90% Coinsurance after deductible 2. Silver Plana. 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. 90% Coinsurance after deductible 3. Bronze Plana. 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. 80% Coinsurance after deductible	75.00%	25.00%	\$1,500
2484	N	6.00%	\$80,955.00	50%	Carefirst HMO & PPO Plans	93.00%	7.00%	\$2,500
2485	Y	7.65%	\$2,060,000.00	64%	Full Coverage PPO	64.00%	36.00%	\$625
2486	Y	N/A	N/A	0%	Medical, Dental, Vision	80.00%	20.00%	\$1,500
2487	Y	8.00%	\$50,000.00	80%	PPO	100.00%	0.00%	\$0
2488	Y	6.00%	\$13,275	80%	HMO	0.00%	100.00%	\$2,500
2489	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2490	Y	6.2%	\$25,101.00	100%	MEC	100%	0%	\$0
	Y	6.2%	\$164,302.00	80%	PPO	86%	14%	\$3,000
2491	Y	6.00%	\$174,869.77	N/A	HMO Carefirst	50.00%	50.00%	\$3000/Individual
2492	N	7.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2493	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	Plan HSA \$1500 deductible but PII pays \$1200 of it to Employees HSA
2494	Y	6.20%	\$198,757.38	N/A	Family Optium Choice	60.00%	40.00%	\$1,500
2495	N	6.00%	\$6,500	N/A	PPO	20.00%	80.00%	\$0
2496	Y	6.00%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2497	Y	6.00%	\$348,369.00	65% By Plan 35% By Employee	PPO, HRA Emp, Emp S, Fam	40.00%	60.00%	\$1,750
2498	Y	6.20%	\$267,898.92	N/A	Medical PPO, RX, Dental, Vision - PPO	80.00%	20.00%	\$3,000
2499	Y	5.77%	\$212,466.00	N/A	Comprehensive	70.00%	30.00%	N/A
2500	Y	50.00%	\$10,504.00	90%	HMO/Major Medical	50.00%	50.00%	\$250
2501	Y	6.00%	\$87,398.35	75% After Deduct.	High Deductible	49.00%	51.00%	\$1,500
2502	Y	6.00%	\$14,696.95	80%	BC Advantage MV1	18895.00 %	27345.0 0%	\$5,000
2503	N	6.20%	\$0.00	N/A	N/A	N/A	N/A	N/A
2504	Y	7.65%	\$120,073.76	Part of the MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	Part of the MD Private Exchange
2505	Y	14.11%	\$556,429.34	80%	BCBS - Med/Den/Vi	70.00%	30.00%	\$4,000
2506	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2507	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
2508	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2509	Y	6.20%	\$79,415.82	80%	Major Medical, Prescription	77.00%	23.00%	\$1,500
2510	Y	5.80%	\$2,673,661.42	N/A	Major medical, vision, hospitalization, pharmacy	66.00%	34.00%	\$1,043
2511	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
2512	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
2513	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2514	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2515	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
2516	Y	6.00%	\$2,700	Varies	CareFirst HMO	30.00%	70.00%	\$5750/\$2000/\$1000
2517	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2518	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00 %	3200.00 %	\$2,500
2519	Y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2520	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
2521	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2522	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
2523	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2524	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
2525	Y	6.20%	\$236,600	N/A	Aetna HMO &PPO	88.00%	12.00%	\$2,800
2526	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2527	Y	100.00 %	\$ 14,400.00	N/A	PPO	25.00%	75.00%	ZERO
2528	Y	6.00%	\$ 218,643.83	Varies	EPO Plan for Medical/Dental with Aetna	55.00%	45.00%	Varies
2529	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2530	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%	50.00%	50.00%	\$500
2531	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2532	Y	6.00%	\$ 2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
2533	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2534	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2535	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2536	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2537	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2538	Y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	Plan 1 \$400; Plan 2 \$750; Plan 3 \$2000
2539	Y	6.20%	\$57,000	100%	HMO	80.00%	20.00%	\$1,500
2540	Y	7.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2541	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	Plan HSA \$1,500 deductible but PII pays \$1,200 of it to employees HSA
2542	Y	7.65%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$ 2,000.00
2543	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2544	N	6.00%	\$ -	NA	NA	NA	NA	NA
2545	Y	6.00%	\$ 19,172.70	Varies on services rendered	PPO with HRA	68.00%	32.00%	\$2,500
2546	Y	7.06%	\$ 1,066,240.23	80% after deductible	PPO/HIGH DEDUCT	5500.00%	4500.00%	\$3,500
2547	Y	7.65%	\$128,609.41	N/A	Med, Drug & Vision	90.00%	10.00%	N/A
2548	Y	6.00%	\$348,369.00	65%Plan 35%Employee	PPO,HRA,Emp S,Fam	40.00%	60.00%	\$1,750
2549	Y	6.20%	\$ 231,729.29	100%	Health Network Only	58.00%	42.00%	\$1,500
2550	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2551	Y	10.00%	\$107,977.55	75%	Two HMO's	50.00%	50.00%	\$1,500
2552	Y	6.20%	\$ 48,862.56	80%	MD UHC POS Gold 1500	100.00%	0.00%	\$1,750
2553	Y	6.20%	\$ 852,264.96	80%	HRA, PPO, Med/Den	62.00%	38.00%	\$2,500
2554	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2555	Y	6.00%	\$ 216,377.30	Varies on Services Rendered	PPO with a HRA	6800.00%	3200.00%	\$2,500
2556	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2557	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2558	Y	8.00%	\$ 200,000.00	90%	PPO	100.00%	0.00%	\$2,500
2559	Y	6.00%	\$47,830.72/Month	100%	POS Plan	100.00%	0.00%	\$2,500
2560	Y	7.65%	\$ 128,609.41	N/A * See Nte	Medical, Drug, Vision	90.00%	10.00%	N/A * See Nte
2561	Y	6.00%	\$ 231,729.29	100%	Health Network	58.00%	42.00%	\$1.50

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2562	Y	6.00%	\$ 365,000.00	80%	HRA/PPO/Med/Den	100.00%	0.00%	\$400.00
2563	Y	6.20%	\$ 48,862.56	80%	MD UHC POS Gold	100.00%	0.00%	\$1.75
2564	Y	5.78%	\$1,999,825.00	0%	see Exhibit 1	54.00%	46.00%	see Exhibit 1
2565	Y	6.00%	N/A	N/A	per Union Contract	N/A	100.00 %	N/A
2566	Y	6.20%	73.6 Million	80%	PPO - 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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2567	Y	12.00%	\$ 111,441.12	90%	Heath Saving	8400.00 %	1600.00 %	\$0
2568	Y	6.20%	\$276,000	N/A	Comprehensive	57.00%	43.00%	\$1,500
2569	N	8.00%	\$ 18,357.00	N/A	Employee Self	100.00%	0.00%	\$0
2570	Y	6.20%	\$ 111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
2571	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2572	y	6.20%	\$125,771.34	85%	ACA compliant health, dental, and vision options	5600.00 %	4400.00 %	\$40
2573	Y	50.00%	\$10,504.00	90%	HMO/Major medical	50.00%	50.00%	\$250
2574	Y	6.00%	\$ 216,377.30	Varies on services rendered	PPO with a HRA	68.00%	32.00%	\$2,500
2575	Y	6.20%	\$ 799,466.00	100% (minus copay)	P.O.S. and HMO	56.00%	44.00%	\$0
2576	Y	6.20%	\$169,417.77	80%	EPO	63.00%	37.00%	\$2,000
2577	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2578	Y	12.00%	\$ 92,560.57	100%	Open Access	84.00%	169.00 %	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2579	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2580	Y	6.00%	\$ 77,660.00	80%	HMO	80.00%	20.00%	\$1,500
2581	N	16.00%	\$ 133,912.50		HMO	50.00%	50.00%	
2582	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp Prescription/ Dental/Medical POS/EPO/HSA	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
2583	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2584	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	\$2,000
2585	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2586	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp Prescription/ Dental/Medical POS/EPO/HSA	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
2587	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
2588	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
2589	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00%	N/A
2590	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2591	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
2592	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2593	Y	6.00%	N/A	Varies	PPO with a HRA	6800.00%	3200.00%	\$2,500
2594	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
2595	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2596	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
2597	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2598	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2599	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2600	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%	50.00%	50.00%	\$500
2601	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2602	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2603	Y	12.00%	\$ 111,441.12	90%	Heath Saving	8400.00 %	1600.00 %	0%
2604	Y	6.20%	\$276,000	NA	Comprehensive	57.00%	43.00%	\$1,500
2605	N	8.00%	\$ 18,357.00	N/A	Employee Self	100.00%	0.00%	0%
2606	Y	6.20%	\$ 111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
2607	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2608	y	6.20%	\$125,771.34	85%	ACA compliant health, dental, and vision options	5600.00 %	4400.00 %	\$40
2609	Y	50.00%	\$10,504.00	90%	HMO/Major medical	50.00%	50.00%	\$250
2610	Y	6.00%	\$ 216,377.30	Varies on services rendered	PPO with a HRA	68.00%	32.00%	2500%
2611	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2612	Y	6.20%	\$ 2,000,000.00	Varies	HMO/PPO	70.00%	30.00%	Varies
2613	Y	8.00%	\$200,000.00	90%	PPO	100.00%	0.00%	\$0
2614	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	N/A
2615	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2616	Y	12.00%	\$ 92,560.00	100%	Open Access	84.00%	16.00%	\$1,500
2617	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/a
2618	Y	6.00%	N/A	Varies	PPO with a HRA	68.00%	32.00%	\$2,500
2619	Y	50.00%	\$ 10,504.00	90%	HMO Major medical	50.00%	50.00%	\$250
2620	Y	11.00%	\$ 517,514.13	80%	BCBS-Med/Den/Vi	70.00%	30.00%	\$4,000
2621	Y	7.00%	\$ 437,000.00	65%	PPO	66.00%	34.00%	\$15
2622	Y	5.80%	\$ 348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2623	N	6.20%	\$ -	N/A	N/A	N/A	N/A	N/A
2624	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500
2625	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%	50.00%	50.00%	\$500
2626	Y	6.00%	\$ 77,660.00	80%	HMO dental vision	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2627	Y	6.20%	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)	8500.00 %	1500.00 %	Health Choice Plus: Single \$1,750, Family: 3,500, Health Choice: Single: 2,600, Family: 5,000
2628	Y	12.00%	\$ 111,441.12	90%	Heath Saving	8400.00 %	1600.00 %	0%
2629	Y	6.20%	\$276,000	NA	Comprehensive	57.00%	43.00%	\$1,500
2630	N	8.00%	\$ 18,357.00	N/A	Employee Self	100.00%	0.00%	0%
2631	Y	6.20%	\$ 111,138.12	80%	MD UHC POS Gold 1500	74.00%	26.00%	\$1,500
2632	Y	6.00%	\$348,369.00	65% By Plan 35% by Employee	PPO, HRA Emp,Emp S, Fam	40.00%	60.00%	\$1,750
2633	y	6.20%	\$125,771.34	85%	ACA compliant health, dental, and vision options	5600.00 %	4400.00 %	\$40
2634	Y	50.00%	\$10,504.00	90%	HMO/Major medical	50.00%	50.00%	\$250
2635	Y	6.00%	\$ 216,377.30	Varies on services rendered	PPO with a HRA	68.00%	32.00%	\$2,500
2636	N	6.00%	N?A	N/A	N/A	N/A	N/A	N/A
2637	Y	6.20%	\$ 124,054.40	0%	Carefirst	52.00%	48.00%	\$3,894
2638	Y	6.00%	\$ 2,673,661.42	80%	major medical, vision	66.00%	34.00%	\$1,043
2639	Y	12.00%	\$ 92,560.57	100%	open access	84.00%	16.00%	\$1,500
2640	Y	7.70%	\$ 258,000.00	0%	PPO	82.00%	18.00%	HSA \$3000 EPO \$4000
2641	Y	6.00%	N/A	N/A	Per Union Contract	N/A	100.00 %	EPO \$4000
2642	Y	8.00%	\$ 201,288.00	90%	PPO	100.00%	0.00%	2000 EPO \$4000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2643	Y	6.20%	\$ 803,350.00	0%	Medical/Hosp Prescription/ Dental/Medical POS/EPO/HSA	20.00%	80.00%	HSA \$2500 EPO \$2000 POS \$1000
2644	N	6.00%	N/A	N/A	Health insurance provided through employee's union			N/A
2645	Y	6.00%	\$ 57,000.00	100%	HMO	80.00%	20.00%	0%
2646	N	6.20%	N/A	N/A	PER UNION	0.00%	100.00%	N/A
2647	N	13.00%	N/A	N/A	N/A	N/A	N/A	N/A
2648	Y	5.65%	\$4,239,887	100% in Network	Medical (PPO),RX,Dental,Vision	85.00%	15.00%	\$0 if in network
2649	Y	6.20%	\$ 924,700.00	1. Gold Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$500/\$1,000 (Individual/Family) Deductible . 90% Coinsurance after deductible2 2. Silver Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$1,500/\$3,000 (Individual/Family) Deductible . 90% Coinsurance after deductible3	PPO Medical & Prescription	75.00%	25.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
				. Bronze Plana. Physician Visit - \$25 co-pay, then 100%. Specialist/Urgent Care Visit - \$40 co-pay, then 100%. \$3,000/\$6,000 (Individual/Family) Deductible . 80% Coinsurance after deductible				
2650		NA	NA		NA	NA	NA	
2651	Y	6.00%	\$400,000.00	80%	Medical, Dental	95.00%	5.00%	\$2,000
2652	Y	6.00%	\$80,955.00	50%	Medical, Dental, Vision	93.00%	7.00%	\$2,500
2653	Y	6.00%	\$11,400,000.00	70%	HSA & OAP	70.00%	30.00%	\$3500 & \$1500
2654	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
2655	Y	6.00%	\$57,000.00	100%	HMO	80.00%	20.00%	\$1,500
2656	Y	7.00%	\$44,016.24	50%	PPO/HMO	50.00%	50.00%	\$1,500
2657	N	9.00%	\$71,281.00	50%	GOLD UPMC HEALTH	50.00%	50.00%	\$1,000
2658	Y	6.20%	\$68,525.04	IT VARIES	HMO/SILVER BLUE CROSS	100.00%	0.00%	\$2000/IND, \$4000/FAM

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2659	Y	8.00%	\$17,426.76/YEAR	NNE	MEDICAL AND RX	100.00%	0.00%	\$2500/SINGLE \$5000/MARRIED
2660	N	7.65%	\$37,410.00	100%	MAJOR MED W/HSA	100.00%	0.00%	\$2,000
2661	N	7.65%	\$0.00	0%	N/A	N/A	N/A	N/A
2662	N	7.65%	\$0.00	0%	N/A	N/A	N/A	N/A
2663	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2664	Y	8.00%	\$49,795.00	73%	BLUE CHOICE HMO	73.00%	27.00%	\$1,500
2665	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2666	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
2667	Y	8.00%	\$299,490.00	88%	AETNA 2 HMO	0.00%	100.00%	\$2000/\$4000
2668	Y	6.00%	\$838,412.88	80%	HMO/HRA	61.00%	39.00%	\$1,500
2669	Y	6.00%	\$1,300,000.00	85%	PPO	86.00%	14.00%	\$1,500
2670	Y	7.65%	\$120,073.76	N/A	Medical, Drug, Vision	90.00%	10.00%	N/A
2671	Y	6.20%	\$164,302.00	80%	PPO	86.00%	14.00%	\$3,000
2672	Y	12.00%	\$92,560.57	100%	Open Access	84.00%	16.00%	\$1,500
2673	Y	6.00%	\$453,132.00	0%	COMPREHENSIVE PPO	90.00%	10.00%	\$1,000
2674	Y	6.20%	\$1,713,968.00	90%	COMPREHENSIVE	75.00%	25.00%	\$2,500
2675	Y	6.00%	\$175,000.00	0%	EE, EC, ES, FAMILY HSA-OAPIN-OAP	(CLASS 1) 70% (CLASS 2) 54%	(CLASS 1) 30% (CLASS 2) 46%	OAP \$250 OAPIN \$500 HSA \$2500
2676	Y	6.00%	\$264,613.15	N/A	CIGNA, OPEN ACCESS PLU	60.00%	40.00%	\$2,000
2677	Y	11.00%	\$517,514.13	80%	BCBS-MED/DEN/VI	70.00%	30.00%	\$4,000
2678	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
2679	Y	6.00%	\$12,567.85	5%	UNITED HEALTH CARE	20.00%	80.00%	\$1,500
2680	Y	8.00%	\$49,795.00	73%	BLUE CHOICE HMO	73.00%	27.00%	\$1,500
2681	Y	6.00%	\$129,179.93	80%	FULLY INSURED PPO NATIO	53.57%	43.43%	\$1,500
2682	OFFERS WHEN PERIOD IS OVERTAUT	N/A	SELF FUNDED	80.9 TO 86.5%	HDHCP W/ RX	80.9 TO 86.5%	13.5 TO 19.1%	\$1400(IN)/\$2800(OUT)

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
	OMATIC							
2683	Y	7.00%	\$493,834.00	80%	Highmark PPO, \$3500 \$7000 ded	50.00%	50.00%	\$3,500
2684	y	8.00%	\$201,288.00	90%	ppo	100.00%	0.00%	\$2,000
2685	n	6.00%	n/a	n/a	n/a	n/a	n/a	
2686	y	6.00%	\$31,973.40	varies	hmo/dental/vision	5.00%	50.00%	\$6,000
2687	y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	plan 1 \$400; plan 2 \$750; plan 3 \$2000
2688	y	7.65%	\$141,876.00	0%	major medical	51.00%	49.00%	2000/pp or 4000/fam
2689	y	7.65%	\$17,124.22	80%	hmo and dental	50.00%	50.00%	\$2,000
2690	y	6.00%	\$83,076.00	75%	health, dental, vision and life	75.00%	25.00%	\$1,500
2691	offers when waiting period is met/does not automatically provide		SELF FUNDED	monthly employee 13.5 thru 19.2 and employer 80.9 thru 86.5	hnhcp, includes rx	80 thru 86.5%	13.5 thru 19.2%	in network annually \$1400 or \$2800
2692	y	8.00%	\$128,609.41	part of the Maryland Private Exchange. Therefore, we are unable to answer questions 3.1 and 4.2	medical, drug and vision	90.00%	10.00%	part of the Maryland Private Exchange. Therefore, we are unable to answer questions 3.1 and 4.2
2693	y	6.00%	varies based on hourly rate governed by different union agreements	unknown, union agreement	unknown, union agreement	unknown varies based on hourly rate governed by union agreement	unknown varies based on hourly rate governed by union	unknown; union agreement

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium agreement	4.2 Employee deductible plan
2694	collective bargaining agreement with the ironworks locals, pay \$7.50 per hour per employee into their health fund. Coverage, scope, deductible unknown.	3.00%	7.50/hour	n/a	n/a	n/a	n/a	n/a
2695	y	6.00%	\$3,962,465.00	n/a self-funded	ppo medical/rx plan dental	81.50%	18.50%	\$750/\$1000/\$3000
2696	y	6.00%	\$1,300,000.00	85%	ppo	86.00%	14.00%	\$1,500
2697	y	7.65%	\$120,073.76	n/a **see Nte**	medical, drug and vision	90.00%	10.00%	n/a

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2698	y	8.00%	<p>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</p>	<p>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%</p>	<p>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</p>	<p>medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 0% 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): \$2000 / \$4000 Aetna Select 1500 (HMO) (Ind/Fam): \$1500 / \$3000 Aetna Choice POS II 2000 (ind/Fam): \$2000 / \$4000</p>
2699	y	6.00%	\$395,922.45	100%	ppo; medical, dental, vision	90.00%	10.00%	\$0
2700	y	6.20%	\$686,805.00	100%	carefirst hmo & PPO	90.00%	0 to 10%	\$2,500
2701	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2702	y	8.00%	<p>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</p>	<p>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%</p>	<p>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</p>	<p>medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 0% 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): \$2000 / \$4000 Aetna Select 1500 (HMO) (Ind/Fam): \$1500 / \$3000 Aetna Choice POS II 2000 (ind/Fam): \$2000 / \$4000</p>
2703	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2704	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2705	y	6.00%	\$1,379,000.00	51%	Open Access PPO & Health Savings Accounts	51.00%	49.00%	Open Access-\$750.00 Health Savings-\$7,500.00
2706	n	n/a	n/a	n/a	N/A	N/A	N/A	N/A
2707	n	n/a	n/a	n/a	n/a	N/A	N/A	N/A
2708	n	n/a	n/a	n/a	n/a	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2709	n	n/a	n/a	n/a	n/a	N/A	N/A	N/A
2710	y	7.70%	\$120,073.76	n/a- part of MD Private Exchange	Medical, Drug, Vision	90.00%	10.00%	n/a - part of MD Private Exchange
2711	n	n/a	n/a	n/a	n/a	N/A	N/A	N/A
2712	y	6.00%	n/a	n/a	per union contract	N/A	100.00 %	N/A
2713	y	6.00%	\$7,103,000.00	varies by plan	4 comprehensive plans- 1 ppo and 3 high deductibles with health savings accounts	100.00%	0.00%	\$1,925
2714	n	N/A	n/a	n/a	n/a	n/a	n/a	n/a
2715	y	10.00%	\$107,977.55	75%	Medical/Dental/Vision	50.00%	50.00%	\$1,500
2716	n	0.00%	n/a	n/a	n/a	0.00%	100.00 %	n/a
2717	y	7.00%	\$437,000.00	65%	ppo	66.00%	34.00%	\$15
2718	y	8.00%	<p>medical: total premium: #369,993 EE Share: \$151,730 Guardrails Share: \$218,263 Guardrails HRA Spend \$48,240</p> <p>All benefits: Total: \$494,371 EE Share: \$194,881 Guardrails Share: \$299,490</p>	<p>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%</p>	<p>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</p>	<p>medical: 59% Dental: 0% Vision: 0% Basic Life/AD&D: 0% 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): \$2000 / \$4000 Aetna Select 1500 (HMO) (Ind/Fam): \$1500 / \$3000 Aetna ChoicePOS II 2000 (ind/Fam): \$2000 / \$4000</p>
2719	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2720	y	7.65%	\$141,876.00	0%	major medical	51.00%	49.00%	\$2000/pp or \$4000/fam
2721	y	7.65%	\$32,695.04	80% after deductible	hmo medical and dental	50.00%	50.00%	\$2,000
2722	y	6.20%	\$838,412.88	80%	hmo, hra, med/dental	61.00%	39.00%	\$1,500
2723	y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
2724	y	6.20%	\$164,302.00	80%	ppo	85.00%	14.00%	\$3,000
2725	y		\$15,000.00	100%	kaiser -gold	100.00%	0.00%	\$0
2726	y	6.00%	\$174,869.77	n/a	hmo- carefirst	50.00%	50.00%	\$3,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2727	n/a	7.65%	\$156,000.00	\$0 on the 1st \$3500, 100% after \$3500	hmo	88.00%	12.00%	\$3,500
2728	y	6.20%	\$47,830.72/Month	100%	pos plan	100.00%	0.00%	\$2,500
2729	y	11.00%	\$17,514.13	80%	bcbs-med/den/vi	70.00%	30.00%	\$4,000
2730	y	Nt available	\$3,791,205.00	Nt available	medical/dental	58% / \$46%	42% / 54%	\$2500/\$150
2731	y	6.00%	\$2,573,559.00	68%	self-insured ppo/medical	68.00%	32.00%	\$1,500
2732	y	6.2% soc sec.; 1.45%	\$4,387,600.00	79%	ppo with in and out of pocket	80.00%	20.00%	plan 1 \$400; plan 2 \$750; plan 3 \$2000
2733	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)	85.00%	15.00%	health choice plus: single \$1750, family: \$3500, health choice: Single: \$2600, Family \$5000
2734	n	6.00%	-	n/a	n/a	N/A	n/a	n/a
2735	y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	plan HSA \$1500 deductible but PII pays \$1200 of it to employees HSA
2736	y	6.20%	\$408,000.00	95%	health and dental	75.00%	25.00%	\$0
2737	y	6.20%	\$164,302.00	80%	ppo	86.00%	14.00%	\$3,000
2738	y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
2739	y	7.62%	\$120,073.76	n/a	medical, drug, vision	90.00%	10.00%	n/a
2740	y	10.00%	\$107,977.55	75%	medical, dental, vision	50.00%	50.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2741	n/a	7.65%	\$156,000.00	\$0 on the 1st \$3500, 100% after \$3500	hmo	88.00%	12.00%	\$3,500
2742	y	7.65%	\$32,695.04	80% after deductible	hmo medical and dental	50.00%	50.00%	\$2,000
2743	y	7.65%	\$141,876.00	0%	major medical	51.00%	49.00%	\$2000/pp or \$4000/fam
2744	y	-	\$15,000.00	100%	health	100.00%	0.00%	\$0
2745	y	0.06%	\$47830.72/month	100%	pos plan	100.00%	0.00%	\$2,500
2746	y	7.00%	\$437,000.00	65%	ppo	66.00%	34.00%	\$15
2747	y	6.00%	\$174,869.77	n/a	HMO Carefirst	50.00%	50.00%	\$3000 / individual
2748	y	12.00%	\$92,560.57	100%	open access	84.00%	16.00%	\$1500 deductible
2749	n	6.00%		n/a	n/a	n/a	n/a	n/a
2750	y	6.00%	\$2,573,559.00	68%	ppo	68.00%	32.00%	\$1,500
2751	y	6.2% Soc. Sec.; 1.45% Medicare	\$4,387,600.00	79%	PPO with In and Out of Network coverage plus prescriptions	80.00%	20.00%	plan 1 \$400; plan 2 \$750; plan 3 \$2000
2752	y	6.2%	\$5,981,803.00	100%	Medical	100%	0%	Varies depending on type of service \$1,800
		6.2%	\$3,001,492.00	80%	Medical Dental, Vision	hmo=0% other=67%	0% 33%	
2753	n	6.00%	-	n/a	n/a	0.00%	0.00%	\$0
2754	n	50.00%	-	n/a	n/a	0.00%	0.00%	\$0
2755	n	n/a	-	n/a	n/a	0.00%	0.00%	\$0
2756	Y	7.65%	2018 All Benefits Total Premium \$3,433,034 EE Share: \$1,152,150 ER Share: \$2,280,884	Employee rates vary by election of coverage and incentives below is the average employer cost CBC: 66%	CBC PPO \$1,500/\$4,500 CBC H S A \$3,000/\$6,000 Concordian 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
2757	n/a	7.65%	\$156,000.00	\$0 on the 1st \$3500 100% after \$3500	hmo	88.00%	12.00%	\$3,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2758	y	10.00%	\$107,977.55	75%	medical, dental, vision	50.00%	50.00%	\$1,500
2759	n	7.60%	n/a	n/a	n/a	100.00%	0.00%	n/a
2760	y	6.00%	\$4,400,000.00	90%-100% after deductible is met	PPO & HDHP offered (self-funded w/stop loss)	66.00%	34.00%	\$1,250
2761	y	7.00%	\$437,000.00	65%	ppo	66.00%	34.00%	\$15
2762	y	6.00%	\$102,613.38	n/a	hmo & ppo silver	50.00%	50.00%	\$2,000
2763	y	6.00%	\$394,228.49	95%	HMO & Prescription	80.00%	20.00%	\$0
2764	Y	8.00%	Medical:Total Premium: \$369,993EE Share: \$151,730Guardrails Share: \$218,263Guardrails HRA Spend: \$48,240All Benefits:Total: \$494,371EE Share: \$194,881Guardrails 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 POSHRA Funding (Ind/Fam): \$1,500/\$3,000Guardian Dental PPOCareFirst VisionBasic Life/AD&D: 1 x annual salary up to \$50,000STD: 60% up to \$1,000LTD: 60% up to \$6,000Voluntary 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%LTD: 0%Voluntary Life/AD&D: 100%	Aetna Select 2000 (HMO) (Ind/Fam): \$2,000 / \$4,000Aetna Select 1500 (HMO) (Ind/Fam): \$1,500 / \$3,000Aetna ChoicePOS II 2000 (Ind/Fam): \$2,000 / \$4,000
2765	n	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2766	y	7.70%	\$141,876.00	0%	major medical	51.00%	49.00%	2000/pp or 4000/fam
2767	y	7.70%	\$32,695.04	80% after deductible	hmo medical & dental	50.00%	50.00%	\$2,000
2768	y	6.00%	\$838,412.88	80%	hmo, hra, med/dental	61.00%	39.00%	\$1,500
2769	y	6.00%	\$174,869.77	n/a	HMO Carefirst	50.00%	50.00%	\$3,000/indiv
2770	y	6.20%	\$164,302.00	80%	ppo	86.00%	14.00%	\$3,000
2771	y	6.20%	\$25,101.00	100%	MEC PPO	100.00%	0.00%	\$0
2772	n	6.00%		n/a	n/a	n/a	n/a	n/a
2773	y	12.00%	\$92,560.57	100%	open in access	84.00%	16.00%	plan HSA \$1500 deductible but PII pays \$1200 of it to employees HSA

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2774	y	12.00%	\$2,217,539.00	80%	High-deductible HMO with prescription drug	74.00%	26.00%	\$1,500
2775	n	n/a		0%	n/a	n/a	n/a	n/a
2776	y		\$15,000.00	10%	kaiser -gold	100.00%	0.00%	\$0
2777	y - fringe s pd to union	6.20%	n/a	n/a	union insurance	n/a	n/a	n/a
2778	y	6.30%	n/a	n/a	per union contract	n/a	100.00 %	n/a
2779	y	6.20%	\$111,138.12	80%	md uhc pos gold 1500	74.00%	26.00%	\$1,500
2780	y	6.00%	\$2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68.00%	32.00%	\$1,500
2781	y	6.20%	\$4,387,600.00	79%	ppo win in and out of network	80.00%	20.00%	plan 1 \$400; plan 2 \$750; plan 3 \$2000
2782	y	0.62%	\$47,830.72/month	100%	pos plan	100.00%	0.00%	\$2,500
2783	y	6.00%	\$23,200.00	up to 2500 paid by employee and then insurance pays all	health, vision and dental, insurance hmo gold and hmo silver plans	60.00%	40.00%	\$25 silver plan \$15 silver plan
2784	Y through the Union	6%	Approximately \$1.3 Million	80%	PPO	100%	0%	\$750
2785			\$ 1,126,781.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES				
2786	Y N	6% 6%						

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2787	N	6%	\$ 359,102.00	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES				
2788	Y	6%	\$ 4,300,000.00	INSURANCE IS COMPANY PAID	CAREFIRST B.C.B.S.	100%	0%	\$0
2789	N	6%		INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES				
2790	Y	6%	\$ 53,867.00	Insurance is Company Paid	MCA Administrators	100%	0%	\$0
2791	Y	7%	\$ 145,014.79	NA	HSA/HMO GOLD	80%	20%	\$1,400
2792	Y	6.00%	\$774,799.91	100%	UNION	100.00%	0.00%	\$150
2793	Y	SS-6.20% mc - 1.45% TOTAL - 7.65%	\$10,039.66 FROM AUGUST	10%	HEALTH, DENTAL, VISION	10.00%	90.00%	\$85 PER DAYPITT ALSO PAYS 100% OF LIFE AND DISABILITY INSURANCE
2794	Y	6.20%	\$305,206.01	100% AFTER DEDUCTIBLE	CAREFIRST HMO OPEN ACCESS	50.00%	50.00%	FAMILY \$5,000 INDIVIDUAL \$2,500
2795	Y	5.6%	\$ 5,976,004.00	85%	Medical, dental & vision	97%	3%	\$ 1,000.00

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2796	Y	6%	\$ 26,721.22	Primary Care - \$20 Copay; Specialist - \$40 Copay; Independent Hospital - deductible then \$500; Outpatient Facility - Deductible then \$150	HMO	30%	70%	\$500
2797	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2798	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2799	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2800	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2801	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2802	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2803	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
2804	Y	6%	\$ 50,000.00	50%	Medical	50%	50%	\$1,500
2805	Y	6%	\$ 2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
2806	Y	6%	\$ 264,613.15	NA	Cigna, Open Access	60%	40%	2000%
2807	Y	6%	\$ 50,000.00	70%	med/dental	80	20	\$1,500
2808	Y	6%	236,600.00	NA	Aetna HMO & PPO	88%	12%	2,800.00
2809	N	7%	\$ -	N/A	0%	0	0	N/A
2810	Y	6%	\$ 50,000.00	70%	med/dental	80%	20%	\$1,500
2811	Y	6%	\$ 100,568.65	75%	health,dental,life and vision	75%	25%	\$1,000
2812	Y	6%	\$ 166,855.00	80%	Health, Dental, Vision, Life, AD&D, LTD	50%	50%	\$500
2813	Y	6%	\$ 50,000.00	40%	health,dental	60%	40%	\$500
2814	Y	6%	\$ 2,018,006.28	80%	HEALTH/DENTAL/VISION	65%	35%	Gold; 0 Silver: Individual \$1500/ Fam \$3000
2815	Y	6%	\$ 264,613.15	NA	Cigna, Open Access	60%	40%	2000%
2816	Y	6%	\$ 50,000.00	70%	med/dental	80	20	\$1,500
2817	Y	6%	236,600.00	NA	Aetna HMO & PPO	88%	12%	2,800.00
2818	N	7%	\$ -	N/A	0%	0	0	N/A
2819	Y	6%	\$ 50,000.00	70%	med/dental	80%	20%	\$1,500
2820	Y	6%	\$ 100,568.65	75%	health,dental,life and vision	75%	25%	\$1,000
2821	Y	6%	\$ 166,855.00	80%	Health, Dental, Vision, Life, AD&D, LTD	50%	50%	\$500
2822	Y	6%	\$ 50,000.00	40%	health,dental	60%	40%	\$500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2823	Y	7.00%	\$137,121.03	employee 49% insurance 0% g & c 51%	2 epo plans + HSA plan. All plans offer a national network. In network benefits only.	49.00%	51.00%	epo 1 - \$2,500 epo 2 - \$600 HSA - \$2,000
2824	Y	8.00%	\$5,942.34	employee 49% insurance 0% g & c 51%	2 epo plans + HSA plan. All plans offer a national network. In network benefits only.	49.00%	51.00%	epo 1 - \$2,500 epo 2 - \$600 HSA - \$2,000
2825	Y	3.00%	\$44,148.00	90%	health and dental	100.00%	0.00%	N/A
2826	n	6.00%	n/a	N/A	n/a	n/a	n/a	N/A
2827	n	n/a	n/a	N/A	n/a	n/a	n/a	N/A
2828	y	6.00%	\$100,568.65	75%	health, dental, life & vision	75.00%	25.00%	\$1,000
2829	y	62.00%	\$1,017,824.00	69%	3 plans to choose	68.00%	32.00%	\$2,000
2830	Y	6.00%	\$699,272.00	CAN'T BE DETERMINED, FLAT RATE PER VISIT, DEPENDS ON THE SERVICE AND IF DEDUCTIBLE IS MET.	DENTAL, VISION, AND HIGH DED AND CONVENTIONAL MEDICAL	60.00%	40.00%	\$1,500
2831	Y	6.00%	\$272,176.00	100%	UNIITED HEALTH CARE LOCAL HMO REFERRAL PLAN	46.00%	54.00%	\$1,400
2832	Y	6.20%	\$68,525.04	VARIES	HMO/SILVER	0.00%	0.00%	2000/IND / 4,000 FAM
2833	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
2834	Y	6.00%	\$264,613.15	N/A	CIGNA, OPEN ACCESS PLUS	60.00%	40.00%	\$2,000
2835	Y	6.00%	\$31,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
2836	Y	6.20%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2837	Y	50.00%	\$169,417.77	90%	EPO	63.00%	37.00%	\$2,000
2838	Y	6.22% SS; 1.45 MO	\$4,387,600.00	79%	PPO	80.00%	20.00%	PLAN 1: \$400; PLAN 2: \$750

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2839	Y	10.00%	\$107,977.55	75%	MEDICAL/DENTAL/VISION	50.00%	50.00%	\$1,500
2840	Y	6.00%	\$31,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
2841	N	7.00%	-	N/A	0%	0.00%	0.00%	N/A
2842	Y	6.00%	\$100,568.65	75%	health, dental, life & vision	75.00%	25.00%	\$1,000
2843	Y	6.00%	\$50,000.00	70%	med/dental	80.00%	20.00%	\$1,500
2844	Y	6.00%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2845	N	7.00%	-	N/A	N/A	N/A	N/A	N/A
2846	Y	6.00%	\$264,613.15	N/A	CIGNA, OPEN ACCESS PLUS	60.00%	40.00%	\$2,000
2847	N	16.00%	\$133,912.50	50%	HMO	50.00%	50.00%	\$500
2848	Y	7.65%	\$31,362.00	80%	MAJOR MEDICAL	50.00%	50.00%	\$5,000
2849	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
2850	Y	6.00%	\$15,395.45	32%	3 HMO PLANS	32.00%	68.00%	\$3,167
2851	Y	6.00%	\$234,613.15	N/A	CIGNA, OPEN ACCESS	60.00%	40.00%	-
2852	N	-	-	-	-	-	-	-
2853	Y	6.00%	\$258,428.00	50%	HEALTH INSURANCE	50.00%	50.00%	1500 E / 3000 F
2854	Y	6.00%	\$50,000.00	70%	MEDICAL/DENTAL	80.00%	20.00%	\$1,500
2855	Y	6.00%	\$83,076.00	75%	HEALTH, DENTAL VISION	75.00%	25.00%	\$1,500
2856	Y	6.20%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2857	Y	6.00%	\$314,720.00	N/A	HSA/HMO/PPO	50.00%	50.00%	\$3,000
2858	Y	AS REQUIRED	\$33,500.00	80%	HEALTH DENTAL VISION	50.00%	50.00%	\$3,500
2859	N	100.00 %	N/A	N/A	N/A	N/A	N/A	N/A
2860	N	7.00%	-	N/A	N/A	N/A	N/A	N/A
2861	Y	8.00%	\$17,426.76	NNE	MEDICAL AND RX	100.00%	NNE	2500/SINGLE 5000/ MARRIED

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2862	Y	6.00%	\$736,000,000.00	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)	85.00%	15.00%	HEALTH CHOICE PLUS: SINGLE \$1750, FAMILY: 3500 HEALTH CHOICE: SINGLE 2600 FAMILY: 5000
2863	Y	6.00%	\$416,209.41	80% AFTER DED	UHC HMO/CHOICE	59.00%	41.00%	\$1,000
2864	Y	10.00%	\$107,977.55	75%	MED/DEN/VIS	50.00%	50.00%	\$1,500
2865	Y	6.00%	\$100,568.65	75%	MED/DEN/VIS	75.00%	25.00%	\$1,000
2866	Y	6.00%	\$231,729.29	75%	HEALTH NETWORK ONLY	58.00%	42.00%	\$1,500
2867	Y	6.00%	\$100,000.00	75%	MED/DEN/VIS	75.00%	25.00%	\$2,000
2868	Y	6.00%	\$45,000.00	75%	MED/DEN/VIS	75.00%	25.00%	\$1,500
2869	Y	6.00%	\$372,358.96	N/A	HMO	85.00%	15.00%	\$2,000
2870	Y	6.2%6.2%	\$4,502,987.00\$2,799,776.00	100%80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100%Dental & Vision: HMO & PPO- Minimum coverage	100%HM O= 0%OTHE R= 67%	0%0%3 3%	Varies depending on type of service \$1,800
2871	N	6.20%	n/a	n/a	n/a	N/A	N/A	N/A
2872	Y	6.00%	\$45,000.00	90%	ACA GOLD PLAN	60.00%	40.00%	\$0
2873	N	6.20%	\$0.00	0%	NNE	0.00%	0.00%	\$0

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2874	N	6.20%	\$0.00	0%	NNE	0.00%	0.00%	\$0
2875	Y	6.00%	\$50,000.00	HMO - 70% 100% AFTER DEDUCTIB LE	BCBS MEDICAL/ DENTAL	0.00%	100.00 %	\$1,000
2876	Y	6.00%	\$50,000.00	HMO - 70% 100% AFTER DEDUCTIB LE	MEDICAL/ DENTAL	80.00%	20.00%	\$1,500
2877	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	-
2878	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	-
2879	Y	6.00%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2880	N	7.00%	-	N/A	N/A	0.00%	0.00%	-
2881	Y	6.00%	\$80,526.25	N/A	HEALTH SAVING ACCT	5000.00 %	50.00%	\$2,500
2882	N	6.20%	\$80,228.12	N/A	INDIVIDUAL PLANS	30.00%	70.00%	\$2,500
2883	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2884	Y	7.00%	\$354,838.00	0%	CAREFIRST HMO OPEN ACCESS	75.00%	25.00%	\$1,500
2885	Y	6.00%	\$36,376.30	INSURANC E IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINIST RATOR & GUIDELIN ES	-	-	-	-
2886	Y	6.00%	\$256,548.60	80%	hmo	100.00%	0.00%	\$200
2887	Y	6.00%	\$120,900.65	80%	hmo	50.00%	50.00%	\$1,500
2888	Y	8.00%	\$239,718.11	80%	medical	80.00%	20.00%	\$1,400
2889	Y	6.00%	\$35,349.00	100%	uhc	100.00%	0.00%	\$1,500
2890	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2891	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2892	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2893	Y	6%	\$ 51,886.00	80%	HMO (health, dental, vision	80%	20%	\$2,500
2894	Y	6.00%	\$372,358.96	N/A	HMO	85.00%	15.00%	\$2,000
2895	Y	6.20%	\$68,525.04	VARIES	HMO/SILVER	-	-	2000 IND/4,000 FAM
2896	Y	12.00%	\$35,000.00	100%	HMO	100.00%	0.00%	\$1,200
2897	Y	6.00%	\$364,613.15	N/A	CIGNA, OPEN ACCESS PLUS	60.00%	40.00%	\$2,000
2898	Y	6.00%	\$31,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2899	Y	6.20%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2900	Y	50.00%	\$169,417.77	90%	EPO	63.00%	37.00%	\$2,000
2901	N	16.00%	\$133,912.50	50%	HMO	50.00%	50.00%	\$500
2902	Y	6.2% 6.2%	\$4,502,987.00 \$2,799,776.00	100% 80%	Medical: HMO & PPO with Prescription coverage - Plans vary on % coverage 80%-100% Dental & Vision: HMO & PPO- Minimum coverage	100% HMO= 0% OTHER= 67%	0% 0% 33%	Varies depending on type of service \$1,800
2903	N	6.20%	n/a	n/a	n/a	N/A	N/A	N/A
2904	Y	6.00%	\$45,000.00	90%	ACA GOLD PLAN	60.00%	40.00%	\$0
2905	N	6.20%	\$0.00	0%	NNE	0.00%	0.00%	\$0
2906	N	6.20%	\$0.00	0%	NNE	0.00%	0.00%	\$0
2907	Y	6.2% SS; 1.45 MC	\$4,387,600.00	79%	PPO	80.00%	20.00%	PLAN 1: \$400; PLAN 2: \$750
2908	Y	10.00%	\$107,977.55	75%	MEDICAL/DENTAL/VISION	50.00%	50.00%	\$1,500
2909	Y	6.00%	\$31,973.40	VARIABLES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
2910	N	7.00%	-	N/A	0	0.00%	0.00%	N/A
2911	Y	6.00%	\$100,568.65	75%	HEALTH, DENTAL, LIFE AND VISION	75.00%	25.00%	\$1,000
2912	Y	6.00%	\$50,000.00	70%	MED/DENTAL	80.00%	20.00%	\$1,500
2913	Y	6.00%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2914	N	7.00%	-	N/A	N/A	n/a	n/a	N/A
2915	Y	6.00%	\$264,613.15	N/A	CIGNA, OPEN ACCESS PLUS	60.00%	40.00%	\$2,000
2916	Y	6.00%	\$416,209.41	80% AFTER DED	UHC HMO/ CHOICE	59.00%	41.00%	\$1,000
2917	Y	10.00%	\$107,977.55	75%	MED/DEN/VIS	50.00%	50.00%	\$1,500
2918	Y	6.00%	\$100,568.65	75%	MED/DEN/VIS	75.00%	25.00%	\$1,000
2919	Y	6.00%	\$231,729.29	75%	HEALTH NNETWORK ONLY	58.00%	42.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2920	Y	6.00%	\$100,000.00	75%	MED/DEN/VIS	75.00%	25.00%	\$2,000
2921	Y	6.00%	\$45,000.00	75%	MED/DEN/VIS	75.00%	25.00%	\$1,500
2922	Y	6.00%	\$258,428.00	50%	HEALTH INSURANCE	50.00%	50.00%	1500 E / 3000 F
2923	Y	6.00%	\$50,000.00	70%	MEDICAL/DENTAL	80.00%	20.00%	\$1,500
2924	Y	6.00%	\$83,076.00	75%	HEALTH, DENTAL, VISION	75.00%	25.00%	\$1,500
2925	Y	6.20%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2926	Y	6.00%	\$314,720.00	N/A	HSA/HMO/PPO	50.00%	50.00%	\$3,000
2927	Y	AS REQUIRED	\$33,500.00	80%	HEALTH DENTAL VISION	50.00%	50.00%	\$3,500
2928	N	100.00%	N/A	N/A	n/a	n/a	N/A	N/A
2929	N	7.00%	-	N/A	N/A	N/A	N/A	N/A
2930	Y	8.00%	\$17,426.76/YEAR	NNE	MEDICAL AND RX	100.00%	NNE	2500/SINGLE 5000/ MARRIED
2931	Y	6.00%	\$736,000,000.00	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)	85.00%	15.00%	HEALTH CHOICE PLUS: SINGLE \$1750, FAMILY: 3500 HEALTH CHOICE: SINGLE 2600 FAMILY: 5000
2932	Y	6.00%	\$80,526.25	N/A	HEALTH SAVING ACCT	50.00%	50.00%	\$2,500
2933	N	6.20%	\$80,228.12	N/A	INDIVIDUAL PLANS	30.00%	70.00%	\$2,500
2934	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2935	Y	7.00%	\$354,838.00	0%	CARE FIRST BLUE CHOICE	75.00%	25.00%	\$1500 INDIVIDUAL
2936	Y	6.00%	\$50,000.00	HMO - 70% 100% AFTER DEDUCTIBLE	BCBS MEDICAL/ DENTAL	0.00%	100.00%	\$1,000
2937	Y	6.00%	\$50,000.00	HMO - 70% 100% AFTER DEDUCTIBLE	MEDICAL/DENTAL	80.00%	20.00%	\$1,500
2938	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	-
2939	N	6.00%	N/A	N/A	N/A	0.00%	0.00%	-
2940	Y	6.00%	\$63,120.17	N/A	HMO REFERRAL HSA	60.00%	40.00%	\$3,000
2941	N	7.00%	-	N/A	N/A	0.00%	0.00%	-
2942	Y	6.00%	\$15,395.45	32%	3 HMO PLANS	32.00%	68.00%	\$3,167
2943	Y	6.00%	\$264,613.15	N/A	CIGNA, OPEN ACCESS	60.00%	40.00%	-
2944	N	-	-	-	-	-	-	-
2945	Y	7.65%	\$31,362.00	80%	MAJOR MEDICAL	50.00%	50.00%	\$5,000
2946	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
2947	Y	6%	\$ 2,573,559.00	68%	Self Insured PPO medical offering low or high deductible plan	68%	32%	\$1,500
2948	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2949	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2950	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2951	Y	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2952	N	6.20%	-	0%	N/A	0.00%	0.00%	\$0
2953	N	6.20%	-	0%	N/A	0.00%	0.00%	\$0
2954	Y	6.20%	-	0%	N/A	0.00%	0.00%	\$0
2955	Y	6.00%	\$1,619,506.00	90%	SELF INSUR/MAJOR MEICAL & PRESCRIPTION	95.00%	5.00%	\$500 INDIVIDUAL
2956	N	6.00%	\$1,025.00	50%	MEDICAL	50.00%	50.00%	\$1000 FAMILY
2957	N	6.00%	N/A	0%	N/A	N/A	N/A	N/A
2958	Y	6.00%	\$28,836.97	50%	OPTION FOR 3 BLUE CROSS MEDICAL PLANS AND 1 DENTAL PLAN	50.00%	50.00%	\$500-\$300 DEPENDING UPON THE PLAN
2959	Y	6.00%	\$31,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
2960	Y	6.00%	\$50,000.00	70%	MED/DENTAL	80.00%	20.00%	\$1,500

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2961	Y	7.00%	\$60,000.00	70%	CHOICE PLAN	100.00%	0.00%	\$3,000
2962	Y	7.00%	\$43,854.00	80%	HMO	0.00%	100.00%	\$1,500
2963	Y	6.00%	\$37,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
2964	Y	6.00%	\$50,000.00	70%	MED/DENTAL/PPO	80.00%	20.00%	\$1,500
2965	Y	6.20%	\$63,120.17	N/A	HMO REFERRAL HSA/HRA	60.00%	40.00%	\$3,000
2966	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
2967	Y	6.20%	\$36,870.00	N/A	HMO/HSA	45.00%	55.00%	\$1,500
2968	N	6.20%	N/A	0%	N/A	N/A	N/A	N/A
2969	Y	6.00%	\$410,865.94	N/A	MEDICAL, DENTAL , VISION, STD, LIFE, ACCIDENT, CRITICAL ILLNESS	89.00%	11.00%	\$1,000
2970	Y	6.00%	\$26,486.16	N/A	-	30.00%	70.00%	N DEDUCTIBLE
2971	Y	6.00%	\$31,004.24	100% CO-INSURANCE	MEDICAL/DENTAL/VISION	33.00%	67.00%	\$1,500
2972	N	5.00%	N/A	N/A	N/A	N/A	N/A	N/A
2973	Y	6.00%	\$120,900.65	80%	HMO	50.00%	50.00%	\$1,500
2974	Y	6.2%	\$ 134,718.00	44%	See below*	45%	55%	See below*
2975	y	6%	\$ 899.92	100%	blue cross with vision N dental	100%	0	\$1,700
2976	N	-	NNE	NNE	NNE	NNE	NNE	NNE
2977	N	8.00%	NNE	NNE	NNE	NNE	NNE	NNE
2978	N	6.00%	NNE	NNE	NNE	NNE	NNE	NNE
2979	Y	-	\$450,000.00	95%	PPO	100.00%	-	\$200
2980	Y	5.00%	\$173,021.00	NNE	PPO	40.00%	60.00%	\$89/WEEK
2981	Y	6.00%	\$257,539.20	80%	HIGH DEDUCTIBLE HSA	72.00%	18.00%	\$3,500
2982	Y	6.20%	\$450,000.00	N/A	PPO/HMO CHOICES	75.00%	25.00%	\$0
2983	Y	100.00%	\$149,987.00	100%	CAREFIRST BLUE CHOICE HMO/ HSA & DENTAL	65.00%	35.00%	\$2,250
2984	Y	100.00%	\$189,230.76 PREMIUM/ \$39,000.00 HSA	100%	CAREFIRST HMO/ DENTAL PPO	93.50%	6.50%	\$1,500
2985	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2986	N	7.64%	-	0%	-	-	-	-
2987	N	7.64%	-	0%	-	-	-	-
2988	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2989	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
2990	Y	6.20%	\$64,266.81	Insurance Is Company Paid	MCAA ADMINISTRATORS	100%	0%	\$0.00
2991	Y	6.20%	\$57,684.00	N/A	CAREFIRST	50.00%	50.00%	\$4,200
2992	N/A	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2993	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
2994	N	-	NNE	NNE	NNE	NNE	NNE	NNE
2995	N	8.00%	NNE	NNE	NNE	NNE	NNE	NNE
2996	N	6.00%	NNE	NNE	NNE	NNE	NNE	NNE
2997	Y	-	\$450,000.00	95%	PPO	100.00%	-	\$200
2998	Y	5.00%	\$173,021.00	NNE	PPO	40.00%	60.00%	\$89/WEEK
2999	Y	6.00%	\$257,539.20	80%	HIGH DEDUCTIBLE HSA	72.00%	18.00%	\$3,500
3000	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3001	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3002	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3003	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3004	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3005	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3006	-	6.00%	\$150,000.00	80%	PPO	80.00%	20.00%	\$500
3007	-	-	-	-	-	-	-	-
3008	N	6.00%	\$48,000.00	50%	MEDICAL & DENTAL	50.00%	50.00%	\$2,000
3009	Y	5.00%	\$173,021.00	0%	FAMILY, HSA	40.00%	60.00%	\$4,000
3010	Y	6.20%	\$55,564.00	80%	UNITED HC CHOICE+	60.00%	40.00%	\$3,000
3011	N	8.00%	-	0%	N/A	0.00%	0.00%	\$0
3012	Y	5.00%	\$200,000.00	50%	FULL	50.00%	50.00%	\$2,750
3013	Y	8.00%	\$1,135,747.00	SELF INSURED	MEDICAL, DENTAL, RX	93.00%	7.00%	\$500
3014	N	1-7 %	-	N/A	N/A	N/A	N/A	N/A
3015	N	1-7%	-	N/A	N/A	N/A	N/A	N/A
3016	N	0.00%	\$0.00	-	-	0.00%	0.00%	\$0
3017	Y	\$39,020.21	\$14,389.90	N/A	UNITED HEALTH CARE, CORE ESSENTIAL HMO SILVER 20000	50.00%	50.00%	\$85 TO \$90
3018	Y	8.00%	\$265,000.00	N/A	HMO	50.00%	50.00%	\$1,000
3019	Y	7.70%	\$405,000.00	N/A	MEDICAL/VISION	50.00%	50.00%	\$1,500
3020	Y	6.20%	\$28,008.37	0%	CAREFIRST BC HMO GOLD	90.00%	10.00%	\$750/\$1500
3021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3023	N/A	6%	N/A	N/A	N/A	N/A	N/A	N/A
3024	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3025	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3027	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3028	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3029	N	6.00%	N/A	N/A	N/A	N/A	N/A	N/A
3030	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
3031	Y	8.00%	\$14,389.90	98%	UNITED HEALTH CARE, CORE ESSENTIAL HMO SILVER 20000	50.00%	50.00%	\$10,000
3032	Y	8.00%	\$250,000.00	97%	MEDICAL	75.00%	25.00%	\$10,000
3033	Y	6.00%	\$80,526.25	N/A	HEALTH SAVING ACCT	50.00%	50.00%	\$2,500
3034	Y	7.65%	\$124,821.00	0%	CAREFIRST BLUE CROSS BLUE SHIELD HMO/PPO	28.00%	72.00%	\$1,500
3035	Y	6.00%	\$72,167.76	50%	BLUE CHOICE PLUS HSA BLUE FUND SILVER PLAN	50.00%	50.00%	\$3,000
3036	Y	6.20%	\$28,008.37	0%	CAREFIRST BC HMO GOLD	90.00%	10.00%	\$750/\$1500
3037	Y	12.00%	\$207,538.18	20%	UNITED HEALTH CARE	80.00%	20.00%	\$40
3038	Y	7.65%	\$1,009,441.00	75%	HDHP - H.S.A.	75.00%	25.00%	SINGLE=\$2500; MULTI PERSON=\$5000
3039	Y	6.00%	\$83,076.00	75%	HEALTH DENTAL VISION	75.00%	25.00%	\$1,500
3040	N	12.00%	N/A	N/A	N/A	N/A	N/A	N/A
3041	Y	6.20%	\$215,000.00	100%	PPO MEDICAL & PRESCRIPTION	75.00%	25.00%	\$1,500
3042	Y	6.20%	\$924,700.00	90%	PPO MEDICAL & PRESCRIPTION	75.00%	25.00%	\$1,500
3043	N	6.00%	-	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES	-	-	-	-

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
3044	N	6.00%	-	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES				
3045	N	6.00%	-	INSURANCE IS PROVIDED BY VARIOUS LABOR UNIONS, EACH UNION HSA ITS OWN ADMINISTRATOR & GUIDELINES	-	-	-	-
3046	Y	6.00%	<p>medical: total premium: \$394,054 EE Share: \$161,346 Guardrails Share: \$223,708 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:</p> <p>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): \$1500/\$3000 GUARDIAN DENTAL PPO CAREFIRST VISION BASIC LIFE/AD&: 1 X ANNUAL SALARY UP TO \$50,000 STD: 60% UP TO \$6000 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>
3047	Y	6.00%	\$51,084.00	80%	MEDICAL	100.00%	0.00%	\$2,000

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
3048	Y	6.00%	\$1,745,000.00	90%	SELF INSUR/MAJOR MEDICAL & PRESCRIPTION DENTAL/VISION	95.00%	5.00%	\$500 INDIVIDUAL \$1000 FAMILY
3049	Y	6.00%	\$140,341.54	80%	HMO	50.00%	50.00%	\$700
3050	Y	7.65%	\$1,675,000.00	N/A	MEDICAL/RX	55.00%	45.00%	\$625
3051	Y	100.00 %	\$750,000.00	N/A	MEDICAL-PPO	70.00%	30.00%	\$2,000
3052	RFS OFFERS HEALTH CARE COVERAGE TO ALL REGULAR FULL TIME AND PART TIME EMPLOYEES	5.90%	\$4,122,306.00	PPO 80%, HDHP#180 % HDHP #2 100%	PPO, 2HDPs, FULLY INSURED	91.00%	9.00%	\$2,500
3053	Y	6.00%	\$129,953.65	80% VS 20%	PPO - HEALTH AND DENTAL	80.00%	20.00%	\$1,925
3054	Y	5%	~\$825,000 (Employer contributions only)	60% (ACA Required Minimum Actuarial Value)	PPO or HDHP PPO Deductible - \$750 Individual; \$1,500 Family HDHP Deductible - \$2,000 Individual; \$4,000 Family	60%	40%	PPO Individual - \$74.03 PPO Family - \$49.24 HDHP Individual - \$231.13; HDHP Family - \$530.66
3055	Y	6.2% of 100% wages	\$ 1,200,000.00	100% after max out of pocket	HSA high deductible plan	75%	25%	\$4,000
3056	Y	6%	\$ 106,711.81	0%	HMO Silver & Gold Med/Dental/Vision	82%	18%	\$1,423

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
3057	Y	6.20%	\$129,225.15	100% AFTER DEDUCTIBLE IS MET	AETNA AFA OAAS	52.00%	48.00%	\$2250/INDIVIDUAL \$4500/FAMILY
3058	Y	6%	\$ 234,705.09	0%	Medical/Dental	75%	25%	\$3,000
3059	Y	6%	\$1,091,643.00	Ins. 90% Empl 10%	Major Medical/Vision/Dental	75%	25%	\$2,000
3060	Y	6%	\$ 224,130.00	85%	Carefirst Blue Choice Healthy Advantage Gold	75%	25%	\$88
3061	Y	6%	\$1,999,825.00	0%	see Exhibit 1	54%	46%	see Exhibit 1
3062	-	-	-	-	-	-	-	-
3063	Y	8.00%	\$14,389.90	98%	UNITED HEALTH CARE CORE ESSENTIAL HMO SILVER 2000	50.00%	50.00%	\$10,000
3064	N	7.65%	-	N/A	MEDICAL	0.00%	100.00%	\$4,000
3065	Y	6.20%	\$28,008.37	0%	CAREFIRST BC HMO GOLD	90.00%	10.00%	\$750/\$1500
3066	N	6.00%	-	0%	N/A	0.00%	0.00%	\$0
3067	Y	64.00%	\$2,619.88	0%	HMO	33.00%	66.00%	\$2,500
3068	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3069	Y	8.00%	\$250,000.00	97%	MEDICAL	75.00%	25.00%	\$10,000
3070	Y	6.00%	\$699,272.00	CAN'T BE DETERMINED, FLAT RATE PER VISIT, DEPENDS ON THE SERVICE AND IF DEDUCTIBLE IS MET.	DENTAL, VISION, AND HIGH DED AND CONVENTIONAL MEDICAL	60.00%	40.00%	\$1,500
3071	Y	6.00%	\$31,973.40	VARIES	HMO/DENTAL/VISION	50.00%	50.00%	\$6,000
3072	Y	5.06%	\$569,877.21	% OF COSTS WOULD BE BASED N THE CLAIM. 1 PLAN CAPS ee COSTS AT \$6650 AND THE OTHER 2 PLANS CAP AT \$3000	HMO- N REFERRALS OR OUT-OF-NETWORK OPTION (\$1500 DEDUCTIBLE)	70.00%	30.00%	61%- N DEDUCTIBLE 28%- \$4000 DEDUCTIBLE 11% \$1500 DEDUCTIBLE
3073	N	-	-	-	-	-	-	-

BID	1. Health Care	2.1 Total employer contribution to Social Security	2.2 Total amount spent on employee health care	3.1 % insurance co. coverage	3.2 Insurance type and scope	3.3 Employer paid premium	4.1 Employee paid premium	4.2 Employee deductible plan
3074	Y	12.40%	\$46,789.93	30%	Major Medical/Vision/Dental	100.00%	0.00%	\$2,000
3075	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3076	Y	6.20%	\$451,196.02	100%	HEALTH/DENTAL	83.00%	17.00%	\$1,167
3077	Y	6.20%	\$55,400	unknown	HMO/Dental/Vision	50%	50%	\$3,000
3078	Y	7.00%	\$15,627.30	0%	HEALTH, DENTAL, VISION	75.00%	25.00%	\$626
3079	Y	6.00%	\$480,607.19	75%	MEDICAL (PLATINUM, PLUS, HMO) DENTAL (PREFERRED, TRADITIONAL) VISION	70.00%	30.00%	\$0
3080	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3081	Y	6.20%	\$45,698.00	60%	PPO	75.00%	25.00%	\$4,100
3082	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3083	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3084	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3085	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3086	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3087	Y	6.20%	\$28,008.37	0%	CAREFIRST BC HMO GOLD	90.00%	10.00%	\$750/\$1500
3088	Y	-	\$362,554.58	80%	CAREFIRST BCBS	100.00%	0.00%	\$300
3089	N	7.65%	\$37,518.00	80%	major med.+HSA	50%	50%	\$2,000.00
3090	N	7.65%	\$0.00	0%	n/a	0	0	\$0
3091	N	7.65%	\$0.00	0%	n/a	0	0	\$0
3092	N	7.65%	\$0.00	0%	n/a	0	0	\$0
3093	N	0%	N/A	0%	N/A	0%	0%	N/A
3094	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3095	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
3096	Y	6.00%	\$234,650.00	68%	CAREFIRST HEALTH DENTAL VISION LIFE PRESCRIPTION OPTION 1 OPTION 3 \$10/\$20 CO PAY	68.00%	32.00%	\$1,000