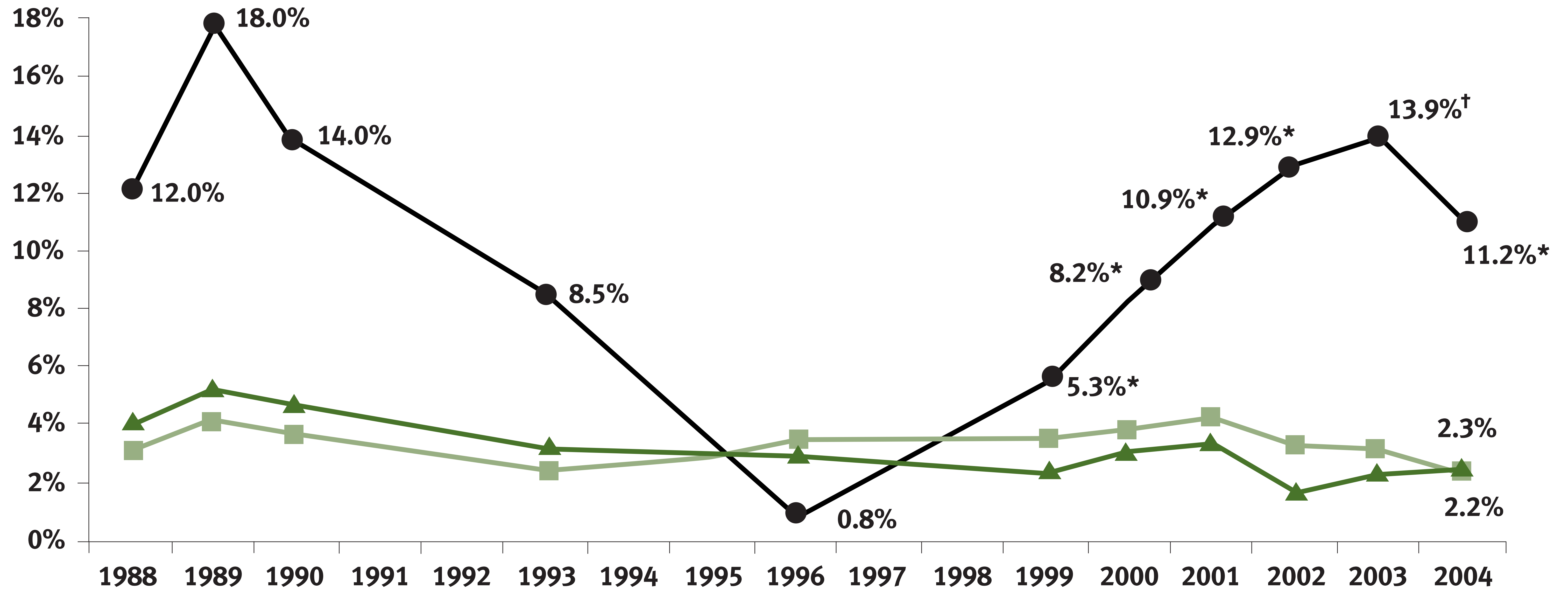


Increases in Health Insurance Premiums Compared to Other Indicators, 1988 – 2004

● HEALTH INSURANCE PREMIUMS ■ WORKERS EARNINGS ▲ OVERALL INFLATION



SOURCE :

KFF/HRET Survey of Employer-Sponsored Health Benefits: 1999 – 2004; KPMG Survey of Employer-Sponsored Health Benefits: 1993, 1996; The Health Insurance Association of America (HIAA): 1988, 1989, 1990; Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1988 – 2004; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 1988 – 2004.

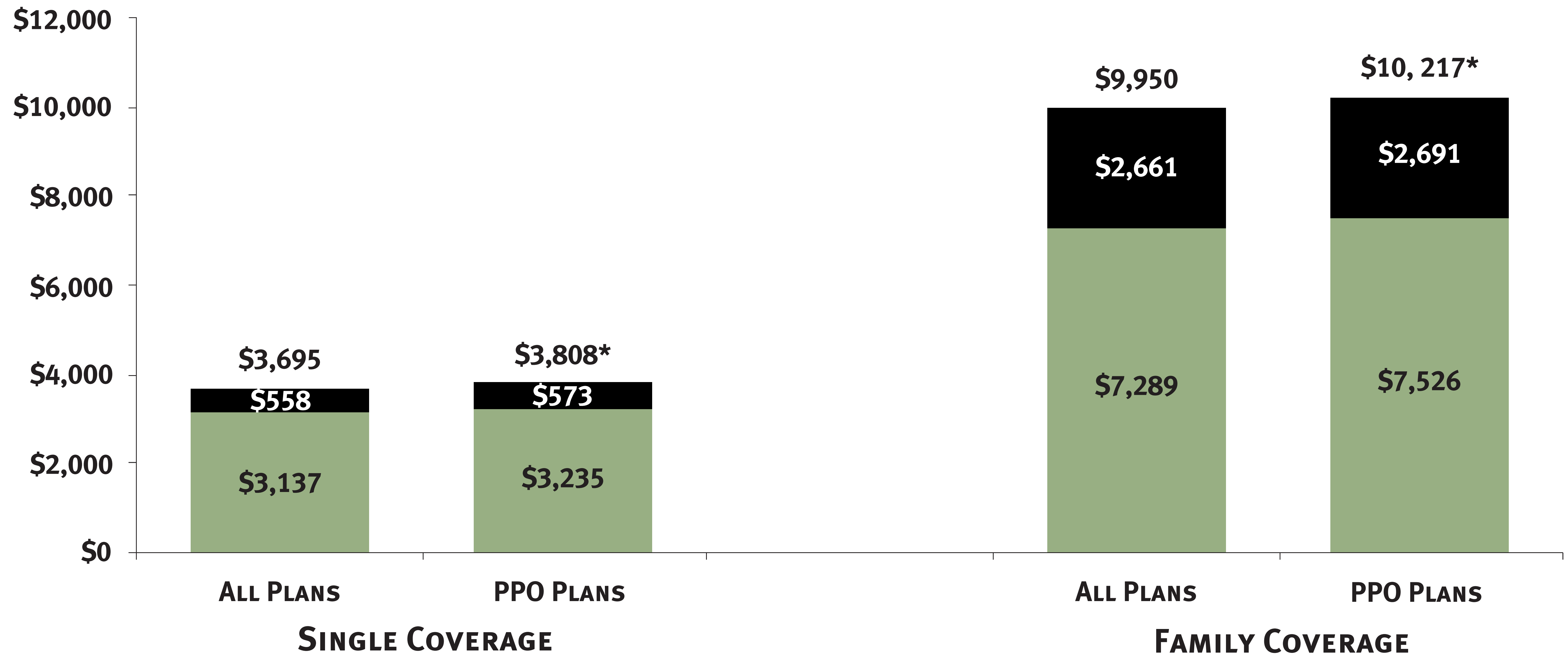
*Estimate is statistically different from the previous year shown at $p < .05$.

†Estimate is statistically different from the previous year shown at $p < 0.1$.

Note: Data on premium increases reflect the cost of health insurance premiums for a family of four.

Average Annual Premiums For Single and Family Coverage, 2004

■ EMPLOYER CONTRIBUTION
 ■ WORKER CONTRIBUTION



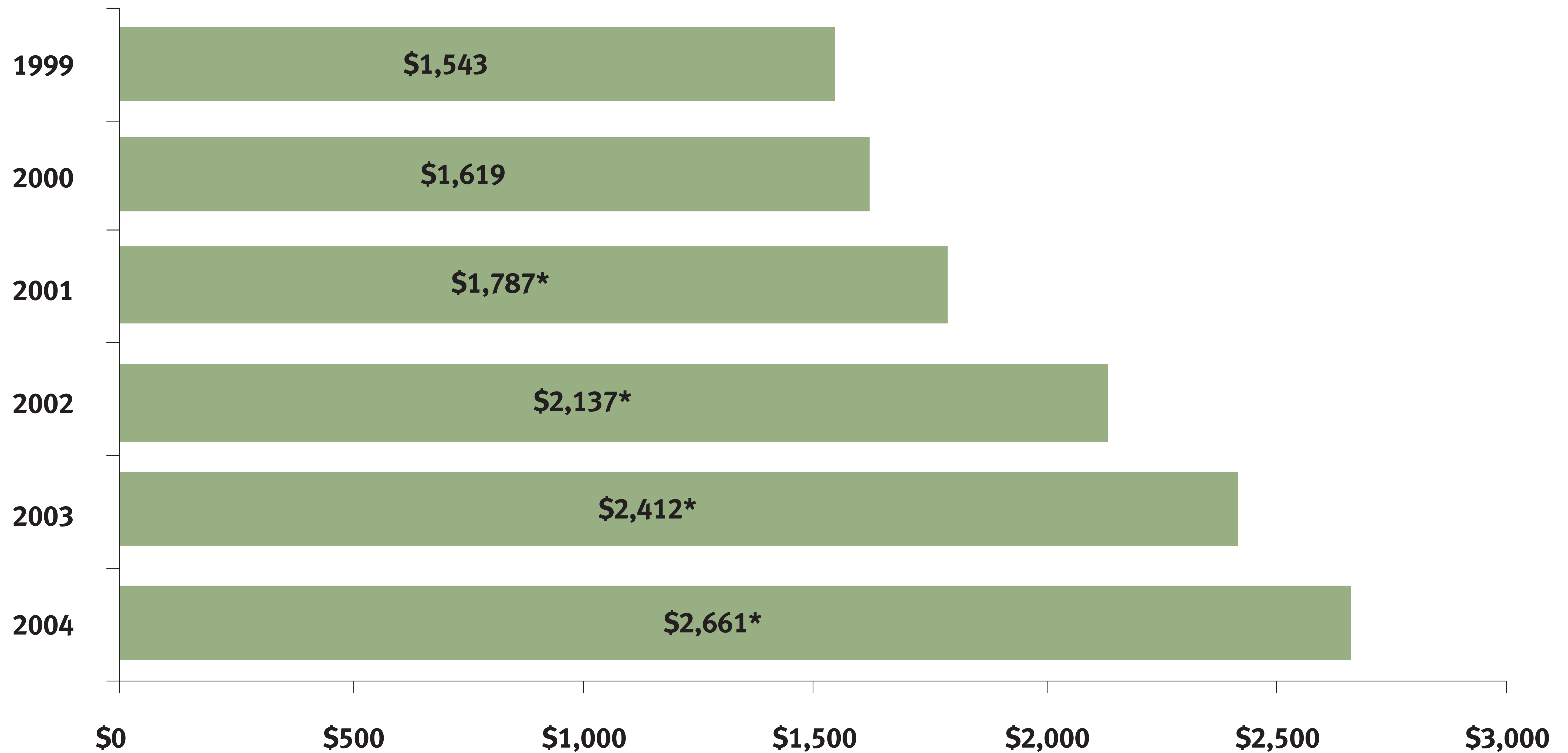
SOURCE :

Kaiser/HRET Survey of Employer-Sponsored Health Benefits: 2004.

*Estimates of single and family premiums for PPO plans are statistically different from All Plans at $p < .05$.

Note: Family coverage is defined as health coverage for a family of four.

Average Annual Worker Contribution for Family Coverage, 1999 – 2004



SOURCE :

Kaiser/HRET Survey of Employer-Sponsored Health Benefits: 1999 – 2004.

*Estimate is statistically different from the previous year shown at $p < .05$.

Note: Family coverage is defined as health coverage for a family of four.