

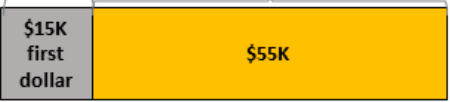
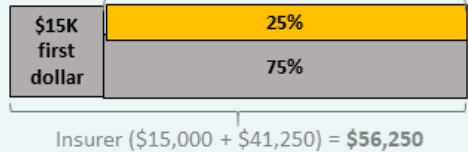
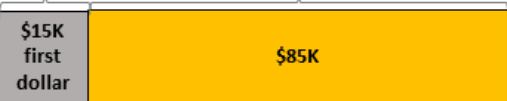
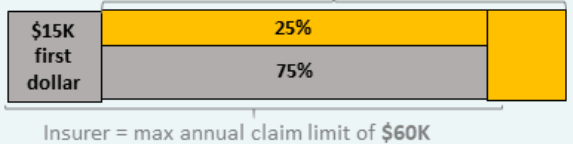

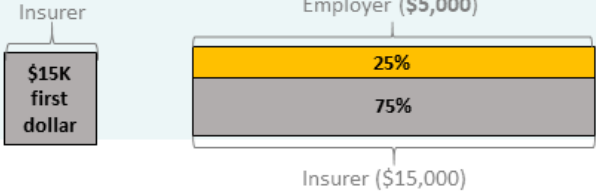


**ANNEX A**

	<u>Current MI</u>	<u>Enhanced MI</u>
<b>Scenario 1:</b> Worker incurs \$15,000 bill from a colorectal surgery procedure	Insurer 	Insurer 
<b>Scenario 2:</b> Worker incurs \$70,000 bill from a cardiosurgery procedure	Insurer      Employer 	Employer (\$13,750) 
<b>Scenario 3:</b> Worker incurs \$100,000 bill from a neurosurgery procedure	Insurer      Employer 	Employer (\$40K) 
<b>Scenario 4:</b> Worker incurs \$15,000 bill from a colorectal surgery procedure (bill 1) and a \$20,000 bill from a subsequent follow-up procedure (bill 2)	Bill 1: \$15K      Bill 2: \$20K Insurer      Employer 	Bill 1: \$15K      Bill 2: \$20K Insurer      Employer (\$5,000) 

*Note: Figures are for illustration purposes only. Actual bill sizes may vary depending on the medical assessment and condition of the patient.*