

## PARTICIPATION PERCENTAGE WORKSHEET

A1:	Active, full-time employees	A1	
A2:	Active, part-time employees—if eligible for employer contribution at same level as active, full-time employees.	A2	
A3:	Officers, directors, and owners—if they engage in the daily operation of the business and receive a salary	A3	
A4:	Retired employees—if such retirees were covered as active employees by the employer, and such retirees satisfy the employer's written requirements (e.g., age and service requirements) for health benefits	A4	
A5:	Disabled employees—if eligible for employer contribution at same level as active, full-time employees, and such employees satisfy employer's written requirements for health benefits.	A5	
Add:	The number of employees from each of the categories A1 through A5, as applicable to your groups		Subtotal A:
	B1: Those who have not satisfied your eligibility waiting period (if any).	B1	
	<b>B2:</b> The total number of your employees and retirees currently insured through a spouse's employer, but not covered under your plan	B2	
Add:	The number of employees from each of the categories B1 and B2 as applicable to your group		Subtotal B:
Subtract:	Enter at "C" for the total number of eligible employees (A minus B).		Subtotal C:
D:	The total number of employees and retirees currently insured by your group's Highmark DE coverage. (Do not count employees with only dental coverage or COBRAS)		Subtotal D:
Divide:	"D" (the number currently insured) by "C" (total number of eligible)		"D" divided by "C":
Equals:	"E" = Participation Percentage		"E" equals:
COBRA:	For Highmark DE records only, insert the number of former holders according to COBRA regulations, if applicable:		ts retained in the group as contract