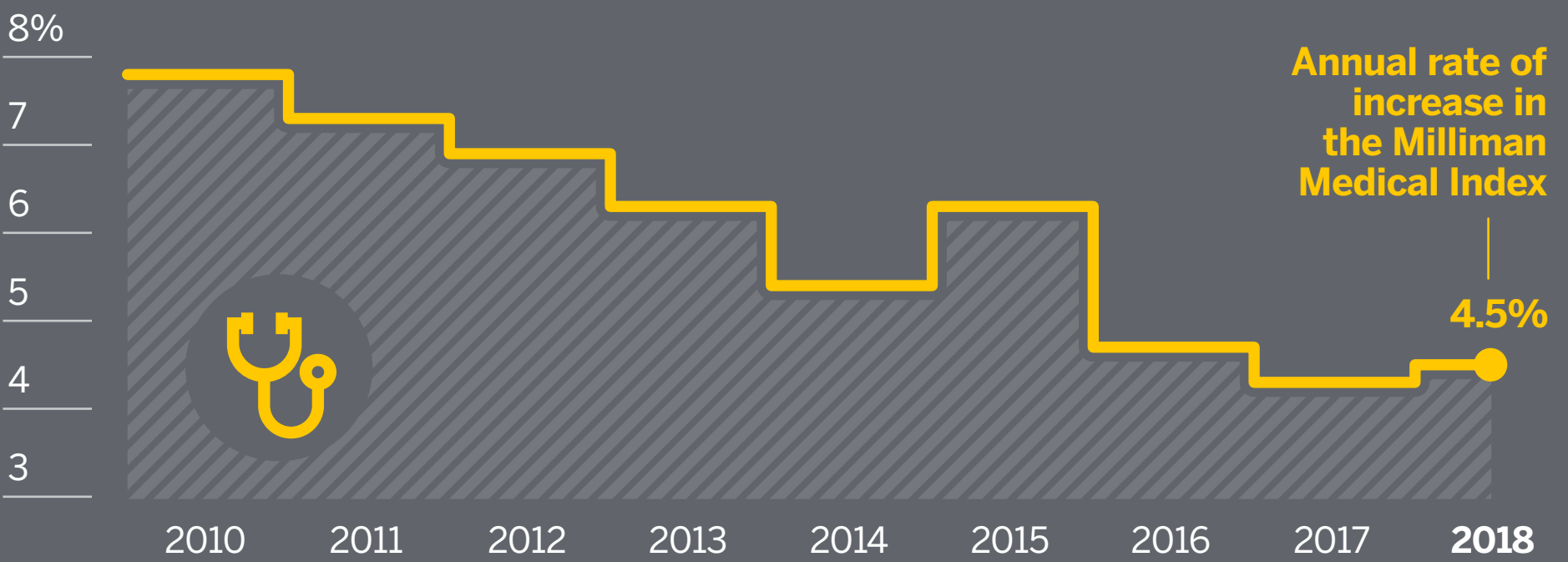


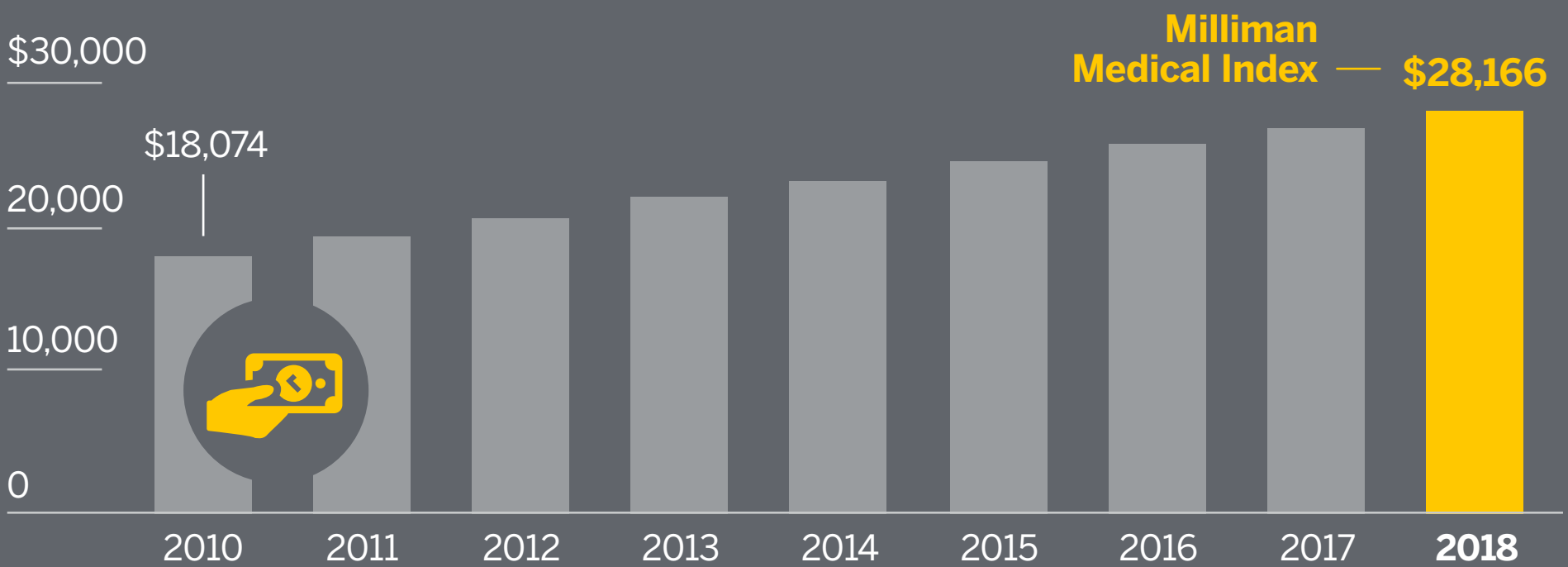
The pace of healthcare cost growth has slowed. Why doesn't it feel like it?

Over the past 18 years, our healthcare financing and delivery systems have quietly evolved in ways that seem to be producing consistent, long-term reductions in expenditure growth rates. But for a typical family of four insured through an employer PPO plan, healthcare costs still stand at \$28,166. Below is a look at current and historical healthcare costs and trends for this family.

Healthcare cost growth has slowed ...



... but costs are still at record level.



Employers pay the majority of costs ...



... but the employee share has been growing faster.

