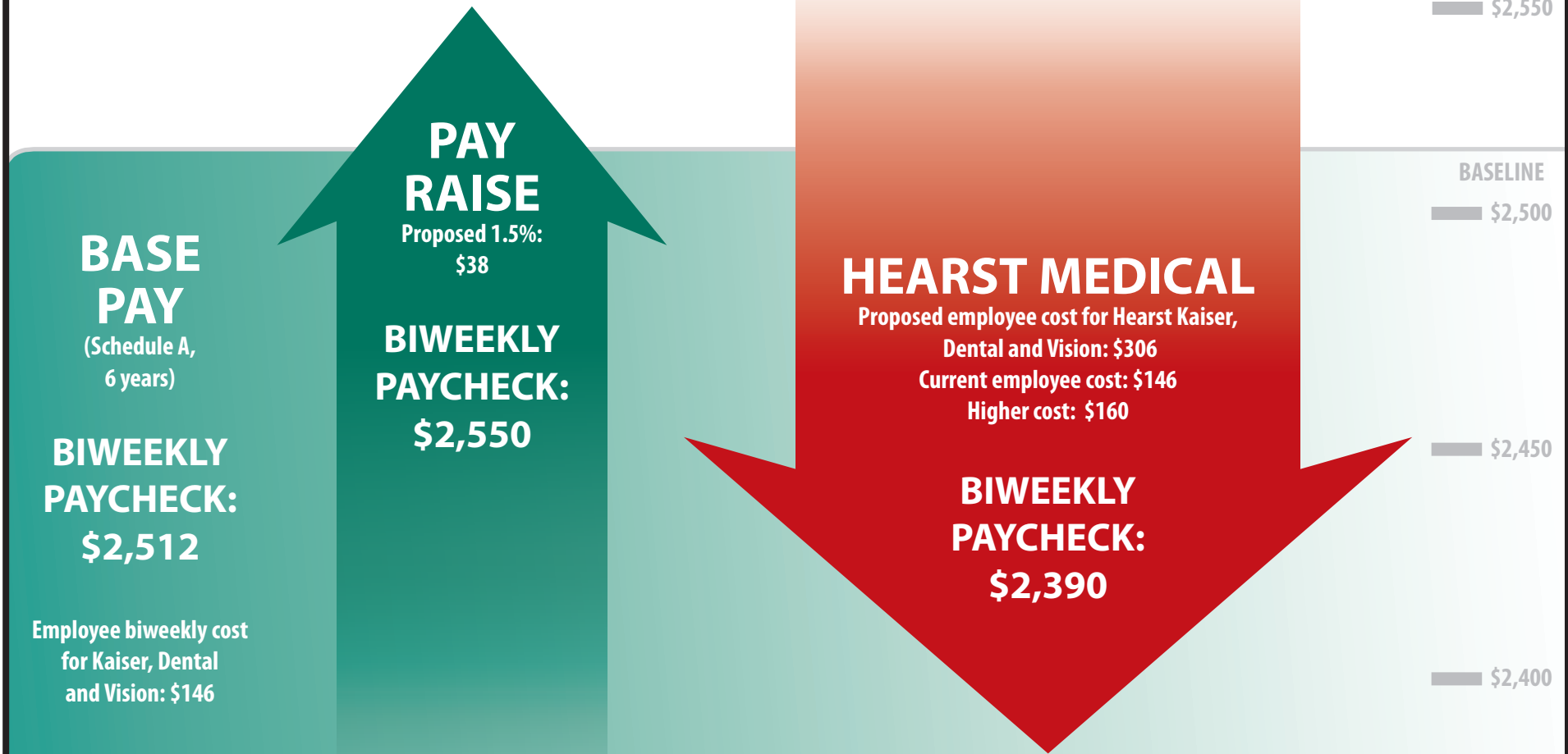


HEARST WANTS YOU TO GIVE UP ... **\$122** PER CHECK

Schedule A, 6 years
Employee + family Kaiser member



\$122 less per check or \$3,172 less per year, and inflation would reduce buying power even further