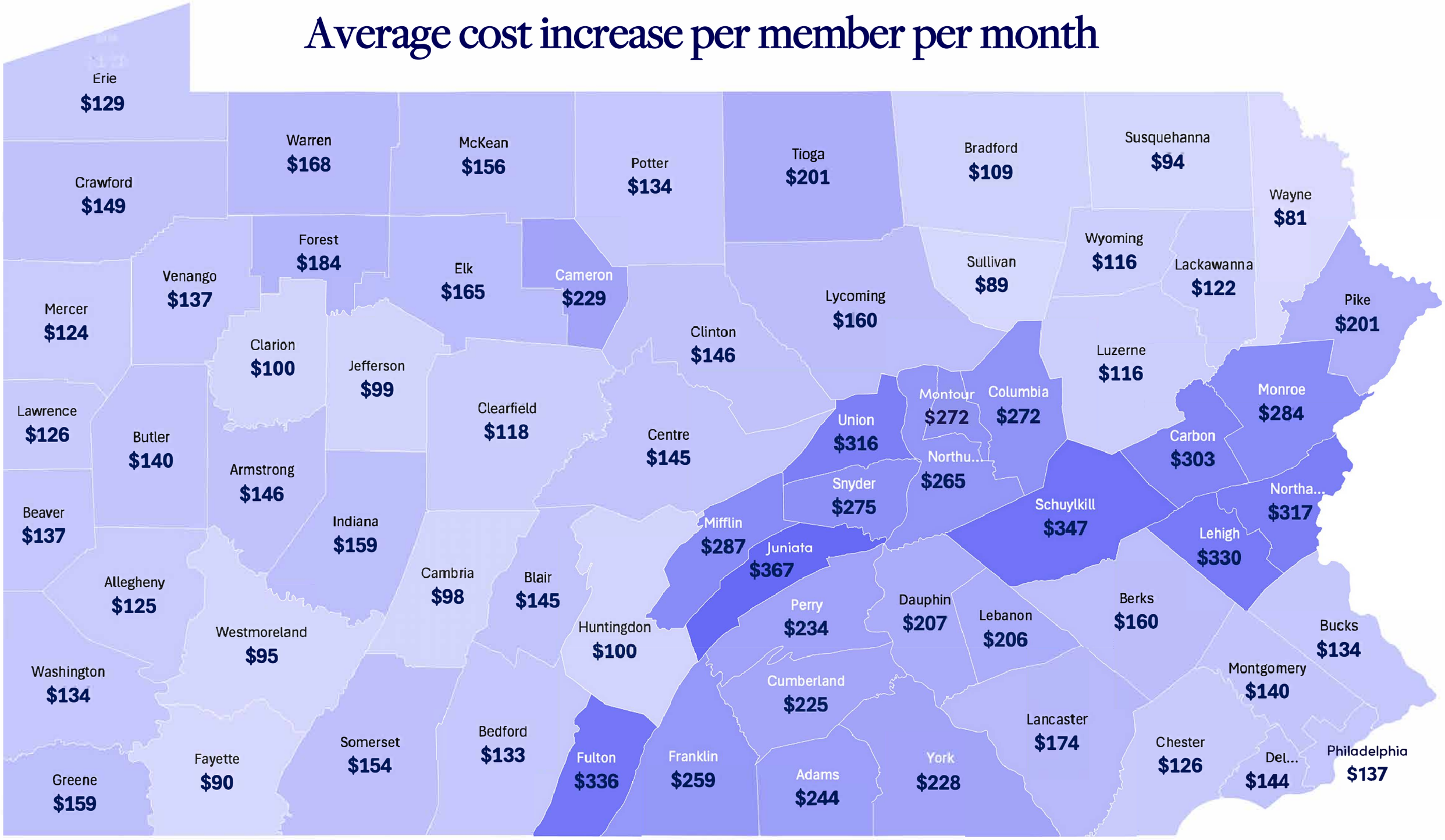Average cost increase per member per month