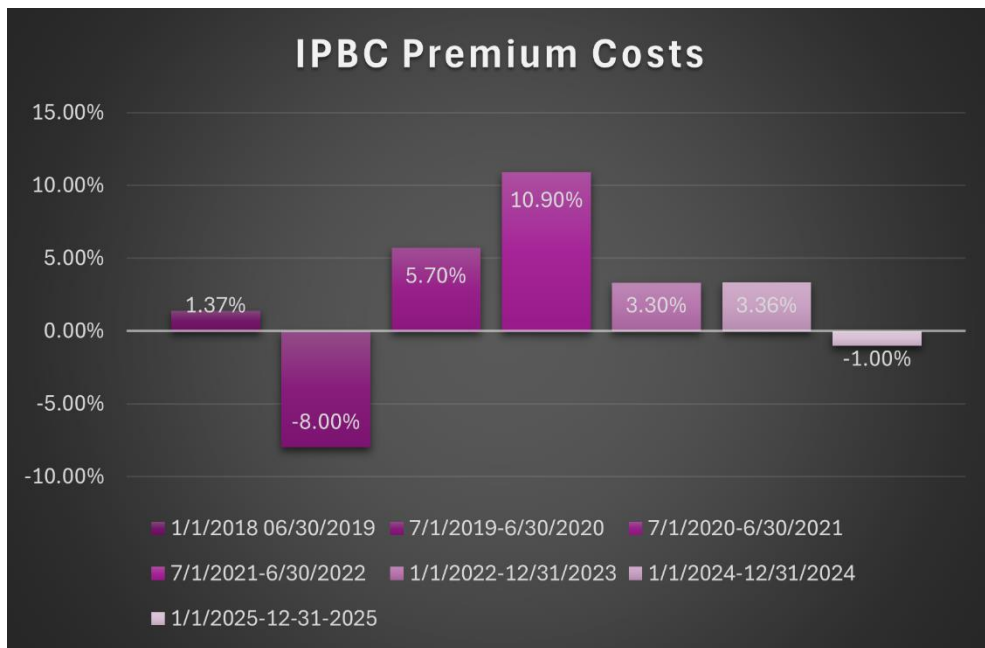
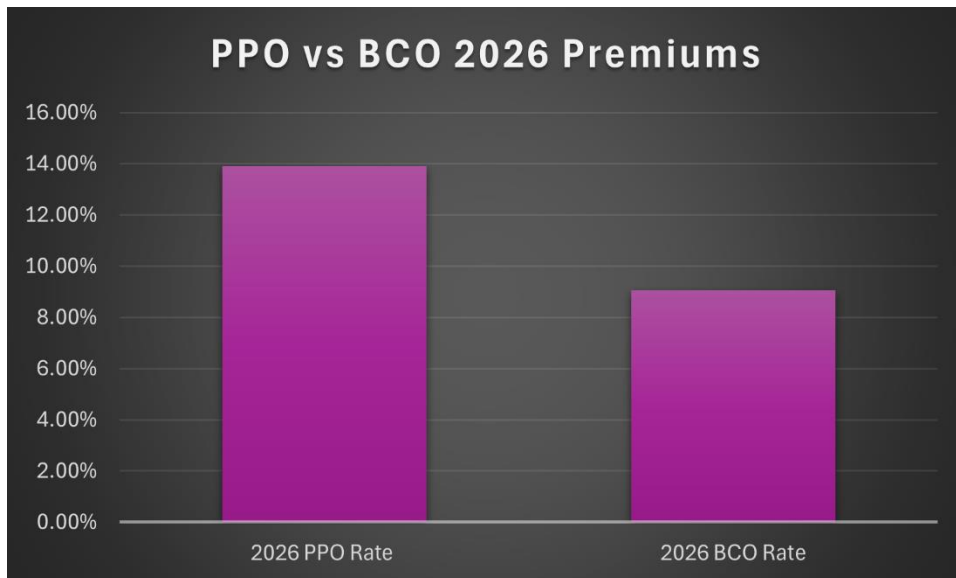


Please see below for reference on historic rate increases with IPBC:



Please see below for reference on difference between proposed PPO increased and recommended BCO increase:



Please see below for reference on the savings on premiums with the HDHP in 2026 despite the higher percentage increase:

