

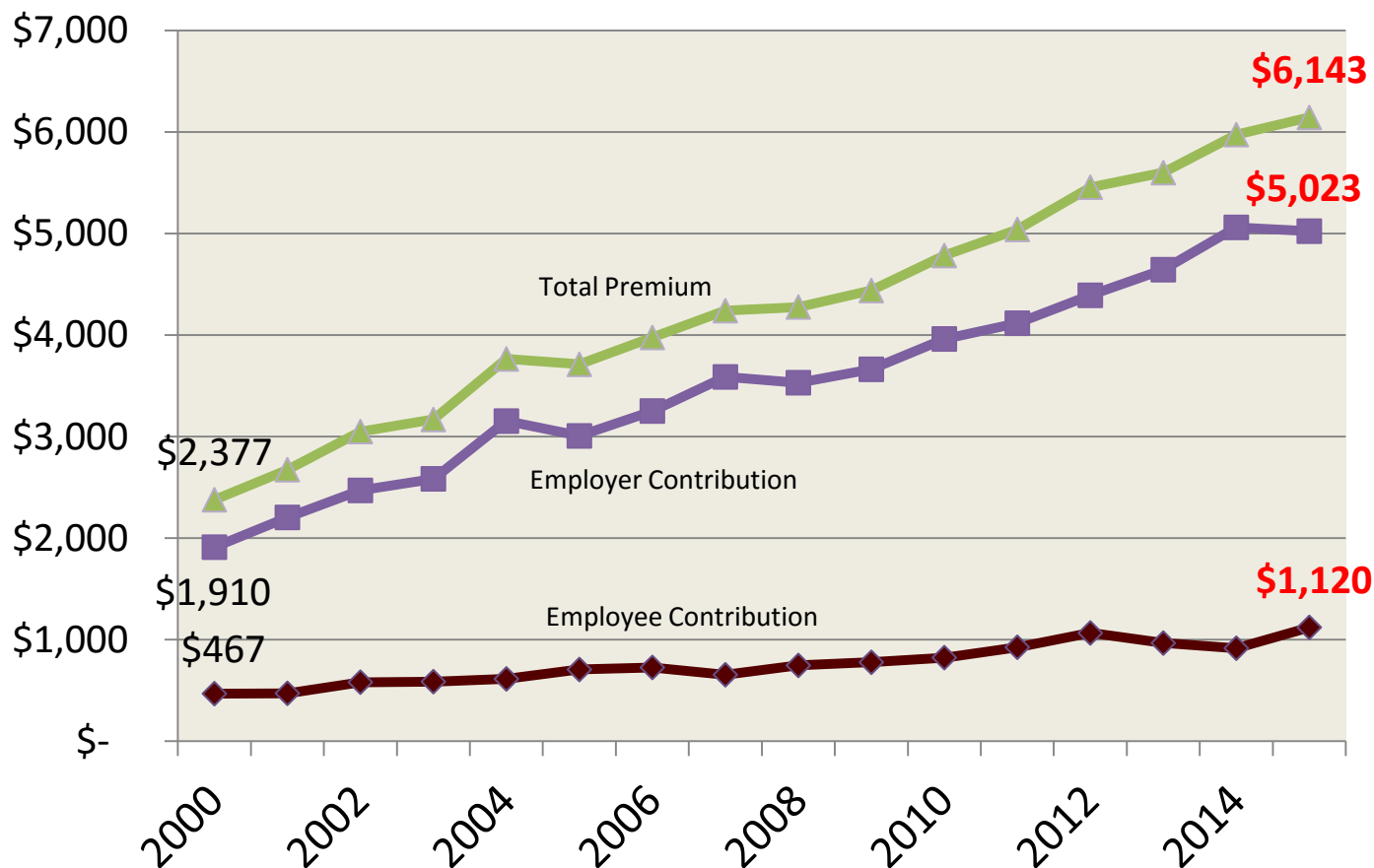
Employer Responses to Health Insurance Rate Increases Reported in 2015

2014	2015	Here is what employers say they DID...
58.2%	54.0%	Passed some or all of the increased costs to the employees
26.1%	30.9%	Organization absorbed the entire cost increase
18.5%	18.2%	Raised deductibles
15.3%	15.0%	Raised out-of-pocket maximum
10.7%	13.4%	Changed insurance companies
8.0%	10.5%	Increased office co-payments
6.6%	8.2%	Increased prescription drug co-payments
7.4%	7.3%	reduced pay raises or bonuses
3.7%	4.4%	Offered consumer-driven health plans
5.7%	3.6%	Hired fewer new employees
6.0%	3.3%	Began wellness/disease management initiatives
0.5%	0.0%	Stopped providing health insurance coverage

All Medical Plans Combined

(HMO, PPO, Traditional Indemnity, HSAs)

Annual Single Medical Contributions - 2015



Total Premium
↑ 158%

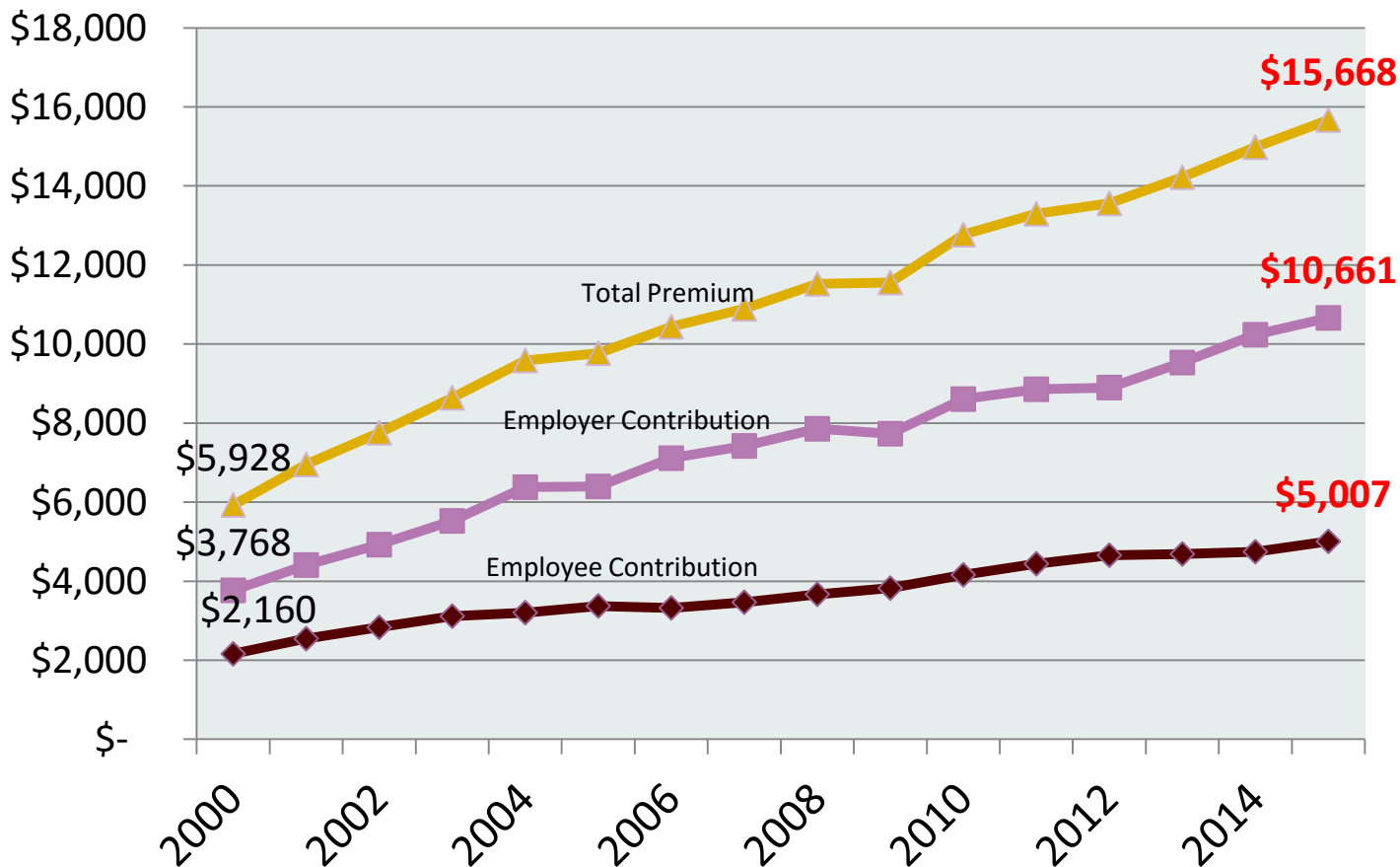
Employer Contribution
↑ 163%

Employee Contribution
↑ 140%

All Medical Plans Combined

(HMO, PPO, Traditional Indemnity, HSAs)

Annual Family Medical Contributions - 2015



Total Premium
↑ 164%

Employer Contribution
↑ 183%

Employee Contribution
↑ 132%

All Medical Plans

Employee Contributions – Single Enrollment

Percentage of Monthly Premium Paid by Employer & Employee

■ ER Single ■ EE Single

