

Medical 5%

- Favorable Renewal Given Recent Historically High Hospital Rate Increases
- Reflects Reduction in Inpatient Services and High Dollar Claims
- So Even Though Rates are Higher, Fewer High Dollar Services are Occurring

Dental 6.9%

- Higher Renewal Due to Pushing Off Potential Increases in Recent Years
- Waited to See if What Emerged Post-COVID Was Hiccup or Trend
- So Increase Has Been Multiple Years in the Making & This Will Fix Imbalance