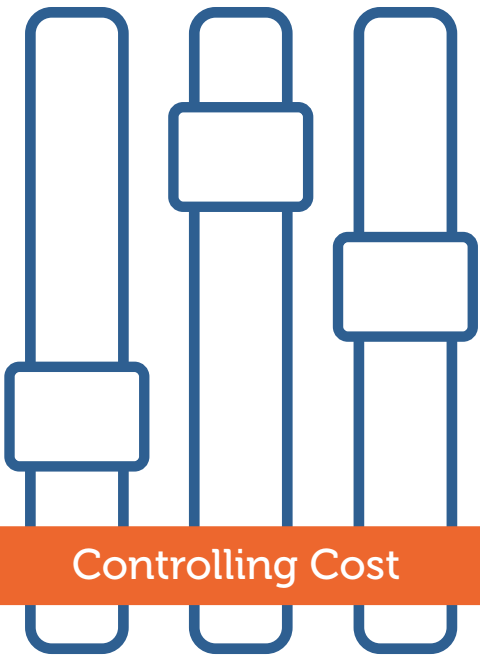


How are

DEFINED CONTRIBUTION

Insurance Marketplace solutions shaping the industry?



Controlling Cost



Changing Buying Behavior



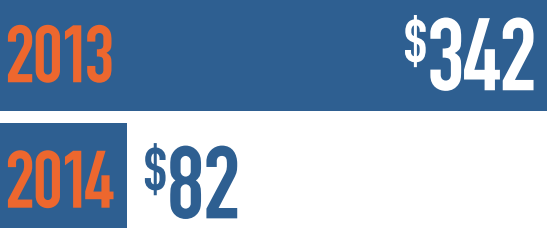
Providing Transparency

Average Healthcare Costs (PER EMPLOYEE)



9.1% DECREASE

Employee Cost Savings Through Tax Credits



76% DECREASE

Improving Predictability of Health Care Costs



59%

of employers view private exchanges as an effective way to improve predictability

Long-term Cost Trends



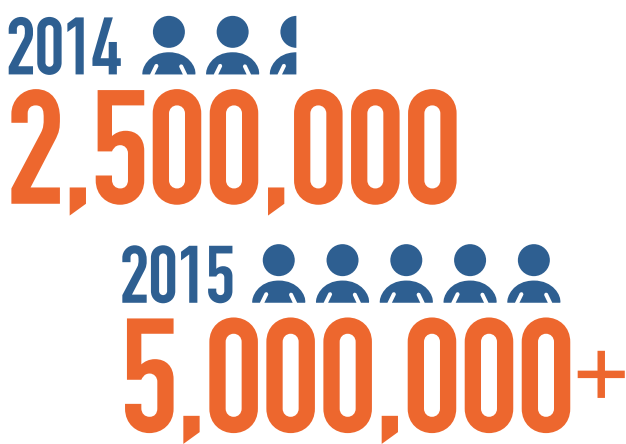
57%

believe they will help reduce them through competitive market forces

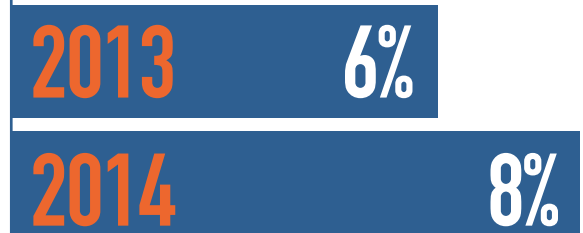
Encouraging Healthcare Education Drives Down Cost



Coverage Through Private Insurance Exchanges



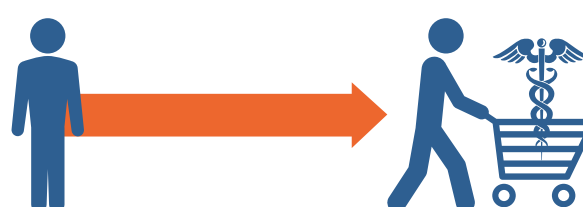
Employers Offering Defined Contribution



2% INCREASE

Moving to Private Exchanges

32% of employers are considering moving their employees to private exchanges in the next 3 years



Value of Employer Contribution



34%

of employees had no idea how much their employers contributed toward health care costs

Average Annual Employer Contribution

SINGLE COVERAGE \$817

FAMILY COVERAGE \$1,892

Average Individual Health Insurance Premium

ESTIMATED \$381 IN 2015

Value of Cost Transparency



65%

of employers believe health benefits more valuable when employees control how they spend contributions