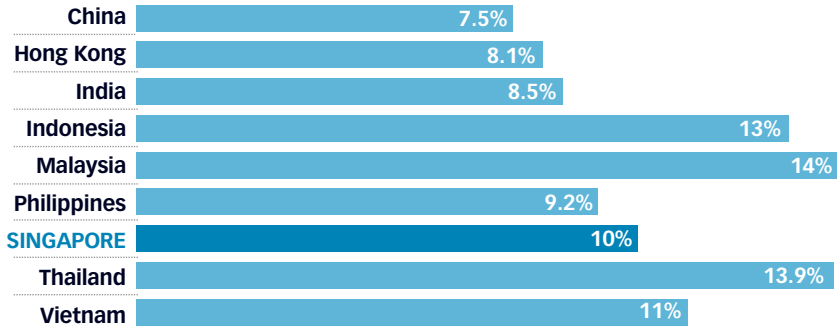


Healthcare benefit cost growth in 2020



Source: Aon's 2020 Global Medical Trend Rates Report