

EXHIBIT 10



Employee Benefit Cards Production Scenarios

IFB entitled:
"Employee Benefit Card"

Scenario	Scenario Type	Enrollee (Name on all EBC's)	Dependents	# of Addresses per Card Request	# of Cards Issued (Up to Four Cards per Card Carrier)	# of Names that appear on Card (Maximum Six Names per Card)	# of Card Carriers	# of Envelopes (One Card Carrier per Envelope)
A	Individual	1	0	1	1	1	1	1
B	Family	1	up to 5	1	2	up to 6	1	1
C	Family	1	6 to 10	1	4	up to 6	1	1
D	Family	1	3	2 Addresses Total (1) Enrollee/One Dep (2) Enrollee/Two Deps	4 Cards Issued 2 Cards 2 Cards	2 Sets of Cards Set (1) Two Names - Enrollee/Dep Set (2) Three Names - Enrollee/Two Dependents	2	2
E	Family	1	4	4 Addresses Total (1) Enrollee (2) Enrollee/Two Dep (3) Enrollee/One Dep (4) Enrollee/One Dep	8 Cards Issued 2 Cards per Address	4 Sets of Cards Set (1) One Name - Enrollee Set (2) Three Names - Enrollee/Two Dep Set (3) Two Names - Enrollee/Dep	4	4
F	Family	1	7	3 Addresses Total (1) Enrollee/Three Dependents (2) Enrollee/Three Dependents (3) Enrollee/One Dep	6 Cards Issued 2 Cards per Address	3 Sets of Cards Set (1) Three Names - Enrollee/Two Dep Set (2) Three Names - Enrollee/Two Dep Set (3) One Name - Enrollee/One Dep	3	3