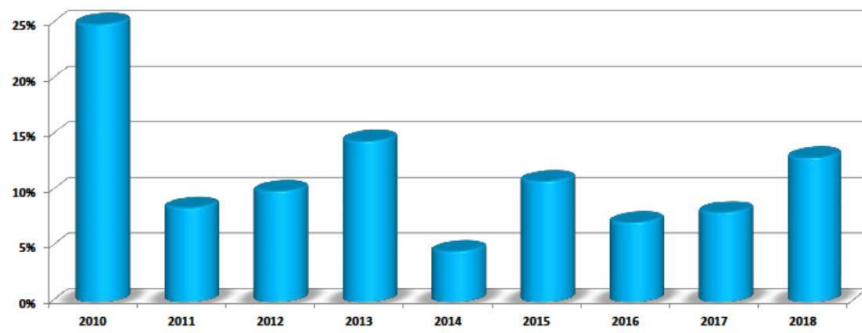


1. What is the 10 year historical trend for increases in healthcare benefit cost under the State Employee Health Benefit Plan?



SEHBP Renewal History Medical Plan 2010-2018

SEHBP Medical - NJ Direct10 Renewal History



Renewal Date	2010	2011	2012	2013	2014	2015	2016	2017	2018
NJDirect10	25.0%	8.5%	10.0%	14.3%	4.6%	10.9%	7.2%	8.1%	13.0%

Notes:

1. Renewals for 2012, 2013, 2014, 2015 & 2016 include adjustments to the dependent tiers (P&C, Family), which increases the renewal percentage depending on enrollment.
2. COMPOUNDED RENEWAL INCREASE OVER 9 YEARS = 159.5%