State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:DC HMO UW Grandfathered & CorridorProject Name/Number:1891_DC HMO UW GF & Corridor/1891

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

O1/01/2013

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:		Overall % Rate Impact:	Pre Cha	tten mium inge for	for this	Affected	Written Premium fo	r Ch	aximum % nange here req'd)	Minimum % Change : (where req'd):
					this	Program						
CareFirst BlueChoice Inc.	, Decrease	-7.800%		-7.800%	\$-31	4,362	973		\$4,030,338	-7.	800%	-8.300%
Produc	t Type:	НМО	PPO	EP	0	POS	HSA	HDH	P FFS		Other	
Covere	d Lives:	941					354					
Policy I	Holders:	705					268					

 State:
 District of Columbia
 Filing Company:
 CareFirst BlueChoice, Inc.

 TOI/Sub-TOI:
 HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name: DC HMO UW Grandfathered & Corridor **Project Name/Number:** 1891_DC HMO UW GF & Corridor/1891

Rate Review Detail

COMPANY:

Company Name: CareFirst BlueChoice, Inc.

HHS Issuer Id: 86052

Product Names: UW Standard, UW Saver, UW HSA

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

Other Affected Forms: DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09),

DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B

Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PPACA.1 (9/10),

and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
Member Months: 18,241
Benefit Change: Decrease

Percent Change Requested: Min: -8.3 Max: -7.6 Avg: -7.8

PRIOR RATE:

Total Earned Premium: 4,030,338.00 Total Incurred Claims: 3,349,696.00

Annual \$: Min: 127.87 Max: 271.40 Avg: 220.95

REQUESTED RATE:

Projected Earned Premium: 3,715,975.00 Projected Incurred Claims: 4,113,117.00

Annual \$: Min: 117.26 Max: 250.68 Avg: 203.72

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:DC HMO UW Grandfathered & CorridorProject Name/Number:1891_DC HMO UW GF & Corridor/1891

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.11.2013	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CCFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/HSA 30- 40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB/HSA RX (11/06), DC/CFBC/DB/NGF/PPACA.1 (9/10), and any amendments	Revised	Previous State Filing Number: CFAP-128659637 or 1820 Percent Rate Change Request:	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.11.2013.pdf,

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891
Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891 Actuarial Memorandum Table of Contents

Cover **Table of Contents** Form Numbers Med-DC-BC-UW-Std-High (Grandfathered) Med-DC-BC-UW-Std-Medium (Grandfathered) 6 Med-DC-BC-UW-Std-Low (Grandfathered) Med-DC-BC-UW-Svr-Saver (Grandfathered) 8 Med-DC-BC-UW-HSA-1200 (Grandfathered) Med-DC-BC-UW-HSA-2700 (Grandfathered) 9 10 Rx-DC-BC-UW-Std-High (Grandfathered) 11 Rx-DC-BC-UW-Std-Medium (Grandfathered) 12 Rx-DC-BC-UW-Std-Low (Grandfathered) 13 Rx-DC-BC-UW-Svr-Saver (Grandfathered) 14 Med-DC-BC-UW-Std-High (Corridor) 15 Med-DC-BC-UW-Std-Medium (Corridor) 16 Med-DC-BC-UW-Std-Low (Corridor) 17 Med-DC-BC-UW-Svr-Saver (Corridor) 18 Med-DC-BC-UW-HSA-1200 (Corridor) 19 Med-DC-BC-UW-HSA-2700 (Corridor) 20 Rx-DC-BC-UW-Std-High (Corridor) 21 Rx-DC-BC-UW-Std-Medium (Corridor) 22 Rx-DC-BC-UW-Std-Low (Corridor) Rx-DC-BC-UW-Svr-Saver (Corridor) 23

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO Product UNDERWRITTEN H.S.A.

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:UNDERWRITTEN SAVER:DC/CFBC/DB/A RX (7/09)DC/CFBC/DB/A RX (7/09)DC/CFBC/DB/B RX (7/09)DC/CFBC/DB/B RX (7/09)

DC/CFBC/DB/C RX (7/09)

DC/CFBC/DB/C RX (7/09)

DC/CFBC/DB/D RX (7/09)

DC/CFBC/DB/D RX (7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/PLAN A Schedule (R. 7/07)

DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN C Schedule (R. 7/07)

DC/CFBC/PLAN C Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/DOL APPEAL (3/06)

DC/CFBC/DOL APPEAL (3/06)

DC/CC/IND Drug (11/04) DC/CC/IND Drug (11/04)

DC/CFBC/DB/GF/PPACA (9/10) DC/CFBC/DB/GF/PPACA (9/10)

and any amendments and any amendments

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

DC/CFBC/DB/HSA 30-40 (R. 7/07)

DC/CFBC/DB/HSA RX (R. 7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/DOL APPEAL (3/06)

DC/CFBC/DB HSA RX (11/06)

DC/CFBC/DB/GF/PPACA (9/10)

and any amendments

Corridor:

DC/CFBC/DB/NGF/PPACA.1 (9/10)

Individual, Non-Medigap HMO Underwritten High Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$10 \$250 per Admission **Specialist Copay** \$20 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$2,000 \$4,000 S&S S&C \$3,200 **FAMILY** \$6,000

Base Rate \$256.24

^{*} Prescription Drug: priced separately

. Drug. pr	lood oopalatoi	Individual	Individual		
<u>Age</u>	Individual	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$118	-	-	-	
6-17	\$105	\$205	\$210	\$281	
18-20	\$154	\$300	\$307	\$410	* Maternity
21	\$156	\$305	\$313	\$417	is offered as rider
22	\$159	\$310	\$318	\$424	at \$126.00
23	\$164	\$320	\$328	\$438	
24	\$167	\$325	\$333	\$445	
25	\$169	\$330	\$338	\$452	
26	\$174	\$340	\$348	\$465	
27	\$177	\$345	\$354	\$472	
28	\$179	\$350	\$359	\$479	
29	\$184	\$360	\$369	\$493	
30	\$187	\$365	\$374	\$499	
31	\$192	\$375	\$384	\$513	
32	\$195	\$380	\$389	\$520	
33	\$200	\$390	\$400	\$534	
34	\$202	\$395	\$405	\$540	
35	\$208	\$405	\$415	\$554	
36	\$210	\$410	\$420	\$561	
37	\$215	\$420	\$430	\$575	
38	\$220	\$430	\$441	\$588	
39	\$223	\$435	\$446	\$595	
40	\$228	\$445	\$456	\$609	
41	\$238	\$465	\$477	\$636	
42	\$251	\$490	\$502	\$670	
43	\$261	\$510	\$523	\$698	
44	\$274	\$535	\$548	\$732	
45	\$287	\$560	\$574	\$766	
46	\$300	\$585	\$600	\$800	
47	\$313	\$610	\$625	\$835	
48	\$328	\$640	\$656	\$876	
49	\$343	\$670	\$687	\$917	
50	\$359	\$700	\$717	\$958	
51	\$374	\$730	\$748	\$999	
52	\$392	\$764	\$784	\$1,047	
53	\$410	\$799	\$820	\$1,095	
54	\$428	\$834	\$856	\$1,143	
55	\$448	\$874	\$897	\$1,197	
56	\$469	\$914	\$938	\$1,252	
57	\$492	\$959	\$984	\$1,314	
58	\$512	\$999	\$1,025	\$1,368	
59	\$538	\$1,049	\$1,076	\$1,437	
60	\$561	\$1,049	\$1,070 \$1,122	\$1,498	
61	\$587				
62	\$567 \$615	\$1,144 \$1,100	\$1,174 \$1,230	\$1,567 \$1,642	
62 63		\$1,199 \$1,254	\$1,230 \$1,286	\$1,642 \$1,717	
63 64	\$643 \$671	\$1,254 \$1,200	\$1,286 \$1,243	\$1,717 \$1,703	
	\$671 \$703	\$1,309 \$1,360	\$1,343	\$1,793	
65 65	\$702	\$1,369 \$4,434	\$1,404 \$1,474	\$1,875	
65+	\$735	\$1,434	\$1,471	\$1,964	

Individual, Non-Medigap HMO Underwritten Medium Option Grandfathered

Grandiathered

JURISDICTION: DISTRICT OF COLUMBIA

\$237.50

Effective 4/1/2013

PCP Copay \$15 Inpatient Care \$500 per Admission Specialist Copay \$25 Outpatient Care \$50 copay

Annual Maximum Out-of-Pocket:

IND \$3,000 S&S \$6,000

S&C \$4,800 FAMILY \$9,000

* Prescription Drug: priced separately

Base Rate

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$109	-	-	-	
6-17	\$97	\$190	\$195	\$260	
18-20	\$143	\$278	\$285	\$380	* Maternity
21	\$145	\$283	\$290	\$387	is offered as rider
22	\$147	\$287	\$295	\$393	at \$126.00
23	\$152	\$296	\$304	\$406	αι ψ120.00
24	\$15 2	\$301	\$309	\$412	
25	\$15 7	\$306	\$314	\$419	
26	\$162	\$315	\$323	\$431	
27	\$164	\$320	\$328	\$438	
28	\$16 4 \$166	\$324	\$333	\$444	
29	\$171	\$333	\$342	\$457	
30	\$171	\$338	\$347	\$463	
31	\$173 \$178	\$347	\$356	\$476	
32	\$176 \$181	\$352	\$361	\$470 \$482	
33	\$185	\$361	\$371	\$495	
33 34	\$165 \$188	\$366	\$371 \$375	\$495 \$501	
3 4 35		\$375	\$375 \$385		
	\$192 \$105		\$390	\$514 \$520	
36	\$195 \$200	\$380		\$520 \$520	
37	\$200	\$389	\$399	\$533 \$545	
38	\$204	\$398	\$409	\$545 \$550	
39	\$207	\$403	\$413	\$552 \$564	
40	\$211	\$412	\$423	\$564	
41	\$221	\$431	\$442	\$590	
42	\$233	\$454	\$466	\$621	
43	\$242	\$472	\$485	\$647	
44	\$254	\$496	\$508	\$679	
45	\$266	\$519	\$532	\$710	
46	\$278	\$542	\$556	\$742	
47	\$290	\$565	\$580	\$774	
48	\$304	\$593	\$608	\$812	
49	\$318	\$621	\$637	\$850	
50	\$333	\$648	\$665	\$888	
51	\$347	\$676	\$694	\$926	
52	\$363	\$709	\$727	\$970	
53	\$380	\$741	\$760	\$1,015	
54	\$397	\$773	\$793	\$1,059	
55	\$416	\$810	\$831	\$1,110	
56	\$435	\$848	\$869	\$1,160	
57	\$456	\$889	\$912	\$1,218	
58	\$475	\$926	\$950	\$1,268	
59	\$499	\$973	\$998	\$1,332	
60	\$520	\$1,014	\$1,040	\$1,389	
61	\$544	\$1,061	\$1,088	\$1,452	
62	\$570	\$1,112	\$1,140	\$1,522	
63	\$596	\$1,162	\$1,192	\$1,592	
64	\$622	\$1,213	\$1,245	\$1,661	
65	\$651	\$1,269	\$1,302	\$1,738	
65+	\$682	\$1,329	\$1,363	\$1,820	

Individual, Non-Medigap HMO Underwritten Low Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay\$20Inpatient Care\$700 per AdmissionSpecialist Copay\$30Outpatient Care\$50 copay

Annual Maximum Out-of-Pocket:

 IND
 \$3,600
 \$8\$
 \$7,300

 \$&C
 \$5,900
 FAMILY
 \$11,000

Base Rate \$213.61

^{*} Prescription Drug: priced separately

Drug. pr	iceu separately	Individual	Individual		
<u>Age</u>	<u>Individual</u>	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	* Maternity
21	\$130	\$254	\$261	\$348	is offered as rider
22	\$132	\$258	\$265	\$354	at \$126.00
23	\$137	\$267	\$273	\$365	
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,023 \$1,072	\$1,432	
64	\$560	\$1,040	\$1,072 \$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,141 \$1,195	\$1,771	\$1,637	
00±	ψοισ	ψ1,130	Ψ1,220	Ψ1,001	

Individual, Non-Medigap Underwritten Saver Product

Grandfathered JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

Base Rate \$205.68

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$95	-	-		
6-17	\$84	\$164	\$169	\$225	
18-20	\$123	\$241	\$247	\$329	
21	\$125	\$245	\$251	\$335	**
22	\$128	\$249	\$255	\$340	To include Maternity,
23	\$132	\$257	\$263	\$351	add \$126 added to the
24	\$134	\$261	\$267	\$357	monthly premium rate
25	\$136	\$265	\$271	\$362	
26	\$140	\$273	\$280	\$373	
27	\$142	\$277	\$284	\$379	
28	\$144	\$281	\$288	\$384	
29	\$148	\$289	\$296	\$395	
30	\$150	\$293	\$300	\$401	
31	\$154	\$301	\$309	\$412	
32	\$156	\$305	\$313	\$417	
33	\$160	\$313	\$321	\$428	
34	\$162	\$317	\$325	\$434	
35	\$167	\$325	\$333	\$445	
36	\$169	\$329	\$337	\$450	
37	\$173	\$337	\$346	\$461	
38	\$177	\$345	\$354	\$472	
39	\$179	\$349	\$358	\$478	
40	\$183	\$357	\$366	\$489	
41	\$191	\$373	\$383	\$511	
42	\$202	\$393	\$403	\$538	
43	\$210	\$409	\$420	\$560	
44	\$220	\$429	\$440	\$588	
45	\$230	\$449	\$461	\$615	
46	\$241	\$469	\$481	\$643	
47	\$251	\$489	\$502	\$670	
48	\$263	\$513	\$527	\$703	
49	\$276	\$537 \$500	\$551 \$570	\$736 \$760	
50	\$288	\$562 \$500	\$576 \$604	\$769	
51	\$300 \$345	\$586 \$64.4	\$601 \$630	\$802	
52 52	\$315 \$320	\$614 \$642	\$629	\$840 \$870	
53 54	\$329	\$642 \$670	\$658 \$687	\$879	
54 55	\$343 \$360	\$670 \$702	\$687 \$720	\$917 \$961	
56	\$376	\$702 \$734	\$720 \$753	\$1,005	
57	\$376 \$395	\$734 \$770	\$790	\$1,054	
57 58	\$411	\$770 \$802	\$823	\$1,034 \$1,098	
59	\$432	\$842	\$864	\$1,153	
60	\$450	\$878	\$901	\$1,203	
61	\$471	\$918	\$942	\$1,258	
62	\$494	\$963	\$987	\$1,318	
63	\$516	\$1,007	\$1,033	\$1,378	
64	\$539	\$1,051	\$1,078	\$1,439	
65	\$564	\$1,099	\$1,127	\$1,505	
>65 >65	\$504 \$590	\$1,151	\$1,127 \$1,181	\$1,505 \$1,576	
>00	ψυσυ	ψι,ισι	ψ1,101	ψ1,070	

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$128.31

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$59	-	-	-
6-17	\$53	\$103	\$105	\$140
18-20	\$74	\$145	\$149	\$199
21	\$76	\$148	\$151	\$202
22	\$77	\$150	\$154	\$206
23	\$78	\$153	\$157	\$209
24	\$80	\$155	\$159	\$212
25	\$81	\$158	\$162	\$216
26	\$82	\$160	\$164	\$219
27	\$83	\$163	\$167	\$223
28	\$85	\$165	\$169	\$226
29	\$86	\$168	\$172	\$230
30	\$89	\$173	\$177	\$236
31	\$91	\$178	\$182	\$243
32	\$94	\$183	\$187	\$250
33	\$96	\$188	\$192	\$257
34	\$99	\$193	\$198	\$264
35	\$101	\$198	\$203	\$271
36	\$104	\$203	\$208	\$277
37	\$106	\$208	\$213	\$284
38	\$109	\$213	\$218	\$291
39	\$112	\$218	\$223	\$298
40	\$114	\$223	\$228	\$305
41	\$119	\$233	\$239	\$319
42	\$119 \$126	\$245	\$251	\$336
43	\$131	\$255	\$262	\$349
44	\$137	\$268	\$275	\$367
45	\$144	\$280	\$287	\$384
46	\$150	\$293	\$300	\$401
47	\$157	\$305	\$313	\$418
48	\$164	\$320	\$328	\$439
49	\$172	\$335	\$344	\$459
50	\$172 \$180	\$350 \$350	\$359	\$480
50 51	\$187	\$365	\$375	\$500
52	\$107 \$196	\$383	\$373 \$393	\$500 \$524
53	\$205	\$400	\$411	\$548
54	\$203 \$214	\$418	\$429	\$572
55	\$21 4 \$225	\$438	\$429 \$449	\$600
56	\$225 \$235	\$458	\$470	\$627
57	\$235 \$246	\$480	\$470 \$493	
57 58	\$246 \$257	\$500	ֆ493 \$513	\$658 \$655
56 59	\$257 \$269	\$500 \$525	·	\$685
59 60	\$269 \$281	*	\$539 \$563	\$719 \$750
	•	\$548 \$573	\$562	\$750
61	\$294	\$573 \$600	\$588	\$785
62	\$308	\$600	\$616	\$822
63	\$322	\$628	\$644	\$860
64	\$336 \$250	\$656 \$606	\$672	\$898
65	\$352	\$686	\$703	\$939
65+	\$368	\$718	\$736	\$983

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$77.07

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$35	=	=	-
6-17	\$32	\$62	\$63	\$84
18-20	\$45	\$87	\$89	\$119
21	\$45	\$89	\$91	\$121
22	\$46	\$90	\$92	\$123
23	\$47	\$92	\$94	\$126
24	\$48	\$93	\$96	\$128
25	\$49	\$95	\$97	\$130
26	\$49	\$96	\$99	\$132
27	\$50	\$98	\$100	\$134
28	\$51	\$99	\$102	\$136
29	\$52	\$101	\$103	\$138
30	\$53	\$104	\$106	\$142
31	\$55	\$107	\$109	\$146
32	\$56	\$110	\$113	\$150
33	\$58	\$113	\$116	\$154
34	\$ 59	\$116	\$119	\$158
35	\$61	\$119	\$122	\$163
36	\$62	\$122	\$125	\$167
37	\$64	\$125	\$128	\$171
38	\$66	\$128	\$131	\$175
39	\$67	\$131	\$134	\$179
40	\$69	\$134	\$137	\$183
41	\$72	\$140	\$143	\$191
42	\$76	\$147	\$151	\$202
43	\$79	\$153	\$157	\$210
44	\$82	\$161	\$165	\$220
45	\$86	\$168	\$173	\$230
46	\$90	\$176	\$180	\$241
47	\$94	\$183	\$188	\$251
48	\$99	\$192	\$197	\$263
49	\$103	\$201	\$207	\$276
50	\$108 \$108	\$210	\$216	\$288
50 51	\$108 \$113	\$210 \$219	\$215 \$225	\$300
52	\$118	\$230	\$236	\$315
53	\$123	\$240	\$247	\$329
54	\$129	\$251	\$257	\$344
55	\$135	\$263	\$270	\$360
56	\$141	\$275	\$282	\$377
57	\$148	\$273 \$289	\$296	\$395
58	\$154	\$301	\$308	\$412
59	\$162	\$316	\$324	\$432
60	\$162	\$329	\$338	\$451
61	\$109 \$176	\$329 \$344	\$353	\$471
62	\$176 \$185	\$344 \$361	\$370	\$471 \$494
63	\$105 \$193	\$377	\$387	\$494 \$517
64	\$193 \$202	\$377 \$394	\$387 \$404	
65	\$202 \$211	\$394 \$412	\$404 \$422	\$539 \$564
65+	\$211 \$221	\$412 \$431	\$422 \$442	\$564 \$501
+60	Φ ΖΖ Ι	Ф431	⊅44∠	\$591

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$9 6
28	\$36	\$70 \$71	\$72 \$73	\$97
29	\$37	\$73	\$75 \$75	\$100
30	\$38	\$74	\$75 \$76	\$100
31	\$39	\$7 4 \$76	\$78	\$101 \$104
32	\$40	\$77 \$77	\$78 \$79	\$10 4 \$106
33	\$40 \$41		\$79 \$81	\$108 \$108
33 34	\$41 \$41	\$79 \$80	\$82	\$100 \$110
		\$80		
35	\$42 \$43	\$82	\$84 \$85	\$112 \$114
36 37	\$43 \$44	\$83	\$87	\$114 \$117
		\$85		
38	\$45 \$45	\$87	\$89	\$119 \$124
39	\$45	\$88	\$90	\$121 \$124
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51 \$50	\$99 \$4.00	\$102	\$136
43	\$53 \$50	\$103 \$400	\$106	\$142 \$440
44	\$56 \$50	\$108 \$444	\$111	\$149 \$450
45	\$58	\$114 \$440	\$116 \$400	\$156
46	\$61 \$62	\$119 \$404	\$122	\$162
47	\$63	\$124 \$420	\$127	\$169
48	\$67	\$130 \$430	\$133 \$400	\$178 \$400
49	\$70 \$70	\$136 \$4.40	\$139 \$4.40	\$186 \$404
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$500 (100% member coinsurance thereafter)

Average Individual Premium = \$35.84

<u>Age</u>	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23 \$23	\$45 \$45	\$47	\$62
25	\$24	\$46	\$47 \$47	\$63
26	\$24 \$24	\$48	\$49	\$65
27	\$25	\$48	\$49 \$49	\$66
28	\$25 \$25	\$49	\$50	\$67
29	\$26		\$50 \$52	\$67 \$69
30	\$26 \$26	\$50 \$51	\$52 \$52	\$70
31	\$20 \$27	\$51 \$52	\$52 \$54	\$70 \$72
32	\$27 \$27	\$52 \$53		\$72 \$73
			\$54 \$56	
33	\$28	\$55 \$55	\$56	\$75
34	\$28	\$55 \$57	\$57 \$50	\$76
35	\$29	\$57 0.57	\$58 \$58	\$78
36	\$29	\$57 \$50	\$59 \$60	\$78
37	\$30	\$59 ************************************	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = \$15.16

<u>Age</u>	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$25	\$33
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$15	\$29	\$30	\$40
43	\$15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

Individual, Non-Medigap HMO Underwritten High Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$10 \$250 per Admission **Specialist Copay** \$20 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$2,000 \$4,000 S&S S&C \$3,200 **FAMILY** \$6,000

Base Rate \$243.04

^{*} Prescription Drug: priced separately

	Individual	Individual	Individual	Family	
Age	Individual \$112	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$112 \$100			#acc	
6-17 18-20	\$100 \$146	\$194 \$284	\$199 \$202	\$266	* Maternity
	\$146 \$440		\$292	\$389	•
21	\$148	\$289	\$297	\$396	is offered as rider
22	\$151	\$294	\$301	\$402	at \$126.00
23	\$156	\$303	\$311	\$415	
24	\$158	\$308	\$316	\$422	
25	\$160	\$313	\$321	\$428	
26	\$165	\$322	\$331	\$441	
27	\$168	\$327	\$335	\$448	
28	\$170	\$332	\$340	\$454	
29	\$175	\$341	\$350	\$467	
30	\$177	\$346	\$355	\$474	
31	\$182	\$355	\$365	\$487	
32	\$185	\$360	\$369	\$493	
33	\$190	\$370	\$379	\$506	
34	\$192	\$374	\$384	\$513	
35	\$197	\$384	\$394	\$526	
36	\$199	\$389	\$399	\$532	
37	\$204	\$398	\$408	\$545	
38	\$209	\$408	\$418	\$558	
39	\$211	\$412	\$423	\$565	
40	\$216	\$422	\$433	\$578	
41	\$226	\$441	\$452	\$603	
42	\$238	\$464	\$476	\$636	
43	\$248	\$483	\$496	\$662	
44	\$260	\$507	\$520	\$694	
45	\$272	\$531	\$544	\$727	
46	\$284	\$554	\$569	\$759	
47	\$297	\$578	\$593	\$792	
48	\$311	\$607	\$622	\$831	
49	\$326	\$635	\$651	\$870	
50	\$340	\$663	\$681	\$908	
51	\$355	\$692	\$710	\$947	
52	\$372	\$725	\$744	\$993	
53	\$389	\$758	\$778	\$1,038	
54	\$406	\$791	\$812	\$1,084	
55	\$425	\$829	\$851	\$1,136	
56	\$445	\$867	\$890	\$1,188	
57	\$467	\$910	\$933	\$1,246	
58	\$486	\$948	\$972	\$1,298	
59	\$510	\$995	\$1,021	\$1,363	
60	\$532	\$1,038	\$1,065	\$1,421	
61	\$557	\$1,085	\$1,113	\$1,486	
62	\$583	\$1,003 \$1,137	\$1,113 \$1,167	\$1,460 \$1,557	
63	\$563 \$610	\$1,137 \$1,190	\$1,167 \$1,220		
64	\$637	\$1,190 \$1,242	\$1,220 \$1,274	\$1,629 \$1,700	
65				\$1,700 \$1,778	
65+	\$666 \$698	\$1,299 \$1,360	\$1,332 \$1,305	\$1,778 \$1,862	
+00	ტ ი ყი	\$1,360	\$1,395	\$1,862	

Individual, Non-Medigap HMO Underwritten Medium Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay	\$15	Inpatient Care	\$500 per Admission
Specialist Copay	\$25	Outpatient Care	\$50 copay
Annual Maximum Or	ıt-of-Pocket:		
IN	D \$3,000	S&S	\$6,000
S&	C \$4,800	FAMILY	\$9,000

Base Rate \$225.27

^{*} Prescription Drug: priced separately

	led Separate	Individual	Individual	F71	
Age	<u>Individual</u>	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$104	-	-	-	
6-17	\$92	\$180	\$185	\$247	* NA=1====10 ·
18-20	\$135	\$264	\$270	\$361	* Maternity
21	\$137	\$268	\$275	\$367	is offered as rider
22	\$140	\$272	\$279	\$373	at \$126.00
23	\$144	\$281	\$288	\$385	
24	\$146	\$286	\$293	\$391	
25	\$149	\$290	\$297	\$397	
26	\$153	\$299	\$306	\$409	
27	\$155	\$303	\$311	\$415	
28	\$158	\$307	\$315	\$421	
29	\$162	\$316	\$324	\$433	
30	\$164	\$321	\$329	\$439	
31	\$169	\$329	\$338	\$451	
32	\$171	\$334	\$342	\$457	
33	\$176	\$343	\$351	\$469	
34	\$178	\$347	\$356	\$475	
35	\$182	\$356	\$365	\$487	
36	\$185	\$360	\$369	\$493	
37	\$189	\$369	\$378	\$505	
38	\$194	\$378	\$387	\$517	
39	\$196	\$382	\$392	\$523	
40	\$200	\$391	\$401	\$535	
41	\$210	\$409	\$419	\$559	
42	\$221	\$430	\$442	\$589	
43	\$230	\$448	\$460	\$614	
44	\$241	\$470	\$482	\$644	
45	\$252	\$492	\$505	\$674	
46	\$264	\$514	\$527	\$704	
47	\$275	\$536	\$550	\$734	
48	\$288	\$562	\$577	\$770	
49	\$302	\$589	\$604	\$806	
50	\$315	\$615	\$631	\$842	
51	\$329	\$641	\$658	\$878	
52	\$345	\$672	\$689	\$920	
53	\$360	\$703	\$721	\$962	
54	\$376	\$734	\$752	\$1,004	
55	\$394	\$769	\$788	\$1,053	
56	\$412	\$804	\$824	\$1,101	
57	\$433	\$843	\$865	\$1,155	
58	\$451	\$879	\$901	\$1,203	
59	\$473	\$922	\$946	\$1,263	
60	\$493	\$962	\$987	\$1,317	
61	\$516	\$1,006	\$1,032	\$1,377	
62	\$541	\$1,054	\$1,081	\$1,444	
63	\$565	\$1,103	\$1,131	\$1,510	
64	\$590	\$1,151	\$1,180	\$1,576	
65	\$617	\$1,204	\$1,234	\$1,648	
65+	\$647	\$1,261	\$1,293	\$1,726	
JJ+	ΨΟ-τ1	Ψ1,201	Ψ1,233	Ψ1,120	

Individual, Non-Medigap HMO Underwritten Low Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay\$20Inpatient Care\$700 per AdmissionSpecialist Copay\$30Outpatient Care\$50 copay

Annual Maximum Out-of-Pocket:

 IND
 \$3,600
 \$8\$
 \$7,300

 \$8C
 \$5,900
 FAMILY
 \$11,000

Base Rate \$202.82

^{*} Prescription Drug: priced separately

Age	Individual	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$93	=	=	=	
6-17	\$83	\$162	\$166	\$222	
18-20	\$122	\$237	\$243	\$325	* Maternity
21	\$124	\$241	\$247	\$330	is offered as rider
22	\$126	\$245	\$251	\$336	at \$126.00
23	\$130	\$253	\$260	\$347	
24	\$132	\$257	\$264	\$352	
25	\$134	\$261	\$268	\$357	
26	\$138	\$269	\$276	\$368	
27	\$140	\$273	\$280	\$374	
28	\$142	\$277	\$284	\$379	
29	\$146	\$285	\$292	\$390	
30	\$148	\$289	\$296	\$395	
31	\$152	\$297	\$304	\$406	
32	\$154	\$301	\$308	\$412	
33	\$158	\$308	\$316	\$422	
34	\$160	\$312	\$320	\$428	
35	\$164	\$320	\$329	\$439	
36	\$166	\$324	\$333	\$444	
37	\$170	\$332	\$341	\$455	
38	\$174	\$340	\$349	\$466	
39	\$176	\$344	\$353	\$471	
40	\$181	\$352	\$361	\$482	
41	\$189	\$368	\$377	\$504	
42	\$199	\$388	\$398	\$531	
43	\$207	\$403	\$414	\$552	
44	\$217	\$423	\$434	\$579	
45	\$227	\$443	\$454	\$607	
46	\$237	\$463	\$475	\$634	
47	\$247	\$483	\$495	\$661	
48	\$260	\$506	\$519	\$693	
49	\$272	\$530	\$544	\$726	
50	\$284	\$554	\$568	\$758	
51	\$296	\$577	\$592	\$791	
52	\$310	\$605	\$621	\$829	
53	\$325	\$633	\$649	\$866	
54	\$339	\$660	\$677	\$904	
55	\$355	\$692	\$710	\$948	
56	\$371	\$724	\$742	\$991	
57	\$389	\$759	\$779	\$1,040	
58	\$406	\$791	\$811	\$1,083	
59	\$426	\$831	\$852	\$1,137	
60	\$444	\$866	\$888	\$1,186	
61	\$464	\$906	\$929	\$1,240	
62	\$487	\$949	\$974	\$1,300	
63	\$509	\$993	\$1,018	\$1,359	
64	\$503 \$531	\$1,036	\$1,063	\$1,419	
65	\$556	\$1,084	\$1,111	\$1,484	
65+	\$582	\$1,135	\$1,164	\$1,554	
001	Ψ002	ψ1,100	ψ1,10-	ψ1,00-7	

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap

Underwritten Saver Product Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

Base Rate \$196.67

Age Individual & Child(ren) & Adult Family	
1-5 \$90	
6-17 \$81 \$157 \$161 \$215	
18-20 \$118 \$230 \$236 \$315	
21 \$120 \$234 \$240 \$320 **	
22 \$122 \$238 \$244 \$326 To include	Maternity,
	dded to the
	remium rate
25 \$130 \$253 \$260 \$347	
26 \$134 \$261 \$267 \$357	
27 \$136 \$265 \$271 \$362	
28 \$138 \$268 \$275 \$368	
29 \$142 \$276 \$283 \$378	
30 \$144 \$280 \$287 \$383	
31 \$148 \$288 \$295 \$394	
32 \$149 \$291 \$299 \$399	
33 \$153 \$299 \$307 \$410	
34 \$155 \$303 \$311 \$415	
35 \$159 \$311 \$319 \$425	
36 \$161 \$314 \$323 \$431	
37 \$165 \$322 \$330 \$441	
38 \$169 \$330 \$338 \$452	
39 \$171 \$334 \$342 \$457	
40 \$175 \$341 \$350 \$467	
41 \$183 \$357 \$366 \$488	
42 \$193 \$376 \$385 \$515	
43 \$201 \$391 \$401 \$536	
44 \$210 \$410 \$421 \$562	
45 \$220 \$430 \$441 \$588	
46 \$230 \$449 \$460 \$614 47 \$240 \$468 \$480 \$641	
48 \$252 \$491 \$503 \$672 49 \$264 \$514 \$527 \$704	
49 \$264 \$514 \$527 \$704 50 \$275 \$537 \$551 \$735	
50 \$275 \$337 \$331 \$733 51 \$287 \$560 \$574 \$767	
52 \$301 \$587 \$602 \$803	
53 \$315 \$614 \$629 \$840	
54 \$328 \$640 \$657 \$877	
55 \$344 \$671 \$688 \$919	
56 \$360 \$702 \$720 \$961	
57 \$378 \$736 \$755 \$1,008	
58 \$393 \$767 \$787 \$1,050	
59 \$413 \$805 \$826 \$1,103	
60 \$431 \$840 \$861 \$1,150	
61 \$450 \$878 \$901 \$1,202	
62 \$472 \$920 \$944 \$1,260	
63 \$494 \$963 \$987 \$1,318	
64 \$515 \$1,005 \$1,031 \$1,376	
65 \$539 \$1,051 \$1,078 \$1,439	
>65 \$564 \$1,101 \$1,129 \$1,507	

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$122.81

<u>Age</u>	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$56	-	-	-
6-17	\$50	\$98	\$101	\$134
18-20	\$71	\$139	\$142	\$190
21	\$72	\$141	\$145	\$193
22	\$74	\$144	\$147	\$197
23	\$75	\$146	\$150	\$200
24	\$76	\$148	\$152	\$203
25	\$77	\$151	\$155	\$207
26	\$79	\$153	\$157	\$210
27	\$80	\$156	\$160	\$213
28	\$81	\$158	\$162	\$216
29	\$82	\$160	\$165	\$220
30	\$85	\$165	\$169	\$226
31	\$87	\$170	\$174	\$233
32	\$90	\$175	\$179	\$239
33	\$92	\$180	\$184	\$246
34	\$95	\$184	\$189	\$252
35	\$97	\$189	\$194	\$259
36	\$99	\$194	\$199	\$266
37	\$102	\$199	\$204	\$272
38	\$104	\$204	\$209	\$279
39	\$107	\$208	\$214	\$285
40	\$109	\$213	\$219	\$292
41	\$114	\$223	\$228	\$305
42	\$120	\$235	\$241	\$321
43	\$125	\$244	\$251	\$334
44	\$131	\$256	\$263	\$351
45	\$138	\$268	\$275	\$367
46	\$144	\$280	\$287	\$384
47	\$150	\$292	\$300	\$400
48	\$157	\$307	\$314	\$420
49	\$165	\$321	\$329	\$439
50	\$172	\$335	\$344	\$459
51	\$172 \$179	\$350	\$359	\$479
52	\$188	\$366	\$376	\$502
53	\$196	\$383	\$393	\$525
54	\$205	\$400	\$410	\$548
55	\$205 \$215	\$419	\$410 \$430	\$574
56	\$215 \$225	\$438	\$430 \$449	\$600
57	\$236	\$460	\$449 \$472	\$630
58	\$236 \$246	\$479	\$472 \$491	\$656
56 59	\$246 \$258	•		
	*	\$503	\$516	\$689
60	\$269	\$524	\$538 \$500	\$718 \$754
61	\$281 \$205	\$548	\$562	\$751
62	\$295	\$575	\$589	\$787
63	\$308	\$601	\$617	\$823
64	\$322	\$627	\$644	\$859
65	\$336	\$656	\$673	\$898
65+	\$352	\$687	\$705	\$941

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$98.02

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
1-5	\$45	-	-	-
6-17	\$40	\$78	\$80	\$107
18-20	\$57	\$111	\$114	\$152
21	\$58	\$113	\$116	\$154
22	\$59	\$115	\$118	\$157
23	\$60	\$117	\$120	\$160
24	\$61	\$119	\$122	\$162
25	\$62	\$120	\$124	\$165
26	\$63	\$122	\$125	\$167
27	\$64	\$124	\$127	\$170
28	\$65	\$126	\$129	\$173
29	\$66	\$128	\$131	\$175
30	\$68	\$132	\$135	\$181
31	\$70	\$136	\$139	\$186
32	\$72	\$140	\$143	\$191
33	\$74	\$143	\$147	\$196
34	\$75	\$147	\$151	\$202
35	\$73 \$77	\$147 \$151	\$155 \$155	\$202 \$207
36	\$7 <i>7</i> \$79	\$155	\$159	\$212
37	\$73 \$81	\$159	\$163	\$217
38	\$83	\$162	\$163 \$167	\$217
39	яоз \$85	\$162 \$166	\$171	\$222 \$228
39 40	\$65 \$87	\$170	\$174	\$233
40	ъо <i>т</i> \$91	\$170 \$178	\$174 \$182	\$233 \$243
41	\$91 \$96	\$176 \$187	\$192	\$243 \$256
42		·	·	·
43 44	\$100 \$105	\$195 \$205	\$200 \$210	\$267 \$280
		•	•	
45 46	\$110 \$445	\$214	\$220 \$229	\$293
	\$115 \$120	\$224	·	\$306
47	\$120 \$425	\$233	\$239	\$319 \$325
48	\$125	\$245	\$251	\$335
49	\$131	\$256	\$263	\$351
50	\$137	\$268	\$274	\$366
51	\$143	\$279	\$286	\$382
52	\$150	\$292	\$300	\$400
53	\$157	\$306	\$314	\$419
54	\$164	\$319	\$327	\$437
55	\$172	\$334	\$343	\$458
56	\$179	\$350	\$359	\$479
57	\$188	\$367	\$376	\$502
58	\$196	\$382	\$392	\$523
59	\$206	\$401	\$412	\$550
60	\$215	\$419	\$429	\$573
61	\$224	\$438	\$449	\$599
62	\$235	\$459	\$470	\$628
63	\$246	\$480	\$492	\$657
64	\$257	\$501	\$514	\$686
65	\$269	\$524	\$537	\$717
65+	\$281	\$549	\$563	\$751

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
20 27				
	\$36 \$36	\$70	\$72 \$72	\$96
28	\$36	\$71	\$73 \$75	\$97
29	\$37 \$30	\$73	\$75 \$76	\$100 \$101
30	\$38	\$74	\$76 \$70	\$101 \$404
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398
700	Ψιτσ	Ψ231	Ψ230	ψυσυ

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$35.84

<u>Age</u>	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45 \$45	\$46	\$61
24	\$23	\$45	\$ 4 7	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$ 4 9	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52 \$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27 \$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$73 \$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275
700	Ψισο	Ψ=0 :	Ψ=00	Ψ2.0

CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider Form Numbers: DC/CFBC/DB/D RX (7/09)

Form Numbers: DC/CFBC/DB/D RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$14.49

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	Family
	A-			
1-5	\$7	C40	C40	C4.C
6-17	\$6	\$12	\$12	\$16 \$20
18-20	\$9	\$17	\$17	\$23
21	\$9	\$17	\$18	\$24
22	\$ 9	\$18	\$18	\$24
23	\$9	\$18	\$19	\$25
24	\$9	\$18 \$40	\$19 \$10	\$25
25	\$10 \$10	\$19 \$10	\$19 \$20	\$26
26	\$10 \$10	\$19 \$10	\$20	\$26
27	\$10 \$10	\$19 \$20	\$20	\$27
28	\$10 \$10	\$20	\$20	\$27
29	\$10	\$20	\$21	\$28
30	\$11	\$21	\$21	\$28
31	\$11	\$21	\$22	\$29
32	\$11	\$21	\$22	\$29
33	\$11	\$22	\$23	\$30
34	\$11	\$22	\$23	\$31
35	\$12	\$23	\$23	\$31
36	\$12	\$23	\$24	\$32
37	\$12	\$24	\$24	\$32
38	\$12	\$24	\$25	\$33
39	\$13	\$25	\$25	\$34
40	\$13	\$25	\$26	\$34
41	\$13	\$26	\$27	\$36
42	\$14	\$28	\$28	\$38
43	\$15	\$29	\$30	\$39
44	\$16	\$30	\$31	\$41
45	\$16	\$32	\$32	\$43
46	\$17	\$33	\$34	\$45
47	\$18	\$34	\$35	\$47
48	\$19	\$36	\$37	\$50
49	\$19	\$38	\$39	\$52
50	\$20	\$40	\$41	\$54
51	\$21	\$41	\$42	\$56
52	\$22	\$43	\$44	\$59
53	\$23	\$45	\$46	\$62
54	\$24	\$47	\$48	\$65
55	\$25	\$49	\$51	\$68
56	\$27	\$52	\$53	\$71
57	\$28	\$54	\$56	\$74
58	\$29	\$57	\$58	\$77
59	\$30	\$59	\$61	\$81
60	\$32	\$62	\$63	\$85
61	\$33	\$65	\$66	\$89
62	\$35	\$68	\$70	\$93
63	\$36	\$71	\$73	\$97
64	\$38	\$74	\$76	\$101
65	\$40	\$77	\$79	\$106
>65	\$42	\$81	\$83	\$111

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name:DC HMO UW Grandfathered & CorridorProject Name/Number:1891_DC HMO UW GF & Corridor/1891

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1891_Cover Letter - 4.11.2013.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum - Revised 4.11.2013.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Justification
Comments:	Please see actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)

SERFF Tracking #:	CFAP-128958735	State Tracking #:		Company Tracking #:	1891
State: TOI/Sub-TOI: Product Name: Project Name/Number:	DC HMO UW G		Filing Company: Ith Maintenance (HMO)/HOrg021.005D Indiv	CareFirst BlueChoic vidual - HMO	re, Inc.
Bypass Reason:	r	n/a			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:	C	Consumer Disclosure For	m		
Bypass Reason:	r	n/a			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:	F	Rate Summary Workshee	et		
Bypass Reason:	r	n/a			
Attachment(s):					
Item Status:					

Status Date:

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filing # 1891

District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Grandfathered & Corridro HMO products only (no new business). In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9% A detailed summary of the beneft changes can be seen below.

			GF Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	-7.4%	n/a	-7.4%	-13.6%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-6.9%	n/a	-6.9%	9.2%
Total	-8.4%	0.0%	-7.6%	14.0%

			Corridor Rate	
Product	Medical Rate Change	Rx Rate Change	Total Rate Change	Total Annual Rate Change (04/2013
	(04/2013 over 01/2013	(04/2013 over 01/2013	(04/2013 over 01/2013	over 04/2012 Rate Level) - excluding
	Rate Level)	Rate Level)	Rate Level)	age change
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-15.2%	n/a	-15.2%	9.9%
UW HSA \$2700 Option	-15.2%	n/a	-15.2%	9.9%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-15.2%	n/a	-15.2%	9.9%
Total	-10.5%	0.0%	-9.7%	9.9%
Composite	-8.6%	0.0%	-7.8%	13.6%

Kenny Kan

Digitally signed by Kenny Kan DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst BlueCross BlueShiel, email=kenny.kan@carefirst.com, c=US Date: 2013.04.11 14:23:57 -04'00'

Kenny Kan, ASA, MAAA Senior Vice President and Chief Actuary

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891 Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891 Actuarial Memorandum

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ACTUARIAL CERTIFICATION

I, Kenny Kan, am a Pricing Actuary with CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated 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 in the aggregate that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.



Digitally signed by Kenny Kan DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst Date: 2013.04.11 14:17:51 -04'00'

Kenny Kan, FSA, MAAA Senior Vice President and Chief Actuary CareFirst BlueChoice, Incorporated Mail Drop-Point 01-780 10455 Mill Run Circle Owings Mills, Md. 21117

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filling # 1891 District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC),

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1820. Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

These renewal changes do not include the impact of changes in age factors.

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013.

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so the Q2 renewals equal the Q1 already approved renewal of 20.8%.

	_	GF	Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	-7.4%	n/a	-7.4%	-13.6%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-6.9%	n/a	-6.9%	9.2%
Total	-8.4%	0.0%	-7.6%	14.0%

		Corrid	or Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) -
UW Standard High Option	-8.9%	0.0%	-7.7%	excluding age change
				9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-15.2%	n/a	-15.2%	9.9%
UW HSA \$2700 Option	-15.2%	n/a	-15.2%	9.9%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-15.2%	n/a	-15.2%	9.9%
Total	-10.5%	0.0%	-9.7%	9.9%
Composite	-8.6%	0.0%	-7.8%	13.6%

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

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all Options. An additional 4 to 5 points is expected for aging.

As of 1/23/1/1, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI town 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 (FHCR). 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 FHCR. 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 101/12. 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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 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 1.5% 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 119/11 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 Efren Tamheho 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 2012 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 a gain 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 (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Grandfathered District of Columbia

Experience P	eriod:	Projection Period:						
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013				Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014				Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%			
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical F	Pooling Charge:	5.7%

		Rx Rebates	-7.5%			Trend Mos Current Rate Level	22.0 1/1/2013		Non-CDH Trend CDH Trend	12.5% 8.0%				Medical I	Pooling Charge:	5.7%										
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 08/2012	Members 08/2012	Distribut on	Incurred Claims ti Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Claims + Capitations + Rebates	Required Income	IAF	Income at Current 01/2013 Level	Proj LR at Current Rate Level	Incremental Ra 04/2013 Ove Derived		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	04/2013 O	ate Increase: ver 04/2012 Proposed
Medical Experience	<u>.</u>																									
Underwritten																										
Standard	High		93	127			\$3,185	\$0	\$302,175	\$348,805	86.6%	12.5%	1.2410	1.0295	\$374,332	\$482,488	1.3133	\$458,100	81.7%	5.3%	-8.9%	\$417,329		89.7%	43.0%	23.79
	Medium Low		101 244	154 340			\$3,474 \$8,033	\$0 \$0	\$521,501 \$770,673	\$378,895 \$827,439	137.6% 93.1%	12.5% 12.5%	1.2410 1.2410	1.0294 1.0294	\$646,459 \$954,722	\$833,241 \$1,230,571	1.3024 1.2818	\$493,473 \$1,060,570	131.0% 90.0%	68.9% 16.0%	-8.9% -8.7%	\$449,554 \$968,300		143.8% 98.6%	128.4% 55.1%	23.29 22.19
Saver	Saver 30/40		191	226			\$5,968	\$0	\$767.224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950.876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	-8.4%	\$658,186		144.5%	113.6%	15.39
HSA (incl Rx)	HSA 1200		158	213			\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0726	\$432,573	73.5%	2.3%	-6.8%	\$403,158		78.9%	26.1%	14.99
	HSA 2700		59	72			\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37,307	\$51,917	0.8007	\$106,623	35.0%	-51.3%	-7.4%	\$98,733		37.8%	-54.6%	-13.69
D., F.,,,,,	UW Total	15,852	846	1,132	2 100.0%	\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	-8.4%	\$2,995,260	(\$1,264,558)	109.6%	69.0%	18.9%
Rx Experience																										
Underwritten Standard	10-6	1.817	93	127	7 11.0%	§42.825	***	(\$3,203)	\$39.623	\$94.012	42.1%	12.5%	1,2410	1.0000	\$49,173	\$63,380	0.8436	\$79.312	62.0%	-20.1%	0.0%	\$79.312	\$15.932	62.0%	-32.1%	-15.0%
Standard	High Medium		101	154			\$0 \$0	(\$3,365)	\$39,623 \$41.633	\$94,012	44.4%	12.5%	1.2410	1.0000	\$49,173 \$51,667	\$63,380 \$66.595	0.8540	\$80,085	64.5%	-20.1% -16.8%	0.0%	\$80.085		64.5%	-32.1%	-15.07
	Low		244	340			\$0	(\$3,268)	\$40.436	\$173,202	23.3%	12.5%	1.2410	1.0000	\$50,182	\$64,681	0.8433	\$146,055	34.4%	-55.7%	0.0%	\$146.055		34.4%	-62.4%	-15.0%
Saver	Saver 30/40		191	226			\$0	(\$4,224)	\$52,257	\$45,818	114.1%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9652	\$44,224	146.6%	88.0%	0.0%	\$44,224		146.6%	107.1%	10.29
	UW Total	11,741	629	847	74.3%	5 \$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	0.0%	\$349,677	\$71,880	61.7%	-29.9%	-11.8%
Medical & Rx Exper	rience COMB	INED																								
Underwritten																										
Standard	High		93	127			\$3,185	(\$3,203)	\$341,798	\$442,817	77.2%	12.5%	1.2410	1.0295	\$423,505	\$545,868	1.2136		78.8%	1.6%	-7.6%	\$496,641		85.3%	26.3%	14.9%
	Medium		101	154			\$3,474	(\$3,365)	\$563,134	\$472,676	119.1%	12.5%	1.2410	1.0294	\$698,126	\$899,836	1.2134		121.7%	56.9%	-7.7%	\$529,639		131.8%	95.1%	14.9%
0	Low Saver 30/40		244 191	340			\$8,033	(\$3,268)	\$811,109	\$1,000,641	81.1%	12.5%	1.2410 1.2410	1.0294	\$1,004,904	\$1,295,251	1.2059 1.1409		83.3%	7.3%	-7.7%	\$1,114,356 \$702,410		90.2%	33.5%	14.9%
Saver HSA	HSA 1200		158	226 213			\$5,968 \$5,280	(\$4,224) (\$5,389)	\$819,481 \$276,737	\$668,570 \$403,281	122.6% 68.6%	12.5% 8.0%	1.1515	1.0290 1.0292	\$1,015,729 \$318,026	\$1,302,169 \$442,573	1.0726		133.2% 73.5%	70.7% 2.3%	-7.9% -6.8%	\$403,158		144.6% 78.9%	113.1% 26.1%	14.9% 14.9%
пом	HSA 2700		59	72			\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0292	\$37,307	\$51.917	0.8007		35.0%	-51.3%	-7.4%	\$98,733		37.8%	-54.6%	-13.69
	UW Total		846		2 100.0%		\$27,939	(\$19,459)	\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4,537,615	1.1597	\$3,619,559	96.6%	25.4%	-7.6%	\$3,344,937		104.6%	54.7%	14.0%
Medical Experience	<u>.</u>																									
Underwritten	Standard	8.374	438	621	51.8%	\$1,579,657	\$14,692	\$0	\$1,594,349	\$1,555,139	102.5%	12.5%	1.2410	1.0294	\$1,975,513	\$2.546.300	1.2939	\$2,012,143	98.2%	26.5%	-8.8%	\$1,835,183	(\$711,117)	107.6%	70.3%	22.79
	Saver	3,367	191	226	22.6%	\$761,256	\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	-8.4%	\$658,186	(\$560,842)	144.5%	113.6%	15.39
	HSA (incl Rx)		217	285			\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051		65.9%	-8.3%	-6.9%	\$501,891		70.8%	7.6%	9.29
	UW Total	15,852	846	1,132	2 100.0%	\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	-8.4%	\$2,995,260	(\$1,264,558)	109.6%	69.1%	18.9%
Rx Experience																										
Underwritten	Standard		438	621			\$0	(\$9,836)	\$121,691	\$360,995	33.7%	12.5%	1.2410	1.0000	\$151,021	\$194,656	0.8461		49.4%	-36.3%	0.0%	\$305,453		49.4%	-45.8%	-15.0%
	Saver UW Total		191 629	226 847			\$0 \$0	(\$4,224) (\$14,060)	\$52,257 \$173,948	\$45,818 \$406,814	114.1% 42.8%	12.5% 12.5%	1.2410	1.0000	\$64,852 \$215,874	\$83,141 \$277,797	0.9652 0.8596	\$44,224 \$349,677	146.6% 61.7%	88.0% -20.6%	0.0%	\$44,224 \$349,677		146.6% 61.7%	107.1% -29.9%	10.29
Madiaal 8 Du Fores		,	629	047	74.3%	\$188,008	\$0	(\$14,060)	\$173,948	\$406,614	42.8%	12.5%	1.2410	1.0000	\$215,874	\$211,191	0.8596	\$349,677	61.7%	-20.6%	0.0%	\$349,677	\$71,000	61.7%	-29.9%	-11.07
Medical & Rx Exper																									_	
Underwritten	Standard		438	621			\$14,692	(\$9,836)	\$1,716,040	\$1,916,134	89.6%	12.5%	1.2410	1.0294	\$2,126,535	\$2,740,956	1.2095		91.8%	18.3%	-7.6%	\$2,140,636		99.3%	47.1%	14.99
	Saver HSA (incl Rx)		191 217	226 285			\$5,968 \$7,278	(\$4,224) (\$5,400)	\$819,481 \$309.348	\$668,570 \$536,448	122.6% 57.7%	12.5% 8.0%	1.2410 1.1515	1.0290 1.0290	\$1,015,729 \$355.333	\$1,302,169 \$494.489	1.1409 1.0051	\$762,768 \$539.196	133.2% 65.9%	70.7% -8.3%	-7.9% -6.9%	\$702,410 \$501.891	(\$599,759) \$7.402	144.6% 70.8%	113.1% 7.6%	14.9% 9.2%
	UW Total		217 846		25.7%		\$7,278	(\$5,400)	\$309,348	\$536,448	91.1%	12.0%	1.1515	1.0290	\$355,333 \$3,497,596	\$494,489	1.0051	\$539,196	96.6%		-6.9% -7.6%	\$501,891		70.8% 104.6%		14.0%
	C.V TOTAL	.3,032	040	1,132		Ψ2,000,000	Ψ21,333	(\$15,455)	ψ <u>ε</u> ,014,000	ψ0,121,102	01.170	12.070	1.2314	7.0232	060,161,000	\$1,007,010	1551	600,010,000	30.070	25.470	-1.076	100,044,007	(\$1,132,010)	104.076	34.770	14.07

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Corridor District of Columbia

Experience P	Period:	Projection Period	<u>:</u>	Pricing Trend	12.5%		
Start	7/1/2011	Start	4/1/2013	Women's Preventive Trend	2.7%	TARGET LOSS RATIO = H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013	Total Rx Trend	15.5%	Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014			Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%		
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical Pooling Charge:	5.7%
Rx Rebates	-7.5%	Current Rate L€	1/1/2013	CDH Trend	8.0%		

		Midpt Rx Rebates	12/30/2011 -7.5%			Midpt Trend Mos Current Rate Le	10/30/2013 22.0 1/1/2013		Capitations Trend Non-CDH Trend CDH Trend	1.6% 12.5% 8.0%				Medical P	Pooling Charge:	5.7%				ı	1					
1 2	3	4 Exp Pd Member Months	5 Contracts 08/2012	6 Members 08/2012	7 Distributi on	8 Incurred Claims Adjusted for Catastrophic	9 Capitations	10	11 Incurred + Capitations + Rebates	12	13 Loss Ratio	14 Trend Assumed	15 Trend Factor	16 Capitations Factor	17 Projected Claims + Capitations + Rebates	18 Required Income	19	20 Income at Current 01/2013 Level	21 Proj LR at Current Rate Level	04/2013 Over		24 Generated Income	25 Proposed - Needed Income	26 LR w/ Proposed Increase	04/2013	28 Rate Increase: Over 04/2012 Proposed
Medical Experience	2																									
Underwritten Standard	High Medium	n 136	8 7	8 7	5.5%	\$23,408 \$8,655	\$260 \$236	\$0 \$0	\$23,668 \$8,891	\$25,227 \$20,234	93.8% 43.9%	12.5% 12.5%	1.2410 1.2410	1.0316 1.0310	\$29,318 \$10,985	\$37,789 \$14,159	1.3041 1.3494	\$32,899 \$27,303	89.1% 40.2%		-8.9% -8.9%	\$29,971 \$24,873	\$10,715	97.8% 44.2%	47.9% -33.5%	6 16.9%
Saver HSA (incl Rx)	Saver 30/40 HSA 1200 HSA 2700 UW Tota	536 678 269	36 25 32 19	43 36 49 20	19.7% 25.2% 15.0%	\$231,258 \$124,424 \$101,639 \$11,331	\$1,056 \$942 \$1,191 \$469 \$4,154	\$0 \$0 (\$41) \$0	\$232,314 \$125,366 \$102,788 \$11,800 \$504,827	\$89,143 \$81,305 \$71,132 \$18,029 \$305,070	260.6% 154.2% 144.5% 65.4%	12.5% 12.5% 8.0% 8.0%	1.2410 1.2410 1.1515 1.1515	1.0313 1.0295 1.0297 1.0302	\$288,086 \$155,383 \$118,219 \$13,531 \$615,521	\$371,322 \$199,201 \$164,516 \$18,830	1.2841 1.1821 1.2104 1.1907	\$114,470 \$96,111 \$86,100 \$21,466 \$378,349	251.7% 161.7% 137.3% 63.0%	107.3% 91.1% -12.3%	-8.7% -8.4% -15.2% -15.2%	\$104,511 \$88,038 \$73,013 \$18,203 \$338,609	(\$91,504) (\$626)	275.7% 176.5% 161.9% 74.3%	311.8% 149.5% 147.7% 13.7%	6 10.3% 6 9.9% 6 9.9%
	OW IOIA	1 2,389	127	103	100.0%	\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	102.7%	113.0%	-10.5%	\$336,609	(\$467,209)	181.8%	168.8%	5 13.0%
Rx Experience Underwritten																				1						
Standard	High Medium	n 136	8 7	8	5.5%	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$6,325 \$5,215	0.0%	15.5% 15.5%	1.3031 1.3031	1.0000 1.0000	\$0 \$0	\$0 \$0	0.8507 0.8629	\$5,381 \$4,500	0.0% 0.0%	-100.0%	0.0% 0.0%	\$5,381 \$4,500		0.0% 0.0%	-100.0% -100.0%	6 -15.0%
Saver	Saver 30/40 UW Tota	536	36 25 76	43 36 94	19.7%	\$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$0 \$0 \$0	\$19,383 \$6,624 \$37,547	0.0% 0.0% 0.0%	15.5% 15.5% 15.5%	1.3031 1.3031 1.3031	1.0000 1.0000 1.0000	\$0 \$0 \$0	\$0 \$0 \$0	0.8492 0.9192 0.8637	\$16,460 \$6,088 \$32,430	0.0% 0.0% 0.0%	-100.0%	0.0% 0.0% 0.0%	\$16,460 \$6,088 \$32,430	\$6,088	0.0% 0.0% 0.0%	-100.0% -100.0% -100.0%	6 5.3%
Medical & Rx Expe	rience COME	BINED																								
Underwritten Standard	High	n 153	9	8	6.3%	\$23,408	\$260	\$0	\$23,668	\$31,552	75.0%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.2132	\$38,279	76.6%	-1.3%	-7.7%	\$35,351	(\$2,438)	82.9%	17.5%	6 9.9%
Otalidaid	Medium	n 136	7	7	5.5%	\$8,655	\$236	\$0	\$8,891	\$25,449	34.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.2497	\$31,803	34.5%	-55.5%	-7.6%	\$29,373	\$15,215	37.4%	-47.0%	6 9.9%
Saver	Lov Saver 30/40		36 25	43 36		\$231,258 \$124,424	\$1,056 \$942	\$0 \$0	\$232,314 \$125.366	\$108,526 \$87,929	214.1% 142.6%	12.5% 12.5%	1.2410 1.2410	1.0313 1.0295	\$288,086 \$155,383	\$371,322 \$199,201	1.2064 1.1623	\$130,930 \$102,200	220.0% 152.0%	183.6% 94.9%	-7.6% -7.9%	\$120,971 \$94,126		238.1% 165.1%	237.3% 132.6%	
HSA	HSA 1200		32	49			\$1,191	(\$41) \$0	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-15.2%	\$73,013		161.9%	147.7%	
	HSA 2700 UW Tota		19 127	20 163	15.0% 100.0%	\$11,331 \$500,715	\$469 \$4,154	(\$41)	\$11,800 \$504,827	\$18,029 \$342,618	65.4% 147.3%	8.0% 11.5%	1.1515 1.2208	1.0302	\$13,531 \$615,521	\$18,830 \$805,817	1.1907 1.1989	\$21,466 \$410,778	63.0% 149.8%	-12.3% 96.2%	-15.2% -9.7%	\$18,203 \$371,038		74.3% 165.9%	13.7%	
Medical Experience	<u> </u>																									
Underwritten	Standard		51	58		\$263,322	\$1,552	\$0	\$264,874	\$134,604	196.8%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2977	\$174,671	188.0%	142.3%	-8.8%	\$159,355		206.1%	209.0%	
	Save HSA (incl Rx		25 51	36 69		\$124,424 \$112.970	\$942 \$1,659	\$0 (\$41)	\$125,366 \$114.588	\$81,305 \$89.161	154.2% 128.5%	12.5% 8.0%	1.2410 1.1515	1.0295 1.0298	\$155,383 \$131,750	\$199,201 \$183,346	1.1821 1.2064	\$96,111 \$107.566	161.7% 122.5%	107.3% 70.4%	-8.4% -15.2%	\$88,038 \$91,216		176.5% 144.4%	149.5% 121.0%	
	UW Tota		127	163		\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	-10.5%	\$338,609		181.8%	168.8%	
Rx Experience																				1						
Underwritten	Standard		51	58			\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%		0.0%	\$26,341		0.0%	-100.0%	
-	Save UW Tota		25 76	36 94	10.170	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$6,624 \$37,547	0.0%	15.5% 15.5%	1.3031	1.0000	\$0 \$0	\$0 \$0	0.9192	\$6,088 \$32,430	0.0%		0.0%	\$6,088 \$32,430		0.0%	-100.0% -100.0%	
Medical & Rx Expe	rience COME	BINED				•	•		•							•							. , ,			
Underwritten	Standard		51	58	40.2%	\$263,322	\$1,552	\$0	\$264,874	\$165,527	160.0%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2144	\$201,013	163.4%	110.6%	-7.6%	\$185,696	(\$237,574)	176.8%	150.5%	
	Save	r 536	25 51	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295 1.0298	\$155,383	\$199,201	1.1623 1.2064	\$102,200 \$107,566	152.0% 122.5%	94.9%	-7.9% -15.2%	\$94,126	(\$105,075)	165.1%	132.6%	6 9.9%
	HSA (incl Rx UW Tota		51 127	69 163		\$112,970 \$500,715	\$1,659 \$4,154	(\$41) (\$41)	\$114,588 \$504,827	\$89,161 \$342,618	128.5% 147.3%	8.0% 11.5%	1.1515	1.0298	\$131,750 \$615,521	\$183,346 \$805,817	1.2064	\$107,566 \$410,778	122.5% 149.8%		-15.2% -9.7%	\$91,216 \$371,038		144.4% 165.9%	121.0%	

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CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor) District of Columbia

Experience P	eriod:	Projection Period:					
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO = H.S.A. & HI	3 71.9%
Incurred thru	6/30/2012	Thru	6/30/2013			Standar	d 77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014			Save	r 78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%		
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical Pooling Charge	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	CDH Trend	8.0%		

		Rx Rebates	-7.5%			Trend Mos Current Rate Level	22.0 1/1/2013		Non-CDH Trend CDH Trend	12.5% 8.0%				Medical	Pooling Charge:	5.7%										
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 08/2012	Members 08/2012	Distribu on	Incurred Claims ti Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Claims + Capitations + Rebates	Required Income	IAF	Income at Current 01/2013 Level	Proj LR at Current Rate Level	Incremental Ra 04/2013 Ove Derived		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase		ate Increase: ver 04/2012 Proposed
Medical Experienc	:e																									
Underwritten																										
Standard	High		101	13			\$3,445	\$0	\$325,843	\$374,032	87.1%	12.5%	1.2410	1.0297	\$403,650	\$520,277	1.3127	\$490,998	82.2%	6.0%	-8.9%	\$447,299		90.2%	43.4%	23.3%
	Medium Low		108 280	16 38			\$3,710 \$9,089	\$0 \$0	\$530,392 \$1,002,987	\$399,129 \$916,582	132.9% 109.4%	12.5% 12.5%	1.2410 1.2410	1.0295 1.0296	\$657,444 \$1,242,808	\$847,400 \$1,601,893	1.3048 1.2820	\$520,776 \$1,175,040	126.2% 105.8%	62.7% 36.3%	-8.9% -8.7%	\$474,427 \$1,072,811		138.6% 115.8%	119.5% 81.4%	22.9% 21.5%
Saver	Saver 30/40		216				\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1.2410	1.0290	\$1,106,259	\$1,418,229	1.1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223		148.2%	118.0%	14.7%
HSA (incl Rx)	HSA 1200	3,671	190	26	2 19.59	% \$378,485	\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1.1515	1.0293	\$436,245	\$607,089	1.0933	\$518,673	84.1%	17.0%	-8.2%	\$476,171	(\$130,918)	91.6%	45.4%	14.1%
-	HSA 2700 UW Tota		78 973		2 8.0° 5 100.0°		\$2,467 \$32,092	(\$10) (\$5,441)	\$44,411 \$3,175,748	\$151,195 \$3,019,408	29.4% 105.2%	8.0% 11.9%	1.1515	1.0287 1.0293	\$50,838 \$3,897,244	\$70,747 \$5,065,635	0.8472 1.2083	\$128,090 \$3,648,231	39.7% 106.8%	-44.8% 38.9%	-8.7% -8.6%	\$116,937 \$3,333,868	\$46,190 (\$1,731,767)	43.5% 116.9%	-45.4% 79.7%	-9.7% 18.3%
Dy Evnerience																										
Rx Experience																										
Underwritten Standard	High	1.970	101	13	5 10.49	% \$42.825	\$0	(\$3,203)	\$39.623	\$100.337	39.5%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8441	\$84.693	58.1%	-25.2%	0.0%	\$84,693	\$21.313	58.1%	-36.4%	-15.0%
Standard	Medium		108				\$0	(\$3,365)	\$41,633	\$98,996	42.1%	12.5%	1.2410	1.0000	\$51.667	\$66.595	0.8544	\$84.585	61.1%	-21.3%	0.0%	\$84,585		61.1%	-33.1%	-15.0%
	Low		280				\$0	(\$3,268)	\$40,436	\$192,585	21.0%	12.5%	1.2410	1.0000	\$50,182	\$64,681	0.8439	\$162,516	30.9%	-60.2%	0.0%	\$162,516		30.9%	-66.2%	-15.0%
Saver	Saver 30/40 UW Tota		216 705		2 22.29		\$0	(\$4,224) (\$14,060)	\$52,257 \$173,948	\$52,442 \$444,361	99.6% 39.1%	12.5% 12.5%	1.2410	1.0000	\$64,852 \$215,874	\$83,141 \$277,797	0.9594	\$50,313 \$382,107	128.9% 56.5%	65.2% -27.3%	0.0% 0.0%	\$50,313 \$382,107		128.9% 56.5%	81.1% -35.9%	9.6%
		-,	703	34	1 72.5	% \$100,000	Φ0	(\$14,000)	\$173,946	ф444,301	39.176	12.5%	1.2410	1.0000	\$215,074	\$211,191	0.6599	\$302,107	30.3%	-21.3%	0.0%	\$302,107	\$104,310	30.3%	-33.9%	-11.076
Medical & Rx Expe	erience COMB	BINED																								
Underwritten Standard	High	1.970	101	13	5 10.49	% \$365,223	\$3,445	(\$3,203)	\$365,466	\$474.370	77.0%	12.5%	1,2410	1.0297	\$452.823	\$583.657	1.2136	\$575,691	78.7%	1.4%	-7.6%	\$531,993	(\$51,665)	85.1%	25.7%	14.5%
Statitualu	Medium		108				\$3,710	(\$3,365)	\$572,025	\$498,125	114.8%	12.5%	1.2410	1.0297	\$709,111	\$913,995	1.2153		117.1%	51.0%	-7.7%	\$559,012		126.9%	87.4%	14.6%
	Low		280	38			\$9,089	(\$3,268)	\$1,043,423	\$1,109,167	94.1%	12.5%	1.2410	1.0296	\$1,292,989	\$1,666,574	1.2059		96.7%	24.6%	-7.6%	\$1,235,327		104.7%	54.3%	14.4%
Saver	Saver 30/40		216				\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1.2410	1.0290	\$1,171,111	\$1,501,370	1.1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536		147.0%	115.5%	14.4%
HSA	HSA 1200		190				\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1.1515	1.0293	\$436,245	\$607,089	1.0933	\$518,673	84.1%	17.0%	-8.2%	\$476,171		91.6%	45.4%	14.1%
-	HSA 2700 UW Tota		78 973		2 8.0° 5 100.0°		\$2,467 \$32,092	(\$10) (\$19,501)	\$44,411 \$3,349,696	\$151,195 \$3,463,769	29.4% 96.7%	8.0% 11.9%	1.1515	1.0287	\$50,838 \$4,113,117	\$70,747 \$5,343,432	0.8472 1.1636	\$128,090 \$4,030,338	39.7% 102.1%	-44.8% 32.6%	-8.7% -7.8%	\$116,937 \$3,715,975		43.5% 110.7%	-45.4% 63.4%	-9.7% 13.6%
Medical Experienc							** ***	,,	.,,	,,					. , . ,			. ,,								
Underwritten	<u>e</u> Standard	9.280	489	67	9 50.39	% \$1,842,978	\$16,244	\$0	\$1,859,222	\$1,689,743	110.0%	12.5%	1.2410	1.0296	\$2,303,902	\$2.969.570	1.2942	\$2,186,814	105.4%	35.8%	-8.8%	\$1,994,538	(\$975,032)	115.5%	81.9%	22.2%
Underwritten	Sandard		216				\$6.911	\$0 \$0	\$892,590	\$704.057	126.8%	12.5%	1.2410	1.0296	\$2,303,902	\$2,969,570	1.1571	\$814.654	135.8%	35.8% 74.1%	-8.4%	\$7,994,536		148.2%	118.0%	14.7%
	HSA (incl Rx)		268				\$8,938	(\$5,441)	\$423,936	\$625,609	67.8%	8.0%	1.1515	1.0291	\$487,083	\$677,835	1.0338	\$646,762	75.3%	4.8%	-8.3%	\$593,107		82.1%	25.0%	9.4%
	UW Tota	18,241	973	1,29	5 100.09	% \$3,149,097	\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1.2292	1.0293	\$3,897,244	\$5,065,635	1.2083	\$3,648,231	106.8%	38.9%	-8.6%	\$3,333,868	(\$1,731,767)	116.9%	79.7%	18.3%
Rx Experience																										
Underwritten	Standard		489				\$0	(\$9,836)	\$121,691	\$391,919	31.1%	12.5%	1.2410	1.0000	\$151,021	\$194,656	0.8466	\$331,794	45.5%	-41.3%	0.0%	\$331,794		45.5%	-50.1%	-15.0%
	Saver UW Tota		216				\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9594	\$50,313	128.9% 56.5%	65.2%	0.0%	\$50,313		128.9%	81.1%	9.6%
			705	94	1 72.59	% \$188,008	\$0	(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%
Medical & Rx Expe																										
Underwritten	Standard Saver		489 216				\$16,244 \$6,911	(\$9,836) (\$4,224)	\$1,980,913 \$944.847	\$2,081,662 \$756,499	95.2% 124.9%	12.5% 12.5%	1.2410 1.2410	1.0296 1.0290	\$2,454,923 \$1,171,111	\$3,164,226 \$1,501,370	1.2099 1.1434	\$2,518,608 \$864,967	97.5% 135.4%	25.6% 73.6%	-7.6% -7.9%	\$2,326,332 \$796,536		105.5% 147.0%	55.7% 115.5%	14.5% 14.4%
	HSA (incl Rx)		268				\$8,938	(\$4,224)	\$423.936	\$625,609	67.8%	8.0%	1.1515	1.0290	\$487.083	\$677.835	1.0338	\$646,762	75.3%	4.8%	-7.9% -8.3%	\$593,107		82.1%	25.0%	9.4%
	UW Tota		973		5 100.09		\$32,092	(\$19,501)	\$3,349,696	\$3,463,769	96.7%	11.9%	1.2298	1.0293	\$4,113,117	\$5,343,432	1.1636	\$4,030,338	102.1%		-7.8%	\$3,715,975		110.7%		13.6%
																					·					

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CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - PPACA

4/1/2013 Women's Preventive Trend TARGET LOSS RATIO = H.S.A. & HB 2.7% 15.5% Incurred thru Total Rx Trend 6/30/2012 6/30/2013 Standard 77.6% 78.0% Spans Thru 8/31/2012 5/31/2014 Capitations Trend 1.8% Midpt 12/30/2011 Midpt 10/30/2013 OE 150.0% Trend Mos 22.0 Non-CDH Trend 12.5% 8.0% Medical Pooling Charge 5.7% Rx Rebates -7.5% 1/1/2013 CDH Trend 5 11 12 13 17 Projected Claims + 18 20 21 22 23 24 25 26 27 Incurred Claims Incurred + Proj LR at LR w/ Proposed Current Proposed -Adjusted for Capitations + Current Rate 08/2012 08/2012 on Capitations Rebates Income Ratio Assumed Factor Factor Rebates Income 01/2013 Leve Level 04/2013 Over 01/2013 Income Needed Income Increase 04/2013 Over 04/2012 Medical Experience Underwritten Standard \$52,613 \$113,505 \$45,690 Medium 4.3% 7.1% \$62,015 \$86,345 \$634 \$1,470 \$0 \$0 \$62,649 \$87,815 \$65,430 95.7% 57.1% 12.5% 12.5% 1.2410 1.0327 \$77.616 \$100.042 1.1195 \$73,251 106.0% 36.6% -18.7% 3.0% \$75,448 \$177,446 102.9% 49.5% -11.0% 12.8% 12.8% (\$24,594) \$37,373 Low \$153,878 1.2410 1.0327 \$108,674 \$140,073 1.1196 \$172,278 63.1% 61.2% HSA (incl Rx) HSA 1200 487 86 3.5% \$48,122 \$16,120 \$815 \$141 \$48,771 \$15,859 \$101,045 \$21,579 48.3% 73.5% 8.0% 1.1515 1.0323 \$56,064 \$18,246 \$78,020 \$25,391 1.0415 \$105,235 \$22,477 53.3% -25.9% 13.0% \$107 234 \$29,215 52.3% 79.7% -24.2% 15.5% 4.2% HSA 2700 1.0416 81 2% \$22,904 0.6% 21.8% 1.1% 36.5% 17.5% \$16,120 \$450,364 \$5,418 \$67,661 \$141 (\$401) \$5,313 \$ (38,003) \$302 (\$7) \$1,182 \$0 \$612 \$0 \$15,859 \$417,675 \$5,713 \$68,842 \$21,579 \$580,276 \$29,263 \$111,332 \$56,008 1.1515 1.1515 1.1515 1.1515 1.1515 1.0335 1.0308 1.0344 1.0429 1.0429 \$18,246 \$480,325 \$6,543 \$79,146 \$39,634 \$668,432 \$9,106 \$110,141 \$55,155 \$1,254,174 \$22,477 \$637,234 \$32,144 \$121,363 \$60,955 4.9% -71.7% -9.2% \$22,904 \$668,458 \$32,755 \$127,310 15.5% 13.1% -69.5% -2.2% -2.5% 4.2% 13.1% 9.8% 13.1% 7.8% 3,017 183 844 437 72.0% 19.5% 61.8% 8.0% 8.0% 8.0% 8.0% 8.0% 1.0982 1.0985 1.0901 HealthyRlug HB TO 1500 185 212 75.4% \$27 71.9% 20.0% 62.2% HB HSA 2500 HB2 1500 HB2 2500 \$23,649 \$17,169 65.2% 3.8% 66.3% HIPAA Standard High 0.7% \$13.834 \$164 \$0 \$13 008 \$46 112 30.4% 12 5% 1 2410 1 0287 \$17 337 \$22.347 0.9615 \$44.338 -49.6% \$45,668 \$23 322 38.0% 49 1% 4.0% 3.0% \$67,209 \$212,044 24.6% Medical - Underwritten & HIPAA \$1,430,727 I IW & HIPAA Total 0.47 100.0% \$853 150 \$11.863 \$826 445 1.0333 \$971.004 \$1 321 383 63.09 -14.3% \$276.678 60.8% 10.8% Rx Experience Underwritten Standard 4.6% \$24,338 (\$1,820) \$22,517 \$49,913 \$29,342 \$37,820 \$44,537 65.9% \$45,873 \$8,053 64.0% High 1.3031 1.0000 -15.1% -10.0% 379 886 844 437 Medium Low 36 60 37 66 4.3% 7.1% \$9.508 \$0 \$0 (\$711) (\$1,878) \$8,797 \$23,239 \$33,391 26.3% 28.9% 15.5% 15.5% 1.3031 1.0000 \$11,463 \$30,282 \$14,775 \$39,031 0.8932 \$29,825 \$71,716 38.4% -50.5% 3.0% 3.0% 4.9% \$30,719 \$73,868 \$15,945 \$34,837 37.3% -56.7% -52.5% -10.0% -10.0% \$25,117 \$80,284 1.3031 1.0000 0.8933 42.2% -45.6% 41.0% HB2 1500 309 377 188 36.5% 17.5% \$12,375 \$11,449 \$20,925 54.7% 15.5% 1.3031 1 0000 \$14.919 \$20.762 1.0902 \$22.813 65.4% -9.0% \$23,931 \$3 169 62.3% -1.9% 13.1% HIPAA \$12.002 (\$1.020) \$12.054 103 02 149.0% 1E E9/ 1 2021 1 0000 \$16.750 \$21 590 \$0.774 171 /0 120.00/ \$10.067 (\$11.600) 166 40 122 00/ 9.1% Low HIPAA Total 3.1% \$49,860 \$63,752 \$77,480 230.4% 198.2% 248.9% 224.6% 9.0% Rx - Underwritten & HIPAA UW & HIPAA Total 3,374 742 73.0% \$141,716 \$0 (\$10,598) \$131,118 \$226,301 15.5% \$170,857 \$222,575 0.9491 \$214,773 79.6% 3.3% \$221,891 77.0% -3.0% -3.3% 1.3031 1.0000 Medical & Rx Experience COMBINED Underwritten Standard High Medium Low HSA 1200 HSA 2700 HB TO 1500 4.6% \$66,030 \$845 (\$1.820) \$65,054 \$148,454 43.8% 13.6% 1.2628 \$81,955 \$105,634 1.0423 \$154,736 53.09 -31.7% 3.0% \$159,378 \$53,743 51.4% -30.5% 4.9% 4.5% 4.3% 7.1% 3.5% 0.6% 21.8% \$634 \$1,470 \$815 \$141 \$5,313 12.9% 13.1% 8.0% 8.0% 8.0% -31.7% 11.4% -26.6% -25.9% 13.0% 4.9% 13.3% -25.2% -24.2% 15.5% 13.1% 4.8% 4.9% 4.2% 4.2% 13.1% \$71 522 \$71.445 \$98.820 72 3% 1 2487 1 0327 \$89,070 \$114.817 1 0431 \$103,075 86.4% 3.0% \$106.168 83.0% (\$711) (\$1,878) (\$166) (\$401) (\$38,003) 1.2487 1.2542 1.1515 1.1515 1.1515 886 487 86 3,017 \$72,209 \$29,215 \$111.462 \$111.054 \$234 161 47.4% 1 0327 \$138,956 \$243,994 \$251.314 HSA \$48,122 \$16,120 \$450,364 \$48,771 \$15,859 \$417,675 \$101,045 \$21,579 1.0323 1.0335 1.0308 \$56,064 \$18,246 \$78,020 \$107,234 \$22,904 \$668,458 \$22,477 1.9% 4.9% 79.7% 71.9% 73.5% 72.0% \$25,391 \$668,432 81.2% 75.4% (\$2,487 \$27 185 212 HealthyBlue \$637,234 \$480,325 HB HSA 2500 183 844 1.1% 36.5% \$5,418 \$302 (\$7) \$5,713 \$29,263 19.5% 8.0% 9.1% 1.1515 1.0344 \$6,543 \$9,106 1.0985 \$32,144 20.4% -71.7% 1.9% 4.9% \$32,755 \$23,649 20.0% -69.5% 9.8% 13.1% HB2 1500 309 \$80,035 \$1,182 \$80,292 \$132,257 60.7% 1.1735 1.0429 \$94,065 \$130,903 1.0901 \$144,176 65.2% -9.2% \$151,241 \$20,338 62.2% -2.1% HB2 2500 UW Total \$40,491 \$67,636 \$1,413,492 \$47,623 \$66,273 \$1,377,680 \$73,612 \$1,516,684 \$74,232 \$1,573,685 8.7% 9.3% HIPAA High 92 0.7% \$27 727 \$164 (\$1.030) \$26.852 \$54 705 49.0% 14.0% 1 2700 1 0287 \$34.087 \$43 035 0.9875 \$54.112 63.09 -18.8% 3.0% \$55 735 \$11.800 61 29 -17 3% 4 9% \$122,342 \$166,278 49.8% 4.9% 4.9% 52.4% Medical - Underwritten & HIPAA \$1,819,952 UW & HIPAA Total 1,009 100.0% \$994,875 \$11,863 65.0% 3.7% 8.7% Medical Experience 1.774 135 150 44 15.9% \$190.052 \$2,949 \$0 \$193,000 \$307.930 \$355,728 67.29 \$58,470 65.2% Underwritten Standard \$317.848 12.5% 1.2410 \$238,904 -13.4% \$366,400 \$130,139 -5.2% -17.2% 12.8% HSA (incl Rx) 573 35 194 4.1% 22.9% \$64,242 \$955 \$64,630 \$122,624 52.7% 8.0% 1.1515 1.0325 \$74,309 \$103,411 1.0415 \$127,712 58.2% -19.0% 1.9% 4.8% \$26,728 57.1% 4.2% HealthyBlue 3 200 223 \$455,782 \$5,615 (\$38,009) \$423,388 \$609.539 69.5% 1 1515 1 0310 \$486,869 \$677.537 1.0982 \$669.378 72 7% 1 2% \$701 213 \$23,676 69 4% 9.1% 12.9% \$165,296 \$1,254,174 3.3% 63.1% 11.3% HIPAA \$41,559 \$551 \$42,110 \$213 375 1 2410 1.0303 \$52 143 \$67.200 0.9648 25 39 -67.4% 3.0% \$212.044 \$144.835 24.6% -66 0% 4.3% Medical - Underwritten & HIPAA \$11.863 (\$38,577 \$1,430,727 I IW & HIPAA Total 0.47 100.0% \$853 150 \$826.445 \$971.004 \$1,321,383 \$276.678 10.8% Rx Experience Underwritter 1.774 150 \$54.553 \$163,588 1.3031 \$71,086 \$91.625 \$150,460 -10.0% 13.1% -5.5% HealthyBlue 2.0 \$32,552 \$22,909 54.0% \$19,002 54.0% 15.5% 1.0000 \$31,880 1.0896 \$35,470 \$181,547 \$37,208 \$187,668 \$5,328 -3.1% UW Total 592 15.9% \$77,964 \$72,133 \$196,140 36.8% 15.5% 1.3031 1.0000 \$93,995 \$123,506 0.9256 -32.0% 3.4% \$64,162 50.1% -37.8% HIPAA 319 \$30,161 195.6% 1 3031 1.0000 \$99,069 \$99,069 231.3% 198.2% 198.2% 3.0% \$34,223 \$34,223 224.6% 215.7% 9.0% Rx - Underwritten & HIPAA LIW & HIPAA Total 618 742 10.0% \$141 716 \$0 (\$10.598) \$131 118 \$226.301 57.0% 15.5% 1 3031 1.0000 \$170.857 \$222 575 0.0401 \$214 773 79.6% 3.6% 3 3% \$221.801 77.0% -3.0% -3 3% Medical & Rx Experience COMBINED Underwritten 150 15.9% \$249.014 \$247,553 \$399,556 \$516,859 HSA (incl Rx) \$64,630 \$423,388 8.0% 8.0% \$127,712 \$669,378 573 35 194 44 223 4.1% 22.9% \$64,242 \$455,782 \$955 (\$568) \$5,615 (\$38,009) \$122,624 \$609,539 52.7% 69.5% 1.1515 1.1515 1.0325 1.0310 \$74,309 \$103,411 \$677,537 1.0415 58.2% -19.0% 1.2% 1.9% 4.8% \$130,139 \$26,728 \$23,676 57.1% -17.2% 4.2% 12.9% 1.0982 9.1% HealthyBlue 3,200 \$486,869 72.7% \$701,213 69.4% HealthyBlue 2.0 \$217,788 \$1,516,684 \$1,793 \$11,312 \$199,893 \$1,413,492 9.1% \$141,688 \$197,176 \$1,377,680 1.0895 -9.5% -9.2% 3.5% \$225,473 \$1,573,685 62.8% 11.6% 9.3% 66.89 HIPAA Medical - Underwritten & HIPAA UW & HIPAA Total 7 147 847 1,009 100.0% \$11,863 \$957,564 \$1,657,028 1.1945 1.0333 \$1,141,861 \$1,543,958 \$1,819,952 \$275,994 Open Enrollment Standard Medical 14 260 1 260 1.497 100.0% \$4.482.062 \$23,806 \$0 \$4 505 868 \$3 180 740 141 7% 12.5% 1.2410 1.0323 \$5.586.014 \$3.724.600 1.0546 \$3.354.258 166 6% 11.0% 19 9% \$4 021 755 \$207 146 138 9% 11.0% 19.9% \$1,985,604 \$495,283 370.9% \$3,676,023 172.6% \$1,595,930 \$5,320,539 \$647,934 \$4,669,689 19.9% OE Medical & Rx Total 1,269 \$0 (\$148,489) \$23,806 (\$148,489) 1.0911 369.5% 170.9% 443.0% 204.9% Grand Total (incl OE) 21.407 2.116 2.506 0.0% \$7,462,541 \$35,670 (\$197,664) \$5,333,051 136,9% 1.0326 \$9.122.669 \$6.864.497 1.0595 \$5.650.431 161.5% 21.5% \$6,489,641 140.6% 23.2% \$7,300,546 13.0% 1.2507 14.9% (\$374.856) 16.4%

1891_DC_BC UW HSA - GRACINGS 41 2013 1891_DC_BC UW HSA - GRACINGS 41 2013 8

CareFirst BlueCross BlueShield (BlueCholce) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor + PPACA) District of Columbia

Experience I	Period:	Projection Period:						
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013				Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014				Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%		OE	150.0%
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical Po	ooling Charge:	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	CDH Trend	8.0%			

		Rx Rebates	-7.5%			rend Mos current Rate Level	22.0 1/1/2013		Non-CDH Trend CDH Trend	12.5% 8.0%				Medical F	ooling Charge:	5.7%										
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member	Contracts	Members	Distributi Ir	ncurred Claims Adjusted			Incurred + Capitations +		Loss	Trend	Trend C	apitations	Projected Claims + Capitations +	Required		Income at Current	Proj LR at Current Rate	Incremental Rate	e Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate	
		Months	08/2012	08/2012	on	for Catastrophic	Capitations	Rebates	Rebates	Income	Ratio	Assumed	Factor	Factor	Rebates	Income	IAF (01/2013 Level	Level	04/2013 Over	01/2013 Proposed	Income	Needed Income	Increase	04/2013 Over Derived P	r 04/2012 Proposed
Medical Experience Underwritten																										
Standard	High Medium Low	2,479 2,495 6.080	140 144	182 198 449	7.9%	\$364,090 \$588,697 \$1,080,243	\$4,290 \$4,344 \$10,559	\$0 \$0 \$0	\$368,380 \$593,041 \$1,090,802	\$472,573 \$464,559 \$1,070,459	78.0% 127.7% 101.9%	12.5% 12.5% 12.5%	1.2410 1.2410 1.2410	1.0302 1.0300 1.0300	\$456,263 \$735,060 \$1,351,482	\$588,092 \$947,442 \$1,741,967	1.2722 1.2787 1.2586	\$601,197 \$594,027 \$1,347,318	75.9% 123.7% 100.3%	-2.2% 59.5%	-6.7% -7.4% -7.2%	\$560,804 \$549,875 \$1,250,258	(\$27,287) (\$397,566) (\$491,709)	81.4% 133.7% 108.1%	27.2% 109.6% 67.7%	21.3% 21.6%
Saver HSA (incl Rx)	Saver 30/40	3,903 4,158	340 216 220	262 301	11.9%	\$1,080,243 \$885,679 \$426.608	\$10,559 \$6,911 \$7,285	\$0 \$0 (\$5,597)	\$1,090,802 \$892,590 \$428,296	\$1,070,459 \$704,057 \$575,458	101.9% 126.8% 74.4%	12.5% 12.5% 8.0%	1.2410 1.2410 1.1515	1.0300 1.0290 1.0296	\$1,351,482 \$1,106,259 \$492,309	\$1,418,229 \$685,109	1.2586 1.1571 1.0842	\$1,347,318 \$814,654 \$623,908	100.3% 135.8% 78.9%	29.3% 74.1% 9.8%	-8.4%	\$1,250,258 \$746,223 \$583,405	(\$672,006) (\$101,704)	108.1% 148.2% 84.4%	118.0% 32.0%	20.4% 14.7% 12.4%
HealthyBlue	HSA 1200 HSA 2700 HB TO 1500	1,473 3,017	83 185	97 212	4.6% 10.2%	\$58,074 \$450,364	\$2,608 \$5,313	(\$412) (\$38,003)	\$60,270 \$417,675	\$172,775 \$580,276	34.9% 72.0%	8.0% 8.0%	1.1515 1.1515	1.0290 1.0308	\$69,083 \$480,325	\$96,138 \$668,432	0.8715 1.0982	\$150,567 \$637,234	45.9% 75.4%	-36.1% 4.9%	-6.5% -7.1% 4.9%	\$139,841 \$668,458	\$43,703 \$27	49.4% 71.9%	-36.5% 13.1%	-7.6% 13.1%
	HB HSA 2500 HB2 1500 HB2 2500	183 844 437	9 309 148	11 377 188	0.5% 17.0% 8.1%	\$5,418 \$67,661 \$33.864	\$302 \$1,182 \$612	(\$7) \$0	\$5,713 \$68,842 \$34,476	\$29,263 \$111,332 \$56,008	19.5% 61.8% 61.6%	8.0% 8.0% 8.0%	1.1515 1.1515 1.1515	1.0344 1.0429 1.0429	\$6,543 \$79,146 \$39,634	\$9,106 \$110,141 \$55,155	1.0985 1.0901 1.0883	\$32,144 \$121,363 \$60,955	20.4% 65.2% 65.0%	-71.7% -9.2% -9.5%	1.9% 4.9% 0.0%	\$32,755 \$127,310 \$60,955	\$23,649 \$17,169 \$5,800	20.0% 62.2% 65.0%	-69.5% -2.2% -2.5%	9.8% 13.1%
HIPAA	UW Total	25,069	1,794	2,277	98.6%	\$3,960,697	\$43,405	(\$44,018)	\$3,960,084	\$4,236,760	93.5%	11.4%	1.2182	1.0304	\$4,816,105	\$6,319,809	1.1762	\$4,983,368	96.6%	26.8%	-5.3%	\$4,719,886	(\$1,599,924)	102.0%	56.0%	7.8% 16.5%
Standard	High Low	92 227	6 20	7 20	0.3% 1.1%	\$13,834 \$27,725 \$41,559	\$164 \$387	\$0 \$0	\$13,998 \$28,111	\$46,112 \$167,264	30.4% 16.8%	12.5% 12.5%	1.2410 1.2410	1.0287 1.0310	\$17,337 \$34,806	\$22,347 \$44,862	0.9615 0.9657	\$44,338 \$161,530	39.1% 21.5%	-49.6% -72.2% -67.4%	3.0% 3.0%	\$45,668 \$166,376	\$23,322 \$121,513 \$144,835	38.0% 20.9%	-49.1% -71.9%	4.0% 4.4% 4.3%
Medical - Underwritten & HIPAA	HIPAA Total	319	26	27	1.4%		\$551	\$0	\$42,110	\$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143	\$67,209	0.9648	\$205,868	25.3%		3.0%	\$212,044		24.6%	-66.9%	
Rx Experience	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,002,256	\$43,956	(\$44,018)	\$4,002,193	\$4,450,136	89.9%	11.4%	1.2185	1.0304	\$4,868,248	\$6,387,018	1.1661	\$5,189,235	93.8%	23.1%	-5.0%	\$4,931,929	(\$1,455,089)	98.7%	50.3%	16.0%
Underwritten Standard	High	2,479	140	182	10.6%	\$67,163	\$0	(\$5,023)	\$62,140	\$150,250	41.4%	13.6%	1.2635	1.0000	\$78,515	\$101,200	0.8601	\$129,230	60.8%	-21.7%	1.0%	\$130,566	\$29,366	60.1%	-32.8%	-13.3%
	Medium Low	6.080	144 340 216	198 449 262	10.9% 25.7%	\$54,505 \$68,821 \$56,481	\$0 \$0 \$0 \$0	(\$4,076) (\$5,147)	\$50,429 \$63,674	\$132,387 \$272,869	38.1% 23.3%	13.0% 13.6%	1.2518 1.2637	1.0000 1.0000	\$63,130 \$80,463	\$81,370 \$103,712	0.8642 0.8584	\$114,410 \$234,232	55.2% 34.4%	-28.9% -55.7% 65.2%	0.8% 0.9%	\$115,305 \$236,383	\$33,935 \$132,672	54.8% 34.0%	-39.1% -62.0%	-13.7% -13.5% 9.6%
Saver HSA (Rx incl w/ Medical)	Saver 30/40 HSA 1200 HSA 2700	3,903	216	262	16.3%	\$56,481	\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%
HealthyBlue	HB TO 1500 HB HSA 2500																									
	HB2 1500 HB2 2500	844 437 16,238	309 148 1,297	377 188	23.4% 11.2% 98.0%	\$12,375 \$6,627	\$0 \$0	(\$925) (\$496)	\$11,449 \$6,131	\$20,925 \$11,627	54.7% 52.7%	15.5% 15.5% 13.4%	1.3031 1.3031 1.2592	1.0000	\$14,919 \$7,989	\$20,762 \$11,118	1.0902	\$22,813 \$12,657	65.4% 63.1% 55.0%	-9.0% -12.2% -28.8%	4.9% 4.9%	\$23,931 \$13,277	\$3,169 \$2,159	62.3% 60.2% 54.4%	-1.9% -5.3% -36.4%	13.1% 13.1% -9.8%
HIPAA Standard	High	92	1,297	1,000	0.5%	\$205,972 \$13.893	\$0	(\$19,690)	\$240,062	\$8 684	148 0%	15.5%	1.3031	1.0000	\$309,869	\$21,589	1.1256	\$9,774	171 4%	120.9%	3.0%	\$10.067	(\$11.522)	166.4%	133.9%	9.1%
Statuaru	Low HIPAA Total	227 319	20 26	20 27	1.5%	\$49,860 \$63,752	\$0 \$0	(\$3,729) (\$4,768)	\$46,131 \$58,985	\$21,477 \$30,161		15.5% 15.5%	1.3031	1.0000	\$60,112 \$76,862	\$77,480 \$99,069	1.0920	\$23,452 \$33,226	256.3% 231.3%	230.4% 198.2%	3.0% 3.0%	\$24,156 \$34,223	(\$53,324) (\$64,846)	248.9% 224.6%	249.8% 215.7%	9.0%
Rx - Underwritten & HIPAA	UW & HIPAA Total	16,557	1,323	1,683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%		1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%		1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Medical & Rx Experience COMB Underwritten	INED																							•		
Standard	High Medium	2,479 2,495	140 144	182 198	7.9%	\$431,253 \$643,202	\$4,290 \$4,344	(\$5,023) (\$4,076)	\$430,520 \$643,470	\$622,824 \$596,946	69.1% 107.8%	12.7% 12.5%	1.2443 1.2419	1.0302 1.0300	\$534,778 \$798,190	\$689,292 \$1,028,812	1.1728 1.1868	\$730,427 \$708,437	73.2% 112.7%	-5.6% 45.2%	-5.4% -6.1%	\$691,370 \$665,180	\$2,079 (\$363,632)	77.4% 120.0%	12.2% 75.0%	12.5% 13.2%
Saver	Low Saver 30/40	6,080 3,903	340 216	449 262	18.7% 11.9%	\$1,149,064 \$942,160	\$10,559 \$6,911	(\$5,147) (\$4,224)	\$1,154,476 \$944,847	\$1,343,328 \$756,499	85.9% 124.9%	12.6% 12.5%	1.2423 1.2410	1.0300	\$1,431,945 \$1,171,111	\$1,845,678 \$1,501,370	1.1773 1.1434	\$1,581,549 \$864,967	90.5% 135.4%	16.7% 73.6%	-6.0% -7.9%	\$1,486,641 \$796,536	(\$359,038) (\$704,834)	96.3% 147.0%	40.2% 115.5%	12.9% 14.4%
HSA HealthyBlue	HSA 1200 HSA 2700 HB TO 1500	4,158 1,473 3,017	220 83	301 97	4.6%	\$426,608 \$58,074 \$450,364	\$7,285 \$2,608 \$5,313	(\$5,597) (\$412)	\$428,296 \$60,270 \$417,675	\$575,458 \$172,775 \$580,276	74.4% 34.9% 72.0%	8.0% 8.0% 8.0%	1.1515 1.1515 1.1515	1.0296	\$492,309 \$69,083	\$685,109 \$96,138 \$668,432	1.0842 0.8715 1.0982	\$623,908 \$150,567 \$637,234	78.9% 45.9% 75.4%	9.8% -36.1%	-6.5% -7.1%	\$583,405 \$139,841 \$668,458	(\$101,704) \$43,703	84.4% 49.4% 71.9%	32.0% -36.5% 13.1%	12.4% -7.6%
Healthyside	HB HSA 2500 HB2 1500	183 844	185 9 309	212 11 377	17.0%	\$450,364 \$5,418 \$80,035	\$302 \$1,182	(\$38,003) (\$7) (\$925)	\$5,713 \$80,292	\$29,263 \$132,257	19.5% 60.7%	8.0% 9.1%	1.1515	1.0308 1.0344 1.0429	\$480,325 \$6,543 \$94,065	\$9,106 \$130,903	1.0985	\$32,144 \$144,176	20.4% 65.2%	4.9% -71.7% -9.2%	4.9% 1.9% 4.9%	\$32,755 \$151,241	\$27 \$23,649 \$20,338	20.0% 62.2%	-69.5% -2.1%	13.1% 9.8% 13.1%
-	HB2 2500 UW Total	437 25,069	148 1,794	188 2,277	8.1% 98.6%	\$40,491 \$4,226,669	\$612 \$43,405	(\$496) (\$63,908)	\$40,607 \$4,206,165	\$67,636 \$4,877,261	60.0% 86.2%	9.2% 11.5%	1.1748	1.0429	\$47,623 \$5,125,973	\$66,273 \$6,721,112	1.0884	\$73,612 \$5,547,022	64.7% 92.4%	-10.0% 21.2%	0.8% -4.6%	\$74,232 \$5,289,660	\$7,959 (\$1,431,452)	64.2% 96.9%	-2.9% 42.9%	8.7% 12.5%
HIPAA Standard	High	92	6	.7		\$27,727	\$164	(\$1,039)	\$26,852	\$54,795	49.0%	14.0%	1.2709	1.0287	\$34,087	\$43,935	0.9875	\$54,112	63.0%	-18.8%	3.0%	\$55,735	\$11,800	61.2%	-17.3%	4.9%
	Low HIPAA Total	227 319	20 26	20 27	1.1%	\$77,584 \$105,311	\$387 \$551	(\$3,729) (\$4,768)	\$74,242 \$101,095	\$188,741 \$243,536	39.3% 41.5%	14.4%	1.2798	1.0310	\$94,918 \$129,005	\$122,342 \$166,278	0.9801 0.9818	\$184,982 \$239,094	51.3% 54.0%	-33.9% -30.5%	3.0%	\$190,532 \$246,267	\$68,189 \$79,989	49.8% 52.4%	-32.6% -29.1%	4.9%
Medical - Underwritten & HIPAA	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.3%	\$5,535,927	(\$1,351,463)	94.9%	39.5%	12.1%
Medical Experience Underwritten	Standard	11.054	624	829	34.3%	\$2,033,030	\$19.193	\$0	\$2.052.223	\$2.007.591	102.2%	12.5%	1.2410	1.0301	\$2.542.806	\$3.277.500	1.2665	\$2.542.542	100.0%	28.9%	-7.1%	\$2.360.937	(\$916.563)	107.7%	67.8%	20.9%
	Saver HSA (incl Rx)	3,903 5,631	216 303 194	262 398	11.9% 16.6%	\$885,679 \$484.681	\$6,911 \$9,893	\$0 (\$6,009)	\$892,590 \$488,566	\$704,057 \$748,233	126.8% 65.3%	12.5% 8.0%	1.2410	1.0290 1.0294	\$1,106,259 \$561,392	\$1,418,229 \$781,246	1.1571 1.0351	\$814,654 \$774,475	135.8% 72.5%	74.1% 0.9%	-8.4% -6.6%	\$746,223 \$723,246	(\$672,006) (\$58,000)	148.2% 77.6%	118.0% 17.2%	14.7% 8.5%
	HealthyBlue HealthyBlue 2.0 UW Total	3,200 1,281	194 457	223 565	10.7% 25.1%	\$455,782 \$101,525 \$3,960,697	\$5,615 \$1,793 \$43,405	(\$38,009) \$0	\$423,388 \$103,318	\$609,539 \$167,341 \$4,236,760	69.5% 61.7%	8.0% 8.0% 11.4%	1.1515	1.0310	\$486,869 \$118,779	\$677,537 \$165,296	1.0982	\$669,378 \$182,319 \$4,983,368	72.7% 65.1%	1.2% -9.3% 26.8%	4.8% 3.3% -5.3%	\$701,213 \$188,265	\$23,676 \$22,969	69.4% 63.1% 102.0%	9.1% -2.3% 56.0%	12.9% 11.3% 16.5%
HIPAA	Standard HIPAA Total	319	26 26	27	1.4%	\$41,559 \$41,559	\$551 \$551	\$0 \$0	\$42,110 \$42,110	\$213,375 \$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143 \$52,143	\$67,209	0.9648	\$205,868 \$205,868	25.3% 25.3%	-67.4% -67.4%	3.0%	\$212,044 \$212,044	\$144,835 \$144,835	24.6% 24.6%	-66.9% -66.9%	4.3%
Medical - Underwritten & HIPAA	UW & HIPAA Total	25,388	1,820	2 304	100.0%	\$4,002,256	\$43,956	(\$44,018)	\$4,002,193	\$4,450,136	89.9%	11.4%	1.2185	1.0304	\$4,868,248	\$6,387,018	1.1661	\$5,189,235	93.8%	23.1%	-5.0%	\$4,931,929	(\$1,455,089)	98.7%	50.3%	16.0%
Rx Experience																										
Underwritten	Standard Saver SA (Rx incl w/ Medical)	11,054 3,903	624 216	829 262		\$190,489 \$56,481	\$0 \$0	(\$14,245) (\$4,224)	\$176,244 \$52,257	\$555,506 \$52,442	31.7% 99.6%	13.4% 12.5%	1.2602 1.2410	1.0000 1.0000	\$222,108 \$64,852	\$286,281 \$83,141	0.8602 0.9594	\$477,871 \$50,313	46.5% 128.9%	-40.1% 65.2%	0.9% 0.0%	\$482,254 \$50,313	\$195,972 (\$32,828)	46.1% 128.9%	-48.6% 81.1%	-13.5% 9.6%
	HealthyBlue HealthyBlue 2.0	1,281	457	565		\$19,002	\$0	(\$1,421)	\$17,581	\$32,552	54.0%	15.5%	1.3031	1.0000	\$22,909	\$31,880	1.0896	\$35,470	64.6%	-10.1%	4.9%	\$37,208	\$5,328	61.6%	-3.1%	13.1%
HIPAA	UW Total Standard	16,238 319	1,297 26	1,656 27	2.0%	\$265,972 \$63,752	\$0 \$0	(\$19,890) (\$4,768)	\$246,082 \$58,985	\$640,501 \$30,161	38.4% 195.6%	13.4% 15.5%	1.2592 1.3031	1.0000	\$309,869 \$76,862	\$401,303 \$99,069	0.8800 1.1016	\$563,654 \$33,226	55.0% 231.3%	-28.8% 198.2%	1.1% 3.0%	\$569,774 \$34,223	\$168,472 (\$64,846)	54.4% 224.6%	-36.4% 215.7%	-9.8% 9.0%
Rx - Underwritten & HIPAA	HIPAA Total	319	26	27	2.0%	\$63,752	\$0	(\$4,768)	\$58,985	\$30,161	195.6%	15.5%	1.3031	1.0000	\$76,862	\$99,069	1.1016	\$33,226	231.3%	198.2%	3.0%	\$34,223	(\$64,846)	224.6%	215.7%	9.0%
Medical & Rx Experience COMB	UW & HIPAA Total	16,557	1,323	1,683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%	13.8%	1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%	-16.2%	1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Underwritten	Standard Saver	11,054 3,903 5,631	624 216	829 262 398	34.3% 11.9%	\$2,223,519 \$942,160 \$484,681	\$6,911	(\$14,245) (\$4,224) (\$6,009)	\$2,228,467 \$944,847 \$488,566	\$2,563,097 \$756,499	86.9% 124.9%	12.6% 12.5%	1.2426 1.2410 1.1515	1.0301 1.0290	\$2,764,913 \$1,171,111	\$3,563,782 \$1,501,370	1.1784 1.1434	\$3,020,413 \$864,967 \$774,475	91.5% 135.4%	18.0% 73.6%	-5.9% -7.9% -6.6%	\$2,843,191 \$796,536 \$723,246	(\$720,590) (\$704,834)	97.2% 147.0%	41.5% 115.5%	12.9% 14.4% 8.5%
	HSA (incl Rx) HealthyBlue	3,200	216 303 194 457	223	10.7%	\$455,782	\$9,893 \$5,615	(\$6,009) (\$38,009)	\$423,388	\$748,233 \$609,539	65.3% 69.5%	8.0% 8.0%	1.1515	1.0294	\$561,392 \$486,869	\$781,246 \$677,537	1.0351	\$669,378	72.5% 72.7%	0.9% 1.2%	4.8%	\$701,213	(\$58,000) \$23,676	77.6% 69.4%	17.2% 9.1%	12.9%
HIPAA	HealthyBlue 2.0 UW Total Standard	1,281 25,069 319	1,794 26	565 2,277 27	25.1% 98.6% 1.4%	\$120,526 \$4,226,669 \$105,311	\$1,793 \$43,405 \$551	(\$1,421) (\$63,908) (\$4,768)	\$120,899 \$4,206,165 \$101,095	\$199,893 \$4,877,261 \$243,536	60.5% 86.2% 41.5%	9.1% 11.5% 14.3%	1.1739 1.2206 1.2774	1.0429 1.0304 1.0303	\$141,688 \$5,125,973 \$129,005	\$197,176 \$6,721,112 \$166,278	1.0895 1.1373 0.9818	\$217,788 \$5,547,022 \$239,094	65.1% 92.4% 54.0%	-9.5% 21.2% -30.5%	3.5% -4.6% 3.0%	\$225,473 \$5,289,660 \$246,267	\$28,297 (\$1,431,452) \$79,989	62.8% 96.9% 52.4%	-2.4% 42.9% -29.1%	11.6% 12.5% 4.9%
HIPAA Medical - Underwritten & HIPAA	Standard HIPAA Total	319	26 26	27		\$105,311 \$105,311	\$551 \$551	(\$4,768) (\$4,768)	\$101,095 \$101,095	\$243,536 \$243,536	41.5%	14.3%	1.2774	1.0303	\$129,005 \$129,005	\$166,278 \$166,278	0.9818	\$239,094 \$239,094	54.0% 54.0%	-30.5% -30.5%	3.0%	\$246,267 \$246,267	\$79,989 \$79,989	52.4% 52.4%	-29.1% -29.1%	4.9%
·	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.3%	\$5,535,927	(\$1,351,463)	94.9%	39.5%	12.1%
Open Enrollment Standard	Medical	14,260	1,269	1,497		\$4,482,062	\$23,806	\$0	\$4,505,868	\$3,180,740	141.7%	12.5%	1.2410	1.0323	\$5,586,914	\$3,724,609	1.0546	\$3,354,258	166.6%	11.0%	19.9%	\$4,021,755	\$297,146	138.9%	11.0%	19.9%
-	Rx DE Medical & Rx Total	14,260 14,260	1,269 1,269	1,497	100.0%	\$1,985,604 \$6,467,666	\$0 \$23,806	(\$148,489) (\$148,489)	\$1,837,114 \$6,342,982	\$495,283 \$3,676,023	370.9% 172.6%	15.5% 13.4%	1.3031	1.0000	\$2,393,895 \$7,980,809	\$1,595,930 \$5,320,539	1.0911	\$540,396 \$3,894,653	443.0% 204.9%	195.3% 36.6%	19.9% 19.9%	\$647,934 \$4,669,689	(\$947,996) (\$650,850)	369.5% 170.9%	195.3% 36.6%	19.9% 19.9%
Grand T	Total (incl OE)	39,648	3,089	3,801	0.0%	\$10,799,645	\$67,762	(\$217,165)	\$10,650,242	\$8,796,820	121.1%	12.7%	1.2441	1.0311	\$13,235,787	\$12,207,929	1.1005	\$9,680,769	136.7%	26.1%	5.4%	\$10,205,616	(\$2,002,313)	129.7%	37.9%	15.3%

1991_DC_BCUW HSA - GFBComdor - Revised 4.1.2013 2-11 PM

CareFirst BlueCross BlueShield

Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA) Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	9.8%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HSA (Includes Medical & Rx)							
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
Total Non-HSA			13.0%	12.6%	7.6%	\$98,433,357	
PPO - VA			7.1%	11.2%	7.5%	\$33,621,193	
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
Medical & Rx Non-HSA HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
Rx Non-HSA	,,,,					. , ,	
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
HMO - MD	14,957	11.4%	33.5%	27.6%	6.5% 12.5%	\$21,564,512	
Medical Non-HSA HMO - MD	Member Months 99,215	88.6%	Trend 21.6%	18.6%	8.5%	EP Claims \$21,564,512	
Madical New LICA	Manakan Manakan	Weights by Incurred Claims	Claims	Normalized Trend	Rating Trend 04/01/2013	ED Claima	Prior Rating Trend 01/01/2013
		NA/ - 2 - 1 - (- 1	Observed	Rolling-12	Proposed		Discourse Total
			Rolling-12	D	D		

CareFirst BlueCross Blue Shield

DICR (Desired Incurred Claims Ratio Derivation) Itemization of Premium Components by Product Individual non-Medigap: DC BlueChoice

ſ	H.S.A. & HB & HB2	2			
	Members a/o 8/31/12	1.186			
	Member to Contract Ratio	1.243			
			Composite		
	D :	<u>Function</u>	PMPM PMPM	<u>%</u>	94 074
	Projected Claims (+ Capitations)		\$117.68	71.9%	\$1,674,778
	Admin Costs		\$24.03	14.7% 9.9%	\$341,95 \$230,67
	Broker Commissions & Fees		\$16.21	0.00%	
	Contrib to Reserve Invst Income Credit		\$0.00 (\$0.00)	0.0%	\$\(\s\)
	Premium Tax/Community Health Investment		\$3.28	2.0%	\$46,61
	Assessment Fees		\$0.14	0.1%	\$2,03
	Federal Income Tax		\$0.00	0.00%	\$
	State Income Tax		\$0.00	0.0%	\$
)	Patient-Centered Outcome Fee		\$0.17	0.10%	\$2,37
	Reinsurance Fee		\$1.45	0.88%	\$20,57
	Insurer Fee Tax		\$0.82	0.50%	\$11,66
	Risk Charge		\$0.00	0.0%	\$
	SUBTOTAL:		\$164	100.0%	\$2,330,65
5 6 [Saver				
	Members a/o 8/31/12				
	Member to Contract Ratio				
	Projected Claims (+ Capitations)		\$300.05	78.0%	\$943,37
	Admin Costs		\$56.44	14.7%	\$177,44
	Broker Commissions & Fees		\$16.61	4.3%	\$52.22
	Contrib to Reserve		\$0.00	0.0%	\$
3 -	Invst Income Credit		(\$0.00)	0.00%	(\$
4	Premium Tax/Community Health Investment		\$7.69	2.0%	\$24,18
5	Assessment Fees		\$0.34	0.1%	\$1,05
	Federal Income Tax		\$0.00	0.0%	\$
	State Income Tax		\$0.00	0.0%	\$
	Patient-Centered Outcome Fee		\$0.17	0.0%	\$52
9					
	Reinsurance Fee		\$1.45	0.4%	
0	Insurer Fee Tax		\$1.92	0.5%	\$6,05
0 1	Insurer Fee Tax Risk Charge		\$1.92 \$0.00	0.5% 0.0%	\$6,05° \$6
0 1 2	Insurer Fee Tax		\$1.92	0.5%	\$6,05° \$6
0 1 2 3	Insurer Fee Tax Risk Charge		\$1.92 \$0.00	0.5% 0.0%	\$6,05 \$
) 1 2 3	Insurer Fee Tax Risk Charge SUM:		\$1.92 \$0.00	0.5% 0.0%	\$6,05 \$
0 1 2 3 4	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio		\$1.92 \$0.00 \$385	0.5% 0.0% 100.0%	\$6,05 \$ \$1,209,40
0 1 2 3 4 5 6 7	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$1.92 \$0.00 \$385 \$254.46	0.5% 0.0% 100.0%	\$6,05 \$ \$1,209,40 \$2,613,76
0 1 2 3 3 4 4 7 7	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$1.92 \$0.00 \$385 \$254.46 \$48.12	0.5% 0.0% 100.0% 77.6% 14.7%	\$6,05 \$ \$1,209,40 \$2,613,76 \$494,29
0 11 22 33 44 56 77 83 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30	0.5% 0.0% 100.0% 77.6% 14.7% 4.7%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17
0 11 2 3 3 4 4 7 8 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$
0 11 2 33 44 5 6 7 8 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00)	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$(\$
0 1 2 3 4 5 6 7 8 9 0 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.00%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ (\$\$
D 1 1 2 3 4 5 6 7 8 9 0 1 1 2 3	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29	0.5% 0.0% 100.0% 77.6% 4.7% 0.0% 0.0% 0.1%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ (\$ \$67,37 \$2,94
0 1 2 3 4 5 6 7 8 9 0 1 2 3 4	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94
0 1 2 3 7 5 6 7 8 9 0 1 2 3 4 5 7 8 9 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 0.00% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94
0 1 1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$5,37
0 1 1 2 3 7 8 9 0 1 1 2 3 3 4 4 5 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$ \$1,271 \$1,171
0 1 2 3 3 4 5 6 7 3 8 9 9 9 1 1 1 5 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$1,71 \$14,84 \$16,85
0 1 2 3 4 5 6 7 3 9 9 1 1 2 3 1 4 7 7 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.00 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.00% 2.0% 0.1% 0.00% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
0 1 2 3 4 5 6 7 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
) 1 2 3 4 5 6 7 8 9 9 1 1 1 1 1 1 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$5,37 \$14,84 \$16,85
0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 4 5 6 6 7 8 9 0 1 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
0 1 2 3 4 4 5 5 6 7 3 9 0 1 2 3 4 4 5 6 6 7 3 9 0 1 2 3 4 4 5 6 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Members a/o 8/31/12 Members on Contract Ratio		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$3.28	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 0.1%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,71 \$14,88 \$16,85 \$3,368,95
0123445567890123445	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$1,57 \$67,37 \$2,94 \$1,71 \$14,84 \$16,85 \$3,366,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 6 6	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invist Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.00 \$1.45 \$11.64 \$0.00 \$328	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.0% 0.1% 0.0% 0.0% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$ \$1,171 \$14,84 \$16,85 \$3,368,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 6 7 7 3 9 0 1 2 3 4 5 6 7 7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 2 3 4 5 6 7 8 9 0 1 2 2 2 3 4 5 6 7 8 9 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees		\$1,92 \$0.00 \$385 \$254,46 \$48,12 \$15,30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1,45 \$1,45 \$1,64 \$0.00 \$328	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 1.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$14,71 \$14,84 \$16,85 \$ \$3,368,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Members a/o 8/31/12 Members a/o 8/31/12 Members a/o Botale Augustions Admin Costs Broker Commissions & Fees Contrib to Reserve		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$3.28	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 1.1% 0.0% 0.0	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$14,71 \$14,84 \$16,85 \$ \$3,368,95
012344567390123456739	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TavCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.1% 0.0% 0.0% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$3,667,37 \$2,94 \$1,771 \$14,84 \$16,85 \$3,368,95 \$3,368,95
0123445667890123445667890	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TaxCommunity Health Investment		\$1,92 \$0.00 \$385 \$254,46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 0.0	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$49,42 \$157,17 \$1,50 \$1,77 \$14,84 \$16,85 \$3,368,95 \$5,231,91 \$1,013,68 \$440,07 \$1,013,68
012345667890123456678901	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$36.66 \$15.92 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.1% 0.5% 0.1% 0.5% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$1,57 \$67,37 \$2,94 \$1,17 \$14,84 \$16,85 \$3,368,95 \$1,17 \$1,013,69 \$440,07 \$440,07 \$440,07 \$440,07 \$13,18 \$13,18 \$13,18
0123456678901234566789012	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00	0.5% 0.0% 100.0% 110.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.1% 0.4% 0.5% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$3,667,37 \$2,94 \$1,711 \$14,84 \$16,85 \$3,366,95 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$3,1013,69 \$440,07 \$440,
0123456789012345667890123	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Commissions & Fees Contrib to Reserve Invst Income Tax Commissions & Fees Federal Income Tax State Income Tax State Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.5% 0.0% 100.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$15,71 \$14,84 \$16,85 \$3,366,95 \$1,013,69 \$440,07 \$1,013,69 \$1,01
000000000000000000000000000000000000000	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Patient-Centered Outcome Fee Stroker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee		\$1,92 \$0.00 \$385 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0.0	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 100.0% 100.0% 14.7% 14.7% 6.4% 0.0% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$1,209,40 \$1,57,17 \$1,57,17 \$1,57,17 \$1,4,84 \$16,85 \$3,368,95 \$1,013,69 \$4,00,07 \$1,013,69 \$4,40,07 \$1,013,69 \$1,013,69 \$4,40,07 \$1,013,69 \$4,40,07 \$1,013,69 \$1
11	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax State Income Tax State Income Tax State Income Tax State Income Tax Summinum Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0,00 \$385 \$254,46 \$48,12 \$15,30 \$0,00 \$6,56 \$0,29 \$0,00 \$0,17 \$1,45 \$1,45 \$1,45 \$1,45 \$1,45 \$1,45 \$1,45	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.5% 0.0% 100.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$(\$) \$67,371 \$2,94 \$14,84 \$16,855 \$5,3368,95 \$5,231,91 \$1,013,69 \$440,071 \$13,818 \$6,03 \$5,03 \$5,63 \$5,63 \$5,63
00 0 1 1 2 2 3 3 4 4 5 5 6 6 6 7 7 8 8 9 9 0 0 1 1 2 2 8 1 4 4 5 5 6 6 6 7 7 8 8 9 9 0 0 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 1 2 2 8 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Patient-Centered Outcome Fee Stroker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee		\$1,92 \$0.00 \$385 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0.0	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 4.7% 0.0% 0.0% 0.0% 0.0% 1.1% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	\$1,209,40! \$1,209,40! \$2,613,76: \$494,29: \$157,17: \$(\$\frac{5}{2},294: \$1,71: \$14,84: \$16,85: \$5 \$3,368,95!

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor Proposed Base Rates

Grandfathered

		Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Medica	I	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underw	vritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1	High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2	Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3	Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4	Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5	HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6	HSA2	\$83.23	\$77.07	-7.4%	-\$6.16	\$96.34	\$115.61

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

		Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Medica	ı	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underv	vritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1	High	\$266.78	\$243.04	-8.9%	-\$23.74	NA	NA
2	Medium	\$247.28	\$225.27	-8.9%	-\$22.01	\$281.59	\$337.91
3	Low	\$222.15	\$202.82	-8.7%	-\$19.33	\$253.53	\$304.23
4	Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5	HSA1	\$144.82	\$122.81	-15.2%	-\$22.01	\$153.51	\$184.22
6	HSA2	\$115.59	\$98.02	-15.2%	-\$17.57	\$122.53	\$147.03

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$14.49	0.0%	\$0.00	\$18.11	\$21.74

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business Standard, Saver & HSA - Grandfathered & Corridor District of Columbia BlueChoice Incremental Rate Increase History

Grandfathered

Underwritten Standard SAVER H.S.A Standard SAVER T/1/2000 (Inception Date) Inception 11.2%				Medical		Rx	
7/1/2000 (Inception Date) Inception			Underwritten			Underwritten	
03/01/01	Effective D	ate	Standard	SAVER	H.S.A	Standard	SAVER
01/01/02 8.1% 14.7% 01/01/03 (Incl Δs in Age&Tier) 19.5% 22.0% 01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% 0.0% 0.0% 0.0% 11/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 01/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.4% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.2% 2.9% 3.1%	7/1/2000 (In	ception Date)	Inception			Inception	
01/01/03 (Incl Δs in Age&Tier) 19.5% 22.0% 01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% <td>03/01/01</td> <td></td> <td>4.0%</td> <td></td> <td></td> <td>11.2%</td> <td></td>	03/01/01		4.0%			11.2%	
01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/19 2.9% 0.0% 0.0% 0.0% 0.0% 01/01/10 2.4% 15.8% 32.0% 0.0% 0.0%	01/01/02		8.1%			14.7%	
01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% Inception 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.2% 0.0% 0.0% 0.0% 0.0% 01	01/01/03	(Incl ∆s in Age&Tier)	19.5%			22.0%	
10/01/05 (Incl Δs in Age&Tier)	01/01/04	(Incl ∆s in Age&Tier)	5.0%	Inception		5.0%	
08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% lnception 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/10 2.4% 15.8% 32.0% 0.0% 0.0%	01/01/05	,	0.0%	0.0%		-10.0%	Inception
08/01/06 0.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% Inception 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 10/10/10 2.4% 15.8% 32.0% 0.0% 0.0% 07/01/10 2.4% 15.8% 32.0% 0.0% 0.0%	10/01/05	(Incl ∆s in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 11/12/010* 3.3% -5.4% -17.7% 0.0% 0.0% 4/1/2010* 2.8% 2.9% 3.1% 0.0% 0.0% 0/7/01/10 2.4% 15.8% 32.0% 0.0% 0.0% 10/01/10 7.4% 0.0% 0.0% 0.0% 0.0% 10/01/11 -2.7% -7.6% -19.6% 0.0% 0.0% 04/01/11 -1.2% 1.4% 3.4% 31.5% 31.0% 06/01/11 -2.1.9% -19.6% -17.9% 0.0% 0	08/01/06	3,	0.0%	-5.0%		-5.0%	-5.0%
07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 11/2010* -3.3% -5.4% -17.7% 0.0% 0.0% 4/1/2010* 2.8% 2.9% 3.1% 0.0% 0.0% 7/01/10 2.4% 15.8% 32.0% 0.0% 0.0% 10/01/10 7.4% 0.0% 0.0% 0.0% 0.0% 10/01/11 -2.7% -7.6% -19.6% 0.0% 0.0% 04/01/11 -1.2% 1.4% 3.4% 31.5% 31.0% 06/01/11 -2.1.9% -19.6% -17.9% 0.0% 0.0% 07/01/11 2.6% 16.4% 32.0% 0.0% 0.0%	11/01/06		0.0%	0.0%	Inception	0.0%	0.0%
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$\begin{array}{cccccccccccccccccccccccccccccccccccc$	01/01/11		-2.7%	-7.6%	-19.6%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	04/01/11		-1.2%	1.4%	3.4%	31.5%	31.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	06/01/11		-21.9%				
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	07/01/11		2.6%	16.4%	32.0%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10/01/11		8.0%	10.5%	9.9%	0.0%	0.0%
07/01/12 3.9% 16.0% 24.0% 0.0% 12.1% 10/01/12 7.8% 10.4% 0.0% 0.0% 0.0% 01/01/13 20.1% -1.7% -6.7% -15.0% -17.%	01/01/12			-6.0%	-18.7%	8.5%	-6.0%
10/01/12 7.8% 10.4% 0.0% 0.0% 0.0% 01/01/13 20.1% -1.7% -6.7% -15.0% -1.7%	04/01/12		-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
01/01/13 20.1% -1.7% -6.7% -15.0% -1.7%	07/01/12		3.9%	16.0%	24.0%	0.0%	12.1%
	10/01/12		7.8%	10.4%	0.0%	0.0%	0.0%
	01/01/13		20.1%	-1.7%	-6.7%	-15.0%	-1.7%
	Proposed (04/01/13	-8.8%	-8.4%	-6.9%	0.0%	

^{*} Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

Corridor

		Medical		Rx	
	Underwritten			Underwritten	
Effective Date	Standard	SAVER	H.S.A	Standard	SAVER
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%
Proposed 04/01/13	-8.8%	-8.4%	-15.2%	0.0%	0.0%

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice as of 04/01/2013 Rate Filing

HIOS Rate Review T	hreshold 1	Гest																															
					2Q13	_						Renewal	Increase b	y Renewal	Month								Distributi	on of Rer	iewal Inco	ome by R	enewal I	Month				Weighted Average	Beneath Threshold?
				Written	Incremental	Contract	Ending																										
HIOS Product ID		HIOS Product	Benefit Option	Premium	Increases	Months	Contracts	7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7.	/1 8/	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA		High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0	% 7.39	6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA		Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0	% 8.79	1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	
	PPACA		Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6	% 2.39	10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	
	Corridor		High	\$25,227	-7.4%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	1.1	% 36.49	5 25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	9.9%	ò
	Corridor		Medium	\$20,234	-7.5%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.5	% 13.29	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	9.9%	
	Corridor		Low	\$89,143	-7.5%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.3	% 15.09	31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	9.9%	Ď
86052DC020		Standard	Total	\$452,452	-0.1%	2,331	186																									6.9%	6 Yes
86052DC002		Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9	% 3.99	6 18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	6 Yes
	PPACA		HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4	% 3.39	5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%	ń
	PPACA		HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6		4.3%	5.5%	0.0%	12.7%	3.7%	10.5%					4.4%	
	Corridor		HSA 1200	\$71,132	-15.2%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%		% 14.19	15.5%		0.0%	0.0%	0.0%		0.0%				9.9%	
	Corridor		HSA 2700	\$18,029	-15.2%	257	19	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%	11.4				0.0%	0.0%	0.0%				10.3%		-2.1%	
86052DC021		HSA	Total	\$211,785	-5.3%	1,173	86	. 5.770	70	70	70		70				2.070	2.070	2.070	1	0.0,	5.070	2.070	2.070	2.070	2.370	/0	/0					6 Yes
00002200021		IIOA	Total	\$211,700	-3.3 /0	1,175	00																									3.676	

CareFirst GHMSI and BlueChoice, Inc. Individual Non-Medigap Underwritten & HIPAA Products - Medical & RX - Corridor Effective 4/1/2013 Age & Tier Factors

			HSA Pro	ducts		
	Age		Tier F	actors		Age Facto
Age Band	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incrementa Change
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
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 50	1.34 1.40	1.00	1.95 1.95	2.00	2.67	4.7%
51	1.46			2.00	2.67	4.5% 4.3%
52	1.46	1.00	1.95 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	4.6%
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	4.6%
58	2.00	1.00	1.95	2.00	2.67	4.9%
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%
5 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
 1.5%

 Max
 5.4%

 Average
 3.5%

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Std Grandfathered

(a) (b) (c) (e) (f) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Med Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 1.470 1.127 204.996 \$ 134.426 44.835 \$ 23.045 249.830 \$ 157,471 639 \$10 200808 1.101 1.491 207.323 \$ 188.987 46.131 \$ 19.269 \$ 253,454 \$ 208.256 82% \$140 200809 1,056 1,384 196.983 \$ 128,662 43.670 \$ 20,926 240,653 \$ 149,589 62% \$108 200810 1.070 1.391 198.374 183.018 44.080 23.369 242.454 206.387 85% \$148 \$ 200811 1,071 1,365 194,749 \$ 101,425 43,568 \$ 14,492 \$ 238,318 \$ 115,918 499 \$85 200812 1.066 1,392 193.140 \$ 172,114 43.019 \$ 16,947 Ð 236.159 \$ 189.06 809 \$136 1,371 42,969 \$ 1,049 194,731 246,889 15,773 237,700 \$ 262,662 \$192 200901 \$ \$ \$ 1119 42,747 \$ 200902 1,035 1,344 195,007 \$ 189,063 15,309 \$ 237,754 \$ 204,372 869 \$152 1 045 1.366 196 574 \$ 166 972 42 711 \$ 21.393 239 286 \$ 188 365 \$138 200903 \$ \$ \$ 79% 1,040 1,357 195,877 \$ 119,888 42,234 \$ 21,384 238,111 \$ \$104 200904 \$ \$ \$ 141.273 599 200905 1,044 1,361 \$ 196,787 \$ 125,784 41,972 \$ 23,394 \$ 238,759 \$ 149,178 62% \$110 200906 1,059 1,382 201.437 \$ 224,848 42,280 \$ 22,328 243.716 \$ 247.176 101% 83% 46% 77% \$179 \$119 \$133 1,042 1,358 \$ 203,975 \$ 102,892 42,127 \$ 17,581 246,101 \$ 120,473 82% 45% 75% \$89 \$118 \$14 \$132 200907 499 200908 1,046 1,353 202,080 \$ 131,182 41,053 \$ 17,166 243,134 \$ 148,348 61% 80% 45% 74% \$110 \$115 \$14 \$129 200909 1,027 1,326 \$ 202,423 \$ 104,430 40,547 \$ 20,099 \$ 242,970 \$ 124,529 51% 79% 45% 73% \$94 \$114 \$14 \$128 1,032 1,328 40.023 \$ 16,777 \$122 200910 \$ 205 168 \$ 145.101 \$ \$ 245.191 \$ 161,879 66% 77% 44% 71% \$112 \$14 \$126 1,292 \$115 200911 1,013 205.280 132,611 39.142 \$ 16,275 244.422 \$ 148.886 61% 78% 45% \$115 \$14 \$129 \$ \$ \$ 72% 200912 985 1.248 205.909 99.699 38.646 \$ 15.851 244.555 \$ 47% 74% 45% 69% \$93 \$111 \$14 115 550 \$125 \$ \$ \$ 201001 954 1,211 198,029 92,622 37,092 \$ 12,063 235,122 \$ 104,685 45% 68% 45% 64% \$86 \$103 \$14 \$116 \$ \$ \$ 201002 926 1,173 199 874 97,609 37,270 \$ 14,027 237 144 \$ 111,636 479 64% 45% 61% \$95 \$98 \$14 \$112 201003 923 1,163 199,066 134,786 36,841 \$ 17,664 235,907 \$ 152,450 659 63% 45% 60% \$131 \$97 \$14 \$111 201004 915 1,157 199,208 \$ 149,273 36,459 \$ 28,790 \$ 235,667 \$ 178,063 76% 64% 47% 61% \$154 \$100 \$14 \$115 201005 903 1,141 \$ 200,893 128,763 36,531 \$ 19,710 \$ 237,424 \$ 148,472 63% 64% 47% 61% \$130 \$102 \$14 \$116 133,369 151,171 201006 898 1,132 204,271 \$ 36,682 \$ 17,802 240,953 \$ 63% 60% 46% 58% \$134 \$98 \$14 \$112 -17.9% 0.8% -15.99 894 201 466 19,632 47% 59% \$135 \$101 -14 1% 5.1% -12 19 201007 1.134 \$ 133 525 35 754 \$ \$ 237 221 \$ 153,157 65% 61% \$15 \$116 1,143 202,532 \$ 90,288 35.564 \$ 20,924 238,097 \$ 58% -13.4% 8.5% 201008 899 \$ 111,212 479 59% 49% \$97 \$100 \$15 \$115 -11.09 201009 922 1.170 208.417 \$ 109.536 \$ 36.154 \$ 17.324 \$ 244.570 \$ 126.860 52% 60% 49% 58% \$108 \$101 \$15 \$116 -11.3% 8.3% -9 29 201010 884 1,126 203,752 \$ 132,446 35,219 \$ 15,011 \$ 238,970 \$ 147,457 62% 59% 49% 57% \$131 \$102 \$15 \$117 -9.3% 11.8% -7.09 201011 850 1.086 198.126 \$ 130.760 34.078 \$ 12.295 232.204 \$ 143,055 62% 59% 48% 58% \$132 \$103 \$15 \$118 -10.0% 10.0% -7.99 201012 810 1,045 195,919 \$ 101,040 33,473 \$ 12,407 \$ 229,392 \$ 113,448 49% 59% 48% 58% \$109 \$105 \$15 \$120 -5.8% 9.3% -4.19 32,193 \$ 201101 796 1,025 188,998 \$ 108.115 11,523 221.191 \$ 119.639 54% 60% 49% 59% \$117 \$107 \$15 \$123 4.6% 11.3% 5.49 201102 747 965 184,486 \$ 129,664 31,280 \$ 12,941 \$ 215,766 \$ 142,605 66% 62% 49% 60% \$148 \$112 \$16 \$127 13.8% 11.9% 13.6% 201103 735 960 \$ 183,200 \$ 217,003 \$ 30.938 \$ 15,542 \$ 214,138 \$ 232,545 1099 66% 49% 63% \$242 \$120 \$16 \$135 23.0% 12.9% 21.79 201104 705 926 177 414 \$ 97.588 30 605 \$ 13 935 208.019 \$ 111.523 54% 64% 46% 62% \$120 \$118 \$15 17 2% 1.7% \$ \$ \$ \$132 15.39 678 892 30.574 \$ 83% 66% 46% \$191 \$15 201105 173.602 \$ 156.536 13.937 \$ 204.176 \$ 170.474 63% \$122 \$137 19.8% 0.8% 17.49 \$ \$ 201106 654 865 165 490 \$ 190.456 30.661 \$ 11.635 196.151 \$ 202 091 103% 70% 45% 66% \$234 \$129 \$14 \$144 32.6% -0.1% 28 49 201107 624 830 158.955 76,818 30.907 11,262 189.862 \$ 88.080 469 69% 43% 65% \$106 \$128 \$14 \$142 26.5% -4.8% 22.59 201108 582 786 150.352 232,708 30.558 11.072 180.911 \$ 243,780 135% 77% 41% 72% \$310 \$144 \$14 \$158 44.4% -10.5% 37.19 529 727 138.654 120.763 29.283 \$ 8.599 167.937 \$ 129.362 80% 40% 74% \$178 \$151 \$13 48.9% -11.9% 201109 \$ 779 \$164 41.09 201110 515 706 135,228 \$ 132,648 29,589 \$ 7,101 \$ 164,817 \$ 139,750 85% 83% 38% 76% \$198 \$157 \$13 \$170 53.9% -13.8% 45.19 201111 506 702 130.394 \$ 86,381 29.536 \$ 9,063 \$ 159.930 \$ 95,443 60% 83% 38% 76% \$136 \$158 \$13 \$172 53.3% -12.3% 44.99 5,478 \$164 201112 498 689 \$ 126,682 \$ 99,234 29.567 \$ \$ 156,249 \$ 104,712 679 86% 36% 78% \$152 \$13 \$177 56.1% -13.6% 47.39 123.368 491 679 144 900 29 552 \$ 9.544 152 920 \$ 154 444 101% 36% 82% \$227 \$173 \$187 61 2% -12 8% 201201 \$ \$ \$ \$ 91% \$13 52 09 483 671 122,969 \$ 76,801 30,567 \$ 10,476 153,536 \$ 82% \$130 \$173 55.1% 201202 \$ \$ \$ 87.277 579 91% 35% \$14 \$187 -12.7% 46.99 201203 469 652 120,538 \$ 152,936 30,854 \$ 14,669 151,392 \$ 167,605 111% 91% 35% 81% \$257 \$172 \$14 \$186 43.8% -10.9% 37.59 657 113,168 13,795 201204 468 118.272 \$ 30.677 \$ 148.948 \$ 126,963 859 95% 35% 84% \$193 \$179 \$14 \$193 52.0% -2.8% 45.99 201205 458 644 \$ 114,636 \$ 117,909 30,075 \$ 11,699 \$ 144,711 \$ 129,608 90% 96% 34% 85% \$201 \$179 \$14 \$194 46.9% -0.6% 41.8% 201206 447 631 \$ 115,091 \$ 140,770 29,830 \$ 11,723 144,921 \$ 152,494 105% 96% 34% 85% \$242 \$15 \$193 37.9% 3.5% 34.5% \$179 201207 443 628 115,406 \$ 114,502 29,589 \$ 10,337 144,995 \$ 124,839 86% 101% 34% 89% \$199 \$188 \$15 \$203 46.5% 7.8% 42.79 \$ 438 621 \$ 116,206 111,563 29,518 \$ 84% \$196 201208 \$ \$ 10,423 \$ 145,724 \$ 121,986 84% 96% 34% \$176 \$15 \$192 22.3% 12.8% 21.5% Λ 96% 35% 84% 17.6% 201209 0 \$ \$ \$ \$177 \$16 \$193 17.5% 17.6% \$ \$ Experience Period 6.070 8,374 \$ 1,555,139 \$ 1,495,037 \$ 360,995 \$ 124,481 \$ 1,916,134 \$ 1,619,519 0% 96% 34% 85% \$193 \$179 \$15 \$193 37.9% 3.5% 34.5%

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Svr Grandfathered

(a) (b) (c) (e) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 122% \$157 519 611 72.299 \$ 94.357 6.182 \$ 1,550 78.481 \$ 95.907 200808 494 539 64.529 \$ 44.613 5.530 \$ 1.936 70.059 \$ 46.549 66% \$86 200809 543 621 74,024 \$ 41,613 6.338 \$ 1,537 80,363 \$ 43,150 54% \$69 200810 548 632 73.117 53.270 6.236 1.394 79.353 54.664 699 \$86 \$ \$ 200811 585 653 74,913 \$ 51,600 6,438 \$ 1,804 81,351 \$ 53,404 669 \$82 200812 579 638 72.750 \$ 48.252 6.256 \$ 1,677 æ. 79.006 \$ 49.929 639 \$78 155 582 644 75,214 39,474 6,330 \$ 81,544 \$ 499 \$62 200901 \$ \$ 39,629 59,147 6,471 \$ 487 200902 582 635 \$ 78.050 \$ \$ 84,521 \$ 59,634 719 \$94 2.679 622 685 81 834 \$ 89 949 6 715 \$ 88 549 \$ 92 628 1059 \$135 200903 \$ \$ 688 85,059 \$ 62,862 6,835 \$ 848 91,894 \$ 63,710 \$93 200904 632 \$ \$ 699 200905 643 697 \$ 87,533 \$ 157,548 6,935 \$ 1,334 \$ 94,469 \$ 158,882 168% \$228 200906 666 725 89,732 \$ 34,065 6,990 \$ 1,008 96,722 \$ 35,074 36% 84% 21% 79% \$48 \$100 \$2 \$102 200907 669 730 94,974 \$ 70,245 7,183 \$ 1,881 102,158 \$ 79% 21% 75% \$99 \$95 \$2 \$98 72.126 71% 200908 666 734 \$ 96,262 \$ 134,544 7,105 \$ 1,436 103,367 \$ 135,980 132% 86% 20% 81% \$185 \$104 \$2 \$106 200909 645 707 \$ 94,520 \$ 73,914 6,852 \$ 1,878 \$ 101,372 \$ 75,792 75% 87% 21% 82% \$107 \$107 \$2 \$109 669 724 70,172 6.843 \$ 2 652 \$2 200910 \$ 97.415 \$ \$ \$ 104.257 \$ 72.824 70% 87% 22% 82% \$101 \$108 \$110 653 718 6,815 \$ 1,497 45% \$67 \$2 200911 99.813 \$ 46.771 106.627 \$ 24% 22% 20% \$107 \$109 \$ \$ 48,269 200912 650 722 100.787 57.571 6.747 \$ 2.527 107.534 \$ 56% 83% 22% 79% \$83 \$107 \$2 \$109 \$ 60.098 \$ \$ 201001 612 674 96,891 74,413 6,453 \$ 329 103,344 \$ 74,742 72% 84% 23% 80% \$111 \$110 \$2 \$113 \$ \$ 201002 569 625 93 056 36 814 6 137 192 99 193 \$ 37,006 379 81% 22% 77% \$59 \$108 \$2 \$110 201003 558 617 91,989 66,505 6,031 \$ 1,129 98,020 \$ 67.635 69% 78% 21% 75% \$110 \$106 \$2 \$108 201004 533 593 90,290 \$ 74,703 5,853 \$ 1,195 \$ 96,143 \$ 75,898 79% 79% 21% 75% \$128 \$109 \$2 \$111 201005 535 601 92,441 \$ 53,734 5,939 \$ 1,276 \$ 98,380 \$ 55,010 56% 70% 22% 67% \$92 \$97 \$2 \$99 201006 530 597 93,097 \$ 44,466 5,924 \$ 1,064 99,021 \$ 45,529 46% 70% 22% 67% \$76 \$100 \$2 \$102 0.0% 0.4% 0.0% 201007 515 576 80,916 5 821 1,425 \$ 849 72% 22% \$143 \$2 8 2% -0.8% 8.0% 92 571 \$ \$ 98 391 \$ 82 342 68% \$103 \$105 559 92.027 \$ 79,872 5.720 \$ 2,710 97,746 \$ 67% \$148 \$2 \$101 -5.5% 15.3% 201008 500 \$ 82.582 849 24% 64% \$99 -5.19201009 495 562 \$ 90.567 \$ 84.698 5.576 \$ 906 \$ 96.142 \$ 85 605 89% 68% 23% 65% \$152 \$102 \$2 \$104 -4.9% 10.0% -4.7% 201010 458 523 \$ 88,862 \$ 49,429 5,394 \$ 1,209 \$ 94,256 \$ 50,638 54% 67% 21% 64% \$97 \$102 \$2 \$104 -5.7% -2.8% -5.7% 201011 435 494 85.431 \$ 206.969 5.131 \$ 2.837 90.561 \$ 209,806 232% 82% 24% 79% \$425 \$127 \$2 \$130 19.6% 11.7% 19.4% 201012 410 470 84,740 \$ 65,871 5,046 \$ 2,691 89,786 \$ 68.562 76% 84% 25% 81% \$146 \$133 \$2 \$136 25.0% 12.6% 24.89 201101 404 458 81,094 \$ 92.379 4,809 \$ 3,955 85,903 \$ 96.334 112% 87% 31% 84% \$210 \$140 \$3 \$143 27.1% 40.3% 27.49 201102 380 436 \$ 80,067 \$ 42,533 4,711 \$ 3.380 \$ 84,778 \$ 45,913 54% 89% 36% 86% \$105 \$145 \$4 \$149 34.7% 69.2% 35.4% 201103 366 424 \$ 77.930 \$ 44,218 4.563 \$ 4,311 \$ 82.494 \$ 48,529 59% 88% 42% 85% \$114 \$146 \$4 \$150 38.0% 114.3% 39.49 38,697 4.530 \$ \$5 201104 357 415 75.609 \$ 4 404 80 139 \$ 43,101 54% 85% 48% 83% \$104 \$145 \$149 33 1% 139 0% 35.1% \$ \$ 337 388 71.167 \$ 4.319 \$ 1.688 86% 50% 84% \$120 \$148 \$5 201105 44.931 \$ 75.486 \$ 46.619 62% \$153 52.7% 149.0% 54.79 \$ 201106 305 353 67.512 \$ 92 875 4 240 \$ 1.529 71.752 \$ 94.405 132% 94% 52% 91% \$267 \$163 \$5 \$169 63.3% 158 7% 65.3% 338 \$6 201107 292 62.450 62,212 4.030 1,485 66.480 \$ 63.697 969 94% 54% 92% \$188 \$167 \$173 61.6% 172.7% 63.9% 201108 281 329 59.503 107.257 3.960 1.149 63.462 \$ 108,406 171% 101% 52% 98% \$330 \$180 \$6 \$185 82.3% 145.6% 83.8% 201109 265 307 56.095 41.513 3.872 \$ 4.025 59.967 \$ 45.538 100% 60% 98% \$148 \$180 \$7 \$187 76.9% 196.3% \$ 769 79.49 201110 259 301 55,119 \$ 40,721 3,945 \$ 927 59,064 \$ 41,648 71% 103% 61% 100% \$138 \$187 \$7 \$194 83.5% 227.4% 86.49 53.906 \$ 3.854 \$ 201111 254 296 41.142 3,593 57.760 \$ 44,736 779 87% 64% 85% \$15 \$158 \$7 \$166 24.2% 212.1% 27.69 3,993 \$ 201112 240 282 \$ 52.869 \$ 34,462 4,120 \$ 56,862 \$ 38,582 68% 86% 68% 85% \$137 \$158 \$8 \$166 18.4% 224.5% 22.29 235 277 50.815 \$ 55 297 3 903 \$ 3 193 54 718 \$ 58 490 107% 85% 68% 84% \$21 \$156 \$8 \$164 11 1% 164 3% 201201 \$ \$ 14.3% 224 260 49,040 \$ 73,954 3,846 \$ 9,026 52,886 \$ 82,981 157% 93% 80% 92% \$319 \$171 \$181 17.5% 171.1% 201202 \$ \$10 21.2% \$ 201203 219 251 47,565 \$ 40,072 3,784 \$ 7,391 51,349 \$ 47,463 929 96% 88% 95% \$189 \$177 \$11 \$188 21.3% 161.5% 25.3% 248 46,232 \$ 64,623 8,359 \$294 201204 212 3.670 \$ 49.902 \$ 72,982 1469 104% 98% 104% \$193 \$13 \$205 33.2% 159.6% 37.4% 201205 204 240 \$ 44,616 \$ 88,270 3,529 \$ 8,507 \$ 48,145 \$ 96,776 201% 115% 114% 115% \$403 \$213 \$15 \$229 43.8% 195.5% 48.9% 201206 202 238 44,541 \$ 70,952 \$ 3,433 \$ 1,680 47,974 \$ 72,633 151% 116% 117% 116% \$305 \$214 \$16 \$230 31.1% 189.3% 36.3% 201207 196 232 43,784 \$ 39,371 \$ 3,352 \$ 850 47,136 \$ 40,221 85% 115% 117% 116% \$173 \$214 \$16 \$230 28.2% 182.2% 33.3% \$ 43,754 226 3,309 \$ 822 \$136 201208 191 \$ \$ 29,872 \$ \$ 47,063 \$ 30,694 65% 105% 118% 106% \$196 \$17 \$213 9 4% 192.0% 15.0% 0 109% 109% 12.7% 17.8% 201209 0 \$ \$ 119% \$203 \$17 \$220 156.9% \$ \$ \$ Experience Period 2 887 3,367 \$ 622,751 \$ 720,477 \$ 45.818 \$ 53,455 \$ 668.570 \$ 773,932 0% 116% 117% 116% \$230 \$214 \$16 \$230 31.1% 189.3% 36.3%

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-HSA

Grandfathered $(h)=(d)+(f) \qquad (i)=(e)+(g)$

(a)	(b)	(c)	(d)	(e)		(f)	(g)	(h)	=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(I)	
Current Rate Level			01/2013	=(e)/(f)	I			I			Manthly				Monthly						
											Monthly Loss				Incurred				Observ	ed Rolling 1	2 Month
			N	/ledical		1	Rx		To	ital	Ratio	Rolling	g-12 Loss	Ratio	PMPM	Rolling-1	2 Incurred	PMPM		Trend	
D-1-	C	Manuface	D	Estimate			Estimated			Estimated	Total	Med	Dec	Total	Total	Mad	Du	Total	Med	Rx	Total
Date 200807	Contract 216	Member 259	Revenue \$ 21,46	Incurred Cla	,383	Revenue	\$ 1,888	\$	21,469	Incurred Claims \$ 5,272	Total 25%	ivieu	Rx	Total	Total \$20	Med	Rx	Total	ivieu	ΚX	Total
200808	228	283	\$ 23,64		298	\$ -	\$ 1,888	\$	23,642		24%				\$20						
200809	201	255	\$ 21,85		232	\$ -	\$ 644	\$	21,854		41%				\$35						
200810	240	307	\$ 26,22		757	\$ -	\$ 320	\$		\$ 10,077	38%				\$33						
200811	240	304	\$ 26,00	4 \$ 9	,524	\$ -	\$ 9,756	\$	26,004	\$ 19,280	74%				\$63						
200812	243	312	\$ 25,84	0 \$ 68	,223	\$ -	\$ 1,052	\$	25,840	\$ 69,275	268%				\$222						
200901	243	303	\$ 27,09	8 \$ 18	,489	\$ -	\$ 505	\$	27,098	\$ 18,994	70%				\$63						
200902	271	345	\$ 29,74	7 \$ 78	,619	\$ -	\$ 8,638	\$	29,747		293%				\$253						
200903	298	382	\$ 32,08		,310	\$ -	\$ 1,003	\$	32,082		169%				\$142						
200904	327	429	\$ 33,93		,046	\$ -	\$ 9,976	\$	33,937		233%				\$184						
200905	358	462	\$ 36,37		,004	\$ -	\$ 868	\$	36,372		88%				\$69						
200906	414	541	\$ 41,95		,603	\$ -	\$ 1,826	\$	41,958		123%	117%		127%	\$95	\$97	\$9	\$106			
200907	428	537	\$ 44,87		,617	\$ -	\$ 12,410	\$	44,879		160%	125%		137%	\$134	\$103	\$11	\$114			
200908	431					\$ -	\$ 3,065 \$ 2.376	\$	46,950		70%	123%		136%	\$62	\$103	\$11	\$114			
200909	424	520	\$ 48,76		450	\$ -	-,	\$	48,764		80%	122%		135%	\$75	\$103	\$10 \$10	\$114 \$112			
200910 200911	477 472	591 590	\$ 54,84 \$ 56,99		,409 ,067	\$ -	\$ 2,852 \$ 6,640	\$ \$	54,848 56,996	\$ 33,261 \$ 38,707	61% 68%	119% 116%		131% 127%	\$56 \$66	\$102 \$100	\$10 \$9	\$112 \$110			
200911	472	590 591			266	φ - ¢ -	\$ 10,354	\$		\$ 58,620	99%	105%		116%	\$99	\$100	\$10	\$103			
201001	487	617	\$ 62,11		,183	\$ -	\$ 2,218	\$	62,117		71%	103%		114%	\$72	\$91	\$10	\$103			
201001	505	648	\$ 63,82		,988	\$ -	\$ 5,590	\$	63,825		107%	94%		104%	\$106	\$85	\$9	\$94			
201003	531	677	\$ 66,92		584	\$ -	\$ 6,437	\$	66,929		88%	88%		99%	\$87	\$81	\$10	\$90			
201004	540	694	\$ 69,36		,022	\$ -	\$ 6,798	\$	69,365		122%	85%		94%	\$122	\$79	\$9	\$88			
201005	538	691	\$ 70.79		766	\$ -	\$ 9,027	\$	70,798		66%	82%		92%	\$68	\$77	\$10	\$87			
201006	552	706	\$ 72,90		906	\$ -	\$ 4,684	\$		\$ 43,589	60%	77%		87%	\$62	\$74	\$10	\$84	-23.2%	11.09	6 -20.4%
201007	562	712	\$ 76,52	2 \$ 56	,969	\$ -	\$ 5,298	\$	76,522	\$ 62,267	81%	73%		82%	\$87	\$72	\$9	\$81	-30.1%	-18.99	6 -29.1%
201008	563	730	\$ 78,99	0 \$ 25	,040	\$ -	\$ 8,012	\$	78,990	\$ 33,051	42%	69%		78%	\$45	\$70	\$9	\$79	-32.3%	-14.99	6 -30.7%
201009	572	732	\$ 80,48	2 \$ 45	,482	\$ -	\$ 3,369	\$	80,482	\$ 48,851	61%	68%		76%	\$67	\$69	\$9	\$78	-33.2%	-14.29	6 -31.4%
201010	524	672	\$ 78,30		,641	\$ -	\$ 4,970	\$	78,306		108%	72%		80%	\$126	\$74	\$9	\$84	-26.7%	-11.99	
201011	508	650	\$ 76,82		,273	\$ -	\$ 8,204	\$	76,821		50%	70%		79%	\$59	\$74	\$9	\$83	-26.6%	-0.19	
201012	497	635	\$ 74,94		,464	\$ -	\$ 8,817	\$	74,943		39%	65%		74%	\$46	\$70	\$9	\$79	-24.2%	-13.59	
201101	473	603	\$ 71,57		,235	\$ -	\$ 761	\$	71,575		22%	62%		70%	\$27	\$67	\$9	\$76	-27.0%	-12.99	
201102	445	561			,731	\$ -	\$ 5,187	\$	69,746		50%	57%		66%	\$62	\$63	\$9	\$72	-25.2%	-3.49	
201103	434	548	\$ 68,30		,712	\$ -	\$ 6,823	\$	68,302		49%	54%		63%	\$61	\$61	\$9	\$70	-24.5%	-5.59	
201104	412	529	\$ 65,86		,989	\$ - \$ -	\$ 6,220	\$	65,861		28%	47%		55%	\$34	\$54 \$52	\$9 ©0	\$63	-31.9%	4.79	
201105 201106	396 365	513 473	\$ 63,84 \$ 59,72		,801 ,322	\$ -	\$ 4,127 \$ 8,716	\$ \$	63,842 59,722		23% 111%	45% 47%		52% 56%	\$29 \$140	\$52 \$56	\$9 \$10	\$60 \$65	-33.4% -25.0%	-9.19 -2.29	
201107	328	422	\$ 55,21		269	\$ -	\$ 6,083	\$	55,216		111%	49%		57%	\$152	\$58	\$10	\$68	-19.5%	16.89	
201107	309	402	\$ 52,34		584	\$ -	\$ 5,458	\$	52,347		54%	50%		58%	\$70	\$61	\$10	\$71	-13.1%	12.79	
201109	283	371	\$ 47.34		110	\$ -	\$ 3.125	\$	47.342		43%	48%		57%	\$55	\$60	\$11	\$70	-13.7%	20.29	
201110	279	363	*		167	\$ -	\$ 5,086	\$	46,826		33%	41%		50%	\$42	\$51	\$11	\$62	-31.2%	24.19	
201111	270	351	\$ 44,71		983	\$ -	\$ 13,947	\$	44,714		45%	40%		50%	\$57	\$50	\$13	\$63	-32.6%	39.69	
201112	256	336	\$ 44,28		127	\$ -	\$ 8,308	\$	44,288		91%	43%		54%	\$120	\$54	\$13	\$68	-22.0%	50.09	
201201	253	333	\$ 43,42	0 \$ 4	,404	\$ -	\$ 1,041	\$	43,420		13%	43%		55%	\$16	\$55	\$14	\$69	-17.2%	61.49	
201202	247	322	\$ 42,35	1 \$ 3	,286	\$ -	\$ 4,671	\$	42,351	\$ 7,957	19%	41%		53%	\$25	\$53	\$15	\$67	-17.0%	67.19	6.6%
201203	238	310	\$ 41,66	3 \$ 11	,632	\$ -	\$ 7,123	\$	41,663	\$ 18,755	45%	40%		53%	\$60	\$52	\$16	\$68	-14.8%	72.59	6 -3.5%
201204	237	309	\$ 40,54		,680	\$ -	\$ 6,775	\$	40,549		41%	42%		55%	\$53	\$54	\$17	\$71	0.4%	79.99	
201205	231	299	\$ 39,57		,465	\$ -	\$ 2,926	\$	39,578		46%	44%		58%	\$62	\$58	\$17	\$75	12.1%	95.09	
201206	226	293	\$ 38,15		,090	\$ -	\$ 7,659	\$		\$ 35,749	94%	41%		54%	\$122	\$53	\$18	\$71	-4.4%	83.39	
201207	217	285			,083	\$ -	\$ 6,082	\$		\$ 19,165	51%	33%		47%	\$67	\$44	\$18	\$62	-24.9%	80.19	
201208	217		\$ 37,98			\$ -	\$ 7,457	\$	-	\$ 18,006	47%	32%		47%	\$63	\$42	\$19	\$61	-30.9%	88.69	
201209	0	0	\$ -	\$	-	\$ -	\$ -	\$	-	\$ -	1	32%		47%		\$41	\$20	\$62	-30.5%	89.99	6 -12.1%
Experience																					
Period	3,157	4,111	\$ 536,44	8 \$ 218	,796	\$ -	\$ 72,203	\$	536,448	\$ 290,999	0%	41%		54%	\$71	\$53	\$18	\$71	-4.4%	83.39	6 8.5%

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-Std

(h)=(d)+(f)

Corridor

(i)=(e)+(g)

(j)=(i)/(c)

(k)

(I)

Surrent Rate Level	(5)	(0)	01/2013		=(e)/(f)		(1)	(9)	,	(11)—(G) 1 (1)	(i)=(c) i (g)					()-(:)/(0)		(14)			(1)	
anom rate 2010.			01/2010		-(o), (.)							Monthly				Monthly						
												Loss				Incurred				Observed	Rolling 1	L2 Mont
				Medica	al		Rx	(Tot	al	Ratio	Rolling	-12 Loss	Ratio	PMPM	Rolling-	12 Incurred	PMPM		Trend	
					Estimated			Estimated			Estimated		Ĭ									
Date	Contract	Member	Revenue		ncurred Claims			Incurred Claims		Revenue	Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0		- \$		\$		\$ -	\$	-	\$ -											
200808	0	0		- \$		\$		\$ -	\$	-	\$ - \$ -											
200809	0	0	\$	- \$		\$		\$ -	\$	-	•											
200810	0	0	*	- \$		\$		\$ - \$ -	\$	-	\$ -											
200811	0	0	\$ \$	Ψ.	•	\$ \$		¥	\$	-	ъ - е											
200812 200901	0	0	\$	- \$ - \$		\$		\$ - \$ -	\$	-	ъ - С											
	0	0	*	- \$		\$		Ť	\$	-	ф -											
200902 200903	0	0	\$ \$	- \$	•	\$		\$ - \$ -	\$	-	\$ -											
200903	0	0	\$	- \$		\$		\$ - \$ -	\$	-	\$ -											
200904	0	0	*	- \$		\$		\$ -	\$	-	\$ -											
200905	0	0		- \$		\$		\$ -	\$		\$ -											
200907	0	0		- \$		\$		\$ -	\$		\$ -											
200907	0	0	*	- \$		\$		\$ -	\$	-	\$ -											
200908	0	0		- \$		\$		\$ -	\$	_	\$ -											
200909	0	0	1	- \$		\$		\$ -	\$	-	\$ -											
200911	0	0	*	- \$		\$		\$ -	\$	_	\$ -											
200912	0	0	*	- \$		\$		\$ -	\$	_	\$ -											
201001	0	0	1	- \$		\$		\$ -	\$	-	\$ -											
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	12	13	\$ 2,	429 \$	203	\$	488	\$ -	\$	2,917	\$ 203	7%	8%	0%	7%	\$16	\$16	\$0	\$16	;		
201105	24	28	\$ 5,	013 \$	1,504	\$	1,018	\$ -	\$	6,031	\$ 1,504	25%	23%	0%	19%	\$54	\$42	\$0	\$42	:		
201106	26	30	\$ 5,	028 \$	2,488	\$	1,056	\$ -	\$	6,084	\$ 2,488	41%	34%	0%	28%	\$83	\$59	\$0	\$59)		
201107	33			967 \$		\$		\$ -	\$	7,218		71%	51%	0%	42%	\$122	\$82	\$0		:		
201108	50			481 \$				\$ -	\$	10,353			130%	0%	108%	\$436	\$204					
201109	78			683 \$		\$		\$ -	\$	16,860			161%	0%	132%	\$334	\$249					
201110	76	89		313 \$		\$		\$ -	\$	16,380			171%	0%	140%	\$303	\$262			:		
201111	73			837 \$		\$		\$ -	\$	15,745			161%	0%	132%	\$176	\$245			i		
201112	70			179 \$		\$		\$ -	\$	14,975		179%	170%	0%	139%	\$324	\$258			i		
201201	67			124 \$		\$		\$ -	\$	14,919			191%	0%	156%	\$494	\$290					
201202	66			074 \$		\$		\$ -	\$	14,859			191%	0%	156%	\$291	\$290					
201203	65	79		953 \$		\$		\$ -	\$	14,702			189%	0%	154%	\$256	\$286					
201204	63			927 \$		\$		\$ -	\$	13,466		147%	192%	0%	156%	\$271	\$289					1752.1
201205	62	74		635 \$		\$	2,525		\$	13,160		66%	189%	0%	154%	\$117	\$282					577.4
201206	59	71		431 \$		\$		\$ -	\$	12,891		60%	185%	0%	151%	\$109	\$275					365.6
201207	55			774 \$				\$ 776		12,071		101%	185%	2%	150%	\$191	\$275		\$276			234.9
201208	51			655 \$			1,972			10,627		363%	193%	4%	158%	\$665	\$289		\$290			42.5
201209	0	0	\$	- \$	-	\$	-	\$ -	\$	-	\$ -	I	190%	4%	155%	l	\$284	\$1	\$286	14.3%		14.8
Experience																						
Period	762	906	\$ 134	604 \$	249,216	\$	30,923	s -	\$	165,527	\$ 249,216	0%	185%	0%	151%	\$275	\$275	\$0	\$275	365.6%		365.6
1 01100	102	500	ΙΨ 104,	υυ- Ψ	2-10,210	Ψ	30,020	~	Ψ	100,021	Ψ 2-10,210	1 3/0	103/0	070	131/0	Ψ210	Ψ210	ΨΟ	Ψ210	300.070		000.0

(a)

(b)

(c)

(e)

(f)

(g)

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-Svr

(i)=(e)+(g)

(j)=(i)/(c)

(k)

(I)

(h)=(d)+(f)

(e)

(f)

(g)

Corridor

(a) Current Rate Level	(D)	(C)	(a) 01/201:	3	(e) =(e)/(f)	(1)		(g)	(1	n)=(a)+(i)	(i)=(e)+(g)					(J)=(I)/(C)		(K)			(1)	
					(-), (-)							Monthly				Monthly						
												Loss				Incurred				Observed	-	12 Month
	_			Medic			Rx	Cationatad		Tota		Ratio	Rolling	-12 Loss	Ratio	PMPM	Rolling-	-12 Incurred	PMPM		Trend	1
Date	Contract	Member	Revenu	ie I	Estimated ncurred Claims	Revenue	ı	Estimated ncurred Claims		Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$	- 9	-	\$ -	. ;	\$ -	\$	-	\$ -			-								
200808	0	0	\$	- 5	-	\$ -		\$ -	\$	-	\$ -											
200809	0	0	\$	- 9	-	\$ -	. :	\$ -	\$	-	\$ -											
200810	0	0	\$	- \$		\$ -		\$ -	\$	-	\$ -											
200811	0	0	\$	- \$		\$ -		\$ -	\$	-	\$ -											
200812	0	0	\$	- 9	•	\$ -		\$ -	\$	-	\$ -											
200901	0	0	\$	- 9		\$ -		\$ -	\$	-	\$ -											
200902	0	0	\$	- \$	•	\$ -		\$ -	\$	-	\$ -											
200903 200904	0	0	\$	- \$		\$ -		\$ -	\$	-	\$ -											
200905	0	0	\$ \$	- 9	•	\$ -		\$ - \$ -	\$ \$		\$ - \$ -											
200905	0	0		- 9	•	\$		ъ - \$ -	\$		\$ -											
200907	0	0	\$	- 9	•	\$ -		\$ -	\$		\$ -					-						
200908	0	0		- 9		\$ -		\$ -	\$		\$ -											
200909	0	0	\$	- 9	•	\$ -		\$ -	\$		\$ -											
200910	0	0	\$	- 3	•	\$ -		\$ -	\$	-	\$ -											
200911	0	0	\$	- 9	-	\$ -	. :	\$ -	\$	-	\$ -											
200912	0	0	\$	- 9	-	\$ -	. ;	\$ -	\$	-	\$ -											
201001	0	0	\$	- \$	-	\$ -	. :	\$ -	\$	-	\$ -											
201002	0	0	\$	- \$	-	\$ -	. :	\$ -	\$	-	\$ -											
201003	0	0	\$	- 9	-	\$ -	. ;	\$ -	\$	-	\$ -											
201004	0	0	\$	- 9	-	\$ -	. :	\$ -	\$	-	\$ -											
201005	0	0	\$	- 9	-	\$ -	. :	\$ -	\$	-	\$ -											
201006	0	0	\$	- \$	- 6	\$ -	. ;	\$ -	\$	-	\$ -											
201007	0	0		- 9	•	\$ -		\$ -	\$		\$ -											
201008	0	0	-	- \$	•	\$ -		\$ -	\$		\$ -											
201009	0	0	\$	- \$		\$ -		\$ -	\$		\$ -											
201010	0	0	\$	- 9		\$ -		\$ -	\$	-	\$ -											
201011	0	0	\$	- 9		\$ -		\$ -	\$	-	\$ -											
201012	0	0	\$	- 9	•	\$ -		\$ -	\$	-	\$ -											
201101	0	0	\$	- 9		\$ -		\$ - \$ -	\$	-	\$ -											
201102 201103	0	0	\$ \$	- 9	•	\$ -		ъ - \$ -	\$ \$		\$ - \$ -											
201103	6			- 3 1,304 \$	•			» - \$ -	\$	1,394	Ŧ	165%	176%	0%	165%	\$328	\$328	\$0	\$328			
201104	18	23	\$ 3	3,580 \$				\$ -	\$	3,850		52%	88%	0%	82%	\$87	\$143					
201106	31	38		5,615 \$				\$ -	\$	6,073		77%	85%	0%	79%	\$122	\$131					
201107	37	46		7,360 \$		•		\$ -	\$	7,956		172%	126%	0%	117%	\$297	\$198					
201108	37	46		7,227 \$				\$ -	\$	7,813		341%	196%	0%	182%	\$579	\$308					
201109	42	54		3,181 \$				\$ -	\$	8,840		48%	161%	0%	149%	\$79	\$250					
201110	37	46		7,819 \$				\$ -	\$	8,459		31%	137%	0%	126%	\$57	\$216					
201111	38	50	\$ 7	7,387 \$	16,179	\$ 6	03	\$ -	\$	7,991	\$ 16,179	202%	149%	0%	138%	\$324	\$233					
201112	34	46	\$ 6	6,955 \$	3,243	\$ 5	53	\$ -	\$	7,508	\$ 3,243	43%	136%	0%	126%	\$71	\$212	\$0	\$212	:		
201201	34	44		6,955 \$				\$ -	\$	7,520		379%	167%	0%	154%	\$648	\$260					
201202	35	48		5,798 \$				\$ -	\$	7,351		50%	156%	0%	144%	\$77	\$240			1		
201203	31	42		5,981 \$				\$ -	\$	6,486		40%	147%	0%	136%	\$62	\$225			1		_
201204	30	41		5,827 \$				\$ -	\$	6,316		220%	153%	0%	141%	\$338	\$233			-29.0%		-29.09
201205	29	40		5,477 \$			55		\$	5,932		32%	149%	0%	138%	\$48	\$225			57.5%		57.5%
201206	25	33		5,338 \$				\$ -	\$	5,757		10%	145%	0%	134%	\$18	\$220			67.1%		67.19
201207	25	36		5,501 \$			18 \$		\$	5,919		32%	132%	21%	123%	\$53	\$199			0.4%		1.79
201208 201209	25 0		\$ 5	5,543 \$ - \$			18 \$		\$	5,961	\$ 12,425 \$ -	208%	116% 123%	27% 30%	109% 116%	\$345	\$175 \$186					-42.29 -24.29
201209	U	U	Ψ	- 1	-	Ι Ψ		Ψ -	ΙΦ	-	Ψ -	1	12370	30%	110%	ı l	φ100	φ4	\$108	-25.6%		-24.2%
Experience																						
Period	409	536	\$ 81	,305 \$	117,759	\$ 6,6	24	\$ -	\$	87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%		67.1%
			•			•							-							•		

4/11/2013 2:11 PM

(a)

D Individual Non-Medigap Rate Filing Effective 04/2013

Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-HSA Corridor

(a) (b) (c) (d) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) 01/2013 Current Rate Level =(e)/(f)Monthly Monthly Incurred Observed Rolling 12 Month Loss Medical Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Total Ratio Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Med Rx Total Total Med Rx Total Med Rx Total Contract Member Revenue Total Date Revenue Revenue 200807 0 0 \$ \$ \$ 0 200808 0 \$ \$ \$ \$ \$ \$ 200809 0 0 \$ \$ \$ \$ \$ 200810 0 \$ \$ 200811 0 0 \$ \$ \$ \$ \$ \$ 0 200812 0 \$ \$ \$ \$ \$ \$ 0 200901 \$ \$ 0 \$ \$ \$ \$ 200902 0 0 \$ \$ \$ \$ \$ \$ 0 200903 \$ \$ 0 \$ \$ \$ \$ 0 200904 \$ 0 \$ \$ \$ \$ \$ 0 \$ 200905 0 \$ \$ \$ \$ \$ 200906 0 200907 0 0 \$ \$ 0 200908 0 \$ \$ \$ \$ \$ \$ 0 \$ 200909 0 \$ \$ \$ \$ \$ 0 \$ \$ 200910 0 \$ \$ \$ \$ 200911 0 Λ \$ \$ \$ \$ \$ \$ 200912 0 0 \$ \$ \$ \$ \$ \$ 201001 0 0 \$ \$ \$ \$ \$ \$ 201002 0 \$ \$ \$ 201003 0 \$ \$ 201004 0 0 \$ \$ \$ \$ \$ 201005 0 0 \$ \$ \$ \$ \$ \$ 0 \$ 201006 0 201007 0 \$ \$ 0 \$ \$ \$ \$ 201008 0 0 \$ \$ \$ \$ \$ 201009 0 0 \$ \$ \$ \$ \$ φ. 0 \$ 201010 0 \$ \$ \$ \$ \$ 201011 0 \$ \$ \$ 201012 0 0 \$ \$ \$ 201101 0 0 \$ \$ 201102 0 0 \$ \$ \$ \$ \$ \$ 201103 0 0 \$ \$ \$ \$ \$ \$ 13 15 1.678 \$ 113 1.678 201104 \$ \$ \$ \$ 113 7% 7% 7% \$8 \$8 \$0 \$8 \$ 201105 24 27 \$ 3.218 \$ 30,164 3.218 \$ 30,164 937% 618% 618% \$1,117 \$721 \$0 \$721 \$ \$ \$ 38 43 706 310% 310% 201106 5.114 \$ \$ 5.114 \$ 706 14% \$16 \$365 \$0 \$365 201107 56 71 6,713 \$ 7,143 6,713 7,143 106% 228% 228% \$101 \$244 \$0 \$244 \$ \$ \$ 201108 63 81 \$ 7.026 \$ 3,744 \$ 7.026 \$ 3,744 53% 176% 176% \$46 \$177 \$0 \$177 201109 74 92 \$ 10.162 \$ 4,175 \$ \$ 74 \$ 10,162 \$ 4,248 42% 136% 136% \$46 \$140 \$0 \$140 201110 73 91 \$ 10,092 \$ 15,695 \$ 216 \$ 10,092 \$ 15,911 158% 140% 141% \$175 \$147 \$1 \$148 69 87 \$ 7,623 \$ 12,685 262 7,623 145% \$147 201111 \$ \$ \$ \$ 12,946 170% 144% \$149 \$1 \$148 7,290 \$ 66 82 \$ 22,757 7,290 166% \$278 \$165 201112 \$ \$ \$ \$ 22,757 312% 165% \$1 \$166 61 77 \$ 6,946 \$ 20.929 6.946 20.929 180% \$177 \$178 201201 301% 179% \$272 \$1 \$ \$ \$ \$ 201202 58 75 \$ 6,759 \$ 1,292 6,759 1,292 164% 165% \$17 \$161 \$1 \$162 \$ \$ \$ \$ 19% 58 75 \$ 1,606 153% \$21 \$149 201203 6,759 \$ \$ \$ \$ 6,759 \$ 1,606 24% 152% \$148 \$1 201204 56 72 \$ 6,624 \$ 8,897 \$ 6,624 8,897 134% 154% 155% \$124 \$149 \$1 \$149 1874.4% 1882.8% \$ \$ \$ 56 201205 72 \$ 6,594 \$ 3,609 \$ \$ \$ 6,594 \$ 3,609 55% 118% 118% \$50 \$112 \$1 \$113 -84.4% -84.3% 201206 56 72 \$ 6,573 \$ 3,834 \$ \$ 6,573 \$ 3,834 58% 119% 120% \$53 \$112 \$1 \$113 -69.2% -69.0% 53 201207 69 \$ 6,428 \$ 42,848 \$ \$ 3,646 6,428 \$ 46,494 723% 160% 165% \$674 \$150 \$4 \$155 -38.5% -36.7% 51 69 \$ 1,767 \$57 \$157 6,324 \$ 2,171 \$ 6,324 3,938 62% 166% \$6 -14.8% -11.1% 201208 \$ \$ \$ 159% \$151 201209 0 0 \$ \$ 175% 182% \$162 \$7 \$169 15.8% 3032.2% 20.6% \$ \$ \$ \$ -Experience Period 746 947 \$ 89,161 \$ 106,366 \$ - \$ 552 \$ 89,161 \$ 106,918 0% 119% 120% \$113 \$112 \$1 \$113 -69.2% -69.0%

4/11/2013 2:11 PM SERFF Tracking #: CFAP-128958735 State Tracking #: Company Tracking #: 1891

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:DC HMO UW Grandfathered & CorridorProject Name/Number:1891_DC HMO UW GF & Corridor/1891

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/03/2013		Supporting Document	Cover Letter All Filings	04/11/2013	1891_Cover Letter - 4.03.2013.pdf (Superceded)
04/03/2013		Supporting Document	Actuarial Memorandum	04/11/2013	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum - Revised 4.03.2013.pdf (Superceded)
04/03/2013		Rate	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.03.2013	04/11/2013	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.03.2013.pdf (Superceded)
03/26/2013		Rate	1891_DC_BC UW HSA - GF&Corridor - Rate Filing	04/03/2013	1891_DC_BC UW HSA - GF&Corridor - Rate Filing.pdf (Superceded)
03/26/2013		Supporting Document	Cover Letter All Filings	04/03/2013	1891_Cover Letter.pdf (Superceded)
03/26/2013		Supporting Document	Actuarial Memorandum	04/03/2013	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum.pdf (Superceded)

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filing # 1891

District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Grandfathered & Corridro HMO products only (no new business). In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9% A detailed summary of the beneft changes can be seen below.

			GF Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

			Corridor Rate	
Product	Medical Rate Change	Rx Rate Change	Total Rate Change	Total Annual Rate Change (04/2013
	(04/2013 over 01/2013	(04/2013 over 01/2013	(04/2013 over 01/2013	over 04/2012 Rate Level) - excluding
	Rate Level)	Rate Level)	Rate Level)	age change
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	20.8%
UW HSA \$2700 Option	-6.8%	n/a	-6.8%	20.8%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-6.8%	n/a	-6.8%	20.8%
Total	-8.1%	0.0%	-7.5%	12.8%
				_
Composite	-8.2%	0.0%	-7.4%	14.1%



Digitally signed by Kenny Kan DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst BlueCross BlueShiel, email=kenny.kan@carefirst.com, c=US

Date: 2013.04.03 17:50:26 -04'00'

Kenny Kan, ASA, MAAA Senior Vice President and Chief Actuary

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891 Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891 Actuarial Memorandum

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ACTUARIAL CERTIFICATION

I, Kenny Kan, am a Pricing Actuary with CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated 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, in the aggregate.



Digitally signed by Kenny Kan DN: cn=Kenny Kan, o=Chief Actuary, email=kenny.kan@carefirst.com, c=US Date: 2013.04.03 17:50:50 -04'00'

Kenny Kan, FSA, MAAA Senior Vice President and Chief Actuary CareFirst BlueChoice, Incorporated Mail Drop-Point 01-780 10455 Mill Run Circle Owings Mills, Md. 21117

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filing # 1891 District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1820. Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

These renewal changes do not include the impact of changes in age factors.

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013.

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so the Q2 renewals equal the Q1 already approved renewal of 20.8%.

	_	GF	Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

		Corrid	or Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	20.8%
UW HSA \$2700 Option	-6.8%	n/a	-6.8%	20.8%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-6.8%	n/a	-6.8%	20.8%
Total	-8.1%	0.0%	-7.5%	12.8%
•				
Composite	-8.2%	0.0%	-7.4%	14.1%

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

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all Options. An additional 4 to 5 points is expected for aging.

As of 1/23/1/1, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI two 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 (FHCR). 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 FHCR. 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 101/12. 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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies allow the surply-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.5% 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 119/11 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 Efren Tamheho 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 2012 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 a gain 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 (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Grandfathered District of Columbia

Experience P	Period:	Projection Period:						
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013				Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014				Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%			
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical P	ooling Charge:	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	CDH Trend	8.0%			

M	m 1,9 w 4,5 l0 3,3 00 2,9 00 1,1	Pd ber ths Contracts 08/2012 1,817 93 ,980 101 1,577 244 3,367 191 ,993 158 1,118 59	6 Members 08/2012 12 15 34 22: 21: 7.	11.9% 28.8% 22.6% 18.7%	Catastrophic 5 \$298,990 5 \$518,027 5 \$762,640 5 \$761,256 5 \$276,847	9 Capitations \$3,185 \$3,474 \$8,033	10 Rebates \$0 \$0	11 Incurred + Capitations + Rebates	12 Income	13 Loss Ratio	14 Trend Assumed	15 Trend Factor	16 Capitations Factor	17 Projected Claims + Capitations + Rebates	18 Required Income	19 IAF (21 Proj LR at Current Rate	22 Incremental Rate	23 e Increase:	24 Generated	25	26 LR w/ Proposed	27 Renewal Ra	28
M M M M M M M M M M M M M M M M M M M	Member Months gh 1,8 m 1,9 w 4,5 40 3,3 00 2,9 00 1,1	ber Contracts 08/2012 1,817 93 1,980 101 1,577 244 3,367 191 1,993 158	08/2012 12 15 34 22 21:	on 7 11.0% 4 11.9% 6 28.8% 6 22.6% 8 18.7% 7 7.0%	i Adjusted for Catastrophic 5 \$298,990 5 \$518,027 5 \$762,640 5 \$761,256 5 \$276,847	\$3,185 \$3,474 \$8,033	\$0	Capitations + Rebates						Claims + Capitations +		IAE 4	Current		Incremental Rate	e Increase:	Generated	Proposed -			
M M M M M M M M M M M M M M M M M M M	Member Months gh 1,8 m 1,9 w 4,5 40 3,3 00 2,9 00 1,1	ber Contracts 08/2012 1,817 93 1,980 101 1,577 244 3,367 191 1,993 158	08/2012 12 15 34 22 21:	on 7 11.0% 4 11.9% 6 28.8% 6 22.6% 8 18.7% 7 7.0%	i Adjusted for Catastrophic 5 \$298,990 5 \$518,027 5 \$762,640 5 \$761,256 5 \$276,847	\$3,185 \$3,474 \$8,033	\$0	Capitations + Rebates						Capitations +		IAE 4	Current		Incremental Rate	Increase:	Generated	Proposed -			
Addical Experience Underwritten Standard Medium Low HSA (Incl Rx) HSA 2700 UW Total Experience Underwritten Standard Medium Low HSA 2700 UW Total HSA 2700 UW Total UW Total UW Total Underwritten Standard High Medium Low Saver Saver Saver Medium Low Saver Saver Saver Underwritten Standard High Medium Low UW Total UW Total UW Total Underwritten Standard High Medium Low Saver Underwritten Standard High Medium Low Saver Saver Saver Saver Saver Saver Underwritten Standard Saver HSA (Incl Rx) UW Total	Months 1,8 m 1,9 w 4,5 10 3,3 10 2,9 10 1,1	ths 08/2012 1,817 93 1,980 101 4,577 244 3,367 191 2,993 158 1,118 59	08/2012 12 15 34 22 21:	on 7 11.0% 4 11.9% 6 28.8% 6 22.6% 8 18.7% 7 7.0%	Catastrophic 5 \$298,990 5 \$518,027 5 \$762,640 5 \$761,256 5 \$276,847	\$3,185 \$3,474 \$8,033	\$0	Rebates								IAE 4									ate Incre:
Underwritten	m 1,9 w 4,5 l0 3,3 00 2,9 00 1,1	1,980 101 4,577 244 3,367 191 2,993 158 1,118 59	15 34 22 21 7	11.9% 28.8% 3 22.6% 3 18.7% 2 7.0%	\$518,027 \$762,640 \$761,256 \$276,847	\$3,474 \$8,033		\$302 175									01/2013 Level	Level	04/2013 Over		Income	Needed Income	Increase	04/2013 O	Over 04/20
Underwritten	m 1,9 w 4,5 l0 3,3 00 2,9 00 1,1	1,980 101 4,577 244 3,367 191 2,993 158 1,118 59	15 34 22 21 7	11.9% 28.8% 3 22.6% 3 18.7% 2 7.0%	\$518,027 \$762,640 \$761,256 \$276,847	\$3,474 \$8,033		\$302.175												Proposed				Derived	
Standard	m 1,9 w 4,5 l0 3,3 00 2,9 00 1,1	1,980 101 4,577 244 3,367 191 2,993 158 1,118 59	15 34 22 21 7	11.9% 28.8% 3 22.6% 3 18.7% 2 7.0%	\$518,027 \$762,640 \$761,256 \$276,847	\$3,474 \$8,033		\$302.175																	
Medium	m 1,9 w 4,5 l0 3,3 00 2,9 00 1,1	1,980 101 4,577 244 3,367 191 2,993 158 1,118 59	15 34 22 21 7	11.9% 28.8% 3 22.6% 3 18.7% 2 7.0%	\$518,027 \$762,640 \$761,256 \$276,847	\$3,474 \$8,033		\$302.175																	
Low	w 4,5 10 3,3 00 2,9 00 1,1	4,577 244 3,367 191 2,993 158 1,118 59	34 22 21: 7:	28.8% 22.6% 18.7% 7.0%	\$762,640 \$761,256 \$276,847	\$8,033	\$0		\$348,805	86.6%	12.5%	1.2410	1.0295	\$374,332	\$482,488	1.3133	\$458,100	81.7%	5.3%	-8.9%	\$417,329	(\$65,159)	89.7%	43.0%	2
Saver Saver 30/40	10 3,3 00 2,9 00 1,1	3,367 191 2,993 158 1,118 59	22 21 7	3 22.6% 3 18.7% 2 7.0%	\$761,256 \$276,847			\$521,501	\$378,895	137.6%	12.5%	1.2410	1.0294	\$646,459	\$833,241	1.3024	\$493,473	131.0%	68.9%	-8.9%	\$449,554	(\$383,687)	143.8%	128.4%	2
HSA (incl Rx)	00 2,9	2,993 158 1,118 59	21: 7:	3 18.7% 2 7.0%	\$276,847		\$0	\$770,673	\$827,439	93.1%	12.5%	1.2410	1.0294	\$954,722	\$1,230,571	1.2818	\$1,060,570	90.0%	16.0%	-8.7%	\$968,300	(\$262,270)	98.6%	55.1%	2
HSA 2700	0 1,1	1,118 59	7.	2 7.0%		\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	-8.4%	\$658,186	(\$560,842)	144.5%	113.6%	1
Total Comment Commen						\$5,280	(\$5,389) (\$10)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0726	\$432,573	73.5%	2.3%	-6.8%	\$403,158	(\$39,415)	78.9%	26.1%	•
Experience Underwritten High Medium Low Low Standard Saver Saver 3040 UV Total UV Total Sided & Rx Experience COMBINE! COMBINE! Underwritten Standard High Medium Low Low Low HSA 1200 HSA NHSA 2700 HSA 2700 HSA HSA 2700 HSA 2700 Underwritten Standard Saver HSA (Ind Rx) HSA (Ind Rx) HSA (Ind Rx) UW Total UW Total Experience Underwritten Standard Underwritten Standard Saver HSA (Ind Rx) HSA (Ind Rx) UW Total Experience Underwritten Standard Saver HSA (Ind Rx) Underwritten Standard Saver HSA (Ind Rx)	ai 15,6	3,032 040	1,13.			\$1,999 \$27,939	(\$5,400)	\$32,611 \$2,670,921	\$133,166 \$2,714,338	24.5% 98.4%	8.0% 12.0%	1.1515	1.0284	\$37,307 \$3,281,723	\$51,917 \$4,259,818	0.8007 1.2047	\$106,623 \$3,269,882	35.0% 100.4%	-51.3% 30.3%	0.0% -8.2%	\$106,623 \$3.003,150	\$54,707 (\$1,256,668)	35.0% 109.3%	-54.6% 68.9%	
Standard				. 50.07	φ2,040,302	\$27,939	(\$5,400)	\$2,070,921	φ2,7 14,330	30.476	12.0%	1.2300	1.0292	\$3,201,723	\$4,239,010	1.2047	\$3,209,002	100.4%	30.3%	-0.276	\$3,003,130	(\$1,250,008)	109.3%	00.976	
Medium Low																									
Low Saver Saver 30/40 UW Total	th 1,8	1,817 93	12	11.0%	\$42,825	\$0	(\$3,203)	\$39,623	\$94,012	42.1%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8436	\$79,312	62.0%	-20.1%	0.0%	\$79,312	\$15,932	62.0%	-32.1%	
Saver Saver 30/40	m 1,9	1,980 101	15	11.9%	\$44,998	\$0	(\$3,365)	\$41,633	\$93,781	44.4%	12.5%	1.2410	1.0000	\$51,667	\$66,595	0.8540	\$80,085	64.5%	-16.8%	0.0%	\$80,085	\$13,490	64.5%	-29.3%	
UW Total	w 4,5	1,577 244	34	28.8%	\$43,704	\$0	(\$3,268)	\$40,436	\$173,202	23.3%	12.5%	1.2410	1.0000	\$50,182	\$64,681	0.8433	\$146,055	34.4%	-55.7%	0.0%	\$146,055	\$81,375	34.4%	-62.4%	
Underwritten		3,367 191	22			\$0	(\$4,224)	\$52,257	\$45,818	114.1%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9652	\$44,224	146.6%	88.0%	0.0%	\$44,224	(\$38,917)	146.6%	107.1%	
Underwritten	al 11,7	1,741 629	84	74.3%	\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	0.0%	\$349,677	\$71,880	61.7%	-29.9%	
Standard	BINED																								
Standard High																									
Medium Low	h 1.8	1,817 93	12	7 11.0%	\$341.815	\$3,185	(\$3,203)	\$341,798	\$442.817	77.2%	12.5%	1.2410	1.0295	\$423,505	\$545.868	1.2136	\$537,412	78.8%	1.6%	-7.6%	\$496,641	(\$49,227)	85.3%	26.3%	
Saver Saver 30/40 HSA 2700 HSA 2700 UW Total Underwritten		1.980 101	15			\$3,474	(\$3,365)	\$563,134	\$472,676	119.1%	12.5%	1,2410	1.0294	\$698,126	\$899.836	1,2134	\$573,558	121.7%	56.9%	-7.7%	\$529,639	(\$370,197)	131.8%	95.1%	
HSA	w 4.5	1.577 244	34			\$8.033	(\$3,268)	\$811,109	\$1,000,641	81.1%	12.5%	1.2410	1.0294	\$1,004,904	\$1,295,251	1.2059	\$1,206,625	83.3%	7.3%	-7.7%	\$1,114,356	(\$180,896)	90.2%	33.5%	
HSA 2700 UW Total lical Experience Underwritten Sandard Saver HSA (find Rx) UW Total Experience Underwritten Standard UW Total	0 3,3	3,367 191	22	22.6%	\$817,737	\$5,968	(\$4,224)	\$819,481	\$668,570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	-7.9%	\$702,410	(\$599,759)	144.6%	113.1%	
UW Total Itical Experience Underwritten Standard Saver HSA (incl Rx) UW Total Experience Underwritten Standard	0 2.9	2,993 158	21		\$276.847	\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0726	\$432,573	73.5%	2.3%	-6.8%	\$403,158	(\$39,415)	78.9%	26.1%	
dical Experience Underwritten Standard Saver HSA (incl Rx) UW Total Experience Underwritten Standard	0 1.1	1.118 59	7		\$30.623	\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37,307	\$51,917	0.8007	\$106,623	35.0%	-51.3%	0.0%	\$106,623	\$54,707	35.0%	-54.6%	
Underwritten Standard Saver HSA (incl Rx) UW Total Experience Underwritten Standard	al 15,8	5,852 846	1,13	2 100.0%	\$2,836,390	\$27,939	(\$19,459)	\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4,537,615	1.1597	\$3,619,559	96.6%	25.4%	-7.4%	\$3,352,827	(\$1,184,787)	104.3%	54.6%	
Saver HSA (incl Rx) UW Total Experience Underwritten Standard																									
Saver HSA (incl Rx) UW Total Experience Underwritten Standard	rd 8.3	3,374 438	62	51.8%	\$1,579,657	\$14,692	\$0	\$1,594,349	\$1,555,139	102.5%	12.5%	1.2410	1.0294	\$1,975,513	\$2,546,300	1.2939	\$2,012,143	98.2%	26.5%	-8.8%	\$1,835,183	(\$711,117)	107.6%	70.3%	
UW Total Experience Underwritten Standard	er 3,3	3,367 191	22	3 22.6%	\$761,256	\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	-8.4%	\$658,186	(\$560,842)	144.5%	113.6%	
Experience Underwritten Standard	x) 4,1	1,111 217	28			\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051	\$539,196	65.9%	-8.3%	-5.5%	\$509,781	\$15,292	69.7%	7.3%	
Underwritten Standard	al 15,8	5,852 846	1,13	2 100.0%	\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	-8.2%	\$3,003,150	(\$1,256,668)	109.3%	68.9%	
Course		3,374 438	62			\$0		\$121,691	\$360,995	33.7%	12.5%	1.2410	1.0000	\$151,021	\$194,656	0.8461	\$305,453	49.4%	-36.3%	0.0%	\$305,453	\$110,797	49.4%	-45.8%	
UW Total		3,367 191 1.741 629	22 84			\$0	(\$4,224) (\$14,060)	\$52,257 \$173.948	\$45,818 \$406.814	114.1% 42.8%	12.5% 12.5%	1.2410	1.0000	\$64,852 \$215,874	\$83,141 \$277,797	0.9652 0.8596	\$44,224 \$349.677	146.6% 61.7%	88.0% -20.6%	0.0%	\$44,224 \$349,677	(\$38,917) \$71,880	146.6% 61.7%	107.1% -29.9%	
ical & Rx Experience COMBINE	er 3,3	1,741 029	04	14.370	\$ \$100,000	4 0	(\$14,000)	\$173,940	\$400,614	42.0%	12.5%	1.2410	1.0000	\$215,074	φ211,191	0.0390	φ349,07 <i>1</i>	01.776	-20.0%	0.0%	\$349,077	\$71,000	01.7%	-29.976	
•	er 3,3 al 11,7																								
Underwritten Standard	er 3,3 al 11,7 BINED	3,374 438	62			\$14,692	(\$9,836)	\$1,716,040	\$1,916,134	89.6%	12.5%	1.2410	1.0294	\$2,126,535	\$2,740,956	1.2095	\$2,317,595	91.8%	18.3%	-7.6%	\$2,140,636	(\$600,320)	99.3%	47.1%	
Saver	er 3,3 al 11,7 BINED rd 8,3		22			\$5,968	(\$4,224)	\$819,481	\$668,570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	-7.9%	\$702,410	(\$599,759)	144.6%	113.1%	
HSA (incl Rx) UW Total	er 3,3 al 11,7 BINED rd 8,3 er 3,3	3,367 191 4.111 217	28 1.13			\$7,278 \$27,939	(\$5,400) (\$19,459)	\$309,348 \$2,844,869	\$536,448 \$3.121.152	57.7% 91.1%	8.0% 12.0%	1.1515	1.0290	\$355,333 \$3,497,596	\$494,489 \$4,537,615	1.0051	\$539,196 \$3,619,559	65.9% 96.6%	-8.3% 25.4%	-5.5% -7.4%	\$509,781 \$3,352,827	\$15,292 (\$1,184,787)	69.7% 104.3%	7.3% 54.6%	

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Corridor District of Columbia

Projection Period: Pricing Trend 12.5% Start 4/1/2013 Women's Preventive Trend 2,7% TARGET LOSS RATIO = H.S.A. & HB 71.9%

		Incurred thru Paid thru Midpt Rx Rebates	6/30/2012 8/31/2012 12/30/2011 -7.5%			Thru Spans Thru Midpt Trend Mos Current Rate Le	6/30/2013 5/31/2014 10/30/2013 22.0 1/1/2013	3 1 3	Total Rx Trend Capitations Trend Non-CDH Trend CDH Trend	1.6% 12.5% 1.6% 12.5% 8.0%			TARGET	Medical	Standard Saver Pooling Charge:	77.6% 78.0% 5.7%										
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 Claims +			Income at	Proj LR at							
		Member	Contracts			ti Adjusted for			Capitations +		Loss	Trend	Trend		Capitations +	Required		Current	Current Rate		Rate Increase:	Generated	Proposed -	LR w/ Proposed		
		Months	08/2012	08/2012	on	Catastrophic	Capitations	Rebates	Rebates	Income	Ratio	Assumed	Factor	Factor	Rebates	Income	IAF	01/2013 Level	Level	04/2013 Ov Derived	ver 01/2013 Proposed	Income	Needed Income	Increase	04/2013 Ove Derived	er 04/2012 Proposed
Medical Experience	:e																									
Underwritten	~																									
Standard	Hig	h 153	8		8 6.39	6 \$23,408	\$260	\$0	\$23,668	\$25,227	93.8%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.3041	\$32,899	89.1%	14.9%	-8.9%	\$29,971	(\$7,818)	97.8%	47.9%	17.3%
	Mediur Lo		7 36		7 5.5% 3 28.3%		\$236 \$1.056	\$0 \$0	\$8,891 \$232,314	\$20,234 \$89,143	43.9% 260.6%	12.5% 12.5%	1.2410 1.2410		\$10,985 \$288.086	\$14,159 \$371,322	1.3494 1.2841	\$27,303 \$114.470	40.2% 251.7%	-48.1% 224.4%		\$24,873 \$104,511	\$10,715 (\$266,812)	44.2% 275.7%		16.9% 15.9%
Saver	Saver 30/4		36 25		3 28.37 6 19.79		\$942	\$0 \$0	\$232,314 \$125,366	\$81,305	154.2%	12.5%	1.2410		\$155,383	\$199,201	1.1821	\$96,111	251.7% 161.7%	107.3%		\$88,038	(\$200,812)	176.5%		10.3%
HSA (incl Rx)	HSA 120	0 678	32	4	9 25.29	6 \$101,639	\$1,191	(\$41)	\$102,788	\$71,132		8.0%	1.1515		\$118,219	\$164,516		\$86,100	137.3%	91.1%	-6.8%	\$80,245	(\$84,271)	147.3%	147.7%	20.8%
	HSA 270 UW Tot		19 127		0 15.09 3 100.09		\$469 \$4,154	\$0 (\$41)	\$11,800 \$504.827	\$18,029 \$305,070		8.0% 11.5%	1.1515	1.0302	\$13,531 \$615,521	\$18,830 \$805,817	1.1907	\$21,466 \$378,349	63.0% 162.7%	-12.3% 113.0%		\$20,007 \$347,644	\$1,177 (\$458,173)	67.6% 177.1%		20.8% 16.1%
		_,					*.,	(****)	*****	*****					*********	*****		******				***************************************	(0.00,)			
Rx Experience																										
Underwritten Standard	Hig	h 153	8		8 6.39	6 \$0	\$0	\$0	\$0	\$6.325	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8507	\$5.381	0.0%	-100.0%	0.0%	\$5,381	\$5.381	0.0%	-100.0%	-15.0%
Standard	Mediu		7		7 5.5%		\$0	\$0	\$0	\$5,215	0.0%	15.5%	1.3031	1.0000	\$0	\$0		\$4,500	0.0%	-100.0%		\$4,500	\$4,500	0.0%		-15.0%
0	Lo Saver 30/4		36 25		3 28.3% 6 19.7%		\$0 \$0		\$0 \$0	\$19,383 \$6,624	0.0%	15.5% 15.5%	1.3031	1.0000	\$0 \$0	\$0 \$0		\$16,460 \$6.088	0.0%	-100.0% -100.0%		\$16,460 \$6,088	\$16,460 \$6.088	0.0%		-15.0%
Saver	UW Tot		76		4 59.89		\$0		\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0		\$32,430	0.0%	-100.0%			\$32,430	0.0%		5.3% -11.2%
Medical & Rx Expe	erience COM	BINED																								
Underwritten																										
Standard	Hig		8		8 6.39		\$260	\$0	\$23,668	\$31,552		12.5%	1.2410		\$29,318	\$37,789			76.6%				(\$2,438)	82.9%		9.9%
	Mediur Lo		7 36	4	7 5.5% 3 28.3%		\$236 \$1,056	\$0 \$0	\$8,891 \$232,314	\$25,449 \$108,526	34.9% 214.1%	12.5% 12.5%	1.2410 1.2410		\$10,985 \$288,086	\$14,159 \$371,322	1.2497 1.2064		34.5% 220.0%	-55.5% 183.6%		\$29,373 \$120,971	\$15,215 (\$250,351)	37.4% 238.1%		9.9% 9.9%
Saver	Saver 30/4	0 536	25	3	6 19.79	6 \$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
HSA	HSA 120 HSA 270		32 19		9 25.2% 0 15.0%		\$1,191 \$469	(\$41) \$0	\$102,788 \$11.800	\$71,132 \$18.029		8.0% 8.0%	1.1515 1.1515		\$118,219 \$13,531	\$164,516 \$18.830	1.2104 1.1907		137.3% 63.0%	91.1%		\$80,245 \$20,007	(\$84,271) \$1,177	147.3% 67.6%		20.8%
	UW Tot		127				\$4,154		\$504,827	\$342,618		11.5%			\$615,521	\$805,817	1.1907		149.8%				(\$425,744)	161.9%		12.8%
Medical Experience	:e																									
Underwritten	Standar		51	5			\$1,552	\$0	\$264,874	\$134,604	196.8%	12.5%	1.2410		\$328,389	\$423,270			188.0%	142.3%	-8.8%	\$159,355	(\$263,915)	206.1%	209.0%	16.3%
	Save		25				\$942	\$0	\$125,366	\$81,305		12.5%	1.2410		\$155,383	\$199,201	1.1821		161.7%	107.3%		\$88,038	(\$111,163)	176.5%		10.3%
	HSA (incl R:		51 127		9 40.29 3 100.09		\$1,659 \$4,154	(\$41) (\$41)	\$114,588 \$504,827	\$89,161 \$305,070	128.5% 165.5%	8.0% 11.5%	1.1515	1.0298	\$131,750 \$615,521	\$183,346 \$805,817	1.2064		122.5% 162.7%	70.4% 113.0%		\$100,252 \$347,644	(\$83,094) (\$458,173)	131.4% 177.1%		20.8% 16.1%
Rx Experience																										
Underwritten	Standar	d 906	51	5	8 40.2%	6 \$0	\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%	-100.0%	0.0%	\$26,341	\$26,341	0.0%	-100.0%	-15.0%
	Save	er 536	25	3	6 19.7%	6 \$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%
	UW Tot	al 1,442	76	9	4 59.8%	6 \$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	0.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%
Medical & Rx Expe	erience COM																									
Underwritten	Standar		51		8 40.29 6 19.79		\$1,552 \$942	\$0 \$0	\$264,874 \$125,366	\$165,527 \$87,929	160.0% 142.6%	12.5% 12.5%	1.2410 1.2410		\$328,389 \$155,383	\$423,270 \$199,201	1.2144		163.4% 152.0%	110.6% 94.9%		\$185,696 \$94,126	(\$237,574) (\$105,075)	176.8% 165.1%		9.9% 9.9%
	HSA (incl R)		25 51		6 19.79 9 40.29		\$942 \$1.659	(\$41)	\$125,366 \$114.588	\$87,929 \$89.161		12.5% 8.0%	1.2410	1.0295	\$155,383 \$131.750	\$199,201 \$183,346	1.1623		152.0%	70.4%		\$94,126 \$100,252	(\$105,075)	165.1%		20.8%
-	UW Tot		127	16	3 100.09		\$4,154	(\$41)	\$504,827	\$342,618		11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%				(\$425,744)	161.9%		12.8%

Experience Period: Start 7/1/2011

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor) District of Columbia

Experience P	eriod:	Projection Period:					
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO = H.S.A. & HE	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013			Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014			Save	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%		
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical Pooling Charge	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	CDH Trend	8.0%		

		Rx Rebates	-7.5%			Trend Mos Current Rate Level	22.0 1/1/2013		Non-CDH Trend CDH Trend	12.5% 8.0%				Medical F	Pooling Charge:	5.7%										
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 08/2012	Members 08/2012	Distribut on	Incurred Claims ti Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Claims + Capitations + Rebates	Required Income	IAF	Income at Current 01/2013 Level	Proj LR at Current Rate Level	Incremental Ra 04/2013 Ove Derived		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Ra 04/2013 Ov Derived	er 04/2012
Medical Experience	<u>.</u>																									
Underwritten																										
Standard	High Medium		101	135 161			\$3,445 \$3,710	\$0 \$0	\$325,843 \$530.392	\$374,032	87.1% 132.9%	12.5% 12.5%	1.2410 1.2410	1.0297 1.0295	\$403,650 \$657,444	\$520,277 \$847.400	1.3127 1.3048	\$490,998	82.2%	6.0% 62.7%	-8.9% -8.9%	\$447,299 \$474,427		90.2% 138.6%	43.4%	23.3%
	Low		108 280	383			\$9,089	\$0 \$0	\$1,002,987	\$399,129 \$916.582	109.4%	12.5%	1.2410	1.0295	\$1,242,808	\$1,601,893	1.2820	\$520,776 \$1,175,040	126.2% 105.8%	36.3%	-8.7%	\$1,072,811	(\$372,973) (\$529.082)	115.8%	119.5% 81.4%	22.9% 21.5%
Saver	Saver 30/40		216	262			\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1.2410	1.0290	\$1,106,259	\$1,418,229	1.1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223	(\$672,006)	148.2%	118.0%	14.7%
HSA (incl Rx)	HSA 1200 HSA 2700		190 78	262 92			\$6,470 \$2,467	(\$5,430) (\$10)	\$379,525 \$44,411	\$474,413 \$151,195	80.0% 29.4%	8.0% 8.0%	1.1515	1.0293 1.0287	\$436,245 \$50,838	\$607,089 \$70,747	1.0933	\$518,673 \$128.090	84.1% 39.7%	17.0% -44.8%	-6.8% -1.1%	\$483,403	(\$123,686) \$55.883	90.2% 40.1%	45.5% -45.3%	15.9% -2.1%
-	UW Total		973	1,295			\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1.2292	1.0293	\$3,897,244	\$5,065,635	1.2083	\$3,648,231	106.8%	38.9%	-8.2%	\$126,630 \$3,350,794	(\$1,714,841)	116.3%	79.6%	18.8%
Rx Experience																										
Underwritten																										
Standard	High		101	135			\$0	(\$3,203)	\$39,623	\$100,337	39.5%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8441	\$84,693	58.1%	-25.2%	0.0%	\$84,693		58.1%	-36.4%	-15.0%
	Medium Low		108 280	161 383			\$0 \$0	(\$3,365) (\$3,268)	\$41,633 \$40,436	\$98,996 \$192,585	42.1% 21.0%	12.5% 12.5%	1.2410 1.2410	1.0000 1.0000	\$51,667 \$50,182	\$66,595 \$64.681	0.8544 0.8439	\$84,585 \$162,516	61.1% 30.9%	-21.3% -60.2%	0.0%	\$84,585 \$162,516		61.1% 30.9%	-33.1% -66.2%	-15.0% -15.0%
Saver	Saver 30/40		216	262			\$0	(\$4,224)	\$52.257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64.852	\$83,141	0.9594	\$50.313	128.9%	65.2%	0.0%	\$50,313	(\$32.828)	128.9%	81.1%	9.6%
	UW Total	13,183	705	941	72.5%	6 \$188,008	\$0	(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%
Medical & Rx Expe	rience COMB	INED																								
Underwritten		4.070					***	(00.000)	*****	0.171.070	77.00/	40 501				****			70.70			0504.000	(254 005)	0= 40/	05 70/	
Standard	High Medium		101 108	135 161			\$3,445 \$3,710	(\$3,203) (\$3,365)	\$365,466 \$572.025	\$474,370 \$498,125	77.0% 114.8%	12.5% 12.5%	1.2410 1.2410	1.0297 1.0295	\$452,823 \$709,111	\$583,657 \$913,995	1.2136 1.2153	\$575,691 \$605.361	78.7% 117.1%	1.4% 51.0%	-7.6% -7.7%	\$531,993 \$559.012		85.1% 126.9%	25.7% 87.4%	14.5% 14.6%
	Low		280	383			\$9.089	(\$3,268)	\$1.043.423	\$1,109,167	94.1%	12.5%	1.2410	1.0296	\$1,292,989	\$1.666.574	1.2059	\$1,337,555	96.7%	24.6%	-7.6%	\$1,235,327	(\$431,247)	104.7%	54.3%	14.4%
Saver	Saver 30/40		216	262			\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1.2410	1.0290	\$1,171,111	\$1,501,370	1.1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536		147.0%	115.5%	14.4%
HSA	HSA 1200	3,671	190	262			\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1.1515	1.0293	\$436,245	\$607,089	1.0933	\$518,673	84.1%	17.0%	-6.8%	\$483,403	(\$123,686)	90.2%	45.5%	15.9%
-	HSA 2700 UW Total	1,387 18,241	78 973	92 1,295			\$2,467 \$32,092	(\$10) (\$19,501)	\$44,411 \$3,349,696	\$151,195 \$3,463,769	29.4% 96.7%	8.0% 11.9%	1.1515 1.2298	1.0287 1.0293	\$50,838 \$4,113,117	\$70,747 \$5,343,432	0.8472 1.1636	\$128,090 \$4,030,338	39.7% 102.1%	-44.8% 32.6%	-1.1% -7.4%	\$126,630 \$3,732,901	\$55,883 (\$1,610,531)	40.1% 110.2%	-45.3% 63.3%	-2.1% 14.1%
Medical Experience	,																									
Underwritten	Standard	9,280	489	679	50.39	6 \$1,842,978	\$16,244	\$0	\$1,859,222	\$1,689,743	110.0%	12.5%	1.2410	1.0296	\$2,303,902	\$2,969,570	1.2942	\$2,186,814	105.4%	35.8%	-8.8%	\$1,994,538	(\$975,032)	115.5%	81.9%	22.2%
	Saver		216	262			\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1.2410	1.0290	\$1,106,259	\$1,418,229	1.1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223		148.2%	118.0%	14.7%
	HSA (incl Rx) UW Total		268 973	354 1,295			\$8,938 \$32,092	(\$5,441) (\$5,441)	\$423,936 \$3,175,748	\$625,609 \$3,019,408	67.8% 105.2%	8.0% 11.9%	1.1515	1.0291	\$487,083 \$3,897,244	\$677,835 \$5,065,635	1.0338	\$646,762 \$3,648,231	75.3% 106.8%	4.8% 38.9%	-5.7% -8.2%	\$610,033 \$3,350,794		79.8% 116.3%	24.8% 79.6%	12.3% 18.8%
D., F.,,,,,	OW Total	10,241	9/3	1,290	100.07	8 \$3,149,097	\$32,092	(\$5,441)	φ3,173,746	\$3,019,406	103.276	11.9%	1.2292	1.0293	\$3,097,244	\$3,003,033	1.2063	\$3,040,231	100.6%	30.9%	-0.276	\$3,330,794	(\$1,714,041)	110.3%	79.0%	10.076
Rx Experience	a	0.00						(00.00		****		40.5		4 000-		*****	0.016-	****	40			0004 55 1		45	E0 45:	48.60
Underwritten	Standard Saver		489 216	679 262			\$0 \$0	(\$9,836) (\$4,224)	\$121,691 \$52,257	\$391,919 \$52,442	31.1% 99.6%	12.5% 12.5%	1.2410 1.2410	1.0000 1.0000	\$151,021 \$64,852	\$194,656 \$83,141	0.8466 0.9594	\$331,794 \$50,313	45.5% 128.9%	-41.3% 65.2%	0.0%	\$331,794 \$50,313	\$137,138 (\$32,828)	45.5% 128.9%	-50.1% 81.1%	-15.0% 9.6%
	UW Total		705	941				(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%
Medical & Rx Expe	rience COMB	INED																								
Underwritten	Standard		489	679			\$16,244	(\$9,836)	\$1,980,913	\$2,081,662	95.2%	12.5%	1.2410	1.0296	\$2,454,923	\$3,164,226	1.2099	\$2,518,608	97.5%	25.6%	-7.6%	\$2,326,332	(\$837,894)	105.5%	55.7%	14.5%
	Saver		216	262			\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1.2410	1.0290	\$1,171,111	\$1,501,370	1.1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536	(\$704,834)	147.0%	115.5%	14.4%
	HSA (incl Rx) UW Total		268 973	354 1 295	27.59		\$8,938 \$32.092	(\$5,441) (\$19,501)	\$423,936 \$3,349,696	\$625,609 \$3,463,769	67.8% 96.7%	8.0% 11.9%	1.1515	1.0291	\$487,083 \$4,113,117	\$677,835 \$5,343,432	1.0338	\$646,762 \$4.030.338	75.3% 102.1%	4.8% 32.6%	-5.7% -7.4%	\$610,033 \$3,732,901	(\$67,802) (\$1,610,531)	79.8% 110.2%	24.8% 63.3%	12.3% 14.1%
	UW Iotal	18,241	973	1,295	100.09	» \$3,337,105	\$32,092	(\$19,501)	\$3,349,696	\$3,463,769	96.7%	11.9%	1.2298	1.0293	\$4,113,117	\$5,343,432	1.1636	\$4,030,338	102.1%	32.6%	-1.4%	\$3,732,901	(\$1,610,531)	110.2%	63.3%	

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CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - PPACA District of Columbia

											District	of Columbia														
		Experience Start	Period: 7/1/2011			Projection Period:	4/1/2013	Women	Pricing Trend 's Preventive Trend	12.5% 2.7%			TARGETIO	COLLAG SS	H.S.A. & HB	71.9%										
		Incurred thru	6/30/2012 8/31/2012			Thru Spans Thru	6/30/2013 5/31/2014	vv Gilleri	Total Rx Trend	15.5%			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0010110=	Standard Saver	77.6% 78.0%										
		Midpt	12/30/2011			Midpt Trend Mos	10/30/2013		Capitations Trend Non-CDH Trend	1.8% 12.5%				Medical P	OE Pooling Charge:	150.0% 5.7%										
		Rx Rebates	-7.5%			Current Rate Level	1/1/2013		CDH Trend	8.0%				Wedical F	outing charge.	3.770				ı						
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd	Contracts	Members	Distributi	Incurred Claims Adjusted for			Incurred + Capitations +		Loss	Trend	Trend	Capitations	Claims + Capitations +	Required		Income at Current	Proj LR at Current Rate	Incremental Dat	e Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate	
		Months	08/2012	08/2012	on	Catastrophic	Capitations	Rebates	Rebates	Income	Ratio	Assumed	Factor	Factor	Rebates	Income	IAF	01/2013 Level	Level	04/2013 Over		Income	Needed Income	Increase	04/2013 Over	
Medical Experience Underwritten																										
Standard	High Medium		39 36	47	4.6% 4.3%	\$41,692 \$62,015	\$845	\$0 \$0	\$42,537 \$62,649	\$98,541 \$65,430	43.2%	12.5% 12.5%	1.2410	1.0326 1.0327	\$52,613 \$77,616	\$67,815 \$100,042	1.1183	\$110,199 \$73,251	47.7% 106.0%	-38.5%	3.0%	\$113,505 \$75,448	\$45,690 (\$24,594)	46.4% 102.9%	-32.6% 49.5%	12.8%
1104 5 - 10 3	Lov	v 886	60	37 66 39	7.1%	\$86,345 \$48,122	\$634 \$1,470	\$0	\$87,815	\$153,878 \$101,045	95.7% 57.1% 48.3%	12.5%	1.2410	1.0327	\$108,674	\$140,073 \$78.020	1.1196	\$172,278 \$105,235	63.1%	-18.7%	3.0% 3.0%	\$177,446	\$37,373 \$29,215	61.2% 52.3%	-11.0%	12.8% 12.8%
HSA (incl Rx)	HSA 1200 HSA 2700	36 0	30 5	5	3.5% 0.6%	\$16,120	\$815 \$141	(\$166) (\$401)	\$48,771 \$15,859	\$21,579	73.5%	8.0%	1.1515	1.0323 1.0335	\$56,064 \$18,246	\$25,391	1.0416	\$22,477	53.3% 81.2%		1.9% 1.9%	\$107,234 \$22,904	(\$2,487)	79.7%	-24.2% 15.5%	4.2% 4.2%
HealthyBlue	HB TO 1500 HB HSA 2500	183	185 9	212 11	1.1%	\$450,364 \$5,418	\$302	\$ (38,003) (\$7)	\$417,675 \$5,713	\$580,276 \$29,263	72.0% 19.5%	8.0% 8.0%	1.1515 1.1515	1.0308 1.0344	\$480,325 \$6,543	\$668,432 \$9,106	1.0982 1.0985	\$637,234 \$32,144	75.4% 20.4%	4.9% -71.7%	4.9% 1.9%	\$668,458 \$32,755	\$27 \$23,649	71.9% 20.0%	13.1% -69.5%	13.1% 9.8%
	HB2 1500 HB2 2500	0 437	309 148	377 188	17.5%	\$67,661 \$33,864	\$1,182 \$612	\$0 \$0	\$68,842 \$34,476	\$111,332 \$56,008	61.8% 61.6%	8.0% 8.0%	1.1515 1.1515	1.0429 1.0429	\$79,146 \$39,634	\$110,141 \$55,155	1.0901 1.0883	\$121,363 \$60,955	65.2% 65.0%	-9.2% -9.5%	4.9% 0.0%	\$127,310 \$60,955	\$17,169 \$5,800	62.2% 65.0%	-2.2% -2.5%	13.1% 7.8%
HIPAA	UW Tota	d 6,828	821	982	96.9%	\$811,600	\$11,312	(\$38,577)	\$784,336	\$1,217,352	64.4%	9.1%	1.1735	1.0334	\$918,861	\$1,254,174	1.0968	\$1,335,137	68.8%	-6.1%	3.8%	\$1,386,017	\$131,843	66.3%	1.2%	11.8%
Standard	High		6	.7		\$13,834	\$164 \$387	\$0	\$13,998	\$46,112 \$167,264	30.4% 16.8%	12.5% 12.5%	1.2410	1.0287	\$17,337	\$22,347 \$44,862	0.9615 0.9657	\$44,338 \$161,530	39.1%	-49.6%	3.0%	\$45,668	\$23,322	38.0%	-49.1% -71.9%	4.0%
	Lov HIPAA Tota	v 227	20 26	20	2.4% 3.1%	\$27,725 \$41,559	\$387 \$551	\$0	\$28,111 \$42,110	\$167,264 \$213,375	16.8%	12.5%	1.2410 1.2410	1.0310	\$34,806 \$52,143	\$44,862 \$67,209	0.9657	\$161,530 \$205,868	21.5% 25.3%	-72.2% -67.4%	3.0%	\$166,376 \$212,044	\$121,513 \$144,835	20.9% 24.6%	-71.9% -66.9%	4.4%
Medical - Underwritten & HIPAA	UW & HIPAA Tota	l 7,147	847	1.009	100.0%	\$853,159	\$11,863	(\$38,577)	\$826,445	\$1,430,727	57.8%	9.3%	1.1770	1.0333	\$971,004	\$1,321,383	1.0771	\$1,541,004	63.0%	-14.3%	3.7%	\$1,598,061	\$276,678	60.8%	-8.4%	10.8%
Rx Experience																										
Underwritten		n 509	39	47	4.6%	\$24.338	\$0	(\$1.820)	\$22.517	\$49.913	45.1%	15.5%	1.3031	1.0000	\$29.342	\$37,820	0.8923	\$44.537	65.9%	-15.1%		\$45,873	\$8,053	0.4.00/	-25.8%	-10.0%
Standard	High Mediun	n 379	36	37	4.3%	\$9,508	\$0	(\$711)	\$8,797	\$33,391	26.3%	15.5%	1.3031	1.0000	\$11,463	\$14,775	0.8932	\$29,825	38.4%	-50.5%	3.0% 3.0%	\$30,719	\$15,945	64.0% 37.3%	-56.7%	-10.0%
	Lov HB2 1500	844	60 309	66 377	36.5%	\$25,117 \$12,375	\$0 \$0	(\$1,878) (\$925)	\$23,239 \$11,449	\$80,284 \$20,925	28.9% 54.7%	15.5% 15.5%	1.3031	1.0000	\$30,282 \$14,919	\$39,031 \$20,762	0.8933	\$71,716 \$22,813	42.2% 65.4%	-9.0%	3.0% 4.9%	\$73,868 \$23,931	\$34,837 \$3,169	41.0% 62.3%	-52.5% -1.9%	-10.0% 13.1%
	HB2 2500 UW Tota		148 592	188 715	17.5% 69.9%	\$6,627 \$77,964	\$0 \$0	(\$496) (\$5.830)	\$6,131 \$72,133	\$11,627 \$196,140	52.7% 36.8%	15.5% 15.5%	1.3031	1.0000	\$7,989 \$93,995	\$11,118 \$123,506	1.0885	\$12,657 \$181.547	63.1% 51.8%	-12.2% -32.0%	4.9% 3.4%	\$13,277 \$187.668	\$2,159 \$64,162	60.2% 50.1%	-5.3% -37.8%	13.1% -5.5%
HIPAA Standard	High	n 92	6	7	0.7%	\$13.893		(\$1 (39)	\$12.854		148 0%	15.5%	1 3031	1 0000	\$16.750	\$21.589	1 1256	\$9 774	171 4%	120.9%	3.0%	\$10.067	(\$11.522)	166.4%	133 9%	9.1%
Standard	Lov	v 227	20	20 27	2.4%	\$49.860	\$0 \$0 \$0	(\$1,039)	\$46.131	\$21,477	214.8%	15.5%	1.3031	1.0000	\$60,112	\$77,480	1.1256 1.0920 1.1016	\$23,452	256.3%	230.4%	3.0%	\$24,156	(\$53,324)	248.9%	249.8%	9.0% 9.0%
Rx - Underwritten & HIPAA	HIPAA Tota		26		3.1%	\$63,752		(\$4,768)	\$58,985	\$30,161	195.6%	15.5%	1.3031	1.0000	\$76,862	\$99,069		\$33,226	231.3%	198.2%	3.0%	\$34,223	(\$64,846)	224.6%	215.7%	
	UW & HIPAA Tota	al 3,374	618	742	73.0%	\$141,716	\$0	(\$10,598)	\$131,118	\$226,301	57.9%	15.5%	1.3031	1.0000	\$170,857	\$222,575	0.9491	\$214,773	79.6%	3.6%	3.3%	\$221,891	(\$684)	77.0%	-3.0%	-3.3%
Medical & Rx Experience COMB	BINED																									
Underwritten Standard	High	h 509	39	47	4.6%	\$66,030	\$845	(\$1,820)	\$65,054	\$148,454	43.8%	13.6%	1.2628	1.0326	\$81,955	\$105,634	1.0423	\$154,736	53.0%	-31.7%	3.0%	\$159,378	\$53,743	51.4%	-30.5%	4.9%
	Medium Lov	n 379	36 60	37 66	4.3%	\$71,522 \$111.462	\$634 \$1,470	(\$711) (\$1.878)	\$71,445 \$111,054	\$98,820 \$234,161	72.3% 47.4%	12.9% 13.1%	1.2487	1.0327 1.0327	\$89,079 \$138,956	\$114,817 \$179,104	1.0431	\$103,075 \$243,994	86.4% 57.0%	11.4%	3.0% 3.0%	\$106,168 \$251,314	(\$8,649) \$72,209	83.9% 55.3%	13.3% -25.2%	4.8% 4.9%
HSA	HSA 1200	0 487	30	39	3.5%	\$48,122 \$16,120	\$815 \$141	(\$166) (\$401)	\$48,771 \$15,859	\$101,045 \$21,579	48.3%	8.0%	1.1515	1.0323	\$56,064 \$18,246	\$78,020 \$25,391	1.0415	\$105,235 \$22,477	53.3% 81.2%	-25.9% 13.0%	1.9%	\$107,234 \$22,904	\$29,215 (\$2,487)	52.3% 79.7%	-24.2% 15.5%	4.2% 4.2%
HealthyBlue	HB TO 1500	3,017	185	212	21.8%	\$450,364 \$5,418	\$5,313	(\$38,003)	\$417,675 \$5,713	\$580,276 \$29,263	72.0%	8.0%	1.1515	1.0308	\$480,325 \$6,543	\$668,432 \$9 106	1.0982	\$637,234	75.4%	4.9%	4.9%	\$668,458 \$32,755	\$27	71.9%	13.1%	13.1%
	HB2 1500	0 844	309	11 377		\$80,035	\$302 \$1,182	(\$7) (\$925)	\$80,292	\$132,257	19.5% 60.7%	8.0% 9.1%	1.1735	1.0344 1.0429	\$94,065	\$130,903	1.0985 1.0901	\$32,144 \$144,176	20.4% 65.2%	-9.2%	1.9% 4.9%	\$151,241	\$23,649 \$20,338	20.0% 62.2%	-69.5% -2.1%	9.8% 13.1%
	HB2 2500 UW Tota	0 437 al 6,828	148 821	188 982		\$40,491 \$889,564	\$612 \$11,312	(\$496) (\$44,407)	\$40,607 \$856,469	\$67,636 \$1,413,492	60.0% 60.6%	9.2% 9.7%	1.1748	1.0429	\$47,623 \$1,012,856	\$66,273 \$1,377,680	1.0884	\$73,612 \$1,516,684	64.7% 66.8%	-10.0% -9.2%	0.8% 3.8%	\$74,232 \$1,573,685	\$7,959 \$196,005	64.2% 64.4%	-2.9% -4.3%	8.7% 9.3%
HIPAA Standard	High	h 92	6	7	0.7%	\$27,727	\$164	(\$1,039)	\$26,852	\$54,795	49.0%	14.0%	1.2709	1.0287	\$34,087	\$43,935	0.9875	\$54,112	63.0%	-18.8%	3.0%	\$55,735	\$11,800	61.2%	-17.3%	4.9%
- Ottalidad	Lov HIPAA Tota	v 227	20 26	20 27	2.4%	\$77,584 \$105,311	\$387 \$551	(\$3,729) (\$4,768)	\$74,242 \$101,095	\$188,741 \$243,536	39.3% 41.5%	14.4%	1.2798	1.0310	\$94,918 \$129,005	\$122,342 \$166,278	0.9801	\$184,982 \$239,094	51.3% 54.0%	-33.9% -30.5%	3.0%	\$190,532 \$246,267	\$68,189 \$79,989	49.8% 52.4%	-32.6% -29.1%	4.9%
Medical - Underwritten & HIPAA																										
	UW & HIPAA Tota	1 7,147	847	1,009	100.0%	\$994,875	\$11,863	(\$49,175)	\$957,564	\$1,657,028	57.8%	10.2%	1.1945	1.0333	\$1,141,861	\$1,543,958	1.0596	\$1,755,778	65.0%	-12.1%	3.7%	\$1,819,952	\$275,994	62.7%	-7.7%	8.7%
Medical Experience Underwritten	Standard	d 1.774	135	150	15.9%	\$190.052	\$2,949	\$0	\$193.000	\$317.848	60.7%	12.5%	1.2410	1.0327	\$238.904	\$307.930	1,1192	\$355.728	67.2%	-13.4%	3.0%	\$366.400	\$58.470	65.2%	-5.2%	12.8%
Ondownian	HSA (incl Rx	573	35 194	44 223	4.1%	\$64,242 \$455,782	\$955 \$5.615	(\$568) (\$38,009)	\$64,630 \$423,388	\$122,624 \$609.539	52.7% 69.5%	8.0%	1.1515	1.0325	\$74,309 \$486,869	\$103,411 \$677,537	1.0415	\$127,712 \$669,378	58.2% 72.7%	-19.0%	1.9%	\$130,139 \$701,213	\$26,728 \$23,676	57.1% 69.4%	-17.2% 9.1%	4.2% 12.9%
	HealthyBlue 2.0	1.281	457	565	54.0% 96.9%	\$101,525 \$811,600	\$1,793 \$11.312	\$0 (\$38,577)	\$103,318 \$784,336	\$167,341 \$1,217,352	61.7%	8.0%	1.1515	1.0429	\$118,779	\$165,296 \$1 254 174	1.0895	\$182,319 \$1,335,137	65.1% 68.8%	-9.3% -6.1%	3.3%	\$188,265	\$22,969	63.1%	-2.3% 1.2%	11.3% 11.8%
HIPAA	Standard	d 319	821 26	982 27		\$811,500 \$41,559	\$11,312 \$551	(\$38,577)	\$784,336 \$42,110	\$1,217,352	19.7%	12.5%	1.1736	1.0317	\$918,861 \$52,143	\$1,254,174	0.9648	\$1,335,137	25.3%	-6.1% -67.4%	3.8%	\$1,386,017 \$212,044	\$131,843 \$144,835	66.3% 24.6%	-66.9%	4.3%
Martine Hadansina & HDAA	HIPAA Tota	al 319	26	27	3.1%	\$41,559	\$551	\$0	\$42,110	\$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143	\$67,209	0.9648	\$205,868	25.3%	-67.4%	3.0%	\$212,044	\$144,835	24.6%	-66.9%	4.3%
Medical - Underwritten & HIPAA	UW & HIPAA Tota	d 7,147	847	1,009	100.0%	\$853,159	\$11,863	(\$38,577)	\$826,445	\$1,430,727	57.8%	9.3%	1.1770	1.0333	\$971,004	\$1,321,383	1.0771	\$1,541,004	63.0%	-14.3%	3.7%	\$1,598,061	\$276,678	60.8%	-8.4%	10.8%
Rx Experience																										
Underwritten	Standard HealthyBlue 2.0	d 1,774 0 1,281	135 457	150 565	15.9% 54.0%	\$58,962 \$19,002	\$0 \$0	(\$4,409) (\$1,421)	\$54,553 \$17,581	\$163,588 \$32,552	33.3% 54.0%	15.5% 15.5%	1.3031 1.3031	1.0000	\$71,086 \$22,909	\$91,625 \$31,880	0.8930 1.0896	\$146,077 \$35,470	48.7% 64.6%	-37.3% -10.1%	3.0% 4.9%	\$150,460 \$37,208	\$58,834 \$5,328	47.2% 61.6%	-45.2% -3.1%	-10.0% 13.1% -5.5%
,	UW Tota	al 3,055	592	715	15.9%	\$77,964	\$0	(\$5,830)	\$72,133	\$196,140	36.8%	15.5%	1.3031	1.0000	\$93,995	\$123,506	0.9256	\$181,547	51.8%	-32.0%	3.4%	\$187,668	\$64,162	50.1%	-37.8%	
HIPAA	Standard HIPAA Tota	d 319	26 26	27 27	3.1%	\$63,752 \$63,752	\$0 \$0	(\$4,768) (\$4,768)	\$58,985 \$58,985	\$30,161 \$30,161	195.6% 195.6%	15.5% 15.5%	1.3031	1.0000	\$76,862 \$76,862	\$99,069 \$99,069	1.1016 1.1016	\$33,226 \$33,226	231.3% 231.3%	198.2% 198.2%	3.0% 3.0%	\$34,223 \$34,223	(\$64,846) (\$64,846)	224.6% 224.6%	215.7% 215.7%	9.0%
Rx - Underwritten & HIPAA	UW & HIPAA Tota	al 3.374	618	742	19.0%	\$141.716	\$0	(\$10.598)	\$131,118	\$226.301	57.9%	15.5%	1.3031	1.0000	\$170.857	\$222.575	0 0401	\$214.773	79.6%	3.6%	3.3%	\$221.891	(\$684)	77.0%	-3.0%	-3.3%
Medical & Rx Experience COMB		0.014	0.0		10.070	\$141,710	40	(\$10,000)	\$101,110	9220,001	07.070	10.070	1.0001	1.0000	ψ170,007	QLLL,070	0.0401	0214,770	70.070	0.0%	0.070	QLL1,001	(4004)	77.070	0.070	0.070
Underwritten	Standard		135	150		\$249,014	\$2,949	(\$4,409)	\$247,553	\$481,436	51.4%	13.2%	1.2549	1.0327	\$309,990	\$399,556	1.0423		61.8%		3.0%	\$516,859	\$117,304	60.0%	-18.9%	4.9%
	HSA (incl Rx HealthyBlue	573 e 3,200	35 194	44 223	4.1% 22.9%	\$64,242 \$455,782	\$955 \$5,615	(\$568) (\$38,009)	\$64,630 \$423,388	\$122,624 \$609,539	52.7% 69.5%	8.0% 8.0%	1.1515 1.1515	1.0325 1.0310	\$74,309 \$486,869	\$103,411 \$677,537	1.0415 1.0982	\$127,712 \$669,378	58.2% 72.7%	-19.0% 1.2%	1.9% 4.8%	\$130,139 \$701,213	\$26,728 \$23,676	57.1% 69.4%	-17.2% 9.1%	4.2% 12.9%
	HealthyBlue 2.0 UW Tota	1,281 d 6,828	457 821	565 982	54.0% 96.9%	\$120,526 \$889,564	\$1,793 \$11,312	(\$1,421) (\$44,407)	\$120,899 \$856,469	\$199,893 \$1,413,492	60.5%	9.1% 9.7%	1.1739	1.0429	\$141,688 \$1,012,856	\$197,176 \$1,377,680	1.0895	\$217,788 \$1,516,684	65.1% 66.8%	-9.5% -9.2%	3.5% 3.8%	\$225,473 \$1,573,685	\$28,297 \$196,005	62.8% 64.4%	-2.4% -4.3%	9.3%
HIPAA	Standard	d 319	26	27	3.1%	\$105,311 \$105,311	\$551	(\$4,768)	\$101,095	\$243,536	41.5%	14.3%	1.2774	1.0303	\$129,005	\$166,278	0.9818	\$239,094	54.0%	-30.5%	3.0%	\$246,267	\$79,989 \$79,989	52.4%	-29.1%	4.9%
Medical - Underwritten & HIPAA	HIPAA Tota	il 319	26	27	3.1%	\$105,311	\$551	(\$4,768)	\$101,095	\$243,536	41.5%	14.3%	1.2774	1.0303	\$129,005	\$166,278	0.9818	\$239,094	54.0%	-30.5%	3.0%	\$246,267	\$79,989	52.4%	-29.1%	4.9%
	UW & HIPAA Tota	1 7,147	847	1,009	100.0%	\$994,875	\$11,863	(\$49,175)	\$957,564	\$1,657,028	57.8%	10.2%	1.1945	1.0333	\$1,141,861	\$1,543,958	1.0596	\$1,755,778	65.0%	-12.1%	3.7%	\$1,819,952	\$275,994	62.7%	-7.7%	8.7%
Open Enrollment Standard	Medica	ıl 14,260	1,269	1,497	100.0%	\$4,482,062	\$23,806	\$0	\$4,505,868	\$3,180,740	141.7%	12.5%	1.2410	1.0323	\$5,586,914	\$3,724,609	1.0546	\$3,354,258	166.6%	11.0%	19.9%	\$4,021,755	\$297,146	138.9%	11.0%	19.9%
	R: OE Medical & Rx Tota	x 14.260	1,269 1,269	1,497 1,497	100.0%	\$1,985,604 \$6,467,666	\$0 \$23.806	(\$148,489) (\$148,489)	\$1,837,114 \$6,342,982	\$495,283 \$3,676,023	370.9% 172.6%	15.5% 13.4%	1.3031	1.0000	\$2,393,895 \$7,980,809	\$1,595,930 \$5,320,539	1.0911	\$540,396 \$3,894,653	443.0% 204.9%	195.3% 36.6%	19.9% 19.9%	\$647,934 \$4,669,689	(\$947,996) (\$650.850)	369.5% 170.9%	195.3% 36.6%	19.9% 19.9%
	Total (incl OE)	21.407	2.116	2.506		\$7.462.541		(\$197.664)	\$7.300.546	\$5,333,051	136.9%	13.0%	1.2507	1.0326	\$9.122.669	\$6.864.497	1.0595	\$5.650.431	161.5%		14.9%	\$6.489.641	(\$374.856)	140.6%	23.2%	16.4%
Sidilu I		_1,407	2,110	2,000	3.078	J., 402,041	200,010	,5.5.,004)	2.,500,040	,,1		.0.070	007		,,000	,-,,,		,,1	.0076	21.070	/6	, .50,0-1	(4314,000)	1-0.076		

4/3/2013 8 1891_DC_BC UW HSA - GFAComtdor - Revised 4 0.3.2013 5:46 PM

CareFirst BlueCross BlueShield (BlueCholce) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor + PPACA) District of Columbia

Part			Rx Rebates	-7.5%			Trend Mos Current Rate Level	22.0 1/1/2013		Non-CDH Trend CDH Trend	12.5% 8.0%				Medical P	ooling Charge:	5.7%										
Part	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
Part			Exp Pd Member	Contracts	Members	Distributi I	Incurred Claims Adjusted					Loss	Trend	Trend C	Capitations	Projected Claims + Capitations +	Required		Income at	Proj LR at Current Rate	Incremental Pa	la Incressa:	Generated	Proposed -	LR w/ Proposed	Renewal Pate	Incresse.
Part			Months					Capitations	Rebates	Rebates	Income					Rebates		IAF	01/2013 Level								
Part	Underwritten																										
Part	Standard	Medium	2,495	140 144	182 198	7.7% 7.9%	\$588,697	\$4,344	\$0	\$593,041	\$464,559	127.7%	12.5%	1.2410	1.0300	\$456,263 \$735,060	\$947,442	1.2787	\$594,027	123.7%	59.5%		\$549,875	(\$397.566)	133.7%	109.6%	21.3% 21.6%
Part	Saver	Low Saver 30/40	6,080 3,903	216	262	11.9%	\$885,679	\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1.2410	1.0290	\$1,106,259	\$1,418,229	1.1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223	(\$672,006)	148.2%	118.0%	14.7%
March Marc		HSA 2700	1,473	83	97	4.6%	\$58,074	\$2,608	(\$412)	\$60,270	\$172,775	34.9%	8.0%	1.1515	1.0290	\$69,083	\$96,138	0.8715	\$150,567	45.9%	-36.1%	-0.7%	\$149,534	\$53,397	46.2%	-36.5%	-1.2%
Windows Wind	nealtryblue	HB HSA 2500	183	9			\$5,418	\$302	(\$7)	\$5,713	\$29,263	19.5%	8.0%	1.1515	1.0344	\$6,543	\$9,106	1.0985	\$32,144	20.4%	-71.7%	1.9% 4.9%	\$32,755	\$23,649	20.0%	-69.5%	9.8%
Part		HB2 2500	437	148	188	8.1%	\$33,864	\$612	\$0	\$34,476	\$56,008	61.6%	8.0%	1.1515	1.0429	\$39,634	\$55,155	1.0883	\$60,955	65.0%	-9.5%	0.0%	\$60,955		65.0%	-2.5%	7.8%
Marie Mari		High	92	6	7	0.3%	\$13.834	\$164	\$0	\$13,998	\$46 112	30 4%	12.5%	1 2410	1 0287	\$17.337	\$22 347	0.9615	\$44.338	39.1%	-49 6%	3.0%	\$45,668	\$23.322	38 0%	-49 1%	4.0%
Control Cont		Low	227	20 26	20 27	1.1%	\$27,725 \$41,559	\$387	\$0 \$0	\$28,111	\$167,264	16.8%	12.5%	1.2410	1.0310	\$34,806	\$44,862	0.9657	\$161,530	21.5%	-72.2%	3.0%	\$166,376	\$121,513	20.9%	-71.9%	4.4%
Part	Medical - Underwritten & HIPAA	UW & HIPAA Total	25 388	1 820	2 304	100.0%		\$43.956	(\$44.018)	\$4 002 193	\$4 450 136	89.9%	11.4%	1 2185	1 0304	\$4 868 248	\$6 387 018	1 1661	\$5 189 235	93.8%	23.1%	-4.6%	\$4 948 855	(\$1.438.163)	98 4%	50.2%	
Property				.,	_,_,_,		¥ 1,002,200	•,	(0.1,0.0)	* 1,000,000	* 1, 122, 122					* 1,000,210	***************************************		***************************************				• 1,0 10,000	(01)100)			
Part		High	2,479		182	10.6%	\$67,163	\$0	(\$5,023)													1.0%					
The content		Medium Low	2,495 6,080	340	198 449	10.9% 25.7%	\$54,505 \$68,821	\$0 \$0	(\$4,076) (\$5,147)	\$63,674	\$272,869	23.3%	13.6%	1.2637	1.0000	\$80,463	\$103,712	0.8584	\$234,232	34.4%	-55.7%	0.9%	\$236,383	\$132,672	34.0%	-62.0%	-13.5%
Part		HSA 1200		216	262	16.3%	\$56,481	\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%
Mary	HealthyBlue	HB TO 1500																									
Martin		HB2 1500 HB2 2500	844 437	309 148	377 188	23.4% 11.2%	\$12,375 \$6,627	\$0 \$0	(\$925) (\$496)	\$11,449 \$6,131	\$20,925 \$11,627	54.7% 52.7%	15.5% 15.5%	1.3031	1.0000	\$14,919 \$7,989	\$20,762 \$11,118	1.0902 1.0885	\$22,813 \$12,657					\$3,169 \$2,159		-1.9% -5.3%	13.1% 13.1%
Column C	HIPAA	UW Total	16,238	1,297	1,656	98.0%	\$265,972	\$0	(\$19,890)	\$246,082	\$640,501	38.4%	13.4%	1.2592	1.0000	\$309,869	\$401,303	0.8800	\$563,654	55.0%		1.1%	\$569,774	\$168,472	54.4%	-36.4%	-9.8%
Control part Cont	Standard	Low	92 227	6 20	7 20	0.5% 1.5%	\$13,893 \$49,860	\$0 \$0	(\$1,039) (\$3,729)	\$46 131	\$8,684 \$21,477	148.0% 214.8%	15.5%		1.0000	\$60 112	\$21,589 \$77,480		\$9,774 \$23,452	171.4% 256.3%	230.4%	3.0% 3.0%	\$10,067 \$24,156	(\$53,324)	248.9%	133.9% 249.8%	9.1% 9.0%
Part	Rx - Underwritten & HIPAA	HIPAA Total	319	26	27	2.0%	\$63,752	\$0	(\$4,768)	\$58,985	\$30,161	195.6%	15.5%	1.3031	1.0000	\$76,862	\$99,069	1.1016	\$33,226	231.3%	198.2%	3.0%	\$34,223	(\$64,846)	224.6%	215.7%	9.0%
Control Cont			16,557	1,323	1,683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%	13.8%	1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%	-16.2%	1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Martin M	Underwritten																										
Sant West Prof. 10 20 21 10 20 10 10 20 10 10 20 10 10 20 10 10 10 20 10 10 10 10 10 10 10 10 10 10 10 10 10	Standard	Medium	2,495	144	198	7.9%	\$643.202	\$4,344	(\$4.076)	\$643,470	\$596,946	107.8%	12.5%	1.2419	1.0300	\$798,190	\$1,028,812	1.1868	\$708.437	112.7%	45.2%	-6.1%	\$665,180	(\$363,632)	120.0%	75.0%	13.2%
Hamily Ha		Saver 30/40	3.903	216	262	11.9%	\$942,160	\$6.911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1.2410	1.0290	\$1,171,111	\$1,501,370	1.1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536	(\$704,834)	147.0%	115.5%	14.4%
Part		HSA 2700	1.473	83	97	4.6%	\$58.074	\$2,608	(\$412)	\$60,270	\$172,775	34.9%	8.0%	1.1515	1.0290	\$69,083	\$96,138	0.8715	\$150,567	45.9%	-36.1%	-0.7%	\$149,534	\$53,397 \$27	46.2%	-36.4%	-1.2% 13.1%
Part		HB HSA 2500 HB2 1500	183 844	9 309	11 377	0.5% 17.0%	\$5,418 \$80,035	\$302 \$1,182	(\$7)	\$5,713 \$80,292	\$29,263 \$132,257	19.5% 60.7%	8.0% 9.1%	1.1515 1.1735	1.0344 1.0429	\$6,543 \$94,065	\$9,106 \$130,903	1.0985	\$32,144 \$144,176	20.4% 65.2%	-71.7% -9.2%	4.9%	\$32,755 \$151,241	\$23,649 \$20,338	20.0% 62.2%	-69.5% -2.1%	13.1%
Property							\$40,491		(\$496) (\$63,908)										\$73,612 \$5,547,022					\$7,959 (\$1,414,526)			8.7% 12.8%
The column The		High	92	6	7	0.3%	\$27.727	\$164	(\$1,039)	\$26.852	\$54,795	49.0%	14.0%	1.2709	1.0287	\$34.087	\$43.935	0.9875	\$54.112	63.0%	-18.8%	3.0%	\$55.735	\$11.800	61.2%	-17.3%	4.9%
Process Control Cont		Low HIPAA Total	227 319	20 26	20 27		\$77.584				\$188,741		14.4%	1.2798							-33.9%		\$190,532		49.8%	-32.6%	4.9%
Part	Medical - Underwritten & HIPAA																										
Series Series 3,000 266 262 115% \$886,779 \$80,11 \$90 \$90,2250 \$90,2250 \$90,200 \$10,000 \$	Medical Experience	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.0%	\$5,552,852	(\$1,334,537)	94.6%	39.5%	12.5%
Fig.	Underwritten	Saver	3,903		262	11.9%	\$2,033,030 \$885,679	\$19,193 \$6,911	\$0 \$0	\$2,052,223 \$892,590			12.5% 12.5%					1.2665 1.1571			28.9% 74.1%						
HPAA Sundard 19		HealthyBlue	5,631 3,200	303 194	398 223	16.6% 10.7%	\$484,681 \$455,782	\$9,893 \$5,615	(\$6,009) (\$38,009)	\$488,566 \$423,388	\$748,233 \$609,539	69.5%	8.0% 8.0%	1.1515 1.1515	1.0294 1.0310	\$486,869	\$677,537	1.0351	\$774,475 \$669,378	72.5% 72.7%	0.9% 1.2%	-4.4% 4.8%	\$740,172 \$701,213	(\$41,074) \$23,676	75.8% 69.4%	17.1% 9.1%	11.0% 12.9%
Medical - Indemention & Figh Act Total 189 25 27 1.4% \$41,595 \$551 \$0 \$42,10 \$133,375 \$19.7% \$12.5% \$1,2410 \$1,0003 \$32,143 \$50,200 \$0,946 \$3,00,200 \$2,000 \$2,	-		25,069	457 1,794		98.6%		\$43,405	\$0 (\$44,018)	\$3,960,084	\$4,236,760	93.5%		1.2182	1.0304	\$4,816,105	\$6,319,809	1.1762		96.6%	26.8%		\$4,736,811	(\$1,582,998)			
W	HIPAA		319 319		27 27			\$551 \$551	\$0 \$0			19.7% 19.7%				\$52,143 \$52,143		0.9648 0.9648	\$205,868 \$205,868								
Underwritten Sundard 11,054 624 829 47.2% \$190,489 \$50 \$112.44 \$175.244 \$95.55.06 31.7% 13.4% \$1.2002 1,0000 \$22.21.08 \$296.221 0.8602 \$35.141 0.9594 \$80.313 12.89 \$40.5% \$0.9594 \$35.22.08 \$35.22.08 \$35.24.07 \$40.5%	Medical - Underwritten & HIPAA	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,002,256	\$43,956	(\$44,018)	\$4,002,193	\$4,450,136	89.9%	11.4%	1.2185	1.0304	\$4,868,248	\$6,387,018	1.1661	\$5,189,235	93.8%	23.1%	-4.6%	\$4,948,855	(\$1,438,163)	98.4%	50.2%	16.4%
Second Medical Part Second Part		0	44.051		000	47.00	6400 400		/814 D4F	6170.044	8555.500	24 707	40.40	1 2000	1 0000	\$220.400	\$200.000	0.000	\$477.07	40.50	40.40/	0.001	£490.0F	\$405.070	40.40	40 000	49.5%
Health/Slike 1.281		Saver																									
HIPAA Standard 319 26 27 2.0% \$63,752 \$0 \$18,060 \$264,050 \$34.9% \$12.9% \$1.000 \$70,862 \$90,069 \$1.010 \$33,269 \$21.3% \$198.0% \$3.40 \$34.22 \$4.40 \$24.6% \$24.6% \$4.8% \$4.8% \$1.40 \$1.000 \$70,862 \$90,069 \$1.010 \$33,269 \$21.3% \$198.2% \$3.0% \$34.223 \$4.84 \$24.6% \$21.5% \$2.46% \$4.8% \$4.8% \$1.000 \$70,862 \$90,069 \$1.010 \$33,269 \$21.3% \$198.2% \$3.0% \$34.223 \$4.84 \$24.6% \$21.5% \$2.46% \$2.4		HealthyBlue	1.281	457	565	34.5%	\$19.002	\$0	(\$1,421)	\$17.581	\$32.552	54.0%	15.5%	1.3031	1.0000	\$22.909	\$31.880	1.0896	\$35.470	64.6%	-10.1%	4.9%	\$37.208	\$5.328	61.6%	-3.1%	13.1%
HPA-Total 319 26 27 2.0% \$63.752 \$0 \$4.769 \$58.965 \$30.16 196.6% \$15.5% 13.031 1.0000 \$76.862 \$99.069 1.1016 \$33.226 231.3% 198.2% \$3.0% \$34.223 \$3.464.00 \$22.46% \$2.15.7% \$0.0% \$4.769 \$4.76%	НΙΡΔΔ	UW Total	16,238	1,297	1,656	98.0%	\$265,972	\$0	(\$19,890)	\$246,082	\$640,501	38.4%	13.4%	1.2592	1.0000	\$309,869	\$401,303	0.8800	\$563,654	55.0%	-28.8%	1.1%	\$569,774	\$168,472	54.4%	-36.4%	-9.8%
## Medical Rr Experience COMBINED Modical Rr Experience COMBINED Modical Rr Experience Combined Rr Experience Combi								\$0								\$76,862											
Underwritten Standard 11,054 524 529 34.3% \$2,024.19 \$19.19 \$14.28\$ \$2,248.07 \$2,485.09 \$8.9% 12,9%			16,557	1,323	1,683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%	13.8%	1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%	-16.2%	1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Saver 1,000 2,000		Standard	11,054	624	829	34.3%	\$2,223,519	\$19,193	(\$14,245)	\$2,228,467	\$2,563,097		12.6%	1.2426	1.0301	\$2,764,913	\$3,563,782	1.1784	\$3,020,413	91.5%	18.0%	-5.9%	\$2,843,191	(\$720,590)	97.2%	41.5%	12.9%
Health/Blue 3,200 194 223 10.7% \$445,72 \$5.616 (53.009) \$42.388 \$609,539 69.59 \$4.00 \$5.009 \$1.1515 1.0310 \$408,689 \$877,537 1.0982 \$5.007,87 7.7% 1.2% 4.8% \$701,213 \$23,676 69.4% 9.1% 1.2% 9.1% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 9.1% 1.2% 9.1% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 1.2% 9.1% 9.1% 1.2% 9.1% 9.1% 1.2% 9.1% 9.1% 9.1% 9.1% 9.1% 9.1% 9.1% 9.1		Saver HSA (incl Rx)	3,903 5,631	216 303	262 398	11.9% 16.6%	\$942,160 \$484,681	\$6,911 \$9,893	(\$4,224) (\$6,009)	\$944,847 \$488,566	\$756,499 \$748,233	124.9% 65.3%	12.5% 8.0%	1.2410	1.0290 1.0294	\$1,171,111 \$561,392	\$1,501,370 \$781,246	1.1434 1.0351	\$864,967 \$774,475	135.4% 72.5%	73.6% 0.9%	-7.9% -4.4%	\$796,536 \$740,172	(\$704,834) (\$41,074)	147.0% 75.8%	115.5% 17.1%	14.4% 11.0%
HPAA Standard 319 26 27 1.4% \$105.311 \$551 \$6.4768 \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$243.536 \$41.59\$ \$101.056 \$101.056\$ \$101.056 \$101.056\$ \$101.056 \$101.056\$ \$101.056 \$101.056\$ \$		HealthyBlue HealthyBlue 2.0	3,200	194 457	223 565	10.7% 25.1%	\$455,782 \$120,526	\$5,615 \$1,793	(\$38,009)	\$423,388 \$120,899	\$199.893	60.5%	8.0% 9.1%	1.1515	1.0310 1.0429	\$141,688	\$197,176	1.0895	\$669,378 \$217,788	72.7% 65.1%	1.2% -9.5%	4.8% 3.5%	\$701,213 \$225,473		69.4% 62.8%	9.1%	12.9% 11.6%
Medical - Underwriten & HIPAA UW & HIPAA Total 25,388 1,820 2,304 100.0% \$4,331,980 \$43,955 \$58,676 \$4,307,260 \$5,120,797 \$8,1% 11,6% 1,220 1,0304 \$5,254,978 \$6,887,390 1,129 \$5,786,116 90.8% 19.0% \$4,007 \$5,552,852 \$1,334,537 94,6% 39.5% 12,5% 1	HIPAA	Standard	25,069 319	26	27	1.4%	\$105,311	\$551	(\$4,768)	\$101,095	\$243,536	41.5%	14.3%	1.2774	1.0303	\$129,005	\$166,278	0.9818	\$239,094	54.0%	-30.5%	3.0%	\$246,267	(\$1,414,526) \$79,989	52.4%	-29.1%	12.8% 4.9%
Open Enrollment Medical 14.260 1.269 1.497 100.0% \$4.482.062 \$2.38.06 \$0 \$4.505.668 \$3.180.740 14.17% 12.5% 1.2410 1.0323 \$5.566.914 \$3.724.609 1.0546 \$3.354.258 166.6% 11.0% 19.9% \$4.021.755 \$227.146 138.9% 11.0% 19.9% Rx 14.260 1.269 1.497 100.0% \$1.985.604 \$0 \$1.897.14 \$489.283 370.9% 15.5% 1.3031 1.0000 \$2.398.895 \$1.596.930 1.0911 \$540.396 443.0% 195.3% 547.994 54.7994 19.9% OE Medical & Rx Total 14.250 1.269 1.497 100.0% \$3.896.698 \$3.676.023 172.9% 13.4% 1.2591 1.0323 \$7.908.09 \$5.305.539 1.0594 \$3.894.653 204.9% 36.6% 19.9% \$4.669.689 \$89.5% 19.9%	Medical - Underwritten & HIPAA							****																			
Standard Medical 14,260 1,269 1,467 100,0% \$4,422,02 \$23,806 \$0 \$4,505,688 \$3,180,740 141,7% 12,5% 1,2410 1,0323 \$5,586,914 \$3,724,609 1,0546 \$33,442,245 166,6% 11,0% 19,9% \$4,627,55 \$297,146 138,9% 19,5% \$1,985,604 \$2,342,089 \$1,987,140 \$1,0323 \$1,0324	0	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.0%	\$5,552,852	(\$1,334,537)	94.6%	39.5%	12.5%
							\$4,482,062																	\$297,146			19.9%
Grand Total (Incl OE) 39,648 3,089 3,801 0.0% \$10,799,645 \$67,762 (\$217,165) \$10,650,242 \$8.796,820 121.1% 12.7% 1.2441 1.0311 \$13,235,787 \$12,207,929 1.1005 \$9,680,769 136.7% 26.1% 5.6% \$10,222,542 (\$1,985,387) 129.5% 37.9% 15.5%	-	OE Medical & Rx Total							(\$148,489)							\$7,980,809	\$5,320,539	1.0595	\$3,894,653			19.9%		(\$650,850)			19.9%
	Grand '	Total (incl OE)	39,648	3,089	3,801	0.0%	\$10,799,645	\$67,762	(\$217,165)	\$10,650,242	\$8,796,820	121.1%	12.7%	1.2441	1.0311	\$13,235,787	\$12,207,929	1.1005	\$9,680,769	136.7%	26.1%	5.6%	\$10,222,542	(\$1,985,387)	129.5%	37.9%	15.5%

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CareFirst BlueCross BlueShield

Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA) Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	9.8%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	14.5%
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	9.0%
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HSA (Includes Medical & Rx)							
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
Total Non-HSA			13.0%	12.6%	7.6%	\$98,433,357	7.6%
PPO - VA			7.1%	11.2%	7.5%	\$33,621,193	7.5%
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
Medical & Rx Non-HSA HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	7.0%
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	6.5%
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
Rx Non-HSA HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	7.6%
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	7.1%
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	7.0%
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
HMO - DC	14,957	11.4%	33.5%	27.6%	12.5%	\$2,762,359	12.5%
HMO - MD	99,215	88.6%	21.6%	18.6%	8.5%	\$21,564,512	8.5%
Medical Non-HSA	Member Months	Incurred Claims	Trend	Trend	04/01/2013	EP Claims	01/01/2013
		Weights by	Claims	Normalized	Rating Trend		Prior Rating Trend
			Observed	Rolling-12	Proposed		
			Rolling-12				

CareFirst BlueCross Blue Shield

DICR (Desired Incurred Claims Ratio Derivation) Itemization of Premium Components by Product Individual non-Medigap: DC BlueChoice

Member to Contract Raiio	4	3	2	1
Member to Contract Ratio Function Function Function PMPM 24				H.S.A. & HB & HB2
Projected Claims (+ Capitations)				
Projected Claims (+ Capitations) Function PMPM 7g 17,99% S1,200 S17,68% S17,68% S17,68% S17,68% S17,68% S17,68% S17,68% S17,68% S17,68% S10,000 0,00% S10,000 S10,000% S1		Composito	1.243	Member to Contract Ratio
Projected Claims (+ Capitations)	%		Function	
Admin Costs	71.9 % \$1,6		<u>r unotion</u>	Projected Claims (+ Capitations)
Broker Commissions & Fees				
5 Invast Income Credit (\$0.00) 0.0% 6 Prenium TaxCommunity Health Investment \$3.28 2.0% 7 Assessment Fees \$0.14 0.1% 9 State Income Tax \$0.00 0.0% 9 State Income Tax \$0.00 0.0% 11 Reinsurance Fee \$1.15 \$0.00 12 Insurer Fee Tax \$0.82 \$0.82 13 Risk Charge \$0.00 0.0% 15 \$164 \$10.0% 16 \$347 \$1.00 17 Members alo 8/31/12 \$1.00 \$0.00 18 Members Contract Ratio \$1.00 \$0.00 19 Projected Claims (+ Capitations) \$30.05 78.0% \$1 2 Broker Commissions & Fees \$16.61 4.3% \$2 21 Broker Commissions & Fees \$16.61 4.3% \$3 21 Broker Commissions & Fees \$1.60 \$3 \$3 \$3 22 Broker Commissions & Fees \$1.61 4.3% \$3 \$3 \$3 \$3 \$3 \$4 \$3 \$3 \$3 <				
Feminim TaxCommunity Health Investment				
7 Assessment Fees \$0.14 0.1% 9 State Income Tax \$0.00 0.0% 9 State Income Tax \$0.00 0.0% 11 Reinsurance Fee \$0.17 0.18% 12 Insuer Fee Tax \$0.82 9.38% 13 Risk Charge \$0.00 0.0% 15 Suro To Contract Ratio \$164 100.0% \$2, 16 Saver \$0.00 0.0% \$2, 17 Members a/o 8/3/1/2 Members a/o 8/3/1/2 \$0.00 \$0.0% \$2, 18 Members Commissions & Fees \$56.44 14.7% \$ 2 Broker Commissions & Fees \$56.61 4.3% \$0.00 2 Instal Income Credit \$50.00 0.0% \$0.00 2 Instal Income Credit \$50.00 0.0% \$0.00 2 Premuter TaxCommunity Health Investment \$7.80 \$0.00 0.0% 2 State Income Tax \$0.00 0.0% \$0.00 \$0.0% 2 Federal Income Tax \$0.00 0.0% \$0.00 \$0.0% \$0.00 \$0.0% \$0.00 \$0.0%				
State Income Tax \$0.00 0.00%	2.0% \$			
9 State Income Tax \$0.00 0.0% Patients Centered Outcome Fee \$0.14 \$0.88% 11 Reinsurance Fee \$1.45 \$0.88% 13 Risk Charge \$0.00 0.0% 15 Saver \$164 \$100.0% \$2. 16 Saver *** *** 17 Members alo 8/31/12 *** *** *** 18 Project Columns (+ Capitations) \$300.05 78.0% \$2. 20 Admin Costs \$366.44 \$14.7% \$3. 21 Broter Commissions & Fees \$16.61 \$4.3% \$3. 22 Contrib to Reserve \$0.00 0.0% \$3. 24 Premium TaxCommunity Health Investment \$7.69 2.0% \$4. 24 Premium TaxCommunity Health Investment \$7.69 2.0% \$4. \$4. \$4. \$4. \$5. <td< td=""><td></td><td></td><td></td><td></td></td<>				
10 Patient-Centered Outcome Fee \$1.45 \$1.81%				
11 Reinsurance Fee \$1.45 \$3.85 \$5.95 \$1.55	0.070			
12 Insurer Fee Tax				
Saver	0.50% \$	\$0.82		
Saver	0.0%	\$0.00		Risk Charge
16 Saver	100.0% \$2,3	\$164		SUBTOTAL:
Members alo B31/12 Member to Contract Ratio				
Member to Contract Ratio Projected Claims (+ Capitations) \$30.05 78.0% \$ \$ \$ \$ \$ \$ \$ \$ \$				
19 Projected Claims (+ Capitations) \$300.05 78.0% \$ \$ \$ \$ \$ \$ \$ \$ \$				
Admin Costs	== ===			
Stroker Commissions & Fees				
Contrib to Reserve				
Invist Income Credit				
Permium Tax/Community Health Investment \$7.69 \$2.0%				
Assessment Fees		(+0.00)		
Federal Income Tax				
State Income Tax \$0.00 0.0%				
28 Patient-Centered Outcome Fee \$0.17 0.0% 29 Reinsurance Fee \$1.45 0.4% 10 Insurer Fee Tax \$1.92 0.5% 11 Risk Charge \$0.00 0.0% 20 SUM: \$385 100.0% \$1, 33 Standard Standard 34 Member to Contract Ratio Projected Claims (+ Capitations) \$254.46 77.6% \$2, 38 Admin Costs \$48.12 14.7% \$ 39 Broker Commissions & Fees \$15.30 4.7% \$ 40 Contrib to Reserve \$0.00 0.0% 41 Invst Income Credit (\$0.00) 0.00% 42 Premium Tax/Community Health Investment \$6.56 2.0% 43 Assessment Fees \$0.00 0.0% 44 Federal Income Tax \$0.00 0.0% 45 State Income Tax \$0.00 0.0% 46 Patient-Centered Outcome Fee \$1.45 0.4% 47 Reinsurance Fee \$1.45 0.4% 48 Insurance Fee \$1.45 0.4% 50 SUM: </td <td></td> <td></td> <td></td> <td></td>				
Reinsurance Fee				
Risk Charge \$0.00 0.0% \$1.32 \$2UM: \$385 100.0% \$1.333 \$333 \$34 \$35	0.4%			
Sum: \$385 100.0% \$1, 3385 34.7% \$385 3385 34.7% \$385 3885		\$1.92		Insurer Fee Tax
Standard				
Standard Members alo 8/31/12 Member to Contract Ratio Member to Contract Ratio Member to Contract Ratio Standard Stand	100.0% \$1,2	\$385		SUM:
Member to Contract Ratio S254.46 77.6% \$2,				lo
Member to Contract Ratio \$254.46 77.5% \$2,				
37 Projected Claims (+ Capitations) \$254.46 77.6% \$2,				
Admin Costs				
Broker Commissions & Fees	77 6 0/ \$2.6	\$254.46		
Contrib to Reserve \$0.00 0.0%				
Invist Income Credit \$0.00 0.00%	14.7% \$4	\$48.12		
Assessment Fees \$0.29 0.1%	14.7% \$4 4.7% \$1	\$48.12 \$15.30		Broker Commissions & Fees
Assessment Fees \$0.29	14.7% \$4 4.7% \$1 0.0%	\$48.12 \$15.30 \$0.00		Broker Commissions & Fees Contrib to Reserve
State Income Tax \$0.00 0.0%	14.7% \$4' 4.7% \$1: 0.0% 0.00%	\$48.12 \$15.30 \$0.00 (\$0.00)		Broker Commissions & Fees Contrib to Reserve Invst Income Credit
Patient-Centered Outcome Fee \$0.17	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment
Reinsurance Fee	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$ 0.1% 0.0%	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax
Insurer Fee Tax	14.7% \$4 4.7% \$1 0.0% 0.09% 2.0% \$ 0.11% 0.09% 0.09%	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax
Risk Charge \$0.00 0.0%	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$ 0.11% 0.09% 0.00% 0.11% 0.09% 0.00%	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee
SUM: \$328 100.0% \$3,	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% 2.0% \$ 0.11% 0.0% 0.11% 0.0% 0.14% \$ 0.44% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee
51 TOTAL 52 TOTAL 53 Members a/o 8/31/12 54 Member to Contract Ratio 55 Projected Claims (+ Capitations) \$189.23 75.7% \$5 6 Admin Costs \$36.66 14.7% \$1 57 Broker Commissions & Fees \$15.92 6.4% \$ 58 Contrib to Reserve \$0.00 0.0% 9 Invist Income Credit (\$0.00) 0.00% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 44 Assessment Fees \$0.22 0.1% \$ 52 Federal Income Tax \$0.00 0.0% 53 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.0% 0.00% 2.0% \$ 0.11% 0.0% 0.0% 0.0% 0.4% \$ 0.4% \$ 0.5% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax
52 TOTAL 53 Members a/o 8/31/12 54 Member to Contract Ratio 55 Projected Claims (+ Capitations) \$189.23 75.7% \$5, 56 Admin Costs \$36.66 14.7% \$1, 57 Broker Commissions & Fees \$15,92 6.4% \$ 6 Contrib to Reserve \$0,00 0.0% 59 Invst Income Credit (\$0,00) 0.00% 60 Premium Tax/Community Health Investment \$5,00 2.0% \$ 61 Assessment Fees \$0,22 0.1% \$ 62 Federal Income Tax \$0,00 0.0% 63 State Income Tax \$0,00 0.0% 64 Patient-Centered Outcome Fee \$0,17 0.1% 65 Reinsurance Fee \$1,45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.09% 0.09% 0.01% 0.01% 0.01% 0.14% \$ 0.44% \$ 0.55% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge
53 Members a/o 8/31/12 54 Member to Contract Ratio 55 Projected Claims (+ Capitations) \$189.23 75.7% \$5. 56 Admin Costs \$36.66 14.7% \$1. 57 Broker Commissions & Fees \$15.92 6.4% \$ 8 Contrib to Reserve \$0.00 0.0% 59 Invst Income Credit (\$0.00) 0.00% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 61 Assessment Fees \$0.22 0.1% \$ 62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.09% 0.09% 0.01% 0.01% 0.01% 0.14% \$ 0.44% \$ 0.55% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge
54 Member to Contract Ratio \$189.23 75.7% \$5, 55 Projected Claims (+ Capitations) \$36.66 14.7% \$1, 56 Admin Costs \$36.66 14.7% \$1, 57 Broker Commissions & Fees \$15.92 6.4% \$ 58 Contrib to Reserve \$0.00 0.0% 9 Invst Income Credit (\$0.00) 0.0% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 54 Assessment Fees \$0.22 0.1% \$ 63 State Income Tax \$0.00 0.0% \$ 64 Patient-Centered Outcome Fee \$0.17 0.1% \$ 65 Reinsurance Fee \$1.45 0.6% \$	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.09% 0.09% 0.01% 0.01% 0.01% 0.14% \$ 0.44% \$ 0.55% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:
55 Projected Claims (+ Capitations) \$189.23 75.7% \$5, 566 Admin Costs \$36.66 14.7% \$1, 57 Broker Commissions & Fees \$15.92 6.4% \$ 58 Contrib to Reserve \$0.00 0.0% 59 Invst Income Credit (\$0.00) 0.00% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 61 Assessment Fees \$0.22 0.1% 62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.09% 0.09% 0.01% 0.01% 0.01% 0.14% \$ 0.44% \$ 0.55% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:
56 Admin Costs \$36.66 14.7% \$1, 57 Broker Commissions & Fees \$15.92 6.4% \$ 8 Control to Reserve \$0.00 0.0% Invst Income Credit (\$0.00) 0.00% Permium Tax/Community Health Investment \$5.00 2.0% \$ 1 Assessment Fees \$0.22 0.1% 62 Federal Income Tax \$0.00 0.0% 3 State Income Tax \$0.00 0.0% 4 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.09% 0.09% 0.01% 0.01% 0.01% 0.14% \$ 0.44% \$ 0.55% \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12
57 Broker Commissions & Fees \$15.92 6.4% \$ 50 Contrib to Reserve \$0.00 0.0% 59 Invst Income Credit (\$0.00) 0.00% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 61 Assessment Fees \$0.22 0.1% \$ 62 Federal Income Tax \$0.00 0.0% \$ 63 State Income Tax \$0.00 0.0% \$ 64 Patient-Centered Outcome Fee \$0.17 0.1% \$ 68 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$ 0.11% \$ 0.0% 0.01% 0.0% 0.0% 0.1% \$ 0.5% \$ 0.5% \$ 0.0% 100.0% \$3,3	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio
58 Contrib to Reserve \$0.00 0.0% 59 Invst Income Credit (\$0.00) 0.00% 60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 61 Assessment Fees \$0.22 0.1% 62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 4 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.1% 0.1% 0.0% 0.0% 0.0% 10.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.5% \$ 0.5% \$ 0.0% \$ 100.0% \$ \$ 5,2% \$ \$ 75.7% \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328		Broker Commissions & Fees Contrib to Reserve Invest income Credit Premium Tav/Community Health Investment Assessment Fees Federal income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations)
60 Premium Tax/Community Health Investment \$5.00 2.0% \$ 61 Assessment Fees \$0.22 0.1% 62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.11% 0.0% 0.0% 0.11% 0.0% 0.0% 1.15% \$ 0.4% \$ 0.5% \$ 0.0% 100% \$3,3	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs
61 Assessment Fees \$0.22 0.1% 62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% \$1 0.09% 2.0% \$ 0.11% 0.09% 0.11% 0.09% 0.15% \$0.09% 0.15% \$1 0.05% \$3,3	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328		Broker Commissions & Fees Contrib to Reserve Invest income Credit Premium Tav/Community Health Investment Assessment Fees Federal income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve
62 Federal Income Tax \$0.00 0.0% 63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.11% 0.0% 0.0% 0.11% 0.0% 0.0% 1100 \$3,33	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit
63 State Income Tax \$0.00 0.0% 64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$ 0.11% 0.0% 0.00% 0.0% 0.0% 0.0% 0.0% 0.	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00 (\$0.00)		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment
64 Patient-Centered Outcome Fee \$0.17 0.1% 65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% \$1 0.00% \$2.0% \$ 0.11% \$0.0% \$0.0% \$0.0% \$1 0.0% \$0.0% \$1 0.0% \$0.0% \$1 0.0% \$1 0.0% \$1 0.4% \$\$ 0.5% \$\$ 0.5% \$\$ 0.0% \$1 0.0% \$3,3	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$3.28 \$36.66 \$15.92 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centrered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees
65 Reinsurance Fee \$1.45 0.6%	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.11% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 (\$0.00) \$5.00		Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax
	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% \$ 0.4% \$ 0.5% \$ 0.0% 100.0% \$ 0.4% \$5,2 14.7% \$1,0 6.4% \$4 0.0% 0.00% 0.00% 0.00% \$1,00% 0.00% 0.00% \$1,00%	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 (\$0.00) \$0.00 \$0.00		Broker Commissions & Fees Contrib to Reserve Invest income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax
	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.1% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.0% \$ 0.5% \$ 0.5% \$ 0.5% \$ 0.0% \$ 100.0% \$3,3	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 (\$0.00) \$5.00 \$0.00 \$0.00		Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee
67 Risk Charge \$0.00 0.0%	14.7% \$4 4.7% \$1 0.0% 0.00% 2.0% \$ 0.11% 0.0% 0.09% 0.09% 0.0% 0.0% 0.1% 0.0% 0.0% 0.1% 5.7% \$5.2 4.7% \$1.0 6.4% \$4 0.0% 0.0% 0.0% 0.0% \$1 0.0% \$1 0.0% \$2.0% \$1 0.1% \$5.2 6.4% \$5.2 6.4% 0.0% \$1 0.0% \$1 0.0% \$1 0.0% \$2.0% \$5.2 6.4% \$5.2 6.4% 0.0% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6% \$5.2 6.6%	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.07 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00 (\$0.00) \$5.00 \$0.		Broker Commissions & Fees Contrib to Reserve Invist Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invist Income Credit Premium Tav/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee
68 SUBTOTAL: \$250 100.0% \$6,	14.7% \$4 4.7% \$1 0.0% 0.00% 0.00% \$ 0.00% \$ 0.11% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	\$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 (\$0.00) \$0.00 \$0.17 \$1.45		Broker Commissions & Fees Contrib to Reserve Invst income Credit Premium Tav/Community Health Investment Assessment Fees Federal income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tay/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor Proposed Base Rates

Grandfathered

		Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Medica	I	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underw	vritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1	High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2	Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3	Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4	Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5	HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6	HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

		Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Medica	ıl	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underv	vritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1	High	\$266.78	\$243.04	-8.9%	-\$23.74	NA	NA
2	Medium	\$247.28	\$225.27	-8.9%	-\$22.01	\$281.59	\$337.91
3	Low	\$222.15	\$202.82	-8.7%	-\$19.33	\$253.53	\$304.23
4	Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5	HSA1	\$144.82	\$134.97	-6.8%	-\$9.85	\$168.71	\$202.46
6	HSA2	\$115.59	\$107.73	-6.8%	-\$7.86	\$134.66	\$161.60

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$14.49	0.0%	\$0.00	\$18.11	\$21.74

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business Standard, Saver & HSA - Grandfathered & Corridor District of Columbia BlueChoice Incremental Rate Increase History

Grandfathered

Fifective Date Standard SAVER H.S.A Standard SAVER T/1/2000 (Inception Date) Inception O3/01/01 4.0% 11.2% 11				Medical		Rx	
7/1/2000 (Inception Date) Inception			Underwritten			Underwritten	
03/01/01	Effective D	ate	Standard	SAVER	H.S.A	Standard	SAVER
01/01/02 8.1% 14.7% 01/01/03 (Incl Δs in Age&Tier) 19.5% 22.0% 01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% Inception 0.0% 0.0% 01/01/08 0.0% 0.0% Inception 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 01/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.4% 15.8% 2.9% 3.1% 0.0% 0.0% 01/01/10 2.4% 15.8%	7/1/2000 (In	ception Date)	Inception			Inception	
01/01/03 (Incl Δs in Age&Tier) 19.5% 22.0% 01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% <td>03/01/01</td> <td></td> <td>4.0%</td> <td></td> <td></td> <td>11.2%</td> <td></td>	03/01/01		4.0%			11.2%	
01/01/04 (Incl Δs in Age&Tier) 5.0% Inception 5.0% 01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.8% 2.9% 3.1% 0.0% 0.0% 01/01/10 2.4% 15.8% 32.0% 0.0% 0.0%	01/01/02		8.1%			14.7%	
01/01/05 0.0% 0.0% -10.0% Inception 10/01/05 (Incl Δs in Age&Tier) -6.0% -6.0% 0.0% 0.0% 08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 3.06% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 01/01/10 2.8% 2.9% 3.1% 0.0% 0.0% 01/10	01/01/03	(Incl ∆s in Age&Tier)	19.5%			22.0%	
10/01/05 (Incl Δs in Age&Tier)	01/01/04	(Incl ∆s in Age&Tier)	5.0%	Inception		5.0%	
08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% -5.0% 11/01/06 0.0% 0.0% Inception 0.0% 0.0	01/01/05	,	0.0%	0.0%		-10.0%	Inception
08/01/06 0.0% -5.0% -5.0% -5.0% -5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 1-5.0% 0.0%	10/01/05	(Incl ∆s in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
01/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 11/12/010* 4.1 2.3% -5.4% -17.7% 0.0% 0.0% 07/01/10 2.4% 15.8% 32.0% 0.0% 0.0% 07/01/10 2.4% 15.8% 32.0% 0.0% 0.0% 10/01/10 7.4% 0.0% 0.0% 0.0% 0.0% 01/01/11 -2.7% -7.6% -19.6% 0.0% 0.0% 04/01/11 -1.2% 1.4% 3.4% 31.5% 31.0% 06/01/11 -2.1,9% -19.6% -17.9% 0.	08/01/06	3,	0.0%	-5.0%		-5.0%	-5.0%
07/01/08 0.0% 0.0% 0.0% 0.0% 0.0% 01/01/09 8.5% 15.7% 0.0% 0.0% 0.0% 04/01/09 3.0% 3.0% 3.0% 0.0% 0.0% 07/01/09 7.1% 15.3% 30.6% 0.0% 0.0% 10/01/09 5.9% 0.0% 0.0% 0.0% 0.0% 1/1/2010* -3.3% -5.4% -17.7% 0.0% 0.0% 4/1/2010* 2.8% 2.9% 3.1% 0.0% 0.0% 07/01/10 2.4% 15.8% 32.0% 0.0% 0.0% 10/01/10 7.4% 0.0% 0.0% 0.0% 0.0% 10/01/11 -2.7% -7.6% -19.6% 0.0% 0.0% 04/01/11 -1.2% 1.4% 3.4% 31.5% 31.0% 06/01/11 -2.1.9% -19.6% -17.9% 0.0% 0.0% 07/01/11 2.6% 16.4% 32.0% 0.0% 0.0%	11/01/06		0.0%	0.0%	Inception	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	01/01/08		0.0%	0.0%	0.0%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	07/01/08			0.0%			
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	01/01/09						
$\begin{array}{cccccccccccccccccccccccccccccccccccc$							
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	07/01/09			15.3%	30.6%	0.0%	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10/01/09		5.9%	0.0%	0.0%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	1/1/2010 *						
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	4/1/2010 *		2.8%	2.9%	3.1%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	07/01/10		2.4%	15.8%	32.0%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10/01/10		7.4%	0.0%	0.0%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	01/01/11		-2.7%	-7.6%	-19.6%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$							
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	06/01/11		-21.9%				
$\begin{array}{cccccccccccccccccccccccccccccccccccc$							
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	10/01/11		8.0%	10.5%	9.9%	0.0%	0.0%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$							
07/01/12 3.9% 16.0% 24.0% 0.0% 12.1% 10/01/12 7.8% 10.4% 0.0% 0.0% 0.0% 01/01/13 20.1% -1.7% -6.7% -15.0% -1.7%							
10/01/12 7.8% 10.4% 0.0% 0.0% 0.0% 01/01/13 20.1% -1.7% -6.7% -15.0% -1.7%							
01/01/13 20.1% -1.7% -6.7% -15.0% -1.7%							
		04/01/13					

^{*} Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

Corridor

		Medical		Rx	
	Underwritten			Underwritten	
Effective Date	Standard	SAVER	H.S.A	Standard	SAVER
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%
Proposed 04/01/13	-8.8%	-8.4%	-6.8%	0.0%	0.0%

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice as of 04/01/2013 Rate Filing

HIOS Rate Review 1	hreshold 1	est																															
				144 100	2Q13			Renewal Increase by Renewal Month										Distribution of Renewal Income by Renewal Month										Beneath Threshold?					
				Written	Incremental	Contract	Ending																										
HIOS Product ID		HIOS Product	Benefit Option	Premium	Increases	Months	Contracts	7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7,	/1 8/	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA		High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0	% 7.3	6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA		Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0	% 8.7	1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	
	PPACA		Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6	% 2.3	10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	3
	Corridor		High	\$25,227	-7.4%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	1.1	% 36.4	25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	9.9%	ه
	Corridor		Medium	\$20,234	-7.5%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.5	% 13.2	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	9.9%	ò
	Corridor		Low	\$89,143	-7.5%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.3	% 15.0°	31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	9.9%	ò
86052DC020		Standard	Total	\$452,452	-0.1%	2,331	186																									6.9%	6 Yes
86052DC002		Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9	% 3.9	6 18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	Yes
	PPACA		HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4	% 3.3	5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%	ń.
	PPACA		HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6		4.3%	5.5%	0.0%	12.7%	3.7%	10.5%					4.4%	
	Corridor		HSA 1200	\$71,132	-6.8%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%		% 14.1	15.5%		0.0%	0.0%	0.0%		0.0%		9.1%		16.8%	
	Corridor		HSA 2700	\$18,029		257	19	-16.7%	-16.7%		-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	11.4				0.0%	0.0%	0.0%				10.3%		3.9%	
86052DC021		HSA	Total	\$211,785		1,173	86	. 5.770	70	70	/ 0	/ 0	/ 0							1	0.0	5.070	2.070	2.070	2.070	2.370	2.270	/0		/ 0		8.6%	
00032DC021		IIOA	Total	\$211,703	-1.070	1,175	00																									0.076	ies

CareFirst GHMSI and BlueChoice, Inc. Individual Non-Medigap Underwritten & HIPAA Products - Medical & RX - Corridor Effective 4/1/2013 Age & Tier Factors

	HSA Products														
	Age		Tier Factors												
Age Band	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change									
1-5	0.46	1.00													
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%									
18-20	0.58	1.00	1.95	2.00	2.67	41.5%									
21	0.59	1.00	1.95	2.00	2.67	1.7%									
22	0.60	1.00	1.95	2.00	2.67	1.7%									
23	0.61	1.00	1.95	2.00	2.67	1.7%									
24	0.62	1.00	1.95	2.00	2.67	1.6%									
25	0.63	1.00	1.95	2.00	2.67	1.6%									
26	0.64	1.00	1.95	2.00	2.67	1.6%									
27	0.65	1.00	1.95	2.00	2.67	1.6%									
28	0.66	1.00	1.95	2.00	2.67	1.5%									
29	0.67	1.00	1.95	2.00	2.67	1.5%									
30	0.69	1.00	1.95	2.00	2.67	3.0%									
31	0.71	1.00	1.95	2.00	2.67	2.9%									
32	0.73	1.00	1.95	2.00	2.67	2.8%									
33	0.75	1.00	1.95	2.00	2.67	2.7%									
34 35	0.77 0.79	1.00	1.95 1.95	2.00	2.67	2.7% 2.6%									
36	0.81	1.00	1.95	2.00	2.67	2.5%									
37	0.83	1.00	1.95	2.00	2.67	2.5%									
38 39	0.85	1.00	1.95 1.95	2.00	2.67	2.4%									
40	0.89	1.00	1.95	2.00	2.67	2.4%									
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	4.1%									
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 1.5% Max 5.4% Average 3.5%

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

(i)=(e)+(g)

(j)=(i)/(c)

(k)

(l)

Rating Period : Incurred 04/2013 - 06/2014

(h)=(d)+(f)

HMO-UW-Std Grandfathered

Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Med Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 1.470 1.127 204.996 \$ 134.426 44.835 \$ 23.045 249.830 \$ 157,471 639 \$10 200808 1.101 1.491 207.323 \$ 188.987 46.131 \$ 19.269 \$ 253,454 \$ 208.256 82% \$140 200809 1,056 1,384 196.983 \$ 128,662 43.670 \$ 20,926 240,653 \$ 149,589 62% \$108 200810 1.070 1.391 198.374 183.018 44.080 23.369 242.454 206.387 85% \$148 \$ 200811 1,071 1,365 194,749 \$ 101,425 43,568 \$ 14,492 \$ 238,318 \$ 115,918 499 \$85 200812 1.066 1,392 193.140 \$ 172,114 43.019 \$ 16.947 Ð 236.159 \$ 189.06 809 \$136 1,371 1,049 194,731 246,889 15,773 237,700 \$ 262,662 \$192 200901 \$ \$ 42,969 \$ \$ 1119 42,747 \$ 200902 1,035 1,344 195,007 \$ 189,063 15,309 \$ 237,754 \$ 204,372 869 \$152 1 045 1.366 196 574 \$ 166 972 42 711 \$ 21.393 239 286 \$ 188 365 \$138 200903 \$ \$ \$ 799 1,040 1,357 195,877 \$ 119,888 42,234 \$ 21,384 238,111 \$ \$104 200904 \$ \$ \$ 141.273 599 200905 1,044 1,361 \$ 196,787 \$ 125,784 41,972 \$ 23,394 \$ 238,759 \$ 149,178 62% \$110 200906 1,059 1,382 201.437 \$ 224,848 42,280 \$ 22,328 243.716 \$ 247.176 101% 83% 46% 77% \$179 \$119 \$133 1,042 1,358 \$ 203,975 \$ 102,892 42,127 \$ 17,581 246,101 \$ 82% 45% 75% \$89 \$118 \$14 \$132 200907 120,473 499 200908 1,046 1,353 202,080 \$ 131,182 41,053 \$ 17,166 243,134 \$ 148,348 61% 80% 45% 74% \$110 \$115 \$14 \$129 200909 1,027 1,326 \$ 202,423 \$ 104,430 40,547 \$ 20,099 \$ 242,970 \$ 124,529 51% 79% 45% 73% \$94 \$114 \$14 \$128 1,032 1,328 40.023 \$ 16,777 \$122 200910 \$ 205 168 \$ 145.101 \$ \$ 245.191 \$ 161,879 66% 77% 44% 71% \$112 \$14 \$126 1,292 \$115 200911 1,013 205.280 132,611 39.142 \$ 16,275 244.422 \$ 148.886 61% 78% 45% \$115 \$14 \$129 \$ \$ \$ 72% 200912 985 1.248 205.909 99.699 38.646 \$ 15.851 244.555 \$ 47% 74% 45% \$93 \$14 115 550 69% \$111 \$125 \$ \$ \$ 201001 954 1,211 198,029 92,622 37,092 \$ 12,063 235,122 \$ 104,685 45% 68% 45% 64% \$86 \$103 \$14 \$116 \$ \$ \$ 201002 926 1,173 199 874 97,609 37,270 \$ 14,027 237 144 \$ 111,636 479 64% 45% 61% \$95 \$98 \$14 \$112 201003 923 1,163 199.066 134,786 36,841 \$ 17,664 235,907 \$ 152,450 659 63% 45% 60% \$131 \$97 \$14 \$111 201004 915 1,157 199,208 \$ 149,273 36,459 \$ 28,790 \$ 235,667 \$ 178,063 76% 64% 47% 61% \$154 \$100 \$14 \$115 201005 903 1,141 \$ 200,893 128,763 36,531 \$ 19,710 \$ 237,424 \$ 148,472 63% 64% 47% 61% \$130 \$102 \$14 \$116 133,369 151,171 201006 898 1,132 204,271 \$ 36,682 \$ 17,802 240,953 \$ 63% 60% 46% 58% \$134 \$98 \$14 \$112 -17.9% 0.8% -15.9% 894 201 466 19,632 47% 59% \$135 \$101 -14 1% 5.1% -12 19 201007 1.134 \$ 133 525 35 754 \$ \$ 237 221 \$ 153,157 65% 61% \$15 \$116 1,143 202,532 \$ 90,288 35.564 \$ 20,924 238,097 \$ 58% -13.4% 8.5% 201008 899 \$ 111,212 479 59% 49% \$97 \$100 \$15 \$115 -11.09 201009 922 1.170 208.417 \$ 109.536 \$ 36.154 \$ 17.324 \$ 244.570 \$ 126.860 52% 60% 49% 58% \$108 \$101 \$15 \$116 -11.3% 8.3% -9 29 201010 884 1,126 203,752 \$ 132,446 35,219 \$ 15,011 \$ 238,970 \$ 147,457 62% 59% 49% 57% \$131 \$102 \$15 \$117 -9.3% 11.8% -7.09 201011 850 1.086 198.126 \$ 130.760 34.078 \$ 12.295 232.204 \$ 143,055 62% 59% 48% 58% \$132 \$103 \$15 \$118 -10.0% 10.0% -7.99 201012 810 1,045 195,919 101,040 33,473 \$ 12,407 \$ 229,392 \$ 113,448 49% 59% 48% 58% \$109 \$105 \$15 \$120 -5.8% 9.3% -4.19 32,193 \$ 201101 796 1,025 188,998 \$ 108.115 11.523 221.191 \$ 119.639 54% 60% 49% 59% \$117 \$107 \$15 \$123 4.6% 11.3% 5.49 201102 747 965 184,486 \$ 129,664 31,280 \$ 12,941 \$ 215,766 \$ 142,605 66% 62% 49% 60% \$148 \$112 \$16 \$127 13.8% 11.9% 13.6% 201103 735 960 \$ 183,200 \$ 217,003 \$ 30.938 \$ 15,542 \$ 214,138 \$ 232,545 1099 66% 49% 63% \$242 \$120 \$16 \$135 23.0% 12.9% 21.79 208,019 \$ 201104 705 926 177 414 \$ 97.588 30 605 \$ 13 935 111.523 54% 64% 46% 62% \$120 \$118 \$15 17 2% 1.7% \$ \$ \$ \$132 15.39 678 892 30.574 \$ 83% 66% 46% \$191 \$15 201105 173.602 \$ 156.536 13.937 \$ 204.176 \$ 170.474 63% \$122 \$137 19.8% 0.8% 17.49 \$ \$ 201106 654 865 165 490 \$ 190.456 30.661 \$ 11.635 196.151 \$ 202 091 103% 70% 45% 66% \$234 \$129 \$14 \$144 32.6% -0.1% 28 49 201107 624 830 158.955 76,818 30.907 11,262 189.862 \$ 88.080 469 69% 43% 65% \$106 \$128 \$14 \$142 26.5% -4.8% 22.59 201108 582 786 150.352 232,708 30.558 11.072 180.911 \$ 243,780 135% 77% 41% 72% \$310 \$144 \$14 \$158 44.4% -10.5% 37.19 529 727 138.654 120.763 29.283 \$ 8.599 167.937 \$ 129.362 80% 40% 74% \$178 \$151 \$13 48.9% -11.9% 201109 \$ 779 \$164 41.09 201110 515 706 135,228 \$ 132,648 29,589 \$ 7,101 164,817 \$ 139,750 859 83% 38% 76% \$198 \$157 \$13 \$170 53.9% -13.8% 45.19 201111 506 702 130.394 \$ 86,381 29.536 \$ 9,063 \$ 159.930 \$ 95,443 60% 83% 38% 76% \$136 \$158 \$13 \$172 53.3% -12.3% 44.99 5,478 \$164 201112 498 689 126,682 \$ 99,234 29.567 \$ \$ 156,249 \$ 104,712 679 86% 36% 78% \$152 \$13 \$177 56.1% -13.6% 47.39 123.368 491 679 144 900 29 552 \$ 9.544 152 920 \$ 154 444 101% 36% 82% \$227 \$173 \$187 61 2% -12 8% 201201 \$ \$ \$ \$ 91% \$13 52 09 483 671 122,969 \$ 76,801 30,567 \$ 10,476 153,536 \$ 82% \$130 \$173 55.1% 201202 \$ \$ \$ 87.277 579 91% 35% \$14 \$187 -12.7% 46.99 201203 469 652 120,538 \$ 152,936 30,854 \$ 14,669 151,392 \$ 167,605 111% 91% 35% 81% \$257 \$172 \$14 \$186 43.8% -10.9% 37.59 657 113,168 13,795 201204 468 118.272 \$ 30.677 \$ 148.948 \$ 126,963 859 95% 35% 84% \$193 \$179 \$14 \$193 52.0% -2.8% 45.99 201205 458 644 \$ 114,636 \$ 117,909 30,075 \$ 11,699 \$ 144,711 \$ 129,608 90% 96% 34% 85% \$201 \$179 \$14 \$194 46.9% -0.6% 41.8% 201206 447 631 \$ 115,091 \$ 140,770 29,830 \$ 11,723 144,921 \$ 152,494 105% 96% 34% 85% \$242 \$15 \$193 37.9% 3.5% 34.5% \$179 201207 443 628 115,406 \$ 114,502 29,589 \$ 10,337 144,995 \$ 124,839 86% 101% 34% 89% \$199 \$188 \$15 \$203 46.5% 7.8% 42.79 \$ 438 621 111,563 29,518 \$ 84% \$196 201208 \$ 116.206 \$ \$ 10,423 \$ 145,724 \$ 121,986 84% 96% 34% \$176 \$15 \$192 22.3% 12.8% 21.5% Λ 96% 35% 84% 17.6% 201209 0 \$ \$ \$ \$177 \$16 \$193 17.5% 17.6% \$ \$ Experience Period 6.070 8.374 \$ 1,555,139 \$ 1,495,037 \$ 360,995 \$ 124,481 \$ 1,916,134 \$ 1,619,519 0% 96% 34% 85% \$193 \$179 \$15 \$193 37.9% 3.5% 34.5%

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(a)

(b)

(c)

(e)

(f)

(g)

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Svr Grandfathered

(a) (b) (c) (e) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 122% \$157 519 611 72.299 \$ 94.357 6.182 \$ 1,550 78.481 \$ 95.907 200808 494 539 64.529 \$ 44.613 5.530 \$ 1.936 70.059 \$ 46.549 66% \$86 200809 543 621 74,024 \$ 41,613 6.338 \$ 1,537 80,363 \$ 43,150 54% \$69 200810 548 632 73.117 53.270 6.236 1.394 79.353 54.664 699 \$86 \$ \$ 200811 585 653 74,913 \$ 51,600 6,438 \$ 1,804 81,351 \$ 53,404 669 \$82 200812 579 638 72.750 \$ 48.252 6.256 \$ 1,677 æ. 79.006 \$ 49.929 639 \$78 155 582 644 75,214 39,474 6,330 \$ 81,544 \$ 499 200901 \$ \$ 39,629 \$62 59,147 6,471 \$ 487 200902 582 635 \$ 78.050 \$ \$ 84,521 \$ 59,634 719 \$94 2.679 622 685 81 834 \$ 89 949 6 715 \$ 88 549 \$ 92 628 1059 \$135 200903 \$ \$ 688 85,059 \$ 62,862 6,835 \$ 848 91,894 \$ 63,710 \$93 200904 632 \$ \$ 699 200905 643 697 \$ 87,533 \$ 157,548 6,935 \$ 1,334 \$ 94,469 \$ 158,882 168% \$228 200906 666 725 89,732 \$ 34,065 6,990 \$ 1,008 96,722 \$ 35,074 36% 84% 21% 79% \$48 \$100 \$2 \$102 200907 669 730 94,974 \$ 70,245 7,183 \$ 1,881 102,158 \$ 79% 21% 75% \$99 \$95 \$2 \$98 72.126 71% 200908 666 734 \$ 96,262 \$ 134,544 7,105 \$ 1,436 103,367 \$ 135,980 132% 86% 20% 81% \$185 \$104 \$2 \$106 200909 645 707 \$ 94,520 \$ 73,914 6,852 \$ 1,878 \$ 101,372 \$ 75,792 75% 87% 21% 82% \$107 \$107 \$2 \$109 669 724 70,172 6.843 \$ 2 652 \$2 200910 \$ 97.415 \$ \$ \$ 104.257 \$ 72.824 70% 87% 22% 82% \$101 \$108 \$110 653 718 6,815 \$ 1,497 45% \$67 \$2 200911 99.813 \$ 46.771 106.627 \$ 24% 22% 20% \$107 \$109 \$ \$ 48,269 200912 650 722 100.787 57.571 6.747 \$ 2.527 107.534 \$ 56% 83% 22% 79% \$83 \$107 \$2 \$109 \$ 60.098 \$ \$ 201001 612 674 96,891 74,413 6,453 \$ 329 103,344 \$ 74,742 72% 84% 23% 80% \$111 \$110 \$2 \$113 \$ \$ 201002 569 625 93 056 36 814 6 137 192 99 193 \$ 37,006 379 81% 22% 77% \$59 \$108 \$2 \$110 201003 558 617 91,989 66,505 6,031 \$ 1,129 98,020 \$ 67.635 69% 78% 21% 75% \$110 \$106 \$2 \$108 201004 533 593 90,290 \$ 74,703 5,853 \$ 1,195 \$ 96,143 \$ 75,898 79% 79% 21% 75% \$128 \$109 \$2 \$111 201005 535 601 92,441 \$ 53,734 5,939 \$ 1,276 \$ 98,380 \$ 55,010 56% 70% 22% 67% \$92 \$97 \$2 \$99 201006 530 597 93,097 \$ 44,466 5,924 \$ 1,064 99,021 \$ 45,529 46% 70% 22% 67% \$76 \$100 \$2 \$102 0.0% 0.4% 0.0% 201007 515 576 80,916 5 821 1,425 849 72% 22% \$143 \$2 8 2% -0.8% 8.0% 92 571 \$ \$ \$ 98 391 \$ 82 342 68% \$103 \$105 92.027 \$ 79,872 5.720 \$ 2,710 97,746 \$ 67% \$148 \$2 \$101 -5.5% 15.3% 201008 500 559 \$ 82.582 849 24% 64% \$99 -5.19201009 495 562 \$ 90.567 \$ 84.698 5.576 \$ 906 \$ 96.142 \$ 85 605 89% 68% 23% 65% \$152 \$102 \$2 \$104 -4.9% 10.0% -4.7% 201010 458 523 \$ 88,862 \$ 49,429 5,394 \$ 1,209 \$ 94,256 \$ 50,638 54% 67% 21% 64% \$97 \$102 \$2 \$104 -5.7% -2.8% -5.7% 201011 435 494 85.431 \$ 206.969 5.131 \$ 2.837 90.561 \$ 209,806 232% 82% 24% 79% \$425 \$127 \$2 \$130 19.6% 11.7% 19.4% 201012 410 470 84,740 65,871 5,046 \$ 2,691 89.786 \$ 68.562 76% 84% 25% 81% \$146 \$133 \$2 \$136 25.0% 12.6% 24.89 201101 404 458 81,094 \$ 92.379 4,809 \$ 3,955 85,903 \$ 96.334 112% 87% 31% 84% \$210 \$140 \$3 \$143 27.1% 40.3% 27.49 201102 380 436 \$ 80,067 \$ 42,533 4,711 \$ 3.380 \$ 84,778 \$ 45,913 54% 89% 36% 86% \$105 \$145 \$4 \$149 34.7% 69.2% 35.4% 201103 366 424 \$ 77.930 \$ 44,218 4.563 \$ 4,311 \$ 82.494 \$ 48,529 59% 88% 42% 85% \$114 \$146 \$4 \$150 38.0% 114.3% 39.49 38,697 4.530 \$ \$5 201104 357 415 75.609 \$ 4 404 80 139 \$ 43,101 54% 85% 48% 83% \$104 \$145 \$149 33 1% 139 0% 35.1% \$ \$ 337 388 71.167 \$ 4.319 \$ 1.688 86% 50% 84% \$120 \$5 201105 44.931 \$ 75.486 \$ 46.619 629 \$148 \$153 52.7% 149.0% 54.79 \$ 201106 305 353 67.512 \$ 92 875 4 240 \$ 1.529 71.752 \$ 94.405 132% 94% 52% 91% \$267 \$163 \$5 \$169 63.3% 158 7% 65.3% 338 \$6 201107 292 62.450 62,212 4.030 1,485 66.480 \$ 63.697 969 94% 54% 92% \$188 \$167 \$173 61.6% 172.7% 63.9% 201108 281 329 59.503 107.257 3.960 1.149 63.462 \$ 108,406 1719 101% 52% 98% \$330 \$180 \$6 \$185 82.3% 145.6% 83.8% 201109 265 307 56.095 41.513 3.872 \$ 4.025 59.967 \$ 45.538 100% 60% 98% \$148 \$180 \$7 \$187 76.9% 196.3% \$ 769 79.49 201110 259 301 55,119 \$ 40,721 3,945 \$ 927 59,064 \$ 41,648 71% 103% 61% 100% \$138 \$187 \$7 \$194 83.5% 227.4% 86.49 53.906 \$ 3.854 \$ 201111 254 296 41.142 3,593 57.760 \$ 44,736 779 87% 64% 85% \$15 \$158 \$7 \$166 24.2% 212.1% 27.69 3,993 \$ 201112 240 282 \$ 52.869 \$ 34,462 4,120 \$ 56,862 \$ 38,582 68% 86% 68% 85% \$137 \$158 \$8 \$166 18.4% 224.5% 22.29 235 277 50.815 \$ 55 297 3 903 \$ 3 193 54 718 \$ 58 490 107% 85% 68% 84% \$21 \$156 \$8 \$164 11 1% 164 3% 201201 \$ \$ 14 3% 224 260 49,040 \$ 73,954 3,846 \$ 9,026 52,886 \$ 157% 93% 80% 92% \$319 \$171 \$181 17.5% 171.1% 201202 \$ 82.981 \$10 21.2% \$ 201203 219 251 47,565 \$ 40,072 3,784 \$ 7,391 51,349 \$ 47,463 929 96% 88% 95% \$189 \$177 \$11 \$188 21.3% 161.5% 25.3% 248 46,232 \$ 8,359 \$294 201204 212 64,623 3.670 \$ 49.902 \$ 72,982 1469 104% 98% 104% \$193 \$13 \$205 33.2% 159.6% 37.4% 201205 204 240 \$ 44,616 \$ 88,270 3,529 \$ 8,507 \$ 48,145 \$ 96,776 201% 115% 114% 115% \$403 \$213 \$15 \$229 43.8% 195.5% 48.9% 201206 202 238 44,541 \$ 70,952 \$ 3,433 \$ 1,680 47,974 \$ 72,633 151% 116% 117% 116% \$305 \$214 \$16 \$230 31.1% 189.3% 36.3% 201207 196 232 43,784 \$ 39,371 \$ 3,352 \$ 850 47,136 \$ 40,221 85% 115% 117% 116% \$173 \$214 \$16 \$230 28.2% 182.2% 33.3% 226 3,309 \$ 822 \$136 201208 191 \$ 43,754 \$ 29,872 \$ \$ 47,063 \$ 30,694 65% 105% 118% 106% \$196 \$17 \$213 9 4% 192.0% 15.0% 0 109% 109% 12.7% 17.8% 201209 0 \$ \$ 119% \$203 \$17 \$220 156.9% \$ \$ \$ Experience Period 2 887 3,367 \$ 622,751 \$ 720,477 \$ 45.818 \$ 53,455 \$ 668.570 \$ 773,932 0% 116% 117% 116% \$230 \$214 \$16 \$230 31.1% 189.3% 36.3%

D Individual Non-Medigap Rate Filing Effective 04/2013

Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014

> HMO-UW-HSA Grandfathered

(a) (b) (c) (d) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) 01/2013 Current Rate Level =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss PMPM Medical Total Ratio Rolling-12 Loss Ratio Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Total Total Member Incurred Claims Incurred Claims Incurred Claims Total Rx Total Med Rx Med Rx Total Date Contract Revenue Revenue Revenue 200807 259 25% 216 21.469 \$ 3.383 \$ 1,888 21.469 \$ 5,272 \$20 200808 228 283 \$ 23.642 \$ 5.298 \$ \$ 460 23.642 \$ 5.758 24% \$20 200809 201 255 \$ 21,854 \$ 8,232 \$ \$ 644 21,854 \$ 8,876 41% \$35 200810 240 307 \$ 26.229 9.757 320 26.229 10.077 38% \$33 \$ \$ 200811 240 304 \$ 26,004 \$ 9,524 \$ 9,756 26,004 \$ 19,280 74% \$63 243 \$ 25.840 \$ 68.223 25.840 268% 200812 312 \$ \$ 1,052 \$ \$ 69.275 \$222 27,098 \$ 243 303 18,489 \$ 505 27,098 18,994 70% \$63 200901 \$ \$ \$ \$ 271 29,747 \$ 293% 200902 345 \$ 78,619 \$ \$ 8,638 \$ 29,747 \$ 87,257 \$253 382 32.082 \$ 1,003 32.082 \$ 298 \$ 53 310 54 312 169% \$142 200903 \$ \$ \$ 327 429 \$ 33,937 \$ 69,046 9,976 33,937 \$ 79,022 233% \$184 200904 \$ \$ \$ 200905 358 462 \$ 36,372 \$ 31,004 \$ \$ 868 \$ 36,372 \$ 31,872 88% \$69 200906 414 541 41,958 \$ 49,603 1,826 41,958 51,429 123% 117% 127% \$95 \$97 \$106 200907 428 537 44,879 \$ 59,617 12,410 44,879 \$ 72,028 160% 125% 137% \$134 \$103 \$11 \$114 \$ 200908 431 531 \$ 46,950 \$ 29,801 \$ 3,065 \$ 46,950 \$ 32,867 70% 123% 136% \$62 \$103 \$11 \$114 200909 424 520 \$ 48,764 \$ 36,450 \$ \$ 2,376 \$ 48,764 \$ 38,826 80% 122% 135% \$75 \$103 \$10 \$114 477 \$56 591 54,848 \$ 30,409 2,852 33,261 131% \$102 \$112 200910 \$ \$ \$ \$ 54.848 \$ 61% 119% \$10 472 590 56,996 \$ 56,996 \$ 68% 116% 127% \$66 \$100 \$9 200911 \$ 32,067 \$ 6.640 38,707 \$110 \$ \$ 200912 471 591 59.325 \$ 48.266 10.354 59.325 \$ 58.620 99% 105% 116% \$99 \$92 \$10 \$103 \$ \$ \$ \$ 201001 487 617 \$ 62,117 \$ 42,183 \$ 2,218 \$ 62,117 \$ 44,401 71% 102% 114% \$72 \$91 \$10 \$101 \$ 201002 505 648 63.825 \$ 62 988 \$ \$ 5,590 63 825 68 578 107% 94% 104% \$106 \$85 \$9 \$94 201003 531 677 66,929 \$ 52,584 \$ 6,437 66,929 \$ 59,020 88% 88% 99% \$87 \$81 \$10 \$90 201004 540 694 \$ 69,365 \$ 78,022 \$ \$ 6,798 \$ 69,365 \$ 84,820 122% 85% 94% \$122 \$79 \$9 \$88 201005 538 691 \$ 70,798 \$ 37,766 \$ \$ 9,027 \$ 70,798 \$ 46,793 66% 82% 92% \$68 \$77 \$10 \$87 552 87% 201006 706 72,904 \$ 38,906 4,684 72,904 \$ 43,589 60% 77% \$62 \$74 \$10 \$84 -23.2% 11.0% -20.4% 562 712 \$ 76.522 \$ 56,969 5 298 76.522 \$ 62 267 81% 73% 82% \$87 \$72 \$9 \$81 -30.1% -18 9% -29.1% 201007 \$ 563 730 78,990 \$ 25,040 8,012 78,990 \$ 33,051 42% 69% 78% \$45 \$79 -32.3% -14.9% -30.7% 201008 \$ \$ \$70 \$9 201009 572 732 \$ 80.482 \$ 45.482 \$ \$ 3.369 \$ 80.482 \$ 48.851 61% 68% 76% \$67 \$69 \$9 \$78 -33.2% -14.2% -31.4% 201010 524 672 \$ 78,306 \$ 79,641 \$ \$ 4,970 \$ 78,306 \$ 84,612 108% 72% 80% \$126 \$74 \$9 \$84 -26.7% -11.9% -25.4% 201011 508 650 \$ 76.821 \$ 30.273 \$ 8,204 76.821 \$ 38,477 50% 70% 79% \$59 \$74 \$9 \$83 -26.6% -0.1% -24.4% 201012 497 635 \$ 74,943 \$ 20,464 \$ 8,817 74,943 \$ 29,280 39% 65% 74% \$46 \$70 \$9 \$79 -24.2% -13.5% -23.1% 71,575 \$ 201101 473 603 \$ 71,575 \$ 15,235 \$ 761 \$ 15,996 22% 62% 70% \$27 \$67 \$9 \$76 -27.0% -12.9% -25.6% 201102 445 561 \$ 69,746 \$ 29,731 \$ \$ 5,187 \$ 69,746 \$ 34,918 50% 57% 66% \$62 \$63 \$9 \$72 -25.2% -3.4% -23.1% \$61 201103 434 548 \$ 68.302 \$ 26,712 \$ \$ 6.823 \$ 68,302 \$ 33.534 49% 54% 63% \$61 \$9 \$70 -24.5% -5.5% -22.4% 412 \$34 201104 529 \$ 65.861 \$ 11 989 \$ 6 220 65.861 \$ 18 209 28% 47% 55% \$54 \$9 \$63 -31 9% 4 7% -28 2% \$ \$ 396 513 63.842 \$ 63.842 \$ 14.927 23% 45% 52% \$29 \$52 \$9 \$60 -33.4% 201105 \$ 10.801 \$ \$ 4.127 \$ -9.1% -30.7% 201106 365 473 59.722 \$ 57 322 8 716 59.722 \$ 66.038 111% 47% 56% \$140 \$56 \$10 \$65 -25.0% -2 2% -22.4% \$ 328 422 49% 57% \$152 201107 \$ 55,216 58,269 6,083 55,216 64.352 117% \$58 \$10 \$68 -19.5% 16.8% -15.6% 201108 309 402 52.347 \$ 22.584 \$ 5.458 52.347 28.041 54% 50% 58% \$70 \$61 \$10 \$71 -13.1% 12.7% -10.1% 201109 283 371 \$ 47.342 \$ 17.110 \$ 3.125 47.342 20.235 43% 48% 57% \$55 \$60 \$11 \$70 -13.7% 20.2% -9.8% \$ 201110 279 363 \$ 46,826 \$ 10,167 \$ 5,086 46,826 \$ 15,253 33% 41% 50% \$42 \$51 \$11 \$62 -31.2% 24.1% -25.2% 270 201111 351 \$ 44.714 \$ 5,983 \$ \$ 13.947 \$ 44.714 \$ 19.930 45% 40% 50% \$57 \$50 \$13 \$63 -32.6% 39.6% -24.6% 44,288 \$ 54% 201112 256 336 \$ 32,127 \$ \$ 8,308 \$ 44,288 \$ 40,435 91% 43% \$120 \$54 \$13 \$68 -22.0% 50.0% -13.8% 253 333 43.420 \$ 43,420 55% 201201 \$ 4 404 1.041 5 445 13% 43% \$16 \$55 \$14 \$69 -17 2% 61 4% \$ \$ \$ \$ -8.0% 247 322 \$ 42,351 \$ 3,286 4,671 42,351 \$ 7,957 19% 41% 53% \$25 \$53 \$15 \$67 -17.0% 67.1% 201202 \$ \$ -6.6% \$ 238 \$60 201203 310 \$ 41,663 \$ 11,632 \$ 7,123 \$ 41,663 18,755 45% 40% 53% \$52 \$16 \$68 -14.8% 72.5% -3.5% 237 309 \$ 40,549 \$ 9,680 6,775 40,549 41% 55% \$53 \$54 \$71 79.9% 201204 \$ \$ 16.455 42% \$17 0.4% 12.0% 201205 231 299 \$ 39,578 \$ 15,465 \$ \$ 2,926 \$ 39,578 \$ 18,391 46% 44% 58% \$62 \$58 \$17 \$75 12.1% 95.0% 24.2% 201206 226 293 \$ 38,153 \$ 28,090 \$ \$ 7,659 38,153 \$ 35,749 94% 41% 54% \$122 \$53 \$18 \$71 -4.4% 83.3% 8.5% 47% \$67 201207 217 285 \$ 37,875 \$ 13,083 \$ 6,082 37,875 \$ 19,165 51% 33% \$44 \$18 \$62 -24.9% 80.1% -9.3% \$ 7,457 47% \$63 217 285 47% \$42 \$61 -30.9% -13.7% 201208 \$ 37,986 \$ 10,550 \$ \$ \$ 37,986 \$ 18,006 32% \$19 88.6% \$ 32% 47% \$41 \$20 \$62 -30.5% 89.9% -12.1% 201209 0 0 \$ \$ \$ \$ \$ Experience Period 3.157 4,111 \$ 536,448 \$ 218,796 \$ 72,203 \$ 536,448 290.999 41% 54% \$71 \$53 \$18 \$71 -4 4% 83.3% 8.5%

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D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Std Corridor

(f) (a) (b) (c) (e) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) 01/2013 Current Rate Level =(e)/(f)Monthly Monthly Incurred Observed Rolling 12 Month Loss Ratio PMPM Medical Total Rolling-12 Loss Ratio Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Rx Total Total Med Rx Total Contract Member Incurred Claims Incurred Claims Incurred Claims Total Med Rx Total Med Date Revenue Revenue Revenue 200807 0 0 \$ \$ \$ 200808 0 0 \$ \$ \$ \$ \$ \$ 200809 0 0 \$ \$ \$ \$ \$ 200810 0 0 \$ \$ 200811 0 0 \$ \$ \$ \$ \$ \$ 200812 0 0 \$ \$ \$ \$ -\$ \$ 200901 0 0 \$ \$ \$ \$ \$ \$ 200902 0 0 \$ \$ \$ \$ -\$ \$ 0 200903 n \$ \$ \$ \$ \$ \$ 200904 0 0 \$ \$ \$ \$ \$ \$ 0 200905 0 \$ \$ \$ \$ \$ \$ 200906 0 0 200907 0 0 \$ 200908 0 0 \$ \$ \$ \$ \$ \$ 200909 0 0 \$ \$ \$ \$ \$ \$ 0 0 \$ 200910 \$ \$ \$ \$ \$ 200911 0 0 \$ \$ \$ \$ \$ \$ 200912 0 0 \$ \$ \$ \$ \$ \$ 201001 0 0 \$ \$ \$ \$ \$ \$ 201002 0 0 \$ \$ \$ \$ 201003 0 0 \$ \$ 201004 0 0 \$ \$ \$ \$ \$ \$ 201005 0 0 \$ \$ \$ \$ \$ \$ 0 201006 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 \$ \$ \$ \$ \$ \$ 12 2.429 \$ 203 488 201104 13 \$ \$ \$ 2.917 \$ 203 7% 8% 0% 7% \$16 \$16 \$0 \$16 201105 24 28 5.013 \$ 1.504 1.018 6.031 \$ 1.504 25% 23% 0% 19% \$54 \$42 \$0 \$42 \$ \$ \$ \$ 26 30 2.488 1.056 6.084 \$ 2.488 28% \$83 \$0 \$59 201106 5.028 \$ 41% 34% 0% \$59 \$ 201107 33 42 5,967 1,251 71% 42% \$122 \$82 \$0 \$82 \$ 5,123 \$ 7,218 \$ 5,123 51% 0% 201108 50 59 8.481 \$ 25,734 1,872 10,353 \$ 25,734 249% 130% 0% 108% \$436 \$204 \$0 \$204 201109 78 91 13.683 \$ 30,359 3,177 16,860 \$ 30,359 180% 161% 0% 132% \$334 \$249 \$0 \$249 201110 76 89 13,313 \$ 26,944 3,067 \$ \$ 16,380 \$ 26,944 164% 171% 0% 140% \$303 \$262 \$0 \$262 12,837 \$ 73 15,145 201111 86 2.908 \$ \$ 15,745 \$ 15,145 96% 161% 0% 132% \$176 \$245 \$0 \$245 14,975 \$ \$258 \$258 201112 70 83 12,179 \$ 26,851 2,796 \$ \$ 26,851 179% 170% 0% 139% \$324 \$0 67 12.124 \$ 39.982 14,919 \$ 156% \$290 201201 81 2.794 \$ 39 982 268% 191% 0% \$494 \$290 \$0 \$ \$ 201202 66 78 \$ 12,074 \$ 22,699 2,785 14,859 \$ 22,699 153% 191% 0% 156% \$291 \$290 \$0 \$290 \$ \$ 65 79 11,953 \$ 20,196 \$256 \$286 \$286 201203 2,749 \$ 14,702 \$ 20,196 137% 189% 0% 154% \$0 201204 63 73 \$ 10,927 \$ 19,764 2,539 \$ 13,466 \$ 147% 192% 0% 156% \$271 \$289 \$0 \$289 1752.1% 1752.1% 19,764 201205 62 74 \$ 10,635 \$ 8,682 2,525 \$ \$ 13,160 \$ 8,682 66% 189% 0% 154% \$117 \$282 \$0 \$282 577.4% 577.4% 201206 59 71 \$ 10,431 \$ 7,737 \$ 2,460 \$ 12,891 \$ 7,737 60% 185% 0% 151% \$109 \$275 \$0 \$275 365.6% 365.6% 55 776 201207 64 \$ 9,774 \$ 11,441 \$ 2,297 \$ \$ 12,071 \$ 12,217 101% 185% 2% 150% \$191 \$275 \$1 \$276 233.9% 234.9% 58 \$ 381 201208 51 8,655 38,182 \$ 1,972 \$ 158% \$665 \$289 \$1 42.5% \$ \$ 10,627 \$ 38,563 363% 193% 4% \$290 41.9% 201209 0 0 \$ \$ \$ 190% 4% 155% \$284 \$1 \$286 14.3% 14.8% \$ \$ \$ Experience Period 762 906 \$ 134,604 \$ 249,216 \$ 30,923 \$ - \$ 165,527 \$ 249,216 0% 185% 0% 151% \$275 \$275 \$0 \$275 365.6% 365.6%

4/3/2013 5:46 PM

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-Svr

									HMO-UW												
(a)	(b)	(c)	(d)		(e)	(f)	(g)		Corrido $(h)=(d)+(f)$	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(I)	
Current Rate Level			01/2013		=(e)/(f)						Manufata				Monthly						
											Monthly Loss				Incurred				Observe	d Rolling	12 Month
				Medica			Rx		То		Ratio	Rolling	12 Loss	Ratio	PMPM	Rolling-1	12 Incurred	PMPM		Trend	
Date	Contract	Member	Revenue	1,	Estimated ncurred Claims	Revenue	Estimated Incurred Claims		Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -	Total	IVICG	TOX.	rotai	rotai	Wica	TVX	Total	Wica	T CX	Total
200808	0	0		. \$		\$ -	\$ -	\$	-	\$ -											
200809	0	0	\$ -	. \$	-	\$ -	\$ -	\$	-	\$ -											
200810	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
200811	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
200812 200901	0	0	\$ -	. 9		\$ - \$ -	\$ - \$ -	\$	-	\$ - \$ -											
200901	0	0		. 9		\$ -	\$ -	\$	-	\$ -											
200903	0	0	\$. 9		\$ -	\$ -	\$	-	\$ -											
200904	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
200905	0	0		. \$	-	\$ -	\$ -	\$	-	\$ -											
200906	0	0		. \$	·	\$ -	\$ -	\$	-	\$ -											
200907	0	0		. \$		\$ -	\$ -	\$	-	\$ -											
200908	0	0		. 9		\$ - \$ -	\$ - \$ -	\$	-	\$ - \$ -											
200909 200910	0	0		. 9		\$ -	\$ - \$ -	\$	_	\$ - \$ -											
200911	0	0	\$. 9		\$ -	\$ -	\$	-	\$ -											
200912	0	0	\$ -	. \$	-	\$ -	\$ -	\$	-	\$ -											
201001	0	0	\$. \$	-	\$ -	\$ -	\$	-	\$ -											
201002	0	0	\$ -	. \$	-	\$ -	\$ -	\$	-	\$ -											
201003	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
201004	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
201005 201006	0	0		. \$		\$ - \$ -	\$ - \$ -	\$	-	\$ - \$ -											
201006	0	0	\$ -	. 9		\$ -	\$ -	\$		\$ -											
201008	0	0		. 9		\$ -	\$ -	\$	-	\$ -											
201009	0	0		. \$	-	\$ -	\$ -	\$	-	\$ -											
201010	0	0	\$ -	. \$	-	\$ -	\$ -	\$	-	\$ -											
201011	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
201012	0	0	\$ -	. \$		\$ -	\$ -	\$	-	\$ -											
201101 201102	0	0	\$ -	·		\$ - \$ -	\$ - \$ -	\$	-	\$ - \$ -											
201102	0	0		. 9		\$ -	\$ - \$ -	\$	-	\$ -											
201104	6	7				\$ 90	\$ -	\$	1,394		165%	176%	0%	165%	\$328	\$328	\$0	\$328			
201105	18	23		80 \$		\$ 270	\$ -	\$	3,850		52%	88%	0%	82%	\$87	\$143	\$0	\$143			
201106	31	38		15 \$		\$ 458		\$	6,073		77%	85%	0%	79%	\$122	\$131	\$0	\$131			
201107	37	46		60 \$		\$ 596		\$	7,956		172%	126%	0%	117%	\$297	\$198	\$0	\$198	H		
201108	37	46		27 \$	· ·	\$ 586		\$	7,813		341%	196%	0%	182%	\$579	\$308	\$0 \$0	\$308			
201109 201110	42 37	54 46		81 \$ 319 \$		\$ 659 \$ 640	\$ - \$ -	\$	8,840 8,459		48%	161% 137%	0% 0%	149% 126%	\$79 \$57	\$250 \$216	\$0 \$0	\$250 \$216			
201110	38	50		119 \$ 187 \$		\$ 603		\$	7,991		31% 202%	149%	0%	138%	\$37 \$324	\$216	\$0 \$0	\$233			
201112	34	46		155 \$		\$ 553	\$ -	\$	7,508		43%	136%	0%	126%	\$71	\$212	\$0	\$212			
201201	34	44	\$ 6,9	55 \$		\$ 565	\$ -	\$	7,520		379%	167%	0%	154%	\$648	\$260	\$0	\$260			
201202	35	48		98 \$		\$ 553		\$	7,351		50%	156%	0%	144%	\$77	\$240	\$0	\$240			
201203	31	42		81 \$		\$ 505		\$	6,486		40%	147%	0%	136%	\$62	\$225	\$0	\$225	1 _		
201204	30	41		27 \$		\$ 489		\$	6,316		220%	153%	0%	141%	\$338	\$233	\$0 \$0	\$233	-29.0%		-29.0%
201205	29 25	40 33		77 \$ 38 \$		\$ 455 \$ 419		\$	5,932 5,757		32% 10%	149%	0% 0%	138%	\$48 \$19	\$225 \$220	\$0 \$0	\$225 \$220	57.5% 67.1%		57.5% 67.1%
201206 201207	25	36				\$ 418			5,757 5,919		32%	145% 132%	21%	134% 123%	\$18 \$53	\$220	\$3	\$202	67.1%		1.7%
201207	25	36		i43 \$					5,961			116%	27%	109%	\$345	\$175	\$3	\$178			-42.2%
201209	0	0				\$ -	\$ -	\$	-	\$ -		123%	30%	116%		\$186	\$4	\$189			-24.2%
																					•
Experience	400	F00	le oro	OF ^	447.750.1	e 000:	r.	I 🛧	07.000	e 447.7-0	001	1 450/	00/	4340/	#00°1	#000	•	****	l 07.401		07.40/1
Period	409	536	\$ 81,3	05 \$	117,759	\$ 6,624	5 -	\$	87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%		67.1%

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-HSA

								Rati	ing Period : HI	MO-UV	V-HSA	3 - 06/201	4										
(a) Current Rate Level	(b)	(c)	(d) 01/201	3	(e) =(e)/(f)	(f)		(g)	(h)=(d)-	Corric +(f)		e)+(g)					(j)=(i)/(c)		(k)			(1)	
					(-)-()								Monthly				Monthly						
													Loss				Incurred				Observe	ed Rolling 1	.2 Month
				Medi			Rx			To	otal		Ratio	Rolling	g-12 Loss	s Ratio	PMPM	Rolling-	12 Incurre	d PMPM		Trend	
Date	Contract	Member	Revenu	ıe.	Estimated Incurred Claims	Revenue		Estimated Incurred Claims	Reven	IIE		mated d Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0			\$ -	\$		\$ -	\$	-	\$	-	. 0.0.	····ou	100		rotai		100	Total	····ou		10101
200808	0	0			\$ -	i i		\$ -	\$	-	\$	-											
200809	0	0		-	\$ -	\$	-	\$ -	\$	-	\$	-											
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 200907	0	0			\$ -			\$ - \$ -	\$	-	\$	-									+		
200907	0	0			\$ -	1		\$ -	\$	-	\$ \$	-											
200909	0	0			\$ -	\$		\$ -	\$		\$	-											
200909	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			\$ -	Ψ		\$ -	\$	-	\$	-											
201007	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201008	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201009	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201010	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201011	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201012	0	0			\$ -	\$		\$ -	\$	-	\$	-											
201101 201102	0	0			\$ - \$ -	\$ \$		\$ - \$ -	\$	-	\$ \$	-											
201102	0	0			\$ -	\$		\$ - \$ -	\$	-	\$ \$	-											
201103	13	15			\$ 113	\$		\$ -			-	113	7%	7%		7%	\$8	\$8	\$0	\$	8		
201105	24	27		3,218		1 :		\$ -				30,164	937%	618%		618%	\$1,117	\$721	\$0				
201106	38	43		5,114		\$		\$ -		5,114		706	14%	310%		310%	\$16	\$365	\$0				
201107	56	71		5,713		\$	-	\$ -		6,713		7,143	106%	228%		228%	\$101	\$244	\$0				
201108	63	81		7,026		\$	-	\$ -		7,026		3,744	53%	176%		176%	\$46	\$177	\$0				
201109	74	92	\$ 10),162	\$ 4,175	\$	- 5	\$ 74	\$ 1	0,162	\$	4,248	42%	136%		136%	\$46	\$140	\$0	\$14	0		
201110	73	91		0,092	\$ 15,695	\$	- 9	\$ 216		0,092		15,911	158%	140%		141%	\$175	\$147	\$1	\$14	8		
201111	69	87		7,623		\$		\$ 262		7,623		12,946	170%	144%		145%	\$149	\$147	\$1				
201112	66	82		,	\$ 22,757	\$		\$ -				22,757	312%	165%		166%	\$278	\$165	\$1				
201201	61	77		6,946		\$		\$ -				20,929	301%	179%		180%	\$272	\$177	\$1				
201202	58	75		5,759		\$		\$ -		6,759		1,292	19%	164%		165%	\$17	\$161	\$1				
201203	58	75		5,759		\$		\$ -		6,759		1,606	24%	152%		153%	\$21	\$148	\$1				4000 0
201204	56	72		6,624		\$		\$ -		6,624		8,897	134%	154%		155%	\$124	\$149 \$440	\$1				1882.8%
201205	56	72		5,594		\$		\$ -				3,609	55%	118%		118%	\$50	\$112	\$1				-84.3%
201206 201207	56 53	72 69		6,573 6,428		\$ \$		\$ - \$ 3,646		_		3,834 46,494	58% 723%	119% 160%		120% 165%	\$53 \$674	\$112 \$150	\$1 \$4				-69.0% -36.7%
201207	53	69		5,428 5,324				\$ 3,646 \$ 1,767		6,324		3,938	723% 62%	159%		166%	\$674 \$57	\$150 \$151	\$4 \$6				-36.7% -11.1%
201208	0		\$		\$ 2,171			\$ 1,767 \$ -	\$	-	э \$	3,930	0270	175%		182%	φ37	\$162	\$7			3032.29	
1 201200	U	U	1 *		~	I *		Y -	1 4		Ψ	1	l.	1,3/0		102/0		Ψ102	Ψ	ΨΙΟ	10.070	0002.27	20.070
Experience																							
Period	746	947	\$ 89	9,161	\$ 106,366	\$	- 5	\$ 552	\$ 8	9,161	\$	106,918	0%	119%		120%	\$113	\$112	\$1	\$11	3 -69.2%		-69.0%

4/3/2013 5:46 PM

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891
Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891 Actuarial Memorandum Table of Contents

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CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO Product UNDERWRITTEN H.S.A.

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:

DC/CFBC/DB/A RX (7/09)

DC/CFBC/DB/B PX (7/09)

DC/CFBC/DB/B PX (7/09)

 DC/CFBC/DB/B RX (7/09)
 DC/CFBC/DB/B RX (7/09)

 DC/CFBC/DB/C RX (7/09)
 DC/CFBC/DB/C RX (7/09)

DC/CFBC/DB/D RX (7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/DB/D RX (7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/PLAN À Schedule (R. 7/07)
DC/CFBC/PLAN À Schedule (R. 7/07)
DC/CFBC/PLAN B Schedule (R. 7/07)
DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN C Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/DOL APPEAL (3/06)

DC/CFBC/DOL APPEAL (3/06)

DC/CC/IND Drug (11/04) DC/CC/IND Drug (11/04)

DC/CFBC/DB/GF/PPACA (9/10) DC/CFBC/DB/GF/PPACA (9/10)

and any amendments and any amendments

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

DC/CFBC/DB/HSA 30-40 (R. 7/07)

DC/CFBC/DB/HSA RX (R. 7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/DOL APPEAL (3/06)

DC/CFBC/DB HSA RX (11/06)

DC/CFBC/DB/GF/PPACA (9/10)

and any amendments

Corridor:

DC/CFBC/DB/NGF/PPACA.1 (9/10)

Individual, Non-Medigap HMO Underwritten High Option Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$10 \$250 per Admission **Specialist Copay** \$20 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$2,000 \$4,000 S&S S&C \$3,200 **FAMILY** \$6,000

Base Rate \$256.24

^{*} Prescription Drug: priced separately

. Drug. pr	lood oopalatoi	Individual	Individual		
<u>Age</u>	Individual	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$118	-	-	-	
6-17	\$105	\$205	\$210	\$281	
18-20	\$154	\$300	\$307	\$410	* Maternity
21	\$156	\$305	\$313	\$417	is offered as rider
22	\$159	\$310	\$318	\$424	at \$126.00
23	\$164	\$320	\$328	\$438	
24	\$167	\$325	\$333	\$445	
25	\$169	\$330	\$338	\$452	
26	\$174	\$340	\$348	\$465	
27	\$177	\$345	\$354	\$472	
28	\$179	\$350	\$359	\$479	
29	\$184	\$360	\$369	\$493	
30	\$187	\$365	\$374	\$499	
31	\$192	\$375	\$384	\$513	
32	\$195	\$380	\$389	\$520	
33	\$200	\$390	\$400	\$534	
34	\$202	\$395	\$405	\$540	
35	\$208	\$405	\$415	\$554	
36	\$210	\$410	\$420	\$561	
37	\$215	\$420	\$430	\$575	
38	\$220	\$430	\$441	\$588	
39	\$223	\$435	\$446	\$595	
40	\$228	\$445	\$456	\$609	
41	\$238	\$465	\$477	\$636	
42	\$251	\$490	\$502	\$670	
43	\$261	\$510	\$523	\$698	
44	\$274	\$535	\$548	\$732	
45	\$287	\$560	\$574	\$766	
46	\$300	\$585	\$600	\$800	
47	\$313	\$610	\$625	\$835	
48	\$328	\$640	\$656	\$876	
49	\$343	\$670	\$687	\$917	
50	\$359	\$700	\$717	\$958	
51	\$374	\$730	\$748	\$999	
52	\$392	\$764	\$784	\$1,047	
53	\$410	\$799	\$820	\$1,095	
54	\$428	\$834	\$856	\$1,143	
55	\$448	\$874	\$897	\$1,197	
56	\$469	\$914	\$938	\$1,252	
57	\$492	\$959	\$984	\$1,314	
58	\$512	\$999	\$1,025	\$1,368	
59	\$538	\$1,049	\$1,076	\$1,437	
60	\$561	\$1,049	\$1,070 \$1,122	\$1,498	
61	\$587				
62	\$567 \$615	\$1,144 \$1,100	\$1,174 \$1,230	\$1,567 \$1,642	
62 63		\$1,199 \$1,254	\$1,230 \$1,286	\$1,642 \$1,717	
63 64	\$643 \$671	\$1,254 \$1,200	\$1,286 \$1,243	\$1,717 \$1,703	
	\$671 \$703	\$1,309 \$1,360	\$1,343	\$1,793	
65 65	\$702	\$1,369 \$1,434	\$1,404 \$1,474	\$1,875	
65+	\$735	\$1,434	\$1,471	\$1,964	

Individual, Non-Medigap HMO Underwritten Medium Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$15 \$500 per Admission **Specialist Copay** \$25 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$6,000 \$3,000 S&S S&C \$4,800 **FAMILY** \$9,000

Base Rate \$237.50

^{*} Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$109	-	-	-	
6-17	\$97	\$190	\$195	\$260	
18-20	\$143	\$278	\$285	\$380	* Maternity
21	\$145	\$283	\$290	\$387	is offered as rider
22	\$147	\$287	\$295	\$393	at \$126.00
23	\$152	\$296	\$304	\$406	
24	\$154	\$301	\$309	\$412	
25	\$157	\$306	\$314	\$419	
26	\$162	\$315	\$323	\$431	
27	\$164	\$320	\$328	\$438	
28	\$166	\$324	\$333	\$444	
29	\$171	\$333	\$342	\$457	
30	\$173	\$338	\$347	\$463	
31	\$178	\$347	\$356	\$476	
32	\$181	\$352	\$361	\$482	
33	\$185	\$361	\$371	\$495	
34	\$188	\$366	\$375	\$501	
35	\$192	\$375	\$385	\$514	
36	\$195	\$380	\$390	\$520	
37	\$200	\$389	\$399	\$533	
38	\$204	\$398	\$409	\$545	
39	\$207	\$403	\$413	\$552	
40	\$211	\$412	\$423	\$564	
41	\$221	\$431	\$442	\$590	
42	\$233	\$454	\$466	\$621	
43	\$242	\$472	\$485	\$647	
44	\$254	\$496	\$508	\$679	
45	\$266	\$519	\$532	\$710	
46	\$278	\$542	\$556	\$742	
47	\$290	\$565	\$580	\$774	
48	\$304	\$593	\$608	\$812	
49	\$318	\$621	\$637	\$850	
50	\$333	\$648	\$665	\$888	
51	\$347	\$676	\$694	\$926	
52	\$363	\$709	\$727	\$970	
53	\$380	\$741	\$760	\$1,015	
54	\$397	\$773	\$793	\$1,059	
55	\$416	\$810	\$831	\$1,110	
56	\$435	\$848	\$869	\$1,160	
57	\$456	\$889	\$912	\$1,218	
58	\$475	\$926	\$950	\$1,268	
59	\$499	\$973	\$998	\$1,332	
60	\$520	\$1,014	\$1,040	\$1,389	
61	\$544	\$1,061	\$1,088	\$1,452	
62	\$570	\$1,112	\$1,140	\$1,522	
63	\$596	\$1,162	\$1,192	\$1,592	
64	\$622	\$1,213	\$1,245	\$1,661	
65	\$651	\$1,269	\$1,302	\$1,738	
65+	\$682	\$1,329	\$1,363	\$1,820	
				•	

Individual, Non-Medigap HMO Underwritten Low Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay\$20Inpatient Care\$700 per AdmissionSpecialist Copay\$30Outpatient Care\$50 copay

Annual Maximum Out-of-Pocket:

 IND
 \$3,600
 \$8\$
 \$7,300

 \$&C
 \$5,900
 FAMILY
 \$11,000

Base Rate \$213.61

^{*} Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$98	<u>-</u>	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	* Maternity
21	\$130	\$254	\$261	\$348	is offered as rider
22	\$132	\$258	\$265	\$354	at \$126.00
23	\$137	\$267	\$273	\$365	αι ψ. Ξοισσ
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,072	\$1,432	
64	\$560	\$1,091	\$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,195	\$1,226	\$1,637	

Individual, Non-Medigap Underwritten Saver Product

Grandfathered JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

Base Rate \$205.68

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$95	-	-		
6-17	\$84	\$164	\$169	\$225	
18-20	\$123	\$241	\$247	\$329	
21	\$125	\$245	\$251	\$335	**
22	\$128	\$249	\$255	\$340	To include Maternity,
23	\$132	\$257	\$263	\$351	add \$126 added to the
24	\$134	\$261	\$267	\$357	monthly premium rate
25	\$136	\$265	\$271	\$362	
26	\$140	\$273	\$280	\$373	
27	\$142	\$277	\$284	\$379	
28	\$144	\$281	\$288	\$384	
29	\$148	\$289	\$296	\$395	
30	\$150	\$293	\$300	\$401	
31	\$154	\$301	\$309	\$412	
32	\$156	\$305	\$313	\$417	
33	\$160	\$313	\$321	\$428	
34	\$162	\$317	\$325	\$434	
35	\$167	\$325	\$333	\$445	
36	\$169	\$329	\$337	\$450	
37	\$173	\$337	\$346	\$461	
38	\$177	\$345	\$354	\$472	
39	\$179	\$349	\$358	\$478	
40	\$183	\$357	\$366	\$489	
41	\$191	\$373	\$383	\$511	
42	\$202	\$393	\$403	\$538	
43	\$210	\$409	\$420	\$560	
44	\$220	\$429	\$440	\$588	
45	\$230	\$449	\$461	\$615	
46	\$241	\$469	\$481	\$643	
47	\$251	\$489	\$502	\$670	
48	\$263	\$513	\$527	\$703	
49	\$276	\$537 \$500	\$551 \$570	\$736 \$760	
50	\$288	\$562 \$500	\$576 \$604	\$769	
51	\$300 \$345	\$586 \$64.4	\$601 \$630	\$802	
52 52	\$315 \$320	\$614 \$642	\$629	\$840 \$870	
53 54	\$329	\$642 \$670	\$658 \$687	\$879	
54 55	\$343 \$360	\$670 \$702	\$687 \$720	\$917 \$961	
56	\$376	\$702 \$734	\$720 \$753	\$1,005	
57	\$376 \$395	\$734 \$770	\$790	\$1,054	
57 58	\$411	\$770 \$802	\$823	\$1,034 \$1,098	
59	\$432	\$842	\$864	\$1,153	
60	\$450	\$878	\$901	\$1,203	
61	\$471	\$918	\$942	\$1,258	
62	\$494	\$963	\$987	\$1,318	
63	\$516	\$1,007	\$1,033	\$1,378	
64	\$539	\$1,051	\$1,078	\$1,439	
65	\$564	\$1,099	\$1,127	\$1,505	
>65 >65	\$504 \$590	\$1,151	\$1,127 \$1,181	\$1,505 \$1,576	
>00	ψυσυ	ψι,ισι	ψ1,101	ψ1,070	

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$128.31

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$59	-	-	-
6-17	\$53	\$103	\$105	\$140
18-20	\$74	\$145	\$149	\$199
21	\$76	\$148	\$151	\$202
22	\$77	\$150	\$154	\$206
23	\$78	\$153	\$157	\$209
24	\$80	\$155	\$159	\$212
25	\$81	\$158	\$162	\$216
26	\$82	\$160	\$164	\$219
27	\$83	\$163	\$167	\$223
28	\$85	\$165	\$169	\$226
29	\$86	\$168	\$172	\$230
30	\$89	\$173	\$177	\$236
31	\$91	\$178	\$182	\$243
32	\$94	\$183	\$187	\$250
33	\$96	\$188	\$192	\$257
34	\$99	\$193	\$198	\$264
35	\$101	\$198	\$203	\$271
36	\$104	\$203	\$208	\$277
37	\$106	\$208	\$213	\$284
38	\$109	\$213	\$218	\$291
39	\$112	\$218	\$223	\$298
40	\$114	\$223	\$228	\$305
41	\$119	\$233	\$239	\$319
42	\$119 \$126	\$245	\$251	\$336
43	\$131	\$255	\$262	\$349
44	\$137	\$268	\$275	\$367
45	\$144	\$280	\$287	\$384
46	\$150	\$293	\$300	\$401
47	\$150 \$157	\$305	\$313	\$418
48	\$164	\$320	\$328	\$439
49	\$172	\$335	\$344	\$459
50	\$172 \$180	\$350 \$350	\$359	\$480
50 51	\$187	\$365	\$375	\$500
52	\$107 \$196	\$383	\$373 \$393	\$500 \$524
53	\$205	\$400	\$411	\$548
54	\$203 \$214	\$418	\$429	\$572
55	\$21 4 \$225	\$438	\$429 \$449	\$600
56	\$225 \$235	\$458	\$470	\$627
57	\$235 \$246	\$480	\$470 \$493	
57 58	\$246 \$257	\$500	ֆ493 \$513	\$658 \$655
56 59	\$257 \$269	\$500 \$525	·	\$685
59 60	\$269 \$281	*	\$539 \$563	\$719 \$750
	•	\$548 \$573	\$562	\$750
61	\$294	\$573 \$600	\$588	\$785
62	\$308	\$600	\$616	\$822
63	\$322	\$628	\$644	\$860
64	\$336 \$250	\$656 \$606	\$672	\$898
65	\$352	\$686	\$703	\$939
65+	\$368	\$718	\$736	\$983

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$83.23

Age	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$38	=	=	-
6-17	\$34	\$67	\$68	\$91
18-20	\$48	\$94	\$97	\$129
21	\$49	\$96	\$98	\$131
22	\$50	\$97	\$100	\$133
23	\$51	\$99	\$102	\$136
24	\$52	\$101	\$103	\$138
25	\$52	\$102	\$105	\$140
26	\$53	\$104	\$107	\$142
27	\$54	\$105	\$108	\$144
28	\$55	\$107	\$110	\$147
29	\$56	\$109	\$112	\$1 4 9
30	\$57	\$112	\$115	\$153
31	\$59	\$115	\$118	\$158
32	\$61	\$118	\$122	\$162
33	\$62	\$122	\$125	\$167
34	\$64	\$125	\$128	\$171
35	\$66	\$128	\$132	\$176
36	\$67	\$131	\$135	\$180
37	\$69	\$135	\$138	\$184
38	\$71	\$138	\$141	\$189
39	\$72	\$141	\$145	\$193
40	\$74	\$144	\$148	\$198
41	\$77	\$151	\$155	\$207
42	\$82	\$151 \$159	\$163	\$218
43	\$85	\$166	\$170	\$227
44	\$89	\$174	\$178	\$238
45	\$93	\$17 4 \$182	\$186	\$249
46	\$97	\$190	\$195	\$260
47	\$102	\$198	\$203	\$271
48	\$102	\$208	\$213	\$284
49	\$107	\$217	\$223	\$298
50	\$117	\$217 \$227	\$233	\$311
50 51	\$117	\$237	\$233 \$243	\$324
52	\$127	\$248	\$255	\$340
53	\$127 \$133	\$240 \$260	\$266	\$356
54	\$133 \$139	\$200 \$271	\$200 \$278	\$371
55	\$13 9 \$146	\$271 \$284	\$273 \$291	\$389
56	\$152	\$297	\$305	\$407
57	\$152 \$160	\$312	\$303 \$320	\$407 \$427
57 58		\$312 \$325	\$333	\$42 <i>1</i> \$444
59	\$166 \$175	\$325 \$341	\$350	\$467
60	\$175 \$182	* -	*	* -
		\$355	\$365	\$487
61 62	\$191 \$200	\$372 \$390	\$381 \$400	\$509 \$533
	\$200	*	*	*
63	\$209	\$407	\$418	\$558 \$500
64	\$218	\$425 \$445	\$436	\$582
65	\$228	\$445	\$456 \$470	\$609
65+	\$239	\$466	\$478	\$638

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32 \$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
2 4 25	\$34 \$34	\$67	\$69	\$90 \$92
25 26	\$35 \$35	\$69	\$69 \$71	\$92 \$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398
700	Ψιτσ	Ψ231	Ψ230	ψυσυ

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$500 (100% member coinsurance thereafter)

Average Individual Premium = \$35.84

<u>Age</u>	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	Family
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110 \$445	\$146 \$450
53	\$57	\$112	\$115 \$120	\$153 \$160
54	\$60	\$117	\$120 \$4.05	\$160
55 56	\$63	\$122 \$138	\$125 \$131	\$167 \$175
	\$66	\$128 \$134	\$131 \$139	\$175 \$194
57 58	\$69 \$73	\$134 \$140	\$138 \$143	\$184 \$101
59	\$72 \$75	\$140 \$147	\$151	\$191 \$201
60	\$78	\$153	\$157 \$157	\$210
61	\$82	\$160	\$164	\$210 \$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$230 \$240
64	\$90 \$94	\$173 \$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275
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CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = \$15.16

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$ 11	\$21	\$22	\$29
30	\$ 11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$ 12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$ 12	\$24	\$25	\$33
36	\$ 12	\$24	\$25	\$33
37	\$ 13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$ 15	\$29	\$30	\$40
43	\$ 15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

Individual, Non-Medigap HMO Underwritten High Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$10 \$250 per Admission **Specialist Copay** \$20 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$2,000 \$4,000 S&S S&C \$3,200 **FAMILY** \$6,000

Base Rate \$243.04

^{*} Prescription Drug: priced separately

<u>Age</u>	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$112	-	-	-	
6-17	\$100	\$194	\$199	\$266	
18-20	\$146	\$284	\$292	\$389	* Maternity
21	\$148	\$289	\$297	\$396	is offered as rider
22	\$151	\$294	\$301	\$402	at \$126.00
23	\$156	\$303	\$311	\$415	
24	\$158	\$308	\$316	\$422	
25	\$160	\$313	\$321	\$428	
26	\$165	\$322	\$331	\$441	
27	\$168	\$327	\$335	\$448	
28	\$170	\$332	\$340	\$454	
29	\$175	\$341	\$350	\$467	
30	\$177	\$346	\$355	\$474	
31	\$182	\$355	\$365	\$487	
32	\$185	\$360	\$369	\$493	
33	\$190	\$370	\$379	\$506	
34	\$192	\$374	\$384	\$513	
35	\$197	\$384	\$394	\$526	
36	\$199	\$389	\$399	\$532	
37	\$204	\$398	\$408	\$545	
38	\$209	\$408	\$418	\$558	
39	\$211	\$412	\$423	\$565	
40	\$216	\$422	\$433	\$578	
41	\$226	\$441	\$452	\$603	
42	\$238	\$464	\$476	\$636	
43	\$248	\$483	\$496	\$662	
44	\$260	\$507	\$520	\$694	
45	\$272	\$531	\$544	\$727	
46	\$284	\$554	\$569	\$759	
47	\$297	\$578	\$593	\$792	
48	\$311	\$607	\$622	\$831	
49	\$326	\$635	\$651	\$870	
50	\$340	\$663	\$681	\$908	
51	\$355	\$692	\$710	\$947	
52	\$372	\$725	\$744	\$993	
53	\$389	\$758	\$778	\$1,038	
54	\$406	\$791	\$812	\$1,084	
55	\$425	\$829	\$851	\$1,136	
56	\$445	\$867	\$890	\$1,188	
57	\$467	\$910	\$933	\$1,246	
58	\$486	\$948	\$972	\$1,298	
59	\$510	\$995	\$1,021	\$1,363	
60	\$532	\$1,038	\$1,065	\$1,421	
61	\$557	\$1,085	\$1,113	\$1,486	
62	\$583	\$1,137	\$1,167	\$1,557	
63	\$610	\$1,190	\$1,220	\$1,629	
64	\$637	\$1,242	\$1,274	\$1,700	
65	\$666	\$1,299	\$1,332	\$1,778	
65+	\$698	\$1,360	\$1,395	\$1,862	
		. ,	. ,	. /	

Individual, Non-Medigap HMO Underwritten Medium Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$15 Inpatient Care \$500 per Admission **Specialist Copay** \$25 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$6,000 \$3,000 S&S S&C \$4,800 **FAMILY** \$9,000

Base Rate \$225.27

^{*} Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	Family	
1-5	\$104	<u>u omiu(rem)</u> -	<u>u Addit</u>	<u>- uniny</u>	
6-17	\$92	\$180	\$185	\$247	
18-20	\$135	\$264	\$270	\$361	* Maternity
21	\$137	\$268	\$275	\$367	is offered as rider
22	\$140	\$272	\$279	\$373	at \$126.00
23	\$144	\$281	\$288	\$385	αι ψ120.00
24	\$146	\$286	\$293	\$391	
25	\$140 \$149	\$290	\$297	\$397	
26	\$1 4 9 \$153	\$290 \$299	\$306	\$409	
27	\$155 \$155	\$303	\$300 \$311	\$415	
28	\$155 \$158	\$303 \$307	\$311 \$315	\$421	
26 29					
30	\$162 \$164	\$316 \$321	\$324 \$329	\$433 \$439	
30 31		\$321 \$329	\$329 \$338	\$451	
	\$169				
32	\$171 \$470	\$334	\$342	\$457	
33	\$176	\$343	\$351	\$469	
34	\$178	\$347	\$356	\$475	
35	\$182	\$356	\$365	\$487	
36	\$185	\$360	\$369	\$493	
37	\$189	\$369	\$378	\$505	
38	\$194	\$378	\$387	\$517	
39	\$196	\$382	\$392	\$523	
40	\$200	\$391	\$401	\$535	
41	\$210	\$409	\$419	\$559	
42	\$221	\$430	\$442	\$589	
43	\$230	\$448	\$460	\$614	
44	\$241	\$470	\$482	\$644	
45	\$252	\$492	\$505	\$674	
46	\$264	\$514	\$527	\$704	
47	\$275	\$536	\$550	\$734	
48	\$288	\$562	\$577	\$770	
49	\$302	\$589	\$604	\$806	
50	\$315	\$615	\$631	\$842	
51	\$329	\$641	\$658	\$878	
52	\$345	\$672	\$689	\$920	
53	\$360	\$703	\$721	\$962	
54	\$376	\$734	\$752	\$1,004	
55	\$394	\$769	\$788	\$1,053	
56	\$412	\$804	\$824	\$1,101	
57	\$433	\$843	\$865	\$1,155	
58	\$451	\$879	\$901	\$1,203	
59	\$473	\$922	\$946	\$1,263	
60	\$493	\$962	\$987	\$1,317	
61	\$516	\$1,006	\$1,032	\$1,377	
62	\$541	\$1,054	\$1,081	\$1,444	
63	\$565	\$1,103	\$1,131	\$1,510	
64	\$590	\$1,151	\$1,180	\$1,576	
65	\$617	\$1,204	\$1,234	\$1,648	
65+	\$647	\$1,261	\$1,293	\$1,726	

Individual, Non-Medigap **HMO Underwritten Low Option**

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$20 Inpatient Care \$700 per Admission **Specialist Copay** \$30 **Outpatient Care** \$50 copay

Annual Maximum Out-of-Pocket:

IND \$3,600 S&S \$7,300 S&C \$5,900 **FAMILY** \$11,000

Base Rate \$202.82

^{*} Prescription Drug: priced separately

Drug. pr	iceu separatei		la dividual		
<u>Age</u>	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$93	-	-	-	
6-17	\$83	\$162	\$166	\$222	
18-20	\$122	\$237	\$243	\$325	* Maternity
21	\$124	\$241	\$247	\$330	is offered as rider
22	\$126	\$245	\$251	\$336	at \$126.00
23	\$130	\$253	\$260	\$347	
24	\$132	\$257	\$264	\$352	
25	\$134	\$261	\$268	\$357	
26	\$138	\$269	\$276	\$368	
27	\$140	\$273	\$280	\$374	
28	\$142	\$277	\$284	\$379	
29	\$146	\$285	\$292	\$390	
30	\$148	\$289	\$296	\$395	
31	\$152	\$297	\$304	\$406	
32	\$154	\$301	\$308	\$412	
33	\$158	\$308	\$316	\$422	
34	\$160	\$312	\$320	\$428	
35	\$164	\$320	\$329	\$439	
36	\$166	\$324	\$333	\$444	
37	\$170	\$332	\$341	\$455	
38	\$174	\$340	\$349	\$466	
39	\$176	\$344	\$353	\$471	
40	\$181	\$352	\$361	\$482	
41	\$189	\$368	\$377	\$504	
42	\$199	\$388	\$398	\$531	
43	\$207	\$403	\$414	\$552	
44	\$217	\$423	\$434	\$579	
45	\$227	\$443	\$454	\$607	
46	\$237	\$463	\$475	\$634	
47	\$247	\$483	\$495	\$661	
48	\$260	\$506	\$519	\$693	
49	\$272	\$530	\$544	\$726	
50	\$284	\$554	\$568	\$758	
51	\$296	\$577	\$592	\$791	
52	\$310	\$605	\$621	\$829	
53	\$325	\$633	\$649	\$866	
54	\$339	\$660	\$677	\$904	
55	\$355	\$692	\$710	\$948	
56	\$371	\$724	\$742	\$991	
57	\$389	\$ 7 59	\$779	\$1,040	
58	\$406	\$791	\$811	\$1,083	
59	\$426	\$831	\$852	\$1,137	
60	\$444	\$866	\$888	\$1,186	
61	\$464	\$906	\$929	\$1,240	
62	\$487	\$949	\$974	\$1,300	
63	\$509	\$993	\$1,018	\$1,359	
64	\$531	\$1,036	\$1,063	\$1,419	
65	\$556	\$1,084	\$1,111	\$1,484	
65+	\$582	\$1,135	\$1,164	\$1,554	
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Individual, Non-Medigap Underwritten Saver Product Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

* Prescription Drug: priced separately ** No Maternity

Base Rate \$196.67

<u>Age</u> 1-5	<u>Individual</u> \$90	Individual <u>& Child(ren)</u> -	Individual <u>& Adult</u> -	<u>Family</u> -
6-17	\$81	\$157	\$161	\$215
18-20	\$118	\$230	\$236	\$315
21	\$120	\$234	\$240	\$320
22	\$122	\$238	\$244	\$326
23	\$126	\$245	\$252	\$336
24	\$128	\$249	\$256	\$341
25	\$130	\$253	\$260	\$347
26	\$134	\$261	\$267	\$357
27	\$136	\$265	\$271	\$362
28	\$138	\$268	\$275	\$368
29	\$142	\$276	\$283	\$378
30	\$144	\$280	\$287	\$383
31	\$148	\$288	\$295	\$394
32	\$149	\$291	\$299	\$399
33	\$153	\$299	\$307	\$410
34	\$155	\$303	\$311	\$415
35	\$159	\$311	\$319	\$425
36	\$161	\$314	\$323	\$431
37	\$165	\$322	\$330	\$441
38	\$169	\$330	\$338	\$452
39	\$171	\$334	\$342	\$457
40	\$175	\$341	\$350	\$467
41	\$183	\$357	\$366	\$488
42	\$193	\$376	\$385	\$515
43	\$201	\$391	\$401	\$536
44	\$210	\$410	\$421	\$562
45	\$220	\$430	\$441	\$588
46	\$230	\$449	\$460	\$614
47	\$240	\$468	\$480	\$641
48	\$252	\$491	\$503	\$672
49	\$264	\$514 \$527	\$527 \$554	\$704
50	\$275	\$537	\$551	\$735 \$707
51 52	\$287	\$560 \$507	\$574 \$602	\$767
52 53	\$301 \$315	\$587 \$614	\$602 \$630	\$803
53 54	\$315 \$328	\$614 \$640	\$629 \$657	\$840 \$877
55	\$344	\$671	\$688	\$919
56	\$344 \$360	\$702	\$720	\$961
57	\$378	\$736	\$755	\$1,008
58	\$393	\$767	\$787	\$1,050 \$1,050
59	\$413	\$805	\$826	\$1,103
60	\$431	\$840	\$861	\$1,150
61	\$450	\$878	\$901	\$1,202
62	\$472	\$920	\$944	\$1,260
63	\$472 \$494	\$963	\$944 \$987	\$1,200 \$1,318
64	\$515	\$1,005	\$1,031	\$1,376
65		\$1,005 \$1,051		
	\$539 \$564		\$1,078 \$4,420	\$1,439
>65	\$564	\$1,101	\$1,129	\$1,507

BSBS Code: H422

To include Maternity, add \$126 added to the monthly premium rate

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$134.97

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$62	=	=	=
6-17	\$55	\$108	\$111	\$148
18-20	\$78	\$153	\$157	\$209
21	\$80	\$155	\$159	\$213
22	\$81	\$158	\$162	\$216
23	\$82	\$161	\$165	\$220
24	\$84	\$163	\$167	\$223
25	\$85	\$166	\$170	\$227
26	\$86	\$168	\$173	\$231
27	\$88	\$171	\$175	\$234
28	\$89	\$174	\$178	\$238
29	\$90	\$176	\$181	\$241
30	\$93	\$182	\$186	\$249
31	\$96	\$187	\$192	\$256
32	\$99	\$192	\$197	\$263
33	\$101	\$197	\$202	\$270
34	\$104	\$203	\$208	\$277
35	\$107	\$208	\$213	\$285
36	\$109	\$213	\$219	\$292
37	\$112	\$218	\$224	\$299
38	\$115	\$224	\$229	\$306
39	\$117	\$229	\$235	\$314
40	\$120	\$234	\$240	\$321
41	\$126	\$245	\$251	\$335
42	\$132	\$258	\$265	\$353
43	\$138	\$268	\$275	\$368
44	\$144	\$282	\$289	\$386
45	\$151	\$295	\$302	\$404
46	\$151 \$158	\$308	\$316	\$422
47	\$165	\$321	\$329	\$440
48	\$103 \$173	\$337	\$346	\$461
49	\$181	\$353	\$362	\$483
50	\$189	\$368	\$378	\$505
50 51	\$197	\$384	\$378 \$394	\$505 \$526
52	\$207	\$403	\$413	\$551
53	\$207 \$216	\$421	\$432	\$577
54	\$225	\$440	\$451	\$602
55	\$236	\$461	\$472	\$631
56	\$230 \$247	\$482	\$494	\$659
57	\$259	\$505	\$518	\$692
58	\$270	\$526	\$510 \$540	\$721
59	\$283	\$553	\$540 \$567	\$757
60	\$203 \$296	\$576	\$591	\$789
61	\$309	\$603	\$618	\$769 \$825
62	\$309 \$324	\$632	ъото \$648	\$865
63	\$32 4 \$339	\$632 \$661	ъо4о \$678	\$905
64	\$339 \$354		\$678 \$707	
65	\$354 \$370	\$690 \$721	\$707 \$740	\$944 \$987
65+				
+60	\$387	\$755	\$775	\$1,034

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$107.73

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$50	-	-	-
6-17	\$44	\$86	\$88	\$118
18-20	\$62	\$122	\$125	\$167
21	\$64	\$124	\$127	\$170
22	\$65	\$126	\$129	\$173
23	\$66	\$128	\$131	\$175
24	\$67	\$130	\$134	\$178
25	\$68	\$132	\$136	\$181
26	\$69	\$134	\$138	\$184
27	\$70	\$137	\$140	\$187
28	\$71	\$139	\$142	\$190
29	\$72	\$141	\$144	\$193
30	\$74	\$145	\$149	\$198
31	\$76	\$149	\$153	\$204
32	\$79	\$153	\$157	\$210
33	\$81	\$158	\$162	\$216
34	\$83	\$162	\$166	\$221
35	\$85	\$166	\$170	\$227
36	\$87	\$170	\$175	\$233
37	\$89	\$174	\$179	\$239
38	\$92	\$179	\$183	\$244
39	\$94	\$183	\$187	\$250
40	\$96	\$187	\$192	\$256
41	\$100	\$195	\$200	\$268
42	\$106	\$206	\$211	\$282
43	\$110	\$214	\$220	\$293
44	\$115	\$225	\$231	\$308
45	\$121	\$235	\$241	\$322
46	\$126	\$246	\$252	\$337
47	\$131	\$256	\$263	\$351
48	\$138	\$269	\$276	\$368
49	\$144	\$281	\$289	\$385
50	\$151	\$294	\$302	\$403
51	\$157	\$307	\$315	\$420
52	\$165	\$321	\$330	\$440
53	\$172	\$336	\$345	\$460
54	\$180	\$351	\$360	\$480
55	\$189	\$368	\$377	\$503
56	\$197	\$384	\$394	\$526
57	\$207	\$403	\$414	\$552
58	\$215	\$420	\$431	\$575
59	\$226	\$441	\$452	\$604
60	\$236	\$460	\$472	\$630
61	\$230 \$247	\$480 \$481	\$493	\$659
62	\$247 \$259	\$504	ֆ493 \$517	\$690
63	\$239 \$270	\$504 \$527	\$541	\$722
64	\$270 \$282	\$527 \$550	\$565	\$722 \$754
64 65	\$282 \$295	\$550 \$576	\$590	\$754 \$788
65+	\$295 \$309	\$603	\$618	\$700 \$826
+60	φ30 9	φυυσ	φυιο	φο∠υ

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$9 6
28	\$36	\$70 \$71	\$72 \$73	\$97
29	\$37	\$73	\$75 \$75	\$100
30	\$38	\$74	\$75 \$76	\$100
31	\$39	\$7 4 \$76	\$78	\$101 \$104
32	\$40	\$77 \$77	\$78 \$79	\$10 4 \$106
33	\$40 \$41		\$79 \$81	\$108 \$108
33 34	\$41 \$41	\$79 \$80	\$82	\$100 \$110
		\$80		
35	\$42 \$43	\$82	\$84 \$85	\$112 \$114
36 37	\$43 \$44	\$83	\$87	\$114 \$117
		\$85		
38	\$45 \$45	\$87	\$89	\$119 \$124
39	\$45	\$88	\$90	\$121 \$404
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51 \$50	\$99 \$4.00	\$102	\$136
43	\$53 \$50	\$103 \$400	\$106	\$142 \$440
44	\$56 \$50	\$108 \$444	\$111	\$149 \$450
45	\$58	\$114 \$440	\$116 \$400	\$156
46	\$61 \$62	\$119 \$404	\$122	\$162
47	\$63	\$124 \$420	\$127	\$169
48	\$67	\$130 \$430	\$133 \$400	\$178 \$400
49	\$70 \$70	\$136 \$4.40	\$139 \$4.40	\$186 \$404
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$35.84

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157 \$4.64	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168 \$475	\$172	\$230
63	\$90	\$175	\$180 \$4.00	\$240
64	\$94 \$00	\$183	\$188 \$100	\$251 \$262
65	\$98	\$191 \$204	\$196 \$200	\$262
>65	\$103	\$201	\$206	\$275

CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Corridor
UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$14.49

Age	Individual	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	Family
<u>a-</u>		<u> </u>		<u></u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$17	\$17	\$23
21	\$9	\$17	\$18	\$24
22	\$9	\$18	\$18	\$24
23	\$9	\$18	\$19	\$25
24	\$9	\$18	\$19	\$25
25	\$10	\$19	\$19	\$26
26	\$10	\$19	\$20	\$26
27	\$10	\$19	\$20	\$27
28	\$10	\$20	\$20	\$27
29	\$10	\$20	\$21	\$28
30	\$11	\$21	\$21	\$28
31	\$11	\$21	\$22	\$29
32	\$11	\$21	\$22	\$29
33	\$11	\$22	\$23	\$30
34	\$11	\$22	\$23	\$31
35	\$12	\$23	\$23	\$31
36	\$12	\$23	\$24	\$32
37	\$12	\$24	\$24	\$32
38	\$12	\$24	\$25	\$33
39	\$13	\$25	\$25	\$34
40	\$13	\$25	\$26	\$34
41	\$13	\$26	\$27	\$36
42	\$14	\$28	\$28	\$38
43	\$15	\$29	\$30	\$39
44	\$16	\$30	\$31	\$41
45	\$16	\$32	\$32	\$43
46	\$17	\$33	\$34	\$45
47	\$18	\$34	\$35	\$47
48	\$19	\$36	\$37	\$50
49	\$19	\$38	\$39	\$52
50	\$20	\$40	\$41	\$54
51	\$21	\$41	\$42	\$56
52	\$22	\$43	\$44	\$59
53	\$23	\$45	\$46	\$62
54	\$24	\$47	\$48	\$65
55	\$25	\$49	\$51	\$68
56	\$27	\$52	\$53	\$71
57	\$28	\$54	\$56	\$74
58	\$29	\$57	\$58	\$77
59	\$30	\$59	\$61	\$81
60	\$32	\$62	\$63	\$85
61	\$33	\$65	\$66	\$89
62	\$35	\$68	\$70	\$93
63	\$36	\$71	\$73	\$97
64	\$38	\$74	\$76	\$101
65	\$40	\$77	\$79	\$106
>65	\$42	\$81	\$83	\$111

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891
Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891 Actuarial Memorandum

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CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO Product UNDERWRITTEN H.S.A.

DISTRICT OF COLUMBIA

Form Numbers

 UNDERWRITTEN (STANDARD) & HIPAA:
 UNDERWRITTEN SAVER:

 DC/CFBC/DB/A RX (7/09)
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 DC/CFBC/DB/B RX (7/09)

 DC/CFBC/DB/D RX (7/09)
 DC/CFBC/DB/D RX (7/09)

 DC/CC/UW EOC (3/01)
 DC/CC/UW EOC (3/01)

 DC/CFBC/PLAN A Schedule (R. 7/07)
 DC/CFBC/PLAN A Schedule (R. 7/07)

DC/CFBC/PLAN A Schedule (R. 7/07)

DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN B Schedule (R. 7/07)

DC/CFBC/PLAN C Schedule (R. 7/07)

DC/CFBC/PLAN C Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/PLAN D Schedule (R. 7/07)

DC/CFBC/DOL APPEAL (3/06)
DC/CC/IND Drug (11/04)
DC/CC/IND Drug (11/04)

DC/CFBC/DB/GF/PPACA (9/10) DC/CFBC/DB/GF/PPACA (9/10)

and any amendments and any amendments

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

DC/CFBC/DB/HSA 30-40 (R. 7/07)

DC/CFBC/DB/HSA RX (R. 7/09)

DC/CC/UW EOC (3/01)

DC/CFBC/DOL APPEAL (3/06)

DC/CFBC/DB HSA RX (11/06)

DC/CFBC/DB/GF/PPACA (9/10)

and any amendments

Corridor:

DC/CFBC/DB/NGF/PPACA.1 (9/10)

Individual, Non-Medigap HMO Underwritten High Option Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$10 \$250 per Admission **Specialist Copay** \$20 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$2,000 \$4,000 S&S S&C \$3,200 **FAMILY** \$6,000

Base Rate \$256.24

^{*} Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$118	-	-	-	
6-17	\$105	\$205	\$210	\$281	
18-20	\$154	\$300	\$307	\$410	* Maternity
21	\$156	\$305	\$313	\$417	is offered as
22	\$159	\$310	\$318	\$424	at \$126.00
23	\$164	\$320	\$328	\$438	*
24	\$167	\$325	\$333	\$445	
25	\$169	\$330	\$338	\$452	
26	\$174	\$340	\$348	\$465	
27	\$177	\$345	\$354	\$472	
28	\$179	\$350	\$359	\$479	
29	\$184	\$360	\$369	\$493	
30	\$187	\$365	\$374	\$499	
31	\$192	\$375	\$384	\$513	
32	\$195	\$380	\$389	\$520	
33	\$200	\$390	\$400	\$534	
34	\$202	\$395	\$405	\$540	
35	\$208	\$405	\$415	\$554	
36	\$210	\$410	\$420	\$561	
37	\$215	\$420	\$430	\$575	
38	\$220	\$430	\$441	\$588	
39	\$223	\$435	\$446	\$ 595	
40	\$228	\$445	\$456	\$609	
41	\$238	\$465	\$477	\$636	
42	\$251	\$490	\$502	\$670	
43	\$261	\$510	\$523	\$698	
44	\$274	\$535	\$548	\$732	
45	\$287	\$560	\$574	\$766	
46	\$300	\$585	\$600	\$800	
47	\$313	\$610	\$625	\$835	
48	\$328	\$640	\$656	\$876	
49	\$343	\$670	\$687	\$917	
50	\$359	\$700	\$717	\$958	
51	\$374	\$730	\$748	\$999	
52	\$392	\$764	\$784	\$1,047	
53	\$410	\$799	\$820	\$1,095	
54	\$428	\$834	\$856	\$1,143	
55	\$448	\$874	\$897	\$1,197	
56	\$469	\$914	\$938	\$1,252	
57	\$492	\$959	\$984	\$1,314	
58	\$512	\$999	\$1,025	\$1,368	
59	\$538	\$1,049	\$1,076	\$1,437	
60	\$561	\$1,094	\$1,122	\$1,498	
61	\$587	\$1,144	\$1,174	\$1,567	
62	\$615	\$1,199	\$1,230	\$1,642	
63	\$643	\$1,254	\$1,286	\$1,717	
64	\$671	\$1,309	\$1,343	\$1,793	
65	\$702	\$1,369	\$1,404	\$1,875	
65+	\$735	\$1,434	\$1,471	\$1,964	

BSBS Code: H404

rider

Individual, Non-Medigap HMO Underwritten Medium Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Inpatient Care **PCP Copay** \$15 \$500 per Admission **Specialist Copay** \$25 **Outpatient Care** \$50 copay Annual Maximum Out-of-Pocket: IND \$6,000 \$3,000 S&S S&C \$4,800 **FAMILY** \$9,000

Base Rate \$237.50

^{*} Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$109	-	-	-	
6-17	\$97	\$190	\$195	\$260	
18-20	\$143	\$278	\$285	\$380	* Maternity
21	\$145	\$283	\$290	\$387	is offered as rider
22	\$147	\$287	\$295	\$393	at \$126.00
23	\$152	\$296	\$304	\$406	
24	\$154	\$301	\$309	\$412	
25	\$157	\$306	\$314	\$419	
26	\$162	\$315	\$323	\$431	
27	\$164	\$320	\$328	\$438	
28	\$166	\$324	\$333	\$444	
29	\$171	\$333	\$342	\$457	
30	\$173	\$338	\$347	\$463	
31	\$178	\$347	\$356	\$476	
32	\$181	\$352	\$361	\$482	
33	\$185	\$361	\$371	\$495	
34	\$188	\$366	\$375	\$501	
35	\$192	\$375	\$385	\$514	
36	\$195	\$380	\$390	\$520	
37	\$200	\$389	\$399	\$533	
38	\$204	\$398	\$409	\$545	
39	\$207	\$403	\$413	\$552	
40	\$211	\$412	\$423	\$564	
41	\$221	\$431	\$442	\$590	
42	\$233	\$454	\$466	\$621	
43	\$242	\$472	\$485	\$647	
44	\$254	\$496	\$508	\$679	
45	\$266	\$519	\$532	\$710	
46	\$278	\$542	\$556	\$742	
47	\$290	\$565	\$580	\$774	
48	\$304	\$593	\$608	\$812	
49	\$318	\$621	\$637	\$850	
50	\$333	\$648	\$665	\$888	
51	\$347	\$676	\$694	\$926	
52	\$363	\$709	\$727	\$970	
53	\$380	\$741	\$760	\$1,015	
54	\$397	\$773	\$793	\$1,059	
55	\$416	\$810	\$831	\$1,110	
56	\$435	\$848	\$869	\$1,160	
57	\$456	\$889	\$912	\$1,218	
58	\$475	\$926	\$950	\$1,268	
59	\$499	\$973	\$998	\$1,332	
60	\$520	\$1,014	\$1,040	\$1,389	
61	\$544	\$1,061	\$1,088	\$1,452	
62	\$570	\$1,112	\$1,140	\$1,522	
63	\$596	\$1,162	\$1,192	\$1,592	
64	\$622	\$1,213	\$1,245	\$1,661	
65	\$651	\$1,269	\$1,302	\$1,738	
65+	\$682	\$1,329	\$1,363	\$1,820	
		. ,	. ,	. /	

Individual, Non-Medigap HMO Underwritten Low Option

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay\$20Inpatient Care\$700 per AdmissionSpecialist Copay\$30Outpatient Care\$50 copay

Annual Maximum Out-of-Pocket:

 IND
 \$3,600
 \$8\$
 \$7,300

 \$8C
 \$5,900
 FAMILY
 \$11,000

Base Rate \$213.61

^{*} Prescription Drug: priced separately

Age	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	Family	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	* Maternity
21	\$130	\$254	\$261	\$348	is offered as rider
22	\$132	\$258	\$265	\$354	at \$126.00
23	\$137	\$267	\$273	\$365	***************************************
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,072	\$1,432	
64	\$560	\$1,091	\$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,195	\$1,226	\$1,637	

Individual, Non-Medigap Underwritten Saver Product **Grandfathered**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

Base Rate \$205.68

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>	
1-5	\$95	-	-	-	
6-17	\$84	\$164	\$169	\$225	
18-20	\$123	\$241	\$247	\$329	
21	\$125	\$245	\$251	\$335	**
22	\$128	\$249	\$255	\$340	To include Maternity,
23	\$132	\$257	\$263	\$351	add \$126 added to the
24	\$134	\$261	\$267	\$357	monthly premium rate
25	\$136	\$265	\$271	\$362	
26	\$140	\$273	\$280	\$373	
27	\$142	\$277	\$284	\$379	
28	\$144	\$281	\$288	\$384	
29	\$148	\$289	\$296	\$395	
30	\$150	\$293	\$300	\$401	
31	\$154	\$301	\$309	\$412	
32	\$156	\$305	\$313	\$417	
33	\$160	\$313	\$321	\$428	
34	\$162	\$317	\$325	\$434	
35	\$167	\$325	\$333	\$445	
36	\$169	\$329	\$337	\$450	
37	\$173	\$337	\$346	\$461	
38	\$177	\$345	\$354	\$472	
39	\$179	\$349	\$358	\$478	
40	\$183	\$357	\$366	\$489	
41	\$191	\$373	\$383	\$511	
42	\$202	\$393	\$403	\$538	
43	\$210	\$409	\$420	\$560	
44	\$220	\$429	\$440	\$588	
45	\$230	\$449	\$461	\$615	
46	\$241	\$469	\$481	\$643	
47	\$251	\$489	\$502	\$670	
48	\$263	\$513	\$527	\$703	
49	\$276	\$537	\$551	\$736	
50	\$288	\$562	\$576	\$769	
51	\$300	\$586	\$601	\$802	
52	\$315 \$320	\$614	\$629 \$650	\$840 \$870	
53	\$329	\$642	\$658	\$879	
54	\$343	\$670 \$700	\$687	\$917	
55 56	\$360 \$376	\$702 \$734	\$720 \$753	\$961	
	\$376	\$734 \$770	\$753 \$700	\$1,005 \$4,054	
57 58	\$395 \$444	\$770 \$803	\$790 \$823	\$1,054 \$1,008	
59	\$411 \$432	\$802 \$842	\$823 \$864	\$1,098 \$1,153	
60			\$901	\$1,203	
61	\$450 \$471	\$878 \$918	\$901 \$942	\$1,203 \$1,258	
62 63	\$494 \$516	\$963 \$1,007	\$987 \$1,033	\$1,318 \$1,378	
			* *		
64	\$539	\$1,051	\$1,078	\$1,439	
65	\$564	\$1,099	\$1,127	\$1,505	
>65	\$590	\$1,151	\$1,181	\$1,576	

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$128.31

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$59	-	-	-
6-17	\$53	\$103	\$105	\$140
18-20	\$74	\$145	\$149	\$199
21	\$76	\$148	\$151	\$202
22	\$77	\$150	\$154	\$206
23	\$78	\$153	\$157	\$209
24	\$80	\$155	\$159	\$212
25	\$81	\$158	\$162	\$216
26	\$82	\$160	\$164	\$219
27	\$83	\$163	\$167	\$223
28	\$85	\$165	\$169	\$226
29	\$86	\$168	\$172	\$230
30	\$89	\$173	\$177	\$236
31	\$91	\$178	\$182	\$243
32	\$94	\$183	\$187	\$250
33	\$96	\$188	\$192	\$257
34	\$99	\$193	\$198	\$264
35	\$101	\$198	\$203	\$271
36	\$104	\$203	\$208	\$277
37	\$106	\$208	\$213	\$284
38	\$109	\$213	\$218	\$291
39	\$112	\$218	\$223	\$298
40	\$114	\$223	\$228	\$305
41	\$119	\$233	\$239	\$319
42	\$126	\$245	\$251	\$336
43	\$131	\$255	\$262	\$349
44	\$137	\$268	\$275	\$367
45	\$144	\$280	\$287	\$384
46	\$150	\$293	\$300	\$401
47	\$157	\$305	\$313	\$418
48	\$164	\$320	\$328	\$439
49	\$172	\$335	\$344	\$459
50	\$180	\$350	\$359	\$480
51	\$187	\$365	\$375	\$500
52	\$196	\$383	\$393	\$524
53	\$205	\$400	\$411	\$548
54	\$203 \$214	\$418	\$429	\$572
55	\$225	\$438	\$429 \$449	\$600
56	\$235	\$458	\$479 \$470	\$627
57	\$235 \$246	\$480	\$493	\$658
58	\$2 4 0 \$257	\$500	\$513	
56 59	\$257 \$269	\$500 \$525	\$539	\$685
	*	*	*	\$719 \$750
60	\$281 \$204	\$548 \$573	\$562	\$750
61	\$294	\$573 \$600	\$588	\$785
62	\$308	\$600	\$616	\$822
63	\$322	\$628	\$644	\$860
64	\$336	\$656	\$672	\$898
65	\$352	\$686	\$703	\$939
65+	\$368	\$718	\$736	\$983

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$83.23

<u>Age</u>	Individual	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$38	-	-	-
6-17	\$34	\$67	\$68	\$91
18-20	\$48	\$94	\$97	\$129
21	\$49	\$96	\$98	\$131
22	\$50	\$97	\$100	\$133
23	\$51	\$99	\$102	\$136
24	\$52	\$101	\$103	\$138
25	\$52	\$102	\$105	\$140
26	\$53	\$104	\$107	\$142
27	\$54	\$105	\$108	\$144
28	\$55	\$107	\$110	\$147
29	\$56	\$109	\$112	\$149
30	\$57	\$112	\$115	\$153
31	\$59	\$115	\$118	\$158
32	\$61	\$118	\$122	\$162
33	\$62	\$122	\$125	\$167
34	\$64	\$125	\$128	\$171
35	\$66	\$128	\$132	\$176
36	\$67	\$131	\$135	\$180
37	\$69	\$135	\$138	\$184
38	\$71	\$138	\$141	\$189
39	\$72	\$141	\$145	\$193
40	\$74	\$144	\$148	\$198
41	\$77	\$151	\$155	\$207
42	\$82	\$159	\$163	\$218
43	\$85	\$166	\$170	\$227
44	\$89	\$174	\$178	\$238
45	\$93	\$182	\$186	\$249
46	\$97	\$190	\$195	\$260
47	\$102	\$198	\$203	\$271
48	\$107	\$208	\$213	\$284
49	\$112	\$217	\$223	\$298
50	\$117	\$227	\$233	\$311
51	\$122	\$237	\$243	\$324
52	\$127	\$248	\$255	\$340
53	\$133	\$260	\$266	\$356
54	\$139	\$271	\$278	\$371
55	\$133 \$146	\$284	\$291	\$389
56	\$152	\$297	\$305	\$407
57	\$160	\$312	\$320	\$427
58	\$166	\$325	\$333	\$444
59	\$100 \$175	\$325 \$341	\$350	\$467
60	\$173 \$182	\$355	\$365	\$487
61	\$102 \$191	\$372	\$381	\$407 \$509
61 62		\$372 \$390	\$381 \$400	
	\$200	*	*	\$533 \$550
63	\$209	\$407	\$418	\$558 \$582
64	\$218	\$425 \$445	\$436	\$582 \$600
65	\$228	\$445	\$456	\$609
65+	\$239	\$466	\$478	\$638

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$7 <i>7</i> \$79	\$81	\$108
34	\$41 \$41	\$80	\$82	\$108 \$110
35	\$42	\$82	\$84	\$110 \$112
36	\$43	\$83	\$85	\$112 \$114
37	\$44 \$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45 \$45	\$88	\$90	\$119 \$121
40	\$46	\$90	\$93	\$124
40	\$48 \$48	\$94	\$93 \$97	\$12 4 \$129
42	\$ 40 \$51	\$99 \$99	\$102	\$129 \$136
43	\$53	\$103	\$102 \$106	\$130 \$142
44	\$56	\$103 \$108	\$100 \$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$110 \$122	\$162
47	\$63	\$119 \$124	\$122 \$127	\$169
48	\$67	\$12 4 \$130	\$127 \$133	\$178
49	\$70	\$136	\$139	\$178 \$186
50	\$73	\$130 \$142	\$139 \$146	\$194
51	\$76	\$142 \$148	\$1 40 \$152	\$203
52	\$80	\$1 4 0 \$155	\$152 \$159	\$203 \$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$100 \$174	\$232
55	\$91	\$109 \$177	\$174 \$182	\$243
56	\$95	\$177 \$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$100 \$104	\$203	\$208	\$278
59	\$109	\$203 \$213	\$208 \$218	\$278 \$292
60	\$109 \$114	\$213 \$222	\$218 \$228	\$292 \$304
61	\$114 \$119	\$222 \$232	\$238	\$30 4 \$318
62	\$119 \$125	\$232 \$243	\$238 \$250	\$318 \$333
63	\$125 \$131	\$243 \$255	\$261	\$333 \$348
63 64	\$136	\$266	\$272	\$346 \$364
65	\$142			
	\$142 \$149	\$278 \$201	\$285 \$209	\$380
>65	D 149	\$291	\$298	\$398

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$1,000 (100% member coinsurance thereafter)

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Grandfathered

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = \$500 (100% member coinsurance thereafter)

Average Individual Premium = \$35.84

<u>Age</u>	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69 \$70	\$134	\$138 \$4.40	\$184 \$104
58	\$72	\$140	\$143	\$191
59	\$75	\$147 \$452	\$151 \$157	\$201
60	\$78	\$153 \$160	\$157 \$164	\$210 \$240
61 62	\$82	\$160 \$168	\$164 \$172	\$219 \$220
62 63	\$86 \$90	\$168 \$175	\$172 \$180	\$230 \$240
63 64	\$90 \$94	\$175 \$183	\$180 \$180	\$240 \$251
65	\$94 \$98	\$183 \$191	\$188 \$196	\$251 \$262
	\$98 \$103	\$191 \$201	\$196 \$206	\$262 \$275
>65	φ103	⊅∠U I	φ∠∪Ό	⊅∠/ 5

CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider Form Numbers: DC/CFBC/DB/D RX (7/09)

Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = \$15.16

<u>Age</u>	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$25	\$33
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$15	\$29	\$30	\$40
43	\$15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

Individual, Non-Medigap HMO Underwritten High Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay	\$10	Inpatient Care	\$250 per Admission		
Specialist Copay	\$20	Outpatient Care	\$50 copay		
Annual Maximum Out-of-Pocket:					
IND	\$2,000	S&	S \$4,000		
S&C	\$3,200	FAMIL	Y \$6,000		

Base Rate \$256.38

^{*} Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual <u>& Adult</u>	Family	
1-5	\$118	-		-	
6-17	\$105	\$205	\$210	\$281	
18-20	\$154	\$300	\$308	\$411	* Maternity
21	\$156	\$305	\$313	\$418	is offered as rider
22	\$159	\$310	\$318	\$424	at \$126.00
23	\$164	\$320	\$328	\$438	***************************************
24	\$167	\$325	\$333	\$445	
25	\$169	\$330	\$338	\$452	
26	\$174	\$340	\$349	\$465	
27	\$177	\$345	\$354	\$472	
28	\$179	\$350	\$359	\$479	
29	\$185	\$360	\$369	\$493	
30	\$187	\$365	\$374	\$500	
31	\$192	\$375	\$385	\$513	
32	\$195	\$380	\$390	\$520	
33	\$200	\$390	\$400	\$534	
34	\$203	\$395	\$405	\$541	
35	\$208	\$405	\$415	\$554	
36	\$210	\$410	\$420	\$561	
37	\$215	\$420	\$431	\$575	
38	\$220	\$430	\$441	\$589	
39	\$223	\$435	\$446	\$596	
40	\$228	\$445	\$456	\$609	
41	\$238	\$465	\$477	\$637	
42	\$251	\$490	\$503	\$671	
43	\$262	\$510	\$523	\$698	
44	\$274	\$535	\$549	\$732	
45	\$287	\$560	\$574	\$767	
46	\$300	\$585	\$600	\$801	
47	\$313	\$610	\$626	\$835	
48	\$328	\$640	\$656	\$876	
49	\$344	\$670	\$687	\$917	
50	\$359	\$700	\$718	\$958	
51	\$374	\$730	\$749	\$999	
52	\$392	\$765	\$785	\$1,047	
53	\$410	\$800	\$820	\$1,095	
54	\$428	\$835	\$856	\$1,143	
55	\$449	\$875	\$897	\$1,198	
56	\$469	\$915	\$938	\$1,253	
57	\$492	\$960	\$984	\$1,314	
58	\$513	\$1,000	\$1,026	\$1,369	
59	\$538	\$1,050	\$1,077	\$1,438	
60	\$561	\$1,095	\$1,123	\$1,499	
61	\$587	\$1,145	\$1,174	\$1,568	
62	\$615	\$1,200	\$1,231	\$1,643	
63	\$644	\$1,255	\$1,287	\$1,718	
64	\$672	\$1,310	\$1,343	\$1,793	
65	\$702	\$1,370	\$1,405	\$1,876	
65+	\$736	\$1,435	\$1,472	\$1,965	

Individual, Non-Medigap HMO Underwritten Medium Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay	\$15	Inpatient Care	\$500 per Admission		
Specialist Copay	\$25	Outpatient Care	\$50 copay		
Annual Maximum Out-of-Pocket:					
I	IND \$3,000	S&S	\$6,000		
S	S&C \$4,800) FAMILY	\$9,000		

Base Rate \$237.64

^{*} Prescription Drug: priced separately

		Individual	Individual		
Age	<u>Individual</u>	& Child(ren)	<u>& Adult</u>	<u>Family</u>	
1-5	\$109	-	-	-	
6-17	\$97	\$190	\$195	\$260	***
18-20	\$143	\$278	\$285	\$381	* Maternity
21	\$145	\$283	\$290	\$387	is offered as rider
22	\$147	\$287	\$295	\$393	at \$126.00
23	\$152	\$297	\$304	\$406	
24	\$154	\$301	\$309	\$412	
25	\$157	\$306	\$314	\$419	
26	\$162	\$315	\$323	\$431	
27	\$164	\$320	\$328	\$438	
28	\$166	\$324	\$333	\$444	
29	\$171	\$334	\$342	\$457	
30	\$173	\$338	\$347	\$463	
31	\$178	\$348	\$356	\$476	
32	\$181	\$352	\$361	\$482	
33	\$185	\$361	\$371	\$495	
34	\$188	\$366	\$375	\$501	
35	\$192	\$375	\$385	\$514	
36	\$195	\$380	\$390	\$520	
37	\$200	\$389	\$399	\$533	
38	\$204	\$399	\$409	\$546	
39	\$207	\$403	\$413	\$552	
40	\$211	\$412	\$423	\$565	
41	\$221	\$431	\$442	\$590	
42	\$233	\$454	\$466	\$622	
43	\$242	\$473	\$485	\$647	
44	\$254	\$496	\$509	\$679	
45	\$266	\$519	\$532	\$711	
46	\$278	\$542	\$556	\$742	
47	\$290	\$565	\$580	\$774	
48	\$304	\$593	\$608	\$812	
49	\$318	\$621	\$637	\$850	
50	\$333	\$649	\$665	\$888	
51	\$347	\$677	\$694	\$926	
52	\$364	\$709	\$727	\$971	
53	\$380	\$741	\$760	\$1,015	
54	\$397	\$774	\$794	\$1,060	
55	\$416	\$811	\$832	\$1,110	
56	\$435	\$848	\$870	\$1,161	
57	\$456	\$890	\$913	\$1,218	
58					
	\$475 \$400	\$927	\$951	\$1,269 \$4,232	
59	\$499 \$530	\$973 \$1.015	\$998 \$1,041	\$1,332 \$1,300	
60	\$520 \$544	\$1,015 \$1,064	\$1,041 \$1,088	\$1,390 \$1,453	
61	\$544 \$570	\$1,061 \$1,112	\$1,088	\$1,453	
62	\$570 \$500	\$1,112	\$1,141	\$1,523	
63	\$596 ************************************	\$1,163	\$1,193	\$1,593	
64	\$623	\$1,214	\$1,245	\$1,662	
65	\$651	\$1,270	\$1,302	\$1,739	
65+	\$682	\$1,330	\$1,364	\$1,821	

Individual, Non-Medigap HMO Underwritten Low Option Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay\$20Inpatient Care\$700 per AdmissionSpecialist Copay\$30Outpatient Care\$50 copay

Annual Maximum Out-of-Pocket:

 IND
 \$3,600
 \$8\$
 \$7,300

 \$8C
 \$5,900
 FAMILY
 \$11,000

Base Rate \$213.71

^{*} Prescription Drug: priced separately

1-6	Age	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>	
6-17			-	<u>-</u>	-	
18-20 \$128 \$250 \$256 \$342 * Maternity 21 \$130 \$254 \$261 \$348 is offered as rider 22 \$133 \$258 \$265 \$354 at \$126.00 23 \$137 \$267 \$274 \$365 24 \$139 \$271 \$278 \$371 25 \$141 \$275 \$282 \$377 26 \$145 \$283 \$291 \$388 27 \$147 \$288 \$295 \$394 28 \$150 \$292 \$299 \$399 29 \$154 \$300 \$308 \$411 30 \$156 \$304 \$312 \$417 31 \$160 \$313 \$321 \$448 32 \$162 \$317 \$325 \$434 33 \$167 \$325 \$333 \$445 34 \$169 \$329 \$338 \$451 35 \$			\$171	\$175	\$234	
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CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap

Underwritten Saver Product Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

PCP Copay \$30 Specialist Copay \$40

* Prescription Drug: priced separately ** No Maternity

Base Rate **\$196.67**

<u>Age</u> 1-5	<u>Individual</u> \$90	Individual <u>& Child(ren)</u> -	Individual <u>& Adult</u> -	<u>Family</u>	
6-17	\$81	\$157	\$1 6 1	\$215	
18-20	\$118	\$230	\$236	\$315	
21	\$120	\$234	\$240	\$320	**
22	\$122	\$238	\$244	\$326	To include Maternity,
23	\$126	\$245	\$252	\$336	add \$126 added to the
24	\$128	\$249	\$256	\$341	monthly premium rate
25	\$130	\$253	\$260	\$347	monthly premium rate
26	\$134	\$261	\$267	\$357	
27	\$136	\$265	\$271	\$362	
28	\$138	\$268	\$275	\$368	
29	\$142	\$276	\$283	\$378	
30	\$144	\$280	\$287	\$383	
31	\$148	\$288	\$295	\$394	
32	\$149	\$291	\$299	\$399	
33	\$153	\$299	\$307	\$410	
34	\$155	\$303	\$311	\$415	
35	\$159	\$311	\$319	\$425	
36	\$161	\$314	\$323	\$431	
37	\$165	\$322	\$330	\$441	
38	\$169	\$330	\$338	\$452	
39	\$171	\$334	\$342	\$457	
40	\$175	\$341	\$350	\$467	
41	\$183	\$357	\$366	\$488	
42	\$193	\$376	\$385	\$515	
43	\$201	\$391	\$401	\$536	
44	\$210	\$410	\$421	\$562	
45	\$220	\$430	\$441	\$588	
46	\$230	\$449	\$460	\$614	
47	\$240	\$468	\$480	\$641	
48	\$252	\$491	\$503	\$672	
49	\$264	\$514	\$527	\$704	
50	\$275	\$537	\$551	\$735	
51	\$287	\$560 \$507	\$574	\$767	
52	\$301	\$587	\$602	\$803	
53	\$315 \$338	\$614	\$629 \$657	\$840 \$877	
54 55	\$328 \$344	\$640 \$671	\$657	\$877	
55 56	\$344 \$360	\$671 \$702	\$688 \$720	\$919 \$961	
56 57		\$702 \$736	\$755		
57 58	\$378 \$393	\$767	\$787	\$1,008 \$1,050	
59	\$413	\$805	\$826	\$1,030 \$1,103	
60	\$431	\$840	\$861	\$1,150	
61	\$450	\$878	\$901	\$1,130 \$1,202	
62	\$472	\$920	\$944	\$1,260	
63	\$494	\$963	\$987	\$1,318	
64	\$515	\$1,005	\$1,031	\$1,376	
65	\$539	\$1,003 \$1,051	\$1,078	\$1,439	
>65	\$564	\$1,101	\$1,078 \$1,129	\$1,439 \$1,507	
200	ΨΟΟΙ	Ψ1,101	Ψ1,120	Ψ1,001	

BSBS Code: H422

Individual, Non-Medigap HMO Underwritten H.S.A. Option 1 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate \$128.31

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$59	-	-	-
6-17	\$53	\$103	\$105	\$140
18-20	\$74	\$145	\$149	\$199
21	\$76	\$148	\$151	\$202
22	\$77	\$150	\$154	\$206
23	\$78	\$153	\$157	\$209
24	\$80	\$155	\$159	\$212
25	\$81	\$158	\$162	\$216
26	\$82	\$160	\$164	\$219
27	\$83	\$163	\$167	\$223
28	\$85	\$165	\$169	\$226
29	\$86	\$168	\$172	\$230
30	\$89	\$173	\$177	\$236
31	\$91	\$178	\$182	\$243
32	\$94	\$183	\$187	\$250
33	\$96	\$188	\$192	\$257
34	\$99	\$193	\$198	\$264
35	\$101	\$198	\$203	\$271
36	\$104	\$203	\$208	\$277
37	\$106	\$208	\$213	\$284
38	\$109	\$213	\$218	\$291
39	\$112	\$218	\$223	\$298
40	\$114	\$223	\$228	\$305
41	\$119	\$233	\$239	\$319
42	\$119 \$126	\$245	\$251	\$336
43	\$131	\$255	\$262	\$349
44	\$137	\$268	\$275	\$367
45	\$144	\$280	\$287	\$384
46	\$150	\$293	\$300	\$401
47	\$150 \$157	\$305	\$313	\$418
48	\$164	\$320	\$328	\$439
49	\$172	\$335	\$344	\$459
50	\$172 \$180	\$350 \$350	\$359	\$480
50 51	\$187	\$365	\$375	\$500
52	\$107 \$196	\$383	\$373 \$393	\$500 \$524
53	\$205	\$400	\$411	\$548
54	\$203 \$214	\$418	\$429	\$572
55	\$21 4 \$225	\$438	\$429 \$449	\$600
56	\$225 \$235	\$458	\$470	\$627
57	\$235 \$246	\$480	\$470 \$493	
57 58	\$246 \$257	\$500	ֆ493 \$513	\$658 \$655
56 59	\$257 \$269	\$500 \$525	·	\$685
59 60	\$269 \$281	*	\$539 \$563	\$719 \$750
	•	\$548 \$573	\$562	\$750
61	\$294	\$573 \$600	\$588	\$785
62	\$308	\$600	\$616	\$822
63	\$322	\$628	\$644	\$860
64	\$336 \$250	\$656 \$606	\$672	\$898
65	\$352	\$686	\$703	\$939
65+	\$368	\$718	\$736	\$983

Individual, Non-Medigap HMO Underwritten H.S.A. Option 2 Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

Medical

Copays PCP/Spc \$30/40 Inpatient Hosp Copay \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate \$102.53

<u>Age</u>	<u>Individual</u>	Individual & Child(ren)	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$47	-	-	-
6-17	\$42	\$82	\$84	\$112
18-20	\$59	\$116	\$119	\$159
21	\$60	\$118	\$121	\$162
22	\$62	\$120	\$123	\$164
23	\$63	\$122	\$125	\$167
24	\$64	\$124	\$127	\$170
25	\$65	\$126	\$129	\$172
26	\$66	\$128	\$131	\$175
27	\$67	\$130	\$133	\$178
28	\$68	\$132	\$135	\$181
29	\$69	\$134	\$137	\$183
30	\$71	\$138	\$141	\$189
31	\$73	\$142	\$146	\$194
32	\$75	\$146	\$150	\$200
33	\$77	\$150	\$154	\$205
34	\$79	\$154	\$158	\$211
35	\$81	\$158	\$162	\$216
36	\$83	\$162	\$166	\$222
37	\$85	\$166	\$170	\$227
38	\$87	\$170	\$174	\$233
39	\$89	\$174	\$178	\$238
40	\$91	\$178	\$183	\$244
41	\$95	\$186	\$191	\$255
42	\$100	\$196	\$201	\$268
43	\$105	\$204	\$209	\$279
44	\$110	\$214	\$219	\$293
45	\$115	\$224	\$230	\$307
46	\$120	\$234	\$240	\$320
47	\$125	\$244	\$250	\$334
48	\$123 \$131	\$256	\$262	\$350
49	\$137	\$268	\$275	\$367
50	\$137 \$144	\$280	\$287	\$383
50 51	\$150	\$292	\$299	\$400
52	\$150 \$157	\$306	\$314	\$419
53	\$157 \$164	\$320	\$328	\$438
54	\$171	\$334	\$328 \$342	\$457
55	\$171	\$354 \$350	\$359	\$479
56	\$179	\$366	\$375	\$501
57	\$100 \$197	\$384	\$373 \$394	\$501 \$526
58		\$400	\$39 4 \$410	
56 59	\$205 \$215	·	·	\$548
59 60	\$215 \$225	\$420	\$431 \$449	\$575 \$600
	•	\$438	•	\$600 \$607
61	\$235	\$458 \$480	\$470 \$402	\$627
62	\$246	\$480	\$492	\$657
63	\$257	\$502	\$515 \$507	\$687
64	\$269	\$524	\$537	\$717
65	\$281	\$548	\$562	\$750
65+	\$294	\$574	\$589	\$786

CareFirst BlueChoice, Inc.

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/A RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (High Option)

Effective 4/1/2013

Deductible = \$50

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$52.00

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

CareFirst BlueChoice, Inc.

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/B RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Medium Option)

Effective 4/1/2013

Deductible = \$100

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$45.85

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$ 75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

CareFirst BlueChoice, Inc.

Individual, non-Medigap Business - Prescription Drug Card Rider

Form Numbers: DC/CFBC/DB/C RX (7/09)

District of Columbia - Corridor

UNDERWRITTEN COVERAGE (Low Option)

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary MAIL ORDER: 90 Day Supply, Copay = \$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$35.84

Age	<u>Individual</u>	Ind & Child(ren)	Ind & Adult	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157 \$4.64	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168 \$475	\$172	\$230
63	\$90	\$175	\$180 \$4.00	\$240
64	\$94 \$00	\$183	\$188 \$100	\$251 \$262
65	\$98	\$191 \$204	\$196 \$200	\$262
>65	\$103	\$201	\$206	\$275

CareFirst BlueChoice Inc. NAIC No. 96202

Individual, non-Medigap Business - Prescription Drug Card Rider Form Numbers: DC/CFBC/DB/D RX (7/09)

Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Corridor
UNDERWRITTEN Saver Product

PRESCRIPTION DRUG

Effective 4/1/2013

Deductible = \$150

RETAIL (Acute): 34 Day Supply, Copay = \$15 Generic, Discount on Brand

Annual Benefits Maximum = Unlimited

Average Individual Premium = \$14.49

<u>Age</u>	<u>Individual</u>	Individual <u>& Child(ren)</u>	Individual <u>& Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$17	\$17	\$23
21	\$9	\$17	\$18	\$24
22	\$9	\$18	\$18	\$24
23	\$9	\$18	\$19	\$25
24	\$9	\$18	\$19	\$25
25	\$10	\$19	\$19	\$26
26	\$10	\$19	\$20	\$26
27	\$10	\$19	\$20	\$27
28	\$10	\$20	\$20	\$27
29	\$10	\$20	\$21	\$28
30	\$11	\$21	\$21	\$28
31	\$11	\$21	\$22	\$29
32	\$11	\$21	\$22	\$29
33	\$11	\$22	\$23	\$30
34	\$11	\$22	\$23	\$31
35	\$12	\$23	\$23	\$31
36	\$12	\$23	\$24	\$32
37	\$12	\$24	\$24	\$32
38	\$12	\$24	\$25	\$33
39	\$13	\$25	\$25	\$34
40	\$13	\$25	\$26	\$34
41	\$13	\$26	\$27	\$36
42	\$14	\$28	\$28	\$38
43	\$15	\$29	\$30	\$39
44	\$16	\$30	\$31	\$41
45	\$16	\$32	\$32	\$43
46	\$17	\$33	\$34	\$45
47	\$18	\$34	\$35	\$47
48	\$19	\$36	\$37	\$50
49	\$19	\$38	\$39	\$52
50	\$20	\$40	\$41	\$54
51	\$21	\$41	\$42	\$56
52	\$22	\$43	\$44	\$59
53	\$23	\$45	\$46	\$62
54	\$24	\$47	\$48	\$65
55	\$25	\$49	\$51	\$68
56	\$27	\$52	\$53	\$71
57	\$28	\$54	\$56	\$74
58	\$29	\$57	\$58	\$77
59	\$30	\$59	\$61	\$81
60	\$32	\$62	\$63	\$85
61	\$33	\$65	\$66	\$89
62	\$35	\$68	\$70	\$93
63	\$36	\$71	\$73	\$97
64	\$38	\$74	\$76	\$101
65	\$40	\$77	\$79	\$106
>65	\$42	\$81	\$83	\$111

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filing # 1891

Rate Filing # 1891 District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Grandfathered & Corridro HMO products only (no new business). In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9%

A detailed summary of the beneft changes can be seen below.

			GF Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

			Corridor Rate	
Product	Medical Rate Change	Rx Rate Change	Total Rate Change	Total Annual Rate Change (04/2013
	(04/2013 over 01/2013	(04/2013 over 01/2013	(04/2013 over 01/2013	over 04/2012 Rate Level) - excluding
	Rate Level)	Rate Level)	Rate Level)	age change
UW Standard High Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Medium Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Low Option	-3.8%	0.0%	-3.3%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-11.4%	n/a	-11.4%	14.9%
UW HSA \$2700 Option	-11.3%	n/a	-11.3%	14.9%
UW Standard	-3.8%	0.0%	-3.3%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-11.4%	n/a	-11.4%	14.9%
Total	-7.1%	0.0%	-6.6%	13.7%
Composite	-8.1%	0.0%	-7.3%	14.2%



Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst
BlueCross BlueShiel, email=kenny.kan@carefirst.com,
c=US

Date: 2013.03.26 10:58:48 -04'00'

Kenny Kan, ASA, MAAA Senior Vice President and Chief Actuary

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business HMO

District of Columbia

Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1891 Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business District of Columbia Underwritten Standard, Saver & HSA - Grandfathered & Corridor Medical & Rx Rate Filing # 1891

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ACTUARIAL CERTIFICATION

I, Kenny Kan, am a Pricing Actuary with CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated 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, in the aggregate.



Digitally signed by Kenny Kan Date: 2013.03.26 10:02:41 -04'00'

Kenny Kan, FSA, MAAA Senior Vice President and Chief Actuary CareFirst BlueChoice, Incorporated Mail Drop-Point 01-780 10455 Mill Run Circle Owings Mills, Md. 21117

CareFirst BlueChoice, Inc. (NAIC No. 96202) Individual, Non-Medigap Business Rate Filing # 1891 District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1820. Rates included in this filling are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

These renewal changes do not include the impact of changes in age factors.

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013. These changes will cap renewals at a composite level (medical & drug comtended) at 14.9%. Comidor HSA rates were filled and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so that the 14.9% renewal is now met.

		GF I	Rate	
Product	Medical Rate Change (04/2013 over 01/2013	Rx Rate Change (04/2013 over 01/2013	Total Rate Change (04/2013 over 01/2013	Total Annual Rate Change (04/2013 over
	Rate Level)	Rate Level)	Rate Level)	04/2012 Rate Level) -
				excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

		Corrid	or Rate	
Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Medium Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Low Option	-3.8%	0.0%	-3.3%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-11.4%	n/a	-11.4%	14.9%
UW HSA \$2700 Option	-11.3%	n/a	-11.3%	14.9%
UW Standard	-3.8%	0.0%	-3.3%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-11.4%	n/a	-11.4%	14.9%
Total	-7.1%	0.0%	-6.6%	13.7%
Composite	-8.1%	0.0%	-7.3%	14.2%

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

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all Options. An additional 4 to 5 points is expected for age.

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 intext of Federal Health Care Reform (FHCR). 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 FHCR. 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 101/12. The Reinstrance 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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applications follyl-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.5% 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 119/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Bohan and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efren Tanhehco participated. The purpose was to outline our understanding of HBS 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 (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Grandfathered District of Columbia

Experience P	Period:	Projection Period:					
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RATIO = H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013			Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014			Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%		
		Trend Mos	22.0	Non-CDH Trend	12.5%	Medical Pooling Charge:	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	CDH Trend	8.0%		

		Rx Rebates	-7.5%			Current Rate Level	1/1/2013		CDH Trend	8.0%																
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 08/2012	Members 08/2012	Distribut on	Incurred Claims i Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Claims + Capitations + Rebates	Required Income	IAF	Income at Current 01/2013 Level	Proj LR at Current Rate Level	Incremental Ra 04/2013 Ove Derived		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	04/2013 C	Rate Increa Over 04/20 Propos
edical Experience	<u>e</u>																							!		
Underwritten																								l.		
Standard	High		93				\$3,185	\$0	\$302,175	\$348,805	86.6%	12.5%	1.2410	1.0295	\$374,332	\$482,488	1.3133	\$458,100	81.7%	5.3%	-8.9%	\$417,329			43.0%	
	Medium Low		101 244	15- 340			\$3,474 \$8,033	\$0 \$0	\$521,501 \$770.673	\$378,895 \$827.439	137.6% 93.1%	12.5% 12.5%	1.2410 1.2410	1.0294 1.0294	\$646,459 \$954,722	\$833,241 \$1,230,571	1.3024 1.2818	\$493,473	131.0% 90.0%	68.9% 16.0%	-8.9% -8.7%	\$449,554 \$968,300			128.4% 55.1%	
Saver	Saver 30/40		191	220			\$5,033 \$5,968	\$0 \$0	\$767.224	\$622,751	123.2%	12.5%	1.2410	1.0294	\$954,722	\$1,230,571	1.1538	\$1,060,570 \$718,543	132.3%	69.7%	-8.4%	\$658,186			113.6%	
HSA (incl Rx)	HSA 1200		158				\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0290	\$318.026	\$442.573	1.0726	\$432,573	73.5%	2.3%	-6.8%	\$403,158			26.1%	
TIOT (IIIOTTA)	HSA 2700		59				\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37.307	\$51,917	0.8007	\$106.623	35.0%	-51.3%	0.0%	\$106,623		35.0%	-54.6%	
	UW Tota	15,852	846	1,132	2 100.0%	\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	-8.2%	\$3,003,150	(\$1,256,668)	109.3%	68.9%	6 1
x Experience																										
Underwritten																										
Standard	High		93				\$0	(\$3,203)	\$39,623	\$94,012	42.1%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8436	\$79,312	62.0%	-20.1%	0.0%	\$79,312		62.0%	-32.1%	
	Medium		101				\$0	(\$3,365)	\$41,633	\$93,781	44.4%	12.5%	1.2410	1.0000	\$51,667	\$66,595	0.8540	\$80,085	64.5%	-16.8%	0.0%	\$80,085		64.5%	-29.3%	
	Low		244				\$0	(\$3,268)	\$40,436	\$173,202	23.3%	12.5%	1.2410	1.0000	\$50,182	\$64,681	0.8433	\$146,055	34.4%	-55.7%	0.0%	\$146,055		34.4%	-62.4%	
Saver	Saver 30/40 UW Tota		191 629				\$0 \$0	(\$4,224)	\$52,257 \$173,948	\$45,818 \$406,814	114.1% 42.8%	12.5% 12.5%	1.2410	1.0000	\$64,852 \$215,874	\$83,141 \$277,797	0.9652 0.8596	\$44,224 \$349.677	146.6% 61.7%	88.0% -20.6%	0.0%	\$44,224 \$349,677		146.6% 61.7%	107.1% -29.9%	
	OW IOIA	11,741	629	84	74.3%	\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$211,191	0.8596	\$349,677	61.7%	-20.6%	0.0%	\$349,677	\$71,000	01.7%1	-29.9%	
dical & Rx Expe	rience COMB	BINED																						l.		
Underwritten																										
Standard	High	1.817	93	12	7 11.0%	\$341.815	\$3.185	(\$3,203)	\$341,798	\$442.817	77.2%	12.5%	1.2410	1.0295	\$423,505	\$545.868	1.2136	\$537.412	78.8%	1.6%	-7.6%	\$496,641	(\$49.227)	85.3%	26.3%	6 1
Ottaridard	Medium		101				\$3,474	(\$3,365)	\$563,134	\$472,676	119.1%	12.5%	1.2410	1.0294	\$698,126	\$899.836	1.2134	\$573,558	121.7%	56.9%	-7.7%	\$529,639			95.1%	
	Low		244				\$8,033	(\$3,268)	\$811,109	\$1,000,641	81.1%	12.5%	1.2410	1.0294	\$1,004,904	\$1,295,251	1.2059	\$1,206,625	83.3%	7.3%	-7.7%	\$1,114,356			33.5%	
Saver	Saver 30/40	3,367	191	220	6 22.6%	\$817,737	\$5,968	(\$4,224)	\$819,481	\$668,570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	-7.9%	\$702,410	(\$599,759)	144.6%	113.1%	6
HSA	HSA 1200		158				\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0726	\$432,573	73.5%	2.3%	-6.8%	\$403,158			26.1%	
	HSA 2700		59				\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37,307	\$51,917	0.8007	\$106,623	35.0%	-51.3%	0.0%	\$106,623		35.0%	-54.6%	
	UW Tota	15,852	846	1,132	2 100.0%	\$2,836,390	\$27,939	(\$19,459)	\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4,537,615	1.1597	\$3,619,559	96.6%	25.4%	-7.4%	\$3,352,827	(\$1,184,787)	104.3%	54.6%	6 1
dical Experience	<u>e</u>																									
Underwritten	Standard	8.374	438	62	1 51.8%	\$1,579,657	\$14,692	\$0	\$1,594,349	\$1,555,139	102.5%	12.5%	1.2410	1.0294	\$1,975,513	\$2.546.300	1.2939	\$2.012.143	98.2%	26.5%	-8.8%	\$1.835,183	(\$711.117)	107.6%	70.3%	6 :
	Saver	r 3,367	191				\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	-8.4%	\$658,186	(\$560,842)	144.5%	113.6%	6
	HSA (incl Rx)		217				\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051	\$539,196	65.9%	-8.3%	-5.5%	\$509,781		69.7%	7.3%	
	UW Tota	15,852	846	1,132	2 100.0%	\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	-8.2%	\$3,003,150	(\$1,256,668)	109.3%	68.9%	6
Experience																										
Underwritten	Standard	8,374	438	62	1 51.8%	\$131,527	\$0	(\$9,836)	\$121,691	\$360,995	33.7%	12.5%	1.2410	1.0000	\$151,021	\$194,656	0.8461	\$305,453	49.4%	-36.3%	0.0%	\$305,453	\$110,797	49.4%	-45.8%	6 -
	Saver	r 3,367	191				\$0	(\$4,224)	\$52,257		114.1%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9652	\$44,224	146.6%	88.0%	0.0%	\$44,224			107.1%	
	UW Tota	11,741	629	84	7 74.3%	\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	0.0%	\$349,677	\$71,880	61.7%	-29.9%	6 -
dical & Rx Expe	rience COMB	BINED																						!		
Underwritten	Standard	8,374	438	62	1 51.8%	\$1,711,184	\$14,692	(\$9.836)	\$1,716,040	\$1,916,134	89.6%	12.5%	1.2410	1.0294	\$2,126,535	\$2,740,956	1.2095	\$2,317,595	91.8%	18.3%	-7.6%	\$2,140,636	(\$600.320)	99.3%	47.1%	6
	Save		191				\$5,968	(\$4,224)	\$819.481	\$668.570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	-7.9%	\$702,410			113.1%	
	HSA (incl Rx)		217				\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051	\$539,196	65.9%	-8.3%	-5.5%	\$509,781	\$15,292	69.7%	7.3%	
		15.852	846	1,132			\$27,939		\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4.537.615	1.1597	\$3,619,559	96.6%	25.4%	-7.4%	\$3,352,827		104.3%		

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Corridor District of Columbia

12.5%

		Experience F Start Incurred thru Paid thru Midpt Rx Rebates	Period: 7/1/2011 6/30/2012 8/31/2012 12/30/2011 -7.5%			Projection Perion Start Thru Spans Thru Midpt Trend Mos Current Rate Le	4/1/2013 6/30/2013 5/31/2014 10/30/2013 22.0 1/1/2013		Pricing Trend 's Preventive Trend Total Rx Trend Capitations Trend Non-CDH Trend CDH Trend	12.5% 2.7% 15.5% 1.6% 12.5% 8.0%		-	TARGET LO	OSS RATIO = Medical F	H.S.A. & HB Standard Saver Pooling Charge:	71.9% 77.6% 78.0% 5.7%				ı		ı		,		
1 2	3	4 Exp Pd Member Months	5 Contracts 08/2012	6 Members 08/2012	7 Distributi on	8 Incurred Claims Adjusted for Catastrophic	9 Capitations	10 Rebates	11 Incurred + Capitations + Rebates	12	13 Loss Ratio	14 Trend Assumed	15 Trend Factor	16 Capitations Factor	17 Projected Claims + Capitations + Rebates	18 Required Income	19	20 Income at Current 01/2013 Level	21 Proj LR at Current Rate Level	22 Incremental Ra 04/2013 Ove Derived		24 Generated Income	25 Proposed - Needed Income	26 LR w/ Proposed Increase	27 Renewal Rate 04/2013 Ove Derived	er 04/2012
Medical Experience	<u> </u>																									
Underwritten																										
Standard	High Mediun		8 7	5	6.3% 5.5%	\$23,408 \$8,655	\$260 \$236	\$0 \$0	\$23,668 \$8,891	\$25,227 \$20,234	93.8% 43.9%	12.5% 12.5%	1.2410 1.2410	1.0316 1.0310	\$29,318 \$10,985	\$37,789 \$14,159	1.3041 1.3494	\$32,899 \$27,303	89.1% 40.2%	14.9% -48.1%	-3.9% -3.9%	\$31,616 \$26,238		92.7% 41.9%	47.9% -33.5%	23.7% 23.3%
Saver	Lov Saver 30/40		36 25	43 36		\$231,258 \$124,424	\$1,056 \$942	\$0 \$0	\$232,314 \$125,366	\$89,143 \$81,305	260.6% 154.2%	12.5% 12.5%	1.2410 1.2410	1.0313 1.0295	\$288,086 \$155,383	\$371,322 \$199,201	1.2841 1.1821	\$114,470 \$96,111	251.7% 161.7%	224.4% 107.3%	-3.8% -8.4%	\$110,120 \$88.038		261.6% 176.5%	311.8% 149.5%	22.1% 10.3%
HSA (incl Rx)	HSA 1200	678	32	49	25.2%	\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-11.4%	\$76,284	(\$88,232)	155.0%	147.7%	14.9%
	HSA 2700 UW Tota		19 127	20 163		\$11,331 \$500,715	\$469 \$4,154	\$0 (\$41)	\$11,800 \$504,827	\$18,029 \$305,070	65.4% 165.5%	8.0% 11.5%	1.1515 1.2208	1.0302	\$13,531 \$615,521	\$18,830 \$805,817	1.1907 1.2402	\$21,466 \$378,349	63.0% 162.7%	-12.3% 113.0%	-11.3% -7.1%	\$19,041 \$351,337	\$211 (\$454,481)	71.1% 175.2%	13.7% 169.0%	14.9% 17.3%
Rx Experience																										
Underwritten																										
Standard	High Mediun		8	8	6.3% 5.5%	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$6,325 \$5,215	0.0%	15.5% 15.5%	1.3031	1.0000 1.0000	\$0 \$0	\$0 \$0	0.8507 0.8629	\$5,381 \$4,500	0.0%	-100.0% -100.0%	0.0% 0.0%	\$5,381 \$4,500		0.0%	-100.0% -100.0%	-15.0% -15.0%
_	Lov	v 617	36	43	28.3%	\$0	\$0	\$0	\$0	\$19,383	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8492	\$16,460	0.0%	-100.0%	0.0%	\$16,460	\$16,460	0.0%	-100.0%	-15.0%
Saver	Saver 30/40 UW Tota		25 76	36 94		\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$6,624 \$37,547	0.0%	15.5% 15.5%	1.3031	1.0000	\$0 \$0	\$0 \$0	0.9192	\$6,088 \$32,430	0.0%	-100.0% -100.0%	0.0% 0.0%	\$6,088 \$32,430		0.0%	-100.0% -100.0%	5.3% -11.2%
Medical & Rx Expe	rience COME	BINED																								
Underwritten																										
Standard	High Mediun		8 7			\$23,408 \$8,655	\$260 \$236	\$0 \$0	\$23,668 \$8.891	\$31,552 \$25,449	75.0% 34.9%	12.5% 12.5%	1.2410 1.2410	1.0316 1.0310	\$29,318 \$10.985	\$37,789 \$14,159	1.2132 1.2497	\$38,279 \$31,803	76.6% 34.5%	-1.3% -55.5%	-3.4% -3.4%			79.2% 35.7%	17.4% -47.1%	14.9% 14.9%
_	Lov	v 617	36	43	28.3%	\$231,258	\$1,056	\$0	\$232,314	\$108,526	214.1%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2064	\$130,930	220.0%	183.6%	-3.3%	\$126,580	(\$244,742)	227.6%	237.1%	14.9%
Saver HSA	Saver 30/40 HSA 1200		25 32	36 49		\$124,424 \$101,639	\$942 \$1,191	\$0 (\$41)	\$125,366 \$102,788	\$87,929 \$71,132	142.6% 144.5%	12.5% 8.0%	1.2410 1.1515	1.0295 1.0297	\$155,383 \$118,219	\$199,201 \$164,516	1.1623 1.2104	\$102,200 \$86,100	152.0% 137.3%	94.9% 91.1%	-7.9% -11.4%	\$94,126 \$76,284		165.1% 155.0%	132.6% 147.7%	9.9% 14.9%
	HSA 2700 UW Tota		19 127	163		\$11,331 \$500,715	\$469 \$4,154	\$0 (\$41)	\$11,800 \$504,827	\$18,029 \$342,618	65.4%	8.0%	1.1515	1.0302	\$13,531 \$615,521	\$18,830 \$805,817	1.1907	\$21,466 \$410,778	63.0% 149.8%	-12.3%	-11.3% -6.6%	\$19,041 \$383,766		71.1% 160.4%	13.7%	14.9% 13.7%
		. 2,369	127	10.	100.0%	\$300,r15	φ4,104	(041)	\$304,02 <i>1</i>	φ342,U18	147.3%	11.5%	1.2208	1.0303	φυ 10,021	710,000	1.1309	φ+10,778	143.6%	96.2%	-0.6%	\$303,700	(\$422,051)	100.4%	130.170	13.170
Medical Experience Underwritten	<u>B</u> Standare	906	51	58	40.2%	\$263,322	\$1,552	\$0	\$264,874	\$134,604	196.8%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2977	\$174,671	188.0%	142.3%	-3.8%	\$167,974	(\$255,296)	195.5%	208.9%	22.6%
Onderwritten	Save	r 536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1821	\$96,111	161.7%	107.3%	-8.4%	\$88,038	(\$111,163)	176.5%	149.5%	10.3%
	HSA (incl Rx UW Tota		51 127	69 163		\$112,970 \$500,715	\$1,659 \$4,154	(\$41) (\$41)	\$114,588 \$504,827	\$89,161 \$305,070	128.5% 165.5%	8.0% 11.5%	1.1515	1.0298	\$131,750 \$615,521	\$183,346 \$805,817	1.2064	\$107,566 \$378,349	122.5% 162.7%	70.4% 113.0%	-11.4% -7.1%		(\$88,021) (\$454,481)	138.2% 175.2%	121.0% 169.0%	14.9% 17.3%
Rx Experience																										
Underwritten	Standard		51	58		\$0	\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%	-100.0%	0.0%			0.0%	-100.0%	-15.0%
	Save UW Tota		25 76	36	19.7%	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$6,624 \$37,547	0.0%	15.5% 15.5%	1.3031	1.0000	\$0 \$0	\$0 \$0	0.9192	\$6,088 \$32,430	0.0%	-100.0% -100.0%	0.0%	\$6,088 \$32,430		0.0%	-100.0% -100.0%	5.3% -11.2%
			70	3-	33.070	ΨΟ	φυ	ΨΟ	40	ψ31,041	5.076	.5.570	1.3031	0000	ΨΟ	\$0	0.3037	402,400	0.070	.00.070	0.076	\$32,400	432,430	0.076	100.070	270
Medical & Rx Expe Underwritten	rience COME Standare		51	58	40.2%	\$263,322	\$1,552	\$0	\$264.874	\$165.527	160.0%	12.5%	1.2410	1.0313	\$328.389	\$423,270	1,2144	\$201,013	163.4%	110.6%	-3.3%	\$194,315	(\$228,955)	169.0%	150.3%	14.9%
Onderwritten	Save	r 536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
	HSA (incl Rx UW Tota		51 127	163	40.2%	\$112,970 \$500,715	\$1,659 \$4,154	(\$41) (\$41)	\$114,588 \$504,827	\$89,161 \$342,618	128.5%	8.0% 11.5%	1.1515	1.0298	\$131,750 \$615,521	\$183,346 \$805,817	1.2064	\$107,566 \$410,778	122.5% 149.8%	70.4% 96.2%	-11.4% -6.6%	\$95,325 \$383,766		138.2% 160.4%	121.0% 138.7%	14.9% 13.7%
	211 1010	2,000		100		2230,110	ψ1,101	(\$41)	1301,021	12.010		.1.070			23.0,021	2230,011		2.10,770	1-10.070	55.276	0.070	\$500,700	(3422,001)	100.470	. 23.1 70	. 5.1 70

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor) District of Columbia

Experience P	eriod:	Projection	Period:					
Start	7/1/2011	Start	4/1/2013			TARGET LOSS RAT	IO = H.S.A. & HB	71.9%
Incurred thru	6/30/2012	Thru	6/30/2013				Standard	77.6%
Paid thru	8/31/2012	Spans Thru	5/31/2014				Saver	78.0%
Midpt	12/30/2011	Midpt	10/30/2013	Capitations Trend	1.6%			
		Trend Mos	22.0	Non-CDH Trend	12.5%	Me	dical Pooling Charge:	5.7%

		Midpt	12/30/2011			Midpt Trend Mos	10/30/2013 22.0		Capitations Trend	1.6% 12.5%				Medical F	Pooling Charge:	5.7%										
		Rx Rebates	-7.5%			Current Rate Level	1/1/2013		CDH Trend	8.0%										i	i i					
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd				Incurred Claims			Incurred +						Claims +			Income at	Proj LR at							
		Member Months	Contracts 08/2012	Members 08/2012	Distribut on	i Adjusted for Catastrophic	Capitations	Rebates	Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Capitations + Rebates	Required Income	IAF	Current 01/2013 Level	Current Rate Level	Incremental Ra 04/2013 Ove Derived		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	04/2013 O	ate Increase: Over 04/2012 Proposed
Medical Experience	<u>e</u>																									
Underwritten																										
Standard	Higl		101	135			\$3,445	\$0	\$325,843	\$374,032	87.1%	12.5%	1.2410	1.0297	\$403,650	\$520,277	1.3127	\$490,998	82.2%	6.0%	-8.6%	\$448,944	(\$71,333)	89.9%	43.3%	23.7%
	Mediun		108	161			\$3,710	\$0	\$530,392	\$399,129	132.9%	12.5%	1.2410	1.0295	\$657,444	\$847,400	1.3048	\$520,776	126.2%	62.7%	-8.6%	\$475,792	(\$371,608)	138.2%	119.4%	
Saver	Lov Saver 30/4		280 216	383 262			\$9,089 \$6,911	\$0 \$0	\$1,002,987 \$892,590	\$916,582 \$704.057	109.4% 126.8%	12.5% 12.5%	1.2410 1.2410	1.0296 1.0290	\$1,242,808 \$1,106,259	\$1,601,893 \$1,418,229	1.2820 1.1571	\$1,175,040 \$814.654	105.8% 135.8%	36.3% 74.1%	-8.2% -8.4%	\$1,078,420 \$746,223	(\$523,473) (\$672,006)	115.2% 148.2%	81.3% 118.0%	22.1% 14.7%
HSA (incl Rx)	HSA 120		190	262			\$6,470	(\$5,430)	\$379,525	\$474.413	80.0%	8.0%	1.1515	1.0293	\$436,245	\$607.089	1.0933	\$518,673	84.1%	17.0%	-7.6%	\$479,442	(\$127.646)	91.0%	45.5%	14.9%
	HSA 270	1,387	78	92	8.0%	6 \$41,954	\$2,467	(\$10)	\$44,411	\$151,195	29.4%	8.0%	1.1515	1.0287	\$50,838	\$70,747	0.8472	\$128,090	39.7%	-44.8%	-1.9%	\$125,664	\$54,917	40.5%	-45.4%	-3.1%
	UW Tota	il 18,241	973	1,295	100.0%	\$3,149,097	\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1.2292	1.0293	\$3,897,244	\$5,065,635	1.2083	\$3,648,231	106.8%	38.9%	-8.1%	\$3,354,487	(\$1,711,148)	116.2%	79.6%	18.9%
Rx Experience																										
Underwritten																										
Standard	High		101	135			\$0	(\$3,203)	\$39,623	\$100,337	39.5%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8441	\$84,693	58.1%	-25.2%	0.0%	\$84,693	\$21,313	58.1%	-36.4%	
	Mediun Lov		108 280	161 383			\$0 \$0	(\$3,365) (\$3,268)	\$41,633 \$40,436	\$98,996 \$192,585	42.1% 21.0%	12.5% 12.5%	1.2410 1.2410	1.0000 1.0000	\$51,667 \$50,182	\$66,595 \$64,681	0.8544 0.8439	\$84,585 \$162,516	61.1% 30.9%	-21.3% -60.2%	0.0% 0.0%	\$84,585 \$162,516	\$17,990 \$97,835	61.1% 30.9%	-33.1% -66.2%	
Saver	Saver 30/4		216	262			\$0	(\$4,224)	\$52.257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64.852	\$83,141	0.9594	\$50.313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%
	UW Tota	ıl 13,183	705	941	72.5%	\$188,008	\$0	(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%
Medical & Rx Expe	rience COME	BINED																								
Underwritten																										
Standard	High		101	135			\$3,445	(\$3,203)	\$365,466	\$474,370	77.0%	12.5%	1.2410	1.0297	\$452,823	\$583,657	1.2136		78.7%	1.4%	-7.3%	\$533,638	(\$50,020)	84.9%	25.6%	14.9%
	Mediun Lov		108 280	161			\$3,710	(\$3,365)	\$572,025	\$498,125	114.8% 94.1%	12.5% 12.5%	1.2410 1.2410	1.0295	\$709,111	\$913,995	1.2153	\$605,361	117.1%	51.0%	-7.4% -7.2%	\$560,377 \$1,240,936	(\$353,617)	126.5%	87.3%	14.9% 14.9%
Saver	Saver 30/4		216	383 262			\$9,089 \$6,911	(\$3,268) (\$4,224)	\$1,043,423 \$944.847	\$1,109,167 \$756,499	124.9%	12.5%	1.2410	1.0296 1.0290	\$1,292,989 \$1,171,111	\$1,666,574 \$1,501,370	1.2059 1.1434	\$1,337,555 \$864,967	96.7% 135.4%	24.6% 73.6%	-7.2% -7.9%	\$796,536	(\$425,638) (\$704,834)	104.2% 147.0%	54.3% 115.5%	14.9%
HSA	HSA 120		190	262			\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1.1515	1.0293	\$436,245	\$607,089	1.0933	\$518,673	84.1%	17.0%	-7.6%	\$479,442	(\$127,646)	91.0%	45.4%	14.9%
	HSA 270		78	92			\$2,467	(\$10)	\$44,411	\$151,195	29.4%	8.0%	1.1515	1.0287	\$50,838	\$70,747	0.8472		39.7%	-44.8%	-1.9%	\$125,664	\$54,917	40.5%	-45.4%	-3.1%
	UW Tota	ıl 18,241	973	1,295	100.0%	6 \$3,337,105	\$32,092	(\$19,501)	\$3,349,696	\$3,463,769	96.7%	11.9%	1.2298	1.0293	\$4,113,117	\$5,343,432	1.1636	\$4,030,338	102.1%	32.6%	-7.3%	\$3,736,593	(\$1,606,839)	110.1%	63.3%	14.2%
Medical Experience	<u>e</u>																									
Underwritten	Standan		489	679			\$16,244	\$0	\$1,859,222		110.0%	12.5%	1.2410	1.0296	\$2,303,902	\$2,969,570	1.2942		105.4%	35.8%	-8.4%	\$2,003,157	(\$966,413)	115.0%	81.9%	
	Save HSA (incl Rx		216 268	262 354			\$6,911 \$8,938	\$0 (\$5,441)	\$892,590 \$423,936	\$704,057 \$625,609	126.8% 67.8%	12.5% 8.0%	1.2410 1.1515	1.0290 1.0291	\$1,106,259 \$487,083	\$1,418,229 \$677.835	1.1571 1.0338	\$814,654 \$646,762	135.8% 75.3%	74.1%	-8.4%	\$746,223 \$605,106	(\$672,006) (\$72,729)	148.2% 80.5%	118.0% 24.7%	
	UW Tota		973	1,295			\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1.1515	1.0291	\$3,897,244	\$5,065,635	1.2083	\$3,648,231	106.8%	4.8% 38.9%	-6.4% -8.1%	\$3,354,487	(\$1,711,148)	116.2%	79.6%	11.3% 18.9%
Rx Experience																										
	04	- 0.000	400	670	50.00	6404 507	60	(60,000)	6404.004	£204 040	24.40/	40.50/	4.0440	4 0000	6454 004	6404.050	0.0400	6004 704	45.50/	44.00/	0.00/	C004 704	6407.400	45.50/	50.40/	45.00/
Underwritten	Standar Save		489 216	679 262			\$0 \$0	(\$9,836) (\$4,224)	\$121,691 \$52,257	\$391,919 \$52,442	31.1% 99.6%	12.5% 12.5%	1.2410 1.2410	1.0000	\$151,021 \$64,852	\$194,656 \$83,141	0.8466	\$331,794 \$50,313	45.5% 128.9%	-41.3% 65.2%	0.0%	\$331,794 \$50,313	\$137,138 (\$32,828)	45.5% 128.9%	-50.1% 81.1%	
-	UW Tota		705	941				(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	
Medical & Rx Expe	rience COME	BINED																								
Underwritten	Standan		489	679			\$16,244	(\$9,836)	\$1,980,913	\$2,081,662	95.2%	12.5%	1.2410	1.0296	\$2,454,923	\$3,164,226	1.2099		97.5%	25.6%	-7.3%	\$2,334,951	(\$829,275)	105.1%	55.7%	14.9%
	Save		216	262			\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1.2410	1.0290	\$1,171,111	\$1,501,370	1.1434		135.4%	73.6%	-7.9%	\$796,536	(\$704,834)	147.0%	115.5%	
	HSA (incl Rx UW Tota		268 973	354 1,295			\$8,938 \$32,092	(\$5,441) (\$19,501)	\$423,936 \$3,349,696	\$625,609 \$3,463,769	67.8% 96.7%	8.0% 11.9%	1.1515	1.0291	\$487,083 \$4,113,117	\$677,835 \$5,343,432	1.0338	\$646,762 \$4.030.338	75.3% 102.1%	4.8% 32.6%	-6.4% -7.3%	\$605,106 \$3,736,593	(\$72,729) (\$1,606,839)	80.5% 110.1%	24.7% 63.3%	11.3% 14.2%
	GW 10ta	10,241	9/3	1,290	100.07	υ ψυ,υστ,100	ψ32,092	(\$15,501)	ψ5,549,090	φ5,405,709	30.176	11.9%	1.2290	1.0293	φη,113,117	90,043,432	1.1030	ψ4,030,336	102.1%	32.0%	-1.3%	95,130,383	(\$1,000,039)	110.176	03.3%	14.276

CareFirst BlueCross BlueShield (BlueChoice) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - PPACA District of Columbia

		Paid thru Midpt	8/31/2012 12/30/2011			Spans Thru Midpt Trend Mos	5/31/2014 10/30/2013 22.0		Capitations Trend Non-CDH Trend	1.8% 12.5%				Modical E	Saver OE ooling Charge:	78.0% 150.0% 5.7%										
		Rx Rebates	-7.5%			Current Rate Level	1/1/2013		CDH Trend	8.0%				wedical P	ouring Charge.	3.7%			1		1				Ì	1
1 2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17 Projected	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 08/2012	Members 08/2012	Distributi on	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Claims + Capitations + Rebates	Required Income	IAF	Income at Current 01/2013 Level	Proj LR at Current Rate Level	Incremental Rate		Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate	
Medical Experience		MOILLIS	00/2012	00/2012	on	Catastrophic	Capitations	Rebates	Repates	income	Ratio	Assumed	ractor	Pactor	Rebates	income	IAF	01/2013 Level	Level	04/2013 Over	01/2013	income	Needed Income	increase	04/2013 Ove	: 04/2012
Underwritten Standard	High Medium Low	509 379 886	39 36 60	47 37 66	4.6% 4.3% 7.1%	\$41,692 \$62,015 \$86,345	\$845 \$634 \$1,470	\$0 \$0 \$0	\$42,537 \$62,649 \$87.815	\$98,541 \$65,430 \$153,878	43.2% 95.7% 57.1%	12.5% 12.5% 12.5%	1.2410 1.2410 1.2410	1.0326 1.0327 1.0327	\$52,613 \$77,616 \$108,674	\$67,815 \$100,042 \$140.073	1.1183 1.1195 1.1196	\$110,199 \$73,251 \$172,278	47.7% 106.0% 63.1%	-38.5% 36.6% -18.7%	3.0% 3.0% 3.0%	\$113,505 \$75,448 \$177,446	\$45,690 (\$24,594) \$37,373	46.4% 102.9% 61.2%	-32.6% 49.5% -11.0%	12.8% 12.8% 12.8%
HSA (incl Rx)	HSA 1200 HSA 2700	487 86	30	39	3.5%	\$48,122 \$16,120	\$815 \$141	(\$166) (\$401)	\$48,771 \$15,859	\$101,045 \$21,579	48.3% 73.5%	8.0% 8.0%	1.1515	1.0323	\$56,064 \$18,246	\$78,020 \$25,391	1.0415	\$105,235 \$22,477	53.3% 81.2%	-18.7% -25.9% 13.0%	1.9% 1.9%	\$107,234 \$22,904	\$29,215 (\$2,487)	52.3% 79.7%	-24.2% 15.5%	4.2% 4.2%
HealthyBlue	HB TO 1500 HB HSA 2500 HB2 1500 HB2 2500	3,017 183 844 437	185 9 309 148	212 11 377 188	21.8% 1.1% 36.5% 17.5%	\$450,364 \$5,418 \$67,661 \$33,864		\$ (38,003) (\$7) \$0 \$0	\$417,675 \$5,713 \$68,842 \$34,476	\$580,276 \$29,263 \$111,332 \$56,008	72.0% 19.5% 61.8% 61.6%	8.0% 8.0% 8.0% 8.0%	1.1515 1.1515 1.1515 1.1515	1.0308 1.0344 1.0429	\$480,325 \$6,543 \$79,146 \$39,634	\$668,432 \$9,106 \$110,141 \$55,155	1.0982 1.0985 1.0901 1.0883	\$637,234 \$32,144 \$121,363 \$60,955	75.4% 20.4% 65.2% 65.0%	4.9% -71.7% -9.2% -9.5%	4.9% 1.9% 4.9% 0.0%	\$668,458 \$32,755 \$127,310 \$60,955	\$27 \$23,649 \$17,169 \$5,800	71.9% 20.0% 62.2% 65.0%	13.1% -69.5% -2.2% -2.5%	13.1% 9.8% 13.1%
	UW Total	6,828	821	982	96.9%	\$33,864	\$11,312	(\$38,577)	\$784,336	\$1,217,352	64.4%	9.1%	1.1515	1.0334	\$39,634	\$1,254,174	1.0883	\$1,335,137	68.8%	-9.5% -6.1%	3.8%	\$1,386,017	\$131,843	66.3%	1.2%	7.8% 11.8%
HIPAA Standard	High Low	92 227	6 20	7 20	0.7% 2.4%	\$13,834 \$27,725	\$164 \$387	\$0 \$0	\$13,998 \$28,111	\$46,112 \$167,264	16.8%	12.5% 12.5%	1.2410 1.2410	1.0287 1.0310	\$17,337 \$34,806	\$22,347 \$44,862	0.9615 0.9657	\$44,338 \$161,530	39.1% 21.5%	-49.6% -72.2%	3.0% 3.0%	\$45,668 \$166,376	\$23,322 \$121,513	38.0% 20.9%	-49.1% -71.9%	4.0% 4.4%
Medical - Underwritten & HIPAA	HIPAA Total	319	26	27	3.1%	\$41,559	\$551	\$0	\$42,110	\$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143	\$67,209	0.9648	\$205,868	25.3%	-67.4%	3.0%	\$212,044	\$144,835	24.6%	-66.9%	4.3%
	UW & HIPAA Total	7,147	847	1,009	100.0%	\$853,159	\$11,863	(\$38,577)	\$826,445	\$1,430,727	57.8%	9.3%	1.1770	1.0333	\$971,004	\$1,321,383	1.0771	\$1,541,004	63.0%	-14.3%	3.7%	\$1,598,061	\$276,678	60.8%	-8.4%	10.8%
Rx Experience Underwritten																										
Standard	High Medium	509 379	39 36	47 37	4.6% 4.3%	\$24,338 \$9,508	\$0 \$0	(\$1,820) (\$711)	\$22,517 \$8,797	\$49,913 \$33,391	45.1% 26.3%	15.5% 15.5%	1.3031	1.0000	\$29,342 \$11,463	\$37,820 \$14,775	0.8923	\$44,537 \$29,825	65.9% 38.4%	-15.1% -50.5%	3.0%	\$45,873 \$30,719	\$8,053 \$15,945	64.0% 37.3%	-25.8% -56.7%	-10.0% -10.0%
	Low HB2 1500	886 844	36 60 309	66 377	7.1%	\$25,117 \$12,375	\$0 \$0	(\$1,878) (\$925)	\$23,239 \$11,449	\$80,284 \$20,925	28.9% 54.7%	15.5% 15.5%	1.3031	1.0000	\$30,282 \$14,919	\$39,031 \$20,762	0.8933	\$71,716 \$22.813	42.2% 65.4%	-45.6% -9.0%	3.0% 4.9%	\$73,868 \$23,931	\$34,837 \$3,169	41.0% 62.3%	-52.5% -1.9%	-10.0% 13.1%
	HB2 2500 UW Total	437 3.055	148 592	188 715	17.5%	\$6,627 \$77,964	\$0 \$0	(\$496) (\$5.830)	\$6,131 \$72,133	\$11,627 \$196,140	52.7% 36.8%	15.5% 15.5%	1.3031	1.0000	\$7,989 \$93,995	\$11,118 \$123,506	1.0885	\$12,657 \$181,547	63.1% 51.8%	-12.2% -32.0%	4.9% 3.4%	\$13,277 \$187,668	\$2,159 \$64,162	60.2% 50.1%	-5.3% -37.8%	13.1% -5.5%
HIPAA Standard	High	92	6	7	0.7%	\$13.893	\$0	(\$1.039)	\$12.854	\$0.604	148.0%	15.5%	1.3031	1 0000	\$16.750	\$21.589	1 1256	\$9 774	171 4%	120.9%	3.0%	\$10.067	(\$11.522)	166 4%	133 9%	9.1%
Startdard	Low HIPAA Total	227 319	20 26	20 27	2.4%	\$49,860 \$63,752	\$0 \$0	(\$3,729) (\$4,768)	\$46,131 \$58,985	\$21,477 \$30,161		15.5% 15.5%	1.3031	1.0000	\$60,112 \$76,862	\$77,480 \$99,069	1.0920	\$23,452 \$33,226	256.3% 231.3%	230.4% 198.2%	3.0% 3.0%	\$24,156 \$34,223	(\$53,324) (\$64,846)	248.9% 224.6%	249.8% 215.7%	9.0%
Rx - Underwritten & HIPAA																								77.0%		-3.3%
Medical & Rx Experience COM	UW & HIPAA Total	3,374	618	742	73.0%	\$141,716	\$0	(\$10,598)	\$131,118	\$226,301	57.9%	15.5%	1.3031	1.0000	\$170,857	\$222,575	0.9491	\$214,773	79.6%	3.6%	3.3%	\$221,891	(\$684)	77.0%	-3.0%	-3.3%
Underwritten Standard	High	500	39	47	4.6%	\$66.030	\$845	(\$1.820)	\$65.054	\$148.454	43.8%	13.6%	1.2628	1.0326	\$81.955	\$105.634	1.0423	\$154.736	53.0%	-31.7%	3.0%	\$159.378	\$53.743	51.4%	-30.5%	4.9%
Standard	Medium Low	379 886	36 60	37 66	4.0% 4.3% 7.1%	\$71,522 \$111,462	\$634 \$1,470	(\$711) (\$1,820)	\$71,445 \$111,054	\$98,820 \$234,161	72.3% 47.4%	12.9%	1.2487	1.0327	\$89,079 \$138,956	\$114,817 \$179,104	1.0423	\$103,075 \$243,994	86.4% 57.0%	-31.7% 11.4% -26.6%	3.0%	\$106,168 \$251,314	(\$8,649) \$72,209	83.9% 55.3%	13.3% -25.2%	4.8% 4.9%
HSA	HSA 1200 HSA 2700	487 86	30	39	3.5%	\$48,122 \$16,120	\$815 \$141	(\$1,676) (\$166) (\$401)	\$48,771 \$15,859	\$101,045 \$21,579	48.3% 73.5%	8.0% 8.0%	1.1515	1.0323	\$56,064 \$18,246	\$78,020 \$25,391	1.0415	\$105,235 \$22,477	53.3% 81.2%	-25.9% -25.9% 13.0%	1.9%	\$107,234 \$22,904	\$29,215 (\$2,487)	52.3% 79.7%	-24.2% 15.5%	4.2% 4.2%
HealthyBlue	HB TO 1500 HB HSA 2500	3,017	185	212	21.8%	\$450,364 \$5,418	\$5,313 \$302	(\$38,003)	\$417,675 \$5 713	\$580,276 \$29,263	72.0% 19.5%	8.0%	1.1515	1.0308	\$480,325 \$6 543	\$668,432 \$9.106	1.0982	\$637,234 \$32,144	75.4%	4.9%	4.9%	\$668,458	\$27 \$23,649	71.9% 20.0%	13.1%	13.1%
	HB2 1500 HB2 2500	183 844 437	309 148	11 377 188	36.5% 17.5%	\$80,035 \$40,491	\$1,182 \$612	(\$7) (\$925) (\$496)	\$80,292 \$40,607	\$132,257 \$67,636	60.7%	8.0% 9.1% 9.2%	1.1735	1.0429	\$94,065 \$47,623	\$130,903 \$66,273	1.0901	\$144,176 \$73,612	20.4% 65.2% 64.7%	-71.7% -9.2% -10.0%	1.9% 4.9% 0.8%	\$32,755 \$151,241 \$74,232	\$20,338 \$7,959	62.2% 64.2%	-69.5% -2.1% -2.9%	9.8% 13.1%
-	UW Total	6,828	821	982	96.9%	\$889,564	\$11,312	(\$44,407)	\$856,469	\$1,413,492	60.6%	9.7%	1.1846	1.0334	\$1,012,856	\$1,377,680	1.0730	\$1,516,684	66.8%	-9.2%	3.8%	\$1,573,685	\$196,005	64.4%	-4.3%	9.3%
HIPAA Standard	High	92	6	7	0.7%	\$27,727	\$164		\$26,852	\$54,795		14.0%	1.2709	1.0287	\$34,087	\$43,935	0.9875	\$54,112	63.0%	-18.8%	3.0%	\$55,735	\$11,800	61.2%	-17.3%	4.9%
	Low HIPAA Total	227 319	20 26	20 27	3.1%	\$77,584 \$105,311	\$387 \$551	(\$3,729) (\$4,768)	\$74,242 \$101,095	\$188,741 \$243,536	39.3% 41.5%	14.4% 14.3%	1.2798	1.0310	\$94,918 \$129,005	\$122,342 \$166,278	0.9801	\$184,982 \$239,094	51.3% 54.0%	-33.9% -30.5%	3.0%	\$190,532 \$246,267	\$68,189 \$79,989	49.8% 52.4%	-32.6% -29.1%	4.9% 4.9%
Medical - Underwritten & HIPAA	UW & HIPAA Total	7,147	847	1,009	100.0%	\$994,875	\$11,863	(\$49,175)	\$957,564	\$1,657,028	57.8%	10.2%	1.1945	1.0333	\$1,141,861	\$1,543,958	1.0596	\$1,755,778	65.0%	-12.1%	3.7%	\$1,819,952	\$275,994	62.7%	-7.7%	8.7%
Medical Experience																										
Underwritten	Standard HSA (incl Rx) HealthyBlue	1,774 573 3,200	135 35 194	150 44 223	15.9% 4.1% 22.9%	\$190,052 \$64,242 \$455,782	\$2,949 \$955 \$5,615	\$0 (\$568) (\$38,009)	\$193,000 \$64,630 \$423,388	\$317,848 \$122,624 \$609,539	60.7% 52.7% 69.5%	12.5% 8.0% 8.0%	1.2410 1.1515 1.1515	1.0327 1.0325 1.0310	\$238,904 \$74,309 \$486,869	\$307,930 \$103,411 \$677.537	1.1192 1.0415 1.0982	\$355,728 \$127,712 \$669,378	67.2% 58.2% 72.7%	-13.4% -19.0% 1.2%	3.0% 1.9% 4.8%	\$366,400 \$130,139 \$701,213	\$58,470 \$26,728 \$23,676	65.2% 57.1% 69.4%	-5.2% -17.2% 9.1%	12.8% 4.2% 12.9%
	HealthyBlue 2.0 UW Total	1,281	457 821	565 982	54.0% 96.9%	\$101,525 \$811,600	\$1,793 \$11,312	\$0 (\$38.577)	\$103,318 \$784,336	\$167,341 \$1,217,352	61.7%	8.0% 9.1%	1.1515	1.0429	\$118,779 \$918.861	\$165,296 \$1,254,174	1.0895	\$182,319 \$1,335,137	65.1% 68.8%	-9.3% -6.1%	3.3% 3.8%	\$188,265 \$1,386,017	\$22,969 \$131.843	63.1% 66.3%	-2.3% 1.2%	11.3% 11.8%
HIPAA	Standard HIPAA Total	319 319	26	27	3.1%	\$41,559 \$41,559	\$551 \$551	\$0 \$0	\$42,110 \$42.110	\$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143 \$52,143	\$67,209 \$67,209	0.9648	\$205,868 \$205,868	25.3% 25.3%	-67.4%	3.0%	\$212,044	\$144,835 \$144,835	24.6%	-66.9%	4.3%
Medical - Underwritten & HIPAA			26		3.1%					\$213,375	19.7%	12.5%	1.2410	1.0303			0.9648			-67.4%	3.0%	\$212,044		24.6%	-66.9%	10.8%
Rx Experience	UW & HIPAA Total	7,147	847	1,009	100.0%	\$853,159	\$11,863	(\$38,577)	\$826,445	\$1,430,727	57.8%	9.3%	1.1770	1.0333	\$971,004	\$1,321,383	1.0771	\$1,541,004	63.0%	-14.3%	3.7%	\$1,598,061	\$276,678	60.8%	-8.4%	10.8%
Underwritten	Standard	1,774	135	150	15.9%	\$58,962	\$0	(\$4,409)	\$54,553	\$163,588	33.3%	15.5%	1.3031	1.0000	\$71,086	\$91,625	0.8930	\$146,077	48.7%	-37.3%	3.0%	\$150,460	\$58,834	47.2%	-45.2%	-10.0%
-	HealthyBlue 2.0 UW Total	1,281 3,055	457 592	565 715	54.0% 15.9%	\$19,002 \$77,964	\$0 \$0	(\$1,421) (\$5,830)	\$17,581 \$72,133	\$32,552 \$196,140	54.0% 36.8%	15.5% 15.5%	1.3031	1.0000	\$22,909 \$93,995	\$31,880 \$123,506	1.0896 0.9256	\$35,470 \$181,547	64.6% 51.8%	-10.1% -32.0%	4.9% 3.4%	\$37,208 \$187,668	\$5,328 \$64,162	61.6% 50.1%	-3.1% -37.8%	13.1% -5.5%
HIPAA	Standard HIPAA Total	319 319	26 26	27 27	3.1%	\$63,752 \$63,752	\$0 \$0	(\$4,768) (\$4,768)	\$58,985 \$58,985	\$30,161 \$30,161	195.6% 195.6%	15.5% 15.5%	1.3031	1.0000	\$76,862 \$76,862	\$99,069 \$99,069	1.1016	\$33,226 \$33,226	231.3% 231.3%	198.2% 198.2%	3.0%	\$34,223 \$34,223	(\$64,846) (\$64,846)	224.6% 224.6%	215.7% 215.7%	9.0%
Rx - Underwritten & HIPAA	UW & HIPAA Total	3,374	618	742	19.0%	\$141,716	***	(\$10,598)	\$131,118	\$226,301	57.9%	15.5%	1.3031	1.0000	\$170,857	\$222,575	0.0404	\$214,773	79.6%	3.6%	3.3%	\$221,891	(\$684)	77.0%	-3.0%	-3.3%
Medical & Rx Experience COMI		3,3/4	616	142	19.0%	\$141,716	\$0	(\$10,596)	\$131,110	\$226,301	57.9%	15.5%	1.3031	1.0000	\$170,057	\$222,575	0.9491	\$214,773	79.0%	3.0%	3.3%	\$221,091	(\$604)	77.0%	-3.0%	-3.3%
Underwritten	Standard	1,774	135	150	15.9%	\$249,014	\$2,949	(\$4,409)	\$247,553	\$481,436	51.4%	13.2%	1.2549	1.0327	\$309,990	\$399,556	1.0423	\$501,805	61.8%	-20.4%	3.0%	\$516,859	\$117,304	60.0%	-18.9%	4.9%
	HSA (incl Rx) HealthyBlue	573 3,200	35 194	44 223	4.1% 22.9%		\$955 \$5,615	(\$568) (\$38,009)	\$64,630 \$423,388	\$122,624 \$609,539	52.7% 69.5%	8.0% 8.0%	1.1515 1.1515	1.0325 1.0310	\$74,309 \$486,869	\$103,411 \$677,537	1.0415 1.0982	\$127,712 \$669,378	58.2% 72.7%	-19.0% 1.2%	1.9% 4.8%	\$130,139 \$701,213	\$26,728 \$23,676	57.1% 69.4%	-17.2% 9.1%	4.2% 12.9%
	HealthyBlue 2.0 UW Total	1,281 6,828	457 821	565 982	54.0% 96.9%	\$120,526 \$889,564	\$1,793 \$11,312	(\$1,421) (\$44,407)	\$120,899 \$856,469	\$199,893 \$1,413,492	60.5% 60.6%	9.1% 9.7%	1.1739 1.1846	1.0429 1.0334	\$141,688 \$1,012,856	\$197,176 \$1,377,680	1.0895 1.0730	\$217,788 \$1,516,684	65.1% 66.8%	-9.5% -9.2%	3.5% 3.8%	\$225,473 \$1,573,685	\$28,297 \$196,005	62.8% 64.4%	-2.4% -4.3%	11.6% 9.3%
HIPAA	Standard HIPAA Total	319 319	26 26	27 27	3.1% 3.1%	\$105,311 \$105,311	\$551 \$551	(\$4,768) (\$4,768)	\$101,095 \$101,095	\$243,536 \$243,536	41.5% 41.5%	14.3% 14.3%	1.2774 1.2774	1.0303 1.0303	\$129,005 \$129,005	\$166,278 \$166,278	0.9818 0.9818	\$239,094 \$239,094	54.0% 54.0%	-30.5% -30.5%	3.0% 3.0%	\$246,267 \$246,267	\$79,989 \$79,989	52.4% 52.4%	-29.1% -29.1%	4.9% 4.9%
Medical - Underwritten & HIPAA	UW & HIPAA Total	7,147	847	1,009	100.0%	\$994,875	\$11,863	(\$49,175)	\$957,564	\$1,657,028	57.8%	10.2%	1.1945	1.0333	\$1,141,861	\$1,543,958	1.0596	\$1,755,778	65.0%	-12.1%	3.7%	\$1,819,952	\$275,994	62.7%	-7.7%	8.7%
Open Enrollment Standard	Medical Rx		1,269 1,269		100.0%	\$4,482,062 \$1,985,604	\$23,806	\$0 (\$148,489)	\$4,505,868 \$1,837,114	\$3,180,740 \$495,283	141.7% 370.9%	12.5% 15.5%	1.2410	1.0323	\$5,586,914 \$2,393,895	\$3,724,609 \$1,595,930	1.0546	\$3,354,258 \$540,396	166.6% 443.0%	11.0% 195.3%	19.9% 19.9%	\$4,021,755 \$647,934	\$297,146	138.9% 369.5%	11.0% 195.3%	19.9%
	OE Medical & Rx Total	14,260	1,269	1,497	100.0%	\$1,985,604 \$6,467,666		(\$148,489) (\$148,489)	\$1,837,114 \$6,342,982	\$3,676,023	172.6%	13.4%	1.2591	1.0323	\$2,393,895	\$1,595,930 \$5,320,539	1.0595	\$540,396 \$3,894,653	443.0% 204.9%	195.3% 36.6%	19.9%	\$4,669,689	(\$650,850)	369.5% 170.9%	195.3% 36.6%	19.9% 19.9%
Grand	Total (incl OE)	21,407	2,116	2,506	0.0%	\$7,462,541	\$35,670	(\$197,664)	\$7,300,546	\$5,333,051	136.9%	13.0%	1.2507	1.0326	\$9,122,669	\$6,864,497	1.0595	\$5,650,431	161.5%	21.5%	14.9%	\$6,489,641	(\$374,856)	140.6%	23.2%	16.4%

CareFirst BlueCross BlueShield (BlueCholce) Individual, Non-Medigap Business Pricing Analysis BlueChoice Underwritten and HIPAA business - Composite (GF + Corridor + PPACA) District of Columbia

		Midpt Rx Rebates	12/30/2011		N T	Aldpt Trend Mos Current Rate Level	10/30/2013 22.0 1/1/2013		Capitations Trent Non-CDH Trend CDH Trend	1.6% 12.5% 8.0%				Medical P	OE cooling Charge:	150.0% 5.7%										
																								1		
1 2	3	4 Exp Pd	5	6	7	8	9	10	11 Incurred +	12	13	14	15	16	17 Projected Claims +	18	19	20 Income at	21 Proj LR at	22	23	24	25	26	27	28
		Member Months	Contracts 08/2012	Members 08/2012	Distributi I	ncurred Claims Adjusted for Catastrophic	Capitations	Rebates	Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend C Factor	apitations Factor	Capitations + Rebates	Required Income	IAF	Current 01/2013 Level	Current Rate Level	04/2013 Over	e Increase: 01/2013	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate 04/2013 Over	
Medical Experience																				Derived	Proposed				Derived P	roposed
Underwritten Standard	High	2,479	140	182	7.7%	\$364,090	\$4,290	\$0	\$368,380	\$472,573	78.0%	12.5%	1.2410	1.0302	\$456,263	\$588,092	1.2722	\$601,197	75.9%	-2.2%	-6.4%	\$562,449	(\$25,642)	81.1%	27.2%	21.7%
Saver	Medium Low Saver 30/40	2,495 6,080 3,903	144 340 216	198 449 262	7.9% 18.7% 11.9%	\$588,697 \$1,080,243 \$885,679	\$4,344 \$10,559 \$6,911	\$0 \$0 \$0	\$593,041 \$1,090,802 \$892,590	\$464,559 \$1,070,459 \$704.057	127.7% 101.9% 126.8%	12.5% 12.5% 12.5%	1.2410 1.2410 1.2410	1.0300 1.0300 1.0290	\$735,060 \$1,351,482 \$1,106,259	\$947,442 \$1,741,967 \$1,418,229	1.2787 1.2586 1.1571	\$594,027 \$1,347,318 \$814.654	123.7% 100.3% 135.8%	59.5% 29.3% 74.1%	-7.2% -6.8% -8.4%	\$551,241 \$1,255,867 \$746,223	(\$396,201) (\$486,100) (\$672,006)	133.3% 107.6% 148.2%	109.6% 67.7% 118.0%	21.9% 20.9% 14.7%
HSA (incl Rx)	HSA 1200 HSA 2700	4,158 1,473	216 220 83	301 97	11.9% 12.1% 4.6%	\$885,679 \$426,608 \$58,074	\$6,911 \$7,285 \$2,608	(\$5,597) (\$412)	\$892,590 \$428,296 \$60,270	\$704,057 \$575,458 \$172,775	74.4% 34.9%	12.5% 8.0% 8.0%	1.2410 1.1515 1.1515	1.0290 1.0296 1.0290	\$1,106,259 \$492,309 \$69,083	\$1,418,229 \$685,109 \$96,138	1.15/1 1.0842 0.8715	\$623,908 \$150,567	78.9% 45.9%	74.1% 9.8% -36.1%	-8.4% -6.0% -1.3%	\$746,223 \$586,677 \$148,568	(\$98,432) \$52,431	148.2% 83.9% 46.5%	32.0% -36.6%	14.7% 13.1% -2.0%
HealthyBlue	HB TO 1500 HB HSA 2500	3,017	185	212	10.2%	\$450,364 \$5,418	\$5,313 \$302	(\$38,003) (\$7)	\$417,675 \$5,713	\$580,276 \$29,263	72.0% 19.5%	8.0%	1.1515	1.0308	\$480,325 \$6,543	\$668,432 \$9,106	1.0982	\$637,234 \$32,144	75.4% 20.4%	4.9% -71.7%	4.9%	\$668,458 \$32,755	\$27 \$23,649	71.9% 20.0%	13.1%	13.1%
	HB2 1500 HB2 2500	183 844 437	309 148	11 377 188	17.0% 8.1%	\$67,661 \$33,864	\$1,182 \$612	\$0 \$0	\$68,842 \$34,476	\$111,332 \$56,008	61.8% 61.6%	8.0% 8.0%	1.1515 1.1515	1.0429 1.0429	\$79,146 \$39,634	\$110,141 \$55,155	1.0901 1.0883	\$121,363 \$60,955	65.2% 65.0%	-9.2% -9.5%	1.9% 4.9% 0.0%	\$127,310 \$60,955	\$17,169 \$5,800	62.2% 65.0%	-2.2% -2.5%	9.8% 13.1% 7.8%
HIPAA	UW Total	25,069	1,794	2,277	98.6%	\$3,960,697	\$43,405	(\$44,018)	\$3,960,084	\$4,236,760	93.5%	11.4%	1.2182	1.0304	\$4,816,105	\$6,319,809	1.1762	\$4,983,368	96.6%	26.8%	-4.9%	\$4,740,504	(\$1,579,305)	101.6%	56.0%	
Standard	High Low HIPAA Total	92 227 319	6 20 26	7 20 27	0.3% 1.1% 1.4%	\$13,834 \$27,725 \$41,559	\$164 \$387 \$551	\$0 \$0 \$0	\$13,998 \$28,111 \$42,110	\$46,112 \$167,264 \$213,375	30.4% 16.8% 19.7%	12.5% 12.5% 12.5%	1.2410 1.2410 1.2410	1.0287 1.0310 1.0303	\$17,337 \$34,806 \$52,143	\$22,347 \$44,862 \$67,209	0.9615 0.9657 0.9648	\$44,338 \$161,530 \$205,868	39.1% 21.5% 25.3%	-49.6% -72.2% -67.4%	3.0% 3.0% 3.0%	\$45,668 \$166,376 \$212,044	\$23,322 \$121,513 \$144,835	38.0% 20.9% 24.6%	-49.1% -71.9% -66.9%	4.0% 4.4% 4.3%
Medical - Underwritten & HIPAA		25.388	1.820		100.0%	\$4,002,256	\$43.956		\$4.002.193	\$4,450,136	89.9%	11.4%	1.2185	1.0304	\$4.868.248	\$6.387.018	1.1661	\$5.189.235	93.8%	23.1%	-4.6%	\$4.952.548	(\$1,434,470)	98.3%	50.2%	16.5%
Rx Experience	OW WITH AN IOLA	20,300	1,020	2,304	100.076	\$4,002,230	\$43,550	(344,010)	\$4,002,153	94,430,130	05.570	11.478	1.2103	1.0304	\$4,000,240	40,367,016	1.1001	93,109,233	93.0 /6	23.176	-4.076	\$4,502,040	(\$1,434,470)	50.376	30.276	10.376
Underwritten Standard	High	2,479	140	182	10.6%	\$67,163	\$0	(\$5,023)	\$62,140	\$150,250	41.4%	13.6%	1.2635	1.0000	\$78,515	\$101,200	0.8601	\$129,230	60.8%	-21.7%	1.0%	\$130,566	\$29,366	60.1%	-32.8%	-13.3%
Saver	Medium Low Saver 30/40	2,495 6,080 3,903	144 340 216	198 449 262	10.9% 25.7% 16.3%	\$54,505 \$68,821 \$56,481	\$0 \$0 \$0	(\$4,076) (\$5,147) (\$4,224)	\$50,429 \$63,674	\$132,387 \$272,869 \$52,442	38.1% 23.3% 99.6%	13.0% 13.6% 12.5%	1.2518 1.2637 1.2410	1.0000	\$63,130 \$80,463 \$64,852	\$81,370 \$103,712 \$83,141	0.8642 0.8584 0.9594	\$114,410 \$234,232 \$50,313	55.2% 34.4% 128.9%	-28.9% -55.7% 65.2%	0.8% 0.9% 0.0%	\$115,305 \$236,383	\$33,935 \$132,672	54.8% 34.0%	-39.1% -62.0% 81.1%	-13.7% -13.5% 9.6%
HSA (Rx incl w/ Medical)	HSA 1200	3,903	216	262	16.3%	\$56,481	\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%
HealthyBlue	HSA 2700 HB TO 1500 HB HSA 2500																									
	HB2 1500 HB2 2500	844 437	309 148	188	23.4% 11.2%	\$12,375 \$6,627	\$0 \$0	(\$925) (\$496)	\$11,449 \$6,131	\$20,925 \$11,627	54.7% 52.7%	15.5% 15.5%	1.3031	1.0000	\$14,919 \$7,989	\$20,762 \$11,118	1.0902 1.0885	\$22,813 \$12,657	65.4% 63.1%	-9.0% -12.2%	4.9% 4.9%	\$23,931 \$13,277	\$3,169 \$2,159	62.3% 60.2%	-1.9% -5.3%	13.1% 13.1%
HIPAA Standard	UW Total High	16,238	1,297	1,656	98.0%	\$265,972	\$0 \$0	(\$1,039)	\$246,082 \$12,854	\$640,501	38.4%	13.4%	1.2592	1.0000	\$309,869 \$16,750	\$401,303	0.8800	\$563,654 \$9,774	55.0% 171.4%	-28.8% 120.9%	1.1%	\$569,774 \$10,067	\$168,472 (\$11,522)	54.4% 166.4%	-36.4% 133.9%	-9.8%
Standard	Low HIPAA Total	227 319	20 26	20 27	1.5%	\$13,893 \$49,860 \$63,752	\$0 \$0 \$0	(\$3,729) (\$4,768)	\$46,131 \$58.985	\$8,684 \$21,477 \$30,161	214.8%	15.5% 15.5% 15.5%	1.3031	1.0000	\$60,112 \$76,862	\$21,589 \$77,480 \$99,069	1.0920	\$23,452 \$33,226	256.3% 231.3%	230.4% 198.2%	3.0% 3.0% 3.0%	\$24,156 \$34,223	(\$53,324) (\$64,846)	248.9% 224.6%	249.8% 215.7%	9.1% 9.0% 9.0%
Rx - Underwritten & HIPAA	UW & HIPAA Total	16,557	1,323	1 683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%		1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%		1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Medical & Rx Experience COI			1,000	- 1,000				(42 1,000)	***************************************	**********						*********		***********				***************************************	*********			
Underwritten Standard	High Medium	2,479 2,495	140 144	182 198	7.7% 7.9%	\$431,253 \$643,202	\$4,290 \$4,344	(\$5,023) (\$4,076)	\$430,520 \$643,470	\$622,824 \$596,946	69.1% 107.8%	12.7% 12.5%	1.2443 1.2419	1.0302	\$534,778 \$798,190	\$689,292 \$1,028,812	1.1728 1.1868	\$730,427 \$708,437	73.2% 112.7%	-5.6% 45.2%	-5.1% -5.9%	\$693,015 \$666,545	\$3,724 (\$362,267)	77.2% 119.8%	12.1% 75.0%	12.8% 13.4%
Saver	Low Saver 30/40	6,080 3,903	340 216	449 262	18.7% 11.9%	\$1,149,064 \$942,160	\$10,559 \$6,911	(\$5,147) (\$4,224)	\$1,154,476 \$944.847	\$1,343,328 \$756,499	85.9% 124.9%	12.5% 12.6% 12.5%	1.2423	1.0300	\$1,431,945 \$1,171,111	\$1,845,678 \$1,501,370	1.1773	\$1,581,549 \$864,967	90.5% 135.4%	16.7% 73.6%	-5.7% -7.9%	\$1,492,250 \$796,536	(\$353,428) (\$704,834)	96.0% 147.0%	40.2% 115.5%	13.3% 14.4%
HSA	HSA 1200 HSA 2700	4,158 1,473	220 83	301 97	12.1% 4.6%	\$426,608 \$58,074	\$7,285 \$2,608	(\$5,597) (\$412)	\$428,296 \$60,270	\$575,458 \$172,775	74.4% 34.9%	8.0% 8.0%	1.1515 1.1515	1.0296 1.0290	\$492,309 \$69,083	\$685,109 \$96,138	1.0842 0.8715	\$623,908 \$150,567	78.9% 45.9%	9.8%	-6.0% -1.3%	\$586,677 \$148,568	(\$98,432) \$52,431	83.9% 46.5%	32.0% -36.6%	13.1% -2.0%
HealthyBlue	HB TO 1500 HB HSA 2500	3,017 183	185 9	212 11	10.2% 0.5%	\$450,364 \$5,418	\$5,313 \$302	(\$38,003) (\$7)	\$417,675 \$5,713	\$580,276 \$29,263	72.0% 19.5%	8.0% 8.0%	1.1515 1.1515	1.0308	\$480,325 \$6,543	\$668,432 \$9,106	1.0982 1.0985	\$637,234 \$32,144	75.4% 20.4%	4.9% -71.7%	4.9% 1.9%	\$668,458 \$32,755	\$27 \$23,649	71.9% 20.0%	13.1% -69.5%	13.1% 9.8%
	HB2 1500 HB2 2500 UW Total	844 437 25.069	309 148 1 794	377 188 2 277	17.0% 8.1% 98.6%	\$80,035 \$40,491 \$4,226,669	\$1,182 \$612 \$43,405	(\$925) (\$496)	\$80,292 \$40,607 \$4,206,165	\$132,257 \$67,636 \$4,877,261	60.7% 60.0%	9.1% 9.2% 11.5%	1.1735 1.1748 1.2206	1.0429 1.0429 1.0304	\$94,065 \$47,623 \$5,125,973	\$130,903 \$66,273 \$6 721 112	1.0901 1.0884 1.1373	\$144,176 \$73,612 \$5,547,022	65.2% 64.7% 92.4%	-9.2% -10.0% 21.2%	4.9% 0.8%	\$151,241 \$74,232 \$5,310,278	\$20,338 \$7,959	62.2% 64.2% 96.5%	-2.1% -2.9% 42.8%	13.1% 8.7%
HIPAA						*	*	(000,000)	* 11-11-11	• 1,011,000					***************************************	***************************************		***************************************				***************************************	(01,410,004)			
Standard	High Low HIPAA Total	92 227 319	6 20 26	7 20 27	0.3% 1.1% 1.4%	\$27,727 \$77,584 \$105,311	\$164 \$387 \$551	(\$1,039) (\$3,729) (\$4,768)	\$26,852 \$74,242 \$101.095	\$54,795 \$188,741 \$243,536	49.0% 39.3% 41.5%	14.0% 14.4% 14.3%	1.2709 1.2798 1.2774	1.0287 1.0310 1.0303	\$34,087 \$94,918 \$129,005	\$43,935 \$122,342 \$166,278	0.9875 0.9801 0.9818	\$54,112 \$184,982 \$239,094	63.0% 51.3% 54.0%	-18.8% -33.9% -30.5%	3.0% 3.0% 3.0%	\$55,735 \$190,532 \$246,267	\$11,800 \$68,189 \$79,989	61.2% 49.8% 52.4%	-17.3% -32.6% -29.1%	4.9% 4.9%
Medical - Underwritten & HIPAA																										
Medical Experience	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.0%	\$5,556,545	(\$1,330,845)	94.6%	39.5%	12.5%
Underwritten	Standard Saver	11,054 3,903	624 216	829 262	34.3% 11.9%	\$2,033,030 \$885,679	\$19,193 \$6,911	\$0 \$0	\$2,052,223 \$892,590	\$2,007,591 \$704,057	102.2% 126.8%	12.5% 12.5%	1.2410 1.2410	1.0301 1.0290	\$2,542,806 \$1,106,259	\$3,277,500 \$1,418,229	1.2665 1.1571	\$2,542,542 \$814,654	100.0% 135.8%	28.9% 74.1%	-6.8% -8.4%	\$2,369,556 \$746,223	(\$907,944) (\$672,006)	107.3% 148.2%	67.8% 118.0%	21.3% 14.7%
	HSA (incl Rx) HealthyBlue	5,631 3,200	303 194	262 398 223	16.6% 10.7%	\$484,681 \$455,782	\$9,893 \$5,615	(\$6,009) (\$38,009)	\$488,566 \$423,388	\$748,233 \$609,539	65.3% 69.5%	8.0% 8.0%	1.1515 1.1515	1.0294	\$561,392 \$486,869	\$781,246 \$677,537	1.0351	\$774,475 \$669,378	72.5% 72.7%	0.9% 1.2%	-5.1% 4.8%	\$735,245 \$701,213	(\$46,001) \$23,676	76.4% 69.4%	17.0% 9.1%	10.1% 12.9%
	HealthyBlue 2.0 UW Total	1,281 25,069	457 1,794	565 2,277	25.1% 98.6%	\$101,525 \$3,960,697	\$1,793 \$43,405	\$0 (\$44,018)	\$103,318 \$3,960,084	\$167,341 \$4,236,760	61.7% 93.5%	8.0% 11.4%	1.1515 1.2182	1.0429	\$118,779 \$4,816,105	\$165,296 \$6,319,809	1.0895 1.1762	\$182,319 \$4,983,368	65.1% 96.6%	-9.3% 26.8%	3.3% -4.9%	\$188,265 \$4,740,504	\$22,969 (\$1,579,305)	63.1% 101.6%	-2.3% 56.0%	11.3% 17.0%
HIPAA	Standard HIPAA Total	319 319	26 26	27 27	1.4%	\$41,559 \$41,559	\$551 \$551	\$0 \$0	\$42,110 \$42,110	\$213,375 \$213,375	19.7% 19.7%	12.5% 12.5%	1.2410	1.0303	\$52,143 \$52,143	\$67,209 \$67,209	0.9648 0.9648	\$205,868 \$205,868	25.3% 25.3%	-67.4% -67.4%	3.0% 3.0%	\$212,044 \$212,044	\$144,835 \$144,835	24.6% 24.6%	-66.9% -66.9%	4.3%
Medical - Underwritten & HIPAA	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,002,256	\$43,956	(\$44,018)	\$4,002,193	\$4,450,136	89.9%	11.4%	1.2185	1.0304	\$4,868,248	\$6,387,018	1.1661	\$5,189,235	93.8%	23.1%	-4.6%	\$4,952,548	(\$1,434,470)	98.3%	50.2%	16.5%
Rx Experience Underwritten	Standard	11,054	624	829	47.2%	\$190,489	\$0	(\$14,245)	\$176,244	\$555,506	31.7%	13.4%	1.2602	1.0000	\$222,108	\$286,281	0.8602	\$477,871	46.5%	-40.1%	0.9%	\$482,254	\$195,972	46.1%	-48.6%	-13.5%
	Saver HSA (Rx incl w/ Medical)	3,903	216	262	16.3%	\$56,481	\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%
	HealthyBlue HealthyBlue 2.0 UW Total	1,281	457 1,297	565 1.656	34.5% 98.0%	\$19,002 \$265.972	\$0 \$0	(\$1,421) (\$19,890)	\$17,581 \$246.082	\$32,552 \$640.501	54.0% 38.4%	15.5% 13.4%	1.3031	1.0000	\$22,909 \$309.869	\$31,880 \$401,303	1.0896	\$35,470 \$563,654	64.6% 55.0%	-10.1% -28.8%	4.9% 1.1%	\$37,208 \$569.774	\$5,328 \$168.472	61.6% 54.4%	-3.1% -36.4%	13.1% -9.8%
HIPAA	Standard HIPAA Total	319 319	26	27	2.0%	\$63,752 \$63,752	\$0 \$0	(\$4,768) (\$4,768)	\$58,985 \$58,985	\$30,161 \$30,161	195.6% 195.6%	15.5% 15.5%	1.3031	1.0000	\$76,862 \$76.862	\$99,069	1.1016	\$33,226 \$33,226	231.3% 231.3%	198.2% 198.2%	3.0%	\$34,223 \$34,223	(\$64,846) (\$64,846)	224.6% 224.6%	215.7%	9.0%
Rx - Underwritten & HIPAA																										
Medical & Rx Experience COI	UW & HIPAA Total MBINED	16,557	1,323	1,683	100.0%	\$329,724	\$0	(\$24,658)	\$305,066	\$670,661	45.5%	13.8%	1.2677	1.0000	\$386,730	\$500,372	0.8900	\$596,880	64.8%	-16.2%	1.2%	\$603,997	\$103,625	64.0%	-24.4%	-8.7%
Underwritten	Standard Saver	11,054 3,903 5,631	624 216	829 262	34.3% 11.9%	\$2,223,519 \$942,160	\$6,911	(\$14,245) (\$4,224) (\$6,009)	\$2,228,467 \$944,847	\$2,563,097 \$756,499	86.9% 124.9%	12.6% 12.5%	1.2426 1.2410	1.0301 1.0290	\$2,764,913 \$1,171,111	\$3,563,782 \$1,501,370	1.1784 1.1434	\$3,020,413 \$864,967	91.5% 135.4%	18.0% 73.6%	-5.6% -7.9%	\$2,851,810 \$796,536 \$735,245	(\$711,971) (\$704,834)	97.0% 147.0%	41.5% 115.5%	13.2% 14.4% 10.1%
	HSA (incl Rx) HealthyBlue HealthyBlue 2.0	5,631 3,200 1,281	303 194 457	262 398 223 565	16.6% 10.7% 25.1%	\$484,681 \$455,782 \$120,526	\$9,893 \$5,615 \$1,793	(\$6,009) (\$38,009) (\$1,421)	\$488,566 \$423,388 \$120,899	\$748,233 \$609,539 \$199,893	65.3% 69.5% 60.5%	8.0% 8.0% 9.1%	1.1515 1.1515 1.1739	1.0294 1.0310 1.0429	\$561,392 \$486,869 \$141,688	\$781,246 \$677,537 \$197,176	1.0351 1.0982 1.0895	\$774,475 \$669,378 \$217,788	72.5% 72.7% 65.1%	0.9% 1.2% -9.5%	-5.1% 4.8% 3.5%	\$735,245 \$701,213 \$225,473	(\$46,001) \$23,676 \$28,297	76.4% 69.4% 62.8%	17.0% 9.1% -2.4%	12.9%
HIPAA	UW Total Standard	25,069	1,794	2,277	98.6% 1.4%	\$4,226,669 \$105,311	\$43,405 \$551	(\$63,908) (\$4,768)	\$4,206,165 \$101.095	\$4,877,261 \$243,536	86.2% 41.5%	11.5%	1.2206	1.0304	\$5,125,973 \$129,005	\$6,721,112 \$166,278	1.1373	\$5,547,022 \$239,094	92.4% 54.0%	21.2% -30.5%	-4.3% 3.0%	\$5,310,278 \$246,267	\$28,297 (\$1,410,834) \$79,989	96.5% 52.4%	42.9% -29.1%	11.6% 12.9%
Medical - Underwritten & HIPAA	HIPAA Total	319	26 26	27	1.4%	\$105,311 \$105,311	\$551 \$551	(\$4,768)	\$101,095 \$101,095	\$243,536 \$243,536	41.5%	14.3%	1.2774	1.0303	\$129,005 \$129,005	\$166,278	0.9818	\$239,094 \$239,094	54.0% 54.0%	-30.5% -30.5%	3.0%	\$246,267 \$246,267	\$79,989 \$79,989	52.4% 52.4%	-29.1% -29.1%	4.9%
	UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,331,980	\$43,956	(\$68,676)	\$4,307,260	\$5,120,797	84.1%	11.6%	1.2220	1.0304	\$5,254,978	\$6,887,390	1.1299	\$5,786,116	90.8%	19.0%	-4.0%	\$5,556,545	(\$1,330,845)	94.6%	39.5%	12.5%
Open Enrollment Standard	Medical	14,260	1,269	1,497	100.0%	\$4,482,062	\$23,806	\$0	\$4,505,868	\$3,180,740	141.7%	12.5%	1.2410	1.0323	\$5,586,914	\$3,724,609	1.0546	\$3,354,258	166.6%	11.0%	19.9%	\$4,021,755	\$297,146	138.9%	11.0%	19.9%
	OE Medical & Rx Total	14,260 14,260	1,269 1,269	1,497 1,497	100.0%	\$1,985,604 \$6,467,666	\$0 \$23,806	(\$148,489) (\$148,489)	\$1,837,114 \$6,342,982	\$495,283 \$3,676,023	370.9% 172.6%	15.5% 13.4%	1.3031	1.0000	\$2,393,895 \$7,980,809	\$1,595,930 \$5,320,539	1.0911	\$540,396 \$3,894,653	443.0% 204.9%	195.3% 36.6%	19.9% 19.9%	\$647,934 \$4,669,689	(\$947,996) (\$650,850)	369.5% 170.9%	195.3% 36.6%	19.9% 19.9%
Gran	d Total (incl OE)	39,648	3,089	3,801	0.0%	\$10,799,645	\$67,762	(\$217,165)	\$10,650,242	\$8,796,820	121.1%	12.7%	1.2441	1.0311	\$13,235,787	\$12,207,929	1.1005	\$9,680,769	136.7%	26.1%	5.6%	\$10,226,234	(\$1,981,695)	129.4%	37.9%	15.5%

CareFirst BlueCross BlueShield

Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA) Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

			Rolling-12				
			Observed	Rolling-12	Proposed		
		Weights by	Claims	Normalized	Rating Trend		Prior Rating Trend
Medical Non-HSA	Member Months	Incurred Claims	Trend	Trend	04/01/2013	EP Claims	01/01/2013
HMO - MD	99,215	88.6%	21.6%	18.6%	8.5%	\$21,564,512	8.5%
HMO - DC	14,957	11.4%	33.5%	27.6%	12.5%	\$2,762,359	12.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	7.0%
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	7.1%
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	7.6%
Rx Non-HSA							
HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	6.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	7.0%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Medical & Rx Non-HSA							
HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - VA Total Non-HSA			7.1% 13.0%	11.2% 12.6%	7.5% 7.6%	\$33,621,193 \$98,433,357	7.5% 7.6 %
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	9.0%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	14.5%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	9.8%

CareFirst BlueCross Blue Shield

DICR (Desired Incurred Claims Ratio Derivation) Itemization of Premium Components by Product Individual non-Medigap: DC BlueChoice

ſ	H.S.A. & HB & HB2	2			
	Members a/o 8/31/12	1.186			
	Member to Contract Ratio	1.243			
			Composite		
	5	<u>Function</u>	PMPM PMPM	<u>%</u>	94.074.7
	Projected Claims (+ Capitations)		\$117.68	71.9%	\$1,674,778
	Admin Costs		\$24.03	14.7% 9.9%	\$341,95 \$230,67
	Broker Commissions & Fees		\$16.21	0.00%	
	Contrib to Reserve Invst Income Credit		\$0.00 (\$0.00)	0.0%	\$\(\s\)
	Premium Tax/Community Health Investment		\$3.28	2.0%	\$46,61
	Assessment Fees		\$0.14	0.1%	\$2,03
	Federal Income Tax		\$0.00	0.00%	\$
	State Income Tax		\$0.00	0.0%	\$
)	Patient-Centered Outcome Fee		\$0.17	0.10%	\$2,37
	Reinsurance Fee		\$1.45	0.88%	\$20,57
	Insurer Fee Tax		\$0.82	0.50%	\$11,66
	Risk Charge		\$0.00	0.0%	\$
	SUBTOTAL:		\$164	100.0%	\$2,330,65
5 6 [Saver				
	Members a/o 8/31/12				
	Member to Contract Ratio				
	Projected Claims (+ Capitations)		\$300.05	78.0%	\$943,37
	Admin Costs		\$56.44	14.7%	\$177,44
	Broker Commissions & Fees		\$16.61	4.3%	\$52.22
	Contrib to Reserve		\$0.00	0.0%	\$
3 -	Invst Income Credit		(\$0.00)	0.00%	(\$
4	Premium Tax/Community Health Investment		\$7.69	2.0%	\$24,18
5	Assessment Fees		\$0.34	0.1%	\$1,05
	Federal Income Tax		\$0.00	0.0%	\$
	State Income Tax		\$0.00	0.0%	\$
	Patient-Centered Outcome Fee		\$0.17	0.0%	\$52
9					
	Reinsurance Fee		\$1.45	0.4%	
0	Insurer Fee Tax		\$1.92	0.5%	\$6,05
0 1	Insurer Fee Tax Risk Charge		\$1.92 \$0.00	0.5% 0.0%	\$6,05° \$6
0 1 2	Insurer Fee Tax		\$1.92	0.5%	\$6,05° \$6
0 1 2 3	Insurer Fee Tax Risk Charge		\$1.92 \$0.00	0.5% 0.0%	\$6,05 \$
) 1 2 3	Insurer Fee Tax Risk Charge SUM:		\$1.92 \$0.00	0.5% 0.0%	\$6,05 \$
0 1 2 3 4	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio		\$1.92 \$0.00 \$385	0.5% 0.0% 100.0%	\$6,05 \$ \$1,209,40
0 1 2 3 4 5 6 7	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$1.92 \$0.00 \$385 \$254.46	0.5% 0.0% 100.0%	\$6,05 \$ \$1,209,40 \$2,613,76
0 1 2 3 3 4 4 7 7	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$1.92 \$0.00 \$385 \$254.46 \$48.12	0.5% 0.0% 100.0% 77.6% 14.7%	\$6,05 \$ \$1,209,40 \$2,613,76 \$494,29
0 11 22 33 44 56 77 83 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30	0.5% 0.0% 100.0% 77.6% 14.7%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17
0 11 2 3 3 4 4 7 8 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$
0 11 2 33 44 5 6 7 8 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00)	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$(\$
0 1 2 3 4 5 6 7 8 9 0 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.00%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ (\$
D 1 1 2 3 4 5 6 7 8 9 0 1 1 2 3	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29	0.5% 0.0% 100.0% 77.6% 4.7% 0.0% 0.0% 0.1%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ (\$ \$67,37 \$2,94
0 1 2 3 4 5 6 7 8 9 0 1 2 3 4	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94
0 1 2 3 7 5 6 7 8 9 0 1 2 3 4 5 7 8 9 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invest Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 0.00% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94
0 1 1 2 3 4 5 6 7 8 9 0 1 1 2 3 4 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 (\$0.00) \$6.56 \$0.29 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$5,37
0 1 1 2 3 7 8 9 0 1 1 2 3 3 4 4 5 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$ \$1,771 \$14,84
0 1 2 3 3 4 5 6 7 3 8 9 9 9 1 1 1 5 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$1,71 \$14,84 \$16,85
0 1 2 3 4 5 6 7 3 9 9 1 1 2 3 1 4 7 7 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TawCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.00 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.00% 2.0% 0.1% 0.00% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
0 1 2 3 4 5 6 7 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
) 1 2 3 4 5 6 7 8 9 9 1 1 1 1 1 1 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$5,37 \$14,84 \$16,85
0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 4 5 6 6 7 8 9 0 1 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM:		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00) \$6.56 \$0.29 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,21 \$14,84 \$16,85
0 1 2 3 4 4 5 5 6 7 3 9 0 1 2 3 4 4 5 6 6 7 3 9 0 1 2 3 4 4 5 6 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 6 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 3 4 4 5 7 8 9 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Members a/o 8/31/12 Members on Contract Ratio		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$3.28	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 0.1%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$1,71 \$14,88 \$16,85 \$3,368,95
0123445567890123445	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contril to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations)		\$1.92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$1,57 \$67,37 \$2,94 \$1,71 \$14,84 \$16,85 \$3,366,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 6 6	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invist Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.01 \$1.45 \$11.64 \$0.00 \$328	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.0% 0.1% 0.0% 0.0% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$ \$67,37 \$2,94 \$ \$1,171 \$14,84 \$16,85 \$3,368,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 6 7 7 3 9 0 1 2 3 4 5 6 7 7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 2 3 4 5 6 7 8 9 0 1 2 2 3 4 5 6 7 8 9 0 1 2 2 2 3 4 5 6 7 8 9 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees		\$1,92 \$0.00 \$385 \$254,46 \$48,12 \$15,30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1,45 \$1,45 \$1,64 \$0.00 \$328	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.0% 0.1% 0.0% 0.1% 0.0% 1.1% 0.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$14,71 \$14,84 \$16,85 \$ \$3,368,95
0 1 2 3 4 5 6 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2 3 4 5 7 3 9 0 1 2	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Members a/o 8/31/12 Members a/o 8/31/12 Members a/o Botales Members a		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 1.1% 0.0% 0.0	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$67,37 \$2,94 \$14,71 \$14,84 \$16,85 \$ \$3,368,95
012344567390123456739	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TavCommunity Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00 \$0.00	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.1% 0.0% 0.0% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$3,667,37 \$2,94 \$1,771 \$14,84 \$16,85 \$3,368,95 \$3,368,95
0123445667890123445667890	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium TaxCommunity Health Investment		\$1,92 \$0.00 \$385 \$254,46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 0.1% 0.0% 0.0	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$49,42 \$157,17 \$1,50 \$1,77 \$14,84 \$16,85 \$3,368,95 \$5,231,91 \$1,013,68 \$440,07 \$1,013,68
012345667890123456678901	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$36.66 \$15.92 \$0.00	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.1% 0.5% 0.5% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$1,57 \$67,37 \$2,94 \$1,17 \$14,84 \$16,85 \$3,368,95 \$1,17 \$1,013,69 \$440,07 \$1,013,69 \$440,07 \$1,013,69 \$440,07 \$1,013,69 \$440,07 \$1,013,69 \$1,013,
0123456678901234566789012	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$189.23 \$36.66 \$15.92 \$0.00	0.5% 0.0% 100.0% 110.0% 77.6% 14.7% 4.7% 0.0% 2.0% 0.1% 0.1% 0.1% 0.4% 0.5% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$3,567,37 \$2,94 \$1,711 \$14,84 \$16,85 \$3,366,95 \$3,366,95
0123456789012345667890123	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax State Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Commissions & Fees Contrib to Reserve Invst Income Tax Commissions & Fees Federal Income Tax State Income Tax State Income Tax		\$1,92 \$0.00 \$385 \$254.46 \$48.12 \$15.30 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.5% 0.0% 100.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$15,71 \$14,84 \$16,85 \$3,366,95 \$1,013,69 \$440,07 \$1,013,69 \$1,01
000000000000000000000000000000000000000	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Patient-Centered Outcome Fee Stroker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee		\$1,92 \$0.00 \$385 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0.0	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.0% 100.0% 100.0% 14.7% 14.7% 6.4% 0.0% 0.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$1,209,40 \$1,209,40 \$1,57,17 \$1,57,17 \$1,57,17 \$14,84 \$16,85 \$3,368,95 \$1,013,69 \$4,00,07 \$1,013,69 \$4,00,07 \$1,013,69 \$1,013,69 \$1,013,69 \$4,40,07 \$1,013,69 \$4,40,07 \$1,013,69 \$1,
11	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax State Income Tax State Income Tax State Income Tax State Income Tax Summinum Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee		\$1,92 \$0.00 \$385 \$254,46 \$48.12 \$15.30 \$0.00 \$6.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.45 \$1.45 \$1.45 \$1.45 \$1.45	0.5% 0.0% 100.0% 77.6% 14.7% 4.7% 0.0% 0.0% 0.0% 0.1% 0.5% 0.0% 100.0% 100.0%	\$6,05 \$1,209,40 \$1,209,40 \$2,613,76 \$494,29 \$157,17 \$(\$) \$67,371 \$2,94 \$14,84 \$16,855 \$5,3368,95 \$5,231,91 \$1,013,69 \$440,071 \$13,818 \$6,03 \$5,03 \$5,63 \$5,63 \$5,63
00 0 1 1 2 2 3 3 4 4 5 5 6 6 6 7 7 8 8 9 9 0 0 1 1 2 2 8 1 4 4 5 5 6 6 6 7 7 8 8 9 9 0 0 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 2 2 8 1 1 1 2 2 8 1 1 1 1	Insurer Fee Tax Risk Charge SUM: Standard Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax Patient-Centered Outcome Fee Reinsurance Fee Insurer Fee Tax Risk Charge SUM: TOTAL Members a/o 8/31/12 Member to Contract Ratio Projected Claims (+ Capitations) Admin Costs Broker Commissions & Fees Contrib to Reserve Invst Income Tax Patient-Centered Outcome Fee Stroker Commissions & Fees Contrib to Reserve Invst Income Credit Premium Tax/Community Health Investment Assessment Fees Federal Income Tax State Income Tax State Income Tax Patient-Centered Outcome Fee		\$1,92 \$0.00 \$385 \$48.12 \$15.30 \$0.00 \$5.56 \$0.29 \$0.00 \$0.17 \$1.45 \$1.64 \$0.00 \$328 \$36.66 \$15.92 \$0.00 \$0.0	0.5% 0.0% 100.0% 177.6% 14.7% 4.7% 4.7% 0.0% 0.0% 0.0% 0.0% 1.1% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	\$1,209,40! \$1,209,40! \$2,613,76: \$494,29: \$157,17: \$(\$\frac{5}{2},294: \$1,71: \$14,84: \$16,85: \$5 \$3,368,95!

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business

District of Columbia

Standard, Saver & HSA - Grandfathered & Corridor Proposed Base Rates

Grandfathered

		Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Medica	I	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underw	vritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1	High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2	Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3	Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4	Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5	HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6	HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

Medica	s.I	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Underv		1/1/2013	4/1/2013	% Change	Base Rate	(25% Loau) 1.25	(50% Loau) 1.5
1	High	\$266.78	\$256.38	-3.9%	-\$10.40	NA	NA
2	Medium	\$247.28	\$237.64	-3.9%	-\$9.64	\$297.05	\$356.46
3	Low	\$222.15	\$213.71	-3.8%	-\$8.44	\$267.14	\$320.57
4	Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5	HSA1	\$144.82	\$128.31	-11.4%	-\$16.51	\$160.39	\$192.47
6	HSA2	\$115.59	\$102.53	-11.3%	-\$13.06	\$128.16	\$153.80

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

	Prior	Proposed	Proposed from	Proposed \$	CounterOffer	CounterOffer
Rx	Base Rate	Base Rate	Pricing Page	Change to	(25% Load)	(50% Load)
Underwritten	1/1/2013	4/1/2013	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$14.49	0.0%	\$0.00	\$18.11	\$21.74

CareFirst BlueChoice, Inc. NAIC No. 96202

Individual, Non-Medigap Business Standard, Saver & HSA - Grandfathered & Corridor District of Columbia BlueChoice Incremental Rate Increase History

Grandfathered

			Medical		Rx	
Effective Date 7/1/2000 (Inception Date)	Underwritten			Underwritten		
Effective Da	ate	Standard	SAVER	H.S.A	Standard	SAVER
7/1/2000 (In	ception Date)	Inception			Inception	
03/01/01		4.0%			11.2%	
01/01/02		8.1%			14.7%	
01/01/03	(Incl ∆s in Age&Tier)	19.5%			22.0%	
01/01/04	(Incl ∆s in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	3,	0.0%	0.0%		-10.0%	Inception
10/01/05	(Incl ∆s in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	3,	0.0%	-5.0%		-5.0%	-5.0%
11/01/06		0.0%	0.0%	Inception	0.0%	0.0%
01/01/08		0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08		0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09		8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09		3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09		7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09		5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *		-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *		2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10		2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10		7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11		-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11		-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11		-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11		2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11		8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12		8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12		-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12		3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12		7.8%	10.4%	0.0%	0.0%	0.0%
01/01/13		20.1%	-1.7%	-6.7%	-15.0%	-1.7%
Proposed 0	14/01/13	-8.8%	-8.4%	-5.5%	0.0%	0.0%

^{*} Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

Corridor

			Rx				
	Underwritten			Underwritten			
Effective Date	Standard	SAVER	H.S.A	Standard	SAVER		
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%		
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%		
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%		
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%		
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%		
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%		
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%		
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%		
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%		
Proposed 04/01/13	-3.8%	-8.4%	-11.4%	0.0%	0.0%		

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice as of 04/01/2013 Rate Filing

HIOS Rate Review T	hreshold T	est																															
					2Q13	_						Renewal	Increase b	y Renewal	Month								Distribut	ion of Rei	newal Inc	ome by F	enewal I	Vionth				Weighted Average	Beneath Threshold?
				Written	Incremental	Contract	Ending																										
HIOS Product ID		HIOS Product	Benefit Option	Premium	Increases	Months	Contracts	7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7.	/1 8	1 9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA		High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0	% 7.3	% 6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA		Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0	% 8.7	% 1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	á
	PPACA		Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6	% 2.3	% 10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	
	Corridor		High	\$25,227	-3.3%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	14.9%	1.1	% 36.4	% 25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	11.8%	à
	Corridor		Medium	\$20,234	-3.3%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	14.9%	13.5	% 13.2	% 51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	11.0%	á
	Corridor		Low	\$89,143	-3.3%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	14.9%	13.3	% 15.0	% 31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	11.9%	á
86052DC020		Standard	Total	\$452,452	1.1%	2,331	186																									7.5%	6 Yes
86052DC002		Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9	% 3.9	% 18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	6 Yes
	PPACA		HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4	% 3.3	% 5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%	4
	PPACA		HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6		% 4.3%	5.5%	0.0%	12.7%	3.7%	10.5%					4.4%	
	Corridor		HSA 1200	\$71,132	-11.4%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	14.9%	14.9%			% 14.1	% 15.5%		0.0%	0.0%	0.0%		0.0%				13.09	
	Corridor		HSA 2700	\$18,029	-11.3%	257	19	-16.7%	-16.7%		-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	14.9%	14.9%	14.9%	11.4				0.0%	0.0%	0.0%				10.3%		0.79	
86052DC021		HSA	Total	\$211,785	-3.7%	1,173	86	. 5.770	70	70	70	70	70							1	0.0	50.07	3.070	2.070	2.070	2.070	2.270	/-					6 Yes
0000200021			70141	V2.1,100	0 70	.,	-																									,,,,,	103

CareFirst GHMSI and BlueChoice, Inc. Individual Non-Medigap Underwritten & HIPAA Products - Medical & RX - Corridor Effective 4/1/2013 Age & Tier Factors

	HSA Products											
	Age		Tier F	actors		Age Factor						
Age Band	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change						
1-5	0.46	1.00										
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%						
18-20	0.58	1.00	1.95	2.00	2.67	41.5%						
21	0.59	1.00	1.95	2.00	2.67	1.7%						
22	0.60	1.00	1.95	2.00	2.67	1.7%						
23	0.61	1.00	1.95	2.00	2.67	1.7%						
24	0.62	1.00	1.95	2.00	2.67	1.6%						
25	0.63	1.00	1.95	2.00	2.67	1.6%						
26	0.64	1.00	1.95	2.00	2.67	1.6%						
27	0.65	1.00	1.95	2.00	2.67	1.6%						
28	0.66	1.00	1.95	2.00	2.67	1.5%						
29	0.67	1.00	1.95	2.00	2.67	1.5%						
30	0.69	1.00	1.95	2.00	2.67	3.0%						
31	0.71	1.00	1.95	2.00	2.67	2.9%						
32	0.73	1.00	1.95	2.00	2.67	2.8%						
33	0.75	1.00	1.95	2.00	2.67	2.7%						
34	0.77	1.00	1.95	2.00	2.67	2.7%						
35	0.79	1.00	1.95	2.00	2.67	2.6%						
36	0.81	1.00	1.95	2.00	2.67	2.5%						
37	0.83	1.00	1.95	2.00	2.67	2.5%						
38	0.85	1.00	1.95	2.00	2.67	2.4%						
39	0.87	1.00	1.95	2.00	2.67	2.4%						
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%						
55 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 1.5% Max 5.4% Average 3.5%

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Std Grandfathered

(a) (b) (c) (e) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Med Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 1.470 1.127 204.996 \$ 134.426 44.835 \$ 23.045 249.830 \$ 157,471 639 \$10 200808 1.101 1.491 207.323 \$ 188.987 46.131 \$ 19.269 \$ 253,454 \$ 208.256 82% \$140 200809 1,056 1,384 196.983 \$ 128,662 43.670 \$ 20,926 240,653 \$ 149,589 62% \$108 200810 1.070 1.391 198.374 183.018 44.080 23.369 242.454 206.387 85% \$148 \$ 200811 1,071 1,365 194,749 \$ 101,425 43,568 \$ 14,492 \$ 238,318 \$ 115,918 499 \$85 200812 1.066 1,392 193.140 \$ 172,114 43.019 \$ 16,947 Ð 236.159 \$ 189.06 809 \$136 1,371 1,049 194,731 246,889 15,773 237,700 \$ 262,662 \$192 200901 \$ \$ 42,969 \$ \$ 1119 42,747 \$ 200902 1,035 1,344 195,007 \$ 189,063 15,309 \$ 237,754 \$ 204,372 869 \$152 1 045 1.366 196 574 \$ 166 972 42 711 \$ 21.393 239 286 \$ 188 365 \$138 200903 \$ \$ \$ 79% 1,040 1,357 195,877 \$ 119,888 42,234 \$ 21,384 238,111 \$ \$104 200904 \$ \$ \$ 141.273 599 200905 1,044 1,361 \$ 196,787 \$ 125,784 41,972 \$ 23,394 \$ 238,759 \$ 149,178 62% \$110 200906 1,059 1,382 201.437 \$ 224,848 42,280 \$ 22,328 243.716 \$ 247.176 101% 83% 46% 77% \$179 \$119 \$133 1,042 1,358 \$ 203,975 \$ 102,892 42,127 \$ 17,581 246,101 \$ 82% 45% 75% \$89 \$14 \$132 200907 120,473 499 \$118 200908 1,046 1,353 \$ 202,080 \$ 131,182 41,053 \$ 17,166 243,134 \$ 148,348 61% 80% 45% 74% \$110 \$115 \$14 \$129 200909 1,027 1,326 202,423 \$ 104,430 40,547 \$ 20,099 \$ 242,970 \$ 124,529 51% 79% 45% 73% \$94 \$114 \$14 \$128 \$ 1,032 1,328 40.023 \$ 16,777 \$122 200910 \$ 205.168 \$ 145.101 \$ 245.191 \$ 161,879 66% 77% 44% 71% \$112 \$14 \$126 1,292 78% 200911 1,013 205.280 132,611 39.142 \$ 16,275 244.422 \$ 61% 45% \$115 \$115 \$14 \$129 \$ \$ \$ 148.886 72% 200912 985 1.248 205.909 99.699 38.646 \$ 15.851 244.555 \$ 47% 74% 45% \$93 \$14 115 550 69% \$111 \$125 \$ \$ \$ 201001 954 1,211 198,029 92,622 37,092 \$ 12,063 235,122 \$ 104,685 45% 68% 45% 64% \$86 \$103 \$14 \$116 \$ \$ \$ 201002 926 1,173 199 874 97,609 37,270 \$ 14,027 237 144 \$ 111,636 479 64% 45% 61% \$95 \$98 \$14 \$112 201003 923 1,163 199.066 134.786 36,841 \$ 17,664 235,907 \$ 152,450 659 63% 45% 60% \$131 \$97 \$14 \$111 201004 915 1,157 199,208 \$ 149,273 36,459 \$ 28,790 \$ 235,667 \$ 178,063 76% 64% 47% 61% \$154 \$100 \$14 \$115 201005 903 1,141 \$ 200,893 128,763 36,531 \$ 19,710 \$ 237,424 \$ 148,472 63% 64% 47% 61% \$130 \$102 \$14 \$116 151,171 201006 898 1,132 204,271 \$ 133,369 36,682 \$ 17,802 240,953 \$ 63% 60% 46% 58% \$134 \$98 \$14 \$112 -17.9% 0.8% -15.99 894 201 466 19,632 59% \$135 -14 1% 5.1% -12 19 201007 1.134 \$ 133 525 35 754 \$ 237 221 \$ 153,157 65% 61% 47% \$101 \$15 \$116 1,143 202,532 \$ 90,288 35.564 \$ 20,924 238,097 \$ -13.4% 8.5% 201008 899 \$ 111,212 479 59% 49% 58% \$97 \$100 \$15 \$115 -11.09 201009 922 1.170 208.417 \$ 109.536 \$ 36.154 \$ 17.324 \$ 244.570 \$ 126.860 52% 60% 49% 58% \$108 \$101 \$15 \$116 -11.3% 8.3% -9 29 201010 884 1,126 203,752 \$ 132,446 35,219 \$ 15,011 \$ 238,970 \$ 147,457 62% 59% 49% 57% \$131 \$102 \$15 \$117 -9.3% 11.8% -7.09 201011 850 1,086 198.126 \$ 130.760 34.078 \$ 12.295 232.204 \$ 143,055 62% 59% 48% 58% \$132 \$103 \$15 \$118 -10.0% 10.0% -7.99 201012 810 1,045 195,919 101,040 33,473 \$ 12,407 229,392 \$ 113,448 49% 59% 48% 58% \$109 \$105 \$15 \$120 -5.8% 9.3% -4.19 32,193 \$ 201101 796 1,025 188,998 \$ 108.115 11.523 221.191 \$ 119.639 54% 60% 49% 59% \$117 \$107 \$15 \$123 4.6% 11.3% 5.49 201102 747 965 184,486 \$ 129,664 31,280 \$ 12,941 \$ 215,766 \$ 142,605 66% 62% 49% 60% \$148 \$112 \$16 \$127 13.8% 11.9% 13.6% 201103 735 960 \$ 183,200 \$ 217,003 \$ 30.938 \$ 15,542 \$ 214,138 \$ 232,545 1099 66% 49% 63% \$242 \$120 \$16 \$135 23.0% 12.9% 21.79 201104 705 926 177 414 \$ 97.588 30 605 \$ 13 935 208.019 \$ 111.523 54% 64% 46% 62% \$120 \$118 \$15 17 2% 1.7% \$ \$ \$ \$132 15.39 892 30.574 \$ 83% 66% 46% \$191 \$15 201105 678 173.602 \$ 156.536 13.937 \$ 204.176 \$ 170.474 63% \$122 \$137 19.8% 0.8% 17.49 \$ \$ 201106 654 865 165 490 \$ 190.456 30.661 \$ 11.635 196.151 \$ 202 091 103% 70% 45% 66% \$234 \$129 \$14 \$144 32.6% -0.1% 28 49 201107 624 830 158.955 76,818 30.907 \$ 11,262 189.862 \$ 88.080 469 69% 43% 65% \$106 \$128 \$14 \$142 26.5% -4.8% 22.59 201108 582 786 150.352 232,708 30.558 11.072 180.911 \$ 243,780 135% 77% 41% 72% \$310 \$144 \$14 \$158 44.4% -10.5% 37.19 529 727 138.654 120.763 29.283 \$ 8.599 167.937 \$ 129.362 80% 40% 74% \$178 \$151 \$13 48.9% -11.9% 201109 \$ 779 \$164 41.09 201110 515 706 135,228 \$ 132,648 29,589 \$ 7,101 164,817 \$ 139,750 859 83% 38% 76% \$198 \$157 \$13 \$170 53.9% -13.8% 45.19 201111 506 702 130.394 \$ 86,381 29.536 \$ 9,063 Ð 159.930 \$ 95,443 60% 83% 38% 76% \$136 \$158 \$13 \$172 53.3% -12.3% 44.99 5,478 \$164 201112 498 689 126,682 \$ 99,234 29.567 \$ \$ 156,249 \$ 104,712 679 86% 36% 78% \$152 \$13 \$177 56.1% -13.6% 47.39 123.368 491 679 144 900 29 552 \$ 9.544 152 920 \$ 154 444 101% 36% 82% \$227 \$173 \$187 61 2% -12 8% 201201 \$ \$ \$ \$ 91% \$13 52 09 483 671 122,969 \$ 76,801 30,567 \$ 10,476 153,536 \$ 82% \$130 \$173 55.1% 201202 \$ \$ \$ 87.277 579 91% 35% \$14 \$187 -12.7% 46.99 201203 469 652 120,538 \$ 152,936 30,854 \$ 14,669 151,392 \$ 167,605 111% 91% 35% 81% \$257 \$172 \$14 \$186 43.8% -10.9% 37.59 657 13,795 201204 468 118.272 \$ 113,168 30.677 \$ 148.948 \$ 126,963 859 95% 35% 84% \$193 \$179 \$14 \$193 52.0% -2.8% 45.99 201205 458 644 \$ 114,636 \$ 117,909 30,075 \$ 11,699 \$ 144,711 \$ 129,608 90% 96% 34% 85% \$201 \$179 \$14 \$194 46.9% -0.6% 41.8% 201206 447 631 \$ 115,091 \$ 140,770 29,830 \$ 11,723 144,921 \$ 152,494 105% 96% 34% 85% \$242 \$15 \$193 37.9% 3.5% 34.5% \$179 201207 443 628 115,406 \$ 114,502 29,589 \$ 10,337 144,995 \$ 124,839 86% 101% 34% 89% \$199 \$188 \$15 \$203 46.5% 7.8% 42.79 \$ 438 621 \$ 29,518 \$ \$196 201208 116.206 \$ 111.563 \$ 10,423 \$ 145,724 \$ 121,986 84% 96% 34% 84% \$176 \$15 \$192 22.3% 12.8% 21.5% Λ 96% 35% 84% 17.6% 201209 0 \$ \$ \$ \$177 \$16 \$193 17.6% \$ \$ 17.5% Experience Period 6.070 8,374 \$ 1,555,139 \$ 1,495,037 \$ 360,995 \$ 124,481 \$ 1,916,134 \$ 1,619,519 0% 96% 34% 85% \$193 \$179 \$15 \$193 37.9% 3.5% 34.5%

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CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012

Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Svr Grandfathered

(a) (b) (c) (e) (f) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) Current Rate Level 01/2013 =(e)/(f)Monthly Monthly Observed Rolling 12 Month Incurred Loss Medical Total Ratio Rolling-12 Loss Ratio PMPM Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Incurred Claims Incurred Claims Incurred Claims Total Rx Total Total Med Rx Total Med Rx Total Date Contract Member Revenue Revenue Revenue 200807 122% \$157 519 611 72.299 \$ 94.357 6.182 \$ 1,550 78.481 \$ 95.907 200808 494 539 64.529 \$ 44.613 5.530 \$ 1.936 70.059 \$ 46.549 66% \$86 200809 543 621 74,024 \$ 41,613 6.338 \$ 1,537 80,363 \$ 43,150 54% \$69 200810 548 632 73.117 53.270 6.236 1.394 79.353 699 \$86 \$ \$ 54.664 200811 585 653 74,913 \$ 51,600 6,438 \$ 1,804 81,351 \$ 53,404 669 \$82 200812 579 638 72.750 \$ 48.252 6.256 \$ 1,677 æ. 79.006 \$ 49.929 639 \$78 155 582 644 75,214 6,330 \$ 49% 200901 \$ 39,474 \$ 81,544 \$ 39,629 \$62 78,050 6,471 \$ 487 200902 582 635 \$ \$ 59,147 \$ 84,521 \$ 59,634 719 \$94 2.679 622 685 81 834 \$ 89 949 6 715 \$ 88 549 \$ 92 628 1059 \$135 200903 \$ \$ 688 85,059 \$ 62,862 6,835 \$ 848 91,894 \$ 63,710 \$93 200904 632 \$ \$ 699 200905 643 697 \$ 87,533 \$ 157,548 6,935 \$ 1,334 \$ 94,469 \$ 158,882 168% \$228 200906 666 725 89,732 34,065 6,990 \$ 1,008 96,722 \$ 35,074 36% 84% 21% 79% \$48 \$100 \$2 \$102 200907 669 730 94,974 \$ 70,245 7,183 \$ 1,881 102,158 \$ 79% 21% 75% \$99 \$95 \$2 \$98 72.126 71% 200908 666 734 96,262 \$ 134,544 7,105 \$ 1,436 103,367 \$ 135,980 132% 86% 20% 81% \$185 \$104 \$2 \$106 \$ 200909 645 707 \$ 94,520 \$ 73,914 6,852 \$ 1,878 \$ 101,372 \$ 75,792 75% 87% 21% 82% \$107 \$107 \$2 \$109 669 724 70,172 6,843 \$ 2 652 \$2 200910 \$ 97.415 \$ \$ \$ 104.257 \$ 72.824 70% 87% 22% 82% \$101 \$108 \$110 653 718 1,497 45% \$2 200911 99.813 \$ 46.771 6.815 \$ 106.627 \$ 84% 22% 20% \$67 \$107 \$109 \$ \$ 48,269 200912 650 722 100.787 57.571 6.747 \$ 2.527 107.534 \$ 56% 83% 22% 79% \$83 \$107 \$2 \$109 60.098 \$ \$ \$ 201001 612 674 96,891 74,413 6,453 \$ 329 103,344 \$ 74,742 72% 84% 23% 80% \$111 \$110 \$2 \$113 \$ \$ 201002 569 625 93 056 36 814 6 137 192 99 193 \$ 37,006 37% 81% 22% 77% \$59 \$108 \$2 \$110 201003 558 617 91,989 66,505 6,031 \$ 1,129 98.020 \$ 67,635 69% 78% 21% 75% \$110 \$106 \$2 \$108 201004 533 593 90,290 74,703 5,853 \$ 1,195 \$ 96,143 \$ 75,898 79% 79% 21% 75% \$128 \$109 \$2 \$111 \$ 201005 535 601 92,441 \$ 53,734 5,939 \$ 1,276 \$ 98,380 \$ 55,010 56% 70% 22% 67% \$92 \$97 \$2 \$99 201006 530 597 93,097 \$ 44,466 5,924 \$ 1,064 99,021 \$ 45,529 46% 70% 22% 67% \$76 \$100 \$2 \$102 0.0% 0.4% 0.0% 201007 515 576 80,916 5 821 1,425 849 72% 22% \$143 \$2 8 2% -0.8% 8.0% 92 571 \$ \$ \$ 98 391 \$ 82 342 68% \$103 \$105 92.027 \$ 5,720 \$ 2,710 97,746 \$ 67% \$148 \$101 -5.5% 15.3% 201008 500 559 79,872 \$ 82.582 849 24% 64% \$99 \$2 -5.19201009 495 562 \$ 90.567 \$ 84.698 5.576 \$ 906 \$ 96.142 \$ 85 605 89% 68% 23% 65% \$152 \$102 \$2 \$104 -4.9% 10.0% -4.7% 201010 458 523 \$ 88,862 \$ 49,429 5,394 \$ 1,209 \$ 94,256 \$ 50,638 54% 67% 21% 64% \$97 \$102 \$2 \$104 -5.7% -2.8% -5.7% 201011 435 494 85.431 \$ 206.969 5.131 \$ 2.837 90.561 \$ 209,806 232% 82% 24% 79% \$425 \$127 \$2 \$130 19.6% 11.7% 19.4% 201012 410 470 84,740 65,871 5,046 \$ 2,691 89.786 \$ 68.562 76% 84% 25% 81% \$146 \$133 \$2 \$136 25.0% 12.6% 24.89 201101 404 458 81,094 \$ 92.379 4,809 \$ 3,955 85.903 \$ 96.334 112% 87% 31% 84% \$210 \$140 \$3 \$143 27.1% 40.3% 27.49 201102 380 436 80,067 \$ 42,533 4,711 \$ 3.380 \$ 84,778 \$ 45,913 54% 89% 36% 86% \$105 \$145 \$4 \$149 34.7% 69.2% 35.4% \$ 201103 366 424 \$ 77.930 \$ 44,218 4.563 \$ 4,311 \$ 82.494 \$ 48,529 59% 88% 42% 85% \$114 \$146 \$4 \$150 38.0% 114.3% 39.49 4.530 \$ \$5 201104 357 415 75.609 \$ 38.697 4 404 80 139 \$ 54% 85% 48% 83% \$104 \$145 \$149 33 1% 139 0% 35.1% \$ \$ 43.101 337 388 71.167 \$ 4.319 \$ 1.688 86% 50% 84% \$120 \$5 201105 44.931 \$ 75.486 \$ 46.619 629 \$148 \$153 52.7% 149.0% 54.79 \$ 201106 305 353 67.512 \$ 92 875 4.240 \$ 1.529 71.752 \$ 94.405 132% 94% 52% 91% \$267 \$163 \$5 \$169 63.3% 158 7% 65.3% 338 \$6 201107 292 62.450 62,212 4.030 1,485 66.480 \$ 63.697 969 94% 54% 92% \$188 \$167 \$173 61.6% 172.7% 63.9% 201108 281 329 59.503 107.257 3.960 1.149 63.462 \$ 108,406 1719 101% 52% 98% \$330 \$180 \$6 \$185 82.3% 145.6% 83.8% 201109 265 307 56.095 41.513 3.872 \$ 4.025 59.967 \$ 45.538 100% 60% 98% \$148 \$180 \$7 \$187 76.9% 196.3% \$ 769 79.49 201110 259 301 55,119 \$ 40,721 3,945 \$ 927 59,064 \$ 41,648 71% 103% 61% 100% \$138 \$187 \$7 \$194 83.5% 227.4% 86.49 201111 254 296 53.906 \$ 41.142 3.854 \$ 3,593 57.760 \$ 44,736 779 87% 64% 85% \$15 \$158 \$7 \$166 24.2% 212.1% 27.69 201112 240 282 \$ 52.869 \$ 34,462 3,993 \$ 4,120 \$ 56,862 \$ 38,582 689 86% 68% 85% \$137 \$158 \$8 \$166 18.4% 224.5% 22.29 277 235 50.815 \$ 55 297 3 903 \$ 3 193 54 718 \$ 58 490 107% 85% 68% 84% \$21 \$156 \$8 \$164 11 1% 164 3% 201201 \$ \$ 14 39 260 49,040 \$ 3,846 \$ 9,026 52,886 \$ 80% 92% \$319 \$171 \$181 17.5% 171.1% 201202 224 73.954 \$ 82.981 1579 93% \$10 21.2% \$ 201203 219 251 47,565 \$ 40,072 3,784 \$ 7,391 51,349 \$ 47,463 929 96% 88% 95% \$189 \$177 \$11 \$188 21.3% 161.5% 25.3% 248 8,359 201204 212 46.232 \$ 64,623 3.670 \$ 49.902 \$ 72,982 1469 104% 98% 104% \$29 \$193 \$13 \$205 33.2% 159.6% 37.4% 201205 204 240 \$ 44,616 \$ 88,270 3,529 \$ 8,507 \$ 48,145 \$ 96,776 201% 115% 114% 115% \$403 \$213 \$15 \$229 43.8% 195.5% 48.9% 201206 202 238 44,541 \$ 70,952 \$ 3,433 \$ 1,680 47,974 \$ 72,633 151% 116% 117% 116% \$305 \$214 \$16 \$230 31.1% 189.3% 36.3% 201207 196 232 43,784 \$ 39,371 \$ 3,352 \$ 850 47,136 \$ 40,221 85% 115% 117% 116% \$173 \$214 \$16 \$230 28.2% 182.2% 33.3% \$ 226 3,309 \$ 822 201208 191 \$ 43,754 \$ 29,872 \$ \$ 47,063 \$ 30,694 65% 105% 118% 106% \$136 \$196 \$17 \$213 9 4% 192.0% 15.0% 0 109% 109% 12.7% 201209 0 \$ \$ 119% \$203 \$17 \$220 156.9% 17.8% \$ \$ \$ Experience \$230 Period 2 887 3,367 \$ 622,751 \$ 720,477 \$ 45.818 \$ 53,455 \$ 668.570 \$ 773,932 0% 116% 117% 116% \$214 \$16 \$230 31.1% 189.3% 36.3%

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CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-HSA

(h)=(d)+(f)

Grandfathered

(i)=(e)+(g)

(j)=(i)/(c)

(k)

(I)

(a) Current Rate Level	(D)	(C)	(a) 01/2013	(e) =(e)/(f)	(1)	(9)	(n)=(a)+(i)	(i)=(e)+(g)				(J)=(I)/(C)		(K)			(1)	
									Monthly			Monthly						
									Loss			Incurred				Observe	d Rolling 12	Month
			Med	dical Estimated		Rx Estimated	To	tal Estimated	Ratio	Rolling	-12 Loss Ratio	PMPM	Rolling-1	2 Incurred F	PMPM		Trend	
Date	Contract	Member	Revenue	Incurred Claims	Revenue	Incurred Claims	Revenue	Incurred Claims	Total	Med	Rx Total	Total	Med	Rx	Total	Med	Rx	Total
200807	216	259	\$ 21,469		\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%			\$20						
200808	228	283	\$ 23,642		\$ -	\$ 460	\$ 23,642		24%			\$20						ı
200809	201	255	\$ 21,854		\$ -	\$ 644	\$ 21,854		41%			\$35						ŀ
200810	240	307	\$ 26,229		\$ -	\$ 320	\$ 26,229		38%			\$33						ı
200811	240	304	\$ 26,004		\$ -	\$ 9,756 \$ 1.052	\$ 26,004		74%			\$63						ı
200812 200901	243 243	312 303	\$ 25,840 \$ 27,098		\$ - \$ -	\$ 1,052 \$ 505	\$ 25,840 \$ 27,098		268% 70%			\$222 \$63						ŀ
200901	243	345	\$ 29,747		\$ -	\$ 8,638	\$ 29,747		293%			\$253						ı
200902	298	382	\$ 29,747		\$ -	\$ 1,003	\$ 29,747		169%			\$255 \$142						ı
200904	327	429	\$ 33,937		\$ -	\$ 9,976	\$ 33,937		233%			\$184						ŀ
200905	358	462	\$ 36,372		\$ -	\$ 868	\$ 36,372		88%			\$69						ı
200906	414	541	\$ 41,958		\$ -	\$ 1,826	\$ 41,958		123%	117%	127%	\$95	\$97	\$9	\$106			ı
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879		160%	125%	137%	\$134	\$103	\$11	\$114			
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%	123%	136%	\$62	\$103	\$11	\$114			ŀ
200909	424	520	\$ 48,764	\$ 36,450	\$ -	\$ 2,376	\$ 48,764	\$ 38,826	80%	122%	135%	\$75	\$103	\$10	\$114			
200910	477	591	\$ 54,848	\$ 30,409	\$ -	\$ 2,852	\$ 54,848	\$ 33,261	61%	119%	131%	\$56	\$102	\$10	\$112			
200911	472	590			\$ -	\$ 6,640	\$ 56,996		68%	116%	127%	\$66	\$100	\$9	\$110			
200912	471	591	\$ 59,325		\$ -	\$ 10,354	\$ 59,325		99%	105%	116%	\$99	\$92	\$10	\$103			
201001	487	617	\$ 62,117		\$ -	\$ 2,218	\$ 62,117		71%	102%	114%	\$72	\$91	\$10	\$101			ŀ
201002	505	648	\$ 63,825		\$ -	\$ 5,590	\$ 63,825		107%	94%	104%	\$106	\$85	\$9	\$94			
201003	531	677	\$ 66,929		\$ - \$ -	\$ 6,437	\$ 66,929		88%	88%	99%	\$87	\$81	\$10 ©0	\$90			
201004 201005	540 538	694	\$ 69,365 \$ 70,798		\$ -	\$ 6,798 \$ 9,027	\$ 69,365 \$ 70,798		122% 66%	85% 82%	94% 92%	\$122 \$68	\$79 \$77	\$9 \$10	\$88 \$87			ŀ
201005	552	691 706	\$ 70,798 \$ 72,904		\$ -	\$ 9,027 \$ 4,684	\$ 70,798 \$ 72,904		60%	77%	92% 87%	\$62	\$77 \$74	\$10 \$10	\$87 \$84	-23.2%	11.0%	-20.4%
201007	562	712	¥ .=,00.		\$ -	\$ 5,298	\$ 76,522	\$ 62,267	81%	73%	82%	\$87	\$74	\$9	\$81	-30.1%	-18.9%	-20.4%
201007	563	730	\$ 78,990		\$ -	\$ 8,012	\$ 78,990		42%	69%	78%	\$45	\$70	\$9	\$79	-32.3%	-14.9%	
201009	572	732	\$ 80,482		\$ -	\$ 3,369	\$ 80,482		61%	68%	76%	\$67	\$69	\$9	\$78	-33.2%	-14.2%	-31.4%
201010	524	672			\$ -	\$ 4,970	\$ 78,306		108%	72%	80%	\$126	\$74	\$9	\$84	-26.7%	-11.9%	
201011	508	650	\$ 76,821	\$ 30,273	\$ -	\$ 8,204	\$ 76,821	\$ 38,477	50%	70%	79%	\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%
201012	497	635	\$ 74,943	\$ 20,464	\$ -	\$ 8,817	\$ 74,943	\$ 29,280	39%	65%	74%	\$46	\$70	\$9	\$79	-24.2%	-13.5%	-23.1%
201101	473	603	\$ 71,575	\$ 15,235	\$ -	\$ 761	\$ 71,575	\$ 15,996	22%	62%	70%	\$27	\$67	\$9	\$76	-27.0%	-12.9%	-25.6%
201102	445	561	\$ 69,746	\$ 29,731	\$ -	\$ 5,187	\$ 69,746	\$ 34,918	50%	57%	66%	\$62	\$63	\$9	\$72	-25.2%	-3.4%	-23.1%
201103	434	548	\$ 68,302		\$ -	\$ 6,823	\$ 68,302		49%	54%	63%	\$61	\$61	\$9	\$70	-24.5%	-5.5%	-22.4%
201104	412	529	\$ 65,861		\$ -	\$ 6,220	\$ 65,861		28%	47%	55%	\$34	\$54	\$9	\$63	-31.9%	4.7%	
201105	396	513	\$ 63,842		\$ -	\$ 4,127	\$ 63,842		23%	45%	52%	\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%
201106	365	473	\$ 59,722		\$ - \$ -	\$ 8,716 \$ 6.083	\$ 59,722 \$ 55.216		111%	47% 49%	56% 57%	\$140 \$450	\$56	\$10	\$65	-25.0%	-2.2%	-22.4%
201107	328	422	\$ 55,216 \$ 52,347		\$ -	,			117%	50%		\$152	\$58	\$10 \$10	\$68 \$71	-19.5% -13.1%	16.8%	-15.6%
201108 201109	309 283	402 371	\$ 52,347 \$ 47,342		\$ -	\$ 5,458 \$ 3,125	\$ 52,347 \$ 47,342		54% 43%	48%	58% 57%	\$70 \$55	\$61 \$60	\$10 \$11	\$71 \$70	-13.1%	12.7% 20.2%	-10.1% -9.8%
201109	283 279	363	\$ 47,342 \$ 46,826		\$ - \$ -	\$ 5,086	\$ 47,342 \$ 46,826		43% 33%	48% 41%	50%	\$33 \$42	\$50 \$51	\$11 \$11	\$70 \$62	-13.7%	24.1%	
201111	279	351	\$ 44,714		\$ -	\$ 13,947	\$ 44,714		45%	40%	50%	\$57	\$50	\$13	\$63	-32.6%	39.6%	
201111	256	336	\$ 44.288		\$ -	\$ 8,308		\$ 40,435	91%	43%	54%	\$120	\$54	\$13	\$68	-22.0%	50.0%	
201201	253	333	\$ 43,420		\$ -	\$ 1,041	\$ 43,420		13%	43%	55%	\$16	\$55	\$14	\$69	-17.2%	61.4%	-8.0%
201202	247	322	\$ 42,351		\$ -	\$ 4,671	\$ 42,351		19%	41%	53%	\$25	\$53	\$15	\$67	-17.0%	67.1%	-6.6%
201203	238	310	\$ 41,663	\$ 11,632	\$ -	\$ 7,123	\$ 41,663	\$ 18,755	45%	40%	53%	\$60	\$52	\$16	\$68	-14.8%	72.5%	-3.5%
201204	237	309	\$ 40,549		\$ -	\$ 6,775	\$ 40,549	\$ 16,455	41%	42%	55%	\$53	\$54	\$17	\$71	0.4%	79.9%	12.0%
201205	231	299	\$ 39,578		\$ -	\$ 2,926	\$ 39,578		46%	44%	58%	\$62	\$58	\$17	\$75	12.1%	95.0%	24.2%
201206	226	293	\$ 38,153		\$ -	\$ 7,659	\$ 38,153		94%	41%	54%	\$122	\$53	\$18	\$71	-4.4%	83.3%	8.5%
201207	217	285	\$ 37,875		\$ -	\$ 6,082		\$ 19,165	51%	33%	47%	\$67	\$44	\$18	\$62	-24.9%	80.1%	-9.3%
201208	217	285	\$ 37,986		\$ -	\$ 7,457		\$ 18,006	47%	32%	47%	\$63	\$42	\$19	\$61	-30.9%	88.6%	-13.7%
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	1 1	32%	47%		\$41	\$20	\$62	-30.5%	89.9%	-12.1%
Experience																		
Period	3,157	4,111	\$ 536,448	\$ 218,796	\$ -	\$ 72,203	\$ 536,448	\$ 290,999	0%	41%	54%	\$71	\$53	\$18	\$71	-4.4%	83.3%	8.5%

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(a)

(b)

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(g)

CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends

D Individual Non-Medigap Rate Filing Effective 04/2013

Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014

> HMO-UW-Std Corridor

(f) (a) (b) (c) (e) (g) (h)=(d)+(f)(i)=(e)+(g)(j)=(i)/(c)(k) (l) 01/2013 Current Rate Level =(e)/(f)Monthly Monthly Incurred Observed Rolling 12 Month Loss Ratio PMPM Medical Total Rolling-12 Loss Ratio Rolling-12 Incurred PMPM Trend Estimated Estimated Estimated Rx Total Total Med Rx Total Contract Member Incurred Claims Incurred Claims Incurred Claims Total Med Rx Total Med Date Revenue Revenue Revenue 200807 0 0 \$ \$ \$ 200808 0 0 \$ \$ \$ \$ \$ \$ 200809 0 0 \$ \$ \$ \$ \$ 200810 0 0 \$ \$ 200811 0 0 \$ \$ \$ \$ \$ \$ 200812 0 0 \$ \$ \$ \$ -\$ \$ 200901 0 0 \$ \$ \$ \$ \$ \$ 200902 0 0 \$ \$ \$ \$ -\$ \$ 0 200903 n \$ \$ \$ \$ \$ \$ 200904 0 0 \$ \$ \$ \$ \$ \$ 0 200905 0 \$ \$ \$ \$ \$ \$ 200906 0 0 200907 0 0 \$ \$ 200908 0 0 \$ \$ \$ \$ \$ \$ 200909 0 0 \$ \$ \$ \$ \$ \$ 0 Ω \$ 200910 \$ \$ \$ \$ \$ 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 \$ \$ \$ \$ \$ \$ 12 2.429 \$ 203 488 201104 13 \$ \$ \$ \$ 2.917 \$ 203 7% 8% 0% 7% \$16 \$16 \$0 \$16 201105 24 28 5.013 \$ 1.504 1.018 6.031 \$ 1.504 25% 23% 0% 19% \$54 \$42 \$0 \$42 \$ \$ \$ \$ 26 30 2.488 1.056 6.084 \$ 2.488 28% \$83 \$0 \$59 201106 5.028 \$ 41% 34% 0% \$59 \$ 201107 33 42 5,967 1,251 71% 42% \$122 \$82 \$0 \$82 \$ 5,123 \$ 7,218 \$ 5,123 51% 0% 201108 50 59 8.481 \$ 25,734 1,872 10,353 \$ 25,734 249% 130% 0% 108% \$436 \$204 \$0 \$204 201109 78 91 13.683 \$ 30,359 3,177 16,860 \$ 30,359 180% 161% 0% 132% \$334 \$249 \$0 \$249 201110 76 89 13,313 \$ 26,944 3,067 \$ \$ 16,380 \$ 26,944 164% 171% 0% 140% \$303 \$262 \$0 \$262 73 12,837 \$ 201111 86 15,145 2.908 \$ \$ 15,745 \$ 15,145 96% 161% 0% 132% \$176 \$245 \$0 \$245 \$258 201112 70 83 12,179 \$ 26,851 2,796 \$ -\$ 14,975 \$ 26,851 179% 170% 0% 139% \$324 \$258 \$0 67 12.124 \$ 39,982 14,919 \$ 156% \$290 201201 81 2.794 \$ 39 982 268% 191% 0% \$494 \$290 \$0 \$ \$ 201202 66 78 \$ 12,074 \$ 22,699 2,785 14,859 \$ 22,699 153% 191% 0% 156% \$291 \$290 \$0 \$290 \$ \$ 65 79 11,953 \$ 20,196 \$256 \$286 \$286 201203 2,749 \$ 14,702 \$ 20,196 137% 189% 0% 154% \$0 201204 63 73 \$ 10,927 \$ 19,764 2,539 13,466 \$ 147% 192% 0% 156% \$271 \$289 \$0 \$289 1752.1% 1752.1% \$ 19,764 201205 62 74 \$ 10,635 \$ 8,682 2,525 \$ \$ 13,160 \$ 8,682 66% 189% 0% 154% \$117 \$282 \$0 \$282 577.4% 577.4% 201206 59 71 \$ 10,431 \$ 7,737 \$ 2,460 \$ 12,891 \$ 7,737 60% 185% 0% 151% \$109 \$275 \$0 \$275 365.6% 365.6% 201207 55 64 \$ 9,774 \$ 11,441 \$ 2,297 \$ 776 \$ 12,071 \$ 12,217 101% 185% 2% 150% \$191 \$275 \$1 \$276 233.9% 234.9% 58 \$ 381 201208 51 8,655 38,182 \$ 1,972 \$ 158% \$665 \$289 \$1 42.5% \$ \$ 10,627 \$ 38,563 363% 193% 4% \$290 41.9% 201209 0 0 \$ \$ \$ 190% 4% 155% \$284 \$1 \$286 14.3% 14.8% \$ \$ \$ Experience Period 762 906 \$ 134,604 \$ 249,216 \$ 30,923 \$ - \$ 165,527 \$ 249,216 0% 185% 0% 151% \$275 \$275 \$0 \$275 365.6% 365.6%

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CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-Svr

Corridor

										Corrido	r											
(a)	(b)	(c)	(d)		(e)	(f)		(g)	(h)=	=(d)+(f)	(i)=(e)+(g)					(j)=(i)/(c)		(k)			(I)	
Current Rate Level			01/201	3	=(e)/(f)																	
												Manufish				Monthly						
												Monthly				Incurred				Observed	Polling 1	2 Month
				N 4 1" -	-1		Б			T	-1	Loss	D - II'	401 1			Dell'er d		D1 4D1 4	Observed		Z WIOTILIT
			Medical		Rx			<u> </u>	Total		Ratio	o Rolling-12 Loss Ratio		ratio	PMPM	Rolling-1	L2 Incurred	PINIPINI		Trend		
D. I.					Estimated		1	Estimated	D -		Estimated	Total	Mad	D.,	Tatal	Total	Mad	D.,	Tatal	Mad	D.,	Tatal
Date	Contract	Member	Revenu		ncurred Claims	Revenue		ncurred Claims			Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$	- ;		\$ -	- \$		\$		\$ -											
200808	0	0	\$	- ;	-	\$ -	- \$		\$		\$ -											
200809	0	0	\$	- ;	*	\$ -	- \$		\$	-	\$ -											
200810	0	0	\$	- :	\$ -	\$ -	- \$	-	\$	-	\$ -											
200811	0	0	\$	- :	\$ -	\$ -	- \$	-	\$	-	\$ -											
200812	0	0	\$	- :	\$ -	\$ -	- \$	· -	\$	-	\$ -											
200901	0	0	\$	- ;	\$ -	\$ -	- \$	-	\$	-	\$ -											
200902	0	0	\$	- ;	ŝ -	\$ -	- \$		\$	-	\$ -											
200903	0	0	\$	- :	· \$ -	\$ -	- \$	-	\$	_	\$ -											
200904	0	0	\$	- ;	•	\$ -	- \$		\$	_	\$ -											
200905	0	0	\$	- ;	•	\$ -	- \$		\$	_	\$ -											
200906	0	0	\$		\$ -	\$	- \$		\$		\$ -											
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200907		-	*		•	•				-	Ť		1			l						
200908	0	0	\$	- ;	-	\$ -	- \$		\$	-	\$ -		1			l						
200909	0	0	\$	- :	•	\$ -	- \$		\$	-	\$ -					l						
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	\$	- 9	š -	\$ -	- \$	-	\$	_	\$ -											
201007	0	0	\$	- ;	7	\$ -	- \$		\$		\$ -											
201008	0	0	\$	- ;	•	\$ -	- \$		\$	_	\$ -											
201009	0	0	\$		\$ -	\$	- \$		\$		\$ -											
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201010	0	0	\$		•	\$ -	- 5 - \$			-	Ф											
201011	-	-	\$		\$ -	*			\$	-	Ф											
201012	0	0	\$	- :	-	\$ -	- \$		\$	-	\$ -											
201101	0	0	\$	- :	•	\$ -	- \$		\$	-	\$ -											
201102	0	0	\$	- ;	•	\$ -	- \$		\$	-	\$ -											
201103	0	0	\$	- :	•	\$ -	- \$		\$	-	\$ -											
201104	6	7	\$	1,304 \$	2,295	\$	90 \$	· -	\$	1,394	\$ 2,295	165%	176%	0%	165%	\$328	\$328	\$0	\$328			
201105	18	23	\$	3,580 \$	1,995	\$ 2	270 \$	-	\$	3,850	\$ 1,995	52%	88%	0%	82%	\$87	\$143	\$0	\$143			
201106	31	38	\$ 5	5,615	4,652	\$ 4	158 \$	-	\$	6,073	\$ 4,652	77%	85%	0%	79%	\$122	\$131	\$0	\$131			
201107	37	46	\$	7,360	13,647	\$ 5	596 \$	-	\$	7,956	\$ 13,647	172%	126%	0%	117%	\$297	\$198	\$0	\$198			
201108	37	46	\$	7,227	26,635	\$ 5	86 \$	-	\$	7,813	\$ 26,635	341%	196%	0%	182%	\$579	\$308	\$0	\$308			
201109	42	54	\$ 8	8,181 \$	4,252	\$ 6	59 \$		\$	8,840		48%	161%	0%	149%	\$79	\$250	\$0	\$250			
201110	37	46		7,819			640 \$		\$	8,459		31%	137%	0%	126%	\$57	\$216	\$0	\$216			
201111	38	50		7,387			603 \$		\$	7,991		202%	149%	0%	138%	\$324	\$233	\$0	\$233			
201112	34	46		6,955 \$			553 \$		\$	7,508		43%	136%	0%	126%	\$71	\$212	\$0	\$212			
201201	34	44		6,955 \$			65 \$		\$	7,520		379%	167%	0%	154%	\$648	\$260	\$0	\$260			
201201	35	48		6,798 \$			553 \$		\$	7,351		50%	156%	0%	144%	\$77	\$240	\$0	\$240			
201202	31	42		5,981 \$			505 \$		\$	6,486		40%	147%	0%	136%	\$62	\$225	\$0	\$240			
201203	30	42		5,981 \$ 5,827 \$			189 \$		\$	6,316		220%	153%	0%	141%	\$338	\$233	\$0 \$0	\$225 \$233	-29.0%		-29.0%
					,							1										
201205	29	40		5,477			155 \$		\$	5,932		32%	149%	0%	138%	\$48	\$225	\$0	\$225	57.5%		57.5%
201206	25	33		5,338 \$			119 \$		\$	5,757		10%	145%	0%	134%	\$18	\$220	\$0	\$220	67.1%		67.1%
201207	25	36		5,501 \$			118 \$				\$ 1,898	32%	132%	21%	123%	\$53	\$199	\$3	\$202	0.4%		1.7%
201208	25	36		5,543			118 \$			5,961		208%	116%	27%	109%	\$345	\$175	\$3	\$178			-42.2%
201209	0	0	\$	- ;	\$ -	\$ -	- \$	-	\$	-	\$ -	1	123%	30%	116%	l	\$186	\$4	\$189	-25.6%		-24.2%
Experience																						
Period	409	536	\$ 8	1,305	117,759	\$ 6,6	324 \$	-	\$	87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%		67.1%

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CareFirst BlueCross BlueShield (BlueChoice) Experience & Development of Normalized Trends D Individual Non-Medigap Rate Filing Effective 04/2013 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012 Rating Period : Incurred 04/2013 - 06/2014 HMO-UW-HSA

(i)=(e)+(g)

(j)=(i)/(c)

(k)

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(h)=(d)+(f)

(f)

(g)

Corridor

Current Rate Level	. ,	. ,	01/2013	=(e)/(f)	.,	107	() () ()	(7 (37				3) () (-)		()				
									Monthly			Monthly						
									Loss			Incurred			Obse	rved Rolling	12 Month	
			Medical		Rx		Total		Ratio	Ratio Rolling-12 Loss Ratio		PMPM	Rolling-12	2 Incurred PMP	M	Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx Total	Total	Med	Rx To	tal Med	Rx	Total	
200807	0	0		\$ -	\$ -	\$ -	\$ -	\$ -	Total	IVICU	TX Total	Total	IVICU	IX IC	iai ivicu	IXX	Total	
200808	0	0		\$ -	\$ -	\$ -	\$ -	\$ -										
200809	0	0		\$ -	\$ -	\$ -	\$ -	\$ -										
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	13	15			\$ -	\$ -	\$ 1,67				7%	\$8	\$8	\$0	\$8			
201105	24	27			\$ -	\$ -		8 \$ 30,164			618%	\$1,117	\$721		\$721			
201106	38	43			\$ -	\$ - \$ -		4 \$ 706			310%	\$16	\$365		\$365			
201107	56 63	71			\$ -	Ţ.	\$ 6,71			228%	228%	\$101 \$46	\$244		\$244			
201108	63 74	81	\$ 7,026 \$ 10,162		\$ -	\$ - \$ 74		26 \$ 3,744		176%	176%	\$46 \$46	\$177 \$140		\$177			
201109	74 73	92 91	\$ 10,162 \$ 10,092		\$ -	\$ 74 \$ 216		62 \$ 4,248 92 \$ 15,911		136%	136% 141%	\$46 \$175	\$140 \$147		\$140			
201110	73 69	87	\$ 10,092		\$ - \$ -	\$ 216		92 \$ 15,911 23 \$ 12,946	158% 170%	140% 144%	141% 145%	\$175 \$149	\$147 \$147		\$148 \$148			
201111 201112	66	87 82	\$ 7,623		\$ -	\$ 262		23 \$ 12,946 90 \$ 22,757	312%	1	145% 166%	\$149 \$278	\$147 \$165		\$148 \$166			
201112	61	77	\$ 7,290		\$ -	\$ - \$ -		16 \$ 20,929		1	180%	\$278 \$272	\$165 \$177		\$178			
201201	58	77 75			\$ -	\$ - \$ -		59 \$ 20,929 59 \$ 1,292		164%	165%	\$272 \$17	\$177 \$161		\$162			
201202	58	75 75			\$ -	\$ - \$ -		59 \$ 1,292 59 \$ 1,606			153%	\$17 \$21	\$161 \$148		\$149			
201203	56	72			\$ -	\$ -		24 \$ 8,897	134%		155%	\$124	\$146 \$149		\$149 \$149 1874.4	%	1882.8%	
201204	56	72			\$ -	\$ - \$		94 \$ 3,609		1	118%	\$50	\$149 \$112		\$149 1674.4 \$113 -84.4		-84.3%	
201205	56	72			\$ -	\$ - \$ -		73 \$ 3,834	58%	119%	120%	\$50 \$53	\$112 \$112		\$113 -69.2°		-64.3%	
201206	53	69			\$ -	\$ 3,646	· -,	28 \$ 46,494		160%	165%	\$674	\$112 \$150		155 -38.5		-36.7%	
201207	51	69			\$ -	\$ 1,767		24 \$ 3,938			166%	\$57	\$150 \$151		157 -14.8		-36.7%	
201208	0		\$ 6,324	\$ 2,171	\$ -	\$ 1,767	\$ 0,32		0270	175%	182%	φ31	\$162		15.8			
1 201200	0	U	1 *	Ψ -		-	. *	Ψ -	1	1,3/0	102/0		Ψ102	Ψí	10.0	,. 5052.2	,0 20.070	
Experience Period	746	947	\$ 89,161	\$ 106,366	-	\$ 552	\$ 89,16	81 \$ 106,918	0%	119%	120%	\$113	\$112	\$1	§113 -69.2°	%	-69.0%	

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(b)

(c)