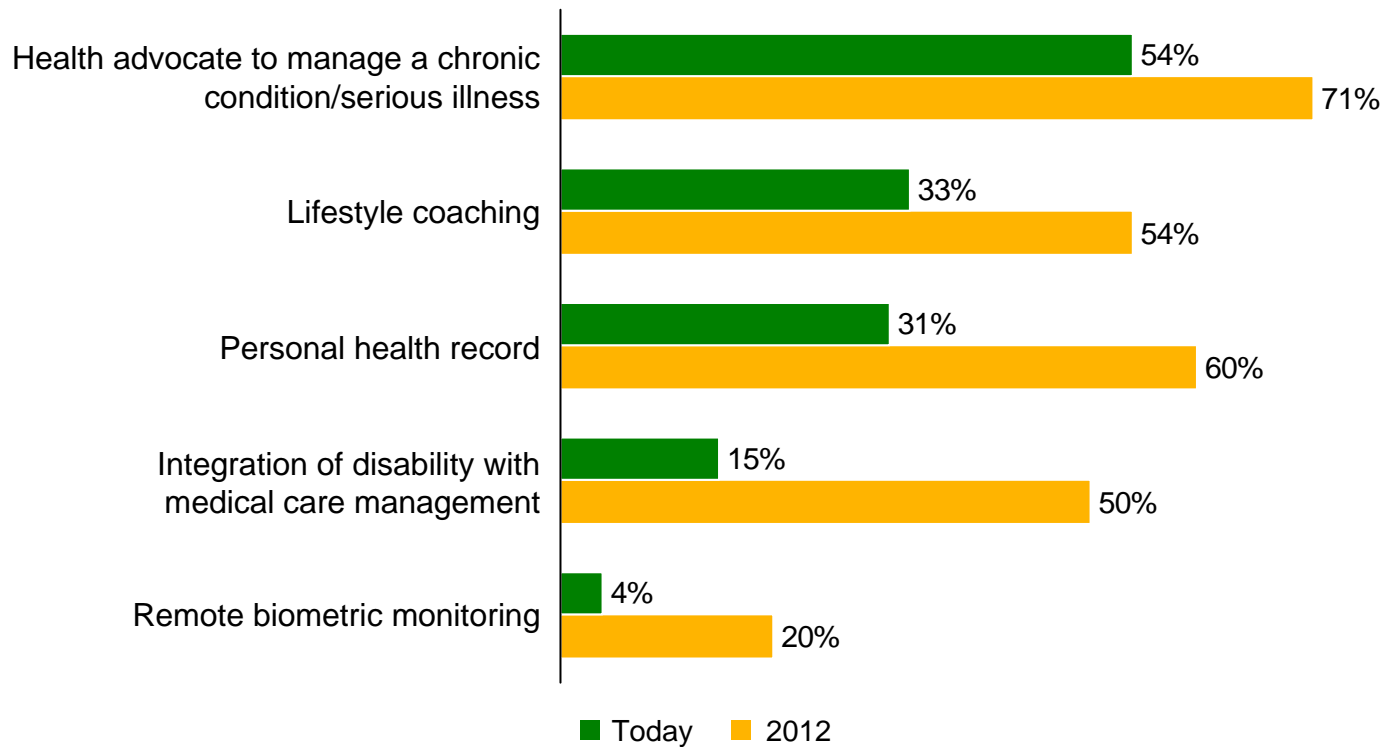


Towers Perrin 2010 Health Care Cost Survey

Exhibit 9

Personalizing the Health Management Experience: High Performers Lead Emerging Trends

Percent of High Performers Responding Doing/Will Do to a Great/Moderate Degree



Source: Towers Perrin 2010 Health Care Cost Survey