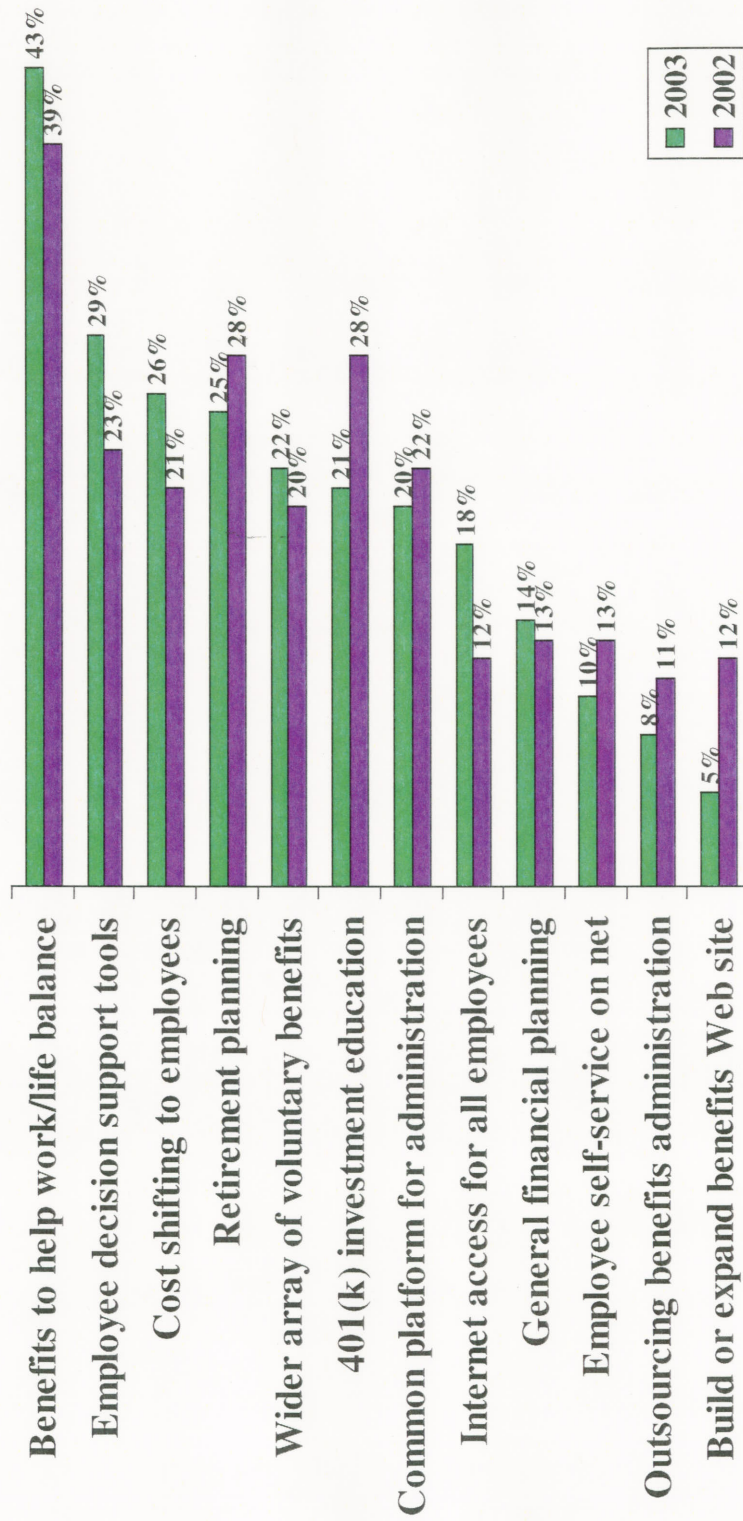


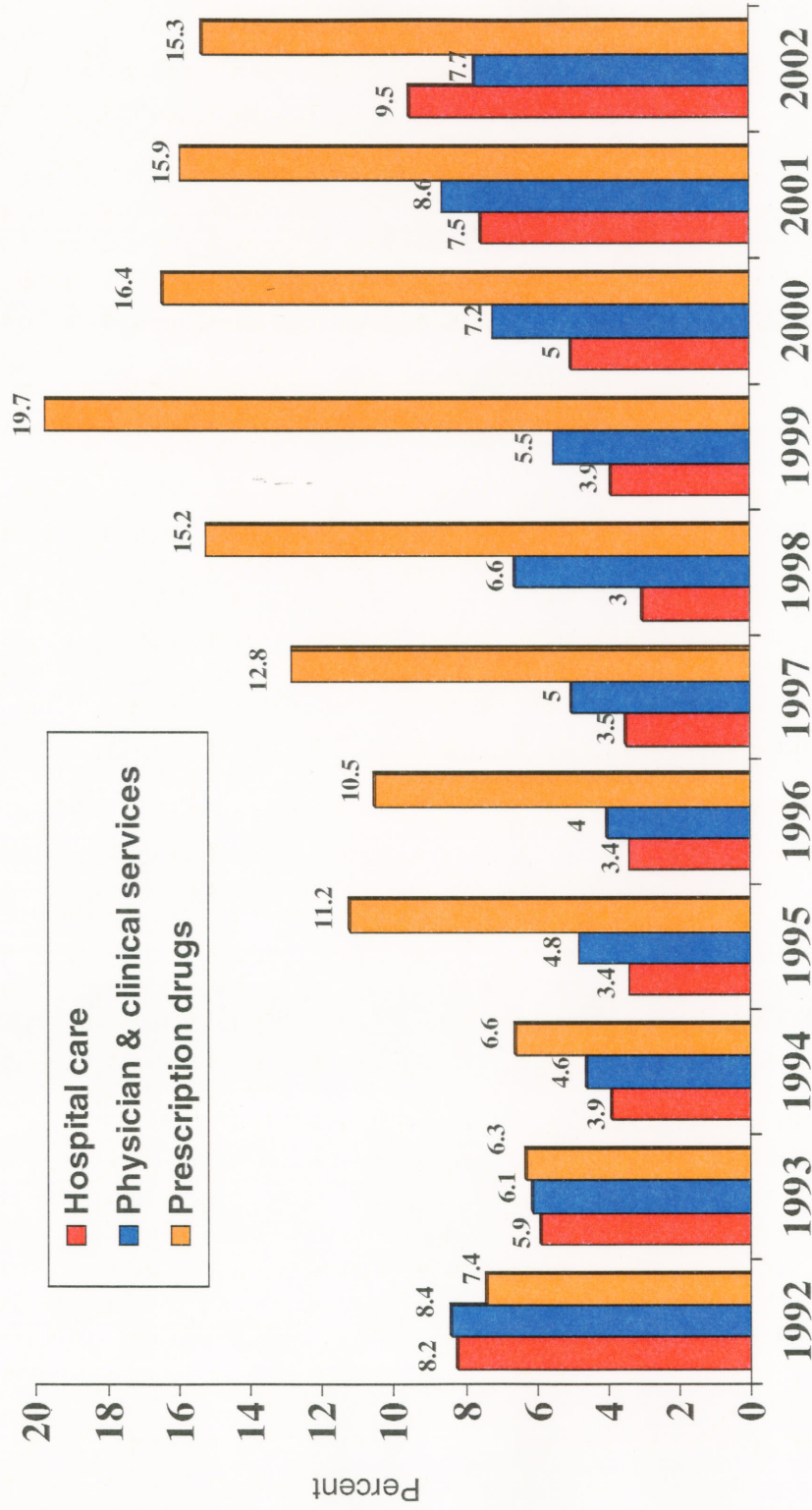
# Health Care Cost Increase Trends by Plan Type and Region (2004)

Region	HMO	Indemnity	POS	PPO	Total
East	11.01%	3.11%	16.29%	7.79%	10.66%
Southeast	14.88%	7.08%	14.06%	10.26%	13.04%
Midwest	11.01%	10.75%	15.10%	10.48%	12.17%
Southwest	15.63%	10.38%	20.66%	8.79%	13.8%
West	12.54%	7.59%	17.83%	9.9%	12.81%
Total (National)	12.52%	5.88%	16.3%	9.5%	12.33%

# Most Important Employee Benefits Strategies



# Annual Percentage Changes in National Spending for Selected Health Services



Source: Kaiser Family Foundation, *Trends and Indicators in the Changing Health Care Marketplace, 2004 Update*, from Centers for Medicare and Medicaid Services, 2002 National Health Care Expenditures. Reprinted by Zylwave, Inc. with permission from Employee Benefits News Benefits 2005 Sourcebook. Copyright 2004 by Securities Data Publishing. All Rights Reserved.