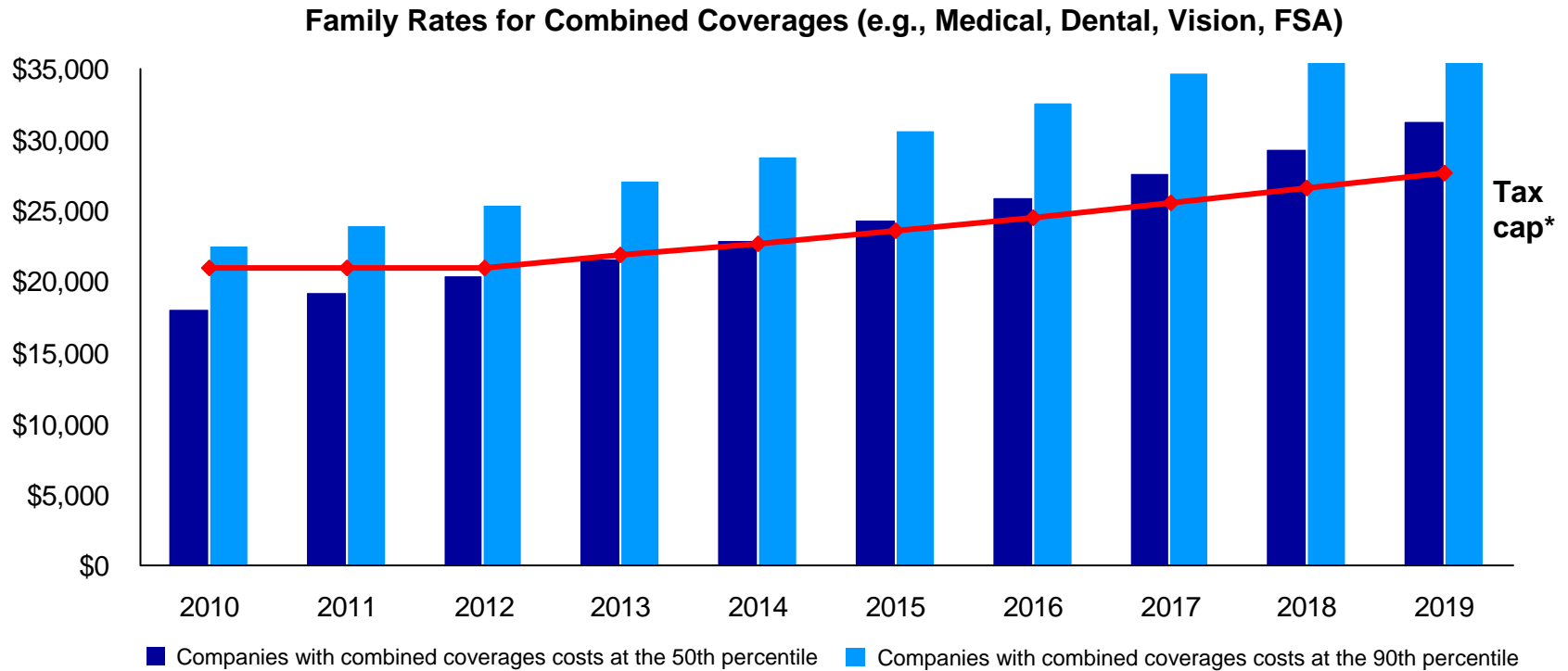


Towers Perrin 2010 Health Care Cost Survey

Exhibit 4

Excise Tax Cap: Will Affect Many Companies Immediately and Have Increasing Impact Over Time



*Tax cap assumes future index of 4%.

Source: Towers Perrin 2010 Health Care Cost Survey