Exhibit 3

STATE OF EXAMPLE
Projected Rates

VWX HMO

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	1,366	$201.56		$201.56	$171.33	$30.23	5.00%	n/a	$211.64		$211.64	$179.89	$31.75
Double	725	419.21		419.21	356.33	62.88	5.00%		440.17		$440.17	374.14	66.03
Family	1,663	499.84		499.84	424.86	74.98	5.00%		524.83		$524.83	446.11	78.72
Retirees													
Individual	79	$201.56		$201.56	$171.33	$30.23	5.00%		$211.64		$211.64	$179.89	$31.75
Double	55	419.21		419.21	356.33	62.88	5.00%		440.17		$440.17	374.14	66.03
Family	41	499.84		499.84	424.86	74.98	5.00%		524.83		$524.83	446.11	78.72
1-Med.	106	133.10		133.10	113.14	19.96	5.00%		139.76		$139.76	118.79	20.97
2-(1MED.)	24	334.67		334.67	284.47	50.20	5.00%		351.40		$351.40	298.69	52.71
2-(2MED.)	39	266.21		266.21	226.28	39.93	5.00%		279.52		$279.52	237.59	41.93
3-(1MED.)	5	499.84		499.84	424.86	74.98	5.00%		524.83		$524.83	446.11	78.72
3-(2MED.)	1	457.00		457.00	388.45	68.55	5.00%		479.85		$479.85	407.87	71.98
3+-(All MED)	0	399.31		399.31	339.41	59.90	5.00%		419.28		$419.28	356.38	62.90
4+(1 no MED)	3	499.84		499.84	424.86	74.98	5.00%		524.83		$524.83	446.11	78.72

Exhibit 3

STATE OF EXAMPLE
Projected Rates

PQR HMO

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	2,097	$214.59		$214.59	$182.40	$32.19	5.00%	n/a	$225.32		$225.32	$191.52	$33.80
Double	1,443	450.35		450.35	382.80	67.55	5.00%		472.87		$472.87	401.94	70.93
Family	2,140	557.93		557.93	474.24	83.69	5.00%		585.83		$585.83	497.95	87.88
Retirees													
Individual	344	$214.59		$214.59	$182.40	$32.19	5.00%		$225.32		$225.32	$191.52	$33.80
Double	291	450.35		450.35	382.80	67.55	5.00%		472.87		$472.87	401.94	70.93
Family	149	557.93		557.93	474.24	83.69	5.00%		585.83		$585.83	497.95	87.88
1-Med.	747	105.79		105.79	89.92	15.87	5.00%		111.08		$111.08	94.42	16.66
2-(1MED.)	178	318.65		318.65	270.85	47.80	5.00%		334.58		$334.58	284.40	50.18
2-(2MED.)	373	232.45		232.45	197.58	34.87	5.00%		244.07		$244.07	207.46	36.61
3-(1MED.)	13	531.53		531.53	451.80	79.73	5.00%		558.11		$558.11	474.39	83.72
3-(2MED.)	5	339.00		339.00	288.15	50.85	5.00%		355.95		$355.95	302.56	53.39
3+-(All MED)	2	290.77		290.77	247.15	43.62	5.00%		305.31		$305.31	259.51	45.80
4+(1 no MED)	7	528.99		528.99	449.64	79.35	5.00%		555.44		$555.44	472.12	83.32

STU HMO

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	1,958	$200.13		$200.13	$170.11	$30.02	5.19%	n/a	$210.52		$210.52	$178.94	$31.58
Double	826	400.27		400.27	340.23	60.04	5.19%		421.04		$421.04	357.89	63.15
Family	1,251	501.30		501.30	426.11	75.19	5.19%		527.32		$527.32	448.22	79.10
Retirees													
Individual	93	$200.13		$200.13	$170.11	$30.02	5.19%		$210.52		$210.52	$178.94	$31.58
Double	46	400.27		400.27	340.23	60.04	5.19%		421.04		$421.04	357.89	63.15
Family	38	501.30		501.30	426.11	75.19	5.19%		527.32		$527.32	448.22	79.10
1-Med.	154	149.29		149.29	126.90	22.39	5.19%		157.04		$157.04	133.48	23.56

Exhibit 3

STATE OF EXAMPLE
Projected Rates

ABC PPO

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (80%)	Employee (20%)	Medical	MH/SA	Medical	MH/SA	Total	State (80%)	Employee (20%)
Actives													
Individual	10,861	$268.19	$5.73	$273.92	$219.14	$54.78	15.04%	37.73%	$308.53	$7.89	$316.42	$253.14	$63.28
Double	7,409	482.74	10.31	493.05	394.44	98.61			555.34	14.20	569.54	455.63	113.91
Family	7,474	670.49	14.34	684.83	547.86	136.97			771.33	19.75	791.08	632.86	158.22
Retirees													
Individual	2,027	$268.19	$5.73	$273.92	$219.14	$54.78			$308.53	$7.89	$316.42	$253.14	$63.28
Double	1,605	482.74	10.31	493.05	394.44	98.61			555.34	14.20	569.54	455.63	113.91
Family	545	670.49	14.34	684.83	547.86	136.97			771.33	19.75	791.08	632.86	158.22
1-Med.	8,155	134.13	2.86	136.99	109.59	27.40			154.30	3.94	158.24	126.59	31.65
2-(1MED.)	1,173	402.25	8.59	410.84	328.67	82.17			462.75	11.83	474.58	379.66	94.92
2-(2MED.)	3,426	268.19	5.73	273.92	219.14	54.78			308.53	7.89	316.42	253.14	63.28
3-(1MED.)	80	616.81	13.17	629.98	503.98	126.00			709.58	18.14	727.72	582.18	145.54
3-(2MED.)	34	536.38	11.45	547.83	438.26	109.57			617.05	15.77	632.82	506.26	126.56
3+-(All MED)	30	402.25	8.59	410.84	328.67	82.17			462.75	11.83	474.58	379.66	94.92
4+(1 no MED)	53	670.49	14.34	684.83	547.86	136.97			771.33	19.75	791.08	632.86	158.22

DEF PPO

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (80%)	Employee (20%)	Medical	MH/SA	Medical	MH/SA	Total	State (80%)	Employee (20%)
Actives													
Individual	806	$285.73	$5.73	$291.46	$233.17	$58.29	11.20%	37.73%	$317.73	$7.89	$325.62	$260.50	$65.12
Double	776	514.33	10.31	524.64	419.71	104.93			571.93	14.20	586.13	468.90	117.23
Family	553	714.36	14.34	728.70	582.96	145.74			794.37	19.75	814.12	651.30	162.82
Retirees													
Individual	208	$285.73	$5.73	$291.46	$233.17	$58.29			$317.73	$7.89	$325.62	$260.50	$65.12
Double	228	514.33	10.31	524.64	419.71	104.93			571.93	14.20	586.13	468.90	117.23
Family	64	714.36	14.34	728.70	582.96	145.74			794.37	19.75	814.12	651.30	162.82
1-Med.	1,266	142.90	2.86	145.76	116.61	29.15			158.90	3.94	162.84	130.27	32.57

Exhibit 3

STATE OF EXAMPLE
Projected Rates

MNO POS

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	4,144	$205.02	$5.73	$210.75	$179.14	$31.61	20.81%	37.73%	$247.68	$7.89	$255.57	$217.23	$38.34
Double	3,092	369.03	10.31	379.34	322.44	56.90			445.83	14.20	460.03	391.03	69.00
Family	4,070	512.54	14.34	526.88	447.85	79.03			619.20	19.75	638.95	543.11	95.84
Retirees													
Individual	399	$205.02	$5.73	$210.75	$179.14	$31.61			$247.68	$7.89	$255.57	$217.23	$38.34
Double	411	369.03	10.31	379.34	322.44	56.90			445.83	14.20	460.03	391.03	69.00
Family	163	512.54	14.34	526.88	447.85	79.03			619.20	19.75	638.95	543.11	95.84
1-Med.	1,365	102.50	2.86	105.36	89.56	15.80			123.83	3.94	127.77	108.60	19.17
2-(1MED.)	283	307.53	8.59	316.12	268.70	47.42			371.53	11.83	383.36	325.86	57.50
2-(2MED.)	687	205.02	5.73	210.75	179.14	31.61			247.68	7.89	255.57	217.23	38.34
3-(1MED.)	19	471.54	13.17	484.71	412.00	72.71			569.67	18.14	587.81	499.64	88.17
3-(2MED.)	4	410.03	11.45	421.48	358.26	63.22			495.36	15.77	511.13	434.46	76.67
3+-(All MED)	10	307.53	8.59	316.12	268.70	47.42			371.53	11.83	383.36	325.86	57.50
4+(1 no MED)	12	512.54	14.34	526.88	447.85	79.03			619.20	19.75	638.95	543.11	95.84

Exhibit 3

STATE OF EXAMPLE
Projected Rates

GHI POS

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	4,020	$212.97	$5.73	$218.70	$185.90	$32.80	11.88%	37.73%	$238.27	$7.89	$246.16	$209.24	$36.92
Double	3,605	383.34	10.31	393.65	334.60	59.05			428.88	14.20	443.08	376.62	66.46
Family	5,299	532.43	14.34	546.77	464.75	82.02			595.68	19.75	615.43	523.12	92.31
Retirees													
Individual	449	$212.97	$5.73	$218.70	$185.90	$32.80			$238.27	$7.89	$246.16	$209.24	$36.92
Double	588	383.34	10.31	393.65	334.60	59.05			428.88	14.20	443.08	376.62	66.46
Family	265	532.43	14.34	546.77	464.75	82.02			595.68	19.75	615.43	523.12	92.31
1-Med.	652	106.49	2.86	109.35	92.95	16.40			119.14	3.94	123.08	104.62	18.46
2-(1MED.)	283	319.46	8.59	328.05	278.84	49.21			357.41	11.83	369.24	313.85	55.39
2-(2MED.)	481	212.97	5.73	218.70	185.90	32.80			238.27	7.89	246.16	209.24	36.92
3-(1MED.)	22	489.84	13.17	503.01	427.56	75.45			548.03	18.14	566.17	481.24	84.93
3-(2MED.)	6	425.95	11.45	437.40	371.79	65.61			476.55	15.77	492.32	418.47	73.85
3+-(All MED)	3	319.46	8.59	328.05	278.84	49.21			357.41	11.83	369.24	313.85	55.39
4+(1 no MED)	18	532.43	14.34	546.77	464.75	82.02			595.68	19.75	615.43	523.12	92.31

JKL POS

	6/2002	2002 Monthly Rates					Changes for 2003		2003 Monthly Rates				
	Counts	Medical	MH/SA	Total	State (85%)	Employee (15%)	Medical	MH/SA	Medical	MH/SA	Total	State (85%)	Employee (15%)
Actives													
Individual	1,963	$188.24	$5.73	$193.97	$164.87	$29.10	19.84%	37.73%	$225.59	$7.89	$233.48	$198.46	$35.02
Double	1,081	338.84	10.31	349.15	296.78	52.37			406.07	14.20	420.27	357.23	63.04
Family	1,688	470.60	14.34	484.94	412.20	72.74			563.97	19.75	583.72	496.16	87.56
Retirees													
Individual	101	$188.24	$5.73	$193.97	$164.87	$29.10			$225.59	$7.89	$233.48	$198.46	$35.02
Double	82	338.84	10.31	349.15	296.78	52.37			406.07	14.20	420.27	357.23	63.04
Family	45	470.60	14.34	484.94	412.20	72.74			563.97	19.75	583.72	496.16	87.56
1-Med.	177	94.11	2.86	96.97	82.42	14.55			112.78	3.94	116.72	99.21	17.51

Exhibit 6

STATE OF EXAMPLE

Projected 2003 Prescription Drug Plan - Active and Retiree Rates

	2002 Rates				2003 Rates		
	Employee	State	Total	Overall Increase	Employee	State	Total
Bi-Weekly							
Individual Only	$13.34	$53.34	$66.68	20.35%	$16.05	$64.20	$80.25
Individual & One Child	17.72	70.89	88.61	20.35%	21.33	85.31	106.64
Individual & Spouse	22.13	88.53	110.66	20.35%	26.63	106.55	133.18
Individual & Family	26.67	106.68	133.35	20.35%	32.09	128.39	160.48
Monthly							
Individual Only	$26.67	$106.68	$133.35	20.35%	$32.10	$128.39	$160.49
Individual & One Child	35.44	141.78	177.22	20.35%	42.66	170.62	213.28
Individual & Spouse	44.26	177.06	221.32	20.35%	53.27	213.09	266.36
Individual & Family	53.34	213.35	266.69	20.35%	64.19	256.77	320.96

	Dollar Increases		
	Employee	State	Total
Bi-Weekly			
Individual Only	$2.71	$10.86	$13.57
Individual & One Child	3.61	14.42	18.03
Individual & Spouse	4.50	18.02	22.52
Individual & Family	5.42	21.71	27.13
Monthly			
Individual Only	$5.43	$21.71	$27.14
Individual & One Child	7.22	28.84	36.06
Individual & Spouse	9.01	36.03	45.04
Individual & Family	10.85	43.42	54.27

Exhibit 5

STATE OF EXAMPLE

Projected 2003 Health Plan Increases

Projected Rate Increases - PPO AND POS PLANS

	GHI (POS)		JKL (POS)		MNO (POS)		ABC (PPO)		DEF (PPO)	
Bi-Weekly	Employee	State	Employee	State	Employee	State	Employee	State	Employee	State
Individual	$2.06	$11.67	$2.96	$16.80	$3.37	$19.05	$4.25	$17.00	$3.42	$13.67
Double	3.71	21.01	5.33	30.23	6.05	34.30	7.65	30.60	6.15	24.60
Family	5.15	29.19	7.41	41.98	8.40	47.63	10.63	42.50	8.54	34.17
Monthly										
Individual	$4.12	$23.34	$5.92	$33.59	$6.73	$38.09	$8.50	$34.00	$6.83	$27.33
Double	7.41	42.02	10.67	60.45	12.10	68.59	15.30	61.19	12.30	49.19
Family	10.29	58.37	14.82	83.96	16.81	95.26	21.25	85.00	17.08	68.34
1-Med.	2.06	11.67	2.96	16.79	3.37	19.04	4.25	17.00	3.42	13.66
2-(1MED.)	6.18	35.01	8.88	50.37	10.08	57.16	12.75	50.99	10.25	40.99
2-(2MED.)	4.12	23.34	5.92	33.59	6.73	38.09	8.50	34.00	6.83	27.33
3-(1MED.)	9.48	53.68	13.63	77.24	15.46	87.64	19.54	78.20	15.71	62.85
3-(2MED.)	8.24	46.68	11.85	67.16	13.45	76.20	16.99	68.00	13.66	54.67
3+-(All MED)	6.18	35.01	8.88	50.37	10.08	57.16	12.75	50.99	10.25	40.99
4+(1 no MED)	10.29	58.37	14.82	83.96	16.81	95.26	21.25	85.00	17.08	68.34

Projected Rate Increases - HMO PLANS

	PQR		STU		VWX	
Bi-Weekly	Employee	State	Employee	State	Employee	State
Individual	$0.81	$4.56	$0.78	$4.42	$0.76	$4.28
Double	1.69	9.57	1.56	8.83	1.58	8.91
Family	2.09	11.86	1.96	11.06	1.87	10.63
Monthly						
Individual	$1.61	$9.12	$1.56	$8.83	$1.52	$8.56
Double	3.38	19.14	3.11	17.66	3.15	17.81
Family	4.19	23.71	3.92	22.11	3.74	21.25
1-Med.	0.79	4.50	1.17	6.58	1.01	5.65
2-(1MED.)	2.38	13.55	2.72	15.41	2.51	14.22
2-(2MED.)	1.74	9.88	2.33	13.17	2.00	11.31

Exhibit 4

STATE OF EXAMPLE

Projected 2003 Health Plan Rates

Employee Deductions

PPO AND POS PLANS

	GHI (POS)		JKL (POS)		MNO (POS)		ABC (PPO)		DEF (PPO)	
Bi-Weekly										
Individual	$18.46	*12.6%*	$17.51	*20.3%*	$19.17	*21.3%*	$31.64	*15.5%*	$32.56	*11.7%*
Double	33.23	*12.5%*	31.52	*20.4%*	34.50	*21.3%*	56.96	*15.5%*	58.62	*11.7%*
Family	46.16	*12.5%*	43.78	*20.4%*	47.92	*21.3%*	79.11	*15.5%*	81.41	*11.7%*
Monthly										
Individual	$36.92	*12.6%*	$35.02	*20.3%*	$38.34	*21.3%*	$63.28	*15.5%*	$65.12	*11.7%*
Double	66.46	*12.5%*	63.04	*20.4%*	69.00	*21.3%*	113.91	*15.5%*	117.23	*11.7%*
Family	92.31	*12.5%*	87.56	*20.4%*	95.84	*21.3%*	158.22	*15.5%*	162.82	*11.7%*
1-Med.	18.46	*12.6%*	17.51	*20.3%*	19.17	*21.4%*	31.65	*15.5%*	32.57	*11.7%*
2-(1MED.)	55.39	*12.6%*	52.52	*20.3%*	57.50	*21.3%*	94.92	*15.5%*	97.68	*11.7%*
2-(2MED.)	36.92	*12.6%*	35.02	*20.3%*	38.34	*21.3%*	63.28	*15.5%*	65.12	*11.7%*
3-(1MED.)	84.93	*12.6%*	80.55	*20.4%*	88.17	*21.3%*	145.54	*15.5%*	149.78	*11.7%*
3-(2MED.)	73.85	*12.6%*	70.04	*20.4%*	76.67	*21.3%*	126.56	*15.5%*	130.25	*11.7%*
3+-(All MED)	55.39	*12.6%*	52.52	*20.3%*	57.50	*21.3%*	94.92	*15.5%*	97.68	*11.7%*
4+(1 no MED)	92.31	*12.5%*	87.56	*20.4%*	95.84	*21.3%*	158.22	*15.5%*	162.82	*11.7%*

HMO PLANS

	PQR		STU		VWX	
Bi-Weekly						
Individual	$16.90	*5.0%*	$15.79	*5.2%*	$15.88	*5.0%*
Double	35.47	*5.0%*	31.58	*5.2%*	33.02	*5.0%*
Family	43.94	*5.0%*	39.55	*5.2%*	39.36	*5.0%*
Monthly						
Individual	$33.80	*5.0%*	$31.58	*5.2%*	$31.75	*5.0%*
Double	70.93	*5.0%*	63.15	*5.2%*	66.03	*5.0%*
Family	87.88	*5.0%*	79.10	*5.2%*	78.72	*5.0%*
1-Med.	16.66	*5.0%*	23.56	*5.2%*	20.97	*5.1%*

Exhibit 8

STATE OF EXAMPLE
2003 Projected Costs

Plan Type	Projected Costs
Preferred Provider Organizations	
ABC	$217,897,000
DEF	$22,956,000
Point of Service Plans	
GHI	$77,972,000
JKL	$23,730,000
MNO	$69,316,000
Health Maintenance Plans	$73,147,000
Mental Health/Substance Abuse (PPO & POS)	$11,767,000
Dental	$22,811,000
Prescription Drugs	$269,777,000
All Coverages Combined	$789,373,000
State Share	$637,143,000
Active/Retiree Share	$152,229,000

Notes:

Does not include xxxxxxx, direct pay or COBRA participants.

Based on June 2002 enrollment.

Projected costs include state costs plus employee/retiree premiums.

Exhibit 7

STATE OF EXAMPLE

Projected 2003 Dental Plan - Active and Retiree Rates

	MNOP (HMO)			QRST (HMO)			IJKL (POS)		
	Employee	State	Total	Employee	State	Total	Employee	State	Total
Bi-Weekly									
Individual Only	$3.25	$3.25	$6.50	$3.41	$3.40	$6.81	$4.39	$4.38	$8.77
Individual & One Child	$5.66	$5.65	11.31	$6.81	$6.81	13.62	$7.63	$7.63	15.26
Individual & Spouse	$6.50	$6.50	13.00	$7.49	$7.49	14.98	$8.85	$8.84	17.69
Individual & Family	$9.14	$9.14	18.28	$11.92	$11.92	23.84	$12.33	$12.32	24.65
Monthly									
Individual Only	$6.50	$6.50	$13.00	$6.81	$6.82	$13.63	$8.77	$8.77	$17.54
Individual & One Child	$11.31	11.31	$22.62	$13.62	13.62	27.24	$15.26	15.26	$30.52
Individual & Spouse	$13.00	13.00	$26.00	$14.98	14.99	29.97	$17.69	17.68	$35.37
Individual & Family	$18.28	18.29	$36.57	$23.84	23.85	47.69	$24.65	24.65	$49.30

% Increase	1.86%	2.0%	5.00%

2003 DOLLAR INCREASES

	MNOP (HMO)			QRST (HMO)			IJKL (POS)		
	Employee	State	Total	Employee	State	Total	Employee	State	Total
Bi-Weekly									
Individual Only	$0.06	$0.06	$0.12	$0.07	$0.06	$0.13	$0.21	$0.21	$0.42
Individual & One Child	0.10	0.10	0.20	0.13	0.13	0.26	0.36	0.36	0.72
Individual & Spouse	0.11	0.12	0.23	0.14	0.15	0.29	0.42	0.42	0.84
Individual & Family	0.16	0.17	0.33	0.23	0.23	0.46	0.59	0.58	1.17
Monthly									
Individual Only	$0.12	$0.12	$0.24	$0.13	$0.14	$0.27	$0.42	$0.42	$0.84
Individual & One Child	0.20	0.21	0.41	0.26	0.27	0.53	0.72	0.73	1.45