

**Exhibit 3 - PPO
PPO Results by State**

2010 Group Health Insurance Survey

Sample State

	<i>High Deductible Plan</i>				<i>Standard Plan</i>			
	Number of Responses	Straight Average	25th Percentile	75th Percentile	Number of Responses	Straight Average	25th Percentile	75th Percentile
PPO Manual Premium Rates New Account - July 2010								
<ul style="list-style-type: none"> ■ Total Manual Premium Rates Per member per Month 	11	\$280.70	\$201.04	\$352.02	11	\$364.78	\$287.29	\$439.78
<ul style="list-style-type: none"> ■ Two Tier Rates Per Month Per Single Employee Per Employee with Family 	11 11 11	\$317.85 895.46	\$240.30 744.94	\$402.51 1,123.85	11 11 11	\$415.04 1,175.61	\$342.88 1,003.60	\$503.85 1,409.07
PPO Anticipated January 1, 2011 Renewal Rate Change	5	14.2%	13.0%	15.0%	5	14.4%	13.0%	15.0%
PPO Trends in Rate Levels (Historic Change)								
		<i>7/1/10 over 7/1/09 (Annual Trend Rate)</i>				<i>7/1/10 over 7/1/09 (Annual Trend Rate)</i>		
<ul style="list-style-type: none"> ■ Total Manual Premium ■ Medical Trend Components Medical Cost (Non-Rx) Prescription Drug Cost 	3 3 3	13.0% 15.2% 6.0%	11.1% 11.8% 2.5%	15.0% 17.5% 10.5%	3 3 3	13.4% 15.2% 6.0%	11.1% 11.8% 2.5%	15.5% 17.5% 10.5%
PPO Prescription Drug Cost (w/o admin) PMPM - July 2010					4	\$56.65	\$55.11	\$61.32
PPO Commercial Inpatient Data for 2009 - All Plan Designs								
<ul style="list-style-type: none"> ■ Inpatient Utilization: Days per 1,000 Medical / Surgical Maternity Mental Health / Substance Abuse Total 						173.8 26.0 14.7 <hr/> 214.4		
<ul style="list-style-type: none"> ■ Inpatient Utilization: Admits per 1,000 Medical / Surgical Maternity Mental Health / Substance Abuse Total 						42.5 9.6 3.0 <hr/> 55.1		
<ul style="list-style-type: none"> ■ Cost per Day Medical / Surgical Maternity Mental Health / Substance Abuse Total 						\$4,240 1,869 1,023 <hr/> \$3,733		
PPO Physician Reimbursement as a % of Medicare RBRVS - July 2009						118.3%	<i>Median</i>	
Commercial Medical Expense Ratio for 2009¹						86.5%	<i>Median</i>	
Commercial Profitability (2009 Net Income / Premium Revenue)¹						1.1%	<i>Median</i>	

¹ Includes HMO and PPO combined and may include some small group and individual commercial experience as well.