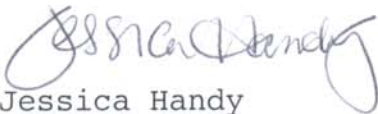


We hope this information is helpful.

Sincerely,



Jessica Handy
Research Assistant

JH:ag

Notes

1. Telephone conversations with Marcia Brunson, Assistant Director of Human Resources, Iowa Board of Regents, Des Moines, December 14, 2004; Stacy Carter, Administrative Secretary to the Director, University Health Services, University of Michigan, Ann Arbor, December 21, 2004; and Becky Brennecke, Missouri Department of Higher Education, Jefferson City, December 20, 2004.
2. Telephone conversation with Jennifer Flory, Contract Manager, Health Benefits Administration, Kansas Department of Administration, February 3, 2004.