



Hewitt Associates LLC

Benefit SpecSelect™
United States 2009

Argentina	China	India	Philippines	Spain
Australia	Czech Republic	Ireland	Poland	Sweden
Austria	Dominican Republic	Italy	Portugal	Switzerland
Belgium	France	Japan	Puerto Rico	Thailand
Brazil	Germany	Malaysia	Singapore	United Kingdom
Canada	Greece	Mauritius	Slovenia	United States
Channel Islands	Hong Kong	Mexico	South Africa	Venezuela
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United States 2009

Date: 08-09-2009

Defined Benefit

Prevalence of Retirement Plans

This table shows the prevalence of defined benefit and defined contribution retirement plans offered to employees.

		Employer	Percent
Defined benefit pension plan		11	35.48%
With defined contribution plan(s)	11		35.48%
Allegheny Energy - Salaried			
Carpenter Technology - Salaried			
CertainTeed - Salaried			
Giant Eagle - Salaried			
GlaxoSmithKline - Salaried			
IMS Health - Salaried			
Knoll - Salaried			
PNC Financial Services - Salaried			
Rohm and Haas - Salaried			
UPMC - Salaried			
Westinghouse Electric - Salaried			
 No defined benefit pension plan		 20	 64.52%
With defined contribution plan(s)	20		64.52%
Air Products - Salaried			
Armstrong Wood Products - Salaried			
Armstrong World - Salaried			
Black Box Network Services - Salaried			
CIGNA - Salaried			
Comcast - Salaried			
Delaware Investments - Salaried			
Duquesne Light - Salaried			
Federated Investors - Salaried			
Heinz - Salaried			
Hershey Company - Salaried			
IKON Office Solutions - Salaried			
Lincoln Financial Group - Salaried			
NOVA Chemicals - Salaried			
Penn National - Salaried			
Toll Brothers - Salaried			
Unisys - Salaried			
United States Steel - Salaried			
US Filter - Salaried - (PG 604)			
Voith Siemens Hydro Power - Salaried			

TOTAL EMPLOYERS		31	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)			

-- End of Report --

Defined Benefit

Defined Benefit Prevalence/Primary Type of Benefit Formula

This table shows the prevalence of pension plans provided by employers and the type of plans offered to employees. For employers with a choice of multiple plans, all choices are included in this summary.

	Plan	Percent
Highest average pay	3	9.68%
HAP YEAR		
5	3	9.68%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Career average pay	2	6.45%
Knoll - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
Cash balance	6	19.35%
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Frozen plan	7	22.58%
Armstrong World - Salaried	Plan ID: A	
CIGNA - Salaried	Plan ID: A	
Heinz - Salaried	Plan ID: A	
Lincoln Financial Group - Salaried	Plan ID: A	
NOVA Chemicals - Salaried	Plan ID: A	
Unisys - Salaried	Plan ID: A	
Voith Siemens Hydro Power - Salaried	Plan ID: A	
Closed to new hires	7	22.58%
Air Products - Salaried	Plan ID: A	
Duquesne Light - Salaried	Plan ID: A	
Hershey Company - Salaried	Plan ID: A	
IKON Office Solutions - Salaried	Plan ID: A	
Penn National - Salaried	Plan ID: A	
United States Steel - Salaried	Plan ID: A	
US Filter - Salaried - (PG 604)	Plan ID: A	
No defined benefit plan	6	19.35%
Armstrong Wood Products - Salaried	Plan ID: A	
Black Box Network Services - Salaried	Plan ID: A	
Comcast - Salaried	Plan ID: A	
Delaware Investments - Salaried	Plan ID: A	
Federated Investors - Salaried	Plan ID: A	
Toll Brothers - Salaried	Plan ID: A	

TOTAL PLANS

31

100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Eligibility for Plan Participation

This table summarizes any age/service requirements necessary for an employee to become eligible to participate in the defined benefit pension plan.

				Plan	Percent
Immediate				1	9.09%
Westinghouse Electric - Salaried	Plan ID: A				
Service requirement only				5	45.45%
		SERVICE MONTHS			
		6	1	9.09%	
PNC Financial Services - Salaried	Plan ID: A				
		12	4	36.36%	
Allegheny Energy - Salaried	Plan ID: A				
Giant Eagle - Salaried	Plan ID: A				
GlaxoSmithKline - Salaried	Plan ID: A				
Rohm and Haas - Salaried	Plan ID: A				
Age and service requirement				4	36.36%
		AGE	SERVICE MONTHS		
		21.0	12	4	36.36%
Carpenter Technology - Salaried	Plan ID: A				
CertainTeed - Salaried	Plan ID: A				
IMS Health - Salaried	Plan ID: A				
UPMC - Salaried	Plan ID: A				
Next enrollment date; no service requirement				1	9.09%
Knoll - Salaried	Plan ID: A				
TOTAL PLANS				11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit
Social Security Integration

The table summarizes how the plan formulas integrate with Social Security benefits.

	Plan	Percent
Step-rate excess	1	9.09%
Allegheny Energy - Salaried	Plan ID: A	
No integration	10	90.91%
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Recognition of Bonus in Definition of Pay

In the following table, "bonus" includes all bonuses and incentives except sales bonuses or incentives. Also, commissions and overtime are not considered bonuses for this study.

	Plan	Percent
Bonus included	11	100.00%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	

TOTAL PLANS	11	100.00%
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(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

No Reduction Payment Form

This table summarizes the payment form represented by the benefit formula before any adjustment is made for the actual payment form that will be used for a specific retiree.

	Plan	Percent
Life only	10	90.91%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Life with years certain	1	9.09%
NUMBER OF YEARS		
5	1	9.09%
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Availability of Lump Sum

This table focuses on which groups of employees are eligible to receive lump sum payments.

	Plan	Percent
All participants	7	63.64%
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Retirees only	1	9.09%
Carpenter Technology - Salaried	Plan ID: A	
Not available to anyone	3	27.27%
Allegheny Energy - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Benefit

Lump Sum Maximums

This table shows the prevalence of whether or not a maximum applies to the large amount lump sum payouts.

	Plan	Percent
No maximum	8	72.73%
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Not applicable; lump sums not available	3	27.27%
Allegheny Energy - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Lump Sum Maximum Amount

This table shows the maximum lump sum amounts for those employers offering a lump sum.

No data available

-- End of Report --

Defined Benefit

Automatic Postretirement Cost-of-Living Adjustment

This report shows the prevalence of automatic postretirement increases. It does not include any ad hoc increases an employer may offer.

	Plan	Percent
No automatic COLA	11	100.00%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	

TOTAL PLANS	11	100.00%
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(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Normal Retirement Eligibility

This report summarizes the eligibility requirements for employees for a normal retirement.

				Plan	Percent
Age only				8	72.73%
AGE					
65			8	72.73%	
Allegheny Energy - Salaried	Plan ID: A				
CertainTeed - Salaried	Plan ID: A				
Giant Eagle - Salaried	Plan ID: A				
GlaxoSmithKline - Salaried	Plan ID: A				
PNC Financial Services - Salaried	Plan ID: A				
Rohm and Haas - Salaried	Plan ID: A				
UPMC - Salaried	Plan ID: A				
Westinghouse Electric - Salaried	Plan ID: A				
Age and service				2	18.18%
AGE		SERVICE YEARS			
65		5	2	18.18%	
Carpenter Technology - Salaried	Plan ID: A				
IMS Health - Salaried	Plan ID: A				
SSNRA				1	9.09%
Knoll - Salaried	Plan ID: A				
TOTAL PLANS				11	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)					

-- End of Report --

Defined Benefit

Eligibility for Early Retirement

This report shows any age and/or service requirements necessary for an employee to retire early.

				Plan	Percent
Age only				1	9.09%
AGE					
55			1	9.09%	
	Allegheny Energy - Salaried	Plan ID: A			
Age and service				3	27.27%
AGE	SERVICE				
55	5		3	27.27%	
	Giant Eagle - Salaried	Plan ID: A			
	Knoll - Salaried	Plan ID: A			
	Rohm and Haas - Salaried	Plan ID: A			
Two or more alternatives				2	18.18%
	Carpenter Technology - Salaried	Plan ID: A			
	Westinghouse Electric - Salaried	Plan ID: A			
Vested balance payable at any age				5	45.45%
	CertainTeed - Salaried	Plan ID: A			
	GlaxoSmithKline - Salaried	Plan ID: A			
	IMS Health - Salaried	Plan ID: A			
	PNC Financial Services - Salaried	Plan ID: A			
	UPMC - Salaried	Plan ID: A			
TOTAL PLANS				11	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)					

-- End of Report --

Defined Benefit

Earliest Age for Unreduced Benefit

This report summarizes the earliest age an employee can retire and receive an unreduced benefit. For the purposes of this report, it is assumed the employee has 25 years of service.

			Plan	Percent
Unreduced at age			4	36.36%
62		3		27.27%
	Allegheny Energy - Salaried	Plan ID: A		
	Carpenter Technology - Salaried	Plan ID: A		
	Rohm and Haas - Salaried	Plan ID: A		
65		1		9.09%
	Westinghouse Electric - Salaried	Plan ID: A		
Based on SSNRA			1	9.09%
	Knoll - Salaried	Plan ID: A		
Balance paid out (cash balance or pension equity)			6	54.55%
	CertainTeed - Salaried	Plan ID: A		
	Giant Eagle - Salaried	Plan ID: A		
	GlaxoSmithKline - Salaried	Plan ID: A		
	IMS Health - Salaried	Plan ID: A		
	PNC Financial Services - Salaried	Plan ID: A		
	UPMC - Salaried	Plan ID: A		

TOTAL PLANS

11 100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Pension Disability Benefit

This table summarizes how a plan continues to credit service for benefit accrual to age 65 while an employee is disabled.

	Plan	Percent
Projected normal retirement benefit, starting at retirement age	5	45.45%
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
Benefit accrued to date of disability, starting at disability	1	9.09%
Carpenter Technology - Salaried	Plan ID: A	
Other special disability benefit, starting at retirement age	2	18.18%
GlaxoSmithKline - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
No special disability benefit	3	27.27%
Allegheny Energy - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)		

-- End of Report --

Defined Benefit

Preretirement Survivors' Benefit

This table shows the prevalence of employers that provide preretirement survivors' benefits at plan expense.

	Plan	Percent
At plan expense	11	100.00%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
Westinghouse Electric - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit
Employee Contributions

This table indicates whether or not an employee is required to contribute towards the defined benefit plan.

	Plan	Percent
Required for basic plan	1	9.09%
Westinghouse Electric - Salaried	Plan ID: A	
Not required	10	90.91%
Allegheny Energy - Salaried	Plan ID: A	
Carpenter Technology - Salaried	Plan ID: A	
CertainTeed - Salaried	Plan ID: A	
Giant Eagle - Salaried	Plan ID: A	
GlaxoSmithKline - Salaried	Plan ID: A	
IMS Health - Salaried	Plan ID: A	
Knoll - Salaried	Plan ID: A	
PNC Financial Services - Salaried	Plan ID: A	
Rohm and Haas - Salaried	Plan ID: A	
UPMC - Salaried	Plan ID: A	
TOTAL PLANS	11	100.00%

(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)

-- End of Report --

Defined Benefit

Eligibility for Vested Terminations

This report summarizes the requirements for an employee to become vested in the defined benefit plan. It focuses on the earliest age/service required to become at least partially vested, not necessarily when an employee is 100% vested.

				Plan	Percent
Immediate				1	9.09%
GlaxoSmithKline - Salaried	Plan ID: A				
Service only				9	81.82%
	SERVICE YEARS				
	3		6		54.55%
CertainTeed - Salaried	Plan ID: A				
Giant Eagle - Salaried	Plan ID: A				
IMS Health - Salaried	Plan ID: A				
PNC Financial Services - Salaried	Plan ID: A				
Rohm and Haas - Salaried	Plan ID: A				
UPMC - Salaried	Plan ID: A				
	5		3		27.27%
Carpenter Technology - Salaried	Plan ID: A				
Knoll - Salaried	Plan ID: A				
Westinghouse Electric - Salaried	Plan ID: A				
Two or more alternatives				1	9.09%
Allegheny Energy - Salaried	Plan ID: A				
TOTAL PLANS				11	100.00%
(This total may not equal the number of employers you chose. Some employers may not have this plan or may have multiple plans.)					

-- End of Report --

Defined Benefit

Pension Benefits Ever Offered

This report summarizes whether defined benefit pension has ever been offered by employers.

	Employer	Percent
Defined benefit pension benefits have been offered	25	80.65%
Air Products - Salaried		
Allegheny Energy - Salaried		
Armstrong World - Salaried		
Carpenter Technology - Salaried		
CertainTeed - Salaried		
CIGNA - Salaried		
Delaware Investments - Salaried		
Duquesne Light - Salaried		
Giant Eagle - Salaried		
GlaxoSmithKline - Salaried		
Heinz - Salaried		
Hershey Company - Salaried		
IKON Office Solutions - Salaried		
IMS Health - Salaried		
Knoll - Salaried		
Lincoln Financial Group - Salaried		
NOVA Chemicals - Salaried		
Penn National - Salaried		
PNC Financial Services - Salaried		
Rohm and Haas - Salaried		
Unisys - Salaried		
United States Steel - Salaried		
UPMC - Salaried		
Voith Siemens Hydro Power - Salaried		
Westinghouse Electric - Salaried		
Defined benefit pension benefits have never been offered	4	12.90%
Armstrong Wood Products - Salaried		
Black Box Network Services - Salaried		
Federated Investors - Salaried		
Toll Brothers - Salaried		
Data not provided	2	6.45%
Comcast - Salaried		
US Filter - Salaried - (PG 604)		
TOTAL EMPLOYERS	31	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)		

-- End of Report --

Defined Benefit

Pension Benefits Available to Grandfathered Actives

This report summarizes whether pension benefits available to grandfathered actives are different than what is offered to new hires.

	Employer	Percent
Different pension benefits available to grandfathered actives than offered to new hires	17	68.00%
Air Products - Salaried		
Allegheny Energy - Salaried		
Armstrong World - Salaried		
CertainTeed - Salaried		
CIGNA - Salaried		
Giant Eagle - Salaried		
GlaxoSmithKline - Salaried		
Heinz - Salaried		
Hershey Company - Salaried		
IMS Health - Salaried		
Knoll - Salaried		
Penn National - Salaried		
Rohm and Haas - Salaried		
Unisys - Salaried		
United States Steel - Salaried		
Voith Siemens Hydro Power - Salaried		
Westinghouse Electric - Salaried		
Same pension benefits available to grandfathered actives as offered to new hires	8	32.00%
Carpenter Technology - Salaried		
Delaware Investments - Salaried		
Duquesne Light - Salaried		
IKON Office Solutions - Salaried		
Lincoln Financial Group - Salaried		
NOVA Chemicals - Salaried		
PNC Financial Services - Salaried		
UPMC - Salaried		
TOTAL EMPLOYERS	25	100.00%
(This total may not equal the number of employers you chose. Some employers may not provide this feature.)		

-- End of Report --

Defined Benefit

Pension Benefits Available to Grandfathered Retirees

This report summarizes whether different pension benefits are available to grandfathered retirees than are offered to new hires.

	Employer	Percent
Different pension benefits available to grandfathered retirees than offered to new hires	19	76.00%

- Air Products - Salaried
- Allegheny Energy - Salaried
- Armstrong World - Salaried
- CertainTeed - Salaried
- CIGNA - Salaried
- Giant Eagle - Salaried
- GlaxoSmithKline - Salaried
- Heinz - Salaried
- Hershey Company - Salaried
- IMS Health - Salaried
- Knoll - Salaried
- NOVA Chemicals - Salaried
- Penn National - Salaried
- Rohm and Haas - Salaried
- Unisys - Salaried
- United States Steel - Salaried
- UPMC - Salaried
- Voith Siemens Hydro Power - Salaried
- Westinghouse Electric - Salaried

Same pension benefits available to grandfathered retirees as offered to new hires	6	24.00%
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- Carpenter Technology - Salaried
- Delaware Investments - Salaried
- Duquesne Light - Salaried
- IKON Office Solutions - Salaried
- Lincoln Financial Group - Salaried
- PNC Financial Services - Salaried

TOTAL EMPLOYERS	25	100.00%
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(This total may not equal the number of employers you chose. Some employers may not provide this feature.)

-- End of Report --

Selected Filtering

You Chose 31 of 1029 Employers

Demographic Criteria

IndustryType

State

Industry

Metro

Fortune Rank

Company Type

Employee Group

Employee Size

Total Sales

You Chose

No Filter

Pennsylvania

No Filter

No Filter

No Filter

No Filter

Salaried

1 to 9,999,999

1,000,000 to 999,999,000,000

Chosen employers based on your selected filtering

Air Products - Salaried

Allegheny Energy - Salaried

Armstrong Wood Products - Salaried

Armstrong World - Salaried

Black Box Network Services - Salaried

Carpenter Technology - Salaried

CertainTeed - Salaried

CIGNA - Salaried

Comcast - Salaried

Delaware Investments - Salaried

Duquesne Light - Salaried

Federated Investors - Salaried

Giant Eagle - Salaried

GlaxoSmithKline - Salaried

Heinz - Salaried

Hershey Company - Salaried

IKON Office Solutions - Salaried

IMS Health - Salaried

Knoll - Salaried

Lincoln Financial Group - Salaried

NOVA Chemicals - Salaried

Penn National - Salaried

PNC Financial Services - Salaried

Rohm and Haas - Salaried

Toll Brothers - Salaried

Unisys - Salaried

United States Steel - Salaried

UPMC - Salaried

US Filter - Salaried - (PG 604)

Voith Siemens Hydro Power - Salaried

Westinghouse Electric - Salaried