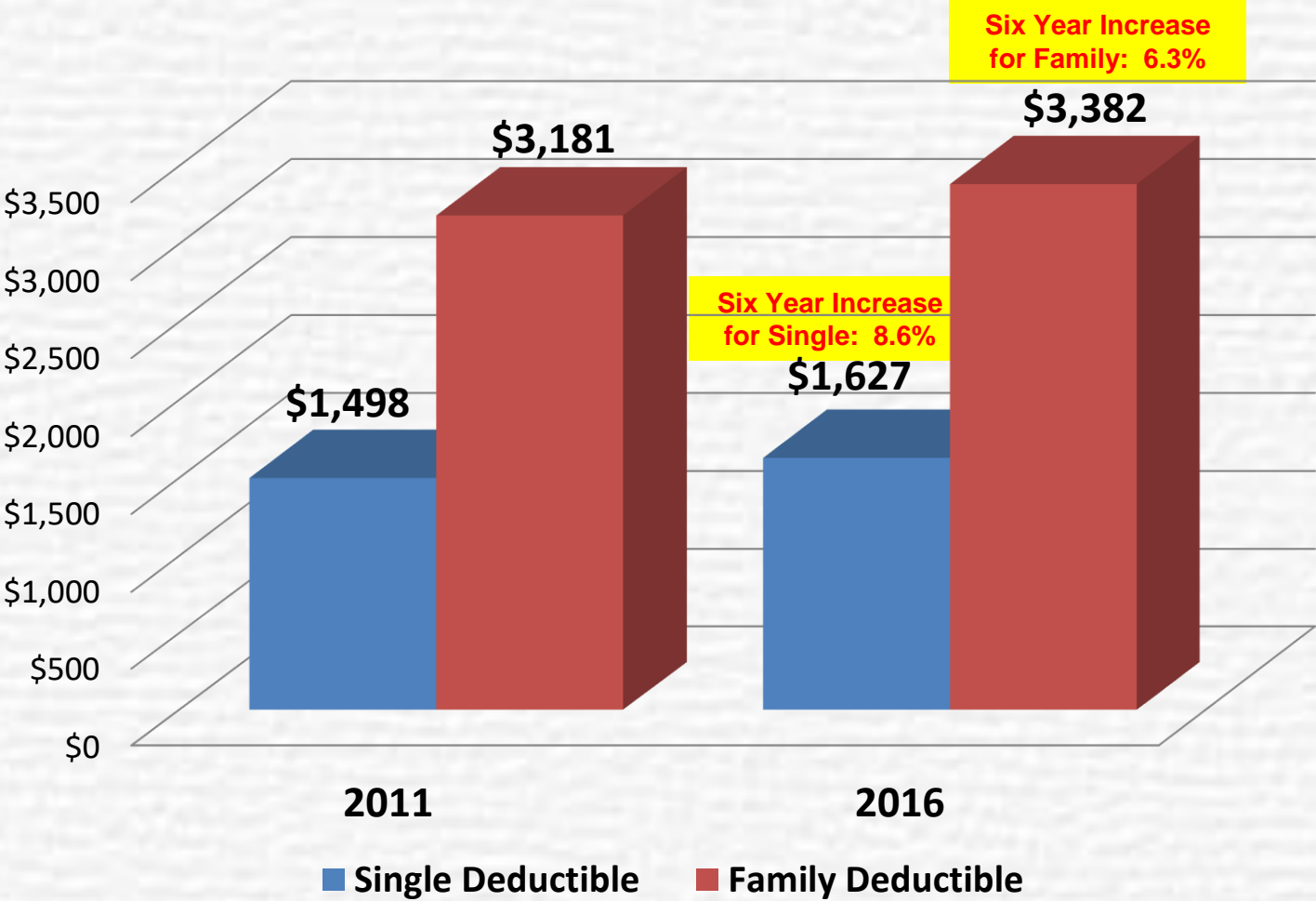


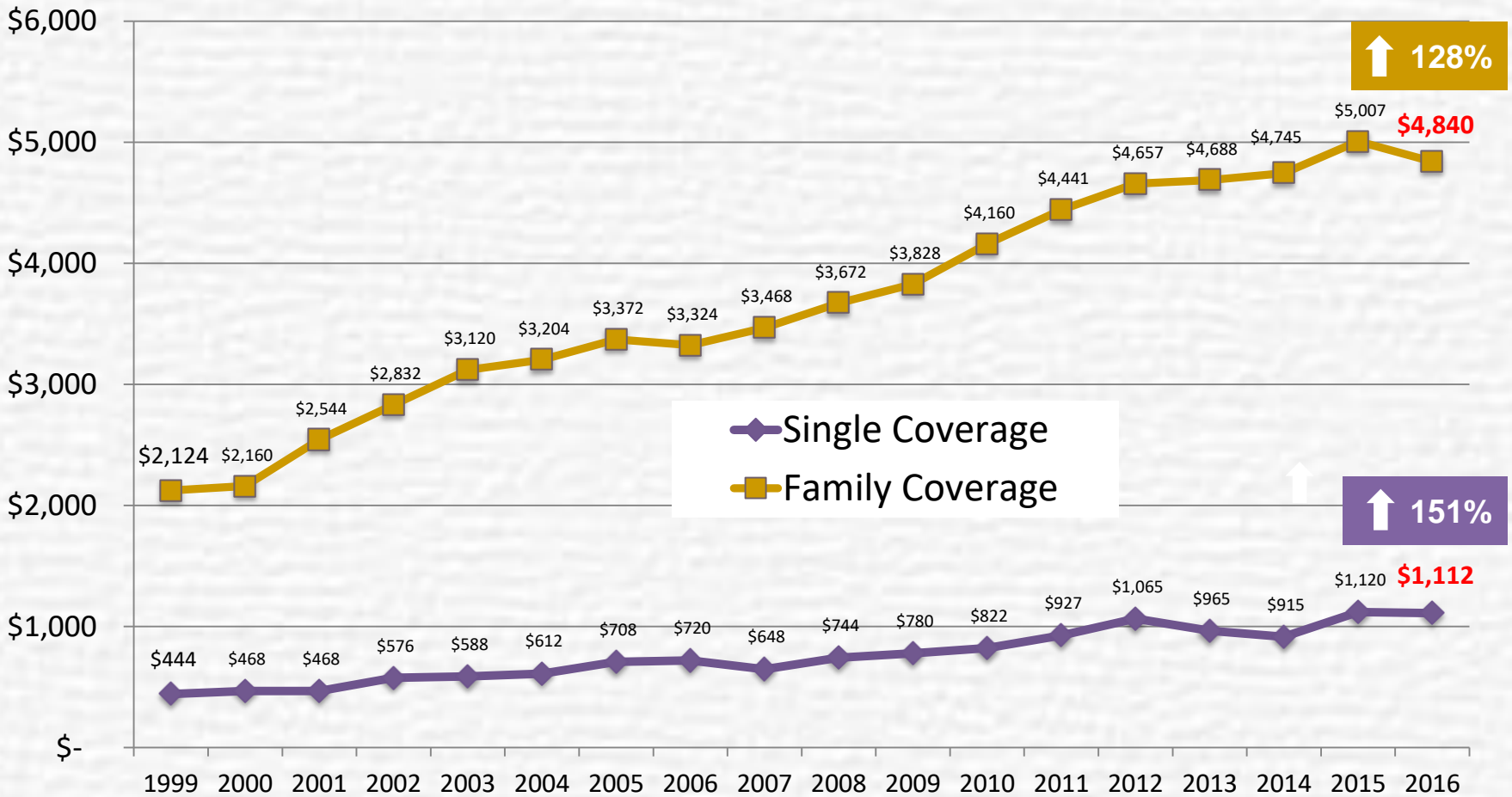
Post ACA (2011 – 2016)

Average Iowa Employer Deductibles



Source: David P. Lind Benchmark. 2011-2016 Iowa Employer Benefits Study®

Average Annual Worker Premium Contributions Paid by Covered Workers for Single and Family Coverage, 1999-2016 (All Plans Combined)



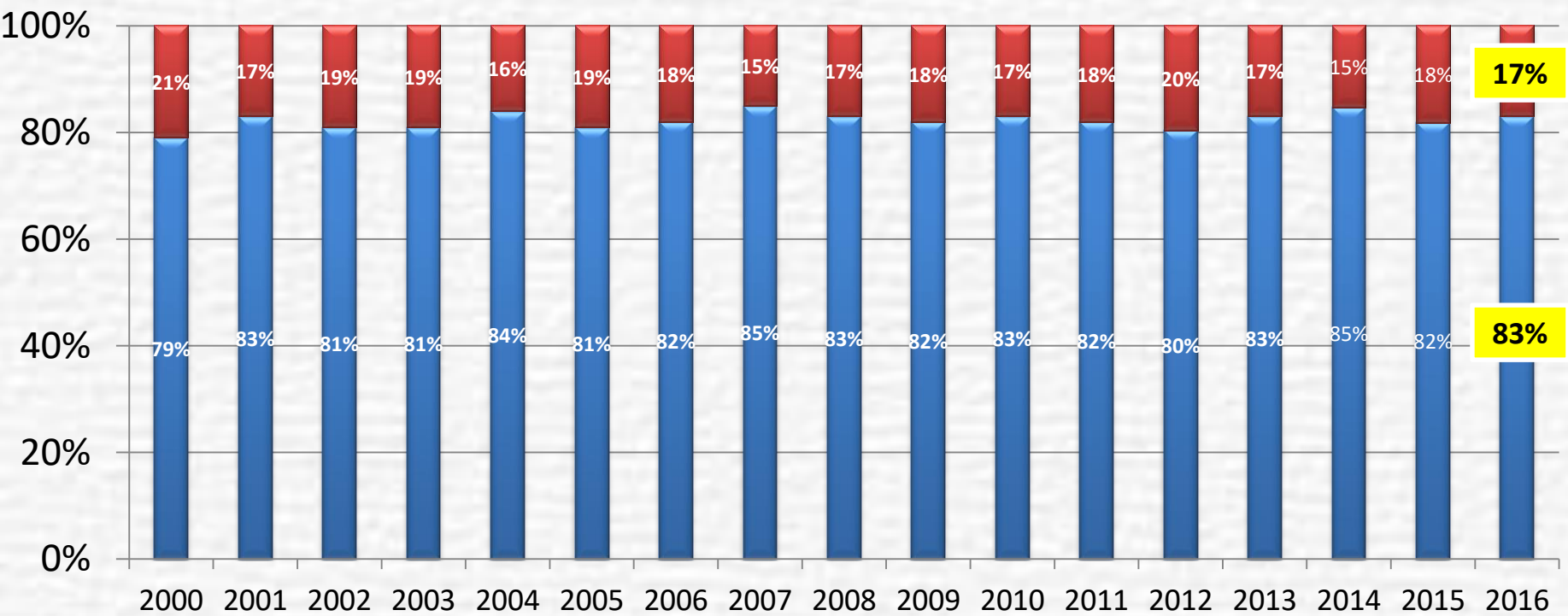
Source: David P. Lind Benchmark. 1999-2016 Iowa Employer Benefits Study®

All Medical Plans

Employee Contributions – Single Enrollment

Percentage of Monthly Premium Paid by Employer & Employee

■ ER Single ■ EE Single



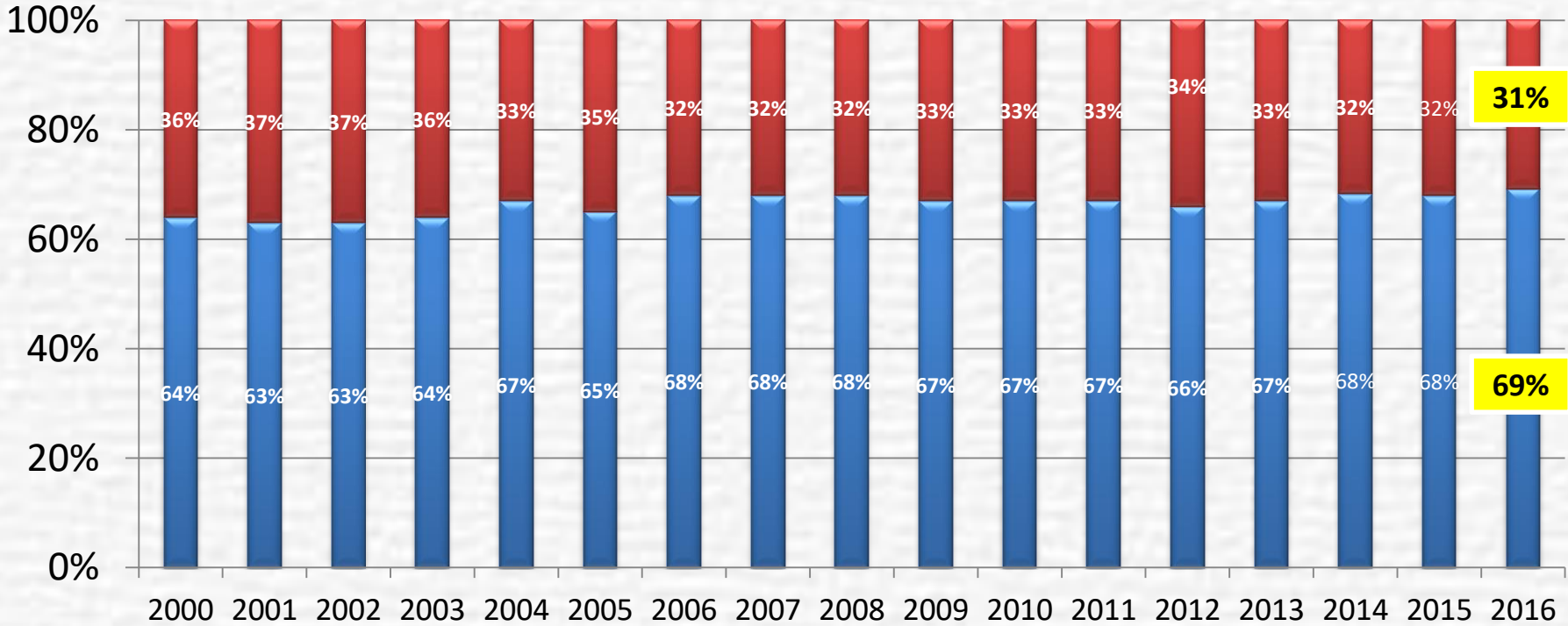
Source: David P. Lind Benchmark. 2000-2016 Iowa Employer Benefits Study®

All Medical Plans

Employee Contributions – Family Enrollment

Percentage of Monthly Premium Paid by Employer & Employee

ER Family EE Family



Source: David P. Lind Benchmark. 2000-2016 Iowa Employer Benefits Study®

2016 Iowa Employer Benefits Study[©]

18th Annual Study

Questions?

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