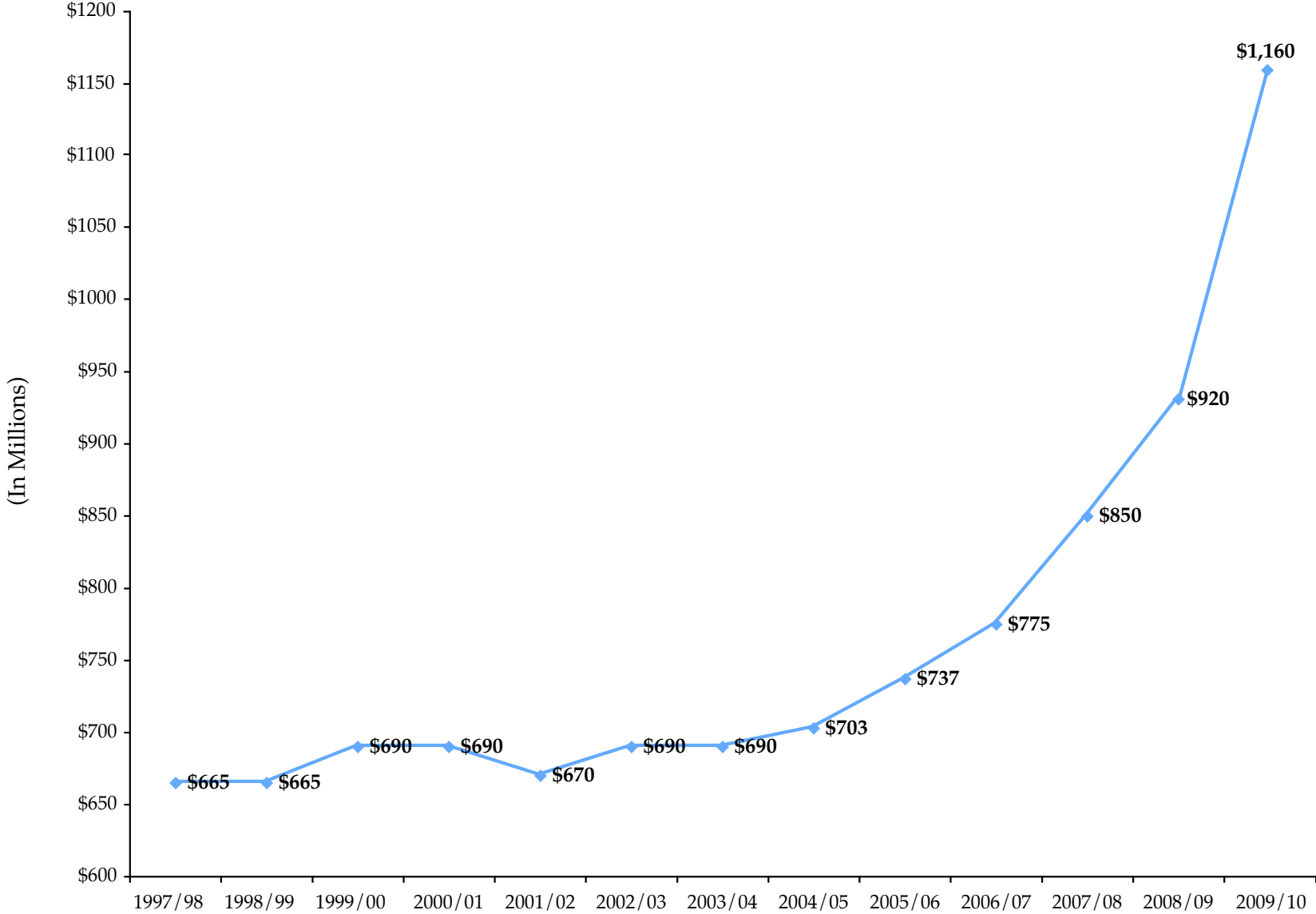


New York's Hidden Tax on Health Coverage

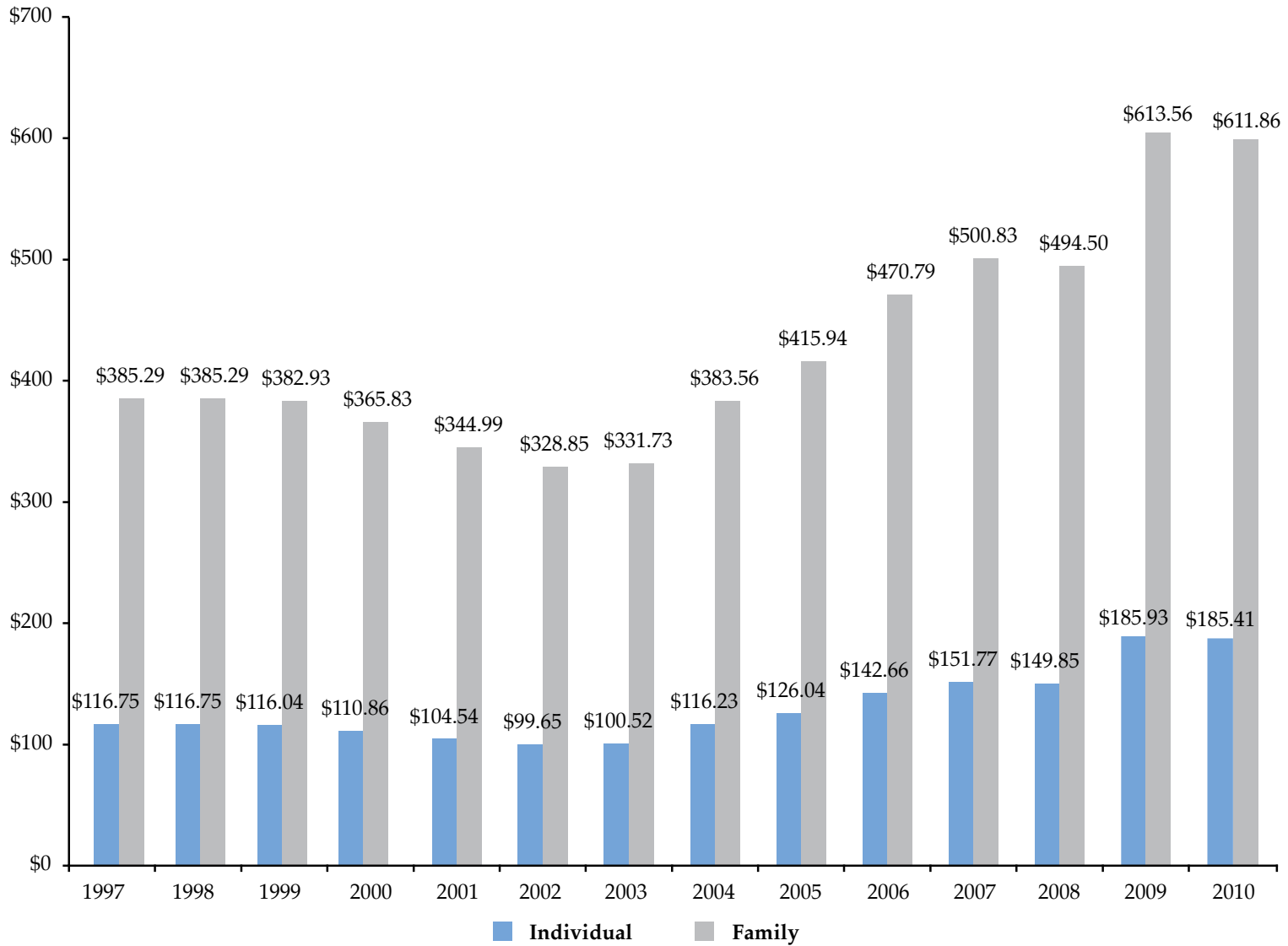
Covered Lives Assessment

1997/98 - 2009/10 (74% Increase)



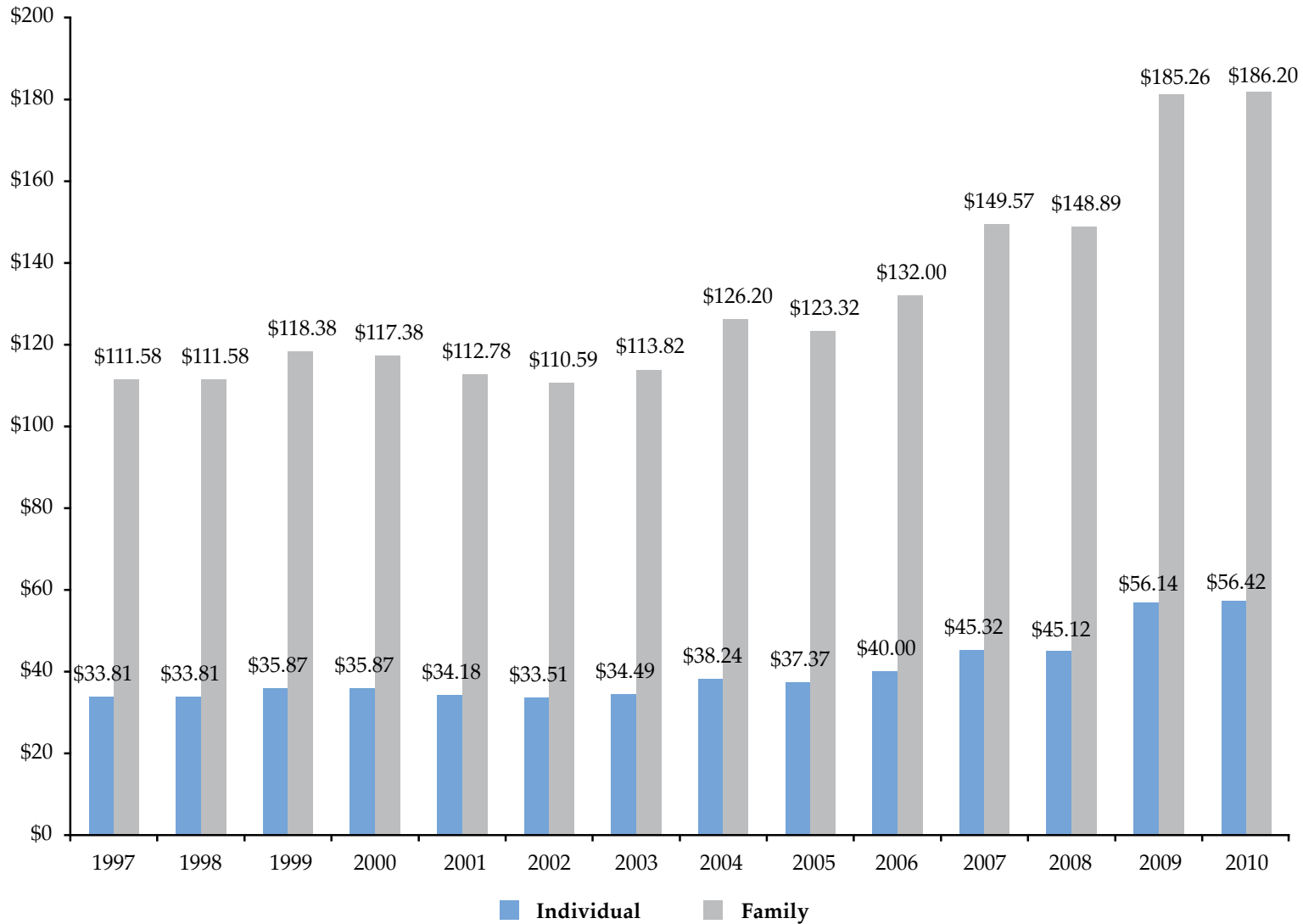
Source: NYS Executive Budget Financial Plans

Annual Covered Lives Assessment New York City Region 1997-2010 (59% Increase)



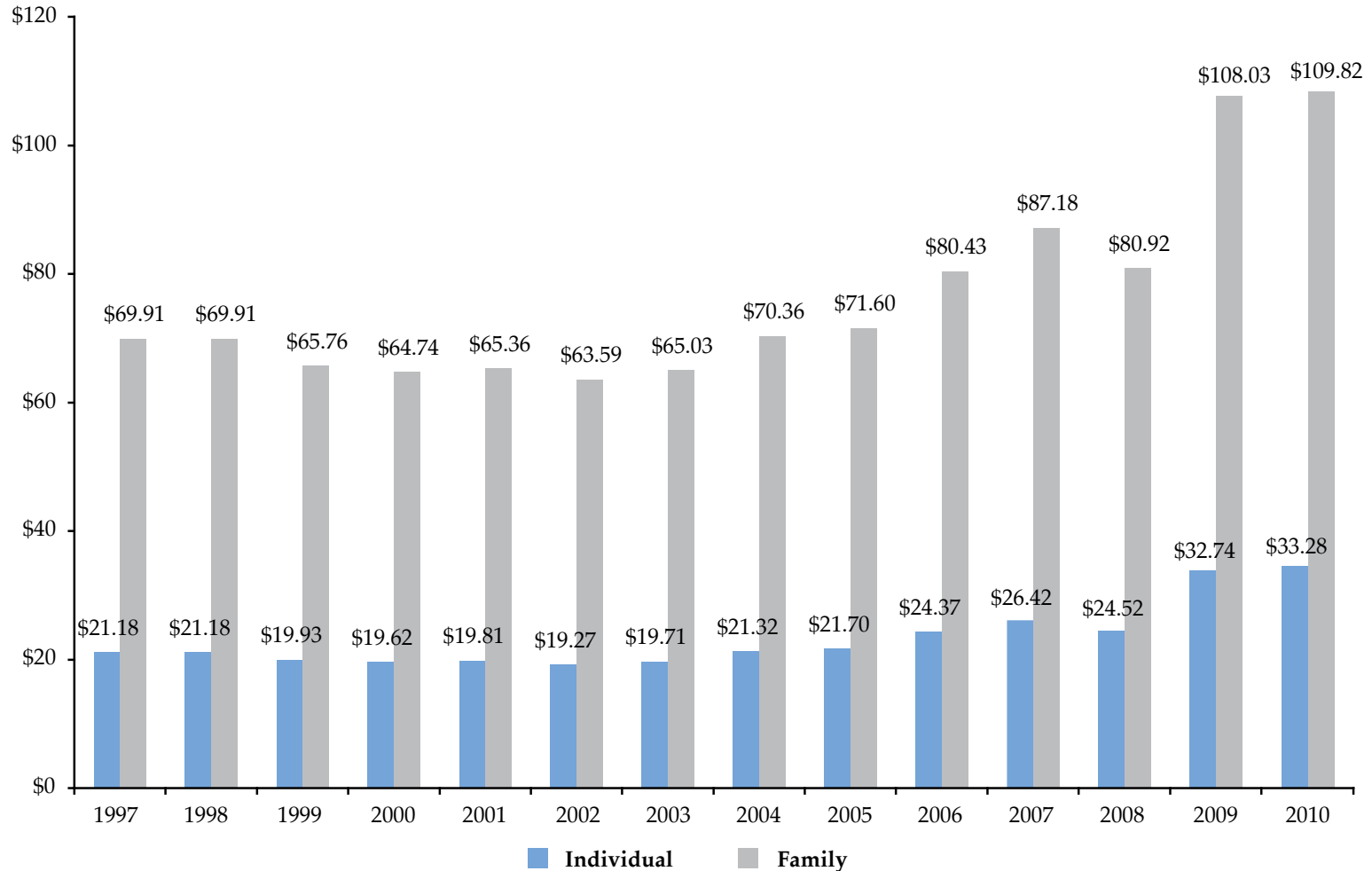
Please note that these amounts would be in addition to the payor surcharge rates.

Annual Covered Lives Assessment Long Island Region 1997-2010 (67% Increase)



Please note that these amounts would be in addition to the payor surcharge rates.

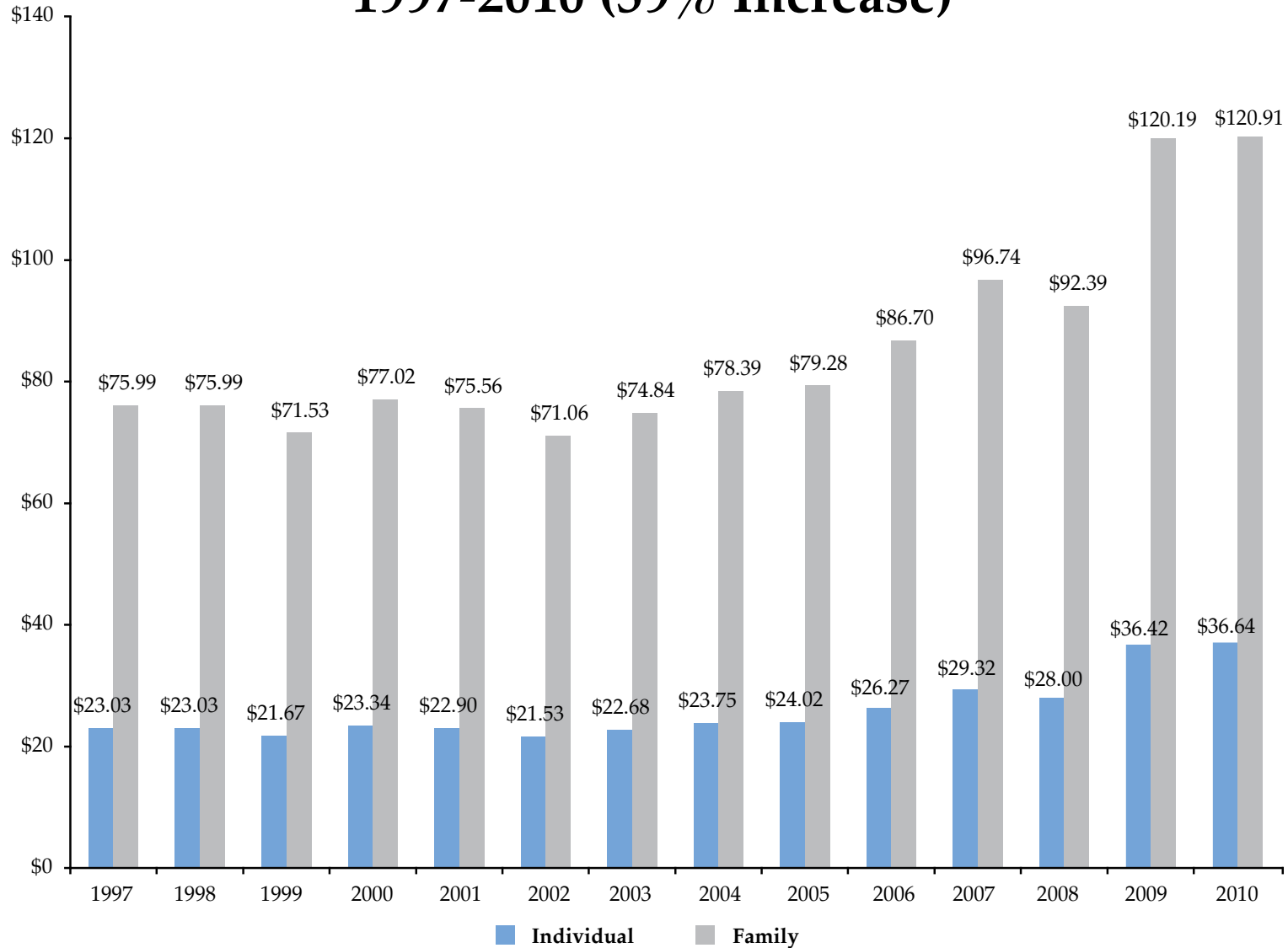
Annual Covered Lives Assessment Northern Metro Region 1997-2010 (57% Increase)



Northern Metro Region: Columbia, Delaware, Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester

Please note that these amounts would be in addition to the payor surcharge rates.

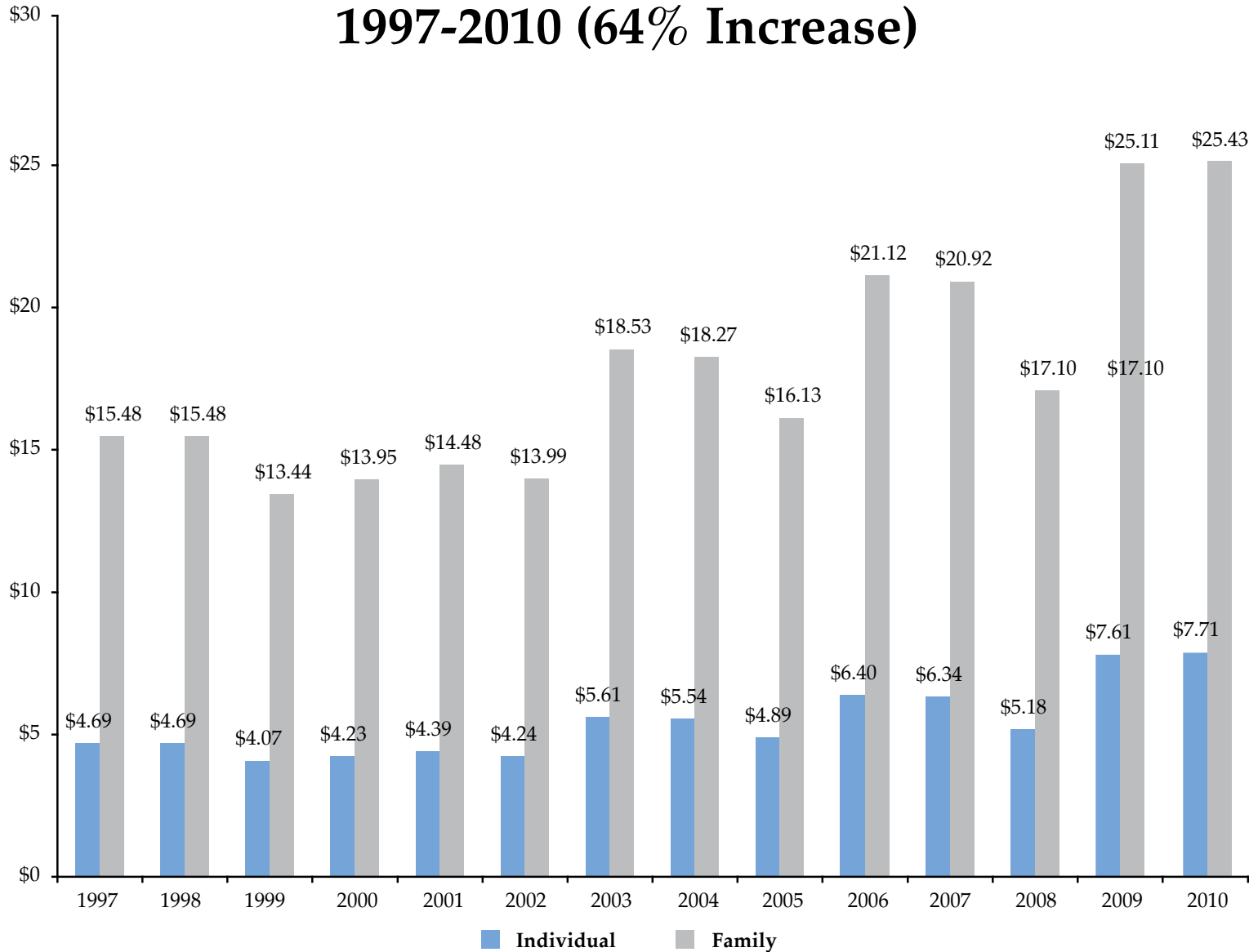
Annual Covered Lives Assessment Northeastern Region 1997-2010 (59% Increase)



Northeastern Region: Albany, Clinton, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington

Please note that these amounts would be in addition to the payor surcharge rates.

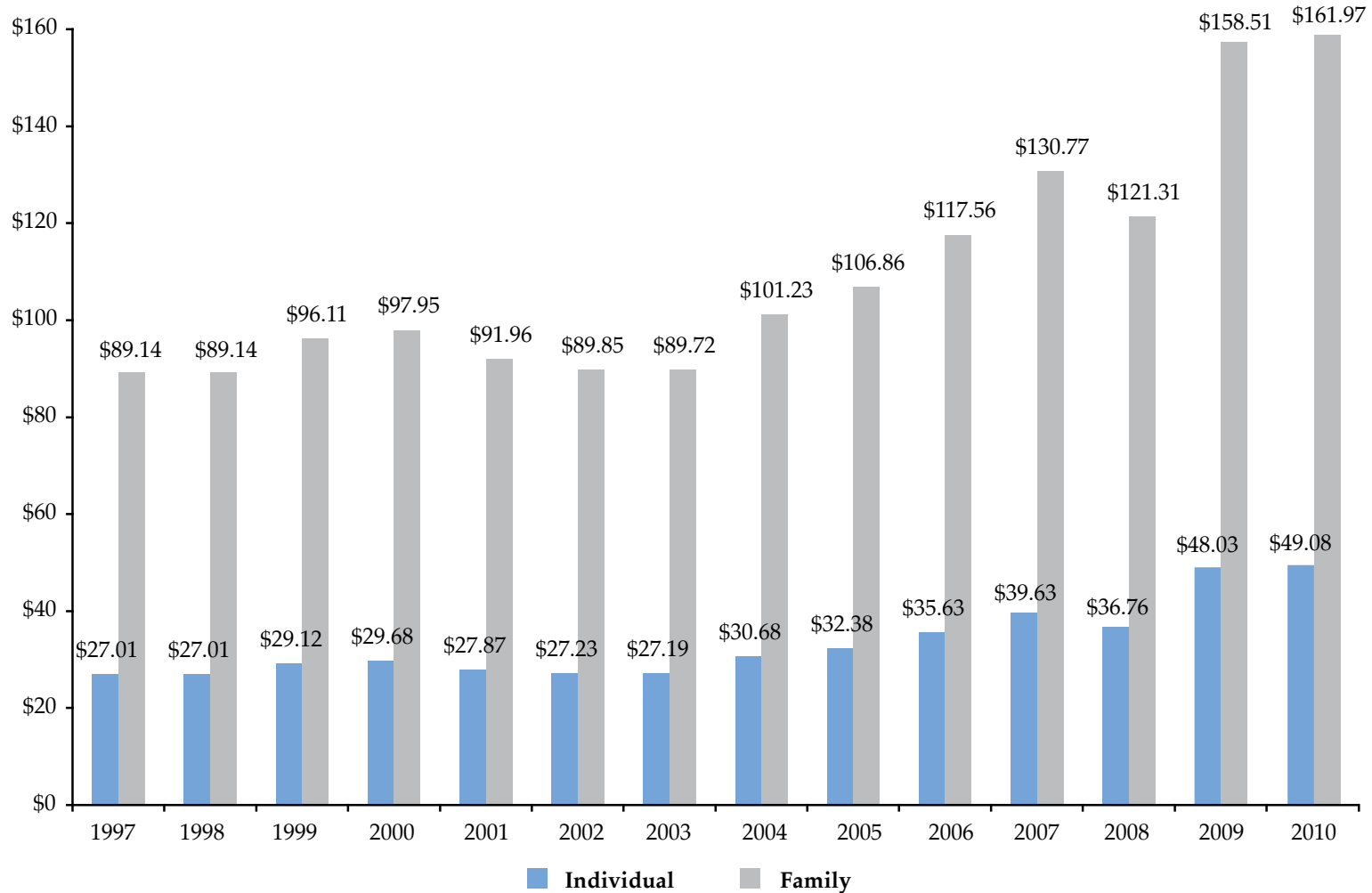
Annual Covered Lives Assessment Utica/Watertown Region 1997-2010 (64% Increase)



Utica/Watertown Region: Chenango, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence

Please note that these amounts would be in addition to the payor surcharge rates.

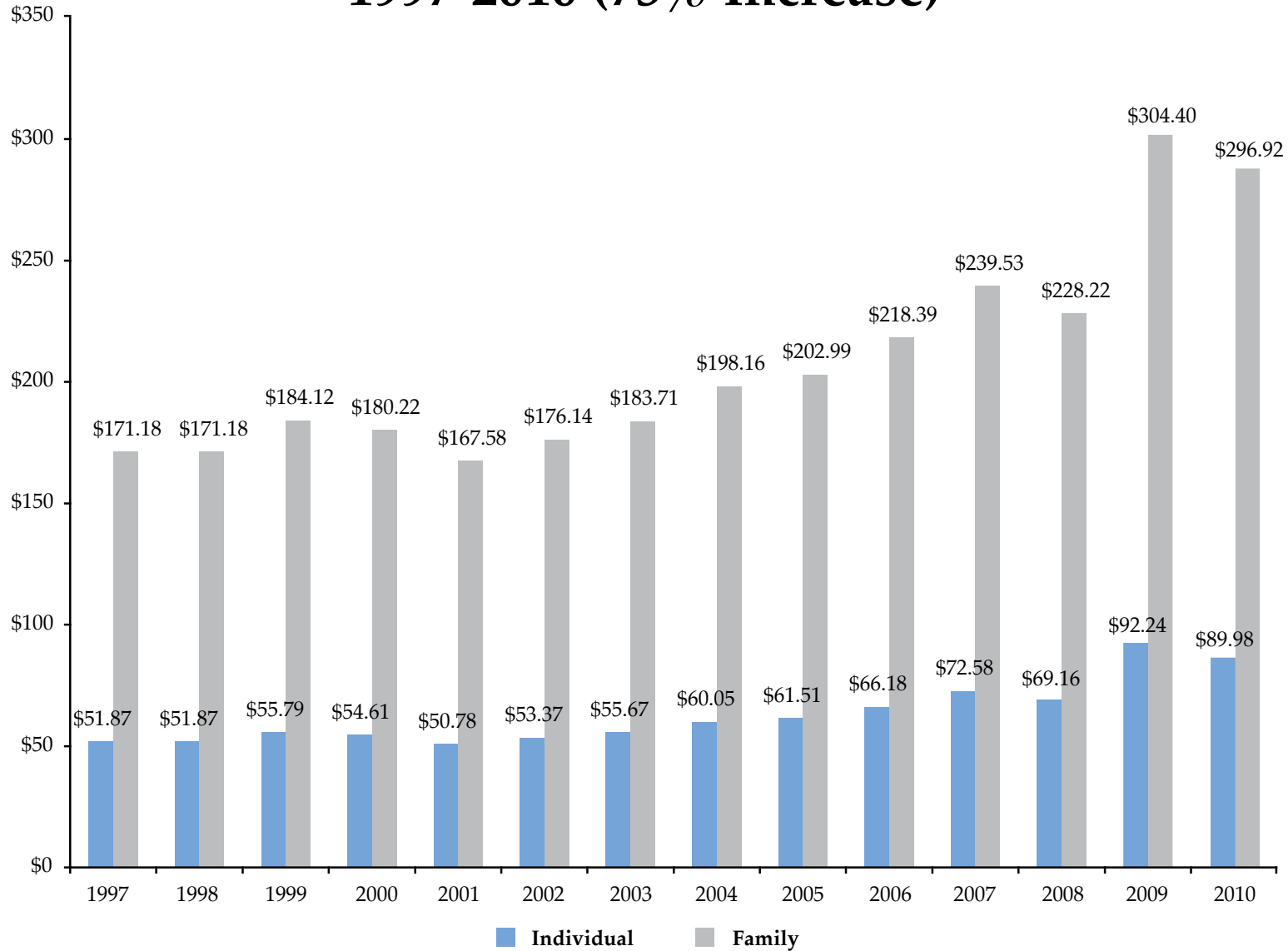
Annual Covered Lives Assessment Central Region 1997-2010 (82% Increase)



Central Region: Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins

Please note that these amounts would be in addition to the payor surcharge rates.

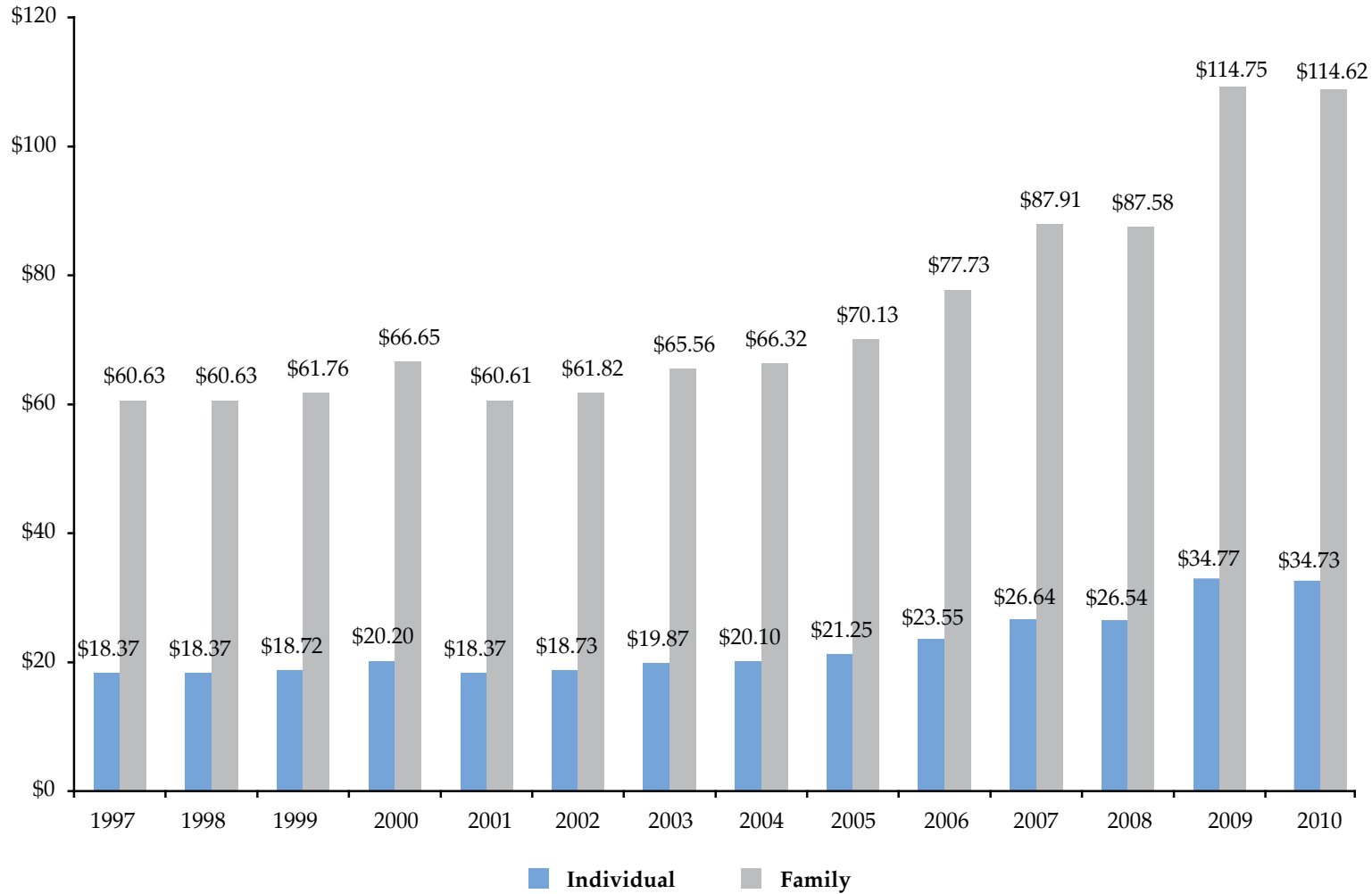
Annual Covered Lives Assessment Rochester Region 1997-2010 (73% Increase)



Rochester Region: Livingston, Monroe, Ontario, Seneca, Wayne, Yates

Please note that these amounts would be in addition to the payor surcharge rates.

Annual Covered Lives Assessment Western Region 1997-2010 (89% Increase)



Western Region: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming

Please note that these amounts would be in addition to the payor surcharge rates.