

PacifiCorp Plan Design Benchmark Data

Office Visit Copayment	PPO Average	PPO Median	POS Average	POS Median	EPO Average	EPO Median
PacifiCorp 2007 Design	\$15	\$15	\$15	\$15	\$15	\$15
PacifiCorp's Comparators ¹	\$22	\$20	\$17	\$18	\$15	\$15
Utility Industry ²	\$19	\$20	\$17	\$18	\$15	\$15
All Employers ³	\$19	\$20	\$18	\$15	\$18	\$20

PCP vs. Specialist Office Visit Copayment Differentials¹

Total PacifiCorp Comparator Companies	9
Number With Differentiated Copayment	5
Average Amount of Differentiation	\$12

Utility Industry Employer Subsidy— Active Medical Plans	Overall Employer Subsidy	Employee Only Employer Subsidy	Family Employer Subsidy
All Plan Types ⁴	84%	87%	83%
POS ⁴	81%	86%	79%
PPO ⁴	84%	87%	82%

Large Employers Employer Subsidy— Active Medical Plans	Overall Employer Subsidy	Employee Only Employer Subsidy	Family Employer Subsidy
All Plan Types ⁵	80%	82%	77%
POS ⁵	81%	83%	79%
PPO ⁵	80%	82%	77%

¹ 2006 Salaried Benefit Index[®] (BI) data for companies chosen as PacifiCorp's custom comparator group in their 10/06 BI study.

² 2006 Salaried BI data for the utility industry.

³ 2006 Salaried BI data for all employers in our database.

⁴ Data from 19 utility industry employers included in the 2006 Hewitt Health Value Initiative[™] database.

⁵ Data from 345 large employers (more than 3,000 employees) included in the 2006 Hewitt Health Value Initiative[™] database.