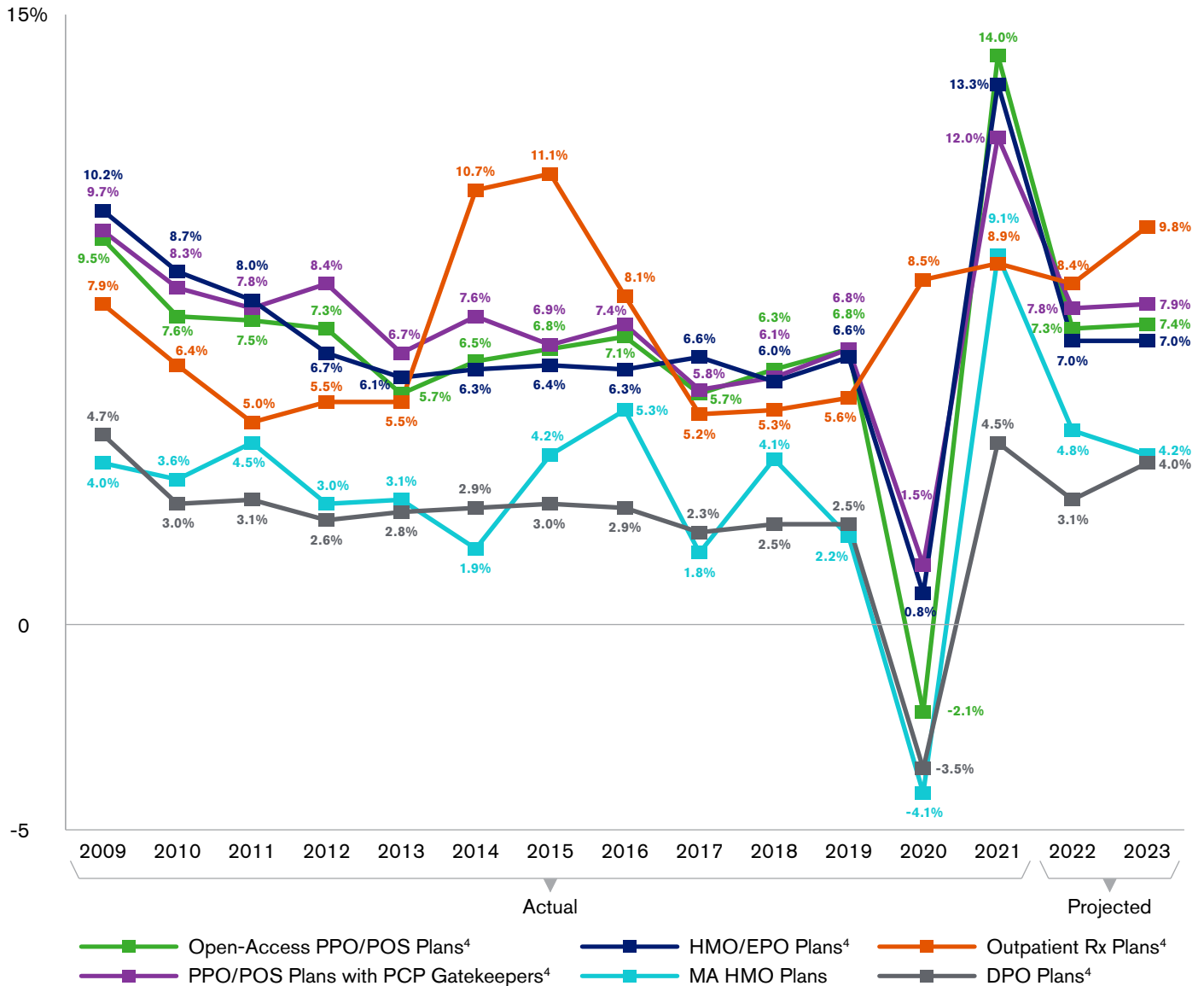


2023 Segal Health Plan Cost Trend Survey Supplement

Fifteen-Year Summary of Selected Medical,¹ Outpatient Rx² & Dental Trends: 2009–2021 Actual & 2022–2023 Projected³



¹ Medical trends exclude prescription drug coverage.

² Data is for all outpatient prescription drugs (non-specialty and specialty combined). These results do not include the impact of rebates from PBMs.

³ Data for all 26 survey years is not shown due to space constraints. This 15-year summary graph differs from 10-year summary graphs that supplemented the 2009-2011 Segal Health Plan Cost Trend Surveys. Those summary graphs only showed projected trends. This graph, like the supplements to the 2012 through 2022 Segal Health Plan Cost Trend Surveys, shows actual trends for the years for which that data is available.

⁴ PPO/POS plans, HMO/EPO plans, outpatient Rx plans and dental plans cover actives and retirees under age 65.

Source: Segal, 2022

Note: Because the similarity in medical trend rates for actives and retirees under age 65 (PPOs, POS plans and HMO/EPO plans) makes those data points difficult to read in the above graph, the next page features a graph that shows only those trend rates using a y-axis scale that makes the differences among those trend rates easier to see.

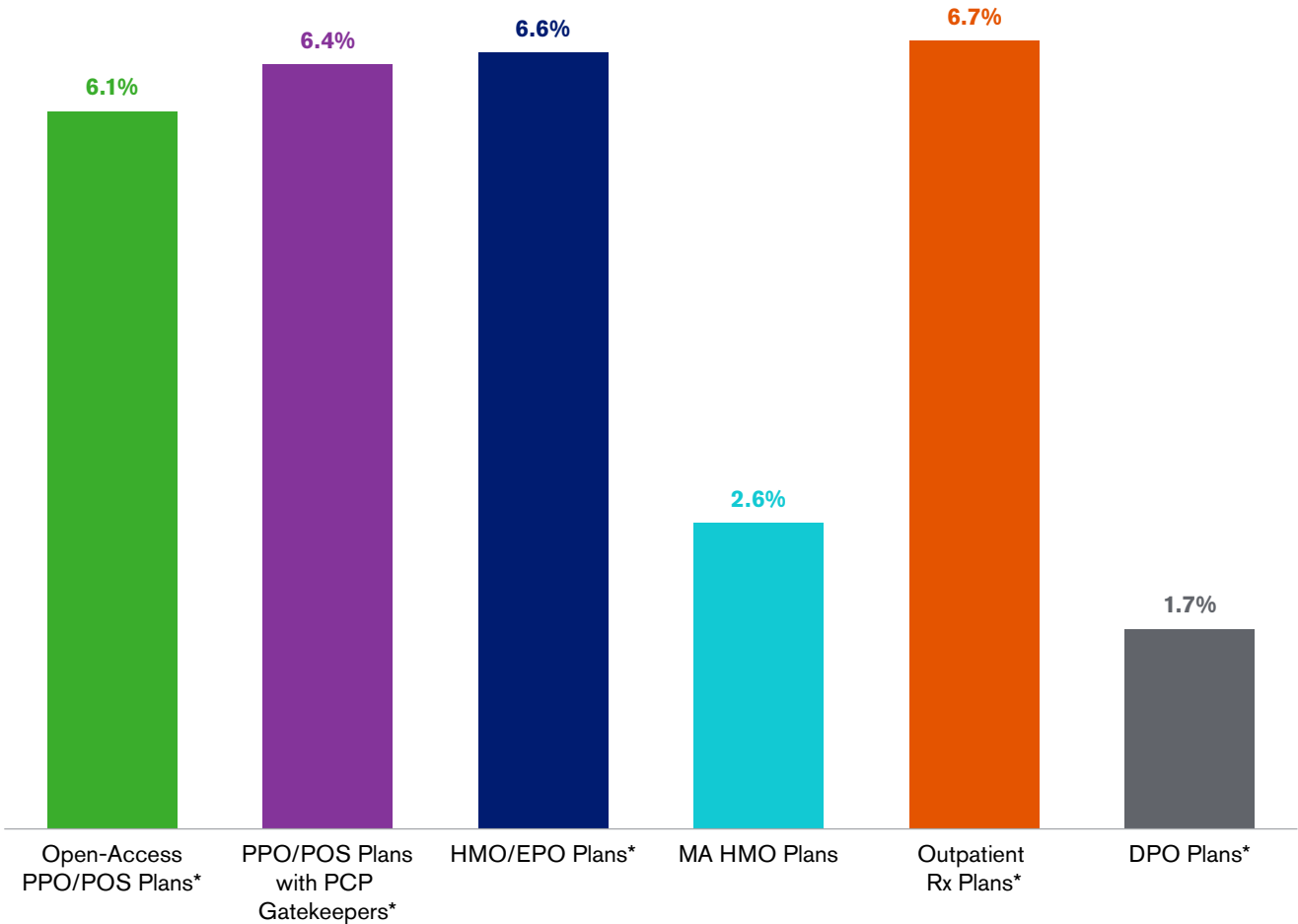
Fifteen-Year Summary of Selected Medical* Trends for Actives & Retirees under Age 65:
 2009–2021 Actual & 2022–2023 Projected



* Medical trends exclude prescription drug coverage.

Source: Segal, 2022

Five-Year Average of Actual Selected Medical Trends: 2017–2021



* PPO/POS plans, HMO/EPO plans, outpatient Rx plans and dental plans cover actives and retirees under age 65.

Source: Segal, 2022

This data is from the annual [2023 Segal Health Plan Cost Trend Survey](#).