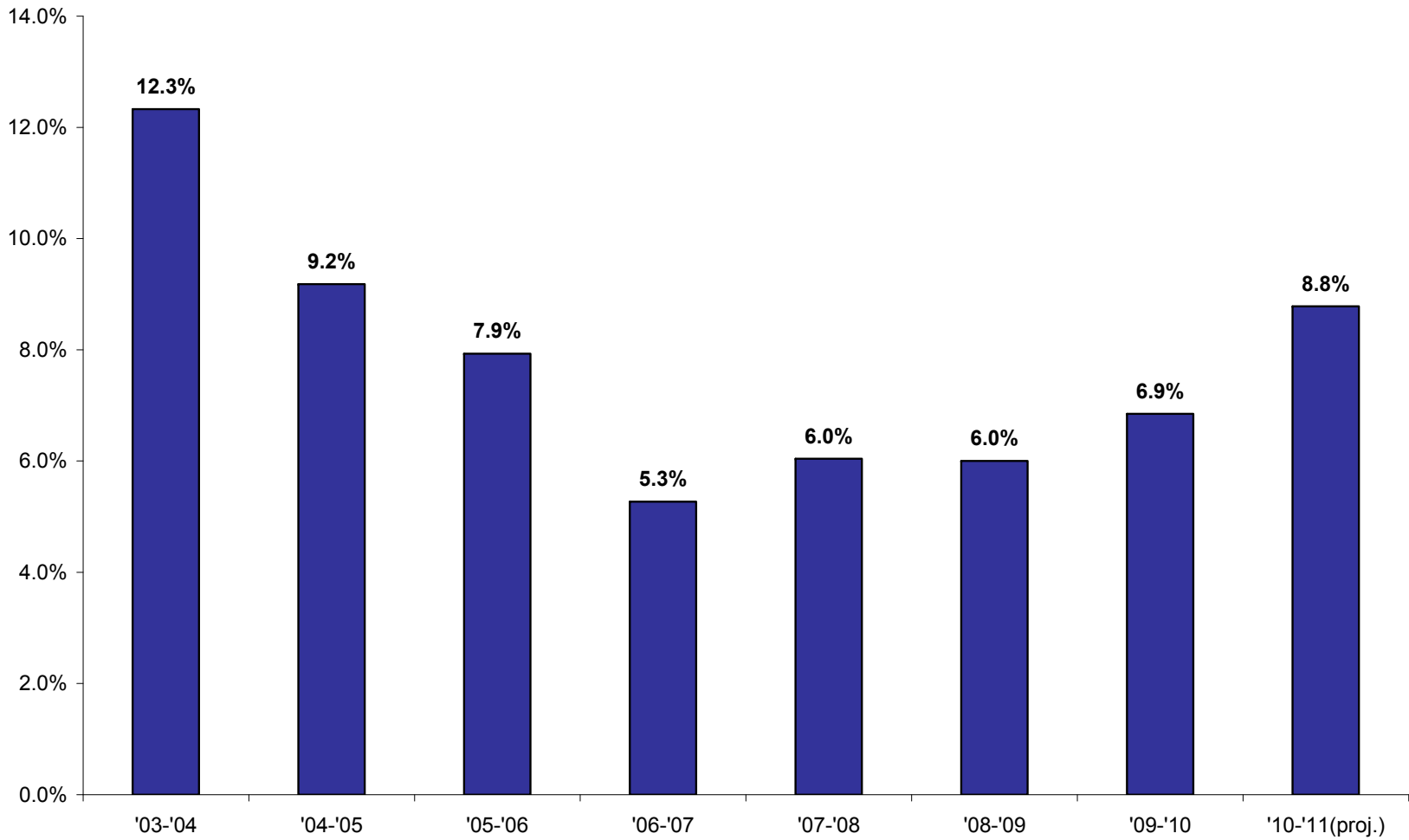
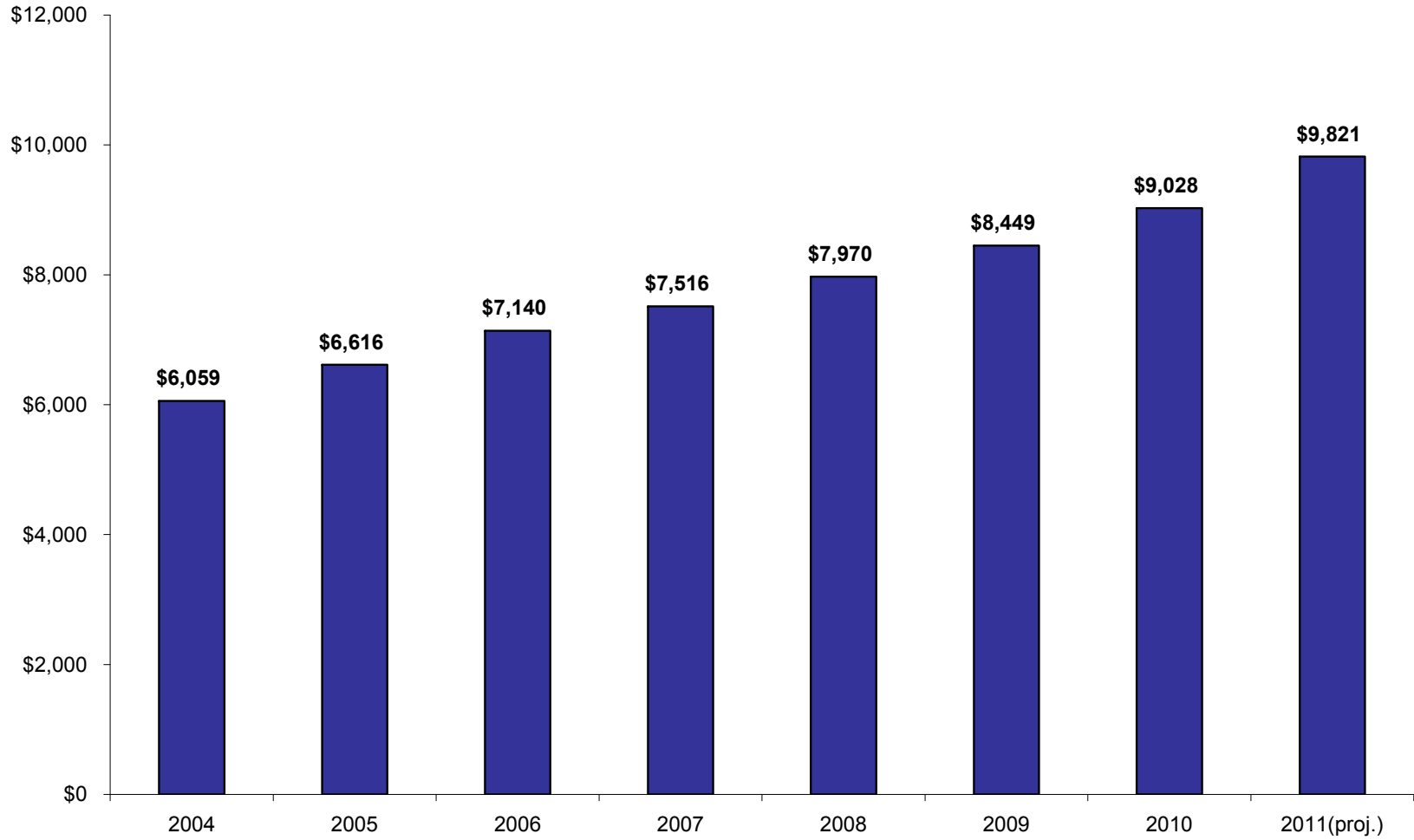


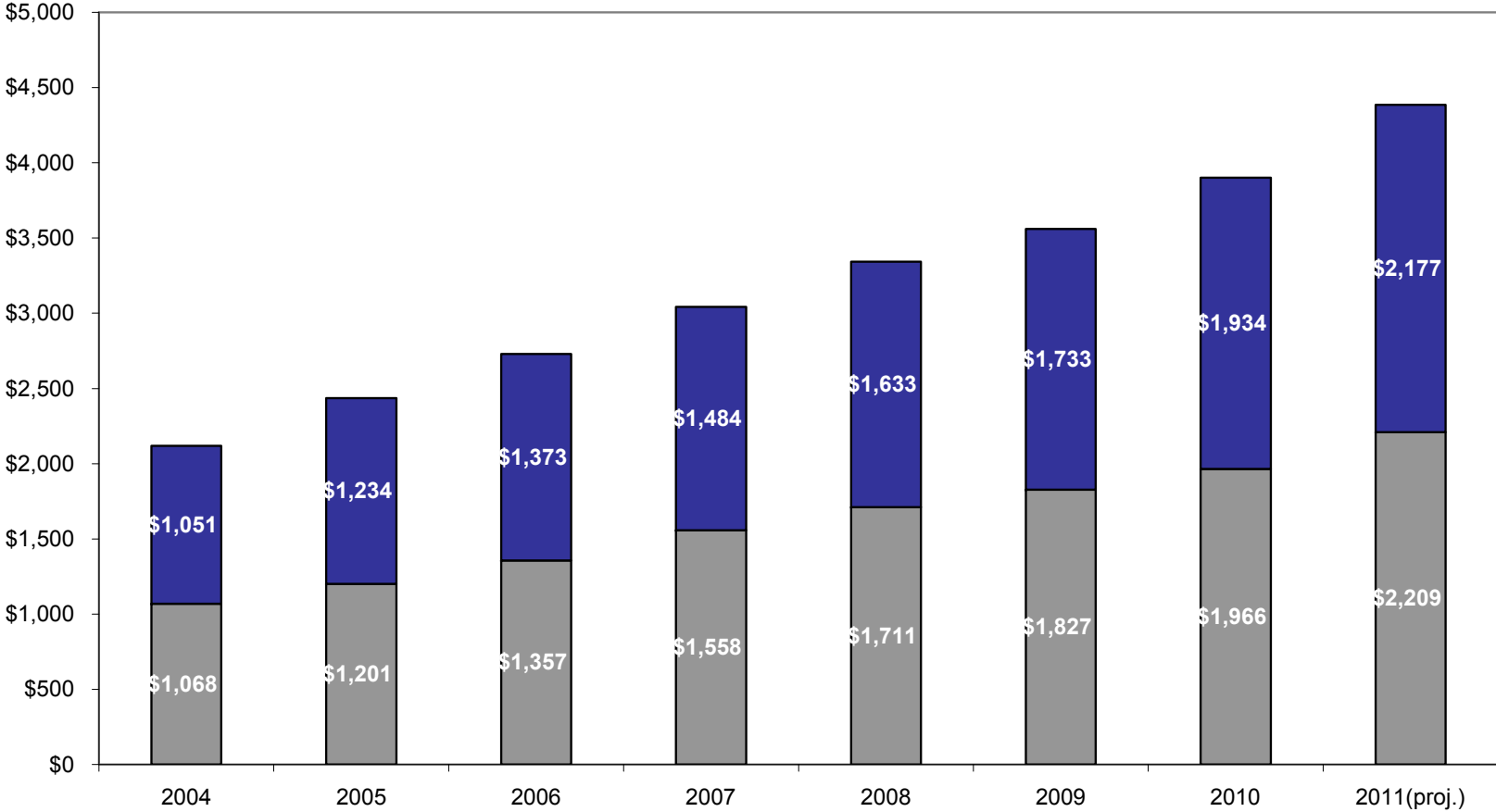
## Annual Health Care Cost Increases - National Averages



## Annual Health Care Costs Per Employee - National Averages

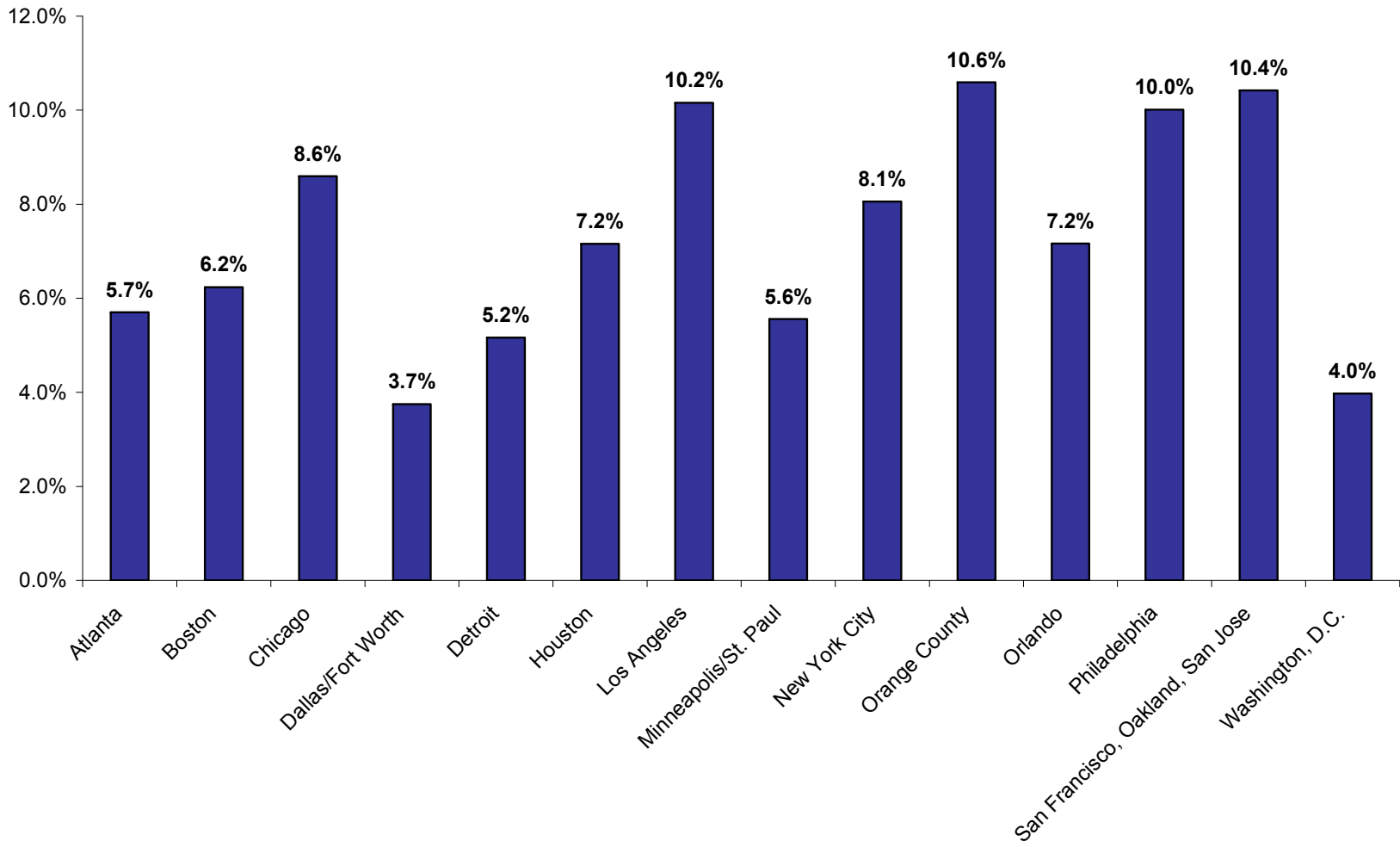


# Employee Contributions and Out-of-Pocket Costs - National Averages



■ Employee Out-of-Pocket Costs is what employees spend on co-payments, deductibles, and coinsurance.  
■ Employee Contribution is the average employee contribution to the overall health plan premium.

## 2010 Health Care Cost Increases - Major Metropolitan Areas



## 2010 Health Care Costs Per Employee - Major Metropolitan Areas

