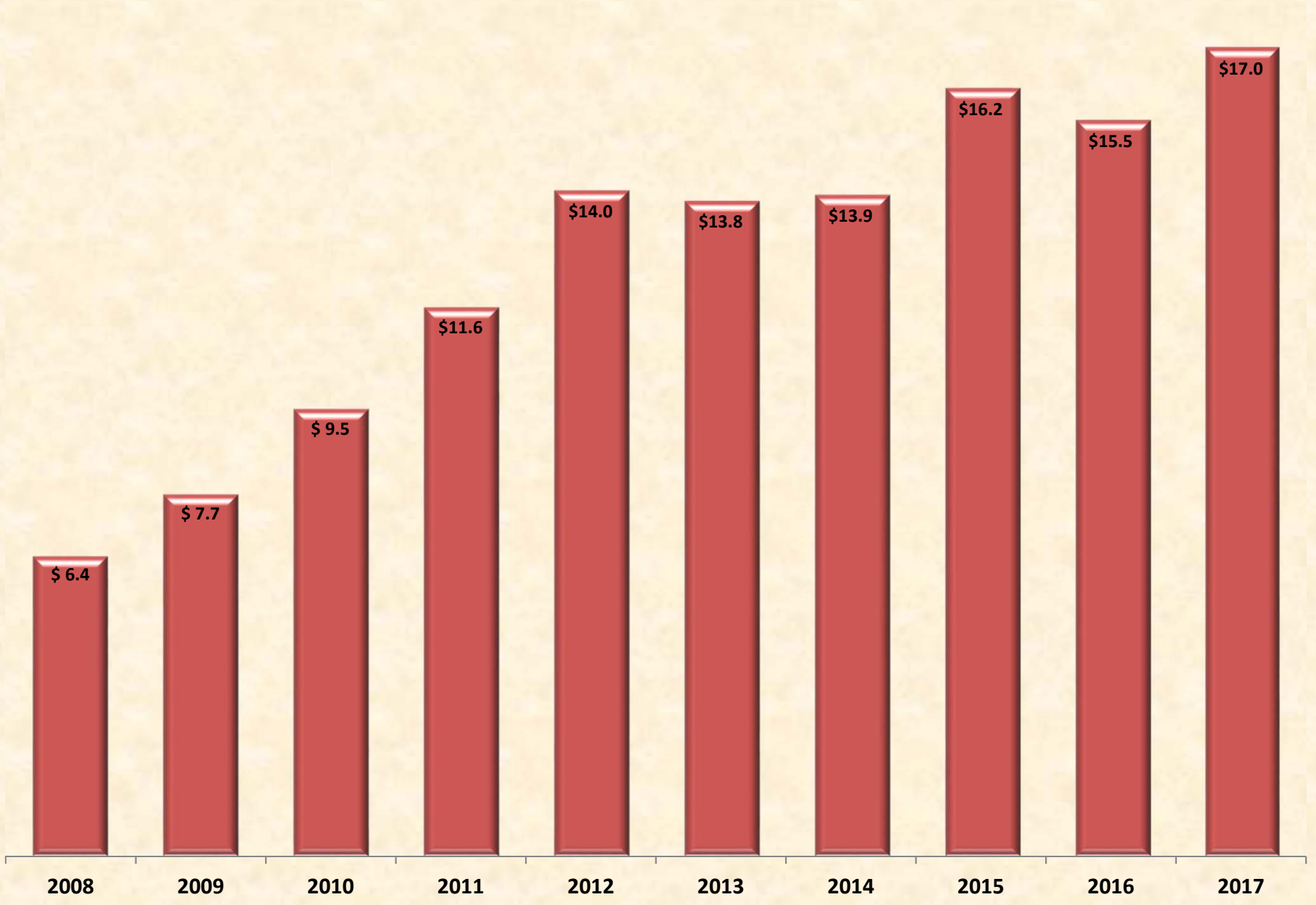


**State Employees' Health Insurance Plan
Marketing Representative's Activity
State's Annual Net Savings (In Millions)**



STATE EMPLOYEES' HEALTH INSURANCE PLAN
Marketing Representative's Activity
Return-on-Investment

Marketing Activity	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	ALL YEARS
Enrollments (9/30/XXXX)													
Supplemental	363	673	848	969	1,147	1,339	1,640	1,766	1,613	1,574	1,537	1,498	
Optional	445	697	577	641	710	784	637	755	804	864	900	891	
Health Reimbursement Arrangement										336	513	729	
Flexible Benefits	5,436	6,274	7,453	7,943	8,641	9,685	9,332	8,884	9,077	8,775	9,216	9,686	
Gross Savings to State													
Supplemental	\$3,037,935	\$6,227,648	\$7,444,308	\$8,729,216	\$10,825,769	\$12,799,726	\$14,180,998	\$14,576,934	\$14,661,118	\$15,111,392	\$14,686,262	\$15,075,935	\$137,357,241
Optional	\$540,673	\$1,330,806	\$1,391,504	\$1,614,860	\$1,756,997	\$2,194,547	\$3,950,252	\$4,039,614	\$3,234,503	\$3,676,348	\$3,322,233	\$4,388,929	\$31,441,266
Health Reimbursement Arrangement										\$1,325,781	\$2,074,453	\$3,232,035	\$1,325,781
Flexible Benefits	\$1,262	\$36,940	\$194,832	\$230,448	\$267,971	\$357,629	\$358,148	\$259,286	\$247,247	\$569,883	\$711,695	\$216,405	\$3,451,746
Total Gross Savings	\$3,579,870	\$7,595,394	\$9,030,644	\$10,574,524	\$12,850,737	\$15,351,902	\$18,489,398	\$18,875,834	\$18,142,868	\$20,683,404	\$20,794,643	\$22,913,304	\$173,576,034
Less: Benefits Paid													
Supplemental Policies	\$863,092	\$1,461,558	\$1,841,570	\$2,017,490	\$2,721,795	\$3,154,745	\$3,768,234	\$4,329,305	\$3,440,731	\$3,287,580	\$3,625,538	\$3,647,209	\$30,511,639
Optional Policies	\$61,992	\$137,110	\$258,298	\$435,359	\$207,795	\$152,668	\$201,162	\$296,744	\$314,730	\$332,751	\$327,694	\$441,368	\$3,167,673
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,250,479
Total Benefits Paid	\$925,084	\$1,598,668	\$2,099,869	\$2,452,849	\$2,929,590	\$3,307,413	\$3,969,396	\$4,626,049	\$3,755,461	\$4,058,299	\$4,765,744	\$5,499,347	\$34,929,790
Net Change Benefits Paid	\$2,654,786	\$5,996,726	\$6,930,775	\$8,121,675	\$9,921,147	\$12,044,489	\$14,520,002	\$14,249,785	\$14,387,407	\$16,625,105	\$16,028,899	\$17,413,957	\$138,646,244
Less: Marketing Costs													
Salaries	\$87,777	\$175,219	\$209,515	\$176,937	\$173,655	\$161,373	\$178,578	\$162,910	\$148,233	\$150,900	\$175,197	\$134,470	\$1,934,763
Commissions	\$20,124	\$108,217	\$189,383	\$143,010	\$150,621	\$150,365	\$165,584	\$132,865	\$145,378	\$151,192	\$178,698	\$137,731	\$1,535,436
Total Wages	\$107,901	\$283,435	\$398,898	\$319,947	\$324,276	\$311,738	\$344,162	\$295,775	\$293,611	\$302,092	\$353,895	\$272,201	\$3,470,199
Fringe Benefits	\$16,005	\$76,480	\$109,017	\$85,045	\$99,556	\$106,005	\$102,005	\$95,217	\$103,611	\$105,842	\$124,851	\$97,111	\$1,120,745
Travel and Miscellaneous	\$16,474	\$45,047	\$47,761	\$51,532	\$45,287	\$45,758	\$47,792	\$52,846	\$58,182	\$48,689	\$48,265	\$19,822	\$527,454
Total Marketing Costs	\$140,380	\$404,962	\$555,675	\$456,523	\$469,119	\$463,501	\$493,959	\$443,838	\$455,404	\$456,623	\$527,011	\$389,134	\$5,118,399
Net Savings to State	\$2,514,406	\$5,591,765	\$6,375,100	\$7,665,151	\$9,452,028	\$11,580,988	\$14,026,043	\$13,805,947	\$13,932,003	\$16,168,482	\$15,501,888	\$17,024,823	\$133,527,845
Return-on-Investment (ROI)	18.91	14.81	12.47	17.79	21.15	25.99	29.40	32.11	31.59	36.41	30.41	44.75	27.09
Savings to Employees													
Supplemental	\$863,092	\$1,461,558	\$1,841,570	\$2,017,490	\$2,721,795	\$3,154,745	\$3,768,234	\$4,329,305	\$3,440,731	\$3,287,580	\$3,625,538	\$3,647,209	\$30,511,639
Optional	\$61,992	\$137,110	\$258,298	\$435,359	\$207,795	\$152,668	\$201,162	\$296,744	\$314,730	\$332,751	\$327,694	\$441,368	\$2,726,304
Health Reimbursement Arrangement										\$437,967	\$812,512	\$1,410,770	\$1,250,479
Flexible Benefits*	\$3,300	\$96,575	\$509,365	\$602,478	\$700,577	\$934,978	\$936,335	\$677,872	\$646,397	\$1,489,891	\$1,860,641	\$565,766	\$8,458,408
Total Employee Savings	\$928,384	\$1,695,243	\$2,609,234	\$3,055,327	\$3,630,167	\$4,242,391	\$4,905,731	\$5,303,921	\$4,401,859	\$5,548,189	\$6,626,385	\$6,065,112	\$42,946,829
* Calculated at a 20% tax rate for FICA, state and federal income taxes combined													