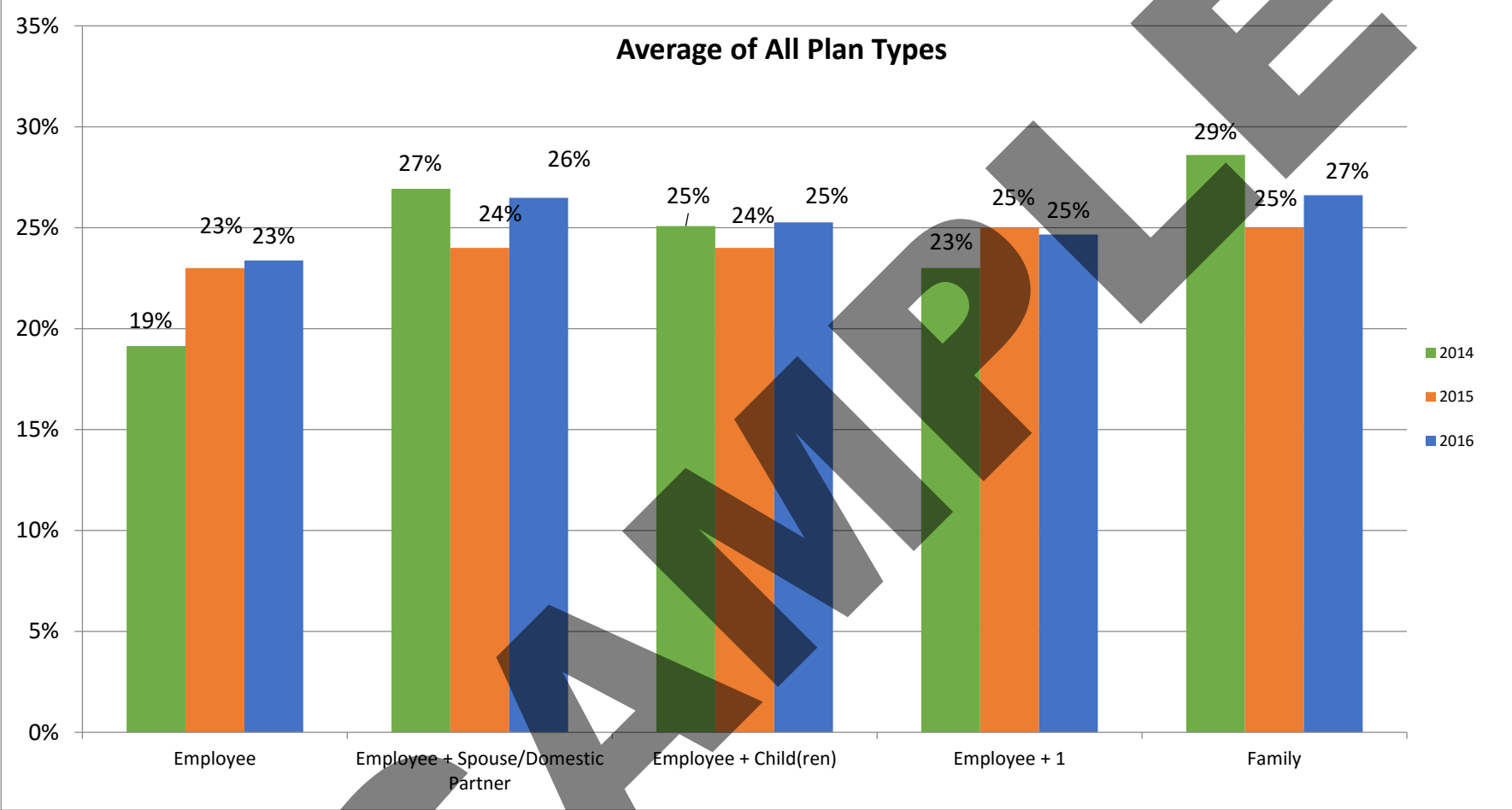


Medical – Plan Financials (continued)

15. Percent of total monthly health care premium paid by the employee across all plan types



Medical – Plan Financials (continued)

	All Respondents	Number of Full-time Employees						Organization Type		
		< 100	100 - 249	250 - 499	500 - 999	1000 - 2499	> 2499	Government Contractors	Association/ Non-Profit	All Others
Number Surveyed	141	50	44	24	7	7	9	43	59	39

11. What percentage change did you experience in your annual premium rates before plan design changes for the medical plan with the largest enrollment?

HMO										
Cost increased	39	10	18	2	3	3	3	7	20	12
	76%	77%	90%	50%	75%	60%	60%	54%	87%	80%
Average percentage of increase	13.8%	17.9%	12.5%	4.4%	9.4%	5.4%	26.8%	18.3%	12.4%	13.5%
Median	10.0%	16.5%	10.0%		9.0%	5.0%	12.2%	12.0%	9.1%	12.1%
Cost decreased	7	1	2	2	1	1	0	4	1	2
	14%	8%	10%	50%	25%	20%	0%	31%	4%	13%
Average percentage of decrease	1.9%		0.9%	0.7%			-	2.7%		0.7%
Median	1.1%						-	1.1%		
No change in costs	5	2	0	0	0	1	2	2	2	1
	10%	15%	0%	0%	0%	20%	40%	15%	9%	7%
PPO										
Cost increased	71	23	28	10	3	3	4	19	37	15
	83%	85%	88%	63%	75%	100%	100%	79%	88%	75%
Average percentage of increase	11.7%	13.7%	11.5%	10.7%	7.5%	8.1%	9.2%	9.9%	11.8%	13.6%
Median	9.0%	11.0%	8.9%	9.3%	7.1%	8.2%	7.8%	9.4%	9.0%	9.0%
Cost decreased	8	3	3	1	1	0	0	3	2	3
	9%	11%	9%	6%	25%	0%	0%	13%	5%	15%
Average percentage of decrease	5.0%	4.6%	7.8%			-	-	3.2%	5.1%	6.6%
Median	3.7%	5.3%	8.5%			-	-	2.1%		5.3%
No change in costs	7	1	1	5	0	0	0	2	3	2
	8%	4%	3%	31%	0%	0%	0%	8%	7%	10%