



# Analysis of Claimants and Charges by Gender and Age by Plan Type and Status

**TABLE III-1**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR ALL PARTICIPANTS IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	694	4.24%	\$58,966,666	6.27%	\$25,060	\$2,094,330	\$82,085
1 to 9	646	3.95%	\$45,719,623	5.04%	\$25,005	\$452,370	\$70,773
10 to 18	1,104	6.75%	\$57,409,164	6.32%	\$25,005	\$501,889	\$52,001
19 to 29	1,481	9.05%	\$80,202,503	8.83%	\$25,006	\$893,991	\$54,154
30 to 39	2,837	17.35%	\$149,590,598	16.48%	\$25,004	\$1,688,616	\$52,728
40 to 49	3,274	20.02%	\$178,539,424	19.66%	\$25,004	\$1,005,698	\$54,533
50 to 59	3,133	19.16%	\$169,628,385	18.68%	\$25,004	\$1,000,941	\$54,142
60 to 64	1,715	10.49%	\$93,852,081	10.34%	\$25,001	\$639,144	\$54,724
65 to 69	748	4.57%	\$40,144,363	4.42%	\$25,008	\$652,904	\$53,669
70 to 74	343	2.10%	\$17,122,529	1.89%	\$25,108	\$302,104	\$49,920
over 75	381	2.33%	\$18,781,983	2.07%	\$25,074	\$385,047	\$49,297
<b>Subtotal</b>	<b>16,356</b>	<b>100.00%</b>	<b>\$907,957,319</b>	<b>100.00%</b>			<b>\$55,512</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	677	4.07%	\$60,731,281	6.37%	\$25,001	\$1,192,598	\$89,706
1 to 9	562	3.37%	\$41,678,653	4.37%	\$25,026	\$1,185,201	\$74,161
10 to 18	909	5.46%	\$47,970,746	5.03%	\$25,026	\$393,343	\$52,773
19 to 29	1,290	7.75%	\$72,909,342	7.65%	\$25,008	\$612,082	\$56,519
30 to 39	2,133	12.81%	\$124,732,977	13.08%	\$25,002	\$969,617	\$58,478
40 to 49	2,795	16.78%	\$160,633,276	16.85%	\$25,004	\$1,668,000	\$57,472
50 to 59	3,790	22.76%	\$206,925,228	21.70%	\$25,003	\$635,211	\$54,598
60 to 64	2,331	14.00%	\$124,373,034	13.04%	\$25,002	\$583,082	\$53,356
65 to 69	1,035	6.22%	\$52,568,554	5.51%	\$25,003	\$498,420	\$50,791
70 to 74	590	3.54%	\$30,682,566	3.22%	\$25,081	\$341,713	\$52,004
over 75	541	3.25%	\$30,232,933	3.17%	\$25,018	\$969,600	\$55,883
<b>Subtotal</b>	<b>16,653</b>	<b>100.00%</b>	<b>\$953,438,589</b>	<b>100.00%</b>			<b>\$57,253</b>

<b>Total</b>	<b>33,009</b>		<b>\$1,861,395,907</b>				<b>\$56,391</b>
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**TABLE III-2**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR ALL PARTICIPANTS IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	642	3.62%	\$52,913,908	5.32%	\$25,017	\$1,122,118	\$82,420
1 to 9	619	3.49%	\$51,384,039	5.17%	\$25,021	\$680,116	\$82,979
10 to 18	1,008	5.89%	\$55,066,988	5.54%	\$25,033	\$804,504	\$54,630
19 to 29	1,532	8.65%	\$81,316,651	8.18%	\$25,000	\$1,683,977	\$53,079
30 to 39	3,059	17.26%	\$158,080,740	15.90%	\$25,003	\$518,956	\$51,677
40 to 49	3,513	19.82%	\$188,844,298	19.00%	\$25,001	\$1,141,096	\$53,756
50 to 59	3,675	20.74%	\$209,900,001	21.11%	\$25,007	\$731,736	\$57,116
60 to 64	2,009	11.34%	\$111,044,003	11.17%	\$25,010	\$507,800	\$55,273
65 to 69	779	4.40%	\$41,785,280	4.20%	\$25,009	\$417,911	\$53,640
70 to 74	448	2.53%	\$23,221,095	2.34%	\$25,052	\$451,264	\$51,833
over 75	437	2.47%	\$20,624,448	2.07%	\$25,008	\$240,404	\$47,196
<b>Subtotal</b>	<b>17,721</b>	<b>100.00%</b>	<b>\$994,161,450</b>	<b>100.00%</b>			<b>\$56,101</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	714	3.97%	\$62,974,497	5.96%	\$25,058	\$2,238,802	\$88,200
1 to 9	574	3.19%	\$40,287,280	3.81%	\$25,031	\$536,031	\$70,187
10 to 18	854	4.74%	\$50,509,635	4.78%	\$25,000	\$853,993	\$59,145
19 to 29	1,162	6.46%	\$70,284,345	6.65%	\$25,020	\$1,228,759	\$60,486
30 to 39	2,125	11.81%	\$128,462,935	12.15%	\$25,004	\$869,343	\$60,453
40 to 49	3,140	17.44%	\$187,338,100	17.72%	\$25,003	\$2,607,104	\$59,662
50 to 59	4,229	23.49%	\$236,761,040	22.39%	\$25,002	\$969,197	\$55,985
60 to 64	2,631	14.62%	\$143,983,862	13.62%	\$25,009	\$624,072	\$54,726
65 to 69	1,235	6.86%	\$66,016,095	6.24%	\$25,012	\$686,567	\$53,454
70 to 74	705	3.92%	\$37,581,421	3.55%	\$25,033	\$690,418	\$53,307
over 75	631	3.51%	\$33,046,278	3.13%	\$25,024	\$429,520	\$52,371
<b>Subtotal</b>	<b>18,000</b>	<b>100.00%</b>	<b>\$1,057,245,489</b>	<b>100.00%</b>			<b>\$58,736</b>

<b>Total</b>	<b>35,721</b>		<b>\$2,051,406,939</b>		<b>\$57,429</b>
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**TABLE III-3**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR SUBSCRIBERS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	3	0.04%	\$134,171	0.03%	\$26,252	\$65,495	\$44,724
19 to 29	743	9.45%	\$41,179,905	9.47%	\$25,006	\$893,991	\$55,424
30 to 39	1,520	19.34%	\$86,238,731	19.84%	\$25,006	\$1,688,616	\$56,736
40 to 49	1,811	23.04%	\$101,999,196	23.46%	\$25,004	\$1,005,698	\$56,322
50 to 59	1,831	23.30%	\$101,578,939	23.36%	\$25,010	\$643,456	\$55,477
60 to 64	1,032	13.13%	\$57,092,518	13.13%	\$25,001	\$463,428	\$55,322
65 to 69	476	6.06%	\$25,064,293	5.77%	\$25,008	\$652,904	\$52,656
70 to 74	200	2.54%	\$9,540,345	2.19%	\$25,108	\$302,104	\$47,702
over 75	243	3.09%	\$11,934,609	2.75%	\$25,094	\$385,047	\$49,114
<b>Subtotal</b>	<b>7,859</b>	<b>100.00%</b>	<b>\$434,762,706</b>	<b>100.00%</b>			<b>\$55,320</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	3	0.02%	\$230,700	0.03%	\$28,525	\$142,544	\$76,900
19 to 29	941	7.82%	\$52,641,959	7.91%	\$25,008	\$612,082	\$55,943
30 to 39	1,879	15.61%	\$111,349,075	16.74%	\$25,002	\$969,617	\$59,260
40 to 49	2,352	19.54%	\$133,701,617	20.10%	\$25,009	\$1,668,000	\$56,846
50 to 59	3,137	26.06%	\$170,693,400	25.66%	\$25,003	\$635,211	\$54,413
60 to 64	1,936	16.09%	\$102,602,086	15.42%	\$25,002	\$572,777	\$52,997
65 to 69	816	6.78%	\$41,752,412	6.28%	\$25,003	\$498,420	\$51,167
70 to 74	487	4.05%	\$25,008,472	3.76%	\$25,081	\$341,713	\$51,352
over 75	485	4.03%	\$27,258,827	4.10%	\$25,018	\$969,600	\$56,204
<b>Subtotal</b>	<b>12,036</b>	<b>100.00%</b>	<b>\$665,238,549</b>	<b>100.00%</b>			<b>\$55,271</b>

<b>Total</b>	<b>19,895</b>		<b>\$1,100,001,256</b>				<b>\$55,290</b>
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**TABLE III-4**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR SUBSCRIBERS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	6	0.07%	\$318,482	0.07%	\$25,350	\$112,645	\$53,080
19 to 29	750	8.66%	\$39,068,155	8.26%	\$25,000	\$683,235	\$52,091
30 to 39	1,641	18.96%	\$90,018,532	19.03%	\$25,003	\$518,956	\$54,856
40 to 49	1,927	22.26%	\$106,058,183	22.42%	\$25,006	\$1,141,096	\$55,038
50 to 59	2,055	23.74%	\$118,994,878	25.15%	\$25,030	\$707,585	\$57,905
60 to 64	1,259	14.54%	\$68,462,720	14.47%	\$25,010	\$507,800	\$54,379
65 to 69	482	5.57%	\$24,464,749	5.17%	\$25,009	\$370,510	\$50,757
70 to 74	269	3.11%	\$13,032,395	2.75%	\$25,111	\$262,668	\$48,448
over 75	267	3.08%	\$12,640,551	2.67%	\$25,027	\$240,404	\$47,343
<b>Subtotal</b>	<b>8,656</b>	<b>100.00%</b>	<b>\$473,058,645</b>	<b>100.00%</b>			<b>\$54,651</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	9	0.07%	\$923,918	0.12%	\$26,742	\$238,995	\$102,658
19 to 29	841	6.42%	\$50,549,556	6.76%	\$25,020	\$1,228,759	\$60,106
30 to 39	1,864	14.23%	\$113,551,511	15.18%	\$25,004	\$817,375	\$60,918
40 to 49	2,605	19.88%	\$155,353,781	20.77%	\$25,003	\$2,607,104	\$59,637
50 to 59	3,493	26.66%	\$195,911,404	26.19%	\$25,002	\$969,197	\$56,087
60 to 64	2,179	16.63%	\$119,362,056	15.96%	\$25,009	\$624,072	\$54,778
65 to 69	961	7.34%	\$51,983,788	6.95%	\$25,012	\$686,567	\$54,093
70 to 74	577	4.40%	\$30,566,875	4.09%	\$25,033	\$690,418	\$52,976
over 75	572	4.37%	\$29,902,981	4.00%	\$25,024	\$429,520	\$52,278
<b>Subtotal</b>	<b>13,101</b>	<b>100.00%</b>	<b>\$748,105,870</b>	<b>100.00%</b>			<b>\$57,103</b>

<b>Total</b>	<b>21,757</b>		<b>\$1,221,164,515</b>		<b>\$56,127</b>
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**TABLE III-5**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR DEPENDENTS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	894	8.17%	\$56,968,666	12.05%	\$25,060	\$2,094,330	\$82,085
1 to 9	641	7.55%	\$45,466,242	9.61%	\$25,005	\$452,370	\$70,930
10 to 18	1,101	12.97%	\$57,274,993	12.11%	\$25,005	\$501,889	\$52,021
19 to 29	738	8.69%	\$39,022,598	8.25%	\$25,022	\$366,786	\$52,876
30 to 39	1,317	15.51%	\$63,351,867	13.40%	\$25,004	\$938,270	\$48,103
40 to 49	1,463	17.23%	\$78,540,228	16.18%	\$25,018	\$779,801	\$52,317
50 to 59	1,302	15.33%	\$68,049,446	14.39%	\$25,004	\$1,000,941	\$52,265
60 to 64	683	8.04%	\$36,759,563	7.77%	\$25,037	\$639,144	\$53,821
65 to 69	272	3.20%	\$15,080,070	3.19%	\$25,016	\$338,702	\$55,441
70 to 74	143	1.68%	\$7,582,184	1.60%	\$25,284	\$235,511	\$53,022
over 75	138	1.63%	\$6,847,374	1.45%	\$25,074	\$222,668	\$49,619
<b>Subtotal</b>	<b>8,492</b>	<b>100.00%</b>	<b>\$472,941,231</b>	<b>100.00%</b>			<b>\$55,693</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	676	14.67%	\$60,647,810	21.09%	\$25,001	\$1,192,598	\$89,716
1 to 9	553	12.00%	\$41,064,913	14.28%	\$25,026	\$1,185,201	\$74,258
10 to 18	906	19.67%	\$47,740,046	16.61%	\$25,026	\$393,343	\$52,693
19 to 29	349	7.58%	\$20,267,383	7.05%	\$25,088	\$424,366	\$58,073
30 to 39	254	5.51%	\$13,383,901	4.66%	\$25,005	\$365,972	\$52,693
40 to 49	443	9.62%	\$26,931,659	9.37%	\$25,004	\$717,769	\$60,794
50 to 59	653	14.17%	\$36,231,828	12.60%	\$25,070	\$561,720	\$55,485
60 to 64	395	8.57%	\$21,770,947	7.57%	\$25,130	\$583,082	\$55,116
65 to 69	219	4.75%	\$10,816,141	3.76%	\$25,040	\$331,636	\$49,389
70 to 74	103	2.24%	\$5,674,094	1.97%	\$25,177	\$253,632	\$55,088
over 75	56	1.22%	\$2,974,106	1.03%	\$26,043	\$248,387	\$53,109
<b>Subtotal</b>	<b>4,607</b>	<b>100.00%</b>	<b>\$287,502,828</b>	<b>100.00%</b>			<b>\$62,406</b>

<b>Total</b>	<b>13,099</b>		<b>\$760,444,059</b>				<b>\$58,054</b>
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**TABLE III-6**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE FOR COMPREHENSIVE,**  
**INDEMNITY, MULTIPLE-EMPLOYERS TRUST, AND SELF-FUNDED PLAN TYPES**  
**FOR DEPENDENTS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	642	7.08%	\$52,913,908	10.16%	\$25,017	\$1,122,118	\$82,420
1 to 9	616	6.80%	\$51,270,164	9.84%	\$25,021	\$680,116	\$83,231
10 to 18	1,002	11.06%	\$54,748,504	10.51%	\$25,033	\$804,504	\$54,639
19 to 29	782	8.63%	\$42,248,496	8.11%	\$25,000	\$1,683,977	\$54,026
30 to 39	1,418	15.65%	\$68,062,208	13.06%	\$25,026	\$441,555	\$47,999
40 to 49	1,586	17.50%	\$82,786,116	15.89%	\$25,001	\$768,699	\$52,198
50 to 59	1,620	17.88%	\$90,905,123	17.45%	\$25,007	\$731,736	\$56,114
60 to 64	750	8.28%	\$42,581,284	8.17%	\$25,020	\$486,276	\$56,775
65 to 69	297	3.28%	\$17,320,531	3.32%	\$25,034	\$417,911	\$58,318
70 to 74	179	1.98%	\$10,188,700	1.96%	\$25,052	\$451,264	\$56,920
over 75	170	1.88%	\$7,983,897	1.53%	\$25,008	\$225,409	\$46,964
<b>Subtotal</b>	<b>9,062</b>	<b>100.00%</b>	<b>\$521,008,931</b>	<b>100.00%</b>			<b>\$57,494</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	713	14.57%	\$62,933,500	20.38%	\$25,058	\$2,238,802	\$88,266
1 to 9	570	11.65%	\$39,991,215	12.95%	\$25,031	\$536,031	\$70,160
10 to 18	845	17.27%	\$49,585,718	16.06%	\$25,000	\$853,993	\$58,681
19 to 29	321	6.56%	\$19,734,789	6.39%	\$25,082	\$396,281	\$61,479
30 to 39	261	5.33%	\$14,911,424	4.83%	\$25,024	\$869,343	\$57,132
40 to 49	535	10.93%	\$31,984,320	10.36%	\$25,027	\$1,168,814	\$59,784
50 to 59	736	15.04%	\$40,849,636	13.23%	\$25,026	\$471,230	\$55,502
60 to 64	452	9.24%	\$24,621,806	7.97%	\$25,034	\$383,502	\$54,473
65 to 69	274	5.60%	\$14,032,307	4.54%	\$25,059	\$245,550	\$51,213
70 to 74	128	2.62%	\$7,014,545	2.27%	\$25,100	\$363,875	\$54,801
over 75	59	1.21%	\$3,143,296	1.02%	\$25,297	\$202,510	\$53,276
<b>Subtotal</b>	<b>4,894</b>	<b>100.00%</b>	<b>\$308,802,557</b>	<b>100.00%</b>			<b>\$63,098</b>

<b>Total</b>	<b>13,956</b>		<b>\$829,811,487</b>				<b>\$59,459</b>
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**TABLE III-7**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR ALL PARTICIPANTS IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	314	5.33%	\$33,773,640	9.17%	\$25,042	\$1,244,592	\$107,559
1 to 9	211	3.58%	\$20,954,436	5.69%	\$25,032	\$821,750	\$99,310
10 to 18	351	5.98%	\$19,113,845	5.19%	\$25,117	\$431,188	\$54,455
19 to 29	615	10.43%	\$34,155,326	9.28%	\$25,011	\$509,862	\$55,537
30 to 39	1,082	18.36%	\$66,647,427	18.10%	\$25,028	\$3,483,548	\$61,597
40 to 49	1,117	18.95%	\$58,783,202	15.96%	\$25,021	\$856,655	\$52,626
50 to 59	1,137	19.29%	\$63,287,928	17.19%	\$25,027	\$565,884	\$55,662
60 to 64	643	10.91%	\$40,610,230	11.03%	\$25,022	\$469,630	\$63,157
65 to 69	234	3.97%	\$17,450,799	4.74%	\$25,163	\$498,898	\$74,576
70 to 74	101	1.71%	\$6,723,539	1.83%	\$25,117	\$258,282	\$66,570
over 75	89	1.51%	\$6,718,281	1.82%	\$25,097	\$433,390	\$75,486
<b>Subtotal</b>	<b>5,894</b>	<b>100.00%</b>	<b>\$368,218,652</b>	<b>100.00%</b>			<b>\$62,473</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	362	5.14%	\$34,626,221	7.09%	\$25,025	\$1,129,426	\$95,653
1 to 9	279	3.98%	\$26,940,917	5.52%	\$25,030	\$1,932,393	\$96,562
10 to 18	446	6.34%	\$29,629,764	6.07%	\$25,127	\$1,904,428	\$66,434
19 to 29	439	6.24%	\$28,566,160	5.85%	\$25,171	\$711,367	\$65,071
30 to 39	842	11.97%	\$61,678,624	12.63%	\$25,021	\$997,382	\$73,253
40 to 49	1,151	16.36%	\$72,273,019	14.81%	\$25,006	\$1,848,174	\$62,792
50 to 59	1,596	22.68%	\$92,599,603	18.97%	\$25,021	\$696,700	\$58,020
60 to 64	1,066	15.15%	\$63,540,140	13.02%	\$25,001	\$717,622	\$59,606
65 to 69	482	6.85%	\$35,714,157	7.32%	\$25,020	\$668,188	\$74,096
70 to 74	219	3.11%	\$16,644,184	3.41%	\$25,461	\$304,096	\$76,001
over 75	155	2.20%	\$25,947,420	5.32%	\$26,217	\$4,518,420	\$167,403
<b>Subtotal</b>	<b>7,037</b>	<b>100.00%</b>	<b>\$488,160,209</b>	<b>100.00%</b>			<b>\$69,371</b>

<b>Total</b>	<b>12,931</b>		<b>\$856,378,861</b>		<b>\$66,227</b>
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**TABLE III-8**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR ALL PARTICIPANTS IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	398	4.48%	\$36,632,420	7.21%	\$25,068	\$906,486	\$92,041
1 to 9	279	3.14%	\$23,225,060	4.57%	\$25,117	\$1,089,557	\$83,244
10 to 18	477	5.37%	\$27,294,058	5.37%	\$25,019	\$514,729	\$57,220
19 to 29	911	10.25%	\$46,037,411	9.06%	\$25,007	\$618,109	\$50,535
30 to 39	1,734	19.52%	\$92,660,314	18.24%	\$25,004	\$2,898,581	\$53,437
40 to 49	1,798	20.24%	\$93,555,217	18.42%	\$25,002	\$1,055,248	\$52,033
50 to 59	1,804	20.31%	\$103,276,633	20.33%	\$25,007	\$760,501	\$57,249
60 to 64	920	10.36%	\$55,742,166	10.98%	\$25,002	\$1,841,022	\$60,589
65 to 69	339	3.82%	\$18,384,053	3.62%	\$25,032	\$669,686	\$54,230
70 to 74	122	1.37%	\$6,052,852	1.19%	\$25,241	\$146,224	\$49,614
over 75	102	1.15%	\$5,036,786	0.99%	\$25,099	\$248,727	\$49,380
<b>Subtotal</b>	<b>8,884</b>	<b>100.00%</b>	<b>\$507,896,971</b>	<b>100.00%</b>			<b>\$57,170</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	544	5.56%	\$59,279,303	8.98%	\$25,128	\$1,399,538	\$108,969
1 to 9	362	3.70%	\$31,521,671	4.78%	\$25,002	\$1,076,040	\$87,076
10 to 18	516	5.27%	\$32,144,897	4.87%	\$25,076	\$1,372,625	\$62,296
19 to 29	559	5.71%	\$36,962,559	5.60%	\$25,051	\$719,172	\$66,123
30 to 39	1,193	12.20%	\$82,872,048	12.56%	\$25,010	\$1,167,451	\$69,465
40 to 49	1,762	18.01%	\$106,458,765	16.13%	\$25,004	\$2,239,880	\$60,419
50 to 59	2,377	24.30%	\$140,114,821	21.23%	\$25,003	\$869,791	\$58,946
60 to 64	1,423	14.55%	\$81,648,542	12.37%	\$25,021	\$433,994	\$57,378
65 to 69	602	6.15%	\$33,419,790	5.06%	\$25,004	\$695,949	\$55,515
70 to 74	250	2.56%	\$13,880,681	2.10%	\$25,034	\$362,116	\$55,523
over 75	194	1.98%	\$41,557,357	6.30%	\$25,006	\$7,104,081	\$214,213
<b>Subtotal</b>	<b>9,782</b>	<b>100.00%</b>	<b>\$659,860,434</b>	<b>100.00%</b>			<b>\$67,457</b>

<b>Total</b>	<b>18,666</b>		<b>\$1,167,757,405</b>		<b>\$62,561</b>
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**TABLE III-9**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR SUBSCRIBERS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	5	0.17%	\$251,789	0.15%	\$25,458	\$84,775	\$50,358
19 to 29	372	12.60%	\$20,245,408	11.69%	\$25,054	\$509,862	\$54,423
30 to 39	654	22.15%	\$42,941,852	24.80%	\$25,041	\$3,483,548	\$65,660
40 to 49	659	22.32%	\$35,078,384	20.26%	\$25,083	\$445,818	\$53,230
50 to 59	620	21.00%	\$33,940,673	19.60%	\$25,027	\$420,343	\$54,743
60 to 64	376	12.74%	\$23,052,534	13.31%	\$25,039	\$469,630	\$61,310
65 to 69	136	4.61%	\$8,574,461	4.95%	\$25,211	\$265,636	\$63,048
70 to 74	59	2.00%	\$3,532,119	2.04%	\$25,117	\$146,546	\$59,866
over 75	71	2.41%	\$5,516,634	3.19%	\$25,097	\$433,390	\$77,699
<b>Subtotal</b>	<b>2,952</b>	<b>100.00%</b>	<b>\$173,133,655</b>	<b>100.00%</b>			<b>\$58,650</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	2	0.04%	\$112,759	0.04%	\$39,887	\$72,872	\$56,380
19 to 29	284	6.10%	\$18,154,150	5.75%	\$25,266	\$711,367	\$63,923
30 to 39	703	15.10%	\$51,902,986	16.45%	\$25,021	\$997,382	\$73,831
40 to 49	891	19.13%	\$56,195,754	17.81%	\$25,006	\$1,848,174	\$63,070
50 to 59	1,246	26.76%	\$71,456,769	22.64%	\$25,021	\$696,700	\$57,349
60 to 64	859	18.45%	\$51,516,820	16.32%	\$25,004	\$717,622	\$59,973
65 to 69	370	7.95%	\$28,594,475	9.06%	\$25,020	\$668,188	\$77,282
70 to 74	171	3.67%	\$13,413,776	4.25%	\$25,461	\$255,876	\$78,443
over 75	131	2.81%	\$24,224,106	7.68%	\$26,217	\$4,518,420	\$184,917
<b>Subtotal</b>	<b>4,657</b>	<b>100.00%</b>	<b>\$315,571,596</b>	<b>100.00%</b>			<b>\$67,763</b>

<b>Total</b>	<b>7,609</b>		<b>\$488,705,251</b>				<b>\$64,227</b>
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**TABLE III-10**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR SUBSCRIBERS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	4	0.09%	\$192,900	0.08%	\$26,258	\$69,062	\$48,225
19 to 29	522	11.54%	\$24,471,536	10.15%	\$25,007	\$363,235	\$46,880
30 to 39	1,031	22.78%	\$56,101,749	23.28%	\$25,010	\$2,898,581	\$54,415
40 to 49	1,060	23.43%	\$55,308,179	22.95%	\$25,010	\$577,555	\$52,178
50 to 59	1,011	22.34%	\$56,406,545	23.40%	\$25,008	\$760,501	\$55,793
60 to 64	564	12.46%	\$31,853,397	13.22%	\$25,002	\$505,803	\$56,478
65 to 69	203	4.49%	\$10,336,021	4.29%	\$25,051	\$328,817	\$50,916
70 to 74	76	1.68%	\$3,805,527	1.58%	\$25,382	\$146,224	\$50,073
over 75	54	1.19%	\$2,557,484	1.06%	\$25,316	\$248,727	\$47,361
<b>Subtotal</b>	<b>4,525</b>	<b>100.00%</b>	<b>\$241,033,348</b>	<b>100.00%</b>			<b>\$53,267</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	2	0.03%	\$65,280	0.02%	\$32,071	\$33,209	\$32,640
19 to 29	354	5.59%	\$23,643,344	5.71%	\$25,058	\$563,726	\$66,789
30 to 39	987	15.58%	\$71,280,042	17.21%	\$25,010	\$1,167,451	\$72,219
40 to 49	1,356	21.40%	\$82,283,201	19.87%	\$25,004	\$2,239,880	\$60,681
50 to 59	1,840	29.04%	\$107,834,342	26.04%	\$25,004	\$869,791	\$58,606
60 to 64	1,060	16.73%	\$59,906,020	14.47%	\$25,029	\$390,024	\$56,515
65 to 69	405	6.39%	\$20,678,849	4.99%	\$25,004	\$331,547	\$51,059
70 to 74	168	2.65%	\$9,044,598	2.18%	\$25,131	\$362,116	\$53,837
over 75	164	2.59%	\$39,357,618	9.50%	\$25,006	\$7,104,081	\$239,985
<b>Subtotal</b>	<b>6,336</b>	<b>100.00%</b>	<b>\$414,093,295</b>	<b>100.00%</b>			<b>\$65,356</b>

<b>Total</b>	<b>10,861</b>		<b>\$655,126,643</b>		<b>\$60,319</b>
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**TABLE III-11**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR DEPENDENTS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	314	10.67%	\$33,773,640	17.31%	\$25,042	\$1,244,592	\$107,559
1 to 9	211	7.17%	\$20,954,438	10.74%	\$25,032	\$821,750	\$99,310
10 to 18	346	11.76%	\$18,862,056	9.67%	\$25,117	\$431,188	\$54,515
19 to 29	243	8.26%	\$13,909,918	7.13%	\$25,011	\$280,345	\$57,242
30 to 39	428	14.55%	\$23,705,775	12.15%	\$25,028	\$576,680	\$55,387
40 to 49	458	15.57%	\$23,704,818	12.15%	\$25,021	\$856,655	\$51,757
50 to 59	517	17.57%	\$29,347,254	15.04%	\$25,049	\$565,884	\$56,765
60 to 64	267	9.08%	\$17,557,696	9.00%	\$25,022	\$428,765	\$65,759
65 to 69	98	3.33%	\$8,876,338	4.55%	\$25,163	\$498,898	\$90,575
70 to 74	42	1.43%	\$3,191,420	1.64%	\$25,428	\$258,282	\$75,986
over 75	18	0.61%	\$1,201,647	0.62%	\$26,305	\$143,612	\$66,758
<b>Subtotal</b>	<b>2,942</b>	<b>100.00%</b>	<b>\$195,084,997</b>	<b>100.00%</b>			<b>\$66,310</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	362	15.21%	\$34,626,221	20.06%	\$25,025	\$1,129,426	\$95,653
1 to 9	279	11.72%	\$26,940,917	15.61%	\$25,030	\$1,932,393	\$96,562
10 to 18	444	18.66%	\$29,517,005	17.10%	\$25,127	\$1,904,428	\$66,480
19 to 29	155	6.51%	\$10,412,010	6.03%	\$25,171	\$684,544	\$67,174
30 to 39	139	5.84%	\$9,775,638	5.66%	\$25,218	\$580,033	\$70,328
40 to 49	260	10.92%	\$16,077,265	9.32%	\$25,076	\$387,744	\$61,836
50 to 59	350	14.71%	\$21,142,834	12.25%	\$25,132	\$470,399	\$60,408
60 to 64	207	8.70%	\$12,023,320	6.97%	\$25,001	\$313,349	\$58,084
65 to 69	112	4.71%	\$7,119,682	4.13%	\$25,221	\$240,627	\$63,569
70 to 74	48	2.02%	\$3,230,408	1.87%	\$26,378	\$304,096	\$67,300
over 75	24	1.01%	\$1,723,313	1.00%	\$28,104	\$319,493	\$71,805
<b>Subtotal</b>	<b>2,380</b>	<b>100.00%</b>	<b>\$172,588,613</b>	<b>100.00%</b>			<b>\$72,516</b>

<b>Total</b>	<b>5,322</b>		<b>\$367,673,610</b>				<b>\$69,086</b>
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**TABLE III-12**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR MANAGED CARE, HMO, EPO, AND POS PLAN TYPES FOR DEPENDENTS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	398	9.13%	\$36,632,420	13.73%	\$25,068	\$906,486	\$92,041
1 to 9	278	6.38%	\$23,173,579	8.69%	\$25,117	\$1,089,557	\$83,358
10 to 18	473	10.85%	\$27,101,158	10.16%	\$25,019	\$514,729	\$57,296
19 to 29	389	8.93%	\$21,565,875	8.08%	\$25,069	\$618,109	\$55,439
30 to 39	703	16.13%	\$36,558,565	13.70%	\$25,004	\$707,444	\$52,004
40 to 49	738	16.93%	\$38,247,039	14.33%	\$25,002	\$1,055,248	\$51,825
50 to 59	793	18.20%	\$46,870,089	17.57%	\$25,007	\$644,640	\$59,105
60 to 64	356	8.17%	\$23,868,769	8.95%	\$25,035	\$1,841,022	\$67,103
65 to 69	136	3.12%	\$8,048,031	3.02%	\$25,032	\$669,686	\$59,177
70 to 74	46	1.06%	\$2,247,325	0.84%	\$25,241	\$124,558	\$48,855
over 75	48	1.10%	\$2,479,293	0.93%	\$25,099	\$130,260	\$51,652
<b>Subtotal</b>	<b>4,358</b>	<b>100.00%</b>	<b>\$266,812,141</b>	<b>100.00%</b>			<b>\$61,224</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	544	15.79%	\$59,279,303	24.12%	\$25,128	\$1,399,538	\$108,969
1 to 9	362	10.50%	\$31,521,671	12.83%	\$25,002	\$1,076,040	\$87,076
10 to 18	514	14.92%	\$32,079,617	13.05%	\$25,076	\$1,372,625	\$62,412
19 to 29	205	5.95%	\$13,319,215	5.42%	\$25,051	\$719,172	\$64,972
30 to 39	206	5.98%	\$11,592,007	4.72%	\$25,023	\$482,047	\$56,272
40 to 49	406	11.78%	\$24,175,563	9.84%	\$25,032	\$681,731	\$59,546
50 to 59	537	15.58%	\$32,280,479	13.13%	\$25,003	\$718,042	\$60,113
60 to 64	363	10.53%	\$21,742,522	8.85%	\$25,021	\$433,994	\$59,897
65 to 69	197	5.72%	\$12,740,940	5.18%	\$25,146	\$695,949	\$64,675
70 to 74	82	2.38%	\$4,836,083	1.97%	\$25,034	\$327,377	\$58,977
over 75	30	0.87%	\$2,199,739	0.90%	\$25,584	\$351,922	\$73,325
<b>Subtotal</b>	<b>3,446</b>	<b>100.00%</b>	<b>\$245,767,139</b>	<b>100.00%</b>			<b>\$71,320</b>

<b>Total</b>	<b>7,804</b>		<b>\$512,579,280</b>		<b>\$65,682</b>
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**TABLE III-13**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR ALL PARTICIPANTS IN 1991**

**Female**

<b>Age Range</b>	<b>Number of Claimants</b>	<b>Percent of Claimants</b>	<b>Total Charges</b>	<b>Percent of Total Charges</b>	<b>Minimum Charge</b>	<b>Maximum Charge</b>	<b>Average Charge</b>
under 1	342	3.25%	\$30,566,501	5.49%	\$25,018	\$828,206	\$89,376
1 to 9	309	2.94%	\$25,199,408	4.53%	\$25,034	\$971,360	\$81,551
10 to 18	536	5.10%	\$27,491,808	4.94%	\$25,046	\$733,571	\$51,291
19 to 29	1,055	10.03%	\$50,448,415	9.06%	\$25,012	\$490,801	\$47,818
30 to 39	2,083	19.81%	\$99,774,502	17.93%	\$25,001	\$924,829	\$47,899
40 to 49	2,256	21.46%	\$113,595,045	20.41%	\$25,003	\$1,214,959	\$50,352
50 to 59	2,175	20.69%	\$117,626,834	21.13%	\$25,005	\$1,075,000	\$54,081
60 to 64	1,010	9.61%	\$53,636,468	9.64%	\$25,047	\$556,918	\$53,105
65 to 69	371	3.53%	\$19,908,666	3.58%	\$25,070	\$390,723	\$53,662
70 to 74	180	1.71%	\$9,741,342	1.75%	\$25,059	\$343,237	\$54,119
over 75	197	1.87%	\$8,622,123	1.55%	\$25,220	\$197,853	\$43,767
<b>Subtotal</b>	<b>10,514</b>	<b>100.00%</b>	<b>\$556,611,113</b>	<b>100.00%</b>			<b>\$52,940</b>

**Male**

<b>Age Range</b>	<b>Number of Claimants</b>	<b>Percent of Claimants</b>	<b>Total Charges</b>	<b>Percent of Total Charges</b>	<b>Minimum Charge</b>	<b>Maximum Charge</b>	<b>Average Charge</b>
under 1	531	4.37%	\$49,104,964	6.83%	\$25,054	\$1,380,470	\$92,476
1 to 9	442	3.64%	\$34,755,125	4.84%	\$25,007	\$924,490	\$78,632
10 to 18	662	5.45%	\$35,016,269	4.87%	\$25,000	\$313,275	\$52,895
19 to 29	821	6.75%	\$51,388,008	7.15%	\$25,031	\$583,388	\$62,592
30 to 39	1,434	11.80%	\$87,851,336	12.22%	\$25,001	\$757,784	\$61,263
40 to 49	2,069	17.02%	\$122,069,935	16.99%	\$25,007	\$1,072,146	\$58,999
50 to 59	3,049	25.08%	\$164,922,221	22.95%	\$25,018	\$579,281	\$54,091
60 to 64	1,811	14.90%	\$102,028,900	14.20%	\$25,001	\$926,432	\$56,338
65 to 69	682	5.61%	\$35,808,442	4.98%	\$25,030	\$376,877	\$52,505
70 to 74	350	2.88%	\$19,478,479	2.71%	\$25,235	\$507,071	\$55,653
over 75	304	2.50%	\$16,226,399	2.26%	\$25,066	\$368,644	\$53,376
<b>Subtotal</b>	<b>12,155</b>	<b>100.00%</b>	<b>\$718,650,079</b>	<b>100.00%</b>			<b>\$59,124</b>

<b>Total</b>	<b>22,669</b>		<b>\$1,275,261,191</b>				<b>\$56,256</b>
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**TABLE III-14**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR ALL PARTICIPANTS IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	518	3.49%	\$48,130,616	5.93%	\$25,189	\$672,288	\$92,916
1 to 9	425	2.87%	\$33,260,077	4.10%	\$25,017	\$1,053,000	\$78,259
10 to 18	686	4.63%	\$32,934,171	4.06%	\$25,017	\$419,382	\$48,009
19 to 29	1,455	9.81%	\$71,150,122	8.77%	\$25,020	\$561,133	\$48,900
30 to 39	2,938	19.81%	\$144,530,855	17.81%	\$25,004	\$1,388,181	\$49,194
40 to 49	3,317	22.37%	\$174,310,113	21.48%	\$25,002	\$800,973	\$52,551
50 to 59	3,119	21.03%	\$170,546,261	21.02%	\$25,009	\$867,224	\$54,680
60 to 64	1,440	9.71%	\$85,011,100	10.48%	\$25,019	\$1,588,000	\$59,035
65 to 69	456	3.08%	\$24,428,296	3.01%	\$25,069	\$444,909	\$53,571
70 to 74	233	1.57%	\$13,284,885	1.64%	\$25,028	\$291,533	\$57,017
over 75	241	1.63%	\$13,841,653	1.71%	\$25,036	\$389,079	\$57,434
<b>Subtotal</b>	<b>14,828</b>	<b>100.00%</b>	<b>\$811,428,149</b>	<b>100.00%</b>			<b>\$54,723</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	660	4.06%	\$60,586,385	6.13%	\$25,029	\$1,325,440	\$91,798
1 to 9	494	3.04%	\$36,239,943	3.67%	\$25,004	\$628,254	\$73,360
10 to 18	750	4.62%	\$42,337,614	4.29%	\$25,008	\$706,511	\$56,450
19 to 29	999	6.15%	\$64,691,386	6.55%	\$25,000	\$976,353	\$64,756
30 to 39	1,876	11.55%	\$117,064,465	11.85%	\$25,011	\$1,047,373	\$62,401
40 to 49	2,853	17.56%	\$168,395,789	17.05%	\$25,002	\$694,851	\$59,024
50 to 59	4,221	25.98%	\$248,020,000	25.11%	\$25,015	\$1,093,365	\$58,759
60 to 64	2,447	15.06%	\$142,021,307	14.38%	\$25,025	\$761,827	\$58,039
65 to 69	969	5.96%	\$55,505,453	5.62%	\$25,007	\$425,276	\$57,281
70 to 74	545	3.35%	\$29,300,487	2.97%	\$25,034	\$325,608	\$53,762
over 75	432	2.66%	\$23,437,426	2.37%	\$25,053	\$276,311	\$54,253
<b>Subtotal</b>	<b>16,246</b>	<b>100.00%</b>	<b>\$987,600,255</b>	<b>100.00%</b>			<b>\$60,790</b>

<b>Total</b>	<b>31,074</b>		<b>\$1,799,028,404</b>		<b>\$57,895</b>
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**TABLE III-15**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR SUBSCRIBERS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	7	0.14%	\$427,980	0.17%	\$30,700	\$143,233	\$61,140
19 to 29	577	11.43%	\$27,865,871	10.93%	\$25,012	\$490,801	\$48,294
30 to 39	1,116	22.11%	\$52,991,127	20.79%	\$25,001	\$807,999	\$47,483
40 to 49	1,177	23.32%	\$57,656,526	22.62%	\$25,003	\$642,635	\$48,986
50 to 59	1,136	22.50%	\$62,433,789	24.49%	\$25,005	\$1,075,000	\$54,959
60 to 64	584	11.57%	\$31,376,684	12.31%	\$25,058	\$556,918	\$53,727
65 to 69	202	4.00%	\$10,407,661	4.08%	\$25,088	\$233,795	\$51,523
70 to 74	109	2.16%	\$5,947,783	2.33%	\$25,059	\$343,237	\$54,567
over 75	140	2.77%	\$5,831,505	2.29%	\$25,220	\$137,655	\$41,654
<b>Subtotal</b>	<b>5,048</b>	<b>100.00%</b>	<b>\$254,938,926</b>	<b>100.00%</b>			<b>\$50,503</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	2	0.02%	\$116,445	0.02%	\$48,740	\$67,705	\$58,222
19 to 29	619	7.23%	\$39,661,393	8.10%	\$25,031	\$583,388	\$64,073
30 to 39	1,221	14.26%	\$76,214,177	15.56%	\$25,001	\$757,784	\$62,419
40 to 49	1,722	20.11%	\$101,461,164	20.72%	\$25,007	\$810,240	\$58,921
50 to 59	2,503	29.24%	\$135,056,795	27.58%	\$25,018	\$579,281	\$53,958
60 to 64	1,396	16.31%	\$79,637,012	16.26%	\$25,001	\$926,432	\$57,047
65 to 69	547	6.39%	\$28,739,940	5.87%	\$25,030	\$376,877	\$52,541
70 to 74	285	3.33%	\$15,073,576	3.08%	\$25,235	\$302,346	\$52,890
over 75	266	3.11%	\$13,718,207	2.80%	\$25,066	\$257,759	\$51,572
<b>Subtotal</b>	<b>8,561</b>	<b>100.00%</b>	<b>\$489,678,709</b>	<b>100.00%</b>			<b>\$57,199</b>

<b>Total</b>	<b>13,609</b>		<b>\$744,617,635</b>				<b>\$54,715</b>
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**TABLE III-16**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR SUBSCRIBERS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	2	0.03%	\$164,592	0.04%	\$44,581	\$120,011	\$82,296
19 to 29	811	11.38%	\$40,072,092	10.83%	\$25,020	\$543,972	\$49,411
30 to 39	1,548	21.73%	\$74,952,050	20.25%	\$25,012	\$774,464	\$48,419
40 to 49	1,806	25.35%	\$92,679,951	25.04%	\$25,014	\$431,351	\$51,318
50 to 59	1,652	23.19%	\$88,972,009	24.04%	\$25,011	\$552,895	\$53,857
60 to 64	800	11.23%	\$45,693,556	12.35%	\$25,019	\$812,391	\$57,117
65 to 69	236	3.31%	\$11,925,558	3.22%	\$25,069	\$444,909	\$50,532
70 to 74	121	1.70%	\$6,896,453	1.86%	\$25,310	\$215,563	\$56,995
over 75	148	2.08%	\$8,778,931	2.37%	\$25,036	\$389,079	\$59,317
<b>Subtotal</b>	<b>7,124</b>	<b>100.00%</b>	<b>\$370,135,193</b>	<b>100.00%</b>			<b>\$51,956</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	0	0.00%	\$0	0.00%	\$0	\$0	\$0
1 to 9	0	0.00%	\$0	0.00%	\$0	\$0	\$0
10 to 18	6	0.05%	\$408,188	0.06%	\$30,078	\$152,814	\$68,031
19 to 29	720	6.23%	\$47,794,588	7.00%	\$25,000	\$976,353	\$66,381
30 to 39	1,586	13.72%	\$100,148,796	14.66%	\$25,037	\$967,047	\$63,146
40 to 49	2,317	20.05%	\$134,036,149	19.62%	\$25,002	\$694,851	\$57,849
50 to 59	3,465	29.98%	\$202,882,426	29.70%	\$25,015	\$1,093,365	\$58,552
60 to 64	1,940	16.78%	\$113,101,108	16.56%	\$25,025	\$761,827	\$58,300
65 to 69	733	6.34%	\$42,481,092	6.22%	\$25,007	\$425,276	\$57,955
70 to 74	423	3.66%	\$22,647,339	3.32%	\$25,034	\$325,608	\$53,540
over 75	368	3.18%	\$19,666,058	2.88%	\$25,080	\$276,311	\$53,440
<b>Subtotal</b>	<b>11,558</b>	<b>100.00%</b>	<b>\$683,165,744</b>	<b>100.00%</b>			<b>\$59,108</b>

<b>Total</b>	<u><b>18,682</b></u>		<u><b>\$1,053,300,937</b></u>		<u><b>\$56,381</b></u>
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**TABLE III-17**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR DEPENDENTS ONLY IN 1991**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	342	6.26%	\$30,566,501	10.14%	\$25,018	\$828,206	\$89,376
1 to 9	305	5.58%	\$25,023,953	8.30%	\$25,034	\$971,360	\$82,046
10 to 18	529	9.69%	\$27,063,829	8.98%	\$25,046	\$733,571	\$51,160
19 to 29	478	8.75%	\$22,582,545	7.49%	\$25,083	\$346,358	\$47,244
30 to 39	967	17.70%	\$46,783,375	15.52%	\$25,019	\$924,829	\$48,380
40 to 49	1,079	19.75%	\$55,938,519	18.55%	\$25,003	\$1,214,959	\$51,843
50 to 59	1,039	19.02%	\$55,193,045	18.31%	\$25,020	\$542,484	\$53,121
60 to 64	426	7.80%	\$22,259,784	7.38%	\$25,047	\$315,834	\$52,253
65 to 69	169	3.09%	\$9,501,005	3.15%	\$25,070	\$390,723	\$56,219
70 to 74	71	1.30%	\$3,793,559	1.26%	\$25,455	\$329,980	\$53,430
over 75	57	1.04%	\$2,790,618	0.93%	\$25,514	\$197,853	\$48,958
<b>Subtotal</b>	<b>5,462</b>	<b>100.00%</b>	<b>\$301,496,732</b>	<b>100.00%</b>			<b>\$55,199</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	531	14.79%	\$49,104,964	21.47%	\$25,054	\$1,380,470	\$92,476
1 to 9	438	12.20%	\$34,541,252	15.10%	\$25,007	\$924,490	\$78,861
10 to 18	660	18.38%	\$34,899,825	15.26%	\$25,000	\$313,275	\$52,879
19 to 29	202	5.63%	\$11,726,614	5.13%	\$25,036	\$377,378	\$58,053
30 to 39	213	5.93%	\$11,637,159	5.09%	\$25,007	\$436,933	\$54,635
40 to 49	347	9.67%	\$20,608,771	9.01%	\$25,142	\$1,072,146	\$59,391
50 to 59	546	15.21%	\$29,865,425	13.06%	\$25,089	\$416,290	\$54,699
60 to 64	415	11.56%	\$22,391,888	9.79%	\$25,014	\$318,000	\$53,956
65 to 69	135	3.76%	\$7,068,502	3.09%	\$25,241	\$294,096	\$52,359
70 to 74	65	1.81%	\$4,404,904	1.93%	\$25,306	\$507,071	\$67,768
over 75	38	1.06%	\$2,508,192	1.10%	\$25,093	\$368,644	\$66,005
<b>Subtotal</b>	<b>3,590</b>	<b>100.00%</b>	<b>\$228,757,496</b>	<b>100.00%</b>			<b>\$63,721</b>

<b>Total</b>	<b>9,052</b>		<b>\$530,254,228</b>				<b>\$58,579</b>
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**TABLE III-18**  
**CLAIMANTS AND CHARGES BY GENDER AND AGE**  
**FOR PPO PLANS FOR DEPENDENTS ONLY IN 1992**

**Female**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	518	6.73%	\$48,130,616	10.91%	\$25,189	\$672,288	\$92,916
1 to 9	418	5.43%	\$32,948,775	7.47%	\$25,017	\$1,053,000	\$78,825
10 to 18	684	8.89%	\$32,769,579	7.43%	\$25,017	\$419,382	\$47,909
19 to 29	644	8.37%	\$31,078,030	7.05%	\$25,032	\$561,133	\$48,258
30 to 39	1,390	18.06%	\$69,578,805	15.78%	\$25,004	\$1,388,181	\$50,057
40 to 49	1,511	19.63%	\$81,630,162	18.51%	\$25,002	\$800,973	\$54,024
50 to 59	1,467	19.06%	\$81,574,252	18.50%	\$25,009	\$867,224	\$55,606
60 to 64	640	8.31%	\$39,317,543	8.92%	\$25,046	\$1,588,000	\$61,434
65 to 69	220	2.86%	\$12,502,738	2.84%	\$25,072	\$383,469	\$56,831
70 to 74	112	1.46%	\$6,388,433	1.45%	\$25,028	\$291,533	\$57,040
over 75	93	1.21%	\$5,062,721	1.15%	\$25,274	\$377,364	\$54,438
<b>Subtotal</b>	<b>7,697</b>	<b>100.00%</b>	<b>\$440,981,654</b>	<b>100.00%</b>			<b>\$57,293</b>

**Male**

Age Range	Number of Claimants	Percent of Claimants	Total Charges	Percent of Total Charges	Minimum Charge	Maximum Charge	Average Charge
under 1	656	14.02%	\$60,165,640	19.82%	\$25,029	\$1,325,440	\$91,716
1 to 9	488	10.43%	\$35,766,516	11.78%	\$25,004	\$628,254	\$73,292
10 to 18	744	15.90%	\$41,929,427	13.81%	\$25,008	\$706,511	\$56,357
19 to 29	279	5.96%	\$16,896,797	5.57%	\$25,021	\$943,648	\$60,562
30 to 39	290	6.20%	\$16,915,669	5.57%	\$25,011	\$1,047,373	\$58,330
40 to 49	536	11.46%	\$34,359,639	11.32%	\$25,035	\$693,823	\$64,104
50 to 59	756	16.16%	\$45,137,574	14.87%	\$25,019	\$507,470	\$59,706
60 to 64	507	10.84%	\$28,920,199	9.53%	\$25,070	\$513,392	\$57,042
65 to 69	236	5.04%	\$13,024,362	4.29%	\$25,138	\$282,271	\$55,188
70 to 74	122	2.61%	\$6,653,147	2.19%	\$25,087	\$232,340	\$54,534
over 75	64	1.37%	\$3,771,368	1.24%	\$25,053	\$232,520	\$58,928
<b>Subtotal</b>	<b>4,678</b>	<b>100.00%</b>	<b>\$303,540,338</b>	<b>100.00%</b>			<b>\$64,887</b>

<b>Total</b>	<b>12,375</b>		<b>\$744,521,993</b>			<b>\$60,163</b>
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