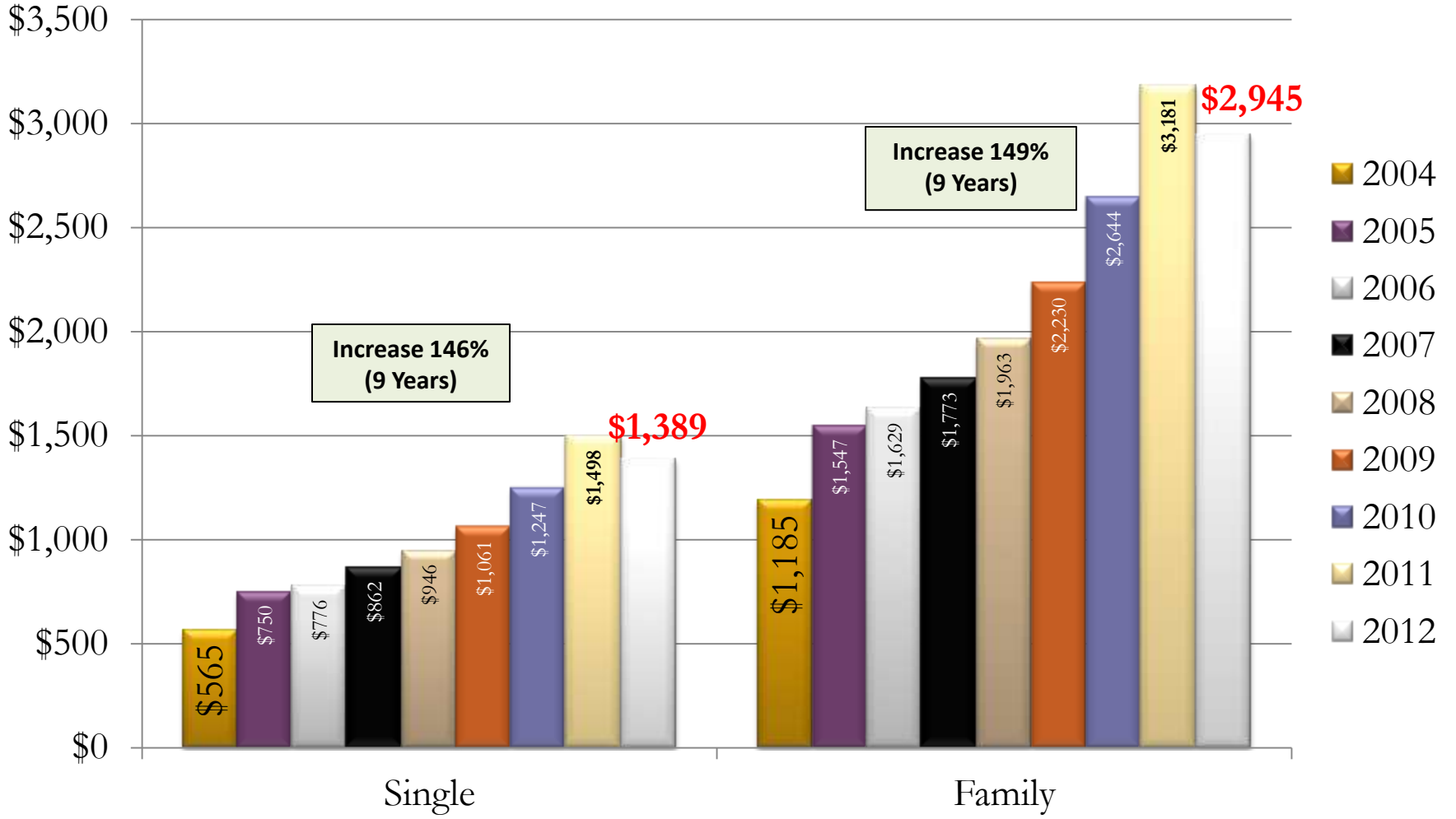


Employer Responses to Health Insurance Rate Increases Reported in 2012



2011	2012	Here is what employers say they DID....
52.3%	63.5%	Passed some or all of the increased costs to the employees
17.0%	29.0%	Organization absorbed the entire cost increase
24.6%	20.4%	Raised deductibles
15.9%	15.8%	Raised out of pocket maximum
14.0%	12.1%	Increased office co-payments
12.5%	10.7%	Increased prescription drug co-payments
7.0%	9.4%	Changed insurance companies
4.0%	5.7%	Hired fewer new employees
7.0%	5.4%	Began wellness/disease management initiatives
8.7%	5.0%	Reduced Pay raises or bonuses
2.5%	4.2%	Offered Consumer-Driven Health Plans
1.4%	1.0%	Released employees
0.4%	0.0%	Stopped providing health insurance coverage

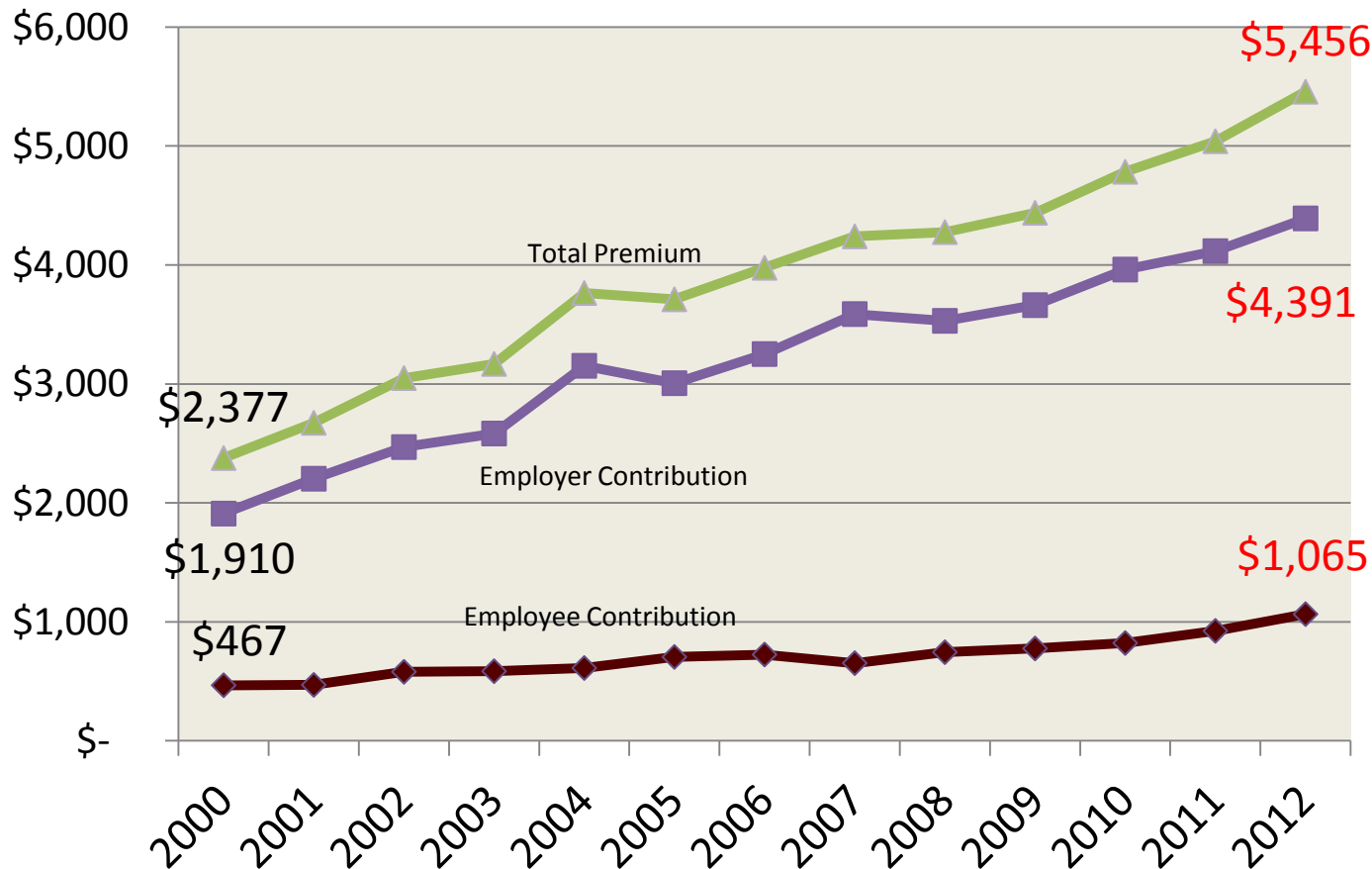
All Medical Plans In-Network Deductible



History of **Single** Medical Plan Premiums and Contributions

(HMO, PPO, Traditional Indemnity, HSAs)

Annual **Single** Medical Contributions



**Total
Premium**
↑ 130%

**Employer
Contribution**
↑ 130%

**Employee
Contribution**
↑ 128%