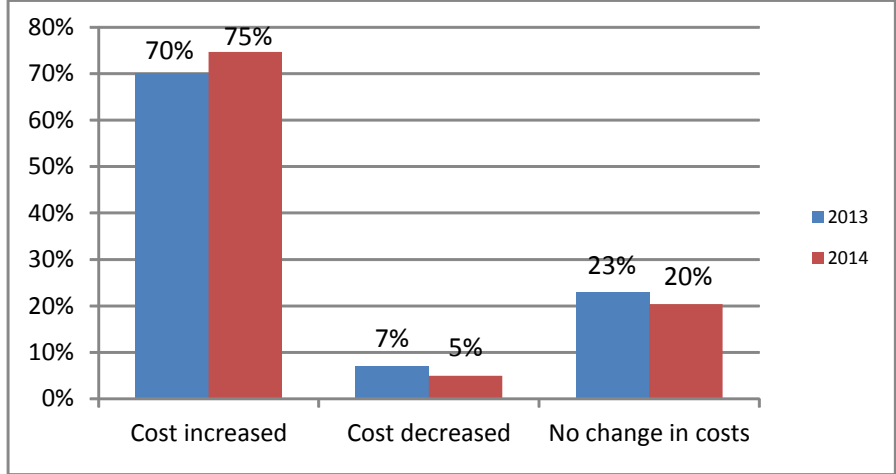
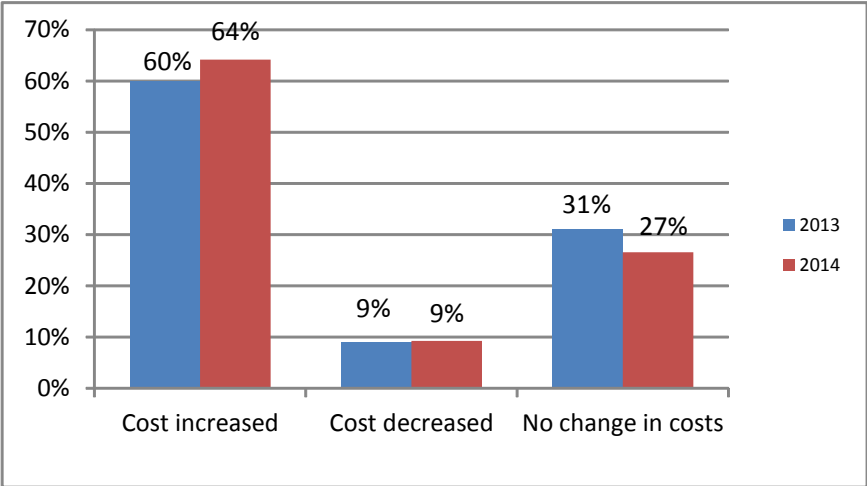


**Medical Plans – Plan Financials**

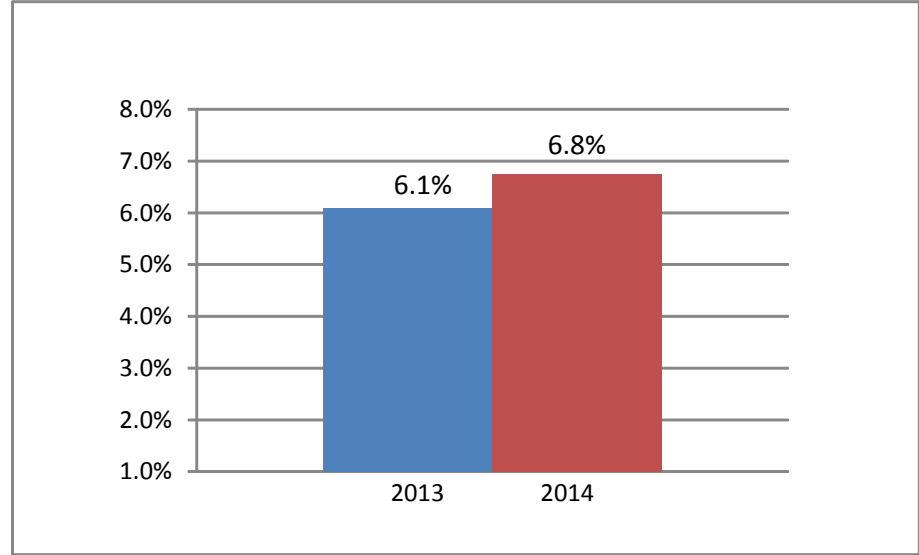
**12. Percent of plans that experienced cost changes in 2014 (assuming no plan design changes)**



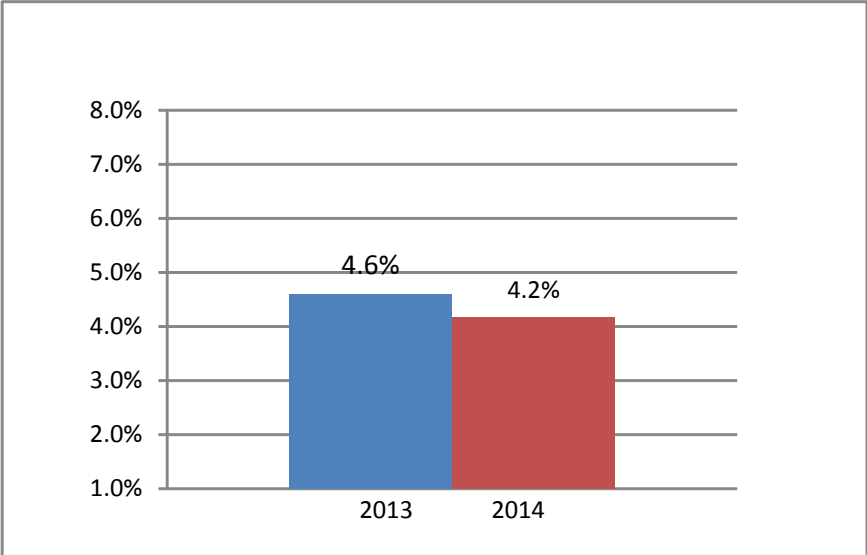
**13. Percent of plans that experienced cost changes in 2014 (after plan design changes, negotiations and migration)**



**Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees**



**Weighted average of percent change in plan rates (increases, decreases, and no change), weighted by number of employees**



**Medical Plans – Plan Financials (continued)**

	All Respondents	Number of Full-time Employees						Organization Type		
		< 100	100 - 249	250 - 499	500 - 999	1000 - 2499	> 2499	Government Contractors	Association/ Non-Profit	All Others
<b>Number Surveyed</b>	204	64	65	36	18	10	11	63	76	65
<b>What is the percentage of the total premium paid by the employee each month?</b>										
<b>HMO</b>										
Number Reporting	83	24	26	12	4	8	9	24	27	32
Employee										
Average	18.5%	15.6%	19.6%	18.8%	16.2%	19.0%	22.9%	23.0%	14.0%	18.8%
Median	17.7%	14.6%	17.0%	20.3%	18.0%	20.0%	20.8%	20.8%	15.0%	20.0%
Employee and Spouse										
Average	28.1%	29.9%	26.5%	29.2%	25.2%	22.8%	30.0%	33.2%	19.7%	32.3%
Median	25.6%	28.9%	20.5%	26.3%	19.8%	22.6%	29.4%	29.8%	20.2%	30.0%
Employee + Child(ren)										
Average	26.1%	27.2%	25.3%	25.5%	23.1%	20.9%	30.8%	30.8%	18.1%	30.4%
Median	24.4%	25.0%	20.0%	25.6%	22.5%	20.4%	29.3%	27.6%	19.3%	29.1%
Employee + 1										
Average	24.4%	17.4%	26.1%	26.7%	24.6%	29.2%	27.5%	30.2%	18.5%	25.9%
Median	22.8%	16.4%	21.0%	24.7%	18.1%	27.3%	30.8%	22.1%	17.1%	25.0%
Family										
Average	31.3%	40.0%	28.6%	26.8%	25.9%	23.4%	28.3%	42.3%	21.5%	31.9%
Median	25.0%	30.0%	23.3%	25.0%	17.0%	20.2%	29.2%	25.0%	20.4%	30.0%