## Health Care Cost Increase Trends by Plan Type and Region (2004)

<table>
<thead>
<tr>
<th>Region</th>
<th>Indemnity</th>
<th>POS</th>
<th>PPO</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>East</td>
<td>3.11%</td>
<td>16.29%</td>
<td>7.79%</td>
<td>10.66%</td>
</tr>
<tr>
<td>Southeast</td>
<td>7.08%</td>
<td>14.06%</td>
<td>10.26%</td>
<td>13.04%</td>
</tr>
<tr>
<td>Midwest</td>
<td>10.75%</td>
<td>15.10%</td>
<td>10.48%</td>
<td>12.17%</td>
</tr>
<tr>
<td>Southwest</td>
<td>10.38%</td>
<td>20.66%</td>
<td>8.79%</td>
<td>13.8%</td>
</tr>
<tr>
<td>West</td>
<td>7.59%</td>
<td>17.83%</td>
<td>9.9%</td>
<td>12.81%</td>
</tr>
<tr>
<td>Total (National)</td>
<td>5.88%</td>
<td>16.3%</td>
<td>9.5%</td>
<td>12.33%</td>
</tr>
</tbody>
</table>

Most Important Employee Benefits Strategies

Benefits to help work/life balance 39% 43%
Employee decision support tools 23% 29%
Cost shifting to employees 21% 26%
Retirement planning 25% 28%
Wider array of voluntary benefits 20% 22%
401(k) investment education 21% 28%
Common platform for administration 20% 22%
Internet access for all employees 12% 18%
General financial planning 13% 14%
Employee self-service on net 10% 13%
Outsourcing benefits administration 8% 11%
Build or expand benefits Web site 5% 12%

Annual Percentage Changes in National Spending for Selected Health Services