

Benefit Index[®]

Westinghouse
Savannah River

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About This Material

In this study, the value of Westinghouse Savannah River's salaried employee benefit program is compared to a norm of the salaried benefit programs of the following 19 organizations chosen by Westinghouse Savannah River:

Argonne National Laboratory
Bridgestone/Firestone, Inc.
CH2M Hill Companies, Ltd.
The Dow Chemical Company
E. I. du Pont de Nemours and Company
Duke Energy Corporation
Fluor Corporation
General Electric Company
Georgia Power Company
Honeywell International Inc.
Kimberly-Clark Corporation
Lockheed Martin Corporation
Motorola, Inc.
The Procter & Gamble Company
Progress Energy, Inc.
Sandia National Laboratories
Siemens Corporation
TRW Inc.
United Technologies Corporation

Some of these organizations may have more than one benefit package covering salaried employees. This study is based on one package offered by each company; generally, the one for exempt corporate salaried employees. Of course, in some cases, the same benefits may be provided for hourly and salaried employees. The information on the benefit programs represents 2005 data for 18 base companies and 2004 data for one company.

This material is intended to be diagnostic in nature. One should not expect to find a prescription in this material. This study provides a thorough analysis of your benefit program as it exists today compared to the norm of these 19 base companies.

The study is divided into four major sections:

- The **Methodology** section defines the methods used in determining index values and the benefit areas that are included in this study.
- The **Index Displays** section indicates the value of your benefits relative to the 19 base company norm.
- The **Comments** section describes the similarities and differences within the base, and explains why your benefit values rank where they do relative to the 19 base company norm.
- The **Specifications** section summarizes the benefit programs of the 19 base companies and your organization.

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Suggested Method for Reviewing Benefit Index

The heart of this study is a series of pages showing your organization's position in each benefit area relative to the base companies. The key at the beginning of the Index Displays section outlines the format of the display pages. Where there are contributory plans, two comparisons are presented—the “total” and the “employer-paid” values. Total value indexes are based on the value of total available benefits after consideration of participation in optional programs. Employer-paid value indexes are based on the excess of the total value of benefits over the value of employee contributions.

An index of 100.0 always indicates the average of the base companies. Your medical plan, for example, might have an index value of 104.5, indicating the value is 4.5% above average. The study also indicates where your company ranks relative to the base companies. In the medical example, if three of the base companies have higher medical values than yours, you would rank between the 3rd and 4th base companies (3rd/4th).

After you review the key, an appropriate second step might be to make a quick review of the display pages for each benefit area to get an overall impression of where your organization stands and to become familiar with the various areas covered. You might also want to review the final index display, which covers all benefit areas.

As a third step, we suggest reviewing the display pages in depth, considering the indexes and the rankings in light of the brief specifications (Notes) presented on facing pages. In many cases, the reasons for the relative position of your benefit and the characteristics of the companies that ranked high and low will be obvious from studying these pages. In making this more thorough review, keep the following questions in mind:

In each specific benefit area and in the total benefit program:

- *Is this where I thought we would be? Higher? Lower?*
- *Is this where management thinks we are?*
- *Is this where our employees think we are?*
- *If we are high, is this by design? Do we intend to be a leader in this area (or what does it mean to be a leader in this area)?*
- *If we are low, is this intentional? Is this an area that needs attention? How much priority should this area have?*
- *Is our posture with regard to the total benefit program still appropriate? Should we be placing more (or lower) emphasis on more direct forms of compensation?*

In comparing the total value index with the employer-paid index in each area:

- *How does our use (or lack) of employee contributions change our relative position in this area?*
- *How does our overall use of employee contributions compare with others? Do we have heavier contributions? Are we using employee contributions because of cost considerations? Are we using employee contributions to provide more flexibility for an employee to elect only the benefits that are needed? Are we using employee contributions because we feel employees should share benefit cost?*
- *Has management consciously decided on the relative employer-employee sharing (through our use of employee contributions) compared to other organizations?*

After completing your own analysis, you may want to read the Comments section. It contains our comments developed during analysis of the programs of the base companies and your program.

Applying the Results

These indexes and rankings, the accompanying analysis, and a manager's own view of the results should provide a comprehensive basis (and perhaps some supportive information) for review with other executives. The items to be reviewed might include:

- Whether the employee benefit program is providing comparative values consistent with your objectives (or to raise the question of organization objectives where they have not been formalized, or to review or question objectives when they have been formalized).
- The high and low portions of your organization's present employee benefit program.
- The use of employee contributions within the present program.
- Suggestions for change in the employee benefit program:
 - For new benefits.
 - For "trading" unnecessarily high areas of coverage for improvements in low areas of coverage.
 - For increasing (or decreasing) employee contributions within the program.

This material is intended to be diagnostic in nature. It may (or may not) corroborate other analyses done by the organization's compensation and benefit management. In any event, one should not expect to find a prescription in this material. In our experience, suggestions for change come more appropriately from consideration of the organization's objectives, and careful consideration of the business and competitive environment in which your organization operates.

Methodology

General Premises

We use different methods to value the various parts of a benefit program. In developing and refining these methods, we have used the following criteria:

- The method must give a reasonable comparison of the value of the different types of plans within a benefit area (e.g., a reasonable comparison of a final pay versus a career pay pension formula requires an assumption about pay increases; a comparison of the value of medical benefits should not depend on whether the benefits are insured or self-insured).
- The method must give a reasonable comparison of the value of the overall program, recognizing that certain parts of it are more valuable than others.

Employee Population Base

To facilitate comparisons, one common population is used in determining the relative value indexes. This population has the characteristics of the salaried personnel, exempt and nonexempt, found in a typical industrial organization.

As part of the development of this population, Hewitt Associates collected the personnel data of a number of major U.S. industrial corporations (chosen across industry and geographical lines). This data was considered in constructing the employee population base. It does not represent any one company; nor is it a composite of all the companies.

This population also does not represent your actual salaried employee mix. However, we do not think the use of your actual salaried employee workforce would have significantly altered the relative values shown in this report or the conclusions to be drawn from them.

Developing the Relative Value Indexes

In general, the value of a benefit is determined in one of two ways:

- For each individual in the population, the probability of an event (such as disability) is multiplied by the lump sum value of all amounts to be paid arising from that event, or
- A value is calculated by establishing the value of benefits accruing during the year (an allocation of postretirement values to working years).

The actuarial and employee participation assumptions used are chosen with the intention of being as “realistic” as possible. In effect, these values are summed up for all the employees in the population, recognizing that the value of the various benefits varies by the individual’s circumstances—age, service, gender, compensation level. The relative value in any benefit area then recognizes, on a composite basis, the value to an entire employee group—using a mix of employees who have a variety of individual circumstances.

The overall benefit program indexes are not based on an arbitrary weighting of the individual program indexes; instead, the composite indexes reflect the relative value calculated for each program for each organization. Therefore, the Health Care index has more impact than the Postretirement Death index in determining the All Benefits index. The composite indexes are determined by first adding together your organization’s benefit plan values for the benefit areas included, and then comparing the result with the average for the base companies.

The index base point of 100.0 is set as the average of the values of the base companies. An index of 97.6, for example, means the value assigned is 2.4% below the base company average.

Treatment of Flexible Benefits

For companies with broad flexible benefits plans, the credits are allocated back to the benefit areas that generated them. For example, flex credits equal to the cost of one times pay life insurance are valued in the group life area, and medical price tags are valued net of any medical credits. Sometimes the pool of credits cannot be identified with specific benefit areas (e.g., credits that vary by pay or service). In these cases, the procedure for developing values is:

- The employees in the model population are assumed to elect the various benefits in the same percentages as each employer's own experience.
- Based on these elections and the price tags of each option, the required employee contributions are calculated.
- The pool of flexible credits is calculated based on the employer's credit-generation formula(s).
- The pool of flexible credits is allocated to each benefit area in proportion to the required employee contributions.

A Note of Clarification

This study is an analysis of the value of the benefits provided within an organization's employee benefit program. This has been done with the objective of focusing on the question of benefit program design, and is not intended to be an analysis of cost. An organization's benefit "costs" are affected not only by the benefits themselves, but also by accounting and financing decisions and background, such as:

- Use of a conservative versus a liberal basis for funding the pension plan (e.g., low interest rate versus high interest rate).
- The number of years a pension plan has been in existence and its asset performance during that time.
- Decisions to provide directly or insure a particular benefit.
- An organization's internal accounting practices (e.g., for vacation time).
- Pooling of experience among groups (e.g., a disability benefit plan covering hourly and salaried employees).

The items in the above list are not benefit design and are not elements in this analysis. The question of whether the present funding-financing-accounting decisions are the most appropriate or the best "buy" is a separate subject.

Benefit Areas Included

The benefits included are those which have substantial value and which can be fairly compared. Additional forms of direct compensation and government-required programs are not included.

The benefits are grouped as shown below. Benefits not included in this index are severance pay, supplemental unemployment benefits, travel accident, extra individual accident coverage, tuition refund, matching donations, work and family benefits, and government-required programs.

- Retirement

- Defined Benefit Pension

- Includes all postretirement payments to an employee and spouse, except payment of Part B Medicare premiums and lump sum death benefits under a formula (e.g., a flat \$1,000 postretirement death benefit is not included, while a subsidized 50% spouse's annuity is included). Vested benefits and disability benefits payable after age 65 are included. Preretirement death benefits (lump sum and annuity-type) and the portion of any disability pension prior to age 65 are not included (these benefits are reflected in the Death and Disability indexes).

- Defined Contribution

- Includes savings, profit sharing, ESOP, money purchase pension, and stock purchase plans with a direct and significant employer subsidy. Only the retirement value of defined contribution accounts has been included. Any assumed payment due to death prior to retirement has been included in the Death indexes. Payments that occur upon disability are considered to be retirement benefits.

- Death

- The preretirement portion includes all lump sum payments and annuity or periodic payments resulting from preretirement death, including those that are insured, self-insured, or payable from the defined benefit and defined contribution plans. The traditional "group life" benefits have been shown in a separate index as well to allow some additional analysis. The postretirement death benefits include lump sum benefits from a pension plan. They do not include postretirement benefits that result from pensions paid on other than a life annuity basis (whether automatic or through an option); these are included in the pension area.

- Disability

Has been split into short-term and long-term by defining short-term benefits as those payable in the first six months, without regard to source. That is, the Short-Term Disability index includes long-term disability plan benefits if they are payable in the first six months of disability. Similarly, the Long-Term Disability index includes accident and sickness and salary continuation benefits payable after six months.

- Health Care

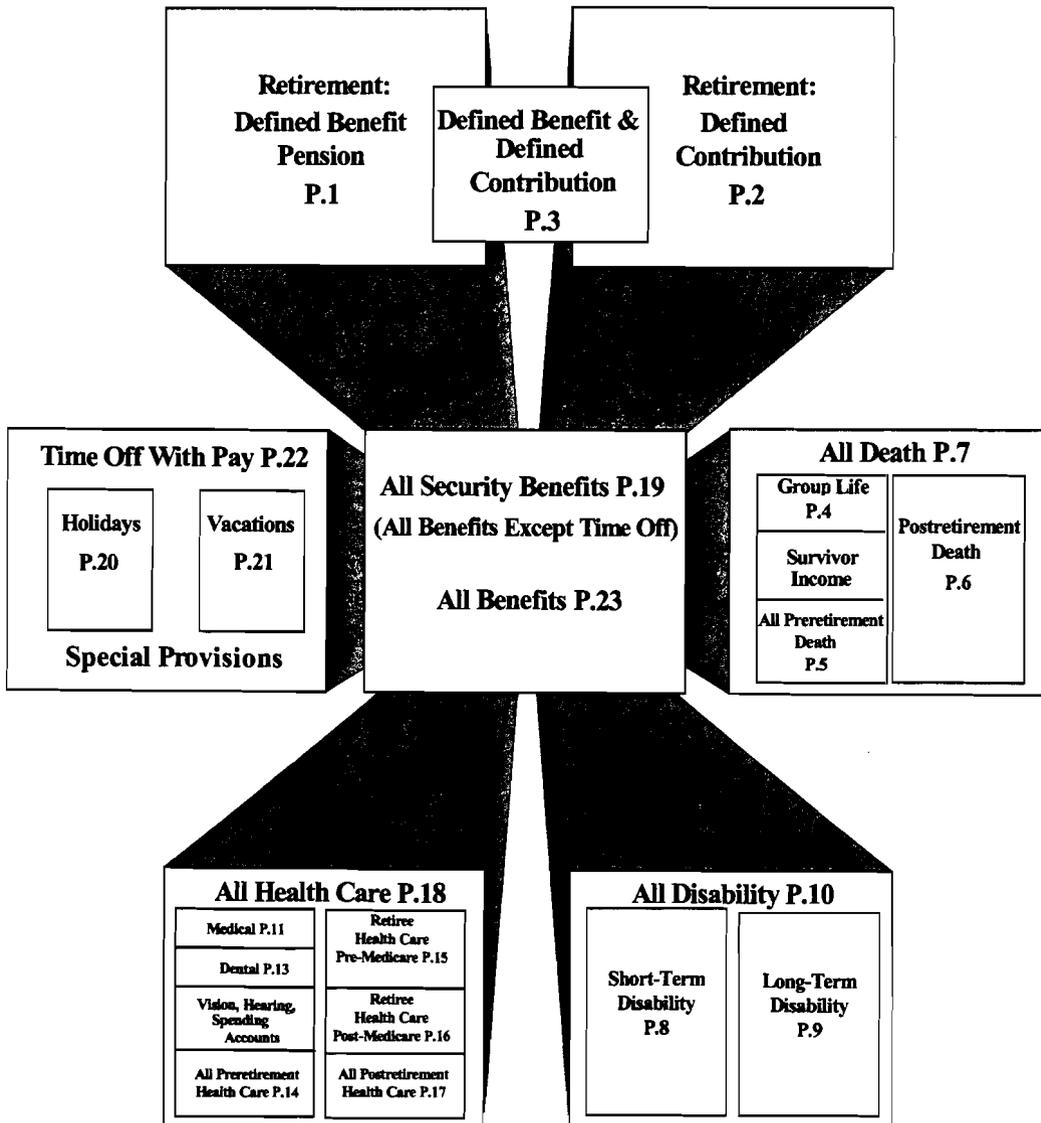
Includes the traditional hospital-medical-surgical benefits; also dental, hearing, and vision. The index for preretirement benefits is developed with and without dental, hearing, vision, and spending accounts to allow for specific analysis of medical plans. The Postretirement Health Care index includes not only the package available to a retiree (including dependent coverage) who is over age 65, but also the coverage in the postretirement, pre-Medicare period for the “early” retiree. The payment by the employer of Medicare Part B premiums is included in this index, even if the source is the pension plan.

- Time Off With Pay

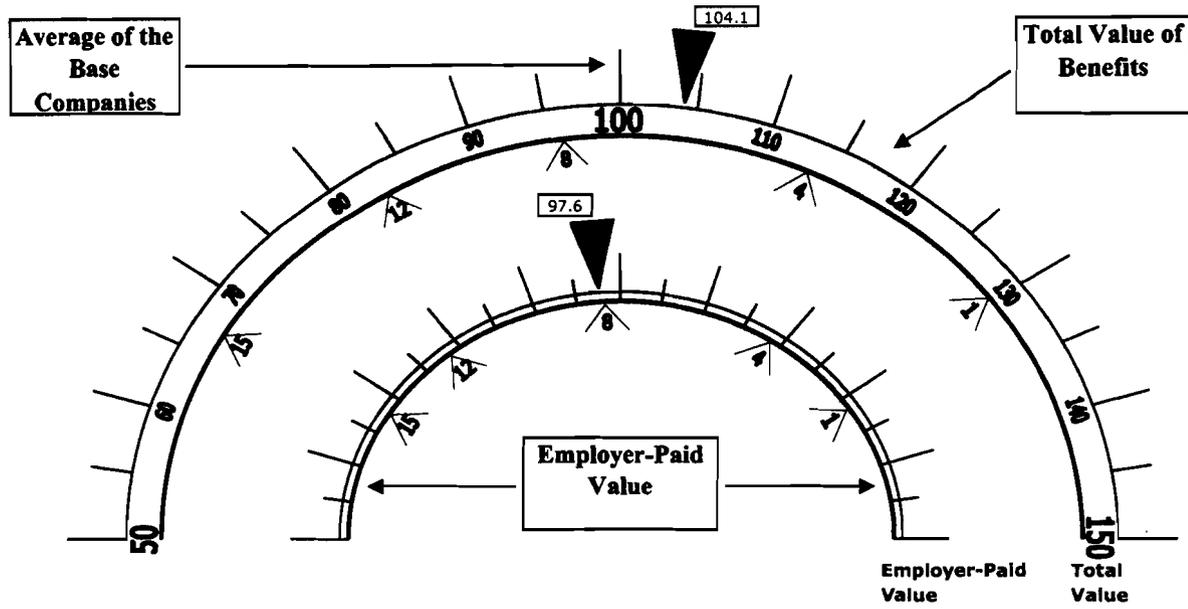
Includes holidays and vacations, which are shown combined as well as separately, recognizing that planning decisions on number of holidays are sometimes influenced by the amount of vacation provided and by the flexibility an employee has in scheduling vacation.

Summary of Benefits Included

The illustration below shows how benefit areas are grouped in this analysis. For example, the All Preretirement Death index includes both group life benefits and survivor income (from stand-alone plans, preretirement pension death benefits, or payouts of defined contribution plan accounts). Separate index values are shown for all areas with a page number (referring to a page in the Index Displays section of this report). The size of the segments shown below does not indicate their relative importance to the overall results.



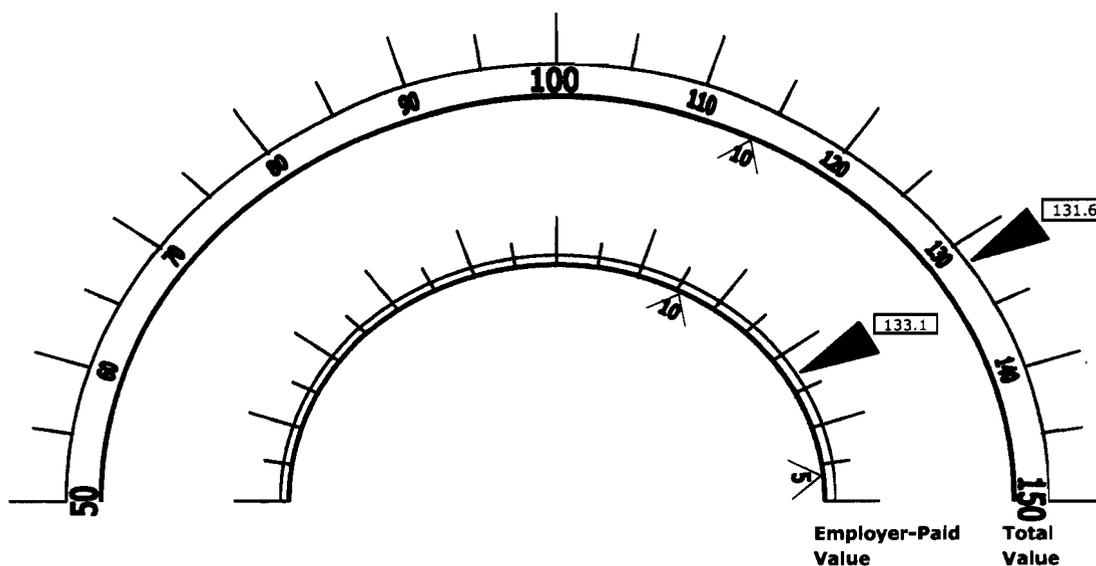
Example Only



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.7	129.6
4th	118.7	113.4
8th	98.3	96.1
12th	78.4	83.2
15th	67.7	67.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th / 9th	5th / 6th

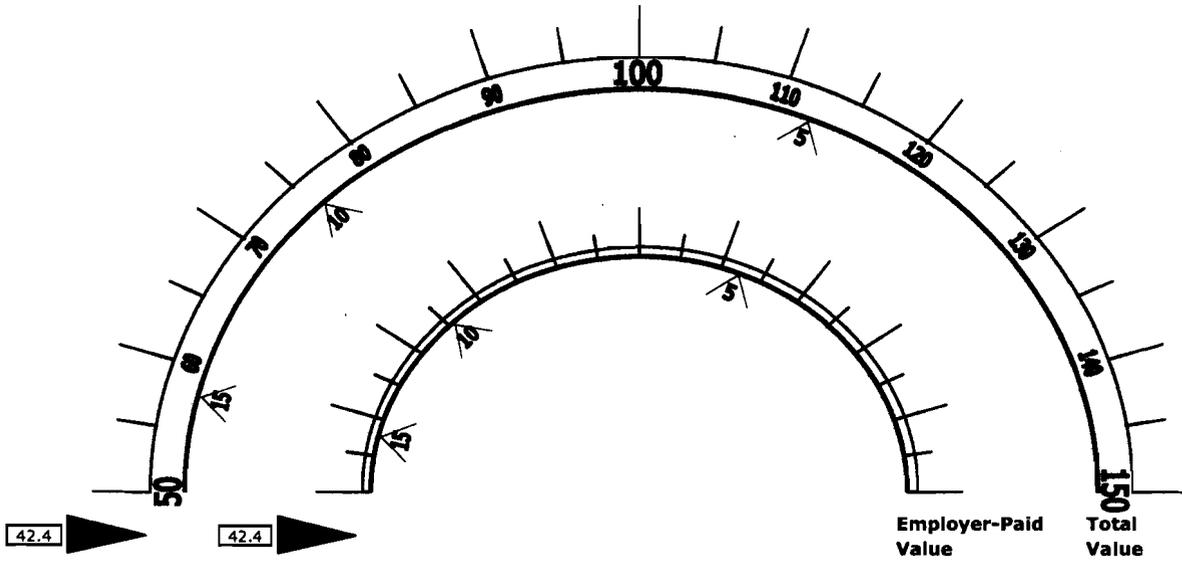
Retirement: Defined Benefit Pension



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	237.4	234.7
5th	146.7	153.3
10th	115.5	114.2
15th	0.0	0.0
19th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	133.1	131.6
Ranking	9th / 10th	9th / 10th

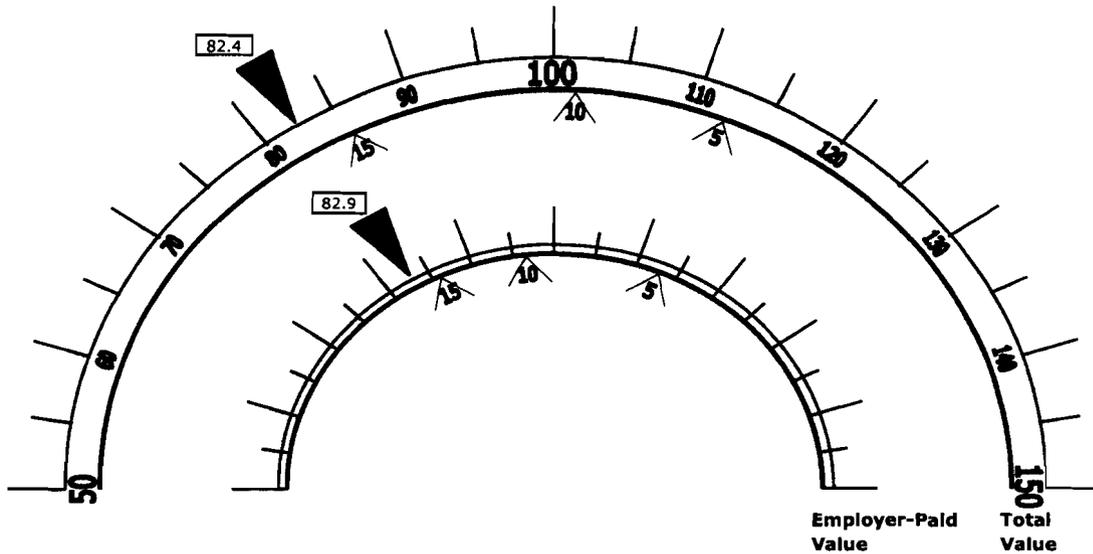
Retirement: Defined Contribution



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	305.1	305.1
5th	112.2	112.2
10th	75.6	75.6
15th	57.7	57.7
19th	46.3	46.3

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	42.4	42.4
Ranking	Below 19th	Below 19th

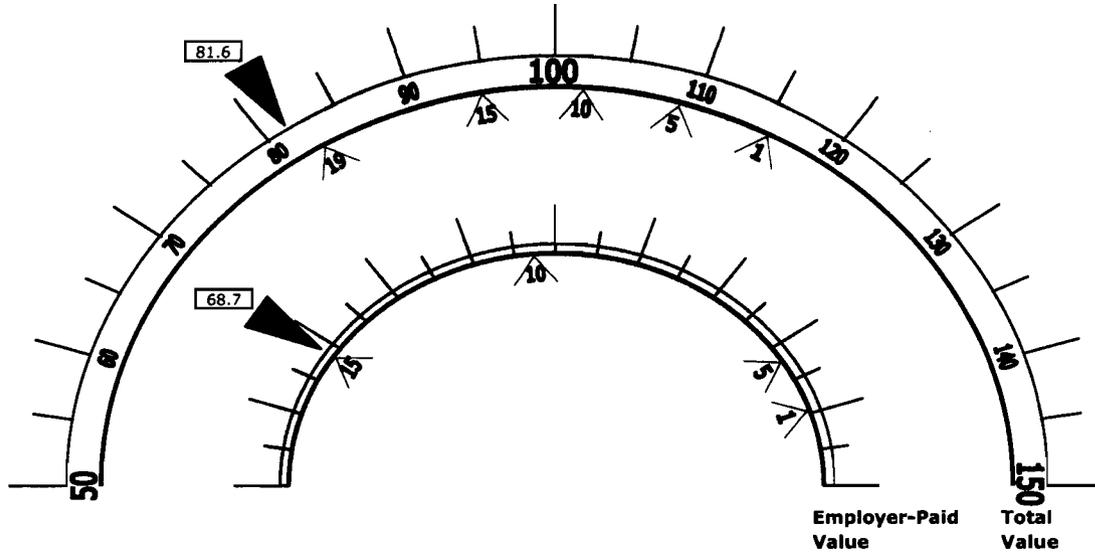
Retirement: Defined Benefit and Defined Contribution



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	169.0	168.2
5th	112.7	112.2
10th	96.6	101.5
15th	86.0	85.6
19th	41.7	41.5

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	82.9	82.4
Ranking	15th / 16th	15th / 16th

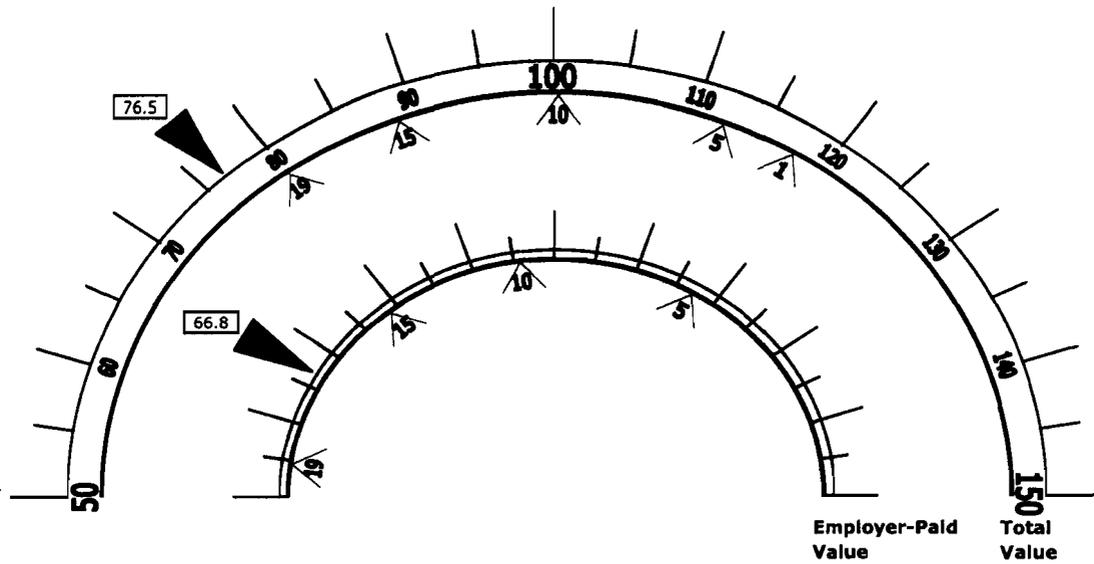
Preretirement Death: Group Life Coverage



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	139.6	115.6
5th	132.3	108.8
10th	97.4	102.0
15th	68.6	94.8
19th	45.0	82.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	68.7	81.6
Ranking	14th / 15th	Below 19th

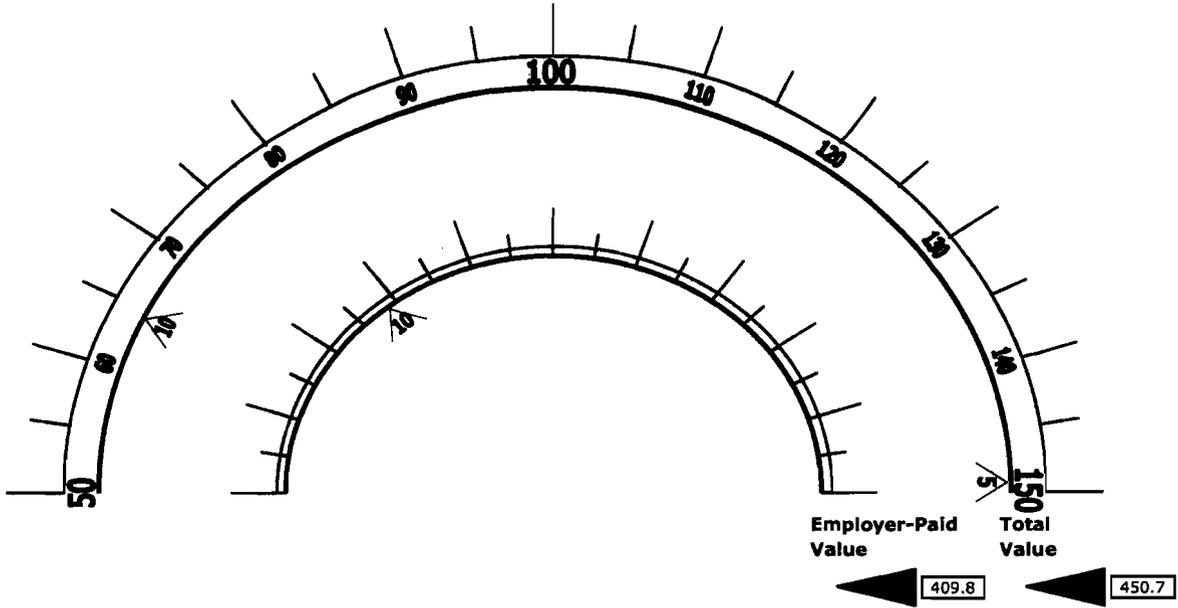
All Preretirement Death



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	158.2	117.6
5th	117.2	112.2
10th	95.8	100.3
15th	78.6	88.9
19th	54.3	80.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	66.8	76.5
Ranking	18th / 19th	Below 19th

Postretirement Death



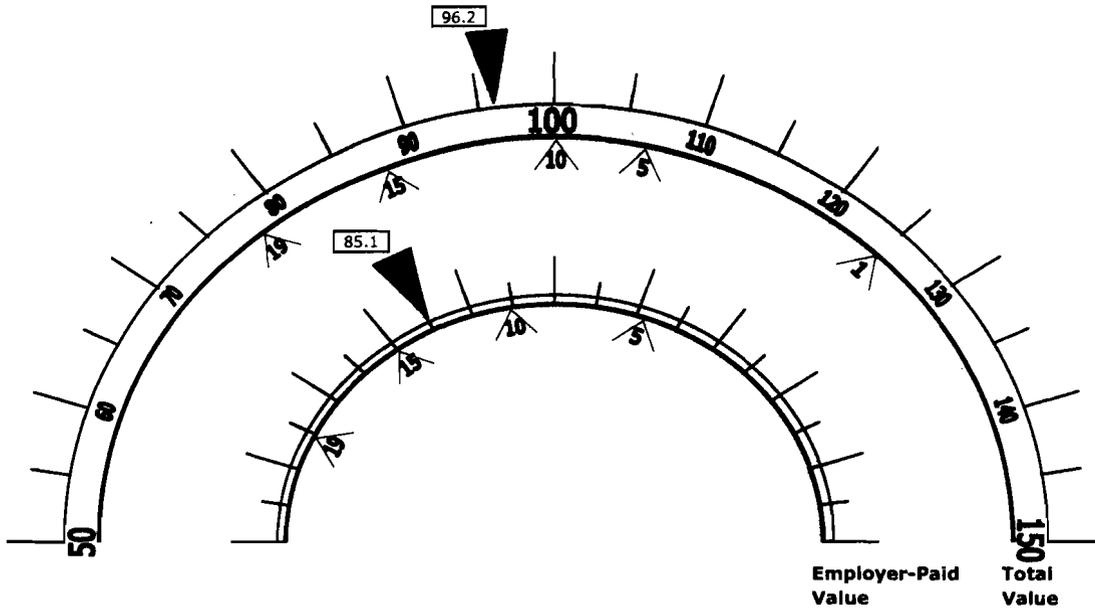
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	378.5	464.6
5th	160.4	149.2
10th	78.7	64.3
15th	0.0	0.0
19th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	409.8	450.7
Ranking	Above 1st	1st / 2nd

All Death

The benefit areas included in this index are:

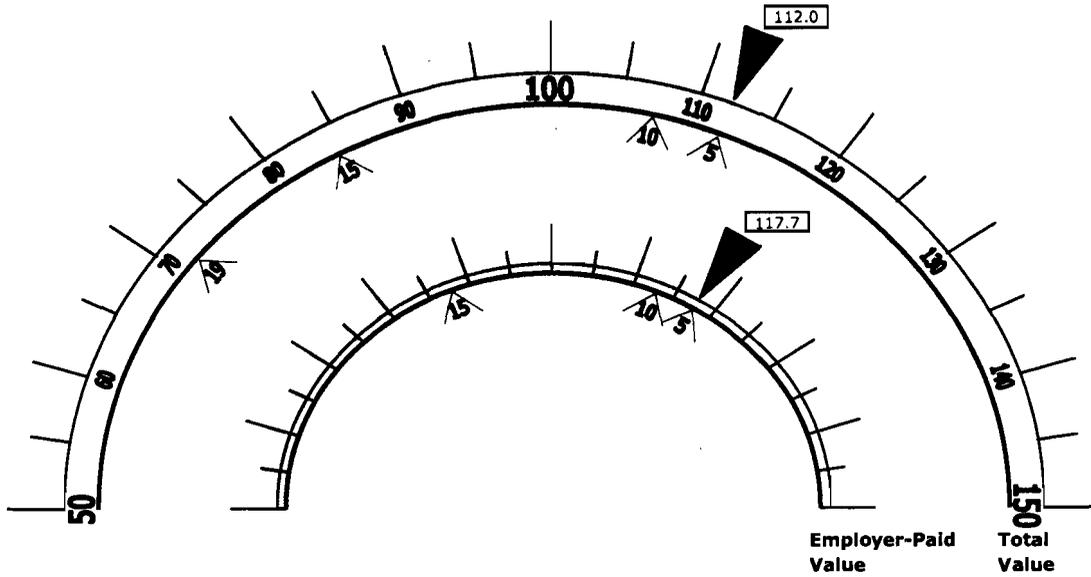
- Preretirement Death
 - Group Life
 - Survivors' Income
- Postretirement Death



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	154.0	124.9
5th	110.9	106.5
10th	94.8	100.2
15th	79.9	88.0
19th	64.5	78.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	85.1	96.2
Ranking	13th / 14th	12th / 13th

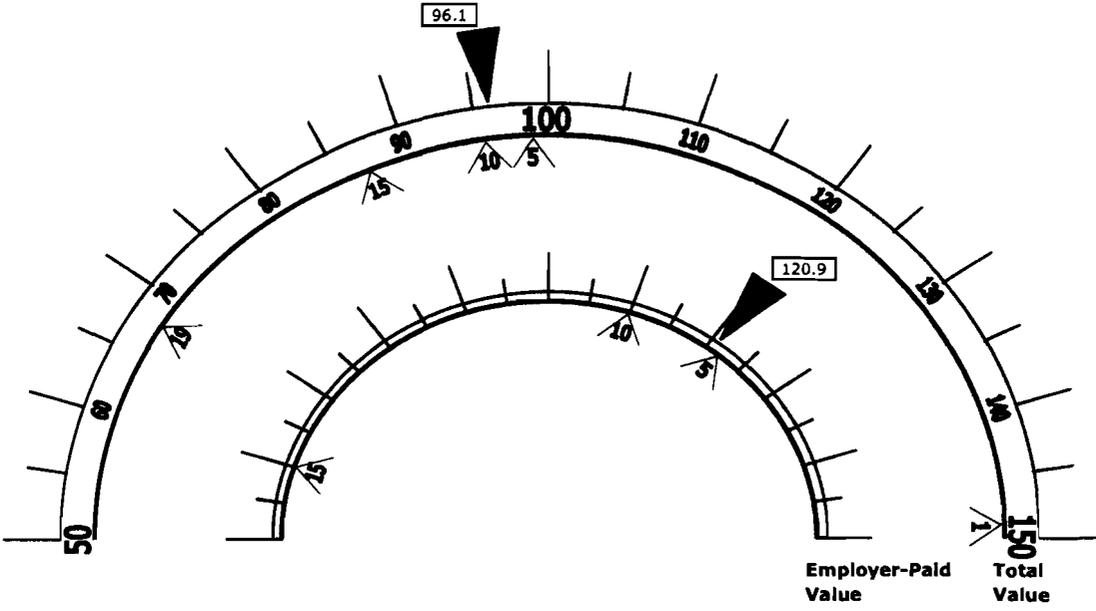
Short-Term Disability



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.7	112.0
5th	117.7	112.0
10th	112.7	107.3
15th	87.7	84.5
19th	36.0	71.5

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	117.7	112.0
Ranking	Same as 1st - 8th	Same as 1st - 8th

Long-Term Disability



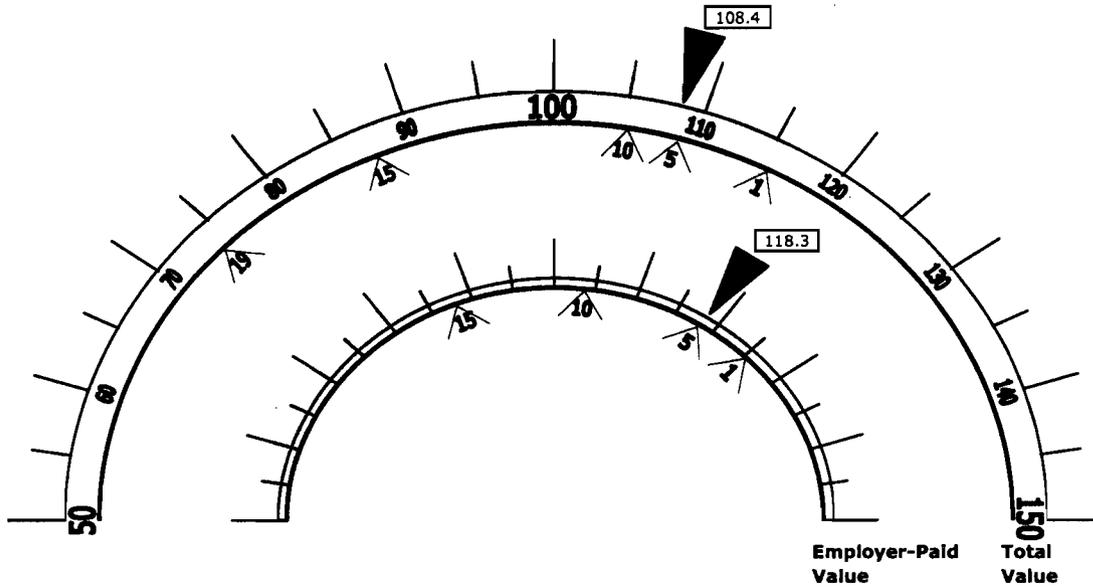
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	187.5	149.0
5th	121.8	99.0
10th	109.7	95.6
15th	60.0	87.2
19th	0.0	67.7

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	120.9	96.1
Ranking	5th / 6th	9th / 10th

All Disability

The benefit areas included in this index are:

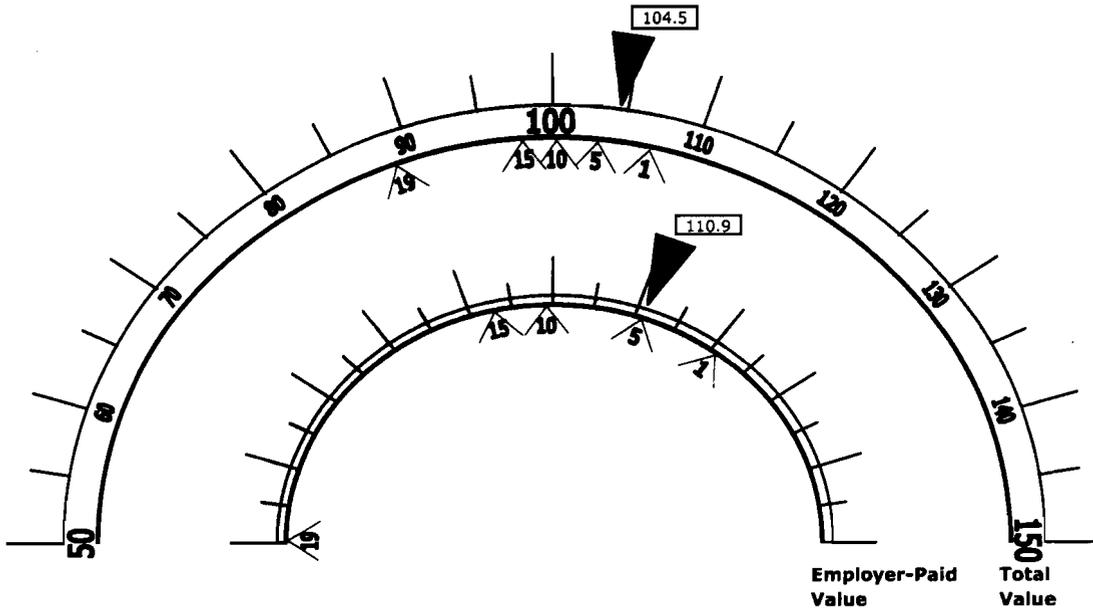
- Short-Term Disability
- Long-Term Disability



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.4	115.5
5th	118.2	108.8
10th	103.6	105.2
15th	88.1	87.3
19th	47.0	74.2

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	118.3	108.4
Ranking	3rd / 4th	5th / 6th

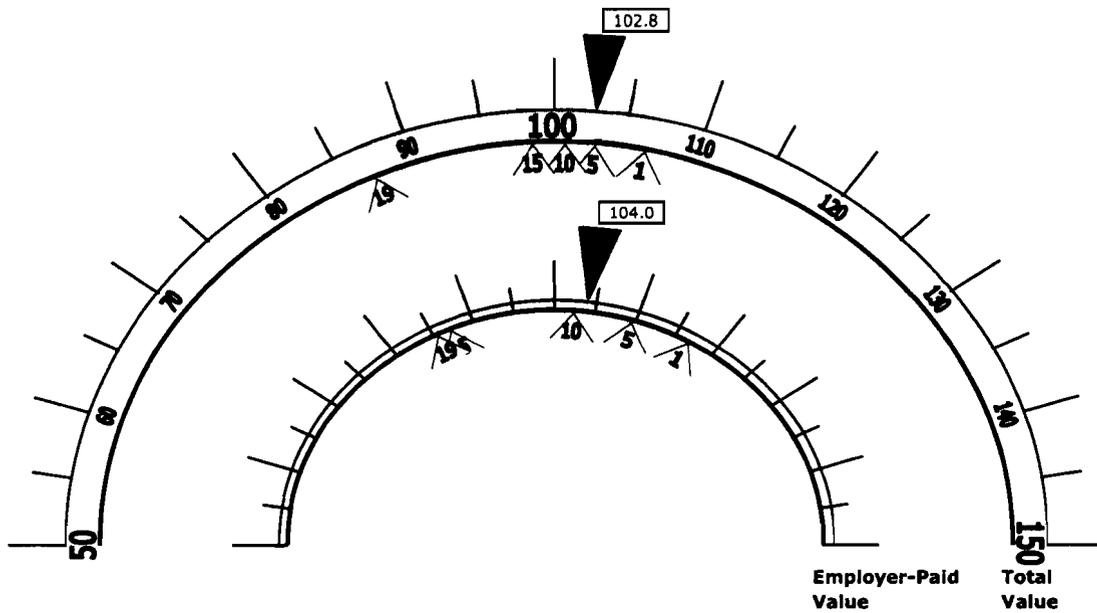
Preretirement Health Care: Medical



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	120.9	106.9
5th	110.9	103.2
10th	99.2	100.3
15th	92.9	98.0
19th	50.4	88.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	110.9	104.5
Ranking	4th / 5th	2nd / 3rd

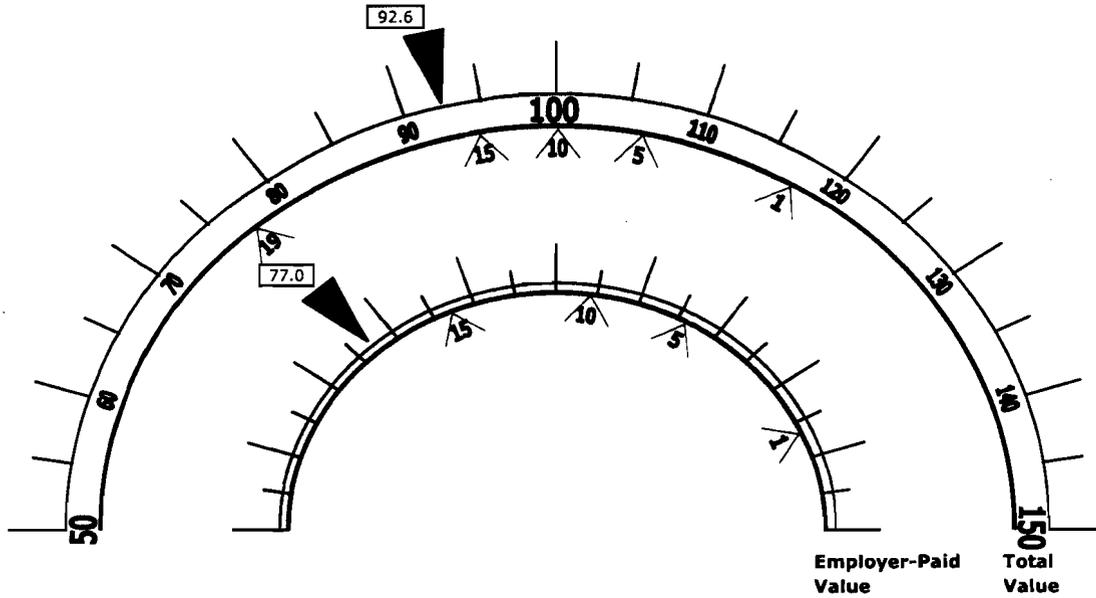
Preretirement Health Care: Medical (Composite Including HMO)



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	116.8	106.4
5th	109.6	103.0
10th	102.4	100.8
15th	87.3	98.5
19th	85.5	87.1

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	104.0	102.8
Ranking	8th / 9th	5th / 6th

Preretirement Health Care: Dental



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	136.6	117.3
5th	116.1	106.1
10th	104.1	100.1
15th	87.3	94.7
19th	16.6	77.1

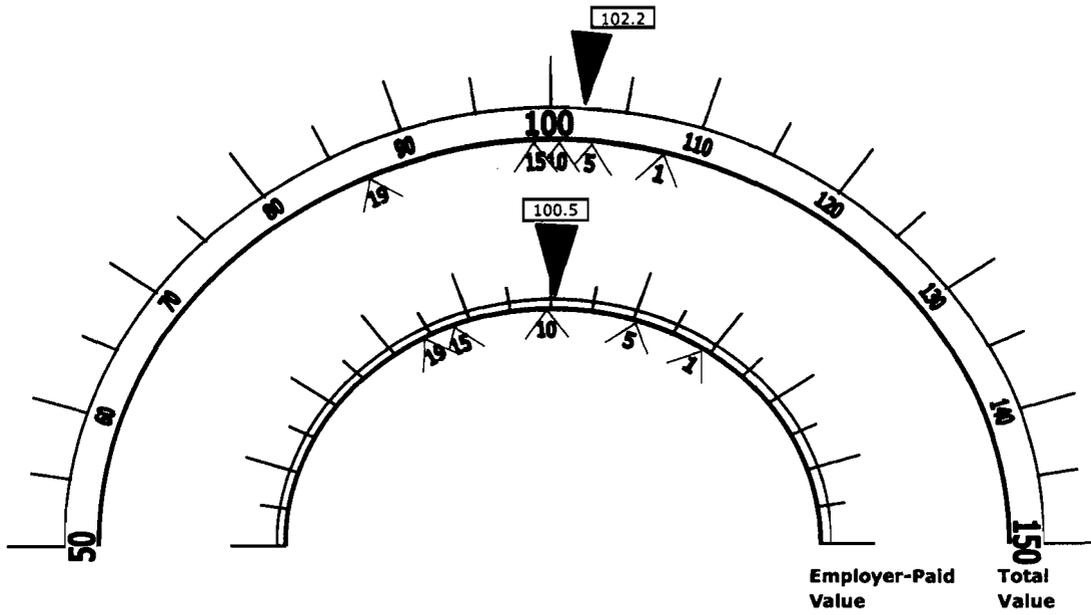
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	77.0	92.6
Ranking	17th / 18th	16th / 17th

All Preretirement Health Care: Medical, Dental, Vision, and Hearing

The benefit areas included in this index are:

- Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts

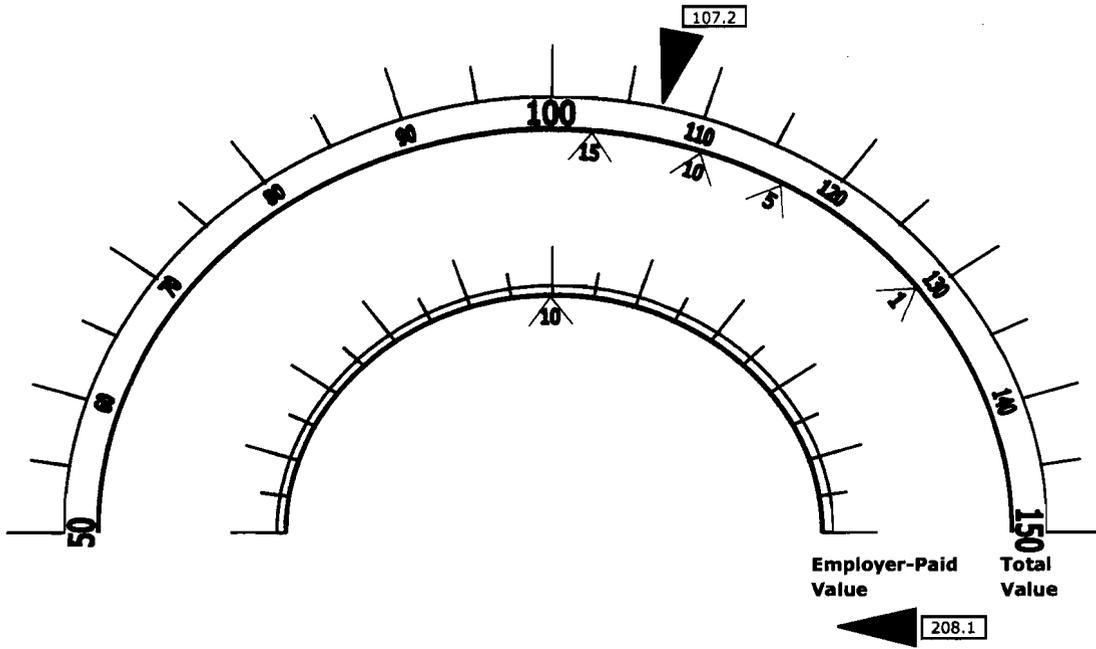
All Preretirement Health Care: Medical, Dental, Vision, and Hearing



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	119.0	108.0
5th	110.3	103.0
10th	99.5	100.6
15th	87.9	98.8
19th	84.1	86.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	100.5	102.2
Ranking	9th / 10th	6th / 7th

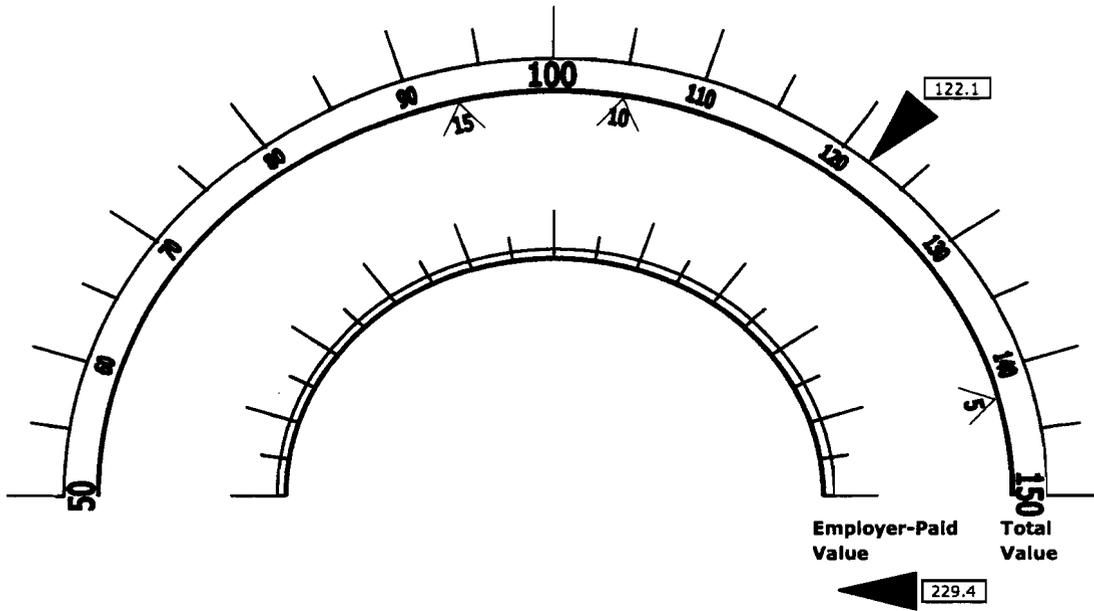
Postretirement Health Care: Pre-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	228.1	129.3
5th	175.9	116.7
10th	99.6	110.5
15th	8.4	102.8
19th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	208.1	107.2
Ranking	2nd / 3rd	11th / 12th

Postretirement Health Care: Post-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	356.7	185.1
5th	208.7	142.4
10th	42.8	104.8
15th	0.0	93.2
19th	0.0	0.0

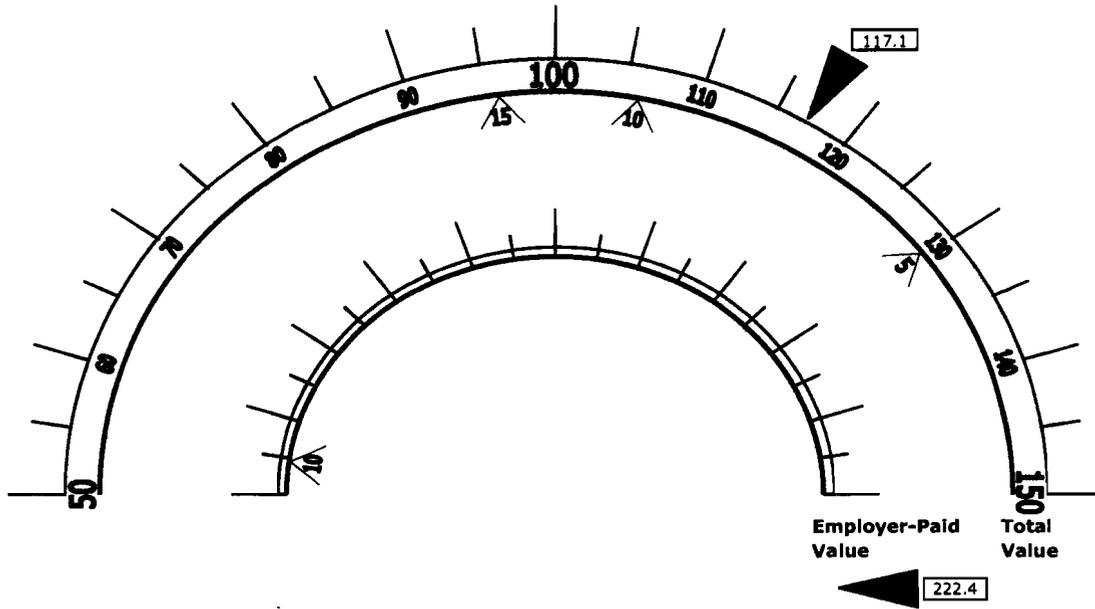
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	229.4	122.1
Ranking	3rd / 4th	8th / 9th

All Postretirement Health Care

The benefit areas included in this index are:

- Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Part B Premium Reimbursement

All Postretirement Health Care



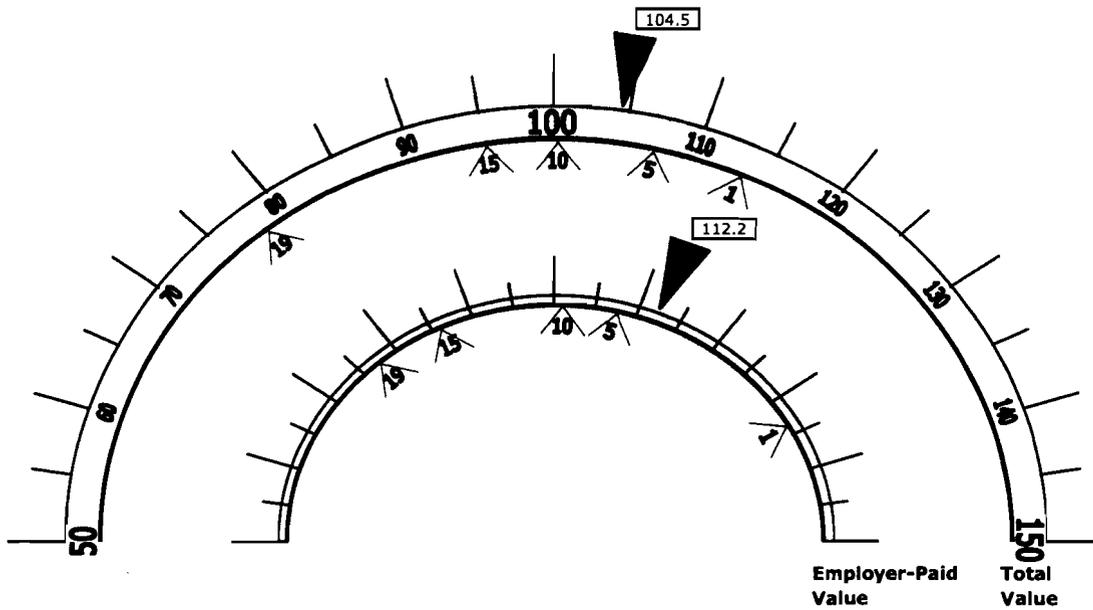
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	313.8	166.0
5th	206.6	129.7
10th	54.4	105.8
15th	15.0	96.0
19th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	222.4	117.1
Ranking	3rd / 4th	8th / 9th

All Health Care

The benefit areas included in this index are:

- Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
- Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Part B Premium Reimbursement



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	133.8	113.5
5th	107.5	107.1
10th	101.1	100.3
15th	86.0	95.3
19th	77.5	78.2

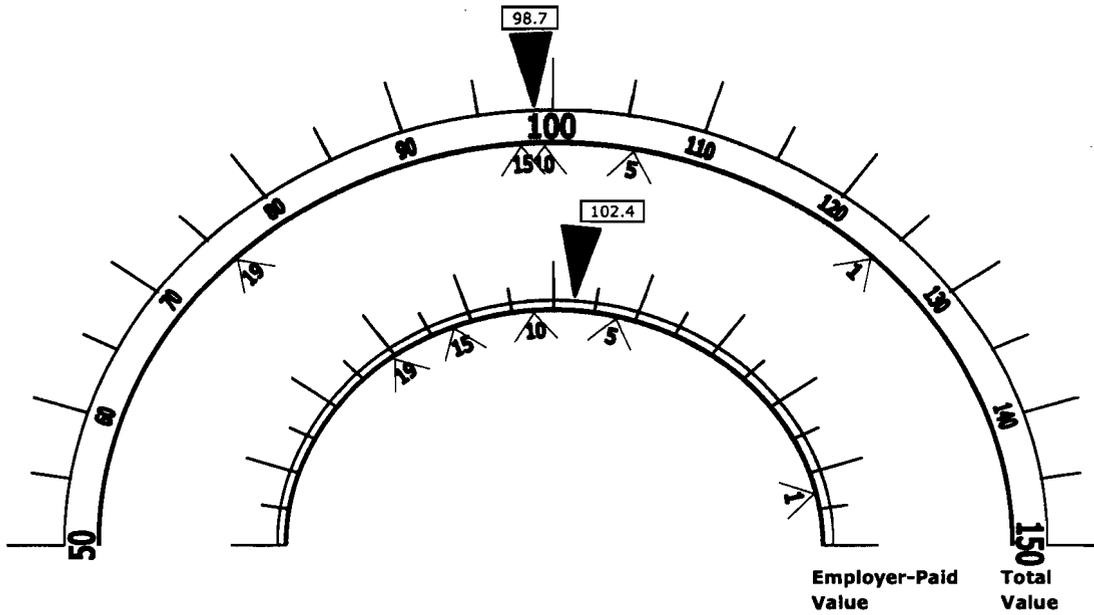
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	112.2	104.5
Ranking	3rd / 4th	6th / 7th

All Security Benefits

The benefit areas included in this index are:

- Defined Benefit Pension
- Defined Contribution
- Preretirement Death
 - Group Life
 - Survivors' Income
- Postretirement Death
- Short-Term Disability
- Long-Term Disability
- Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
- Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Part B Premium Reimbursement

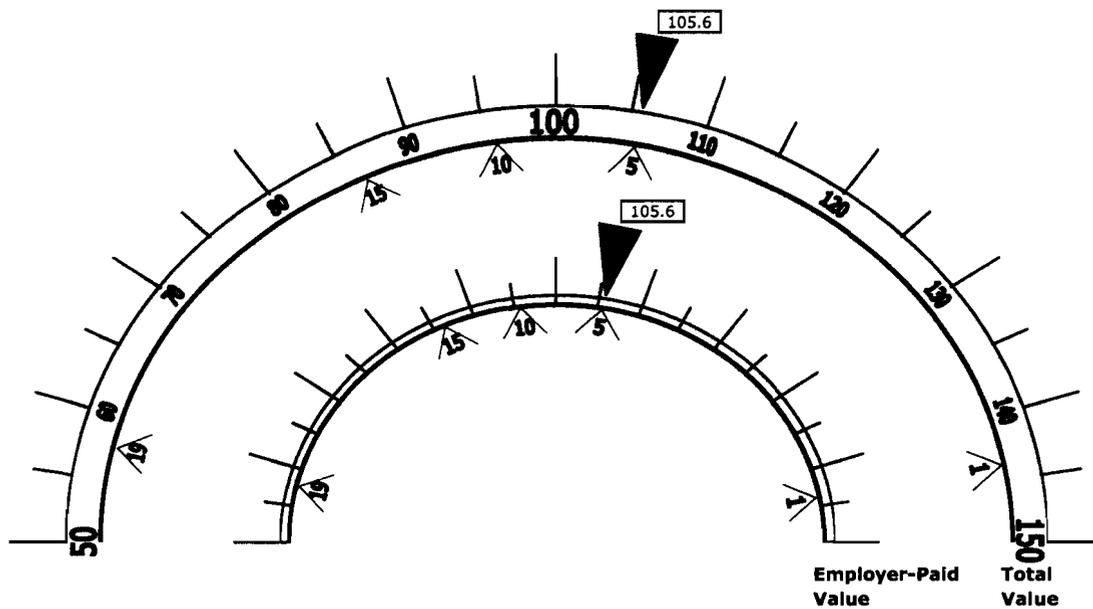
All Security Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	143.0	124.5
5th	107.7	105.7
10th	97.7	99.3
15th	87.8	97.8
19th	79.6	75.4

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	102.4	98.7
Ranking	7th / 8th	12th / 13th

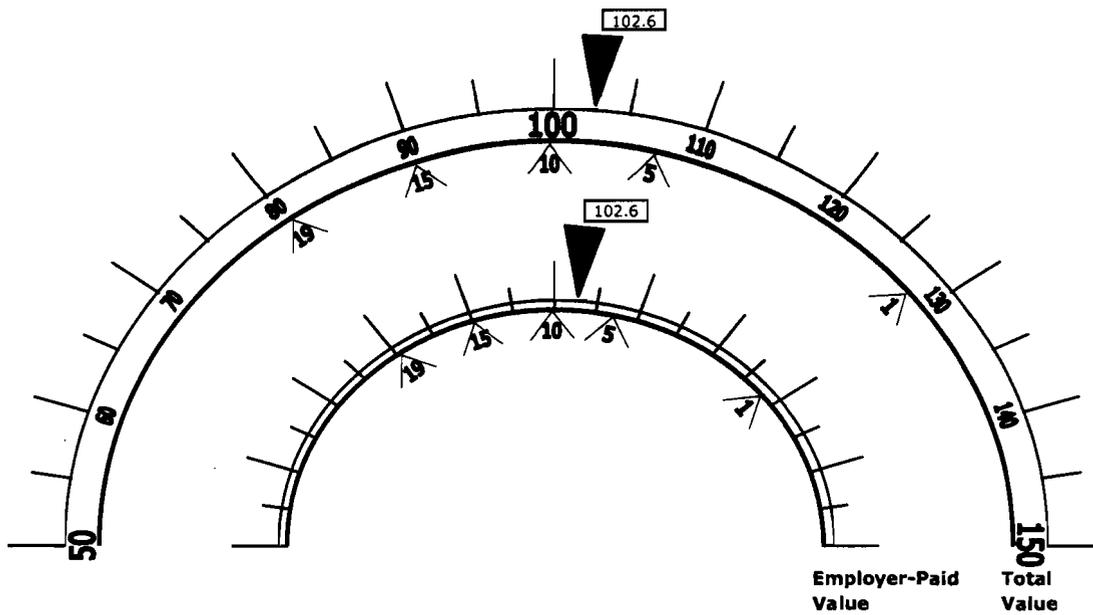
Holidays



Ranking Among Plans In Study	Employer-Paid Index	Total Index
1st	143.9	143.9
5th	105.6	105.6
10th	96.0	96.0
15th	86.4	86.4
19th	57.6	57.6

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	105.6	105.6
Ranking	Same as 5th - 9th	Same as 5th - 9th

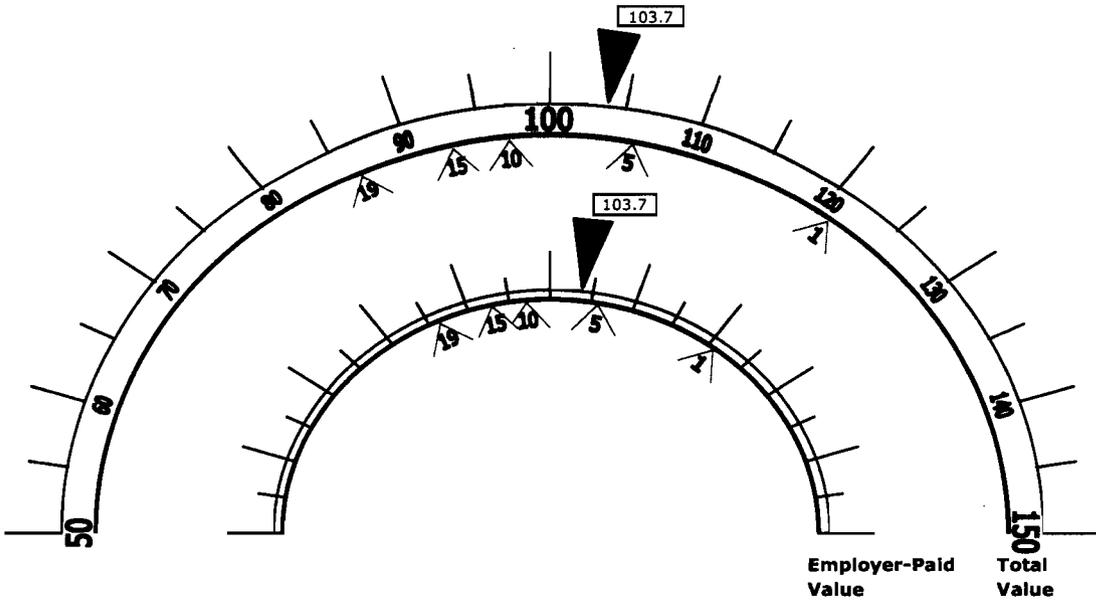
Vacations



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	128.2	128.2
5th	107.1	107.1
10th	99.7	99.7
15th	90.2	90.2
19th	80.4	80.4

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	102.6	102.6
Ranking	7th / 8th	7th / 8th

All Time Off With Pay



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	121.0	121.0
5th	105.8	105.8
10th	97.1	97.1
15th	93.0	93.0
19th	86.3	86.3

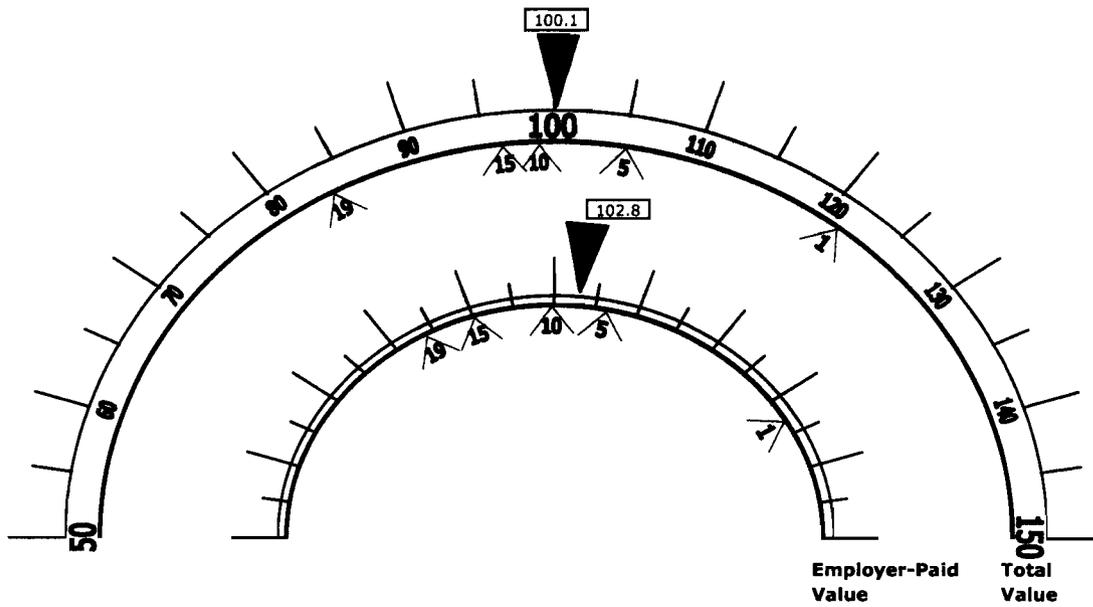
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	103.7	103.7
Ranking	5th / 6th	5th / 6th

All Benefits

The benefit areas included in this index are:

- Defined Benefit Pension
 - Defined Contribution
 - Preretirement Death
 - Group Life
 - Survivors' Income
 - Postretirement Death
 - Short-Term Disability
 - Long-Term Disability
 - Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Part B Premium Reimbursement
 - Time Off With Pay
 - Holidays
 - Vacations
 - "Special" Time Off Provisions
-

All Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	133.3	121.3
5th	106.2	105.0
10th	99.7	99.0
15th	90.1	96.3
19th	84.0	83.8

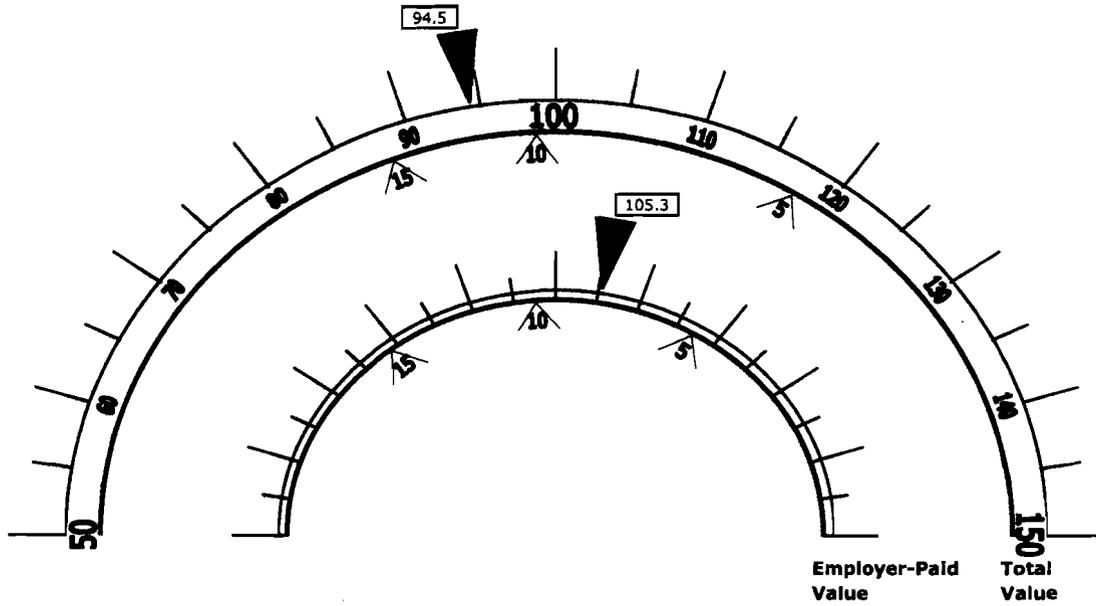
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	102.8	100.1
Ranking	5th / 6th	9th / 10th

All Postretirement Benefits

The benefit areas included in this index are:

- Defined Benefit Pension
- Defined Contribution
- Postretirement Death
- Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Part B Premium Reimbursement

All Postretirement Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	183.5	164.1
5th	117.3	117.5
10th	97.8	98.6
15th	78.8	88.4
19th	35.3	30.1

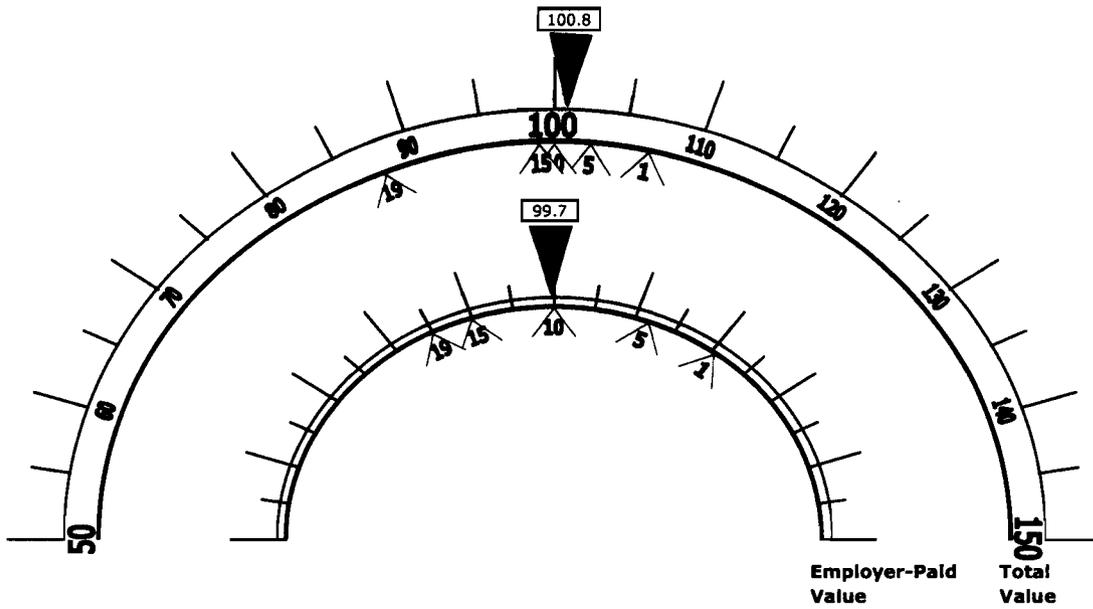
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	105.3	94.5
Ranking	6th / 7th	14th / 15th

All Preretirement Welfare Benefits

The benefit areas included in this index are:

- Preretirement Death
 - Group Life
 - Survivors' Income (Nonpension)
- Long-Term Disability
- Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts

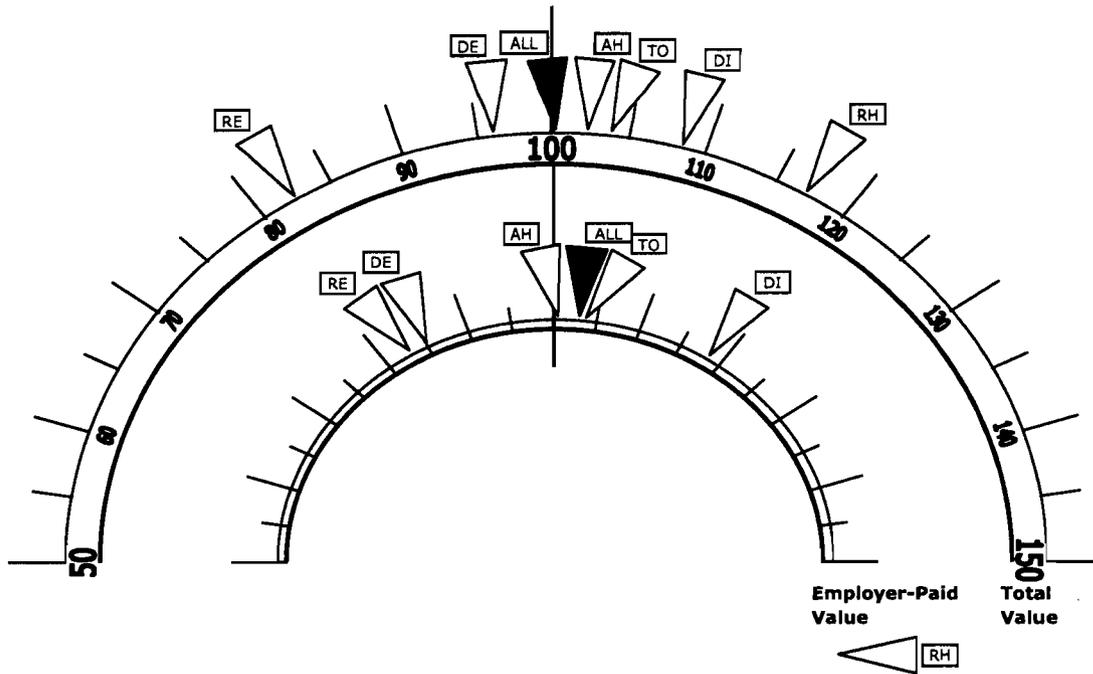
All Preretirement Welfare Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	120.7	106.7
5th	111.6	102.6
10th	99.9	100.1
15th	90.1	99.0
19th	84.8	87.8

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	99.7	100.8
Ranking	10th / 11th	7th / 8th

Overall Results



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	82.9	15th / 16th	82.4	15th / 16th
All Death	(DE)	85.1	13th / 14th	96.2	12th / 13th
All Disability	(DI)	118.3	3rd / 4th	108.4	5th / 6th
Active Health Care	(AH)	100.5	9th / 10th	102.2	6th / 7th
Retiree Health Care	(RH)	222.4	3rd / 4th	117.1	8th / 9th
Time Off With Pay	(TO)	103.7	5th / 6th	103.7	5th / 6th
All Benefits	(ALL)	102.8	5th / 6th	100.1	9th / 10th

General Comments

Base Companies

In this Benefit Index study, the value of the salaried employee benefit program at Westinghouse Savannah River is compared to a norm of the salaried benefit programs of 19 organizations chosen by Westinghouse Savannah River.

Benefit Areas

There are five major benefit areas—retirement (defined benefit pension and defined contribution), death, disability, health care, and time off. Of these areas, retirement, health care, and time off are major value items; death and disability typically have lower value.

Contributory Plans

Where there are contributory plans, two comparisons have been presented—the “total” and the “employer-paid.” Total indexes are based on the value of total available benefits after consideration of participation in optional programs. Employer-paid indexes are based on the excess of the total value of benefits over the value of employee contributions.

Base Company Results

The base company indexes show the widest variation in the retirement and death areas. The spread in values typically occurs throughout the range, and is not just the result of one high or one low company. The total indexes for disability, health care, and time off vary by lower than 35 points from the lowest to the highest base company. However, there is often a higher percentage variation in a subarea, such as postretirement health care.

Composite Indexes

Several composite indexes have been created to facilitate the benefit value comparisons. The first major composite index is the All Security Benefits index, which is determined by adding together the benefit plan values for Westinghouse Savannah River associated with the retirement, death, disability, and health care plans and then comparing the result to the average for the base companies. The All Security index enables a comparison of “hard dollar” benefits by excluding only the value of holidays and vacations.

The next composite index is the All Benefits index, with holiday and vacation values included.

Supplementing the All Benefits index are two additional indexes. The All Postretirement Benefits index includes values for postretirement death, postretirement health care, and the retirement portion of defined benefit and defined contribution plans. This is a comparison of benefits available to employees after retirement.

General Comments (continued)

The All Preretirement Welfare Benefits index includes values for group life and survivor income insurance, long-term disability, and health care benefits provided to active employees. This index includes areas that employees typically choose among in flexible benefit programs. The relationship between this index and the All Postretirement Benefits index also allows a comparison of the relative level of benefits, versus the base companies, for retirees and active employees.

Comments on Overall Results

	<u>Employer-Paid Value</u>		<u>Total Value</u>	
	<u>Index</u>	<u>Ranking</u>	<u>Index</u>	<u>Ranking</u>
All Security	102.4	7th/8th	98.7	12th/13th
All Benefits	102.8	5th/6th	100.1	9th/10th

Westinghouse Savannah River

The below average total All Security Benefits index at Westinghouse Savannah River reflects above average defined benefit pension, disability, and health care values and average death values offset by below average defined contribution values. The employer-paid index is higher because the employer-paid health care values are significantly above average.

The total All Benefits index is higher than the All Security Benefits index because the Time Off value, at 103.7, is higher relative to the base companies than the other areas combined.

Use of Employee Contributions

Based on required employee contributions and assumed participation in optional programs, employees at Westinghouse Savannah River are paying for a lower than average portion of their benefits. The base companies have many different combinations of contributory plans and contribution levels, but average employee contributions in all of the areas combined are somewhat higher than at Westinghouse Savannah River. Therefore, the employer-paid All Benefits index, at 102.8, is higher than the total All Benefits index, at 100.1.

Distribution of Overall Results

The following table illustrates how your values for each major area impact the All Benefits index. For example, the employer-paid All Benefits index is 2.8 percentage points above average, and the Defined Benefit Pension index contributes 3.1 points to this All Benefits position. In each benefit area, the Impact on All Benefits is calculated as the Base Average Weighting multiplied by the difference between the Westinghouse Savannah River Index and 100. \

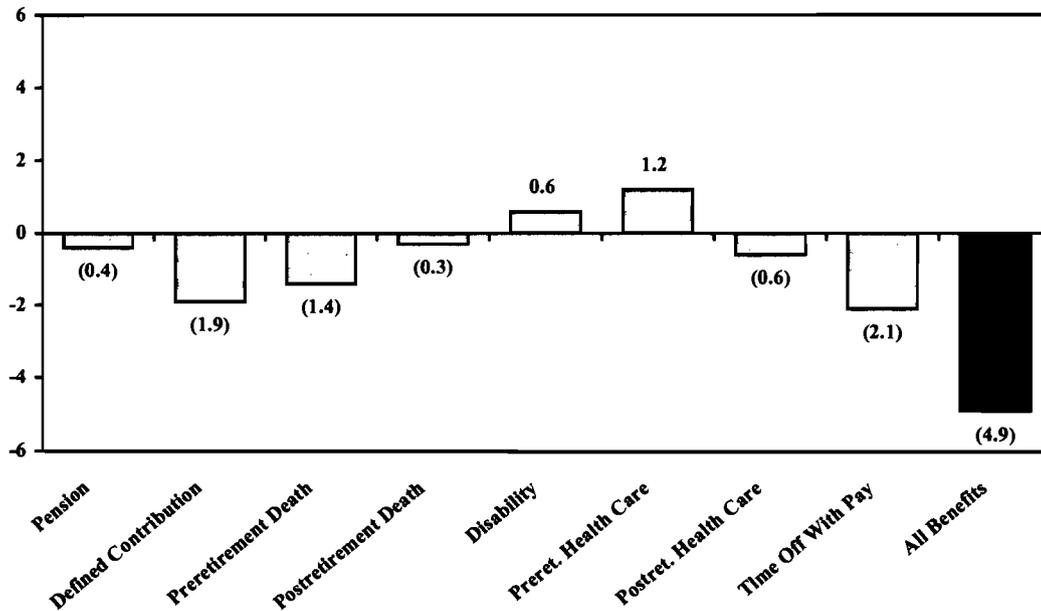
Employer-Paid Value	Base Average Weighting	WSR Index	Impact on All Benefits
Retirement			
Defined Benefit Pension	9.4%	133.1	3.1
Defined Contribution	11.7%	42.4	(6.7)
Death			
Preretirement	2.9%	66.8	(1.0)
Postretirement	0.2%	409.8	0.5
Disability	6.0%	118.3	1.1
Health Care			
Preretirement	33.9%	100.5	0.2
Postretirement	3.6%	222.4	4.4
Time Off With Pay	32.4%	103.7	1.2
All Benefits	100.0%	102.8	2.8

Total Value	Base Average Weighting	WSR Index	Impact on All Benefits
Retirement			
Defined Benefit Pension	8.3%	131.6	2.6
Defined Contribution	10.2%	42.4	(5.9)
Death			
Preretirement	3.5%	76.5	(0.8)
Postretirement	0.2%	450.7	0.7
Disability	5.7%	108.4	0.5
Health Care			
Preretirement	37.2%	102.2	0.8
Postretirement	6.8%	117.1	1.2
Time Off With Pay	28.2%	103.7	1.0
All Benefits	100.0%	100.1	0.1

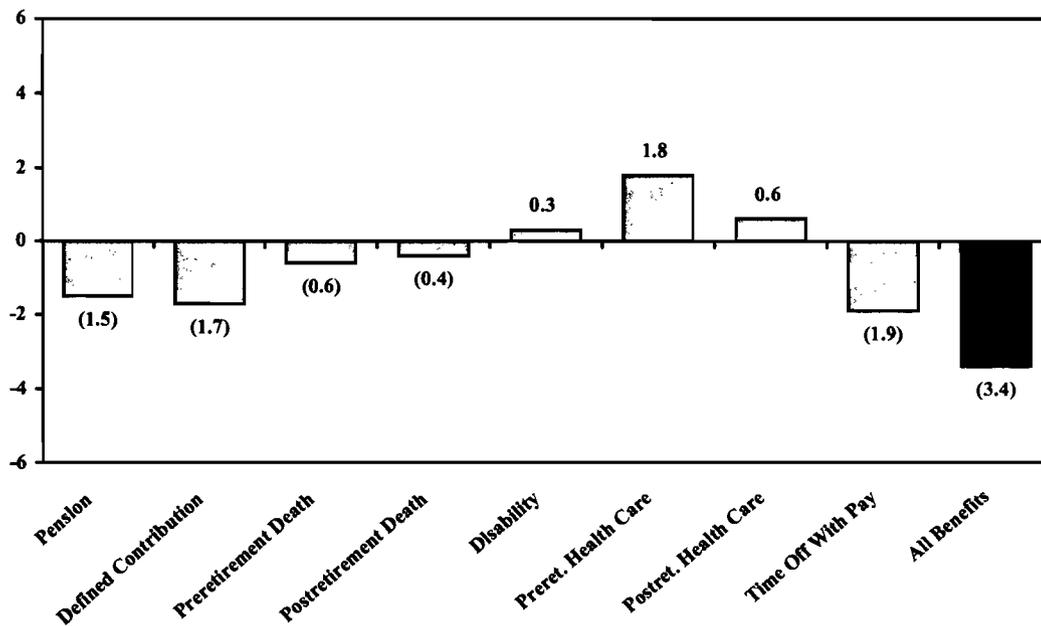
Distribution of Overall Results

The following charts illustrate the impact of each major benefit area on the All Benefits index. The numbers shown are developed on the previous page.

Employer-Paid Value



Total Value



Comments on Retirement

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Defined Benefit Pension	133.1	9th/10th	131.6	9th/10th

Westinghouse Savannah River and fourteen of the 19 base companies provide defined benefit pension plans with ongoing accruals for new hires. The pension values cover a wide range, with the highest company's total Pension index at 234.7 and the lowest, with a plan, at 69.9.

Many factors are important in determining where a company ranks in the pension area. The basic formula is generally the most important factor; however, the early retirement provisions, unreduced benefit payment form, definition of covered pay, and use of employee contributions can have significant impact.

Type of Plan (Traditional versus Hybrid)

Traditionally, pension plans used formulas that expressed plan benefits as annuities. Most companies provided formulas that calculated benefits using highest average pay, typically five-year highest average. Some companies used pay throughout an employee's career. Career average pay plans typically rank lower than highest average pay plans because of the negative effect of inflation on pay replacement levels. However, in practice, many career average plans make periodic adjustments to update the pay definition for pension calculations. For those base companies that are expected to have a clearly defined pattern of updates, the updates have been projected to continue in the future.

Some employers have replaced their traditional plans with defined contribution plans or "hybrid" defined benefit pension plans. Hybrid plans express plan benefits in the form of a lump sum. Pension equity plans state the employee's accrued benefit as a lump sum percentage of highest average pay. Cash balance plans state the accrued benefit as an account balance. Cash balance plans operate like career average plans, but interest is credited on past service benefits. Cash balance plans tend to provide a more level pattern of accruals which can produce higher benefits upon early termination and lower benefits upon retirement.

Comments on Retirement (continued)

The base company defined benefit pension plans are categorized below:

Type of Plan	Number of Companies
Traditional Plans:	
Highest Average Pay	5
Career Average Pay	1
Hybrid Plans:	
Pension Equity	2
Cash Balance	6
No Pension Plan	5
Total	19

Benefit Formula

The basic benefit formula rankings depend on the level of the benefit accrual rate after reflecting both integration with Social Security and limits on service credited for benefit accrual. Nine base company formulas are directly integrated with Social Security. Two offset a portion of primary Social Security or final average pay, and seven formulas are of the excess type where benefits accrue at a higher rate on pay in excess of a specified amount.

The annual rate of benefit accrual in the Westinghouse Savannah River formula is about average compared to the annual accruals in the formulas of the 14 base companies with defined benefit pension plans.

Comments on Retirement (continued)

Early Retirement

With respect to early retirement, some base companies subsidize the cost of early retirement. Others do not provide any subsidy—either by actuarially reducing benefits or by simply paying out the lump sum from cash balance or pension equity plans.

Early Retirement Reductions	Number of Companies
Cash Balance Plan (No Subsidy)	6
Pension Equity (No Subsidy)	2
Subsidized Reductions from:	
Age 65	2
Age 62	2
Age 60	1
Reductions Vary by Age and Service	1
Total	14

Westinghouse Savannah River provides unreduced benefits at the earlier of age 65 or age 58 and 85 age/service points. Benefits are reduced 5% per year below the applicable unreduced benefit age. Two base companies provide additional value to the early retiree by either paying an additional temporary flat-dollar benefit, or guaranteeing a temporary minimum total benefit to age 62. Since a few base companies are providing substantial early retirement benefits, the early retirement provisions at Westinghouse Savannah River are about average relative to the base companies.

Comments on Retirement (continued)

Subsidized Payment Form

Four companies provide additional value through annuity payment forms that are more liberal than a life annuity. This additional value is usually in the form of a completely employer-paid spouse's annuity, a partially subsidized spouse's annuity (where the employee's benefit is not fully actuarially reduced to cover the value of the continuation of benefits to a surviving spouse after the death of the retiree), or a five-year certain and life annuity. Therefore, life annuity payment form at Westinghouse Savannah River is below average.

All but two base companies with cash balance or pension equity plans allow employees to elect lump sum distributions, even if the amount exceeds \$5,000. None of the companies with traditional plans allow large amount lump sums.

Westinghouse Savannah River does not provide large amount distributions, which decreases the plan's value relative to those plans that do provide large amount lump sums.

Westinghouse Savannah River

When all these plan features are considered, the value of the Westinghouse Savannah River pension plan is above average relative to the pension plans of the 19 base companies. Westinghouse Savannah River has an index of 131.6 for the total benefit provided, ranking between the 9th and 10th base companies. The employer-paid value is higher, at 133.1, which ranks between the 9th and 10th base companies. This increase occurs because Westinghouse Savannah River has a noncontributory plan, while one base company plan is contributory.

The base average includes a zero value for the five base companies without pension plans. If these organizations are not included in the analysis, the base average would increase and the Pension indexes for Westinghouse Savannah River would decrease. When compared to only the 14 base companies with pension plans, the total index for Westinghouse Savannah River declines to 96.9, and the employer-paid index is 98.0.

Comments on Retirement (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Defined Contribution	42.4	Below 19th	42.4	Below 19th

All of the base companies have defined contribution plan values. The plans included in the values are shown below. Six companies have more than one plan included.

Type of Plan	Number of Plans
Matched Savings	17
Subsidized Stock Purchase	3
Noncontributory Savings	2
ESOP	1
Money Purchase Pension	1
Deferred Profit Sharing	2

Almost all of the base companies have matched savings or subsidized stock purchase plans that match a portion of employee contributions. Only the employer money involved in such programs has been valued, since the employee account (while necessary to get company-matching dollars) is a very large part of the total and differs little from an individual account that an employee could be accumulating while working for a company that does not have this type of plan. Therefore, the employer-paid index is the same as the total index.

Relative Value—Major Factors

The range in base company defined contribution values is wide. Company contributions valued for the money purchase, ESOP, deferred profit sharing, and noncontributory savings plans average approximately 6% of pay. The values provided by these plans are generally higher than those provided by the matching-type savings plans.

The company-matching rate is the primary factor affecting the 17 savings plan rankings.

Comments on Retirement (continued)

Match Per \$1.00 of Employee Contribution	Number of Plans
25% or Less	0
26%–49%	0
50%	6
51%–74%	3
75%–99%	6
100% or More	<u>2</u>
Average Match	68%
Westinghouse Savannah River	50%

One company varies the match by service. In these cases, the amount shown in the table is based on the average match available to an entire workforce. Three companies base the match on the size of the employee contribution (e.g., \$1.00 per \$1.00 on the first 3% of pay and \$0.50 per \$1.00 on the next 2% of pay). The amounts shown in the table are based on full employee participation.

Three savings plans vary the match based on corporate performance. The values developed for these plans are typically based on an average of actual experience over the last few years.

The typical maximum matched employee contribution (which ranges from 4% to 8% of pay) is approximately 6% of pay. The maximum employer contribution to the savings plan is summarized below.

Comments on Retirement (continued)

Maximum Employer Contribution	Number of Plans
Under 2.00% of Pay	0
2.00%–2.99%	0
3.00%	5
3.01%–3.99%	1
4.00%–4.99%	8
5.00%–5.99%	1
6.00% or More	<u>2</u>
Average	4.1%
Westinghouse Savannah River	3.0%

Three companies have stock purchase plans that allow employees to purchase company stock at 85% (two companies) or 90% (one company) of market price.

Relative Value—Other Factors

Two other factors that may affect a company's defined contribution ranking are the eligibility requirements for participation and vesting provisions. Nine companies require one year for the employer contribution. The other plans typically have more liberal eligibility provisions. Full vesting of all contributions after three years of service or 100% immediate vesting are the most common vesting rules.

Westinghouse Savannah River

The savings plan at Westinghouse Savannah River ranks below average because the match is below average. In addition, several companies have profit sharing, money purchase pension, or noncontributory savings plans that provide much higher employer contributions.

When compared to only the 17 matched savings plans in the base, Westinghouse Savannah River's the index is 63.9 due to below average match.

All Sources of Retirement Income

A composite index (Defined Benefit Pension and Defined Contribution) is included on page I-3. This index compares the total retirement values available from defined benefit pension and defined contribution plans. The composite indexes for Westinghouse Savannah River are lower than the Defined Benefit Pension indexes because the defined contribution plan relative value for Westinghouse Savannah River is lower than the pension value.

Comments on Death

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement (Group Life Only)	68.7	14th/15th	81.6	Below 19th

In the Preretirement Death (Group Life Only) comparison, the total index is based on the value of total available coverage (employer-paid plus contributory), while the employer-paid comparison is based on the total value reduced by employee contributions. If contribution rates for optional coverage are lower than expected claims, there is some employer-paid value associated with contributory benefits.

In the group life area, there are considerable differences between the total benefits provided and the employer-paid portion because of the large optional amounts that are frequently offered.

Some of the companies may offer optional coverage through group universal life plans. These plans offer pure term insurance protection, and may also offer the opportunity for cash buildup. Only the value of the term insurance coverage is included in this index. The cash buildup potential has not been valued because it is one of many vehicles that employees typically have available to accumulate savings.

Employer-Paid Benefits

The employer-provided benefits for the top companies are at two times pay; the companies in the middle are providing about one times pay; the companies at the bottom are providing modest flat-dollar amounts, have no fully employer-paid coverage, or have relatively high contributions for contributory coverage, causing the employee to subsidize the cost of employer-paid coverage.

The amount of group life insurance completely paid for by Westinghouse Savannah River is one times pay. This employer-paid amount is below the average amount provided by the 19 base companies. One base company provides a flat-dollar amount, while the other base companies provide pay-related amounts.

Comments on Death (continued)

The employer-paid benefits provided by the base companies, ignoring dollar maximums, are:

Employer-Paid Benefit	Number of Companies
Flat Dollar	1
1.0 × Pay	11
1.5 × Pay	1
2.0 × Pay	5
2.5 × Pay	1
Total	19

The average employer-paid amount provided by the base companies is about 1.33 times pay.

Total Benefits

There is optional contributory group life insurance available at Westinghouse Savannah River equal to three times pay. All of the base companies offer some contributory coverage on the life of the employee. The total amounts (noncontributory plus contributory) average approximately five times pay. Thus, the Westinghouse Savannah River total of four times pay is below average.

Other Considerations

Other factors that have an effect on group life index values are the participation requirements, the presence of employer-paid accidental death benefits, the continuation of group life benefits on the disability of an employee, and availability of dependents' coverage. These other factors typically provide modest additional value.

Westinghouse Savannah River and 13 base companies provide additional coverage for accidental death and dismemberment, either on a noncontributory basis or as an integral part of the contributory coverage. In addition, 18 base companies continue the employer-paid coverage for more than one year for disabled employees, and 14 also continue optional coverage at no cost to the employee. Westinghouse Savannah River and 17 base companies offer dependents' group life coverage.

Comments on Death (continued)

Employee Contributions

The monthly employee contributions for the optional coverage at Westinghouse Savannah River vary by age. Seventeen base companies use age-graded employee contributions, while two companies have a flat rate at all ages. At some companies, the employee contributions required for optional group life coverage will about cover expected claims, putting optional coverage on an employee-pay-all basis. At other companies, lower employee contribution rates are charged, resulting in some employer-provided value. Because the contributions at Westinghouse Savannah River are about average, there is no employer-provided value associated with the contributory coverage. Thus, the employer-paid value at Westinghouse Savannah River of 68.7 is a reflection of the below average noncontributory benefit.

Comments on Death (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement (All)	66.8	18th/19th	76.5	Below 19th

The All Preretirement Death indexes are determined by adding the value of preretirement death benefits from all sources. This includes group life insurance (discussed previously), income-type benefits from separate survivor income plans and preretirement pension death benefits, and lump sum payouts from defined contribution plans. The benefits provided through these plans (beyond group life) generally add substantial value. For the 19 base companies, approximately 28% of the total and 39% of the employer-paid preretirement value is attributable to these plans.

Types of Plans

All of the base companies provide preretirement death benefits in addition to group life. All of the base companies have values from defined contribution payouts, 14 have preretirement pension death benefits, and one has a separate survivor income plan.

Defined Contribution and Hybrid Pension Plans

The benefit accruals under defined contribution plans and hybrid pension plans tend to be more rapid than under traditional pension plans during the earlier years of employment. Also, these plans usually provide the entire account balance as a preretirement death benefit for both single and married plan participants. For these reasons, defined contribution and hybrid pension plans often provide higher preretirement death benefits than traditional pension plans.

Pension Death Benefits

Spouses' benefits payable from pension plans generally provide death benefits equal to a percentage of the employee's accrued benefit at death (50% is common for traditional plans, and 100% is typical for hybrid plans). Most traditional pension plans also apply reductions for early retirement and/or for the cost of the joint-and-survivor form of coverage. The companies with higher values usually provide benefits higher than 50%, have richer underlying formulas, or do not apply early retirement reductions.

Comments on Death (continued)

Survivor Income Plans

In general, the total values provided through separate survivor income plans are somewhat higher than pension-related benefit values because benefits are provided for all participating employees at a fixed level (such as 25% of pay), while pension plan death benefits accrue with service and are considerably lower for shorter-service employees. The survivor income plans also tend to have more liberal eligibility requirements. In contrast, employer-paid values are often higher for pension-related benefits (which are usually noncontributory) than for separate survivor income benefits (which may be heavily contributory).

In general, the total values provided through separate survivor income plans are modest and have relatively little impact on the All Preretirement Death indexes.

Westinghouse Savannah River

Westinghouse Savannah River provides additional preretirement death benefits beyond group life through a spouse's benefit in the pension plan, defined contribution plan payouts, and a separate survivor income plan. The value of these benefits is below average relative to the additional preretirement death benefits of the 19 base companies. As a result, the total All Preretirement Death index, at 76.5, is lower than the total Group Life Only index, at 81.6.

Comments on Death (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Postretirement	409.8	Above 1st	450.7	1st/2nd

Thirteen of the 19 base companies provide some postretirement death benefits. The companies with the largest postretirement death benefit values generally have ultimate or substantial temporary benefits that relate to preretirement compensation (without significant dollar caps). The lowest ranking companies ultimately provide no group life benefit or provide limited flat-dollar amounts.

When employment terminates, the relationship for any group universal life coverage is directly between the former employee and the insurance company. Therefore, group universal life coverage is not included in this analysis of employer-sponsored postretirement benefits.

Deferred Reductions

Seven companies defer the reductions from the active benefit level until a later age (like age 65) for early retirees or reduce benefits gradually through a series of steps. These companies are providing additional value through the temporary additional coverage.

Westinghouse Savannah River

The ultimate employer-paid postretirement benefit provided at Westinghouse Savannah River is 25% of final pay. Temporary additional coverage is provided by grading to this amount from an initial benefit of 100% of final pay. In addition, retirees may continue additional coverage on a contributory basis. The postretirement amounts provided by Westinghouse Savannah River are higher than those provided by the base companies. This is reflected in a Postretirement Death index of 450.7, ranking between the 1st and 2nd base companies.

General

Postretirement death benefits are different from preretirement death benefits. During the preretirement period, death may occur and a claim may be paid. With a postretirement death benefit, a claim is certain to be paid. The only question is when death will occur. The additional cost implications of continuing large amounts of postretirement death coverage cause many employers to feel that it is not desirable to be particularly high in this index for postretirement death benefits.

Comments on Disability

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Short-Term	117.7	Same as 1st-8th	112.0	Same as 1st-8th

The Short-Term Disability indexes reflect any disability benefit payable during the first six months, regardless of source. The 19 base company short-term disability values are similar, with a range of only 32 points from the first to the 16th company. Because of the small range in values in the short-term disability area, the results generally have little impact on the overall rankings. However, these values are considerably higher than the long-term disability values, and thus have a major influence on the All Disability indexes.

Administrative Policy

Even the variations that appear to be present may not be real. Those companies with lower levels of continuation as a formal policy may in fact, through management decisions, be providing higher levels part or all of the time. The values included in this analysis, however, reflect only the policy stated by these companies.

Plan Design

At the upper end of the range in values are eight companies that provide 100% salary continuation through a formal program for at least six months, without any significant service requirement.

Companies in the middle of the range generally provide 100% for a full six months after some period of service or 100% for three months. In these cases, shorter-service employees generally have some weeks at 100% (with the number of weeks depending on the amount of service), followed by the remainder of 26 weeks at a lower level, such as 50% or 60%.

Companies in the lower end of the range usually have modest accumulations of 100% coverage or gaps in coverage between the end of the 100% period and the start of LTD benefits.

Westinghouse Savannah River

Westinghouse Savannah River has a PTO bank that must be used to cover the first three days of sick leave. This is followed by 100% salary continuation for the remainder of 26 weeks. The value of PTO days assumed to be taken as sick leave has been included in the Short-Term Disability index. The value of all remaining days has been included in the Time Off With Pay indexes. These benefits produce above average values because 100% salary continuation is available for the full 26 weeks included in this comparison.

Comments on Disability (continued)

Employee Contributions

Only five companies have employee contributions in this area. Because the plan at Westinghouse Savannah River is noncontributory, the employer-paid index is higher than the total index.

Comments on Disability (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Long-Term	120.9	5th/6th	96.1	9th/10th

There is substantial variation in the level of long-term disability benefits provided by the base companies. However, the long-term disability values are small relative to values in other benefit areas. Therefore, this area does not have great impact on overall results. The Long-Term Disability index includes salary continuation beyond the first six months of disability provided to employees at some of the base companies. In addition, this index reflects only the value of benefits paid prior to normal retirement age. Therefore, the value of a defined benefit pension plan provision that continues to credit service up to normal retirement age for disabled employees is reflected in the defined benefit pension area.

Types of Plans

All of the 19 base companies provide long-term disability benefits through LTD plans. At three companies pension benefits are also available, and in all of these cases the pension benefits are coordinated with the LTD benefits. The highest-ranking companies usually have higher pay replacement percentages or are noncontributory, thereby ensuring coverage for the entire workforce. The companies that fall in the lower portion of the rankings generally have lower pay replacement percentages or maximum benefits that affect a significant portion of the workforce.

Benefit Formula

The base is split between those offsetting primary Social Security (11 companies) and those offsetting family Social Security (nine companies). On average, the base companies are providing about 60% of pay including the Social Security offset.

Maximum Benefit

Sixteen companies have flat-dollar maximum applicable to LTD benefits. The average for these companies is about \$12,000 per month.

Westinghouse Savannah River

The Westinghouse Savannah River long-term disability plan provides benefits equal to 60% of pay, up to a maximum benefit of \$7,500 per month less Primary Social Security. This formula provides benefits that are below average compared to the benefits of the 19 base companies due to below average monthly maximum.

Comments on Disability (continued)

Employee Contributions

Six base companies have noncontributory LTD plans. The other companies require employee contributions, either to purchase basic (seven companies) or optional additional LTD benefits (six companies). Almost all of the companies with employee contributions have high contribution levels relative to the total value of the benefit. Because the LTD plan at Westinghouse Savannah River is provided on a noncontributory basis, the employer-paid index is significantly higher than the total index.

Comments on Health Care

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement Health Care (Excluding Dental, Vision, and Hearing)				
Medical (Excluding HMOs)	110.9	4th/5th	104.5	2nd/3rd
Composite (Including HMOs)	104.0	8th/9th	102.8	5th/6th

Although the values provided in the health care area are large compared to the other benefit area values, the programs of the 19 base companies are similar in value when dental, vision, and hearing benefits are excluded. The difference between the highest and lowest base company medical values is only about 18 percentage points when HMOs are excluded, and 19 points when HMOs are included. Therefore, health care values, when added to the totals, tend to moderate the differences in index values from other areas.

The highest-ranking plans typically have high coinsurance, particularly for inpatient services. A plan's value can also be significantly affected by the relative size of the deductible and stop-loss limits.

Fifteen base companies offer more than one medical plan (not counting HMOs), allowing the employee to choose from among two or more plans with varying deductibles, coinsurance, out-of-pocket limits, and other features.

Medical Benefits

The medical values are based on a comparison of indemnity plans and, if applicable, PPOs (preferred provider organizations), POS HMOs (point-of-service HMOs), and EPOs (exclusive provider organizations). In a PPO the employee may elect to use specified health care providers, and richer plan benefits are usually provided. The design of a POS HMO is similar in concept, but a primary care physician is required to access network providers. For an EPO, coverage is only provided if network service providers are used.

It is common to provide lower coverage for out-of-network providers. Given the broad availability of in-network providers, which generally results in minimal utilization of out-of-network providers, we have reflected only the in-network plan designs in this analysis.

Comments on Health Care (continued)

Deductible, Coinsurance and Stop-Loss

The size of the comprehensive or major medical deductible may also have a significant impact on a plan's value. The deductibles among the base companies range from \$0 to over \$1,000. The deductible usually applies to each individual, with a maximum of two or three deductibles per family. The average deductible is about \$275.

Coinsurance varies by the plan elected and, for managed care plans, the service provider used. In general, the coinsurance for indemnity plans and managed care plans (if network providers are used) ranges from 70% to 100%.

All of the base companies—like Westinghouse Savannah River—have stop-loss provisions that limit payment by the employee, through an increase in the coinsurance level to 100%, after a specified level of employee out-of-pocket expenses has been incurred. The average stop-loss limit is about \$1,800.

Westinghouse Savannah River

In the preretirement medical benefit area, total benefits provided by Westinghouse Savannah River develop an index of 104.5, ranking between the 2nd and 3rd base companies when dental, vision, and hearing plans are not included. Westinghouse Savannah River is above average because the coinsurance after the deductible is above average.

This represents a weighted value of the two PPO options available at Westinghouse Savannah River. The individual plan values are:

Plan	Deductible	Coinsurance	OOP Limit	Employer-Paid Index	Total Index	Weighting
A	\$200/\$400	90% of Blue Cross Allowance	\$1,000/\$2,000	75.8	109.1	7%
B	\$400/\$800	90% of Blue Cross Allowance	\$2,000/\$4,000	113.4	104.1	93%

Employee Contributions

The employer-paid Preretirement Health Care (Excluding Dental, Vision, and Hearing) index for Westinghouse Savannah River is 110.9, ranking between the 4th and 5th base companies. This is higher than the total index because the employee contributions required for medical benefits for the plan with the largest employee participation at Westinghouse Savannah River are lower the average employee contributions required by the base companies.

Comments on Health Care (continued)

HMOs

When HMOs are included, Westinghouse Savannah River's total index declines because Westinghouse Savannah River has a lower than average percentage of employees participating in HMOs. The values provided by HMOs are typically higher than those provided by traditional health care plans.

Comments on Health Care (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Dental	77.0	17th/18th	92.6	16th/17th
All Preretirement Health Care (Including Dental, Vision, and Hearing)	100.5	9th/10th	102.2	6th/7th

All of the base companies have dental plans. The large differences in the dental values generally depend on the level of the deductible, the type of procedures subject to the deductible, coinsurance percentages, and the extent of orthodontia coverage.

Deductible

Sixteen base companies have at least one dental plan that requires a deductible. The typically deductibles are \$25 or \$50 per individual. Fourteen companies waive the deductible for diagnostic and preventive care.

Annual Maximum

The annual maximums for nonorthodontic services vary from \$750 to \$2,000 (excluding DHMO plans; DHMO typically have unlimited maximums). The average annual maximum is approximately \$1,500.

Orthodontia

All of the base companies cover orthodontia. The average orthodontia maximum is about \$1,500.

Coinsurance

Differences in the level of coinsurance, scheduled amounts, and annual maximum typically account for the lower variations in value. The base companies usually coinsure diagnostic and preventive services at 100%. Basic restorative services are commonly covered at 80%, while 50% coverage is typical for major services.

Westinghouse Savannah River

In the dental area, total benefits provided by Westinghouse Savannah River develop an index of 92.6, ranking between the 16th and 17th base companies. This represents a weighted value of the two dental plan options available at Westinghouse Savannah River. The composite value for Westinghouse Savannah River is below average because a majority of the employees have elected Plan B which does not cover orthodontia and has a lower than average maximum.

Comments on Health Care (continued)

The individual plan values are:

Plan	Deductible	Coinsurance	Orthodontia Maximum	Employer- Paid Index	Total Index	Weighting
A	None	100%/80%/60%	\$1,500	72.4	106.9	56%
B	\$25/\$50	100%/50%/50%	Not covered	83.0	74.5	44%

Employee Contributions

Seventeen base company dental plans require separate (from medical) employee contributions. At another company, employees must participate in the contributory medical plan in order to participate in the dental coverage. Since dental and medical plan participation requires a combined contribution, a portion of the total contribution has been allocated to the dental area on the basis of expected claims. Westinghouse Savannah River requires higher than average employee contributions for dental coverage, resulting in an employer-paid Dental index that is lower than the total Dental index.

Vision and Hearing

Westinghouse Savannah River and eleven base companies provide vision benefits. Five companies provide hearing benefits. The additional value attributable to these benefits is relatively small. The vision/hearing coverage is typically contributory or combined with medical coverage.

Spending Accounts

Two base companies have values included for health care spending accounts funded through company contributions. The values associated with these accounts (which may be used to pay medical, dental, vision, and hearing expenses) have been included in the Preretirement Health Care (Including Dental, Vision and Hearing) index, but have not been allocated to the various component indexes.

Three companies have consumer-driven medical plans where the employee receives an account that may be used to pay medical expenses in the current year or rolled over and used in future years. Amounts expected to be used in the current year have been included in the Medical indexes. Discounted amounts expected to be used in future years have been included with other spending account values.

Comments on Health Care (continued)

All Preretirement Health Care

When the values of dental, vision, and hearing coverages and spending accounts are included in the preretirement medical comparison, the relative position for Westinghouse Savannah River remains above average. The total Preretirement Health Care (Including Dental, Vision and Hearing) index is 102.2, ranking between the 6th and 7th base companies. The employer-paid index is lower due to the higher than average employee contributions required for dental benefits.

Comments on Health Care (continued)

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Postretirement				
Pre-Medicare	208.1	2nd/3rd	107.2	11th/12th
Post-Medicare	229.4	3rd/4th	122.1	8th/9th
All Postretirement	222.4	3rd/4th	117.1	8th/9th

With respect to postretirement medical values, small differences in the relative values are due to variations in deductibles and maximum amounts. The higher differences reflect the manner in which post-Medicare coverage is coordinated with Medicare and, in some cases, the eligibility conditions for receiving benefits. The continuation of dental coverage and reimbursement of the Medicare Part B premium can also have significant impact. These indexes do not include values for traditional HMOs, in part because employees may retire to other areas.

Eligibility Requirements

Seventeen base companies provide health care coverage to retirees. In most cases, the retiree under age 65 must be age 55 with 10 or 15 years of service to receive benefits.

Pre-Medicare Coverage

Seventeen base companies continue medical coverage during the pre-Medicare period. In most cases, the active plan is provided. Ten companies continue dental for the early retiree, while three provide vision or hearing.

The absence of coverage at two base companies reduces the base average and increases the index for Westinghouse Savannah River. When compared to the 17 base companies with coverage, the total index for Westinghouse Savannah River declines 95.9. This index is slightly below average because 15 year service eligibility is longer than the average service requirement.

Comments on Health Care (continued)

Post-Medicare Coverage

Fifteen companies continue medical coverage for retirees after age 65. There are three basic techniques that retiree medical plans use to coordinate with Medicare benefits. The “carve-out” approach (seven companies) calculates the plan benefit and subtracts whatever payments are made by Medicare. The “supplement” approach (five companies) applies the deductible and coinsurance to any charges remaining after Medicare reimbursement. Three companies use the “coordination of benefits” approach, which pays the normal plan benefit but limits reimbursement from all sources to 100% of the claim. All other provisions being equal, a plan using coordination of benefits will have the highest value, while a plan with a carve-out will have the lowest value.

Nine companies continue dental, while three continue vision or hearing, after age 65. Two companies provide Medicare Part B premium reimbursement for retirees.

The absence of post-Medicare coverage at four base companies reduces the base average and increases the index for Westinghouse Savannah River. When compared to the 15 base companies with coverage, the total index for Westinghouse Savannah River declines to 96.4. This index is about average because the medical coverage is about average.

Retiree Contributions

All of the base companies require retiree contributions to continue health care coverage. Nine companies have service-related contributions. Westinghouse Savannah River requires substantially lower than average contributions for postretirement health care coverage, producing employer-paid indexes that are higher than the total indexes.

General

As with postretirement death benefits, there can be significant cost implications of continuing medical benefits for retirees. Retiree health care costs have increased rapidly due to health care inflation and cutbacks in Medicare benefits. At some organizations, costs have also increased from expanded retiree populations (due to workforces maturing or the availability of early retirement “windows”). Some court cases have indicated that it can be difficult to cut back on these retiree benefits. In addition, Statement of Accounting No. 106 by the Financial Accounting Standards Board (FAS 106) requires that the cost of postretirement welfare benefits be expensed during active employment. These factors can have a significant impact on profit for many organizations and may suggest that this is a benefit area where a high index is not desirable.

Comments on Health Care (continued)

Limits on Employer Liability

The accounting requirements of FAS 106 have caused many employers to examine the emerging liabilities for retiree health care coverage. Some employers have adopted plan designs that limit their share of rising health care costs. One design sets a dollar cap on the employer's share. Retirees pay all premiums in excess of the cap. Another design limits the annual increase in the employer's contribution to a stated percent. Other companies define their commitment as dollar amounts (usually service-related) that the retiree may apply toward medical premiums.

Over time, these companies may deviate from their stated policies. Other companies, with no stated policy, may limit their increases by an annual review of their cost sharing. Because of this, the Postretirement Health Care indexes do not recognize these stated limits on employer liability.

Comments on Time Off With Pay

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Holidays	105.6	Same as 5th-9th	105.6	Same as 5th-9th
Vacations	102.6	7th/8th	102.6	7th/8th
All Time Off With Pay	103.7	5th/6th	103.7	5th/6th

Time Off With Pay values are large relative to the values of other benefit areas, but the range in value is small. Therefore, adding time off values to the other benefit areas tends to moderate differences in the earlier indexes. Although the spread from the first to the last Total Time Off With Pay index is 48 percentage points, the spread from 4th to 15th is only about 17 percentage points.

Holidays

The number of holidays provided by the 19 base companies (including Christmas and other paid shutdowns) ranges from eight to 15, with 10 and 11 being the most common. A Holidays index of 100.0 is equivalent to about 10.42 days. Therefore, the 11 holidays at Westinghouse Savannah River are above average relative to the base companies.

Vacations

There is a significant increase in the Vacation indexes and rankings for a company that introduces the third or fourth week of vacation earlier than most companies. In contrast, more vacation for long-service employees has relatively little impact on values.

Weeks of Vacation	Number of Companies	Average Service Requirement	XYZ
2 weeks	12	1 year	1 year
3 weeks	16	4 years	5 years
4 weeks	19	10 years	10 years
5 weeks	15	18 years	20 years
6 weeks	8	20 years	30 years
7 weeks	2	20 years	—

Comments on Time Off With Pay (continued)

Five base companies have PTO programs that provide a combined schedule of days to be used for sick days, holidays, and vacation days. The value of days assumed to be taken as sick leave has been included in the Short-Term Disability index. The value of all remaining days has been included in the Time Off With Pay indexes.

The basic vacation schedule at Westinghouse Savannah River is about average because the schedule is similar to the base company average.

Total Time Off With Pay

When holidays and vacation are combined, the total Time Off With Pay index at Westinghouse Savannah River is 103.7, ranking between the 5th and 6th base companies.

Specifications

This section summarizes the plan specifications in higher detail than appeared in the earlier Notes. These specifications remain brief in order to facilitate comparisons among the organizations.

Overview of Flexible Benefits and Spending Accounts

Organization	Yr	Eligibility for Employer-Provided Credits	Annual Employer-Provided Flexible Credits
Argonne National Laboratory	05	--	None
Bridgestone/ Firestone	04	--	None
CH2M Hill	05	Immediate	None
Dow Chemical	05	--	None
Du Pont	05	Immediate	Value released by electing down to \$10,000 group life insurance
Duke Energy	05	--	None
Fluor	05	Immediate	Overall time off allowance; plus cash refund if elect certain medical options
General Electric	05	--	None
Georgia Power	05	Immediate	\$2,884.80 for single coverage; \$8,128.80 for family; plus 0.365% of pay up to \$200,000 for LTD
Honeywell International	05	--	None

Benefit Areas Where Flexible Credits Can Be Used	Annual Credits Provided to Employees for Opt Outs	Cash Option for Employer Credits	Flexible Spending Accounts
--	None	--	Health care: \$3,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care
--	\$480.00; \$960.00 or \$1,440.00 if opt out of medical	No	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
Group life	None	Yes (Limited situations)	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
Medical, Time off purchase	None	Yes	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
LTD, Medical, Dental	\$300.00 if opt out of Medical	No	Health care: \$4,992 annual maximum Dependent care: Child care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care

Overview of Flexible Benefits and Spending Accounts

Organization	Yr	Eligibility for Employer-Provided Credits	Annual Employer-Provided Flexible Credits
Kimberly-Clark	05	Immediate	National average: \$3,180.84, \$5,805.12 or \$8,429.28 for medical; plus \$197.11; \$394.22 or \$788.44 for dental; plus cost of 1 x pay group life
Lockheed Martin	05	--	None
Motorola	05	--	None
Procter & Gamble	05	Immediate	Based on service: 2-9 years: 2% of pay; 10-24 years: 3% of pay; 25+ years: 4% of pay; plus value released by trading in vacation days (1.92% of pay per day) (Capped at IRS limit)
Progress Energy	05	Immediate	None
Sandia National Laboratories	05	--	None
Siemens Corporation	05	Immediate	Medical: \$3,316.00, \$6,399.88, \$5,769.84 or \$9,483.76; Dental: \$360.09, \$720.18, \$720.18 or \$1,008.25; plus 60% LTD option and value of 2 x pay life insurance and AD&D (applicable for corporate office, SC and other; credits vary by operating company)
TRW	05	Immediate	Medical, dental and vision credits based on family status
United Technologies	05	Immediate	Cost of 1 x pay group life; Cost of 60% LTD
Westinghouse Savannah	05	--	None

Benefit Areas Where Flexible Credits Can Be Used	Annual Credits Provided to Employees for Opt Outs	Cash Option for Employer Credits	Flexible Spending Accounts
Group life, Medical, Dental, Time off purchase	\$642.00 if opt out of Medical	Yes	Health care: \$4,800 annual maximum Dependent care: Child care, Elder care
--	\$600.00 if opt out of Medical	Yes	Health care: \$5,000 annual maximum Dependent care: Child care
--	None	--	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
Group life, STD, LTD, Time off purchase	None	Yes	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
--	\$260.00 if opt out of Medical \$52.00 if opt out of dental	Yes	Health care: \$5,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$4,000 annual maximum Dependent care: Child care, Elder care
Group life, AD&D, LTD, Medical, Dental	None	No	Health care: \$3,500 annual maximum Dependent care: Child care, Elder care
Medical, Dental, Vision	\$415.92 if opt out of Medical \$104.04 if opt out of dental	Yes	Health care: \$4,992 annual maximum Dependent care: Child care, Elder care
Group life	None	Yes	Health care: \$4,000 annual maximum Dependent care: Child care, Elder care
--	None	--	Health care: \$4,000 annual maximum Dependent care: Child care, Elder care

Defined Benefit Pension - Normal Retirement Provisions

Organization	Yr	Type of Plan	Eligibility for Participation	Definition of Pay	Integration With Social Security
Argonne National Laboratory	05	--	--	--	--
Bridgestone/ Firestone	04	Highest 5-year average Fixed dollar minimum	Immediate	Total	Excess breakpoint at Social Security covered compensation (Year of birth table)
CH2M Hill	05	--	--	--	--
Dow Chemical	05	Pension equity (Highest 3-year average)	Age 21 & 12 months	Total	Excess breakpoint at 3-year average of Social Security wage base
Du Pont	05	Highest 3-year average Fixed dollar minimum	Immediate	Total	Offset related to Social Security; Age 62 benefit if retire at age 62 or earlier; PIA based on earnings with company
Duke Energy	05	Cash balance	Age 18	Total	Excess breakpoint at 100.0% of Social Security wage base
Fluor	05	Cash balance	12 months (Credits from date of participation)	Base	No Social Security integration
General Electric	05	Career average Fixed dollar minimum	January 1	Base, Bonus (50% if E-Band & above); Overtime	Excess breakpoint at \$35,000 (2007 or later: excess breakpoint at Social Security covered compensation less \$12,000; SSNRA)
Georgia Power	05	Highest 3-year average Fixed dollar minimum	1,000 hours earned in an anniversary year	Base, Incentive	A) No Social Security integration; B) Offset of 50% primary Social Security benefit less \$4,200 (age 65)
Honeywell International	05	Pension equity (Highest 5-year average)	Immediate	Total	No Social Security integration

Eligibility for Normal Retirement	Basic Benefit Formula	Minimum Benefit Formula	Past Service Variation
--	--	--	--
Age 65	1.135% highest average pay x service + 0.265% highest average pay over Social Security covered compensation x service (maximum 35 years)	Annual benefit: \$324.00 x service	Service prior to 11/1/89 based on prior formula
--	--	--	--
Age 65	Service accrual on all pay/pay over breakpoint based on age: Age < 30: 4.000% / 1.000%; Age 30-34: 5.000% / 2.000%; Age 35-39: 7.000% / 2.000%; Age 40-44: 10.000% / 3.000%; Age 45-49: 13.000% / 4.000%; Age 50-54: 16.000% / 4.000%; Age 55+: 18.000% / 4.000% (Maximum 425% below, 120% above) Divided by conversion factor	None	Additional phase-in of benefits for employees with 10 years of service as of 1/1/96
Age 65 & 5 years	Greater of A) 1.2% highest average pay x service or B) 1.5% highest average pay x service less 50% primary Social Security benefit	Annual benefit: \$108.00 x service + 10% highest average pay	None
Age 65	<35 pts-4.000% / 8.000%; 35-49 pts-5.000% / 9.000%; 50-64 pts-6.000% / 10.000%; 65+ pts-7.000% / 11.000%; Interest credits apply: 30-year Treasury rate; credited monthly; Minimum 4.00%; Maximum 9.00%	None	Beginning account balance equals 12/31/96 accrued benefit under prior plan (12/31/98 acquired groups)
Age 65	Annuity or lump sum based on points: approx 2.000% of pay + .067% per point over 25 points (maximum 8.330%) Interest credits apply: 1-year Treasury rate	None	None
Age 65	1.45% of pay + .45% of pay over \$35,000 + benefit purchased by employee contributions	\$396 to \$720 x service (based on highest 3-year average pay)	12/1/03 update if 25 yrs or age 55 w/20 yrs on 12/31/02 incr accrued benefit .75% HAP-3 (1997-2002), .70% HAP-3 over \$30,000 x svc on 12/31/02 (min \$250)
Age 65 & 5 years	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of (primary Social Security benefit less \$4,200) prorated by service projected to age 65	\$300 x participation service	None
Age 65	6% of highest average pay x service	None	Minimum of 9/30/00 accrued benefit

Defined Benefit Pension - Normal Retirement Provisions

Organization	Yr	Type of Plan	Eligibility for Participation	Definition of Pay	Integration With Social Security
Kimberly-Clark	05	-- Frozen plan: 6/30/1997	--	--	--
Lockheed Martin	05	Highest 3-year average	Immediate	Base, Bonus	Excess breakpoint at Social Security covered compensation (Year of birth table)
Motorola	05	-- Closed to new hires: 1/1/2005	--	--	--
Procter & Gamble	05	--	--	--	--
Progress Energy	05	Cash balance	12 months (Credits from date of participation)	Base	Excess breakpoint at 80.0% of Social Security wage base
Sandia National Laboratories	05	Highest 3-year average	Age 21 & 12 months	Base, Bonus, Nonpermanent compensation (IPAS)	No Social Security integration
Siemens Corporation	05	Cash balance	January 1 or July 1 after 6 months (Credits from date of participation)	Total	No Social Security integration
TRW	05	Cash balance	Immediate	Total	Excess breakpoint at 100.0% of Social Security wage base
United Technologies	05	Cash balance	January 1 after age 21 (Credits from date of participation)	Total	No Social Security integration
Westinghouse Savannah	05	Highest 3-year average	Immediate	Base, Overtime, Shift differential, 50% Incentive pay	Offset related to Social Security; Age 62 benefit if retire at age 62 or earlier

Eligibility for Normal Retirement

Eligibility for Normal Retirement	Basic Benefit Formula	Minimum Benefit Formula	Past Service Variation
--	--	--	--
Age 65	1.25% highest average pay x service (maximum 35 years) + .25% highest average pay over Social Security covered compensation x service (maximum 35 years) + 1.5% highest average pay x service over 35 years	None	None
--	--	--	--
--	--	--	--
Age 65	Service accrual based on age (% below breakpoint/% above): Age <34: 3.000% / 6.000%; Age 35-39: 3.500% / 7.000%; Age 40-44: 4.250% / 8.500%; Age 45-49: 5.000% / 10.000%; Age 50-54: 6.000% / 12.000%; Age 55+: 7.000% / 14.000%; Interest credits apply: 30-year Treasury rate (2004 rate is 6.000%); Minimum 4.00%	None	HAP as minimum for participants hired prior to 1/1/99 for 5 years, addtl transition credits for participants hired prior to 1/1/99 for 10 years
Age 65 & 5 years	2% highest average pay x service	None	None
Age 65 & 5 years	<5 yrs svc-2.000% 5-9 yrs svc-2.500% 10-14 yrs svc-3.000% 15-19 yrs svc-4.000% 20-24 yrs svc-5.000% 25-29 yrs svc-6.000% 30+ yrs svc-7.500% Interest credits apply: 30-year Treasury rate	None	Other formulas may apply for participants on 12/31/00 or earlier
Age 65 & 5 years	Accrual based on age + service points <25 pts-4.500% / 9.000%; 25-34 pts-5.000% / 9.500%; 35-44 pts-5.500% / 10.000%; 45-54 pts-6.000% / 10.500%; 55-64 pts-6.500% / 11.000%; 65-74 pts-7.000% / 11.500%; 75+ pts-7.500% / 12.000%; Interest credits apply: 30-year Treasury rate; credited annually; Minimum 1.00%	None	Transition benefit for participants on 6/30/03
Age 65	Age <30: 3.000% Age 30-34: 4.000% Age 35-39: 5.000% Age 40-44: 6.000% Age 45-49: 7.000% Age 50+: 8.000% Interest credits apply: 4.960%; credited annually	None	Employees hired 7/1/02 or later: None; Employees hired prior to 7/1/02: Benefit accrual under FAE formula if cash balance elected
Age 65 & 15 years	Greater of: A) 1.2% highest average pay x service (no offset) or B) 1.5% highest average pay x service less 50% primary social security benefit	\$108.00 x service + 10% highest average pay (prorated for service <15 years)	None

Defined Benefit Pension - Other Retirement Provisions

----- Early Retirement Benefits -----

Organization	No Reduction Yr	Payment Form	Eligibility	Reduction in Accrued Benefit	Eligibility for Supplement	Early Retirement Supplement
Argonne National Laboratory	05	--	--	--	--	--
Bridgestone/ Firestone	04	5-year certain	Age 55 & 10 years or 25 years	4.80% per year below age 62 2.40% per year below age 50	Age 55 & 30 years	Minimum total benefit payable to age 62 based on points
CH2M Hill	05	--	--	--	--	--
Dow Chemical	05	Life	Age 50 & 10 years	Based on conversion factor table	--	None
Du Pont	05	40% Spouse's annuity Approximately	Age 50 & 15 years	5.00% per year below age 65 or below 85 points (minimum age 58) (maximum reduction 50%)	--	None
Duke Energy	05	Life	Vested	Account balance	--	None
Fluor	05	Life	Age 55 & 15 years or Age 56 & 14 years Age 57 & 13 years, Age 58 & 11 years, Age 59 & 8 years, Age 60 & 5 years or 30 years	Account balance	--	--
General Electric	05	5-year certain or partially subsidized spouse's annuity; 50% benefit for 6.5% reduction	Age 60	5.00% per year below age 65 (No reduction if Age 62 & 25 years) (DOH < 1/1/2005: no reduction)	-- (DOH < 1/1/2005: Age 60-63 & 5 years)	None (DOH < 1/1/2005: \$15 (\$16 effective 7/01/05) per month x svc payable until eligible to receive 80% of Social Security bft)
Georgia Power	05	Life	Age 50 & 10 years	3.60% per year below age 65	--	None
Honeywell International	05	Life	Vested	Pension equity lump sum	--	None

----- Deferred Disability Benefits -----

----- Vested Terminations -----

Eligibility	Deferred Disability Benefit	Eligibility	Vested Benefit	Large Amount Lump Sums (Over \$5,000)	Employee Contributions
--	--	--	--	--	--
5 years	Normal retirement benefit projected to age 65; Begins at disability	5 years	Accrued benefit	No lump sum available	None
--	--	--	--	--	--
Age 50 & 10 years	Normal retirement benefit projected to age 65 (Half year credit for each year of disability) Begins at retirement	5 years	Accrued benefit	No lump sum available	None
15 years	Accrued benefit to date of disability; Begins at disability	5 years	Accrued benefit	No lump sum available	None
Age 18	Account balance and interest credits continue while disabled	5 years	Accrued benefit	Account balance paid out; at age 55 or later (immediate if under \$10,000); All participants (No maximum)	None
Immediate	Accrued benefit to date of disability	5 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
15 years	Accrued benefit to date of disability reduced 12% prior to age 60 (2% per year below age 60 if age 55-59) (addtl payments may be paid from LTD) Begins at disability	5 years or Age 60	Accrued benefit	No lump sum available	3% pay over \$50,000 (\$60,000 1/1/2006) (in sep account to purchase addtl bfts)
5 years	Normal retirement benefit projected to age 65	5 years	Accrued benefit	No lump sum available	None
Immediate	Normal retirement benefit projected to age 65	5 years	Accrued benefit	Pension equity lump sum; All participants (No maximum)	None

Defined Benefit Pension - Other Retirement Provisions

----- Early Retirement Benefits -----

Organization	Yr	No Reduction Payment Form	Eligibility	Reduction in Accrued Benefit	Eligibility for Supplement	Early Retirement Supplement
Kimberly-Clark	05	--	--	--	--	--
Lockheed Martin	05	Life	Age 55 & 5 years	5.00% per year below age 60	Age 60	\$200 per month plus \$25 x service (maximum 25 years) per month payable until age 62
Motorola	05	--	--	--	--	--
Procter & Gamble	05	--	--	--	--	--
Progress Energy	05	Life	Vested	Account balance	--	None
Sandia National Laboratories	05	Partially subsidized spouse's annuity; 100% bft for 10% red; restored on prior death of spouse	Age 50 & 25 years or Age 55 & 20 years or Age 60 & 15 years or Age 65 & 10 years or 30 years	4.00% per year below age 62	--	None
Siemens Corporation	05	Life	Vested	Account balance	--	None
TRW	05	Life	Vested	Account balance	--	None
United Technologies	05	Life	Immediate	Account balance	--	None
Westinghouse Savannah	05	Life	Age 50 & 15 years	5.00% per year below age 65 or below age 58 & 85 points if earlier (By schedule)	--	None

----- Deferred Disability Benefits -----

----- Vested Terminations -----

Eligibility	Deferred Disability Benefit	Eligibility	Vested Benefit	Large Amount Lump Sums (Over \$5,000)	Employee Contributions
--	--	--	--	--	--
Same as vesting or early retirement	Same as vesting or early retirement	5 years	Accrued benefit	No lump sum available	None
--	--	--	--	--	--
--	--	--	--	--	--
5 years	Normal retirement benefit projected to age 65	5 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
15 years	Accrued benefit to date of disability; Begins at disability		Accrued benefit	No lump sum available	None
Same as vesting or early retirement	Same as vesting or early retirement	5 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Same as vesting or early retirement	Same as vesting or early retirement; Begins at retirement	5 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
10 years	Same as vesting or early retirement; Begins at retirement	5 years	Accrued benefit	No lump sum available	None
15 years	Accrued benefit to date of disability; Begins at disability	5 years	Accrued benefit	No lump sum available	None

Defined Contribution

----- Employee Contributions -----

Organization	Yr	Type of Plan	Eligibility	Matched Only	Total	Employer Contributions
Argonne National Laboratory	05	Money purchase pension	12 months (Mandatory at age 30 & 6 months)	2.5% Pretax	Up to 100%; Pretax	9.00% of pay
Bridgestone/Firestone	04	Savings	1 month	1.0% to 6.0%; Pretax	Up to 20%; Pretax	\$0.50 per \$1.00
CH2M Hill	05	Savings	Immediate	1.0% to 4.0%; Pretax	Up to 50%; Pretax	Discretionary \$0.50 per \$1.00 to \$1.00 per \$1.00 (Current assumpt: \$0.75 per \$1.00) 2.00% of pay Purchase price is 90% of current market
		Noncontributory savings	12 months	None	None	
		Stock purchase	Immediate	1.0% to 15.0%; Posttax	Up to 15%; Posttax	
Dow Chemical	05	Savings/ESOP feature	12 months (Immediate for ESOP & unmatched)	0.5% to 6.0%; Pretax	Up to 40%; Pretax	\$0.50 per \$1.00 plus 1.00% of pay (ESOP); employee need not contribute for ESOP Purchase price is 85% of market on day price is set
		Stock purchase	Immediate	1.0% to 10.0%; Posttax	Up to 10%; Posttax	
Du Pont	05	Savings	1st of month after hire	1.0% to 6.0%; Pretax or posttax	Up to 100%; Pretax or posttax	\$0.50 per \$1.00
Duke Energy	05	Savings	Age 18	1.0% to 6.0%; Pretax	Up to 75%; Pretax or posttax	\$1.00 per \$1.00
Fluor	05	Profit sharing	12 months	None	None	Discretionary based on profit (Current assumpt: 3.0% of pay) (Current 5-yr avg assumpt: 3.0% of pay) Discretionary (Current assumpt: \$1.00 per \$1.00)
		Savings	12 months (Immediate for unmatched)	1.0% to 5.0%; Pretax	Up to 20%; Pretax	
General Electric	05	Savings	Immediate	1.0% to 8.0% (DOH < 1/1/2005: 1.0% to 7.0%); Pretax or posttax	Up to 30%; Pretax or posttax	\$0.50 per \$1.00
Georgia Power	05	Savings	Immediate	1.0% to 6.0%; Pretax or posttax	Up to 25%; Pretax or posttax	\$0.75 per \$1.00 (Current assumpt: 0.5% of pay)
		ESOP	12 months	None	None	
Honeywell International	05	Savings	12 months (Immediate for unmatched) (Auto enroll at 2.0%)	1.0% to 8.0%; Pretax or posttax	Up to 25%; Pretax or posttax	Based on participation: <5 years: \$0.50 per \$1.00; 5+ years: \$1.00 per \$1.00

Definition of Pay	Vesting in Employer Contributions	Disposition of Forfeitures	Investment Options		Contributions Invested in Company Stock
			Employee	Employer	
Base	100% immediate	--	150+	150+	None
Base	100% immediate	--	64	64	None
Base (Total for unmatched)	20% at 2 years of service plus 20% per year to 100% at 6 years	Offset employer contributions	12	12	Employee
Base	20% at 2 years of service plus 20% per year to 100% at 6 years	Offset employer contributions	0	1	Employer
Base	100% immediate	--	1	1	Employee, Employer
Base	100% immediate	--	52	52	Employee, Employer
Base	100% immediate	--	1	1	Employee, Employer
Base, Overtime (scheduled)	100% immediate	--	30	30	Employee, Employer
Total	100% immediate	--	11	11	Employee, Employer
Base	100% at 5 years of service	Offset employer contributions	0	52	None
Base	100% immediate	--	52	52	Employee, Employer
Base, Bonus (50% if E-Band & above); Overtime	100% immediate	--	10	9	Employee, Employer
Base	100% immediate	--	11	1	Employee, Employer
Total	100% immediate	--	0	1	Employer
Base, Commissions	100% at 3 years of service	Offset employer contributions	11	1	Employee, Employer

Defined Contribution

----- Employee Contributions -----

Organization	Yr	Type of Plan	Eligibility	Matched Only	Total	Employer Contributions
Kimberly-Clark	05	Savings	Immediate	1.0% to 5.0%; Pretax or posttax	Up to 75%; Pretax or posttax; HCE: Up to 17% (15% if <age 50); Pretax	\$0.75 per \$1.00 on first 2.0% of pay \$0.50 per \$1.00 on next 3.0% of pay
		Noncontributory savings	Immediate (Pre-1997 hires may elect pension plan)	None	None	From 3.5% pay up to .67 SSWB + 5.75% excess at <age 25 grading to 6.50% up to .67 SSWB + 8.75% excess at age 55+
Lockheed Martin	05	Savings/ESOP feature	Immediate	1.0% to 8.0%; Pretax or posttax	Up to 17%; Pretax or posttax	\$0.50 per \$1.00
Motorola	05	Savings	12 months (Immediate for unmatched) (Auto enroll at 3.0%)	1.0% to 5.0%; Pretax	Up to 30%; Pretax	\$1.00 per \$1.00 on first 3.0% of pay \$0.50 per \$1.00 on next 2.0% of pay
		Stock purchase	Immediate	1.0% to 10.0%; Posttax	Up to 10%; Posttax	Purchase price is 85% of current market
Procter & Gamble	05	Profit sharing	12 months	None	Up to 100%; Pretax	Based on profit: 1st 5% allocated by pay; excess allocated by pay and service (Current assum: 15.0% of pay) (Current 5-yr avg assum: 15.0% of pay)
Progress Energy	05	Savings	Immediate	1.0% to 6.0%; Pretax or posttax	Up to 25%; Pretax or posttax; HCE: Up to 18%; Pretax or posttax	\$0.50 per \$1.00 plus additional amount based on employer goals (Current assum: \$0.87 per \$1.00) Nonparticipants receive additional amount as if they had contributed 2% of pay after 1 year of service
Sandia National Laboratories	05	Savings	12 months (Immediate for unmatched)	2.0% to 6.0%; Pretax or posttax	Up to 18%; Pretax or posttax	\$0.67 per \$1.00
Siemens Corporation	05	Savings	Immediate (Auto enroll at 3.0%)	1.0% to 6.0%; Pretax or posttax	Up to 25%; Pretax or posttax	\$0.75 per \$1.00
TRW	05	Savings	Immediate	2.0% to 8.0%; Pretax or posttax	Up to 18%; Pretax or posttax	\$1.00 per \$1.00 on first 2.0% of pay \$0.50 per \$1.00 on next 2.0% of pay \$0.25 per \$1.00 on next 4.0% of pay
United Technologies	05	Savings	12 months (Immediate for unmatched)	1.0% to 6.0%; Pretax or posttax	Up to 20%; Pretax or posttax; HCE: Up to 18%; Pretax or posttax	\$0.60 per \$1.00
Westinghouse Savannah	05	Savings	12 months (Immediate for unmatched)	1.0% to 6.0%; Pretax or posttax	Up to 16%; Pretax or posttax	\$0.50 per \$1.00

Definition of Pay	Vesting in Employer Contributions	Disposition of Forfeitures	Investment Options		Contributions Invested in Company Stock
			Employee	Employer	
Base	100% at 3 years of service	Offset employer contributions	10	10	Employee, Employer
Total	100% at 5 years of service	Offset employer contributions	0	10	Employer
Base	100% immediate	--	14	2	Employee, Employer
Base, Commissions, Overtime, Shift differential, Incent pay, Lump sum merit	100% immediate	--	10	10	Employee, Employer
Base, Commissions, Overtime, Shift differential, Incent pay, Lump sum merit	100% immediate	--	1	1	Employee, Employer
Base	100% at 5 years of service	Offset employer contributions	11	4 (Addtl after age 50)	Employer
Base	100% of class in 2 years or 100% after 1 year of service	Offset employer contributions	14	14	Employee, Employer
Base, Nonpermanent compensation (IPAS)	100% immediate	--	18	18	Employee, Employer
Total	40% at 2 years of service plus 20% per year to 100% at 5 years	Offset employer contributions	13	13	Employee, Employer
Base, Bonus, Overtime, Shift differential	100% immediate	--	11	11	Employee, Employer
Total	100% at 2 years of participation or 100% at 5 years of service	Offset employer contributions	19	1	Employee, Employer
Base, Overtime, Shift and Sunday premiums	100% at 3 years of service	Offset employer contributions	14	14	None

Group Life Insurance

		----- Employer-Paid -----				
Organization	Yr	Eligibility	Definition of Pay	Employer-Paid Amount	Treatment on Disability	Employer-Provided AD&D
Argonne National Laboratory	05	Immediate	Base	1.00 x pay; No maximum	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available
Bridgestone/ Firestone	04	1 month	Total	1.00 x pay; plus direct company payment of pay to end of pay period plus 1 semimonthly payment (1 additional payment if 10 years of service); Minimum \$30,000; No maximum	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available
CH2M Hill	05	Immediate	Base	0.5 or 1 x pay; Maximum \$650,000	Continued without employee contribution	Equal to employer-paid group life
Dow Chemical	05	Immediate	Base	1.00 x pay; Maximum \$1,500,000	Continued without employee contribution	None
Du Pont	05	Immediate	Base, Shift differential, Scheduled overtime, Sunday premium	1.00 x pay; Must elect \$10,000 (Additional 3 x pay if occupational death) No maximum	Continued without employee contribution	None; Contributory coverage available
Duke Energy	05	Immediate	Base	2.00 x pay; Maximum \$1,000,000	Continued without employee contribution	Equal to total group life; Contributory coverage available
Fluor	05	Immediate	Base	1.00 x pay; Maximum \$50,000	Continued without employee contribution	None; Contributory coverage available
General Electric	05	Immediate	Base, Bonus (50% if E-Band & above); Shift differential, COLA	2.50 x pay; Minimum \$50,000; No maximum	Continued without employee contribution	1.00 x pay; Minimum \$25,000 (addtl 1 x pay for work accident) Contributory coverage available
Georgia Power	05	Immediate	--	\$12,500	Continued without employee contribution	None; Contributory coverage available
Honeywell International	05	Immediate	Base	1.50 x pay; Maximum \$3,000,000	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available

-----Contributory-----					
Eligibility	Definition of Pay	Contributory Amount	Treatment on Disability	Monthly Employee Contributions per \$1,000	Monthly Dependent Contributions per \$1,000
Immediate	Base	1.00 x pay to 5.00 x pay; No maximum Spouse: \$7,000 Children: \$3,000	Continued if employee contributes	1 x pay: Age 30: \$.120; age 40: \$.170, age 50: \$.460; 2-5 x pay: Age 30 - \$.070; age 40: \$.120; age 50: \$.410	Spouse: \$1.000/mo (Children included with spouse)
1 month	Total	0.50 x pay to 5.00 x pay; rounded to next \$10,000; Minimum \$10,000 Maximum \$1,500,000 plus paid-up amount Spouse: 0.50 x pay to 3.00 x pay rounded to next \$10,000 Minimum \$10,000 Maximum \$50,000 Children: \$10,000	Continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.062/\$0.046	Spouse, smoker/nonsmkr: Age 30-34: \$0.062/\$0.046 Children: \$0.990/mo
Immediate	Base	1.00 x pay to 3.00 x pay; No maximum Spouse: 0.50 x pay to 1.50 x pay Maximum \$100,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.180 Age 60-64: \$0.560	Spouse by age, including: Age 30-34: \$0.060 Age 45-49: \$0.180 Age 60-64: \$0.560
Immediate	Base	0.50 x pay to 6.00 x pay; Maximum \$1,500,000 Spouse: \$10,000 to \$100,000 in \$10,000 increments Children: \$2,000, \$5,000 or \$10,000	Up to 1 x pay continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.060/\$0.040 Age 45-49: \$0.150/\$0.130 Age 60-64: \$0.590/\$0.330	Spouse, smoker/nonsmkr: Age 30-34: \$0.049/\$0.041 Age 45-49: \$1.880/\$1.470 Age 60-64: \$6.780/\$5.640 Children: \$0.200/mo, \$0.490/mo or \$0.990/mo
Immediate	Base, Shift differential, Scheduled overtime, Sunday premium	\$10,000, \$50,000 or 1 to 7 x pay (Includes employer-paid) Spouse: \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000 or \$350,000 Children: \$5,000, \$10,000 or \$20,000	Continued if employee contributes and has 15 years	Schedule by age, including: Age 30-34: \$0.080 Age 45-49: \$0.223 Age 60-64: \$0.917 (To \$50,000 paid pretax)	Spouse by age, including: Age 30-34: \$0.080 Age 45-49: \$0.223 Age 60-64: \$0.917 Children: \$0.070/mo
Immediate	Base	1.00 x pay to 4.00 x pay; Maximum \$1,000,000 Spouse: \$5,000, \$10,000, \$25,000 or \$50,000 Children: \$5,000 or \$10,000	Continued if employee contributes	By age, smoker/nonsmoker: Age 30-34: \$0.080/\$0.030 Age 45-49: \$0.240/\$0.150 Age 60-64: \$1.100/\$0.660	Spouse, smoker/nonsmkr: Age 30-34: \$0.080/\$0.040 Age 45-49: \$0.230/\$0.140 Age 60-64: \$0.950/\$0.660 Children: \$0.250/mo or \$0.500/mo
Immediate	Base	GUL: 1.00 x pay to 8.00 x pay; Maximum \$2,000,000 Spouse: GUL: \$25,000 to \$250,000 Children: GUL: \$5,000, \$10,000, \$15,000 or \$20,000	Continued if employee contributes	By age, smoker/nonsmoker: Age 30-34: \$0.082/\$0.045 Age 45-49: \$0.171/\$0.097 Age 60-64: \$0.811/\$0.486 (rates vary at every age)	Spouse, smoker/nonsmkr: Age 30-34: \$0.082/\$0.045 Age 45-49: \$0.171/\$0.097 Age 60-64: \$0.811/\$0.486 (rates vary at every age) Children: \$0.500/mo \$1.000/mo, \$1.500/mo or \$2.000/mo
Immediate	Base, Bonus (50% if E-Band or above); Shift differential, COLA	1.00 x pay to 3.00 x pay; No maximum	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.080 Age 60-64: \$0.680	--
Immediate	Base, Bonus (50% if E-Band or above); Shift differential, COLA	By age: 6 x pay <25, .16 x pay at 70, or 12 to .32 x pay; No maximum Spouse: \$5,000 to \$100,000 Children: \$1,000 to \$10,000	Continued without employee contribution	.40% or .80%	Spouse: \$0.49-\$12.18 by age Children: \$0.100/mo
Immediate	Base	1.00 x pay to 5.00 x pay; or \$37,500; No maximum	Continued without employee contribution	\$0.115; Pretax	--
Immediate	Base	GUL: 1.00 x pay to 8.00 x pay; Maximum \$5,000,000 Spouse: GUL: Up to 4 x pay (maximum \$250,000) Children: GUL: \$10,000 or \$20,000	Continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.075/\$0.043 Age 45-49: \$0.224/\$0.141 Age 60-64: \$0.764/\$0.542	Spouse, smoker/nonsmkr: Age 30-34: \$0.075/\$0.043 Age 45-49: \$0.224/\$0.141 Age 60-64: \$0.764/\$0.542 Children: \$1.500/mo or \$3.000/mo

Group Life Insurance

----- Employer-Paid -----

Organization	Yr	Eligibility	Definition of Pay	Employer-Paid Amount	Treatment on Disability	Employer-Provided AD&D
Kimberly-Clark	05	Immediate	Base	1.00 x pay; May opt out to receive credits Maximum \$1,000,000 (Paid with flexible credits)	Continued without employee contribution	None; Contributory coverage available
Lockheed Martin	05	Immediate	Base	2.00 x pay; Maximum \$1,000,000	Continued without employee contribution	None; Contributory coverage available
Motorola	05	Immediate	Base, Commissions, Lump sum merit	2.00 x pay; Maximum \$3,000,000	Continued without employee contribution	Equal to employer-paid group life
Procter & Gamble	05	Immediate	Base	1.00 x pay; No maximum	Continued without employee contribution	Equal to total group life
Progress Energy	05	Immediate	Base	1.00 x pay; Maximum \$50,000	Continued without employee contribution	\$50,000; Contributory coverage available
Sandia National Laboratories	05	Immediate	Base, Bonus, IPAS	1.00 x pay (Basic); 1 x pay (Supplemental) No maximum	Basic: Continued without ee contrib for 12 mos; Suppl: Continued without ee contrib (< 15 yrs svc; continued 1-3 yrs after STD without ee contrib)	1.00 x pay
Siemens Corporation	05	Immediate	Base, Bonus	2.00 x pay; May elect 1 x pay or no coverage Maximum \$300,000	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available
TRW	05	Immediate	Base	1.00 x pay; Maximum \$50,000	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available
United Technologies	05	1 month	Base	1.00 x pay; May elect \$10,000; \$50,000 or 1 x pay and receive credits Maximum \$4,000,000	Continued without employee contribution	1.00 x pay; Contributory coverage available
Westinghouse Savannah	05	Immediate	Base	1.00 x pay; No maximum	Continued without employee contribution	None; Contributory coverage available

Eligibility	Definition of Pay	Contributory Amount	Contributory Treatment on Disability	Monthly Employee Contributions per \$1,000	Monthly Dependent Contributions per \$1,000
Immediate	Base	1.00 x pay to 4.00 x pay; Maximum \$4,000,000 (Maximum includes employer-paid)	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.057 Age 45-49: \$0.220 Age 60-64: \$0.730	--
Immediate	Base	GUL: 1.00 x pay to 6.00 x pay; Maximum \$1,000,000 Spouse: GUL: 1.00 x pay to 3.00 x pay Children: GUL: \$10,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.057 Age 45-49: \$0.219 Age 60-64: \$0.902 Pretax	Spouse: Spouse: 100% of cost (Children included with spouse) Pretax
Immediate	Base, Commissions, Lump sum ment	1.00 x pay to 3.00 x pay; Maximum \$3,000,000 (Maximum includes employer-paid) Spouse: \$5,000, \$10,000 or \$25,000 Children: \$2,500, \$5,000 or \$10,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.075 Age 45-49: \$0.150 Age 60-64: \$0.500	Spouse: \$1.010/mo, \$2.020/mo or \$5.050/mo Children: \$0.420/mo, \$0.840/mo or \$1.680/mo
Immediate	Base	1.00 x pay to 2.00 x pay; No maximum Spouse: \$10,000, \$25,000 or \$50,000 Children: \$5,000	Continued without employee contribution	\$0.140; Flex credits, Pretax	Spouse: \$0.150 Children: \$0.066/mo Flex credits; Pretax
Immediate	Base	1.00 x pay to 5.00 x pay; No maximum Spouse: \$5,000, \$8,000, \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000 Children: \$3,000, \$5,000 or \$10,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.130 Age 60-64: \$0.590	Spouse by age, including: Age 30-34: \$0.060 Age 45-49: \$0.130 Age 60-64: \$0.590 Children: \$0.120/mo
Immediate	Base, Bonus, IPAS	1.00 x pay to 5.00 x pay; No maximum Spouse: \$6,000 \$10,000 or \$20,000 Children: \$2,000 or \$4,000	Continued if employee contributes (<15 yrs svc: continued 1-3 yrs after STD if ee contributes)	Schedule by age, including: Age 30-34: \$0.040 Age 45-49: \$0.120 Age 60-64: \$0.400 Pretax	Spouse: \$0.470/mo to \$3.950/mo (Children included with spouse) Pretax
Immediate	Base, Bonus	1.00 x pay to 5.00 x pay; Maximum \$1,500,000 Spouse: Up to \$100,000 or 3 x pay rounded to next highest \$10,000 Children: \$5,000 or \$10,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.044 Age 45-49: \$0.134 Age 60-64: \$0.591	Spouse by age, including: Age 30-34: \$0.044 Age 45-49: \$0.134 Age 60-64: \$0.591 Children: \$0.600/mo or \$1.200/mo
Immediate	Base	1.00 x pay to 8.00 x pay; Maximum \$1,000,000 Spouse: 1.00 x pay to 4.00 x pay Maximum 50% of employee coverage Children: \$10,000, \$20,000 or \$30,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.088 Age 45-49: \$0.165 Age 60-64: \$0.723	Spouse by age, including: Age 30-34: \$0.088 Age 45-49: \$0.165 Age 60-64: \$0.723 Children: \$1.000/mo, \$2.000/mo or \$3.000/mo
1 month	Base	1.00 x pay to 9.00 x pay; Maximum \$5,000,000 Spouse: \$10,000 to \$250,000 Children: \$2,500, \$5,000 or \$10,000	1st 1 x pay: Continued without employee contribution; Next 8 x pay: Continued if employee contributes	By age, smoker/nonsmoker: Age 30-34: \$0.091/\$0.082 Age 45-49: \$0.252/\$0.171 Age 60-64: \$0.805/\$0.719	Spouse, smoker/nonsmkr: Age 30-34: \$0.091/\$0.082 Age 45-49: \$0.252/\$0.171 Age 60-64: \$0.805/\$0.719 Children: \$0.210/mo, \$0.420/mo or \$0.840/mo
Immediate	Base	1.00 x pay to 3.00 x pay; Maximum \$500,000 Spouse: Level 1: \$5,000; Level 2: \$10,000 Children: Level 1: \$1,000; Level 2: \$2,000	Continued if employee contributes if 15 years of service	Schedule by age, including: Age 30-34: \$0.080 Age 45-49: \$0.150 Age 60-64: \$0.660	Spouse: Level 1: \$1.40 per month; Level 2: \$2.80 per month (Children included with spouse)

Survivors' Income

----- Survivors' Income (Other Than Pension) -----

Organization	Yr Eligibility	Definition of Pay	Benefit Amount	Duration	Employee Contributions
Argonne National Laboratory	05 --	--	--	--	--
Bridgestone/ Firestone	04 --	--	--	--	--
CH2M Hill	05 --	--	--	--	--
Dow Chemical	05 --	--	--	--	--
Du Pont	05 --	--	--	--	--
Duke Energy	05 --	--	--	--	--
Fluor	05 --	--	--	--	--
General Electric	05 --	--	--	--	--
Georgia Power	05 --	--	--	--	--
Honeywell International	05 --	--	--	--	--

----- Pension Survivors' Benefits -----

Eligibility	Benefit Amount	Duration
(No pension plan)	--	--
Age 55 & 10 years or 25 years	As if retired early with 50% survivor option	Life (5 years guaranteed at 100% level); Payable to spouse
(No pension plan)	--	--
5 years	100% of account balance	Life (or child's age 23); Payable to beneficiary or estate
5 years 15 years	As if retired early with 50% survivor option .5% highest average pay x service	Life (Begins at employee's earliest retirement age); Payable to spouse Life (or child's age 21); Payable to spouse
Age 18	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
Age 60 or 5 years 15 years, and no surviving spouse, or elected in place of above benefit	As if retired early with 50% survivor option (reduced 1% per year below age 60; maximum 10%) 100% of accrued benefit (reduced 1% per year below age 60; maximum 10%) (minimum formula does not apply)	Life with 5-years certain (Begins at employee's earliest retirement age); Immediate if age 50 + 15 years, age 60, or 30 years; Payable to spouse Life with 5-years certain; Payable to spouse
5 years	45% of accrued benefit	Life (Begins at employee's earliest retirement age); Payable to spouse
Immediate	100% of accrued benefit	Lump sum only; Payable to beneficiary or estate

Survivors' Income

----- Survivors' Income (Other Than Pension) -----

Organization	Yr	Eligibility	Definition of Pay	Benefit Amount	Duration	Employee Contributions
Kimberly-Clark	05	--	--	--	--	--
Lockheed Martin	05	--	--	--	--	--
Motorola	05	--	--	--	--	--
Procter & Gamble	05	Immediate	Base	Spouse: Married: .25 x pay (maximum \$5,208 per month) Unmarried: 1 x pay if < 25 years of service; .5 x pay if 25+ years of service	Spouse: To age 62 or remarriage (lump sum of up to 24 months upon remarriage) Lump sum	0.120% of pay (Flex credits or pretax) 0.050% of pay (Flex credits or pretax)
Progress Energy	05	--	--	--	--	--
Sandia National Laboratories	05	--	--	--	--	--
Siemens Corporation	05	--	--	--	--	--
TRW	05	--	--	--	--	--
United Technologies	05	--	--	--	--	--
Westinghouse Savannah	05	Immediate	Base	Spouse: 2 weeks' pay (1 month's pay if 5 years of service)	Spouse: Lump sum	None

----- Pension Survivors' Benefits -----

Eligibility	Benefit Amount	Duration
(No pension plan)	--	--
5 years	As if retired early with 100% survivor option	Life (Begins at employee's earliest retirement age); Payable to spouse
(No pension plan)	--	--
(No pension plan)	--	--
5 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years	As if terminated vested with 100% survivor option	Life (Begins at employee's age 65); Payable to spouse
15 years	As if retired early with 100% survivor option (no reduction for early retirement)	Life; Payable to spouse
Immediate	100% of account balance	Lump sum only; Payable to beneficiary or estate
5 years	100% of account balance	Life or lump sum; Payable to spouse
5 years	100% of account balance	Lump sum only; Payable to beneficiary or estate
5 years but not yet 15 years (Provided with reduction in employee's ultimate retirement benefit) 15 years	Greater of: 0.5% x HAP x service or \$48 x service + 4.0% HAP	Life (Begins immediately); Payable to spouse and/or minor children under age 21 or dependent parent or step-parent Life (Begins immediately); Payable to spouse and/or minor children under age 21 or dependent parent or step-parent
Age 55 & 15 years (Provided with reduction in employee's ultimate retirement benefit)	10% of early retirement benefit	

Postretirement Death

Continuation of Employer-Paid Active Coverage

Organization	Yr	Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount
Argonne National Laboratory	05	Based on service: 10 yrs: \$500; 15 yrs: \$750; 20 yrs: \$1,000; 25 yrs: \$1,250; 30 yrs: \$1,500	No reduction	No reduction	100% of initial benefit
Bridgestone/ Firestone	04	0.2 x active amount; Maximum \$25,000 (20+ years of service), 0.1 x active amount (10 to 20 years), \$0 (<10 years)	No reduction	No reduction	0.2 x active amount; Maximum \$25,000 (20+ years of service), 0.1 x active amount (10 to 20 years), \$0 (<10 years)
CH2M Hill	05	--	--	--	--
Dow Chemical	05	1.000 x pay (plus \$5,000 to age 65)	At age 65 (employee elects either noncontributory or contributory plan to be in effect after age 65) (plus \$5,000 ends at age 65)	20.000% per year	\$5,000; at age 70
Du Pont	05	1.000 x pay; Maximum \$250,000	At age 65	One-step	0.250 x pay; Minimum \$10,000; Maximum \$250,000; at age 65
Duke Energy	05	\$25,000	No reduction	No reduction	\$25,000
Fluor	05	--	--	--	--
General Electric	05	\$15,000 (DOH < 1/1/2005: 15+ years: 2.5 x pay; 10-14 years: 1.25 x pay) (< 10 years: none)	At retirement (DOH < 1/1/2005: at age 62)	No reduction (DOH < 1/1/2005: 20.00% per year)	\$15,000 (DOH < 1/1/2005: 0.500 x pay; max \$50,000; 0.250 x pay; max \$25,000 if 10-14 years)
Georgia Power	05	\$2,000 x service (maximum 25 years)	No reduction	No reduction	\$2,000 x service (maximum 25 years)
Honeywell International	05	--	--	--	--

----- Continuation of Contributory Active Coverage -----

Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount	Monthly Employee Contributions per \$1,000
--	--	--	--	--
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--	--	--	--	--
1.000 x pay	At age 65	20.000% per year	0.500 x pay; Minimum \$10,000; at age 68	By age, smoker/nonsmkr: Age 55-59: \$0.430/\$0.300 Age 60-64: \$0.590/\$0.330 Age 65-69: \$0.700/\$0.450
1.00 x pay to 6.00 x pay	At age 65	One-step	2.000 x pay (or coverage at retirement) Maximum \$250,000 (Maximum includes employer-paid) at age 65	Schedule by age, including: Age 55-59: \$0.587 Age 60-64: \$0.917 Age 65-69: \$1.646
\$10,000 to \$50,000, in \$10,000 increments	At age 70	Based on age: Immediate to .75 x initial amount, .5 x initial amount at age 75	50% of initial amount; at age 75	By age, smoker/nonsmkr: Age 55-59: \$0.710/\$0.430 Age 60-64: \$1.100/\$0.660 Age 65-69: \$1.970/\$1.270
--	--	--	--	--
1.00 x pay to 3.00 x pay	At age 65 on selected amount (may elect 100%, 75%, 50% or 25% of initial amount)	Immediate to .75 x amount selected at age 65, .5 at age 70, .3 at age 75	.3 x selected amount at age 75	Schedule by age, including: Age 55-59: \$0.430 Age 60-64: \$0.680 Age 65-69: \$1.310 Based on selected amount at retirement
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Postretirement Death

----- Continuation of Employer-Paid Active Coverage -----

Organization	Yr	Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount
Kimberly-Clark	05	2.000 x pay; Maximum \$125,000	At age 65	One-step	.25 of active employee coverage Minimum \$2,000; Maximum \$15,000
Lockheed Martin	05	--	--	--	--
Motorola	05	--	--	--	--
Procter & Gamble	05	\$12,500	No reduction	No reduction	\$12,500
Progress Energy	05	\$20,000 (If retiring after 1/1/02)	No reduction	No reduction	\$20,000
Sandia National Laboratories	05	1.000 x pay; Maximum \$100,000	At age 66	10.000% per year for 5 years	0.500 x pay; Maximum \$50,000
Siemens Corporation	05	\$3,000	No reduction	No reduction	\$3,000
TRW	05	--	--	--	--
United Technologies	05	--	--	--	--
Westinghouse Savannah	05	1.000 x pay	At age 65	11 annual reduction installments	0.250 x pay; at age 75

-----Continuation of Contributory Active Coverage-----

Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount	Monthly Employee Contributions per \$1,000
--	--	--	--	--
--	--	--	--	--
--	--	--	--	--
--	--	--	--	--
--	--	--	--	--
1.00 x pay to 5.00 x pay	At age 65	One-step	\$0 at age 65	Schedule by age, including: Age 55-59: \$0.250 Age 60-64: \$0.400
--	--	--	--	--
--	--	--	--	--
Up to 2 x pay or 0.500 x pay; Minimum \$10,000	February 1 after anniversary of normal retirement date No reduction	4 equal annual steps No reduction	0.500 x pay on February 1 after age 68 0.500 x pay; Minimum \$10,000	Schedule by age, including: Age 55-59: \$0.560 Age 60-64: \$0.800 Age 65-69: \$1.180 Schedule by age, including: Age 55-59: \$0.560 Age 60-64: \$0.800
1.00 x pay to 3.00 x pay	At age 65	11 annual reduction installments	0.500 x pay	Schedule by age, including: Age 55-59: \$0.430 Age 60-64: \$0.660 Age 65-69: \$1.270

Short-Term Disability

----- Benefit Amount -----

Organization	Yr	Type of Plan	Enrollment	Eligibility	Pay Replacement	Offset	Maximum
Argonne National Laboratory	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Bridgestone/ Firestone	04	Salary Continuation	100%	1 month	100.0% 60.0% 40.0%	None None Primary	Unlimited Unlimited Unlimited
CH2M Hill	05	PTO Bank	--	Immediate	100.0%	None	Unlimited
		Accident & Sickness (Basic)	62%	Immediate	66.7%	Family	\$3,333 per month
		Accident & Sickness (Supplemental) (Combined with supplemental LTD)	38%	Immediate	66.7%	Family	\$10,000 per month (including basic)
Dow Chemical	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Du Pont	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Duke Energy	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Fluor	05	PTO Bank	--	Immediate	100.0%	STD	Unlimited
		Short-term disability (Voluntary plan in CA)	100%	Immediate	65.0% 60.0%	None None	\$3,462 per week \$728 per week
General Electric	05	Salary Continuation	100%	12 months	100.0%	None	Unlimited
		Short-term disability	100%	Immediate	50.0% (Minimum 60% up to \$550 per week; \$600 effective 1/1/06)	None	Unlimited
Georgia Power	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
		Accident & Sickness options	A) 24% B) 3% C) 34% Opt out - 39%	Immediate Immediate Immediate	60.0% \$84 per week (27% participation) \$126 per week (3% participation) \$175 per week (38% participation)	None None None None	Unlimited \$84 per week \$126 per week \$175 per week
Honeywell International	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited

Benefits Begin	Benefit Schedule	Employee Contributions
1st day	26 weeks	None
1st day After 100% period After 60% period	1 week (at <1 year of service) to 26 weeks (at 25 years of service) 4 weeks to remainder of 26 weeks (at 10 years of service) Remainder of 52 weeks	None
1st day 8th calendar day 8th calendar day	17 days (at 1 year), 22 days (at 5 years), 25 days (at 10 years) or 27 days (at 15 years) + frozen sick balance (combined with vacation) Remainder of 26 weeks Remainder of 26 weeks	None None 0.75% of pay over \$5,000 to \$15,000
1st day	26 weeks (At management's discretion)	None
1st day	26 weeks	None
1st day	26 weeks (with executive approval)	None
1st day 8th calendar day, 1st day for hospitalization After 65% period	23 days, 30 days (at 5 years), 35 days (at 20 years) (combined with vacation) 2 months (at 1 year of service) to 6 months (at 2 years of service) Remainder of 52 weeks	None 0.900% of pay (Maximum \$619.46 per year) (1.08% of pay (Maximum \$857.71 annually if in CA)
1st day After 100% period	20 days in a rolling 12-month period plus additional discretionary days as a supplement to STD 26 weeks	None None
1st day After 100% period 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital)	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks 26 weeks	None None \$6.33 per month \$9.75 per month \$13.68 per month
1st day	26 weeks	None

Short-Term Disability

							----- Benefit Amount -----
Organization	Yr	Type of Plan	Enrollment	Eligibility	Pay Replacement	Offset	Maximum
Kimberly-Clark	05	Salary Continuation	100%	Immediate	100.0% 66.7%	Primary Primary	Unlimited Unlimited
Lockheed Martin	05	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Motorola	05	PTO Bank	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	3 months	75.0% (90% if buy-up) 60.0% (75% if buy-up)	Primary Primary	Unlimited Unlimited
Procter & Gamble	05	Salary Continuation	100%	Immediate	100.0%	Primary, A&S	Unlimited
		Accident & Sickness	--	Immediate	66.7%	Primary	\$667 per week
Progress Energy	05	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0% 60.0%	None None	Unlimited Unlimited
Sandia National Laboratories	05	Salary Continuation	100%	Immediate	100.0% 50.0%	None None	Unlimited Unlimited
Siemens Corporation	05	PTO Bank	100%	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0%	None	Unlimited
TRW	05	PTO Bank	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	65.0%	A&S	\$1,250 per week
		State Disability	--	Immediate	\$50 to \$728 per week (60% outside California)	None	\$728 per week (\$157 per week outside California)
United Technologies	05	Salary Continuation	100%	1 month	100.0%	None	Unlimited
		Short-term disability	100%	1 month	60.0% (Maximum base pay of \$250,000)	None	Unlimited
Westinghouse Savannah	05	PTO Bank	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0%	None	Unlimited

Benefits Begin	Benefit Schedule	Employee Contributions
1st day After 100% period	6 weeks to 26 weeks (at 5 years of service) Remainder of 26 weeks	None
1st day	6 months	None
1st day 8th calendar day After 75% period	1 week (combined with vacation) 13 weeks Remainder of 26 weeks	None None (.19% of pay if buy up; Pretax)
1st day 8th calendar day (1st week paid if surgical interference or duration at least 3 weeks)	Discretionary 52 weeks	None 1.230% of pay (Maximum \$639.60 per year) Offset by flex credits
1st day 15th calendar day After 100% period	10 days per illness 2 weeks per year of service Remainder of 26 weeks	None None
1st day After 100% period	26 weeks (at <15 years of service) to 52 weeks (at 15 years of service) Remainder of 52 weeks	None --
1st day 8th calendar day	5 days per illness (combined with vacation) Remainder of 26 weeks	None None
1st day 8th calendar day 8th calendar day	3 weeks to 5 weeks (at 17 years of service) (combined with vacation) Remainder of 26 weeks 52 weeks	None None 1.180% of pay (Maximum \$812.18 per year) CA State disability (\$.64 per week outside California)
1st day After 100% period	Accrue 5 days per year of service (maximum 130 days) Remainder of 130 days	None None
1st day 25th working hour (1st day if hospitalized)	24 hours (combined with vacation) Remainder of 1,040 hours	None None

Long-Term Disability

				----- Benefit Amount -----		
Organization	Yr	Type of Plan	Eligibility for Plan Participation	Enrollment	Percentage	Offset
Argonne National Laboratory	05	LTD	12 months	100%	60.0% (11.5% of base salary contributions continue to retirement plan)	100% Primary
Bridgestone/Firestone	04	LTD or Pension	3 months & prior to age 64 & 6 months 10 years and not eligible for LTD	70% Opt out - 30% (Est.) --	60.0% Accrued pension, to date of disability	100% Primary, Any temporary disability benefit --
CH2M Hill	05	LTD (Basic) LTD (Supplemental) (Combined with supplemental accident and sickness)	Immediate	62%	66.7%	100% Family
			Immediate	38% Opt out - 0%	66.7%	100% Family
Dow Chemical	05	LTD Options	A) 12 months	45%	50.0%	100% Family
			B) 12 months	55% Opt out - 0%	66.7%	100% Family
Du Pont	05	LTD Pension	12 months 15 years	100% --	60.0% Accrued pension, and supplement (larger of 50% PIA or \$90 per month) until eligible for Social Security or age 62	100% Primary, Pension --
Duke Energy	05	LTD	Immediate	100%	66.7%	100% Family
Fluor	05	LTD	Immediate	100%	60.0%	100% Family
General Electric	05	LTD Options	A) Immediate	37%	50.0%	100% Primary, Pension
			B) Immediate	12%	60.0%	100% Primary, Pension
			C) Immediate	21% Opt out - 30%	70.0%	100% Primary, Pension
		Pension	15 years	--	Accrued pension, reduced 12% prior to age 60 (2%/yr below age 60 to 55) + \$75 to age 65	--
Georgia Power	05	LTD Options	A) Immediate	78%	60.0%	100% Primary
			B) Immediate	13% Opt out - 9%	50.0%	100% Primary
Honeywell International	05	LTD Options	A) Immediate	77% (A & B combined)	60.0%	100% Primary
			B) Immediate	Opt out - 23%	60.0%	100% Primary

Definition of Pay	Maximum/Minimum Monthly Disability Income	Waiting Period	Benefit Ceases (Disability Occurring Prior to Age 60)	Monthly Employee Contributions
Base	\$10,000	6 months	At age 65	None
Total	\$9,000	6 months	At age 65	Varies by age: \$0.25 to \$1.10 per \$100 of coverage
--	Unlimited	6 months	At age 65	Posttax None
Base	\$3,333	6 months	At age 65	None
Base	\$10,000 (including basic)	6 months	At age 65	0.75% of pay over \$5,000 to \$15,000 (full cost) Posttax
Base	\$8,750	6 months or after salary continuation if later	At age 65	None
Base	\$11,667	6 months or after salary continuation if later	At age 65	\$1.37 per \$1,000 Pretax
Base, Overtime (scheduled)	Unlimited	26 weeks	Payable for life	None
--	Unlimited	Immediate	Payable for life	None
Base, Overtime, Short-term incentive	\$15,000; Minimum \$100, or 10% of gross bft	6 months	At age 65	None
Base	\$15,000	6 months	At age 65	None
Base	Unlimited; Minimum \$200	26 weeks	At age 65	<14 years' service (or not enrolled in pension plan): .44%; 14+ years': .22% Posttax
Base	Unlimited; Minimum \$250	26 weeks	At age 65	<14 years' service (or not enrolled in pension plan): .61%; 14+ years': .39% Posttax
Base	Unlimited; Minimum \$300	26 weeks	At age 65	<14 years' service (or not enrolled in pension plan): .77%; 14+ years': .50% Posttax
--	Unlimited; Minimum of reduced fixed dollar benefit without supplement	26 weeks	Payable for life	None
Base	\$10,000	6 months	At age 65	\$0.0608 to \$16,667 Flex, Pretax
Base	\$8,333	6 months	At age 65	\$0.0375 to \$16,667 Flex, Pretax
Base	\$30,000; Minimum \$100	6 months	At age 65	0.430% of pay; Posttax 100% of cost
Base, Bonus	\$3,000; Minimum \$100	6 months	At age 65	0.430% of pay; Posttax 100% of cost

Long-Term Disability

----- Benefit Amount -----

Organization	Yr	Type of Plan	Eligibility for Plan Participation	Enrollment	Percentage	Offset
Kimberly-Clark	05	LTD Options	A) Immediate B) Immediate	59% 41% Opt out - 0%	60.0% 70.0%	100% Family 100% Family
Lockheed Martin	05	LTD Options	A) Immediate B) Immediate	41% 29% Opt out - 30%	60.0% 50.0%	100% Family 100% Family
Motorola	05	LTD	3 months	100%	60.0%	100% Primary
Procter & Gamble	05	LTD Options	A) Immediate B) Immediate	45% 52% Opt out - 3%	50.0% 70.0%	100% Primary 100% Primary
Progress Energy	05	LTD Options	A) Immediate B) Immediate	5% 95% Opt out - 0%	50.0% 60.0%	(See maximum) (See maximum)
Sandia National Laboratories	05	LTD Options Pension	A) Immediate B) Immediate C) Immediate 15 years	84% 3% 13% Opt out - 0% --	50.0% 60.0% 70.0% Accrued pension	100% Primary, Pension 100% Primary, Pension 100% Primary, Pension --
Siemens Corporation	05	LTD Options	A) Immediate B) Immediate C) Immediate	7% 47% 37% Opt out - 9%	50.0% 60.0% 66.7%	100% Family 100% Family 100% Family
TRW	05	LTD Options	A) Immediate B) Immediate C) Immediate	48% 20% 22% Opt out - 6% Other - 4%	50.0% 60.0% 70.0%	100% Primary 100% Primary 100% Primary
United Technologies	05	LTD Options	A) 1 month B) 1 month C) 1 month	8% 83% 9% Opt out - 0%	50.0% 60.0% 66.7%	100% Primary 100% Primary 100% Primary
Westinghouse Savannah	05	LTD Pension	12 months 15 years	100% --	60.0% Accrued pension, and supplement (larger of 50% PIA or \$90.00 per month) until eligible for Social Security or age 62	100% Primary, Pension --

Definition of Pay	Maximum/Minimum Monthly Disability Income	Waiting Period	Benefit Ceases (Disability Occurring Prior to Age 60)	Monthly Employee Contributions
Base	\$10,000; Minimum \$50	6 months	At age 65	None
Base	\$10,000; Minimum \$50	6 months	At age 65	0.215% of pay; Pretax
Base	\$10,000	After salary continuation	At age 65	0.560% of pay; Posttax
Base	\$10,000	After salary continuation	At age 65	0.420% of pay; Posttax
Base	\$10,000	6 months	At age 65	None
Base	\$6,250	52 weeks	At age 65	None
Base	\$9,083	52 weeks	At age 65	Must participate in short-term disability benefit plan 0.320% up to \$12,976; Flex
Base	60% incl family SS	6 months	At age 65	Credit 0.195%
Base	70% incl family SS	6 months	At age 65	Pretax None
Base	\$7,500	52 weeks	At age 65	None
Base	\$9,000	52 weeks	At age 65	0.170% of pay; Posttax
Base	\$10,500	52 weeks	At age 65	0.370% of pay; Posttax
--	Unlimited	52 weeks	Payable for life	None
Total	\$12,500	6 months	At age 65	0.271% of pay; Flex
Total	\$15,000	6 months	At age 65	0.330% of pay; Flex
Total	\$16,667	6 months	At age 65	0.496% of pay; Flex, Pretax
Base	\$15,000	6 months	At age 65	None
Base	\$15,000	6 months	At age 65	0.270% of pay; Posttax
Base	\$15,000	6 months	At age 65	0.570% of pay; Posttax
Base	\$12,500	After salary continuation	At age 65	0.460% of pay; Flex
Base	\$12,500	After salary continuation	At age 65	0.650% of pay; Flex
Base	\$12,500	After salary continuation	At age 65	0.990% of pay; Flex, Posttax
Base	\$7,500	After salary continuation	At age 65	None
--	Unlimited	Immediate	Payable for life	None

Active Medical: In-Network Provisions and Indemnity Plans

Organization	Yr	Type of Plan	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	Incl Ded?	Lifetime Maximum
Argonne National Laboratory	05	PPO	None	\$300/\$600	85%	\$2,000/\$4,000	No	\$2,000,000
Bridgestone/ Firestone	04	A) Indemnity	None	\$250/\$750	80%	\$3,000/\$6,000	Yes	\$1,500,000
		B) POS	None	None	90%	\$2,000/\$4,000	--	\$1,500,000
		C) PPO	None	None	90%	\$2,000/\$4,000	--	\$1,500,000
CH2M Hill	05	A) Indemnity	None	\$300/\$600	80%	\$1,500/\$3,000	No	\$1,000,000
		B) PPO	None	\$300/\$600	80%	\$1,500/\$3,000	No	\$1,000,000
		C) POS	None	None	90%	\$1,500/\$3,000	No	\$1,000,000
		D) Indemnity	None	\$2,500/\$5,000	80%	\$2,000/\$4,000	No	\$1,000,000
Dow Chemical	05	A) PPO	None	None	85%	2%/4% of pay	--	\$1,500,000
		B) PPO	None	\$2,500/\$5,000	80%	4%/8% of pay	No	\$1,500,000
Du Pont	05	A) POS	None	None	90%	\$1,600/\$3,200	--	\$1,500,000 - Annual
		B) PPO	None	\$1,100/\$2,200	80%	\$2,500/\$5,000	Yes	\$1,500,000 - Annual
		C) Indemnity	None	\$500/\$1,000	80%	\$1,600/\$3,200	Yes	\$1,500,000 - Annual
		D) Consumer choice	\$500/\$1,000	\$1,500/\$3,000	90%	\$3,500/\$7,000	Yes	\$1,500,000 - Annual
Duke Energy	05	A) PPO	None	\$600/\$1,800	80% (75% O-O-A)	\$2,400/\$4,200	No	\$1,000,000
		B) Indemnity	None	\$2,700/\$8,100	100%	\$2,700/\$8,100	Yes	\$1,000,000
		C) PPO	None	\$400/\$1,200	90% (80% O-O-A)	\$2,200/\$4,000	No	\$1,000,000
		D) EPO	None	None	100%	--	--	Unlimited
Fluor	05	A) PPO	None	None	80%	\$2,500/\$5,000	--	\$2,000,000
		B) PPO	None	\$1,500/\$3,000	90%	\$1,500/\$2,000	No	\$2,000,000
		C) PPO	None	\$3,000/\$5,000	100%	--	--	\$2,000,000
General Electric	05	A) Indemnity	None	By pay: \$150-\$600/ \$300-\$1,200	80%	By pay: \$1,100-\$2,350 - family	Yes	\$2,500,000
		B) POS	None	None	100%	--	--	\$2,500,000
Georgia Power	05	PPO	None	\$200/\$400	90%	\$1,000/no family limit	Yes	\$2,000,000
Honeywell International	05	A) POS	None	None	80%	\$1,500/\$3,000	--	Unlimited
		B) PPO	None	None	80%	\$1,500/\$3,000	--	Unlimited
		C) PPO	None	None	80%	\$1,500/\$3,000	--	Unlimited

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor Office Visits	Outpatient Lab & X-Ray Expenses
85%	85%	85%	85%	85%
80% 90% after \$150.00 copay per day (maximum 3 days) 90% after \$250 copay per adm	80% 90% 90%	80% 90% 90%	80% 100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$20.00 copay	80% 90% 90%
80% 80% 90% 80%	80% 80% 90% 80%	80% 80% 90% 80%	80% 80% 100% after \$15.00 copay 80%	80% 80% 100% 80%
85% after \$250 copay per adm 80%	85% 80%	85% 80%	100% after \$20.00 copay 80%	85% 80%
90% 80% 80% 90%	90% 80% 80% 90%	90% 80% 80% 90%	100% after \$20.00 copay 80% 80% 90%	90% 80% 80% 90%
80% 100% 90% 100% after \$250 copay per adm	80% 100% 90% 100%	80% 100% 90% 100%	80% 100% 100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$15.00 copay; \$25.00 copay for specialist	80% 100% 100% 100%
80% after \$250 copay per adm 90% 100%	80% 90% 100%	80% 90% 100%	100% after \$25.00 copay; \$40.00 copay for specialist 90% 100%	80% 90% 100%
100% after \$150/\$300 copay per adm (\$250 if non-preferred hospital) 100% after \$150/\$300 copay per adm	80% (Deductible waived) 100%	80% 100%	80% 100% after \$15.00 copay; \$25.00 copay for specialist	80% (no deductible for X-rays) 100%
90%	90%	90%	90%	90%
80%; \$250 copay per year 80%; \$250 copay per year 80%; \$250 copay per year	80% 80% 80%	80% 80% 80%	100% after \$15.00 copay; \$30.00 copay for specialist 100% after \$15.00 copay; \$30.00 copay for specialist 80% after \$15.00 copay; \$30.00 copay for specialist	80% 80% 80%

Active Medical: In-Network Provisions and Indemnity Plans

Organization	Yr	Type of Plan	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	Incl Ded?	Lifetime Maximum
Kimberly-Clark	05	A) PPO	None	\$300/\$900	90%	\$1,500/\$4,500	Yes	Unlimited
		B) Passive PPO	None	\$1,500/\$4,500	80%	\$3,000/\$9,000	Yes	Unlimited
		C) EPO	None	None	100%	--	--	Unlimited
Lockheed Martin	05	HRA	\$500/\$1,500	\$1,000/\$3,000 (includes HRA)	85%	\$2,500/\$5,000	No	Unlimited
Motorola	05	PPO	None	None	90%	\$2,000/\$2,500	--	\$5,000,000
Procter & Gamble	05	A) PPO	None	None	90%	\$1,350/\$2,700	--	Unlimited
		B) PPO	None	\$600/\$1,200	90%	\$2,250/\$4,500	Yes	Unlimited
Progress Energy	05	A) PPO	None	\$1,000/\$2,000	80%	\$4,000/\$8,000	Yes	\$1,000,000 (incl MH/CD)
		B) PPO	None	\$300/\$600	85%	\$2,000/\$4,000	Yes	\$1,000,000 (incl MH/CD)
		C) POS	None	None	90%	\$1,000/\$2,000	--	\$1,000,000 (incl MH/CD)
Sandia National Laboratories	05	A) PPO	None	None	80%	\$1,000/\$2,000	--	Unlimited
		B) PPO	None	\$250/\$750	80%	\$1,000/\$2,000	Yes	Unlimited
		C) PPO	None	\$650/\$1,950	80%	\$2,500/\$5,000	Yes	Unlimited
		D) POS	None	None	100%	\$1,500/\$3,000	--	Unlimited
Siemens Corporation	05	A) HRA	\$750/\$1,500	\$2,250/\$4,500 (includes HRA)	80%	\$2,000/\$4,000	No	Unlimited
		B) Indemnity	None	\$300/\$900	80%	\$1,500/\$4,500	No	\$1,000,000
		C) PPO	None	\$150/\$450	90%	\$1,500/\$4,500	No	\$1,000,000
TRW	05	A) PPO	None	\$500/\$1,000	90%	\$3,000/\$6,000	Yes	\$2,000,000
		B) PPO	None	\$300/\$600	90%	\$2,000/\$4,000	Yes	\$2,000,000
		C) EPO	None	None	100%	\$1,500/\$3,000	--	\$2,000,000
United Technologies	05	A) PPO	None	\$200/\$500	80%	\$1,200/\$3,000	No	\$1,500,000
		B) PPO	None	\$500/\$1,250	80%	\$2,000/\$4,000	No	\$1,500,000
		C) PPO	None	\$1,000/\$2,500	80%	\$2,500/\$4,500	No	\$1,500,000
		D) PPO	None	\$1,500/\$3,750	70%	\$2,750/\$4,750	No	\$1,500,000
		E) PPO	None	\$2,000/\$5,000	50%	\$3,000/\$5,000	No	\$1,500,000
Westinghouse Savannah	05	A) PPO	None	\$200/\$400	90%	\$1,000/\$2,000	Yes	\$1,000,000 - Annual
		B) PPO	None	\$400/\$800	90%	\$2,000/\$4,000	Yes	\$1,000,000 - Annual
		C) Indemnity	None	\$1,000/\$2,000	80%	\$4,500/\$9,000	Yes	\$1,000,000 - Annual

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor Office Visits	Outpatient Lab & X-Ray Expenses
90% 80% 100% after \$100.00 copay per day (Maximum \$500 per admission)	90% 80% 100%	90% 80% 100%	100% after \$15.00 copay; \$25.00 copay for specialist 80% 100% after \$15.00 copay; \$25.00 copay for specialist	100% after \$15.00 copay; \$25 copay for specialist 80% 100%
85%	85%	85%	85%	85%
90%	90%	90%	100% after \$20.00 copay	90%
100% after \$200 copay per adm 100% after \$200 copay per adm	90% 90%	90% 90%	100% after \$15.00 copay; \$25.00 copay for specialist 100% after \$15.00 copay; \$25.00 copay for specialist	90% 90%
80% 85% 90%	80% 85% 90%	80% 85% 90%	100% after \$30.00 copay; \$40.00 copay for specialist 100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$15.00 copay; \$20.00 copay for specialist	80% 85% 90%
100% after \$250 copay per adm 80% 80% 100% after \$250 copay per adm	100% 80% 80% 100%	100% 80% 80% 100%	100% after \$15.00 copay; \$25.00 copay for specialist 100% after \$15.00 copay; \$25.00 copay for specialist 100% after \$15.00 copay; \$25.00 copay for specialist 100% after \$10.00 copay	100% 80% 80% 100%
80% 80% 90%	80% 80% 90%	80% 80% 90%	80% 80% 100% after \$15.00 copay	80% 80% 90%
90% 90% 100%	90% 90% 100%	90% 90% 100%	100% after \$20.00 copay; \$40.00 copay for specialist 100% after \$15.00 copay; \$30.00 copay for specialist 100% after \$10.00 copay; \$20.00 copay for specialist	90% 90% 100%
80% 80% 80% 70% 50%	80% 80% 80% 70% 50%	80% 80% 80% 70% 50%	100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$20.00 copay; \$30.00 copay for specialist 100% after \$20.00 copay; \$30.00 copay for specialist	80% 80% 80% 70% 50%
90% (Deductible waived) 90% (Deductible waived) 80%	90% (Deductible waived) 90% (Deductible waived) 80%	90% (Deductible waived) 90% (Deductible waived) 80%	100% after \$10.00 copay 100% after \$20.00 copay 80%	90% (Deductible waived) 90% (Deductible waived) 80%

Active Medical: Out-of-Network Provisions

Organization	Yr	Type of Plan	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	Incl Ded?	Lifetime Maximum
Argonne National Laboratory	05	PPO	\$300/\$600	70%	\$2,000/\$4,000	No	\$2,000,000
Bridgestone/ Firestone	04	A) Indemnity	Not a network plan	--	--	--	--
		B) POS	\$300/\$900	70%	\$4,000/\$8,000	Yes	\$1,500,000
		C) PPO	\$300/\$900	75%	\$4,000/\$8,000	Yes	\$1,500,000
CH2M Hill	05	A) Indemnity	Not a network plan	--	--	--	--
		B) PPO	\$500/\$1,000	60%	\$3,000/\$6,000	No	\$1,000,000
		C) POS	\$750/\$1,500	60%	\$3,000/\$6,000	No	\$1,000,000
		D) Indemnity	Not a network plan	--	--	--	--
Dow Chemical	05	A) PPO	\$500/\$1,000	70%	4%/6% of pay	No	\$1,500,000
		B) PPO	\$3,000/\$6,000	50%	6%/10% of pay	No	\$1,500,000
Du Pont	05	A) POS	\$500/\$1,000	70%	\$4,000/\$8,000	Yes	\$1,500,000 - Annual
		B) PPO	\$1,100/\$2,200	60%	\$5,000/\$10,000	Yes	\$1,500,000 - Annual
		C) Indemnity	Not a network plan	--	--	--	--
		D) Consumer choice	\$1,500/\$3,000	70%	\$5,000/\$10,000	Yes	\$1,500,000 - Annual
Duke Energy	05	A) PPO	\$800/\$2,400	60%	\$3,000/\$5,200	No	\$1,000,000
		B) Indemnity	Not a network plan	--	--	--	--
		C) PPO	\$600/\$1,800	70%	\$2,600/\$4,600	No	\$1,000,000
		D) EPO	No coverage if OON providers used (EPO)	--	--	--	--
Fluor	05	A) PPO	\$400/\$800	60%	\$3,500/\$7,000	No	\$2,000,000
		B) PPO	\$3,000/\$6,000	70%	\$3,000/\$6,000	No	\$2,000,000
		C) PPO	\$6,000/\$12,000	100%	--	--	\$2,000,000
General Electric	05	A) Indemnity	Not a network plan	--	--	--	--
		B) POS	By pay: \$250-\$850/\$500-\$1,700	80%	By pay: \$1,250-\$2,750/ \$2,500-\$5,500	Yes	\$2,500,000
Georgia Power	05	PPO	\$200/\$400	80%	\$2,000/no family limit	Yes	\$2,000,000
Honeywell International	05	A) POS	2%/6% pay	70%	4%/12% pay	No	Unlimited
		B) PPO	By pay: \$400-\$3,750/\$1,200-\$11,250	70%	By pay: \$800-\$7,500/\$2,400-\$22,500	No	Unlimited
		C) PPO	2%/6% pay	70%	4%/12% pay	No	Unlimited

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor Office Visits	Outpatient Lab & X-Ray
70%	70%	70%	70%	70%
-- 70% 75%	-- 70% 75%	-- 70% 75%	-- 70% 75%	-- 70% 75%
-- 60% 60% --	-- 60% 60% --	-- 60% 60% --	-- 60% 60% --	-- 60% 60% --
70% 50%	70% 50%	70% 50%	70% 50%	70% 50%
70% 60% -- 70%	70% 60% -- 70%	70% 60% -- 70%	70% 60% -- 70%	70% 60% -- 70%
60% -- 70% --	60% -- 70% --	60% -- 70% --	60% -- 70% --	60% -- 70% --
60% after \$250 copay per adm 70% 100%	60% 70% 100%	60% 70% 100%	60% 70% 100%	60% 70% 100%
-- 80%	-- 80%	-- 80%	-- 80%	-- 80%
80%	80%	80%	80%	80%
70% 70% 70%	70% 70% 70%	70% 70% 70%	70% 70% 70%	70% 70% 70%

Active Medical: Out-of-Network Provisions

Organization	Yr	Type of Plan	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	Incl Ded?	Lifetime Maximum
Kimberly-Clark	05	A) PPO	\$300/\$900	70%	\$3,000/\$9,000	Yes	Unlimited
		B) Passive PPO	\$1,500/\$4,500	80%	\$3,000/\$9,000	Yes	Unlimited
		C) EPO	No coverage if OON providers used (EPO)	--	--	--	--
Lockheed Martin	05	HRA	\$1,000/\$3,000	70%	\$5,000/\$10,000	No	\$2,000,000
Motorola	05	PPO	\$400/\$800	70%	\$4,500/\$6,000	Yes	\$5,000,000
Procter & Gamble	05	A) PPO	\$200/\$400	70%	\$2,250/\$4,500	Yes	Unlimited
		B) PPO	\$600/\$1,200	70%	\$3,500/\$7,000	Yes	Unlimited
Progress Energy	05	A) PPO	\$1,000/\$2,000	60%	\$8,000/\$16,000	Yes	\$1,000,000 (incl MH/CD)
		B) PPO	\$300/\$600	65%	\$4,000/\$8,000	Yes	\$1,000,000 (incl MH/CD)
		C) POS	\$300/no family limit	70%	\$3,000/\$6,000	Yes	\$1,000,000 (incl MH/CD)
Sandia National Laboratories	05	A) PPO	\$300/\$900	80%	\$2,000/\$4,000	Yes	Unlimited
		B) PPO	\$500/\$1,500	70%	\$2,000/\$4,000	Yes	Unlimited
		C) PPO	\$1,200/\$3,600	70%	\$4,000/\$8,000	Yes	Unlimited
		D) POS	\$500/\$1,500	70%	\$3,000/\$6,000	Yes	Unlimited
Siemens Corporation	05	A) HRA	\$2,250/\$4,500	60%	\$4,000/\$8,000	No	Unlimited
		B) Indemnity	Not a network plan	--	--	--	--
		C) PPO	\$300/\$900	70%	\$2,500/\$7,500	No	\$1,000,000
TRW	05	A) PPO	\$800/\$1,600	60%	\$5,000/\$10,000	Yes	\$2,000,000
		B) PPO	\$800/\$1,600	60%	\$5,000/\$10,000	Yes	\$2,000,000
		C) EPO	No coverage if OON providers used (EPO)	--	--	--	--
United Technologies	05	A) PPO	\$1,000/\$3,000	60%	\$4,800/\$12,000	No	\$1,000,000
		B) PPO	\$2,500/\$7,500	60%	\$8,000/\$16,000	No	\$1,000,000
		C) PPO	\$5,000/\$15,000	60%	\$10,000/\$18,000	No	\$1,000,000
		D) PPO	\$7,500/\$22,500	60%	\$11,000/\$19,000	No	\$1,000,000
		E) PPO	\$10,000/\$30,000	50%	\$12,000/\$20,000	No	\$1,000,000
Westinghouse Savannah	05	A) PPO	\$200/\$400	90% of Blue Cross allowance	\$1,000/\$2,000	Yes	\$1,000,000 - Annual
		B) PPO	\$400/\$800	90% of Blue Cross allowance	\$2,000/\$4,000	Yes	\$1,000,000 - Annual
		C) Indemnity	Not a network plan	--	--	--	--

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor Office Visits	Outpatient Lab & X-Ray
70% 80% --	70% 80% --	70% 80% --	70% 80% --	70% 80% --
70%	70%	70%	70%	70%
70%	70%	70%	70%	70%
70% 70%	70% 70%	70% 70%	70% 70%	70% 70%
60% 65% 70%	60% 65% 70%	60% 65% 70%	60% 65% 70%	60% 65% 70%
80% 70% 70% 70%	80% 70% 70% 70%	80% 70% 70% 70%	100% after \$25.00 copay 70% 70% 70%	80% 70% 70% 70%
60% -- 70%	60% -- 70%	60% -- 70%	60% -- 70%	60% -- 70%
60% 60% --	60% 60% --	60% 60% --	60% 60% --	60% 60% --
60% 60% 60% 60% 50%	60% 60% 60% 60% 50%	60% 60% 60% 60% 50%	60% 60% 60% 60% 50%	60% 60% 60% 60% 50%
90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance
90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance	90% of Blue Cross allowance
--	--	--	--	--

Active Medical: Prescription Drugs

Organization	Yr	Type of Rx Plan	Rx Administration	Annual Deductible/OOP/Maximum	Employee Contributions for Prescription Drugs
Argonne National Laboratory	05	Integrated with medical	PBM	Sep \$50 indiv ded; Sep \$100 family ded (Ded waived for mail order); Sep \$750 indiv OOP limit; Sep \$1,500 family OOP limit (OOP waived for mail order); No sep max	Included in medical
Bridgestone/Firestone	04	Integrated with medical	PBM	No sep deductible; No sep OOP limit; No sep max	Included in medical
CH2M Hill	05	Integrated with medical option(s) A, B & C	Medical plan	No sep deductible; No sep max	Included in medical
		Integrated with medical option(s) D	Medical plan	Med deductible applies; Med OOP applies; No sep max	Included in medical
Dow Chemical	05	Integrated with medical option(s) A	Medical plan	Sep \$75 indiv ded; Sep \$150 family ded (Ded waived for mail order); Sep \$750 indiv OOP limit; Sep \$1,500 family OOP limit (excluding ded); No sep max	Included in medical
		Integrated with medical option(s) B	Medical plan	Med deductible applies; No sep OOP limit; No sep max	Included in medical
Du Pont	05	Integrated with medical option(s) A, C & D	PBM	No sep deductible; Sep \$1,500 indiv OOP limit; No family limit; No sep max	Included in medical
		Integrated with medical option(s) B	Medical plan	Med deductible applies; Med OOP applies; No sep max	Included in medical
Duke Energy	05	Integrated with medical option(s) A	PBM	Sep \$100 indiv ded (Ded waived for mail order); No sep max	Included in medical
		Integrated with medical option(s) B	PBM	Sep \$200 indiv ded (Ded waived for mail order); No sep max	Included in medical
		Integrated with medical option(s) C & D	PBM	No sep deductible; No sep max	Included in medical
Fluor	05	Integrated with medical	PBM	Med deductible applies; Med OOP applies; No sep max	Included in medical
General Electric	05	Integrated with medical	PBM	No sep deductible; Sep \$2,000 indiv OOP limit; Sep \$4,000 family OOP limit; No sep max	Included in medical
Georgia Power	05	Integrated with medical	PBM	Sep \$50 indiv ded (Ded waived for mail order); No sep OOP limit; Sep \$5,000 indiv annual max	Included in medical
Honeywell International	05	Integrated with medical	Medical plan	No sep deductible; No sep max	Included in medical

----- Retail Prescription Drugs -----

----- Mail Order Prescription Drugs -----

Retail Brand	Retail Generic	Mail Order Brand	Mail Order Generic
20% copay (\$5.00 minimum copay)	20% copay (\$2.00 minimum copay)	100% after \$20.00 copay	100% after \$10.00 copay
Form: 80% (\$20.00 minimum copay) (\$100.00 maximum copay); Multisource: 100% after \$12.00 copay plus cost diff for brand; Nonform: 60% (\$40.00 minimum copay) (\$100.00 maximum copay)	100% after \$12.00 copay	Form: 80% (\$40.00 minimum copay) (\$200.00 maximum copay); Multisource: 100% after \$24.00 copay plus cost diff for brand; Nonform: 60% (\$80.00 minimum copay) (\$200.00 maximum copay)	100% after \$24.00 copay
100% after \$20.00 copay 80%	100% after \$10.00 copay 80%	100% after \$40.00 copay No mail order	100% after \$20.00 copay No mail order
Form: 80% plus cost diff; Nonform: 70% plus cost diff 80% plus cost diff	80% (maint drugs initial prescrip & 1st 2 refills must go thru mail order or coinsurance is 50%) 80% (maint drugs initial prescrip & 1st 2 refills must go thru mail order or coinsurance is 50%)	Form: 80% plus cost diff; Nonform: 70% plus cost diff 80%	80% 80%
30% copay (\$20.00 minimum copay) 80%	30% copay (\$7.00 minimum copay) 80%	25% copay (\$45.00 minimum copay) 80%	25% copay (\$16.00 minimum copay) 80%
Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$40.00 copay; plus cost diff Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$40.00 copay; plus cost diff Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$40.00 copay; plus cost diff	100% after \$10.00 copay 100% after \$10.00 copay 100% after \$10.00 copay	Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay	100% after \$20.00 copay 100% after \$20.00 copay 100% after \$20.00 copay
Form: 25% copay (\$20.00 minimum copay) (initial Rx); 30% copay (1st refill); 35% copay 2nd+ refills; Nonform: 50% copay (\$20.00 minimum copay)	25% copay (\$10.00 minimum copay) (initial Rx); 30% copay (1st refill); 35% copay 2nd+ refills	Form: 20% copay (\$40.00 minimum copay); Nonform: 50% copay (\$40.00 minimum copay)	20% copay (\$20.00 minimum copay)
100% after \$16 to \$80 copay (21 to 90-day supply); plus cost diff	100% after \$12 to \$60 copay (21 to 90-day supply)	100% after \$36.00 copay; plus cost diff	100% after \$20.00 copay
Form: 80% Nonform: 70%	90%	Form: 100% after \$30.00 copay; Nonform: 100% after \$60.00 copay	100% after \$10.00 copay
Form: 100% after \$25.00 copay (\$35.00 copay high cost form); Nonform: 100% after \$50.00 copay	100% after \$10.00 copay	Form: 100% after \$55.00 copay (\$75.00 copay high cost form); Nonform: 100% after \$110.00 copay	100% after \$20.00 copay

Active Medical: Prescription Drugs

Organization	Yr	Type of Rx Plan	Rx Administration	Annual Deductible/OOP/Maximum	Employee Contributions for Prescription Drugs
Kimberly-Clark	05	Integrated with medical	Medical plan	No sep deductible; No sep max	Included in medical
Lockheed Martin	05	Integrated with medical	PBM	No sep deductible; No sep OOP limit; No sep max	Included in medical
Motorola	05	Integrated with medical	PBM	No sep deductible; No sep max	Included in medical
Procter & Gamble	05	Integrated with medical	Medical plan	No sep deductible; No sep OOP limit; No sep max	Included in medical
Progress Energy	05	Integrated with medical	PBM	No sep deductible; No sep max	Included in medical
Sandia National Laboratories	05	Integrated with medical option(s) A & B	PBM	No sep deductible; No sep OOP limit; No sep max	Included in medical
		Integrated with medical option(s) C	PBM	No sep deductible; No sep OOP limit; No sep max	Included in medical
		Integrated with medical option(s) D	Medical plan	No sep deductible; No sep max	Included in medical
Siemens Corporation	05	Integrated with medical option(s) A	PBM	Med deductible applies; Med OOP applies; No sep max	Included in medical
		Integrated with medical option(s) B & C	PBM	Sep \$25 indiv ded; Sep \$75 family ded (Ded waived for mail order); No sep OOP limit; No sep max	Included in medical
TRW	05	Integrated with medical	PBM	No sep deductible; No sep OOP limit; No sep max	Included in medical
United Technologies	05	Separate election from medical; option(s) A	PBM	No sep deductible; No sep OOP limit; No sep max	Varies by pay: <\$30K: \$7.00; \$16.00, \$13.00, \$22.00; \$30K+: \$12.00; \$28.00, \$23.00, \$39.00 Pretax
		Separate election from medical; option(s) B	PBM	No sep deductible; No sep OOP limit; No sep max	Varies by pay: <\$30K: \$4.00; \$9.00, \$7.00, \$12.00; \$30K+: \$7.00; \$15.00, \$13.00, \$21.00 Pretax
		Separate election from medical; option(s) C	PBM	No sep deductible; No sep OOP limit; No sep max	Varies by pay: <\$30K: \$0.00; \$4.00, \$4.00, \$8.00; \$30K+: \$0.00; \$8.00, \$7.00, \$15.00 Pretax
Westinghouse Savannah	05	Integrated with medical option(s) A	Medical plan	Med deductible applies; Med OOP applies; No sep max	Included in medical
		Integrated with medical option(s) B	Medical plan	Med deductible applies; Med OOP applies; No sep max	Included in medical
		Integrated with medical option(s) C	Medical plan	Med deductible applies; Med OOP applies; No sep max	Included in medical

----- Retail Prescription Drugs -----

----- Mail Order Prescription Drugs -----

Retail Brand	Retail Generic	Mail Order Brand	Mail Order Generic
Form: 100% after \$25.00 copay; Nonform: 100% after \$40.00 copay	100% after \$10.00 copay	Form: 100% after \$50.00 copay; Nonform: 100% after \$80.00 copay	100% after \$20.00 copay
Form: 70% (\$75.00 maximum copay); Nonform: 50%	80% (\$25.00 maximum copay)	Form: 70% (\$150.00 maximum copay); Nonform: 50%	80% (\$50.00 maximum copay)
30% copay (\$50.00 maximum copay); 50% copay (max \$75 copay) if generic available	20% copay (\$30.00 maximum copay)	25% copay (\$100.00 maximum copay); 45% copay (max \$185 copay) if generic available	15% copay (\$60.00 maximum copay)
30% copay (\$6.00 minimum copay) (\$50.00 maximum copay) (level 1); 50% copay, minimum \$6 (level 2)	30% copay (\$6.00 minimum copay) (\$50.00 maximum copay) (level 1); 50% copay, minimum \$6 (level 2)	30% copay (\$150.00 maximum copay) (level 1); 50% copay (no maximum) (level 2)	30% copay (\$150.00 maximum copay) (level 1); 50% copay (no maximum) (level 2)
Form: 100% after \$20.00 copay; Nonform: 100% after \$35.00 copay	100% after \$10.00 copay	Form: 100% after \$50.00 copay; Nonform: 100% after \$85.00 copay	100% after \$25.00 copay
Form: 30% copay (\$17.00 minimum copay) (\$32.00 maximum copay); Nonform: 40% copay (\$30.00 minimum copay) (\$50.00 maximum copay) Form: 30% copay (\$17.00 minimum copay) (\$35.00 maximum copay); Nonform: 40% copay (\$30.00 minimum copay) (\$70.00 maximum copay) 100% after \$20.00 copay	20% copay (\$6.00 minimum copay) (\$9.00 maximum copay) 20% copay (\$6.00 minimum copay) (\$13.00 maximum copay) 100% after \$10.00 copay	Form: 100% after \$43.00 copay; Nonform: 100% after \$75.00 copay Form: 100% after \$43.00 copay; Nonform: 100% after \$75.00 copay 100% after \$40.00 copay	100% after \$13.00 copay 100% after \$15.00 copay 100% after \$20.00 copay
80% Form: 80% (\$10.00 minimum copay); Nonform: 65% (\$20.00 minimum copay)	80% 90%	80% Form: 100% after \$30.00 copay; Nonform: 100% after \$60.00 copay	80% 100% after \$10.00 copay
Form: 10% copay (\$20.00 minimum copay); Nonform: 10% copay (\$40.00 minimum copay)	10% copay (\$5.00 minimum copay)	Form: 10% copay (\$20.00 minimum copay); Nonform: 10% copay (\$40.00 minimum copay)	10% copay (\$5.00 minimum copay)
Form: 20% copay (\$16.00 minimum copay) (\$40.00 maximum copay); Nonform: 20% copay (\$35.00 minimum copay) (\$100.00 maximum copay) Form: 25% copay (\$20.00 minimum copay) (\$50.00 maximum copay); Nonform: 25% copay (\$45.00 minimum copay) (\$115.00 maximum copay) Form: 35% copay (\$25.00 minimum copay) (\$60.00 maximum copay); Nonform: 35% copay (\$50.00 minimum copay) (\$125.00 maximum copay)	20% copay (\$8.00 minimum copay) (\$16.00 maximum copay) 25% copay (\$10.00 minimum copay) (\$20.00 maximum copay) 35% copay (\$12.00 minimum copay) (\$24.00 maximum copay)	Form: 100% after \$35.00 copay; Nonform: 100% after \$80.00 copay Form: 100% after \$50.00 copay; Nonform: 100% after \$115.00 copay Form: 100% after \$60.00 copay; Nonform: 100% after \$125.00 copay	100% after \$15.00 copay 100% after \$20.00 copay 100% after \$24.00 copay
80% of discounted amount	80% of discounted amount	No mail order	No mail order
80% of discounted amount	80% of discounted amount	No mail order	No mail order
80% of discounted amount	80% of discounted amount	No mail order	No mail order

Active Medical: Mental Health and Chemical Dependency

Inpatient Benefits

Organization	Yr Plan	Type of MH/CD	Inpatient Mental Health	Inpatient Chemical Dependency	MH/CD Combined Limits
Argonne National Laboratory	05	Integrated with medical	85% after deductible	85% after deductible	90 days per year
Bridgestone/ Firestone	04	Integrated with medical	80% after deductible	80% after deductible	60 days per year, 90 days lifetime
CH2M Hill	05	Integrated with medical option(s) A, B & D Integrated with medical option(s) C	80% after deductible; No special limits 90% after \$100 copay per confinement; No special limits	80% after deductible; No special limits 90% after \$100 copay per confinement; No special limits	No combined limits No combined limits
Dow Chemical	05	Integrated with medical	85% (no deductible)	85% (no deductible); 2 confinement(s) lifetime	45 days per year
Du Pont	05	Integrated with medical option(s) A, C, & D (Separate provider) Integrated with medical option(s) B	90% for 30 days; 100% thereafter (no deductible); No special limits 80% after deductible; No special limits	90% for 30 days; 100% thereafter (no deductible); No special limits 80% after deductible; No special limits	No combined limits No combined limits
Duke Energy	05	Integrated with medical option(s) A Integrated with medical option(s) B Integrated with medical option(s) C Integrated with medical option(s) D	80% after deductible 100% after deductible 90% after deductible 100% after \$250 copay per confinement; 30 days per year	80% after deductible; \$16,000 lifetime maximum (combined with outpatient) 100% after deductible; \$16,000 lifetime maximum (combined with outpatient) 90% after deductible; \$16,000 lifetime maximum (combined with outpatient) 100% after \$250 copay per confinement; \$16,000 lifetime maximum (combined with outpatient)	60 days per year 60 days per year 60 days per year No combined limits
Fluor	05	Integrated with medical option(s) A & C Integrated with medical option(s) B	90% (no deductible); 60 days per year (combined with outpatient) 90% after deductible	90% (no deductible); 60 days per year; 2 confinement(s) lifetime (combined with outpatient) 90% after deductible	No combined limits 60 days per year
General Electric	05	Integrated with medical option(s) A (Separate provider) Integrated with medical option(s) B (Separate provider)	100% after deductible 100% (no deductible)	100% after deductible; 3 confinement(s) lifetime 100% (no deductible); 3 confinement(s) lifetime	30 days per year 30 days per year
Georgia Power	05	Integrated with medical (Separate provider)	90% after \$250 copay per confinement; \$500 ind OOP (Out-of-pocket limit includes deductible); No special limits	90% after \$250 copay per confinement; \$500 ind OOP (Out-of-pocket limit includes deductible); 60 days per year	No combined limits
Honeywell International	05	Integrated with medical option(s) A & C (Separate provider) Integrated with medical option(s) B (Separate provider)	80% after deductible; 45 days per year 80% after \$250 copay per confinement	80% after deductible; 30 days per year; 90 days lifetime 80% after deductible	No combined limits 30 days per year

-----**Outpatient Benefits**-----

Outpatient Mental Health	Outpatient Chemical Dependency	MH/CD Combined Limits
85% after deductible	85% after deductible	60 visits per year
100% after \$20 copay per visit (\$10 copay if group)	100% after \$20 copay per visit (\$10 copay if group)	60 visits per year, 180 visits lifetime
80% after deductible; 50 visits per year	80% after deductible; 50 visits per year	No combined limits
100% after \$10 copay per visit for 20 visits; after \$20 copay per visit for 10 visits; 30 visits per year	100% after \$10 copay per visit for 20 visits; after \$20 copay per visit for 40 visits; 60 visits per year	No combined limits
85% (no deductible)	85% (no deductible)	30 visits per year
90% (no deductible); No special limits	90% (no deductible); No special limits	No combined limits
80% after deductible; No special limits	80% after deductible; No special limits	No combined limits
80% after deductible 100% after deductible 100% after \$30 copay per visit 100% after \$25 copay per visit; 30 visits per year	80% after deductible; \$16,000 lifetime maximum 100% after deductible; \$16,000 lifetime maximum 100% after \$30 copay per visit; \$16,000 lifetime maximum 100% after \$25 copay per visit; \$16,000 lifetime maximum	60 visits per year 60 visits per year 60 visits per year No combined limits
100% after \$15 copay per visit 90% after \$15 copay per visit	100% after \$15 copay per visit 90% after \$15 copay per visit	50 visits per year 50 visits per year
80% after deductible 100% after \$25 copay per visit	80% after deductible 100% after \$25 copay per visit	30 visits per year 30 visits per year
100% after \$15 copay per visit; No special limits	100% after \$15 copay per visit; No special limits	No combined limits
100% after \$30 copay per visit; 50 visits per year (unlimited visits if group) 100% after \$30 copay per visit	100% after \$15 copay per visit 100% after \$30 copay per visit	No combined limits 30 visits per year

Active Medical: Mental Health and Chemical Dependency

Organization	Yr	Type of MH/CD Plan	Inpatient Benefits		MH/CD Combined Limits
			Inpatient Mental Health	Inpatient Chemical Dependency	
Kimberly-Clark	05	Integrated with medical option(s) A	90% after deductible	90% after deductible	30 days per year
		Integrated with medical option(s) B	80% after deductible	80% after deductible	30 days per year
		Integrated with medical option(s) C	100% after \$100 copay per day (maximum \$500 per admission)	100% after \$100 copay per day (maximum \$500 per admission)	30 days per year
Lockheed Martin	05	Integrated with medical (Separate provider)	85% (no deductible); 60 days per year	85% (no deductible); 45 days per year	No combined limits
Motorola	05	Integrated with medical	90% (no deductible); No special limits	90% (no deductible); 3 confinement(s) lifetime	No combined limits
Procter & Gamble	05	Integrated with medical	100% after \$200 copay per confinement; No special limits	100% after \$200 copay per confinement; No special limits	No combined limits
Progress Energy	05	Integrated with medical	80% after deductible; \$1,000 ind OOP; No special limits	80% after deductible; \$1,000 ind OOP; 60 days lifetime	No combined limits
Sandia National Laboratories	05	Integrated with medical option(s) A	80% (no deductible)	80% (no deductible)	90 days per year
		Integrated with medical option(s) B & C	80% after deductible	80% after deductible	60 days per year
		Integrated with medical option(s) D	100% after \$250 copay per confinement; 60 days per year	100% after \$250 copay per confinement; 15 days per year	No combined limits
Siemens Corporation	05	Integrated with medical option(s) A & B	80% after deductible	80% after deductible	3 confinements lifetime
		Integrated with medical option(s) C	90% after deductible	90% after deductible	3 confinements lifetime
TRW	05	Integrated with medical option(s) A&B (Separate provider)	90% (no deductible); 60 days per year	90% (no deductible); 60 days per year; 2 confinement(s) lifetime; Lifetime maximum combined with out-of-network	No combined limits
		Integrated with medical option(s) C (Separate provider)	100% (no deductible); 30 days per year	100% (no deductible); 30 days per year	No combined limits
United Technologies	05	Integrated with medical option(s) A, B & C	80% after deductible; 60 days per year	80% after deductible; 60 days per year	No combined limits
		Integrated with medical option(s) D	70% after deductible; 60 days per year	70% after deductible; 60 days per year	No combined limits
		Integrated with medical option(s) E	50% after deductible; 60 days per year	50% after deductible; 60 days per year	No combined limits
Westinghouse Savannah	05	Separate from medical (Separate provider)	100% after \$250 sep ind ded (No family limit); No special limits	100% after \$250 sep ind ded (No family limit); No special limits	No combined limits

-----**Outpatient Benefits**-----

Outpatient Mental Health	Outpatient Chemical Dependency	MH/CD Combined Limits
100% after \$25 copay per visit	100% after \$25 copay per visit	30 visits per year
80% after deductible	80% after deductible	30 visits per year
100% after \$25 copay per visit	100% after \$25 copay per visit	30 visits per year
85% (no deductible); No special limits	85% (no deductible); No special limits	No combined limits
90% after \$20 copay per visit; No special limits	90% after \$20 copay per visit; 3 treatments lifetime	No combined limits
50% (no deductible); Available only through referral by EAP provider	50% (no deductible); Available only through referral by EAP provider	50 visits per year
100% for 3 visits; \$20 copay thereafter; after deductible; No special limits	100% for 3 visits; \$20 copay thereafter; after deductible; No special limits	No combined limits
80% (no deductible); No special limits	80% (no deductible); No special limits	No combined limits
80% after deductible	80% after deductible	20 visits per year
100% after \$10 copay per visit; No special limits	100% after \$10 copay per visit; 30 visits per year	No combined limits
100% after \$15 copay per visit (\$5 copay group)	100% after \$15 copay per visit (\$5 copay group)	600 visits lifetime (300 visits if not approved)
100% after \$15 copay per visit (\$5 copay group)	100% after \$15 copay per visit (\$5 copay group)	600 visits lifetime (300 visits if not approved)
90% (no deductible)	90% (no deductible)	60 visits per year
100%; 30 visits per year	100%; 30 visits per year	No combined limits
80% after deductible; 30 visits per year	80% after deductible; 30 visits per year	No combined limits
70% after deductible; 30 visits per year	70% after deductible; 30 visits per year	No combined limits
50% after deductible; 30 visits per year	50% after deductible; 30 visits per year	No combined limits
100% after \$20 copay per visit; No special limits	100% after \$250 sep ind ded (No family limit); No special limits	No combined limits

Active Medical: Enrollment and Employee Contributions

Organization	Yr	Type of Plan	Eligibility for Medical	Enrollment	% of Charges Paid In-Network
Argonne National Laboratory	05	PPO	Immediate	63% HMOs-37% Opt out-0%	86.0%
Bridgestone/ Firestone	04	A) Indemnity B) POS C) PPO	1 month 1 month 1 month	5% 9% 35% HMOs-46% Opt out-5%	-- 75.0% 75.0%
CH2M Hill	05	A) Indemnity B) PPO C) POS D) Indemnity	Immediate Immediate Immediate Immediate	2% 23% 17% 5% HMOs-36% Opt out-17%	-- (Data not provided) (Data not provided) --
Dow Chemical	05	A) PPO B) PPO	Immediate Immediate	69% 1% HMOs-24% Opt out-6%	90.0% (combined with Catastrophic PPO plan) (Data not provided)
Du Pont	05	A) POS B) PPO C) Indemnity D) Consumer choice	Immediate Immediate Immediate Immediate	78% 1% 2% 8% HMOs-3% Other-1% Opt out-7%	90.0% (Est.) (New plan, data not available) -- 90.0% (Est.)
Duke Energy	05	A) PPO B) Indemnity C) PPO D) EPO	Immediate Immediate Immediate Immediate	4% 6% 46% 44% HMOs-0% Opt out-0%	(Data not provided) -- (Data not provided) --
Fluor	05	A) PPO B) PPO C) PPO	Immediate Immediate Immediate	50% 5% 45% HMOs-0% Opt out-0%	80.0% (Data not provided) 90.0%
General Electric	05	A) Indemnity B) POS	Immediate Immediate	19% 79% HMOs-2% Opt out-0%	-- 95.0%
Georgia Power	05	PPO	Immediate	67% HMOs-29% Opt out-4%	82.0%
Honeywell International	05	A) POS B) PPO C) PPO	Immediate Immediate Immediate	(Data not provided)	(Data not provided)

----- Employee Contributions -----

Tier Structure	Monthly Employee Contributions or Price Tags	Additional Information
Employee; + family	\$97.00; \$243.00	Pretax; includes dental
Employee; + family Employee; + family Employee; + family	\$60.00; \$160.00 \$60.00; \$160.00 \$60.00; \$160.00	Pretax Pretax Pretax
Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family --	\$198.00; \$420.00, \$628.00 \$117.00; \$226.00, \$334.00 \$130.00; \$263.00, \$398.00 None	Pretax Pretax Pretax Pretax
Employee; + spouse, + child, + family	\$47.00; \$94.00, \$80.00, \$139.00	Pretax
Employee; + spouse, + child, + family	\$2.00; \$4.00, \$4.00, \$6.00	Pretax
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$60.75; \$118.50, \$100.25, \$179.25 \$34.75; \$67.75, \$57.25, \$102.50 \$60.75; \$118.50, \$100.25, \$179.25 \$44.00; \$85.75, \$72.50, \$129.75	Pretax Pretax Pretax Pretax
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	Smoker/Nonsmoker: \$53.00/\$23.00; \$173.00/\$113.00, \$161.00/\$104.00, \$282.00/\$195.00 Smoker/Nonsmoker: \$30.00/\$0.00; \$60.00/\$0.00, \$57.00/\$0.00, \$87.00/\$0.00 Smoker/Nonsmoker: \$73.00/\$43.00; \$213.00/\$153.00, \$199.00/\$142.00, \$340.00/\$253.00 Smoker/Nonsmoker: \$83.00/\$53.00; \$232.00/\$172.00, \$217.00/\$160.00, \$386.00/\$281.00	Pretax Pretax Pretax Pretax
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	.75% of pay plus \$52.50; \$160.00, \$135.00 or \$265.00 .75% of pay plus \$7.50; \$65.00, \$52.50 or \$125.00 .75% of pay plus (\$35.00) (\$22.00) (\$25.00) or (\$10.00)	Pretax Pretax Pretax
Employee; + 1, + family Employee; + 1, + family	By pay: \$30.21-\$81.08; \$79.16-\$179.85, \$93.68-\$244.01 Spousal surcharge: \$0-\$86.67 By pay: \$21.04-\$71.95; \$50.38-\$151.11, \$59.12-\$209.45 Spousal surcharge: \$0-\$86.67	Pretax; includes hearing, includes vision Pretax; includes hearing, includes vision
Employee; + family	\$29.30; \$189.90	Pretax; Net of flex credits
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$64.57; \$141.09, \$118.98, \$193.28 \$56.05; \$135.06, \$121.14, \$180.14 \$64.57; \$141.09, \$118.98, \$193.28	Pretax; includes hearing, Option A; includes vision vision Pretax; includes hearing, Option B; includes vision vision Pretax; includes hearing, Option A; includes vision vision

Active Medical: Enrollment and Employee Contributions

Organization	Yr	Type of Plan	Eligibility for Medical	Enrollment	% of Charges Paid In-Network
Kimberly-Clark	05	A) PPO	Immediate	28%	95.0%
		B) Passive PPO	Immediate	1%	78.0%
		C) EPO	Immediate	28% HMOs-31% Opt out-12%	--
Lockheed Martin	05	HRA	Immediate	9% HMOs-79% Opt out-12%	(Data not provided)
Motorola	05	PPO	Immediate	82% HMOs-13% Opt out-5%	100.0%
Procter & Gamble	05	A) PPO	Immediate	70%	90.0%
		B) PPO	Immediate	3% HMOs-27% Opt out-0%	90.0%
Progress Energy	05	A) PPO	Immediate	5%	72.0% (Est.)
		B) PPO	Immediate	30%	72.0% (Est.)
		C) POS	Immediate	51% HMOs-9% Opt out-5%	98.0% (Est.)
Sandia National Laboratories	05	A) PPO	Immediate	56%	77.0%
		B) PPO	Immediate	1%	99.0%
		C) PPO	Immediate	6%	99.0%
		D) POS	Immediate	20% HMOs-5% Opt out-12%	98.0%
Siemens Corporation	05	A) HRA	Immediate	3%	82.0%
		B) Indemnity	Immediate	17%	--
		C) PPO	Immediate	30% HMOs-42% Opt out-8%	80.0% (Est.)
TRW	05	A) PPO	Immediate	23%	80.0%
		B) PPO	Immediate	15%	80.0%
		C) EPO	Immediate	8% HMOs-8% Other-33% Opt out-13%	--
United Technologies	05	A) PPO	1 month	40%	95.0%
		B) PPO	1 month	30%	95.0%
		C) PPO	1 month	8%	95.0%
		D) PPO	1 month	2%	95.0%
		E) PPO	1 month	1% HMOs-10% Opt out-9%	95.0%
Westinghouse Savannah	05	A) PPO	Immediate	6%	98.5%
		B) PPO	Immediate	83%	98.5%
		C) Indemnity	Immediate	1% HMOs-6% Opt out-4%	--

-----**Employee Contributions**-----

Tier Structure	Monthly Employee Contributions or Price Tags	Additional Information
Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family	\$34.00; \$101.00, \$175.00 \$2.00; \$8.00, \$12.00 \$33.00; \$111.00, \$190.00	Net of flex credits Net of flex credits Net of flex credits
Employee; + 1, + family	\$170.27; \$340.57, \$536.38	Pretax
Employee; + spouse, + child, + family	\$42.00; \$84.00, \$80.00, \$126.00	Pretax; includes hearing, includes vision
Employee; + 1, + family Employee; + 1, + family	\$35.00; \$70.00, \$98.00 \$12.00; \$24.00, \$33.60	Pretax; Posttax; includes vision Pretax; Posttax; includes vision
Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family	\$15.00; \$75.00, \$132.00 \$50.00; \$190.00, \$321.00 \$42.00; \$181.00, \$283.00	Pretax Pretax Pretax
Employee; + 1, + family Employee; + 1, + family -- Employee; + 1, + family	<\$75,001: \$58; \$113 or \$153; \$75,001-\$150K: \$73; \$143 or \$193; \$150K+: \$88; \$173 or \$233 <\$75,001: \$35; \$68 or \$92; \$75,001-\$150K: \$50; \$98 or \$132; \$150K+: \$65; \$128 or \$172 None <\$75,001: \$47; \$91 or \$123; \$75,001-\$150K: \$62; \$121 or \$163; \$150K: \$77; \$151 or \$203	Pretax Pretax -- Pretax
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$136.67; \$273.33, \$246.00, \$410.00 \$367.50; \$735.00, \$661.50, \$1,102.50 \$320.00; \$640.00, \$576.00, \$960.00	Pretax; Gross, offset by flex credits; includes hearing, includes vision Pretax; Gross, offset by flex credits; includes hearing, includes vision Pretax; Gross, offset by flex credits; includes hearing, includes vision
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$50.00; \$138.00, \$122.00, \$186.00 \$79.00; \$209.00, \$185.00, \$280.00 \$79.00; \$207.00, \$181.00, \$275.00	Pretax; Net of flex credits; includes hearing Pretax; Net of flex credits; includes hearing Pretax; Net of flex credits; includes hearing
Employee; + spouse, + children, + family Employee; + spouse, + children, + family	By pay: <\$30K: \$40; \$96, \$75, \$131; \$30K+: \$58; \$139, \$109, \$190 By pay: <\$30K: \$32; \$77, \$60, \$105; \$30K+: \$46; \$112, \$88, \$154 By pay: <\$30K: \$21; \$49, \$38, \$66; \$30K+: \$30; \$71, \$55, \$96 By pay: <\$30K: \$9; \$20, \$15, \$26; \$30K+: \$13; \$29, \$22, \$38 By pay: <\$30K: \$0; \$9, \$7, \$16; \$30K+: \$0; \$14, \$11, \$25	Pretax Pretax Pretax Pretax Pretax
Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family	\$142.00; \$308.00, \$459.00 \$36.00; \$90.00, \$167.00 \$0.00; \$13.00, \$29.00	Pretax Pretax Pretax

HMO: Plan Provisions

Organization	Yr	HMO Plan Name	Deductible	Benefit	Out-of-Pocket Limit	Lifetime Plan Maximum	Hospital Room & Board and Misc.
Argonne National Laboratory	05	HMO Illinois (37% participation)	None	100%	--	Unlimited	100%
Bridgestone/ Firestone	04	CIGNA Health Plan (52 locations) (46% participation)	None	100%	--	\$1,500,000	100% after \$150 copay per day (maximum 3 days)
CH2M Hill	05	PacifiCare of Colorado (36% participation)	None	100%	--	Unlimited	100% after \$10 copay per adm
Dow Chemical	05	Blue Care Network (Midland, MI) (24% participation)	None	100%	--	Unlimited	100% after \$250 copay per adm
Du Pont	05	(3% participation)	--	--	--	--	--
Duke Energy	05	None	--	--	--	--	100% --
Fluor	05	None	--	--	--	--	--
General Electric	05	(2% participation)	--	--	--	--	--
Georgia Power	05	BlueChoice HMO (29% participation)	None	100%	--	Unlimited	100%
Honeywell International	05	PacifiCare	None	100%	--	Unlimited	100%

Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctors' Office Visits	Outpatient Lab & X-ray	Employee Contributions
100%	100%	100% after \$15.00 copay	100%	\$52.00; \$137.00, Pretax, includes dental
100% (\$100 copay for outpatient facilities)	100%	100% after \$20.00 copay; \$30.00 copay for specialist	100%	\$60.00; \$160.00, Pretax
100%	100% after \$10.00 copay	100% after \$10.00 copay	100%	\$89.00; \$173.00, \$254.00, Pretax
100% (Combined with hospital deductible/copay)	100% (Combined with hospital deductible/copay)	100% after \$15.00 copay	100%	\$49.00; \$98.00, \$84.00, \$145.00, Pretax
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100%	100%	100% after \$15.00 copay; \$20.00 copay for specialist	100%	\$23.30; \$131.90, Pretax, Net of flexible credits
100%	100% after \$15.00 copay	100% after \$15.00 copay	100%	\$56.11; \$131.91, \$115.35, \$176.62, Pretax

HMO: Plan Provisions

Organization	Yr	HMO Plan Name	Deductible	Benefit	Out-of-Pocket Limit	Lifetime Plan Maximum	Hospital Room & Board and Misc.
Kimberly-Clark	05	United Healthcare HMO (Neenah, WI) (31% participation)	None	100%	--	Unlimited	100% after \$100 copay per day (\$500 copay maximum per admission)
Lockheed Martin	05	Aetna (Dallas/Ft. Worth, TX) (79% participation)	None	100%	--	Unlimited	100%
Motorola	05	Humana HMO (Chicago, IL) (13% participation)	None	100%	--	Unlimited	100% after \$100 copay per adm
Procter & Gamble	05	New Health (Cincinnati, OH) (27% participation)	None	90%	No limit	Unlimited	100% after \$200 copay per adm
Progress Energy	05	Bluecare HMO (BCBSF) (9% participation)	None	100%	--	Unlimited	100% after \$250 copay per adm
Sandia National Laboratories	05	Kaiser HMO (California) (5% participation)	None	100%	--	Unlimited	100% after \$250 copay per adm
Siemens Corporation	05	Aetna (42% participation)	None	100%	--	Unlimited	100% after \$250 copay per adm
TRW	05	Pacificare (Los Angeles, CA) (8% participation)	None	100%	\$1,500/\$3,000	Unlimited	100%
United Technologies	05	Connecticare (Farmington, CT) (10% participation)	None	100%	--	Unlimited	100% after \$500 copay per adm
Westinghouse Savannah	05	Blue Choice Healthcare Plan (6% participation)	None	100%	--	Unlimited	100%

Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctors' Office Visits	Outpatient Lab & X-ray	Employee Contributions
100%	100%	100% after \$25.00 copay	100%	\$33.00; \$111.00, \$190.00, Net of flexible credits
100%	100%	100% after \$20.00 copay	100%	\$49.92; \$99.84, \$157.26, Pretax
100%	100%	100% after \$10.00 copay; \$20.00 copay for specialist	100%	\$54.00; \$108.00, \$102.00, \$161.00, Pretax
90%	90%	100% after \$15.00 copay	90%	\$17.50; \$35.00, \$49.00, Pretax, Posttax
100%	100%	100% after \$15.00 copay	100%	\$37.24; \$202.04, \$301.53, Pretax
100%	100%	100% after \$10.00 copay	100%	<\$75,001: \$35; \$68 or \$92; \$75,001-\$150K: \$50; \$98 or \$132; \$150K+: \$65; \$128 or \$172 Pretax
100%	100%	100% after \$15.00 copay	100%	\$261.36; \$522.73, \$470.54, \$784.09, Pretax, Gross; offset by flex credits
100%	100%	100% after \$10.00 copay	100% after \$10.00 copay	\$66.00; \$164.00, \$145.00, \$216.00, Pretax, Net of flexible credits
100%	100%	100% after \$12.00 copay	100%	Varies by pay: <\$30K: \$101.86; \$242.56, \$189.77, \$331.29; \$30K+: \$124.86; \$297.56, \$233.77, \$407.29 Pretax
100%	100%	100% after \$10.00 copay (\$15 copay after hours)	100%	\$65.00; \$155.00, \$291.00, Pretax

HMO: Plan Provisions (continued)

Organization	Yr	HMO Plan Name	Retail Prescription Drugs	Mail Order Prescription Drugs
Argonne National Laboratory	05	HMO Illinois (37% participation)	Form: 100% after \$20.00 copay; Nonform: 100% after \$35.00 copay; Generic: 100% after \$10.00 copay	Form: 100% after \$40.00 copay; Nonform: 100% after \$70.00 copay; Generic: 100% after \$20.00 copay
Bridgestone/Firestone	04	CIGNA Health Plan (52 locations) (46% participation)	Form: 80% (min \$20.00 copay) (max \$100.00 copay); Nonform: 60% (min \$40.00 copay) (max \$100.00 copay); Multisource: 100% after \$12.00 copay plus cost diff for brand (\$12.00 if generic)	No mail order
CH2M Hill	05	PacifiCare of Colorado (36% participation)	100% after \$20.00 copay; Generic: 100% after \$10.00 copay	No mail order
Dow Chemical	05	Blue Care Network (Midland, MI) (24% participation)	100% after \$20.00 copay; Generic: 100% after \$10.00 copay (34-day supply)	100% after \$40.00 copay; Generic: 100% after \$20.00 copay (90-day supply)
Du Pont	05	(3% participation)	--	--
Duke Energy	05	None	--	--
Fluor	05	None	--	--
General Electric	05	(2% participation)	--	--
Georgia Power	05	BlueChoice HMO (29% participation)	Form: 100% after \$15.00 copay; Nonform: 100% after \$30.00 copay; Generic: 100% after \$5.00 copay	100% after \$60.00 copay; Generic: 100% after \$30.00 copay
Honeywell International	05	PacifiCare	Form: 100% after \$25.00 copay; Nonform: 100% after \$40.00 copay; Generic: 100% after \$10.00 copay	Form: 100% after \$50.00 copay; Nonform: 100% after \$80.00 copay; Generic: 100% after \$20.00 copay

----- Inpatient Coverage -----

----- Outpatient Coverage -----

Inpatient Mental Health	Inpatient Chemical Dependency	Outpatient Mental Health	Outpatient Chemical Dependency
100%; no deductible; 30 days per year (combined with CD)	100%; no deductible	100%; \$20 copay per visit; 30 visits per year (combined with CD)	100%; \$20 copay per visit
80%; no deductible; 60 days per year (combined with CD); 95 days lifetime (combined with CD)	80%; no deductible	100%; \$20 copay per visit (\$10 copay if group); 60 visits per year (combined with CD); 180 visits lifetime (combined with CD)	100%; \$20 copay per visit (\$10 copay if group)
\$50 copay per day; 45 days per year; \$25 copay for partial days and 90 partial days per year maximum	\$50 copay per day; 45 days per year; \$25 copay for partial days and 90 partial days per year maximum	100%; 1st 5 visits, \$10 copay thereafter; No special limits	100%; 1st 5 visits, \$10 copay thereafter; No special limits
100%; \$250 copay per confinement; 30 days per year	50%; no deductible; 1 confinements per year	100%; \$20 copay per visit; 20 visits per year	100%; \$20 copay per visit; 20 visits per year
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100%; no deductible; No special limits	100%; no deductible; No special limits	100%; \$25 copay per visit; No special limits	100%; \$25 copay per visit; No special limits
100%; no deductible; 45 days per year (combined with CD)	100%; no deductible	100%; no deductible; 45 visits per year (combined with CD)	100%; no deductible

HMO: Plan Provisions (continued)

Organization	Yr	HMO Plan Name	Retail Prescription Drugs	Mail Order Prescription Drugs
Kimberly-Clark	05	United Healthcare HMO (Neeenah, WI) (31% participation)	Form: 100% after \$25.00 copay; Nonform: 100% after \$40.00 copay; Generic: 100% after \$10.00 copay	Form: 100% after \$50.00 copay; Nonform: 100% after \$80.00 copay; Generic: 100% after \$20.00 copay
Lockheed Martin	05	Aetna (Dallas/Ft. Worth, TX) (79% participation)	Form: 100% after \$20.00 copay; Nonform: 100% after \$40.00 copay; Generic: 100% after \$10.00 copay	No mail order
Motorola	05	Humana HMO (Chicago, IL) (13% participation)	Form: 100% after \$20.00 copay; Nonform: 100% after \$40.00 copay; Generic: 100% after \$5.00 copay	Form: 100% after \$60.00 copay; Nonform: 100% after \$120.00 copay; Generic: 100% after \$15.00 copay
Procter & Gamble	05	New Health (Cincinnati, OH) (27% participation)	30% copay (min \$6.00 copay) (max \$50.00 copay); Generic: 30% copay (min \$6.00 copay) (max \$50.00 copay) (level 1); 50% copay, minimum \$6 copay (level 2)	30% copay (max \$150.00 copay); Generic: 30% copay (max \$150.00 copay) (level 1); 50% copay (no maximum) (level 2)
Progress Energy	05	Bluecare HMO (BCBSF) (9% participation)	Form: 100% after \$20.00 copay; Nonform: 100% after \$35.00 copay; Generic: 100% after \$7.00 copay	Form: 100% after \$40.00 copay; Nonform: 100% after \$70.00 copay; Generic: 100% after \$14.00 copay
Sandia National Laboratories	05	Kaiser HMO (California) (5% participation)	100% after \$20.00 copay; Generic: 100% after \$10.00 copay	100% after \$40.00 copay; Generic: 100% after \$20.00 copay
Siemens Corporation	05	Aetna (42% participation)	Form: 100% after \$15.00 copay; Nonform: 100% after \$30.00 copay; Generic: 100% after \$15.00 copay	No mail order
TRW	05	Pacificare (Los Angeles, CA) (8% participation)	100% after \$5.00 copay	100% after \$10.00 copay
United Technologies	05	Connecticare (Farmington, CT) (10% participation)	Form: 100% after \$15.00 copay; Nonform: 100% after \$30.00 copay; Generic: 100% after \$7.00 copay	No mail order
Westinghouse Savannah	05	Blue Choice Healthcare Plan (6% participation)	100% after \$20.00 copay; Generic: 100% after \$10.00 copay	100% after \$40.00 copay; Generic: 100% after \$40.00 copay

----- Inpatient Coverage -----		----- Outpatient Coverage -----	
Inpatient Mental Health	Inpatient Chemical Dependency	Outpatient Mental Health	Outpatient Chemical Dependency
100%; \$100 copay per day; 30 days per year (combined with CD) (max \$500 per adm)	100%; \$100 copay per day; \$7,000 per year maximum (max \$500 per adm)	100%; \$25 copay per visit (\$20 copay if group visit); 20 visits per year (combined with CD)	100%; \$25 copay per visit (\$20 copay if group visit); \$2,000 per year maximum
100%; No special limits	100%; \$20 copay per day; No special limits	100%; No special limits	100%; No special limits
100%; \$100 copay per day for 3 days; 30 days per year; \$300 per year maximum	100%; \$100 copay per day for 3 days; 30 days per year; \$300 per year maximum	100%; \$20 copay per visit; 20 visits per year	100%; \$20 copay per visit; 20 visits per year; Detox covered in full
90%; 365 days per confinement (combined with CD); EAP provider only	90%; EAP provider only	50%; 50 visits per year (combined with CD); EAP provider only	50%; EAP provider only
80%; \$1,000 ind OOP; No special limits	80%; \$1,000 ind OOP; 60 days lifetime	50%; no deductible; 20 visits per year (combined with CD)	50%; no deductible
100%; \$250 copay per confinement; 45 days per year	100%; \$250 copay per confinement; No special limits	100%; \$10 copay per visit; 20 visits per year	100%; \$10 copay per visit; No special limits
100%; no deductible; 60 days per year	100%; no deductible; 30 days per year	100%; \$25 copay per visit; 40 visits per year	100%; \$15 copay per visit; No special limits
100%; no deductible; 30 days per year (combined with CD)	100%; no deductible	100%; \$10 copay per visit; 20 visits per year (combined with CD)	100%; \$10 copay per visit
100%; \$500 copay per confinement; No special limits	100%; \$500 copay per confinement; No special limits	100%; \$12 copay per visit; No special limits	100%; \$12 copay per visit; No special limits
100%; \$250 indiv ded (No family limit); No special limits	100%; \$250 indiv ded (No family limit); No special limits	100%; \$20 copay per visit; No special limits	100%; \$250 indiv ded (No family limit); No special limits

Dental

Organization	Yr	Type of Plan	Enrollment	Eligibility	Annual Deductible (Individual/Family)	Deductible Waived
Argonne National Laboratory	05	Passive PDO	100%	Immediate	\$100/\$300	Diagnostic, Preventive
Bridgestone/Firestone	04	Indemnity	100%	1 month	\$50/no family limit	Diagnostic, Preventive
CH2M Hill	05	A) Indemnity	80%	Immediate	\$35/\$70	--
		B) Indemnity	15%	Immediate	\$50/\$100	--
		C) Indemnity	5% Opt out-0%	Immediate	None	--
Dow Chemical	05	A) PDO	9%	Immediate	None	--
		B) PDO	5%	Immediate	None	--
		C) PDO	71%	Immediate	None	--
		D) DHMO	10% (CIGNA) Opt out-5%	Immediate	None	--
Du Pont	05	A) Indemnity	12%	Immediate	None	--
		B) Indemnity	83% Opt out-5%	Immediate	None	--
Duke Energy	05	Indemnity	100%	Immediate	\$50/\$100	Diagnostic, Preventive
Fluor	05	PDO	80% Opt out-20%	Immediate	\$50/\$150 (\$75/\$225 OON)	Diagnostic, Preventive (-- OON)
General Electric	05	A) PDO	69%	Immediate	None	--
		B) PDO	31% Opt out-0%	Immediate	None	--
Georgia Power	05	A) Passive PDO	30%	Immediate	\$75/no family limit	Diagnostic, Preventive
		B) Passive PDO	15% Opt out-55%	Immediate	\$75/no family limit	Diagnostic, Preventive
Honeywell International	05	A) PDO	57%	Immediate	\$50/\$100	Diagnostic, Preventive
		B) DHMO	21% Other-12% Opt out-10%	Immediate	None	--

Benefit Percentage or Schedule	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions	Additional Information
100% exams, 100% cleaning, 100% x-rays, 75% fillings, 75% extractions, 75% inlays, 75% crowns, 75% bridgework, 75% dentures	\$2,000	\$2,000	Included in medical	
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures	\$1,500	\$1,000	\$15.00; \$37.00	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 50% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures B) 100% exams, 100% cleaning, 100% x-rays, Specified services not covered: Basic, Major C) 100% exams, 100% cleaning, 100% x-rays, Specified services not covered: Basic, Major	\$1,500 \$1,500 \$1,500	Not covered Not covered Not covered	\$18.00; \$29.00, \$37.00 \$8.00; \$18.00, \$21.00 \$10.00; \$17.00, \$23.00	Pretax Pretax Pretax
A) 100% exams, cleaning, x-rays, 35% fillings, extractions, 35% inlays, crowns, bridgework, dentures B) 100% exams, cleaning, x-rays, 50% fillings, extractions, 50% inlays, crowns, bridgework, dentures C) 100% (100% OON) exams, cleaning, x-rays, 80% (50%) fillings, extractions, 80% (50%) inlays, crowns, bridgework, dentures D) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 100% inlays, 100% crowns, 100% bridgework, 100% dentures, Separate copay: Basic, Major (varies by procedure)	\$750 \$1,200 \$1,200 Unlimited	\$750 \$1,500 \$1,500 \$1,100 copay; per 24-month period	\$4.00; \$8.00, \$8.50, \$14.00 \$6.00; \$12.00, \$13.00, \$24.00 \$6.00; \$12.00, \$13.00, \$24.00 \$6.00; \$12.00, \$13.00, \$17.00	Pretax Pretax Pretax Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 75% fillings, 75% extractions, 75% inlays, 75% crowns, 75% bridgework, 75% dentures B) 100% exams, 100% cleaning, 100% x-rays, 50% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$2,000 \$1,100	\$1,200 \$1,200	\$32.50; \$60.00, \$57.00, \$75.00 None	Pretax --
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,000	\$1,500	\$8.00; \$19.00, \$21.00, \$34.00	Pretax
100% (90% OON) exams, 100% (90%) cleaning, 100% (90%) x-rays, 80% (70%) fillings, 80% (70%) extractions, 60% (50%) inlays, 60% (50%) crowns, 60% (50%) bridgework, 60% (50%) dentures	\$1,250 (\$1,000 OON)	\$1,000 (Not covered OON)	.1% of pay plus \$3.76; \$27.79, \$22.25 or \$37.43	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 50% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures, Benefit percent based on schedule: year 2002 schedule for Diagnostic, Preventive, Basic, Major B) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 80% inlays, 80% crowns, 80% bridgework, 50% dentures	\$2,000 biennial (for restor, prosth) \$2,000	\$2,000 \$2,000	None \$6.00; \$12.00, \$18.00	-- Pretax
A) 100% exams, 100% cleaning, 80% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures B) 100% exams, 100% cleaning, 80% x-rays, 80% fillings, 80% extractions, Specified services not covered: Major	\$1,250 \$1,250	\$1,500 Not covered	\$28.73; \$78.20 \$15.23; \$48.23	Pretax Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 80% extractions, 80% inlays, 80% crowns, 50% bridgework, 50% dentures B) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 80% inlays, 80% crowns, 80% bridgework, 75% dentures	\$1,500 Unlimited	\$1,500 \$1,585	\$5.33; \$11.42, \$11.42, \$19.29 \$2.08; \$3.87, \$6.24, \$7.41	Pretax Pretax

Dental

Organization	Yr	Type of Plan	Enrollment	Eligibility	Annual Deductible (Individual/Family)	Deductible Waived
Kimberly-Clark	05	A) Indemnity	73%	Immediate	\$25/\$50	--
		B) DHMO	17% Opt out-10%	Immediate	None	--
Lockheed Martin	05	A) PDO	57%	Immediate	\$50/no family limit	Diagnostic, Preventive
		B) PDO	30%	Immediate	None	--
		C) DHMO	7% Opt out-6%	Immediate	None	--
Motorola	05	Indemnity	100%	Immediate	\$100/\$300	Diagnostic, Preventive
Procter & Gamble	05	Indemnity	100%	Immediate	\$25/\$75	Diagnostic, Preventive (satisfied by scheduled benefits)
Progress Energy	05	Indemnity	91% Opt out-9%	Immediate	\$50/no family limit	Diagnostic, Preventive
Sandia National Laboratories	05	A) Indemnity	87%	Immediate	\$25/no family limit	Diagnostic, Preventive
		B) Indemnity	13% Opt out-0%	Immediate	\$25/no family limit	Diagnostic, Preventive
Siemens Corporation	05	Indemnity	88% DHMOs-3% Opt out-9%	Immediate	\$75/\$225	Diagnostic, Preventive
TRW	05	A) PDO	40%	Immediate	\$50/\$100 (\$100/\$200 OON)	Diagnostic, Preventive (Diagnostic OON) (Preventive OON)
		B) PDO	40%	Immediate	\$50/\$100 (\$100/\$200 OON)	Diagnostic, Preventive (Diagnostic OON) (Preventive OON)
		C) DHMO	7% Opt out-13%	Immediate	None	--
United Technologies	05	A) Indemnity	4%	1 month	None	--
		B) Indemnity	84% DHMOs-5% Opt out-7%	1 month	\$25/\$50/\$75	Diagnostic, Preventive (satisfied by scheduled benefits)
Westinghouse Savannah	05	A) Indemnity	53%	12 months	None	--
		B) Indemnity (2-year enrollment)	42% Opt out-5%	12 months	\$25/\$50	Diagnostic, Preventive

Benefit Percentage or Schedule	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions	Additional Information
A) 80% exams, 80% cleaning, 80% x-rays, 80% fillings, 80% extractions, 80% inlays, 80% crowns, 80% bridgework, 80% dentures B) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 80% inlays, 80% crowns, 80% bridgework, 80% dentures	\$1,200 Unlimited	\$2,000 60% Unlimited 60%	\$11.00; \$22.00, \$44.00 \$7.00; \$14.00, \$27.00	Flex; Pretax Flex; Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures B) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures C) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 100% inlays, 100% crowns, 100% bridgework, 100% dentures, Separate copay: Major	\$1,200 \$1,500 Unlimited	\$1,000 \$1,500 \$1,400 (\$350 ded)	\$4.85; \$9.66, \$15.25 \$24.79; \$49.53, \$78.00 \$4.59; \$6.76, \$11.48	Pretax Pretax Pretax
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 80% inlays, 80% crowns, 80% bridgework, 80% dentures	\$2,000	\$2,000 80%	\$9.00; \$19.00, \$20.00, \$31.00	Pretax
100% exams, 100% cleaning, 50% x-rays, 50% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures, Benefit percent based on schedule: year 2004 schedule for Diagnostic, Preventive, Basic, Major	\$1,800	By schedule; \$1,800 per course of treatment	None	--
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,200	\$1,500	\$12.50; \$22.75, \$33.50	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 55% fillings, 55% extractions, 55% inlays, 55% crowns, 55% bridgework, 55% dentures B) 100% exams, 100% cleaning, 100% x-rays, 69% fillings, 69% extractions, 69% inlays, 69% crowns, 69% bridgework, 69% dentures	\$1,500 \$1,800	\$1,500 \$1,800	None \$17.00; \$26.00, \$34.00	-- Pretax
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$1,250	\$29.36; \$58.14, \$72.95, \$104.01	Flex; Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures B) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures C) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 100% inlays, 100% crowns, 100% bridgework, 100% dentures, Separate copay: Major (Dentures)	\$1,500 (\$1,000 OON) \$2,000 (\$1,500 OON) Unlimited	Not covered \$2,000 (\$1,500 OON) Unlimited	\$10.00; \$18.00, \$19.00, \$29.00 \$11.00; \$20.00, \$21.00, \$32.00 \$4.00; \$8.00, \$8.00, \$13.00	Net of flex; Pretax Net of flex; Pretax Net of flex; Pretax
A) 100% exams, 100% cleaning, 100% x-rays, Specified services not covered: Basic, Major B) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	2 exams and cleanings per year \$1,500 (applies to restorative and prosthetic only)	Not covered \$1,500	\$0.00; \$7.00, \$7.00, \$14.00 \$10.00; \$18.00, \$18.00, \$26.00	Pretax Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures B) 100% exams, 100% cleaning, 100% x-rays, 50% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$2,000 \$1,000	\$1,500 Not covered	\$18.00; \$38.00, \$65.00 \$4.48; \$10.00, \$15.48	Pretax Pretax

Hearing and Vision

----- Hearing -----

Organization	Yr	Frequency	Deductible or Copay	Benefit	Employee Contributions
Argonne National Laboratory	05	Spending account	--	--	--
Bridgestone/ Firestone	04	Spending account	--	--	--
CH2M Hill	05	Spending account	--	--	--
Dow Chemical	05	Spending account	--	--	--
Du Pont	05	Spending account	--	--	--
Duke Energy	05	Spending account	--	--	--
Fluor	05	Spending account	--	--	--
General Electric	05	Tnennial exams Hearing aids: Initial only	Hearing: Medical ded	Exams: 100%; Hearing aids: 100%; Hearing: \$1,500 maximum	Included in medical
Georgia Power	05	Spending account	--	--	--
Honeywell International	05	A) Annual exams Annual hearing aid	Hearing: \$15.00 copay \$30.00 copay for specialist	Exams: 100%; Hearing aids: 100%; Hearing: \$3,000 maximum	Included in medical Options A & C
		B) Annual exams Annual hearing aid	Hearing: \$15.00 copay	Exams: 100%; Hearing aids: 100%; Hearing: \$1,500 maximum	Included in medical Option B

-----**Vision**-----

Frequency	Deductible or Copay	Benefit	Employee Contributions
Spending account	--	--	--
Biennial exams, Biennial lenses, Biennial frames, Biennial contacts	Exams: \$5.00 copay Lenses and frames: \$15.00 copay Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$90 maximum Contacts: 100%; \$80 maximum; None if medically necessary	None
Spending account	--	--	--
Spending account	--	--	--
Annual exams, Annual lenses, Annual frames	Exams: None Lenses: \$20.00 copay Frames: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$50 maximum wholesale value	\$7.25; \$12.70, \$12.70, \$18.40, Pretax
Spending account or wellness benefit	--	--	--
Spending account	--	--	--
Biennial exams, Biennial lenses, Biennial frames (Annual for children)	Exams: Combined with medical Lenses: Combined with medical Frames: Combined with medical	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum	Included in medical
Spending account Vision discount program	--	--	--
Biennial exams, Biennial lenses, Biennial frames, Biennial contacts	Exams: \$10.00 copay Lenses: \$40.00 copay Frames: \$40.00 copay Contacts: \$40.00 copay	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$100 maximum	Included in medical

Hearing and Vision

----- Hearing -----

Organization	Yr	Frequency	Deductible or Copay	Benefit	Employee Contributions
Kimberly-Clark	05	Spending account	--	--	--
Lockheed Martin	05	Spending account	--	--	--
Motorola	05	Annual exams Annual hearing aid	Exams: \$20.00 copay Hearing aids: None	Exams: 100%; No maximum Hearing aids: 100%; \$600 per ear max	Included in medical
Procter & Gamble	05	Spending account	--	--	--
Progress Energy	05	Spending account	--	--	--
Sandia National Laboratories	05	Spending account	--	--	--
Siemens Corporation	05	Exams: Every 4 years Hearing aids: Every 4 years	Hearing: Medical ded	Exams: 80%; Hearing aids: 80%	Included in medical
TRW	05	Annual exams Triennial hearing aid	Exams: None Hearing aids: None	Exams: 100%; No maximum Hearing aids: 100%; \$500 per ear max	Included in medical
United Technologies	05	Spending account	--	--	--
Westinghouse Savannah	05	Spending account	--	--	--

Vision

Frequency	Deductible or Copay	Benefit	Employee Contributions
Spending account	--	--	--
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: None Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$105 maximum; None if medically necessary	\$1.08; \$2.17, \$3.42, Posttax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: \$20.00 copay Lenses: \$20.00 copay Frames: \$45.00 copay Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$110 maximum	Included in medical PPO plan only
Annual exams	Exams: \$25.00 copay	Exams: 100%; No maximum	Included in medical
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: \$15.00 copay Lenses and frames: \$20.00 copay Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$125 maximum; \$210 if medically necessary	\$6.39; \$11.48, \$17.88 (No contributions if exams only) Pretax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: \$20.00 copay Lenses: \$25.00 copay Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$90 maximum Contacts: 100%; \$100 maximum	None
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: Combined with medical Lenses: Combined with medical Frames: Combined with medical Contacts: Combined with medical	Exams: 100%; Exams combined with medical Lenses: 80%; Lenses combined with medical Frames: 80%; Frames combined with medical Contacts: 80%; Contacts combined with medical	Included in medical
Annual exams, Annual lenses, Biennial frames	Exams: \$10.00 copay Lenses and frames: \$10.00 copay	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$120 maximum	\$8.00; \$13.00, \$13.00, \$21.00, Pretax; Net of flex credits
Vision discount program	--	--	--
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: \$15.00 copay Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$100 maximum plus 20% discount over \$100 Contacts: 100%; \$145 maximum; plus 15% discount off balance over \$145; \$250 if medically necessary	\$6.20; \$11.76, \$17.24, Pretax (100% of cost)

Managed Health/Health Promotion Initiatives

----- Disease Management -----

Organization	Yr	Health Education	Administration	Conditions	Special Health Management Programs
Argonne National Laboratory	05	Yes	No	--	Adult flu vaccinations, On-site health clinic or staff, Well baby or well child care exams, Wellness program
Bridgestone/ Firestone	04	No	No	--	Adult flu vaccinations, On-site health clinic or staff
CH2M Hill	05	No	No	--	None
Dow Chemical	05	Yes	No	--	Adult flu vaccinations, On-site health clinic or staff, Self-care or demand mgmt, Well baby or well child care exams
Du Pont	05	Yes	Via medical plan	Arthritis, Asthma, Cancer, Diabetes, Digestive health, Heart disease, Lower back pain	Nutrition program, Complete package of clinical preventive benefits, immunizations
Duke Energy	05	Yes	Third-party vendor	Diabetes, Heart disease, Hypertension	Adult flu vaccinations, Nurse or health hotline, On-site health clinic or staff (Some locations)
Fluor	05	Yes	No	--	None
General Electric	05	Yes	No	--	Adult flu vaccinations, Nurse or health hotline, Prenatal care, Well baby or well child care exams, Outside health clinic
Georgia Power	05	Yes	No	--	Adult flu vaccinations, On-site health clinic or staff, Prenatal care (On-site medical at corporate office only)
Honeywell International	05	Yes	Via medical plan	Arthritis, Asthma, Cancer, Diabetes, Digestive health, Heart disease, Lower back pain	Adult flu vaccinations, Infant or childhood immunizations, Prenatal care, Well baby or well child care exams

----- Incentives for Healthy Lifestyles -----

Early Detection Evaluations	Higher Premiums/ Lower Coverage	Flexible/Wellness Credits	Awards, Gifts, Reimbursements	Other Health Management Initiatives
Health risk qre, On-site screening, Medical plan screening	None	None	None	Fitness facility, Smoke-free workplace
None	Lower group life rates for nonsmokers (Pledge low-risk behavior)	None	None	Fitness facility, Health fairs, Smoke-free workplace
On-site screening, Medical plan screening	None	None	None	Discounts at local health clubs, Fitness facility, Smoke-free workplace
Health risk qre, On-site screening, Medical plan screening	Lower group life rates for nonsmokers (Pledge low-risk behavior)	None	None	Discounts at local health clubs, Discounts or reimb for fitness equip, Employer-sponsored sports, Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace, Smoking policy, Subsidized health club memberships
Health risk qre, On-site screening, Medical plan screening	None	None	None	Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace
Medical plan screening	Lower group life rates for nonsmokers, Lower medical rates for nonsmokers (Pledge low-risk behavior)	None	Reimbursement for routine physical and eye exam (Medical option A: \$200) (Medical option C: \$500) (Medical option D: unlimited) (Partic in program)	Health fairs, Smoke-free workplace
Health risk qre, On-site screening, Doctor on staff	Lower group life rates for nonsmokers (Pledge low-risk behavior)	None	None	Employer-sponsored sports, Fitness facility, Health fairs, Smoke-free workplace
Health risk qre, On-site screening, Medical plan screening	None	None	Reimbursement for fitness prog (Maximum \$200) (Partic in program)	Employer-sponsored sports, Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace, Subsidized health club memberships
On-site screening	None	None	None	Health fairs, Smoke-free workplace
Health risk qre, On-site screening, Medical plan screening	Lower group life rates for nonsmokers (Pledge low-risk behavior)	None	None	Fitness facility, Smoke-free workplace

Managed Health/Health Promotion Initiatives

----- Disease Management -----

Organization	Yr	Health Education	Administration	Conditions	Special Health Management Programs
Kimberly-Clark	05	Yes	Via medical plan	Asthma, Diabetes, Heart disease	Adult flu vaccinations, Infant or childhood immunizations, Nurse or health hotline
Lockheed Martin	05	Yes	Third-party vendor	Diabetes, Hypertension	Adult flu vaccinations, Nurse or health hotline, Prenatal care, Well baby or well child care exams
Motorola	05	Yes	Third-party vendor	Asthma, Cancer, Diabetes, Digestive health, Heart disease, Hypertension, Lower back pain, Depression, HIV-AIDS, Musculoskeletal, Neurological	Adult flu vaccinations, Infant or childhood immunizations, Prenatal care, Well baby or well child care exams, Wellness program
Procter & Gamble	05	Yes	Via medical plan	Asthma, Diabetes, Heart disease, Lower back pain	Adult flu vaccinations, Infant or childhood immunizations, On-site health clinic or staff, Prenatal care, Self-care or demand mgmt, Well baby or well child care exams
Progress Energy	05	Yes	Third-party vendor	Asthma, Cancer, Diabetes, Heart disease, Lower back pain, COPD, High-risk pregnancy	Adult flu vaccinations, Infant or childhood immunizations, Prenatal care, Well baby or well child care exams
Sandia National Laboratories	05	Yes	No	--	Adult flu vaccinations, On-site health clinic or staff, Prenatal care, Self-care or demand mgmt, On-site diabetes specialty clinic
Siemens Corporation	05	No	No	--	None
TRW	05	Yes	Via medical plan	Asthma, Cancer, Diabetes, Heart disease	Adult flu vaccinations, Infant or childhood immunizations, Nurse or health hotline, Self-care or demand mgmt, Well baby or well child care exams
United Technologies	05	Yes	Via medical plan	Asthma, Diabetes, Heart disease, Lower back pain	Adult flu vaccinations, Infant or childhood immunizations, Well baby or well child care exams
Westinghouse Savannah	05	Yes	Third-party vendor	Catastrophic or long term illnesses	Infant or childhood immunizations, Well baby or well child care exams

----- Incentives for Healthy Lifestyles -----

Early Detection Evaluations	Higher Premiums/ Lower Coverage	Flexible/Wellness Credits	Awards, Gifts, Reimbursements	Other Health Management Initiatives
Health risk qre, On-site screening, Medical plan screening	None	None	None	Fitness facility, Health fairs, On-site fitness classes, Smoking policy, Weight mgmt program, Personal trainer/coach
Health risk qre, On-site screening	None	None	None	Employer-sponsored sports, Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace
Health risk qre, On-site screening, Medical plan screening	None	None	Reimbursement of off-site wellness center (Partic in program)	Health fairs, On-site fitness classes, Smoke-free workplace, Smoking policy, Employer-sponsored wellness centers
Health risk qre, On-site screening, Medical plan screening	None	None	None	Fitness facility, On-site fitness classes, Smoke-free workplace
Medical plan screening	None	None	None	Discounts at local health clubs, Smoke-free workplace, Fitness equipment discounts/reimbursements (50% of 1st \$200)
Health risk qre, On-site screening, Medical plan screening	None	None	None	Discounts at local health clubs, Employer-sponsored sports, Health fairs, On-site fitness classes, Smoke-free workplace, Smoking policy, Subsidized health club memberships
Medical plan screening	None	None	None	None
Health risk qre, On-site screening, Medical plan screening	None	None	Reimbursement preventive care in PPO plans (\$300 per year) (Partic in program)	Employer-sponsored sports, Fitness facility, Health fairs, Smoke-free workplace
Health risk qre, On-site screening, Medical plan screening	Lower group life rates for nonsmokers (Partic in program)	None	None	None
None	None	None	None	None

Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Type of Plan	Continuation of Coverage	Annual Deductible	Benefit	Out-of-Pocket	Incl Ded?	Lifetime Maximum
Argonne National Laboratory	05	PPO	Same as active plan	\$300/\$600	85%	\$2,000/\$4,000	No	\$2,000,000
Bridgestone/Firestone	04	Indemnity (POS incentive available)	Same as active plan option(s) A	\$250/\$750	80%	\$3,000/\$6,000	Yes	\$1,500,000
CH2M Hill	05	Indemnity	Same as active plan with modifications option(s) A	\$300/\$600	80%	\$1,500/\$3,000	No	\$250,000
Dow Chemical	05	A) PPO 77% partic	Same as active plan option(s) A	None	85%	2%/4% of pay	--	\$1,500,000
		B) PPO 1% partic; Opt out-12%; HMOs-10%; Rx only-0%	Same as active plan option(s) B	\$2,500/\$5,000	80%	4%/8% of pay	No	\$1,500,000
Du Pont	05	POS	Same as active plan option(s) A	None	90%	\$1,600/\$3,200	--	\$1,500,000 annual
Duke Energy	05	A) Indemnity 20% partic	Same as active plan option(s) B	\$2,700	100%	\$2,700	Yes	\$1,000,000
		B) PPO 60% partic	Same as active plan with modifications option(s) C	\$400/\$1,200	90%	\$2,200/\$4,000	No	\$1,000,000
		C) Indemnity 10% partic	Different retiree coverage	\$5,000	100%	\$5,000	Yes	\$1,000,000
		D) Indemnity 5% partic	Different retiree coverage	\$10,000	100%	\$10,000	Yes	\$1,000,000
		E) EPO 5% partic; Opt out-0%	Different retiree coverage	\$600/\$1,800	80%	\$2,000/\$3,400	No	\$1,000,000
Fluor	05	A) PPO	Same as active plan option(s) A	None	80%	\$2,500/\$5,000	--	\$2,000,000
		B) PPO	Same as active plan option(s) C	\$3,000/\$5,000	100%	None	--	\$2,000,000
General Electric	05	A) Indemnity	Same as active plan option(s) A	By pension income: \$150-\$600/ \$300-\$1,200	80%	By pension income: \$1,100-\$2,350	Yes	\$2,500,000
		B) POS	Same as active plan option(s) B	None	100%	--	--	\$2,500,000
Georgia Power	05	PPO	Same as active plan with modifications	\$200/\$400	90%	\$1,000/No family limit (No out-of-pocket for psychiatric)	Yes	\$2,000,000
Honeywell International	05	A) POS	Same as active plan with modifications option(s) A	None	80%	\$1,500/\$3,000	--	Unlimited
		B) POS	Same as active plan with modifications option(s) A	None	80%	\$1,500/\$3,000	--	Unlimited

Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)
Age 55 & 15 years	\$121.00; \$303.00	None	None
Age 55 & 10 years	Varies by service: 10-19 years: \$248.00; \$496.00 with dependents; 20-29 years: \$179.00; \$356.00 with dependents; 30+ years: \$108.00; \$216.00 with dependents	None	Limited to \$5,000.00 for retiree; Increases not planned
10 years after age 40	Varies by service: 100% of cost decreasing 5% per year to 0% of cost (with 20+ years of service) 2005 full cost: \$510.00 per person	None	None
Age 50 & 10 years	100% of cost less employer credit of 40% at 10 years, plus 3% for each year from 10-25 years plus 2% from 26-29 years to 100% of cost at 30 years; Er Cap: \$482.08; \$964.17 w/spouse; 2005 full cost: \$591.90 per person	None	Limited to \$5,675.00 per person/yr
Age 50 & 10 years	100% of cost less employer credit of 40% at 10 years, plus 3% for each year from 10-25 years plus 2% from 26-29 years to 100% of cost at 30 years; If 30 or more years of service then \$2, \$4 w/spouse; 2005 full cost: \$216.86 per person	None	Limited to \$5,675.00 per person/yr
Age 50 & 15 years or Age 58 & 27 years	\$100.75; \$201.50	None	Limited to \$9,000.00 per year
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$443.00; \$810.00	Varies by service: \$180; \$120 per yr of svc up to 10 yrs; \$90; \$60 per yr over 10 yrs (max 30); reduced 2% per yr below age 65	Limited to employer defined dollar amount
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$545.00; \$996.00	Varies by service: \$180; \$120 per yr of svc up to 10 yrs; \$90; \$60 per yr over 10 yrs (max 30); reduced 2% per yr below age 65	Limited to employer defined dollar amount
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$385.00; \$704.00	Varies by service: \$180; \$120 per yr of svc up to 10 yrs; \$90; \$60 per yr over 10 yrs (max 30); reduced 2% per yr below age 65	Limited to employer defined dollar amount
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$312.00; \$570.00	Varies by service: \$180; \$120 per yr of svc up to 10 yrs; \$90; \$60 per yr over 10 yrs (max 30); reduced 2% per yr below age 65	Limited to employer defined dollar amount
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$498.00; \$910.00	Varies by service: \$180; \$120 per yr of svc up to 10 yrs; \$90; \$60 per yr over 10 yrs (max 30); reduced 2% per yr below age 65	Limited to employer defined dollar amount
Age 55 & 15 yrs; 56 & 14; 57 & 13; 58 & 11; 59 & 8 or 60 & 5	100% of cost, 2004 full cost: \$615.00; \$1,107.00; or \$1,320.00	None	Limited to \$0.00 per year
Age 55 & 15 yrs; 56 & 14; 57 & 13; 58 & 11; 59 & 8 or 60 & 5	100% of cost, 2004 full cost: \$325.00; \$650.00; or \$845.00	None	Limited to \$0.00 per year
Age 60 & 10 years	100% of cost (DOH < 1/1/2005: \$27.26-\$53.34; \$73.29-\$124.37 with dependents (25% of cost if 10-14 years of service))	None	Limited to \$0.00 per year (DOH < 1/1/2005: Frozen at year 2007 levels)
Age 60 & 10 years	100% of cost (DOH < 1/1/2005: \$21.04-\$47.12; \$50.38-\$101.46 with dependents (25% of cost if 10-14 years of service))	None	Limited to \$0.00 per year (DOH < 1/1/2005: Frozen at year 2007 levels)
Age 50 & 10 years or Age 65 & 5 years	\$29.30; \$189.90	None	Limited to \$7,500.00 per person/yr
Age 55 & 10 years	100% of cost, 2005 full cost: \$460.79; \$893.93	None	Limited to \$0.00 per year
Age 55 & 10 years	100% of cost, 2005 full cost: \$517.35; \$1,003.67	None	Limited to \$0.00 per year

Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Type of Plan	Continuation of Coverage	Annual Deductible	Benefit	Out-of-Pocket	Incl Ded?	Lifetime Maximum
Kimberly-Clark	05	A) PPO	Same as active plan option(s) A	\$300/\$900	90%	\$1,500/\$4,500	Yes	Unlimited
		B) Passive PPO	Same as active plan option(s) B	\$1,500/\$4,500	80%	\$3,000/\$9,000	Yes	Unlimited
		C) EPO	Same as active plan option(s) C	None	100%	--	--	Unlimited
Lockheed Martin	05	Indemnity	Different retiree coverage	\$300/\$900	80%	\$2,500/No family limit	No	\$2,000,000
Motorola	05	None Discontinued 2004	--	--	--	--	--	--
Procter & Gamble	05	A) PPO	Same as active plan with modifications option(s) A	None	90%	\$1,575/No family limit	--	Unlimited
		B) Indemnity (Out-of-area)	Different retiree coverage	\$100/\$200	80%	\$1,575/No family limit	Yes	Unlimited
Progress Energy	05	A) PPO	Same as active plan option(s) A	\$1,000/\$2,000	80%	\$4,000/\$8,000	Yes	\$1,000,000
		B) PPO	Same as active plan option(s) B	\$300/\$600	85%	\$2,000/\$4,000	Yes	\$1,000,000
		C) POS	Same as active plan option(s) C	None	90%	\$1,000/\$2,000	--	\$1,000,000
Sandia National Laboratories	05	A) PPO	Same as active plan option(s) A	None	80%	\$1,000/\$2,000	--	Unlimited
		B) PPO	Same as active plan option(s) B	\$250/\$750	80%	\$1,000/\$2,000	Yes	Unlimited
		C) PPO	Same as active plan option(s) C	\$650/\$1,950	80%	\$2,500/\$5,000	Yes	Unlimited
		D) POS	Same as active plan option(s) D	None	100%	\$1,500/\$3,000	--	Unlimited
Siemens Corporation	05	Indemnity	Same as active plan option(s) B	\$300/\$900	80%	\$1,500/\$4,500	No	\$1,000,000
TRW	05	PPO	Different retiree coverage	\$500/\$1,000	90%	\$3,000/\$6,000	Yes	\$2,000,000
United Technologies	05	A) None Discontinued 2005	--	--	--	--	--	--
Westinghouse Savannah	05	A) PPO	Same as active plan option(s) A	\$200/\$400	90%	\$1,000/\$2,000	Yes	\$1,000,000 annual
		B) PPO	Same as active plan option(s) B	\$400/\$800	90%	\$2,000/\$4,000	Yes	\$1,000,000 annual
		C) Indemnity	Same as active plan option(s) C	\$1,000/\$2,000	80%	\$4,500/\$9,000	Yes	\$1,000,000 annual

Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)
Age 55 & 15 years	100% of cost less allocation from RHCA, 2005 full cost: \$481.50; \$963.00	--	Limited to employer contribution to RHCA
Age 55 & 15 years	100% of cost less allocation from RHCA, 2005 full cost: \$410.17; \$820.33	--	Limited to employer contribution to RHCA
Age 55 & 15 years	100% of cost less allocation from RHCA, 2005 full cost: \$526.08; \$1,052.17	--	Limited to employer contribution to RHCA
Age 55 & 10 years	Varies by service: 100% of cost less employer contribution of 15% to 90% (at 30 years) x \$408.33 2005 full cost: \$736.38 per person	None	Limited to \$4,410.00 per year
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Age 55 & 75 points or Age 60 & 70 points	\$105.00 per person	None	None
Age 55 & 75 points or Age 60 & 70 points	\$105.00 per person	None	None
Age 40 & 15 years or 35 years	100% of cost, 2005 full cost: \$309.00; \$568.00	None	Limited to \$0.00 per year
Age 40 & 15 years or 35 years	100% of cost, 2005 full cost: \$373.00; \$668.00	None	Limited to \$0.00 per year
Age 40 & 15 years or 35 years	100% of cost, 2005 full cost: \$332.00; \$654.00	None	Limited to \$0.00 per year
Age 50 & 25 years or Age 55 & 20 years or 30 years	Varies by service: 10-14 years: \$240; 15-19 years: \$187, 20-24 years: \$134, 25-29 years: \$80, 30+ years: \$53	None	None
Age 50 & 25 years or Age 55 & 20 years or 30 years	Varies by service: 10-14 years: \$225; 15-19 years: \$175, 20-24 years: \$125, 25-29 years: \$75, 30+ years: \$50	None	None
Age 50 & 25 years or Age 55 & 20 years or 30 years	Varies by service: 10-14 years: \$194; 15-19 years: \$151, 20-24 years: \$108, 25-29 years: \$65, 30+ years: \$43	None	None
Age 50 & 25 years or Age 55 & 20 years or 30 years	Varies by service: 10-14 years: \$234; 15-19 years: \$182, 20-24 years: \$130, 25-29 years: \$78, 30+ years: \$52	None	None
Age 55 & 10 years	100% of cost, 2005 full cost: \$701.43; \$1,430.92	None	Limited to \$0.00 per year
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs	Retiree: \$433.05/mo Retiree + spouse: \$835.17/mo	Limited to employer defined dollar amount
--	--	--	--
Age 50 & 15 years	\$142.00; \$308.00; \$459.00 with dependents	None	None
Age 50 & 15 years	\$36.00; \$90.00; \$167.00 with dependents	None	None
Age 50 & 15 years	\$0.00; \$13.00; \$29.00 with dependents	None	None

Postretirement Health Care: Medical Benefits for Post-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr Coverage	Continuation of Coverage	Coordination With Medicare	Deductible	Benefit	Out-of-Pocket	Incl Ded?	Lifetime Maximum
Argonne National Laboratory	05	Same as pre-65 plan	Medicare carve-out	\$300/\$600	80%	\$2,000/\$4,000	No	\$2,000,000
Bridgestone/Firestone	04	Same as pre-65 plan (POS incentive available)	Suppl to Medicare	\$250/\$750	80%	\$3,000/\$6,000	Yes	\$1,500,000
CH2M Hill	05	Same as pre-65 plan	Medicare carve-out	\$300/\$600	80%	\$1,500/\$3,000	No	\$250,000
Dow Chemical	05	--	--	--	--	--	--	--
Du Pont	05	Different retiree coverage	Medicare carve-out	\$500/\$1,000	80%	\$1,600/\$3,200	Yes	\$1,500,000 annual
Duke Energy	05	-- Prescription drug only	--	--	--	--	--	--
Fluor	05	A) Same as pre-65 plan option(s) A B) Same as pre-65 plan option(s) C	Coordination of benefits Coordination of benefits	None \$3,000/\$5,000	80% 100%	\$2,500/\$3,000 None	-- --	\$2,000,000 \$2,000,000
General Electric	05	A) Different retiree coverage Medicare Part A Supplement (DOH < 1/1/2005) B) Different retiree coverage Hospital Indemnity (DOH < 1/1/2005) C) Different retiree coverage Optional Hospital Indemnity and Medicare Part B Supplement (DOH < 1/1/2005) (New Hires: None)	Fills in Medicare Part A coins (Hospital: 1st day \$675, 61-90 \$137.50, \$275/day thereafter) Fills in Medicare Part A coins (Hospital: 1st day \$150, 61-90 \$62.50, \$125/day thereafter) Fills in Medicare Part B coins	-- -- --	-- -- --	-- -- --	-- -- --	\$125,000 family \$75,000 family \$50,000 family
Georgia Power	05	Same as pre-65 plan	Coordination of benefits	\$200/\$400	90%	\$1,000/No family limit	Yes	\$2,000,000
Honeywell International	05	Different retiree coverage	Medicare carve-out	.5 x Medicare Part A deductible/1 x Medicare Part A deductible	80%	2 x Medicare Part A deductible/4 x Medicare Part A deductible		Unlimited

Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)	Medicare Part B Reimbursement
Age 55 & 15 years	\$51.00; \$97.00	None	None	No reimbursement
Age 65 & 5 years or 25 years	Varies by service: 10-19 years: \$158.00; \$316.00 with dependents; 20-29 years: \$108.00; \$216.00 with dependents; 30+ years: \$58.00; \$116.00 with dependents	None	Limited to \$5,000 for retiree; Increases not planned	No reimbursement
10 years after age 40	Varies by service: 100% of cost decreasing 5% per year to 0% of cost (with 20 years of service) 2005 full cost: \$208.00 per person	None	None	No reimbursement
--	--	--	--	No reimbursement
Age 50 & 15 years or Age 58 & 27 years	\$47.50; \$95.00	None	Limited to \$1,600 per year \$1,000 per year for RX	No reimbursement
Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2005 full cost: \$148.00; \$276.00	Varies by service: \$30; \$20 per yr of svc up to 10 yrs, \$15; \$10 per yr over 10 yrs (max 30)	Limited to employer defined dollar amount	No reimbursement
Age 55 & 15 yrs; 56 & 14; 57 & 13; 58 & 11; 59 & 8 or 60 & 5	100% of cost, 2004 full cost: \$309.20; \$618.40; or \$843.40	None	Limited to \$0 per year	No reimbursement
Age 55 & 15; 56 & 14; 57 & 13; 58 & 11; 59 & 8 or 60 & 5	100% of cost, 2004 full cost: \$150.00; \$300.00; or \$495.00	None	Limited to \$0 per year	No reimbursement
Age 60 & 10 years (DOH < 1/1/2005)	Varies by service: None (25% of cost if 10-14 years of service); Medical credit if opt out	None	Limited to \$0 per year (DOH < 1/1/2005: frozen at 2007 levels)	No reimbursement
Age 60 & 10 years (DOH < 1/1/2005)	\$8.50 per person	None	Limited to \$0 per year (DOH < 1/1/2005: frozen at 2007 levels)	No reimbursement
Age 60 & 10 years (DOH < 1/1/2005) (New Hires: None)	\$81.00 per person	None	Limited to \$0 per year (DOH < 1/1/2005: frozen at 2007 levels)	No reimbursement
Age 50 & 10 years or Age 65 & 5 years	None	None	Limited to \$2,000 for retiree; and \$4,000 for retiree and spouse	No reimbursement
Age 55 & 10 years	100% of cost, 2005 full cost: \$249.27; \$498.54	None	Limited to \$0 per year	No reimbursement

Postretirement Health Care: Medical Benefits for Post-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Continuation of Coverage	Coordination With Medicare	Deductible	Benefit	Out-of-Pocket	Incl Ded?	Lifetime Maximum
Kimberly-Clark	05	Different retiree coverage	Suppl to Medicare	\$5,000/\$10,000	100%	--	--	Unlimited
Lockheed Martin	05	A) Different retiree coverage	Suppl to Medicare	\$100/No family limit	80%	None	--	\$20,000
		B) Different retiree coverage	Suppl to Medicare	\$100/No family limit	80%	\$2,500/No family limit	No	\$2,000,000
Motorola	05	--	--	--	--	--	--	--
Procter & Gamble	05	Different retiree coverage	Nonduplication	\$100/\$200	80%	\$1,575/No family limit	No	Unlimited
Progress Energy	05	A) Same as pre-65 plan option(s) A	Medicare carve-out	\$1,000/\$2,000	80%	\$4,000/\$8,000	Yes	\$1,000,000
		B) Same as pre-65 plan option(s) B	Medicare carve-out	\$300/\$600	85%	\$2,000/\$4,000	Yes	\$1,000,000
Sandia National Laboratories	05	A) Different retiree coverage	Medicare carve-out	None	80%	\$250/\$500	No	\$150,000 excludes 1st \$3,500/yr
		B) Different retiree coverage	Medicare carve-out	\$250/\$500	80%	\$500/\$1,000	Yes	\$150,000 excludes 1st \$3,500/yr
		C) Different retiree coverage	Medicare carve-out	\$650/\$1,300	80%	\$1,200/\$2,400	Yes	\$150,000 excludes 1st \$3,500/yr
Siemens Corporation	05	Same as pre-65 plan with modifications	Medicare carve-out	\$300/\$900	80%	\$1,500/\$4,500	No	\$1,000,000
TRW	05	Different retiree coverage Medigap with Rx Benefits	Suppl to Medicare	--	--	--	--	--
United Technologies	05	--	--	--	--	--	--	--
Westinghouse Savannah	05	A) Same as pre-65 plan option(s) A	Medicare carve-out	\$200/\$400	90%	\$1,000/\$2,000	Yes	\$1,000,000 annual
		B) Same as pre-65 plan option(s) B	Medicare carve-out	\$400/\$800	90%	\$2,000/\$4,000	Yes	\$1,000,000 annual
		C) Same as pre-65 plan option(s) C	Medicare carve-out	\$1,000/\$2,000	80%	\$4,500/\$9,000	Yes	\$1,000,000 annual

Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)	Medicare Part B Reimbursement
Age 55 & 15 years	100% of cost less allocation from RHCA, 2005 full cost: \$160.00; \$320.00	--	Limited to employer contribution to RHCA	No reimbursement
Age 55 & 10 years	\$137.57 per person	None	Limited to \$1,225 per person/yr	No reimbursement
Age 55 & 10 years	\$188.53 per person	None	Limited to \$1,225 per person/yr	No reimbursement
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Age 55 & 75 points or Age 60 & 70 points	\$41.20 per person	None	None	No reimbursement
Age 40 & 15 years or 35 years	100% of cost, 2005 full cost: \$145.00; \$343.00	None	Limited to \$0 per year	No reimbursement
Age 40 & 15 years or 35 years	100% of cost, 2005 full cost: \$188.00; \$449.00	None	Limited to \$0 per year	No reimbursement
Age 65 & 10 years or 30 years	Varies by service: 10-14 years: \$103; 15-19 years: \$80, 20-24 years: \$57, 25-29 years: \$34, 30+ years: \$23	None	None	No reimbursement
Age 65 & 10 years or 30 years	Varies by service: 10-14 years: \$86; 15-19 years: \$67, 20-24 years: \$48, 25-29 years: \$29, 30+ years: \$19	None	None	No reimbursement
Age 65 & 10 years or 30 years	Varies by service: 10-14 years: \$75; 15-19 years: \$58, 20-24 years: \$42, 25-29 years: \$25, 30+ years: \$17	None	None	No reimbursement
Age 55 & 10 years	100% of cost, 2005 full cost: \$186.81; \$381.11	None	Limited to \$0 per year	No reimbursement
Age 65 & 5 years or Age 65 & 10 years or Age 65 & 20 years	100% of cost less er-provided amt to offset contribs	Varies by service: \$218.34; \$421.09 with dependents; \$249.54; \$483.48 if 10-19 years of service; \$265.13; \$514.67 if 20+ years of service	Limited to employer defined dollar amount	No reimbursement
--	--	--	--	No reimbursement
Age 50 & 15 years	\$55.00; \$123.00; \$274.00 with dependents	None	None	No reimbursement
Age 50 & 15 years	\$14.00; \$36.00; \$113.00 with dependents	None	None	No reimbursement
Age 50 & 15 years	\$0.00; \$5.00; \$21.00 with dependents	None	None	No reimbursement

Retiree Health Care Account

Organization	Yr	Type of Account	Account Usage	Eligibility to Receive Payments	Eligibility for Employer Contributions
Argonne National Laboratory	05	No retiree health care account	--	--	--
Bridgestone/ Firestone	04	No retiree health care account	--	--	--
CH2M Hill	05	No retiree health care account	--	--	--
Dow Chemical	05	No retiree health care account	--	--	--
Du Pont	05	No retiree health care account	--	--	--
Duke Energy	05	No retiree health care account	--	--	--
Fluor	05	No retiree health care account	--	--	--
General Electric	05	No retiree health care account	--	--	--
Georgia Power	05	No retiree health care account	--	--	--
Honeywell International	05	No retiree health care account	--	--	--

Retiree Health Care Account

Organization	Yr	Type of Account	Account Usage	Eligibility to Receive Payments	Eligibility for Employer Contributions
Kimberly-Clark	05	Health care account provided to retirees with employer contributions	To subsidize employer-provided coverage	Age 55 & 15 years	Age 55 & 15 years
Lockheed Martin	05	No retiree health care account	--	--	--
Motorola	05	No retiree health care account	--	--	--
Procter & Gamble	05	No retiree health care account	--	--	--
Progress Energy	05	No retiree health care account	--	--	--
Sandia National Laboratories	05	No retiree health care account	--	--	--
Siemens Corporation	05	No retiree health care account	--	--	--
TRW	05	No retiree health care account	--	--	--
United Technologies	05	No retiree health care account	--	--	--
Westinghouse Savannah	05	No retiree health care account	--	--	--

Employer Contributions	Frequency of Employer Contributions	Account Funding	Interest Credits	Reimbursement Limits
Varies by service: \$40,000 at 15 years of service to \$104,500 at 30 years	One-time	Contributions after retirement Employer contribution frozen at retirement	No interest	--
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Continuation of Retiree Health Care Benefits (Pre-Medicare and Post-Medicare)

----- Prescription Drugs -----

----- Dental -----

Organization	Yr	Coverage	Retiree Contributions	Coverage	Retiree Contributions
Argonne National Laboratory	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Bridgestone/ Firestone	04	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$15; \$37 with dependents Post-65: \$15; \$37 with dependents
CH2M Hill	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Dow Chemical	05	Pre-65: Same as active option(s) A & B or Stand-alone Rx plan Post-65: No coverage	Pre-65: Included in medical A & B; If Stand-alone Rx plan: 100% of cost less er credit of 40% to 100% of cost by svc (2004 full cost: \$130.12 per person) Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Du Pont	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$16.50; \$32.00 Post-65: \$16.50; \$32.00
Duke Energy	05	Pre-65: Same as active option(s) B (options A & C); Same as active option(s) C (options B, D & E) Post-65: Same as active option(s) C	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$26, \$53 with spouse Post-65: \$26, \$53 with spouse
Fluor	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
General Electric	05	Pre-65: Same as active (DOH < 1/1/2005) (New Hires: None) Post-65: Same as active (DOH < 1/1/2005) (New Hires: None)	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active (DOH < 1/1/2005) (New Hires: None) Post-65: No coverage	Pre-65: Included in medical Post-65: --
Georgia Power	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: A) \$28.73; \$78.20; B) \$15.23; \$48.23 Post-65: A) \$28.73; \$78.20; B) \$15.23; \$48.23
Honeywell International	05	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical (Rx only plan: \$149.56/\$299.12)	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --

----- Hearing -----

----- Vision -----

Coverage	Retiree Contributions	Coverage	Retiree Contributions	Annual ER-Provided Flexible Credits
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: Same as active (DOH < 1/1/2005) (New Hires: None) Post-65: No coverage	Pre-65: Included in medical Post-65: --	Pre-65: Same as active (DOH < 1/1/2005) (New Hires: None) Post-65: No coverage	Pre-65: Included in medical Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: No coverage	Pre-65: Included in medical Post-65: --	Pre-65: None Post-65: None

Continuation of Retiree Health Care Benefits (Pre-Medicare and Post-Medicare)

----- Prescription Drugs -----

----- Dental -----

Organization	Yr Coverage	Retiree Contributions	Coverage	Retiree Contributions
Kimberly-Clark	05 Pre-65: Same as active Post-65: Comprehensive	Pre-65: Included in medical Post-65: 80%; \$200/\$400 (\$1,000/\$2000 OOP)	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Lockheed Martin	05 Pre-65: \$20 copay form; \$40 copay nonform (\$10 if generic) (50% O-O-N) Post-65: Same as Pre-65 retiree plan	Pre-65: Included in medical Post-65: Included in medical	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Motorola	05 Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Procter & Gamble	05 Pre-65: 30% copay; \$1,500 OOP max/year Post-65: 30% copay; \$1,500 OOP max/year	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$13.35; \$26.70 Post-65: \$13.35; \$26.70
Progress Energy	05 Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$20.75; \$41.50 (employer dental contribution capped at 1993 rates) Post-65: \$20.75; \$41.50 (employer dental contribution capped at 1993 rates)
Sandia National Laboratories	05 Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Option A Post-65: Same as active Option A	Pre-65: None Post-65: None
Siemens Corporation	05 Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: \$21.08 per person Post-65: \$21.08 per person
TRW	05 Pre-65: Retail: Formulary: 10% copay (\$20 min copay); Nonformulary: 10% copay (\$40 min copay); Generic: 10% copay (\$5 min copay); Mail: Same as Retail Post-65: Same as Pre-65	Pre-65: Included in medical Post-65: \$53.39; \$183.39	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
United Technologies	05 Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Westinghouse Savannah	05 Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: Same as active Post-65: Same as active

-----Hearing-----

-----Vision-----

Coverage	Retiree Contributions	Coverage	Retiree Contributions	Annual ER-Provided Flexible Credits
Pre-65: No coverage Post-65: \$500/year (preventive care account)	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: \$500/year (preventive care account)	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active Post-65: Same as active	Pre-65: \$6.39; \$11.48 or \$17.88 Post-65: \$6.39; \$11.48 or \$17.88	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: None Post-65: None

All Time Off With Pay

----- Weeks of Vacation by Completed Years of Service -----

Organization	Yr	Employee Group	Weeks of Vacation by Completed Years of Service																			
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Argonne National Laboratory	05	Salaried	3.6	3.6	3.6	3.6	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8
Bridgestone/ Firestone	04	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	5.0
CH2M Hill	05	Salaried	3.4	3.4	3.4	3.4	4.4	4.4	4.4	4.4	4.4	5.0	5.0	5.0	5.0	5.0	5.4	5.4	5.4	5.4	5.4	5.4
Dow Chemical	05	Salaried	1.4	2.8	3.0	3.0	3.8	3.8	3.8	3.8	3.8	4.2	4.2	4.2	4.2	4.2	4.4	4.4	4.4	4.4	4.4	5.2
Du Pont	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
Duke Energy	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Fluor	05	Salaried	4.6	4.6	4.6	4.6	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	7.0
General Electric	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
Georgia Power	05	Salaried	2.0	2.0	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0
Honeywell International	05	Band 1-3	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
		Band 4	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
		Band 5-6	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0

-----Weeks of Vacation by Completed Years of Service-----

21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	Holidays (including paid shutdown days)	Personal Days	Special Provisions
4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	10.0	0	Laboratory is shut down between Christmas and New Year's (shutdown is without pay; employees may elect this time as vacation and receive pay)
5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	11.0	0	
5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	7.0 + 1.0 floating	0	PTO bank: No distinction between Vacation days, Sick days (includes 1st 7 sick days)
5.2	5.2	5.2	5.2	5.4	5.4	5.4	5.4	5.4	5.8	5.8	5.8	5.8	5.8	5.8	8.0	2.0	
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	11.0	0	Employees can purchase 5 vacation days with flexible credits
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0 to 10.0 + 1.0 floating (varies by unit)	0	
7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	Included in PTO bank	0	Employees can trade vacation days for cash; or accumulated up to 1 year PTO bank: No distinction between Vacation days, Sick days, Holidays
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	11.0	0	
4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	10.0	0	
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	14.0 to 16.0 (including 3.0 to 5.0 shutdown days)	0	
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0			
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0			

All Time Off With Pay

----- Weeks of Vacation by Completed Years of Service -----

Organization	Employee		Weeks of Vacation by Completed Years of Service																				
	Yr	Group	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Kimberly-Clark	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0
Lockheed Martin	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.2	3.4	3.6	3.8	4.0
Motorola	05	Salaried	4.4	4.4	4.4	4.4	4.4	4.4	4.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4
Procter & Gamble	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Progress Energy	05	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Sandia National Laboratories	05	Salaried	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.6	3.6	3.6	3.6	3.6	4.2	4.2	4.2	4.2	4.2	4.2	4.8
Siemens Corporation	05	Salaried	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	7.0
TRW	05	Salaried	3.4	3.4	3.6	3.6	3.8	3.8	4.0	4.0	4.2	4.2	4.4	4.4	4.6	4.6	4.8	4.8	5.0	5.0	5.0	5.0	5.0
United Technologies	05	Salaried	2.0	2.0	2.0	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0
Westinghouse Savannah	05	Exempt salaried	2.8	2.8	2.8	2.8	3.8	3.8	3.8	3.8	3.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	5.8
		Nonexempt salaried	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0

----- -Weeks of Vacation by Completed Years of Service- -----

21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	Holidays (including paid shutdown days)	Personal Days	Special Provisions
5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	10.0	0	Employees can purchase 5 vacation days with flexible credits
4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	12.0 to 13.0 (including 3.0 to 4.0 shutdown days)	0	Employees can purchase 5 vacation days with pretax cash
6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	8.0	0	PTO bank: No distinction between Vacation days
5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	12.0	2.0	Employees can purchase 5 vacation days with flexible credits (if 0-9 yrs of service) Employees can trade 5 vacation days for cash (if 15-24 yrs) or 2 weeks (if 25+ yrs)
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0	2.0 Preference days	Employees can purchase 5 vacation days with pretax cash
4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	4.8	11.0 (including 3.0 to 4.0 shutdown days)	0	Employees can purchase up to 44 hours; with pretax cash Remote locations receive extra 15 hours per year
7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	9.0	0	PTO bank: No distinction between Vacation days, Sick days
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0 + 3.0 floating	0	Employees can purchase 5 vacation days with pretax cash PTO bank: No distinction between Vacation days, Sick days
4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	11.0 to 12.0 (including 3.0 to 4.0 shutdown days)	0	Employees can purchase 5 vacation days with pretax cash
5.8 6.0	6.8 7.0	6.8 7.0	6.8 7.0	6.8 7.0	6.8 7.0	11.0	0	PTO bank: 1st 3 days of sick leave									

Work/Life Initiatives

Organization	Yr	Flexible Work Arrangements	Parental/Family Medical Leave	Other Leave Provisions	Adoption Assistance
Argonne National Laboratory	05	None	Unpaid: 12 weeks; offset by all paid leave	Unpaid personal leave	None
Bridgestone/Firestone	04	None	Unpaid: 12 weeks; offset by vacation	None	None
CH2M Hill	05	Compressed workweek, Flextime	Unpaid: 12 weeks; offset by Offset by TOWP if employee chooses offset by disability (and sick)	None	None
Dow Chemical	05	Compressed workweek, Flextime, Job-sharing, Part-time	Unpaid: 12 weeks; offset by all paid leave	Paid adoption leave (4 weeks); Paid education leave, Paid paternity leave (5 days); Unpaid Sabbatical, Ambassador leave for community service	\$3,000 per child maximum; \$4,000 per sibling maximum
Du Pont	05	Flextime, Job-sharing, Part-time, Telecomm/work-at-home	Unpaid: 26 weeks; in addition to paid leave	Paid adoption leave (4 weeks)	\$3,000 per child maximum
Duke Energy	05	Job-sharing, Part-time, Telecomm/work-at-home	Unpaid: 12 weeks; offset by sick time or disability	Unpaid education leave, Unpaid personal leave ((up to 2 years)); Unpaid Dependent care	\$2,000 per child maximum
Fluor	05	Compressed workweek	Unpaid: 12 weeks; offset by all paid leave	None	None
General Electric	05	Flextime, Job-sharing, Part-time	Unpaid: 12 weeks; offset by all paid leave	None	\$4,000 per child maximum
Georgia Power	05	Compressed workweek, Flextime, Job-sharing, Part-time, Telecomm/work-at-home	Unpaid: 12 weeks; offset by all paid leave	None	None
Honeywell International	05	Compressed workweek, Flextime, Job-sharing, Part-time, Telecomm/work-at-home	Unpaid: 12 weeks; offset by all paid leave	None	\$5,000 per child maximum

----- Child Care Assistance -----

----- Elder Care Assistance -----

Financial Assistance	Other Services and Resources	Financial Assistance	Other Services and Resources
Dependent care spending account, Subsidized on-site or near-site child care center	None	Dependent care spending account	None
Dependent care spending account	None	None	None
Dependent care spending account	Contracted resource and referral services	None	Contracted resource and referral services
Dependent care spending account, Financial support of outside child care facilities	Contracted resource and referral services, Sick or emergency child care program, Nursing room, lactation consultant, or facilities, Camp program	Dependent care spending account	Contracted resource and referral services, Counseling
Dependent care spending account, Nonsubsidized on-site or near-site child care center, Expense reimbursement for business travel	Contracted resource and referral services, Sick or emergency child care program, School holiday program, Overnight business travel assistance, Camp program, CNSL, Snow day prog	Dependent care spending account	Contracted resource and referral services
Dependent care spending account, Consortium center	Sick or emergency child care program, Before or after school care on-site or near-site	Dependent care spending account	None
Dependent care spending account	None	Dependent care spending account	None
Dependent care spending account	In-house resource and referral services	Dependent care spending account	In-house resource and referral services
Dependent care spending account, Discounts with local child care providers	EAP Referral	None	None
Dependent care spending account, Subsidized on-site or near-site child care center, Voucher program	Contracted resource and referral services, Camp program	Dependent care spending account	Contracted resource and referral services

Work/Life Initiatives

Organization	Yr	Flexible Work Arrangements	Parental/Family Medical Leave	Other Leave Provisions	Adoption Assistance
Kimberly-Clark	05	Flextime, Job-sharing, Part-time, Summer hours	Unpaid: 12 weeks; offset by sick time or disability, offset by vacation	None	None
Lockheed Martin	05	Compressed workweek	Unpaid: 12 weeks; in addition to paid leave	None	\$2,000 per child maximum
Motorola	05	Compressed workweek, Flextime, Job-sharing, Part-time, Telecomm/work-at-home	Unpaid: 13 weeks; in addition to paid leave	None	\$8,000 per child maximum
Procter & Gamble	05	Flextime, Part-time	Unpaid: 52 weeks; offset by all paid leave	None	\$5,000 per child maximum
Progress Energy	05	Compressed workweek, Flextime	Unpaid: 12 weeks; offset by all paid leave	Up to 4 hours per year for parental school activities	None
Sandia National Laboratories	05	Compressed workweek, Part-time, Telecomm/work-at-home	Unpaid: 12 months for child care; 240 hours for family care; 6 months family leave of absence; offset by all paid leave	Unpaid 12 months special leave; 40 hours per year for community service	\$2,000 per child maximum
Siemens Corporation	05	None	Unpaid: 12 weeks; offset by all paid leave	None	None
TRW	05	Flextime, Job-sharing, Part-time	Unpaid: 12 weeks; offset by sick time or disability, Longer at management discretion	None	None
United Technologies	05	Flextime, Job-sharing, Part-time	Unpaid: 23 weeks; offset by In addition to sick leave	None	\$3,000 per child maximum
Westinghouse Savannah	05	Compressed workweek, Part-time	Unpaid: 26 weeks; family medical, personal circumstances; in addition to paid leave	Unpaid Educational leave and entrepreneurial: 1 year	None

----- Child Care Assistance -----

----- Elder Care Assistance -----

Financial Assistance	Other Services and Resources	Financial Assistance	Other Services and Resources
Dependent care spending account	In-house resource and referral services	Dependent care spending account	In-house resource and referral services
Dependent care spending account, Voucher program	None	None	None
Dependent care spending account, Subsidized on-site or near-site child care center, Discounts with local child care providers	Contracted resource and referral services, Sick or emergency child care program, Before or after school care on-site or near-site, Camp program	Dependent care spending account	Contracted resource and referral services
Dependent care spending account, Subsidized on-site or near-site child care center, Nonsubsidized on-site or near-site child care center	In-house resource and referral services, Sick or emergency child care program	Dependent care spending account	In-house resource and referral services
Dependent care spending account	None	Dependent care spending account	None
Dependent care spending account	Contracted resource and referral services, Parenting education, workshops, or seminars	Dependent care spending account	Contracted resource and referral services
Dependent care spending account	None	Dependent care spending account	None
Dependent care spending account	None	Dependent care spending account	None
Dependent care spending account	Contracted resource and referral services	Dependent care spending account	Contracted resource and referral services
Dependent care spending account	None	Dependent care spending account	None

Work/Life Initiatives (continued)

Organization	Yr	Personal and Professional Growth	Educational Reimbursement	Financial Security
Argonne National Laboratory	05	On-site personal devel	Unlimited maximum	Scholarship program
Bridgestone/ Firestone	04	None	Unlimited maximum	None
CH2M Hill	05	Off-site seminars/workshops	(Case-by-case)	None
Dow Chemical	05	None	\$5,000 per year maximum	Financial planning
Du Pont	05	On-site personal devel	Unlimited maximum, 3 course(s) per semester or term	Financial planning, 401(k) loan provisions, Financial Education (employee-paid), Consern loans
Duke Energy	05	None	\$15,000 lifetime maximum	None
Fluor	05	Off-site seminars/workshops, On-site personal devel	None	Scholarship program
General Electric	05	None	Unlimited maximum	Financial assistance for children's education, Personal loans, Emergency funds
Georgia Power	05	None	\$2,500 per year maximum	Financial planning
Honeywell International	05	On-site personal devel, On-site career counseling, Learning center	Unlimited maximum (If grade B or better, 100% reimbursement; grade C or lower, 50% reimbursement)	Financial planning, Financial assistance for children's education, Lifecycle accounts (home purchase)

Group Purchasing	On-Site Personal Services	Other Work/Life Initiatives
Group auto insurance, Group homeowners insurance, Long-term care insurance	Credit union	Diversity program, Work/life resource library
None	ATM, Banking, Company store, Mail services, Travel services	Business/Casual dress (every day)
Group auto insurance, Group homeowners insurance	None	Business/Casual dress (every day)
Long-term care insurance, Other group purchasing, Personal lines	ATM, Credit union	Business/Casual dress (every day), Electronic bulletin board, Work/life resource library, On-site programs for employee's children, Work/Life staff
Group auto insurance, Group homeowners insurance, Long-term care insurance	None	Business/Casual dress (every day), Diversity program, Electronic bulletin board, Work/life department, Management accountability
None	ATM, Credit union, Discount purchases, Mail services	Life balance resources
On-line discount purchases	ATM, Banking, Credit union, Mail services	Business/Casual dress (Fridays year round), Diversity program, Van or car pooling
Group umbrella insurance, Long-term care insurance	None	None
Group auto insurance, Group homeowners insurance, Group legal, Long-term care insurance	ATM, Banking, Company store, Credit union, Dry cleaners, Subsidized cafeteria	Business/Casual dress (every day), Commuting initiatives, Van or car pooling, Smart Ride (MARTA)
Group auto insurance, Group homeowners insurance, Long-term care insurance	ATM, Banking, Company store, Discount purchases, Dry cleaners, Film processing, Hair salon, Mail services, Take-home meals, Travel services, Nail salon, On-site vendors, Prescription delivery, Shoe repair	Business/Casual dress (every day), Diversity program, Electronic bulletin board, Commuting initiatives, Work/life manager, Work/life resource library

Work/Life Initiatives (continued)

Organization	Yr	Personal and Professional Growth	Educational Reimbursement	Financial Security
Kimberly-Clark	05	None	\$3,500 per year maximum	Financial planning
Lockheed Martin	05	None	\$4,000 per year maximum	None
Motorola	05	None	Unlimited maximum	Financial planning
Procter & Gamble	05	None	2 course(s) per semester or term	Financial planning, Retirement planning, Survivor financial counseling
Progress Energy	05	None	\$5,250 per year maximum	Scholarship program, Loans, on-line financial planning tool
Sandia National Laboratories	05	On-site career counseling	Undergraduate: \$3,000 per year maximum; Graduate: \$5,250 per year maximum	Scholarship program, for children's education
Siemens Corporation	05	None	Unlimited maximum, Undergraduate: 100% for tuition, covered fees and required books	None
TRW	05	None	\$5,250 per year maximum	None
United Technologies	05	On-site career counseling, Stock awards upon completion of degree	100% of tuition cost, books & fees	Scholarship program
Westinghouse Savannah	05	On-site prof growth, Off-site prof growth	\$5,250 per year maximum	Scholarship program, U.S. Savings Bond program

Group Purchasing	On-Site Personal Services	Other Work/Life Initiatives
None	ATM, Travel services	Business/Casual dress (every day), Diversity program, Parking initiatives
Computer purchase/discounts	None	None
Long-term care insurance	Concierge, Credit union, Mail services	Business/Casual dress (every day), Diversity program, Work/life manager, Work/life newsletter, Work/Life seminars
Group legal, Long-term care insurance, Pet insurance	ATM, Banking	Business/Casual dress (every day)
None	None	Business/Casual dress (every day) (most departments), Diversity training, Parking initiatives
Long-term care insurance	ATM, Credit union, Sundries store	Business/Casual dress (Fridays year round), Diversity program, Commuting initiatives, Van or car pooling, Work/life resource library
None	None	None
None	None	Business/Casual dress (every day), Parking initiatives
Group auto insurance, Group homeowners insurance	ATM, Banking, Dry cleaners, Mail services	Business/Casual dress (Fridays year round), Diversity program, Work/life resource library, Work/life training
Group auto insurance, Group homeowners insurance, Auto purchase or lease, Cell phone purchase or discount, Computer purchase/discounts, Discounts with area merchants	Credit union	Business/Casual dress (every day)