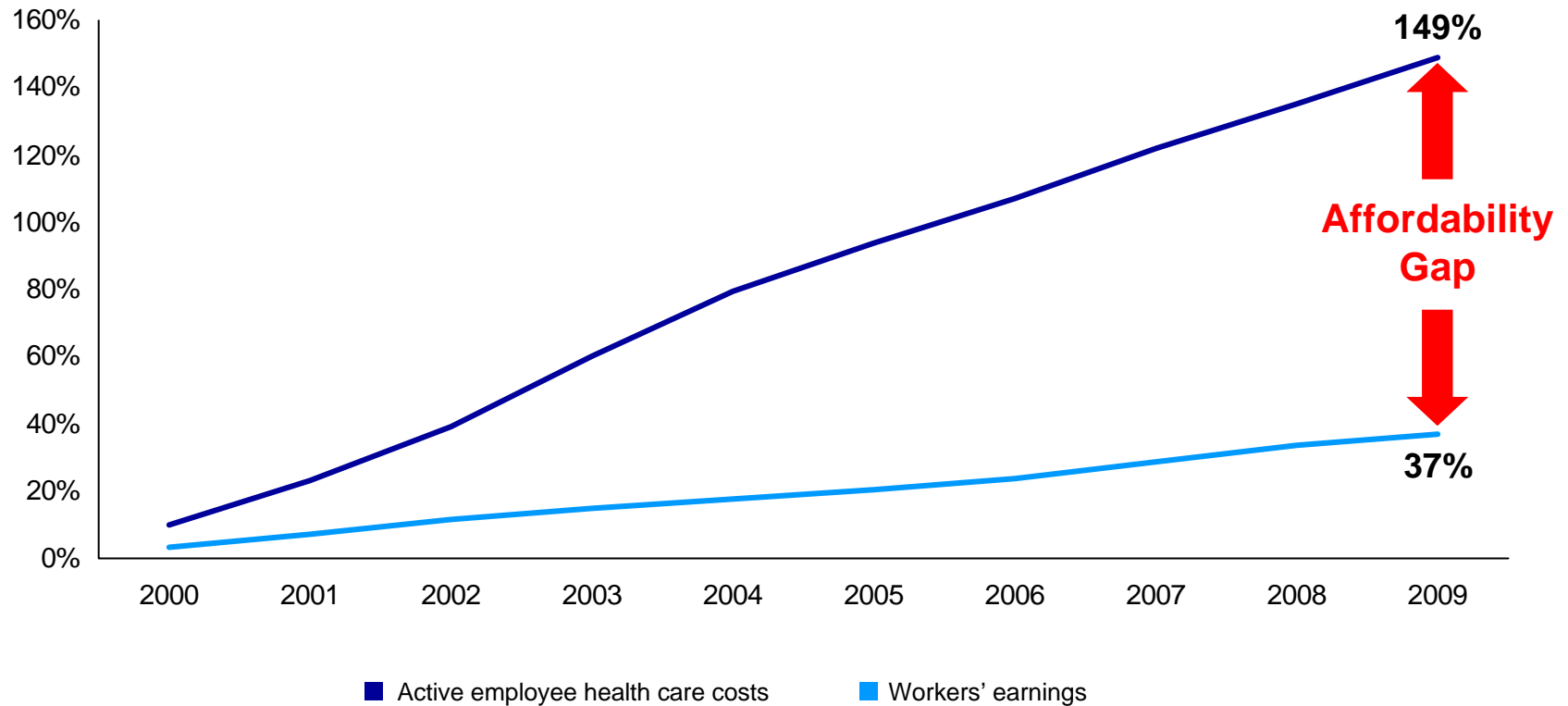


Towers Perrin 2010 Health Care Cost Survey

Exhibit 3

The Growing Affordability Gap

Cumulative Active Employee Health Care Costs vs. Wage Increases



Towers Perrin Health Care Cost Survey 2009 (active employee data) and Bureau of Labor Statistics, seasonally adjusted data from the Current Employment Statistics Survey August to August, 2000 – 2009

Source: Towers Perrin 2010 Health Care Cost Survey