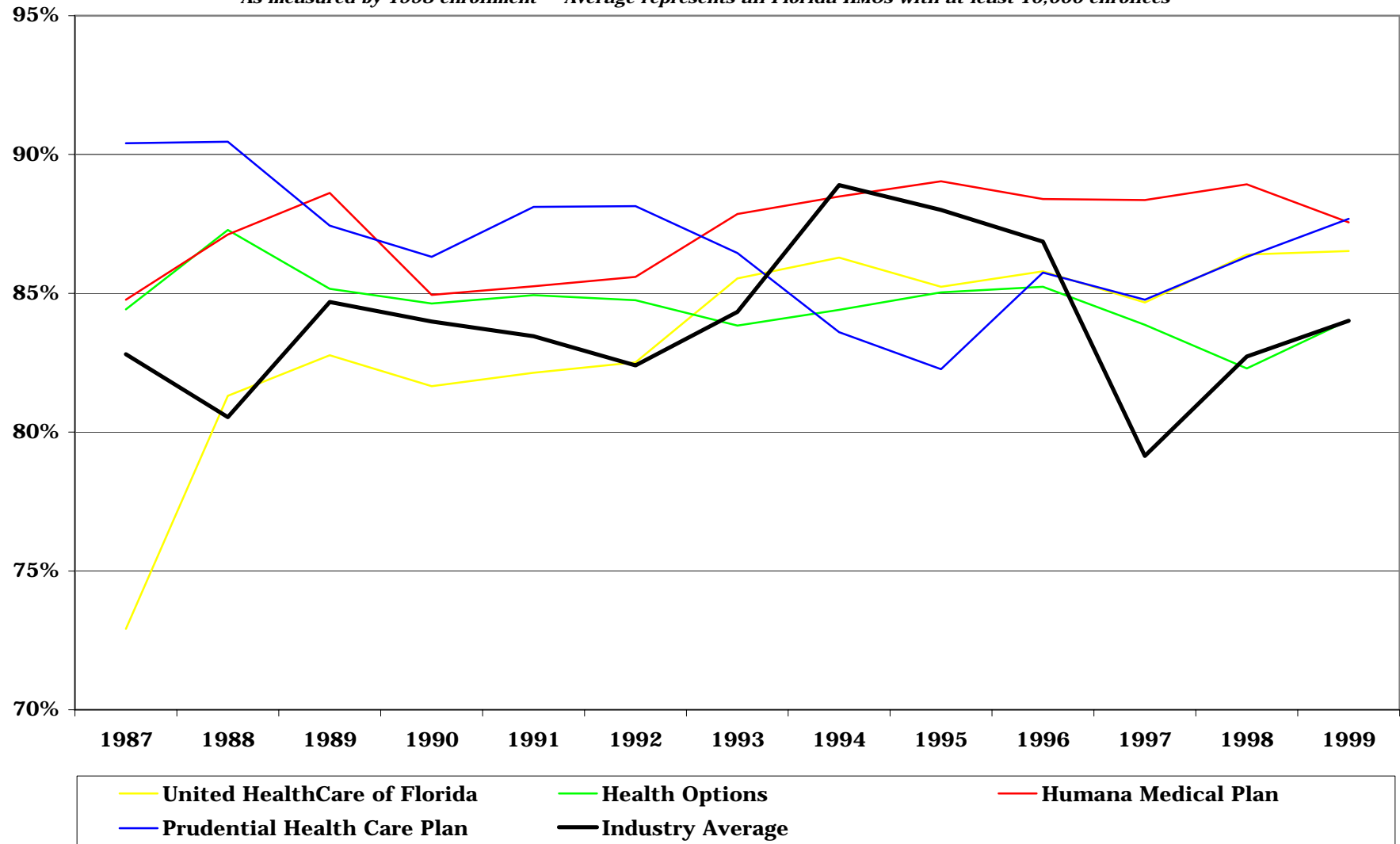


## Medical Expense as a Percent of Total Expense

Largest Four HMOs in Florida\* versus State Industry Average\*\*:

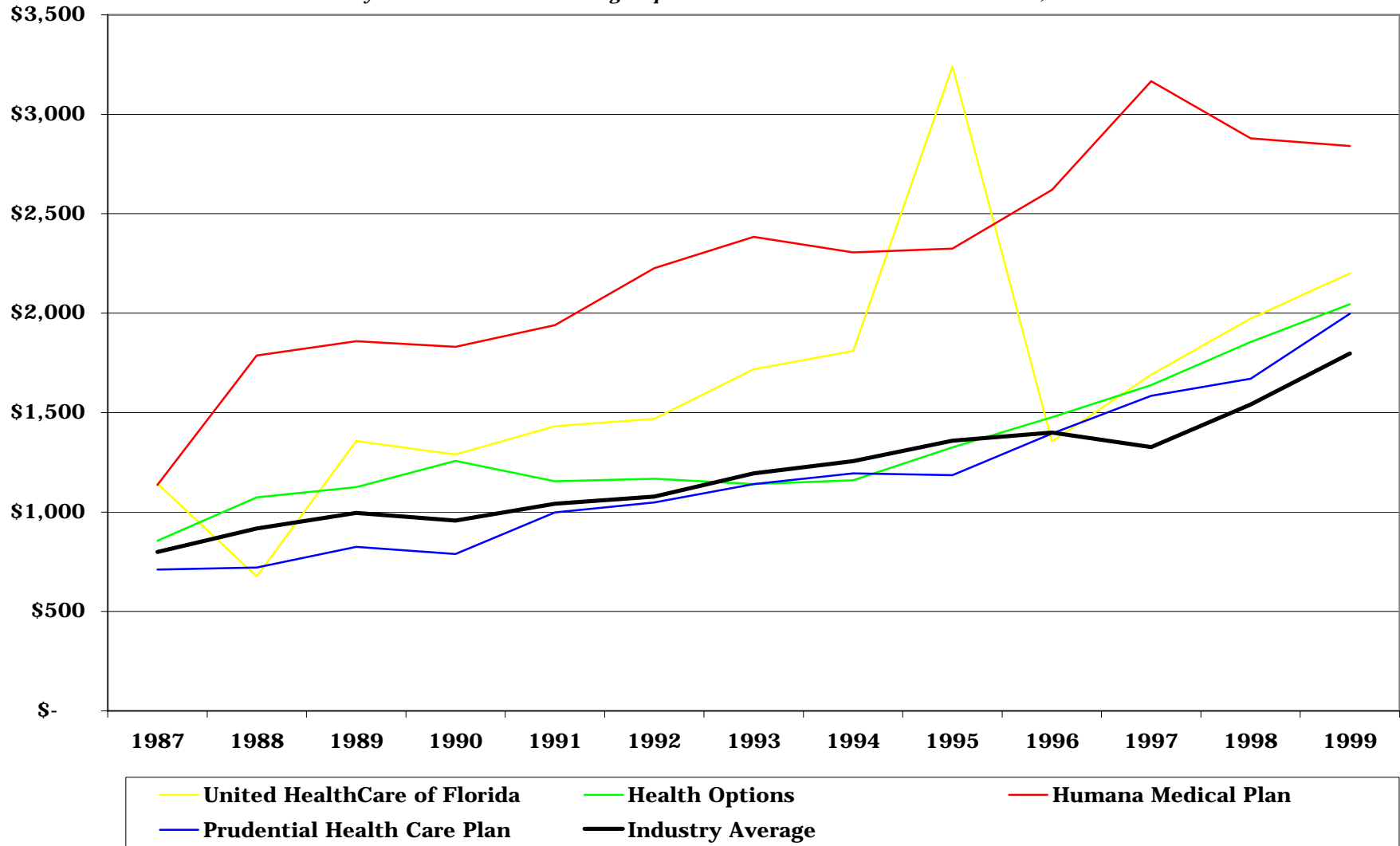
*\*As measured by 1998 enrollment \*\*Average represents all Florida HMOs with at least 10,000 enrollees*



## Medical Expense Per Enrollee

**Largest Four HMOs in Florida\* versus State Industry Average\*\*:**

*\*As measured by 1998 enrollment \*\*Average represents all Florida HMOs with at least 10,000 enrollees*



## Total Expense Per Enrollee

**Largest Four HMOs in Florida\* versus State Industry Average\*\*:**

*\*As measured by 1998 enrollment \*\*Average represents all Florida HMOs with at least 10,000 enrollees*

