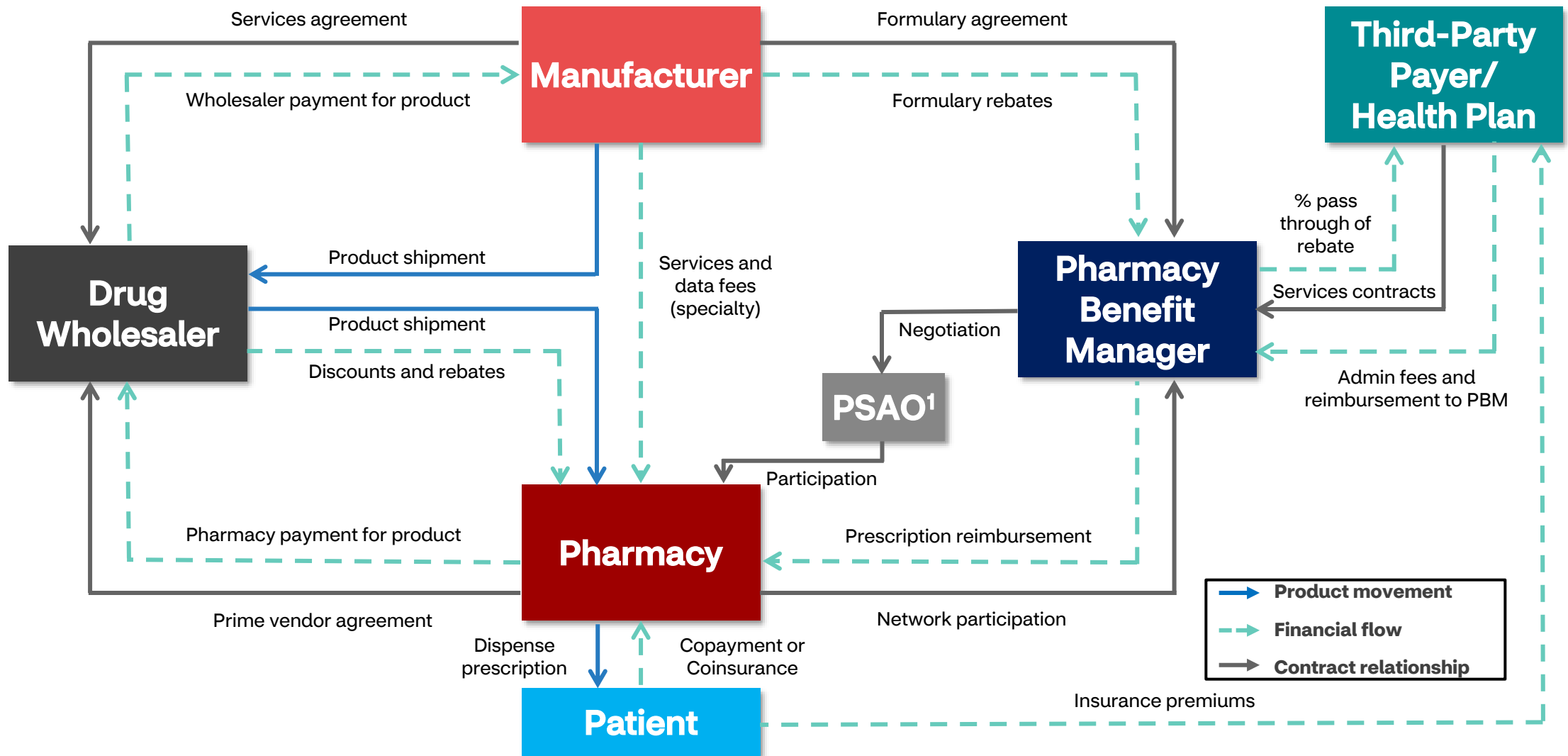


| Industry Backgrounder

The following flow chart is intended to be illustrative of the industry dynamics involving our Pharmacy, Pharmacy Services, and Health Care Benefits businesses with respect to the distribution and reimbursement of pharmaceutical products for our customers and members.

U.S. Pharmacy Distribution & Reimbursement System



¹Only if applicable. Not all pharmacies participate in a pharmacy services administrator organization (PSAO).

Note: Chart reflects patient-administered, outpatient prescriptions drugs. This chart is illustrative. It is not intended to be a complete representation of every type of financial, product flow, or contractual relationship in the marketplace.

