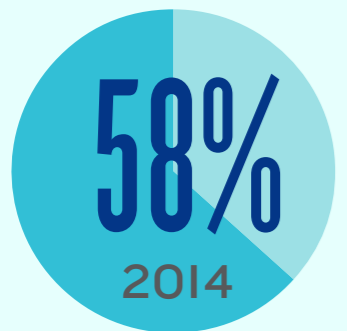
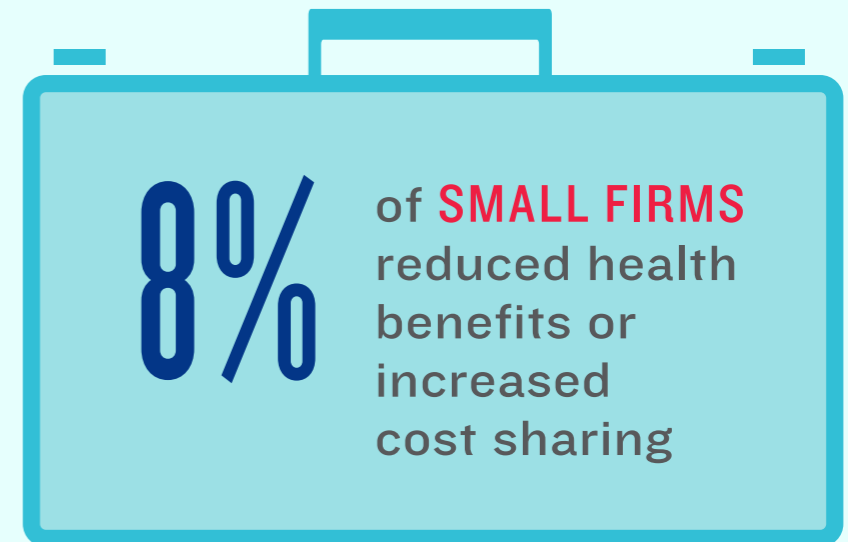
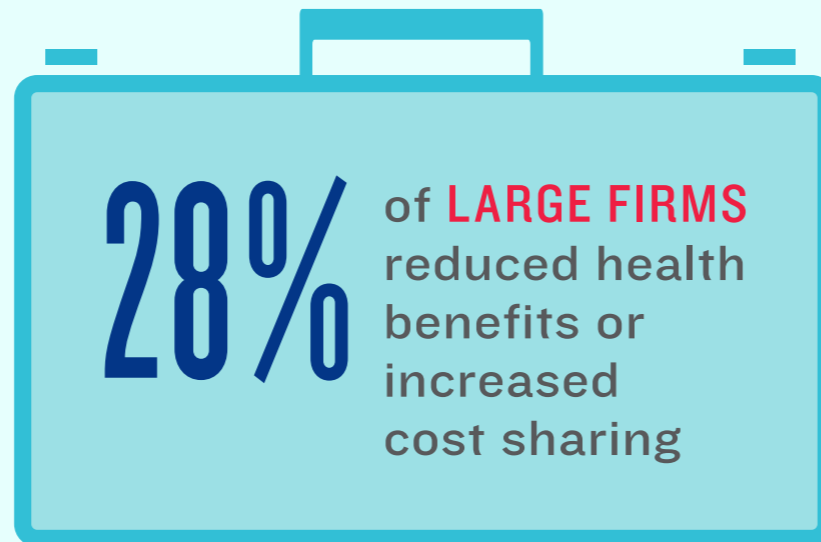


THE CASE OF THE **SHRINKING** BENEFITS

FEWER EMPLOYERS ARE OFFERING HEALTH INSURANCE:



THOSE BENEFITS ARE SHRINKING:



AND MANY EMPLOYERS PLAN TO PASS EVEN MORE COSTS TO EMPLOYEES IN 2015:

