SUMMARY ANNUAL REPORT

FOR MEDICAL SERVICES CORP. PPO

This is a summary of the annual report of the Medical Services Corp. PPO, EIN 31-4379427, Plan No. 529, for the period January 1, 2002 through December 31, 2002. The annual report has been filed with the Pension and Welfare Benefits Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with MSC, Incorporated as Premera Blue Cross, to pay Medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2002 were $5,454,756.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Battelle Memorial Institute, 505 King Avenue Room A-189, Columbus, OH 43201-2693, (614) 424-7130.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (Battelle Memorial Institute, 505 King Avenue Room A-189, Columbus, OH 43201-2693) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.