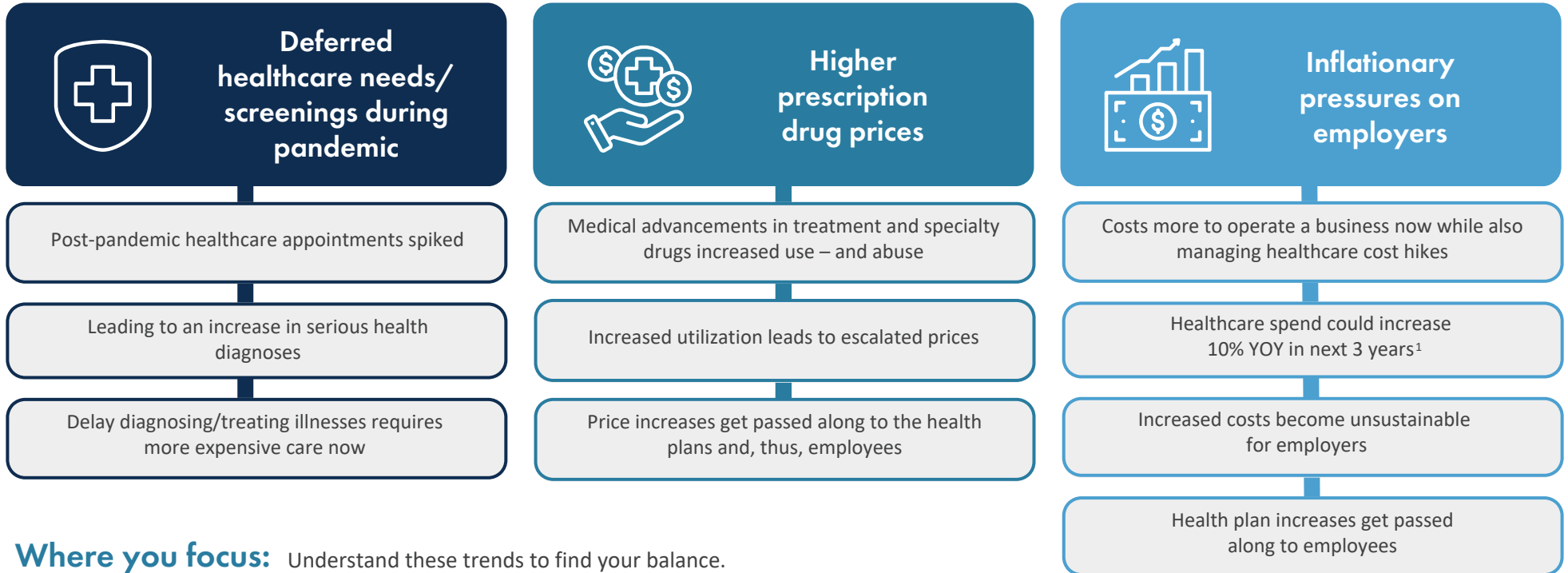
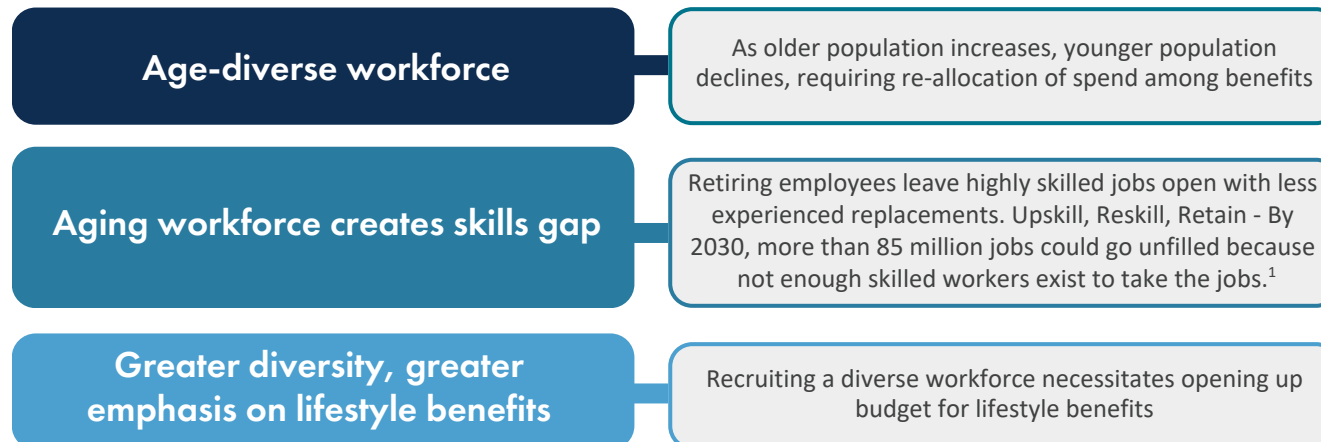


**What you know:** Employees want affordable health insurance and benefits they consider valuable.

**Why does it cost so much now?** Key factors include:



**Where you focus:** Understand these trends to find your balance.



**You know your people.  
You know your budget.  
We know Employee Benefits.**

**Contact us for help  
finding your equilibrium.**



<sup>1</sup> Korn Ferry, "The \$8.5 Trillion Talent Shortage," Michael Franzino, Alan Guarino, Yannick Binvel, Jean-Marc Laouchez