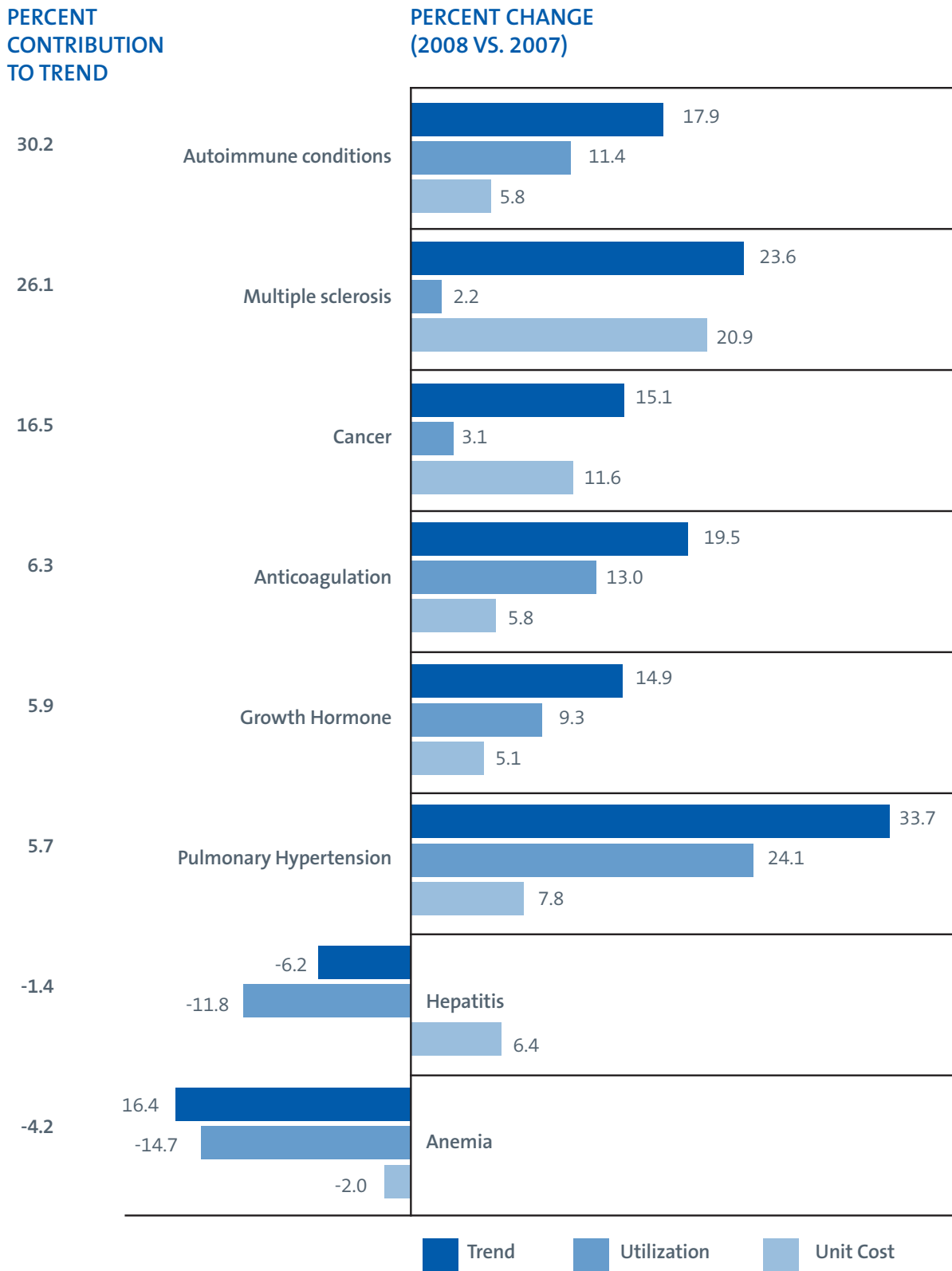


Top Drivers of Specialty Drug Trend in 2008



Note: This figure shows the contribution of the top specialty therapeutic classes to overall trend in 2008. Specialty therapeutic classes are rank-ordered from the largest positive contributor trend (at the top) to the largest negative contributor (at the bottom). The figure also shows the year-over-year changes for plan cost (drug trend), utilization (days per eligible), and unit cost (cost per day) for these classes. Spending growth factors multiply to yield total trend, so utilization growth and unit-cost growth may not be additive.