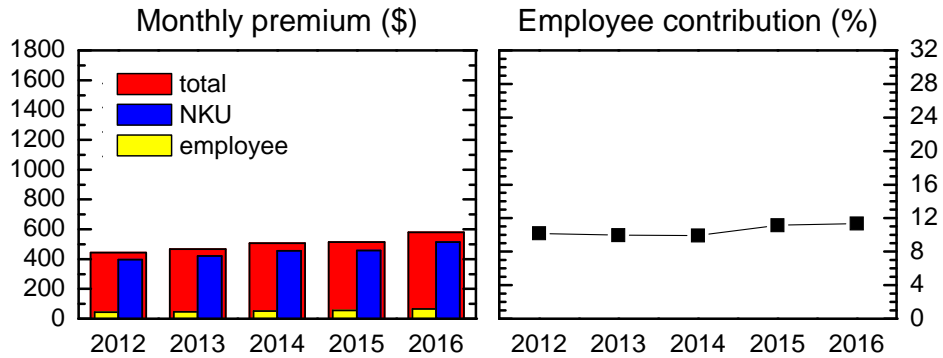


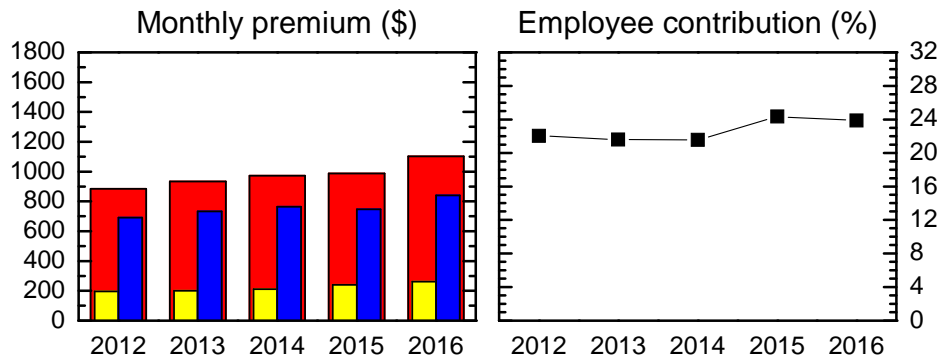
Summary of recent NKU and employee contributions to Health Insurance Premiums

Graphs prepared by Matthew Zacate, November of 2015

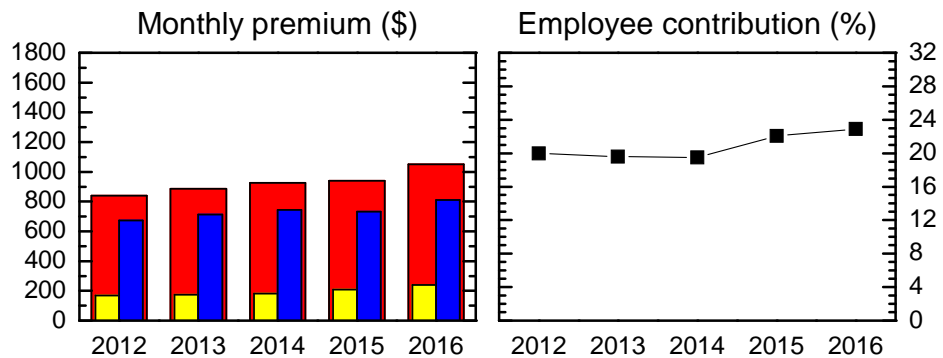
POS - employee only



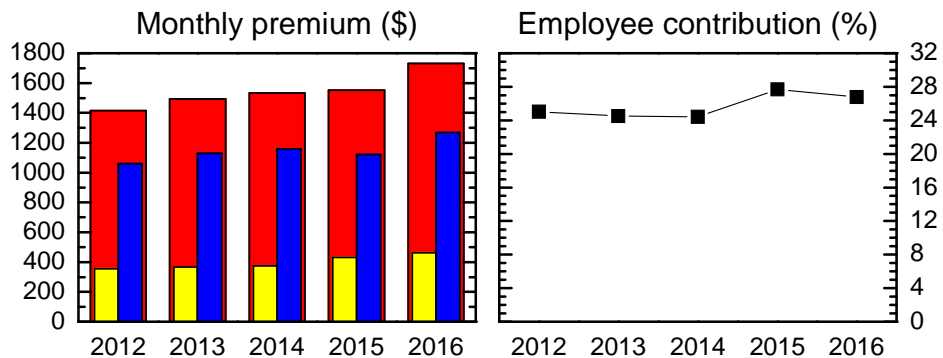
POS - employee + spouse



POS - employee + children



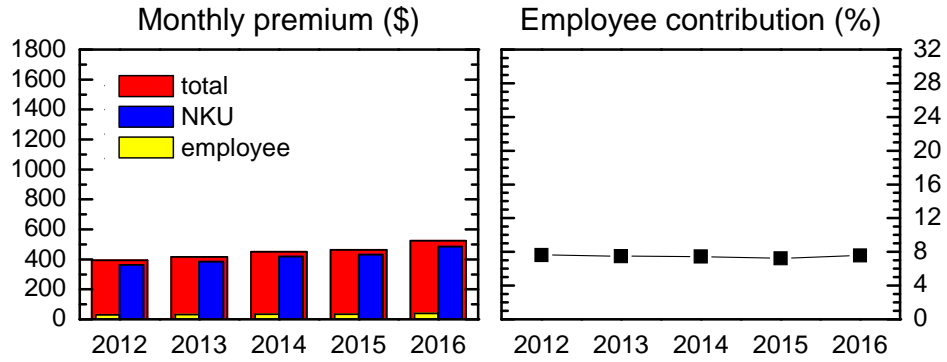
POS - employee + family



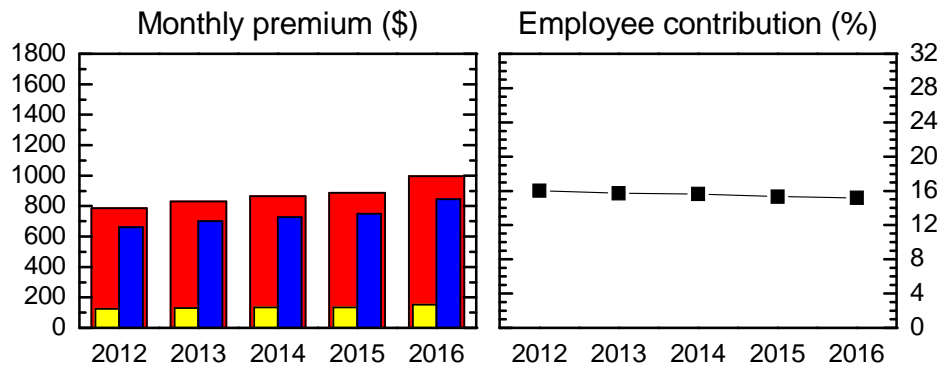
fiscal year

fiscal year

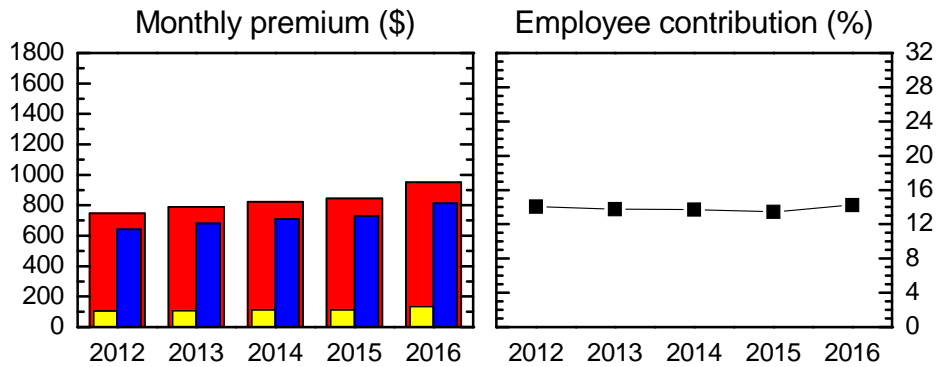
HMO - employee only



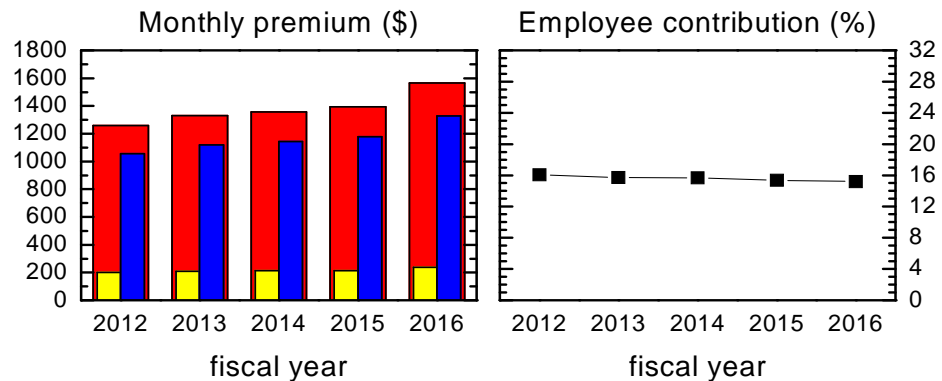
HMO - employee + spouse



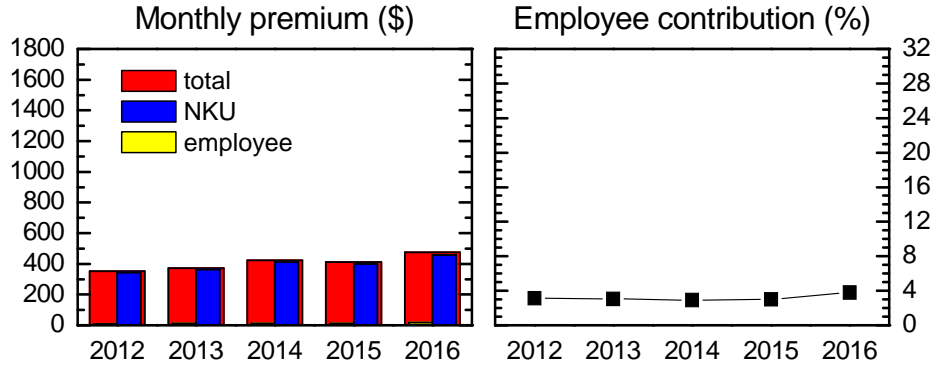
HMO - employee + children



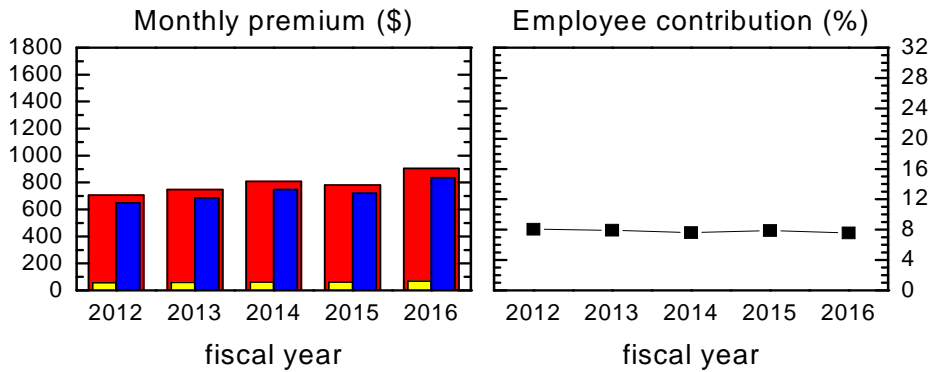
HMO - employee + family



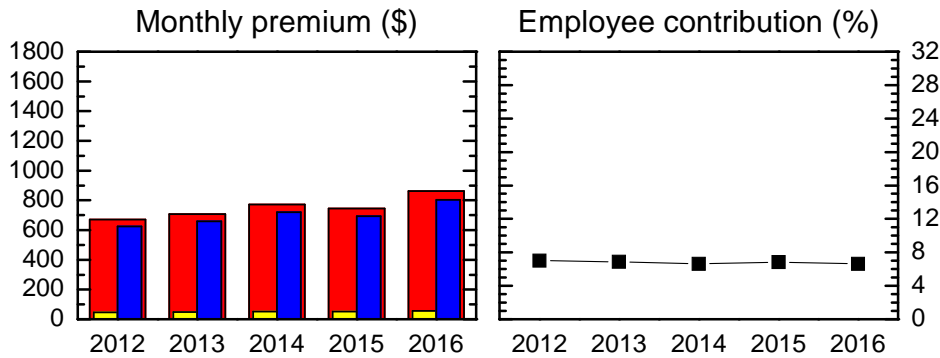
HDHP - employee only



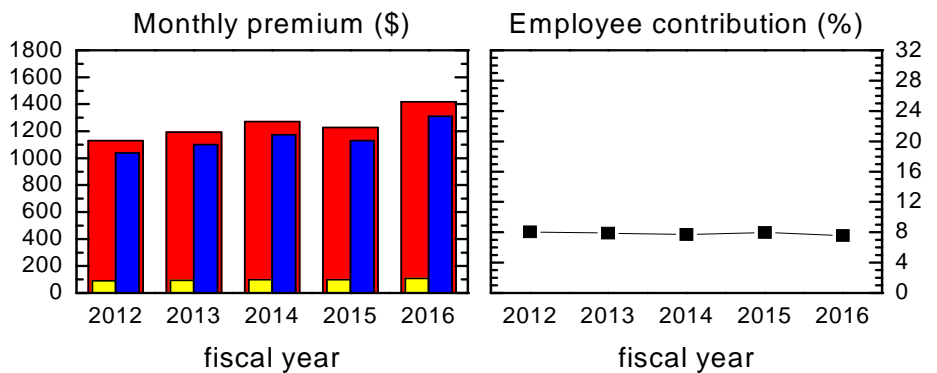
HDHP - employee + spouse



HDHP - employee + children



HDHP - employee + family



Note: contributions to the Health Savings Plan are not included in the above graphs.