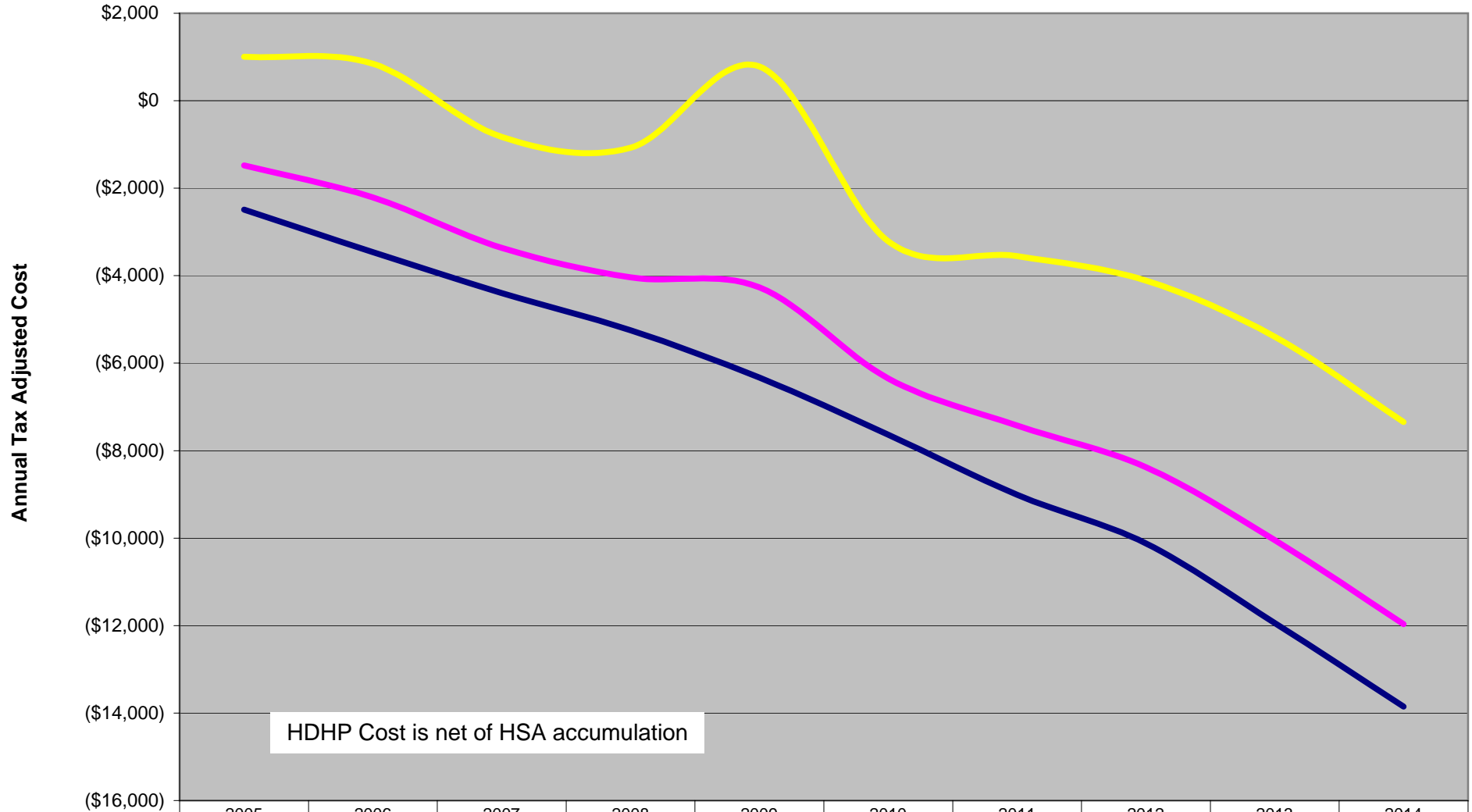


### Cost (Savings) Per Partner Per Year Year by Year Comparison of HDHP Replacement Options



HDHP Cost is net of HSA accumulation

|  | 2005      | 2006      | 2007      | 2008      | 2009      | 2010      | 2011      | 2012       | 2013       | 2014       |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| <span style="color: magenta;">■</span> HSA v. PPO/HMO    | (\$1,478) | (\$2,211) | (\$3,363) | (\$4,039) | (\$4,266) | (\$6,354) | (\$7,425) | (\$8,379)  | (\$10,048) | (\$11,965) |
| <span style="color: darkblue;">■</span> HSA vs. PPO Only | (\$2,492) | (\$3,460) | (\$4,399) | (\$5,249) | (\$6,328) | (\$7,637) | (\$9,007) | (\$10,121) | (\$11,947) | (\$13,852) |
| <span style="color: yellow;">■</span> HSA vs. HMO Only   | \$1,004   | \$846     | (\$826)   | (\$1,076) | \$781     | (\$3,214) | (\$3,554) | (\$4,115)  | (\$5,400)  | (\$7,344)  |