

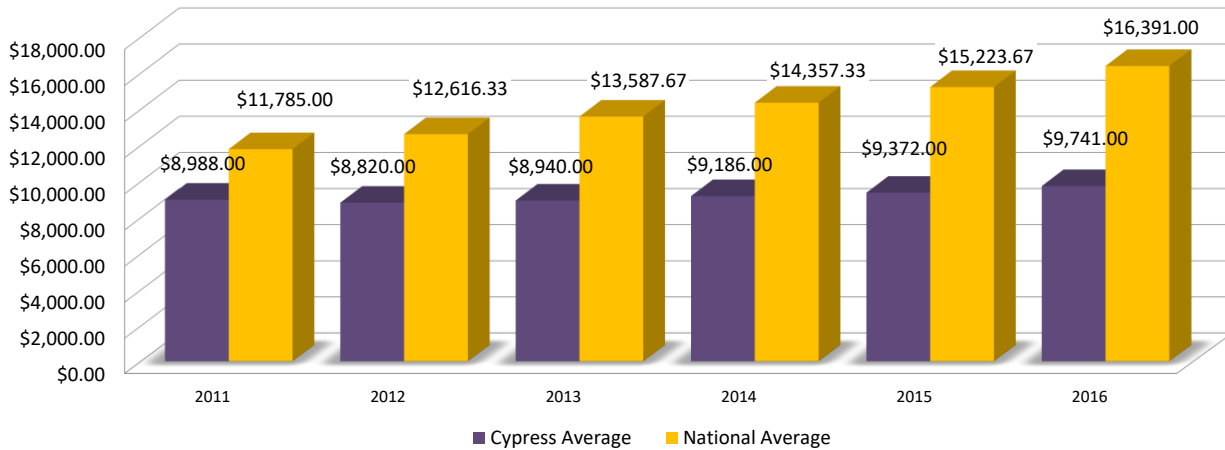
EMPLOYER MEDICAL PLAN COST



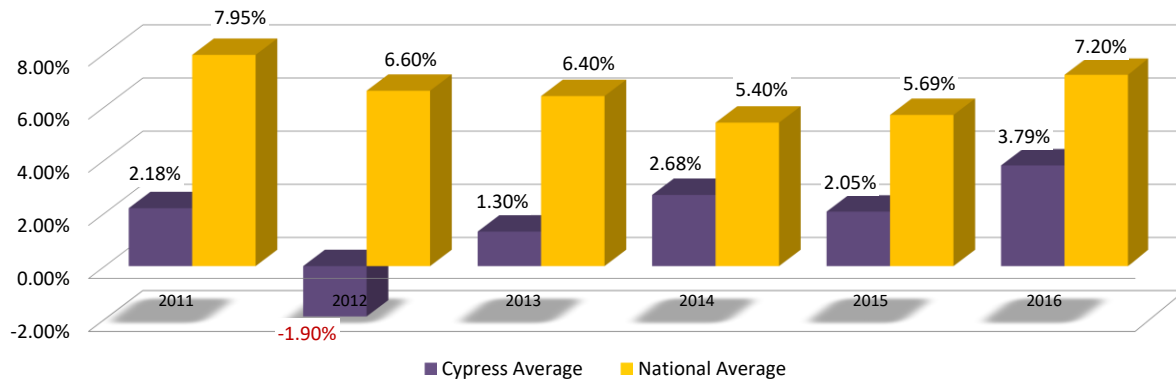
Cypress Clients vs. National Averages 2011 - 2016

	Employer Cost		% Annual Increase	PEPY Milliman**	% Annual Increase	PEPY Aon Hewitt**	% Annual Increase	PEPY Towers **	% Annual Increase	National Average	National Average	PEPY Difference	% Difference Cost
	PEPM*	PEPY*								PEPY Cost	% Annual Increase	Cypress vs. National	Cypress vs. National
2011	\$749.00	\$8,988.00	2.18%	\$12,799.00	7.29%	\$10,375.00	8.74%	\$12,181.00	7.99%	\$11,785.00	7.95%	\$2,797.00	23.73%
2012	\$735.00	\$8,820.00	-1.90%	\$13,748.00	6.90%	\$11,156.00	7.00%	\$12,945.00	5.90%	\$12,616.33	6.60%	\$3,796.33	30.09%
2013	\$745.00	\$8,940.00	1.30%	\$14,848.00	6.30%	\$11,996.00	6.20%	\$13,919.00	6.70%	\$13,587.67	6.40%	\$4,647.67	34.21%
2014	\$765.00	\$9,186.00	2.68%	\$15,695.00	5.40%	\$12,694.00	5.50%	\$14,683.00	5.20%	\$14,357.33	5.40%	\$5,171.33	36.02%
2015	\$781.00	\$9,372.00	2.05%	\$16,750.00	6.30%	\$13,433.00	5.50%	\$15,488.00	5.20%	\$15,223.67	5.69%	\$5,851.67	38.44%
2016	\$811.00	\$9,741.00	3.79%	\$17,503.00	4.30%	\$14,633.00	8.20%	\$17,039.00	9.10%	\$16,391.00	7.20%	\$6,650.00	40.60%
Average			1.68%		6.08%		6.86%		6.68%		6.54%		

\$ PEPY Cost Cypress vs. National Average



Annual Plan Cost Increase Cypress vs. National Average



*PEPM and PEPY statistics include employer paid cost of medical and dental claims, administration fees, stop loss premiums and all other related costs.

** Annual cost statistics sourced from studies published by Milliman Medical Index; Aon Hewitt Health Value Initiative Database; and Towers Watson Health Care Trend Survey (2011-2016)