



SUMMARY OF PLAN STATISTICS  
PREPARED FOR:

**ABC ORGANIZATION**

**SAMPLE**



welcome to brighter

## ABOUT THE REPORT - INTRODUCTION

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

### PRIMARY FUNCTION

The report is designed to provide basic benchmarking of plan details and counts where quantifiable statistics are available for the 10th, 25th, 50th, 75th, and 90th percentiles.

### BENEFIT PLANS

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

- Retirement/Savings
- Health/Welfare
- Time Loss

### CALCULATIONS AND STATISTICS

The table records (or rows) consist of individual plan features. The columns show the percentile being reported on. The plan Cells display quantifiable percentages for each plan detail.

Such comparisons may serve a variety of uses from evaluating drivers that influence results, to annual monitoring, to providing the information needed for creating “what if” scenarios and analysis.



## ADDITIONAL RESOURCES

### report OPTIONS



CALL US AT 502 561 4578 OR  
VISIT [IMERCER.COM/BROAD-BASED-BENEFITS](https://www.imercer.com/broad-based-benefits)

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

#### VALUE-BASED REPORTS

##### BASIC BENEFITS VALUATION ANALYSIS

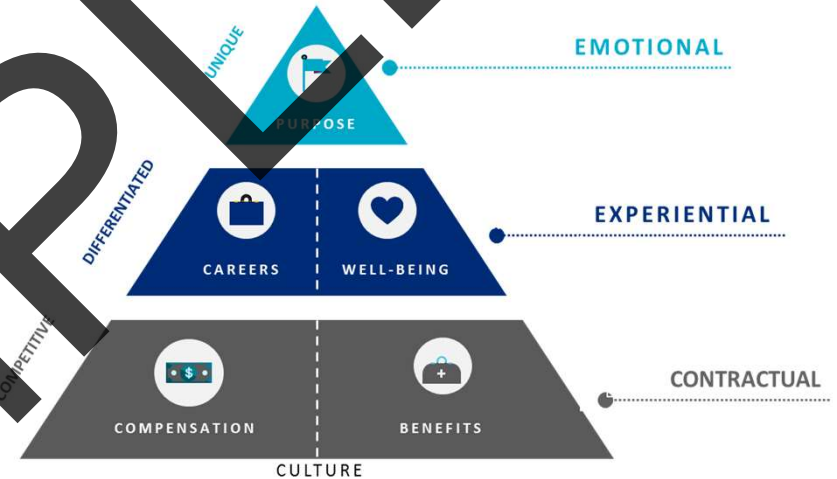
A condensed report highlighting your ranking and index compared to a custom peer group; includes the most popular features of the Enhanced BVA with a comprehensive overview at a reduced price point.

##### ENHANCED BENEFITS VALUATION ANALYSIS

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

##### TOTAL REMUNERATION INDEX (TRI)

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



#### PREVALENCE REPORTS

##### BENEFITS PREVALENCE REPORT (BPR)

Compares multiple peer group(s) to your own benefits, organized by number of responses within each benefit category.

##### SUMMARY OF PLAN FEATURES (SPF)

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

# Summary of Plan Statistics

## Organization Information

### Retirement and Savings

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Defined Benefit	162	657	19.8%	0
Defined Contribution	817	2	99.8%	0
Stock Purchase Plans	106	712	13.0%	0

### Medical/Retiree Medical/Dental

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Medical	819	0	100.0%	0
Retiree Medical	283	536	34.6%	0
Dental	819	0	100.0%	0

### Vision and Flexible Spending Account

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Vision	813	6	99.3%	0
Flexible Spending Accounts	783	36	95.6%	0

### Employer-Paid Group Term Life Insurance

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Employee	792	27	96.7%	0
Spouse	76	743	9.3%	0
Dependent	76	743	9.3%	0

### Optional Group Term Life Insurance

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Employee	760	59	92.8%	0
Spouse	745	74	91.0%	0
Dependent	740	79	90.4%	0

### Other Insurance

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Split Dollar	6	813	0.7%	0
Employer-Paid AD&D	680	139	83.0%	0
Optional AD&D	627	191	76.7%	0
Retiree Life	108	651	14.2%	58
Optional Retiree Life	88	667	11.7%	61

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# Summary of Plan Statistics

## Organization Information

### Disability

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Sick Days	791	28	96.6%	0
Short-Term Disability	765	54	93.4%	0
Long-Term Disability	806	13	98.4%	0

### Other Benefits

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Business Travel Accident	493	252	66.2%	68
Long-Term Care	145	560	20.6%	113
Educational Assistance/ Tuition Reimbursement	639	139	82.1%	41
Wellness Program	620	110	84.9%	88
Onsite Fitness	364	276	56.9%	178
Paid/Subsidized Offsite Fitness	240	382	38.6%	195
Paternal/Family Leave	620	96	86.6%	102
Flexible Benefits with Credits	42	777	5.1%	0
Home Computer	122	448	21.4%	247
Employee Assistance Plan	739	12	98.4%	68
Free Subsidized Parking	495	144	77.5%	179
College Scholarships	187	416	31.0%	215
Telecommuting	412	196	67.8%	209
Satellite Workplace	133	439	23.3%	245
Job Sharing	108	474	18.6%	236
Financial Planning Assistance	412	213	65.9%	193
Subsidized Eating Facility	221	378	36.9%	219
Formal Training/Professional Development Program	529	99	84.2%	190
Gambling Assistance	231	348	39.9%	239
Pre-Retirement Counseling	326	413	44.1%	79
Legal Counseling	446	212	67.8%	160
Child/Elder Care Assistance	349	284	55.1%	185
Flextime	394	215	64.7%	209
Business Casual Policy	525	68	88.5%	225
Funeral Leave	680	23	96.7%	115

# Summary of Plan Statistics

## Organization Information

### Other Benefits

	<u>Offered</u>	<u>Not Offered</u>	<u>Percent Offered</u>	<u>Not Specified</u>
Adoption Benefits	341	296	53.5%	181
Lactation Rooms	556	61	90.1%	201
Work at Home Policy	369	232	61.4%	217
Discount Purchasing	523	134	79.6%	162
Severance	354	319	52.6%	146
Onsite Child Care	106	512	17.2%	200
Whole Life (Employee)	83	736	10.1%	0
Whole Life (Dependent)	69	750	8.4%	0

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# Summary of Plan Statistics

## Defined Benefit

### Defined Benefit Overview

#### Employees Covered

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
All	143	146							
Salaried	13	14							
Exempt	2	2							
Non-exempt	2	2							
Staff	3	3							

#### Eligibility Rules

##### Participation

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	79	87							
Age (Where Required)	34	34	21	21	19	21	21	21	21
Service (Where Required)	71	74	1	1	1	1	1	1	1

#### Plan Types

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Final Average	111	122							
Career Average	3	3							
Service Credit	0	0							
Cash Balance	36	37							
Retirement Equity	3	3							
Career Average with Upgrade	2	2							

#### Employee Contributions are

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Allowed	94	99							
Mandatory	64	68							
Voluntary	0	0							
Used to Purchase Additional Formula Benefits	0	0							



# Summary of Plan Statistics

## Defined Benefit

### Defined Benefit Overview

#### Disability Provisions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	23	23							
Accrued - Immediate	54	60							
Reduced Accrued - Immediate	6	6							
Continued Accrued - Deferred	32	34							
Accrued - Deferred	1	1							
Temporary to NRA - Then Accrued	0	0							
Temporary to NRA - Then Prospective	7	7							
Other	16	17							

#### Excess Plans

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Excess Plan That Pays Benefits in Excess of Legislated Limits</u>									
- Yes	29	30							
- No	125	136							

#### Excess Plan That Includes Salaries in Excess of Legislated Limits

- Yes	28	29							
- No	126	137							

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# Summary of Plan Statistics

## Defined Benefit

### Final Average

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	83	92							
Total Earnings	20	21							
W2 Box 1 Pay	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus	7	7							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Base + Overtime + Special Payments	0	0							
Other	0	0							

#### Social Security Integration

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
PIA Offset	1	1							
CC Offset	0	0							
CC Excess	7	7							
Non-Integrated	100	111							
Other Integrated	1	1							

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	68	75							
Hours Counting	39	43							
Other	2	2							

#### Service Limit for Benefit Accruals

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Service in Years	34	35	34	30	30	30	34	40	40
Unlimited	72	82							

# Summary of Plan Statistics

## Defined Benefit

### Final Average

#### Temporary Supplement

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	97	108							
Flat Amount	0	0							
Social Security Benefit	7	7							
Plan Offset Component	0	0							
Other	1	1							

#### Death Benefit Provisions – Required Minimum

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Yes	64	67							
No	50	54							

#### Cost-of-Living Adjustments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	53	57							
Automatic	55	61							
Ad Hoc	4	4							

#### Normal Retirement Age Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	111	122	65	65	62	65	65	65	67
Service (Where Required)	78	87	6	5	5	5	5	5	10

#### Early Retirement Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	104	112	55	55	50	55	55	55	60
Service (Where Required)	95	104	11	5	5	5	10	15	20

#### Earliest Age for Unreduced Benefit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Earliest Age for Unreduced Benefit	107	117	64	65	62	65	65	65	67

#### Special Unreduced Benefit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	36	37	59	60	55	56	60	61	64
Service (Where Required)	37	38	26	30	19	20	30	30	32

# Summary of Plan Statistics

## Defined Benefit

### Final Average

#### Vesting

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	2	2							
Cliff Vesting (e.g. 100% at 3 Years)	98	109							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	11	11							

#### Normal Form of Payment for Single

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Life	106	117							
5 Year CC	1	1							
10 Year CC	0	0							
Other	1	1							

#### Normal Form of Payment for Married

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
J&S 50	87	98							
J&S 100	9	9							
Other	8	8							

#### Lump Sum Payment Forms

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not Allowed	66	74							
Unlimited	12	12							
Limited	14	15							

SAMPLE

# Summary of Plan Statistics

## Defined Benefit

### Career Average

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	1	1							
Total Earnings	2	2							
W2 Box 1 Pay	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus	0	0							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Base + Overtime + Special Payments	0	0							
Other	0	0							

#### Social Security Integration

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
PIA Offset	0	0							
CC Offset	0	0							
CC Excess	1	1							
Non-Integrated	2	2							
Other Integrated	0	0							

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	2	2							
Hours Counting	1	1							
Other	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Benefit

### Career Average

#### Temporary Supplement

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	2	2							
Flat Amount	0	0							
Social Security Benefit	0	0							
Plan Offset Component	0	0							
Other	0	0							

#### Death Benefit Provisions – Required Minimum

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Yes	2	2							
No	1	1							

#### Cost-of-Living Adjustments

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	2	2							
Automatic	1	1							
Ad Hoc	0	0							

#### Normal Retirement Age Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	3	3	65	65		65	65	65	
Service (Where Required)	2	2	5	5			5		

#### Early Retirement Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	3	3	55	55		55	55	55	
Service (Where Required)	3	3	8	10		3	10	10	

#### Earliest Age for Unreduced Benefit

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Earliest Age for Unreduced Benefit	3	3	65	65		65	65	65	

#### Special Unreduced Benefit

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	0	0							
Service (Where Required)	0	0							

# Summary of Plan Statistics

## Defined Benefit

### Career Average

#### Vesting

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	0	0							
Cliff Vesting (e.g. 100% at 3 Years)	3	3							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	0	0							

#### Normal Form of Payment for Single

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Life	3	3							
5 Year CC	0	0							
10 Year CC	0	0							
Other	0	0							

#### Normal Form of Payment for Married

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
J&S 50	3	3							
J&S 100	0	0							
Other	0	0							

#### Lump Sum Payment Forms

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not Allowed	2	2							
Unlimited	1	1							
Limited	0	0							

### Service Credit

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	0	0							
Hours Counting	0	0							
Other	0	0							



# Summary of Plan Statistics

## Defined Benefit

### Service Credit

#### Service Limit for Benefit Accruals

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Service in Years	0	0							
Unlimited	0	0							

#### Temporary Supplement

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	0	0							
Flat Amount	0	0							
Social Security Benefit	0	0							
Plan Offset Component	0	0							
Other	0	0							

#### Death Benefit Provisions – Required

##### Minimum

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Yes	0	0							
No	0	0							

#### Cost-of-Living Adjustments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	0	0							
Automatic	0	0							
Ad Hoc	0	0							

#### Normal Retirement Age Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	0	0							
Service (Where Required)	0	0							

#### Early Retirement Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	0	0							
Service (Where Required)	0	0							

#### Earliest Age for Unreduced Benefit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Earliest Age for Unreduced Benefit	0	0							

# Summary of Plan Statistics

## Defined Benefit

### Service Credit

#### Special Unreduced Benefit

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	0	0							
Service (Where Required)	0	0							

#### Vesting

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	0	0							
Cliff Vesting (e.g. 100% at 3 Years)	0	0							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	0	0							

#### Normal Form of Payment for Single

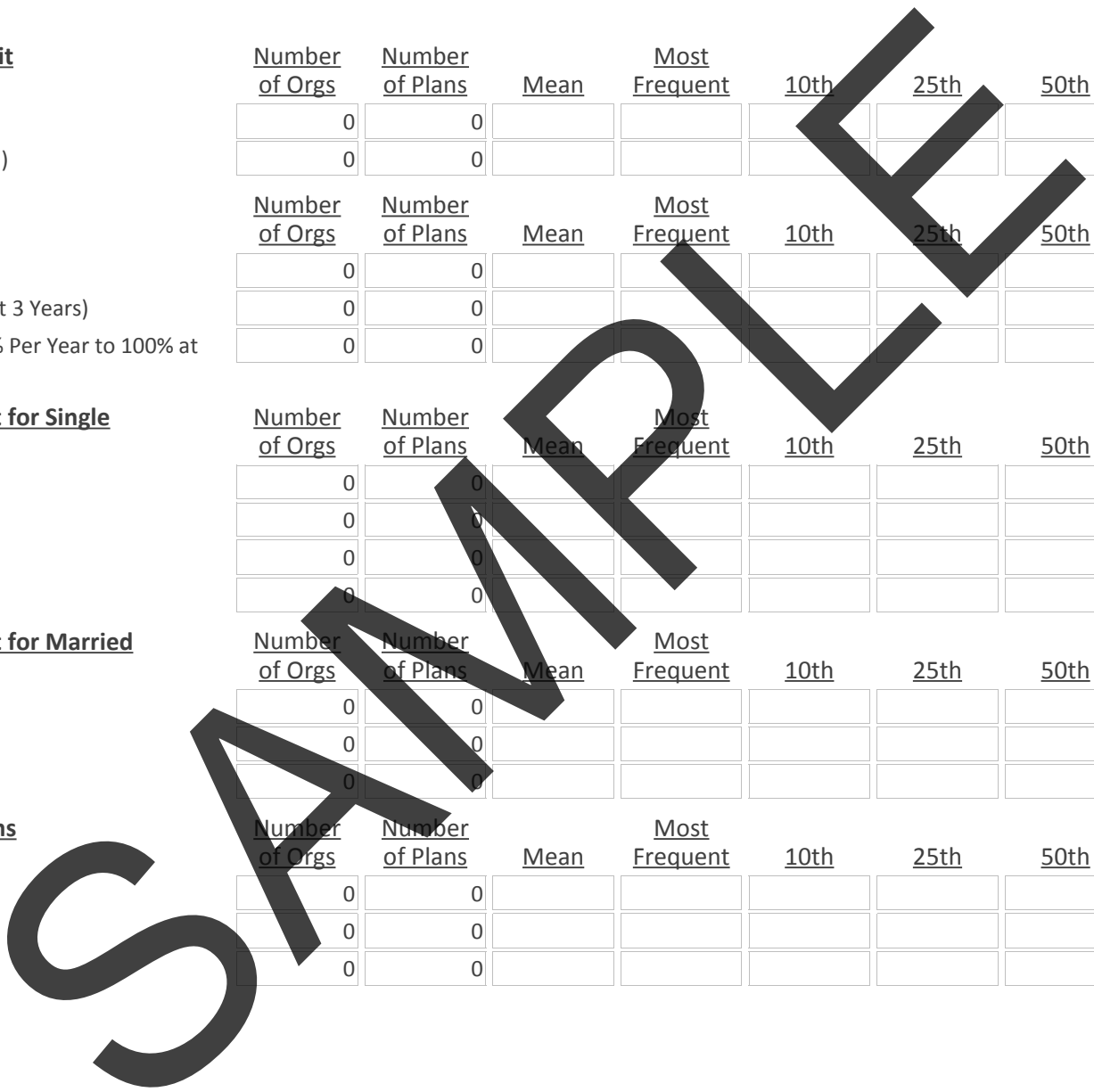
	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Life	0	0							
5 Year CC	0	0							
10 Year CC	0	0							
Other	0	0							

#### Normal Form of Payment for Married

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
J&S 50	0	0							
J&S 100	0	0							
Other	0	0							

#### Lump Sum Payment Forms

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Allowed	0	0							
Unlimited	0	0							
Limited	0	0							





# Summary of Plan Statistics

## Defined Benefit

### Cash Balance

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	11	11							
Total Earnings	19	20							
W2 Box 1 Pay	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus	4	4							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Base + Overtime + Special Payments	0	0							
Other	0	0							

#### Social Security Integration

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
PIA Offset	0	0							
CC Offset	0	0							
CC Excess	0	0							
Non-Integrated	31	32							
Other Integrated	4	4							

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	15	16							
Hours Counting	20	20							
Other	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Benefit

### Cash Balance

#### Temporary Supplement

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	34	35							
Flat Amount	0	0							
Social Security Benefit	0	0							
Plan Offset Component	0	0							
Other	0	0							

#### Cost-of-Living Adjustments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	33	34							
Automatic	3	3							
Ad Hoc	0	0							

#### Investment Credit Rate

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Fixed	11	11	1	1	1	1	1	1	1
Variable	24	25							

#### Variable Rate Basis

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
3 Month T-Bill	0	0							
6 Month T-Bill	0	0							
1 Year T-Bill	0	0							
1 Year Treasury	0	0							
2 Year Treasury	0	0							
5 Year Treasury	3	3							
10 Year Treasury	5	5							
30 Year Treasury	9	9							
417(e) Rate	0	0							
Other	7	8							



# Summary of Plan Statistics

## Defined Benefit

### Cash Balance

#### Normal Retirement Age Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	36	37	64	65	62	65	65	65	65
Service (Where Required)	14	14	4	5	2	3	5	5	5

#### Early Retirement Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	22	22	55	55	55	55	55	55	55
Service (Where Required)	21	21	9	10	3	5	10	10	10

### Vesting

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	0	0							
Cliff Vesting (e.g. 100% at 3 Years)	34	35							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	2	2							

### Normal Form of Payment for Single

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Life	33	34							
5 Year CC	0	0							
10 Year CC	0	0							
Other	2	2							

### Normal Form of Payment for Married

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
J&S 50	32	33							
J&S 100	2	2							
Other	1	1							

### Lump Sum Payment Forms

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Allowed	0	0							
Unlimited	30	31							
Limited	4	4							



# Summary of Plan Statistics

## Defined Benefit

### Retirement Equity

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	0	0							
Total Earnings	1	1							
W2 Box 1 Pay	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus	2	2							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Base + Overtime + Special Payments	0	0							
Other	0	0							

#### Social Security Integration

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
PIA Offset	0	0							
CC Offset	0	0							
CC Excess	0	0							
Non-Integrated	3	3							
Other Integrated	0	0							

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	2	2							
Hours Counting	1	1							
Other	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Benefit

### Retirement Equity

#### Temporary Supplement

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	3	3							
Flat Amount	0	0							
Social Security Benefit	0	0							
Plan Offset Component	0	0							
Other	0	0							

#### Cost-of-Living Adjustments

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	3	3							
Automatic	0	0							
Ad Hoc	0	0							

#### Normal Retirement Age Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	3	3	65	65		65	65	65	
Service (Where Required)	2	2	4	N/A			4		

#### Early Retirement Eligibility

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Age (Where Required)	3	3	57	55		55	55	62	
Service (Where Required)	3	3	4	5		3	5	5	

#### Vesting

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	0	0							
Cliff Vesting (e.g. 100% at 3 Years)	3	3							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	0	0							

# Summary of Plan Statistics

## Defined Benefit

### Retirement Equity

#### Normal Form of Payment for Single

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Life	3	3							
5 Year CC	0	0							
10 Year CC	0	0							
Other	0	0							

#### Normal Form of Payment for Married

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
J&S 50	3	3							
J&S 100	0	0							
Other	0	0							

#### Lump Sum Payment Forms

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Allowed	0	0							
Unlimited	3	3							
Limited	0	0							

### Career Average with Upgrade

#### Salary Definition

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	0	0							
Total Earnings	2	2							
W2 Box 1 Pay	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus	0	0							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Base + Overtime + Special Payments	0	0							
Other	0	0							

# Summary of Plan Statistics

## Defined Benefit

### Career Average with Upgrade

#### Social Security Integration

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
PIA Offset	0	0							
CC Offset	0	0							
CC Excess	1	1							
Non-Integrated	1	1							
Other Integrated	0	0							

#### Determination of Service Credit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Elapsed Time	2	2							
Hours Counting	0	0							
Other	0	0							

#### Temporary Supplement

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	2	2							
Flat Amount	0	0							
Social Security Benefit	0	0							
Plan Offset Component	0	0							
Other	0	0							

#### Death Benefit Provisions – Required Minimum

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Yes	2	2							
No	0	0							

#### Cost-of-Living Adjustments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	2	2							
Automatic	0	0							
Ad Hoc	0	0							



# Summary of Plan Statistics

## Defined Benefit

### Career Average with Upgrade

#### Normal Retirement Age Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	2	2	65	65			65		
Service (Where Required)	0	0							

#### Early Retirement Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	2	2	55	55			55		
Service (Where Required)	2	2	10	10			10		

#### Earliest Age for Unreduced Benefit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Earliest Age for Unreduced Benefit	2	2	65	65			65		

#### Special Unreduced Benefit

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age (Where Required)	0	0							
Service (Where Required)	0	0							

#### Vesting

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	1	1							
Cliff Vesting (e.g. 100% at 3 Years)	1	1							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	0	0							

#### Normal Form of Payment for Single

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Life	2	2							
5 Year CC	0	0							
10 Year CC	0	0							
Other	0	0							





# Summary of Plan Statistics

## Defined Benefit

### Career Average with Upgrade

#### Normal Form of Payment for Married

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
J&S 50	2	2							
J&S 100	0	0							
Other	0	0							

#### Lump Sum Payment Forms

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not Allowed	1	1							
Unlimited	1	1							
Limited	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Defined Contribution Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	753	947							
Salaried	46	56							
Exempt	16	17							
Non-Exempt	5	5							
Staff	7	9							

#### Plan Types

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
403(b)	185	213							
401(k)	612	623							
Profit Sharing	3	3							
Stock Purchase	107	107							
ESOP/LESOP	9	9							
Money Purchase	46	47							
457 Deferred Compensation	131	132							
Other Savings	28	32							

#### Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Age	304	319	20	21	18	18	21	21	21
Service	269	298	0	0	0	0	0	1	1

#### Entry Point

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Anytime	514	614							
Monthly	227	245							
Quarterly	50	50							
Semi-Annually	37	40							
Annually	6	6							
Other	5	5							



# Summary of Plan Statistics

## Defined Contribution

### Defined Contribution Overview

#### Rollover Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Allowed	747	820							
Not Allowed	120	131							

#### Excess Plan That Removes Legislated Salary Limits

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Offered	148	161							
Not Offered	640	757							

### 403(b)

#### Salary Definition for Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	102	118							
Total Earnings	56	63							
W2 Box 1 Pay	1	1							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Other	28	30							

#### Non-Matching Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Offered	118	125							
Discretionary	9	9							
Fixed	76	81							



# Summary of Plan Statistics

## Defined Contribution

### 403(b)

#### Fixed Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Flat Amount	1	1	1500	1500			1500		
% of Salary	57	61	5%	N/A	2%	3%	4%	7%	10%
% of Profit	0	0							

#### Maximum Employee Contributions as Percent of Pay (Fixed Rate - No Variance)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
<b>Matched Contributions</b>									
Pre-Tax	63	65	5%	4%	3%	4%	5%	6%	6%
After Tax	4	4							
No After Tax	138	159							
Maximum (Pre-Tax and After Tax Combined)	63	65	5%	4%	3%	4%	5%	6%	6%
No Match	80	93							

#### Total Contributions

Pre-Tax	138	160	84%	100%	50%	75%	100%	100%	100%
After Tax	6	6	60%	100%		8%	74%	100%	
No After Tax	133	154							
Maximum (Pre-Tax and After Tax Combined)	138	160	84%	100%	50%	75%	100%	100%	100%

#### Employer Discretionary Matching Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
<b>Additional Discretionary Match</b>									
- Yes	7	7							
- No	177	204							

#### Employer Match (Fixed - No Variance)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Employer Match Rate	77	78	75%	50%	50%	50%	50%	100%	100%
Employer Contribution as a Percent of Pay	74	75	3%	3%	2%	2%	3%	4%	5%
Maximum Dollar Amount of Employer Matching Contribution	2	2	3200	N/A			3200		

# Summary of Plan Statistics

## Defined Contribution

### 403(b)

#### Investment Options (Employee Contributions)

##### Employee Directs Investment of Own Contributions

Always

Limited Basis

Never

Number of Investment Options

Company Stock - Yes

Company Stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	183	210							
Limited Basis	1	1							
Never	0	0							
Number of Investment Options	30	31	16	3	3	3	13	23	32
Company Stock - Yes	0	0							
Company Stock - No	90	107							

#### Investment Options (Employer Contributions)

##### Employee Directs Investment of Employer Contributions

Always

Limited Basis

Never

Number of Investment Options

Company Stock - Yes

Company Stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	131	139							
Limited Basis	1	1							
Never	1	1							
Number of Investment Options	22	23	11	3	3	3	9	16	22
Company Stock - Yes	0	0							
Company Stock - No	64	69							

#### Vesting for Employer Contributions

Immediate

Cliff Vesting (e.g. 100% After 3 Years)

Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	41	43							
Cliff Vesting (e.g. 100% After 3 Years)	52	53							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	79	80							

# Summary of Plan Statistics

## Defined Contribution

### 403(b)

#### Other Provisions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inservice Withdrawals - Yes	60	63							
Inservice Withdrawals - No	101	115							
Hardship Withdrawals - Yes	158	171							
Hardship Withdrawals - No	14	18							
Loans - Yes	159	171							
Loans - No	24	25							

#### Payment Options

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Lump Sum - Yes	165	186							
Lump Sum - No	4	5							
Installment Payments - Yes	133	154							
Installment Payments - No	19	21							
Maximum Number of Years Unlimited	18	19	23	25	10	25	25	30	30
Annuity - Yes	96	109							
Annuity - No	122	145							
Transfer of Company Shares Held - Yes	18	18							
Transfer of Company Shares Held - No	2	2							
Other - Yes	92	107							
Other - No	43	47							
Other - No	61	71							

### 401(k)

#### Percent Participating

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Non-Highly Compensated</u>									
Percentage participating	107	108	85%	N/A	60%	84%	93%	97%	98%
Average deferral percentage (ADP)	103	103	7%	8%	4%	6%	7%	9%	10%
Average contribution percentage (ACP)	63	63	5%	N/A	2%	2%	4%	7%	9%

# Summary of Plan Statistics

## Defined Contribution

### 401(k)

#### Percent Participating

##### Highly Compensated

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Percentage participating	101	102	89%	100%	71%	89%	97%	100%	100%
Average deferral percentage (ADP)	100	100	8%	8%	6%	7%	8%	9%	11%
Average contribution percentage (ACP)	60	60	5%	N/A	2%	2%	4%	8%	9%

#### Salary Definition for Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	205	209							
Total Earnings	237	242							
W2 Box 1 Pay	1	1							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus + Overtime	2	2							
Base + Bonus + Commission + Overtime + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Other	167	168							

#### Non-Matching Employer Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not Offered	308	311							
Discretionary	133	135							
Fixed	188	191							

#### Fixed Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Flat Amount	1	1	2000	2000			2000		
% of Salary	175	177	5%	3%	2%	3%	5%	7%	9%
% of Profit	0	0							



# Summary of Plan Statistics

## Defined Contribution

### 401(k)

#### Maximum Employee Contributions as Percent of Pay (Fixed Rate - no variance)

##### Matched contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Pre-tax	437	444	8%	6%	4%	5%	6%	6%	8%
After tax	68	69							
No After tax	436	445							
Maximum (Pre-tax and After tax combined)	436	443	8%	6%	4%	5%	6%	6%	8%
No Match	63	65							

##### Total contributions

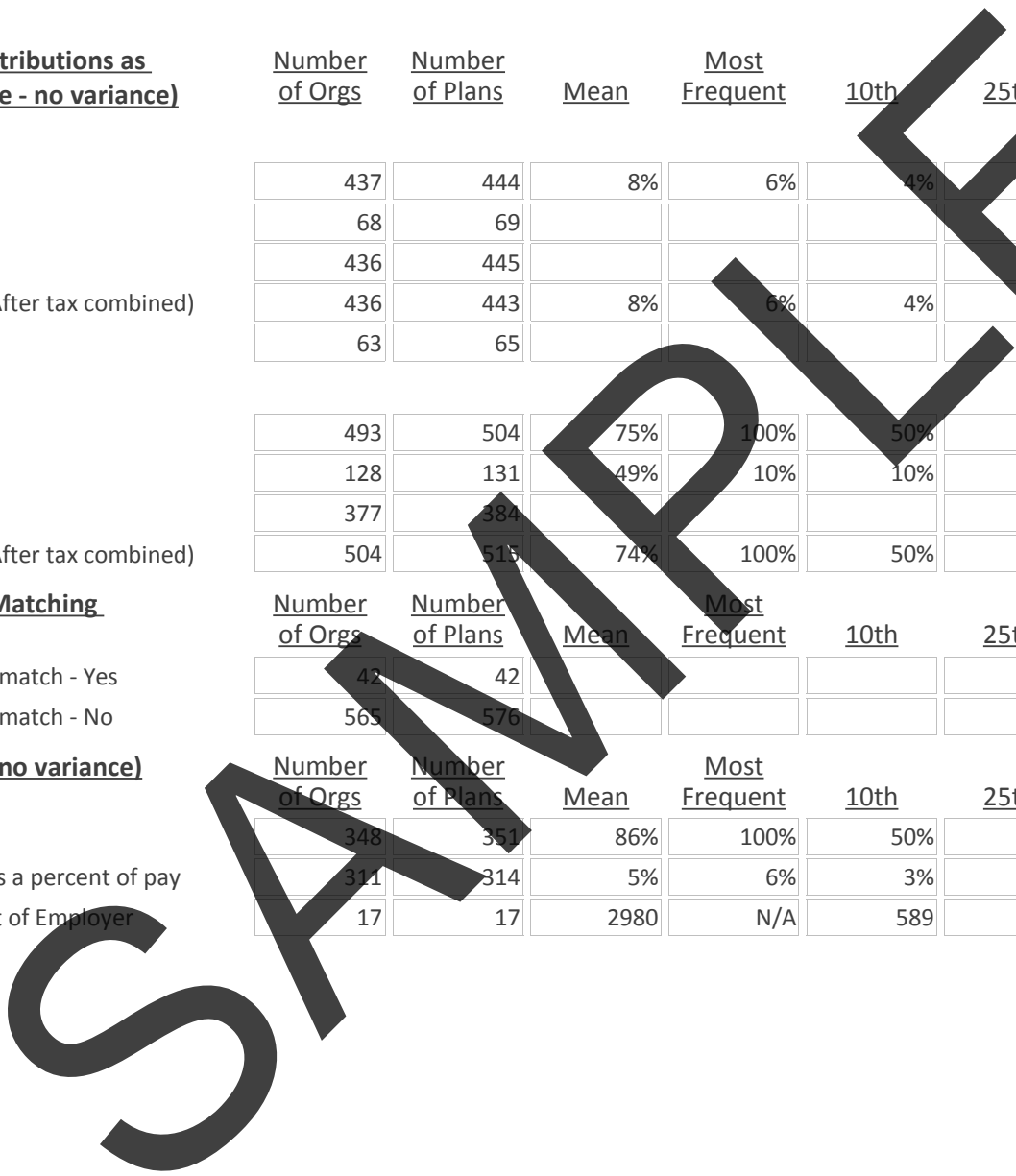
Pre-tax	493	504	75%	100%	50%	50%	75%	100%	100%
After tax	128	131	49%	10%	10%	10%	50%	75%	100%
No After tax	377	384							
Maximum (Pre-tax and After tax combined)	504	515	74%	100%	50%	50%	75%	100%	100%

#### Employer Discretionary Matching Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Additional discretionary match - Yes	42	42							
Additional discretionary match - No	565	576							

#### Employer Match (Fixed - no variance)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Employer match rate	348	351	86%	100%	50%	50%	100%	100%	100%
Employer contribution as a percent of pay	311	314	5%	6%	3%	3%	5%	6%	7%
Maximum dollar amount of Employer matching contribution	17	17	2980	N/A	589	1000	2000	4000	8288





# Summary of Plan Statistics

## Defined Contribution

### 401(k)

#### Investment Options (Employee Contributions)

Employee directs investment of own contributions

Always

Limited basis

Never

Number of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	594	604							
Limited basis	1	1							
Never	1	1							
Number of investment options	208	211	22	N/A	13	16	22	27	32
Company stock - Yes	98	100							
Company stock - No	220	223							

#### Investment Options (Employer Contributions)

Employee directs investment of Employer contributions

Always

Limited basis

Never

Number of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	556	566							
Limited basis	8	8							
Never	9	9							
Number of investment options	198	201	23	N/A	12	16	22	27	32
Company stock - Yes	103	105							
Company stock - No	195	200							

#### Vesting for Employer Contributions

Immediate

Cliff Vesting (e.g. 100% After 3 Years)

Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	284	286							
Cliff Vesting (e.g. 100% After 3 Years)	106	107							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	172	176							

# Summary of Plan Statistics

## Defined Contribution

### 401(k)

#### Other Provisions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inservice Withdrawals - Yes	345	350							
Inservice Withdrawals - No	198	203							
Hardship Withdrawals - Yes	516	523							
Hardship Withdrawals - No	28	31							
Loans - Yes	565	573							
Loans - No	30	31							

#### Payment Options

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Lump Sum - Yes	566	575							
Lump Sum - No	4	4							
Installment Payments - Yes	358	363							
Installment Payments - No	123	125							
Maximum Number of Years Unlimited	59	60	16	15	10	10	15	20	25
Annuity - Yes	207	210							
Annuity - No	118	118							
Transfer of Company Shares held - Yes	248	251							
Transfer of Company Shares held - No	52	53							
Other - Yes	253	256							
Other - No	165	169							
Other - No	157	159							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Profit Sharing

#### Salary Definition for Employer Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	1	1							
Total Earnings	1	1							
W2 Box 1 Pay	0	0							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + OT	0	0							
Base + Bonus + OT	0	0							
Base + Bonus + Commission + OT + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + OT + Special Payments	0	0							
Other	1	1							

#### Non-Matching Employer Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not Offered	0	0							
Discretionary	1	1							
Fixed	2	2							

#### Fixed Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Flat Amount	0	0							
% of Salary	2	2	6%	3%	3%	3%	6%	8%	9%
% of Profit	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Profit Sharing

#### Investment Options (Employer Contributions)

Employee directs investment of Employer contributions

Always

Limited basis

Never

No. of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	2	2							
Limited basis	0	0							
Never	0	0							
No. of investment options	1	1	18	18			18		
Company stock - Yes	1	1							
Company stock - No	1	1							

#### Vesting for Employer Contributions

Immediate

Cliff Vesting (e.g. 100% After 3 Years)

Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	0	0							
Cliff Vesting (e.g. 100% After 3 Years)	1	1							
Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)	0	0							

#### Other Provisions

Inservice Withdrawals - Yes

Inservice Withdrawals - No

Hardship Withdrawals - Yes

Hardship Withdrawals - No

Loans - Yes

Loans - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inservice Withdrawals - Yes	1	1							
Inservice Withdrawals - No	2	2							
Hardship Withdrawals - Yes	1	1							
Hardship Withdrawals - No	1	1							
Loans - Yes	1	1							
Loans - No	1	1							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Profit Sharing

#### Payment Options

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Lump Sum - Yes	2	2							
Lump Sum - No	0	0							
Installment Payments - Yes	1	1							
Installment Payments - No	1	1							
Maximum Number of Years	0	0							
Unlimited	1	1							
Annuity - Yes	1	1							
Annuity - No	1	1							
Transfer of Shares held - Yes	1	1							
Transfer of Shares held - No	1	1							
Other - Yes	1	1							
Other - No	1	1							

### Stock Purchase

#### Salary Definition for Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	79	79							
Total Earnings	20	20							
W2 Box 1 Pay	0	0							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + OT	0	0							
Base + Bonus + OT	1	1							
Base + Bonus + Commission + OT + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + OT + Special Payments	0	0							
Other	6	6							

# Summary of Plan Statistics

## Defined Contribution

### Stock Purchase

#### Market Value Determination Method

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Lower of price at the beginning and end of purchase period	5	5							
Lower of price at the beginning and end of offering period	22	22							
Price at the end of the purchase period	38	38							
Average price during the purchase period	13	13							
Lower of average and last day price during purchase period	1	1							
Price at the beginning of the purchase period	17	17							
Other	10	10							

#### Employer Contribution Percentage

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Discount	82	82	13%	15%	5%	10%	15%	15%	15%
Match	12	12	29%	15%	7%	15%	16%	40%	85%

#### Offering Period

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Duration (in months)	105	105	6	3	1	3	6	12	12
Purchase periods included	105	105	4	1	1	1	1	2	12

#### Maximum Employee Contribution

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
% of Salary	72	72	14%	10%	10%	10%	10%	15%	20%
Unlimited	31	31	100%	100%	100%	100%	100%	100%	100%

#### Maximum No. of Shares

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Unlimited	65	65							
Per Year	4	4	8500	1000		1000	4000	20500	
Per purchase period	2	2	4188	N/A			4188		
Per offering period	11	11	5777	2500	350	1000	2500	5000	24000

# Summary of Plan Statistics

## Defined Contribution

### Stock Purchase

#### Vesting for Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	8	8							
Cliff Vesting (e.g. 100% After 3 Years)	6	6							
Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)	0	0							

### ESOP/LESOP

#### Salary Definition for Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	1	1							
Total Earnings	4	4							
W2 Box 1 Pay	0	0							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + OT	0	0							
Base + Bonus + OT	0	0							
Base + Bonus + Commission + OT + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + OT + Special Payments	0	0							
Other	2	2							

#### Non-Matching Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Offered	1	1							
Discretionary	8	8							
Fixed	0	0							

#### Fixed Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Flat Amount	0	0							
% of Salary	0	0							
% of Profit	0	0							



# Summary of Plan Statistics

## Defined Contribution

### ESOP/LESOP

#### Investment Options (Employer Contributions)

Employee directs investment of Employer contributions

Always

Limited basis

Never

Number of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	1	1							
Limited basis	0	0							
Never	8	8							
Number of investment options	1	1	1	1			1		
Company stock - Yes	8	8							
Company stock - No	0	0							

#### Vesting for Employer Contributions

Immediate

Cliff Vesting (e.g. 100% After 3 Years)

Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	0	0							
Cliff Vesting (e.g. 100% After 3 Years)	0	0							
Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)	1	1							

#### Other Provisions

Inservice Withdrawals - Yes

Inservice Withdrawals - No

Hardship Withdrawals - Yes

Hardship Withdrawals - No

Loans - Yes

Loans - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inservice Withdrawals - Yes	0	0							
Inservice Withdrawals - No	6	6							
Hardship Withdrawals - Yes	0	0							
Hardship Withdrawals - No	5	5							
Loans - Yes	0	0							
Loans - No	6	6							

SAMPLE



# Summary of Plan Statistics

## Defined Contribution

### ESOP/LESOP

#### Payment Options

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Lump Sum - Yes	8	8							
Lump Sum - No	0	0							
Installment Payments - Yes	4	4							
Installment Payments - No	3	3							
Maximum Number of Years Unlimited	4	4	5	5			5	5	5
Annuity - Yes	0	0							
Annuity - No	4	4							
Transfer of Company Shares held - Yes	5	5							
Transfer of Company Shares held - No	1	1							
Other - Yes	1	1							
Other - No	4	4							

### Money Purchase

#### Salary Definition for Employer Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	23	24							
Total Earnings	16	16							
W2 Box 1 Pay	0	0							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + OT	0	0							
Base + Bonus + OT	1	1							
Base + Bonus + Commission + OT + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + OT + Special Payments	0	0							
Other	5	5							

# Summary of Plan Statistics

## Defined Contribution

### Money Purchase

#### Non-Matching Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Offered	0	0							
Discretionary	0	0							
Fixed	46	47							

#### Fixed Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Flat Amount	0	0							
% of Salary	34	35	6%	6%	3%	4%	6%	8%	11%
% of Profit	0	0							

#### Investment Options (Employer Contributions)

##### Employee directs investment of Employer contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Always	37	38							
Limited basis	0	0							
Never	3	3							
No. of investment options	13	14	22	13	11	13	22	32	35
Company stock - Yes	1	1							
Company stock - No	28	29							

#### Vesting for Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Immediate	10	10							
Cliff Vesting (e.g. 100% After 3 Years)	3	3							
Graded Vesting ( e.g. 20% Per Year to 100% at 3 Years)	1	1							

# Summary of Plan Statistics

## Defined Contribution

### Money Purchase

#### Other Provisions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Inservice Withdrawals - Yes	2	2							
Inservice Withdrawals - No	33	34							
Hardship Withdrawals - Yes	5	5							
Hardship Withdrawals - No	30	31							
Loans - Yes	10	11							
Loans - No	30	30							

#### Payment Options

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Lump Sum - Yes	32	33							
Lump Sum - No	3	3							
Installment Payments - Yes	22	23							
Installment Payments - No	11	11							
Maximum Number of Years Unlimited	8	8	16	20		10	20	20	
Annuity - Yes	21	22							
Annuity - No	10	10							
Transfer of Company Shares held - Yes	0	0							
Transfer of Company Shares held - No	28	29							
Other - Yes	10	11							
Other - No	18	18							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Other Savings

#### Salary Definition for Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	20	23							
Total Earnings	4	5							
W2 Box 1 Pay	0	0							
Base + Commission	0	0							
Base + Special Payments	0	0							
Base + Bonus + Commission + Overtime	0	0							
Base + Bonus + Overtime	0	0							
Base + Bonus + Commission + Overtime + Shift differential + Special Payments	0	0							
Base + Bonus + Commission + Overtime + Special Payments	0	0							
Other	0	0							

#### Non-Matching Employer Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Not Offered	13	13							
Discretionary	3	3							
Fixed	13	15							

#### Fixed Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Flat Amount	1	1	300	300			300		
% of Salary	12	14	7%	11%	1%	3%	9%	11%	12%
% of Profit	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Other Savings

#### Maximum Employee Contributions as Percent of Pay (Fixed Rate - no variance)

##### Matched contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Pre-tax	9	9	5%	4%	4%	4%	6%	7%	8%
After tax	1	1	5%	5%			5%		
No After tax	23	27	0	0	0	0	0	0	0
Maximum (Pre-tax and After tax combined)	10	10	5%	4%	4%	4%	6%	6%	8%
No Match	15	18							

##### Total contributions

Pre-tax	23	27	26%	10%	5%	6%	9%	15%	100%
After tax	5	5	45%	100%		8%	12%	100%	
No After tax	19	23							
Maximum (Pre-tax and After tax combined)	24	28	29%	N/A	5%	7%	10%	42%	100%

#### Employer Discretionary Matching Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Additional discretionary match - Yes	0	0							
Additional discretionary match - No	27	31							

#### Employer Match (Fixed - no variance)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Employer match rate	5	5	89%	100%		60%	100%	113%	
Employer contribution as a percent of pay	5	5	5%	6%		3%	6%	8%	
Maximum dollar amount of Employer matching contribution	0	0							

SAMPLE

# Summary of Plan Statistics

## Defined Contribution

### Other Savings

#### Investment Options (Employee Contributions)

Employee directs investment of own contributions

Always

Limited basis

Never

Number of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	24	28							
Limited basis	0	0							
Never	0	0							
Number of investment options	3	4	11	N/A		10	11	12	
Company stock - Yes	0	0							
Company stock - No	11	14							

#### Investment Options (Employer Contributions)

Employee directs investment of Employer contributions

Always

Limited basis

Never

Number of investment options

Company stock - Yes

Company stock - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Always	23	26							
Limited basis	0	0							
Never	1	1							
Number of investment options	4	5	15	10		10	12	21	
Company stock - Yes	0	0							
Company stock - No	9	11							

#### Vesting for Employer Contributions

Immediate

Cliff Vesting (e.g. 100% After 3 Years)

Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Immediate	2	2							
Cliff Vesting (e.g. 100% After 3 Years)	3	3							
Graded Vesting (e.g. 20% Per Year to 100% at 3 Years)	7	7							

# Summary of Plan Statistics

## Defined Contribution

### Other Savings

#### Other Provisions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inservice Withdrawals - Yes	3	3							
Inservice Withdrawals - No	17	20							
Hardship Withdrawals - Yes	4	4							
Hardship Withdrawals - No	17	20							
Loans - Yes	3	3							
Loans - No	16	20							

#### Payment Options

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Lump Sum - Yes	22	26							
Lump Sum - No	0	0							
Installment Payments - Yes	21	25							
Installment Payments - No	0	0							
Maximum Number of Years Unlimited	3	3	12	N/A		5	10	20	
Annuity - Yes	12	15							
Annuity - No	5	6							
Transfer of Company Shares held - Yes	0	0							
Transfer of Company Shares held - No	13	14							
Other - Yes	11	12							
Other - No	8	8							

SAMPLE

# Summary of Plan Statistics

## Medical

### Medical Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	793	2092							
Salaried	33	74							
Exempt	1	2							
Non-exempt	0	0							
Staff	3	6							

#### Type of Plan

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Point-of-Service (POS)	51	64							
Exclusive Provider Organization (EPO)	95	119							
Preferred Provider Organization (PPO)	591	825							
Indemnity	13	13							
Health Maintenance Organization (HMO)	202	325							
HDHP PPO	523	714							
HDHP POS	31	40							
HDHP HMO	54	70							

#### Other Types

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Out of area plan - Yes	8	9							
Out of area plan - No	816	2158							
Silent PPO - Yes	12	13							
Silent PPO - No	803	2101							

SAMPLE



# Summary of Plan Statistics

## Medical

### Medical Overview

#### Dependents Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Non-student	819	2173	26	26	26	26	26	26	26
Unlimited	0	0							
Not covered	0	0							
Student	819	2173	26	26	26	26	26	26	26
Unlimited	0	0							
Not covered	0	0							
Disabled	2	4	55	64		36	64	64	
Unlimited	817	2169							
Not covered	0	0							
Domestic partners eligible	496	1364							
Extended family eligible	18	40							

SAMPLE

# Summary of Plan Statistics

## Medical

### Medical Overview

#### Cost Management Features

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Hospital pre-certification - Yes	520	1259							
Hospital pre-certification - No	14	21							
Hospital concurrent review - Yes	252	609							
Hospital concurrent review - No	29	59							
Second surgical opinion - Yes	267	637							
Second surgical opinion - No	40	74							
Outpatient review - Yes	145	314							
Outpatient review - No	58	111							
Large case management - Yes	374	879							
Large case management - No	10	19							
Managed mental health - Yes	249	584							
Managed mental health - No	52	111							
Disease management - Yes	300	714							
Disease management - No	26	51							
Maternity programs - Yes	276	666							
Maternity programs - No	26	52							
Health risk assessment - Yes	222	544							
Health risk assessment - No	40	62							

#### Preferred Provider Organization (PPO)

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No Employee contributions	19	19							

#### Tax treatment

Pre-tax	561	782							
After tax	2	2							
Both	20	22							

# Summary of Plan Statistics

## Medical

### Preferred Provider Organization (PPO)

#### Employee Contributions

##### Percent of total cost Employees' pay

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Employee only	482	675	20	0	5	11	19	28	37
Employee + child	484	677	25	20	9	15	23	31	41
Employee + spouse	484	677	26	25	10	17	24	33	44
Employee + family	484	677	26	N/A	9	17	25	33	44

##### Contributions vary by

None	492	689							
Age	4	5							
Service	2	2							
Salary	95	121							

#### Deductibles

##### Individual - percent of Employees' pay

Inside network	0	0							
Outside network	1	1	55%	55%			55%		

##### Individual - amount

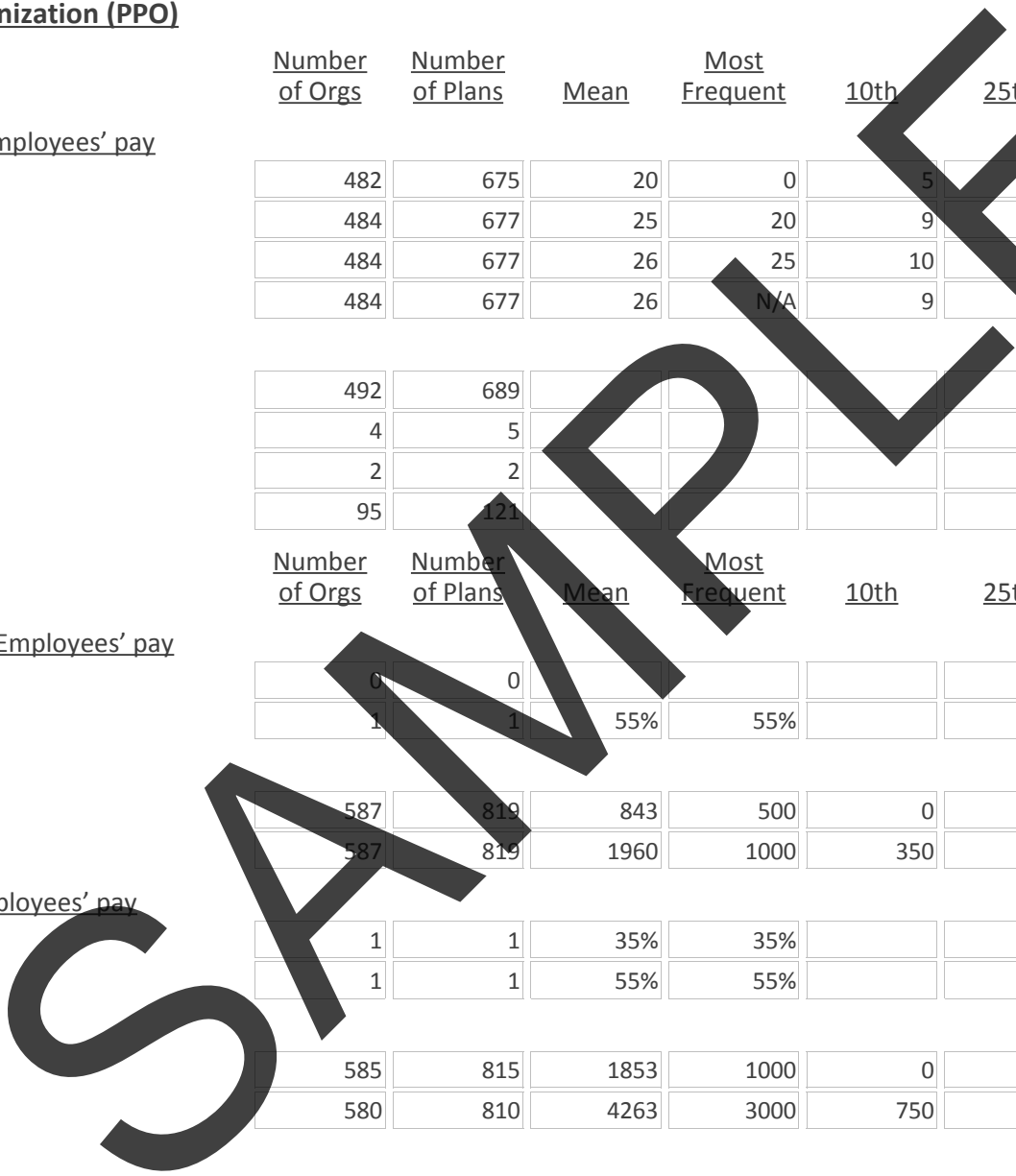
Inside network	587	819	843	500	0	300	500	1000	1750
Outside network	587	819	1960	1000	350	600	1200	2500	4400

##### Family - percent of Employees' pay

Inside network	1	1	35%	35%			35%		
Outside network	1	1	55%	55%			55%		

##### Family - amount

Inside network	585	815	1853	1000	0	750	1500	2250	4000
Outside network	580	810	4263	3000	750	1500	3000	6000	9180



# Summary of Plan Statistics

## Medical

### Preferred Provider Organization (PPO)

#### PPO Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Inpatient Per Admission

##### Percent

Inside network	551	751	16%	20%	5%	10%	20%	20%	20%
Outside network	582	815	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	126	158	319	250	100	150	250	350	600
Outside network	104	123	641	500	120	250	450	500	1000

#### Charges apply to deductible

Inside network	521	700							
Outside network	567	782							

#### Surgical Procedures

##### Percent

Inside network	590	823	15%	20%	0	10%	20%	20%	20%
Outside network	589	823	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	6	8	107	N/A		34	100	150	
Outside network	5	5	384	250		60	250	775	

#### Charges apply to deductible

Inside network	521	705							
Outside network	574	803							

#### Physician Office Visit

##### Percent

Inside network	113	154	20%	20%	0	10%	20%	20%	30%
Outside network	577	806	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	509	675	24	25	15	20	25	30	35
Outside network	22	27	114	N/A	15	25	30	60	480

# Summary of Plan Statistics

## Medical

### Preferred Provider Organization (PPO)

#### PPO Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Physician Office Visit

##### Charges apply to deductible

Inside network	93	125							
Outside network	567	789							

#### Outpatient Surgery

##### Percent

Inside network	560	770	16%	20%	0	10%	20%	20%	20%
Outside network	584	818	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	59	72	171	100	33	75	125	233	343
Outside network	23	29	381	100	100	100	290	425	800

##### Charges apply to deductible

Inside network	514	699							
Outside network	573	799							

#### Preventive Care

##### Percent

Inside network	581	812	0	0	0	0	0	0	0
Outside network	583	814	49%	40%	20%	30%	40%	50%	100%

##### Amount

Inside network	11	13	17	15	12	15	15	23	25
Outside network	8	11	167	330	25	25	50	330	330

##### Charges apply to deductible

Inside network	0	0							
Outside network	371	498							

#### Diagnostics, X-ray & Lab

# Summary of Plan Statistics

## Medical

### Preferred Provider Organization (PPO)

#### PPO Employee Copayments

#### Diagnostics, X-ray & Lab

##### Percent

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	569	792	14%	20%	0	10%	15%	20%	20%
Outside network	589	823	39%	40%	25%	30%	40%	50%	50%

##### Amount

Inside network	30	33	34	25	15	20	25	30	48
Outside network	3	3	192	250		75	250	250	

##### Charges apply to deductible

Inside network	450	612							
Outside network	568	790							

#### Chiropractic

##### Percent

Inside network	231	315	24%	20%	10%	15%	20%	20%	40%
Outside network	576	805	42%	40%	28%	30%	40%	50%	50%

##### Amount

Inside network	393	511	33	25	15	20	30	40	50
Outside network	20	24	49	70	23	30	45	70	78

##### Charges apply to deductible

Inside network	213	288							
Outside network	546	756							

#### Annual Out-of-pocket Limits (including deductibles)

##### Unlimited

Inside network	14	15							
Outside network	37	49							

# Summary of Plan Statistics

## Medical

### Preferred Provider Organization (PPO)

#### PPO Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Annual Out-of-pocket Limits (including deductibles)

##### Per Person - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

##### Per Person - amount

Inside network	571	800	3621	3000	1700	2500	3200	5000	6350
Outside network	551	767	6839	6000	3000	4000	6000	9000	12000

##### Family - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

##### Family - amount

Inside network	570	799	7626	6000	3600	5000	7000	10000	13000
Outside network	543	758	14334	12000	6000	9000	13000	18000	25220

### Point of Service (POS)

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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No Employee contributions	1	1							
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#### Tax treatment

Pre-tax	49	61							
After tax	0	0							
Both	2	2							

#### Percent of total cost Employees' pay

Employee only	43	53	19	N/A	5	12	18	23	37
Employee + child	43	53	27	N/A	5	17	21	33	50
Employee + spouse	43	53	26	N/A	5	17	22	34	49
Employee + family	43	53	27	N/A	12	17	23	35	52

# Summary of Plan Statistics

## Medical

### Point of Service (POS)

#### Employee Contributions

##### Contributions vary by

None

Age

Service

Salary

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	42	53							
Age	0	0							
Service	0	0							
Salary	8	10							

#### Deductibles

##### Individual - percent of Employees' pay

Inside network

Outside network

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	0	0							
Outside network	0	0							

##### Individual - amount

Inside network

Outside network

Inside network	51	64	673	N/A	0	163	500	850	1500
Outside network	51	64	2052	N/A	500	650	1500	3000	5000

##### Family - percent of Employees' pay

Inside network

Outside network

Inside network	0	0							
Outside network	0	0							

##### Family - amount

Inside network

Outside network

Inside network	51	64	1449	0	0	425	1000	1775	3000
Outside network	51	64	4414	3000	1000	1613	3000	6000	10000

#### POS Employee Copayments

##### Inpatient Per Admission

##### Percent

Inside network

Outside network

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	44	53	13%	20%	0	0	15%	20%	20%
Outside network	51	64	38%	40%	23%	30%	40%	40%	50%



# Summary of Plan Statistics

## Medical

### Point of Service (POS)

#### POS Employee Copayments

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
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#### Inpatient Per Admission

##### Amount

Inside network	12	14	268	250	100	238	250	300	500
Outside network	4	5	240	N/A		100	250	375	

##### Charges apply to deductible

Inside network	42	51							
Outside network	51	62							

#### Surgical Procedures

##### Percent

Inside network	51	64	11%	0	0	0	10%	20%	20%
Outside network	51	64	38%	40%	23%	30%	40%	40%	50%

##### Amount

Inside network	0	0							
Outside network	0	0							

##### Charges apply to deductible

Inside network	41	51							
Outside network	51	64							

#### Physician Office Visit

##### Percent

Inside network	7	8	13%	20%		0	20%	20%	
Outside network	51	64	38%	40%	23%	30%	40%	40%	50%

##### Amount

Inside network	45	56	22	25	10	20	23	25	30
Outside network	0	0							

##### Charges apply to deductible

Inside network	6	6							
Outside network	50	63							

# Summary of Plan Statistics

## Medical

### Point of Service (POS)

#### POS Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Outpatient Surgery

##### Percent

Inside network	46	56	12%	20%	0	0	13%	20%	20%
Outside network	51	64	38%	40%	23%	30%	40%	40%	50%

##### Amount

Inside network	8	9	144	N/A	50	63	100	200	400
Outside network	0	0							

##### Charges apply to deductible

Inside network	40	49							
Outside network	51	64							

#### Preventive Care

##### Percent

Inside network	51	64	0	0	0	0	0	0	0
Outside network	50	63	48%	40%	24%	30%	40%	50%	100%

##### Amount

Inside network	0	0							
Outside network	1	1	70	70			70		

##### Charges apply to deductible

Inside network	0	0							
Outside network	39	47							

#### Diagnostics, X-ray & Lab

##### Percent

Inside network	47	60	10%	0	0	0	10%	20%	20%
Outside network	51	64	38%	40%	20%	30%	40%	40%	50%

##### Amount

Inside network	4	4	21	N/A		6	18	40	
Outside network	0	0							

# Summary of Plan Statistics

## Medical

### Point of Service (POS)

#### POS Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<b>Diagnostics, X-ray &amp; Lab</b>									
<u>Charges apply to deductible</u>									
Inside network	34	43							
Outside network	50	63							

#### Chiropractic

##### Percent

Inside network	16	18	24%	20%	0	8%	20%	20%	100%
Outside network	51	64	44%	40%	30%	30%	40%	50%	80%

##### Amount

Inside network	36	46	34	N/A	14	20	33	50	50
Outside network	0	0							

##### Charges apply to deductible

Inside network	11	11							
Outside network	45	56							

#### Annual Out-of-pocket Limits (including deductibles)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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##### Unlimited

Inside network	1	1							
Outside network	2	2							

##### Per Person - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

##### Per Person - amount

Inside network	50	63	3144	3000	1590	2000	3000	3750	4800
Outside network	50	63	6858	8000	2500	4000	7000	10000	11700

# Summary of Plan Statistics

## Medical

### Point of Service (POS)

#### Annual Out-of-pocket Limits (including deductibles)

##### Family - percent of Employees' pay

Inside network

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
0	0							
0	0							

Outside network

##### Family - amount

Inside network

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
50	63	6657	6000	4000	4500	6000	8000	10300
49	62	14635	16000	5300	8000	15100	20000	24000

Outside network

### Indemnity

#### Employee Contributions

No Employee contributions

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
1	1							

#### Tax treatment

Pre-tax

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
12	12							
0	0							
0	0							

After tax

Both

#### Percent of total cost Employees' pay

Employee only

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
7	7	15	12		12	12	16	
7	7	19	N/A		14	16	20	
7	7	19	N/A		13	17	20	
7	7	20	N/A		13	17	23	

Employee + child

Employee + spouse

Employee + family

#### Contributions vary by

None

Age

Service

Salary

Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
8	8							
0	0							
0	0							
4	4							

# Summary of Plan Statistics

## Medical

### Indemnity

#### Deductibles

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Individual - percent of Employees' pay	0	0							
Individual - amount	13	13	1065	0	0	0	500	1850	4120
Family - percent of Employees' pay	0	0							
Family - amount	13	13	2354	0	0	0	1000	3700	9360

#### Employee Copayments

##### Inpatient Per Admission

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	13	13	21%	20%	0	5%	20%	20%	72%
Amount	0	0							
Charges apply to deductible - Yes	9	9							
Charges apply to deductible - No	4	4							

##### Surgical Procedures

Percent	13	13	21%	20%	0	5%	20%	20%	72%
Amount	0	0							
Charges apply to deductible - Yes	9	9							
Charges apply to deductible - No	4	4							

##### Physician Office Visit

Percent	12	12	15%	20%	0	3%	20%	20%	27%
Amount	2	2	20	N/A			20		
Charges apply to deductible - Yes	8	8							
Charges apply to deductible - No	5	5							

##### Outpatient Surgery

Percent	13	13	23%	20%	0	13%	20%	20%	72%
Amount	0	0							
Charges apply to deductible - Yes	9	9							
Charges apply to deductible - No	4	4							

# Summary of Plan Statistics

## Medical

### Indemnity

#### Employee Copayments

##### Preventive Care

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	13	13	2%	0	0	0	0	0	18%
Amount	0	0							
Charges apply to deductible - Yes	2	2							
Charges apply to deductible - No	11	11							

##### Diagnostics, X-ray & Lab

Percent	13	13	21%	20%	0	5%	20%	20%	72%
Amount	0	0							
Charges apply to deductible - Yes	8	8							
Charges apply to deductible - No	5	5							

##### Chiropractic

Percent	12	12	23%	20%	0	11%	20%	20%	79%
Amount	1	1	25	25			25		
Charges apply to deductible - Yes	7	7							
Charges apply to deductible - No	5	5							

#### Annual Out-of-pocket Limits (including deductibles)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Unlimited	3	3							
Per Person - percent of Employee's pay	0	0							
Per Person - amount	10	10	3725	N/A	650	2188	3250	4250	9500
Family - percent of Employees' pay	0	0							
Family - amount	10	10	7800	8000	1750	4375	7500	9250	19000

### Health Maintenance Organization (HMO)

#### Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No Employee contributions	15	19							

# Summary of Plan Statistics

## Medical

### Health Maintenance Organization (HMO)

#### Employee Contributions

##### Tax treatment

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Pre-tax	183	271							
After tax	0	0							
Both	11	35							

##### Percent of total cost Employees' pay

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Employee only	161	257	18	25	3	11	17	25	33
Employee + child	161	257	23	25	8	15	23	30	39
Employee + spouse	161	257	24	25	9	16	24	31	39
Employee + family	161	257	24	26	10	16	25	32	38

##### Contributions vary by

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	170	281							
Age	3	4							
Service	0	0							
Salary	27	34							

#### Deductibles

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Individual - percent of Employees' pay	0	0							
Individual - amount	201	324	238	0	0	0	0	250	750
Family - percent of Employees' pay	0	0							
Family - amount	201	324	528	0	0	0	0	738	1650

#### Employee Copayments

##### Inpatient Per Admission

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	126	160	9%	0	0	0	0	20%	20%
Amount	100	167	339	250	100	175	250	500	520
Charges apply to deductible - Yes	87	109							
Charges apply to deductible - No	140	215							

# Summary of Plan Statistics

## Medical

### Health Maintenance Organization (HMO)

#### Employee Copayments

##### Surgical Procedures

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	200	320	4%	0	0	0	0	0	20%
Amount	5	5	348	N/A		120	250	625	
Charges apply to deductible - Yes	73	88							
Charges apply to deductible - No	144	236							

##### Physician Office Visit

Percent	15	19	5%	0	0	0	0	10%	20%
Amount	196	309	21	20	10	15	20	25	30
Charges apply to deductible - Yes	13	13							
Charges apply to deductible - No	193	312							

##### Outpatient Surgery

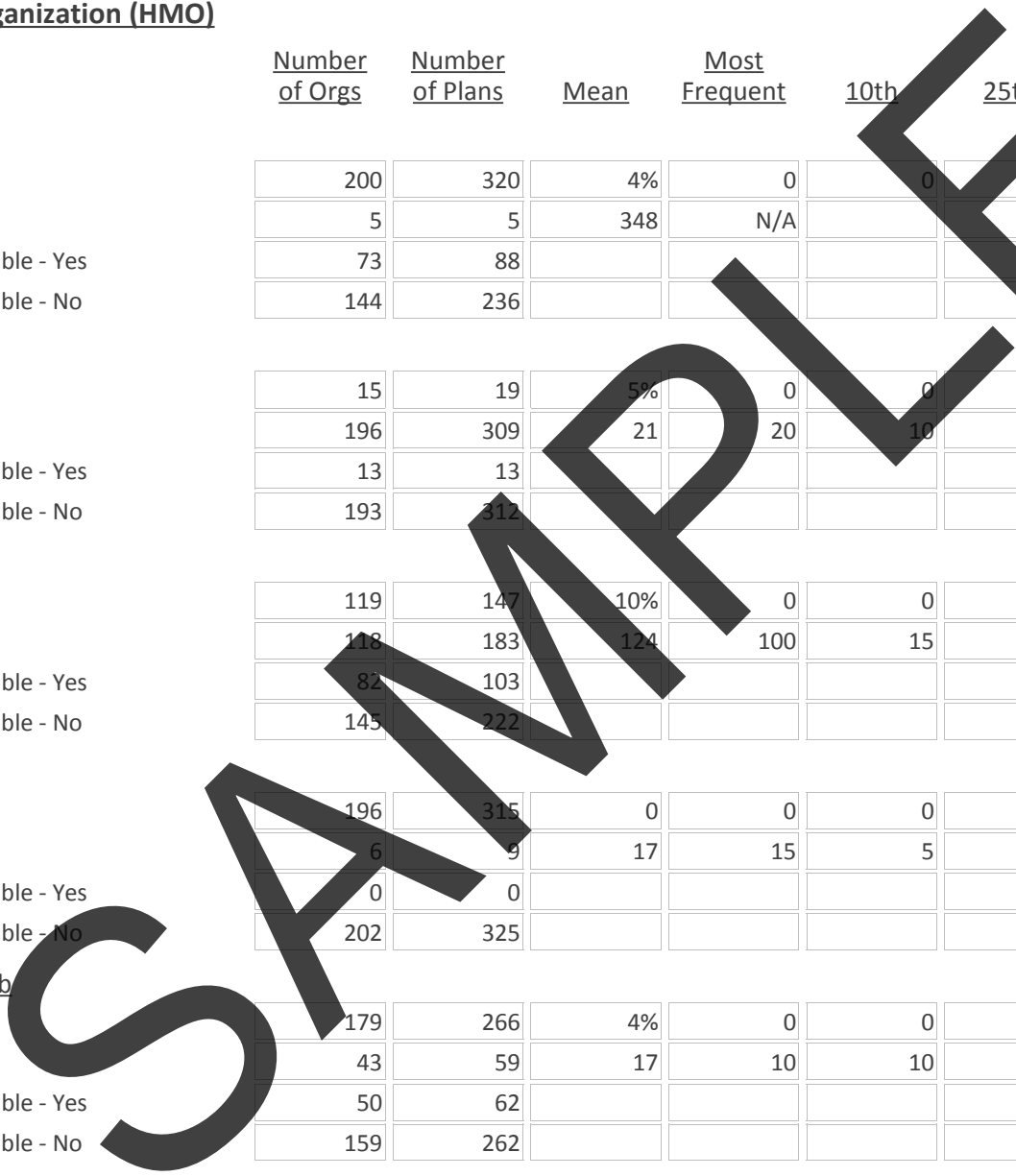
Percent	119	147	10%	0	0	0	10%	20%	20%
Amount	118	183	124	100	15	30	100	200	250
Charges apply to deductible - Yes	82	103							
Charges apply to deductible - No	145	222							

##### Preventive Care

Percent	196	315	0	0	0	0	0	0	0
Amount	6	9	17	15	5	13	15	23	25
Charges apply to deductible - Yes	0	0							
Charges apply to deductible - No	202	325							

##### Diagnostics, X-ray & Lab

Percent	179	266	4%	0	0	0	0	0	20%
Amount	43	59	17	10	10	10	10	20	30
Charges apply to deductible - Yes	50	62							
Charges apply to deductible - No	159	262							





# Summary of Plan Statistics

## Medical

### Health Maintenance Organization (HMO)

#### Employee Copayments

##### Chiropractic

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	47	53	68%	100%	10%	20%	100%	100%	100%
Amount	171	276	25	20	10	15	20	30	40
Charges apply to deductible - Yes	23	25							
Charges apply to deductible - No	184	298							

#### Annual Out-of-pocket Limits (including deductibles)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Unlimited	4	5							
Per Person - percent of Employee's pay	0	0							
Per Person - amount	199	320	2669	1500	1500	1500	2000	3500	5500
Family - percent of Employees' pay	0	0							
Family - amount	199	320	5750	3000	3000	3000	4500	7500	11000

### Exclusive Provider Organization (EPO)

#### Employee Contributions

No Employee contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No Employee contributions	5	5							

#### Tax treatment

Pre-tax	92	112							
After tax	0	0							
Both	2	2							

#### Percent of total cost Employees' pay

Employee only	69	81	16	0	3	10	16	23	27
Employee + child	69	82	21	N/A	7	15	20	26	34
Employee + spouse	70	85	21	N/A	6	14	22	28	35
Employee + family	69	84	21	18	9	16	21	28	34

# Summary of Plan Statistics

## Medical

### Exclusive Provider Organization (EPO)

#### Employee Contributions

##### Contributions vary by

None

Age

Service

Salary

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	72	95							
Age	0	0							
Service	0	0							
Salary	22	23							

#### Deductibles

Individual - percent of Employees' pay

Individual - amount

Family - percent of Employees' pay

Family - amount

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Individual - percent of Employees' pay	0	0							
Individual - amount	95	119	423	0	0	0	0	500	1000
Family - percent of Employees' pay	0	0							
Family - amount	95	119	888	0	0	0	0	1000	2000

#### Employee Copayments

##### Inpatient Per Admission

Percent

Amount

Charges apply to deductible - Yes

Charges apply to deductible - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Percent	68	72	11%	0	0	0	10%	20%	20%
Amount	43	53	275	250	100	150	250	300	500
Charges apply to deductible - Yes	48	51							
Charges apply to deductible - No	50	68							

##### Surgical Procedures

Percent

Amount

Charges apply to deductible - Yes

Charges apply to deductible - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Percent	95	119	6%	0	0	0	0	10%	20%
Amount	0	0							
Charges apply to deductible - Yes	49	53							
Charges apply to deductible - No	48	66							

##### Physician Office Visit

Percent

Amount

Charges apply to deductible - Yes

Charges apply to deductible - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Percent	10	11	7%	0	0	0	0	20%	28%
Amount	85	108	22	25	10	20	25	25	30
Charges apply to deductible - Yes	8	8							
Charges apply to deductible - No	87	111							

# Summary of Plan Statistics

## Medical

### Exclusive Provider Organization (EPO)

#### Employee Copayments

##### Outpatient Surgery

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Percent	70	74	10%	0	0	0	10%	20%	20%
Amount	29	46	110	100	10	50	100	150	250
Charges apply to deductible - Yes	45	48							
Charges apply to deductible - No	53	71							

##### Preventive Care

Percent	93	117	0	0	0	0	0	0	0
Amount	2	2	23	N/A			23		
Charges apply to deductible - Yes	0	0							
Charges apply to deductible - No	95	119							

##### Diagnostics, X-ray & Lab

Percent	88	109	6%	0	0	0	0	10%	20%
Amount	8	10	50	N/A	11	15	23	31	275
Charges apply to deductible - Yes	39	41							
Charges apply to deductible - No	59	78							

##### Chiropractic

Percent	19	22	39%	N/A	0	10%	20%	100%	100%
Amount	78	98	29	30	10	20	30	40	45
Charges apply to deductible - Yes	14	15							
Charges apply to deductible - No	81	104							

#### Annual Out-of-pocket Limits (including deductibles)

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Unlimited	1	2							
Per Person - percent of Employee's pay	0	0							
Per Person - amount	94	117	3051	1500	1500	1500	2500	3550	6510
Family - percent of Employees' pay	0	0							
Family - amount	94	117	6389	3000	3000	3288	5530	8100	13020

# Summary of Plan Statistics

## Medical

### HDHP PPO/POS

#### Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No Employee contributions	22	22							

#### Tax treatment

Pre-tax	522	714							
After tax	1	1							
Both	15	17							

#### Percent of total cost Employees' pay

Employee only	460	634	14	0	1	7	13	20	26
Employee + child	462	638	18	16	5	10	16	24	31
Employee + spouse	462	638	19	N/A	6	10	17	25	31
Employee + family	462	638	19	10	6	11	18	25	31

#### Contributions vary by

None	465	640							
Age	0	0							
Service	1	1							
Salary	85	108							

#### Deductibles

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
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#### Individual - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

#### Individual - amount

Inside network	552	754	2244	1500	1400	1500	2000	2800	3250
Outside network	552	754	4179	3000	1750	2800	3500	5125	6525

#### Family - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

# Summary of Plan Statistics

## Medical

### HDHP PPO/POS

#### Deductibles

##### Family - amount

Inside network

Outside network

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	551	753	4518	3000	2800	3000	4000	5600	6830
Outside network	551	753	8458	6000	3500	5600	7000	10500	13560

#### Employee Copayments

##### Inpatient Per Admission

##### Percent

Inside network

Outside network

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	547	747	16%	20%	0	10%	20%	20%	25%
Outside network	550	750	40%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network

Outside network

Inside network	13	15	250	N/A	100	150	200	300	600
Outside network	11	15	400	N/A	200	300	300	500	660

##### Charges apply to deductible

Inside network

Outside network

Inside network	551	753							
Outside network	548	750							

#### Surgical Procedures

##### Percent

Inside network

Outside network

Inside network	552	754	16%	20%	0	10%	20%	20%	25%
Outside network	552	754	40%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network

Outside network

Inside network	0	0							
Outside network	0	0							

##### Charges apply to deductible

Inside network

Outside network

Inside network	550	752							
Outside network	551	752							

#### Physician Office Visit

# Summary of Plan Statistics

## Medical

### HDHP PPO/POS

#### Employee Copayments

#### Physician Office Visit

##### Percent

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Inside network	536	731	16%	20%	0	10%	20%	20%	25%
Outside network	551	752	40%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network	20	23	23	30	10	15	25	30	36
Outside network	3	5	37	N/A		28	30	50	

#### Charges apply to deductible

Inside network	546	745							
Outside network	550	752							

#### Outpatient Surgery

##### Percent

Inside network	549	750	16%	20%	0	10%	20%	20%	25%
Outside network	551	752	40%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network	5	6	154	100		94	100	263	
Outside network	4	5	470	500		300	500	625	

#### Charges apply to deductible

Inside network	549	750							
Outside network	548	750							

#### Preventive Care

##### Percent

Inside network	552	754	0	0	0	0	0	0	0
Outside network	551	753	46%	40%	0	30%	40%	50%	100%

##### Amount

Inside network	0	0							
Outside network	1	1	80	80			80		

# Summary of Plan Statistics

## Medical

### HDHP PPO/POS

#### Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Preventive Care

##### Charges apply to deductible

Inside network	3	3							
Outside network	372	508							

#### Diagnostics, X-ray & Lab

##### Percent

Inside network	550	752	16%	20%	0	10%	20%	20%	25%
Outside network	551	752	40%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network	3	3	103	N/A		20	40	250	
Outside network	3	4	150	N/A		50	150	250	

##### Charges apply to deductible

Inside network	546	745							
Outside network	546	748							

#### Chiropractic

##### Percent

Inside network	539	736	20%	20%	0	10%	20%	20%	30%
Outside network	551	752	41%	40%	30%	35%	40%	50%	50%

##### Amount

Inside network	15	17	40	20	19	20	35	50	84
Outside network	2	3	42	50		25	50	50	

##### Charges apply to deductible

Inside network	538	739							
Outside network	538	736							

#### Annual Out-of-pocket Limits (including deductibles)

# Summary of Plan Statistics

## Medical

### HDHP PPO/POS

#### Employee Copayments

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
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#### Annual Out-of-pocket Limits (including deductibles)

##### Unlimited

Inside network	2	3							
Outside network	27	35							

##### Per Person - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

##### Per Person - amount

Inside network	548	749	4285	3000	2800	3000	4000	5200	6500
Outside network	525	718	8491	6000	5000	6000	8000	10000	13000

##### Family - percent of Employees' pay

Inside network	0	0							
Outside network	0	0							

##### Family - amount

Inside network	547	748	8483	6000	5600	6000	8000	10475	13000
Outside network	523	716	17011	12000	10000	12000	16000	20000	26060

### HDHP HMO

#### Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
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No Employee contributions	1	1							
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#### Tax treatment

Pre-tax	54	69							
After tax	0	0							
Both	0	0							



# Summary of Plan Statistics

## Medical

### HDHP HMO

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Percent of total cost Employees' pay</u>									
Employee only	48	64	15	0	1	8	14	24	32
Employee + child	48	64	20	10	5	11	19	29	38
Employee + spouse	48	64	21	N/A	6	12	18	30	41
Employee + family	48	64	23	15	8	13	19	31	43

#### Contributions vary by

None	49	65							
Age	1	1							
Service	0	0							
Salary	4	4							

#### Deductibles

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Individual - percent of Employees' pay	0	0							
Individual - amount	54	70	1987	1500	1400	1500	1650	2500	2850
Family - percent of Employees' pay	0	0							
Family - amount	54	70	4081	3000	2800	3000	3550	5000	5970

#### Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Inpatient Per Admission</u>									
Percent	52	66	19%	20%	10%	10%	20%	20%	30%
Amount	4	4	375	N/A		250	375	500	
Charges apply to deductible	53	67							
<u>Surgical Procedures</u>									
Percent	54	70	18%	20%	10%	10%	20%	20%	30%
Amount	0	0							
Charges apply to deductible	52	67							

# Summary of Plan Statistics

## Medical

### HDHP HMO

#### Employee Copayments

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
<u>Physician Office Visit</u>									
Percent	48	60	18%	20%	10%	10%	20%	20%	30%
Amount	7	10	27	30	16	20	30	31	35
Charges apply to deductible	52	63							
<u>Outpatient Surgery</u>									
Percent	52	66	19%	20%	10%	10%	20%	20%	30%
Amount	4	4	175	150		150	150	225	
Charges apply to deductible	53	67							
<u>Preventive Care</u>									
Percent	54	70	0	0	0	0	0	0	0
Amount	0	0							
Charges apply to deductible	0	0							
<u>Diagnostics, X-ray &amp; Lab</u>									
Percent	52	68	16%	20%	0	10%	20%	20%	30%
Amount	2	2	10	10			10		
Charges apply to deductible	53	65							
<u>Chiropractic</u>									
Percent	47	59	26%	20%	10%	15%	20%	25%	40%
Amount	8	11	36	20	15	20	40	55	64
Charges apply to deductible	47	58							
<u>Annual Out-of-pocket Limits (including deductibles)</u>									
Unlimited	0	0							
Per Person - percent of Employees' pay	0	0							
Per Person - amount	54	70	4352	3000	2900	3000	4200	5625	6530
Family - percent of Employees' pay	0	0							
Family - amount	54	70	8385	6000	5800	6000	7938	11000	13060

# Summary of Plan Statistics

## Medical

### Mental Health/ Substance Abuse

#### Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Mental Health Inpatient

##### Percent

Inside network	783	1851	15%	20%	0	10%	20%	20%	25%
Outside network	773	1651	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	227	403	334	250	100	175	250	400	500
Outside network	94	120	820	500	100	250	400	500	1000
Charges apply to deductible - Yes	740	1718							
Charges apply to deductible - No	263	435							

#### Mental Health Outpatient

##### Percent

Inside network	649	1102	16%	20%	0	10%	20%	20%	29%
Outside network	767	1637	39%	40%	25%	30%	40%	50%	50%

##### Amount

Inside network	594	1066	25	20	15	20	25	30	40
Outside network	22	29	85	25	17	25	30	55	330
Charges apply to deductible - Yes	626	1018							
Charges apply to deductible - No	621	1137							

#### Substance Abuse Inpatient

##### Percent

Inside network	786	1869	15%	20%	0	10%	20%	20%	25%
Outside network	773	1651	40%	40%	30%	30%	40%	50%	50%

##### Amount

Inside network	224	386	337	250	100	175	250	363	500
Outside network	92	115	831	500	100	250	400	500	1000
Charges apply to deductible - Yes	737	1705							
Charges apply to deductible - No	262	452							

# Summary of Plan Statistics

## Medical

### Mental Health/ Substance Abuse

#### Employee Copayments

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Substance Abuse Outpatient

##### Percent

Inside network	653	1123	16%	20%	0	10%	20%	20%	30%
Outside network	767	1637	39%	40%	25%	30%	40%	50%	50%

##### Amount

Inside network	589	1046	25	20	15	20	25	30	40
Outside network	22	29	85	25	17	25	30	55	330
Charges apply to deductible - Yes	624	1017							
Charges apply to deductible - No	620	1139							

### Prescription Drugs

#### Plan Type

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Traditional	57	99							
Formulary	792	2074							
Multisource	1	1							
Other	0	0							

#### Traditional Plan Details

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Employee Copayments

#### Prescription Drugs Generic

##### Percent

Inside network	16	23	18%	20%	10%	10%	20%	20%	30%
Outside network	11	17	34%	20%	20%	20%	30%	45%	50%
Mail order	15	22	17%	20%	10%	10%	20%	20%	30%

# Summary of Plan Statistics

## Medical

### Prescription Drugs

#### Traditional Plan Details

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Employee Copayments

#### Prescription Drugs Generic

##### Amount

Inside network	44	76	9	10	5	5	10	10	15
Outside network	4	6	11	5		5	7	19	
Mail order	43	75	17	20	10	10	20	20	30

#### Prescription Drugs Brand

##### Percent

Inside network	16	24	24%	20%	10%	13%	20%	38%	50%
Outside network	10	16	34%	20%	20%	20%	35%	48%	50%
Mail order	16	24	24%	20%	10%	13%	20%	38%	50%

##### Amount

Inside network	40	69	23	30	10	15	20	30	40
Outside network	4	6	29	10		10	18	50	
Mail order	40	69	45	30	20	22	30	60	90
Prescription Drugs separate deductible	3	5	100	100		100	100	100	

#### Formulary Plan Details

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Employee Copayments

#### Prescription Drugs Generic

##### Percent

Inside network	418	684	17%	20%	0	10%	20%	20%	30%
Outside network	335	633	32%	50%	20%	20%	30%	45%	50%
Mail order	410	666	17%	20%	0	10%	20%	20%	30%

# Summary of Plan Statistics

## Medical

### Prescription Drugs

#### Formulary Plan Details

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Employee Copayments

#### Prescription Drugs Generic

##### Amount

Inside network	645	1391	11	10	5	10	10	12	15
Outside network	233	399	11	10	5	10	10	12	15
Mail order	648	1396	23	20	10	20	20	30	31

#### Prescription Drugs Formulary Brand

##### Percent

Inside network	492	985	22%	20%	10%	20%	20%	30%	30%
Outside network	354	707	33%	50%	20%	20%	30%	45%	50%
Mail order	474	921	22%	20%	10%	20%	20%	30%	30%

##### Amount

Inside network	520	1091	33	30	20	25	30	40	50
Outside network	184	321	33	30	20	25	30	40	50
Mail order	540	1137	75	60	40	50	70	90	113

#### Prescription Drugs Non-Formulary Brand

##### Percent

Inside network	513	1036	30%	20%	10%	20%	30%	40%	50%
Outside network	357	718	36%	50%	20%	25%	40%	50%	50%
Mail order	496	976	29%	20%	10%	20%	30%	40%	50%

##### Amount

Inside network	486	999	54	50	35	40	50	60	75
Outside network	169	294	57	50	35	45	50	70	80
Mail order	503	1035	122	100	60	90	120	150	190

#### Prescription Drugs separate deductible

Prescription Drugs separate deductible	80	127	152	100	50	75	100	150	250
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# Summary of Plan Statistics

## Medical

### Retiree Medical

#### Type of Coverage

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No post-retirement coverage	629	1555							
Less than age 65 coverage - Yes	272	655							
Less than age 65 coverage - No	52	66							
Same coverage as active	246	599							
Separate plan	14	20							
Greater than or equal to age 65 coverage - Yes	190	420							
Greater than or equal to age 65 coverage - No	140	293							
Medicare Supplement	138	259							
Carve out	7	8							
COB	5	10							
Exclusion	0	0							
Separate plan	18	37							
Medicare HMO	40	58							

#### Monthly Retiree Contributions < 65

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Employee only	18	35	578	N/A	115	200	619	777	1247
Employee + 1	18	35	1241	N/A	320	590	1241	1875	2506
Employee + family	15	30	1668	N/A	455	793	1672	2126	3514

#### Monthly Retiree Contributions > 65

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Employee only	15	20	241	193	0	75	193	419	503
Employee + 1	15	20	607	392	80	356	547	904	1129
Employee + family	7	12	1160	N/A	251	926	1165	1448	1983

# Summary of Plan Statistics

## Dental

### Dental Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	801	1360							
Salaried	23	34							
Exempt	2	2							
Non-exempt	1	2							
Staff	1	1							

#### Type of Plan

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Indemnity	23	25							
Dental PPO	330	436							
Silent PPO	523	729							
Dental HMO	199	209							

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No Employee contributions	84	108							
Included with medical contributions	19	22							

#### Tax treatment

Pre-tax	744	1251							
After tax	1	1							
Both	10	17							

#### Percent of total cost Employees pay

Employee only	778	1328	44	100	0	20	38	64	100
Employee + child	778	1328	47	100	8	24	42	70	100
Employee + spouse	778	1328	48	100	10	24	43	70	100
Employee + family	778	1328	48	100	10	25	44	71	100



# Summary of Plan Statistics

## Dental

### Dental Overview

#### Employee Contributions

##### Contributions vary by

None

Age

Service

Salary

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
None	778	1334							
Age	0	0							
Service	0	0							
Salary	18	25							

#### TMJ handled in:

Medical

Dental

Limited to orthodontics

Not covered

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Medical	216	373							
Dental	124	193							
Limited to orthodontics	4	4							
Not covered	165	241							

### Dental Indemnity

#### Deductibles

##### Preventive

Individual

Family

No deductible

##### Basic/Major

Individual

Family

No deductible

##### Orthodontia

Individual

Family

No deductible

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Preventive Individual	0	0							
Preventive Family	0	0							
Preventive No deductible	23	25							
Basic/Major Individual	21	23	48	50	25	50	50	50	50
Basic/Major Family	13	15	135	150	65	100	150	150	210
Basic/Major No deductible	1	1							
Orthodontia Individual	13	13	50	50	25	50	50	50	80
Orthodontia Family	7	7	139	150		75	150	150	
Orthodontia No deductible	9	9							



# Summary of Plan Statistics

## Dental

### Dental Indemnity

#### Plan Reimbursement Percentage

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Preventive	20	22	100%	100%	100%	100%	100%	100%	100%
- Not covered	0	0							
Basic	19	21	80%	80%	72%	80%	80%	80%	89%
- Not covered	0	0							
Major	19	21	54%	50%	50%	50%	50%	55%	69%
- Not covered	0	0							
Orthodontia	21	22	51%	50%	50%	50%	50%	50%	57%
- Not covered	3	3							

#### Maximums

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Annual preventive and basic/major	22	24	1625	1500	1000	1000	1500	2000	2500
No maximum	1	1							
Lifetime orthodontia	21	22	1768	2000	1000	1000	1825	2000	3000
No maximum	0	0							

#### Orthodontia benefits are

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Offered children and adults	11	12							
Offered children only	9	9							
Not Offered	3	3							

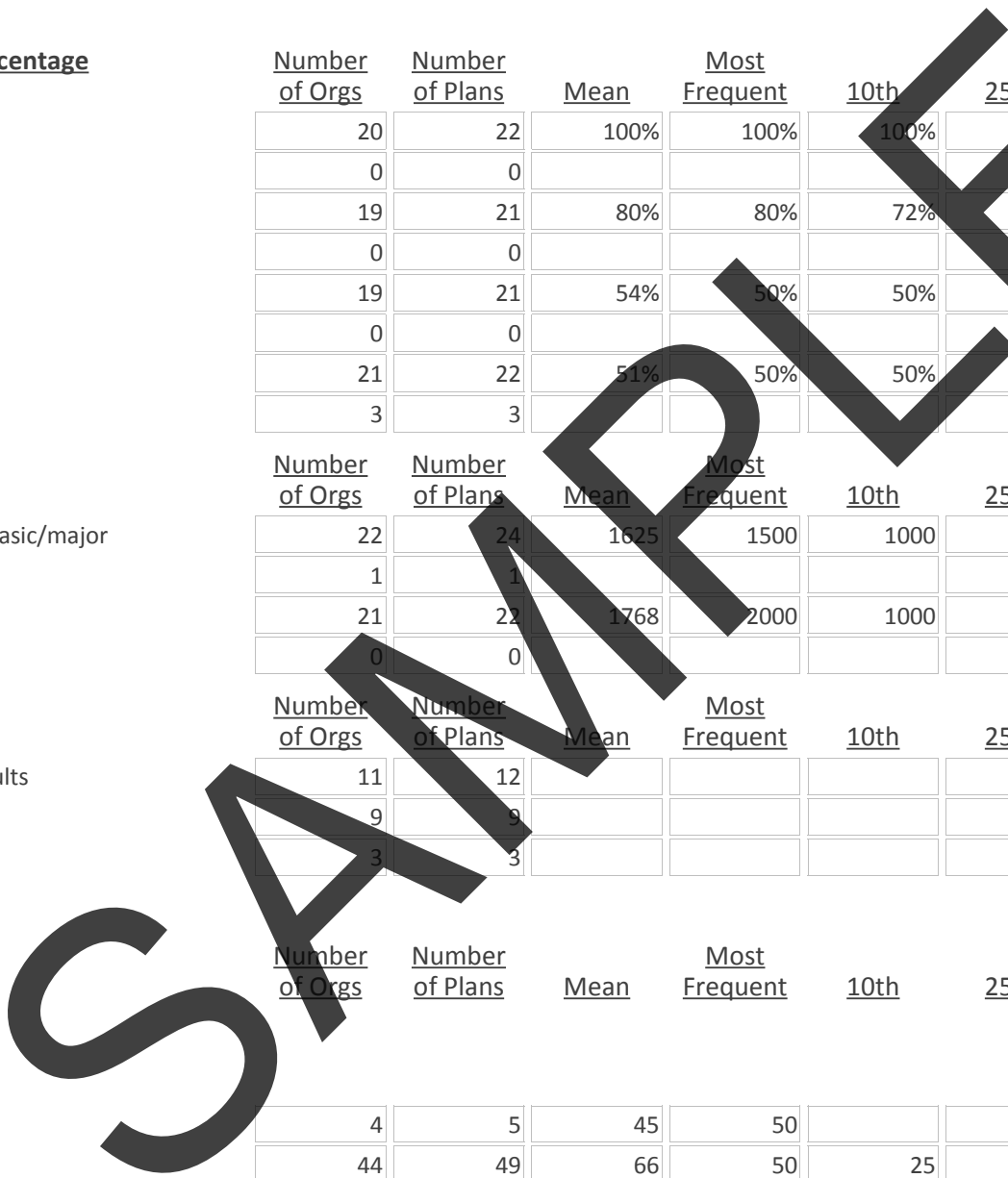
### Dental PPO

#### Deductibles

##### Preventive

##### Individual

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	4	5	45	50		38	50	50	
Outside network	44	49	66	50	25	50	50	75	100



# Summary of Plan Statistics

## Dental

### Dental PPO

#### Deductibles

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
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#### Preventive

##### Family

Inside network	3	4	150	150		150	150	150	
Outside network	31	36	178	150	75	150	150	225	300

##### No deductible

Inside network	326	430							
Outside network	290	386							

#### Basic/Major

##### Individual

Inside network	259	332	47	50	25	50	50	50	50
Outside network	318	412	60	50	27	50	50	50	100

##### Family

Inside network	232	297	136	150	75	100	150	150	150
Outside network	279	365	168	150	75	150	150	150	225

##### No deductible

Inside network	89	103							
Outside network	20	23							

#### Orthodontia

##### Individual

Inside network	75	80	46	50	25	50	50	50	50
Outside network	89	97	74	50	50	50	50	75	100

##### Family

Inside network	56	60	133	150	75	81	150	150	150
Outside network	67	74	203	150	150	150	150	225	300

##### No deductible

Inside network	234	262							
Outside network	218	244							

SAMPLE

# Summary of Plan Statistics

## Dental

### Dental PPO

#### Plan Reimbursement Percentage

##### Preventive

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Inside network	330	432	100%	100%	100%	100%	100%	100%	100%
Not covered	0	0							
Outside network	330	436	92%	100%	80%	80%	100%	100%	100%
Not covered	0	0							

##### Basic

Inside network	330	432	82%	80%	70%	80%	80%	90%	90%
Not covered	0	0							
Outside network	330	436	70%	80%	50%	60%	70%	80%	80%
Not covered	0	0							

##### Major

Inside network	329	413	55%	50%	50%	50%	50%	60%	60%
Not covered	17	17							
Outside network	328	415	47%	50%	40%	45%	50%	50%	50%
Not covered	21	21							

##### Orthodontia

Inside network	305	339	54%	50%	50%	50%	50%	50%	60%
Not covered	87	93							
Outside network	304	339	51%	50%	50%	50%	50%	50%	60%
Not covered	90	96							

#### Maximums

##### Annual preventive and basic/major

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Inside network	321	424	1678	1500	1000	1500	1500	2000	2000
No maximum	11	11							
Outside network	321	426	1530	1500	1000	1000	1500	2000	2000
No maximum	10	10							

# Summary of Plan Statistics

## Dental

### Dental PPO

#### Maximums

#### Lifetime orthodontia

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	305	339	1725	1500	1000	1500	1500	2000	2500
No maximum	2	2							
Outside network	304	339	1632	1500	1000	1000	1500	2000	2000
No maximum	1	1							

#### Orthodontia benefits are

#### Offered children and adults

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	204	224							
Outside network	203	222							

#### Offered children only

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	109	118							
Outside network	109	118							

#### Not Offered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Inside network	87	93							
Outside network	90	96							

### Dental Silent PPO

#### Deductibles

#### Preventive

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Individual	8	11	34	25	25	25	25	50	50
Family	7	9	94	75	50	63	75	150	150
No deductible	516	718							

#### Basic/Major

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Individual	469	618	50	50	25	50	50	50	50
Family	420	551	140	150	75	150	150	150	150
No deductible	80	98							

# Summary of Plan Statistics

## Dental

### Dental Silent PPO

#### Deductibles

#### Orthodontia

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Individual	121	136	52	50	25	50	50	50	75
Family	93	105	138	150	75	100	150	150	150
No deductible	377	443							

#### Plan Reimbursement Percentage

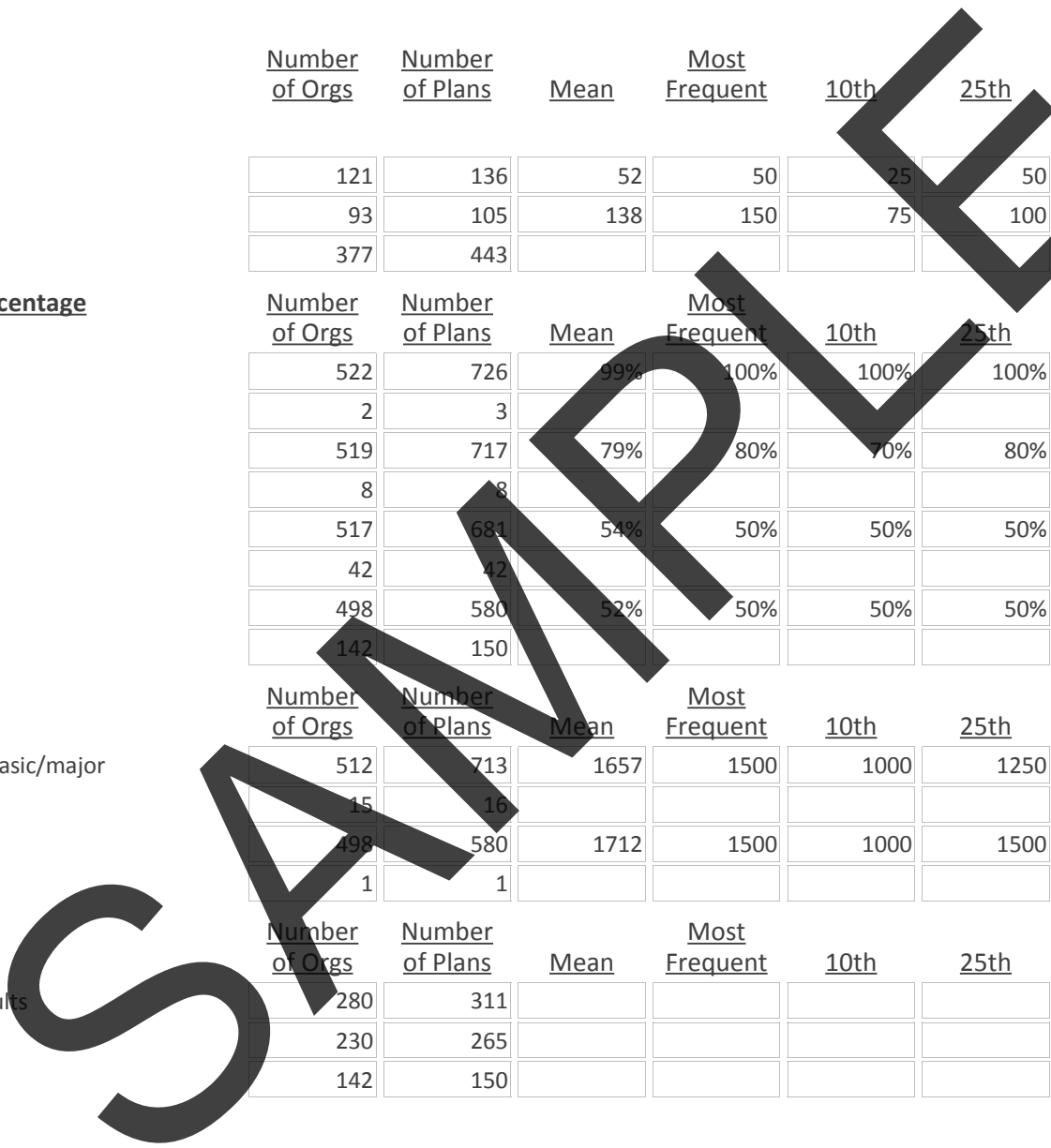
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Preventive	522	726	99%	100%	100%	100%	100%	100%	100%
Not covered	2	3							
Basic	519	717	79%	80%	70%	80%	80%	80%	90%
Not covered	8	8							
Major	517	681	54%	50%	50%	50%	50%	50%	65%
Not covered	42	42							
Orthodontia	498	580	52%	50%	50%	50%	50%	50%	50%
Not covered	142	150							

#### Maximums

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Annual preventive and basic/major	512	713	1657	1500	1000	1250	1500	2000	2500
No maximum	15	16							
Lifetime orthodontia	498	580	1712	1500	1000	1500	1500	2000	2500
No maximum	1	1							

#### Orthodontia benefits are

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Offered children and adults	280	311							
Offered children only	230	265							
Not Offered	142	150							



# Summary of Plan Statistics

## Dental

### Dental HMO

#### Deductibles

##### Preventive

Individual  
Family  
No deductible

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Individual	0	0							
Family	0	0							
No deductible	198	208							

##### Basic/Major

Individual  
Family  
No deductible

Individual	11	13	40	50	25	25	50	50	50
Family	7	9	122	150	50	75	150	150	150
No deductible	187	194							

##### Orthodontia

Individual  
Family  
No deductible

Individual	5	6	42	50		25	50	50	
Family	3	4	131	150		94	150	150	
No deductible	188	194							

#### Plan Reimbursement Percentage

Preventive  
Not covered  
Basic  
Not covered  
Major  
Not covered  
Orthodontia  
Not covered

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Preventive	109	117	100%	100%	100%	100%	100%	100%	100%
Not covered	0	0							
Basic	47	52	91%	100%	80%	80%	100%	100%	100%
Not covered	0	0							
Major	42	46	64%	60%	50%	50%	60%	70%	100%
Not covered	1	1							
Orthodontia	39	41	56%	50%	50%	50%	50%	60%	76%
Not covered	8	9							

#### Maximums

Annual preventive and basic/major  
No maximum  
Lifetime orthodontia  
No maximum

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Annual preventive and basic/major	21	24	1592	2000	750	1000	1600	2000	2500
No maximum	174	180							
Lifetime orthodontia	28	30	1686	N/A	1000	1500	1550	2000	2090
No maximum	158	161							

# Summary of Plan Statistics

## Dental

### Dental HMO

#### Orthodontia benefits are

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Offered children and adults	176	178							
Offered children only	19	21							
Not Offered	8	9							

### Dental Coverage

#### Coverage includes:

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Oral Exam</u>									
Preventative	819	1396							
Basic	0	0							
Major	0	0							
N/C	2	3							
<u>X-rays</u>									
Preventative	815	1388							
Basic	7	8							
Major	0	0							
N/C	2	3							
<u>Sealants</u>									
Preventative	750	1257							
Basic	89	130							
Major	2	2							
N/C	8	9							
<u>Cleaning, polishing</u>									
Preventative	817	1393							
Basic	3	3							
Major	0	0							
N/C	2	3							

SAMPLE



# Summary of Plan Statistics

## Dental

### Dental Coverage

#### Coverage includes:

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Fillings</u>									
Preventative	13	16							
Basic	818	1367							
Major	0	0							
N/C	15	16							
<u>Extractions</u>									
Preventative	6	8							
Basic	813	1364							
Major	8	8							
N/C	18	18							
<u>Periodontics (Gums)</u>									
Preventative	1	1							
Basic	781	1286							
Major	61	86							
N/C	26	26							
<u>Endodontics (Root Canals)</u>									
Preventative	1	1							
Basic	782	1293							
Major	56	80							
N/C	25	25							
<u>Oral Surgery</u>									
Preventative	4	5							
Basic	786	1314							
Major	41	53							
N/C	23	23							

SAMPLE

# Summary of Plan Statistics

## Dental

### Dental Coverage

#### Coverage includes:

#### Dentures

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Preventative	0	0							
Basic	7	7							
Major	813	1323							
N/C	68	68							

#### Fixed Bridges

Preventative	0	0							
Basic	5	5							
Major	814	1326							
N/C	67	67							

#### Crowns

Preventative	0	0							
Basic	23	32							
Major	807	1299							
N/C	67	67							

#### Implants

Preventative	1	1							
Basic	4	7							
Major	606	928							
N/C	173	230							

SAMPLE

# Summary of Plan Statistics

## Life

### Life Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	737	780							
Salaried	78	87							
Exempt	45	57							
Non-exempt	18	18							
Staff	9	9							

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	710	805							
Total Earnings	27	28							
W2 Box 1 Pay	0	0							
Base + Commission	3	3							
Base + Special Payments	0	0							
Base + Bonus	16	17							
Base + Bonus + Commission	1	1							
Other	4	6							

#### Evidence of Insurability

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Yes	591	677							
No	62	70							

#### Life Continuance While Disabled

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Waiver	406	474							
Employee Pays	26	29							
Employer Pays	46	47							
Shared	0	0							



# Summary of Plan Statistics

## Life

### Life 100% Employer Paid Coverage

#### Employee Group Term

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	21	25							
Flat Amount	117	137	64351	50000	10000	25000	50000	50000	100000
Multiple of pay	677	733	1.58	1.00	1.00	1.00	1.50	2.00	2.00
Minimum coverage	268	301	43098	50000	10000	10000	25000	50000	68000
Maximum coverage	718	804	643540	1000000	50000	150000	500000	1000000	1225000
Unlimited	59	63							

#### Spouse Group Term

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	743	870							
Flat Amount	76	81	6049	10000	1000	2000	5000	10000	10000
Multiple of pay	0	0							
Minimum coverage	76	81	6049	10000	1000	2000	5000	10000	10000
Maximum coverage	76	81	6049	10000	1000	2000	5000	10000	10000
Unlimited	76	81							

#### Dependent Group Term

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	743	870							
Flat Amount	76	81	3926	N/A	1000	1250	2000	5000	10000
Multiple of pay	0	0							
Minimum coverage	76	81	3926	N/A	1000	1250	2000	5000	10000
Maximum coverage	76	81	3926	N/A	1000	1250	2000	5000	10000
Unlimited	1	1							

#### Accidental Death and Dismemberment (AD&D)

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
AD&D equal to Employee group term - Yes	599	661							
AD&D equal to Employee group term - No	229	288							

# Summary of Plan Statistics

## Life

### Life 100% Employer Paid Coverage

#### Accidental Death and Dismemberment (AD&D)

If no.

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Flat Amount	33	34	84147	50000	10000	10000	50000	100000	275000
Multiple of pay	58	59	2.13	1.00	1.00	1.00	2.00	2.50	4.00
Minimum coverage	40	47	73234	50000	10000	10000	50000	60000	210000
Maximum coverage	77	87	536851	1000000	10000	100000	250000	1000000	1500000
Unlimited	6	6							

### Subsidized/Supplemental Coverage

#### Employee Group Term

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No coverage	65	75							
Flat Amount minimum	365	431	14887	10000	10000	10000	10000	10000	25000
Flat Amount maximum	372	438	617724	500000	250000	500000	500000	750000	1000000
Multiple of pay minimum	387	430	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Multiple of pay maximum	399	442	5.41	5.00	3.00	4.00	5.00	6.63	8.00
Overall maximum	714	815	1436061	1000000	500000	700000	1000000	1750000	2516000
Unlimited	40	52							

#### Spouse Group Term

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No coverage	89	109							
Flat Amount minimum	689	782	9955	10000	5000	5000	10000	10000	20000
Flat Amount maximum	697	791	195903	250000	25000	100000	150000	250000	500000
Multiple of pay minimum	38	42	0.65	0.50	0.50	0.50	0.50	1.00	1.00
Multiple of pay maximum	40	44	3.22	2.00	2.00	2.00	2.75	4.75	5.00
Overall maximum	726	824	212274	250000	30000	100000	200000	250000	500000
Unlimited	16	16							

# Summary of Plan Statistics

## Life

### Subsidized/Supplemental Coverage

#### Dependent Group Term

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	94	113							
Flat Amount minimum	722	818	5563	5000	2000	2000	5000	10000	10000
Flat Amount maximum	725	821	12318	10000	10000	10000	10000	15000	20000
Multiple of pay minimum	0	0							
Multiple of pay maximum	0	0							
Overall maximum	725	821	12606	10000	10000	10000	10000	15000	20000
Unlimited	10	10							

#### Accidental Death and Dismemberment (AD&D)

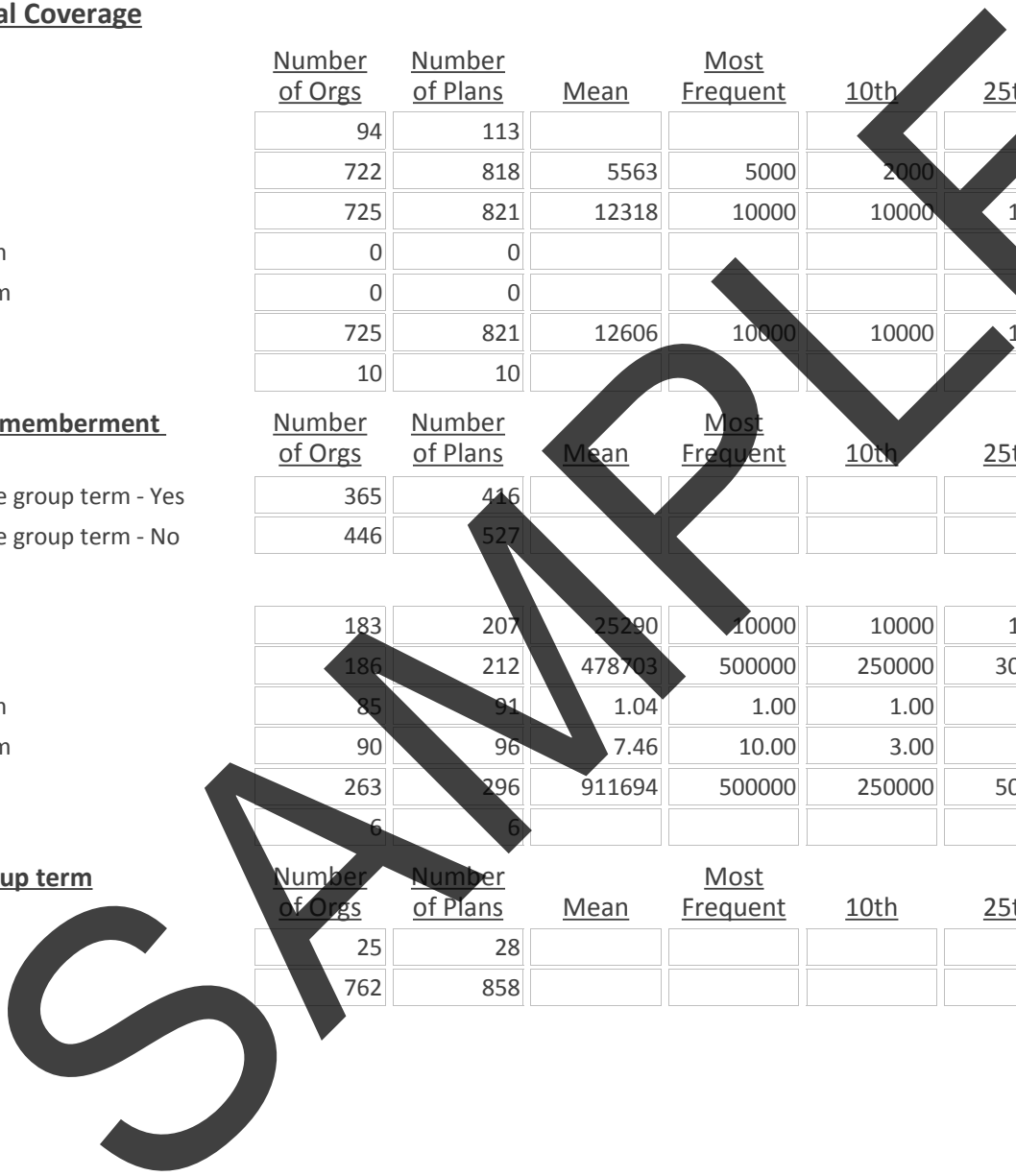
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
AD&D equal to Employee group term - Yes	365	416							
AD&D equal to Employee group term - No	446	527							

#### If no,

Flat Amount minimum	183	207	25290	10000	10000	10000	10000	25000	50000
Flat Amount maximum	186	212	478703	500000	250000	300000	500000	500000	1000000
Multiple of pay minimum	85	91	1.04	1.00	1.00	1.00	1.00	1.00	1.00
Multiple of pay maximum	90	96	7.46	10.00	3.00	5.00	8.00	10.00	10.00
Overall maximum	263	296	911694	500000	250000	500000	750000	1050000	1750000
Unlimited	6	6							

#### Cost of supplemental group term

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Shared	25	28							
Fully Employee paid	762	858							



# Summary of Plan Statistics

## Life

### Subsidized/Supplemental Coverage

#### Employee Whole Life

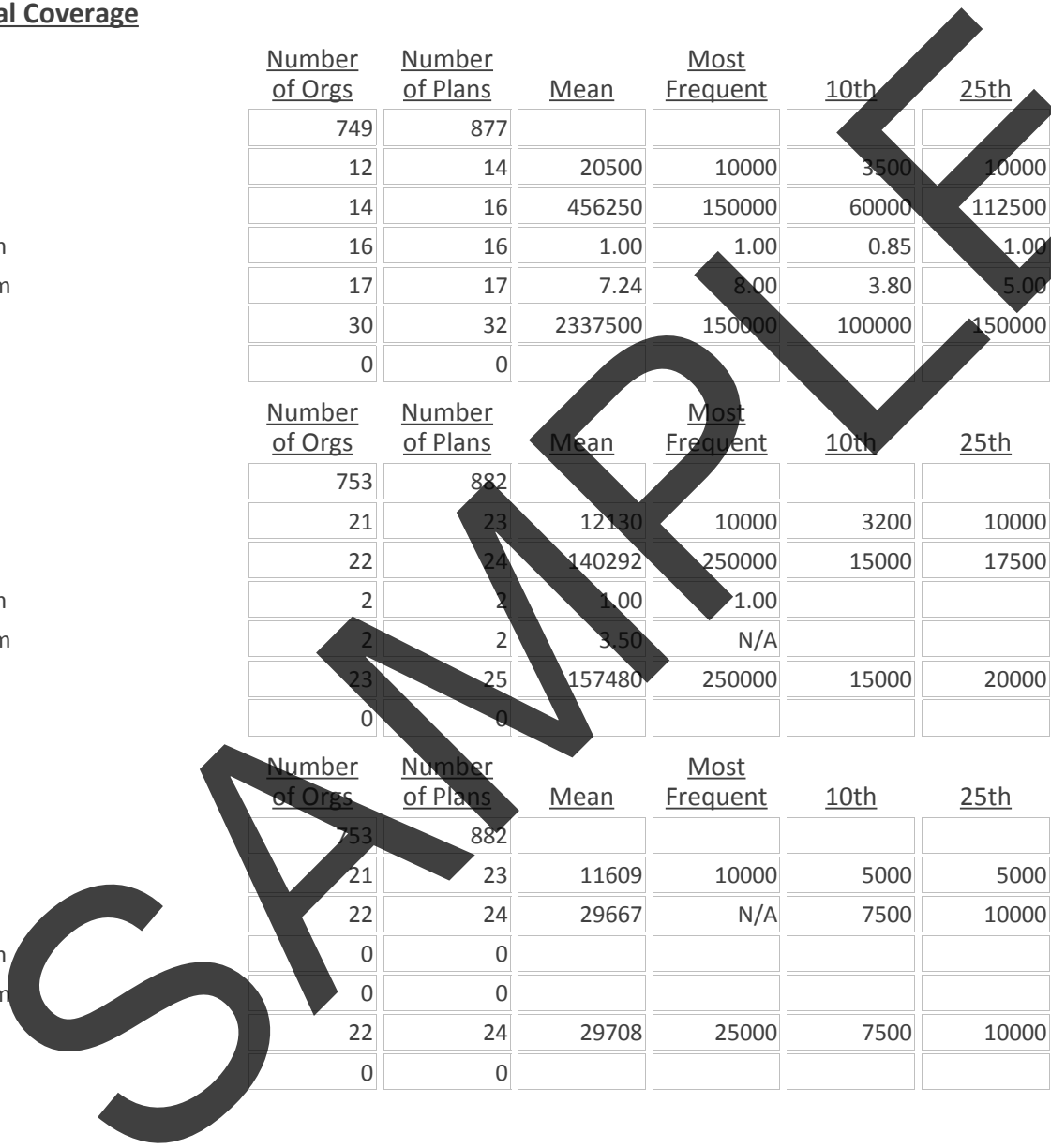
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	749	877							
Flat Amount minimum	12	14	20500	10000	3500	10000	10000	25000	75000
Flat Amount maximum	14	16	456250	150000	60000	112500	150000	450000	2150000
Multiple of pay minimum	16	16	1.00	1.00	0.85	1.00	1.00	1.00	1.15
Multiple of pay maximum	17	17	7.24	8.00	3.80	5.00	8.00	8.00	10.00
Overall maximum	30	32	2337500	150000	100000	150000	1100000	2750000	6450000
Unlimited	0	0							

#### Spouse Whole Life

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	753	882							
Flat Amount minimum	21	23	12130	10000	3200	10000	10000	15000	25000
Flat Amount maximum	22	24	140292	250000	15000	17500	100000	250000	275000
Multiple of pay minimum	2	2	1.00	1.00			1.00		
Multiple of pay maximum	2	2	3.50	N/A			3.50		
Overall maximum	23	25	157480	250000	15000	20000	200000	250000	300000
Unlimited	0	0							

#### Dependent Whole Life

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No coverage	753	882							
Flat Amount minimum	21	23	11609	10000	5000	5000	10000	20000	25000
Flat Amount maximum	22	24	29667	N/A	7500	10000	20000	25000	37500
Multiple of pay minimum	0	0							
Multiple of pay maximum	0	0							
Overall maximum	22	24	29708	25000	7500	10000	20000	25000	37500
Unlimited	0	0							



# Summary of Plan Statistics

## Flexible Spending Accounts

### Flexible Spending Accounts Overview

#### Employees Covered

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
All	762	763							
Salaried	18	18							
Exempt	1	1							
Non-exempt	1	1							
Staff	0	0							

#### Accounts Available

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Health Care - Yes	759	761							
Health Care - No	22	22							
Dependent Care - Yes	765	766							
Dependent Care - No	16	16							

#### Employer Contributions when applicable

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
<b>Health Care</b>									
Fixed Amount	9	9	400	500	100	200	500	550	750
Percent of Pay	0	0							
Maximum Employer Contribution	6	6	442	N/A		200	375	625	
<b>Dependent Care</b>									
Fixed Amount	7	7	912	N/A		500	624	1000	
Percent of Pay	1	1	0	0			0		
Maximum Employer Contribution	10	10	1202	1000	262	446	826	1525	3850
<b>Total FSA</b>									
Fixed Amount	14	14	606	500	150	238	500	656	1750
Percent of Pay	1	1	0	0			0		
Maximum Employer Contribution	14	14	941	N/A	200	258	562	1050	3250



# Summary of Plan Statistics

## Flexible Spending Accounts

### Flexible Spending Accounts Overview

#### Employee Contribution Maximums

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Health Care	759	761	2727	2750	2700	2700	2750	2750	2750
Unlimited	0	0							

#### Dependent Care

IRS limit	761	762							
Dollar amount	3	3	4814	N/A		4500	4950	4992	
Total FSA	775	776	7570	7750	7650	7700	7750	7750	7750

#### Total FSA

Unlimited	0	0							
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SAMPLE

# Summary of Plan Statistics

## Vision

### Vision Care Overview

#### Type of Coverage

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Discounts only	18	18							
Structured plan	790	984							

#### Type of Plan

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Non-network only	10	11							
Non-network with network option	764	937							
Network only	52	59							

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No Employee contributions	69	70							
Included with medical contributions	101	113							
Included with dental contributions	10	10							

#### Tax treatment

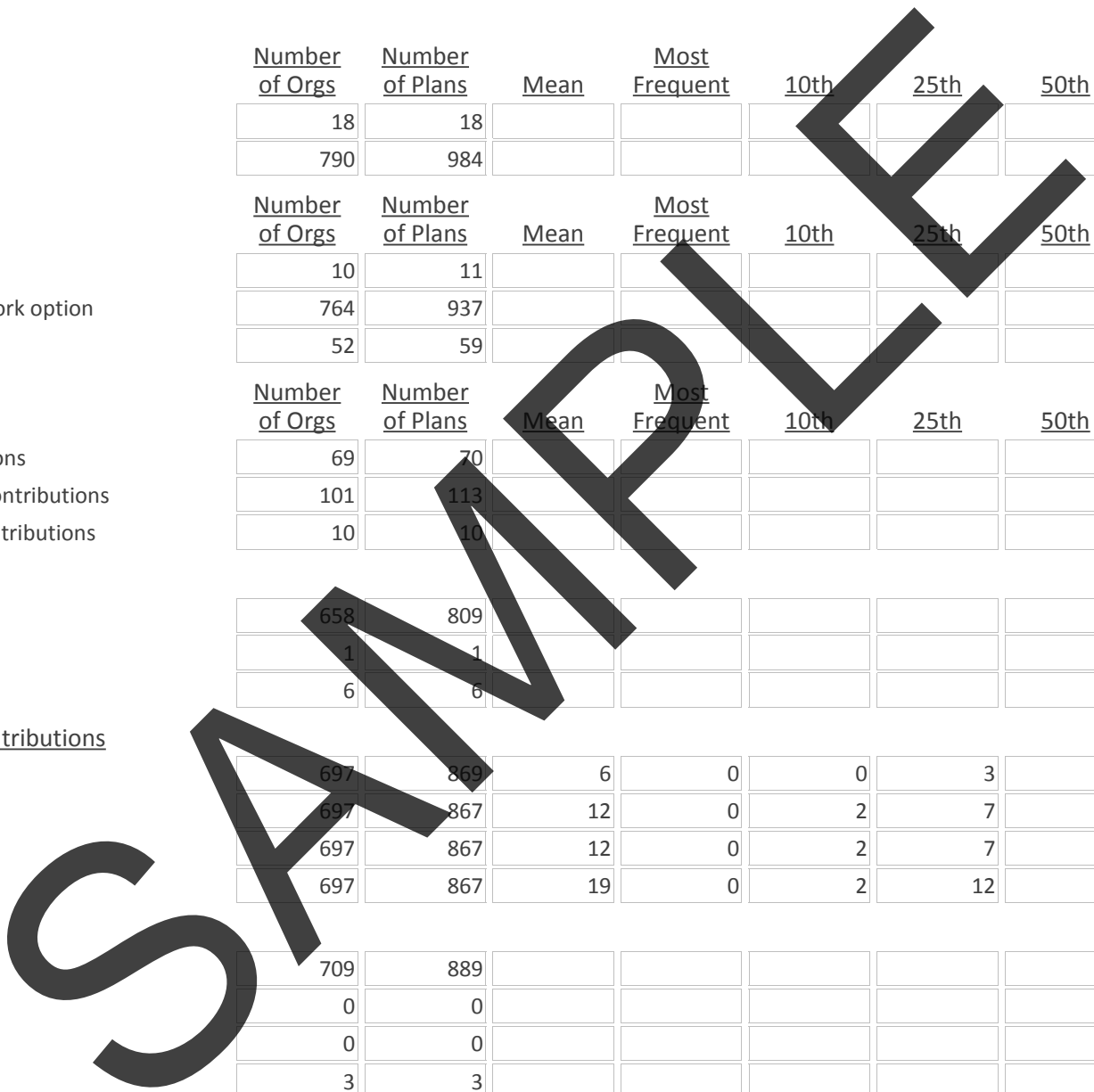
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Pre-tax	658	809							
After tax	1	1							
Both	6	6							

#### Monthly Employee contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Employee only	697	869	6	0	0	3	6	9	12
Employee + child	697	867	12	0	2	7	12	16	22
Employee + spouse	697	867	12	0	2	7	12	16	22
Employee + family	697	867	19	0	2	12	19	25	34

#### Contributions vary by

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	709	889							
Age	0	0							
Service	0	0							
Salary	3	3							



# Summary of Plan Statistics

## Vision

### Vision Benefits Covered

#### Exams

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Frequency every Number of Years	801	991	1	1	1	1	1	1	1
Number of Years	801	991	1	1	1	1	1	1	1
Copayment	656	788	13	10	10	10	10	15	20
Maximum plan payment	18	19	131	150	39	45	70	150	400
Deductible	4	4	23	10		10	15	43	
Percent reimbursement	797	986	100%	100%	100%	100%	100%	100%	100%
Not covered	14	15							

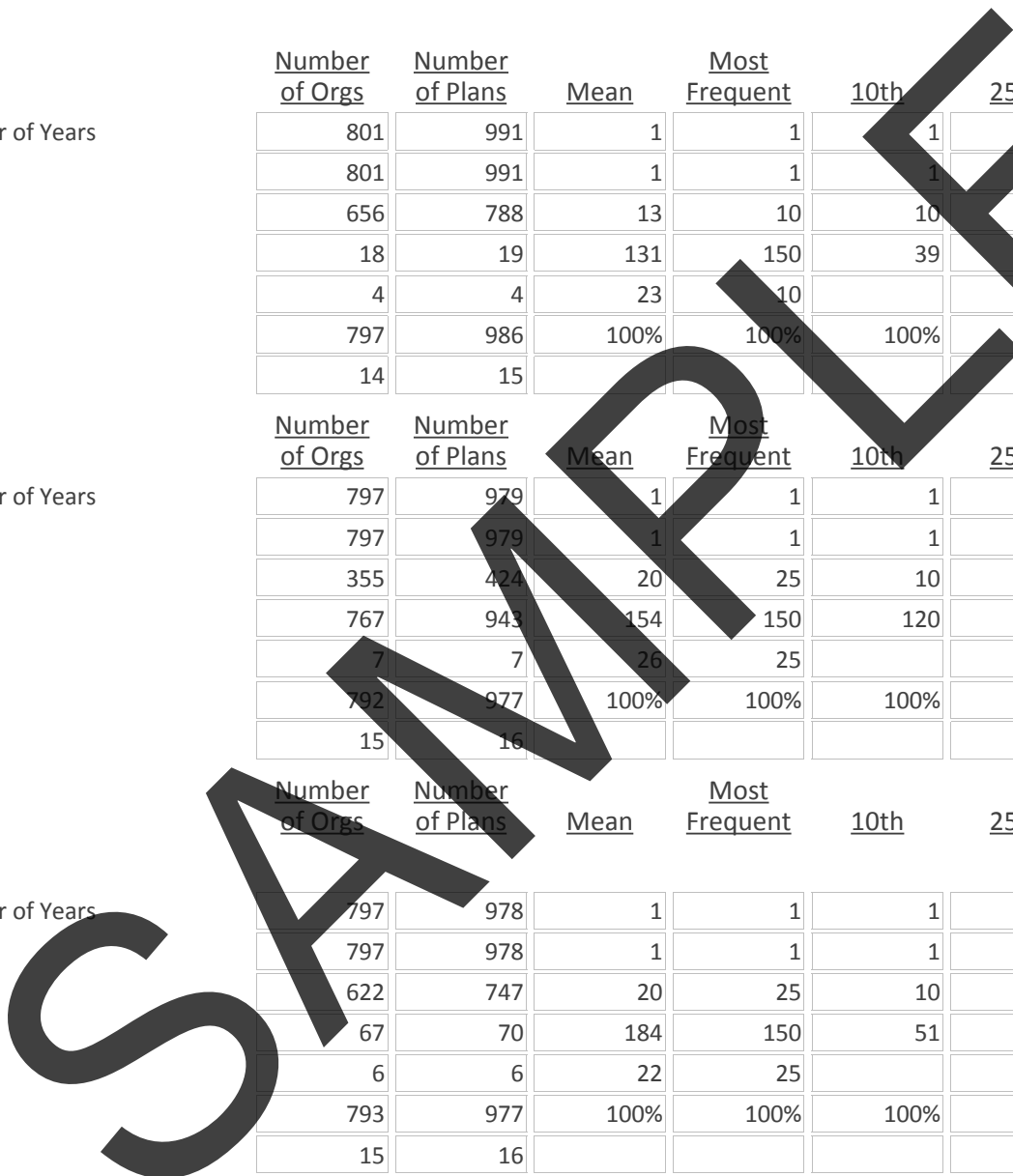
#### Frames

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Frequency every Number of Years	797	979	1	1	1	1	1	1	1
Number of Years	797	979	1	1	1	1	1	2	2
Copayment	355	424	20	25	10	15	20	25	25
Maximum plan payment	767	943	154	150	120	130	150	165	200
Deductible	7	7	26	25		20	25	25	
Percent reimbursement	792	977	100%	100%	100%	100%	100%	100%	100%
Not covered	15	16							

#### Lenses

##### Single

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Frequency every Number of Years	797	978	1	1	1	1	1	1	1
Number of Years	797	978	1	1	1	1	1	1	1
Copayment	622	747	20	25	10	15	20	25	25
Maximum plan payment	67	70	184	150	51	120	150	200	395
Deductible	6	6	22	25		19	23	25	
Percent reimbursement	793	977	100%	100%	100%	100%	100%	100%	100%
Not covered	15	16							



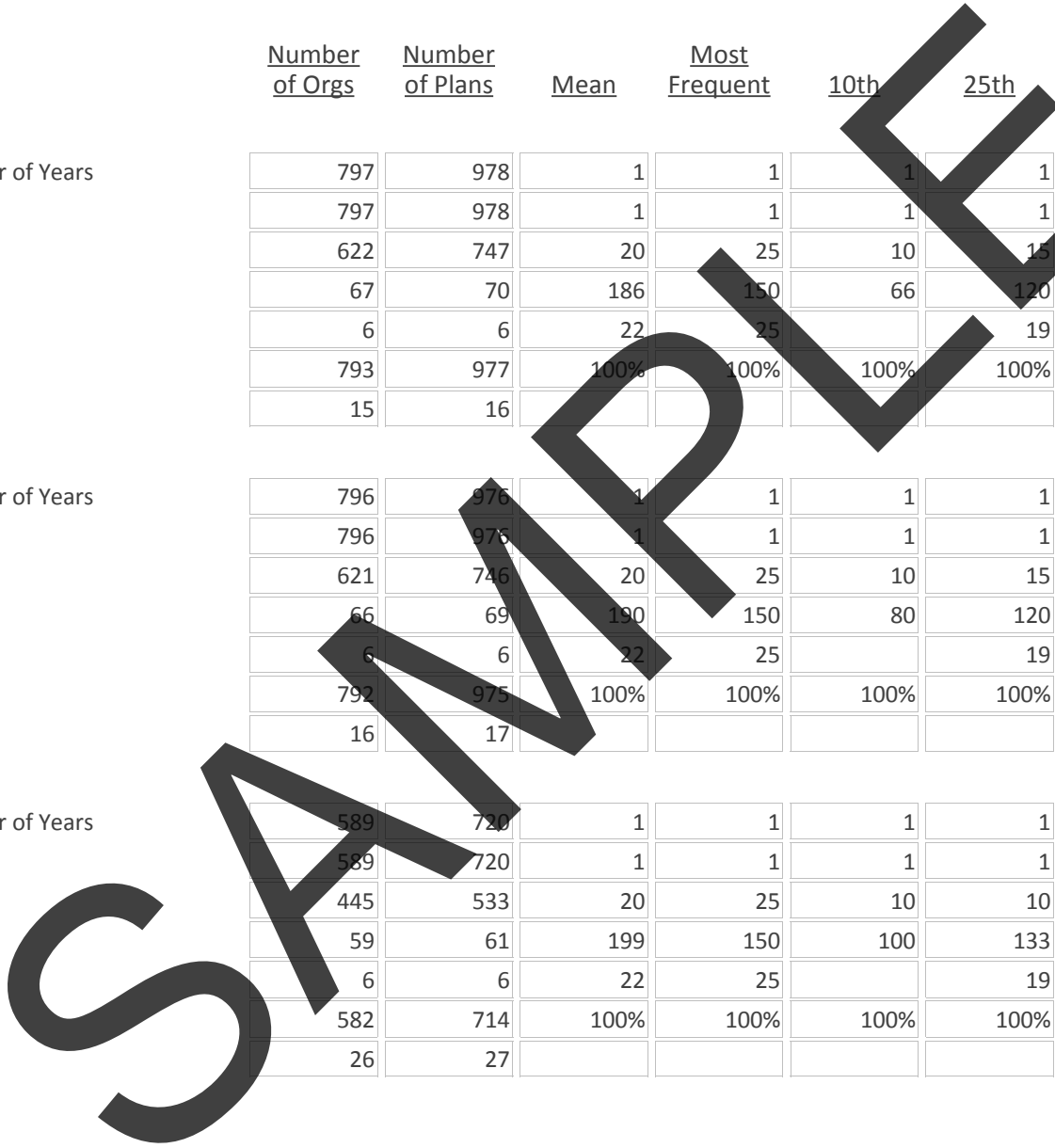
# Summary of Plan Statistics

## Vision

### Vision Benefits Covered

#### Lenses

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Bifocal</u>									
Frequency every Number of Years	797	978	1	1	1	1	1	1	1
Number of Years	797	978	1	1	1	1	1	1	1
Copayment	622	747	20	25	10	15	20	25	25
Maximum plan payment	67	70	186	150	66	120	155	200	395
Deductible	6	6	22	25		19	23	25	
Percent reimbursement	793	977	100%	100%	100%	100%	100%	100%	100%
Not covered	15	16							
<u>Trifocal</u>									
Frequency every Number of Years	796	976	1	1	1	1	1	1	1
Number of Years	796	976	1	1	1	1	1	1	1
Copayment	621	746	20	25	10	15	20	25	25
Maximum plan payment	66	69	190	150	80	120	165	200	400
Deductible	6	6	22	25		19	23	25	
Percent reimbursement	792	975	100%	100%	100%	100%	100%	100%	100%
Not covered	16	17							
<u>Lenticular</u>									
Frequency every Number of Years	589	720	1	1	1	1	1	1	1
Number of Years	589	720	1	1	1	1	1	1	1
Copayment	445	533	20	25	10	10	20	25	25
Maximum plan payment	59	61	199	150	100	133	175	200	400
Deductible	6	6	22	25		19	23	25	
Percent reimbursement	582	714	100%	100%	100%	100%	100%	100%	100%
Not covered	26	27							



# Summary of Plan Statistics

## Vision

### Vision Benefits Covered

#### Contacts

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Necessary</u>									
Frequency every Number of Years	793	970	1	1	1	1	1	1	1
Number of Years	793	970	1	1	1	1	1	1	1
Copayment	159	180	21	25	10	10	20	25	25
Maximum plan payment	308	369	164	150	120	130	150	175	200
Deductible	3	3	33	N/A		20	25	55	
Percent reimbursement	789	969	130%	100%	100%	100%	100%	100%	100%
Not covered	16	17							

#### Elective

Frequency every Number of Years	796	977	1	1	1	1	1	1	1
Number of Years	796	977	1	1	1	1	1	1	1
Copayment	78	87	25	25	10	10	20	25	60
Maximum plan payment	779	956	150	150	115	130	150	150	200
Deductible	3	3	33	N/A		20	25	55	
Percent reimbursement	792	976	110%	100%	100%	100%	100%	100%	100%
Not covered	16	17							

SAMPLE

# Summary of Plan Statistics

## Educational Assistance

### Educational Assistance

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	590	597							
Salaried	17	17							
Exempt	1	1							
Non-exempt	0	0							
Staff	8	8							

#### Eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Spouse - Yes	36	36							
Spouse - No	557	564							
Children - Yes	43	43							
Children - No	550	556							
If yes, maximum coverage age for children	17	17	26	25	23	24	25	25	35
Domestic Partners - Yes	29	29							
Domestic Partners - No	555	563							
Extended Family - Yes	2	2							
Extended Family - No	580	589							

#### Courses Must Be

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Job Related - Yes	525	531							
Job Related - No	44	44							
Degree Related - Yes	404	406							
Degree Related - No	90	91							



# Summary of Plan Statistics

## Educational Assistance

### Educational Assistance

#### Courses Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Undergraduate - Yes	576	584							
Undergraduate - No	5	5							
Graduate - Yes	572	578							
Graduate - No	8	8							
Other - Yes	196	198							
Other - No	133	134							

#### Covered Associated Costs

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Lab fees - Yes	299	300							
Lab fees - No	188	182							
Books - Yes	302	303							
Books - No	190	196							
Parking - Yes	21	21							
Parking - No	433	441							
Other - Yes	92	92							
Other - No	284	286							

#### Reimbursement

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Maximum Reimbursement percentage</u>									
Undergraduate	584	591	1	1	1	1	1	1	1
Graduate	580	586	1	1	1	1	1	1	1
Reimbursement based on grades - Yes	380	383							
Reimbursement based on grades - No	67	68							

#### Maximum dollar in-state reimbursement Per course

Undergraduate	5	5	1285	N/A		800	1125	1850	
Graduate	5	5	1330	N/A		800	1200	1925	

# Summary of Plan Statistics

## Educational Assistance

### Educational Assistance

#### Reimbursement

#### Maximum dollar in-state reimbursement Per Year

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Undergraduate	486	489	4919	5250	2000	3000	5250	5250	7500
Graduate	481	484	5641	5250	2050	3125	5250	5250	10000
Different out-of-state reimbursement - Yes	37	39							
Different out-of-state reimbursement - No	215	215							

#### Employee Taxation

IRS guidelines  
Not taxed  
Other

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
IRS guidelines	388	391							
Not taxed	95	97							
Other	8	8							

#### Payback

Employee Payback on Leaving - Yes  
Employee Payback on Leaving - No

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Employee Payback on Leaving - Yes	294	297							
Employee Payback on Leaving - No	87	87							

SAMPLE



# Summary of Plan Statistics

## Severance

### Severance

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	186	199							
Salaried	22	24							
Exempt	37	53							
Non-exempt	18	19							
Staff	7	8							

#### Prior service considered in eligibility

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Prior service considered in eligibility - Yes	43	50							
Prior service considered in eligibility - No	45	59							

#### Severance Package

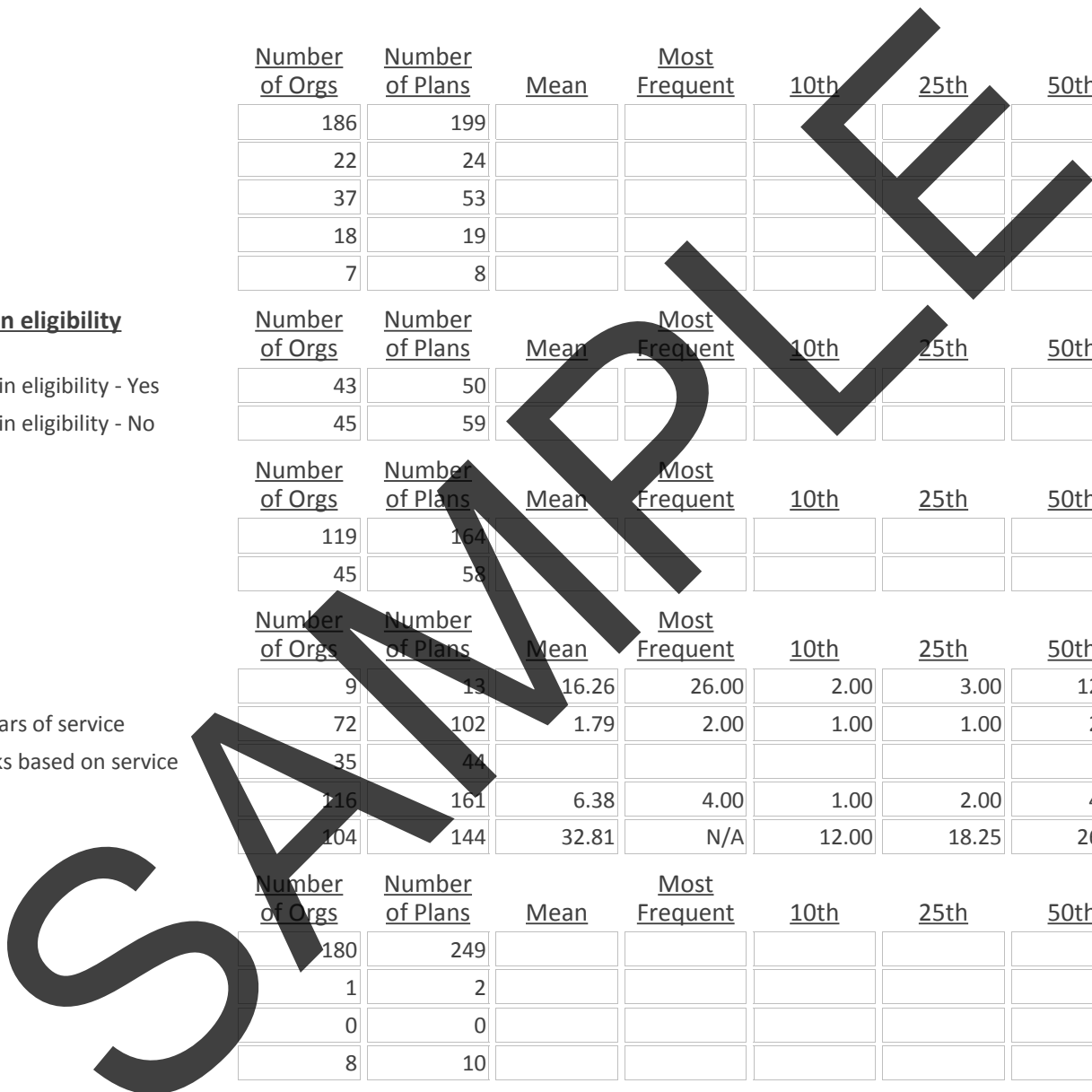
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Fixed Schedule	119	164							
Varies by Service	45	58							

#### Fixed

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Flat Number of weeks	9	13	16.26	26.00	2.00	3.00	12.00	26.00	41.60
Number of weeks Per Years of service	72	102	1.79	2.00	1.00	1.00	2.00	2.00	3.00
Combined flat with weeks based on service	35	44							
Minimum	116	161	6.38	4.00	1.00	2.00	4.00	8.00	13.00
Maximum	104	144	32.81	N/A	12.00	18.25	26.00	52.00	52.00

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	180	249							
Total Earnings	1	2							
W2 Box 1 Pay	0	0							
Other	8	10							



# Summary of Plan Statistics

## Severance

### Severance

#### Benefit is paid

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Weekly	6	8							
Monthly	0	0							
Lump Sum	115	149							
Biweekly	25	33							
Other	38	56							

#### Is benefit taxed

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Is benefit taxed: - Yes	173	229							
Is benefit taxed: - No	2	2							

#### Medical COBRA subsidized

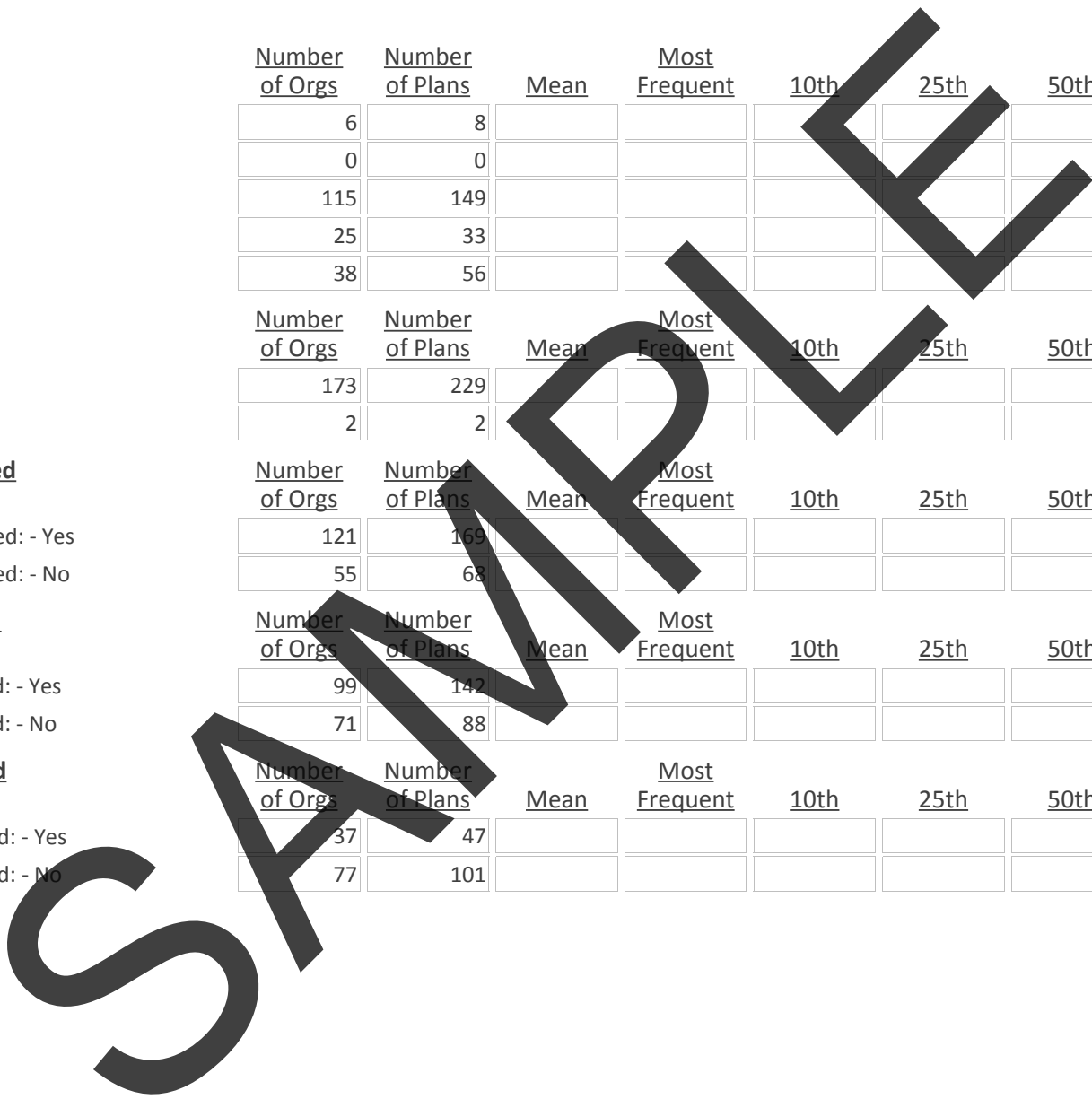
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Medical COBRA subsidized: - Yes	121	169							
Medical COBRA subsidized: - No	55	68							

#### Dental COBRA subsidized

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Dental COBRA subsidized: - Yes	99	142							
Dental COBRA subsidized: - No	71	88							

#### Payback benefit if rehired

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Payback benefit if rehired: - Yes	37	47							
Payback benefit if rehired: - No	77	101							



# Summary of Plan Statistics

## Paid Leave

### Paid Leave Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	591	622							
Salaried	110	134							
Exempt	211	255							
Non-exempt	120	124							
Staff	40	46							

#### Vacation Plan Types

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Traditional	406	558							
Paid Time Off (PTO)	431	619							
Sabbatical Leave	41	58							

#### Sabbatical Leave

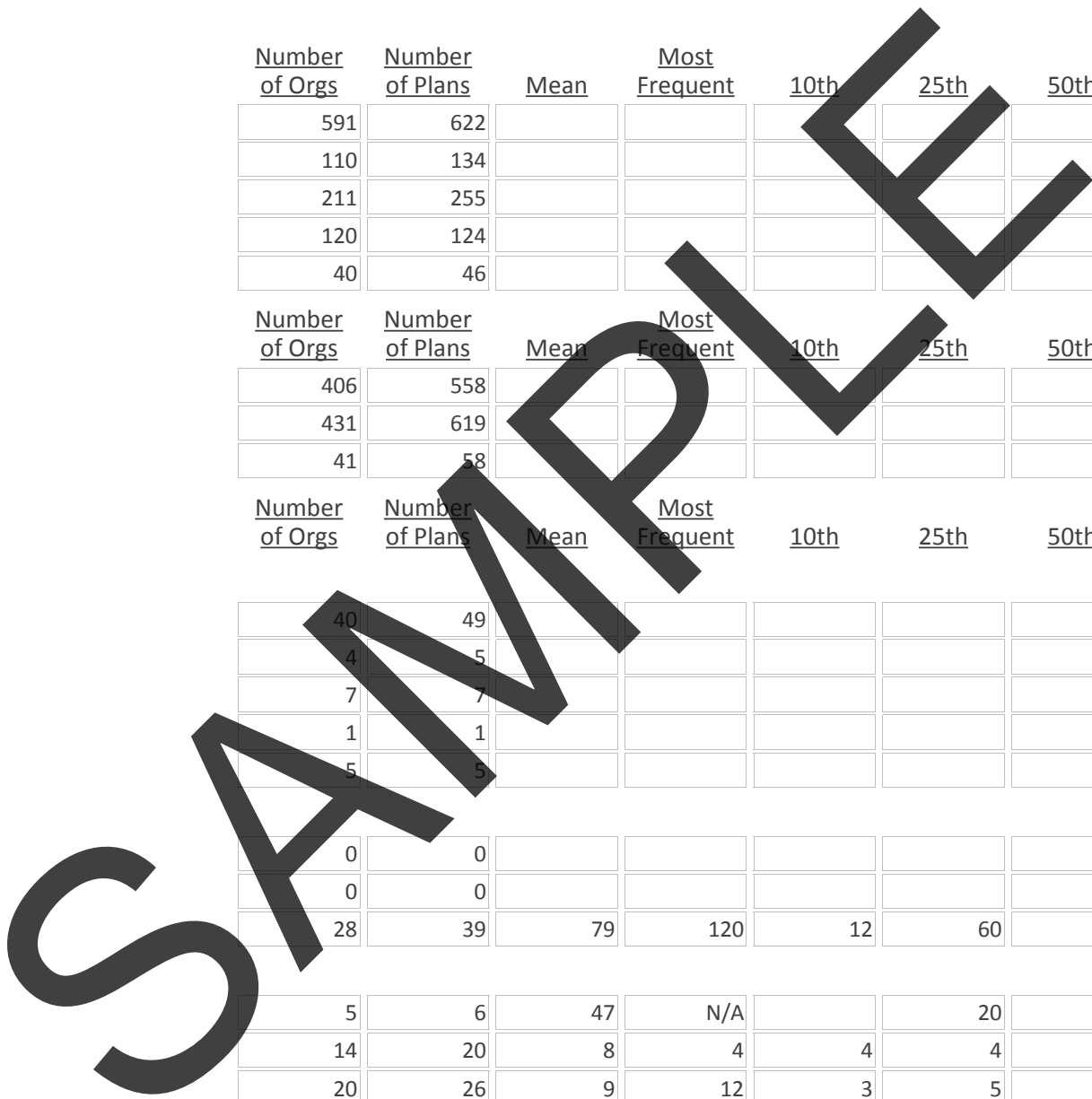
	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
<u>Employees Covered</u>									
All	40	49							
Salaried	4	5							
Exempt	7	7							
Non-exempt	1	1							
Staff	5	5							

#### Eligibility

Days	0	0							
Weeks	0	0							
Months	28	39	79	120	12	60	84	120	120

#### Duration

Days	5	6	47	N/A		20	30	90	
Weeks	14	20	8	4	4	4	7	12	12
Months	20	26	9	12	3	5	6	12	24



# Summary of Plan Statistics

## Paid Leave

### Paid Leave Overview

#### Sabbatical Leave

##### Frequency

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Months	2	2	9	N/A			9		
Years	21	29	7	5	5	5	6	10	10

### Paid Leave Traditional Plan

#### Vacation

##### Total vacation days by length of service

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
6 months of service	406	556	11	10	0	10	10	15	20
1 Year of service	406	556	13	10	10	10	13	15	20
5 Years of service	406	556	16	15	15	15	15	20	21
10 Years of service	406	556	20	20	15	18	20	20	24
15 Years of service	406	556	21	20	20	20	20	22	25
20 Years of service	406	556	22	20	20	20	22	25	25
25 Years of service	406	556	23	25	20	20	25	25	27
Vacation days can be bought - Yes	21	26							
Vacation days can be bought - No	252	347							
Vacation days can be sold - Yes	42	60							
Vacation days can be sold - No	249	336							
Vacation can be carried forward - Yes	287	404							
Vacation can be carried forward - No	114	143							
Maximum accumulation of carried over days	277	387	28	5	5	10	30	40	50
Unlimited	0	0							

#### Holidays

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Number of recognized holidays	405	556	10	10	7	8	10	12	14
Number of floating holidays	193	262	2	1	1	1	2	3	4
Holidays are lost if they fall on a weekend - Yes	1	2							
Holidays are lost if they fall on a weekend - No	395	542							

# Summary of Plan Statistics

## Paid Leave

### Paid Leave Traditional Plan

#### Personal Days

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Number of personal days	122	159	3	3	1	2	3	4	5

### Paid Leave Paid Time Off (PTO) Plan

#### Time Off Days

#### Total time off days by length of service

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
6 months of service	429	611	17	15	0	15	18	23	28
1 Year of service	429	611	19	15	12	15	20	24	28
5 Years of service	429	611	23	20	15	20	24	28	32
10 Years of service	429	611	26	25	19	23	27	30	35
15 Years of service	429	611	27	25	20	25	28	33	36
20 Years of service	429	611	28	30	20	25	30	33	36
25 Years of service	429	611	29	30	20	25	30	34	36
Time off days can be bought - Yes	19	26							
Time off days can be bought - No	222	310							
Time off days can be sold - Yes	97	148							
Time off days can be sold - No	181	240							
Time off days can be carried forward - Yes	342	477							
Time off days can be carried forward - No	79	99							
Maximum accumulation of carried over days	338	464	33	5	5	10	35	50	60
Unlimited	0	0							

#### Holidays

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Number of recognized holidays	326	452	9	9	6	8	9	10	12
Number of floating holidays	109	147	2	1	1	1	1	2	3
Holidays are lost if they fall on a weekend - Yes	0	0							
Holidays are lost if they fall on a weekend - No	327	453							

#### Personal Days

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Number of personal days	9	11	4	N/A	1	2	4	7	9

# Summary of Plan Statistics

## Sick Leave

### Sick Pay Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	379	401							
Salaried	72	75							
Exempt	45	46							
Non-exempt	35	36							
Staff	25	25							

#### Plan Structure

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Formal	447	510							
Informal	71	72							
Combined with PTO	315	353							

#### Carryover Leave Time

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Not allowed	209	227							
Allowed, with limited carryover	196	227							
Cumulative limit in days	195	226	65	60	6	12	60	100	138
Allowed, with unlimited carryover	114	128							

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	499	580							
Total Earnings	2	2							
W2 Box 1 Pay	0	0							
Other	0	0							

#### Accumulated Sick Days Cashed Out at Termination

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Yes	23	28							
No	487	562							

# Summary of Plan Statistics

## Sick Leave

### Sick Pay Overview

#### Coverage Earned Per Year

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Days	385	431	9	12	5	6	8	12	13
Weeks	0	0							
Months	0	0							

#### Coverage Period by Service Breaks

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Service required 1	34	36	0.13	0	0	0	0	0.25	0.33
Days covered 1	34	36	7	5	4	5	5	10	12
Service required 2	34	36	3	1	1	1	2	5	5
Days covered 2	34	36	12	10	6	7	10	15	19
Service required 3	17	18	5	N/A	2	3	4	7	10
Days covered 3	17	18	18	N/A	7	10	15	20	30
Service required 4	9	9	7	N/A	3	4	7	10	15
Days covered 4	9	9	32	N/A	8	12	19	36	116

SAMPLE

# Summary of Plan Statistics

## Short-Term Disability

### STD Overview

#### Employees Covered

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
All	623	708							
Salaried	110	117							
Exempt	68	68							
Non-exempt	38	40							
Staff	23	25							

#### Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Rate Per \$100 of salary	56	61	0.81	N/A	0.03	0.06	0.33	0.72	2.72
No Contributions	614	705							

#### Tax treatment

Pre-tax	35	43							
After tax	102	118							
Both	3	3							

#### Contributions pay for

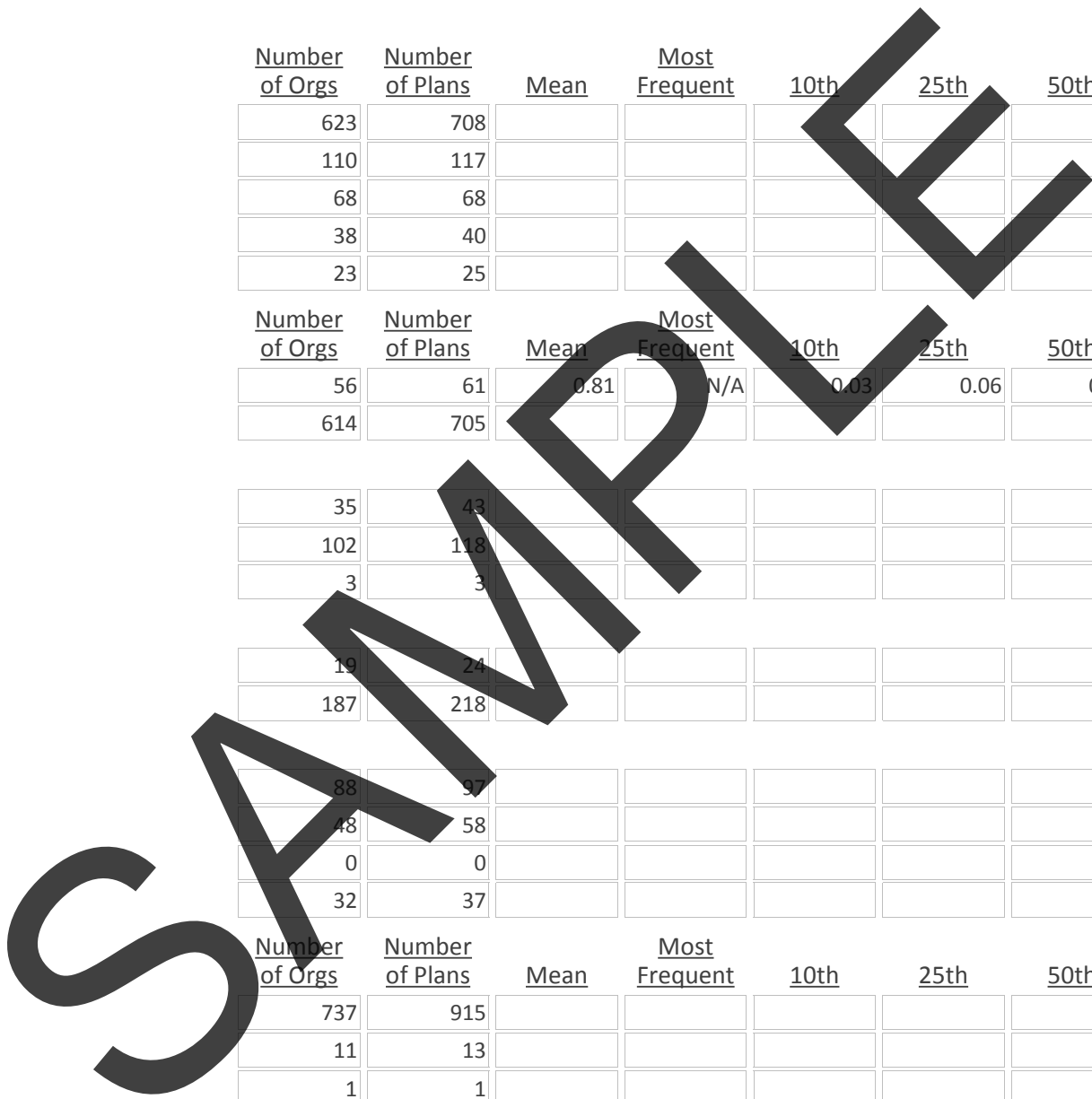
Partial coverage	19	24							
Total coverage	187	218							

#### Contributions vary by

None	88	97							
Age	48	58							
Service	0	0							
Salary	32	37							

#### Salary Definition

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	737	915							
Total Earnings	11	13							
W2 Box 1 Pay	1	1							
Other	16	20							





# Summary of Plan Statistics

## Short-Term Disability

### STD Overview

#### Waiting Period in Days

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Accident	756	947	8	7	0	5	7	7	14
Sickness	756	947	9	7	0	7	7	8	14
Hospitalization	755	946	8	7	0	5	7	8	14

#### Benefits Before Offsets

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Fixed dollar amount Per week	3	3	160	N/A		95	135	250	
Percent of pay	747	929							
Other	18	19							

#### Benefits Level as a Percent of Pay

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Fixed 100%	80	88							
Partial benefit at 100%	239	261							
Other fixed percent	468	579	60%	60%	50%	60%	60%	67%	70%

#### Maximums

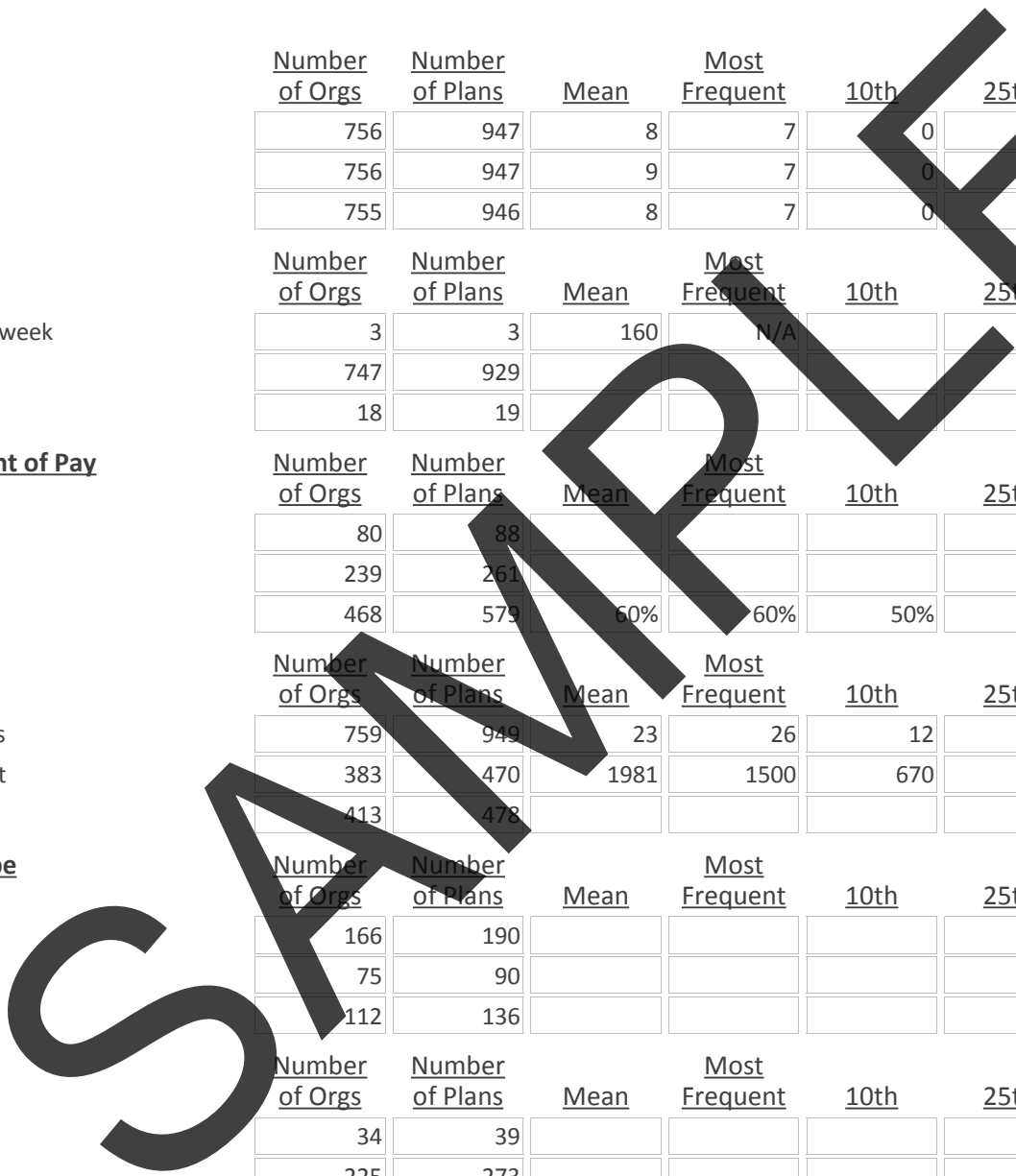
	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Payment period in weeks	759	949	23	26	12	13	26	26	26
Weekly payment amount	383	470	1981	1500	670	1161	1500	2500	3985
Unlimited	413	478							

#### Social Security Offset Type

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No offset	166	190							
Individual	75	90							
Family	112	136							

#### Worker's Comp Offset

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No offset	34	39							
Offset	225	273							
Pre-empts STD entirely	77	88							



# Summary of Plan Statistics

## Long-Term Disability

### LTD Overview

#### Employees Covered

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
All	657	728							
Salaried	110	121							
Exempt	76	77							
Non-exempt	39	39							
Staff	24	26							

#### Employee Contributions

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Rate Per \$100 of salary	73	96	0.29	0.20	0.05	0.16	0.25	0.38	0.59
No Contributions	654	757							

#### Tax treatment

Pre-tax	20	22							
After tax	108	149							
Both	10	11							

#### Contributions pay for

Partial coverage	50	58							
Total coverage	122	163							

#### Employee Contributions

#### Contributions vary by

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
None	96	125							
Age	42	52							
Service	2	5							
Salary	12	14							



# Summary of Plan Statistics

## Long-Term Disability

### LTD Overview

#### Salary Definition

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Base Pay	726	892							
Total Earnings	42	54							
W2 Box 1 Pay	1	1							
Base + Commission	4	5							
Base + Special Payments	0	0							
Base + Bonus	22	24							
Base + Bonus + Commission	1	1							
Other	7	10							

#### Waiting Period

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Number of days before LTD begins	613	764	144	180	90	90	180	180	180
Number of weeks before LTD begins	105	119	26	26	13	26	26	26	26
Number of months before LTD begins	81	102	8	6	3	6	6	6	10
Number of Years before LTD begins	0	0							

#### Period for Own Occupation

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
For a specific Number of Years	536	663	2	2	2	2	2	2	2
At a certain age	40	46	65	65	65	65	65	65	65
For life	24	24							

### LTD

#### Benefits Before Offsets

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Fixed \$ amount Per week	1	1	450	450			450		
Fixed percent of salary	786	969	59%	60%	50%	60%	60%	60%	67%

#### Step-rate percent of salary

A first % of pay	0	0							
Up to a dollar amount	0	0							
A 2nd % of pay in excess	0	0							

# Summary of Plan Statistics

## Long-Term Disability

### LTD

#### Benefits Before Offsets

##### Variable percent of salary

- A first % of pay
- For a specific no. of months
- A 2nd % of pay thereafter
- Other

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
A first % of pay	12	13	57%	60%	40%	60%	60%	60%	60%
For a specific no. of months	12	13	17	12	7	12	12	27	30
A 2nd % of pay thereafter	12	13	27%	40%	0	15%	40%	40%	40%
Other	3	4							

#### Maximums

- Benefit Per month
- Unlimited
- Percent of salary from all sources

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Benefit Per month	745	919	12093	10000	5000	8000	10000	15000	20000
Unlimited	52	68							
Percent of salary from all sources	797	985	65%	60%	50%	60%	60%	60%	67%

#### Social Security Offset Type

- No offset
- Individual
- Family

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No offset	18	19							
Individual	122	140							
Family	658	827							

#### Worker's Compensation Offset

- No offset
- Offset
- Pre-empts LTD entirely

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
No offset	12	14							
Offset	741	923							
Pre-empts LTD entirely	16	16							



# Summary of Plan Statistics

## Supplemental LTD

### Supplemental LTD

#### Employee Contributions

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Rate Per \$100 of salary	88	104	0.40	0.31	0.09	0.19	0.30	0.48	0.72

#### Tax treatment

Pre-tax	32	44							
After tax	88	93							
Both	7	8							

#### Contributions pay for

Partial coverage	9	9							
Total coverage	176	200							

#### Contributions vary by

None	110	127							
Age	20	23							
Service	0	0							
Salary	11	11							

#### Salary Definition

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Base Pay	166	188							
Total Earnings	14	17							
W2 Box 1 Pay	0	0							
Other	8	9							

#### Waiting Period

	Number of Orgs	Number of Plans	Mean	Most Frequent	10th	25th	50th	75th	90th
Days before LTD begins	134	156	161	180	90	180	180	180	180
Weeks before LTD begins	37	38	26	26	26	26	26	26	26
Months before LTD begins	15	18	7	6	6	6	6	6	12
Years before LTD begins	0	0							

# Summary of Plan Statistics

## Supplemental LTD

### Supplemental LTD

#### Period for Own Occupation

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
A specific Number of Years	130	151	2	2	2	2	2	2	2
At a certain age	4	4	65	65		65	65	65	
For life	3	3							

#### Benefits Before Offsets

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Fixed \$ amount Per week	0	0							
Fixed percent of salary	188	215	19%	10%	7%	10%	10%	20%	60%

#### Step-rate percent of salary

A first % of pay	0	0							
Up to a dollar amount	0	0							
A 2nd % of pay in excess	0	0							

#### Variable percent of salary

A first % of pay	0	0							
For a specific no. of months	0	0							
A 2nd % of pay thereafter	0	0							
Other	1	1							

#### Maximums

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
Benefit Per month	175	201	14325	15000	7600	10000	15000	15000	25000
Unlimited	12	13							
Percent of salary from all sources	190	217	64%	60%	60%	60%	65%	67%	70%

#### Social Security Offset Type

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No offset	5	5							
Individual	24	26							
Family	159	184							

# Summary of Plan Statistics

## Supplemental LTD

### Supplemental LTD

#### Worker's Comp Offset

No offset  
Offset  
Pre-empts LTD entirely

	<u>Number of Orgs</u>	<u>Number of Plans</u>	<u>Mean</u>	<u>Most Frequent</u>	<u>10th</u>	<u>25th</u>	<u>50th</u>	<u>75th</u>	<u>90th</u>
No offset	3	3							
Offset	172	199							
Pre-empts LTD entirely	3	3							

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