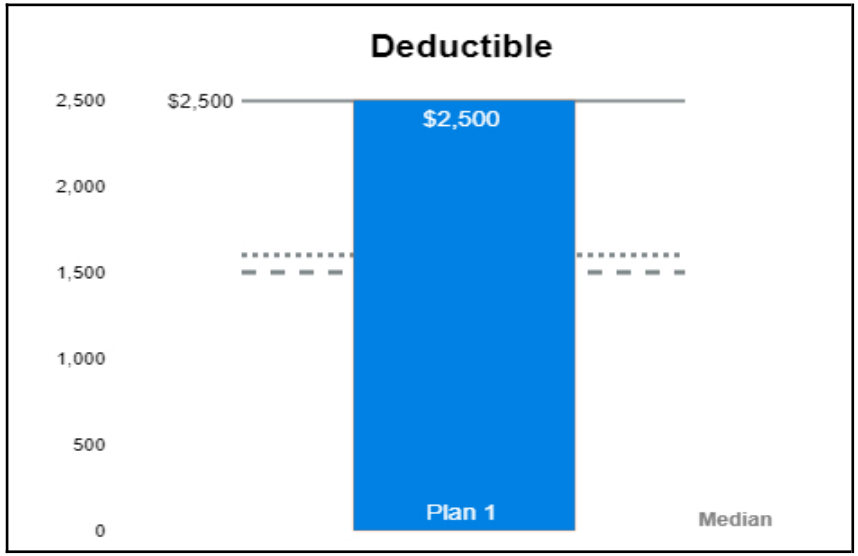
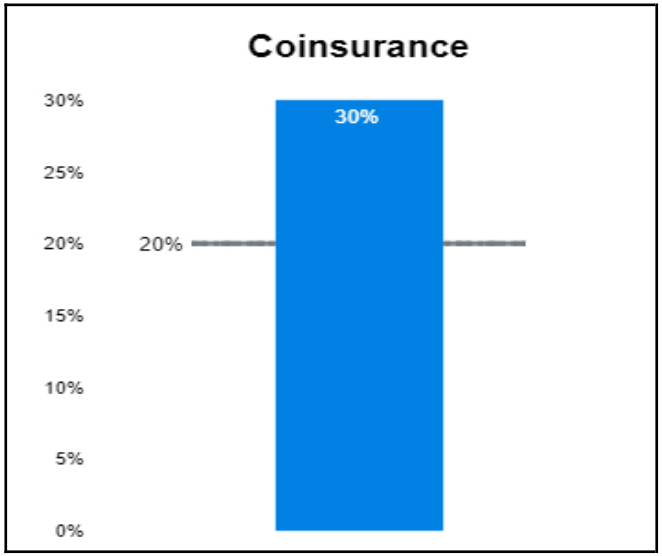
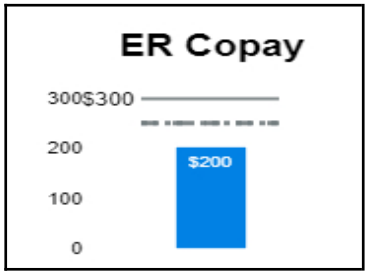

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BENCHMARKING

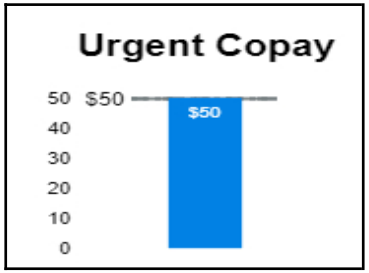
Medical Plan Design - PPO

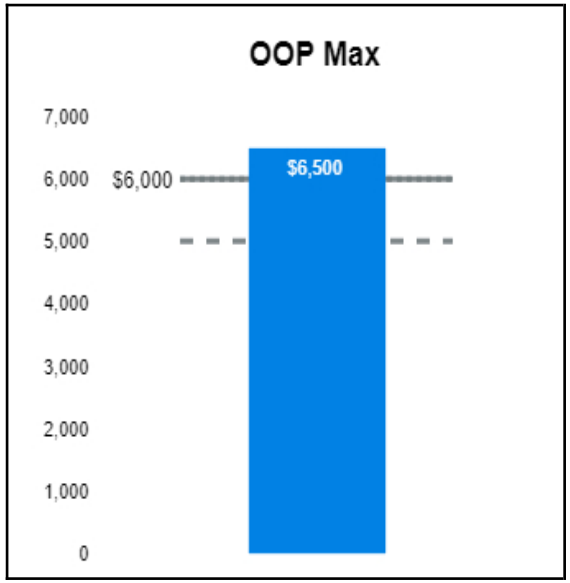
Ephraim McDowell

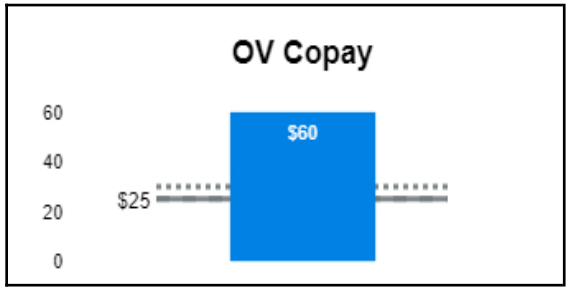


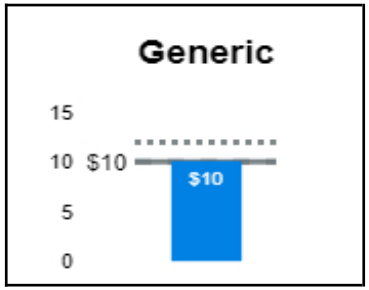


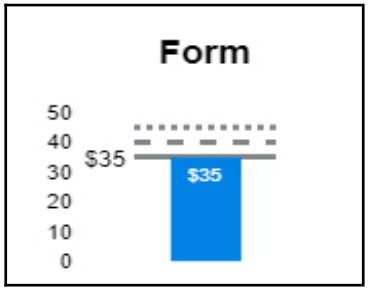


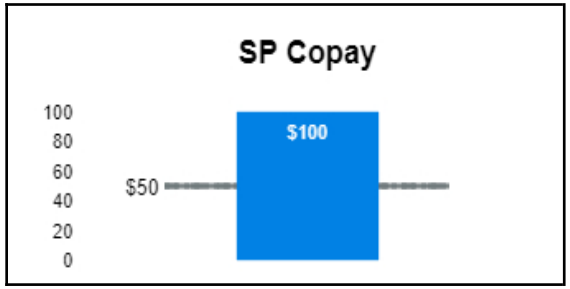


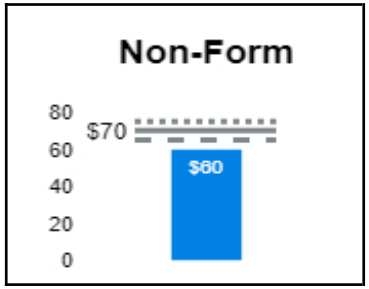


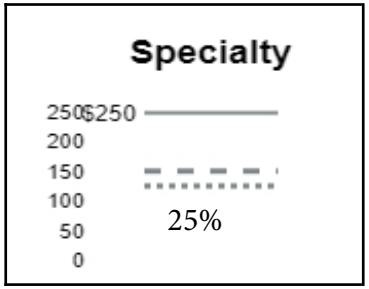












BM 1 BM 2 BM 3

Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026);

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Medical Plan Design - PPO

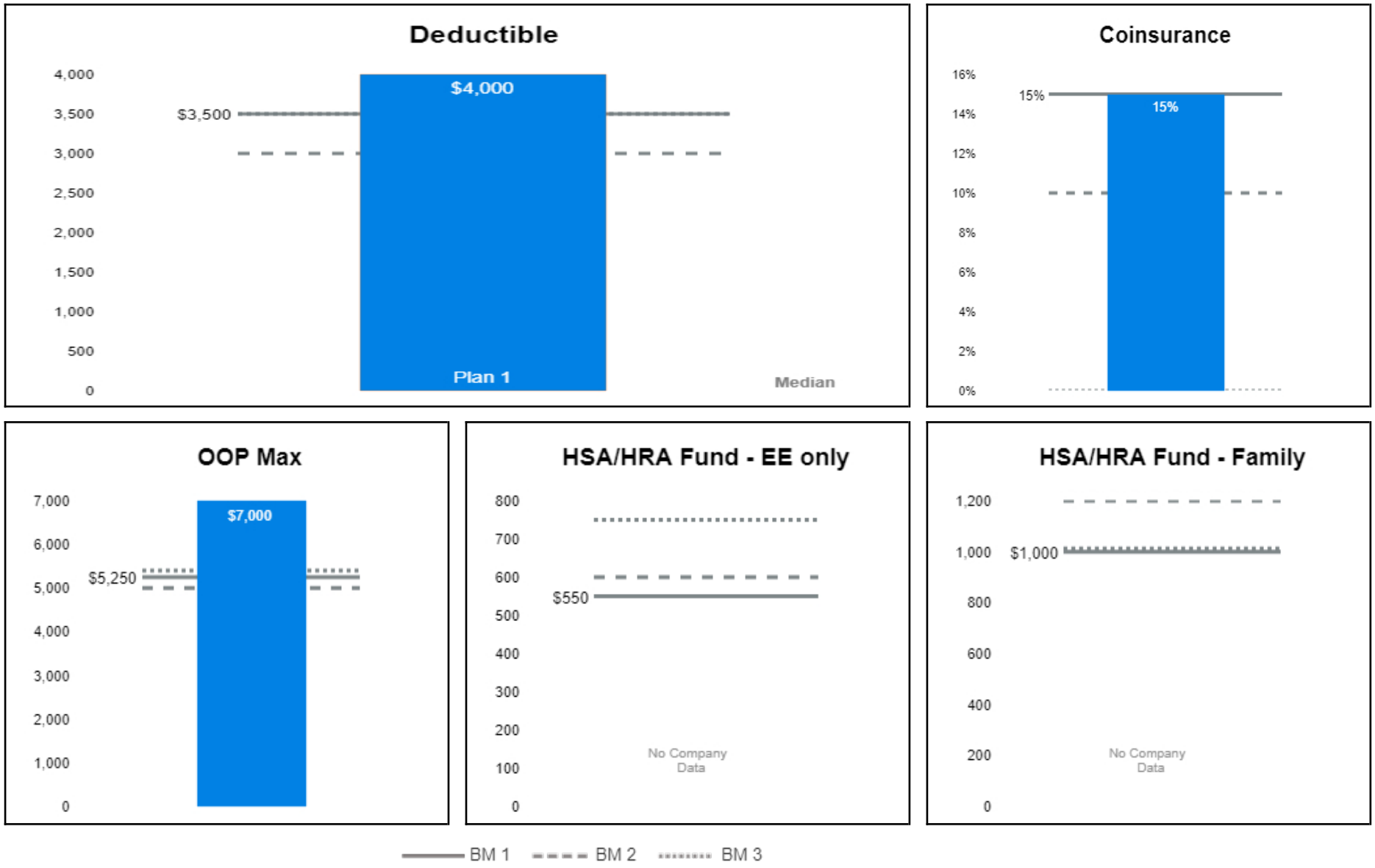
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	BM1	BM2	BM3	Plan 1
Deductible	$2,500	$1,500	$1,600	$2,500
Coinsurance	20%	20%	20%	30%
OOP Max	$6,000	$5,000	$6,000	$6,500
OV Copay	$25	$25	$30	$60
SP Copay	$50	$50	$50	$100
Rx				Lesser of cost of drug or:
Generic	$10	$10	$12	$10
Form	$35	$40	$45	$35
Non-Form	$70	$65	$75	$60
Specialty	$250	$150	$125	25%

Median

Medical Plan Design - HDHP

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Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026);

05/28/2026

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Medical Plan Design - HDHP

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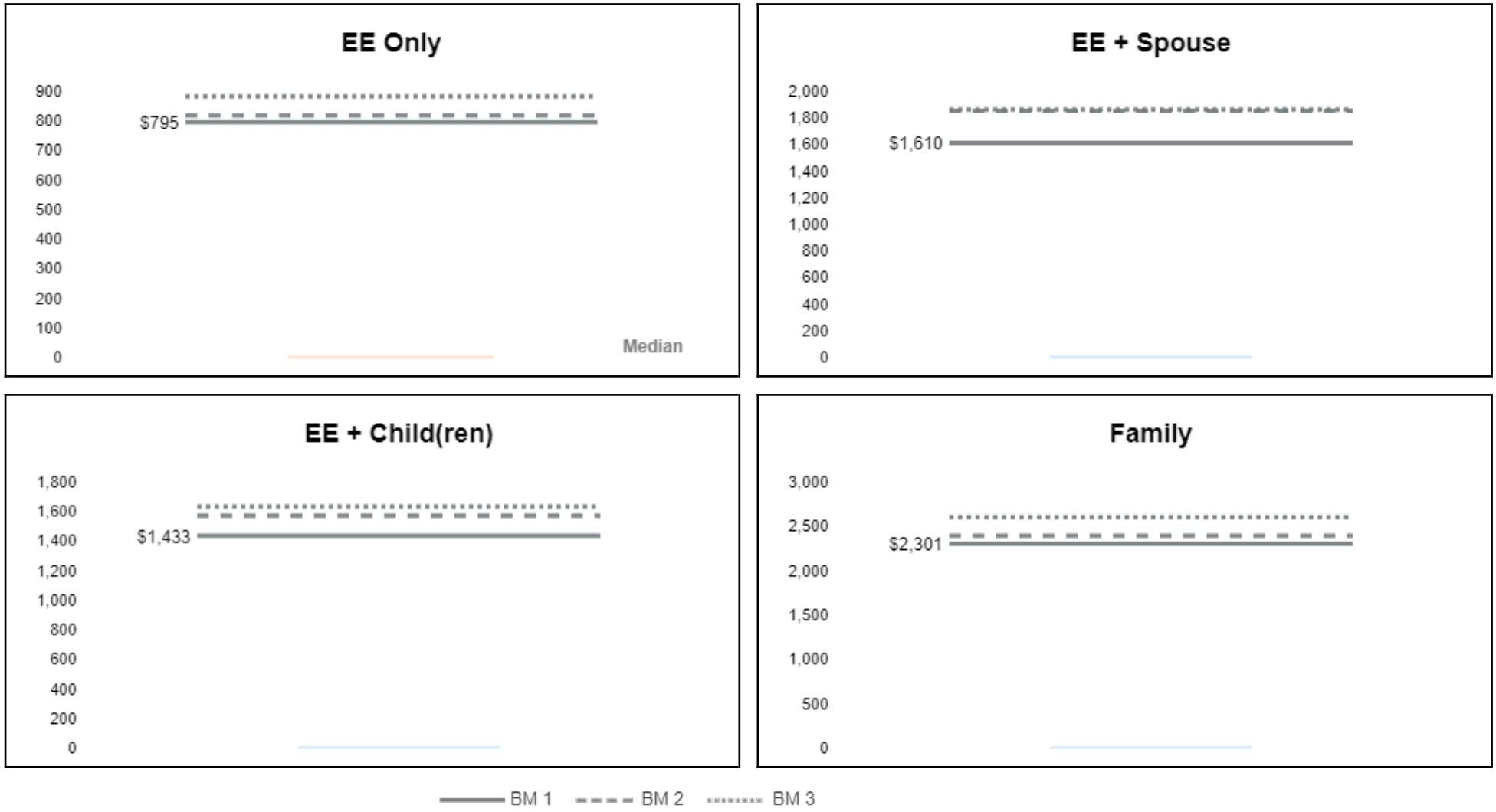
	BM1	BM2	BM3	Plan 1
Deductible	$3,500	$3,000	$3,500	$4,000
Coinsurance	15%	10%	0%	15%
OOP Max	$5,250	$5,000	$5,400	$7,000
HSA/HRA Fund - EE only	$550	$600	$750	
HSA/HRA Fund - Family	$1,000	$1,200	$1,012	

Median

Medical Cost - PPO

Total Premium ($)

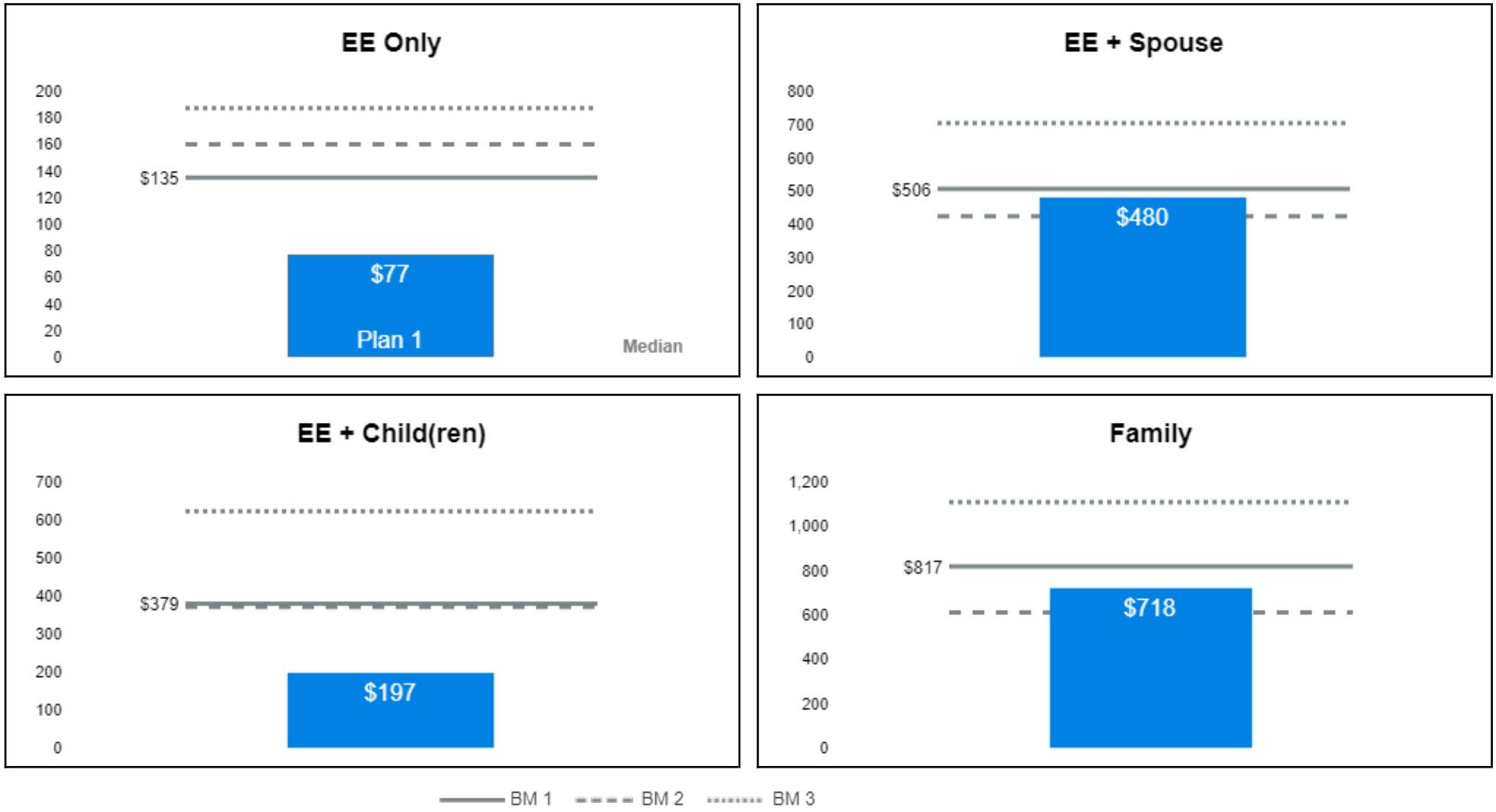
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Medical Cost - PPO

Employee Contribution ($)

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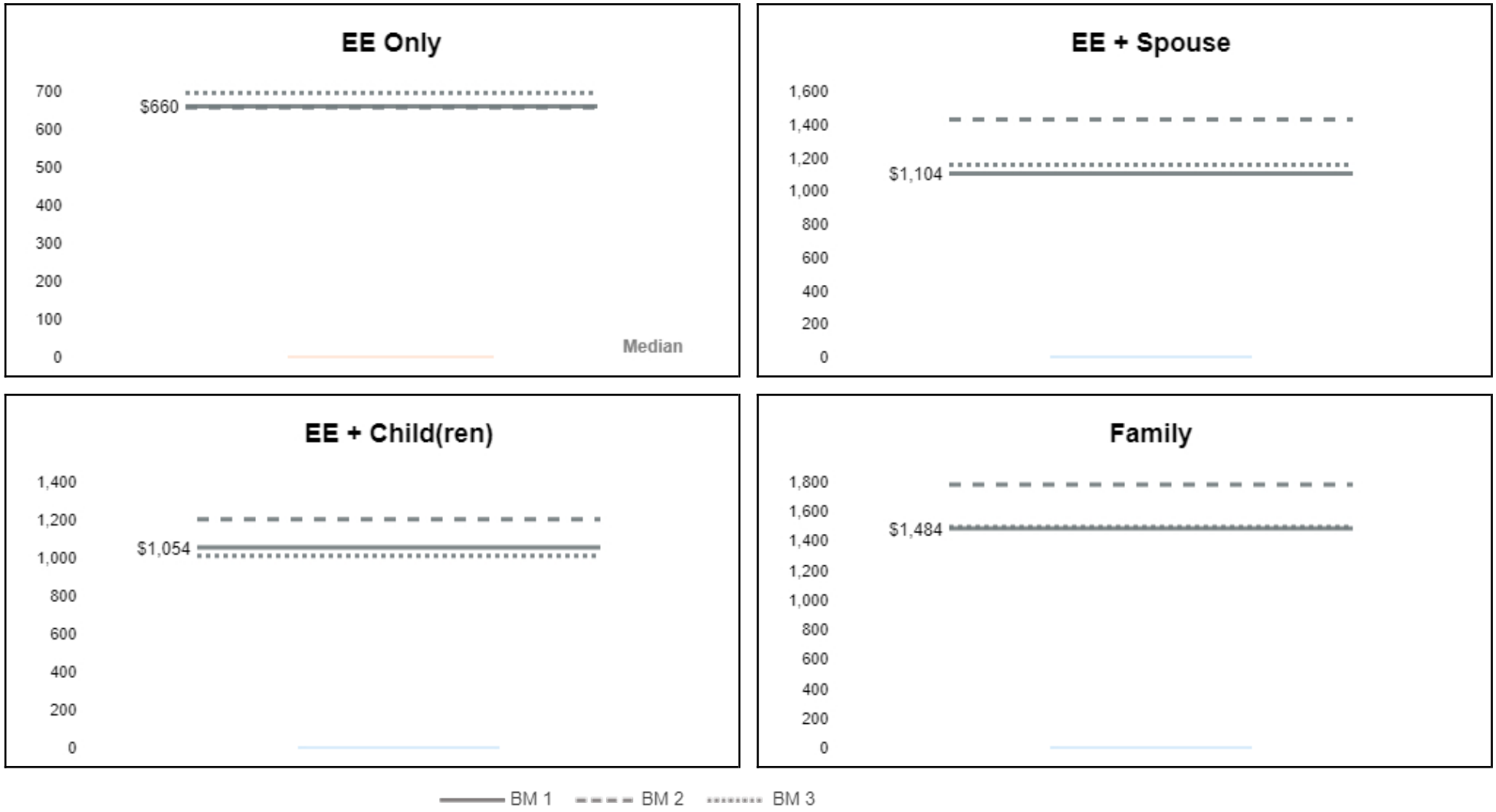


Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026); Funding (All Funding);

Medical Cost - PPO

Employer Contribution ($)

Ephraim McDowell

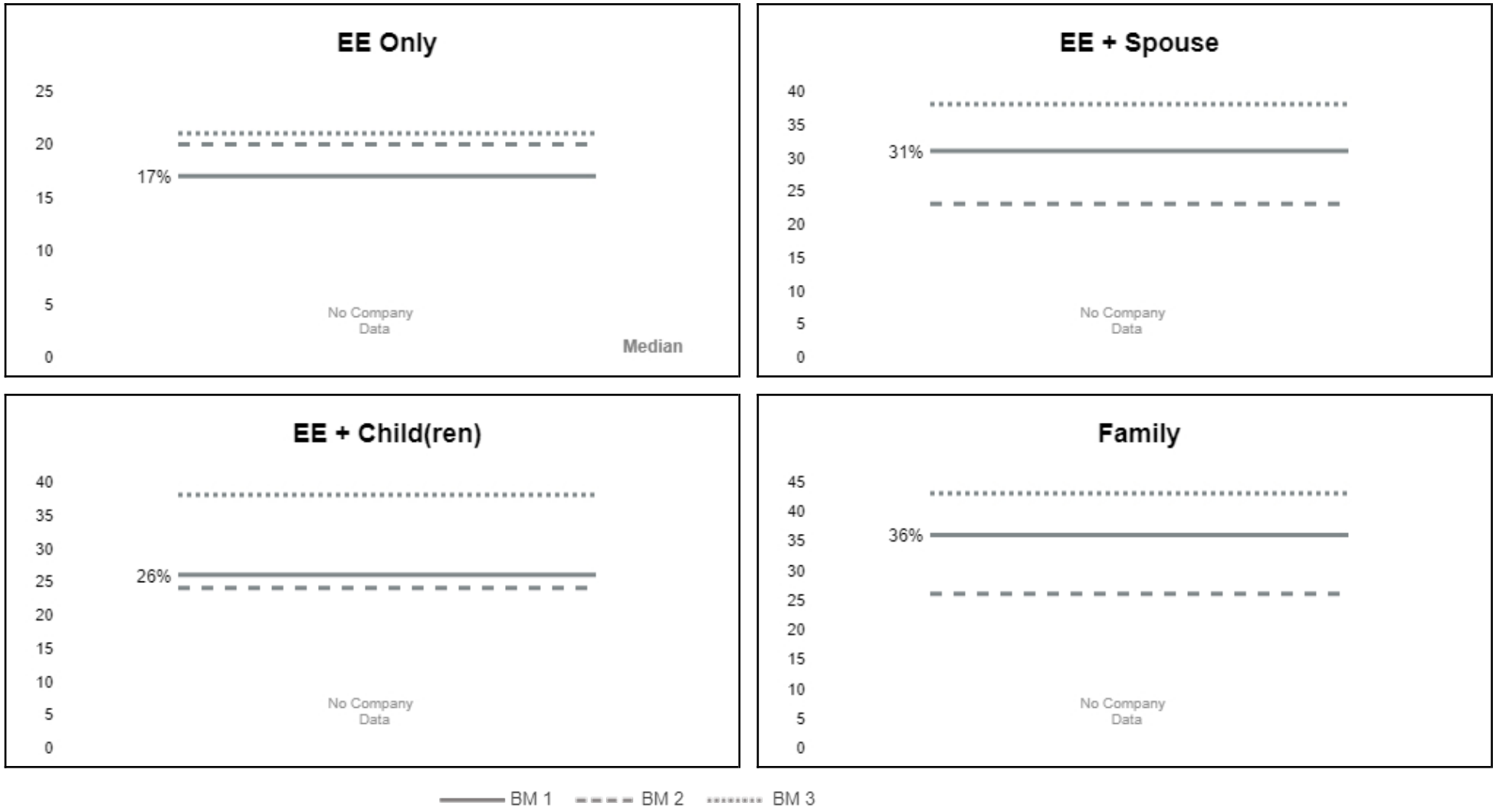


Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026); Funding (All Funding);

Medical Cost - PPO

Employee Subsidy (%)

Ephraim McDowell

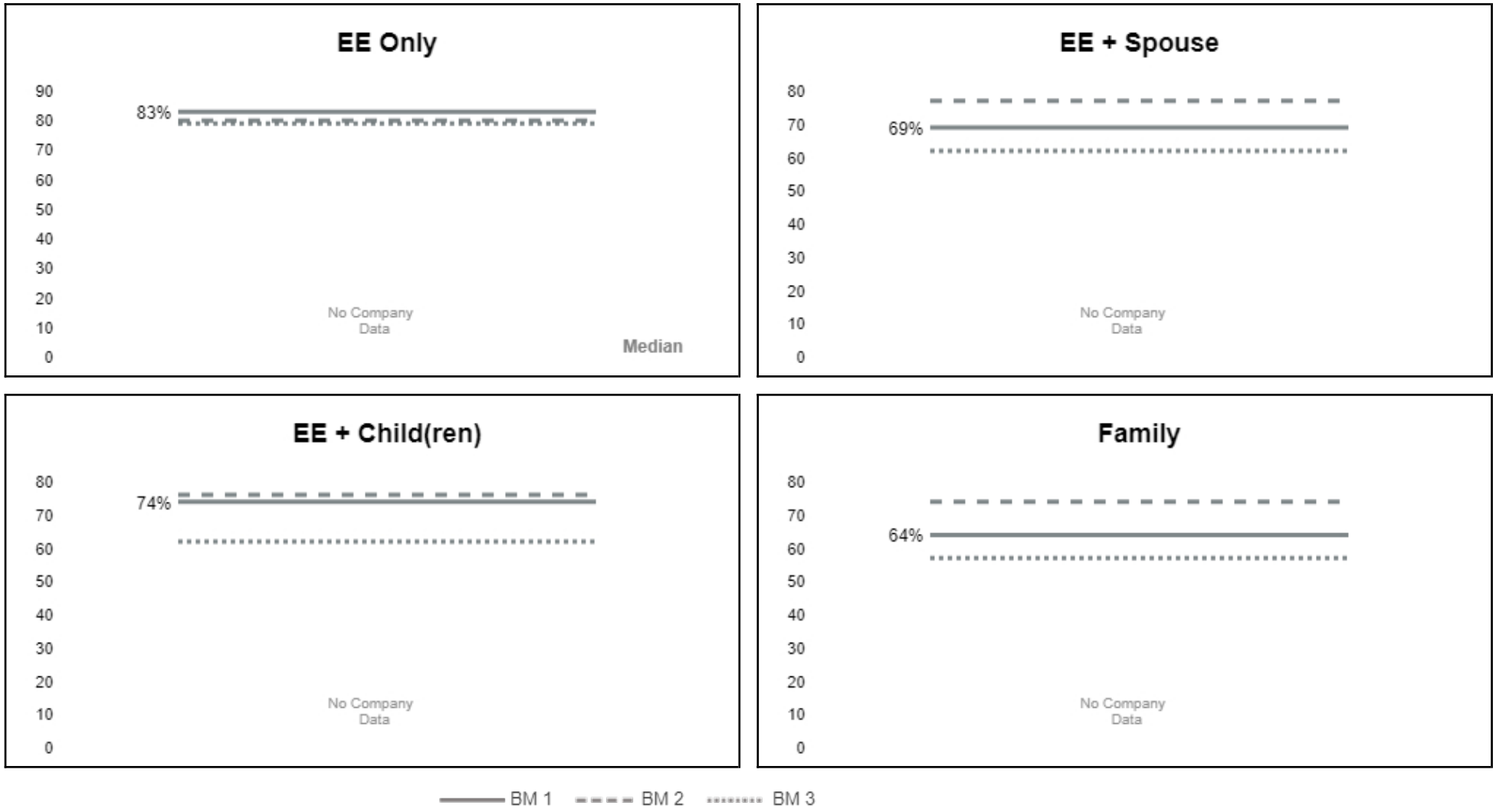


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Medical Cost - PPO

Employer Subsidy (%)

Ephraim McDowell

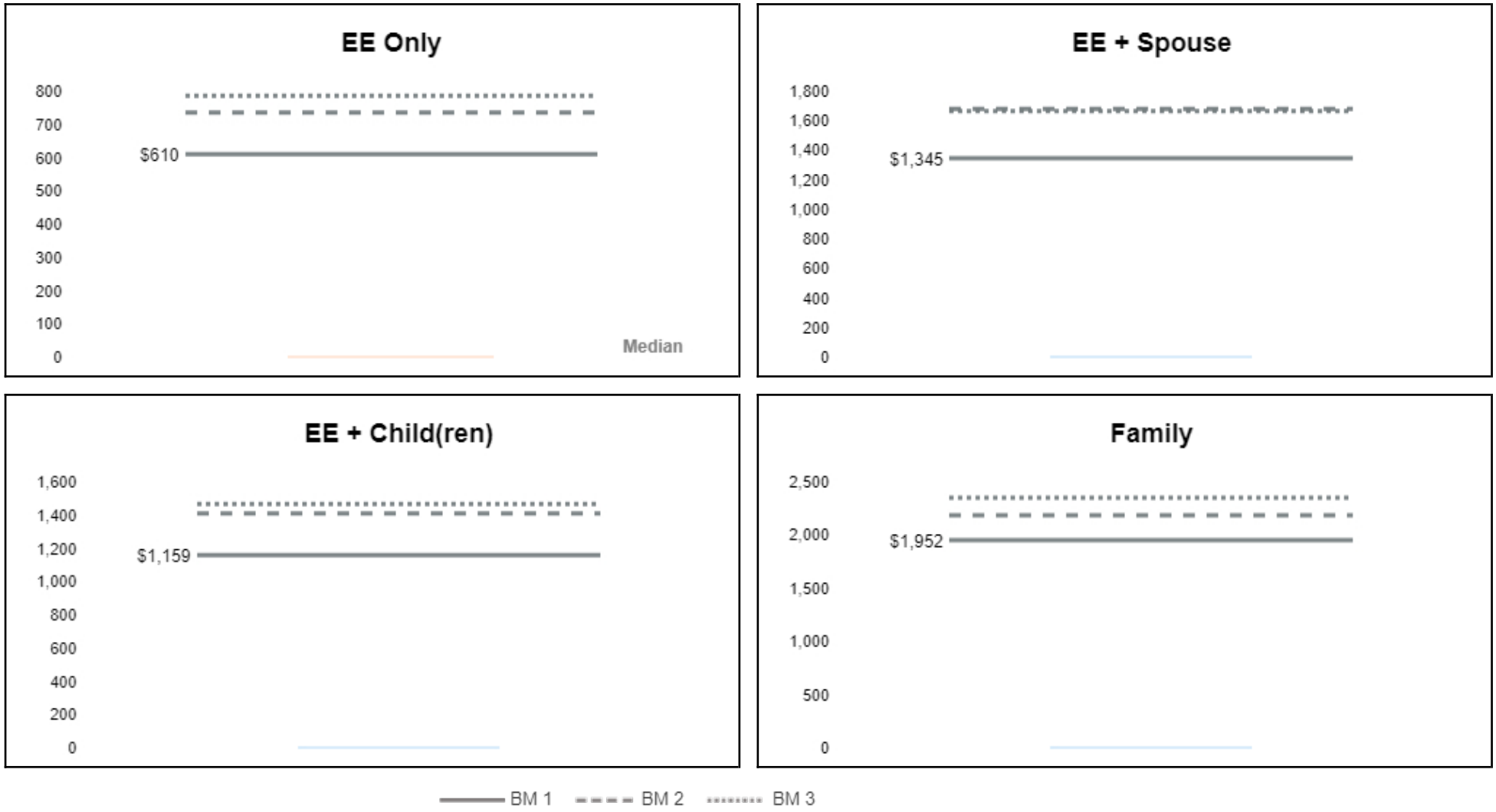


Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026); Funding (All Funding);

Medical Cost - HDHP

Total Premium ($)

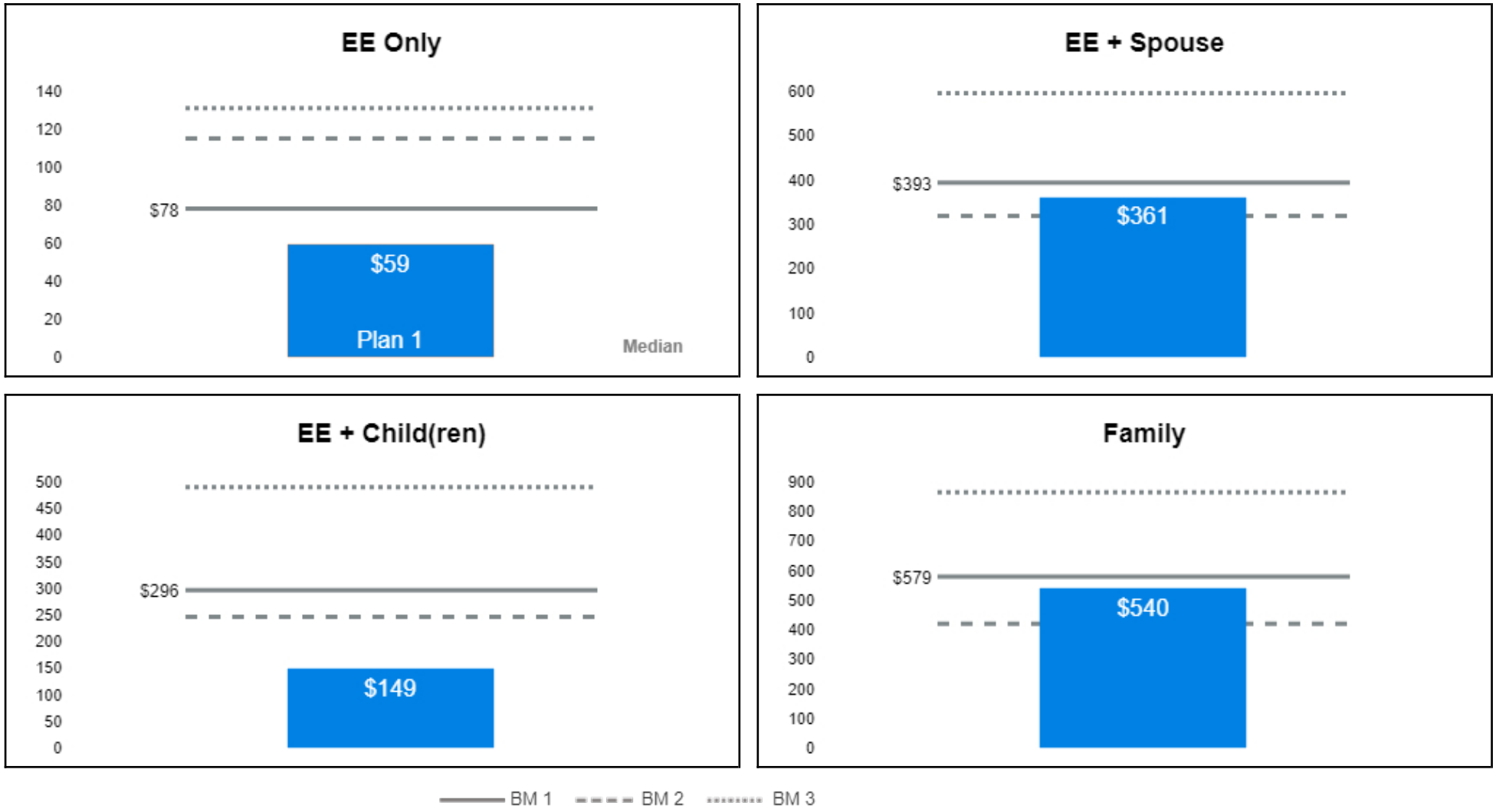
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Medical Cost - HDHP

Employee Contribution ($)

Ephraim McDowell

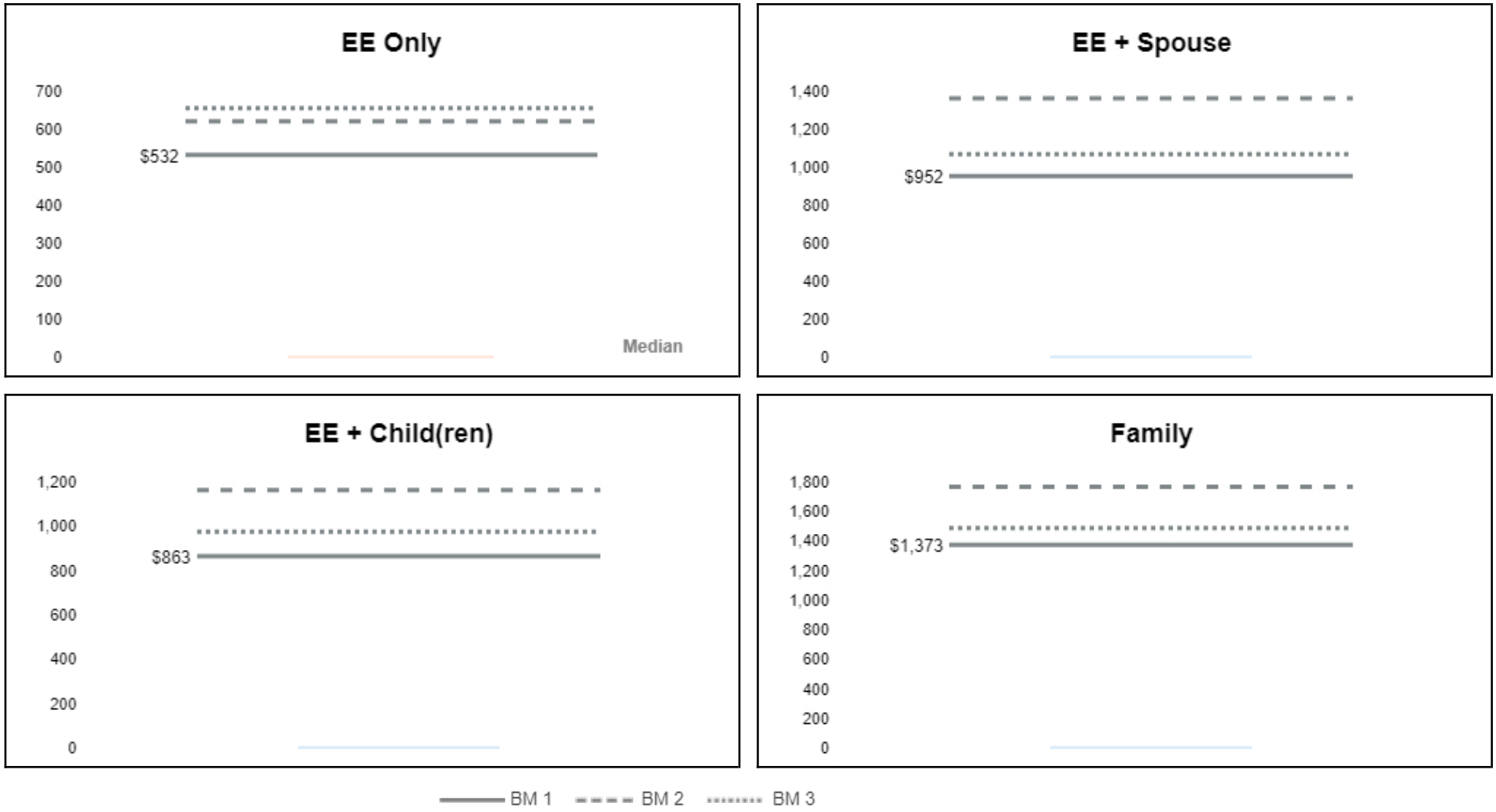


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Medical Cost - HDHP

Employer Contribution ($)

Ephraim McDowell

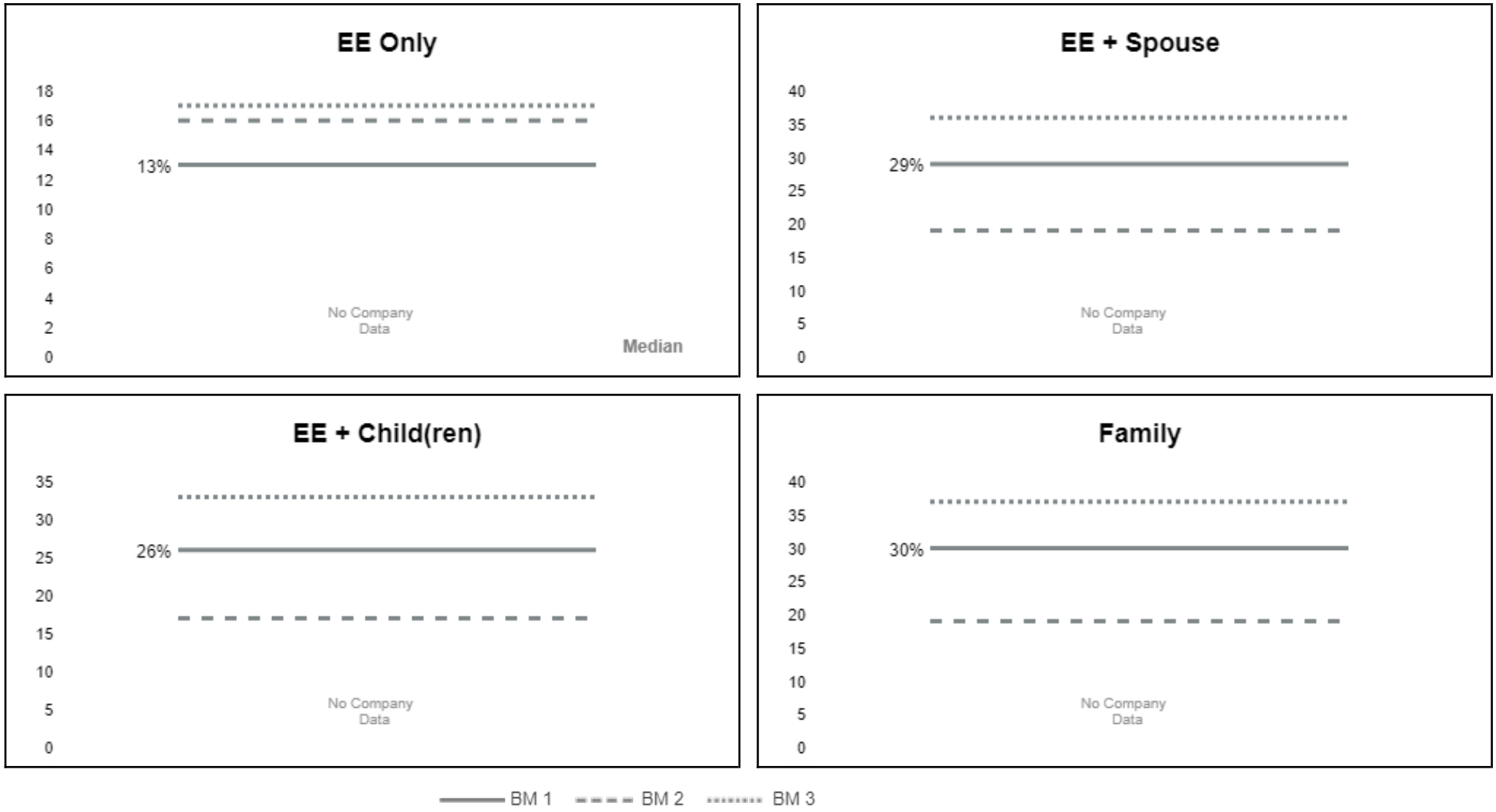


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Medical Cost - HDHP

Employee Subsidy (%)

Ephraim McDowell

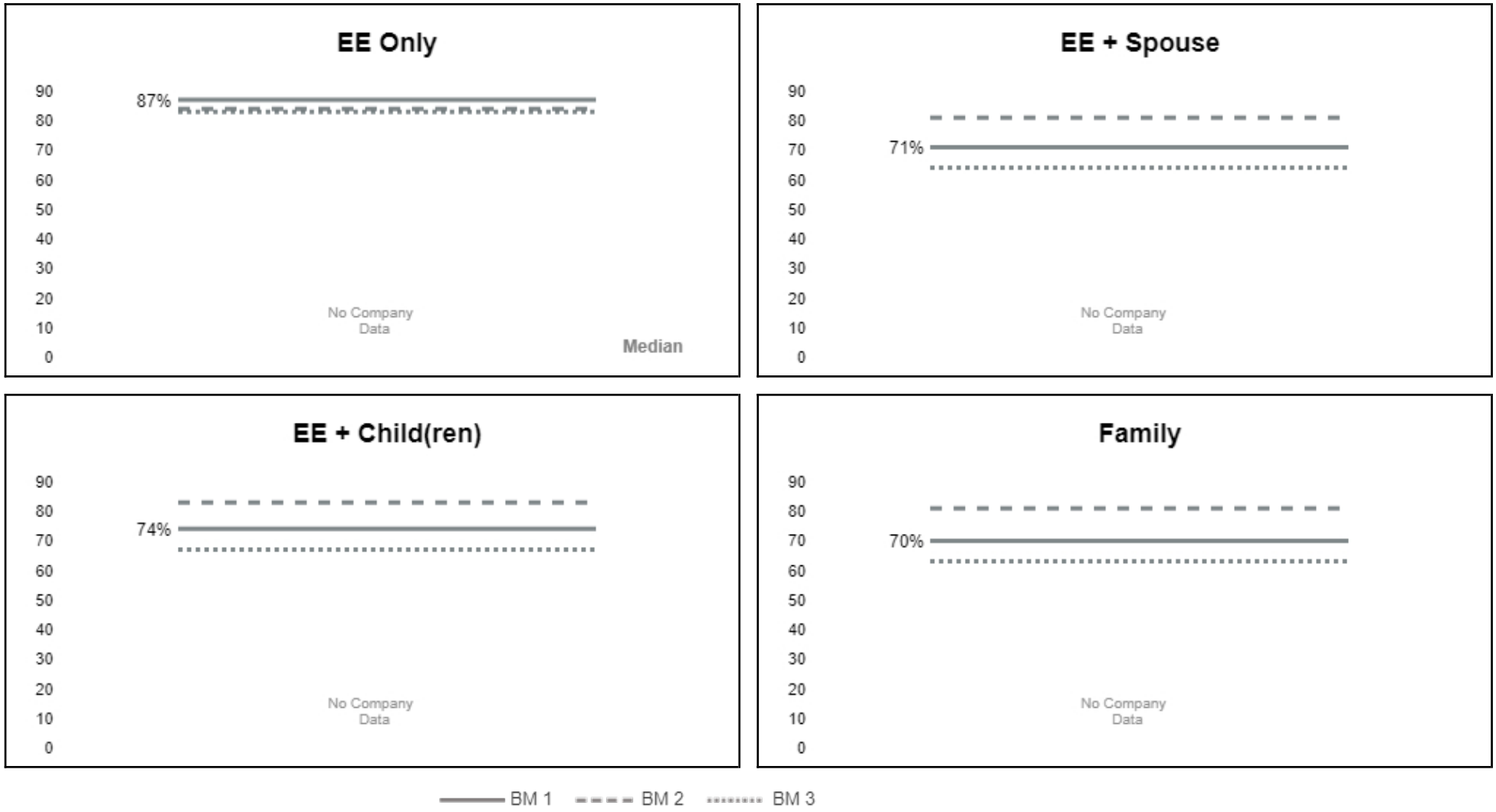


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Medical Cost - HDHP

Employer Subsidy (%)

Ephraim McDowell



Benchmark: BM1 - State (Kentucky); BM2 - No of Employees (1001-2500); BM3 - Industry (62 Health Care and Social Assistance); Benchmark Year (2026); Funding (All Funding);

Reliance and Limitation

In performing our analysis, we relied on data provided to us by Bim Group. We have neither verified nor audited the accuracy of the data contained in the files. If the underlying data is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. Where practicable, the data was reviewed for consistency and reasonableness.

This report and the models herein have been prepared for the internal use of Bim Group in their relationship with Ephraim McDowell and are only to be relied upon by those organizations. No portion may be provided to any other party without Milliman's prior written consent. Milliman does not intend to benefit any other recipient of this report, even if Milliman consents to the release of this report to that recipient.

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