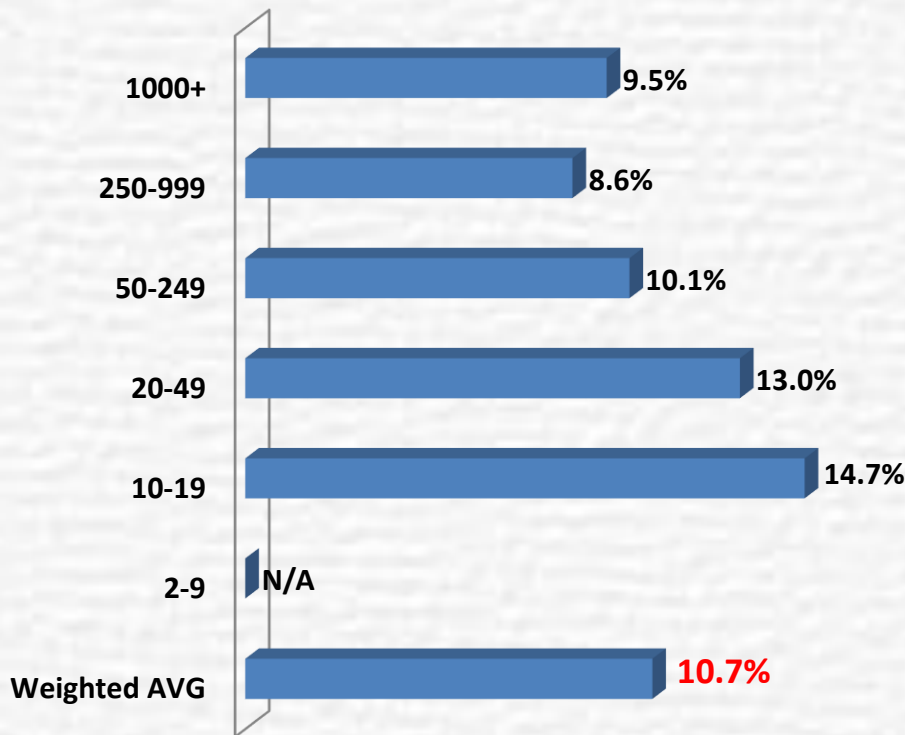


Average Annual Reported Increase Over Six Years

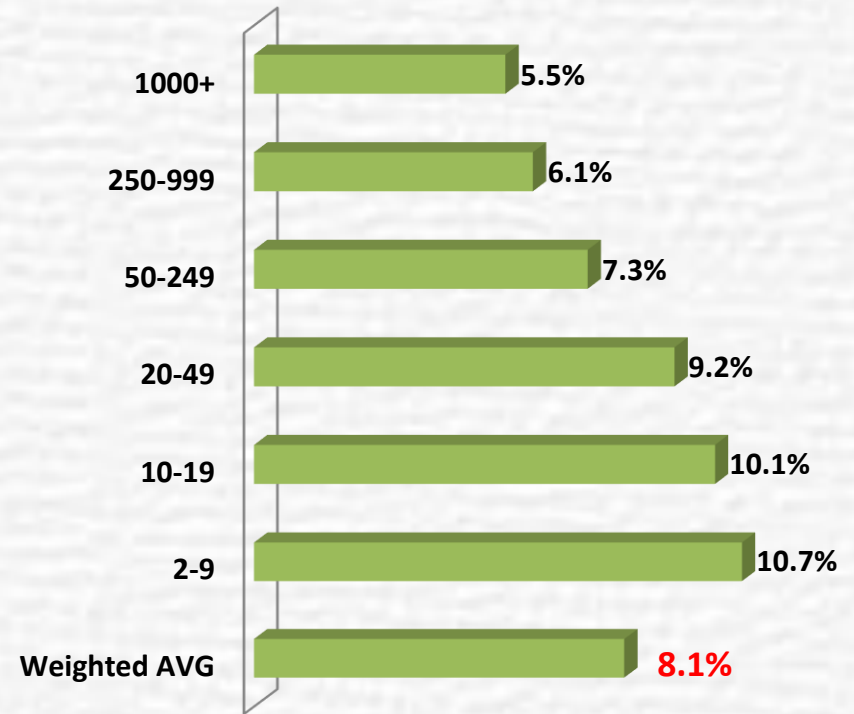
Pre-ACA vs. Post-ACA

(by Employer Size)

2005 - 2010



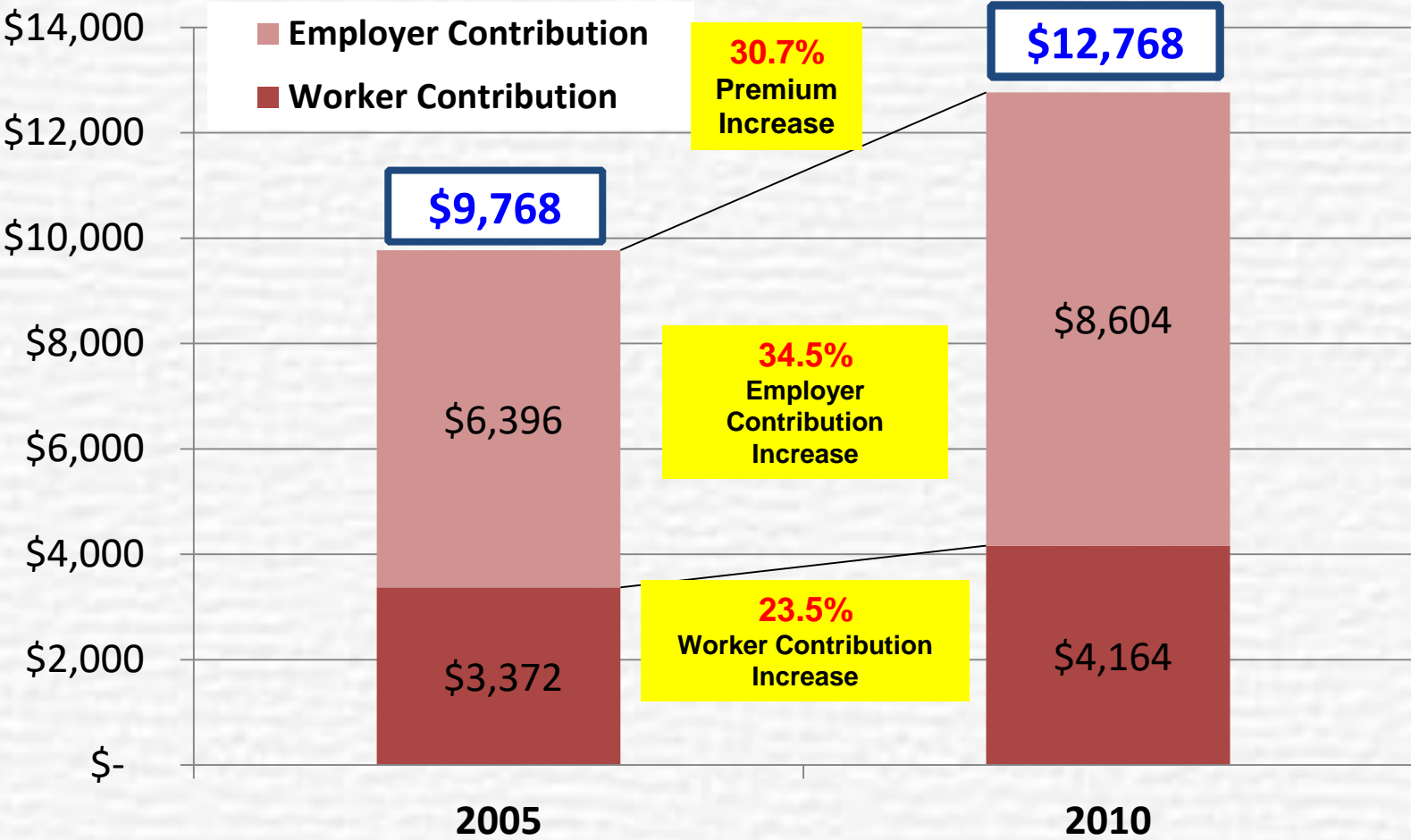
2011 - 2016



Source: David P. Lind Benchmark. 2005-2016 Iowa Employer Benefits Study®

Pre ACA

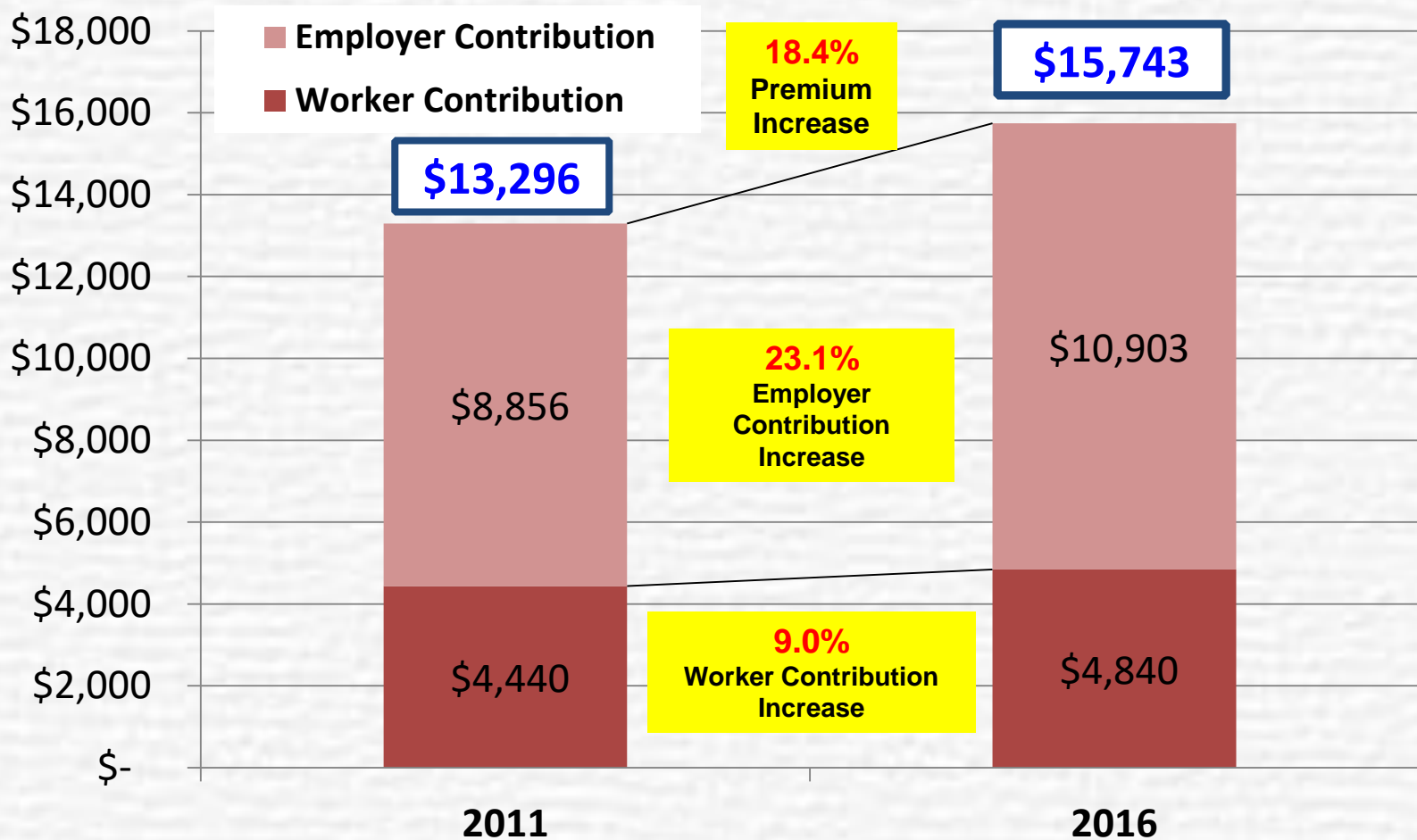
Average Iowa Health Insurance Premiums Worker Contributions for Family Coverage, 2005-2010



Source: David P. Lind Benchmark. 2005-2010 Iowa Employer Benefits Study®

Post ACA

Average Iowa Health Insurance Premiums Worker Contributions for Family Coverage, 2011-2016



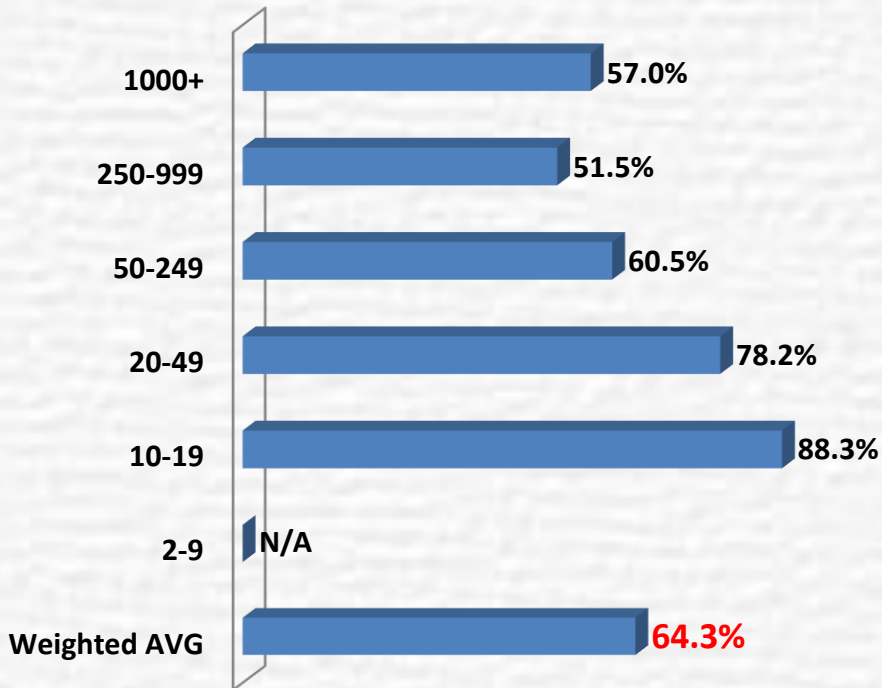
Source: David P. Lind Benchmark. 2011-2016 Iowa Employer Benefits Study®

Cumulative Premium Increase Over Six Years

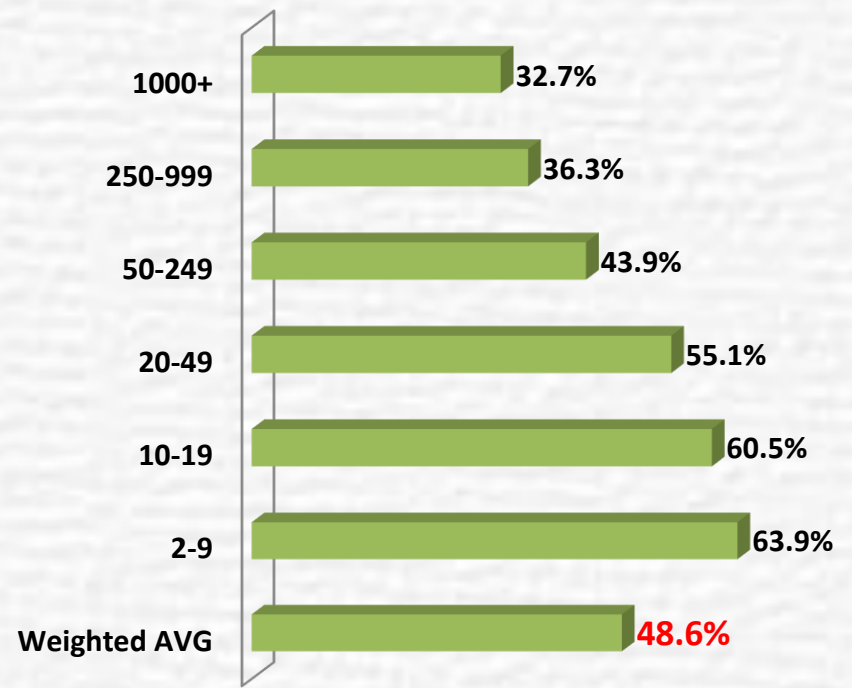
Pre-ACA vs. Post-ACA

(by Employer Size)

2005 - 2010

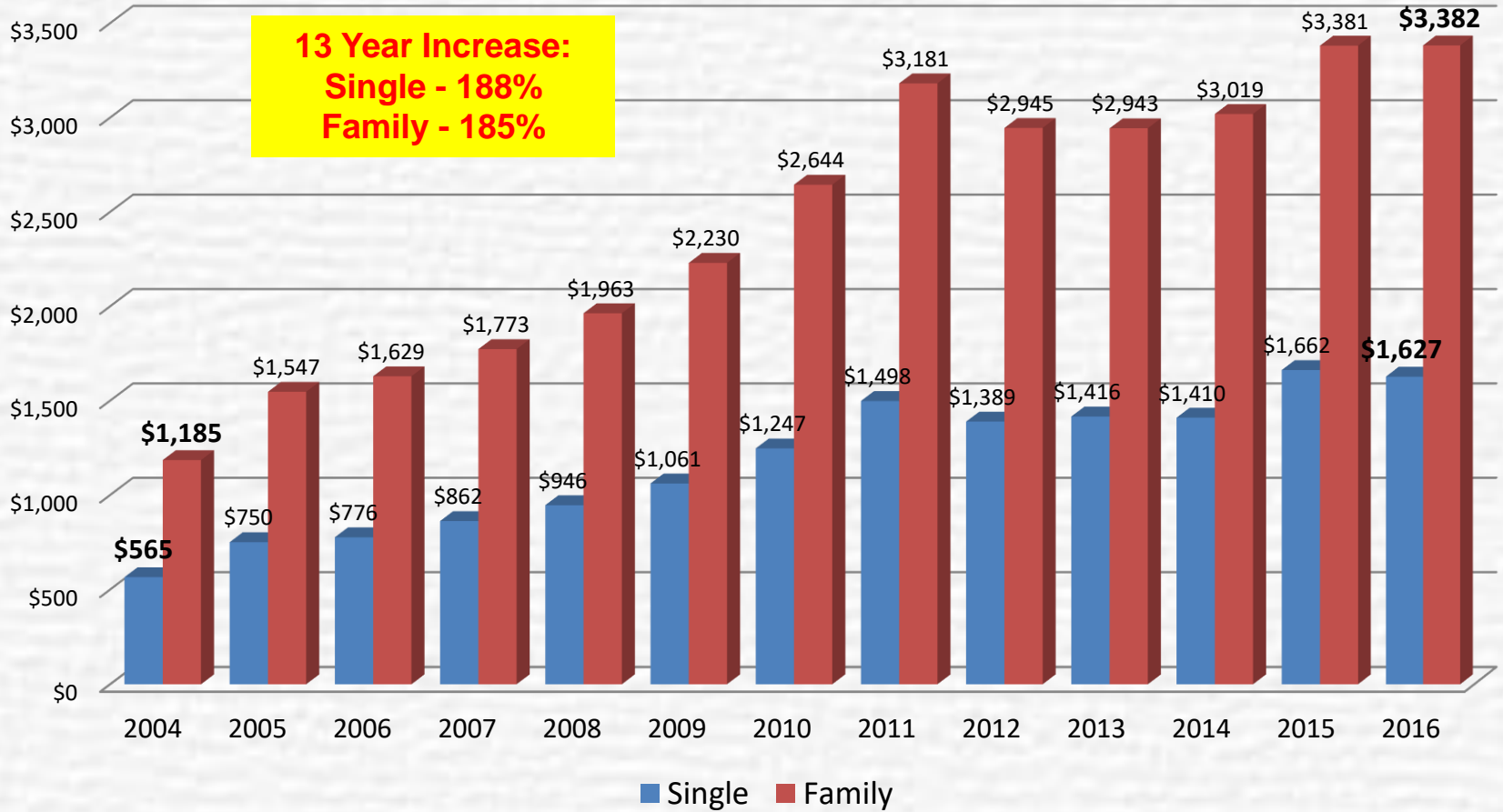


2011 - 2016



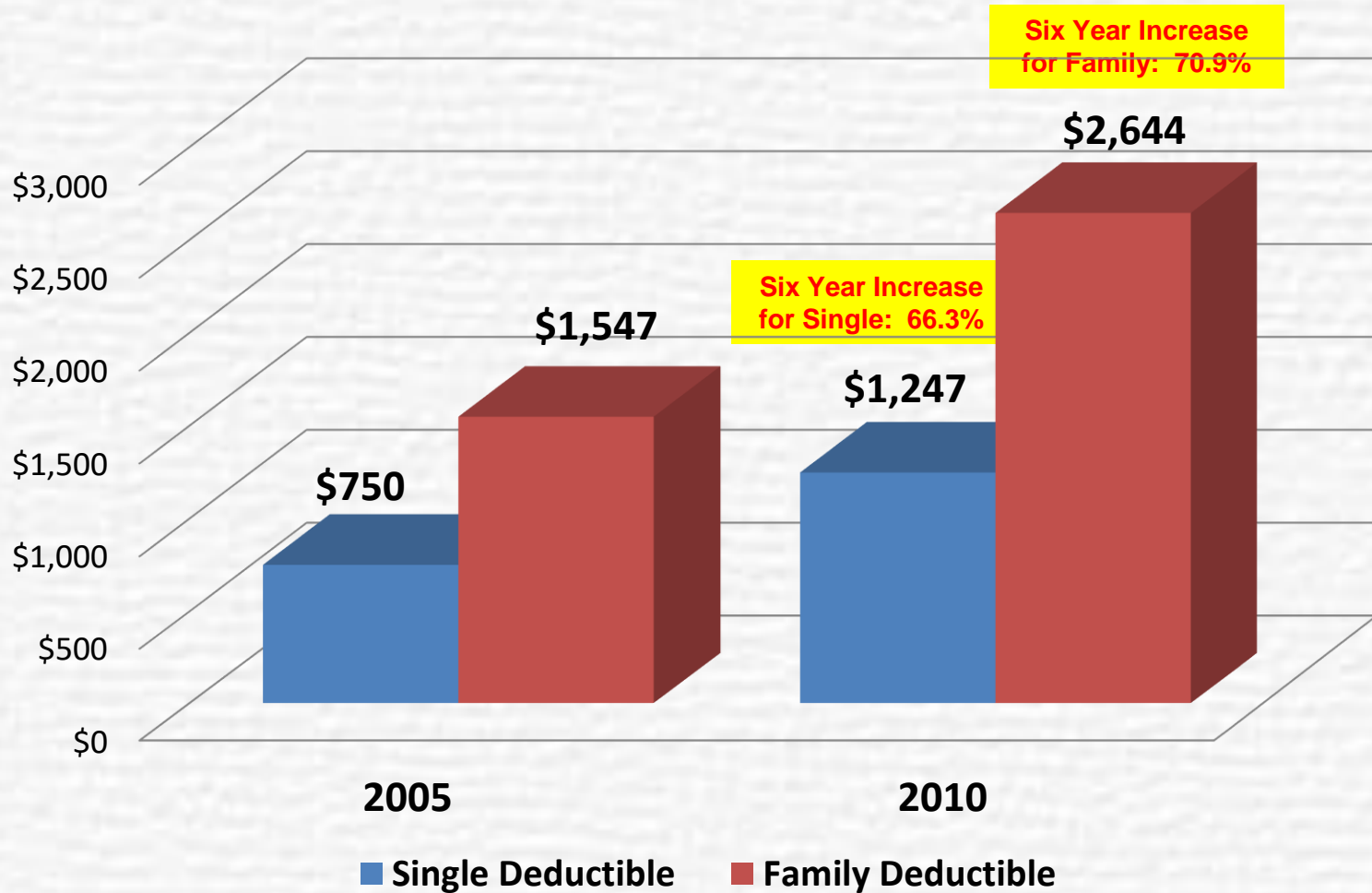
Source: David P. Lind Benchmark. 2005-2016 Iowa Employer Benefits Study®

History of Overall Deductibles (All Plans) 2004 - 2016



Pre ACA (2005 – 2010)

Average Iowa Employer Deductibles



Source: David P. Lind Benchmark. 2005-2010 Iowa Employer Benefits Study®