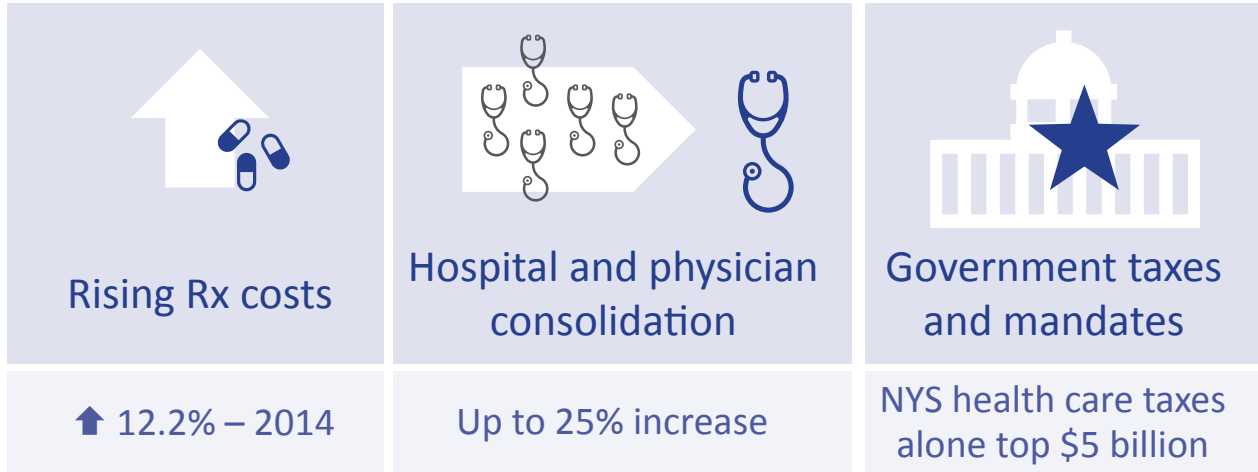
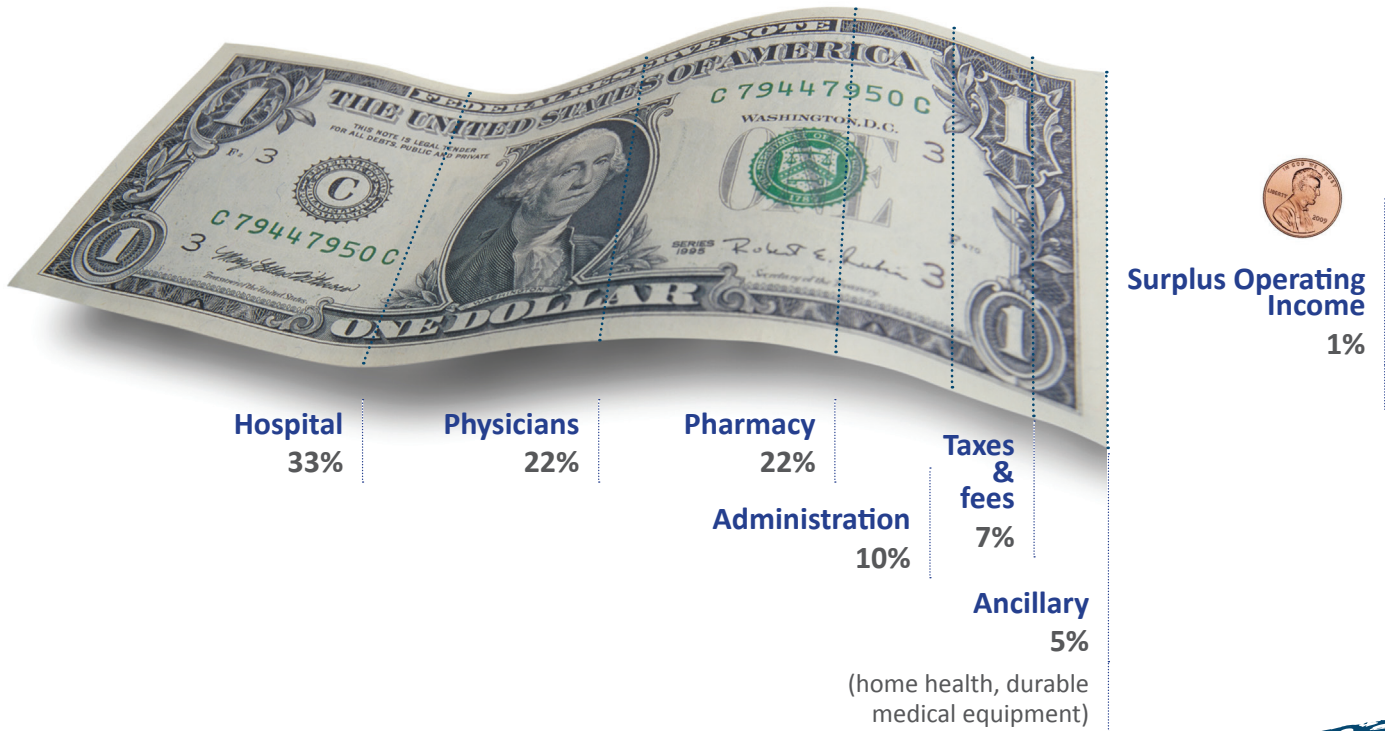


Health Insurance Reality Check

Your insurance premiums are going up, but here's why:



How your insurance dollar is spent*



For more information, visit www.nyhpa.org.

TIME FOR AFFORDABILITY

* Average NY health plan.