

2025 PLAN COST TRENDS

Surveys range from 7%-9%



ESTIMATED 2025

IMA	7% Med / 10% Rx
WTW	7.7%
Mercer	7%
Aon	9%
Segal	7.9% Med / 11.4% Rx
IFE BP	8%

Multiple Factors to Drive Trend Higher

- + GLP-1s
- + Inflation
- + Network/provider contract negotiations
- + Cancer prevalence and cost
- + Facility and provider consolidation
- + Avoided care
- + R&D, continued investment
 - Gene therapy, etc
- + Shifting demographics
- + Evolving sources of insurance