

Sample Company, Inc.

Medical History Premium Comparison

Plan Year Renewal	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003
Carrier Name	Principal	Principal	Principal	Principal	Principal	Unicare	Unicare
Exposures	47	51	55	67	71	93	88
Current Plan	400, 80/70	400, 80/70	300, 90/70	300, 90/70	300, 90/70	300, 90/70	250, 90/70
Current Premium	\$9,994.17	\$10,808.67	\$10,326.94	\$14,684.21	\$21,322.54	\$38,906.07	\$34,227.94
Plan Renewed to	Same	300, 90/70	Same	Same	Same Assumed	250, 90/70	Same
Renewal Premium	\$9,895.24	\$8,855.49	\$11,175.20	\$20,600.14	\$24,164.26	\$40,694.64	\$37,650.73
Percentage Change	1.0% Decrease	22.1% Decrease*	8.2% Increase	40.3% Increase	13.3% Increase	4.6% Increase*	10% Increase*

7 Year Overall Increase: 7.6%

*If the group had renewed in 1998 with their current plan, the premium would have been \$9,654.94, with a decrease in premium of 11.9%

*Moved from Principal to Unicare at 2002 renewal. If they had stayed with Principal, the increase would have been 48.3%.

*2003 renewal with Unicare was lowered from 17% to 10%.

"Current plan" refers only to deductible & coinsurance levels. Other plan benefits may have been adjusted at renewal (i.e. the prescription drug change to a \$7/\$10+15%/\$15+30% in 2001).