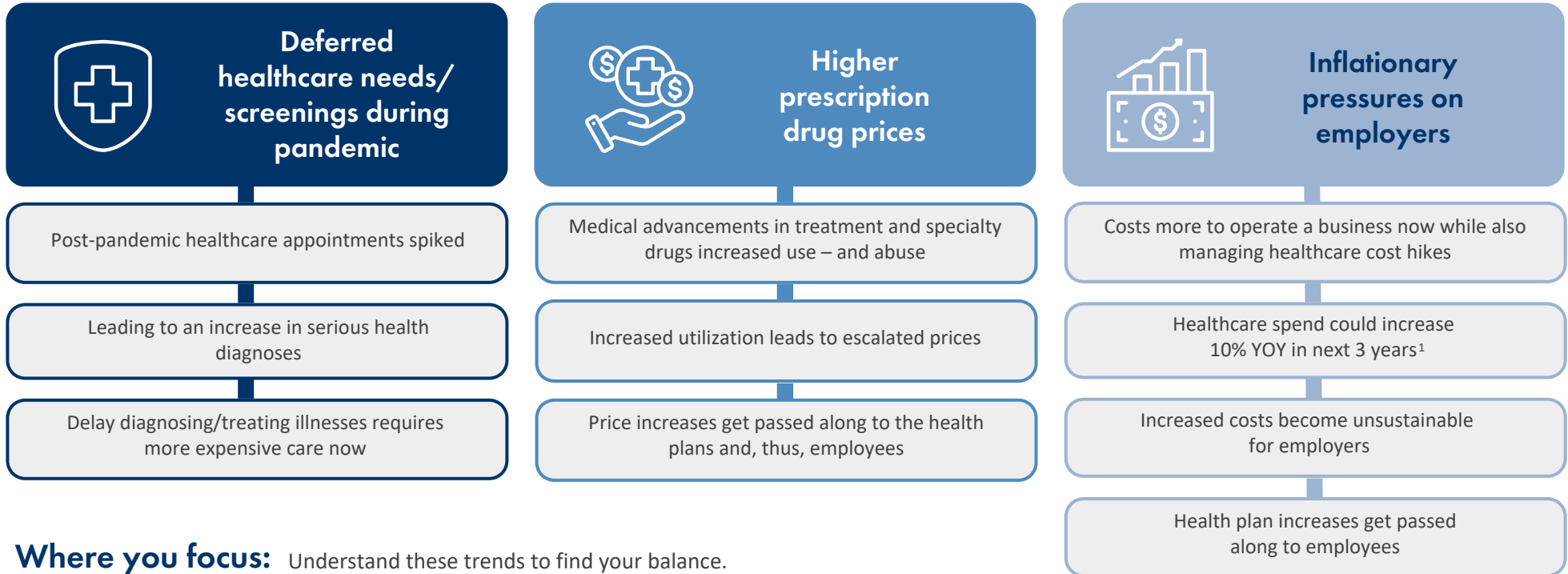
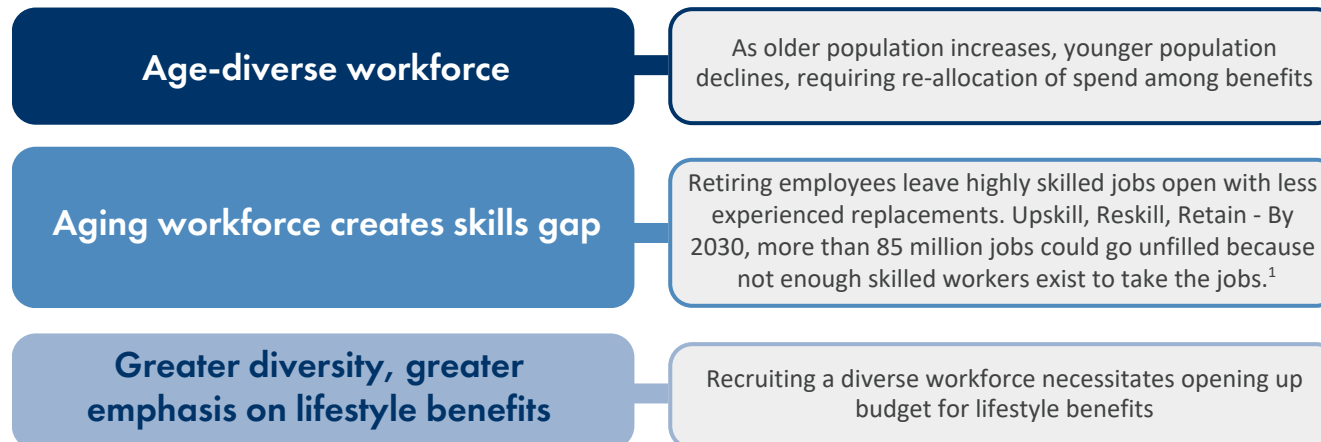


What you know: Employees want affordable health insurance and benefits they consider valuable.

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.**



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