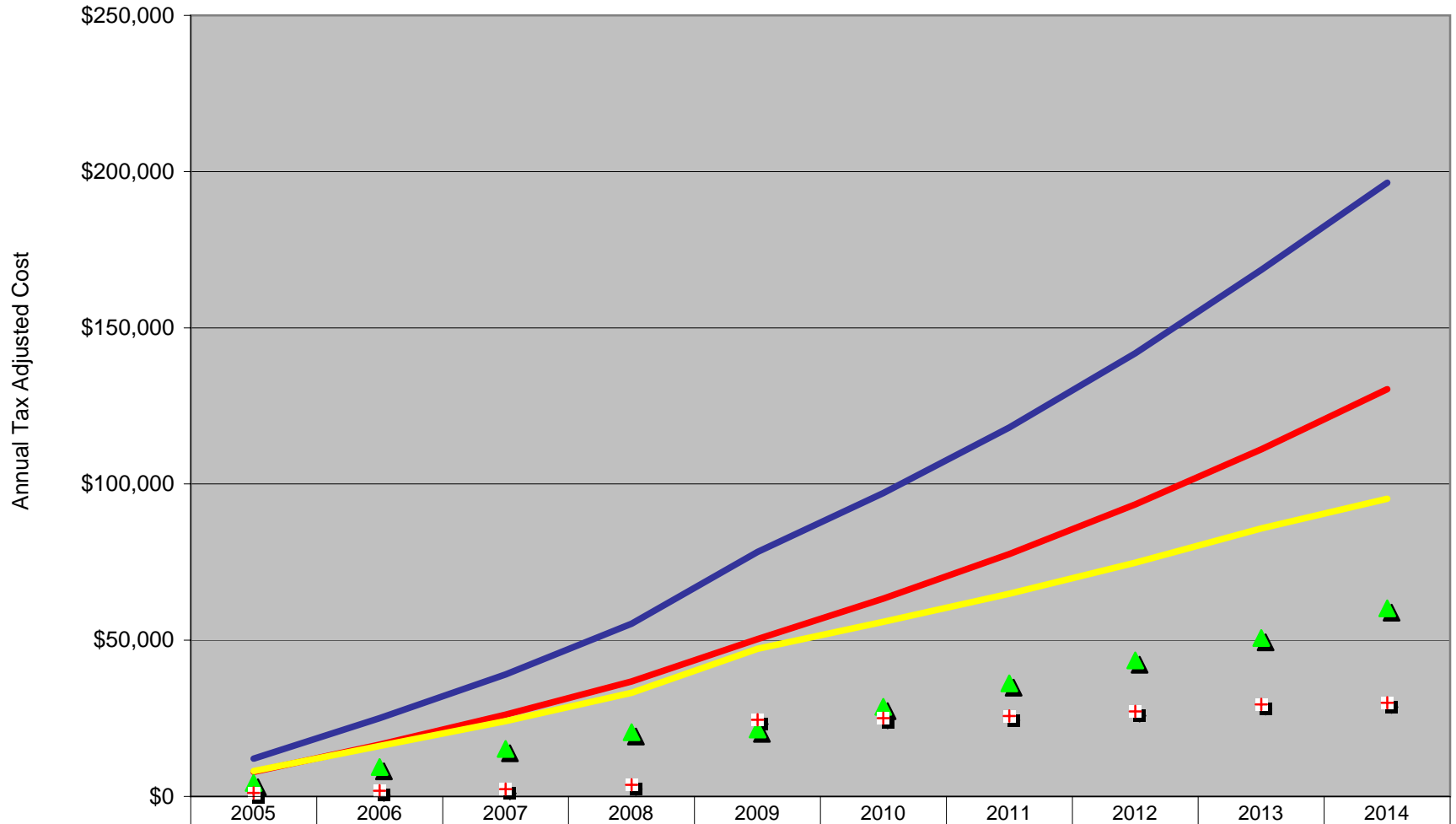


Full Family Low Utilizer
Cumulative Annual Comparison of Tax Adjusted Total Health Costs



| | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 |
|--------------------------------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|
| — PPO (Premium + OOP) | \$12,066 | \$25,019 | \$39,028 | \$55,287 | \$78,281 | \$97,088 | \$118,091 | \$141,819 | \$168,532 | \$196,440 |
| — HMO (Premium + OOP) | \$7,900 | \$16,585 | \$26,182 | \$36,836 | \$50,371 | \$63,312 | \$77,610 | \$93,474 | \$111,097 | \$130,383 |
| — HDHP (HDHP + HSA + OOP) | \$12,483 | \$25,572 | \$39,294 | \$53,675 | \$68,742 | \$84,526 | \$101,058 | \$118,370 | \$136,496 | \$155,474 |
| — HDHP Cost Net of HSA Balance | \$8,152 | \$16,148 | \$24,108 | \$33,142 | \$47,286 | \$55,876 | \$64,896 | \$74,821 | \$85,753 | \$95,257 |
| ▲ Net Contribution to HSA | \$4,331 | \$9,424 | \$15,186 | \$20,532 | \$21,456 | \$28,651 | \$36,162 | \$43,548 | \$50,744 | \$60,217 |
| + Claims Incurred | \$1,120 | \$1,831 | \$2,298 | \$3,701 | \$24,541 | \$25,026 | \$25,767 | \$27,214 | \$29,425 | \$29,934 |