

Every year annual renewals of our benefit/TTctowlllege

5 and will occur this next year. Our health plan providers indicate we should anticipate an 8% increase this year.

Pharmacy continues to be a major source of our increases, in particular specialty drugs. In January we enlisted the help of Prudent Rx, a coupon program, to help manage some of this cost. If you are contacted by Prudent Rx to join their program regarding your specialty drug, please strongly consider joining the program.

You will see some increased specialty copays given our increasing costs along with an increase for emergency room use. We compare these annually with other higher education benefit plans, local and regional plans, and national data. It had been some time since these were increased and this was evident in the comparisons. Our increases will still

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