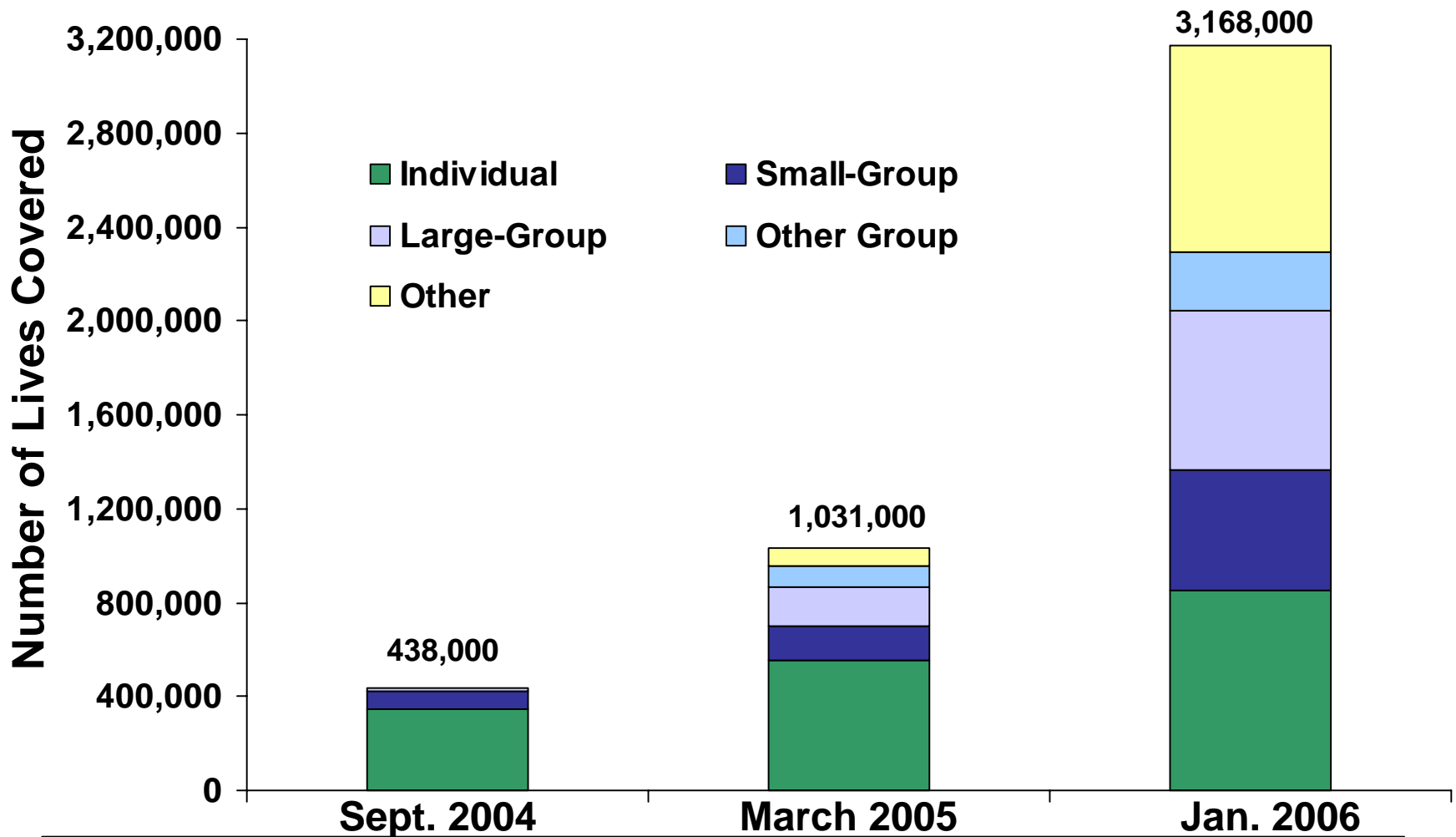

Number of Lives Covered by HSA/HDHPs, January 2006

	Total Covered Lives
Individual Market	855,000
Small-Group Market	510,000
Large-Group Market	679,000
Other Group¹	247,000
Other²	878,000
Total	3,168,000

[1] The "Other Group" category includes companies that were able to provide numbers of lives covered by group policies, but could not break out these numbers by either small or large groups.

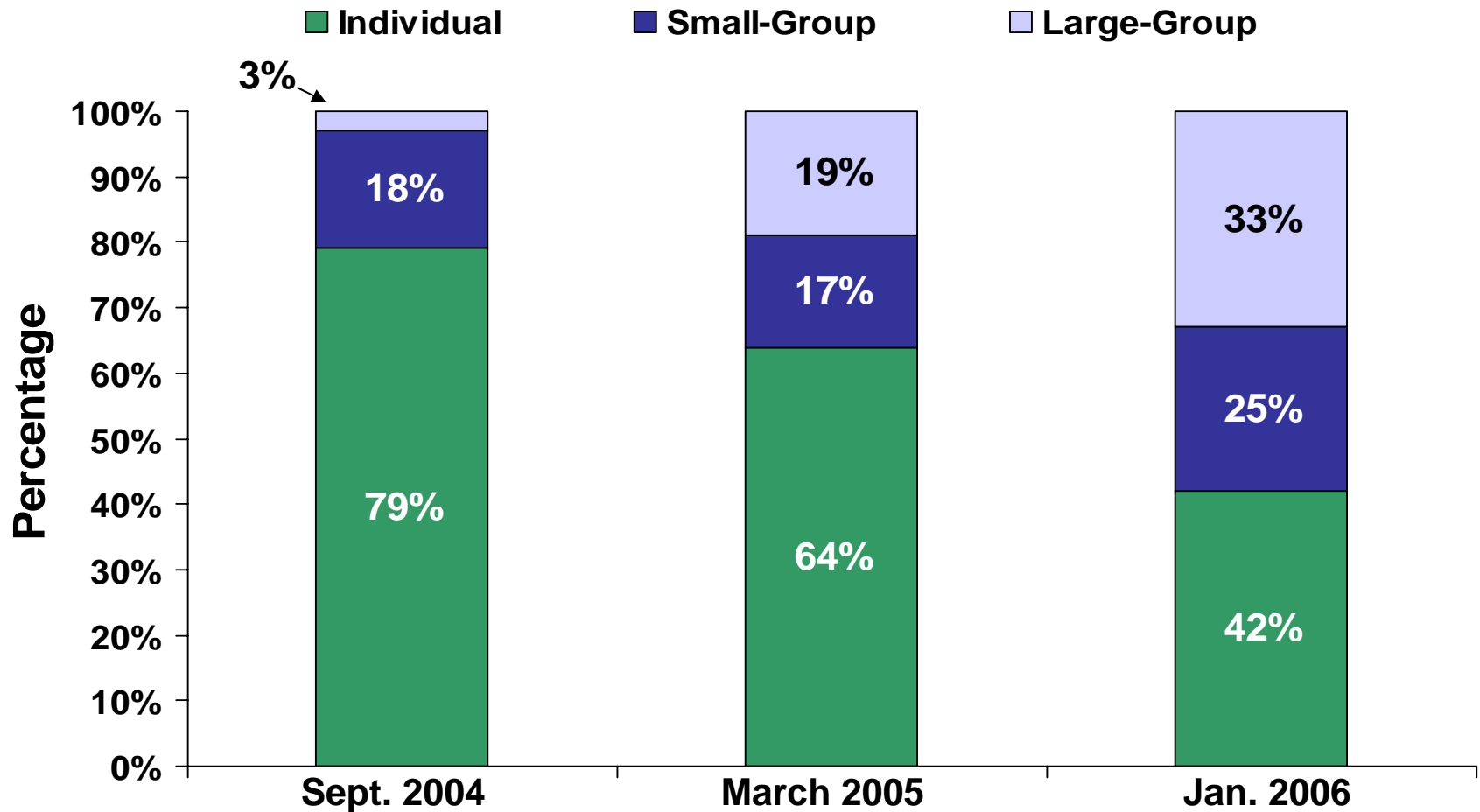
[2] The "Other" category includes companies that were able to provide information on the number of lives covered by an HSA/HDHP, but were not able to provide a breakdown by market.

Growth of HSA/HDHP Enrollment from September 2004 to January 2006



Data as of January 2006

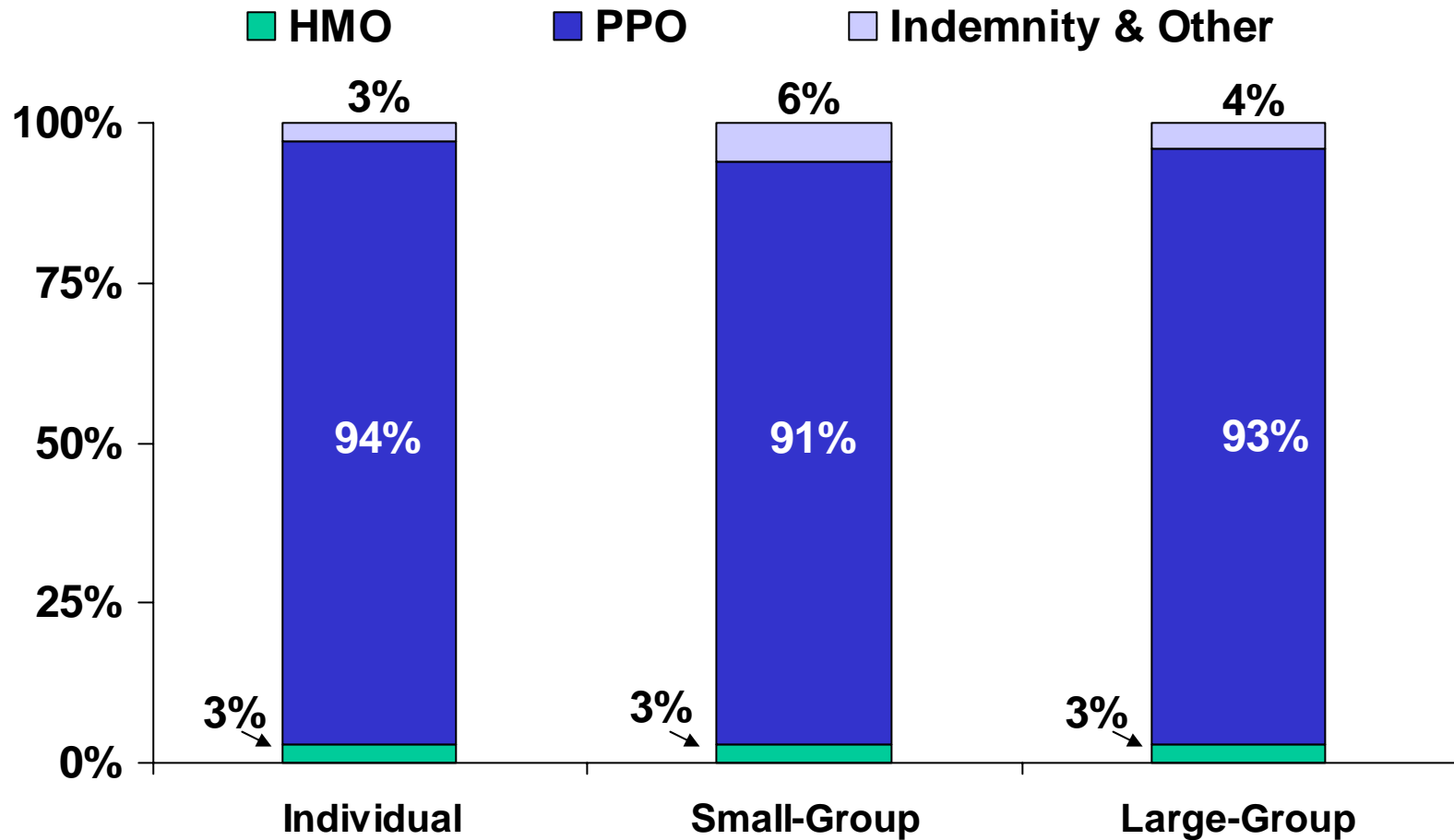
Percentage of Lives Covered by HSA/HDHPs, by Market Type



Note -- Covered lives for "other" and "other group" categories are not included in these calculations.

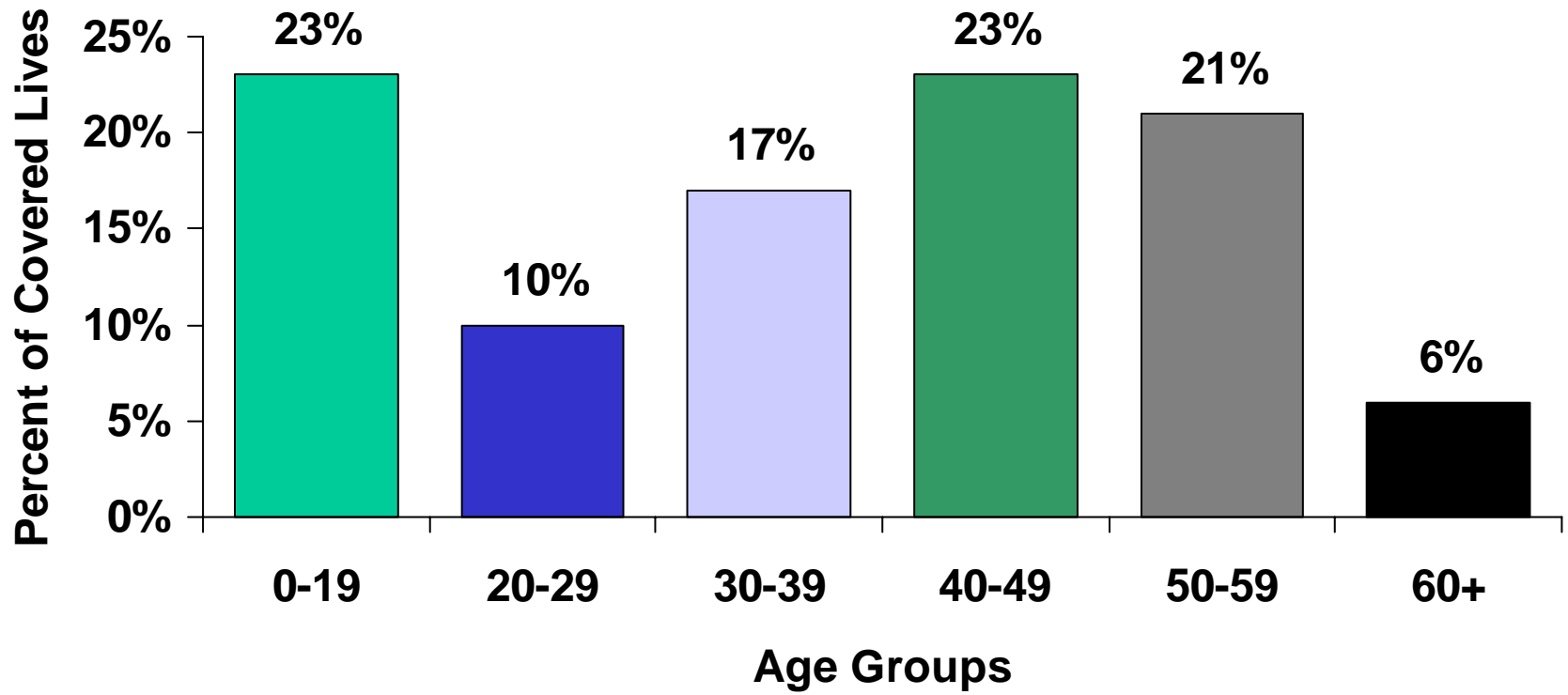
Data as of January 2006

HSA/HDHP Product Type, by Individual and Group Markets



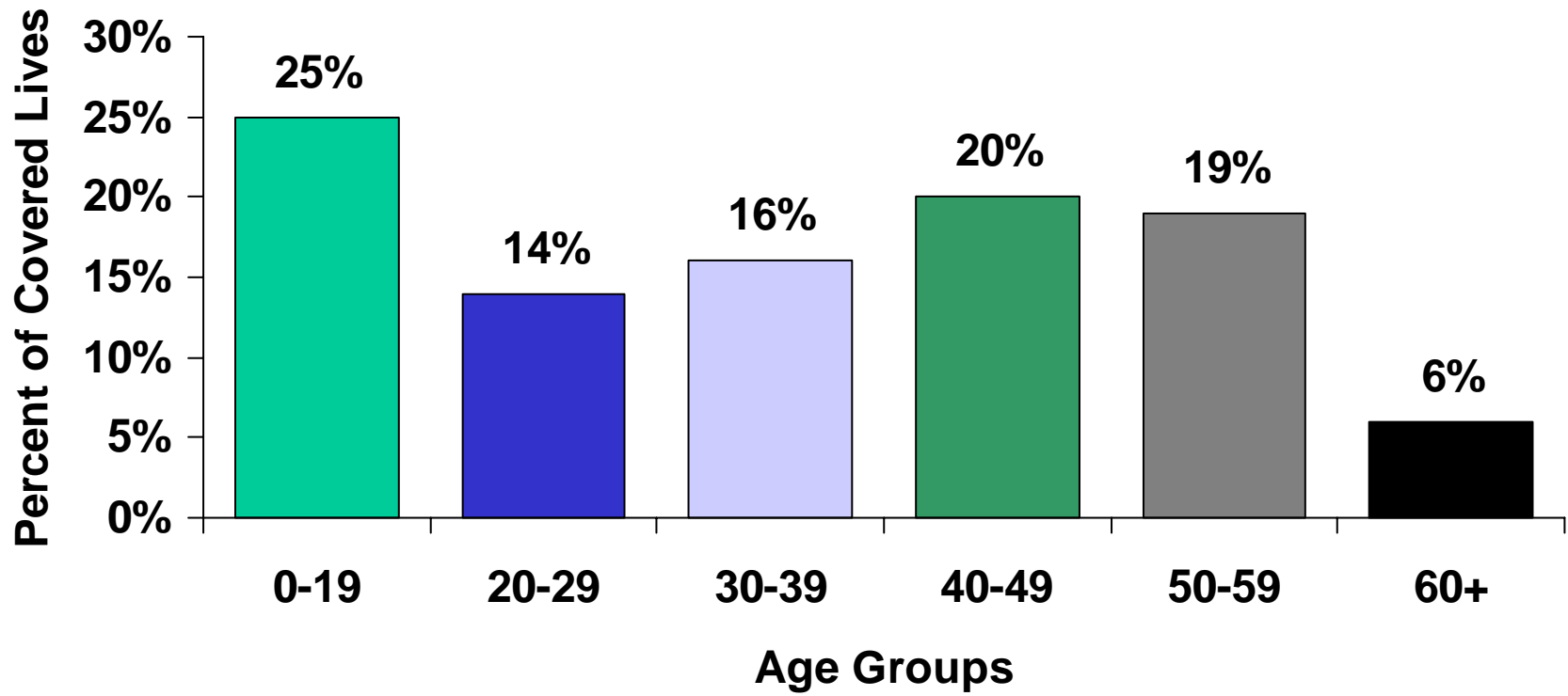
Data as of January 2006

Age Distribution of People Covered by HSA/HDHPs, Individual Market



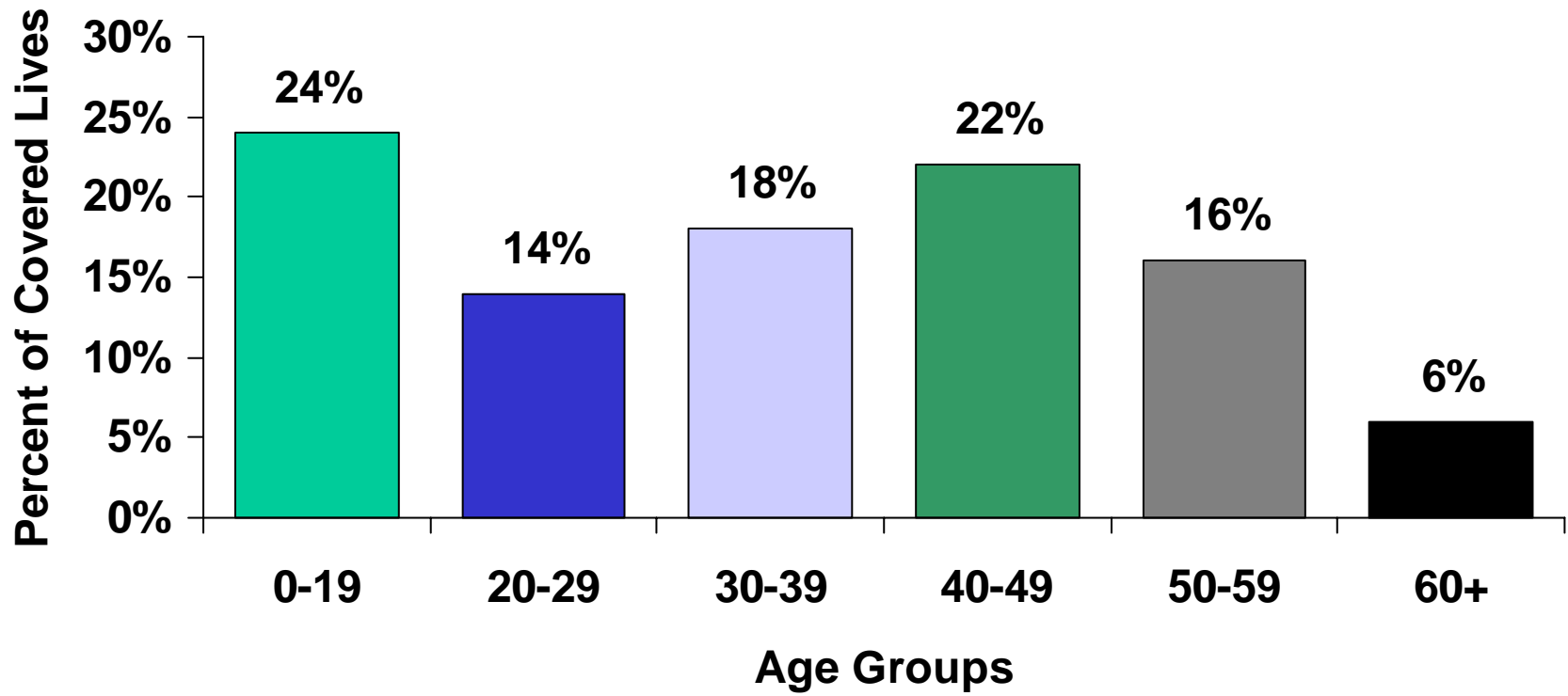
Data as of January 2006

Age Distribution of People Covered by HSA/HDHPs, Small-Group Market



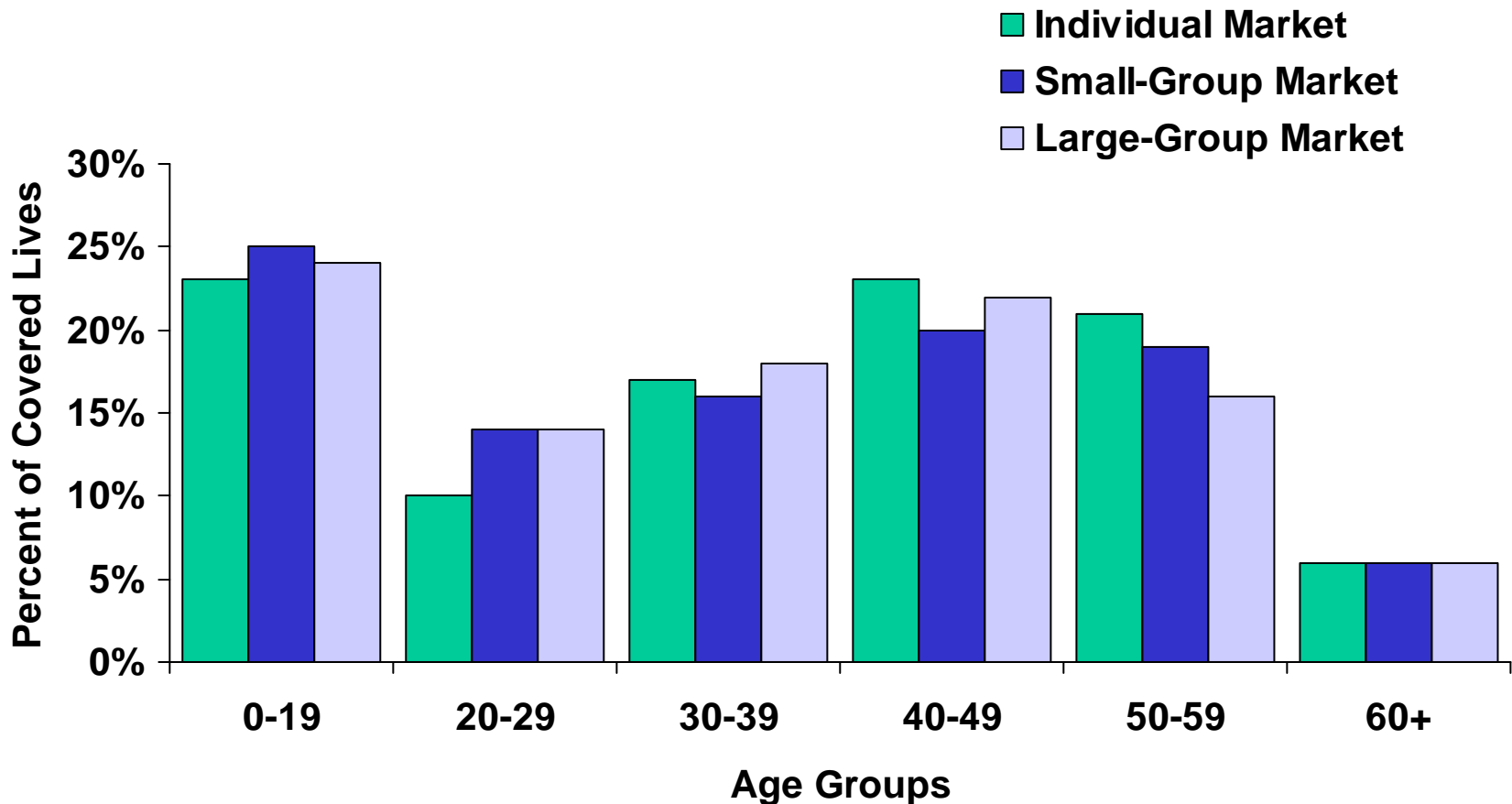
Data as of January 2006

Age Distribution of People Covered by HSA/HDHPs, Large-Group Market

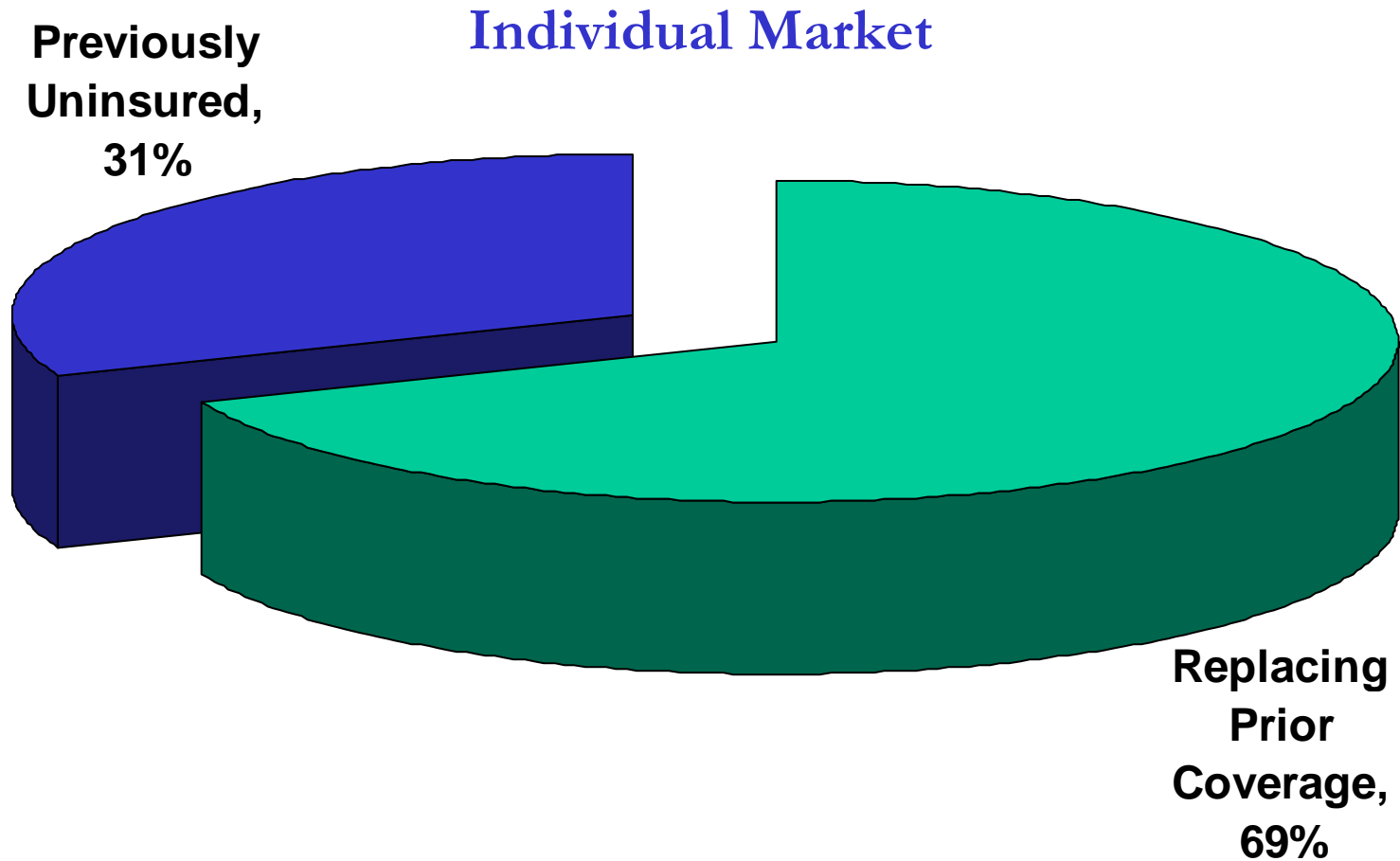


Data as of January 2006

Age Distribution of People Covered by an HSA/HDHPs, All Markets



Percentage of HSA/HDHP Policies Purchased by Previously Uninsured



Note -- Companies responding to this question reported HSA/HDHP enrollment of 362,336 lives in the individual market.

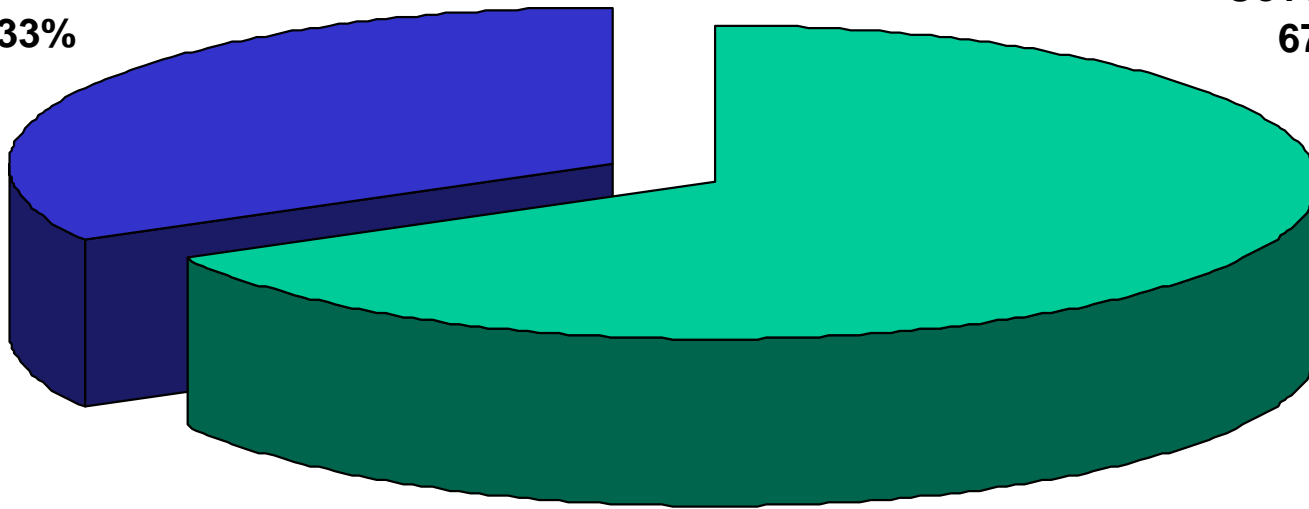
Data as of January 2006

Percentage of HSA/HDHP Policies Purchased by Companies that Previously Did Not Offer Coverage

Small-Group Market

**Did Not Offer
Coverage Prior
to HSA/HDHP
33%**

**Previously
Offered
Coverage
67%**



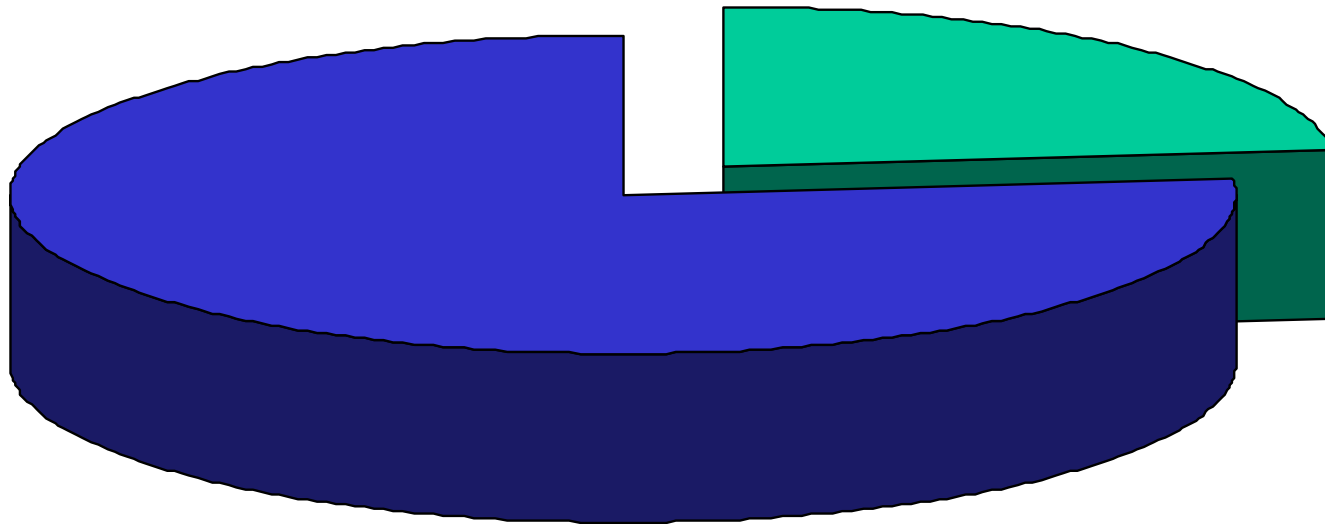
Note -- Companies responding to this question reported HSA/HDHP enrollment of 209,000 lives in the small-group market.

Data as of January 2006

Percentage of All New Business Attributable to HSA/HDHP Products

Individual Market

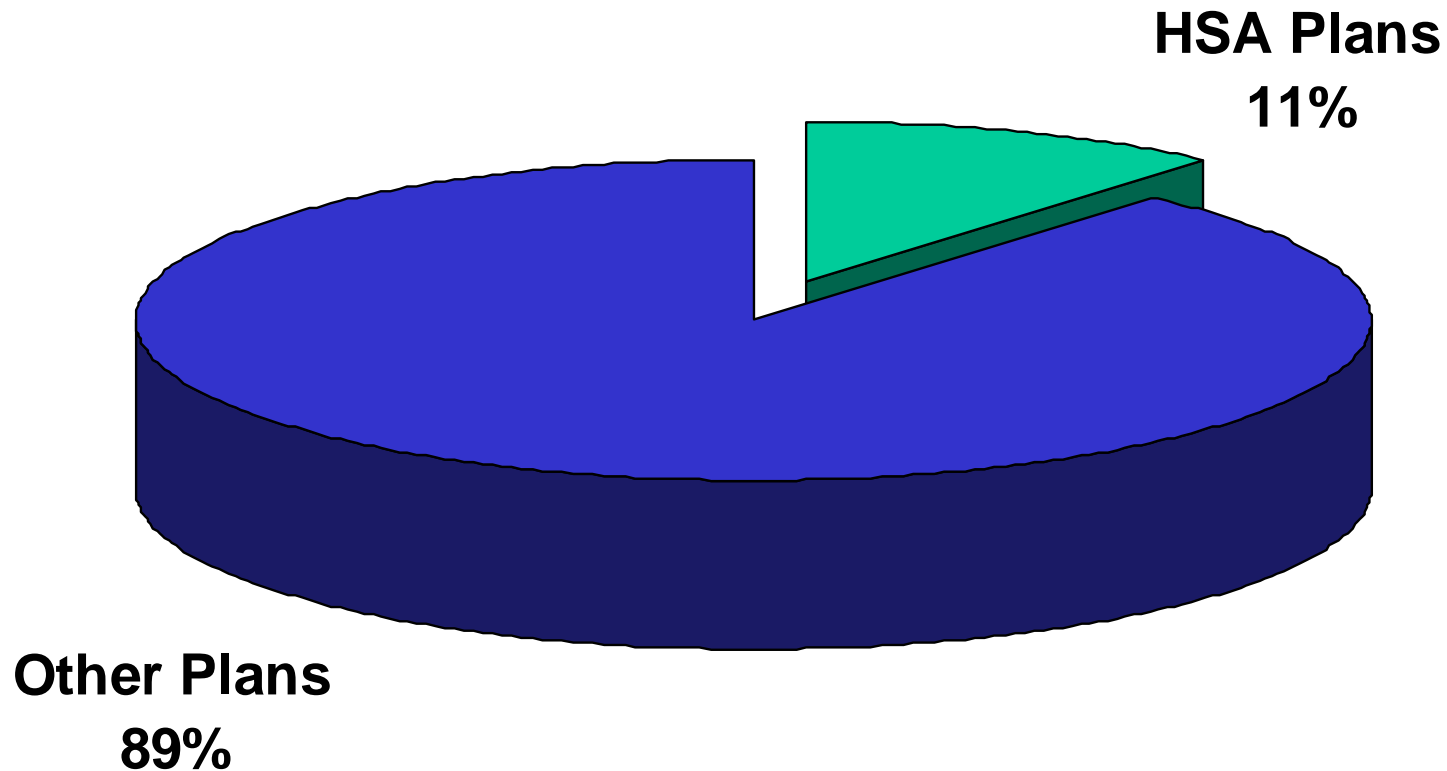
**HSA Plans
23%**



**Other Plans
77%**

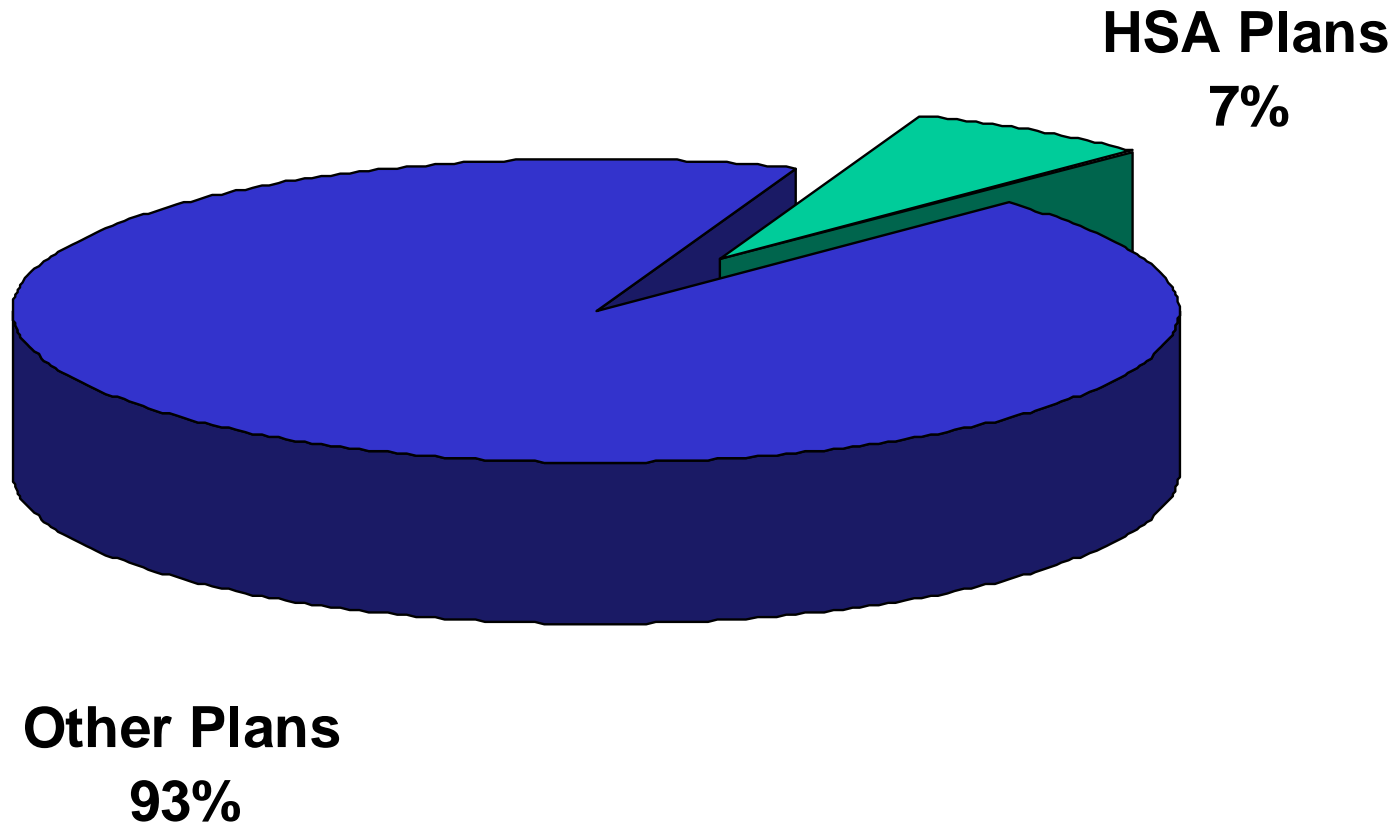
Percentage of All New Business Attributable to HSA/HDHP Products

Small-Group Market

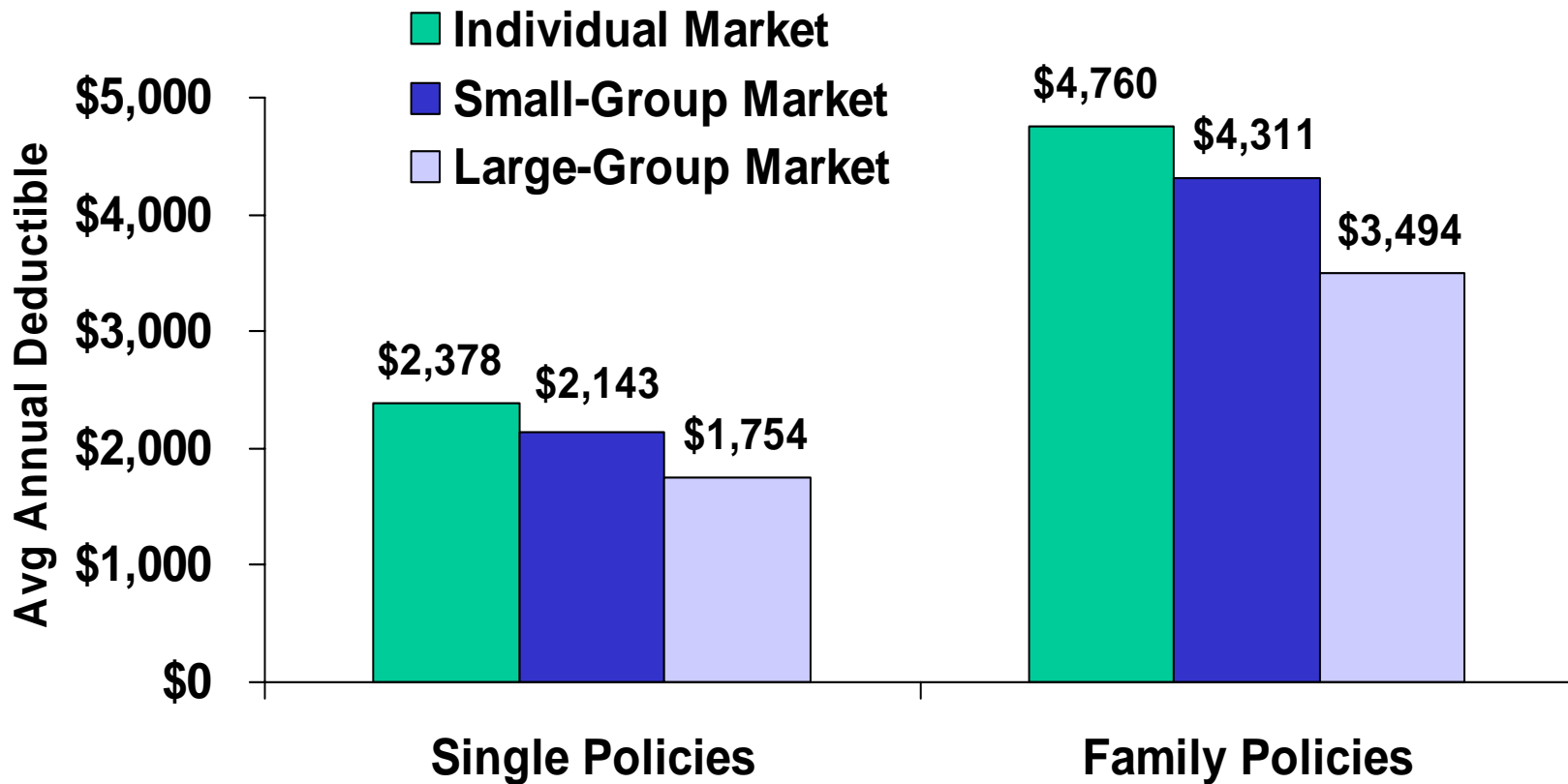


Percentage of All New Business Attributable to HSA/HDHP Products

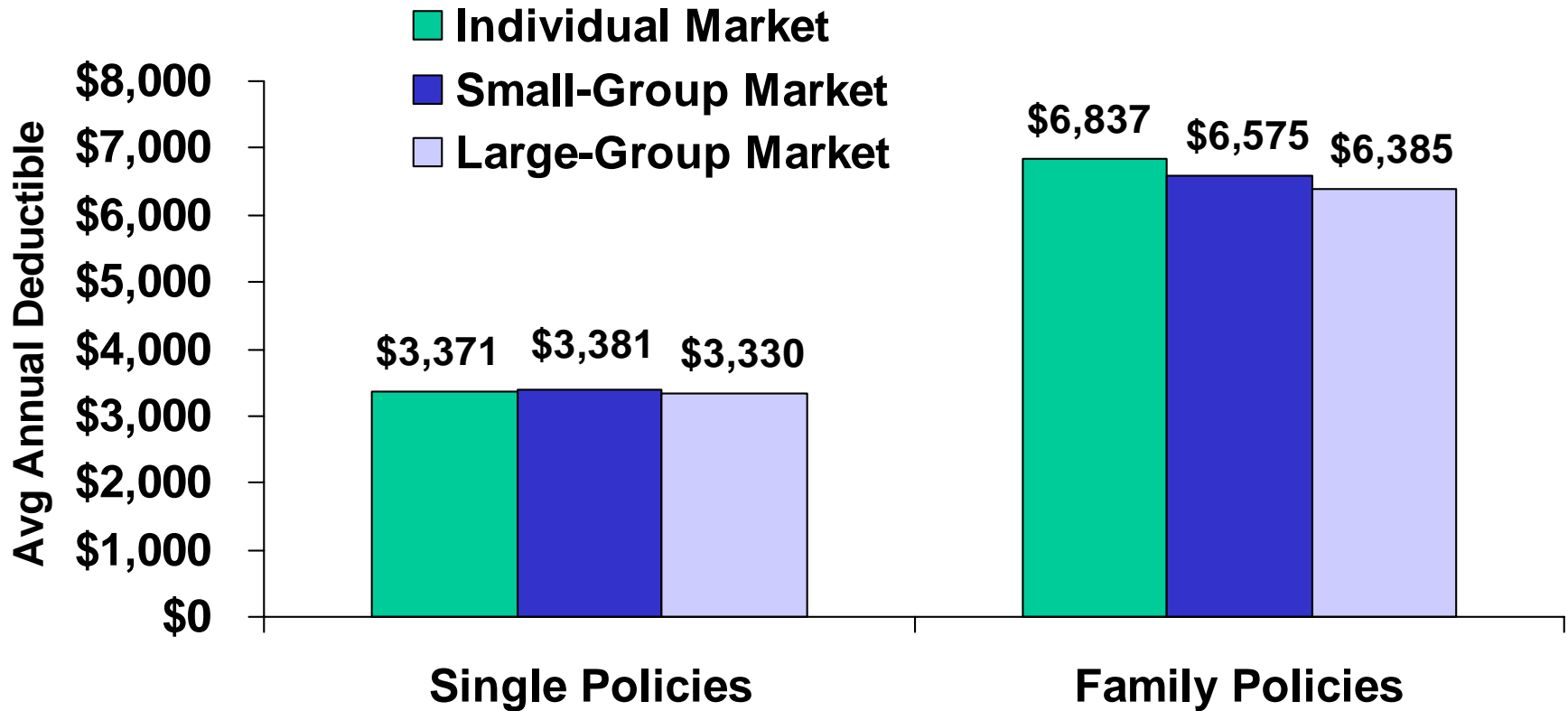
Large-Group Market



Average Annual Deductible for Best-Selling HSA/HDHP Product



Average Annual Out-of-Pocket Limits for Best-Selling HSA/HDHP Product

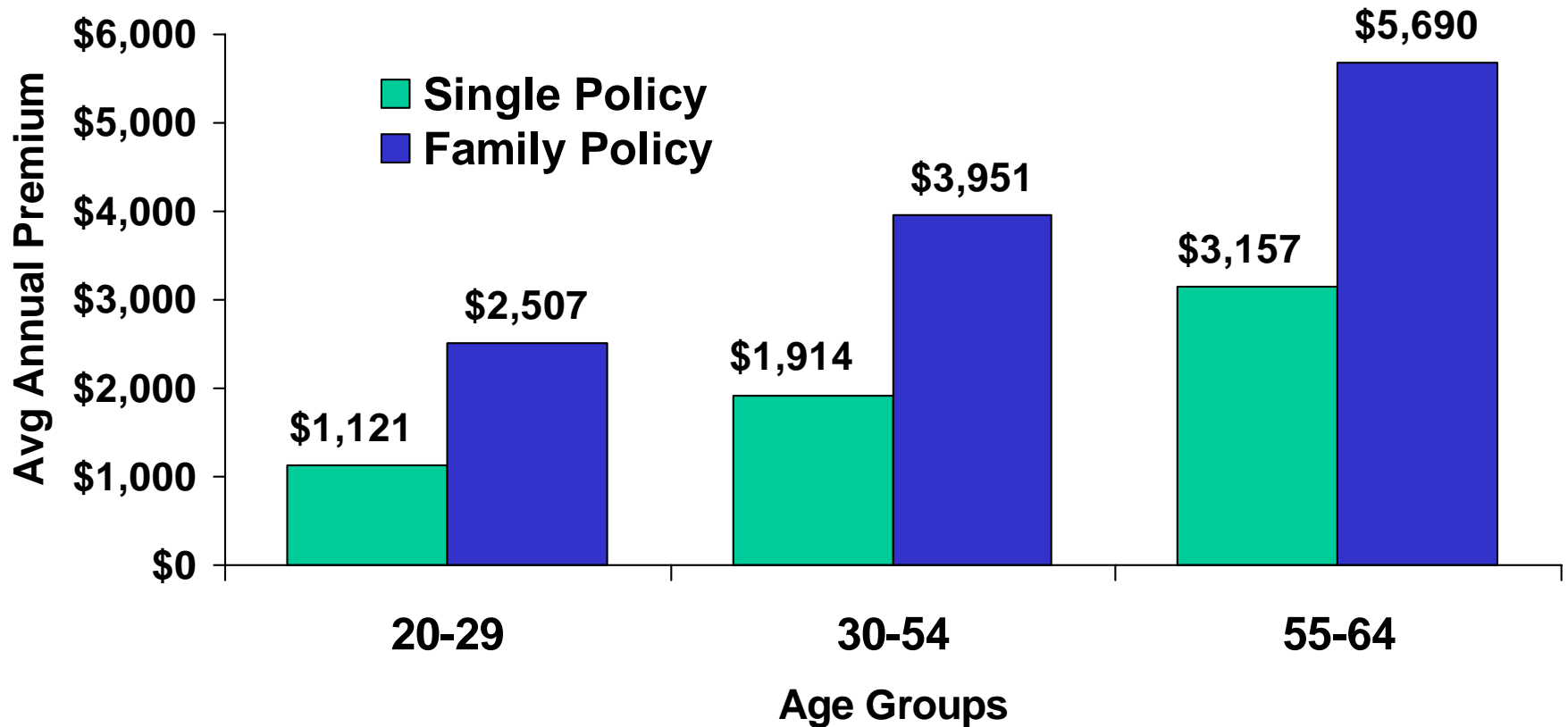


Note -- The out-of-pocket limits include deductible amounts.

Data as of January 2006

Average Annual Premiums for Best-Selling HSA/HDHP Product

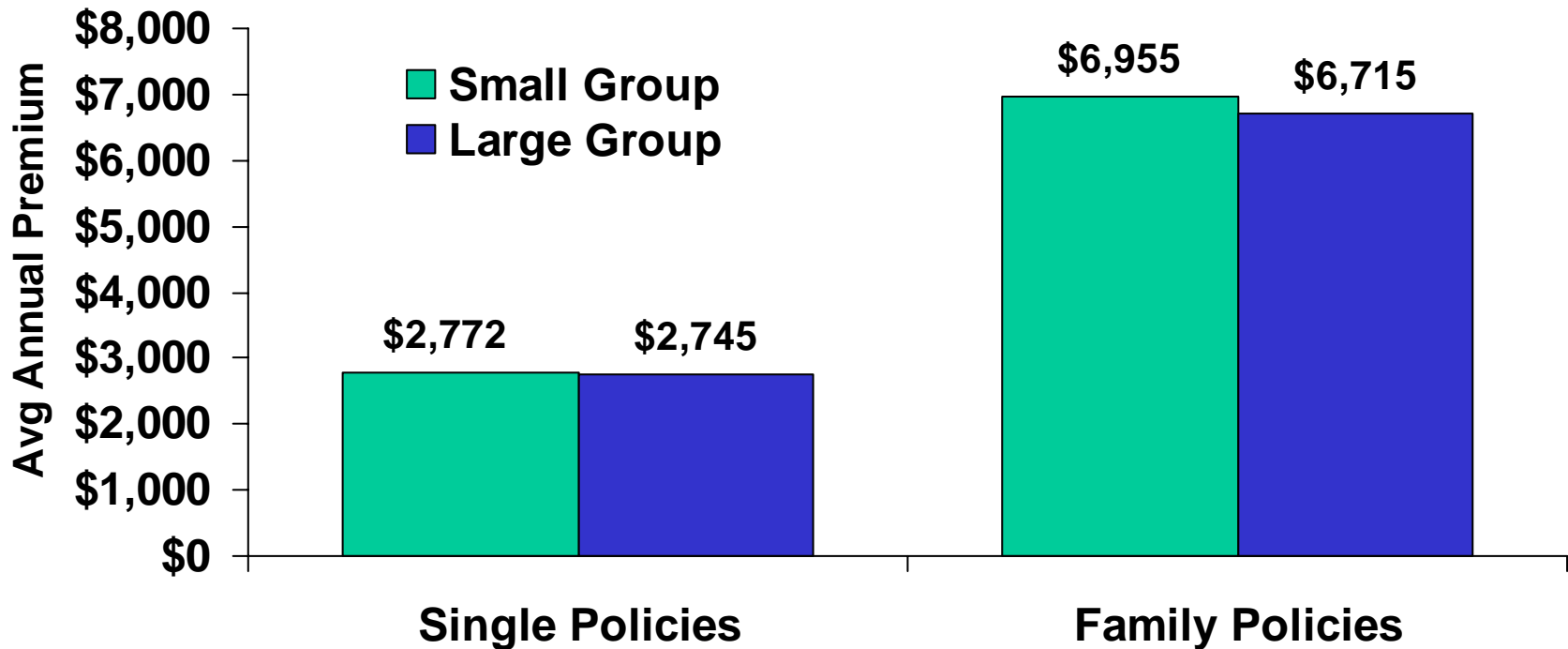
Individual Market – Best-Selling Product



Data as of January 2006

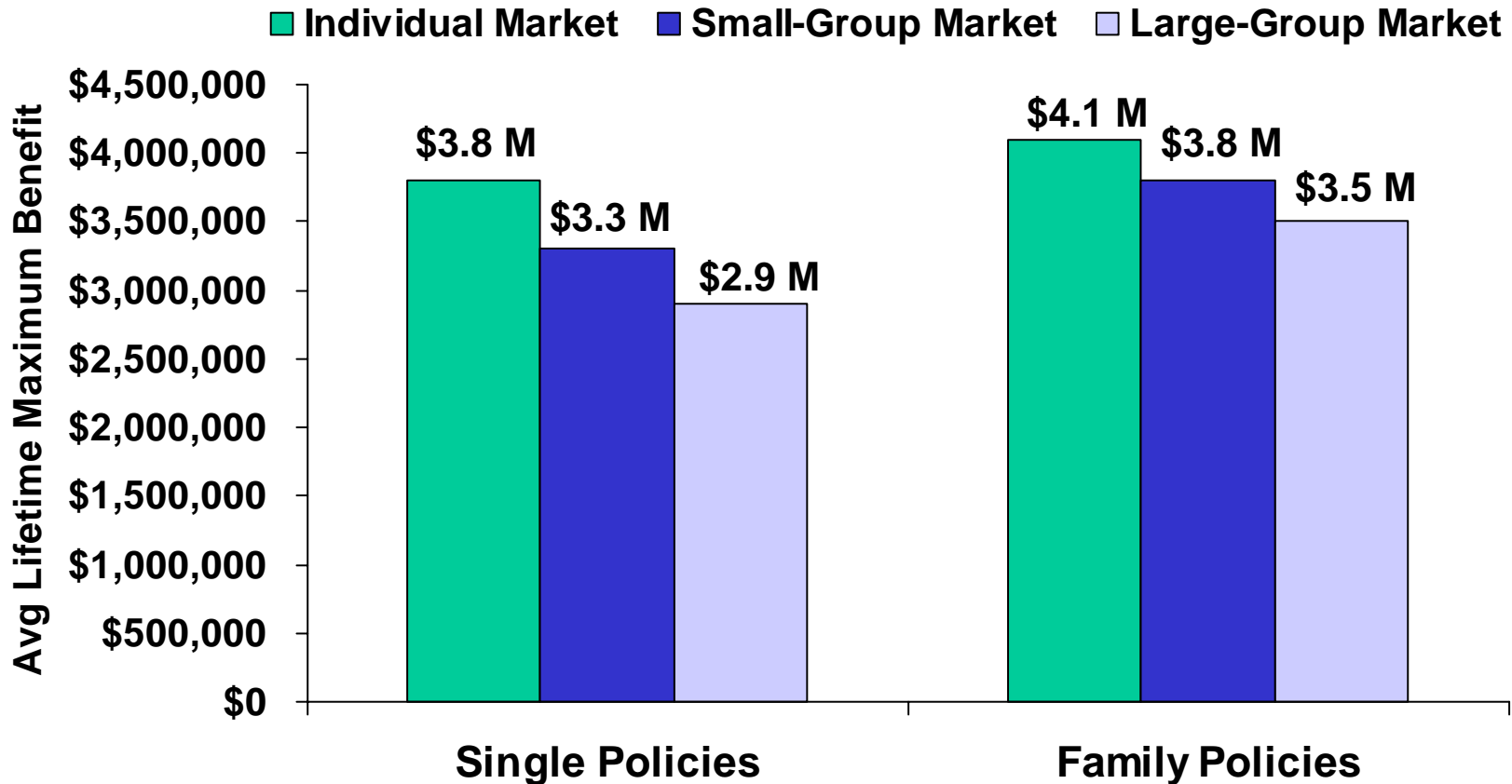
Average Annual Premiums for Best-Selling HSA/HDHP Product

Small- and Large-Group – Best-Selling Products



Data as of January 2006

Average Lifetime Maximum Benefit for Best-Selling HSA/HDHP Product



Note – Several responding companies had unlimited lifetime maximum benefits which are not reflected in these calculations.