

## HEALTH INSURANCE - GENERAL

Type of Contractor	Total	General Contractor	Electrical Contractor	Construction Manager	Mechanical Contractor	Design/Build Contractor	Specialty Contractor
<b>Employees Eligible For Coverage</b>							
All Regular, Full time Employees	80.2%	79.2%	88.2%	79.3%	83.3%	82.6%	95.2%
All Regular, Over 20 Hrs. Per Wk	18.2%	18.2%	11.8%	20.7%	16.7%	17.4%	4.8%
All, Regardless of Status	0.8%	1.3%	****	****	****	****	****
<b>Coverage Normally Begins</b>							
Immediately Upon Hire	8.3%	7.8%	5.9%	6.9%	11.1%	8.7%	4.8%
First Day Of Month After Hire	24.0%	23.4%	17.6%	27.6%	11.1%	21.7%	38.1%
After Waiting Period	20.7%	19.5%	17.6%	17.2%	27.8%	21.7%	19.0%
<i>Waiting Period In Days</i>	52.80	60.00	50.00	60.00	42.00	54.00	45.00
1'st Of Month After ____ Days Waiting Period	50.17	48.46	54.00	42.86	56.67	40.91	45.00
<b>Average Month Premium Rate In Dollars</b>							
Single Coverage Premium	\$442	\$440	\$424	\$473	\$449	\$421	\$414
Single And Dependent Premium	\$867	\$853	\$840	\$953	\$886	\$820	\$817
Family Coverage Premium	\$1,285	\$1,266	\$1,210	\$1,432	\$1,319	\$1,279	\$1,246

## HEALTH PLAN - COVERAGE

Type of Contractor	Total	General Contractor	Electrical Contractor	Construction Manager	Mechanical Contractor	Design/Build Contractor	Specialty Contractor
<b>Health Plan Type</b>							
Traditional Health Insurance	14.9%	16.9%	5.9%	10.3%	11.1%	4.3%	14.3%
PPO-Preferred Provider	71.9%	71.4%	82.4%	72.4%	72.2%	73.9%	66.7%
HMO-Health Maintenance	10.7%	9.1%	11.8%	13.8%	16.7%	8.7%	14.3%
POS-Point Of Service	10.7%	7.8%	5.9%	6.9%	16.7%	13.0%	14.3%
<b>Traditional Insurance</b>							
Individual Deductible - Average \$	\$1,645	\$1,688	\$1,500	\$1,750	\$1,500	\$1,833	\$1,500
Family Deductible - Average \$	\$3,441	\$3,577	\$3,000	\$3,500	\$3,000	\$3,667	\$3,125
After Deductible, Employee Pays	19.8%	21.7%	20.0%	16.7%	15.0%	20.0%	18.8%
Out Of Pocket 1 Person - Ave \$	\$3,460	\$3,605	\$3,000	\$3,500	\$2,500	\$4,333	\$3,000
Out Of Pocket Family - Ave \$	\$6,859	\$7,117	\$6,000	\$7,000	\$6,000	\$8,667	\$6,000
<b>PPO</b>							
Individual Deductible - Average \$	\$1,376	\$1,387	\$1,375	\$1,346	\$1,404	\$1,679	\$1,227
Family Deductible - Average \$	\$2,985	\$2,937	\$2,938	\$2,856	\$3,126	\$3,600	\$2,987
After Deductible, Employee Pays	20.0%	20.0%	18.6%	21.0%	19.8%	20.5%	20.7%
Office Visit Co-Pay	\$25	\$27	\$23	\$27	\$24	\$29	\$22
Out Of Pocket 1 Person - Ave \$	\$3,623	\$3,598	\$3,204	\$3,430	\$3,864	\$3,942	\$3,650
Out Of Pocket Family - Ave \$	\$7,379	\$7,189	\$6,514	\$6,848	\$8,082	\$8,163	\$7,517