

DEBT SCHEDULE

As of 12/16/1999

LONG TERM DEBT

UWS - seventy million dollars (\$70,000,000) note owed to Blue Cross.

SHORT TERM DEBT

(Line of credit with M&I Marshall & Ilsley Bank)

BCBS	CHSIC	UWIC	PROSERVICES	MERIDIAN	UWS	UNITED HEARTLAND LIFE	VHP	UNITED HEARTLAND	UNITY	INNOVATIVE RESOURCE	UGS	COMP REC GROUP	HEARTLAND DENTAL	TOTAL
\$ 6,800,000	\$ 10,000,000	\$ 2,965,000	0	0	\$4,645,000	0	0	0	0	0	0	\$500,000	0	\$ 24,910,000