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Workforce Health Care Study Report **November 1, 2018**

Prepared for the:

Senate Education, Health, and Environmental Affairs Committee
House Health and Government Operations Committee
Pursuant to Chapter 468 (SB 492), 2018 Laws of Maryland

The 2018 General Assembly required the Board of Public Works to collect specific information concerning healthcare coverage provided by contractors and sub-contractors bidding on construction-related State projects from July 1 through September 30, 2018.¹ The Board of Public Works collected the information and consolidated it into this *Workforce Health Care Study Report*.

Information Collection

To collect the relevant data, the Board of Public Works notified procurement agencies to collect additional information from bidders on construction-related competitive-sealed-bid procurements. The agencies were provided a series of questions in a downloadable form to use for covered procurements having bids due in the three months of July, August, and September 2018. An in-person work session was held in late June at which the State Procurement Advisor and BPW General Counsel reviewed the project.

Agencies Providing Information

The agencies surveyed – those agencies authorized to procure construction contracts – were:

The Department of General Services
The Department of Transportation, including its various units
The Department of Public Safety and Correctional Services
The University System of Maryland
Morgan State University
St. Mary's College
The Stadium Authority

¹*Workforce Health Care Study Act, Ch. 468, Laws of 2018*

Survey Questions/Survey Responses

The agencies provided a questionnaire that each bidder and its proposed subcontractors had to complete when bidding on construction projects during the three-month survey period. More than 300 individual responses from 48 procurements were collected and tabulated.

The survey questions, derived directly from the legislation, are restated below.

A snapshot of the responses follows each question. The complete survey showing each response follows.

- *Does this firm provide employee health care coverage on projects that require a prevailing wage?*
 - Most respondents (75%) provide employee health care coverage on prevailing-wage projects.

- *For the year ending on the bid submission date:*
 - What percentage of total wages were employer contributions to Social Security?*
 - Average percentage of respondents' Social Security contributions from total wages was approximately 6%.
 - What was the total amount spent on employee healthcare?*
 - Total amount spent on employee healthcare varied significantly among respondents, from tens of thousands to millions of dollars.

- *What is the percentage of total health insurance coverage costs paid by the insurance company (versus the employee)?*
 - Percentage of total health insurance coverage costs paid by the insurance company varied significantly among respondents.

- *What is the type and scope of health insurance coverage?*
 - Respondents reported a variety of health insurance offerings, including PPO and HMO plans with and without dental and vision benefits, prescription drug plans, health savings accounts, and other types of coverage.

- *What is the average percentage of the monthly insurance premium paid by:*
 - Employer?*
 - The average percentage of employer-paid premium varied by respondent; typically the employer paid a higher percentage than its employees paid.
 - Employees?*
 - The average percentage of employee-paid premium varied by respondent; typically employees paid a lower percentage than their employer paid.

- *What is the average per employee deductible for each health care plan offered?*
 - The average employee deductible for each health care plan offered varied by respondent; most deductibles averaged \$1,000 to \$6,000 depending on the type of health plan and coverage.

Workforce Health Care Study Responses

Questions Answered:

1. Does this firm provide employee health care coverage on projects that require a prevailing wage?
- 2.1. For the year ending on the bid submission date: What percentage of total wages were employer contributions to Social Security?
- 2.2. For the year ending on the bid submission date: What was the total amount spent on employee healthcare?
- 3.1. What is the percentage of total health insurance coverage costs paid by the insurance company (versus the employee)?
- 3.2. What is the type and scope of health insurance coverage?
- 3.3. What is the average percentage of the monthly insurance premium paid by: the employer?
- 4.1. What is the average percentage of the monthly insurance premium paid by: the employees?
- 4.2. What is the average per employee deductible for each health care plan offered?

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
1	Y	6.20%	\$53,112	60%	Medical, Dental, Vision, Disability	60%	40%	\$1,500
2	Y	6.20%	\$992,703.22	80%	PPO Medical	65%	35%	\$2,500
3	Y	6.20%	\$79,855.00	N/A	Kaiser HMO Signature Health	4%	96%	\$0 if in network
4	N	6.20%	\$0	0%	N/A	0%	0%	N/A
5	Y	6%	\$300,110.00	N/A	Full Medical	75%	25%	\$2,500/Employee; \$5,000/Family
6	Y	6%	\$35,100.00	100%	Medical, Dental	100%	0%	\$5,000
7	Y	6%	\$46,713.00	OAP 80%; HDHP 90%	Open Access Plan (OAP, PPO) & High Deductible Health Plan (HDHP)	67%	33%	OAP: \$750; HDHP: \$3,000
8	Y	6%	\$96,580.00	0%	HMO	50%	50%	\$250
9	N	7%	N/A	0%	N/A	N/A	N/A	N/A
10	Y	6%	\$11,376.00	0%	HAS & HMO	25%	75%	\$496/month
11	Y	6%	\$46,713.00	OAP 80%; HDHP 90%	Open Access Plan (OAP, PPO) & High Deductible Health Plan (HDHP)	67%	33%	OAP: \$750; HDHP: \$3,000
12	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
13	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
14	Y	6.20%	\$79,855.00	N/A	HMO/ Kaiser - Signature	4%	96%	\$0 if in network
15	Y	6%	\$3,000,000	80%	Self-Insured/Cigna	100% employee; 50% dependent	0% employee; 50% dependent	\$0 if in network
16	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
17	Y	6%	\$300,110.00	N/A	Full Medical	75%	25%	\$2,500/Employee; \$5,000/Family
18	Y	4%	\$288,000.00	N/A	Choice HMO	50%	50%	\$5,000
19	Y	0%	\$162,724	Unknown	HMO, POS and HAS/HRA plans that cover medical, preventive, emergency, diagnostic, hospitalization, maternity, mental health and prescription drugs	80% of single coverage	20% of single coverage; 100% of any premium beyond that, i.e. family	\$833.34
20	N	0%	N/A	N/A	N/A	N/A	N/A	N/A
21	Y	6%	\$1,100,000.00	99%	Bluecross PPO	100%	0%	\$600/year
22	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
23	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
24	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
25	Y	6%	\$96,580.00	0%	HMO	0%	0%	\$250
26	N	8%	N/A	0%	SMW Local 100 (union)	N/A	N/A	\$750
27	Y	28%	\$200,000	8%	Variable	80%	20%	\$2,000
28	Y	6%	\$18,374,584	N/A	PPO	76%	24%	\$1,300
29	Y	6%	\$483,197.00	86%	HMO & PPO	59%	41%	\$1,500
30	Y	6%	\$971,432.00	N/A	PPO Medical	75%	25%	\$1,500
31	Y	8%	\$50,000.00	80%	PPO	100%	0%	10%
32	Y	6%	\$174,869.00	N/A	HMO Carefirst	50%	50%	\$3,000
33	Y	12%	\$111,441.00	90%	Health saving	84%	16%	0%

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
34	Y	6%	\$1,148,305.70	N/A	Self-insured	67%	42%	\$1,500
35	Y	6%	\$182,814.18	80%	HMO	50%	50%	7%
36	Y	6%	\$52,090.00	94%	Medical/Dental/Vision	100%	0%	0
37	Y	8%	\$50,000.00	80%	PPO	100%	0%	10%
38	N	N/A	N/A	N/A	Self-insured	N/A	N/A	N/A
39	Y	7%	\$92,647.67	50%	Medical/Dental	50%	50%	\$1,000
40	Y	6%	\$716,368.63	N/A	Self Insured	65%	35%	\$1,000
41	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
42	Y	6%	\$11,138.12	80%	MD UHC POS Gold	74%	26%	\$1,500
43	Y	6%	\$18,374,584	N/A	PPO	76%	24%	\$1,300
44	Y	8%	\$50,000.00	80%	PPO	100%	0%	10%
45	Y	6%	\$174,869.00	N/A	HMO Carefirst	50%	50%	\$3,000
46	Y	12%	\$111,441.00	90%	Health saving	84%	16%	0%
47	Y	100%	N/A	100%	Union	0	100%	20%
48	Y	8%	\$317,175.00	90%	Medical & Dental	100%	0%	10%
49	N/A	7.70%	\$156,000.00	0% on the 1st; \$3,500; 100% after \$3,500	HMO	88%	12%	\$3,500
50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	Y	6%	\$11,800,000.00	Self insured	PPO; HDHP with Health Savings Account	70%	30%	\$1,500 - \$5,000
55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
56	Y	100%	\$0	100%	Union	\$0	100%	25%
57	Y	6%	\$276,000.00	N/A	Comprehensive	57%	43%	\$1,500
58	Y	8%	\$102,922.38	unknown	Medical, Drug, Vision	90%	10%	unknown
59	Y	6%	\$50,209.00	N/A	Medical, Vision, Dental, Life Insurance	50%	50%	\$1,500

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
60	Y	8%	\$317,175.00	90%	Medical and Dental	100%	0%	10%
61	Y	7.65%	\$321,564.00	100% after deductible	PPO	80% EE only	20%	\$1,000
62	Y	7.65%	\$156,000.00	100% after deductible	HMO	88%	12%	\$3,500
63	Y	6%	\$40,385.94	100%	UPMC Medical & Vision	50%	50%	10%
64	Y	6.50%	\$135,000.00	N/A	Medical, Dental, Vision	60%	40%	\$1,500 / \$3,000
65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
66	Y	100%	unknown	100%	Union	0%	100%	25%
67	Y	5%	\$280,000	80%	PPO	50%	50%	\$2,079
68	Y	6%	\$50,209.00	N/A	Medical, Vision, Dental	50%	50%	\$1,500
69	Y	14%	\$556,429.00	80%	BCBS - Medical/Dental/Vision	70%	30%	\$4,000
70	Y	6.20%	\$52,760.40	80%	Aetna	60%	40%	\$6,250
71	Y	8%	\$360,000.00	0%	High-Deductible HMO	0%	100%	\$2,500
72	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
73	N/A-no employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	N/A-no employees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
76	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
77	Y	6.20%	\$14,928	70%	EPO	50%	50%	\$3,000
78	Y	8%	\$246,282.00	80%	PPO Comprehensive	35%	65%	25%
79	N	8%	\$156,000.00	100% after \$3500	HMO	88%	12%	25%
80	Y	8%	\$309,174.00	82%	HMO	59%	51%	25%
81	Y	6%	\$236,260.32	N/A	HMO	100%	0%	N/A
82	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	Y	6%	\$61,306.54	50%	Health & Dental	50%	50%	\$3,500

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85	Y	6%	\$12,099.44	50%	Health/Dental/Vision	50%	50%	\$2,800
86	N	6%	\$2,339.12	80%	Blue Cross Blue Shield	0%	100%	10%
87	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
88	Y	6.20%	\$230,000.00	100%	Medical	75%	25%	1%
89	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
91	Y	7%	\$84,000	50%	Health & Dental	50%	50%	\$1,200
92	Y	6.20%	\$22,728.00	80%	HMI-health	100%	0%	\$3,000
93	N	5.70%	N/A	N/A	N/A	N/A	N/A	N/A
94	Y	6%	\$174,869.77	N/A	HMO Carefirst	50%	50%	\$3,000 per individual
95	Y	6%	\$88,455.11	unknown	HMO plan	60%	40%	\$1,500
96	Y	6%	\$88,706.00	0%	HMO	80%	20%	\$15
97	Y	6.20%	\$92,461.12	80%	PPO	50%	50%	\$2,000
98	Y	6%	\$2,320,800.00	80%	Self Funded PPO	80%	20%	\$400 - \$2,000
99	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
100	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
101	Y	6.15%	\$29,000	50%	Full Health Insurance	50%	50%	\$500
102	Y	6.15%	\$52,000	50%	Full Health Insurance	50%	50%	\$500
103	Y	7.65%	\$275,000	61%	Full Plan	61%	39%	\$2,813
104	Y	6.15%	\$100,000	50%	Full Plan	50%	50%	\$500
105	Y	6%	\$73,200	80%	Medical/Dental/Vision	50%	50%	\$1,000
106	Y	6.15%	\$560,095	100%	Carefirst HMO & PPO	90%	10%	\$2,500
107	Y	6.20%	\$92,461.12	80%	PPO	50%	50%	\$2,000
108	Y	6%	\$1,148,305.70	N/A	Self-Insured	67%	42%	\$1,500
109	Y	12%	\$122,543.00	N/A	Medical & Wellness	100%	0%	N/A
110	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
111	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
112	N	25%	N/A	N/A	N/A	N/A	N/A	N/A
113	Y	6%	\$174,869.77	N/A	HMI Carefirst	50%	50%	\$3,000 per individual
114	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold	74%	26%	\$1,500
115	Y	6%	\$182,814.18	80%	HMO	50%	50%	\$700

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116	Y	14.11%	\$556,429.34	80%	BCBS-Med/Dental/Vision	70%	30%	\$4,000
117	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
118	Y	6%	\$52,090.00	94%	Medical/Dental/Vision	100%	0%	\$0.00
119	Y	6%	\$38,826.64	100%	HMO & PPO (Comprehensive)	60%	40%	\$305.56
120	Y	6%	\$971,432.00	N/A	PPO Medical & Prescription	75%	25%	\$1,500
121	Y	6%	\$390,000	90%	Self-Insured	90%	10%	\$2,500
122	Y	8%	\$50,000	80%	PPO	100%	0%	10%
123	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
124	Y	6.20%	\$34.46/Month	100%	POS Plan	100%	0%	\$2,500
125	Y	7%	\$92,647.67	50%	Medical/Dental	50%	50%	\$1,000
126	Y	7%	\$316,000	65%	Partially Self Funded	66%	34%	15%
127	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
128	Y	6.20%	\$483,197	N/A	Carefirst HMO & PPO	59%	41%	\$1,500 - \$4,000
129	Y	7.65%	\$102,922.38	N/A	Medical/Drug/Vision	90%	10%	N/A
130	Y	6%	\$38,826.64	100%	HMO & PPO (Comprehensive)	60%	40%	\$305.56
131	Y	6%	\$182,814.18	80%	HMO	50%	50%	\$700
132	Y	6%	\$2,320,800.00	80%	Self Funded PPO	80%	20%	\$400 - \$2,000
133	Y	5.58%	\$732,518.00	N/A	Low Deductible and High Deductible Plans	65%	35%	\$300 - \$2000
134	Y	6%	\$73,600,000	80%	Medical/Dental/Vision/HS A/Flexible Spending	85%	15%	\$1,750 - \$5,000
135	Y	6.20%	\$10,000 - \$15,000 per employee	N/A	HMO & PPO	50%	50%	\$5,000 - \$10,000
136	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
137	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
138	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
139	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
140	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A

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141	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
142	Y	6.20%	\$120,000	100%	HMO	93%	7%	\$2,600
143	Y	6.20%	\$11,376	N/A	HMO	25%	75%	\$496
144	Y	6%	\$47,650	80%	HMO	80%	20%	\$1,000
145	Y	6%	\$120,000	100%	HMO	93%	7%	\$2,600
146	Y	6%	N/A	100%	HMO	80%	20%	\$1,500
147	Y	6%	\$41,000	100%	HMO	80%	20%	\$2,000
148	Y	6%	N/A	90%	HMO	90%	10%	\$1,800
149	Y	6%	N/A	100%	HMO	80%	20%	\$2,300
150	Y	6%	\$96,580	0%	HMO	50%	50%	\$250
151	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
152	N	8%	N/A	N/A	SMW Local 100	N/A	N/A	\$750
153	Y	8%	\$1,127,800	90%	Full Insured	50%	50%	\$500
154	Y	8%	\$48,000	50%	Full Insured	50%	50%	\$6,000
155	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
156	N	8%	N/A	N/A	N/A	N/A	N/A	N/A
157	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
158	Y	6%	\$569,695.22	0%	Medical/Dental/Vision	90%	10%	\$1,000
159	Y	6.20%	\$340,800	95%	Health & Dental	75%	25%	\$0
160	Y	6.20%	\$21,600	60%	Health/Dental/Vision	60%	40%	\$500
161	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
162	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
163	Y	5.60%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
164	Y	6.20%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$2,000
165	Y	6.20%	\$309,174	82%	Carefirst HMO & PPO	59%	41%	\$1,750
166	Y	7.65%	\$49,795	73%	Blu Choice HMO	73%	27%	\$1,500
167	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
168	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
169	Y	6%	\$569,695.22	0%	Medical/Dental/Vision	90%	10%	\$1,000
170	Y	7.65%	\$49,795	73%	Blu Choice HMO	73%	27%	\$1,500
171	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A

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172	N	7.65%	N/A	N/A	N/A	N/A	N/A	N/A
173	Y	8%	\$282,181.73	0%	Medical/Dental/Vision/Pr escription	100%	0%	\$250
174	Y	N/A	\$348,597.14	13%	Medical/Dental/Vision/Pr escription	86%	14%	\$250
175	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
176	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
177	Y	6.20%	\$104,233.64	80%	Exclude dental vision unless elected	40%	60%	\$500
178	N	6%	\$1,126,781.00	N/A - Union	Union	N/A	N/A	N/A
179	Y	8%	\$7,303,000.00	HPPA Issue?	Major Medical	77%	23%	\$1,000 - \$4,000
180	Y	(blank)	(blank)	(blank)	(blank)	(blank)	(blank)	(blank)
181	N	6%	\$359,102.00	Union	N/A	N/A	N/A	N/A
182	(blank)	6%	(blank)	(blank)	(blank)	(blank)	(blank)	(blank)
183	Y	6%	\$760,414.00	85%	CareFirst PPO	86%	14%	\$1,500
184	Y	6%	\$309,174.00	82%	Carefirst HMO & PPO	59%	41%	\$1,750
185	Y	6%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$2,000
186	Y	7%	\$316,000.00	65%	Partially Self Funded	66%	34%	15%
187	N	30%	N/A	N/A	N/A	N/A	N/A	N/A
188	Y	N/A	N/A	80%	Medical/Dental	80%	20%	\$1,500
189	Y	6.20%	\$277,485.00	0%	Fully-Insured/PPO	60-100%	0-40%	\$1,500 - \$5,000
190	Y	6.20%	\$506,809.00	100%	Medical	100%	0%	Varies
191	Y	6.20%	\$92,643.00	100%	Medical/Dental/Vision	75%	25%	\$4,000
192	Y	6.20%	\$277,485.00	80%	Fully-Insured high- deductible/PPO	60-100%	0-40%	\$1,500 - \$5,000
193	Y	8%	\$2,844,000.00	up to 100%	Dental, Medical-Self- Insured with deductible	30% Dental 80% Medical	70% Dental 20% Medical	\$750
194	Y	6%	\$18,374,584	80%	PPO	76%	24%	\$1,300
195	Y	6%	\$57,000	100%	HMO	80%	20%	\$1,500

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
196	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
197	Y	6%	N/A	N/A	Union	N/A	N/A	N/A
198	Y	6%	\$27,547.95	100%	Medical/Dental/Vision PPO with high deductible	82%	18%	\$1,200 - \$2,000
199	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
200	N	6.20%	N/A	N/A	N/A	N/A	N/A	N/A
201	Y	N/A	\$4,360.92	100% after deductible	Medical	100%	N/A	\$6,500
202	Y	6%	\$3,300,000	80%	Major Medical Health ACA Minimum	100%	0%	\$400
203	Y	6%	\$1,500,000	Varies	HMO/PPO and dental and vision	70%	30%	Varies
204	Y	8%	\$50,000.00	80%	PPO	100%	0%	10%
205	Y	6.20%	\$483,197	86.17%	Carefirst HMO & PPO	59%	41%	\$1,500 - \$4,000
206	Y	7%	\$117,600.84	50%	Medical/Dental/Vision	50%	50%	9%
207	Y	12%	\$122,543.00	NA	Medical & Wellness	100%	0%	0%
208	Y	6%	\$52,090	94%	Medical/Dental/Vision	100%	0%	0%
209	Y	12%	\$111,441.12	90%	PPO/health saving	84%	16%	0%
210	Y	7%	\$316,000.00	65%	Partially Self Funded PPO	66%	34%	15%
211	Y	6%	\$276,000	100% after deductible	Comprehensive	57%	43%	\$1,500
212	N	8%	\$18,357.00	N/A	Employ Self	100%	0%	0%
213	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
214	N	100%	\$6,500	N/A	PPO	20%	80%	0%
215	Y	6%	\$309,174.00	86%	Carefirst HMO	59%	41%	\$1,750
216	Y	6.20%	\$198,575.38	N/A	Family Optimum Choice	60%	40%	\$2,000
217	Y	5.96%	\$1,313,767	87%	Fully-Insured PPO and HMO	70%	30%	\$700 - \$5,000
218	Y	6.20%	\$111,138.12	80%	MD UHC POS Gold	74%	26%	\$1,500
219	Y	7.65%	\$141,876	100% after deductible	Major Medical - HMO	51%	49%	\$2,000 - \$4,000

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
220	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
221	Y	8%	\$50,000	80%	PPO	100%	0%	10%
222	Y	7.65%	\$156,000	100% after \$3500	HMO	88%	12%	\$3,500
223	Y	6%	\$1,091,539.00	77%	Self-funded Medical & Rx	77%	23%	\$500 - \$1,000
224	Y	12%	\$111,441.12	90%	PPO/health saving	84%	16%	\$0
225	Y	6%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$2,000
226	N	N/A	N/A	N/A	N/A	N/A	N/A	N/A
227	Y	6.20%	\$483,197	86.17%	Carefirst HMO & PPO	59%	41%	\$1,500 - \$4,000
228	Y	6%	\$57,000	100%	HMO	80%	20%	\$1,500
229	N	6%	N/A	N/A	N/A	N/A	N/A	N/A
230	Y	6%	\$999,080	82%	Comprehensive Self- funded PPO	75%	25%	\$1,500
231	Y	6.20%	\$45,600	0%	PPO	50%	50%	\$250
232	Y	8%	\$2,844,000.00	100%	Dental, Medical-Self- Insured with deductible	30% Dental 80% Medical	70% Dental 20% Medical	\$750
233	Y	6.20%	\$483,197	86.17%	Carefirst HMO & PPO	59%	41%	\$1,500 - \$4,000
234	Y	7%	\$246,282	80%	PPO Comprehensive	35%	65%	25%
235	Y	6%	\$999,000	82%	Comprehensive Self- funded PPO	75%	25%	\$1,500
236	Y	(blank)	(blank)	(blank)	HMO	49%	51%	\$1,500 - \$6,000
237	Y	6.54%	\$10,000	(blank)	Kaiser Gold	100%	0%	0%
238	Y	6%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$2,000
239	Y	12%	\$122,543	N/A	Medical & Wellness	100%	0%	N/A
240	Y	6%	\$52,090	94%	Medical/Dental/Vision	100%	0%	0%
241	Y	5%	\$2,619,655.43	92%	PPO Comprehensive	87%	13%	\$4,000
242	Y	12%	\$1,125,965	90%	PPO Qualified high deductible Health Plan	78%	22%	\$6,000
243	Y	7.65%	\$141,876	0%	Major Medical	51%	49%	\$2,000 - \$4,000

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
244	Y	8%	\$26,568.00	20%	Starmark Health Saving Account/Co-pay plan	40%	60%	\$2,000- \$3,000
245	Y	14%	\$556,429.34	80%	BCBS-Med/Dental/Vision	70%	30%	\$4,000
246	Y	8%	\$7,303,000.00	HPPA Issue?	Major Medical	77%	23%	\$1,000 - \$4,000
247	Y	(blank)	(blank)	(blank)	HMO	49%	51%	\$1,500 - \$6,000
248	Y	6.54%	\$10,000	(blank)	Kaiser Gold	100%	0%	0%
249	Y	6%	\$198,757.38	N/A	Family Optimum Choice	60%	40%	\$2,000
250	Y	12%	\$122,543.00	N/A	Medical & Wellness	100%	0%	N/A
251	Y	6%	\$52,090	94%	Medical/Dental/Vision	100%	0%	0%
252	Y	5%	\$2,619,655.43	92%	PPO Comprehensive	87%	13%	\$4,000
253	Y	12%	\$1,125,965.00	90%	PPO Qualified high deductible Health Plan	78%	22%	\$6,000
254	Y	7.65%	\$141,876	0%	Major Medical	51%	49%	\$2,000 - \$4,000
255	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
256	Y	7.65%	\$79,307.00	100%	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600
257	Y	6%	\$395,675	50%	HMO & PPO	69%	31%	\$250 - \$1,000
258	Y	6%	\$218,162	N/A	UHC Choice Plus HAS	100%	0%	\$1,400
259	Y	76%	\$141,876	100%	Major Medical - HMO	51%	49%	\$2,000 - \$4,000
260	Y	12%	\$122,543	20%	Medical & Wellness - PPO	100%	0%	N/A
261	Y	12%	\$2,217,539	80%	High-Deductible HMO with prescription drug	74%	26%	\$1,500
262	N	100%	\$6,500	N/A	PPO	20%	80%	\$0
263	Y	6%	\$18,374,584	80%	PPO	76%	24%	\$1,300
264	Y	6%	\$57,000	100%	HMO	80%	20%	\$1,500
265	Y	8%	\$50,000	80%	PPO	100%	0%	10%
266	Y	6%	\$276,000	100% after deductible	Comprehensive	57%	43%	\$1,500
267	Y	6%	\$67,500	86%	HMO & PPO	59%	41%	\$1,500
268	Y	7.65%	\$28,500	85%	Medical/Dental	50%	50%	\$200

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
269	Y	7.65%	\$5,800	80%	Medical/Dental	50%	50%	\$200
270	Y	8%	\$200,000	90%	PPO	100%	0%	10%
271	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
272	Y	8%	\$23,755.12	75%	Medical, Vision	85%	15%	5%
273	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
274	Y	7%	\$92,647.67	50%	Medical/Dental	50%	50%	\$1,000
275	N	30%	N/A	N/A	N/A	N/A	N/A	N/A
276	Y	7.65%	\$79,307	100%	UHC Choice Plus/with Direct HRA	55%	45%	\$2,600
277	Y	6.20%	\$483,197	86.17%	Carefirst HMO & PPO	59%	41%	\$1,500 - \$4,000
278	Y	7.65%	\$141,876	100%	Major Medical - HMO	51%	49%	\$200 - \$4,000
279	Y	8%	\$50,000	80%	PPO	100%	0%	10%
280	Y	6%	\$130,000	N/A	Health & Vision	100%	0%	\$4,973.21
281	Y	12%	\$2,217,539	80%	High-Deductible HMO	74%	26%	\$1,500
282	Y	6%	\$57,000	100%	HMO	80%	20%	\$1,500
283	Y	8%	\$102,922.38	Varies	Medical/Drug/Vision	90%	10%	N/A
284	Y	6.20%	\$5,393,554	66%	Medical/Dental/Vision	68%	32%	\$1,500 - \$6,000
285	Y	6%	\$395,670	N/A	HMO & PPO	69%	31%	\$250 - \$1,000
286	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
287	N	30%	N/A	0%	N/A	N/A	N/A	N/A
288	Y	12%	\$2,217,539	80%	High-Deductible HMO with prescription drug	74%	26%	\$1,500
289	Y	(blank)	(blank)	(blank)	High-Deductible HMO	49%	51%	\$1,500 - \$6,000
290	Y	6.54%	\$10,000	(blank)	Kaiser Gold	100%	5	0%
291	Y	(blank)	(blank)	(blank)	High-Deductible HMO	49%	51%	\$1,500 - \$6,000
292	Y	6.54%	\$10,000	(blank)	Kaiser Gold	100%	0%	0%
293	Y	6%	\$999,080	82%	Comprehensive Self- funded PPO	75%	25%	\$1,500
294	Y	7%	\$117,599.84	50%	HMO/OA/HAS	50%	50%	9%
295	N	7.65%	(blank)	0%	Carefirst HMO & PPO	55%	45%	\$0 - \$1,000
296	Y	8%	\$246,282	80%	PPO Comprehensive	35%	65%	25%

Bid	1. Health Care Coverage	2.1 Total employer contributes to SS	2.2. \$\$ spent on employee healthcare	3.1. % insurance co. coverage	3.2. Insurance type and scope	3.3. Employer paid ins. premium	4.1. Employee paid ins. premium	4.2. Employee deductible/plan
297	N	8%	\$156,000	100% after deductible	HMO	88%	12%	25%
298	Y	8%	\$309,174	82%	HMO	59%	51%	25%
299	Y	12%	\$122,543	80%	Medical & Wellness PPO	100%	0%	N/A
300	Y	12%	\$14,864.64	N/A	Medical & Wellness	100%	0%	N/A
301	Y	12%	\$24,082.56	N/A	Medical & Wellness	100%	0%	N/A
302	Y	6%	\$569,695.22	100% after deductible	Medical/Dental/Vision	90%	10%	\$1,000
303	Y	5.96%	\$1,313,767	87% PPO; 83% HMO	Fully-Insured PPO and HMO	70%	30%	\$700 - \$5,000
304	Y	7.65%	\$156,000	100% after deductible	HMO	88%	12%	\$3,500
305	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
306	Y	6%	\$2,320,800.00	80%	Self Funded PPO	80%	20%	\$1,050
307	Y	7%	\$92,647.67	50%	Medical/Dental	50%	50%	\$1,000
308	Y	6%	\$323,889	N/A	PPO	40%	60%	\$1,750
309	Y	6%	\$315,000	20%	HMA H.S.A.	65%	35%	\$1,500
310	N	6%	N/A	N/A	N/A	N/A	NA	N/A
311	Y	8%	\$2,060,000	64%	Full Coverage PPO	64%	36%	\$625
312	N	6%	\$177,692	80%	Major Medical	75%	25%	0%
313	Y	8%	\$7,303,000.00	HPPA Issue?	Major Medical	77%	23%	\$1,000 - \$4,000
314	Y	(blank)	(blank)	(blank)	(blank)	(blank)	(blank)	(blank)
315	N	6%	\$359,102	Union	(blank)	(blank)	(blank)	(blank)
316	Y	6%	\$760,414	85%	CareFirst PPO	86%	14%	\$1,500
317	Y	6%	\$787,994.93	70% - 80%	EPO, POS, Dental & Vision	0%	100%	\$1,000 - \$2,500
318	Y	6%	N/A	N/A	Per Union Contract	N/A	100%	N/A
319	Y	8%	\$200,000	90%	PPO	100%	0%	10%