

## Health care cost trend overview

Projected market data for 2019 – active/pre-65 retiree

Source	Medical/Rx		Medical Only	Rx Only	
	Gross <sup>1</sup>	Net <sup>2</sup>	Gross <sup>1</sup>	Gross <sup>1</sup>	Net <sup>2</sup>
Willis Towers Watson	5.5%	5.0%			
Aon	6.5%	4.1%			
Mercer	5.3%	4.1%			
PricewaterhouseCoopers	6.0%				
Segal			7.1% <sup>3</sup>	7.5%	
Aetna			11.0% <sup>4</sup>		
Highmark DE			4.5% <sup>5</sup>		
Express Scripts					2.4% <sup>6</sup>
<b>Average</b>	<b>5.8%</b>	<b>4.4%</b>	<b>7.5%</b>	<b>7.5%</b>	<b>2.4%</b>

<sup>1</sup> Before plan changes

<sup>2</sup> After plan changes

<sup>3</sup> Trend reflects open access PPO/POS plans

<sup>4</sup> Trend reflects Delaware book of business

<sup>5</sup> Trend reflects active population only

<sup>6</sup> Net of plan changes, rebates, and contract pricing changes