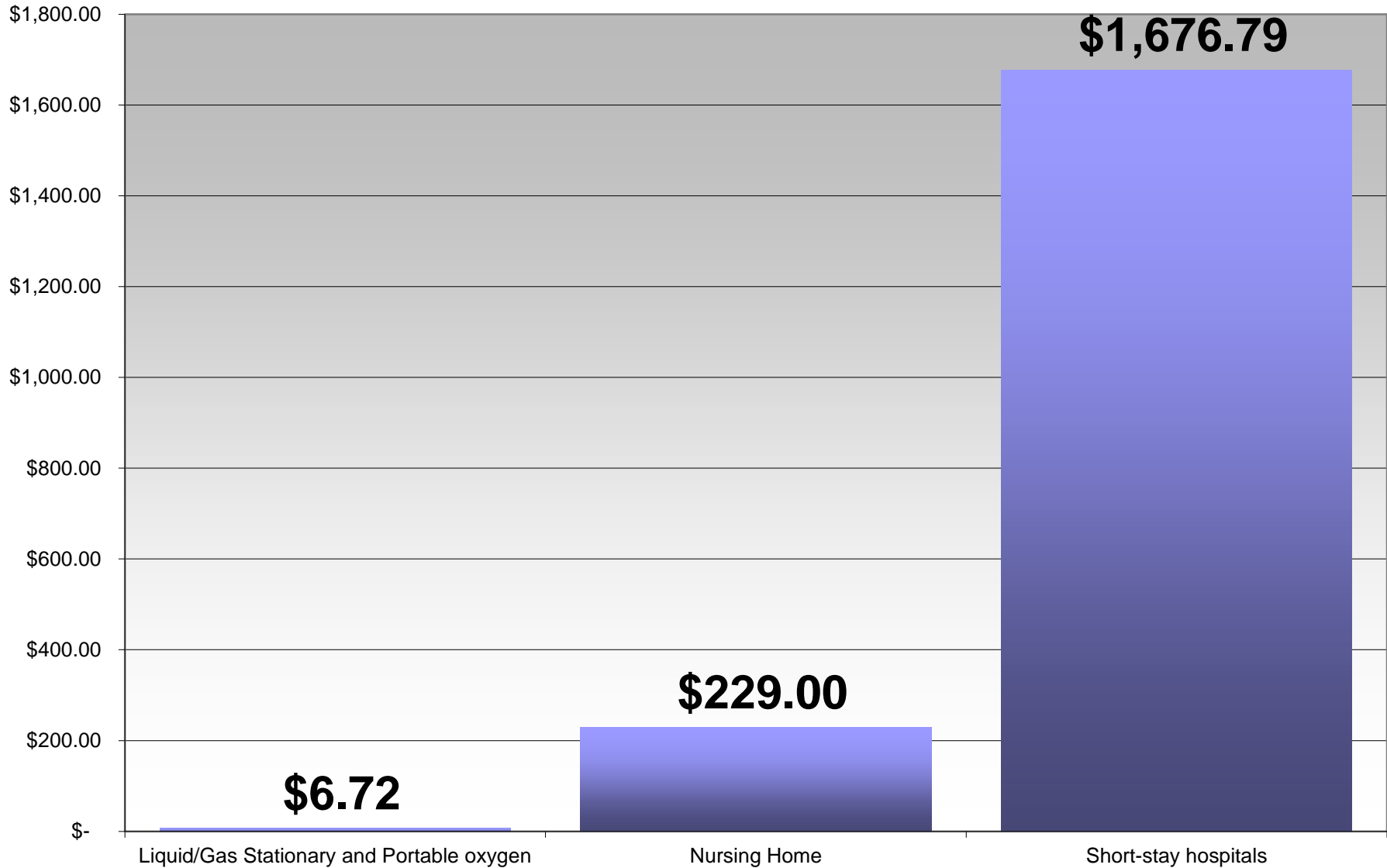




Homecare vs. Institutional Care: Average Costs Per Day



(Source: 2011 Medicare Physician Fee Schedule for Oxygen)

(Source: MetLife Market Survey of Long-Term Care Costs, October 2010)

(Source: Social Security Administration's Annual Statistical Supplement, 2010)