

SERFF Tracking #:

CFAP-128902801

State Tracking #:

Company Tracking #:

1866

State: District of Columbia
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
 Product Name: DC PPO UW - GF & Corridor
 Project Name/Number: 1866_DC PPO UW - GF & Corridor /1866

Filing Company: Group Hospitalization and Medical Services, Inc.

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 6.800%
 Effective Date of Last Rate Revision: 04/01/2013
 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 req'd):	Minimum % Change (where req'd):
Group Hospitalization and Medical Services, Inc.	Increase	5.600%	5.600%	\$973,624	2,901	\$17,444,257	11.800%	5.200%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		3,877						
Policy Holders:		2,901						

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
 Product Name: DC PPO UW - GF & Corridor
 Project Name/Number: 1866_DC PPO UW - GF & Corridor /1866

Rate Review Detail

COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.
 HHS Issuer Id: 78079
 Product Names: UW Standard, UW Saver
 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/DB/NGF/PPACA.1 (9/10), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 52,885
 Benefit Change: Increase
 Percent Change Requested: Min: 5.2 Max: 11.8 Avg: 5.6

PRIOR RATE:

Total Earned Premium: 17,444,257.00
 Total Incurred Claims: 12,600,282.00
 Annual \$: Min: 354.84 Max: 95.23 Avg: 329.85

REQUESTED RATE:

Projected Earned Premium: 18,417,881.00
 Projected Incurred Claims: 14,379,996.00
 Annual \$: Min: 373.46 Max: 106.52 Avg: 348.26

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other

Product Name: DC PPO UW - GF & Corridor

Project Name/Number: 1866_DC PPO UW - GF & Corridor /1866

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		1866_DC PPO UW - GF & Corridor - 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), 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/DB/NGF/PPACA.1 (9/10), and any amendments	Revised	Previous State Filing Number:	CFAP-128776318 or 1836	1866_DC_PPO UW - GF & Corridor - Rate Filing.pdf
					Percent Rate Change Request:	5.600	

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

District of Columbia

**Underwritten
Standard & Saver - Grandfathered & Corridor
Medical & Rx**

**Rate Filing #1866
Rate Filing**

Effective 7/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield
Individual, Non-Medigap Business
PPO (BluePreferred)
District of Columbia
Underwritten
Standard & Saver - Grandfathered & Corridor
Rate Filing #1866
Rate Filing
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**GHMSI dba
CareFirst BlueCross BlueShield
INDIVIDUAL, NON-MEDIGAP
District of Columbia
PPO/BluePreferred
Underwritten Standard and Saver 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

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)
DC/CF/DB SAVER SOB (7/08)
DC/CF/DB/ELIG (7/08)
and any amendments

Corridor

DC/CF/DB/NGF/PPACA.1 (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 7/1/2013
 District of Columbia - Grandfathered

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 **\$441.05**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$203	-	-	-
6-17	\$181	\$353	\$362	\$483
18-20	\$265	\$516	\$529	\$707
21	\$269	\$525	\$538	\$718
22	\$273	\$533	\$547	\$730
23	\$282	\$550	\$565	\$754
24	\$287	\$559	\$573	\$765
25	\$291	\$568	\$582	\$777
26	\$300	\$585	\$600	\$801
27	\$304	\$593	\$609	\$813
28	\$309	\$602	\$617	\$824
29	\$318	\$619	\$635	\$848
30	\$322	\$628	\$644	\$860
31	\$331	\$645	\$662	\$883
32	\$335	\$654	\$670	\$895
33	\$344	\$671	\$688	\$919
34	\$348	\$679	\$697	\$930
35	\$357	\$697	\$715	\$954
36	\$362	\$705	\$723	\$966
37	\$370	\$722	\$741	\$989
38	\$379	\$740	\$759	\$1,013
39	\$384	\$748	\$767	\$1,025
40	\$393	\$765	\$785	\$1,048
41	\$410	\$800	\$820	\$1,095
42	\$432	\$843	\$864	\$1,154
43	\$450	\$877	\$900	\$1,201
44	\$472	\$920	\$944	\$1,260
45	\$494	\$963	\$988	\$1,319
46	\$516	\$1,006	\$1,032	\$1,378
47	\$538	\$1,049	\$1,076	\$1,437
48	\$565	\$1,101	\$1,129	\$1,507
49	\$591	\$1,152	\$1,182	\$1,578
50	\$617	\$1,204	\$1,235	\$1,649
51	\$644	\$1,256	\$1,288	\$1,719
52	\$675	\$1,316	\$1,350	\$1,802
53	\$706	\$1,376	\$1,411	\$1,884
54	\$737	\$1,436	\$1,473	\$1,967
55	\$772	\$1,505	\$1,544	\$2,061
56	\$807	\$1,574	\$1,614	\$2,155
57	\$847	\$1,651	\$1,694	\$2,261
58	\$882	\$1,720	\$1,764	\$2,355
59	\$926	\$1,806	\$1,852	\$2,473
60	\$966	\$1,884	\$1,932	\$2,579
61	\$1,010	\$1,970	\$2,020	\$2,697
62	\$1,059	\$2,064	\$2,117	\$2,826
63	\$1,107	\$2,159	\$2,214	\$2,956
64	\$1,156	\$2,253	\$2,311	\$3,085
65	\$1,208	\$2,357	\$2,417	\$3,227
>65 Non-Medicare Eligible	\$1,266	\$2,468	\$2,532	\$3,380
>65 Medicare Eligible **	\$1,266	\$2,468	\$2,532	\$3,380

* - 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 7/1/2013
 District of Columbia - Grandfathered

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 **\$293.71**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$135	-	-	-
6-17	\$120	\$235	\$241	\$322
18-20	\$176	\$344	\$352	\$471
21	\$179	\$349	\$358	\$478
22	\$182	\$355	\$364	\$486
23	\$188	\$367	\$376	\$502
24	\$191	\$372	\$382	\$510
25	\$194	\$378	\$388	\$518
26	\$200	\$389	\$399	\$533
27	\$203	\$395	\$405	\$541
28	\$206	\$401	\$411	\$549
29	\$211	\$412	\$423	\$565
30	\$214	\$418	\$429	\$572
31	\$220	\$430	\$441	\$588
32	\$223	\$435	\$446	\$596
33	\$229	\$447	\$458	\$612
34	\$232	\$452	\$464	\$620
35	\$238	\$464	\$476	\$635
36	\$241	\$470	\$482	\$643
37	\$247	\$481	\$493	\$659
38	\$253	\$493	\$505	\$674
39	\$256	\$498	\$511	\$682
40	\$261	\$510	\$523	\$698
41	\$273	\$533	\$546	\$729
42	\$288	\$561	\$576	\$769
43	\$300	\$584	\$599	\$800
44	\$314	\$613	\$629	\$839
45	\$329	\$641	\$658	\$878
46	\$344	\$670	\$687	\$918
47	\$358	\$699	\$717	\$957
48	\$376	\$733	\$752	\$1,004
49	\$394	\$767	\$787	\$1,051
50	\$411	\$802	\$822	\$1,098
51	\$429	\$836	\$858	\$1,145
52	\$449	\$876	\$899	\$1,200
53	\$470	\$916	\$940	\$1,255
54	\$490	\$956	\$981	\$1,310
55	\$514	\$1,002	\$1,028	\$1,372
56	\$537	\$1,048	\$1,075	\$1,435
57	\$564	\$1,100	\$1,128	\$1,506
58	\$587	\$1,145	\$1,175	\$1,568
59	\$617	\$1,203	\$1,234	\$1,647
60	\$643	\$1,254	\$1,286	\$1,717
61	\$673	\$1,312	\$1,345	\$1,796
62	\$705	\$1,375	\$1,410	\$1,882
63	\$737	\$1,438	\$1,474	\$1,968
64	\$770	\$1,501	\$1,539	\$2,055
65	\$805	\$1,569	\$1,610	\$2,149
>65 Non-Medicare Eligible	\$843	\$1,644	\$1,686	\$2,251
>65 Medicare Eligible **	\$843	\$1,644	\$1,686	\$2,251

* - 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 80% Coins
 Proposed Monthly Premium Rates Effective 7/1/2013
 District of Columbia - Grandfathered

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 **\$265.55**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$122	-	-	-
6-17	\$109	\$212	\$218	\$291
18-20	\$159	\$311	\$319	\$425
21	\$162	\$316	\$324	\$433
22	\$165	\$321	\$329	\$440
23	\$170	\$331	\$340	\$454
24	\$173	\$337	\$345	\$461
25	\$175	\$342	\$351	\$468
26	\$181	\$352	\$361	\$482
27	\$183	\$357	\$366	\$489
28	\$186	\$362	\$372	\$496
29	\$191	\$373	\$382	\$510
30	\$194	\$378	\$388	\$518
31	\$199	\$388	\$398	\$532
32	\$202	\$394	\$404	\$539
33	\$207	\$404	\$414	\$553
34	\$210	\$409	\$420	\$560
35	\$215	\$419	\$430	\$574
36	\$218	\$425	\$436	\$581
37	\$223	\$435	\$446	\$596
38	\$228	\$445	\$457	\$610
39	\$231	\$451	\$462	\$617
40	\$236	\$461	\$473	\$631
41	\$247	\$482	\$494	\$659
42	\$260	\$507	\$520	\$695
43	\$271	\$528	\$542	\$723
44	\$284	\$554	\$568	\$759
45	\$297	\$580	\$595	\$794
46	\$311	\$606	\$621	\$830
47	\$324	\$632	\$648	\$865
48	\$340	\$663	\$680	\$908
49	\$356	\$694	\$712	\$950
50	\$372	\$725	\$744	\$993
51	\$388	\$756	\$775	\$1,035
52	\$406	\$792	\$813	\$1,085
53	\$425	\$829	\$850	\$1,134
54	\$443	\$865	\$887	\$1,184
55	\$465	\$906	\$929	\$1,241
56	\$486	\$948	\$972	\$1,298
57	\$510	\$994	\$1,020	\$1,361
58	\$531	\$1,036	\$1,062	\$1,418
59	\$558	\$1,087	\$1,115	\$1,489
60	\$582	\$1,134	\$1,163	\$1,553
61	\$608	\$1,186	\$1,216	\$1,624
62	\$637	\$1,243	\$1,275	\$1,702
63	\$667	\$1,300	\$1,333	\$1,780
64	\$696	\$1,357	\$1,391	\$1,858
65	\$728	\$1,419	\$1,455	\$1,943
>65 Non-Medicare Eligible	\$762	\$1,486	\$1,524	\$2,035
>65 Medicare Eligible **	\$762	\$1,486	\$1,524	\$2,035

* - 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 7/1/2013
 District of Columbia - Grandfathered

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 **\$263.06**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$121	-	-	-
6-17	\$108	\$210	\$216	\$288
18-20	\$158	\$308	\$316	\$421
21	\$160	\$313	\$321	\$428
22	\$163	\$318	\$326	\$435
23	\$168	\$328	\$337	\$450
24	\$171	\$333	\$342	\$457
25	\$174	\$339	\$347	\$464
26	\$179	\$349	\$358	\$478
27	\$182	\$354	\$363	\$485
28	\$184	\$359	\$368	\$492
29	\$189	\$369	\$379	\$506
30	\$192	\$374	\$384	\$513
31	\$197	\$385	\$395	\$527
32	\$200	\$390	\$400	\$534
33	\$205	\$400	\$410	\$548
34	\$208	\$405	\$416	\$555
35	\$213	\$416	\$426	\$569
36	\$216	\$421	\$431	\$576
37	\$221	\$431	\$442	\$590
38	\$226	\$441	\$452	\$604
39	\$229	\$446	\$458	\$611
40	\$234	\$457	\$468	\$625
41	\$245	\$477	\$489	\$653
42	\$258	\$503	\$516	\$688
43	\$268	\$523	\$537	\$716
44	\$281	\$549	\$563	\$752
45	\$295	\$575	\$589	\$787
46	\$308	\$600	\$616	\$822
47	\$321	\$626	\$642	\$857
48	\$337	\$657	\$673	\$899
49	\$353	\$687	\$705	\$941
50	\$368	\$718	\$737	\$983
51	\$384	\$749	\$768	\$1,025
52	\$402	\$785	\$805	\$1,075
53	\$421	\$821	\$842	\$1,124
54	\$439	\$857	\$879	\$1,173
55	\$460	\$898	\$921	\$1,229
56	\$481	\$939	\$963	\$1,285
57	\$505	\$985	\$1,010	\$1,349
58	\$526	\$1,026	\$1,052	\$1,405
59	\$552	\$1,077	\$1,105	\$1,475
60	\$576	\$1,123	\$1,152	\$1,538
61	\$602	\$1,175	\$1,205	\$1,608
62	\$631	\$1,231	\$1,263	\$1,686
63	\$660	\$1,288	\$1,321	\$1,763
64	\$689	\$1,344	\$1,378	\$1,840
65	\$721	\$1,406	\$1,442	\$1,924
>65 Non-Medicare Eligible	\$755	\$1,472	\$1,510	\$2,016
>65 Medicare Eligible **	\$755	\$1,472	\$1,510	\$2,016

* - 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 7/1/2013

District of Columbia - Grandfathered

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 **\$236.78**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$109	-	-	-
6-17	\$97	\$189	\$194	\$259
18-20	\$142	\$277	\$284	\$379
21	\$144	\$282	\$289	\$386
22	\$147	\$286	\$294	\$392
23	\$152	\$296	\$303	\$405
24	\$154	\$300	\$308	\$411
25	\$156	\$305	\$313	\$417
26	\$161	\$314	\$322	\$430
27	\$163	\$319	\$327	\$436
28	\$166	\$323	\$331	\$443
29	\$170	\$332	\$341	\$455
30	\$173	\$337	\$346	\$462
31	\$178	\$346	\$355	\$474
32	\$180	\$351	\$360	\$480
33	\$185	\$360	\$369	\$493
34	\$187	\$365	\$374	\$499
35	\$192	\$374	\$384	\$512
36	\$194	\$379	\$388	\$518
37	\$199	\$388	\$398	\$531
38	\$204	\$397	\$407	\$544
39	\$206	\$402	\$412	\$550
40	\$211	\$411	\$421	\$563
41	\$220	\$429	\$440	\$588
42	\$232	\$452	\$464	\$620
43	\$242	\$471	\$483	\$645
44	\$253	\$494	\$507	\$676
45	\$265	\$517	\$530	\$708
46	\$277	\$540	\$554	\$740
47	\$289	\$563	\$578	\$771
48	\$303	\$591	\$606	\$809
49	\$317	\$619	\$635	\$847
50	\$331	\$646	\$663	\$885
51	\$346	\$674	\$691	\$923
52	\$362	\$706	\$725	\$967
53	\$379	\$739	\$758	\$1,012
54	\$395	\$771	\$791	\$1,056
55	\$414	\$808	\$829	\$1,106
56	\$433	\$845	\$867	\$1,157
57	\$455	\$887	\$909	\$1,214
58	\$474	\$923	\$947	\$1,264
59	\$497	\$970	\$994	\$1,328
60	\$519	\$1,011	\$1,037	\$1,385
61	\$542	\$1,057	\$1,084	\$1,448
62	\$568	\$1,108	\$1,137	\$1,517
63	\$594	\$1,159	\$1,189	\$1,587
64	\$620	\$1,210	\$1,241	\$1,656
65	\$649	\$1,265	\$1,298	\$1,732
>65 Non-Medicare Eligible	\$680	\$1,325	\$1,359	\$1,814
>65 Medicare Eligible **	\$680	\$1,325	\$1,359	\$1,814

* - 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 7/1/2013

District of Columbia - Grandfathered

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 **\$168.69**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$78	-	-	-
6-17	\$69	\$135	\$138	\$185
18-20	\$101	\$197	\$202	\$270
21	\$103	\$201	\$206	\$275
22	\$105	\$204	\$209	\$279
23	\$108	\$211	\$216	\$288
24	\$110	\$214	\$219	\$293
25	\$111	\$217	\$223	\$297
26	\$115	\$224	\$229	\$306
27	\$116	\$227	\$233	\$311
28	\$118	\$230	\$236	\$315
29	\$121	\$237	\$243	\$324
30	\$123	\$240	\$246	\$329
31	\$127	\$247	\$253	\$338
32	\$128	\$250	\$256	\$342
33	\$132	\$257	\$263	\$351
34	\$133	\$260	\$267	\$356
35	\$137	\$266	\$273	\$365
36	\$138	\$270	\$277	\$369
37	\$142	\$276	\$283	\$378
38	\$145	\$283	\$290	\$387
39	\$147	\$286	\$294	\$392
40	\$150	\$293	\$300	\$401
41	\$157	\$306	\$314	\$419
42	\$165	\$322	\$331	\$441
43	\$172	\$336	\$344	\$459
44	\$180	\$352	\$361	\$482
45	\$189	\$368	\$378	\$504
46	\$197	\$385	\$395	\$527
47	\$206	\$401	\$412	\$549
48	\$216	\$421	\$432	\$577
49	\$226	\$441	\$452	\$604
50	\$236	\$461	\$472	\$631
51	\$246	\$480	\$493	\$658
52	\$258	\$503	\$516	\$689
53	\$270	\$526	\$540	\$721
54	\$282	\$549	\$563	\$752
55	\$295	\$576	\$590	\$788
56	\$309	\$602	\$617	\$824
57	\$324	\$632	\$648	\$865
58	\$337	\$658	\$675	\$901
59	\$354	\$691	\$708	\$946
60	\$369	\$720	\$739	\$986
61	\$386	\$753	\$773	\$1,031
62	\$405	\$789	\$810	\$1,081
63	\$423	\$826	\$847	\$1,131
64	\$442	\$862	\$884	\$1,180
65	\$462	\$901	\$924	\$1,234
>65 Non-Medicare Eligible	\$484	\$944	\$968	\$1,293
>65 Medicare Eligible **	\$484	\$944	\$968	\$1,293

* - 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 7/1/2013
 District of Columbia - Grandfathered

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$2,500	\$5,000
70% / 30%	60% / 40%
\$5,000	\$10,000

Base Rate **\$155.99**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$72	-	-	-
6-17	\$64	\$125	\$128	\$171
18-20	\$94	\$183	\$187	\$250
21	\$95	\$186	\$190	\$254
22	\$97	\$189	\$193	\$258
23	\$100	\$195	\$200	\$267
24	\$101	\$198	\$203	\$271
25	\$103	\$201	\$206	\$275
26	\$106	\$207	\$212	\$283
27	\$108	\$210	\$215	\$287
28	\$109	\$213	\$218	\$292
29	\$112	\$219	\$225	\$300
30	\$114	\$222	\$228	\$304
31	\$117	\$228	\$234	\$312
32	\$119	\$231	\$237	\$317
33	\$122	\$237	\$243	\$325
34	\$123	\$240	\$246	\$329
35	\$126	\$246	\$253	\$337
36	\$128	\$249	\$256	\$342
37	\$131	\$256	\$262	\$350
38	\$134	\$262	\$268	\$358
39	\$136	\$265	\$271	\$362
40	\$139	\$271	\$278	\$371
41	\$145	\$283	\$290	\$387
42	\$153	\$298	\$306	\$408
43	\$159	\$310	\$318	\$425
44	\$167	\$325	\$334	\$446
45	\$175	\$341	\$349	\$466
46	\$183	\$356	\$365	\$487
47	\$190	\$371	\$381	\$508
48	\$200	\$389	\$399	\$533
49	\$209	\$408	\$418	\$558
50	\$218	\$426	\$437	\$583
51	\$228	\$444	\$455	\$608
52	\$239	\$465	\$477	\$637
53	\$250	\$487	\$499	\$666
54	\$261	\$508	\$521	\$696
55	\$273	\$532	\$546	\$729
56	\$285	\$557	\$571	\$762
57	\$300	\$584	\$599	\$800
58	\$312	\$608	\$624	\$833
59	\$328	\$639	\$655	\$875
60	\$342	\$666	\$683	\$912
61	\$357	\$697	\$714	\$954
62	\$374	\$730	\$749	\$1,000
63	\$392	\$763	\$783	\$1,045
64	\$409	\$797	\$817	\$1,091
65	\$427	\$833	\$855	\$1,141
>65 Non-Medicare Eligible	\$448	\$873	\$895	\$1,195
>65 Medicare Eligible **	\$448	\$873	\$895	\$1,195

* - 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 - \$5000 Ded
Proposed Monthly Premium Rates Effective 7/1/2013
 District of Columbia - Grandfathered

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$5,000	\$10,000
100% / 0%	80% / 20%
\$5,000	\$12,500

Base Rate **\$130.03**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$60	-	-	-
6-17	\$53	\$104	\$107	\$142
18-20	\$78	\$152	\$156	\$208
21	\$79	\$155	\$159	\$212
22	\$81	\$157	\$161	\$215
23	\$83	\$162	\$166	\$222
24	\$85	\$165	\$169	\$226
25	\$86	\$167	\$172	\$229
26	\$88	\$172	\$177	\$236
27	\$90	\$175	\$179	\$240
28	\$91	\$177	\$182	\$243
29	\$94	\$183	\$187	\$250
30	\$95	\$185	\$190	\$253
31	\$98	\$190	\$195	\$260
32	\$99	\$193	\$198	\$264
33	\$101	\$198	\$203	\$271
34	\$103	\$200	\$205	\$274
35	\$105	\$205	\$211	\$281
36	\$107	\$208	\$213	\$285
37	\$109	\$213	\$218	\$292
38	\$112	\$218	\$224	\$299
39	\$113	\$221	\$226	\$302
40	\$116	\$226	\$231	\$309
41	\$121	\$236	\$242	\$323
42	\$127	\$248	\$255	\$340
43	\$133	\$259	\$265	\$354
44	\$139	\$271	\$278	\$371
45	\$146	\$284	\$291	\$389
46	\$152	\$297	\$304	\$406
47	\$159	\$309	\$317	\$424
48	\$166	\$325	\$333	\$444
49	\$174	\$340	\$348	\$465
50	\$182	\$355	\$364	\$486
51	\$190	\$370	\$380	\$507
52	\$199	\$388	\$398	\$531
53	\$208	\$406	\$416	\$555
54	\$217	\$423	\$434	\$580
55	\$228	\$444	\$455	\$608
56	\$238	\$464	\$476	\$635
57	\$250	\$487	\$499	\$667
58	\$260	\$507	\$520	\$694
59	\$273	\$532	\$546	\$729
60	\$285	\$555	\$570	\$760
61	\$298	\$581	\$596	\$795
62	\$312	\$609	\$624	\$833
63	\$326	\$636	\$653	\$871
64	\$341	\$664	\$681	\$910
65	\$356	\$695	\$713	\$951
>65 Non-Medicare Eligible	\$373	\$728	\$746	\$996
>65 Medicare Eligible **	\$373	\$728	\$746	\$996

* - 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 7/1/2013
 District of Columbia - Grandfathered

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$10,000	\$12,500
100% / 0%	80% / 20%
\$10,000	\$15,000

Base Rate **\$74.16**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$34	-	-	-
6-17	\$30	\$59	\$61	\$81
18-20	\$44	\$87	\$89	\$119
21	\$45	\$88	\$90	\$121
22	\$46	\$90	\$92	\$123
23	\$47	\$93	\$95	\$127
24	\$48	\$94	\$96	\$129
25	\$49	\$95	\$98	\$131
26	\$50	\$98	\$101	\$135
27	\$51	\$100	\$102	\$137
28	\$52	\$101	\$104	\$139
29	\$53	\$104	\$107	\$143
30	\$54	\$106	\$108	\$145
31	\$56	\$108	\$111	\$149
32	\$56	\$110	\$113	\$150
33	\$58	\$113	\$116	\$154
34	\$59	\$114	\$117	\$156
35	\$60	\$117	\$120	\$160
36	\$61	\$119	\$122	\$162
37	\$62	\$121	\$125	\$166
38	\$64	\$124	\$128	\$170
39	\$65	\$126	\$129	\$172
40	\$66	\$129	\$132	\$176
41	\$69	\$134	\$138	\$184
42	\$73	\$142	\$145	\$194
43	\$76	\$148	\$151	\$202
44	\$79	\$155	\$159	\$212
45	\$83	\$162	\$166	\$222
46	\$87	\$169	\$174	\$232
47	\$90	\$176	\$181	\$242
48	\$95	\$185	\$190	\$253
49	\$99	\$194	\$199	\$265
50	\$104	\$202	\$208	\$277
51	\$108	\$211	\$217	\$289
52	\$113	\$221	\$227	\$303
53	\$119	\$231	\$237	\$317
54	\$124	\$242	\$248	\$331
55	\$130	\$253	\$260	\$347
56	\$136	\$265	\$271	\$362
57	\$142	\$278	\$285	\$380
58	\$148	\$289	\$297	\$396
59	\$156	\$304	\$311	\$416
60	\$162	\$317	\$325	\$434
61	\$170	\$331	\$340	\$453
62	\$178	\$347	\$356	\$475
63	\$186	\$363	\$372	\$497
64	\$194	\$379	\$389	\$519
65	\$203	\$396	\$406	\$543
>65 Non-Medicare Eligible	\$213	\$415	\$426	\$568
>65 Medicare Eligible **	\$213	\$415	\$426	\$568

* - 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 - Prescription Drug Card Rider
District of Columbia - Grandfathered
Underwritten Standard Product (open)
Proposed Monthly Premium Rates Effective 7/1/2013

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	=	\$1,500 (100% member coinsurance thereafter)
Base Rate	=	\$40.84

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$19			
6-17	\$17	\$33	\$33	\$45
18-20	\$25	\$48	\$49	\$65
21	\$25	\$49	\$50	\$67
22	\$25	\$49	\$51	\$68
23	\$26	\$51	\$52	\$70
24	\$27	\$52	\$53	\$71
25	\$27	\$53	\$54	\$72
26	\$28	\$54	\$56	\$74
27	\$28	\$55	\$56	\$75
28	\$29	\$56	\$57	\$76
29	\$29	\$57	\$59	\$79
30	\$30	\$58	\$60	\$80
31	\$31	\$60	\$61	\$82
32	\$31	\$61	\$62	\$83
33	\$32	\$62	\$64	\$85
34	\$32	\$63	\$65	\$86
35	\$33	\$65	\$66	\$88
36	\$33	\$65	\$67	\$89
37	\$34	\$67	\$69	\$92
38	\$35	\$68	\$70	\$94
39	\$36	\$69	\$71	\$95
40	\$36	\$71	\$73	\$97
41	\$38	\$74	\$76	\$101
42	\$40	\$78	\$80	\$107
43	\$42	\$81	\$83	\$111
44	\$44	\$85	\$87	\$117
45	\$46	\$89	\$91	\$122
46	\$48	\$93	\$96	\$128
47	\$50	\$97	\$100	\$133
48	\$52	\$102	\$105	\$140
49	\$55	\$107	\$109	\$146
50	\$57	\$111	\$114	\$153
51	\$60	\$116	\$119	\$159
52	\$62	\$122	\$125	\$167
53	\$65	\$127	\$131	\$174
54	\$68	\$133	\$136	\$182
55	\$71	\$139	\$143	\$191
56	\$75	\$146	\$149	\$200
57	\$78	\$153	\$157	\$209
58	\$82	\$159	\$163	\$218
59	\$86	\$167	\$172	\$229
60	\$89	\$174	\$179	\$239
61	\$94	\$182	\$187	\$250
62	\$98	\$191	\$196	\$262
63	\$103	\$200	\$205	\$274
64	\$107	\$209	\$214	\$286
65	\$112	\$218	\$224	\$299
>65 Non-Medicare Eligible	\$117	\$229	\$234	\$313
>65 Medicare Eligible **	\$117	\$229	\$234	\$313

**not available to new sales

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

**District of Columbia - Grandfathered
PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan
PRESCRIPTION DRUG**

Proposed Monthly Premium Rates Effective 7/1/2013

Deductible = \$150
 RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand
 Annual Benefits Maximum (on Generic only) = \$1500 (100% member coinsurance thereafter)

Base Rate = **\$14.77**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$17	\$18	\$24
21	\$9	\$18	\$18	\$24
22	\$9	\$18	\$18	\$24
23	\$9	\$18	\$19	\$25
24	\$10	\$19	\$19	\$26
25	\$10	\$19	\$19	\$26
26	\$10	\$20	\$20	\$27
27	\$10	\$20	\$20	\$27
28	\$10	\$20	\$21	\$28
29	\$11	\$21	\$21	\$28
30	\$11	\$21	\$22	\$29
31	\$11	\$22	\$22	\$30
32	\$11	\$22	\$22	\$30
33	\$12	\$22	\$23	\$31
34	\$12	\$23	\$23	\$31
35	\$12	\$23	\$24	\$32
36	\$12	\$24	\$24	\$32
37	\$12	\$24	\$25	\$33
38	\$13	\$25	\$25	\$34
39	\$13	\$25	\$26	\$34
40	\$13	\$26	\$26	\$35
41	\$14	\$27	\$27	\$37
42	\$14	\$28	\$29	\$39
43	\$15	\$29	\$30	\$40
44	\$16	\$31	\$32	\$42
45	\$17	\$32	\$33	\$44
46	\$17	\$34	\$35	\$46
47	\$18	\$35	\$36	\$48
48	\$19	\$37	\$38	\$50
49	\$20	\$39	\$40	\$53
50	\$21	\$40	\$41	\$55
51	\$22	\$42	\$43	\$58
52	\$23	\$44	\$45	\$60
53	\$24	\$46	\$47	\$63
54	\$25	\$48	\$49	\$66
55	\$26	\$50	\$52	\$69
56	\$27	\$53	\$54	\$72
57	\$28	\$55	\$57	\$76
58	\$30	\$58	\$59	\$79
59	\$31	\$60	\$62	\$83
60	\$32	\$63	\$65	\$86
61	\$34	\$66	\$68	\$90
62	\$35	\$69	\$71	\$95
63	\$37	\$72	\$74	\$99
64	\$39	\$75	\$77	\$103
65	\$40	\$79	\$81	\$108
>65 Non-Medicare Eligible	\$42	\$83	\$85	\$113
>65 Medicare Eligible **	\$42	\$83	\$85	\$113

**not available to new sales

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD
Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider
District of Columbia - Grandfathered
Underwritten Old Standard Product (Closed)
Proposed Monthly Premium Rates Effective 7/1/2013

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 = **\$57.97**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
21	\$35	\$69	\$71	\$94
22	\$36	\$70	\$72	\$96
23	\$37	\$72	\$74	\$99
24	\$38	\$73	\$75	\$101
25	\$38	\$75	\$77	\$102
26	\$39	\$77	\$79	\$105
27	\$40	\$78	\$80	\$107
28	\$41	\$79	\$81	\$108
29	\$42	\$81	\$83	\$111
30	\$42	\$83	\$85	\$113
31	\$43	\$85	\$87	\$116
32	\$44	\$86	\$88	\$118
33	\$45	\$88	\$90	\$121
34	\$46	\$89	\$92	\$122
35	\$47	\$92	\$94	\$125
36	\$48	\$93	\$95	\$127
37	\$49	\$95	\$97	\$130
38	\$50	\$97	\$100	\$133
39	\$50	\$98	\$101	\$135
40	\$52	\$101	\$103	\$138
41	\$54	\$105	\$108	\$144
42	\$57	\$111	\$114	\$152
43	\$59	\$115	\$118	\$158
44	\$62	\$121	\$124	\$166
45	\$65	\$127	\$130	\$173
46	\$68	\$132	\$136	\$181
47	\$71	\$138	\$141	\$189
48	\$74	\$145	\$148	\$198
49	\$78	\$151	\$155	\$207
50	\$81	\$158	\$162	\$217
51	\$85	\$165	\$169	\$226
52	\$89	\$173	\$177	\$237
53	\$93	\$181	\$186	\$248
54	\$97	\$189	\$194	\$258
55	\$101	\$198	\$203	\$271
56	\$106	\$207	\$212	\$283
57	\$111	\$217	\$223	\$297
58	\$116	\$226	\$232	\$310
59	\$122	\$237	\$243	\$325
60	\$127	\$248	\$254	\$339
61	\$133	\$259	\$266	\$354
62	\$139	\$271	\$278	\$371
63	\$146	\$284	\$291	\$388
64	\$152	\$296	\$304	\$406
65	\$159	\$310	\$318	\$424
Over 65	\$166	\$324	\$333	\$444

**not available to new sales

GHMSI dba CareFirst BlueCross BlueShield
 Individual Non-Medigap Business
 PPO/BluePreferred - Underwritten Standard Plan - \$100 Ded 90% Coins
 Proposed Monthly Premium Rates Effective 7/1/2013
 District of Columbia - Corridor

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 **\$441.05**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$203	-	-	-
6-17	\$181	\$353	\$362	\$483
18-20	\$265	\$516	\$529	\$707
21	\$269	\$525	\$538	\$718
22	\$273	\$533	\$547	\$730
23	\$282	\$550	\$565	\$754
24	\$287	\$559	\$573	\$765
25	\$291	\$568	\$582	\$777
26	\$300	\$585	\$600	\$801
27	\$304	\$593	\$609	\$813
28	\$309	\$602	\$617	\$824
29	\$318	\$619	\$635	\$848
30	\$322	\$628	\$644	\$860
31	\$331	\$645	\$662	\$883
32	\$335	\$654	\$670	\$895
33	\$344	\$671	\$688	\$919
34	\$348	\$679	\$697	\$930
35	\$357	\$697	\$715	\$954
36	\$362	\$705	\$723	\$966
37	\$370	\$722	\$741	\$989
38	\$379	\$740	\$759	\$1,013
39	\$384	\$748	\$767	\$1,025
40	\$393	\$765	\$785	\$1,048
41	\$410	\$800	\$820	\$1,095
42	\$432	\$843	\$864	\$1,154
43	\$450	\$877	\$900	\$1,201
44	\$472	\$920	\$944	\$1,260
45	\$494	\$963	\$988	\$1,319
46	\$516	\$1,006	\$1,032	\$1,378
47	\$538	\$1,049	\$1,076	\$1,437
48	\$565	\$1,101	\$1,129	\$1,507
49	\$591	\$1,152	\$1,182	\$1,578
50	\$617	\$1,204	\$1,235	\$1,649
51	\$644	\$1,256	\$1,288	\$1,719
52	\$675	\$1,316	\$1,350	\$1,802
53	\$706	\$1,376	\$1,411	\$1,884
54	\$737	\$1,436	\$1,473	\$1,967
55	\$772	\$1,505	\$1,544	\$2,061
56	\$807	\$1,574	\$1,614	\$2,155
57	\$847	\$1,651	\$1,694	\$2,261
58	\$882	\$1,720	\$1,764	\$2,355
59	\$926	\$1,806	\$1,852	\$2,473
60	\$966	\$1,884	\$1,932	\$2,579
61	\$1,010	\$1,970	\$2,020	\$2,697
62	\$1,059	\$2,064	\$2,117	\$2,826
63	\$1,107	\$2,159	\$2,214	\$2,956
64	\$1,156	\$2,253	\$2,311	\$3,085
65	\$1,208	\$2,357	\$2,417	\$3,227
>65 Non-Medicare Eligible	\$1,266	\$2,468	\$2,532	\$3,380
>65 Medicare Eligible **	\$1,266	\$2,468	\$2,532	\$3,380

* - 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 7/1/2013
 District of Columbia - Corridor

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 **\$293.71**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$135	-	-	-
6-17	\$120	\$235	\$241	\$322
18-20	\$176	\$344	\$352	\$471
21	\$179	\$349	\$358	\$478
22	\$182	\$355	\$364	\$486
23	\$188	\$367	\$376	\$502
24	\$191	\$372	\$382	\$510
25	\$194	\$378	\$388	\$518
26	\$200	\$389	\$399	\$533
27	\$203	\$395	\$405	\$541
28	\$206	\$401	\$411	\$549
29	\$211	\$412	\$423	\$565
30	\$214	\$418	\$429	\$572
31	\$220	\$430	\$441	\$588
32	\$223	\$435	\$446	\$596
33	\$229	\$447	\$458	\$612
34	\$232	\$452	\$464	\$620
35	\$238	\$464	\$476	\$635
36	\$241	\$470	\$482	\$643
37	\$247	\$481	\$493	\$659
38	\$253	\$493	\$505	\$674
39	\$256	\$498	\$511	\$682
40	\$261	\$510	\$523	\$698
41	\$273	\$533	\$546	\$729
42	\$288	\$561	\$576	\$769
43	\$300	\$584	\$599	\$800
44	\$314	\$613	\$629	\$839
45	\$329	\$641	\$658	\$878
46	\$344	\$670	\$687	\$918
47	\$358	\$699	\$717	\$957
48	\$376	\$733	\$752	\$1,004
49	\$394	\$767	\$787	\$1,051
50	\$411	\$802	\$822	\$1,098
51	\$429	\$836	\$858	\$1,145
52	\$449	\$876	\$899	\$1,200
53	\$470	\$916	\$940	\$1,255
54	\$490	\$956	\$981	\$1,310
55	\$514	\$1,002	\$1,028	\$1,372
56	\$537	\$1,048	\$1,075	\$1,435
57	\$564	\$1,100	\$1,128	\$1,506
58	\$587	\$1,145	\$1,175	\$1,568
59	\$617	\$1,203	\$1,234	\$1,647
60	\$643	\$1,254	\$1,286	\$1,717
61	\$673	\$1,312	\$1,345	\$1,796
62	\$705	\$1,375	\$1,410	\$1,882
63	\$737	\$1,438	\$1,474	\$1,968
64	\$770	\$1,501	\$1,539	\$2,055
65	\$805	\$1,569	\$1,610	\$2,149
>65 Non-Medicare Eligible	\$843	\$1,644	\$1,686	\$2,251
>65 Medicare Eligible **	\$843	\$1,644	\$1,686	\$2,251

* - 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 80% Coins
 Proposed Monthly Premium Rates Effective 7/1/2013
 District of Columbia - Corridor

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 **\$265.55**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$122	-	-	-
6-17	\$109	\$212	\$218	\$291
18-20	\$159	\$311	\$319	\$425
21	\$162	\$316	\$324	\$433
22	\$165	\$321	\$329	\$440
23	\$170	\$331	\$340	\$454
24	\$173	\$337	\$345	\$461
25	\$175	\$342	\$351	\$468
26	\$181	\$352	\$361	\$482
27	\$183	\$357	\$366	\$489
28	\$186	\$362	\$372	\$496
29	\$191	\$373	\$382	\$510
30	\$194	\$378	\$388	\$518
31	\$199	\$388	\$398	\$532
32	\$202	\$394	\$404	\$539
33	\$207	\$404	\$414	\$553
34	\$210	\$409	\$420	\$560
35	\$215	\$419	\$430	\$574
36	\$218	\$425	\$436	\$581
37	\$223	\$435	\$446	\$596
38	\$228	\$445	\$457	\$610
39	\$231	\$451	\$462	\$617
40	\$236	\$461	\$473	\$631
41	\$247	\$482	\$494	\$659
42	\$260	\$507	\$520	\$695
43	\$271	\$528	\$542	\$723
44	\$284	\$554	\$568	\$759
45	\$297	\$580	\$595	\$794
46	\$311	\$606	\$621	\$830
47	\$324	\$632	\$648	\$865
48	\$340	\$663	\$680	\$908
49	\$356	\$694	\$712	\$950
50	\$372	\$725	\$744	\$993
51	\$388	\$756	\$775	\$1,035
52	\$406	\$792	\$813	\$1,085
53	\$425	\$829	\$850	\$1,134
54	\$443	\$865	\$887	\$1,184
55	\$465	\$906	\$929	\$1,241
56	\$486	\$948	\$972	\$1,298
57	\$510	\$994	\$1,020	\$1,361
58	\$531	\$1,036	\$1,062	\$1,418
59	\$558	\$1,087	\$1,115	\$1,489
60	\$582	\$1,134	\$1,163	\$1,553
61	\$608	\$1,186	\$1,216	\$1,624
62	\$637	\$1,243	\$1,275	\$1,702
63	\$667	\$1,300	\$1,333	\$1,780
64	\$696	\$1,357	\$1,391	\$1,858
65	\$728	\$1,419	\$1,455	\$1,943
>65 Non-Medicare Eligible	\$762	\$1,486	\$1,524	\$2,035
>65 Medicare Eligible **	\$762	\$1,486	\$1,524	\$2,035

* - 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 7/1/2013
 District of Columbia - Corridor

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 **\$263.06**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$121	-	-	-
6-17	\$108	\$210	\$216	\$288
18-20	\$158	\$308	\$316	\$421
21	\$160	\$313	\$321	\$428
22	\$163	\$318	\$326	\$435
23	\$168	\$328	\$337	\$450
24	\$171	\$333	\$342	\$457
25	\$174	\$339	\$347	\$464
26	\$179	\$349	\$358	\$478
27	\$182	\$354	\$363	\$485
28	\$184	\$359	\$368	\$492
29	\$189	\$369	\$379	\$506
30	\$192	\$374	\$384	\$513
31	\$197	\$385	\$395	\$527
32	\$200	\$390	\$400	\$534
33	\$205	\$400	\$410	\$548
34	\$208	\$405	\$416	\$555
35	\$213	\$416	\$426	\$569
36	\$216	\$421	\$431	\$576
37	\$221	\$431	\$442	\$590
38	\$226	\$441	\$452	\$604
39	\$229	\$446	\$458	\$611
40	\$234	\$457	\$468	\$625
41	\$245	\$477	\$489	\$653
42	\$258	\$503	\$516	\$688
43	\$268	\$523	\$537	\$716
44	\$281	\$549	\$563	\$752
45	\$295	\$575	\$589	\$787
46	\$308	\$600	\$616	\$822
47	\$321	\$626	\$642	\$857
48	\$337	\$657	\$673	\$899
49	\$353	\$687	\$705	\$941
50	\$368	\$718	\$737	\$983
51	\$384	\$749	\$768	\$1,025
52	\$402	\$785	\$805	\$1,075
53	\$421	\$821	\$842	\$1,124
54	\$439	\$857	\$879	\$1,173
55	\$460	\$898	\$921	\$1,229
56	\$481	\$939	\$963	\$1,285
57	\$505	\$985	\$1,010	\$1,349
58	\$526	\$1,026	\$1,052	\$1,405
59	\$552	\$1,077	\$1,105	\$1,475
60	\$576	\$1,123	\$1,152	\$1,538
61	\$602	\$1,175	\$1,205	\$1,608
62	\$631	\$1,231	\$1,263	\$1,686
63	\$660	\$1,288	\$1,321	\$1,763
64	\$689	\$1,344	\$1,378	\$1,840
65	\$721	\$1,406	\$1,442	\$1,924
>65 Non-Medicare Eligible	\$755	\$1,472	\$1,510	\$2,016
>65 Medicare Eligible **	\$755	\$1,472	\$1,510	\$2,016

* - 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 7/1/2013

District of Columbia - Corridor

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 **\$236.78**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$109	-	-	-
6-17	\$97	\$189	\$194	\$259
18-20	\$142	\$277	\$284	\$379
21	\$144	\$282	\$289	\$386
22	\$147	\$286	\$294	\$392
23	\$152	\$296	\$303	\$405
24	\$154	\$300	\$308	\$411
25	\$156	\$305	\$313	\$417
26	\$161	\$314	\$322	\$430
27	\$163	\$319	\$327	\$436
28	\$166	\$323	\$331	\$443
29	\$170	\$332	\$341	\$455
30	\$173	\$337	\$346	\$462
31	\$178	\$346	\$355	\$474
32	\$180	\$351	\$360	\$480
33	\$185	\$360	\$369	\$493
34	\$187	\$365	\$374	\$499
35	\$192	\$374	\$384	\$512
36	\$194	\$379	\$388	\$518
37	\$199	\$388	\$398	\$531
38	\$204	\$397	\$407	\$544
39	\$206	\$402	\$412	\$550
40	\$211	\$411	\$421	\$563
41	\$220	\$429	\$440	\$588
42	\$232	\$452	\$464	\$620
43	\$242	\$471	\$483	\$645
44	\$253	\$494	\$507	\$676
45	\$265	\$517	\$530	\$708
46	\$277	\$540	\$554	\$740
47	\$289	\$563	\$578	\$771
48	\$303	\$591	\$606	\$809
49	\$317	\$619	\$635	\$847
50	\$331	\$646	\$663	\$885
51	\$346	\$674	\$691	\$923
52	\$362	\$706	\$725	\$967
53	\$379	\$739	\$758	\$1,012
54	\$395	\$771	\$791	\$1,056
55	\$414	\$808	\$829	\$1,106
56	\$433	\$845	\$867	\$1,157
57	\$455	\$887	\$909	\$1,214
58	\$474	\$923	\$947	\$1,264
59	\$497	\$970	\$994	\$1,328
60	\$519	\$1,011	\$1,037	\$1,385
61	\$542	\$1,057	\$1,084	\$1,448
62	\$568	\$1,108	\$1,137	\$1,517
63	\$594	\$1,159	\$1,189	\$1,587
64	\$620	\$1,210	\$1,241	\$1,656
65	\$649	\$1,265	\$1,298	\$1,732
>65 Non-Medicare Eligible	\$680	\$1,325	\$1,359	\$1,814
>65 Medicare Eligible **	\$680	\$1,325	\$1,359	\$1,814

* - 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 7/1/2013

District of Columbia - Corridor

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 **\$168.69**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$78	-	-	-
6-17	\$69	\$135	\$138	\$185
18-20	\$101	\$197	\$202	\$270
21	\$103	\$201	\$206	\$275
22	\$105	\$204	\$209	\$279
23	\$108	\$211	\$216	\$288
24	\$110	\$214	\$219	\$293
25	\$111	\$217	\$223	\$297
26	\$115	\$224	\$229	\$306
27	\$116	\$227	\$233	\$311
28	\$118	\$230	\$236	\$315
29	\$121	\$237	\$243	\$324
30	\$123	\$240	\$246	\$329
31	\$127	\$247	\$253	\$338
32	\$128	\$250	\$256	\$342
33	\$132	\$257	\$263	\$351
34	\$133	\$260	\$267	\$356
35	\$137	\$266	\$273	\$365
36	\$138	\$270	\$277	\$369
37	\$142	\$276	\$283	\$378
38	\$145	\$283	\$290	\$387
39	\$147	\$286	\$294	\$392
40	\$150	\$293	\$300	\$401
41	\$157	\$306	\$314	\$419
42	\$165	\$322	\$331	\$441
43	\$172	\$336	\$344	\$459
44	\$180	\$352	\$361	\$482
45	\$189	\$368	\$378	\$504
46	\$197	\$385	\$395	\$527
47	\$206	\$401	\$412	\$549
48	\$216	\$421	\$432	\$577
49	\$226	\$441	\$452	\$604
50	\$236	\$461	\$472	\$631
51	\$246	\$480	\$493	\$658
52	\$258	\$503	\$516	\$689
53	\$270	\$526	\$540	\$721
54	\$282	\$549	\$563	\$752
55	\$295	\$576	\$590	\$788
56	\$309	\$602	\$617	\$824
57	\$324	\$632	\$648	\$865
58	\$337	\$658	\$675	\$901
59	\$354	\$691	\$708	\$946
60	\$369	\$720	\$739	\$986
61	\$386	\$753	\$773	\$1,031
62	\$405	\$789	\$810	\$1,081
63	\$423	\$826	\$847	\$1,131
64	\$442	\$862	\$884	\$1,180
65	\$462	\$901	\$924	\$1,234
>65 Non-Medicare Eligible	\$484	\$944	\$968	\$1,293
>65 Medicare Eligible **	\$484	\$944	\$968	\$1,293

* - 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 7/1/2013
 District of Columbia - Corridor

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$2,500	\$5,000
70% / 30%	60% / 40%
\$5,000	\$10,000

Base Rate **\$155.67**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$72	-	-	-
6-17	\$64	\$124	\$128	\$170
18-20	\$93	\$182	\$187	\$249
21	\$95	\$185	\$190	\$254
22	\$97	\$188	\$193	\$258
23	\$100	\$194	\$199	\$266
24	\$101	\$197	\$202	\$270
25	\$103	\$200	\$205	\$274
26	\$106	\$206	\$212	\$283
27	\$107	\$209	\$215	\$287
28	\$109	\$212	\$218	\$291
29	\$112	\$219	\$224	\$299
30	\$114	\$222	\$227	\$303
31	\$117	\$228	\$234	\$312
32	\$118	\$231	\$237	\$316
33	\$121	\$237	\$243	\$324
34	\$123	\$240	\$246	\$328
35	\$126	\$246	\$252	\$337
36	\$128	\$249	\$255	\$341
37	\$131	\$255	\$262	\$349
38	\$134	\$261	\$268	\$357
39	\$135	\$264	\$271	\$362
40	\$139	\$270	\$277	\$370
41	\$145	\$282	\$290	\$387
42	\$153	\$297	\$305	\$407
43	\$159	\$310	\$318	\$424
44	\$167	\$325	\$333	\$445
45	\$174	\$340	\$349	\$466
46	\$182	\$355	\$364	\$486
47	\$190	\$370	\$380	\$507
48	\$199	\$389	\$399	\$532
49	\$209	\$407	\$417	\$557
50	\$218	\$425	\$436	\$582
51	\$227	\$443	\$455	\$607
52	\$238	\$464	\$476	\$636
53	\$249	\$486	\$498	\$665
54	\$260	\$507	\$520	\$694
55	\$272	\$531	\$545	\$727
56	\$285	\$556	\$570	\$761
57	\$299	\$583	\$598	\$798
58	\$311	\$607	\$623	\$831
59	\$327	\$637	\$654	\$873
60	\$341	\$665	\$682	\$910
61	\$356	\$695	\$713	\$952
62	\$374	\$729	\$747	\$998
63	\$391	\$762	\$781	\$1,043
64	\$408	\$795	\$816	\$1,089
65	\$427	\$832	\$853	\$1,139
>65 Non-Medicare Eligible	\$447	\$871	\$894	\$1,193
>65 Medicare Eligible **	\$447	\$871	\$894	\$1,193

* - 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 - \$5000 Ded
Proposed Monthly Premium Rates Effective 7/1/2013
 District of Columbia - Corridor

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$5,000	\$10,000
100% / 0%	80% / 20%
\$5,000	\$12,500

Base Rate

\$130.03

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$60	-	-	-
6-17	\$53	\$104	\$107	\$142
18-20	\$78	\$152	\$156	\$208
21	\$79	\$155	\$159	\$212
22	\$81	\$157	\$161	\$215
23	\$83	\$162	\$166	\$222
24	\$85	\$165	\$169	\$226
25	\$86	\$167	\$172	\$229
26	\$88	\$172	\$177	\$236
27	\$90	\$175	\$179	\$240
28	\$91	\$177	\$182	\$243
29	\$94	\$183	\$187	\$250
30	\$95	\$185	\$190	\$253
31	\$98	\$190	\$195	\$260
32	\$99	\$193	\$198	\$264
33	\$101	\$198	\$203	\$271
34	\$103	\$200	\$205	\$274
35	\$105	\$205	\$211	\$281
36	\$107	\$208	\$213	\$285
37	\$109	\$213	\$218	\$292
38	\$112	\$218	\$224	\$299
39	\$113	\$221	\$226	\$302
40	\$116	\$226	\$231	\$309
41	\$121	\$236	\$242	\$323
42	\$127	\$248	\$255	\$340
43	\$133	\$259	\$265	\$354
44	\$139	\$271	\$278	\$371
45	\$146	\$284	\$291	\$389
46	\$152	\$297	\$304	\$406
47	\$159	\$309	\$317	\$424
48	\$166	\$325	\$333	\$444
49	\$174	\$340	\$348	\$465
50	\$182	\$355	\$364	\$486
51	\$190	\$370	\$380	\$507
52	\$199	\$388	\$398	\$531
53	\$208	\$406	\$416	\$555
54	\$217	\$423	\$434	\$580
55	\$228	\$444	\$455	\$608
56	\$238	\$464	\$476	\$635
57	\$250	\$487	\$499	\$667
58	\$260	\$507	\$520	\$694
59	\$273	\$532	\$546	\$729
60	\$285	\$555	\$570	\$760
61	\$298	\$581	\$596	\$795
62	\$312	\$609	\$624	\$833
63	\$326	\$636	\$653	\$871
64	\$341	\$664	\$681	\$910
65	\$356	\$695	\$713	\$951
>65 Non-Medicare Eligible	\$373	\$728	\$746	\$996
>65 Medicare Eligible **	\$373	\$728	\$746	\$996

* - 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 7/1/2013
 District of Columbia - Corridor

NO PHARMACY OR MAIL ORDER DRUGS*
 NO MATERNITY**

DEDUCTIBLE
 COINSURANCE
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$10,000	\$12,500
100% / 0%	80% / 20%
\$10,000	\$15,000

Base Rate **\$89.74**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$41	-	-	-
6-17	\$37	\$72	\$74	\$98
18-20	\$54	\$105	\$108	\$144
21	\$55	\$107	\$109	\$146
22	\$56	\$108	\$111	\$149
23	\$57	\$112	\$115	\$153
24	\$58	\$114	\$117	\$156
25	\$59	\$115	\$118	\$158
26	\$61	\$119	\$122	\$163
27	\$62	\$121	\$124	\$165
28	\$63	\$122	\$126	\$168
29	\$65	\$126	\$129	\$173
30	\$66	\$128	\$131	\$175
31	\$67	\$131	\$135	\$180
32	\$68	\$133	\$136	\$182
33	\$70	\$136	\$140	\$187
34	\$71	\$138	\$142	\$189
35	\$73	\$142	\$145	\$194
36	\$74	\$143	\$147	\$196
37	\$75	\$147	\$151	\$201
38	\$77	\$150	\$154	\$206
39	\$78	\$152	\$156	\$208
40	\$80	\$156	\$160	\$213
41	\$83	\$163	\$167	\$223
42	\$88	\$171	\$176	\$235
43	\$92	\$178	\$183	\$244
44	\$96	\$187	\$192	\$256
45	\$101	\$196	\$201	\$268
46	\$105	\$205	\$210	\$280
47	\$109	\$213	\$219	\$292
48	\$115	\$224	\$230	\$307
49	\$120	\$234	\$241	\$321
50	\$126	\$245	\$251	\$335
51	\$131	\$255	\$262	\$350
52	\$137	\$268	\$275	\$367
53	\$144	\$280	\$287	\$383
54	\$150	\$292	\$300	\$400
55	\$157	\$306	\$314	\$419
56	\$164	\$320	\$328	\$438
57	\$172	\$336	\$345	\$460
58	\$179	\$350	\$359	\$479
59	\$188	\$367	\$377	\$503
60	\$197	\$383	\$393	\$525
61	\$206	\$401	\$411	\$549
62	\$215	\$420	\$431	\$575
63	\$225	\$439	\$450	\$601
64	\$235	\$458	\$470	\$628
65	\$246	\$479	\$492	\$657
>65 Non-Medicare Eligible	\$258	\$502	\$515	\$688
>65 Medicare Eligible **	\$258	\$502	\$515	\$688

* - 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 - Prescription Drug Card Rider
District of Columbia - Corridor
Underwritten Standard Product (open)
Proposed Monthly Premium Rates Effective 7/1/2013

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 = **\$40.84**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$19			
6-17	\$17	\$33	\$33	\$45
18-20	\$25	\$48	\$49	\$65
21	\$25	\$49	\$50	\$67
22	\$25	\$49	\$51	\$68
23	\$26	\$51	\$52	\$70
24	\$27	\$52	\$53	\$71
25	\$27	\$53	\$54	\$72
26	\$28	\$54	\$56	\$74
27	\$28	\$55	\$56	\$75
28	\$29	\$56	\$57	\$76
29	\$29	\$57	\$59	\$79
30	\$30	\$58	\$60	\$80
31	\$31	\$60	\$61	\$82
32	\$31	\$61	\$62	\$83
33	\$32	\$62	\$64	\$85
34	\$32	\$63	\$65	\$86
35	\$33	\$65	\$66	\$88
36	\$33	\$65	\$67	\$89
37	\$34	\$67	\$69	\$92
38	\$35	\$68	\$70	\$94
39	\$36	\$69	\$71	\$95
40	\$36	\$71	\$73	\$97
41	\$38	\$74	\$76	\$101
42	\$40	\$78	\$80	\$107
43	\$42	\$81	\$83	\$111
44	\$44	\$85	\$87	\$117
45	\$46	\$89	\$91	\$122
46	\$48	\$93	\$96	\$128
47	\$50	\$97	\$100	\$133
48	\$52	\$102	\$105	\$140
49	\$55	\$107	\$109	\$146
50	\$57	\$111	\$114	\$153
51	\$60	\$116	\$119	\$159
52	\$62	\$122	\$125	\$167
53	\$65	\$127	\$131	\$174
54	\$68	\$133	\$136	\$182
55	\$71	\$139	\$143	\$191
56	\$75	\$146	\$149	\$200
57	\$78	\$153	\$157	\$209
58	\$82	\$159	\$163	\$218
59	\$86	\$167	\$172	\$229
60	\$89	\$174	\$179	\$239
61	\$94	\$182	\$187	\$250
62	\$98	\$191	\$196	\$262
63	\$103	\$200	\$205	\$274
64	\$107	\$209	\$214	\$286
65	\$112	\$218	\$224	\$299
>65 Non-Medicare Eligible	\$117	\$229	\$234	\$313
>65 Medicare Eligible **	\$117	\$229	\$234	\$313

**not available to new sales

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

District of Columbia - Corridor
PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan
PRESCRIPTION DRUG

Proposed Monthly Premium Rates Effective 7/1/2013

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

Base Rate	=	\$15.02
-----------	---	---------

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$24
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$19	\$20	\$26
26	\$10	\$20	\$20	\$27
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$21	\$22	\$29
31	\$11	\$22	\$23	\$30
32	\$11	\$22	\$23	\$30
33	\$12	\$23	\$23	\$31
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$24	\$32
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$34
39	\$13	\$25	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$37
42	\$15	\$29	\$29	\$39
43	\$15	\$30	\$31	\$41
44	\$16	\$31	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$34	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$37	\$38	\$51
49	\$20	\$39	\$40	\$54
50	\$21	\$41	\$42	\$56
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$61
53	\$24	\$47	\$48	\$64
54	\$25	\$49	\$50	\$67
55	\$26	\$51	\$53	\$70
56	\$27	\$54	\$55	\$73
57	\$29	\$56	\$58	\$77
58	\$30	\$59	\$60	\$80
59	\$32	\$62	\$63	\$84
60	\$33	\$64	\$66	\$88
61	\$34	\$67	\$69	\$92
62	\$36	\$70	\$72	\$96
63	\$38	\$74	\$75	\$101
64	\$39	\$77	\$79	\$105
65	\$41	\$80	\$82	\$110
>65 Non-Medicare Eligible	\$43	\$84	\$86	\$115
>65 Medicare Eligible **	\$43	\$84	\$86	\$115

**not available to new sales

SERFF Tracking #:

CFAP-128902801

State Tracking #:

Company Tracking #:

1866

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC PPO UW - GF & Corridor

Project Name/Number:

1866_DC PPO UW - GF & Corridor /1866

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:			
Attachment(s):			
1866_Cover Letter.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
1866_DC_PPO UW - GF & Corridor - Actuarial Memorandum.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Please see actuarial memorandum.		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	n/a		

Item Status:

Status Date:

SERFF Tracking #:

CFAP-128902801

State Tracking #:

Company Tracking #:

1866

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC PPO UW - GF & Corridor

Project Name/Number:

1866_DC PPO UW - GF & Corridor /1866

Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	n/a		

Item Status:

Status Date:

Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	n/a		

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield
Individual, Non-Medigap Business
Rate Filing #1866
PPO (BluePreferred)
Underwritten
Standard & Saver - Grandfathered & Corridor

The attached company rate filing #1866 pertains to the individual, non-Medigap business of GHMSI dba CareFirst BlueCross BlueShield. Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). In this filing, we are recommending an overall incremental increase of 5.6%, based on our pricing projection which shows a 5.6% needed increase to reach our desired loss ratio. We priced each benefit so that no renewal would exceed 19.9% for any renewal month in 3Q13. A detailed summary of the benefit changes can be seen below.

Product	GF Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	4.7%	0.0%	4.2%	14.5%
UW Standard \$300 - 90%	0.0%	0.0%	0.0%	8.1%
UW Standard \$300 - 80%	9.0%	0.0%	7.6%	12.6%
UW Standard \$500 - 80%	0.0%	0.0%	0.0%	5.2%
UW Standard \$750 - 80%	12.5%	0.0%	10.4%	9.2%
UW Standard \$2500 - 80%	23.4%	0.0%	17.7%	19.6%
UW Saver \$2500 - 70%	15.8%	0.0%	14.3%	19.9%
UW Saver \$5000 - 100%	0.0%	0.0%	0.0%	4.8%
UW Saver \$10000 - 100%	0.0%	0.0%	0.0%	-6.1%
UW Standard	6.1%	0.0%	5.3%	11.4%
UW Saver	7.9%	0.0%	7.0%	10.5%
Total	6.2%	0.0%	5.3%	11.4%

Product	Corridor Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	19.9%	0.0%	18.0%	14.5%
UW Standard \$300 - 90%	3.2%	0.0%	2.9%	8.1%
UW Standard \$300 - 80%	12.6%	0.0%	10.8%	12.6%
UW Standard \$500 - 80%	11.4%	0.0%	9.7%	5.2%
UW Standard \$750 - 80%	11.7%	0.0%	9.8%	9.2%
UW Standard \$2500 - 80%	17.3%	0.0%	13.6%	19.6%
UW Saver \$2500 - 70%	19.4%	0.0%	17.5%	19.9%
UW Saver \$5000 - 100%	3.4%	0.0%	3.0%	5.0%
UW Saver \$10000 - 100%	0.0%	0.0%	0.0%	10.6%
UW Standard	12.1%	0.0%	10.3%	10.2%
UW Saver	13.2%	0.0%	11.9%	15.1%
Total	12.2%	0.0%	10.4%	10.7%

*Composite	6.5%	0.0%	5.6%	11.4%
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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: 2013.02.19 15:37:31 -05'00'

Brad Boban, ASA, MAAA
 Actuarial Associate

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

District of Columbia

**Underwritten
Standard & Saver - Grandfathered & Corridor
Medical & Rx**

**Rate Filing #1866
Actuarial Memorandum**

Effective 7/1/2013

GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield
Individual, Non-Medigap Business
PPO (BluePreferred)
District of Columbia
Underwritten
Standard & Saver - Grandfathered & Corridor
Rate Filing #1866
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: 2013.02.19 15:35:02 -05'00'

Brad Boban, ASA, MAAA
Actuarial Associate
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 #1866
PPO (BluePreferred)
Underwritten
Standard & Saver - Grandfathered & Corridor**

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 approved rates, in filing 1836. Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). These renewal rate changes do not include the impact of changes in age factors.

Product	GF Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	4.7%	0.0%	4.2%	14.5%
UW Standard \$300 - 90%	0.0%	0.0%	0.0%	8.1%
UW Standard \$300 - 80%	9.0%	0.0%	7.6%	12.6%
UW Standard \$500 - 80%	0.0%	0.0%	0.0%	5.2%
UW Standard \$750 - 80%	12.5%	0.0%	10.4%	9.2%
UW Standard \$2500 - 80%	23.4%	0.0%	17.7%	19.6%
UW Saver \$2500 - 70%	15.8%	0.0%	14.3%	19.9%
UW Saver \$5000 - 100%	0.0%	0.0%	0.0%	4.8%
UW Saver \$10000 - 100%	0.0%	0.0%	0.0%	-6.1%
UW Standard	6.1%	0.0%	5.3%	11.4%
UW Saver	7.9%	0.0%	7.0%	10.5%
Total	6.2%	0.0%	5.3%	11.4%

Product	Corridor Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	19.9%	0.0%	18.0%	14.5%
UW Standard \$300 - 90%	3.2%	0.0%	2.9%	8.1%
UW Standard \$300 - 80%	12.6%	0.0%	10.8%	12.6%
UW Standard \$500 - 80%	11.4%	0.0%	9.7%	5.2%
UW Standard \$750 - 80%	11.7%	0.0%	9.8%	9.2%
UW Standard \$2500 - 80%	17.3%	0.0%	13.6%	19.6%
UW Saver \$2500 - 70%	19.4%	0.0%	17.5%	19.9%
UW Saver \$5000 - 100%	3.4%	0.0%	3.0%	5.0%
UW Saver \$10000 - 100%	0.0%	0.0%	0.0%	10.6%
UW Standard	12.1%	0.0%	10.3%	10.2%
UW Saver	13.2%	0.0%	11.9%	15.1%
Total	12.2%	0.0%	10.4%	10.7%
*Composite	6.5%	0.0%	5.6%	11.4%

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

*The composite is a weighted average (revenue based) of Grandfathered & Corridor that does not include Open Enrollment revenue or rate changes.

As of 12/31/11, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% 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 (FHCRC). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCRC. RBC ratios are calculated on an authorized control level basis.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.7% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Boban and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efrén Tanhecho participated. The purpose was to outline our understanding of HHS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URR) toward assent. The context was 2Q12 rate filings. A follow-up mtg was held on 11/22/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%. Based on this understanding, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

CareFirst BlueCross BlueShield (GHMS)
Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - Grandfathered
Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012
Rate Filing Effective 07/2013
District of Columbia

Experience Period:			Projection Period:					District of Columbia										Non-CDH Trend		CDH Trend		Rx Rebates		Capitations Trend			
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 Past Year Midpt			Start Thru 7/1/2013 9/30/2013 9/30/2014 1/30/2014 22.0					TARGET LOSS RATIO =										H.S.A. Standard Saver		Medical Pooling Charge:		7.5% 8.0% 4/1/2013		7.5% 6.0% 4/1/2013		1.8%	
Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incur'd Claims Adjusted for Catastrophic	Capitations	Rebates	Incur'd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitation s Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013	Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012	Derived	Proposed	
Medical Experience																											
Underwritten Standard	Std \$100 / 90%	10,240	562	751	21.2%	\$3,475,255	\$12,409	\$0	\$3,487,664	\$4,028,115	86.6%	7.5%	1.1418	1.0324	\$3,980,785	\$5,081,820	1.1713	\$4,718,155	84.4%	7.7%	4.7%	\$4,939,909	(\$141,912)	80.6%	19.1%	15.8%	
	Std \$300 / 90%	7,929	405	589	15.3%	\$1,510,641	\$9,609	\$0	\$1,520,250	\$2,264,178	67.1%	7.5%	1.1418	1.0324	\$1,734,739	\$2,214,546	1.0600	\$2,399,997	72.3%	-7.7%	0.0%	\$2,399,997	\$185,540	72.3%	0.7%	9.1%	
	Std \$300 / 80%	4,284	248	322	9.3%	\$863,952	\$5,192	\$0	\$869,144	\$1,102,596	78.8%	7.5%	1.1418	1.0324	\$991,803	\$1,266,123	1.0499	\$1,157,636	85.7%	9.4%	0.0%	\$1,261,824	(\$4,299)	78.6%	14.8%	14.4%	
	Std \$500 / 80%	8,513	480	638	18.1%	\$1,731,806	\$10,317	\$0	\$1,742,123	\$2,014,496	86.5%	7.5%	1.1418	1.0323	\$1,987,991	\$2,537,844	1.2192	\$2,456,107	80.9%	3.3%	0.0%	\$2,456,107	(\$81,738)	80.9%	9.3%	5.8%	
	Std \$750 / 80%	6,233	343	470	12.9%	\$1,355,703	\$7,554	\$0	\$1,363,257	\$1,522,991	89.5%	7.5%	1.1418	1.0323	\$1,555,712	\$1,986,022	1.0851	\$1,652,643	94.1%	20.2%	12.5%	\$1,859,223	(\$126,779)	83.7%	18.1%	10.8%	
	Std \$2500 / 80%	7,679	422	559	15.9%	\$1,161,814	\$9,306	\$0	\$1,171,120	\$1,313,143	89.2%	7.5%	1.1418	1.0324	\$1,336,142	\$1,705,702	0.9856	\$1,294,274	103.2%	31.8%	23.4%	\$1,597,134	(\$108,568)	83.7%	33.4%	24.9%	
Saver	Svr \$2500 / 70%	1,525	86	108	3.2%	\$196,116	\$1,848	\$0	\$197,964	\$230,343	85.9%	7.5%	1.1418	1.0324	\$225,829	\$324,749	1.1442	\$263,559	85.7%	23.2%	15.8%	\$305,201	(\$19,548)	74.0%	30.1%	22.3%	
	Svr \$5000 / 100%	1,082	60	79	2.3%	\$65,578	\$1,311	\$0	\$66,890	\$161,473	41.4%	7.5%	1.1418	1.0325	\$76,230	\$109,621	1.1408	\$184,212	41.4%	-40.5%	0.0%	\$184,212	\$74,592	41.4%	-37.3%	5.4%	
	Svr \$10000 / 100%	793	49	60	1.8%	\$15,559	\$961	\$0	\$16,519	\$87,147	19.0%	7.5%	1.1418	1.0325	\$19,757	\$26,972	0.9238	\$80,503	23.3%	-68.5%	0.0%	\$80,503	\$53,530	23.3%	-69.9%	-7.3%	
	UW Total	48,278	2,655	3,576	100.0%	\$10,376,424	\$58,507	\$0	\$10,434,931	\$12,724,482	82.0%	7.5%	1.1418	1.0324	\$11,907,988	\$15,253,380	1.1165	\$14,207,085	83.8%	7.4%	6.2%	\$15,084,108	(\$169,271)	78.9%	14.1%	12.9%	
Rx Experience																											
Underwritten Standard	Std \$100 / 90%	10,240	562	751	21.2%	\$492,281	\$0	(\$23,162)	\$469,119	\$515,231	91.1%	7.5%	1.1418	1.0000	\$535,630	\$683,779	1.0268	\$529,038	101.2%	29.2%	0.0%	\$529,038	(\$154,741)	101.2%	31.4%	1.7%	
	Std \$300 / 90%	7,929	405	589	15.3%	\$253,950	\$0	(\$11,949)	\$242,002	\$346,447	69.9%	7.5%	1.1418	1.0000	\$376,312	\$352,737	1.0261	\$355,477	77.7%	-0.8%	0.0%	\$355,477	\$2,740	77.7%	0.9%	1.7%	
	Std \$300 / 80%	4,284	248	322	9.3%	\$147,025	\$0	(\$6,918)	\$140,108	\$202,225	69.3%	7.5%	1.1418	1.0000	\$159,972	\$204,218	1.0280	\$207,897	76.8%	-1.8%	0.0%	\$207,897	\$3,679	76.8%	-0.1%	1.7%	
	Std \$500 / 80%	8,513	480	638	18.1%	\$212,502	\$0	(\$9,998)	\$202,504	\$388,411	52.1%	7.5%	1.1418	1.0000	\$231,215	\$295,166	1.0295	\$399,852	57.8%	-26.2%	0.0%	\$399,852	\$104,686	57.8%	-24.9%	1.7%	
	Std \$750 / 80%	6,233	343	470	12.9%	\$221,264	\$0	(\$10,411)	\$210,853	\$329,697	64.0%	7.5%	1.1418	1.0000	\$240,748	\$307,336	1.0266	\$338,483	71.1%	-9.2%	0.0%	\$338,483	\$13,147	71.1%	-7.7%	1.4%	
	Std \$2500 / 80%	7,679	422	559	15.9%	\$220,512	\$0	(\$10,375)	\$210,137	\$403,543	52.1%	7.5%	1.1418	1.0000	\$239,930	\$306,292	1.0285	\$415,061	57.8%	-26.2%	0.0%	\$415,061	\$108,769	57.8%	-25.0%	1.7%	
Saver	Svr \$2500 / 70%	1,525	86	108	3.2%	\$20,238	\$0	(\$952)	\$19,286	\$30,291	63.7%	7.5%	1.1418	1.0000	\$22,020	\$31,665	0.9271	\$28,083	78.4%	12.8%	0.0%	\$28,083	(\$3,553)	78.4%	12.8%	0.0%	
	Svr \$5000 / 100%	1,082	60	79	2.3%	\$6,807	\$0	(\$320)	\$6,487	\$21,920	29.6%	7.5%	1.1418	1.0000	\$7,407	\$10,651	0.9260	\$20,297	36.5%	-47.5%	0.0%	\$20,297	\$9,646	36.5%	-47.5%	0.0%	
	Svr \$10000 / 100%	793	49	60	1.8%	\$13,734	\$0	(\$946)	\$13,788	\$16,862	77.6%	7.5%	1.1418	1.0000	\$14,943	\$21,489	0.9337	\$15,745	94.9%	36.5%	0.0%	\$15,745	(\$5,744)	94.9%	36.5%	0.0%	
	UW Total	48,278	2,655	3,576	100.0%	\$1,588,314	\$0	(\$74,731)	\$1,513,583	\$2,254,627	67.1%	7.5%	1.1418	1.0000	\$1,728,177	\$2,213,333	1.0245	\$2,309,934	74.8%	-4.2%	0.0%	\$2,309,934	\$96,601	74.8%	-2.6%	1.6%	
Medical & Rx Experience COMBINED																											
Underwritten Standard	Std \$100 / 90%	10,240	562	751	21.2%	\$3,967,536	\$12,409	(\$23,162)	\$3,956,783	\$4,543,346	87.1%	7.5%	1.1418	1.0324	\$4,516,416	\$5,765,599	1.1549	\$5,247,193	86.1%	9.0%	4.2%	\$5,468,946	(\$296,653)	82.6%	20.7%	14.5%	
	Std \$300 / 90%	7,929	405	589	15.3%	\$1,764,591	\$9,609	(\$11,949)	\$1,762,252	\$2,610,625	67.5%	7.5%	1.1418	1.0324	\$2,011,052	\$2,567,283	1.0555	\$2,755,474	73.0%	-6.8%	0.0%	\$2,755,474	\$188,191	73.0%	0.8%	8.1%	
	Std \$300 / 80%	4,284	248	322	9.3%	\$1,010,978	\$5,192	(\$6,918)	\$1,009,252	\$1,304,822	77.3%	7.5%	1.1418	1.0324	\$1,151,775	\$1,470,341	1.0465	\$1,365,533	84.3%	7.7%	7.6%	\$1,469,721	(\$620)	78.4%	12.6%	12.6%	
	Std \$500 / 80%	8,513	480	638	18.1%	\$1,944,308	\$10,317	(\$9,998)	\$1,944,627	\$2,402,907	80.9%	7.5%	1.1418	1.0323	\$2,219,206	\$2,833,010	1.1885	\$2,855,959	77.7%	-0.8%	0.0%	\$2,855,959	\$22,949	77.7%	4.4%	5.2%	
	Std \$750 / 80%	6,233	343	470	12.9%	\$1,576,967	\$7,554	(\$10,411)	\$1,574,110	\$1,852,688	85.0%	7.5%	1.1418	1.0323	\$1,796,460	\$2,293,338	1.0747	\$1,991,126	90.2%	15.2%	10.4%	\$2,197,706	(\$95,632)	81.7%	13.9%	9.2%	
	Std \$2500 / 80%	7,679	422	559	15.9%	\$1,392,326	\$9,306	(\$10,375)	\$1,381,257	\$1,716,886	80.5%	7.5%	1.1418	1.0324	\$1,576,073	\$2,011,994	0.9957	\$1,703,336	92.2%	17.7%	17.7%	\$2,012,196	\$202	78.3%	19.6%	19.6%	
Saver	Svr \$2500 / 70%	1,525	86	108	3.2%	\$216,354	\$1,848	(\$952)	\$217,250	\$260,633	83.4%	7.5%	1.1418	1.0324	\$247,849	\$356,414	1.1190	\$291,641	85.0%	22.2%	14.3%	\$333,283	(\$23,131)	74.4%	-38.3%	19.9%	
	Svr \$5000 / 100%	1,082	60	79	2.3%	\$72,386	\$1,311	(\$320)	\$73,377	\$183,393	40.0%	7.5%	1.1418	1.0325	\$83,637	\$120,272	1.1151	\$204,509	40.9%	-41.2%	0.0%	\$204,509	\$84,237	40.9%	-37.3%	4.8%	
	Svr \$10000 / 100%	793	49	60	1.8%	\$29,292	\$961	(\$946)	\$29,697	\$104,009	28.5%	7.5%	1.1418	1.0325	\$33,730	\$48,461	0.9254	\$96,247	35.0%	-49.8%	0.0%	\$96,247	\$47,786	35.0%	-52.7%	-6.1%	
	UW Total	48,278	2,655	3,576	100.0%	\$11,964,738	\$58,507	(\$74,731)	\$11,948,514	\$14,979,109	79.8%	7.5%	1.1418	1.0324	\$13,636,165	\$17,466,712	1.1027	\$16,517,019	82.6%	5.7%	5.3%	\$17,394,042	(\$72,670)	78.4%	11.9%	11.4%	
Medical Experience																											
Underwritten Standard	Standard	44,878	2,460	3,329	92.7%	\$10,099,171	\$54,387	\$0	\$10,153,558	\$12,245,519	82.9%	7.5%	1.1418	1.0324	\$11,587,172	\$14,792,038	1.1170	\$13,678,812	84.7%	8.1%	6.1%	\$14,514,193	(\$277,845)	79.8%	15.1%	13.0%	
	Saver	3,400	195	247	7.3%	\$40,779	\$4,120	\$0	\$40,779	\$48,963	58.7%	7.5%	1.1418	1.0324	\$30,815	\$461,342	1.1030	\$528,273	60.7%	-12.7%	7.9%	\$569,916	\$108,574	56.3%	-9.4%	11.9%	
	UW Total	48,278	2,655	3,576	100.0%	\$10,376,424	\$58,507	\$0	\$10,434,931	\$12,724,482	82.0%	7.5%	1.1418	1.0324	\$11,907,988	\$15,253,380	1.1165	\$14,207,085	83.8%	7.4%	6.2%	\$15,084,108	(\$169,271)	78.9%	14.2%	12.9%	
Rx Experience																											
Underwritten Standard	Standard	44,878	2,460	3,329	92.7%	\$1,547,535	\$0	(\$72,812)	\$1,474,722	\$2,185,554	67.5%	7.5%	1.1418	1.0000	\$1,683,807	\$2,149,527	1.0276	\$2,245,809	75.0%	-4.3%	0.0%	\$2,245,809	\$96,282	75.0%	-2.7%	1.7%	
	Saver	3,400	195	247	7.3%	\$40,779	\$0	(\$1,919)	\$38,860	\$69,073	56.3%	7.5%	1.1418	1.0000	\$44,370	\$63,805	0.9284	\$64,125	69.2%	-0.5%	0.0%	\$64,125	\$319	69.2%	-0.5%	0.0%	
	UW Total	48,278	2,655	3,576	100.0%	\$1,588,314	\$0	(\$74,731)	\$1,513,583	\$2,254,627	67.1%	7.5%	1.1418	1.0000	\$1,728,177	\$2,213,333	1.0245	\$2,309,934	74.8%	-4.2%	0.0%	\$2,309,934	\$96,601	74.8%	-2.6%	1.6%	
Medical & Rx Experience COMBINED																											
Underwritten Standard	Standard	44,878	2,460	3,329	92.7%	\$11,646,706	\$54,387	(\$72,812)	\$11,6																		

CareFirst BlueCross BlueShield (GHMS)
Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - Corridor
Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012
Rate Filing Effective 07/2013
District of Columbia

Experience Period:				Protection Period:				Start Thru 7/1/2013				Pricing Trend 7.5%				TARGET LOSS RATIO =				H.S.A. 73.3%				Non-CDH Trend 7.5%				Rx Rebates -4.7%			
Incurred thru 9/30/2012				Start Thru 9/30/2013				Spans Thru 9/30/2014				Women's Preventive Trend 0.4%				Standard 78.3%				CDH Trend 8.0%				Capitation Trends 1.8%							
Paid thru 12/31/2012				Midpt 3/31/2012				Midpt 1/30/2014				Trend Mos 22.0				Total Rx Trend 8.0%				Medical Pooling Charge: 4.7%				Current Rate Level 4/1/2013							
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				Incurred Claims				Incurred +				Projected				Income at				Incremental Rate				Generated							
Member Months				Adjusted for				Capitations +				Claims +				Current				Increase: 07/2013 Over				Income							
12/2012				Catastrophic				Rebates				Capitations +				Level				04/2013				Proposed -							
Members				Distribution				Rebates				Rebates				Rate				Derived				Needed Income							
12/2012				12/2012				12/2012				12/2012				12/2012				12/2012				12/2012							
208				4.9%				\$21,128				\$21,380				\$31,127				-48.4%				\$72,332							
12				10.2%				\$252				\$21,380				\$31,127				19.9%				\$41,205							
12				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
23				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
25				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
28				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172				\$31,127				11.4%				\$33,771							
31				19.9%				\$24,715				\$24,715				\$31,127				11.7%				\$39,055							
31				9.3%				\$57,078				\$57,532				\$31,127				12.6%				\$85,174							
31				10.2%				\$89,385				\$89,385				\$31,127				12.6%				\$11,381							
31				22.0%				\$178,896				\$180,172																			

CareFirst BlueCross BlueShield (GHMS)
Pricing Analysis - Individual, Non-Medigap Underwritten and HIPAA business - Composite (GF + Corridor)
Experience Period: Incurred 10/2011 - 09/2012, Paid Thru 12/2012
Rate Filing Effective 07/2013
District of Columbia

1	2	3	Experience Period:				Projection Period:				District of Columbia																
			Start Incurred thru Paid thru Midpt	10/1/2011 9/30/2012 12/31/2012	10/1/2011 9/30/2012 12/31/2012	10/1/2011 9/30/2012 12/31/2012	Start Thru Spans Thru Midpt	7/1/2013 9/30/2013 6/31/2014 1/30/2014 11 22.0	TARGET LOSS RATIO =	H.S.A. Standard Saver	73.3% 78.3% 69.5%	Medical Pooling Charge:	4.7%	Non-CDH Trend	7.5%	CDH Trend	8.0%	Current Rate Level	4/1/2013	Rx Rebates	-4.7%	Capitations Trend	1.8%				
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 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitation s Factor	Projected Claims + Rebates	Required Income	IAF	Income at Current Level 04/2013	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013	Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012	Derived	Proposed	
Medical Experience																											
Underwritten	Standard	Std \$100 / 90%	10,448	574	763	19.8%	\$3,496,382	\$12,661	\$0	\$3,509,044	\$4,089,847	85.6%	7.5%	1.1418	1.0324	\$4,005,169	\$5,112,948	1.1684	\$4,778,494	83.8%	7.0%	4.9%	\$5,012,241	(\$100,707)	79.9%	18.1%	15.8%
		Std \$300 / 90%	8,303	428	620	14.8%	\$1,567,720	\$10,062	\$0	\$1,577,782	\$2,358,201	66.9%	7.5%	1.1418	1.0324	\$1,800,378	\$2,296,340	1.0568	\$2,492,180	72.2%	-7.8%	0.1%	\$2,495,171	\$196,831	72.6%	0.5%	9.1%
		Std \$300 / 80%	4,686	273	350	9.4%	\$953,337	\$5,679	\$0	\$959,016	\$1,173,572	81.7%	7.5%	1.1418	1.0324	\$1,094,364	\$1,397,051	1.0460	\$1,227,599	89.1%	13.8%	9.2%	\$1,340,634	(\$56,417)	81.2%	19.3%	14.4%
		Std \$500 / 80%	9,575	534	706	18.4%	\$1,910,692	\$11,604	\$0	\$1,922,296	\$2,221,911	86.5%	7.5%	1.1418	1.0324	\$2,193,568	\$2,800,281	1.2057	\$2,674,621	82.0%	4.7%	0.9%	\$2,699,429	(\$100,852)	81.3%	9.6%	5.8%
		Std \$750 / 80%	7,118	392	527	13.5%	\$1,420,417	\$8,626	\$0	\$1,429,044	\$1,680,896	85.0%	7.5%	1.1418	1.0324	\$1,630,709	\$2,081,742	1.0626	\$1,919,662	89.6%	14.4%	12.4%	\$2,045,756	(\$35,986)	79.7%	12.5%	10.8%
		Std \$2500 / 80%	8,425	461	602	15.9%	\$1,332,868	\$10,210	\$0	\$1,343,077	\$1,418,989	94.7%	7.5%	1.1418	1.0324	\$1,532,381	\$1,956,219	1.0851	\$1,397,614	109.6%	39.9%	2.9%	\$1,171,630	(\$237,589)	89.2%	42.2%	24.9%
	Saver	Svr \$2500 / 70%	2,077	115	148	4.0%	\$223,531	\$2,517	\$0	\$226,048	\$274,670	82.3%	7.5%	1.1418	1.0324	\$257,821	\$370,755	1.1440	\$314,224	82.1%	18.0%	16.4%	\$365,696	(\$5,069)	70.5%	23.9%	22.2%
		Svr \$5000 / 100%	1,255	67	89	2.3%	\$69,379	\$1,521	\$0	\$70,899	\$178,871	39.6%	7.5%	1.1418	1.0325	\$80,785	\$116,172	1.1405	\$204,003	39.6%	-43.1%	0.3%	\$204,667	\$88,495	39.5%	-40.2%	5.4%
		Svr \$10000 / 100%	998	57	72	2.0%	\$19,224	\$1,209	\$0	\$20,434	\$94,332	21.5%	7.5%	1.1418	1.0327	\$23,199	\$33,360	0.9418	\$89,407	25.9%	-62.7%	0.0%	\$89,407	\$56,047	25.9%	-64.7%	-5.3%
		UW Total	52,885	2,901	3,877	100.0%	\$10,993,550	\$64,089	\$0	\$11,057,639	\$13,491,799	82.0%	7.5%	1.1418	1.0324	\$12,618,373	\$16,166,866	1.1116	\$14,998,007	84.1%	7.8%	6.5%	\$15,971,631	(\$165,236)	79.0%	14.3%	12.9%
Rx Experience																											
Underwritten	Standard	Std \$100 / 90%	10,448	574	763	19.8%	\$493,477	\$0	(\$23,218)	\$470,259	\$521,437	90.2%	7.5%	1.1418	1.0000	\$536,942	\$685,453	1.0265	\$535,278	100.3%	28.1%	0.0%	\$535,278	(\$150,175)	100.3%	30.2%	1.7%
		Std \$300 / 90%	8,303	428	620	14.8%	\$255,510	\$0	(\$12,013)	\$243,298	\$358,518	67.9%	7.5%	1.1418	1.0000	\$277,804	\$354,641	1.0251	\$367,530	75.6%	-3.5%	0.0%	\$367,530	\$12,989	75.6%	-1.4%	1.7%
		Std \$300 / 80%	4,686	273	350	9.4%	\$153,463	\$0	(\$7,221)	\$146,243	\$214,193	68.3%	7.5%	1.1422	1.0000	\$167,033	\$215,232	1.0268	\$219,940	75.9%	-3.0%	0.0%	\$219,940	\$6,708	75.9%	-1.4%	1.7%
		Std \$500 / 80%	9,575	534	706	18.4%	\$221,720	\$0	(\$10,432)	\$211,288	\$424,867	49.7%	7.5%	1.1422	1.0000	\$421,325	\$308,072	1.0271	\$436,392	55.3%	-29.4%	0.0%	\$436,392	\$128,320	55.3%	-28.2%	1.7%
		Std \$750 / 80%	7,118	392	527	13.5%	\$229,538	\$0	(\$10,800)	\$218,738	\$360,909	60.6%	7.5%	1.1421	1.0000	\$248,823	\$318,921	1.0246	\$369,786	67.6%	-13.8%	0.0%	\$369,786	\$50,865	67.6%	-12.3%	1.7%
	Saver	Std \$2500 / 80%	8,425	461	602	15.9%	\$432,125	\$0	(\$10,545)	\$213,580	\$432,283	49.4%	7.5%	1.1419	1.0000	\$433,893	\$311,350	1.0274	\$443,992	54.9%	-29.9%	0.0%	\$443,992	\$132,641	54.9%	-28.7%	1.7%
		Svr \$2500 / 70%	2,077	115	148	4.0%	\$30,486	\$0	(\$964)	\$19,522	\$36,133	54.0%	7.5%	1.1419	1.0000	\$22,292	\$32,057	0.9310	\$33,641	66.3%	-4.7%	0.0%	\$33,641	\$1,584	66.3%	-4.4%	0.3%
		Svr \$5000 / 100%	1,255	67	89	2.3%	\$6,935	\$0	(\$326)	\$6,609	\$24,257	27.2%	7.5%	1.1419	1.0000	\$7,547	\$10,853	0.9257	\$22,455	33.6%	-51.7%	0.0%	\$22,455	\$11,602	33.6%	-51.6%	0.2%
		Svr \$10000 / 100%	998	57	72	2.0%	\$13,753	\$0	(\$647)	\$13,106	\$18,506	70.8%	7.5%	1.1418	1.0000	\$14,965	\$21,520	0.9314	\$17,236	86.8%	24.9%	0.0%	\$17,236	(\$4,284)	86.8%	25.0%	0.1%
		UW Total	52,885	2,901	3,877	100.0%	\$1,618,809	\$0	(\$76,166)	\$1,542,643	\$2,391,104	64.5%	7.5%	1.1420	1.0000	\$1,761,623	\$2,256,099	1.0231	\$2,446,250	72.0%	-7.8%	0.0%	\$2,446,250	\$190,151	72.0%	-6.3%	1.6%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	Std \$100 / 90%	10,448	574	763	19.8%	\$3,989,859	\$12,661	(\$23,218)	\$3,979,302	\$4,611,285	86.3%	7.5%	1.1418	1.0324	\$4,542,111	\$5,798,401	1.1523	\$5,313,772	85.5%	9.1%	4.4%	\$5,547,519	(\$250,882)	81.9%	19.6%	14.5%
		Std \$300 / 90%	8,303	428	620	14.8%	\$1,823,030	\$10,062	(\$12,013)	\$1,821,080	\$2,716,719	67.0%	7.5%	1.1418	1.0324	\$2,078,182	\$2,652,981	1.0526	\$2,859,710	72.7%	-7.2%	0.1%	\$2,862,701	\$209,720	72.6%	0.2%	8.1%
		Std \$300 / 80%	4,686	273	350	9.4%	\$1,106,800	\$5,679	(\$7,221)	\$1,105,259	\$1,387,766	79.6%	7.5%	1.1418	1.0324	\$1,261,396	\$1,610,283	1.0431	\$1,447,539	87.1%	11.2%	7.8%	\$1,560,574	(\$49,709)	82.6%	16.1%	12.6%
		Std \$500 / 80%	9,575	534	706	18.4%	\$2,132,412	\$11,604	(\$10,432)	\$2,133,584	\$2,646,778	80.6%	7.5%	1.1418	1.0324	\$2,434,892	\$3,108,353	1.1754	\$3,111,014	78.3%	-0.1%	0.8%	\$3,135,821	\$27,468	77.6%	4.3%	5.2%
		Std \$750 / 80%	7,118	392	527	13.5%	\$1,649,956	\$8,626	(\$10,800)	\$1,647,782	\$2,041,715	80.7%	7.5%	1.1418	1.0324	\$1,880,532	\$2,400,663	1.0724	\$2,189,448	85.9%	9.6%	10.3%	\$2,415,542	\$14,879	77.9%	8.5%	9.2%
		Std \$2500 / 80%	8,425	461	602	15.9%	\$1,556,993	\$10,210	(\$10,545)	\$1,556,657	\$1,681,272	84.1%	7.5%	1.1418	1.0324	\$1,776,274	\$2,267,569	0.9949	\$1,841,906	96.4%	23.1%	17.4%	\$2,162,022	(\$104,947)	82.1%	25.4%	19.6%
	Saver	Svr \$2500 / 70%	2,077	115	148	4.0%	\$244,017	\$2,517	(\$964)	\$245,570	\$310,802	79.0%	7.5%	1.1418	1.0324	\$280,113	\$402,812	1.1192	\$347,865	80.5%	15.8%	14.8%	\$399,337	(\$3,475)	70.1%	21.0%	19.9%
		Svr \$5000 / 100%	1,255	67	89	2.3%	\$76,314	\$1,521	(\$326)	\$77,508	\$203,128	38.2%	7.5%	1.1418	1.0325	\$88,332	\$127,024	1.1149	\$226,458	39.0%	-43.9%	0.3%	\$227,122	\$100,098	38.9%	-41.4%	4.9%
		Svr \$10000 / 100%	998	57	72	2.0%	\$32,978	\$1,209	(\$647)	\$33,540	\$113,438	29.6%	7.5%	1.1418	1.0327	\$38,163	\$54,880	0.9401	\$106,643	35.8%	-48.5%	0.0%	\$106,643	\$51,763	35.8%	-50.9%	-4.5%
		UW Total	52,885	2,901	3,877	100.0%	\$12,612,358	\$64,089	(\$76,166)	\$12,600,282	\$15,882,903	79.3%	7.5%	1.1418	1.0324	\$14,379,996	\$18,422,965	1.0983	\$17,444,257	82.4%	5.6%	5.6%	\$18,417,881	(\$5,084)	78.1%	11.4%	11.4%
Medical Experience																											
Underwritten	Standard	48,555	2,662	3,568	91.8%	\$10,681,416	\$58,842	\$0	\$10,740,258	\$12,943,327	83.0%	7.5%	1.1418	1.0324	\$12,256,568	\$15,646,580	1.1118	\$14,390,372	85.2%	8.7%	6.4%	\$15,311,861	(\$334,719)	80.0%	15.4%	12.9%	
	Saver	4,330	239	309	8.2%	\$312,134	\$5,247	\$0	\$317,381	\$548,473	57.9%	7.5%	1.1418	1.0325	\$361,805	\$520,287	1.1079	\$607,635	59.5%	-14.4%	8.6%	\$659,770	\$139,483	54.8%	-11.3%	12.5%	
	UW Total	52,885	2,901	3,877	100.0%	\$10,993,550	\$64,089	\$0	\$11,057,639	\$13,491,799	82.0%	7.5%	1.1418	1.0324	\$12,618,373	\$16,166,866	1.1116	\$14,998,007	84.1%	7.8%	6.5%	\$15,971,631	(\$195,236)	79.0%	14.3%	12.9%	
Rx Experience																											
Underwritten	Standard	48,555	2,662	3,568	91.8%	\$1,777,634	\$0	(\$74,229)	\$1,503,405	\$2,312,208	65.0%	7.5%	1.1420	1.0000	\$1,716,819	\$2,191,670	1.0263	\$2,372,918	72.4%	-7.6%	0.0%	\$2,372,918	\$181,249	72.4%	-6.1%	1.7%	
	Saver	4,330	239	309	8.2%	\$41,174	\$0	(\$1,937)	\$39,237	\$78,896	49.7%	7.5%	1.1419	1.0000	\$44,804	\$64,429	0.9295	\$73,332	61.1%	-12.1%	0.0%	\$73,332	\$8,903	61.1%	-12.0%	0.2%	
	UW Total	52,885	2,901	3,877	100.0%	\$1,618,809	\$0	(\$76,166)	\$1,542,643	\$2,391,104	64.5%	7.5%</															

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 07/01/2013
Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
Experience Period: Incurred 10/01/2011 through 09/30/2012 Paid through 12/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 07/01/2013	EP Claims	Prior Rating Trend 04/01/2013
Medical Non-HSA							
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	9.0%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	7.5%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.0%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA	140,686	27.2%	7.1%	6.5%	9.0%	\$19,039,112	14.5%
Total HSA	515,251	100.0%	8.4%	7.1%	8.7%	\$69,894,433	10.3%
Medical Total	1,603,628		9.0%	9.3%	8.6%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	8.6%	\$271,697,408	9.8%

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

	1	2	3	4	5
H.S.A.					
Members a/o 12/31/12		3,044			
Member to Contract Ratio		1,335			
	Function	Composite PMPM	%		\$s
1	Projected Claims (+ Capitations)	\$137.54	73.3%		\$5,023,981
2	Admin Costs	\$26.30	14.0%		\$960,826
3	Broker Commissions & Fees	\$14.80	7.9%		\$540,597
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$7)
6	Premium Tax/Community Health Investment	\$3.75	2.0%		\$137,151
7	Assessment Fees	\$0.16	0.1%		\$5,990
8	Federal Income Tax	\$0.00	0.00%		\$0
9	State Income Tax	\$0.00	0.0%		\$0
10	Patient-Centered Outcome Fee	\$0.17	0.09%		\$6,088
11	Reinsurance Fee	\$3.14	1.67%		\$114,655
12	Insurer Fee Tax	\$1.87	1.00%		\$68,269
13	Risk Charge	\$0.00	0.0%		\$0
14	SUBTOTAL:	\$188	100.0%		\$6,857,551
Saver					
Members a/o 12/31/12					
Member to Contract Ratio					
19	Projected Claims (+ Capitations)	\$100.86	69.5%		\$716,475
20	Admin Costs	\$20.32	14.0%		\$144,359
21	Broker Commissions & Fees	\$16.08	11.1%		\$114,234
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$2.90	2.0%		\$20,606
25	Assessment Fees	\$0.13	0.1%		\$900
26	Federal Income Tax	\$0.00	0.0%		\$0
27	State Income Tax	\$0.00	0.0%		\$0
28	Patient-Centered Outcome Fee	\$0.17	0.1%		\$1,184
29	Reinsurance Fee	\$3.14	2.2%		\$22,298
30	Insurer Fee Tax	\$1.44	1.0%		\$10,257
31	Risk Charge	\$0.00	0.0%		\$0
32	SUM:	\$145	100.0%		\$1,030,313
Standard					
Members a/o 12/31/12					
Member to Contract Ratio					
37	Projected Claims (+ Capitations)	\$314.65	78.3%		\$16,820,998
38	Admin Costs	\$56.28	14.0%		\$3,008,694
39	Broker Commissions & Fees	\$15.06	3.7%		\$805,089
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$21)
42	Premium Tax/Community Health Investment	\$8.03	2.0%		\$429,469
43	Assessment Fees	\$0.35	0.1%		\$18,757
44	Federal Income Tax	\$0.00	0.0%		\$0
45	State Income Tax	\$0.00	0.0%		\$0
46	Patient-Centered Outcome Fee	\$0.17	0.0%		\$8,910
47	Reinsurance Fee	\$3.14	0.8%		\$167,802
48	Insurer Fee Tax	\$4.00	1.0%		\$213,774
49	Risk Charge	\$0.00	0.0%		\$0
50	SUM:	\$402	100.0%		\$21,473,473
TOTAL					
Members a/o 12/31/12					
Member to Contract Ratio					
55	Projected Claims (+ Capitations)	\$232	76.8%		\$22,561,454
56	Admin Costs	\$42.37	14.0%		\$4,113,879
57	Broker Commissions & Fees	\$15.04	5.0%		\$1,459,920
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$29)
60	Premium Tax/Community Health Investment	\$6.05	2.0%		\$587,227
61	Assessment Fees	\$0.26	0.1%		\$25,647
62	Federal Income Tax	\$0.00	0.0%		\$0
63	State Income Tax	\$0.00	0.0%		\$0
64	Patient-Centered Outcome Fee	\$0.17	0.1%		\$16,182
65	Reinsurance Fee	\$3.14	1.0%		\$304,756
66	Insurer Fee Tax	\$3.01	1.0%		\$292,300
67	Risk Charge	\$0.00	0.0%		\$0
68	SUBTOTAL:	\$302	100.0%		\$29,361,336

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

Proposed PPO/BluePreferred Base Rates - Grandfathered

Effective 7/1/2013

UW Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	% Change	\$ Change	Proposed Counter Offers	
					Base Rate 4/1/2013	Base Rate 7/1/2013			125% 25% Load Base Rate 7/1/2013	150% 50% Load Base Rate 7/1/2013
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$421.25	\$441.05	4.7%	\$19.80	n/a	n/a
2	PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$293.71	\$293.71	0.0%	\$0.00	n/a	n/a
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$243.62	\$265.55	9.0%	\$21.93	n/a	n/a
4	PPO	\$500/\$1000	80%/60%	\$2,500/\$5,000	\$263.06	\$263.06	0.0%	\$0.00	\$328.83	\$394.59
5	PPO	\$750/\$1,500	80%/60%	\$3,500/\$7,000	\$210.47	\$236.78	12.5%	\$26.31	\$295.98	\$355.17
6	PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$136.70	\$168.69	23.4%	\$31.99	\$210.86	\$253.04
7	PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$134.71	\$155.99	15.8%	\$21.28	\$194.99	\$233.99
8	PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$130.03	\$130.03	0.0%	\$0.00	\$162.54	\$195.05
9	PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$74.16	\$74.16	0.0%	\$0.00	\$92.70	\$111.24

UW	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	% Change	\$ Change	Proposed Counter Offers	
					Base Rate 4/1/2013	Base Rate 7/1/2013			125% 25% Load Base Rate 7/1/2013	150% 50% Load Base Rate 7/1/2013
	Standard Rx	\$100	\$10/\$25/\$45	\$1,500	\$40.84	\$40.84	0.0%	\$0.00	\$51.05	\$61.26
	Saver Rx	\$150	\$15 Generic Only	\$1,500	\$14.77	\$14.77	0.0%	\$0.00	\$18.46	\$22.16
	Closed Underwritten Rx	\$100	\$10/\$20	\$1,500	\$57.97	\$57.97	0.0%	\$0.00		

Proposed PPO/BluePreferred Base Rates - Corridor

Effective 7/1/2013

UW Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	% Change	\$ Change	Proposed Counter Offers	
					Base Rate 4/1/2013	Base Rate 7/1/2013			125% 25% Load Base Rate 7/1/2013	150% 50% Load Base Rate 7/1/2013
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$367.92	\$441.05	19.9%	\$73.13	n/a	n/a
2	PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$284.48	\$293.71	3.2%	\$9.23	n/a	n/a
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$235.74	\$265.55	12.6%	\$29.81	n/a	n/a
4	PPO	\$500/\$1000	80%/60%	\$2,500/\$5,000	\$236.24	\$263.06	11.4%	\$26.82	\$328.83	\$394.59
5	PPO	\$750/\$1,500	80%/60%	\$3,500/\$7,000	\$212.01	\$236.78	11.7%	\$24.77	\$295.98	\$355.17
6	PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$143.76	\$168.69	17.3%	\$24.93	\$210.86	\$253.04
7	PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$130.38	\$155.67	19.4%	\$25.29	\$194.59	\$233.51
8	PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$125.81	\$130.03	3.4%	\$4.22	\$162.54	\$195.05
9	PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$89.74	\$89.74	0.0%	\$0.00	\$112.18	\$134.61

UW	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	% Change	\$ Change	Proposed Counter Offers	
					Base Rate 4/1/2013	Base Rate 7/1/2013			125% 25% Load Base Rate 7/1/2013	150% 50% Load Base Rate 7/1/2013
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$40.84	\$40.84	0.0%	\$0.00	\$51.05	\$61.26
	Saver Rx	\$150	\$15 Generic Only	Unlimited	\$15.02	\$15.02	0.0%	\$0.00	\$18.78	\$22.53

GHMSI dba CAREFIRST BLUECROSS BLUESHIELD
Individual, Non-Medigap Business
PPO (BluePreferred)
Underwritten
District of Columbia
Standard & Saver - Grandfathered
Incremental Rate Increase History

Effective Date	Medical		Rx	
	Underwritten Standard	Underwritten Saver	Underwritten Standard	Underwritten Saver
10/01/95	Inception			
05/01/97	(Pre-05/97 Contracts)	6.6%		
05/01/97	(Post-05/97 Contracts)	24.0%		
01/01/98	(Pre-05/97 Contracts)	21.3%		
01/01/98	(Post-05/97 Contracts)	4.3%		
07/01/98		4.0%		
01/01/03		18.6%		
01/01/04	(include change in Tier factors & Ded)	9.0%	9.4%	
01/01/05	(include change in Tier factors & Ded)	0.0%	Inception	Inception
07/01/05		0.0%	0.0%	0.0%
10/01/05		-6.3%	-8.2%	0.0%
01/01/06		0.0%	0.0%	0.0%
03/01/06		0.0%	0.0%	0.0%
08/01/06		-5.0%	-5.0%	-5.0%
01/01/07		12.5%	0.0%	0.0%
07/01/07		3.7%	0.0%	0.0%
01/01/08		11.0%	5.0%	1.8%
04/01/08		0.0%	0.0%	0.0%
07/01/08		4.3%	0.0%	0.0%
01/01/09		12.3%	0.0%	0.0%
04/01/09		5.7%	5.7%	0.0%
07/01/09		3.2%	10.0%	0.0%
1/1/2010*		2.9%	-3.2%	0.0%
4/1/2010**		2.4%	5.6%	0.0%
07/01/10		7.3%	10.9%	5.1%
10/01/10		-0.5%	0.0%	0.0%
01/01/11		0.2%	-6.5%	4.2%
04/01/11		1.4%	3.4%	10.5%
06/01/11		-15.6%	-15.7%	0.0%
07/01/11		8.2%	11.5%	0.0%
10/01/11		-13.2%	11.2%	-7.0%
01/01/12		2.7%	-7.0%	0.0%
04/01/12		5.3%	-0.3%	0.0%
07/01/12		7.4%	7.9%	4.6%
10/01/12		-4.5%	8.8%	0.0%
01/01/13		4.6%	-5.0%	1.7%
04/01/13		6.6%	0.0%	0.0%
PROPOSED 07/01/13		6.1%	7.9%	0.0%

* Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit), excluding Open Enrollment.

** Prior to 1/1/2004, we had multiple versions of this product for contracts issued at different dates. These products were unified as of that date.

Standard & Saver - Corridor
Incremental Rate Increase History

Effective Date	Medical		Rx	
	Underwritten Standard	Underwritten Saver	Underwritten Standard	Underwritten Saver
04/01/11	1.4%	3.4%	10.5%	21.0%
06/01/11	-15.6%	-15.7%	0.0%	0.0%
07/01/11	8.2%	11.5%	0.0%	0.0%
10/01/11	-13.2%	11.2%	-7.0%	0.0%
01/01/12	2.7%	-7.0%	0.0%	-20.0%
04/01/12	5.3%	-0.3%	0.0%	-0.3%
07/01/12	7.4%	7.9%	4.6%	9.8%
10/01/12	-4.5%	8.8%	0.0%	0.0%
01/01/13	4.6%	-5.0%	1.7%	0.0%
04/01/13	1.7%	1.7%	1.7%	1.7%
PROPOSED 07/01/13	12.1%	13.2%	0.0%	0.0%

CareFirst GHMSI, Inc.
Individual Non-Medigap
Underwritten Products - Standard and Saver Medical & RX
Rates Effective 7/1/2013
Age & Tier Factors

Standard, Saver Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.60	1.00	1.95	2.00	2.67	46.3%
21	0.61	1.00	1.95	2.00	2.67	1.7%
22	0.62	1.00	1.95	2.00	2.67	1.6%
23	0.64	1.00	1.95	2.00	2.67	3.2%
24	0.65	1.00	1.95	2.00	2.67	1.6%
25	0.66	1.00	1.95	2.00	2.67	1.5%
26	0.68	1.00	1.95	2.00	2.67	3.0%
27	0.69	1.00	1.95	2.00	2.67	1.5%
28	0.70	1.00	1.95	2.00	2.67	1.4%
29	0.72	1.00	1.95	2.00	2.67	2.9%
30	0.73	1.00	1.95	2.00	2.67	1.4%
31	0.75	1.00	1.95	2.00	2.67	2.7%
32	0.76	1.00	1.95	2.00	2.67	1.3%
33	0.78	1.00	1.95	2.00	2.67	2.6%
34	0.79	1.00	1.95	2.00	2.67	1.3%
35	0.81	1.00	1.95	2.00	2.67	2.5%
36	0.82	1.00	1.95	2.00	2.67	1.2%
37	0.84	1.00	1.95	2.00	2.67	2.4%
38	0.86	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	1.2%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Ages 18 - 65

Min	1.2%
Max	5.4%
Average	3.5%

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

CareFirst BlueCross BlueShield (GHMSI)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 PPO-UW-Std
 Grandfathered

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)								
Current Rate Level			04/2013	=(e)/(f)															
			Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	5,498	6,996	\$ 1,457,798	\$ 1,174,422	\$ 278,749	\$ 182,917	\$ 1,736,547	\$ 1,357,339	78%				\$194						
200811	5,411	6,918	\$ 1,450,305	\$ 1,092,203	\$ 275,476	\$ 156,041	\$ 1,725,781	\$ 1,248,244	72%				\$180						
200812	5,393	6,854	\$ 1,477,783	\$ 1,444,389	\$ 275,860	\$ 170,546	\$ 1,753,643	\$ 1,614,935	92%				\$236						
200901	5,275	6,761	\$ 1,474,105	\$ 1,116,605	\$ 271,600	\$ 177,734	\$ 1,745,705	\$ 1,294,339	74%				\$191						
200902	5,241	6,741	\$ 1,475,294	\$ 1,190,672	\$ 268,879	\$ 199,923	\$ 1,744,174	\$ 1,390,595	80%				\$206						
200903	5,214	6,699	\$ 1,483,909	\$ 1,322,373	\$ 267,142	\$ 244,927	\$ 1,751,051	\$ 1,567,300	90%				\$234						
200904	5,189	6,632	\$ 1,495,371	\$ 1,302,657	\$ 265,092	\$ 250,236	\$ 1,760,463	\$ 1,552,892	88%				\$234						
200905	5,205	6,662	\$ 1,503,731	\$ 1,206,054	\$ 261,544	\$ 209,657	\$ 1,765,275	\$ 1,415,711	80%				\$213						
200906	5,181	6,620	\$ 1,519,870	\$ 1,259,987	\$ 260,878	\$ 219,893	\$ 1,780,748	\$ 1,479,879	83%				\$224						
200907	5,146	6,574	\$ 1,518,487	\$ 1,341,948	\$ 257,535	\$ 209,545	\$ 1,776,023	\$ 1,551,493	87%				\$236						
200908	5,101	6,537	\$ 1,522,001	\$ 1,680,191	\$ 254,366	\$ 176,516	\$ 1,776,367	\$ 1,856,707	105%				\$284						
200909	5,030	6,431	\$ 1,522,249	\$ 1,060,152	\$ 250,223	\$ 190,115	\$ 1,772,472	\$ 1,250,267	71%	85%	75%	83%	\$194	\$189	\$30	\$219			
200910	5,047	6,426	\$ 1,539,790	\$ 1,372,113	\$ 249,573	\$ 196,580	\$ 1,789,364	\$ 1,568,693	88%	86%	76%	84%	\$244	\$193	\$30	\$223			
200911	4,956	6,314	\$ 1,548,015	\$ 1,033,249	\$ 246,806	\$ 153,883	\$ 1,794,821	\$ 1,187,132	66%	85%	77%	84%	\$188	\$193	\$30	\$224			
200912	4,898	6,213	\$ 1,551,388	\$ 1,280,257	\$ 244,441	\$ 167,582	\$ 1,795,829	\$ 1,447,839	81%	84%	77%	83%	\$233	\$193	\$30	\$223			
201001	4,848	6,125	\$ 1,535,553	\$ 874,762	\$ 239,770	\$ 181,803	\$ 1,775,323	\$ 1,056,565	60%	82%	78%	81%	\$173	\$191	\$31	\$222			
201002	4,804	6,043	\$ 1,531,633	\$ 967,020	\$ 237,192	\$ 181,317	\$ 1,768,825	\$ 1,148,337	65%	80%	78%	80%	\$190	\$190	\$31	\$221			
201003	4,844	6,103	\$ 1,546,071	\$ 879,128	\$ 237,514	\$ 227,530	\$ 1,783,585	\$ 1,106,658	62%	78%	79%	78%	\$181	\$186	\$31	\$217			
201004	4,834	6,072	\$ 1,553,674	\$ 1,064,559	\$ 236,954	\$ 216,903	\$ 1,790,628	\$ 1,281,462	72%	76%	78%	77%	\$211	\$184	\$31	\$215			
201005	4,852	6,086	\$ 1,562,768	\$ 1,041,933	\$ 236,718	\$ 199,158	\$ 1,799,486	\$ 1,241,092	69%	75%	79%	76%	\$204	\$183	\$31	\$214			
201006	4,846	6,094	\$ 1,569,633	\$ 1,096,535	\$ 236,693	\$ 209,166	\$ 1,806,325	\$ 1,305,701	72%	74%	79%	75%	\$214	\$183	\$31	\$213			
201007	4,815	6,055	\$ 1,561,785	\$ 1,075,058	\$ 233,578	\$ 180,688	\$ 1,795,363	\$ 1,255,747	70%	72%	79%	73%	\$207	\$180	\$31	\$211			
201008	4,789	6,031	\$ 1,571,312	\$ 1,311,917	\$ 233,434	\$ 170,564	\$ 1,804,745	\$ 1,482,481	82%	70%	79%	71%	\$246	\$176	\$31	\$207			
201009	4,808	6,058	\$ 1,577,404	\$ 925,339	\$ 233,117	\$ 152,074	\$ 1,810,521	\$ 1,077,413	60%	69%	78%	70%	\$178	\$176	\$30	\$206	-7.1%	2.3%	-5.8%
201010	4,622	5,829	\$ 1,553,056	\$ 906,572	\$ 228,156	\$ 143,828	\$ 1,781,212	\$ 1,050,400	59%	67%	77%	68%	\$180	\$171	\$30	\$200	-11.5%	-0.5%	-10.0%
201011	4,471	5,656	\$ 1,529,096	\$ 887,923	\$ 223,810	\$ 129,669	\$ 1,752,906	\$ 1,017,592	58%	66%	77%	67%	\$180	\$170	\$30	\$200	-12.1%	-1.4%	-10.6%
201012	4,358	5,512	\$ 1,524,893	\$ 891,583	\$ 222,013	\$ 132,556	\$ 1,746,906	\$ 1,024,139	59%	64%	76%	66%	\$186	\$166	\$30	\$196	-13.8%	-2.7%	-12.3%
201101	4,257	5,395	\$ 1,476,252	\$ 803,115	\$ 215,042	\$ 173,893	\$ 1,691,294	\$ 977,008	58%	64%	76%	65%	\$181	\$167	\$30	\$197	-12.7%	-3.0%	-11.4%
201102	4,023	5,101	\$ 1,452,026	\$ 856,030	\$ 211,577	\$ 165,359	\$ 1,663,603	\$ 1,021,389	61%	64%	76%	65%	\$200	\$168	\$30	\$198	-11.8%	-2.6%	-10.5%
201103	3,920	5,005	\$ 1,432,825	\$ 886,908	\$ 208,800	\$ 182,952	\$ 1,641,625	\$ 1,069,860	65%	64%	76%	65%	\$214	\$171	\$30	\$200	-8.3%	-3.2%	-7.6%
201104	3,796	4,869	\$ 1,403,653	\$ 1,175,743	\$ 206,723	\$ 187,211	\$ 1,610,375	\$ 1,362,954	85%	65%	75%	66%	\$280	\$175	\$30	\$205	-4.9%	-2.2%	-4.5%
201105	3,694	4,755	\$ 1,379,843	\$ 816,493	\$ 205,112	\$ 172,453	\$ 1,584,955	\$ 988,947	62%	65%	75%	66%	\$208	\$30	\$205	\$205	-4.4%	-1.9%	-4.1%
201106	3,551	4,584	\$ 1,337,445	\$ 817,075	\$ 203,597	\$ 148,148	\$ 1,541,042	\$ 965,223	63%	64%	74%	65%	\$211	\$175	\$30	\$205	-4.1%	-2.9%	-3.9%
201107	3,407	4,430	\$ 1,301,822	\$ 831,018	\$ 201,344	\$ 135,136	\$ 1,503,167	\$ 966,155	64%	63%	73%	65%	\$218	\$176	\$30	\$206	-2.5%	-2.2%	-2.4%
201108	3,276	4,281	\$ 1,264,355	\$ 977,915	\$ 199,303	\$ 117,400	\$ 1,463,658	\$ 1,095,314	75%	63%	72%	64%	\$256	\$175	\$30	\$205	-0.7%	-2.6%	-1.0%
201109	3,119	4,116	\$ 1,206,769	\$ 836,866	\$ 192,640	\$ 107,292	\$ 1,399,408	\$ 944,158	67%	63%	71%	64%	\$229	\$180	\$30	\$210	2.3%	-0.7%	1.8%
201110	3,053	4,050	\$ 1,169,368	\$ 716,700	\$ 191,097	\$ 106,864	\$ 1,360,464	\$ 823,564	61%	64%	71%	65%	\$203	\$182	\$30	\$212	6.6%	1.8%	5.8%
201111	3,006	3,996	\$ 1,133,547	\$ 821,814	\$ 189,696	\$ 97,989	\$ 1,323,243	\$ 919,803	70%	65%	71%	66%	\$230	\$186	\$31	\$217	9.3%	3.1%	8.4%
201112	2,938	3,914	\$ 1,103,130	\$ 827,441	\$ 188,035	\$ 105,895	\$ 1,291,165	\$ 933,336	72%	66%	70%	67%	\$238	\$190	\$31	\$221	14.3%	5.2%	13.0%
201201	2,896	3,864	\$ 1,075,664	\$ 739,995	\$ 186,414	\$ 126,406	\$ 1,262,078	\$ 866,401	69%	68%	69%	68%	\$224	\$195	\$31	\$226	16.4%	4.6%	14.6%
201202	2,847	3,803	\$ 1,042,494	\$ 661,858	\$ 186,248	\$ 144,573	\$ 1,228,742	\$ 806,432	66%	68%	69%	68%	\$212	\$196	\$32	\$227	16.7%	5.2%	14.9%
201203	2,805	3,756	\$ 1,014,674	\$ 686,927	\$ 185,101	\$ 153,441	\$ 1,199,775	\$ 840,368	70%	69%	69%	69%	\$224	\$197	\$32	\$228	15.3%	6.5%	14.0%
201204	2,764	3,696	\$ 983,476	\$ 810,054	\$ 181,500	\$ 153,828	\$ 1,164,976	\$ 963,882	83%	68%	68%	68%	\$261	\$194	\$32	\$226	10.6%	6.4%	10.0%
201205	2,723	3,648	\$ 961,810	\$ 1,769,053	\$ 179,313	\$ 139,018	\$ 1,141,123	\$ 1,908,071	167%	77%	67%	76%	\$523	\$218	\$32	\$250	24.4%	5.8%	21.7%
201206	2,690	3,605	\$ 952,929	\$ 896,588	\$ 176,795	\$ 128,628	\$ 1,129,723	\$ 1,025,216	91%	80%	67%	78%	\$284	\$224	\$32	\$256	28.1%	7.5%	25.1%
201207	2,656	3,564	\$ 944,816	\$ 839,571	\$ 175,307	\$ 119,143	\$ 1,120,123	\$ 958,714	86%	82%	67%	80%	\$269	\$229	\$32	\$261	30.1%	8.2%	26.9%
201208	2,621	3,522	\$ 939,572	\$ 1,180,282	\$ 174,568	\$ 100,877	\$ 1,114,140	\$ 1,281,158	115%	86%	67%	83%	\$364	\$237	\$33	\$269	35.2%	8.8%	31.3%
201209	2,572	3,460	\$ 924,040	\$ 800,041	\$ 171,481	\$ 100,838	\$ 1,095,521	\$ 900,880	82%	88%	68%	85%	\$260	\$240	\$33	\$272	33.4%	9.1%	29.9%
201210	2,532	3,415	\$ 923,168	\$ 988,765	\$ 170,800	\$ 111,475	\$ 1,093,967	\$ 1,100,240	101%	92%	68%	88%	\$322	\$249	\$33	\$283	37.1%	10.0%	33.2%
201211	2,500	3,377	\$ 914,504	\$ 907,561	\$ 168,898	\$ 91,996	\$ 1,083,402	\$ 999,558	92%	94%	69%	90%	\$296	\$255	\$34	\$288	36.9%	9.9%	33.1%
201212	2,460	3,329	\$ 919,724	\$ 728,539	\$ 169,566	\$ 84,147	\$ 1,089,290	\$ 812,686	75%	95%	68%	91%	\$244	\$256	\$34	\$290	34.5%	8.3%	30.8%
Experience Period	33,571	44,878	\$ 12,245,519	\$ 10,750,323	\$ 2,185,554	\$ 1,477,501	\$ 14,431,073	\$ 12,227,824		88%	68%	85%	\$272	\$240	\$33	\$272	33.4%	9.1%	29.9%

CareFirst BlueCross BlueShield (GHMSI)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
PPO-UW-Svr
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)										
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total				
200810	242	289	\$ 27,690	\$ 53,897	\$ 3,907	\$ 1,103	\$ 31,598	\$ 55,000	174%													
200811	222	257	\$ 25,222	\$ 8,224	\$ 3,577	\$ 721	\$ 28,799	\$ 8,945	31%													
200812	224	257	\$ 26,084	\$ 8,619	\$ 3,704	\$ 1,027	\$ 29,788	\$ 9,646	32%													
200901	249	294	\$ 27,270	\$ 42,913	\$ 3,867	\$ 468	\$ 31,137	\$ 43,381	139%													
200902	254	295	\$ 27,559	\$ 37,804	\$ 3,906	\$ 402	\$ 31,465	\$ 38,206	121%													
200903	265	309	\$ 28,761	\$ 23,011	\$ 4,070	\$ 393	\$ 32,831	\$ 23,404	71%													
200904	288	343	\$ 31,184	\$ 20,179	\$ 4,366	\$ 748	\$ 35,550	\$ 20,927	59%													
200905	309	367	\$ 33,158	\$ 38,827	\$ 4,661	\$ 780	\$ 37,819	\$ 39,608	105%													
200906	358	428	\$ 37,376	\$ 61,612	\$ 5,162	\$ 970	\$ 42,538	\$ 62,582	147%													
200907	384	456	\$ 41,304	\$ 114,077	\$ 5,600	\$ 1,071	\$ 46,904	\$ 115,148	245%													
200908	445	525	\$ 44,163	\$ 34,143	\$ 5,910	\$ 919	\$ 50,074	\$ 35,062	70%													
200909	453	524	\$ 46,035	\$ 44,808	\$ 6,169	\$ 973	\$ 52,204	\$ 45,781	88%	123%	17%	110%				\$112	\$2	\$115				
200910	511	599	\$ 50,956	\$ 46,601	\$ 6,736	\$ 1,129	\$ 57,692	\$ 47,730	83%	115%	17%	103%				\$80	\$103	\$2	\$105			
200911	507	592	\$ 55,079	\$ 37,261	\$ 7,171	\$ 1,129	\$ 62,250	\$ 38,391	62%	114%	16%	102%				\$65	\$102	\$2	\$104			
200912	492	575	\$ 56,228	\$ 69,172	\$ 7,274	\$ 1,643	\$ 63,502	\$ 70,815	112%	119%	16%	107%				\$123	\$107	\$2	\$109			
201001	480	565	\$ 54,941	\$ 27,404	\$ 7,096	\$ 83	\$ 62,036	\$ 27,487	44%	110%	15%	98%				\$49	\$99	\$2	\$101			
201002	487	574	\$ 55,750	\$ 43,082	\$ 7,162	\$ 309	\$ 62,912	\$ 43,392	69%	105%	14%	94%				\$76	\$96	\$2	\$97			
201003	487	579	\$ 55,232	\$ 74,937	\$ 7,116	\$ 1,065	\$ 62,348	\$ 76,002	122%	109%	15%	98%				\$131	\$100	\$2	\$102			
201004	492	582	\$ 57,333	\$ 62,732	\$ 7,331	\$ 851	\$ 64,664	\$ 63,583	98%	111%	14%	100%				\$109	\$103	\$2	\$105			
201005	485	563	\$ 58,534	\$ 32,713	\$ 7,409	\$ 1,475	\$ 65,943	\$ 34,188	52%	106%	14%	95%				\$61	\$99	\$2	\$101			
201006	497	575	\$ 60,415	\$ 62,259	\$ 7,552	\$ 1,755	\$ 67,967	\$ 64,014	94%	102%	15%	92%				\$111	\$97	\$2	\$99			
201007	523	609	\$ 62,745	\$ 47,038	\$ 7,709	\$ 1,177	\$ 70,454	\$ 48,215	68%	89%	15%	80%				\$79	\$85	\$2	\$87			
201008	540	632	\$ 64,790	\$ 52,343	\$ 7,890	\$ 1,595	\$ 72,680	\$ 53,938	74%	89%	15%	80%				\$85	\$86	\$2	\$88			
201009	559	659	\$ 69,683	\$ 56,905	\$ 8,384	\$ 1,352	\$ 78,067	\$ 58,256	75%	87%	15%	79%				\$88	\$86	\$2	\$88	-23.3%	-13.4%	-23.1%
201010	522	616	\$ 68,377	\$ 70,233	\$ 8,127	\$ 1,299	\$ 76,504	\$ 71,532	94%	88%	15%	80%				\$116	\$89	\$2	\$91	-13.5%	-6.5%	-13.4%
201011	501	589	\$ 67,357	\$ 53,648	\$ 7,923	\$ 1,239	\$ 75,280	\$ 54,886	73%	89%	15%	81%				\$93	\$92	\$2	\$94	-10.3%	-3.1%	-10.2%
201012	481	570	\$ 67,858	\$ 63,127	\$ 7,913	\$ 1,876	\$ 75,771	\$ 65,002	86%	87%	15%	79%				\$114	\$91	\$2	\$93	-15.4%	-1.1%	-15.2%
201101	468	555	\$ 65,355	\$ 13,968	\$ 7,678	\$ 436	\$ 73,033	\$ 14,403	20%	84%	16%	77%				\$26	\$89	\$2	\$91	-10.4%	10.7%	-10.0%
201102	438	528	\$ 64,317	\$ 40,396	\$ 7,554	\$ 394	\$ 71,871	\$ 40,791	57%	83%	16%	75%				\$77	\$89	\$2	\$91	-6.6%	18.7%	-6.2%
201103	424	512	\$ 62,895	\$ 17,209	\$ 7,379	\$ 375	\$ 70,274	\$ 17,583	25%	74%	15%	68%				\$34	\$82	\$2	\$84	-18.0%	12.0%	-17.5%
201104	406	493	\$ 61,040	\$ 33,006	\$ 7,308	\$ 1,042	\$ 68,349	\$ 34,049	50%	70%	15%	64%				\$69	\$79	\$2	\$81	-23.5%	18.4%	-22.8%
201105	383	464	\$ 58,161	\$ 93,579	\$ 7,097	\$ 1,087	\$ 65,258	\$ 94,666	145%	78%	15%	71%				\$204	\$89	\$2	\$91	-10.2%	13.2%	-9.8%
201106	356	435	\$ 54,966	\$ 57,231	\$ 6,947	\$ 5,328	\$ 61,913	\$ 62,559	101%	78%	19%	72%				\$144	\$90	\$3	\$92	-7.1%	39.6%	-6.3%
201107	328	402	\$ 52,896	\$ 15,765	\$ 6,907	\$ 5,057	\$ 59,804	\$ 20,822	35%	75%	23%	69%				\$52	\$88	\$3	\$91	3.6%	79.1%	5.2%
201108	304	373	\$ 49,077	\$ 32,943	\$ 6,631	\$ 5,954	\$ 55,707	\$ 38,897	70%	74%	28%	69%				\$104	\$88	\$4	\$93	2.7%	117.0%	5.1%
201109	263	323	\$ 44,012	\$ 27,648	\$ 6,208	\$ 4,862	\$ 50,220	\$ 32,510	65%	72%	33%	68%				\$101	\$89	\$5	\$93	2.7%	158.7%	6.1%
201110	254	312	\$ 42,829	\$ 28,105	\$ 6,179	\$ 4,870	\$ 49,008	\$ 32,975	67%	69%	38%	66%				\$106	\$86	\$6	\$92	-4.0%	203.5%	0.4%
201111	249	305	\$ 42,134	\$ 31,650	\$ 6,225	\$ 8,986	\$ 48,359	\$ 40,635	68%	68%	48%	66%				\$133	\$86	\$8	\$94	-5.9%	292.7%	0.3%
201112	248	305	\$ 42,473	\$ 40,584	\$ 6,370	\$ 1,714	\$ 48,843	\$ 42,298	87%	67%	49%	65%				\$139	\$86	\$8	\$94	-5.0%	304.8%	1.6%
201201	241	297	\$ 41,555	\$ 9,555	\$ 6,246	\$ 7,350	\$ 47,800	\$ 16,904	35%	69%	58%	68%				\$57	\$90	\$10	\$100	1.1%	387.4%	9.7%
201202	236	289	\$ 40,507	\$ 11,462	\$ 6,104	\$ 2,263	\$ 46,611	\$ 13,725	29%	67%	61%	67%				\$47	\$88	\$11	\$99	-1.0%	427.1%	8.6%
201203	229	283	\$ 39,476	\$ 17,373	\$ 5,914	\$ 2,196	\$ 45,390	\$ 19,569	43%	70%	65%	69%				\$69	\$93	\$12	\$105	13.8%	499.0%	25.2%
201204	227	280	\$ 38,895	\$ 10,556	\$ 5,737	\$ 3,150	\$ 44,632	\$ 13,706	31%	69%	69%	69%				\$49	\$93	\$13	\$106	17.6%	539.4%	30.8%
201205	222	274	\$ 38,378	\$ 16,089	\$ 5,586	\$ 2,365	\$ 43,964	\$ 18,454	42%	57%	72%	59%				\$67	\$77	\$14	\$91	-13.1%	596.3%	0.3%
201206	215	268	\$ 38,457	\$ 18,452	\$ 5,374	\$ 2,243	\$ 43,831	\$ 20,695	47%	51%	69%	53%				\$77	\$70	\$14	\$84	-22.0%	432.5%	-9.3%
201207	211	264	\$ 38,200	\$ 25,851	\$ 5,222	\$ 1,573	\$ 43,422	\$ 27,425	63%	54%	66%	56%				\$104	\$76	\$13	\$89	-13.9%	307.3%	-2.4%
201208	210	263	\$ 38,641	\$ 10,944	\$ 5,180	\$ 1,317	\$ 43,821	\$ 12,261	28%	51%	61%	52%				\$47	\$72	\$12	\$84	-18.9%	201.7%	-9.2%
201209	207	260	\$ 37,418	\$ 44,085	\$ 4,936	\$ 907	\$ 42,354	\$ 44,992	106%	55%	56%	55%				\$173	\$78	\$11	\$89	-12.1%	131.8%	-4.4%
201210	203	257	\$ 37,003	\$ 45,967	\$ 4,774	\$ 1,931	\$ 41,777	\$ 47,898	115%	60%	53%	59%				\$186	\$84	\$11	\$95	-1.5%	83.8%	3.9%
201211	199	252	\$ 36,401	\$ 5,191	\$ 4,630	\$ 1,547	\$ 41,031	\$ 6,738	16%	55%	43%	53%				\$27	\$78	\$9	\$86	-9.8%	13.6%	-7.9%
201212	195	247	\$ 36,887	\$ 22,241	\$ 4,595	\$ 1,464	\$ 41,482	\$ 23,705	57%	51%	44%	51%				\$96	\$74	\$9	\$82	-14.8%	9.3%	-12.8%
Experience Period	2,749	3,400	\$ 478,963	\$ 264,706	\$ 69,073	\$ 38,934	\$ 548,035	\$ 303,639		55%	56%	55%	\$89	\$78	\$11	\$89	-12.1%	131.8%	-4.4%			

CareFirst BlueCross BlueShield (GHMSI)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
PPO-UW-Std
Corridor

(a) Current Rate Level		(b)	(c)	(d) 04/2013	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)								
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200906	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	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201104	60	63	\$ 13,456	\$ 2,433	\$ 2,413	\$ -	\$ 15,869	\$ 2,433	15%	18%	0%	15%	\$39	\$39	\$0	\$39				
201105	110	122	\$ 25,303	\$ 10,603	\$ 4,477	\$ -	\$ 29,780	\$ 10,603	36%	34%	0%	29%	\$87	\$70	\$0	\$70				
201106	157	170	\$ 33,094	\$ 22,798	\$ 5,930	\$ -	\$ 39,024	\$ 22,798	58%	50%	0%	42%	\$134	\$101	\$0	\$101				
201107	207	228	\$ 41,753	\$ 38,029	\$ 7,564	\$ -	\$ 49,317	\$ 38,029	77%	65%	0%	55%	\$167	\$127	\$0	\$127				
201108	255	285	\$ 52,964	\$ 82,692	\$ 9,462	\$ -	\$ 62,426	\$ 82,692	132%	94%	0%	80%	\$290	\$180	\$0	\$180				
201109	322	368	\$ 71,514	\$ 38,160	\$ 12,913	\$ -	\$ 84,427	\$ 38,160	45%	82%	0%	69%	\$104	\$158	\$0	\$158				
201110	315	363	\$ 69,810	\$ 66,630	\$ 12,592	\$ -	\$ 82,403	\$ 66,630	81%	85%	0%	72%	\$184	\$163	\$0	\$163				
201111	300	349	\$ 66,250	\$ 34,461	\$ 11,766	\$ -	\$ 78,016	\$ 34,461	44%	79%	0%	67%	\$99	\$152	\$0	\$152				
201112	280	328	\$ 64,342	\$ 33,098	\$ 11,591	\$ -	\$ 75,933	\$ 33,098	44%	75%	0%	64%	\$101	\$145	\$0	\$145				
201201	280	328	\$ 62,970	\$ 30,034	\$ 11,114	\$ -	\$ 74,084	\$ 30,034	41%	72%	0%	61%	\$92	\$138	\$0	\$138				
201202	272	318	\$ 60,557	\$ 14,738	\$ 11,006	\$ -	\$ 71,563	\$ 14,738	21%	66%	0%	56%	\$46	\$128	\$0	\$128				
201203	257	301	\$ 58,659	\$ 32,372	\$ 10,676	\$ -	\$ 69,335	\$ 32,372	47%	65%	0%	55%	\$108	\$126	\$0	\$126				
201204	249	293	\$ 54,669	\$ 23,304	\$ 10,174	\$ -	\$ 64,843	\$ 23,304	36%	65%	0%	55%	\$80	\$124	\$0	\$124	220.1%		220.1%	
201205	244	288	\$ 52,829	\$ 22,959	\$ 9,918	\$ (185)	\$ 62,747	\$ 22,775	36%	64%	0%	54%	\$79	\$121	\$0	\$121	72.3%		72.2%	
201206	245	289	\$ 52,911	\$ 70,518	\$ 9,811	\$ (573)	\$ 62,722	\$ 69,945	112%	69%	-1%	58%	\$242	\$130	\$0	\$130	29.1%		28.9%	
201207	236	281	\$ 52,638	\$ 128,730	\$ 9,678	\$ 9,218	\$ 62,316	\$ 137,948	221%	80%	6%	69%	\$491	\$152	\$2	\$155	20.3%		22.0%	
201208	230	274	\$ 51,906	\$ 42,693	\$ 9,399	\$ 11,478	\$ 61,305	\$ 54,171	88%	75%	15%	66%	\$198	\$142	\$5	\$148	-21.1%		-18.2%	
201209	228	265	\$ 50,266	\$ 56,358	\$ 8,929	\$ 8,799	\$ 59,195	\$ 65,157	110%	80%	23%	71%	\$246	\$151	\$8	\$159	-4.0%		0.9%	
201210	220	256	\$ 48,583	\$ 40,534	\$ 8,626	\$ 8,744	\$ 57,209	\$ 49,278	86%	78%	31%	71%	\$192	\$148	\$10	\$159	-9.2%		-2.8%	
201211	206	243	\$ 47,094	\$ 82,070	\$ 8,358	\$ 12,899	\$ 55,452	\$ 94,969	171%	88%	42%	81%	\$391	\$167	\$15	\$181	9.8%		19.3%	
201212	202	239	\$ 46,886	\$ 29,330	\$ 8,312	\$ 15,172	\$ 55,198	\$ 44,502	81%	90%	57%	85%	\$186	\$170	\$19	\$189	17.6%		31.1%	
Experience Period	3,136	3,677	\$ 697,807	\$ 555,896	\$ 126,654	\$ 28,737	\$ 824,461	\$ 584,633		80%	23%	71%	\$159	\$151	\$8	\$159	-4.0%		0.9%	

CareFirst BlueCross BlueShield (GHMSI)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 PPO-UW-Svr
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 04/2013	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)								
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200906	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	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201104	6	6	\$ 1,164	\$ 63	\$ 172	\$ -	\$ 1,336	\$ 63	5%	5%	0%	5%	\$11	\$11	\$0	\$11				
201105	18	22	\$ 3,048	\$ 5,876	\$ 429	\$ -	\$ 3,477	\$ 5,876	169%	141%	0%	123%	\$267	\$212	\$0	\$212				
201106	33	38	\$ 4,373	\$ 1,246	\$ 652	\$ -	\$ 5,025	\$ 1,246	25%	84%	0%	73%	\$33	\$109	\$0	\$109				
201107	41	49	\$ 4,843	\$ 700	\$ 720	\$ -	\$ 5,563	\$ 700	13%	59%	0%	51%	\$14	\$69	\$0	\$69				
201108	53	63	\$ 6,301	\$ 1,439	\$ 943	\$ -	\$ 7,244	\$ 1,439	20%	47%	0%	41%	\$23	\$52	\$0	\$52				
201109	79	95	\$ 9,581	\$ 3,107	\$ 1,484	\$ -	\$ 11,065	\$ 3,107	28%	42%	0%	37%	\$33	\$46	\$0	\$46				
201110	72	89	\$ 8,753	\$ 831	\$ 1,367	\$ -	\$ 10,120	\$ 831	8%	35%	0%	30%	\$9	\$37	\$0	\$37				
201111	67	84	\$ 5,995	\$ 866	\$ 863	\$ -	\$ 6,858	\$ 866	13%	32%	0%	28%	\$10	\$32	\$0	\$32				
201112	67	84	\$ 5,928	\$ 648	\$ 905	\$ -	\$ 6,833	\$ 648	9%	30%	0%	26%	\$8	\$28	\$0	\$28				
201201	64	81	\$ 5,809	\$ 2,283	\$ 856	\$ -	\$ 6,665	\$ 2,283	34%	31%	0%	27%	\$28	\$28	\$0	\$28				
201202	63	81	\$ 5,735	\$ 2,871	\$ 876	\$ -	\$ 6,611	\$ 2,871	43%	32%	0%	28%	\$35	\$29	\$0	\$29				
201203	63	81	\$ 5,548	\$ 1,089	\$ 843	\$ -	\$ 6,391	\$ 1,089	17%	31%	0%	27%	\$13	\$27	\$0	\$27				
201204	61	79	\$ 5,324	\$ 15,522	\$ 781	\$ -	\$ 6,105	\$ 15,522	254%	51%	0%	45%	\$196	\$43	\$0	\$43	310.1%		310.1%	
201205	55	73	\$ 5,145	\$ 2,624	\$ 718	\$ -	\$ 5,863	\$ 2,624	45%	45%	0%	39%	\$36	\$37	\$0	\$37	-82.5%		-82.5%	
201206	55	73	\$ 5,293	\$ 2,098	\$ 693	\$ -	\$ 5,986	\$ 2,098	35%	46%	0%	40%	\$29	\$37	\$0	\$37	-66.4%		-66.4%	
201207	51	69	\$ 5,324	\$ 1,132	\$ 668	\$ 144	\$ 5,992	\$ 1,275	21%	46%	1%	40%	\$18	\$36	\$0	\$36	-47.1%		-46.9%	
201208	51	69	\$ 5,393	\$ 1,365	\$ 638	\$ 113	\$ 6,031	\$ 1,478	25%	47%	2%	41%	\$21	\$36	\$0	\$36	-31.4%		-30.9%	
201209	49	67	\$ 5,263	\$ 1,975	\$ 615	\$ 121	\$ 5,878	\$ 2,095	36%	48%	4%	42%	\$31	\$36	\$0	\$36	-21.4%		-20.5%	
201210	46	64	\$ 5,263	\$ 4,027	\$ 615	\$ 361	\$ 5,878	\$ 4,388	75%	55%	8%	50%	\$69	\$40	\$1	\$41	10.1%		12.3%	
201211	45	63	\$ 5,043	\$ 1,515	\$ 589	\$ 278	\$ 5,632	\$ 1,793	32%	57%	12%	52%	\$28	\$42	\$1	\$43	32.7%		36.3%	
201212	44	62	\$ 4,922	\$ 1,879	\$ 575	\$ 401	\$ 5,497	\$ 2,280	41%	60%	17%	55%	\$37	\$45	\$2	\$46	59.7%		65.6%	
Experience Period	718	930	\$ 69,510	\$ 33,302	\$ 9,823	\$ 377	\$ 79,333	\$ 33,680		48%	4%	42%	\$36	\$36	\$0	\$36	-21.4%		-20.5%	