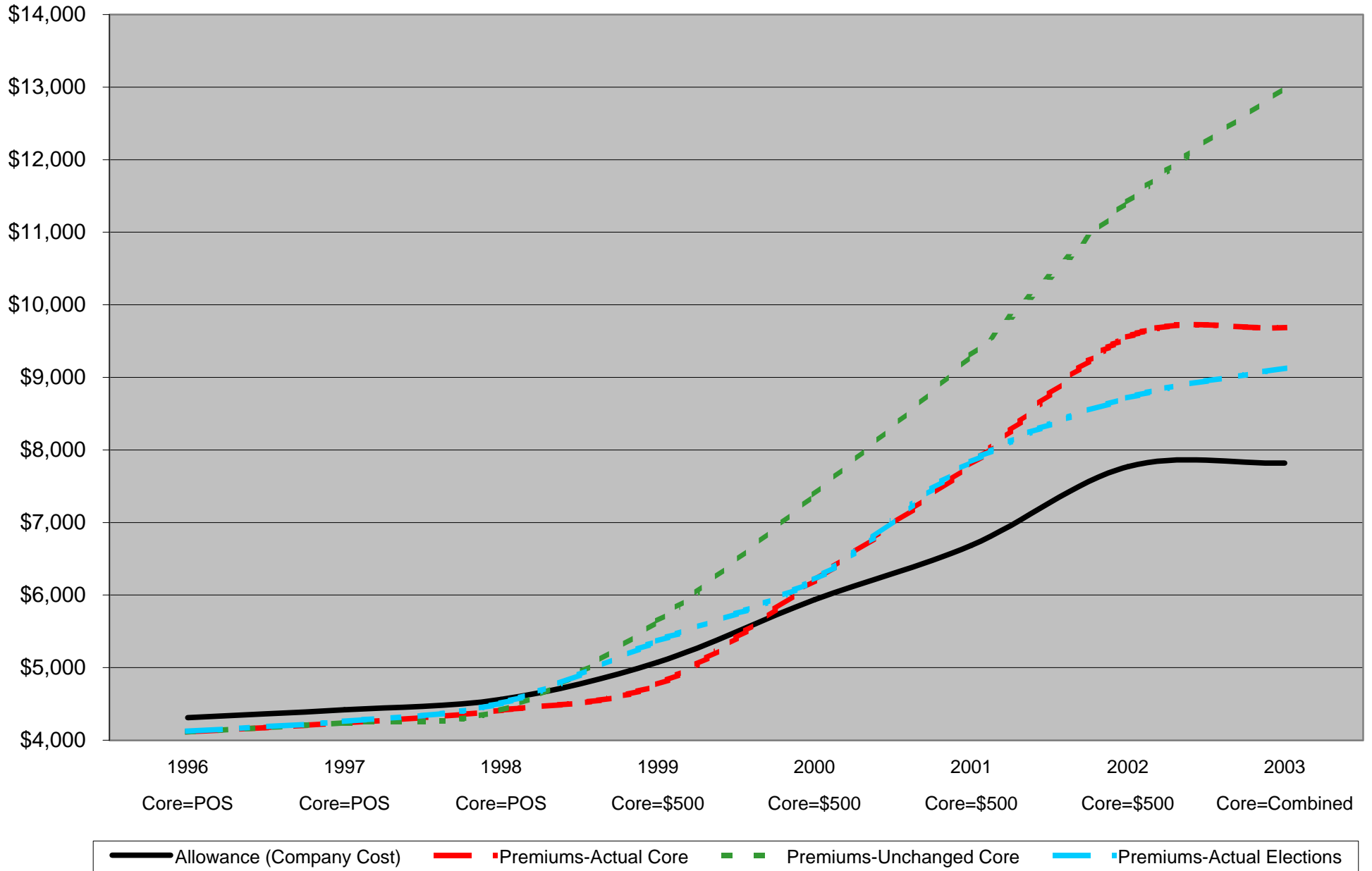
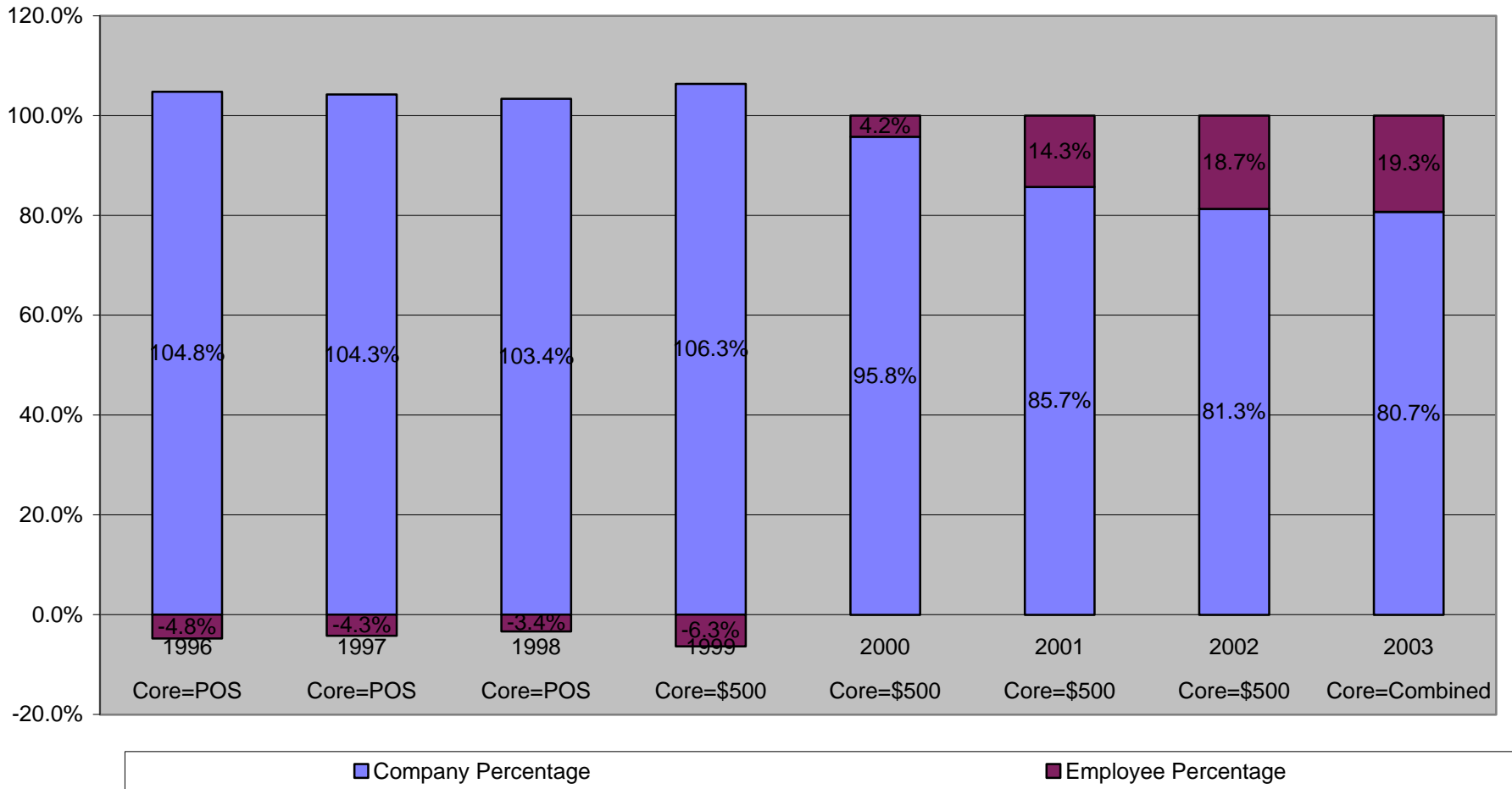


Annual NBU Benefit Allowances and Premiums Per-Employee 1996-2003



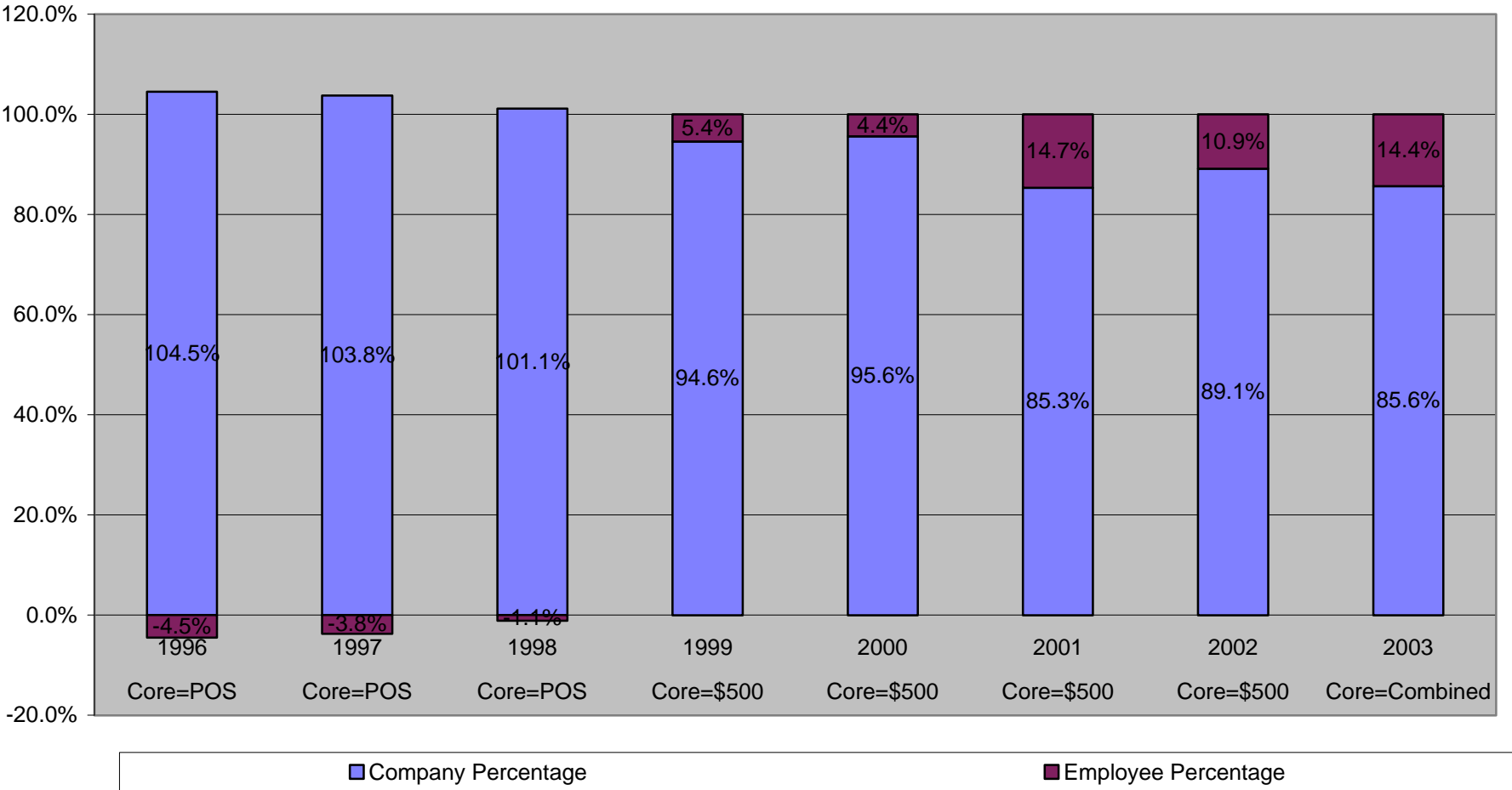
NBU Benefit Cost Sharing Between Company and Employee Employees at Core Premiums 1996-2003



NBU Benefit Cost Sharing Between Company and Employee

Employees at Actual Premiums

1996-2003



| Year | Core=POS 1996 | Core=POS 1997 | Core=POS 1998 | Core=\$500 1999 | Core=\$500 2000 | Core=\$500 2001 |
|---------------|------------------|------------------|------------------|--------------------|--------------------|--------------------|
| Core@Actual | | | | | | |
| Allowance | \$4,311.46 | \$4,420.74 | \$4,561.72 | \$5,074.45 | \$5,937.32 | \$6,684.02 |
| Premiums | \$4,115.40 | \$4,240.28 | \$4,413.03 | \$4,772.08 | \$6,199.79 | \$7,799.12 |
| Employee Net | \$196.06 | \$180.46 | \$148.69 | \$302.37 | (\$262.47) | (\$1,115.11) |
| | | 2.5% | 3.2% | 11.2% | 17.0% | 12.6% |
| | | 3.0% | 4.1% | 8.1% | 29.9% | 25.8% |
| Core@NoChange | | | | | | |
| Allowance | \$4,311.46 | \$4,420.74 | \$4,561.72 | \$5,074.45 | \$5,937.32 | \$6,684.02 |
| Premiums | \$4,115.40 | \$4,240.28 | \$4,413.03 | \$5,642.61 | \$7,383.46 | \$9,305.52 |
| Employee Net | \$196.06 | \$180.46 | \$148.69 | (\$568.16) | (\$1,446.14) | (\$2,621.50) |
| | | 2.5% | 3.2% | 11.2% | 17.0% | 12.6% |
| | | 3.0% | 4.1% | 27.9% | 30.9% | 26.0% |
| Actual@Actual | | | | | | |
| Allowance | \$4,659.24 | \$4,749.24 | \$4,836.55 | \$5,208.11 | \$6,021.40 | \$6,708.39 |
| Premiums | \$4,458.49 | \$4,576.73 | \$4,782.16 | \$5,508.24 | \$6,299.31 | \$7,861.82 |
| Employee Net | \$200.74 | \$172.51 | \$54.39 | (\$300.12) | (\$277.92) | (\$1,153.43) |
| Actual@Actual | | | | | | |
| Allowance | \$4,311.46 | \$4,420.74 | \$4,561.72 | \$5,074.45 | \$5,937.32 | \$6,684.02 |
| Premiums | \$4,125.70 | \$4,260.17 | \$4,510.42 | \$5,366.87 | \$6,211.35 | \$7,833.26 |
| Employee Net | \$185.76 | \$160.57 | \$51.30 | (\$292.42) | (\$274.04) | (\$1,149.24) |
| Core@Actual | | | | | | |
| Company | 104.8% | 104.3% | 103.4% | 106.3% | 95.8% | 85.7% |
| Employee | -4.8% | -4.3% | -3.4% | -6.3% | 4.2% | 14.3% |
| Actual@Actual | | | | | | |
| Company | 104.5% | 103.8% | 101.1% | 94.6% | 95.6% | 85.3% |
| Employee | -4.5% | -3.8% | -1.1% | 5.4% | 4.4% | 14.7% |
| | 107.7% | 107.5% | 104.9% | 99.4% | 102.7% | 92.3% |
| | -7.7% | -7.5% | -4.9% | 0.6% | -2.7% | 7.7% |
| | 104.6% | 104.1% | 103.2% | 106.2% | 95.7% | 85.6% |

| | | |
|------------|---------------|--------------------|
| Core=\$500 | Core=Combined | |
| 2002 | 2003 | 2004 Blended Rates |

| | | | |
|---------------------|---------------------|---------------------|---------------------------------|
| \$7,769.93 | \$7,818.77 | \$8,913.40 | Allowance (Company Cost) |
| \$9,555.46 | \$9,686.25 | \$11,042.33 | Premiums (Actual Core) |
| (\$1,785.52) | (\$1,867.48) | (\$2,128.93) | |
| 16.2% | 0.6% | 14.0% | |
| 22.5% | 1.4% | 14.0% | |

| | | | |
|---------------------|---------------------|---------------|----------------------------------|
| \$7,769.93 | \$7,818.77 | \$8,913.40 | |
| \$11,416.35 | \$12,993.58 | \$0.00 | Premiums (Unchanged Core) |
| (\$3,646.42) | (\$5,174.80) | \$8,913.40 | |
| 16.2% | 0.6% | 14.0% | |
| 22.7% | 13.8% | -100.0% | |

| | | | |
|-------------------|---------------------|--------|----|
| \$ 7,720.49 | \$ 8,410.36 | \$ - | ok |
| \$ 8,662.69 | \$ 9,819.61 | \$ - | ok |
| (\$942.20) | (\$1,409.26) | \$0.00 | |

| | | | |
|-------------------|---------------------|----------------|------------------------------------|
| \$7,769.93 | \$7,818.77 | \$8,913.40 | ok |
| \$8,718.16 | \$9,128.90 | #DIV/O! | Premiums (Actual Elections) |
| (\$948.23) | (\$1,310.13) | #DIV/O! | |

| | | |
|-------|-------|-------|
| 81.3% | 80.7% | 80.7% |
| 18.7% | 19.3% | 19.3% |

| | | |
|-------|-------|---------|
| 89.1% | 85.6% | #DIV/O! |
| 10.9% | 14.4% | #DIV/O! |

95.5%
4.5%

81.3%