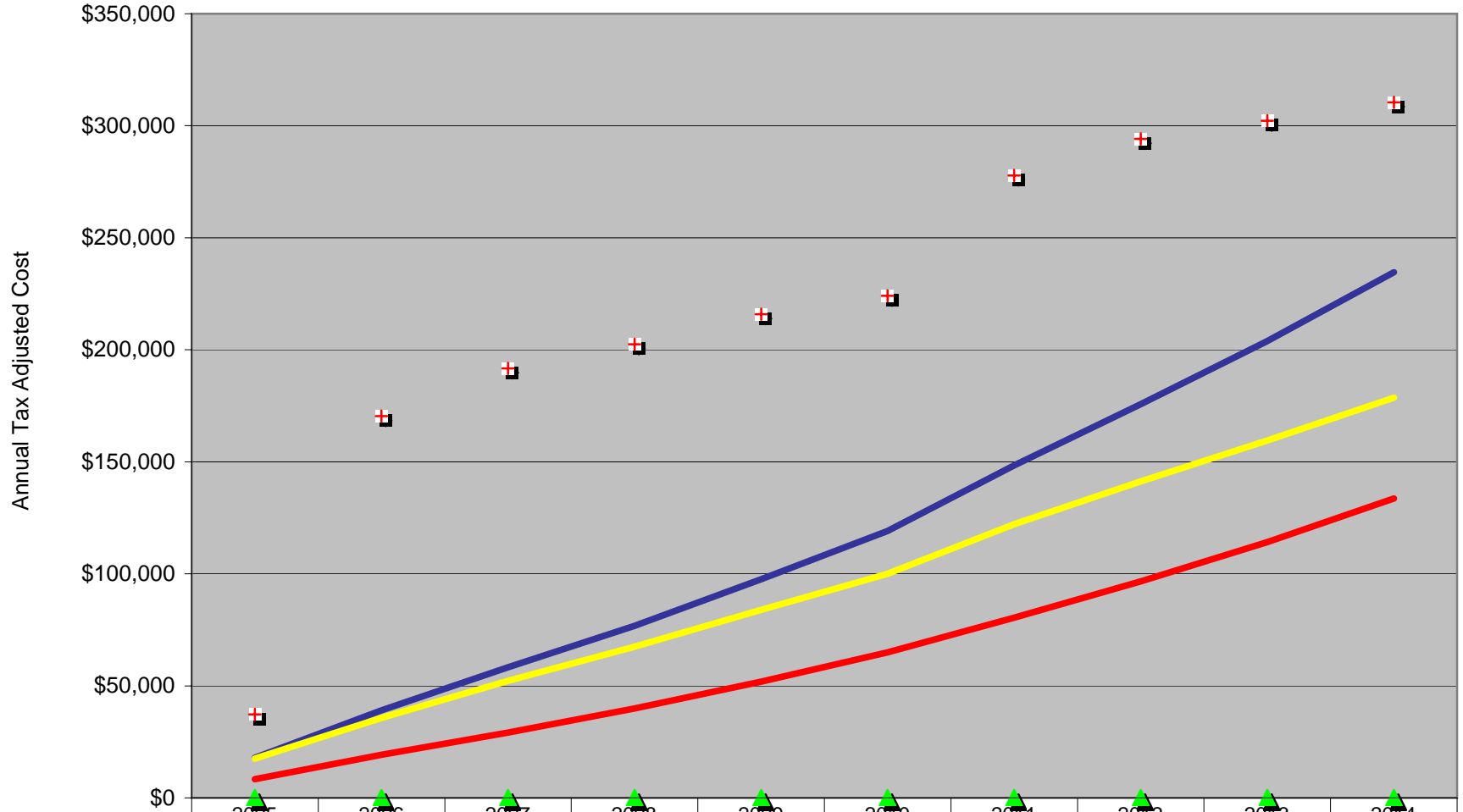


Full Family High Utilizer Cumulative Annual Comparison of Tax Adjusted Total Health Costs



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
— PPO (Premium + OOP)	\$17,886	\$39,016	\$58,296	\$76,853	\$97,650	\$119,114	\$148,361	\$175,772	\$203,872	\$234,661
— HMO (Premium + OOP)	\$8,390	\$19,242	\$29,163	\$39,908	\$51,861	\$64,922	\$80,420	\$96,573	\$114,176	\$133,624
— HDHP (HDHP + HSA + OOP)	\$17,483	\$35,672	\$52,270	\$67,496	\$83,900	\$99,959	\$122,191	\$141,237	\$159,529	\$178,635
— HDHP Cost Net of HSA Balance	\$17,483	\$35,672	\$52,270	\$67,496	\$83,900	\$99,959	\$122,191	\$141,237	\$159,529	\$178,635
▲ Net Contribution to HSA	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
+ Claims Incurred	\$37,285	\$170,388	\$191,669	\$202,397	\$215,928	\$224,053	\$277,813	\$294,084	\$302,260	\$310,453