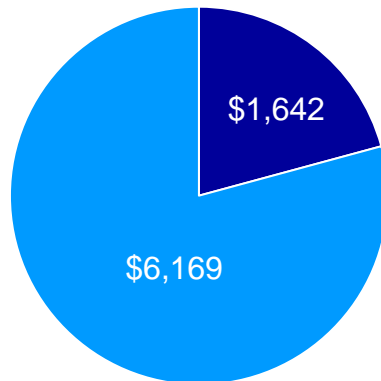


Towers Perrin 2010 Health Care Cost Survey

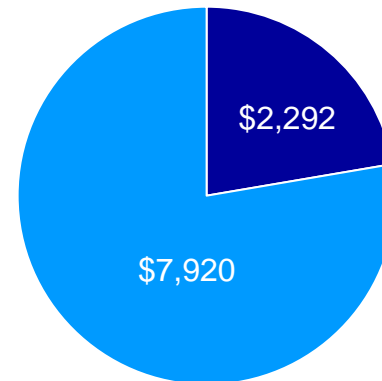
Exhibit 1

Total Employee/Employer Health Care Costs: 2005 vs. 2010 Actives Only

2005 Total Cost = \$7,811



2010 Total Cost = \$10,212



■ Employer ■ Employee

Source: Towers Perrin 2010 Health Care Cost Survey