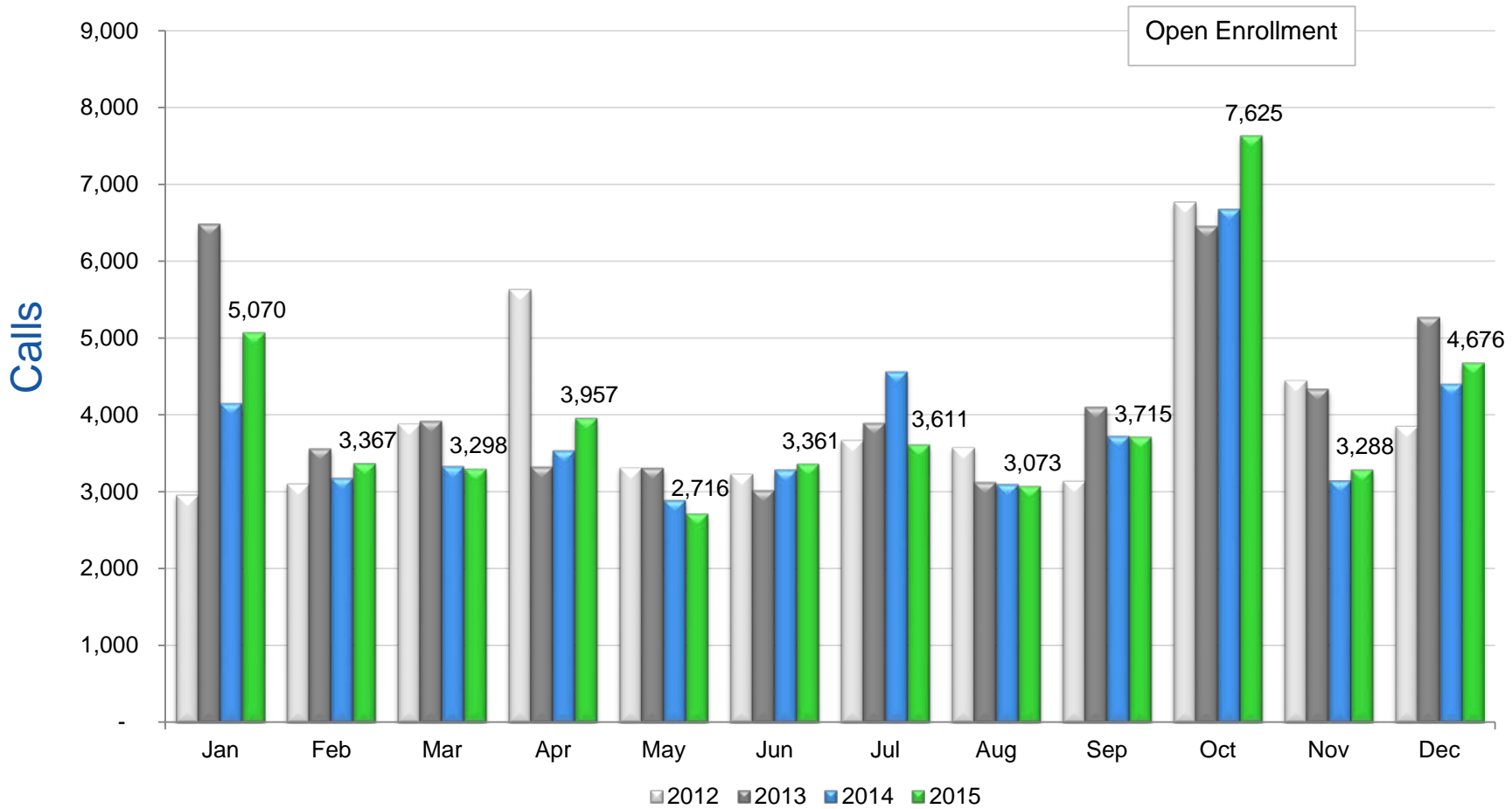


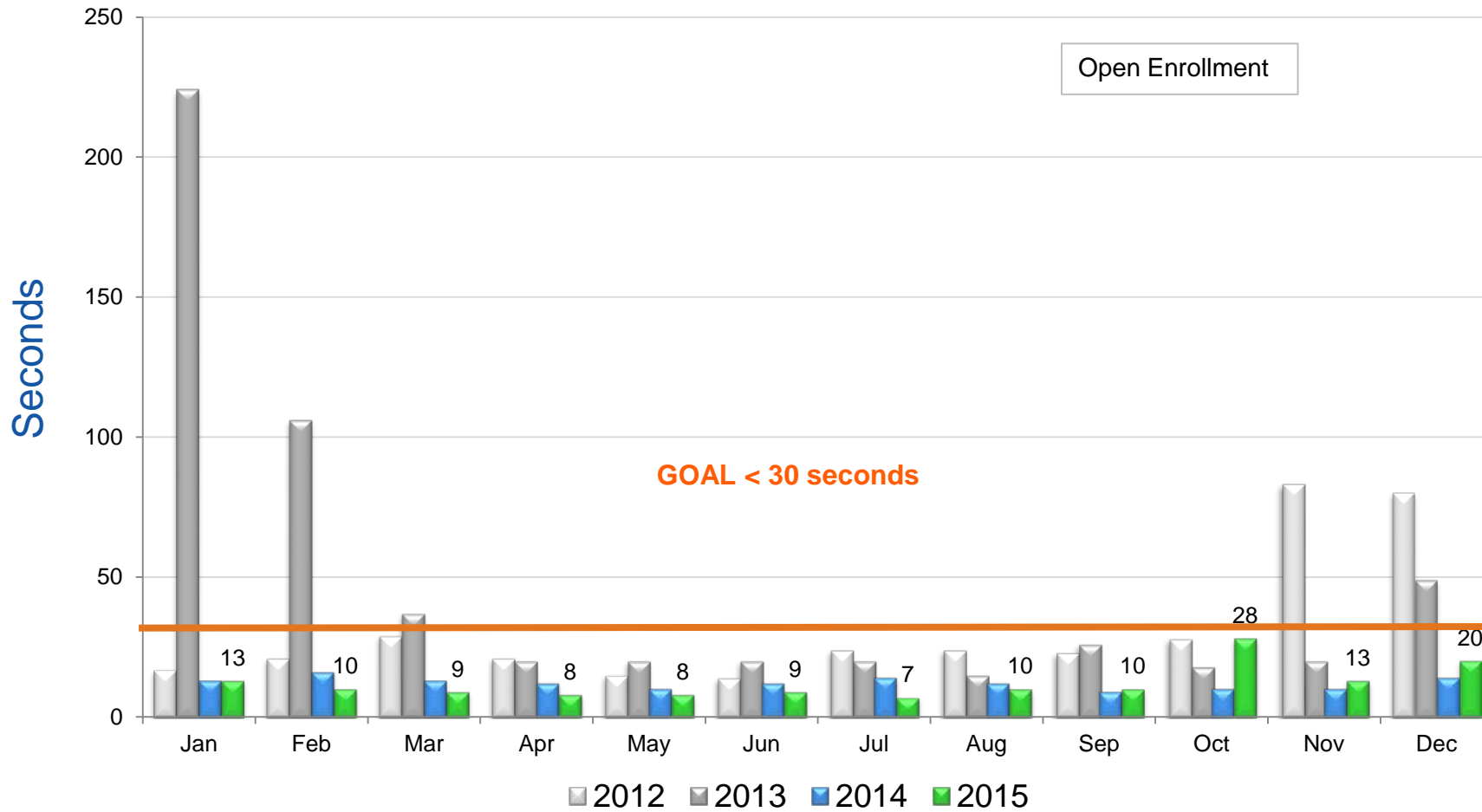
Calls and Office Visits: December 2015

- Calls and In-person Assistance total:
 - Inbound calls: 4,676 answered calls (6.2% ↑ from 2014)
 - Speed of answer: 20 seconds (42.9% ↑ from 2014)
 - Abandonment rate: 1.1% (52 calls)
 - In-person assistance: 1,188 members (2% ↑ from 2014)

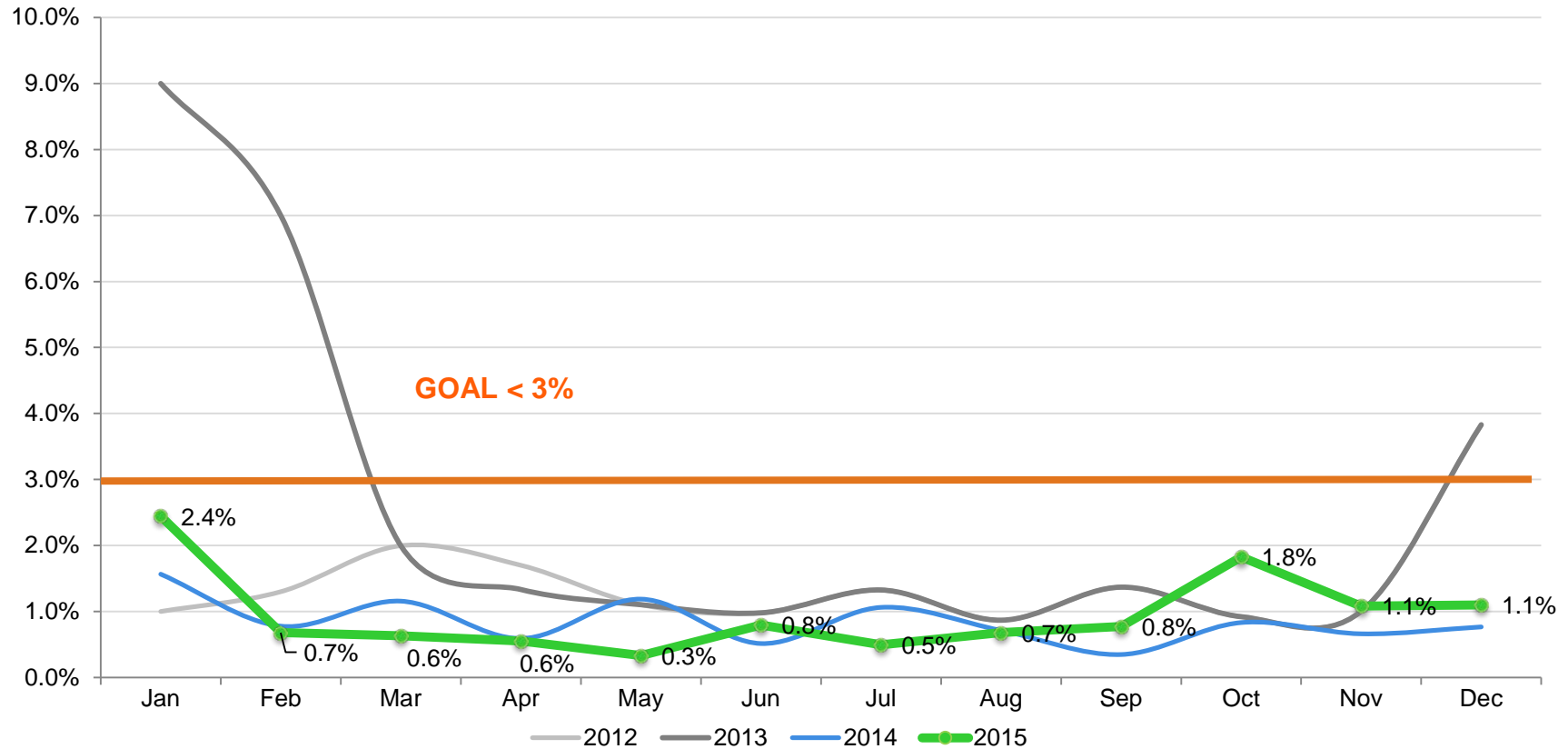
Inbound Calls: December 2015



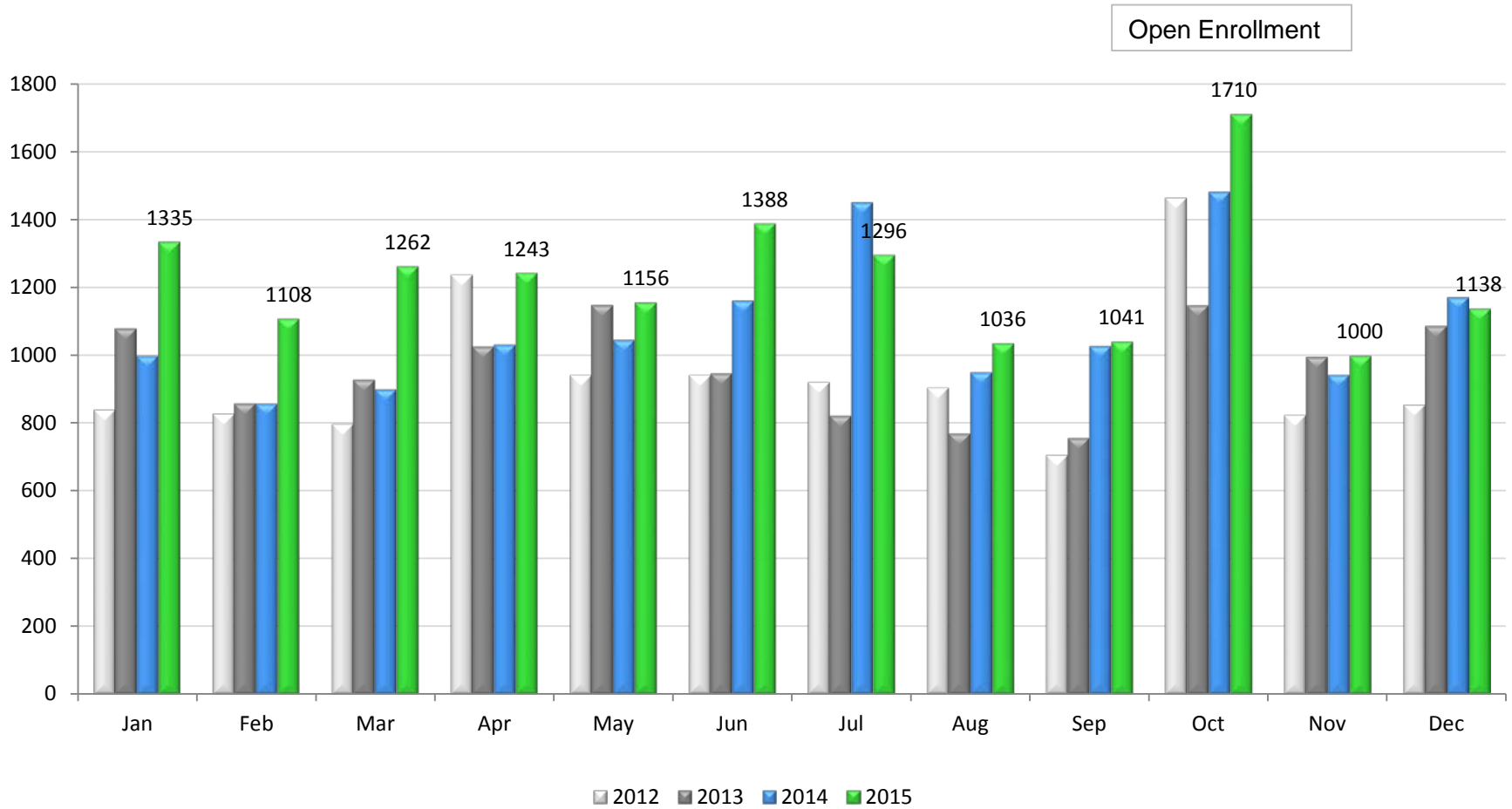
Call Speed of Answer: December 2015



Abandonment Rate: December 2015



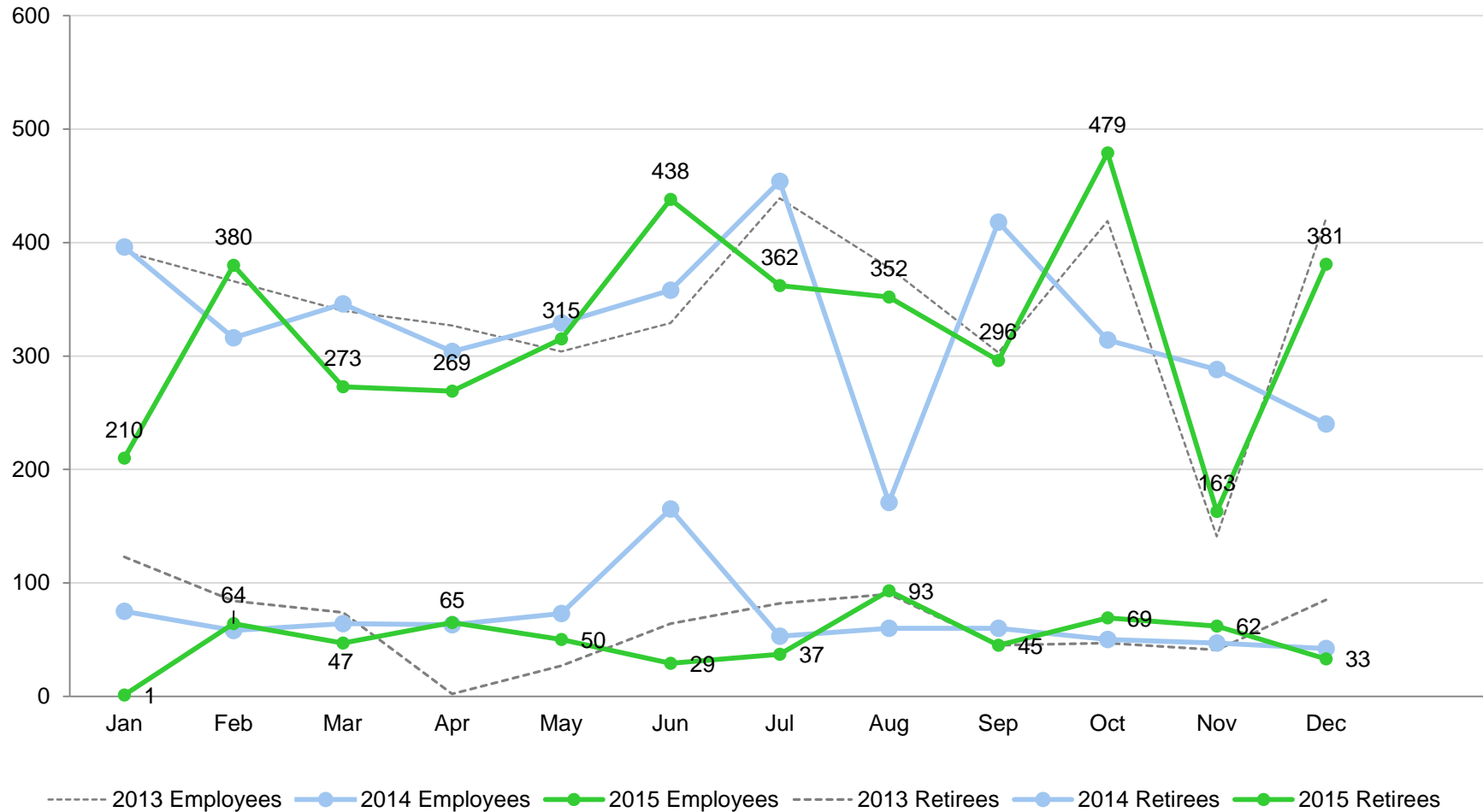
In-person Assistance: December 2015



Delinquencies & Terminations: December 2015

- Delinquency Notices Sent
 - Employees: 381
 - Retirees: 33
- Termination Notices Sent
 - Employees: 31
 - Retirees: 3

Delinquency Notices: December 2015



Termination Notices: December 2015

