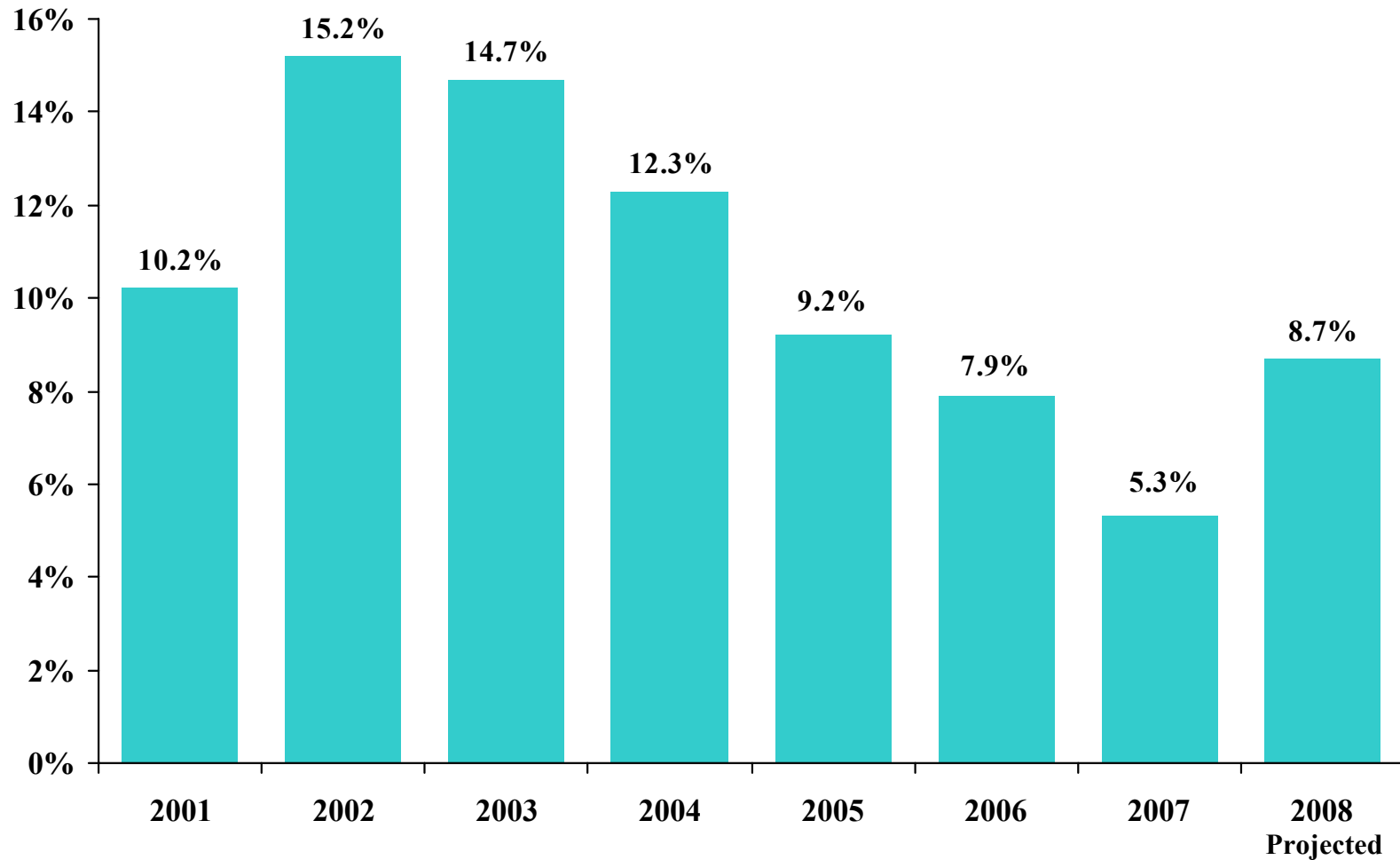


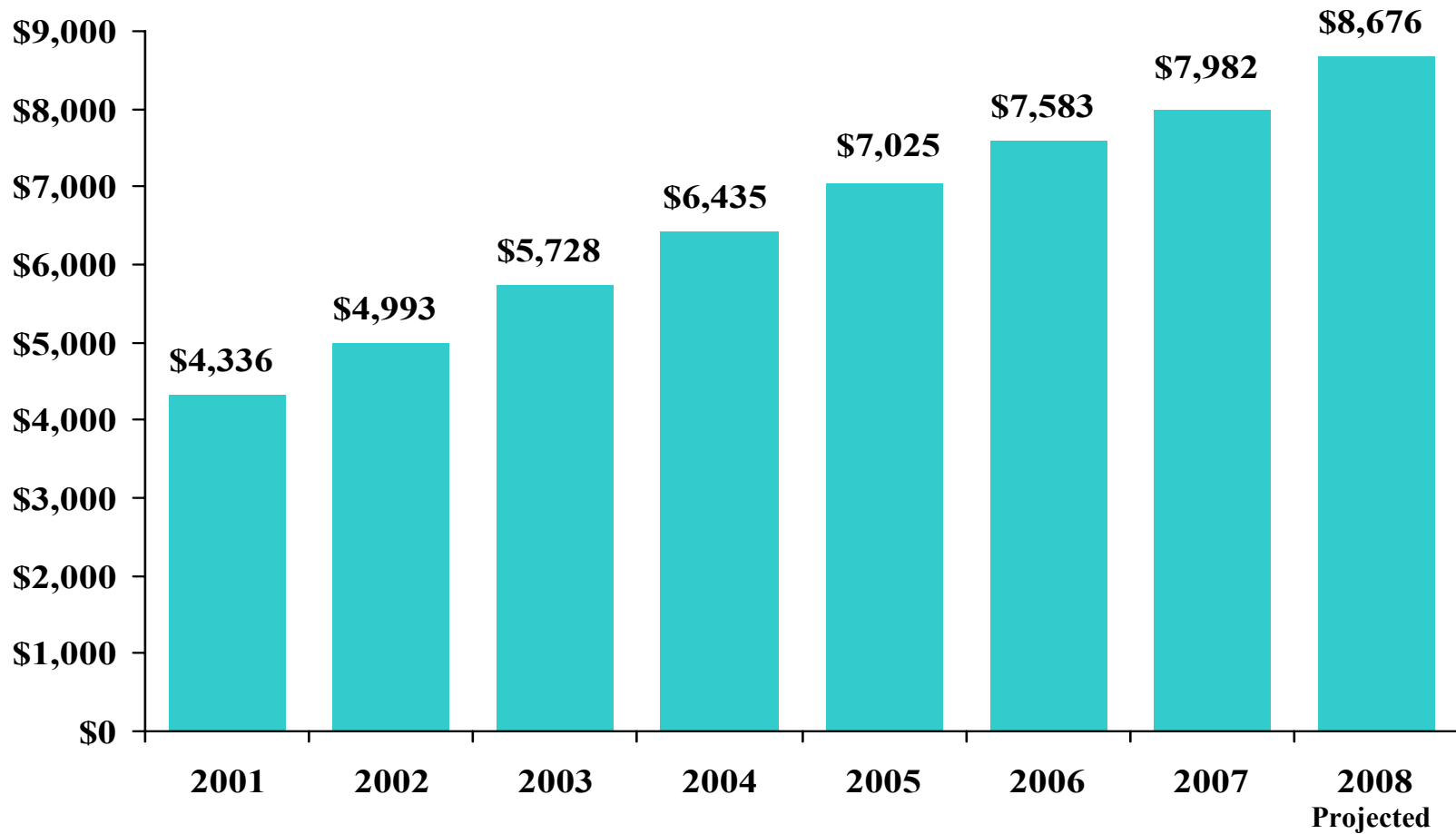


Annual Health Care Cost Increases National Averages

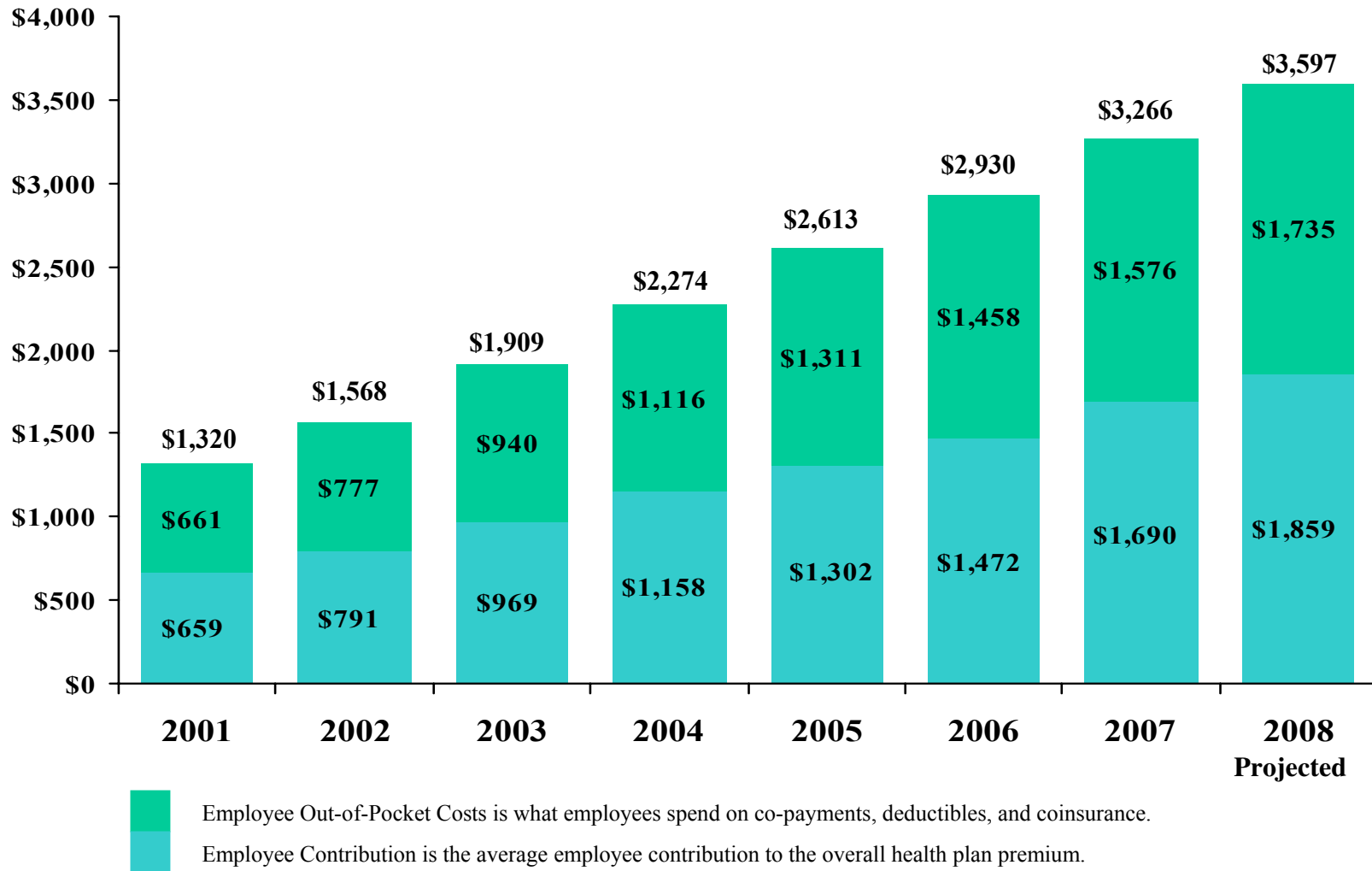




Annual Health Care Costs Per Employee National Averages

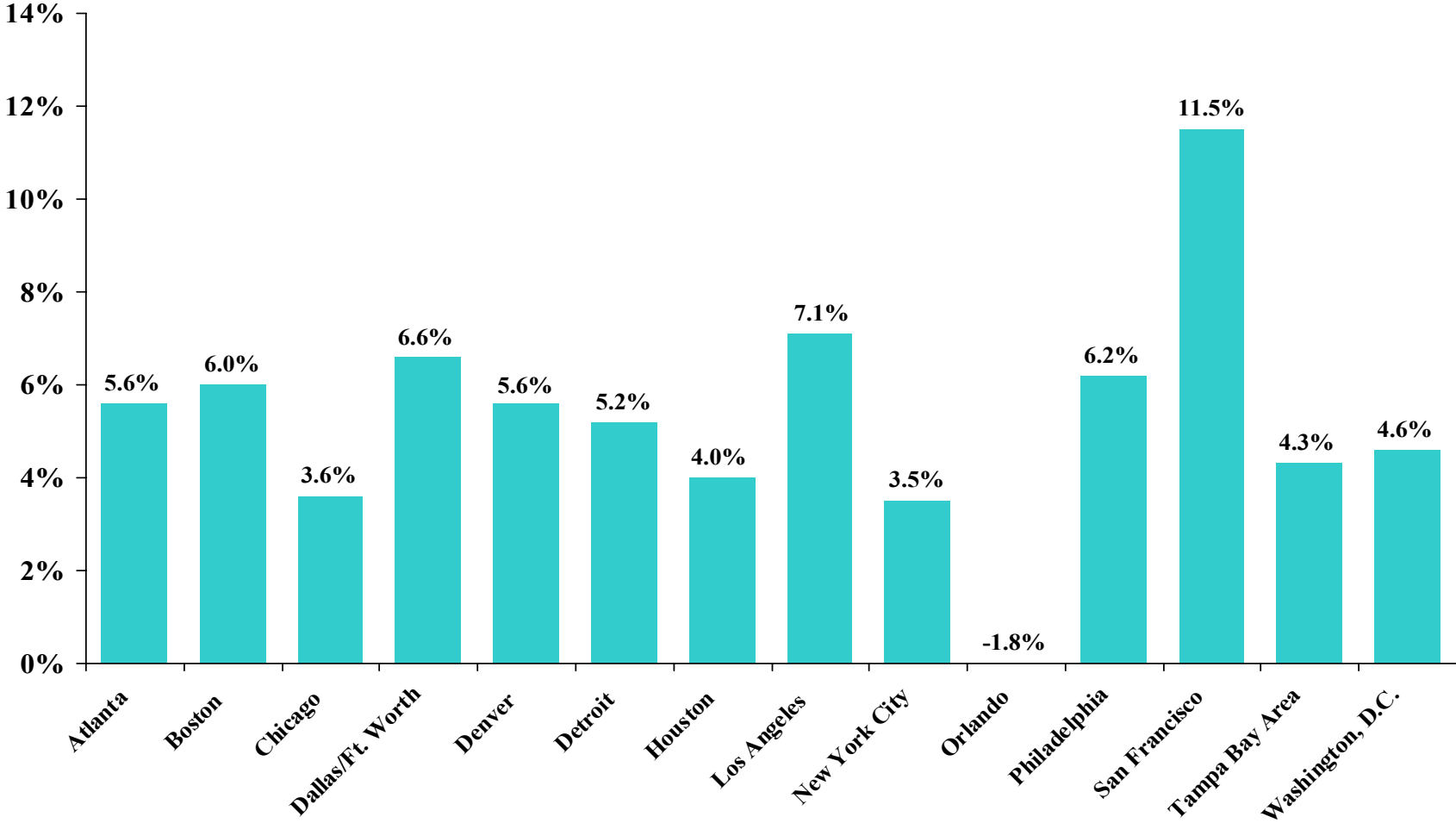


National Average Employee Contributions and Out-of-Pocket Costs





2007 Health Care Cost Increases Major Metropolitan Areas

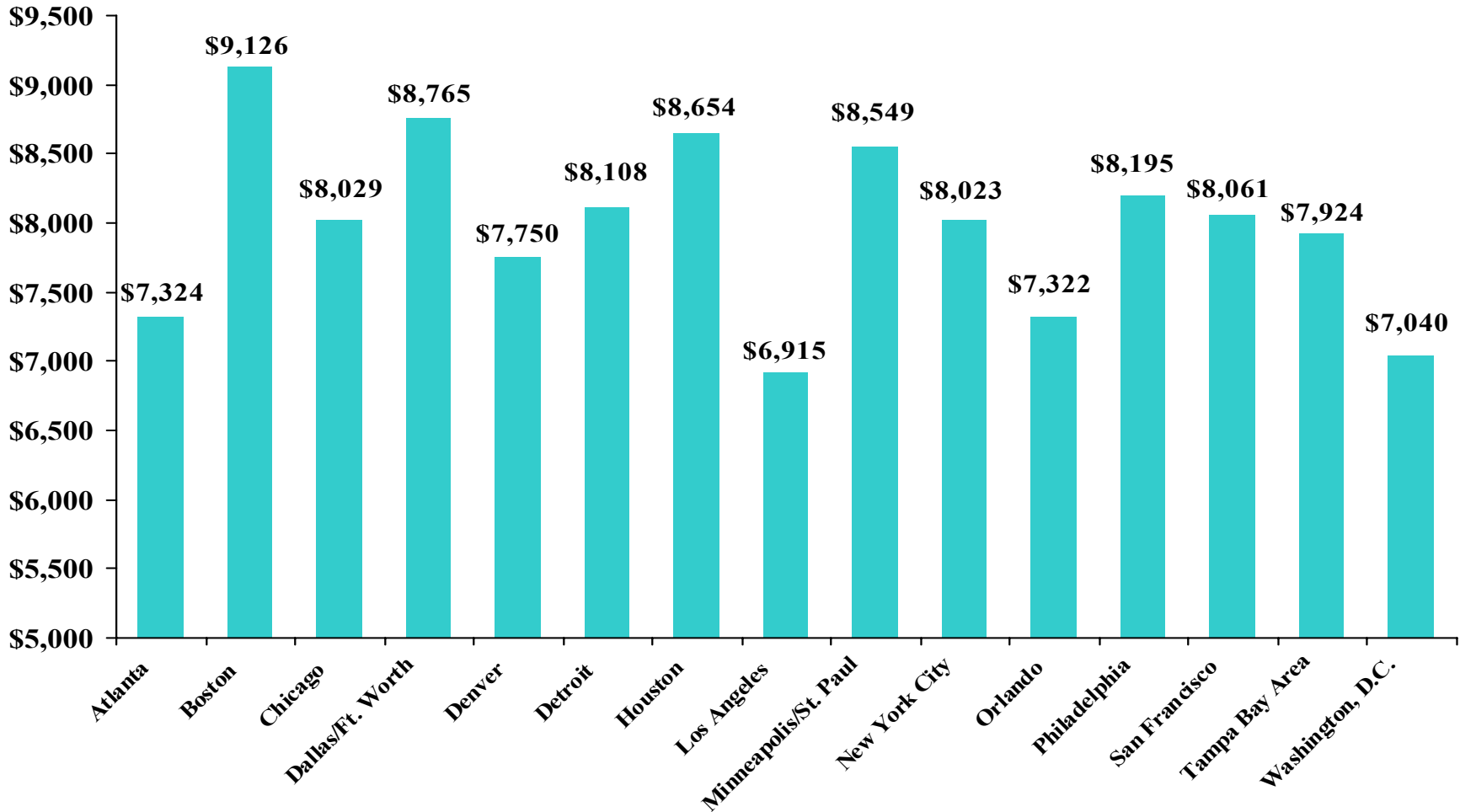


Source: Hewitt Health Value Initiative™

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2007 Health Care Costs Per Employee Major Metropolitan Areas



Source: Hewitt Health Value Initiative™

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