

SERFF Tracking Number: CFAP-127812318 State: District of Columbia  
 Filing Company: Group Hospitalization and Medical Services, Inc. State Tracking Number:  
 Company Tracking Number: 1695  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: DC PPO UW & HIPAA - PPACA  
 Project Name/Number: 1695\_DC PPO UW & HIPAA - PPACA/1695

## Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: -8.500%  
 Effective Date of Last Rate Revision: 01/01/2012  
 Filing Method of Last Filing: SERFF

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Group Hospitalization and Medical Services, Inc.	Increase	7.500%	4.400%	\$236,531	2,961	\$5,624,592	9.600%	0.000%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		1,218			2,532			
Policy Holders:		1,062			1,899			

SERFF Tracking Number: CFAP-127812318 State: District of Columbia  
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Product Name: DC PPO UW & HIPAA - PPACA  
Project Name/Number: 1695\_DC PPO UW & HIPAA - PPACA/1695

## Rate Review Details

### COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.  
HHS Issuer Id: 78079  
Product Names: UW Standard, UW Saver, UW HSA, HIPAA Standard  
Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: D/DP-IEA-5/95, DC/CF/IND RX3 (1/03), DC/CF/IND RX3 (R. 7/09), DC/IEA/HIPAA (10/97), PPP-A/DC-4/96, DC/CF/DB/BP (7/07), DC/GHMSI/DOL APPEAL (3/06), DC/CF/DB/ELIG HIPAA (R. 2/06), DC/CF/DB/ELIG SCH (R. 2/06), DC/CF/BP/DB/IEA HIPAA (7/08), DC/CF/BP/DB/IEA (7/08), DC/CF/BP/DOCS (7/08), DC/CF/DB/BP (R. 3/08), DC/CF/DB/ELIG HIPAA (7/08), DC/CF/DB/ELIG (7/08), DC/CF/LCRX (1/05), DC/CF/LCRX (R. 7/09), DC/DP-IEA-9/95, DC/CF/DB/SOB/LC70 (7/07), DC/CF/DB/SOB/LC100 (7/07), DC/CF/DB SAVER SOB (7/08), DC/CF/IND HSA RX3 (R. 7/09), DC/CF/HSA80 (R. 7/07), DC/CF/HSA100 (R. 7/07), DC/CF/IND HSA RX3 (R. 7/06), DC/CF/DB HSA SOB (7/08), DC/CF/DB/NGF/PPACA (9/10), DC/CF/DB/DEPENDENT AGE (9/10), and any amendments

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Quarterly  
Member Months: 26,061  
Benefit Change: Increase  
Percent Change Requested: Min: 0.0 Max: 9.6 Avg: 4.4

#### PRIOR RATE:

<i>SERFF Tracking Number:</i>	<i>CFAP-127812318</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>Group Hospitalization and Medical Services, Inc.</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1695</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>DC PPO UW &amp; HIPAA - PPACA</i>		
<i>Project Name/Number:</i>	<i>1695_DC PPO UW &amp; HIPAA - PPACA/1695</i>		
<b>Total Earned Premium:</b>	<b>5,433,148.00</b>		
<b>Total Incurred Claims:</b>	<b>3,935,619.00</b>		
<b>Annual \$:</b>	<b>Min: 1,545.00 Max: 15,066.00 Avg: 2,372.00</b>		
<b>REQUESTED RATE:</b>			
<b>Projected Earned Premium:</b>	<b>5,669,679.00</b>		
<b>Projected Incurred Claims:</b>	<b>4,530,804.00</b>		
<b>Annual \$:</b>	<b>Min: 1,545.00 Max: 15,322.00 Avg: 2,474.00</b>		

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 Company Tracking Number: 1695  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: DC PPO UW & HIPAA - PPACA  
 Project Name/Number: 1695\_DC PPO UW & HIPAA - PPACA/1695

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	1695_DC PPO UW & HIPAA - PPACA - Rate Filing	D/DP-IEA-5/95, DC/CF/IND RX3 (1/03), DC/CF/IND RX3 (R. 7/09), DC/IEA/HIPAA (10/97), PPP-A/DC-4/96, DC/CF/DB/BP (7/07), DC/GHMSI/DOL APPEAL (3/06), DC/CF/DB/ELIG HIPAA (R. 2/06), DC/CF/DB/ELIG SCH (R. 2/06), DC/CF/BP/DB/IEA HIPAA (7/08), DC/CF/BP/DB/IEA (7/08), DC/CF/BP/DOCS (7/08), DC/CF/DB/BP (R. 3/08), DC/CF/DB/ELIG HIPAA (7/08), DC/CF/DB/ELIG (7/08),	Revised	Previous State Filing Number:	CFAP-1273607 90 or 1655 1695_DC_PPO UW - PPACA - Rate Filing.pdf

SERFF Tracking Number: CFAP-127812318 State: District of Columbia  
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 Company Tracking Number: 1695  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: DC PPO UW & HIPAA - PPACA  
 Project Name/Number: 1695\_DC PPO UW & HIPAA - PPACA/1695

DC/CF/LCRX (1/05), DC/CF/LCRX (R. 7/09), DC/DP- IEA-9/95, DC/CF/DB/SOB/L C70 (7/07), DC/CF/DB/SOB/L C100 (7/07), DC/CF/DB SAVER SOB (7/08), DC/CF/IND HSA RX3 (R. 7/09), DC/CF/HSA80 (R. 7/07), DC/CF/HSA100 (R. 7/07), DC/CF/IND HSA RX3 (R. 7/06), DC/CF/DB HSA SOB (7/08), DC/CF/DB/NGF/ PPACA (9/10, DC/CF/DB/DEPE NDENT AGE (9/10), and any amendments	Percent Rate Change    4.400 Request:
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**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
PPO (BluePreferred)**

**District of Columbia**

**Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA  
Medical & Rx**

**Rate Filing # 1695  
Rate Filing**

**Effective 4/1/2012**

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield**  
**Individual, Non-Medigap Business**  
**PPO (BluePreferred)**  
**District of Columbia**  
**Underwritten & HIPAA**  
**Standard, Saver, and HSA - PPACA**  
**Rate Filing # 1695**  
**Rate Filing**  
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**GHMSI dba  
CareFirst BlueCross BlueShield  
INDIVIDUAL, NON-MEDIGAP  
District of Columbia  
PPO/BluePreferred  
Underwritten Standard, Saver and HSA Plans  
Form Numbers**

**Underwritten (Standard):**

D/DP-IEA-5/95  
DC/CF/IND RX3 (1/03)  
DC/CF/IND RX3 (R. 7/09)  
DC/IEA/HIPAA (10/97)  
PPP-A/DC-4/96  
DC/CF/DB/BP (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND RX3 (R. 7/09)  
DC/CF/DB/ELIG HIPAA (R. 2/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA HIPAA (7/08)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB/BP (R. 3/08)  
DC/CF/DB/ELIG HIPAA (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments.

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**Underwritten Saver:**

DC/CF/LCRX (1/05)  
DC/CF/LCRX (R. 7/09)  
DC/DP-IEA-9/95  
PPP-A/DC-4/96  
DC/CF/DB/SOB/LC70 (7/07)  
DC/CF/DB/SOB/LC100 (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
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DC/CF/DB/ELIG (7/08)  
and any amendments.

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**Underwritten Health Savings Account (HSA):**

DC/CF/IND HSA RX3 (R. 7/09)  
DC/DP-IEA-9/95  
PPP-A/DC-4/96  
DC/CF/HSA80 (R. 7/07)  
DC/CF/HSA100 (R. 7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND HSA RX3 (R. 7/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB HSA SOB (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments.

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**HIPAA (Standard):**

D/DP-IEA-5/95  
DC/CF/IND RX3 (R. 7/09)  
DC/IEA/HIPAA (10/97)  
PPP-A/DC-4/96  
DC/CF/DB/BP (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND RX3 (R. 7/09)  
DC/CF/DB/ELIG HIPAA (R. 2/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA HIPAA (7/08)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB/BP (R. 3/08)  
DC/CF/DB/ELIG HIPAA (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments.

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)



**GHMSI dba CareFirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$100 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$100	\$300
90% / 10%	70% / 30%
\$2,500	\$5,000

Base Rate **\$448.31**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$246.57			
6-18	\$219.67	\$443.74	\$439.34	\$597.51
19-20	\$325.92	\$658.36	\$651.84	\$886.51
21	\$325.92	\$658.36	\$651.84	\$886.51
22	\$325.92	\$658.36	\$651.84	\$886.51
23	\$325.92	\$658.36	\$651.84	\$886.51
24	\$325.92	\$658.36	\$651.84	\$886.51
25	\$325.92	\$658.36	\$651.84	\$886.51
26	\$325.92	\$658.36	\$651.84	\$886.51
27	\$325.92	\$658.36	\$651.84	\$886.51
28	\$325.92	\$658.36	\$651.84	\$886.51
29	\$325.92	\$658.36	\$651.84	\$886.51
30	\$325.92	\$658.36	\$651.84	\$886.51
31	\$325.92	\$658.36	\$651.84	\$886.51
32	\$325.92	\$658.36	\$651.84	\$886.51
33	\$334.44	\$675.57	\$668.88	\$909.67
34	\$347.44	\$701.83	\$694.88	\$945.04
35	\$360.89	\$729.00	\$721.78	\$981.62
36	\$374.79	\$757.07	\$749.57	\$1,019.42
37	\$389.58	\$786.95	\$779.16	\$1,059.66
38	\$404.82	\$817.74	\$809.65	\$1,101.12
39	\$420.51	\$849.44	\$841.03	\$1,143.80
40	\$437.10	\$882.95	\$874.20	\$1,188.92
41	\$454.14	\$917.36	\$908.28	\$1,235.26
42	\$472.07	\$953.58	\$944.14	\$1,284.03
43	\$490.45	\$990.71	\$980.90	\$1,334.03
44	\$509.73	\$1,029.65	\$1,019.46	\$1,386.46
45	\$529.45	\$1,069.50	\$1,058.91	\$1,440.12
46	\$550.08	\$1,111.15	\$1,100.15	\$1,496.21
47	\$571.60	\$1,154.62	\$1,143.19	\$1,554.74
48	\$594.01	\$1,199.90	\$1,188.02	\$1,615.71
49	\$617.32	\$1,246.99	\$1,234.65	\$1,679.12
50	\$641.53	\$1,295.89	\$1,283.06	\$1,744.97
51	\$666.64	\$1,346.61	\$1,333.27	\$1,813.25
52	\$692.64	\$1,399.13	\$1,385.28	\$1,883.98
53	\$719.54	\$1,453.47	\$1,439.08	\$1,957.14
54	\$747.78	\$1,510.52	\$1,495.56	\$2,033.96
55	\$776.92	\$1,569.38	\$1,553.84	\$2,113.23
56	\$807.41	\$1,630.96	\$1,614.81	\$2,196.15
57	\$838.79	\$1,694.35	\$1,677.58	\$2,281.50
58	\$871.51	\$1,760.46	\$1,743.03	\$2,370.52
59	\$905.59	\$1,829.28	\$1,811.17	\$2,463.19
60	\$941.00	\$1,900.83	\$1,882.01	\$2,559.53
61	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
62	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
63	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
64	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
65	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
>65 Non-Medicare Eligible	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52
>65 Medicare Eligible **	\$977.76	\$1,975.08	\$1,955.53	\$2,659.52

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$600
90% / 10%	70% / 30%
\$2,500	\$5,000

Base Rate **\$337.60**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$185.68			
6-18	\$165.42	\$334.16	\$330.85	\$449.95
19-20	\$245.44	\$495.78	\$490.87	\$667.58
21	\$245.44	\$495.78	\$490.87	\$667.58
22	\$245.44	\$495.78	\$490.87	\$667.58
23	\$245.44	\$495.78	\$490.87	\$667.58
24	\$245.44	\$495.78	\$490.87	\$667.58
25	\$245.44	\$495.78	\$490.87	\$667.58
26	\$245.44	\$495.78	\$490.87	\$667.58
27	\$245.44	\$495.78	\$490.87	\$667.58
28	\$245.44	\$495.78	\$490.87	\$667.58
29	\$245.44	\$495.78	\$490.87	\$667.58
30	\$245.44	\$495.78	\$490.87	\$667.58
31	\$245.44	\$495.78	\$490.87	\$667.58
32	\$245.44	\$495.78	\$490.87	\$667.58
33	\$251.85	\$508.74	\$503.70	\$685.03
34	\$261.64	\$528.51	\$523.28	\$711.66
35	\$271.77	\$548.97	\$543.54	\$739.21
36	\$282.23	\$570.11	\$564.47	\$767.68
37	\$293.37	\$592.62	\$586.75	\$797.98
38	\$304.85	\$615.80	\$609.71	\$829.20
39	\$316.67	\$639.67	\$633.34	\$861.34
40	\$329.16	\$664.90	\$658.32	\$895.32
41	\$341.99	\$690.82	\$683.98	\$930.21
42	\$355.49	\$718.10	\$710.99	\$966.94
43	\$369.33	\$746.06	\$738.67	\$1,004.59
44	\$383.85	\$775.38	\$767.70	\$1,044.08
45	\$398.71	\$805.39	\$797.41	\$1,084.48
46	\$414.24	\$836.76	\$828.47	\$1,126.72
47	\$430.44	\$869.49	\$860.88	\$1,170.80
48	\$447.32	\$903.59	\$894.64	\$1,216.71
49	\$464.88	\$939.05	\$929.75	\$1,264.46
50	\$483.11	\$975.87	\$966.21	\$1,314.05
51	\$502.01	\$1,014.06	\$1,004.02	\$1,365.47
52	\$521.59	\$1,053.62	\$1,043.18	\$1,418.73
53	\$541.85	\$1,094.53	\$1,083.70	\$1,473.83
54	\$563.12	\$1,137.50	\$1,126.23	\$1,531.68
55	\$585.06	\$1,181.82	\$1,170.12	\$1,591.37
56	\$608.02	\$1,228.20	\$1,216.04	\$1,653.81
57	\$631.65	\$1,275.93	\$1,263.30	\$1,718.09
58	\$656.29	\$1,325.71	\$1,312.59	\$1,785.12
59	\$681.95	\$1,377.54	\$1,363.90	\$1,854.91
60	\$708.62	\$1,431.42	\$1,417.24	\$1,927.45
61	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
62	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
63	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
64	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
65	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
>65 Non-Medicare Eligible	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75
>65 Medicare Eligible **	\$736.31	\$1,487.34	\$1,472.61	\$2,002.75

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

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 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$600
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate **\$280.76**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$154.42			
6-18	\$137.57	\$277.90	\$275.14	\$374.20
19-20	\$204.11	\$412.31	\$408.23	\$555.19
21	\$204.11	\$412.31	\$408.23	\$555.19
22	\$204.11	\$412.31	\$408.23	\$555.19
23	\$204.11	\$412.31	\$408.23	\$555.19
24	\$204.11	\$412.31	\$408.23	\$555.19
25	\$204.11	\$412.31	\$408.23	\$555.19
26	\$204.11	\$412.31	\$408.23	\$555.19
27	\$204.11	\$412.31	\$408.23	\$555.19
28	\$204.11	\$412.31	\$408.23	\$555.19
29	\$204.11	\$412.31	\$408.23	\$555.19
30	\$204.11	\$412.31	\$408.23	\$555.19
31	\$204.11	\$412.31	\$408.23	\$555.19
32	\$204.11	\$412.31	\$408.23	\$555.19
33	\$209.45	\$423.08	\$418.89	\$569.70
34	\$217.59	\$439.53	\$435.18	\$591.84
35	\$226.01	\$456.54	\$452.02	\$614.75
36	\$234.72	\$474.13	\$469.43	\$638.43
37	\$243.98	\$492.84	\$487.96	\$663.63
38	\$253.53	\$512.12	\$507.05	\$689.59
39	\$263.35	\$531.97	\$526.71	\$716.32
40	\$273.74	\$552.96	\$547.48	\$744.58
41	\$284.41	\$574.51	\$568.82	\$773.59
42	\$295.64	\$597.19	\$591.28	\$804.14
43	\$307.15	\$620.45	\$614.30	\$835.45
44	\$319.22	\$644.83	\$638.45	\$868.29
45	\$331.58	\$669.79	\$663.16	\$901.89
46	\$344.49	\$695.87	\$688.99	\$937.02
47	\$357.97	\$723.10	\$715.94	\$973.68
48	\$372.01	\$751.45	\$744.01	\$1,011.86
49	\$386.61	\$780.95	\$773.21	\$1,051.57
50	\$401.77	\$811.57	\$803.54	\$1,092.81
51	\$417.49	\$843.33	\$834.98	\$1,135.57
52	\$433.77	\$876.22	\$867.55	\$1,179.87
53	\$450.62	\$910.25	\$901.24	\$1,225.69
54	\$468.31	\$945.98	\$936.62	\$1,273.80
55	\$486.56	\$982.85	\$973.11	\$1,323.44
56	\$505.65	\$1,021.41	\$1,011.30	\$1,375.36
57	\$525.30	\$1,061.11	\$1,050.60	\$1,428.82
58	\$545.80	\$1,102.51	\$1,091.59	\$1,484.57
59	\$567.14	\$1,145.61	\$1,134.27	\$1,542.61
60	\$589.32	\$1,190.42	\$1,178.63	\$1,602.94
61	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
62	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
63	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
64	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
65	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
>65 Non-Medicare Eligible	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56
>65 Medicare Eligible **	\$612.34	\$1,236.92	\$1,224.68	\$1,665.56

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$500 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$500	\$1,000
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate **\$268.01**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$147.41			
6-18	\$131.32	\$265.28	\$262.65	\$357.20
19-20	\$194.84	\$393.58	\$389.69	\$529.97
21	\$194.84	\$393.58	\$389.69	\$529.97
22	\$194.84	\$393.58	\$389.69	\$529.97
23	\$194.84	\$393.58	\$389.69	\$529.97
24	\$194.84	\$393.58	\$389.69	\$529.97
25	\$194.84	\$393.58	\$389.69	\$529.97
26	\$194.84	\$393.58	\$389.69	\$529.97
27	\$194.84	\$393.58	\$389.69	\$529.97
28	\$194.84	\$393.58	\$389.69	\$529.97
29	\$194.84	\$393.58	\$389.69	\$529.97
30	\$194.84	\$393.58	\$389.69	\$529.97
31	\$194.84	\$393.58	\$389.69	\$529.97
32	\$194.84	\$393.58	\$389.69	\$529.97
33	\$199.94	\$403.87	\$399.87	\$543.82
34	\$207.71	\$419.57	\$415.42	\$564.97
35	\$215.75	\$435.81	\$431.50	\$586.83
36	\$224.06	\$452.59	\$448.11	\$609.43
37	\$232.90	\$470.46	\$465.80	\$633.49
38	\$242.01	\$488.87	\$484.03	\$658.28
39	\$251.39	\$507.81	\$502.79	\$683.79
40	\$261.31	\$527.85	\$522.62	\$710.76
41	\$271.49	\$548.42	\$542.99	\$738.46
42	\$282.21	\$570.07	\$564.43	\$767.62
43	\$293.20	\$592.27	\$586.41	\$797.51
44	\$304.73	\$615.55	\$609.45	\$828.86
45	\$316.52	\$639.37	\$633.04	\$860.93
46	\$328.85	\$664.27	\$657.70	\$894.47
47	\$341.71	\$690.26	\$683.43	\$929.46
48	\$355.11	\$717.33	\$710.23	\$965.91
49	\$369.05	\$745.48	\$738.10	\$1,003.82
50	\$383.52	\$774.72	\$767.04	\$1,043.18
51	\$398.53	\$805.03	\$797.06	\$1,084.00
52	\$414.08	\$836.43	\$828.15	\$1,126.29
53	\$430.16	\$868.92	\$860.31	\$1,170.02
54	\$447.04	\$903.02	\$894.08	\$1,215.95
55	\$464.46	\$938.21	\$928.92	\$1,263.33
56	\$482.69	\$975.03	\$965.37	\$1,312.91
57	\$501.45	\$1,012.92	\$1,002.89	\$1,363.94
58	\$521.01	\$1,052.44	\$1,042.02	\$1,417.15
59	\$541.38	\$1,093.59	\$1,082.76	\$1,472.55
60	\$562.55	\$1,136.36	\$1,125.11	\$1,530.14
61	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
62	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
63	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
64	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
65	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
>65 Non-Medicare Eligible	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92
>65 Medicare Eligible **	\$584.53	\$1,180.75	\$1,169.06	\$1,589.92

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**

Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$750 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012

**District of Columbia**

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	<u>In Network</u>	<u>Out-Of-Network</u>
NO MATERNITY**	COINSURANCE	\$750	\$1,500
ANNUAL PHYSICALS	OUT-OF-POCKET MAXIMUM	80% / 20%	60% / 40%
		\$3,500	\$7,000

Base Rate **\$248.87**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$136.88			
6-18	\$121.95	\$246.33	\$243.89	\$331.69
19-20	\$180.93	\$365.48	\$361.86	\$492.13
21	\$180.93	\$365.48	\$361.86	\$492.13
22	\$180.93	\$365.48	\$361.86	\$492.13
23	\$180.93	\$365.48	\$361.86	\$492.13
24	\$180.93	\$365.48	\$361.86	\$492.13
25	\$180.93	\$365.48	\$361.86	\$492.13
26	\$180.93	\$365.48	\$361.86	\$492.13
27	\$180.93	\$365.48	\$361.86	\$492.13
28	\$180.93	\$365.48	\$361.86	\$492.13
29	\$180.93	\$365.48	\$361.86	\$492.13
30	\$180.93	\$365.48	\$361.86	\$492.13
31	\$180.93	\$365.48	\$361.86	\$492.13
32	\$180.93	\$365.48	\$361.86	\$492.13
33	\$185.66	\$375.03	\$371.31	\$504.99
34	\$192.87	\$389.61	\$385.75	\$524.62
35	\$200.34	\$404.69	\$400.68	\$544.93
36	\$208.06	\$420.27	\$416.11	\$565.91
37	\$216.27	\$436.86	\$432.54	\$588.25
38	\$224.73	\$453.95	\$449.46	\$611.26
39	\$233.44	\$471.55	\$466.88	\$634.96
40	\$242.65	\$490.15	\$485.30	\$660.00
41	\$252.11	\$509.25	\$504.21	\$685.73
42	\$262.06	\$529.36	\$524.12	\$712.80
43	\$272.26	\$549.97	\$544.53	\$740.56
44	\$282.97	\$571.59	\$565.93	\$769.67
45	\$293.92	\$593.71	\$587.83	\$799.45
46	\$305.36	\$616.83	\$610.73	\$830.59
47	\$317.31	\$640.96	\$634.62	\$863.08
48	\$329.75	\$666.10	\$659.51	\$896.93
49	\$342.69	\$692.24	\$685.39	\$932.13
50	\$356.13	\$719.39	\$712.27	\$968.68
51	\$370.07	\$747.54	\$740.14	\$1,006.59
52	\$384.50	\$776.70	\$769.01	\$1,045.85
53	\$399.44	\$806.86	\$798.87	\$1,086.47
54	\$415.12	\$838.53	\$830.23	\$1,129.11
55	\$431.29	\$871.21	\$862.58	\$1,173.11
56	\$448.21	\$905.39	\$896.43	\$1,219.14
57	\$465.64	\$940.58	\$931.27	\$1,266.53
58	\$483.80	\$977.28	\$967.61	\$1,315.94
59	\$502.72	\$1,015.49	\$1,005.43	\$1,367.39
60	\$522.38	\$1,055.20	\$1,044.76	\$1,420.87
61	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
62	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
63	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
64	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
65	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
>65 Non-Medicare Eligible	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38
>65 Medicare Eligible **	\$542.79	\$1,096.43	\$1,085.57	\$1,476.38

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**

Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$2500 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012

**District of Columbia**

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	<u>In Network</u>	<u>Out-Of-Network</u>
NO MATERNITY**	COINSURANCE	\$2,500	\$5,000
ANNUAL PHYSICALS	OUT-OF-POCKET MAXIMUM	80% / 20%	60% / 40%
		\$5,000	\$7,500

Base Rate **\$202.62**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$111.44			
6-18	\$99.28	\$200.55	\$198.57	\$270.05
19-20	\$147.30	\$297.56	\$294.61	\$400.67
21	\$147.30	\$297.56	\$294.61	\$400.67
22	\$147.30	\$297.56	\$294.61	\$400.67
23	\$147.30	\$297.56	\$294.61	\$400.67
24	\$147.30	\$297.56	\$294.61	\$400.67
25	\$147.30	\$297.56	\$294.61	\$400.67
26	\$147.30	\$297.56	\$294.61	\$400.67
27	\$147.30	\$297.56	\$294.61	\$400.67
28	\$147.30	\$297.56	\$294.61	\$400.67
29	\$147.30	\$297.56	\$294.61	\$400.67
30	\$147.30	\$297.56	\$294.61	\$400.67
31	\$147.30	\$297.56	\$294.61	\$400.67
32	\$147.30	\$297.56	\$294.61	\$400.67
33	\$151.15	\$305.33	\$302.31	\$411.14
34	\$157.03	\$317.20	\$314.06	\$427.12
35	\$163.11	\$329.48	\$326.22	\$443.66
36	\$169.39	\$342.17	\$338.78	\$460.74
37	\$176.08	\$355.68	\$352.15	\$478.93
38	\$182.97	\$369.59	\$365.93	\$497.67
39	\$190.06	\$383.92	\$380.12	\$516.96
40	\$197.55	\$399.06	\$395.11	\$537.35
41	\$205.25	\$414.61	\$410.51	\$558.29
42	\$213.36	\$430.98	\$426.72	\$580.34
43	\$221.67	\$447.77	\$443.33	\$602.93
44	\$230.38	\$465.37	\$460.76	\$626.63
45	\$239.29	\$483.37	\$478.59	\$650.88
46	\$248.61	\$502.20	\$497.23	\$676.23
47	\$258.34	\$521.85	\$516.68	\$702.69
48	\$268.47	\$542.31	\$536.94	\$730.24
49	\$279.01	\$563.60	\$558.02	\$758.90
50	\$289.95	\$585.70	\$579.90	\$788.66
51	\$301.30	\$608.62	\$602.59	\$819.52
52	\$313.05	\$632.36	\$626.10	\$851.49
53	\$325.21	\$656.91	\$650.41	\$884.56
54	\$337.97	\$682.70	\$675.94	\$919.28
55	\$351.14	\$709.30	\$702.28	\$955.10
56	\$364.92	\$737.14	\$729.84	\$992.58
57	\$379.10	\$765.79	\$758.20	\$1,031.16
58	\$393.89	\$795.66	\$787.79	\$1,071.39
59	\$409.29	\$826.77	\$818.58	\$1,113.28
60	\$425.30	\$859.10	\$850.60	\$1,156.81
61	\$441.91	\$892.67	\$883.83	\$1,202.01
62	\$441.91	\$892.67	\$883.83	\$1,202.01
63	\$441.91	\$892.67	\$883.83	\$1,202.01
64	\$441.91	\$892.67	\$883.83	\$1,202.01
65	\$441.91	\$892.67	\$883.83	\$1,202.01
>65 Non-Medicare Eligible	\$441.91	\$892.67	\$883.83	\$1,202.01
>65 Medicare Eligible **	\$441.91	\$892.67	\$883.83	\$1,202.01

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$2500 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY**	DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM	In Network \$2,500 70% / 30% \$5,000	Out-Of-Network \$5,000 60% / 40% \$10,000
Base Rate		<b>\$164.58</b>	

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$90.52			
6-18	\$80.64	\$162.90	\$161.29	\$219.35
19-20	\$119.65	\$241.69	\$239.30	\$325.45
21	\$119.65	\$241.69	\$239.30	\$325.45
22	\$119.65	\$241.69	\$239.30	\$325.45
23	\$119.65	\$241.69	\$239.30	\$325.45
24	\$119.65	\$241.69	\$239.30	\$325.45
25	\$119.65	\$241.69	\$239.30	\$325.45
26	\$119.65	\$241.69	\$239.30	\$325.45
27	\$119.65	\$241.69	\$239.30	\$325.45
28	\$119.65	\$241.69	\$239.30	\$325.45
29	\$119.65	\$241.69	\$239.30	\$325.45
30	\$119.65	\$241.69	\$239.30	\$325.45
31	\$119.65	\$241.69	\$239.30	\$325.45
32	\$119.65	\$241.69	\$239.30	\$325.45
33	\$122.78	\$248.01	\$245.55	\$333.95
34	\$127.55	\$257.65	\$255.10	\$346.93
35	\$132.49	\$267.62	\$264.97	\$360.36
36	\$137.59	\$277.93	\$275.18	\$374.24
37	\$143.02	\$288.90	\$286.04	\$389.01
38	\$148.62	\$300.20	\$297.23	\$404.23
39	\$154.38	\$311.84	\$308.75	\$419.90
40	\$160.47	\$324.14	\$320.93	\$436.47
41	\$166.72	\$336.77	\$333.44	\$453.48
42	\$173.30	\$350.07	\$346.61	\$471.38
43	\$180.05	\$363.70	\$360.10	\$489.74
44	\$187.13	\$378.00	\$374.25	\$508.99
45	\$194.37	\$392.63	\$388.74	\$528.68
46	\$201.94	\$407.92	\$403.88	\$549.28
47	\$209.84	\$423.88	\$419.68	\$570.76
48	\$218.07	\$440.50	\$436.14	\$593.15
49	\$226.63	\$457.79	\$453.25	\$616.42
50	\$235.51	\$475.74	\$471.03	\$640.60
51	\$244.73	\$494.36	\$489.46	\$665.67
52	\$254.28	\$513.64	\$508.55	\$691.63
53	\$264.15	\$533.58	\$528.30	\$718.49
54	\$274.52	\$554.53	\$549.04	\$746.69
55	\$285.22	\$576.14	\$570.43	\$775.79
56	\$296.41	\$598.75	\$592.82	\$806.23
57	\$307.93	\$622.02	\$615.86	\$837.57
58	\$319.94	\$646.29	\$639.89	\$870.25
59	\$332.45	\$671.55	\$664.90	\$904.27
60	\$345.45	\$697.82	\$690.91	\$939.63
61	\$358.95	\$725.08	\$717.90	\$976.34
62	\$358.95	\$725.08	\$717.90	\$976.34
63	\$358.95	\$725.08	\$717.90	\$976.34
64	\$358.95	\$725.08	\$717.90	\$976.34
65	\$358.95	\$725.08	\$717.90	\$976.34
>65 Non-Medicare Eligible	\$358.95	\$725.08	\$717.90	\$976.34
>65 Medicare Eligible **	\$358.95	\$725.08	\$717.90	\$976.34

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$5000 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

NO PHARMACY OR MAIL ORDER DRUGS* NO MATERNITY**	DEDUCTIBLE COINSURANCE OUT-OF-POCKET MAXIMUM	In Network \$5,000 100% / 0% \$5,000	Out-Of-Network \$10,000 80% / 20% \$12,500
Base Rate		<b>\$159.17</b>	

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$87.54			
6-18	\$77.99	\$157.55	\$155.99	\$212.14
19-20	\$115.72	\$233.75	\$231.43	\$314.75
21	\$115.72	\$233.75	\$231.43	\$314.75
22	\$115.72	\$233.75	\$231.43	\$314.75
23	\$115.72	\$233.75	\$231.43	\$314.75
24	\$115.72	\$233.75	\$231.43	\$314.75
25	\$115.72	\$233.75	\$231.43	\$314.75
26	\$115.72	\$233.75	\$231.43	\$314.75
27	\$115.72	\$233.75	\$231.43	\$314.75
28	\$115.72	\$233.75	\$231.43	\$314.75
29	\$115.72	\$233.75	\$231.43	\$314.75
30	\$115.72	\$233.75	\$231.43	\$314.75
31	\$115.72	\$233.75	\$231.43	\$314.75
32	\$115.72	\$233.75	\$231.43	\$314.75
33	\$118.74	\$239.86	\$237.48	\$322.98
34	\$123.36	\$249.18	\$246.71	\$335.53
35	\$128.13	\$258.83	\$256.26	\$348.52
36	\$133.07	\$268.79	\$266.13	\$361.94
37	\$138.32	\$279.40	\$276.64	\$376.23
38	\$143.73	\$290.34	\$287.46	\$390.95
39	\$149.30	\$301.59	\$298.60	\$406.10
40	\$155.19	\$313.49	\$310.38	\$422.12
41	\$161.24	\$325.70	\$322.48	\$438.57
42	\$167.61	\$338.56	\$335.21	\$455.89
43	\$174.13	\$351.75	\$348.26	\$473.64
44	\$180.98	\$365.57	\$361.95	\$492.26
45	\$187.98	\$379.72	\$375.96	\$511.30
46	\$195.30	\$394.51	\$390.60	\$531.22
47	\$202.94	\$409.94	\$405.88	\$552.00
48	\$210.90	\$426.02	\$421.80	\$573.65
49	\$219.18	\$442.74	\$438.35	\$596.16
50	\$227.77	\$460.10	\$455.54	\$619.54
51	\$236.69	\$478.11	\$473.37	\$643.79
52	\$245.92	\$496.75	\$491.84	\$668.90
53	\$255.47	\$516.05	\$510.94	\$694.87
54	\$265.50	\$536.30	\$530.99	\$722.15
55	\$275.84	\$557.20	\$551.68	\$750.29
56	\$286.67	\$579.06	\$573.33	\$779.73
57	\$297.81	\$601.57	\$595.61	\$810.04
58	\$309.43	\$625.04	\$618.85	\$841.64
59	\$321.52	\$649.48	\$643.05	\$874.54
60	\$334.10	\$674.88	\$668.20	\$908.75
61	\$347.15	\$701.24	\$694.30	\$944.25
62	\$347.15	\$701.24	\$694.30	\$944.25
63	\$347.15	\$701.24	\$694.30	\$944.25
64	\$347.15	\$701.24	\$694.30	\$944.25
65	\$347.15	\$701.24	\$694.30	\$944.25
>65 Non-Medicare Eligible	\$347.15	\$701.24	\$694.30	\$944.25
>65 Medicare Eligible **	\$347.15	\$701.24	\$694.30	\$944.25

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

\*\*not available to new sales



**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$10000 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	In Network	Out-Of-Network
NO MATERNITY**	COINSURANCE	\$10,000	\$12,500
	OUT-OF-POCKET MAXIMUM	100% / 0%	80% / 20%
		\$10,000	\$15,000

Base Rate **\$115.37**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$63.45			
6-18	\$56.53	\$114.19	\$113.06	\$153.77
19-20	\$83.87	\$169.43	\$167.75	\$228.14
21	\$83.87	\$169.43	\$167.75	\$228.14
22	\$83.87	\$169.43	\$167.75	\$228.14
23	\$83.87	\$169.43	\$167.75	\$228.14
24	\$83.87	\$169.43	\$167.75	\$228.14
25	\$83.87	\$169.43	\$167.75	\$228.14
26	\$83.87	\$169.43	\$167.75	\$228.14
27	\$83.87	\$169.43	\$167.75	\$228.14
28	\$83.87	\$169.43	\$167.75	\$228.14
29	\$83.87	\$169.43	\$167.75	\$228.14
30	\$83.87	\$169.43	\$167.75	\$228.14
31	\$83.87	\$169.43	\$167.75	\$228.14
32	\$83.87	\$169.43	\$167.75	\$228.14
33	\$86.07	\$173.85	\$172.13	\$234.10
34	\$89.41	\$180.61	\$178.82	\$243.20
35	\$92.87	\$187.60	\$185.75	\$252.61
36	\$96.45	\$194.83	\$192.90	\$262.34
37	\$100.26	\$202.52	\$200.51	\$272.70
38	\$104.18	\$210.44	\$208.36	\$283.37
39	\$108.22	\$218.60	\$216.43	\$294.35
40	\$112.49	\$227.22	\$224.97	\$305.96
41	\$116.87	\$236.08	\$233.74	\$317.89
42	\$121.48	\$245.40	\$242.97	\$330.44
43	\$126.21	\$254.95	\$252.43	\$343.30
44	\$131.18	\$264.97	\$262.35	\$356.80
45	\$136.25	\$275.23	\$272.50	\$370.61
46	\$141.56	\$285.95	\$283.12	\$385.04
47	\$147.10	\$297.14	\$294.19	\$400.10
48	\$152.87	\$308.79	\$305.73	\$415.79
49	\$158.86	\$320.91	\$317.73	\$432.11
50	\$165.09	\$333.49	\$330.19	\$449.06
51	\$171.56	\$346.54	\$343.11	\$466.63
52	\$178.25	\$360.06	\$356.49	\$484.83
53	\$185.17	\$374.04	\$370.34	\$503.66
54	\$192.44	\$388.72	\$384.87	\$523.43
55	\$199.94	\$403.87	\$399.87	\$543.83
56	\$207.78	\$419.72	\$415.56	\$565.17
57	\$215.86	\$436.03	\$431.71	\$587.13
58	\$224.28	\$453.04	\$448.56	\$610.04
59	\$233.05	\$470.76	\$466.09	\$633.89
60	\$242.16	\$489.17	\$484.32	\$658.68
61	\$251.62	\$508.28	\$503.24	\$684.41
62	\$251.62	\$508.28	\$503.24	\$684.41
63	\$251.62	\$508.28	\$503.24	\$684.41
64	\$251.62	\$508.28	\$503.24	\$684.41
65	\$251.62	\$508.28	\$503.24	\$684.41
>65 Non-Medicare Eligible	\$251.62	\$508.28	\$503.24	\$684.41
>65 Medicare Eligible **	\$251.62	\$508.28	\$503.24	\$684.41

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 District of Columbia  
**PPO/BluePreferred - Underwritten HSA Plan - \$1200 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

Rx and Medical Combined for Ded, OOP Max and Lifetime Max\*  
 MATERNITY COVERED\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$1,200	\$2,400
80% / 20%	60% / 40%
\$2,800	\$5,000

Base Rate **\$173.34**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$95.34			
6-18	\$84.94	\$171.57	\$169.87	\$231.03
19-20	\$126.02	\$254.56	\$252.04	\$342.77
21	\$126.02	\$254.56	\$252.04	\$342.77
22	\$126.02	\$254.56	\$252.04	\$342.77
23	\$126.02	\$254.56	\$252.04	\$342.77
24	\$126.02	\$254.56	\$252.04	\$342.77
25	\$126.02	\$254.56	\$252.04	\$342.77
26	\$126.02	\$254.56	\$252.04	\$342.77
27	\$126.02	\$254.56	\$252.04	\$342.77
28	\$126.02	\$254.56	\$252.04	\$342.77
29	\$126.02	\$254.56	\$252.04	\$342.77
30	\$126.02	\$254.56	\$252.04	\$342.77
31	\$126.02	\$254.56	\$252.04	\$342.77
32	\$126.02	\$254.56	\$252.04	\$342.77
33	\$129.31	\$261.21	\$258.62	\$351.73
34	\$134.34	\$271.36	\$268.68	\$365.40
35	\$139.54	\$281.87	\$279.08	\$379.55
36	\$144.91	\$292.72	\$289.82	\$394.16
37	\$150.63	\$304.28	\$301.26	\$409.72
38	\$156.53	\$316.18	\$313.05	\$425.75
39	\$162.59	\$328.44	\$325.19	\$442.25
40	\$169.01	\$341.39	\$338.01	\$459.70
41	\$175.59	\$354.70	\$351.19	\$477.61
42	\$182.53	\$368.70	\$365.05	\$496.47
43	\$189.63	\$383.06	\$379.27	\$515.80
44	\$197.09	\$398.12	\$394.18	\$536.08
45	\$204.71	\$413.52	\$409.43	\$556.82
46	\$212.69	\$429.63	\$425.38	\$578.51
47	\$221.01	\$446.44	\$442.02	\$601.14
48	\$229.68	\$463.94	\$459.35	\$624.72
49	\$238.69	\$482.15	\$477.38	\$649.23
50	\$248.05	\$501.06	\$496.10	\$674.69
51	\$257.76	\$520.67	\$515.51	\$701.10
52	\$267.81	\$540.98	\$535.62	\$728.44
53	\$278.21	\$561.99	\$556.42	\$756.73
54	\$289.13	\$584.04	\$578.26	\$786.44
55	\$300.40	\$606.80	\$600.80	\$817.08
56	\$312.19	\$630.61	\$624.37	\$849.14
57	\$324.32	\$655.12	\$648.64	\$882.15
58	\$336.97	\$680.69	\$673.95	\$916.57
59	\$350.15	\$707.30	\$700.29	\$952.40
60	\$363.84	\$734.96	\$727.68	\$989.65
61	\$378.05	\$763.67	\$756.11	\$1,028.31
62	\$378.05	\$763.67	\$756.11	\$1,028.31
63	\$378.05	\$763.67	\$756.11	\$1,028.31
64	\$378.05	\$763.67	\$756.11	\$1,028.31
65	\$378.05	\$763.67	\$756.11	\$1,028.31
Over 65	\$378.05	\$763.67	\$756.11	\$1,028.31

\$10 Generic, \$25 Preferred Brand  
 \$45 Non-Preferred Brand Copays  
 \$1,500 Annual Max

**\*\* - To include Maternity, with:  
 Deductible & Coinsurance  
 and no per pregnancy  
 maximum, add \$126 to the  
 monthly premium rate.  
 (Covers those maternity  
 services not mandated  
 by HB 1271, primarily  
 professional services.)**

\*\*not available to new sales

BSBS Code P803

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 District of Columbia  
**PPO/BluePreferred - Underwritten HSA Plan - \$2700 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

Rx and Medical Combined for Ded, OOP Max and Lifetime Max\*  
 MATERNITY COVERED\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$2,700	\$5,400
100% / 0%	80% / 20%
\$3,200	\$6,400

Base Rate **\$128.79**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$70.83			
6-18	\$63.11	\$127.48	\$126.21	\$171.65
19-20	\$93.63	\$189.13	\$187.26	\$254.67
21	\$93.63	\$189.13	\$187.26	\$254.67
22	\$93.63	\$189.13	\$187.26	\$254.67
23	\$93.63	\$189.13	\$187.26	\$254.67
24	\$93.63	\$189.13	\$187.26	\$254.67
25	\$93.63	\$189.13	\$187.26	\$254.67
26	\$93.63	\$189.13	\$187.26	\$254.67
27	\$93.63	\$189.13	\$187.26	\$254.67
28	\$93.63	\$189.13	\$187.26	\$254.67
29	\$93.63	\$189.13	\$187.26	\$254.67
30	\$93.63	\$189.13	\$187.26	\$254.67
31	\$93.63	\$189.13	\$187.26	\$254.67
32	\$93.63	\$189.13	\$187.26	\$254.67
33	\$96.08	\$194.08	\$192.15	\$261.33
34	\$99.81	\$201.62	\$199.62	\$271.49
35	\$103.68	\$209.43	\$207.35	\$282.00
36	\$107.67	\$217.49	\$215.34	\$292.86
37	\$111.92	\$226.08	\$223.84	\$304.42
38	\$116.30	\$234.92	\$232.59	\$316.33
39	\$120.81	\$244.03	\$241.61	\$328.59
40	\$125.57	\$253.65	\$251.14	\$341.55
41	\$130.46	\$263.54	\$260.93	\$354.86
42	\$135.62	\$273.94	\$271.23	\$368.88
43	\$140.90	\$284.61	\$281.79	\$383.24
44	\$146.43	\$295.80	\$292.87	\$398.30
45	\$152.10	\$307.24	\$304.20	\$413.71
46	\$158.03	\$319.21	\$316.05	\$429.83
47	\$164.21	\$331.70	\$328.41	\$446.64
48	\$170.65	\$344.71	\$341.29	\$464.16
49	\$177.34	\$358.23	\$354.69	\$482.38
50	\$184.30	\$372.28	\$368.60	\$501.29
51	\$191.51	\$386.85	\$383.02	\$520.91
52	\$198.98	\$401.94	\$397.96	\$541.23
53	\$206.71	\$417.55	\$413.42	\$562.25
54	\$214.82	\$433.94	\$429.64	\$584.32
55	\$223.19	\$450.85	\$446.39	\$607.09
56	\$231.95	\$468.54	\$463.90	\$630.91
57	\$240.97	\$486.75	\$481.93	\$655.43
58	\$250.37	\$505.74	\$500.74	\$681.00
59	\$260.16	\$525.51	\$520.31	\$707.62
60	\$270.33	\$546.07	\$540.66	\$735.30
61	\$280.89	\$567.40	\$561.78	\$764.02
62	\$280.89	\$567.40	\$561.78	\$764.02
63	\$280.89	\$567.40	\$561.78	\$764.02
64	\$280.89	\$567.40	\$561.78	\$764.02
65	\$280.89	\$567.40	\$561.78	\$764.02
Over 65	\$280.89	\$567.40	\$561.78	\$764.02

\$10 Generic, \$25 Preferred Brand  
 \$45 Non-Preferred Brand Copays  
 \$1,500 Annual Max

**\*\* - To include Maternity, with:  
 Deductible & Coinsurance  
 and no per pregnancy  
 maximum, add \$126 to the  
 monthly premium rate.  
 (Covers those maternity  
 services not mandated  
 by HB 1271, primarily  
 professional services.)**

\*\*not available to new sales

BSBS Code P804

**GHMSI dba CareFirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - HIPAA Standard Plan - \$100 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 FULL MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$100	\$300
90% / 10%	70% / 30%
\$2,500	\$5,000

Base Rate **\$1,164.83**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$640.66			
6-18	\$570.77	\$1,152.95	\$1,141.53	\$1,552.49
19-20	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
21	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
22	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
23	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
24	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
25	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
26	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
27	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
28	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
29	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
30	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
31	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
32	\$846.83	\$1,710.60	\$1,693.66	\$2,303.38
33	\$868.96	\$1,755.31	\$1,737.93	\$2,363.58
34	\$902.74	\$1,823.54	\$1,805.49	\$2,455.46
35	\$937.69	\$1,894.13	\$1,875.38	\$2,550.51
36	\$973.80	\$1,967.07	\$1,947.60	\$2,648.73
37	\$1,012.24	\$2,044.72	\$2,024.47	\$2,753.29
38	\$1,051.84	\$2,124.72	\$2,103.68	\$2,861.01
39	\$1,092.61	\$2,207.07	\$2,185.22	\$2,971.90
40	\$1,135.71	\$2,294.13	\$2,271.42	\$3,089.13
41	\$1,179.97	\$2,383.55	\$2,359.95	\$3,209.53
42	\$1,226.57	\$2,477.66	\$2,453.13	\$3,336.26
43	\$1,274.32	\$2,574.13	\$2,548.65	\$3,466.16
44	\$1,324.41	\$2,675.31	\$2,648.82	\$3,602.40
45	\$1,375.66	\$2,778.84	\$2,751.33	\$3,741.81
46	\$1,429.25	\$2,887.08	\$2,858.49	\$3,887.55
47	\$1,485.16	\$3,000.02	\$2,970.32	\$4,039.63
48	\$1,543.40	\$3,117.67	\$3,086.80	\$4,198.05
49	\$1,603.97	\$3,240.02	\$3,207.94	\$4,362.80
50	\$1,666.87	\$3,367.08	\$3,333.74	\$4,533.89
51	\$1,732.10	\$3,498.85	\$3,464.20	\$4,711.32
52	\$1,799.66	\$3,635.32	\$3,599.32	\$4,895.08
53	\$1,869.55	\$3,776.50	\$3,739.10	\$5,085.18
54	\$1,942.94	\$3,924.73	\$3,885.87	\$5,284.79
55	\$2,018.65	\$4,077.67	\$4,037.30	\$5,490.73
56	\$2,097.86	\$4,237.67	\$4,195.72	\$5,706.18
57	\$2,179.40	\$4,402.38	\$4,358.79	\$5,927.96
58	\$2,264.43	\$4,574.15	\$4,528.86	\$6,159.25
59	\$2,352.96	\$4,752.97	\$4,705.91	\$6,400.04
60	\$2,444.98	\$4,938.86	\$4,889.96	\$6,650.34
61	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14
62	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14
63	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14
64	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14
65	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14
Over 65	\$2,540.49	\$5,131.80	\$5,080.99	\$6,910.14

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\*not available to new sales

BSBS Code

P601

**GHMSI dba CareFirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - HIPAA Standard Plan - \$300 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2012  
 District of Columbia

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$500
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate

**\$748.46**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$411.65			
6-18	\$366.75	\$740.83	\$733.49	\$997.55
19-20	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
21	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
22	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
23	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
24	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
25	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
26	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
27	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
28	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
29	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
30	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
31	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
32	\$544.13	\$1,099.14	\$1,088.26	\$1,480.03
33	\$558.35	\$1,127.87	\$1,116.70	\$1,518.72
34	\$580.06	\$1,171.71	\$1,160.11	\$1,577.75
35	\$602.51	\$1,217.07	\$1,205.02	\$1,638.83
36	\$625.71	\$1,263.94	\$1,251.43	\$1,701.94
37	\$650.41	\$1,313.83	\$1,300.82	\$1,769.12
38	\$675.86	\$1,365.24	\$1,351.72	\$1,838.34
39	\$702.06	\$1,418.15	\$1,404.11	\$1,909.59
40	\$729.75	\$1,474.09	\$1,459.50	\$1,984.92
41	\$758.19	\$1,531.54	\$1,516.38	\$2,062.28
42	\$788.13	\$1,592.02	\$1,576.26	\$2,143.71
43	\$818.82	\$1,654.01	\$1,637.63	\$2,227.18
44	\$851.00	\$1,719.02	\$1,702.00	\$2,314.72
45	\$883.93	\$1,785.54	\$1,767.86	\$2,404.29
46	\$918.36	\$1,855.09	\$1,836.72	\$2,497.94
47	\$954.29	\$1,927.66	\$1,908.57	\$2,595.66
48	\$991.71	\$2,003.25	\$1,983.42	\$2,697.45
49	\$1,030.63	\$2,081.87	\$2,061.26	\$2,803.31
50	\$1,071.05	\$2,163.51	\$2,142.09	\$2,913.25
51	\$1,112.96	\$2,248.18	\$2,225.92	\$3,027.25
52	\$1,156.37	\$2,335.87	\$2,312.74	\$3,145.33
53	\$1,201.28	\$2,426.58	\$2,402.56	\$3,267.48
54	\$1,248.43	\$2,521.83	\$2,496.86	\$3,395.73
55	\$1,297.08	\$2,620.10	\$2,594.16	\$3,528.06
56	\$1,347.98	\$2,722.91	\$2,695.95	\$3,666.50
57	\$1,400.37	\$2,828.74	\$2,800.74	\$3,809.00
58	\$1,455.01	\$2,939.11	\$2,910.01	\$3,957.62
59	\$1,511.89	\$3,054.02	\$3,023.78	\$4,112.34
60	\$1,571.02	\$3,173.46	\$3,142.04	\$4,273.17
61	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10
62	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10
63	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10
64	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10
65	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10
Over 65	\$1,632.39	\$3,297.43	\$3,264.78	\$4,440.10

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\*not available to new sales

BSBS Code

P603

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia**  
**Underwritten Standard Product (open)**  
Proposed Monthly Premium Rates Effective 4/1/2012

Deductible	=	\$100
RETAIL: 30 Day Supply, Copay	=	\$10 Generic, \$25 Formulary Brand, \$45 Nonformulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Formulary Brand, \$90 Nonformulary
Annual Benefits Maximum	=	Unlimited
 Base Rate	=	 <b>\$73.44</b>

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$40.39			
6-18	\$35.99	\$72.69	\$71.97	\$97.88
19-20	\$53.39	\$107.85	\$106.78	\$145.22
21	\$53.39	\$107.85	\$106.78	\$145.22
22	\$53.39	\$107.85	\$106.78	\$145.22
23	\$53.39	\$107.85	\$106.78	\$145.22
24	\$53.39	\$107.85	\$106.78	\$145.22
25	\$53.39	\$107.85	\$106.78	\$145.22
26	\$53.39	\$107.85	\$106.78	\$145.22
27	\$53.39	\$107.85	\$106.78	\$145.22
28	\$53.39	\$107.85	\$106.78	\$145.22
29	\$53.39	\$107.85	\$106.78	\$145.22
30	\$53.39	\$107.85	\$106.78	\$145.22
31	\$53.39	\$107.85	\$106.78	\$145.22
32	\$53.39	\$107.85	\$106.78	\$145.22
33	\$54.79	\$110.67	\$109.57	\$149.02
34	\$56.92	\$114.97	\$113.83	\$154.81
35	\$59.12	\$119.42	\$118.24	\$160.80
36	\$61.40	\$124.02	\$122.79	\$167.00
37	\$63.82	\$128.92	\$127.64	\$173.59
38	\$66.32	\$133.96	\$132.63	\$180.38
39	\$68.89	\$139.15	\$137.77	\$187.37
40	\$71.60	\$144.64	\$143.21	\$194.76
41	\$74.39	\$150.28	\$148.79	\$202.35
42	\$77.33	\$156.21	\$154.66	\$210.34
43	\$80.34	\$162.29	\$160.69	\$218.53
44	\$83.50	\$168.67	\$167.00	\$227.12
45	\$86.73	\$175.20	\$173.47	\$235.91
46	\$90.11	\$182.02	\$180.22	\$245.10
47	\$93.64	\$189.14	\$187.27	\$254.69
48	\$97.31	\$196.56	\$194.62	\$264.68
49	\$101.13	\$204.28	\$202.25	\$275.07
50	\$105.09	\$212.29	\$210.19	\$285.85
51	\$109.21	\$220.59	\$218.41	\$297.04
52	\$113.46	\$229.20	\$226.93	\$308.62
53	\$117.87	\$238.10	\$235.74	\$320.61
54	\$122.50	\$247.45	\$245.00	\$333.19
55	\$127.27	\$257.09	\$254.54	\$346.18
56	\$132.27	\$267.18	\$264.53	\$359.76
57	\$137.41	\$277.56	\$274.81	\$373.74
58	\$142.77	\$288.39	\$285.53	\$388.33
59	\$148.35	\$299.66	\$296.70	\$403.51
60	\$154.15	\$311.38	\$308.30	\$419.29
61	\$160.17	\$323.55	\$320.35	\$435.67
62	\$160.17	\$323.55	\$320.35	\$435.67
63	\$160.17	\$323.55	\$320.35	\$435.67
64	\$160.17	\$323.55	\$320.35	\$435.67
65	\$160.17	\$323.55	\$320.35	\$435.67
>65 Non-Medicare Eligible	\$160.17	\$323.55	\$320.35	\$435.67
>65 Medicare Eligible **	\$160.17	\$323.55	\$320.35	\$435.67

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
**NAIC No. 53007**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**

**District of Columbia**  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan**  
**PRESCRIPTION DRUG**  
**Proposed Monthly Premium Rates Effective 4/1/2012**

Deductible = \$150  
 RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand  
 Annual Benefits Maximum (on Generic only) = Unlimited  
 Base Rate = **\$23.31**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$12.82			
6-18	\$11.42	\$23.07	\$22.84	\$31.07
19-20	\$16.95	\$34.23	\$33.89	\$46.09
21	\$16.95	\$34.23	\$33.89	\$46.09
22	\$16.95	\$34.23	\$33.89	\$46.09
23	\$16.95	\$34.23	\$33.89	\$46.09
24	\$16.95	\$34.23	\$33.89	\$46.09
25	\$16.95	\$34.23	\$33.89	\$46.09
26	\$16.95	\$34.23	\$33.89	\$46.09
27	\$16.95	\$34.23	\$33.89	\$46.09
28	\$16.95	\$34.23	\$33.89	\$46.09
29	\$16.95	\$34.23	\$33.89	\$46.09
30	\$16.95	\$34.23	\$33.89	\$46.09
31	\$16.95	\$34.23	\$33.89	\$46.09
32	\$16.95	\$34.23	\$33.89	\$46.09
33	\$17.39	\$35.13	\$34.78	\$47.30
34	\$18.07	\$36.49	\$36.13	\$49.14
35	\$18.76	\$37.90	\$37.53	\$51.04
36	\$19.49	\$39.36	\$38.97	\$53.01
37	\$20.26	\$40.92	\$40.51	\$55.10
38	\$21.05	\$42.52	\$42.10	\$57.25
39	\$21.86	\$44.17	\$43.73	\$59.47
40	\$22.73	\$45.91	\$45.45	\$61.82
41	\$23.61	\$47.70	\$47.23	\$64.23
42	\$24.55	\$49.58	\$49.09	\$66.76
43	\$25.50	\$51.51	\$51.00	\$69.36
44	\$26.50	\$53.54	\$53.01	\$72.09
45	\$27.53	\$55.61	\$55.06	\$74.88
46	\$28.60	\$57.77	\$57.20	\$77.80
47	\$29.72	\$60.03	\$59.44	\$80.84
48	\$30.89	\$62.39	\$61.77	\$84.01
49	\$32.10	\$64.84	\$64.20	\$87.31
50	\$33.36	\$67.38	\$66.71	\$90.73
51	\$34.66	\$70.02	\$69.32	\$94.28
52	\$36.01	\$72.75	\$72.03	\$97.96
53	\$37.41	\$75.57	\$74.83	\$101.76
54	\$38.88	\$78.54	\$77.76	\$105.76
55	\$40.40	\$81.60	\$80.79	\$109.88
56	\$41.98	\$84.80	\$83.96	\$114.19
57	\$43.61	\$88.10	\$87.23	\$118.63
58	\$45.31	\$91.54	\$90.63	\$123.26
59	\$47.09	\$95.11	\$94.17	\$128.07
60	\$48.93	\$98.83	\$97.86	\$133.08
61	\$50.84	\$102.70	\$101.68	\$138.28
62	\$50.84	\$102.70	\$101.68	\$138.28
63	\$50.84	\$102.70	\$101.68	\$138.28
64	\$50.84	\$102.70	\$101.68	\$138.28
65	\$50.84	\$102.70	\$101.68	\$138.28
>65 Non-Medicare Eligible	\$50.84	\$102.70	\$101.68	\$138.28
>65 Medicare Eligible **	\$50.84	\$102.70	\$101.68	\$138.28

\*\*not available to new sales

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia**  
**HIPAA Standard Product (open)**  
Proposed Monthly Premium Rates Effective 4/1/2012

Deductible = \$100  
Acute : 30 Day Supply, Copay = \$10 Generic, \$25 Formulary Brand, \$45 Nonformulary  
Maintenance : 31 to 60 Day Supply, Copay = \$20 Generic, \$50 Formulary Brand, \$90 Nonformulary  
Maintenance : 61 to 90 Day Supply, Copay = \$30 Generic, \$75 Formulary Brand, \$135 Nonformulary  
Annual Benefits Maximum = Unlimited

Base Rate = **\$111.99**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$61.59			
6-18	\$54.88	\$110.85	\$109.75	\$149.26
19-20	\$81.42	\$164.46	\$162.83	\$221.45
21	\$81.42	\$164.46	\$162.83	\$221.45
22	\$81.42	\$164.46	\$162.83	\$221.45
23	\$81.42	\$164.46	\$162.83	\$221.45
24	\$81.42	\$164.46	\$162.83	\$221.45
25	\$81.42	\$164.46	\$162.83	\$221.45
26	\$81.42	\$164.46	\$162.83	\$221.45
27	\$81.42	\$164.46	\$162.83	\$221.45
28	\$81.42	\$164.46	\$162.83	\$221.45
29	\$81.42	\$164.46	\$162.83	\$221.45
30	\$81.42	\$164.46	\$162.83	\$221.45
31	\$81.42	\$164.46	\$162.83	\$221.45
32	\$81.42	\$164.46	\$162.83	\$221.45
33	\$83.54	\$168.76	\$167.09	\$227.24
34	\$86.79	\$175.32	\$173.58	\$236.07
35	\$90.15	\$182.11	\$180.30	\$245.21
36	\$93.62	\$189.12	\$187.25	\$254.66
37	\$97.32	\$196.59	\$194.64	\$264.71
38	\$101.13	\$204.28	\$202.25	\$275.07
39	\$105.05	\$212.19	\$210.09	\$285.73
40	\$109.19	\$220.56	\$218.38	\$297.00
41	\$113.45	\$229.16	\$226.89	\$308.57
42	\$117.93	\$238.21	\$235.85	\$320.76
43	\$122.52	\$247.48	\$245.03	\$333.25
44	\$127.33	\$257.21	\$254.67	\$346.34
45	\$132.26	\$267.17	\$264.52	\$359.75
46	\$137.41	\$277.57	\$274.82	\$373.76
47	\$142.79	\$288.43	\$285.57	\$388.38
48	\$148.39	\$299.74	\$296.77	\$403.61
49	\$154.21	\$311.50	\$308.42	\$419.45
50	\$160.26	\$323.72	\$320.52	\$435.90
51	\$166.53	\$336.39	\$333.06	\$452.96
52	\$173.02	\$349.51	\$346.05	\$470.63
53	\$179.74	\$363.08	\$359.49	\$488.90
54	\$186.80	\$377.33	\$373.60	\$508.09
55	\$194.08	\$392.04	\$388.16	\$527.89
56	\$201.69	\$407.42	\$403.39	\$548.61
57	\$209.53	\$423.26	\$419.07	\$569.93
58	\$217.71	\$439.77	\$435.42	\$592.17
59	\$226.22	\$456.96	\$452.44	\$615.32
60	\$235.07	\$474.84	\$470.13	\$639.38
61	\$244.25	\$493.39	\$488.50	\$664.36
62	\$244.25	\$493.39	\$488.50	\$664.36
63	\$244.25	\$493.39	\$488.50	\$664.36
64	\$244.25	\$493.39	\$488.50	\$664.36
65	\$244.25	\$493.39	\$488.50	\$664.36
Over 65	\$244.25	\$493.39	\$488.50	\$664.36

\*\*not available to new sales

BSBS Code RW16



**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia**  
**HIPAA Old Standard Product (Closed) - Grandfathered**  
Proposed Monthly Premium Rates Effective 4/1/2012

Deductible = \$100  
RETAIL (Acute) : 34 Day Supply, Copay = \$10 Generic, \$20 Brand Name  
RETAIL (Maintenance) : 35 to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name  
MAIL ORDER: Up to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name  
Annual Benefits Maximum = \$1,500 (100% member coinsurance thereafter)

Base Rate = **\$147.88**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
<21	\$107.51	\$217.17	\$215.02	\$292.42
21	\$107.51	\$217.17	\$215.02	\$292.42
22	\$107.51	\$217.17	\$215.02	\$292.42
23	\$107.51	\$217.17	\$215.02	\$292.42
24	\$107.51	\$217.17	\$215.02	\$292.42
25	\$107.51	\$217.17	\$215.02	\$292.42
26	\$107.51	\$217.17	\$215.02	\$292.42
27	\$107.51	\$217.17	\$215.02	\$292.42
28	\$107.51	\$217.17	\$215.02	\$292.42
29	\$107.51	\$217.17	\$215.02	\$292.42
30	\$107.51	\$217.17	\$215.02	\$292.42
31	\$107.51	\$217.17	\$215.02	\$292.42
32	\$107.51	\$217.17	\$215.02	\$292.42
33	\$110.32	\$222.84	\$220.64	\$300.07
34	\$114.61	\$231.51	\$229.21	\$311.73
35	\$119.04	\$240.47	\$238.09	\$323.80
36	\$123.63	\$249.73	\$247.26	\$336.27
37	\$128.51	\$259.59	\$257.02	\$349.54
38	\$133.54	\$269.74	\$267.07	\$363.22
39	\$138.71	\$280.20	\$277.42	\$377.30
40	\$144.18	\$291.25	\$288.37	\$392.18
41	\$149.80	\$302.60	\$299.60	\$407.46
42	\$155.72	\$314.55	\$311.44	\$423.55
43	\$161.78	\$326.80	\$323.56	\$440.04
44	\$168.14	\$339.64	\$336.28	\$457.34
45	\$174.65	\$352.79	\$349.29	\$475.04
46	\$181.45	\$366.53	\$362.90	\$493.54
47	\$188.55	\$380.86	\$377.09	\$512.85
48	\$195.94	\$395.80	\$391.88	\$532.96
49	\$203.63	\$411.33	\$407.26	\$553.88
50	\$211.62	\$427.46	\$423.23	\$575.60
51	\$219.90	\$444.19	\$439.80	\$598.12
52	\$228.47	\$461.52	\$456.95	\$621.45
53	\$237.35	\$479.44	\$474.69	\$645.58
54	\$246.66	\$498.26	\$493.33	\$670.93
55	\$256.28	\$517.68	\$512.55	\$697.07
56	\$266.33	\$537.99	\$532.66	\$724.42
57	\$276.68	\$558.90	\$553.37	\$752.58
58	\$287.48	\$580.71	\$574.96	\$781.94
59	\$298.72	\$603.41	\$597.44	\$812.51
60	\$310.40	\$627.01	\$620.80	\$844.29
61	\$322.53	\$651.50	\$645.05	\$877.27
62	\$322.53	\$651.50	\$645.05	\$877.27
63	\$322.53	\$651.50	\$645.05	\$877.27
64	\$322.53	\$651.50	\$645.05	\$877.27
65	\$322.53	\$651.50	\$645.05	\$877.27
Over 65	\$322.53	\$651.50	\$645.05	\$877.27

\*\*not available to new sales

BSBS Code RW13

SERFF Tracking Number: CFAP-127812318 State: District of Columbia  
 Filing Company: Group Hospitalization and Medical Services, Inc. State Tracking Number:  
 Company Tracking Number: 1695  
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
 Product Name: DC PPO UW & HIPAA - PPACA  
 Project Name/Number: 1695\_DC PPO UW & HIPAA - PPACA/1695

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Justification		
<b>Comments:</b>		
<b>Attachment:</b> 1695_DC_PPO UW - PPACA - Actuarial Memorandum.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Rate Summary Worksheet		
<b>Bypass Reason:</b> n/a		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Consumer Disclosure Form		
<b>Bypass Reason:</b> Does not meet or exceed the "subject to review" threshold		
<b>Comments:</b>		

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
PPO (BluePreferred)**

**District of Columbia**

**Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA  
Medical & Rx**

**Rate Filing # 1695  
Actuarial Memorandum**

**Effective 4/1/2012**

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
 Individual, Non-Medigap Business  
 PPO (BluePreferred)  
 District of Columbia  
 Underwritten & HIPAA  
 Standard, Saver, and HSA - PPACA  
 Rate Filing # 1695  
 Actuarial Memorandum  
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## ACTUARIAL CERTIFICATION

I, Brad Boban, am a Pricing Actuary with CareFirst BlueCross BlueShield of which GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, and produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

**Brad Boban**

---

Digitally signed by Brad Boban  
DN: cn=Brad Boban, o=CareFirst BlueCross  
BlueShield, ou=Actuarial Pricing,  
email=brad.boban@carefirst.com, c=US  
Date: 2011.12.02 11:55:22 -05'00'

Brad Boban, ASA, MAAA  
Senior Actuarial Assistant, Supervisor  
GHMSI  
Mail Drop-Point 01-780  
10455 Mill Run Circle  
Owings Mills, Md. 21117

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
Rate Filing # 1695  
PPO (BluePreferred)  
Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA**

The attached rate filing pertains to the individual, non-Medigap business of GHMSI dba CareFirst BlueCross BlueShield.

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently filed rates, in filing 1655. Rates included in this filing are proposed to have an effective date of 4/1/2012.

<b>Product</b>	<b>Medical Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Rx Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Total Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>**Total Annual Rate Change (04/2012 over 04/2011 Rate Level) - excluding age change</b>
UW Standard \$100 - 90%	1.7%	1.7%	1.7%	1.7%
UW Standard \$300 - 90%	1.7%	1.7%	1.7%	1.7%
UW Standard \$300 - 80%	1.7%	1.7%	1.7%	1.7%
UW Standard \$500 - 80%	1.7%	1.7%	1.7%	1.7%
UW Standard \$750 - 80% *	1.7%	1.7%	1.7%	1.7%
UW Standard \$2500 - 80%	1.7%	1.7%	1.7%	1.7%
UW Saver \$2500 - 70%	1.7%	1.7%	1.7%	1.7%
UW Saver \$5000 - 100%	1.7%	1.7%	1.7%	1.7%
UW Saver \$10000 - 100%	1.7%	1.7%	1.7%	1.7%
UW HSA \$1200 Option	9.6%	n/a	9.6%	-10.2%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-25.4%
HIPAA Standard \$100 - 90%	1.7%	1.7%	1.7%	-5.2%
HIPAA Standard \$300 - 80%	1.7%	1.7%	1.7%	-5.3%
UW Standard	1.7%	1.7%	1.7%	1.7%
UW Saver	1.7%	1.7%	1.7%	1.7%
UW HSA	5.9%	0.0%	5.9%	-16.1%
HIPAA Standard	1.7%	1.7%	1.7%	-5.3%
Composite	4.5%	1.7%	4.4%	-11.4%

These rate changes will also apply to the 10%, 25% and 50% CounterOffers.

\* The 25% Counter Offer of the PPO Standard \$750 option will be used for the PPO QTC Coverage. Prior to PPACA, the PPO QTC had the same rate as the PPO OE. However, the PPO OE is now a closed, grandfathered product with different benefits than the PPO QTC product. The PPO OE rate was set equal to 125% of the equivalent Underwritten PPO Option. Using this logic, the PPO QTC rate should be maintained at the 125% of the equivalent PPO Underwritten option.

\*\*The shaded annual rate changes are weighted averages (revenue based).

As of 12/31/10, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 1098% and 667% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCRA). Based on their surplus evaluations, management filed with their respective regulators revised GHMSI and CFMI RBC ranges of 1000-1300% (Board-approved) and 1050-1350% (Board-approved at their September meetings). These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCRA. RBC ratios are calculated on an authorized control level basis.

**CareFirst BlueCross BlueShield (GHMS)**  
**Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - PPACA**  
**Experience Period: Incurred 07/2010 - 06/2011, Paid Thru 09/2011**  
**Rate Filing Effective 04/2012**

Experience Period:			Start	7/1/2010	Projection Period:				Start	4/1/2012	TARGET LOSS RATIO =										H.S.A.	77.2%	Non-CDH Trend	7.0%	Rx Rebates	-5.9%	
			Incurred thru	6/30/2011					Thru	6/30/2012											Standard	78.6%	CDH Trend	8.5%	Capitation Trend	-4.0%	
			Paid thru	9/30/2011					Mdpt	5/16/2012											Saver	75.2%	Current Rate Level	1/1/2012			
			Mdpt	12/30/2010					Trend Mos	22.5																	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Exp Pd			Member	Contracts	Members	Distribution	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss Ratio	Trend	Trend	Capitation	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental	Generated	Proposed	LR w/	Renewal Rate	
Member			Months	09/2011	09/2011					Capitations +			Assumed	Factor	s Trend @	Claims	Income		01/2012 Level	Current	Rate Level	Rate	Income	Needed Income	Proposed Increase	Increase: 04/2012 Over	04/2012 Over 04/2011
Months									Rebates	Rebates					4%							01/2012	01/2012	01/2012	01/2012	01/2012	
<b>Medical Experience</b>																											
Underwritten																											
	Standard	1,742	693	800	23.4%	\$150,041	\$1,148	\$0	\$151,189	\$395,762	38.2%	7.0%	1.1353	1.0763	\$171,571	\$218,179	1,0713	\$423,969	40.5%	-48.5%	1.7%	\$431,177	\$212,998	39.8%	-48.5%	1.7%	
	Saver	692	274	305	9.3%	\$35,010	\$456	\$0	\$35,466	\$92,349	38.4%	7.0%	1.1353	1.0763	\$40,236	\$53,513	1.1593	\$107,058	37.6%	-50.0%	1.7%	\$108,878	\$55,366	37.0%	-50.0%	1.7%	
	HSA (incl Rx)	22,409	1,899	2,532	64.1%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW Total	24,843	2,866	3,637	96.8%	\$2,897,273	\$16,372	(\$19,821)	\$2,893,824	\$4,195,008	69.0%	8.4%	1.1634	1.0763	\$3,365,107	\$4,356,178	0.9532	\$3,998,857	84.2%	8.9%	5.3%	\$4,211,005	(\$145,174)	79.9%	-10.8%	-13.8%	
HIPAA																											
	Standard	1,218	95	113	3.2%	\$828,893	\$803	\$0	\$829,696	\$1,174,222	70.7%	7.0%	1.1353	1.0763	\$941,872	\$1,197,733	0.9944	\$1,167,621	80.7%	2.6%	1.7%	\$1,187,470	(\$10,262)	79.3%	-5.3%	-6.1%	
	HIPAA Total	1,218	95	113	3.2%	\$828,893	\$803	\$0	\$829,696	\$1,174,222	70.7%	7.0%	1.1353	1.0763	\$941,872	\$1,197,733	0.9944	\$1,167,621	80.7%	2.6%	1.7%	\$1,187,470	(\$10,262)	79.3%	-5.3%	-6.1%	
Medical - Underwritten & HIPAA																											
	Standard	2,960	788	913	26.6%	\$978,934	\$1,951	\$0	\$980,885	\$1,569,984	62.5%	7.0%	1.1353	1.0763	\$1,113,442	\$1,415,911	1,0138	\$1,591,590	70.0%	-11.0%	1.7%	\$1,618,647	\$202,736	68.8%	-16.4%	-4.5%	
	Saver	692	274	305	9.3%	\$35,010	\$456	\$0	\$35,466	\$92,349	38.4%	7.0%	1.1353	1.0763	\$40,236	\$53,513	1.1593	\$107,058	37.6%	-50.0%	1.7%	\$108,878	\$55,366	37.0%	-50.9%	0.0%	
	HSA (incl Rx)	22,409	1,899	2,532	64.1%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	0.0%	
	UW & HIPAA Total	26,061	2,961	3,750	100.0%	\$3,726,166	\$17,175	(\$19,821)	\$3,723,520	\$5,369,230	69.3%	8.1%	1.1571	1.0763	\$4,306,978	\$5,553,911	0.9622	\$5,166,478	83.4%	7.5%	4.9%	\$5,398,475	(\$155,436)	79.8%	-1.5%	-1.4%	
<b>Rx Experience</b>																											
Underwritten																											
	Standard	1,742	693	800	23.4%	\$44,998	\$0	(\$2,641)	\$42,357	\$96,342	44.0%	7.0%	1.1353	1.0000	\$48,086	\$61,149	1,0417	\$100,358	47.9%	-39.1%	1.7%	\$102,064	\$40,915	47.1%	-39.1%	1.7%	
	Saver	692	274	305	9.3%	\$495	\$0	(\$29)	\$466	\$13,869	3.4%	7.0%	1.1353	1.0000	\$529	\$704	1,0318	\$14,310	3.7%	-95.1%	1.7%	\$14,553	\$13,849	3.6%	-95.1%	1.7%	
	HSA (Rx incl w/ Medical)	22,409	1,899	2,532	64.1%	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%	0.0000	0.0000	\$0	\$0	0.0000	\$0	0.0%	0.0%	0.0%	\$0	\$0	0.0%	0.0%	0.0%	
	UW Total	24,843	2,866	3,637	96.8%	\$45,493	\$0	(\$2,670)	\$42,823	\$110,211	38.9%	7.0%	1.1353	1.0000	\$48,615	\$61,853	1.0404	\$114,668	42.4%	-46.1%	1.7%	\$116,617	\$54,764	41.7%	-46.1%	1.7%	
HIPAA																											
	Standard	1,218	95	113	3.2%	\$163,959	\$0	(\$9,623)	\$154,336	\$145,151	106.3%	7.0%	1.1353	1.0000	\$175,211	\$222,807	1,0472	\$152,003	115.3%	46.6%	1.7%	\$154,587	(\$68,220)	113.3%	46.6%	1.7%	
	HIPAA Total	1,218	95	113	3.2%	\$163,959	\$0	(\$9,623)	\$154,336	\$145,151	106.3%	7.0%	1.1353	1.0000	\$175,211	\$222,807	1,0472	\$152,003	115.3%	46.6%	1.7%	\$154,587	(\$68,220)	113.3%	46.6%	1.7%	
Rx - Underwritten & HIPAA																											
	Standard	2,960	788	913	26.6%	\$208,957	\$0	(\$12,264)	\$196,693	\$241,493	81.4%	7.0%	1.1353	1.0000	\$223,297	\$283,956	1,0450	\$252,361	88.5%	12.5%	1.7%	\$256,651	(\$27,305)	87.0%	12.5%	1.7%	
	Saver	692	274	305	9.3%	\$495	\$0	(\$29)	\$466	\$13,869	3.4%	7.0%	1.1353	1.0000	\$529	\$704	1,0318	\$14,310	3.7%	-95.1%	1.7%	\$14,553	\$13,849	3.6%	-95.1%	1.7%	
	HSA (incl Rx)	22,409	1,899	2,532	64.1%	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%	0.0000	0.0000	\$0	\$0	0.0000	\$0	0.0%	0.0%	0.0%	\$0	\$0	0.0%	0.0%	0.0%	
	UW & HIPAA Total	26,061	2,961	3,750	100.0%	\$209,452	\$0	(\$12,294)	\$197,159	\$255,362	77.2%	7.0%	1.1353	1.0000	\$223,826	\$284,660	1,0443	\$266,671	83.9%	6.7%	1.7%	\$271,204	(\$13,456)	82.5%	6.7%	1.7%	
<b>Medical &amp; Rx Experience COMBINED</b>																											
Underwritten																											
	Standard	1,742	693	800	23.4%	\$195,039	\$1,148	(\$2,641)	\$193,546	\$492,104	39.3%	7.0%	1.1353	1.0763	\$219,657	\$279,327	1,0655	\$524,327	41.9%	-46.7%	1.7%	\$533,241	\$253,913	41.2%	-46.7%	1.7%	
	Saver	692	274	305	9.3%	\$35,505	\$456	(\$29)	\$35,932	\$106,219	33.8%	7.0%	1.1353	1.0763	\$40,765	\$54,216	1,1426	\$121,368	33.6%	-55.3%	1.7%	\$123,431	\$69,215	33.0%	-55.3%	1.7%	
	HSA (incl Rx)	22,409	1,899	2,532	64.1%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW Total	24,843	2,866	3,637	96.8%	\$2,942,767	\$16,372	(\$22,491)	\$2,936,648	\$4,305,219	68.2%	8.4%	1.1629	1.0763	\$3,413,722	\$4,418,031	0.9555	\$4,113,525	83.0%	7.4%	5.2%	\$4,327,622	(\$90,410)	78.9%	-11.5%	-13.3%	
HIPAA																											
	Standard	1,218	95	113	3.2%	\$992,852	\$803	(\$9,623)	\$984,031	\$1,319,373	74.6%	7.0%	1.1353	1.0763	\$1,117,082	\$1,420,540	1,0002	\$1,319,624	84.7%	7.6%	1.7%	\$1,342,057	(\$78,483)	83.2%	0.3%	-5.3%	
	HIPAA Total	1,218	95	113	3.2%	\$992,852	\$803	(\$9,623)	\$984,031	\$1,319,373	74.6%	7.0%	1.1353	1.0763	\$1,117,082	\$1,420,540	1,0002	\$1,319,624	84.7%	7.6%	1.7%	\$1,342,057	(\$78,483)	83.2%	0.3%	-5.3%	
Medical - Underwritten & HIPAA																											
	Standard	2,960	788	913	26.6%	\$1,187,891	\$1,951	(\$12,264)	\$1,177,578	\$1,811,476	65.0%	7.0%	1.1353	1.0763	\$1,336,739	\$1,699,867	1,0179	\$1,843,951	72.5%	-7.8%	1.7%	\$1,875,298	\$175,431	71.3%	-12.3%	-3.3%	
	Saver	692	274	305	9.3%	\$35,505	\$456	(\$29)	\$35,932	\$106,219	33.8%	7.0%	1.1353	1.0763	\$40,765	\$54,216	1,1426	\$121,368	33.6%	-55.3%	1.7%	\$123,431	\$69,215	33.0%	-55.3%	1.7%	
	HSA (incl Rx)	22,409	1,899	2,532	64.1%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW & HIPAA Total	26,061	2,961	3,750	100.0%	\$3,935,619	\$17,175	(\$32,115)	\$3,920,679	\$5,624,592	68.7%	8.0%	1.1580	1.0763	\$4,530,804	\$5,938,571	0.9660	\$5,453,148	83.4%	7.5%	4.4%	\$5,669,679	(\$168,692)	79.9%	-8.7%	-11.4%	

**CareFirst BlueCross BlueShield (GHMS)**  
**Pricing Analysis - Individual, Non-Cross Underwritten and HIPAA Business - PPACA**  
**Experience Period: Incurred 07/2010 - 06/2011, Paid Thru 09/2011**  
**Rate Filing Effective 04/2012**

Experience Period:		Start Incurred Thru Midst	7/1/2010 6/30/2011 9/30/2011 12/30/2010	Projection Period:				Start Thru Midst Trend Mos	4/1/2012 6/30/2012 5/6/2012 22.5	TARGET LOSS RATIO =	H.S.A Standard Saver	77.2% 78.6% 75.2%	Non-CDH Trend CDH Trend Current Rate Level	7.0% 8.5% 1/1/2012	Rx Rebates Capitation Trend	-5.9% 4.0%											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts	Members	Distribution	Incur'd Claims	Capitation	Rebates	Incurred + Rebates	Income	Loss Ratio	Trend Assumed	Leak Factor	Capitation + Current @ 4%	Projected Claims	Required Income	IAF	Income at Current 01/2012	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011			
<b>Medical Experience</b>																											
<b>Underwritten</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA (incl Rx)																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW Total																											
<b>HIPAA</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
HWPAA Total																											
<b>Medical - Underwritten &amp; HIPAA</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA (incl w/ Medical)																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW & HIPAA Total																											
<b>Rx Experience</b>																											
<b>Underwritten</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA (Rx incl w/ Medical)																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW Total																											
<b>HIPAA</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
HWPAA Total																											
<b>Rx - Underwritten &amp; HIPAA</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA (incl w/ Medical)																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW & HIPAA Total																											
<b>Medical &amp; Rx Experience COMBINED</b>																											
<b>Underwritten</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW Total																											
<b>HIPAA</b>																											
<b>Standard</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
HWPAA Total																											
<b>Medical - Underwritten &amp; HIPAA</b>																											
Std \$100 / 90%																											
Std \$300 / 80%																											
Std \$500 / 80%																											
Std \$750 / 80%																											
Std \$2500 / 80%																											
Svr \$2500 / 70%																											
Svr \$5000 / 100%																											
Svr \$10000 / 100%																											
HSA																											
HSA \$1200 / 80%																											
HSA \$2700 / 100%																											
UW & HIPAA Total																											



**CareFirst BlueCross BlueShield (GHMSI)**  
**Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - Grandfathered**  
**Experience Period: Incurred 07/2010 - 06/2011, Paid Thru 09/2011**  
**Rate Filing Effective 04/2012**

Experience Period:			Start	Projection Period:			Start	TARGET LOSS RATIO =			H.S.A.	Non-CDH Trend		Rx Rebates													
			Incurred thru				Thru				Standard	CDH Trend		Capitation Trend													
			Paid thru				Midpt				Saver	Current Rate Level		1/1/2012													
			Midpt				Trend Mos				77.2%	7.0%		-5.0%													
			12/30/2010				22.5				78.6%	8.5%		4.0%													
											75.2%																
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
			Exp Pd	Contracts	Members	Distribution	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss Ratio	Trend	Trend	Capitation	Projected	Required	Income at	Proj LR at	Incremental Rate	Generated	Proposed -	LR w/	Renewal Rate Increase:			
			Member	09/2011	09/2011					Capitations +			Assumed	Factor	s Trend @	Claims	Income	Current	Current	Increase: 04/2012 Over	Income	Needed Income	Proposed Increase	04/2012 Over 04/2011			
			Months							Rebates					4%			01/2012 Level	Rate Level	01/2012							
<b>Medical Experience</b>																											
	Underwritten	Standard	64,620	3,107	4,121	92.4%	\$11,083,366	\$42,587	\$0	\$11,125,952	\$17,802,213	62.5%	7.0%	1.1353	1.0763	\$12,628,316	\$16,058,824	0.8586	\$15,285,032	82.6%	5.1%	5.3%	\$16,094,072	\$35,248	78.5%	-14.4%	-14.2%
		Saver	6,608	256	313	7.6%	\$603,227	\$4,355	\$0	\$607,582	\$773,548	78.5%	7.0%	1.1353	1.0763	\$689,505	\$917,024	0.9943	\$769,163	89.6%	19.2%	-1.5%	\$757,625	(\$159,398)	91.0%	15.9%	-4.3%
		UW Total	71,228	3,363	4,434	100.0%	\$11,686,592	\$46,941	\$0	\$11,733,534	\$18,575,761	63.2%	7.0%	1.1353	1.0763	\$13,317,821	\$16,975,847	0.8643	\$16,054,195	83.0%	5.7%	5.0%	\$16,851,697	(\$124,150)	79.0%	-13.1%	-13.7%
<b>Rx Experience</b>																											
	Underwritten	Standard	64,620	3,107	4,121	92.4%	\$1,937,487	\$0	(\$113,718)	\$1,823,769	\$2,615,773	69.7%	7.0%	1.1353	1.0000	\$2,070,448	\$2,632,890	0.9978	\$2,609,945	79.3%	0.9%	0.0%	\$2,609,945	(\$32,945)	79.3%	-6.2%	-7.0%
		Saver	6,608	256	313	7.6%	\$17,203	\$0	(\$1,010)	\$16,193	\$92,663	17.5%	7.0%	1.1353	1.0000	\$18,384	\$24,450	0.8619	\$79,865	23.0%	-69.4%	-1.5%	\$78,667	\$54,217	23.4%	-75.5%	-21.2%
		UW Total	71,228	3,363	4,434	100.0%	\$1,954,690	\$0	(\$114,728)	\$1,839,962	\$2,708,436	67.9%	7.0%	1.1353	1.0000	\$2,088,832	\$2,657,339	0.9931	\$2,689,810	77.7%	-1.2%	0.0%	\$2,688,612	\$31,272	77.7%	-8.5%	-7.4%
<b>Medical &amp; Rx Experience COMBINED</b>																											
	Underwritten	Standard	64,620	3,107	4,121	92.4%	\$13,020,853	\$42,587	(\$113,718)	\$12,949,721	\$20,417,986	63.4%	7.0%	1.1353	1.0763	\$14,698,764	\$18,691,713	0.8764	\$17,894,977	82.1%	4.5%	4.5%	\$18,704,017	\$12,303	78.6%	-13.3%	-13.3%
		Saver	6,608	256	313	7.6%	\$620,430	\$4,355	(\$1,010)	\$623,775	\$866,211	72.0%	7.0%	1.1353	1.0763	\$707,889	\$941,473	0.9802	\$849,028	83.4%	10.9%	-1.5%	\$836,293	(\$105,181)	84.8%	5.2%	-6.5%
		UW Total	71,228	3,363	4,434	100.0%	\$13,641,283	\$46,941	(\$114,728)	\$13,573,496	\$21,284,197	63.8%	7.0%	1.1353	1.0763	\$15,406,653	\$19,633,187	0.8807	\$18,744,005	82.2%	4.7%	4.3%	\$19,540,309	(\$82,678)	78.8%	-12.5%	-13.0%

**CareFirst BlueCross BlueShield (GHMSI)**  
**Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - Composite (GF + PPACA)**  
**Experience Period: Incurred 07/2010 - 06/2011, Paid Thru 09/2011**  
**Rate Filing Effective 04/2012**

Experience Period:				Projection Period:										TARGET LOSS RATIO =			H.S.A. Standard Saver		Non-CDH Trend		CDH Trend		Rx Rebates				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Start Incurred thru 6/30/2011 Paid thru 9/30/2011 Midpt 12/30/2010				Start Thru 4/1/2012 6/30/2012 5/16/2012 Midpt 22.5 Trend Mos										H.S.A. Standard Saver			77.2% 78.6% 75.2%		7.0% 8.5%		8.5% 4.0%		-5.9% 4.0%				
Exp	Thru	Midpt	Start	End	Midpt	Trend Mos	Start	End	Midpt	Trend Mos	Trend Mos	Trend Mos	Trend Mos	Trend Mos	Cap	Proj	Req	IAF	Inc	Proj	Inc	Gen	Prop	Prop	Ren	Ren	
Months	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	09/2011	
Contracts	Members	Distribution	Incurred Claims	Capitation	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Trend %	Projected Claims	Required Income	IAF	Income at Current 01/2012 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012	Incremental Rate Increase: 04/2012 Over 01/2012	Generated Income	Proposed - Needed Income	Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011	Renewal Rate Increase: 04/2012 Over 04/2011				
<b>Medical Experience</b>																											
Underwritten	Standard	66,362	3,800	4,921	60.1%	\$11,233,407	\$43,735	\$0	\$11,277,141	\$18,197,975	62.0%	7.0%	1.1353	1.0763	\$12,799,887	\$16,277,002	0.8632	\$15,709,001	81.5%	3.6%	5.2%	\$16,525,249	\$248,246	77.5%	-15.1%	-13.8%	
	Saver	7,300	530	618	8.4%	\$638,236	\$4,811	\$0	\$643,047	\$965,898	74.3%	7.0%	1.1353	1.0763	\$729,741	\$970,536	1.0119	\$876,221	83.3%	10.8%	-1.1%	\$966,503	(\$104,033)	84.2%	8.0%	-3.5%	
	HSA (incl Rx)	22,409	1,899	2,532	30.0%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW Total	96,071	6,229	8,071	98.5%	\$14,583,866	\$63,314	(\$19,821)	\$14,627,358	\$22,770,769	64.2%	7.3%	1.1408	1.0763	\$16,682,928	\$21,332,026	0.8806	\$20,063,052	83.2%	6.4%	5.0%	\$21,062,702	(\$269,324)	79.2%	-12.6%	-13.7%	
HIPAA	Standard	1,218	95	113	1.5%	\$828,893	\$803	\$0	\$829,696	\$1,174,222	70.7%	7.0%	1.1353	1.0763	\$941,872	\$1,197,733	0.9944	\$1,167,621	80.7%	2.6%	1.7%	\$1,187,470	(\$10,262)	79.3%	-5.3%	-6.1%	
	HIPAA Total	1,218	95	113	1.5%	\$828,893	\$803	\$0	\$829,696	\$1,174,222	70.7%	7.0%	1.1353	1.0763	\$941,872	\$1,197,733	0.9944	\$1,167,621	80.7%	2.6%	1.7%	\$1,187,470	(\$10,262)	79.3%	-5.3%	-6.1%	
<b>Medical - Underwritten &amp; HIPAA</b>																											
	Standard	67,580	3,895	5,034	61.6%	\$12,062,300	\$44,537	\$0	\$12,106,837	\$19,372,196	62.5%	7.0%	1.1353	1.0763	\$13,741,759	\$17,474,735	0.8712	\$16,876,622	81.4%	3.5%	5.0%	\$17,712,719	\$237,984	77.6%	-1.8%	-0.4%	
	Saver	7,300	530	618	8.4%	\$638,236	\$4,811	\$0	\$643,047	\$965,898	74.3%	7.0%	1.1353	1.0763	\$729,741	\$970,536	1.0119	\$876,221	83.3%	10.8%	-1.1%	\$966,503	(\$104,033)	84.2%	12.0%	0.0%	
	HSA (incl Rx)	22,409	1,899	2,532	30.0%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	11.3%	0.0%	
	UW & HIPAA Total	97,289	6,324	8,184	100.0%	\$15,412,759	\$64,116	(\$19,821)	\$15,457,054	\$23,944,991	64.6%	7.3%	1.1405	1.0763	\$17,624,799	\$22,529,759	0.8862	\$21,220,673	83.1%	6.2%	4.9%	\$22,250,173	(\$279,586)	79.2%	0.9%	-0.3%	
<b>Rx Experience</b>																											
Underwritten	Standard	66,362	3,800	4,921	85.9%	\$1,982,485	\$0	(\$116,360)	\$1,866,126	\$2,712,115	68.8%	7.0%	1.1353	1.0000	\$2,118,534	\$2,694,039	0.9993	\$2,710,303	78.2%	-0.6%	0.1%	\$2,712,009	\$17,970	78.1%	-7.3%	-6.7%	
	Saver	7,300	530	618	12.0%	\$17,698	\$0	(\$1,039)	\$16,660	\$106,532	15.6%	7.0%	1.1353	1.0000	\$18,913	\$25,154	0.8840	\$94,175	20.1%	-73.3%	-1.0%	\$93,220	\$68,066	20.3%	-77.8%	-17.7%	
	UW Total	73,662	4,330	5,539	97.9%	\$2,000,184	\$0	(\$117,398)	\$1,882,785	\$2,818,647	66.8%	7.0%	1.1353	1.0000	\$2,137,447	\$2,719,192	0.9950	\$2,804,478	76.2%	-3.0%	0.0%	\$2,805,229	\$86,037	76.2%	-9.9%	-7.0%	
HIPAA	Standard	1,218	95	113	2.1%	\$163,959	\$0	(\$9,623)	\$154,336	\$145,151	106.3%	7.0%	1.1353	1.0000	\$175,211	\$222,807	1.0472	\$152,003	115.3%	46.6%	1.7%	\$154,587	(\$68,220)	113.3%	46.6%	1.7%	
	HIPAA Total	1,218	95	113	2.1%	\$163,959	\$0	(\$9,623)	\$154,336	\$145,151	106.3%	7.0%	1.1353	1.0000	\$175,211	\$222,807	1.0472	\$152,003	115.3%	46.6%	1.7%	\$154,587	(\$68,220)	113.3%	46.6%	1.7%	
<b>Rx - Underwritten &amp; HIPAA</b>																											
	Standard	67,580	3,895	5,034	88.0%	\$2,146,444	\$0	(\$125,983)	\$2,020,461	\$2,857,266	70.7%	7.0%	1.1353	1.0000	\$2,293,745	\$2,916,846	1.0018	\$2,862,306	80.1%	1.9%	0.2%	\$2,866,596	(\$50,250)	80.0%	-4.6%	-6.2%	
	Saver	7,300	530	618	12.0%	\$17,698	\$0	(\$1,039)	\$16,660	\$106,532	15.6%	7.0%	1.1353	1.0000	\$18,913	\$25,154	0.8840	\$94,175	20.1%	-73.3%	-1.0%	\$93,220	\$68,066	20.3%	-77.8%	-17.7%	
	UW & HIPAA Total	74,880	4,425	5,652	100.0%	\$2,164,143	\$0	(\$127,022)	\$2,037,121	\$2,963,798	68.7%	7.0%	1.1353	1.0000	\$2,312,658	\$2,941,999	0.9975	\$2,956,480	78.2%	-0.5%	0.1%	\$2,959,816	\$17,816	78.1%	-7.2%	-6.6%	
<b>Medical &amp; Rx Experience COMBINED</b>																											
Underwritten	Standard	66,362	3,800	4,921	60.1%	\$13,215,892	\$43,735	(\$116,360)	\$13,143,267	\$20,910,090	62.9%	7.0%	1.1353	1.0763	\$14,918,421	\$18,971,041	0.8809	\$18,419,304	81.0%	3.0%	4.4%	\$19,237,258	\$266,217	77.5%	-14.0%	-12.8%	
	Saver	7,300	530	618	8.4%	\$655,935	\$4,811	(\$1,039)	\$659,707	\$972,429	67.8%	7.0%	1.1353	1.0763	\$748,654	\$995,690	0.9979	\$970,396	77.1%	2.6%	-1.1%	\$959,724	(\$35,966)	78.0%	-2.0%	-5.5%	
	HSA (incl Rx)	22,409	1,899	2,532	30.0%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW Total	96,071	6,229	8,071	98.5%	\$16,584,049	\$63,314	(\$19,220)	\$16,510,143	\$25,389,416	64.5%	7.2%	1.1402	1.0763	\$18,820,375	\$24,051,218	0.8932	\$22,857,529	82.3%	5.2%	4.4%	\$23,867,931	(\$183,287)	78.9%	-12.4%	-13.0%	
HIPAA	Standard	1,218	95	113	1.5%	\$992,852	\$803	(\$9,623)	\$984,031	\$1,319,373	74.6%	7.0%	1.1353	1.0763	\$1,117,082	\$1,420,540	1.0002	\$1,319,624	84.7%	7.6%	1.7%	\$1,342,057	(\$79,483)	83.2%	0.3%	-5.3%	
	HIPAA Total	1,218	95	113	1.5%	\$992,852	\$803	(\$9,623)	\$984,031	\$1,319,373	74.6%	7.0%	1.1353	1.0763	\$1,117,082	\$1,420,540	1.0002	\$1,319,624	84.7%	7.6%	1.7%	\$1,342,057	(\$79,483)	83.2%	0.3%	-5.3%	
<b>Medical - Underwritten &amp; HIPAA</b>																											
	Standard	67,580	3,895	5,034	61.6%	\$14,208,744	\$44,537	(\$125,983)	\$14,127,298	\$22,229,462	63.6%	7.0%	1.1353	1.0763	\$16,035,504	\$20,391,581	0.8880	\$19,738,928	81.2%	3.3%	4.3%	\$20,579,315	\$187,734	77.9%	-13.1%	-12.3%	
	Saver	7,300	530	618	8.4%	\$655,935	\$4,811	(\$1,039)	\$659,707	\$972,429	67.8%	7.0%	1.1353	1.0763	\$748,654	\$995,690	0.9979	\$970,396	77.1%	2.6%	-1.1%	\$959,724	(\$35,966)	78.0%	-2.0%	-5.5%	
	HSA (incl Rx)	22,409	1,899	2,532	30.0%	\$2,712,223	\$14,768	(\$19,821)	\$2,707,169	\$3,706,897	73.0%	8.5%	1.1653	1.0763	\$3,153,300	\$4,084,487	0.9355	\$3,467,830	90.9%	17.8%	5.9%	\$3,670,950	(\$413,537)	85.9%	-6.7%	-16.1%	
	UW & HIPAA Total	97,289	6,324	8,184	100.0%	\$17,576,902	\$64,116	(\$146,843)	\$17,494,175	\$26,908,788	65.0%	7.2%	1.1399	1.0763	\$19,937,458	\$25,471,758	0.8985	\$24,177,153	82.5%	5.4%	4.3%	\$25,209,988	(\$261,770)	79.1%	-11.7%	-12.6%	

CareFirst BlueCross BlueShield  
**Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2012**  
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)  
 Experience Period: Incurred 07/01/2010 through 06/30/2011 Paid through 09/30/2011

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2012	EP Claims	Prior Rating Trend 01/01/2012
<b>Medical Non-HSA</b>							
HMO - MD	143,754	90.8%	17.5%	2.5%	6.5%	\$25,912,122	7.0%
HMO - DC	18,591	9.2%	39.1%	21.1%	10.0%	\$2,615,891	10.0%
<b>Total HMO Medical</b>	<b>162,345</b>	<b>100.0%</b>	<b>19.5%</b>	<b>4.2%</b>	<b>6.8%</b>	<b>\$28,528,013</b>	<b>7.3%</b>
PPO - MD	171,419	35.6%	-5.7%	-7.1%	6.5%	\$21,458,391	7.0%
PPO - DC	73,662	19.7%	-8.5%	-16.8%	7.0%	\$11,871,643	7.0%
PPO - VA	170,713	44.7%	-7.9%	-10.6%	7.5%	\$26,908,578	7.5%
<b>Total PPO Medical</b>	<b>415,794</b>	<b>100.0%</b>	<b>-7.2%</b>	<b>-10.5%</b>	<b>7.0%</b>	<b>\$60,238,612</b>	<b>7.2%</b>
<b>HMO &amp; PPO Medical Non-HSA Subtotal</b>	<b>578,139</b>		<b>1.4%</b>	<b>-5.8%</b>	<b>7.0%</b>	<b>\$88,766,625</b>	<b>7.2%</b>
<b>Rx Non-HSA</b>							
HMO - MD	143,754	84.1%	7.9%	2.3%	6.5%	\$1,161,462	7.0%
HMO - DC	18,591	15.9%	14.0%	1.4%	10.0%	\$218,889	10.0%
<b>Total HMO Rx</b>	<b>162,345</b>	<b>100.0%</b>	<b>8.9%</b>	<b>2.2%</b>	<b>7.1%</b>	<b>\$1,380,351</b>	<b>7.5%</b>
PPO - MD	171,419	31.1%	-13.8%	-8.3%	6.5%	\$2,921,957	7.0%
PPO - DC	73,662	21.3%	-5.1%	-7.7%	7.0%	\$2,000,184	7.0%
PPO - VA	170,713	47.6%	-5.5%	-0.2%	7.5%	\$4,472,866	7.5%
<b>Total PPO Rx</b>	<b>415,794</b>	<b>100.0%</b>	<b>-8.0%</b>	<b>-4.3%</b>	<b>7.1%</b>	<b>\$9,395,007</b>	<b>7.2%</b>
<b>HMO &amp; PPO Rx Non-HSA Subtotal</b>	<b>578,139</b>		<b>-5.9%</b>	<b>-3.5%</b>	<b>7.1%</b>	<b>\$10,775,358</b>	<b>7.3%</b>
<b>Medical &amp; Rx Non-HSA</b>							
HMO - MD			17.1%	2.5%	6.5%	\$27,073,584	7.0%
HMO - DC			37.1%	19.6%	10.0%	\$2,834,780	10.0%
PPO - MD			-6.6%	-7.2%	6.5%	\$24,380,348	7.0%
PPO - DC			-8.0%	-15.5%	7.0%	\$13,871,827	7.0%
PPO - VA			-7.6%	-9.1%	7.5%	\$31,381,444	7.5%
<b>Total Non-HSA</b>			<b>0.6%</b>	<b>-5.6%</b>	<b>7.0%</b>	<b>\$99,541,983</b>	<b>7.2%</b>
<b>Total CMM - MD (Includes Medical &amp; Rx)</b>	<b>724,350</b>	<b>100.0%</b>	<b>1.2%</b>	<b>10.0%</b>	<b>9.0%</b>	<b>\$112,981,681</b>	<b>9.0%</b>
<b>HSA (Includes Medical &amp; Rx)</b>							
HMO HSA - MD	168,090	27.6%	10.5%	-11.4%	7.0%	\$18,389,976	7.5%
HMO HSA - DC	7,445	0.8%	-20.7%	-41.0%	8.0%	\$512,621	8.0%
HMO HSA - VA	16,346	3.9%	17.0%	-15.0%	11.0%	\$2,586,995	11.0%
PPO HSA - MD	142,026	25.4%	14.2%	5.2%	8.5%	\$16,910,618	9.0%
PPO HSA - DC	22,409	4.1%	1.6%	-7.8%	8.5%	\$2,712,223	8.5%
PPO HSA - VA	50,033	10.3%	29.6%	9.9%	12.0%	\$6,834,719	12.0%
CMM HSA	163,202	28.1%	26.1%	37.8%	12.0%	\$18,708,447	11.5%
<b>Total HSA</b>	<b>569,551</b>	<b>100.0%</b>	<b>17.4%</b>	<b>8.6%</b>	<b>9.5%</b>	<b>\$66,655,599</b>	<b>9.6%</b>
<b>Medical Total</b>	<b>1,872,040</b>		<b>5.3%</b>	<b>4.4%</b>	<b>8.5%</b>	<b>\$268,403,905</b>	<b>8.6%</b>
<b>Medical &amp; Rx Combined</b>	<b>2,450,179</b>		<b>4.8%</b>	<b>4.1%</b>	<b>8.4%</b>	<b>\$279,179,263</b>	<b>8.5%</b>

**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
District of Columbia**

**Proposed PPO/BluePreferred Base Rates - PPACA**

Effective 4/1/2012

UW Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	% Change	\$ Change	Proposed Counter Offers			Base Rate 4/1/2011	Base Rate Renewal Increase
					Base Rate 1/1/2012	Base Rate 4/1/2012			110% 10% Load Base Rate 4/1/2012	125% 25% Load Base Rate 4/1/2012	150% 50% Load Base Rate 4/1/2012		
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$440.82	\$448.31	1.7%	\$7.49	n/a	n/a	n/a	\$440.82	1.7%
2	PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$331.96	\$337.60	1.7%	\$5.64	n/a	n/a	n/a	\$331.96	1.7%
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$276.07	\$280.76	1.7%	\$4.69	n/a	n/a	n/a	\$276.07	1.7%
4	PPO	\$500/\$750	80%/60%	\$2,500/\$4,000	\$263.53	\$268.01	1.7%	\$4.48	\$294.81	\$335.01	\$402.02	\$263.53	1.7%
5	PPO	\$750/\$1,000	80%/60%	\$3,500/\$7,000	\$244.71	\$248.87	1.7%	\$4.16	\$273.76	\$311.09	\$373.31	\$244.71	1.7%
6	PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$199.23	\$202.62	1.7%	\$3.39	\$222.88	\$253.28	\$303.93	\$199.23	1.7%
7	PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$161.83	\$164.58	1.7%	\$2.75	\$181.04	\$205.73	\$246.87	\$161.83	1.7%
8	PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$156.51	\$159.17	1.7%	\$2.66	\$175.09	\$198.96	\$238.76	\$156.51	1.7%
9	PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$113.44	\$115.37	1.7%	\$1.93	\$126.91	\$144.21	\$173.06	\$113.44	1.7%
10	PPO H.S.A.	\$1,200/\$2,400 (Self)	80%/60% (Self)	\$2,800/\$5,000 (Self)	\$158.16	\$173.34	9.6%	\$15.18	\$190.67	\$216.68	\$260.01	\$193.00	-10.2%
11	PPO H.S.A.	\$2,700/\$5,400 (Self)	100%/80% (Self)	\$3,200/\$6,400 (Self)	\$128.79	\$128.79	0.0%	\$0.00	\$141.67	\$160.99	\$193.19	\$172.67	-25.4%

UW	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	% Change	\$ Change	Proposed Counter Offers			Current	% Change
					Base Rate 1/1/2012	Base Rate 4/1/2012			110% 10% Load Base Rate 4/1/2012	125% 25% Load Base Rate 4/1/2012	150% 50% Load Base Rate 4/1/2012	Base Rate 4/1/2011	
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$72.21	\$73.44	1.7%	\$1.23	\$80.78	\$91.80	\$110.16	\$72.21	1.7%
	Saver Rx	\$100	\$15 Generic Only	Unlimited	\$22.92	\$23.31	1.7%	\$0.39	\$25.64	\$29.14	\$34.97	\$22.92	1.7%

HIPAA Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	% Change	\$ Change	Current Base Rate 4/1/2011	% Change
					Base Rate 1/1/2012	Base Rate 4/1/2012				
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$1,145.36	\$1,164.83	1.7%	\$19.47	\$1,236.94	-5.8%
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$735.95	\$748.46	1.7%	\$12.51	\$798.41	-6.3%

HIPAA	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	% Change	\$ Change	Current Base Rate 4/1/2011	% Change
					Base Rate 1/1/2012	Base Rate 4/1/2012				
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$110.12	\$111.99	1.7%	\$1.87	\$110.12	1.7%
	Closed Rx - Non-PPACA	\$100	\$10/\$20	\$1,500	\$145.41	\$147.88	1.7%	\$2.47	\$145.41	1.7%

HIPAA PPO High w/ Open Rx	\$1,255.48	\$1,276.82	1.7%	HIPAA PPO High w/ Open Rx	\$1,347.06	-5.2%
HIPAA PPO High w/ Closed Rx	\$1,290.77	\$1,312.71	1.7%	HIPAA PPO High w/ Closed Rx	\$1,382.35	-5.0%
HIPAA PPO Low w/ Open Rx	\$846.07	\$860.45	1.7%	HIPAA PPO Low w/ Open Rx	\$908.53	-5.3%
HIPAA PPO Low w/ Closed Rx	\$881.36	\$896.34	1.7%	HIPAA PPO Low w/ Closed Rx	\$943.82	-5.0%

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, Non-Medigap Business**  
**PPO (BluePreferred)**  
**Underwritten & HIPAA**  
**District of Columbia**  
**Standard, Saver, and HSA - PPACA**  
**Rate Increase History**

Effective Date	Medical			Rx		Medical	Rx
	Underwritten Standard	Underwritten Saver	Underwritten H.S.A.	Underwritten Standard	Underwritten Saver	HIPAA Standard	HIPAA Standard
10/01/95							
05/01/97							
05/01/97							
01/01/98							
01/01/98						Inception	
07/01/98						4.0%	
01/01/03						18.6%	
03/01/03						0.0%	Inception
01/01/04						9.0%	9.6%
01/01/05						0.0%	0.0%
10/01/05						-6.3%	0.0%
03/01/06			Inception			0.0%	0.0%
08/01/06			-10.8%			-5.0%	-5.0%
01/01/07			0.0%			12.5%	0.0%
07/01/07			0.0%			3.7%	0.0%
01/01/08			5.0%			11.0%	1.8%
07/01/08			0.0%			4.3%	0.0%
01/01/09			0.0%			12.3%	0.0%
04/01/09			35.0%			5.7%	0.0%
07/01/09			0.0%			3.2%	0.0%
1/1/2010*			-17.8%			2.9%	0.0%
4/1/2010*			34.1%			2.4%	0.0%
07/01/10			-5.8%			7.3%	5.1%
10/01/10	Inception	Inception	7.9%	Inception	Inception	-0.5%	0.0%
01/01/11	2.4%	2.4%	-19.7%	2.4%	2.4%	0.0%	0.0%
04/01/11	2.4%	2.4%	34.1%	2.4%	2.4%	2.4%	2.4%
06/01/11	0.0%	0.0%	-13.2%	0.0%	0.0%	-14.9%	0.0%
07/01/11	0.0%	0.0%	-5.8%	0.0%	0.0%	8.5%	0.0%
10/01/11	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	0.0%
01/01/12	0.0%	0.0%	-12.2%	0.0%	0.0%	0.0%	0.0%
<b>PROPOSED 04/01/12</b>	<b>1.7%</b>	<b>1.7%</b>	<b>5.9%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.7%</b>

\* Per DC Emergency Bill capping renewals @ 12.0% (excluding changes to age band, tier and benefit)

**CareFirst BlueCross Blue Shield  
Itemization of Premium Components by Product  
Individual non-Medigap: DC GHMSI**

	1	2	3	4	5
<b>H.S.A.</b>					
Members a/o 9/30/11		2,532			
Member to Contract Ratio		1.33			
		<b>Composite</b>			
		<b>PMPM</b>	<b>%</b>		<b>\$s</b>
1 Projected Claims (+ Capitations)		\$141	77.2%		\$4,275,508
2 Admin Costs		\$30.80	16.9%		\$935,937
3 Broker Commissions & Fees		\$6.95	3.8%		\$211,051
4 <b>Contrib to Reserve</b>		\$0.00	0.00%		\$0
5 <b>Invst Income Credit</b>		(\$0.00)	0.00%		(\$5)
6 Premium Tax/Community Health Investment		\$3.65	2.00%		\$110,762
7 Assessment Fees		\$0.16	0.1%		\$4,837
8 Federal Income Tax		\$0.00	0.0%		\$0
9 State Income Tax		\$0.00	0.0%		\$0
11 Risk Charge		\$0.00	0.0%		\$0
12 <b>SUM:</b>		<b>\$182</b>	<b>100.0%</b>		<b>\$5,538,090</b>
<b>Saver</b>					
Members a/o 9/30/11		618			
Member to Contract Ratio		1.17			
21 Projected Claims (+ Capitations)		\$103	75.2%		\$760,550
22 Admin Costs		\$23.05	16.9%		\$170,945
23 Broker Commissions & Fees		\$7.94	5.8%		\$58,903
24 <b>Contrib to Reserve</b>		\$0.00	0.00%		\$0
25 <b>Invst Income Credit</b>		(\$0.00)	0.00%		(\$1)
26 Premium Tax/Community Health Investment		\$2.73	2.00%		\$20,230
27 Assessment Fees		\$0.12	0.1%		\$884
28 Federal Income Tax		\$0.00	0.0%		\$0
29 State Income Tax		\$0.00	0.0%		\$0
31 Risk Charge		\$0.00	0.0%		\$0
32 <b>SUM:</b>		<b>\$136</b>	<b>100.0%</b>		<b>\$1,011,512</b>
<b>Standard</b>					
Members a/o 9/30/11		5,034			
Member to Contract Ratio		1.29			
41 Projected Claims (+ Capitations)		\$237	78.6%		\$14,333,719
42 Admin Costs		\$50.99	16.9%		\$3,080,448
43 Broker Commissions & Fees		\$7.17	2.4%		\$432,882
44 <b>Contrib to Reserve</b>		\$0.00	0.00%		\$0
45 <b>Invst Income Credit</b>		(\$0.00)	0.00%		(\$18)
46 Premium Tax/Community Health Investment		\$6.03	2.00%		\$364,550
47 Assessment Fees		\$0.26	0.1%		\$15,922
48 Federal Income Tax		\$0.00	0.0%		\$0
49 State Income Tax		\$0.00	0.0%		\$0
51 Risk Charge		\$0.00	0.0%		\$0
52 <b>SUM:</b>		<b>\$302</b>	<b>100.0%</b>		<b>\$18,227,502</b>
<b>TOTAL</b>					
Members a/o 9/30/11		8,184			
Member to Contract Ratio		1.29			
61 Projected Claims (+ Capitations)		\$197	78.2%		\$19,369,777
62 Admin Costs		\$42.64	16.9%		\$4,187,331
63 Broker Commissions & Fees		\$7.16	2.8%		\$702,836
64 <b>Contrib to Reserve</b>		\$0.00	0.0%		\$0
65 <b>Invst Income Credit</b>		(\$0.00)	0.00%		(\$24)
66 Premium Tax/Community Health Investment		\$5.05	2.0%		\$495,542
67 Assessment Fees		\$0.22	0.1%		\$21,643
68 Federal Income Tax		\$0.00	0.0%		\$0
69 State Income Tax		\$0.00	0.0%		\$0
71 Risk Charge		\$0.00	0.0%		\$0
72 <b>SUM:</b>		<b>\$252</b>	<b>100.0%</b>		<b>\$24,777,104</b>

**CareFirst GHMSI, Inc.**  
**Individual Non-Medigap**  
**Underwritten Products - Standard, Saver & HSA Medical & RX**  
**Rates Effective 4/1/2012**  
**Age & Tier Factors**

Standard & Saver & HSA & HIPAA Products						
Age Band	Age	Tier Factors				Age Factor
	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change
0-5	0.550	1.00				
6-18	0.490	1.00	2.02	2.00	2.72	-10.9%
19-20	0.727	1.00	2.02	2.00	2.72	48.4%
21	0.727	1.00	2.02	2.00	2.72	0.0%
22	0.727	1.00	2.02	2.00	2.72	0.0%
23	0.727	1.00	2.02	2.00	2.72	0.0%
24	0.727	1.00	2.02	2.00	2.72	0.0%
25	0.727	1.00	2.02	2.00	2.72	0.0%
26	0.727	1.00	2.02	2.00	2.72	0.0%
27	0.727	1.00	2.02	2.00	2.72	0.0%
28	0.727	1.00	2.02	2.00	2.72	0.0%
29	0.727	1.00	2.02	2.00	2.72	0.0%
30	0.727	1.00	2.02	2.00	2.72	0.0%
31	0.727	1.00	2.02	2.00	2.72	0.0%
32	0.727	1.00	2.02	2.00	2.72	0.0%
33	0.746	1.00	2.02	2.00	2.72	2.6%
34	0.775	1.00	2.02	2.00	2.72	3.9%
35	0.805	1.00	2.02	2.00	2.72	3.9%
36	0.836	1.00	2.02	2.00	2.72	3.9%
37	0.869	1.00	2.02	2.00	2.72	3.9%
38	0.903	1.00	2.02	2.00	2.72	3.9%
39	0.938	1.00	2.02	2.00	2.72	3.9%
40	0.975	1.00	2.02	2.00	2.72	3.9%
41	1.013	1.00	2.02	2.00	2.72	3.9%
42	1.053	1.00	2.02	2.00	2.72	3.9%
43	1.094	1.00	2.02	2.00	2.72	3.9%
44	1.137	1.00	2.02	2.00	2.72	3.9%
45	1.181	1.00	2.02	2.00	2.72	3.9%
46	1.227	1.00	2.02	2.00	2.72	3.9%
47	1.275	1.00	2.02	2.00	2.72	3.9%
48	1.325	1.00	2.02	2.00	2.72	3.9%
49	1.377	1.00	2.02	2.00	2.72	3.9%
50	1.431	1.00	2.02	2.00	2.72	3.9%
51	1.487	1.00	2.02	2.00	2.72	3.9%
52	1.545	1.00	2.02	2.00	2.72	3.9%
53	1.605	1.00	2.02	2.00	2.72	3.9%
54	1.668	1.00	2.02	2.00	2.72	3.9%
55	1.733	1.00	2.02	2.00	2.72	3.9%
56	1.801	1.00	2.02	2.00	2.72	3.9%
57	1.871	1.00	2.02	2.00	2.72	3.9%
58	1.944	1.00	2.02	2.00	2.72	3.9%
59	2.020	1.00	2.02	2.00	2.72	3.9%
60	2.099	1.00	2.02	2.00	2.72	3.9%
61	2.181	1.00	2.02	2.00	2.72	3.9%
62	2.181	1.00	2.02	2.00	2.72	0.0%
63	2.181	1.00	2.02	2.00	2.72	0.0%
64	2.181	1.00	2.02	2.00	2.72	0.0%
65	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Non-Medicare Eligible	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Medicare Eligible **	2.181	1.00	2.02	2.00	2.72	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

\*\* Only for renewals; not available for new sales.

CareFirst BlueCross BlueShield (GHMSI)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 PPO-UW-Std

(a)	(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)				
Current Rate Level			01/2012		=(e)/(f)						Month	Rolling-12 Loss Ratio			Monthly	Rolling-12 Incurred PMPM			Observed Rolling 12		
Date	Contract	Member	Medical		Rx		Total		Total	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims											
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%	
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201011	12	15	\$ 3,010	\$ 338	\$ 836	\$ 61	\$ 3,846	\$ 399	10%	11%	7%	10%	\$27	\$23	\$4	\$27					
201012	44	47	\$ 10,843	\$ 461	\$ 2,842	\$ 156	\$ 13,685	\$ 616	5%	6%	6%	6%	\$13	\$13	\$4	\$16					
201101	82	93	\$ 21,667	\$ 13,605	\$ 5,531	\$ 147	\$ 27,198	\$ 13,753	51%	41%	4%	33%	\$148	\$93	\$2	\$95					
201102	140	153	\$ 34,057	\$ 7,606	\$ 9,010	\$ 1,076	\$ 43,067	\$ 8,682	20%	32%	8%	27%	\$57	\$71	\$5	\$76					
201103	191	213	\$ 51,033	\$ 8,194	\$ 13,195	\$ 4,027	\$ 64,228	\$ 12,221	19%	25%	17%	23%	\$57	\$58	\$10	\$68					
201104	264	286	\$ 62,279	\$ 16,870	\$ 15,061	\$ 6,261	\$ 77,340	\$ 23,131	30%	26%	25%	26%	\$81	\$58	\$15	\$73					
201105	373	416	\$ 96,858	\$ 51,366	\$ 22,454	\$ 15,092	\$ 119,312	\$ 66,458	56%	35%	39%	36%	\$160	\$80	\$22	\$102					
201106	460	519	\$ 116,015	\$ 51,602	\$ 27,413	\$ 18,178	\$ 143,428	\$ 69,779	49%	38%	47%	40%	\$134	\$86	\$26	\$112					
201107	517	586	\$ 128,630	\$ 94,762	\$ 29,746	\$ 17,823	\$ 158,376	\$ 112,585	71%	47%	50%	47%	\$192	\$105	\$27	\$132					
201108	603	687	\$ 148,995	\$ 105,620	\$ 34,054	\$ 19,607	\$ 183,049	\$ 125,227	68%	52%	51%	52%	\$182	\$116	\$27	\$144					
201109	693	800	\$ 174,346	\$ 93,980	\$ 38,748	\$ 28,355	\$ 213,093	\$ 122,335	57%	52%	56%	53%	\$153	\$116	\$29	\$146					
Experience Period	1,566	1,742	\$ 395,762	\$ 150,041	\$ 96,342	\$ 44,998	\$ 492,104	\$ 195,039	40%	38%	47%	40%	\$112	\$86	\$26	\$112					



CareFirst BlueCross BlueShield (GHMSI)  
Experience & Development of Normalized Trends  
DC Individual Non-Medigap Rate Filing Effective 04/2012  
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
Rating Period : Incurred 04/2012 - 06/2013  
PPO-UW-Svr

(a) Current Rate Level	(b) Contract	(c) Member	(d) 01/2012		(e) =(e)/(f)		(f)		(g)		(h)=(d)+(f)			(i)=(e)+(g)			(j)=(i)/(c)			(k)			(l)		
			Medical Revenue	Medical Estimated Incurred Claims	Rx Revenue	Rx Estimated Incurred Claims	Total Revenue	Total Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend								
Date											Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total					
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%					
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -								0.0%	0.0%	0.0%					
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201011	6	6	\$ 549	\$ -	\$ 92	\$ -	\$ 641	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	\$0								
201012	20	23	\$ 2,218	\$ 633	\$ 364	\$ -	\$ 2,583	\$ 633	\$ -	\$ -	24%	23%	0%	\$28	\$22	\$0	\$22								
201101	44	52	\$ 7,143	\$ 968	\$ 1,092	\$ -	\$ 8,235	\$ 968	\$ -	\$ -	12%	16%	0%	\$19	\$20	\$0	\$20								
201102	62	71	\$ 9,739	\$ 2,473	\$ 1,457	\$ -	\$ 11,196	\$ 2,473	\$ -	\$ -	22%	21%	0%	\$35	\$27	\$0	\$27								
201103	74	86	\$ 12,366	\$ 5,230	\$ 1,854	\$ 4	\$ 14,219	\$ 5,234	\$ -	\$ -	37%	29%	0%	\$61	\$39	\$0	\$39								
201104	102	110	\$ 14,389	\$ 2,418	\$ 2,152	\$ 42	\$ 16,540	\$ 2,460	\$ -	\$ -	15%	25%	1%	\$22	\$34	\$0	\$34								
201105	133	149	\$ 20,709	\$ 13,157	\$ 3,037	\$ 335	\$ 23,746	\$ 13,493	\$ -	\$ -	57%	37%	4%	\$91	\$50	\$1	\$51								
201106	169	195	\$ 25,237	\$ 10,130	\$ 3,822	\$ 114	\$ 29,059	\$ 10,245	\$ -	\$ -	35%	38%	4%	\$53	\$51	\$1	\$51								
201107	186	208	\$ 27,306	\$ 45,732	\$ 4,124	\$ 318	\$ 31,430	\$ 46,050	\$ -	\$ -	147%	67%	5%	\$221	\$90	\$1	\$91								
201108	215	244	\$ 32,299	\$ 18,311	\$ 4,855	\$ 139	\$ 37,153	\$ 18,450	\$ -	\$ -	50%	65%	4%	\$76	\$87	\$1	\$87								
201109	274	305	\$ 39,627	\$ 6,931	\$ 6,121	\$ 326	\$ 45,748	\$ 7,257	\$ -	\$ -	16%	55%	4%	\$24	\$73	\$1	\$74								
Experience Period	610	692	\$ 92,349	\$ 35,010	\$ 13,869	\$ 495	\$ 106,219	\$ 35,505	\$ -	\$ -	33%	38%	4%	\$51	\$51	\$1	\$51								

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 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 PPO-UW-HSA

(a) Current Rate Level	(b) Contract	(c) Member	(d) 01/2012		(e) =(e)/(f)		(f) Revenue	(g) Estimated Incurred Claims	(h)=(d)+(f)		(i)=(e)+(g)			(j)=(i)/(c)			(k) Observed Rolling 12 Month Trend		
			Medical		Rx				Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims			Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%
200801	351	422	\$ 46,636	\$ 11,593	\$ -	\$ 575	\$ 46,636	\$ 12,168	26%	0%	0%	0%	\$29	\$0	\$0	\$0	0.0%	0.0%	0.0%
200802	389	482	\$ 51,205	\$ 18,680	\$ -	\$ 2,706	\$ 51,205	\$ 21,386	42%	0%	0%	0%	\$44	\$0	\$0	\$0	0.0%	0.0%	0.0%
200803	422	529	\$ 57,547	\$ 18,405	\$ -	\$ 3,437	\$ 57,547	\$ 21,842	38%	0%	0%	0%	\$41	\$0	\$0	\$0	0.0%	0.0%	0.0%
200804	425	534	\$ 57,760	\$ 25,530	\$ -	\$ 3,317	\$ 57,760	\$ 28,846	50%	0%	0%	0%	\$54	\$0	\$0	\$0	0.0%	0.0%	0.0%
200805	463	599	\$ 66,767	\$ 15,275	\$ -	\$ 5,335	\$ 66,767	\$ 20,610	31%	0%	0%	0%	\$34	\$0	\$0	\$0	0.0%	0.0%	0.0%
200806	469	597	\$ 67,437	\$ 162,264	\$ -	\$ 4,608	\$ 67,437	\$ 166,872	247%	72%	72%	78%	\$280	\$80	\$6	\$86	0.0%	0.0%	0.0%
200807	498	646	\$ 74,232	\$ 27,214	\$ -	\$ 5,454	\$ 74,232	\$ 32,668	44%	66%	72%	81%	\$51	\$73	\$7	\$80	0.0%	0.0%	0.0%
200808	516	677	\$ 76,980	\$ 92,552	\$ -	\$ 7,342	\$ 76,980	\$ 99,894	130%	75%	81%	81%	\$148	\$83	\$7	\$90	0.0%	0.0%	0.0%
200809	511	678	\$ 78,452	\$ 64,977	\$ -	\$ 9,965	\$ 78,452	\$ 74,942	96%	76%	83%	83%	\$111	\$85	\$8	\$93	0.0%	0.0%	0.0%
200810	530	699	\$ 80,696	\$ 98,590	\$ -	\$ 13,463	\$ 80,696	\$ 112,053	139%	81%	90%	90%	\$160	\$91	\$10	\$101	0.0%	0.0%	0.0%
200811	576	772	\$ 90,531	\$ 127,916	\$ -	\$ 12,828	\$ 90,531	\$ 140,744	155%	89%	98%	98%	\$182	\$100	\$10	\$110	0.0%	0.0%	0.0%
200812	589	770	\$ 93,501	\$ 52,054	\$ -	\$ 13,627	\$ 93,501	\$ 65,681	70%	85%	93%	95%	\$85	\$97	\$11	\$108	0.0%	0.0%	0.0%
200901	645	864	\$ 102,524	\$ 55,322	\$ -	\$ 870	\$ 102,524	\$ 56,192	55%	85%	94%	94%	\$65	\$97	\$11	\$107	0.0%	0.0%	0.0%
200902	662	891	\$ 103,279	\$ 68,384	\$ -	\$ 6,653	\$ 103,279	\$ 75,037	73%	85%	94%	94%	\$84	\$98	\$11	\$108	0.0%	0.0%	0.0%
200903	734	972	\$ 114,535	\$ 74,096	\$ -	\$ 8,444	\$ 114,535	\$ 82,539	72%	86%	95%	95%	\$85	\$99	\$11	\$110	0.0%	0.0%	0.0%
200904	782	1,052	\$ 126,030	\$ 69,164	\$ -	\$ 10,440	\$ 126,030	\$ 79,605	63%	84%	94%	94%	\$76	\$98	\$11	\$109	0.0%	0.0%	0.0%
200905	821	1,092	\$ 136,986	\$ 70,008	\$ -	\$ 12,549	\$ 136,986	\$ 82,557	60%	84%	93%	93%	\$76	\$99	\$11	\$110	0.0%	0.0%	0.0%
200906	846	1,154	\$ 148,070	\$ 92,281	\$ -	\$ 19,650	\$ 148,070	\$ 111,931	76%	73%	83%	83%	\$97	\$87	\$12	\$99	9.2%	87.0%	14.9%
200907	837	1,116	\$ 147,213	\$ 87,677	\$ -	\$ 15,853	\$ 147,213	\$ 103,529	70%	73%	84%	84%	\$93	\$89	\$12	\$101	21.2%	83.7%	26.4%
200908	863	1,136	\$ 161,806	\$ 123,647	\$ -	\$ 15,931	\$ 161,806	\$ 139,578	86%	71%	81%	81%	\$123	\$88	\$13	\$100	6.1%	71.5%	11.4%
200909	876	1,180	\$ 164,919	\$ 93,509	\$ -	\$ 24,706	\$ 164,919	\$ 118,216	72%	69%	79%	79%	\$100	\$87	\$13	\$100	2.4%	60.1%	7.6%
200910	966	1,281	\$ 186,161	\$ 81,666	\$ -	\$ 30,502	\$ 186,161	\$ 112,168	60%	63%	74%	74%	\$88	\$81	\$14	\$95	-11.2%	46.2%	-5.7%
200911	949	1,238	\$ 184,222	\$ 151,141	\$ -	\$ 33,374	\$ 184,222	\$ 184,514	100%	61%	73%	73%	\$149	\$80	\$15	\$95	-20.0%	45.2%	-13.8%
200912	930	1,221	\$ 185,464	\$ 160,815	\$ -	\$ 37,319	\$ 185,464	\$ 198,135	107%	64%	76%	76%	\$162	\$85	\$16	\$102	-11.5%	46.8%	-5.5%
201001	1,008	1,360	\$ 209,448	\$ 76,216	\$ -	\$ 2,810	\$ 209,448	\$ 79,026	38%	61%	73%	73%	\$58	\$84	\$16	\$100	-13.3%	50.8%	-6.9%
201002	989	1,329	\$ 210,299	\$ 246,033	\$ -	\$ 8,671	\$ 210,299	\$ 254,704	121%	67%	78%	78%	\$192	\$94	\$16	\$109	-4.2%	48.1%	0.9%
201003	938	1,289	\$ 213,137	\$ 101,755	\$ -	\$ 19,865	\$ 213,137	\$ 121,620	57%	65%	76%	76%	\$94	\$94	\$16	\$110	-5.7%	51.8%	-0.1%
201004	1,006	1,335	\$ 196,827	\$ 151,370	\$ -	\$ 20,173	\$ 196,827	\$ 171,542	87%	67%	78%	78%	\$128	\$97	\$16	\$114	-1.0%	52.5%	4.2%
201005	1,010	1,329	\$ 202,658	\$ 98,434	\$ -	\$ 28,735	\$ 202,658	\$ 127,169	63%	66%	78%	78%	\$96	\$98	\$17	\$115	-1.3%	57.3%	4.5%
201006	1,002	1,341	\$ 212,110	\$ 157,816	\$ -	\$ 36,942	\$ 212,110	\$ 194,758	92%	67%	79%	79%	\$145	\$101	\$18	\$119	16.1%	53.5%	20.6%
201007	1,054	1,433	\$ 230,791	\$ 163,416	\$ -	\$ 28,063	\$ 230,791	\$ 191,479	83%	68%	80%	80%	\$134	\$104	\$19	\$122	16.9%	51.3%	21.1%
201008	1,054	1,421	\$ 232,968	\$ 176,176	\$ -	\$ 25,592	\$ 232,968	\$ 201,768	87%	68%	80%	80%	\$142	\$105	\$19	\$124	19.7%	50.3%	23.5%
201009	1,106	1,496	\$ 243,857	\$ 133,445	\$ -	\$ 41,233	\$ 243,857	\$ 174,679	72%	68%	80%	80%	\$117	\$106	\$19	\$125	22.1%	47.1%	25.4%
201010	1,246	1,653	\$ 267,879	\$ 165,977	\$ -	\$ 33,581	\$ 267,879	\$ 199,558	74%	69%	81%	81%	\$121	\$108	\$19	\$128	33.7%	37.3%	34.2%
201011	1,316	1,748	\$ 287,925	\$ 150,394	\$ -	\$ 30,426	\$ 287,925	\$ 180,820	63%	66%	78%	78%	\$103	\$105	\$18	\$124	31.5%	22.3%	30.0%
201012	1,356	1,782	\$ 295,353	\$ 299,704	\$ -	\$ 53,267	\$ 295,353	\$ 352,971	120%	69%	80%	80%	\$198	\$110	\$19	\$128	28.3%	14.7%	26.1%
201101	1,421	1,846	\$ 313,152	\$ 89,086	\$ -	\$ 3,840	\$ 313,152	\$ 92,926	30%	67%	78%	78%	\$50	\$107	\$18	\$126	28.0%	15.2%	26.0%
201102	1,518	2,005	\$ 328,962	\$ 173,935	\$ -	\$ 15,378	\$ 328,962	\$ 189,313	58%	62%	73%	73%	\$94	\$100	\$18	\$118	6.2%	15.8%	7.6%
201103	1,624	2,187	\$ 359,429	\$ 174,674	\$ -	\$ 16,697	\$ 359,429	\$ 191,371	53%	61%	72%	72%	\$88	\$99	\$17	\$116	5.4%	6.4%	5.6%
201104	1,686	2,218	\$ 369,845	\$ 162,424	\$ -	\$ 23,563	\$ 369,845	\$ 185,987	50%	58%	68%	68%	\$84	\$95	\$16	\$112	-2.5%	0.6%	-2.0%
201105	1,738	2,295	\$ 384,463	\$ 427,311	\$ -	\$ 23,515	\$ 384,463	\$ 450,826	117%	64%	74%	74%	\$196	\$106	\$16	\$122	8.5%	-9.9%	5.7%
201106	1,730	2,325	\$ 392,273	\$ 257,974	\$ -	\$ 42,553	\$ 392,273	\$ 300,526	77%	64%	73%	73%	\$129	\$106	\$15	\$121	5.0%	-16.9%	1.6%
201107	1,804	2,448	\$ 405,548	\$ 173,838	\$ -	\$ 41,033	\$ 405,548	\$ 214,871	53%	61%	70%	70%	\$88	\$102	\$15	\$117	-1.9%	-19.3%	-4.5%
201108	1,834	2,455	\$ 405,084	\$ 258,007	\$ -	\$ 49,131	\$ 405,084	\$ 307,138	76%	61%	70%	70%	\$125	\$101	\$15	\$116	-4.2%	-18.8%	-6.4%
201109	1,899	2,532	\$ 417,903	\$ 258,689	\$ 86	\$ 45,524	\$ 417,989	\$ 304,213	73%	61%	70%	70%	\$120	\$102	\$15	\$117	-3.8%	-23.8%	-6.9%
Experience Period	16,849	22,409	\$ 3,706,897	\$ 2,374,516	\$ -	\$ 337,707	\$ 3,706,897	\$ 2,712,223	73%	64%	73%	73%	\$121	\$106	\$15	\$121	5.0%	-16.9%	1.6%

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 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 PPO-HIPAA-Std

(a) Current Rate Level		(b)	(c)	(d) 01/2012	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)							
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Med	Rx	Total	Med	Rx
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200801	124	147	\$ 105,359	\$ 119,920	\$ 18,214	\$ 16,411	\$ 123,573	\$ 136,331	110%	0%	0%	0%	\$927	\$0	\$0	0.0%	0.0%	0.0%	
200802	118	148	\$ 102,147	\$ 63,226	\$ 17,492	\$ 13,948	\$ 119,638	\$ 77,174	65%	0%	0%	0%	\$521	\$0	\$0	0.0%	0.0%	0.0%	
200803	109	133	\$ 95,723	\$ 107,943	\$ 16,040	\$ 13,593	\$ 111,763	\$ 121,536	109%	0%	0%	0%	\$914	\$0	\$0	0.0%	0.0%	0.0%	
200804	120	144	\$ 101,148	\$ 154,238	\$ 16,852	\$ 12,448	\$ 118,000	\$ 166,686	141%	0%	0%	0%	\$1,158	\$0	\$0	0.0%	0.0%	0.0%	
200805	112	128	\$ 94,277	\$ 106,716	\$ 15,584	\$ 9,290	\$ 109,861	\$ 116,007	106%	0%	0%	0%	\$906	\$0	\$0	0.0%	0.0%	0.0%	
200806	116	138	\$ 100,265	\$ 61,252	\$ 16,332	\$ 9,587	\$ 116,597	\$ 70,840	61%	102%	75%	98%	\$513	\$732	\$90	\$822	0.0%	0.0%	0.0%
200807	115	134	\$ 99,873	\$ 47,097	\$ 15,567	\$ 8,481	\$ 115,440	\$ 55,578	48%	95%	72%	91%	\$415	\$679	\$86	\$766	0.0%	0.0%	0.0%
200808	119	138	\$ 99,044	\$ 131,669	\$ 15,845	\$ 7,708	\$ 114,888	\$ 139,377	121%	99%	69%	95%	\$1,010	\$714	\$82	\$796	0.0%	0.0%	0.0%
200809	121	139	\$ 104,479	\$ 33,229	\$ 16,397	\$ 9,059	\$ 120,876	\$ 42,289	35%	91%	68%	88%	\$304	\$661	\$80	\$741	0.0%	0.0%	0.0%
200810	118	135	\$ 103,018	\$ 64,220	\$ 16,176	\$ 9,199	\$ 119,193	\$ 73,419	62%	88%	67%	85%	\$544	\$643	\$79	\$722	0.0%	0.0%	0.0%
200811	118	132	\$ 105,114	\$ 24,989	\$ 16,313	\$ 9,699	\$ 121,427	\$ 34,688	29%	82%	66%	80%	\$263	\$603	\$79	\$682	0.0%	0.0%	0.0%
200812	113	127	\$ 102,736	\$ 32,727	\$ 15,644	\$ 6,856	\$ 118,380	\$ 39,582	33%	78%	64%	76%	\$312	\$577	\$77	\$653	0.0%	0.0%	0.0%
200901	107	121	\$ 95,907	\$ 60,653	\$ 14,500	\$ 16,955	\$ 110,407	\$ 77,608	70%	74%	66%	73%	\$641	\$549	\$77	\$628	0.0%	0.0%	0.0%
200902	111	125	\$ 99,356	\$ 33,511	\$ 15,103	\$ 12,585	\$ 114,459	\$ 46,096	40%	71%	66%	71%	\$369	\$538	\$79	\$617	0.0%	0.0%	0.0%
200903	105	118	\$ 94,955	\$ 43,584	\$ 13,926	\$ 13,998	\$ 108,881	\$ 57,582	53%	66%	67%	66%	\$488	\$503	\$80	\$582	0.0%	0.0%	0.0%
200904	108	113	\$ 93,504	\$ 57,557	\$ 13,662	\$ 14,286	\$ 107,165	\$ 71,842	67%	58%	69%	60%	\$636	\$450	\$82	\$533	0.0%	0.0%	0.0%
200905	106	116	\$ 95,407	\$ 31,010	\$ 13,922	\$ 9,138	\$ 109,329	\$ 40,148	37%	52%	70%	54%	\$346	\$405	\$83	\$488	0.0%	0.0%	0.0%
200906	102	112	\$ 93,915	\$ 37,473	\$ 13,511	\$ 7,793	\$ 107,426	\$ 45,266	42%	50%	70%	53%	\$404	\$396	\$83	\$479	-45.9%	-7.3%	-41.7%
200907	108	118	\$ 100,914	\$ 26,508	\$ 14,163	\$ 8,452	\$ 115,077	\$ 34,961	30%	49%	70%	51%	\$296	\$386	\$84	\$470	-43.1%	-2.3%	-38.6%
200908	101	113	\$ 96,074	\$ 29,632	\$ 13,325	\$ 5,861	\$ 109,399	\$ 35,493	32%	40%	70%	44%	\$314	\$323	\$84	\$408	-54.7%	2.3%	-48.8%
200909	113	126	\$ 107,276	\$ 49,491	\$ 14,479	\$ 7,991	\$ 121,755	\$ 57,482	47%	41%	70%	45%	\$456	\$337	\$84	\$422	-48.9%	4.8%	-43.1%
200910	94	106	\$ 97,581	\$ 33,119	\$ 12,854	\$ 6,796	\$ 110,435	\$ 39,915	36%	39%	70%	43%	\$377	\$323	\$84	\$407	-49.8%	6.4%	-43.6%
200911	95	107	\$ 92,993	\$ 29,755	\$ 12,143	\$ 4,595	\$ 105,136	\$ 34,350	33%	40%	69%	43%	\$321	\$414	\$82	\$414	-45.0%	4.4%	-39.3%
200912	93	101	\$ 94,502	\$ 49,069	\$ 12,068	\$ 6,515	\$ 106,570	\$ 55,584	52%	41%	70%	45%	\$550	\$350	\$84	\$433	-39.3%	8.7%	-33.7%
201001	93	103	\$ 97,552	\$ 75,071	\$ 12,422	\$ 10,829	\$ 109,974	\$ 85,900	78%	43%	67%	46%	\$834	\$365	\$80	\$445	-33.5%	2.2%	-29.1%
201002	93	109	\$ 91,005	\$ 72,326	\$ 12,682	\$ 11,391	\$ 103,686	\$ 83,717	81%	46%	68%	49%	\$768	\$398	\$80	\$479	-26.0%	1.9%	-22.5%
201003	98	109	\$ 96,559	\$ 72,060	\$ 12,885	\$ 10,009	\$ 109,444	\$ 82,069	75%	49%	66%	51%	\$753	\$422	\$78	\$500	-16.0%	-2.4%	-14.1%
201004	93	101	\$ 93,604	\$ 77,823	\$ 12,149	\$ 11,019	\$ 105,753	\$ 88,842	84%	50%	64%	52%	\$880	\$442	\$76	\$518	-2.0%	-7.9%	-2.9%
201005	81	97	\$ 80,621	\$ 41,913	\$ 10,491	\$ 9,086	\$ 91,113	\$ 50,999	56%	52%	66%	54%	\$526	\$456	\$77	\$533	12.8%	-7.2%	9.4%
201006	78	91	\$ 85,688	\$ 45,066	\$ 10,865	\$ 6,449	\$ 96,553	\$ 51,516	53%	53%	66%	55%	\$566	\$470	\$77	\$547	18.7%	-7.2%	14.2%
201007	80	93	\$ 83,998	\$ 80,380	\$ 10,499	\$ 10,648	\$ 94,497	\$ 91,028	96%	59%	69%	60%	\$979	\$522	\$81	\$603	35.1%	-4.3%	28.1%
201008	92	85	\$ 90,420	\$ 54,978	\$ 11,302	\$ 5,123	\$ 101,721	\$ 60,101	59%	61%	69%	62%	\$707	\$555	\$82	\$636	71.5%	-3.0%	56.1%
201009	88	103	\$ 95,479	\$ 128,467	\$ 12,025	\$ 7,047	\$ 107,504	\$ 135,514	126%	69%	70%	69%	\$1,316	\$631	\$83	\$713	86.9%	-2.1%	69.1%
201010	90	103	\$ 95,263	\$ 71,011	\$ 11,935	\$ 7,863	\$ 107,198	\$ 78,874	74%	73%	71%	73%	\$766	\$664	\$84	\$747	105.8%	-0.8%	83.7%
201011	88	101	\$ 93,160	\$ 50,569	\$ 11,440	\$ 5,269	\$ 104,600	\$ 55,839	53%	75%	72%	74%	\$553	\$685	\$85	\$769	106.4%	2.9%	85.8%
201012	95	108	\$ 102,827	\$ 51,724	\$ 12,718	\$ 5,448	\$ 115,545	\$ 57,172	49%	74%	71%	74%	\$529	\$683	\$83	\$766	95.2%	-0.3%	76.8%
201101	90	100	\$ 99,484	\$ 86,687	\$ 12,192	\$ 18,274	\$ 111,676	\$ 104,961	94%	75%	76%	75%	\$1,050	\$694	\$90	\$784	90.1%	11.9%	76.1%
201102	85	97	\$ 93,580	\$ 55,293	\$ 11,346	\$ 18,095	\$ 104,927	\$ 73,388	70%	73%	82%	74%	\$757	\$687	\$90	\$783	72.4%	20.0%	63.6%
201103	97	114	\$ 107,083	\$ 50,256	\$ 13,116	\$ 21,921	\$ 120,198	\$ 72,177	60%	71%	90%	73%	\$633	\$666	\$106	\$772	57.6%	36.1%	54.2%
201104	87	102	\$ 100,402	\$ 45,102	\$ 12,383	\$ 18,740	\$ 112,785	\$ 63,842	57%	68%	95%	71%	\$626	\$638	\$112	\$750	44.4%	47.6%	44.9%
201105	92	107	\$ 107,283	\$ 57,695	\$ 13,100	\$ 19,481	\$ 120,383	\$ 77,176	64%	67%	101%	71%	\$721	\$646	\$120	\$765	41.4%	55.6%	43.5%
201106	90	105	\$ 105,243	\$ 96,729	\$ 13,095	\$ 26,051	\$ 118,338	\$ 122,781	104%	71%	113%	75%	\$1,169	\$681	\$135	\$815	44.9%	74.2%	49.0%
201107	98	116	\$ 112,616	\$ 103,316	\$ 13,948	\$ 21,124	\$ 126,564	\$ 124,440	98%	71%	117%	76%	\$1,073	\$686	\$141	\$827	31.5%	74.5%	37.2%
201108	98	116	\$ 113,562	\$ 118,114	\$ 14,411	\$ 47,717	\$ 127,972	\$ 165,830	130%	75%	143%	82%	\$1,430	\$719	\$171	\$890	29.7%	108.6%	39.8%
201109	95	113	\$ 111,291	\$ 165,924	\$ 14,234	\$ 25,464	\$ 125,525	\$ 191,388	152%	77%	153%	85%	\$1,694	\$743	\$184	\$927	17.8%	122.4%	29.9%
Experience Period	1,074	1,218	\$ 1,174,222	\$ 828,893	\$ 145,151	\$ 163,959	\$ 1,319,373	\$ 992,852	75%	71%	113%	75%	\$815	\$681	\$135	\$815	44.9%	74.2%	49.0%

**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business**

**PPO/BluePreferred - Standard Underwritten (\$2500 Deductible & Open Rx)**

**Rate Comparison**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$149				\$152				\$3				1.7%			
6-17	\$133	\$269	\$266	\$362	\$135	\$273	\$271	\$368	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
18-20	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
21	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
22	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
23	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
24	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
25	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
26	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
27	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
28	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
29	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
30	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
31	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
32	\$197	\$399	\$395	\$537	\$201	\$405	\$401	\$546	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
33	\$203	\$409	\$405	\$551	\$206	\$416	\$412	\$560	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
34	\$210	\$425	\$421	\$572	\$214	\$432	\$428	\$582	\$4	\$7	\$7	\$10	1.7%	1.7%	1.7%	1.7%
35	\$219	\$441	\$437	\$594	\$222	\$449	\$444	\$604	\$4	\$8	\$7	\$10	1.7%	1.7%	1.7%	1.7%
36	\$227	\$458	\$454	\$617	\$231	\$466	\$462	\$628	\$4	\$8	\$8	\$11	1.7%	1.7%	1.7%	1.7%
37	\$236	\$476	\$472	\$642	\$240	\$485	\$480	\$653	\$4	\$8	\$8	\$11	1.7%	1.7%	1.7%	1.7%
38	\$245	\$495	\$490	\$667	\$249	\$504	\$499	\$678	\$4	\$8	\$8	\$11	1.7%	1.7%	1.7%	1.7%
39	\$255	\$514	\$509	\$693	\$259	\$523	\$518	\$704	\$4	\$9	\$9	\$12	1.7%	1.7%	1.7%	1.7%
40	\$265	\$535	\$529	\$720	\$269	\$544	\$538	\$732	\$5	\$9	\$9	\$12	1.7%	1.7%	1.7%	1.7%
41	\$275	\$555	\$550	\$748	\$280	\$565	\$559	\$761	\$5	\$9	\$9	\$13	1.7%	1.7%	1.7%	1.7%
42	\$286	\$577	\$572	\$777	\$291	\$587	\$581	\$791	\$5	\$10	\$10	\$13	1.7%	1.7%	1.7%	1.7%
43	\$297	\$600	\$594	\$808	\$302	\$610	\$604	\$821	\$5	\$10	\$10	\$14	1.7%	1.7%	1.7%	1.7%
44	\$309	\$623	\$617	\$839	\$314	\$634	\$628	\$854	\$5	\$11	\$11	\$14	1.7%	1.7%	1.7%	1.7%
45	\$321	\$648	\$641	\$872	\$326	\$659	\$652	\$887	\$5	\$11	\$11	\$15	1.7%	1.7%	1.7%	1.7%
46	\$333	\$673	\$666	\$906	\$339	\$684	\$677	\$921	\$6	\$11	\$11	\$15	1.7%	1.7%	1.7%	1.7%
47	\$346	\$699	\$692	\$941	\$352	\$711	\$704	\$957	\$6	\$12	\$12	\$16	1.7%	1.7%	1.7%	1.7%
48	\$360	\$727	\$719	\$978	\$366	\$739	\$732	\$995	\$6	\$12	\$12	\$17	1.7%	1.7%	1.7%	1.7%
49	\$374	\$755	\$748	\$1,017	\$380	\$768	\$760	\$1,034	\$6	\$13	\$13	\$17	1.7%	1.7%	1.7%	1.7%
50	\$388	\$785	\$777	\$1,057	\$395	\$798	\$790	\$1,075	\$7	\$13	\$13	\$18	1.7%	1.7%	1.7%	1.7%
51	\$404	\$815	\$807	\$1,098	\$411	\$829	\$821	\$1,117	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
52	\$419	\$847	\$839	\$1,141	\$427	\$862	\$853	\$1,160	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
53	\$436	\$880	\$871	\$1,185	\$443	\$895	\$886	\$1,205	\$7	\$15	\$15	\$20	1.7%	1.7%	1.7%	1.7%
54	\$453	\$915	\$906	\$1,232	\$460	\$930	\$921	\$1,252	\$8	\$16	\$15	\$21	1.7%	1.7%	1.7%	1.7%
55	\$470	\$950	\$941	\$1,280	\$478	\$966	\$957	\$1,301	\$8	\$16	\$16	\$22	1.7%	1.7%	1.7%	1.7%
56	\$489	\$988	\$978	\$1,330	\$497	\$1,004	\$994	\$1,352	\$8	\$17	\$17	\$23	1.7%	1.7%	1.7%	1.7%
57	\$508	\$1,026	\$1,016	\$1,381	\$517	\$1,043	\$1,033	\$1,405	\$9	\$17	\$17	\$24	1.7%	1.7%	1.7%	1.7%
58	\$528	\$1,066	\$1,055	\$1,435	\$537	\$1,084	\$1,073	\$1,460	\$9	\$18	\$18	\$24	1.7%	1.7%	1.7%	1.7%
59	\$548	\$1,108	\$1,097	\$1,491	\$558	\$1,126	\$1,115	\$1,517	\$9	\$19	\$19	\$25	1.7%	1.7%	1.7%	1.7%
60	\$570	\$1,151	\$1,140	\$1,550	\$579	\$1,170	\$1,159	\$1,576	\$10	\$20	\$19	\$26	1.7%	1.7%	1.7%	1.7%
61	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%
62	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%
63	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%
64	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%
65	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%
Over 65	\$592	\$1,196	\$1,184	\$1,610	\$602	\$1,216	\$1,204	\$1,638	\$10	\$20	\$20	\$27	1.7%	1.7%	1.7%	1.7%

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CareFirst BlueCross BlueShield  
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**PPO/BluePreferred - Saver Underwritten (\$2500 Deductible & Saver Rx)**

**Rate Comparison**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$102				\$103				\$2				1.7%			
6-17	\$91	\$183	\$181	\$246	\$92	\$186	\$184	\$250	\$2	\$3	\$3	\$4	1.7%	1.7%	1.7%	1.7%
18-20	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
21	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
22	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
23	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
24	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
25	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
26	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
27	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
28	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
29	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
30	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
31	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
32	\$134	\$271	\$269	\$365	\$137	\$276	\$273	\$372	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
33	\$138	\$278	\$276	\$375	\$140	\$283	\$280	\$381	\$2	\$5	\$5	\$6	1.7%	1.7%	1.7%	1.7%
34	\$143	\$289	\$286	\$389	\$146	\$294	\$291	\$396	\$2	\$5	\$5	\$7	1.7%	1.7%	1.7%	1.7%
35	\$149	\$300	\$297	\$405	\$151	\$306	\$303	\$411	\$3	\$5	\$5	\$7	1.7%	1.7%	1.7%	1.7%
36	\$154	\$312	\$309	\$420	\$157	\$317	\$314	\$427	\$3	\$5	\$5	\$7	1.7%	1.7%	1.7%	1.7%
37	\$161	\$324	\$321	\$437	\$163	\$330	\$327	\$444	\$3	\$6	\$5	\$7	1.7%	1.7%	1.7%	1.7%
38	\$167	\$337	\$334	\$454	\$170	\$343	\$339	\$461	\$3	\$6	\$6	\$8	1.7%	1.7%	1.7%	1.7%
39	\$173	\$350	\$347	\$471	\$176	\$356	\$352	\$479	\$3	\$6	\$6	\$8	1.7%	1.7%	1.7%	1.7%
40	\$180	\$364	\$360	\$490	\$183	\$370	\$366	\$498	\$3	\$6	\$6	\$8	1.7%	1.7%	1.7%	1.7%
41	\$187	\$378	\$374	\$509	\$190	\$384	\$381	\$518	\$3	\$6	\$6	\$9	1.7%	1.7%	1.7%	1.7%
42	\$195	\$393	\$389	\$529	\$198	\$400	\$396	\$538	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
43	\$202	\$408	\$404	\$550	\$206	\$415	\$411	\$559	\$3	\$7	\$7	\$9	1.7%	1.7%	1.7%	1.7%
44	\$210	\$424	\$420	\$571	\$214	\$432	\$427	\$581	\$4	\$7	\$7	\$10	1.7%	1.7%	1.7%	1.7%
45	\$218	\$441	\$436	\$593	\$222	\$448	\$444	\$604	\$4	\$8	\$7	\$10	1.7%	1.7%	1.7%	1.7%
46	\$227	\$458	\$453	\$617	\$231	\$466	\$461	\$627	\$4	\$8	\$8	\$10	1.7%	1.7%	1.7%	1.7%
47	\$236	\$476	\$471	\$641	\$240	\$484	\$479	\$652	\$4	\$8	\$8	\$11	1.7%	1.7%	1.7%	1.7%
48	\$245	\$494	\$490	\$666	\$249	\$503	\$498	\$677	\$4	\$8	\$8	\$11	1.7%	1.7%	1.7%	1.7%
49	\$254	\$514	\$509	\$692	\$259	\$523	\$517	\$704	\$4	\$9	\$9	\$12	1.7%	1.7%	1.7%	1.7%
50	\$264	\$534	\$529	\$719	\$269	\$543	\$538	\$731	\$4	\$9	\$9	\$12	1.7%	1.7%	1.7%	1.7%
51	\$275	\$555	\$549	\$747	\$279	\$564	\$559	\$760	\$5	\$9	\$9	\$13	1.7%	1.7%	1.7%	1.7%
52	\$285	\$577	\$571	\$776	\$290	\$586	\$581	\$790	\$5	\$10	\$10	\$13	1.7%	1.7%	1.7%	1.7%
53	\$297	\$599	\$593	\$807	\$302	\$609	\$603	\$820	\$5	\$10	\$10	\$14	1.7%	1.7%	1.7%	1.7%
54	\$308	\$622	\$616	\$838	\$313	\$633	\$627	\$852	\$5	\$11	\$10	\$14	1.7%	1.7%	1.7%	1.7%
55	\$320	\$647	\$640	\$871	\$326	\$658	\$651	\$886	\$5	\$11	\$11	\$15	1.7%	1.7%	1.7%	1.7%
56	\$333	\$672	\$665	\$905	\$338	\$684	\$677	\$920	\$6	\$11	\$11	\$15	1.7%	1.7%	1.7%	1.7%
57	\$346	\$698	\$691	\$940	\$352	\$710	\$703	\$956	\$6	\$12	\$12	\$16	1.7%	1.7%	1.7%	1.7%
58	\$359	\$725	\$718	\$977	\$365	\$738	\$731	\$994	\$6	\$12	\$12	\$17	1.7%	1.7%	1.7%	1.7%
59	\$373	\$754	\$746	\$1,015	\$380	\$767	\$759	\$1,032	\$6	\$13	\$13	\$17	1.7%	1.7%	1.7%	1.7%
60	\$388	\$783	\$776	\$1,055	\$394	\$797	\$789	\$1,073	\$7	\$13	\$13	\$18	1.7%	1.7%	1.7%	1.7%
61	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
62	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
63	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
64	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
65	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%
Over 65	\$403	\$814	\$806	\$1,096	\$410	\$828	\$820	\$1,115	\$7	\$14	\$14	\$19	1.7%	1.7%	1.7%	1.7%

**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business**

**PPO/BluePreferred - HSA Underwritten (\$1200 Integrated Medical & Rx Deductible)**

**Rate Comparison**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Percentage Change				
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	
0-5	\$87				\$95	\$0	\$0	\$0	\$8					9.6%			
6-17	\$78	\$157	\$155	\$211	\$85	\$172	\$170	\$231	\$7	\$15	\$15	\$20		9.6%	9.6%	9.6%	9.6%
18-20	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
21	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
22	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
23	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
24	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
25	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
26	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
27	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
28	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
29	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
30	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
31	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
32	\$115	\$232	\$230	\$313	\$126	\$255	\$252	\$343	\$11	\$22	\$22	\$30		9.6%	9.6%	9.6%	9.6%
33	\$118	\$238	\$236	\$321	\$129	\$261	\$259	\$352	\$11	\$23	\$23	\$31		9.6%	9.6%	9.6%	9.6%
34	\$123	\$248	\$245	\$333	\$134	\$271	\$269	\$365	\$12	\$24	\$24	\$32		9.6%	9.6%	9.6%	9.6%
35	\$127	\$257	\$255	\$346	\$140	\$282	\$279	\$380	\$12	\$25	\$24	\$33		9.6%	9.6%	9.6%	9.6%
36	\$132	\$267	\$264	\$360	\$145	\$293	\$290	\$394	\$13	\$26	\$25	\$35		9.6%	9.6%	9.6%	9.6%
37	\$137	\$278	\$275	\$374	\$151	\$304	\$301	\$410	\$13	\$27	\$26	\$36		9.6%	9.6%	9.6%	9.6%
38	\$143	\$288	\$286	\$388	\$157	\$316	\$313	\$426	\$14	\$28	\$27	\$37		9.6%	9.6%	9.6%	9.6%
39	\$148	\$300	\$297	\$404	\$163	\$328	\$325	\$442	\$14	\$29	\$28	\$39		9.6%	9.6%	9.6%	9.6%
40	\$154	\$312	\$308	\$419	\$169	\$341	\$338	\$460	\$15	\$30	\$30	\$40		9.6%	9.6%	9.6%	9.6%
41	\$160	\$324	\$320	\$436	\$176	\$355	\$351	\$478	\$15	\$31	\$31	\$42		9.6%	9.6%	9.6%	9.6%
42	\$167	\$336	\$333	\$453	\$183	\$369	\$365	\$496	\$16	\$32	\$32	\$43		9.6%	9.6%	9.6%	9.6%
43	\$173	\$350	\$346	\$471	\$190	\$383	\$379	\$516	\$17	\$34	\$33	\$45		9.6%	9.6%	9.6%	9.6%
44	\$180	\$363	\$360	\$489	\$197	\$398	\$394	\$536	\$17	\$35	\$35	\$47		9.6%	9.6%	9.6%	9.6%
45	\$187	\$377	\$374	\$508	\$205	\$414	\$409	\$557	\$18	\$36	\$36	\$49		9.6%	9.6%	9.6%	9.6%
46	\$194	\$392	\$388	\$528	\$213	\$430	\$425	\$579	\$19	\$38	\$37	\$51		9.6%	9.6%	9.6%	9.6%
47	\$202	\$407	\$403	\$549	\$221	\$446	\$442	\$601	\$19	\$39	\$39	\$53		9.6%	9.6%	9.6%	9.6%
48	\$210	\$423	\$419	\$570	\$230	\$464	\$459	\$625	\$20	\$41	\$40	\$55		9.6%	9.6%	9.6%	9.6%
49	\$218	\$440	\$436	\$592	\$239	\$482	\$477	\$649	\$21	\$42	\$42	\$57		9.6%	9.6%	9.6%	9.6%
50	\$226	\$457	\$453	\$616	\$248	\$501	\$496	\$675	\$22	\$44	\$43	\$59		9.6%	9.6%	9.6%	9.6%
51	\$235	\$475	\$470	\$640	\$258	\$521	\$516	\$701	\$23	\$46	\$45	\$61		9.6%	9.6%	9.6%	9.6%
52	\$244	\$494	\$489	\$665	\$268	\$541	\$536	\$728	\$23	\$47	\$47	\$64		9.6%	9.6%	9.6%	9.6%
53	\$254	\$513	\$508	\$690	\$278	\$562	\$556	\$757	\$24	\$49	\$49	\$66		9.6%	9.6%	9.6%	9.6%
54	\$264	\$533	\$528	\$718	\$289	\$584	\$578	\$786	\$25	\$51	\$51	\$69		9.6%	9.6%	9.6%	9.6%
55	\$274	\$554	\$548	\$746	\$300	\$607	\$601	\$817	\$26	\$53	\$53	\$72		9.6%	9.6%	9.6%	9.6%
56	\$285	\$575	\$570	\$775	\$312	\$631	\$624	\$849	\$27	\$55	\$55	\$74		9.6%	9.6%	9.6%	9.6%
57	\$296	\$598	\$592	\$805	\$324	\$655	\$649	\$882	\$28	\$57	\$57	\$77		9.6%	9.6%	9.6%	9.6%
58	\$307	\$621	\$615	\$836	\$337	\$681	\$674	\$917	\$30	\$60	\$59	\$80		9.6%	9.6%	9.6%	9.6%
59	\$319	\$645	\$639	\$869	\$350	\$707	\$700	\$952	\$31	\$62	\$61	\$83		9.6%	9.6%	9.6%	9.6%
60	\$332	\$671	\$664	\$903	\$364	\$735	\$728	\$990	\$32	\$64	\$64	\$87		9.6%	9.6%	9.6%	9.6%
61	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%
62	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%
63	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%
64	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%
65	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%
Over 65	\$345	\$697	\$690	\$938	\$378	\$764	\$756	\$1,028	\$33	\$67	\$66	\$90		9.6%	9.6%	9.6%	9.6%

**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business**

**PPO/BluePreferred - HIPAA (\$100 Deductible, 90% Coinsurance)**

**Rate Comparison**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Percentage Change				
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	
0-5	\$691				\$702	\$0	\$0	\$0	\$12					1.7%			
6-17	\$615	\$1,243	\$1,230	\$1,673	\$626	\$1,264	\$1,251	\$1,702	\$10	\$21	\$21	\$28		1.7%	1.7%	1.7%	1.7%
18-20	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
21	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
22	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
23	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
24	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
25	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
26	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
27	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
28	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
29	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
30	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
31	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
32	\$913	\$1,844	\$1,825	\$2,483	\$928	\$1,875	\$1,856	\$2,525	\$16	\$31	\$31	\$42		1.7%	1.7%	1.7%	1.7%
33	\$937	\$1,892	\$1,873	\$2,548	\$953	\$1,924	\$1,905	\$2,591	\$16	\$32	\$32	\$43		1.7%	1.7%	1.7%	1.7%
34	\$973	\$1,965	\$1,946	\$2,647	\$990	\$1,999	\$1,979	\$2,692	\$17	\$33	\$33	\$45		1.7%	1.7%	1.7%	1.7%
35	\$1,011	\$2,042	\$2,021	\$2,749	\$1,028	\$2,076	\$2,056	\$2,796	\$17	\$35	\$34	\$47		1.7%	1.7%	1.7%	1.7%
36	\$1,050	\$2,120	\$2,099	\$2,855	\$1,067	\$2,156	\$2,135	\$2,903	\$18	\$36	\$36	\$49		1.7%	1.7%	1.7%	1.7%
37	\$1,091	\$2,204	\$2,182	\$2,968	\$1,110	\$2,241	\$2,219	\$3,018	\$19	\$37	\$37	\$50		1.7%	1.7%	1.7%	1.7%
38	\$1,134	\$2,290	\$2,267	\$3,084	\$1,153	\$2,329	\$2,306	\$3,136	\$19	\$39	\$39	\$52		1.7%	1.7%	1.7%	1.7%
39	\$1,178	\$2,379	\$2,355	\$3,203	\$1,198	\$2,419	\$2,395	\$3,258	\$20	\$40	\$40	\$54		1.7%	1.7%	1.7%	1.7%
40	\$1,224	\$2,473	\$2,448	\$3,330	\$1,245	\$2,515	\$2,490	\$3,386	\$21	\$42	\$42	\$57		1.7%	1.7%	1.7%	1.7%
41	\$1,272	\$2,569	\$2,544	\$3,459	\$1,293	\$2,613	\$2,587	\$3,518	\$22	\$44	\$43	\$59		1.7%	1.7%	1.7%	1.7%
42	\$1,322	\$2,670	\$2,644	\$3,596	\$1,345	\$2,716	\$2,689	\$3,657	\$22	\$45	\$45	\$61		1.7%	1.7%	1.7%	1.7%
43	\$1,373	\$2,774	\$2,747	\$3,736	\$1,397	\$2,822	\$2,794	\$3,799	\$23	\$47	\$47	\$64		1.7%	1.7%	1.7%	1.7%
44	\$1,427	\$2,884	\$2,855	\$3,883	\$1,452	\$2,933	\$2,903	\$3,949	\$24	\$49	\$49	\$66		1.7%	1.7%	1.7%	1.7%
45	\$1,483	\$2,995	\$2,965	\$4,033	\$1,508	\$3,046	\$3,016	\$4,102	\$25	\$51	\$50	\$69		1.7%	1.7%	1.7%	1.7%
46	\$1,540	\$3,112	\$3,081	\$4,190	\$1,567	\$3,165	\$3,133	\$4,261	\$26	\$53	\$52	\$71		1.7%	1.7%	1.7%	1.7%
47	\$1,601	\$3,233	\$3,201	\$4,354	\$1,628	\$3,288	\$3,256	\$4,428	\$27	\$55	\$54	\$74		1.7%	1.7%	1.7%	1.7%
48	\$1,664	\$3,360	\$3,327	\$4,525	\$1,692	\$3,417	\$3,384	\$4,602	\$28	\$57	\$57	\$77		1.7%	1.7%	1.7%	1.7%
49	\$1,729	\$3,492	\$3,458	\$4,702	\$1,758	\$3,552	\$3,516	\$4,782	\$29	\$59	\$59	\$80		1.7%	1.7%	1.7%	1.7%
50	\$1,797	\$3,629	\$3,593	\$4,887	\$1,827	\$3,691	\$3,654	\$4,970	\$31	\$62	\$61	\$83		1.7%	1.7%	1.7%	1.7%
51	\$1,867	\$3,771	\$3,734	\$5,078	\$1,899	\$3,835	\$3,797	\$5,164	\$32	\$64	\$63	\$86		1.7%	1.7%	1.7%	1.7%
52	\$1,940	\$3,918	\$3,879	\$5,276	\$1,973	\$3,985	\$3,945	\$5,366	\$33	\$67	\$66	\$90		1.7%	1.7%	1.7%	1.7%
53	\$2,015	\$4,070	\$4,030	\$5,481	\$2,049	\$4,140	\$4,099	\$5,574	\$34	\$69	\$68	\$93		1.7%	1.7%	1.7%	1.7%
54	\$2,094	\$4,230	\$4,188	\$5,696	\$2,130	\$4,302	\$4,259	\$5,793	\$36	\$72	\$71	\$97		1.7%	1.7%	1.7%	1.7%
55	\$2,176	\$4,395	\$4,352	\$5,918	\$2,213	\$4,470	\$4,425	\$6,019	\$37	\$75	\$74	\$101		1.7%	1.7%	1.7%	1.7%
56	\$2,261	\$4,567	\$4,522	\$6,150	\$2,300	\$4,645	\$4,599	\$6,255	\$38	\$78	\$77	\$105		1.7%	1.7%	1.7%	1.7%
57	\$2,349	\$4,745	\$4,698	\$6,389	\$2,389	\$4,826	\$4,778	\$6,498	\$40	\$81	\$80	\$109		1.7%	1.7%	1.7%	1.7%
58	\$2,441	\$4,930	\$4,881	\$6,639	\$2,482	\$5,014	\$4,964	\$6,751	\$41	\$84	\$83	\$113		1.7%	1.7%	1.7%	1.7%
59	\$2,536	\$5,123	\$5,072	\$6,898	\$2,579	\$5,210	\$5,158	\$7,015	\$43	\$87	\$86	\$117		1.7%	1.7%	1.7%	1.7%
60	\$2,635	\$5,323	\$5,271	\$7,168	\$2,680	\$5,414	\$5,360	\$7,290	\$45	\$90	\$90	\$122		1.7%	1.7%	1.7%	1.7%
61	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%
62	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%
63	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%
64	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%
65	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%
Over 65	\$2,738	\$5,531	\$5,476	\$7,448	\$2,785	\$5,625	\$5,569	\$7,575	\$47	\$94	\$93	\$127		1.7%	1.7%	1.7%	1.7%



**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business**

**PPO/BluePreferred - HSA Underwritten (\$1200 Integrated Medical & Rx Deductible)**

**Rate Comparison - Renewing Subscriber**

Age	4/2/2011				4/1/2012				Monthly Dollar Change				Monthly Percentage Change				
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	
0-5	\$106	-	-	-	\$95	\$0	\$0	\$0	(\$11)					-10.1%			
6-17	\$95	\$191	\$189	\$257	\$85	\$172	\$170	\$231	(\$10)	(\$19)	(\$19)	(\$26)		-10.6%	-10.2%	-10.1%	-10.1%
18-20	\$112	\$226	\$224	\$305	\$126	\$255	\$252	\$343	\$14	\$29	\$28	\$38		12.5%	12.6%	12.5%	12.4%
21	\$114	\$230	\$228	\$309	\$126	\$255	\$252	\$343	\$12	\$25	\$24	\$34		10.5%	10.7%	10.5%	10.9%
22	\$116	\$234	\$232	\$315	\$126	\$255	\$252	\$343	\$10	\$21	\$20	\$28		8.6%	8.8%	8.6%	8.8%
23	\$118	\$237	\$235	\$320	\$126	\$255	\$252	\$343	\$8	\$18	\$17	\$23		6.8%	7.4%	7.3%	7.1%
24	\$120	\$241	\$239	\$326	\$126	\$255	\$252	\$343	\$6	\$14	\$13	\$17		5.0%	5.6%	5.5%	5.1%
25	\$122	\$245	\$243	\$330	\$126	\$255	\$252	\$343	\$4	\$10	\$9	\$13		3.3%	3.9%	3.7%	3.9%
26	\$124	\$249	\$247	\$336	\$126	\$255	\$252	\$343	\$2	\$6	\$5	\$7		1.6%	2.2%	2.0%	2.0%
27	\$125	\$253	\$251	\$342	\$126	\$255	\$252	\$343	\$1	\$2	\$1	\$1		0.8%	0.6%	0.4%	0.2%
28	\$127	\$257	\$255	\$347	\$126	\$255	\$252	\$343	(\$1)	(\$2)	(\$3)	(\$4)		-0.8%	-0.9%	-1.2%	-1.2%
29	\$129	\$261	\$259	\$351	\$126	\$255	\$252	\$343	(\$3)	(\$6)	(\$7)	(\$8)		-2.3%	-2.5%	-2.7%	-2.3%
30	\$133	\$268	\$266	\$363	\$126	\$255	\$252	\$343	(\$7)	(\$13)	(\$14)	(\$20)		-5.2%	-5.0%	-5.2%	-5.6%
31	\$137	\$276	\$274	\$372	\$126	\$255	\$252	\$343	(\$11)	(\$21)	(\$22)	(\$29)		-8.0%	-7.8%	-8.0%	-7.9%
32	\$141	\$284	\$282	\$384	\$126	\$255	\$252	\$343	(\$15)	(\$29)	(\$30)	(\$41)		-10.6%	-10.4%	-10.6%	-10.7%
33	\$145	\$293	\$290	\$394	\$129	\$261	\$259	\$352	(\$16)	(\$32)	(\$31)	(\$42)		-10.8%	-10.8%	-10.8%	-10.7%
34	\$149	\$301	\$297	\$403	\$134	\$271	\$269	\$365	(\$15)	(\$30)	(\$28)	(\$38)		-9.8%	-9.8%	-9.5%	-9.3%
35	\$152	\$309	\$305	\$415	\$140	\$282	\$279	\$380	(\$12)	(\$27)	(\$26)	(\$35)		-8.2%	-8.8%	-8.5%	-8.5%
36	\$156	\$317	\$313	\$425	\$145	\$293	\$290	\$394	(\$11)	(\$24)	(\$23)	(\$31)		-7.1%	-7.7%	-7.4%	-7.3%
37	\$160	\$324	\$320	\$436	\$151	\$304	\$301	\$410	(\$9)	(\$20)	(\$19)	(\$26)		-5.9%	-6.1%	-5.9%	-6.0%
38	\$164	\$332	\$328	\$446	\$157	\$316	\$313	\$426	(\$7)	(\$16)	(\$15)	(\$20)		-4.6%	-4.8%	-4.6%	-4.5%
39	\$168	\$340	\$336	\$457	\$163	\$328	\$325	\$442	(\$5)	(\$12)	(\$11)	(\$15)		-3.2%	-3.4%	-3.2%	-3.2%
40	\$172	\$347	\$344	\$467	\$169	\$341	\$338	\$460	(\$3)	(\$6)	(\$6)	(\$7)		-1.7%	-1.6%	-1.7%	-1.6%
41	\$179	\$363	\$359	\$488	\$176	\$355	\$351	\$478	(\$3)	(\$8)	(\$8)	(\$10)		-1.9%	-2.3%	-2.2%	-2.1%
42	\$189	\$382	\$378	\$515	\$183	\$369	\$365	\$496	(\$6)	(\$13)	(\$13)	(\$19)		-3.4%	-3.5%	-3.4%	-3.6%
43	\$197	\$398	\$394	\$535	\$190	\$383	\$379	\$516	(\$7)	(\$15)	(\$15)	(\$19)		-3.7%	-3.8%	-3.7%	-3.6%
44	\$207	\$417	\$413	\$562	\$197	\$398	\$394	\$536	(\$10)	(\$19)	(\$19)	(\$26)		-4.8%	-4.5%	-4.6%	-4.6%
45	\$216	\$436	\$432	\$589	\$205	\$414	\$409	\$557	(\$11)	(\$22)	(\$23)	(\$32)		-5.2%	-5.2%	-5.2%	-5.5%
46	\$226	\$455	\$452	\$614	\$213	\$430	\$425	\$579	(\$13)	(\$25)	(\$27)	(\$35)		-5.9%	-5.6%	-5.9%	-5.8%
47	\$235	\$475	\$471	\$641	\$221	\$446	\$442	\$601	(\$14)	(\$29)	(\$29)	(\$40)		-6.0%	-6.0%	-6.2%	-6.2%
48	\$247	\$500	\$494	\$672	\$230	\$464	\$459	\$625	(\$17)	(\$36)	(\$35)	(\$47)		-7.0%	-7.2%	-7.0%	-7.0%
49	\$259	\$523	\$517	\$703	\$239	\$482	\$477	\$649	(\$20)	(\$41)	(\$40)	(\$54)		-7.8%	-7.8%	-7.7%	-7.6%
50	\$270	\$546	\$540	\$735	\$248	\$501	\$496	\$675	(\$22)	(\$45)	(\$44)	(\$60)		-8.1%	-8.2%	-8.1%	-8.2%
51	\$282	\$569	\$564	\$766	\$258	\$521	\$516	\$701	(\$24)	(\$48)	(\$48)	(\$65)		-8.6%	-8.5%	-8.6%	-8.5%
52	\$295	\$596	\$591	\$803	\$268	\$541	\$536	\$728	(\$27)	(\$55)	(\$55)	(\$75)		-9.2%	-9.2%	-9.4%	-9.3%
53	\$309	\$623	\$618	\$840	\$278	\$562	\$556	\$757	(\$31)	(\$61)	(\$62)	(\$83)		-10.0%	-9.8%	-10.0%	-9.9%
54	\$322	\$650	\$645	\$876	\$289	\$584	\$578	\$786	(\$33)	(\$66)	(\$67)	(\$90)		-10.2%	-10.1%	-10.3%	-10.2%
55	\$338	\$683	\$676	\$919	\$300	\$607	\$601	\$817	(\$38)	(\$76)	(\$75)	(\$102)		-11.1%	-11.2%	-11.1%	-11.1%
56	\$353	\$714	\$706	\$961	\$312	\$631	\$624	\$849	(\$41)	(\$83)	(\$82)	(\$112)		-11.6%	-11.7%	-11.6%	-11.6%
57	\$371	\$749	\$741	\$1,007	\$324	\$655	\$649	\$882	(\$47)	(\$94)	(\$92)	(\$125)		-12.6%	-12.5%	-12.5%	-12.4%
58	\$386	\$780	\$772	\$1,050	\$337	\$681	\$674	\$917	(\$49)	(\$99)	(\$98)	(\$133)		-12.7%	-12.7%	-12.7%	-12.7%
59	\$405	\$818	\$811	\$1,102	\$350	\$707	\$700	\$952	(\$55)	(\$111)	(\$111)	(\$150)		-13.5%	-13.5%	-13.7%	-13.6%
60	\$423	\$853	\$845	\$1,150	\$364	\$735	\$728	\$990	(\$59)	(\$118)	(\$117)	(\$160)		-14.0%	-13.8%	-13.9%	-13.9%
61	\$442	\$894	\$884	\$1,202	\$378	\$764	\$756	\$1,028	(\$64)	(\$130)	(\$128)	(\$174)		-14.5%	-14.6%	-14.5%	-14.5%
62	\$463	\$936	\$926	\$1,260	\$378	\$764	\$756	\$1,028	(\$85)	(\$172)	(\$170)	(\$232)		-18.3%	-18.4%	-18.3%	-18.4%
63	\$484	\$979	\$969	\$1,318	\$378	\$764	\$756	\$1,028	(\$106)	(\$215)	(\$213)	(\$290)		-21.9%	-22.0%	-22.0%	-22.0%
64	\$506	\$1,021	\$1,011	\$1,376	\$378	\$764	\$756	\$1,028	(\$128)	(\$257)	(\$255)	(\$348)		-25.3%	-25.2%	-25.2%	-25.3%
65	\$529	\$1,067	\$1,058	\$1,438	\$378	\$764	\$756	\$1,028	(\$151)	(\$303)	(\$302)	(\$410)		-28.5%	-28.4%	-28.5%	-28.5%
Over 65	\$554	\$1,119	\$1,108	\$1,507	\$378	\$764	\$756	\$1,028	(\$176)	(\$355)	(\$352)	(\$479)		-31.8%	-31.8%	-31.8%	-31.8%



**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business**

**PPO/BluePreferred - HIPAA (\$100 Deductible, 90% Coinsurance)**

**Renewal Rate Comparison**

Age	4/2/2011				4/1/2012				Monthly Dollar Change				Monthly Percentage Change				
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	
0-5	\$741				\$702	\$0	\$0	\$0	(\$39)					-5.2%			
6-17	\$660	\$1,334	\$1,320	\$1,791	\$626	\$1,264	\$1,251	\$1,702	(\$34)	(\$70)	(\$69)	(\$89)		-5.2%	-5.3%	-5.2%	-5.0%
18-20	\$808	\$1,630	\$1,616	\$2,195	\$928	\$1,875	\$1,856	\$2,525	\$120	\$245	\$240	\$330		14.9%	15.0%	14.9%	15.0%
21	\$822	\$1,656	\$1,643	\$2,236	\$928	\$1,875	\$1,856	\$2,525	\$106	\$219	\$213	\$289		12.9%	13.2%	13.0%	12.9%
22	\$835	\$1,684	\$1,671	\$2,276	\$928	\$1,875	\$1,856	\$2,525	\$93	\$191	\$185	\$249		11.2%	11.3%	11.1%	10.9%
23	\$862	\$1,738	\$1,724	\$2,344	\$928	\$1,875	\$1,856	\$2,525	\$66	\$137	\$132	\$181		7.7%	7.9%	7.7%	7.7%
24	\$876	\$1,764	\$1,751	\$2,384	\$928	\$1,875	\$1,856	\$2,525	\$52	\$111	\$105	\$141		6.0%	6.3%	6.0%	5.9%
25	\$889	\$1,791	\$1,778	\$2,424	\$928	\$1,875	\$1,856	\$2,525	\$39	\$84	\$78	\$101		4.4%	4.7%	4.4%	4.2%
26	\$916	\$1,846	\$1,832	\$2,492	\$928	\$1,875	\$1,856	\$2,525	\$12	\$29	\$24	\$33		1.3%	1.6%	1.3%	1.3%
27	\$929	\$1,872	\$1,859	\$2,532	\$928	\$1,875	\$1,856	\$2,525	(\$1)	\$3	(\$3)	(\$7)		-0.1%	0.2%	-0.1%	-0.3%
28	\$943	\$1,899	\$1,886	\$2,559	\$928	\$1,875	\$1,856	\$2,525	(\$15)	(\$24)	(\$30)	(\$34)		-1.6%	-1.3%	-1.6%	-1.3%
29	\$970	\$1,954	\$1,940	\$2,640	\$928	\$1,875	\$1,856	\$2,525	(\$42)	(\$79)	(\$84)	(\$115)		-4.3%	-4.0%	-4.3%	-4.4%
30	\$983	\$1,980	\$1,967	\$2,681	\$928	\$1,875	\$1,856	\$2,525	(\$55)	(\$105)	(\$111)	(\$156)		-5.6%	-5.3%	-5.6%	-5.8%
31	\$1,011	\$2,047	\$2,020	\$2,748	\$928	\$1,875	\$1,856	\$2,525	(\$83)	(\$172)	(\$164)	(\$223)		-8.2%	-8.4%	-8.1%	-8.1%
32	\$1,024	\$2,075	\$2,047	\$2,788	\$928	\$1,875	\$1,856	\$2,525	(\$96)	(\$200)	(\$191)	(\$263)		-9.4%	-9.6%	-9.3%	-9.4%
33	\$1,051	\$2,128	\$2,102	\$2,855	\$953	\$1,924	\$1,905	\$2,591	(\$99)	(\$204)	(\$197)	(\$264)		-9.4%	-9.6%	-9.4%	-9.3%
34	\$1,064	\$2,155	\$2,128	\$2,896	\$990	\$1,999	\$1,979	\$2,692	(\$74)	(\$156)	(\$149)	(\$204)		-7.0%	-7.2%	-7.0%	-7.1%
35	\$1,091	\$2,210	\$2,182	\$2,963	\$1,028	\$2,076	\$2,056	\$2,796	(\$63)	(\$134)	(\$126)	(\$167)		-5.8%	-6.1%	-5.8%	-5.6%
36	\$1,104	\$2,236	\$2,210	\$3,004	\$1,067	\$2,156	\$2,135	\$2,903	(\$37)	(\$80)	(\$75)	(\$101)		-3.3%	-3.6%	-3.4%	-3.3%
37	\$1,132	\$2,290	\$2,263	\$3,071	\$1,110	\$2,241	\$2,219	\$3,018	(\$22)	(\$49)	(\$44)	(\$53)		-2.0%	-2.1%	-1.9%	-1.7%
38	\$1,159	\$2,344	\$2,317	\$3,152	\$1,153	\$2,329	\$2,306	\$3,136	(\$6)	(\$15)	(\$11)	(\$16)		-0.5%	-0.6%	-0.5%	-0.5%
39	\$1,172	\$2,371	\$2,344	\$3,193	\$1,198	\$2,419	\$2,395	\$3,258	\$26	\$48	\$51	\$65		2.2%	2.0%	2.2%	2.0%
40	\$1,199	\$2,424	\$2,398	\$3,259	\$1,245	\$2,515	\$2,490	\$3,386	\$46	\$91	\$92	\$127		3.8%	3.7%	3.8%	3.9%
41	\$1,252	\$2,532	\$2,506	\$3,408	\$1,293	\$2,613	\$2,587	\$3,518	\$41	\$81	\$81	\$110		3.3%	3.2%	3.2%	3.2%
42	\$1,320	\$2,667	\$2,640	\$3,597	\$1,345	\$2,716	\$2,689	\$3,657	\$25	\$49	\$49	\$60		1.9%	1.8%	1.9%	1.7%
43	\$1,374	\$2,775	\$2,748	\$3,731	\$1,397	\$2,822	\$2,794	\$3,799	\$23	\$47	\$46	\$68		1.7%	1.7%	1.7%	1.8%
44	\$1,442	\$2,910	\$2,883	\$3,919	\$1,452	\$2,933	\$2,903	\$3,949	\$10	\$23	\$20	\$30		0.7%	0.8%	0.7%	0.8%
45	\$1,508	\$3,044	\$3,018	\$4,109	\$1,508	\$3,046	\$3,016	\$4,102	(\$0)	\$2	(\$2)	(\$7)		0.0%	0.1%	-0.1%	-0.2%
46	\$1,576	\$3,179	\$3,152	\$4,283	\$1,567	\$3,165	\$3,133	\$4,261	(\$9)	(\$14)	(\$19)	(\$22)		-0.6%	-0.5%	-0.6%	-0.5%
47	\$1,643	\$3,314	\$3,287	\$4,473	\$1,628	\$3,288	\$3,256	\$4,428	(\$15)	(\$26)	(\$31)	(\$45)		-0.9%	-0.8%	-0.9%	-1.0%
48	\$1,724	\$3,489	\$3,449	\$4,688	\$1,692	\$3,417	\$3,384	\$4,602	(\$32)	(\$72)	(\$65)	(\$86)		-1.9%	-2.1%	-1.9%	-1.8%
49	\$1,805	\$3,650	\$3,610	\$4,903	\$1,758	\$3,552	\$3,516	\$4,782	(\$47)	(\$98)	(\$94)	(\$121)		-2.6%	-2.7%	-2.6%	-2.5%
50	\$1,886	\$3,813	\$3,771	\$5,133	\$1,827	\$3,691	\$3,654	\$4,970	(\$59)	(\$122)	(\$117)	(\$163)		-3.1%	-3.2%	-3.1%	-3.2%
51	\$1,967	\$3,974	\$3,934	\$5,348	\$1,899	\$3,835	\$3,797	\$5,164	(\$68)	(\$139)	(\$137)	(\$184)		-3.5%	-3.5%	-3.5%	-3.4%
52	\$2,061	\$4,162	\$4,122	\$5,604	\$1,973	\$3,985	\$3,945	\$5,366	(\$88)	(\$177)	(\$177)	(\$238)		-4.3%	-4.3%	-4.3%	-4.3%
53	\$2,155	\$4,351	\$4,310	\$5,860	\$2,049	\$4,140	\$4,099	\$5,574	(\$106)	(\$211)	(\$211)	(\$286)		-4.9%	-4.9%	-4.9%	-4.9%
54	\$2,250	\$4,539	\$4,499	\$6,116	\$2,130	\$4,302	\$4,259	\$5,793	(\$120)	(\$237)	(\$240)	(\$323)		-5.3%	-5.2%	-5.3%	-5.3%
55	\$2,358	\$4,769	\$4,714	\$6,412	\$2,213	\$4,470	\$4,425	\$6,019	(\$145)	(\$299)	(\$289)	(\$393)		-6.2%	-6.3%	-6.1%	-6.1%
56	\$2,466	\$4,984	\$4,930	\$6,708	\$2,300	\$4,645	\$4,599	\$6,255	(\$166)	(\$339)	(\$331)	(\$453)		-6.7%	-6.8%	-6.7%	-6.8%
57	\$2,586	\$5,226	\$5,173	\$7,032	\$2,389	\$4,826	\$4,778	\$6,498	(\$197)	(\$400)	(\$395)	(\$534)		-7.6%	-7.7%	-7.6%	-7.6%
58	\$2,694	\$5,442	\$5,388	\$7,328	\$2,482	\$5,014	\$4,964	\$6,751	(\$212)	(\$428)	(\$424)	(\$577)		-7.9%	-7.9%	-7.9%	-7.9%
59	\$2,829	\$5,712	\$5,658	\$7,692	\$2,579	\$5,210	\$5,158	\$7,015	(\$250)	(\$502)	(\$500)	(\$677)		-8.8%	-8.8%	-8.8%	-8.8%
60	\$2,950	\$5,954	\$5,900	\$8,028	\$2,680	\$5,414	\$5,360	\$7,290	(\$270)	(\$540)	(\$540)	(\$738)		-9.2%	-9.1%	-9.2%	-9.2%
61	\$3,085	\$6,237	\$6,169	\$8,392	\$2,785	\$5,625	\$5,569	\$7,575	(\$300)	(\$612)	(\$600)	(\$818)		-9.7%	-9.8%	-9.7%	-9.7%
62	\$3,233	\$6,533	\$6,466	\$8,796	\$2,785	\$5,625	\$5,569	\$7,575	(\$448)	(\$908)	(\$897)	(\$1,222)		-13.9%	-13.9%	-13.9%	-13.9%
63	\$3,381	\$6,829	\$6,762	\$9,200	\$2,785	\$5,625	\$5,569	\$7,575	(\$596)	(\$1,204)	(\$1,193)	(\$1,626)		-17.6%	-17.6%	-17.6%	-17.7%
64	\$3,530	\$7,126	\$7,059	\$9,604	\$2,785	\$5,625	\$5,569	\$7,575	(\$745)	(\$1,501)	(\$1,490)	(\$2,030)		-21.1%	-21.1%	-21.1%	-21.1%
65	\$3,691	\$7,449	\$7,381	\$10,035	\$2,785	\$5,625	\$5,569	\$7,575	(\$906)	(\$1,824)	(\$1,812)	(\$2,461)		-24.6%	-24.5%	-24.5%	-24.5%
Over 65	\$3,866	\$7,813	\$7,732	\$10,521	\$2,785	\$5,625	\$5,569	\$7,575	(\$1,081)	(\$2,188)	(\$2,163)	(\$2,947)		-28.0%	-28.0%	-28.0%	-28.0%