

We're **all** invested in your employee benefits



Employee medical premiums

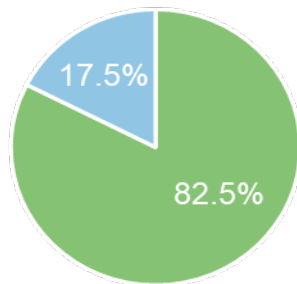
Bringing Whole Person Care for Us to life through your employee benefits – including valuable coverage for the cost of medical care premiums – is one of the many ways we're *all in* on supporting you.

Our team has worked hard to manage medical costs and provide valuable medical plan options to you that remain affordable, without large annual increases to the premiums. As a result, Allina Health and employees enrolled in our medical plans have seen lower than average increases in medical premiums.

For 2025, we've been able to preserve our benefits while keeping rates below the average increase for Minnesota companies. The average annual premiums increase to the Allina Health employee medical plans is 4.3%, which remains below the benchmark of 6.8%.¹

Quick facts about medical premiums

Medical Premium Costs

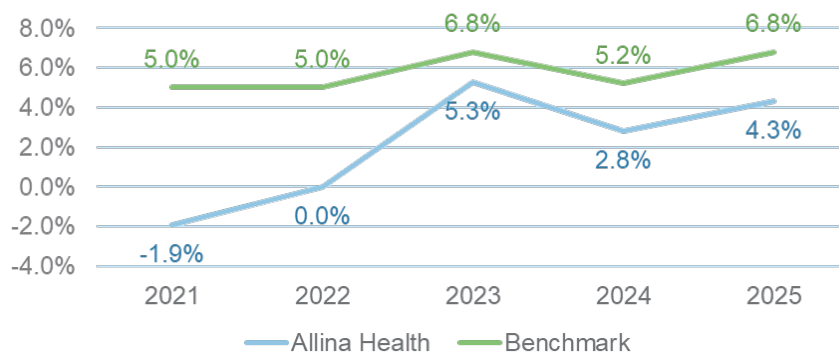


■ Paid by Allina Health ■ Paid by employee

Allina Health pays an average of 82.5% of the cost of employee medical premiums each year.

The remaining 17.5% is paid through your employee payroll deductions.

Changes to Employee Medical Premium Costs Over Five-Year Period



In 2025, our five-year average for employee medical premiums will be an increase of 2.1%, which remains far below the benchmark average increase of 5.8% over the same period.

Allina Health continues to absorb much of the cost of annual increases, without decreasing the benefits provided by our plans.

¹ Willis Towers Watson book of business for Midwest employers