

# Coldwater Creek

Benchmark 2010-2011			
Plan Design	Coldwater Creek		Benchmark Employers
Median Deductible	Hourly	Salary	
<b>In Network</b>			
Single	\$500	\$750	\$1,000
Family	\$1,000	\$1,500	\$3,000
<b>Out of Network</b>			
Single	Combined with in Network		\$2,000
Family	Combined with in Network		\$6,000
Out of Pocket Maximum	Hourly	Salary	
<b>In Network</b>			
Single	\$3,500	\$3,750	\$4,000
Family	\$7,000	\$7,500	\$12,000
<b>Out of Network</b>			
Single	Combined with in Network		\$2,000
Family	Combined with in Network		\$6,000
Co-Pay	Hourly	Salary	
Primary Care Physician	\$25	\$25	\$30
Speciality Care Physician	\$25	\$25	\$30
Urgenct Care Physician	\$40	\$40	\$40
Emergency Room	\$100	\$100	\$100
Rx Co-Pay	Hourly	Salary	
Retail	10/30/50	10/30/50	10/25/45
Mail Order	20/60/100	20/60/100	20/50/100
Monthly Premium Equivalent	Hourly	Salary	
Single	\$384	\$384	\$397
Family	\$1,096	\$1,096	\$1,162
Employee Contributions			
Single*	\$26		\$99
	14%		25%
Family*	\$131		\$464
	24%		40%

Employee contributions are based on averages

Benchmark group consists of >1000 employees, retail/wholesale industry

Medical Only