Open Enrollment 2012

	2012	2011	Change	%
Total Benefit Eligible:	12,582	12,651	(69)	-0.5%

Participation:	2012 Eligible	% of Eligible	2011 Eligible	% of Eligible	Change	%
Participated	12,465	99.1%	11,303	89.3%	1,162	10.3%
Did Not Participate	117	0.9%	1,348	10.7%	(1,231)	-91.3%
Total Benefit Eligible:	12,582	100.0%	12,651	100.0%	(69)	-0.5%

Medical Plan Enrollment:	2012 Subscribers	% of Enrolled	% of Eligible	2011 Subscribers	% of Enrolled	% of Eligible	Change	%
OAP	3,601	31.8%	28.6%	2,980	26.4%	23.6%	621	20.8%
CMG	6,306	55.8%	50.1%	4,918	43.5%	38.9%	1,388	28.2%
Choice Fund	1,402	12.4%	11.1%	878	7.8%	6.9%	524	59.7%
OAP In	NA			1,806	16.0%	14.3%		
OAP Low	NA			476	4.2%	3.8%		
CMG Low	NA			243	2.2%	1.9%		
Subtotal Enrolled	11,309	100.0%	89.9%	11,301	100.0%	89.3%	8	0.1%
Waived	1,273		10.1%	1,350		10.7%	(77)	-5.7%
Total Waived or Enrolled	12,582		100.0%	12,651		100.0%	(69)	-0.5%

Incentive Participation:	2012 Subscribers	% of Med. Enrolled	2011 Subscribers	% of Med. Enrolled	Change	%
Biometric Screening	8,984	79.4%	8,669	76.7%	315	3.6%
Health Assessment	8,117	71.8%	8,690	76.9%	(573)	-6.6%
Non-Tobacco User	8,616	76.2%	7,966	70.5%	650	8.2%

Pharmacy Plan Enrollment:	2012 Subscribers	% of Enrolled	% of Eligible	2011 Subscribers	% of Enrolled	% of Eligible	Change	%
Coinsurance	9,907	87.6%	78.7%	7,092	62.8%	56.1%	2,815	39.69%
Choice Fund	1,402	12.4%	11.1%	878	7.8%	6.9%	524	59.68%
Consumer Choice	NA			3,331		26.3%		
Subtotal Enrolled	11,309	100.0%	89.9%	11,301	100.0%	89.3%	8.0	0.07%
Waived	1,273		10.1%	1,350		10.7%	(77)	-5.70%
Total Waived or Enrolled	12,582		100.0%	12,651		100.0%	(69.0)	-0.55%

Dental Plan Enrollment:	2012 Subscribers	% of Enrolled	% of Eligible	2011 Subscribers	% of Enrolled	% of Eligible	Change	%
Delta	4,887	43%	38.8%	4,824	43%	38.9%	63.0	1.31%
Cigna	4,864	43%	38.7%	4,772	42%	38.5%	92.0	1.93%
EDS	1,555	14%	12.4%	1,649	15%	13.3%	(94.0)	-5.70%
Subtotal Enrolled	11,306	100%	89.9%	11,245	100%	90.6%	61.0	0.54%
Waived	1,276		10.1%	1,163		9.4%	113.0	9.72%
Total Waived or Enrolled	12,582		100.0%	12,408		100.0%	174.0	1.40%

Short-Term Disability Enrollment	2012 Subscribers	% of Enrolled	% of Eligible	2011 Subscribers	% of Enrolled	% of Eligible	Change	%
60%	5,432	65.6%	43.7%	5,281	65.1%	43.4%	151	2.86%
50%	1,750	21.1%	14.1%	1,724	21.3%	14.2%	26	1.51%
40%	1,100	13.3%	8.9%	1,101	13.6%	9.0%	(1)	-0.09%
Subtotal Enrolled	8,282	100.0%	66.7%	8,106	100.0%	66.6%	176	2.17%
Waived	4,138		33.3%	4,063		33.4%	75	1.85%
Total Waived or Enrolled	12,420		100.0%	12,169		100.0%	251	2.06%

Vision Enrollment	2012 Subscribers	% of Eligible	2011 Subscribers	% of Eligible	Change	%
Eyemed	10,796	85.8%	11,605	91.7%	(809)	-6.97%
Waived	1,786	14.2%	1,046	8.3%	740	70.75%
Total Waived or Enrolled	12,582	100.0%	12,651	100.0%	(69)	-0.55%

2012 Data as of COB Friday, May 18 (end of Open Enrollment, prior to cleanup).
2011 Data as of COB June 22, 2011 (after Open Enrollment cleanup period).

Medical Enrollment Shifts:

	2011 Subscribers	Net Hired/ Terminated	2011 Net Subscribers	2012 Re-Enrollment: OAP	Choice Fund	CMG	Waived
OAP	2,980	(85)	2,895	2,137	165	569	24
% of Waived or Enrolled	23.6%		23.3%	73.8%	5.7%	19.7%	0.8%
CMG	4,918	(217)	4,701	157	164	4350	30
% of Waived or Enrolled	38.9%		37.8%	3.3%	3.5%	92.5%	0.6%
Choice Fund	878	55	933	22	848	57	6
% of Waived or Enrolled	6.9%		7.5%	2.4%	90.9%	6.1%	0.6%
OAP In	1,806	(56)	1,750	1153	139	438	20
% of Waived or Enrolled	14.3%		14.1%	65.9%	7.9%	25.0%	1.1%
OAP Low	476	71	547	182	79	270	16
% of Waived or Enrolled	3.8%		4.4%	33.3%	14.4%	49.4%	2.9%
CMG Low	243	26	269	8	19	240	2
% of Waived or Enrolled	1.9%		2.2%	3.0%	7.1%	89.2%	0.7%
Subtotal Enrolled	11,301	(206)	11,095	3,659	1,414	5,924	98
% of Waived or Enrolled	89.3%		89.2%	33.0%	12.7%	53.4%	0.9%
Waived	1,350	(9)	1,341	27	20	75	1,219
% of Waived or Enrolled	10.7%		10.8%	2.0%	1.5%	5.6%	90.9%
Total Waived or Enrolled	12,651	(215)	12,436	3,686	1,434	5,999	1,317

Pharmacy Enrollment Shifts:

	2011 Subscribers	Net Hired/ Terminated	2011 Net Subscribers	2012 Subscribers Coinsurance	Choice Fund	Waived
Coinsurance	7,092	(296)	6,796	6414	325	57
% of Waived or Enrolled	56.1%		54.6%	94.4%	4.8%	0.8%
Choice Fund	878	55	933	79	848	6
% of Waived or Enrolled	6.9%		7.5%	8.5%	90.9%	0.6%
Consumer Choice	3,331	35	3,366	3090	241	35
% of Waived or Enrolled	26.3%		27.1%	91.8%	7.2%	1.0%
Subtotal Enrolled	11,301	(206)	11,095	9,583	1,414	98
% of Waived or Enrolled	89.3%		89.2%	86.4%	12.7%	0.9%
Waived	1,350	(9)	1,341	102	20	1,219
% of Waived or Enrolled	10.7%		10.8%	7.6%	1.5%	90.9%
Total Waived or Enrolled	12,651	(215)	12,436	9,685	1,434	1,317

Dental Enrollment Shifts:

	2011 Subscribers	Net Hired/ Terminated	2011 Net Subscribers	2012 Subscribers Delta	Cigna	EDS	Waived
Delta	4,824	(116)	4,708	4398	235	34	41
%	38.9%		37.9%	93.4%	5.0%	0.7%	0.9%
Cigna	4,772	15	4,787	301	4346	87	53
%	38.5%		38.5%	6.3%	90.8%	1.8%	1.1%
EDS	1,649	63	1,712	120	182	1383	27
%	13.3%		13.8%	7.0%	10.6%	80.8%	1.6%
Subtotal Enrolled	11,245	(38)	11,207	4,819	4,763	1,504	121
%	90.6%		90.1%	43.0%	42.5%	13.4%	1.1%
Waived	1,163	66	1,229	73	103	35	1,018
%	9.4%		9.9%	5.9%	8.4%	2.8%	82.8%
Total Waived or Enrolled	12,408	28	12,436	4,892	4,866	1,539	1,139

STD Enrollment Shifts:

	2011 Subscribers	Net Hired/ Terminated	2011 Net Subscribers	2012 Subscribers 60%	50%	40%	Waived
60%	5,281	(155)	5,126	4879	120	29	98
%	43.4%		41.8%	95.2%	2.3%	0.6%	1.9%
50%	1,724	17	1,741	274	1324	72	71
%	14.2%		14.2%	15.7%	76.0%	4.1%	4.1%
40%	1,101	31	1,132	79	157	815	81
%	9.0%		9.2%	7.0%	13.9%	72.0%	7.2%
Subtotal Enrolled	8,106	(107)	7,999	5,232	1,601	916	250
%	66.6%		65.2%	65.4%	20.0%	11.5%	3.1%
Waived	4,063	210	4,273	204	158	176	3,735
%	33.4%		34.8%	4.8%	3.7%	4.1%	87.4%
Total Waived or Enrolled	12,169	103	12,272	5,436	1,759	1,092	3,985