

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

**2008 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
<b>PPO Manual Premium Rates New Account - July 2008</b>								
<ul style="list-style-type: none"> <li>■ Total Manual Premium Rates Per member per Month</li> </ul>	7	\$311.78	\$251.48	\$373.37	7	\$401.35	\$360.51	\$435.32
<ul style="list-style-type: none"> <li>■ Two Tier Rates Per Month</li> </ul>								
Per Single Employee	7	\$366.32	\$274.85	\$460.75	7	\$468.61	\$395.33	\$531.03
Per Employee with Family	7	980.30	785.99	1,162.16	7	1,267.31	1,125.43	1,323.96
<ul style="list-style-type: none"> <li>■ PPO Total Commercial Group Membership</li> </ul>					5	15,072	NA	NA
<b>PPO Anticipated January 1, 2009 Renewal Rate Change</b>								
	7	13.3%	8.6%	16.6%	7	15.1%	10.1%	18.1%
<b>PPO Trends in Rate Levels (Historic Change)</b>								
		<i>7/1/08 over 7/1/07 (Annual Trend Rate)</i>				<i>7/1/08 over 7/1/07 (Annual Trend Rate)</i>		
<ul style="list-style-type: none"> <li>■ Total Manual Premium</li> </ul>	6	13.2%	12.7%	13.9%	6	12.7%	12.6%	13.1%
<ul style="list-style-type: none"> <li>■ Medical Trend Components</li> </ul>								
Medical Cost (Non-Rx)	5	13.5%	12.9%	14.7%	5	12.9%	13.0%	13.1%
Prescription Drug Cost	3	11.9%	11.4%	12.4%	3	11.6%	10.8%	12.4%
<b>PPO Prescription Drug Cost (w/o admin) PMPM - July 2008</b>					3	\$53.62	\$51.96	\$55.22
<b>PPO Commercial Inpatient Data for 2007 - All Plan Designs</b>								
<ul style="list-style-type: none"> <li>■ Inpatient Utilization: Days per 1,000</li> </ul>								
Medical / Surgical						168.0		
Maternity						28.5		
Mental Health / Substance Abuse						19.0		
Total						215.4		
<ul style="list-style-type: none"> <li>■ Inpatient Utilization: Admits per 1,000</li> </ul>								
Medical / Surgical						42.9		
Maternity						11.4		
Mental Health / Substance Abuse						3.5		
Total						57.8		
<ul style="list-style-type: none"> <li>■ Cost per Day</li> </ul>								
Medical / Surgical						\$4,482		
Maternity						2,901		
Mental Health / Substance Abuse						1,057		
Total						\$3,972		
<b>PPO Physician Reimbursement as a % of Medicare RBRVS - July 2007</b>					133.9%	<i>Median</i>		
<b>Commercial Medical Expense Ratio for 2007</b>					88.2%	<i>Median</i>		
<b>Commercial Profitability (2007 Net Income / Premium Revenue)</b>					0.9%	<i>Median</i>		