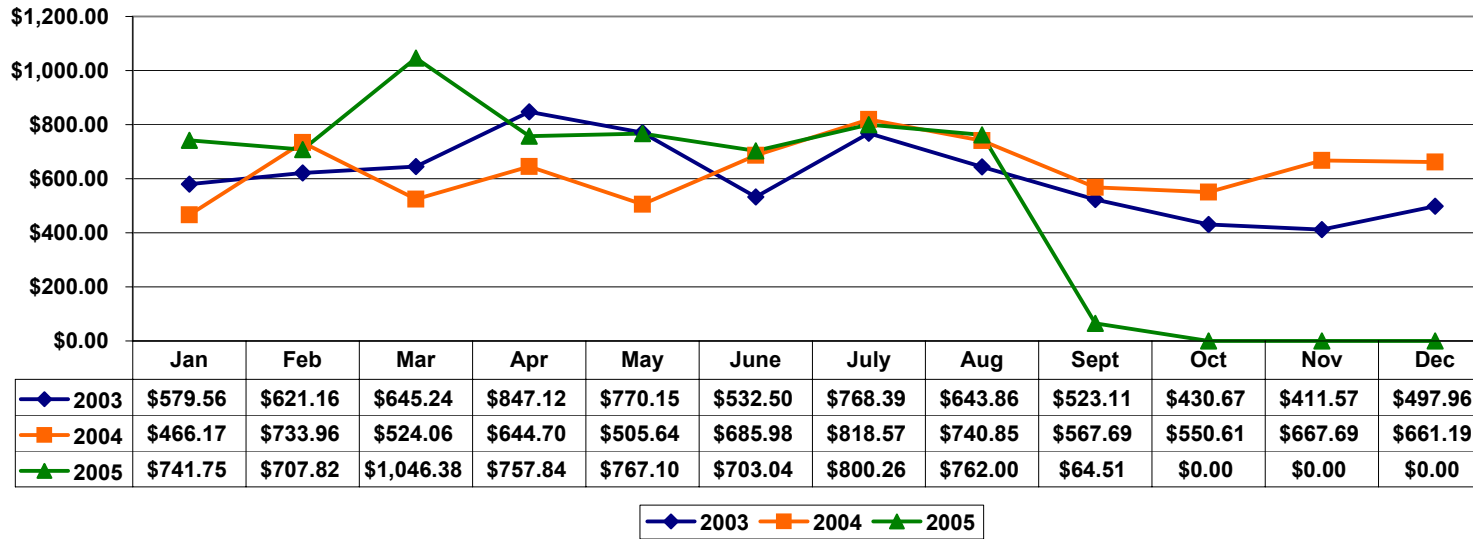
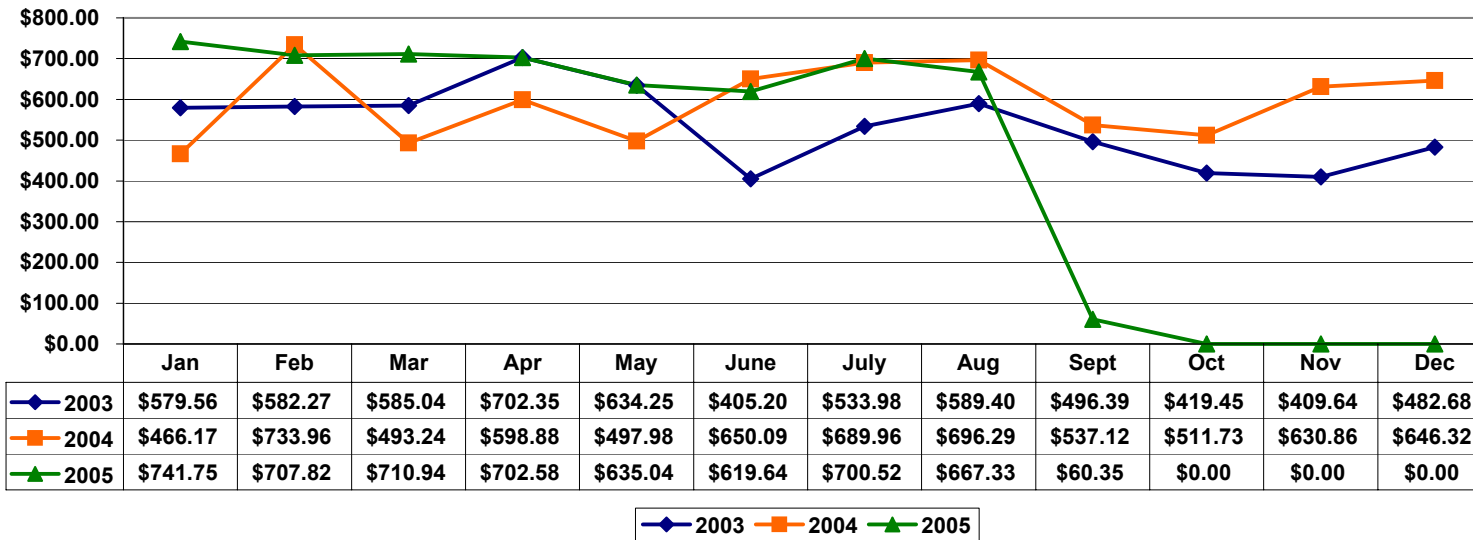


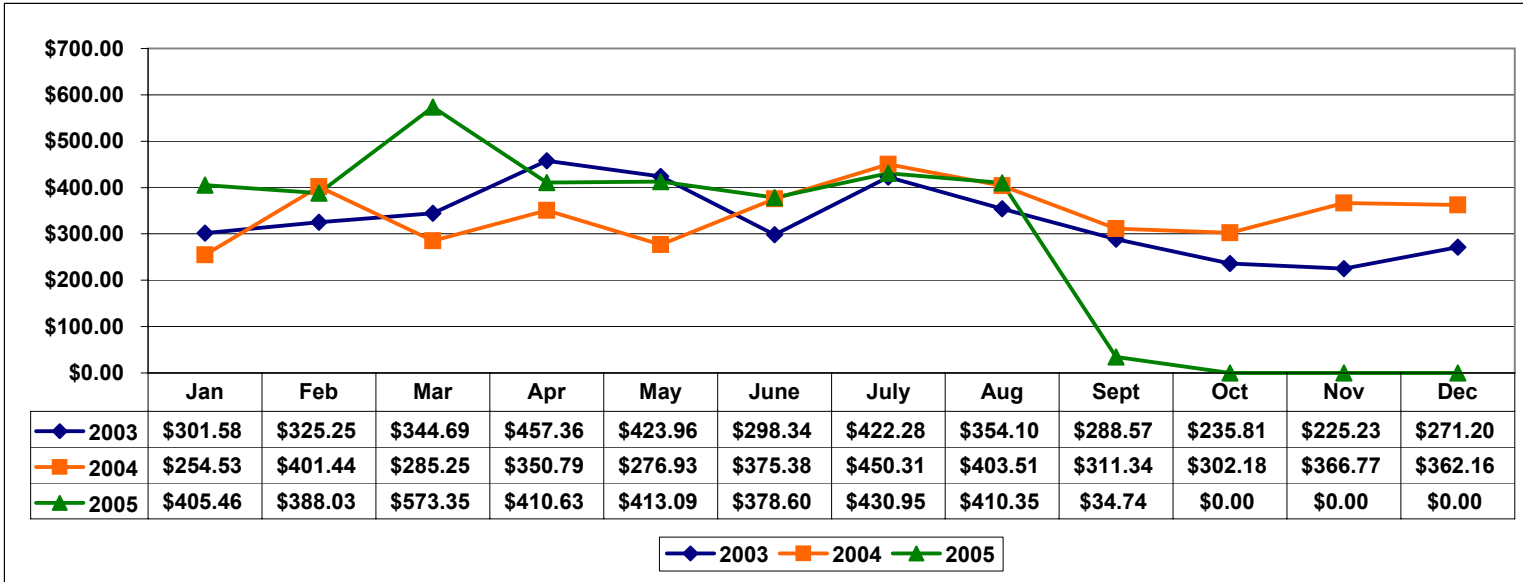
Gross Monthly Per Employee Cost - Medical & Prescription Drug Claims



Net Monthly Per Employee Cost - Medical & Prescription Drug Claims  
(Medical Claims Exceeding \$75,000 Excluded)



Gross Monthly Per Member Cost - Medical & Prescription Drug Claims



Net Monthly Per Member Cost - Medical & Prescription Drug Claims  
(Medical Claims Exceeding \$75,000 Excluded)

