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Undertaking

Provide Watson Wyatt Survey.

Response

A copy of the document: "Watson Wyatt Comparison – Assessing Your Benefits. 2006 Statistical Summary" is attached.

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Watson Wyatt

COMPARISON™

Assessing Your Benefits

2006 Statistical Summary



2006 Statistical Summary

Watson Wyatt COMPARISON™ (Canada)

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About This Report

Available to participants only, the Watson Wyatt COMPARISON™ 2006 Statistical Summary report consists of easy-to-read tables providing statistical information on major employee benefit plan provisions and cost-sharing arrangements contributed by 441 Canadian organizations of varying sizes in a broad cross-section of industries and geographic areas.

Prevalence tables are an excellent source of normative information that can be used in reviewing benefits plan design. The report presents information by broad industry sectors as well as for the entire database. Customized tables or data cuts are available for a fee.

Data Collection Process

Information on benefit plan provisions was gathered during the 2005 and 2006 calendar years. Participating organizations were invited to update their benefit information, for existing participants, or complete our questionnaire, for new participants, using information based on the most representative benefit plans offered to full-time regular salaried employees. Alternatively, participants had the option to provide Watson Wyatt with their benefit booklets and plan documents for our subsequent data entry.

All of the data contained in this report was carefully reviewed for validity, reasonability and completeness. Where appropriate, participants were re-contacted to discuss and resolve any anomalies on the data submitted.

Averages and Percentiles

Many of the tables in this statistical summary, in addition to a frequency distribution, present various statistics. Two types of statistics can be found in the report—averages and percentiles.

Averages

The average value is calculated by summing the value of each organization included in the group, and dividing by the number of organizations.

Percentiles

There are various methods of calculating percentiles. This report uses a “weighted average” calculation. To illustrate, assume that we are calculating the 50th percentile (also called the median). The values at all organizations included in the group are sorted from the lowest value to the highest value. If there are 100 organizations in the comparison group, then 100 is multiplied by 0.5.

The value of the organization that is 50 ($100 * 0.5$) positions from the top of the sorted list is reported as the median. Similarly, the 10th percentile is calculated in this example by multiplying $100 * 0.1$. The value of the organization that is 10th on the sorted list of values is reported as the 10th percentile.

If the percentile multiplication results in a fraction, then the reported result is a weighted average of the two organizations closest to the ranking. For example, if there are 25 organizations in a group, then the 50th percentile ($25 * 0.5 = 12.5$) would be the value halfway between the organizations that rank 12th and 13th on the sorted list. Because of this interpolation, the percentile reported will not necessarily represent a value in the database. For example, if it is necessary to interpolate between a deductible of \$100 and a deductible of \$150, then the 50th percentile in this example would be \$125. That is, it is possible to see results in the percentiles that are not actual values in the database, but represent an interpolation between two values that are in the database.

Acknowledgements

Watson Wyatt would like to thank all participating organizations for your time and effort. Your contribution has allowed us to provide you with a valued source of information which can serve as an effective tool to compare your current benefits offering. We welcome any questions, comments or suggestions that you may have concerning this report.

COMPARISON™ Studies

Need to assess how your benefits package compares against your market or industry peers? COMPARISON gives you access to a complete suite of diagnostic tools. Working with your Watson Wyatt consultant, you can design customized benefit studies using a robust methodology to assess how your benefit package measures up.

Further Information

To discuss any aspect of benefit benchmarking or your benefit offering in more detail, contact your Watson Wyatt consultant or email us at comparisoncanada@watsonwyatt.com.

We also invite you to visit our website at <http://www.watsonwyatt.com/comparisoncanada> for more details about COMPARISON.

DISCLAIMER

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DETAILED RESULTS

Participant Information

Number of Salaried Employees (Reflects the number of full-time salaried employees reported by the participating organizations)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database	
Frequencies	Less than 500	82%	61%	65%	41%	57%	53%	47%	57%
	500 but Less than 1,000	6%	16%	9%	20%	16%	19%	22%	16%
	1,000 but Less than 5,000	8%	24%	9%	37%	20%	22%	26%	21%
	5,000 but Less than 10,000	4%	0%	4%	0%	4%	4%	5%	3%
	10,000 but Less than 25,000	0%	0%	4%	2%	2%	3%	0%	2%
	25,000 or More	0%	0%	9%	0%	0%	0%	0%	1%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	49	113	74	441
	10th Percentile	31	82	62	21	49	50	39	48
	25th Percentile	57	147	109	249	85	156	148	109
	Median	142	336	346	716	213	398	547	369
	75th Percentile	272	833	1,044	1,574	1,187	1,216	1,167	1,107
	90th Percentile	1,004	1,560	12,806	3,063	1,887	3,470	3,232	3,015

Regions (Based on the province in which the Canadian Head Office is located)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
British Columbia	4%	10%	15%	10%	18%	13%	16%	13%
Prairies	8%	6%	22%	65%	10%	14%	14%	19%
Ontario	76%	57%	51%	12%	49%	55%	59%	52%
Quebec	12%	24%	13%	10%	22%	14%	9%	15%
Atlantic	0%	4%	0%	2%	0%	3%	1%	2%
Territories	0%	0%	0%	0%	0%	1%	0%	*
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

• Less than 0.5%

Industry (Reflects the primary industry classification reported by participating organizations)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Durable Goods Manufacturing	100%	0%	0%	0%	73%	0%	0%	20%
Nondurable Goods Manufacturing (except Pharmaceutical)	0%	71%	0%	0%	0%	0%	0%	8%
Pharmaceuticals	0%	29%	0%	0%	0%	0%	0%	3%
Energy and Natural Resources	0%	0%	0%	78%	0%	0%	0%	9%
Retail and Wholesale Trade	0%	0%	0%	0%	0%	29%	0%	7%
Financial Services	0%	0%	71%	0%	0%	0%	0%	9%
Insurance & Real Estate	0%	0%	29%	0%	0%	0%	0%	4%
Construction	0%	0%	0%	0%	0%	1%	0%	*
Transportation and Utilities	0%	0%	0%	22%	0%	31%	0%	10%
Services	0%	0%	0%	0%	27%	39%	0%	13%
Health Care	0%	0%	0%	0%	0%	0%	18%	3%
Education	0%	0%	0%	0%	0%	0%	34%	6%
Nonprofit and Government	0%	0%	0%	0%	0%	0%	49%	8%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

* Less than 0.5%

Defined Benefit Plans

Defined Benefit Plans

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings	Description
Form of Required Employee Contributions	Of those plans requiring employees to make contributions, this table reflects the type of contribution formula.
Level of Required Employee Contributions as a Percent of Pay (Earnings = YMPE) and (Earnings = \$60,000)	Of those plans requiring employees to make contributions, these two tables reflect the total contributions made by an employee as a percentage of pay for someone earning \$43,700 (YMPE) and \$60,000 respectively.
Percentage of Accrued Benefit Paid at ages 55, 60, and 62 with 10, 20 and 30 years of service	These nine tables reflect the early-retirement pension reduction provisions expressed as a percentage of the amount at normal retirement.

Retirement Plans Offered

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Defined Benefit Plan Only	22%	29%	40%	24%	12%	21%	64%	31%
Defined Contribution Plan Only	58%	35%	49%	63%	59%	65%	22%	51%
Combined Plans (DB and DC components included)	20%	29%	5%	10%	12%	5%	4%	11%
Hybrid Plans	0%	0%	0%	0%	2%	0%	8%	2%
None	0%	6%	5%	2%	14%	8%	3%	6%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

The following tables refer to the plan provision characteristics of Defined Benefit plans. Information on Defined Contribution plans are presented in a separate section.

Type of Defined Benefit Plan

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Final Average Earnings - 3 year average	29%	43%	8%	41%	23%	17%	16%	23%
Final Average Earnings - 5 year average	57%	47%	88%	53%	54%	60%	70%	63%
Final Average Earnings - Other Period	0%	0%	0%	6%	0%	3%	11%	4%
Career Pay	14%	10%	4%	0%	23%	20%	4%	9%
Flat Benefit	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Eligibility for Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Any Age/Any Service)	48%	30%	40%	47%	23%	33%	73%	78%
One Year of Service or Less	38%	60%	56%	41%	46%	47%	23%	22%
Two Years of Service	5%	3%	4%	12%	15%	7%	0%	6%
Age Requirement Only	0%	0%	0%	0%	0%	0%	2%	0%
Other Age/Service Requirement	10%	7%	0%	0%	15%	13%	2%	6%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Items Included in Plan Definition of Pay

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Base Pay	100%	100%	100%	100%	100%	100%	100%	100%
Overtime	10%	33%	12%	6%	46%	30%	11%	19%
Bonus	33%	53%	40%	59%	38%	43%	16%	36%
Commissions	14%	30%	8%	6%	31%	37%	0%	16%
Taxable Benefits	0%	0%	0%	6%	0%	3%	4%	2%
Other (e.g. shift premiums)	19%	13%	8%	12%	15%	13%	16%	14%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Employee Contributions

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Employee Contributions Required	38%	43%	64%	35%	31%	57%	80%	57%
Employee Contributions Optional	5%	7%	4%	6%	15%	0%	4%	5%
No Employee Contributions	57%	50%	32%	59%	54%	43%	16%	39%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Form of Required Employee Contributions

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Percent Below and Above YMPE	63%	69%	50%	50%	50%	71%	87%	72%
Percent Below and Above Another Threshold Amount	0%	8%	6%	0%	0%	0%	4%	4%
Fixed Percent	25%	23%	31%	50%	50%	29%	9%	38%
Other Forms	13%	0%	13%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Contributory DB Plans	8	13	16	6	4	17	45	105

Level of Required Employee Contributions as a Percent of Pay (Earnings = YMPE) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2.0%	0%	7%	0%	25%	0%	4%	4%
	2.0% but Less than 3.0%	57%	7%	0%	25%	12%	0%	12%
	3.0% but Less than 4.0%	14%	14%	17%	25%	29%	2%	15%
	4.0% but Less than 5.0%	0%	21%	17%	0%	24%	22%	19%
	5.0% but Less than 6.0%	0%	43%	0%	25%	24%	11%	15%
	6.0% or More	0%	7%	67%	0%	12%	60%	32%
	None at this pay level	29%	0%	0%	0%	0%	0%	3%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Contributory DB Plans	7	13	14	6	17	45	106
	10th Percentile	2.2%	2.0%	2.2%	3.9%	2.4%	4.0%	2.1%
	25th Percentile	2.4%	2.0%	3.3%	5.3%	3.4%	4.6%	3.3%
	Median	2.6%	3.0%	4.0%	6.3%	4.0%	6.1%	4.7%
Excludes 'Other Forms' of Employee Contributions	75th Percentile	2.9%	3.5%	5.4%	6.8%	5.0%	6.9%	6.2%
	90th Percentile	3.0%	4.0%	5.7%	7.0%	6.0%	7.2%	7.0%

Level of Required Employee Contributions as a Percent of Pay (Earnings = \$60,000) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 3.0%	71%	38%	0%	50%	6%	4%	15%
	3.0% but Less than 4.0%	29%	38%	17%	25%	29%	2%	17%
	4.0% but Less than 5.0%	0%	23%	17%	0%	18%	13%	15%
	5.0% but Less than 6.0%	0%	0%	0%	25%	29%	20%	17%
	6.0% or More	0%	0%	67%	0%	18%	60%	36%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Contributory DB Plans	7	13	14	6	17	45	106
Percentiles	10th Percentile	0.8%	1.4%	2.7%	4.2%	3.1%	4.3%	2.5%
	25th Percentile	2.1%	2.5%	3.8%	5.6%	3.6%	5.1%	3.3%
	Median	2.7%	3.4%	4.5%	6.3%	4.8%	6.7%	4.5%
	75th Percentile	3.0%	3.9%	5.9%	7.2%	5.3%	7.5%	6.0%
	90th Percentile	3.0%	4.0%	6.2%	7.3%	6.1%	7.7%	7.5%
Excludes 'Other Forms' of Employee Contributions								

Type of Pension Benefit Formula

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Percent of Pay (No Form of Integration)	29%	17%	28%	6%	46%	30%	23%	24%
Percent of Pay (With some form of integration)	62%	80%	72%	94%	54%	70%	77%	74%
Other Forms	10%	3%	0%	0%	0%	0%	0%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Pension Formula as a Percent of Pay Among Contributory Plans (No Form of Integration)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Less than 1.5%	NA	0%	0%	0%	100%	0%	0%	8%
1.5% but Less than 2.0%	NA	50%	60%	0%	0%	0%	27%	32%
2.0% or More	NA	50%	40%	0%	0%	100%	73%	60%
No Response	NA	0%	0%	0%	0%	0%	0%	0%
Number of Plans	1	2	5	0	2	4	11	25
10th Percentile	NA	NA	1.8%	NA	NA	2.0%	1.6%	1.3%
25th Percentile	NA	NA	1.8%	NA	NA	2.0%	1.8%	1.8%
Median	NA	NA	1.9%	NA	NA	2.0%	2.0%	2.0%
75th Percentile	NA	NA	2.0%	NA	NA	2.0%	2.0%	2.0%
90th Percentile	NA	NA	2.0%	NA	NA	2.0%	2.0%	2.0%

NA — If one employer with valid answers in column, values suppressed.

Pension Formula as a Percent of Pay Among Contributory Plans (Integrated Plans--Below YMPE)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies								
Less than 1.25%	43%	31%	0%	0%	0%	15%	0%	10%
1.25% but Less than 1.5%	43%	62%	58%	57%	50%	77%	64%	62%
1.5% or More	14%	8%	42%	43%	50%	8%	36%	28%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	7	13	12	7	4	13	36	92
Percentiles								
10th Percentile	0.9%	1.0%	1.3%	1.3%	1.3%	1.0%	1.3%	1.1%
25th Percentile	1.0%	1.1%	1.3%	1.4%	1.3%	1.3%	1.3%	1.3%
Median	1.3%	1.3%	1.4%	1.5%	1.5%	1.3%	1.4%	1.4%
75th Percentile	1.4%	1.3%	1.5%	1.6%	1.5%	1.4%	1.5%	1.5%
90th Percentile	1.6%	1.4%	1.6%	1.6%	1.5%	1.4%	1.5%	1.5%

Pension Formula as a Percent of Pay Among Contributory Plans (Integrated Plans--Above YMPE)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies								
Less than 1.5%	0%	0%	0%	0%	0%	0%	0%	0%
1.5% but Less than 2.0%	57%	46%	0%	14%	25%	8%	0%	14%
2.0% or More	43%	54%	100%	86%	75%	92%	100%	86%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	7	13	12	7	4	13	36	92
Percentiles								
10th Percentile	1.7%	1.7%	2.0%	1.9%	1.9%	1.8%	2.0%	1.8%
25th Percentile	1.9%	1.8%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Median	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
75th Percentile	2.0%	2.0%	2.0%	2.1%	2.0%	2.0%	2.0%	2.0%
90th Percentile	2.0%	2.0%	2.0%	2.3%	2.0%	2.0%	2.0%	2.0%

Pension Formula as a Percent of Pay Among Non-Contributory Plans (No Form of Integration)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 1.0%	20%	0%	NA	25%	20%	0%	14%
	1.0% but Less than 1.5%	60%	100%	NA	50%	40%	100%	59%
	1.5% but Less than 2.0%	20%	0%	NA	25%	20%	0%	23%
	2.0% or More	0%	0%	NA	0%	20%	0%	5%
	No Response	0%	0%	NA	0%	0%	0%	0%
	Number of Plans	5	3	1	4	5	2	22
Percentiles	10th Percentile	1.0%	1.1%	NA	NA	0.7%	NA	0.8%
	25th Percentile	1.1%	1.4%	NA	NA	1.1%	NA	1.0%
	Median	1.3%	1.5%	NA	NA	1.4%	NA	1.3%
	75th Percentile	1.5%	1.5%	NA	NA	1.9%	NA	1.4%
	90th Percentile	1.5%	1.5%	NA	NA	2.0%	NA	1.5%

NA — If one employer with valid answers in column, values suppressed.

Pension Formula as a Percent of Pay Among Non-Contributory Plans (Integrated Plans—Below YMPE)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 1.0%	50%	9%	11%	67%	25%	14%	24%
	1.0% but Less than 1.25%	17%	64%	44%	0%	63%	14%	36%
	1.25% but Less than 1.5%	33%	27%	44%	33%	13%	57%	38%
	1.5% or More	0%	0%	0%	0%	0%	14%	2%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	6	11	9	3	8	7	50
Percentiles	10th Percentile	0.7%	0.9%	1.0%	0.8%	0.9%	1.1%	0.7%
	25th Percentile	0.7%	1.0%	1.0%	1.2%	0.9%	1.3%	1.0%
	Median	1.0%	1.1%	1.2%	1.3%	1.0%	1.4%	1.1%
	75th Percentile	1.3%	1.2%	1.3%	1.3%	1.0%	1.4%	1.3%
	90th Percentile	1.3%	1.4%	1.3%	1.3%	1.2%	1.5%	1.4%

Pension Formula as a Percent of Pay Among Non-Contributory Plans (Integrated Plans--Above YMPE)

Comparing Non-Community Plans (Integrated Plans--Above TMPE)									
	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database	
Frequencies	Less than 1.25%	33%	9%	17%	11%	33%	13%	0%	14%
	1.25% but Less than 1.5%	0%	27%	0%	0%	33%	38%	0%	14%
	1.5% but Less than 1.75%	33%	27%	33%	56%	0%	38%	14%	32%
	1.75% but Less than 2.0%	0%	18%	17%	22%	33%	0%	43%	18%
	2.0% or More	33%	18%	33%	11%	0%	13%	43%	22%
	No Response	0%	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	6	11	6	9	3	8	7	50
Percentiles	10th Percentile	1.0%	1.2%	1.3%	1.5%	1.1%	1.2%	1.8%	1.1%
	25th Percentile	1.3%	1.3%	1.5%	1.5%	1.6%	1.3%	1.8%	1.3%
	Median	1.7%	1.6%	1.8%	1.7%	1.8%	1.3%	2.0%	1.7%
	75th Percentile	2.0%	1.8%	2.0%	1.7%	1.8%	1.5%	2.0%	1.8%
	90th Percentile	2.0%	2.0%	2.0%	1.8%	1.8%	1.7%	2.0%	2.0%

Age and Service Requirements for Unreduced Retirement

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Point Requirement of Less than 85 (May require minimum age or service)	10%	3%	0%	6%	8%	0%	2%	3%
Point Requirement of 85 (May require minimum age or service)	0%	7%	4%	12%	0%	3%	14%	7%
Point Requirement of More than 85 (May require minimum age or service)	10%	7%	16%	12%	0%	3%	9%	8%
Age 55 (May have a service requirement)	0%	0%	8%	12%	0%	7%	7%	5%
Age 60 (May have a service requirement)	29%	33%	40%	47%	23%	30%	43%	36%
Age 62 (May have a service requirement)	19%	33%	20%	6%	23%	13%	5%	16%
Age 65	29%	10%	4%	6%	46%	40%	18%	20%
Other Age/Service Requirement	5%	7%	8%	0%	0%	3%	2%	4%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	220

J8-9
Attachment

Normal Form of Retirement Benefit

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Life Only	19%	20%	20%	6%	15%	13%	18%	17%
Life with 5 year guarantee	33%	13%	0%	6%	15%	20%	18%	16%
Life with 10 year guarantee	0%	0%	16%	12%	8%	10%	7%	7%
Life with 15 year guarantee	0%	0%	0%	0%	0%	0%	2%	1%
Subsidized Joint & Survivor (single and married)	0%	0%	0%	6%	0%	0%	0%	1%
Subsidized Joint & Survivor (Life only, if single)	24%	13%	24%	24%	8%	17%	18%	18%
Subsidized Joint & Survivor (Life with guarantee if single)	24%	53%	40%	47%	38%	40%	36%	40%
Other	0%	0%	0%	0%	15%	0%	2%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Bridge Benefits Available for Early Retirees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	38%	30%	28%	65%	23%	17%	45%	35%
No	62%	70%	72%	35%	77%	83%	55%	65%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Post-retirement Indexing

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	81%	50%	28%	29%	69%	57%	13%	40%
Automatic less than 50% of CPI	0%	0%	0%	6%	0%	0%	0%	0%
Automatic 50% - 100% of CPI	5%	10%	40%	47%	15%	23%	55%	33%
Ad-hoc % of CPI	14%	27%	12%	12%	0%	3%	11%	12%
Other Automatic Formula	0%	0%	8%	6%	0%	10%	14%	7%
Other Ad-hoc Formula	0%	13%	12%	0%	15%	7%	7%	8%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of DB Plans	21	30	25	17	13	30	56	192

Percentage of Accrued Benefit Paid at Age 55 with 10 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	8%	0%	0%	0%	0%	1%
	Less than 50%	38%	0%	24%	38%	30%	9%	18%
	50% but Less than 67%	29%	40%	24%	46%	27%	27%	32%
	67% but Less than 80%	24%	36%	29%	15%	30%	41%	33%
	80% but Less than 100%	10%	16%	24%	0%	13%	23%	16%
	100%	0%	0%	0%	0%	0%	0%	0%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	25	17	30	56	192
	10th Percentile	40%	40%	26%	40%	40%	46%	40%
	25th Percentile	40%	58%	60%	43%	40%	55%	50%
	Median	58%	65%	67%	68%	64%	70%	65%
	75th Percentile	70%	75%	75%	78%	74%	78%	75%
	90th Percentile	72%	80%	85%	85%	80%	85%	85%

Percentage of Accrued Benefit Paid at Age 55 with 20 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	8%	0%	0%	0%	0%	1%
	Less than 50%	33%	0%	6%	31%	27%	7%	14%
	50% but Less than 67%	29%	28%	18%	38%	23%	23%	26%
	67% but Less than 80%	19%	40%	35%	15%	37%	21%	30%
	80% but Less than 100%	19%	24%	41%	8%	13%	48%	29%
	100%	0%	0%	0%	8%	0%	0%	1%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	25	17	30	56	192
	10th Percentile	40%	50%	26%	51%	40%	50%	40%
	25th Percentile	40%	60%	61%	65%	40%	60%	50%
	Median	58%	74%	70%	75%	65%	75%	70%
	75th Percentile	70%	79%	76%	85%	75%	85%	80%
	90th Percentile	80%	85%	85%	85%	80%	85%	85%

Percentage of Accrued Benefit Paid at Age 55 with 30 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	8%	0%	0%	0%	0%	1%
	Less than 50%	29%	0%	0%	31%	27%	5%	12%
	50% but Less than 67%	24%	28%	6%	38%	17%	14%	20%
	67% but Less than 80%	19%	16%	18%	15%	17%	7%	15%
	80% but Less than 100%	24%	36%	18%	8%	17%	25%	26%
	100%	5%	12%	59%	8%	23%	48%	27%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	25	17	13	30	56	192
	10th Percentile	40%	26%	66%	40%	40%	55%	40%
	25th Percentile	42%	61%	74%	40%	40%	75%	60%
Percentiles	Median	62%	73%	100%	60%	70%	94%	80%
	75th Percentile	78%	85%	100%	69%	87%	100%	100%
	90th Percentile	88%	97%	100%	79%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 60 with 10 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	4%	0%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	3%	0%	1%
	67% but Less than 80%	33%	8%	35%	38%	37%	25%	26%
	80% but Less than 90%	43%	36%	12%	31%	17%	23%	29%
	90% but Less than 100%	5%	20%	12%	15%	10%	5%	11%
	100%	19%	32%	41%	15%	33%	46%	33%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	25	17	13	30	56	192
	10th Percentile	70%	73%	70%	70%	70%	70%	70%
Percentiles	25th Percentile	70%	80%	70%	70%	70%	78%	78%
	Median	84%	89%	90%	83%	85%	90%	90%
	75th Percentile	88%	100%	100%	90%	100%	100%	100%
	90th Percentile	100%	100%	100%	98%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 60 with 20 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	4%	0%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	0%	0%	0%
	67% but Less than 80%	29%	4%	18%	31%	33%	18%	20%
	80% but Less than 90%	38%	28%	0%	23%	23%	18%	23%
	90% but Less than 100%	5%	28%	24%	15%	10%	9%	16%
	100%	29%	36%	59%	31%	33%	55%	41%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	17	13	30	56	192
	10th Percentile	70%	70%	70%	70%	70%	75%	70%
Percentiles	25th Percentile	72%	81%	91%	70%	70%	85%	80%
	Median	85%	91%	100%	87%	85%	100%	92%
	75th Percentile	98%	100%	100%	98%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 60 with 30 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	4%	0%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	0%	0%	0%
	67% but Less than 80%	19%	4%	6%	31%	27%	9%	14%
	80% but Less than 90%	24%	8%	0%	23%	20%	11%	14%
	90% but Less than 100%	10%	20%	6%	15%	7%	4%	11%
	100%	48%	64%	88%	31%	47%	77%	61%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	17	13	30	56	192
	10th Percentile	70%	70%	85%	70%	70%	79%	76%
Percentiles	25th Percentile	81%	91%	100%	70%	70%	100%	86%
	Median	92%	100%	100%	87%	92%	100%	100%
	75th Percentile	100%	100%	100%	98%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 62 with 10 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	0%	4%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	0%	0%	0%
	67% but Less than 80%	0%	0%	0%	0%	3%	0%	1%
	80% but Less than 90%	48%	23%	28%	35%	40%	29%	33%
	90% but Less than 100%	14%	27%	12%	12%	10%	21%	17%
	100%	38%	50%	56%	53%	47%	50%	48%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	25	17	30	56	192
	10th Percentile	82%	82%	82%	82%	82%	82%	82%
Percentiles	25th Percentile	82%	90%	88%	82%	82%	87%	85%
	Median	90%	97%	100%	96%	91%	94%	94%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 62 with 20 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	0%	4%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	0%	0%	0%
	67% but Less than 80%	0%	0%	0%	0%	0%	0%	0%
	80% but Less than 90%	43%	17%	20%	18%	33%	21%	25%
	90% but Less than 100%	10%	20%	12%	6%	17%	20%	16%
	100%	48%	63%	64%	76%	50%	59%	59%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	25	17	30	56	192
	10th Percentile	82%	82%	87%	82%	82%	85%	82%
Percentiles	25th Percentile	84%	91%	89%	96%	82%	91%	88%
	Median	91%	100%	100%	100%	93%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percentage of Accrued Benefit Paid at Age 62 with 30 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None	0%	0%	4%	0%	0%	0%	1%
	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 67%	0%	0%	0%	0%	0%	0%	0%
	67% but Less than 80%	0%	0%	0%	0%	0%	0%	0%
	80% but Less than 90%	29%	10%	4%	6%	31%	11%	15%
	90% but Less than 100%	5%	7%	4%	0%	15%	9%	8%
	100%	67%	83%	94%	54%	60%	80%	77%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of DB Plans	21	30	25	17	30	56	192
	10th Percentile	82%	82%	90%	95%	82%	89%	82%
Percentiles	25th Percentile	88%	100%	100%	100%	85%	100%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Defined Contribution Plans

Defined Contribution Plans

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, these are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Maximum Employer Contribution among DC only plans (As a percent of Pay)

Description

A distinction is made between this table and the one following to reflect the *employer* contributions between a retirement program that offers *only* a DC plan versus one that offers a combination of a DB plan and a DC plan.

Note: As there are organizations that may offer more than one type of DC plan, the "Defined Contribution Plan Offered" table may add up to more than 100%.

Defined Contribution Plan Offered

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Money Purchase Plan	54%	55%	70%	78%	31%	60%	72%	59%
Group RRSP Plan	31%	24%	30%	28%	42%	34%	32%	32%
Deferred Profit Sharing Plan	26%	18%	3%	3%	31%	13%	0%	14%
Employee Savings Plan	5%	15%	0%	31%	3%	4%	0%	8%
Other	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers with DC plans	39	33	30	36	36	80	25	279

Type of Defined Contribution Plan

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Employee Contributions Only	0%	0%	0%	0%	3%	1%	4%	1%
Employer Contributions Only	3%	9%	3%	19%	17%	8%	0%	9%
Employer Contributions that Match Employee Contributions	62%	61%	67%	25%	67%	59%	36%	55%
Employer Contributions that Do Not Match Employee Contributions	3%	3%	7%	17%	3%	13%	48%	12%
Both Matching and Nonmatching Employer Contributions	33%	27%	23%	39%	11%	20%	12%	24%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers with DC plans	39	33	30	36	36	80	25	279

Eligibility Requirements

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Any Age/Any Service)	44%	39%	33%	56%	44%	24%	40%	38%
One Year of Service or Less	51%	55%	63%	39%	53%	61%	52%	41%
Two Years of Service	3%	6%	3%	3%	0%	10%	0%	5%
Age Requirement Only	0%	0%	0%	0%	0%	1%	8%	1%
Other Age/Service Requirement	3%	0%	0%	3%	3%	4%	0%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers with DC plans	39	33	30	36	36	80	25	279

Vesting Schedule (Money Purchase Plans Only)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate	14%	33%	19%	32%	36%	35%	72%	34%
Two Years	86%	67%	81%	57%	64%	56%	28%	62%
Graded Vesting, 100% After 2 Years	0%	0%	0%	0%	0%	0%	0%	0%
Other	0%	0%	0%	11%	0%	8%	0%	4%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers with Eligible Plans	21	18	21	28	11	48	18	165

Maximum Employer Contribution among DC only plans (As a Percent of Pay) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	0%	0%	0%	7%	4%	0%	2%
	2% but Less than 4%	28%	4%	6%	21%	32%	0%	19%
	4% but Less than 6%	31%	7%	19%	55%	42%	44%	35%
	6% but Less than 8%	28%	70%	23%	10%	12%	38%	26%
	8% but Less than 10%	10%	11%	13%	7%	7%	19%	11%
	10% or More	3%	7%	39%	0%	3%	0%	8%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers with Eligible plans	29	27	31	29	74	16	224
	10th Percentile	2.0%	4.7%	4.1%	2.8%	2.0%	4.0%	2.1%
	25th Percentile	3.0%	6.0%	5.0%	3.0%	3.0%	5.0%	4.0%
Percentiles	Median	4.5%	6.5%	7.5%	4.0%	4.0%	6.0%	5.0%
	75th Percentile	6.0%	7.0%	12.0%	5.0%	5.0%	6.0%	7.0%
	90th Percentile	8.0%	8.3%	12.9%	6.2%	7.0%	8.0%	8.0%

† Based on an employee earning \$60,000.

Maximum Employer Contribution among DC plans having a DB plan (As a Percent of Pay) [†]

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	0%	33%	0%	0%	17%	22%	7%
	2% but Less than 4%	100%	67%	0%	43%	17%	0%	44%
	4% but Less than 6%	0%	0%	40%	57%	33%	22%	29%
	6% but Less than 8%	0%	0%	20%	0%	33%	56%	16%
	8% or More	0%	0%	40%	0%	0%	0%	4%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers with Eligible plans	10	15	3	5	7	9	55
	10th Percentile	2.0%	2.0%	1.3%	4.5%	2.7%	1.6%	2.0%
	25th Percentile	2.0%	2.0%	2.8%	5.5%	3.0%	5.0%	2.0%
	Median	2.0%	3.0%	3.0%	13.0%	4.5%	6.0%	3.0%
	75th Percentile	2.0%	3.0%	3.0%	22.8%	5.0%	6.0%	5.0%
	90th Percentile	3.0%	5.0%	3.0%	24.0%	5.0%	7.0%	6.6%

Based on an employee earning \$60,000.

Maximum Employee Contribution (As a Percent of Pay)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Contribution (Not Included in Percentiles)	3%	9%	3%	19%	17%	0%	9%
	Less than 2%	3%	0%	0%	0%	3%	4%	1%
	2% but Less than 4%	33%	10%	11%	22%	24%	12%	21%
	4% but Less than 6%	36%	20%	36%	28%	46%	60%	38%
	6% but Less than 8%	23%	57%	31%	19%	11%	20%	24%
	8% but Less than 10%	3%	7%	0%	6%	3%	4%	3%
	10% but Less than 15%	0%	0%	0%	6%	6%	0%	3%
	15% but Less than 20%	0%	0%	0%	0%	1%	0%	1%
	20% or More	0%	0%	3%	0%	1%	0%	1%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Employers with DC plans	39	33	30	36	80	25	189
	10th Percentile	2%	3%	3%	2%	2%	2%	2%
	25th Percentile	2%	3%	5%	4%	3%	4%	4%
	Median	4%	5%	6%	5%	5%	5%	5%
	75th Percentile	6%	6%	7%	6%	5%	5%	6%
	90th Percentile	6%	7%	7%	7%	8%	6%	7%

* Less than 0.5%

Items Included in Plan Definition of Pay

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Base Pay	100%	100%	100%	100%	100%	100%	100%	100%
Overtime	38%	24%	20%	19%	31%	23%	24%	25%
Bonus	44%	36%	20%	47%	33%	29%	20%	33%
Commissions	21%	15%	7%	22%	31%	25%	8%	20%
Taxable Benefits	0%	0%	0%	0%	0%	1%	4%	1%
Other Incentives	18%	6%	10%	17%	11%	10%	0%	11%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers with DC plans	39	33	30	36	36	80	25	279

Supplementary Employee Retirement Plan (SERP)

SERP Benefit Offered

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	30%	56%	58%	54%	19%	25%	35%	38%
No	68%	44%	40%	44%	79%	72%	64%	60%
No Response	2%	0%	2%	2%	2%	3%	1%	2%
Number of Retirement Plans	50	48	52	48	42	104	72	416

Eligibility

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Presidents/CEOs/Officers	47%	33%	57%	50%	25%	42%	28%	42%
Senior Vice Presidents	40%	26%	47%	38%	13%	27%	20%	32%
Vice Presidents	33%	22%	40%	35%	13%	8%	20%	25%
All Executives Affected by ITA Limits	40%	7%	13%	15%	25%	15%	12%	16%
All Employees Affected by ITA Limits	40%	59%	43%	50%	50%	35%	56%	48%
All Executives After a Certain Age	0%	0%	7%	0%	0%	4%	0%	2%
All Executives After a Number of Years of Service	0%	0%	7%	0%	0%	4%	0%	2%
Other	13%	11%	7%	8%	0%	8%	16%	10%
No Response	7%	0%	0%	0%	0%	0%	0%	1%
Number of SERPs	15	27	30	26	8	26	25	157

Funding

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
RCA	27%	19%	30%	19%	13%	23%	40%	25%
Letter of Credit	7%	11%	20%	27%	13%	15%	8%	15%
No Advance Funding	47%	67%	33%	38%	63%	50%	28%	45%
Other	13%	4%	10%	15%	13%	12%	24%	13%
No Response	7%	0%	7%	0%	0%	0%	0%	2%
Number of SERPs	15	27	30	26	8	26	25	157

Type of Benefit Provided

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Mirror DB Registered Plan without CCRA Limits	53%	70%	50%	46%	38%	62%	72%	58%
Mirror DC Registered Plan without CCRA Limits	13%	11%	17%	19%	13%	19%	4%	14%
Mirror Both DB and DC Registered Plan without CCRA Limits	7%	4%	10%	8%	25%	4%	8%	8%
Other	20%	7%	13%	27%	25%	15%	16%	17%
No Response	7%	7%	10%	0%	0%	0%	0%	4%
Number of SERPs	15	27	30	26	8	26	25	157

Post-Retirement Health Benefits

Post-Retirement Health Benefits

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Eligibility Requirements (for Plans with Multiple Rules, Lowest Age Rule Tabulated)

Description

This table reflects the earliest age and service requirements in order for an employee to be eligible to receive post-retirement health benefits.

Post-Retirement Health Coverage for Future Retirees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	32%	61%	58%	57%	29%	27%	59%	44%
No	68%	39%	42%	43%	71%	73%	41%	56%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Eligibility Requirements (for Plans with Multiple Rules, Lowest Age Rule Tabulated)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Specific Criteria (Other than Retirement)	44%	48%	28%	54%	50%	27%	61%	45%
Age 55 with 10 Years of Service	13%	32%	38%	18%	14%	33%	25%	27%
Age 55 with Other Service Requirement	19%	10%	16%	25%	14%	20%	14%	16%
Age 60 (May Have a Service Requirement)	19%	3%	0%	4%	7%	0%	0%	3%
Age 62 (May Have a Service Requirement)	0%	0%	0%	0%	0%	0%	0%	0%
Age 65 (May Have a Service Requirement)	0%	0%	3%	0%	0%	0%	0%	1%
Point Requirement (May Have a Service Requirement)	0%	3%	0%	0%	7%	10%	0%	3%
Other Age/Service Requirement	6%	3%	16%	0%	7%	10%	0%	6%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	16	31	32	28	14	30	44	195

Retiree Contribution Basis

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	63%	68%	31%	79%	79%	50%	30%	28%
Fixed Dollar Amount	0%	0%	0%	0%	0%	3%	2%	1%
Percent of Cost	13%	26%	19%	11%	7%	13%	36%	31%
Varies with Age and/or Service	13%	0%	9%	0%	0%	0%	9%	5%
Retiree Pays Full Cost	13%	6%	41%	4%	14%	30%	23%	6%
Other	0%	0%	0%	7%	0%	3%	0%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	16	31	32	28	14	30	44	195

Level of Health Coverage Provided for Future Retirees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Same as Active Employees	38%	19%	31%	18%	29%	20%	39%	28%
Same as Active Employees Limited to Overall Annual Maximum	6%	0%	13%	0%	7%	0%	2%	4%
Same as Active Employees Limited to Overall Lifetime Maximum	0%	6%	0%	7%	0%	3%	2%	3%
Benefits are Reduced	19%	35%	28%	43%	7%	40%	41%	34%
Benefits are Reduced Limited to Overall Annual Maximum	13%	6%	6%	4%	0%	0%	0%	4%
Benefits are Reduced Limited to Overall Lifetime Maximum	25%	32%	22%	29%	57%	37%	16%	28%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	16	31	32	28	14	30	44	195

Level of Overall Lifetime Maximum (Plans with Separate Lifetime Maximum)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than \$10,000	25%	0%	10%	0%	0%	0%	3%
	\$10,000 but Less than \$25,000	25%	0%	20%	13%	8%	25%	15%
	\$25,000 but Less than \$50,000	25%	29%	20%	38%	0%	38%	28%
	\$50,000 or More	25%	71%	50%	50%	92%	38%	54%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	4	7	10	8	12	8	61
	10th Percentile	\$ 7,000	\$ 25,000	\$ 5,000	\$ 23,000	\$ 18,000	\$ 10,000	\$ 10,000
Percentiles	25th Percentile	\$ 10,000	\$ 43,750	\$ 12,500	\$ 25,000	\$ 50,000	\$ 10,000	\$ 25,000
	Median	\$ 25,000	\$ 175,000	\$ 35,000	\$ 25,000	\$ 100,000	\$ 25,000	\$ 50,000
	75th Percentile	\$ 100,000	\$ 1,000,000	\$ 375,000	\$ 50,000	\$ 500,000	\$ 100,000	\$ 250,000
	90th Percentile	\$ 100,000	\$ 1,000,000	\$ 1,000,000	\$ 400,000	\$ 1,000,000	\$ 10,080,000	\$ 1,000,000

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B.9

Attachment

Post-Retirement Dental Benefits

Post-Retirement Dental Benefits

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Eligibility Requirements (for Plans with Multiple Rules, Lowest Age Rule Tabulated)

Description

This table reflects the earliest age and service requirements in order for an employee to be eligible to receive post-retirement dental benefits.

Post-Retirement Dental Coverage for Future Retirees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	18%	31%	49%	33%	14%	15%	43%	28%
No	82%	69%	51%	67%	86%	85%	57%	72%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Eligibility Requirements (for Plans with Multiple Rules, Lowest Age Rule is Tabulated)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Specific Criteria (Other than Retirement)	44%	63%	22%	44%	43%	18%	59%	42%
Age 55 with 10 Years of Service	11%	19%	44%	25%	29%	29%	28%	29%
Age 55 with Other Service Requirement	11%	6%	11%	25%	29%	24%	13%	15%
Age 60 (May Have a Service Requirement)	33%	0%	0%	6%	0%	0%	0%	3%
Age 62 (May Have a Service Requirement)	0%	0%	0%	0%	0%	0%	0%	0%
Age 65 (May Have a Service Requirement)	0%	0%	0%	0%	0%	0%	0%	0%
Point Requirement (May Have a Service Requirement)	0%	6%	0%	0%	0%	18%	0%	3%
Other Age/Service Requirement	0%	6%	22%	0%	0%	12%	0%	7%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	9	16	27	16	7	17	32	124

Retiree Contribution Basis

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	67%	63%	22%	81%	71%	53%	41%	38%
Fixed Dollar Amount	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Cost	0%	25%	19%	13%	0%	18%	34%	20%
Varies with Age and/or Service	22%	0%	11%	0%	0%	0%	6%	6%
Retiree Pays Full Cost	11%	13%	48%	0%	29%	29%	19%	23%
Other	0%	0%	0%	6%	0%	0%	0%	1%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	9	16	27	16	7	17	32	124

Level of Dental Coverage Provided for Future Retirees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	HI-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Same as Active Employees	0%	19%	15%	25%	14%	12%	19%	16%
Same as Active Employees Limited to Overall Annual Maximum	56%	25%	56%	13%	57%	47%	41%	41%
Same as Active Employees Limited to Overall Lifetime Maximum	0%	6%	0%	0%	0%	0%	0%	1%
Benefits are Reduced	0%	19%	7%	6%	0%	0%	16%	9%
Benefits are Reduced Limited to Overall Annual Maximum	44%	31%	22%	56%	29%	41%	25%	33%
Benefits are Reduced Limited to Overall Lifetime Maximum	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	9	16	27	16	7	17	32	124

Post-Retirement Life Benefits

Post-Retirement Life Benefits

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Description

Eligibility Requirements (for Plans with Multiple Rules, Lowest Age Rule Tabulated)

This table reflects the earliest age and service requirements in order for an employee to be eligible to receive post-retirement life benefits.

Post-Retirement Life Insurance Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	40%	59%	56%	61%	27%	25%	50%	43%
No	60%	41%	44%	39%	73%	75%	50%	57%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Eligibility Requirements

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Specific Criteria (Other than Retirement)	45%	63%	45%	63%	62%	36%	70%	56%
Age 55 with 10 Years of Service	15%	27%	29%	17%	15%	29%	16%	22%
Age 55 with Other Service Requirement	20%	3%	16%	20%	15%	14%	11%	14%
Age 60 (May Have a Service Requirement)	10%	0%	0%	0%	0%	4%	0%	2%
Age 62 (May Have a Service Requirement)	0%	3%	0%	0%	0%	0%	0%	1%
Age 65 (May Have a Service Requirement)	5%	0%	0%	0%	0%	0%	0%	1%
Point Requirement (May Have a Service Requirement)	5%	0%	0%	0%	0%	7%	3%	2%
Other Age/Service Requirement	0%	3%	10%	0%	8%	11%	0%	4%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	20	30	31	30	13	28	37	189

Retiree Contributions

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	90%	100%	68%	90%	85%	68%	78%	78%
Fixed Dollar Amount	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Cost	5%	0%	6%	3%	8%	11%	11%	11%
Varies with Age and/or Service	0%	0%	3%	0%	0%	11%	3%	3%
Retiree Pays Full Cost	5%	0%	23%	7%	8%	11%	5%	8%
Other	0%	0%	0%	0%	0%	0%	3%	1%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	20	30	31	30	13	28	37	189

Type of Pre-Age 65 Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Fiat Dollar Amount \$5,000 or Less	37%	30%	16%	10%	25%	29%	19%	22%
Fiat Dollar Amount More than \$5,000 but Less than or Equal to \$10,000	16%	17%	19%	27%	25%	29%	5%	19%
Fiat Dollar Amount More than \$10,000 but Less than or Equal to \$15,000	0%	7%	0%	3%	0%	0%	3%	2%
Fiat Dollar Amount More than \$15,000	5%	0%	6%	7%	8%	0%	8%	5%
Dollar Amount that Reduces with Age	0%	0%	0%	0%	0%	0%	3%	1%
Dollar Amount that Reduces with Years of Retirement	0%	7%	3%	0%	0%	4%	3%	3%
Fixed Percentage of Pre-retirement Pay that is Less than 100%	11%	13%	6%	7%	8%	14%	11%	10%
100% of Pre-retirement Pay	11%	3%	13%	10%	8%	0%	8%	7%
Fixed Percentage of Pre-retirement Pay that is More than 100%	5%	10%	16%	7%	0%	7%	5%	8%
Reducing Percentage of Pre-retirement Pay Based on Age	0%	3%	3%	17%	0%	11%	5%	6%
Reducing Percentage of Pre-retirement Pay Based on Years Retired	11%	10%	6%	13%	17%	7%	8%	10%
Varies by Age and/or Service	5%	0%	10%	0%	8%	0%	22%	7%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	19	30	31	30	12	28	37	187

Type of Coverage After Age 65

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Flat Dollar Amount \$5,000 or Less	42%	30%	19%	12%	27%	31%	28%	27%
Flat Dollar Amount More than \$5,000 but Less than or Equal to \$10,000	16%	17%	19%	24%	18%	19%	6%	17%
Flat Dollar Amount More than \$10,000 but Less than or Equal to \$15,000	0%	7%	0%	4%	0%	0%	3%	2%
Flat Dollar Amount Over \$15,000	5%	0%	4%	8%	9%	0%	3%	4%
Dollar Amount that Reduces with Age	0%	10%	0%	8%	0%	8%	3%	5%
Dollar Amount that Reduces with Years of Retirement	0%	3%	4%	0%	0%	4%	6%	3%
Fixed Percentage of Pre-retirement Pay that is Less than 100%	11%	13%	8%	12%	9%	12%	6%	10%
100% of Pre-retirement Pay	5%	0%	8%	0%	9%	0%	0%	2%
Fixed Percentage of Pre-retirement Pay that is More than 100%	0%	0%	4%	0%	0%	0%	0%	1%
Reducing Percentage of Pre-retirement Pay Based on Age	5%	10%	15%	16%	0%	19%	16%	13%
Reducing Percentage of Pre-retirement Pay Based on Years Retired	11%	10%	8%	16%	18%	8%	6%	10%
Varies by Age and/or Service	5%	0%	12%	0%	9%	0%	22%	7%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	19	30	26	25	11	26	32	169

Supplemental Health Coverage

Supplementary Health Care Coverage

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Type of Vision Care Coverage

Annual Maximums for Chiropractors, Physiotherapists,
etc. (Excluding plans with Combined Maximums)

Description

'All expenses' include eye exams, eye-glasses and contact lenses.

These tables reflect the separate annual maximum for each paramedical practitioner. The number of eligible plans is the number of plans that cover the respective practitioner.

Supplemental Health Coverage Available

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	100%	100%	100%	100%	100%	99%	99%	100%
No	0%	0%	0%	0%	0%	1%	1%	*
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

* Less than 0.5%

Eligibility for Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Less than 1 Month)	38%	53%	45%	67%	57%	38%	51%	48%
One Month	16%	16%	5%	14%	8%	7%	14%	11%
Two or Three Months	42%	29%	47%	14%	29%	49%	30%	36%
More than Three Months	4%	2%	2%	4%	6%	5%	5%	4%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Employee Contributions

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	82%	73%	58%	80%	73%	56%	67%	68%
Fixed Dollar Amount	8%	0%	2%	0%	0%	4%	0%	2%
Percent of Benefit Cost (Less than 50%)	6%	27%	27%	16%	18%	26%	25%	22%
Percent of Benefit Cost (50% or More)	4%	0%	13%	4%	8%	13%	8%	8%
Employee Pay-All	0%	0%	0%	0%	0%	2%	0%	0%
Other	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

* Less than 0.5%

Individual Deductible

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	70%	75%	64%	67%	65%	71%	44%	65%
Less than \$25	6%	6%	0%	10%	6%	4%	14%	6%
\$25 but Less than \$50	16%	10%	24%	6%	18%	21%	30%	19%
\$50 but Less than \$100	6%	8%	5%	12%	8%	5%	8%	7%
\$100 or More	2%	2%	7%	4%	2%	0%	4%	3%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Family Deductible

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	70%	75%	64%	67%	65%	71%	44%	65%
Less than \$25	6%	4%	0%	8%	2%	4%	11%	5%
\$25 but Less than \$50	6%	2%	7%	6%	6%	4%	23%	8%
\$50 but Less than \$100	12%	14%	20%	4%	16%	19%	11%	14%
\$100 but Less than \$250	4%	6%	5%	12%	8%	3%	11%	7%
\$250 or More	2%	0%	4%	2%	2%	0%	0%	1%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Type of Hospital Room Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	4%	4%	15%	0%	0%	4%	5%	5%
Private (without Daily Limit)	14%	16%	22%	27%	16%	12%	37%	37%
Private (with Daily Limit)	8%	6%	5%	4%	4%	4%	7%	5%
Semi-Private Only (without Daily Limit)	62%	63%	55%	61%	73%	72%	47%	62%
Semi-Private Only (with Daily Limit)	12%	12%	4%	8%	6%	9%	4%	8%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Plan Reimbursement for Hospital Room

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 80%	0%	2%	0%	2%	1%	0%	1%
	80% but Less than 100%	8%	15%	24%	8%	9%	22%	14%
	100%	92%	83%	76%	90%	90%	78%	84%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	48	49	49	49	108	69	419
Percentiles	10th Percentile	98%	80%	80%	90%	80%	80%	80%
	25th Percentile	100%	100%	93%	100%	100%	100%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Type of Prescription Drug Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
All Prescribed Drugs (including Over-The-Counter)	4%	4%	5%	4%	2%	7%	7%	5%
Drugs Requiring a Prescription	82%	84%	71%	86%	86%	77%	79%	80%
Provincial Formulary	6%	12%	9%	2%	6%	8%	10%	8%
Insurer Formulary	8%	0%	7%	6%	4%	6%	3%	5%
Other	0%	0%	7%	2%	2%	2%	1%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Eligible Plans	50	51	55	49	49	112	73	439

Adjudication of Prescription Drugs

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Reimbursement through Claim Form	18%	25%	15%	29%	31%	24%	30%	35%
Pay-direct Drug Card, No Deductible	62%	59%	67%	69%	55%	63%	60%	62%
Pay-direct Drug Card, with a Per Script Deductible	14%	12%	15%	2%	8%	11%	4%	9%
Other	6%	4%	4%	0%	6%	2%	5%	4%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Plan Reimbursement for Prescription Drugs

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 80%	0%	9%	4%	4%	8%	3%	5%
	80% but Less than 90%	22%	40%	37%	29%	44%	41%	37%
	90% but Less than 100%	18%	9%	29%	12%	14%	11%	15%
	100%	60%	42%	31%	55%	34%	45%	42%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	50	51	49	49	112	73	439
Percentiles	10th Percentile	80%	80%	80%	80%	80%	80%	80%
	25th Percentile	90%	80%	80%	80%	80%	80%	80%
	Median	100%	90%	86%	100%	85%	90%	90%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Type of Vision Care Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	12%	18%	7%	22%	6%	13%	10%	13%
Eye Examinations Only	6%	6%	7%	10%	10%	9%	7%	8%
All expenses, Less than \$150 / 24 Months	6%	4%	5%	8%	6%	14%	8%	8%
All expenses, \$150 but Less than \$200 / 24 Months	24%	18%	22%	16%	18%	16%	14%	18%
All expenses, \$200 but Less than \$250 / 24 Months	30%	29%	31%	20%	29%	33%	27%	29%
All expenses, \$250 or More / 24 Months	18%	25%	24%	20%	31%	13%	32%	22%
Laser Eye Surgery Covered Separately	2%	2%	16%	4%	4%	1%	0%	4%
Other	4%	0%	4%	2%	0%	1%	3%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Plan Reimbursement for Vision Care Expenses

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 80%	0%	0%	0%	0%	2%	0%	1%
	80% but Less than 90%	5%	14%	11%	11%	18%	26%	15%
	90% but Less than 100%	7%	8%	3%	4%	5%	3%	5%
	100%	89%	78%	87%	65%	75%	71%	79%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	44	51	38	46	97	66	384
Percentiles	10th Percentile	90%	80%	80%	85%	80%	80%	80%
	25th Percentile	100%	90%	100%	100%	93%	83%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Type of Paramedical Services Covered

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	2%	0%	5%	0%	2%	2%	1%	2%
Chiropractors	98%	98%	91%	100%	96%	96%	97%	96%
Physiotherapists	94%	96%	95%	100%	98%	96%	97%	97%
Podiatrists	90%	98%	89%	96%	98%	97%	92%	95%
Psychologists	92%	98%	91%	96%	98%	98%	95%	96%
Massage Therapists	82%	80%	93%	96%	92%	85%	89%	88%
Acupuncturists	56%	59%	56%	63%	67%	66%	52%	60%
Naturopaths	84%	92%	85%	92%	96%	90%	85%	89%
Osteopaths	82%	94%	80%	86%	98%	91%	77%	87%
Audiologists	38%	39%	33%	29%	31%	29%	19%	30%
Speech Therapist	92%	92%	91%	92%	96%	89%	92%	92%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Plan Reimbursement for Paramedical Services

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 80%	0%	6%	2%	2%	4%	6%	4%
	80% but Less than 90%	18%	27%	31%	23%	33%	35%	29%
	90% but Less than 100%	14%	8%	18%	13%	5%	6%	10%
	100%	67%	60%	49%	63%	59%	54%	57%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	49	52	49	48	110	72	431
Percentiles	10th Percentile	80%	80%	80%	80%	80%	80%	80%
	25th Percentile	90%	80%	80%	85%	80%	80%	80%
	Median	100%	100%	90%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Annual Maximum for Chiropractors (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	5%	0%	8%	0%	2%	8%	4%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	3%	3%	3%	0%	0%	2%	2%
	\$200 but Less than \$300	8%	16%	11%	5%	10%	18%	10%
	\$300 but Less than \$400	16%	16%	22%	10%	17%	33%	19%
	\$400 but Less than \$500	16%	9%	14%	10%	12%	6%	11%
	\$500 or More	51%	56%	42%	75%	60%	33%	54%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	37	32	36	40	84	49	313
	10th Percentile	\$ 225	\$ 200	\$ 212	\$ 300	\$ 260	\$ 200	\$ 240
Percentiles	25th Percentile	\$ 338	\$ 300	\$ 300	\$ 400	\$ 350	\$ 300	\$ 300
	Median	\$ 500	\$ 500	\$ 400	\$ 500	\$ 500	\$ 350	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
		\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

Annual Maximum for Physiotherapists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	9%	21%	22%	10%	20%	37%	19%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	3%	3%	0%	0%	0%	1%
	\$200 but Less than \$300	6%	9%	6%	3%	5%	6%	5%
	\$300 but Less than \$400	20%	12%	19%	8%	15%	22%	16%
	\$400 but Less than \$500	6%	3%	8%	8%	8%	4%	6%
	\$500 or More	60%	52%	42%	73%	52%	31%	53%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	35	33	36	40	86	49	314
	10th Percentile	\$ 300	\$ 200	\$ 240	\$ 300	\$ 300	\$ 255	\$ 300
Percentiles	25th Percentile	\$ 350	\$ 325	\$ 300	\$ 500	\$ 363	\$ 300	\$ 350
	Median	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 400	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 580	\$ 550	\$ 850	\$ 510	\$ 598	\$ 735

Annual Maximum for Podiatrists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	6%	3%	3%	0%	5%	7%	4%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	6%	6%	0%	1%	2%	3%
	\$200 but Less than \$300	6%	12%	14%	5%	8%	17%	10%
	\$300 but Less than \$400	18%	15%	23%	10%	19%	37%	21%
	\$400 but Less than \$500	15%	6%	11%	10%	10%	4%	9%
	\$500 or More	56%	58%	43%	75%	57%	33%	54%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	34	33	35	40	86	46	208
	10th Percentile	\$ 300	\$ 200	\$ 200	\$ 300	\$ 260	\$ 200	\$ 240
Percentiles	25th Percentile	\$ 350	\$ 300	\$ 300	\$ 400	\$ 350	\$ 300	\$ 300
	Median	\$ 500	\$ 500	\$ 400	\$ 500	\$ 500	\$ 325	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

Annual Maximum for Psychologists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	6%	3%	6%	5%	2%	9%	5%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	0%	6%	0%	1%	0%	1%
	\$200 but Less than \$300	9%	16%	6%	8%	8%	13%	9%
	\$300 but Less than \$400	15%	19%	24%	10%	14%	23%	16%
	\$400 but Less than \$500	6%	8%	6%	8%	8%	4%	7%
	\$500 or More	65%	58%	53%	70%	67%	51%	62%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	34	36	32	34	87	47	310
	10th Percentile	\$ 260	\$ 240	\$ 200	\$ 200	\$ 275	\$ 208	\$ 250
	25th Percentile	\$ 350	\$ 300	\$ 358	\$ 300	\$ 400	\$ 300	\$ 350
	Median	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 519	\$ 500
	90th Percentile	\$ 1,160	\$ 1,000	\$ 970	\$ 750	\$ 1,000	\$ 1,000	\$ 1,000

Annual Maximum for Massage Therapists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	3%	6%	12%	0%	7%	16%	7%
	Less than \$100	0%	0%	0%	0%	1%	4%	1%
	\$100 but Less than \$200	3%	6%	3%	0%	1%	0%	2%
	\$200 but Less than \$300	7%	9%	9%	8%	7%	11%	8%
	\$300 but Less than \$400	17%	15%	24%	11%	17%	29%	20%
	\$400 but Less than \$500	13%	6%	12%	8%	12%	7%	10%
	\$500 or More	57%	58%	41%	73%	55%	33%	52%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	30	29	33	34	76	45	284
	10th Percentile	\$ 245	\$ 280	\$ 200	\$ 250	\$ 255	\$ 200	\$ 250
	25th Percentile	\$ 350	\$ 300	\$ 300	\$ 300	\$ 350	\$ 300	\$ 350
	Median	\$ 500	\$ 500	\$ 500	\$ 400	\$ 500	\$ 350	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 515	\$ 500

Annual Maximum for Acupuncturists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	5%	0%	0%	0%	9%	5%	5%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	17%	11%	0%	5%	18%	7%
	\$200 but Less than \$300	10%	4%	11%	0%	4%	5%	5%
	\$300 but Less than \$400	5%	13%	5%	12%	13%	27%	13%
	\$400 but Less than \$500	15%	4%	16%	8%	9%	0%	8%
	\$500 or More	55%	61%	58%	81%	61%	45%	63%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Eligible Plans	20	17	23	26	56	22	183
	10th Percentile	\$ 245	\$ 250	\$ 100	\$ 100	\$ 255	\$ 105	\$ 200
	25th Percentile	\$ 400	\$ 450	\$ 275	\$ 288	\$ 388	\$ 225	\$ 350
	Median	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 350	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 525	\$ 500	\$ 500	\$ 500

Annual Maximum for Naturopaths (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	3%	9%	0%	0%	4%	11%	5%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	3%	3%	0%	0%	2%	1%
	\$200 but Less than \$300	6%	6%	12%	5%	6%	17%	9%
	\$300 but Less than \$400	16%	18%	21%	10%	18%	33%	19%
	\$400 but Less than \$500	16%	6%	12%	10%	10%	4%	9%
	\$500 or More	58%	58%	45%	74%	62%	33%	56%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Eligible Plans	31	33	31	39	79	46	261
	10th Percentile	\$ 300	\$ 200	\$ 204	\$ 300	\$ 300	\$ 200	\$ 500
	25th Percentile	\$ 375	\$ 300	\$ 300	\$ 400	\$ 350	\$ 300	\$ 300
	Median	\$ 500	\$ 500	\$ 400	\$ 500	\$ 500	\$ 325	\$ 300
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

Annual Maximum for Osteopaths (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	6%	9%	0%	9%	0%	5%	6%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	3%	4%	3%	1%	2%	2%
	\$200 but Less than \$300	6%	6%	11%	6%	5%	10%	7%
	\$300 but Less than \$400	19%	24%	14%	25%	19%	36%	21%
	\$400 but Less than \$500	16%	6%	7%	13%	11%	5%	10%
	\$500 or More	53%	53%	64%	44%	59%	38%	56%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	32	34	28	32	40	81	289
Percentiles	10th Percentile	\$ 300	\$ 210	\$ 200	\$ 249	\$ 300	\$ 245	\$ 300
	25th Percentile	\$ 350	\$ 300	\$ 350	\$ 300	\$ 400	\$ 300	\$ 350
	Median	\$ 500	\$ 500	\$ 500	\$ 400	\$ 500	\$ 350	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

Annual Maximum for Audiologists (Excluding plans with Combined Maximums)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	0%	0%	0%	0%	8%	0%	2%
	Less than \$100	6%	0%	0%	0%	0%	0%	1%
	\$100 but Less than \$200	0%	8%	9%	10%	0%	11%	4%
	\$200 but Less than \$300	6%	15%	18%	0%	4%	0%	6%
	\$300 but Less than \$400	13%	23%	18%	30%	20%	33%	21%
	\$400 but Less than \$500	19%	8%	9%	20%	8%	0%	12%
	\$500 or More	56%	46%	45%	40%	60%	56%	54%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	16	13	11	10	25	9	9
Percentiles	10th Percentile	\$ 174	\$ 148	\$ 110	\$ 100	\$ 315	\$ 280	\$ 200
	25th Percentile	\$ 350	\$ 225	\$ 200	\$ 300	\$ 400	\$ 313	\$ 300
	Median	\$ 500	\$ 375	\$ 380	\$ 400	\$ 500	\$ 425	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

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Annual Maximum for Speech Therapists (Excluding plans with Combined Maximum)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	No Maximum (Not Included in Percentiles)	9%	3%	9%	0%	8%	4%	5%
	Less than \$100	0%	0%	0%	0%	0%	0%	0%
	\$100 but Less than \$200	0%	3%	6%	0%	1%	2%	2%
	\$200 but Less than \$300	9%	6%	9%	5%	8%	17%	9%
	\$300 but Less than \$400	15%	25%	21%	10%	15%	28%	18%
	\$400 but Less than \$500	15%	6%	12%	10%	9%	4%	9%
	\$500 or More	53%	56%	42%	74%	60%	43%	56%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	34	32	33	39	80	46	296
	10th Percentile	\$ 255	\$ 210	\$ 200	\$ 200	\$ 270	\$ 200	\$ 250
Percentiles	25th Percentile	\$ 350	\$ 300	\$ 300	\$ 300	\$ 350	\$ 300	\$ 300
	Median	\$ 500	\$ 500	\$ 500	\$ 400	\$ 500	\$ 350	\$ 500
	75th Percentile	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
	90th Percentile	\$ 500	\$ 590	\$ 500	\$ 1,000	\$ 900	\$ 920	\$ 700

Combined Maximum for Paramedical Services (Only plans with a combined maximum)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than \$250	8%	7%	8%	0%	0%	0%	3%
	\$250 but Less than \$500	8%	13%	23%	50%	22%	14%	21%
	\$500 but Less than \$1,000	58%	47%	46%	50%	35%	64%	47%
	\$1,000 but Less than \$2,000	25%	33%	23%	0%	43%	23%	29%
	\$2,000 but Less than \$3,000	0%	0%	0%	0%	0%	0%	0%
	\$3,000 or More	0%	0%	0%	0%	0%	0%	0%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	12	15	19	8	23	22	18
	10th Percentile	\$ 220	\$ 250	\$ 400	\$ 230	\$ 300	\$ 300	\$ 300
	25th Percentile	\$ 500	\$ 450	\$ 400	\$ 350	\$ 475	\$ 500	\$ 500
Percentiles	Median	\$ 720	\$ 600	\$ 600	\$ 500	\$ 750	\$ 500	\$ 600
	75th Percentile	\$ 900	\$ 1,000	\$ 1,000	\$ 850	\$ 1,000	\$ 750	\$ 1,000
	90th Percentile	\$ 1,000	\$ 1,000	\$ 1,500	\$ 1,070	\$ 1,088	\$ 1,000	\$ 1,080

Out-of-Country Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	HI-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	8%	2%	2%	2%	2%	4%	5%	4%
Emergency Only	56%	76%	82%	65%	63%	54%	67%	65%
Emergency and Referrals (May Have Internal Limits)	36%	22%	16%	33%	35%	42%	27%	31%
Travel Assistance	86%	86%	85%	76%	90%	88%	81%	85%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	112	73	439

Dental Coverage

Dental Coverage Available

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	98%	98%	98%	98%	100%	98%	96%	98%
No	2%	2%	2%	2%	0%	2%	4%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	113	74	441

Eligibility for Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Less than One Month)	37%	52%	39%	65%	53%	35%	46%	45%
One Month	12%	10%	6%	10%	8%	7%	13%	9%
Two or Three Months	39%	32%	50%	13%	29%	48%	32%	37%
Four to Six Months	2%	6%	2%	10%	8%	7%	8%	6%
More than Six Months	10%	0%	4%	2%	2%	3%	0%	3%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Employee Contributions

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	82%	66%	57%	81%	73%	59%	53%	67%
Fixed Dollar Amount	6%	2%	2%	0%	0%	3%	0%	2%
Percent of Benefit Cost (Less than 50%)	8%	28%	31%	15%	18%	26%	25%	23%
Percent of Benefit Cost (50% or More)	4%	4%	9%	4%	8%	12%	11%	8%
Employee-Pay-All	0%	0%	0%	0%	0%	0%	0%	0%
Other	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Individual Dental Deductible

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	88%	86%	83%	94%	80%	72%	83%	82%
Less than \$25	0%	4%	0%	0%	0%	3%	0%	1%
\$25 but Less than \$50	6%	8%	15%	4%	20%	21%	11%	13%
\$50 or More	6%	2%	2%	2%	0%	5%	6%	3%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Family Dental Deductible

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	88%	86%	83%	94%	80%	71%	83%	82%
Less than \$50	2%	4%	0%	2%	2%	5%	1%	3%
\$50 but Less than \$100	6%	8%	15%	2%	18%	23%	13%	14%
\$100 or More	4%	2%	2%	2%	0%	2%	3%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Dental Fee Guide

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Current Year	67%	82%	94%	98%	80%	84%	79%	83%
Prior Year (1-year lag)	27%	18%	4%	2%	16%	12%	17%	13%
Fixed Year	6%	0%	2%	0%	4%	5%	4%	3%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Plan Reimbursement for Preventive/Diagnostic Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	0%	0%	0%	0%	0%	0%	0%
	Less than 80%	0%	11%	0%	0%	2%	3%	3%
	80%	14%	22%	23%	37%	34%	20%	27%
	More than 80% but Less than 100%	18%	22%	19%	8%	11%	7%	13%
	100%	67%	44%	58%	55%	53%	70%	57%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	54	48	49	111	71	432
	10th Percentile	80%	75%	80%	80%	80%	80%	80%
	25th Percentile	90%	80%	85%	80%	80%	85%	80%
	Median	100%	95%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Recall Exams

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Once every 6 Months	49%	72%	57%	50%	63%	60%	61%	59%
Once every 9 Months	47%	22%	30%	31%	31%	32%	32%	32%
Once every 12 Months	2%	0%	13%	17%	2%	5%	7%	6%
Unlimited	2%	0%	0%	2%	0%	1%	0%	1%
Other	0%	6%	0%	0%	4%	2%	0%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Plan Reimbursement for Minor Restorative Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	0%	0%	0%	0%	0%	0%	0%
	Less than 80%	0%	15%	5%	0%	5%	3%	5%
	80%	22%	31%	27%	45%	41%	24%	33%
	More than 80% but Less than 100%	18%	19%	21%	12%	8%	8%	13%
	100%	59%	42%	46%	43%	45%	65%	48%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	54	48	49	111	71	432
	10th Percentile	80%	80%	80%	80%	80%	80%	80%
	25th Percentile	85%	80%	80%	80%	80%	80%	80%
	Median	100%	90%	90%	90%	90%	100%	90%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Plan Reimbursement for Endodontic Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	4%	0%	0%	2%	1%	0%	1%
	50% or Less	8%	6%	0%	4%	7%	3%	6%
	More than 50% but Less than or Equal to 70%	2%	17%	6%	0%	2%	6%	4%
	More than 70% but Less than or Equal to 90%	41%	44%	54%	59%	53%	34%	48%
	More than 90%	45%	33%	40%	35%	37%	58%	40%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	54	48	49	111	71	432
	10th Percentile	57%	62%	75%	80%	75%	80%	80%
	25th Percentile	80%	75%	80%	80%	80%	80%	80%
	Median	90%	80%	90%	80%	80%	100%	90%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

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Plan Reimbursement for Periodontic Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	4%	2%	0%	2%	1%	0%	1%
	50% or Less	8%	14%	2%	6%	5%	3%	6%
	More than 50% but Less than or Equal to 70%	2%	11%	8%	0%	2%	6%	4%
	More than 70% but Less than or Equal to 90%	39%	52%	52%	59%	54%	32%	48%
	More than 90%	47%	30%	38%	33%	38%	59%	40%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	49	50	54	49	111	71	432
	10th Percentile	57%	50%	53%	70%	80%	80%	70%
	25th Percentile	80%	80%	75%	80%	80%	80%	80%
	Median	90%	80%	80%	90%	80%	100%	90%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Plan Reimbursement for Denture Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	18%	14%	2%	14%	14%	11%	13%
	50% or Less	57%	60%	52%	67%	64%	46%	56%
	50% but Less than 60%	2%	6%	13%	10%	1%	7%	6%
	More than 60%	22%	20%	33%	8%	21%	35%	25%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	50	54	49	111	71	432
	10th Percentile	50%	50%	50%	50%	50%	50%	50%
	25th Percentile	50%	50%	50%	50%	50%	50%	50%
	Median	50%	50%	50%	50%	50%	50%	50%
	75th Percentile	75%	60%	76%	50%	53%	71%	60%
	90th Percentile	80%	80%	80%	60%	80%	84%	80%

Plan Reimbursement for Other Major Restorative Procedure (Crowns and Bridges)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not included in percentiles)	18%	14%	17%	2%	10%	14%	12%
	50% or Less	61%	60%	41%	52%	67%	68%	59%
	More than 50% but Less than or Equal to 60%	0%	8%	7%	13%	14%	1%	6%
	More than 60%	20%	18%	35%	33%	8%	18%	23%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	50	54	48	49	111	432
	10th Percentile	50%	50%	50%	50%	50%	50%	50%
	25th Percentile	50%	50%	50%	50%	50%	50%	50%
	Median	50%	50%	55%	50%	50%	50%	50%
	75th Percentile	50%	60%	75%	76%	50%	50%	50%
	90th Percentile	80%	80%	80%	80%	60%	80%	80%

Annual Benefit Limits per Individual

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than \$1,000	0%	2%	2%	2%	2%	0%	1%
	\$1,000	12%	11%	8%	8%	21%	15%	15%
	More than \$1,000 but Less than \$1,500	4%	8%	2%	2%	4%	0%	6%
	\$1,500 or More	69%	60%	73%	82%	64%	56%	66%
	Unlimited (Not included in percentiles)	14%	12%	15%	4%	5%	28%	13%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	49	50	54	48	49	111	432
	10th Percentile	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
	25th Percentile	\$ 1,500	\$ 1,200	\$ 1,400	\$ 1,500	\$ 1,150	\$ 1,500	\$ 1,500
	Median	\$ 1,500	\$ 1,500	\$ 1,500	\$ 2,000	\$ 1,500	\$ 1,750	\$ 1,500
	75th Percentile	\$ 2,000	\$ 2,000	\$ 1,700	\$ 2,500	\$ 2,000	\$ 2,000	\$ 2,000
	90th Percentile	\$ 2,400	\$ 2,500	\$ 2,000	\$ 3,000	\$ 2,000	\$ 3,000	\$ 2,500

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Orthodontic Benefits Provided

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	33%	24%	28%	13%	16%	35%	24%	26%
Children Only	35%	46%	24%	38%	47%	31%	21%	33%
Adults and Children	33%	30%	48%	50%	37%	34%	55%	41%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	54	48	49	111	71	432

Plan Reimbursement for Orthodontic Procedures

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	50% or Less	91%	87%	74%	79%	88%	93%	86%
	More than 50% but Less than or Equal to 60%	0%	5%	8%	12%	10%	0%	5%
	More than 60% but Less than 100%	0%	5%	18%	10%	0%	6%	7%
	100%	9%	3%	0%	0%	2%	1%	2%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Eligible Plans	33	38	39	42	41	72	319
	10th Percentile	50%	50%	50%	50%	50%	50%	50%
	25th Percentile	50%	50%	50%	50%	50%	50%	50%
	Median	50%	50%	50%	50%	50%	50%	50%
	75th Percentile	50%	50%	53%	50%	50%	50%	50%
	90th Percentile	50%	60%	65%	60%	59%	58%	60%

Maximum Lifetime Orthodontic Benefit per Individual

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Part of Annual Maximum (Not Included in Percentiles)	3%	0%	5%	0%	3%	2%	2%
	Less than \$1,500	15%	3%	0%	10%	13%	11%	8%
	\$1,500 but Less than \$2,000	30%	33%	24%	34%	29%	17%	29%
	\$2,000 but Less than \$2,500	18%	49%	24%	24%	38%	20%	30%
	\$2,500 or More	33%	15%	40%	32%	15%	44%	29%
	Unlimited (Not Included in Percentiles)	0%	0%	7%	0%	3%	6%	3%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	33	39	42	41	72	54	319
	10th Percentile	\$ 1,000	\$ 1,450	\$ 1,500	\$ 1,500	\$ 1,000	\$ 1,000	\$ 1,000
	25th Percentile	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
Percentiles	Median	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
	75th Percentile	\$ 2,500	\$ 2,000	\$ 2,000	\$ 2,500	\$ 2,000	\$ 2,952	\$ 2,500
	90th Percentile	\$ 3,160	\$ 3,000	\$ 2,550	\$ 3,000	\$ 2,500	\$ 3,000	\$ 3,000

Group Life Insurance

Type of Group Life Insurance Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Basic Coverage	2%	0%	0%	6%	0%	2%	1%	2%
Employee Basic Life Insurance	98%	98%	100%	94%	100%	98%	99%	98%
Dependent Basic Life Insurance	44%	35%	53%	37%	47%	51%	28%	43%
Accidental Death & Dismemberment Insurance	90%	67%	85%	76%	90%	85%	65%	80%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Eligibility for Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Less than One Month)	37%	58%	49%	70%	63%	39%	58%	51%
One Month	22%	10%	4%	11%	4%	6%	4%	8%
Two or Three Months	41%	30%	44%	17%	31%	50%	34%	38%
More than Three Months	0%	2%	4%	2%	2%	5%	4%	3%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	49	50	55	46	49	111	73	433

Employee Contributions Required for Employee Basic Life Insurance

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	16%	20%	9%	17%	14%	23%	25%	19%
No	84%	80%	91%	83%	86%	77%	75%	81%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	55	46	49	111	73	433

Employee Basic Life Insurance Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Flat Dollar Coverage (Not included in percentiles)	0%	2%	9%	2%	5%	4%	4%
	Less than 1 times pay	0%	0%	0%	0%	0%	1%	*
	1 Times Pay but Less than 1.5 Times Pay	31%	32%	25%	22%	30%	19%	27%
	1.5 Times Pay but Less than 2 Times Pay	18%	12%	4%	0%	8%	5%	8%
	2 Times Pay but Less than 2.5 Times Pay	43%	52%	24%	57%	45%	42%	44%
	2.5 Times Pay or More	8%	2%	38%	13%	13%	27%	16%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	50	55	46	111	73	433
	10th Percentile	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	25th Percentile	1.0	1.0	1.0	1.5	1.0	1.6	1.0
	Median	1.8	2.0	2.0	2.0	2.0	2.0	2.0
	75th Percentile	2.0	2.0	3.0	2.0	2.0	2.7	2.0
	90th Percentile	2.0	2.0	3.0	2.5	2.6	3.0	3.0

* Less than 0.5%

Employee Contributions Required for Dependent Basic Life Insurance

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	23%	22%	31%	33%	17%	38%	33%	30%
No	77%	78%	69%	67%	83%	62%	67%	70%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	22	18	29	18	23	58	21	189

Amount of Dependent Basic Life Insurance Coverage (Spouse)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than \$5,000	5%	0%	6%	0%	2%	5%	4%
	\$5,000 but Less than \$10,000	48%	54%	28%	26%	39%	29%	37%
	\$10,000 but Less than \$20,000	48%	43%	67%	70%	52%	62%	55%
	\$20,000 and Over	0%	4%	0%	4%	7%	5%	4%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	21	28	18	23	56	21	185
Percentiles	10th Percentile	\$ 5,000	\$ 5,000	\$ 4,200	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
	25th Percentile	\$ 5,000	\$ 5,000	\$ 5,000	\$ 6,875	\$ 5,000	\$ 5,000	\$ 5,000
	Median	\$ 6,500	\$ 6,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
	75th Percentile	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
	90th Percentile	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 12,000	\$ 10,000	\$ 10,000

Amount of Dependent Basic Life Insurance Coverage (Child)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than \$2,000	5%	0%	6%	0%	4%	0%	4%
	\$2,000 but Less than \$5,000	36%	52%	28%	22%	41%	30%	37%
	\$5,000 but Less than \$10,000	55%	41%	56%	70%	46%	70%	53%
	\$10,000 and Over	5%	7%	11%	9%	9%	0%	6%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	22	29	18	23	56	20	186
Percentiles	10th Percentile	\$ 2,000	\$ 2,500	\$ 1,800	\$ 2,150	\$ 2,000	\$ 2,000	\$ 2,000
	25th Percentile	\$ 2,500	\$ 2,500	\$ 2,500	\$ 4,500	\$ 2,500	\$ 2,500	\$ 2,500
	Median	\$ 5,000	\$ 3,750	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
	75th Percentile	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
	90th Percentile	\$ 5,000	\$ 5,100	\$ 6,000	\$ 6,750	\$ 5,000	\$ 5,000	\$ 5,000

Employee Contributions Required for AD&D Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	13%	15%	9%	24%	11%	19%	17%	16%
No	87%	85%	91%	76%	89%	81%	83%	84%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	45	34	47	37	44	96	48	351

Amount of AD&D Benefit

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database	
Frequencies	Flat Dollar Coverage (Not included in percentiles)	4%	6%	4%	16%	2%	9%	6%	7%
	Less than 1 Times Pay	0%	0%	0%	0%	0%	0%	4%	1%
	1 Times Pay but Less than 1.5 Times Pay	38%	21%	21%	19%	34%	27%	15%	25%
	1.5 Times Pay but Less than 2 Times Pay	16%	12%	2%	3%	11%	7%	4%	8%
	2 Times Pay but Less than 2.5 Times Pay	36%	47%	34%	49%	45%	41%	46%	42%
	2.5 Times Pay or More	7%	15%	38%	14%	7%	16%	25%	17%
	No Response	0%	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	45	34	47	37	44	96	48	351
Percentiles	10th Percentile	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
	25th Percentile	1.0	1.5	1.8	1.4	1.0	1.0	1.6	1.0
	Median	1.5	2.0	2.0	2.0	2.0	2.0	2.0	2.0
	75th Percentile	2.0	2.0	3.0	2.0	2.0	2.0	2.4	2.0
	90th Percentile	2.0	3.0	3.0	2.5	2.0	3.0	3.0	3.0

Disability Plans

Disability Plans

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, these are self-explanatory. However, the following provides additional information on selected tables.

Title Headings

Description

Waiting Period Before Benefits Commence for STD Plans
(due to illness)

Reflects the number of days an employee must wait prior to receiving STD benefits if the cause of the claim is due to illness.

Disability plans can vary by benefit amount, by years of service and duration of benefits payable. In order to better reflect the stream of disability benefits payable over a disability period, we present various tables at specific service points (e.g. 1, 5, and 10 years) showing how benefits would be paid out by level of pay and duration of disability. This takes into account the waiting period before benefits would commence where no benefits are assumed to be payable, unless otherwise mentioned by the participant.

Type of Short Term Disability (STD) Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Coverage	2%	2%	5%	0%	2%	7%	1%	3%
Cumulative Sick Leave Plan	0%	0%	15%	2%	0%	4%	12%	5%
Indemnity Plan	24%	12%	22%	8%	22%	27%	12%	19%
Salary Continuation Plan	72%	86%	58%	90%	73%	57%	74%	71%
Other	2%	0%	0%	0%	2%	4%	0%	2%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Eligibility for Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Immediate (Less than One Month)	41%	60%	52%	71%	54%	45%	66%	55%
One Month	10%	2%	2%	4%	4%	2%	3%	4%
Two or Three Months	41%	34%	42%	18%	33%	50%	23%	36%
More than Three Months	8%	4%	4%	6%	8%	3%	8%	6%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	52	49	48	105	73	426

Employee Contributions Required for Short-term Disability (STD) Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	94%	96%	92%	92%	85%	89%	95%	92%
Employee Contributions Required	2%	2%	2%	0%	6%	3%	5%	3%
Employee Pay-All Plan	4%	2%	6%	8%	8%	9%	0%	18%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	52	49	48	105	73	426

Waiting Period Before Benefits Commence for STD Plans (due to Illness)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	61%	68%	52%	82%	42%	48%	85%	62%
1 to 3 Days	12%	0%	2%	2%	8%	9%	1%	5%
4 to 7 Days	16%	26%	10%	12%	33%	37%	5%	21%
8 to 10 Days	6%	6%	17%	2%	13%	5%	3%	7%
Over 10 Days	4%	0%	19%	2%	4%	2%	5%	5%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	50	52	49	48	105	73	426

Days Covered at 100% with 1 Year of Service (Only plans offering 100% coverage with no waiting period)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 5 Days	5%	6%	2%	9%	17%	3%	9%
	6 to 10 Days	8%	19%	12%	50%	22%	14%	19%
	11 to 20 Days	25%	42%	28%	2%	21%	19%	22%
	21 to 60 Days	25%	19%	26%	18%	16%	17%	21%
	Over 60 Days	38%	13%	33%	20%	24%	47%	30%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	40	52	43	44	87	64	375
Percentiles	10th Percentile	10	7	10	5	5	6	6
	25th Percentile	15	10	17	10	7	12	10
	Median	40	15	30	10	15	44	21
	75th Percentile	85	30	85	42	46	85	65
	90th Percentile	130	65	130	81	85	130	130

Days Covered at 100% with 5 Years of Service (Only plans offering 100% coverage with no waiting period)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 5 Days	3%	4%	2%	7%	12%	1%	5%
	6 to 10 Days	5%	7%	2%	34%	17%	10%	13%
	11 to 20 Days	3%	2%	2%	0%	8%	9%	6%
	21 to 60 Days	35%	28%	34%	23%	21%	19%	25%
	61 to 120 Days	23%	30%	23%	36%	31%	37%	32%
	Over 120 Days	33%	28%	36%	0%	10%	24%	18%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	40	46	52	44	89	70	385
	10th Percentile	20	10	10	30	5	10	9
	25th Percentile	30	50	12	50	10	35	21
	Median	65	65	50	70	40	75	63
	75th Percentile	130	130	75	130	80	99	85
	90th Percentile	130	130	85	130	112	130	130

Days Covered at 100% with 10 Years of Service (Only plans offering 100% coverage with no waiting period)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 5 Days	3%	4%	2%	7%	12%	1%	5%
	6 to 10 Days	5%	7%	13%	34%	15%	10%	12%
	11 to 20 Days	3%	2%	15%	0%	6%	9%	5%
	21 to 60 Days	18%	4%	15%	9%	16%	11%	12%
	61 to 120 Days	25%	35%	40%	45%	36%	44%	38%
	Over 120 Days	48%	48%	13%	5%	16%	24%	27%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	40	46	52	44	89	70	385
	10th Percentile	20	10	10	40	5	10	10
	25th Percentile	60	68	15	85	10	50	30
	Median	85	100	65	130	65	75	88
	75th Percentile	130	130	85	130	85	110	130
	90th Percentile	130	130	129	130	130	130	130

Percent of Pay for a Disability of 1 Week with 1 Year of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 60%	2%	0%	0%	2%	0%	1%	1%
	60% but Less than 75%	17%	0%	6%	4%	17%	7%	9%
	75% but Less than 100%	0%	2%	2%	2%	3%	3%	3%
	100%	81%	98%	91%	92%	80%	89%	88%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	48	50	47	48	106	72	424
Percentiles	10th Percentile	67%	85%	97%	95%	67%	75%	75%
	25th Percentile	100%	100%	100%	100%	100%	100%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 1 Week with 5 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 60%	2%	0%	0%	2%	0%	1%	1%
	60% but Less than 75%	17%	0%	6%	4%	17%	0%	8%
	75% but Less than 100%	0%	2%	2%	2%	1%	3%	2%
	100%	81%	98%	91%	92%	82%	96%	89%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	48	50	47	48	106	72	424
Percentiles	10th Percentile	67%	85%	97%	95%	67%	100%	82%
	25th Percentile	100%	100%	100%	100%	100%	100%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

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Percent of Pay for a Disability of 1 Week with 10 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	0%	0%	0%	0%	0%	0%
	50% but Less than 60%	2%	0%	0%	2%	0%	1%	1%
	60% but Less than 75%	17%	0%	6%	4%	17%	0%	7%
	75% but Less than 100%	0%	2%	2%	2%	1%	3%	2%
	100%	81%	98%	92%	92%	82%	96%	89%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	48	53	48	48	106	73	427
Percentiles	10th Percentile	67%	100%	98%	95%	67%	100%	84%
	25th Percentile	100%	100%	100%	100%	100%	100%	100%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 4 Weeks with 1 Year of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	2%	5%	2%	2%	2%	0%	2%
	50% but Less than 60%	2%	0%	0%	4%	1%	1%	1%
	60% but Less than 75%	35%	27%	21%	45%	42%	17%	31%
	75% but Less than 100%	2%	23%	10%	11%	12%	16%	12%
	100%	59%	45%	67%	38%	42%	65%	54%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	49	44	48	47	99	69	405
Percentiles	10th Percentile	60%	67%	67%	60%	65%	70%	67%
	25th Percentile	67%	70%	75%	67%	67%	75%	67%
	Median	100%	85%	100%	70%	75%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 4 Weeks with 5 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	4%	2%	2%	1%	0%	1%
	50% but Less than 60%	2%	0%	0%	4%	1%	1%	1%
	60% but Less than 75%	20%	10%	10%	26%	33%	3%	17%
	75% but Less than 100%	2%	17%	2%	13%	6%	14%	9%
	100%	76%	69%	86%	55%	59%	82%	71%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	52	49	47	102	71	420
	10th Percentile	67%	67%	67%	60%	67%	75%	67%
	25th Percentile	85%	85%	100%	67%	67%	100%	80%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 4 Weeks with 10 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	4%	2%	2%	1%	0%	1%
	50% but Less than 60%	2%	0%	0%	4%	1%	1%	1%
	60% but Less than 75%	20%	10%	10%	26%	32%	3%	17%
	75% but Less than 100%	2%	15%	2%	13%	5%	14%	8%
	100%	76%	71%	86%	55%	61%	82%	72%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	52	49	47	102	71	420
	10th Percentile	67%	67%	67%	60%	67%	75%	67%
	25th Percentile	85%	85%	100%	67%	69%	100%	80%
	Median	100%	100%	100%	100%	100%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

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Percent of Pay for a Disability of 3 Months with 1 Year of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	4%	0%	5%	2%	1%	0%	2%
	50% but Less than 60%	4%	4%	5%	0%	1%	2%	3%
	60% but Less than 75%	55%	45%	51%	49%	56%	26%	49%
	75% but Less than 100%	6%	18%	23%	19%	20%	23%	18%
	100%	31%	33%	16%	30%	22%	49%	29%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	49	43	47	96	61	391
	10th Percentile	60%	60%	57%	60%	65%	67%	60%
	25th Percentile	62%	67%	67%	67%	67%	70%	67%
	Median	67%	73%	70%	70%	70%	80%	70%
	75th Percentile	100%	100%	76%	100%	80%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 3 Months with 5 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	4%	0%	4%	2%	1%	0%	2%
	50% but Less than 60%	4%	2%	2%	0%	1%	1%	2%
	60% but Less than 75%	45%	33%	33%	33%	47%	13%	36%
	75% but Less than 100%	2%	10%	18%	12%	14%	22%	14%
	100%	45%	55%	43%	53%	37%	63%	47%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	49	51	49	100	68	413
	10th Percentile	60%	60%	67%	67%	67%	67%	67%
	25th Percentile	62%	67%	67%	68%	67%	75%	67%
	Median	67%	100%	75%	100%	75%	100%	80%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

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Percent of Pay for a Disability of 3 Months with 10 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	4%	0%	4%	2%	2%	0%	2%
	50% but Less than 60%	2%	0%	2%	0%	1%	1%	1%
	60% but Less than 75%	33%	12%	25%	14%	43%	9%	26%
	75% but Less than 100%	2%	10%	15%	4%	9%	22%	11%
	100%	59%	78%	54%	80%	46%	68%	60%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	49	49	52	49	101	69	416
	10th Percentile	60%	70%	67%	67%	65%	70%	67%
	25th Percentile	67%	100%	67%	100%	67%	75%	70%
	Median	100%	100%	100%	100%	75%	100%	100%
	75th Percentile	100%	100%	100%	100%	100%	100%	100%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

Percent of Pay for a Disability of 6 Months with 1 Year of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	3%	0%	3%	0%	0%	0%	1%
	50% but Less than 60%	3%	5%	0%	0%	3%	0%	2%
	60% but Less than 75%	59%	44%	53%	89%	63%	18%	52%
	75% but Less than 100%	11%	29%	15%	11%	17%	36%	22%
	100%	24%	24%	29%	0%	17%	46%	23%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	37	34	34	18	35	28	206
	10th Percentile	60%	60%	62%	60%	63%	67%	60%
	25th Percentile	60%	67%	67%	67%	67%	75%	67%
	Median	67%	75%	70%	70%	70%	80%	70%
	75th Percentile	75%	83%	100%	100%	75%	100%	80%
	90th Percentile	100%	100%	100%	100%	100%	100%	100%

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Percent of Pay for a Disability of 6 Months with 5 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	3%	0%	3%	0%	0%	0%	1%
	50% but Less than 60%	3%	5%	0%	0%	3%	0%	2%
	60% but Less than 75%	53%	48%	41%	83%	57%	14%	45%
	75% but Less than 100%	8%	38%	12%	17%	16%	28%	19%
	100%	34%	10%	44%	0%	24%	59%	33%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	38	21	34	18	37	29	212
Percentiles	10th Percentile	60%	67%	62%	64%	64%	67%	60%
	25th Percentile	60%	68%	67%	67%	67%	75%	67%
	Median	67%	70%	75%	67%	70%	100%	75%
	75th Percentile	100%	79%	100%	70%	80%	100%	100%
	90th Percentile	100%	85%	100%	75%	100%	100%	100%

Percent of Pay for a Disability of 6 Months with 10 Years of Service (Only plans with a benefit)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	3%	0%	3%	0%	0%	0%	1%
	50% but Less than 60%	3%	4%	0%	0%	3%	0%	2%
	60% but Less than 75%	42%	39%	20%	79%	46%	13%	34%
	75% but Less than 100%	3%	30%	9%	11%	15%	32%	16%
	100%	50%	26%	69%	11%	36%	55%	47%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	38	23	35	19	39	31	220
Percentiles	10th Percentile	60%	67%	67%	65%	65%	67%	66%
	25th Percentile	64%	69%	74%	67%	67%	75%	67%
	Median	90%	75%	100%	67%	73%	100%	80%
	75th Percentile	100%	89%	100%	70%	100%	100%	100%
	90th Percentile	100%	100%	100%	78%	100%	100%	100%

Maternity Benefit Top-Up

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	22%	57%	38%	57%	24%	35%	68%	43%
No	78%	43%	62%	43%	76%	65%	32%	57%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	113	74	441

Percent Payable (All Sources) Provided During Maternity Leave

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	5%	0%	8%	5%	4%	3%
	50% but Less than 75%	0%	5%	4%	17%	10%	4%	7%
	75% but Less than 90%	9%	19%	11%	25%	28%	30%	22%
	90% but Less than 100%	27%	38%	32%	8%	38%	54%	37%
	100%	64%	33%	54%	42%	18%	8%	31%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	11	21	28	12	39	50	190
Percentiles	10th Percentile	77%	63%	83%	24%	66%	75%	70%
	25th Percentile	90%	81%	93%	70%	75%	84%	83%
	Median	100%	94%	100%	75%	92%	93%	95%
	75th Percentile	100%	100%	100%	100%	95%	95%	100%
	90th Percentile	100%	100%	100%	100%	100%	95%	100%

Number of Weeks Payable (Maternity Leave top-up)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 5 Weeks	9%	0%	0%	8%	10%	0%	3%
	5 Weeks but Less than 10 Weeks	9%	33%	36%	33%	23%	4%	23%
	10 Weeks or More	82%	67%	64%	58%	67%	96%	74%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	11	29	21	28	39	50	190
Percentiles	10th Percentile	2	6	6	6	4	15	6
	25th Percentile	11	6	6	6	8	16	8
	Median	18	12	12	12	12	17	17
	75th Percentile	32	21	17	17	16	20	20
	90th Percentile	36	34	30	26	33	30	34

Parental Benefit Top Up

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	6%	6%	7%	10%	4%	4%	36%	11%
No	94%	94%	93%	90%	96%	96%	64%	89%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	50	51	55	49	49	113	74	441

Percent Payable (All Sources) Provided During Parental Leave

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	0%	0%	0%	0%	4%	2%
	50% but Less than 75%	33%	0%	0%	0%	20%	0%	6%
	75% but Less than 90%	0%	25%	40%	50%	40%	37%	33%
	90% but Less than 100%	0%	75%	20%	0%	20%	48%	39%
	100%	67%	33%	40%	50%	20%	11%	20%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	3	4	5	2	5	27	49
	10th Percentile	72%	82%	80%	NA	71%	75%	74%
	25th Percentile	100%	93%	87%	NA	76%	82%	75%
	Median	100%	93%	97%	NA	87%	93%	93%
	75th Percentile	100%	95%	100%	NA	98%	95%	95%
	90th Percentile	100%	95%	100%	NA	100%	97%	100%

NA — If one employer with valid answers in column, values suppressed.

Number of Weeks Payable (Parental Leave top-up)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 5 Weeks	33%	0%	20%	50%	20%	11%	16%
	5 Weeks but Less than 10 Weeks	33%	0%	40%	0%	0%	4%	10%
	10 Weeks or More	33%	100%	40%	50%	80%	85%	73%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Plans	3	4	5	2	5	27	49
	10th Percentile	2	11	5	NA	6	4	2
Percentiles	25th Percentile	39	12	6	NA	11	10	9
	Median	50	24	12	NA	12	15	12
	75th Percentile	50	70	57	NA	48	24	23
	90th Percentile	50	70	70	NA	60	35	35

NA — If one employer with valid answers in column, values suppressed.

Long-Term Disability (LTD) Coverage Provided

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Yes	98%	100%	98%	98%	100%	99%	100%	99%
No	2%	0%	2%	2%	0%	1%	0%	1%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Employee Contributions Required for Long-Term Disability (LTD) Coverage

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	59%	65%	63%	54%	37%	40%	49%	51%
Employee Contributions Required	6%	12%	2%	4%	6%	5%	18%	8%
Employee Pay-All Plan	35%	24%	35%	42%	57%	54%	34%	42%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	51	54	48	49	112	74	437

Waiting (Elimination) Period Under LTD Benefit

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
3 Months or Less	2%	8%	17%	4%	6%	13%	22%	11%
4 Months	18%	22%	41%	25%	53%	47%	28%	35%
5 Months	2%	2%	0%	0%	2%	0%	1%	1%
6 Months	65%	65%	39%	67%	37%	32%	36%	46%
More than 6 Months	12%	4%	4%	4%	2%	8%	12%	7%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Plans	49	51	54	48	49	112	74	437

LTD Benefit (Taxable) as a Percent of Pay (Only Employers with LTD Coverage)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	6%	0%	0%	0%	4%	2%
	50% but Less than 60%	19%	11%	4%	10%	16%	0%	9%
	60% but Less than 67%	38%	14%	14%	19%	16%	27%	24%
	67% but Less than 70%	31%	20%	29%	43%	24%	24%	26%
	70% or More	13%	49%	54%	29%	45%	45%	39%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	32	35	28	21	51	49	255
	10th Percentile	51%	52%	60%	58%	50%	60%	58%
	25th Percentile	60%	60%	67%	61%	60%	65%	60%
	Median	60%	67%	70%	67%	67%	67%	67%
	75th Percentile	67%	70%	70%	69%	70%	70%	70%
	90th Percentile	69%	70%	71%	70%	75%	75%	73%

LTD Benefit (Non-Taxable) as a Percent of Pay (Only Employers with LTD Coverage)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 50%	0%	5%	0%	0%	2%	4%	2%
	50% but Less than 60%	18%	26%	55%	57%	34%	28%	37%
	60% but Less than 67%	59%	42%	35%	32%	43%	44%	42%
	67% but Less than 70%	18%	26%	10%	11%	16%	12%	14%
	70% or More	6%	0%	0%	0%	5%	12%	4%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Plans	17	19	20	28	61	25	182
	10th Percentile	57%	54%	52%	54%	52%	52%	54%
	25th Percentile	60%	58%	57%	57%	58%	58%	58%
	Median	60%	63%	58%	58%	60%	60%	60%
	75th Percentile	65%	66%	60%	60%	64%	66%	65%
	90th Percentile	67%	67%	65%	62%	67%	69%	67%

Note: For benefit formulas which have more than one tier (e.g. 60% of the \$2,500 of monthly pay, 40% of excess), the above tables reports a weighted percentage. If the plan has no benefit maximum, we assumed an annual insurable salary of \$60,000.

Maximum Cost of Living Allowance on LTD Benefits (Only Employers with COLA on LTD Coverage)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Increased at Amount of CPI (Not included in statistics)	23%	13%	19%	13%	18%	7%	15%
	Less than 3%	8%	13%	13%	13%	28%	7%	14%
	3% but Less than 5%	38%	63%	57%	60%	40%	40%	47%
	5% or More	31%	13%	19%	13%	15%	47%	24%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Eligible Plans	13	8	21	16	15	40	143
Percentiles	10th Percentile	2.0	2.7	2.9	2.0	2.0	2.8	2.0
	25th Percentile	3.0	3.0	3.0	3.0	2.0	3.0	3.0
	Median	3.0	3.5	3.0	3.0	3.0	4.0	3.0
	75th Percentile	5.0	4.3	3.8	4.0	3.0	5.0	5.0
	90th Percentile	10.0	5.0	5.0	5.0	5.0	7.2	6.0

Flexible Benefits/Health Spending Account

Flexible Benefits/Health Spending Account

The following tables provide key characteristics of employee benefits plans offered by Canadian organizations as contained within the Watson Wyatt COMPARISON™ database. For the most part, they are self-explanatory.

However, the following provides additional information on selected tables.

Title Headings

Description

Level of Flexible Credits/Dollars As a Percent of Pay where Earnings = \$60,000 and (coverage elected= single) and (coverage elected = 2 or more dependents)

Of those plans that offer flexible benefits and where the employee receives flex credits or dollars to purchase benefits, these two tables reflect the amount of credits/dollars as a percent of pay for someone earning \$60,000 and has elected single coverage, and someone who has elected coverage with 2 or more dependents.

Level of HSA only plans as a Percent of Pay where Earnings = \$60,000 and (coverage elected= single) and (coverage elected = 2 or more dependents)

Of those plans that offer a stand-alone HSA, these two tables reflect the amount allocated by the employer to an HSA account expressed as a percent of pay for someone earning \$60,000 and has elected single coverage, and someone who has elected coverage with 2 or more dependents.

The statistics presented for organizations with flexible benefits programs reflect the most popular plan or option reported by the participating organization.

Type of Flexible Benefits Plan

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
No Flexible Benefits Plan	72%	49%	49%	33%	80%	65%	85%	63%
Health Spending Account Only	12%	4%	13%	18%	6%	8%	11%	10%
Modular	6%	8%	5%	6%	6%	10%	0%	6%
Core plus Options	8%	33%	25%	33%	6%	17%	4%	17%
Cafeteria	0%	4%	5%	8%	0%	0%	0%	2%
Other	2%	2%	2%	2%	2%	0%	0%	1%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

Plans Having Flexible Components (Excludes HSA only plans)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Group Life Insurance	63%	79%	52%	92%	57%	53%	67%	68%
Short Term Disability	13%	8%	10%	4%	14%	3%	0%	7%
Long Term Disability	75%	67%	71%	71%	71%	43%	33%	62%
Health Care	100%	96%	100%	96%	100%	100%	100%	98%
Dental Care	100%	92%	100%	96%	100%	100%	100%	97%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	8	24	21	24	7	30	3	117

Plans with Flexible Credit/Dollars

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	25%	25%	29%	4%	43%	40%	67%	
Applicable to HSA only plans	0%	0%	0%	0%	0%	0%	0%	
Applicable to Flexible Benefit Plans	75%	75%	71%	96%	57%	60%	33%	
No Response	0%	0%	0%	0%	0%	0%	0%	
Number of Employers	8	24	21	24	7	30	3	

Use of Excess Credits Under Flexible Benefits Plan (Excludes HSA Only plans)

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Allocate to HSA	67%	89%	73%	100%	100%	94%	NA	89%
Contribute to Savings Plan	50%	56%	60%	52%	75%	33%	NA	52%
Receive as After-Tax Cash	83%	61%	73%	70%	50%	39%	NA	62%
Purchase Vacation Days	0%	11%	20%	22%	0%	17%	NA	16%
Purchase Additional Benefits	0%	50%	33%	39%	25%	28%	NA	35%
Purchase Company Stock	0%	0%	0%	17%	0%	11%	NA	7%
Other	0%	11%	20%	26%	25%	6%	NA	15%
No Response	0%	0%	0%	0%	0%	0%	NA	0%
Number of Employers	6	18	15	23	4	18	1	85

NA — If one employer with valid answers in column, values suppressed.

Level of Flexible Credits/Dollars As a Percent of Pay (Based on an employee earning \$60,000 and elects single coverage) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	75%	47%	33%	100%	65%	NA	52%
	2% but Less than 3%	0%	20%	13%	0%	18%	NA	17%
	3% but Less than 4%	0%	33%	33%	0%	12%	NA	18%
	4% but Less than 5%	0%	0%	0%	0%	6%	NA	6%
	5% or More	25%	0%	20%	0%	0%	NA	7%
	No Response	0%	0%	0%	0%	0%	NA	0%
	Number of Employers	4	15	15	3	17	1	71
	10th Percentile	1.0%	0.9%	0.5%	0.6%	0.5%	NA	0.5%
Percentiles	25th Percentile	1.5%	1.1%	1.4%	1.4%	0.9%	NA	1.1%
	Median	1.5%	2.2%	2.6%	1.5%	1.4%	NA	1.8%
	75th Percentile	10.0%	3.0%	3.8%	1.5%	2.4%	NA	3.2%
	90th Percentile	10.0%	3.2%	5.4%	1.5%	3.5%	NA	4.2%

Excludes HSA only plans

NA — If one employer with valid answers in column, values suppressed.

Level of Flexible Credits/Dollars As a Percent of Pay (Based on an employee earning \$60,000 and elects coverage with 2 or more dependents) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	50%	27%	27%	33%	35%	NA	31%
	2% but Less than 3%	0%	27%	13%	33%	29%	NA	18%
	3% but Less than 4%	0%	40%	20%	0%	24%	NA	23%
	4% but Less than 5%	25%	7%	0%	33%	0%	NA	11%
	5% or More	25%	0%	40%	0%	12%	NA	17%
	No Response	0%	0%	0%	0%	0%	NA	0%
Percentiles	Number of Employers	4	15	15	3	17	1	71
	10th Percentile	1.5%	0.9%	0.8%	1.2%	0.6%	NA	0.8%
	25th Percentile	1.5%	1.6%	1.4%	3.8%	1.0%	NA	1.5%
	Median	4.8%	2.8%	3.2%	4.3%	2.5%	NA	3.0%
	75th Percentile	10.0%	3.3%	5.2%	4.3%	3.2%	NA	4.2%
	90th Percentile	10.0%	3.9%	6.4%	4.3%	3.9%	NA	5.5%

† Excludes HSA only plans

NA — If one employer with valid answers in column, values suppressed.

Level of HSA only plans as a Percent of Pay (Based on an employee earning \$60,000 and elects single coverage) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	67%	89%	64%	75%	63%	88%	75%
	2% but Less than 3%	0%	11%	18%	25%	0%	13%	10%
	3% but Less than 4%	17%	0%	0%	0%	25%	0%	6%
	4% but Less than 5%	0%	0%	9%	0%	0%	0%	2%
	5% or More	17%	0%	9%	0%	13%	0%	6%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Employers	6	9	11	4	8	8	48
	10th Percentile	0.8%	0.8%	0.2%	0.4%	0.2%	0.5%	0.2%
	25th Percentile	0.8%	0.8%	0.4%	0.7%	0.2%	0.5%	0.5%
	Median	1.0%	1.2%	0.8%	1.0%	0.4%	0.7%	0.5%
	75th Percentile	4.8%	1.4%	2.0%	2.5%	3.0%	1.3%	1.7%
	90th Percentile	6.5%	1.8%	3.8%	2.5%	3.4%	1.7%	0%

Only includes stand-alone HSA plans

NA — If one employer with valid answers in column, values suppressed.

Level of HSA only plans as a Percent of Pay (Based on an employee earning \$60,000 and elects coverage with 2 or more dependents) †

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 2%	67%	78%	64%	75%	67%	86%	73%
	2% but Less than 3%	0%	22%	18%	25%	0%	14%	13%
	3% but Less than 4%	17%	0%	0%	0%	22%	0%	6%
	4% but Less than 5%	0%	0%	9%	0%	0%	0%	2%
	5% or More	17%	0%	9%	0%	11%	0%	6%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Employers	6	9	11	4	9	7	48
	10th Percentile	0.8%	0.8%	0.4%	0.5%	0.2%	0.5%	0.4%
	25th Percentile	0.8%	0.9%	0.6%	0.7%	0.2%	0.8%	0.6%
	Median	1.0%	1.4%	0.8%	1.0%	0.6%	1.4%	0.8%
	75th Percentile	4.8%	1.6%	2.0%	2.5%	2.5%	1.9%	2.0%
	90th Percentile	6.5%	2.5%	3.8%	2.5%	3.2%	2.5%	3.0%

† Only includes stand-alone HSA plans

NA --- If one employer with valid answers in column, values suppressed.

Paid Time Off

Amount of Vacation with 1 Year of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	11 to 10 Days	78%	63%	31%	39%	63%	7%	47%
	11 to 15 Days	22%	35%	67%	57%	33%	51%	44%
	16 to 20 Days	0%	2%	2%	4%	2%	19%	5%
	Over 20 Days	0%	0%	0%	0%	2%	23%	4%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	113	74	441
Percentiles	10th Percentile	10	10	10	10	10	15	10
	25th Percentile	10	10	10	10	10	15	10
	Median	10	10	15	15	10	15	15
	75th Percentile	10	15	15	15	15	20	15
	90th Percentile	15	15	15	15	15	22	15

Amount of Vacation with 3 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	11 to 10 Days	54%	24%	5%	10%	29%	1%	20%
	11 to 15 Days	46%	75%	82%	82%	67%	42%	66%
	16 to 20 Days	0%	2%	13%	8%	2%	32%	9%
	Over 20 Days	0%	0%	0%	0%	2%	24%	4%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	113	74	441
Percentiles	10th Percentile	10	10	15	10	10	15	10
	25th Percentile	10	14	15	15	10	15	15
	Median	10	15	15	15	15	20	15
	75th Percentile	15	15	15	15	15	20	15
	90th Percentile	15	15	16	15	15	22	15

Amount of Vacation with 5 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 10 Days	2%	0%	0%	2%	3%	1%	2%
	11 to 15 Days	88%	86%	86%	78%	77%	27%	70%
	16 to 20 Days	10%	14%	14%	18%	19%	43%	23%
	Over 20 Days	0%	0%	0%	2%	2%	28%	6%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	113	74	441
Percentiles	10th Percentile	15	15	15	15	15	15	15
	25th Percentile	15	15	15	15	15	15	15
	Median	15	15	15	15	15	20	15
	75th Percentile	15	15	17	15	15	22	19
	90th Percentile	15	17	20	20	20	22	20

Amount of Vacation with 10 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 15 Days	16%	0%	8%	20%	13%	3%	10%
	16 to 20 Days	80%	92%	90%	71%	78%	47%	74%
	21 to 25 Days	4%	8%	2%	6%	9%	41%	14%
	Over 25 Days	0%	0%	0%	2%	0%	9%	2%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	113	74	441
Percentiles	10th Percentile	15	20	15	15	15	20	15
	25th Percentile	20	20	20	20	20	20	20
	Median	20	20	20	20	20	20	20
	75th Percentile	20	20	20	20	20	25	20
	90th Percentile	20	20	25	20	20	25	25

Amount of Vacation with 15 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 15 Days	0%	0%	2%	8%	3%	1%	2%
	16 to 20 Days	64%	47%	76%	69%	57%	24%	56%
	21 to 25 Days	36%	44%	22%	20%	39%	58%	37%
	Over 25 Days	0%	9%	0%	2%	2%	16%	5%
	No Response	0%	0%	0%	0%	0%	0%	0%
Percentiles	Number of Employers	50	55	49	49	113	74	441
	10th Percentile	20	20	20	20	20	20	20
	25th Percentile	20	20	20	20	20	20	20
	Median	20	22	20	20	20	25	20
	75th Percentile	23	25	20	20	25	25	25
	90th Percentile	25	25	25	25	25	30	25

Amount of Vacation with 20 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	1 to 15 Days	0%	0%	2%	4%	0%	1%	1%
	16 to 20 Days	22%	7%	14%	39%	29%	3%	18%
	21 to 25 Days	68%	71%	84%	49%	57%	68%	67%
	26 to 30 Days	10%	16%	0%	8%	13%	22%	12%
	Over 30 Days	0%	5%	0%	0%	1%	7%	2%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	55	49	49	113	74	441
	10th Percentile	20	25	20	20	20	22	20
	25th Percentile	25	25	25	20	20	25	25
	Median	25	25	25	25	25	25	25
	75th Percentile	25	25	25	25	25	28	25
	90th Percentile	25	30	25	25	30	30	30

Amount of Vacation with 25 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	11 to 15 Days	0%	0%	2%	4%	0%	0%	1%
	16 to 20 Days	10%	0%	12%	29%	23%	3%	12%
	21 to 25 Days	60%	53%	41%	55%	42%	43%	48%
	26 to 30 Days	30%	37%	45%	12%	33%	43%	35%
	Over 30 Days	0%	6%	0%	0%	3%	11%	4%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	49	49	113	74	441
Percentiles	10th Percentile	20	25	20	20	20	22	20
	25th Percentile	25	25	25	20	25	25	25
	Median	25	25	25	25	25	30	25
	75th Percentile	27	30	30	25	30	30	30
	90th Percentile	30	30	30	27	30	33	30

Amount of Vacation with 30 Years of Service

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	11 to 15 Days	0%	0%	2%	4%	0%	0%	1%
	16 to 20 Days	12%	0%	12%	29%	24%	3%	13%
	21 to 25 Days	48%	33%	31%	43%	36%	36%	38%
	26 to 30 Days	38%	57%	49%	24%	37%	46%	42%
	Over 30 Days	2%	6%	6%	0%	3%	15%	6%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	49	49	113	74	441
Percentiles	10th Percentile	20	25	20	20	20	22	20
	25th Percentile	25	25	25	20	22	25	25
	Median	25	30	30	25	25	30	25
	75th Percentile	30	30	30	25	30	30	30
	90th Percentile	30	30	30	30	30	35	30

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 Attachment

Carry-Over of Vacation Days

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Not Permitted	42%	33%	13%	22%	29%	30%	14%	26%
Permitted with Approval from Supervisor	26%	29%	22%	37%	12%	29%	19%	25%
Permitted with No Limitation	2%	0%	2%	4%	8%	6%	5%	4%
Limited to a Number of Days	28%	37%	56%	37%	45%	31%	58%	41%
Limited to a Certain Period	6%	22%	16%	16%	10%	17%	18%	15%
Other	8%	12%	13%	8%	2%	5%	7%	7%
No Response	0%	2%	4%	2%	2%	2%	0%	2%
Number of Employers	50	51	55	49	49	113	74	441

Number of Paid Statutory Holidays

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	Less than 9 Days	8%	4%	0%	10%	5%	1%	4%
	9 Days	40%	16%	4%	31%	37%	18%	26%
	10 Days	10%	42%	18%	31%	27%	18%	25%
	11 Days	14%	29%	53%	16%	23%	34%	26%
	12 Days	16%	4%	18%	6%	5%	16%	12%
	Over 12 Days	12%	5%	6%	6%	3%	14%	7%
	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	55	49	49	113	74	441
	10th Percentile	9	9	10	8	9	9	9
Percentiles	25th Percentile	9	10	11	9	9	10	9
	Median	10	10	11	10	10	11	10
	75th Percentile	12	11	11	11	11	12	11
	90th Percentile	13	11	12	12	11	13	12

Number of Paid Floating or Personal Days

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
Frequencies	None (Not Included in percentiles)	44%	31%	36%	41%	31%	36%	41%
	1 Day	6%	12%	16%	6%	16%	12%	11%
	2 Days	8%	20%	15%	12%	16%	13%	14%
	3 Days	28%	18%	11%	2%	16%	6%	13%
	4 Days	6%	6%	4%	0%	10%	7%	6%
	5 Days	0%	4%	7%	2%	6%	4%	5%
	Over 5 Days	8%	10%	11%	37%	4%	5%	10%
Percentiles	No Response	0%	0%	0%	0%	0%	0%	0%
	Number of Employers	50	51	55	49	49	74	441
	10th Percentile	1	1	1	1	1	1	1
	25th Percentile	2	2	1	2	2	2	2
	Median	3	3	3	8	2	3	3
	75th Percentile	3	4	5	12	4	4	5
	90th Percentile	6	7	7	14	6	5	8

List of Other Formal Paid Time Off Policies

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	10%	8%	2%	4%	6%	8%	1%	6%
Sabbatical	6%	8%	13%	12%	10%	5%	38%	13%
Bereavement	90%	92%	98%	96%	94%	89%	91%	92%
Birth or Adoption	16%	43%	45%	33%	45%	39%	46%	39%
Marriage	8%	27%	16%	8%	12%	18%	22%	17%
Family Illness	20%	27%	49%	35%	24%	27%	54%	34%
Professional Development	30%	25%	40%	41%	31%	27%	51%	35%
Other	0%	0%	0%	0%	0%	0%	0%	0%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

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Perquisites/Work-life Programs

Employer-Provided Programs to Salaried/Non-Union Employees

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
None	8%	4%	4%	4%	8%	4%	3%	5%
Business Casual Attire	72%	84%	64%	78%	80%	72%	64%	72%
Compressed Workweek	4%	27%	40%	33%	22%	19%	35%	25%
Job Sharing	4%	25%	47%	41%	12%	14%	35%	25%
Flex-time	20%	57%	55%	63%	45%	33%	45%	44%
Part-time Commuting on a Regular Basis	2%	18%	25%	18%	18%	13%	8%	14%
Full-time Commuting on a Regular Basis	4%	16%	16%	10%	16%	9%	4%	10%
Financial Counseling (including pre-retirement)	36%	35%	42%	43%	33%	32%	42%	37%
Phased Retirement	6%	14%	15%	14%	8%	9%	14%	11%
Company-Paid Medical Examination Program	28%	45%	9%	31%	18%	12%	7%	19%
Company-Paid Wellness Program	36%	37%	29%	31%	29%	18%	34%	29%
Employee Assistance Program (EAP)	78%	82%	91%	82%	84%	69%	88%	80%
Eldercare	6%	18%	27%	18%	20%	25%	15%	19%
Child Care Assistance and Referral	6%	22%	22%	18%	16%	23%	26%	20%
Adoption Assistance	4%	6%	4%	0%	4%	5%	1%	4%
College Information/School Match	4%	2%	5%	0%	4%	5%	5%	4%
On-site Child Care Center	2%	6%	4%	6%	4%	3%	23%	7%
Near-site Child Care Center	0%	2%	4%	10%	0%	6%	8%	5%
Reimbursement for Child Care when Traveling	0%	6%	2%	6%	0%	2%	1%	2%
Reimburse for Child Care for Work Outside of Normal Working Hours	0%	0%	4%	2%	0%	1%	0%	1%
Subsidize Summer Camp Fees	0%	0%	2%	2%	0%	0%	0%	*
Group Home Insurance	16%	33%	36%	31%	41%	35%	32%	33%
Group Auto Insurance	18%	33%	36%	27%	39%	35%	27%	31%
Group Legal Insurance	2%	6%	9%	4%	10%	6%	4%	6%
Tuition Fee Reimbursement	60%	86%	67%	78%	76%	67%	66%	71%
Subsidized Mortgage plans	0%	0%	25%	2%	0%	1%	3%	4%
Subsidized Loan plans (other than mortgages)	0%	0%	20%	4%	0%	2%	0%	3%
Computer Purchase	18%	24%	44%	37%	24%	21%	31%	28%
Stock Purchase	22%	35%	22%	39%	43%	31%	3%	27%
Fitness Centre Discounts	14%	35%	29%	31%	27%	31%	30%	29%
On-site Fitness Centre	8%	29%	29%	22%	31%	12%	42%	14%
On-site Nurse/Physician Health Services	24%	22%	11%	22%	12%	7%	18%	5%
Company Product Discounts	30%	57%	56%	24%	33%	50%	8%	18%
Complimentary Beverages	30%	55%	29%	55%	43%	38%	20%	37%
Free or Subsidized Meals at Work	16%	31%	9%	10%	12%	11%	8%	13%
On-site Banking	4%	12%	40%	18%	6%	5%	22%	15%

	Durable Goods	Nondurable Goods	Finance	Energy, Resources & Utilities	Hi-Tech	Non-manufacturing	Public / Non-Profit	2006 Database
On-site Dry Cleaning Services	0%	14%	9%	10%	6%	3%	7%	6%
On-site Massages	6%	16%	7%	8%	16%	5%	14%	10%
Car Maintenance Services	2%	8%	0%	0%	2%	1%	0%	2%
Concierge Services	0%	4%	0%	4%	6%	3%	1%	2%
Parking	68%	80%	58%	61%	78%	53%	46%	61%
Subsidies for Public Transportation	0%	2%	4%	8%	6%	4%	7%	5%
No Response	0%	0%	0%	0%	0%	0%	0%	0%
Number of Employers	50	51	55	49	49	113	74	441

* Less than 0.5%

Appendix A

Participating Organizations

Participating Organizations

A

A.B.R.P.P.V.M.
 ABB Inc.
 Access Communications Co-operative Ltd.
 ACL Services Ltd.
 ACNielsen Company of Canada
 Adobe Systems Canada Inc.
 Aecon Group Inc.
 Affinia Canada Corp.
 Affinity Credit Union
 AGF Management
 Alberta Central
 Alberta Energy and Utilities Board
 Alcan Inc.
 Alcatel North America
 Alcoa Canada Première fusion
 Aldo Group
 Aleris S.E.C.
 Algonquin Automotive
 Alta Genetics Inc.
 AltaLink Management Ltd.
 AMG
 Angiotech Pharmaceuticals Inc.
 Anixter Canada Inc.
 APCHQ Inc.
 Apotex Inc.
 Arbor Memorial Services Inc.
 Arrow Transportation Systems Inc.
 Art in Motion
 Aspen Technology Inc.

Astral Media Inc.
 ATCO Ltd. & Canadian Utilities Limited
 Atomic Energy of Canada Ltd.
 Autodesk Media & Entertainment
 Avotus Corporation
B
 B.C. Biomedical Laboratories Ltd.
 B.C. Medical Association
 B.C. Pavilion Corporation
 B.C. Pharmacy Association
 BC Public Service Agency
 Babcock & Wilcox Canada Limited
 Baker Hughes Canada Company
 Bank of Canada
 Banque Laurentienne du Canada
 Banque Nationale du Canada
 BC Hydro
 BC Institute of Technology
 BCL Magnetics
 BearingPoint, Inc.
 Belden CDT Canada Inc.
 Belden CDT Inc., division réseautique- NORDX
 Bell Aliant
 Bell Canada (BCE)
 Bell Helicopter Textron Canada Limited
 Benjamin Moore and Co. Limited
 Best Buy Canada Ltd.
 BIC Inc. - Canada
 Blount Canada Ltd.
 Bombardier Aerospace

Boston Pizza International Inc.
 BP Canada Energy
 British Columbia Securities Commission
 Brock University
 Brown Economic Consulting Inc.
 Burlington Resources Canada Ltd.
C
 Calea Ltd.
 Calgary Co-operative Association Limited
 Calgary Exhibition and Stampede
 Canada Colors and Chemicals Limited
 Canada Deposit Insurance Corporation
 Canada Lands Company CLC Limited
 Canada Mortgage & Housing Corporation
 Canada Post Corporation
 Canada Safeway Limited
 Canadian Blood Services
 Canadian Depository for Securities Ltd.
 Canadian General-Tower Limited
 Canadian Life and Health Insurance Association
 Canadian Payments Association
 Canadian Real Estate Association
 Canadian Standards Association
 Canadian Wheat Board
 CanWel Building Materials Ltd.
 Carleton University
 Cascade Aerospace Inc.
 Casino Nova Scotia
 CCH Canadian Limited
 C-Core

Centre in the Square	Comerstone Credit Union	Equitable Life Insurance Company of Canada
CGI Group Inc.	Courtyard Group Ltd.	Ergotron
CH2M HILL Canada Limited	Covenant House Toronto	Emst & Young LLP
Children's Aid Society of Ottawa	Credential Financial Inc.	Escalator Handrail Company
CHUM Limited	Credit Union Central of Manitoba	Essex Power Corporation
Church & Dwight Canada	CUMIS Group Ltd.	Expertech Network Installation Inc.
CIBC Bank	Custom House Global Foreign Exchange	Export Development Canada
Cineplex Entertainment LP	D	Extendicare Canada Inc.
Cirque du Soleil	Dade Behring Canada Inc.	F
City of Coquitlam	Dalhousie University	FAG Bearings Limited
City of Moose Jaw	Decision Dynamics Technology	FaithLife Insurance
City of North Bay	Degussa Canada Inc.	Falconbridge Limited
City of Vancouver	Dismed Inc.	Federal Express Canada Ltd.
Cleaver Brooks of Canada	Dofasco Automotive	Fédération des caisses Desjardins du Québec
Clorox Company of Canada Ltd.	Dow Chemicals Canada Inc.	FedEx Trade Networks Canada Inc.
Clublink Corporation	DUCA Financial Services Credit Union	Fednav Ltd.
CN	Duke Energy Gas Transmission	Fincentric Corporation
Coe Newnes/McGehee Inc.	Dyna Mig of Stratford Inc.	First Calgary Savings & Credit Union Ltd.
Cogeco Cable Canada Inc.	Dynamic Mutual Funds Ltd.	FirstOntario Credit Union
Cogeco Cable Inc. - Québec	E	Fisher Scientific Limited
Cognos Inc.	E.I. DuPont Canada Company	FisherCast Global Corporation
Coinomatic Canada Inc.	Eaton Corporation - Cutler-Hammer Division	FMC Technologies Canada Company
Common Wealth Credit Union Limited	Economical Insurance Group	Foot Locker Canada Inc.
Compagnie minière Québec Cartier	Electrolux Canada Corp.	Ford Motor Company of Canada Ltd.
Concentra Financial	Electronic Arts Canada Inc.	Four Seasons Hotels and Resorts
Concordia University	Eli Lilly Canada Inc	FPInnovations Paprican
Conestoga-Rovers & Associates Ltd.	Elk Valley Coal Corporation	Frito Lay Canada
Conexus Credit Union	EMD Serono Canada Inc.	Fuller Landau S.E.N.C.
Conference Board of Canada	Enbridge Gas Distribution	G
ConocoPhillips Canada	Enbridge Pipelines Inc.	G & F Financial Group
Convergys CMG Canada Limited Partnership	EnCana Corporation	G.N. Johnston Equipment Co. Ltd.
Cooper Cameron Canada Corporation	Enmax	Gaz Metro

General Dynamics Canada	Husky Oil Operations Ltd.	Kuntz Electroplating Inc.
General Dynamics Land Systems - Canada	Husqvarna Canada Corp.	L
General Electric Canada Inc.	Hydro-Québec	La Survivance, compagnie mutuelle d'assurance vie
General Mills Canada	I	Lafarge Canada Inc.
General Paint Corp.	iFire Technology Corp.	Lehigh Inland Cement Canada
Gennum Corporation	Igloo Building Supplies Group	Les Industries Mondiales Armstrong Canada
Gibson Energy Ltd.	IKON Office Solutions, Inc.	Levy Pilotte, LLP/S.E.N.C.R.L.
GKN Sinter Metals - St. Thomas Ltd.	Imperial Tobacco Canada	Lincoln Electric Company of Canada
Goodrich Landing Gear - Division Oakville	INCO Limited	Liquor Control Board of Ontario (LCBO)
Gore Mutual Insurance Company	Independent Order of Foresters	Synergy Credit Union
Government of Alberta	Industrial-Alliance	London Drugs Limited
Grande Prairie Regional College	Ingersoll-Rand Canada Inc.	London Health Sciences Centre
Grant Thornton LLP	INO	L'ORÉAL Canada
Graymont Western Canada Inc.	Institute of Chartered Accountants of Ontario	L'Union Canadienne, Compagnie d'assurance
Great Canadian Gaming Corporation	Interior Savings Credit Union	M
Greater Toronto Airport Authority	International Truck & Engine Corporation Canada	MacDonald, Dettwiler & Associates Limited
Greater Vancouver Regional District	Intervet Canada Ltd.	Magna International Inc.
Greyhound Canada Transportation Corp.	Intragaz	Manitoba Hydro
H	Invensys Inc.	Manitoulin Transport
H.J. Heinz Co. of Canada Ltd.	Investment Dealers Association of Canada	Manpower Services Canada
Halliburton Group Canada	J	Manulife Financial
Hallmark Canada	James Richardson International Ltd.	Marmion/Keystone Canada Inc.
Hammond Power Solutions Inc.	Jervis B. Webb Company of Canada, Ltd.	Maximizer Software Inc.
Hershey Canada Inc.	Johnson & Johnson Canadian Group	McCormick Canada
High Liner Foods Incorporated	JTI Macdonald Corp.	McElhanney Group Ltd.
HMV Canada	K	McGill University
Hobart Brothers of Canada	Kawartha Credit Union	McKesson Canada Corporation
Homewood Health Centre Inc.	Kellogg Canada Inc.	McMaster University
Honeywell Automotive	Kelly Services (Canada) Limited	MEC Operating Company
Horn Plastics Inc.	Kimberly-Clark Corporation (Canada)	Medpace Inc.
Hudson's Bay Company	Kraft Canada Inc.	Mennonite Savings & Credit Union
Human Resources Professionals Association of Ontario	KRONOS Canada Inc.	Merck Frosst Canada

Metaldyne - Thamesville Plant		
Molson Canada		
Mother Parker's Tea & Coffee Inc.		
Moulage Howmet Laval, Division d' Alcoa Ltée		
Mountain Equipment Cooperative		
MTS Allstream Inc. (Manitoba)		
MTS Allstream Inc. (Toronto)		
Mustang Survival Corp.		
N		
National Energy Board		
National Steel Car Limited		
NAV Canada		
Nexen Inc.		
Nordia Inc.		
Norsk Hydro Canada Inc.		
North Shore Credit Union		
North West Company		
Northern Credit Union limited		
Northwestel Inc.		
Nova Chemicals Inc.		
Novartis Pharma Canada		
O		
Oak Leaf Confections Co.		
Oerlikon Contraves Inc.		
O-I Canada Corp.		
Ontario Arts Council		
Ontario College Application Services		
Ontario Hospital Association		
Ontario Municipal Employees Retirement System		
Ontario Power Generation		
Oracle Corporation Canada Inc		
Osler, Hoskin & Harcourt LLP		
	P	
	Paccar of Canada Ltd.	Rockwell Collins Canada Inc.
	Pacific Northern Gas Ltd.	Rogers Communications Inc.
	Panduit Canada Corp.	Rogers Sugar Ltd.
	Parker Hannifin Canada	Rothmans Benson & Hedges Inc.
	Pearson Canada	Rotork Controls (Canada) Ltd.
	Petro-Canada	Royal Bank of Canada
	Pfizer Canada Inc.	Royal Doulton Canada Limited
	Philips Electronics Ltd.	Ryerson University
	Pivotal Integrated HR Solutions	S
	Playtex Limited	S & C Electric Canada Ltd.
	Power Comm Inc.	Samuel Son and Co., Limited
	Precision Drilling Corporation	SanMar Canada
	Procter & Gamble	Sanofi Pasteur Limited
	Prospera Credit Union	Sanofi-Aventis Canada Inc.
	Providence Healthcare	Saskatoon Credit Union
	Psion Teklogix Inc.	SaskEnergy Incorporated
	Purulator Courier Ltd. - Canada	SaskPower
	Q	SaskTel
	Quebecor Media Inc.	Schering Canada Inc.
	Quebecor World Inc.	Schlumberger Canada Ltd.
	Queen's University	Schneider Electric
	QuestAir Technologies Inc.	Scotia Bank
	R	Sears Canada Inc.
	Radical Entertainment Inc.	Senstar-Stellar Corporation
	Reader's Digest Association (Canada) Ltd.	SGL
	Red Deer College	Shaw Communications Inc.
	Regional Municipality of Peel	ShawCor Ltd
	Research In Motion Limited	Shell Canada Limited
	Ridly Inc.	Siemens VDO Automotive Inc.
	Ritchie-Smith Feeds Inc.	SKF Magnetic Bearings Inc.
	Roche Diagnostics	Smart Centres
		Smucker Foods of Canada Co.

SNC-Lavalin Inc.	Tesco Corporation	University of Toronto
Sobeys Inc.	The HIROC Group	University of Waterloo
SOCAN	Thrifty Foods	University of Western Ontario
Société des chemins de fer du Québec	TKA Fabco	University of Windsor
Solelectron Corporation	TMP Worldwide Canada Inc.	UPS SCS Inc.
Spectra Credit Union	Toronto Rehabilitation Institute	V
Spectrum Signal Processing Inc.	Tourism Calgary	Valeant Canada
Spirax Sarco Canada Ltd.	Toys R Us Canada	Vancouver Wharves
St. Joseph's Health Care, London	TransCanada PipeLines Limited	Vidéotron Itée
St. Joseph's Health Centre - Toronto	TransportAction Lease Systems Inc.	Vigil Health Management Inc.
Standard Aero Ltd.	Transunion of Canada	W
Standen's Limited	Tree Island Industries Ltd.	W.C. Wood Company Limited
Stantec Consulting Ltd.	TU Group	Watson Wyatt Worldwide
State Farm Insurance Companies	U	Weatherford Canada Partnership
STM	UBE Automotive North America	Wescast Industries Inc.
Stream-Flo Group	Ultramar Ltée	Western Canada Lottery Corp.
Sun Chemical Ltd.	Umicore Autocat Canada Corp.	Westminster Learning
Sun Life Financial	Unilever Canada	Westminster Savings Credit Union
Sun Microsystems of Canada Inc.	Unipharm Wholesale Drugs Ltd.	William Osler Health Centre - Canada
Sykes Canada Corporation	United Church of Canada	Wood Group ESP (Canada) Ltd.
Sysco Food Services of Canada Inc.	United Parcel Service Canada Ltd.	Woodbridge Foam Corporation
T	Univar Canada Ltd.	Workplace Safety & Insurance Board
Talisman Energy Inc.	Université de Montréal	Y
Tannis Food Distributors	Université du Québec	Yahoo! Canada
TD Bank Financial Group - Canada	Université Laval	Yamaha Motor Canada Ltd.
Teknion Corporation	University of Alberta	York University
Teleglobe Canada ULC	University of British Columbia	Z
TELUS Communications Corporation	University of Guelph	Zurich
Terasen Gas Inc.	University of Ottawa	
Terasen Pipelines Inc.	University of Regina	

Appendix B

Participating Organizations by Industry Classification

Participating Organizations by Industry Classification

We present below a breakdown of the participating organizations by industry classification. In many cases, organizations may be classified in more than one sector of activity. To be consistent with the information provided in Table 3 of the Employer Information section, the following breakdown reflects the primary industry classification as reported by participating organizations.

DURABLE GOODS MANUFACTURING

Transportation Equipment

Affinia Canada Corp.
 Algonquin Automotive
 Canadian General-Tower Limited
 Dofasco Automotive
 Dyna Mig of Stratford Inc.
 Eaton Corporation - Cutler-Hammer Division
 FAG Bearings Limited
 Ford Motor Company of Canada Ltd.
 General Dynamics Land Systems - Canada
 GKN Sinter Metals - St. Thomas Ltd.
 Honeywell Automotive
 Horn Plastics Inc.
 International Truck and Engine Corporation Canada
 Kuntz Electroplating Inc.
 Magna International Inc.
 Metaldyne - Thamesville Plant
 National Steel Car Limited
 Paccar of Canada Ltd.
 Parker Hannifin Canada
 Siemens VDO Automotive Inc.
 Standen's Limited
 TKA Fabco

UBE Automotive North America
 Umicore Autocat Canada Corp.
 Wescast Industries Inc.
 Woodbridge Foam Corporation

Building Materials

Lafarge Canada Inc.
 Lehigh Inland Cement Canada
 Les Industries Mondiales Armstrong Canada
 Husqvarna Canada Corp.

Household Appliances

Electrolux Canada Corp.
 W.C. Wood Company Limited

Metals

Alcan Inc.
 Alcoa Canada Première fusion
 Alen's S.E.C.
 BCL Magnetics
 Blount Canada Ltd.
 FisherCast Global Corporation
 Norsk Hydro Canada Inc.
 Samuel Son and Co., Limited
 Spirax Sarco Canada Ltd.

Stream-Flo Group
 Tree Island Industries Ltd.

Machinery

Coe Newnes/McGehee Inc.
 Ingersoll-Rand Canada Inc.
 Jervis B. Webb Company of Canada, Ltd.
 SKF Magnetic Bearings Inc.

Miscellaneous Durable Goods

Cleaver Brooks of Canada
 Escalator Handrail Company
 Hobart Brothers of Canada

NON-DURABLE GOODS MANUFACTURING

Food & Tobacco

Frito Lay Canada
 General Mills Canada
 H.J. Heinz Co. of Canada Ltd.
 Hershey Canada Inc.
 High Liner Foods Incorporated
 Imperial Tobacco Canada
 James Richardson International Ltd.
 JTI Macdonald Corp.

Kellogg Canada Inc.
 Kraft Canada Inc.
 McCormick Canada
 Molson Canada
 Mother Parker's Tea & Coffee Inc.
 Oak Leaf Confections Co.
 Rogers Sugar Ltd.
 Rothmans Benson & Hedges Inc.
 Smucker Foods of Canada Co.
 Unilever Canada

Chemicals

Benjamin Moore and Co. Limited
 Canada Colors and Chemicals Limited
 Degussa Canada Inc.
 Dow Chemicals Canada Inc.
 E.I. DuPont Canada Company
 KRONOS Canada Inc.
 Nova Chemicals Inc.
 Sun Chemical Ltd.
 Univar Canada Ltd.

Pharmaceuticals & Cosmetic

Angiotech Pharmaceuticals Inc.
 Apotex Inc.
 Church & Dwight Canada
 Eli Lilly Canada Inc
EMD Serono Canada Inc.
 L'ORÉAL Canada
 McKesson Canada Corporation
 Medpace Inc.
 Merck Frosst Canada

Novartis Pharma Canada
 Pfizer Canada Inc.
 Roche Diagnostics
 Sanofi Pasteur Limited
 Sanofi-Aventis Canada Inc.
 Schering Canada Inc.
 Valeant Canada

Glass, Paper, Plastics, Rubber & Leather

O-I Canada Corp.

Textiles

Mustang Survival Corp.

Publishing & Printing

Art in Motion
 CCH Canadian Limited
 Pearson Canada
 Quebecor World Inc.
 Reader's Digest Association (Canada) Ltd.

Miscellaneous Nondurable Goods

BIC Inc. - Canada

NON MANUFACTURING

Retail & Wholesale

Aldo Group
 Anixter Canada Inc.
 Best Buy Canada Ltd.
 Calgary Co-operative Association Limited

Canada Safeway Limited
 CanWel Building Materials Ltd.
 Clorox Company of Canada Ltd.
 Foot Locker Canada Inc.
 G.N. Johnston Equipment Co. Ltd.
 General Paint Corp.
 Hallmark Canada
 HMY Canada
 Hudson's Bay Company
 Igloo Building Supplies Group
 Intervet Canada Ltd.
 Johnson & Johnson Canadian Group
 Kimberly-Clark Corporation (Canada)
 London Drugs Limited
 Marmora/Keystone Canada Inc.
 Mountain Equipment Cooperative
 North West Company
 Playtex Limited
 Procter & Gamble
 Royal Doullton Canada Limited
 SanMar Canada
 Sears Canada Inc.
 Sobeys Inc.
 Sysco Food Services of Canada Inc.
 Tannis Food Distributors
 Thrifty Foods
 Toys R Us Canada
 Unipharm Wholesale Drugs Ltd.
 Yamaha Motor Canada Ltd.

Construction

Aecon Group Inc.

Telecommunications

Access Communications Co-operative Ltd.
 Bell Alliant
 Bell Canada (BCE)
 Cogeco Cable Canada Inc.
 Cogeco Cable Inc. - Québec
 Expertech Network Installation Inc.
 MTS Allstream Inc. (Manitoba)
 MTS Allstream Inc. (Toronto)
 Nordia Inc.
 Northwestel Inc.
 Psion Teklogix Inc.
 Quebecor Media Inc.
 Research In Motion Limited
 Rogers Communications Inc.
 SaskTel
 Shaw Communications Inc.
 Soletron Corporation
 Teleglobe Canada ULC
 TELUS Communications Corporation
 Vidéotron Ltée

Purolator Courier Ltd. - Canada
 Société des chemins de fer du Québec
 STM
 TransportAction Lease Systems Inc.
 United Parcel Service Canada Ltd.
 UPS SCS Inc.
 Vancouver Wharves

Services

ACNielsen Company of Canada
 AMG
 Arbor Memorial Services Inc.
 Astral Media Inc.
 Atomic Energy of Canada Ltd.
 BearingPoint, Inc.
 Boston Pizza International Inc.
 Brown Economic Consulting Inc.
 Casino Nova Scotia
 C-Core
 Centre in the Square
 CH2M HILL Canada Limited
 CHUM Limited
 Cineplex Entertainment LP
 Cirque du Soleil
 Clublink Corporation
 Coinamatic Canada Inc.
 Conestoga-Rovers & Associates Ltd.
 Convergys CMG Canada Ltd. Partnership
 Courtyard Group Ltd.
 Ernst & Young LLP
 FedEx Trade Networks Canada Inc.
 Four Seasons Hotels and Resorts

Fuller Landau S.E.N.C.
 Grant Thornton LLP
 Great Canadian Gaming Corporation
 iFire Technology Corp.
 Invensys Inc.
 Kelly Services (Canada) Limited
 Levy Pilotte, LLP/S.E.N.C.R.L.
 Manpower Services Canada
 McElhanney Group Ltd.
 Osler, Hoskin & Harcourt LLP
 Pivotal Integrated HR Solutions
 SNC-Lavalin Inc.
 Stantec Consulting Ltd.
 Sykes Canada Corporation
 TMP Worldwide Canada Inc.
 Tourism Calgary
 Watson Wyatt Worldwide
 Western Canada Lottery Corp.
 Westminster Learning
 Yahoo! Canada

Transportation

Arrow Transportation Systems Inc.
 Canada Post Corporation
 CN
 Federal Express Canada Ltd.
 Fednav Ltd.
 Greater Toronto Airport Authority
 Greyhound Canada Transportation Corp.
 Manitoulin Transport
 NAV Canada

FINANCIAL SERVICES

Bank & Finance

A.B.R.P.P.V.M.
 Affinity Credit Union
 AGF Management
 Alberta Central
 Bank of Canada
 Banque Laurentienne du Canada
 Banque Nationale du Canada
 Canada Mortgage & Housing Corporation

Canadian Depository for Securities Ltd.
 CIBC Bank
 Common Wealth Credit Union Limited
 Concentra Financial
 Conexus Credit Union
 Comerstone Credit Union
 Credit Union Central of Manitoba
 CUMIS Group Ltd.
 Custom House Global Foreign Exchange
 DUCA Financial Services Credit Union
 Dynamic Mutual Funds Ltd.
 Fédération des caisses Desjardins du Québec
 First Calgary Savings & Credit Union Ltd.
 FirstOntario Credit Union
 G & F Financial Group
 Independent Order of Foresters
 Interior Savings Credit Union
 Kavartha Credit Union
 Mennonite Savings and Credit Union
 North Shore Credit Union
 Northern Credit Union limited
 Prospera Credit Union
 Royal Bank of Canada
 Saskatoon Credit Union
 Scotia Bank
 Spectra Credit Union
 Synergy Credit Union
 TD Bank Financial Group - Canada
 Transunion of Canada
 Westminster Savings Credit Union

Insurance & Real Estate

Canada Lands Company CLC Limited
 Economical Insurance Group
 Equitable Life Insurance Company of Canada
 FaithLife Insurance
 Gore Mutual Insurance Company
 Industrielle-Alliance
 La Survivance, compagnie mutuelle d'assurance
 L'Union Canadienne, Compagnie d'assurance
 Manulife Financial
 SGI
 Smart Centres
 State Farm Insurance Companies
 Sun Life Financial
 TU Group
 Workplace Safety & Insurance Board
 Zurich

HI-TECH

Manufacturing

ABB Inc.
 Alcatel North America
 Babcock & Wilcox Canada Limited
 Belden CDT Canada Inc.
 Belden CDT Inc., division réseautique- NORDX
 Bell Helicopter Textron Canada Limited
 Bombardier Aéronautique
 Cascade Aerospace Inc.
 Dade Behring Canada Inc.
 Dismed Inc.
 Ergotron

Fisher Scientific Limited
 General Dynamics Canada
 General Electric Canada Inc.
 Gennum Corporation
 Goodrich Landing Gear - Division Oakville
 Hammond Power Solutions Inc.
 IKON Office Solutions, Inc.
 INO
 Lincoln Electric Company of Canada
 Moulage Howmet Laval, Division d' Alcoa Ltée.
 Oerlikon Contraves Inc.
 Oracle Corporation Canada Inc
 Panduit Canada Corp.
 Philips Electronics Ltd.
 Power Comm Inc.
 QuestAir Technologies Inc.
 Rockwell Collins Canada Inc.
 Rotork Controls (Canada) Ltd.
 S & C Electric Canada Ltd.
 Schneider Electric
 Senstar-Stellar Corporation
 Spectrum Signal Processing Inc.
 Standard Aero Ltd.
 Sun Microsystems of Canada Inc.
 Teknion Corporation

Non-Manufacturing

ACL Services Ltd.
 Adobe Systems Canada Inc.
 Aspen Technology Inc.
 Autodesk Media & Entertainment
 Avotus Corporation

CGI Group Inc.

Cognos Inc.

Decision Dynamics Technology

Electronic Arts Canada Inc.

Fincentric Corporation

MacDonald, Dettwiler & Associates Limited

Maximizer Software Inc.

Radical Entertainment Inc.

Schlumberger Canada Ltd.

ShawCor Ltd

Shell Canada Limited

Talisman Energy Inc.

Terasen Pipelines Inc.

Tesco Corporation

TransCanada PipeLines Limited

Ultramar Ltée

Weatherford Canada Partnership

Wood Group ESP (Canada) Ltd.

ENERGY, RESOURCES & UTILITIES**Petroleum, Oil & Gas**

Baker Hughes Canada Company

BP Canada Energy

Burlington Resources Canada Ltd.

ConocoPhillips Canada

Cooper Cameron Canada Corporation

Duke Energy Gas Transmission

Enbridge Gas Distribution

Enbridge Pipelines Inc.

EnCana Corporation

FMC Technologies Canada Company

Gibson Energy Ltd.

Halliburton Group Canada

Husky Oil Operations Ltd.

Intragaz

MEC Operating Company

Nexen Inc.

Pacific Northern Gas Ltd.

Petro-Canada

Precision Drilling Corporation

SaskEnergy Incorporated

Terasen Gas Inc.

PUBLIC & NON-PROFIT**Health Care**

B. C. Biomedical Laboratories Ltd.

Calea Ltd.

Canadian Blood Services

Extendicare Canada Inc.

Homewood Health Centre Inc.

London Health Sciences Centre

Ontario Hospital Association

Providence Healthcare

St. Joseph's Health Care, London

St. Joseph's Health Centre - Toronto

Toronto Rehabilitation Institute

Vigil Health Management Inc.

William Osler Health Centre - Canada

Education & Universities

BC Institute of Technology

Brock University

Carleton University

Concordia University

Dalhousie University

Grande Prairie Regional College

McGill University

McMaster University

Ontario College Application Services

Queen's University

Red Deer College

Ryerson University

Gas, Electric & Water Utilities

AltaLink Management Ltd.

ATCO Ltd. & Canadian Utilities Limited

BC Hydro

Enmax

Essex Power Corporation

Gaz Metro

Hydro-Québec

Manitoba Hydro

Ontario Power Generation

SaskPower

Université de Montréal	Ontario Arts Council
Université du Québec	Ontario Municipal Employees Retirement System
Université Laval	FPInnovations Paprican
University of Alberta	SOCAN
University of British Columbia	United Church of Canada
University of Guelph	
University of Ottawa	Government
University of Regina	B.C. Pavilion Corporation
University of Toronto	BC Public Service Agency
University of Waterloo	British Columbia Securities Commission
University of Western Ontario	Canada Deposit Insurance Corporation
University of Windsor	City of Coquitlam
York University	City of Moose Jaw
	City of North Bay
	City of Vancouver
	Export Development Canada
	Government of Alberta
	Greater Vancouver Regional District
	Institute of Chartered Accountants of Ontario
	Liquor Control Board of Ontario (LCBO)
	National Energy Board
	Regional Municipality of Peel

Non-Profit Organizations

Alberta Energy and Utilities Board
APCHQ Inc.
B.C. Medical Association
B.C. Pharmacy Association
Calgary Exhibition and Stampede
Canadian Life and Health Insurance Association Inc.
Canadian Payments Association
Canadian Real Estate Association
Canadian Standards Association
Canadian Wheat Board
Children's Aid Society of Ottawa
Conference Board of Canada
Covenant House Toronto
The HIROC Group
Human Resources Professionals Association of Ontario
Investment Dealers Association of Canada

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