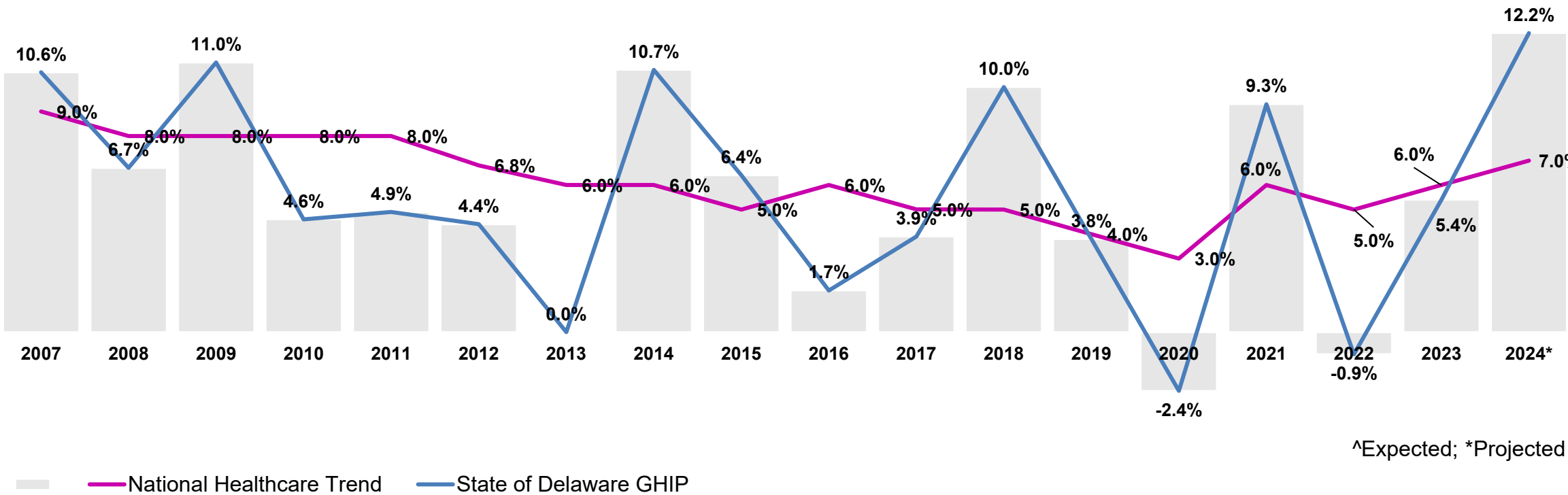


GHIP historical cost increase

Actual GHIP increases vs. WTW survey data



- National Benchmark Source: WTW Best Practice Survey. Based on respondents with at least 1,000 employees and median trends for medical and drug claims for active employees including both employer and employee contributions but excludes employee OOP costs.
- **2007-2015 GHIP Trend data estimated based on Segal's State_of_Delaware_-_Trend_History_thru_Q2_FY16 030416.pdf
- 2016-2024 GHIP trend based on WTW financial reporting for corresponding fiscal year (includes net paid claims and fees). 2024 actual GHIP trend through FY25 Q2