

LifeWise of Oregon Medical Cost Trends

	2005	2006	2007	2008	Average
Overall Medical trend	9.4%	10.9%	15.8%	10.7%	11.7%
Facility Trend	11.5%	12.4%	16.7%	12.0%	13.2%
Physician Trend	6.4%	9.0%	13.8%	9.8%	9.7%
Ancillary trend	7.0%	7.2%	17.6%	5.1%	9.2%

LifeWise of Oregon Facility Cost Trends

	2005	2006	2007	2008	Average
Facility Trend	11.5%	12.4%	16.7%	12.0%	13.2%
Utilization	6.8%	1.0%	6.6%	7.1%	5.4%
Service Intensity	-2.4%	4.7%	3.5%	-2.0%	1.0%
Pure Unit Price	7.0%	6.3%	5.8%	6.8%	6.5%