

Benefit Index[®]

The Hewitt logo consists of the word "Hewitt" in a white, serif font, centered within a solid black square.

Southern Company
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About This Material

In this study, the value of Southern Company's salaried employee benefit program is compared to a norm of the salaried benefit programs of the following 15 organizations chosen by Southern Company:

American Electric Power Company, Inc.
Consolidated Edison Company of New York, Inc.
Constellation Energy Group
Dominion Resources, Inc.
DTE Energy Company
Duke Energy Corporation
Edison International
Entergy Corporation
Exelon Corporation
FirstEnergy Corp.
FPL Group Inc.
Pacific Gas & Electric Company
PPL Corporation
Progress Energy, Inc.
Public Service Enterprise Group Incorporated

Some of these organizations may have more than one benefit package covering salaried employees. This study is based on one package offered by each company; generally, the one for newly hired exempt corporate salaried employees. Of course, in some cases, the same benefits may be provided for hourly and salaried employees. The information on the benefit programs represents 2010 data for 11 base companies and 2009 data for four companies. Where prior year data has been used, health care employee contributions have been projected at the assumed health care inflation rate.

This material is intended to be diagnostic in nature. One should not expect to find a prescription in this material. This study provides a thorough analysis of your benefit program as it exists today compared to the norm of these 15 base companies.

In addition to this report, Southern Company will receive access to our Benefit SpecSelect™ and Benefit Index® Online tools. Benefit SpecSelect provides access to benefit specifications, like those shown in the Specifications section of this report, for hundreds of companies included in our database. Benefit Index Online provides the ability to examine results versus selected subsets of the 15 comparator companies and print bar charts of the results.

The study is divided into six major sections:

- The **Methodology** section defines the methods used in determining index values and the benefit areas that are included in this study.
- The **Index Displays** section indicates the value of your benefits relative to the 15 base company norm.
- The first **Supplement** section provides the value of the Southern Company, Alabama Power, Georgia Power, Gulf Power, and Mississippi Power benefits relative to the 15 base companies.
- The second **Supplement** section displays the value of the Southern Company, Alabama Power, Georgia Power, Gulf Power, and Mississippi Power benefits relative to the 248 *Fortune* 500 companies available in our database.
- The **Comments** section describes the similarities and differences within the base, and explains why your benefit values rank where they do relative to the 15 base company norm.
- The **Specifications** section summarizes the benefit programs of the 15 base companies and your organization.

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Suggested Method for Reviewing Benefit Index

The heart of this study is a series of pages showing your organization's position in each benefit area relative to the base companies. The key at the beginning of the Index Displays section outlines the format of the display pages. Where there are contributory plans, two comparisons are presented—the “total” and the “employer-paid” values. Total value indexes are based on the value of total available benefits after consideration of participation in optional programs. Employer-paid value indexes are based on the excess of the total value of benefits over the value of employee contributions.

An index of 100.0 always indicates the average of the base companies. Your medical plan, for example, might have an index value of 104.5, indicating the value is 4.5% above average. The study also indicates where your company ranks relative to the base companies. In the medical example, if three of the base companies have higher medical values than yours, you would rank between the 3rd and 4th base companies (3rd/4th).

After you review the key, an appropriate second step might be to make a quick review of the display pages for each benefit area to get an overall impression of where your organization stands and to become familiar with the various areas covered. You might also want to review the final index display, which covers all benefit areas.

As a third step, we suggest reviewing the display pages in depth, considering the indexes and the rankings in light of the brief specifications (Notes) presented on facing pages. In many cases, the reasons for the relative position of your benefit and the characteristics of the companies that ranked high and low will be obvious from studying these pages. In making this more thorough review, keep the following questions in mind:

In each specific benefit area and in the total benefit program:

- Is this where I thought we would be? Higher? Lower?
- Is this where management thinks we are?
- Is this where our employees think we are?
- If we are high, is this by design? Do we intend to be a leader in this area (or what does it mean to be a leader in this area)?
- If we are low, is this intentional? Is this an area that needs attention? How much priority should this area have?
- Is our posture with regard to the total benefit program still appropriate? Should we be placing more (or less) emphasis on more direct forms of compensation?

In comparing the total value index with the employer-paid index in each area:

- How does our use (or lack) of employee contributions change our relative position in this area?
- How does our overall use of employee contributions compare with others?
 - Do we have heavier contributions?
 - Are we using employee contributions because of cost considerations?
 - Are we using employee contributions to provide more flexibility for an employee to elect only the benefits that are needed?
 - Are we using employee contributions because we feel employees should share benefit cost?
- Has management consciously decided on the relative employer-employee sharing (through our use of employee contributions) compared to other organizations?

After completing your own analysis, you may want to read the Comments section. It contains our comments developed during analysis of the programs of the base companies and your program.

Applying the Results

These indexes and rankings, the accompanying analysis, and a manager's own view of the results should provide a comprehensive basis (and perhaps some supportive information) for review with other executives. The items to be reviewed might include:

- Whether the employee benefit program is providing comparative values consistent with your objectives (or to raise the question of organization objectives where they have not been formalized, or to review or question objectives when they have been formalized).
- The high and low portions of your organization's present employee benefit program.
- The use of employee contributions within the present program.
- Suggestions for change in the employee benefit program:
 - For new benefits.
 - For "trading" unnecessarily high areas of coverage for improvements in low areas of coverage.
 - For increasing (or decreasing) employee contributions within the program.

This material is intended to be diagnostic in nature. It may (or may not) corroborate other analyses done by the organization's compensation and benefit management. In any event, one should not expect to find a prescription in this material. In our experience, suggestions for change come more appropriately from consideration of the organization's objectives, and careful consideration of the business and competitive environment in which your organization operates.

Methodology

General Premises

We use different methods to value the various parts of a benefit program. In developing and refining these methods, we have used the following criteria:

- The method must give a reasonable comparison of the value of the different types of plans within a benefit area (e.g., a reasonable comparison of a final pay versus a career pay pension formula requires an assumption about pay increases; a comparison of the value of medical benefits should not depend on whether the benefits are insured or self-insured).
- The method must give a reasonable comparison of the value of the overall program, recognizing that certain parts of it are more valuable than others.

Employee Population Base

To facilitate comparisons, one common population is used in determining the relative value indexes. This population has the characteristics of the salaried personnel, exempt and nonexempt, found in a typical industrial organization.

As part of the development of this population, Hewitt Associates collected the personnel data of a number of major U.S. industrial corporations (chosen across industry and geographical lines). This data was considered in constructing the employee population base. It does not represent any one company; nor is it a composite of all the companies.

This population also does not represent your actual salaried employee mix. However, we do not think the use of your actual salaried employee workforce would have significantly altered the relative values shown in this report or the conclusions to be drawn from them.

Developing the Relative Value Indexes

In general, the value of a benefit is determined in one of two ways:

- For each individual in the population, the probability of an event (such as disability) is multiplied by the lump sum value of all amounts to be paid arising from that event, or
- A value is calculated by establishing the value of benefits accruing during the year (an allocation of postretirement values to working years).

The actuarial and employee participation assumptions used are chosen with the intention of being as “realistic” as possible. In effect, these values are summed up for all the employees in the population, recognizing that the value of the various benefits varies by the individual’s circumstances—age, service, gender, compensation level. The relative value in any benefit area then recognizes, on a composite basis, the value to an entire employee group—using a mix of employees who have a variety of individual circumstances.

The overall benefit program indexes are not based on an arbitrary weighting of the individual program indexes; instead, the composite indexes reflect the relative value calculated for each program for each organization. Therefore, the Health Care index has more impact than the Postretirement Death index in determining the All Benefits index. The composite indexes are determined by first adding together your organization’s benefit plan values for the benefit areas included, and then comparing the result with the average for the base companies.

The index base point of 100.0 is set as the average of the values of the base companies. An index of 97.6, for example, means the value assigned is 2.4% below the base company average.

Treatment of Flexible Benefits

For companies with broad flexible benefits plans, the credits are allocated back to the benefit areas that generated them. For example, flex credits equal to the cost of one times pay life insurance are valued in the group life area, and medical price tags are valued net of any medical credits. Sometimes the pool of credits cannot be identified with specific benefit areas (e.g., credits that vary by pay or service). In these cases, the procedure for developing values is:

- The employees in the model population are assumed to elect the various benefits in the same percentages as each employer's own experience.
- Based on these elections and the price tags of each option, the required employee contributions are calculated.
- The pool of flexible credits is calculated based on the employer's credit-generation formula(s).
- The pool of flexible credits is allocated to each benefit area in proportion to the required employee contributions.

A Note of Clarification

This study is an analysis of the value of the benefits provided within an organization's employee benefit program. This has been done with the objective of focusing on the question of benefit program design, and is not intended to be an analysis of cost. An organization's benefit "costs" are affected not only by the benefits themselves, but also by accounting and financing decisions and background, such as:

- Use of a conservative versus a liberal basis for funding the pension plan (e.g., low interest rate versus high interest rate).
- The number of years a pension plan has been in existence and its asset performance during that time.
- Decisions to provide directly or insure a particular benefit.
- An organization's internal accounting practices (e.g., for vacation time).
- Pooling of experience among groups (e.g., a disability benefit plan covering hourly and salaried employees).

The items in the above list are not benefit design and are not elements in this analysis. The question of whether the present funding-financing-accounting decisions are the most appropriate or the best "buy" is a separate subject.

Benefit Areas Included

The benefits included are those which have substantial value and which can be fairly compared. Additional forms of direct compensation and government-required programs are not included.

The benefits are grouped as shown below. Benefits not included in this index are severance pay, supplemental unemployment benefits, travel accident, extra individual accident coverage, tuition refund, matching donations, work and family benefits, and government-required programs.

■ Retirement

— Primary

Includes all postretirement payments to an employee and spouse from defined benefit pension plans and noncontributory defined contribution plans (e.g., excludes savings plans). Excludes payment of Medicare premiums and lump sum death benefits under a formula (e.g., a flat \$1,000 postretirement death benefit is not included, while a subsidized 50% spouse's annuity is included). Vested benefits and disability benefits payable after age 65 are included. Preretirement death benefits (lump sum and annuity-type) and the portion of any disability pension prior to age 65 are not included (these benefits are reflected in the Death and Disability indexes).

— Matched Savings

Includes 401(k) and 403(b) savings plans with a direct and significant employer subsidy. Only the employer provided retirement value of savings plans has been included. Any assumed payment due to death prior to retirement has been included in the Death indexes. Payments that occur upon disability are considered to be retirement benefits.

■ Death

The preretirement portion includes all lump sum payments and annuity or periodic payments resulting from preretirement death, including those that are insured, self-insured, or payable from the defined benefit and defined contribution plans. The traditional "group life" benefits have been shown in a separate index as well to allow some additional analysis. The postretirement death benefits include lump sum benefits from a pension plan. They do not include postretirement benefits that result from pensions paid on other than a life annuity basis (whether automatic or through an option); these are included in the pension area.

■ Disability

Has been split into short-term and long-term by defining short-term benefits as those payable in the first six months, without regard to source. That is, the Short-Term Disability index includes long-term disability plan benefits if they are payable in the first six months of disability. Similarly, the Long-Term Disability index includes accident and sickness and salary continuation benefits payable after six months.

■ Health Care

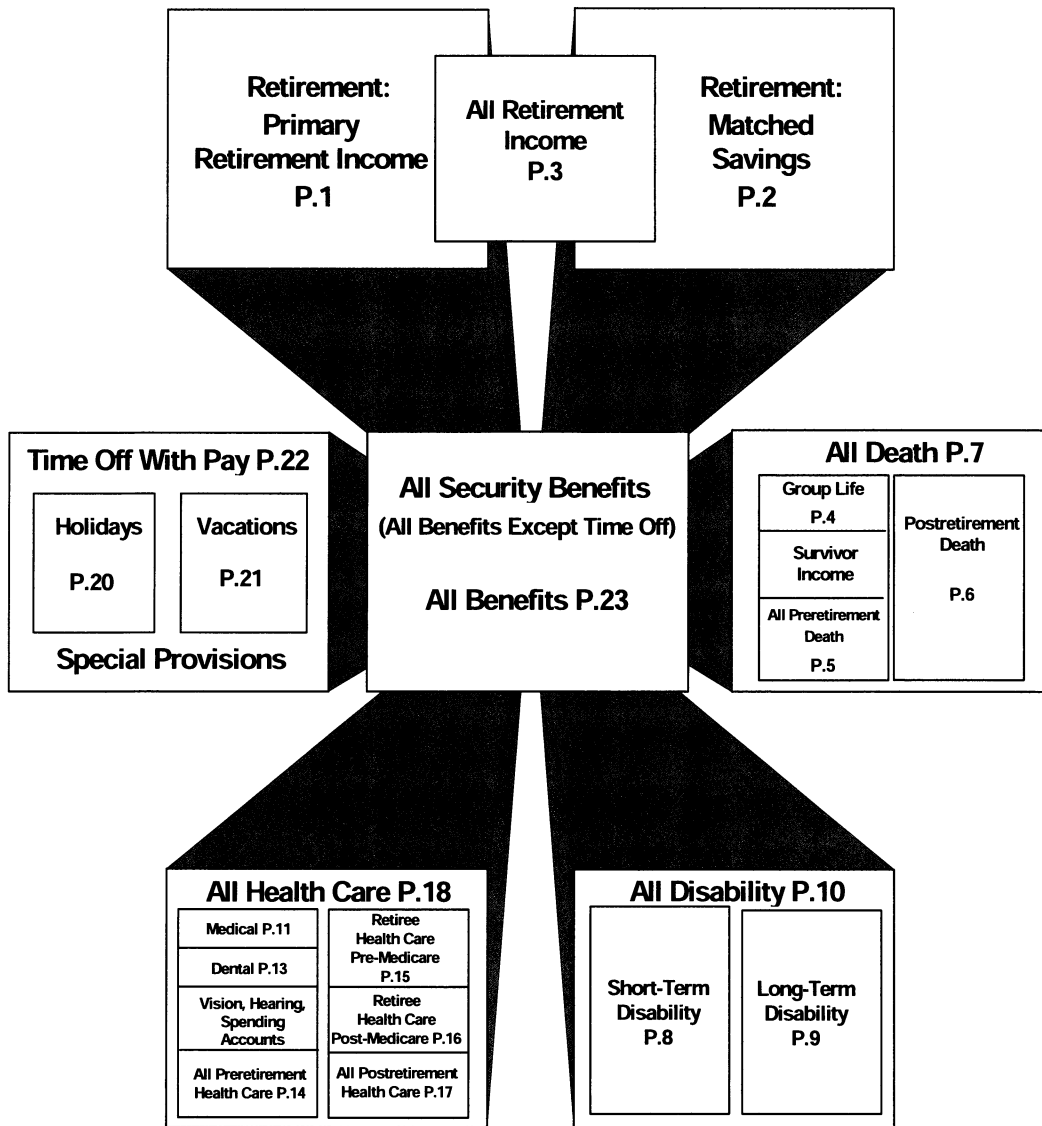
Includes the traditional medical benefits such as hospital, surgical, doctor visits, prescription drugs, etc; dental, hearing, and vision. The index for preretirement benefits is developed with and without dental, hearing, vision, and spending accounts to allow for specific analysis of medical plans. The Postretirement Health Care index includes not only the package available to a retiree (including dependent coverage) who is over age 65, but also the coverage in the postretirement, pre-Medicare period for the "early" retiree. The payment by the employer of the employee's share of Medicare premiums is included in this index, even if the source is the pension plan.

■ Time Off With Pay

Includes holidays and vacations, which are shown combined as well as separately, recognizing that planning decisions on number of holidays are sometimes influenced by the amount of vacation provided and by the flexibility an employee has in scheduling vacation.

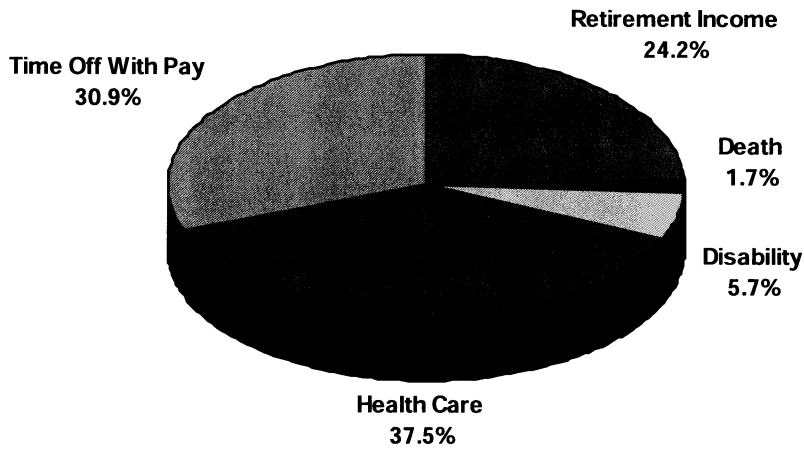
Summary of Benefits Included

The illustration below shows how benefit areas are grouped in this analysis. For example, the All Preretirement Death index includes both group life benefits and survivor income (from stand-alone plans, preretirement pension death benefits, or payouts of defined contribution plan accounts). Separate index values are shown for all areas with a page number (referring to a page in the Index Displays section of this report). The size of the segments shown below does not indicate their relative importance to the overall results.

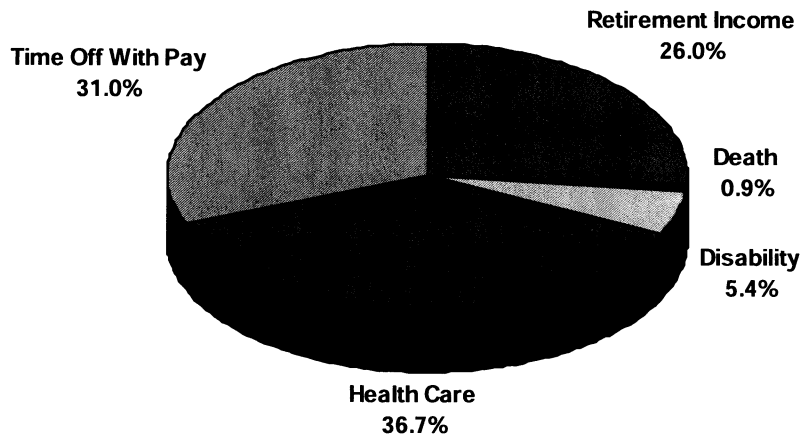


Distribution of Benefit Values

Employer-Paid Value



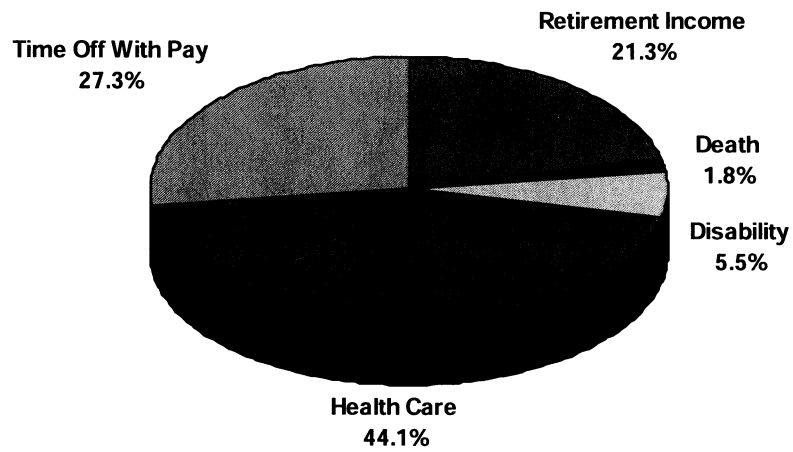
Base Average



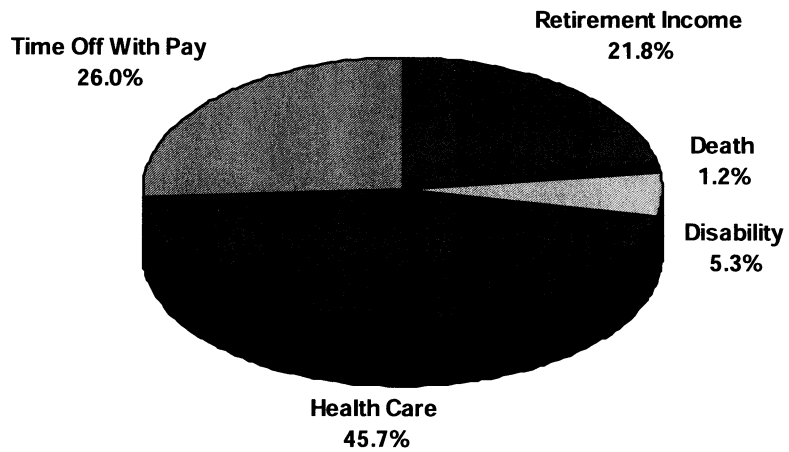
Southern Company

Distribution of Benefit Values

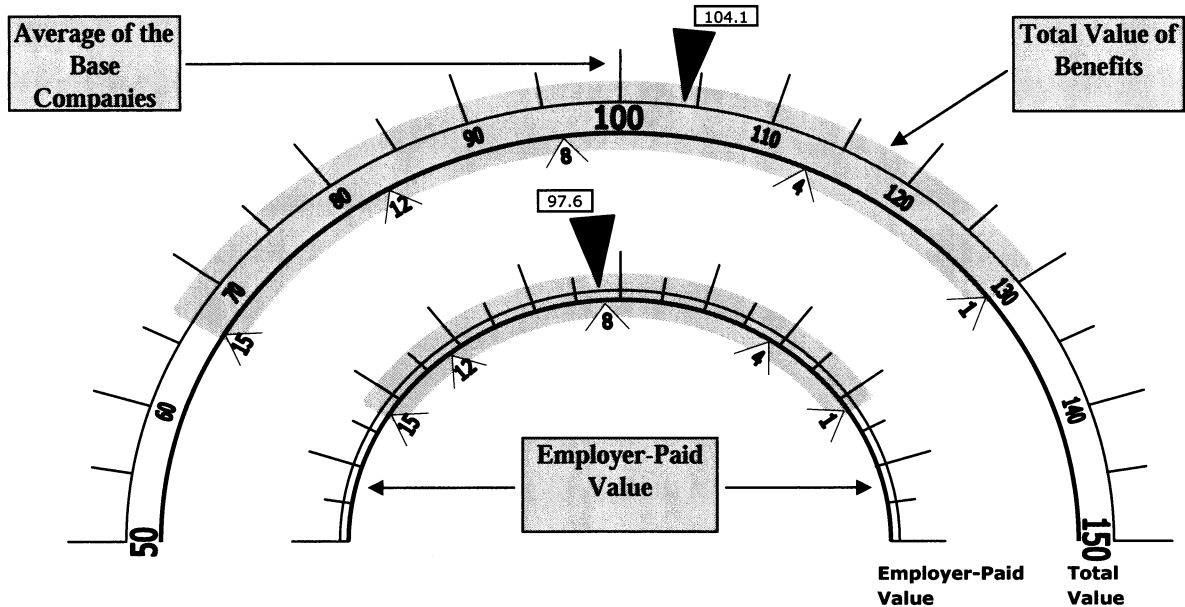
Total Value



Base Average



Southern Company



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.7	129.6
4th	118.7	113.4
8th	98.3	96.1
12th	78.4	83.2
15th	67.7	67.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th / 9th	5th / 6th

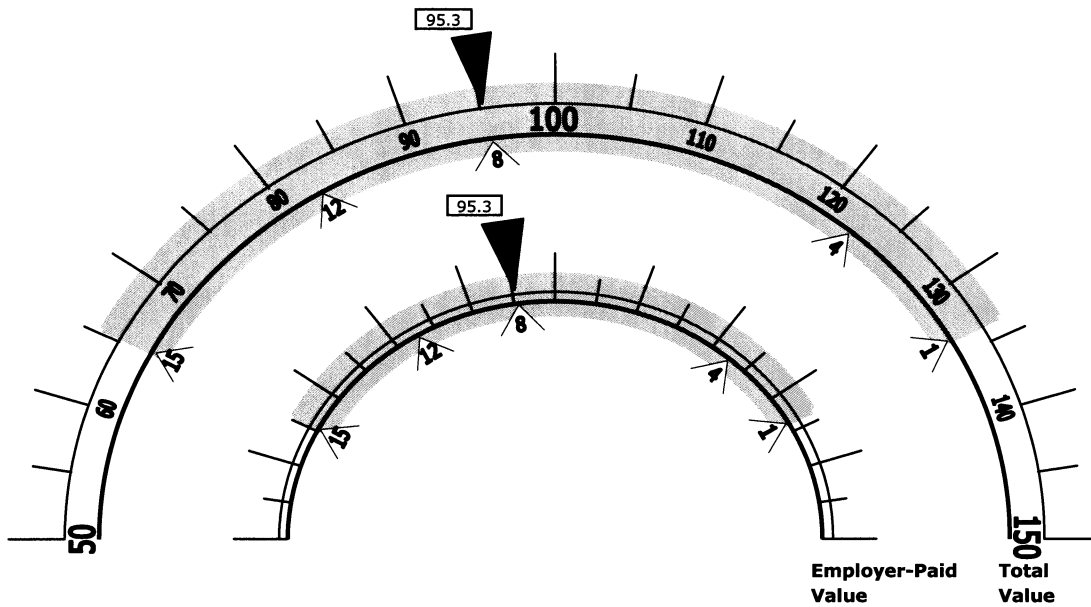
Notes - Retirement: Primary Retirement Income

----- Defined Benefit -----

----- Defined Contribution -----

Organization	Yr	Type of Plan	Basic Benefit Formula	Type of Plan	Employer Contributions
American Electric Power	09	Cash balance	Annual credits to account based on points: <30 pts-3.000% 30-39 pts-3.500% 40-49 pts-4.500% 50-59 pts-5.500% 60-69 pts-7.000% 70+ pts-8.500% Interest credits apply: 30-year Treasury rate; credited annually; Minimum 4.00%	--	--
Consolidated Edison	10	Cash balance	Varies by age/service points (under/over breakpoint) <35 pts-4.000% / 8.000%; 35-49 pts-5.000% / 9.000%; 50-64 pts-6.000% / 10.000%; 65+ pts-7.000% / 11.000%; Interest credits apply: 30-year Treasury rate; credited quarterly	--	--
Constellation Energy	09	Pension equity (Highest 3-year average)	Based on age: Age <40: 5.000% Age 40-49: 10.000% Age 50+: 15.000%	--	--
Dominion Resources	10	Cash balance	Accrual based on service: <5 yrs svc-4.000% 5-14 yrs svc-5.000% 15-24 yrs svc-6.000% 25+ yrs svc-7.000% Interest credits apply: 30-year Treasury rate; credited monthly	--	--
DTE	09	Cash balance	7.000% of pay Interest credits apply: 30-year Treasury rate; credited annually	--	--
Duke Energy	10	Cash balance	% of pay (Under/Over Breakpoint); Based on points: <35 pts-4.000% / 8.000%; 35-49 pts-5.000% / 9.000%; 50-64 pts-6.000% / 10.000%; 65+ pts-7.000% / 11.000%; Interest credits apply: 30-year Treasury rate; credited monthly; Minimum 4.00%; Maximum 9.00%	--	--
Edison International	10	Cash balance	Service accrual based on points: <39 pts-3.000% 40-49 pts-4.000% 50-59 pts-5.000% 60-64 pts-6.000% 65-69 pts-7.000% 70-74 pts-8.000% 75+ pts-9.000% + \$150 per month of service after 1/1/06 Interest credits apply: third segment of three-segment corporate bond yield curve	--	--
Entergy	10	Highest 5-year average	1.50% highest average pay x participation (maximum 40 years)	--	--
Exelon	10	Cash balance	7.00% of pay Interest credits apply: third segment rate of interest on long-term investment grade corporate bonds; credited annually	--	--
FirstEnergy	10	Highest 4-year average	1.20% highest average pay x service	--	--
FPL Group	10	Cash balance	Annual accrual based on service from 4.500% of pay; 6.000% of pay if 5+ years of service Interest credits apply: 1-year Treasury rate; 2010 flat rate 0.63% interest; credited quarterly; Minimum 4.00%; Maximum 14.00%	--	--
Pacific Gas & Electric	09	Final 3-year average	1.70% final average pay x service	--	--
PPL	10	Career average Highest 5-year average minimum	2.250% x participation	--	--
Progress Energy	10	Cash balance	Service accrual based on age (Below/above breakpoint): Age <34: 3.000% / 6.000%; Age 35-39: 3.500% / 7.000%; Age 40-44: 4.250% / 8.500%; Age 45-49: 5.000% / 10.000%; Age 50-54: 6.000% / 12.000%; Age 55+: 7.000% / 14.000%; Interest credits apply: 2010 flat rate 5.50% interest; Minimum 4.00%	--	--
Public Service Enterprise	10	Cash balance	Based on points: <30 pts-2.000% 30-39 pts-2.500% 40-49 pts-3.250% 50-59 pts-4.250% 60-69 pts-5.500% 70-79 pts-7.000% 80-89 pts-9.000% 90+ pts-12.000% Interest credits apply: 6.000% (option to transfer up to 50% to 401(k)); credited annually	--	--
Southern Company	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--

Retirement: Primary Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	133.6	133.6
4th	122.5	122.5
8th	95.6	95.6
12th	82.8	82.8
15th	65.4	65.4

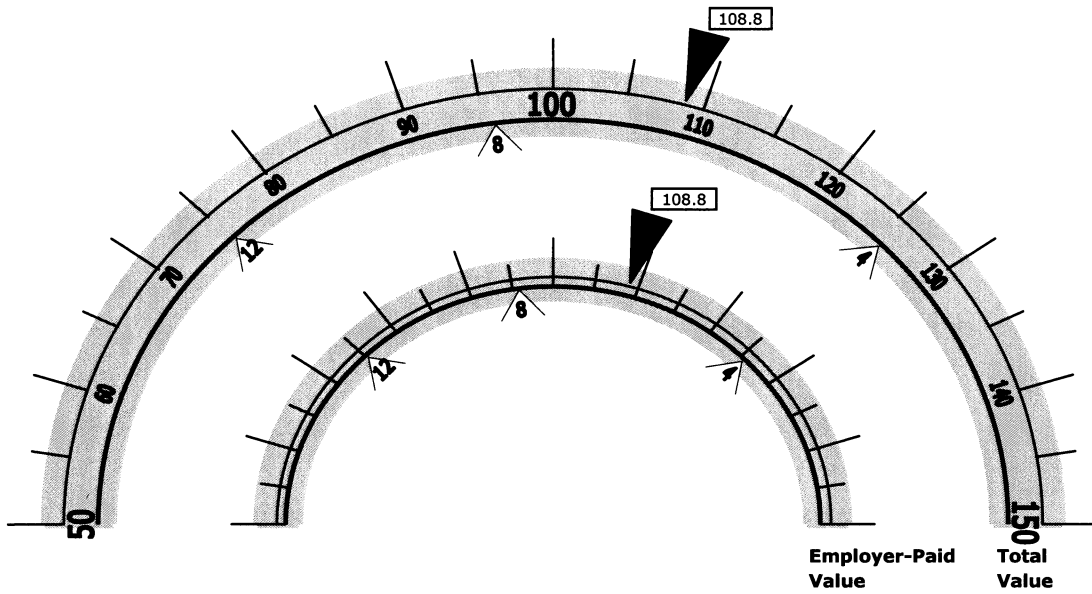
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	95.3	95.3
Ranking	8th / 9th	8th / 9th

Notes - Retirement: Matched Savings

-- Employee Contributions --

Organization	Yr Type of Plan	Eligibility	Matched Only	Employer Contributions
American Electric Power	09 Savings Roth savings plan (Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax; Roth	\$1.00 per \$1.00 on first 1.0% of pay \$0.70 per \$1.00 on next 5.0% of pay
Consolidated Edison	10 Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.25 per \$1.00
Constellation Energy	09 Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.50 per \$1.00
Dominion Resources	10 Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	4.0% to 7.0%; Pretax or posttax	Based on service: <5 years: \$1.00 per \$1.00 on first 4% of pay; 5-14 years: \$1.00 per \$1.00 on first 5% of pay; 15-24 years: \$1.00 per \$1.00 on first 6% of pay; 25+ years: \$1.00 per \$1.00 on first 7% of pay
DTE	09 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 8.0%; Pretax or posttax	\$1.00 per \$1.00 on first 4.0% of pay \$0.50 per \$1.00 on next 4.0% of pay
Duke Energy	10 Savings Roth savings plan (Not a Safe Harbor plan)	Age 18	1.0% to 6.0%; Pretax; Roth	\$1.00 per \$1.00
Edison International	10 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax; Roth	\$1.00 per \$1.00
Entergy	10 Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.70 per \$1.00
Exelon	10 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 5.0%; Pretax or posttax; Roth	\$0.60 per \$1.00
FirstEnergy	10 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax; Roth	\$0.50 per \$1.00 plus additional match if company-wide performance objectives are met (Current assumpt: \$0.85 per \$1.00)
FPL Group	10 Savings Not a Roth savings plan (Not a Safe Harbor plan)	1st of month after 1 month	1.0% to 7.0%; Pretax or posttax	\$1.00 per \$1.00 on first 3.0% of pay \$0.50 per \$1.00 on next 3.0% of pay \$0.25 per \$1.00 on next 1.0% of pay
Pacific Gas & Electric	09 Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.75 per \$1.00
PPL	10 Savings Roth savings plan (Not a Safe Harbor plan)	1st of month after hire	1.0% to 6.0%; Pretax or posttax; Roth	\$0.50 per \$1.00
Progress Energy	10 Savings Roth savings plan (Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax; Roth	\$1.00 per \$1.00
Public Service Enterprise	10 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 8.0%; Pretax or posttax; Roth	\$0.50 per \$1.00
Southern Company	10 Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00

Retirement: Matched Savings



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	155.7	155.7
4th	125.6	125.6
8th	95.9	95.9
12th	75.3	75.3
15th	24.1	24.1

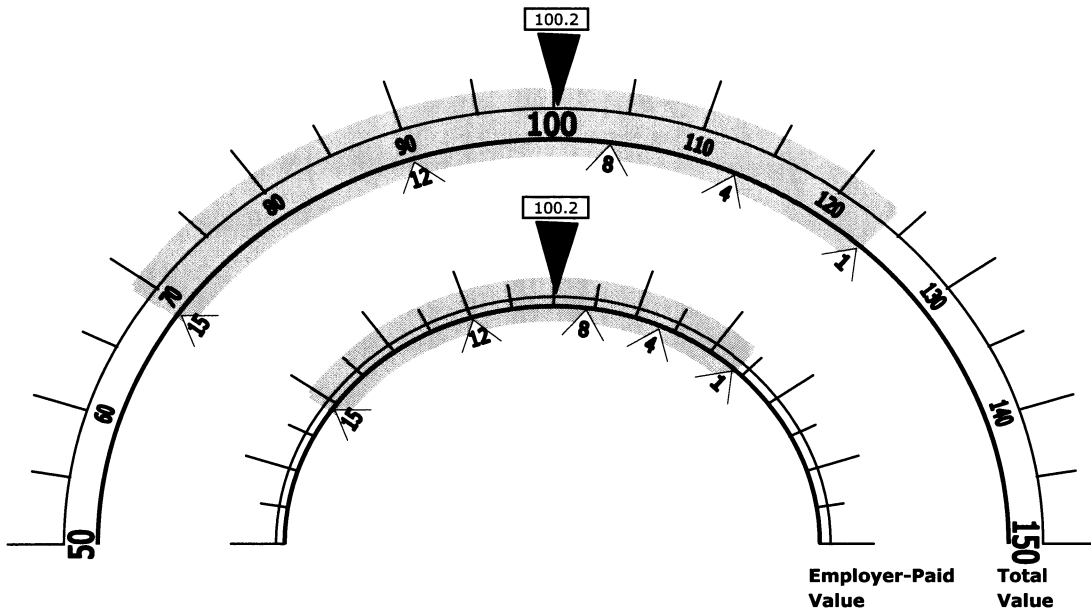
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	108.8	108.8
Ranking	7th / 8th	7th / 8th

Notes - Retirement: All Retirement Income

----- Defined Benefit ----- ----- Defined Contribution -----

Organization	Yr	Type of Plan	Type of Plan	Employer Contributions
American Electric Power	09	Cash balance	Savings Roth savings plan (Safe Harbor plan)	\$1.00 per \$1.00 on first 1.0% of pay \$0.70 per \$1.00 on next 5.0% of pay
Consolidated Edison	10	Cash balance	Savings Not a Roth savings plan (Not a Safe Harbor plan)	\$0.25 per \$1.00
Constellation Energy	09	Pension equity (Highest 3-year average)	Savings Not a Roth savings plan (Not a Safe Harbor plan)	\$0.50 per \$1.00
Dominion Resources	10	Cash balance	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Based on service: <5 years: \$1.00 per \$1.00 on first 4% of pay; 5-14 years: \$1.00 per \$1.00 on first 5% of pay; 15-24 years: \$1.00 per \$1.00 on first 6% of pay; 25+ years: \$1.00 per \$1.00 on first 7% of pay
DTE	09	Cash balance	Savings Roth savings plan (Not a Safe Harbor plan)	\$1.00 per \$1.00 on first 4.0% of pay \$0.50 per \$1.00 on next 4.0% of pay
Duke Energy	10	Cash balance	Savings Roth savings plan (Not a Safe Harbor plan)	\$1.00 per \$1.00
Edison International	10	Cash balance	Savings Roth savings plan (Not a Safe Harbor plan)	\$1.00 per \$1.00
Entergy	10	Highest 5-year average	Savings Not a Roth savings plan (Not a Safe Harbor plan)	\$0.70 per \$1.00
Exelon	10	Cash balance	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.60 per \$1.00
FirstEnergy	10	Highest 4-year average	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.50 per \$1.00 plus additional match if company-wide performance objectives are met (Current assumpt: \$0.85 per \$1.00)
FPL Group	10	Cash balance	Savings Not a Roth savings plan (Not a Safe Harbor plan)	\$1.00 per \$1.00 on first 3.0% of pay \$0.50 per \$1.00 on next 3.0% of pay \$0.25 per \$1.00 on next 1.0% of pay
Pacific Gas & Electric	09	Final 3-year average	Savings Not a Roth savings plan (Not a Safe Harbor plan)	\$0.75 per \$1.00
PPL	10	Career average Highest 5-year average minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.50 per \$1.00
Progress Energy	10	Cash balance	Savings Roth savings plan (Safe Harbor plan)	\$1.00 per \$1.00
Public Service Enterprise	10	Cash balance	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.50 per \$1.00
Southern Company	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00

Retirement: All Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	123.6	123.6
4th	113.1	113.1
8th	104.0	104.0
12th	90.2	90.2
15th	69.3	69.3

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	100.2	100.2
Ranking	8th / 9th	8th / 9th

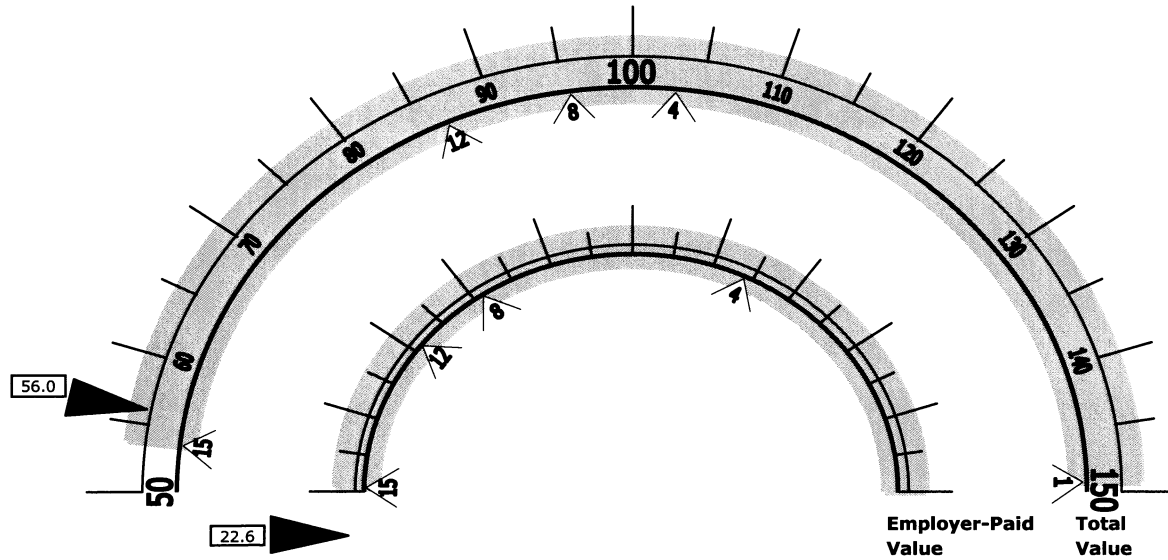
Notes - Preretirement Death: Group Life Coverage

Organization	Yr	Employer-Paid Amount	Contributory Amount	Monthly Employee Contributions per \$1,000
American Electric Power	09	2.00 x pay; Maximum \$800,000 (\$1,000,000 with evidence of insurability)	1.00 x pay to 8.00 x pay; Maximum \$1,000,000 (Maximum includes employer-paid) Spouse: \$10,000 to \$500,000 Children: \$10,000	By age, smoker/nonsmoker: Age 30-34: \$0.065/\$0.054 Age 45-49: \$0.195/\$0.162 Age 60-64: \$0.693/\$0.578 Posttax
Consolidated Edison	10	1.00 x pay; May elect 0.5 x pay and receive flexible credits No maximum	1.00 x pay to 4.00 x pay; Maximum \$1,500,000 (Maximum includes employer-paid) Spouse: \$10,000 to \$50,000 in \$10,000 increments Children: \$4,000	Schedule by age, including: Age 30-34: \$0.070 Age 45-49: \$0.200 Age 60-64: \$0.770 Posttax
Constellation Energy	09	1.00 x pay; Maximum \$1,500,000	Supplemental: 1.00 x pay; Maximum \$1,500,000 (Maximum includes employer-paid) Additional Supplemental: 1.00 x pay to 3.00 x pay; Maximum \$1,500,000 (Maximum includes Supplemental) Spouse: \$5,000 or \$12,000 Children: \$2,500 or \$6,000	Nonsmoker: \$0.120 per \$1,000 per month; smoker: \$0.140 per \$1,000 per month Pretax By age, smoker/nonsmoker: Age 30-34: \$0.070/\$0.050 Age 45-49: \$0.130/\$0.120 Age 60-64: \$0.560/\$0.520 Pretax
Dominion Resources	10	1.00 x pay; Maximum \$2,500,000	1.00 x pay to 11.00 x pay (Includes employer-paid) Maximum \$2,500,000 (Maximum includes employer-paid) Spouse: \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000 Children: \$2,500, \$5,000 or \$10,000	Schedule by age, including: Age 30-34: \$0.050 Age 45-49: \$0.130 Age 60-64: \$0.650 Posttax
DTE	09	1.00 x pay; May elect .5 x pay and receive credit No maximum Spouse: \$10,000 Children: \$2,500	1.00 x pay to 6.00 x pay; No maximum Spouse: \$10,000 to \$500,000 in \$5,000 increments Children: \$10,000	By age, smoker/nonsmoker: Age 30-34: \$0.063/\$0.054 Age 45-49: \$0.239/\$0.198 Age 60-64: \$1.163/\$0.884 Posttax
Duke Energy	10	\$50,000 or 2.00 x pay; Maximum \$1,000,000	1.00 x pay to 6.00 x pay; Maximum \$1,000,000 Spouse: \$10,000, \$25,000, \$50,000 or \$100,000 Children: \$5,000 or \$10,000	By age, smoker/nonsmoker: Age 30-34: \$0.090/\$0.030 Age 45-49: \$0.270/\$0.130 Age 60-64: \$1.230/\$0.580 Posttax
Edison International	10	1.00 x pay (mandatory if full time) Maximum \$50,000 Paid with flexible credits	1.00 x pay to 8.00 x pay (Includes employer-paid) Maximum \$2,000,000 (Maximum includes employer-paid) Spouse: \$5,000, \$15,000, \$25,000 or \$50,000 1.00 x pay to 4.00 x pay Children: \$2,000, \$5,000, \$10,000, \$15,000 or \$25,000	Schedule by age, including: Age 30-34: \$0.054 Age 45-49: \$0.090 Age 60-64: \$0.430 Pretax
Entergy	10	Varies by service: 1.00 x pay plus 1 day's pay per year of service (maximum 10 years) not tied to group life May elect 0.50 x pay and receive credits Paid with flexible credits	0.50 x pay to 4.00 x pay (Includes employer-paid) Maximum \$1,500,000 Spouse: 0.50 x pay Maximum \$50,000 Children: \$5,000	Varies by amount & age (flex) \$0.16 if 2.5 x pay or less; 3 x pay /4 x pay shown below: Age 30-\$0.15/\$0.12 Age 40-\$0.16/\$0.15 Age 50-\$0.25/\$0.21 Age 60-\$0.27/\$0.41 Posttax

Notes - Preretirement Death: Group Life Coverage

Organization	Yr	Employer-Paid Amount	Contributory Amount	Monthly Employee Contributions per \$1,000
Exelon	10	1.00 x pay; Maximum \$1,000,000	1.00 x pay to 8.00 x pay; Maximum \$4,000,000 Spouse: \$10,000 to \$250,000 Children: \$5,000 to \$20,000	By age, smoker/nonsmoker: Age 30-34: \$0.070/\$0.030 Age 45-49: \$0.183/\$0.074 Age 60-64: \$0.682/\$0.312 Posttax
FirstEnergy	10	1.00 x pay; Maximum \$2,500,000	1.00 x pay to 10.00 x pay; Maximum \$3,000,000 Spouse: \$10,000, \$20,000 or \$40,000 Children: \$5,000, \$10,000 or \$20,000	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.120 Age 60-64: \$0.540 Posttax
FPL Group	10	1.00 x pay; Maximum \$150,000	1.00 x pay to 5.00 x pay (Includes employer-paid) Minimum \$15,000 Maximum \$3,000,000 (Maximum includes employer-paid) Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 Children: \$5,000 or \$10,000	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.170 Age 60-64: \$0.600 AD&D included with contributory group life Pretax
Pacific Gas & Electric	09	\$10,000	\$50,000; 1.00 x pay to 4.00 x pay (Includes employer-paid) No maximum	By age, smoker/nonsmoker: Age 30-34: \$0.085/\$0.061 Age 45-49: \$0.183/\$0.155 Age 60-64: \$0.706/\$0.615 Flex credits, Pretax
PPL	10	2.00 x pay; No maximum Paid with flexible credits	\$10,000, \$50,000 or 5 x pay (Includes employer-paid) Maximum \$2,000,000 (Maximum includes employer-paid) Spouse: \$10,000, \$25,000, \$50,000 or \$100,000 Children: \$5,000 or \$10,000	Schedule by age, including: Age 30-34: \$0.041 Age 45-49: \$0.131 Age 60-64: \$0.406 Posttax
Progress Energy	10	1.00 x pay; Maximum \$50,000	1.00 x pay to 8.00 x pay; Maximum \$3,950,000 Spouse: \$5,000, \$8,000, \$15,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000 or \$250,000 Children: \$3,000, \$5,000, \$10,000 or \$20,000	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.130 Age 60-64: \$0.590 Posttax
Public Service Enterprise	10	1.00 x pay; No maximum Paid with flexible credits	\$50,000; 1.00 x pay to 2.00 x pay (Includes employer-paid) No maximum GUL: 0.50 x pay to 5.00 x pay; Maximum \$1,500,000	Schedule by age, including: Age 30-34: \$0.090 Age 45-49: \$0.200 Age 60-64: \$0.770 Schedule by age Addtl \$0.04/\$1K if add AD&D coverage Posttax
Southern Company	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax

Preretirement Death: Group Life Coverage



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	196.2	149.3
4th	113.9	103.0
8th	81.1	95.5
12th	71.2	86.7
15th	50.5	53.6

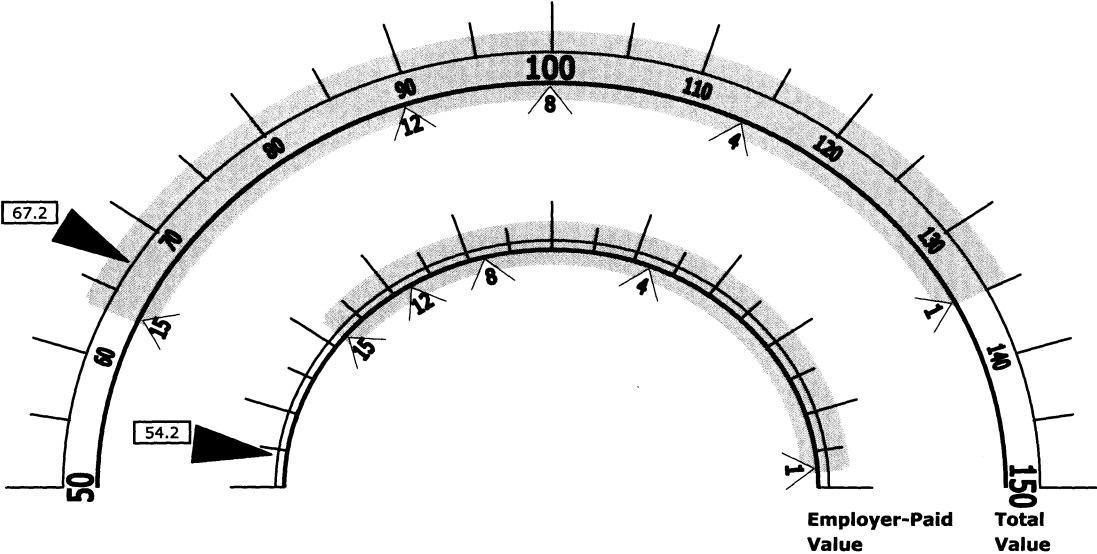
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	22.6	56.0
Ranking	Below 15th	14th / 15th

Notes - Preretirement Death: Survivors' Income

----- Survivors' Income ----- Pension Survivors' Benefits -----

Organization	Yr	Benefit Amount	Employee Contributions	Benefit Amount
American Electric Power	09	--	--	100% of account balance
Consolidated Edison	10	--	--	100% of account balance
Constellation Energy	09	--	--	100% of accrued benefit
Dominion Resources	10	--	--	100% of account balance
DTE	09	--	--	100% of account balance
Duke Energy	10	--	--	100% of account balance
Edison International	10	--	--	100% of account balance
Energy	10	Spouse: 0.50 x pay 1st year, 0.25 x pay thereafter Children: 0.05 x pay (maximum 0.15 x pay)	Schedule by age, incl: Age 30-34: 0.117% Age 40-44: 0.283% Age 50-54: 0.675% Age 60-64: 0.958%	As if retired early with 50% survivor option (no early retirement reduction if death occurs after age 55)
Exelon	10	--	--	100% of account balance
FirstEnergy	10	--	--	As if retired early with 100% survivor option (maximum 28% reduction) As if retired early with 100% survivor option (reductions based on deferred vested table)
FPL Group	10	--	--	100% of account balance
Pacific Gas & Electric	09	--	--	As if retired early with 50% survivor option 50% of accrued benefit
PPL	10	Spouse: .1 x pay (maximum monthly payment of \$1,000)	None	As if retired early with 50% survivor option
Progress Energy	10	--	--	100% of account balance
Public Service Enterprise	10	--	--	100% of account balance
Southern Company	10	--	--	45% of accrued benefit

All Preretirement Death



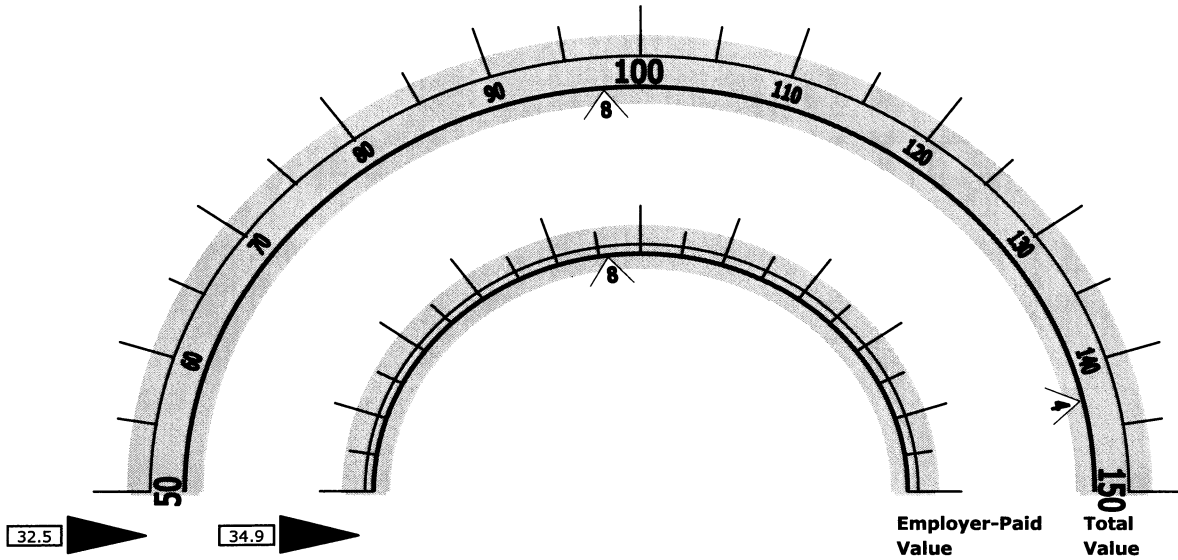
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	147.5	134.8
4th	112.0	113.9
8th	92.0	99.8
12th	82.2	89.4
15th	72.0	63.7

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	54.2	67.2
Ranking	Below 15th	14th / 15th

Notes - Postretirement Death (Continuation of active coverage)

----- Employer-Paid ----- Contributory -----

Organization	Yr	Ultimate Amount	Ultimate Amount	Monthly Employee Contributions per \$1,000
American Electric Power	09	0.500 x pay	--	--
Consolidated Edison	10	1.000 x pay	2.00 x pay; at age 70	Schedule by age, including: Age 55-59: \$0.720 Age 60-64: \$1.080 Age 65-69: \$1.630
Constellation Energy	09	\$15,000; at age 70 \$15,000; at age 70	--	--
Dominion Resources	10	\$10,000	--	--
DTE	09	\$10,000	--	--
Duke Energy	10	\$25,000	50% of initial amount; at age 75	By age, smoker/nonsmkr: Age 55-59: \$0.790/\$0.370 Age 60-64: \$1.230/\$0.580 Age 65-69: \$2.210/\$1.110
Edison International	10	\$5,000	--	--
Entergy	10	--	0.50 x pay; at age 65	None
Exelon	10	30% of initial benefit; Minimum \$15,000; after 7 years	--	--
FirstEnergy	10	1.5% of pay per year of service Maximum 50% 1% of pay per year of service Maximum 25%	--	--
FPL Group	10	--	--	--
Pacific Gas & Electric	09	\$8,000 (1 x pay max \$50,000 if 15 years of service)	\$0	None
PPL	10	0.250 x pay; at age 70	--	--
Progress Energy	10	\$20,000	--	--
Public Service Enterprise	10	--	--	--
Southern Company	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	224.9	257.6
4th	153.0	142.7
8th	96.2	97.4
12th	37.3	34.8
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	34.9	32.5
Ranking	12th / 13th	12th / 13th

All Death

The benefit areas included in this index are:

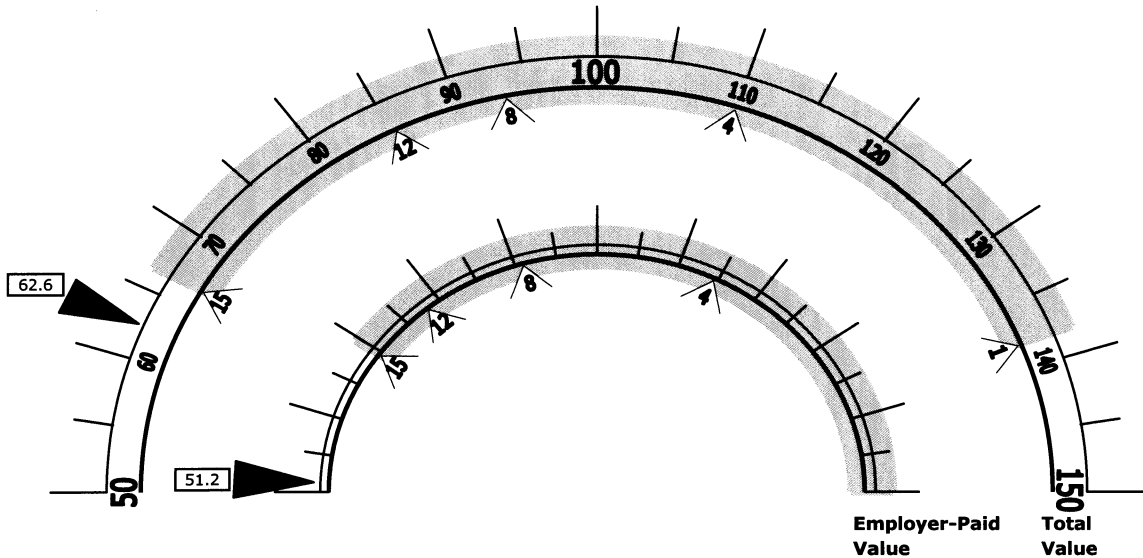
■ Preretirement Death

— Group Life

— Survivors' Income

— Retirement Plan Payments

■ Postretirement Death



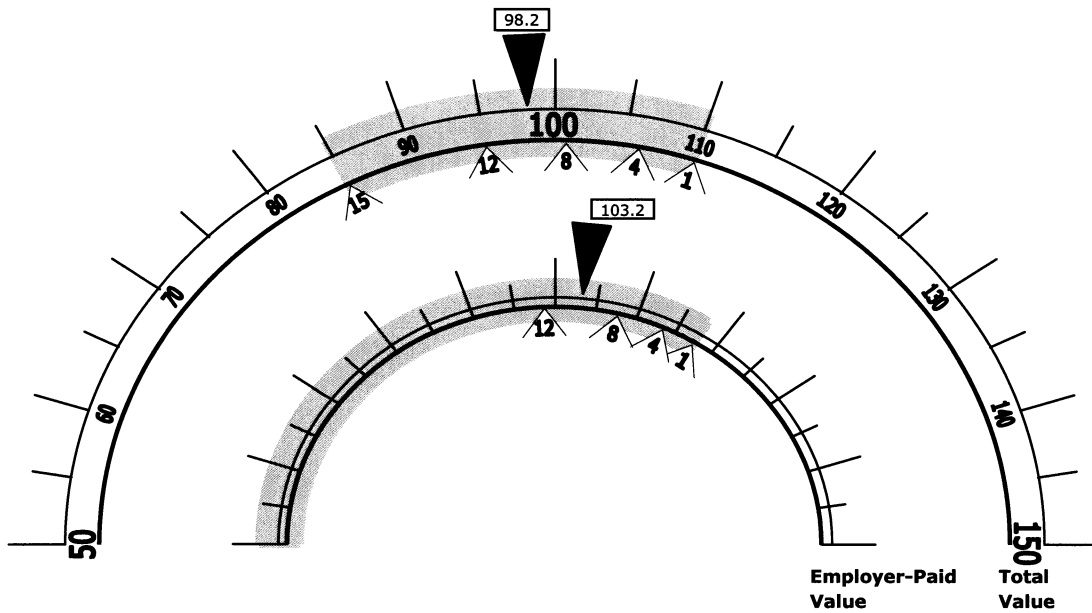
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	151.1	138.1
4th	114.6	109.8
8th	91.0	93.5
12th	78.2	85.4
15th	69.5	66.5

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	51.2	62.6
Ranking	Below 15th	Below 15th

Notes - Short-Term Disability and Sick Leave

Organization	Yr	Pay Replacement	Offset	Benefits Begin	Benefit Schedule
American Electric Power	09	100.0%	None	1st day	12 weeks, 19 weeks (at 5 years of service) to 26 weeks (at 8 years of service) Remainder of 26 weeks
		60.0%	None	After 100% period	
Consolidated Edison	10	100.0%	None	1st day	1 week per year of service plus 20 additional weeks (maximum 52 weeks)
Constellation Energy	09	100.0%	None	1st day	3 weeks to 26 weeks (at 5 years of service) Remainder of 26 weeks
		60.0%	Family	After 100% period	
Dominion Resources	10	100.0% 70.0% May use PTO to supplement to 100%	None None	1st day After 100% period	4 weeks to 26 weeks (at 25 years of service) Remainder of 26 weeks
DTE	09	100.0%	None	1st day	When accrual has been used, accrue 20 days per year; maximum accrual 60 days (10 days if <6 months of service) Remainder of 26 weeks
		100.0%	None	5 days after 100% period	
Duke Energy	10	100.0%	None	1st day	Unlimited at manager's discretion (nonunion) Up to remainder of 26 weeks
		100.0%	None	8th calendar day	
Edison International	10	100.0%	Primary	1st day	When accrual has been used (accrue 5 days per year 1st 4 years, 10 days per year next 5 years, 15 days per year thereafter) 52 weeks
		60.0%	None	After salary continuation	
Entergy	10	100.0%	None	1st day	40 hours per year (no carryover) 1 week to 26 weeks (at 10 years of service) Remainder of 26 weeks
		100.0%	None	after 40 sick or PTO days	
		65.0%	None	After 100% period	
Exelon	10	100.0%	None	1st day	5 days per year 12 weeks Remainder of 26 weeks
		100.0%	None	6th work day	
		70.0%	None	After 100% period	
FirstEnergy	10	100.0%	Primary	1st day	2 weeks to 52 weeks (at 15 years of service) 2 weeks at <1 year of service, 5 weeks at 1 year of service, remainder of 52 weeks at 2 years of service
		50.0%	Primary	After 100% period	
FPL Group	10	100.0%	None	1st day	When accrual has been used, accrue 6 days per year; maximum accrual 40 days 3 weeks (6 weeks at 15 years) 3 weeks (6 weeks at 15 years) Remainder of 5 months
		100.0%	Family, SDI	15th calendar day	
		80.0%	Family, SDI	After 100% period	
		60.0%	Family, SDI	After 80% period	
Pacific Gas & Electric	09	100.0%	None	1st day	10 days per year (max carryover 80 days); additional 20 days per year (no carryover) if service 10-19; additional 40 days per year (no carryover) if service 20+ 52 weeks
		\$50 to \$959 per week	None	After 100% period (7-day minimum waiting period)	
PPL	10	100.0%	None	1st day	When accrual has been used, accrue 12 days per year; maximum benefit of 60 days offset by days used in preceding 7 calendar years Remainder of 26 weeks
		60.0%	None	15th day or after 100% period if later	
Progress Energy	10	100.0%	None	1st day	10 days per illness 2 weeks per year of service Remainder of 26 weeks
		100.0%	None	15th calendar day	
		60.0%	None	After 100% period	
Public Service Enterprise	10	100.0% \$10 to \$561 per week	SDI None	1st day 8th calendar day	11 days to 132 days (at 10 years of service) Remainder of 26 weeks
Southern Company	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks
		60.0%	None	After 100% period	
		\$84 per week	None	8th calendar day (1st day if accident or hospital)	
		\$126 per week	None	8th calendar day (1st day if accident or hospital)	
		\$175 per week	None	8th calendar day (1st day if accident or hospital)	26 weeks

Short-Term Disability

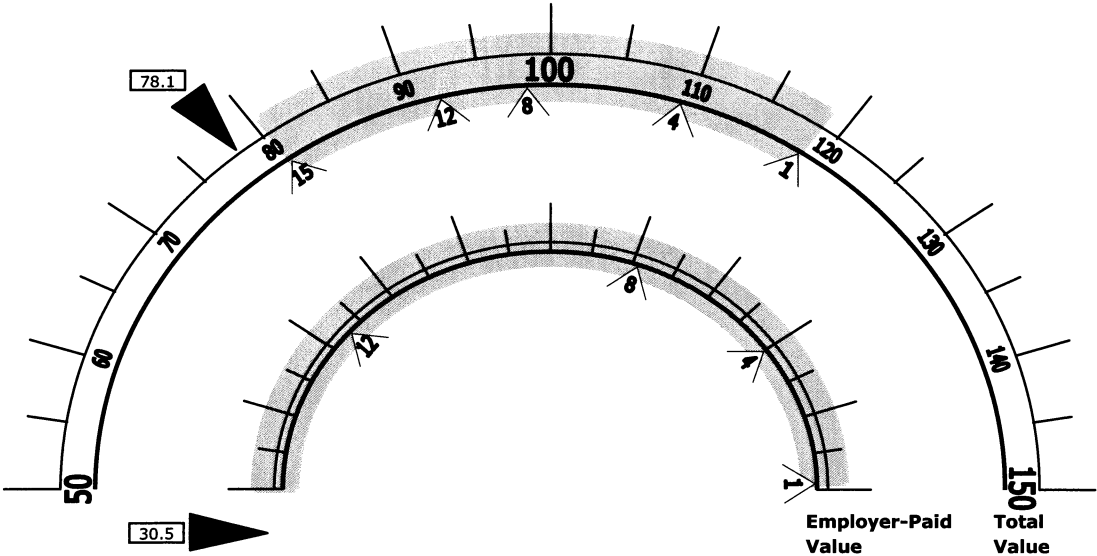


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.6	110.0
4th	113.3	105.9
8th	107.7	100.8
12th	98.6	95.1
15th	46.2	85.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	103.2	98.2
Ranking	10th / 11th	10th / 11th

Notes - Long-Term Disability

Organization	Yr	Percentage	Offset	Maximum/Minimum Monthly Disability Income	Monthly Employee Contributions
American Electric Power	09	60.0%	100% Family	Unlimited	None
Consolidated Edison	10	60.0% or 70.0% (COLA adj up to 3.0% per year)	100% Primary	70% incl family SS; Minimum \$125	0.751% of pay; Posttax
		60.0% or 70.0% 35.0% or 40.0% (receive high % if eligible for family SS or disability pension)	100% Primary 100% Primary	70% incl family SS; Minimum \$100 40% incl family SS; Minimum \$100	0.274% of pay; Posttax None
Constellation Energy	09	50.0%	100% Family	\$8,333; Minimum \$100	\$0.293 per \$100 of pay (\$0.937 per \$100 of pay if 10+ years of service)
		60.0%	100% Family	\$10,000; Minimum \$100	Flex, Posttax \$0.525 per \$100 of pay (\$1.370 per \$100 of pay if 10+ years of service) Flex, Posttax
Dominion Resources	10	50.0%	100% Family	\$20,833	None
		60.0%	100% Family	\$25,000	0.030% of pay; up to \$41,667 Pretax
		70.0%	100% Family	\$29,167	0.074% of pay; up to \$41,667 Pretax
DTE	09	40.0%	100% Primary	\$9,000; Minimum \$90, or 10% of pay	-0.120% of pay (credit) Posttax
		50.0%	100% Primary	\$10,000; Minimum \$100, or 10% of pay	None
		60.0%	100% Primary	\$11,000; Minimum \$110, or 10% of pay	0.390% of pay; Pretax
		70.0%	100% Primary	\$12,000; Minimum \$120, or 10% of pay	0.620% of pay; Pretax
Duke Energy	10	50.0%	100% Family	\$15,000; Minimum \$100	None
		66.7%	100% Family	\$15,000; Minimum \$100	Schedule by age, including Age 30-34: \$0.124 per \$100 Age 45-49: \$0.205 per \$100 Age 60-64: \$0.495 per \$100; Pretax
Edison International	10	50.0%	100% Primary	Unlimited	Varies by age and pay Flex, Pretax
		60.0%	100% Primary	Unlimited	Varies by age and pay Flex, Pretax
		70.0%	100% Primary	Unlimited	Varies by age and pay Flex, Pretax
Entergy	10	40.0%	100% Family	\$3,000; Minimum \$50	None, covered by flex credits
		65.0%	100% Family	\$15,000; Minimum \$100	0.420% up to \$23,077; Net of flex, Pretax
Exelon	10	50.0%	100% Family	\$10,000; Minimum \$100, or 10% of gross bft	None
		60.0%	100% Family	\$10,000; Minimum \$100, or 10% of gross bft	Schedule by age, including Age 30-34: \$0.060 per \$100 Age 45-49: \$0.170 per \$100 Age 60-64: \$0.330 per \$100; Pretax, Posttax
		70.0%	100% Family	\$10,000; Minimum \$100, or 10% of gross bft	Schedule by age, including Age 30-34: \$0.170 per \$100 Age 45-49: \$0.440 per \$100 Age 60-64: \$0.850 per \$100; Pretax, Posttax
FirstEnergy	10	50.0%	100% Primary	\$15,000; Minimum \$100	None
		66.7%	100% Primary	\$15,000	0.200% of pay; Pretax
		\$400 per month	--	--	None
FPL Group	10	60.0%	100% Family	\$8,000; Minimum \$100	None
		60.0% (2% COLA)	100% Family	\$8,000; Minimum \$100	Schedule by age, including Age 30-34: \$0.050 per \$100 Age 45-49: \$0.133 per \$100 Age 60-64: \$0.167 per \$100; Pretax, Per \$100 of benefit
Pacific Gas & Electric	09	66.7%	100% Family	Unlimited	None
PPL	10	60.0%	100% Primary	\$17,000; Minimum \$450, including primary	None
Progress Energy	10	60.0%	(See maximum)	70% incl family SS	None
Public Service Enterprise	10	50.0%	100% Primary	\$8,333; Minimum \$100	None, covered by flex credits
		60.0%	100% Primary	\$10,000; Minimum \$100	Varies by age: 0.030% to 0.280% of pay Net of flex, Pretax, Posttax
		70.0%	100% Primary	\$11,667; Minimum \$100	Varies by age: 0.060% to 0.570% of pay Net of flex, Pretax, Posttax
Southern Company	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	\$0.125 per \$100 of pay Pretax, Posttax



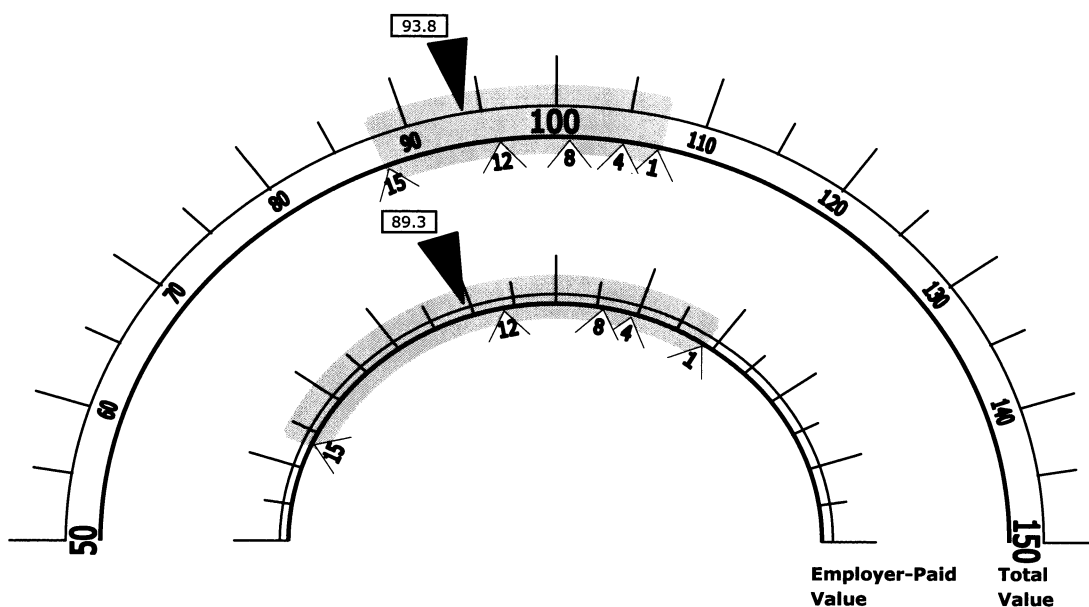
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	149.2	118.5
4th	130.0	109.3
8th	110.4	98.3
12th	72.9	92.2
15th	15.3	80.5

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	30.5	78.1
Ranking	14th / 15th	Below 15th

All Disability

The benefit areas included in this index are:

- Short-Term Disability
- Long-Term Disability



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	118.6	107.3
4th	109.3	104.6
8th	105.6	100.9
12th	93.7	96.1
15th	63.5	87.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	89.3	93.8
Ranking	12th / 13th	13th / 14th

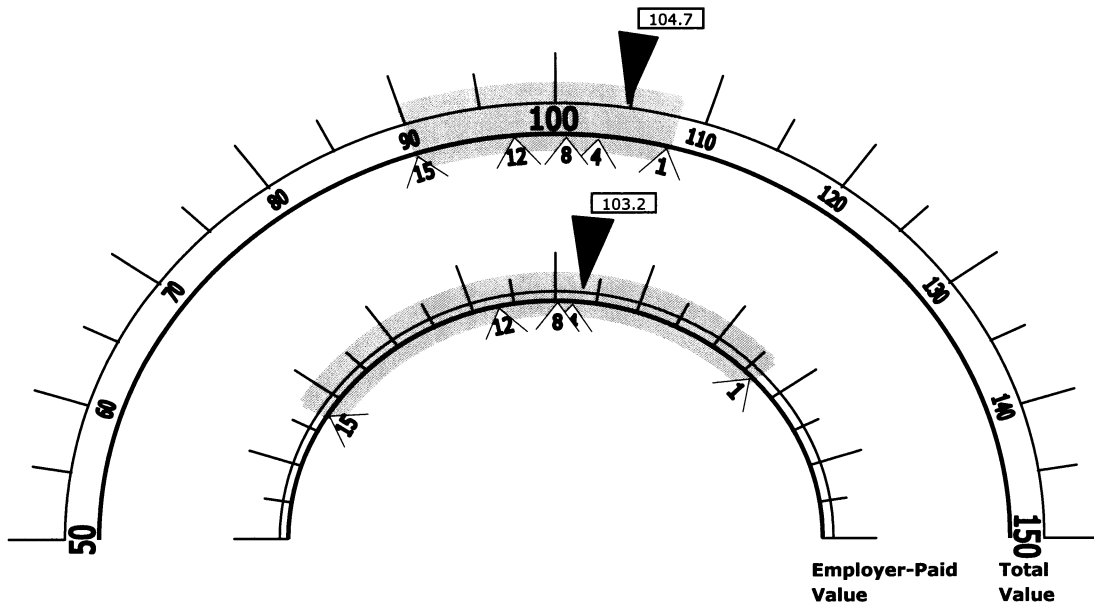
Notes - Preretirement Health Care: Medical

Organization	Yr	Type of Plan	Enrollment	Annual Deductible (Individual/Family)	Benefit Percent	Monthly Employee Contributions
American Electric Power	09	A) PPO	55%	None	85%	\$90.72; \$199.59, \$157.12, \$265.99
		B) PPO (HDHP) (HSA plan feature)	6%	\$2,200/\$6,600	100%	\$11.23; \$24.69, \$19.58, \$33.05
		C) PPO (HRA plan feature)	33%	\$1,500/\$3,000 (HRA offsets deductible)	85%	\$78.79; \$173.34, \$137.02, \$231.57
Consolidated Edison	10	A) PPO	44%	None	100%	\$123.00; \$234.00, \$328.00
		B) PPO	42%	None	100%	\$90.00; \$173.00, \$239.00
		C) PPO	7%	None	100%	\$86.00; \$163.00, \$225.00
		D) PPO	0%	None	100%	\$17.00; \$28.00, \$37.00
Constellation Energy	09	A) Indemnity	10%	\$250/\$500	80%	\$24.00; \$182.50, \$82.00, \$298.50
		B) PPO	32%	None	90%	\$42.75; \$223.00, \$109.50, \$356.50
		C) Indemnity (HDHP) (HRA plan feature)	5%	\$1,000/\$2,000 (HRA offsets deductible)	80%	(\$10.00); \$109.50, \$32.25, \$194.00
Dominion Resources	10	A) PPO (HRA plan feature)	12%	\$1,455/\$2,910 (HRA offsets deductible)	80%	\$10.86; \$51.32, \$43.39, \$69.16
		B) PPO	19%	\$821/\$1,642	80%	\$31.02; \$104.77, \$83.70, \$152.19
		C) PPO	34%	\$410/\$820	80%	\$68.59; \$194.95, \$158.84, \$276.18
		D) PPO	25%	\$206/\$412	90%	\$129.87; \$342.05, \$281.41, \$478.42
DTE	09	A) PPO (HSA plan feature)	9%	\$2,500/\$5,000	80%	By pay: <\$50K: \$82.91; \$155.36, \$149.24, \$223.74; \$50K-\$100K: \$103.33; \$198.23, \$185.98, \$284.98, \$100K-\$150K: \$123.74; \$241.09; \$222.72, \$346.21; \$150K+: \$144.16; \$283.96, \$259.47, \$407.45 Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month
		B) PPO	49%	\$500/\$1,000	80%	By pay: <\$50K: \$100.94; \$193.23, \$181.69, \$277.82; \$50K-\$100K: \$139.38; \$273.95, \$250.88, \$393.15, \$100K-\$150K: \$177.82; \$354.68; \$320.08, \$508.47; \$150K+: \$216.27; \$435.41, \$389.27, \$623.80 Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month
Duke Energy	10	A) PPO	16%	\$800/\$2,400	80%	Smoker/Nonsmoker: \$60.00/\$20.00; \$161.00/\$80.00, \$151.00/\$74.00, \$251.00/\$135.00
		B) PPO	27%	\$400/\$800	90%	Smoker/Nonsmoker: \$140.00/\$100.00; \$322.00/\$241.00, \$304.00/\$227.00, \$485.00/\$369.00
		C) PPO (HDHP) (HSA plan feature)	3%	\$2,500/\$5,000	90%	Smoker/Nonsmoker: \$25.00/\$0.00; \$89.00/\$8.00, \$83.00/\$6.00, \$147.00/\$31.00
Edison International	10	A) PPO	15%	\$250/\$500	90%	\$222.14; \$463.15, \$414.94, \$764.41
		B) PPO	2%	\$500/\$1,000	80%	\$184.13; \$387.13, \$346.53, \$640.87
		C) PPO	2%	\$1,500/\$3,000	70%	\$102.70; \$224.27, \$199.95, \$376.23
Entergy	10	A) PPO	34%	\$500/\$1,000	85%	\$80.00; \$180.00, \$140.00, \$239.00, Smoker surcharge: \$25.00 per smoker
		B) PPO (HDHP) (HSA plan feature)	39%	\$1,500/\$3,000	70%	None Smoker surcharge: \$25.00 per smoker
		C) PPO	20%	\$1,000/\$2,000	80%	\$59.00; \$133.00, \$103.00, \$176.00, Smoker surcharge: \$25.00 per smoker

Notes - Preretirement Health Care: Medical

Organization	Yr	Type of Plan	Enrollment	Annual Deductible (Individual/Family)	Benefit Percent	Monthly Employee Contributions
Exelon	10	A) PPO	66%	\$200/\$400	90%	By job class: \$91.74-\$137.62; \$192.67-\$339.46, \$162.15-\$284.42, \$275.24-\$504.61 Spousal surcharge: \$83.33 per month
		B) PPO (HDHP) (HSA plan feature)	5%	\$1,200/\$2,500	90%	By job class: \$24.40-\$36.59; \$51.23-\$90.26, \$43.91-\$75.63, \$73.19-\$134.18 Spousal surcharge: \$83.33 per month
FirstEnergy	10	A) PPO	33%	\$250/\$500	90%	\$83.18; \$215.89, \$160.59, \$304.37, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month
		B) PPO	11%	\$500/\$1,000	90%	\$64.97; \$175.82, \$129.63, \$249.74, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month
		C) PPO	12%	\$500/\$1,000	80%	\$41.13; \$123.38, \$89.11, \$178.22, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month
		D) PPO (HRA plan feature)	16%	\$2,500/\$5,000 (HRA offsets deductible)	80%	None
		E) PPO	2%	\$500/\$1,000	70%	Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month
		F) PPO	17%	\$250/\$500	100%	\$61.54; \$168.28, \$123.80, \$239.45, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month
FPL Group	10	A) PPO (Open Access Plus)	36%	\$350/\$700	90%	By pay: \$104.00-\$190.67; \$279.50-\$436.58, \$230.75-\$372.67, \$343.42-\$565.50 Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month
		B) POS (Open Access Plus)	49%	\$400/\$800	80%	By pay: \$61.75-\$146.25; \$212.33-\$369.42, \$167.92-\$309.83, \$242.67-\$464.75 Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month
		C) POS (Open Access Plus)	8%	\$700/\$1,400	70%	By pay: \$47.67-\$112.67; \$149.50-\$306.58, \$108.33-\$250.25, \$159.25-\$370.50 Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month
Pacific Gas & Electric	09	A) PPO	44%	\$100/\$300	Varies	\$149.00; \$253.00, \$217.00, \$318.00
		B) Indemnity	3%	\$250/\$750	70%	\$33.00; \$93.00, \$76.00, \$140.00
PPL	10	A) PPO	89%	\$200/\$400	90%	\$12.96; \$25.92, \$38.87
		B) PPO (HSA plan feature)	3%	\$1,200/\$2,400	80%	None
Progress Energy	10	A) PPO	11%	\$1,500/\$3,000	80%	By pay: and position: \$0.00-\$54.17; \$30.33-\$138.67, \$59.58-\$276.25
		B) PPO	29%	\$750/\$1,500	80%	By pay: and position: \$33.58-\$87.95; \$165.75-\$274.08, \$265.42-\$482.08
		C) POS	34%	\$300/\$600	80%	By pay: and position: \$41.17-\$95.33; \$203.67-\$312.00, \$308.75-\$525.42
		D) PPO (HDHP) (HSA plan feature)	16%	\$2,500/\$5,000	100%	By pay: and position: \$0.00-\$43.33; \$6.50-\$114.83, \$13.00-\$229.67
Public Service Enterprise	10	A) Indemnity	8%	\$2,000/\$4,000	80%	\$42.00; \$111.00, \$100.00, \$183.00
		B) POS	41%	None	90%	\$76.00; \$200.00, \$181.00, \$330.00
Southern Company	10	A) PPO	3%	\$500/\$1,500	100%	\$36.94; \$262.24
		B) PPO	42%	\$250/\$750	100%	\$57.58; \$310.41
		C) PPO	4%	\$150/\$450	100%	\$129.24; \$520.24
		D) PPO	40%	\$250/\$750	90%	\$38.09; \$251.87

Preretirement Health Care: Medical



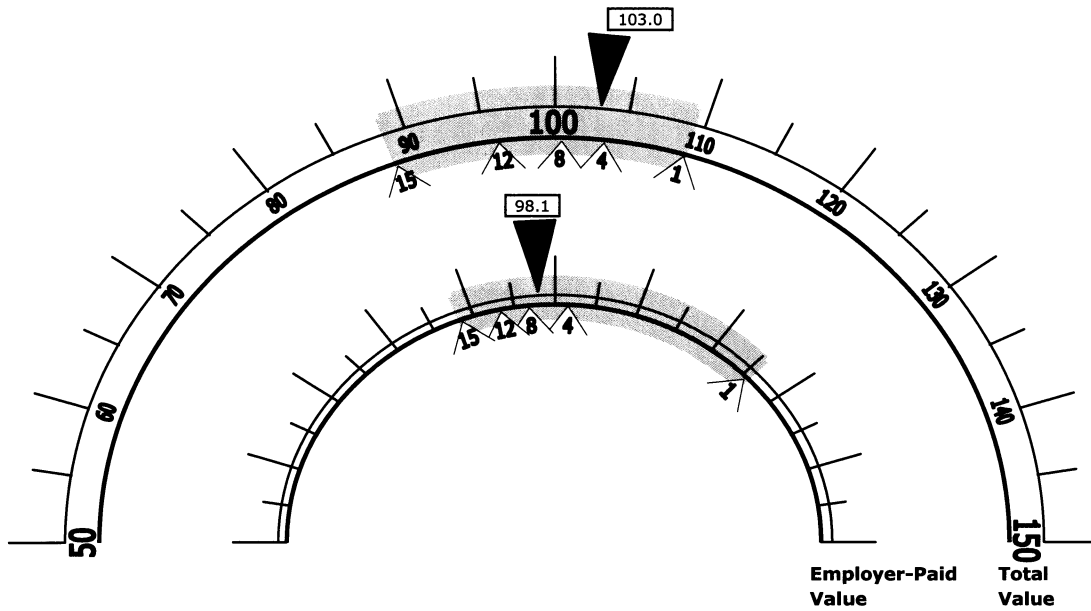
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	126.4	108.0
4th	102.2	103.0
8th	100.4	100.8
12th	93.3	97.2
15th	67.5	90.2

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	103.2	104.7
Ranking	3rd / 4th	2nd / 3rd

Notes - Preretirement Health Care: HMO/EPO

Organization	Hospital Room & Board Yr and Miscellaneous	Retail Prescription Drugs	Monthly Employee Contributions
American Electric Power	09 100%	Annual \$50/\$150 deductible; Form: 20% copay (min \$20.00 copay) (max \$100.00 copay); Nonform: 20% copay (min \$35.00 copay) (max \$100.00 copay); plus cost diff; Generic: 100% after \$5.00 copay	\$77.35; \$191.32, \$129.90, \$240.84
Consolidated Edison	10 100%	Form: 100% after \$5.00 copay; Generic: 100% after \$5.00 copay; Nonformulary: Not covered	\$96.00; \$191.00, \$259.00
Constellation Energy	09 100%, after sep per adm copay of \$250	Form: 25% copay (min \$5.00 copay) (max \$75.00 copay); Nonform: 30% copay (min \$5.00 copay); plus cost diff; Generic: 20% copay (min \$5.00 copay) (max \$35.00 copay)	\$10.00; \$152.50, \$61.50, \$255.50
Dominion Resources	10 --	--	--
DTE	09 100%	Brand: 100% after \$60.00 copay; Generic: 100% after \$20.00 copay (if meet certain health-based conditions, copays are \$20/\$10)	By pay: <\$50K: \$79.59; \$148.38, \$143.26, \$213.76; \$50K-\$100K: \$96.68; \$184.27, \$174.02, \$265.03, \$100K-\$150K: \$113.77; \$220.15, \$204.77, \$316.29; \$150K+: \$130.86; \$256.03, \$235.53, \$367.56 (Pay does not include bonus) Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month
Duke Energy	10 100%, after sep per adm copay of \$500	Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay; plus cost diff; Generic: 100% after \$20.00 copay	Smoker/nonsmoker: \$82.00/\$42.00; \$206.00/\$125.00, \$193.00/\$116.00, \$314.00/\$198.00
Edison International	10 100%	Brand: 80% (Sep \$1,000/\$2,000 OOP) Generic: 90%	\$56.61; \$132.09, \$116.99, \$226.43
Entergy	10 --	--	--
Exelon	10 100%, after sep per adm copay of \$250	Form: 100% after \$10.00 copay; Nonform: 100% after \$25.00 copay; Generic: 100% after \$5.00 copay	By job class: \$84.60-\$129.90; \$177.65-\$313.00, \$160.77-\$279.24, \$263.31-\$484.32 Spousal surcharge: \$83.33 per month
FirstEnergy	10 --	--	--
FPL Group	10 --	--	--
Pacific Gas & Electric	09 100%	Brand: 100% after \$10.00 copay; for 100-day supply (closed formulary) Generic: 100% after \$10.00 copay	\$124.00; \$193.00, \$165.00, \$251.00
PPL	10 --	--	--
Progress Energy	10 100%, after \$200.00 copay per day (maximum 5 days)	Form: 100% after \$30.00 copay; Nonform: 100% after \$50.00 copay; plus cost diff; Generic: 100% after \$15.00 copay	By pay: and position: \$37.92-\$92.08; \$241.58-\$349.92, \$349.92-\$566.58 (Pay does not include bonus)
Public Service Enterprise	10 100%, after sep \$100 indiv ded; sep \$200 family ded 100%, after sep \$100 indiv ded; sep \$200 family ded	Brand: 20% copay (max \$50.00 copay); plus cost diff; Generic: 20% copay (max \$50.00 copay) Brand: 20% copay (max \$50.00 copay); plus cost diff; Generic: 20% copay (max \$50.00 copay)	\$67.00; \$177.00, \$161.00, \$293.00 \$62.00; \$165.00, \$150.00, \$258.00
Southern Company	10 --	--	--

Preretirement Health Care: Medical (Composite Including HMO and EPO)



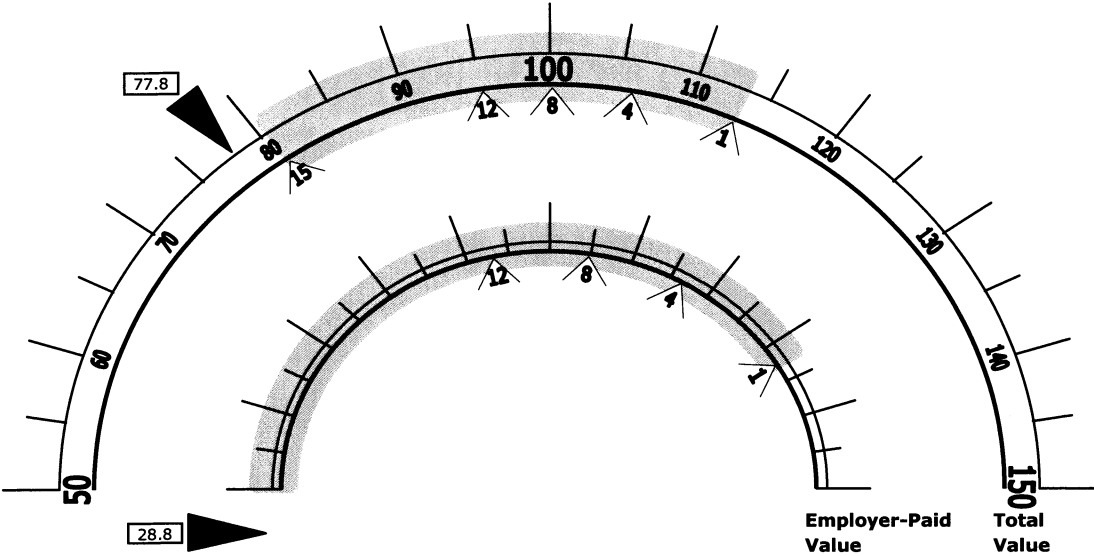
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.5	109.2
4th	101.6	103.5
8th	96.8	100.4
12th	93.5	96.1
15th	88.7	88.7

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	98.1	103.0
Ranking	7th / 8th	5th / 6th

Notes - Preretirement Health Care: Dental

Organization	Yr	Annual Deductible (Individual/Family)	Deductible Waived	Sample Coinsurance %s	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions
American Electric Power	09	\$50/\$150	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$6.00; \$11.45, \$18.32, \$23.78
Consolidated Edison	10	\$125/no family limit (\$250/no family limit OON)	Diagnostic, Preventive	100% exams 80% fillings 60% dentures	\$2,000	\$2,000	\$17.00; \$29.00, \$40.00
		\$125/no family limit (\$250/no family limit OON)	Diagnostic, Preventive	100% exams 50% fillings 50% dentures	\$1,000	\$2,000	\$7.00; \$13.00, \$18.00
		None	--	100% exams	Unlimited	Not covered	\$4.00; \$6.00, \$8.00
Constellation Energy	09	\$25/no family limit	Diagnostic, Preventive	100% exams	\$1,000	Not covered	\$3.40; \$6.80, \$5.55, \$11.10
		\$25/\$75 (\$50/no family limit OON)	Diagnostic, Preventive	100% exams 85% fillings 60% dentures	\$1,800	\$1,800	\$10.55; \$21.10, \$17.15, \$34.30
Dominion Resources	10	\$25/\$75	Diagnostic, Preventive	100% exams 90% fillings 60% dentures	\$1,500	\$1,500	\$8.77; \$22.74, \$17.70, \$28.55
DTE	09	\$50/\$100	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$2,500	\$4.24; \$8.90, \$7.63, \$12.71
		None (\$25/\$50 OON)	--	100% exams 95% fillings 95% dentures	\$1,850	\$2,500	\$7.88; \$16.54, \$14.18, \$23.63
		None	--	100% exams 100% fillings 100% dentures	Unlimited	\$2,500	\$4.24; \$8.90, \$7.63, \$12.71
Duke Energy	10	\$50/\$150	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$2,000	\$1,500	\$9.00; \$22.00, \$25.00, \$42.00
Edison International	10	None (\$50/\$150 OON)	-- (Diagnostic OON) (Preventive OON) (Basic OON)	100% exams 70% fillings 70% dentures	\$2,000 (excludes diagnostic and preventive services)	\$2,000 (80%)	\$3.13; \$6.30, \$6.64, \$10.02
		None	--	100% exams 100% fillings 100% dentures	Unlimited	Unlimited \$650 copay	\$2.38; \$4.76, \$5.40, \$8.10
Entergy	10	\$50/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$10.14; \$20.15, \$21.29, \$31.43
Exelon	10	\$25/\$75 (\$50/\$150 OON)	Diagnostic, Preventive, Orthodontic	100% exams 100% fillings 80% dentures	\$1,750 (\$1,500 OON)	\$1,750 (\$1,500 OON)	\$6.62; \$19.86, \$23.16, \$37.06
		None	--	100% exams 100% fillings 75% dentures	Unlimited	Unlimited	\$4.77; \$14.31, \$16.69, \$26.72
FirstEnergy	10	None	--	100% exams 50% fillings 25% dentures	\$1,500	Not covered	\$25.77; \$53.55, \$48.57, \$80.77
		None	--	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$38.19; \$84.65, \$72.59, \$125.76
FPL Group	10	None	--	100% exams 85% fillings 50% dentures	\$2,000 (\$1,500 OON)	\$1,500 (\$1,000 OON)	\$4.30; \$10.40, \$11.00, \$20.60
		None	--	Unlimited	Unlimited	Unlimited	\$2.00; \$5.10, \$5.40, \$11.10
Pacific Gas & Electric	09	\$50/\$150 (\$25/\$75 if PDO provider)	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$2,000	\$1,500	\$2.00; \$14.00, \$14.00, \$22.00
		\$50/\$150 (\$25/\$75 if PDO provider)	--	85% exams 85% fillings 85% dentures	\$2,000	\$1,500	\$12.00; \$29.00, \$29.00, \$39.00
PPL	10	\$25/\$50	Diagnostic, Preventive	100% exams 70% fillings 65% dentures	\$1,500	Not covered	None
		None	--	100% exams 100% fillings 65% dentures	\$2,000	\$1,500	\$6.33; \$12.65, \$18.98
Progress Energy	10	\$50/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$2,000	\$14.44; \$26.25, \$38.85
Public Service Enterprise	10	None (\$100/\$200 OON)	--	100% exams 80% fillings 60% dentures	Unlimited (\$750 OON)	Unlimited (\$1,000 OON)	\$3.70; \$10.50, \$8.00, \$14.80
		None	--	100% exams 60% fillings 60% dentures	\$1,450	Included in dental \$1,250	\$14.10; \$14.10, \$14.10, \$14.10
		None	--	100% exams 60% fillings 60% dentures	Unlimited	Unlimited	\$4.30; \$12.20, \$9.30, \$17.20
		None	--	100% exams 80% fillings 50% dentures	\$1,700	\$1,700	\$7.70; \$21.70, \$16.60, \$30.70
Southern Company	10	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
		\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
		\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$750	Not covered	\$11.71; \$37.10

Preretirement Health Care: Dental



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	132.7	113.3
4th	116.4	105.8
8th	104.8	100.1
12th	93.1	95.3
15th	8.2	80.6

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	28.8	77.8
Ranking	14th / 15th	Below 15th

All Preretirement Health Care: Medical, Dental, Vision, and Hearing

The benefit areas included in this index are:

■ Preretirement Health Care

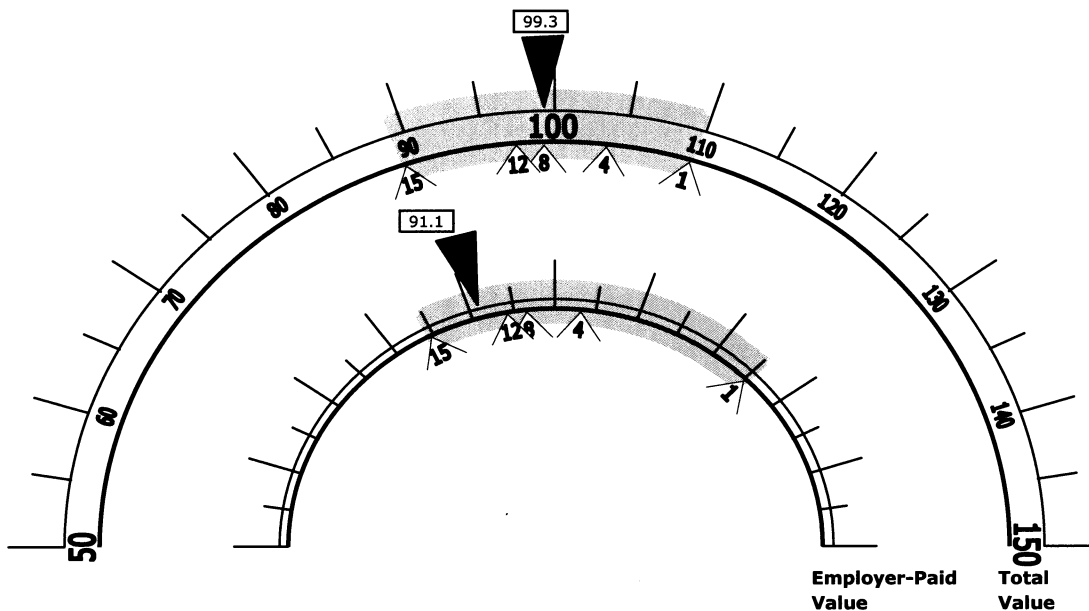
— Medical

— Dental

— Vision and Hearing

— Spending Accounts

All Preretirement Health Care: Medical, Dental, Vision, and Hearing



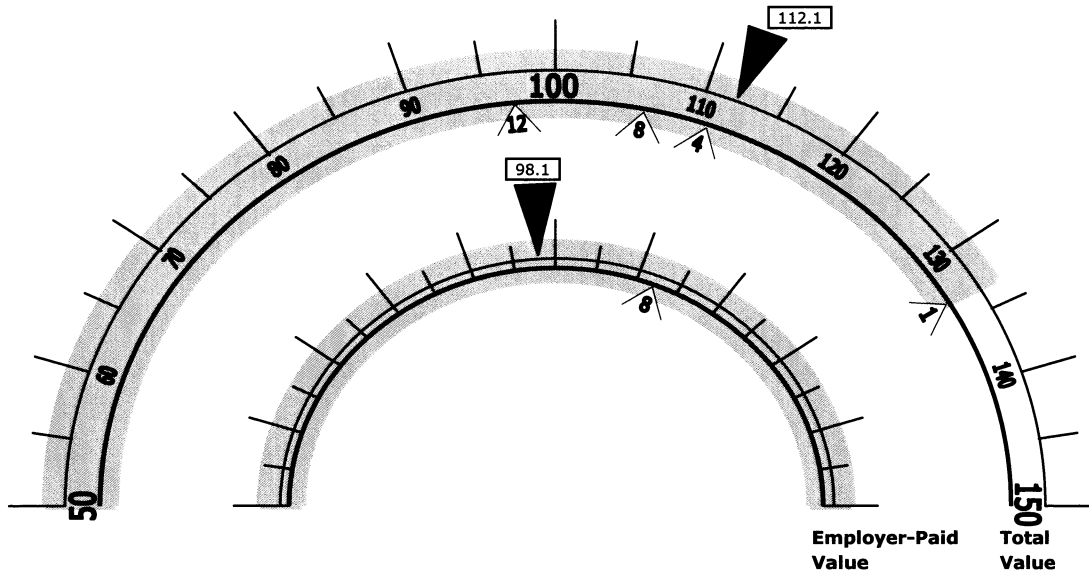
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.2	109.6
4th	103.2	103.6
8th	96.7	99.2
12th	94.3	97.3
15th	84.7	89.3

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	91.1	99.3
Ranking	14th / 15th	7th / 8th

Notes - Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees

Organization	Annual Deductible Yr (Individual/Family)	Benefit Percent	Out-of-Pocket	Monthly Retiree Contributions	Eligibility
American Electric Power	09 None	85%	\$2,000/\$6,000	Varies based on points: 20% to 46% of cost 2009 full cost: \$420.15; \$924.38	Age 55 & 10 years
	\$2,200/\$6,600	100%	\$2,200/\$6,600	Varies based on points: 20% to 46% of cost 2009 full cost: \$351.88; \$774.17	Age 55 & 10 years
	\$1,500/\$3,000 (HRA offsets deductible)	85%	\$4,000/\$8,000	Varies based on points: 20% to 46% of cost 2009 full cost: \$408.22; \$898.13	Age 55 & 10 years
Consolidated Edison	10 \$500, No family limit	100%	\$3,000/No family limit	\$127.00; \$322.00; HMO: \$201.00; \$533.00	75 points
Constellation Energy	09 \$250/\$500	80%	\$1,450/\$2,900	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$629.50; \$1,259.00	Age 55 & 10 years
	None	90%	\$1,500/\$3,000	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$749.50; \$1,499.00	Age 55 & 10 years
	\$1,000/\$2,000 (HRA offsets deductible)	80%	\$3,000/\$6,000	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$607.00; \$1,214.00	Age 55 & 10 years
Dominion Resources	10 \$410/\$820	80%	\$1,645/\$3,290	100% of cost less allocation from RHCA	Age 55 & 10 years
DTE	09 \$200/\$400	90%	\$1,000/\$2,000	10%, 15%, 20% or 50% of cost (based on year of retirement) 2009 full cost: \$772.16; \$1,544.31	Age 55 & 10 years after age 45
Duke Energy	10 --	--	--	--	--
Edison International	10 \$250/\$500	90%	\$3,000/\$6,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$542.92; \$1,085.83	Age 55 & 10 years
	\$500/\$1,000	80%	\$3,000/\$6,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$504.92; \$1,009.83	Age 55 & 10 years
	\$1,500/\$3,000	70%	\$4,500/\$9,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$423.50; \$847.00	Age 55 & 10 years
Entergy	10 \$500/\$1,000	85%	\$2,250/\$4,500	\$184.00; \$416.00 (Net of flexible credits)	Age 55 & 10 years
	\$1,500/\$3,000	70%	\$3,500/\$7,000	\$104.00; \$236.00 (Net of flexible credits)	Age 55 & 10 years
	\$1,000/\$2,000	80%	\$3,250/\$6,500	\$163.00; \$369.00 (Net of flexible credits)	Age 55 & 10 years
Exelon	10 \$200/\$400	90%	\$2,000/\$4,000	100% of cost less allocation from RHCA, 2010 full cost: \$741.59; \$1,557.34	10 years of service after age 45 or SSNRA
	\$1,200/\$2,500	90%	\$4,000/\$8,500	100% of cost less allocation from RHCA, 2010 full cost: \$409.08; \$859.07	10 years of service after age 45 or SSNRA
FirstEnergy	10 \$250/\$500	90%	\$1,500/\$3,000	By Rx choice; 100% of cost 2010 full cost: \$402.40; \$885.28 (Rx 50); \$395.72; \$870.59 (Rx 100), \$383.79; \$834.82 (limited)	Age 55 & 10 years (30.6%, 2.4%, 2.9%)
	\$500/\$1,000	80%	\$3,000/\$6,000	By Rx choice; 100% of cost 2010 full cost: \$360.35; \$792.77 (Rx 50); \$353.67; \$778.08 (Rx 100), \$341.74; \$742.31 (limited)	Age 55 & 10 years (17.5%, 6.5%, 3.3%)
	\$500/\$1,000	70%	\$3,000/\$6,000	By Rx choice; 100% of cost 2010 full cost: \$348.43; \$766.54 (Rx 50); \$341.75; \$751.85 (Rx 100), \$339.82; \$716.08 (limited)	Age 55 & 10 years (.3%, .7%, 2.6%)
FPL Group	10 \$500/\$1,000	80%	\$5,000/\$10,000	100% of cost	Age 55 & 10 years
	\$250/\$750	80%	\$3,000/\$6,000	100% of cost	Age 55 & 10 years
	None	90%	\$2,000/\$4,000	100% of cost	Age 55 & 10 years
	None	100%	\$1,500/\$3,000	100% of cost	Age 55 & 10 years
Pacific Gas & Electric	09 \$100/\$300	Varies	\$750/\$1,500	Varies by service: \$316.60; \$663.83 at 25 years plus 4% of maximum employer contribution for each year under 25 years 2009 full cost: \$579.51; \$1,216.97	Age 55
PPL	10 \$200/\$400	90%	\$1,400/\$2,800	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$155.95; \$311.90	Age 55 & 10 years
	\$1,200/\$2,400	80%	\$2,250/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$49.46; \$98.92	Age 55 & 10 years
Progress Energy	10 \$1,500/\$3,000	80%	\$4,000/\$8,000	\$39.80; \$140.18	Age 55 & 15 years or 35 years
	\$750/\$1,500	80%	\$3,000/\$6,000	\$76.03; \$300.56	Age 55 & 15 years or 35 years
	\$300/\$600	80%	\$1,500/\$3,000	\$88.51; \$370.66	Age 55 & 15 years or 35 years
	\$2,500/\$5,000	100%	--	\$22.00; \$94.50	Age 55 & 15 years or 35 years
Public Service Enterprise	10 \$750/\$1,500	80%	\$1,750/\$3,500	100% of cost less allocation from RHCA, 2010 full cost: \$793.50; \$1,587.00	Age 55 & 5 years
	\$1,500/\$3,000	80%	\$3,500/\$7,000	100% of cost less allocation from RHCA, 2010 full cost: \$666.54; \$1,333.08	Age 55 & 5 years
	None	100%	--	100% of cost less allocation from RHCA, 2010 full cost: \$906.25; \$1,812.51	Age 55 & 5 years
Southern Company	10 \$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years

Postretirement Health Care: Pre-Medicare



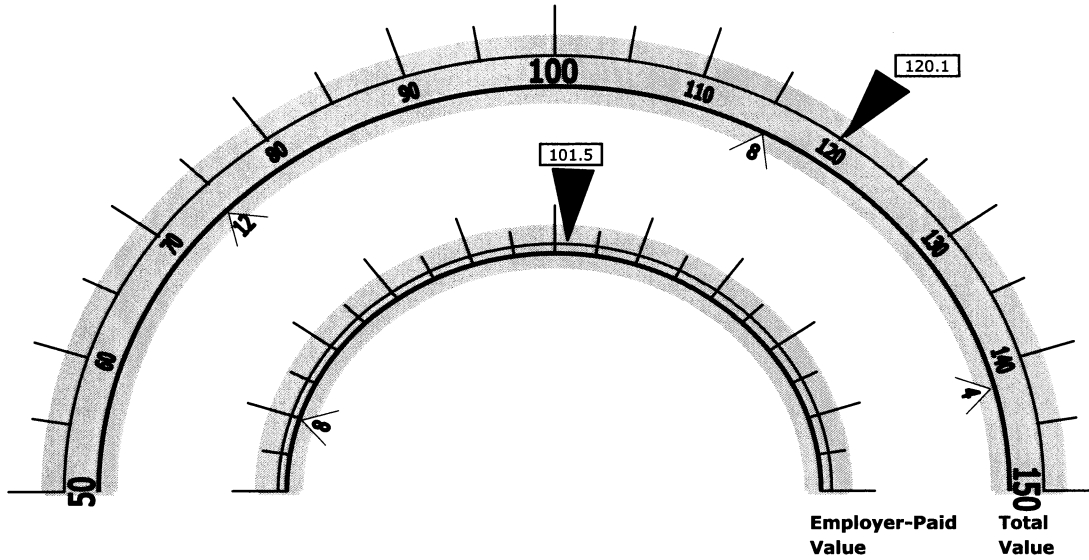
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	201.2	133.3
4th	150.4	110.8
8th	112.0	106.3
12th	45.2	97.2
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	98.1	112.1
Ranking	9th / 10th	2nd / 3rd

Notes - Postretirement Health Care: Medical Benefits for Post-Medicare Retirees

Organization	Coordination With Yr Medicare	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	Monthly Retiree Contributions
American Electric Power	09 Suppl to Medicare	\$200/\$600	80%	\$2,000/\$6,000	Varies based on points: 20% to 46% of cost 2009 full cost: \$333.52; \$667.03 Varies based on points: 20% to 46% of cost 2009 full cost: \$251.33; \$502.67
	Medicare carve-out	\$200/\$600	80%	\$2,000/\$6,000	
Consolidated Edison	10 Suppl to Medicare	\$500, No family limit	80%	\$3,000, No family limit	\$30.00; \$76.00; HMO: \$86.00; \$172.00
Constellation Energy	09 Medicare carve-out	\$250/\$500	80%	\$1,450/\$2,900	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$347.50; \$695.00 100% of cost less er-provided amt to offset contribs, 2009 full cost: \$391.00; \$782.00 100% of cost less er-provided amt to offset contribs, 2009 full cost: \$333.75; \$667.50
	Medicare carve-out	None	90%	\$1,500/\$3,000	
	Medicare carve-out	\$1,000/\$2,000 (HRA offsets deductible)	80%	\$3,000/\$6,000	
Dominion Resources	10 Medicare carve-out	\$410/\$820	80%	\$1,645/\$3,290	100% of cost less allocation from RHCA
DTE	09 Suppl to Medicare	\$200/\$400	90%	\$1,000/\$2,000	10%, 15%, 20% or 50% of cost, based on year of retirement 2009 full cost: \$371.69; \$743.38
Duke Energy	10 --	--	--	--	--
Edison International	10 Medicare carve-out	\$250/\$500	90%	\$3,000/\$6,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$442.33; \$884.67
Entergy	10 Medicare carve-out	\$500/\$1,000	85%	\$2,250/\$4,500	\$74.00; \$167.00 (Net of flexible credits) \$42.00; \$95.00 (Net of flexible credits) \$66.00; \$148.00 (Net of flexible credits)
	Medicare carve-out	\$1,500/\$3,000	70%	\$3,500/\$7,000	
	Medicare carve-out	\$1,000/\$2,000	80%	\$3,250/\$6,500	
Exelon	10 Medicare carve-out	0.25% of pay/0.5% of pay (\$50 min, \$150 max) / (\$100 min, \$300 max)	80%	\$1,250, No family limit	100% of cost less allocation from RHCA, 2010 full cost: \$413.48; \$826.94
	Suppl to Medicare	0.25% of pay/0.5% of pay (\$50 min, \$150 max) / (\$100 min, \$300 max)	100%	--	100% of cost less allocation from RHCA, 2010 full cost: \$412.41; \$824.72
FirstEnergy	10 Medicare carve-out	\$250/\$500	90%	\$1,500/\$3,000	By Rx choice; 100% of cost 2010 full cost: \$329.67; \$611.35 (Rx 50); \$313.61; \$590.61 (Rx 100), \$278.26; \$541.36 (limited) By Rx choice; 100% of cost 2010 full cost: \$313.28; \$565.63 (Rx 50); \$297.32; \$544.89 (Rx 100), \$261.97; \$495.64 (limited) By Rx choice; 100% of cost 2010 full cost: \$300.83; \$544.73 (Rx 50); \$284.77; \$523.99 (Rx 100), \$249.42; \$474.74 (limited)
	Medicare carve-out	\$500/\$1,000	80%	\$3,000/\$6,000	
	Medicare carve-out	\$500/\$1,000	70%	\$3,000/\$6,000	
FPL Group	10 Medicare carve-out	\$300/\$900	80%	\$2,500/\$7,500	100% of cost 100% of cost
Pacific Gas & Electric	09 Medicare carve-out	\$100/\$300	Varies	\$750/\$1,500	Varies by service: \$229.92; \$459.84 at 25 years plus 4% of maximum employer contribution for each year under 25 years 2009 full cost: \$316.99; \$633.98
PPL	10 Suppl to Medicare; fills in 50% of Part A ded, 100% of Part A coinsurance for day 60 and beyond and 50% of Part B ded	--	--	\$1,500 per person	\$86.82; \$173.64
Progress Energy	10 Medicare carve-out	\$1,500/\$3,000	80%	\$4,000/\$8,000	\$9.35; \$73.70 \$26.40; \$157.30
	Medicare carve-out	\$750/\$1,500	80%	\$3,000/\$6,000	
Public Service Enterprise	10 No access to medical coverage, but RHCA	--	--	--	--
Southern Company	10 Medicare carve-out	\$200/\$600	90%	\$1,500, No family limit	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66 100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99
	Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	

Postretirement Health Care: Post-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	369.1	156.1
4th	157.7	141.8
8th	59.9	115.3
12th	0.0	74.5
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	101.5	120.1
Ranking	7th / 8th	6th / 7th

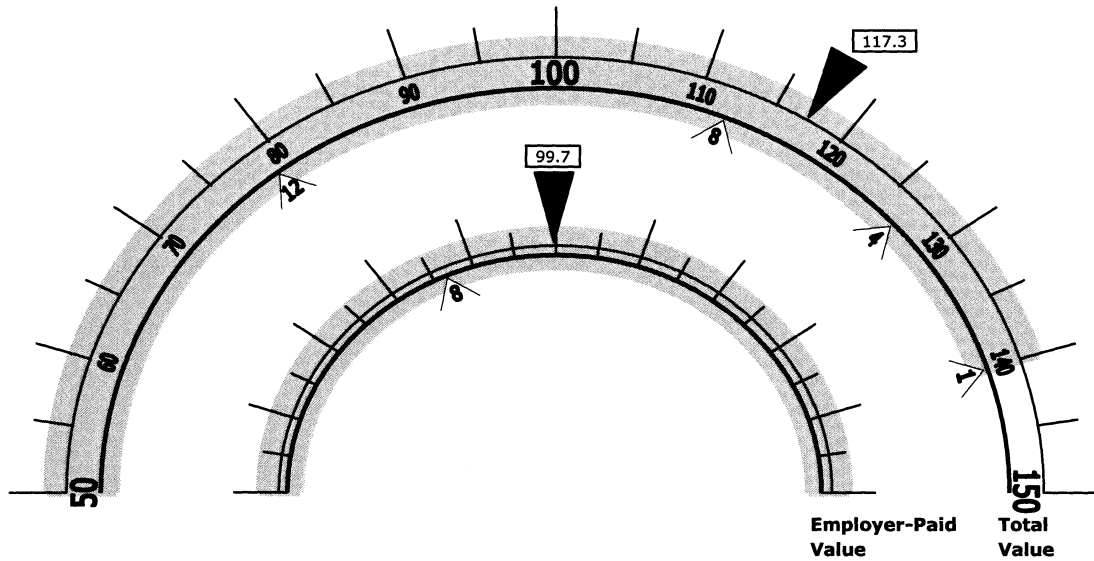
All Postretirement Health Care

The benefit areas included in this index are:

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

All Postretirement Health Care



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	279.6	140.2
4th	152.0	126.8
8th	86.8	112.1
12th	24.1	79.0
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	99.7	117.3
Ranking	7th / 8th	6th / 7th

All Health Care

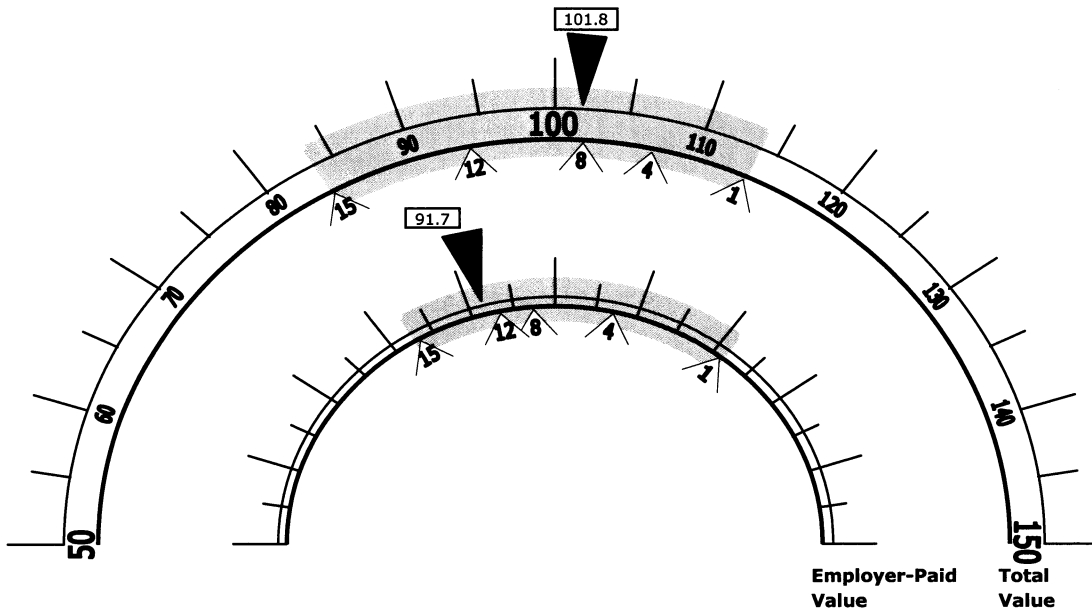
The benefit areas included in this index are:

■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	121.2	113.7
4th	107.1	106.9
8th	97.5	101.9
12th	93.4	94.0
15th	83.0	83.8

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	91.7	101.8
Ranking	12th / 13th	8th / 9th

All Security Benefits

The benefit areas included in this index are:

■ Retirement Income

- Primary
- Matched Savings

■ Death

- Preretirement
- Postretirement

■ Disability

- Short-Term
- Long-Term

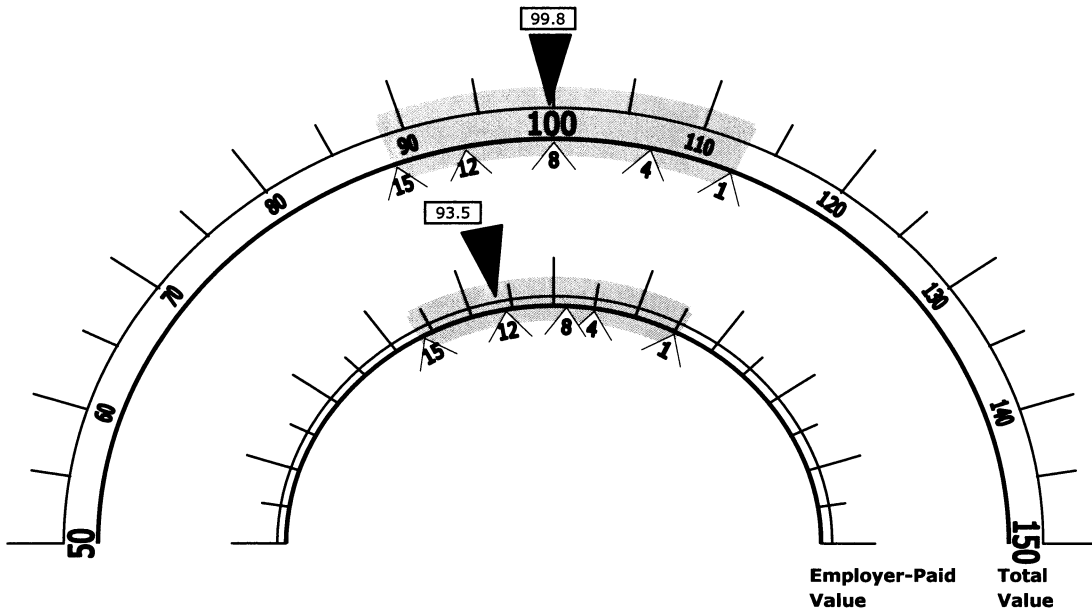
■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

All Security Benefits

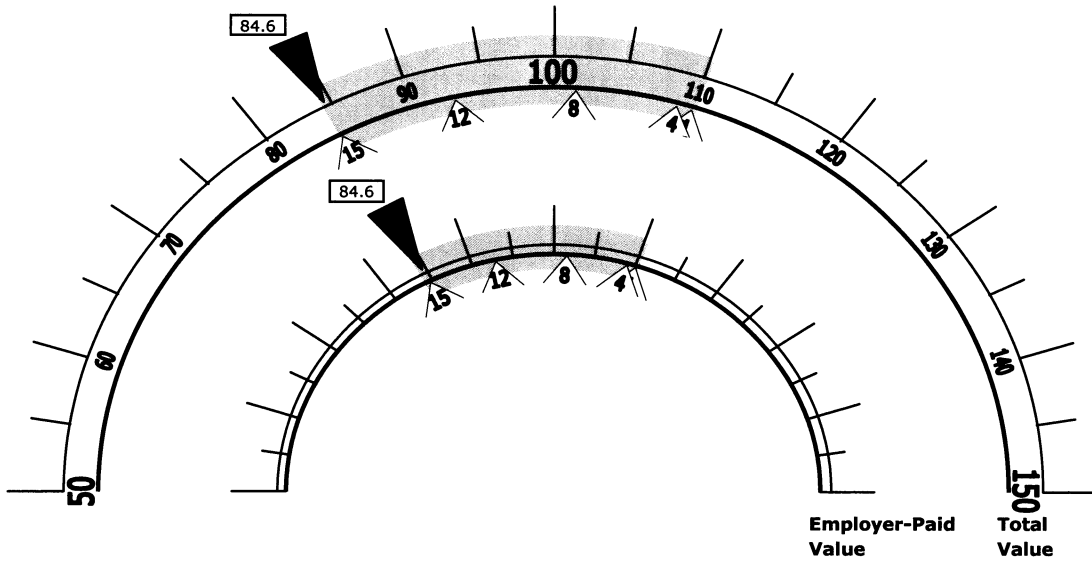


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	115.2	112.8
4th	105.0	106.8
8th	101.6	100.0
12th	94.2	93.7
15th	83.7	88.7

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	93.5	99.8
Ranking	12th / 13th	8th / 9th

Notes - Holidays

Organization		Holidays (including paid Yr shutdown days)	Personal Days
American Electric Power	09	9.0	3.0
Consolidated Edison	10	11.0	1.0
Constellation Energy	09	7.5	4.0
Dominion Resources	10	11.0	1.0
DTE	09	11.0	2.0 (after 1 year of service)
Duke Energy	10	9.0	3.0
Edison International	10	13.0	0
Entergy	10	10.0	0
Exelon	10	9.0 + 4.0 floating	0
FirstEnergy	10	8.0	4.0
FPL Group	10	9.0 + 2.0 floating	0
Pacific Gas & Electric	09	10.0	3.0
PPL	10	10.0	0
Progress Energy	10	9.0	2.0 Preference days
Public Service Enterprise	10	8.0 + 4.0 floating	0
Southern Company	10	9.0	1.0

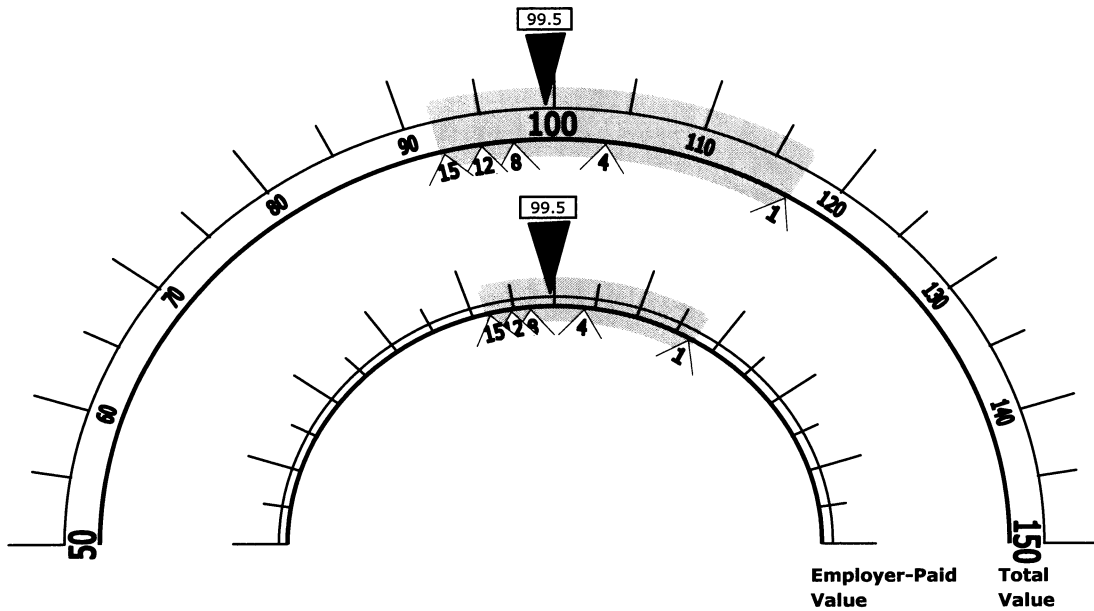


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	109.9	109.9
4th	108.8	108.8
8th	101.5	101.5
12th	93.0	93.0
15th	84.6	84.6

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	84.6	84.6
Ranking	14th - 15th	14th - 15th

Notes - Vacations

Organization	Yr	Employee Group	----- Vacation by Years of Service -----							Special Provisions		
			3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks	8 Weeks	9 Weeks		10 Weeks	
American Electric Power	09	Salaried	5.0	15.0	24.0							
Consolidated Edison	10	Salaried	5.0	15.0	25.0							
Constellation Energy	09	Salaried	1.0	15.0	23.0	35.0						
Dominion Resources	10	Salaried	5.0	14.0	22.0	30.0						Employees can purchase 5 vacation days with pretax cash
DTE	09	Salaried	5.0	15.0	25.0							Employees can purchase 10 vacation days with pretax cash Employees can trade 10 vacation days for cash
Duke Energy	10	Salaried	5.0	12.0	21.0	32.0						
Edison International	10	Salaried	7.0	16.0	25.0	32.0						Employees can purchase 5 vacation days with pretax cash Employees can trade 1 to 5 vacation days for cash
Entergy	10	Salaried	6.0	15.0	24.0							
Exelon	10	Salaried	1.0	10.0	20.0							
FirstEnergy	10	Salaried	5.0	14.0	24.0							When December 24 falls either on Friday, Saturday or Sunday, employees granted 1 additional personal day
FPL Group	10	Salaried	5.0	15.0	23.0							Employees can purchase 5 vacation days with pretax cash
Pacific Gas & Electric	09	Salaried	1.0	10.0	20.0	30.0						Employees can purchase 5 vacation days with flexible credits; Vacation bonus: Service anniversary week every 5 years beginning in 25th year
PPL	10	Salaried	1.0	10.0	20.0	30.0						Employees can purchase 5 vacation days with pretax cash Employees can trade 5 vacation days for cash (for management employees) 1 additional day if no sick days in 12 months Vacation credits for past experience: if transfer of acquisition
Progress Energy	10	Salaried	5.0	14.0	24.0							Employees can purchase 5 vacation days with pretax cash
Public Service Enterprise	10	Salaried	6.0	15.0	21.0	30.0						Employees can trade 10 vacation days for cash; if they have 15 days or more
Southern Company	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes



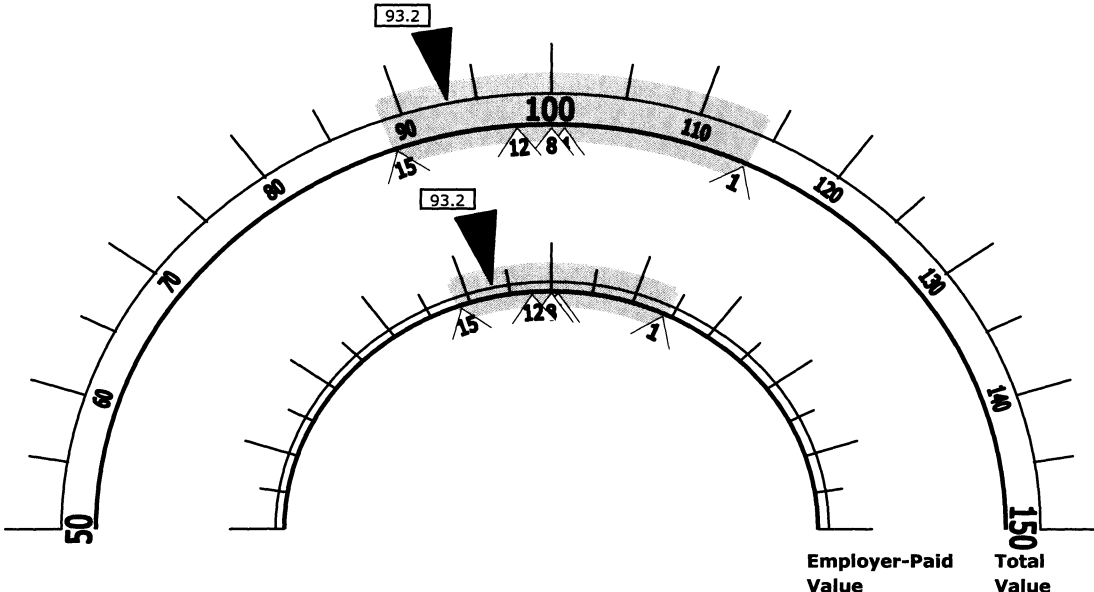
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.0	117.0
4th	103.6	103.6
8th	97.2	97.2
12th	94.8	94.8
15th	92.1	92.1

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	99.5	99.5
Ranking	6th / 7th	6th / 7th

Notes - All Time Off With Pay

----- Vacation by Years of Service -----

Organization	Yr	----- Vacation by Years of Service -----					Holidays (including paid shutdown days)	Personal Days	Special Provisions
		3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks			
American Electric Power	09	5.0	15.0	24.0			9.0	3.0	
Consolidated Edison	10	5.0	15.0	25.0			11.0	1.0	
Constellation Energy	09	1.0	15.0	23.0	35.0		7.5	4.0	
Dominion Resources	10	5.0	14.0	22.0	30.0		11.0	1.0	Employees can purchase 5 vacation days with pretax cash
DTE	09	5.0	15.0	25.0			11.0	2.0 (after 1 year of service)	Employees can purchase 10 vacation days with pretax cash Employees can trade 10 vacation days for cash
Duke Energy	10	5.0	12.0	21.0	32.0		9.0	3.0	
Edison International	10	7.0	16.0	25.0	32.0		13.0	0	Employees can purchase 5 vacation days with pretax cash Employees can trade 1 to 5 vacation days for cash
Entergy	10	6.0	15.0	24.0			10.0	0	
Exelon	10	1.0	10.0	20.0			9.0 + 4.0 floating	0	
FirstEnergy	10	5.0	14.0	24.0			8.0	4.0	When December 24 falls either on Friday, Saturday or Sunday, employees granted 1 additional personal day
FPL Group	10	5.0	15.0	23.0			9.0 + 2.0 floating	0	Employees can purchase 5 vacation days with pretax cash
Pacific Gas & Electric	09	1.0	10.0	20.0	30.0		10.0	3.0	Employees can purchase 5 vacation days with flexible credits; Vacation bonus: Service anniversary week every 5 years beginning in 25th year
PPL	10	1.0	10.0	20.0	30.0		10.0	0	Employees can purchase 5 vacation days with pretax cash Employees can trade 5 vacation days for cash (for management employees) 1 additional day if no sick days in 12 months Vacation credits for past experience: if transfer of acquisition
Progress Energy	10	5.0	14.0	24.0			9.0	2.0 Preference days	Employees can purchase 5 vacation days with pretax cash
Public Service Enterprise	10	6.0	15.0	21.0	30.0		8.0 + 4.0 floating	0	Employees can trade 10 vacation days for cash; if they have 15 days or more
Southern Company	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	114.0	114.0
4th	100.9	100.9
8th	100.0	100.0
12th	97.6	97.6
15th	88.9	88.9

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	93.2	93.2
Ranking	14th / 15th	14th / 15th

All Benefits

The benefit areas included in this index are:

- Retirement Income

- Primary
- Matched Savings

- Death

- Preretirement
- Postretirement

- Disability

- Short-Term
- Long-Term

- Preretirement Health Care

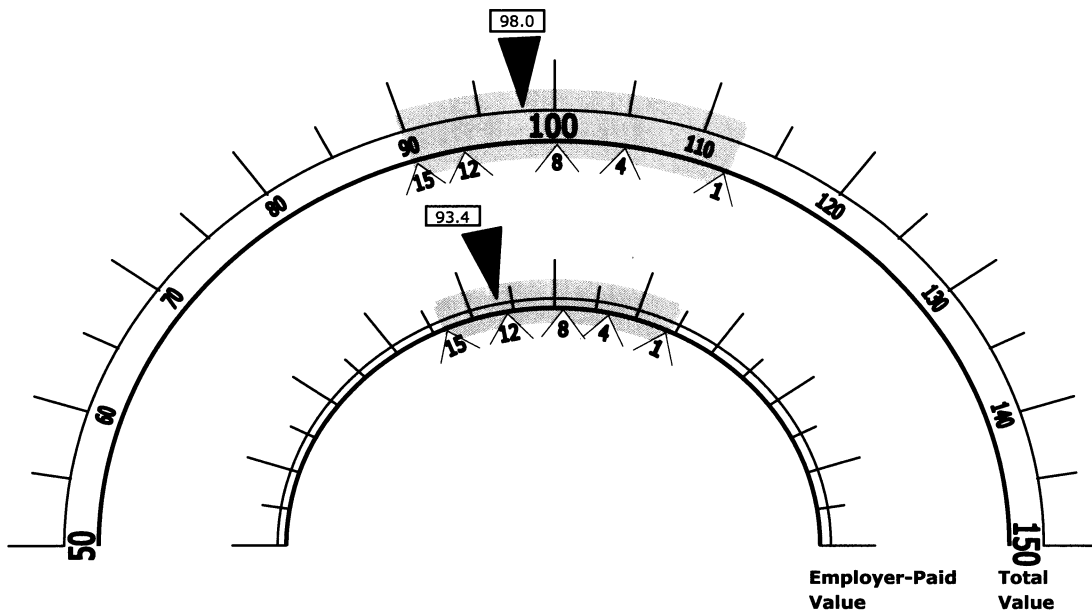
- Medical
- Dental
- Vision and Hearing
- Spending Accounts

- Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

- Time Off With Pay

- Holidays
- Vacations
- “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	113.9	112.3
4th	106.5	105.0
8th	101.2	100.2
12th	94.1	93.6
15th	86.8	90.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	93.4	98.0
Ranking	12th / 13th	8th / 9th

All Postretirement Benefits

The benefit areas included in this index are:

■ Retirement Income

— Primary

— Matched Savings

■ Postretirement Death

■ Postretirement Health Care

— Medical

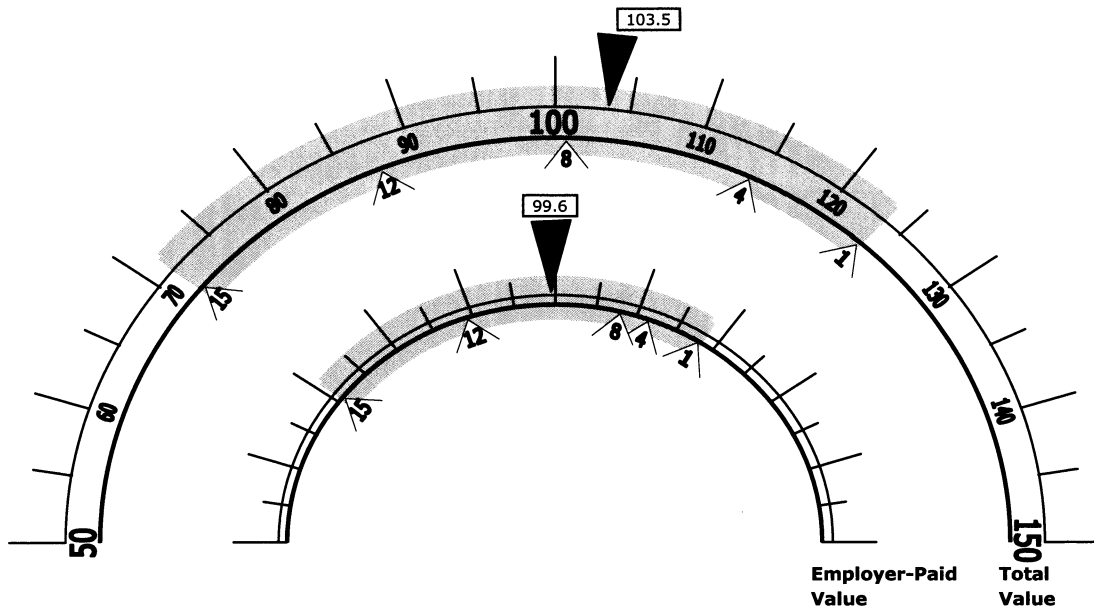
— Dental

— Vision and Hearing

— Spending Accounts

— Medicare Premium Reimbursement

All Postretirement Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	118.0	123.4
4th	111.4	114.1
8th	107.8	100.8
12th	89.4	87.5
15th	70.9	71.8

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	99.6	103.5
Ranking	10th / 11th	7th / 8th

All Preretirement Welfare Benefits

The benefit areas included in this index are:

■ Preretirement Death

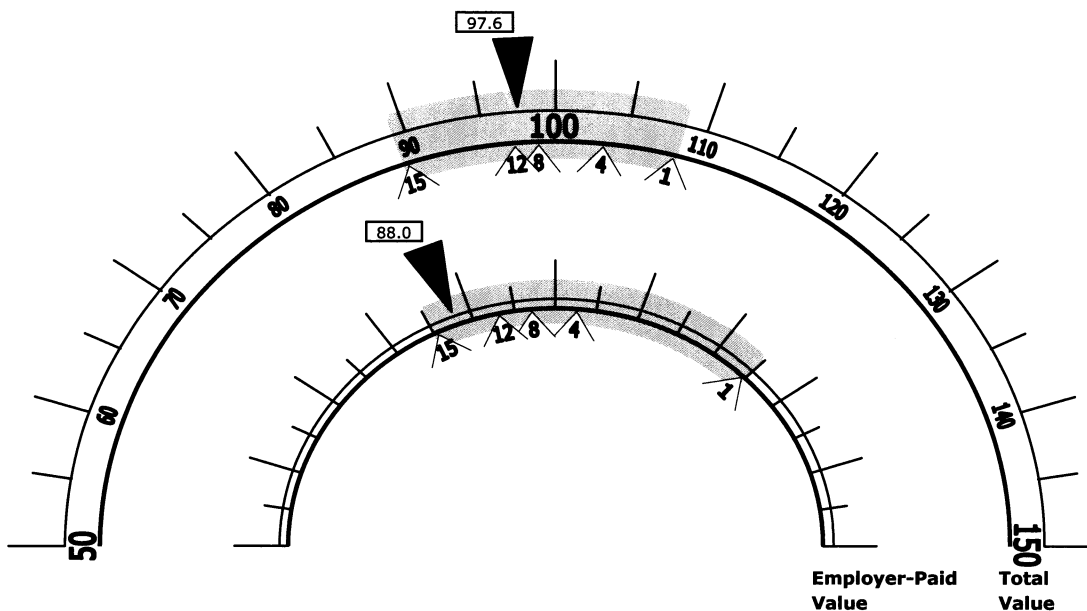
- Group Life
- Survivors' Income (Nonpension)

■ Long-Term Disability

■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

All Preretirement Welfare Benefits



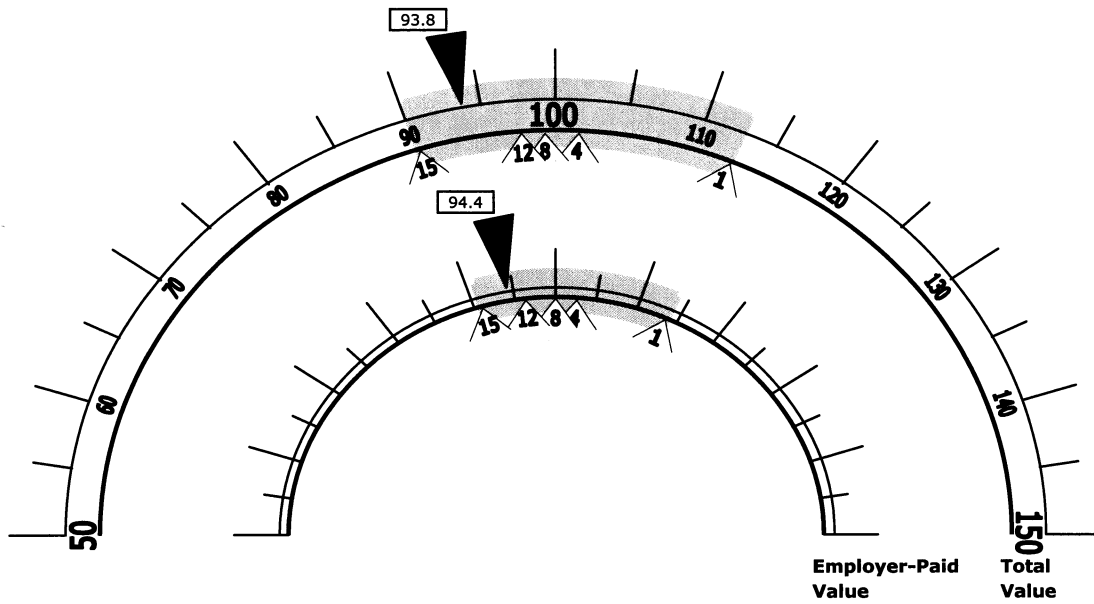
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	124.5	108.3
4th	102.5	103.3
8th	97.1	98.7
12th	93.2	97.1
15th	85.4	89.4

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	88.0	97.6
Ranking	14th / 15th	11th / 12th

Paid Time Off

The benefit areas included in this index are:

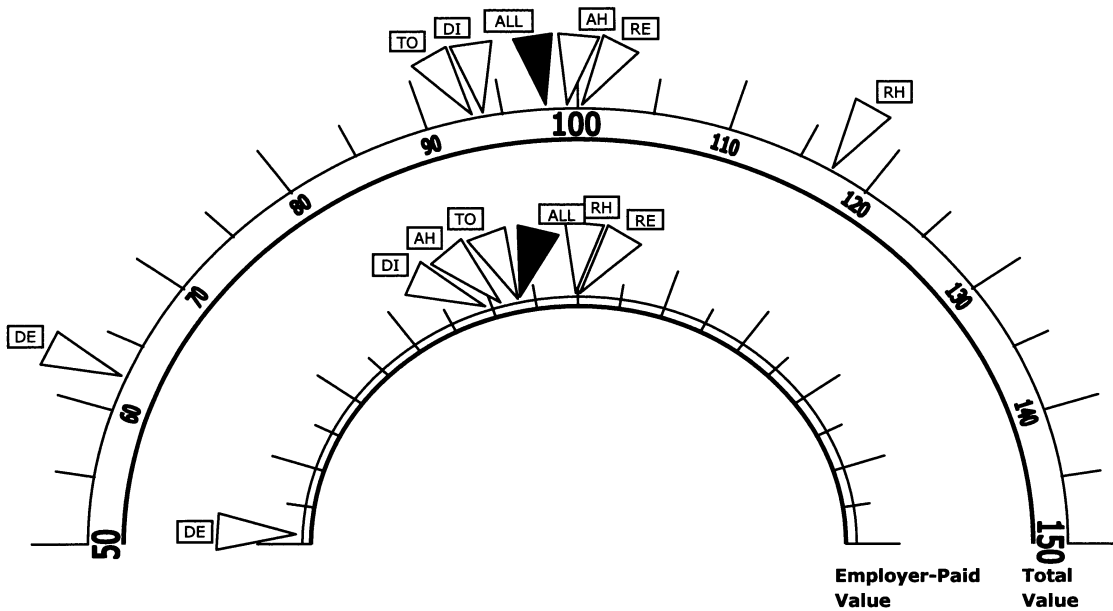
- Short-Term Disability
- Time Off With Pay
 - Holidays
 - Vacations
 - “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	113.6	112.6
4th	102.6	101.7
8th	100.1	99.3
12th	96.3	97.6
15th	91.0	90.2

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	94.4	93.8
Ranking	12th / 13th	13th / 14th

Overall Results



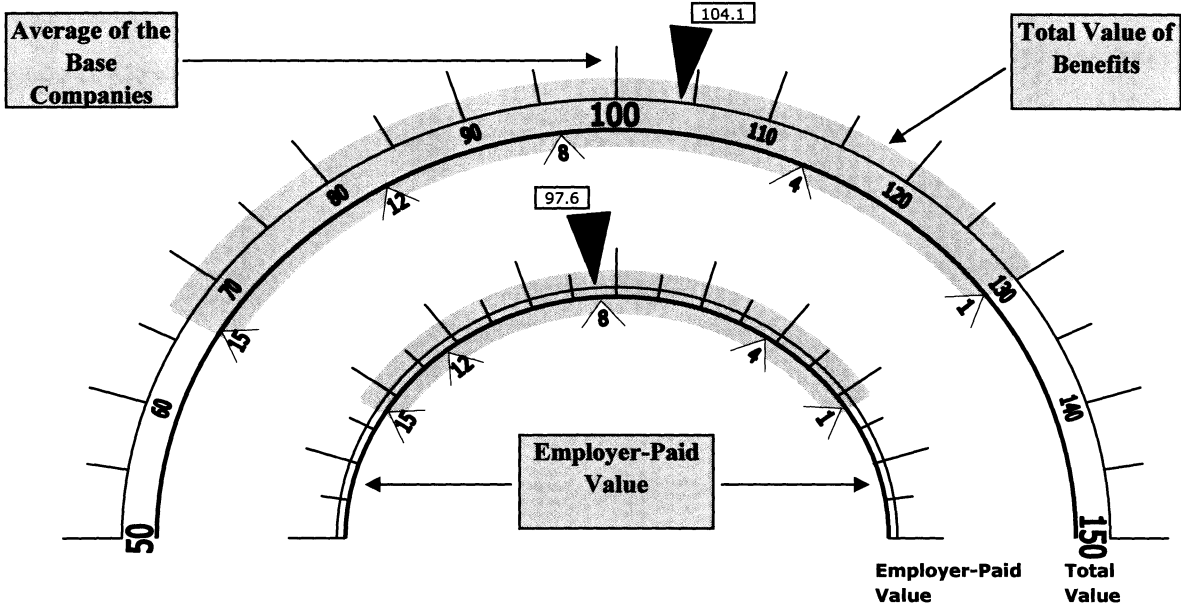
Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	89.3	12th / 13th	93.8	13th / 14th
Active Health Care	(AH)	91.1	14th / 15th	99.3	7th / 8th
Retiree Health Care	(RH)	99.7	7th / 8th	117.3	6th / 7th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	93.4	12th / 13th	98.0	8th / 9th

Supplement 1

This supplement has been prepared to show how the salaried employee benefit values for Southern Company, Alabama Power, Georgia Power, Gulf Power, and Mississippi Power compare against the 15 base companies.

The base companies are:

American Electric Power Company, Inc.
Consolidated Edison Company of New York, Inc.
Constellation Energy Group
Dominion Resources, Inc.
DTE Energy Company
Duke Energy Corporation
Edison International
Entergy Corporation
Exelon Corporation
FirstEnergy Corp.
FPL Group Inc.
Pacific Gas & Electric Company
PPL Corporation
Progress Energy, Inc.
Public Service Enterprise Group Incorporated



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.7	129.6
4th	118.7	113.4
8th	98.3	96.1
12th	78.4	83.2
15th	67.7	67.0

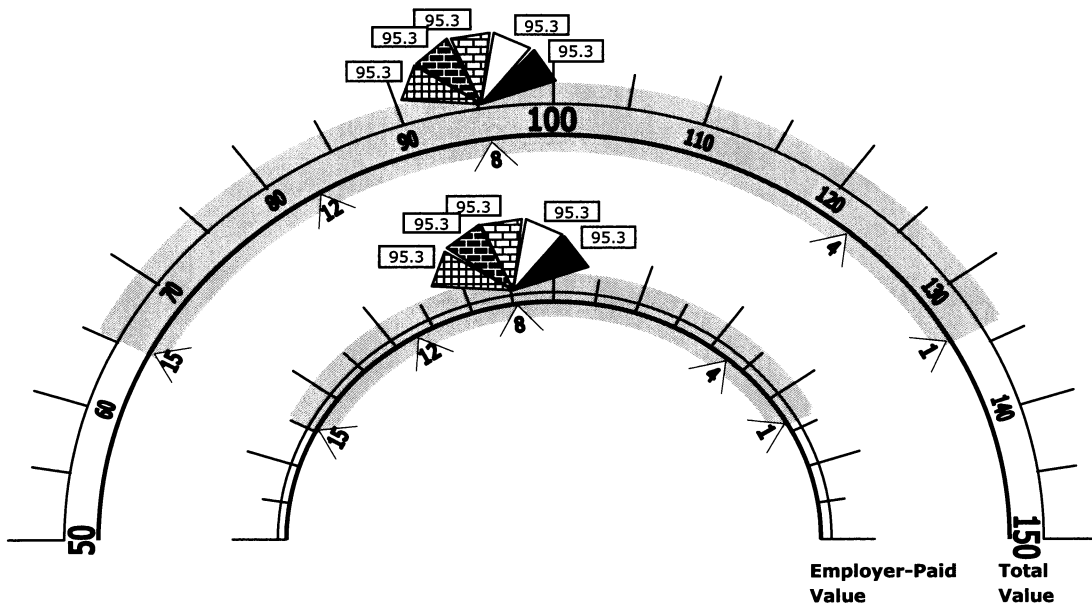
Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th / 9th	5th / 6th

Notes - Retirement: Primary Retirement Income

----- Defined Benefit ----- Defined Contribution -----

Organization	Yr	Type of Plan	Basic Benefit Formula	Type of Plan	Employer Contributions
Southern Company	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Alabama Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Georgia Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Gulf Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Mississippi Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--

Retirement: Primary Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	133.6	133.6
4th	122.5	122.5
8th	95.6	95.6
12th	82.8	82.8
15th	65.4	65.4

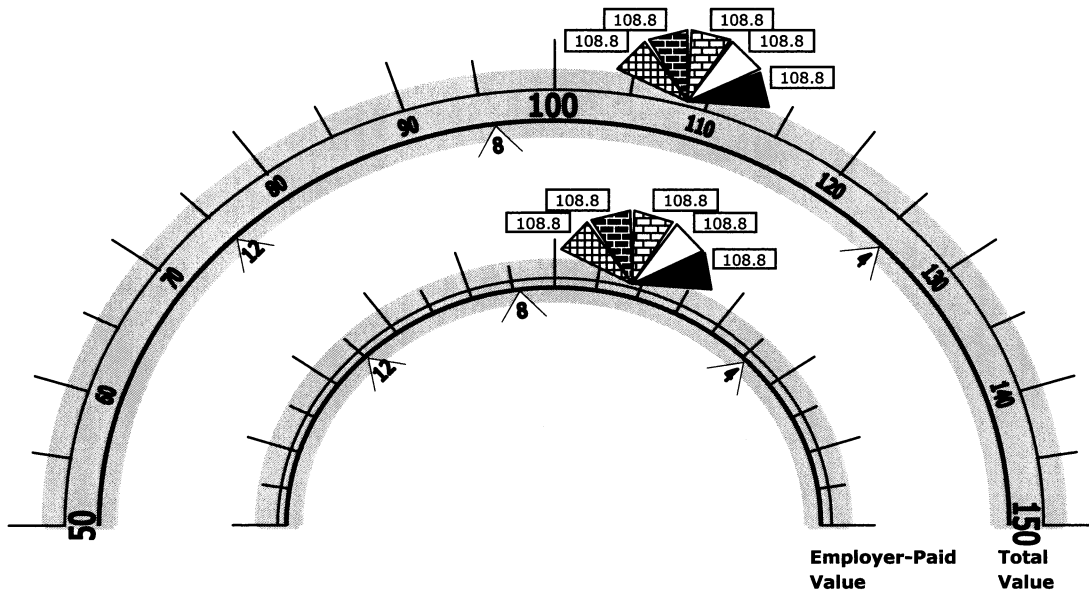
Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	95.3	8th / 9th	95.3	8th / 9th
Alabama Power	95.3	8th / 9th	95.3	8th / 9th
Georgia Power	95.3	8th / 9th	95.3	8th / 9th
Gulf Power	95.3	8th / 9th	95.3	8th / 9th
Mississippi Power	95.3	8th / 9th	95.3	8th / 9th

Notes - Retirement: Matched Savings

-- Employee Contributions --

Organization	Yr	Type of Plan	Eligibility	Matched Only	Employer Contributions
Southern Company	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Alabama Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Georgia Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Gulf Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Mississippi Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00

Retirement: Matched Savings



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	155.7	155.7
4th	125.6	125.6
8th	95.9	95.9
12th	75.3	75.3
15th	24.1	24.1

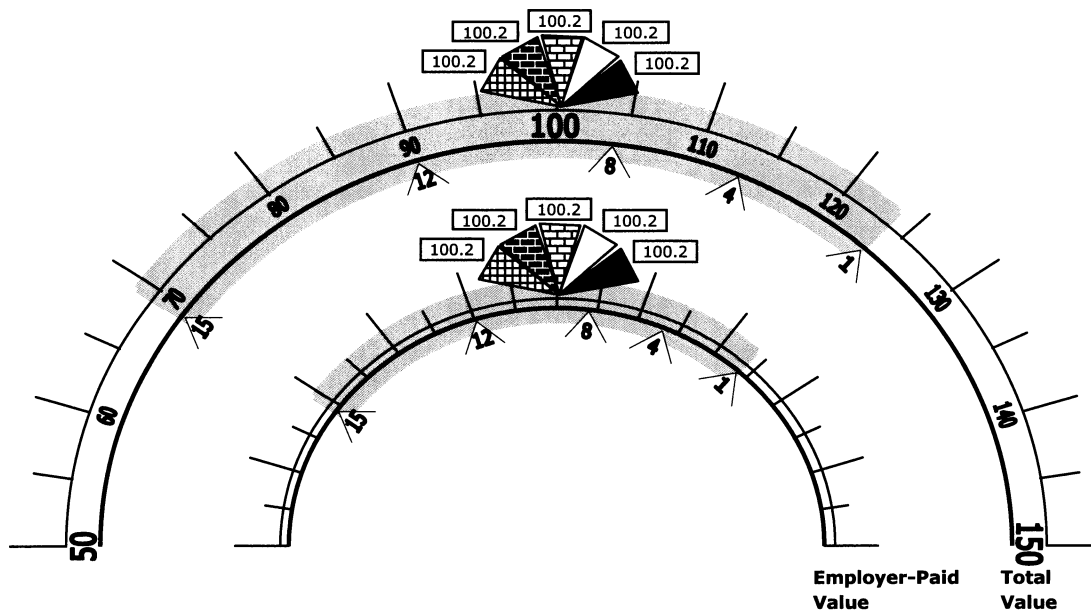
Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	108.8	7th / 8th	108.8	7th / 8th
Alabama Power	108.8	7th / 8th	108.8	7th / 8th
Georgia Power	108.8	7th / 8th	108.8	7th / 8th
Gulf Power	108.8	7th / 8th	108.8	7th / 8th
Mississippi Power	108.8	7th / 8th	108.8	7th / 8th

Notes - Retirement: All Retirement Income






----- Defined Benefit ----- Defined Contribution -----

Organization	Yr	Type of Plan	Type of Plan	Employer Contributions
Southern Company	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Alabama Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Georgia Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Gulf Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Mississippi Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00

Retirement: All Retirement Income



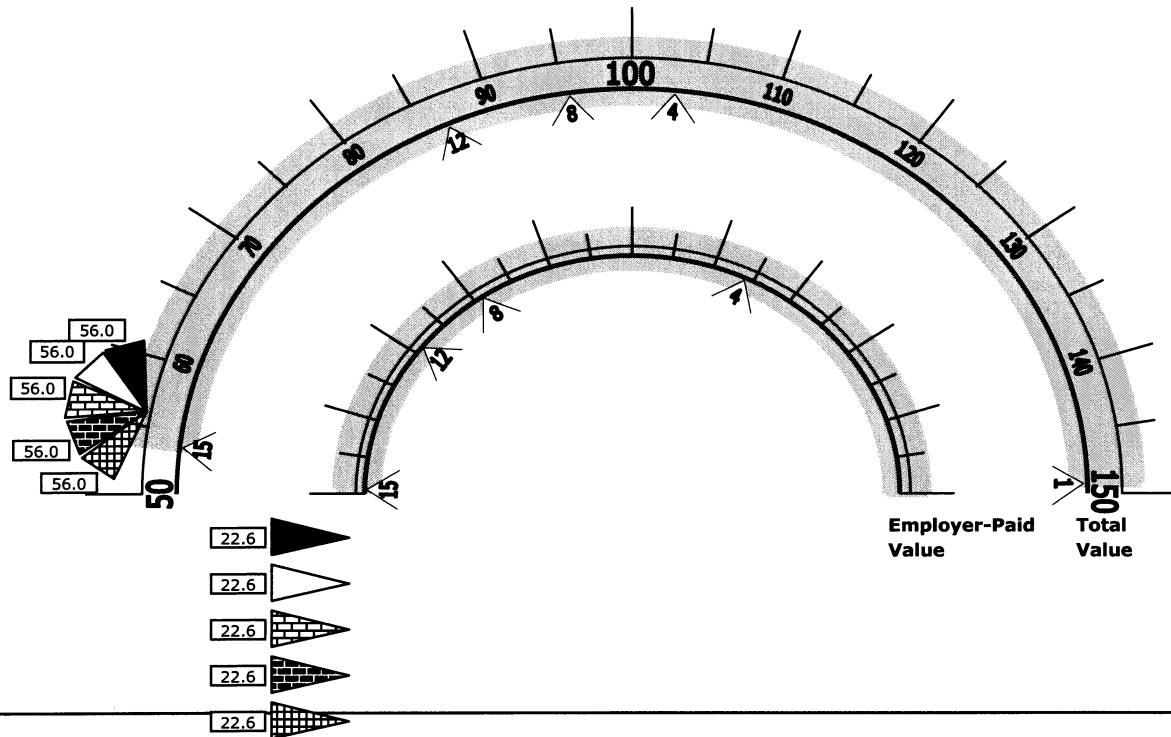
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	123.6	123.6
4th	113.1	113.1
8th	104.0	104.0
12th	90.2	90.2
15th	69.3	69.3

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	100.2	8th / 9th	100.2	8th / 9th
 Alabama Power	100.2	8th / 9th	100.2	8th / 9th
 Georgia Power	100.2	8th / 9th	100.2	8th / 9th
 Gulf Power	100.2	8th / 9th	100.2	8th / 9th
 Mississippi Power	100.2	8th / 9th	100.2	8th / 9th

Notes - Preretirement Death: Group Life Coverage

Organization	Yr	Employer-Paid Amount	Contributory Amount	Monthly Employee Contributions per \$1,000
Southern Company	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Alabama Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Georgia Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Gulf Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Mississippi Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax

Preretirement Death: Group Life Coverage



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	196.2	149.3
4th	113.9	103.0
8th	81.1	95.5
12th	71.2	86.7
15th	50.5	53.6

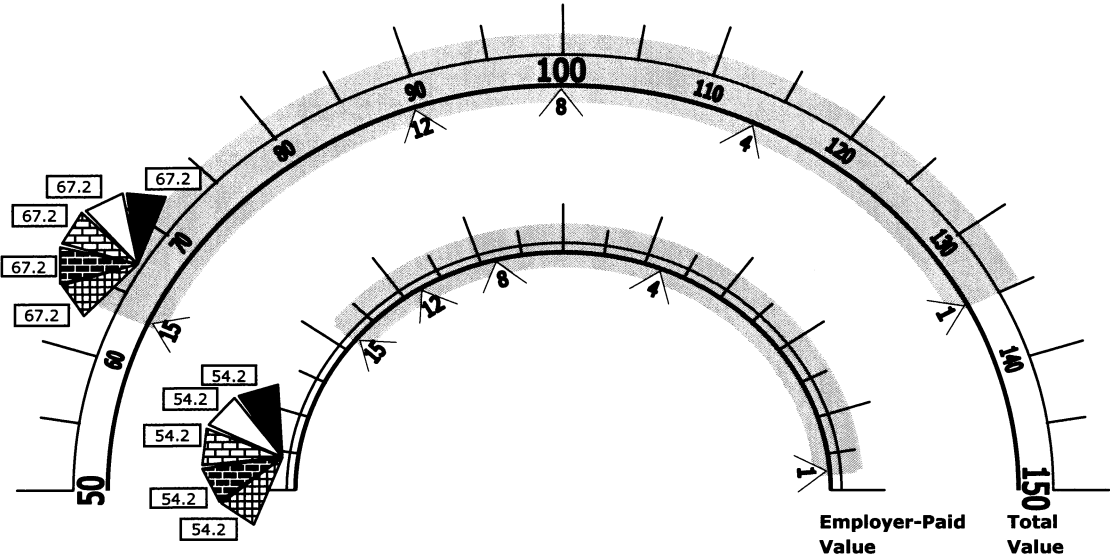
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	22.6	Below 15th	56.0	14th / 15th
Alabama Power	22.6	Below 15th	56.0	14th / 15th
Georgia Power	22.6	Below 15th	56.0	14th / 15th
Gulf Power	22.6	Below 15th	56.0	14th / 15th
Mississippi Power	22.6	Below 15th	56.0	14th / 15th

Notes - Preretirement Death: Survivors' Income

----- Survivors' Income -----

----- Pension Survivors' Benefits -----

Organization	Yr	Benefit Amount	Employee Contributions	Benefit Amount
Southern Company	10	--	--	45% of accrued benefit
Alabama Power	10	--	--	45% of accrued benefit
Georgia Power	10	--	--	45% of accrued benefit
Gulf Power	10	--	--	45% of accrued benefit
Mississippi Power	10	--	--	45% of accrued benefit



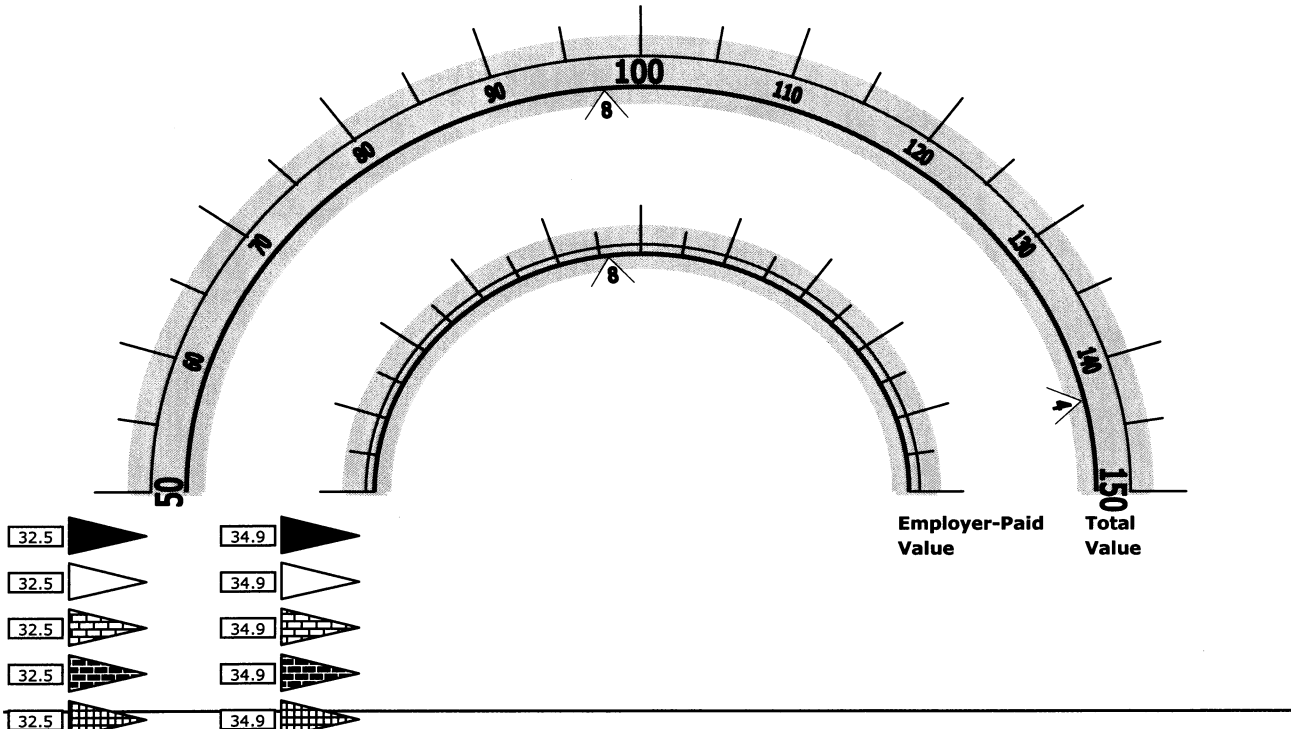
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	147.5	134.8
4th	112.0	113.9
8th	92.0	99.8
12th	82.2	89.4
15th	72.0	63.7

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	54.2	Below 15th	67.2	14th / 15th
Alabama Power	54.2	Below 15th	67.2	14th / 15th
Georgia Power	54.2	Below 15th	67.2	14th / 15th
Gulf Power	54.2	Below 15th	67.2	14th / 15th
Mississippi Power	54.2	Below 15th	67.2	14th / 15th

Notes - Postretirement Death (Continuation of active coverage)

----- Employer-Paid ----- Contributory -----

Organization	Yr	Ultimate Amount	Ultimate Amount	Monthly Employee Contributions per \$1,000
Southern Company	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Alabama Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Georgia Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Gulf Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Mississippi Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	224.9	257.6
4th	153.0	142.7
8th	96.2	97.4
12th	37.3	34.8
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	34.9	12th / 13th	32.5	12th / 13th
Alabama Power	34.9	12th / 13th	32.5	12th / 13th
Georgia Power	34.9	12th / 13th	32.5	12th / 13th
Gulf Power	34.9	12th / 13th	32.5	12th / 13th
Mississippi Power	34.9	12th / 13th	32.5	12th / 13th

All Death

The benefit areas included in this index are:

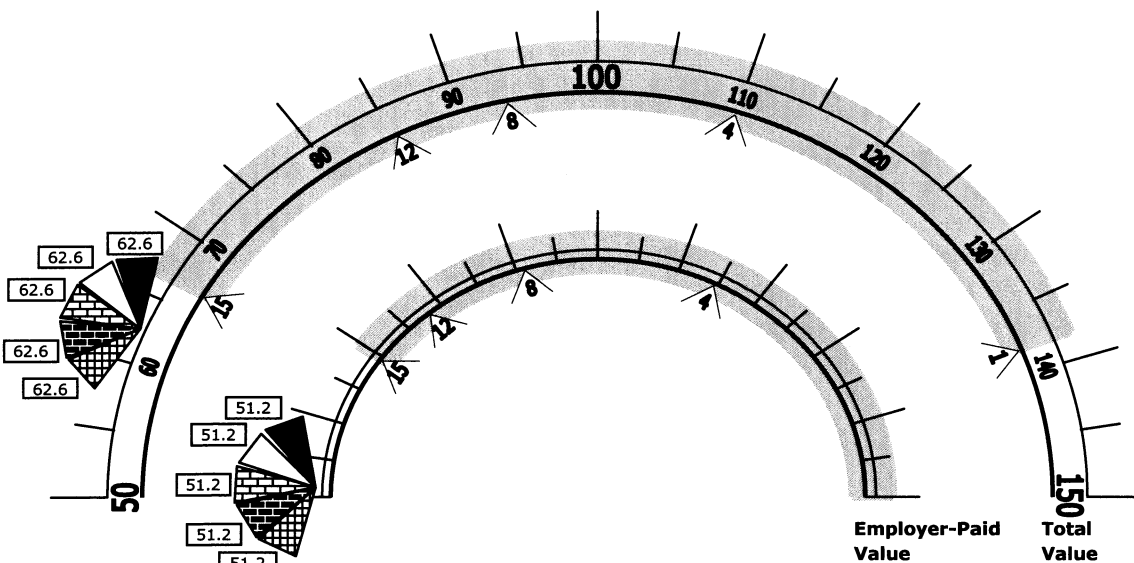
- Preretirement Death

- Group Life






- Survivors' Income

- Retirement Plan Payments

- Postretirement Death



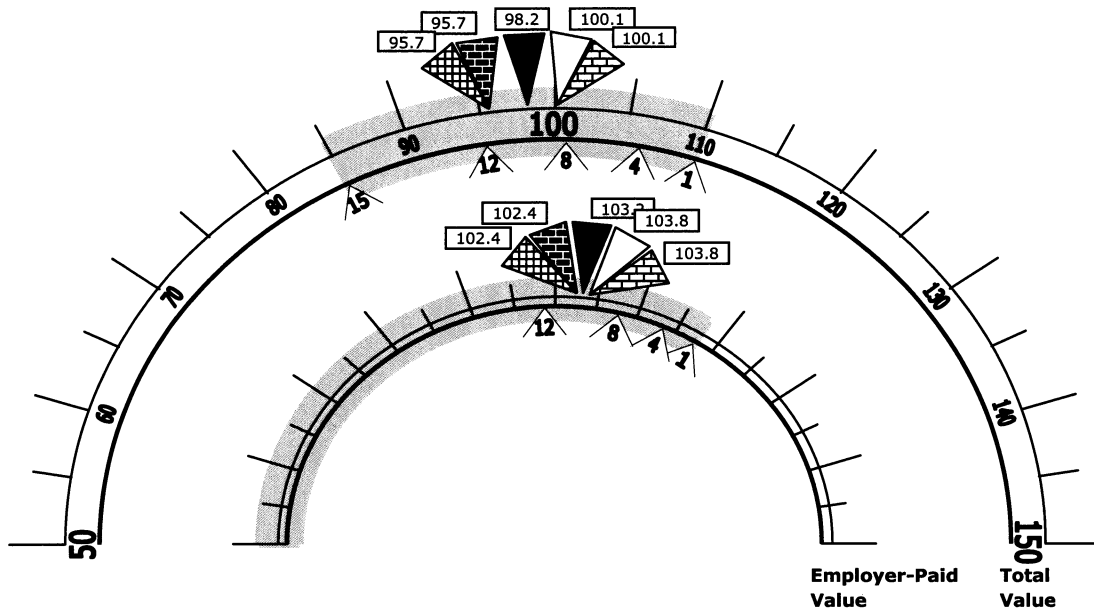
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	151.1	138.1
4th	114.6	109.8
8th	91.0	93.5
12th	78.2	85.4
15th	69.5	66.5

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	51.2	Below 15th	62.6	Below 15th
 Alabama Power	51.2	Below 15th	62.6	Below 15th
 Georgia Power	51.2	Below 15th	62.6	Below 15th
 Gulf Power	51.2	Below 15th	62.6	Below 15th
 Mississippi Power	51.2	Below 15th	62.6	Below 15th






Notes - Short-Term Disability and Sick Leave

Organization	Yr	Pay Replacement	Offset	Benefits Begin	Benefit Schedule
Southern Company	10	100.0% 60.0% \$84 per week \$126 per week \$175 per week	None None None None	1st day After 100% period 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital)	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks 26 weeks
Alabama Power	10	100.0% 60.0% \$84 per week \$126 per week \$175 per week	None None None None	1st day After 100% period 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital)	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks 26 weeks
Georgia Power	10	100.0% 60.0% \$84 per week \$126 per week \$175 per week	None None None None	1st day After 100% period 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital)	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks 26 weeks
Gulf Power	10	100.0% 60.0%	None None	1st day After 100% period	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks
Mississippi Power	10	100.0% 60.0%	None None	1st day After 100% period	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks

Short-Term Disability

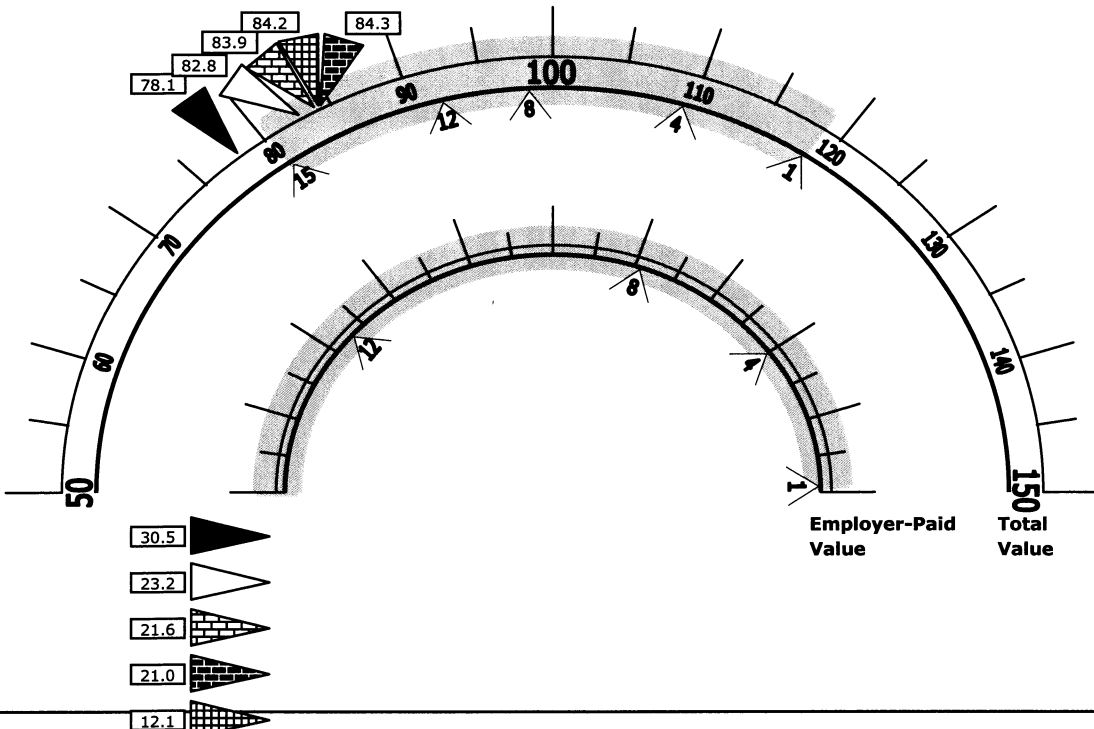


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.6	110.0
4th	113.3	105.9
8th	107.7	100.8
12th	98.6	95.1
15th	46.2	85.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
 Southern Company	103.2	10th / 11th	98.2	10th / 11th
 Alabama Power	103.8	10th / 11th	100.1	9th / 10th
 Georgia Power	103.8	10th / 11th	100.1	9th / 10th
 Gulf Power	102.4	10th / 11th	95.7	11th / 12th
 Mississippi Power	102.4	10th / 11th	95.7	11th / 12th

Notes - Long-Term Disability

Organization	Yr	Percentage	Offset	Maximum/Minimum Monthly Disability Income	Monthly Employee Contributions
Southern Company	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Alabama Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Georgia Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Gulf Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Mississippi Power	10	60.0%	100% Primary	\$10,000	\$0.555 per \$100 of pay Pretax, Posttax \$0.175 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	



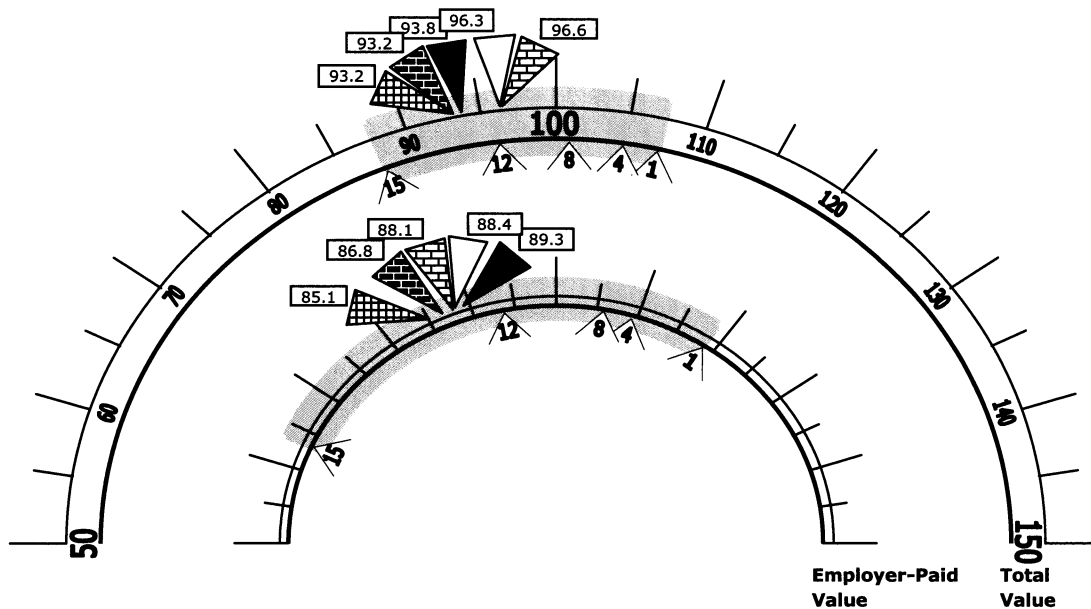
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	149.2	118.5
4th	130.0	109.3
8th	110.4	98.3
12th	72.9	92.2
15th	15.3	80.5

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	30.5	14th / 15th	78.1	Below 15th
Alabama Power	23.2	14th / 15th	82.8	14th / 15th
Georgia Power	21.6	14th / 15th	83.9	14th / 15th
Gulf Power	21.0	14th / 15th	84.3	14th / 15th
Mississippi Power	12.1	Below 15th	84.2	14th / 15th






All Disability

The benefit areas included in this index are:

- Short-Term Disability
- Long-Term Disability



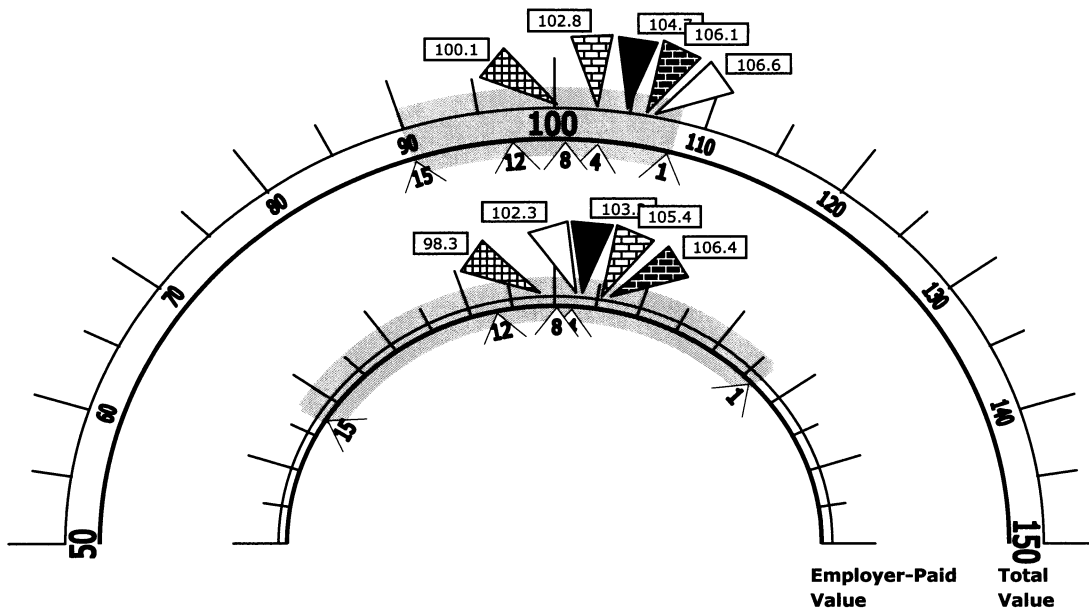
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	118.6	107.3
4th	109.3	104.6
8th	105.6	100.9
12th	93.7	96.1
15th	63.5	87.9

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
 Southern Company	89.3	12th / 13th	93.8	13th / 14th
 Alabama Power	88.4	12th / 13th	96.3	11th / 12th
 Georgia Power	88.1	13th / 14th	96.6	11th / 12th
 Gulf Power	86.8	13th / 14th	93.2	13th / 14th
 Mississippi Power	85.1	13th / 14th	93.2	13th / 14th

Notes - Preretirement Health Care: Medical

Organization	Yr	Type of Plan	Enrollment	Annual Deductible (Individual/Family)	Benefit Percent	Monthly Employee Contributions
Southern Company	10	A) PPO	3%	\$500/\$1,500	100%	\$36.94; \$262.24
		B) PPO	42%	\$250/\$750	100%	\$57.58; \$310.41
		C) PPO	4%	\$150/\$450	100%	\$129.24; \$520.24
		D) PPO	40%	\$250/\$750	90%	\$38.09; \$251.87
Alabama Power	10	A) PPO	3%	\$500/\$1,500	100%	\$38.02; \$263.74
		B) PPO	56%	\$250/\$750	100%	\$61.12; \$328.24
		C) PPO	8%	\$150/\$450	100%	\$130.12; \$521.74
		D) PPO	20%	\$250/\$750	90%	\$41.30; \$272.84
Georgia Power	10	A) PPO	30%	\$250/\$750	100%	\$54.28; \$291.26
		B) PPO	65%	\$250/\$750	90%	\$35.58; \$230.56
Gulf Power	10	A) PPO	4%	\$500/\$1,500	100%	\$16.44; \$233.80
		B) PPO	55%	\$250/\$750	100%	\$39.54; \$298.30
		C) PPO	7%	\$150/\$450	100%	\$108.74; \$491.80
		D) PPO	26%	\$250/\$750	90%	\$19.74; \$242.90
Mississippi Power	10	A) PPO	70%	\$250/\$750	90%	\$75.12; \$187.80, \$298.64
		B) PPO	11%	\$150/\$450	95%	\$122.32; \$282.20, \$448.64
		C) PPO	12%	\$500/\$1,500	80%	\$45.32; \$128.20, \$203.74

Preretirement Health Care: Medical



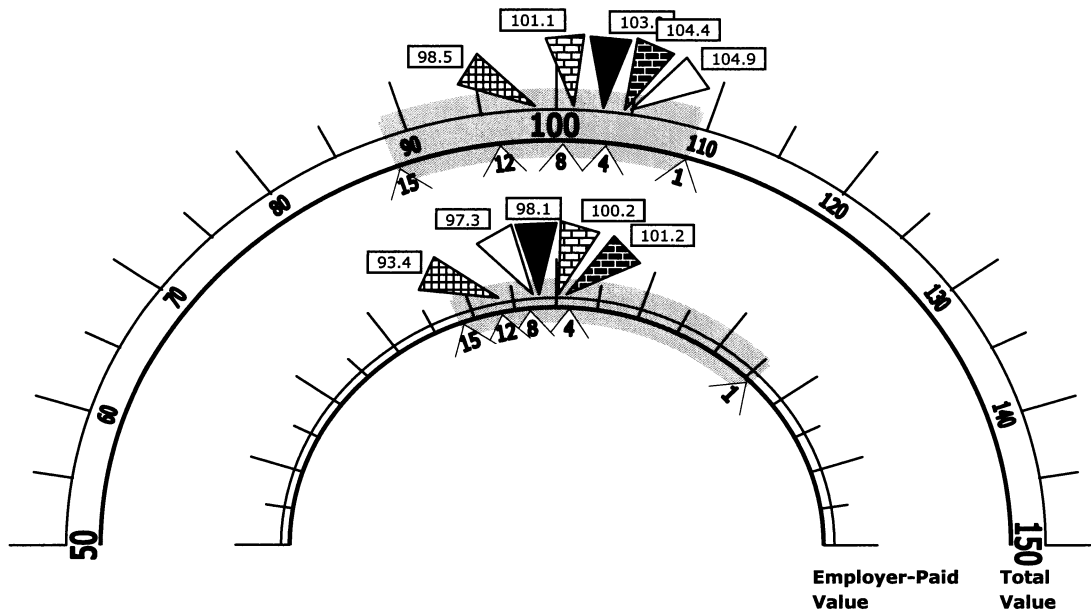
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	126.4	108.0
4th	102.2	103.0
8th	100.4	100.8
12th	93.3	97.2
15th	67.5	90.2

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	103.2	3rd / 4th	104.7	2nd / 3rd
Alabama Power	102.3	3rd / 4th	106.6	2nd / 3rd
Georgia Power	105.4	2nd / 3rd	102.8	4th / 5th
Gulf Power	106.4	2nd / 3rd	106.1	2nd / 3rd
Mississippi Power	98.3	10th / 11th	100.1	8th / 9th

Notes - Preretirement Health Care: HMO/EPO

Organization	Yr	Hospital Room & Board and Miscellaneous	Retail Prescription Drugs	Monthly Employee Contributions
Southern Company	10	--	--	--
Alabama Power	10	100%, after sep per adm copay of \$350	\$50 deductible; Form: 80% Nonform: 70% Generic: 100% after \$5.00 copay	\$61.12; \$328.24, Other discounts/reduced premiums (\$15 credit if take annual physical (\$5 if spouse takes physical) (53% part))
Georgia Power	10	--	--	--
Gulf Power	10	--	--	--
Mississippi Power	10	--	--	--

Preretirement Health Care: Medical (Composite Including HMO and EPO)



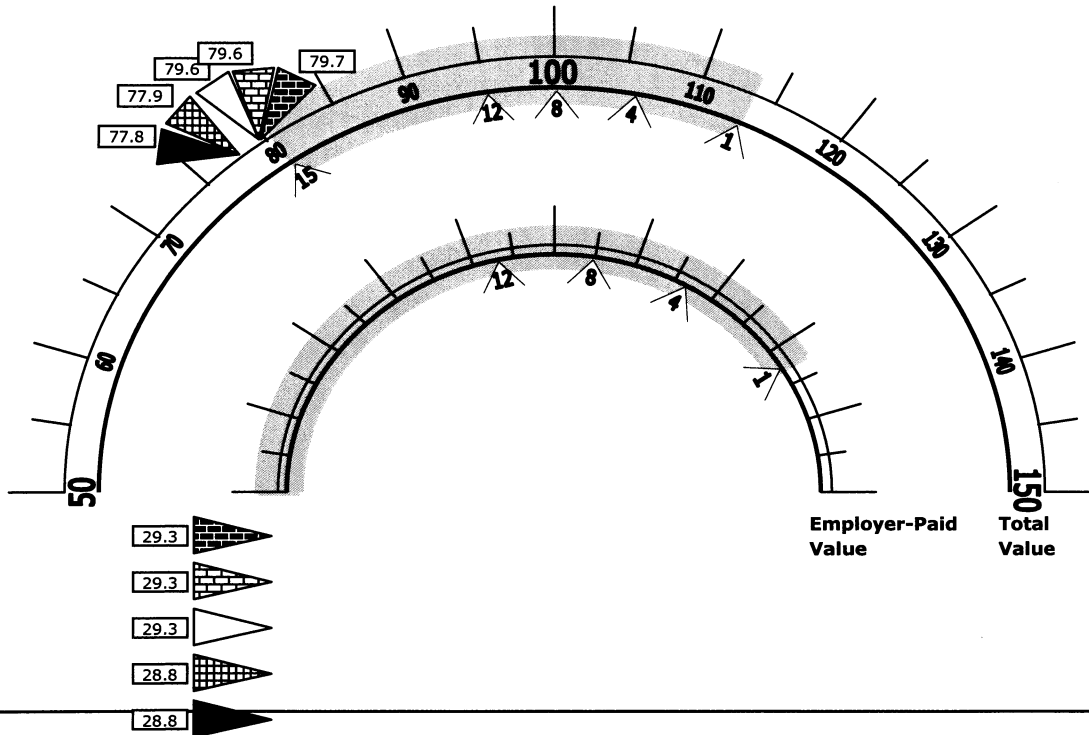
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.5	109.2
4th	101.6	103.5
8th	96.8	100.4
12th	93.5	96.1
15th	88.7	88.7

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	98.1	7th / 8th	103.0	5th / 6th
Alabama Power	97.3	7th / 8th	104.9	3rd / 4th
Georgia Power	100.2	4th / 5th	101.1	6th / 7th
Gulf Power	101.2	4th / 5th	104.4	3rd / 4th
Mississippi Power	93.4	12th / 13th	98.5	8th / 9th

Notes - Preretirement Health Care: Dental

Organization	Annual Deductible Yr (Individual/Family)	Deductible Waived	Sample Coinsurance %s	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions
Southern Company	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Alabama Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Georgia Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Gulf Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Mississippi Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10

Preretirement Health Care: Dental



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	132.7	113.3
4th	116.4	105.8
8th	104.8	100.1
12th	93.1	95.3
15th	8.2	80.6

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	28.8	14th / 15th	77.8	Below 15th
△ Alabama Power	29.3	14th / 15th	79.6	Below 15th
▤ Georgia Power	29.3	14th / 15th	79.6	Below 15th
▥ Gulf Power	29.3	14th / 15th	79.7	Below 15th
▧ Mississippi Power	28.8	14th / 15th	77.9	Below 15th

All Preretirement Health Care: Medical, Dental, Vision, and Hearing

The benefit areas included in this index are:

■ Preretirement Health Care

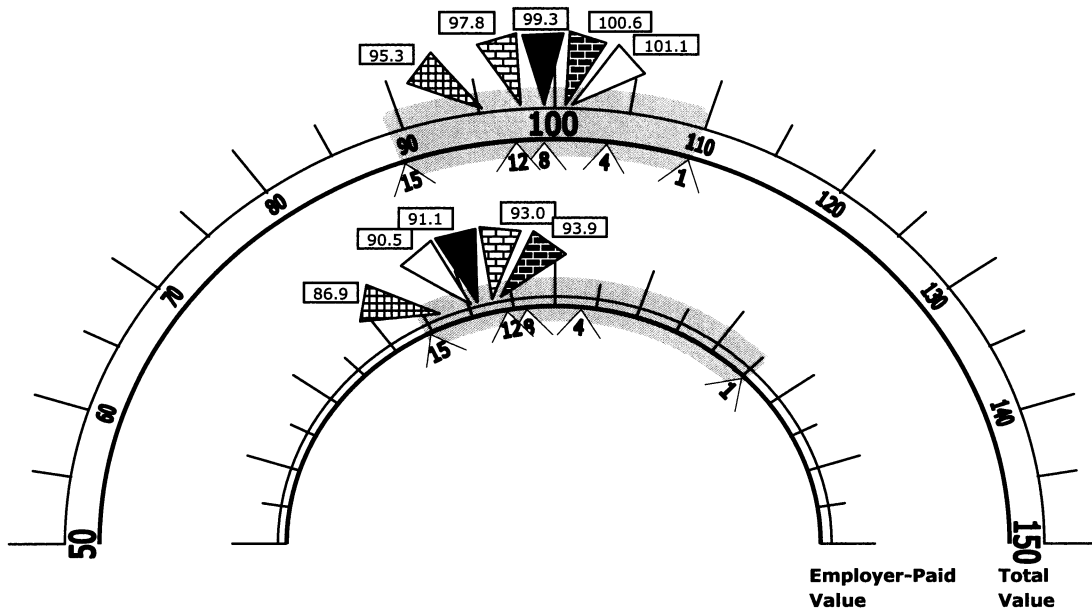
— Medical

— Dental

— Vision and Hearing

— Spending Accounts

All Preretirement Health Care: Medical, Dental, Vision, and Hearing



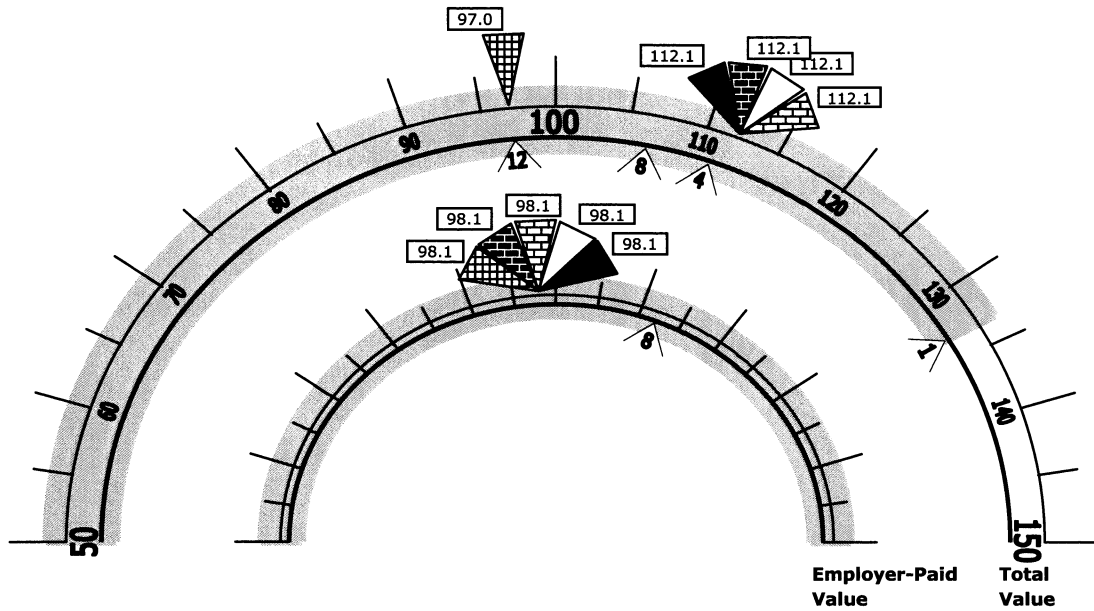
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	125.2	109.6
4th	103.2	103.6
8th	96.7	99.2
12th	94.3	97.3
15th	84.7	89.3

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	91.1	14th / 15th	99.3	7th / 8th
△ Alabama Power	90.5	14th / 15th	101.1	6th / 7th
▨ Georgia Power	93.0	13th / 14th	97.8	10th / 11th
▩ Gulf Power	93.9	12th / 13th	100.6	6th / 7th
▧ Mississippi Power	86.9	14th / 15th	95.3	13th / 14th

Notes - Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees

Organization	Annual Deductible Yr (Individual/Family)	Benefit Percent	Out-of-Pocket	Monthly Retiree Contributions	Eligibility
Southern Company	10 \$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Alabama Power	10 \$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Georgia Power	10 \$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Gulf Power	10 \$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Mississippi Power	10 \$500/\$1,500	80%	\$3,000/\$9,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$664.33; \$1,328.67	Age 50 & 10 years or Age 65 & 5 years

Postretirement Health Care: Pre-Medicare



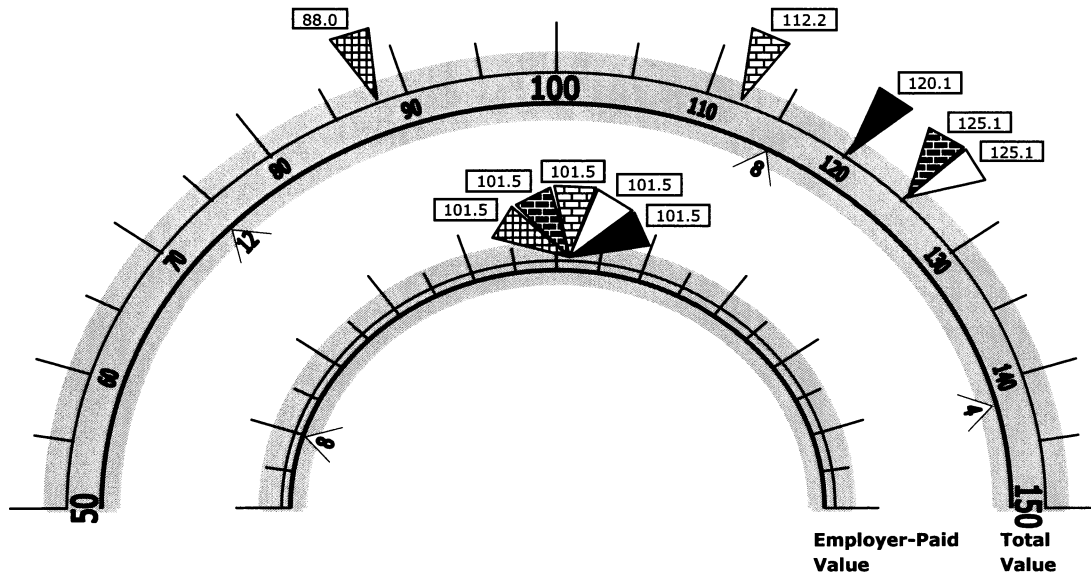
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	201.2	133.3
4th	150.4	110.8
8th	112.0	106.3
12th	45.2	97.2
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	98.1	9th / 10th	112.1	2nd / 3rd
Alabama Power	98.1	9th / 10th	112.1	2nd / 3rd
Georgia Power	98.1	9th / 10th	112.1	2nd / 3rd
Gulf Power	98.1	9th / 10th	112.1	2nd / 3rd
Mississippi Power	98.1	9th / 10th	97.0	12th / 13th

Notes - Postretirement Health Care: Medical Benefits for Post-Medicare Retirees

Organization	Coordination With Yr Medicare	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	Monthly Retiree Contributions
Southern Company	10 Medicare carve-out Fills in Medicare Part A coins, Part A ded, Part B coins	\$200/\$600	90%	\$1,500, No family limit	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66 100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99
Alabama Power	10 Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99
Georgia Power	10 Medicare carve-out	\$200/\$600	90%	\$1,500, No family limit	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66
Gulf Power	10 Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	100% of cost less allocation from RHCA, 2010 full cost: \$199.50; \$398.99
Mississippi Power	10 Medicare carve-out Medicare carve-out	\$400/\$1,200 \$300/\$900	80% 90%	\$2,000/\$4,000 \$1,500/\$3,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$207.44; \$414.88 100% of cost less er-provided amt to offset contribs, 2010 full cost: \$233.10; \$466.20

Postretirement Health Care: Post-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	369.1	156.1
4th	157.7	141.8
8th	59.9	115.3
12th	0.0	74.5
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	101.5	7th / 8th	120.1	6th / 7th
△ Alabama Power	101.5	7th / 8th	125.1	5th / 6th
▤ Georgia Power	101.5	7th / 8th	112.2	8th / 9th
▥ Gulf Power	101.5	7th / 8th	125.1	5th / 6th
▧ Mississippi Power	101.5	7th / 8th	88.0	10th / 11th

All Postretirement Health Care

The benefit areas included in this index are:

■ Postretirement Health Care

— Medical

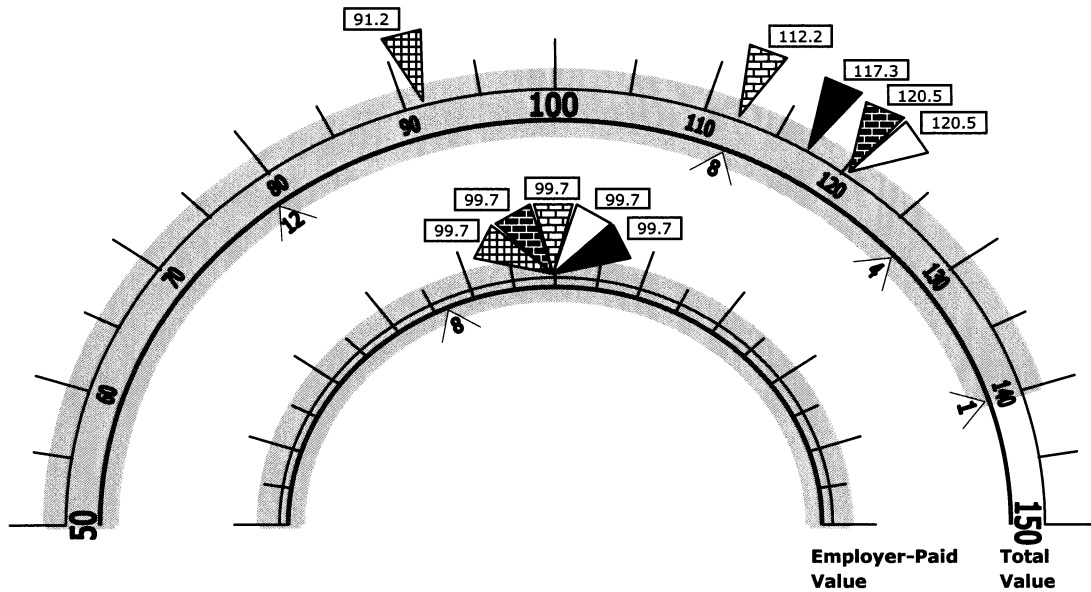
— Dental

— Vision and Hearing

— Spending Accounts

— Medicare Premium Reimbursement

All Postretirement Health Care



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	279.6	140.2
4th	152.0	126.8
8th	86.8	112.1
12th	24.1	79.0
15th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	99.7	7th / 8th	117.3	6th / 7th
Alabama Power	99.7	7th / 8th	120.5	5th / 6th
Georgia Power	99.7	7th / 8th	112.2	7th / 8th
Gulf Power	99.7	7th / 8th	120.5	5th / 6th
Mississippi Power	99.7	7th / 8th	91.2	10th / 11th

All Health Care

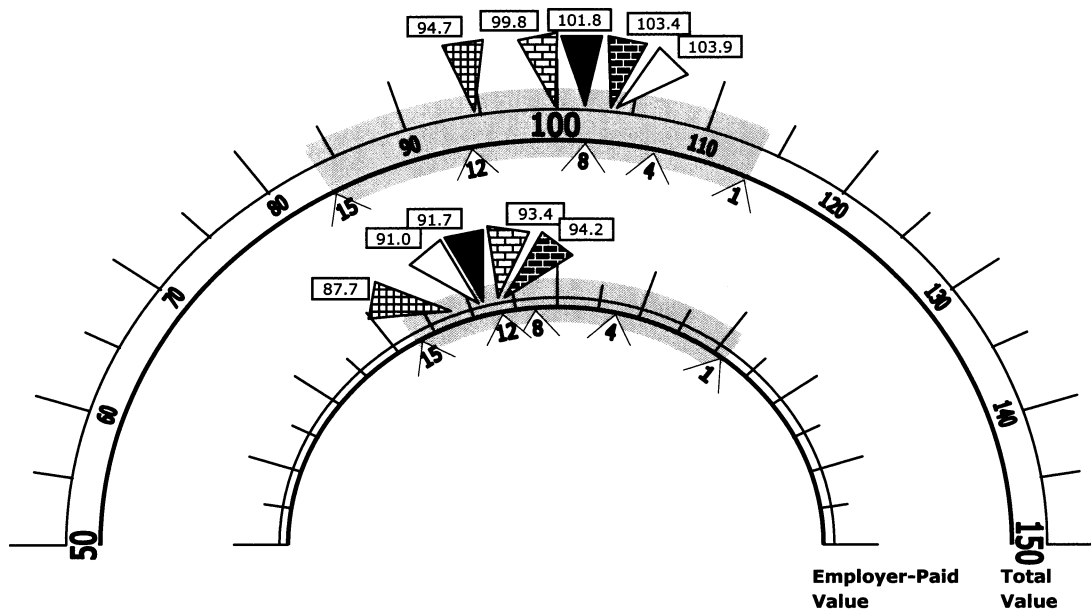
The benefit areas included in this index are:

■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	121.2	113.7
4th	107.1	106.9
8th	97.5	101.9
12th	93.4	94.0
15th	83.0	83.8

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	91.7	12th / 13th	101.8	8th / 9th
Alabama Power	91.0	12th / 13th	103.9	5th / 6th
Georgia Power	93.4	11th / 12th	99.8	8th / 9th
Gulf Power	94.2	10th / 11th	103.4	5th / 6th
Mississippi Power	87.7	13th / 14th	94.7	11th / 12th

All Security Benefits

The benefit areas included in this index are:

■ Retirement Income

- Primary
- Matched Savings

■ Death

- Preretirement
- Postretirement

■ Disability

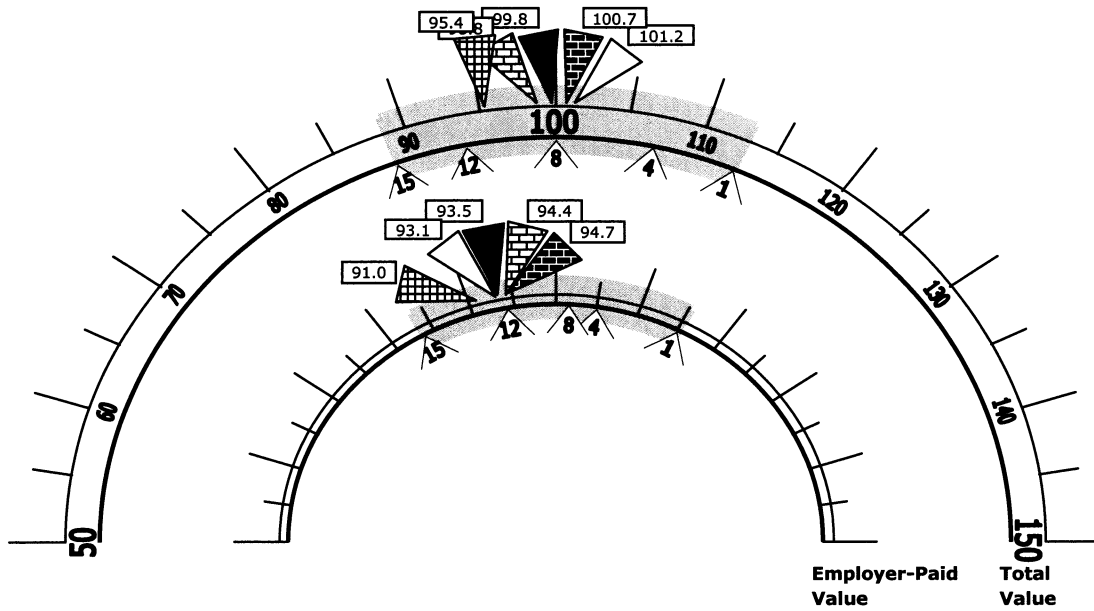
- Short-Term
- Long-Term

■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

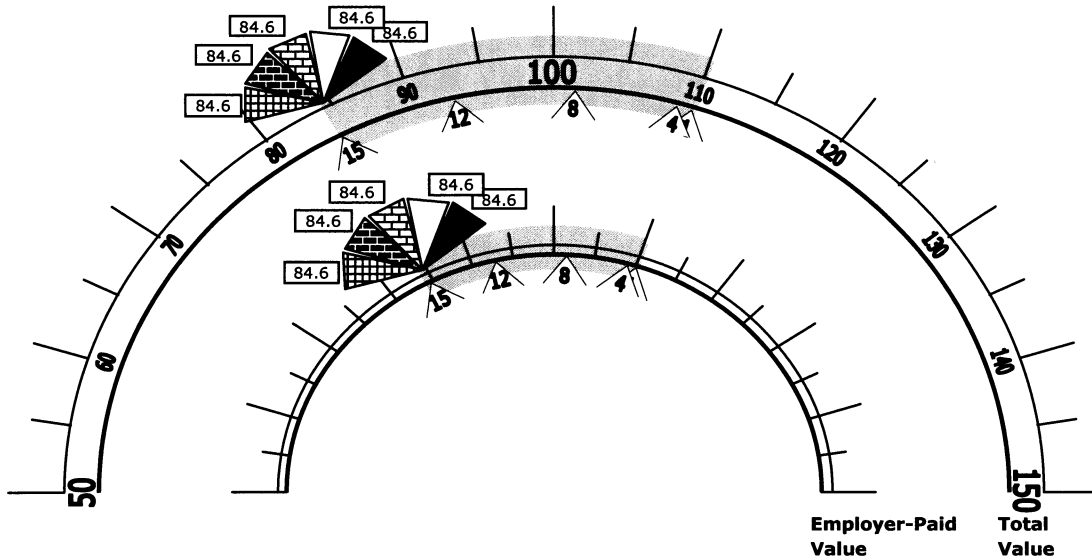


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	115.2	112.8
4th	105.0	106.8
8th	101.6	100.0
12th	94.2	93.7
15th	83.7	88.7






Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	93.5	12th / 13th	99.8	8th / 9th
Alabama Power	93.1	12th / 13th	101.2	7th / 8th
Georgia Power	94.4	10th / 11th	98.8	8th / 9th
Gulf Power	94.7	9th / 10th	100.7	7th / 8th
Mississippi Power	91.0	13th / 14th	95.4	10th / 11th

Notes - Holidays

Organization	Holidays (including paid shutdown days)		Personal Days
Southern Company	10	9.0	1.0
Alabama Power	10	9.0	1.0
Georgia Power	10	9.0	1.0
Gulf Power	10	9.0	1.0
Mississippi Power	10	9.0	1.0

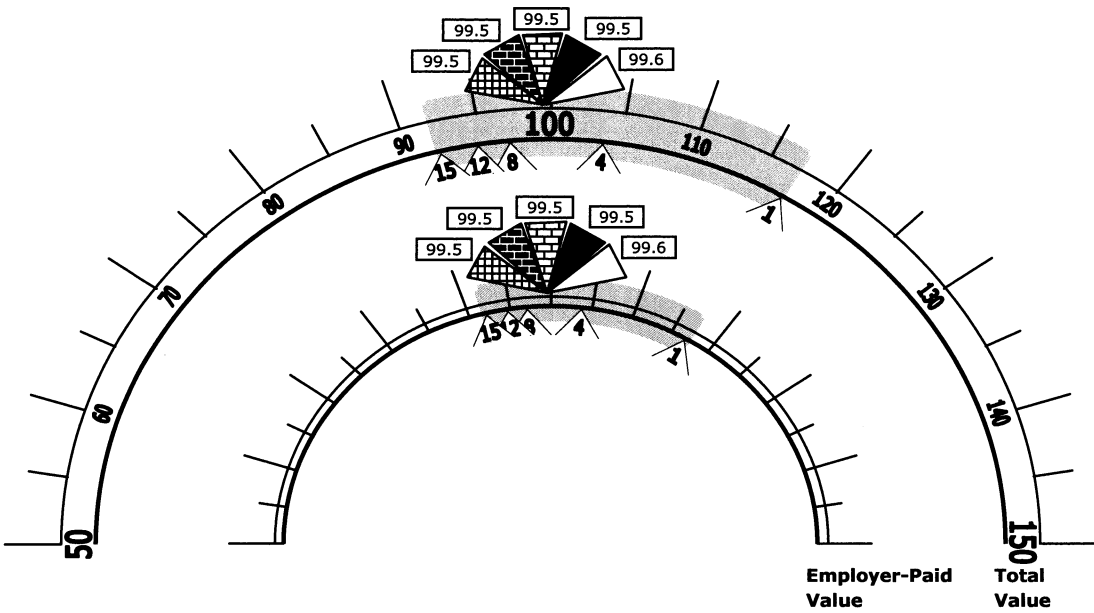


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	109.9	109.9
4th	108.8	108.8
8th	101.5	101.5
12th	93.0	93.0
15th	84.6	84.6

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	84.6	14th - 15th	84.6	14th - 15th
 Alabama Power	84.6	14th - 15th	84.6	14th - 15th
 Georgia Power	84.6	14th - 15th	84.6	14th - 15th
 Gulf Power	84.6	14th - 15th	84.6	14th - 15th
 Mississippi Power	84.6	14th - 15th	84.6	14th - 15th

Notes - Vacations

Organization	Yr	Employee Group	----- Vacation by Years of Service -----							Special Provisions		
			3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks	8 Weeks	9 Weeks		10 Weeks	
Southern Company	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Alabama Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Georgia Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Gulf Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Mississippi Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	117.0	117.0
4th	103.6	103.6
8th	97.2	97.2
12th	94.8	94.8
15th	92.1	92.1

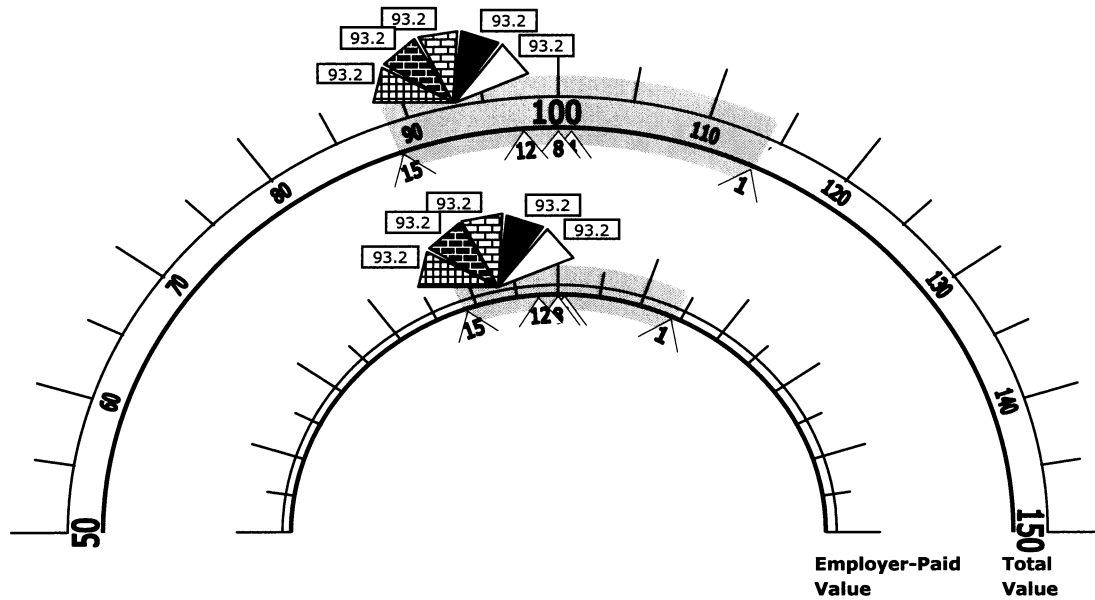
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	99.5	6th / 7th	99.5	6th / 7th
Alabama Power	99.6	6th / 7th	99.6	6th / 7th
Georgia Power	99.5	6th / 7th	99.5	6th / 7th
Gulf Power	99.5	6th / 7th	99.5	6th / 7th
Mississippi Power	99.5	6th / 7th	99.5	6th / 7th

Notes - All Time Off With Pay

----- Vacation by Years of Service -----

Organization	Yr	Vacation by Years of Service					Holidays (including paid shutdown days)	Personal Days	Special Provisions
		3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks			
Southern Company	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Alabama Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Georgia Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Gulf Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Mississippi Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes

All Time Off With Pay



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	114.0	114.0
4th	100.9	100.9
8th	100.0	100.0
12th	97.6	97.6
15th	88.9	88.9

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	93.2	14th / 15th	93.2	14th / 15th
Alabama Power	93.2	14th / 15th	93.2	14th / 15th
Georgia Power	93.2	14th / 15th	93.2	14th / 15th
Gulf Power	93.2	14th / 15th	93.2	14th / 15th
Mississippi Power	93.2	14th / 15th	93.2	14th / 15th

All Benefits

The benefit areas included in this index are:

■ Retirement Income

- Primary
- Matched Savings

■ Death

- Preretirement
- Postretirement

■ Disability

- Short-Term
- Long-Term

■ Preretirement Health Care

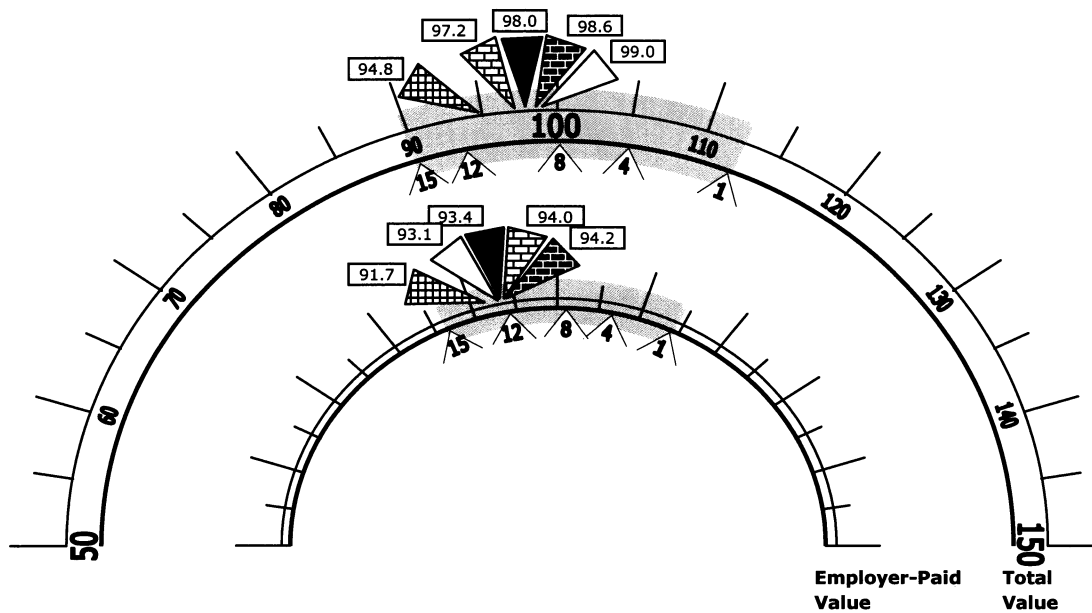
- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

■ Time Off With Pay

- Holidays
- Vacations
- “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	113.9	112.3
4th	106.5	105.0
8th	101.2	100.2
12th	94.1	93.6
15th	86.8	90.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	93.4	12th / 13th	98.0	8th / 9th
Alabama Power	93.1	13th / 14th	99.0	8th / 9th
Georgia Power	94.0	12th / 13th	97.2	9th / 10th
Gulf Power	94.2	11th / 12th	98.6	8th / 9th
Mississippi Power	91.7	13th / 14th	94.8	11th / 12th

All Postretirement Benefits

The benefit areas included in this index are:

- Retirement Income

- Primary

- Matched Savings

- Postretirement Death

- Postretirement Health Care

- Medical

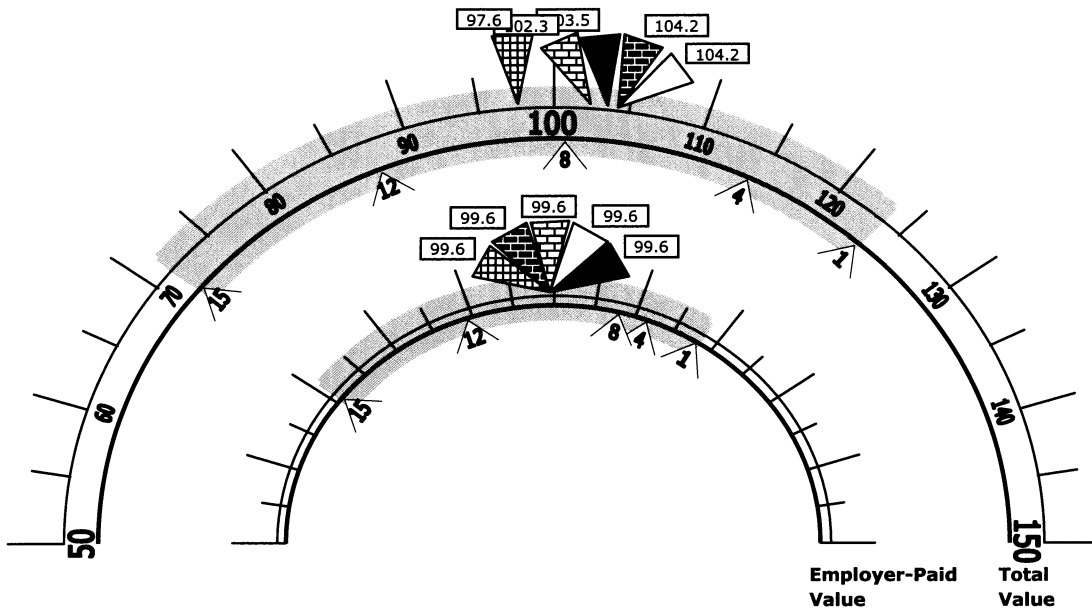
- Dental

- Vision and Hearing

- Spending Accounts

- Medicare Premium Reimbursement

All Postretirement Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	118.0	123.4
4th	111.4	114.1
8th	107.8	100.8
12th	89.4	87.5
15th	70.9	71.8

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	99.6	10th / 11th	103.5	7th / 8th
△ Alabama Power	99.6	10th / 11th	104.2	7th / 8th
▨ Georgia Power	99.6	10th / 11th	102.3	7th / 8th
▩ Gulf Power	99.6	10th / 11th	104.2	7th / 8th
▧ Mississippi Power	99.6	10th / 11th	97.6	9th / 10th

All Preretirement Welfare Benefits

The benefit areas included in this index are:

■ Preretirement Death

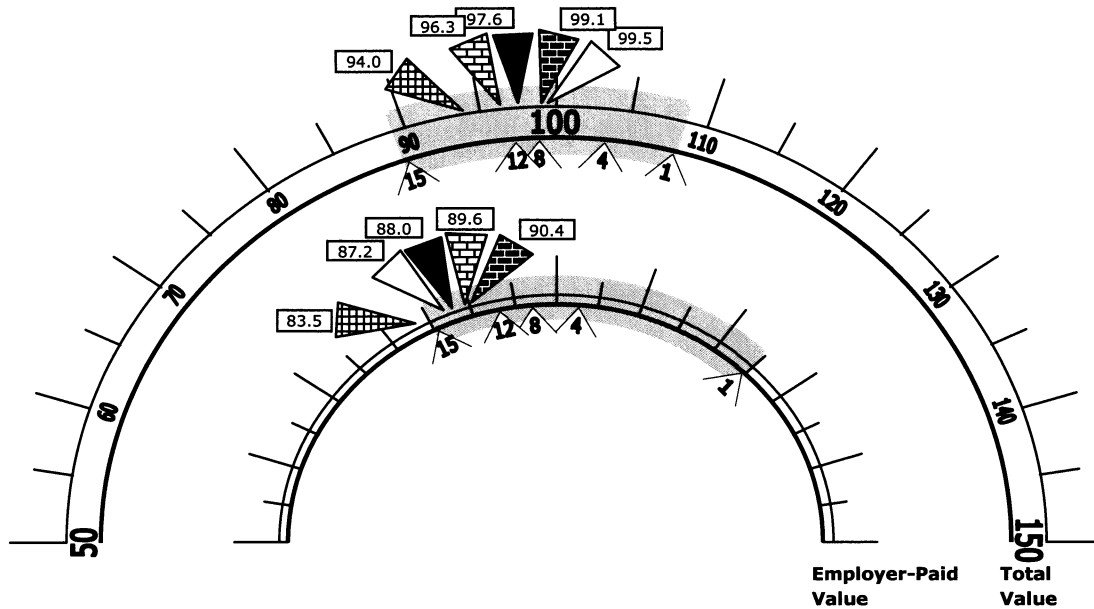
- Group Life
- Survivors' Income (Nonpension)

■ Long-Term Disability






■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

All Preretirement Welfare Benefits



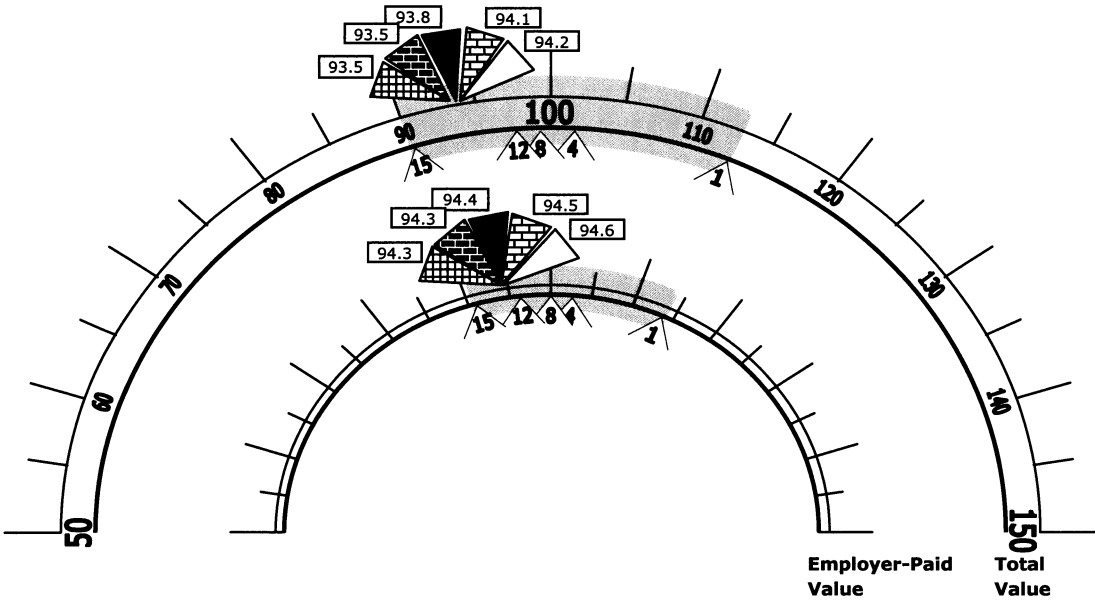
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	124.5	108.3
4th	102.5	103.3
8th	97.1	98.7
12th	93.2	97.1
15th	85.4	89.4

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
 Southern Company	88.0	14th / 15th	97.6	11th / 12th
 Alabama Power	87.2	14th / 15th	99.5	7th / 8th
 Georgia Power	89.6	14th / 15th	96.3	12th / 13th
 Gulf Power	90.4	14th / 15th	99.1	7th / 8th
 Mississippi Power	83.5	Below 15th	94.0	14th / 15th

Paid Time Off

The benefit areas included in this index are:

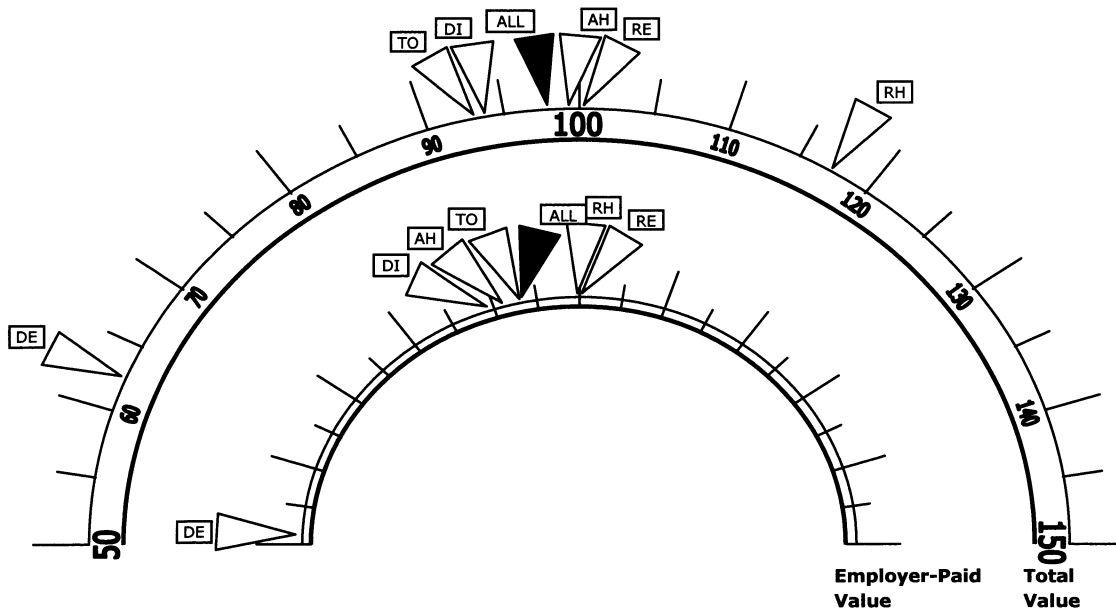
- Short-Term Disability
- Time Off With Pay
 - Holidays
 - Vacations
 - “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	113.6	112.6
4th	102.6	101.7
8th	100.1	99.3
12th	96.3	97.6
15th	91.0	90.2

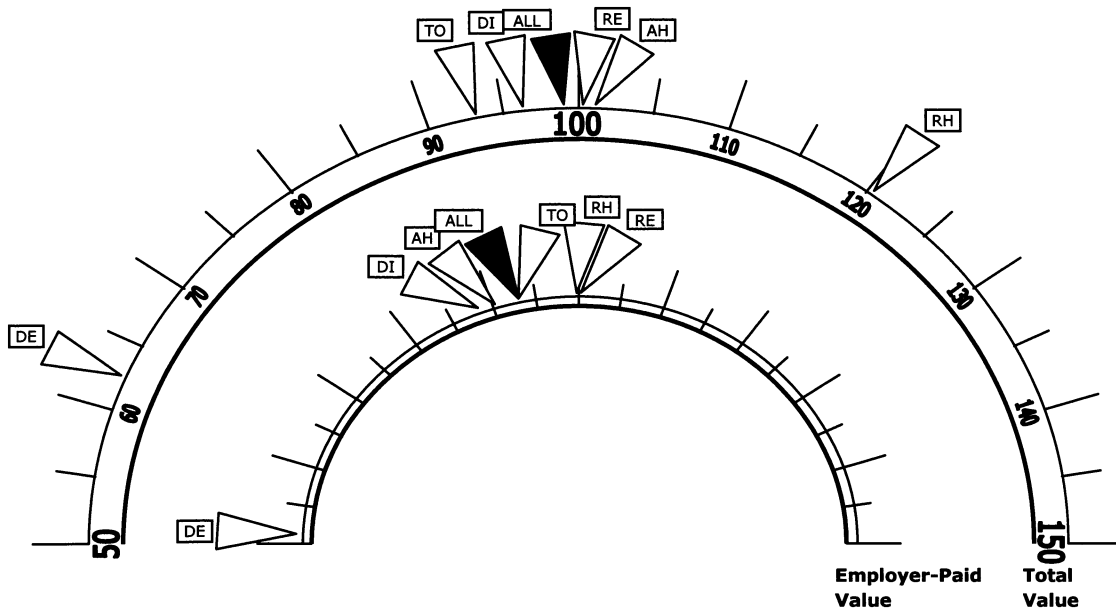
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	94.4	12th / 13th	93.8	13th / 14th
Alabama Power	94.6	12th / 13th	94.2	13th / 14th
Georgia Power	94.5	12th / 13th	94.1	13th / 14th
Gulf Power	94.3	12th / 13th	93.5	13th / 14th
Mississippi Power	94.3	12th / 13th	93.5	13th / 14th

Overall Results - Southern Company



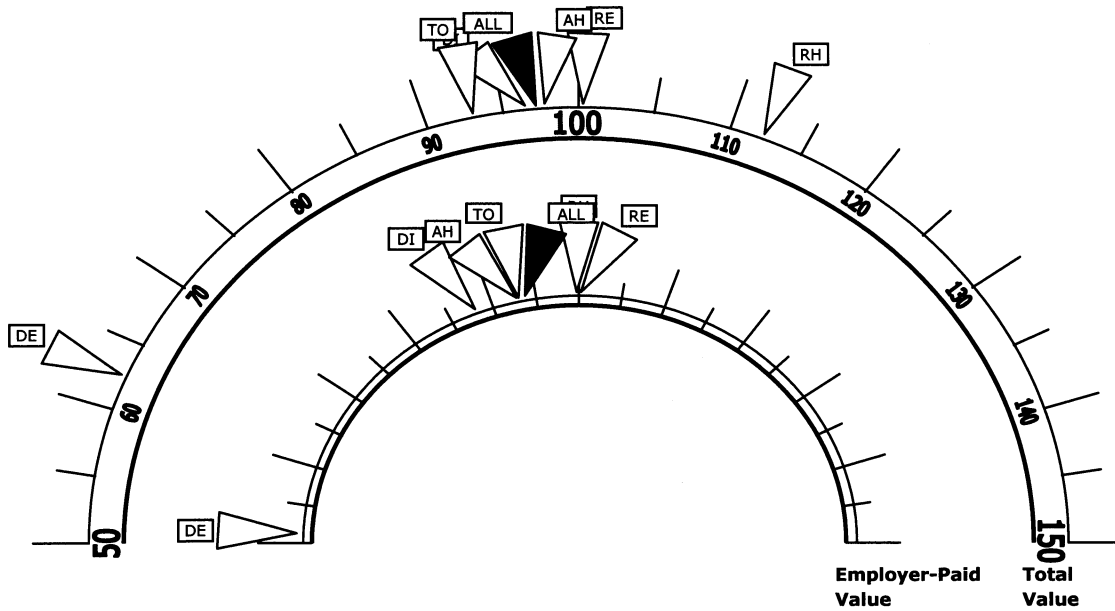
Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	89.3	12th / 13th	93.8	13th / 14th
Active Health Care	(AH)	91.1	14th / 15th	99.3	7th / 8th
Retiree Health Care	(RH)	99.7	7th / 8th	117.3	6th / 7th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	93.4	12th / 13th	98.0	8th / 9th

Overall Results - Alabama Power



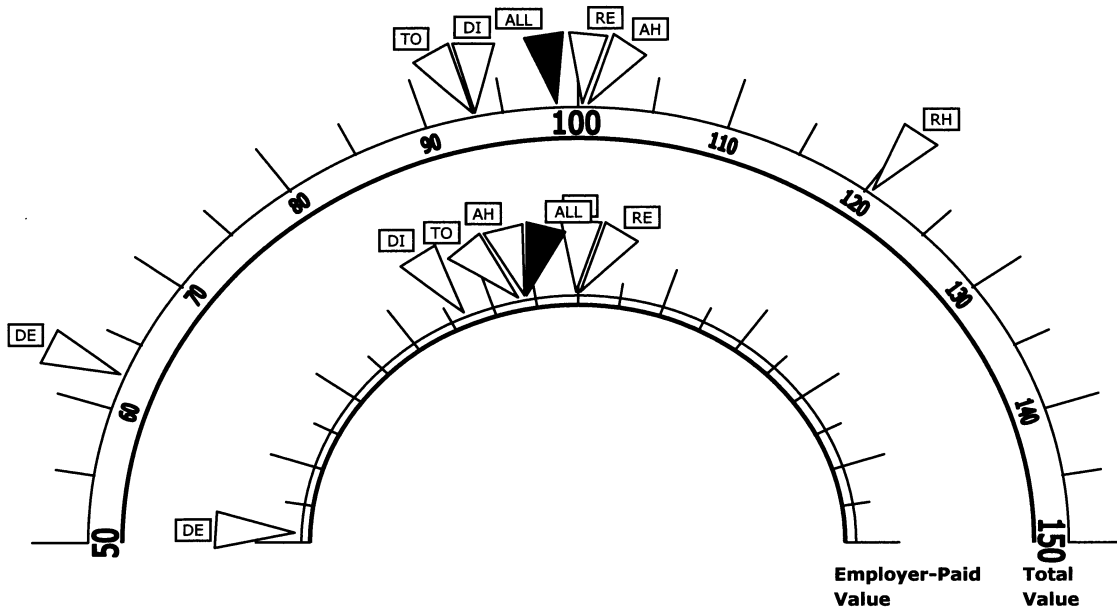
Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	88.4	12th / 13th	96.3	11th / 12th
Active Health Care	(AH)	90.5	14th / 15th	101.1	6th / 7th
Retiree Health Care	(RH)	99.7	7th / 8th	120.5	5th / 6th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	93.1	13th / 14th	99.0	8th / 9th

Overall Results - Georgia Power



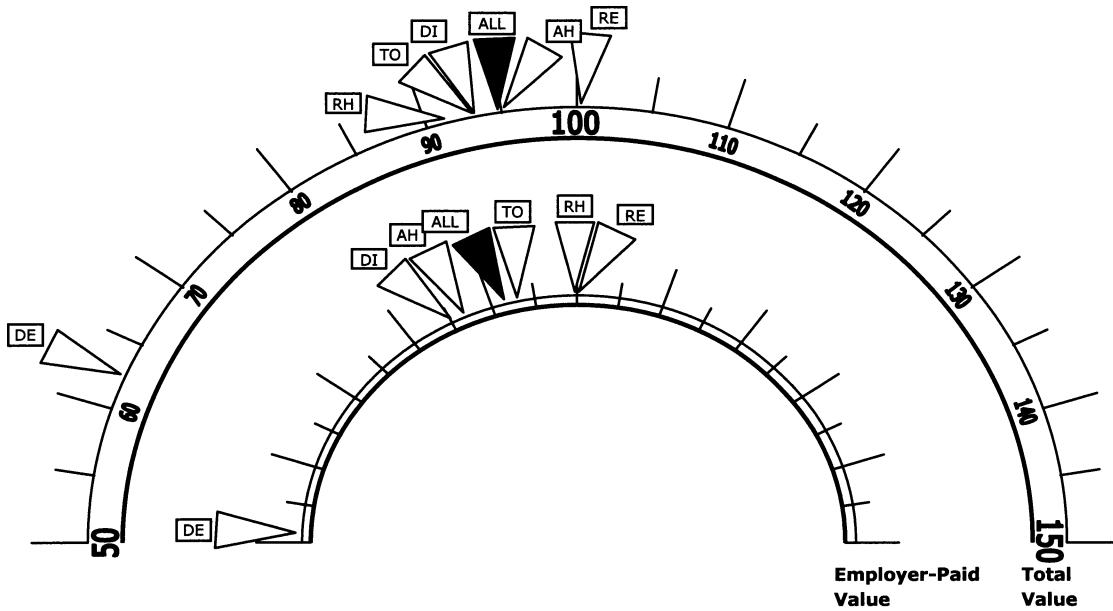
Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	88.1	13th / 14th	96.6	11th / 12th
Active Health Care	(AH)	93.0	13th / 14th	97.8	10th / 11th
Retiree Health Care	(RH)	99.7	7th / 8th	112.2	7th / 8th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	94.0	12th / 13th	97.2	9th / 10th

Overall Results - Gulf Power



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	86.8	13th / 14th	93.2	13th / 14th
Active Health Care	(AH)	93.9	12th / 13th	100.6	6th / 7th
Retiree Health Care	(RH)	99.7	7th / 8th	120.5	5th / 6th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	94.2	11th / 12th	98.6	8th / 9th

Overall Results - Mississippi Power



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	100.2	8th / 9th	100.2	8th / 9th
All Death	(DE)	51.2	Below 15th	62.6	Below 15th
All Disability	(DI)	85.1	13th / 14th	93.2	13th / 14th
Active Health Care	(AH)	86.9	14th / 15th	95.3	13th / 14th
Retiree Health Care	(RH)	99.7	7th / 8th	91.2	10th / 11th
Time Off With Pay	(TO)	93.2	14th / 15th	93.2	14th / 15th
All Benefits	(ALL)	91.7	13th / 14th	94.8	11th / 12th

Supplement: *Fortune* 500 Companies

This supplement has been prepared to show how the salaried employee benefit values for Southern Company compare against the salaried benefit values of the Fortune 500 companies. Of these companies, 248 are available in the Hewitt database and are included in this analysis. The base company data is generally based on 2010 information.

The base companies are:

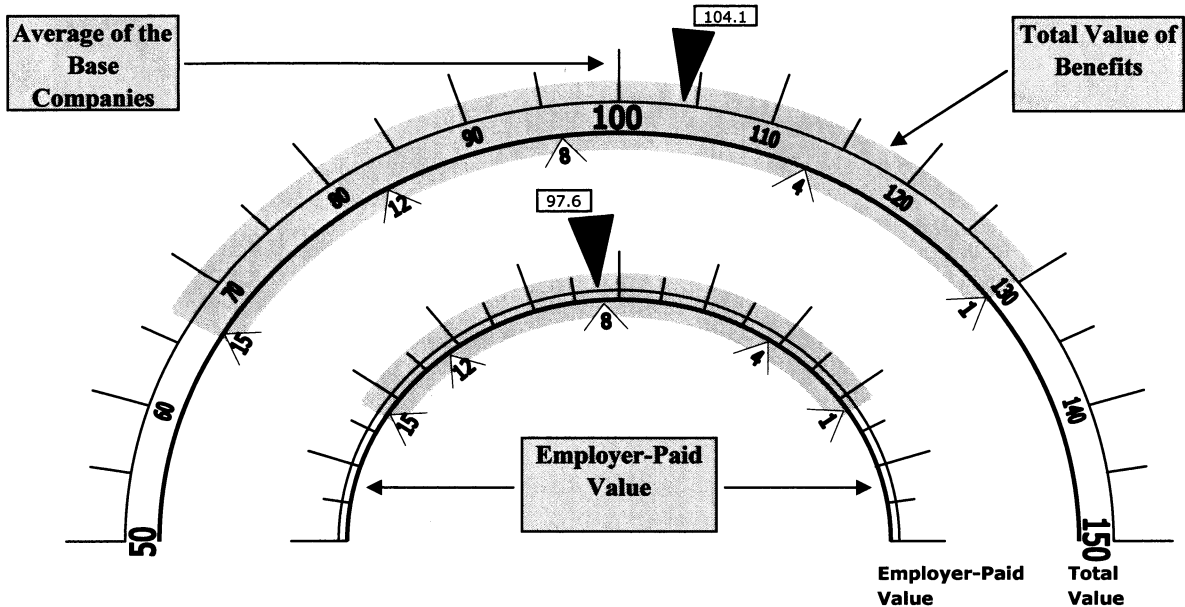
3M Company	Capital One Financial Corporation
Abbott Laboratories	Cardinal Health, Inc.
AbitibiBowater Inc.	Caterpillar Inc.
Aetna Inc.	Celanese Americas Corporation
Air Products and Chemicals, Inc.	CenterPoint Energy, Inc.
Alcoa Inc.	CenturyLink
Alliant Techsystems Inc.	The Charles Schwab Corporation
The Allstate Corporation	Chevron Corporation
Altria Group, Inc.	CHS Inc.
Ameren Corporation	CIGNA Corporation
American Electric Power Company, Inc.	Cisco Systems, Inc.
American Express Company	Citigroup Inc.
American Family Insurance Group	The Clorox Company
American International Group, Inc.	CMS Energy Corporation
Ameriprise Financial	The Coca-Cola Company
Amgen Inc.	Colgate-Palmolive Company
Anadarko Petroleum Corporation	Comcast Corporation
Apache Corporation	Computer Sciences Corporation
Apple Inc.	ConAgra Foods, Inc.
Archer Daniels Midland Company	Consolidated Edison Company of New York, Inc.
Arrow Electronics, Inc.	Constellation Energy Group
AT&T Inc.	Corning Incorporated
Atmos Energy Corporation	Costco Wholesale Corporation
Automatic Data Processing, Inc.	Crown Holdings, Inc.
Avery Dennison Corporation	CVS Caremark Corporation
Avon Products, Inc.	Dana Corporation
Baker Hughes Incorporated	Deere & Company
Bank of America Corporation	Dell Inc.
The Bank of New York Mellon Corporation	DIRECTV
Baxter International Inc.	Discover Financial Services LLC
BB&T Corporation	Disney
Becton, Dickinson and Company	Dole Food Company, Inc.
Best Buy Co., Inc.	Dollar General Corporation
Biogen Idec Inc.	Dominion Resources, Inc.
The Boeing Company	The Dow Chemical Company
Boston Scientific	Dr Pepper Snapple Group
Bristol-Myers Squibb Company	DTE Energy Company
Cablevision Systems Corporation	E. I. du Pont de Nemours and Company
Campbell Soup Company	Duke Energy Corporation

Eastman Kodak Company
Ecolab Inc.
Edison International
Eli Lilly and Company
EMC Corporation
Emerson Electric Co.
Energy Future Holdings Corp.
Entergy Corporation
Exelon Corporation
Fannie Mae
Fifth Third Bancorp
First Data
FirstEnergy Corp.
Fiserv, Inc.
Fluor Corporation
FMC Technologies Inc.
Ford Motor Company
Fortune Brands, Inc.
FPL Group Inc.
Freddie Mac
General Dynamics Corporation
General Electric Company
General Mills, Inc.
General Motors Corporation
GMAC LLC
Genworth Financial, Inc.
Genzyme Corporation
Gilead Sciences, Inc.
Goldman Sachs, & Co.
Goodrich Corporation
The Goodyear Tire & Rubber Company
W.W. Grainger, Inc.
The Guardian Life Insurance Company of
America
Halliburton Company
Harris Corporation
The Hartford Financial Services Group, Inc.
HCA Inc.
H. J. Heinz Company
The Hershey Company
Hewlett-Packard Company
The Home Depot, Inc.
Honeywell International Inc.
Hormel Foods Corporation
Humana Inc.
International Business Machines Corporation
Illinois Tool Works Inc.
Integrus Energy Group, Inc.
International Paper Company
ITT Corporation
J. C. Penney Company, Inc.
Jacobs Engineering Group, Inc.
Johnson & Johnson

Johnson Controls, Inc.
J.P. Morgan Chase & Co.
Kellogg Company
KeyCorp
Kimberly-Clark Corporation
Kinder Morgan Inc.
Kohl's Corporation
Kraft Foods Inc.
The Kroger Co.
L-3 Communications Corporation
Laboratory Corporation of America
Land O'Lakes, Inc.
Lear Corporation
Liberty Mutual Insurance Company
Limited Brands, Inc.
Lincoln Financial Group
Lockheed Martin Corporation
Lowe's Companies, Inc.
The Lubrizol Corporation
Macy's, Inc.
Marathon Oil Company
Marriott International, Inc.
Massachusetts Mutual Life Insurance Company
McDonald's Corporation
McKesson Corporation
MeadWestvaco Corporation
Medco Health Solutions, Inc.
Medtronic, Inc.
Merck & Co., Inc.
Metropolitan Life Insurance Company
Micron Technology, Inc.
Monsanto Company
Morgan Stanley
The Mosaic Company
Motorola, Inc.
Murphy Oil Corporation
Mutual of Omaha Insurance Company
Mylan Laboratories Inc.
National Oilwell Varco, Inc.
Nationwide Mutual Insurance Company
Navistar International Corporation
NCR Corporation
New York Life Insurance Company
Newell Rubbermaid Inc.
News America Incorporated
NIKE, Inc.
NiSource Inc.
Northeast Utilities Service Company
The Northern Trust Company
Northrop Grumman Corporation
The Northwestern Mutual Life Insurance Company
NRG Energy, Inc.
OfficeMax, Inc.

Owens Corning
PACCAR Inc
Pacific Gas & Electric Company
Parker Hannifin Corporation
PepsiCo, Inc.
PetSmart, Inc.
Pfizer Inc
Pitney Bowes Inc.
The PNC Financial Services Group, Inc.
PPL Corporation
Praxair, Inc.
The Principal Financial Group
The Procter & Gamble Company
Progress Energy, Inc.
Prudential Financial, Inc.
Public Service Enterprise Group Incorporated
Quest Diagnostics Incorporated
Raytheon Company
Regions Financial Corporation
Reynolds American Inc.
Rockwell Automation
RR Donnelley
Safeway Inc.
Sallie Mae, Inc.
Sara Lee Corporation
SCANA Corporation
Science Applications International Corporation
Sears Holdings Corporation
The Sherwin-Williams Company
Smurfit-Stone Container Corporation
Southwest Airlines Co.
Sprint Nextel Corporation
St. Jude Medical, Inc.

Staples, Inc.
Starbucks Corporation
Starwood Hotels & Resorts Worldwide, Inc.
State Farm Insurance Companies
State Street Corporation
SunTrust Banks, Inc.
SUPERVALU INC.
Target Corporation
Teachers Insurance and Annuity Association
Telephone and Data Systems
Textron Inc.
Thrivent Financial for Lutherans
Toys 'R' Us
The Travelers Companies, Inc.
Unisys Corporation
United Airlines
United Parcel Service, Inc.
United States Steel Corporation
United Technologies Corporation
UnitedHealth Group
Unum Group
U.S. Bancorp
Valero Energy Corporation
Verizon Communications Inc.
Visa Inc.
Walgreen Company
Walmart
WellPoint, Inc.
Wells Fargo & Company
Weyerhaeuser Company
Xerox Corporation
Yum! Brands, Inc.



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.7	129.6
4th	118.7	113.4
8th	98.3	96.1
12th	78.4	83.2
15th	67.7	67.0

Your Position Relative to the Base Companies	Employer-Paid Value	Total Value
Index	97.6	104.1
Ranking	8th / 9th	5th / 6th

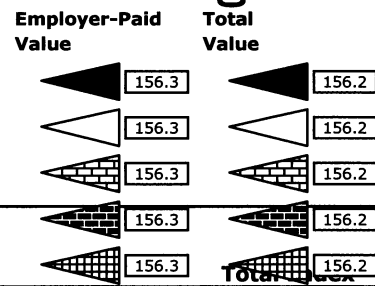
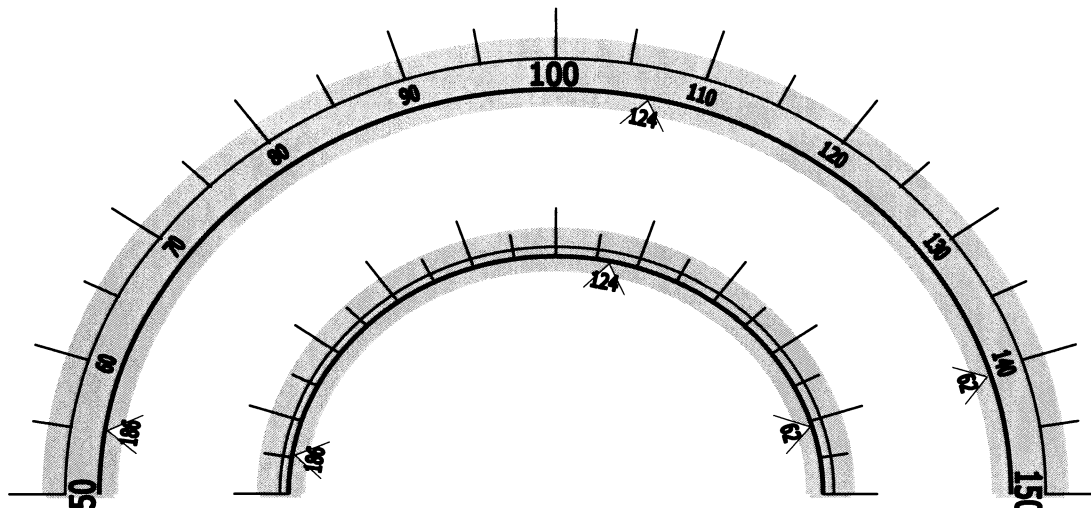
Notes - Retirement: Primary Retirement Income

----- Defined Benefit -----

----- Defined Contribution -----

Organization	Yr	Type of Plan	Basic Benefit Formula	Type of Plan	Employer Contributions
Southern Company	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Alabama Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Georgia Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Gulf Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--
Mississippi Power	10	Highest 3-year average Fixed dollar minimum	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	--	--

Retirement: Primary Retirement Income



Ranking Among Plans in Study	Employer-Paid Index	Total Value
1st	486.2	485.8
62nd	140.8	140.7
124th	106.6	106.5
186th	55.1	55.1
248th	0.0	0.0

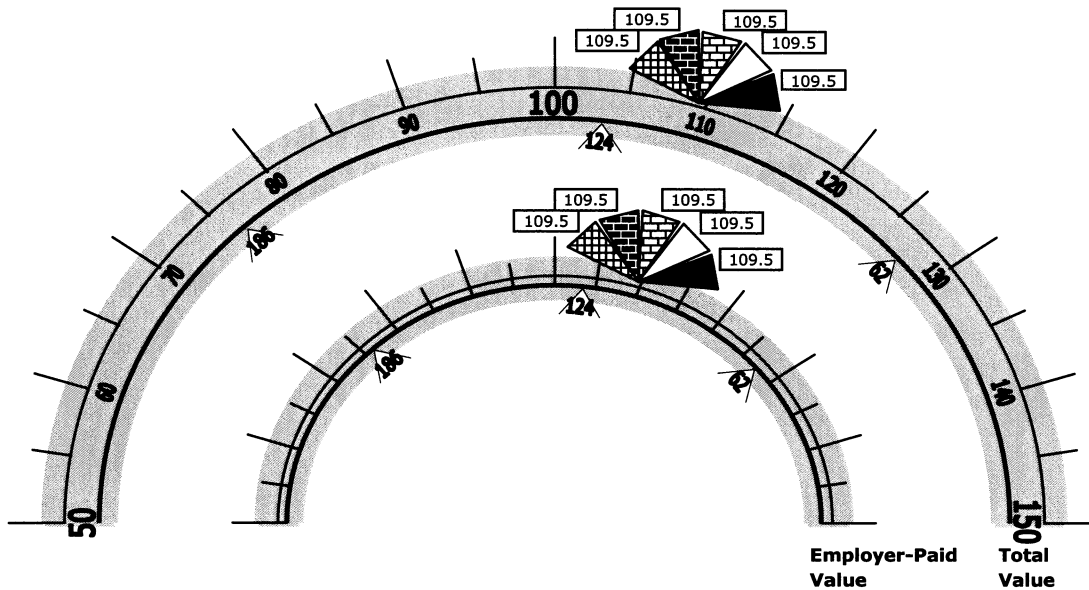
Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	156.3	41st / 42nd	156.2	41st / 42nd
Alabama Power	156.3	41st / 42nd	156.2	41st / 42nd
Georgia Power	156.3	41st / 42nd	156.2	41st / 42nd
Gulf Power	156.3	41st / 42nd	156.2	41st / 42nd
Mississippi Power	156.3	41st / 42nd	156.2	41st / 42nd

Notes - Retirement: Matched Savings

-- Employee Contributions --

Organization	Yr	Type of Plan	Eligibility	Matched Only	Employer Contributions
Southern Company	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Alabama Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Georgia Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Gulf Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00
Mississippi Power	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	1.0% to 6.0%; Pretax or posttax	\$0.85 per \$1.00

Retirement: Matched Savings



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	227.1	227.1
62nd	127.3	127.3
124th	103.4	103.4
186th	76.1	76.1
248th	0.0	0.0

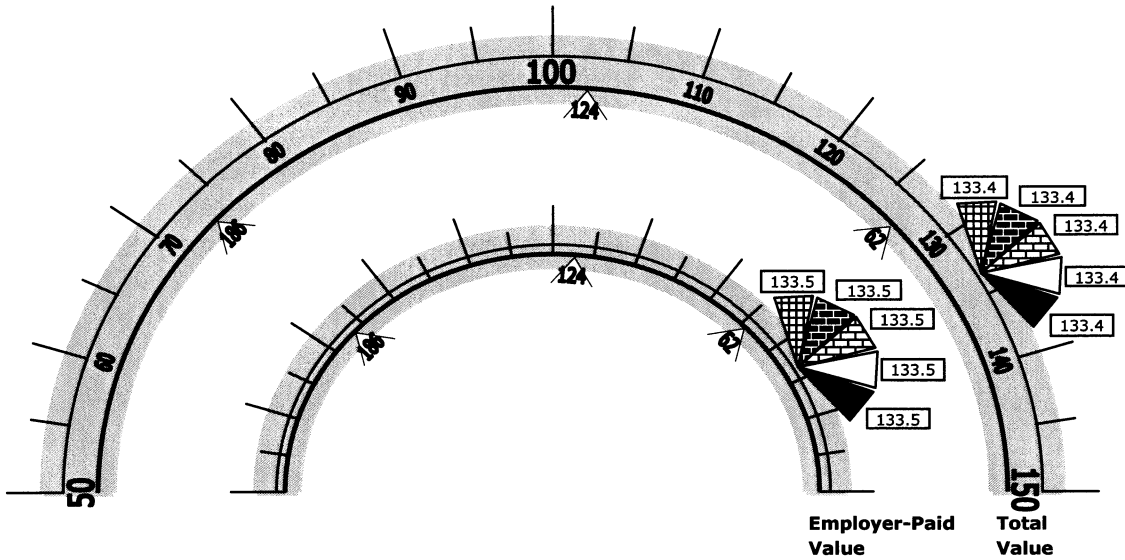
Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	109.5	105th / 106th	109.5	105th / 106th
Alabama Power	109.5	105th / 106th	109.5	105th / 106th
Georgia Power	109.5	105th / 106th	109.5	105th / 106th
Gulf Power	109.5	105th / 106th	109.5	105th / 106th
Mississippi Power	109.5	105th / 106th	109.5	105th / 106th

Notes - Retirement: All Retirement Income

----- Defined Benefit ----- Defined Contribution -----

Organization	Yr	Type of Plan	Type of Plan	Employer Contributions
Southern Company	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Alabama Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Georgia Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Gulf Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00
Mississippi Power	10	Highest 3-year average Fixed dollar minimum	Savings Roth savings plan (Not a Safe Harbor plan)	\$0.85 per \$1.00

Retirement: All Retirement Income



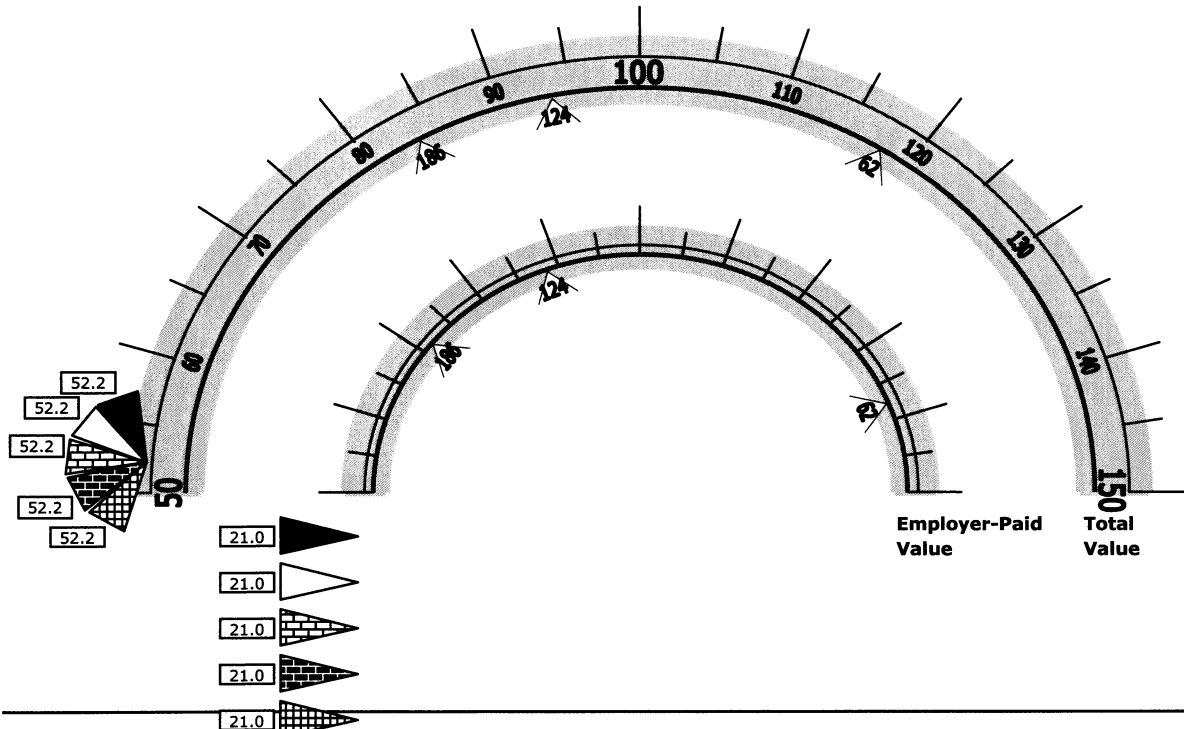
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	249.4	249.3
62nd	125.8	127.0
124th	102.5	102.5
186th	73.5	73.5
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	133.5	44th / 45th	133.4	44th / 45th
Alabama Power	133.5	44th / 45th	133.4	44th / 45th
Georgia Power	133.5	44th / 45th	133.4	44th / 45th
Gulf Power	133.5	44th / 45th	133.4	44th / 45th
Mississippi Power	133.5	44th / 45th	133.4	44th / 45th

Notes - Preretirement Death: Group Life Coverage

Organization	Yr	Employer-Paid Amount	Contributory Amount	Monthly Employee Contributions per \$1,000
Southern Company	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Alabama Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Georgia Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Gulf Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax
Mississippi Power	10	\$12,500	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax

Preretirement Death: Group Life Coverage



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	335.8	229.5
62nd	137.9	117.7
124th	88.6	93.7
186th	71.5	83.8
248th	0.0	35.6

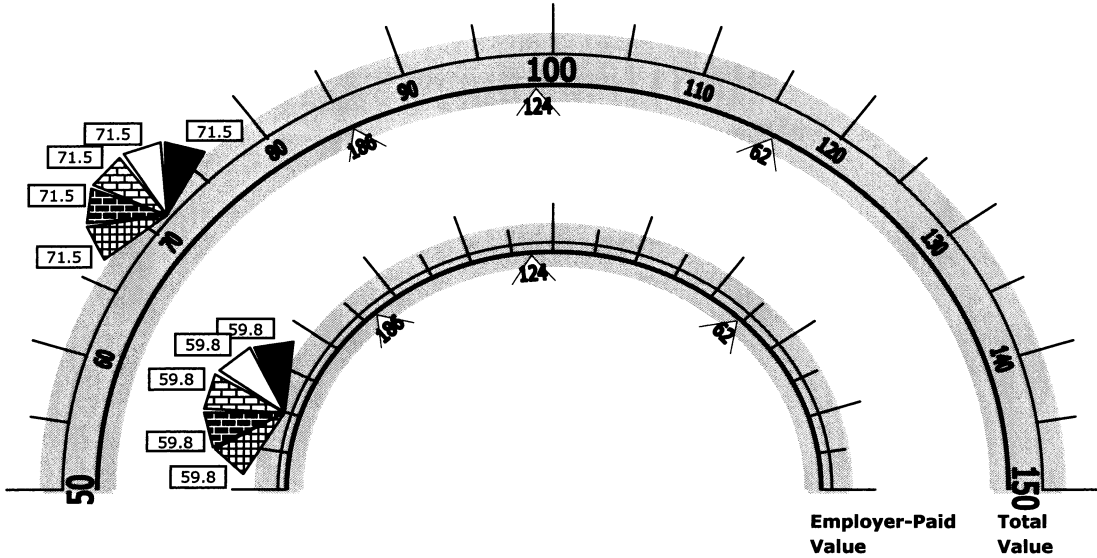
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	21.0	242nd / 243rd	52.2	243rd / 244th
Alabama Power	21.0	242nd / 243rd	52.2	243rd / 244th
Georgia Power	21.0	242nd / 243rd	52.2	243rd / 244th
Gulf Power	21.0	242nd / 243rd	52.2	243rd / 244th
Mississippi Power	21.0	242nd / 243rd	52.2	243rd / 244th

Notes - Preretirement Death: Survivors' Income

----- Survivors' Income -----

----- Pension Survivors' Benefits -----

Organization	Yr	Benefit Amount	Employee Contributions	Benefit Amount
Southern Company	10	--	--	45% of accrued benefit
Alabama Power	10	--	--	45% of accrued benefit
Georgia Power	10	--	--	45% of accrued benefit
Gulf Power	10	--	--	45% of accrued benefit
Mississippi Power	10	--	--	45% of accrued benefit



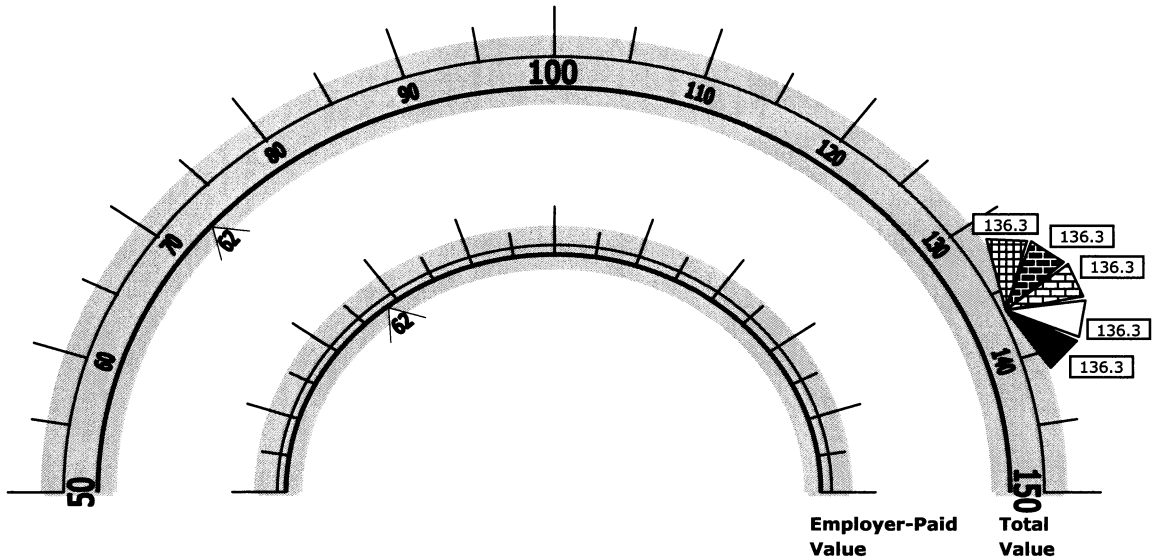
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	251.4	207.2
62nd	124.5	116.0
124th	97.5	98.8
186th	76.7	85.4
248th	18.5	44.2

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	59.8	221st / 222nd	71.5	223rd / 224th
△ Alabama Power	59.8	221st / 222nd	71.5	223rd / 224th
▤ Georgia Power	59.8	221st / 222nd	71.5	223rd / 224th
▥ Gulf Power	59.8	221st / 222nd	71.5	223rd / 224th
▧ Mississippi Power	59.8	221st / 222nd	71.5	223rd / 224th

Notes - Postretirement Death (Continuation of active coverage)

----- Employer-Paid ----- Contributory -----

Organization	Yr	Ultimate Amount	Ultimate Amount	Monthly Employee Contributions per \$1,000
Southern Company	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Alabama Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Georgia Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Gulf Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--
Mississippi Power	10	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years	--	--



Ranking Among Plans in Study	Employer-Paid Index	Total Value
1st	2,293.5	1,975.9
62nd	78.5	72.9
124th	0.0	0.0
186th	0.0	0.0
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	161.1	44th / 45th	136.3	50th / 51st
Alabama Power	161.1	44th / 45th	136.3	50th / 51st
Georgia Power	161.1	44th / 45th	136.3	50th / 51st
Gulf Power	161.1	44th / 45th	136.3	50th / 51st
Mississippi Power	161.1	44th / 45th	136.3	50th / 51st

All Death

The benefit areas included in this index are:

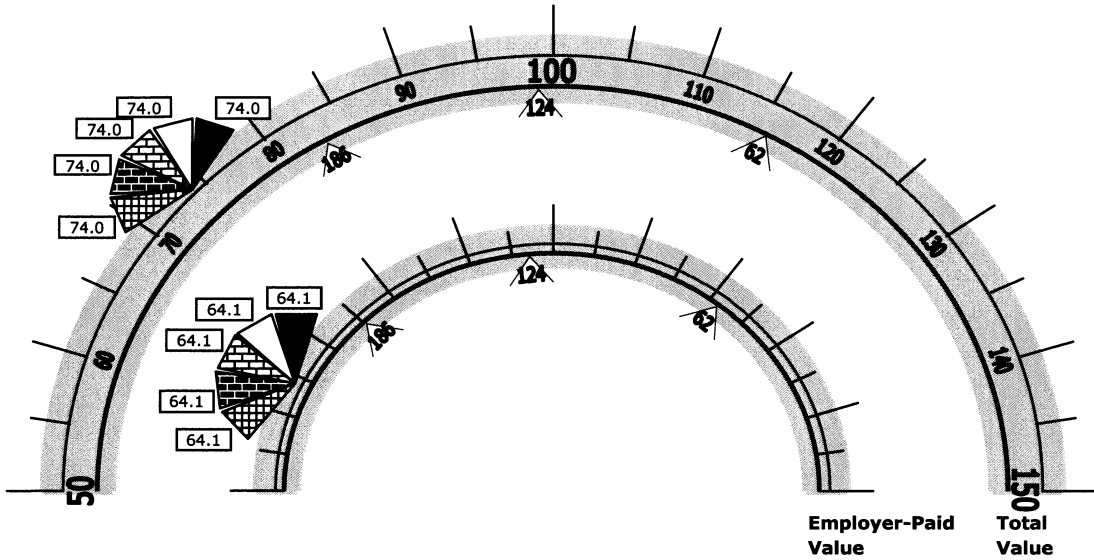
■ Preretirement Death

— Group Life

— Survivors' Income

— Retirement Plan Payments

■ Postretirement Death



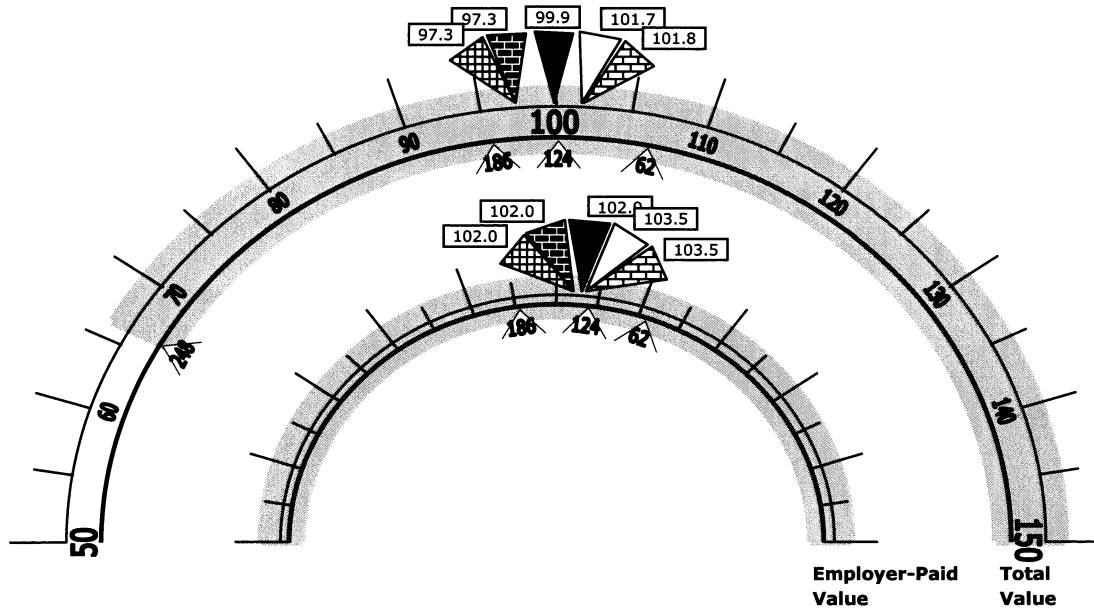
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	248.1	204.9
62nd	121.2	115.6
124th	97.0	99.0
186th	75.3	83.4
248th	17.7	42.5

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	64.1	215th / 216th	74.0	217th / 218th
Alabama Power	64.1	215th / 216th	74.0	217th / 218th
Georgia Power	64.1	215th / 216th	74.0	217th / 218th
Gulf Power	64.1	215th / 216th	74.0	217th / 218th
Mississippi Power	64.1	215th / 216th	74.0	217th / 218th






Notes - Short-Term Disability and Sick Leave

Organization	Yr	Pay Replacement	Offset	Benefits Begin	Benefit Schedule
Southern Company	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks
		60.0%	None	After 100% period	
		\$84 per week	None	8th calendar day (1st day if accident or hospital)	
		\$126 per week	None	8th calendar day (1st day if accident or hospital)	
	\$175 per week	None	8th calendar day (1st day if accident or hospital)		
Alabama Power	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks
		60.0%	None	After 100% period	
		\$84 per week	None	8th calendar day (1st day if accident or hospital)	
		\$126 per week	None	8th calendar day (1st day if accident or hospital)	
	\$175 per week	None	8th calendar day (1st day if accident or hospital)		
Georgia Power	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks
		60.0%	None	After 100% period	
		\$84 per week	None	8th calendar day (1st day if accident or hospital)	
		\$126 per week	None	8th calendar day (1st day if accident or hospital)	
	\$175 per week	None	8th calendar day (1st day if accident or hospital)		
Gulf Power	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks
		60.0%	None	After 100% period	
Mississippi Power	10	100.0%	None	1st day	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks
		60.0%	None	After 100% period	

Short-Term Disability

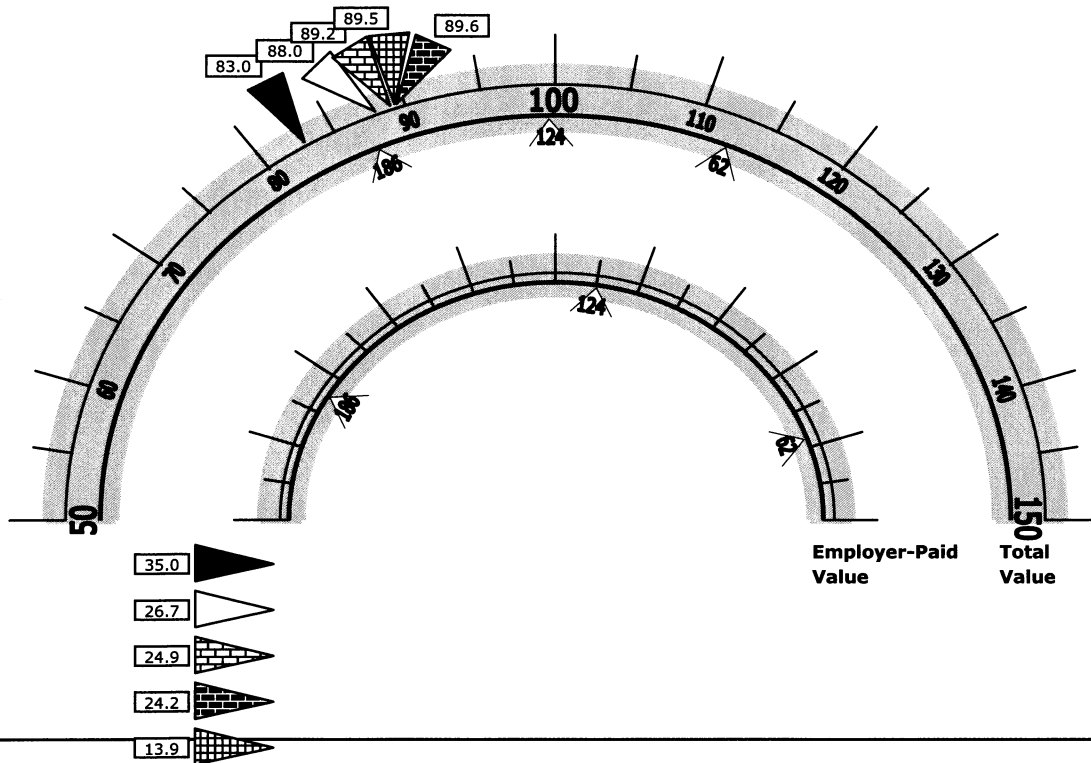


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	217.5	207.4
62nd	110.9	106.5
124th	103.8	100.2
186th	95.6	95.6
248th	3.4	66.3

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	102.9	137th / 138th	99.9	128th / 129th
 Alabama Power	103.5	129th / 130th	101.7	110th / 111th
 Georgia Power	103.5	129th / 130th	101.8	110th / 111th
 Gulf Power	102.0	143rd / 144th	97.3	174th / 175th
 Mississippi Power	102.0	143rd / 144th	97.3	174th / 175th

Notes - Long-Term Disability

Organization	Yr	Percentage	Offset	Maximum/Minimum Monthly Disability Income	Monthly Employee Contributions
Southern Company	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Alabama Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Georgia Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Gulf Power	10	60.0%	100% Primary	\$10,000	\$0.505 per \$100 of pay Pretax, Posttax \$0.125 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	
Mississippi Power	10	60.0%	100% Primary	\$10,000	\$0.555 per \$100 of pay Pretax, Posttax \$0.175 per \$100 of pay Pretax, Posttax
		50.0%	100% Primary	\$8,333	



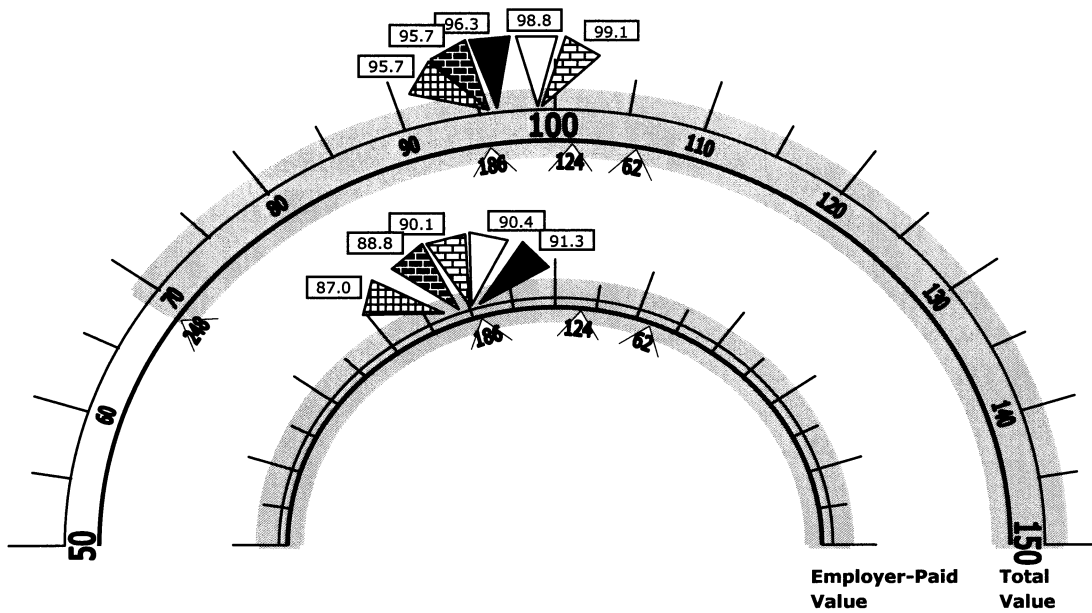
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	225.0	165.0
62nd	139.0	112.4
124th	104.9	99.6
186th	67.5	87.2
248th	0.0	20.1

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	35.0	216th / 217th	83.0	209th / 210th
Alabama Power	26.7	220th / 221st	88.0	184th / 185th
Georgia Power	24.9	220th / 221st	89.2	181st / 182nd
Gulf Power	24.2	220th / 221st	89.6	180th / 181st
Mississippi Power	13.9	226th / 227th	89.5	180th / 181st






All Disability

The benefit areas included in this index are:

- Short-Term Disability
- Long-Term Disability



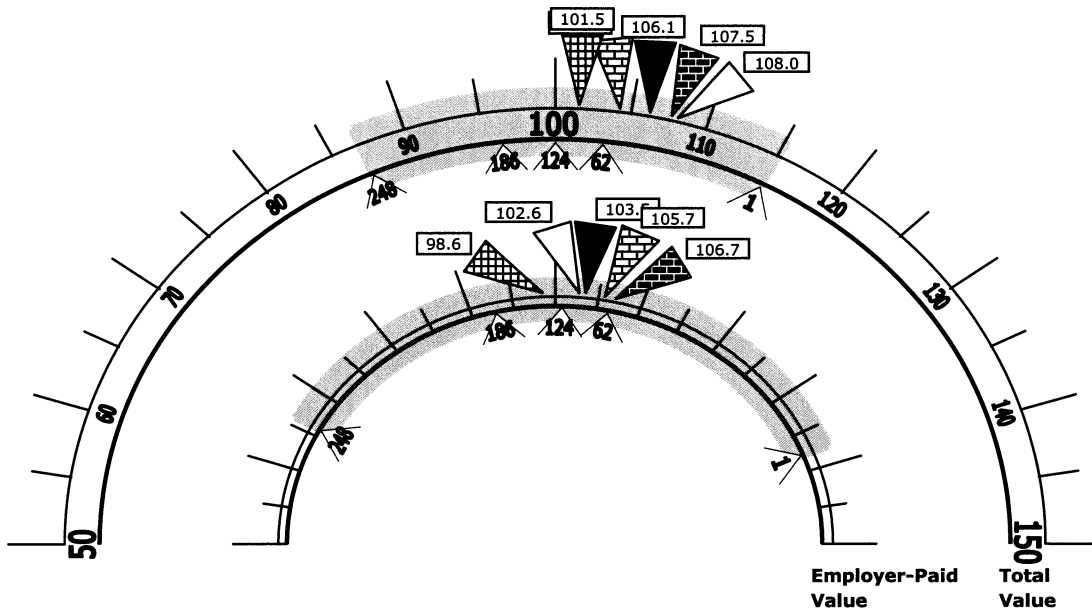
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	208.1	188.8
62nd	111.7	105.8
124th	103.1	101.2
186th	91.1	95.4
248th	2.9	69.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
 Southern Company	91.3	185th / 186th	96.3	179th / 180th
 Alabama Power	90.4	191st / 192nd	98.8	152nd / 153rd
 Georgia Power	90.1	194th / 195th	99.1	150th / 151st
 Gulf Power	88.8	201st / 202nd	95.7	183rd / 184th
 Mississippi Power	87.0	206th / 207th	95.7	183rd / 184th

Notes - Preretirement Health Care: Medical

Organization	Yr	Type of Plan	Enrollment	Annual Deductible (Individual/Family)	Benefit Percent	Monthly Employee Contributions
Southern Company	10	A) PPO	3%	\$500/\$1,500	100%	\$36.94; \$262.24
		B) PPO	42%	\$250/\$750	100%	\$57.58; \$310.41
		C) PPO	4%	\$150/\$450	100%	\$129.24; \$520.24
		D) PPO	40%	\$250/\$750	90%	\$38.09; \$251.87
Alabama Power	10	A) PPO	3%	\$500/\$1,500	100%	\$38.02; \$263.74
		B) PPO	56%	\$250/\$750	100%	\$61.12; \$328.24
		C) PPO	8%	\$150/\$450	100%	\$130.12; \$521.74
		D) PPO	20%	\$250/\$750	90%	\$41.30; \$272.84
Georgia Power	10	A) PPO	30%	\$250/\$750	100%	\$54.28; \$291.26
		B) PPO	65%	\$250/\$750	90%	\$35.58; \$230.56
Gulf Power	10	A) PPO	4%	\$500/\$1,500	100%	\$16.44; \$233.80
		B) PPO	55%	\$250/\$750	100%	\$39.54; \$298.30
		C) PPO	7%	\$150/\$450	100%	\$108.74; \$491.80
		D) PPO	26%	\$250/\$750	90%	\$19.74; \$242.90
Mississippi Power	10	A) PPO	70%	\$250/\$750	90%	\$75.12; \$187.80, \$298.64
		B) PPO	11%	\$150/\$450	95%	\$122.32; \$282.20, \$448.64
		C) PPO	12%	\$500/\$1,500	80%	\$45.32; \$128.20, \$203.74

Preretirement Health Care: Medical



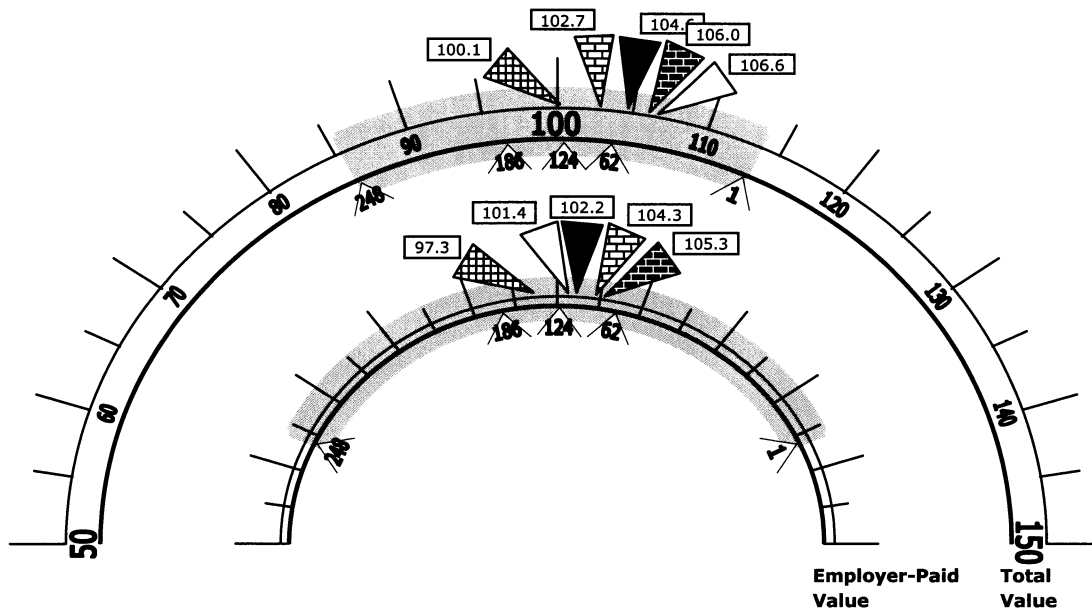
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	137.8	115.1
62nd	106.2	103.4
124th	100.6	100.0
186th	93.1	96.3
248th	65.9	86.9

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	103.5	93rd / 94th	106.1	30th / 31st
Alabama Power	102.6	102nd / 103rd	108.0	16th / 17th
Georgia Power	105.7	66th / 67th	104.2	52nd / 53rd
Gulf Power	106.7	60th / 61st	107.5	18th / 19th
Mississippi Power	98.6	141st / 142nd	101.5	95th / 96th






Notes - Preretirement Health Care: HMO/EPO

Organization	Yr	Hospital Room & Board and Miscellaneous	Retail Prescription Drugs	Monthly Employee Contributions
Southern Company	10	--	--	--
Alabama Power	10	100%, after sep per adm copay of \$350	\$50 deductible; Form: 80% Nonform: 70% Generic: 100% after \$5.00 copay	\$61.12; \$328.24, Other discounts/reduced premiums (\$15 credit if take annual physical (\$5 if spouse takes physical) (53% part))
Georgia Power	10	--	--	--
Gulf Power	10	--	--	--
Mississippi Power	10	--	--	--

Preretirement Health Care: Medical (Composite Including HMO and EPO)



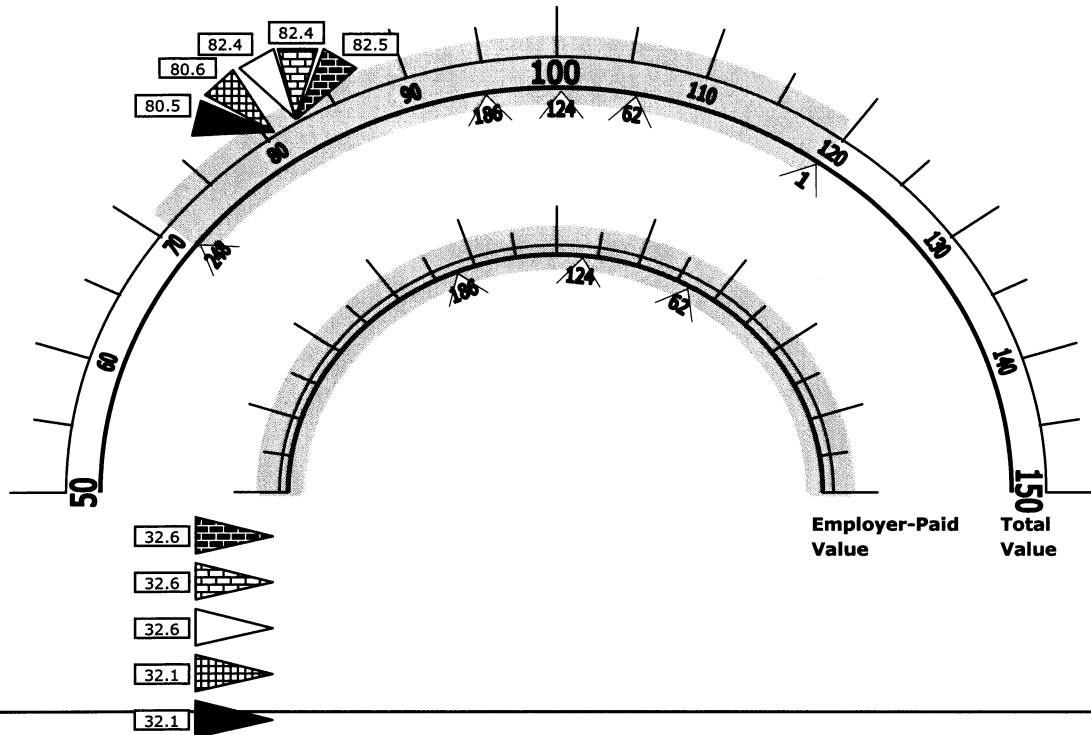
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	136.0	113.5
62nd	107.0	103.8
124th	100.2	100.5
186th	93.4	96.4
248th	64.1	85.7

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	102.2	101st / 102nd	104.6	49th / 50th
 Alabama Power	101.4	109th / 110th	106.6	24th / 25th
 Georgia Power	104.3	78th / 79th	102.7	74th / 75th
 Gulf Power	105.3	72nd / 73rd	106.0	31st / 32nd
 Mississippi Power	97.3	151st / 152nd	100.1	127th / 128th

Notes - Preretirement Health Care: Dental

Organization	Annual Deductible Yr (Individual/Family)	Deductible Waived	Sample Coinsurance %s	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions
Southern Company	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Alabama Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Georgia Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Gulf Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10
Mississippi Power	10 \$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50
	\$75/no family limit	Diagnostic, Preventive	100% exams 80% fillings	\$1,500	Not covered	\$15.87; \$50.27
	\$75/no family limit	Diagnostic, Preventive		\$750	Not covered	\$11.71; \$37.10

Preretirement Health Care: Dental



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	157.3	119.5
62nd	116.7	105.6
124th	103.1	100.3
186th	87.6	94.9
248th	9.1	71.2

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
▲ Southern Company	32.1	244th / 245th	80.5	241st / 242nd
△ Alabama Power	32.6	243rd / 244th	82.4	241st / 242nd
▤ Georgia Power	32.6	243rd / 244th	82.4	241st / 242nd
▥ Gulf Power	32.6	243rd / 244th	82.5	241st / 242nd
▧ Mississippi Power	32.1	244th / 245th	80.6	241st / 242nd

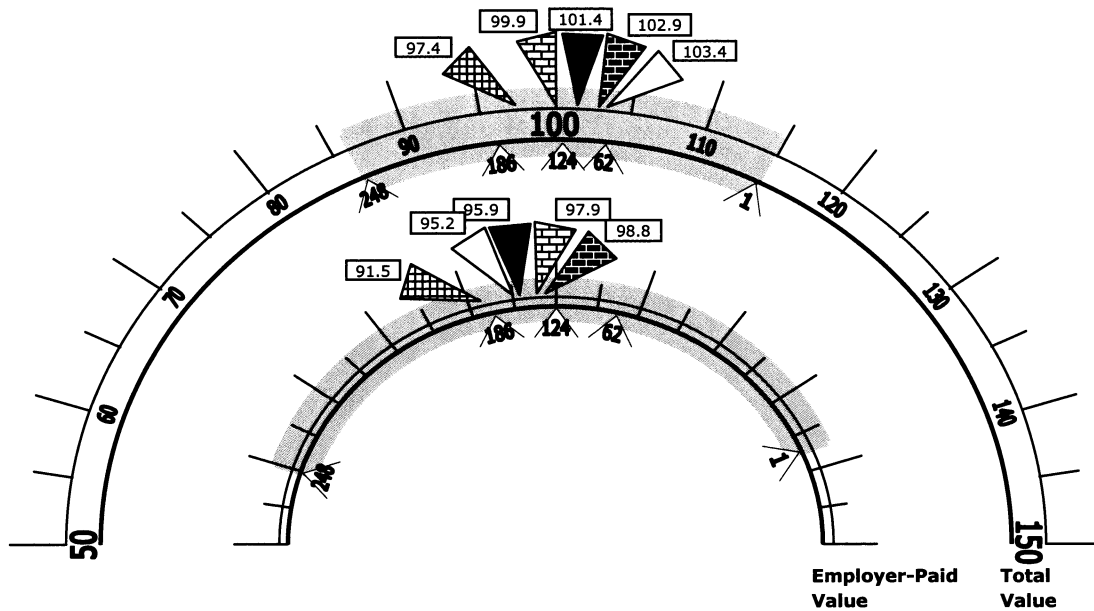
All Preretirement Health Care: Medical, Dental, Vision, and Hearing

The benefit areas included in this index are:






■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

All Preretirement Health Care: Medical, Dental, Vision, and Hearing



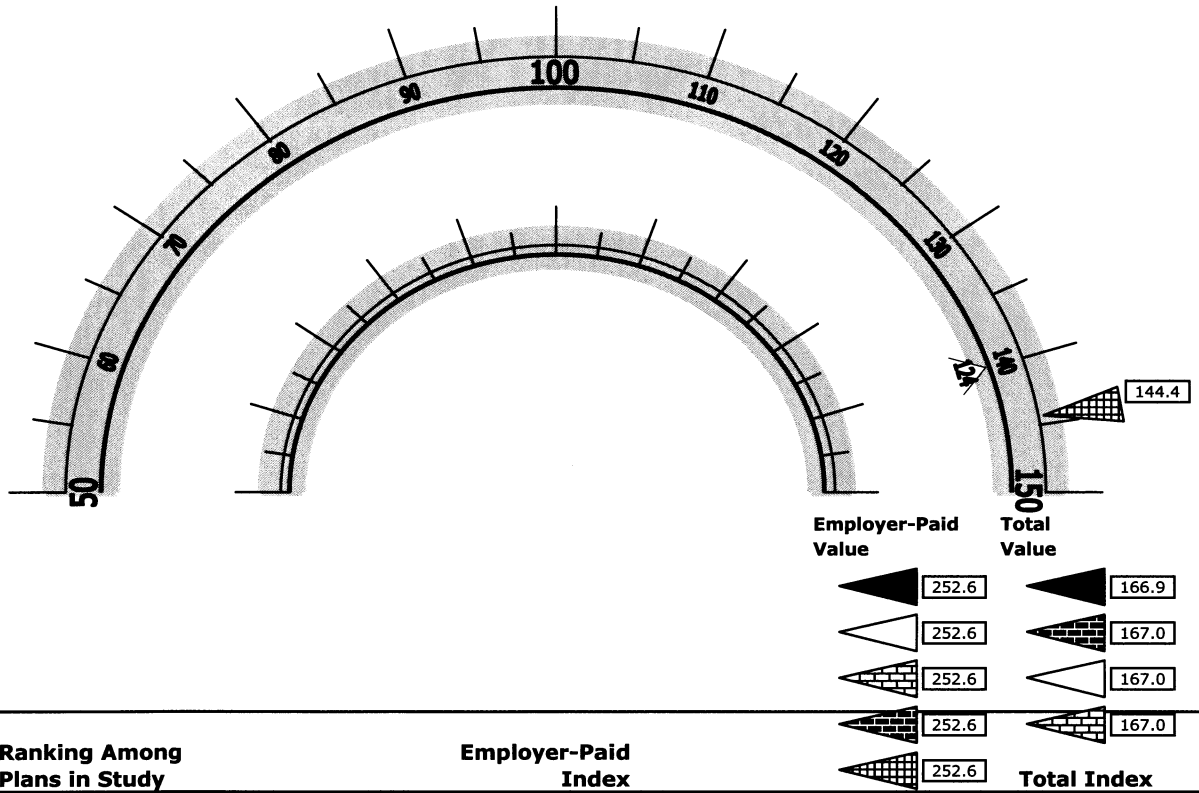
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	137.3	114.6
62nd	107.4	103.5
124th	100.0	100.4
186th	92.6	96.0
248th	59.9	86.3

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	95.9	165th / 166th	101.4	96th / 97th
 Alabama Power	95.2	168th / 169th	103.4	64th / 65th
 Georgia Power	97.9	146th / 147th	99.9	134th / 135th
 Gulf Power	98.8	135th / 136th	102.9	70th / 71st
 Mississippi Power	91.5	196th / 197th	97.4	171st / 172nd

Notes - Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees

Organization	Yr	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket	Monthly Retiree Contributions	Eligibility
Southern Company	10	\$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Alabama Power	10	\$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Georgia Power	10	\$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Gulf Power	10	\$250/\$750	100%	\$1,500/\$4,500	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Age 50 & 10 years or Age 65 & 5 years
Mississippi Power	10	\$500/\$1,500	80%	\$3,000/\$9,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$664.33; \$1,328.67	Age 50 & 10 years or Age 65 & 5 years

Postretirement Health Care: Pre-Medicare



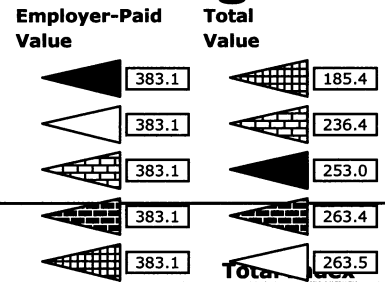
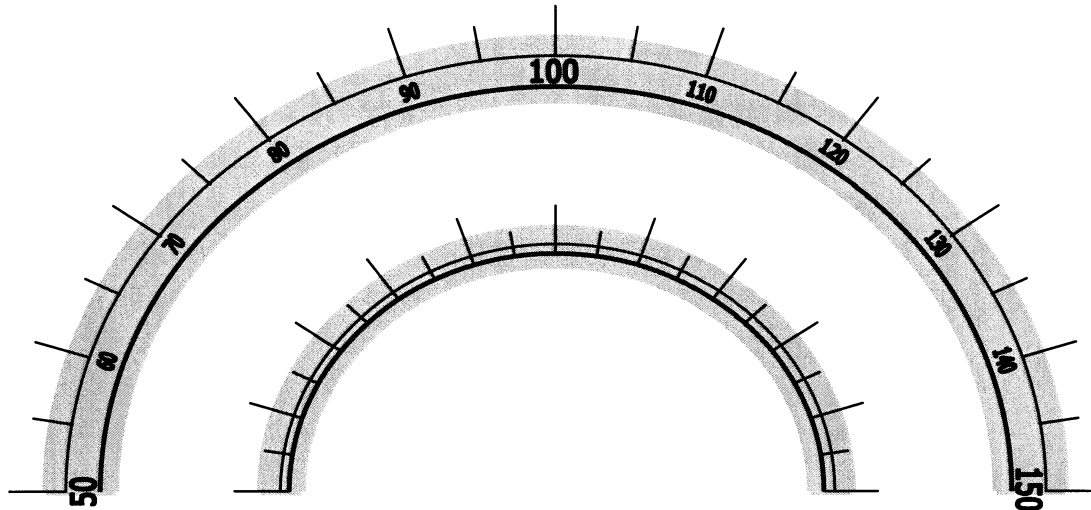
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	537.1	198.5
62nd	167.6	158.3
124th	40.4	140.0
186th	0.0	0.0
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
Southern Company	252.6	34th / 35th	166.9	32nd / 33rd
Alabama Power	252.6	34th / 35th	167.0	32nd / 33rd
Georgia Power	252.6	34th / 35th	167.0	32nd / 33rd
Gulf Power	252.6	34th / 35th	167.0	32nd / 33rd
Mississippi Power	252.6	34th / 35th	144.4	112th / 113th

Notes - Postretirement Health Care: Medical Benefits for Post-Medicare Retirees

Organization	Coordination With Yr Medicare	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	Monthly Retiree Contributions
Southern Company	10 Medicare carve-out Fills in Medicare Part A coins, Part A ded, Part B coins	\$200/\$600 --	90% --	\$1,500, No family limit --	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66 100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99
Alabama Power	10 Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99
Georgia Power	10 Medicare carve-out	\$200/\$600	90%	\$1,500, No family limit	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66
Gulf Power	10 Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	100% of cost less allocation from RHCA, 2010 full cost: \$199.50; \$398.99
Mississippi Power	10 Medicare carve-out Medicare carve-out	\$400/\$1,200 \$300/\$900	80% 90%	\$2,000/\$4,000 \$1,500/\$3,000	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$207.44; \$414.88 100% of cost less er-provided amt to offset contribs, 2010 full cost: \$233.10; \$466.20

Postretirement Health Care: Post-Medicare



Ranking Among Plans in Study	Employer-Paid Index	Total Value
1st	1,453.3	328.8
62nd	0.0	200.0
124th	0.0	28.6
186th	0.0	0.0
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	383.1	24th / 25th	253.0	26th / 27th
Alabama Power	383.1	24th / 25th	263.5	21st / 22nd
Georgia Power	383.1	24th / 25th	236.4	38th / 39th
Gulf Power	383.1	24th / 25th	263.4	21st / 22nd
Mississippi Power	383.1	24th / 25th	185.4	73rd / 74th

All Postretirement Health Care

The benefit areas included in this index are:

■ Postretirement Health Care

— Medical

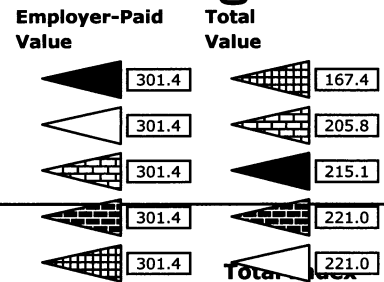
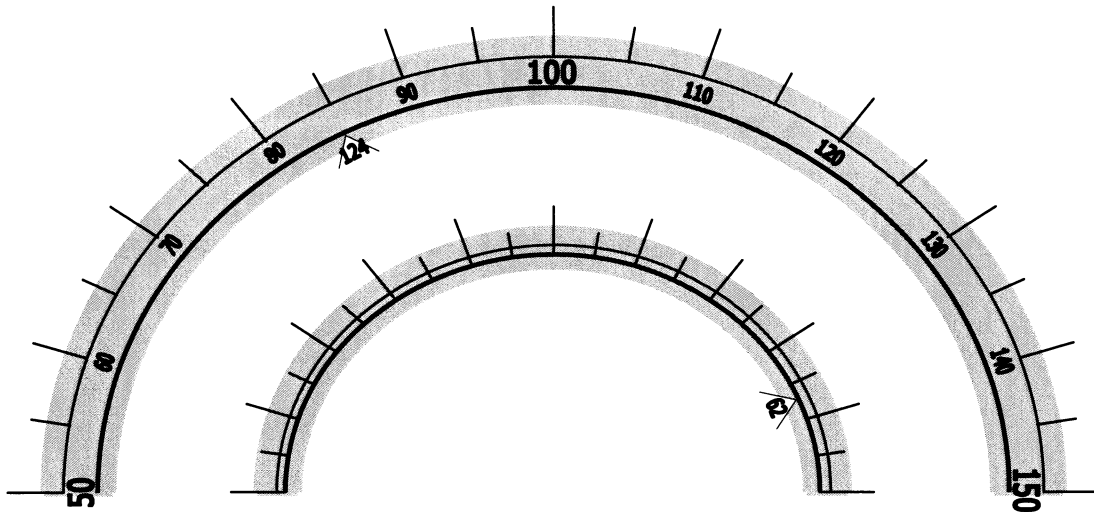
— Dental

— Vision and Hearing

— Spending Accounts

— Medicare Premium Reimbursement

All Postretirement Health Care



Ranking Among Plans in Study	Employer-Paid Index	Total Value
1st	880.1	259.8
62nd	137.2	177.0
124th	38.3	84.8
186th	0.0	0.0
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	301.4	25th / 26th	215.1	23rd / 24th
Alabama Power	301.4	25th / 26th	221.0	20th / 21st
Georgia Power	301.4	25th / 26th	205.8	32nd / 33rd
Gulf Power	301.4	25th / 26th	221.0	20th / 21st
Mississippi Power	301.4	25th / 26th	167.4	75th / 76th

All Health Care

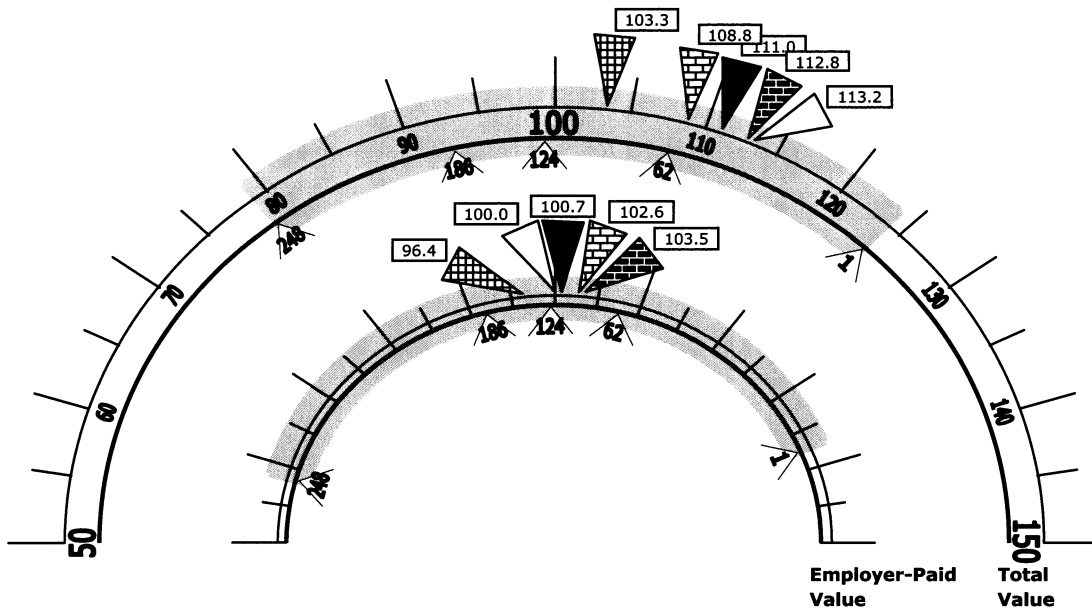
The benefit areas included in this index are:

■ Preretirement Health Care






- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	137.5	123.9
62nd	107.7	108.0
124th	99.4	99.2
186th	91.9	93.0
248th	58.5	79.1

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	100.7	113th / 114th	111.0	35th / 36th
 Alabama Power	100.0	120th / 121st	113.2	19th / 20th
 Georgia Power	102.6	98th / 99th	108.8	54th / 55th
 Gulf Power	103.5	92nd / 93rd	112.8	22nd / 23rd
 Mississippi Power	96.4	150th / 151st	103.3	92nd / 93rd

All Security Benefits

The benefit areas included in this index are:

■ Retirement Income

- Primary
- Matched Savings

■ Death

- Preretirement
- Postretirement

■ Disability

- Short-Term
- Long-Term

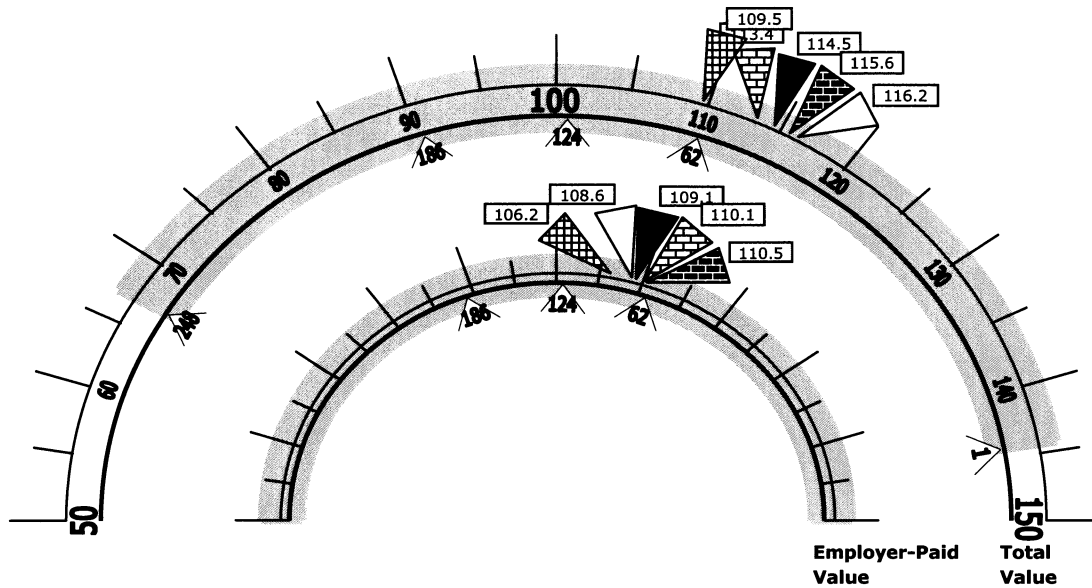
■ Preretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts

■ Postretirement Health Care

- Medical
- Dental
- Vision and Hearing
- Spending Accounts
- Medicare Premium Reimbursement

All Security Benefits

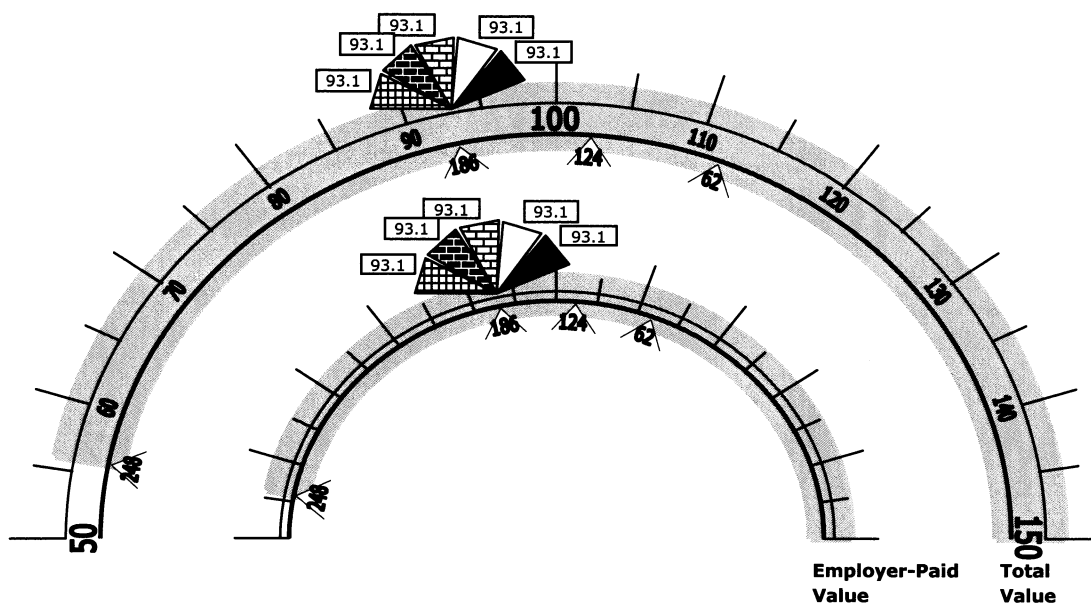


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	155.5	144.4
62nd	110.8	110.1
124th	100.8	100.8
186th	89.3	90.6
248th	45.5	67.1






Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	109.1	71st / 72nd	114.5	33rd / 34th
Alabama Power	108.6	75th / 76th	116.2	27th / 28th
Georgia Power	110.1	66th / 67th	113.4	39th / 40th
Gulf Power	110.5	63rd / 64th	115.6	28th / 29th
Mississippi Power	106.2	90th / 91st	109.5	63rd / 64th

Notes - Holidays

Organization	Holidays (including paid Yr shutdown days)		Personal Days
Southern Company	10	9.0	1.0
Alabama Power	10	9.0	1.0
Georgia Power	10	9.0	1.0
Gulf Power	10	9.0	1.0
Mississippi Power	10	9.0	1.0

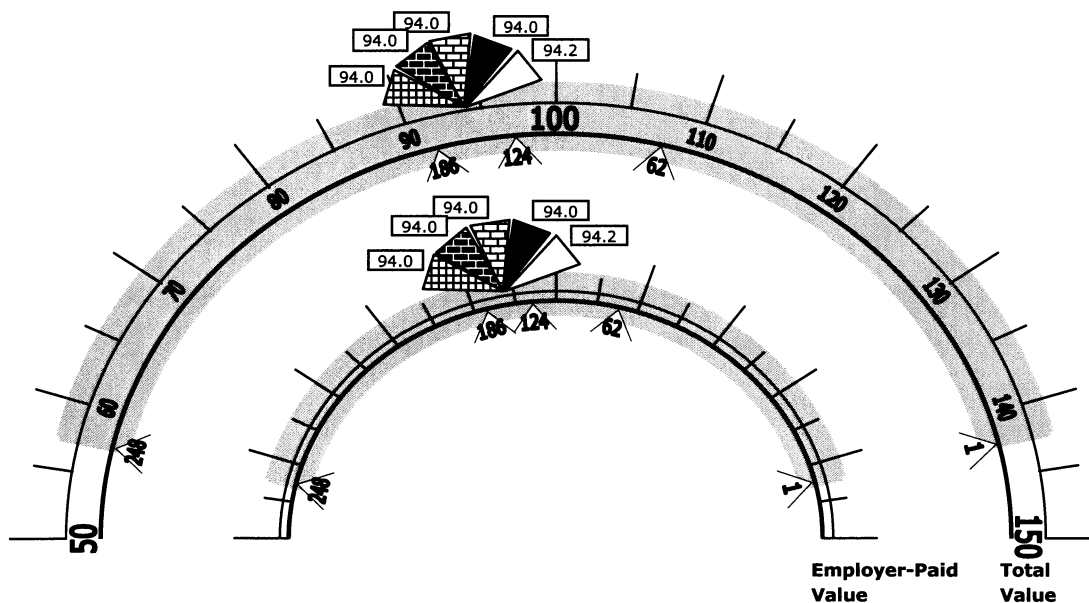


Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	158.2	158.2
62nd	111.7	111.7
124th	102.4	102.4
186th	93.1	93.1
248th	55.9	55.9

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	93.1	142nd - 187th	93.1	142nd - 187th
 Alabama Power	93.1	142nd - 187th	93.1	142nd - 187th
 Georgia Power	93.1	142nd - 187th	93.1	142nd - 187th
 Gulf Power	93.1	142nd - 187th	93.1	142nd - 187th
 Mississippi Power	93.1	142nd - 187th	93.1	142nd - 187th

Notes - Vacations

Organization	Yr	Employee Group	Vacation by Years of Service							Special Provisions		
			3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks	8 Weeks	9 Weeks		10 Weeks	
Southern Company	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Alabama Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Georgia Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Gulf Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Mississippi Power	10	Salaried	5.0	15.0	25.0							Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	142.5	142.5
62nd	107.5	107.5
124th	97.2	97.2
186th	91.6	91.6
248th	57.2	57.2

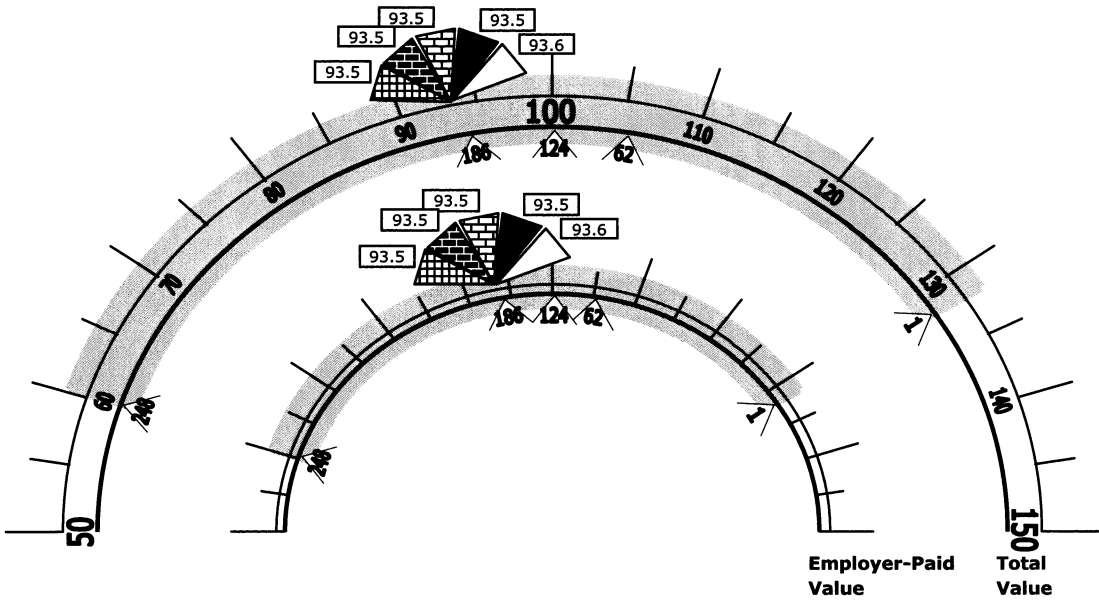
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	94.0	160th / 161st	94.0	160th / 161st
Alabama Power	94.2	159th / 160th	94.2	159th / 160th
Georgia Power	94.0	160th / 161st	94.0	160th / 161st
Gulf Power	94.0	160th / 161st	94.0	160th / 161st
Mississippi Power	94.0	160th / 161st	94.0	160th / 161st

Notes - All Time Off With Pay

----- Vacation by Years of Service -----

Organization	Yr	Vacation by Years of Service					Holidays (including paid shutdown days)	Personal Days	Special Provisions
		3 Weeks	4 Weeks	5 Weeks	6 Weeks	7 Weeks			
Southern Company	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Alabama Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Georgia Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Gulf Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes
Mississippi Power	10	5.0	15.0	25.0			9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes

All Time Off With Pay



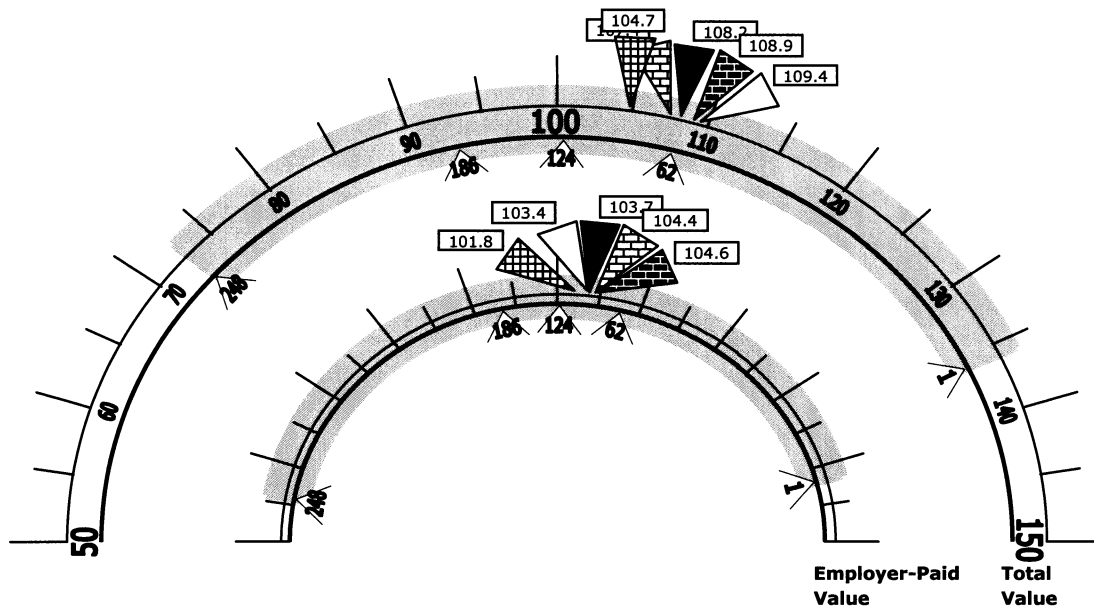
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	131.9	131.9
62nd	105.3	105.3
124th	100.2	100.2
186th	94.4	94.4
248th	60.2	60.2

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	93.5	194th / 195th	93.5	194th / 195th
Alabama Power	93.6	194th / 195th	93.6	194th / 195th
Georgia Power	93.5	194th / 195th	93.5	194th / 195th
Gulf Power	93.5	194th / 195th	93.5	194th / 195th
Mississippi Power	93.5	194th / 195th	93.5	194th / 195th






All Benefits

The benefit areas included in this index are:

- Retirement Income
 - Primary
 - Matched Savings
- Death
 - Preretirement
 - Postretirement
- Disability
 - Short-Term
 - Long-Term
- Preretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
- Postretirement Health Care
 - Medical
 - Dental
 - Vision and Hearing
 - Spending Accounts
 - Medicare Premium Reimbursement
- Time Off With Pay
 - Holidays
 - Vacations
 - “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	142.0	135.9
62nd	107.6	108.2
124th	100.2	100.4
186th	93.4	93.1
248th	55.7	72.9

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	103.7	94th / 95th	108.2	62nd / 63rd
 Alabama Power	103.4	95th / 96th	109.4	50th / 51st
 Georgia Power	104.4	91st / 92nd	107.4	67th / 68th
 Gulf Power	104.6	89th / 90th	108.9	55th / 56th
 Mississippi Power	101.8	103rd / 104th	104.7	87th / 88th

All Postretirement Benefits

The benefit areas included in this index are:

- Retirement Income

- Primary

- Matched Savings

- Postretirement Death

- Postretirement Health Care

- Medical

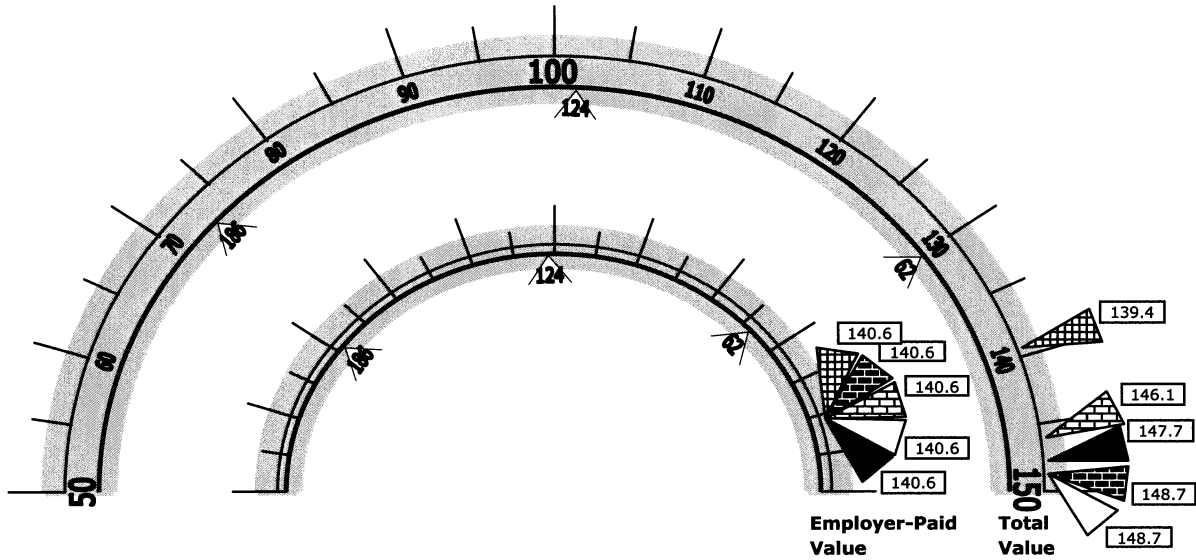
- Dental

- Vision and Hearing

- Spending Accounts

- Medicare Premium Reimbursement

All Postretirement Benefits



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	253.3	233.2
62nd	126.3	130.2
124th	99.3	101.6
186th	70.9	73.4
248th	0.0	0.0

Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Southern Company	140.6	35th / 36th	147.7	23rd / 24th
Alabama Power	140.6	35th / 36th	148.7	22nd / 23rd
Georgia Power	140.6	35th / 36th	146.1	26th / 27th
Gulf Power	140.6	35th / 36th	148.7	22nd / 23rd
Mississippi Power	140.6	35th / 36th	139.4	40th / 41st

All Preretirement Welfare Benefits

The benefit areas included in this index are:

- Preretirement Death

- Group Life

- Survivors' Income (Nonpension)

- Long-Term Disability

- Preretirement Health Care

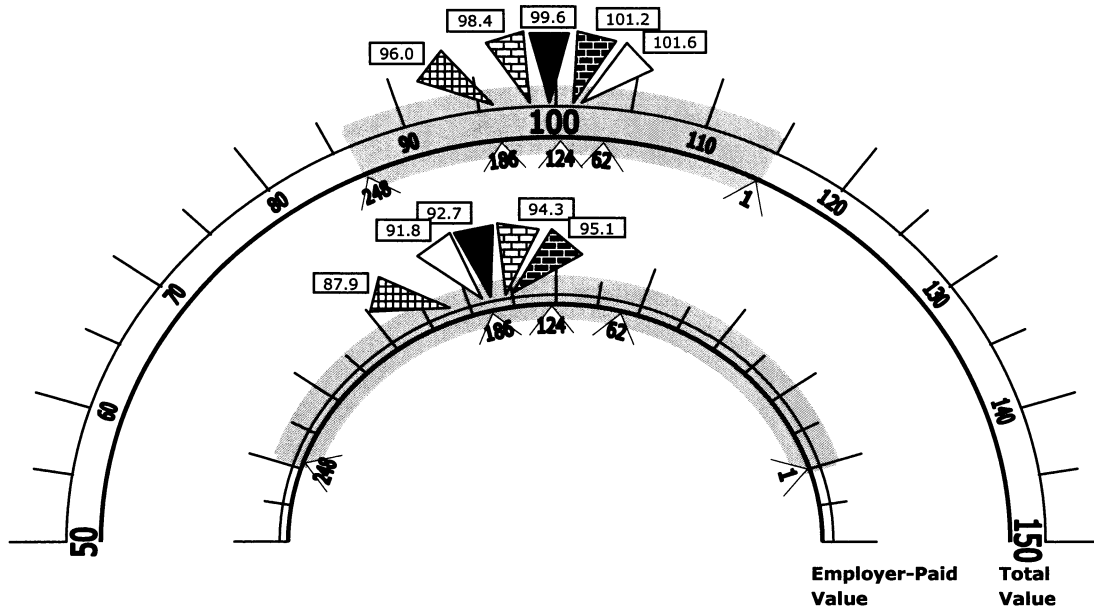
- Medical

- Dental






- Vision and Hearing

- Spending Accounts

All Preretirement Welfare Benefits



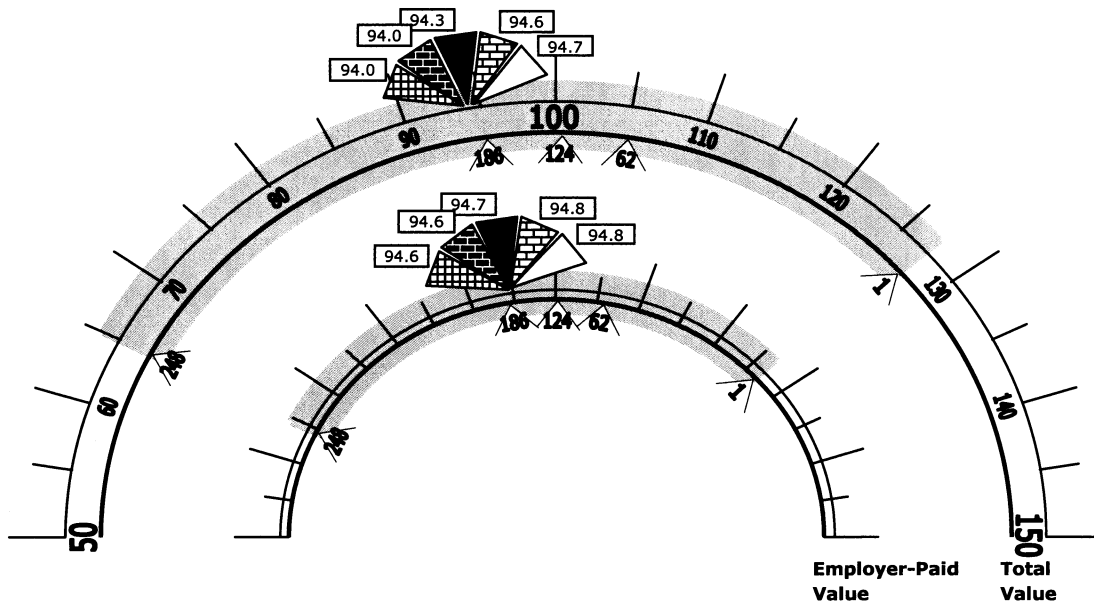
Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	140.0	114.7
62nd	107.8	103.4
124th	99.5	100.3
186th	92.5	96.2
248th	60.7	86.4

Your Position Relative to the Base Companies	Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
 Southern Company	92.7	185th / 186th	99.6	139th / 140th
 Alabama Power	91.8	194th / 195th	101.6	91st / 92nd
 Georgia Power	94.3	175th / 176th	98.4	158th / 159th
 Gulf Power	95.1	168th / 169th	101.2	104th / 105th
 Mississippi Power	87.9	216th / 217th	96.0	189th / 190th






Paid Time Off

The benefit areas included in this index are:

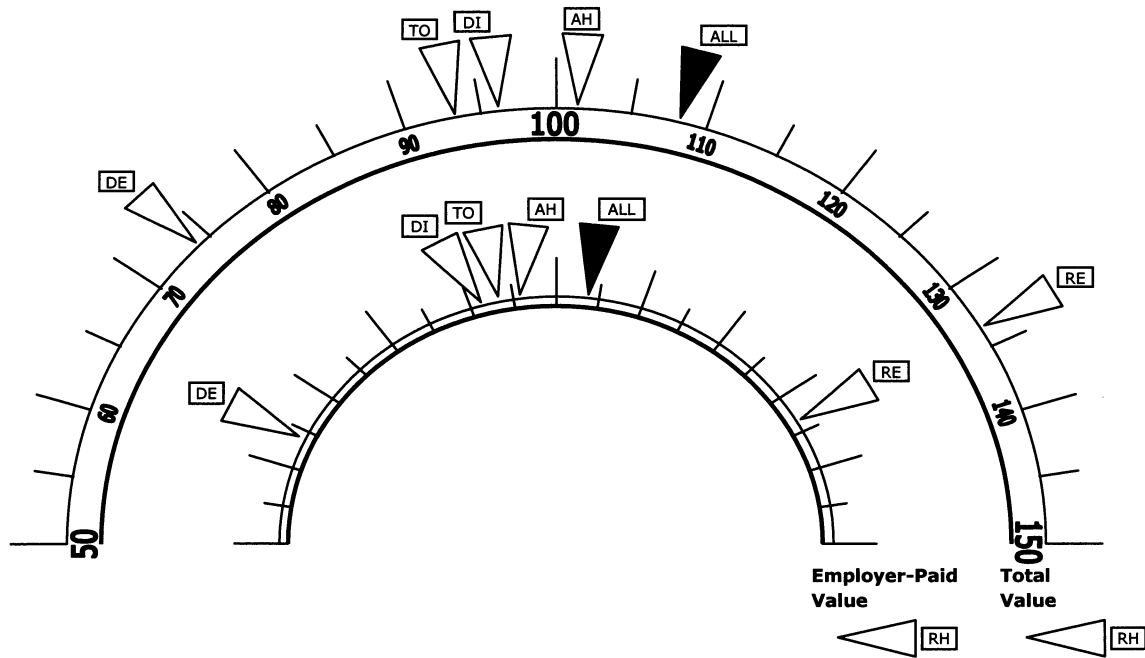
- Short-Term Disability
- Time Off With Pay
 - Holidays
 - Vacations
 - “Special” Time Off Provisions



Ranking Among Plans in Study	Employer-Paid Index	Total Index
1st	126.6	127.2
62nd	105.7	105.1
124th	100.3	100.4
186th	94.6	95.1
248th	64.5	64.9

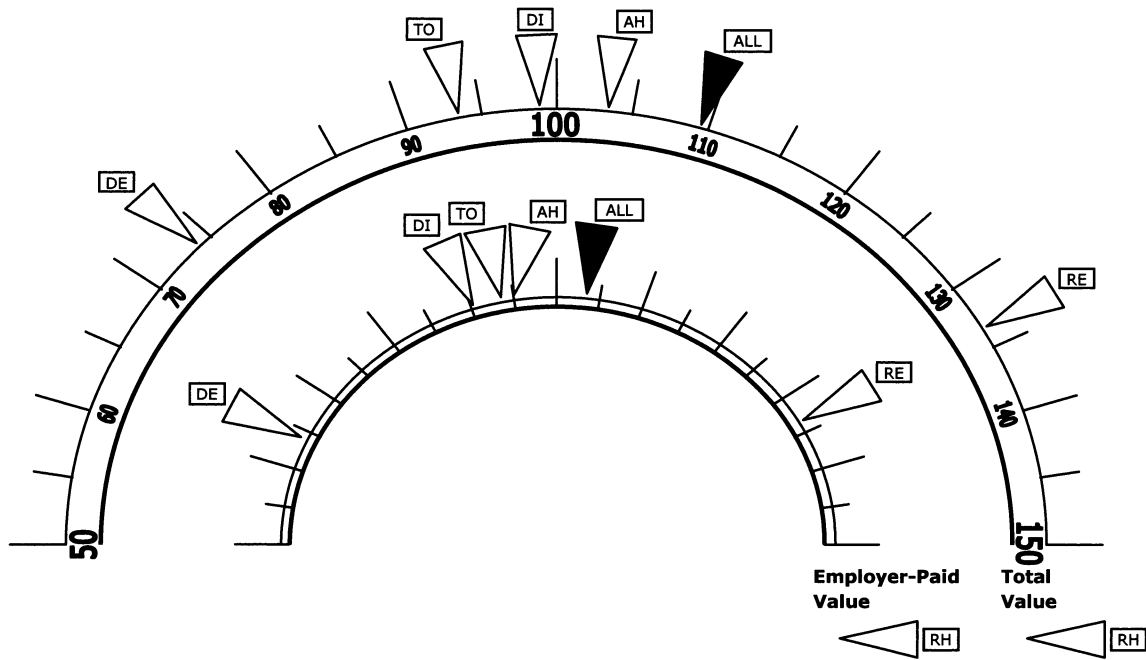
Your Position Relative to the Base Companies	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
 Southern Company	94.7	185th / 186th	94.3	191st / 192nd
 Alabama Power	94.8	183rd / 184th	94.7	188th / 189th
 Georgia Power	94.8	184th / 185th	94.6	190th / 191st
 Gulf Power	94.6	186th / 187th	94.0	194th / 195th
 Mississippi Power	94.6	186th / 187th	94.0	194th / 195th

Overall Results - Southern Company



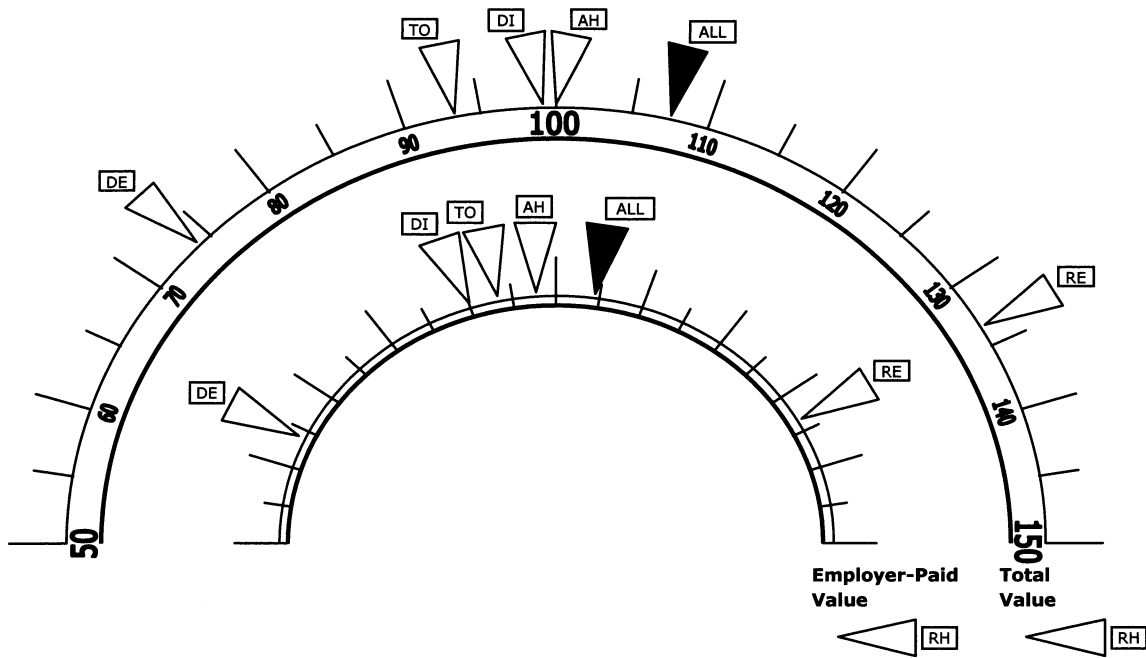
Your Position Relative to the Base Companies		Employer-Paid Value Index Ranking		Total Value Index Ranking	
All Retirement	(RE)	133.5	44th / 45th	133.4	44th / 45th
All Death	(DE)	64.1	215th / 216th	74.0	217th / 218th
All Disability	(DI)	91.3	185th / 186th	96.3	179th / 180th
Active Health Care	(AH)	95.9	165th / 166th	101.4	96th / 97th
Retiree Health Care	(RH)	301.4	25th / 26th	215.1	23rd / 24th
Time Off With Pay	(TO)	93.5	194th / 195th	93.5	194th / 195th
All Benefits	(ALL)	103.7	94th / 95th	108.2	62nd / 63rd

Overall Results - Alabama Power



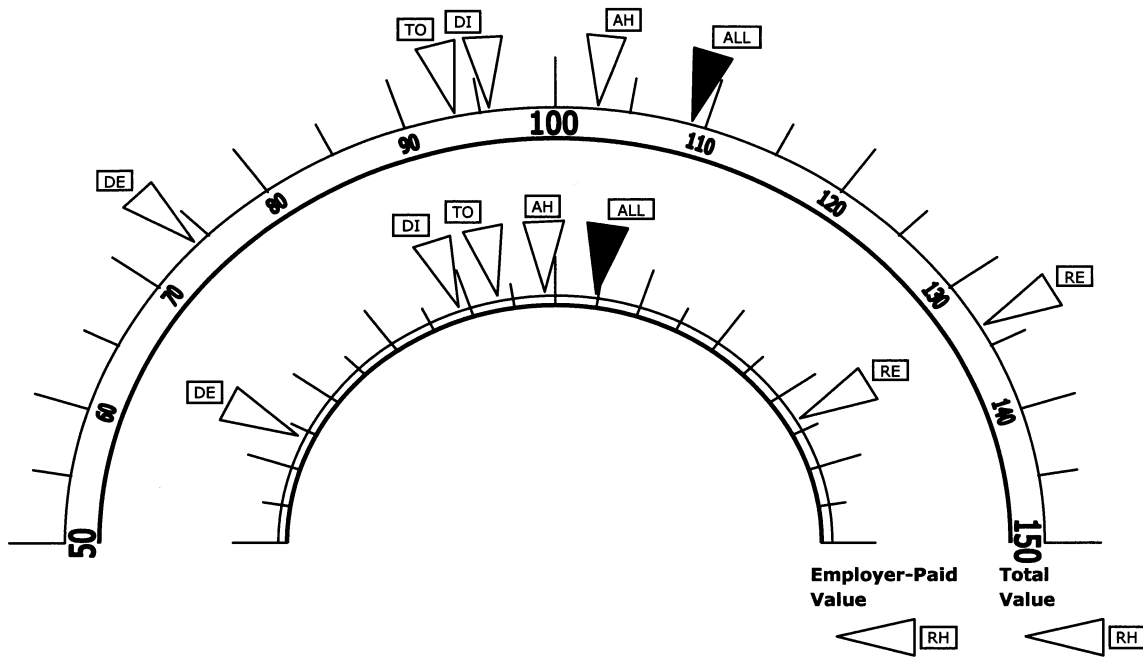
Your Position Relative to the Base Companies		Employer-Paid Value Index Ranking		Total Value Index Ranking	
All Retirement	(RE)	133.5	44th / 45th	133.4	44th / 45th
All Death	(DE)	64.1	215th / 216th	74.0	217th / 218th
All Disability	(DI)	90.4	191st / 192nd	98.8	152nd / 153rd
Active Health Care	(AH)	95.2	168th / 169th	103.4	64th / 65th
Retiree Health Care	(RH)	301.4	25th / 26th	221.0	20th / 21st
Time Off With Pay	(TO)	93.6	194th / 195th	93.6	194th / 195th
All Benefits	(ALL)	103.4	95th / 96th	109.4	50th / 51st

Overall Results - Georgia Power



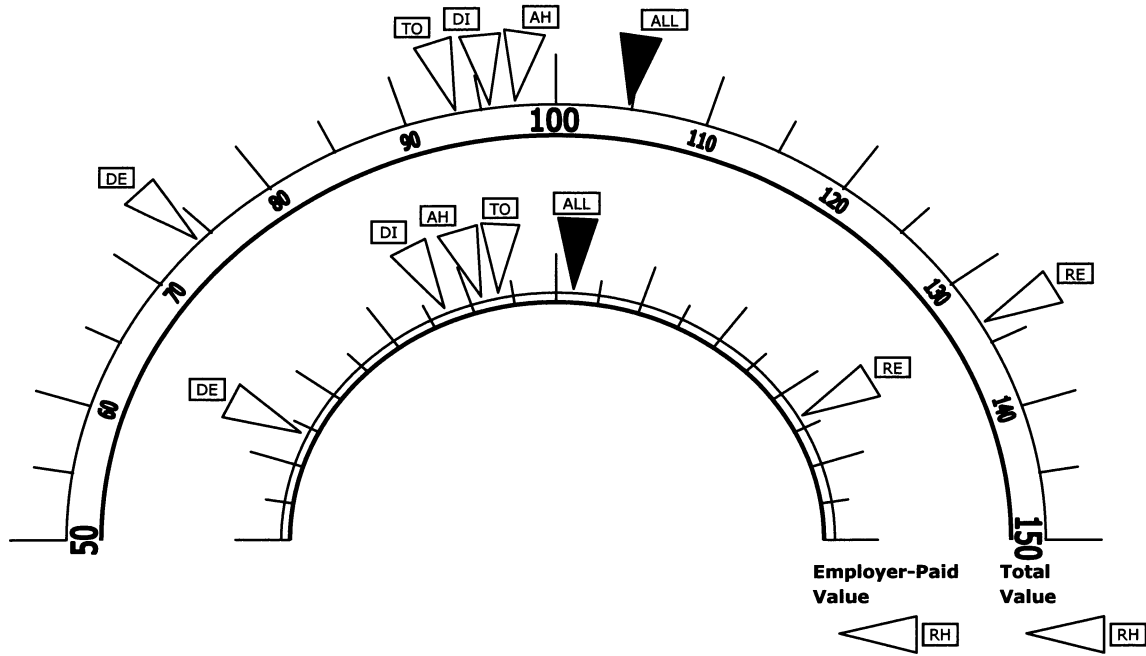
Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	133.5	44th / 45th	133.4	44th / 45th
All Death	(DE)	64.1	215th / 216th	74.0	217th / 218th
All Disability	(DI)	90.1	194th / 195th	99.1	150th / 151st
Active Health Care	(AH)	97.9	146th / 147th	99.9	134th / 135th
Retiree Health Care	(RH)	301.4	25th / 26th	205.8	32nd / 33rd
Time Off With Pay	(TO)	93.5	194th / 195th	93.5	194th / 195th
All Benefits	(ALL)	104.4	91st / 92nd	107.4	67th / 68th

Overall Results - Gulf Power



Your Position Relative to the Base Companies		Employer-Paid Value Index	Employer-Paid Value Ranking	Total Value Index	Total Value Ranking
All Retirement	(RE)	133.5	44th / 45th	133.4	44th / 45th
All Death	(DE)	64.1	215th / 216th	74.0	217th / 218th
All Disability	(DI)	88.8	201st / 202nd	95.7	183rd / 184th
Active Health Care	(AH)	98.8	135th / 136th	102.9	70th / 71st
Retiree Health Care	(RH)	301.4	25th / 26th	221.0	20th / 21st
Time Off With Pay	(TO)	93.5	194th / 195th	93.5	194th / 195th
All Benefits	(ALL)	104.6	89th / 90th	108.9	55th / 56th

Overall Results - Mississippi Power



Your Position Relative to the Base Companies		Employer-Paid Value		Total Value	
		Index	Ranking	Index	Ranking
All Retirement	(RE)	133.5	44th / 45th	133.4	44th / 45th
All Death	(DE)	64.1	215th / 216th	74.0	217th / 218th
All Disability	(DI)	87.0	206th / 207th	95.7	183rd / 184th
Active Health Care	(AH)	91.5	196th / 197th	97.4	171st / 172nd
Retiree Health Care	(RH)	301.4	25th / 26th	167.4	75th / 76th
Time Off With Pay	(TO)	93.5	194th / 195th	93.5	194th / 195th
All Benefits	(ALL)	101.8	103rd / 104th	104.7	87th / 88th

General Comments

Base Companies

In this Benefit Index study, the value of the salaried employee benefit program at Southern Company is compared to a norm of the salaried benefit programs for new hires at 15 organizations chosen by Southern Company.

Benefit Areas

There are five major benefit areas—retirement income (defined benefit pension and defined contribution), death, disability, health care, and time off. Of these areas, retirement, health care, and time off are major value items; death and disability typically have less value.

Contributory Plans

Where there are contributory plans, two comparisons have been presented—the “total” and the “employer-paid.” Total indexes are based on the value of total available benefits after consideration of participation in optional programs. Employer-paid indexes are based on the excess of the total value of benefits over the value of employee contributions.

Base Company Results

The base company indexes show the widest variation in the retirement income and death areas. The spread in values typically occurs throughout the range, and is not just the result of one high or one low company. The total indexes for disability, health care, and time off vary by less than 30 points from the lowest to the highest base company. However, there is often a greater percentage variation in a subarea, such as postretirement health care.

Composite Indexes

Several composite indexes have been created to facilitate the benefit value comparisons. The first major composite index is the All Security Benefits index, which is determined by adding together the benefit plan values for Southern Company associated with the retirement income, death, disability, and health care plans and then comparing the result to the average for the base companies. The All Security index enables a comparison of “hard dollar” benefits by excluding only the value of holidays and vacations.

The next composite index is the All Benefits index, with holiday and vacation values included.

Supplementing the All Benefits index are three additional indexes. The All Postretirement Benefits index includes values for postretirement death, postretirement health care, and the retirement portion of defined benefit and defined contribution plans. This is a comparison of benefits available to employees after retirement.

The All Preretirement Welfare Benefits index includes values for group life and survivor income insurance, long-term disability, and health care benefits provided to active employees. This index includes areas that employees typically choose among in flexible benefit programs. The relationship between this index and the All Postretirement Benefits index also allows a comparison of the relative level of benefits, versus the base companies, for retirees and active employees.

The Paid Time Off index combines the values for short-term disability and sick leave plans with the values for holidays, vacations, and special time-off provisions.

Comments on Overall Results

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
All Security	93.5	12th/13th	99.8	8th/9th
All Benefits	93.4	12th/13th	98.0	8th/9th

Southern Company

The about average total All Security Benefits index at Southern Company reflects a slightly above average health care value and an about average retirement income value, reduced somewhat by below average death and disability values.

The total All Benefits index is less than the All Security Benefits index because the Time Off value, at 93.2, is smaller relative to the base companies than the other areas combined.

Use of Employee Contributions

Based on required employee contributions and assumed participation in optional programs, employees at Southern Company are paying for a larger than average portion of their benefits. The base companies have many different combinations of contributory plans and contribution levels, but average employee contributions in all of the areas combined are smaller than at Southern Company. Therefore, the employer-paid All Benefits index, at 93.4, is less than the total All Benefits index, at 98.0.

Distribution of Overall Results

The following table illustrates how your values for each major area impact the All Benefits index. For example, the employer-paid All Benefits index is 6.6 percentage points below average, and the Time Off With Pay index contributes 2.1 points to this All Benefits position. In each benefit area, the Impact on All Benefits is calculated as the Relative Weight multiplied by the difference between Your Index and 100.

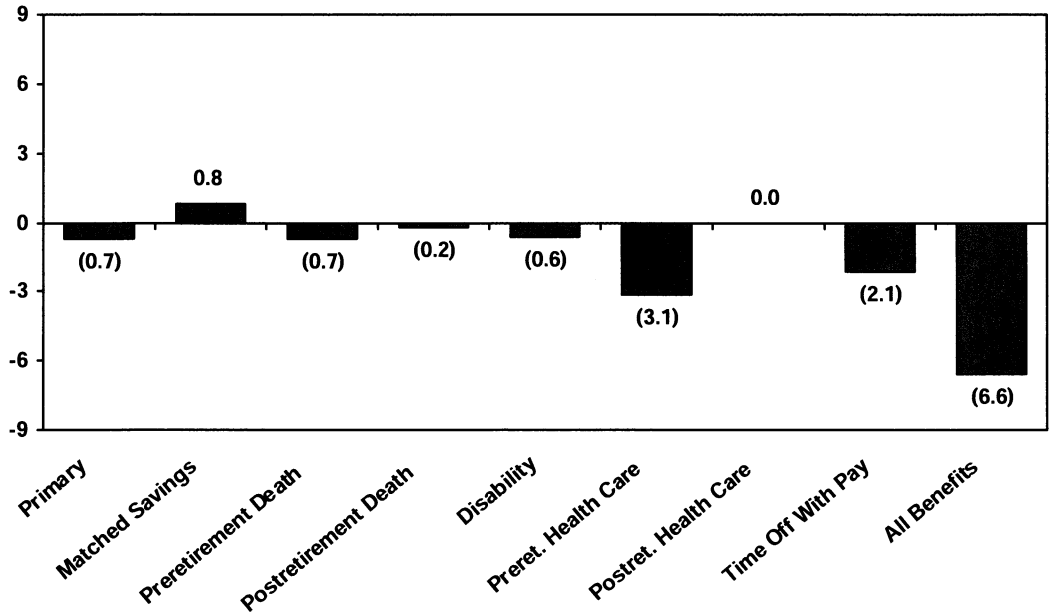
Employer-Paid Value	Relative Weight	Your Index	Impact on All Benefits
Retirement Income			
Primary	15.3%	95.3	(0.7)
Matched Savings	8.9	108.8	0.8
Death			
Preretirement	1.4	54.2	(0.7)
Postretirement	0.3	34.9	(0.2)
Disability	5.7	89.3	(0.6)
Health Care			
Preretirement	35.1	91.1	(3.1)
Postretirement	2.4	99.7	0.0
Time Off With Pay	30.9	93.2	(2.1)
All Benefits	100.0	93.4	(6.6)

Total Value	Relative Weight	Your Index	Impact on All Benefits
Retirement Income			
Primary	13.5%	95.3	(0.6)
Matched Savings	7.8	108.8	0.7
Death			
Preretirement	1.6	67.2	(0.5)
Postretirement	0.2	32.5	(0.2)
Disability	5.5	93.8	(0.3)
Health Care			
Preretirement	37.9	99.3	(0.3)
Postretirement	6.2	117.3	1.1
Time Off With Pay	27.3	93.2	(1.9)
All Benefits	100.0	98.0	(2.0)

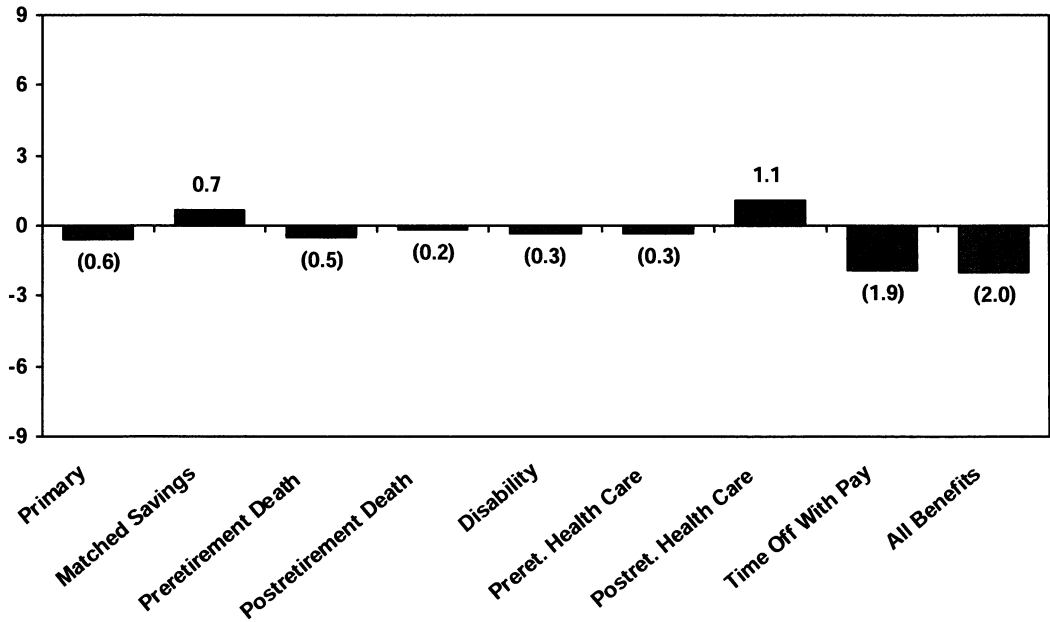
Distribution of Overall Results

The following charts illustrate the impact of each major benefit area on the All Benefits index. The numbers shown are developed on the previous page.

Employer-Paid Value



Total Value



Comments on Retirement Income: Primary

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Primary	95.3	8th/9th	95.3	8th/9th

Southern Company and all 15 of the base companies provide primary retirement income plans with ongoing accruals for new hires. All 15 base companies provide a defined benefit pension plan. None of these 15 companies provide noncontributory defined contribution plans. The primary plan at Southern Company is also a defined benefit pension plan. The base company values cover a wide range, with the highest company's total index at 133.6 and the lowest at 65.4.

Many factors are important in determining where a company ranks in this area. The basic formula is generally the most important factor for pension plans; however, the early retirement provisions and definition of covered pay can have significant impact.

Type of Plan (Traditional versus Hybrid)

Traditionally, pension plans used formulas that expressed plan benefits as annuities. Most companies provided formulas that calculated benefits using highest average pay, typically five-year highest average. Some companies used pay throughout an employee's career. Career average pay plans typically rank lower than highest average pay plans because of the negative effect of inflation on pay replacement levels. However, in practice, many career average plans make periodic adjustments to update the pay definition for pension calculations. When companies are expected to have a clearly defined pattern of updates, the updates are projected to continue in the future.

Some employers have replaced or added to their traditional pension plans with "hybrid" defined benefit pension plans. Hybrid plans express plan benefits in the form of a lump sum. Pension equity plans state the employee's accrued benefit as a lump sum percentage of highest average pay. Cash balance plans state the accrued benefit as an account balance. Cash balance plans operate like career average plans, but interest is credited on past service benefits.

Cash balance plans tend to provide a more level pattern of accruals which can produce larger benefits upon early termination and smaller benefits upon retirement.

The base company primary retirement plans are categorized below:

Type of Plan	Number of Companies
Traditional Pension Plans:	
Highest Average Pay	3
Career Average Pay	0
Hybrid Pension Plans:	
Pension Equity	1
Cash Balance	10
Multiple Formulas in a Pension Plan	1
Total	15

Benefit Formula

The pension benefit formula rankings depend on the level of the benefit accrual rate after reflecting both integration with Social Security and limits on service credited for benefit accrual. Four base company pension formulas are directly integrated with Social Security through excess formulas where benefits accrue at a higher rate on pay in excess of a specified amount.

The annual rate of benefit accrual in the Southern Company formula of 1.7% of highest three-year average base pay less 50% of primary Social Security in excess of \$4,200, or 1.25% of highest three-year average pay reflecting base and bonus, is about average compared to the annual accruals in the formulas of the 15 base companies.

Early Retirement

Some base companies subsidize the cost of early retirement. Companies that simply pay out the lump sum from a cash balance plan are not providing any early retirement subsidy.

Early Retirement Reductions	Number of Companies
Cash Balance Plan (No Subsidy)	10
Pension Equity	1
Subsidized Reductions from:	
Age 65	1
Age 62	1
Reductions Vary by Age and Service Requirements	2
Total	15

Southern Company provides unreduced benefits at age 65. Benefits are reduced 3.6% per year below age 65. Although a few of the base companies are providing subsidized early retirement benefits, the early retirement provisions at Southern Company are about average relative to the base companies.

Definition of Pay

The definition of pay in the base company pension plans is as follows:

Base Pay Only	4
Base + Bonus	11
Total	15

The definition of covered pay in the Southern Company 1.25% formula includes bonuses while the Social Security offset formula uses base pay only.

Southern Company

When all these plan features are considered, the value of the Southern Company primary retirement income plan is below average relative to the primary retirement income plans of the 15 base companies. Southern Company has an index of 95.3 for the total benefit provided, ranking between the 8th and 9th base companies. The employer-paid value is also 95.3, and ranks between the 8th and 9th base companies. The total and employer-paid indexes and rankings are identical because the Southern Company plan and all of the base company plans are noncontributory.

Comments on Retirement Income: Matched Savings

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Matched Savings	108.8	7th/8th	108.8	7th/8th

All 15 base companies have matched savings plan values included in the index. Only the employer money involved in such programs has been valued, since the employee account (while necessary to get company-matching dollars) is an investment that is ultimately returned to the employee with interest and differs little from an individual account that an employee could be accumulating while working for a company that does not have this type of plan. Therefore, the employer-paid index is the same as the total index.

Three base companies have subsidized stock purchase plans which usually can be, and often are, turned into cash each year. Amounts available in cash have not been included in this index. Such amounts should be considered as part of direct compensation when looking at total compensation.

Relative Value—Major Factors

The company-matching rate and matched employee contribution percent are the primary factors affecting the 15 savings plan rankings.

Match Per \$1.00 of Employee Contribution	Number of Plans
\$.24 or Less	0
\$.25	1
\$.26–\$.49	0
\$.50	3
\$.51–\$.74	3
\$.75	3
\$.76–\$.99	1
\$1.00	4
Total	15
Average Match	72%
Southern Company	85%

One of these companies varies the match by service. In this case, the amount shown in the table is based on the average match available to an entire workforce. Three companies base the match on the size of the employee contribution (e.g., \$1 per \$1 on the first 4% of pay and \$.50 per \$1 on the next 4% of pay). The amounts shown in the table are based on full employee participation.

One savings plan varies the match based on corporate performance. The value developed for this plan is based on an average of actual experience over the last few years.

A typical maximum matched employee contribution is 6% of pay. However, some companies match to a higher level of employee contribution and one matches to a lower level. Combining the match with the maximum employee contribution produces the maximum employer contribution to the savings plan.

Maximum Employer Contribution	Number of Plans
Under 2.00% of Pay	1
2.00%–2.99%	0
3.00%	3
3.01%–3.99%	0
4.00%	1
4.01%–4.99%	4
5.00%–5.99%	2
6.00%	4
Total	15
Average	4.4%
Southern Company	5.1%

Relative Value—Other Factors

Other factors that may affect a company's savings plan ranking are the eligibility requirements for participation, automatic enrollment and escalation, inclusion of bonuses in the definition of pay, and vesting provisions. All 15 savings plans have essentially immediate eligibility to receive the company match, like Southern Company.

Eight base companies auto-enroll new hires in their savings plans, producing higher rates of plan participation. Some companies with automatic enrollment also use automatic escalation to increase the employer contribution level over time.

Six of the 15 base companies with matched savings plan values enhance the value of their plans by including bonuses in the definition of covered pay. Southern Company and the remaining nine base companies exclude bonuses.

Full vesting of all contributions after three to six years of service or 100% immediate vesting are the most common rules for vesting.

Southern Company

The Matched Savings index at Southern Company is 108.8, which ranks between the 7th and 8th base companies. The index is above average primarily because the maximum Southern Company matching contribution of 5.1% of pay is larger than the base company average company contribution opportunity of 4.4% of pay.

For this analysis, plans with automatic enrollment have been assumed to have higher plan participation than those not using automatic enrollment. If the impact of automatic enrollment and automatic escalation is removed from the analysis, the Southern Company Matched Savings index would be 116.0 versus the 15 base companies.

All Sources of Retirement Income

A composite Retirement Income index is included on page I-3. This index compares the total retirement values available from primary defined benefit pension, defined contribution plans, and matched savings plans. The total composite index for Southern Company is greater than the Primary Retirement Income index because the matched savings plan value for Southern Company is larger than the primary retirement income value.

Comments on Death: Preretirement Group Life

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement (Group Life Only)	22.6	Below 15th	56.0	14th/15th

In the Preretirement Death (Group Life Only) comparison, the total index is based on the value of total available coverage (employer-paid plus contributory), while the employer-paid comparison is based on the total value reduced by employee contributions. If contribution rates for optional coverage are lower than expected claims, there is some employer-paid value associated with contributory benefits.

In the group life area, there are considerable differences between the total benefits provided and the employer-paid portion because of the large optional amounts that are frequently offered.

Some companies may offer optional coverage through group universal life plans. These plans offer pure term insurance protection, and may also offer the opportunity for cash buildup. Only the value of the term insurance coverage is included in this index. The cash buildup potential has not been valued because it is one of many vehicles that employees typically have available to accumulate savings.

Employer-Paid Benefits

The employer-provided benefits for the top companies are at two times pay. The companies in the middle are providing about one times pay. The companies at the bottom are providing modest flat-dollar amounts or have relatively high contributions for contributory coverage, causing the employee to subsidize the value of employer-paid coverage.

The coverages at the base companies, ignoring dollar caps, are:

Employer-Paid Benefit	Number of Companies
Flat Dollar	1
1.0 × Pay	11
2.0 × Pay	3
Total	15

The average employer-paid amount provided by the base companies is about 1.1 times pay, ignoring dollar caps. The amount of group life insurance completely paid for by Southern Company is \$12,500. This employer-paid amount is far below the average amount provided by the 15 base companies.

Total Benefits

There is optional contributory group life insurance available at Southern Company up to five times pay. All 15 base companies offer contributory coverage on the life of the employee. The total amounts (noncontributory plus contributory) average around seven times pay. Thus, the Southern Company total of five times pay plus \$12,500 is below average.

Other Considerations

Other factors that have an effect on group life index values are the participation requirements, the presence of employer-paid accidental death benefits, the continuation of group life benefits on the disability of an employee, and availability of dependents' coverage. These other factors typically provide modest additional value, although employer-paid accidental death benefits can be more significant.

Thirteen base companies provide additional coverage for accidental death and dismemberment, either on a noncontributory basis or as an integral part of the contributory coverage. In addition, most base companies continue the employer-paid coverage for disabled employees, and some also continue optional coverage at no cost to the employee. Southern Company and 13 base companies offer dependents' group life coverage.

Employee Contributions

The monthly employee contributions for the optional coverage at Southern Company vary by the level of coverage, rather than by age. All 15 base companies use age-graded employee contributions, including two base companies that use a flat rate at all ages for a portion of their optional coverage. Six base companies vary the rates by tobacco use. At some companies, the employee contributions required for optional group life coverage will about cover expected claims, putting optional coverage on an employee-pay-all basis. At other companies, lower employee contribution rates are charged, resulting in some employer-provided value. Because the contributions at Southern Company are smaller than average, there is a positive employer-provided impact associated with the contributory coverage. Thus, the employer-paid value at Southern Company of 22.6 is a reflection of the well below average noncontributory benefit enhanced somewhat by the more favorable than average employee contributions for optional coverage.

A supplemental index has been developed that includes only values for benefits that are fully employer-paid. This index ignores any difference between the value of contributory coverage and the level of employee premiums required for coverage. For Southern Company, this index is 12.3, indicating the employer-paid coverage is well below average.

Comments on Death: All Preretirement

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement (All)	54.2	Below 15th	67.2	14th/15th

The All Preretirement Death indexes are determined by adding the value of preretirement death benefits from all sources. This includes group life insurance (discussed previously), income-type benefits from separate survivor income plans and preretirement pension death benefits, and lump sum payouts from defined contribution plans. The benefits provided through these plans (beyond group life) generally add substantial value. For the 15 base companies, approximately 41% of the total and 52% of the employer-paid preretirement value is attributable to these plans.

Types of Plans

All 15 base companies provide preretirement death benefits in addition to group life. All 15 base companies have values from defined contribution payouts and preretirement pension death benefits, and two have separate survivor income plans.

Defined Contribution and Hybrid Pension Plans

The benefit accruals under defined contribution plans and hybrid pension plans tend to be more rapid than under traditional pension plans during the earlier years of employment. Also, these plans usually provide the entire account balance as a preretirement death benefit for both single and married plan participants. For these reasons, defined contribution and hybrid pension plans often provide larger preretirement death benefits than traditional pension plans.

Pension Death Benefits

Spouses' benefits payable from pension plans generally provide death benefits equal to a percentage of the employee's accrued benefit at death (50% is common for traditional plans, and 100% is typical for hybrid plans). Most traditional pension plans also apply reductions for early retirement and/or for the cost of the joint-and-survivor form of coverage. The companies with higher values usually provide benefits larger than 50%, have richer underlying formulas, or do not apply early retirement reductions.

Survivor Income Plans

The total values provided through separate survivor income plans can be larger than pension-related benefit values because benefits are provided for all participating employees at a fixed level (such as 25% of pay), while pension plan death benefits accrue with service and are considerably lower for shorter-service employees. The survivor income plans also tend to have more liberal eligibility requirements. In contrast, employer-paid values are often higher for pension-related benefits (which are usually noncontributory) than for separate survivor income benefits (which may be heavily contributory).

Southern Company

Southern Company provides additional preretirement death benefits beyond group life through a spouse's benefit in the pension plan and defined contribution plan payouts. The value of the Southern Company additional preretirement death benefits is below average relative to the additional preretirement death benefits of the 15 base companies, but not as far below average as the Southern Company group life insurance benefit. As a result, the total All Preretirement Death index, at 67.2, is larger than the total Group Life Only index, at 56.0.

Comments on Death: Postretirement

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Postretirement	34.9	12th/13th	32.5	12th/13th

Thirteen of the 15 base companies provide postretirement death benefits. The companies with the largest postretirement death benefit values generally have ultimate or substantial temporary benefits that relate to preretirement compensation (without significant dollar caps). The lowest ranking companies with plans ultimately provide limited flat-dollar amounts. Companies at the bottom of the range do not provide postretirement group life benefits.

When employment terminates, the relationship for any group universal life coverage is directly between the former employee and the insurance company. Therefore, group universal life coverage is not included in this analysis of employer-sponsored postretirement benefits.

Deferred Reductions

Seven base companies defer the reductions from the active benefit level until a later age (like age 65) for early retirees or reduce benefits gradually through a series of steps. These companies are providing additional value through the temporary additional coverage.

Southern Company

The ultimate postretirement benefit provided at Southern Company is \$2,000 per year of service, up to a maximum benefit of \$12,500 after 2019. This analysis reflects the 2019 Southern Company plan design. The postretirement amounts provided by Southern Company are smaller than those provided by the base companies. This is reflected in a Postretirement Death index of 32.5, ranking between the 12th and 13th base companies. If Southern Company is compared only to the 13 base companies still providing postretirement death benefits, the total index is 28.2.

General

Postretirement death benefits are different from preretirement death benefits. During the preretirement period, death may occur and a claim may be paid. With a postretirement death benefit, a claim is certain to be paid. The only question is when death will occur. The additional cost implications of continuing large amounts of postretirement death coverage cause many employers to feel that it is not desirable to be particularly high in this index for postretirement death benefits.

Comments on Disability: Short-Term

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Short-Term	103.2	10th/11th	98.2	10th/11th

The Short-Term Disability indexes reflect any disability benefit payable during the first six months, regardless of source. The 15 base company short-term disability values are similar, with a range of only 25 points from the first to the last company. Because of the small range in values in the short-term disability area, the results generally have little impact on the overall rankings. However, these values are considerably greater than the long-term disability values, and thus have a major influence on the All Disability indexes.

Plan Design

At the upper end of the range in values is one company that provides 100% salary continuation through a formal program for six months, without any significant service requirement.

Companies in the middle of the range generally provide 100% for a full six months after some period of service, such as ten years, or provide 100% for a shorter period like three months. In these cases, shorter-service employees generally have some weeks at 100% (with the number of weeks depending on the amount of service), followed by the remainder of 26 weeks at a lower level, such as 60% or 70%.

Companies in the lower end of the range usually have modest accumulations of 100% coverage or gaps in coverage between the end of the 100% period and the start of LTD benefits.

Administrative Policy

Even the variations that appear to be present may not be real. Those companies with lower levels of continuation as a formal policy may in fact, through management decisions, be providing higher levels part or all of the time. The values included in this analysis, however, reflect only the policy stated by these companies.

Southern Company

Southern Company has an accrual system that grants ten days of 100% salary continuation each year. The bank of 100% days is equal to past accruals less days previously used (maximum bank of 130 days). After the 100% weeks end, employees are provided with a reduced continuation of 60% and can purchase supplemental flat-dollar coverage. These benefits produce about average values even though the 100% weeks are granted less rapidly than at the average base company because the supplemental reduced continuation adds value for employees who elect coverage.

Employee Contributions

Only three base companies have employee contributions in this area, two of which relate to state disability programs. One other company has a contributory LTD plan that pays benefits during the first six months of disability. Therefore, a portion of the LTD employee contribution has been allocated to the short-term disability area. The supplemental flat-dollar coverage at Southern Company is contributory, but the employee contributions are relatively small. Therefore, the employer-paid index is larger than the total index.

Comments on Disability: Long-Term

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Long-Term	30.5	14th/15th	78.1	Below 15th

There is substantial variation in the level of long-term disability benefits provided by the base companies. However, the long-term disability values are small relative to values in other benefit areas. Therefore, this area does not have great impact on overall results. The Long-Term Disability index includes salary continuation beyond the first six months of disability provided to employees at some base companies. In addition, this index reflects only the value of benefits paid prior to normal retirement age. Therefore, the value of a defined benefit pension plan provision that continues to credit service up to normal retirement age for disabled employees is reflected in the defined benefit pension area.

Types of Plans

All 15 base companies provide long-term disability benefits through LTD plans. At one base company pension benefits are also available in addition to the LTD benefits. The highest-ranking companies usually have higher pay replacement percentages (or provide a flex plan with at least one LTD option with a high percentage), cover bonuses, or are noncontributory, thereby ensuring full participation. The companies that fall in the lower portion of the rankings generally have lower pay replacement percentages or maximum benefit limitations that affect a significant portion of the workforce.

Benefit Formula

On average, the base company LTD plans are providing about 59% of pay minus any Social Security offset. The base company Social Security offsets are as follows:

Social Security Offset	Number of Companies
No Direct Offset	1
Primary Social Security	6
Family Social Security	8
Total	15

Definition of Pay

Three of the 15 base companies enhance the value of their LTD plans by including bonuses in the definition of covered pay. Southern Company and the remaining 12 companies exclude bonuses.

Maximum Benefit

Five base companies have no flat-dollar maximum applied to LTD benefits. For the companies that do have maximum benefits, the average is about \$13,340 per month.

Southern Company

In the long-term disability area, benefits provided by Southern Company are below average compared to the benefits of the 15 base companies. This represents a weighted value of the two LTD plan options available at Southern Company. The composite value for Southern Company is below average because both options are below average.

Since the LTD plans at Southern Company are provided on a contributory basis it is assumed that some employees will not participate, which reduces the value of the plan to the workforce as a whole. This has a negative impact on the total index for Southern Company.

The individual plan values are:

Plan	Pay Replacement	Employer-Paid Index	Total Index	Weighting
A	60%	8.4	92.6	50.5%
B	50%	<u>52.9</u>	<u>63.3</u>	<u>49.5%</u>
Total		30.5	78.1	100.0%

Employee Contributions

Four base companies have noncontributory LTD plans. The other companies require employee contributions, either to purchase basic (one company) or optional additional LTD benefits (ten companies). Some of the companies with employee contributions have high contribution levels relative to the total value of the benefit. Since the LTD plan at Southern Company is provided on a heavily contributory basis, the employer-paid index is significantly less than the total index.

Comments on Health Care: Preretirement

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Preretirement Health Care (Excluding Dental, Vision, and Hearing)				
Medical	103.2	3rd/4th	104.7	2nd/3rd
HMOs and EPOs ¹	0.0	11th-15th	0.0	11th-15th
Composite ²	98.1	7th/8th	103.0	5th/6th

¹ Versus 10 base companies.
² Including HMOs and EPOs.

Although the values provided in the health care area are large compared to the other benefit area values, the programs of the 15 base companies are similar in value when dental, vision, and hearing benefits are excluded. The difference between the highest and lowest base company medical values is only about 18 percentage points when HMOs and EPOs are excluded, and 21 points when HMOs and EPOs are included. Therefore, health care values, when added to the totals, tend to moderate the differences in index values from other areas.

The highest-ranking plans typically have high coinsurance, particularly for inpatient services. A plan's value can also be significantly affected by the relative size of the deductible and stop-loss limits.

Fifteen base companies offer multiple medical plans (not counting HMOs or EPOs) or "choice" plans with a number of options within a plan, allowing the employee to choose from among two or more deductibles, coinsurance percentages, out-of-pocket limits, and other features. Where multiple plans are available, plans with significant levels of employee participation have been valued and included based on the proportion of each employer's workforce selecting each plan.

Medical Benefits

The medical values are based on a comparison of indemnity plans, if applicable, and PPOs (preferred provider organizations) and POS (point-of-service) plans. In a PPO the employee may elect to use specified health care providers, and richer plan benefits are usually provided. The design of a POS plan is similar in concept, but a primary care physician is required to access network providers.

It is common to provide lower coverage for out-of-network providers. Given the broad availability of in-network providers, which generally results in minimal utilization of out-of-network providers, we have reflected only the in-network plan designs.

Deductible, Coinsurance and Out-of-Pocket Limit

The size of the deductible may have a significant impact on a plan's value. The deductibles among the base companies range from \$0 to \$2,500. The deductible usually applies to each individual, with a maximum of two or three deductibles per family. The average deductible is about \$340 for the nonconsumer driven health plans. When the consumer driven plans are included, the average deductible is about \$480. The HRA or HSA account pays for a portion of the additional deductible.

Coinsurance varies by the plan elected and, for managed care plans, the service provider used. The coinsurance for indemnity plans and managed care plans (if network providers are used) ranges from 70% to 100%.

Fourteen base companies—like Southern Company—have provisions that limit payment by the employee, through an increase in the coinsurance level to 100%, after a specified level of employee out-of-pocket expenses has been incurred. The average out-of-pocket limit is about \$2,380.

Southern Company

In the preretirement medical benefit area, total benefits provided by Southern Company develop an index of 104.7, ranking between the 2nd and 3rd base companies when dental, vision, and hearing plans are not included. This represents a weighted value of the four medical plan options available at Southern Company with significant employee participation. The composite value for Southern Company is above average even though the deductibles and coinsurance percentages are richer than average because the plans have relatively large copays.

The individual plan values are:

Plan	Deductible	Coinsurance	Out-of-Pocket Limit	Employer-Paid Index	Total Index	Weighting
A	\$500	100%	\$2,000	107.7	105.5	3.4%
B	\$250	100%	\$1,500	105.6	108.2	47.2%
C	\$150	100%	\$1,000	87.0	111.3	4.5%
D	\$250	90%	\$2,000	<u>102.0</u>	<u>100.3</u>	<u>44.9%</u>
Total				103.2	104.7	100.0%

Employee Contributions

The employer-paid Preretirement Health Care (Excluding Dental, Vision, and Hearing) index for Southern Company is 103.2, ranking between the 3rd and 4th base companies. This is less than the total index because the employee contributions required for medical benefits at Southern Company are more than the average employee contributions at the base companies.

HMOs and/or EPOs

The base companies generally have traditional HMOs and/or EPOs available to some portion of their workforce. Data has been gathered for each base company for the plan that has the highest employee participation or is the most representative of the various plans available. The HMO/EPO index is a comparison of these plans. No value is calculated for any base company where information is not available or participation is very low. Values have been developed for ten of the 15 base companies.

HMO/EPO designs tend to be similar. Generally, full coverage is available, perhaps after a copay. Variations may exist in the size of the copay and the level of prescription drug coverage. When 100% coinsurance and relatively small copays are used, the plan design relative value of HMOs and EPOs tends to be richer than the value of a typical PPO or POS plan where deductibles usually apply and the coinsurance is frequently at 80% to 90% until the out-of-pocket limit is reached.

The Composite (Including HMOs and/or EPOs) index reflects about 22% HMO and EPO participation for the base companies (representing 34% participation for the ten base companies with HMO or EPO values).

Comments on Health Care

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Dental	28.8	14th/15th	77.8	Below 15th
All Preretirement Health Care ¹	91.1	14th/15th	99.3	7th/8th

¹ Including Dental, Vision, and Hearing.

All 15 base companies have dental plans. The large differences in the dental values generally depend on the level of the deductible, the type of procedures subject to the deductible, coinsurance percentages, and the extent of orthodontia coverage.

Deductible

The base company dental plans have deductibles as summarized below. Where there are multiple options which include a no deductible option and one or more options with a deductible, the options with deductibles are reflected in the table. Twelve of the 13 companies with deductibles waive the deductible for diagnostic and preventive care.

Deductible	Number of Companies
None	2
Only for Out-of-Network Services	2
\$25 Deductible	4
\$50 Deductible	6
\$125 Deductible	1
Total	15

Orthodontia

All 15 base companies cover orthodontia. The average orthodontia maximum (for the plans that have dollar limits) is about \$1,675, and the most common maximum is \$1,500.

Coinsurance

Differences in the level of coinsurance, scheduled amounts, and annual maximum typically account for the smaller variations in value. The base companies usually coinsure diagnostic and preventive services at 100%. Basic restorative services are commonly covered at 80%, while 50% or 60% coverage is typical for major services.

Scheduled Plans

Most dental plans cover specified percentages of dental charges. Some plans, however, have fixed schedules of reimbursement for all or most dental charges. Use of a schedule does not necessarily produce a lower value in this analysis. The value of such a plan relative to other dental plans does decline, however, each year that the schedule is not updated to reflect increasing dental costs.

Southern Company

In the dental area, total benefits provided by Southern Company develop an index of 77.8, ranking below the 15th base company. This represents a weighted value of the three dental plan options available at Southern Company. The composite value for Southern Company is below average due to the larger-than-average \$75 deductibles and lack of coverage of major services or orthodontia in options "B" and "C."

The individual plan values are:

Plan	Deductible	Coinsurance	Orthodontia Maximum	Employer-Paid Index	Total Index	Weighting
A	\$75	100%/80%/50%	\$1,500	32.2	91.2	61.1%
B	\$75	100%/80%/0%	Not Covered	25.1	59.5	33.3%
C	\$75	Schedule	Not Covered	13.9	40.3	5.6%
Total				28.8	77.8	100.0%

Employee Contributions

All 15 base company dental plans require separate (from medical) employee contributions. Southern Company requires larger than average employee contributions for dental coverage, resulting in an employer-paid Dental index that is smaller than the total Dental index.

Vision and Hearing

All 15 base companies provide vision benefits and seven provide hearing. The additional value attributable to these coverages is relatively small. The vision/hearing coverage is typically contributory or combined with medical coverage.

Spending Accounts and Opt Out Credits

Seven base companies have values included for health care spending accounts funded through company contributions while Southern Company and nine base companies have opt out credits. The values associated with these accounts (which may be used to pay medical, dental, vision, and hearing expenses) and credits have been included in the Preretirement Health Care (Including Dental, Vision and Hearing) index, but have not been allocated to the various component indexes.

Some companies have consumer-driven medical plans where the employee receives an account that may be used to pay medical expenses in the current year or rolled over and used in future years. Amounts expected to be used in the current year have been included in the Medical indexes. Discounted amounts expected to be used in future years have been included with other spending account values.

All Preretirement Health Care

When the values of dental, vision, and hearing coverages and spending accounts are included in the preretirement medical comparison, the relative position for Southern Company is about average. The total Preretirement Health Care (Including Dental, Vision and Hearing) index is 99.3, ranking between the 7th and 8th base companies.

Comments on Health Care: Postretirement

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Postretirement Health Care				
Pre-Medicare	98.1	9th/10th	112.1	2nd/3rd
Post-Medicare	101.5	7th/8th	120.1	6th/7th
All Postretirement	99.7	7th/8th	117.3	6th/7th

With respect to postretirement medical values, small differences in the relative values are due to variations in deductibles and maximum amounts. The larger differences reflect the manner in which post-Medicare coverage is coordinated with Medicare and, in some cases, the eligibility conditions for receiving benefits. The continuation of dental coverage can also have significant impact. These indexes do not include values for traditional HMOs, in part because employees may retire to other areas.

Eligibility Requirements

Fourteen base companies provide health care coverage to retirees. In most cases, the retiree under age 65 must be age 55 with ten years of service to receive benefits. However, two of the base companies with plans require more than ten years of service or require the retiree to be older than age 55. Retirees age 65 and older fall into two groups. The first is those who retired early (and met the eligibility conditions for early retirees) and now have reached age 65. The second is those who retired at age 65 or later. Some base companies ease the service requirement for this second group.

Pre-Medicare Coverage

Fourteen base companies continue medical coverage during the pre-Medicare period. In most cases, the active plan is provided. Nine companies continue dental for the early retiree, while seven provide vision or hearing.

The absence of coverage at one base company reduces the base average and increases the index for Southern Company. Compared to the 14 base companies with coverage, the total index for Southern Company is 104.6. This index is slightly above average because the active medical plan is continued, dental is provided, and the eligibility requirement of age 50 and ten years of service (or age 65 and five years of service) is more liberal than average.

Pre-Medicare Retiree Contributions

All of the base companies with plans require retiree contributions to continue pre-Medicare health care coverage. A few of these companies provide access only coverage, charging retirees 100% of the cost of coverage. Southern Company requires retiree-pay-all contributions for pre-Medicare coverage, but provides a fixed dollar amount which can be used to purchase coverage. The Southern Company employer-paid index is about average after reflecting the company contribution.

Post-Medicare Coverage

There are three basic techniques that retiree medical plans use to coordinate with Medicare benefits. The “carve-out” or “nonduplication” approach calculates the plan benefit and subtracts whatever payments are made by Medicare. The “supplement” approach applies the deductible and coinsurance to any charges remaining after Medicare reimbursement. The “coordination of benefits” approach pays the normal plan benefit but limits reimbursement from all sources to 100% of the claim. All other provisions being equal, a plan using coordination of benefits will have the highest value, while a plan with a carve-out will have the lowest value. One base company does not directly provide a medical plan, but does provide medical coverage through fixed-dollar amounts that may be used to purchase medical insurance or cover unreimbursed health care expenses.

Type of Plan	Number of Companies
Carve-Out	8
Supplement	3
Coordination of Benefits	0
Fixed Dollar Amount	1
Multiple Approaches	2
No Coverage	1
Total	15

Fourteen base companies continue medical coverage for retirees after age 65. Nine companies continue dental, while seven continue vision or hearing after age 65. One base company provides partial Medicare Part B premium reimbursement.

The absence of post-Medicare coverage at one base company reduces the base average and increases the index for Southern Company. Compared to the 14 base companies with coverage, the total index for Southern Company is 112.1. This index is above average because a richer than average medical plan is continued after age 65 and dental is continued.

Post-Medicare Retiree Contributions

All of the base companies with plans require retiree contributions to continue post-Medicare health care coverage. In some cases, these contributions are related to the amount of service at retirement. A few of these companies provide access only coverage, charging 100% of the cost of coverage. Southern Company requires larger than average contributions for post-Medicare health care coverage, producing an employer-paid index that is less than the total index.

General

As with postretirement death benefits, there can be significant cost implications of continuing medical benefits for retirees. Retiree health care costs have increased rapidly due to health care inflation and cutbacks in Medicare benefits. At some organizations, costs have also increased from expanded retiree populations (due to workforces maturing or the availability of early retirement “windows”). Some court cases have indicated that it can be difficult to cut back on these retiree benefits. In addition, Statement of Accounting No. 106 by the Financial Accounting Standards Board (FAS 106) requires that the cost of postretirement welfare benefits be expensed during active employment. These factors can have a significant impact on profit for many organizations and may suggest that this is a benefit area where a high index is not desirable.

Limits on Employer Liability

The accounting requirements of FAS 106 have caused many employers to examine the emerging liabilities for retiree health care coverage. Some employers have adopted plan designs that limit their share of rising health care costs. One design sets a dollar cap on the employer's share. Retirees pay all premiums in excess of the cap. Another design limits the annual increase in the employer's contribution to a stated percent. Other companies define their commitment as dollar amounts (usually service-related) that the retiree may apply toward medical premiums.

Since most companies have policies that limit their future retiree medical liability, the Postretirement Health Care indexes reflect these caps on employer liability. Over time, some companies may deviate from their stated policies. Other companies, with no stated policy, may limit their increases through an annual review of their cost sharing.

Comments on Time Off With Pay

	Employer-Paid Value		Total Value	
	Index	Ranking	Index	Ranking
Holidays	84.6	14th-15th	84.6	14th-15th
Vacations	99.5	6th/7th	99.5	6th/7th
All Time Off With Pay	93.2	14th/15th	93.2	14th/15th

Time Off With Pay values are large relative to the values of other benefit areas, but the range in value is small. Therefore, adding time off values to the other benefit areas tends to moderate differences in the earlier indexes. The spread from the first to the last Total Time Off With Pay index is about 25 percentage points.

Holidays

The number of holidays provided by the 15 base companies (including Christmas, other paid shutdowns, and personal days) ranges from 10 to 13, with 12 being the most common. A Holidays index of 100.0 is equivalent to about 11.8 days. Therefore, the 10 holidays and personal days at Southern Company are below average relative to the base companies.

Vacations

There is a significant increase in the Vacation indexes and rankings for a company that introduces the third or fourth week of vacation earlier than most companies. In contrast, more vacation for long-service employees has relatively little impact on values.

Week of Vacation	Years of Service Required		Number of Base Companies Offering Week of Vacation
	Southern Company	Base Average	
Third	5	4.2	15
Fourth	15	12.8	15
Fifth	25	22.8	15
Sixth	-	30.5	8

The basic vacation schedule at Southern Company is about average even though the service required for each additional week of vacation is more than the base company average service requirement because the Southern Company vacation schedule includes an extra one-half week of vacation for many service levels.

Total Time Off With Pay

The total Time Off With Pay index at Southern Company is 93.2, ranking between the 14th and 15th base companies.

Retirement Income Potential—Current Retirees

The charts on the following pages illustrate the level of retirement income available to employees retiring today. This retirement income consists of the benefits available from:

- Defined benefit (DB) pension plans;
- Defined contribution (DC) plans (converted to the equivalent annuity value); and
- Primary Social Security.

The defined contribution values assume the plans described in the Specifications section have always been in place. The accounts have been accumulated over the careers of the sample employees using an interest rate of 8% and 4% pay increases. These accounts are then converted at retirement to the annuity equivalent using an interest rate of 6.5% and an appropriate mortality table.

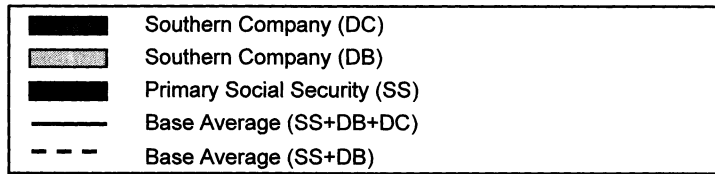
The defined contribution values reflect only employer contributions. The employee account (while necessary to get employer-matching dollars) has not been included. This focuses the analysis primarily on income funded by the employer. The defined contribution values assume full participation in voluntary programs from the first eligibility date. This is different from the approach used to develop the Benefit Index results, which employs participation assumptions.

In order to examine the effects of early retirement, charts have been prepared at age 60, as well as at age 65. The pay replacement provided by the pension plan has been adjusted to reflect any early retirement supplements. For example, a temporary annuity payable from retirement to age 65 has been converted to a life annuity of equal actuarial value. This additional annuity amount is then added to the pension amount payable for life.

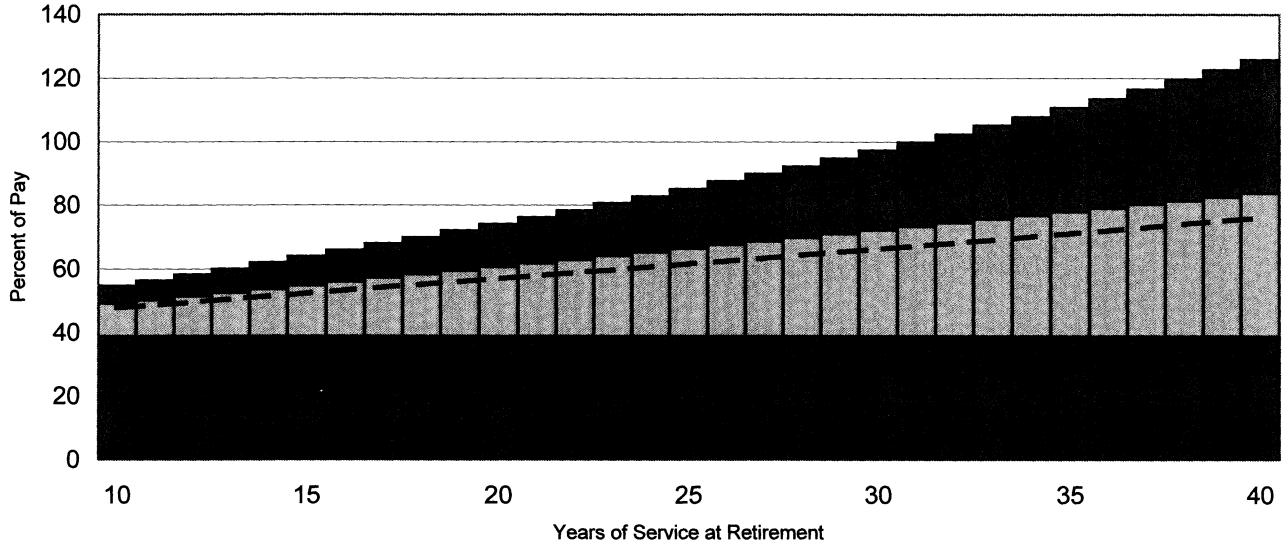
Social Security retirement benefits are available, on a reduced basis, at age 62. The level of Social Security reflected in the graphs prior to age 65 is based on this age 62 benefit. At age 65, of course, the full age 65 benefit is shown. The graphs clearly demonstrate the higher pay replacement levels of Social Security at the lower pay levels.

The basic retirement income has been expressed as a percentage of final pay. These graphs have been designed to reflect the variation in pay replacement levels that result from different periods of service at retirement. Thus, within a single graph, pay remains constant while service varies. Separate graphs are shown for a retiree with final pay of \$40,000, \$70,000, and \$100,000.

Retirement Age 65

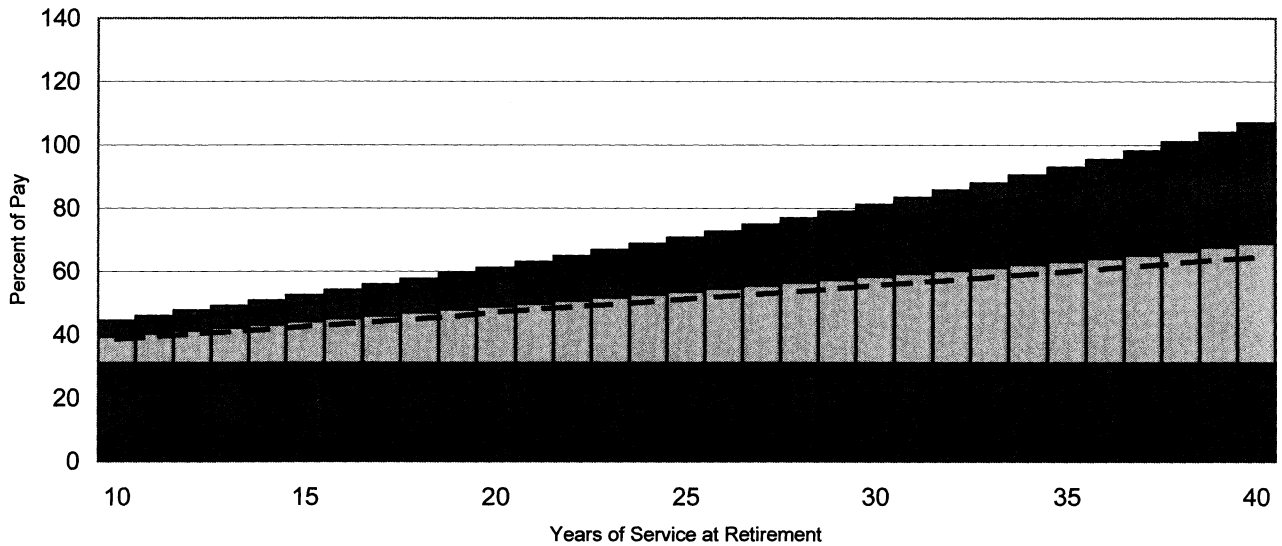


Final Pay \$ 40,000



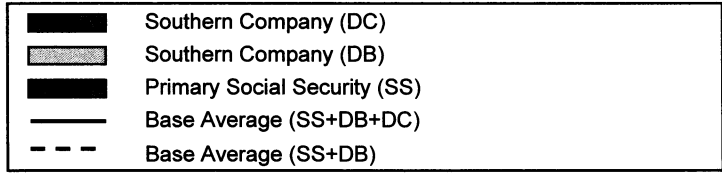
Retirement Age 60

Final Pay \$ 40,000

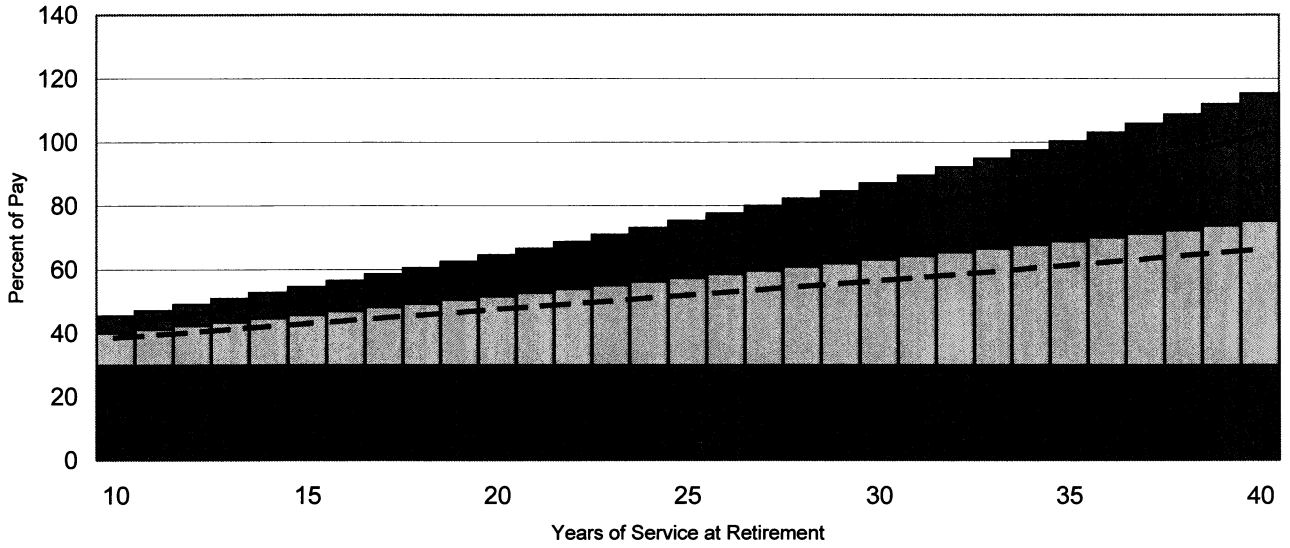


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Retirement Age 65

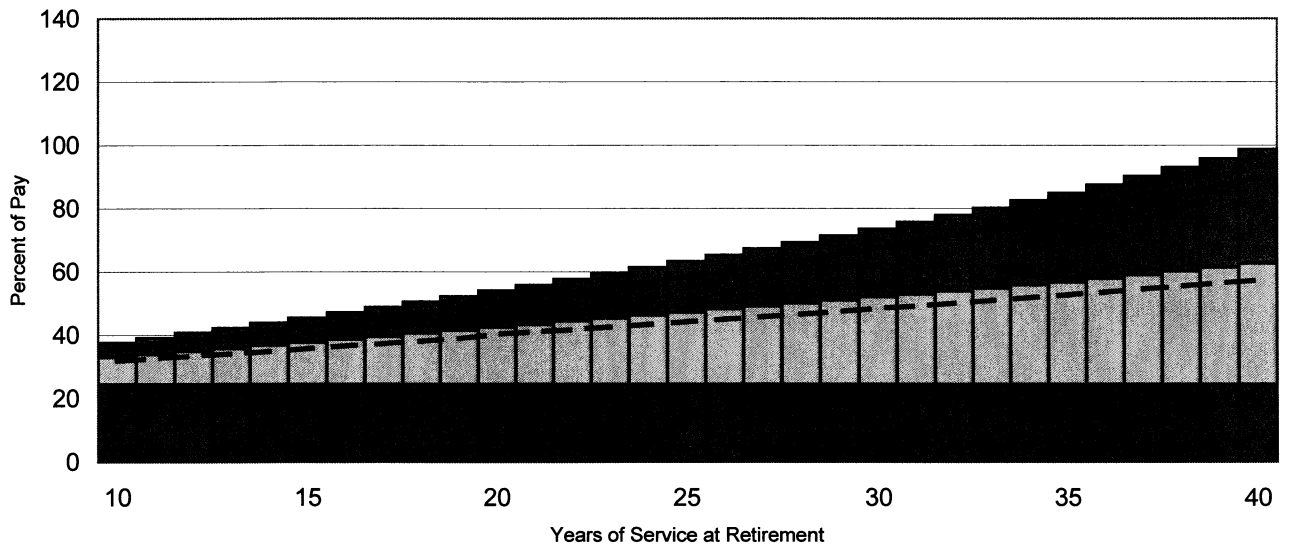


Final Pay \$ 70,000



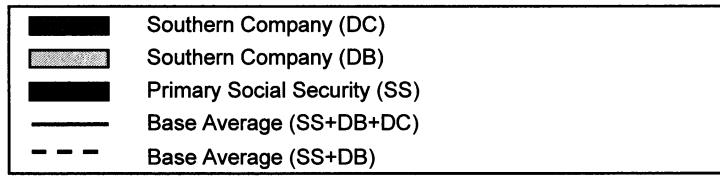
Retirement Age 60

Final Pay \$ 70,000

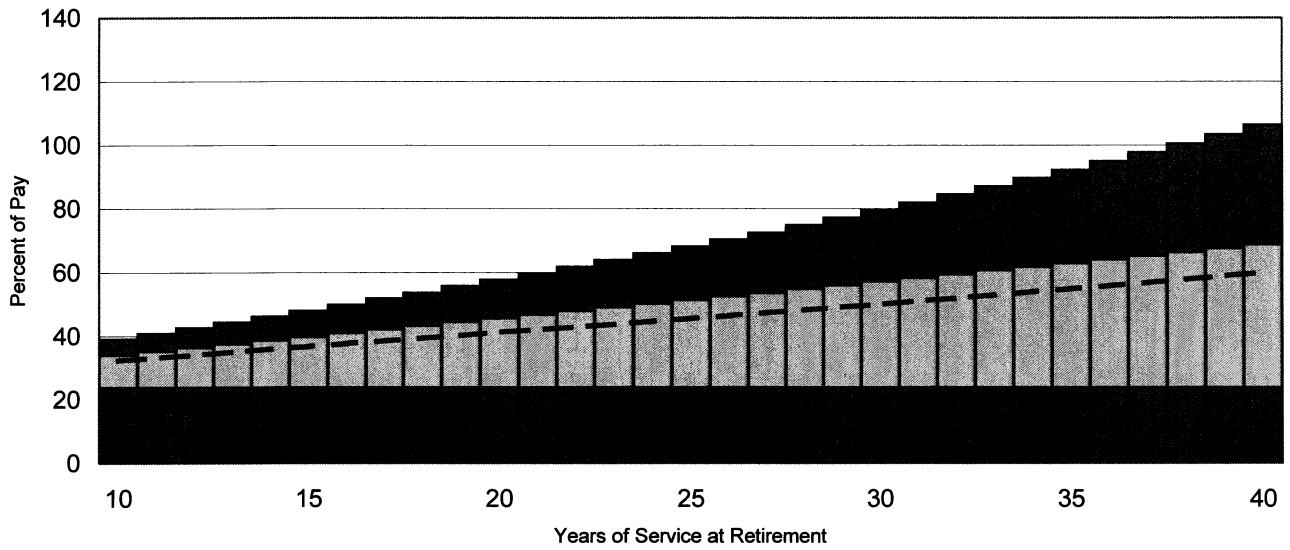


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Retirement Age 65

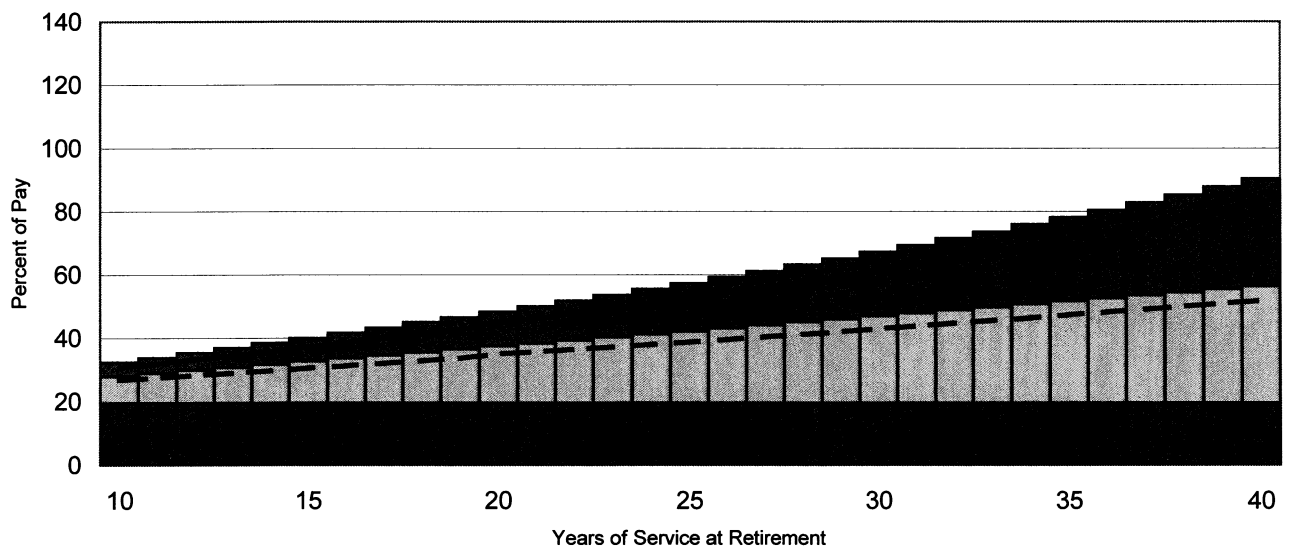


Final Pay \$100,000



Retirement Age 60

Final Pay \$100,000



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Specifications

This section summarizes the plan specifications in greater detail than appeared in the earlier Notes. These specifications remain brief in order to facilitate comparisons among the organizations.

Overview of Flexible Benefits, Credits, and Spending Accounts

Organization	Yr	Annual Employer-Provided Flexible Credits or Wellness Credits	Awards, Gifts, Reimbursements
American Electric Power	09	No flexible credits provided No wellness credits provided	Awards or gifts for completion of HRA, Reimbursement for fitness prog/health club
Consolidated Edison	10	Flexible credits: Value released by electing lower cost options based on value of .5 x pay group life No wellness credits provided	None
Constellation Energy	09	Flexible credits: \$4,440, \$7,974, \$5,919 or \$10,932 for medical; plus \$229.20, \$458.40, \$377.40 or \$754.80 for dental; plus cost of 60% LTD plan if 10 years of service No wellness credits provided	Awards or gifts for fitness, healthy lifestyle /preventive care criteria, smoking cessation prog, weight mgt, blood pressure, cholesterol to receive financial incentive
Dominion Resources	10	No flexible credits provided No wellness credits provided	None
DTE	09	Flexible credits: Annual credit equal to price difference between LTD base option (50% x base) and 40% x base option Wellness credits provided for completion of Health Risk Assessment (Annual \$50) Wellness credits: Credits provided for Biometric Screening (65% partic.); plus \$50 if participate in disease management program (35% partic.)	Awards or gifts for fitness, weight mgt
Duke Energy	10	No flexible credits provided Wellness credits: LiveWell credits available for employees who participate in the wellness program. Award level based on Health Assessment participation and other online wellness programs (point system): 20-29 pts=\$100, Bronze (4% part); 30-39 pts=\$150, Silver (3% part); 40-49 pts=\$200, Gold (4% part); 50+ pts = \$250, Platinum (7% part) (annual amounts deposited to FSA account)	Awards or gifts for healthy lifestyle/preventive care criteria
Edison International	10	Flexible credits: 85% employee/80% dependent of the lowest cost medical option offered; \$527.00, \$935.00, \$971.00, \$1,379.00 based on coverage category for dental; plus value of 60% LTD option and 1 x pay (maximum \$50,000) group life and \$50,000 AD&D Wellness credits provided for completion of Health Risk Assessment (\$400)	Awards or gifts for completion of HRA, Reimbursement for fitness prog/health club, smoking cessation prog, weight mgt prog, wellness prog/preventive care/health screenings
Entergy	10	Flexible credits: Amounts based on elections: \$4,980.00; \$11,208.00, \$8,712.00, \$14,940.00 for medical; plus \$284.04; \$564.36, \$596.04, \$880.08 with dependents for dental; \$47.16; \$74.88; \$76.44; \$123.36 with dependents for vision; plus percent of base pay for 1 x pay group life (\$0.16/\$1,000), 1 x pay AD&D (\$0.035/\$1,000) and LTD option A No wellness credits provided	None
Exelon	10	No flexible credits provided No wellness credits provided	Reimbursement for wellness prog/preventive care/health screenings
FirstEnergy	10	No flexible credits provided No wellness credits provided	None
FPL Group	10	No flexible credits provided Wellness credits to reduce premiums for completion of Health Risk Assessment (\$390 per year (80% participation)); \$300 HRA credit for completion of biometric testing (60% participation))	Awards or gifts for completion of HRA, fitness, prenatal care, weight mgt, Reimbursement for fitness prog/health club, smoking cessation prog, weight mgt prog, wellness prog /preventive care/health screenings ((blood pressure, cholesterol))
Pacific Gas & Electric	09	Flexible credits: \$1,949 plus amount for employees using 4 or less sick days in previous year plus transitional bonus for employees age 55+ to cover additional 2 x pay group life cost Wellness credits: Credits for completion of wellness program. Employees can receive up to \$200/\$400 in wellness acct that can be used to pay for qualified medical expenses	None
PPL	10	Flexible credits: \$4,923.62; \$9,847.24 or \$14,771.12 with dependents for medical option A; plus \$322.56; \$645.12 or \$967.68 with dependents for dental option A; plus cost of 2 x pay group life No wellness credits provided	None
Progress Energy	10	No flexible credits provided Wellness credits: \$50 for completion of on-line HRA (17% part); \$100 for completion of on-site HRA and biometric screening (50% part); \$500 for achievement of 5 wellness goals (33% part)	Awards or gifts for completion of HRA, fitness, prenatal care, weight mgt, Reimbursement for fitness prog/health club, wellness prog /preventive care/health screenings, for fitness equipment
Public Service Enterprise	10	Flexible credits: Cost of 1 x pay group life and AD&D; plus value of 50% LTD option Wellness credits provided for completion of Health Risk Assessment (\$100 per person (deposited into FSA)) 33% of employees receive wellness credits 9% spouse participation	None
Southern Company	10	No flexible credits provided Wellness credits to reduce premiums for completion of Health Risk Assessment	None

Annual Credits Provided to Employees for Opt Outs	Cash Option for Employer Credits	Health Care Spending Account	Dependent Care Spending Account
None	--	\$5,000 annual maximum Limited purpose medical reimbursement account: \$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
None	--	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
\$420.00 if opt out of medical \$60.00 if opt out of dental	Yes	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
None	--	\$6,000 annual maximum	\$6,000 annual maximum Child care, Elder care
\$60.00 if opt out of dental \$350 for employee plus \$550 for spouse if opt out of medical based on family status for medical	No	\$4,992 annual maximum	\$4,992 annual maximum Child care
\$1,200.00 if opt out of medical \$600.00 if opt out of dental	No	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
\$600.00 if opt out of medical	Yes	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
\$60.00 if opt out of dental	Yes	\$7,500 annual maximum (maximum includes dependent care spending account)	Child care, Elder care
\$750.00 if opt out of medical \$120.00 if opt out of dental Credit for opt out of LTD based on age & salary	Yes	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
None	--	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
None	--	\$5,000 annual maximum Limited purpose medical reimbursement account: \$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
None	--	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
\$800.00 if opt out of medical \$100.00 if opt out of dental	Yes	\$5,000 annual maximum	Child care
\$260.00 if opt out of medical \$52.00 if opt out of dental	Yes	\$5,000 annual maximum No limited purpose health care reimbursement account	\$5,000 annual maximum Child care, Elder care
\$600.00 if opt out of medical \$120.00 if opt out of dental	Yes	\$5,000 annual maximum	\$5,000 annual maximum Child care, Elder care
\$300.00 if opt out of medical	No	\$6,000 annual maximum	\$4,992 annual maximum Child care

Defined Benefit Pension - Normal Retirement Provisions

Organization	Yr	Type of Plan	Eligibility for Participation	Definition of Pay	Integration With Social Security
American Electric Power	09	Cash balance	12 months (Credits back to date of hire)	Base, Incentives, Overtime, Shift differential	No Social Security integration
Consolidated Edison	10	Cash balance	Immediate	Base, Bonus	Excess breakpoint at 100.0% of Social Security wage base
Constellation Energy	09	Pension equity (Highest 3-year average)	Immediate	Base, Bonus, Commissions, Incentives, Sales bonus	No Social Security integration
Dominion Resources	10	Cash balance	Immediate	Base, Bonus (Merit)	No Social Security integration
DTE	09	Cash balance	Age 18 (Credits back to date of hire)	Base, Bonus, Commissions	No Social Security integration
Duke Energy	10	Cash balance	Age 18	Total	Excess breakpoint at 100.0% of Social Security wage base
Edison International	10	Cash balance	Immediate	Base	No Social Security integration
Entergy	10	Highest 5-year average	Age 21	Base, Bonus, Overtime (some plans only)	No Social Security integration
Exelon	10	Cash balance	Immediate	Base, Bonus	No Social Security integration
FirstEnergy	10	Highest 4-year average	Immediate	Total	No Social Security integration
FPL Group	10	Cash balance	1st of month after 1 month (Credits back to date of hire)	Base, Merit, Relieving	No Social Security integration
Pacific Gas & Electric	09	Final 3-year average	Immediate	Base	No Social Security integration
PPL	10	Career average Highest 5-year average minimum	Age 21 & 12 months or Age 30	Base, Bonus	Basic formula: None; Minimum formula: excess breakpoint at Social Security covered compensation (SSNRA)
Progress Energy	10	Cash balance	12 months (Credits from date of participation)	Base	Excess breakpoint at 80.0% of Social Security wage base
Public Service Enterprise	10	Cash balance	Immediate	Base, Bonus, Overtime (capped at 20% of base)	No Social Security integration
Southern Company	10	Highest 3-year average Fixed dollar minimum	1st of month after 12 months (must work for 1,000 hours)	A) Base plus Incentive; B) Base	A) No Social Security integration; B) Offset of 50% primary Social Security benefit

Eligibility for Normal Retirement

	Basic Benefit Formula	Minimum Benefit Formula	Past Service Variation
Age 65	Annual credits to account based on points: <30 pts-3.000% 30-39 pts-3.500% 40-49 pts-4.500% 50-59 pts-5.500% 60-69 pts-7.000% 70+ pts-8.500% Interest credits apply: 30-year Treasury rate; credited annually; Minimum 4.00%	None	None
Age 65 & 5 years or Age 60 & 75 points	Varies by age/service points (under/over breakpoint) <35 pts-4.000% / 8.000%; 35-49 pts-5.000% / 9.000%; 50-64 pts-6.000% / 10.000%; 65+ pts-7.000% / 11.000%; Interest credits apply: 30-year Treasury rate; credited quarterly	None	None
Age 65 & 5 years	Based on age: Age <40: 5.000% Age 40-49: 10.000% Age 50+: 15.000%	None	None
Age 65	Accrual based on service: <5 yrs svc-4.000% 5-14 yrs svc-5.000% 15-24 yrs svc-6.000% 25+ yrs svc-7.000% Interest credits apply: 30-year Treasury rate; credited monthly	None	None
Age 65	7.000% of pay Interest credits apply: 30-year Treasury rate; credited annually	None	Choice of prior plan benefits grandfathered for participation on 7/31/01
Age 65	% of pay (Under/Over Breakpoint); Based on points: <35 pts-4.000% / 8.000%; 35-49 pts-5.000% / 9.000%; 50-64 pts-6.000% / 10.000%; 65+ pts-7.000% / 11.000%; Interest credits apply: 30-year Treasury rate; credited monthly; Minimum 4.00%; Maximum 9.00%	None	Beginning account balance equals 12/31/96 accrued benefit under prior plan (12/31/98 acquired groups)
Age 65	Service accrual based on points: <39 pts-3.000% 40-49 pts-4.000% 50-59 pts-5.000% 60-64 pts-6.000% 65-69 pts-7.000% 70-74 pts-8.000% 75+ pts-9.000% + \$150 per month of service after 1/1/06 Interest credits apply: third segment of three-segment corporate bond yield curve	None	None
Age 65	1.50% highest average pay x participation (maximum 40 years)	None	None
Age 65	7.00% of pay Interest credits apply: third segment rate of interest on long-term investment grade corporate bonds; credited annually	None	Prior plan benefit for service before 2002
Later of Age 65 or 5 years	1.20% highest average pay x service	None	None
Age 65	Annual accrual based on service from 4.500% of pay; 6.000% of pay if 5+ years of service Interest credits apply: 1-year Treasury rate; 2010 flat rate 0.63% interest; credited quarterly; Minimum 4.00%; Maximum 14.00%	None	Transition benefits for employees age 40+ as of 3/31/97
Age 65	1.70% final average pay x service	None	None
Age 65	2.250% x participation	3% highest average pay + .4% highest average pay over Social Security compensation x participation (maximum 40 years)	Pay for all plan service prior to 7/1/86 is considered as pay on 7/1/86
Age 65	Service accrual based on age (Below/above breakpoint): Age <34: 3.000% / 6.000%; Age 35-39: 3.500% / 7.000%; Age 40-44: 4.250% / 8.500%; Age 45-49: 5.000% / 10.000%; Age 50-54: 6.000% / 12.000%; Age 55+: 7.000% / 14.000%; Interest credits apply: 2010 flat rate 5.50% interest; Minimum 4.00%	None	HAP as minimum for participants hired prior to 1/1/99 for 5 years, addtl transition credits for participants hired prior to 1/1/99 for 10 years
Age 65	Based on points: <30 pts-2.000% 30-39 pts-2.500% 40-49 pts-3.250% 50-59 pts-4.250% 60-69 pts-5.500% 70-79 pts-7.000% 80-89 pts-9.000% 90+ pts-12.000% Interest credits apply: 6.000% (option to transfer up to 50% to 401(k)); credited annually	None	None
Age 65 & 5 years	Greater of: A) 1.25% highest average pay x participation; or B) 1.70% highest average pay x participation less 50% of primary Social Security benefit less \$4,200 prorated by service projected to age 65	\$300 x participation service	None

Defined Benefit Pension - Other Retirement Provisions

----- Early Retirement Benefits -----

Organization	No Reduction Yr	Payment Form	Eligibility	Reduction in Accrued Benefit	Eligibility for Supplement	Early Retirement Supplement
American Electric Power	09	Life	Vested	Account balance	--	None
Consolidated Edison	10	Life	Vested	Account balance	--	None
Constellation Energy	09	Lump Sum	Age 55 & 10 years	Pension equity lump sum	--	None
Dominion Resources	10	Life	Vested	Account balance	--	None
DTE	09	Life	Age 45 & 15 years	Account balance	--	None
Duke Energy	10	Life	Age 55 & 3 years	Account balance	--	None
Edison International	10	Life	Vested	Account balance	--	None
Entergy	10	Life	Age 55 & 10 years	2.00% per year below age 65	--	None
Exelon	10	Life	Vested	Account balance	--	None
FirstEnergy	10	Life	Age 55 & 10 years	4.00% per year below age 62	--	None
FPL Group	10	Life	Vested	Account balance	--	None
Pacific Gas & Electric	09	Life	Age 55	3.00% per year below age 65 (below age 62 if 15-29 years) (additional 1.00% below age 60 if 15-24 years) (6.00% per year if below age 60 and 30-34 years, 3.00% per year below age 59 if 30-34 years) (No reduction if 35 years)	--	None
PPL	10	Life	Age 55	6.00% per year below age 65 4.00% per year below age 60 8.00% per year below age 60 if 20 years svc	--	None
Progress Energy	10	Life	Vested	Account balance	--	None
Public Service Enterprise	10	Life	Vested	Account balance	--	None
Southern Company	10	Life	Age 50 & 10 years of participation	3.60% per year below age 65	--	None

----- Deferred Disability Benefits -----

----- Vested Terminations -----

Eligibility	Deferred Disability Benefit	Eligibility	Vested Benefit	Large Amount Lump Sums (Over \$5,000)	Employee Contributions
Immediate	Normal retirement benefit projected to age 65; Begins at retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Same as vesting or early retirement	Same as vesting or early retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Same as vesting or early retirement	Same as vesting or early retirement	3 years	Accrued benefit	Pension equity lump sum; All participants (No maximum)	None
Same as vesting or early retirement	Same as vesting or early retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Same as vesting or early retirement	Same as vesting or early retirement	3 years after age 18	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Age 18	Account balance, pay and interest credits continue while disabled Begins at retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum) Must be retirement eligible for lump sums less than \$10,000 (Interest credits continue until retirement)	None
Same as vesting or early retirement	Same as vesting or early retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Age 55 & 10 years	Normal retirement benefit projected to age 65; as for early retirement Begins at retirement	5 years	Accrued benefit reduced 7% per year age 60-65 plus 6% per year age 55-60	No lump sum available	None
Immediate	Accrued benefit to date of disability; Begins at disability	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
10 years	Normal retirement benefit projected to age 65; Begins at disability	5 years	Accrued benefit	No lump sum available	None
Immediate	Normal retirement benefit projected to age 65; Begins at retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Immediate	Normal retirement benefit projected to age 65; Begins at retirement	5 years	Accrued benefit	No lump sum available	None
Immediate	Normal retirement benefit projected to age 65; Begins at retirement	5 years	Accrued benefit	No lump sum available	None
3 years	Normal retirement benefit projected to age 65; Begins at retirement	3 years	Accrued benefit	Account balance paid out; All participants (No maximum)	None
Immediate	Accrued benefit to date of disability; Begins at disability	Immediate	Accrued benefit	Account balance paid out; All participants (No maximum)	None
5 years	Normal retirement benefit projected to age 65; Begins at retirement	5 years	Accrued benefit	No lump sum available	None

Defined Contribution Excluding Matched Savings

----- Employee Contributions -----

Organization	Yr	Type of Plan	Eligibility	Definition of Pay	Matched Only	Total
American Electric Power	09	--	--	--	--	--
Consolidated Edison	10	--	--	--	--	--
Constellation Energy	09	--	--	--	--	--
Dominion Resources	10	--	--	--	--	--
DTE	09	--	--	--	--	--
Duke Energy	10	--	--	--	--	--
Edison International	10	--	--	--	--	--
Entergy	10	--	--	--	--	--
Exelon	10	--	--	--	--	--
FirstEnergy	10	--	--	--	--	--
FPL Group	10	--	--	--	--	--
Pacific Gas & Electric	09	--	--	--	--	--
PPL	10	--	--	--	--	--
Progress Energy	10	--	--	--	--	--
Public Service Enterprise	10	--	--	--	--	--
Southern Company	10	--	--	--	--	--

Matched Savings

----- Employee Contributions -----

Organization	Yr	Type of Plan	Eligibility	Automatic Enrollment	Definition of Pay	Matched Only	Total
American Electric Power	09	Savings Roth savings plan (Safe Harbor plan)	Immediate	Auto enroll at 3.0% Default investment option: Target Retirement Fund escalates 1.0% annually (Maximum 6.0%)	Base, Incentives, Overtime, Shift differential	1.0% to 6.0%; Pretax or posttax; Roth	Up to 50%; Pretax or posttax; Roth
Consolidated Edison	10	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base	1.0% to 6.0%; Pretax or posttax	Up to 50%; Pretax or posttax
Constellation Energy	09	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base, Bonus, Commissions, Incentives, Sales bonus	1.0% to 6.0%; Pretax or posttax	Up to 50%; Pretax or posttax; Up to 15%; Posttax
Dominion Resources	10	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	Auto enroll at 2.0% (No auto escalation) (No auto rebalance)	Base	4.0% to 7.0%; Pretax or posttax	Up to 50%; Pretax or posttax
DTE	09	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	Auto enroll at 4.0% Default investment option (Data not provided) (No auto escalation) (No auto rebalance)	Base	1.0% to 8.0%; Pretax or posttax	Up to 100%; Pretax or posttax
Duke Energy	10	Savings Roth savings plan (Not a Safe Harbor plan)	Age 18	Auto enroll at 6.0% (No auto escalation) (No auto rebalance)	Total	1.0% to 6.0%; Pretax; Roth	Up to 75%; Pretax or posttax
Edison International	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base	1.0% to 6.0%; Pretax; Roth	Up to 84%; Pretax
Entergy	10	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment)	Base	1.0% to 6.0%; Pretax or posttax	Up to 30%; Pretax or posttax
Exelon	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	Auto enroll at 3.0% Default investment option: Lifestyle Fund Based on Age (Target Retirement Date) escalates 1.0% annually (Maximum 5.0%) (No auto rebalance)	Base	1.0% to 5.0%; Pretax or posttax; Roth	Up to 50%; Pretax or posttax; Roth
FirstEnergy	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	Auto enroll at 3.0% Default investment option: Lifepath Fund (target) nearest employee 65th birthday escalates 1.0% annually (Maximum 6.0%) Auto rebalance quarterly	Base, Bonus, Incentives (Short-term); Sales bonus	1.0% to 6.0%; Pretax or posttax; Roth	Up to 75%; Pretax or posttax; Roth
FPL Group	10	Savings Not a Roth savings plan (Not a Safe Harbor plan)	1st of month after 1 month	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base, Merit, Relieving	1.0% to 7.0%; Pretax or posttax	Up to 50%; Pretax or posttax (catch-up provision)
Pacific Gas & Electric	09	Savings Not a Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base	1.0% to 6.0%; Pretax or posttax	Up to 50%; Pretax or posttax
PPL	10	Savings Roth savings plan (Not a Safe Harbor plan)	1st of month after hire	Auto enroll at 3.0% (No auto escalation) (No auto rebalance)	Total	1.0% to 6.0%; Pretax or posttax; Roth	Up to 20%; Pretax or posttax; Roth
Progress Energy	10	Savings Roth savings plan (Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) Auto rebalance annually	Base	1.0% to 6.0%; Pretax or posttax; Roth	Up to 25%; Pretax or posttax; Roth
Public Service Enterprise	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	Auto enroll at 3.0% escalates 1.0% annually (Maximum 8.0%) Auto rebalance quarterly	Total	1.0% to 8.0%; Pretax or posttax; Roth	Up to 50%; Pretax or posttax; Roth
Southern Company	10	Savings Roth savings plan (Not a Safe Harbor plan)	Immediate	(No auto enrollment) (No auto escalation) (No auto rebalance)	Base	1.0% to 6.0%; Pretax or posttax	Up to 25%; Pretax or posttax

Employer Contributions	Vesting in Employer Contributions	Disposition of Forfeitures	Contribution Invested in Company Stock
\$1.00 per \$1.00 on first 1.0% of pay \$0.70 per \$1.00 on next 5.0% of pay	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.25 per \$1.00	100% at 3 years of service	Offset employer contributions	Employer contributions: Company stock is one of multiple options
\$0.50 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is the only option
Based on service: <5 years: \$1.00 per \$1.00 on first 4% of pay; 5-14 years: \$1.00 per \$1.00 on first 5% of pay; 15-24 years: \$1.00 per \$1.00 on first 6% of pay; 25+ years: \$1.00 per \$1.00 on first 7% of pay	100% at 3 years of service	Offset employer contributions	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$1.00 per \$1.00 on first 4.0% of pay \$0.50 per \$1.00 on next 4.0% of pay	20% at 2 years of service plus 20% per year to 100% at 6 years	Offset employer contributions	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$1.00 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$1.00 per \$1.00	20% per year of service to 100% at 5 years	Offset employer contributions	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.70 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.60 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.50 per \$1.00 plus additional match if company-wide performance objectives are met (Current assump: \$0.85 per \$1.00)	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is the only option May divest to other funds immediately
\$1.00 per \$1.00 on first 3.0% of pay \$0.50 per \$1.00 on next 3.0% of pay \$0.25 per \$1.00 on next 1.0% of pay	20% per year of service to 100% at 5 years	Offset employer contributions	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is the only option
\$0.75 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.50 per \$1.00	100% at 1 year of service	Offset employer contributions	None
\$1.00 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.50 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options
\$0.85 per \$1.00	100% immediate	--	Employee contributions: Company stock is one of multiple options Employer contributions: Company stock is one of multiple options

Stock Purchase (423b)

Organization	Yr	Type of Plan	Eligibility	Employee Contributions
American Electric Power	09	Stock purchase	Immediate	\$150,000 maximum; \$5 minimum
Consolidated Edison	10	Stock purchase	Immediate	1.0% to 20.0%; \$25,000 maximum
Constellation Energy	09	No plan	--	--
Dominion Resources	10	No plan	--	--
DTE	09	No plan	--	--
Duke Energy	10	No plan	--	--
Edison International	10	No plan	--	--
Entergy	10	No plan	--	--
Exelon	10	Stock purchase	3 months	1.0% to 10.0%
FirstEnergy	10	No plan	--	--
FPL Group	10	No plan	--	--
Pacific Gas & Electric	09	No plan	--	--
PPL	10	No plan	--	--
Progress Energy	10	No plan	--	--
Public Service Enterprise	10	Stock purchase	1,000 hours of service	1.0% to 10.0%
Southern Company	10	No plan	--	--

Purchase Price of Company Stock

Definition of Pay

Purchase price is 100% of current market	--
Purchase price is 95% of current market	Base
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Purchase price is 90% of lower of beginning/ending fair market value	Base
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Purchase price is 95% of current market	Base
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Group Life Insurance

----- **Employer-Paid** -----

Organization	Yr Eligibility	Definition of Pay	Employer-Paid Amount	Treatment on Disability	Employer-Provided AD&D
American Electric Power	09 Immediate	Base	2.00 x pay; Maximum \$800,000 (\$1,000,000 with evidence of insurability)	Continued without employee contribution	2.00 x pay; Maximum \$1,500,000 Contributory coverage available
Consolidated Edison	10 Immediate	Base	1.00 x pay; May elect 0.5 x pay and receive flexible credits No maximum	Continued without employee contribution	1.00 x pay
Constellation Energy	09 Immediate	Base, Commissions	1.00 x pay; Maximum \$1,500,000	Continued without employee contribution	None
Dominion Resources	10 Immediate	Base	1.00 x pay; Maximum \$2,500,000	Continued without employee contribution	Equal to employer-paid group life; Contributory coverage available
DTE	09 1st of month after 3 months	Base	1.00 x pay; May elect .5 x pay and receive credit No maximum Spouse: \$10,000 Children: \$2,500	Ceases	1.00 x pay; Contributory coverage available
Duke Energy	10 Immediate	Base	\$50,000 or 2.00 x pay; Maximum \$1,000,000	Continued without employee contribution	Equal to total group life; Contributory coverage available
Edison International	10 Immediate	Base	1.00 x pay (mandatory if full time) Maximum \$50,000 Paid with flexible credits	Continued without employee contribution	\$50,000 (Paid with flexible credits) Contributory coverage available
Entergy	10 Immediate	Base	Varies by service: 1.00 x pay plus 1 day's pay per year of service (maximum 10 years) not tied to group life May elect 0.50 x pay and receive credits Paid with flexible credits	Continued without employee contribution	1.00 x pay (may elect 0.50 x pay and receive credits) (Paid with flexible credits) Contributory coverage available

Contributory

Eligibility	Definition of Pay	Contributory Amount	Treatment on Disability	Monthly Employee Contributions per \$1,000	Monthly Dependent Contributions per \$1,000
Immediate (Exempt)	Base	1.00 x pay to 8.00 x pay; Maximum \$1,000,000 (Maximum includes employer-paid) Spouse: \$10,000 to \$500,000 Children: \$10,000	Continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.065/\$0.054 Age 45-49: \$0.195/\$0.162 Age 60-64: \$0.693/\$0.578 Posttax	Spouse, smoker/nonsmkr: Age 30-34: \$0.065/\$0.054 Age 45-49: \$0.195/\$0.162 Age 60-64: \$0.693/\$0.578 Children: \$2.230/mo Posttax
Immediate	Base	1.00 x pay to 4.00 x pay; Maximum \$1,500,000 (Maximum includes employer-paid) Spouse: \$10,000 to \$50,000 in \$10,000 increments Children: \$4,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.070 Age 45-49: \$0.200 Age 60-64: \$0.770 Posttax	Spouse by age, including: Age 30-34: \$0.070 Age 45-49: \$0.200 Age 60-64: \$0.770 Children: \$0.450/mo Posttax
Immediate	Base, Commissions	Supplemental: 1.00 x pay; Maximum \$1,500,000 (Maximum includes employer-paid)	Continued if employee contributes	Nonsmoker: \$0.120 per \$1,000 per month; smoker: \$0.140 per \$1,000 per month Pretax	--
Immediate	Base, Commissions	Additional Supplemental: 1.00 x pay to 3.00 x pay; Maximum \$1,500,000 (Maximum includes Supplemental) Spouse: \$5,000 or \$12,000 Children: \$2,500 or \$6,000	Continued if employee contributes	By age, smoker/nonsmoker: Age 30-34: \$0.070/\$0.050 Age 45-49: \$0.130/\$0.120 Age 60-64: \$0.560/\$0.520 Pretax	Spouse: \$0.620/mo or \$1.490 /mo Children: \$0.310/mo or \$0.740 /mo Posttax
Immediate	Base	1.00 x pay to 11.00 x pay (Includes employer-paid) Maximum \$2,500,000 (Maximum includes employer-paid) Spouse: \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000 or \$250,000 Children: \$2,500, \$5,000 or \$10,000	Continued if employee contributes	Schedule by age, including: Age 30-34: \$0.050 Age 45-49: \$0.130 Age 60-64: \$0.650 Posttax	Spouse by age, including: Age 30-34: \$0.040 Age 45-49: \$0.100 Age 60-64: \$0.490 Children: \$0.150/mo, \$0.300 /mo or \$0.600/mo Posttax
1st of month after 3 months	Base	1.00 x pay to 6.00 x pay; No maximum Spouse: \$10,000 to \$500,000 in \$5,000 increments Children: \$10,000	Ceases	By age, smoker/nonsmoker: Age 30-34: \$0.063/\$0.054 Age 45-49: \$0.239/\$0.198 Age 60-64: \$1.163/\$0.884 Posttax	Spouse by age, including: Age 30-34: \$0.057 Age 45-49: \$0.208 Age 60-64: \$0.930 Children: \$0.200/mo Posttax
Immediate	Base	1.00 x pay to 6.00 x pay; Maximum \$1,000,000 Spouse: \$10,000, \$25,000, \$50,000 or \$100,000 Children: \$5,000 or \$10,000	Continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.090/\$0.030 Age 45-49: \$0.270/\$0.130 Age 60-64: \$1.230/\$0.580 Posttax	Spouse, smoker/nonsmkr: Age 30-34: \$0.090/\$0.030 Age 45-49: \$0.270/\$0.130 Age 60-64: \$1.230/\$0.580 Children: \$0.250/mo or \$0.500 /mo Posttax
Immediate	Base	1.00 x pay to 8.00 x pay (Includes employer-paid) Maximum \$2,000,000 (Maximum includes employer-paid) Spouse: \$5,000, \$15,000, \$25,000 or \$50,000 1.00 x pay to 4.00 x pay Children: \$2,000, \$5,000, \$10,000, \$15,000 or \$25,000	Continued if employee contributes unless waiver of premium approved	Schedule by age, including: Age 30-34: \$0.054 Age 45-49: \$0.090 Age 60-64: \$0.430 Pretax	Spouse by age, including: Age 30-34: \$0.060 Age 45-49: \$0.100 Age 60-64: \$0.460 Children: \$0.068 Posttax
Immediate	Base	0.50 x pay to 4.00 x pay (Includes employer-paid) Maximum \$1,500,000 Spouse: 0.50 x pay Maximum \$50,000 Children: \$5,000	Continued without employee contribution	Varies by amount & age (flex) \$0.16 if 2.5 x pay or less; 3 x pay/4 x pay shown below: Age 30-\$0.15/\$0.12 Age 40-\$0.16/\$0.15 Age 50-\$0.25/\$0.21 Age 60-\$0.27/\$0.41 Posttax	Spouse by age, including: Age 30-34: \$0.050 Age 45-49: \$0.170 Age 60-64: \$0.620 Children: \$0.380/mo Posttax

Group Life Insurance

----- Employer-Paid -----

Organization	Yr	Eligibility	Definition of Pay	Employer-Paid Amount	Treatment on Disability	Employer-Provided AD&D
Exelon	10	Immediate	Base	1.00 x pay; Maximum \$1,000,000	Continued without employee contribution	Equal to employer-paid group life
FirstEnergy	10	1st of month after hire	Base	1.00 x pay; Maximum \$2,500,000	Continued without employee contribution	None; Contributory coverage available
FPL Group	10	1st of month after 1 month	Base	1.00 x pay; Maximum \$150,000	Continued without employee contribution	Equal to employer-paid group life
Pacific Gas & Electric	09	1st of month after hire	--	\$10,000	Continued without employee contribution	3.00 x pay; Maximum \$1,000,000 Minimum \$125,000; Limited to business travel (any mode of transportation) and commuting (public transportation only)
PPL	10	Immediate	Base	2.00 x pay; No maximum Paid with flexible credits	Continued without employee contribution	3.00 x pay; Contributory coverage available
Progress Energy	10	Immediate	Base	1.00 x pay; Maximum \$50,000	Continued without employee contribution	\$50,000; Contributory coverage available
Public Service Enterprise	10	Immediate	Base	1.00 x pay; No maximum Paid with flexible credits	Continued without employee contribution	1.00 x pay (Paid with flexible credits) Contributory coverage available
Southern Company	10	Immediate	--	\$12,500	Continued without employee contribution while on disability for up to 2.5 years; then ceases	None; Contributory coverage available

Contributory

Eligibility	Definition of Pay	Contributory Amount	Treatment on Disability	Monthly Employee Contributions per \$1,000	Monthly Dependent Contributions per \$1,000
Immediate	Base	1.00 x pay to 8.00 x pay; Maximum \$4,000,000 Spouse: \$10,000 to \$250,000 Children: \$5,000 to \$20,000	Continued if employee contributes	By age, smoker/nonsmoker: Age 30-34: \$0.070/\$0.030 Age 45-49: \$0.183/\$0.074 Age 60-64: \$0.682/\$0.312 Posttax	Spouse, smoker/nonsmkr: Age 30-34: \$0.068/\$0.030 Age 45-49: \$0.181/\$0.070 Age 60-64: \$0.675/\$0.309 Children: \$0.130 Posttax
1st of month after hire	Base	1.00 x pay to 10.00 x pay; Maximum \$3,000,000 Spouse: \$10,000, \$20,000 or \$40,000 Children: \$5,000, \$10,000 or \$20,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.120 Age 60-64: \$0.540 Posttax	Spouse: \$1.990/mo, \$3.900 /mo or \$7.800/mo (Children included with spouse) Posttax
1st of month after 1 month	Base	1.00 x pay to 5.00 x pay (Includes employer-paid) Minimum \$15,000 Maximum \$3,000,000 (Maximum includes employer-paid) Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000 Children: \$5,000 or \$10,000	Continued without employee contribution	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.170 Age 60-64: \$0.600 AD&D included with contributory group life Pretax	Spouse: \$0.460/mo, \$0.910 /mo, \$1.820/mo, \$2.730/mo, \$3.640/mo or \$4.550/mo Children: \$0.300/mo or \$0.600 /mo Posttax
1st of month after hire	Base	\$50,000; 1.00 x pay to 4.00 x pay (Includes employer-paid) No maximum	Continued without employee contribution	By age, smoker/nonsmoker: Age 30-34: \$0.085/\$0.061 Age 45-49: \$0.183/\$0.155 Age 60-64: \$0.706/\$0.615 Flex credits, Pretax	--
Immediate	Base	\$10,000, \$50,000 or 5 x pay (Includes employer-paid) Maximum \$2,000,000 (Maximum includes employer-paid) Spouse: \$10,000, \$25,000, \$50,000 or \$100,000 Children: \$5,000 or \$10,000	Continued if employee contributes	Schedule by age, including: Age 30-34: \$0.041 Age 45-49: \$0.131 Age 60-64: \$0.406 Posttax	Spouse: \$1.320/mo, \$3.290 /mo, \$6.610/mo or \$13.200 /mo Children: \$0.610/mo or \$1.220 /mo Posttax
Immediate	Base	1.00 x pay to 8.00 x pay; Maximum \$3,950,000 Spouse: \$5,000, \$8,000, \$15,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000 or \$250,000 Children: \$3,000, \$5,000, \$10,000 or \$20,000	Continued without employee contribution for employee only	Schedule by age, including: Age 30-34: \$0.060 Age 45-49: \$0.130 Age 60-64: \$0.590 Posttax	Spouse by age, including: Age 30-34: \$0.060 Age 45-49: \$0.130 Age 60-64: \$0.590 Children: \$0.120/mo Posttax
Immediate	Base	\$50,000; 1.00 x pay to 2.00 x pay (Includes employer-paid) No maximum	Continued if employee contributes	Schedule by age, including: Age 30-34: \$0.090 Age 45-49: \$0.200 Age 60-64: \$0.770	--
Immediate	Base	GUL: 0.50 x pay to 5.00 x pay; Maximum \$1,500,000	Continued if employee contributes	Schedule by age Addtl \$0.04/\$1K if add AD&D coverage Posttax	--
Immediate	Base	1.00 x pay to 5.00 x pay; or \$37,500; No maximum Spouse: \$10,000, \$20,000, \$30,000, \$40,000, \$50,000, \$75,000 or \$100,000 Children: \$5,000, \$10,000 or \$15,000	Continued without employee contribution while on disability for up to 2 years, then ee contributes for 6 months; then ceases	Schedule by level of coverage: 1 to 3 x pay: \$0.099; 4 to 5 x pay: \$0.166 Pretax	Spouse: \$0.167 Children: \$0.082 Posttax

Survivors' Income

----- Survivors' Income (Other Than Pension) -----

Organization	Yr	Eligibility	Definition of Pay	Benefit Amount	Duration	Employee Contributions
American Electric Power	09	--	--	--	--	--
Consolidated Edison	10	--	--	--	--	--
Constellation Energy	09	--	--	--	--	--
Dominion Resources	10	--	--	--	--	--
DTE	09	--	--	--	--	--
Duke Energy	10	--	--	--	--	--
Edison International	10	--	--	--	--	--
Entergy	10	Immediate	Base	Spouse: 0.50 x pay 1st year, 0.25 x pay thereafter Children: 0.05 x pay (maximum 0.15 x pay)	Spouse: Age 62, life or remarriage (minimum 5 years) Children: To age 19 (25 if full-time student)	Schedule by age, incl: Age 30-34: 0.117% Age 40-44: 0.283% Age 50-54: 0.675% Age 60-64: 0.958%
Exelon	10	--	--	--	--	--
FirstEnergy	10	--	--	--	--	--
FPL Group	10	--	--	--	--	--
Pacific Gas & Electric	09	--	--	--	--	--
PPL	10	Immediate	Base	Spouse: .1 x pay (maximum monthly payment of \$1,000)	Spouse: Age 62 or remarriage	None
Progress Energy	10	--	--	--	--	--
Public Service Enterprise	10	--	--	--	--	--
Southern Company	10	--	--	--	--	--

----- Preretirement Pension Survivors' Benefits -----

Eligibility	Benefit Amount	Duration
3 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
3 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
3 years	100% of accrued benefit	Life or lump sum; Payable to beneficiary or estate
3 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
Age 18	100% of account balance	Life or lump sum; Payable to beneficiary or estate
Immediate	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years	As if retired early with 50% survivor option (no early retirement reduction if death occurs after age 55)	Life (Begins at employee's earliest retirement age); Payable to spouse
3 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
10 years 5 years but not yet 10 years	As if retired early with 100% survivor option (maximum 28% reduction) As if retired early with 100% survivor option (reductions based on deferred vested table)	Life; Payable to beneficiary or estate Life (Begins at age 55); Payable to beneficiary or estate
Immediate	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years but not yet Age 55 Age 55 or 70 points	As if retired early with 50% survivor option 50% of accrued benefit	Life (Begins at employee's earliest retirement age); Payable to spouse Life; Payable to spouse
5 years	As if retired early with 50% survivor option	Life (Begins at employee's earliest retirement age); Payable to spouse
3 years	100% of account balance	Life or lump sum; Payable to beneficiary or estate
Immediate	100% of account balance	Life or lump sum; Payable to beneficiary or estate
5 years	45% of accrued benefit	Life (Begins at employee's earliest retirement age); Payable to spouse

Postretirement Death

----- Continuation of Employer-Paid Active Coverage -----

Organization	Yr	Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount
American Electric Power	09	0.500 x pay	No reduction	No reduction	0.500 x pay
Consolidated Edison	10	1.000 x pay; Maximum \$50,000	No reduction	No reduction	1.000 x pay
Constellation Energy	09	0.500 x pay (if 1 x pay preretirement elected) (retired on 1/1/2006 & after) Maximum \$1,500,000 1.000 x pay (if 2, 3, 4 or 5 x pay preretirement elected) (retired on 1/1/2006 & after) Maximum \$1,500,000	At age 70 At age 65	Based on age: \$15,000 at age 70 Based on age: 0.5 x pay at age 65; \$15,000 at age 70	\$15,000; at age 70 \$15,000; at age 70
Dominion Resources	10	\$10,000	No reduction	No reduction	\$10,000
DTE	09	1.000 x pay	One year after retirement	5% a year	\$10,000
Duke Energy	10	\$25,000	No reduction	No reduction	\$25,000
Edison International	10	\$5,000	No reduction	No reduction	\$5,000
Entergy	10	--	--	--	--
Exelon	10	1.000 x pay (if age 45 & 10 years or SSNRA) Maximum \$150,000	Each yr on the ee's birthday following the first retirement anniversary date	10.000% per year for 7 years	30% of initial benefit; Minimum \$15,000; after 7 years
FirstEnergy	10	Retire at age 62+: 1.5% of pay /year of service Maximum 50% Retire at age 55 to 61: 1% of pay /year of service Maximum 25% (if Age 55 + 10 years of service or Age 65)	No reduction No reduction	No reduction No reduction	1.5% of pay per year of service Maximum 50% 1% of pay per year of service Maximum 25%
FPL Group	10	--	--	--	--
Pacific Gas & Electric	09	\$8,000 (1 x pay max \$50,000 if 15 years of service)	No reduction	No reduction	\$8,000 (1 x pay max \$50,000 if 15 years of service)
PPL	10	2.000 x pay; Maximum \$2,000,000	At age 65	6 equal annual steps	0.250 x pay; at age 70
Progress Energy	10	\$20,000 (if retiring after 1/1/02)	No reduction	No reduction	\$20,000
Public Service Enterprise	10	--	--	--	--
Southern Company	10	\$2,000 x service Maximum 25 years Maximum \$50,000 (\$1,000 x svc, max \$25,000; if retire before age 55)	2011 (if age 65+)	By calendar year	\$2,000 x service (maximum varies by calendar year: 2011-2013: \$100,000; 2014-2016: \$50,000; 2017-2019: \$25,000; After 2019: \$12,500) Maximum 25 years

----- Continuation of Contributory Active Coverage -----

Initial Amount	Reduction Begins	Reduction Pattern	Ultimate Amount	Monthly Employee Contributions per \$1,000
1.00 x pay to 4.00 x pay	No reduction	No reduction	2.00 x pay; at age 70	Schedule by age, including: Age 55-59: \$0.720 Age 60-64: \$1.080 Age 65-69: \$1.630
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\$10,000 to \$50,000, in \$10,000 increments	At age 70	Based on age: Immediate to .75 x initial amount, .5 x initial amount at age 75	50% of initial amount; at age 75	By age, smoker/nonsmkr: Age 55-59: \$0.790/\$0.370 Age 60-64: \$1.230/\$0.580 Age 65-69: \$2.210/\$1.110
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0.50 x pay to 2.50 x pay	At age 65	One-step	0.50 x pay; at age 65	None
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Same as active	31 days after retirement	One-step	\$0	None
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Short-Term Disability and Sick Leave

----- Benefit Amount -----

Organization	Yr	Type of Plan	Enrollment	Eligibility	Pay Replacement	Offset	Maximum
American Electric Power	09	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
					60.0%	None	Unlimited
Consolidated Edison	10	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Constellation Energy	09	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Short-term disability	40% Opt out - 60%	Immediate	60.0%	Family	\$2,308 per week
Dominion Resources	10	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
					70.0% May use PTO to supplement to 100%	None	Unlimited
DTE	09	Sick Leave	--	1st of month after 1 month	100.0%	None	Unlimited
		Salary Continuation	100%	1st of month after 1 month	100.0%	None	Unlimited
Duke Energy	10	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0%	None	Unlimited
Edison International	10	Salary Continuation	100%	Immediate	100.0%	Primary	Unlimited
		State Disability	--	Immediate	60.0%	None	\$987 per week
Entergy	10	Sick Leave	--	6 months	100.0%	None	Unlimited
		Salary Continuation	100%	6 months	100.0% 65.0%	None None	Unlimited Unlimited
Exelon	10	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0%	None	Unlimited
		Short-term disability	100%	Immediate	70.0%	None	Unlimited
FirstEnergy	10	Salary Continuation	100%	6 months	100.0%	Primary	Unlimited
					50.0%	Primary	Unlimited
FPL Group	10	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	12 months 1 month 1 month	100.0% 80.0% 60.0%	Family, SDI Family, SDI Family, SDI	Unlimited Unlimited Unlimited
Pacific Gas & Electric	09	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
		State Disability	--	Immediate	\$50 to \$959 per week	None	\$959 per week
PPL	10	Sick Leave	--	3 months	100.0%	None	Unlimited
		Accident & Sickness	--	Immediate	60.0%	None	Unlimited
Progress Energy	10	Sick Leave	--	Immediate	100.0%	None	Unlimited
		Salary Continuation	100%	Immediate	100.0% 60.0%	None None	Unlimited Unlimited
Public Service Enterprise	10	Salary Continuation	100%	Immediate	100.0%	SDI	Unlimited
		State Disability	--	Immediate	\$10 to \$561 per week	None	\$561 per week
Southern Company	10	Salary Continuation	100%	Immediate	100.0%	None	Unlimited
		Accident & Sickness options	A) 6%	Immediate	60.0% \$84 per week	None None	Unlimited \$84 per week
			B) 3%	Immediate	\$126 per week	None	\$126 per week
			C) 19% Opt out - 72%	Immediate	\$175 per week	None	\$175 per week

Benefits Begin	Benefit Schedule	Employee Contributions
1st day After 100% period	12 weeks, 19 weeks (at 5 years of service) to 26 weeks (at 8 years of service) Remainder of 26 weeks	None
1st day	1 week per year of service plus 20 additional weeks (maximum 52 weeks)	None
1st day After 100% period	3 weeks to 26 weeks (at 5 years of service) Remainder of 26 weeks	None \$0.23 per \$100 of pay
1st day After 100% period	4 weeks to 26 weeks (at 25 years of service) Remainder of 26 weeks	None
1st day 5 days after 100% period	When accrual has been used, accrue 20 days per year; maximum accrual 60 days (10 days if <6 months of service) Remainder of 26 weeks	None None
1st day 8th calendar day	Unlimited at manager's discretion (nonunion) Up to remainder of 26 weeks	None None
1st day After salary continuation	When accrual has been used (accrue 5 days per year 1st 4 years, 10 days per year next 5 years, 15 days per year thereafter) 52 weeks	None 1.100% of pay (Maximum \$1,026.48 per year) CA State disability Employer pays 0.0% of state contributions
1st day after 40 sick or PTO days After 100% period	40 hours per year (no carryover) 1 week to 26 weeks (at 10 years of service) Remainder of 26 weeks	None None
1st day 6th work day After 100% period	5 days per year 12 weeks Remainder of 26 weeks	None None None
1st day After 100% period	2 weeks to 52 weeks (at 15 years of service) 2 weeks at <1 year of service, 5 weeks at 1 year of service, remainder of 52 weeks at 2 years of service	None
1st day 15th calendar day After 100% period After 80% period	When accrual has been used, accrue 6 days per year; maximum accrual 40 days 3 weeks (6 weeks at 15 years) 3 weeks (6 weeks at 15 years) Remainder of 5 months	None None
1st day After 100% period (7-day minimum waiting period)	10 days per year (max carryover 80 days); additional 20 days per year (no carryover) if service 10-19; additional 40 days per year (no carryover) if service 20+ 52 weeks	None 1.100% of pay (Maximum \$997.36 per year) CA State disability
1st day 15th day or after 100% period if later	When accrual has been used, accrue 12 days per year; maximum benefit of 60 days offset by days used in preceding 7 calendar years Remainder of 26 weeks	None None
1st day 15th calendar day After 100% period	10 days per illness 2 weeks per year of service Remainder of 26 weeks	None None
1st day 8th calendar day	11 days to 132 days (at 10 years of service) Remainder of 26 weeks	None None NJ State disability Employer pays 100.0% of state contributions
1st day After 100% period 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital) 8th calendar day (1st day if accident or hospital)	When accrual has been used, accrue 10 days per year; maximum accrual 130 days (accrue 1 week during 1st year) Remainder of 26 weeks 26 weeks 26 weeks 26 weeks	None \$3.50 per month \$5.39 per month \$7.57 per month

Long-Term Disability

					----- Benefit Amount -----	
Organization	Yr	Type of Plan	Eligibility for Plan Participation	Enrollment	Percentage	Offset
American Electric Power	09	LTD	Immediate	100%	60.0%	100% Family
Consolidated Edison	10	LTD Options	A) Immediate	25%	60.0% or 70.0% (COLA adj up to 3.0% per year)	100% Primary
			B) Immediate	51%	60.0% or 70.0%	100% Primary
			C) Immediate	24% Opt out - 0%	35.0% or 40.0% (receive high % if eligible for family SS or disability pension)	100% Primary
Constellation Energy	09	LTD Options	A) Immediate	20%	50.0%	100% Family
			B) Immediate	52% Opt out - 28%	60.0%	100% Family
Dominion Resources	10	LTD Options	A) Immediate	27%	50.0%	100% Family
			B) Immediate	14%	60.0%	100% Family
			C) Immediate	59% Opt out - 0%	70.0%	100% Family
DTE	09	LTD Options	A) 1st of month after 3 months	3%	40.0%	100% Primary
			B) 1st of month after 3 months	58%	50.0%	100% Primary
			C) 1st of month after 3 months	11%	60.0%	100% Primary
			D) 1st of month after 3 months	28% Opt out - 0%	70.0%	100% Primary
Duke Energy	10	LTD Options	A) Immediate	65%	50.0%	100% Family
			B) Immediate	35% Opt out - 0%	66.7%	100% Family
Edison International	10	LTD Options	A) Immediate (mandatory)	16%	50.0%	100% Primary
			B) Immediate	39%	60.0%	100% Primary
			C) Immediate	45% Opt out - 0%	70.0%	100% Primary
Entergy	10	LTD Options	A) Immediate	21%	40.0%	100% Family
			B) Immediate	77% Opt out - 2%	65.0%	100% Family
Exelon	10	LTD Options	A) Immediate	38%	50.0%	100% Family
			B) Immediate	14%	60.0%	100% Family
			C) Immediate	45% Opt out - 3%	70.0%	100% Family
FirstEnergy	10	LTD Options	A) Immediate	52%	50.0%	100% Primary
			B) Immediate	48% Opt out - 0%	66.7%	100% Primary
FPL Group	10	LTD Options	A) 1st of month after 1 month	42%	60.0%	100% Family
			B) 1st of month after 1 month	58% Opt out - 0%	60.0% (2% COLA)	100% Family
Pacific Gas & Electric PPL	09	LTD	Immediate	100%	66.7%	100% Family
	10	LTD	Immediate	100%	60.0%	100% Primary
Progress Energy	10	LTD	Immediate	100%	60.0%	(See maximum)
Public Service Enterprise	10	LTD Options	A) Immediate	60%	50.0%	100% Primary
			B) Immediate	11%	60.0%	100% Primary
			C) Immediate	29% Opt out - 0%	70.0%	100% Primary
Southern Company	10	LTD Options	A) Immediate	49%	60.0%	100% Primary
			B) Immediate	48% Opt out - 3%	50.0%	100% Primary

Definition of Pay	Maximum/Minimum Monthly Disability Income	Waiting Period	Benefit Ceases (Disability Occurring Prior to Age 60)	Monthly Employee Contributions
Base	Unlimited	6 months	At age 65	None
Base	70% incl family SS; Minimum \$125	21 weeks or after salary continuation if later	At age 65	0.751% of pay; Posttax
Base	70% incl family SS; Minimum \$100	21 weeks or after salary continuation if later	At age 65	0.274% of pay; Posttax
Base	40% incl family SS; Minimum \$100	21 weeks or after salary continuation if later	At age 65	None
Base, Bonus, Commissions, Incentives, Sales bonus	\$8,333; Minimum \$100	6 months	At age 65	\$0.293 per \$100 of pay (\$0.937 per \$100 of pay if 10+ years of service) Flex, Posttax
Base, Bonus, Commissions, Incentives, Sales bonus	\$10,000; Minimum \$100	6 months	At age 65	\$0.525 per \$100 of pay (\$1.370 per \$100 of pay if 10+ years of service) Flex, Posttax
Base	\$20,833	6 months	At age 65	None
Base	\$25,000	6 months	At age 65	0.030% of pay; up to \$41,667 Pretax
Base	\$29,167	6 months	At age 65	0.074% of pay; up to \$41,667 Pretax
Base	\$9,000; Minimum \$90, or 10% of pay	6 months	At age 65	-0.120% of pay (credit) Posttax
Base	\$10,000; Minimum \$100, or 10% of pay	6 months	At age 65	None
Base	\$11,000; Minimum \$110, or 10% of pay	6 months	At age 65	0.390% of pay; Pretax
Base	\$12,000; Minimum \$120, or 10% of pay	6 months	At age 65	0.620% of pay; Pretax
Base, Overtime, Short-term incentives	\$15,000; Minimum \$100	6 months	At age 65	None
Base, Overtime, Short-term incentives	\$15,000; Minimum \$100	6 months	At age 65	Schedule by age, including Age 30-34: \$0.124 per \$100 Age 45-49: \$0.205 per \$100 Age 60-64: \$0.495 per \$100; Pretax
Base	Unlimited	6 months	At age 65	Varies by age and pay Flex, Pretax
Base	Unlimited	6 months	At age 65	Varies by age and pay Flex, Pretax
Base	Unlimited	6 months	At age 65	Varies by age and pay Flex, Pretax
Base	\$3,000; Minimum \$50	6 months	At age 65	None, covered by flex credits
Base	\$15,000; Minimum \$100	6 months	At age 65	0.420% up to \$23,077; Net of flex, Pretax
Base, Bonus, Nuclear license premium	\$10,000; Minimum \$100, or 10% of gross bft	6 months	At age 65	None
Base, Bonus, Nuclear license premium	\$10,000; Minimum \$100, or 10% of gross bft	6 months	At age 65	Schedule by age, including Age 30-34: \$0.060 per \$100 Age 45-49: \$0.170 per \$100 Age 60-64: \$0.330 per \$100; Pretax, Posttax
Base, Bonus, Nuclear license premium	\$10,000; Minimum \$100, or 10% of gross bft	6 months	At age 65	Schedule by age, including Age 30-34: \$0.170 per \$100 Age 45-49: \$0.440 per \$100 Age 60-64: \$0.850 per \$100; Pretax, Posttax
Base	\$15,000; Minimum \$100	12 months	At age 65	None
Base	\$15,000	12 months	At age 65	0.200% of pay; Pretax
--	--	--	At age 65	None
Base	\$8,000; Minimum \$100	5 months	At age 65	None
Base	\$8,000; Minimum \$100	5 months	At age 65	Schedule by age, including Age 30-34: \$0.050 per \$100 Age 45-49: \$0.133 per \$100 Age 60-64: \$0.167 per \$100; Pretax, Per \$100 of benefit
Base	Unlimited	5 months	At age 65	None
Base	\$17,000; Minimum \$450, including primary	6 months	At age 65	None
Base	70% incl family SS	6 months	At age 65	None
Base	\$8,333; Minimum \$100	6 months	At age 65	None, covered by flex credits
Base	\$10,000; Minimum \$100	6 months	At age 65	Varies by age: 0.030% to 0.280% of pay Net of flex, Pretax, Posttax
Base	\$11,667; Minimum \$100	6 months	At age 65	Varies by age: 0.060% to 0.570% of pay Net of flex, Pretax, Posttax
Base	\$10,000	6 months	At age 65	\$0.505 per \$100 of pay Pretax, Posttax
Base	\$8,333	6 months	At age 65	\$0.125 per \$100 of pay Pretax, Posttax

Active Medical: In-Network Provisions and Indemnity Plans

Organization	Yr	Type of Plan	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	OOP Incl Ded?	Lifetime Maximum
American Electric Power	09	A) PPO	None	None	85%	\$2,000/\$6,000	--	\$2,500,000
		B) PPO (HDHP) (HSA plan feature)	No employer contributions	\$2,200/\$6,600	100%	\$2,200/\$6,600	Yes	\$2,500,000
		C) PPO (HRA plan feature)	\$1,000/\$2,000 May use for Rx	\$1,500/\$3,000 (HRA offsets deductible)	85%	\$4,000/\$8,000	Yes	\$2,500,000
Consolidated Edison	10	A) PPO	None	None	100%	--	--	\$2,000,000
		B) PPO	None	None	100%	--	--	\$2,000,000
		C) PPO	None	None	100%	--	--	\$2,000,000
		D) PPO	None	None	100%	--	--	\$2,000,000
Constellation Energy	09	A) Indemnity	None	\$250/\$500	80%	\$1,450/\$2,900	Yes	\$1,500,000
		B) PPO	None	None	90%	\$1,500/\$3,000	--	\$1,500,000
		C) Indemnity (HDHP) (HRA plan feature)	\$500/\$1,000 May use for Rx	\$1,000/\$2,000 (HRA offsets deductible)	80%	\$3,000/\$6,000	Yes	\$1,500,000
Dominion Resources	10	A) PPO (HRA plan feature)	\$300/\$600 May use for Rx	\$1,455/\$2,910 (HRA offsets deductible)	80%	\$4,366/\$8,732	Yes	\$4,000,000
		B) PPO	None	\$821/\$1,642	80%	\$3,289/\$6,578	Yes	\$4,000,000
		C) PPO	None	\$410/\$820	80%	\$1,645/\$3,290	Yes	\$4,000,000
		D) PPO	None	\$206/\$412	90%	\$1,106/\$2,212	Yes	\$4,000,000
DTE	09	A) PPO (HSA plan feature)	\$1,000/\$2,000	\$2,500/\$5,000	80%	\$4,000/\$8,000	Yes	\$2,000,000
		B) PPO	None	\$500/\$1,000	80%	\$3,000/\$6,000	Yes	\$2,000,000
Duke Energy	10	A) PPO	None	\$800/\$2,400	80%	\$3,300/\$7,400	No	Unlimited
		B) PPO	None	\$400/\$800	90%	\$1,900/\$3,800	No	Unlimited
		C) PPO (HDHP) (HSA plan feature)	\$500/\$1,000 (plus \$1/\$1 match, up to \$500/\$1,000)	\$2,500/\$5,000	90%	\$4,000/\$8,000	Yes	Unlimited
Edison International	10	A) PPO	None	\$250/\$500	90%	\$3,000/\$6,000	Yes	\$5,000,000
		B) PPO	None	\$500/\$1,000	80%	\$3,000/\$6,000	Yes	\$5,000,000
		C) PPO	None	\$1,500/\$3,000	70%	\$4,500/\$9,000	Yes	\$5,000,000
Entergy	10	A) PPO	None	\$500/\$1,000	85%	\$2,250/\$4,500	No	\$2,000,000
		B) PPO (HDHP) (HSA plan feature)	\$500/No family limit	\$1,500/\$3,000	70%	\$3,500/\$7,000	No	\$2,000,000
		C) PPO	None	\$1,000/\$2,000	80%	\$3,250/\$6,500	No	\$2,000,000

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor/ Specialist Office Visits	Outpatient Lab & X-Ray	Emergency Room
85%	85%	85%	100%, after \$20.00 copay, Specialist: 100%, \$25.00 copay 100%	85%	85%, \$50 copay (waived if admitted)
100%	100%	100%		100%	100%, \$50 copay (waived if admitted)
85%	85%	85%	85%	85%	85%, No sep copay
100%, after sep \$300 indiv ded; No family limit 100%, after sep \$300 indiv ded; No family limit 100%, after sep \$300 indiv ded; No family limit 100%, after sep \$300 indiv ded; No family limit	100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital)	100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital) 100% (Deductible/Copay combined with hospital)	100%, after \$20.00 copay 100%, after \$24.00 copay 100%, after \$24.00 copay 100%	100% 100% 100% 100%	100%, No sep copay 100%, No sep copay 100%, No sep copay 100%, No sep copay
80% 90%, after \$250 copay per adm 80%	80% 90% 80%	80% 90% 80%	80% 100%, after \$15.00 copay 80% (preventive at 100% carve-out)	80% 100% 80%	80%, No sep copay 90%, \$50 copay (waived if admitted) 80%, No sep copay
80% 80% 80% 90%	80% 80% 80% 90%	80% 80% 80% 90%	80% 80% 100%, after \$15.00 copay, Specialist: 100%, \$25.00 copay	80% 80% 80% 90%	80%, No sep copay 80%, No sep copay 80%, No sep copay 90%, No sep copay
80% 80%	80% 80%	80% 80%	80% 80%	80% 80%	80%, No sep copay 80%, No sep copay
80% 90% 90%	80% 90% 90%	80% 90% 90%	100%, after \$40.00 copay, Specialist: 100%, \$50.00 copay 100%, after \$25.00 copay, Specialist: 100%, \$35.00 copay 90%	80% 90% 90%	80%, \$150 copay (waived if admitted) 90%, \$150 copay (waived if admitted) 90%, No sep copay
90%, after \$250 copay per adm 80%, after \$250 copay per adm 70%, after \$250 copay per adm	90% 80% 70%	90% 80% 70%	100%, after \$20.00 copay 100%, after \$20.00 copay 100%, after \$20.00 copay	90% 80% 70%	90%, \$100 copay (waived if admitted) 90%, \$100 copay (waived if admitted) 70%, \$100 copay (waived if admitted)
85% 70%	85% 70%	85% 70%	100%, after \$20.00 copay 70%	85% 70%	85%, No sep copay 70%, No sep copay
80%	80%	80%	100%, after \$25.00 copay	80%	80%, No sep copay

Active Medical: In-Network Provisions and Indemnity Plans

Organization	Yr	Type of Plan	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit (Individual/Family)	OOP Incl Ded?	Lifetime Maximum
Exelon	10	A) PPO	None	\$200/\$400	90%	\$2,000/\$4,000	No	Unlimited
		B) PPO (HDHP) (HSA plan feature)	No employer contributions	\$1,200/\$2,500	90%	\$4,000/\$8,500	Yes	\$1,500,000
FirstEnergy	10	A) PPO	None	\$250/\$500	90%	\$1,500/\$3,000	Yes	\$2,500,000
		B) PPO	None	\$500/\$1,000	90%	\$3,000/\$6,000	Yes	\$2,500,000
		C) PPO	None	\$500/\$1,000	80%	\$3,000/\$6,000	Yes	\$2,500,000
		D) PPO (HRA plan feature)	\$1,000/\$2,000 May not use for Rx	\$2,500/\$5,000 (HRA offsets deductible)	80%	\$6,000/\$12,000	Yes	\$2,500,000
		E) PPO	None	\$500/\$1,000	70%	\$3,000/\$6,000	Yes	\$2,500,000
		F) PPO	None	\$250/\$500	100%	\$1,500/\$3,000	Yes	\$2,500,000
FPL Group	10	A) PPO (Open Access Plus)	None	\$350/\$700	90%	\$2,500/\$5,000	Yes	\$2,000,000
		B) POS (Open Access Plus)	None	\$400/\$800	80%	\$3,000/\$6,000	Yes	\$2,000,000
		C) POS (Open Access Plus)	None	\$700/\$1,400	70%	\$3,500/\$7,000	Yes	\$2,000,000
Pacific Gas & Electric	09	A) PPO	None	\$100/\$300	Varies	\$750/\$1,500	Yes	Unlimited
		B) Indemnity	None	\$250/\$750	70%	\$2,500/\$5,000	Yes	Unlimited
PPL	10	A) PPO	None	\$200/\$400	90%	\$1,400/\$2,800	Yes	Unlimited
		B) PPO (HSA plan feature)	\$600/\$1,200	\$1,200/\$2,400	80%	\$2,250/\$4,500	Yes	Unlimited
Progress Energy	10	A) PPO	None	\$1,500/\$3,000	80%	\$4,000/\$8,000	Yes	\$2,000,000
		B) PPO	None	\$750/\$1,500	80%	\$3,000/\$6,000	Yes	\$2,000,000
		C) POS	None	\$300/\$600	80%	\$1,500/\$3,000	Yes	\$2,000,000
		D) PPO (HDHP) (HSA plan feature)	\$500/\$1,000	\$2,500/\$5,000	100%	--	--	\$2,000,000
Public Service Enterprise	10	A) Indemnity	None	\$2,000/\$4,000	80%	\$4,000/\$8,000	Yes	Unlimited
		B) POS	None	None	90%	\$2,000/\$4,000	--	Unlimited
Southern Company	10	A) PPO	None	\$500/\$1,500	100%	\$2,000/\$6,000	Yes	Unlimited
		B) PPO	None	\$250/\$750	100%	\$1,500/\$4,500	Yes	Unlimited
		C) PPO	None	\$150/\$450	100%	\$1,000/\$3,000	Yes	Unlimited
		D) PPO	None	\$250/\$750	90%	\$2,000/\$6,000	Yes	Unlimited

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor/ Specialist Office Visits	Outpatient Lab & X-Ray	Emergency Room
90%	90%	90%	100%, after \$15.00 copay, Specialist: 100%, \$25.00 copay 90%	90%	90%, \$75 copay (waived if admitted)
90%	90%	90%		90%	90%, No sep copay
90%	90%	90%	90%	90%	90%, No sep copay (\$250 co nonemerg)
90%	90%	90%	90%	90%	90%, No sep copay (\$250 co nonemerg)
80%	80%	80%	80%	80%	80%, No sep copay (\$250 co nonemerg)
80%	80%	80%	80%	80%	80%, No sep copay (\$250 co nonemerg)
70%	70%	70%	70%	70%	70%, No sep copay (\$250 co nonemerg)
100%, after \$250 copay per adm, and annual deductible	100%	100%	100%, after \$25.00 copay, Specialist: 100%, \$45.00 copay	100%, after \$150.00 copay (deductible waived)	100%, \$150 copay (waived if admitted) (\$250 co nonemerg)
90%	90%	90%	90%	90%	90%, \$150 copay (waived if admitted)
80%	80%	80%	80%	80%	80%, \$150 copay (waived if admitted)
70%	70%	70%	70%	70%	70%, \$150 copay (waived if admitted)
100%, after \$100 copay per adm	100%	100%	100%, after \$10.00 copay, Specialist: 100%, \$30.00 copay	90%	100%, \$75 copay (waived if admitted)
70%	70%	70%	70%	70%	70%, No sep copay
90%	90%	90%	100%, after \$20.00 copay, Specialist: 100%, \$30.00 copay	90%	100%, \$75 copay (waived if admitted)
80%	80%	80%	80%	80%	80%, No sep copay
80%	80%	80%	80%	80%	80%, \$50 copay (waived if admitted)
80%	80%	80%	100%, after \$25.00 copay, Specialist: 100%, \$35.00 copay	80%	80%, \$50 copay (waived if admitted)
80%	80%	80%	100%, after \$20.00 copay, Specialist: 100%, \$30.00 copay	80%	80%, \$50 copay (waived if admitted)
100%	100%	100%	100%	100%	100%, No sep copay
80%	80%	80%	80%	80%	80%, No sep copay
90%, after sep \$250 indiv ded; sep \$500 family ded	90% (Deductible/Copay combined with hospital)	90% (Deductible/Copay combined with hospital)	100%, after \$25.00 copay, Specialist: 100%, \$35.00 copay	100%	100%, \$100 copay (waived if admitted)
100%, after \$300 copay per adm, plus \$100 copay per day for days 2-6	100%	100%	100%, after \$35.00 copay	100% (Deductible waived)	100%, \$75 copay (waived if admitted)
100%, after \$200 copay per adm, plus \$50 copay per day for days 2-6	100%	100%	100%, after \$25.00 copay	100% (Deductible waived)	100%, \$50 copay (waived if admitted)
100%, after \$100 copay per adm	100%	100%	100%, after \$10.00 copay	100% (Deductible waived)	100%, \$20 copay (waived if admitted)
90%	90%	90%	100%, after \$25.00 copay, Specialist: 100%, \$50.00 copay	100% (Deductible waived)	90%, No sep copay

Active Medical: Prescription Drugs

Organization	Yr	Type of Rx Plan	Annual Deductible/OOP/Maximum	Employee Contributions for Prescription Drugs
American Electric Power	09	Brand structure Integrated with medical option(s) A	Sep annual deductible: \$50/\$150 (Ded waived for mail order); Sep annual OOP: \$1,000/\$3,000, No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	Med deductible applies; No sep max	Included in medical
		Brand structure Integrated with medical option(s) C	Med deductible applies; Med OOP applies; No sep max	Included in medical
Consolidated Edison	10	Rx A: Brand structure Separate election from medical; - 33%	\$75 per person (Ded waived for mail order); No sep max	\$31.00; \$61.00, \$86.00
		Rx B: Brand structure Separate election from medical; - 60%	\$75 per person (Ded waived for mail order); No sep max	\$16.00; \$33.00, \$46.00
		Rx C: Brand structure Separate election from medical; - 3%; Opt out - 4%	Sep annual deductible: \$200, No family limit No OOP limit; No sep max	\$3.00; \$5.00, \$7.00
Constellation Energy	09	Brand structure Integrated with medical	No deductible; No OOP limit; No sep max	Included in medical
Dominion Resources	10	Brand structure Integrated with medical option(s) A	Med deductible applies; Med OOP applies; No sep max	Included in medical
		Brand structure Integrated with medical option(s) B, C, D	Sep annual deductible: \$59, No family limit Sep annual OOP: \$726, No family limit (Includes deductible; retail and generic); No sep max	Included in medical
DTE	09	Brand structure Integrated with medical option(s) A	No deductible; No OOP limit; No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	No deductible; No OOP limit; No sep max	Included in medical
Duke Energy	10	Brand structure Integrated with medical option(s) A	No deductible; No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	No deductible; No sep max	Included in medical
		Brand structure Integrated with medical option(s) C	Med deductible applies; Med OOP applies; No sep max	Included in medical
Edison International	10	Brand structure Integrated with medical	No deductible; Sep annual OOP: \$1,000/\$2,000, No sep max	Included in medical
Entergy	10	Brand structure Integrated with medical option(s) A & C	No deductible; No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	Med deductible applies; Med OOP applies; No sep max	Included in medical

Retail Brand or Tier Structure	Retail Generic	Mail Order Brand or Tier Structure	Mail Order Generic
Form: 20% copay (\$20.00 minimum copay) (\$100.00 maximum copay); plus cost diff; Nonform: 20% copay (\$35.00 minimum copay) (\$100.00 maximum copay); plus cost diff 100%	100% after \$5.00 copay 100%	Form: 20% copay (\$50.00 minimum copay) (\$200.00 maximum copay); plus cost diff; Nonform: 20% copay (\$90.00 minimum copay) (\$200.00 maximum copay); plus cost diff 100%	100% after \$12.00 copay 100%
85%	85%	85%	85%
100% after \$21.00 copay	100% after \$11.00 copay	100% after \$15.00 copay	100% after \$7.00 copay
100% after \$23.00 copay	100% after \$13.00 copay	100% after \$15.00 copay	100% after \$7.00 copay
80%	80%	No mail order	No mail order
Form: 25% copay (\$5.00 minimum copay) (\$75.00 maximum copay); plus cost diff; Nonform: 30% copay (\$5.00 minimum copay) plus cost diff	20% copay (\$5.00 minimum copay) (\$35.00 maximum copay)	Form: 25% copay (\$15.00 minimum copay) (\$150.00 maximum copay); plus cost diff; Nonform: 30% copay (\$15.00 minimum copay) plus cost diff	20% copay (\$15.00 minimum copay) (\$70.00 maximum copay)
80%	80%	80%	80%
Form: 25% copay (\$20.00 minimum copay); plus cost diff; Nonform: 35% copay (\$35.00 minimum copay) plus cost diff	20% copay (\$5.00 minimum copay)	Form: 25% copay (\$40.00 minimum copay); plus cost diff; Nonform: 35% copay (\$70.00 minimum copay) plus cost diff	20% copay (\$10.00 minimum copay)
20% copay	20% copay	20% copay	20% copay
Form: 20% copay (\$15.00 minimum copay) (\$25.00 maximum copay); Nonform: 20% copay (\$30.00 minimum copay) (\$40.00 maximum copay)	20% copay (\$5.00 minimum copay) (\$10.00 maximum copay)	Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay	100% after \$20.00 copay
Form: 100% after \$40.00 copay; plus cost diff; Nonform: 100% after \$60.00 copay; plus cost diff	100% after \$20.00 copay	Form: 100% after \$100.00 copay; Nonform: 100% after \$150.00 copay	100% after \$50.00 copay
Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$40.00 copay; plus cost diff	100% after \$10.00 copay	Form: 100% after \$50.00 copay; Nonform: 100% after \$100.00 copay	100% after \$25.00 copay
90%	90%	90%	90%
80%	90%	80%	90%
Form: 100% after \$35.00 copay; Nonform: 100% after \$50.00 copay	100% after \$25.00 copay	Form: 100% after \$70.00 copay; Nonform: 100% after \$100.00 copay	100% after \$50.00 copay
70%	70%	70%	70%

Active Medical: Prescription Drugs

Organization	Yr	Type of Rx Plan	Annual Deductible/OOP/Maximum	Employee Contributions for Prescription Drugs
Exelon	10	Brand structure Integrated with medical option(s) A	No deductible; Sep annual OOP: \$1,500, No family limit No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	Med deductible applies; Med OOP applies; No sep max	Included in medical
FirstEnergy	10	Rx A: Brand structure Separate election from medical; - 46%	Sep annual deductible: \$50/\$100 (Ded waived for mail order); Sep annual OOP: \$2,000/\$4,000, No sep max	\$18.60; \$50.46, \$37.19, \$71.71 (Surcharges apply if Rx only) (Surcharges apply if Rx only) Pretax
		Rx B: Brand structure Separate election from medical; - 15%	Sep annual deductible: \$100/\$200 (Ded waived for mail order); Sep annual OOP: \$3,000/\$6,000, No sep max	\$11.92; \$35.77, \$25.83, \$51.67 (Surcharges apply if Rx only) (Surcharges apply if Rx only) Pretax
		Rx C: Brand structure Separate election from medical; - 29%; Opt out - 10%	No deductible; No sep max	None
FPL Group	10	Brand structure Integrated with medical	No deductible; Sep annual OOP: \$5,000/\$10,000, No sep max	Included in medical
Pacific Gas & Electric	09	Brand structure Integrated with medical	No deductible; Sep annual OOP: \$500/\$1,000, No sep max	Included in medical
PPL	10	Brand structure Integrated with medical	No deductible; No sep max	Included in medical
Progress Energy	10	Brand structure Integrated with medical option(s) A, B & C	No deductible; No sep max	Included in medical
		Brand structure Integrated with medical option(s) D	Med deductible applies; Med OOP applies; No sep max	Included in medical
Public Service Enterprise	10	Brand structure Integrated with medical	No deductible; No OOP limit; No sep max	Included in medical
Southern Company	10	Brand structure Integrated with medical option(s) A	Sep annual deductible: \$100, No family limit (Ded waived for mail order); No OOP limit; No sep max	Included in medical
		Brand structure Integrated with medical option(s) B	Sep annual deductible: \$50, No family limit (Ded waived for mail order); No OOP limit; No sep max	Included in medical
		Brand structure Integrated with medical option(s) C	No deductible; No OOP limit; No sep max	Included in medical
		Brand structure Integrated with medical option(s) D	Sep annual deductible: \$50, No family limit (Ded waived for generic) (Ded waived for mail order); No OOP limit; No sep max	Included in medical

Retail Brand or Tier Structure	Retail Generic	Mail Order Brand or Tier Structure	Mail Order Generic
Form: 20% copay (\$15.00 minimum copay) (\$30.00 maximum copay); Nonform: 30% copay (\$30.00 minimum copay) (\$50.00 maximum copay) Form: 20% copay (\$15.00 minimum copay) (\$30.00 maximum copay); Nonform: 30% copay (\$30.00 minimum copay) (\$50.00 maximum copay)	10% copay (\$5.00 minimum copay) (\$15.00 maximum copay) 10% copay (\$5.00 minimum copay) (\$15.00 maximum copay)	Form: 20% copay (\$25.00 minimum copay) (\$50.00 maximum copay); Nonform: 30% copay (\$50.00 minimum copay) (\$85.00 maximum copay) Form: 20% copay (\$25.00 minimum copay) (\$50.00 maximum copay); Nonform: 30% copay (\$50.00 minimum copay) (\$85.00 maximum copay)	10% copay (\$10.00 minimum copay) (\$25.00 maximum copay) 10% copay (\$10.00 minimum copay) (\$25.00 maximum copay)
Form: 20% copay (\$15.00 minimum copay) (\$100.00 maximum copay); Nonform: 20% copay (\$30.00 minimum copay) (\$100.00 maximum copay) Form: 30% copay (\$15.00 minimum copay) (\$100.00 maximum copay); Nonform: 30% copay (\$30.00 minimum copay) (\$100.00 maximum copay) Form: 100% after \$35.00 copay; plus cost diff; Nonform: 100% after \$70.00 copay; plus cost diff	20% copay (\$5.00 minimum copay) (\$100.00 maximum copay) 30% copay (\$5.00 minimum copay) (\$100.00 maximum copay) 100% after \$11.00 copay	Form: 10% copay (\$30.00 minimum copay) (\$200.00 maximum copay); Nonform: 10% copay (\$60.00 minimum copay) (\$200.00 maximum copay) Form: 20% copay (\$30.00 minimum copay) (\$200.00 maximum copay); Nonform: 20% copay (\$60.00 minimum copay) (\$200.00 maximum copay) Form: 100% after \$75.00 copay; plus cost diff; Nonform: 100% after \$150.00 copay; plus cost diff	10% copay (\$10.00 minimum copay) (\$200.00 maximum copay) 20% copay (\$10.00 minimum copay) (\$200.00 maximum copay) 100% after \$22.00 copay
Form: 25% copay (\$125.00 maximum copay); Nonform: 35% copay (\$125.00 maximum copay)	100% after \$5.00 copay	Form: 25% copay (\$250.00 maximum copay); Nonform: 35% copay (\$250.00 maximum copay)	100% after \$10.00 copay
75% (70% after first 3 supplies); plus cost diff	85% (80% after first 3 supplies)	80% plus cost diff	90%
Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$40.00 copay; plus cost diff	100% after \$8.00 copay	Form: 100% after \$40.00 copay; plus cost diff; Nonform: 100% after \$80.00 copay; plus cost diff	100% after \$16.00 copay
Form: 100% after \$20.00 copay; plus cost diff; Nonform: 100% after \$35.00 copay; plus cost diff 100%	100% after \$10.00 copay 100%	Form: 100% after \$50.00 copay; plus cost diff; Nonform: 100% after \$85.00 copay; plus cost diff 100%	100% after \$25.00 copay 100%
20% copay (\$50.00 maximum copay); plus cost diff	20% copay (\$50.00 maximum copay)	15% copay (\$100.00 maximum copay); plus cost diff	15% copay (\$100.00 maximum copay)
Form: 80% plus cost diff; Nonform: 70% plus cost diff (maintenance Rx must be purchased at mail order or 2x retail) Form: 80% plus cost diff; Nonform: 70% plus cost diff (maintenance Rx must be purchased at mail order or 2x retail) Form: 80% plus cost diff; Nonform: 70% plus cost diff (maintenance Rx must be purchased at mail order or 2x retail) Form: 80% (\$80.00 maximum copay); plus cost diff; Nonform: 70% (\$100.00 maximum copay) plus cost diff (maintenance Rx must be purchased at mail order or 2x retail)	90% 90% 90% 100% after \$5.00 copay	Form: 100% after \$30.00 copay; plus cost diff; Nonform: 100% after \$60.00 copay; plus cost diff Form: 100% after \$30.00 copay; plus cost diff; Nonform: 100% after \$60.00 copay; plus cost diff Form: 100% after \$30.00 copay; plus cost diff; Nonform: 100% after \$60.00 copay; plus cost diff Form: 80% (\$200.00 maximum copay); plus cost diff; Nonform: 70% (\$250.00 maximum copay); plus cost diff	100% after \$10.00 copay 100% after \$10.00 copay 100% after \$10.00 copay 100% after \$10.00 copay

Active Medical: Eligibility and Employee Contributions

Organization	Yr	Type of Plan	Eligibility for Medical	Enrollment	Domestic Partner Coverage for Medical
American Electric Power	09	A) PPO	Immediate	55%	Same sex, Common-law
		B) PPO (HDHP) (HSA plan feature)	Immediate	6%	
Consolidated Edison	10	C) PPO (HRA plan feature)	Immediate	33%	Same sex
		D) PPO	Immediate	HMOs-1%, EPOs-0% Opt out-5%	
Constellation Energy	09	A) PPO	Immediate	44%	Same sex
		B) PPO	Immediate	42%	
Dominion Resources	10	C) PPO	Immediate	7%	Same sex, Opposite sex
		D) PPO	Immediate	0%	
DTE	09	A) Indemnity	Immediate	10%	Same sex
		B) PPO	Immediate	32%	
Duke Energy	10	C) Indemnity (HDHP) (HRA plan feature)	Immediate	5%	Same sex, Opposite sex
		A) PPO (HRA plan feature)	Immediate	HMOs-35%, EPOs-0% Other-8% Opt out-10%	
Edison International	10	B) PPO	Immediate	12%	Same sex, Opposite sex
		C) PPO	Immediate	19%	
Entergy	10	D) PPO	Immediate	34%	None
		A) PPO (HSA plan feature)	Immediate	25%	
American Electric Power	09	B) PPO	1st of month after 3 months	9%	Same sex
		C) PPO (HSA plan feature)	1st of month after 3 months	49%	
Consolidated Edison	10	A) PPO	Immediate	16%	Same sex, Opposite sex
		B) PPO	Immediate	27%	
Constellation Energy	09	C) PPO (HDHP) (HSA plan feature)	Immediate	3%	Same sex, Opposite sex
		A) PPO	Immediate	HMOs-0%, EPOs-53% Opt out-1%	
Dominion Resources	10	B) PPO	Immediate	15%	Same sex, Opposite sex
		C) PPO	Immediate	2%	
DTE	09	A) PPO	Immediate	2%	None
		B) PPO (HSA plan feature)	Immediate	HMOs-67%, EPOs-0% Other-6% Opt out-8%	
Duke Energy	10	A) PPO	Immediate	34%	None
		B) PPO (HDHP) (HSA plan feature)	Immediate	39%	
Edison International	10	C) PPO	Immediate	20%	None
		A) PPO	Immediate	HMOs-0%, EPOs-0% Opt out-7%	

Tier Structure	Monthly Employee Contributions	Additional Information
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$90.72; \$199.59, \$157.12, \$265.99 \$11.23; \$24.69, \$19.58, \$33.05 \$78.79; \$173.34, \$137.02, \$231.57	Pretax Pretax Pretax
Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family Employee; + 1, + family	\$123.00; \$234.00, \$328.00 \$90.00; \$173.00, \$239.00 \$86.00; \$163.00, \$225.00 \$17.00; \$28.00, \$37.00	Pretax; includes hearing, includes vision Pretax; includes hearing, includes vision Pretax; includes hearing, includes vision Pretax; includes hearing, includes vision
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$24.00; \$182.50, \$82.00, \$298.50 \$42.75; \$223.00, \$109.50, \$356.50 (\$10.00); \$109.50, \$32.25, \$194.00	Pretax; Net of flex credits Pretax; Net of flex credits Pretax; Net of flex credits
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$10.86; \$51.32, \$43.39, \$69.16 \$31.02; \$104.77, \$83.70, \$152.19 \$68.59; \$194.95, \$158.84, \$276.18 \$129.87; \$342.05, \$281.41, \$478.42	Pretax Pretax Pretax Pretax
Employee; + spouse, + children, + family Employee; + spouse, + children, + family	By pay: <\$50K: \$82.91; \$155.36, \$149.24, \$223.74; \$50K-\$100K: \$103.33; \$198.23, \$185.98, \$284.98, \$100K-\$150K: \$123.74; \$241.09; \$222.72, \$346.21; \$150K+: \$144.16; \$283.96, \$259.47, \$407.45 (Pay does not include bonus) Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month By pay: <\$50K: \$100.94; \$193.23, \$181.69, \$277.82; \$50K-\$100K: \$139.38; \$273.95, \$250.88, \$393.15, \$100K-\$150K: \$177.82; \$354.68; \$320.08, \$508.47; \$150K+: \$216.27; \$435.41, \$389.27, \$623.80 (Pay does not include bonus) Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month	Pretax; Gross, offset by flex credits Pretax; Gross, offset by flex credits; includes hearing
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	Smoker/Nonsmoker: \$60.00/\$20.00; \$161.00/\$80.00, \$151.00/\$74.00, \$251.00/\$135.00 Smoker/Nonsmoker: \$140.00/\$100.00; \$322.00/\$241.00, \$304.00/\$227.00, \$485.00/\$369.00 Smoker/Nonsmoker: \$25.00/\$0.00; \$89.00/\$8.00, \$83.00/\$6.00, \$147.00/\$31.00	Pretax; includes hearing, option A Pretax; includes hearing, option A Pretax; includes hearing, option B
Employee; + spouse, + children, + family Employee; + spouse, + children, + family Employee; + spouse, + children, + family	\$222.14; \$463.15, \$414.94, \$764.41 \$184.13; \$387.13, \$346.53, \$640.87 \$102.70; \$224.27, \$199.95, \$376.23	Pretax; Net of flex credits; includes hearing Pretax; Net of flex credits; includes hearing Pretax; Net of flex credits; includes hearing
Employee; + spouse, + children, + family -- Employee; + spouse, + children, + family	\$80.00; \$180.00, \$140.00, \$239.00, Smoker surcharge: \$25.00 per smoker None Smoker surcharge: \$25.00 per smoker \$59.00; \$133.00, \$103.00, \$176.00, Smoker surcharge: \$25.00 per smoker	Pretax; Net of flex credits Pretax; Net of flex credits Pretax; Net of flex credits

Active Medical: Eligibility and Employee Contributions

Organization	Yr	Type of Plan	Eligibility for Medical	Enrollment	Domestic Partner Coverage for Medical
Exelon	10	A) PPO	Immediate	66%	Same sex, Opposite sex
		B) PPO (HDHP) (HSA plan feature)	Immediate	5% HMOs-20%, EPOs-0% Opt out-9%	
FirstEnergy	10	A) PPO	1st of month after hire	33%	Opposite sex
		B) PPO	1st of month after hire	11%	
		C) PPO	1st of month after hire	12%	
		D) PPO (HRA plan feature)	1st of month after hire	16%	
		E) PPO	1st of month after hire	2%	
		F) PPO	1st of month after hire	17% HMOs-0%, EPOs-0% Opt out-9%	
FPL Group	10	A) PPO (Open Access Plus)	1st of month after 1 month	36%	None
		B) POS (Open Access Plus)	1st of month after 1 month	49%	
		C) POS (Open Access Plus)	1st of month after 1 month	8% HMOs-0%, EPOs-0% Opt out-7%	
Pacific Gas & Electric	09	A) PPO	1st of month after hire	44%	Same sex, Opposite sex
		B) Indemnity	1st of month after hire (Immediate for EE only)	3% HMOs-46%, EPOs-0% Opt out-7%	
PPL	10	A) PPO	Immediate	89%	Same sex
		B) PPO (HSA plan feature)	Immediate	3% HMOs-0%, EPOs-0% Opt out-8%	
Progress Energy	10	A) PPO	Immediate	11%	Same sex, Opposite sex
		B) PPO	Immediate	29%	
		C) POS	Immediate	34%	
		D) PPO (HDHP) (HSA plan feature)	Immediate	16% HMOs-6%, EPOs-0% Opt out-4%	
Public Service Enterprise	10	A) Indemnity	Immediate	8%	Same sex
		B) POS	Immediate	41% HMOs-38%, EPOs-1% Opt out-12%	
Southern Company	10	A) PPO	Immediate	3%	Same sex, Opposite sex, Common-law
		B) PPO	Immediate	42%	
		C) PPO	Immediate	4%	
		D) PPO	Immediate	40% HMOs-0%, EPOs-0% Opt out-11%	

Tier Structure	Monthly Employee Contributions	Additional Information
Employee; + spouse, + children, + family	By job class: \$91.74-\$137.62; \$192.67-\$339.46, \$162.15-\$284.42, \$275.24-\$504.61 Spousal surcharge: \$83.33 per month	Pretax
Employee; + spouse, + children, + family	By job class: \$24.40-\$36.59; \$51.23-\$90.26, \$43.91-\$75.63, \$73.19-\$134.18 Spousal surcharge: \$83.33 per month	Pretax
Employee; + spouse, + children, + family	\$83.18; \$215.89, \$160.59, \$304.37, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
Employee; + spouse, + children, + family	\$64.97; \$175.82, \$129.63, \$249.74, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
Employee; + spouse, + children, + family	\$41.13; \$123.38, \$89.11, \$178.22, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
--	None	--
Employee; + spouse, + children, + family	Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
Employee; + spouse, + children, + family	\$29.21; \$97.15, \$68.84, \$142.46, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
Employee; + spouse, + children, + family	\$61.54; \$168.28, \$123.80, \$239.45, Smoker surcharge: \$50.00 per household; Spousal surcharge: \$200.00 per month	Pretax
Employee; + spouse, + children, + family	By pay: \$104.00-\$190.67; \$279.50-\$436.58, \$230.75-\$372.67, \$343.42-\$565.50 (Pay does not include bonus) (Reduced premiums for HRA: \$32.50 (80% partic)) Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month	Pretax
Employee; + spouse, + children, + family	By pay: \$61.75-\$146.25; \$212.33-\$369.42, \$167.92-\$309.83, \$242.67-\$464.75 (Pay does not include bonus) (Reduced premiums for HRA: \$32.50 (80% partic)) Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month	Pretax
Employee; + spouse, + children, + family	By pay: \$47.67-\$112.67; \$149.50-\$306.58, \$108.33-\$250.25, \$159.25-\$370.50 (Pay does not include bonus) (Reduced premiums for HRA: \$32.50 (80% partic)) Smoker surcharge: \$10.83 employee only; Spousal surcharge: \$100.00 per month	Pretax
Employee; + spouse, + children, + family	\$149.00; \$253.00, \$217.00, \$318.00	Pretax; Gross, offset by flex credits
Employee; + spouse, + children, + family	\$33.00; \$93.00, \$76.00, \$140.00	Pretax; Gross, offset by flex credits
Employee; + 1, + family	\$12.96; \$25.92, \$38.87	Pretax; Net of flex credits; includes hearing, option A
--	None	includes hearing, option B; --
Employee; + 1, + family	By pay: and position: \$0.00-\$54.17; \$30.33-\$138.67, \$59.58-\$276.25	Pretax
Employee; + 1, + family	By pay: and position: \$33.58-\$87.95; \$165.75-\$274.08, \$265.42-\$482.08 (Pay does not include bonus)	Pretax
Employee; + 1, + family	By pay: and position: \$41.17-\$95.33; \$203.67-\$312.00, \$308.75-\$525.42 (Pay does not include bonus)	Pretax
Employee; + 1, + family	By pay: and position: \$0.00-\$43.33; \$6.50-\$114.83, \$13.00-\$229.67 (Pay does not include bonus)	Pretax
Employee; + spouse, + children, + family	\$42.00; \$111.00, \$100.00, \$183.00	Pretax
Employee; + spouse, + children, + family	\$76.00; \$200.00, \$181.00, \$330.00	Pretax
Employee; + family	\$36.94; \$262.24 (Reduced premiums for HRA: \$26.92; \$252.24 (35% partic))	Pretax; Posttax
Employee; + family	\$57.58; \$310.41 (Reduced premiums for HRA: \$47.58; \$300.41 (35% partic))	Pretax; Posttax
Employee; + family	\$129.24; \$520.24 (Reduced premiums for HRA: \$119.24; \$510.24 (35% partic))	Pretax; Posttax
Employee; + family	\$38.09; \$251.87 (Reduced premiums for HRA: \$28.09; \$241.87 (35% partic))	Pretax; Posttax

HMO/EPO Plan Provisions

Organization	HMO/EPO Plan Yr	HMO/EPO Plan Name	HRA or HSA Account	Annual Ded (Indiv/Family)	Benefit Percent	OOP Limit (Indiv/Family)	OOP Incl Ded?	Lifetime Maximum
American Electric Power	09	HMO	None	None	100%	\$7,500/\$21,000	--	Unlimited
Consolidated Edison	10	HMO: HIP	None	None	100%	--	--	Unlimited
Constellation Energy	09	HMO: Aetna	None	None	100%	--	--	\$1,500,000
Dominion Resources	10	None	--	--	--	--	--	--
DTE	09	HMO: BlueCare HealthyLiving	None	None	100%	--	--	Unlimited
Duke Energy	10	EPO	None	None	100%	--	--	Unlimited
Edison International	10	HMO: Kaiser	None	None	100%	\$1,500/\$3,000	--	Unlimited
Entergy	10	None	--	--	--	--	--	--
Exelon	10	HMO (Keystone East)	None	None	100%	\$1,000/\$2,000	--	Unlimited
FirstEnergy	10	None	--	--	--	--	--	--
FPL Group	10	None	--	--	--	--	--	--
Pacific Gas & Electric	09	HMO: Kaiser Permanente (North)	None	None	100%	\$1,500/\$3,000	--	Unlimited
PPL	10	None	--	--	--	--	--	--
Progress Energy	10	HMO: Bluecare HMO (BCBSF)	None	None	100%	\$1,500/\$3,000	--	Unlimited
Public Service Enterprise	10	A) HMO: Aetna	None	None	100%	--	--	Unlimited
		B) EPO	None	None	100%	--	--	Unlimited
Southern Company	10	None	--	--	--	--	--	--

Hospital Room & Board and Miscellaneous	Hospital Inpatient Surgical	Hospital Inpatient Doctor Visits	Outpatient Doctor/ Specialists Visits	Outpatient Lab & X-Ray	Emergency Room
100%	100%	100%	100%, after \$10.00 copay, Specialist: 100%, \$20.00 copay	100%	100%, \$75 copay (waived if admitted)
100%	100%	100%	100%, after \$5.00 copay	100%	100%, \$25 copay
100%, after sep per adm copay of \$250	100%	100%	100%, after \$15.00 copay, Specialist: 100%, \$20.00 copay	100%, after \$20.00 copay	100%, \$100 copay (waived if admitted)
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100%	100%	100%	100%, after \$25.00 copay	100%	100%, \$75 copay (waived if admitted)
100%, after sep per adm copay of \$500	100% (Combined with hospital deductible/copay)	100% (Combined with hospital deductible/copay)	100%, after \$40.00 copay, Specialist: 100%, \$60.00 copay	100%	100%, \$150 copay (waived if admitted)
100%	100%	100%	100%, after \$15.00 copay	100%	100%, \$100 copay (waived if admitted)
--	--	--	--	--	--
100%, after sep per adm copay of \$250	100%	100%	100%, after \$20.00 copay, Specialist: 100%, \$35.00 copay	100%	100%, \$50 copay (waived if admitted)
--	--	--	--	--	--
--	--	--	--	--	--
100%	100%	100%	100%, after \$10.00 copay, Specialist: 100%, \$20.00 copay	100%	100%, \$75 copay (waived if admitted)
--	--	--	--	--	--
100%, after \$200.00 copay per day (maximum 5 days)	100%	100%	100%, after \$25.00 copay, Specialist: 100%, \$50.00 copay	100%	100%, \$150 copay (waived if admitted)
100%, after sep \$100 indiv ded; sep \$200 family ded	100%	100%	100%, after \$20.00 copay, Specialist: 100%, \$30.00 copay	100%	100%, \$75 copay (waived if admitted)
100%, after sep \$100 indiv ded; sep \$200 family ded	100%	100%	100%, after \$20.00 copay, Specialist: 100%, \$30.00 copay	100%	100%, \$75 copay (waived if admitted)
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HMO/EPO: Plan Provisions (continued)

----- Prescription Drugs -----

Organization	Yr	HMO/EPO Plan Name	Retail Prescription Drugs	Mail Order Prescription Drugs
American Electric Power	09	HMO	Annual \$50/\$150 deductible; Form: 20% copay (min \$20.00 copay) (max \$100.00 copay); Nonform: 20% copay (min \$35.00 copay) (max \$100.00 copay); plus cost diff; Generic: 100% after \$5.00 copay	Form: 20% copay (min \$50.00 copay) (max \$200.00 copay); Nonform: 20% copay (min \$90.00 copay) (max \$200.00 copay); plus cost diff; Generic: 100% after \$12.00 copay
Consolidated Edison	10	HMO: HIP	Form: 100% after \$5.00 copay; Generic: 100% after \$5.00 copay; Nonformulary: Not covered	Form: 100% after \$2.50 copay; Generic: 100% after \$2.50 copay; Nonformulary: Not covered
Constellation Energy	09	HMO: Aetna	Form: 25% copay (min \$5.00 copay) (max \$75.00 copay); Nonform: 30% copay (min \$5.00 copay); plus cost diff; Generic: 20% copay (min \$5.00 copay) (max \$35.00 copay)	Form: 25% copay (min \$15.00 copay) (max \$150.00 copay); Nonform: 30% copay (min \$15.00 copay); plus cost diff; Generic: 20% copay (min \$15.00 copay) (max \$70.00 copay)
Dominion Resources	10	None	--	--
DTE	09	HMO: BlueCare HealthyLiving	Brand: 100% after \$60.00 copay; Generic: 100% after \$20.00 copay (if meet certain health-based conditions, copays are \$20/\$10)	Brand: 100% after \$120.00 copay; Generic: 100% after \$40.00 copay (if meet certain health-based conditions copays are \$40/\$20)
Duke Energy	10	EPO	Form: 100% after \$40.00 copay; Nonform: 100% after \$60.00 copay; plus cost diff; Generic: 100% after \$20.00 copay	Form: 100% after \$100.00 copay; Nonform: 100% after \$150.00 copay; Generic: 100% after \$50.00 copay
Edison International	10	HMO: Kaiser	Brand: 80% (Sep \$1,000/\$2,000 OOP) Generic: 90%	Brand: 80% (Sep \$1,000/\$2,000 OOP) Generic: 90%
Entergy	10	None	--	--
Exelon	10	HMO (Keystone East)	Form: 100% after \$10.00 copay; Nonform: 100% after \$25.00 copay; Generic: 100% after \$5.00 copay	Form: 100% after \$20.00 copay; Nonform: 100% after \$50.00 copay; Generic: 100% after \$10.00 copay
FirstEnergy	10	None	--	--
FPL Group	10	None	--	--
Pacific Gas & Electric	09	HMO: Kaiser Permanente (North)	Brand: 100% after \$10.00 copay; for 100-day supply (closed formulary) Generic: 100% after \$10.00 copay	Brand: 100% after \$10.00 copay; for 100-day supply (closed formulary) Generic: 100% after \$10.00 copay
PPL	10	None	--	--
Progress Energy	10	HMO: Bluecare HMO (BCBSF)	Form: 100% after \$30.00 copay; Nonform: 100% after \$50.00 copay; plus cost diff; Generic: 100% after \$15.00 copay	Form: 100% after \$60.00 copay; Nonform: 100% after \$100.00 copay; plus cost diff; Generic: 100% after \$30.00 copay
Public Service Enterprise	10	A) HMO: Aetna B) EPO	Brand: 20% copay (max \$50.00 copay); plus cost diff; Generic: 20% copay (max \$50.00 copay) Brand: 20% copay (max \$50.00 copay); plus cost diff; Generic: 20% copay (max \$50.00 copay)	Brand: 15% copay (max \$100.00 copay); plus cost diff; Generic: 15% copay (max \$100.00 copay) Brand: 15% copay (max \$100.00 copay); plus cost diff; Generic: 15% copay (max \$100.00 copay)
Southern Company	10	None	--	--

Tier Structure	Monthly Employee Contributions	Additional Information
Employee; + spouse, + children, + family	\$77.35; \$191.32, \$129.90, \$240.84	Pretax
Employee; + 1, + family	\$96.00; \$191.00, \$259.00	Pretax
Employee; + spouse, + children, + family	\$10.00; \$152.50, \$61.50, \$255.50	Pretax; Net of flexible credits
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Employee; + spouse, + children, + family	By pay: <\$50K: \$79.59; \$148.38, \$143.26, \$213.76; \$50K-\$100K: \$96.68; \$184.27, \$174.02, \$265.03, \$100K-\$150K: \$113.77; \$220.15, \$204.77, \$316.29; \$150K+: \$130.86; \$256.03, \$235.53, \$367.56 (Pay does not include bonus) Nonsmoker discount: \$40; Spousal surcharge: \$150.00 per month	Pretax
Employee; + spouse, + children, + family	Smoker/nonsmoker: \$82.00/\$42.00; \$206.00/\$125.00, \$193.00/\$116.00, \$314.00 /\$198.00	Pretax
Employee; + spouse, + children, + family	\$56.61; \$132.09, \$116.99, \$226.43	Pretax; Net of flexible credits
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Employee; + spouse, + children, + family	By job class: \$84.60-\$129.90; \$177.65-\$313.00, \$160.77-\$279.24, \$263.31-\$484.32 Spousal surcharge: \$83.33 per month	Pretax
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Employee; + spouse, + children, + family	\$124.00; \$193.00, \$165.00, \$251.00	Pretax; Gross, offset by flex credits
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Employee; + 1, + family	By pay: and position: \$37.92-\$92.08; \$241.58-\$349.92, \$349.92-\$566.58 (Pay does not include bonus)	Pretax
Employee; + spouse, + children, + family	\$67.00; \$177.00, \$161.00, \$293.00	Pretax
Employee; + spouse, + children, + family	\$62.00; \$165.00, \$150.00, \$258.00	Pretax
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Dental

Organization	Yr	Type of Plan	Enrollment	Eligibility	Annual Deductible (Individual/Family)	Deductible Waived
American Electric Power	09	PDO	94% Opt out-6%	Immediate	\$50/\$150	Diagnostic, Preventive
Consolidated Edison	10	A) PDO	79%	Immediate	\$125/no family limit (\$250/no family limit OON)	Diagnostic, Preventive
		B) PDO	16%	Immediate	\$125/no family limit (\$250/no family limit OON)	Diagnostic, Preventive
		C) PDO	1% Opt out-4%	Immediate	None	--
Constellation Energy	09	A) Indemnity (fee schedule)	32%	Immediate	\$25/no family limit	Diagnostic, Preventive
		B) PDO	53% Other-7% Opt out-8%	Immediate	\$25/\$75 (\$50/no family limit OON)	Diagnostic, Preventive
Dominion Resources	10	PDO	95% Opt out-5%	Immediate	\$25/\$75	Diagnostic, Preventive
DTE	09	A) Indemnity	37%	1st of month after 3 months	\$50/\$100	Diagnostic, Preventive
		B) PDO	58%	1st of month after 3 months	None (\$25/\$50 OON)	--
		C) DHMO	5% Opt out-0%	1st of month after 3 months	None	--
Duke Energy	10	Indemnity	97% Opt out-3%	Immediate	\$50/\$150	Diagnostic, Preventive
Edison International	10	A) Passive PDO	86%	Immediate	None (\$50/\$150 OON)	-- (Diagnostic OON) (Preventive OON) (Basic OON)
		B) DHMO	12% Opt out-2%	Immediate	None	--
Entergy	10	Indemnity	95% Opt out-5%	Immediate	\$50/no family limit	Diagnostic, Preventive
Exelon	10	A) PDO	91%	Immediate	\$25/\$75 (\$50/\$150 OON)	Diagnostic, Preventive, Orthodontic
		B) DHMO	4% Opt out-5%	Immediate	None	--
FirstEnergy	10	A) PDO (Basic)	25%	1st of month after hire	None	--
		B) PDO (Supplemental)	46% Opt out-29%	1st of month after hire	None	--
FPL Group	10	A) PDO	87%	1st of month after 1 month	None	--
		B) DHMO	10% Opt out-3%	1st of month after 1 month	None	--
Pacific Gas & Electric	09	A) PDO	30%	1st of month after hire	\$50/\$150 (\$25/\$75 if PDO provider)	Diagnostic, Preventive
		B) PDO	68% Opt out-2%	1st of month after hire	\$50/\$150 (\$25/\$75 if PDO provider)	--
PPL	10	A) PDO	55%	Immediate	\$25/\$50	Diagnostic, Preventive
		B) PDO	39% Opt out-6%	Immediate	None	--
Progress Energy	10	Indemnity	95% Opt out-5%	Immediate	\$50/no family limit	Diagnostic, Preventive
Public Service Enterprise	10	A) PDO	39%	Immediate	None (\$100/\$200 OON)	--
		B) Indemnity	31%	Immediate	None	--
		C) DHMO	16%	Immediate	None	--
		D) Passive PDO	6% Opt out-8%	Immediate	None	--
Southern Company	10	A) Passive PDO	44%	Immediate	\$75/no family limit	Diagnostic, Preventive
		B) Passive PDO	24%	Immediate	\$75/no family limit	Diagnostic, Preventive
		C) DHMO (Scheduled Option)	4% Opt out-28%	Immediate	\$75/no family limit	Diagnostic, Preventive

Benefit Percentage or Schedule	Annual Plan Maximum	Lifetime Ortho Maximum	Monthly Employee Contributions	Additional Information
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$1,500	\$6.00; \$11.45, \$18.32, \$23.78	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures	\$2,000	\$2,000	\$17.00; \$29.00, \$40.00	Pretax
B) 100% exams, 100% cleaning, 100% x-rays, 50% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,000	\$2,000	\$7.00; \$13.00, \$18.00	Pretax
C) 100% exams, 100% cleaning, 100% x-rays, Specified services not covered: Basic, Major	Unlimited	Not covered	\$4.00; \$6.00, \$8.00	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, Benefit percent based on schedule: Basic, Major (Target %, Basic 70%; Major 50%)	\$1,000	Not covered	\$3.40; \$6.80, \$5.55, \$11.10	Net of flex; Pretax
B) 100% (90% OON) exams, 100% (90%) cleaning, 100% (90%) x-rays, 85% (70%) fillings, 85% (70%) extractions, 60% (50%) inlays, 60% (50%) crowns, 60% (50%) bridgework, 60% (50%) dentures	\$1,800	\$1,800	\$10.55; \$21.10, \$17.15, \$34.30	Net of flex; Pretax
100% (100% OON) exams, 100% cleaning, 100% x-rays, 90% (80%) fillings, 90% (80%) extractions, 90% (80%) inlays, 90% (80%) crowns, 60% (50%) bridgework, 60% (50%) dentures	\$1,500	\$1,500	\$8.77; \$22.74, \$17.70, \$28.55	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$2,500	\$4.24; \$8.90, \$7.63, \$12.71	Flex; Pretax
B) 100% (100% OON) exams, 100% cleaning, 100% x-rays, 95% (85%) fillings, 95% (85%) extractions, 95% (85%) inlays, 70% (60%) crowns, 95% (85%) bridgework, 95% (85%) dentures	\$1,850	\$2,500	\$7.88; \$16.54, \$14.18, \$23.63	Flex; Pretax
C) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 100% inlays, 100% crowns, 100% bridgework, 100% dentures	Unlimited	\$2,500	\$4.24; \$8.90, \$7.63, \$12.71	Flex; Pretax
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$2,000	\$1,500	\$9.00; \$22.00, \$25.00, \$42.00	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 70% fillings, 70% extractions, 70% inlays, 70% crowns, 70% bridgework, 70% dentures	\$2,000 (excludes diagnostic and preventive services)	\$2,000 (80%)	\$3.13; \$6.30, \$6.64, \$10.02	Net of flex; Pretax
B) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 100% inlays, 100% crowns, 100% bridgework, 100% dentures, Separate copay: Major	Unlimited	Unlimited \$650 copay	\$2.38; \$4.76, \$5.40, \$8.10	Net of flex; Pretax
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$1,500	\$10.14; \$20.15, \$21.29, \$31.43	Net of flex; Pretax
A) 100% (100% OON) exams, 100% cleaning, 100% x-rays, 100% (80%) fillings, 100% (80%) extractions, 80% (50%) inlays, 80% (50%) crowns, 80% (50%) bridgework, 80% (50%) dentures	\$1,750 (\$1,500 OON)	\$1,750 (\$1,500 OON)	\$6.62; \$19.86, \$23.16, \$37.06	Pretax
B) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 75% inlays, 75% crowns, 75% bridgework, 75% dentures	Unlimited	Unlimited	\$4.77; \$14.31, \$16.69, \$26.72	Pretax
A) 100% (80% OON) exams, 100% (80%) cleaning, 100% (80%) x-rays, 50% (30%) fillings, 50% (30%) extractions, 25% (0%) inlays, 25% (0%) crowns, 25% (0%) bridgework, 25% (0%) dentures	\$1,500	Not covered	\$25.77; \$53.55, \$48.57, \$80.77	Pretax
B) 100% (80% OON) exams, 100% (80%) cleaning, 100% (80%) x-rays, 80% (60%) fillings, 80% (60%) extractions, 50% (30%) inlays, 50% (30%) crowns, 50% (30%) bridgework, 50% (30%) dentures	\$1,500	\$1,500	\$38.19; \$84.65, \$72.59, \$125.76	Pretax
A) 100% (80% OON) exams, 100% (80%) cleaning, 100% (80%) x-rays, 85% (60%) fillings, 85% (60%) extractions, 50% (40%) inlays, 50% (40%) crowns, 50% (40%) bridgework, 50% (40%) dentures	\$2,000 (\$1,500 OON)	\$1,500 (\$1,000 OON)	\$4.30; \$10.40, \$11.00, \$20.60	Pretax
B) Benefit percent based on schedule: Diagnostic, Preventive, Basic, Major	Unlimited	Unlimited	\$2.00; \$5.10, \$5.40, \$11.10	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 50% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$2,000	\$1,500	\$2.00; \$14.00, \$14.00, \$22.00	Pretax
B) 85% exams, 85% cleaning, 85% x-rays, 85% fillings, 85% extractions, 85% inlays, 85% crowns, 85% bridgework, 85% dentures	\$2,000	\$1,500	\$12.00; \$29.00, \$29.00, \$39.00	Pretax
A) 100% exams, 100% cleaning, 100% x-rays, 70% fillings, 70% extractions, 65% inlays, 65% crowns, 65% bridgework, 65% dentures	\$1,500	Not covered	None	--
B) 100% exams, 100% cleaning, 100% x-rays, 100% fillings, 100% extractions, 65% inlays, 65% crowns, 65% bridgework, 65% dentures	\$2,000	\$1,500	\$6.33; \$12.65, \$18.98	Net of flex; Pretax
100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$2,000	\$14.44; \$26.25, \$38.85	Pretax
A) 100% (100% OON) exams, 100% cleaning, 100% x-rays, 80% (50%) fillings, 80% (50%) extractions, 80% (50%) inlays, 80% (50%) crowns, 60% (50%) bridgework, 60% (50%) dentures	Unlimited (\$750 OON)	Unlimited (\$1,000 OON)	\$3.70; \$10.50, \$8.00, \$14.80	Pretax
B) 100% - 1st \$250 of family expenses; 80% - next \$1,500	\$1,450	Included in dental	\$14.10; \$14.10, \$14.10, \$14.10	Pretax; includes vision
C) 100% exams, 100% cleaning, 100% x-rays, 60% fillings, 100% extractions, 60% inlays, 60% crowns, 60% bridgework, 60% dentures	Unlimited	\$1,250	\$4.30; \$12.20, \$9.30, \$17.20	Pretax
D) 100% exams, 100% cleaning, 100% x-rays, 80% fillings, 80% extractions, 80% inlays, 80% crowns, 50% bridgework, 50% dentures	\$1,700	\$1,700	\$7.70; \$21.70, \$16.60, \$30.70	Pretax
A) 100% exams, 100% cleaning, 80% x-rays, 80% fillings, 80% extractions, 50% inlays, 50% crowns, 50% bridgework, 50% dentures	\$1,500	\$1,500	\$29.94; \$81.50	Pretax; Posttax
B) 100% exams, 100% cleaning, 80% x-rays, 80% fillings, 80% extractions, Specified services not covered: Major	\$1,500	Not covered	\$15.87; \$50.27	Pretax; Posttax
C) Benefit percent based on schedule: Diagnostic, Preventive, Basic, Major	\$750	Not covered	\$11.71; \$37.10	Pretax; Posttax

Hearing and Vision

Hearing

Organization	Yr	Frequency	Deductible or Copay	Benefit	Monthly Employee Contributions
American Electric Power	09	Spending account	--	--	--
Consolidated Edison	10	Annual exams Annual hearing aid	Exams: None Hearing aids: None	Exams: 100%; No maximum Hearing aids: 100%; \$2,000 per ear max lifetime	Included in medical options A, B, C & D
Constellation Energy	09	Spending account	--	--	--
Dominion Resources	10	Spending account	--	--	--
DTE	09	Triennial exams Triennial hearing aid	Exams: None Hearing aids: None	Exams: 100%; No maximum Hearing aids: 100%; No maximum	Included in medical option B
Duke Energy	10	A) Annual exams B) Annual exams	Exams: None Exams: Medical ded	Exams: 100%; No maximum Exams: 90%; No maximum	Included in medical options A & B Included in medical option C
Edison International	10	Annual exams Annual hearing aid	Exams: \$20.00 copay Hearing aids: None	Exams: 100%; No maximum Hearing aids: 90%; \$1,500 triennial max	Included in medical options A, B & C
Energy	10	Hearing aids: every 5 years	Hearing aids: None	Hearing aids: 100%; No maximum	None
Exelon	10	Annual exams Triennial hearing aid	Exams: None Hearing aids: None	Exams: 100%; No maximum Hearing aids: 100%; \$1,000 maximum	\$7.21; \$13.92, \$14.13, \$22.38, Includes vision; Pretax
FirstEnergy	10	Spending account	--	--	--
FPL Group	10	Spending account	--	--	--
Pacific Gas & Electric	09	Spending account	--	--	--
PPL	10	A) Annual exams B) Annual exams	Exams: \$20.00 copay Exams: None	Exams: 100%; No maximum Exams: 80%; \$1,200 ee, \$2,400 ee + fam	Included in medical A Included in medical B
Progress Energy	10	Spending account	--	--	--
Public Service Enterprise	10	Spending account	--	--	--
Southern Company	10	Spending account	--	--	--

----- Vision -----

Frequency	Deductible or Copay	Benefit	Monthly Employee Contributions
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: \$10.00 copay Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 80%; \$100 maximum Contacts: 85%; \$115 maximum (100%; \$115 maximum for disposable)	\$7.44; \$14.08, \$14.82, \$22.22, Pretax
Annual exams, Biennial lenses, Biennial frames	Exams: None Lenses: None Frames: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$175 maximum	Included in medical options A, B, C & D
Annual exams, Annual lenses, Biennial frames, Annual contacts, Contacts in lieu of glasses	Exams: \$15.00 copay Lenses and frames: \$20.00 copay Contacts: \$20.00 copay	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$130 maximum Contacts: 100%; \$105 maximum	\$4.99; \$9.61, \$9.61, \$15.44, Pretax
Annual exams, Annual lenses, Biennial frames, Annual contacts, Contacts in lieu of glasses	Exams: None Lenses: None Frames: None (\$25 copay for Premier) Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$110 maximum	\$2.01; \$4.55, \$4.05, \$5.55, Pretax
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: \$20.00 copay Lenses: \$20.00 copay Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$120 maximum Contacts: 100%; \$105 maximum None if medically necessary	\$5.10; \$10.70, \$9.17, \$15.29, Posttax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: \$10.00 copay Lenses: \$10.00 copay Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$130 maximum (80% over \$130) Contacts: 100%; \$90 maximum None if medically necessary	\$5.79; \$11.01, \$11.59, \$17.03, Pretax
Annual exams, Lenses: twice every 2 years Biennial frames, Contacts: twice every 2 years Contacts in lieu of glasses	Exams: \$20.00 copay Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$115 maximum Contacts: 100%; \$125 maximum Laser surgery: \$2,000 lifetime maximum	None
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: \$10.00 copay Lenses and frames: \$25.00 copay Contacts: \$25.00 copay	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; No maximum Contacts: 100%; \$120 maximum None if medically necessary	\$3.92; \$6.24, \$6.37, \$10.27, Net of flex credits Posttax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: None Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$150 maximum Contacts: 100%; \$150 maximum	\$7.21; \$13.92, \$14.13, \$22.38, Includes hearing, Pretax
Annual exams, Annual lenses, Annual frames, Annual contacts	Exams: \$10.00 copay Lenses: \$25.00 copay Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$140 maximum 80% thereafter Contacts: 100%; \$150 maximum None if medically necessary	\$9.90; \$19.80, \$20.75, \$28.95, Pretax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: None Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$125 maximum Contacts: 100%; \$120 maximum \$100 if medically necessary	\$6.35; \$13.55, \$10.25, \$18.60, Pretax
Annual exams, Annual lenses, Biennial frames, Annual contacts	Exams: \$10.00 copay Lenses and frames: \$25.00 copay Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$115 maximum plus 20% of excess amount Contacts: 100%; \$75 maximum None if medically necessary	None
Annual exams, Annual lenses, Annual frames, Annual contacts, Contacts in lieu of glasses	Exams: None Lenses: None Frames: None Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$60 maximum Contacts: 100%; No maximum Specialty contacts: 100%; \$75 maximum	\$6.33; \$12.65, \$18.98, Pretax
A) Annual exams, Annual lenses, Biennial frames, Annual contacts, Contacts in lieu of glasses	Exams: \$15.00 copay Lenses and frames: \$20.00 copay Contacts: None	Exams: 100%; No maximum Lenses: 100%; No maximum Frames: 100%; \$155 maximum Contacts: 100%; \$125 maximum None if medically necessary	\$6.39; \$11.48, \$17.88, Pretax
B) Annual exams Annual exams	Exams: \$15.00 copay Exams: None	Exams: 100%; No maximum Exams: 100% 1st \$250, 80% next \$1,450; \$300 per year family maximum	None Included in dental option B
Annual exams	Exams: None	Exams: 100%; No maximum	Included in medical Options A, B, C & D
Spending account Vision discount program (20% to 60% discount on eyewear)	--	--	--

Managed Health/Health Promotion Initiatives

----- Disease Management -----

Organization	Yr	Health Education	Early Detection Evaluations	Administration	Conditions
American Electric Power	09	No	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	Asthma/respiratory, COPD, Diabetes, Heart disease, Lower back pain
Consolidated Edison	10	No	Medical plan screening	Via medical plan	Cancer, Heart disease, Lower back pain
Constellation Energy	09	Yes	Health risk qre, On-site screening, Medical plan screening	Via medical plan Also independent wellness & disease management vendor	Asthma/respiratory, Cancer, Diabetes, Heart disease, Hypertension, Lower back pain
Dominion Resources	10	No	None	Third-party vendor	Cancer, Diabetes, Heart disease, Kidney disease, Lower back pain
DTE	09	Yes	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	Asthma/respiratory, Diabetes, Heart disease, Hypertension
Duke Energy	10	Yes	On-site screening, Medical plan screening	Third-party vendor	COPD, Diabetes, Heart disease
Edison International	10	Yes	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	AIDS/HIV, Arthritis, Asthma/respiratory, Blood disorder, Cancer, COPD, Depression, Diabetes, Digestive/gastrointestinal health, Heart disease, Hypertension, Kidney disease, Lower back pain, Musculoskeletal, Neurological disorder, Pain management
Entergy	10	Yes	Medical plan screening	No	--
Exelon	10	Yes	Health risk qre, On-site screening	Third-party vendor	Asthma/respiratory, Depression, Diabetes, Heart disease, Hypertension, Lower back pain, OCD
FirstEnergy	10	Yes	Medical plan screening	Via medical plan	AIDS/HIV, Arthritis, Asthma/respiratory, Cancer, COPD, Diabetes, Digestive/gastrointestinal health, Heart disease, Hypertension, Lower back pain, Musculoskeletal, Pain management
FPL Group	10	Yes	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	Asthma/respiratory, COPD, Diabetes, Heart disease, Lower back pain
Pacific Gas & Electric	09	No	Medical plan screening	Via medical plan	Diabetes, Heart disease, Hypertension
PPL	10	No	None	Via medical plan	Asthma/respiratory, Diabetes, Heart disease
Progress Energy	10	Yes	Medical plan screening	Third-party vendor	Asthma/respiratory, Cancer, COPD, Diabetes, Heart disease, Lower back pain
Public Service Enterprise	10	Yes	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	Asthma/respiratory, COPD, Diabetes, Heart disease, Hypertension
Southern Company	10	Yes	Health risk qre, On-site screening, Medical plan screening	Third-party vendor	Asthma/respiratory, Cancer, Diabetes, Heart disease

Special Health Management Programs	Lower Premium Rates or Lower Coverage Incentives	Other Health Management Initiatives
Adult flu vaccinations, On-site health clinic or staff, Wellness program	Lower group life premiums for nonsmokers	Fitness facility, Health fairs, Online hlth or wellness resources, Smoke-free workplace, Smoking cessation prog, Subsidized health club memberships, Weight mgmt program
Adult flu vaccinations, Adult immunizations, Nurse or health hotline, Well baby or well child care exams	None	Discounts at local health clubs, Health fairs, Smoke-free workplace, Smoking policy, Weight mgmt program
Adult flu vaccinations, Ergonomics, Nurse or health hotline, On-site health clinic or staff, Stress management, Wellness program	Lower group life premiums for nonsmokers	Discounts at local health clubs, Fitness facility, Health fairs, Online hlth or wellness resources, On-site fitness classes, Smoke-free workplace, Smoking policy, Subsidized health club memberships, Weight mgmt program
None	None	Fitness facility, On-site fitness classes, Smoke-free workplace, Subsidized health club memberships
Adult flu vaccinations, Infant or childhood immunizations, On-site health clinic or staff, Self-care or demand mgmt, Well baby or well child care exams	Lower medical premiums for nonsmokers, Lower group life premiums for nonsmokers	Discounts at local health clubs, Discounts or reimb for fitness equip, Employer-sponsored sports, Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace, Smoking cessation prog, Weight mgmt program
Adult flu vaccinations, Infant or childhood immunizations, Nurse or health hotline, Prenatal care, Self-care or demand mgmt, Wellness program	Lower medical premiums for nonsmokers, Lower group life premiums for nonsmokers	Fitness facility, Health fairs, Personal hlth trainer or coach or advocate, Smoke-free workplace, Smoking cessation prog
Adult flu vaccinations, Adult immunizations, Drug or alcohol awareness, Ergonomics, Infant or childhood immunizations, Nurse or health hotline, Nutrition program, Prenatal care, Self-care or demand mgmt, Stress management, Well adult or preventive care or health screenings, Well baby or well child care exams, Wellness program	None	Discounts at local health clubs, Fitness facility, Health fairs, Health promo spending acct, Online hlth or wellness resources, Smoke-free workplace, Smoking cessation prog, Smoking policy, Walking prog, Weight mgmt program
Infant or childhood immunizations, Prenatal care, Well baby or well child care exams	Lower medical premiums for nonsmokers	Fitness facility, Health fairs, Smoke-free workplace
Adult flu vaccinations, Adult immunizations, Nurse or health hotline, Nutrition program, Prenatal care, Well adult or preventive care or health screenings, Wellness program	Lower group life premiums for nonsmokers	Discounts at local health clubs, Fitness facility, Health fairs, Online hlth or wellness resources, On-site fitness classes, Smoke-free workplace, Smoking cessation prog, Weight mgmt program
Adult flu vaccinations, Adult immunizations, Ergonomics, Infant or childhood immunizations, Stress management, Well adult or preventive care or health screenings, Well baby or well child care exams, Wellness program	Lower medical premiums for nonsmokers	Discounts at local health clubs, Discounts or reimb for fitness equip, Smoke-free workplace, Smoking cessation prog, Smoking policy, Subsidized health club memberships, Walking prog, Weight mgmt program
Adult flu vaccinations, Ergonomics, Nurse or health hotline, Nutrition program, On-site health clinic or staff, Prenatal care, Self-care or demand mgmt, Stress management, Well adult or preventive care or health screenings, Well baby or well child care exams, Wellness program	Lower medical premiums for completion of health risk assessment	Fitness facility, Health fairs, Health promo spending acct, Online hlth or wellness resources, On-site fitness classes, Smoke-free workplace, Smoking cessation prog, Subsidized health club memberships, Walking prog, Weight mgmt program
Adult flu vaccinations, Infant or childhood immunizations, Nurse or health hotline, Prenatal care, Well baby or well child care exams	Lower group life premiums for nonsmokers	Health fairs, Smoke-free workplace, Smoking cessation prog, Smoking policy, Weight mgmt program
Infant or childhood immunizations, Nurse or health hotline, Well baby or well child care exams	None	Smoking cessation prog
Adult flu vaccinations, Adult immunizations, Ergonomics, Infant or childhood immunizations, Nurse or health hotline, Prenatal care, Well adult or preventive care or health screenings, Well baby or well child care exams, Wellness program	None	Discounts at local health clubs, Discounts or reimb for fitness equip, Smoke-free workplace
Adult flu vaccinations, Drug or alcohol awareness, Nutrition program, On-site health clinic or staff, Prenatal care, Self-care or demand mgmt, Well adult or preventive care or health screenings, Well baby or well child care exams, Wellness program	None	Fitness facility, Health fairs, On-site fitness classes, Smoke-free workplace, Subsidized health club memberships, Weight mgmt program
Adult flu vaccinations, Nurse or health hotline, On-site health clinic or staff, Prenatal care	Lower medical premiums for completion of health risk assessment	Online hlth or wellness resources, Smoke-free workplace, Smoking cessation prog, Weight mgmt program

Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Type of Plan	Continuation of Coverage	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	OOP Incl Ded?
American Electric Power	09	A) PPO	Same as active plan option(s) A	--	None	85%	\$2,000/\$6,000	--
		B) PPO (HDHP)	Same as active plan option(s) B	--	\$2,200/\$6,600	100%	\$2,200/\$6,600	Yes
		C) PPO (HRA)	Same as active plan option(s) C	\$1,000/\$2,000 May use for Rx	\$1,500/\$3,000 (HRA offsets deductible)	85%	\$4,000/\$8,000	Yes
Consolidated Edison	10	Indemnity or HMO	Different retiree coverage	--	\$500, No family limit	100%	\$3,000, No family limit	Yes
Constellation Energy	09	A) Indemnity	Same as active plan option(s) A	--	\$250/\$500	80%	\$1,450/\$2,900	Yes
		B) PPO	Same as active plan option(s) B	--	None	90%	\$1,500/\$3,000	--
		C) Indemnity (HDHP) (HRA)	Same as active plan option(s) C	\$500/\$1,000 May use for Rx	\$1,000/\$2,000 (HRA offsets deductible)	80%	\$3,000/\$6,000	Yes
Dominion Resources	10	PPO	Same as active plan with modifications option(s) C	--	\$410/\$820	80%	\$1,645/\$3,290	Yes
DTE	09	PPO	Different retiree coverage	--	\$200/\$400	90%	\$1,000/\$2,000	Yes
Duke Energy	10	None Discontinued in 2009	--	--	--	--	--	--
Edison International	10	A) PPO	Same as active plan option(s) A	--	\$250/\$500	90%	\$3,000/\$6,000	Yes
		B) PPO	Same as active plan option(s) B	--	\$500/\$1,000	80%	\$3,000/\$6,000	Yes
		C) PPO	Same as active plan option(s) C	--	\$1,500/\$3,000	70%	\$4,500/\$9,000	Yes
Entergy	10	A) PPO	Same as active plan option(s) A	--	\$500/\$1,000	85%	\$2,250/\$4,500	No
		B) PPO (HDHP) (HSA)	Same as active plan option(s) B	No employer contributions	\$1,500/\$3,000	70%	\$3,500/\$7,000	No
		C) PPO	Same as active plan option(s) C	--	\$1,000/\$2,000	80%	\$3,250/\$6,500	No

Lifetime Maximum	Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)
\$2,500,000	Age 55 & 10 years	Varies based on points: 20% to 46% of cost 2009 full cost: \$420.15; \$924.38	None	None
\$2,500,000	Age 55 & 10 years	Varies based on points: 20% to 46% of cost 2009 full cost: \$351.88; \$774.17	None	None
\$2,500,000	Age 55 & 10 years	Varies based on points: 20% to 46% of cost 2009 full cost: \$408.22; \$898.13	None	None
\$1,000,000	75 points	\$127.00; \$322.00; HMO: \$201.00; \$533.00	None	Capped at 2007 levels Increased by CPI
\$1,500,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$629.50; \$1,259.00	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02
\$1,500,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$749.50; \$1,499.00	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02
\$1,500,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2009 full cost: \$607.00; \$1,214.00	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02
\$2,000,000	Age 55 & 10 years	100% of cost less allocation from RHCA	--	Limited to employer contribution to RHCA
\$1,500,000	Age 55 & 10 years after age 45	10%, 15%, 20% or 50% of cost (based on year of retirement) 2009 full cost: \$772.16; \$1,544.31	None	None
--	--	--	--	--
\$5,000,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$542.92; \$1,085.83	Varies by age/svc: 2010 contribution: \$277.26, \$538.20 if age 60 & 15 years; \$163.09, \$326.18 if age 55 & 10 years	Capped at 100% of year 2008 levels plus the greater of CPI or 50% of plan cost inflation (max CPI + 2%)
\$5,000,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$504.92; \$1,009.83	Varies by age/svc: 2010 contribution: \$277.26, \$538.20 if age 60 & 15 years; \$163.09, \$326.18 if age 55 & 10 years	Capped at 100% of year 2008 levels plus the greater of CPI or 50% of plan cost inflation (max CPI + 2%)
\$5,000,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$423.50; \$847.00	Varies by age/svc: 2010 contribution: \$277.26, \$538.20 if age 60 & 15 years; \$163.09, \$326.18 if age 55 & 10 years	Capped at 100% of year 2008 levels plus the greater of CPI or 50% of plan cost inflation (max CPI + 2%)
\$2,000,000	Age 55 & 10 years	\$184.00; \$416.00 (Net of flexible credits)	Retiree: \$311.00/mo Retiree + spouse: \$698.00/mo	Limited to employer defined dollar amount
\$2,000,000	Age 55 & 10 years	\$104.00; \$236.00 (Net of flexible credits)	Retiree: \$311.00/mo Retiree + spouse: \$698.00/mo	Limited to employer defined dollar amount
\$2,000,000	Age 55 & 10 years	\$163.00; \$369.00 (Net of flexible credits)	Retiree: \$311.00/mo Retiree + spouse: \$698.00/mo	Limited to employer defined dollar amount

Postretirement Health Care: Medical Benefits for Pre-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Type of Plan	Continuation of Coverage	HRA or HSA Account	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	OOP Incl Ded?
Exelon	10	A) PPO	Same as active plan option(s) A	--	\$200/\$400	90%	\$2,000/\$4,000	No
		B) PPO (HDHP) (HSA)	Same as active plan option(s) B	No employer contributions	\$1,200/\$2,500	90%	\$4,000/\$8,500	Yes
FirstEnergy	10	A) PPO (Access only)	Same as active plan option(s) A	--	\$250/\$500	90%	\$1,500/\$3,000	Yes
		B) PPO (Access only)	Same as active plan option(s) C	--	\$500/\$1,000	80%	\$3,000/\$6,000	Yes
		C) PPO (Access only)	Same as active plan option(s) E	--	\$500/\$1,000	70%	\$3,000/\$6,000	Yes
FPL Group	10	A) PPO (Open Access Plus 500) 8% partic	Different retiree coverage	--	\$500/\$1,000	80%	\$5,000/\$10,000	Yes
		B) PPO (Open Access Plus 250) 5% partic	Different retiree coverage	--	\$250/\$750	80%	\$3,000/\$6,000	Yes
		C) PPO (Open Access Plus) 80% partic	Different retiree coverage	--	None	90%	\$2,000/\$4,000	--
		D) PPO (Open Access Plus) 7% partic; Opt out-0%	Different retiree coverage	--	None	100%	\$1,500/\$3,000	--
Pacific Gas & Electric	09	PPO	Same as active plan option(s) A	--	\$100/\$300	Varies	\$750/\$1,500	Yes
PPL	10	A) PPO	Same as active plan option(s) A	--	\$200/\$400	90%	\$1,400/\$2,800	Yes
		B) PPO (HSA)	Same as active plan option(s) B	\$600/\$1,200	\$1,200/\$2,400	80%	\$2,250/\$4,500	Yes
Progress Energy	10	A) PPO	Same as active plan option(s) A	--	\$1,500/\$3,000	80%	\$4,000/\$8,000	Yes
		B) PPO	Same as active plan option(s) B	--	\$750/\$1,500	80%	\$3,000/\$6,000	Yes
		C) POS	Same as active plan option(s) C	--	\$300/\$600	80%	\$1,500/\$3,000	Yes
		D) PPO (HDHP) (HSA)	Same as active plan option(s) D	\$500/\$1,000	\$2,500/\$5,000	100%	--	--
Public Service Enterprise	10	A) Indemnity	Different retiree coverage	--	\$750/\$1,500	80%	\$1,750/\$3,500	Yes
		B) Indemnity	Same as active plan with modifications option(s) B	--	\$1,500/\$3,000	80%	\$3,500/\$7,000	Yes
		C) POS	Same as active plan with modifications option(s) C	--	None	100%	--	--
Southern Company	10	PPO 45% partic; Opt out-41%; Other - 14%	Same as active plan with modifications option(s) B	--	\$250/\$750	100%	\$1,500/\$4,500	Yes

Lifetime Maximum	Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)
Unlimited	10 years of service after age 45 or SSNRA	100% of cost less allocation from RHCA, 2010 full cost: \$741.59; \$1,557.34	--	Limited to employer contribution to RHCA
\$1,500,000	10 years of service after age 45 or SSNRA	100% of cost less allocation from RHCA, 2010 full cost: \$409.08; \$859.07	--	Limited to employer contribution to RHCA
\$2,500,000	Age 55 & 10 years (30.6%, 2.4%, 2.9%)	By Rx choice; 100% of cost 2010 full cost: \$402.40; \$885.28 (Rx 50); \$395.72; \$870.59 (Rx 100), \$383.79; \$834.82 (limited)	None	Limited to \$0 per year
\$2,500,000	Age 55 & 10 years (17.5%, 6.5%, 3.3%)	By Rx choice; 100% of cost 2010 full cost: \$360.35; \$792.77 (Rx 50); \$353.67; \$778.08 (Rx 100), \$341.74; \$742.31 (limited)	None	Limited to \$0 per year
\$2,500,000	Age 55 & 10 years (.3%, .7%, 2.6%)	By Rx choice; 100% of cost 2010 full cost: \$348.43; \$766.54 (Rx 50); \$341.75; \$751.85 (Rx 100), \$339.82; \$716.08 (limited)	None	Limited to \$0 per year
\$1,300,000	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year
\$1,300,000	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year
\$1,300,000	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year
\$1,300,000	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year
Unlimited	Age 55	Varies by service: \$316.60; \$663.83 at 25 years plus 4% of maximum employer contribution for each year under 25 years 2009 full cost: \$579.51; \$1,216.97	Retiree: \$262.91/mo Retiree + spouse: \$553.14/mo	Limited to \$3,155 for retiree; and \$6,638 for retiree plus spouse
Unlimited	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$155.95; \$311.90	None	None
Unlimited	Age 55 & 10 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$49.46; \$98.92	None	None
\$2,000,000	Age 55 & 15 years or 35 years	\$39.80; \$140.18	None	Limited to \$7,000 per person/yr
\$2,000,000	Age 55 & 15 years or 35 years	\$76.03; \$300.56	None	Limited to \$7,000 per person/yr
\$2,000,000	Age 55 & 15 years or 35 years	\$88.51; \$370.66	None	Limited to \$7,000 per person/yr
\$2,000,000	Age 55 & 15 years or 35 years	\$22.00; \$94.50	None	Limited to \$7,000 per person/yr
Unlimited	Age 55 & 5 years	100% of cost less allocation from RHCA, 2010 full cost: \$793.50; \$1,587.00	--	Limited to employer contribution to RHCA
Unlimited	Age 55 & 5 years	100% of cost less allocation from RHCA, 2010 full cost: \$666.54; \$1,333.08	--	Limited to employer contribution to RHCA
Unlimited	Age 55 & 5 years	100% of cost less allocation from RHCA, 2010 full cost: \$906.25; \$1,812.51	--	Limited to employer contribution to RHCA
\$2,000,000	Age 50 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$714.39; \$1,428.78	Varies by age/svc: 50% of \$7,500 + 1% per year of service x \$7,500 (amounts reduced 3.6% per year that retirement precedes age 55)	Limited to \$6,750 for retiree; and \$13,500 for retiree plus spouse

Postretirement Health Care: Medical Benefits for Post-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Continuation of Coverage	HRA or HSA Account	Coordination With Medicare	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	OOP Incl Ded?
American Electric Power	09	A) Different retiree coverage	--	Suppl to Medicare	\$200/\$600	80%	\$2,000/\$6,000	Yes
		B) Different retiree coverage	--	Medicare carve-out	\$200/\$600	80%	\$2,000/\$6,000	No
Consolidated Edison	10	Same as pre-65 plan with modifications or HMO	--	Suppl to Medicare	\$500, No family limit	80%	\$3,000, No family limit	Yes
Constellation Energy	09	A) Same as pre-65 plan option(s) A	--	Medicare carve-out	\$250/\$500	80%	\$1,450/\$2,900	Yes
		B) Same as pre-65 plan option(s) B	--	Medicare carve-out	None	90%	\$1,500/\$3,000	--
		C) Same as pre-65 plan option(s) C	--	Medicare carve-out	\$1,000/\$2,000 (HRA offsets deductible)	80%	\$3,000/\$6,000	Yes
Dominion Resources	10	Same as pre-65 plan with modifications	--	Medicare carve-out	\$410/\$820	80%	\$1,645/\$3,290	Yes
DTE	09	Same as pre-65 plan	--	Suppl to Medicare	\$200/\$400	90%	\$1,000/\$2,000	Yes
Duke Energy	10	--	--	--	--	--	--	--
Edison International	10	Same as pre-65 plan option(s) A	--	Medicare carve-out	\$250/\$500	90%	\$3,000/\$6,000	Yes
Entergy	10	A) Same as pre-65 plan option(s) A	--	Medicare carve-out	\$500/\$1,000	85%	\$2,250/\$4,500	No
		B) Same as pre-65 plan option(s) B	--	Medicare carve-out	\$1,500/\$3,000	70%	\$3,500/\$7,000	No
		C) Same as pre-65 plan option(s) C	--	Medicare carve-out	\$1,000/\$2,000	80%	\$3,250/\$6,500	No

Lifetime Maximum	Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)	Medicare Part B Reimbursement
\$2,500,000	Age 55 & 10 years	Varies based on points: 20% to 46% of cost 2009 full cost: \$333.52; \$667.03	None	None	No reimbursement
\$2,500,000	Age 55 & 10 years	Varies based on points: 20% to 46% of cost 2009 full cost: \$251.33; \$502.67	None	None	No reimbursement
\$1,000,000	75 points	\$30.00; \$76.00; HMO: \$86.00; \$172.00	None	Capped at of year 2007 levels Increased by CPI	No reimbursement
\$1,500,000	Age 55 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contri, 2009 full cost: \$347.50; \$695.00	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02	No reimbursement
\$1,500,000	Age 55 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contri, 2009 full cost: \$391.00; \$782.00	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02	No reimbursement
\$1,500,000	Age 55 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contri, 2009 full cost: \$333.75; \$667.50	Varies by age/svc: 15% to 100% of fixed dollar amount; applies to medical and dental	Flex credits capped for retirees under age 55 on 1/1/02	No reimbursement
\$2,000,000	Age 65 or if Medicare eligible before age 65	100% of cost less allocation from RHCA	--	Limited to employer contribution to RHCA	No reimbursement
\$1,500,000	Age 55 & 10 years after age 45	10%, 15%, 20% or 50% of cost, based on year of retirement 2009 full cost: \$371.69; \$743.38	None	None	No reimbursement
--	--	--	--	--	No reimbursement
\$5,000,000	Age 55 & 10 years	100% of cost less er-provided amt to offset contri, 2010 full cost: \$442.33; \$884.67	Varies by age/svc: 2010 contribution: \$130.59, \$253.50 if age 60 & 15 years; \$76.82, \$153.64 if age 55 & 10 years	Capped at 100% of year 2008 levels plus the greater of CPI or 50% of plan cost inflation (max CPI + 2%)	No reimbursement
\$2,000,000	Age 65	\$74.00; \$167.00 (Net of flexible credits)	Retiree: \$124.00/mo Retiree + spouse: \$279.00 /mo	Limited to employer defined dollar amount	No reimbursement
\$2,000,000	Age 65	\$42.00; \$95.00 (Net of flexible credits)	Retiree: \$124.00/mo Retiree + spouse: \$279.00 /mo	Limited to employer defined dollar amount	No reimbursement
\$2,000,000	Age 65	\$66.00; \$148.00 (Net of flexible credits)	Retiree: \$124.00/mo Retiree + spouse: \$279.00 /mo	Limited to employer defined dollar amount	No reimbursement

Postretirement Health Care: Medical Benefits for Post-Medicare Retirees (Currently Active Future Retirees)

Organization	Yr	Continuation of Coverage	HRA or HSA Account	Coordination With Medicare	Annual Deductible (Individual/Family)	Benefit Percent	Out-of-Pocket Limit	OOP Incl Ded?
Exelon	10	A) Different retiree coverage	--	Medicare carve-out	0.25% of pay/0.5% of pay (\$50 min, \$150 max) / (\$100 min, \$300 max)	80%	\$1,250, No family limit	Yes
		B) Different retiree coverage	--	Suppl to Medicare	0.25% of pay/0.5% of pay (\$50 min, \$150 max) / (\$100 min, \$300 max)	100%	--	--
FirstEnergy	10	A) Same as pre-65 plan option(s) A (Access only)	--	Medicare carve-out	\$250/\$500	90%	\$1,500/\$3,000	Yes
		B) Same as pre-65 plan option(s) B (Access only)	--	Medicare carve-out	\$500/\$1,000	80%	\$3,000/\$6,000	Yes
		C) Same as pre-65 plan option(s) C (Access only)	--	Medicare carve-out	\$500/\$1,000	70%	\$3,000/\$6,000	Yes
FPL Group	10	A) Different retiree coverage RMB Plan (secondary)	--	Medicare carve-out	\$300/\$900	80%	\$2,500/\$7,500	Yes
		B) Rx only	--	--	--	--	--	--
Pacific Gas & Electric	09	Same as pre-65 plan option(s) B plus HMO options	--	Medicare carve-out	\$100/\$300	Varies	\$750/\$1,500	Yes
PPL	10	Different retiree coverage	--	Suppl to Medicare; fills in 50% of Part A ded, 100% of Part A coinsurance for day 60 and beyond and 50% of Part B ded	--	--	\$1,500 per person	--
Progress Energy	10	A) Same as pre-65 plan option(s) A	--	Medicare carve-out	\$1,500/\$3,000	80%	\$4,000/\$8,000	Yes
		B) Same as pre-65 plan option(s) B	--	Medicare carve-out	\$750/\$1,500	80%	\$3,000/\$6,000	Yes
Public Service Enterprise	10	--	--	No access to medical coverage, but RHCA	--	--	--	--
Southern Company	10	A) Different retiree coverage	--	Medicare carve-out	\$200/\$600	90%	\$1,500, No family limit	Yes
		B) Medicare supplement	--	Fills in Medicare Part A coins, Part A ded, Part B coins	--	--	--	--

Lifetime Maximum	Eligibility	Monthly Retiree Contributions	Employer Defined Dollar Contributions	Limit to Employer Costs (Cap)	Medicare Part B Reimbursement
\$1,500,000	10 years of service after age 45 or SSNRA	100% of cost less allocation from RHCA, 2010 full cost: \$413.48; \$826.94	--	Limited to employer contribution to RHCA	No reimbursement
\$1,500,000	10 years of service after age 45 or SSNRA	100% of cost less allocation from RHCA, 2010 full cost: \$412.41; \$824.72	--	Limited to employer contribution to RHCA	No reimbursement
\$2,500,000	Age 65 & 5 years (39.5%, 3.2%, 4.7%)	By Rx choice; 100% of cost 2010 full cost: \$329.67; \$611.35 (Rx 50); \$313.61; \$590.61 (Rx 100), \$278.26; \$541.36 (limited)	None	Limited to \$0 per person/yr	No reimbursement
\$2,500,000	Age 65 & 5 years (21.0%, 2.4%, 1.3%)	By Rx choice; 100% of cost 2010 full cost: \$313.28; \$565.63 (Rx 50); \$297.32; \$544.89 (Rx 100), \$261.97; \$495.64 (limited)	None	Limited to \$0 per person/yr	No reimbursement
\$2,500,000	Age 65 & 5 years (.1%, .1%, .5%)	By Rx choice; 100% of cost 2010 full cost: \$300.83; \$544.73 (Rx 50); \$284.77; \$523.99 (Rx 100), \$249.42; \$474.74 (limited)	None	Limited to \$0 per person/yr	No reimbursement
\$35,000 annual	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year	No reimbursement
--	Age 55 & 10 years	100% of cost	None	Limited to \$0 per year	No reimbursement
Unlimited	Age 65	Varies by service: \$229.92; \$459.84 at 25 years plus 4% of maximum employer contribution for each year under 25 years 2009 full cost: \$316.99; \$633.98	Per person: \$87.07/mo for up to 3 persons (4% for each year up to 25 years)	Limited to employer defined dollar amount	\$15 per Medicare-eligible member
Unlimited	Age 55	\$86.82; \$173.64	Per person: \$162.50/mo	Limited to \$1,950 for retiree; and \$3,900 for retiree and spouse	No reimbursement
\$2,000,000	Age 55 & 15 years or 35 years	\$9.35; \$73.70	None	Limited to \$4,000 per person /yr	No reimbursement
\$2,000,000	Age 55 & 15 years or 35 years	\$26.40; \$157.30	None	Limited to \$4,000 per person /yr	No reimbursement
--	--	--	--	Limited to employer contribution to RHCA	No reimbursement
\$2,000,000	Age 50 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$190.83; \$381.66	50% of \$2,000 + 1% per year of service x \$2,000 (amounts reduced 3.6% per year that retirement precedes age 55)	Limited to \$1,800 for retiree; and \$3,600 for retiree and spouse	No reimbursement
--	Age 50 & 10 years or Age 65 & 5 years	100% of cost less er-provided amt to offset contribs, 2010 full cost: \$199.50; \$398.99	50% of \$2,000 + 1% per year of service x \$2,000 (amounts reduced 3.6% per year that retirement precedes age 55)	Limited to \$1,800 for retiree; and \$3,600 for retiree and spouse	No reimbursement

Retiree Health Care Account

Organization	Yr	Type of Account	Account Usage	Account payouts	Eligibility for Employer Contributions	Eligibility to Receive Payments
American Electric Power	09	No retiree health care account	--	--	--	--
Consolidated Edison	10	No retiree health care account	--	--	--	--
Constellation Energy	09	No retiree health care account	--	--	--	--
Dominion Resources	10	Health care account provided to retirees with employer contributions	To subsidize employer-provided coverage Reimburse excess medical expenses	As expenses are incurred	Age 45	Age 65 or Age 58 & 3 years
DTE	09	No retiree health care account	--	--	--	--
Duke Energy	10	No retiree health care account	--	--	--	--
Edison International	10	No retiree health care account	--	--	--	--
Energy	10	No retiree health care account	--	--	--	--
Exelon	10	Health care account provided to retirees	Premium reimbursement and FSA	As expenses are incurred (until acct balance runs out)	Age 45	10 years of service after age 45
FirstEnergy	10	No retiree health care account	--	--	--	--
FPL Group	10	No retiree health care account	--	--	--	--
Pacific Gas & Electric	09	Health care account provided to retirees with employer contributions	Used to reduce retiree monthly contributions	Up to 50% of retiree monthly contribution amount	At retirement	Age 55
PPL	10	No retiree health care account	--	--	--	--
Progress Energy	10	No retiree health care account	--	--	--	--
Public Service Enterprise	10	Health care account provided to retirees with employer contributions; with employee contributions	To subsidize employer-provided coverage Reimburse excess medical expenses	As expenses are incurred	Age 55 or 5 years	Age 55 & 5 years
Southern Company	10	No retiree health care account	--	--	--	--

Employer Contributions	Frequency of Employer Contributions	Account Funding	Interest Credits	Reimbursement Limits	Annual ER-Provided Flexible Credits
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: Flexible credits, before point %: Medical: \$4,266/\$9,183; Dental: \$229.20/\$606.60 Post-65: Flexible credits, before point %: Medical: \$2,124/\$5,316; Dental: \$229.20/\$606.60
\$6,500 (increasing 4.0% per year) x years of service from age 45 (Separate account for spouse equal to 90% of retiree account balance)	Annually	Contributions while employee is active begin at age 45	Interest credited to account monthly at 30-year Treasury Rate (credited pre- and postretirement)	No limits	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
Retiree: \$667	Monthly	Contributions while employee is active	Interest credited to account at 1-year Treasury Rate; plus 1%; 4% minimum	No limits	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
\$7,500	One-time	Employer contribution frozen at retirement	No interest	\$7,500	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None
Retiree: \$300	Annually	Contributions while employee is active	Interest credited to account annually at 6.00% per year (credited pre- and postretirement)	No limits	Pre-65: None Post-65: None
--	--	--	--	--	Pre-65: None Post-65: None

Continuation of Retiree Health Care Benefits (Pre-Medicare and Post-Medicare)

Organization	Yr	Dental		Hearing	
		Coverage	Monthly Retiree Contributions	Coverage	Monthly Retiree Contributions
American Electric Power	09	Pre-65: Same as active Post-65: Same as active	Pre-65: \$20.00; \$38.16 Post-65: \$20.00; \$38.16	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Consolidated Edison	10	Pre-65: Same as active option(s) (Only available at retirement) (HMO preventive only) Post-65: Same as Pre-65	Pre-65: \$23.37; \$52.31, \$65.67 Post-65: Same as Pre-65	Pre-65: \$300 per ear lifetime maximum Post-65: \$300 per ear lifetime maximum	Pre-65: Included in medical Post-65: Included in medical
Constellation Energy	09	Pre-65: Same as active Post-65: Same as active	Pre-65: 100% of cost: A) \$22.50 per person; B) \$29.65 per person Post-65: 100% of cost: A) \$22.50 per person; B) \$29.65 per person	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Dominion Resources	10	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
DTE	09	Pre-65: Same as active option(s) A Post-65: Same as active option(s) A	Pre-65: 10%, 20% or 50% of cost, 2009 costs: A) \$38.42; \$80.70, B) \$13.71; \$26.63 Post-65: 10%-20% of cost, 2009 costs: A) \$38.42; \$80.70, B) \$13.71; \$26.63	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Duke Energy	10	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Edison International	10	Pre-65: Same as active Post-65: Same as active	Pre-65: 50% of cost Post-65: 50% of cost	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Entergy	10	Pre-65: Same as active Post-65: Same as active	Pre-65: \$16.90; \$33.59 (Net of flex credits) Post-65: \$16.90; \$33.59 (Net of flex credits)	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Exelon	10	Pre-65: Same as active Post-65: Same as active	Pre-65: A) \$6.26; \$12.52; B) \$4.29; \$8.59 Post-65: A) \$6.26; \$12.52; B) \$4.29; \$8.59	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
FirstEnergy	10	Pre-65: Same as active option(s) A Post-65: Same as active option(s) A	Pre-65: Same as active Post-65: Same as active	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
FPL Group	10	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Pacific Gas & Electric	09	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
PPL	10	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Progress Energy	10	Pre-65: Same as active Post-65: Same as active	Pre-65: \$25.08; \$50.41 (employer dental contribution capped at 1993 rates) Post-65: \$25.08; \$50.41 (employer dental contribution capped at 1993 rates)	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Public Service Enterprise	10	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Southern Company	10	Pre-65: Same as active Post-65: Same as active	Pre-65: A) \$29.94; \$81.50; B) \$15.87; \$50.27; C) \$11.71; \$37.10 Post-65: Same as Pre-65	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --

----- Vision -----		----- Prescription Drugs -----	
Coverage	Monthly Retiree Contributions	Coverage	Monthly Retiree Contributions
Pre-65: Same as active Post-65: Same as active	Pre-65: \$8.04; \$15.24, \$16.04 or \$24.04 Post-65: \$8.04; \$15.24, \$16.04 or \$24.04	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: Biennial exams and glasses Post-65: Biennial exams and glasses	Pre-65: Included in medical Post-65: Included in medical	Pre-65: 100% after \$22 copay brand (\$12 gen); \$100 fam ded; Mail: 100% after \$14 copay brand (\$8 gen) Post-65: Same as Pre-65	Pre-65: \$60.00; \$120.00 Post-65: \$60.00; \$120.00
Pre-65: Same as active Post-65: Same as active	Pre-65: Same as active Post-65: Same as active	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active option(s) C Post-65: Same as active option(s) C	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Retail: Brand and Generic: 20% copay (min \$5) (max \$10); Mail Form: 100% after \$40 copay, Nonform: \$60 copay, Generic: \$20 copay Post-65: Same as Pre-65	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --
Pre-65: Same as active Post-65: Same as active	Pre-65: 50% of cost Post-65: 50% of cost	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: Same as active Post-65: Same as active	Pre-65: \$3.92; \$6.24 (Net of flexible credits: \$3.93; \$6.24) Post-65: \$3.92; \$6.24 (Net of flexible credits: \$3.93; \$6.24)	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: Exams/Lenses: 100%; No maximum; Frames: 100%; \$105 max; Contacts: 100%; \$125 max Post-65: Same as Pre-65	Pre-65: \$1.19; \$2.29 Post-65: \$1.19; \$2.29	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: Vision discount program only Post-65: Vision discount program only	Pre-65: Included in medical Post-65: Included in medical	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Retail: \$5 copay or 15% (maximum \$50); \$20 copay or 25% (maximum \$100), \$35 copay or 30% (maximum \$100), Mail order: \$10 or 15% (maximum \$100); \$40 or 25% (maximum \$200), \$70 or 30% (maximum \$200) Post-65: Same as Pre-65	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active Post-65: Choice of active Rx (enhanced plan) or Part D (standard plan)	Pre-65: Same as active Post-65 (Enhanced Rx): \$154.15, \$308.30 (Standard Rx): \$98.15, \$196.30
Pre-65: Same as active option(s) A & B Post-65: Same as active option(s) A & B	Pre-65: A) \$6.39; \$11.48 or \$17.88; B) None Post-65: A) \$6.39; \$11.48 or \$17.88; B) None	Pre-65: Same as active Post-65: Same as active	Pre-65: Included in medical Post-65: Included in medical
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active Post-65: No coverage	Pre-65: Included in medical Post-65: --
Pre-65: No coverage Post-65: No coverage	Pre-65: -- Post-65: --	Pre-65: Same as active Post-65: Same as active plan B with \$5,000 max	Pre-65: Included in medical Post-65: Included in medical

All Time Off With Pay

----- Weeks of Vacation by Completed Years of Service -----

Organization	Yr	Employee Group	Weeks of Vacation by Completed Years of Service																			
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
American Electric Power	09	Salaried	2.0	2.2	2.4	2.6	3.0	3.0	3.2	3.2	3.4	3.4	3.6	3.6	3.8	3.8	4.0	4.0	4.0	4.0	4.0	4.0
Consolidated Edison	10	Salaried	2.0	2.0	2.2	2.4	3.2	3.2	3.2	3.2	3.2	3.2	3.4	3.6	3.8	4.2	4.2	4.2	4.2	4.2	4.2	4.2
Constellation Energy	09	Salaried	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Dominion Resources	10	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
DTE	09	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Duke Energy	10	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Edison International	10	Salaried	2.0	2.0	2.0	2.0	2.2	2.6	3.0	3.0	3.0	3.0	3.0	3.2	3.4	3.6	3.8	4.0	4.0	4.0	4.0	4.0
Entergy	10	Salaried	2.0	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Exelon	10	Salaried	3.0	3.0	3.0	3.0	3.4	3.4	3.4	3.4	3.4	4.0	4.0	4.0	4.0	4.0	4.4	4.4	4.4	4.4	4.4	5.0
FirstEnergy	10	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
FPL Group	10	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Pacific Gas & Electric	09	Salaried	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
PPL	10	Salaried	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
Progress Energy	10	Salaried	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Public Service Enterprise	10	Salaried	2.0	2.0	2.0	2.0	2.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Southern Company	10	Salaried	2.0	2.0	2.5	2.5	3.0	3.0	3.0	3.0	3.0	3.5	3.5	3.5	3.5	3.5	4.0	4.0	4.0	4.0	4.0	4.5

----- -Weeks of Vacation by Completed Years of Service- -----

21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	Holidays (including paid shutdown days)	Personal Days	Special Provisions
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0	3.0	
4.2	4.4	4.6	4.8	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	11.0	1.0	
4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	7.5	4.0	
4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	11.0	1.0	Employees can purchase 5 vacation days with pretax cash
4.0	4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	11.0	2.0 (after 1 year of service)	Employees can purchase 10 vacation days with pretax cash Employees can trade 10 vacation days for cash
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	9.0	3.0	
4.2	4.4	4.6	4.8	5.0	5.2	5.4	5.4	5.4	5.6	5.6	6.0	6.0	6.0	6.0	13.0	0	Employees can purchase 5 vacation days with pretax cash Employees can trade 1 to 5 vacation days for cash
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	10.0	0	
5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	9.0 + 4.0 floating	0	
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	8.0	4.0	When December 24 falls either on Friday, Saturday or Sunday, employees granted 1 additional personal day
4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0 + 2.0 floating	0	Employees can purchase 5 vacation days with pretax cash
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	10.0	3.0	Employees can purchase 5 vacation days with flexible credits; Vacation bonus: Service anniversary week every 5 years beginning in 25th year
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	10.0	0	Employees can purchase 5 vacation days with pretax cash Employees can trade 5 vacation days for cash (for management employees) 1 additional day if no sick days in 12 months Vacation credits for past experience: if transfer of acquisition
4.0	4.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0	2.0 Preference days	Employees can purchase 5 vacation days with pretax cash
5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	6.0	6.0	6.0	6.0	6.0	6.0	8.0 + 4.0 floating	0	Employees can trade 10 vacation days for cash; if they have 15 days or more
4.5	4.5	4.5	4.5	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	9.0	1.0	Employees can purchase 5 vacation days with pretax cash Vacation bonus: 1 week of PTO at 30th anniversary and every 5 years thereafter Vacation donation allows employees to donate PTO to fellow employees with a medical emergency Vacation credits for past experience: Relevant experience credited for vacation accrual purposes

Work/Life Initiatives

Organization	Yr	Flexible Work Arrangements	Time Management				Other Paid Leave Provisions
			Paid Maternity Leave	Paid Paternity Leave	Paid Parental Leave	Paid Adoption Leave	
American Electric Power	09	Compressed workweek, Flextime, Part-time, Phased retirement, Telecomm/work-at-home	None	Paid paternity leave 1.0 week	None	Paid adoption leave 1.0 week	Leave donation program, Paid bereavement, Paid jury duty, Paid military leave
Consolidated Edison	10	At management discretion	None	None	None	None	None
Constellation Energy	09	Flextime, Part-time, Telecomm /work-at-home	None	None	None	None	Sick days may be used to care for sick family member, Paid bereavement, Paid jury duty, Paid military leave
Dominion Resources	10	Flextime, Part-time	None	None	None	None	Paid bereavement (management discretion); Paid jury duty (unlimited); Paid military leave (up to 90 days)
DTE	09	Flextime, Job-sharing, Part-time, Telecomm/work-at-home	None	None	None	None	None
Duke Energy	10	Job-sharing, Part-time, Telecomm /work-at-home	None	None	None	None	None
Edison International	10	Compressed workweek, Part-time, Telecomm/work-at-home	None	None	None	None	Sick days may be used to care for sick family member, Paid jury duty, Paid military leave, Paid voting (subject to manager's approval and pre-established day limits)
Entergy	10	Compressed workweek, Part-time	(Data not provided)	(Data not provided)	(Data not provided)	(Data not provided)	(Data not provided)
Exelon	10	Compressed workweek, Flextime, Job-sharing, Part-time, Phased retirement, Phased return from leave, Summer hours, Telecomm /work-at-home, At management discretion	Paid maternity leave 6.0 weeks	None	Paid parental leave 2.0 weeks	Paid adoption leave 2.0 weeks	Paid bereavement (3 days); Paid jury duty
FirstEnergy	10	Part-time	None	None	None	None	Paid military leave (differential leave pay up to 24 months)
FPL Group	10	Compressed workweek, Flextime, Job-sharing, Part-time, Telecomm /work-at-home	(Data not provided)	(Data not provided)	(Data not provided)	(Data not provided)	Leave donation program, Sick days may be used to care for sick family member, Paid bereavement (up to 3 days); Paid jury duty, Paid military leave (training: up to 10 days; differential pay for active duty); Paid court service (up to 3 days)
Pacific Gas & Electric	09	Compressed workweek, Job-sharing, Part-time, Telecomm /work-at-home	None	None	None	None	Paid education leave
PPL	10	Flextime, Part-time, Telecomm /work-at-home	None	None	None	None	Paid bereavement, Paid jury duty, Paid military leave
Progress Energy	10	Compressed workweek, Flextime, Part-time	None	None	None	None	Paid bereavement (up to 5 days); Paid jury duty (unlimited); Paid military leave (2 weeks training; 180 days emergency); Paid volunteering (Parental school activities (up to 4 hours per year))
Public Service Enterprise	10	Flextime, Part-time, Phased retirement	Paid maternity leave 6.0 weeks	Paid paternity leave 6.0 weeks	Paid parental leave 6.0 weeks	Paid adoption leave 6.0 weeks	None
Southern Company	10	Compressed workweek, Flextime, Job-sharing, Part-time, Telecomm /work-at-home	None	None	Paid parental leave 2.0 weeks	Paid adoption leave 2.0 weeks	Leave donation program

Adoption Assistance	Child Care Assistance		Elder Care Assistance	
	Financial Assistance	Other Services and Resources	Financial Assistance	Other Services and Resources
\$3,000 per child maximum	Dependent care spending account, Discounts with local child care providers	Sick or emergency child care program, Nursing room, lactation consultant, or facilities	Dependent care spending account	Long-term care insurance for elderly dependents
\$2,500 per child maximum	Dependent care spending account	Contracted resource and referral services, Sick or emergency child care program	Dependent care spending account	Contracted resource and referral services
\$2,000 per child maximum	Dependent care spending account	Contracted resource and referral services	Dependent care spending account	Contracted resource and referral services
\$11,650 per child maximum	Dependent care spending account	None	Dependent care spending account	None
None	Dependent care spending account, Nonsubsidized on-site or near-site child care center	None	None	None
\$5,000 per child maximum	Dependent care spending account, Consortium center	Contracted resource and referral services (through EAP)	Dependent care spending account	Contracted resource and referral services (through EAP)
None	Dependent care spending account, Discounts with local child care providers	Contracted resource and referral services, Nursing room, lactation consultant, or facilities, Counseling, Parenting education, workshops, or seminars	Dependent care spending account	Contracted resource and referral services, Counseling, Long-term care insurance for elderly dependents, Workshops or seminars
None	Dependent care spending account	None	Dependent care spending account	None
\$5,000 maximum per adoption	Dependent care spending account	Contracted resource and referral services, Sick or emergency child care program, Nursing room, lactation consultant, or facilities, Parenting education, workshops, or seminars	Dependent care spending account	Contracted resource and referral services (through EAP), Counseling, Long-term care insurance for elderly dependents, Workshops or seminars
\$2,500 per child maximum; \$2,500 per year maximum	Dependent care spending account	Nursing room, lactation consultant, or facilities	Dependent care spending account	Long-term care insurance for elderly dependents
\$4,000 per child maximum	Dependent care spending account, Discounts with local child care providers (child care center at 1 location, including elementary satellite school)	Contracted resource and referral services, Nursing room, lactation consultant, or facilities	Dependent care spending account	Contracted resource and referral services
\$2,000 per child maximum; No lifetime maximum	Dependent care spending account, Subsidized on-site or near-site child care center	Contracted resource and referral services	Dependent care spending account	Contracted resource and referral services
None	Dependent care spending account	Contracted resource and referral services (through EAP)	None	None
None	Dependent care spending account	None	Dependent care spending account	None
\$5,000 per adoption maximum (50%)	Dependent care spending account, Subsidized on-site or near-site child care center, Discounts with local child care providers	Contracted resource and referral services, Sick or emergency child care program	Dependent care spending account	In-house resource and referral services, Contracted resource and referral services, Respite care
\$5,000 per child maximum	Dependent care spending account, Discounts with local child care providers	Contracted resource and referral services (through EAP)	None	Contracted resource and referral services (through EAP)

Work/Life Initiatives (continued)

Organization	Yr	Personal and Professional Growth	Educational Reimbursement	Financial Security
American Electric Power	09	Professional growth programs, Mentoring program	\$5,250 per year maximum	Financial planning, Identity theft, Retirement planning, U.S. savings bonds, 401(k) loan provisions
Consolidated Edison	10	Personal development programs, Professional growth programs, Mentoring program, Support groups	Unlimited maximum	College 529 savings plan, Financial education, seminars or workshops, Financial planning, Lifecycle accounts, Retirement planning, Scholarship program, U.S. savings bonds, 401(k) loan provisions
Constellation Energy	09	Professional growth programs	Undergraduate: grade C or better; Graduate: grade B or better in job related curriculum; to receive 100% of tuition and approved fees	Financial counseling, Financial education, seminars or workshops, Financial planning (executives only), Financial planning, Investment education, Retirement planning, U.S. savings bonds, 401(k) loan provisions
Dominion Resources	10	None	\$5,250 per year maximum; 3 course(s) per semester or term	None
DTE	09	None	None	None
Duke Energy	10	None	Undergraduate: \$5,250 per year maximum; Graduate: \$25,000 lifetime maximum	None
Edison International	10	Personal development programs, Professional growth programs, Mentoring program, Support groups	\$5,250 per year maximum	Computer loans, Education loans, Investment education, Mortgage loans, Retirement planning, Scholarship program, Survivor support, U.S. savings bonds, 401(k) loan provisions
Entergy	10	None	\$5,000 per year maximum (100% grade A, 90% grade B, 80% grade C; Maximum \$30 per class for books)	None
Exelon	10	Professional growth programs, Mentoring program, Support groups	Undergraduate: \$10,000 per year maximum; Graduate: \$15,000 per year maximum	Financial counseling, Financial planning (executives only), Investment education, Lifecycle accounts, Retirement planning, 401(k) loan provisions
FirstEnergy	10	Mentoring program	Unlimited maximum (Grade based reimbursement: 90% grade A, 80% grade B, 70% grade C, 0% grade D, F)	Brokerage accounts, College 529 savings plan, Financial planning (executives only), Financial planning, Roth IRA, Survivor support, 401(k) loan provisions
FPL Group	10	Personal development programs, Professional growth programs, Mentoring program	Undergraduate: \$2,400 per year maximum; Graduate: \$4,200 per year maximum; Undergraduate: for associates or bachelor degree; Graduate: for masters or dual bachelors	Financial planning, Investment education, Lifecycle accounts, Retirement planning, U.S. savings bonds, 401(k) loan provisions, Estate guidance
Pacific Gas & Electric	09	Professional growth programs	\$8,000 per year maximum	Scholarship program, 401(k) loan provisions
PPL	10	Professional growth programs	Maximum varies by degree and situation	Scholarship program, 401(k) loan provisions
Progress Energy	10	Professional growth programs	\$5,250 per year maximum	Financial assistance for children's education, Investment education, Lifecycle accounts, Personal loans, Retirement planning, Scholarship program
Public Service Enterprise	10	None	Varies by grade achieved: 80%-100% reimbursement	College 529 savings plan, Financial planning, Investment education, Retirement planning, Survivor support
Southern Company	10	None	\$5,000 per year maximum	College planning, Financial counseling, Financial planning

Group Purchasing	On-Site Personal Services	Other Work/Life Initiatives
Auto purchase or lease, Computer purchase /discounts, Group auto insurance, Group homeowners insurance, Group legal, Identity theft protection, Long-term care insurance, Pet insurance	ATM, Banking, Credit union, Dry cleaners, Film processing, Mail services, Take-home meals, Travel services	Business/Casual dress (every day), Diversity programs, Matching gifts program, Work/life programs
Group auto insurance, Group homeowners insurance	None	Business/Casual dress (every day), Commuting initiatives, Diversity programs, Matching gifts program, Work/life programs
Cell phone purchase or discount, Computer purchase/discounts, Discounts on employer products, Group auto insurance, Group homeowners insurance, Windows, doors and furnace discounts	ATM	Business/Casual dress (every day), Commuting initiatives, Diversity programs, Matching gifts program, Parking initiatives, Subsidized or pretax mass transit
None	ATM, Concierge	Business/Casual dress (every day)
Long-term care insurance	None	Business/Casual dress (every day), Diversity programs
Discounts on employer products	ATM, Credit union, Mail services	None
Cell phone purchase or discount, Computer purchase/discounts, Long-term care insurance, On-line discount purchases	ATM, Company store, Credit union, Entertainment discounts and ticket purchases, Film processing, Mail services, Massage therapy	Business/Casual dress (every day), Commuting initiatives, Diversity programs, Matching gifts program, Subsidized or pretax mass transit, Van or car pooling, Work/life programs
Group auto insurance, Group homeowners insurance	Credit union	Business/Casual dress (every day), Work/life programs
Auto purchase or lease, Cell phone purchase or discount, Computer purchase/discounts, Discounts with area merchants, Group auto insurance, Group homeowners insurance, Group legal, Group property or casualty insurance, Long-term care insurance, On-line discount purchases, Pet insurance	Entertainment discounts and ticket purchases	Business/Casual dress (every day), Diversity programs, Matching gifts program, Subsidized or pretax mass transit
Cell phone purchase or discount, Computer purchase/discounts, Long-term care insurance, On-line discount purchases	Company store, Credit union	Business/Casual dress (every day), Matching gifts program
Auto purchase or lease, Cell phone purchase or discount, Computer purchase/discounts, Discounts with area merchants, Group auto insurance, Group homeowners insurance, Group legal, Group personal accident insurance, Group property or casualty insurance, Group renters insurance, Group umbrella insurance, On-line discount purchases	ATM, Banking, Company store, Dry cleaners, Entertainment discounts and ticket purchases, Film processing, Gift shop, Mail services, Subsidized cafeteria, Travel services, Voter registration	Business/Casual dress (every day), Diversity programs, Matching gifts program, Work/life programs
Auto purchase or lease, Cell phone purchase or discount, Computer purchase/discounts	ATM, Credit union	Business/Casual dress (Fridays year round), Commuting initiatives, Diversity programs, Matching gifts program, Parking initiatives
Cell phone purchase or discount, Computer purchase/discounts, Group auto insurance, Group homeowners insurance, Long-term care insurance, Pet insurance	ATM, Credit union, Entertainment discounts and ticket purchases, Massage therapy	Business/Casual dress (every day), Matching gifts program, Parking initiatives, Subsidized or pretax mass transit, Work/life programs
None	Entertainment discounts and ticket purchases, Mail services, Subsidized cafeteria, Sundry shop, Travel services	Business/Casual dress (every day), Diversity programs, Matching gifts program, Parking initiatives, Work/life programs
Group auto insurance, Group homeowners insurance, Group legal, Long-term care insurance	ATM, Mail services	Business/Casual dress (every day)
Group auto insurance, Group homeowners insurance, Group legal, Long-term care insurance	ATM, Banking, Oil changes or auto care	Business/Casual dress (every day), Commuting initiatives, Subsidized or pretax mass transit, Van or car pooling