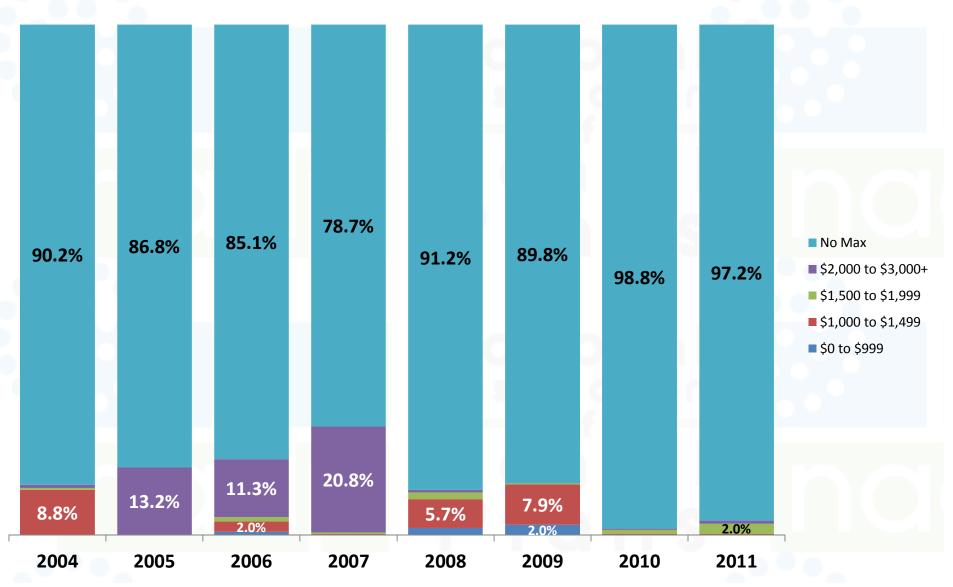
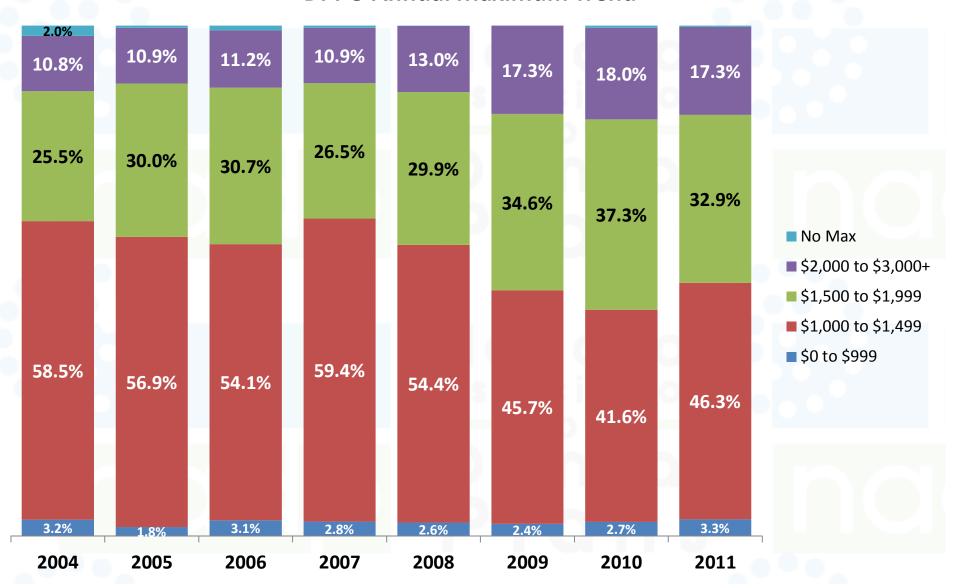
DHMO Annual Maximum Trend



SOURCE: NADP Premium Trends Report, 2005-2010

NADP Premium and Benefit Utilization Report, 2011-2012

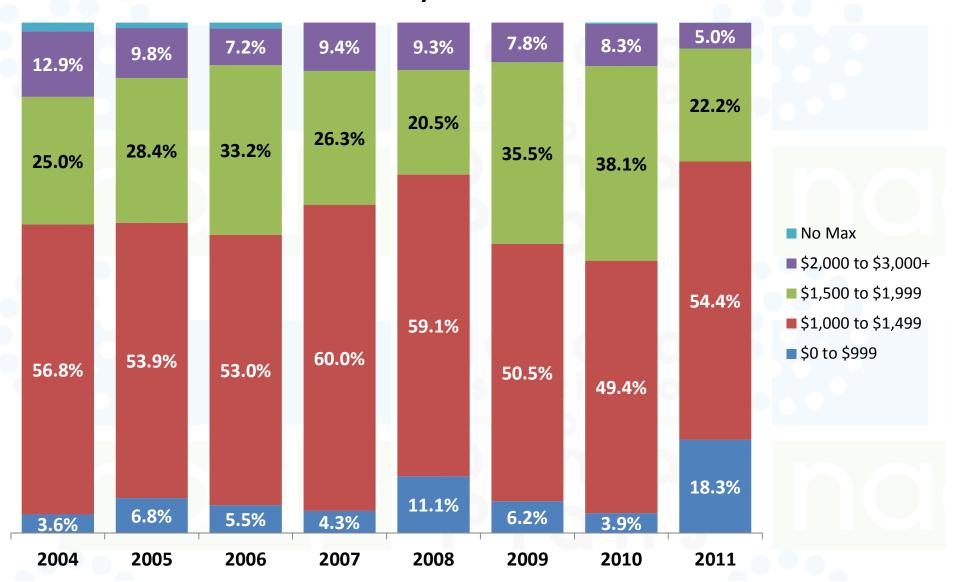
DPPO Annual Maximum Trend



SOURCE: NADP Premium Trends Report, 2005-2010

NADP Premium and Benefit Utilization Report, 2011-2012

Dental Indemnity Annual Maximum Trend



SOURCE: NADP Premium Trends Report, 2005-2010

NADP Premium and Benefit Utilization Report, 2011-2012