

By the Numbers

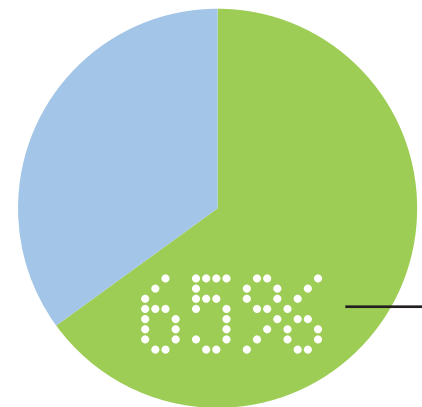
COBRA takes a bite out of unemployed workers' pockets

Unemployed workers saw a rise in their COBRA premiums over the course of the year, according to Aon Consulting's 2010 Benefits Survey. Data from the survey of **1,079** employers nationwide include:

COVERAGE TYPE	AVERAGE MONTHLY COST FOR EMPLOYEE ONLY		AVERAGE MONTHLY COST FOR EMPLOYEE PLUS FAMILY	
	2010	2009	2010	2009
HMO COVERAGE	\$429	\$399	\$1,251	\$1,171
PPO COVERAGE	\$449	\$439	\$1,310	\$1,275

PERCENTAGE OF EMPLOYERS THAT ARE SHIFTING COSTS TO EMPLOYEES **EQUAL TO** THE OVERALL RENEWAL INCREASE **FORTY SIX**

PERCENTAGE OF EMPLOYERS THAT ARE SHIFTING COSTS TO EMPLOYEES **THAT ARE LESS THAN** THE OVERALL RENEWAL INCREASE **FORTY SIX**



Percentage of employers who plan to increase cost sharing in 2011 for things such as deductibles, copays and out-of-pocket maximums

OVER THE NEXT THREE YEARS, AON BELIEVES THE NEW HEALTH REFORM LAW WILL INCREASE HEALTH CARE COSTS BY **BETWEEN 2% AND 4%**