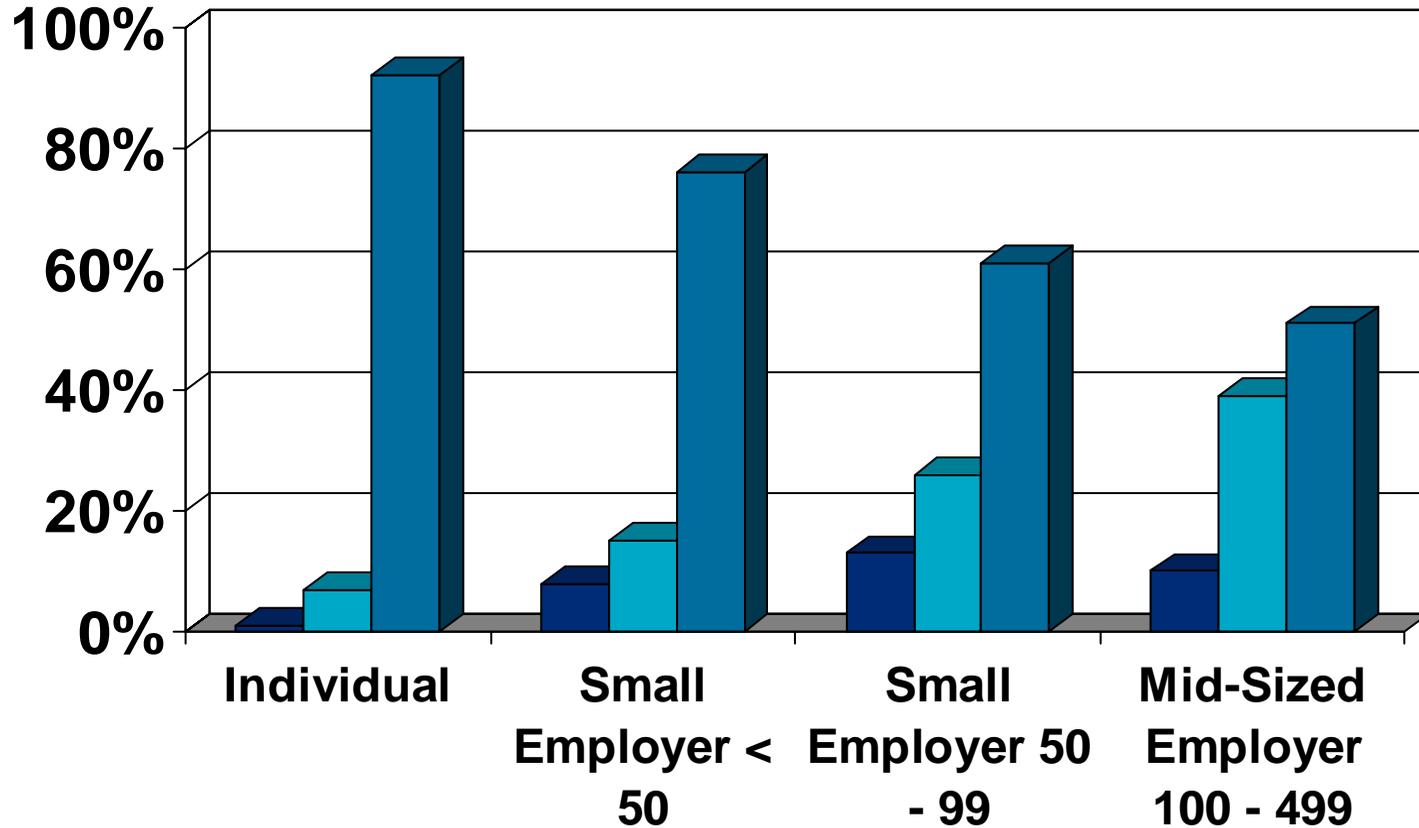


Appendix 2A – Mercer 2010 Survey Charts

Individual out-of-pocket levels

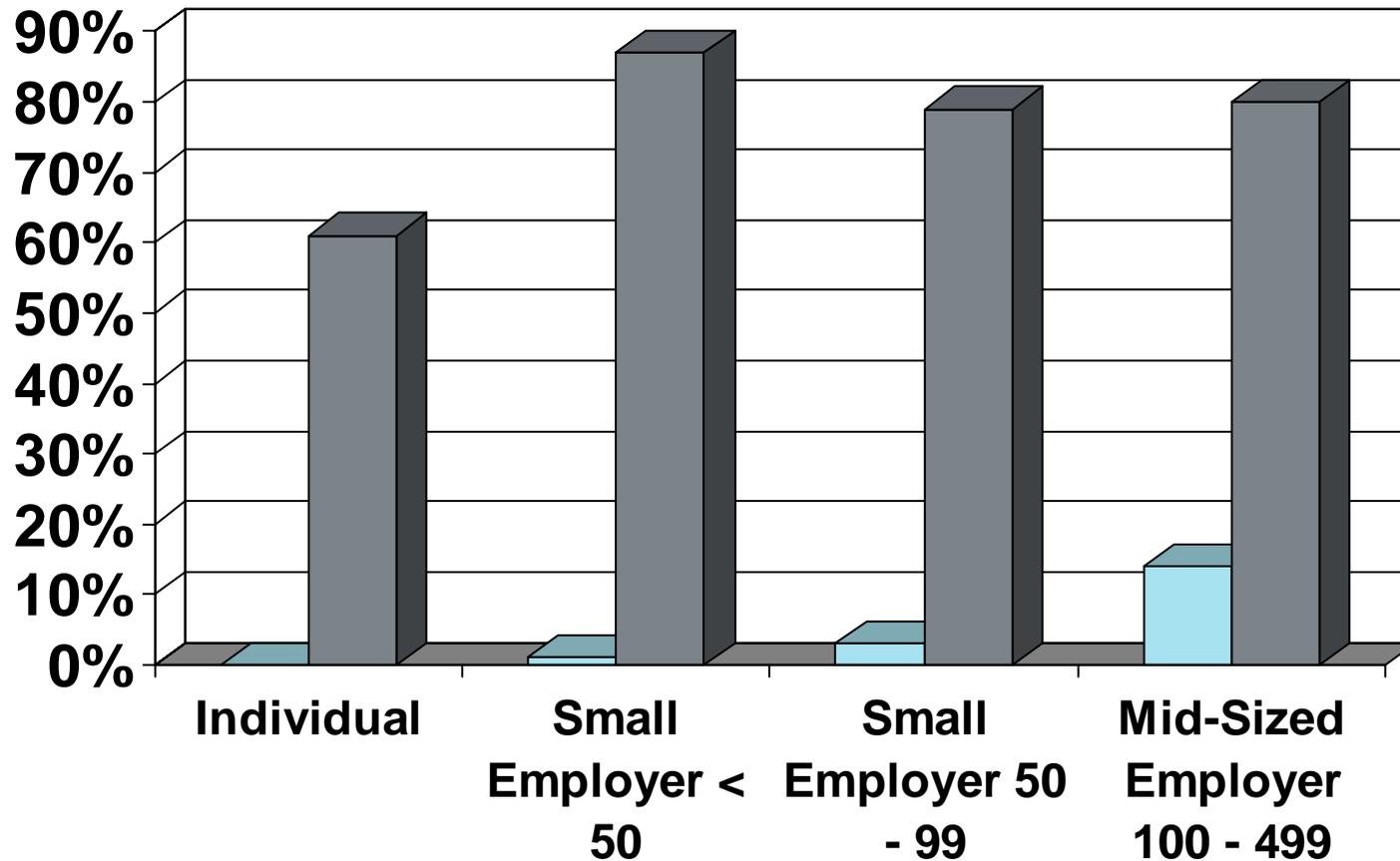
Mercer 2010 Survey: Average out-of-pocket
PPO – \$2,000



■ Individual < \$1,000 ■ Individual \$1k - \$2k ■ Individual > \$2k

Pharmacy generic copayment costs

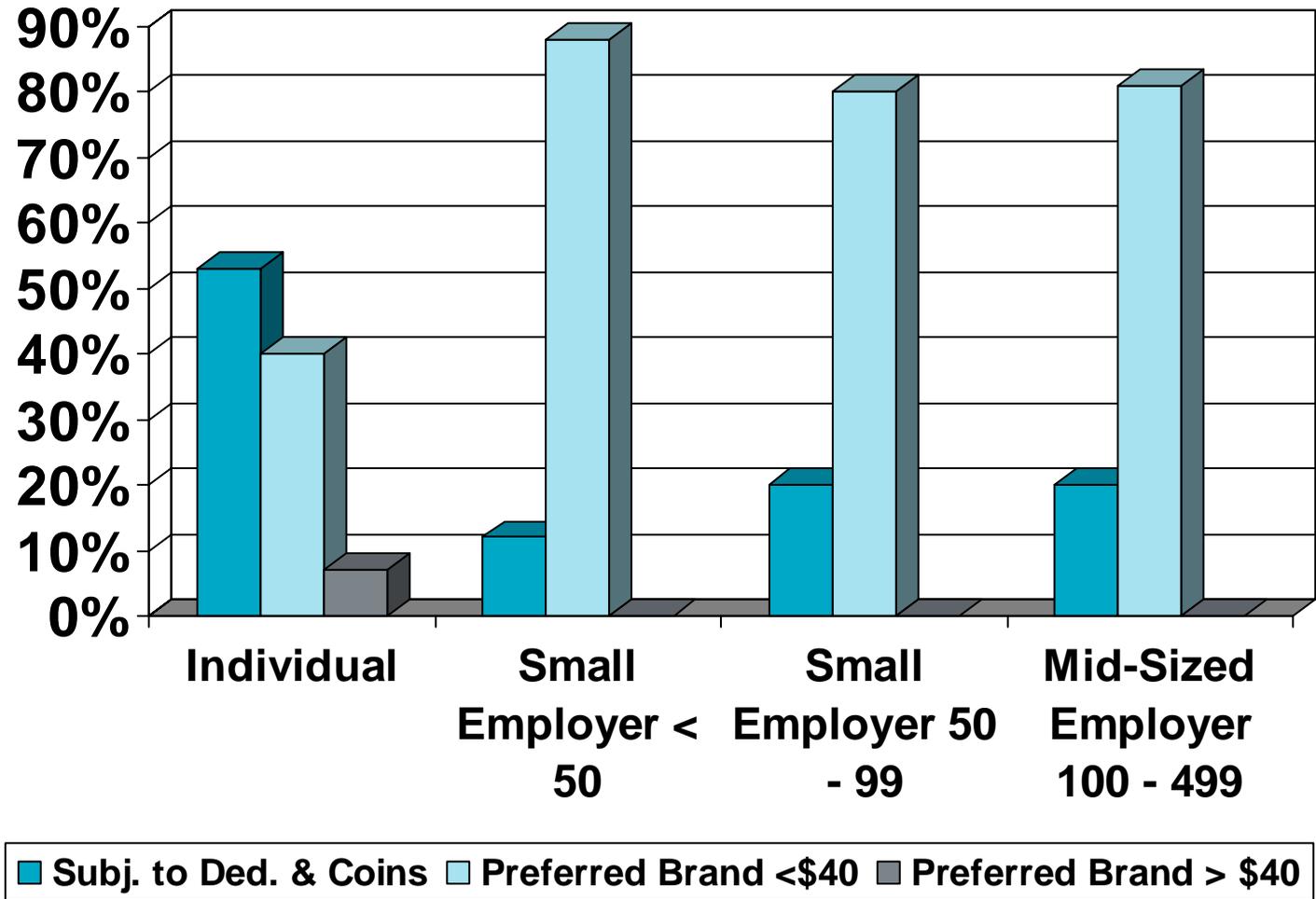
Mercer 2010 Survey:
Average generic copay – \$10



■ Generic < \$10 ■ Generic \$10 or more

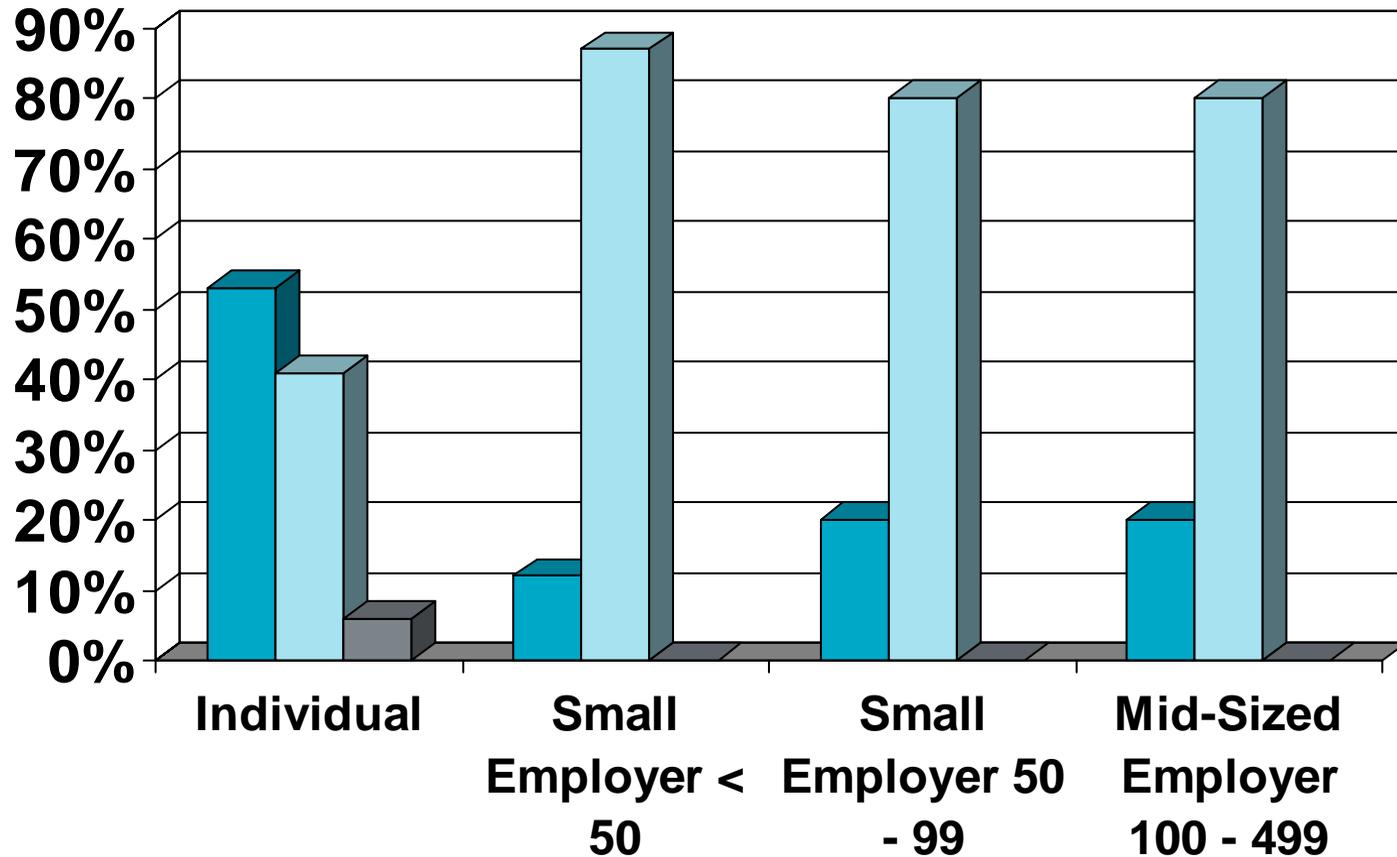
Pharmacy formulary copayment costs

Mercer 2010 Survey:
 Average formulary copay – \$28



Pharmacy non-formulary copayment costs

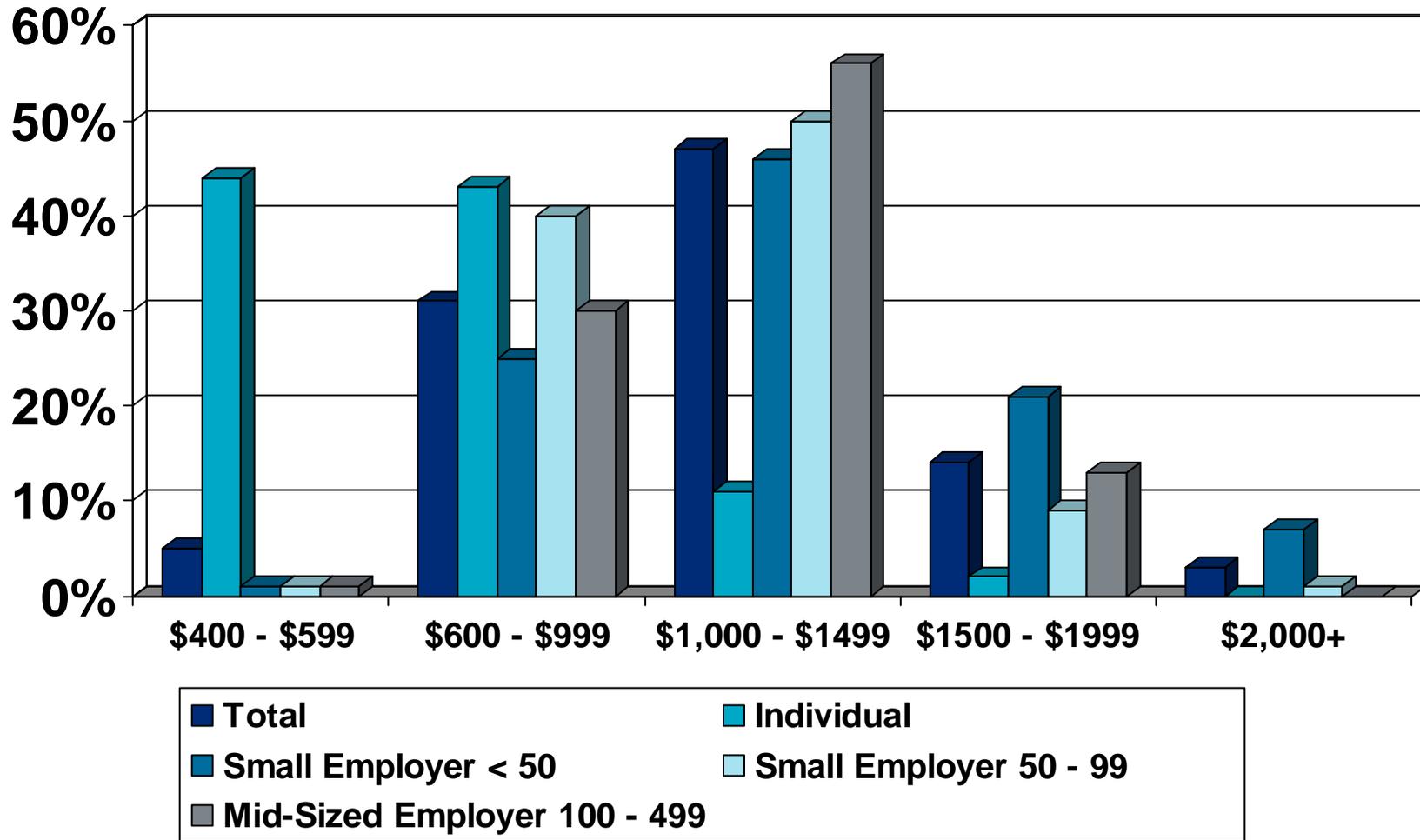
Mercer 2010 Survey:
Average non-formulary copay – \$47



■ Subj. to Ded. & Coins
 ■ Non-Preferred Brand <\$60
 ■ Non-Preferred Brand \$60 or more

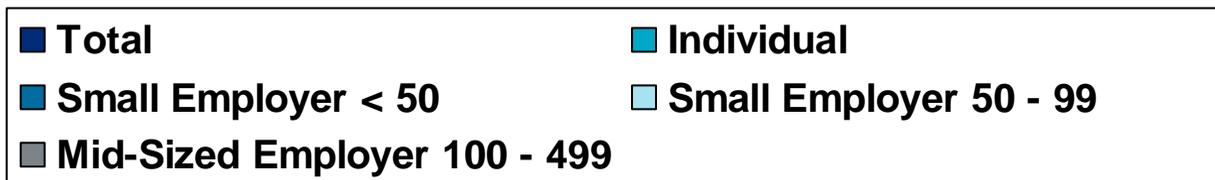
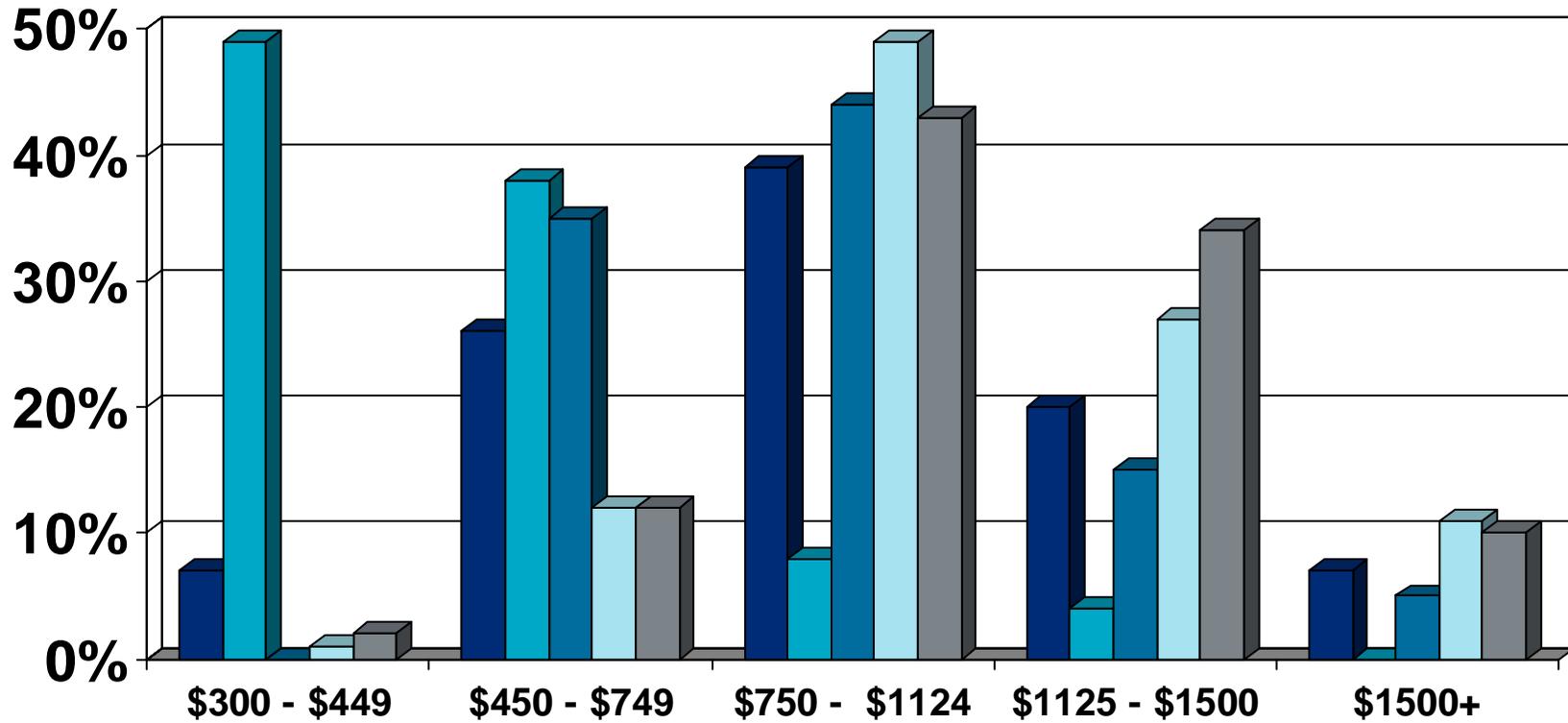
Premium costs

Two adults

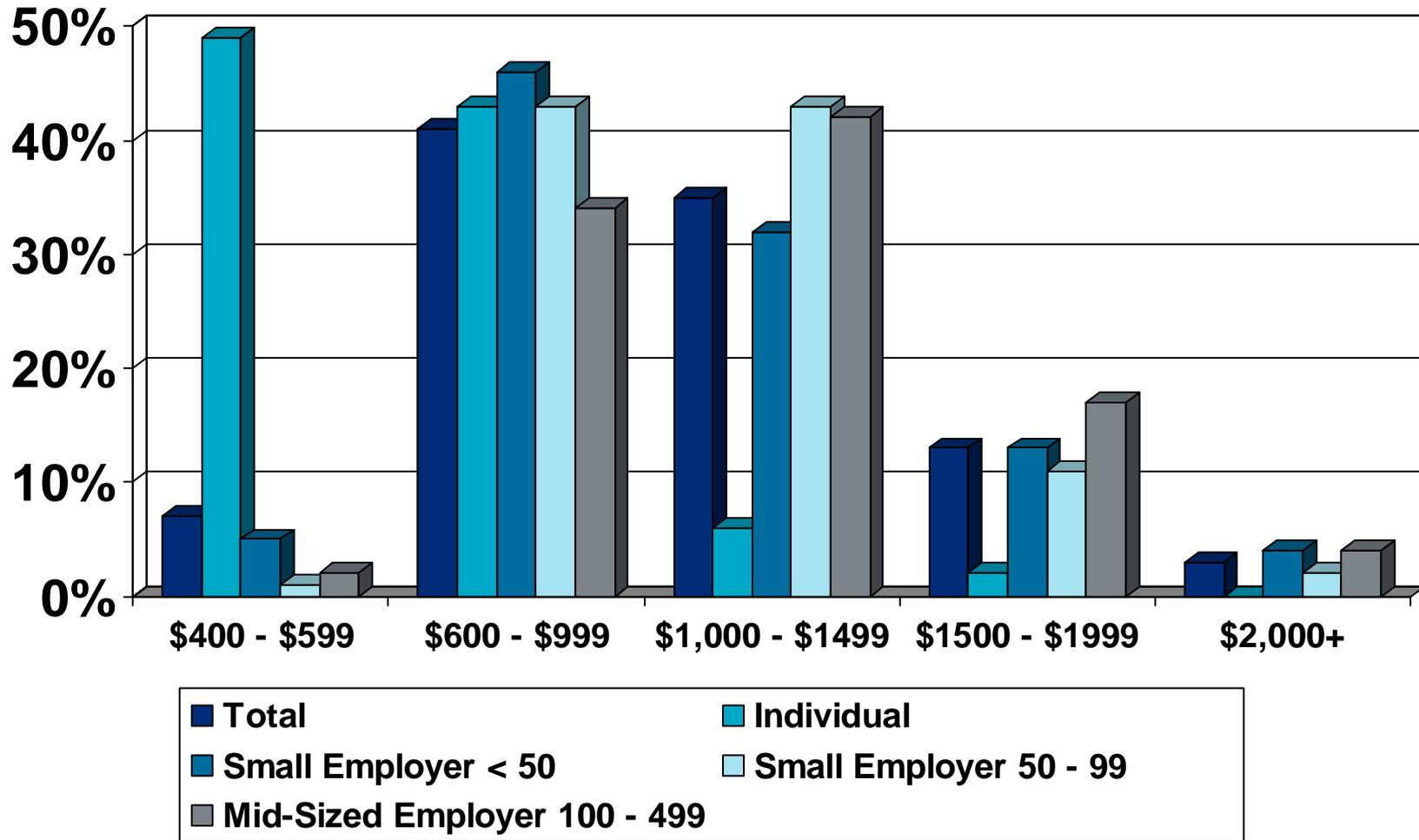


Premium costs

One adult one child



Premium costs One adult and children



Premium costs Two adults and children

Mercer 2010 Survey: Average national family plan cost

PPO: \$1,165

HMO: \$1,193

CDHP with HSA: \$944

