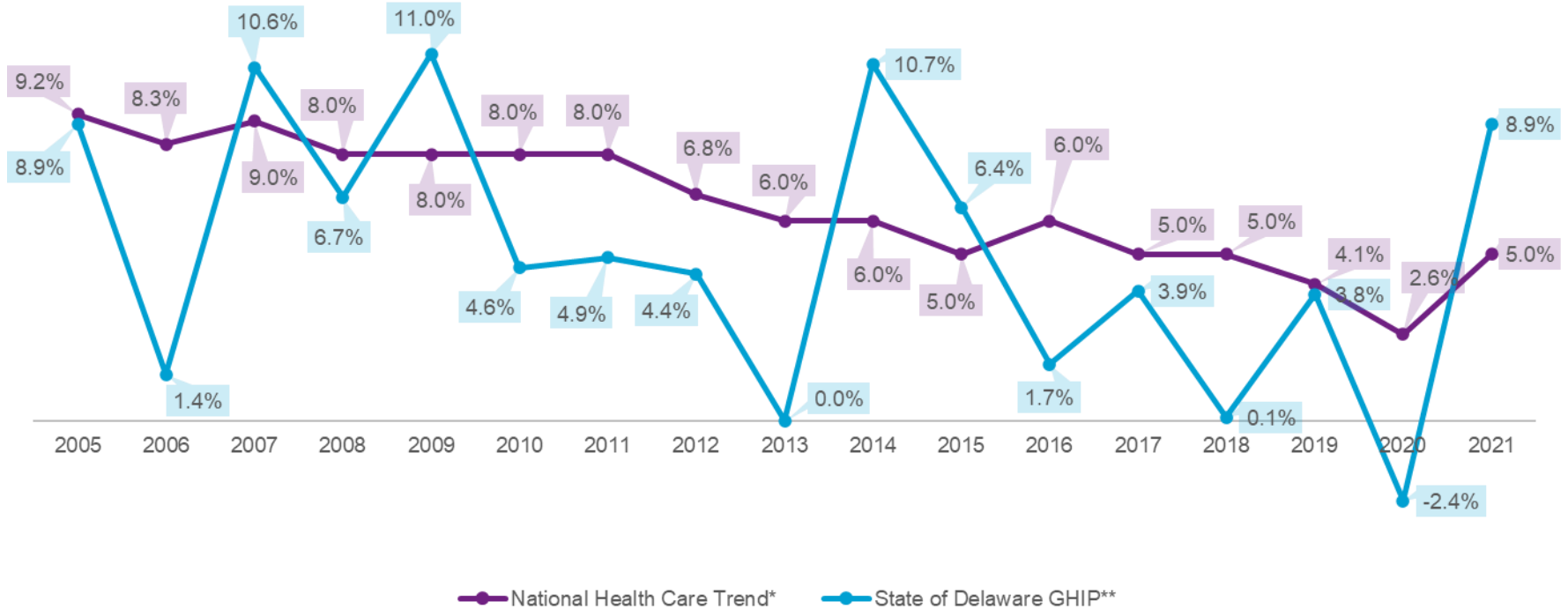


GHIP Historical Lookback

Actual GHIP increases vs. WTW survey data

Actual GHIP increases vs WTW survey data



*National Benchmark Source: 2021 Willis Towers Watson Best Practices in Health Care Employer Survey; conducted in July of 2021. Sample: Companies with at least 1,000 employees. Percentages of health care trend are median numbers. 2021 benchmark data is projected.

**2007-2015 GHIP Trend data estimated based on Segal's State_of_Delaware_-_Trend_History_thru_Q2_FY16 030416.pdf

2016-21 GHIP trend based on WTW financial reporting for corresponding fiscal year (includes net paid claims and fees)