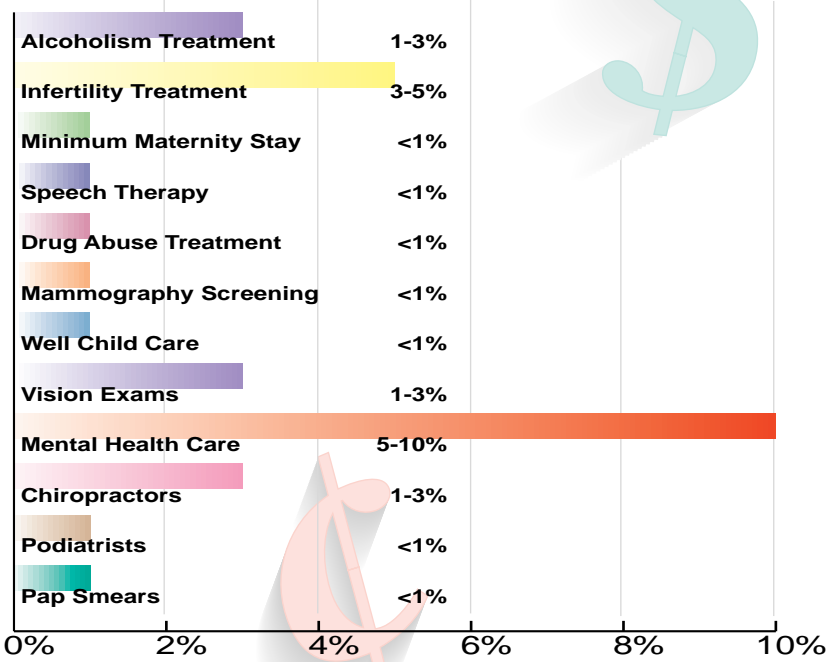


What Does It Cost?

What are the costs of covering additional health care services?

Estimated Additional Cost for Certain Benefits as a Percentage of an Average Basic Major Medical Plan:



The study of chiropractic expenses did not include the coverage of x-rays.

SOURCE: 1997 study by Milliman & Robertson.