

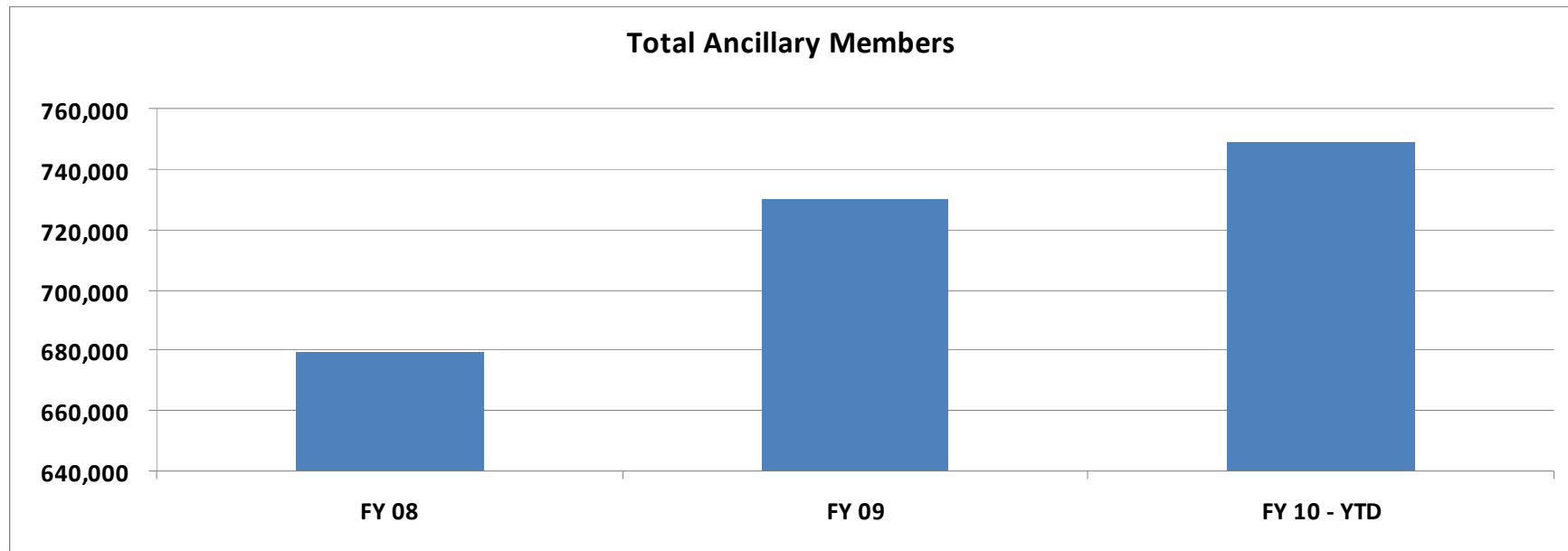
HBF and Dental Participating Providers

A health check on our partnership

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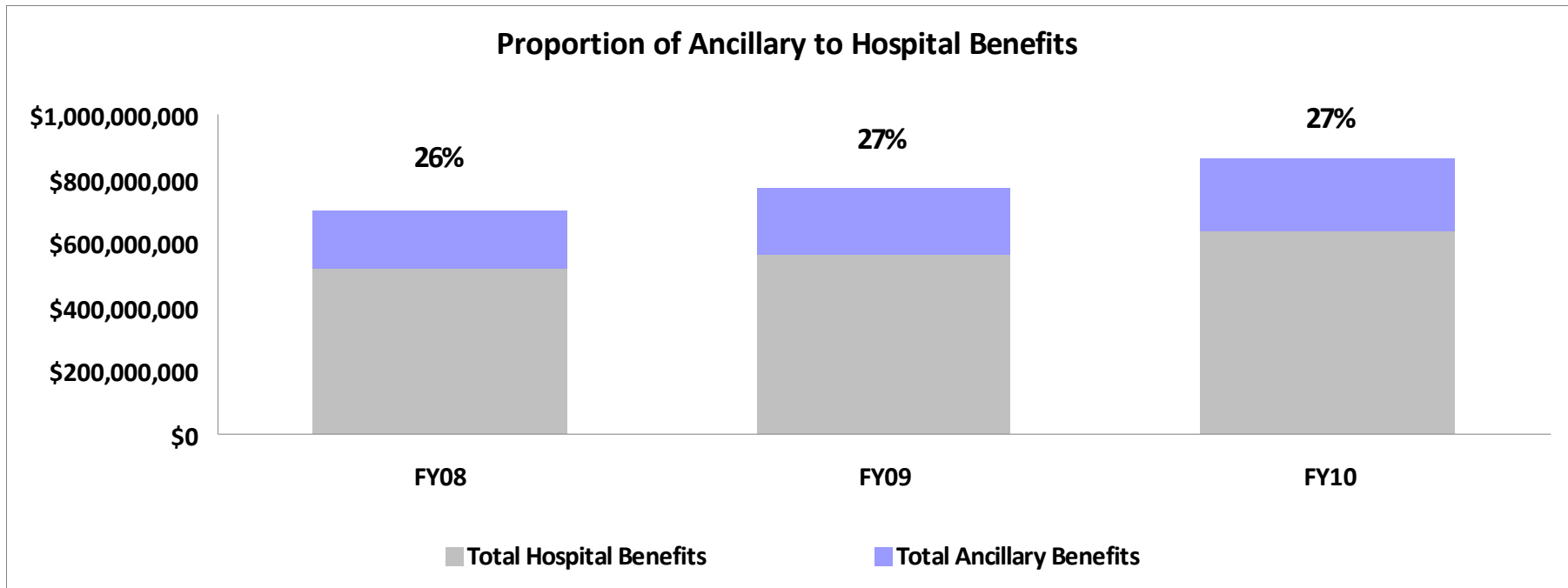
6 May 2010

HBF Ancillary Members Growth



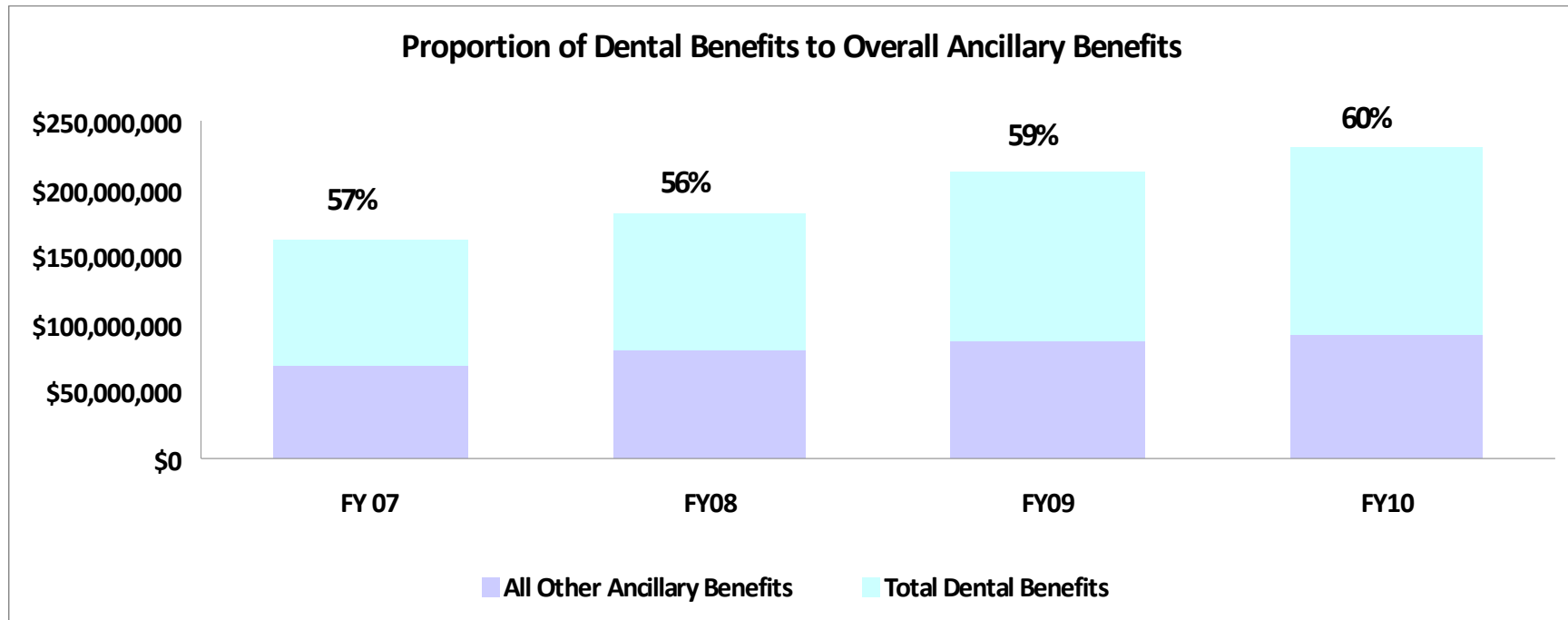
* FY10 YTD @December 2009

HBF Total Ancillary vs Hospital Benefits



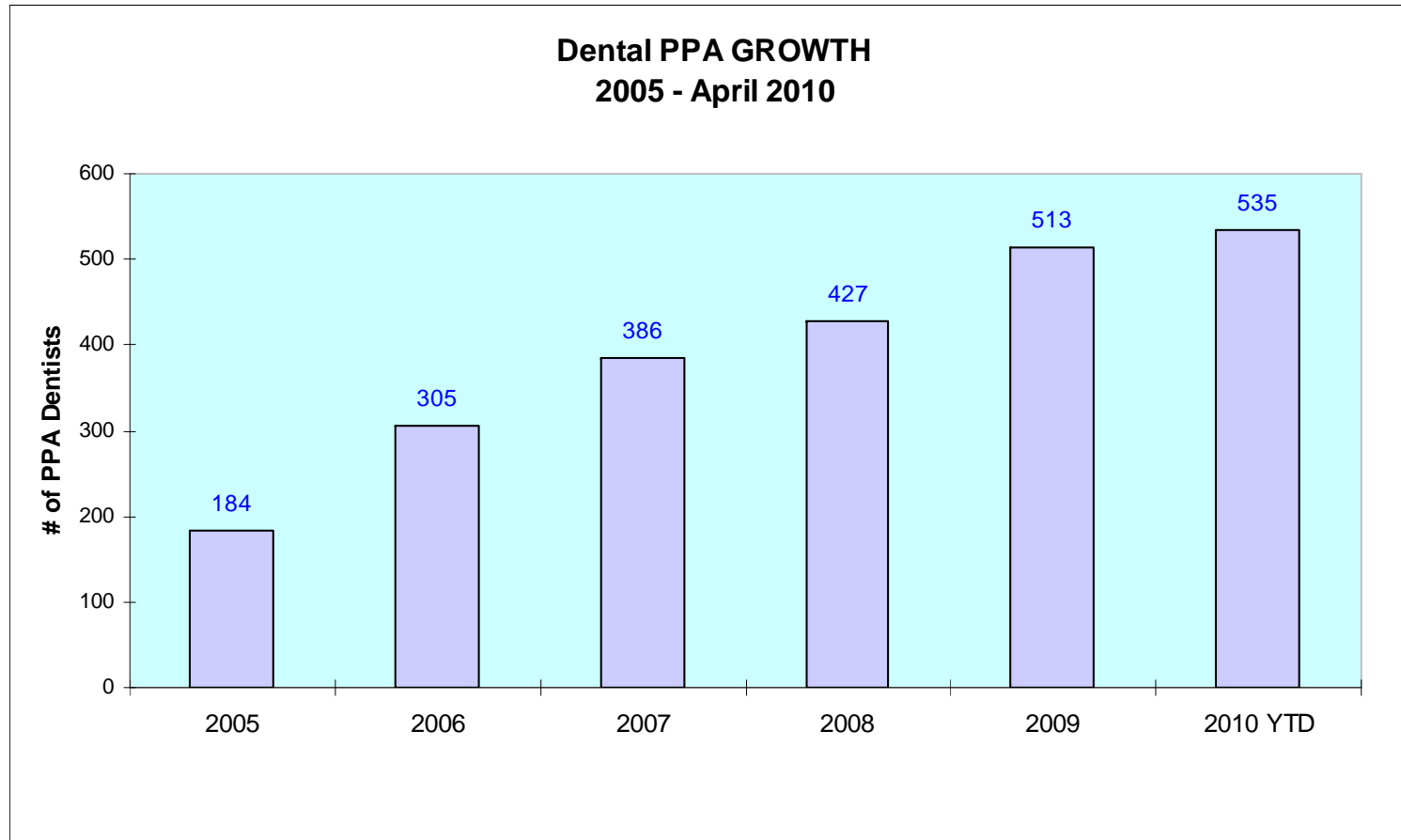
* FY10 = YTD December 2009 + Forecast

HBF Dental vs Other Ancillary Benefits



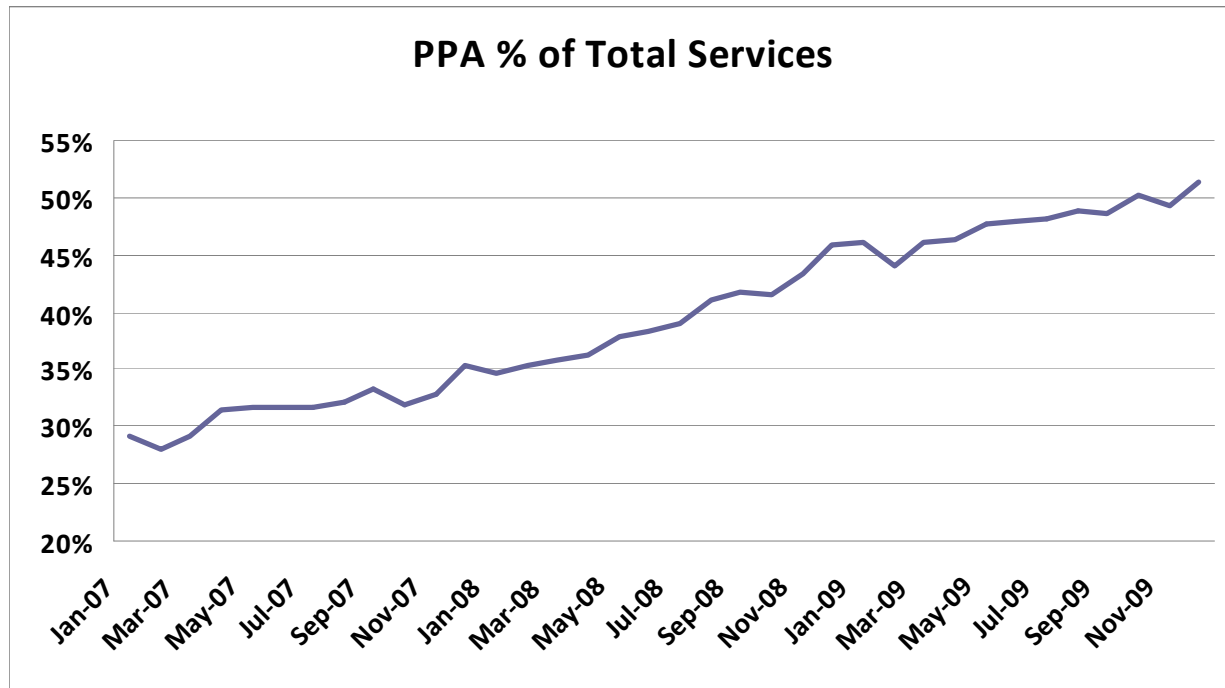
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HBF Dental PPA Growth



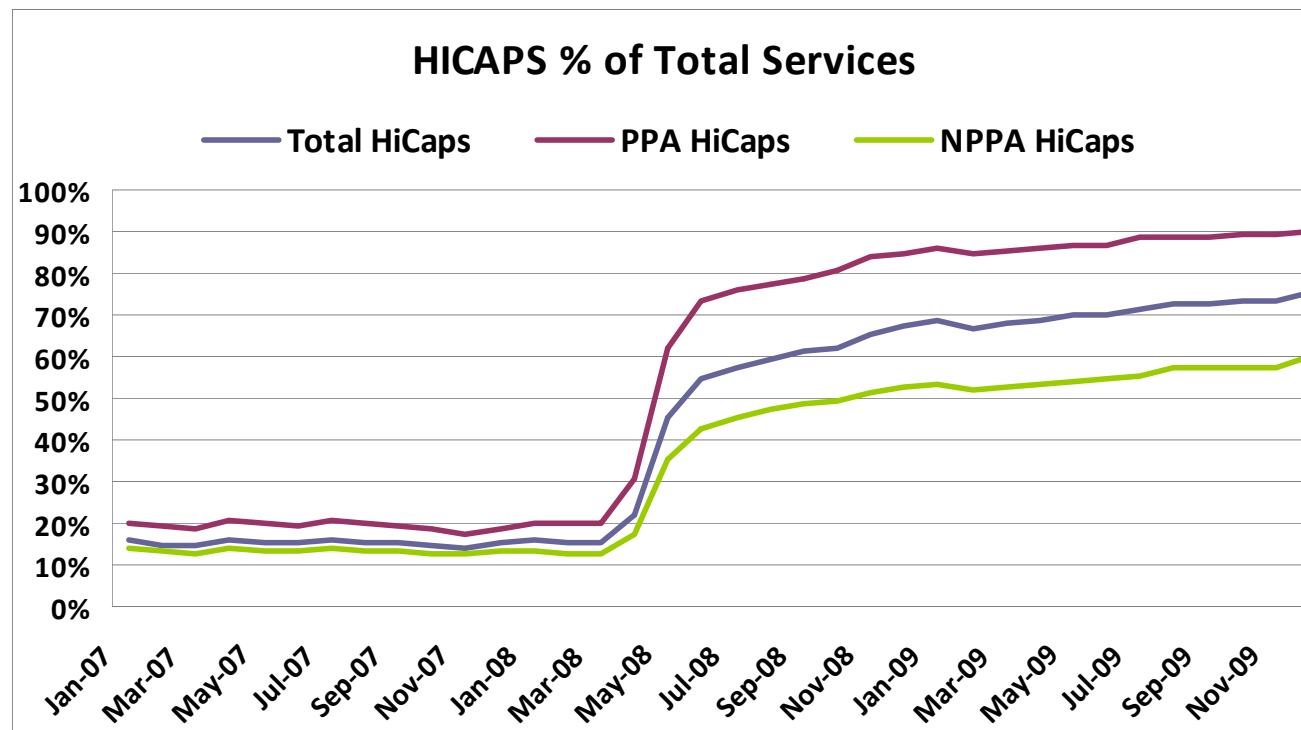
HBF Dental PPA Services

- % proportion of Dental PPA services has increased steadily for the past 3 years
 - 30% in early 2007, growing to 51% by December 2009
- Based on existing trends, increase is likely to continue to between 57% and 63% by December 2010



HBF HICAPS Services

- % proportion of HICAPS services has continued to increase since inception on 1 April 2008
 - currently 75% as at December 2009
- Members are more likely to use HICAPS at a PPA Dentist – 90% at PPA vs 60% at non-PPA



HBF Dental Benefit Enhancements

Effective 1 April 2008:

- Increased benefits on 61 of the most commonly claimed dental item numbers by an average of 25%.
- Maximums and limits increased for preventative and diagnostic treatments.
- Major Dental maximums for memberships over three years were increased by 10%, and the maximum number of veneers were increased to 2 per year.

Effective 1 July 2008, further enhancements were made including:

- Removal of limits on all preventative and diagnostic treatments.
- Annual limit of 6 fillings per calendar year under General Dental were removed.

Market research shows that HBF members perceive real value by using PPA dentists and would be most likely to switch to another PPA dentist if they had to change their current provider

