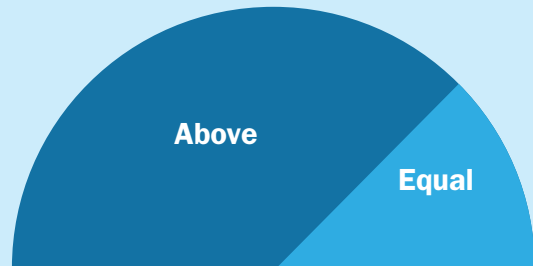


HOW OUR MEDICAL BENEFITS COMPARE



Benchmark Comparison



AMERICAN WATER

WE KEEP LIFE FLOWING®

Source: Mercer's 2021 National Survey of Employer-Sponsored Health Plans

KAW_R_PSCDR1_NUM29_ATTACHMENT 1

	AMERICAN WATER		UTILITY INDUSTRY BENCHMARK COMPANIES		
	SUBSIDY	Actual	Average		
	Employer Subsidy	84%	79%		
	EMPLOYEE CONTRIBUTION - PPO	Actual	Average		
	Medical - Single	\$138 – \$141	\$180		
	Medical - Family	\$313 – \$386	\$504		
	MEDICAL - PPO	In Network	Out of Network	In Network	Out of Network
	Deductible - Single	\$175	\$300	\$500	\$1,100
	Deductible - Family	\$350	\$600	\$1,500	\$2,750
	Out of Pocket Maximum - Single	\$2,500	\$5,000	\$3,050	\$5,500
	Out of Pocket Maximum - Family	\$5,000	\$5,000/person*	\$7,000	\$11,500
	Employee Coinsurance	20%	50%	20%	40%
	EMPLOYEE CONTRIBUTION - CDHP	Actual	Average		
	Medical - Single	\$73 – \$85	\$109		
	Medical - Family	\$211 – \$239	\$340		
	MEDICAL - CDHP	In Network	Out of Network	In Network	Out of Network
	Deductible - Single	\$1,500	\$3,000	\$1,500	\$3,000
	Deductible - Family	\$3,000	\$6,000	\$3,400	\$6,000
	Out of Pocket Maximum - Single	\$3,500	\$7,000	\$3,800	\$7,200
	Out of Pocket Maximum - Family	\$7,000	\$7,000/person*	\$7,100	\$14,000
	Employee Coinsurance	20%	50%	20%	40%
	HEALTH SAVINGS ACCOUNT (HSA)	Actual (with CDHP)	Median		
	Employer Contribution - Single	\$750	\$725		
	Employer Contribution - Family	\$1,500	\$1,350		
	PHARMACY				
	PPO: Generic Drug - Employee Copay	\$0		\$10 – \$20	
	PPO: Brand Drug - Employee Coinsurance	20%		\$28 – \$98	
	CDHP: Generic & Brand Drugs Coinsurance	20% after meeting combined medical and prescription deductible**		20%	

*Benchmark comparison subject to size of family.
 **Certain maintenance drugs that treat ongoing health conditions (e.g., diabetes, high blood pressure) under the CDHP are not subject to the deductible.