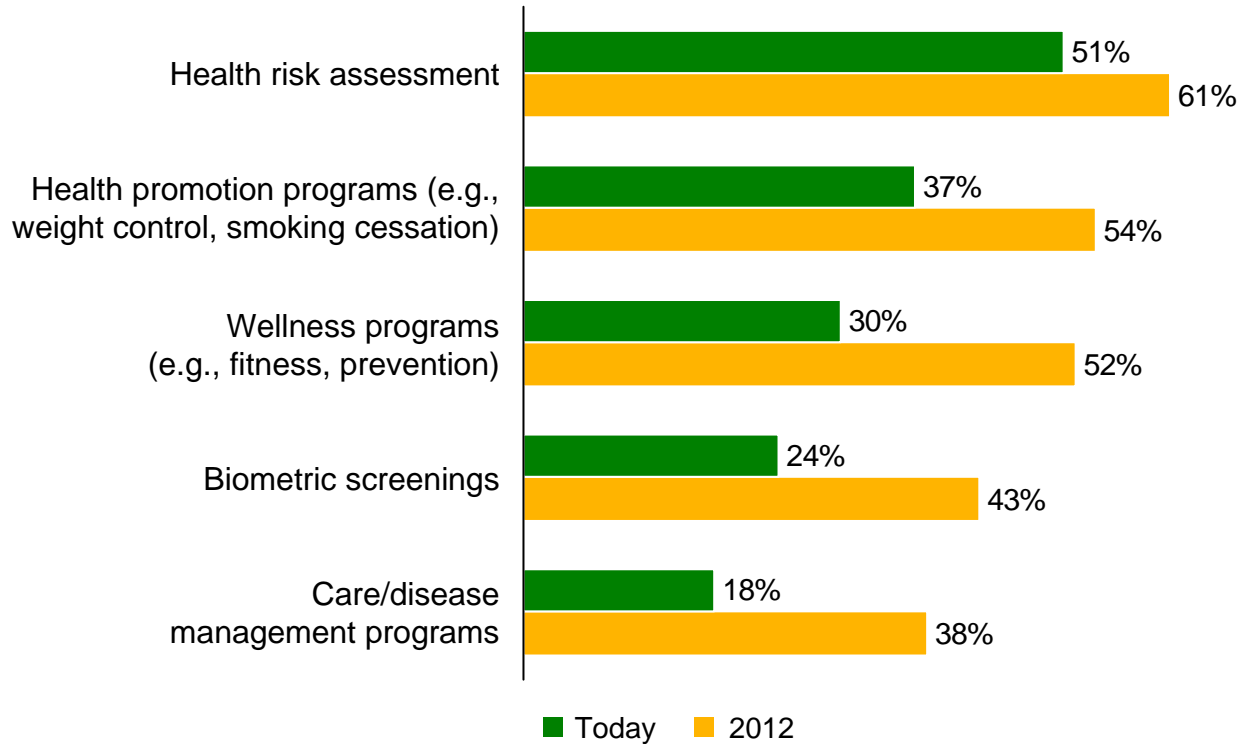


Towers Perrin 2010 Health Care Cost Survey

Exhibit 6

High Performers Envision Expanding Use of Incentives

Percent High Performers Using/Will Use Incentives for These Activities/Programs Today/2012



Source: Towers Perrin 2010 Health Care Cost Survey