

SERFF Tracking #:

MCHU-128952936

State Tracking #:

Company Tracking #:

SSL-13-1000

State: District of Columbia

Filing Company: Sirius America Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

Product Name: SIRA - Stop Loss - Rates

Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	05/01/2013	05/01/2013

Response Letters

Responded By	Created On	Date Submitted
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State: District of Columbia **Filing Company:** Sirius America Insurance Company
TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan
Product Name: SIRA - Stop Loss - Rates
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/01/2013
Submitted Date	05/01/2013
Respond By Date	05/15/2013

Dear Ashley Schute,

Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

Objection 1

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Rate Summary Worksheet (Supporting Document)
- Specific Stop Loss Rating Manual, [SSL-13-1000DC, SSL-13-5000DC] (Rate)
- Non-Experience Rated Aggregate Manual, [SSL-13-1000DC, SSL-13-5000DC] (Rate)

Comments: Please provide the SERFF Tracking number (forms and rates) for the current employer group excess loss product referenced in the cover letter.

Objection 2

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Rate Summary Worksheet (Supporting Document)
- Specific Stop Loss Rating Manual, [SSL-13-1000DC, SSL-13-5000DC] (Rate)
- Non-Experience Rated Aggregate Manual, [SSL-13-1000DC, SSL-13-5000DC] (Rate)

Comments: The Actuarial Memorandum provided does not meet District of Columbia rate filing procedures. Please follow the Health Rate Filing Procedures which can be found at: <http://disb.dc.gov/sites/default/files/dc/sites/disb/publication/attachments/Health%20Rate%20Filing%20-%20102012.pdf> Failure to do will result in rejection of this rate filing.

Conclusion:

Sincerely,
Darniece Shirley

State: District of Columbia

Filing Company: Sirius America Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

Product Name: SIRA - Stop Loss - Rates

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Sirius America Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State: District of Columbia

Filing Company:

Sirius America Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

Product Name: SIRA - Stop Loss - Rates

Project Name/Number: /

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Specific Stop Loss Rating Manual	SSL-13-1000DC, SSL-13-5000DC	New		2013 Sirius Specific Stop Loss Manual - PDF - CONFIDENTIAL Version.pdf,
2		Non-Experience Rated Aggregate Manual	SSL-13-1000DC, SSL-13-5000DC	New		Sirius 2013 Non-Experience Aggregate Stop Loss Manual - PDF - CONFIDENTIAL Version.pdf,

Sirius America Insurance Company
SPECIFIC STOP-LOSS RATING MANUAL
January 1, 2013

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Sirius America Insurance Company
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January 1, 2013

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Base Premium Rates by Deductible

Effective 1/1/2013

Specific Deductible	Base Premium Rate
\$2,500	\$1,117.93
5,000	1,006.53
6,000	969.90
7,000	936.60
7,500	921.02
8,000	906.08
\$10,000	\$851.80
12,500	793.83
15,000	744.05
17,500	700.58
20,000	662.20
22,500	627.97
\$25,000	\$597.18
27,500	569.35
30,000	544.08
32,500	521.03
35,000	499.93
37,500	480.52
\$40,000	\$462.60
45,000	430.45
50,000	402.50
55,000	377.95
60,000	356.12
65,000	336.43
\$70,000	\$318.67
75,000	302.52
80,000	287.73
85,000	274.15
90,000	261.60
95,000	250.07

Table 1 (page 2 of 4)

Base Premium Rates by Deductible

Effective 1/1/2013

Specific Deductible	Base Premium Rate
\$100,000	\$239.27
105,000	229.25
110,000	219.90
115,000	211.18
120,000	202.98
125,000	195.27
\$130,000	\$187.98
135,000	181.13
140,000	174.67
145,000	168.50
150,000	162.65
155,000	157.10
\$160,000	\$151.83
165,000	146.82
170,000	142.05
175,000	137.50
180,000	133.17
185,000	129.02
\$190,000	\$125.05
195,000	121.25
200,000	117.62
205,000	114.13
210,000	110.78
215,000	107.55
\$220,000	\$104.45
225,000	101.45
230,000	98.58
235,000	95.82
240,000	93.15
245,000	90.58

Table 1 (page 3 of 4)

Base Premium Rates by Deductible

Effective 1/1/2013

Specific Deductible	Base Premium Rate
\$250,000	\$88.13
275,000	77.02
300,000	67.57
350,000	52.53
400,000	41.23
450,000	32.50
\$500,000	\$25.60
550,000	20.08
600,000	15.68
650,000	12.12
700,000	9.20
750,000	6.78
\$800,000	\$4.83
850,000	3.20
900,000	1.90
950,000	0.85
1,000,000	-

Table 1 (page 4 of 4)

Base Premium Rates by Deductible

Effective 1/1/2013

Notes:

1. Base Premium Rates are for an individual Specific deductible.
2. Base Premium Rates assume an underlying plan with a \$100 deductible, and 80% coinsurance next \$2,000.
3. Rates are based on a \$1,000,000 lifetime maximum.
4. Rates include the cost of organ transplants which are considered medically necessary and non-experimental.
5. Rates are based on total retention of 40.00% of premium.
6. Credit for a lifetime maximum less than \$1,000,000 is equal to the cost for the coverage in excess of that maximum. For example, the starting premium rate for a \$20,000 specific deductible on a plan with a \$100,000 maximum is \$422.93(= \$662.20 - \$239.27).

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Table 1A (page 1 of 4)

Base Claim Costs by Deductible

Effective 1/1/2013

Specific Deductible	Base Claim Cost
\$2,500	\$670.76
5,000	603.92
6,000	581.94
7,000	561.96
7,500	552.61
8,000	543.65
\$10,000	\$511.08
12,500	476.30
15,000	446.43
17,500	420.35
20,000	397.32
22,500	376.78
\$25,000	\$358.31
27,500	341.61
30,000	326.45
32,500	312.62
35,000	299.96
37,500	288.31
\$40,000	\$277.56
45,000	258.27
50,000	241.50
55,000	226.77
60,000	213.67
65,000	201.86
\$70,000	\$191.20
75,000	181.51
80,000	172.64
85,000	164.49
90,000	156.96
95,000	150.04

Table 1A (page 2 of 4)

Base Claim Costs by Deductible

Effective 1/1/2013

Specific Deductible	Base Claim Cost
\$100,000	\$143.56
105,000	137.55
110,000	131.94
115,000	126.71
120,000	121.79
125,000	117.16
\$130,000	\$112.79
135,000	108.68
140,000	104.80
145,000	101.10
150,000	97.59
155,000	94.26
\$160,000	\$91.10
165,000	88.09
170,000	85.23
175,000	82.50
180,000	79.90
185,000	77.41
\$190,000	\$75.03
195,000	72.75
200,000	70.57
205,000	68.48
210,000	66.47
215,000	64.53
\$220,000	\$62.67
225,000	60.87
230,000	59.15
235,000	57.49
240,000	55.89
245,000	54.35

Table 1A (page 3 of 4)

Base Claim Costs by Deductible

Effective 1/1/2013

Specific Deductible	Base Claim Cost
\$250,000	\$52.88
275,000	46.21
300,000	40.54
350,000	31.52
400,000	24.74
450,000	19.50
\$500,000	\$15.36
550,000	12.05
600,000	9.41
650,000	7.27
700,000	5.52
750,000	4.07
\$800,000	\$2.90
850,000	1.92
900,000	1.14
950,000	0.51
1,000,000	-

Table 1A (page 4 of 4)

Base Claim Costs by Deductible

Effective 1/1/2013

Notes:

1. Base Claim Costs are for an individual Specific deductible.
2. These claim costs do not include any provision for expenses, profit or contingency margins.
3. Specific claim costs assume an underlying plan with a \$100 deductible, and 80% coinsurance next \$2,000.
4. Claim costs are based on a \$1,000,000 lifetime maximum.
5. Claim costs include the cost of organ transplants which are considered medically necessary and non-experimental.
6. Credit for a lifetime maximum less than \$1,000,000 is equal to the cost for the coverage in excess of that maximum. For example, the starting cost for a \$20,000 specific deductible on a plan with a \$100,000 maximum is \$253.76(= \$397.32 - \$143.56).

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Table 1B

Lifetime Maximum Adjustment

Effective 1/1/2013

Lifetime Maximum	Base Premium	Claims
\$1,000,000	\$0.00	\$0.00
1,500,000	\$10.43	\$6.26
2,000,000	\$14.53	\$8.72
2,500,000	\$16.62	\$9.97
3,000,000	\$17.83	\$10.70
4,000,000	\$19.15	\$11.49
5,000,000	\$19.78	\$11.87
7,500,000	\$20.52	\$12.31
10,000,000	\$20.82	\$12.49
Unlimited	\$21.28	\$12.77

Note: Rates shown above are composite rates.

Table 1C
Claim Frequencies by Deductible Per 1,000
and
Average Paid Claims in Excess of Specific Deductible
Effective 1/1/2013

Specific Deductible	Claim Frequencies Per 1,000			Average Paid Claim In Excess of Specific Deductible		
	Adult	Child	Composite	Adult	Child	Composite
\$5,000	291.91	128.54	485.89	\$24,826	\$15,470	\$23,204
7,500	229.41	86.87	372.57	28,906	20,089	27,559
10,000	187.99	63.20	300.08	32,623	24,852	31,550
12,500	159.42	49.42	251.74	35,852	29,076	34,980
15,000	137.62	40.31	215.77	38,928	32,991	38,201
17,500	119.68	33.64	186.71	42,148	36,922	41,531
20,000	106.63	28.81	165.60	44,713	40,524	44,235
25,000	86.14	21.43	132.56	49,917	48,896	49,809
30,000	71.10	16.76	108.81	55,098	56,973	55,287
35,000	59.54	13.61	90.84	60,454	64,671	60,868
40,000	50.97	11.40	77.60	65,343	71,834	65,968
45,000	43.65	9.81	66.49	71,001	78,174	71,695
50,000	37.79	8.35	57.47	76,678	86,613	77,623
55,000	33.46	7.27	50.80	81,332	94,112	82,531
60,000	30.39	6.39	46.00	84,378	101,814	85,966
65,000	27.75	5.70	41.92	87,294	108,899	89,220
70,000	24.75	5.14	37.42	92,699	115,650	94,765
75,000	22.48	4.67	33.99	96,882	122,044	99,148
100,000	15.49	3.15	23.38	111,224	150,561	114,702
125,000	10.97	2.37	16.65	128,195	171,523	132,245
150,000	8.27	1.86	12.59	141,624	191,506	146,440
175,000	6.44	1.52	9.85	153,848	206,749	159,187
200,000	5.15	1.27	7.92	164,410	219,495	170,204
225,000	4.21	1.10	6.51	173,639	226,874	179,539
250,000	3.57	0.95	5.53	177,869	236,871	184,500
275,000	2.94	0.84	4.60	188,554	241,181	194,862
300,000	2.55	0.74	3.99	190,724	248,098	197,684
400,000	1.44	0.49	2.30	206,238	255,885	213,121
500,000	0.90	0.34	1.47	204,226	246,223	210,652

Notes:

1. Adult frequency is the number of claims expected per one thousand adults.
2. Child frequency is the number of claims expected per one thousand children.
3. Composite frequency is the number of claims expected per one thousand employees, including the number of claims from all dependents (i.e., spouses and children).
4. Average paid claims in excess of specific deductible are unadjusted for area, managed care, or any other rating factor.

Table 1D

Exclusion of Transplant Coverage

Effective 1/1/2013

Specific Deductible	Premiums				Claim Costs			
	Employee	Dependent	Family	Composite	Employee	Dependent	Family	Composite
\$ 5,000 - 14,500	23.81	26.91	50.72	36.39	14.29	16.14	30.43	21.84
15,000 - 29,500	22.15	25.07	47.21	33.87	13.29	15.04	28.33	20.32
30,000 - 49,500	20.11	22.87	42.97	30.80	12.06	13.72	25.78	18.48
50,000 - 89,500	17.39	19.95	37.33	26.71	10.43	11.97	22.40	16.03
90,000 - 109,500	15.12	17.55	32.67	23.32	9.07	10.53	19.60	13.99
110,000 - 129,500	13.81	16.19	30.00	21.38	8.29	9.71	18.00	12.83
130,000 - 149,500	12.64	14.93	27.57	19.62	7.58	8.96	16.54	11.77
150,000 - 174,500	11.47	13.69	25.16	17.87	6.88	8.22	15.10	10.72
175,000 - 199,500	10.33	12.48	22.81	16.17	6.20	7.49	13.69	9.70
200,000 - 249,500	8.85	10.85	19.71	13.93	5.31	6.51	11.82	8.36
250,000 - 299,500	7.21	9.01	16.23	11.43	4.33	5.41	9.74	6.86
300,000 - 399,500	5.38	6.90	12.28	8.61	3.23	4.14	7.37	5.16
400,000 - 499,500	3.55	4.71	8.27	5.76	2.13	2.83	4.96	3.45
500,000 - 599,500	2.27	3.15	5.42	3.74	1.36	1.89	3.25	2.25
600,000 - 699,500	1.39	2.05	3.44	2.35	0.84	1.23	2.06	1.41
700,000 - 849,500	0.68	1.06	1.74	1.18	0.41	0.63	1.05	0.71
850,000 +	0.17	0.27	0.44	0.30	0.10	0.16	0.26	0.18
\$999,999								

Notes:

1. The above premiums and claim costs are to be removed from the base rates if Heart, Heart/Lung, Liver, Pancreas and Bone Marrow transplants are not covered.
2. If the lifetime maximum is less than \$1,000,000, the premium and claim cost credits for excluding transplant coverage should be reduced by the premium and claim cost credits of that maximum. For example, the premium credit for an employee with a \$60,000 deductible and a \$250,000 maximum is \$10.18 (= \$17.39 - \$7.21).

Table 1E

Family Specific Deductible

Effective 1/1/2013

Family Specific Deductible Range			Factor
No Family Deductible			1.00
\$2,500	-	149,500	1.15
150,000	-	299,500	1.20
300,000	-	449,500	1.33
450,000	-	599,500	1.59
600,000	-	750,000	2.11

Notes:

1. To adjust the base rates and claims costs from an individual Specific deductible to a family Specific deductible, use the adjustment factors above.
2. The family Specific deductible adjustment factor should be applied after all adjustments have been made to the individual Specific base rates and claim cost.

Table 1F

Exclusion of Prescription Drugs

Effective 1/1/2013

Specific Deductible	Factor
\$2,500 - \$12,500	0.900
13,000 - 24,500	0.915
25,000 - 44,500	0.930
45,000 - 79,500	0.945
80,000 - 119,500	0.955
120,000 - 239,500	0.965
240,000 +	0.975

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Table 2

Monthly Trend Factors for Specific Coverage

Effective 1/1/2013

Rating Factor by Specific Deductible

Effective Date of Insurance	\$2,500 to \$9,000	\$9,500 to \$16,500	\$17,000 to \$32,000	\$32,500 to \$58,500	\$59,000 to \$95,000	\$95,500 to \$131,000	\$131,500 to \$180,000	\$180,500 to \$212,500	\$213,000 to \$282,500	\$283,000 to \$329,000	\$329,500 to \$404,000	\$404,500 to \$629,000	\$629,500 to \$1,000,000
01/01/13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
02/01/13	1.008	1.009	1.010	1.011	1.012	1.012	1.013	1.014	1.015	1.015	1.016	1.018	1.018
03/01/13	1.016	1.018	1.020	1.021	1.023	1.025	1.026	1.027	1.029	1.031	1.032	1.037	1.036
04/01/13	1.024	1.027	1.030	1.032	1.035	1.037	1.039	1.041	1.044	1.046	1.049	1.055	1.053
05/01/13	1.033	1.036	1.039	1.043	1.046	1.049	1.052	1.055	1.058	1.062	1.065	1.074	1.071
06/01/13	1.041	1.045	1.049	1.053	1.058	1.061	1.065	1.069	1.073	1.077	1.081	1.092	1.089
07/01/13	1.049	1.054	1.059	1.064	1.069	1.074	1.078	1.082	1.087	1.092	1.097	1.111	1.107
08/01/13	1.057	1.063	1.069	1.075	1.081	1.086	1.092	1.096	1.102	1.108	1.114	1.129	1.124
09/01/13	1.065	1.072	1.079	1.086	1.092	1.098	1.105	1.110	1.116	1.123	1.130	1.148	1.142
10/01/13	1.073	1.081	1.089	1.096	1.104	1.111	1.118	1.124	1.131	1.139	1.146	1.166	1.160
11/01/13	1.081	1.090	1.098	1.107	1.115	1.123	1.131	1.137	1.145	1.154	1.162	1.185	1.178
12/01/13	1.089	1.099	1.108	1.118	1.127	1.135	1.144	1.151	1.160	1.169	1.178	1.203	1.195
01/01/14	1.098	1.108	1.118	1.128	1.138	1.147	1.157	1.165	1.174	1.185	1.195	1.222	1.213

Notes:

1. Use the proposed (or estimated) effective date of the contract to determine the trend factor. If you believe the actual effective date will be later, use either a later date or quote rates for several effective dates.
2. Include a 60-day time limit in the quote to allow for additional trending and/or the possibility of a new rate structure.

Table 3
Area Factors
for Specific Coverage
Effective 1/1/2013

Area	Rating Factor by Specific Deductible										
	\$2,500 to \$12,000	\$12,500 to \$16,500	\$17,000 to \$34,000	\$34,500 to \$62,500	\$63,000 to \$83,000	\$83,500 to \$118,000	\$118,500 to \$132,500	\$133,000 to \$145,500	\$146,000 to \$166,000	\$166,500 to \$220,000	\$220,500 to \$1,000,000
A	0.63	0.61	0.61	0.61	0.62	0.63	0.63	0.63	0.64	0.64	0.64
B	0.69	0.67	0.67	0.67	0.67	0.68	0.68	0.69	0.69	0.69	0.69
C	0.75	0.74	0.73	0.73	0.73	0.74	0.74	0.74	0.74	0.75	0.75
D	0.81	0.80	0.79	0.79	0.80	0.80	0.80	0.80	0.80	0.81	0.81
E	0.87	0.87	0.86	0.86	0.86	0.86	0.86	0.86	0.87	0.87	0.87
F	0.94	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
G	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	1.06	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
I	1.13	1.14	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.14
J	1.20	1.21	1.22	1.23	1.23	1.23	1.23	1.23	1.23	1.22	1.22
K	1.26	1.28	1.30	1.31	1.31	1.31	1.31	1.31	1.31	1.30	1.30
L	1.33	1.35	1.38	1.39	1.40	1.40	1.40	1.39	1.39	1.39	1.38
M	1.40	1.43	1.45	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.47
N	1.46	1.50	1.53	1.56	1.57	1.57	1.57	1.57	1.57	1.56	1.55
O	1.53	1.57	1.62	1.65	1.66	1.67	1.67	1.66	1.66	1.66	1.64
P	1.60	1.65	1.70	1.74	1.75	1.76	1.76	1.76	1.76	1.75	1.74
Q	1.67	1.72	1.78	1.83	1.85	1.86	1.86	1.86	1.86	1.85	1.83
R	1.74	1.80	1.86	1.93	1.95	1.96	1.96	1.96	1.96	1.95	1.93
S	1.81	1.87	1.95	2.02	2.05	2.06	2.06	2.06	2.06	2.06	2.04
T	1.87	1.95	2.03	2.12	2.15	2.16	2.17	2.17	2.17	2.17	2.14

Note:

1. These factors should only be used for Specific rating (\$2,500 and higher Specific deductibles). They are not applicable to first dollar medical coverage.

Table 3A (page 1 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Alabama			Arkansas		
Bessemer	350	H	Pine Bluff	716	D
Talladega	351	H	El Dorado	717	C
Birmingham	352	H	Hope	718	E
Tuscaloosa	354	F	Arkadelphia	719	D
Jasper	355	G	Conway	720	E
Decatur	356	E	Stuttgart	721	D
Scottsboro	357	F	Little Rock	722	E
Huntsville	358	F	West Memphis	723	D
Gadsden	359	G	Jonesboro	724	C
Troy	360	E	Batesville	725	C
Montgomery	361	D	Harrison	726	C
Anniston	362	G	Fayetteville	727	C
Dothan	363	E	Russellville	728	C
Monroeville	364	F	Fort Smith	729	B
Bay Minette	365	E			
Mobile	366	C	California		
Selma	367	F	Los Angeles	900	K
Auburn	368	C	Los Angeles	901	M
Butler	369	F	Compton	902	K
			Inglewood	903	K
			Santa Monica	904	K
Alaska			Torrance	905	K
Anchorage	995	J	Norwalk	906	J
Palmer	996	N	Lakewood	907	K
Fairbanks	997	K	Long Beach	908	K
Juneau	998	O	Arcadia	910	K
Ketchikan	999	O	Pasadena	911	K
			Glendale	912	K
Arizona			San Fernando	913	K
Phoenix	850	H	Van Nuys	914	K
Mesa	852	H	Burbank	915	K
Glendale	853	I	North Hollywood	916	K
Globe	855	N	Pomona	917	J
Sierra Vista	856	L	Alhambra	918	K
Tucson	857	F	Campo	919	I
Show Low	859	N	El Cajon	920	I
Flagstaff	860	H	San Diego	921	I
Prescott	863	H	Palm Springs	922	J
Lake Havasu City	864	J	Redlands	923	I
St. Michaels	865	N	San Bernardino	924	I

Table 3A (page 2 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
California cont.			Colorado cont.		
Riverside	925	I	Englewood	801	G
Fullerton	926	I	Denver	802	G
Santa Ana	927	I	Boulder	803	E
Anaheim	928	I	Golden	804	F
Oxnard	930	J	Fort Collins	805	E
Santa Barbara	931	J	Greeley	806	E
Visalia	932	F	Sterling	807	D
Bakersfield	933	H	Burlington	808	E
Santa Maria	934	K	Colorado Springs	809	E
Lancaster	935	J	Pueblo	810	G
Madera	936	H	Alamosa	811	D
Fresno	937	G	Salida	812	D
Clovis	938	K	Durango	813	D
Salinas	939	K	Montrose	814	D
Sunnyvale	940	P	Grand Junction	815	D
San Francisco	941	Q	Glenwood Springs	816	D
West Sacramento	942	M			
Palo Alto	943	P	Connecticut		
San Mateo	944	Q	New Britain	060	E
Fremont	945	N	Hartford	061	E
Oakland	946	N	Willimantic	062	E
Berkeley	947	N	Norwich	063	E
Richmond	948	N	Meriden	064	G
San Rafael	949	O	New Haven	065	G
Santa Clara	950	O	Bridgeport	066	H
San Jose	951	O	Waterbury	067	F
Stockton	952	N	Danbury	068	H
Modesto	953	M	Stamford	069	H
Santa Rosa	954	L			
Eureka	955	J	Delaware		
Davis	956	M	Newark	197	E
South Lake Tahoe	957	L	Wilmington	198	E
Sacramento	958	L	Dover	199	D
Chico	959	K			
Redding	960	L	District Of Columbia		
Susanville	961	K	Washington	200	C
			Washington	202	G
Colorado			Washington	203	G
Arvada	800	G	Washington	204	G
			Washington	205	G
			Washington	569	C

Table 3A (page 3 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Florida			Georgia cont.		
St. Augustine	320	H	Valdosta	316	D
Daytona Beach	321	G	Albany	317	E
Jacksonville	322	H	West Point	318	D
Tallahassee	323	F	Columbus	319	C
Panama City	324	H	Albany	398	E
Pensacola	325	K	Atlanta	399	G
Gainesville	326	K			
Titusville	327	H	Hawaii		
Orlando	328	H	Hilo	967	C
Melbourne	329	F	Honolulu	968	C
Hialeah	330	K			
Miami	331	L	Idaho		
Miami	332	N	Pocatello	832	C
Fort Lauderdale	333	K	Twin Falls	833	B
West Palm Beach	334	K	Idaho Falls	834	C
Tampa	335	K	Lewiston	835	D
Tampa	336	K	Nampa	836	B
St. Petersburg	337	K	Boise	837	B
Lakeland	338	I	Couer D'Alene	838	B
Fort Myers	339	I			
Naples	341	F	Illinois		
Sarasota	342	H	Waukegan	600	I
Iverness	344	H	Elgin	601	I
Clearwater	346	K	Evanston	602	I
Clermont	347	H	Oak Park	603	I
West Palm Beach	349	J	Joliet	604	I
			Aurora	605	I
			Chicago	606	I
Georgia			Chicago	607	I
Marietta	300	E	Chicago	608	I
Rome	301	E	Chicago	609	H
La Grange	302	E	Kankakee	610	F
Atlanta	303	E	Freeport	611	H
Statesboro	304	E	Rockford	612	D
Gainesville	305	E	Rock Island	613	E
Athens	306	D	Ottawa	614	E
Calhoun	307	E	Galesburg	615	G
Thomson	308	F	Pekin	616	G
Augusta	309	F	Peoria	617	F
Warner Robins	310	E	Bloomington	618	I
Mableton	311	E	Champaign	619	E
Macon	312	G	Matoon	620	F
Hinesville	313	E	Alton	622	F
Savannah	314	E	East St. Louis	623	E
Brunswick	315	E	Quincy	624	E
			Effingham		

Table 3A (page 4 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Illinois cont.			Iowa cont.		
Decatur	625	F	Sioux City	511	C
Lincoln	626	F	Sheldon	512	C
Springfield	627	G	Spencer	513	C
Mount Vernon	628	E	Carroll	514	C
Carbondale	629	E	Council Bluffs	515	F
			Shenandoah	516	C
Indiana			Dubuque	520	C
Anderson	460	F	Decorah	521	C
Shelbyville	461	G	Iowa City	522	E
Indianapolis	462	G	Marion	523	D
Michigan City	463	E	Cedar Rapids	524	C
Gary	464	E	Ottumwa	525	C
Elkhart	465	D	Burlington	526	C
South Bend	466	D	Clinton	527	C
Huntington	467	D	Davenport	528	D
Fort Wayne	468	D			
Kokomo	469	D	Kansas		
Lawrenceburg	470	E	Leavenworth	660	F
New Albany	471	E	Kansas City	661	G
Columbus	472	C	Shawnee Mission	662	G
Muncie	473	D	Junction City	664	C
Bloomington	474	C	Manhattan	665	C
Vincennes	475	D	Topeka	666	D
Boonville	476	D	Pittsburg	667	C
Evansville	477	D	Emporia	668	C
Terre Haute	478	E	Concordia	669	C
Lafayette	479	E	Arkansas City	670	D
			Winfield	671	D
Iowa			Wichita	672	D
Ames	500	C	Coffeyville	673	C
Marshalltown	501	C	Salina	674	C
West Des Moines	502	C	Hutchinson	675	C
Des Moines	503	C	Hays	676	C
Mason City	504	C	Colby	677	C
Fort Dodge	505	C	Garden	678	C
Cedar Falls	506	D	Liberal	679	C
Waterloo	507	D			
Creston	508	C	Kentucky		
Des Moines	509	F	Shelbyville	400	E
Cherokee	510	C	Hardinsburg	401	D

Table 3A (page 5 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Kentucky cont.			Maine		
Louisville	402	E	Berwick	039	B
Winchester	403	D	Biddeford	040	B
Richmond	404	D	Portland	041	B
Lexington	405	C	Lewiston	042	B
Frankfort	406	D	Augusta	043	B
Corbin	407	D	Bangor	044	B
Harlan	408	D	Bath	045	B
Middlesboro	409	D	Ellsworth	046	B
Covington	410	E	Presque Isle	047	B
Ashland	411	E	Rockland	048	B
Paintsville	412	D	Waterville	049	B
Beattyville	413	D			
Salyersville	414	D	Maryland		
Pikeville	415	D	Middlesex	055	F
Prestonburg	416	D	Waldorf	206	C
Hazard	417	D	Hyattsville	207	C
Whitesburg	418	D	Rockville	208	C
Paducah	420	D	Silver Springs	209	C
Bowling Green	421	D	Bel Air	210	C
Hopkinsville	422	E	Westminster	211	C
Owensboro	423	C	Baltimore	212	C
Henderson	424	D	Annapolis	214	C
Somerset	425	D	Cumberland	215	A
Monticello	426	D	Cambridge	216	B
Elizabethtown	427	C	Hagerstown	217	B
			Salisbury	218	B
			Elkton	219	E
Louisiana			Massachusetts		
Kenner	700	J	Holyoke	010	C
New Orleans	701	J	Springfield	011	C
Houma	703	E	Pittsfield	012	E
Slidell	704	I	Greenfield	013	C
Lafayette	705	G	Fitchburg	014	E
Lake Charles	706	G	Shrewsbury	015	E
Plaquemine	707	D	Worcester	016	E
Baton Rouge	708	D	Framingham	017	F
Minden	710	H	Lowell	018	F
Shreveport	711	I	Lynn	019	F
Monroe	712	G	Hingham	020	F
Alexandria	713	G	Cambridge	021	F
Natchitoches	714	G			

Table 3A (page 6 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Massachusetts cont.			Minnesota Cont.		
Boston	022	G	Worthington	561	D
Plymouth	023	F	Willmar	562	D
Brockton	024	F	St. Cloud	563	D
Buzzards Bay	025	F	Brainerd	564	D
Hyannis	026	E	Fergus Falls	565	D
New Bedford	027	E	Bemidji	566	D
			Thief River Falls	567	D
Michigan			Mississippi		
Warren	480	D	Southaven	386	F
Ann Arbor	481	E	Greenville	387	D
Detroit	482	D	Tupelo	388	D
Pontiac	483	D	Greenwood	389	D
Lapeer	484	D	Hazlehurst	390	F
Flint	485	D	Vicksburg	391	E
Saginaw	486	C	Jackson	392	F
Bay City	487	C	Meridian	393	D
Owosso	488	C	Hattiesburg	394	F
Lansing	489	C	Biloxi	395	K
Kalamazoo	490	C	McComb	396	D
Niles	491	C	Columbus	397	D
Jackson	492	C			
Lowell	493	A	Missouri		
Muskegon	494	A	Florissant	630	F
Grand Rapids	495	A	St. Louis	631	F
Traverse City	496	B	St. Charles	633	F
Sault Ste. Marie	497	B	Hannibal	634	E
Marquette	498	B	Kirksville	635	E
Houghton	499	B	Farmington	636	E
Minnesota			Cape Girardeau	637	E
Red Wing	550	F	Sikeston	638	E
St. Paul	551	F	Poplar Bluff	639	E
Anoka	553	F	Independence	640	F
Minneapolis	554	F	Kansas City	641	G
Minneapolis	555	H	Maryville	644	E
Two Harbors	556	D	St. Joseph	645	D
Hibbing	557	E	Chillicothe	646	E
Duluth	558	E	Nevada	647	E
Rochester	559	F	Joplin	648	D
Mankato	560	E	Kansas City	649	H
			California	650	E

Table 3A (page 7 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Missouri Cont.			Nevada Cont.		
Jefferson City	651	D	Sparks	894	G
Columbia	652	E	Reno	895	G
Sedalia	653	E	Carson City	897	F
Rolla	654	E	Elko	898	G
Salem	655	E			
Bolivar	656	D	New Hampshire		
West Plains	657	D	Nashua	030	D
Springfield	658	D	Manchester	031	C
			Laconia	032	D
			Concord	033	D
Montana			Keene	034	D
Livingston	590	B	Berlin	035	D
Billings	591	C	Lempster	036	D
Wolf Point	592	A	Claremont	037	D
Miles City	593	A	Portsmouth	038	B
Great Falls	594	B			
Havre	595	A	New Jersey		
Helena	596	A	Clifton	070	L
Butte	597	A	Newark	071	M
Missoula	598	B	Elizabeth	072	M
Kalispell	599	A	Jersey City	073	K
			Ridgewood	074	K
Nebraska			Paterson	075	K
Bellevue	680	F	Hackensack	076	K
Omaha	681	G	Asbury Park	077	O
Beatrice	683	C	Dover	078	M
Nebraska City	684	C	Summit	079	N
Lincoln	685	C	Cherry Hill	080	O
Columbus	686	C	Camden	081	O
Norfolk	687	C	Pleasantville	082	O
Grand Island	688	C	Vineland	083	N
Hastings	689	C	Atlantic	084	P
McCook	690	C	Princeton	085	Q
North Platte	691	C	Trenton	086	S
Valentine	692	C	Toms River	087	O
Scottsbluff	693	C	Perth Amboy	088	O
			New Brunswick	089	O
Nevada					
Las Vegas	889	K	New Mexico		
North Las Vegas	890	L	Belen	870	D
Las Vegas	891	L			
Ely	893	G			

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ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
New Mexico cont.			New York cont.		
Albuquerque	871	D	Poughkeepsie	126	H
Gallup	873	G	Monticello	127	D
Farmington	874	B	Glens Falls	128	C
Santa Fe	875	D	Plattsburgh	129	B
Las Vegas	877	G	Auburn	130	B
Socorro	878	G	Oswego	131	B
Truth/Consequences	879	F	Syracuse	132	B
Las Cruces	880	E	Herkimer	133	B
Clovis	881	G	Rome	134	B
Roswell	882	G	Utica	135	B
Alamogordo	883	G	Watertown	136	B
Tucumcari	884	G	Endicott	137	B
			Oneonta	138	B
New York			Binghamton	139	B
New York	100	K	Lockport	140	B
New York	101	K	Tonawanda	141	B
New York	102	K	Buffalo	142	B
Staten Island	103	K	Niagra Falls	143	B
Bronx	104	K	Geneva	144	A
Mount Vernon	105	K	Newark	145	A
White Plains	106	K	Rochester	146	A
Yonkers	107	K	Jamestown	147	B
New Rochelle	108	K	Ithaca	148	B
Orangeburg	109	J	Elmira	149	C
Great Neck	110	K			
Long Island City	111	K	North Carolina		
Brooklyn	112	K	Mocksville	270	C
Flushing	113	K	Winston-Salem	271	C
Jamaica	114	K	High Point	272	C
Hempstead	115	K	Thomasville	273	C
Far Rockaway	116	K	Greensboro	274	B
West Babylon	117	K	Goldsboro	275	D
Hicksville	118	K	Raleigh	276	D
Riverhead	119	K	Durham	277	F
Amsterdam	120	C	Rocky Mount	278	D
Troy	121	C	Elizabeth City	279	D
Albany	122	C	Gastonia	280	D
Schenectady	123	C	Salisbury	281	D
Kingston	124	E	Charlotte	282	E
Newburgh	125	G	Fayetteville	283	E

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ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
North Carolina cont.			Ohio cont.		
Wilmington	284	D	Batavia	451	E
Kinston	285	D	Cincinnati	452	E
Hickory	286	D	Greenville	453	F
Hendersonville	287	C	Dayton	454	G
Asheville	288	C	Springfield	455	D
Murphy	289	D	Portsmouth	456	D
			Marietta	457	D
North Dakota			Lima	458	D
Wahpeton	580	B	Cincinnati-Middletown	459	E
Fargo	581	B			
Grand Forks	582	D	Oklahoma		
Devils Lake	583	B	Norman	730	H
Jamestown	584	B	Oklahoma City	731	G
Bismarck	585	C	Ardmore	734	H
Dickinson	586	B	Lawton	735	G
Minot	587	B	Clinton	736	H
Williston	588	B	Enid	737	H
			Woodward	738	H
Ohio			Guymon	739	H
Newark	430	E	Bartlesville	740	D
Lancaster	431	E	Tulsa	741	C
Columbus	432	E	Vinita	743	H
Marion	433	D	Muskogee	744	G
Bowling Green	434	F	McAlester	745	H
Defiance	435	F	Ponca City	746	H
Toledo	436	G	Durant	747	H
Zanesville	437	D	Shawnee	748	H
Coshocton	438	D	Poteau	749	D
Steubenville	439	D			
Lorain	440	F	Oregon		
Cleveland	441	F	Beaverton	970	D
Cuyahoga Falls	442	F	Hillsboro	971	D
Akron	443	F	Portland	972	D
Warren	444	E	Salem	973	C
Youngstown	445	F	Eugene	974	D
Massillon	446	C	Medford	975	D
Canton	447	A	Klamath Falls	976	C
Sandusky	448	D	Bend	977	D
Mansfield	449	C	Pendleton	978	C
Hamilton	450	E	Ontario	979	C

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ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Pennsylvania			Pennsylvania cont.		
Aliquippa	150	G	Upper Darby	190	Q
Mckeesport	151	G	Philadelphia	191	Q
Pittsburgh	152	G	Philadelphia	192	R
Washington	153	F	West Chester	193	Q
Uniontown	154	G	Norristown	194	Q
Somerset	155	C	Bernville	195	G
Greensburg	156	G	Reading	196	F
Indiana	157	D			
DuBois	158	C	Puerto Rico	All	C
Johnstown	159	D			
Butler	160	G	Rhode Island		
New Castle	161	E	Warwick	028	E
Kittanning	162	E	Providence	029	E
Oil City	163	C			
Corry	164	G	South Carolina		
Erie	165	H	Camden	290	G
Altoona	166	C	Sumter	291	G
Bradford	167	C	Columbia	292	G
State College	168	C	Spartanburg	293	G
Wellsboro	169	C	Charleston	294	I
Lebanon	170	D	Florence	295	H
Harrisburg	171	D	Greenville	296	G
Chambersburg	172	D	Rock Hill	297	E
Hanover	173	B	Aiken	298	F
York	174	A	Beaufort	299	G
Columbia	175	D			
Lancaster	176	D	South Dakota		
Williamsport	177	C	Madison	570	E
Sunbury	178	C	Sioux Falls	571	E
Pottsville	179	C	Watertown	572	E
Bethlehem	180	K	Mitchell	573	E
Allentown	181	J	Aberdeen	574	E
Hazleton	182	G	Pierre	575	E
Stroudsburg	183	F	Mobridge	576	E
Honesdale	184	F	Rapid City	577	D
Scranton	185	F			
Berwick	186	F	Tennessee		
Wilkes-Barre	187	F	Clarksville	370	F
Montrose	188	C	Murfreesboro	371	F
Doylestown	189	Q	Nashville	372	G
			Cleveland	373	E

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ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Tennessee cont.			Texas cont.		
Chattanooga	374	F	Laredo	780	G
Memphis	375	G	New Braunfels	781	G
Johnson	376	E	San Antonio	782	G
Greenville	377	D	Kingsville	783	H
Oak Ridge	378	D	Corpus Christi	784	H
Knoxville	379	D	Brownsville	785	H
Dyersburg	380	F	San Marcos	786	G
Memphis	381	F	Austin	787	G
Paris	382	D	Del Rio	788	G
Jackson	383	D	La Grange	789	G
Columbia	384	D	Pampa	790	G
Cookeville	385	D	Amarillo	791	F
			Childress	792	G
			Levelland	793	H
Texas			Lubbock	794	J
Austin	733	G	Sweetwater	795	G
Plano	750	G	Abilene	796	F
Duncanville	751	G	Odessa	797	E
Dallas	752	G	Marfa	798	I
Dallas	753	I	El Paso	799	I
Paris	754	G	El Paso	885	L
Texarkana	755	G			
Longview	756	H			
Tyler	757	J	Utah		
Palestine	758	G	Bountiful	840	B
Lufkin	759	G	Salt Lake City	841	C
Arlington	760	G	Salt Lake City	842	D
Fort Worth	761	G	Logan	843	B
Denton	762	G	Ogden	844	C
Wichita Falls	763	G	Price	845	A
Stephenville	764	G	Provo	846	B
Temple	765	F	Cedar City	847	B
Hillsboro	766	F			
Waco	767	D	Vermont		
Brownwood	768	G	Woodstock	050	C
San Angelo	769	F	Springfield	051	C
Houston	770	H	Bennington	052	C
Houston	772	J	Brattleboro	053	C
Conroe	773	H	Burlington	054	D
Rosenberg	774	H	Barre	056	C
Pasadena	775	H	Rutland	057	C
Port Arthur	776	I	St. Johnsbury	058	C
Beaumont	777	I			
Bryan	778	H			
Victoria	779	G			

Table 3A (page 12 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Vermont cont.			Washington cont.		
Guildhall	059	C	Wenatchee	988	C
			Yakima	989	C
Virginia			Cheney	990	E
Sterling	201	C	Pullman	991	D
Reston	220	C	Spokane	992	E
Manassas	221	C	Richland	993	C
Arlington	222	C	Clarkston	994	E
Alexandria	223	C			
Fredricksburg	224	D	West Virginia		
Montross	225	D	Bluefield	247	D
Winchester	226	B	Welch	248	D
Culpeper	227	D	Lewisburg	249	D
Harrisonburg	228	C	Clay	250	E
Charlottesville	229	E	St. Albans	251	E
Gloucester	230	G	Ripley	252	D
Williamsburg	231	G	Charleston	253	E
Richmond	232	I	Martinsburg	254	B
Chesapeake	233	D	Wayne	255	E
Virginia Beach	234	D	Logan	256	D
Norfolk	235	D	Huntington	257	F
Newport News	236	D	Beckley	258	D
Portsmouth	237	D	Hinton	259	D
Petersburg	238	H	Wheeling	260	D
Farmville	239	D	Parkersburg	261	D
Roanoke	240	D	Buckhannon	262	D
Martinsville	241	D	Clarksburg	263	D
Bristol	242	E	Weston	264	D
Pulaski	243	D	Morgantown	265	D
Covington	244	D	Summersville	266	D
Lynchburg	245	C	Romney	267	B
Bluefield	246	D	Petersburg	268	C
Washington			Wisconsin		
Bellevue	980	E	Sheboygan	530	H
Seattle	981	E	Kenosha	531	I
Everett	982	E	Milwaukee	532	I
Bremerton	983	F	Racine	534	G
Tacoma	984	G	Janesville	535	G
Olympia	985	E	Madison	537	H
Vancouver	986	D	Prairie du Chien	538	F

Table 3A (page 13 of 13)
ZIP Code Rating Classifications
for Specific Coverage

Effective 1/1/2013

State	ZIP	Area
Wisconsin cont.		
Portage	539	F
Hudson	540	F
Marinette	541	E
Manitowoc	542	F
Green Bay	543	E
Wausau	544	F
Rhineland	545	F
La Crosse	546	E
Eau Claire	547	F
Superior	548	F
Oshkosh	549	E
Wyoming		
Cheyenne	820	E
Yellowstone Ntnl. Park Wy	821	E
Wheatland	822	E
Rawlins	823	E
Cody	824	E
Riverton	825	E
Casper	826	D
New Castle	827	E
Sheridan	828	E
Rock Springs	829	E
Jackson	830	E
Kemmerer	831	E

CONFIDENTIAL

Table 4

Underlying Plan Adjustment Factors

Effective 1/1/2013

- Comprehensive Major Medical Plans and Adjustments -

Specific Deductible	Underlying Plan Out-of-Pocket Limit												
	\$0	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$8,000	\$12,000+	
\$ 2,500 - \$ 4,500	1.03	1.00	0.98	0.96	0.94	0.93	0.92	0.89	0.87	0.83	0.79	0.74	
\$ 5,000 - \$ 9,500	1.02	1.00	0.98	0.97	0.95	0.94	0.92	0.90	0.88	0.86	0.82	0.77	
\$ 10,000 - \$ 14,500	1.01	1.00	0.99	0.97	0.96	0.95	0.94	0.91	0.89	0.87	0.84	0.79	
\$ 15,000 - \$ 17,500	1.01	1.00	0.99	0.98	0.96	0.95	0.94	0.92	0.90	0.88	0.85	0.80	
\$ 18,000 - \$ 24,500	1.01	1.00	0.99	0.98	0.97	0.96	0.95	0.93	0.91	0.90	0.86	0.81	
\$ 25,000 - \$ 39,500	1.01	1.00	0.99	0.98	0.98	0.97	0.96	0.94	0.93	0.91	0.89	0.84	
\$ 40,000 - \$ 69,500	1.01	1.00	0.99	0.99	0.98	0.98	0.97	0.96	0.95	0.94	0.92	0.88	
\$ 70,000 - \$ 129,500	1.00	1.00	1.00	0.99	0.99	0.98	0.98	0.97	0.96	0.96	0.94	0.91	
\$ 130,000 - \$ 179,500	1.00	1.00	1.00	0.99	0.99	0.99	0.98	0.98	0.97	0.96	0.95	0.93	
\$ 180,000 - \$ 274,500	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.97	0.96	0.94	
\$ 275,000 - \$ 349,500	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.98	0.98	0.97	0.97	0.95	
\$ 350,000 - \$ 1,000,000	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.97	0.96	

Notes:

1. Out-of-pocket limit includes the underlying plan's deductible, copays, coinsurance and hospital deductible.
2. For out-of-pocket limits not shown, interpolate between factors provided.

Table 5 (Page 1 of 2)

Contract Adjustment Factors

Effective 1/1/2013

Contract Adjustment Factors	Adjustment Factor	Year Applied
First Year Incurred and Paid	0.800	First Year Only
Incurred in 24, Paid in 12	1.100	First Year Only
Incurred in 15, Paid in 12	1.060	First Year Only
Incurred in 12, Paid in 15	1.050	All Years
Incurred in 12, Paid in 18	1.080	All Years
Incurred in 12, Paid in 24	1.100	All Years
Incurred in 12, Paid in 36	1.125	All Years
Extension of Benefits	1.150	All Years
Incurred in 24, Paid in 12	1.000	Renewal Years Only
Incurred any prior, Paid in 12	1.020	Second and Subsequent Renewal Years Only

Notes:

1. The adjustment factors above assume a 12-month contract period. For a First Year Incurred and Paid Contract other than 12 months, use Table 5A. For a Renewal Year Paid Contract other than 12 months, use Table 5B or 5C.
2. The run-in and run-out factors account for anti-selection by the group, which results in factors higher than those which may be expected relative to the standard contract options. This may discourage use of the run-in and run-out contract options. The standard contract options are 'First Year Incurred and Paid', 'Incurred in 24, Paid in 12' and 'Incurred any prior, Paid in 12'.
3. First Year Incurred and Paid covers expenses incurred and paid in the first contract year.
4. Incurred in 24, Paid in 12 (12 month run-in) covers expenses incurred in the first contract year or up to 12 months prior to the first contract year and paid during the first contract year.
5. Incurred in 15, Paid in 12 (90-day run-in) covers expenses incurred in the first contract year or up to 90 days prior to the first contract year and paid during the first contract year.
6. Incurred in 12, Paid in 15 covers expenses incurred during the contract and paid during the contract year, or the 3 months immediately following.

Table 5 (Page 2 of 2)

Contract Adjustment Factors

Effective 1/1/2013

7. Incurred in 12, Paid in 18 covers expenses incurred during the contract and paid during the contract year, or the 6 months immediately following.
8. Incurred in 12, Paid in 24 covers expenses incurred during the contract and paid during the contract year, or the 12 months immediately following.
9. Incurred in 12, Paid in 36 covers expenses incurred during the contract and paid during the contract year, or the 24 months immediately following.
10. Extension of Benefits covers expenses incurred prior to the termination of the contract, but not paid until after (but within 90 days of) the termination of the contract. It also covers expenses incurred and paid within 90 days after the termination of the contract for those individuals who were totally disabled at the termination of the contract. It may only be purchased at issue. Premium for Extension of Benefits must be paid during every contract year.
11. Incurred in 24, Paid in 12 covers expenses incurred in the prior or current contract year (but not prior to the initial effective date of the contract), and paid during the contract year.
12. Incurred any prior, Paid in 12 covers expenses incurred anytime prior to and during the current contract year (but not prior to the initial effective date of the contract), and paid during the contract year.

Table 5A

Contract Adjustment Factors - Incurred and Paid Basis

Effective 1/1/2013

The standard First Year Incurred and Paid contract in Table 5 assumes a 12-month contract period. If a contract period other than 12 months is used, the appropriate factor from the table below should be applied.

Contract Period	Rating Factor by Deductible			
	\$2,500 -34,500	\$35,000 -109,500	\$110,000 -199,500	\$200,000 -1,000,000
6.0 months	0.69	0.67	0.65	0.63
6.5 months	0.70	0.68	0.67	0.66
7.0 months	0.72	0.70	0.69	0.68
7.5 months	0.72	0.72	0.71	0.70
8.0 months	0.74	0.72	0.72	0.72
8.5 months	0.75	0.74	0.73	0.72
9.0 months	0.76	0.75	0.74	0.73
9.5 months	0.77	0.76	0.75	0.74
10.0 months	0.77	0.77	0.76	0.75
10.5 months	0.78	0.77	0.77	0.76
11.0 months	0.79	0.78	0.77	0.77
11.5 months	0.80	0.79	0.78	0.78
12.0 months	----- Use Table 5 -----			
12.5 months	0.83	0.84	0.85	0.86
13.0 months	0.85	0.88	0.88	0.90
13.5 months	0.87	0.90	0.93	0.95
14.0 months	0.88	0.93	0.96	0.99
14.5 months	0.92	0.96	0.99	1.03
15.0 months	0.96	0.99	1.03	1.05

Table 5B

**Contract Adjustment Factors - Paid Basis
Incurred in 24, Paid in 12**

Effective 1/1/2013

The standard Incurred in 24, Paid in 12 contract in Table 5 assumes a 12-month contract period. If a contract period other than 12 months is used, the appropriate factor from the table below should be applied.

Contract Period	Rating Factor by Deductible			
	\$2,500 -34,500	\$35,000 -109,500	\$110,000 -199,500	\$200,000 -1,000,000
6.0 months	0.84	0.81	0.79	0.77
6.5 months	0.85	0.83	0.82	0.80
7.0 months	0.87	0.85	0.84	0.83
7.5 months	0.89	0.87	0.86	0.85
8.0 months	0.91	0.89	0.88	0.87
8.5 months	0.92	0.91	0.90	0.89
9.0 months	0.93	0.92	0.91	0.90
9.5 months	0.94	0.93	0.92	0.91
10.0 months	0.95	0.94	0.93	0.92
10.5 months	0.96	0.95	0.94	0.93
11.0 months	0.97	0.96	0.95	0.94
11.5 months	0.98	0.97	0.96	0.96
12.0 months	----- Use Table 5 -----			
12.5 months	1.01	1.03	1.04	1.05
13.0 months	1.04	1.07	1.09	1.11
13.5 months	1.06	1.11	1.14	1.17
14.0 months	1.09	1.14	1.18	1.22
14.5 months	1.13	1.18	1.22	1.25
15.0 months	1.18	1.22	1.25	1.29

Table 5C

**Contract Adjustment Factors - Paid Basis
Incurred Any Prior, Paid in 12**

Effective 1/1/2013

The standard Incurred any Prior, Paid in 12 contract in Table 5 assumes a 12-month contract period. If a contract period other than 12 months is used, the appropriate factor from the table below should be applied.

Contract Period	Rating Factor by Deductible			
	\$2,500 -34,500	\$35,000 -109,500	\$110,000 -199,500	\$200,000 -1,000,000
6.0 months	0.86	0.83	0.81	0.79
6.5 months	0.87	0.85	0.84	0.82
7.0 months	0.89	0.87	0.86	0.85
7.5 months	0.91	0.89	0.88	0.87
8.0 months	0.93	0.91	0.90	0.89
8.5 months	0.94	0.93	0.92	0.91
9.0 months	0.95	0.94	0.93	0.92
9.5 months	0.96	0.95	0.94	0.93
10.0 months	0.97	0.96	0.95	0.94
10.5 months	0.98	0.97	0.96	0.95
11.0 months	0.99	0.98	0.97	0.96
11.5 months	1.00	0.99	0.98	0.98
12.0 months	----- Use Table 5 -----			
12.5 months	1.03	1.05	1.06	1.07
13.0 months	1.06	1.09	1.11	1.13
13.5 months	1.08	1.13	1.16	1.19
14.0 months	1.11	1.16	1.20	1.24
14.5 months	1.15	1.20	1.24	1.28
15.0 months	1.20	1.24	1.28	1.32

Table 5D

Contract Adjustment Factors - Actively at Work

Effective 1/1/2013

Number of Employees	Discount Factor by Specific Deductible				
	\$2,500	\$35,000	\$75,000	\$125,000	\$200,000
	-34,500	-74,500	-124,500	-199,500	-1,000,000
25 - 249	0.890	0.895	0.900	N/A	N/A
250 - 499	0.900	0.905	0.910	0.915	N/A
500 - 749	0.910	0.915	0.920	0.925	0.930
750 - 999	N/A	0.925	0.930	0.935	0.940
1,000+	N/A	N/A	0.940	0.945	0.950

Notes:

1. Actively at work discounts apply only if the provision is stated in the contract.
2. Actively at work provisions apply for first year contracts only.
3. Employees must be at work the first day of the incurral period to be considered actively at work.
4. Spouses and dependents are considered actively at work if they have no health problems inhibiting them from participating in their normal daily activities.
5. N/A indicates a specific deductible that should not be written for a group of that size.
6. Actively at work discounts apply only to medical coverage.

Table 6 (page 1 of 6)

Managed Care Adjustment Factors

Effective 1/1/2013

Hospital - Inpatient

<u>Unmanaged Plan</u>		<u>Managed Care Plan</u>	
		<u>Negotiated Discount</u>	<u>Negotiated Per Diem</u>
Average Charge/Day	\$7,093.96	\$7,093.96	
x (1 - Discount)	x 1.00	x	N/A
x (Area Adjustment)	x 1.00		÷
= Adj. Avg. Charge	= \$7,093.96	= (1)	= (1)
ALOS	4.7891		
x Utilization	x 0.0626	x	x
= Bed Days Per Person	= 0.2998	= (2)	= (2)
Outliers	÷ 1.00	÷ (3)	÷ (3)
Expected Annual Cost =			
(1) x (2) ÷ (3)	= \$2,126.77	= (a)	= (a)
Savings As a Percent of Unmanaged Care Plan =			
1 - [(a) / \$2,126.77]			(A)

Notes:

1. Use either the Negotiated Discount or the Negotiated Per Diem to calculate the discount.
2. The Area Adjustment factor is found on page six of Table 6.
3. If bed days per person are known, enter the value on line (2).
4. If the managed care network has negotiated outliers, enter 0.75 on line (3). If there are no negotiated outliers, enter 1.00 on line (3).
5. Weight the Negotiated Per Diem charge as follows:

Medical/Surgical	0.567
ICU	0.130
Obstetrics	0.117
Mental & Nervous	0.186

Example:	Weight	Per Diem	Value
Medical/Surgical	0.567	\$4,000	\$2,268.00
ICU	0.130	\$4,500	\$585.00
Obstetrics	0.117	\$4,800	\$561.60
Mental & Nervous	0.186	\$2,000	\$372.00
Total	1.000		\$3,786.60

Table 6 (page 2 of 6)

Managed Care Adjustment Factors

Effective 1/1/2013

Office Visit

	<u>Unmanaged Plan</u>	<u>Managed Care Plan</u>
		Negotiated Discount
Average Charge	\$386.90	\$386.90
x (1 - Discount)	x 1.00	x <input type="text"/>
= Adj. Avg. Charge	= \$386.90	= <input type="text"/> (1)
= Utilization	x 3.3160	= <input type="text"/> (2)
Expected Annual Cost =		
(1) x (2)	= \$1,282.95	= <input type="text"/> (b)
Savings As a Percent of Unmanaged Care Plan =		
1 - [(b) / \$1,282.95]		<input type="text"/> (B)

Psychotherapy

	<u>Unmanaged Plan</u>	<u>Managed Care Plan</u>	
		Negotiated Discount	Negotiated Per Visit
Average Charge	\$145.26	\$145.26	<input type="text"/>
x (1 - Discount)	x 1.00	x <input type="text"/>	N/A
x (Area Adjustment)	x 1.00		÷ <input type="text"/>
= Adj. Avg. Charge	= \$145.26	= <input type="text"/> (1)	= <input type="text"/> (1)
= Utilization	x 0.6520	= <input type="text"/> (2)	= <input type="text"/> (2)
Expected Annual Cost =			
(1) x (2)	= \$94.71	= <input type="text"/> (c)	= <input type="text"/> (c)
Savings As a Percent of Unmanaged Care Plan =			
1 - [(c) / \$94.71]			<input type="text"/> (C)

Notes:

1. Use either the Negotiated Discount or the Negotiated Per Visit to calculate the discount.
2. The Area Adjustment factor is found on page six of Table 6.
3. If annual visits per person are known, enter the value on line (2).

Table 6 (page 3 of 6)

Managed Care Adjustment Factors

Effective 1/1/2013

Drugs

	<u>Unmanaged Plan</u>	<u>Managed Care Plan</u> Negotiated Discount
Average Charge	\$110.37	\$110.37
x (1 - Discount)	x 1.00	x <input type="text"/>
= Adj. Avg. Charge	= \$110.37	= <input type="text"/> (1)
= Utilization	x 11.0000	= <input type="text"/> (2)
Expected Annual Cost =		
(1) x (2)	= \$1,214.07	= <input type="text"/> (d)
Savings As a Percent of Unmanaged Care Plan =		
1 - [(d) / \$1,214.07]		_____ (D)

Other Discounts

X-Ray and Lab Discount	_____ (E)
Surgeon Services Discount	_____ (F)
Hospital Outpatient Services Discount	_____ (G)
Anesthesia Discount	_____ (H)
Other Services Discount	_____ (I)

Table 6 (page 4 of 6)

Managed Care Adjustment Factors

Effective 1/1/2013

Calculation of Managed Care Discount

-
1. Inpatient Hospital Adjustment = [(A) x (0.247)] _____
 2. Office Visit Adjustment = [(B) x (0.149)] _____
 3. Psychotherapy Adjustment = [(C) x (0.011)] _____
 4. Drug Adjustment = [(D) x (0.141)] _____
 5. X-Ray and Lab Adjustment = [(E) x (0.069)] _____
 6. Surgeon Adjustment = [(F) x (0.077)] _____
 7. Hospital Outpatient Adjustment = [(G) x (0.269)] _____
 8. Anesthesia Adjustment = [(H) x (0.014)] _____
 9. Other Services Adjustment = [(I) x (0.023)] _____
 10. In-Network Managed Care Plan Savings = (1) + (2) + ... + (9) _____
 11. In-Network Utilization _____
 12. Out-of-Network Utilization = 1.00 - (11) _____
 13. Managed Care Discount = [(10) x (11)] + [(12) x 0.10] _____

Table 6 (page 5 of 6)

Managed Care Adjustment Factors
for Specific Coverage

Effective 1/1/2013

Rating Factor by Specific Deductible

Calculated Adjustment	\$2,500 to \$4,500	\$5,000 to \$9,500	\$10,000 to \$16,500	\$17,000 to \$24,000	\$24,500 to \$33,000	\$33,500 to \$42,000	\$42,500 to \$65,000	\$65,500 to \$79,500	\$80,000 to \$89,500	\$90,000 to \$99,500	\$100,000 to \$124,500	\$125,000 to \$149,500	\$150,000 to \$249,500	\$250,000 to \$1,000,000
5%	0.94	0.94	0.93	0.93	0.93	0.92	0.92	0.92	0.91	0.91	0.91	0.91	0.90	0.88
10%	0.88	0.88	0.87	0.86	0.85	0.85	0.84	0.84	0.83	0.83	0.83	0.82	0.81	0.77
15%	0.83	0.81	0.80	0.79	0.78	0.78	0.77	0.76	0.75	0.75	0.74	0.73	0.71	0.67
20%	0.77	0.75	0.74	0.72	0.71	0.70	0.69	0.68	0.67	0.67	0.66	0.65	0.63	0.57
25%	0.71	0.69	0.67	0.66	0.64	0.63	0.62	0.61	0.60	0.59	0.59	0.57	0.55	0.48
30%	0.65	0.63	0.61	0.59	0.58	0.57	0.55	0.54	0.53	0.52	0.51	0.50	0.47	0.40
35%	0.60	0.57	0.55	0.53	0.51	0.50	0.49	0.47	0.46	0.45	0.44	0.43	0.40	0.33
40%	0.54	0.52	0.49	0.47	0.45	0.44	0.42	0.41	0.40	0.39	0.38	0.36	0.33	0.26
45%	0.49	0.46	0.43	0.41	0.39	0.38	0.36	0.34	0.33	0.33	0.32	0.30	0.27	0.21
50%	0.43	0.40	0.37	0.35	0.34	0.32	0.30	0.29	0.28	0.27	0.26	0.24	0.21	0.16
55%	0.38	0.35	0.32	0.30	0.28	0.27	0.25	0.23	0.22	0.22	0.21	0.19	0.16	0.12
60%	0.32	0.29	0.27	0.25	0.23	0.22	0.20	0.18	0.18	0.17	0.16	0.15	0.12	0.08
65%	0.27	0.24	0.22	0.20	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11	0.08	0.06

Note:

1. Interpolate between the values shown to obtain the managed care factor for a group with an adjustment not shown.

Table 6 (page 6 of 6)

Managed Care Adjustment Factors

Effective 1/1/2013

Area Adjustment Factor

Area	Area Adjustment
A	0.64
B	0.70
C	0.76
D	0.82
E	0.88
F	0.94
G	1.00
H	1.06
I	1.12
J	1.18
K	1.24
L	1.30
M	1.36
N	1.42
O	1.48
P	1.54
Q	1.60
R	1.66
S	1.72
T	1.78

Table 6A

Cost Containment Program Factors

Effective 1/1/2013

	Factor
Hospice Care	0.995
Home Health Care	0.990
Hospital Bill Audit	0.995
Utilization Review (See Note 2)	
Reduction in Hospital Bed Days:	
Less than 10%	1.000
10% - 14.9%	0.967
15% - 19.9%	0.951
20% - 24.9%	0.934
25% - 29.9%	0.918
30% +	0.901

Notes:

1. If the plan has more than one type of program, multiply all the appropriate factors together to derive the total adjustment factor.
2. Adjustments can only be applied to cases where the managed care adjustment table has not been used to adjust for utilization.

**Table 7 (page 1 of 5)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Specific Industry Factor
DIVISION A: AGRICULTURE, FORESTRY AND FISHING		
01	Agricultural Production - Crops	1.00
02	Agricultural Production - Livestock and Animal Specialties	1.00
07	Agricultural Services	1.00
072	Crop Services	(HO) 1.05
08	Forestry	1.10
0851	Forestry Services	(HO) 1.15
09	Fishing, Hunting, and Trapping	1.00
091	Commercial Fishing	(HO) 1.05
097	Hunting and Trapping, and Game Propagation	1.25
DIVISION B: MINING		
10	Metal Mining	1.25
12	Coal Mining	1.40
13	Oil and Gas Extraction	1.25
14	Mining and Quarrying of Non-metallic Minerals, Except Fuels	1.25
DIVISION C: CONSTRUCTION		
15	Building Construction - General Contractors; Operative Builders	1.15
16	Heavy Construction, Ex. Building	1.20
17	Construction - Special Trade Contractors	1.00
1791	Structural Steel Erection	1.10
1794	Excavation Work	1.10
1795	Wrecking and Demolition Work	1.10
1799	Special Trade Contractors, NEC	(HO) 1.00
DIVISION D: MANUFACTURING		
20	Food and Kindred Products	1.00
201	Meat Products	(HO) 1.15
2082	Malt Beverages	1.10
2084	Wines, Brandy, and Brandy Spirits	1.10
2085	Distilled and Blended Liquors	1.10
21	Tobacco Products	1.30
22	Textile Mill Products	1.00
23	Apparel and Other Textile Products	1.00
24	Lumber and Wood Products, Except Furniture	1.00
241	Logging	1.40
242	Sawmills and Planing Mills	1.40
2421	Sawmills and Planing Mills, General	1.15
25	Furniture and Fixtures	1.00

Table 7 (page 2 of 5)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Specific Industry Factor
DIVISION D: MANUFACTURING (Continued)		
26	Paper and Allied Products	1.00
27	Printing, Publishing, and Allied Industries	1.00
28	Chemicals and Allied Products	(HO) 1.00
2892	Explosives	1.40
2899	Chemicals and Chemical Preparations, NEC	(HO) 1.20
29	Petroleum Refining and Related Industries	1.00
30	Rubber and Miscellaneous Plastic Products	1.00
31	Leather and Leather Products	1.00
311	Leather Tanning and Finishing	(HO) 1.10
32	Stone, Clay, Glass, and Concrete Products	1.00
329	Miscellaneous Non-Metallic Mineral Products	(HO) 1.25
3292	Asbestos Products	Decline
33	Primary Metal Industries	1.40
3322	Malleable Iron Foundries	1.15
335	Rolling, Drawing, and Extruding of Nonferrous Metals	1.25
3357	Drawing and Insulating of Nonferrous Wire	1.00
336	Nonferrous Foundries (Castings)	1.25
3363	Aluminum Die-Castings	1.15
34	Fabricated Metal Products	1.00
348	Ordnance and Accessories, NEC	1.40
35	Industrial and Commercial Machinery and Computer Equipment	1.00
36	Electronic and other Electrical Equipment	1.00
37	Transportation Equipment	1.00
38	Instruments and Related Products	1.00
39	Miscellaneous Manufacturing Industries	(HO) 1.00
DIVISION E: TRANSPORTATION, COMMUNICATIONS, ELECTRIC, GAS, AND SANITARY SERVICES		
40	Railroad Transportation	1.20
41	Local and Interurban Passenger Transit	1.20
412	Taxicabs	Decline
42	Motor Freight Transportation and Warehousing	1.00
421	Trucking and Courier Services, Except Air	1.20
422	Public Warehousing and Storage	(HO) 1.00
423	Trucking Terminal Facilities	(HO) 1.00
43	U.S. Postal Service	1.00
44	Water Transportation	1.20
4489	Water Passenger Transportation, NEC	(HO) 1.30
449	Services Incidental to Water Transportation	1.15
4499	Water Transportation Services, NEC	(HO) 1.30
45	Transportation by Air	(HO) 1.20

Table 7 (page 3 of 5)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Specific Industry Factor
DIVISION E: TRANSPORTATION, COMMUNICATIONS, ELECTRIC, GAS, AND SANITARY SERVICES (Continued)		
451	Air Transportation, Scheduled, and Air Courier Services	1.10
452	Air Transportation, Nonscheduled	1.30
458	Airports, Flying Fields, and Airport Terminal Services	(HO) 1.25
46	Pipelines, Except Natural Gas	1.00
47	Transportation Services	1.00
4789	Transportation Services, NEC	1.10
48	Communications	1.00
49	Electric, Gas, and Sanitary Services	1.00
495	Sanitary Services	Decline
DIVISION F: WHOLESALE TRADE		
50	Wholesale Trade - Durable Goods	1.00
5093	Scrap and Waste Materials	1.40
5099	Durable Goods, NEC	(HO) 1.00
51	Wholesale Trade - Nondurable Goods	1.00
516	Chemicals and Allied Products	(HO) 1.00
517	Petroleum and Petroleum Products	(HO) 1.00
518	Beer, Wine, and Distilled Alcoholic Beverages	1.25
5194	Tobacco and Tobacco Products	1.10
5199	Nondurable Goods, NEC	(HO) 1.00
DIVISION G: RETAIL TRADE		
52	Building Materials & Garden Supplies	1.00
53	General Merchandise Stores	1.00
54	Food Stores	1.00
55	Automotive Dealers and Gasoline Service Stations	1.25
553	Auto and Home Supply Stores	1.10
56	Apparel and Accessory Stores	(HO) 1.00
57	Home Furniture, Furnishings, and Equipment Stores	0.90
58	Eating and Drinking Places	1.10
5813	Drinking Places (Alcoholic Beverages)	Decline
59	Miscellaneous Retail	1.00
592	Liquor Stores	Decline
598	Fuel Dealers	1.15
5993	Tobacco Stores and Stands	Decline
DIVISION H: FINANCE, INSURANCE, AND REAL ESTATE		
60	Depository Institutions	0.90
61	Non Depository Credit Institutions	0.90

Table 7 (page 4 of 5)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Specific Industry Factor
DIVISION H: FINANCE, INSURANCE, AND REAL ESTATE (Continued)		
62	Security and Commodity Brokers	1.00
63	Insurance Carriers	1.00
64	Insurance Agents, Brokers, and Service	1.00
65	Real Estate	1.00
67	Holding and Other Investment Offices	1.00
DIVISION I: SERVICES		
70	Hotels and Other Lodging Places	(HO) 1.00
72	Personal Services	1.00
7216	Dry Cleaning Plants, Except Rug Cleaning	1.15
722	Photographic Studios, Portraits	(HO) 1.00
723	Beauty Shops	(HO) 1.10
724	Barber Shops	(HO) 1.00
725	Shoe Repair Shops and Shoeshine Parlors	(HO) 1.10
726	Funeral Service and Crematories	(HO) 1.00
7291	Tax Return Preparation Services	(HO) 1.00
7299	Miscellaneous Personal Services, NEC	1.40
73	Business Services	1.00
7342	Disinfecting and Pest Control Services	(HO) 1.10
7349	Building Cleaning and Maintenance Services, NEC	1.10
736	Personnel Supply Services	(HO) 1.00
737	Computer and Data Processing Services	0.90
7381	Detective, Guard, and Armored Car Services	Decline
7389	Business Services, NEC	(HO) 1.00
75	Automotive Repair, Services, and Parking	(HO) 1.05
752	Automobile Parking	(HO) 1.20
76	Miscellaneous Repair Services	(HO) 1.00
78	Motion Pictures	(HO) 1.00
784	Video Tape Rental	1.00
79	Amusement and Recreation Services	(HO) 1.00
794	Commerical Sports	Decline
80	Health Services	(HO) 1.25
81	Legal Services	(HO) 1.25
82	Educational Services	1.05
83	Social Services	1.00
84	Museums, Botanical, Zoological Gardens	1.00
86	Membership Organizations	Decline
87	Engineering and Management Services	1.00
8734	Testing Laboratories	(HO) 1.00
88	Private Households	(HO) 1.00
89	Services, NEC	1.40

Table 7 (page 5 of 5)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Specific Industry Factor
DIVISION J: PUBLIC ADMINISTRATION		
91	Executive, Legislative, and General Government	1.00
92	Justice, Public Order, and Safety	1.00
922	Public Order and Safety	(HO) 1.40
9222	Legal Counsel and Protection	(HO) 1.25
93	Public Finance, Taxation, and Monetary Policy	1.00
94	Administration of Human Resource Programs	1.00
95	Environmental Quality and Housing Programs	1.00
96	Administration of Economic Programs	1.00
97	National Security and International Affairs	(HO) 1.10
DIVISION K: NON-CLASSIFIABLE ESTABLISHMENTS		
99	Nonclassifiable Establishments	(HO) 1.40

Notes:

1. Industries shown as "Decline" should not be written.
2. Industries shown as "HO" should always be referred to a Home Office underwriter. These categories frequently contain risks which should not be written at all. However, if a case can be written, it should use the industry factor shown or higher.
3. All SIC Codes are based on the 1987 U.S. Government's Standard Industrial Classification (SIC) Manual. (For sale by National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161, Order No. PB 87-100012.)
4. When a risk is included in more than one listed category (e.g. 72 and 724 for barber shops), the more detailed category takes precedence. In other words, a risk included in both a two-digit and a three-digit classification is rated according to its three-digit industry factor.
5. "NEC" means "Not Elsewhere Classified."
6. See Table 7A for adjusting the Base Industry Factors by Deductible.

Table 7A

Industry Factor Adjustments by Deductible

Effective 1/1/2013

Base Industry Factor	Rating Factor by Deductible							
	\$2,500 to \$39,500	\$40,000 to \$74,500	\$75,000 to \$109,500	\$110,000 to \$134,500	\$135,000 to \$159,500	\$160,000 to \$204,500	\$205,000 to \$244,500	\$245,000 to \$1,000,000
0.90	0.90	0.95	1.00	1.00	1.00	1.00	1.00	1.00
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1.05	1.05	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1.10	1.10	1.05	1.00	1.00	1.00	1.00	1.00	1.00
1.15	1.15	1.10	1.05	1.00	1.00	1.00	1.00	1.00
1.20	1.20	1.15	1.10	1.05	1.00	1.00	1.00	1.00
1.25	1.25	1.20	1.15	1.10	1.05	1.00	1.00	1.00
1.30	1.30	1.25	1.20	1.15	1.10	1.00	1.00	1.00
1.40	1.40	1.35	1.30	1.25	1.20	1.10	1.00	1.00
1.60	1.60	1.55	1.50	1.45	1.35	1.20	1.10	1.00

Note:

Use the factor shown in Table 7 as the Base Industry Factor. The factor from the above table should be used as the Industry Factor is the final rate calculations in Table 15.

Table 7B (page 1 of 5)
North American Industrial Classification System (NAICS)
Conversion to Standard Industrial Classification (SIC)

Effective 1/1/2013

<u>NAICS Code</u>	<u>Industry</u>	<u>SIC Code(s)</u>
Sector 11: Agriculture, Forestry, Fishing and Hunting		
111	Crop Production	01
112	Animal Production	02
113	Forestry and Logging	08
11331	Logging	241
114	Fishing, Hunting and Trapping	9
11411	Fishing	91
11421	Hunting and Trapping	97
115	Support Activities for Agriculture and Forestry	07
1151	Support Activities for Crop Production	72
11531	Support Activites for Forestry	851
Sector 21: Mining		
211	Oil and Gas Extraction	13
212	Mining (except Oil and Gas)	10,12,14
213	Support Activities for Mining	10,12,13,14
Sector 22: Utilities		
221	Utilities	49
Sector 23: Construction		
233	Building, Developing, and General Contracting	15
234	Heavy Construction	16
235	Special Trade Contractors	17
23593	Excavation Contractors	1794
23594	Wrecking and Demolition Contractors	1795
236	Construction of Buildings	15,16,17,87
237	Heavy and Civil Engineering Construction	16,17,87
2372	Land Subdivision	6552
238	Specialty Trade Contractors	17,76
23812	Structural Steel and Precast Concrete Contractors	1791
23891	Site Preparation Contractors	1794,1795
23899	All Other Specialty Trade Contractors	1799
Sectors 31-33: Manufacturing		
311	Food Manufacturing	20
3116	Animal Slaughtering & Processing	201
312	Beverage and Tobacco Product Manufacturing	
31212	Breweries	2082
31213	Wineries	2084

Table 7B (page 2 of 5)
North American Industrial Classification System (NAICS)
Conversion to Standard Industrial Classification (SIC)

Effective 1/1/2013

<u>NAICS Code</u>	<u>Industry</u>	<u>SIC Code(s)</u>
Sectors 31-33: Manufacturing (Continued)		
31214	Distilleries	2085
3122	Tobacco Manufacturing	21
313	Textile Mills	22
314	Textile Product Mills	22
315	Apparel Manufacturing	23
316	Leather and Allied Product Manufacturing	31
31611	Leather and Hide Tanning and Finishing	311
321	Wood Product Manufacturing	24
3211	Sawmills and Wood Preservation	242
3219	Other Wood Product Manufacturing	242
322	Paper Manufacturing	26
323	Printing and Related Support Activities	27
324	Petroleum and Coal Products Manufacturing	29
325	Chemical Manufacturing	28
326	Plastics and Rubber Products Manufacturing	30
327	Nonmetallic Mineral Product Manufacturing	32
3279	Other Nonmetallic Mineral Product Manufacturing	329
331	Primary Metal Manufacturing	33
3313-3315	Aluminum & Nonferrous Production, and Foundries	335-336
332	Fabricated Metal Product Manufacturing	34
333	Machinery Manufacturing	35
334	Computer and Electronic Product Manufacturing	35,36,38
335	Electrical Equip, Appliance, and Component Mfg	36
336	Transportation Equipment Manufacturing	37
337	Furniture and Related Product Manufacturing	25
339	Miscellaneous Manufacturing	38,39
Sector 42: Wholesale Trade		
421	Wholesale Trade, Durable Goods	50
422	Wholesale Trade, Nondurable Goods	51
4226	Chemical and Allied Products Wholesalers	516
4227	Petroleum and Petroleum Products Wholesalers	517
4228	Beer, Wine and Distilled Alcoholic Beverage Wholesalers	518
423	Merchant Wholesalers, Durable Goods	50
4231	Motor Vehicle & Motor Vehicle Parts & Supplies Merchant	501
42393	Recyclable Material Merchant Wholesalers	5093
42399	Other Misc. Durable Goods Merchant Wholesalers	5099
424	Merchant Wholesalers, Nondurable Goods	51
4242	Drugs and Druggists' Sundries Merchant Wholesalers	512
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	513
4244	Grocery and Related Product Merchant Wholesalers	514
4245	Farm Product Raw Material Merchant Wholesalers	515

Table 7B (page 3 of 5)
North American Industrial Classification System (NAICS)
Conversion to Standard Industrial Classification (SIC)

Effective 1/1/2013

<u>NAICS Code</u>	<u>Industry</u>	<u>SIC Code(s)</u>
Sector 42: Wholesale Trade (Continued)		
4246	Chemical and Allied Products Merchant Wholesalers	516
4247	Petroleum and Petroleum Products Merchant Wholesalers	517
4248	Beer, Wine & Distilled Beverages Merchant Wholesalers	518
42494	Tobacco and Tobacco Product Merchant Wholesalers	5194
42499	Other Misc. Nondurable Goods Merchant Wholesalers	5199
425	Wholesale Electronic Markets and Agents and Brokers	50,51
Sectors 44-45: Retail Trade		
441	Motor Vehicle and Parts Dealers	50,55
4413	Automotive Parts, Accessories, and Tire Stores	553
442	Furniture and Home Furnishings Stores	50,57
443	Electronics and Appliance Stores	57
444	Bldg Material and Garden Equip and Supp Dealers	50,52
445	Food and Beverage Stores	54
446	Health and Personal Care Stores	59
447	Gasoline Stations	55
448	Clothing and Clothing Accessories Stores	56
451	Sporting Goods, Hobby, Book, and Music Stores	59
452	General Merchandise Stores	53
453	Miscellaneous Store Retailers	50,59
454	Nonstore Retailers	59
Sectors 48-49: Transportation and Warehousing		
481	Air Transportation	45
4812	Nonscheduled Air Transportation	452
482	Rail Transportation	40
483	Water Transportation	44
484	Truck Transportation	42
4841-4842	General & Specialized Freight Trucking	421
485	Transit and Ground Passenger Transportation	41
486	Pipeline Transportation	46
487	Scenic and Sightseeing Transportation	41,44,45,47,79
488	Support Activities for Transportation	47
4883	Support Activities for Water Transportation	449
491	Postal Service	43
492	Couriers and Messengers	42
493	Warehousing and Storage	42
4931	Warehousing and Storage	422

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North American Industrial Classification System (NAICS)
Conversion to Standard Industrial Classification (SIC)

Effective 1/1/2013

<u>NAICS Code</u>	<u>Industry</u>	<u>SIC Code(s)</u>
Sector 51: Information		
511	Publishing Industries	27
512	Motion Picture and Sound Recording Industries	78
513	Broadcasting and Telecommunications	48
514	Information Services and Data Processing Services	73
515	Broadcasting (except Internet)	48
516	Internet Publishing and Broadcasting	27
517	Telecommunications	48
518	Internet Service Providers, Web Portals & Data Processing	737,738, 89
519	Other Information Services	738, 782
Sector 52: Finance and Insurance		
521	Monetary Authorities-Central Bank	60
522	Credit Intermediation and Related Activities	60,61
523	Securities, Commodity Contracts & Like Activity	62,67
524	Insurance Carriers and Related Activities	63,64
525	Funds, Trusts, and Other Financial Vehicles	63,67
Sector 53: Real Estate and Rental and Leasing		
531	Real Estate	65
532	Rental and Leasing Services	75
533	Lessors of Other Nonfinancial Intangible Assets	67
Sector 54: Professional, Scientific, and Technical Services		
541	Professional, Scientific, and Technical Services	73,87
5415	Computer Systems Design and Related Services	737
Sector 55: Management of Companies and Enterprises		
551	Management of Companies and Enterprises	67
Sector 56: Admin/Support Waste Mgt/Remediation Services		
561	Administrative and Support Services	73
5613	Employment Services	736
562	Waste Management and Remediation Services	42,49
5622	Waste Treatment and Disposal	495
Sector 61: Educational Services		
611	Educational Services	82

Table 7B (page 5 of 5)
North American Industrial Classification System (NAICS)
Conversion to Standard Industrial Classification (SIC)

Effective 1/1/2013

<u>NAICS Code</u>	<u>Industry</u>	<u>SIC Code(s)</u>
Sector 62: Health Care and Social Assistance		
621	Ambulatory Health Care Services	80
622	Hospitals	80
623	Nursing and Residential Care Facilities	80
624	Social Assistance	83
Sector 71: Arts, Entertainment and Recreation		
711	Perform Arts, Spectator Sports, and Related Industries	79
7112	Spectator Sports	794
712	Museums, Historical Sites, and Similar Institutions	84
713	Amusement, Gambling, and Recreation Industries	79
Sector 72: Accommodation and Food Services		
721	Accommodation	70
722	Food Services and Drinking Places	58
Sector 81: Other Services (except Public Administration)		
811	Repair and Maintenance	75,76
812	Personal and Laundry Services	72
8122	Death Care Services	726
813	Religious/Grantmaking/Prof/Like Organizations	83
8139	Business, Professional, Labor, Political, and Similar Organizations	86
814	Private Households	88
Sector 92: Public Administration		
921	General Government Administration	91
922	Justice, Public Order, and Safety Activities	92
923	Administration of Human Resource Programs	94
924	Administration of Environmental Quality Programs	95
925	Admin Housing/Urban Planning/Community Development	95
926	Administration of Economic Programs	96
927	Space Research and Technology	9661
928	National Security and International Affairs	97

Table 8 (page 1 of 2)

Age/Sex Factors

Effective 1/1/2013

- Employee Age/Sex Factor Calculation -

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Age	Male Factor	Male Employees	(2) x (3)	Female Factor	Female Employees	(5) x (6)
18 - 24	0.41	x	=	0.31	x	=
25 - 29	0.42	x	=	0.33	x	=
30 - 34	0.51	x	=	0.41	x	=
35 - 39	0.67	x	=	0.51	x	=
40 - 44	0.97	x	=	0.68	x	=
45 - 49	1.54	x	=	1.04	x	=
50 - 54	2.25	x	=	1.44	x	=
55 - 59	3.01	x	=	1.87	x	=
60 - 64	3.64	x	=	2.51	x	=
65 - 69	4.15	x	=	3.60	x	=
70 +	5.31	x	=	4.62	x	=
Retirees (Medicare Secondary)						
50 - 54	3.38	x	=	2.16	x	=
55 - 59	4.52	x	=	2.81	x	=
60 - 64	5.46	x	=	3.77	x	=
Retirees (Medicare Primary)						
Under Age 65	0.70	x	=	0.70	x	=
65 and Over	0.70	x	=	0.70	x	=
Total			A			C
				B		D
Unadjusted Employee Age/Sex Factor			= [(B+D) ÷ (A + C)]	=		E

Age/Sex Weightings

Specific Deductible	Weighting
\$ 2,500 - \$ 65,000	1.00
65,500 - 105,000	0.92
105,500 - 155,000	0.81
155,500 - 230,000	0.70
230,500 - 320,000	0.61
320,500 - 400,000	0.52
400,500 +	0.44
Weighting	=
	F
Adjusted Employee Age/Sex Factor = (E x F) + (1 - F) =	
	G

Table 8 (page 2 of 2)

Age/Sex Factors

Effective 1/1/2013

- Dependent Age/Sex Factor Calculation -

Specific Deductible		Child Factor
\$ 2,500 - \$ 6,000	0.39	
6,500 - 20,500	0.35	
21,000 - 39,000	0.34	
39,500 - 57,500	0.35	
58,000 - 77,000	0.36	
77,500 - 90,000	0.37	
90,500 - 110,000	0.39	
110,500 - 140,000	0.41	
140,500 - 175,000	0.43	
175,500 - 239,500	0.47	
240,000 - 277,000	0.50	
277,500 - 312,500	0.53	
313,000 - 362,500	0.55	
363,000 - 412,000	0.58	
412,500 - 474,500	0.61	
475,000 - 589,000	0.66	
589,500 - 699,000	0.72	
699,500 - 1,000,000	0.84	

Dependent Age/Sex Factor = [0.402 x (1.00 + G)] + Child Factor = _____ H

Notes:

1. Calculate both an Employee Age/Sex Factor and a Dependent Age/Sex Factor using the worksheets provided. Age/Sex Factors must always be calculated.
2. The 65-69 and 70+ age/sex factors assume employees and dependents are covered as primary under the reinsured plan and secondary under Medicare. This will be the case with the majority of employees and dependents over 65, due to Federal legislation (COBRA).
3. All the factors on the Age/Sex Worksheet are for active employees. Retirees should generally not be covered; however, if they are, load the factor shown by 50% for retirees under age 65 (i.e., 1.50 x 2.25 = 3.38 for age 50-54 male retiree).
4. For retirees where Medicare is primary, use a factor of 0.70.

Table 9

Retention Adjustment Factor

Effective 1/1/2013

The gross premium rates assume 40.00% retention on claims. If the retention is other than 40.00%, use the adjustment factor calculation below to determine the appropriate retention adjustment factor.

	Base	New
Retention	<u>40.00% A</u>	<u> B</u>
Retention Adjustment Factor	= [(1 - A) ÷ (1 - B)]	
	= _____	

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Table 10

Specific Deductible Size Guidelines

Effective 1/1/2013

Size of Case (Employees)			Specific Deductibles as % of EPC		
25	-	49	8.8%	to	16.3%
50	-	99	8.1%	to	15.0%
100	-	199	7.5%	to	12.2%
200	-	299	6.8%	to	10.4%
300	-	399	6.4%	to	9.6%
400	-	499	6.0%	to	9.3%
500	-	599	5.9%	to	8.8%
600	-	799	5.3%	to	7.7%
800	-	999	4.8%	to	6.7%
1,000	-	1,249	4.2%	to	5.9%
1,250	-	1,499	3.5%	to	5.2%
1,500	-	1,999	2.9%	to	4.6%
2,000	-	2,999	2.3%	to	3.4%
3,000	-	3,999	1.7%	to	2.6%
4,000	-	4,999	1.5%	to	2.3%
5,000	-	7,499	1.1%	to	1.7%
7,500	+		1.0%	to	1.4%

Notes:

1. EPC is the annual expected paid claims for the case.
2. The minimum Specific deductible may be as low as \$100,000 for the larger case sizes.

Table 11

Specific Advancement Factors

Effective 1/1/2013

Specific Advancement Election	Factor
No	1.00
Yes	1.00

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Table 12

Underwriting Adjustment Factor

Effective 1/1/2013

Underwriting Adjustment Factor

0.5 <= _____ <= 2.0

Enter underwriting adjustment factor between 0.5 and 2.0 above.

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Table 13
Underwriting Guidelines
Effective 1/1/2013

1. Minimum of 25 employees required for Specific coverage.
2. Specific deductible amount should increase a minimum of 10% each renewal year.
Based on a case's actual trend, a higher increase may be required.
3. Minimum Specific deductible of \$2,500, maximum deductible of \$1,000,000.
4. The Specific deductible should be based on the guidelines given in Table 10.
5. Base rates and claim costs assume lifetime maximum benefit is \$1,000,000.
6. Covers medical expenses only. Does not cover dental, vision, weekly indemnity, etc.
7. Standard contract: Incurred and Paid in first year
 Incurred any prior, Paid in 12 in renewal years
Options:
 - a) First Year Only: Incurred in 24, Paid in 12 (12-month run-in)
 Incurred in 15, Paid in 12 (90-day run-in)
 - b) Renewal Years: Incurred in 24, Paid in 12
 - c) All Years: Incurred in 12, Paid in 15
 Incurred in 12, Paid in 18
 Incurred in 12, Paid in 24
 Incurred in 12, Paid in 36
 Extension of Benefits (may only be purchased at issue)
8. Industry rating: See Table 7 for industries to be declined and/or reviewed by Home Office.

Table 14
Rating Guidelines
Inpatient Hospital Bed Days per 1,000 and PPO Network Utilization by State
Effective 1/1/2013

State	Hospital Bed Days Per 1,000 Members	PPO Utilization Percentage	State	Hospital Bed Days Per 1,000 Members	PPO Utilization Percentage
Alabama	349	65%	Montana	270	55%
Alaska	303	55%	Nebraska	291	65%
Arizona	283	85%	Nevada	289	75%
Arkansas	338	65%	New Hampshire	254	70%
California	254	85%	New Jersey	341	85%
Colorado	237	80%	New Mexico	261	70%
Connecticut	297	80%	New York	372	80%
Delaware	321	80%	North Carolina	301	65%
District of Columbia	262	85%	North Dakota	302	60%
Florida	323	80%	Ohio	314	75%
Georgia	278	65%	Oklahoma	393	65%
Hawaii	288	55%	Oregon	236	85%
Idaho	236	55%	Pennsylvania	362	80%
Illinois	313	70%	Rhode Island	339	80%
Indiana	295	70%	South Carolina	329	65%
Iowa	290	75%	South Dakota	327	60%
Kansas	307	65%	Tennessee	326	65%
Kentucky	337	85%	Texas	283	75%
Louisiana	361	65%	Utah	217	80%
Maine	282	65%	Vermont	253	60%
Maryland	295	80%	Virginia	294	65%
Massachusetts	307	85%	Washington	234	75%
Michigan	302	80%	West Virginia	371	60%
Minnesota	267	85%	Wisconsin	260	80%
Mississippi	370	60%	Wyoming	263	60%
Missouri	322	70%			

Notes:

1. Inpatient hospital bed days per 1,000 members includes mental/nervous and substance abuse days.
2. In the absence of actual data use the following PPO network utilization assumptions.
3. Consider lowering utilization rates for areas outside metropolitan areas by 10 percentage points or more.
4. The national average is 302 bed days per 1,000.

**Table 14A
Rating Guidelines (Continued)
Effective 1/1/2013**

Claim Lag			
		Regional	National
Under 500 EEs	Medical-POS	2.25	2.50
	Medical-PPO	2.05	2.35
	Medical-Indemnity	2.75	3.00
	Dental	1.85	2.05
	STD	2.25	2.25
Over 500 EEs	Medical-POS	2.00	2.20
	Medical-PPO	1.90	2.00
	Medical-Indemnity	2.25	2.50
	Dental	1.35	1.65
	STD	2.00	2.00

Breakdown of Medical Costs				
	HMO	POS	PPO	Indemnity
Hospital Inpatient	22.2%	22.9%	24.3%	24.7%
Hospital Outpatient	25.7%	26.1%	26.5%	26.9%
Physician Services	30.8%	32.1%	31.9%	32.0%
Drugs	18.8%	16.3%	14.8%	14.1%
Ancillary	2.5%	2.5%	2.5%	2.3%
Total	100.0%	99.9%	100.0%	100.0%

Demographics
<p align="center">46.8% of Employees Insure their Dependents 80.4% of Dependent Units have a Spouse 72.7% of Dependent Units Have Child(ren) Given a Dependent Unit has Children, they have 1.928 children. There are 1.402 Children per Dependent Unit. There are 2.031 Members per Employee</p>

Table 15 (page 1 of 2)
Specific Rate Calculation Sheet
Effective 1/1/2013

Group Name: _____ **ZIP Code:** _____
Specific Deductible: _____ **Area:** _____

	Gross Premium	Claim Cost	
STARTING RATES			
(a) Starting Base Rate	_____	_____	(Tables 1,1A)
(b) Lifetime Maximum Adjustment (Max <\$ 1M: _____, See Note 1)	_____	_____	(Tables 1,1A)
(c) Transplant Exclusion	_____	_____	(Table 1D, Employee)
(d) Final Base Rate = (a) – (b) – (c)	_____	_____	
ADJUSTMENTS			
(e) Family Specific Deductible Adjustment	_____	_____	(Table 1E)
(f) Exclusion of Prescription Drugs Adj.	_____	_____	(Table 1F)
(g) Trend Factor (Effective Date: _____)	_____	_____	(Table 2)
(h) Area Factor	_____	_____	(Tables 3, 3A)
(i) Underlying Plan Factor	_____	_____	(Table 4)
(j) Contract Factor	_____	_____	(Tables 5,5A,5B,5C)
(k) Actively at Work Factor	_____	_____	(Table 5D)
(l) Managed Care Adjustment Factor	_____	_____	(Table 6)
(m) Cost Containment Program Factor	_____	_____	(Table 6A)
(n) Industry Factor	_____	_____	(Tables 7,7A)
(o) Retention Adjustment Factor	_____	1.00	(Table 9)
(p) Specific Advancement Factor	_____	1.00	(Table 11)
(q) Underwriting Adjustment Factor	_____	_____	(Table 12)
(r) Adjusted Base Rate (d) x (e) x (f) x . . . x (q)	_____	_____	

Table 15 (page 2 of 2)
Specific Rate Calculation Sheet
Effective 1/1/2013

		<u>Gross Premium</u>		<u>Claim Cost</u>	
		<u>EE</u>	<u>DEP</u>	<u>EE</u>	<u>DEP</u>
(s)	Age/Sex Factor (Table 8)	_____	_____	_____	_____
(t)	Lifetime Maximum > \$1M (Table 1B)	_____	N/A	_____	N/A
(u)	Final Monthly Premiums & Claim Costs = [(r) x (s)] + (t)	_____	_____	_____	_____

ANNUAL PREMIUM AND EXPECTED PAID CLAIMS (EPC)

(v)	Number of Units (See Notes 2 & 3)	_____	_____	_____	_____
(w)	Final Specific Annual Premium = {[Employee (u) x Employee (v)]+ [Dependent (u) x Dependent (v)]} x 12	_____	_____	_____	_____

CLAIMS, EXPENSES AND PROFIT SUMMARY

(x)	Claim Cost as a percent of Annual Gross Premium = Claims (w) ÷ Gross Premium (w)	_____
(y)	Expenses as a Percentage of Gross Premium (Table 9)	_____
(z)	Expenses = (y) x Gross Premium (w)	_____
(aa)	Profit = Net Premium (w) - Claim Cost (w)	_____
(ab)	Profit as a Percentage of Gross Premium = (aa) ÷ Gross Premium (w)	_____

Notes:

1. For a lifetime maximum less than \$1,000,000, credit the base claim cost by the amount equal to the lifetime maximum amount as described in Table 1, Note 6. For a lifetime maximum of \$1,000,000, there is no adjustment (use \$0.00).
2. The Number of Employee Units is the total number of Employees covered.
3. The Number of Dependent Units is the number of Employees with dependent coverage.

Sirius America Insurance Company
NON-EXPERIENCE RATED AGGREGATE MANUAL
January 1, 2013

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Table 1 (page 1 of 2)

Gross Annual Aggregate Premiums
as a Percentage of Expected Paid Claims

Effective 1/1/2013

# of EE's	Margin										
	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
25	17.43%	14.23%	11.49%	9.18%	7.25%	5.66%	4.37%	3.33%	2.51%	1.85%	1.34%
30	16.36%	13.20%	10.51%	8.27%	6.42%	4.93%	3.73%	2.79%	2.07%	1.49%	1.06%
35	15.29%	12.16%	9.53%	7.36%	5.59%	4.19%	3.09%	2.25%	1.62%	1.13%	0.78%
50	13.85%	10.72%	8.13%	6.03%	4.39%	3.12%	2.17%	1.48%	0.98%	0.63%	0.40%
75	11.82%	8.59%	6.03%	4.08%	2.65%	1.67%	1.01%	0.59%	0.33%	0.27%	0.23%
100	10.25%	7.07%	4.64%	2.90%	1.75%	1.03%	0.59%	0.33%	0.22%	0.18%	0.18%
150	9.13%	5.97%	3.63%	2.02%	1.09%	0.79%	0.38%	0.21%	0.16%	0.15%	0.14%
200	8.06%	5.05%	2.91%	1.50%	0.86%	0.62%	0.29%	0.16%	0.15%	0.14%	0.13%
250	7.41%	4.44%	2.41%	1.15%	0.67%	0.58%	0.24%	0.14%	0.13%	0.12%	0.11%
300	7.01%	4.10%	2.17%	1.03%	0.57%	0.40%	0.21%	0.13%	0.12%	0.11%	0.10%
400	6.49%	3.68%	1.88%	0.86%	0.51%	0.37%	0.18%	0.11%	0.10%	0.09%	0.08%
500	6.47%	3.61%	1.82%	0.80%	0.47%	0.35%	0.15%	0.11%	0.10%	0.09%	0.08%
600	6.44%	3.49%	1.64%	0.74%	0.42%	0.32%	0.14%	0.10%	0.09%	0.08%	0.07%
700	6.42%	3.38%	1.57%	0.67%	0.40%	0.29%	0.13%	0.10%	0.09%	0.08%	0.07%
750	6.09%	3.08%	1.37%	0.62%	0.35%	0.26%	0.13%	0.10%	0.09%	0.08%	0.07%
800	5.80%	2.73%	1.13%	0.53%	0.31%	0.23%	0.12%	0.09%	0.08%	0.07%	0.06%
900	5.73%	2.49%	1.00%	0.50%	0.27%	0.20%	0.11%	0.09%	0.08%	0.07%	0.06%
1,000	5.60%	2.43%	0.95%	0.45%	0.24%	0.17%	0.11%	0.09%	0.08%	0.07%	0.06%
1,250	5.33%	2.37%	0.90%	0.39%	0.19%	0.14%	0.10%	0.08%	0.07%	0.06%	0.05%
1,500	4.88%	1.94%	0.79%	0.31%	0.16%	0.13%	0.10%	0.08%	0.07%	0.06%	0.05%
1,750	4.67%	1.72%	0.72%	0.25%	0.14%	0.12%	0.09%	0.08%	0.07%	0.06%	0.05%
2,000	4.30%	1.54%	0.65%	0.21%	0.12%	0.11%	0.09%	0.08%	0.07%	0.06%	0.05%
2,500	3.99%	1.31%	0.62%	0.18%	0.11%	0.10%	0.08%	0.07%	0.06%	0.05%	0.04%
3,000	3.74%	1.12%	0.60%	0.15%	0.11%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%
4,000	3.17%	0.81%	0.53%	0.13%	0.10%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
5,000	2.90%	0.69%	0.46%	0.12%	0.10%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
6,000	2.60%	0.56%	0.40%	0.11%	0.10%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
7,000	2.40%	0.49%	0.34%	0.11%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
7,500	2.33%	0.43%	0.30%	0.11%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
8,000	2.23%	0.36%	0.26%	0.10%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
9,000	2.07%	0.30%	0.19%	0.10%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%
10,000	2.00%	0.24%	0.14%	0.10%	0.09%	0.08%	0.07%	0.06%	0.05%	0.04%	0.04%

See notes on following page.

Table 1 (page 2 of 2)

**Gross Annual Aggregate Premiums
as a Percentage of Expected Paid Claims**

Effective 1/1/2013

Notes:

1. The above percentages are to be multiplied by the annual Expected Paid Claims prior to lag discount of the group. The result is the premium charge.
2. These premiums are for single employer groups only.
3. We do not recommend that groups with less than 100 employees be written. In no case should groups with less than 25 employees be written.
4. We recommend that the Aggregate margin be at least 1.35 for groups with 25 to 99 employees, 1.30 for groups with 100 to 199 employees and 1.25 for groups with 200 or more employees. If the actual Specific deductible exceeds the guidelines shown in Table 14 (based on Total Annual Expected Paid Claims prior to lag discount), increase the recommended minimum margin using the formula provided in Table 14, Note 3.
5. These premiums assume a maximum Aggregate benefit payable of \$1,000,000. Groups with less than 1,000 employees cannot purchase a maximum Aggregate benefit of more than \$1,000,000. For groups with 1,000 or more employees with a maximum Aggregate benefit payable of more than \$1,000,000, the premiums must be multiplied by the factors in Table 12.
6. Cases with more than \$2,000,000 in Expected Paid Claims must be cleared with the reinsurer.
7. The Aggregate coverage must be protected by an appropriate Specific deductible following the guidelines in Table 14. If the Specific deductible as a percentage of Medical Expected Paid Claims exceeds the limits shown in Table 14, the Recommended Minimum Margin should be adjusted as shown in Table 14, Note 3. The Aggregate premium should be based on the unadjusted Recommended Minimum Margin.
8. Premiums above are based on a total retention of 40%.
9. Interpolate between the premium percentages shown in the table above to obtain the premium percentage for a group with a number of employees not shown.
10. A discount up to 25% may be applied for Specific deductibles at the lower end of the range in Table 14. Likewise, a load up to 25% may be applied for Specific deductibles at the high end of the same range.

Table 1A

Retention Adjustment Factor

Effective 1/1/2013

The gross premium rates assume 40.00% retention on claims. If the retention is other than 40.00%, use the adjustment factor calculation below to determine the appropriate retention adjustment factor.

	Base	New
Retention	<u>40.00% A</u>	<u> </u> B
Retention Adjustment Factor	= $[(1 - A) \div (1 - B)]$	
	= <u> </u>	

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Table 1B
Expected Aggregate Claim Frequencies
Effective 1/1/2013

Group Size	Margin										
	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
25	43,521	35,678	28,498	22,049	16,676	12,269	8,844	6,185	4,208	2,826	1,905
35	46,656	38,102	30,175	23,318	17,460	12,785	9,069	6,338	4,299	2,786	1,822
50	46,314	36,757	28,180	20,905	14,919	10,330	6,886	4,422	2,816	1,753	1,024
75	47,730	36,950	27,531	19,397	13,125	8,475	5,260	3,133	1,787	965	514
100	47,879	36,691	26,939	18,980	12,791	8,201	5,066	3,009	1,705	931	490
150	47,894	35,511	24,622	16,192	10,057	5,916	3,278	1,789	860	416	185
200	48,785	34,363	22,444	13,582	7,564	3,931	1,906	880	369	140	54
250	48,859	34,366	22,508	13,430	7,309	3,734	1,731	776	337	116	37
300	49,231	33,208	20,222	11,184	5,568	2,592	1,018	413	136	48	12
400	49,781	32,444	18,942	9,851	4,624	1,965	786	266	88	21	6
500	51,093	32,830	18,625	9,223	4,066	1,578	579	198	44	9	2
600	51,604	31,636	16,527	7,293	2,779	942	285	77	13	3	-
700	52,023	31,029	15,612	6,685	2,406	746	194	36	12	2	1
750	52,861	30,973	15,062	6,089	2,084	573	124	29	3	1	-
800	52,327	30,124	14,065	5,438	1,700	482	112	24	3	-	-
900	53,128	30,619	14,325	5,363	1,631	456	98	12	1	-	-
1,000	54,453	30,161	13,210	4,652	1,315	312	62	6	1	-	-
1,250	55,214	28,531	10,810	3,091	650	95	13	5	-	-	-
1,500	56,098	27,189	9,159	2,169	380	49	8	-	-	-	-
1,750	56,851	25,672	7,689	1,509	214	20	1	-	-	-	-
2,000	57,152	24,125	6,253	1,041	106	5	-	-	-	-	-
2,500	48,692	16,185	2,999	320	16	-	-	-	-	-	-
3,000	48,713	14,185	1,985	135	7	-	-	-	-	-	-
4,000	48,820	10,741	839	20	1	-	-	-	-	-	-
5,000	49,200	8,541	384	7	-	-	-	-	-	-	-
6,000	49,151	7,062	233	2	-	-	-	-	-	-	-
7,000	49,127	5,433	115	1	-	-	-	-	-	-	-
7,500	49,065	5,010	72	-	-	-	-	-	-	-	-
8,000	49,075	4,464	40	-	-	-	-	-	-	-	-
9,000	49,038	3,767	38	-	-	-	-	-	-	-	-
10,000	49,091	3,208	16	-	-	-	-	-	-	-	-

Note:

Frequencies are per 100,000 groups using demographic assumptions and selected Specific Deductibles.

Table 2**Monthly Base Claim Costs****Effective 1/1/2013**

Coverage	Employee Factor	Dependent Factor
Comprehensive Medical		
Prescription drugs excluded	\$677.02	\$1,110.23
Prescription drugs included	788.15	1,292.47
Base-Supplemental Medical		
Prescription drugs excluded	\$700.07	\$1,144.09
Prescription drugs included	814.98	1,331.89
Dental	\$64.68	\$100.10
Vision	\$8.66	\$10.12
Short Term Disability	\$0.59	--
	(per \$10 of weekly benefit)	

Notes:

1. The Comprehensive Medical monthly base rates assume a \$100 deductible; 80% coinsurance next \$2,000; and \$1,000,000 lifetime maximum. Prescription drugs are included if they are covered the same as any other illness or if there is a prescription drug card; otherwise, they are considered to be excluded.
2. The Base-Supplemental Medical monthly base rates assume a \$100 deductible; 80% coinsurance next \$2,000; and \$1,000,000 lifetime maximum. Prescription drugs are included if they are covered the same as any other illness or if there is a prescription drug card; otherwise, they are considered to be excluded.
3. The Dental monthly base rates assume a \$25 Basic & Major deductible, 100% Preventive/80% Basic/50% Major coinsurance and a \$1,000 annual maximum. It also assumes orthodontia is not covered.
4. The Vision monthly base rates assume a \$0 deductible and a national average schedule of benefits of \$40 every 12 months for eye exams, \$45 for frames, \$40 for single vision lenses, \$60 for bifocal, \$80 for trifocal and \$125 for lenticular lenses.
5. The Short Term Disability monthly base rate is per \$10 of weekly benefit and is based on benefits which begin on the first day of accident and fourth day of sickness with a maximum duration of twenty-six weeks.

Table 3

Monthly Trend Factors

Effective 1/1/2013

Effective Date of Insurance	Medical Factor			Dental Factor	Vision Factor
	Indemnity	PPO	POS		
01/01/13	1.000	1.000	1.000	1.000	1.000
02/01/13	1.007	1.007	1.007	1.005	1.003
03/01/13	1.013	1.013	1.013	1.010	1.006
04/01/13	1.020	1.020	1.020	1.015	1.009
05/01/13	1.027	1.027	1.027	1.020	1.012
06/01/13	1.033	1.033	1.033	1.025	1.015
07/01/13	1.040	1.040	1.040	1.030	1.018
08/01/13	1.047	1.047	1.047	1.035	1.020
09/01/13	1.053	1.053	1.053	1.040	1.023
10/01/13	1.060	1.060	1.060	1.045	1.026
11/01/13	1.067	1.067	1.067	1.050	1.029
12/01/13	1.073	1.073	1.073	1.055	1.032
01/01/14	1.080	1.080	1.080	1.060	1.035

Notes:

1. Use the proposed (or estimated) effective date of the contract to determine the trend factor. If you believe the actual effective date will be later, use either a later date or quote rates for several effective dates.
2. Include a 60-day time limit in the quote to allow for additional trending and/or the possibility of a new rate schedule.
3. These factors are appropriate for underlying plans only and should not be used for Specific coverage.
4. The PPO trend accounts for both in-network and out of network trends. The POS trend accounts for trend associated with the Indemnity, PPO and HMO options.
5. The trend rates apply to plans that pay reasonable and customary costs as opposed to a schedule of benefit costs.

Table 4
Medical Area Factors
Effective 1/1/2013

Area	Factor
1	0.64
2	0.70
3	0.76
4	0.82
5	0.88
6	0.94
7	1.00
8	1.06
9	1.12
10	1.18
11	1.24
12	1.30
13	1.36
14	1.42
15	1.48
16	1.54
17	1.60
18	1.66
19	1.72
20	1.78

Note:

These factors are for underlying medical plans only and are not appropriate for Specific or dental rating.

Table 4A (page 1 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Alabama			Arkansas		
Bessemer	350	8	Pine Bluff	716	4
Talladega	351	8	El Dorado	717	3
Birmingham	352	9	Hope	718	4
Tuscaloosa	354	5	Arkadelphia	719	4
Jasper	355	6	Conway	720	5
Decatur	356	5	Stuttgart	721	5
Scottsboro	357	6	Little Rock	722	6
Huntsville	358	6	West Memphis	723	4
Gadsden	359	7	Jonesboro	724	3
Troy	360	5	Batesville	725	3
Montgomery	361	4	Harrison	726	3
Anniston	362	7	Fayetteville	727	4
Dothan	363	5	Russellville	728	3
Monroeville	364	5	Fort Smith	729	3
Bay Minette	365	5			
Mobile	366	4	California		
Selma	367	5	Los Angeles	900	10
Auburn	368	3	Los Angeles	901	12
Butler	369	5	Compton	902	10
			Inglewood	903	10
Alaska			Santa Monica	904	10
Anchorage	995	10	Torrance	905	10
Palmer	996	12	Norwalk	906	10
Fairbanks	997	10	Lakewood	907	10
Juneau	998	14	Long Beach	908	10
Ketchikan	999	13	Arcadia	910	10
			Pasadena	911	10
Arizona			Glendale	912	10
Phoenix	850	8	San Fernando	913	10
Mesa	852	8	Van Nuys	914	10
Glendale	853	8	Burbank	915	10
Globe	855	11	North Hollywood	916	10
Sierra Vista	856	10	Pomona	917	10
Tucson	857	6	Alhambra	918	10
Show Low	859	11	Campo	919	9
Flagstaff	860	7	El Cajon	920	9
Prescott	863	8	San Diego	921	9
Lake Havasu City	864	8	Palm Springs	922	9
St. Michaels	865	11	Redlands	923	8
			San Bernardino	924	8

Table 4A (page 2 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
California cont.			Colorado cont.		
Riverside	925	8	Englewood	801	7
Fullerton	926	9	Denver	802	8
Santa Ana	927	9	Boulder	803	5
Anaheim	928	9	Golden	804	6
Oxnard	930	10	Fort Collins	805	5
Santa Barbara	931	10	Greeley	806	5
Visalia	932	6	Sterling	807	4
Bakersfield	933	7	Burlington	808	5
Santa Maria	934	11	Colorado Springs	809	5
Lancaster	935	10	Pueblo	810	6
Madera	936	7	Alamosa	811	4
Fresno	937	7	Salida	812	4
Clovis	938	10	Durango	813	4
Salinas	939	11	Montrose	814	4
Sunnyvale	940	16	Grand Junction	815	4
San Francisco	941	16	Glenwood Springs	816	4
West Sacramento	942	13			
Palo Alto	943	15	Connecticut		
San Mateo	944	16	New Britain	060	6
Fremont	945	14	Hartford	061	6
Oakland	946	14	Willimantic	062	5
Berkeley	947	14	Norwich	063	5
Richmond	948	14	Meriden	064	7
San Rafael	949	15	New Haven	065	8
Santa Clara	950	14	Bridgeport	066	8
San Jose	951	14	Waterbury	067	6
Stockton	952	12	Danbury	068	8
Modesto	953	12	Stamford	069	8
Santa Rosa	954	12			
Eureka	955	10	Delaware		
Davis	956	12	Newark	197	6
South Lake Tahoe	957	12	Wilmington	198	6
Sacramento	958	12	Dover	199	5
Chico	959	11			
Redding	960	12	District of Columbia		
Susanville	961	11	Washington	200	4
			Washington	202	7
Colorado			Washington	203	7
Arvada	800	7	Washington	204	7
			Washington	205	7
			Washington	569	4

Table 4A (page 3 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Florida			Georgia cont.		
St. Augustine	320	8	Valdosta	316	4
Daytona Beach	321	7	Albany	317	5
Jacksonville	322	8	West Point	318	4
Tallahassee	323	6	Columbus	319	3
Panama City	324	8	Albany	398	5
Pensacola	325	10	Atlanta	399	7
Gainesville	326	11			
Titusville	327	7	Hawaii		
Orlando	328	8	Hilo	967	3
Melbourne	329	6	Honolulu	968	3
Hialeah	330	11			
Miami	331	11	Idaho		
Miami	332	13	Pocatello	832	3
Fort Lauderdale	333	10	Twin Falls	833	3
West Palm Beach	334	11	Idaho Falls	834	3
Tampa	335	10	Lewiston	835	4
Tampa	336	10	Nampa	836	3
St. Petersburg	337	10	Boise	837	3
Lakeland	338	8	Couer D'Alene	838	3
Fort Myers	339	9			
Naples	341	7	Illinois		
Sarasota	342	8	Waukegan	600	9
Iverness	344	8	Elgin	601	9
Clearwater	346	10	Evanston	602	9
Clermont	347	8	Oak Park	603	9
West Palm Beach	349	9	Joliet	604	9
			Aurora	605	8
Georgia			Chicago	606	9
Marietta	300	5	Chicago	607	9
Rome	301	5	Chicago	608	9
La Grange	302	5	Kankakee	609	8
Atlanta	303	5	Freeport	610	6
Statesboro	304	5	Rockford	611	8
Gainesville	305	5	Rock Island	612	4
Athens	306	5	Ottawa	613	5
Calhoun	307	5	Galesburg	614	5
Thomson	308	6	Pekin	615	7
Augusta	309	7	Peoria	616	7
Warner Robins	310	5	Bloomington	617	7
Mableton	311	5	Champaign	618	9
Macon	312	7	Matoon	619	5
Hinesville	313	5	Alton	620	6
Savannah	314	6	East St. Louis	622	6
Brunswick	315	5	Quincy	623	5
			Effingham	624	5

Table 4A (page 4 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Illinois cont.			Iowa cont.		
Decatur	625	6	Sioux City	511	3
Lincoln	626	6	Sheldon	512	3
Springfield	627	8	Spencer	513	3
Mount Vernon	628	5	Carroll	514	3
Carbondale	629	5	Council Bluffs	515	6
			Shenandoah	516	3
			Dubuque	520	3
Indiana			Decorah	521	3
Anderson	460	6	Iowa City	522	6
Shelbyville	461	7	Marion	523	4
Indianapolis	462	7	Cedar Rapids	524	3
Michigan City	463	5	Ottumwa	525	3
Gary	464	5	Burlington	526	3
Elkhart	465	4	Clinton	527	4
South Bend	466	5	Davenport	528	4
Huntington	467	4			
Fort Wayne	468	5	Kansas		
Kokomo	469	5	Leavenworth	660	6
Lawrenceburg	470	5	Kansas City	661	7
New Albany	471	5	Shawnee Mission	662	7
Columbus	472	4	Junction City	664	3
Muncie	473	4	Manhattan	665	3
Bloomington	474	4	Topeka	666	4
Vincennes	475	4	Pittsburg	667	3
Boonville	476	4	Emporia	668	3
Evansville	477	4	Concordia	669	3
Terre Haute	478	5	Arkansas City	670	4
Lafayette	479	5	Winfield	671	4
			Wichita	672	5
Iowa			Coffeyville	673	3
Ames	500	3	Salina	674	3
Marshalltown	501	3	Hutchinson	675	3
West Des Moines	502	4	Hays	676	3
Des Moines	503	4	Colby	677	3
Mason City	504	3	Garden	678	3
Fort Dodge	505	3	Liberal	679	3
Cedar Falls	506	4			
Waterloo	507	4	Kentucky		
Creston	508	3	Shelbyville	400	5
Des Moines	509	6	Hardinsburg	401	5
Cherokee	510	3			

Table 4A (page 5 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Kentucky cont.			Maine		
Louisville	402	6	Berwick	039	3
Winchester	403	4	Biddeford	040	3
Richmond	404	4	Portland	041	3
Lexington	405	4	Lewiston	042	3
Frankfort	406	4	Augusta	043	3
Corbin	407	4	Bangor	044	3
Harlan	408	4	Bath	045	3
Middlesboro	409	4	Ellsworth	046	3
Covington	410	6	Presque Isle	047	3
Ashland	411	5	Rockland	048	3
Paintsville	412	4	Waterville	049	3
Beattyville	413	4			
Salyersville	414	4	Maryland		
Pikeville	415	4	Middlesex	055	7
Prestonburg	416	4	Waldorf	206	3
Hazard	417	4	Hyattsville	207	4
Whitesburg	418	4	Rockville	208	4
Paducah	420	4	Silver Springs	209	4
Bowling Green	421	4	Bel Air	210	4
Hopkinsville	422	5	Westminster	211	4
Owensboro	423	4	Baltimore	212	4
Henderson	424	4	Annapolis	214	4
Somerset	425	4	Cumberland	215	2
Monticello	426	4	Cambridge	216	2
Elizabethtown	427	4	Hagerstown	217	3
			Salisbury	218	2
			Elkton	219	6
Louisiana			Massachusetts		
Kenner	700	10	Holyoke	010	4
New Orleans	701	10	Springfield	011	4
Houma	703	5	Pittsfield	012	5
Slidell	704	8	Greenfield	013	4
Lafayette	705	6	Fitchburg	014	6
Lake Charles	706	7	Shrewsbury	015	5
Plaquemine	707	5	Worcester	016	5
Baton Rouge	708	5	Framingham	017	7
Minden	710	7	Lowell	018	7
Shreveport	711	8	Lynn	019	7
Monroe	712	7	Hingham	020	7
Alexandria	713	7	Cambridge	021	7
Natchitoches	714	7			

Table 4A (page 6 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Massachusetts cont.			Minnesota cont.		
Boston	022	7	Worthington	561	4
Plymouth	023	7	Willmar	562	4
Brockton	024	7	St. Cloud	563	5
Buzzards Bay	025	6	Brainerd	564	4
Hyannis	026	5	Fergus Falls	565	4
New Bedford	027	6	Bemidji	566	4
			Thief River Falls	567	4
Michigan			Mississippi		
Warren	480	5	Southaven	386	6
Ann Arbor	481	5	Greenville	387	4
Detroit	482	5	Tupelo	388	4
Pontiac	483	5	Greenwood	389	4
Lapeer	484	4	Hazlehurst	390	6
Flint	485	5	Vicksburg	391	5
Saginaw	486	3	Jackson	392	6
Bay City	487	3	Meridian	393	4
Owosso	488	3	Hattiesburg	394	5
Lansing	489	4	Biloxi	395	10
Kalamazoo	490	4	McComb	396	4
Niles	491	3	Columbus	397	4
Jackson	492	4			
Lowell	493	2	Missouri		
Muskegon	494	2	Florissant	630	6
Grand Rapids	495	2	St. Louis	631	6
Traverse City	496	3	St. Charles	633	6
Sault Ste. Marie	497	3	Hannibal	634	5
Marquette	498	3	Kirksville	635	5
Houghton	499	3	Farmington	636	5
			Cape Girardeau	637	5
Minnesota			Sikeston	638	5
Red Wing	550	6	Poplar Bluff	639	5
St. Paul	551	7	Independence	640	7
Anoka	553	6	Kansas City	641	7
Minneapolis	554	7	Maryville	644	5
Minneapolis	555	8	St. Joseph	645	4
Two Harbors	556	4	Chillicothe	646	5
Hibbing	557	5	Nevada	647	5
Duluth	558	5	Joplin	648	5
Rochester	559	6	Kansas City	649	8
Mankato	560	5	California	650	5

Table 4A (page 7 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Missouri cont.			Nevada cont.		
Jefferson City	651	5	Sparks	894	6
Columbia	652	6	Reno	895	7
Sedalia	653	5	Carson City	897	6
Rolla	654	5	Elko	898	6
Salem	655	5			
Bolivar	656	5	New Hampshire		
West Plains	657	5	Nashua	030	4
Springfield	658	5	Manchester	031	4
			Laconia	032	5
Montana			Concord	033	5
Livingston	590	2	Keene	034	5
Billings	591	3	Berlin	035	5
Wolf Point	592	2	Lempster	036	5
Miles City	593	2	Claremont	037	5
Great Falls	594	2	Portsmouth	038	3
Havre	595	2			
Helena	596	2	New Jersey		
Butte	597	2	Clifton	070	11
Missoula	598	2	Newark	071	12
Kalispell	599	2	Elizabeth	072	12
			Jersey City	073	10
Nebraska			Ridgewood	074	10
Bellevue	680	6	Paterson	075	10
Omaha	681	7	Hackensack	076	10
Beatrice	683	3	Asbury Park	077	14
Nebraska City	684	3	Dover	078	12
Lincoln	685	4	Summit	079	13
Columbus	686	3	Cherry Hill	080	14
Norfolk	687	3	Camden	081	14
Grand Island	688	3	Pleasantville	082	13
Hastings	689	3	Vineland	083	13
McCook	690	3	Atlantic	084	14
North Platte	691	3	Princeton	085	16
Valentine	692	3	Trenton	086	18
Scottsbluff	693	3	Toms River	087	14
			Perth Amboy	088	14
Nevada			New Brunswick	089	14
Las Vegas	889	10			
North Las Vegas	890	10	New Mexico		
Las Vegas	891	11	Belen	870	5
Ely	893	6			

Table 4A (page 8 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
New Mexico cont.			New York cont.		
Albuquerque	871	5	Poughkeepsie	126	8
Gallup	873	6	Monticello	127	4
Farmington	874	2	Glens Falls	128	3
Santa Fe	875	5	Plattsburgh	129	3
Las Vegas	877	6	Auburn	130	3
Socorro	878	6	Oswego	131	3
Truth/Consequences	879	5	Syracuse	132	3
Las Cruces	880	5	Herkimer	133	3
Clovis	881	6	Rome	134	3
Roswell	882	6	Utica	135	2
Alamogordo	883	6	Watertown	136	3
Tucumcari	884	6	Endicott	137	3
			Oneonta	138	3
New York			Binghamton	139	3
New York	100	10	Lockport	140	2
New York	101	10	Tonawanda	141	2
New York	102	10	Buffalo	142	2
Staten Island	103	10	Niagra Falls	143	2
Bronx	104	10	Geneva	144	2
Mount Vernon	105	10	Newark	145	2
White Plains	106	10	Rochester	146	2
Yonkers	107	10	Jamestown	147	3
New Rochelle	108	10	Ithaca	148	3
Orangeburg	109	9	Elmira	149	4
Great Neck	110	10			
Long Island City	111	10	North Carolina		
Brooklyn	112	10	Mocksville	270	4
Flushing	113	10	Winston-Salem	271	4
Jamaica	114	10	High Point	272	4
Hempstead	115	10	Thomasville	273	4
Far Rockaway	116	10	Greensboro	274	3
West Babylon	117	10	Goldsboro	275	5
Hicksville	118	10	Raleigh	276	5
Riverhead	119	10	Durham	277	7
Amsterdam	120	4	Rocky Mount	278	5
Troy	121	4	Elizabeth City	279	4
Albany	122	4	Gastonia	280	5
Schenectady	123	4	Salisbury	281	5
Kingston	124	5	Charlotte	282	5
Newburgh	125	7	Fayetteville	283	5

Table 4A (page 9 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
North Carolina cont.			Ohio cont.		
Wilmington	284	5	Batavia	451	5
Kinston	285	4	Cincinnati	452	6
Hickory	286	4	Greenville	453	6
Hendersonville	287	4	Dayton	454	7
Asheville	288	4	Springfield	455	4
Murphy	289	4	Portsmouth	456	4
			Marietta	457	4
North Dakota			Lima	458	4
Wahpeton	580	3	Cincinnati-Middletown	459	6
Fargo	581	3			
Grand Forks	582	4	Oklahoma		
Devils Lake	583	2	Norman	730	7
Jamestown	584	2	Oklahoma City	731	7
Bismarck	585	3	Ardmore	734	7
Dickinson	586	3	Lawton	735	6
Minot	587	2	Clinton	736	7
Williston	588	2	Enid	737	7
			Woodward	738	7
Ohio			Guymon	739	7
Newark	430	5	Bartlesville	740	4
Lancaster	431	5	Tulsa	741	4
Columbus	432	5	Vinita	743	7
Marion	433	4	Muskogee	744	6
Bowling Green	434	6	McAlester	745	7
Defiance	435	6	Ponca City	746	6
Toledo	436	7	Durant	747	7
Zanesville	437	4	Shawnee	748	7
Coshocton	438	4	Poteau	749	4
Steubenville	439	4			
Lorain	440	6	Oregon		
Cleveland	441	6	Beaverton	970	4
Cuyahoga Falls	442	6	Hillsboro	971	4
Akron	443	6	Portland	972	4
Warren	444	5	Salem	973	4
Youngstown	445	5	Eugene	974	5
Massillon	446	3	Medford	975	5
Canton	447	2	Klamath Falls	976	4
Sandusky	448	4	Bend	977	5
Mansfield	449	3	Pendleton	978	4
Hamilton	450	6	Ontario	979	4

Table 4A (page 10 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Pennsylvania			Pennsylvania cont.		
Aliquippa	150	6	Upper Darby	190	15
Mckeesport	151	6	Philadelphia	191	15
Pittsburgh	152	6	Philadelphia	192	17
Washington	153	6	West Chester	193	15
Uniontown	154	6	Norristown	194	15
Somerset	155	4	Bernville	195	6
Greensburg	156	6	Reading	196	6
Indiana	157	4			
DuBois	158	4	Puerto Rico	All	1
Johnstown	159	4			
Butler	160	6	Rhode Island		
New Castle	161	4	Warwick	028	6
Kittanning	162	5	Providence	029	6
Oil City	163	4			
Corry	164	6	South Carolina		
Erie	165	7	Camden	290	7
Altoona	166	4	Sumter	291	7
Bradford	167	4	Columbia	292	7
State College	168	3	Spartanburg	293	7
Wellsboro	169	4	Charleston	294	10
Lebanon	170	4	Florence	295	7
Harrisburg	171	4	Greenville	296	7
Chambersburg	172	4	Rock Hill	297	6
Hanover	173	2	Aiken	298	7
York	174	1	Beaufort	299	6
Columbia	175	4			
Lancaster	176	4	South Dakota		
Williamsport	177	3	Madison	570	4
Sunbury	178	4	Sioux Falls	571	5
Pottsville	179	4	Watertown	572	4
Bethlehem	180	10	Mitchell	573	4
Allentown	181	9	Aberdeen	574	4
Hazleton	182	7	Pierre	575	4
Stroudsburg	183	6	Mobridge	576	4
Honesdale	184	6	Rapid City	577	4
Scranton	185	6			
Berwick	186	5	Tennessee		
Wilkes-Barre	187	6	Clarksville	370	7
Montrose	188	4	Murfreesboro	371	7
Doylestown	189	15	Nashville	372	7
			Cleveland	373	5

Table 4A (page 11 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Tennessee cont.			Texas cont.		
Chattanooga	374	6	Laredo	780	6
Memphis	375	8	New Braunfels	781	7
Johnson	376	6	San Antonio	782	7
Greenville	377	5	Kingsville	783	7
Oak Ridge	378	5	Corpus Christi	784	8
Knoxville	379	5	Brownsville	785	7
Dyersburg	380	6	San Marcos	786	7
Memphis	381	7	Austin	787	7
Paris	382	4	Del Rio	788	7
Jackson	383	5	La Grange	789	7
Columbia	384	4	Pampa	790	7
Cookeville	385	5	Amarillo	791	6
			Childress	792	7
			Levelland	793	7
Texas			Lubbock	794	10
Austin	733	7	Sweetwater	795	6
Plano	750	8	Abilene	796	6
Duncanville	751	7	Odessa	797	5
Dallas	752	8	Marfa	798	8
Dallas	753	9	El Paso	799	9
Paris	754	7	El Paso	885	11
Texarkana	755	7			
Longview	756	8	Utah		
Tyler	757	10	Bountiful	840	3
Palestine	758	7	Salt Lake City	841	4
Lufkin	759	7	Salt Lake City	842	5
Arlington	760	7	Logan	843	3
Fort Worth	761	7	Ogden	844	3
Denton	762	7	Price	845	2
Wichita Falls	763	7	Provo	846	3
Stephenville	764	7	Cedar City	847	2
Temple	765	6			
Hillsboro	766	6	Vermont		
Waco	767	5	Woodstock	050	3
Brownwood	768	7	Springfield	051	3
San Angelo	769	6	Bennington	052	3
Houston	770	9	Brattleboro	053	3
Houston	772	11	Burlington	054	5
Conroe	773	8	Barre	056	3
Rosenberg	774	8	Rutland	057	3
Pasadena	775	9	St. Johnsbury	058	3
Port Arthur	776	8			
Beaumont	777	8			
Bryan	778	8			
Victoria	779	7			

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Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Vermont cont.			Washington cont.		
Guildhall	059	3	Wenatchee	988	3
Virginia			Yakima	989	3
Sterling	201	4	Cheney	990	5
Reston	220	4	Pullman	991	4
Manassas	221	4	Spokane	992	5
Arlington	222	4	Richland	993	4
Alexandria	223	4	Clarkston	994	5
Fredricksburg	224	4	West Virginia		
Montross	225	5	Bluefield	247	4
Winchester	226	3	Welch	248	4
Culpeper	227	4	Lewisburg	249	4
Harrisonburg	228	3	Clay	250	6
Charlottesville	229	5	St. Albins	251	5
Gloucester	230	7	Ripley	252	4
Williamsburg	231	7	Charleston	253	6
Richmond	232	8	Martinsburg	254	3
Chesapeake	233	4	Wayne	255	5
Virginia Beach	234	4	Logan	256	4
Norfolk	235	4	Huntington	257	6
Newport News	236	4	Beckley	258	4
Portsmouth	237	4	Hinton	259	4
Petersburg	238	7	Wheeling	260	4
Farmville	239	4	Parkersburg	261	4
Roanoke	240	4	Buckhannon	262	4
Martinsville	241	4	Clarksburg	263	4
Bristol	242	5	Weston	264	4
Pulaski	243	4	Morgantown	265	4
Covington	244	4	Summersville	266	4
Lynchburg	245	3	Romney	267	2
Bluefield	246	4	Petersburg	268	3
Washington			Wisconsin		
Bellevue	980	6	Sheboygan	530	8
Seattle	981	6	Kenosha	531	9
Everett	982	5	Milwaukee	532	9
Bremerton	983	6	Racine	534	7
Tacoma	984	7	Janesville	535	7
Olympia	985	6	Madison	537	9
Vancouver	986	4	Prairie du Chien	538	6

Table 4A (page 13 of 13)
Medical ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area
Wisconsin cont.		
Portage	539	7
Hudson	540	7
Marinette	541	6
Manitowoc	542	6
Green Bay	543	6
Wausau	544	6
Rhineland	545	6
La Crosse	546	6
Eau Claire	547	7
Superior	548	6
Oshkosh	549	6
Wyoming		
Cheyenne	820	5
Yellowstone Ntnl. Park Wy	821	5
Wheatland	822	5
Rawlins	823	5
Cody	824	5
Riverton	825	5
Casper	826	5
New Castle	827	5
Sheridan	828	5
Rock Springs	829	5
Jackson	830	5
Kemmerer	831	5

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Table 5

Dental Area Factors

Effective 1/1/2013

Area	Factor
1	0.82
2	0.88
3	0.94
4	1.00
5	1.06
6	1.12
7	1.18
8	1.24
9	1.30
10	1.36
11	1.42
12	1.48

Note:

These factors are for dental rating only and are not appropriate for Specific or medical rating.

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Table 5A (page 1 of 13)
Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Alabama			Arkansas		
Bessemer	350	1	Pine Bluff	716	1
Talladega	351	1	El Dorado	717	1
Birmingham	352	1	Hope	718	1
Tuscaloosa	354	1	Arkadelphia	719	1
Jasper	355	1	Conway	720	1
Decatur	356	1	Stuttgart	721	1
Scottsboro	357	1	Little Rock	722	1
Huntsville	358	1	West Memphis	723	1
Gadsden	359	1	Jonesboro	724	1
Troy	360	1	Batesville	725	1
Montgomery	361	1	Harrison	726	1
Anniston	362	1	Fayetteville	727	1
Dothan	363	1	Russellville	728	1
Monroeville	364	1	Fort Smith	729	1
Bay Minette	365	1			
Mobile	366	1	California		
Selma	367	1	Los Angeles	900	9
Auburn	368	1	Los Angeles	901	11
Butler	369	1	Compton	902	9
			Inglewood	903	9
Alaska			Santa Monica	904	9
Anchorage	995	12	Torrance	905	9
Palmer	996	12	Norwalk	906	9
Fairbanks	997	12	Lakewood	907	9
Juneau	998	9	Long Beach	908	9
Ketchikan	999	9	Arcadia	910	9
			Pasadena	911	9
Arizona			Glendale	912	9
Phoenix	850	3	San Fernando	913	9
Mesa	852	3	Van Nuys	914	9
Glendale	853	3	Burbank	915	9
Globe	855	1	North Hollywood	916	9
Sierra Vista	856	3	Pomona	917	9
Tucson	857	3	Alhambra	918	9
Show Low	859	1	Campo	919	9
Flagstaff	860	3	El Cajon	920	9
Prescott	863	2	San Diego	921	9
Lake Havasu City	864	2	Palm Springs	922	6
St. Michaels	865	1	Redlands	923	6
			San Bernardino	924	6

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
California cont.			Colorado cont.		
Riverside	925	6	Englewood	801	5
Fullerton	926	10	Denver	802	5
Santa Ana	927	10	Boulder	803	5
Anaheim	928	10	Golden	804	5
Oxnard	930	9	Fort Collins	805	4
Santa Barbara	931	8	Greeley	806	3
Visalia	932	5	Sterling	807	3
Bakersfield	933	4	Burlington	808	5
Santa Maria	934	6	Colorado Springs	809	5
Lancaster	935	9	Pueblo	810	3
Madera	936	5	Alamosa	811	3
Fresno	937	5	Salida	812	3
Clovis	938	7	Durango	813	3
Salinas	939	8	Montrose	814	3
Sunnyvale	940	12	Grand Junction	815	3
San Francisco	941	12	Glenwood Springs	816	3
West Sacramento	942	10			
Palo Alto	943	11	Connecticut		
San Mateo	944	12	New Britain	060	9
Fremont	945	11	Hartford	061	9
Oakland	946	11	Willimantic	062	9
Berkeley	947	11	Norwich	063	7
Richmond	948	11	Meriden	064	9
San Rafael	949	12	New Haven	065	9
Santa Clara	950	11	Bridgeport	066	11
San Jose	951	11	Waterbury	067	9
Stockton	952	6	Danbury	068	11
Modesto	953	6	Stamford	069	11
Santa Rosa	954	9			
Eureka	955	7	Delaware		
Davis	956	9	Newark	197	5
South Lake Tahoe	957	9	Wilmington	198	5
Sacramento	958	9	Dover	199	3
Chico	959	7			
Redding	960	7	District of Columbia		
Susanville	961	9	Washington	200	8
			Washington	202	10
Colorado			Washington	203	10
Arvada	800	5	Washington	204	10
			Washington	205	10
			Washington	569	8

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Florida			Georgia cont.		
St. Augustine	320	2	Valdosta	316	1
Daytona Beach	321	1	Albany	317	1
Jacksonville	322	2	West Point	318	1
Tallahassee	323	1	Columbus	319	1
Panama City	324	1	Albany	398	1
Pensacola	325	1	Atlanta	399	4
Gainesville	326	2			
Titusville	327	1	Hawaii		
Orlando	328	1	Hilo	967	6
Melbourne	329	2	Honolulu	968	6
Hialeah	330	4			
Miami	331	6	Idaho		
Miami	332	9	Pocatello	832	1
Fort Lauderdale	333	4	Twin Falls	833	1
West Palm Beach	334	5	Idaho Falls	834	1
Tampa	335	1	Lewiston	835	4
Tampa	336	1	Nampa	836	2
St. Petersburg	337	1	Boise	837	2
Lakeland	338	1	Couer D'Alene	838	2
Fort Myers	339	2			
Naples	341	4	Illinois		
Sarasota	342	4	Waukegan	600	6
Iverness	344	1	Elgin	601	6
Clearwater	346	1	Evanston	602	6
Clermont	347	1	Oak Park	603	6
West Palm Beach	349	2	Joliet	604	6
			Aurora	605	6
Georgia			Chicago	606	6
Marietta	300	3	Chicago	607	6
Rome	301	3	Chicago	608	6
La Grange	302	3	Kankakee	609	2
Atlanta	303	3	Freeport	610	3
Statesboro	304	2	Rockford	611	3
Gainesville	305	2	Rock Island	612	1
Athens	306	2	Ottawa	613	2
Calhoun	307	1	Galesburg	614	1
Thomson	308	2	Pekin	615	2
Augusta	309	2	Peoria	616	2
Warner Robins	310	1	Bloomington	617	2
Mableton	311	3	Champaign	618	2
Macon	312	1	Matoon	619	2
Hinesville	313	1	Alton	620	3
Savannah	314	1	East St. Louis	622	3
Brunswick	315	1	Quincy	623	1
			Effingham	624	1

Table 5A (page 4 of 13)
Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Illinois cont.			Iowa cont.		
Decatur	625	1	Sioux City	511	1
Lincoln	626	2	Sheldon	512	1
Springfield	627	2	Spencer	513	1
Mount Vernon	628	1	Carroll	514	1
Carbondale	629	1	Council Bluffs	515	1
			Shenandoah	516	1
Indiana			Dubuque	520	1
Anderson	460	3	Decorah	521	1
Shelbyville	461	3	Iowa City	522	1
Indianapolis	462	3	Marion	523	1
Michigan City	463	2	Cedar Rapids	524	1
Gary	464	2	Ottumwa	525	1
Elkhart	465	1	Burlington	526	1
South Bend	466	1	Clinton	527	1
Huntington	467	1	Davenport	528	1
Fort Wayne	468	1			
Kokomo	469	1	Kansas		
Lawrenceburg	470	2	Leavenworth	660	1
New Albany	471	1	Kansas City	661	1
Columbus	472	1	Shawnee Mission	662	1
Muncie	473	2	Junction City	664	1
Bloomington	474	1	Manhattan	665	1
Vincennes	475	1	Topeka	666	1
Boonville	476	1	Pittsburg	667	1
Evansville	477	1	Emporia	668	1
Terre Haute	478	1	Concordia	669	1
Lafayette	479	1	Arkansas City	670	1
			Winfield	671	1
Iowa			Wichita	672	1
Ames	500	2	Coffeyville	673	1
Marshalltown	501	2	Salina	674	1
West Des Moines	502	2	Hutchinson	675	1
Des Moines	503	2	Hays	676	1
Mason City	504	1	Colby	677	1
Fort Dodge	505	1	Garden	678	1
Cedar Falls	506	1	Liberal	679	1
Waterloo	507	1			
Creston	508	1	Kentucky		
Des Moines	509	4	Shelbyville	400	1
Cherokee	510	1	Hardinsburg	401	1

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Kentucky cont.			Maine		
Louisville	402	1	Berwick	039	5
Winchester	403	2	Biddeford	040	5
Richmond	404	1	Portland	041	5
Lexington	405	2	Lewiston	042	4
Frankfort	406	1	Augusta	043	5
Corbin	407	1	Bangor	044	3
Harlan	408	1	Bath	045	5
Middlesboro	409	1	Ellsworth	046	2
Covington	410	2	Presque Isle	047	3
Ashland	411	1	Rockland	048	2
Paintsville	412	1	Waterville	049	3
Beattyville	413	1			
Salyersville	414	1	Maryland		
Pikeville	415	1	Middlesex	055	9
Prestonburg	416	1	Waldorf	206	8
Hazard	417	1	Hyattsville	207	8
Whitesburg	418	1	Rockville	208	8
Paducah	420	1	Silver Springs	209	8
Bowling Green	421	2	Bel Air	210	6
Hopkinsville	422	3	Westminster	211	6
Owensboro	423	2	Baltimore	212	6
Henderson	424	1	Annapolis	214	6
Somerset	425	1	Cumberland	215	3
Monticello	426	1	Cambridge	216	6
Elizabethtown	427	1	Hagerstown	217	8
			Salisbury	218	3
			Elkton	219	5
Louisiana			Massachusetts		
Kenner	700	1	Holyoke	010	7
New Orleans	701	1	Springfield	011	7
Houma	703	1	Pittsfield	012	6
Slidell	704	1	Greenfield	013	7
Lafayette	705	1	Fitchburg	014	8
Lake Charles	706	1	Shrewsbury	015	8
Plaquemine	707	1	Worcester	016	8
Baton Rouge	708	1	Framingham	017	11
Minden	710	1	Lowell	018	11
Shreveport	711	1	Lynn	019	10
Monroe	712	1	Hingham	020	10
Alexandria	713	1	Cambridge	021	10
Natchitoches	714	1			

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Massachusetts cont.			Minnesota cont.		
Boston	022	10	Worthington	561	2
Plymouth	023	10	Willmar	562	2
Brockton	024	11	St. Cloud	563	3
Buzzards Bay	025	10	Brainerd	564	2
Hyannis	026	10	Fergus Falls	565	3
New Bedford	027	8	Bemidji	566	2
			Thief River Falls	567	2
Michigan			Mississippi		
Warren	480	6	Southaven	386	1
Ann Arbor	481	3	Greenville	387	1
Detroit	482	3	Tupelo	388	1
Pontiac	483	6	Greenwood	389	1
Lapeer	484	3	Hazlehurst	390	1
Flint	485	3	Vicksburg	391	1
Saginaw	486	3	Jackson	392	1
Bay City	487	3	Meridian	393	1
Owosso	488	3	Hattiesburg	394	1
Lansing	489	3	Biloxi	395	1
Kalamazoo	490	3	McComb	396	1
Niles	491	3	Columbus	397	1
Jackson	492	3			
Lowell	493	3	Missouri		
Muskegon	494	3	Florissant	630	3
Grand Rapids	495	3	St. Louis	631	3
Traverse City	496	2	St. Charles	633	3
Sault Ste. Marie	497	2	Hannibal	634	1
Marquette	498	2	Kirksville	635	1
Houghton	499	2	Farmington	636	3
			Cape Girardeau	637	1
Minnesota			Sikeston	638	1
Red Wing	550	6	Poplar Bluff	639	1
St. Paul	551	6	Independence	640	1
Anoka	553	6	Kansas City	641	1
Minneapolis	554	6	Maryville	644	1
Minneapolis	555	7	St. Joseph	645	1
Two Harbors	556	3	Chillicothe	646	1
Hibbing	557	3	Nevada	647	1
Duluth	558	3	Joplin	648	1
Rochester	559	3	Kansas City	649	3
Mankato	560	3	California	650	1

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Missouri cont.			Nevada cont.		
Jefferson City	651	1	Sparks	894	5
Columbia	652	1	Reno	895	5
Sedalia	653	1	Carson City	897	5
Rolla	654	1	Elko	898	3
Salem	655	1			
Bolivar	656	1	New Hampshire		
West Plains	657	1	Nashua	030	7
Springfield	658	1	Manchester	031	7
			Laconia	032	7
Montana			Concord	033	6
Livingston	590	4	Keene	034	7
Billings	591	4	Berlin	035	6
Wolf Point	592	2	Lempster	036	6
Miles City	593	2	Claremont	037	6
Great Falls	594	3	Portsmouth	038	5
Havre	595	2			
Helena	596	2	New Jersey		
Butte	597	2	Clifton	070	9
Missoula	598	4	Newark	071	9
Kalispell	599	2	Elizabeth	072	9
			Jersey City	073	9
Nebraska			Ridgewood	074	9
Bellevue	680	1	Paterson	075	9
Omaha	681	1	Hackensack	076	9
Beatrice	683	1	Asbury Park	077	9
Nebraska City	684	1	Dover	078	9
Lincoln	685	1	Summit	079	9
Columbus	686	1	Cherry Hill	080	6
Norfolk	687	1	Camden	081	6
Grand Island	688	1	Pleasantville	082	6
Hastings	689	1	Vineland	083	6
McCook	690	1	Atlantic	084	6
North Platte	691	1	Princeton	085	9
Valentine	692	1	Trenton	086	7
Scottsbluff	693	1	Toms River	087	9
			Perth Amboy	088	9
			New Brunswick	089	9
Nevada					
Las Vegas	889	3	New Mexico		
North Las Vegas	890	2	Belen	870	2
Las Vegas	891	2			
Ely	893	3			

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
New Mexico cont.			New York cont.		
Albuquerque	871	2	Poughkeepsie	126	6
Gallup	873	2	Monticello	127	6
Farmington	874	2	Glens Falls	128	4
Santa Fe	875	2	Plattsburgh	129	2
Las Vegas	877	1	Auburn	130	5
Socorro	878	1	Oswego	131	5
Truth/Consequences	879	1	Syracuse	132	5
Las Cruces	880	1	Herkimer	133	3
Clovis	881	1	Rome	134	3
Roswell	882	1	Utica	135	3
Alamogordo	883	2	Watertown	136	2
Tucumcari	884	1	Endicott	137	3
			Oneonta	138	3
			Binghamton	139	3
New York			Lockport	140	3
New York	100	9	Tonawanda	141	3
New York	101	9	Buffalo	142	3
New York	102	9	Niagra Falls	143	3
Staten Island	103	9	Geneva	144	3
Bronx	104	9	Newark	145	3
Mount Vernon	105	9	Rochester	146	3
White Plains	106	9	Jamestown	147	2
Yonkers	107	9	Ithaca	148	3
New Rochelle	108	9	Elmira	149	3
Orangeburg	109	9			
Great Neck	110	10	North Carolina		
Long Island City	111	9	Mocksville	270	2
Brooklyn	112	9	Winston-Salem	271	2
Flushing	113	9	High Point	272	2
Jamaica	114	9	Thomasville	273	2
Hempstead	115	10	Greensboro	274	2
Far Rockaway	116	9	Goldsboro	275	4
West Babylon	117	10	Raleigh	276	4
Hicksville	118	10	Durham	277	5
Riverhead	119	10	Rocky Mount	278	2
Amsterdam	120	6	Elizabeth City	279	2
Troy	121	6	Gastonia	280	3
Albany	122	6	Salisbury	281	3
Schenectady	123	6	Charlotte	282	3
Kingston	124	4	Fayetteville	283	1
Newburgh	125	6			

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Dental ZIP Code Rating Classifications**

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
North Carolina cont.			Ohio cont.		
Wilmington	284	1	Batavia	451	2
Kinston	285	2	Cincinnati	452	2
Hickory	286	1	Greenville	453	1
Hendersonville	287	2	Dayton	454	1
Asheville	288	2	Springfield	455	1
Murphy	289	1	Portsmouth	456	1
			Marietta	457	1
			Lima	458	1
			Cincinnati-Middletown	459	2
North Dakota			Oklahoma		
Wahpeton	580	3	Norman	730	2
Fargo	581	3	Oklahoma City	731	2
Grand Forks	582	2	Ardmore	734	1
Devils Lake	583	1	Lawton	735	1
Jamestown	584	2	Clinton	736	1
Bismarck	585	2	Enid	737	1
Dickinson	586	2	Woodward	738	1
Minot	587	1	Guymon	739	1
Williston	588	1	Bartlesville	740	1
			Tulsa	741	1
			Vinita	743	1
			Muskogee	744	1
			McAlester	745	1
			Ponca City	746	1
			Durant	747	1
			Shawnee	748	2
			Poteau	749	1
Ohio			Oregon		
Newark	430	3	Beaverton	970	5
Lancaster	431	3	Hillsboro	971	5
Columbus	432	3	Portland	972	5
Marion	433	3	Salem	973	4
Bowling Green	434	1	Eugene	974	4
Defiance	435	1	Medford	975	4
Toledo	436	1	Klamath Falls	976	3
Zanesville	437	1	Bend	977	4
Coshocton	438	1	Pendleton	978	3
Steubenville	439	1	Ontario	979	3
Lorain	440	3			
Cleveland	441	3			
Cuyahoga Falls	442	2			
Akron	443	2			
Warren	444	1			
Youngstown	445	1			
Massillon	446	1			
Canton	447	1			
Sandusky	448	1			
Mansfield	449	1			
Hamilton	450	2			

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Pennsylvania			Pennsylvania cont.		
Aliquippa	150	2	Upper Darby	190	6
Mckeesport	151	2	Philadelphia	191	6
Pittsburgh	152	2	Philadelphia	192	8
Washington	153	2	West Chester	193	6
Uniontown	154	2	Norristown	194	6
Somerset	155	1	Bernville	195	2
Greensburg	156	2	Reading	196	2
Indiana	157	1			
DuBois	158	1	Puerto Rico	All	1
Johnstown	159	1			
Butler	160	2	Rhode Island		
New Castle	161	1	Warwick	028	8
Kittanning	162	2	Providence	029	8
Oil City	163	1			
Corry	164	1	South Carolina		
Erie	165	1	Camden	290	1
Altoona	166	1	Sumter	291	1
Bradford	167	1	Columbia	292	1
State College	168	1	Spartanburg	293	1
Wellsboro	169	1	Charleston	294	2
Lebanon	170	2	Florence	295	1
Harrisburg	171	2	Greenville	296	1
Chambersburg	172	2	Rock Hill	297	3
Hanover	173	1	Aiken	298	2
York	174	1	Beaufort	299	1
Columbia	175	2			
Lancaster	176	2	South Dakota		
Williamsport	177	1	Madison	570	1
Sunbury	178	1	Sioux Falls	571	1
Pottsville	179	1	Watertown	572	1
Bethlehem	180	4	Mitchell	573	1
Allentown	181	4	Aberdeen	574	1
Hazleton	182	2	Pierre	575	1
Stroudsburg	183	9	Mobridge	576	1
Honesdale	184	2	Rapid City	577	1
Scranton	185	2			
Berwick	186	2	Tennessee		
Wilkes-Barre	187	2	Clarksville	370	2
Montrose	188	1	Murfreesboro	371	2
Doylestown	189	6	Nashville	372	2
			Cleveland	373	1

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Dental ZIP Code Rating Classifications**

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Tennessee cont.			Texas cont.		
Chattanooga	374	1	Laredo	780	1
Memphis	375	3	New Braunfels	781	1
Johnson	376	1	San Antonio	782	1
Greenville	377	1	Kingsville	783	1
Oak Ridge	378	1	Corpus Christi	784	1
Knoxville	379	1	Brownsville	785	1
Dyersburg	380	1	San Marcos	786	3
Memphis	381	1	Austin	787	3
Paris	382	1	Del Rio	788	1
Jackson	383	1	La Grange	789	3
Columbia	384	2	Pampa	790	1
Cookeville	385	2	Amarillo	791	1
			Childress	792	1
			Levelland	793	1
Texas			Lubbock	794	1
Austin	733	4	Sweetwater	795	1
Plano	750	2	Abilene	796	1
Duncanville	751	2	Odessa	797	1
Dallas	752	2	Marfa	798	1
Dallas	753	5	El Paso	799	1
Paris	754	2	El Paso	885	3
Texarkana	755	1			
Longview	756	1	Utah		
Tyler	757	1	Bountiful	840	2
Palestine	758	1	Salt Lake City	841	2
Lufkin	759	1	Salt Lake City	842	4
Arlington	760	1	Logan	843	1
Fort Worth	761	1	Ogden	844	2
Denton	762	2	Price	845	1
Wichita Falls	763	1	Provo	846	2
Stephenville	764	1	Cedar City	847	1
Temple	765	1			
Hillsboro	766	1	Vermont		
Waco	767	1	Woodstock	050	4
Brownwood	768	1	Springfield	051	4
San Angelo	769	1	Bennington	052	4
Houston	770	2	Brattleboro	053	4
Houston	772	4	Burlington	054	6
Conroe	773	2	Barre	056	4
Rosenberg	774	2	Rutland	057	4
Pasadena	775	2	St. Johnsbury	058	4
Port Arthur	776	1			
Beaumont	777	1			
Bryan	778	1			
Victoria	779	1			

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area	State	ZIP	Area
Vermont cont.			Washington cont.		
Guildhall	059	4	Wenatchee	988	7
			Yakima	989	7
Virginia			Cheney	990	6
Sterling	201	8	Pullman	991	5
Reston	220	8	Spokane	992	6
Manassas	221	8	Richland	993	7
Arlington	222	8	Clarkston	994	4
Alexandria	223	8			
Fredricksburg	224	8	West Virginia		
Montross	225	8	Bluefield	247	1
Winchester	226	2	Welch	248	1
Culpeper	227	8	Lewisburg	249	1
Harrisonburg	228	3	Clay	250	1
Charlottesville	229	3	St. Albins	251	1
Gloucester	230	3	Ripley	252	1
Williamsburg	231	3	Charleston	253	1
Richmond	232	3	Martinsburg	254	3
Chesapeake	233	2	Wayne	255	1
Virginia Beach	234	2	Logan	256	1
Norfolk	235	2	Huntington	257	1
Newport News	236	2	Beckley	258	1
Portsmouth	237	2	Hinton	259	1
Petersburg	238	3	Wheeling	260	1
Farmville	239	2	Parkersburg	261	1
Roanoke	240	2	Buckhannon	262	1
Martinsville	241	2	Clarksburg	263	1
Bristol	242	1	Weston	264	1
Pulaski	243	2	Morgantown	265	1
Covington	244	3	Summersville	266	1
Lynchburg	245	2	Romney	267	3
Bluefield	246	1	Petersburg	268	2
Washington			Wisconsin		
Bellevue	980	10	Sheboygan	530	4
Seattle	981	10	Kenosha	531	4
Everett	982	10	Milwaukee	532	4
Bremerton	983	7	Racine	534	4
Tacoma	984	7	Janesville	535	4
Olympia	985	6	Madison	537	4
Vancouver	986	5	Prairie du Chien	538	2

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Dental ZIP Code Rating Classifications

Effective 1/1/2013

State	ZIP	Area
Wisconsin cont.		
Portage	539	4
Hudson	540	6
Marinette	541	4
Manitowoc	542	4
Green Bay	543	4
Wausau	544	4
Rhineland	545	2
La Crosse	546	3
Eau Claire	547	3
Superior	548	3
Oshkosh	549	4
Wyoming		
Cheyenne	820	1
Yellowstone Ntnl. Park Wy	821	1
Wheatland	822	1
Rawlins	823	1
Cody	824	1
Riverton	825	1
Casper	826	1
New Castle	827	1
Sheridan	828	1
Rock Springs	829	1
Jackson	830	1
Kemmerer	831	1

CONFIDENTIAL

Table 6 (Page 1 of 7)

Comprehensive Medical Plan Adjustment Factors

Effective 1/1/2013

- Composite Benefit Level Factors -

50% Coinsurance to Stop-loss Level of:

Deductible	\$0	\$1,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	Unlimited
\$0	1.09	0.99	0.95	0.94	0.93	0.91	0.89	0.85	0.82	0.80	0.78	0.72	0.65	0.59	0.57	0.56	0.55	0.54	0.50
50	1.07	0.97	0.94	0.93	0.92	0.90	0.88	0.84	0.81	0.79	0.77	0.71	0.64	0.58	0.57	0.55	0.54	0.54	0.49
75	1.07	0.96	0.93	0.92	0.91	0.89	0.87	0.84	0.81	0.78	0.76	0.70	0.64	0.58	0.56	0.55	0.54	0.53	0.49
100	1.06	0.96	0.93	0.92	0.91	0.89	0.87	0.83	0.80	0.78	0.76	0.70	0.63	0.57	0.56	0.55	0.54	0.53	0.48
150	1.05	0.95	0.92	0.91	0.90	0.88	0.86	0.83	0.80	0.77	0.75	0.70	0.63	0.57	0.55	0.54	0.53	0.53	0.48
200	1.05	0.95	0.92	0.91	0.90	0.88	0.86	0.82	0.79	0.77	0.75	0.69	0.62	0.57	0.55	0.54	0.53	0.52	0.48
250	1.04	0.94	0.91	0.90	0.89	0.87	0.85	0.82	0.79	0.77	0.74	0.69	0.62	0.56	0.55	0.54	0.53	0.52	0.47
300	1.03	0.94	0.91	0.89	0.88	0.86	0.85	0.81	0.78	0.76	0.74	0.68	0.62	0.56	0.54	0.53	0.52	0.51	0.47
500	1.00	0.90	0.88	0.86	0.85	0.84	0.82	0.79	0.76	0.74	0.71	0.66	0.60	0.54	0.52	0.51	0.50	0.50	0.45
750	0.96	0.87	0.84	0.83	0.82	0.81	0.79	0.76	0.73	0.71	0.69	0.64	0.58	0.52	0.51	0.49	0.49	0.48	0.44
1,000	0.92	0.84	0.81	0.80	0.79	0.78	0.76	0.73	0.71	0.68	0.66	0.62	0.55	0.50	0.49	0.47	0.47	0.46	0.42
2,000	0.84	0.76	0.74	0.73	0.73	0.71	0.70	0.67	0.65	0.63	0.61	0.57	0.51	0.46	0.44	0.43	0.42	0.42	0.38
2,500	0.80	0.73	0.71	0.70	0.70	0.68	0.67	0.64	0.62	0.60	0.59	0.54	0.49	0.44	0.42	0.41	0.41	0.40	0.36
5,000	0.70	0.64	0.63	0.62	0.62	0.61	0.60	0.58	0.56	0.54	0.53	0.49	0.44	0.39	0.38	0.37	0.36	0.35	0.32
7,500	0.63	0.58	0.57	0.56	0.56	0.55	0.54	0.53	0.51	0.50	0.48	0.45	0.40	0.36	0.34	0.33	0.33	0.32	0.28
10,000	0.58	0.53	0.53	0.52	0.52	0.51	0.50	0.49	0.47	0.46	0.45	0.42	0.37	0.33	0.32	0.31	0.30	0.30	0.26
15,000	0.50	0.46	0.46	0.45	0.45	0.45	0.44	0.43	0.42	0.41	0.40	0.37	0.33	0.29	0.28	0.27	0.27	0.26	0.23
17,500	0.47	0.44	0.43	0.43	0.43	0.42	0.42	0.40	0.40	0.39	0.38	0.35	0.32	0.28	0.27	0.26	0.25	0.25	0.21
20,000	0.44	0.41	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.37	0.36	0.34	0.30	0.27	0.26	0.25	0.24	0.24	0.20

60% Coinsurance to Stop-loss Level of:

Deductible	\$0	\$1,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	Unlimited
\$0	1.09	1.00	0.98	0.97	0.96	0.94	0.93	0.90	0.87	0.85	0.83	0.78	0.73	0.68	0.67	0.66	0.65	0.64	0.60
50	1.07	0.99	0.96	0.95	0.94	0.93	0.91	0.88	0.86	0.84	0.82	0.77	0.72	0.67	0.66	0.65	0.64	0.63	0.59
75	1.07	0.98	0.96	0.95	0.94	0.92	0.91	0.88	0.85	0.83	0.81	0.77	0.71	0.66	0.65	0.64	0.63	0.63	0.59
100	1.06	0.98	0.95	0.94	0.93	0.92	0.90	0.87	0.85	0.83	0.81	0.76	0.71	0.66	0.65	0.64	0.63	0.62	0.59
150	1.05	0.97	0.95	0.94	0.93	0.91	0.90	0.87	0.84	0.82	0.80	0.76	0.70	0.66	0.64	0.63	0.63	0.62	0.58
200	1.05	0.97	0.94	0.93	0.92	0.91	0.89	0.86	0.84	0.82	0.80	0.76	0.70	0.65	0.64	0.63	0.62	0.62	0.58
250	1.04	0.96	0.93	0.92	0.92	0.90	0.89	0.86	0.83	0.81	0.80	0.75	0.70	0.65	0.64	0.62	0.62	0.61	0.57
300	1.03	0.95	0.93	0.92	0.91	0.89	0.88	0.85	0.83	0.81	0.79	0.75	0.69	0.64	0.63	0.62	0.61	0.61	0.57
500	1.00	0.92	0.90	0.89	0.88	0.86	0.85	0.82	0.80	0.78	0.76	0.72	0.67	0.62	0.61	0.60	0.59	0.58	0.55
750	0.96	0.88	0.86	0.85	0.85	0.83	0.82	0.79	0.77	0.75	0.74	0.70	0.64	0.60	0.59	0.58	0.57	0.56	0.53
1,000	0.92	0.85	0.83	0.82	0.81	0.80	0.79	0.76	0.74	0.73	0.71	0.67	0.62	0.57	0.56	0.55	0.55	0.54	0.51
2,000	0.84	0.77	0.76	0.75	0.74	0.73	0.72	0.70	0.68	0.67	0.65	0.61	0.57	0.52	0.51	0.50	0.50	0.49	0.46
2,500	0.80	0.74	0.73	0.72	0.71	0.70	0.69	0.67	0.65	0.64	0.62	0.59	0.54	0.50	0.49	0.48	0.48	0.47	0.44
5,000	0.70	0.65	0.64	0.64	0.63	0.62	0.62	0.60	0.58	0.57	0.56	0.53	0.48	0.45	0.44	0.43	0.42	0.42	0.38
7,500	0.63	0.59	0.58	0.58	0.57	0.57	0.56	0.54	0.53	0.52	0.51	0.48	0.44	0.41	0.40	0.39	0.38	0.38	0.35
10,000	0.58	0.54	0.53	0.53	0.53	0.52	0.52	0.50	0.49	0.48	0.47	0.45	0.41	0.38	0.37	0.36	0.35	0.35	0.32
15,000	0.50	0.47	0.47	0.46	0.46	0.46	0.45	0.44	0.43	0.42	0.42	0.39	0.36	0.33	0.32	0.31	0.31	0.30	0.28
17,500	0.47	0.44	0.44	0.44	0.43	0.43	0.43	0.42	0.41	0.40	0.39	0.37	0.34	0.31	0.30	0.30	0.29	0.29	0.26
20,000	0.44	0.42	0.41	0.41	0.41	0.41	0.40	0.39	0.39	0.38	0.37	0.35	0.33	0.30	0.29	0.28	0.28	0.27	0.24

Table 6 (Page 2 of 7)

Comprehensive Medical Plan Adjustment Factors

Effective 1/1/2013

- Composite Benefit Level Factors -

		70% Coinsurance to Stop-loss Level of:																	
Deductible	\$0	\$1,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	Unlimited
\$0	1.09	1.02	1.00	0.99	0.99	0.97	0.96	0.94	0.92	0.90	0.89	0.85	0.81	0.77	0.76	0.75	0.75	0.74	0.71
50	1.07	1.01	0.99	0.98	0.97	0.96	0.95	0.92	0.91	0.89	0.87	0.84	0.80	0.76	0.75	0.74	0.74	0.73	0.70
75	1.07	1.00	0.98	0.97	0.97	0.95	0.94	0.92	0.90	0.88	0.87	0.83	0.79	0.75	0.74	0.74	0.73	0.72	0.70
100	1.06	1.00	0.98	0.97	0.96	0.95	0.94	0.91	0.90	0.88	0.86	0.83	0.79	0.75	0.74	0.73	0.73	0.72	0.69
150	1.05	0.99	0.97	0.96	0.95	0.94	0.93	0.91	0.89	0.87	0.86	0.82	0.78	0.74	0.74	0.73	0.72	0.72	0.69
200	1.05	0.98	0.96	0.96	0.95	0.94	0.93	0.90	0.88	0.87	0.85	0.82	0.78	0.74	0.73	0.72	0.72	0.71	0.68
250	1.04	0.98	0.96	0.95	0.94	0.93	0.92	0.90	0.88	0.86	0.85	0.81	0.77	0.73	0.73	0.72	0.71	0.71	0.68
300	1.03	0.97	0.95	0.94	0.94	0.92	0.91	0.89	0.87	0.86	0.84	0.81	0.77	0.73	0.72	0.71	0.71	0.70	0.67
500	1.00	0.93	0.92	0.91	0.90	0.89	0.88	0.86	0.84	0.83	0.81	0.78	0.74	0.70	0.69	0.69	0.68	0.68	0.65
750	0.96	0.90	0.88	0.88	0.87	0.86	0.85	0.83	0.81	0.80	0.78	0.75	0.71	0.68	0.67	0.66	0.66	0.65	0.63
1,000	0.92	0.86	0.85	0.84	0.84	0.83	0.82	0.80	0.78	0.77	0.75	0.72	0.68	0.65	0.64	0.63	0.63	0.62	0.60
2,000	0.84	0.79	0.77	0.77	0.76	0.75	0.75	0.73	0.71	0.70	0.69	0.66	0.62	0.59	0.58	0.58	0.57	0.57	0.54
2,500	0.80	0.75	0.74	0.74	0.73	0.72	0.72	0.70	0.68	0.67	0.66	0.63	0.60	0.57	0.56	0.55	0.55	0.54	0.52
5,000	0.70	0.66	0.65	0.65	0.65	0.64	0.63	0.62	0.61	0.60	0.59	0.56	0.53	0.50	0.49	0.49	0.48	0.48	0.45
7,500	0.63	0.60	0.59	0.59	0.58	0.58	0.57	0.56	0.55	0.54	0.53	0.51	0.48	0.45	0.45	0.44	0.44	0.43	0.41
10,000	0.58	0.55	0.54	0.54	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.47	0.45	0.42	0.41	0.41	0.40	0.40	0.38
15,000	0.50	0.48	0.47	0.47	0.47	0.47	0.46	0.45	0.45	0.44	0.43	0.42	0.39	0.37	0.36	0.36	0.35	0.35	0.33
17,500	0.47	0.45	0.45	0.44	0.44	0.44	0.44	0.43	0.42	0.42	0.41	0.39	0.37	0.35	0.34	0.34	0.33	0.33	0.31
20,000	0.44	0.42	0.42	0.42	0.42	0.41	0.41	0.40	0.40	0.39	0.39	0.37	0.35	0.33	0.32	0.32	0.31	0.31	0.29

		80% Coinsurance to Stop-loss Level of:																	
Deductible	\$0	\$1,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	Unlimited
\$0	1.09	1.04	1.03	1.02	1.02	1.01	1.00	0.98	0.97	0.96	0.94	0.92	0.89	0.86	0.86	0.85	0.85	0.84	0.82
50	1.07	1.03	1.01	1.01	1.00	0.99	0.98	0.97	0.95	0.94	0.93	0.91	0.88	0.85	0.84	0.84	0.83	0.83	0.81
75	1.07	1.02	1.00	1.00	0.99	0.98	0.98	0.96	0.95	0.94	0.92	0.90	0.87	0.84	0.84	0.83	0.83	0.82	0.81
100	1.06	1.01	1.00	0.99	0.99	0.98	0.97	0.96	0.94	0.93	0.92	0.89	0.87	0.84	0.83	0.83	0.82	0.82	0.80
150	1.05	1.01	0.99	0.99	0.98	0.97	0.97	0.95	0.94	0.92	0.91	0.89	0.86	0.83	0.83	0.82	0.82	0.81	0.80
200	1.05	1.00	0.99	0.98	0.98	0.97	0.96	0.94	0.93	0.92	0.91	0.88	0.85	0.83	0.82	0.82	0.81	0.81	0.79
250	1.04	0.99	0.98	0.97	0.97	0.96	0.95	0.94	0.92	0.91	0.90	0.88	0.85	0.82	0.82	0.81	0.81	0.80	0.78
300	1.03	0.99	0.97	0.97	0.96	0.95	0.95	0.93	0.92	0.91	0.89	0.87	0.84	0.82	0.81	0.80	0.80	0.80	0.78
500	1.00	0.95	0.94	0.93	0.93	0.92	0.91	0.90	0.89	0.87	0.86	0.84	0.81	0.79	0.78	0.78	0.77	0.77	0.75
750	0.96	0.91	0.90	0.90	0.89	0.89	0.88	0.86	0.85	0.84	0.83	0.81	0.78	0.76	0.75	0.75	0.74	0.74	0.73
1,000	0.92	0.88	0.87	0.86	0.86	0.85	0.85	0.83	0.82	0.81	0.80	0.78	0.75	0.73	0.72	0.72	0.71	0.71	0.69
2,000	0.84	0.80	0.79	0.79	0.78	0.78	0.77	0.76	0.75	0.74	0.73	0.71	0.68	0.66	0.66	0.65	0.65	0.64	0.63
2,500	0.80	0.77	0.76	0.75	0.75	0.74	0.74	0.73	0.72	0.71	0.70	0.68	0.65	0.63	0.63	0.62	0.62	0.61	0.60
5,000	0.70	0.67	0.67	0.66	0.66	0.66	0.65	0.64	0.63	0.63	0.62	0.60	0.58	0.56	0.55	0.55	0.54	0.54	0.53
7,500	0.63	0.61	0.60	0.60	0.60	0.59	0.59	0.58	0.57	0.57	0.56	0.54	0.52	0.50	0.50	0.49	0.49	0.49	0.47
10,000	0.58	0.56	0.55	0.55	0.55	0.55	0.54	0.54	0.53	0.52	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.45	0.44
15,000	0.50	0.48	0.48	0.48	0.48	0.48	0.47	0.47	0.46	0.46	0.45	0.44	0.42	0.41	0.40	0.40	0.40	0.39	0.38
17,500	0.47	0.46	0.45	0.45	0.45	0.45	0.45	0.44	0.44	0.43	0.43	0.41	0.40	0.38	0.38	0.37	0.37	0.37	0.35
20,000	0.44	0.43	0.43	0.43	0.42	0.42	0.42	0.42	0.41	0.41	0.40	0.39	0.38	0.36	0.36	0.35	0.35	0.35	0.33

Table 6 (Page 3 of 7)

Comprehensive Medical Plan Adjustment Factors

Effective 1/1/2013

- Composite Benefit Level Factors -

Deductible	90% Coinsurance to Stop-loss Level of:																		
	\$0	\$1,000	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$25,000	\$50,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	Unlimited
\$0	1.09	1.07	1.06	1.06	1.05	1.05	1.04	1.04	1.03	1.02	1.01	1.00	0.98	0.97	0.96	0.96	0.96	0.95	0.94
50	1.07	1.05	1.05	1.04	1.04	1.03	1.03	1.02	1.01	1.01	1.00	0.98	0.97	0.95	0.95	0.95	0.94	0.94	0.93
75	1.07	1.05	1.04	1.04	1.03	1.03	1.02	1.01	1.01	1.00	0.99	0.98	0.96	0.95	0.94	0.94	0.94	0.93	0.92
100	1.06	1.04	1.03	1.03	1.03	1.02	1.02	1.01	1.00	0.99	0.98	0.97	0.96	0.94	0.94	0.93	0.93	0.93	0.92
150	1.05	1.03	1.03	1.02	1.02	1.02	1.01	1.00	0.99	0.99	0.98	0.96	0.95	0.94	0.93	0.93	0.93	0.92	0.91
200	1.05	1.03	1.02	1.02	1.01	1.01	1.00	0.99	0.99	0.98	0.97	0.96	0.94	0.93	0.93	0.92	0.92	0.92	0.91
250	1.04	1.02	1.01	1.01	1.01	1.00	1.00	0.99	0.98	0.97	0.96	0.95	0.94	0.92	0.92	0.91	0.91	0.91	0.90
300	1.03	1.01	1.01	1.00	1.00	1.00	0.99	0.98	0.97	0.97	0.96	0.94	0.93	0.92	0.91	0.91	0.91	0.90	0.89
500	1.00	0.98	0.97	0.97	0.96	0.96	0.96	0.95	0.94	0.93	0.92	0.91	0.90	0.88	0.88	0.88	0.87	0.87	0.86
750	0.96	0.94	0.93	0.93	0.93	0.92	0.92	0.91	0.90	0.90	0.89	0.88	0.86	0.85	0.85	0.84	0.84	0.84	0.83
1,000	0.92	0.90	0.90	0.89	0.89	0.89	0.88	0.88	0.87	0.86	0.85	0.84	0.83	0.82	0.81	0.81	0.81	0.80	0.80
2,000	0.84	0.82	0.82	0.81	0.81	0.81	0.80	0.80	0.79	0.78	0.78	0.77	0.75	0.74	0.74	0.73	0.73	0.73	0.72
2,500	0.80	0.79	0.78	0.78	0.78	0.77	0.77	0.76	0.76	0.75	0.74	0.73	0.72	0.71	0.71	0.70	0.70	0.70	0.69
5,000	0.70	0.69	0.69	0.69	0.68	0.68	0.68	0.67	0.67	0.66	0.66	0.65	0.64	0.62	0.62	0.62	0.62	0.61	0.61
7,500	0.63	0.62	0.62	0.62	0.62	0.61	0.61	0.61	0.60	0.60	0.59	0.58	0.57	0.56	0.56	0.56	0.56	0.55	0.55
10,000	0.58	0.57	0.57	0.57	0.57	0.57	0.56	0.56	0.55	0.55	0.55	0.54	0.53	0.52	0.52	0.51	0.51	0.51	0.50
15,000	0.50	0.50	0.49	0.49	0.49	0.49	0.49	0.49	0.48	0.48	0.48	0.47	0.46	0.45	0.45	0.45	0.44	0.44	0.44
17,500	0.47	0.47	0.47	0.46	0.46	0.46	0.46	0.46	0.46	0.45	0.45	0.44	0.43	0.42	0.42	0.42	0.42	0.42	0.41
20,000	0.44	0.44	0.44	0.44	0.44	0.44	0.43	0.43	0.43	0.43	0.42	0.42	0.41	0.40	0.40	0.40	0.39	0.39	0.39

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Table 6 (page 4 of 7)

Comprehensive Medical Plan Adjustment Factors

Effective 1/1/2013

- Composite Benefit Level Factors -

<u>100% Coinsurance</u>	
Deductible	Factor
\$0	1.09
50	1.07
75	1.07
100	1.06
150	1.05
200	1.05
250	1.04
300	1.03
500	1.00
750	0.96
1,000	0.92
2,000	0.84
2,500	0.80
5,000	0.70
7,500	0.63
10,000	0.58
15,000	0.50
17,500	0.47
20,000	0.44

Notes:

1. Changes in coinsurance levels apply to all medical benefits, including mental and nervous, substance abuse, and chiropractic benefits.
2. To determine Comprehensive Medical Plan Adjustment Factors for underlying plans not shown above, interpolate between the given plan factors.
3. 100% Coinsurance factors vary only by deductible.

Table 6 (Page 5 of 7)
Comprehensive Medical Plan Adjustment Factors
Effective 1/1/2013

	<u>Per Day Copay then</u>		<u>Per Stay Copay then</u>		No Copay
	100% Coverage	Normal Coinsurance	100% Coverage	Normal Coinsurance	
<u>Hospital In-Patient:</u>					
% of Total Charges Related to Inpatient Hospital	24.7% (1)	24.7% (1)	24.7% (1)	24.7% (1)	24.7% (1)
Coinsurance	100% (2)	<input type="text"/> (2)	100% (2)	<input type="text"/> (2)	<input type="text"/> (2)
Copay	<input type="text"/> (a)	<input type="text"/> (a)	<input type="text"/> (a)	<input type="text"/> (a)	
ALOS	1.0000 (b)	1.0000 (b)	4.7891 (b)	4.7891 (b)	
Average Charge Per Day	x <input type="text"/> (c)	x <input type="text"/> (c)	x <input type="text"/> (c)	x <input type="text"/> (c)	
Average Charge Per Day/Stay [(b) x (c)]	<input type="text"/> (d)	<input type="text"/> (d)	<input type="text"/> (d)	<input type="text"/> (d)	
Average Effect of Copay [(a)÷(d)]	<input type="text"/> (3)	<input type="text"/> (3)	<input type="text"/> (3)	<input type="text"/> (3)	0.00 (3)
Average Coinsurance (2) x [1.0 - (3)]	<input type="text"/> (4)	<input type="text"/> (4)	<input type="text"/> (4)	<input type="text"/> (4)	<input type="text"/> (4)
Hospital Inpatient Coinsurance Value [(1) x (4)]			_____ (A)		

Table 6 (Page 6 of 7)
Comprehensive Medical Plan Adjustment Factors
Effective 1/1/2013

	Office Copay then		No Copay
	100% Coverage	Normal Coinsurance	
<u>Physician Office Visit:</u>			
% of Total Charges Related to Office Visits	14.9% (1)	14.9% (1)	14.9% (1)
Coinsurance	100% (2)	<input type="text"/> (2)	<input type="text"/> (2)
Copay	<input type="text"/>	<input type="text"/>	
Average Physician Charge	÷	÷	
Average Effect of Copay	<input type="text"/> (3)	<input type="text"/> (3)	0.00 (3)
Average Coinsurance (2) x [1.0 - (3)]	<input type="text"/> (4)	<input type="text"/> (4)	<input type="text"/> (4)

Physician Coinsurance Value [(1) x (4)] _____ (B)

Other Services

% of Total Charges Not Related to Hospital Inpatient or Office Visits align="center">60.4% (1)

Coinsurance align="center"> (2)

Other Coinsurance Value [(1) x (2)] _____ (C)

Adjusted Coinsurance Value [(A) + (B) + (C)] _____ (D)

Table 6 (Page 7 of 7)
Comprehensive Medical Plan Adjustment Factors
Effective 1/1/2013

Adjusted Coinsurance Value [(A) + (B) + (C)]		_____ (D)
	Coinsurance	Plan Factor
Next Higher Coinsurance	<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>
Next Lower Coinsurance	<input style="width: 100px; height: 20px;" type="text"/> (a)	<input style="width: 100px; height: 20px;" type="text"/> (b)
Difference Between Coinsurance Levels	<input style="width: 100px; height: 20px;" type="text"/> (c)	<input style="width: 100px; height: 20px;" type="text"/> (d)
Medical Plan Adjustment Factor		_____
$[(b) + \{((D) - (a)) \div (c)\} \times (d)]$		

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Table 6A (page 1 of 2)

Base-Supplemental Medical Plan Adjustment Factors

Effective 1/1/2013

Supp. Deductible	Base Portion	Supplemental Coinsurance and Stop-loss Levels								
		70% next			80% next			90% next		
		\$3,000	\$5,000	\$10,000	\$3,000	\$5,000	\$10,000	\$3,000	\$5,000	\$10,000
\$0	\$1,000 - \$9,999	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
	\$10,000 - \$29,999	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
	\$30,000 - \$125,000	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
	21 - 30 Days	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
	31 - 60 Days	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
	61 + Days	0.98	0.97	0.94	1.00	0.99	0.97	1.00	0.99	0.97
\$50	\$1,000 - \$9,999	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
	\$10,000 - \$30,000	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
	\$30,000 - \$125,000	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
	21 - 30 Days	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
	31 - 60 Days	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
	61 + Days	0.98	0.96	0.93	1.00	0.99	0.97	1.00	0.99	0.97
\$100	\$1,000 - \$9,999	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
	\$10,000 - \$30,000	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
	\$30,000 - \$125,000	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
	21 - 30 Days	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
	31 - 60 Days	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
	61 + Days	0.98	0.96	0.93	0.99	0.98	0.96	0.99	0.98	0.96
\$200	\$1,000 - \$9,999	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
	\$10,000 - \$30,000	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
	\$30,000 - \$125,000	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
	21 - 30 Days	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
	31 - 60 Days	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
	61 + Days	0.97	0.95	0.92	0.99	0.97	0.96	0.99	0.97	0.96
\$250	\$1,000 - \$9,999	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	\$10,000 - \$30,000	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	\$30,000 - \$125,000	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	21 - 30 Days	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	31 - 60 Days	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	61 + Days	0.97	0.95	0.92	0.98	0.97	0.95	0.98	0.97	0.95
\$300	\$1,000 - \$9,999	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	\$10,000 - \$30,000	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	\$30,000 - \$125,000	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	21 - 30 Days	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	31 - 60 Days	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
	61 + Days	0.96	0.94	0.92	0.98	0.97	0.95	0.98	0.97	0.95
\$500	\$1,000 - \$9,999	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
	\$10,000 - \$30,000	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
	\$30,000 - \$125,000	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
	21 - 30 Days	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
	31 - 60 Days	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
	61 + Days	0.95	0.93	0.91	0.97	0.95	0.94	0.97	0.95	0.94
\$750	\$1,000 - \$9,999	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92
	\$10,000 - \$30,000	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92
	\$30,000 - \$125,000	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92
	21 - 30 Days	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92
	31 - 60 Days	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92
	61 + Days	0.94	0.92	0.89	0.95	0.94	0.92	0.95	0.94	0.92

See Notes on following page.

Table 6A (page 2 of 2)

Base-Supplemental Medical Plan Adjustment Factors

Effective 1/1/2013

Notes:

1. Base Plan covers hospital room and board and ancillary charges only.
2. Days are the number of hospital days covered in the base plan before the supplemental benefit is implemented.
3. Dollars are the first dollar hospital charges covered in the base plan before the supplemental benefit is implemented.

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Table 6B (Page 1 of 2)

**Prescription Drug Plan Adjustment Factors
Rx Included with Medical
Effective 1/1/2013**

If prescription drugs are not covered under the medical plan, use a medical monthly base rate (Table 2) with prescription drugs excluded and a prescription drug plan adjustment factor of 1.00.

If prescriptions drugs are covered same as any other illness under the medical plan, use a medical monthly base rate (Table 2) with prescription drugs included and a prescription drug plan adjustment factor 1.00.

If the medical plan includes a prescription drug card, use a medical monthly base rate (Table 2) with prescription drugs included and the appropriate prescription drug plan adjustment factor from the table below.

-Prescription Drug Card-

Generic/Brand Name Copay Amount	Factor	
	Employee	Dependent
\$0 / \$0	1.018	1.018
3 / 3	1.009	1.009
3 / 6	1.007	1.007
5 / 5	1.003	1.003
5 / 7	1.002	1.002
5 / 10	1.000	1.000
5 / 15	0.997	0.997
6 / 11	0.997	0.997
6 / 12	0.997	0.997
6 / 15	0.995	0.995
7 / 12	0.995	0.995
7 / 15	0.993	0.993
8 / 15	0.991	0.991
10 / 10	0.991	0.991
10 / 15	0.988	0.988
10 / 20	0.986	0.986

Table 6B (Page 2 of 2)

Prescription Drug Plan Adjustment Factors
 Rx Included with Medical
 Effective 1/1/2013

-Prescription Drug Card-

Generic/Brand Name Copay Amount	Factor	
	Employee	Dependent
10 / 25	0.983	0.983
12 / 12	0.987	0.987
12 / 15	0.986	0.986
15 / 15	0.982	0.982
15 / 20	0.979	0.979
15 / 25	0.976	0.976
15 / 30	0.973	0.973
20 / 20	0.973	0.973
20 / 30	0.968	0.968
25 / 25	0.966	0.966
25 / 30	0.963	0.963
30 / 30	0.959	0.959
35 / 35	0.954	0.954
35 / 40	0.952	0.952
40 / 40	0.949	0.949

For three-tier copayment plan designs, reduce the adjustment factors above by the the following amounts, depending on the copay ratios:

Copay Ratios	Reduction to Adjustment Factors
Generic : Formulary : Non-Formulary	
1 : 2 : 3	-0.002
1 : 2 : 4	-0.004
1 : 2 : 5	-0.005

For example, if the plan design is \$10 Generic/ \$20 Formulary Brand/ \$30 Non-Formulary Brand, use 0.986 - 0.002 = 0.984.

Table 6C (page 1 of 5)

Dental Plan Adjustment Factors

Effective 1/1/2013

- Plan Descriptions -

Plan	Deductible		Coinsurance		
			Preventive	Basic	Major
I	\$0		100%	80%	50%
II	\$0		80%	80%	50%
III	\$25	All classes	100%	80%	50%
IV	\$25	All classes	80%	80%	50%
V	\$25	Basic & Major	100%	80%	50%
VI	\$25	Basic & Major	80%	80%	50%
VII	\$50	All classes	100%	80%	50%
VIII	\$50	All classes	80%	80%	50%
IX	\$50	Basic & Major	100%	80%	50%
X	\$50	Basic & Major	80%	80%	50%
XI	\$75	All classes	100%	80%	50%
XII	\$75	All classes	80%	80%	50%
XIII	\$75	Basic & Major	100%	80%	50%
XIV	\$75	Basic & Major	80%	80%	50%
XV	\$100	All classes	100%	80%	50%
XVI	\$100	All classes	80%	80%	50%
XVII	\$100	Basic & Major	100%	80%	50%
XVIII	\$100	Basic & Major	80%	80%	50%

Note:

All of the above plans do not include a 3-month deductible carryover. In addition, children attending accredited institutions are assumed to be covered to age 24.

Table 6C (page 2 of 5)

Dental Plan Adjustment Factors

Effective 1/1/2013

- Plan Change Factors -

Plan	Annual Maximum Benefit									
	\$500		\$750		\$1,000		\$1,500		\$2,500	
	EE	DEP	EE	DEP	EE	DEP	EE	DEP	EE	DEP
I	0.74	0.77	0.90	0.92	1.03	1.03	1.18	1.15	1.31	1.25
II	0.69	0.71	0.84	0.84	0.95	0.93	1.08	1.02	1.18	1.10
III	0.71	0.74	0.87	0.89	1.00	1.00	1.15	1.11	1.27	1.21
IV	0.67	0.68	0.82	0.81	0.92	0.90	1.05	0.99	1.15	1.06
V	0.72	0.74	0.88	0.89	1.00	1.00	1.15	1.11	1.28	1.21
VI	0.67	0.68	0.82	0.81	0.93	0.90	1.05	0.99	1.15	1.07
VII	0.68	0.70	0.84	0.85	0.96	0.96	1.11	1.07	1.23	1.16
VIII	0.64	0.65	0.78	0.78	0.89	0.86	1.01	0.95	1.11	1.02
IX	0.69	0.71	0.85	0.86	0.97	0.97	1.12	1.08	1.24	1.18
X	0.65	0.66	0.79	0.78	0.90	0.87	1.02	0.96	1.12	1.03
XI	0.66	0.68	0.82	0.82	0.93	0.92	1.07	1.03	1.20	1.13
XII	0.62	0.62	0.76	0.74	0.86	0.83	0.97	0.91	1.07	0.98
XIII	0.67	0.69	0.83	0.84	0.94	0.94	1.09	1.05	1.21	1.14
XIV	0.63	0.64	0.76	0.76	0.87	0.84	0.99	0.93	1.08	1.00
XV	0.64	0.65	0.79	0.80	0.91	0.89	1.05	1.00	1.17	1.09
XVI	0.60	0.60	0.73	0.72	0.83	0.80	0.95	0.88	1.04	0.95
XVII	0.65	0.67	0.80	0.82	0.92	0.92	1.06	1.02	1.18	1.12
XVIII	0.61	0.61	0.74	0.73	0.84	0.82	0.96	0.90	1.06	0.97

Note:

These factors do not account for orthodontia. Orthodontia plan adjustment factors can be found on pages 3 and 4 of Table 6C.

Table 6C (page 3 of 5)

Dental Plan Adjustment Factors

Effective 1/1/2013

- Orthodontia -

Plan	Add-On Claim Factors		
	Employee Only	Dependent(s)	
		Adult and Child(ren)	Child(ren) Only
I	0.30	3.44	3.20
II	0.30	3.44	3.20
III	0.30	3.44	3.20
IV	0.30	3.44	3.20
V	0.30	3.44	3.20
VI	0.30	3.44	3.20
VII	0.30	3.44	3.20
VIII	0.30	3.44	3.20
IX	0.30	3.44	3.20
X	0.30	3.44	3.20
XI	0.30	3.44	3.20
XII	0.30	3.44	3.20
XIII	0.30	3.44	3.20
XIV	0.30	3.44	3.20
XV	0.30	3.44	3.20
XVI	0.30	3.44	3.20
XVII	0.30	3.44	3.20
XVIII	0.30	3.44	3.20

Note:

If Child and/or Adult orthodontia is added to any of the plans, it is assumed that services will be covered at 50% up to a lifetime maximum benefit of \$1,000. Charges incurred for orthodontia services would count toward satisfying the deductible of a given plan.

Table 6C (page 4 of 5)

Dental Plan Adjustment Factors

Effective 1/1/2013

- Orthodontia Lifetime Maximum Benefit Adjustment Factors -

Lifetime Maximum Benefit	Factor
\$ 500	0.425
600	0.510
700	0.595
750	0.637
800	0.710
850	0.782
900	0.855
1,000	1.000
1,100	1.116
1,200	1.232
1,250	1.290
1,300	1.348
1,400	1.464
1,500	1.580
1,600	1.693
1,700	1.806
1,750	1.863
1,800	1.919
1,900	2.032
2,000	2.146
2,250	2.437
2,500	2.729
2,750	3.008
3,000	3.287

- Prior Coverage Discount Factors -

Consecutive Year(s) of Prior Coverage	Factor
None	1.00
1	0.92
2+	0.87

Table 6C (page 5 of 5)

Dental Plan Adjustment Factors

Effective 1/1/2013

- Calculation of Dental Plan Adjustment Factor -

	Employee	Dependent
(a) Non-Ortho Monthly Base Rate	<u>\$64.68</u>	<u>\$100.10</u>
(b) Non-Ortho Plan Adjustment	<u> </u>	<u> </u>
(c) Non-Ortho Claim Rate = (a) x (b)	<u> </u>	<u> </u>
(d) Ortho Add-On Claim Factor	<u> </u>	<u> </u>
(e) Ortho Lifetime Maximum Adjustment	<u> </u>	<u> </u>
(f) Ortho Claim Rate = (d) x (e)	<u> </u>	<u> </u>
(g) Total Claim Rate = (c) + (f)	<u> </u>	<u> </u>
(h) Prior Coverage Discount Factor	<u> </u>	<u> </u>
(i) Final Plan Adjustment = [(g) / (a)] x (h)	<u> </u>	<u> </u>

Table 6D

Short Term Disability Plan Adjustment Factors

Effective 1/1/2013

Benefits Begin		Maximum Duration	Adjustment Factor
Accident	Sickness		
1st day	4th day	13 weeks	0.785
4th day	4th day	13 weeks	0.765
1st day	8th day	13 weeks	0.655
8th day	8th day	13 weeks	0.611
15th day	15th day	13 weeks	0.513
1st day	4th day	26 weeks	1.000
4th day	4th day	26 weeks	0.975
1st day	8th day	26 weeks	0.852
8th day	8th day	26 weeks	0.803
15th day	15th day	26 weeks	0.696
1st day	4th day	52 weeks	1.281
4th day	4th day	52 weeks	1.248
1st day	8th day	52 weeks	1.095
8th day	8th day	52 weeks	1.039
15th day	15th day	52 weeks	0.917
1st day	4th day	104 weeks	1.589
4th day	4th day	104 weeks	1.543
1st day	8th day	104 weeks	1.390
8th day	8th day	104 weeks	1.310
15th day	15th day	104 weeks	1.140

- Calculation of Short Term Disability Plan Adjustment Factor -

- (a) Benefit Adjustment Factor _____
- (b) Average Weekly Benefit _____
- (c) Plan Change Factor = _____
(a) x (b) ÷ 10

Note:

The above plan change factor will adjust for both benefit plan and average weekly benefits other than \$10.00 (as assumed in the base rates, Table 2).

**Table 7 (page 1 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION A: AGRICULTURE, FORESTRY AND FISHING					
01	Agricultural Production - Crops	1.05	0.90	0.90	1.20
02	Agricultural Production - Livestock and Animal Specialties	1.00	0.90	0.90	1.20
0211	Beef Cattle Feedlots	1.05	0.90	0.90	1.20
0212	Beef Cattle, Except Feedlots	1.05	0.90	0.90	1.20
024	Dairy Farms	1.05	0.90	0.90	1.20
0252	Chicken Eggs	1.05	0.90	0.90	1.20
0272	Horses and Other Equines	1.05	0.90	0.90	1.20
07	Agricultural Services	1.00	0.90	0.90	1.00
071	Soil Preparation Services	1.00	0.90	0.90	1.20
072	Crop Services	(HO) 1.15	0.90	0.90	1.20
074	Veterinary Services	1.00	1.15	1.10	1.00
0781	Landscape Counseling and Planning	1.10	1.00	1.00	1.00
08	Forestry	1.10	0.90	0.90	1.10
085	Forestry Services	(HO) 1.00	1.00	0.90	1.10
09	Fishing, Hunting, and Trapping	1.15	0.90	0.90	1.00
DIVISION B: MINING					
10	Metal Mining	(HO) 1.40	0.90	0.90	1.05
12	Coal Mining	(HO) 1.40	0.90	0.90	1.05
13	Oil and Gas Extraction	(HO) 1.40	0.90	0.90	1.05
14	Mining and Quarrying of Non-metallic Minerals, Except Fuels	(HO) 1.40	0.90	0.90	1.05
DIVISION C: CONSTRUCTION					
15	Building Construction - General Contractors; Operative Builders	1.10	0.90	0.90	1.05
153	Operative Builders	1.15	1.00	1.00	1.00
16	Heavy Construction, Ex. Building	1.15	0.90	0.90	1.20
17	Construction - Special Trade Contractors	1.05	0.90	0.90	1.05

Table 7 (page 2 of 8)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION C: CONSTRUCTION (Continued)					
1791	Structural Steel Erection	1.20	0.90	0.90	1.05
1794	Excavation Work	1.20	0.90	0.90	1.05
1795	Wrecking and Demolition Work	1.20	0.90	0.90	1.05
1799	Special Trade Contractors, NEC	(HO) 1.10	0.90	0.90	1.05
DIVISION D: MANUFACTURING					
20	Food and Kindred Products	1.00	0.90	0.90	1.05
201	Meat Products	(HO) 1.25	0.90	0.90	1.05
202	Dairy Products	1.05	0.90	0.90	1.05
205	Bakery Products	1.05	1.05	0.90	1.05
206	Sugar and Confectionery Products	1.05	1.05	0.90	1.05
207	Fats and Oils	1.05	0.90	0.90	1.05
208	Beverages	1.00	1.00	0.90	1.05
2082	Malt Beverages	1.10	0.90	0.90	1.05
2084	Wines, Brandy, and Brandy Spirits	1.10	1.00	0.90	1.05
2085	Distilled and Blended Liquors	1.10	1.00	0.90	1.05
21	Tobacco Products	1.30	1.05	0.90	1.05
22	Textile Mill Products	1.00	0.90	0.90	1.05
23	Apparel and Other Textile Products	1.00	0.90	1.00	1.05
24	Lumber and Wood Products, Except Furniture	1.05	0.90	0.90	1.05
241	Logging	1.30	0.90	0.90	1.20
242	Sawmills and Planing Mills	1.30	0.90	0.90	1.20
25	Furniture and Fixtures	1.00	0.90	0.90	1.05
26	Paper and Allied Products	1.10	0.90	0.90	1.05
27	Printing, Publishing, and Allied Industries	1.05	0.90	1.05	1.00
28	Chemicals and Allied Products	(HO) 1.10	1.00	1.00	1.00
2819	Industrial Inorganic Chemicals, NEC	1.20	1.00	1.00	1.20
2869	Industrial Organic Chemicals, NEC	1.20	1.00	1.00	1.20

**Table 7 (page 3 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION D: MANUFACTURING (Continued)					
2892	Explosives	1.40	1.00	1.00	1.20
2899	Chemicals and Chemical Preparations, NEC	(HO) 1.20	1.00	1.00	1.20
29	Petroleum Refining and Related Industries	1.00	1.00	1.00	1.05
30	Rubber and Miscellaneous Plastic Products	1.00	0.90	0.90	1.05
31	Leather and Leather Products	1.00	0.90	0.90	1.05
311	Leather Tanning and Finishing	(HO) 1.10	0.90	0.90	1.05
32	Stone, Clay, Glass, and Concrete Products	1.00	0.90	0.90	1.05
329	Miscellaneous Non-Metallic Mineral Products	(HO) 1.25	0.90	0.90	1.05
33	Primary Metal Industries	1.25	0.90	0.90	1.05
34	Fabricated Metal Products	1.00	0.90	0.90	1.05
342	Cutlery, Hand Tools, and General Hardware	1.05	0.90	0.90	1.10
348	Ordnance and Accessories, NEC	1.40	0.90	0.90	1.20
35	Industrial and Commerical Machinery and Computer Equipment	1.05	1.00	1.00	1.05
36	Electronic and other Electrical Equipment	1.05	1.00	1.00	1.05
37	Transportation Equipment	1.10	1.00	1.00	1.05
38	Instruments and Related Products	0.95	1.00	1.05	1.00
3827	Optical Instruments and Lenses	0.95	1.00	1.10	1.00
3843	Dental Equipment and Supplies	0.95	1.10	1.00	1.00
3844	X-ray Apparatus and Tubes	0.95	1.00	1.00	1.00
385	Ophthalmic Goods	0.95	1.00	1.10	1.00
39	Miscellaneous Manufacturing Industries	(HO) 1.00	1.00	1.00	1.00
3949	Sporting and Athletic Goods, NEC	1.10	1.00	1.00	1.00
DIVISION E: TRANSPORTATION, COMMUNICATIONS, ELECTRIC, GAS, AND SANITARY SERVICES					
40	Railroad Transportation	(HO) 1.15	1.00	1.00	1.05
41	Local and Interurban Passenger Transit	1.10	1.00	1.00	1.00
412	Taxicabs	Decline	1.00	1.00	Decline

**Table 7 (page 4 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION E: TRANSPORTATION, COMMUNICATIONS, ELECTRIC, GAS, AND SANITARY SERVICES (Continued)					
42	Motor Freight Transportation and Warehousing	1.15	0.90	1.00	1.00
4213	Trucking, Except Local	1.20	0.90	1.00	1.00
422	Public Warehousing and Storage	(HO) 1.00	0.90	0.90	1.05
43	U.S. Postal Service	1.00	1.00	1.00	1.00
44	Water Transportation	1.20	0.90	1.10	1.05
449	Services Incidental to Water Transportation	1.15	0.90	1.10	1.05
4499	Water Transportation Services, NEC	(HO) 1.30	0.90	1.10	1.05
45	Transportation by Air	(HO) 1.15	1.00	1.10	1.05
451	Air Transportation, Scheduled, and Air Courier Services	(HO) 1.15	1.00	1.10	1.05
452	Air Transportation, Nonscheduled	1.30	1.00	1.10	1.00
458	Airports, Flying Fields, and Airport Terminal Services	(HO) 1.25	1.00	1.10	1.05
46	Pipelines, Except Natural Gas	1.10	1.00	1.00	1.00
47	Transportation Services	1.00	1.00	1.00	1.00
472	Arrangement of Passenger Transportation	1.00	1.05	1.00	1.00
4789	Transportation Services, NEC	1.10	1.00	1.00	1.00
48	Communications	1.00	1.00	1.00	1.00
49	Electric, Gas, and Sanitary Services	1.05	1.00	1.00	1.00
495	Sanitary Services	Decline	1.00	1.00	Decline
DIVISION F: WHOLESALE TRADE					
50	Wholesale Trade - Durable Goods	1.00	1.00	1.00	1.00
501	Motor Vehicles and Motor Vehicle Parts and Supplies	1.10	1.00	1.00	1.00
5093	Scrap and Waste Materials	1.40	1.00	1.00	1.20
5099	Durable Goods, NEC	(HO) 1.00	1.00	1.00	1.00
51	Wholesale Trade - Nondurable Goods	1.00	1.00	1.00	1.00
512	Drugs, Drug Proprietaries, and Druggists' Sundries	(HO) 1.10	1.00	1.00	1.00
513	Apparel, Piece Goods, and Notions	(HO) 1.10	1.00	1.00	1.00
514	Groceries and Related Products	(HO) 1.10	1.00	1.00	1.00

Table 7 (page 5 of 8)
Standard Industrial Classifications
and Base Industry Factors

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION F: WHOLESALE TRADE (Continued)					
515	Farm-Product Raw Materials	(HO) 1.10	1.00	1.00	1.00
516	Chemicals and Allied Products	(HO) 1.10	1.00	1.00	1.00
517	Petroleum and Petroleum Products	(HO) 1.10	1.00	1.00	1.00
518	Beer, Wine, and Distilled Alcoholic Beverages	1.25	1.00	1.00	Decline
5194	Tobacco and Tobacco Products	1.10	1.10	1.00	1.00
5199	Nondurable Goods, NEC	(HO) 1.00	1.00	1.00	1.00
DIVISION G: RETAIL TRADE					
52	Building Materials & Garden Supplies	1.00	1.00	1.00	1.00
53	General Merchandise Stores	1.00	1.00	1.00	1.00
54	Food Stores	1.00	1.00	1.00	1.00
55	Automotive Dealers and Gasoline Service Stations	1.15	1.10	1.00	1.00
557	Motorcycle Dealers	(HO) 1.30	1.10	1.00	1.20
559	Automotive Dealers, NEC	(HO) 1.20	1.10	1.00	1.20
56	Apparel and Accessory Stores	(HO) 1.00	(HO) 1.00	1.00	1.00
57	Home Furniture, Furnishings, and Equipment Stores	0.95	1.00	1.00	1.00
5734	Computer and Computer Software Stores	0.95	1.10	1.00	1.00
58	Eating and Drinking Places	1.20	1.00	1.00	Decline
5813	Drinking Places (Alcoholic Beverages)	Decline	1.00	1.00	Decline
59	Miscellaneous Retail	1.00	1.00	1.00	1.00
591	Drug Stores and Proprietary Stores	1.00	1.10	1.10	1.00
592	Liquor Stores	Decline	1.00	1.00	Decline
593	Used Merchandise Stores	1.05	1.00	1.00	1.00
594	Miscellaneous Shopping Goods Stores	(HO) 1.00	1.00	1.00	1.00
5944	Jewelry Stores	(HO) 1.00	1.10	1.10	1.00
5949	Sewing, Needlework, and Piece Goods Stores	(HO) 1.00	1.00	1.10	1.00
596	Non-store Retailers	(HO) 1.00	1.00	1.00	1.05
598	Fuel Dealers	1.15	1.00	1.00	1.00

**Table 7 (page 6 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION G: RETAIL TRADE (Continued)					
5993	Tobacco Stores and Stands	Decline	1.15	1.00	Decline
5995	Optical Goods Stores	1.00	1.00	1.10	1.00
DIVISION H: FINANCE, INSURANCE, AND REAL ESTATE					
60	Depository Institutions	0.90	1.10	1.10	0.90
61	Non Depository Credit Institutions	0.90	1.10	1.10	0.90
62	Security and Commodity Brokers	1.00	1.15	1.10	1.00
63	Insurance Carriers	1.10	1.10	1.10	0.90
64	Insurance Agents, Brokers, and Service	1.10	1.10	1.10	Decline
65	Real Estate	1.00	1.10	1.00	1.00
653	Real Estate Agents and Managers	1.00	1.10	1.00	Decline
67	Holding and Other Investment Offices	1.00	1.10	1.10	0.95
679	Miscellaneous Investing	1.00	1.10	1.10	0.95
6799	Investors, NEC	1.00	1.10	1.10	Decline
DIVISION I: SERVICES					
70	Hotels and Other Lodging Places	(HO) 1.20	1.00	1.00	1.10
72	Personal Services	1.00	1.00	1.00	1.05
7216	Dry Cleaning Plants, Except Rug Cleaning	1.20	1.00	1.00	1.05
723	Beauty Shops	(HO) 1.10	1.00	1.00	(HO) 1.05
724	Barber Shops	(HO) 1.00	1.00	1.00	(HO) 1.05
725	Shoe Repair Shops and Shoeshine Parlors	(HO) 1.15	1.00	1.00	(HO) 1.05
726	Funeral Service and Crematories	(HO) 1.10	1.00	1.00	(HO) 1.00
7299	Miscellaneous Personal Services, NEC	(HO) 1.40	(HO) 1.40	(HO) 1.40	(HO) 1.40
73	Business Services	1.00	1.00	1.00	1.00
731	Advertising	0.95	1.10	1.00	0.95
734	Services to Dwellings and Buildings	(HO) 1.20	1.00	1.00	1.05

**Table 7 (page 7 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION I: SERVICES (Continued)					
736	Personnel Supply Services	(HO) 1.00	1.00	1.00	Decline
737	Computer and Data Processing Services	0.95	1.00	1.00	1.00
7381	Detective, Guard, and Armored Car Services	Decline	1.00	1.10	Decline
7389	Business Services, NEC	(HO) 1.00	(HO) 1.00	(HO) 1.00	(HO) 1.00
75	Automotive Repair, Services, and Parking	1.10	0.90	0.90	1.10
752	Automobile Parking	1.15	0.90	0.90	Decline
76	Miscellaneous Repair Services	1.00	1.00	1.00	1.00
78	Motion Pictures	(HO) 1.00	1.00	1.00	1.00
783	Motion Picture Theaters	1.20	1.00	1.00	(HO) 1.05
784	Video Tape Rental	1.00	1.00	1.00	1.00
79	Amusement and Recreation Services	(HO) 1.10	1.00	1.00	1.00
794	Commerical Sports	Decline	1.00	1.00	Decline
7997	Membership Sports and Recreation Clubs	(HO) 1.20	1.00	1.00	(HO) 1.00
80	Health Services	(HO) 1.20	1.15	1.10	1.00
81	Legal Services	(HO) 1.40	1.15	1.10	0.90
82	Educational Services	1.15	1.20	1.10	0.90
83	Social Services	1.00	1.00	1.00	1.00
84	Museums, Botanical, Zoological Gardens	1.00	1.00	1.00	1.00
86	Membership Organizations	Decline	Decline	Decline	Decline
87	Engineering and Management Services	0.95	1.10	1.10	0.90
8734	Testing Laboratories	(HO) 0.95	1.10	1.10	0.90
88	Private Households	(HO) 1.00	0.90	0.90	Decline
89	Services, NEC	(HO) 1.40	(HO) 1.40	(HO) 1.40	(HO) 1.40
DIVISION J: PUBLIC ADMINISTRATION					
91	Executive, Legislative, and General Government	1.00	1.15	1.10	1.00
92	Justice, Public Order, and Safety	1.05	1.10	1.10	1.00
922	Public Order and Safety	(HO) 1.40	1.10	1.10	1.00

**Table 7 (page 8 of 8)
Standard Industrial Classifications
and Base Industry Factors**

Effective 1/1/2013

SIC Code	Industry	Medical Factor	Dental Factor	Vision Factor	STD Factor
DIVISION J: PUBLIC ADMINISTRATION (Continued)					
9222	Legal Counsel and Protection	1.20	1.10	1.10	1.00
9229	Public Order and Safety, NEC	(HO) 1.15	1.10	1.10	1.00
93	Public Finance, Taxation, and Monetary Policy	1.00	1.10	1.10	1.00
94	Administration of Human Resource Programs	1.00	1.00	1.00	1.00
943	Administration of Public Health Programs	1.10	1.10	1.10	1.00
95	Administration of Environmental Quality and Housing Programs	1.00	1.00	1.00	1.00
96	Administration of Economic Programs	1.00	1.00	1.00	1.00
97	National Security and International Affairs	(HO) 1.10	1.10	1.10	1.00
DIVISION K: NON-CLASSIFIABLE ESTABLISHMENTS					
99	Nonclassifiable Establishments	(HO) 1.40	(HO) 1.40	(HO) 1.40	(HO) 1.40

Notes:

1. Industries shown as "Decline" should not be written.
2. Industries shown as "HO" should always be referred to a Home Office underwriter. These categories frequently contain risks which should not be written at all. However, if a case can be written, it should not use an industry factor less than the amount shown in parentheses.
3. All SIC Codes are based on the 1987 U.S. Government's Standard Industrial Classification (SIC) Manual. (For sale by National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161, Order No. PB 87-100012.)
4. When a risk is included in more than one listed category (e.g. 02 and 024 for Dairy Farms), the more detailed category takes precedence. In other words, a risk included in both a two-digit and a three-digit classification is rated according to its three-digit factor.
5. "NEC" means "Not Elsewhere Classified."
6. See Table 7B of the Specific Stop Loss Manual for the NAICS Conversion to SIC.

Table 8

Medical Age/Sex Factor

Effective 1/1/2013

Age	(a) Factor	(b) Males	(c)= (a) x (b)	(d) Factor	(e) Females	(f)= (d) x (e)	
<u>Actives</u>							
18 - 24	0.49	x _____	= _____	0.93	x _____	= _____	
25 - 29	0.50	x _____	= _____	0.95	x _____	= _____	
30 - 34	0.59	x _____	= _____	1.01	x _____	= _____	
35 - 39	0.70	x _____	= _____	1.05	x _____	= _____	
40 - 44	0.84	x _____	= _____	1.17	x _____	= _____	
45 - 49	1.02	x _____	= _____	1.31	x _____	= _____	
50 - 54	1.27	x _____	= _____	1.46	x _____	= _____	
55 - 59	1.66	x _____	= _____	1.65	x _____	= _____	
60 - 64	2.08	x _____	= _____	1.91	x _____	= _____	
65 - 69	2.56	x _____	= _____	2.27	x _____	= _____	
70 +	3.20	x _____	= _____	2.75	x _____	= _____	
<u>Retirees (Medicare Secondary)</u>							
Under 65	5.40	x _____	= _____	3.74	x _____	= _____	
<u>Retirees (Medicare Primary)</u>							
Under 65	0.70	x _____	= _____	0.70	x _____	= _____	
65 and Over	0.70	x _____	= _____	0.70	x _____	= _____	
Total		_____	A _____	B _____	_____	C _____	
Employee Age/Sex Factor	=	[(B+D) ÷ (A + C)]			=	_____	E
Female Percentage	=	[C ÷ (A + C)]			=	_____	F
Dependent Age/Sex Factor	=	[0.97 + 0.5 x (1 + E) - (0.6 x F)] ÷ 1.73			=	_____	G

1. The 65-69 and 70+ age/sex factors assume employees and dependents are covered as primary under the reinsured plan and secondary under Medicare. This will be the case with the majority of employees and dependents over 65, due to Federal legislation (COBRA).
2. For retirees where Medicare is primary, use a factor of 0.70.

Table 9

Lag Adjustment Factors

Effective 1/1/2013

Contract	Coverage			
	Medical	Dental	Vision	STD
First Year Incurred and Paid	0.830	0.880	0.880	0.880
Incurred in 15, Paid in 12	0.980	0.990	0.990	0.990
Incurred in 12, Paid in 15	1.025	1.010	1.010	1.010
Incurred in 12, Paid in 18	1.040	1.020	1.020	1.020
Incurred in 12, Paid in 24	1.050	1.030	1.030	1.030
Incurred in 12, Paid in 36	1.062	1.040	1.040	1.040
Incurred in 24, Paid in 12	1.000	1.000	1.000	1.000
Incurred any prior, Paid in 12	1.000	1.000	1.000	1.000

CONFIDENTIAL

Table 9A

Contract Adjustment Factors - Actively at Work

Effective 1/1/2013

Number of Employees	Actively At Work Factor
25 - 249	0.89
250 - 499	0.90
500 - 749	0.91
750 - 999	0.92
1,000 +	0.93

Notes:

1. Actively at work discounts apply only if the provision is stated in the contract.
2. Actively at work provisions apply for first year contracts only.
3. Employees must be at work the first day of the incurral period to be considered actively at work.
4. Spouses and dependents are considered actively at work if they have no health problems which prevent them from participating in their normal daily activities.
5. Actively at work discounts apply only to medical coverages.

Table 10 (page 1 of 5)

Managed Care Adjustment Factors

Effective 1/1/2013

Hospital - Inpatient

<u>Unmanaged Plan</u>		<u>Managed Care Plan</u>	
		Negotiated Discount	Negotiated Per Diem
Average Charge/Day	\$7,093.96	\$7,093.96	
x (1 - Discount)	x 1.00	x	N/A
x (Area Adjustment)	x 1.00		÷
= Adj. Avg. Charge	= \$7,093.96	= (1)	= (1)
ALOS	4.7891		
x Utilization	x 0.0626	x	x
= Bed Days Per Person	= 0.2998	= (2)	= (2)
Outliers	÷ 1.00	÷	÷
Expected Annual Cost =			
(1) x (2) ÷ (3)	= \$2,126.77	= (a)	= (a)
Savings As a Percent of Unmanaged Care Plan =			
1 - [(a) / \$2,126.77]			(A)

Notes:

1. Use either the Negotiated Discount or the Negotiated Per Diem to calculate the discount.
2. The Area Adjustment factor is found on page five of Table 10.
3. If bed days per person are known, enter the value on line (2).
4. If the managed care network has negotiated outliers, enter 0.75 on line (3). If there are no negotiated outliers, enter 1.00 on line (3).

5. Weight the Negotiated Per Diem charge as follows:	Medical/Surgical	0.567
	ICU	0.130
	Obstetrics	0.117
	Mental & Nervous	0.186

Example:	Weight	Per Diem	Value
Medical/Surgical	0.567	\$4,000	\$2,268.00
ICU	0.130	\$4,500	\$585.00
Obstetrics	0.117	\$4,800	\$561.60
Mental & Nervous	0.186	\$2,000	\$372.00
Total	1.000		\$3,786.60

Table 10 (page 2 of 5)

Managed Care Adjustment Factors

Effective 1/1/2013

Office Visit

<u>Unmanaged Plan</u>		<u>Managed Care Plan</u>	
		Negotiated Discount	
Average Charge	\$386.90	\$386.90	
x (1 - Discount)	x 1.00	X	
= Adj. Avg. Charge	= \$386.90	=	(1)
= Utilization	x 3.3160	=	(2)
Expected Annual Cost =			
(1) x (2)	= \$1,282.95	=	(b)
Savings As a Percent of Unmanaged Care Plan =			
1 - [(b) / \$1,282.95]		_____ (B)	

Psychotherapy

<u>Unmanaged Plan</u>		<u>Managed Care Plan</u>	
		Negotiated Discount	Negotiated Per Visit
Average Charge	\$145.26	\$145.26	
x (1 - Discount)	x 1.00	X	N/A
x (Area Adjustment)	x 1.00		÷
= Adj. Avg. Charge	= \$145.26	=	(1)
= Utilization	x 0.6520	=	(2)
Expected Annual Cost =			
(1) x (2)	= \$94.71	=	(c)
Savings As a Percent of Unmanaged Care Plan =			
1 - [(c) / \$94.71]		_____ (C)	

Notes:

1. Use either the Negotiated Discount or the Negotiated Per Visit to calculate the discount.
2. The Area Adjustment factor is found on page five of Table 10.
3. If annual visits per person are known, enter the value on line (2).

Table 10 (page 3 of 5)

Managed Care Adjustment Factors

Effective 1/1/2013

Drugs

	<u>Unmanaged Plan</u>	<u>Managed Care Plan</u> Negotiated Discount
Average Charge	\$110.37	\$110.37
x (1 - Discount)	x 1.00	x <input type="text"/>
= Adj. Avg. Charge	= \$110.37	= <input type="text"/> (1)
= Utilization	x 11.0000	= <input type="text"/> (2)
Expected Annual Cost = (1) x (2)	= \$1,214.07	= <input type="text"/> (d)
Savings As a Percent of Unmanaged Care Plan = 1 - [(d) / \$1,214.07]		_____ (D)

Other Discounts

X-Ray and Lab Discount	_____ (E)
Surgeon Services Discount	_____ (F)
Hospital Outpatient Services Discount	_____ (G)
Anesthesia Discount	_____ (H)
Other Services Discount	_____ (I)

Table 10 (page 4 of 5)

Managed Care Adjustment Factors

Effective 1/1/2013

Calculation of Managed Care Adjustment Factor

1. Inpatient Hospital Adjustment = [(A) x (0.247)] _____
2. Office Visit Adjustment = [(B) x (0.149)] _____
3. Psychotherapy Adjustment = [(C) x (0.011)] _____
4. Drug Adjustment = [(D) x (0.141)] _____
5. X-Ray and Lab Adjustment = [(E) x (0.069)] _____
6. Surgeon Adjustment = [(F) x (0.077)] _____
7. Hospital Outpatient Adjustment = [(G) x (0.269)] _____
8. Anesthesia Adjustment = [(H) x (0.014)] _____
9. Other Services Adjustment = [(I) x (0.023)] _____
10. In-Network Managed Care Plan Savings = (1) + (2) + ... + (9) _____
11. In-Network Utilization _____
12. Out-of-Network Utilization = 1.00 - (11) _____
13. Managed Care Adjustment Factor = 1 - {[(10) x (11)] + [(12) x 0.10] } _____

Table 10 (page 5 of 5)

Managed Care Adjustment Factors

Effective 1/1/2013

Area Adjustment Factor

Area	Area Adjustment
1	0.64
2	0.70
3	0.76
4	0.82
5	0.88
6	0.94
7	1.00
8	1.06
9	1.12
10	1.18
11	1.24
12	1.30
13	1.36
14	1.42
15	1.48
16	1.54
17	1.60
18	1.66
19	1.72
20	1.78

Table 10A

Cost Containment Program Factors

Effective 1/1/2013

	Factor
Hospice Care	0.995
Home Health Care	0.990
Hospital Bill Audit	0.995
Utilization Review (See Note 2)	
Reduction in Hospital Bed Days:	
Less than 10%	1.000
10% - 14.9%	0.972
15% - 19.9%	0.960
20% - 24.9%	0.948
25% - 29.9%	0.935
30% +	0.920

Notes:

1. If the plan has more than one type of program, multiply all the appropriate factors together to derive the total adjustment factor.
2. Utilization Review discount is only available to cases where the Managed Care discount table has not been used to adjust for utilization.

Table 11

Aggregate Reduction Factors for Specific Coverage

Effective 1/1/2013

The Aggregate Reduction Factor is equal to the Final Monthly Claim Cost from the 1/1/2013 Specific Stop-Loss Rating Manual, less the adjustment for Specific Lifetime Maximums greater than \$1,000,000. This can be found using the Specific Rate Calculation Sheet in the 1/1/2013 Specific Stop-Loss Rating Manual (Table 13, line (p)), and the table below.

Group Name	_____	
Specific Deductible	_____	
	Employee	Dependent
(a) Final Monthly Claim Cost	_____	_____
(b) Specific Lifetime Max Adj.	_____	n/a
(c) Aggregate Reduction Factor = (a) - (b)	_____	_____

As specified in the Specific Deductible Size Guidelines of the 1/1/2013 Specific Stop-Loss Rating Manual (Table 10), the Specific deductible may be as low as \$100,000 for the larger case sizes.

Specific Lifetime Maximum Adjustment

Specific Lifetime Maximum	Employee Claim Cost
\$1,000,000	\$0.00
1,250,000	3.96
1,500,000	6.26
1,750,000	7.73
2,000,000	8.72
2,500,000	9.97
3,000,000	10.70
4,000,000	11.49
5,000,000	11.87
7,500,000	12.31
10,000,000	12.49
Unlimited	12.77

Table 12 (page 1 of 2)
Maximum Aggregate Benefit Factors
Effective 1/1/2013

10% Margin Factors

Maximum Aggregate Benefit	Number of Employees						
	25-999	1,000-3,999	4,000-4,999	5,000-6,999	7,000-7,999	8,000-9,999	10,000+
\$1,000,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1,500,000	N/A	1.10	1.15	1.21	1.25	1.27	1.29
2,000,000	N/A	N/A	1.18	1.23	1.27	1.30	1.33
3,000,000	N/A	N/A	N/A	1.25	1.29	1.33	1.37
4,000,000	N/A	N/A	N/A	N/A	1.31	1.36	1.41

- (a) Maximum Aggregate Benefit _____
- (b) 10% Margin Factor (above) _____
- (c) Maximum Aggregate Benefit Load = (b) - 1.00 _____
- (d) Margin Adjustment Factor (see Note 1) _____
- (e) Final Maximum Aggregate Benefit Factor = (c) x (d) + 1.00 _____

Table 12 (page 2 of 2)
Maximum Aggregate Benefit Factors
Effective 1/1/2013

10% Margin Factors

Notes:

1. Factors assume a 10% margin. To adjust to another margin use these factors:

<u>Margin</u>	<u>Margin Adjustment Factor</u>
10%	1.00
15%	0.95
20%	0.90
25%	0.85
30%	0.80
35%	0.75
40%	0.70
45%	0.65
50%	0.60

For example: Assume a group of 7,500 employees is requesting a \$3,000,000 Maximum Aggregate Benefit. They have requested a 25% margin. The resulting Maximum Aggregate Benefit Factor is calculated as follows:

$$(1.29 - 1.00) \times 0.85 + 1.00 = 1.25$$

2. Groups with less than 1,000 employees cannot purchase a maximum benefit of more than \$1,000,000.
3. N/A means that the Maximum Aggregate Benefit is not available for the given group size.

Table 13

Aggregate Accommodation Factors

Effective 1/1/2013

Aggregate Accommodation Election	Factor
No	1.00
Yes	1.10

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Table 13A

Aggregate Accommodation Factors (PEPM Cost)

Effective 1/1/2013

Aggregate Accommodation Election	Cost PEPM
No	\$0.00
Yes	\$1.50

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Table 14 (page 1 of 2)
Aggregate Margin Underwriting Guidelines
Effective 1/1/2013

Size of Case (Employees)	Specific Deductibles as % of EPC	Recommended Minimum Aggregate Margin as a % of EPC	Maximum Aggregate Benefit Amount
25 - 49	8.8% to 16.3%	35%	\$1,000,000
50 - 99	8.1% to 15.0%	35%	1,000,000
100 - 199	7.5% to 12.2%	30%	1,000,000
200 - 299	6.8% to 10.4%	25%	1,000,000
300 - 399	6.4% to 9.6%	25%	1,000,000
400 - 499	6.0% to 9.3%	25%	1,000,000
500 - 599	5.9% to 8.8%	25%	1,000,000
600 - 799	5.3% to 7.7%	25%	1,000,000
800 - 999	4.8% to 6.7%	25%	1,000,000
1,000 - 1,249	4.2% to 5.9%	25%	1,500,000
1,250 - 1,499	3.5% to 5.2%	25%	1,500,000
1,500 - 1,999	2.9% to 4.6%	25%	1,500,000
2,000 - 2,999	2.3% to 3.4%	25%	1,500,000
3,000 - 3,999	1.7% to 2.6%	25%	1,500,000
4,000 - 4,999	1.5% to 2.3%	25%	2,000,000
5,000 - 7,499	1.1% to 1.7%	25%	3,000,000
7,500 +	1.0% to 1.4%	25%	4,000,000

See notes on following page.

Table 14 (page 2 of 2)
Aggregate Margin Underwriting Guidelines
Effective 1/1/2013

Notes:

1. EPC is the annual expected paid claims for the group prior to lag discount for the Specific deductible and after lag discount for the Aggregate margin.
2. Groups with less than 25 employees should not be written without reinsurer approval.
3. The recommended minimum margins shown above assume the actual Specific deductible of the group is within the Specific deductible guidelines shown above. If the actual Specific deductible exceeds the guidelines shown above, a higher recommended minimum margin should be used to determine the Aggregate attachment point. The following formula may be used to determine the Adjusted Recommended Minimum Margin:

$$\text{Adjusted Recommended Minimum Margin} = \text{Recommended Minimum Margin (above)} \times \frac{\text{Actual Specific Deductible}}{\text{Maximum Specific Deductible}}$$

For example, suppose a group with a recommended minimum margin of 25% should have a maximum Specific deductible of \$50,000 based on the guidelines above, but the actual Specific deductible for the group is \$70,000. The margin used to set the Aggregate attachment point based on the formula is 35% (= 25% x \$70,000 / \$50,000). The premium percentage (Table 1), however, should be based on the recommended minimum Aggregate margin shown above.

4. Groups which included an HMO prior to coverage under this manual, should use the following margin guidelines:

HMO Participation	Recommended Minimum Margin as a % of EPC
Less than 40%	25%
40% to 44%	30%
45% to 49%	35%
50% or more	Decline

The above minimums are subject to the adjustment for Specific deductible discussed in Note 3 above.

Table 15 (page 1 of 3)

Annual Aggregate Attachment Point
Calculation Sheet

Effective 1/1/2013

		Table	Medical	
			Ee	Dep
(a)	Monthly Base Claim Cost	2	_____	_____
(b)	Trend Factor	3	_____	_____
(c)	Area Factor	4, 4A	_____	_____
(d)	Plan Adjustment Factor	6 or 6A	_____	_____
(e)	Prescription Drug Factor	6B	_____	_____
(f)	Industry Factor	7	_____	_____
(g)	Age/Sex Factor	8	_____	_____
(h)	Lag Factor	9	_____	_____
(i)	Actively at Work Factor	9A	_____	_____
(j)	Managed Care Adjustment Factor	10	_____	_____
(k)	Cost Containment Program Factor	10A	_____	_____
(l)	Aggregate Reduction Factor	11	_____	_____
(m)	Expected Monthly Claim Cost =[(a) x (b) x...x (k)] - (l)		_____	_____
(n)	Number of Units (See Notes 1 and 2)		_____	_____
(o)	Medical Annual Expected Paid Claims = {[Ee (m) x Ee (n)] + [Dep (m) x Dep (n)]} x 12		_____	_____

Table 15 (page 2 of 3)

Annual Aggregate Attachment Point
Calculation Sheet

Effective 1/1/2013

	Table	Dental		Vision		STD	
		Ee	Dep	Ee	Dep	Ee	
(a)	Monthly Base Claim Cost	2	<u>\$64.68</u>	<u>\$100.10</u>	<u>\$8.66</u>	<u>\$10.12</u>	<u>\$0.59</u>
(b)	Trend Factor	3	_____	_____	_____	_____	<u>1.000</u>
(c)	Dental Area Factor	5, 5A	_____	_____	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>
(d)	Plan Change Factor	6C, 6D	_____	_____	<u>1.000</u>	<u>1.000</u>	_____
(e)	Industry Factor	7	_____	_____	_____	_____	_____
(f)	Lag Factor	9	_____	_____	_____	_____	_____
(g)	Expected Monthly Claim Cost = (a) x (b) x...x (f)		_____	_____	_____	_____	_____
(h)	Number of Units (See Notes 1 and 2)		_____	_____	_____	_____	_____
(i)	Annual Expected Paid Claims = {[Ee (g) x Ee (h)] + [Dep (g) x Dep (h)]} x 12		_____	_____	_____	_____	_____
(j)	Dental, Vision, and STD Annual Expected Paid Claims = Dental (i) + Vision (i) + STD (i)		_____				_____
(k)	Total Annual Expected Paid Claims = Dental, Vision, STD (j) + Medical (p)		_____				_____
(l)	Specific Deductible		_____				_____
(m)	Specific Deductible as a % of Medical Expected Paid Claims = (l) ÷ Medical (p) (See Note 3)		_____				_____
(n)	Aggregate Margin (See Note 4)		_____				_____
(o)	Total Annual Aggregate Attachment Point = (k) x [(n) + 1]		_____				_____

Table 15 (page 3 of 3)

**Annual Aggregate Attachment Point
Calculation Sheet**

Effective 1/1/2013

Notes:

1. The Number of Employee Units is the total number of employees covered.
2. The Number of Dependent Units is the number of employees with dependent coverage.
3. If the actual Specific Deductible as a % of Medical Expected Paid Claims (m) exceeds the guidelines shown in Table 14, use the unadjusted Recommended Minimum Margin to determine the premium percentage, and the Adjusted Recommended Minimum Margin shown in Table 14, Note 3 to determine the Aggregate attachment point.
4. We recommend that the Aggregate margin be at least 1.35 for groups with 50 to 99 employees, 1.30 for groups with 100 to 199 employees and 1.25 for groups with 200 or more employees. If the actual Specific deductible exceeds the guidelines shown in Table 14 (based on Total Annual Expected Paid Claims prior to lag discount), increase the recommended minimum margin using the formula provided in Table 14, Note 3.

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Table 15A
Annual Aggregate Premium
Calculation Sheet
Effective 1/1/2013

- (a) Medical Annual Expected Paid Claims
 Prior to lag discount = _____
 Medical (p) ÷ Medical (i)

- (b) Dental, Vision, and STD
 Annual Expected Paid Claims
 Prior to lag discount = _____
 Dental, Vision, STD (j) ÷ Dental, Vision, STD (f)

- (c) Total Annual Expected Paid Claims
 Prior to lag discount = (a) + (b) _____

- (d) Gross Annual Aggregate Premium
 as a Percentage of Expected Paid Claims
 Margin: _____ Lives: _____
 (Table 1) _____

- (e) Retention Adjustment Factor
 (Table 1A) _____

- (f) Maximum Aggregate Benefit Factor
 (Table 12) _____

- (g) Aggregate Accommodation Factor
 (Table 13) _____

- (h) Gross Annual Aggregate Premium =
 (c) x (d) x (e) x (f) x (g), (See Notes 1 and 2) _____

- (i) Number of Employees
 (Table 15, page 1, Employee (o)) _____

- (j) Monthly Aggregate Premium per Employee =
 (h) ÷ (i) ÷ 12 _____

Notes:

1. Gross Annual Aggregate Premium must be at least \$5,000.

2. If Gross Annual Aggregate Premium is collected as a single premium, round the amount in line (h) above to the nearest \$500.

Table 15B

**Annual Aggregate Premium (PEPM)
Calculation Sheet**

Effective 1/1/2013

- (a) Medical Annual Expected Paid Claims
Prior to lag discount = _____
Medical (p) ÷ Medical (i)
- (b) Dental, Vision, and STD
Annual Expected Paid Claims
Prior to lag discount = _____
Dental, Vision, STD (j) ÷ Dental, Vision, STD (f)
- (c) Total Annual Expected Paid Claims
Prior to lag discount = (a) + (b) _____
- (d) Gross Annual Aggregate Premium
as a Percentage of Expected Paid Claims
Margin: _____ Lives: _____
(Table 1) _____
- (e) Retention Adjustment Factor
(Table 1A) _____
- (f) Maximum Aggregate Benefit Factor
(Table 12) _____
- (g) Aggregate Accommodation Factor
(Table 13A) _____
- (h) Gross Annual Aggregate Premium =
(c) x (d) x (e) x (f) + (12 x (i) x (g)), (See Notes 1 and 2) _____
- (i) Number of Employees
(Table 15, page 1, Employee (o)) _____
- (j) Monthly Aggregate Premium per Employee =
(h) ÷ (i) ÷ 12 _____

Notes:

1. Gross Annual Aggregate Premium must be at least \$5,000.
2. If Gross Annual Aggregate Premium is collected as a single premium, round the amount in line (h) above to the nearest \$500.

State: District of Columbia

Filing Company:

Sirius America Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

Product Name: SIRA - Stop Loss - Rates

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC Sirius Stop Loss Rates Cover Letter-03.21.13.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certificate of Authority to File
Comments:	
Attachment(s):	Sirius America - Authorization Letter 2013.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	01.04.13 Sirius SL Act Mem Generic signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	See Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Health product
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
-------------------------	--

SERFF Tracking #:

MCHU-128952936

State Tracking #:

Company Tracking #:

SSL-13-1000

State: District of Columbia

Filing Company: Sirius America Insurance Company

TOI/Sub-TOI: H12 Health - Excess/Stop Loss/H12.004 Self-Funded Health Plan

Product Name: SIRA - Stop Loss - Rates

Project Name/Number: /

Bypass Reason:	New health product
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

.....
McHugh Consulting Resources, Inc.

March 25, 2013

Sent via SERFF

**RE: Sirius America Insurance Company
Group Excess Loss Insurance Rate Filing**

**Specific Stop Loss Rating Manual
Non-Experience Rated Aggregate Manual
Actuarial Memorandum**

Related Forms:

**SSL-13-1000DC Group Excess Loss Insurance Policy
SSL-13-5000DC Application and Policy Schedule for Group Excess Loss Insurance
Corresponding SERFF Tracking Number: MCHU-128916450**

NAIC # 38776, FEIN # 13-2997499

Dear Commissioner White:

McHugh Consulting Resources, Inc. has been requested to file the attached rating materials on behalf of Sirius America Insurance Company. We have provided an authorization letter for your files.

The Company has provided the following descriptive information regarding the corresponding form filing which we are relaying on their behalf:

The purpose of this filing is to provide a group excess loss (stop-loss) policy form that can be issued to various types of groups that are entitled, either under Federal law or the laws of District of Columbia, to self-fund health insurance benefits for their employees or members and seek indemnification against losses in excess of amounts selected by policyholders and defined in issued policies.

We anticipate that most policies will insure health benefit plans sponsored by single employers for the benefit of their employees, and are subject to ERISA, but we have included variability within the forms so that we can offer these benefits to (a) Taft-Hartley Trusts and valid unions also subject to ERISA, and to groups entitled under your laws to self-fund health benefit plans for their members. When any additional group-specific filings are required for such groups, we acknowledge that approval of these forms will be subject to those additional filings. The group excess loss policy will provide coverage for an employer's self-funded health benefit plan, as defined under ERISA or otherwise permitted under District of Columbia law.

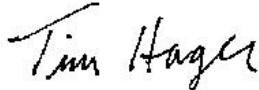
While the Company does currently offer an employer group excess loss product, we are submitting these forms as a new rather than a replacement filing. This filing is a substantial product rewrite that incorporates extensive new coverages and options, including options that enable us to offer coverage consistent with benefits our client self-funded Plans are required by PPACA to offer to their members. As a result, the text of the forms cannot be considered a revision to our existing product offering, but rather a complete new set of forms.

The documents are in final printed format subject only to changes in formatting, font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

We believe that these documents comply fully with your applicable laws and regulations, and appreciate your review. The effective date of this filing will be the date we receive your approval of these forms.

Thank you for your time and consideration of this filing. If you have any comments or questions, please feel free to call me at the number listed below.

Sincerely,

A handwritten signature in black ink that reads "Tim Hager". The signature is written in a cursive, slightly slanted style.

Tim Hager
Compliance Analyst
McHugh Consulting Resources, Inc.
215-230-7960
mcr@mchughconsulting.com

Attachments



**Sirius America
Insurance Company**

January 3, 2013

Re: Attached Filing Submission
Sirius America Insurance Company
NAIC Company Code: 38776

Please accept this letter as authorization from Sirius America Insurance Company ("Sirius America") for McHugh Consulting Resources, Inc. to file any or all policy forms and/or rates as referenced in the corresponding SERFF filing on behalf of Sirius America.

Sincerely,

Robert P. Kuehn
Senior Vice President, General Counsel and
Secretary
Sirius America Insurance Company



Sirius America Insurance Company
Policy Form SSL-13-1000DC
Actuarial Memorandum

This is the actuarial memorandum for Sirius America Insurance Company Policy Form SSL-13-1000DC. The rates produced by this manual will be effective upon state approval.

I. SPECIFIC STOP LOSS

The Specific premium rates for the above policy are calculated as summarized below. The base claim costs and adjustments for specific groups were determined as follows:

1. Using standard Milliman Inc. adult and child claim cost distributions (including medical, organ transplant and prescription drug), claim costs were developed for adults and children for the various Specific deductibles for January 1, 2013 effective dates.
2. Using standard Milliman Inc. factors, employee and dependent claim costs were developed from the adult and child claims costs. Employee and dependent claim costs were then adjusted based on assumed experience.
3. Ratios of dependent to employee claim costs were calculated for each deductible. The resultant ratios were then banded, and carried over to the dependent age/sex factor calculation.
4. Employee claim costs were loaded for retention to obtain base premium rates, as shown below:

- **Total Expenses and Margin** **40.0%**

5. Base premium rates are adjusted as detailed in the rating manual for inclusion/exclusion of organ transplant, inclusion/exclusion of prescription drugs, individual or family deductible, effective date (trend), area, underlying plan, age/sex composition, contract type, cost containment features, Preferred Provider Organization discounts, industry and expenses and margin. The age/sex adjustment produces employee and dependent preliminary manual premium rates.

The anticipated loss ratio for this portion of the policy as a whole is 60.0%.



Sirius America Insurance Company
Policy Form Policy Form SSL-13-1000DC
Actuarial Memorandum

II. AGGREGATE STOP LOSS

The Aggregate premium rates are calculated as summarized below.

1. The claim costs were calculated using the results of a Monte Carlo simulation, and adjusted using actuarial judgment. The costs are presented as a percentage of expected paid claims. The costs were developed using various group sizes and aggregate attachment points.
2. Claim costs were loaded for 40.0% retention as shown above to obtain base premium rates.

The anticipated loss ratio for this portion of the policy as a whole is 60.0%.

III. CERTIFICATION

I hereby certify that the premiums charged, as described above, are reasonable in relation to the benefits provided.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. I am a member of the American Academy of Actuaries, and I meet the qualification standards for producing this actuarial memorandum.

January 4, 2013

Date

David E. Olsho, FSA, MAAA
Consulting Actuary