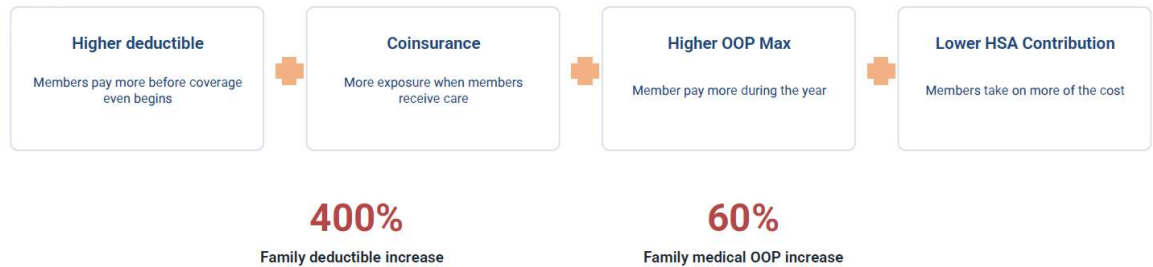




Let's Examine the Full Picture



Members have substantially higher cost when they use care than they did under the pre marketplace plan while the additional HSA contribution has decreased