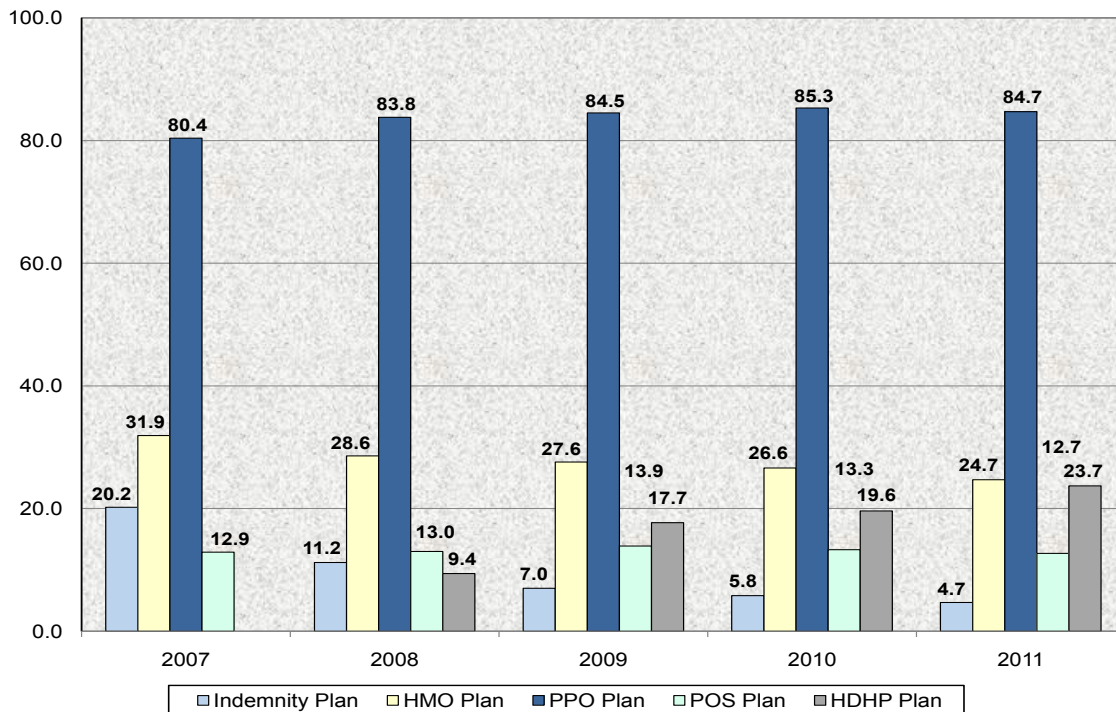


Medical Insurance - General Provisions

National

Shifts in Medical Plan Type Offered - Five Year Trend (% Reporting)



Plan Type Offered (% Reporting)

	Indemnity Plan	HMO Plan	PPO Plan	POS Plan	HDHP
All Employers	4.7	24.7	84.7	12.7	23.7
By # of Employees					
Up to 100	4.5	21.7	80.4	9.4	21.0
101 to 200	2.2	19.4	84.2	9.2	27.4
201 to 500	4.1	19.8	85.2	10.3	24.1
501 to 1000	4.0	21.8	84.7	13.0	22.5
1001 to 5000	5.5	27.4	86.2	13.8	20.5
Over 5000	6.9	34.6	84.7	18.4	27.2
By Industry					
Banking and Finance	8.2	29.9	82.0	15.6	28.7
Healthcare	3.5	18.7	84.3	12.2	19.4
Hospitality	4.5	34.1	79.5	14.5	13.2
Insurance	3.8	25.3	83.5	7.2	41.4
Mfg. and Distribution	5.2	20.8	86.7	10.6	26.4
Not-For-Profit	4.4	41.1	82.0	18.7	20.7
Services	4.4	29.3	84.9	16.2	24.3
Utilities	8.5	28.2	90.1	10.6	22.5