

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1969 REPORTS**

**VI. SAMPLE OF GROUP HOSPITAL AND
SURGICAL EXPENSE INSURANCE**

Introduction

THIS is the first report of a new study of claim frequencies, charges, and claim costs for a sample of basic Group Hospital and Surgical Expense Insurance Plans. The last detail claim study for these coverages was made more than ten years ago and is published in Volumes X and XII of the *Transactions*. This study was initiated in 1962 to permit analysis in considerable detail of the underlying cost variables of these coverages. As originally proposed, the data to be analyzed would be a continuing 1 per cent sample of the group hospital and surgical claims of contributing companies. However, the 1 per cent goal has not been achieved. The Committee believes a relatively small continuing study with detail claim and exposure data will provide more meaningful data than the prior studies which were conducted only at periodic intervals and with no, or only limited, exposure data.

This first report combines data with respect to experience during 1964, 1965, and 1966, the first three years studied. Although several years old, this pre-Medicare information will serve as a basis for analysis of claim cost components as they existed at that time and for trend indications when compared to subsequent information which the committee plans to include in future reports.

Contributions

The following seven companies have submitted data included in this report, and the results are a composite of their procedures and experience:

Aetna Life Insurance Company
Connecticut General Life Insurance Company
Continental Assurance Company
Equitable Life Assurance Society
Metropolitan Life Insurance Company
Occidental Life Insurance Company of California
Prudential Insurance Company of America

The contribution rules and data-submission procedures are briefly outlined in the Appendix. In 1964, 242 cases were submitted; in 1965, 311; and in 1966, 277. These cases produced 42,263 claim records in

1964, 38,327 in 1965, and 23,376 in 1966. Hospital and surgical claims for the same cause of disability are reported on one claim record; thus the claim record count is not a count of hospital or surgical claims. The same cases are not necessarily submitted each year, and it is not known how various tables of this report are influenced by this difference in exposure by year.

General Comments

A number of general comments apply to the composition of the tables in this report.

The exposures shown are the number of employee life years or the number of life years for employees with one or more dependents over the period 1964-66. Claims are those incurred during this same period. All tables, with the exception of Tables 12 and 13, refer to nonmaternity experience and show the compiled results without smoothing.

The geographic composition of the exposure can be seen in Tables 1 and 2 for hospital coverage and Tables 3 and 4 for surgical coverage. The largest exposure for this report is in the North Central States. This distribution may not be representative of the group hospital and surgical business of many companies, and any use of information provided by this study should be with this knowledge. Because of the limited data available, only states with employee exposures of 4,000 or more have been shown separately in Tables 1, 3, 5, and 5A, and only metropolitan areas with employee exposures of 2,000 or more have been shown in Tables 1A, 3A, 5B, and 5C. Regions are composed of the same states as are shown in other sections of this report. In addition to the geographic distribution of exposure, various tables indicate the age, female, and dependent unit composition of the cases.

Tables 1, 1A, 2, 3, 3A, and 4 use the work location of the employees as the location determinant for both exposures and claims, regardless of the treatment location. For a few cases, the location of employees was scattered so that exposure could not be assigned to a particular region. Experience of these cases by work location does not appear in any region but does appear in the total for all locations. The remaining tables which show geographic results refer to treatment location.

The frequency Tables 1-4, 12, and 13 include exposure and claims for persons of all ages, but the claim Tables 5-11 exclude claims on persons aged 65 and over. From Table 2 it is possible to determine employee frequency excluding employees 65 and over. Claims on newborn children during the first fourteen days of life are excluded from all tables. Where

employee claims are distributed by age, the few claims on employees whose age was unknown are included only in the totals for all ages and have not been distributed to the age groups.

An average employee age factor was calculated for each location cell to provide an indication of the age configuration of the cell. Additionally, an average employee age factor was calculated for each case, to be used in selected tables. The following factors were applied to the employee exposure by age group:

Age Group	Factor
Less than 40.....	0.65
40-44.....	1.00
45-49.....	1.20
50-54.....	1.50
55-59.....	1.90
60-64.....	2.50
65 and over.....	3.20

Data are not available with respect to exposure for wife, husband, or children separately. The exposure for the total number of dependent units (employees with dependent coverage) has been split between cases with husbands eligible for coverage and cases with husbands ineligible in order to facilitate interpretation of the data. However, in each dependent table the claim frequencies and days per unit exposed for wives, husbands, and children have been calculated on the basis of the total dependent unit exposure for all cases regardless of the eligibility of husbands. If spouse experience is desired, the wife and husband data should be combined. Note, however, that this will produce a result based on mixed exposure of husbands eligible and ineligible. A brief table showing separate experience of cases with and without husbands eligible is shown in the text comments for Tables 1 and 3.

The surgical schedule used in this study is a modification of the schedule appearing in Exhibit II of the 1957 Study of Group Surgical Expense Insurance Claims (*TSA*, X, 468-87).

Tables

Table 1 is an employee and dependent hospital frequency-duration table for selected states (4,000 or more employee life-years exposed) and all regions. Table 1A is similar to Table 1 and shows the data available for selected metropolitan areas (2,000 or more employee life-years exposed). Average duration and days per unit exposure are developed using a seventy-day truncation of inpatient days.

Separate dependent hospital experience is available for cases with husbands eligible and ineligible. The accompanying tabulation contains a summary of the experience for all locations combined.

	HUSBANDS ELIGIBLE (DEP. UNITS = 87,366)			HUSBANDS INELIGIBLE (DEP. UNITS = 26,252)	
	Wives	Husbands	Children	Wives	Children
Inpatient Claims:					
Number	10,497	807	11,232	3,221	3,823
Frequency per M	120	9	129	123	146
Days per dep. unit exposure . . . . .	.99	.09	.60	1.07	.69
Average dura- tion	8.2	10.1	4.7	8.7	4.7
Outpatient Claims:					
Number	2,696	157	11,331	692	3,323
Frequency per M	31	2	130	26	127

The data for wives and children above are not directly comparable, since the percentage of dependent exposure attributable to wives and children would be different for cases with husbands eligible versus ineligible.

Table 2 reports employee hospital frequency-duration data by age group for each region. Inpatient claims have been truncated at seventy days.

Table 3 is an employee and dependent surgical frequency table for selected states and all regions. Table 3A is similar to Table 3 and shows the data available for selected metropolitan areas. "Total claims" includes inpatient, outpatient, and out-of-hospital surgical claims, and some claims where the place performed was reported as unknown. The accompanying tabulation contains a summary of the total dependent

	HUSBANDS ELIGIBLE (DEP. UNITS = 87,368)			HUSBANDS INELIGIBLE (DEP. UNITS = 26,252)	
	Wives	Husbands	Children	Wives	Children
Inpatient Surgical Claims:					
Number	5,820	369	6,403	1,852	2,208
Frequency per M	67	4	73	71	84
Total Surgical Claims:					
Number	10,432	598	16,877	3,375	5,577
Frequency per M	119	7	193	129	212

surgical experience for cases where husbands are eligible versus ineligible similar to that shown above for hospital.

Table 4 reports employee surgical frequency data by age group for each region. "Total claims" are surgical claims as explained for Tables 3 and 3A.

Tables 5, 5A, 5B, and 5C are hospital claim summaries of duration, average room and board charge per day, average ancillary charge for inpatient claims, and average ancillary charge for outpatient claims. The information has been compiled by metropolitan area, state, and region separately for adults and children. Inpatient claims have been truncated at seventy days in producing the average duration, and ancillary charges exclude charges of outside anesthetists.

The data indicate substantial variation by area in the relationship between hospital room and board charge and total hospital charge (excluding anesthesia) for nonmaternity inpatient claims. By region, the values are as shown in the following tabulation:

REGION	HOSPITAL ROOM AND BOARD CHARGE AS PER CENT OF TOTAL INPATIENT CHARGE	
	Adult	Child
New England	58.6%	57.0%
Middle Atlantic	55.3	51.9
North Central	51.3	51.7
Plains	51.2	49.4
Mountain	49.3	45.1
Pacific	49.3	47.8
Gulf	43.7	40.9
Southeastern	49.7	46.0
Total: All locations	51.3%	50.2%

For policies with coverage for anesthetist charges (either as a hospital ancillary benefit or as a separate coverage) outside anesthetist charges, when added to hospital ancillary charges, increase ancillary charges according to the following table. The percentages in the table on page 222 are a comparison of the average nonmaternity ancillary plus anesthesia charge for claims derived from policies with anesthesia coverage (over 90 per cent of the inpatient claims) to the average nonmaternity ancillary charge excluding anesthesia for claims derived from all policies.

Table 6 is a hospital claim summary for all locations by days of hospital confinement, showing the number of outpatient claims, the number of inpatient claims for each duration, and the average ancillary charge for these claims. The data are reported separately for male employee, female employee, spouse, and child. Slight distortions may be present at a confinement of thirty-one days, because information for some claims under thirty-one-day plans may have been reported only for the period in which basic benefits are payable rather than for at least seventy days as requested by the instructions. Outside anesthetists' charges are excluded.

Tables 7 and 8 are hospital claim summaries of inpatient and outpatient hospital ancillary charges by size of charge, showing number of claims and average charges if the maximum charge for any claim used in

REGION	ANESTHESIA INCREMENT TO INPATIENT ANCILLARY CHARGES	
	Adult	Child
New England	6.5%	6.3%
Middle Atlantic	3.9	7.6
North Central	7.2	9.4
Plains	5.8	8.1
Mountain	12.0	23.2
Pacific	13.8	20.7
Gulf	6.7	9.7
Southeastern	4.7	10.1
Total: All locations	7.1%	10.4%

calculating each average is as indicated. Data are shown for male employee, female employee, spouse, and child. Once again, charges by outside anesthetists are excluded from the hospital ancillary charges.

Table 9 presents data according to the place where surgery was performed. It shows number of claims and average surgical charges for single and multiple procedure claims separately for male employee, female employee, spouse, and child.

Tables 10A, 10B, 10C, and 10D present data on frequency of claim and average charge for selected common surgical procedures. The average duration of hospital confinement in connection with the procedure is also shown for inpatient claims.

Tables 11A and 11B report total surgical charges for male employee, female employee, spouse, and child grouped according to type of surgery categories as shown in Exhibit II of the 1957 Study of Group Surgical

Expense Insurance. Single procedure claims (Table 11A) have been separated from multiple procedure claims (Table 11B).

Employee hospital maternity frequency for all locations combined reported in Table 12 is based on each case's female percentage. The corresponding dependent hospital maternity frequency in Table 13 is shown based upon each case's age factor and female percentage. Table 13 shows male and female employee exposure as well as dependent unit exposure for cases with husbands eligible and ineligible to assist in the evaluation of dependent exposure from which the wife maternity frequency is derived.

Summary

This study was undertaken in the hope that reasonably up-to-date information on the variation in claim costs according to such factors as age, sex, area, and the like, could be presented on a continuing basis. The rapid increase in charge levels and changes in charge practices which have occurred since the advent of Medicare have resulted in data which are not as up-to-date as would be desired. Also, the volume of data submitted for study is not as large as was hoped for.

Data are shown in considerable detail in order to present as much information as may be helpful to those using these reports. At this time it is anticipated that this study will be continued and updated. If so, some of the tables in this report will be repeated, and additional information concerning other hospital and surgical costs may be provided. The study is still in the course of development, and the results shown will undoubtedly differ in future reports, particularly in those cells where the volume of experience is quite limited. The Committee would, therefore, urge caution in the interpretation and use of data contained in this report.

TABLE 1
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Hospital Nonmaternity Utilization by State and Region

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Total: All locations	Exposure	163,497	126,495	37,002	113,618	87,366	26,252				1.12
	Inpatient claims:										
	Number	18,125	12,873	5,252				13,718	807	15,055	
	Frequency per M*	111	102	142				121	7	133	
	Days per unit exposure*	.92	.86	1.13				1.01	.07	.62	
	Average duration	8.3	8.4	8.0				8.3	10.1	4.7	
	Outpatient claims:										
	Number	6,368	5,024	1,344				3,388	157	14,654	
	Frequency per M*	39	40	36				30	1	129	
224 New England States:	Exposure	5,460	3,842	1,618	3,535	2,269	1,266				1.24
Massachusetts	Inpatient claims:										
	Number	513	351	162				360	25	357	
	Frequency per M*	94	91	100				102	7	101	
	Days per unit exposure*	.92	.93	.92				.86	.07	.50	
	Average duration	9.8	10.1	9.2				8.4	10.3	4.9	
	Outpatient claims:										
	Number	256	196	60				138	5	523	
	Frequency per M*	47	51	37				39	1	148	
Region total	Exposure	8,299	6,012	2,287	5,435	3,951	1,484				1.19
	Inpatient claims:										
	Number	760	536	224				569	40	510	
	Frequency per M*	92	89	98				105	7	94	
	Days per unit exposure*	.89	.86	.96				.92	.07	.49	
	Average duration	9.7	9.7	9.8				8.8	9.5	5.2	
	Outpatient claims:										
	Number	391	299	92				208	9	767	
	Frequency per M*	47	50	40				38	2	141	

* For dependents: Based on total dependent unit exposure.

TABLE 1—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Middle Atlantic States:											
New York.....	Exposure	4,974	3,577	1,397	3,346	2,799	547				1.11
	Inpatient claims:										
	Number	425	260	165				271	43	395	
	Frequency per M*	85	73	118				81	13	118	
	Days per unit exposure*	.82	.70	1.12				.70	.15	.53	
	Average duration	9.6	9.6	9.4				8.6	11.5	4.5	
	Outpatient claims:										
	Number	160	111	49				89	4	302	
	Frequency per M*	32	31	35				27	1	90	
Pennsylvania.....	Exposure	10,042	7,184	2,858	5,157	3,012	2,145				1.22
	Inpatient claims:										
	Number	1,047	596	451				600	22	634	
	Frequency per M*	104	83	158				116	4	123	
	Days per unit exposure*	1.00	.77	1.58				1.05	.06	.55	
	Average duration	9.6	9.2	10.0				9.0	15.1	4.5	
	Outpatient claims:										
	Number	342	229	113				160	3	1,133	
	Frequency per M*	34	32	40				31	1	106	
Region total.....	Exposure	18,184	13,245	4,939	10,696	7,564	3,132				1.19
	Inpatient claims:										
	Number	1,728	1,038	690				1,043	78	1,232	
	Frequency per M*	95	78	140				98	7	115	
	Days per unit exposure*	.91	.74	1.36				.88	.09	.53	
	Average duration	9.5	9.4	9.7				9.0	12.5	4.6	
	Outpatient claims:										
	Number	605	416	189				300	7	1,133	
	Frequency per M*	33	31	38				28	1	106	

TABLE 1—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
North Central States: Illinois.....	Exposure	19,787	15,084	4,703	13,367	10,734	2,633				1.22
	Inpatient claims:										
	Number	2,214	1,584	630				1,547	62	1,557	
	Frequency per M*	112	105	134				116	5	116	
	Days per unit exposure*	1.01	.92	1.28				1.01	.06	.56	
	Average duration	9.0	8.8	9.6				8.7	13.8	4.8	
	Outpatient claims:										
	Number	683	538	145				417	12	1,642	
	Frequency per M*	35	36	31				31	1	123	
	Indiana.....	Exposure	10,157	7,994	2,163	7,601	6,005	1,596			
	Inpatient claims:										
	Number	1,067	797	270				996	32	826	
	Frequency per M*	105	100	125				131	4	109	
	Days per unit exposure*	1.09	1.06	1.20				1.24	.03	.55	
	Average duration	10.4	10.6	9.6				9.5	8.2	5.0	
	Outpatient claims:										
	Number	453	365	88				273	5	1,040	
	Frequency per M*	45	46	41				36	1	137	
Michigan.....	Exposure	15,565	12,345	3,220	11,329	9,014	2,315				1.07
	Inpatient claims:										
	Number	1,813	1,299	514				1,398	51	1,579	
	Frequency per M*	116	105	160				123	5	139	
	Days per unit exposure*	.97	.89	1.27				1.05	.03	.72	
	Average duration	8.3	8.4	8.0				8.5	7.6	5.1	
	Outpatient claims:										
	Number	774	628	146				435	13	1,926	
	Frequency per M*	50	51	45				38	1	170	

* For dependents: Based on total dependent unit exposure.

TABLE 1--Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Ohio	Exposure	14,858	12,559	2,299	11,678	9,392	2,286				1.05
	Inpatient claims:										
	Number	1,686	1,248	438				1,437	125	1,669	
	Frequency per M*	113	99	191				123	11	143	
	Days per unit exposure*	.89	.81	1.34				1.04	.08	.72	
	Average duration	7.9	8.2	7.0				8.5	7.7	5.0	
	Outpatient claims:										
Number	584	517	67				319	14	1,816		
Frequency per M*	39	41	29				27	1	156		
Wisconsin	Exposure	21,884	17,595	4,289	15,169	9,165	6,004				1.08
	Inpatient claims:										
	Number	2,648	1,931	717				1,804	45	2,754	
	Frequency per M*	121	110	167				119	3	182	
	Days per unit exposure*	.91	.85	1.16				.93	.03	.83	
	Average duration	7.5	7.7	7.0				7.8	9.1	4.6	
	Outpatient claims:										
Number	1,284	1,048	236				676	12	2,658		
Frequency per M*	59	60	55				45	1	175		
Region total	Exposure	84,393	67,104	17,289	60,695	45,238	15,457				1.10
	Inpatient claims:										
	Number	9,701	7,003	2,698				7,370	321	8,602	
	Frequency per M*	115	104	156				121	5	142	
	Days per unit exposure*	.97	.89	1.26				1.03	.05	.69	
	Average duration	8.4	8.5	8.1				8.5	9.1	4.9	
	Outpatient claims:										
Number	3,885	3,175	710				2,158	62	9,337		
Frequency per M*	46	47	41				36	1	154		

TABLE 1—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUSBANDS	CHILDREN	AVERAGE EMPLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Plains States:											
Region total.....	Exposure	10,227	7,742	2,485	6,944	4,708	2,236				1.05
	Inpatient claims:										
	Number	1,218	839	379				883	66	1,144	
	Frequency per M*	119	108	153				127	10	165	
	Days per unit exposure*	.87	.80	1.09				1.08	.12	.77	
	Average duration	7.3	7.4	7.1				8.5	12.4	4.7	
	Outpatient claims:										
	Number	369	277	92				156	14	861	
	Frequency per M*	36	36	37				22	2	124	
Mountain States:											
Region total.....	Exposure	2,999	1,437	1,562	2,106	2,001	105				1.19
	Inpatient claims:										
	Number	307	126	181				163	79	240	
	Frequency per M*	102	88	116				77	38	114	
	Days per unit exposure*	.74	.71	.77				.52	.37	.43	
	Average duration	7.3	8.1	6.7				6.7	10.0	3.7	
	Outpatient claims:										
	Number	55	35	20				31	9	137	
	Frequency per M*	18	24	13				15	4	65	
Pacific States:											
California.....	Exposure	11,787	8,985	2,802	7,377	5,939	1,438				1.15
	Inpatient claims:										
	Number	1,009	677	332				747	44	841	
	Frequency per M*	86	75	118				101	6	114	
	Days per unit exposure*	.61	.55	.81				.76	.05	.46	
	Average duration	7.1	7.3	6.8				7.5	8.8	4.0	
	Outpatient claims:										
	Number	235	173	62				104	10	529	
	Frequency per M*	20	19	22				14	1	72	

* For dependents: Based on total dependent unit exposure.

TABLE 1—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Region total.	Exposure	11,787	8,985	2,802	7,377	5,939	1,438				1.15
	Inpatient claims:										
	Number	1,009	677	332				747	44	841	
	Frequency per M*	86	75	118				101	6	114	
	Days per unit exposure*	.61	.55	.81				.76	.05	.46	
	Average duration	7.1	7.3	6.8				7.5	8.8	4.0	
	Outpatient claims:										
	Number	235	173	62				104	10	529	
	Frequency per M*	20	19	22				14	1	72	
Gulf States:											
Texas.	Exposure	4,556	3,447	1,109	3,344	2,468	876				1.06
	Inpatient claims:										
	Number	629	474	155				603	40	490	
	Frequency per M*	138	138	140				180	12	147	
	Days per unit exposure*	.92	.94	.86				1.30	.07	.62	
	Average duration	6.6	6.8	6.2				7.2	6.1	4.2	
	Outpatient claims:										
	Number	107	84	23				53	9	263	
	Frequency per M*	23	24	21				16	3	79	
Region total.	Exposure	7,984	6,224	1,760	5,963	4,616	1,347				1.07
	Inpatient claims:										
	Number	1,009	757	252				992	61	883	
	Frequency per M*	126	122	143				166	10	140	
	Days per unit exposure*	.84	.83	.87				1.19	.08	.58	
	Average duration	6.7	6.9	6.1				7.2	7.7	4.1	
	Outpatient claims:										
	Number	188	145	43				86	13	469	
	Frequency per M*	24	23	24				14	2	79	

TABLE 1—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Southeastern States:											
Virginia	Exposure	10,852	9,068	1,784	8,301	7,873	428				1.23
	Inpatient claims:										
	Number	1,349	1,137	212				1,079	75	851	
	Frequency per M*	124	125	119				130	9	103	
	Days per unit exposure*	1.10	1.17	.73				1.14	.12	.45	
	Average duration	8.8	9.3	6.2				8.8	13.0	4.4	
	Outpatient claims:										
	Number	378	313	65				213	24	860	
	Frequency per M*	35	35	36				26	3	104	
Region total	Exposure	18,777	15,193	3,584	13,857	12,804	1,053				1.13
	Inpatient claims:										
	Number	2,300	1,843	457				1,904	116	1,609	
	Frequency per M*	122	121	128				137	8	116	
	Days per unit exposure*	1.01	1.03	.92				1.13	.10	.50	
	Average duration	8.3	8.5	7.3				8.2	11.6	4.3	
	Outpatient claims:										
	Number	617	486	131				335	32	1,351	
	Frequency per M*	33	32	37				24	2	97	

* For dependents: Based on total dependent unit exposure.

TABLE 1A

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Utilization by Metropolitan Area

METROPOLITAN AREA	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Boston, Massachusetts	Exposure	3,087	2,147	940	1,925	1,335	590				1.29
	Inpatient claims:										
	Number	283	185	98				201	7	168	
	Frequency per M*	92	86	104				104	4	87	
	Days per unit exposure*	.87	.83	.96				.90	.04	.41	
	Average duration	9.5	9.6	9.2				8.6	10.9	4.7	
	Outpatient claims:										
Chicago, Illinois	Number	119	88	31				67	0	255	
	Frequency per M*	39	41	33				35	0	132	
	Exposure	10,042	6,852	3,190	6,187	4,726	1,461				1.22
	Inpatient claims:										
	Number	1,087	734	353				645	60	627	
	Frequency per M*	108	107	111				104	10	101	
	Days per unit exposure*	1.09	1.03	1.22				1.02	.13	.59	
Average duration	10.1	9.6	11.0				9.8	13.6	5.8		
Detroit, Michigan	Outpatient claims:										
	Number	284	209	75				167	12	537	
	Frequency per M*	28	31	24				27	2	87	
	Exposure	4,579	3,838	741	3,198	2,056	1,142				1.04
	Inpatient claims:										
	Number	353	275	78				347	6	451	
	Frequency per M*	77	72	105				109	2	141	
Days per unit exposure*	.86	.83	1.02				1.06	.02	.74		
Average duration	11.2	11.6	9.7				9.7	11.5	5.2		
Outpatient claims:											
	Number	162	136	26				112	3	595	
Frequency per M*	35	35	35				35	1	186		

*For dependents: Based on total dependent unit exposure.

TABLE 1A--Continued

METROPOLITAN AREA	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUSBANDS	CHILDREN	AVERAGE EMPLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Los Angeles-Long Beach, California	Exposure	8,136	6,166	1,970	4,855	4,429	426				1.15
	Inpatient claims:										
	Number	670	450	220				495	24	549	
	Frequency per M*	82	73	112				102	5	113	
	Days per unit exposure*	.56	.51	.72				.79	.05	.44	
	Average duration	6.8	7.0	6.5				7.8	10.5	3.9	
	Outpatient claims:										
	Number	172	125	47				72	6	321	
	Frequency per M*	21	20	24				15	1	66	
	Milwaukee, Wisconsin	Exposure	8,567	6,930	1,637	5,155	3,968	1,187			
Inpatient claims:											
Number		905	684	221				564	25	893	
Frequency per M*		106	99	135				109	5	173	
Days per unit exposure*		.84	.79	1.05				.88	.05	.87	
Average duration		7.9	8.0	7.8				8.1	10.0	5.0	
Outpatient claims:											
Number		665	539	126				278	11	857	
Frequency per M*		78	78	77				54	2	166	
Minneapolis-St. Paul, Minnesota		Exposure	2,536	2,126	410	1,804	1,019	785			
	Inpatient claims:										
	Number	280	246	34				275	3	314	
	Frequency per M*	110	116	83				152	2	174	
	Days per unit exposure*	.97	1.04	.60				1.23	.05	.90	
	Average duration	8.7	9.0	7.3				8.1	29.0	5.2	
	Outpatient claims:										
	Number	99	90	9				41	0	253	
	Frequency per M*	39	42	22				23	0	140	

* For dependents: Based on total dependent unit exposure.

TABLE 1A—Continued

METROPOLITAN AREA	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
New York-Northeastern New Jersey	Exposure	3,855	3,106	749	2,839	2,587	252				1.17
	Inpatient claims:										
	Number	277	193	84				180	23	259	
	Frequency per M*	72	62	112				63	8	91	
	Days per unit exposure*	.62	.56	.88				.58	.12	.37	
	Average duration	8.7	9.0	7.8				9.2	14.3	4.1	
	Outpatient claims:										
Number	127	98	29				56	0	240		
Frequency per M*	33	32	39				20	0	85		
Pittsburgh, Pennsylvania . . .	Exposure	3,402	2,049	1,353	574	231	343				1.25
	Inpatient claims:										
	Number	373	124	249				66	3	44	
	Frequency per M*	110	61	184				115	5	77	
	Days per unit exposure*	1.15	.59	2.01				1.03	.08	.44	
	Average duration	10.5	9.8	10.9				9.0	15.7	5.7	
	Outpatient claims:										
Number	111	38	73				18	0	84		
Frequency per M*	33	19	54				31	0	146		

TABLE 2

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Utilization by Age

REGION	DATA DISPLAYED	EMPLOYEES			EMPLOYEE AGE DISTRIBUTION							AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 40	40-44	45-49	50-54	55-59	60-64	65 and Over	
Total: All locations.....	Exposure	163,497	126,495	37,002	80,739	20,650	18,764	16,387	13,264	8,747	4,946	1.12
	Inpatient claims:											
	Number	18,125	12,873	5,252	7,382	2,319	2,185	2,137	1,901	1,384	676	.....
	Frequency per M	111	102	142	91	112	116	130	143	158	137	.....
	Days per emp. exp.	.92	.86	1.13	.59	.86	1.06	1.24	1.47	1.84	1.69	.....
	Average duration	8.3	8.4	8.0	6.4	7.6	9.1	9.5	10.3	11.6	12.4	.....
	Outpatient claims:											
	Number	6,368	5,024	1,344	3,546	661	675	524	368	227	95	.....
	Frequency per M	39	40	36	44	32	36	32	27	26	19	.....
New England States.....	Exposure	8,299	6,012	2,287	3,633	1,003	983	980	867	620	213	1.19
	Inpatient claims:											
	Number	760	536	224	241	76	117	99	107	78	34	.....
	Frequency per M	92	89	98	66	76	119	101	123	126	160	.....
	Days per emp. exp.	.89	.86	.96	.52	.55	1.02	1.12	1.35	1.70	2.43	.....
	Average duration	9.7	9.7	9.8	7.8	7.2	8.6	11.1	11.0	13.5	15.2	.....
	Outpatient claims:											
	Number	391	299	92	186	48	42	47	27	13	3	.....
	Frequency per M	47	50	40	51	48	43	48	31	21	14	.....
Middle Atlantic States...	Exposure	18,184	13,245	4,939	7,791	2,447	2,226	2,237	1,704	1,078	701	1.19
	Inpatient claims:											
	Number	1,728	1,038	690	509	227	244	253	216	148	122	.....
	Frequency per M	95	78	140	65	93	110	113	127	137	174	.....
	Days per emp. exp.	.91	.74	1.36	.45	.74	1.10	1.14	1.35	1.82	2.56	.....
	Average duration	9.5	9.4	9.7	7.0	8.0	10.1	10.1	10.6	13.2	14.7	.....
	Outpatient claims:											
	Number	605	416	189	286	70	68	64	57	26	9	.....
	Frequency per M	33	31	38	37	29	31	29	33	24	13	.....

TABLE 2—Continued

REGION	DATA DISPLAYED	EMPLOYEES			EMPLOYEE AGE DISTRIBUTION							AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 40	40-44	45-49	50-54	55-59	60-64	65 and Over	
North Central States . . .	Exposure	84,393	67,104	17,289	42,691	10,654	9,641	8,218	6,603	4,344	2,242	1.10
	Inpatient claims:											
	Number	9,701	7,003	2,698	4,041	1,294	1,142	1,102	982	749	294	.....
	Frequency per M	115	104	156	95	121	118	134	149	172	131	.....
	Days per emp. exp.	.97	.89	1.26	.63	.95	1.11	1.35	1.48	2.01	1.69	.....
	Average duration	8.4	8.5	8.1	6.6	7.8	9.3	10.1	10.0	11.7	12.9	.....
	Outpatient claims:											
Number	3,885	3,175	710	2,229	382	398	294	204	134	61	.....
Frequency per M	46	47	41	52	36	41	36	31	31	27	.....
Plains States	Exposure	10,227	7,742	2,485	5,483	1,235	1,150	995	746	480	138	1.05
	Inpatient claims:											
	Number	1,218	839	379	553	146	150	138	106	67	44	.....
	Frequency per M	119	108	153	101	118	130	139	142	140	319	.....
	Days per emp. exp.	.87	.80	1.09	.59	.82	1.09	1.12	1.47	1.41	2.99	.....
	Average duration	7.3	7.4	7.1	5.8	6.9	8.4	8.1	10.3	10.1	9.4	.....
	Outpatient claims:											
Number	369	277	92	218	35	34	21	20	14	4	.....
Frequency per M	36	36	37	40	28	30	21	27	29	29	.....
Mountain States	Exposure	2,999	1,437	1,562	1,372	314	327	331	352	241	62	1.19
	Inpatient claims:											
	Number	307	126	181	105	31	37	41	43	44	6	.....
	Frequency per M	102	88	116	77	99	113	124	122	183	97	.....
	Days per emp. exp.	.74	.71	.77	.47	.80	.85	.82	.81	1.93	.45	.....
	Average duration	7.3	8.1	6.7	6.2	8.1	7.5	6.6	6.6	10.5	4.7	.....
	Outpatient claims:											
Number	55	35	20	27	4	3	4	6	9	2	.....
Frequency per M	18	24	13	20	13	9	12	17	37	32	.....

TABLE 2—Continued

REGION	DATA DISPLAYED	EMPLOYEES			EMPLOYEE AGE DISTRIBUTION							AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 40	40-44	45-49	50-54	55-59	60-64	65 and Over	
Pacific States.....	Exposure	11,787	8,985	2,802	5,541	1,510	1,509	1,226	925	639	437	1.15
	Inpatient claims:											
	Number	1,009	677	332	392	135	127	125	93	81	54	
	Frequency per M	86	75	118	71	89	84	102	101	127	124	
	Days per emp. exp.	.61	.55	.81	.40	.55	.73	.62	1.02	1.21	1.22	
	Average duration	7.1	7.3	6.8	5.6	6.2	8.7	6.1	10.2	9.6	9.8	
	Outpatient claims:											
Number	235	173	62	121	29	35	31	7	4	8		
Frequency per M	19	20	22	22	19	23	25	8	6	18		
Gulf States.....	Exposure	7,984	6,224	1,760	4,131	1,038	904	776	595	377	163	1.07
	Inpatient claims:											
	Number	1,009	757	252	454	122	102	121	96	74	36	
	Frequency per M	126	122	143	110	118	113	156	161	196	221	
	Days per emp. exp.	.84	.83	.87	.62	.72	.64	1.12	1.52	1.97	1.98	
	Average duration	6.7	6.9	6.1	5.6	6.1	5.8	7.2	9.4	10.0	8.9	
	Outpatient claims:											
Number	188	145	43	112	23	24	12	8	3	0		
Frequency per M	24	23	24	27	22	27	15	13	8	0		
Southeastern States.....	Exposure	18,777	15,193	3,584	9,748	2,298	1,895	1,541	1,407	917	971	1.13
	Inpatient claims:											
	Number	2,300	1,843	457	1,051	227	249	251	242	139	84	
	Frequency per M	122	121	128	108	121	131	163	172	152	87	
	Days per emp. exp.	1.01	1.03	.92	.64	1.00	1.27	1.67	2.12	1.77	.97	
	Average duration	8.3	8.5	7.3	6.0	8.3	9.7	10.3	11.7	11.7	11.2	
	Outpatient claims:											
Number	617	486	131	357	69	67	49	33	24	8		
Frequency per M	33	32	37	37	30	35	32	23	26	8		

TABLE 3

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Surgical Nonobstetrical Utilization by State and Region

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Total: All locations	Exposure	163,493	126,474	37,019	113,620	87,368	26,252				1.12
	Inpatient claims:										
	Number	9,291	6,234	3,057				7,672	369	8,611	
	Frequency per M*	57	49	83				68	3	76	
	Total claims:										
	Number	19,890	14,217	5,673				13,807	598	22,454	
	Frequency per M*	122	112	153				122	5	198	
New England States:											
Massachusetts	Exposure	5,460	3,842	1,618	3,535	2,269	1,266				1.24
	Inpatient claims:										
	Number	301	189	112				231	11	198	
	Frequency per M*	55	49	69				65	3	56	
	Total claims:										
	Number	692	476	216				411	14	654	
	Frequency per M*	127	124	134				116	4	185	
Region total	Exposure	8,299	6,012	2,287	5,435	3,951	1,484				1.19
	Inpatient claims:										
	Number	432	281	151				341	17	287	
	Frequency per M*	52	47	66				63	3	53	
	Total claims:										
	Number	1,009	711	298				628	27	931	
	Frequency per M*	122	118	130				116	5	171	
Middle Atlantic States:											
New York	Exposure	4,972	3,575	1,397	3,347	2,800	547				1.11
	Inpatient claims:										
	Number	219	123	96				134	19	207	
	Frequency per M*	44	34	69				40	6	62	
	Total claims:										
	Number	439	263	176				299	22	493	
	Frequency per M*	88	74	126				89	7	147	

* For dependents: Frequency per total dependent unit exposure.

TABLE 3—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUSBANDS	CHILDREN	AVERAGE EMPLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Pennsylvania	Exposure	10,042	7,184	2,858	5,157	3,012	2,145				1.22
	Inpatient claims:										
	Number	560	285	275				352	11	379	
	Frequency per M*	56	40	96				68	2	73	
Region total	Total claims:										
	Number	1,007	569	438				574	14	806	
	Frequency per M*	100	79	153				111	3	156	
	Exposure	18,182	13,255	4,927	10,697	7,565	3,132				1.19
North Central States:	Inpatient claims:										
	Number	934	511	423				603	36	702	
	Frequency per M*	51	39	86				56	3	66	
	Total claims:										
Illinois	Number	1,752	1,046	706				1,063	46	1,543	
	Frequency per M*	96	79	143				99	4	144	
	Exposure	19,788	15,085	4,703	13,367	10,734	2,633				1.21
	Inpatient claims:										
Indiana	Number	1,092	748	344				831	27	875	
	Frequency per M*	55	50	73				62	2	65	
	Total claims:										
	Number	2,026	1,487	539				1,356	39	2,207	
Region total	Frequency per M*	102	99	115				101	3	165	
	Exposure	10,157	7,964	2,193	7,601	6,005	1,596				1.07
	Inpatient claims:										
	Number	535	387	148				565	15	484	
Region total	Frequency per M*	53	49	68				74	2	64	
	Total claims:										
	Number	1,382	1,046	336				1,136	20	1,506	
	Frequency per M*	136	131	153				149	3	198	

* For dependents: Frequency per total dependent unit exposure.

TABLE 3—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Michigan	Exposure	15,565	12,345	3,220	11,329	9,014	2,315				1.07
	Inpatient claims:										
	Number	949	652	297				853	22	922	
	Frequency per M*	61	53	92				75	2	81	
Ohio	Total claims:										
	Number	2,096	1,545	551				1,621	36	2,633	
	Frequency per M*	135	125	171				143	3	232	
	Exposure	14,858	12,559	2,299	11,685	9,399	2,286				1.05
Wisconsin	Inpatient claims:										
	Number	811	574	237				747	44	913	
	Frequency per M*	55	46	103				64	4	78	
	Total claims:										
Region total	Number	1,566	1,221	345				1,162	58	2,301	
	Frequency per M*	105	97	150				99	5	197	
	Exposure	21,884	17,595	4,289	15,169	9,165	6,004				1.08
	Inpatient claims:										
Region total	Number	1,346	937	409				1,019	21	1,473	
	Frequency per M*	62	53	95				67	1	97	
	Total claims:										
	Number	3,205	2,370	835				2,091	39	4,041	
Region total	Frequency per M*	146	135	195				138	3	266	
	Exposure	84,394	67,075	17,319	60,702	45,245	15,457				1.10
	Inpatient claims:										
	Number	4,864	3,361	1,503				4,111	131	4,795	
Region total	Frequency per M*	58	50	87				68	2	79	
	Total claims:										
	Number	10,531	7,825	2,706				7,535	200	13,007	
	Frequency per M*	125	117	156				124	3	214	

TABLE 3 - Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Plains States: Region total	Exposure	10,227	7,742	2,485	6,944	4,708	2,236				1.05
	Inpatient claims:										
	Number	521	351	170				451	31	565	
	Frequency per M*	51	45	68				65	4	81	
	Total claims:										
	Number	1,150	828	322				777	45	1,418	
	Frequency per M*	112	107	130				112	6	204	
Mountain States: Region total	Exposure	3,069	1,461	1,608	2,133	2,028	105				1.19
	Inpatient claims:										
	Number	208	77	131				110	49	181	
	Frequency per M*	68	53	81				52	23	85	
	Total claims:										
	Number	517	204	313				219	86	550	
	Frequency per M*	168	140	195				103	40	258	
Pacific States: California	Exposure	12,024	9,124	2,900	7,480	6,042	1,438				1.15
	Inpatient claims:										
	Number	644	416	228				489	22	586	
	Frequency per M*	54	46	79				65	3	78	
	Total claims:										
	Number	1,556	1,049	507				988	48	1,464	
	Frequency per M*	129	115	175				132	6	196	
Region total	Exposure	12,024	9,124	2,900	7,480	6,042	1,438				1.15
	Inpatient claims:										
	Number	644	416	228				489	22	586	
	Frequency per M*	54	46	79				65	3	78	
	Total claims:										
	Number	1,556	1,049	507				988	48	1,464	
	Frequency per M*	129	115	175				132	6	196	

* For dependents: Frequency per total dependent unit exposure.

TABLE 3—Continued

REGION OR STATE	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUSBANDS	CHILDREN	AVERAGE EMPLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Gulf States:											
Texas	Exposure	4,657	3,492	1,165	3,408	2,532	876				1.06
	Inpatient claims:										
	Number	288	206	82				300	15	307	
	Frequency per M*	62	59	70				88	4	90	
	Total claims:										
	Number	631	453	178				476	35	698	
	Frequency per M*	136	130	153				140	10	205	
Region total	Exposure	8,140	6,288	1,852	6,054	4,707	1,347				1.07
	Inpatient claims:										
	Number	479	337	142				508	23	512	
	Frequency per M*	59	54	77				84	4	85	
	Total claims:										
	Number	1,005	726	279				825	50	1,182	
	Frequency per M*	123	115	151				136	8	195	
Southeastern States:											
Virginia	Exposure	10,852	9,068	1,784	8,301	7,873	428				1.23
	Inpatient claims:										
	Number	727	572	148				614	40	568	
	Frequency per M*	67	64	83				74	5	68	
	Total claims:										
	Number	1,370	1,122	248				1,042	60	1,325	
	Frequency per M*	126	124	139				126	7	157	
Region total	Exposure	18,776	15,192	3,584	13,858	12,805	1,053				1.13
	Inpatient claims:										
	Number	1,182	881	301				1,038	58	962	
	Frequency per M*	63	58	84				75	4	69	
	Total claims:										
	Number	2,310	1,785	525				1,732	93	2,293	
	Frequency per M*	123	117	146				125	7	165	

TABLE 3A
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Utilization by Metropolitan Area

METROPOLITAN AREA	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUS- BANDS	CHIL- DREN	AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Boston, Massachusetts	Exposure	3,087	2,147	940	1,925	1,335	590				1.29
	Inpatient claims:										
	Number	162	99	63				125	2	109	
	Frequency per M*	53	46	67				65	1	57	
	Total claims:										
Chicago, Illinois	Number	340	233	107				217	3	338	
	Frequency per M*	110	109	114				113	2	176	
	Exposure	10,042	6,852	3,190	6,187	4,726	1,461				1.22
	Inpatient claims:										
	Number	543	348	195				348	25	351	
Detroit, Michigan	Frequency per M*	54	51	61				56	4	57	
	Total claims:										
	Number	866	588	278				515	37	719	
	Frequency per M*	86	86	87				83	6	116	
	Exposure	4,579	3,838	741	3,198	2,056	1,142				1.04
Los Angeles-Long Beach, California	Inpatient claims:										
	Number	213	163	50				235	3	296	
	Frequency per M*	47	43	68				78	1	93	
	Total claims:										
	Number	536	425	111				500	5	768	
Boston, Massachusetts	Frequency per M*	117	111	150				156	2	240	
	Exposure	8,217	6,235	1,982	4,925	4,499	426				1.15
	Inpatient claims:										
	Number	428	276	152				334	12	394	
	Frequency per M*	52	44	77				68	2	80	
Los Angeles-Long Beach, California	Total claims:										
	Number	984	658	326				663	30	933	
	Frequency per M*	120	106	165				135	6	189	

* For dependents: Frequency per total dependent unit exposure.

TABLE 3A—Continued

METROPOLITAN AREA	DATA DISPLAYED	EMPLOYEES			DEPENDENT UNITS			WIVES	HUSBANDS	CHILDREN	AVERAGE EMPLOYEE AGE FACTOR
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible				
Milwaukee, Wisconsin	Exposure	8,567	6,930	1,637	5,155	3,968	1,187				1.07
	Inpatient claims:										
	Number	437	327	110				323	11	505	
	Frequency per M*	51	47	67				63	2	98	
	Total claims:										
Minneapolis-St. Paul, Minnesota	Number	1,061	824	237				668	18	1,245	
	Frequency per M*	124	119	145				130	3	242	
	Exposure	2,536	2,126	410	1,804	1,019	785				1.05
	Inpatient claims:										
	Number	143	123	20				145	1	137	
New York-Northeastern New Jersey	Frequency per M*	56	58	49				80	1	76	
	Total claims:										
	Number	327	282	45				247	1	378	
	Frequency per M*	129	133	110				137	1	210	
	Exposure	3,855	3,106	749	2,839	2,587	252				1.17
Pittsburgh, Pennsylvania	Inpatient claims:										
	Number	154	102	52				116	7	156	
	Frequency per M*	40	33	69				41	2	55	
	Total claims:										
	Number	335	234	101				233	12	368	
Pittsburgh, Pennsylvania	Frequency per M*	87	75	135				82	4	130	
	Exposure	3,402	2,049	1,353	574	231	343				1.25
	Inpatient claims:										
	Number	211	67	144				35	3	27	
	Frequency per M*	62	33	106				61	5	47	
Pittsburgh, Pennsylvania	Total claims:										
	Number	356	112	244				65	3	72	
	Frequency per M*	105	55	180				113	5	125	

TABLE 4
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Utilization by Age

REGION	DATA DISPLAYED	EMPLOYEES			EMPLOYEE AGE DISTRIBUTION							AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 40	40-44	45-49	50-54	55-59	60-64	65 and Over	
Total: All locations	Exposure	163,493	126,474	37,019	80,731	20,648	18,767	16,386	13,266	8,747	4,948	1.12
	Inpatient claims:											
	Number	9,291	6,234	3,057	3,964	1,185	1,142	1,027	946	651	322	.....
	Frequency per M	57	49	83	49	57	61	63	71	74	65	.....
	Total claims:											
	Number	19,890	14,217	5,673	8,968	2,392	2,380	2,023	1,809	1,232	547	.....
	Frequency per M	122	112	153	111	116	127	123	136	141	111	.....
New England States	Exposure	8,299	6,012	2,287	3,633	1,003	983	980	867	620	213	1.19
	Inpatient claims:											
	Number	432	281	151	137	42	68	61	58	45	18	.....
	Frequency per M	52	47	66	38	42	69	62	67	73	85	.....
	Total claims:											
	Number	1,009	711	298	377	130	142	125	109	71	33	.....
	Frequency per M	122	118	130	104	130	149	128	126	115	155	.....
Middle Atlantic States	Exposure	18,182	13,255	4,927	7,787	2,444	2,228	2,236	1,706	1,078	703	1.19
	Inpatient claims:											
	Number	934	511	423	299	123	135	140	106	79	49	.....
	Frequency per M	51	39	86	38	50	61	63	62	73	70	.....
	Total claims:											
	Number	1,752	1,046	706	621	230	248	244	186	132	73	.....
	Frequency per M	96	79	143	80	94	111	109	109	122	104	.....
North Central States	Exposure	84,394	67,075	17,319	42,691	10,564	9,642	8,218	6,603	4,344	2,242	1.10
	Inpatient claims:											
	Number	4,864	3,361	1,503	2,143	672	571	493	471	327	147	.....
	Frequency per M	58	50	87	50	63	59	60	71	75	66	.....
	Total claims:											
	Number	10,531	7,825	2,706	4,951	1,269	1,222	984	871	607	252	.....
	Frequency per M	125	117	156	116	119	127	120	132	140	112	.....

TABLE 4—Continued

REGION	DATA DISPLAYED	EMPLOYEES			EMPLOYEE AGE DISTRIBUTION							AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 40	40-44	45-49	50-54	55-59	60-64	65 and Over	
Plains States	Exposure	10,227	7,742	2,485	5,483	1,235	1,150	995	746	480	138	1.05
	Inpatient claims:											
	Number	521	351	170	235	63	66	58	47	30	16	.....
	Frequency per M	51	45	68	43	51	57	58	63	63	116	.....
	Total claims:											
	Number	1,150	828	322	561	123	118	101	92	58	22	.....
Mountain States	Frequency per M	112	107	130	102	100	103	102	123	121	159	.....
	Exposure	3,069	1,461	1,608	1,405	324	342	335	356	245	62	1.19
	Inpatient claims:											
	Number	208	77	131	63	24	33	23	31	28	6	.....
	Frequency per M	68	53	81	45	74	96	69	87	114	97	.....
	Total claims:											
Pacific States	Number	517	204	313	179	53	75	61	67	68	12	.....
	Frequency per M	168	140	195	127	164	220	182	188	278	194	.....
	Exposure	12,024	9,124	2,900	5,604	1,576	1,557	1,236	946	658	447	1.15
	Inpatient claims:											
	Number	644	416	228	275	72	85	78	62	43	29	.....
	Frequency per M	54	46	79	49	46	55	63	66	65	65	.....
Gulf States	Total claims:											
	Number	1,556	1,049	507	669	184	206	182	141	103	64	.....
	Frequency per M	129	115	175	119	117	132	147	149	157	143	.....
	Exposure	8,140	6,288	1,852	4,211	1,057	918	795	605	388	166	1.07
	Inpatient claims:											
	Number	479	337	142	230	53	49	61	40	26	19	.....
Southeastern States	Frequency per M	59	54	77	55	50	53	77	66	67	114	.....
	Total claims:											
	Number	1,005	726	279	474	127	105	118	84	47	28	.....
	Frequency per M	123	115	151	113	120	114	148	139	121	169	.....
	Exposure	18,776	15,192	3,584	9,747	2,298	1,895	1,541	1,407	917	971	1.13
	Inpatient claims:											
Number	1,182	881	301	568	136	132	110	126	72	37	.....
Frequency per M	63	58	84	58	59	70	71	90	79	38	.....
Total claims:												
Number	2,310	1,785	525	1,104	275	253	204	246	144	62	.....
Frequency per M	123	117	146	113	120	134	132	175	157	64	.....

TABLE 5

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Adult Claim Summary by State and Region

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Total: All locations	Inpatient claims:					
	1-3	10,404	33	2 2		84
	4-8	11,711	37	5 8		134
	9 and over	9,548	30	17 9		333
	Total	31,663	100	8 2	22 32	178
	Outpatient claims	9,725	31			21
New England States: Massachusetts	Inpatient claims:					
	1-3	222	26	2 3		86
	4-8	315	37	5 8		128
	9 and over	314	37	18 3		376
	Total	851	100	9 3	31 23	208
	Outpatient claims	400	47			19
Region total	Inpatient claims:					
	1-3	355	28	2 2		88
	4-8	474	36	5 8		147
	9 and over	461	36	18 6		371
	Total	1,290	100	9 4	30 85	207
	Outpatient claims	602	47			19
Middle Atlantic States: New York	Inpatient claims:					
	1-3	250	30	2 2		87
	4-8	309	37	5 9		141
	9 and over	277	33	18 77		403
	Total	836	100	9 0	30 07	212
	Outpatient claims	303	36			18
Pennsylvania	Inpatient claims:					
	1-3	367	25	2 2		82
	4-8	531	36	5 8		133
	9 and over	565	39	16 8		283
	Total	1,463	100	9 1	22 90	178
	Outpatient claims	435	30			20
Region total	Inpatient claims:					
	1-3	697	26	2 2		86
	4-8	965	37	5 8		137
	9 and over	974	37	17 5		326
	Total	2,636	100	9 2	25 76	193
	Outpatient claims	850	32			20

TABLE 5—Continued

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
North Central States:						
Illinois.....	Inpatient claims:					
	1-3	1,037	31	2.2		99
	4-8	1,190	36	5.8		148
	9 and over	1,097	33	18.5		385
	Total	3,324	100	8.9	23.26	211
	Outpatient claims	976	29			27
Indiana.....	Inpatient claims:					
	1-3	557	27	2.1		72
	4-8	733	36	5.9		110
	9 and over	756	37	18.8		272
	Total	2,046	100	9.7	18.53	160
	Outpatient claims	720	35			19
Michigan.....	Inpatient claims:					
	1-3	1,055	32	2.2		85
	4-8	1,204	37	5.8		131
	9 and over	1,030	31	17.4		339
	Total	3,289	100	8.3	26.67	181
	Outpatient claims	1,257	38			19
Ohio.....	Inpatient claims:					
	1-3	1,121	34	2.2		80
	4-8	1,210	36	5.7		123
	9 and over.....	976	30	17.8		288
	Total	3,307	100	8.1	21.28	157
	Outpatient claims	972	29			18
Wisconsin.....	Inpatient claims:					
	1-3	1,667	39	2.0		75
	4-8	1,549	35	5.7		126
	9 and over	1,148	26	18.0		328
	Total	4,364	100	7.5	20.07	159
	Outpatient claims	1,905	44			20
Region total.....	Inpatient claims:					
	1-3	5,592	33	2.1		82
	4-8	6,051	36	5.8		129
	9 and over	5,135	31	18.1		326
	Total	16,778	100	8.3	21.43	173
	Outpatient claims	5,974	36			20
Plains States:						
Region total.....	Inpatient claims:					
	1-3	788	35	2.2		81
	4-8	844	37	5.7		136
	9 and over	639	28	18.3		331
	Total	2,271	100	8.0	21.94	172
	Outpatient claims	553	24			21

TABLE 5—Continued

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Mountain States: Region total	Inpatient claims:					
	1-3	197	34	2 2		87
	4-8	220	38	5 7		134
	9 and over	159	28	16 6		338
	Total	576	100	7 5	22 39	174
	Outpatient claims	101	18			26
Pacific States: California	Inpatient claims:					
	1-3	661	37	2 1		117
	4-8	694	40	5 7		200
	9 and over	411	23	17 6		508
	Total	1,766	100	7 1	32 10	240
	Outpatient claims	360	20			33
Region total	Inpatient claims:					
	1-3	671	38	2 1		117
	4-8	698	39	5 7		200
	9 and over	414	23	17 6		507
	Total	1,783	100	7 1	32 11	240
	Outpatient claims	365	20			33
Gulf States: Texas	Inpatient claims:					
	1-3	482	39	2 2		85
	4-8	489	39	5 7		137
	9 and over	276	22	17 6		348
	Total	1,247	100	7 0	17 76	164
	Outpatient claims	165	13			18
Region total	Inpatient claims:					
	1-3	794	38	2 2		85
	4-8	797	39	5 6		140
	9 and over	485	23	16 9		350
	Total	2,076	100	7 0	18 68	168
	Outpatient claims	299	14			19
Southeastern States: Virginia	Inpatient claims:					
	1-3	586	26	2 3		77
	4-8	877	40	5 8		119
	9 and over	752	34	17 7		277
	Total	2,215	100	8 9	18 63	161
	Outpatient claims	569	26			18
Region total	Inpatient claims:					
	1-3	1,306	31	2 2		75
	4-8	1,635	39	5 7		118
	9 and over	1,268	30	17 4		293
	Total	4,229	100	8 2	18 69	157
	Outpatient claims	977	23			18

TABLE 5A

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Child Claim Summary by State and Region

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Total: All locations.....	Inpatient claims:					
	1-3	9,080	60	1.8		64
	4-8	4,193	28	5.4		101
	9 and over	1,776	12	17.6		267
	Total	15,049	100	4.7	20.69	98
	Outpatient claims	14,589	97			15
New England States: Massachusetts.....	Inpatient claims:					
	1-3	180	50	1.8		65
	4-8	118	33	5.5		100
	9 and over	60	17	14.5		194
	Total	358	100	5.2	26.60	98
	Outpatient claims	527	147			15
Region total.....	Inpatient claims:					
	1-3	263	53	1.9		73
	4-8	158	31	5.4		104
	9 and over	81	16	16.5		230
	Total	502	100	5.3	26.49	108
	Outpatient claims	769	153			16
Middle Atlantic States: New York.....	Inpatient claims:					
	1-3	267	58	1.7		69
	4-8	133	29	5.4		109
	9 and over	58	13	17.2		249
	Total	458	100	4.8	26.25	103
	Outpatient claims	367	80			17
Pennsylvania.....	Inpatient claims:					
	1-3	357	61	1.8		61
	4-8	163	27	5.5		91
	9 and over	73	12	15.7		200
	Total	593	100	4.6	15.45	86
	Outpatient claims	574	97			15
Region total.....	Inpatient claims:					
	1-3	729	60	1.8		65
	4-8	348	28	5.5		100
	9 and over	146	12	16.8		237
	Total	1,223	100	4.6	20.53	96
	Outpatient claims	1,124	92			16

TABLE 5A—Continued

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Illinois	Inpatient claims:					
	1-3	853	60	1.7		67
	4-8	368	26	5.5		107
	9 and over	193	14	18.4		320
	Total	1,414	100	5.0	21.51	112
	Outpatient claims	1,449	102			17
Indiana	Inpatient claims:					
	1-3	459	56	1.8		55
	4-8	250	30	5.4		97
	9 and over	112	14	16.7		209
	Total	821	100	4.9	18.45	88
	Outpatient claims	1,050	128			14
Michigan	Inpatient claims:					
	1-3	936	58	1.8		67
	4-8	469	29	5.5		107
	9 and over	216	13	18.6		287
	Total	1,621	100	5.1	23.04	108
	Outpatient claims	2,015	124			16
Ohio	Inpatient claims:					
	1-3	976	57	1.7		57
	4-8	502	29	5.4		90
	9 and over	239	14	17.8		250
	Total	1,717	100	5.1	21.31	93
	Outpatient claims	1,905	111			14
Wisconsin	Inpatient claims:					
	1-3	1,619	59	1.8		55
	4-8	811	30	5.3		86
	9 and over	296	11	17.4		212
	Total	2,726	100	4.6	17.98	81
	Outpatient claims	2,604	96			12
Region total	Inpatient claims:					
	1-3	4,946	53	1.8		60
	4-8	2,457	29	5.4		95
	9 and over	1,080	13	17.9		253
	Total	8,483	100	4.9	20.35	95
	Outpatient claims	9,218	109			14
Plains States:	Inpatient claims:					
Region total	1-3	723	60	1.8		64
	4-8	334	28	5.4		97
	9 and over	147	12	15.9		303
	Total	1,204	100	4.5	21.81	103
	Outpatient claims	902	75			15

TABLE 5A—Continued

Region or State	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Mountain States:						
Region total.....	Inpatient claims:					
	1-3	174	68	1.7		63
	4-8	64	25	5.4		118
	9 and over	17	7	16.3		311
	Total	255	100	3.6	21.09	93
	Outpatient claims	152	60			18
Pacific States:						
California.....	Inpatient claims:					
	1-3	626	73	1.8		87
	4-8	169	20	5.2		176
	9 and over	63	7	22.0		543
	Total	858	100	4.0	28.85	138
	Outpatient claims	537	63			23
Region total.....	Inpatient claims:					
	1-3	630	73	1.8		87
	4-8	173	20	5.2		175
	9 and over	64	7	21.8		540
	Total	867	100	4.0	28.85	137
	Outpatient claims	546	63			23
Gulf States:						
Texas.....	Inpatient claims:					
	1-3	311	63	1.9		75
	4-8	130	27	5.3		120
	9 and over	48	10	16.5		375
	Total	489	100	4.3	17.38	116
	Outpatient claims	261	53			18
Region total.....	Inpatient claims:					
	1-3	562	65	1.8		70
	4-8	234	27	5.3		114
	9 and over	73	8	17.5		338
	Total	869	100	4.1	17.70	105
	Outpatient claims	489	56			18
Southeastern States:						
Virginia.....	Inpatient claims:					
	1-3	524	64	1.7		58
	4-8	202	25	5.6		95
	9 and over	90	11	16.5		243
	Total	816	100	4.3	18.17	87
	Outpatient claims	805	99			15
Region total.....	Inpatient claims:					
	1-3	1,050	64	1.8		60
	4-8	424	26	5.5		96
	9 and over	165	10	17.1		234
	Total	1,639	100	4.3	16.92	87
	Outpatient claims	1,380	84			14

TABLE 5B

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Adult Claim Summary by Metropolitan Area

Metropolitan Area	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Boston, Massachusetts	Inpatient claims:					
	1-3	102	26	2.4		92
	4-8	156	39	5.8		140
	9 and over	141	35	18.8		379
	Total	399	100	9.5	32.31	212
	Outpatient claims	149	37			22
Chicago, Illinois	Inpatient claims:					
	1-3	421	26	2.3		102
	4-8	586	36	5.9		164
	9 and over	627	38	18.5		419
	Total	1,634	100	9.8	25.14	246
	Outpatient claims	432	26			33
Detroit, Michigan	Inpatient claims:					
	1-3	154	22	2.3		113
	4-8	246	36	5.9		168
	9 and over	283	42	18.3		428
	Total	683	100	10.2	26.40	263
	Outpatient claims	250	37			26
Los Angeles-Long Beach, California	Inpatient claims:					
	1-3	463	39	2.1		123
	4-8	465	39	5.7		216
	9 and over	256	22	17.7		539
	Total	1,184	100	6.9	34.02	250
	Outpatient claims	239	21			33
Milwaukee, Wisconsin	Inpatient claims:					
	1-3	479	34	2.0		85
	4-8	536	37	5.8		149
	9 and over	405	29	17.7		363
	Total	1,420	100	7.9	23.34	188
	Outpatient claims	922	65			25
Minneapolis-St. Paul, Minnesota	Inpatient claims:					
	1-3	173	35	2.3		93
	4-8	175	35	5.7		144
	9 and over	149	30	19.5		350
	Total	497	100	8.6	29.30	188
	Outpatient claims	129	26			19
New York-Northeastern New Jersey	Inpatient claims:					
	1-3	128	26	2.2		101
	4-8	180	38	5.9		157
	9 and over	177	36	18.2		398
	Total	485	100	9.4	32.39	230
	Outpatient claims	181	37			20
Pittsburgh, Pennsylvania	Inpatient claims:					
	1-3	84	22	2.3		94
	4-8	123	32	5.9		135
	9 and over	183	46	17.5		294
	Total	390	100	10.5	25.67	201
	Outpatient claims	152	39			23

TABLE 5C

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Child Claim Summary by Metropolitan Area

Metropolitan Area	Days of Hospital Confinement	Number of Claims	Per Cent of Total Inpatient	Average Duration	Average Room and Board Charge per Day	Average Ancillary Charge
Boston, Massachusetts	Inpatient claims:					
	1-3	77	53	1.8		74
	4-8	45	31	5.5		125
	9 and over	23	16	16.8		252
	Total	145	100	5.3	28.87	118
	Outpatient claims	181	125			17
Chicago, Illinois	Inpatient claims:					
	1-3	350	56	1.7		72
	4-8	166	26	5.5		119
	9 and over	110	18	20.3		399
	Total	627	100	6.0	24.08	142
	Outpatient claims	512	82			20
Detroit, Michigan	Inpatient claims:					
	1-3	264	58	1.8		80
	4-8	126	28	5.5		131
	9 and over	61	14	20.3		347
	Total	451	100	5.3	25.00	130
	Outpatient claims	572	127			19
Los Angeles-Long Beach, California	Inpatient claims:					
	1-3	398	72	1.8		93
	4-8	113	20	5.3		192
	9 and over	43	8	20.5		556
	Total	554	100	4.0	32.52	149
	Outpatient claims	321	58			24
Milwaukee, Wisconsin	Inpatient claims:					
	1-3	494	57	2.0		66
	4-8	263	30	5.6		108
	9 and over	114	13	17.5		229
	Total	871	100	5.1	20.94	100
	Outpatient claims	837	96			15
Minneapolis-St. Paul, Minnesota	Inpatient claims:					
	1-3	149	54	2.0		78
	4-8	88	31	5.5		104
	9 and over	43	15	17.7		508
	Total	280	100	5.5	28.83	152
	Outpatient claims	223	80			15
New York-Northeastern New Jersey	Inpatient claims:					
	1-3	157	60	1.6		75
	4-8	73	28	5.5		129
	9 and over	30	12	17.4		310
	Total	260	100	4.5	27.76	118
	Outpatient claims	237	91			18
Pittsburgh, Pennsylvania	Inpatient claims:					
	1-3	39	60	2.0		75
	4-8	17	26	5.4		130
	9 and over	9	14	21.2		223
	Total	65	100	5.6	20.64	110
	Outpatient claims	100	153			18

TABLE 6—SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Claim Summary by Days Confined
All Areas Combined

DAYS OF HOSPITAL CONFINEMENT	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
	Number of Claims	Average Ancillary Charge	Number of Claims	Average Ancillary Charge	Number of Claims	Average Ancillary Charge	Number of Claims	Average Ancillary Charge
0	4,919	20	1,316	21	3,492	21	14,590	15
1	1,040	61	350	60	898	61	3,551	55
2	1,581	86	760	83	1,921	83	3,829	68
3	1,391	100	641	98	1,824	95	1,700	73
4	1,181	114	478	114	1,297	107	1,362	83
5	1,141	122	400	126	1,064	121	1,100	97
6	944	133	353	146	992	135	760	111
7	823	142	348	149	848	158	564	114
8	693	165	284	169	868	171	407	132
9	481	179	235	197	719	193	321	142
10	416	202	203	203	568	215	224	162
11	304	237	152	217	453	238	190	181
12	236	246	127	219	339	253	145	187
13	211	275	96	249	312	266	106	233
14	193	282	94	261	252	277	87	223
15	164	302	80	298	188	294	72	224
16	127	343	70	287	175	287	58	261
17	102	339	55	315	151	330	59	247
18	121	332	53	340	151	349	46	259
19	90	450	34	370	108	348	34	369
20	89	383	34	416	84	396	37	281
21	109	403	36	386	92	351	30	272
22	53	456	21	578	71	436	27	309
23	60	399	21	456	77	375	27	226
24	62	489	15	342	54	441	22	286
25	45	446	15	450	61	447	14	431
26	58	543	13	585	36	525	14	573
27	50	545	13	450	42	519	21	354
28	52	414	11	471	38	422	10	474
29	37	579	13	604	34	413	15	479
30	36	674	8	403	23	492	10	526
31	43	625	12	512	40	545	23	448
32	26	657	4	599	18	408	8	425
33	17	654	5	621	28	678	14	464
34	13	759	7	402	14	534	4	270
35	17	471	6	545	27	477	12	468
36	8	823	5	1,099	13	409	7	750
37	13	745	6	799	20	563	8	491
38	8	1,247	5	397	14	416	9	590
39	15	709	2	1,063	16	434	7	459
40	10	692	6	309	8	489	8	773
41	8	575	5	487	16	726	6	720
42	13	707	3	689	12	451	3	632
43	10	686	2	755	23	554	2	692
44	14	562	6	483	6	823	4	508
45	6	353	6	615	9	506	3	645
46	12	720	3	588	8	581	5	407
47	7	646	5	607	7	761	2	1,061
48	10	678	3	1,046	7	1,017	1	102
49	3	1,624	2	109	10	846	4	498
50	9	868	3	589	11	395		
51-55	23	1,144	7	1,105	18	701	8	750
56-60	17	1,148	4	945	26	887	12	810
61-65	25	1,242	8	606	22	746	8	468
66-69	13	1,390	3	961	10	952	6	740
70 and over	75	1,018	18	1,424	92	886	43	1,056
Total (incl. outpa- tient)	17,224	136	6,465	141	17,707	145	29,639	57
Total (excl. outpa- tient)	12,305	182	5,149	172	14,215	175	15,049	98

TABLE 7

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Inpatient Ancillary Summary by Region

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Total: All locations.....	\$ 0	12,253		5,139		14,155		15,001	
	25	11,999	24.85	5,017	24.85	13,805	24.80	13,969	24.43
	50	10,929	48.43	4,641	48.51	12,735	48.40	10,661	45.40
	100	7,281	86.01	3,109	86.68	8,599	86.60	4,143	68.77
	200	2,874	124.06	1,273	126.16	3,685	127.21	1,084	82.92
	300	1,523	141.22	624	143.98	1,775	145.48	503	87.81
	400	962	151.13	308	152.76	984	154.83	310	90.41
	500	641	157.47	189	157.50	611	160.36	218	92.14
	600	471	161.95	133	160.64	429	163.97	145	93.34
	700	368	165.34	99	162.87	308	166.53	103	94.15
	800	277	167.94	73	164.46	228	168.40	81	94.78
	900	221	170.01	59	165.73	179	169.81	75	95.30
	1,000	191	171.69	39	166.67	136	170.91	53	95.73
	1,500	86	176.62	11	168.91	56	173.92	17	96.79
	2,000	39	179.13	7	169.72	22	175.27	8	97.20
	2,500	22	180.36	5	170.22	7	175.68	6	97.44
	3,000	16	181.13	5	170.70	3	175.84	4	97.60
	Unlimited		182.79		171.92		175.92		98.19

TABLE 7--Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
New England States.	\$ 0	497		210		577		503	
	25	493	24.93	206	24.92	565	24.86	483	24.67
	50	459	48.83	198	49.15	543	48.88	387	46.50
	100	345	89.51	145	90.59	386	89.88	189	74.86
	200	145	134.67	68	137.81	167	134.86	45	93.79
	300	83	156.33	31	160.69	86	155.19	15	99.13
	400	58	170.05	20	171.59	53	166.82	8	101.10
	500	37	179.22	9	177.99	28	173.84	7	102.65
	600	28	185.50	5	181.90	17	177.85	5	103.80
	700	23	190.63	3	183.89	14	180.63	5	104.80
	800	21	195.06	2	185.23	11	182.84	3	105.76
	900	17	198.81	2	186.18	8	184.55	3	106.35
	1,000	15	201.96	2	187.13	7	185.89	3	106.95
	1,500	10	213.32			2	188.95		107.85
	2,000	5	220.45				189.61		107.85
	2,500	3	224.80				189.61		107.85
	3,000	3	227.82				189.61		107.85
Unlimited		236.90				189.61		107.85	

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Middle Atlantic States...	\$ 0	926		668		1,030		1,222	
	25	918	24.93	658	24.90	1,015	24.88	1,133	24.41
	50	853	49.07	625	49.03	956	48.91	890	45.68
	100	608	89.00	471	90.44	658	88.36	338	69.64
	200	268	134.12	191	137.71	287	131.90	82	83.27
	300	136	155.91	91	157.68	132	151.40	41	88.09
	400	88	168.04	37	166.43	70	160.43	23	90.60
	500	59	175.89	21	170.81	44	165.90	13	92.04
	600	38	180.96	17	173.59	31	169.58	9	92.97
	700	32	184.70	12	175.67	24	172.14	6	93.67
	800	25	187.74	10	177.25	20	174.20	5	94.13
	900	16	190.01	9	178.69	17	175.88	5	94.54
	1,000	15	191.68	7	179.95	12	177.18	4	95.78
	1,500	8	196.86	2	183.25	7	181.99	1	95.79
	2,000	5	200.47	2	184.75	1	184.39		95.79
	2,500	2	202.66	1	185.20		184.76		95.79
	3,000	2	203.74	1	186.27		184.76		95.79
	Unlimited		206.33		191.01		184.76		95.79

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
North Central States	\$ 0	6,644		2,625		7,436		8,447	
	25	6,508	24.85	2,561	24.83	7,267	24.83	7,838	24.41
	50	5,917	48.41	2,337	48.32	6,675	48.46	5,848	45.10
	100	3,826	85.48	1,527	85.64	4,419	86.37	2,161	67.13
	200	1,509	121.94	603	122.43	1,859	125.53	590	80.44
	300	806	138.71	309	139.45	895	143.08	269	85.08
	400	507	148.32	170	148.53	482	152.04	169	87.62
	500	325	154.32	102	153.70	305	157.23	121	89.33
	600	231	158.43	71	156.98	225	160.73	79	90.49
	700	186	161.57	52	159.29	161	163.23	54	91.24
	800	133	163.95	40	160.96	121	165.15	43	91.82
	900	101	165.77	33	162.36	93	166.55	39	92.31
	1,000	87	167.18	19	163.32	73	167.66	27	92.72
	1,500	41	171.60	8	165.88	30	170.69	9	93.73
	2,000	20	173.78	5	167.05	11	172.10	6	94.13
	2,500	12	174.96	4	167.83	3	172.44	4	94.45
	3,000	7	175.70	4	168.59	1	172.55	3	94.66
Unlimited			176.93		169.77		172.57		94.90

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Plains States	\$ 0	890		377		999		1,201	
	25	873	24.87	360	24.74	967	24.70	1,104	24.31
	50	793	48.44	328	47.82	891	48.14	840	45.26
	100	510	85.40	203	83.60	612	86.50	340	68.73
	200	190	121.18	76	116.31	282	129.41	86	82.71
	300	93	135.95	34	130.05	141	149.46	42	87.85
	400	53	144.06	13	135.89	83	159.99	27	90.68
	500	41	149.25	8	138.27	54	167.00	17	92.41
	600	30	153.33	4	139.80	40	171.47	11	93.64
	700	25	156.33	3	140.77	32	175.08	7	94.36
	800	19	158.73	1	141.23	22	177.71	4	94.85
	900	18	160.79	1	141.49	16	179.63	4	95.18
	1,000	15	162.67	1	141.76	10	180.89	2	95.40
	1,500	6	167.77		142.17	2	183.33	1	95.89
	2,000	2	170.20		142.17	1	183.87	1	96.30
	2,500		170.64		142.17	1	184.37	1	96.72
	3,000		170.64		142.17		184.67	1	97.14
Unlimited		170.64		142.17		184.67		102.84	

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Mountain States.....	\$ 0	137		192		247		255	
	25	133	24.78	183	24.85	239	24.62	238	24.39
	50	120	48.28	164	47.81	218	47.92	191	46.20
	100	75	84.85	101	82.20	148	85.40	66	68.87
	200	30	121.15	41	117.21	64	125.23	15	81.63
	300	18	138.35	18	131.38	33	143.32	8	86.04
	400	14	150.38	5	137.16	20	153.28	4	88.15
	500	12	160.01	4	139.70	14	159.91	4	89.71
	600	10	168.05	2	140.87	10	164.71	3	91.08
	700	7	173.66	1	141.61	6	167.92	2	92.06
	800	6	178.43		142.04	4	170.31	1	92.73
	900	5	182.49		142.04	4	171.93	1	93.12
	1,000	4	186.03		142.04	3	173.55		93.27
	1,500	1	192.55		142.04	3	179.62		93.27
	2,000		193.59		142.04	2	184.51		93.27
	2,500		193.59		142.04	1	186.64		93.27
	3,000		193.59		142.04	1	188.66		93.27
	Unlimited		193.59		142.04		188.67		93.27

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Pacific States.....	\$ 0	654	.....	345	.....	780	.....	864	.....
	25	647	24.95	341	24.91	771	24.88	844	24.81
	50	633	49.52	332	49.34	749	49.24	751	48.13
	100	512	94.34	266	93.86	604	93.59	376	80.70
	200	232	149.80	137	151.41	303	149.60	103	104.49
	300	128	176.36	76	182.16	161	178.31	58	113.16
	400	78	191.39	37	198.10	102	194.94	37	118.39
	500	58	201.40	27	207.02	70	205.71	25	121.74
	600	49	209.33	21	213.80	45	212.79	19	124.31
	700	38	216.03	19	219.54	31	217.55	15	126.28
	800	31	221.29	15	224.32	15	220.01	13	127.92
	900	26	225.51	10	227.58	14	221.93	13	129.42
	1,000	24	229.40	6	229.68	14	223.72	11	130.77
	1,500	9	239.33	1	233.00	5	229.30	4	134.84
	2,000	4	243.77	.....	233.19	3	231.37	1	136.81
	2,500	3	246.14	.....	233.19	.....	232.48	1	137.39
3,000	2	247.81	.....	233.19	.....	232.48	.....	137.47	
Unlimited	.....	252.24	.....	233.19	.....	232.48	.....	137.47	

TABLE 7 *Continued*

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Gulf States	\$ 0	736		262		1,072		867	
	25	708	24.70	255	24.92	1,032	24.71	811	24.47
	50	640	47.85	242	48.79	948	47.89	674	46.13
	100	424	84.64	152	86.25	650	85.37	280	73.36
	200	156	121.19	58	122.56	290	125.83	68	89.33
	300	75	135.41	27	138.18	141	144.68	30	94.66
	400	50	143.87	8	145.01	75	154.33	19	97.38
	500	30	149.31	6	147.61	44	159.85	16	99.32
	600	24	153.09	4	149.67	28	163.17	10	100.90
	700	18	155.74	3	151.08	15	165.41	7	101.87
	800	16	157.99	1	151.53	13	166.74	6	102.67
	900	14	160.06	1	151.92	10	167.84	6	103.36
	1,000	11	161.76	1	152.30	5	168.49	4	103.92
	1,500	2	165.47		153.64	3	170.25		104.73
	2,000	1	166.49		153.64	1	170.97		104.73
	2,500	1	167.15		153.64		170.99		104.73
	3,000	1	167.83		153.64		170.99		104.73
Unlimited		169.36		153.64		170.99		104.73	

TABLE 7—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Southeastern States.....	\$ 0	1,762	.....	454	.....	2,003	.....	1,635	.....
	25	1,713	24.81	447	24.85	1,938	24.75	1,513	24.36
	50	1,509	47.92	409	48.63	1,744	47.91	1,076	44.60
	100	979	83.38	240	84.59	1,115	83.69	390	65.99
	200	344	117.28	98	120.19	432	120.09	95	77.74
	300	184	131.19	37	133.46	185	134.60	40	81.46
	400	114	139.49	17	138.87	98	141.14	23	83.13
	500	79	144.93	11	141.69	52	144.71	15	84.30
	600	61	148.90	9	143.98	32	146.82	9	84.97
	700	39	151.70	6	145.64	25	148.23	7	85.48
	800	26	153.51	4	146.57	22	149.36	6	85.86
	900	24	154.96	3	147.43	17	150.31	4	86.18
	1,000	20	156.20	3	148.09	12	151.05	2	86.34
	1,500	9	159.58	.....	148.91	4	152.65	2	86.95
	2,000	2	161.52	.....	148.91	3	153.41	.....	87.23
	2,500	1	161.85	.....	148.91	2	153.92	.....	87.23
	3,000	1	162.13	.....	148.91	1	154.22	.....	87.23
Unlimited	.....	162.78	.....	148.91	.....	154.75	.....	87.23	

TABLE 8

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Hospital Nonmaternity Outpatient Ancillary Summary By Region

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Total: All locations.....	\$ 0	4,919		1,320		3,492		14,589	
	5	4,404	4.93	1,191	4.92	3,146	4.92	12,441	4.88
	10	3,137	8.98	910	9.10	2,311	9.02	7,451	8.56
	15	2,235	11.85	668	12.26	1,738	12.08	4,718	10.75
	20	1,578	13.86	482	14.53	1,192	14.28	2,973	12.13
	25	1,084	15.28	343	16.16	857	15.82	1,955	13.01
	30	772	16.28	253	17.34	601	16.91	1,275	13.59
	35	557	16.99	184	18.21	429	17.68	869	13.97
	40	423	17.50	135	18.83	315	18.23	597	14.23
	45	337	17.90	102	19.30	233	18.64	411	14.41
	50	255	18.21	82	19.66	178	18.94	300	14.54
	100	47	19.36	13	20.96	20	19.89	34	14.89
	200	12	19.87	2	21.37	7	20.22	4	14.96
	Unlimited		20.49		21.50		20.61		15.20

TABLE 8—Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
New England States	\$ 0	295		92		215		769	
	10	199	9.11	71	9.33	145	8.96	379	8.64
	25	58	15.87	28	17.02	46	15.69	116	13.17
	50	10	18.27	5	20.90	7	18.25	30	15.08
	100	1	18.81		21.61		18.73	1	15.66
	Unlimited		18.90		21.61		18.73		15.67
Middle Atlantic States	\$ 0	391		180		279		1,124	
	10	246	9.07	128	9.34	185	9.03	592	8.61
	25	79	15.17	38	16.29	75	15.97	200	13.69
	50	15	17.79	9	19.19	19	19.70	19	15.58
	100	1	18.48	1	20.14	1	20.79	3	15.85
	Unlimited		18.50		20.25		20.80		15.93
North Central States	\$ 0	3,091		694		2,192		9,218	
	10	1,930	8.91	464	8.98	1,434	9.02	4,503	8.49
	25	659	15.02	174	15.77	525	15.72	1,103	12.64
	50	144	17.82	41	19.05	100	18.66	144	13.92
	100	31	18.92	6	20.22	13	19.43	16	14.17
	Unlimited		20.44		20.76		20.38		14.33
Plains States	\$ 0	284		90		179		902	
	10	180	9.01	59	9.04	117	9.02	486	8.59
	25	52	14.85	26	15.90	45	15.59	97	12.74
	50	17	17.46	6	19.61	10	18.90	21	14.15
	100	6	19.16	1	21.38	3	20.61	5	14.66
	Unlimited		20.07		21.81		22.50		14.88

TABLE 8-- Continued

REGION	t	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
		No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t	No. Claims Greater than t	Average Charge, Maximizing Charges at t
Mountain States	\$ 0	36		20		45		152	
	10	30	9.47	18	9.95	31	9.24	97	9.04
	25	17	18.83	8	19.65	12	16.73	35	15.09
	50	4	26.78	4	27.15	4	20.58	6	17.89
	100		28.53		29.90		21.56		18.42
	Unlimited		28.53		29.90		21.56		18.42
Pacific States	\$ 0	189		62		117		546	
	10	163	9.71	48	9.81	98	9.50	403	9.28
	25	95	19.80	29	19.56	54	19.35	161	16.67
	50	38	27.94	13	27.61	21	27.34	45	21.24
	100	7	32.72	5	33.79	2	31.10	2	22.48
	Unlimited		35.53		38.44		31.49		22.57
Gulf States	\$ 0	150		47		102		489	
	10	96	9.15	24	8.49	68	9.19	284	9.08
	25	40	16.06	9	13.94	17	15.71	91	14.50
	50	10	18.89		16.45		17.57	18	16.88
	100	1	19.83		16.45		17.57	5	17.72
	Unlimited		20.07		16.45		17.57		17.99
Southeastern States	\$ 0	482		134		361		1,380	
	10	292	8.87	98	9.11	231	8.83	698	8.42
	25	84	14.67	31	16.35	82	15.24	152	12.82
	50	17	16.79	4	19.07	17	17.93	17	13.94
	100		17.23		19.57	1	19.03	2	14.16
	Unlimited		17.23		19.57		19.14		14.21

TABLE 9
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Claim Summary by Place Performed
 All Areas Combined

WHERE PERFORMED	SINGLE SURGICAL PROCEDURE CLAIMS		MULTIPLE SURGICAL PROCEDURE CLAIMS		SINGLE SURGICAL PROCEDURE CLAIMS		MULTIPLE SURGICAL PROCEDURE CLAIMS	
	No. Claims	Ave. Surgical Charge	No. Claims	Ave. Surgical Charge	No. Claims	Ave. Surgical Charge	No. Claims	Ave. Surgical Charge
	Male Employee				Female Employee			
Inpatient	4,685	159	1,311	289	2,411	152	618	281
Outpatient	2,152	31	137	48	514	37	32	48
Out of hospital	4,986	26	308	55	1,845	28	120	55
Unknown	110	27	12	102	39	23	6	96
Total	11,933	79	1,768	228	4,809	91	776	235
	Spouse				Child			
Inpatient	6,196	152	1,973	274	7,614	109	1,102	171
Outpatient	1,426	33	90	61	6,385	27	197	47
Out of hospital	4,263	25	309	52	6,586	24	229	40
Unknown	114	24	13	87	182	20	4	68
Total	11,999	92	2,385	236	20,767	56	1,532	135

TABLE 10A
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Summary by Procedure
 Male Employee, All Areas Combined

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Abscess, superficial; incision and drainage of one	214	1.81	18	3.7	7	.41	26	*
Appendectomy, with or without incision and drainage of appendiceal abscess	249	2.10	176	7.0	15	.88	241	14.1
Cataract, extraction of lens	67	.57	346	7.0	3	.18	*	*
Cholecystectomy	118	1.00	295	11.9	45	2.63	319	14.6
Cystoscopy, diagnostic, with or without biopsy, with ureteral catheterization	132	1.11	60	5.7	8	.47	112	9.3
Fracture:								
Of finger or thumb; closed reduction of one	82	.69	25	*	12	.70	64	*
Of radius; closed reduction	61	.51	78	3.2	5	.29	123	*
Gastrectomy, with or without vagotomy; partial	42	.35	412	17.8	18	1.05	470	20.8
Hemorrhoidectomy, external and internal, or internal; without fistulectomy or fistulotomy	184	1.55	143	7.1	102	5.97	169	7.8

* Less than five claims.

TABLE 10A—Continued

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Herniotomy, unilateral; inguinal, femoral, or umbilical.....	424	3.58	175	7.3	51	2.99	242	9.0
Laceration of face, neck, genitalia, or hands:								
1 inch or less.....	358	3.02	16	2.3	16	.94	36	*
1-2 inches.....	175	1.48	21	2.1	13	.76	102	*
Nasal septum; submucous resection of, with or without reconstruction of columella.....	84	.71	174	5.5	13	.76	210	4.6
Pilonidal cyst, excision of.....	104	.88	126	5.8	12	.70	151	7.5
Proctosigmoidoscopy or sigmoidoscopy, diagnostic, with or without biopsy.....	265	2.24	18	6.1	14	.82	71	7.3
Prostatectomy, transurethral.....	37	.31	336	11.4	31	1.81	377	13.7
Sebaceous cyst; excision of one....	438	3.70	23	2.1	37	2.17	38	5.4
Strabismus, operation for; unilateral.....	8	.07	207	1.9	1	.06	*	*
Tonsillectomy, with or without adenoidectomy.....	226	1.91	80	2.5	10	.59	117	4.7
Thyroidectomy; total or subtotal, without neck dissection.....	17	.14	302	6.4	3	.18	*	*
Tumor, benign, superficial, excision of one; all body areas....	923	7.79	25	3.8	61	3.56	41	8.0
Vasectomy, unilateral or bilateral.	104	.88	73	2.9	5	.29	169	*
All others.....	7,533	63.60	74	7.6	1,226	71.78	234	15.5
Grand total.....	11,845	100.00	77	7.2	1,708	100.00	219	14.0

TABLE 10B

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Surgical Nonobstetrical Summary by Procedure
Female Employee, All Areas Combined

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Abscess, superficial; incision and drainage of one.	56	1.17	14	*	2	.26	*	
Appendectomy, with or without incision and drainage of appendiceal abscess.	77	1.61	166	6.4	16	2.11	209	7.3
Cataract, extraction of lens.	14	.29	330	7.9				
Cholecystectomy.	89	1.86	288	12.6	30	3.96	319	13.1
Cystoscopy, diagnostic, with or without biopsy, with ureteral catheterization.	59	1.24	69	6.8	6	.79	72	*
Dilation and curettage of uterus, nonpuerperal.	367	7.69	78	3.6	29	3.83	115	5.0
Fracture:								
Of finger or thumb; closed reduction of one.	23	.48	32	*	2	.26	*	
Of radius; closed reduction.	28	.59	107	4.0				
Gastrectomy, with or without vagotomy; partial.	5	.10	405	*	4	.53	*	*
Hemorrhoidectomy, external and internal, or internal; without fistulectomy or fistulotomy.	46	.96	149	7.4	33	4.35	169	8.7
Herniotomy, unilateral; inguinal, femoral, or umbilical.	29	.61	196	9.9	6	.79	264	8.8

* Less than five claims.

TABLE 10B—Continued

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Hysterectomy, with or without D&C, complete or total, with or without adnexa.....	110	2.30	328	11.1	96	12.66	361	11.1
Laceration of face, neck, genitalia, or hands:								
1 inch or less.....	96	2.01	17	3.3	3	.40	*	*
1-2 inches.....	34	.71	20	*				
Mastectomy, radical, with axillary node dissection and pectoral muscle.....	12	.25	436	13.6	4	.53	*	*
Nasal septum; submucous resection of, with or without reconstruction of columella.....	17	.36	255	3.6	7	.92	342	5.6
Pilonidal cyst, excision of.....	16	.34	151	6.7				
Proctosigmoidoscopy or sigmoidoscopy, diagnostic, with or without biopsy.....	95	1.99	18	6.1	7	.92	56	*
Sebaceous cyst; excision of one.....	86	1.80	27	2.4	7	.92	39	*
Strabismus, operation for; unilateral.....	5	.10	204	3.2				
Tonsillectomy, with or without adenoidectomy.....	126	2.64	82	2.7				
Thyroidectomy, total or subtotal, without neck dissection.....	43	.90	257	8.4				
Tumor, benign, superficial; excision of one; all body areas.....	347	7.27	26	3.7	28	3.69	36	
All others.....	2,993	62.73	83	7.1	478	63.08	222	13.3
Grand total.....	4,773	100.00	90	6.7	758	100.00	228	12.0

TABLE 100'

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Summary by Procedure
 Spouse, All Areas Combined

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Abscess, superficial; incision and drainage of one	151	1.27	15	6.0	4	.17	*	
Appendectomy, with or without incision and drainage of appendiceal abscess	156	1.31	176	6.1	28	1.20	218	8.7
Cataract, extraction of lens	39	.33	357	9.8	4	.17	*	*
Cholecystectomy	317	2.67	289	11.9	137	5.86	310	13.8
Cystoscopy, diagnostic, with or without biopsy, with ureteral catheterization	166	1.40	52	5.9	19	.81	157	9.8
Dilation and curettage of uterus, nonpuerperal	1,078	9.07	73	3.5	106	4.53	104	5.0
Fracture:								
Of finger or thumb; closed reduction of one	45	.38	25	*	6	.26	33	*
Of radius; closed reduction	62	.52	75	2.5	3	.13	*	*
Gastrectomy, with or without vagotomy; partial	13	.11	408	18.8	11	.47	405	24.7
Hemorrhoidectomy, external and internal, or internal; without fistulectomy or fistulotomy	140	1.18	139	6.8	73	3.12	170	6.8
Herniotomy, unilateral; inguinal, femoral, or umbilical	126	1.06	174	7.5	23	.98	247	8.1

* Less than five claims.

TABLE 10C—Continued

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Hysterectomy, with or without D&C; complete or total, with or without adnexa	305	2.57	305	10.6	378	16.17	337	11.5
Laceration of face, neck, genitalia, or hands:								
1 inch or less	230	1.94	17	3.4	6	.26	53	*
1-2 inches	98	.82	21	2.8	2	.09	*	
Mastectomy, radical, with axil- lary node dissection and pec- toral muscle	47	.40	368	14.2	21	.90	469	23.6
Nasal septum; submucous resec- tion of, with or without recon- struction of columella	36	.30	213	4.2	5	.21	194	3.6
Pilonidal cyst, excision of	15	.13	112	5.7	2	.09	*	*
Proctosigmoidoscopy or sigmoid- oscopy, diagnostic, with or without biopsy	207	1.74	20	7.0	10	.43	62	*
Prostatectomy, transurethral	4	.03	302	15.5	1	.04	*	*
Sebaceous cyst; excision of one	248	2.09	24	3.6	16	.68	44	*
Strabismus, operation for; uni- lateral	5	.04	170	4.6				
Tonsillectomy, with or without adenoidectomy	193	1.62	79	2.5	4	.17	*	*
Thyroidectomy, total or subtotal, without neck dissection	80	.67	286	7.0	4	.17	*	*
Tumor, benign, superficial; exci- sion of one; all body areas	740	6.23	26	3.3	61	2.61	52	12.8
Vasectomy, unilateral or bilateral	4	.03	65	3.0				
All others	7,379	62.09	81	7.4	1,414	60.48	217	13.5
Grand total	11,884	100.00	90	6.9	2,338	100.00	232	12.4

TABLE 10D
 SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Surgical Nonobstetrical Summary by Procedure
 Child, All Areas Combined

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Abscess, superficial; incision and drainage of one	242	1.17	14	5.2	2	.13	*	*
Appendectomy, with or without incision and drainage of appendiceal abscess	564	2.72	172	6.0	20	1.32	219	9.7
Cataract, extraction of lens	4	.02	162	*	2	.13	*	*
Cholecystectomy	3	.01	290	*	2	.13	*	*
Cystoscopy, diagnostic, with or without biopsy, with ureteral catheterization	82	.40	68	3.8	10	.66	132	6.1
Dilation and curettage of uterus, nonpuerperal	28	.14	70	3.2	5	.33	115	4.0
Fracture:								
Of finger or thumb; closed reduction of one	343	1.65	24	1.3	12	.79	47	*
Of radius; closed reduction	429	2.07	58	1.4	11	.73	88	*
Gastrectomy, with or without vagotomy; partial	1	.00	500	*				
Hemorrhoidectomy, external and internal, or internal; without fistulectomy or fistulotomy	3	.01	105	*				

* Less than five claims.

TABLE 10D—Continued

SELECTED PROCEDURES	SINGLE SURGICAL PROCEDURE CLAIMS				MULTIPLE SURGICAL PROCEDURE CLAIMS			
	All Claims			Inpatient Average Duration	All Claims			Inpatient Average Duration
	No. Claims	Per Cent of Total	Average Surgical Charge		No. Claims	Per Cent of Total	Average Surgical Charge	
Herniotomy, unilateral; inguinal, femoral, or umbilical.....	333	1.61	157	3.4	66	4.37	182	4.1
Laceration of face, neck, genitalia, or hands:								
1 inch or less.....	2,153	10.39	14	2.6	38	2.51	25	*
1-2 inches.....	707	3.41	19	2.6	18	1.19	40	*
Nasal septum; submucous resec- tion of, with or without recon- struction of columella.....	46	.22	216	4.3	5	.33	332	4.6
Pilonidal cyst, excision of.....	36	.17	145	6.4	2	.13	*	*
Proctosigmoidoscopy or sigmoid- oscopy, diagnostic, with or without biopsy.....	16	.08	21	9.3	1	.07	*	*
Sebaceous cyst; excision of one....	95	.46	23	2.1	3	.20	*	*
Strabismus, operation for; uni- lateral.....	90	.43	223	2.3	2	.13	*	*
Tonsillectomy, with or without adenoidectomy.....	3,623	17.48	73	1.7	327	21.63	83	1.5
Thyroidectomy, total or subtotal, without neck dissection.....	6	.03	285	6.3				
Tumor, benign, superficial; exci- sion of one; all body areas....	760	3.67	24	2.3	41	2.71	51	3.7
All others.....	11,164	53.86	52	5.5	945	62.51	148	10.3
Grand total.....	20,728	100.00	54	3.5	1,512	100.00	129	6.8

TABLE 11A

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Surgical Nonobstetrical Claim Summary, by Section
Single Procedures, All Areas Combined

	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges
1. General surgery	6,421	229,322	2,249	108,855	5,239	236,192	10,576	259,936
Biopsy and endoscopy	1,223	61,150	494	23,218	1,185	48,585	363	21,780
Glands	88	13,728	240	35,520	577	88,281	73	8,249
Injuries and infections	2,193	52,632	541	13,525	1,401	29,421	7,879	133,943
Plastic surgery	73	10,804	24	6,192	61	9,455	208	38,480
Tumors or cysts	2,844	91,008	950	30,400	2,015	60,450	2,053	57,484
2. Musculoskeletal system	1,525	122,851	539	47,921	1,226	106,178	3,560	254,049
Amputations and disarticulations	27	2,943	7	511	8	864	33	2,772
Bones	70	11,620	52	7,332	89	11,303	102	15,504
Bursae	134	3,216	38	1,900	82	2,870	16	496
Dislocations	64	3,456	15	720	60	3,900	159	8,745
Fractures or fracture dislocations	788	52,008	294	21,462	644	45,724	2,954	183,148
Joints	313	36,934	68	10,948	202	31,512	150	27,300
Muscles	7	840	2	260	6	690	18	1,620
Tendons	122	11,834	63	4,788	135	9,315	128	14,464
3. Eye, ear, nose and throat	1,450	153,151	544	59,146	1,045	114,549	4,868	371,932
Ear	157	35,796	64	15,936	143	31,031	279	15,066
Eye	443	52,274	98	12,054	237	29,625	378	49,140
Oral surgery or dental surgery	321	20,865	177	11,328	333	25,308	293	23,440
Tongue	4	116	1	40	5	790	36	900
Nose and throat	525	44,100	204	19,788	327	27,795	3,882	283,386

TABLE 11A—Continued

	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges
4. Heart and blood vessels	180	34,711	71	11,546	311	52,091	79	17,973
Arteries and veins	149	25,628	61	10,126	289	48,263	27	4,401
Heart	31	9,083	10	1,420	22	3,828	52	13,572
5. Thorax or chest	43	10,578	8	2,080	26	7,592	8	1,176
6. Abdomen	1,074	233,058	253	59,455	789	192,516	1,025	178,350
7. Proctology and urology	971	101,473	171	16,323	451	48,436	419	29,228
Proctological surgery	585	52,065	123	12,915	325	34,450	35	3,500
Urological surgery	386	49,408	48	3,408	126	13,986	384	25,728
8. Gynecology			854	113,582	2,624	293,888	64	4,608
9. Neurosurgery	181	28,687	84	12,172	173	21,620	129	11,693
Cranial vault or skull, includ- ing brain	16	3,872	4	1,548	16	3,008	27	6,156
Peripheral nerves	14	1,792	17	2,176	20	1,440	5	155
Spinal cord and spinal men- inges	124	18,352	50	5,900	112	11,872	86	3,182
Sympathetic nervous system	27	4,671	13	2,548	25	5,300	11	2,200
Grand total	11,845	913,831	4,773	431,080	11,884	1,073,062	20,728	1,128,945

TABLE 11B

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
1964-66 Surgical Nonobstetrical Claim Summary, by Section
Multiple Procedures, All Areas Combined

	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges
1. General surgery	576	56,760	183	20,507	501	58,208	440	42,410
Biopsy and endoscopy	141	17,766	48	5,184	139	15,151	46	5,888
Glands	20	6,320	28	6,132	73	17,301	10	1,900
Injuries and infections	134	10,318	25	2,825	73	7,081	217	11,067
Plastic surgery	24	6,936	8	2,888	21	6,195	50	15,950
Tumors or cysts	257	15,420	74	3,478	195	12,480	117	7,605
2. Musculoskeletal system	263	63,794	75	18,211	191	44,851	226	40,124
Amputations and disarticulations	16	3,040	2	460	3	753	10	1,560
Bones	13	3,094	13	2,990	24	4,656	25	6,175
Bursae	5	345	2	110	5	490	1	115
Dislocations	5	860	0	0	4	1,188	11	1,892
Fractures or fracture—dislocations	155	35,030	29	6,206	78	16,692	136	21,080
Joints	49	18,375	19	6,023	49	17,591	17	5,168
Muscles	5	890	2	1,150	1	25	3	270
Tendons	15	2,160	8	1,272	27	3,456	23	3,864
3. Eye, ear, nose and throat	138	25,490	47	8,510	111	17,572	573	48,885
Ear	13	2,886	7	1,113	17	1,479	163	7,335
Eye	22	6,908	5	2,140	25	6,100	22	6,028
Oral surgery or dental surgery	51	7,395	18	1,908	35	4,655	22	2,948
Tongue	1	345	0	0	0	0	0	0
Nose and throat	51	7,956	17	3,349	34	5,338	366	32,574

TABLE 11B—Continued

	MALE EMPLOYEE		FEMALE EMPLOYEE		SPOUSE		CHILD	
	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges	No. Claims	Total Surgical Charges
4. Heart and blood vessels	59	23,988	7	2,814	45	12,580	20	6,332
Arteries and veins	46	16,422	7	2,814	40	8,680	12	4,164
Heart	13	7,566	0	0	5	3,900	8	2,168
5. Thorax or chest	42	19,110	7	2,723	15	5,790	9	4,203
6. Abdomen	264	88,440	102	30,804	345	110,055	143	31,603
7. Proctology and urology	303	71,648	77	14,960	173	31,631	38	7,492
Proctological surgery	181	30,046	55	10,340	121	19,723	4	488
Urological surgery	122	41,602	22	4,620	52	11,908	34	7,004
8. Gynecology			248	68,448	891	234,333	26	5,070
9. Neurosurgery	63	24,270	12	6,180	66	26,406	37	8,516
Cranial vault or skull, includ- ing brain	10	5,490	2	1,750	16	7,536	15	4,740
Peripheral nerves	9	2,664	3	681	5	1,020	4	824
Spinal cord and spinal me- ninges	40	14,000	5	2,715	40	16,320	18	2,952
Sympathetic nervous system	4	2,116	2	1,034	5	1,530	0	0
Grand total	1,708	373,500	758	173,157	2,338	541,426	1,512	194,635

TABLE 12

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Hospital Maternity Utilization by Age and Per Cent Female
 Employee, All Areas Combined

PER CENT FEMALE	DATA DISPLAYED	EMPLOYEES			AGE DISTRIBUTION				AVERAGE EM- PLOYEE AGE FACTOR
		Total	Male	Female	Less than 30	30-39	40-44	45 and Over	
0-10	Exposure	47,867	45,265	2,602	11,709	12,009	6,204	17,945	1.10
	Claims	136		136	111	21	2	0	
	Frequency per M	3		52	9	2	0	0	
11-20	Exposure	33,220	28,032	5,188	7,515	7,967	4,149	13,589	1.20
	Claims	269		269	224	39	5	0	
	Frequency per M	8		52	30	5	1	0	
21-30	Exposure	12,680	9,516	3,164	3,312	3,115	1,824	4,429	1.08
	Claims	121		121	93	23	2	0	
	Frequency per M	10		38	28	7	1	0	
31-40	Exposure	13,935	9,017	4,918	4,824	3,045	1,533	4,533	1.04
	Claims	335		335	276	48	4	1	
	Frequency per M	24		68	57	16	3	0	
41-50	Exposure	4,091	2,229	1,862	871	859	469	1,892	1.26
	Claims	52		52	41	9	1	1	
	Frequency per M	13		28	47	10	2	0	
51-60	Exposure	3,868	1,749	2,119	1,169	906	477	1,316	1.08
	Claims	111		111	92	17	0	2	
	Frequency per M	29		52	79	19	0	2	
61-70	Exposure	5,868	2,092	3,776	1,416	1,357	741	2,354	1.14
	Claims	149		149	127	18	3	0	
	Frequency per M	25		39	90	13	4	0	
71-80	Exposure	1,142	304	838	243	233	148	518	1.19
	Claims	26		26	14	9	1	0	
	Frequency per M	23		31	58	39	7	0	
81-90	Exposure	223	37	186	32	42	31	118	1.31
	Claims	5		5	1	4	0	0	
	Frequency per M	22		27	31	95	0	0	
91-100	Exposure	161	9	152	0	6	16	139	1.78
	Claims	0		0	0	0	0	0	
	Frequency per M	0		0	0	0	0	0	
Total	Exposure	123,055	98,250	24,805	31,091	29,539	15,592	46,833	1.12
	Claims	1,204		1,204	979	188	18	4	
	Frequency per M	10		49	31	6	1	0	

TABLE 13

SAMPLE OF GROUP HOSPITAL AND SURGICAL EXPENSE INSURANCE
 1964-66 Hospital Maternity Utilization by Age and Per Cent Female
 Dependent, All Areas Combined

AVERAGE EMPLOYEE AGE FACTOR	PER CENT FEMALE	EXPOSURE						CLAIMS	
		Employees*			Dependent Units			Wives	
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible	No. Claims	Fre- quency†
0.55-0.69	0-30	32	30	2	25	25	0	4	160
	31-100	717	469	248	508	508	0	46	91
	Total	749	499	250	533	533	0	50	94
0.70-0.79	0-30	1,659	1,474	185	1,220	844	376	179	147
	31-100	379	140	239	154	154	0	9	58
	Total	2,038	1,614	424	1,374	998	376	188	137
0.80-0.89	0-30	5,305	4,563	742	4,013	2,989	1,024	392	98
	31-100	4,906	2,602	2,304	2,883	2,239	644	245	85
	Total	10,211	7,165	3,046	6,896	5,228	1,668	637	92
0.90-0.99	0-30	19,829	17,668	2,161	14,433	11,555	2,878	1,668	116
	31-100	4,078	2,193	1,885	2,517	1,935	582	179	71
	Total	23,907	19,861	4,046	16,950	13,490	3,460	1,847	109
1.00-1.09	0-30	17,190	15,592	1,598	13,726	9,620	4,106	1,117	81
	31-100	10,905	6,163	4,742	6,837	2,773	4,064	507	74
	Total	28,095	21,755	6,340	20,563	12,393	8,170	1,624	79
1.10-1.19	0-30	21,144	18,814	2,330	17,356	14,440	2,916	1,153	66
	31-100	3,847	1,878	1,969	1,732	917	815	111	64
	Total	24,991	20,692	4,299	19,088	15,357	3,731	1,264	66

* Includes policies with limited age distributions not reported in Table 12.

† Per total dependent unit exposure.

TABLE 13 *Continued*

AVERAGE EMPLOYEE AGE FACTOR	PER CENT FEMALE	EXPOSURE						CLAIMS	
		Employees			Dependent Units			Wives	
		Total	Male	Female	Total	Husbands Eligible	Husbands Ineligible	No. Claims	Fre- quency†
1.20-1.29.....	0-30	25,642	22,233	3,409	19,995	15,357	4,638	1,249	62
	31-100	8,141	4,308	3,833	3,573	3,200	373	221	62
	Total	33,783	26,541	7,242	23,568	18,557	5,011	1,470	62
1.30-1.39.....	0-30	8,773	7,590	1,183	6,597	4,722	1,875	461	70
	31-100	3,001	1,643	1,358	1,259	1,123	136	61	48
	Total	11,774	9,233	2,541	7,856	5,845	2,011	522	66
1.40-1.49.....	0-30	1,883	1,638	245	1,399	943	456	77	55
	31-100	1,073	356	717	374	195	179	11	29
	Total	2,956	1,994	962	1,773	1,138	635	88	50
1.50-1.59.....	0-30	1,103	984	119	888	777	111	53	60
	31-100	0	0	0	0	0	0	0	0
	Total	1,103	984	119	888	777	111	53	60
1.60 and over...	0-30	305	231	74	209	71	138	4	19
	31-100	1,813	714	1,099	873	641	232	26	30
	Total	2,118	945	1,173	1,082	712	370	30	28
Grand total...	0-30	102,865	90,817	12,048	79,861	61,343	18,518	6,357	80
	31-100	38,860	20,466	18,394	20,710	13,685	7,025	1,416	68
	Total	141,725	111,283	30,442	100,571	75,028	25,543	7,773	77

* Includes policies with limited age distributions not reported in Table 12.

† Per total dependent unit exposure.

APPENDIX: INSTRUCTIONS FOR CONTRIBUTING COMPANIES

The following is a brief description of the instructions used by contributing companies for submitting data to this study.

1. *General*

Cases submitted must have accurate exposure information reported with respect to age, sex, area, number of employees, and number of dependent units. The plan of benefits must include hospital and surgical and may or may not include supplementary major medical. Hospital and surgical maternity benefits should also be included but are not mandatory. For cases without supplementary major medical, the basic hospital plan must provide at least seventy days room and board and an ancillary benefit of twenty times the daily room and board benefit or more. For cases with supplementary major medical, the basic plan must provide at least thirty-one days room and board and an ancillary benefit of ten times the daily room and board benefit or more, but all charges are reported for at least the first seventy days of hospital confinement.

Claims are on a calendar-year incurred basis, although provision is made for submission on a twelve-month-period basis, which approximates the calendar year of study.

2. *Exclusions*

Exclusions from this study are similar to those of the weekly indemnity, hospital, surgical, supplementary major medical, and comprehensive medical studies included elsewhere in this report.

3. *Claim Information*

A claim card is submitted for each claim involving a different cause of disability in accordance with the company's definition. Generally, if successive periods of hospital confinement are treated as one period for purposes of payment, the successive periods of confinement would be combined and submitted as one claim. Two or more surgical procedures performed for the same cause of disability are reported on one claim card and coded for the major and second procedure.

The claim record contains the data indicated in this report as well as other data which the Committee hopes to set forth in future reports, including a very brief cause of disability code, intensive care charges and durations, and nursery charges.

4. *Exposure Information*

An exposure card containing the data indicated in this report is submitted for each case.

5. *Plan Information*

A plan card containing codes describing important benefit features of the hospital, surgical, and supplementary major medical coverage is submitted for each case.