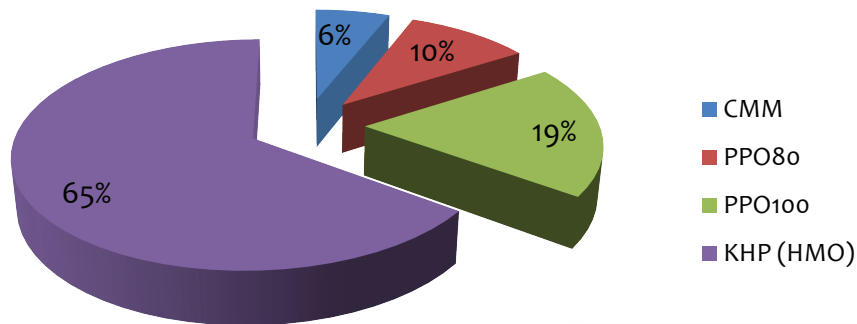


HR By The Numbers: Open Enrollment 2013

Coverage Selected	2011	2012	2013
Employee Only	43.6%	42.6%	44.3%
Employee + Spouse/Partner	21.6%	20.5%	19.6%
Employee + Child(ren)	11.2%	12.4%	12.3%
Employee + Family	23.6%	24.4%	23.7%
No Coverage Selected	13.1%	13.7%	14.0%

86-87% of employees selected coverage during the 2011-2013 period. Their selections are represented in the first four rows of this chart. Those opting for no coverage are represented in the fifth row.

Medical Plan Choices



1,083
employees
enrolled in the
dental plan

A Small Increase
In The Big Number
3,284
Total Covered Lives
(A 1.3% increase over 2012)

FLEXIBLE SPENDING ACCOUNT PARTICIPANTS
439
Healthcare Flexible Spending Accounts
56
Dependent Care Flexible Spending Accounts

Medical Plan Abbreviations: CMM - Comprehensive Major Medical, PPO 80 - Preferred Provider Organization 80, PPO 100 - Preferred Provider Organization 100, KHP (HMO) - Keystone Health Plan (Health Maintenance Organization)