

Commonwealth Edison Company

Insurance Expense
2004 Actual
(In Dollars)

Witness: J. Hill

Line No.	Name of Carrier (1) (A)	Type of Policy (1) (B)	Amount of Coverage (C)	Policy Coverage Period (D)	Policy Term Premium (2) (E)	Annual Premium (2) (F)	Deductible (G)	Claims (H)
<u>2004 - Insurance on Operations</u>								
1	AEGIS	Primary Directors & Officers	\$35Mil. layer over Col G	10/20/04-05	\$ 1,456,000	\$ 1,456,000	\$10 Mil.	None
2	Various	(3) Umbrella Directors & Officers	\$265Mil. layer over line 1	10/20/04-05	\$ 3,843,651	\$ 3,843,651	None	None
3	AEGIS	Primary Fiduciary	\$25Mil. layer over Col G	10/20/04-05	\$ 451,974	\$ 451,974	\$10 Mil.	None
4	Various	(4) Umbrella Fiduciary	\$35Mil. layer over line 3	10/20/04-05	\$ 415,280	\$ 415,280	None	None
5	AEGIS	Primary Excess Liability	\$35Mil. layer over Col G	10/20/04-05	\$ 3,240,000	\$ 3,240,000	\$10 Mil.	None
6	Various	(5) Umbrella Excess Liability	\$215Mil. layer over line 5	10/20/04-05	\$ 2,190,213	\$ 2,190,213	None	None
7	AEGIS	Umbrella Workers' Compensation	\$35Mil. layer over Col G	10/20/04-5	\$ 928,035	\$ 928,035	\$4 Mil.	None
8	Liberty Mutual	(6) Executive Automobile	\$1Mil.	07/26/04-05	\$ 275,500	\$ 275,500	\$1000 Comp/Coll	\$ 313,411
9	Various	(7) Property	\$340Mil. layer over Col G	05/01/04-06/01/05	\$ 2,651,893	\$ 2,447,901	\$10 Mil.	None
10	Various	(8) Umbrella Property	\$150 Mil layer over line 9	05/01/04-06/01/05	\$ 135,416	\$ 125,000	None	None
11	FM Global	Second Umbrella Property	\$1 Bil layer over line 10	05/01/04-06/01/05	\$ 873,941	\$ 806,715	None	None
12	Global Aerospace	Non-owned aircraft	\$10Mil.	11/17/04-05	\$ 63,350	\$ 63,350	None	None
13	Continental Casualty Co.	Commercial crime	\$15Mil.	03/15/04-03/15/05	\$ 61,571	\$ 61,571	\$250K	None
14	IL National Insurance Co. (AIG)	Special Crime	\$25Mil.	2/20/04-2/20/07	\$ 73,530	\$ 24,510	None	None

Self insurance

- 15 ComEd is a qualified self - insurer in the State of Illinois for up to:
 16 \$4 Mil. per occurrence for workers' compensation liability. When the limit is exceeded, the AEGIS excess workers' compensation coverage is utilized.
 17 \$10 Mil. per occurrence for automobile liability. When the limit is exceeded, the AEGIS excess liability coverage is utilized.

Notes:

- (1) All plans listed are Exelon plans in which Commonwealth Edison participates
 (2) Premium is for all Exelon Subsidiaries including Commonwealth Edison. Exelon Business Services Company allocates insurance expense to Commonwealth Edison.
 (3) Umbrella Directors & Officers carriers are EIM, Hartford, AIG, HCC, AXIS, Starr Umbrella XL Insurance LTD, Landmark, Swiss Re, XL Specialty and CODA / Ace (Bermuda).
 (4) Umbrella Fiduciary carriers are US Specialty Insurance Co. and EIM.
 (5) Umbrella Liability - Umbrella coverage carriers are EIM, Lloyds of London (AEGIS Syndicate) and Ace (Bermuda).
 (6) Executive automobile claim data covers the period from 2001 through July 31, 2005
 (7) Property carriers in a quota share arrangement are NEIL / EIM, AEGIS, ACE GM, AEGIS UK, XL, Liberty International and Ace (US).
 (8) Umbrella Property carriers in a quota share arrangement are AEGIS, FM Global, NEIL, XL, and Liberty International.

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<u>2004 - Group Insurance</u>							
1	Dental Network of America (DentaCap)	Dental insurance HMO for employees and retirees (West only)	Annual maximum of \$1,750 per person	01/01/04 -12/31/04	\$ 786,388	None	(4)
2	Unum Life Insurance Company of America	Disability insurance for management employees	50% - 70% of earnings	01/01/04 -12/31/04	\$ 5,035,129	None	(4)
3	Unum Life Insurance Company of America	Life insurance for active employees and eligible retirees, and dependent life insurance and accidental death benefits to active employees	Benefits vary	01/01/04 -12/31/04	\$ 16,422,005	None	(4)
4	UniCare Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/04 -12/31/04	\$ 793,267	None	(4)
5	John Deere Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/04 -12/31/04	\$ 3,363,528	None	(4)
6	HMO Illinois, Inc.	Medical HMO for employees and retirees (West only)	(5)	01/01/04 -12/31/04	\$ 4,420,247	None	(4)
7	Rockford Health Plan - Clinicare	Medical HMO for employees and retirees (West only)	(5)	01/01/04 -12/31/04	\$ 1,787,689	None	(4)
8	MetLife	Long-term care insurance for employees and qualified beneficiaries	Employee elective plan (6)	01/01/04 -12/31/04	\$ 245,750	None	(4)
9	Self insurance						
10	MetLife - A dental PPO plan for active employees and retirees.						
11	Humana - A dental PPO plan for Local 15 active employees.						
12	Disability Benefit Plan - A disability plan for certain collectively bargained employees.						
13	Vision Service Plan (VSP) and National Ear Care Plan (NECP) - Provides vision and hearing benefits to active employees and retirees.						
14	Focused Health Solutions - Provides disease management services for participants with chronic diseases.						
15	Blue Cross / Blue Shield of Illinois - A health plan for active employees and retirees.						
16	Caremark - A prescription drug benefit plan for active employees and retirees.						
17	United Behavioral Health - Provides mental health and substance abuse benefits to active employees and retirees.						
18	AMI (Alternative Medicine Integration) - Chiropractic benefit plan for active employees.						
19	Carewise - A 24 / 7 nurseline for active employees and retirees						
20	Health Alliance - A POS health plan for active employees and retirees.						
21	Aon - Health Flexible Spending Account, dependent care Flexible Spending Account, and commuter spending accounts for active employees.						

Notes:

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- (2) Includes company and employee portions of the premiums. In general, employees pay 20% to 30% of the cost of the various plans.
- (3) Premium is for all Exelon Subsidiaries including Commonwealth Edison. Exelon Business Services Company allocates insurance expense to Commonwealth Edison.
- (4) Premiums for these policies are "pooled rates" based upon the demographic characteristics of the group being insured. As a result, ComEd does not regularly receive claim statistics on these policies since the company's experience has minimal effect on premiums.
- (5) 100% coverage with co-payments for some services, no annual or lifetime maximum
- (6) Premiums are paid for by the participants - Exelon does not contribute.

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<u>2003 - Insurance on Operations</u>								
1	AEGIS	Primary Directors & Officers	\$35Mil. layer over Col G	10/20/03-04	\$ 1,316,000	\$ 1,316,000	\$10 Mil.	None
2	Various	(3) Umbrella Directors & Officers	\$265Mil. layer over line 1	10/20/03-04	\$ 4,767,318	\$ 4,767,318	None	None
3	AEGIS	Primary Fiduciary	\$25Mil. layer over Col G	10/20/03-04	\$ 403,000	\$ 403,000	None	None
4	Various	(4) Umbrella Fiduciary	\$35Mil. layer over line 3	10/20/03-04	\$ 434,000	\$ 434,000	None	None
5	AEGIS	Primary Excess Liability	\$35Mil. layer over Col G	10/20/03-04	\$ 2,364,791	\$ 2,364,791	\$10 Mil.	None
6	Various	(5) Umbrella Excess Liability	\$125 Mil. layer over line 5	10/20/03-04	\$ 1,654,464	\$ 1,654,464	None	None
7	AEGIS	Umbrella Workers' Compensation	\$35Mil. layer over Col G	10/20/03-04	\$ 847,875	\$ 847,875	\$4 Mil.	None
8	Liberty Mutual	(6) Executive Automobile	\$1Mil.	07/26/03-04	\$ 250,280	\$ 250,280	\$1000 Comp/Coll	\$ 313,411
9	Various	(7) Property	\$100Mil. layer over Col G	05/01/03-05/01/04	\$ 3,201,575	\$ 3,201,575	\$5 Mil.	None
10	Various	(8) Umbrella Property	\$400Mil. layer over line 9	05/01/03-05/01/04	\$ 1,094,611	\$ 1,094,611	None	None
11	FM Global	Second Excess Property	\$1 Bil layer over line 10	05/01/03-05/01/04	\$ 847,875	\$ 847,875	None	None
12	Global Aerospace	Non-owned aircraft	\$10Mil.	11/17/03-04	\$ 63,350	\$ 63,350	None	None
13	CAN	Commercial crime	\$15Mil.	03/15/01-04	\$ 147,559	\$ 49,186	\$250K	None
14	Liberty Mutual	Special Crime	\$25Mil.	02/20/01-04	\$ 15,600	\$ 5,200	None	None

Self insurance

- 15 ComEd is a qualified self - insurer in the State of Illinois for up to:
 16 \$4 Mil. per occurrence for workers' compensation liability. When the limit is exceeded, the AEGIS excess workers' compensation coverage is utilized.
 17 \$10 Mil. per occurrence for automobile liability. When the limit is exceeded, the AEGIS excess liability coverage is utilized.

Notes:

- (1) All plans listed are Exelon plans in which Commonwealth Edison participates
 (2) Premium is for all Exelon Subsidiaries including Commonwealth Edison. Exelon Business Services Company allocates insurance expense to Commonwealth Edison.
 (3) Umbrella Directors & Officers carriers are EIM, Hartford, AIG, HCC, Chubb, Starr Umbrella, XL Insurance LTD, Landmark, Swiss Re, XL Specialty and CODA / Ace (Bermuda).
 (4) Umbrella Fiduciary carriers are US Specialty Insurance Co. and EIM.
 (5) Umbrella Liability - Umbrella coverage carriers are EIM and AEGIS UK.
 (6) Executive automobile claim data covers the period from 2001 through July 31, 2005
 (7) Property carriers in a quota share arrangement are Lloyd's of London, AEGIS, NEIL / EIM, ACE, IRI and Commonwealth.
 (8) Umbrella Property carriers in a quota share arrangement are AEGIS, EIM / NEIL, Swiss Re, Lloyd's of London, XL, ACE and Commonwealth.

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<u>2003 - Group Insurance</u>							
1	Dental Network of America (DentaCap)	Dental insurance HMO for employees and retirees (West only)	Annual maximum of \$1,750 per person	01/01/03 - 12/31/03	\$ 920,704	None	(4)
2	Unum Life Insurance Company of America	Disability insurance for management employees	50% - 70% of earnings	01/01/03 - 12/31/03	\$ 4,036,958	None	(4)
3	Unum Life Insurance Company of America	Life insurance for active employees and eligible retirees, and dependent life insurance and accidental death benefits to active employees	Benefits vary	01/01/03 - 12/31/03	\$ 16,277,709	None	(4)
4	UniCare Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/03 - 12/31/03	\$ 684,820	None	(4)
5	John Deere Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/03 - 12/31/03	\$ 2,954,788	None	(4)
6	Humana of Illinois HMO Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/03 - 12/31/03	\$ 1,118,413	None	(4)
7	HMO Illinois, Inc.	Medical HMO for employees and retirees (West only)	(5)	01/01/03 - 12/31/03	\$ 4,031,179	None	(4)
8	Rockford Health Plan - Clinicare	Medical HMO for employees and retirees (West only)	(5)	01/01/03 - 12/31/03	\$ 1,821,419	None	(4)
9	MetLife	Long-term care insurance for employees and qualified beneficiaries	Employee elective plan (6)	01/01/03 - 12/31/03	\$255,136	None	(4)
10	Self insurance						
11	MetLife - A dental PPO plan for active employees and retirees.						
12	Humana - A dental PPO plan for Local 15 active employees.						
13	Disability Benefit Plan - A disability plan for certain collectively bargained employees.						
14	Vision Service Plan (VSP) and National Ear Care Plan (NECP) - Provides vision and hearing benefits to active employees and retirees.						
15	Focused Health Solutions - Provides disease management services for participants with chronic diseases.						
16	Blue Cross / Blue Shield of Illinois - A health plan for active employees and retirees.						
17	Caremark - A prescription drug benefit plan for active employees and retirees.						
18	United Behavioral Health - Provides mental health and substance abuse benefits to active employees and retirees.						
19	AMI (Alternative Medicine Integration) - Chiropractic benefit plan for active employees.						
20	Carewise - A 24 / 7 nurseline for active employees and retirees						
21	Ceridian - Health Flexible Spending Account, dependent care Flexible Spending Account, and commuter spending accounts for active employees.						
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<u>2002 - Insurance on Operations</u>								
1	AEGIS	Primary Directors & Officers	\$35Mil. layer over Col G	10/20/00-03	\$ 3,078,000	\$ 1,026,000	\$1 Mil.	None
2	Various	(3) Umbrella Directors & Officers	\$165Mil. layer over line 1	10/20/00-03	\$ 2,574,655	\$ 902,557	None	None
3	AEGIS	Fiduciary	\$35Mil. layer over Col G	10/20/02-03	\$ 250,000	\$ 250,000	\$4 Mil.	None
4	AEGIS	Primary Excess Liability	\$35Mil. layer over Col G	10/20/02-03	\$ 3,429,773	\$ 3,429,773	\$4 Mil.	None
5	EIM	Umbrella Excess Liability	\$100Mil. layer over line 4	10/20/02-03	\$ 3,037,500	\$ 1,012,500	None	None
6	AEGIS	Umbrella Workers' Compensation	\$35Mil. layer over Col G	10/20/02-03	\$ 640,695	\$ 640,695	\$4 Mil.	None
7	Liberty Mutual	(4) Executive Automobile	\$1Mil.	07/26/02-03	\$ 176,202	\$ 176,202	\$1000 Comp/Coll	\$ 313,411
8	Various	(5) Property	\$250Mil. layer over Col G	04/01/02-05/01/03	\$ 3,619,980	\$ 3,341,520	\$5 Mil.	None
9	Various	(6) Umbrella Property	\$500Mil. layer over line 8	04/01/02-05/01/03	\$ 655,416	\$ 604,999	None	None
10	FM Global	(7) Second Excess Property	\$1 Bil layer over line 9	04/01/02-05/01/03	\$ 677,082	\$ 624,999	None	None
11	AAU	Non-owned aircraft	\$10Mil.	11/17/02-03	\$ 55,080	\$ 55,080	None	None
12	CAN	Commercial crime	\$15Mil.	03/15/01-04	\$ 147,559	\$ 49,186	\$250K	None
13	Liberty Mutual	Special Crime	\$25Mil.	02/20/01-04	\$ 15,600	\$ 5,200	None	None

Self insurance

- 14 ComEd is a qualified self - insurer in the State of Illinois for up to:
 15 \$4 Mil. per occurrence for workers' compensation liability. When the limit is exceeded, the AEGIS excess workers' compensation coverage is utilized.
 16 \$4 Mil. per occurrence for automobile liability. When the limit is exceeded, the AEGIS excess liability coverage is utilized.

Notes:

- (1) All plans listed are Exelon plans in which Commonwealth Edison participates
 (2) Premium is for all Exelon Subsidiaries including Commonwealth Edison. Exelon Business Services Company allocates insurance expense to Commonwealth Edison.
 (3) Umbrella Directors & Officers carriers are EIM, National Union, Indian Harbor, Starr Umbrella, and XL Insurance LTD.
 (4) Executive automobile claim data covers the period from 2001 through July 31, 2005
 (5) Property carriers in a quota share arrangement are AEGIS, NEIL / EIM, Liberty Mutual and Lloyd's of London.
 (6) Umbrella Property carriers in a quota share arrangement are Zurich, AIG, XL, Lloyd's of London, Zurich and FM Global.
 (7) Due to market conditions Exelon purchased an alternate Umbrella property layer in addition to what is shown above. This alternate Umbrella layer was insured by Zurich at a \$200 mil layer over \$50 mil self insured retention.

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<u>2002 - Group Insurance</u>							
1	Dental Network of America (DentaCap)	Dental insurance HMO for employees and retirees (West only)	Annual maximum of \$1,750 per person	01/01/02 - 12/31/02	\$ 777,185	None	(4)
2	CIGNA Dental Administrators, Inc.	Dental insurance	Unknown	01/01/02 - 12/31/02	\$ 101,270	Unknown	(4)
3	TDC / Humana	Dental insurance	Unknown	01/01/02 - 12/31/02	\$ 362	Unknown	(4)
4	Unum Life Insurance Company of America	Disability insurance for management employees	50% - 70% of earnings	01/01/02 - 12/31/02	\$ 3,746,461	None	(4)
5	Unum Life Insurance Company of America	Life insurance for active employees and eligible retirees, and dependent life insurance and accidental death benefits to active employees	Benefits vary	01/01/02 - 12/31/02	\$ 14,757,852	None	(4)
6	Rush Prudential - UniCare	Medical HMO for employees and retirees (West only)	(5)	01/01/02 - 12/31/02	\$ 680,810	None	(4)
7	John Deere Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/02 - 12/31/02	\$ 3,157,957	None	(4)
8	Humana of Illinois HMO Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/02 - 12/31/02	\$ 1,052,998	None	(4)
9	HMO Illinois, Inc.	Medical HMO for employees and retirees (West only)	(5)	01/01/02 - 12/31/02	\$ 4,113,715	None	(4)
10	Rockford Health Plan - Clinicare	Medical HMO for employees and retirees (West only)	(5)	01/01/02 - 12/31/02	\$ 1,709,001	None	(4)
11	MetLife	Long-term care insurance for employees and qualified beneficiaries	Employee elective plan (6)	01/01/02 - 12/31/02	\$200,482	None	(4)
12	Self insurance						
13	MetLife - A dental PPO plan for active employees and retirees.						
14	Disability Benefit Plan - A disability plan for certain collectively bargained employees.						
15	Vision Service Plan (VSP) and National Ear Care Plan (NECP) - Provides vision and hearing benefits to active employees and retirees.						
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2	Various	(3) Umbrella Directors & Officers	\$165Mil. layer over line 1	10/20/00-03	\$ 2,574,655	\$ 902,557	None	None
3	AEGIS	Fiduciary	\$35Mil. layer over Col G	10/20/01-02	\$ 116,480	\$ 116,480	\$4 Mil.	None
4	AEGIS	Primary Excess Liability	\$35Mil. layer over Col G	10/20/01-02	\$ 2,675,180	\$ 2,675,180	\$4 Mil.	\$4,998,154
5	EIM	Umbrella Excess Liability	\$100Mil. layer over line 4	10/20/00-03	\$ 3,037,500	\$ 1,012,500	None	None
6	AEGIS	Umbrella Workers' Compensation	\$35Mil. layer over Col G	10/20/01-02	\$ 307,403	\$ 307,403	\$4 Mil.	None
7	Liberty Mutual	(4) Executive Automobile	\$1Mil.	7/26/01-02	\$ 136,763	\$ 136,763	\$1000 Comp/Coll	\$ 313,411
8	Various	(5) Property	\$500Mil. layer over Col G	4/1/01-4/1/02	\$ 2,669,429	\$ 2,669,429	\$4 Mil.	None
9	FM Global	Umbrella Property	\$500Mil. layer over line 8	4/1/01-4/1/02	\$ 210,000	\$ 210,000	None	None
10	AAU	Non-owned aircraft	\$25Mil.	11/17/01-02	\$ 59,750	\$ 59,750	None	None
11	CAN	Commercial crime	\$15Mil.	03/15/01-04	\$ 147,559	\$ 49,186	\$250K	None
12	Liberty Mutual	Special Crime	\$25Mil.	02/20/01-04	\$ 15,600	\$ 5,200	None	None

Self insurance

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<u>2001 - Group Insurance</u>							
1	Dental Network of America (DentaCap)	Dental insurance HMO for employees and retirees (West only)	Annual maximum of \$1,750 per person	01/01/01 - 12/31/01	\$ 1,009,333	None	(4)
2	CIGNA Dental Administrators, Inc.	Dental HMO insurance	Unknown	01/01/01 - 12/31/01	\$ 302,961	Unknown	(4)
3	TDC / Humana	Dental HMO insurance	Unknown	01/01/01 - 12/31/01	\$ 55,821	Unknown	(4)
4	Continental Casualty Company	Disability insurance for management employees	50% - 70% of earnings	01/01/01 - 12/31/01	\$ 2,011,070	None	(4)
5	Provident Life and Accident Insurance Company	Life insurance for active employees and eligible retirees, and dependent life insurance and accidental death benefits to active employees	Benefits vary	01/01/01 - 12/31/01	\$ 4,323,171	None	(4)
6	Rush Prudential - UniCare	Medical HMO for employees and retirees (West only)	(5)	01/01/01 - 12/31/01	\$ 836,227	None	(4)
7	John Deere Health Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/01 - 12/31/01	\$ 3,239,297	None	(4)
8	Humana of Illinois HMO Plan	Medical HMO for employees and retirees (West only)	(5)	01/01/01 - 12/31/01	\$ 1,098,485	None	(4)
9	HMO Illinois, Inc.	Medical HMO for employees and retirees (West only)	(5)	01/01/01 - 12/31/01	\$ 3,717,464	None	(4)
10	Rockford Health Plan - Clinicare	Medical HMO for employees and retirees (West only)	(5)	01/01/01 - 12/31/01	\$ 1,577,991	None	(4)
11	Benchmark Health Insurance	Medical HMO for employees and retirees	(5)	01/01/01 - 12/31/01	\$ 31,573	None	(4)
12	Humana Wisconsin Health Organization	Medical HMO for employees and retirees	(5)	01/01/01 - 12/31/01	\$ 144,843	None	(4)
13	MetLife	Long-term care insurance for employees and qualified beneficiaries	Employee elective plan (6)	01/01/01 - 12/31/01	\$ 165,952	None	(4)

14 **Self insurance**

- 15 **CIGNA** - A dental PPO plan for employees and retirees
- 16 **Disability Benefit Plan** - A disability plan for certain collectively bargained employees.
- 17 **Vision Service Plan (VSP) and National Ear Care Plan (NECP)** - Provides vision and hearing benefits to active employees and retirees.
- 18 **CM/Focus Health Care** - Provides disease management services for participants with chronic diseases.
- 19 **Blue Cross / Blue Shield of Illinois** - A health plan for active employees and retirees.
- 20 **Caremark** - A prescription drug benefit plan for active employees and retirees.
- 21 **Carewise** - A 24 / 7 nurseline for active employees and retirees
- 22 **Health Alliance** - A POS health plan for active employees and retirees.
- 23 **Ceridian** - Health Flexible Spending Account, dependent care Flexible Spending Account, and commuter spending accounts for active employees.

Notes:

- (1) All plans listed are Exelon plans in which Commonwealth Edison participates
- (2) Includes company and employee portions of the premiums. In general, employees pay 20% to 30% of the cost of the various plans.
- (3) Premium is for all Exelon Subsidiaries including Commonwealth Edison. Exelon Business Services Company allocates insurance expense to Commonwealth Edison.
- (4) Premiums for these policies are "pooled rates" based upon the demographic characteristics of the group being insured. As a result, ComEd does not regularly receive claim statistics on these policies since the company's experience has minimal effect on premiums.
- (5) 100% coverage with co-payments for some services, no annual or lifetime maximum
- (6) Premiums are paid for by the participants - Exelon does not contribute.